
Section 3

Social and Economic Profile of Lakefield Township

This section of Lakefield Township's Master Plan contains an overview of the social and economic factors that shape the community. The topics covered here include population growth and composition, income levels, housing, and other relevant factors.

A. Population Characteristics

The latest 2010 Census figures report that Lakefield Township has a total population of 1,029 residents. This is a decrease of 1 person, or about .1 percent of the population, since the last official Census in 2010.

During 2000 to 2010 Saginaw County also experienced a slight population loss of 4.7 percent. The State of Michigan's population declined by about .5 percent from 2000 through 2010.

Historical population changes from 1970 to 2010 for the Township and Saginaw County are summarized in Table 3-1. Figure 3-1 graphically shows population trends for these

government units over the past 40 years.

From a long-term perspective, the Township's population reached its peak of 1,030 people in 1980. From 1970 to 2010, Lakefield Township showed a net population increase of 29.6 percent. From 2000 to 2010 the Township has shown a stable population.

Saginaw County has shown a net loss in population of about 8.9 percent for the 40-year period discussed here. The County population has declined by 19,574 people since 1970.

Additional information on the make-up of the population is shown in Table 3-2. Based on the 2010 Census, the age groups within the Township are very similar to the county and the state. The pre-school population (under 5 years) in the Township is 60 and the Township's school-age population (5 to 17 years) is 172. The Township's senior population (those 65 and over) is 154, about the same as the County average. The median age of Township residents of 41.8 is slightly older than Saginaw County residents in general.

**Table 3-1
Historical Population Changes
Lakefield Township & Selected Government Units**

Unit	1970 Census	1980 Census	1990 Census	2000 Census	2010 Census	% Change 2000 – 2010	% Change 1970 – 2010
Lakefield Township	794	960	962	1,030	1,029	.1%	29.6%
Saginaw County	219,743	228,059	211,946	210,039	200,169	- 4.7%	-8.9%
Michigan	8,881,826	9,262,678	9,295,297	9,938,444	9,883,640	-5%	11.27%

Source: U. S. Dept. of Commerce, Bureau of the Census, Census of Population and Housing.

Table 3-2
Population Age Profile (2010)
Lakefield Township & Selected Government Units
(Number of persons & % of total population)

Unit	Under 5 years	5 – 17 years	18 - 64 years	65 years & Over	Median Age
Lakefield Township	60 5.9%	172 16.7%	643 62.7%	154 14.7%	41.8 years
Saginaw County	11,854 5.92%	34,987 17.4%	122,727 61.31%	30,601 15.29%	39.5 years
Michigan	5.9%	23.2%	56.8%	14.1%	38.9 years

Source: U. S. Dept. of Commerce, Bureau of the Census, 2010 Census of Population and Housing.

B. Local Economy

Income Levels

Income data (Table 3-3) are useful in examining local economic conditions. Two types of income information are usually analyzed: *household* income and *family* income. To measure *family income*, the Census adds together the incomes of all members 15 years old and over in each family and treats the resulting figure as a single amount. *Household income* includes the income of the householder and all other persons 15 years old and over in the household, whether they are related to the householder or not. Since many households consist of only one person, average household income is usually less than average family income. The Census reports

this data as *median* household and family income levels. The median is the “middle” – the point that divides the population into two equal groups, one that has income levels higher than the median and the other that has incomes below the median.

The 2010 Census information shows that median family income in Lakefield Township (\$48,194) was slightly lower than the countywide figure (\$48,669).

Another economic indicator is the *poverty level*, especially the portion of the population that is living below the poverty level. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. If a family’s total income is

less than the threshold, then that family and every individual that is part of that family is considered poor. The poverty thresholds are updated annually for inflation using the Consumer Price Index. To give an example, the poverty threshold for a family of four (with two children under 18 years) in 2000 was \$17,463. In 2010, the poverty

threshold for this same size family had been adjusted to \$23,497.

The percentage of Lakefield Township residents who were living below the poverty level in 2010 (18.8%) was more than the County as a whole (18.5%). Local household and family income figures are also shown in Figure 3-2.

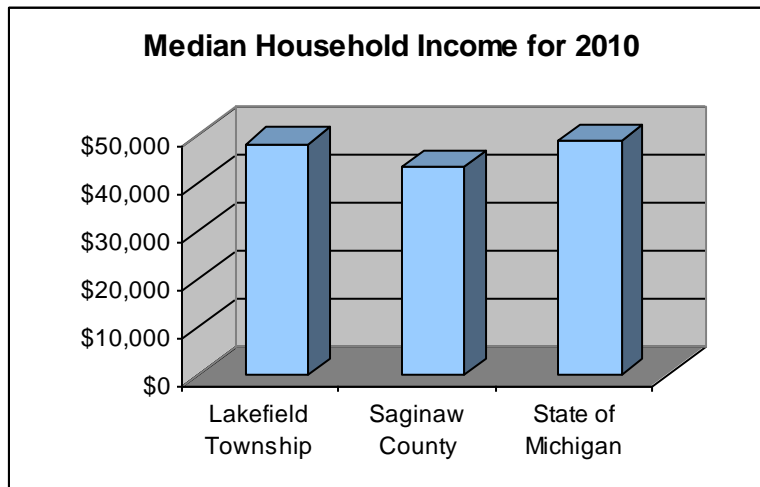
**Table 3-3
Income & Poverty Status
Lakefield Township & Selected Government Units**

Unit	2010 Median Family Income*	2010 Median Household Income*	Persons Below Poverty Level* (% in 2010)
Lakefield Township	\$50,893	\$48,194	18.8%
Saginaw County	\$52,243	\$43,258	18.5%
Michigan	\$58,068	\$48,669	10.5%

Source: 2010 Census of Population and Housing.

* **Note:** See text for explanations of the Census terms *family income, household income, and poverty*.

Figure 3-2 Median Household Income



Employment Trends

Recent employment trends in Saginaw County are shown in Table 3-4. At the county level, the labor force declined by 11,045 workers during 2000 – 2010, while unemployment increased to 12%.

Unemployment in Lakefield Township was 14.6% in 2010, while the size of its labor force was 485. The unemployment rate in the Township was higher than the County average by 2.6%.

Table 3-4. Employment Trends
(Annual Averages)

Lakefield Township

	2010
Labor Force	485
Employed	414
Unemployed	71
Unemployment Rate	14.6

Saginaw County

	2000	2010
Labor Force	102,400	91,355
Employed	98,125	80,349
Unemployed	4,250	11,006
Unemployment Rate	4.2	12

Source: Michigan Employment Service Agency, Office of Labor Market Information.

Note: The above figures are averages based on the preceding 12 months. Some differences in unemployment rates may occur due to rounding of monthly figures.

Types of Employment

Employment by type of industry for Lakefield Township and Saginaw County is shown in Table 3-5. This data shows a good deal of diversity in the work force, with no single category dominating employment in the area.

In Lakefield Township, manufacturing of durable goods (23.9% of the total) is the largest employment category, followed by educational, health and social

services (20.8%), retail trade (11.4%), transportation and warehousing, and utilities (8.2%), finance, insurance, real estate, and rental and leasing (7%), professional, scientific, management, administrative, and waste management services (5.8%), arts entertainment, recreation, accommodation and food services (5.8%), and construction (5.6%). Taken together, these eight categories make up about 88.5% of all the types of employment by Township residents.

Table 3-5. Employment by Industry

	Lakefield Township	Saginaw County
Employed persons 16 & over % of total	414 100%	80,749 58.3%
Agriculture, Forestry, Fisheries & Mining % of total	7 1.7%	942 1.2%
Construction % of total	23 5.6%	3,358 4.2%
Manufacturing % of total	99 23.9%	12,170 15.1%
Wholesale trade % of total	1 .2%	2,198 2.7%
Retail trade % of total	47 11.4%	10,977 13.6%
Transportation and Warehousing, and utilities % of total	34 8.2%	3,377 4.2%
Information % of total	9 2.2%	1,720 2.1%
Finance, insurance, real estate, and rental and leasing % of total	29 7%	4,068 5%
Professional, scientific, management, administrative, and waste management services % of total	24 5.8%	6,149 7.6%
Educational, health and social services % of total	86 20.7%	21,209 26.3%
Arts, entertainment, recreation, accommodation and food services % of total	24 5.8%	7,790 9.6%
Other Services (except public administration) % of total	21 5.1%	7,790 4.8%
Public Administration % of total	10 2.4%	2,884 3.6%

Source: 2010 Census

C. Housing

General Housing Characteristics

An adequate supply of sound housing is important to every community. Information on the number of housing units in Lakefield Township is shown in Table 3-7. This information shows that from 2000 to 2010, there was an increase of 47 housing units in the Township for a growth rate of slightly over twelve percent (12.7%). In Saginaw County as a whole, the number of housing units rose by 4.4%.

The median value of housing in the Township was reported as \$ 134,400 for 2010 (Table 3-8). This was

\$24,400 above the county median of \$110,000. In evaluating this information, it is important to note that the median value refers to the middle point of the range. This means that an equal number of homes had both higher and lower values than the median of \$134,400 reported for Lakefield Township by the 2010 Census.

In terms of structural characteristics, the 2010 Census reported that about 95.8% of the housing in the Township (403 units) consisted of detached single-family homes. At that time, less than 3.2% of the housing stock consisted of mobile homes or other types of housing.

**Table 3-7
Selected Housing Data
Lakefield Township & Selected Government Units**

Unit	2000 Total Housing Units	2010 Total Housing Units	% Change in Housing Units 2000-2010	Median Value of Housing (2010)	Percent Owner-Occupied (2010)
Lakefield Township	369	416	12.7%	\$134,400	95.7%
Saginaw County	85,505	86,844	4.4%	\$110,000	58.48%
Michigan	4,234,279	4,532,233	10.0%	\$137,300	73.5%

Sources: U. S. Dept. of Commerce, Bureau of the Census, Census of Population and Housing, 2000 and 2010.

Age of Housing

The age of a community’s housing is considered to be an indicator of its quality and cultural significance. The quantity of newer housing units (such as those built since 1980) gives some indication of the growth and vitality of the community. In contrast, an abundance of older housing (i.e., units built before 1940) suggests the possibility of structural deficiencies in the housing stock and the need for rehabilitation. Information on the age of the

housing in Lakefield Township and Saginaw County is shown in Table 3-8.

In 2010, about 16% of the housing in Lakefield Township had been built before 1940. Over half of the Township’s housing stock was built from 1960 to 1999. In 2010, over half of the local housing stock is over 30 years old. This may indicate a need for some rehabilitation of older homes.

Table 3-8. Age of Housing Stock
Number of units and % of total housing stock by year built

Community	1939 or before	1940 – 1959	1960 – 1979	1980 - 2000	2000 and Later
Lakefield Township	65	47	133	123	48
% of total	15.6%	11.3%	32.0%	29.6%	11.5%
Saginaw County	17,484	21,690	32,028	14,303	5,958
% of total	20.4%	25.4%	37.5%	16.7%	6.7%

Source: 2010 Census of Population and Housing.

D. Community Facilities

In this Master Plan, "community facilities" are things such as schools, hospitals, and municipal facilities and services. Municipal facilities and services include police and fire protection, public parks, community libraries and public utilities, such as water and sewer.

Educational Facilities

The Merrill School District serves Lakefield Township.

Various **two-year college and vocational** programs are offered at Delta College in University Center.

Saginaw Valley State University is a **four-year and post graduate college** within commuting distance of the Township. Central Michigan University and Northwood University also have off-campus centers in nearby Saginaw.

Health Care Facilities

The nearest large, **regional medical facilities** include St. Mary's Hospital and Covenant Health Care, both in Saginaw. St. Mary's and Covenant have affiliated physicians located in Shields and Hemlock.

Public Safety

Police services in the Township are provided through the Saginaw County Sheriff Department.

Fire protection services are provided through the Jonesfield/Lakefield Fire Department.

Public Utilities

City water is not available throughout Lakefield Township. Natural gas is not available in the Township. Lakefield Township does not provide any sewer services nor will there be in the foreseeable future.

Local Government

Lakefield Township government offices and meeting facilities are provided at the Township Hall at Merrill and Lakefield Road.

Parks and Recreation

The Lakefield Township Park is located at the Township Hall. The Park offers a covered picnic area.