

# Chapter 2 DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS



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This chapter presents information on the size and characteristics of the people of Glen Arbor Township and on a few characteristics of the local economy. Little economic data is available for rural communities below the County level.

### **Population**

#### **Total Population**

The population of Glen Arbor Township grew by 144 persons to 788 between 1990 and 2000, or 22%. Although not a large increase in numbers, it is more than twice the 66 person increase from 1980 to 1990 and is a substantial percentage increase. Females represent 51% of the population.

**Table 2-1 Glen Arbor Population, 1990-2000**

	1990	2000	Total Change 1990-2000	% Change 1990-2000
Glen Arbor Township	644	788	144	22%
Leelanau County	16,527	21,119	4,592	28%

*Source: U.S. Bureau of Census*

#### **Age of Population**

Twenty-nine percent of the population of Glen Arbor Township was above the age of 65 in 2000, while only 16.8% was under the age of 18. The median age is substantially older (53.1 years) than that of Leelanau County (42.6 years) in general and even more so than the state of Michigan (35.5 years). See Table 2-2. The median age has grown 12.1 years (from 41.0 years) in 1980. This reflects Glen Arbor Township's popularity as a retirement area.

**Table 2-2 Median Age in Glen Arbor Township, 1990-2000**

	1990	2000
Glen Arbor Township	49.7	53.1
Leelanau County	36.5	42.6
Michigan	32.6	35.5

*Source: U.S. Census Bureau*

#### **Households**

The total housing units in 2000 was 1,617. Of those the housing units occupied year around increased by 74, or 23.3%, to 377 in Glen Arbor Township between

1990 and 2000. This was not as large an increase as overall in Leelanau County, which experienced a 34% increase in households. See Table 2-3. Nearly 90 percent of the households were owner-occupied in 2000. There were only 38 renter occupied units in April 2000 when the Census was taken, with 104 rental units vacant and available for rent and 5 vacant and available for purchase.

**Table 2-3 Households in Glen Arbor Township, 1990-2000**

	1990	2000	Total Change 1990-2000	% Change 1990-2000
Glen Arbor Township	303	377	74	24%
Leelanau County	6,274	8,436	2,162	34%

*Source: U.S. Census Bureau*

Glen Arbor had 1068 seasonally occupied housing units in 2000. This is about three times more seasonal homes than year around. However, seasonal homes had a very small increase between 1990 and 2000 compared to year around homes. The U.S. Census and the Northwest Michigan Council of Governments (NWMCOG) reports only 10 new seasonal homes in Glen Arbor Township between 1990 and 2000, a 1% increase. See Table 2-4. Leelanau County also did not experience growth in seasonal homes during the period 1990-2000, with Census figures showing a county-wide decline of 61 seasonal homes. Most likely, seasonal homes have been converted to year around use or torn down and replaced with a home for year around occupants.

**Table 2-4 Seasonal Housing in Glen Arbor Township, 1990-2000**

	1990	2000	Total Change 1990-2000	% Change 1990-2000
Glen Arbor Township	1,058	1,068	10	1%
Leelanau County	4,172	4,111	-61	-1%

*Source: U.S. Census Bureau*

With the possible exception of the Homestead, the tourist economy in Glen Arbor Township is likely similar to that in Leelanau County in general, in that there are likely more people staying in second homes during popular seasons than in overnight lodging. The Northwest Michigan Council of Government's 1996 Seasonal Population Study found nearly four times as many people staying in second homes (4,237 monthly average) as in overnight lodging (1,202 monthly average in Leelanau County in 1996). See Table 2-5.

With the upcoming retirement of the "baby boomer" generation looming on the horizon, it is reasonable to assume that more seasonal homes in the Township will be occupied on a year around basis, and that more of the new housing constructed in the Township will be occupied on a year around basis. This will be reflected in the number of year around households over the next two decades

and it is not unreasonable to assume 20-30% increases in the number of year around households in each of those decades. That would mean 525 to 600 year round households by 2025.

**Table 2-5 Leelanau County Seasonal Population, 1996**

Category	Seasonal Population	Seasonal Population Range
Second Home (Monthly Avg.)	4,237	Monthly Range 1,390 to 10,937
Overnight (Monthly Avg.)	1,202	Monthly Range 217 to 3,824
<b>Total</b>	<b>5,439</b>	

Source: NWMCOG Seasonal Population Study, 1996

The size of families in Glen Arbor Township follows the Leelanau County and Michigan trend of becoming smaller. The average size of a household in Glen Arbor Township declined 2% from 1990 to 2000, from 2.13 to 2.09 persons. In Leelanau County population per household declined by 5%, but from a larger average size of 2.62 to 2.48 persons, while the Michigan average household size declined 4% to 2.56 persons. See Table 2-6. The general trend toward smaller family size is due to many factors, including divorce, widowed older persons and young people waiting longer to get married. Glen Arbor Township's smaller family size reflects an older population, many of whom are empty nesters, and/or single person households.

**Table 2-6 Average Household Size in Glen Arbor Township, 1990-2000**

	1990	2000	Total Change 1990-2000	% Change 1990-2000
Glen Arbor Township	2.13	2.09	-0.04	-2%
Leelanau County	2.62	2.48	-0.14	-5%
Michigan	2.66	2.56	-0.10	-4%

Source: U.S. Census Bureau

### **Education**

Year-around Glen Arbor residents are a well educated group, with over half with college degrees and very few over 25 years of age without a high school diploma. See Table 2-7.

**Table 2-7 Educational Attainment of Glen Arbor Township Residents, 2000**

Percent of population 25 years or older									
8 <sup>th</sup> grade or less	9 <sup>th</sup> to 12 <sup>th</sup> grade no diploma	High School (incl. equiv.)	Less than 1 year college	1 or more years college no degree	Associate Degree	Bachelor's Degree	Master's Degree	Professional Degree	Doctorate Degree
0.8%	3.1%	14.3%	3-9%	17.7%	6.5%	33.6%	15.1%	3.5%	1.5%

Source: U.S. Census Bureau

**Economic Characteristics**  
**Income, Poverty and Employment**

Year-around Glen Arbor households had a median income of \$46,719 in 1999. This compares with \$47,062 for Leelanau County and \$44,667 for the State of Michigan. Only 4 families were below the poverty level in 2000, including only 2 with children under 18 years. Reflecting the age of the population, 104 persons received Social Security income in Glen Arbor Township in 2000, but no one received supplemental Social Security income.

The estimated labor force of Glen Arbor Township (residents only) was 400 persons in 2003. The estimated yearly average employment was 375 persons, with only 25 estimated to be unemployed, on average, or 6.5%. The estimated unemployment rate for 2003 ranged from a low in August of 4.9% to a high of 9.2% in March, reflecting seasonal employment variation. See Table 2-9.

**Table 2-8 Glen Arbor Employment and Unemployment, 2003**

Labor Force	400
Employment	375
Unemployment	25
Unemployment Rate	6.5%

Source: Michigan Department of Labor & Economic Growth, Employment Service Agency, 2003

Note: Residents only.

**Assessed Value**

Glen Arbor Township's assessed value is primarily based on residential development. In 2003, at a state equalized value (SEV) of \$403,979,350 residential land accounted for 95.3% of SEV of real property. Commercial SEV was \$19,566,454, or only 4.6%. Over the past 13 years, agricultural SEV in Glen Arbor Township remained only a very small part of total SEV and timber cut-over SEV disappeared entirely. There is no industrial assessed value in Glen Arbor Township. See Table 2-9. What is most significant is the fact that 95% of the tax base of the Township is residential, thus Township services are supported almost entirely by taxes on seasonal and year around residences. If for some reason the value of residential property in the Township were to fall significantly, there would

be a dramatic reduction in the amount of tax revenues available to support Township services and school millages.

**Table 2-9 Glen Arbor Township SEV, 1990-2003**

<b>Category</b>	<b>1990</b>	<b>1995</b>	<b>2003</b>	<b>Percent of Total Real Property, 2003</b>	<b>Total Change 1990-2003</b>	<b>Percent Change 1990-2003</b>
Agriculture	\$95,000	\$300,000	\$337,500	0.07%	\$242,500	255.2%
Commercial	\$5,699,700	\$7,704,500	\$19,566,454	4.6%	\$13,886,754	243.3%
Industrial	\$0	\$0	\$0	0.0%	\$0	0.0%
Residential	\$75,810,650	\$145,367,010	\$403,979,350	95.3%	\$328,168,700	432.9%
Timber Cut-over	\$314,200	\$0	\$0	0.0%	(\$314,200)	-100.0%
<b>Total</b>	<b>\$81,919,550</b>	<b>\$153,371,510</b>	<b>\$423,883,304</b>	<b>99.97%</b>	<b>\$341,963,754</b>	<b>417.4%</b>

*Source: Michigan Department of Treasury, State Tax Commission, and Glen Arbor Township.*

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