

## CHAPTER 2

### SOCIAL AND ECONOMIC CHARACTERISTICS

#### Population

According to the 2000 U.S. Census, the population of Corwith Township was 1,719 persons (858 male - 861 female), resulting in a population density of 16 persons per square mile for the Township's 107.5 square miles of land area. The population count includes the Village of Vanderbilt's 587 residents, all concentrated in 1.1 square mile. This population density can be compared to 45.3 persons per square mile for Otsego County and 175 persons per square mile for the State of Michigan.

In discussing the population for Corwith Township, however, it is important to note that the figure presented by the 2000 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 viewing the social and economic information derived from Census data, the figures presented for housing characteristics show that 28.8 percent of the total housing units are listed as seasonal, recreational or occasional use homes. With this in mind, it can be assumed that the Township's residential population increases by approximately 25 percent during the summer months. In addition, many summer visitors stay at private lodging places or at the homes of family and friends. The 2000 percentage of seasonal housing units decreased from 30 percent in 1990. This is an indication that seasonal or recreational homes are being converted to year-round use.

Population trends for permanent residents of Corwith Township from 1900 to 2000 are shown in Table 2-1. Comparisons are made to the Village of Vanderbilt and Otsego County. Corwith Township's large population decline at the time of the 1930 Census coincides with the decline of the lumbering era. A steady increase is noted for each decade with the largest increase

occurring between 1990 and 2000. The Village of Vanderbilt population also increased from 1950 to 1990, but suffered a small decline at the 2000 Census. The table clearly demonstrates the trend for an increasing Otsego County population since 1940, with the population more than quadrupling since that time.

Table 2-1:  
Population Trends for Permanent Residents  
Corwith Township and Otsego County, 1900-2000

Year	Corwith Twp.*	% Change	Village of Vanderbilt	% Change	Otsego County	% Change
1900	1,090	--	NA	--	6,175	--
1910	1,085	-0.5%	NA	--	6,552	6.1%
1920	960	-11.5%	NA	--	6,043	-7.8%
1930	282	-70.6%	456	--	5,554	-8.1%
1940	349	23.8%	405	-11.2%	5,827	4.9%
1950	356	2.0%	410	1.2%	6,435	10.4%
1960	430	20.8%	509	24.1%	7,545	17.2%
1970	604	40.5%	522	2.6%	10,422	38.1%
1980	788	30.5%	525	0.6%	14,993	43.9%
1990	811	2.9%	605	15.2%	17,957	19.8%
2000	1,132	39.6%	587	-3.0%	23,301	22.9%
*Corwith Township figures do not include the Village of Vanderbilt.						
Source: U.S. Census Bureau						

## 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 require. Age distribution figures for Corwith Township from the 2000 Census reflect a population which is the same age as Otsego County and is only slightly older than the State of Michigan as a whole. Table 2-2 compares the age distribution from the 2000 Census for the Township, County and State. Median age for Township residents increased significantly from 31.7 years in 1990 to 37.7 years in 2000. County and State median ages also increased but not as significantly as the Township.

Table 2-2:

### Age Distribution

Corwith Township, Otsego County and State of Michigan, 2000

Age Group	Twp. Pop.	Twp. %	Co. Pop.	Co. %	State %
Under 5	109	6.3%	1,445	6.2%	6.8%
5-19	362	21.1%	5,341	23.0%	22.2%
20-24	112	6.5%	1,078	4.6%	6.5%
25-34	209	12.2%	2,808	12.1%	13.7%
35-44	274	15.9%	3,838	16.5%	16.1%
45-54	189	11.0%	3,200	13.7%	13.8%
55-59	111	6.5%	1,236	5.3%	4.9%
60-64	117	6.8%	1,154	5.0%	3.8%
65 & over	236	13.7%	3,201	13.8%	12.3%
<b>TOTALS</b>	<b>1,719</b>	<b>100.0%</b>	<b>23,301</b>	<b>100.2%</b>	<b>100.1%</b>
Med. Age	37.7		37.7		35.5
Note: Due to rounding, percent totals may not equal 100 percent.					
Source: DP-1. Profile of General Demographic Characteristics, 2000. U.S. Census Bureau.					

Racial make up of the population of Corwith Township is relatively homogeneous. Of the 1,719 persons in the community in 2000 (including Village of Vanderbilt), 1,671 were White, four were African American, 18 were American Indian, Eskimo or Aleut, and 26 were of another race or a combination of races.

### Households and Disability Status

Census data from 2000 shows that Corwith Township has 2.55 persons per household (2.70 persons in 1990), as compared to 2.56 and 2.56 persons per household for Otsego County and the State, respectively. At the time of the 1990 Census, the Township had a larger household size paralleling with the Township's relatively younger population. At the 2000 Census, household size decreased, while the median age increased by six years.

U.S. Census data for 2000 shows a total of 665 households in Corwith Township, of which 467 are family households, and 198 are non-family households. Fifty-five of the family households are headed by females, and 379 are married couple families. Twenty-three persons live in non-institutionalized group quarters.

For tracking disability status, the U.S. Census breaks the population into three different age categories: children, working age and post-working age. The table presented below compares disability rates for the Township, County and State.

Table 2-3:  
Disability Status  
Corwith Township, Otsego County and State of Michigan, 2000

Age Group	Township % of Age Group	County % of Age Group	State % of Age Group
5-20 years	10.0%	8.8%	8.5%
21-64 years	22.5%	15.9%	18.1%
65 years and over	36.1%	35.8%	42.3%
Source: DP-2, Profile of Selected Social Characteristics, 2000, U.S. Census Bureau.			

## Income, Education and Employment

Income statistics for the 2000 Census reflect information from the 1999 calendar year, because the Census was taken in April of 2000. Generally speaking, income levels for the northeast Michigan region fall below those found in the State as a whole. Corwith Township income levels are less than that of Otsego County. Table 2-4 compares income statistics from the 1990 Census and the 2000 Census for the Township, the County and the State.

Table 2-4:  
Income Statistics  
Corwith Township, Otsego County and State of Michigan, 1989 and 1999

Jurisdiction	Median Family Income		Per Capita Income	
	1989	1999	1989	1999
Corwith Township	\$21,838	\$38,102	\$7,885	\$15,936
Otsego County	\$30,446	\$46,628	\$11,366	\$19,810
State of Michigan	\$36,652	\$53,457	\$14,154	\$22,168

Source: Table 9, 1990 CPH-5-24. DP-3, Profile of Selected Social Characteristics, 2000. U.S. Census Bureau.

Education is an important factor in analyzing the capabilities of the local work force. Educational attainment for persons 25 years and older is tracked by the U.S. Census Bureau. Statistics from the 2000 Census indicate that 78 percent (up from 69.5 percent in 1990) of Corwith Township residents are high school graduates or higher, as compared to 85.5 percent (up from 79.5 percent in 1990) in Otsego County, and 83.4 percent (up from 76.8 percent in 1990) for the State as a whole. For 2000, Township residents 25 years and older with a bachelor's degree or higher amount to 7.8 percent of the population, while the County and State have 17.4 and 21.8 percent college graduates, respectively.

The Michigan Department of Career Development (MDCD) publishes monthly and annual employment data. Employment data on the civilian labor force is presented in Table 2-5, comparing the Township, County and State for the years 1999 through 2002.

Table 2-5:  
Civilian Labor Force Comparisons  
Corwith Township, Otsego County and State of Michigan, 1999 - 2002

	Township				County				State (in 1,000s)			
	1999	2000	2001	2002	1999	2000	2001	2002	1999	2000	2001	2002
Labor Force	1000	1025	1025	1050	13500	13900	13850	14200	5144	5172	5158	5001
Employment	925	950	950	950	12850	13300	13000	13100	4950	4989	4886	4691
Unemployment	75	50	100	125	650	600	850	1100	194	183	271	310

Note: All numbers rounded to the nearest 25.  
Source: Michigan Department of Career Development.

The unemployment rate for Otsego County has traditionally been higher than that of the State, although not as high as other counties in the northeast Michigan region. Table 2-6 compares the unemployment rates for the Township, County and State for the last four years.

Table 2-6:  
Unemployment Rate Comparisons  
Corwith Township, Otsego County and State of Michigan, 1999 - 2002

Jurisdiction	1999	2000	2001	2002
Corwith Township	6.5%	6.1%	8.6%	10.7%
Otsego County	4.7%	4.4%	6.2%	7.8%
State of Michigan	3.8%	3.5%	5.3%	6.2%

Source: Michigan Department of Career Development.

## Housing Stock and Property Values

Data from the 2000 Census shows a total of 944 housing units in Corwith Township (including the Village of Vanderbilt): 687 single-family units, 69 multiple-family units and 188 mobile homes. The mean number of rooms for Township and Village housing is 5.2 rooms per housing unit. The Census Bureau's measure of possible overcrowding is more than 1.01 persons per room. Eighteen housing units, or 2.8 percent, fall into the overcrowding category. No units lack complete plumbing facilities, six lack complete kitchen facilities, and 20 have no telephone service.

As mentioned in the discussion on population, housing characteristics for Corwith Township suggest an increased summer population. The abundant woodlands and wildlife have attracted people to the area, many of whom reside in the Township or Village only during the summer months. As noted earlier, the Township population increases by approximately 25 percent in the summer months, due to seasonal housing which is significantly greater than the State. Large increases in the summer population can be seen throughout many northern Michigan communities. Table 2-7 compares the Township, County and State, contrasting the total housing units with those designated as seasonal units.

Table 2-7:  
Seasonal Housing Characteristics  
Corwith Township, Otsego County and State of Michigan, 2000

Jurisdiction	Total Units	Seasonal Units	Seasonal %
Township*	1,000	288	28.8%
County	13,375	3,804	28.4%
State	4,234,279	233,922	5.5%
*Township numbers include the Village of Vanderbilt, where only 4.1% of the total housing units are for seasonal, vacation or occasional use.			
Source: DP-1 Profile of General Demographic Characteristics, 2000. U.S. Census Bureau.			

Housing stock for Corwith Township tends to be owner-occupied, with renter-occupied housing accounting for 23.2 percent of the total housing units. In 2000, median rent for the Township was \$475, as compared to \$540 for the County and \$546 for the State.

One comparative measure of the local housing stock is housing value. The median value of owner-occupied year-round housing units for Corwith Township in 2000 was \$76,700, which is considerably less than the median housing value of \$102,500 in Otsego County and \$115,600 for the State as a whole.

Other characteristics of Corwith Township property values can be obtained by analysis of assessed value figures. Table 2-8 shows the distribution of value among the different assessed categories in 2004, comparing Corwith Township to Otsego County as a whole. The residential tax category is Corwith Township's largest contributor toward the community's tax base with 67.1 percent. The industrial category makes up the least at 2.6 percent. As a whole, Corwith Township makes up 6.2 percent of Otsego County's assessed properties.



Table 2-8:  
Assessed Values  
Corwith Township and Otsego County, 2004

Tax	Corwith Township		Otsego County	
Category	Amount	% of Total	Amount	% of Total
Real Property				
Agricultural	10,029,800	11.2%	74,506,300	5.1%
Commercial	4,747,300	5.3%	246,900,789	16.9%
Industrial	2,292,900	2.6%	37,604,600	2.6%
Residential	60,313,400	67.1%	918,173,943	62.7%
Total Real	77,383,400	86.1%	1,277,185,632	87.3%
Personal	12,520,400	13.9%	183,999,850	12.6%
<b>TOTAL ASSESSED VALUE</b>	<b>89,903,800</b>	<b>100.0%</b>	<b>1,461,185,482</b>	<b>99.9%</b>
Source: Otsego County Equalization Department.				
Note: Due to rounding percent totals may not equal 100%.				