

COMMUNITY DESCRIPTION

The purpose of this analysis is to describe the social characteristics of Larkin Township, which is an essential element in the short- and long-term planning goals of the community. Social characteristics include the size of the population, age, gender, race, ethnicity, socioeconomic levels, employment, and housing value, tenure and unit age. These data will help guide Township Officials in determining future land use needs.

POPULATION PROFILE

HISTORICAL POPULATION GROWTH

Population trends for Larkin Township and its neighboring communities are presented in Table 3. The population of the Township has increased by 37.5% (1,230 residents) since 1980. Of the nine neighboring communities displayed in the table, only four recorded an increase in population during this same period. The Township ranked second for total growth in population; Lincoln Township recorded the greatest percentage growth in population (at 38.6%). However, it should be noted that most neighboring communities have comparatively small populations. Therefore, the slightest population shift produces a high percentage of change.

Midland County and the State of Michigan both had population increases between 1980 and 2000. The 12.6% increase for Midland County exceeded the 7.3% increase of the State, indicating an increasingly positive trend for continued regional growth.

POPULATION PROJECTIONS

Two approaches to projecting Larkin Township's population levels for the year 2020 are provided in Table 4. Population projections may be calculated in numerous ways but all involve the extrapolation of past population growth trends into the future.

Two sources were utilized to calculate population projections for Larkin Township. First, the population projections for Midland County as a whole were determined. Then, the projections for Larkin Township were extrapolated using constant share method. The Woods and Poole projection is based on a regional technique that links counties together to capture flows in population. This method considers the nation as a whole simultaneously, and develops projections based on observations of the overall flow and

Table 3
Population Trends: 1980-2000

Place	1980	1990	% Change (80-90)	2000	% Change (90-00)	% Change (80-00)
Larkin Twp.	3,284	3,588	9.3%	4,514	25.8%	37.5%
<u>Midland County</u>						
Homer Twp.	4,477	4,235	-5.4%	3,924	-7.3%	-12.4%
Hope Twp.	1,249	1,220	-2.3%	1,286	5.4%	3.0%
Lincoln Twp.	1,643	1,807	10.0%	2,277	26.0%	38.6%
Midland Twp.	2,389	2,221	-7.0%	2,297	3.4%	-3.9%
Mills Twp.	1,461	1,635	11.9%	1,871	14.4%	28.1%
<u>Bay County</u>						
Beaver Twp.	3,027	2,810	-7.2%	2,806	-0.1%	-7.3%
Garfield Twp.	1,810	1,736	-4.1%	1,775	2.2%	-1.9%
Williams Twp.	4,414	4,278	-3.1%	4,495	5.1%	1.8%
City of Midland	37,269	37,819	1.5%	41,463	9.6%	11.3%
Midland County	73,578	75,651	2.8%	82,874	9.5%	12.6%
Michigan	9,262,078	9,295,297	0.4%	9,938,444	6.9%	7.3%

1980, 1990, 2000 US Census - SF1

Table 4
Population Projections 2000-2020

	2000	2005	2010	2015	2020
Woods & Poole Projects					
Midland County	82,874	83,590	85,300	87,170	89,160
Larkin Twp.	4,514	4,553	4,646	4,748	4,856
Office of the State Demographer					
Midland County	82,874	85,700	87,900	89,800	91,300
Larkin Twp.	4,514	4,668	4,788	4,891	4,973

Both projections assume Larkin Township will maintain a constant share of Midland County's population.

movement of population, economic activity, and historical data within the nation. In this manner, it is able to predict, for instance, how a population shift in Washington D.C. could have an impact on population in Maryland. The second projection was made by the Office of the State Demographer and is based on 1990 Census data. This projection is based primarily on historical data, birth and death rates, immigration, and emigration.

Based on these assumptions, Larkin Township's population has been estimated to range between 4,856 to 4,973 persons by the year 2020. As can be seen in Table 4, both the Woods and Poole and State Demographer's values consistently show small population increases beginning in 2005.

AGE GROUPS

The median age in 2000 for Larkin Township was 36.7 years, making its population younger than most of its surrounding communities, with the exception of Midland (34.8) and Mills (34.6) Townships. (Table 5) The City

of Midland, Midland County, and the State of Michigan as a whole also have a similar median age. Approximately 1,451 Township residents (32.1%) were over 45 years of age. At the other extreme, 1,688 residents (37.4%) were under the age of 25.

In 2000, Larkin Township's school-age population (5 to 19 years) totaled 1,244, or 27.6% of the Township population. This was relatively higher (average of 4.4%) than the percentages of the neighboring communities. Another notable feature of the Township's age structure was the lower percentage of residents ages 65 and above (7%). The number of Larkin Township residents in this age group again averaged 3.5% below the same age cohort in similar communities (Table 5).

Table 5
Age Group Comparison: 2000

Place	Under 5 years	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 59 years	60 to 64 years	65 to 74 years	75 to 84 years	85 years and over	Median age (years)
Larkin Twp.	294	420	456	368	150	424	951	731	225	178	208	90	19	36.7
<u>Midland County</u>														
Homer Twp.	246	298	324	278	190	474	694	582	208	184	273	134	39	37.3
Hope Twp.	68	88	96	74	42	151	212	204	89	86	128	36	12	41.3
Lincoln Twp.	148	178	201	170	106	300	417	314	144	116	135	41	7	35.8
Midland Twp.	156	187	207	187	86	333	425	298	103	108	134	63	10	34.8
Mills Twp.	127	175	161	132	89	270	347	251	114	62	90	33	20	34.6
<u>Bay County</u>														
Beaver Twp.	183	181	215	219	158	340	489	436	161	103	184	109	28	37.6
Garfield Twp.	107	115	146	133	112	215	282	325	116	79	76	49	20	36.7
Williams Twp.	296	332	394	338	194	535	841	633	227	197	290	175	40	37.0
City of Midland	2,675	3,106	3,157	3,227	2,792	5,032	6,496	5,817	1,918	1,484	2,811	2,154	794	36.2
Midland County	5,348	6,446	6,657	6,287	4,704	10,332	13,874	11,801	4,165	3,285	5,330	3,468	1,177	36.3
Michigan	672,005	745,181	747,012	719,867	643,839	1,362,171	1,598,373	1,367,939	485,895	377,144	642,880	433,678	142,460	35.5

CHANGES IN AGE STRUCTURE

The past decade, 1990-2000, saw significant changes in the age structure of Larkin Township. (Table 6) The number of persons under the age of 20 increased by over 27%. The population of persons age 65 and older increased by 46.8%. These changes in population for Larkin Township indicate an aging population balanced by an increase in younger families. The slight increase in the median age reinforces this assertion.

Table 6
Age Group Trends: 1990-2000

Age	1990	2000	% Change
Under 5 years	258	294	14.0%
5 to 9 years	290	420	44.8%
10 to 14 years	382	456	19.4%
15 to 19 years	275	368	33.8%
20 to 24 years	204	150	-26.5%
25 to 34 years	522	424	-18.8%
35 to 44 years	659	951	44.3%
45 to 54 years	515	731	41.9%
55 to 59 years	135	225	66.7%
60 to 64 years	132	178	34.8%
65 to 74 years	147	208	41.5%
75 to 84 years	57	90	57.9%
85 years and over	12	19	58.3%
Median age (years)	32.7	36.7	12.2%

1990, 2000 US Census - SF1

HOUSEHOLD SIZE

Household size, as measured by the average number of persons per household, has been decreasing on a national level since the 1970's. This is true for both Midland County as a whole and Larkin Township. Table 7 provides the household size trends for Larkin Township and surrounding areas for a 10-year period. The number of persons per household in Larkin Township has decreased at a slower rate (-3.5%) than that of the average decrease for the surrounding area during the same 10-year period.

Declining numbers of persons per household often is accompanied by an increase in the total number of households and demand for new housing. This is often true even in circumstances of negative population growth. For example, a population of 1,000 with an average of 4 persons per household requires 250 dwelling units. The same population (1,000) with an average household size of 2 requires 500 dwelling units. Larkin Township's population is projected to increase by 8.9% by the year 2020. (Table 8) Even with a

Table 7
Household Size 1990-2000

Place	1990	2000	% Change
Larkin Twp.	3.11	3.00	-3.5%
<i>Midland County</i>			
Homer Twp.	2.80	2.71	-3.2%
Hope Twp.	2.83	2.53	-10.6%
Lincoln Twp.	2.88	2.72	-5.6%
Midland Twp.	2.77	2.71	-2.2%
Mills Twp.	3.08	2.83	-8.1%
<i>Bay County</i>			
Beaver Twp.	3.23	2.86	-11.5%
Garfield Twp.	3.18	2.87	-9.7%
Williams Twp.	2.91	2.75	-5.5%
City of Midland	2.49	2.42	-2.8%
Midland County	2.67	2.56	-4.1%
Michigan	2.66	2.56	-3.8%

1990, 2000 US Census - SF1

continuing decline in household size, there would be a projected need for additional housing units. The average household size is projected to decline an additional 3.7% by the year 2020. The projected population growth and decline in household size combine to present a need for an additional 199 housing units (13.2%) by 2020.

Table 8
Housing Projections

Category	2000	2020	% Change
Total Population	4,514	4,915 ^a	8.9%
Persons Per Household	3.00	2.89 ^b	-3.7%
Total Occupied Housing Units	1,502	1,701 ^c	13.2%

^a Average value of population projections

^b Projection based on 1990 data using constant share method.

^c Based on total population and persons per household.

HOUSING PROFILE

The Housing Profile section of the Master Plan describes housing by age, type, value, and tenure for Larkin Township. This analysis will assist the Township in determining its future housing needs based on the characteristics of existing structures.

HOUSEHOLD TYPE

The Household Characteristics table (Table 9) outlines the total number of households in Larkin Township, surrounding communities, Midland County, and the State of Michigan, as well as a breakdown of family and non-family households.

Table 9

Household Characteristics: 2000

Place	Total households	Family households (families)	Married-couple family	Female householder, no husband present	Nonfamily households	Householder living alone	Householder 65 years and over	Households with individuals under 18 years	Households with individuals 65 years and over	Average household size
Larkin Twp.	1,502	1,288	1,188	58	214	181	56	704	220	3.00
<u>Midland County</u>										
Homer Twp.	1,424	1,128	964	119	296	242	94	543	292	2.71
Hope Twp.	508	390	347	20	118	97	37	150	123	2.53
Lincoln Twp.	838	649	562	53	189	145	36	327	129	2.72
Midland Twp.	847	651	544	71	196	161	56	354	149	2.71
Mills Twp.	659	514	432	48	145	111	34	281	105	2.83
<u>Bay County</u>										
Beaver Twp.	968	788	707	52	180	146	61	372	198	2.86
Garfield Twp.	604	496	421	53	108	85	32	244	102	2.87
Williams Twp.	1,623	1,283	1,110	120	340	290	95	640	336	2.75
City of Midland	16,648	10,939	9,083	1,442	5,709	4,750	1,898	5,715	3,960	2.42
Midland County	31,769	22,691	19,098	2,561	9,078	7,452	2,854	11,608	6,851	2.56
Michigan	3,785,661	2,575,699	1,947,710	473,802	1,209,962	993,607	355,414	1,347,469	862,730	2.56

When comparing Larkin Township to its surrounding areas, we see some significant percentage differences among the household categories. Larkin Township has a lower concentration of non-family households than surrounding areas, or the State. The percentage of female-headed households is also significantly lower than that of the majority of surrounding communities. Households with individuals under 18 years of age account for 46.9% of all households, a significant 10.3% higher than the County, and 11.3% higher than State numbers.



TYPE OF STRUCTURE

The residential structure types found in Larkin Township and surrounding areas are detailed in Table 10. The housing stock is composed mostly of single-family detached dwelling units. In 2000, just over 96% of the housing stock, 1,443 units, were categorized as one-unit detached structures. The next largest category of housing units is mobile home units, which make up 2.9% of the total housing stock. This distribution of structural types was consistent with that of the surrounding area.

AGE OF STRUCTURE

The age of a dwelling unit is a factor used to evaluate its structural quality. The average industry standard for the life span of a single-family dwelling unit is generally 50 years. However, this typical life span often depends on the quality of the original construction and continued maintenance of the unit.

The age of year-round residential structures for Larkin Township and Midland County are presented in Table 11. As can be seen, the vast majority of the units (66.8%) in Larkin Township were built in the decades following 1970. Of those homes approximately 84% were built after 1990. When taking into consideration the average life span of a dwelling unit, about 19% of the

Table 11

Age of Structure: 2000

Year Structure Built	Larkin Twp.		Midland County	
	Number	Percent of Total	Number	Percent of Total
1999 to March 2000	30	2.0%	628	1.9%
1995 to 1998	223	14.8%	2,248	6.7%
1990 to 1994	273	18.1%	2,784	8.2%
1980 to 1989	187	12.4%	4,269	12.6%
1970 to 1979	295	19.6%	7,531	22.3%
1960 to 1969	220	14.6%	5,549	16.4%
1940 to 1959	168	11.1%	7,656	22.7%
1939 or earlier	112	7.4%	3,131	9.3%
Total Structures	1,508		33,796	

2000 US Census - SF3

Table 10

Type of Housing Units: 2000

Place	Total units	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Larkin Twp.	1,508	1,443	14	7	0	0	0	0	44	0
<u>Midland County</u>										
Homer Twp.	1,494	1,322	11	14	17	0	0	0	130	0
Hope Twp.	608	500	4	0	0	0	0	2	100	2
Lincoln Twp.	880	637	24	10	11	9	0	0	189	0
Midland Twp.	892	771	9	10	3	0	0	0	99	0
Mills Twp.	688	452	0	2	0	0	0	0	232	2
<u>Bay County</u>										
Beaver Twp.	998	944	16	13	0	0	0	0	25	0
Garfield Twp.	628	570	7	2	0	0	0	0	49	0
Williams Twp.	1,713	1,444	8	0	18	13	0	0	230	0
City of Midland	17,657	12,067	725	491	477	856	993	1,474	574	0
Midland County	33,796	24,587	860	666	565	909	1,017	1,573	3,607	12
Michigan	4,234,279	2,988,818	164,910	146,414	118,067	169,946	144,848	216,573	277,158	7,545

2000 US Census - SF3

single-family homes in the Township could be of marginal utility by the end of the decade in 2010. These homes will require regular maintenance to remain structurally sound.

Larkin Township was dissimilar in the age of its structures as compared to Midland County. The structures in Larkin Township were significantly younger. In Midland County, 68.1% of structures were built after 1960; in Larkin Township, 81.4% were built after 1960.

HOUSING TENURE

Housing occupancy characteristics are presented in Table 12 and Table 13. According to the 2000 Census, 1,502 housing units were occupied. Of those homes, housing tenure was split between owner occupied (94.9%) and renter occupied (5.1%). These percentages mark a rise in owner occupied housing rates from 1990 figures.

Table 13
Housing Occupancy: 1990-2000

	1990	2000	% Change
Occupied Housing Units	1,155	1,502	30%
Owner-Occupied Housing Units	1,074	1,426	32.8%
Renter-Occupied Housing Units	81	76	-6.2%

1990, 2000 US Census - SF1

A small portion of the housing stock (40 units) in the Township was vacant at the time of the 2000 Census. Housing vacancy rates are indicative of local housing market conditions. Generally, a five-percent vacancy rate is considered necessary to provide an adequate housing selection and to keep home prices from rising faster than inflation. Vacancy rates below five percent indicate a restricted housing market. Based on the 2.6% vacancy rate in Larkin Township, the supply of housing currently appears to be insufficient to meet the sale or rental needs of the local population.

Table 12
Housing Occupancy and Tenure: 2000

Place	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units	Vacant Housing Units	For rent	For sale only	Rented or sold, not occupied	For seasonal, recreational, or occasional use	For migratory workers	Other vacant
Larkin Twp.	1,502	1,426	76	40	1	12	10	7	0	10
<u>Midland County</u>										
Homer Twp.	1,424	1,274	150	46	7	6	5	15	0	13
Hope Twp.	508	465	43	96	0	11	0	77	0	8
Lincoln Twp.	838	706	132	42	12	8	4	12	0	6
Midland Twp.	847	775	72	29	4	10	5	3	0	7
Mills Twp.	659	590	69	30	4	4	10	5	0	7
<u>Bay County</u>										
Beaver Twp.	968	902	66	30	2	5	3	4	0	16
Garfield Twp.	604	571	33	23	1	5	3	4	0	10
Williams Twp.	1,623	1,542	81	80	12	23	22	5	0	18
City of Midland	16,648	11,570	5,078	1,018	360	201	165	142	1	149
Midland County	31,769	24,893	6,876	2,027	498	340	277	547	8	357
Michigan	3,785,661	2,793,124	992,537	448,618	72,805	44,250	27,161	233,922	1,449	69,031

2000 US Census - SF1

HOUSING VALUES

Significant growth in residential housing construction in Larkin Township has occurred since 1970. (Table 14) The bulk of owner-occupied home values ranged between \$100,000 and \$300,000 at the time of the 2000 Census. Just 16.9% of owner-occupied homes in the Township were identified with a value greater than \$300,000. The distribution of dwelling units by value found in Larkin Township was dissimilar to those of its neighbors and the larger region. In general, the housing values for Larkin Township were higher than those in the surrounding area.

The median contract rent for the Township was \$614, which was again greater than that of the surrounding communities and Midland County as a whole; 47.5% of the renter occupied units in the Township had a rent greater than \$500. Surrounding communities averaged 38.7%, and Midland County totaled 45.2%, while the only the State of Michigan exceeded then all at 56.5%.

Table 14

Housing Values: 2000

Owner-Occupied

Place	Specified Units	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 or more	Median (dollars)
Larkin Twp.	1079	6	225	235	183	248	138	44	0	173,000
<u>Midland County</u>										
Homer Twp.	1047	37	603	276	55	53	0	8	15	89,100
Hope Twp.	286	29	145	54	27	27	2	0	2	86,800
Lincoln Twp.	445	53	185	117	49	37	4	0	0	97,300
Midland Twp.	630	32	323	200	40	35	0	0	0	93,900
Mills Twp.	242	25	129	61	18	9	0	0	0	85,400
<u>Bay County</u>										
Beaver Twp.	631	31	350	165	50	35	0	0	0	93,900
Garfield Twp.	333	41	192	83	12	5	0	0	0	84,200
Williams Twp.	1,242	45	579	408	169	33	8	0	0	99,800
City of Midland	10,580	422	4,020	2,637	1,663	1,258	530	50	0	114,400
Midland County	18,935	1,221	8,061	4,563	2,383	1,859	719	110	19	101,800
Michigan	2,269,175	224,603	711,648	603,454	339,716	252,044	104,079	27,642	5,989	115,600

Renter-Occupied

Place	Specified Units	Less than \$200	\$200 to \$299	\$300 to \$499	\$500 to \$749	\$750 to \$999	\$1,000 to \$1,499	\$1,500 or more	No cash rent	Median (dollars)
Larkin Twp.	61	2	0	23	13	4	0	12	7	614
<u>Midland County</u>										
Homer Twp.	160	0	0	50	66	11	4	8	21	556
Hope Twp.	37	0	2	19	7	0	0	0	9	430
Lincoln Twp.	121	0	5	53	28	13	0	0	22	486
Midland Twp.	71	0	0	37	15	8	0	0	11	150
Mills Twp.	62	0	4	38	14	2	0	0	4	454
<u>Bay County</u>										
Beaver Twp.	53	0	4	11	26	4	0	0	8	547
Garfield Twp.	27	3	4	4	10	4	0	0	2	515
Williams Twp.	44	0	0	33	11	0	0	0	0	445
City of Midland	5,085	390	253	1,720	1,929	464	1	60	170	510
Midland County	6,766	401	321	2,507	2,358	561	1	141	365	498
Michigan	976,313	53,844	52,030	275,832	373,820	122,289	42,865	12,867	42,766	546

2000 US Census - SF3

ECONOMIC PROFILE

The economic strength of Larkin Township is related to the number and type of employment opportunities in the labor market area as well as the level of educational attainment by its residents. Within a labor market area some communities function as major employment centers while others serve primarily as residential communities. According to the U.S. Census, 2,156 Larkin Township residents sixteen years of age and older were employed in 2000. The following text identifies educational attainment levels, which industries employ Larkin Township residents, what positions are held, and the wages earned.

EDUCATIONAL ATTAINMENT

Data in Table 15 and Figure 1 shows the educational attainment of the residents of Larkin Township, surrounding communities, Midland County, and the State of Michigan. Larkin Township has a lower percentage value for high school graduation levels when compared to the other communities. Larkin Township, however, has the highest percentage (outside of the City of Midland) of persons with a Bachelor's degree at 23.8%. This level far exceeds County and State levels of attainment.

EMPLOYMENT BY OCCUPATION AND INDUSTRY

Employment by Occupation and Employment by Industry are two related, yet individually significant indicators of community welfare. Employment by Occupation describes the trades and professions in which Township residents are employed, such as a manager or salesperson. Employment by Industry quantifies in what field that manager or sales person may be employed. For instance, two sales persons may be present in the "Sales and Office Occupations" category of the Employment by Occupation table (Table 16), but may be employed in two different fields. That is, a sales person in the manufacturing industry and a sales person in the real estate trade would be categorized within those different classifications in the Employment by Industry table (Table 17).

Figure 1

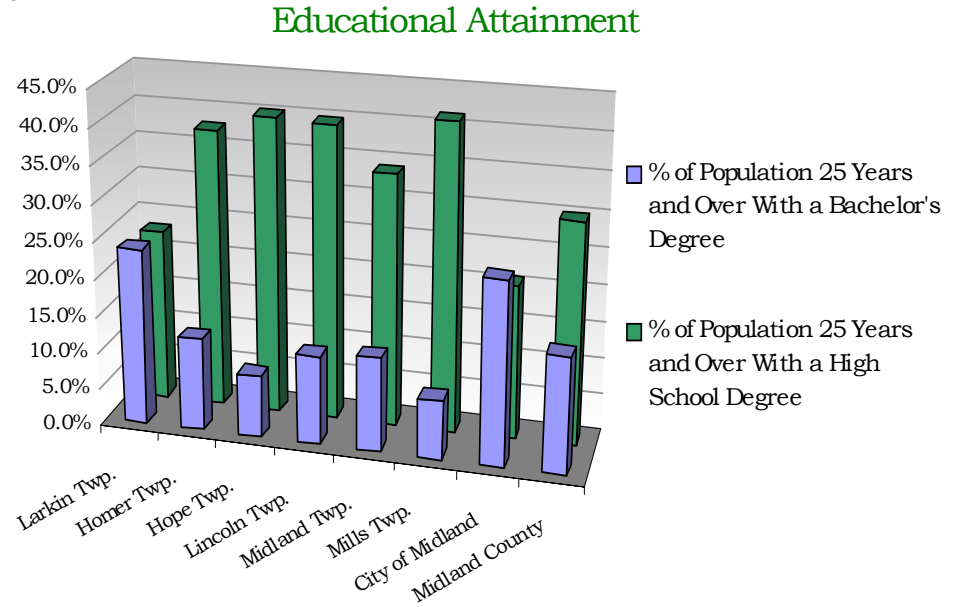


Table 15

Educational Attainment: 2000

Place	Population 25 Years and Over	High School Graduate (includes equivalency)	% of Population 25 Years and Over with a High School Diploma	Bachelor's Degree	% of Population 25 Years and Over with a Bachelor's Degree
Larkin Twp.	2,733	636	23.3%	651	23.8%
<i>Midland County</i>					
Homer Twp.	2,659	1,005	37.8%	333	12.5%
Hope Twp.	919	369	40.2%	77	8.4%
Lincoln Twp.	1,464	582	39.8%	175	12.0%
Midland Twp.	1,421	483	34.0%	181	12.7%
Mills Twp.	1,173	487	41.5%	94	8.0%
<i>Bay County</i>					
Beaver Twp.	1,864	675	36.2%	142	7.6%
Garfield Twp.	1,161	483	41.6%	70	6.0%
Williams Twp.	2,988	871	29.1%	464	15.5%
City of Midland	26,693	5,580	20.9%	6,583	24.7%
Midland County	53,497	16,030	30.0%	8,426	15.8%
Michigan	6,415,941	2,010,861	31.3%	878,680	13.7%

Occupation characteristics of the Township are similar to those of surrounding communities. (Table 16) The Census indicated three occupation classifications as being the most common for both Larkin Township and surrounding area residents. These three occupation classifications include managerial and professional, service, and sales and office occupations. The fewest number of people in all areas were employed in farming, forestry, and fishing occupations, matching a nationally occurring trend.

manufacturing, retail, and educational, health and social services. The fewest number of area residents were employed in agriculture, forestry, fishing, hunting and mining, and wholesale trades.

The Township is similar in the industry of employment of its residents to those of surrounding communities. (Table 17) The Census indicated three industry classifications as being the most common for both the Township and other area residents. These three industry classifications include



Table 16

Employment by Occupation: 2000

Place	Employed civilian population 16 years and over	Management, professional, and related occupations	Service occupations	Sales and office occupations	Farming, fishing, and forestry occupations	Construction, extraction, and maintenance occupations	Production, transportation, and material moving occupations
Larkin Twp.	2,156	1,046	331	439	5	130	205
<u>Midland County</u>							
Homer Twp.	1,794	568	276	447	8	209	286
Hope Twp.	657	191	88	168	0	110	100
Lincoln Twp.	1,092	312	186	292	6	136	160
Midland Twp.	1,181	364	168	249	3	172	225
Mills Twp.	837	165	138	189	4	201	140
<u>Bay County</u>							
Beaver Twp.	1,479	377	215	386	9	185	307
Garfield Twp.	784	137	129	179	5	148	186
Williams Twp.	2,286	793	272	560	14	298	349
City of Midland	19,313	9,093	2,883	4,648	16	1,153	1,820
Midland County	38,813	14,518	6,183	9,025	70	3,882	5,135
Michigan	4,637,461	1,459,767	687,336	1,187,015	21,120	425,291	856,932

Table 17

Employment by Industry: 2000

Industry	Midland County						Bay County			City of Midland	Midland County	Michigan
	Larkin Twp.	Homer Twp.	Hope Twp.	Lincoln Twp.	Midland Twp.	Mills Twp.	Beaver Twp.	Garfield Twp.	Williams Twp.			
Agriculture, forestry, fishing and hunting, and mining	13	20	4	12	3	6	32	15	71	40	242	49,496
Construction	114	174	101	103	130	140	86	91	162	965	3,078	278,079
Manufacturing	742	444	133	228	327	166	323	178	567	5,366	9,897	1,045,651
Wholesale trade	15	43	20	18	27	16	38	21	59	442	859	151,656
Retail trade	235	69	97	125	108	108	227	119	271	1,858	4,089	550,918
Transportation and warehousing, and utilities	63	72	19	46	39	16	89	41	81	399	1,123	191,799
Information	24	12	5	4	21	20	29	25	34	486	755	98,887
Finance, insurance, real estate, and rental and leasing	47	46	25	34	26	26	82	31	63	793	1,378	246,633
Professional, scientific, management, administrative, and waste management services	97	132	52	74	89	53	78	26	173	1,422	2,662	371,119
Educational, health and social services	502	395	128	226	224	153	281	137	477	4,759	8,426	921,395
Arts, entertainment, recreation, accommodation and food services	160	125	28	86	87	54	75	57	117	1,733	3,406	351,229
Other services (except public administration)	105	108	30	85	83	57	102	29	134	871	1,915	212,868
Public administration	39	54	15	51	17	22	37	14	77	479	983	167,731

INCOME CHARACTERISTICS

The income characteristics for the residents of Larkin Township, Midland County, the State of Michigan and surrounding areas are described in Table 18. The median household, median family, and per capita incomes, as well as the percent of persons below the poverty line are included. A household is defined as all the persons who occupy a dwelling unit. Thus, a household may be one person living alone, two roommates, or a married couple with children. A family is defined as a householder and one or more other persons living in the same dwelling unit who are related by blood, marriage or adoption. The income values are shown in 1999 constant dollars based on the *Statistical Abstracts of the United States* for Consumer Price Index (CPI) values. The CPI is a measure of the average change over time in the prices paid by consumers for a market share of consumer goods and services. This index helps to measure inflation experienced by consumers in their day-to-day living expenses by calculating the cost of market goods based on today's prices.

Larkin Township reported median household, median family, and per capita incomes in the 2000 Census which were significantly higher than those of surrounding communities. These values were also significantly higher than those for Midland County and the State as a whole.

The percentage of persons below the poverty level (of all individuals for whom poverty status was determined) for Larkin Township was lower when compared to similar communities, the County, and the State of Michigan. The percentage of persons below the poverty level has decreased during the last decade for all areas.

Table 18

Income and Poverty: 1989*-1999 (*adjusted for inflation to 1999 dollars)

Place	Median Household Income		Median Family Income		Per Capita Income		% Below Poverty Level**	
	1989	1999	1989	1999	1989	1999	1989	1999
Larkin Twp.	\$ 64,917	\$ 80,177	\$ 67,369	\$ 91,053	\$ 22,937	\$ 29,996	3.6%	1.3%
<u>Midland County</u>								
Homer Twp.	\$ 46,850	\$ 44,924	\$ 50,503	\$ 51,029	\$ 17,697	\$ 20,574	8.5%	5.7%
Hope Twp.	\$ 38,920	\$ 45,313	\$ 43,563	\$ 50,365	\$ 15,807	\$ 23,660	10.0%	2.3%
Lincoln Twp.	\$ 43,152	\$ 42,167	\$ 45,863	\$ 47,448	\$ 16,336	\$ 19,168	11.0%	7.6%
Midland Twp.	\$ 47,891	\$ 50,327	\$ 68,781	\$ 54,539	\$ 18,642	\$ 21,538	13.0%	3.0%
Mills Twp.	\$ 34,931	\$ 40,530	\$ 55,392	\$ 43,971	\$ 13,096	\$ 16,718	15.6%	7.1%
<u>Bay County</u>								
Beaver Twp.	\$ 46,866	\$ 51,546	\$ 48,532	\$ 55,972	\$ 16,038	\$ 19,654	6.3%	5.4%
Garfield Twp.	\$ 42,221	\$ 44,044	\$ 45,994	\$ 49,559	\$ 14,841	\$ 17,306	11.9%	10.5%
Williams Twp.	\$ 48,935	\$ 54,766	\$ 54,265	\$ 61,907	\$ 17,798	\$ 22,262	9.2%	4.8%
City of Midland	\$ 53,418	\$ 48,632	\$ 67,496	\$ 65,142	\$ 26,441	\$ 26,861	9.3%	8.8%
Midland County	\$ 46,396	\$ 45,674	\$ 54,706	\$ 55,483	\$ 21,341	\$ 23,383	11.1%	8.4%
Michigan	\$ 42,395	\$ 44,667	\$ 50,092	\$ 53,457	\$ 19,344	\$ 22,168	13.1%	10.5%

**All individuals for whom poverty status is determined/percent below poverty level

1990, 2000 US Census - SF3

STATE EQUALIZED VALUE

One indicator of the economic strength of a community is the State Equalized Value (SEV). According to Michigan law, the SEV is equal to approximately one-half of the true market value of real property and certain taxable personal property. The taxable value is used for computation of the tax base for a community.

HISTORICAL DATA

The 2003 equalized value of real property in Larkin Township was \$194,662,950. These values have increased, in most categories, over the past 5 years. However the percentage value of the total real property for each category changed dramatically, indicating a redistribution of wealth.

In 2003, residential real property constituted 90.6% of the real property tax base. Residential land use is the major component of tax base in the Township, and will probably remain as such into the future.

While assessed agriculture real property values experienced significant increases in value between 1999 and 2003, percentage of total value decreased (-7.4%) as the total amount of agricultural land decreased, and non-agricultural land values soared. The same trend occurred for timber cut-over and residential values with gains of 16.5% and 42.7% respectively, but a percentage loss of 18.5% and 0.2%. Industrial lost value on all counts, while commercial totals demonstrated significant growth (Table 19).

SEV COMPARISON

According to recent State Equalized Valuation assessments, the past five years were a period of growth for both Larkin Township and Midland County. The year with the largest increase for the Township (10.4%) was 2002. The County's greatest gains came in 2003 (37.3%). In terms of property value increases, the Township generally outpaced the County in residential and commercial properties. Values for industrial and agricultural properties within the Township consistently under-performed the County for this time period (Table 19).

Table 19

State Equalized Value (SEV): Real Property 2001-2003

Year	Place	Agriculture		Commercial		Industrial		Residential		Timber Cutover		Developmental		Total Real SEV
		SEV	% of Total	SEV	% of Total	SEV	% of Total	SEV	% of Total	SEV	% of Total	SEV	% of Total	
1999	Larkin Twp.	5,658,421	4.2%	5,309,748	3.9%	1,272,695	0.9%	123,646,348	90.8%	232,460	0.2%	0	0.0%	136,119,672
	Midland County	71,274,847	3.7%	225,611,210	11.6%	228,137,053	11.8%	1,409,708,192	72.8%	2,850,349	0.1%	148,102	0.01%	
2000	Larkin Twp.	6,055,861	4.1%	7,085,619	4.8%	804,418	0.5%	133,529,506	90.4%	246,536	0.2%	0	0.0%	147,721,940
	Midland County	77,214,595	3.7%	240,303,285	11.7%	238,629,291	11.6%	1,501,016,652	72.8%	3,364,343	0.2%	159,708	0.01%	
2001	Larkin Twp.	6,493,892	4.0%	9,411,277	5.8%	840,192	0.5%	145,880,212	89.6%	256,346	0.2%	0	0.0%	162,881,919
	Midland County	85,464,719	3.9%	257,905,113	11.7%	241,308,649	11.0%	1,610,538,813	73.2%	4,152,751	0.2%	213,710	0.01%	
2002	Larkin Twp.	6,956,200	3.9%	8,121,900	4.5%	890,500	0.5%	163,645,782	91.0%	237,400	0.1%	0	0.0%	179,851,782
	Midland County	90,069,741	3.7%	273,952,952	11.2%	302,895,239	12.4%	1,763,860,475	72.4%	4,468,308	0.2%	235,093	0.01%	
2003	Larkin Twp.	7,495,200	3.9%	9,517,400	4.9%	980,600	0.5%	176,398,950	90.6%	270,800	0.1%	0	0.0%	194,662,950
	Midland County	98,492,154	2.9%	289,117,641	8.6%	1,064,566,149	31.8%	1,887,617,161	56.4%	4,977,691	0.1%	249,270	0.01%	

COMMUNITY DESCRIPTION SUMMARY

In summary, some conclusions that can be drawn from each section are provided below.

POPULATION PROFILE

- Of the nine neighboring communities studied, only four recorded an increase in population in the last 20 years. Larkin Township ranked second for total growth in population (37.5%); Lincoln Township recorded the greatest percentage growth in population (at 38.6 %). (see page 7)
- Larkin Township's future population is projected to grow only up to 10% from today's totals in the next 20 years. (see page 7)
- In Larkin in the past decade, the number of persons under the age of 20 increased by over 27%. The population of persons age 65 and older increased by 46.8%. These changes in population for Larkin Township indicate an aging population balanced by an increase in younger families. (see page 9)
- In accordance with national trends, the number of persons per household is declining, thus there exists a potential need for additional dwelling units. (see page 9)

HOUSING PROFILE

- The majority of housing units within the Township are of the single-family detached type. (see page 11)
- While housing values are generally similar to those of other Midland area communities, the median housing value in Larkin Township is slightly higher than that of its neighbors. (see page 13)

ECONOMIC PROFILE

- Larkin Township has a lower percentage value for high school graduation levels when compared to area communities; however, it also has the highest percentage (outside of the City of Midland) of persons with a Bachelor's degree at 23.8%. (see page 14)
- Larkin Township reported median household and median family incomes in the 2000 Census which were significantly higher than those of surrounding communities, Midland County, and the State of Michigan. Per capita income for Larkin Township was higher than all surrounding communities and the County. (see page 17)
- In the last 5 years, Larkin Township has generally outpaced the County with regard to property value increases for residential and commercial properties; however, values for industrial and agricultural properties within the Township have consistently increased more slowly than those of the County. (see page 18)

