St. Clair County Demographic Trends

Population

- From 2000 to 2010, the population declined by 1,195 individuals. Although it is expected to grow modestly in the next 20 years.
- Over the next 10 years, in the largest communities, Port Huron's population is expected to
 decline slightly, Fort Gratiot is projected to increase at a modest level while Port Huron
 Township will see a modest increase. Those communities expected to experience the largest
 gain will be Ira Township, Algonac and East China Township. Those communities expected to
 experience the largest decline are Emmet, Memphis and Mussey Township.

Age

- From 2000 to 2010, the largest growth occurred in the 45 to 64 age category, while the greatest decline occurred in the 25 to 44 age category. The projections indicate that the older adult population is expected to grow at a considerable pace.
- Not only were there more deaths in 2010 than there were in 2001, but births while steadily
 declining since 2001, fell lower than deaths. This trend explains why the population trend has
 declined.

Households and Families

- From 2000 to 2010, female head of households increased by 2,018 individuals.
- From 2000 to 2010, married couples with children under 18 declined by 4,058.

Gender

• From 2000 to 2010, in the 20 to 54 age category, there was a net loss of 3,334 males, and also a net loss of 3,302 females.

Race and Ethnicity

- From 2000 to 2010, although there was a slight decline, whites comprise of almost 94% of the total population.
- From 2000 to 2010, the number of Hispanics grew by 1,115 to 4,708.

English Speaking Proficiency

- From 2000 to 2011, the non-English speaking population declined by 291 individuals.
- Of the total non-English speaking population, the number of individuals who speak English less than "very well" declined by 346 from 2005 to 2011.
- From 2000 to 2011, all languages had modest increases except Indo-European languages other than Spanish, which declined by 1,123 individuals.

Education

- From 2000 to 2010, there was an increase of 3,496 individuals 25 and older.
- In 2000, there were 18,461 individuals without a high school diploma compared to 11,747 in 2010.
- In 2000, there were 85,720 individuals with some college or less compared to 81,709 in 2010.
- From 2005 to 2011, individuals with some college or less saw their incomes decline.

Employment

- The annual workforce participation declined by 33,926 from 83,383 in 2000 to 65,873 in 2012.
- In 2000, there were 3,688 unemployed individuals. The unemployed reached its highest level in 2009 at 14,434. In 2012, there were 9,155 unemployed.
- In 2005, there were 45,359 individuals considered not in the labor force, compared to 51,345 in 2011.
- It is anticipated that by 2040, the Private Education and Healthcare sector will significantly grow while there will also be gains in the Services to Households and Firms and Knowledge-Based Services sectors.
- It is anticipated that by 2040, there will continue to be a steady decline in Manufacturing and a modest decline in Retail Trade.
- Private Education and Healthcare continues to be the largest sector growing from 9,667 in 2010, to a projected 14,404 by 2040.
- The living wage rate for 1 adult and 1 child is \$18.77, \$39,049 annually before taxes, while for 2 adults and 2 children the living wage rate is \$18.49, \$38,449 annually before taxes.

Income

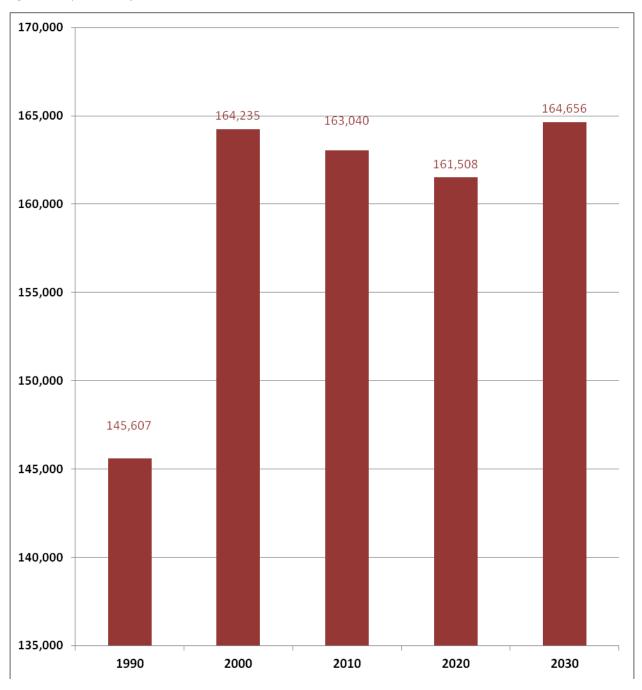
- From 2005 to 2011, there were more households earning less than \$35,000.
- From 2005 to 2011, there were less households earning \$35,000 to \$99,999.
- From 2005 to 2011, there were less households earning \$100,000 or more.
- From 2000 to 2010, median income declined by \$2,572.

Poverty and Public Assistance

- From 2005 to 2011, there was a dramatic increase in poverty. There was a rise of 2,180 at 50%, 10,205 at 125%, 8,288 at 150%, 12,641 at 185% and 12,402 at 200% of poverty.
- When comparing those in poverty with educational attainment, from 2005 to 2011 those who had a high school diploma or less grew by 811, high school diploma by 2,652, some college by 2,802 and Bachelor's degree by 79.
- In 2011, almost 35% of female headed families were below poverty compared to 24% in 2005.
- From 2005 to 2011, there was decline of 6% in cash assistance while food stamp/SNAP benefits rose by over 80%.
- From October, 2008 to 2013, there was almost a 15% increase in Medicaid, almost 25% increase in Food Assistance, and a 23% decline in the Family Independence Program.

Population

Figure 22 Population Projections



Source: U.S. Census Bureau and Southeast MI Council of Governments

Population of Units of Government

Table 16 Population of Cities, Townships and Villages 2000 and 2010 – 2010 and 2020

Unit of Government	2000 Population	2010 Population	Change 2000- 2010	2020 Projection	Change 2010-2020	Percent Change 2010-2020
St. Clair County	164,235	163,040	-1,195	161,508	-1,532	-0.9%
Algonac	4,613	4,110	-503	4,315	205	5%
Berlin Twp. (St. Clair)	3,162	3,285	123	3,173	-112	-3.4%
Brockway Twp.	1,900	2,022	122	1,987	-35	-1.7%
Burchville Twp.	3,956	4,008	52	4,181	173	4.3%
Capac	1,775	1,890	115	1,801	-89	-4.7%
Casco Twp.	4,747	4,105	-642	4,009	-96	-2.3%
China Twp.	3,340	3,551	211	3,329	-222	-6.3%
Clay Twp.	9,822	9,066	-756	8,747	-319	-3.5%
Clyde Twp.	5,523	5,579	56	5,433	-146	-2.6%
Columbus Twp.	4,615	4,070	-545	3,957	-113	-2.8%
Cottrellville Twp.	3,814	3,559	-255	3,529	-30	-0.8%
East China Twp.	3,630	3,788	158	3,954	166	4.4%
Emmett	251	269	18	235	-34	-12.6%
Emmett Twp.	2,255	2,385	130	2,240	-145	-6.1%
Fort Gratiot Twp.	10,691	11,108	417	11,556	448	4%
Grant Twp.	1,667	1,891	224	1,781	-110	-5.8%
Greenwood Twp.	1,373	1,538	165	1,487	-51	-3.3%
Ira Twp.	6,966	5,178	-1,788	5,508	330	6.4%
Kenockee Twp.	2,423	2,470	47	2,473	3	0.1%
Kimball Twp.	8,628	9,358	730	9,437	79	0.8%
Lynn Twp.	1,187	1,229	42	1,190	-39	-3.2%
Marine City	4,652	4,248	-404	4,299	51	1.2%
Marysville	9,684	9,959	275	9,912	-47	-0.5%
Memphis (St. Clair)	322	360	38	317	-43	-11.9%
Mussey Twp.	1,965	2,316	351	2,093	-223	-9.6%
Port Huron	32,338	30,184	-2,154	29,161	-1,023	-3.4%
Port Huron Twp.	8,615	10,654	2,039	10,685	31	0.3%
Richmond (St. Clair)	1	2	1	2	-	-
Riley Twp.	3,046	3,353	307	3,147	-206	-6.1%
St. Clair	5,802	5,485	-317	5,626	141	2.6%
St. Clair Twp.	6,423	6,817	394	6,899	82	1.2%
Wales Twp.	2,986	3,248	262	3,009	-239	-7.4%
Yale	2,063	1,955	-108	2,036	81	4.1%

Source: U.S. Census Bureau and Southeast MI Council of Governments

Age

Figure 23 Population Distribution 2000

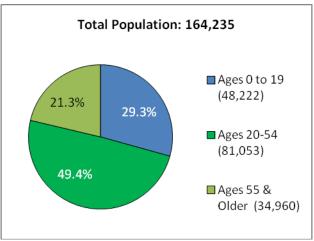
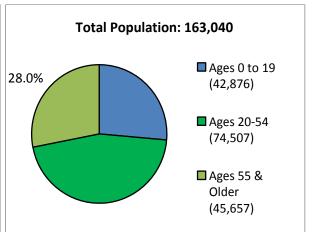
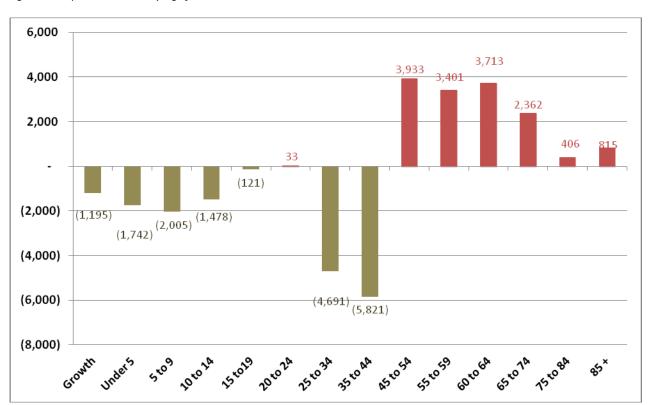


Figure 24 Population Distribution 2010



Source: U.S. Census Bureau

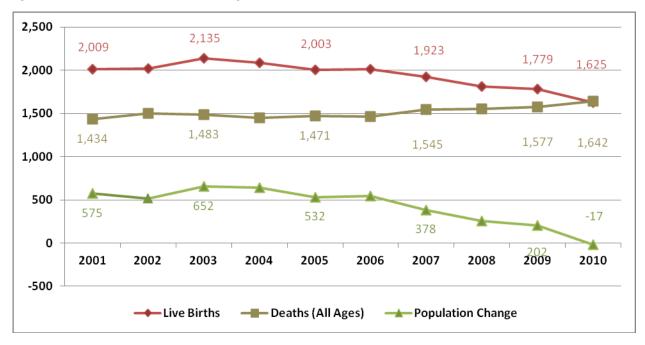
Figure 25 Population Trends by Age from 2000 to 2010



Source: Southeast Michigan Council of Governments

Births and Deaths

Figure 26 Births and Death Trends 2001 through 2010



Source: MI Department of Community Health

Youth and Older Adult Populations

Table 17 Youth and Older Adult Populations and Projections

Age Group	Census 2000	Census 2010	% Change 2000-2010	SEMCOG 2040	% Change 2010-2040
Under 5	11,030	9,288	-01.1%	9,070	-2.3%
5 to 17	32,941	29,325	-11.0%	26,415	-9.9%
Under 18	43,971	38,613	-12.2%	35,485	-8.1%
65 & older	20,088	23,671	17.8%	42,022	77.5%

Source: Southeast MI Council of Governments

Households and Families

Percent of Population by Household Types for St. Clair County

Table 18 Households by Type 2000 and 2010

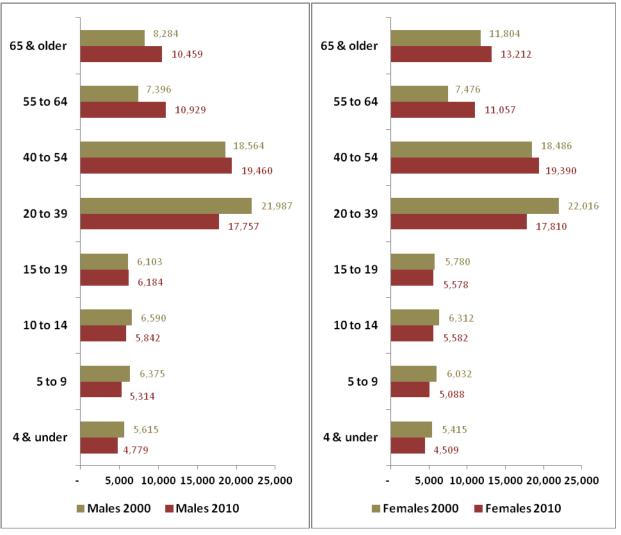
Households by Type	2000	2010	Difference
Total households	62,072	64,501	3.9%
Family households (families)	44,631	43,998	-1.4%
With own children under 18 years	21,462	17,974	-16.3%
Married-couple families	35,615	32,710	-8.2%
With own children under 18 years	16,037	11,979	-25.3%
Male householder, no wife present, family	2,560	2,814	9.9%
With own children under 18 years	1,420	1,404	-1.1%
Female householder, no husband present, family	6,456	8,474	31.3%
With own children under 18 years	4,005	4,591	14.6%
65 years and over	5,964	7,119	19.4%
Households with one or more people under 18 years	23,115	19,980	-13.6%
Households with one or more people 65 years and older	14,245	17,375	22.0%
Average household size	2.62	2.50	-4.6%
Average family size	3.09	3.02	-2.3%
Marital Status			
Males 15 years and over	62,331	64,687	3.8%
Never married	16,239	20,218	24.5%
Now married, except separated	37,739	35,203	-6.7%
Separated	540	500	-7.4%
Widowed	1,698	2,452	44.4%
Divorced	6,115	9,627	57.4%
Females 15 years and over	65,684	66,737	1.6%
Never married	13,291	15,724	18.3%
Now married, except separated	37,713	33,550	-11.0%
Separated	697	752	7.9%
Widowed	6,976	7,084	1.5%
Divorced	7,007	9,627	37.4%

Source: U.S. Census Bureau American Community Survey

Gender

Figure 27 Gender Comparison – Males 2000 & 2010

Figure 28 Gender Comparison – Females 2000 & 2010

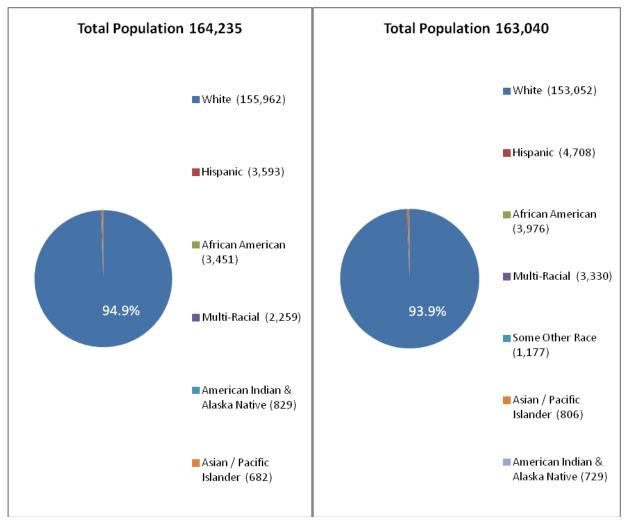


Source: U.S. Census Bureau

Race and Ethnicity

Figure 29 Race/Ethnicity 2000

Figure 30 Race/Ethnicity 2010

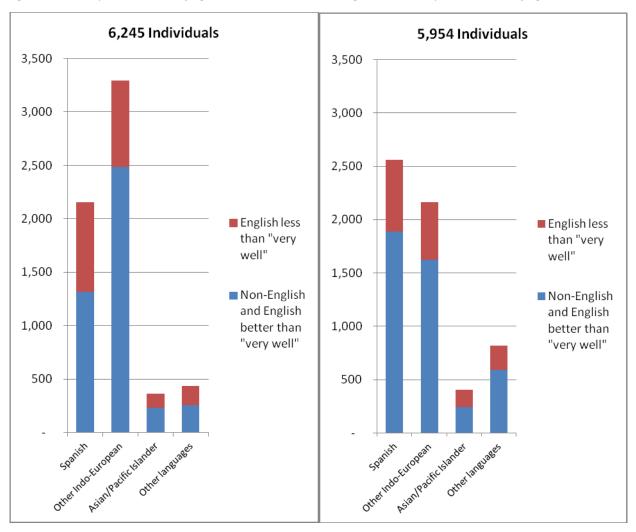


Source: U.S. Census Bureau

English Speaking Proficiency

Figure 31 2000 Population 5 Years of Age & Over

Figure 32 2011 Population 5 Years of Age & Over

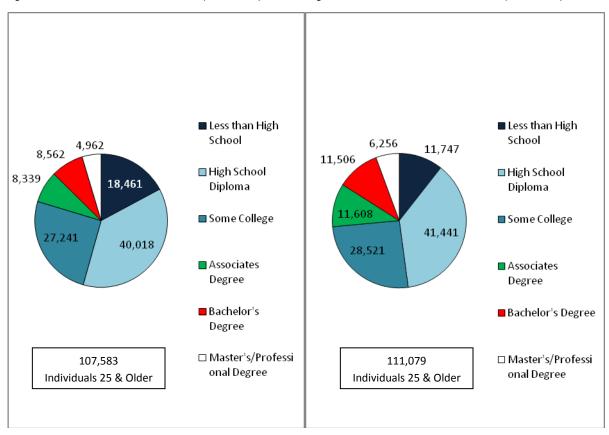


Source: U.S. Census Bureau American Community Survey

Education

Figure 33 Educational Attainment 2000 (25 & Older)

Figure 34 Educational Attainment 2010 (25 & Older)



Source: U.S. Census Bureau American Community Survey

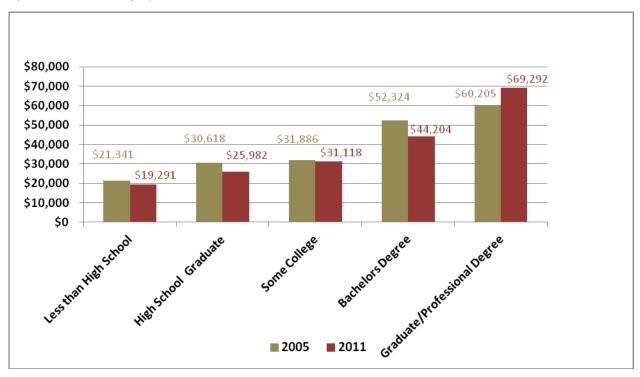
Table 19 Graduation Number and Percent – Michigan vs. St. Clair

		Graduation Number				Graduation Percent			
	2007	2008	2009	2010	2007	2008	2009	2010	
Michigan	105,900	109,542	107,074	104,818	75.5%	75.5%	75.2%	76.0%	
St. Clair	1,774	1,863	1,818	1,616	79.7%	80.7%	79.4%	76.9%	

Source: MI Center for Educational Performance and Information

Median Earnings by Educational Attainment

Figure 35 Median Earnings by Educational Attainment 2005 and 2011

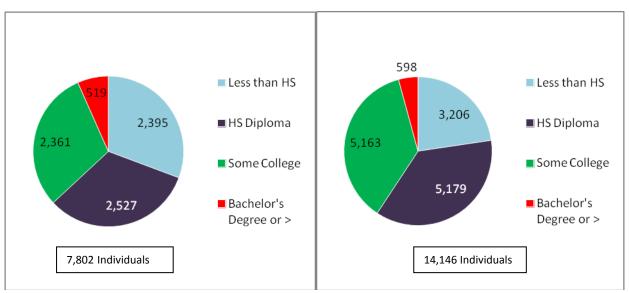


Source: U.S. Census Bureau American Community Survey

Poverty Rate by Educational Attainment

Figure 36 2005 Poverty Rate by Educational Attainment (25 Years & Older)

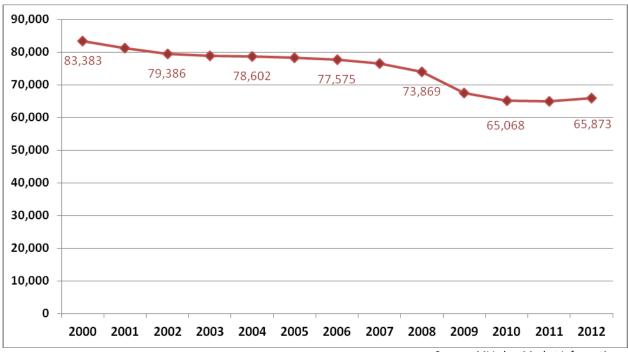
Figure 37 2011 Poverty Rate by Educational Attainment (25 Years & Older)



Employment

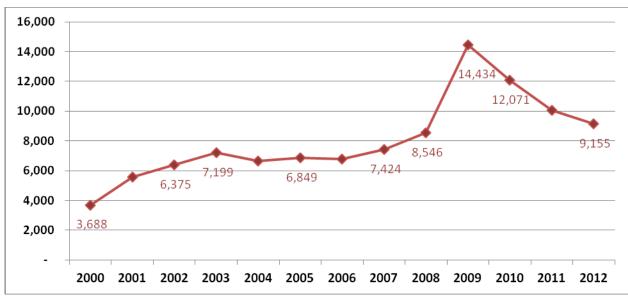
Workforce Participation

Table 20 Number Employed 2000-2012



Source: MI Labor Market Information

Table 21 Number Unemployed, 2000-2012



Source: MI Labor Market Information

Employment by Sector Forecast

Table 22 Employment by Sector Forecast 2010-2040

Household Characteristics								Change: 204	
St. Clair County	2010	2015	2020	2025	2030	2035	2040	Number	%
Total Households	63,841	64,680	65,492	66,586	67,887	68,634	68,960	5,119	8.0%
Employment by Sector								Change: 204	
St. Clair County	2010	2015	2020	2025	2030	2035	2040	Number	%
Total Employment	62,614	65,243	66,061	67,045	68,350	70,038	71,480	8,866	14.2%
Natural Resources, Mining & Construction	4,181	4,481	4,560	4,693	4,788	4,802	4,754	573	13.7%
Manufacturing	7,043	7,406	6,951	6,715	6,640	6,629	6,629	-414	-5.9%
Wholesale Trade, Transportation, Warehousing & Utilities	4,312	4,397	4,279	4,250	4,268	4,338	4,419	107	2.5%
Retail Trade	8,245	8,033	7,746	7,677	7,630	7,672	7,623	-622	-7.5%
Knowledge-Based Services	8,288	8,942	9,289	9,410	9,545	9,756	10,005	1,717	20.7%
Services to Households & Firms	7,787	8,365	8,666	8,884	9,147	9,448	9,707	1,920	24.7%
Private Education & Healthcare	9,667	10,806	11,799	12,452	13,087	13,777	14,404	4,737	49.0%
Leisure & Hospitality	5,745	5,805	5,670	5,784	5,944	6,154	6,334	589	10.3%
Government	7,346	7,008	7,101	7,180	7,301	7,462	7,605	259	3.5%

Source: SEMCOG Data and Maps – 2040 Regional Forecast Report

(Note: Numbers are by place-of-work. They include wage and salary jobs as well as self-employed.)

Population by Labor Force (16 and older)

Table 23 Population by Labor Force 2005 and 2011

	2005	2011
In Labor Force	86,888	78,184
Armed Forces	264	68
Civilian Labor Force	86,624	78,116
Not in Labor Force	45,359	51,345

Source: U.S. Census American Community Survey

Employment Levels by Subsectors

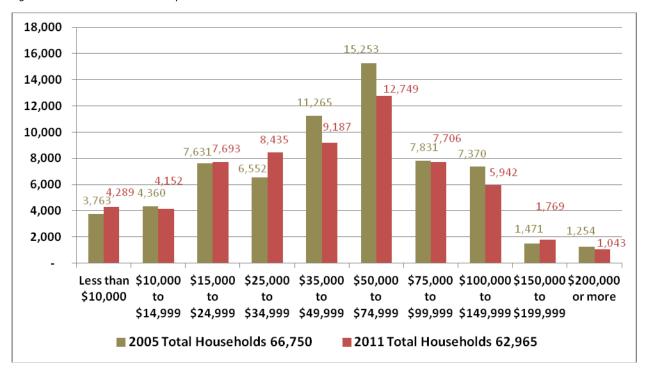
Table 24 Percent Change 2005 and 2011

Subsector	2005	2011	Number	% Change	
Civilian Employed	77,195	67,751	-9,444	-12.2%	
Population	77,133	07,731	-3,444	-12.270	
Agriculture	374	635	261	69.8%	
Construction	7,883	4,332	-3,551	-45.0%	
Manufacturing	19,578	13,654	-5,924	-30.3%	
Wholesale trade	1,014	1,061	47	4.6%	
Retail Trade	10,445	9,734	-711	-6.8%	
Transportation	2 250	2 500	240	7.40/	
Warehousing & Utilities	3,350	3,598	248	7.4%	
Information	1,517	668	-849	-56.0%	
Finance and Insurance, &	2 007	2.460	427	14.00/	
Real Estate	2,887	2,460	-427	-14.8%	
Professional, Scientific,					
Management,	4 020	4,481	443	11.0%	
Administrative and Waste	4,038			11.0%	
Management Services					
Educational Services, Health	14.420	15 510	1 000	7.6%	
Care & Social Assistance	14,420	15,519	1,099	7.0%	
Arts, Entertainment and	6 200	E 526	-783	-12.4%	
Recreation	6,309	5,526	-/03	-12.470	
Other Services except Public	2 804	2.079	84	2.9%	
Administration	2,894	2,978	ō 4	2.3%	
Public Administration	2,486	3,105	619	24.9%	

Source: U.S. Census American Community Survey

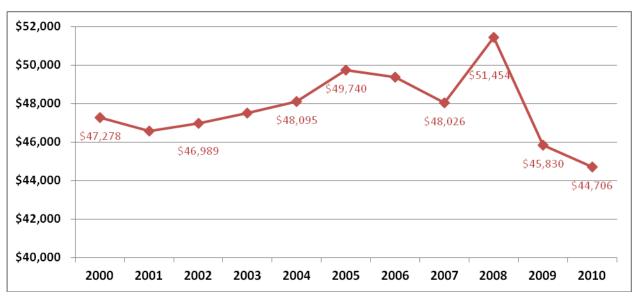
Income

Figure 38 Household Income Comparison 2005 and 2011



Source: U.S. Census Bureau American Community Survey

Table 25 Median Income Comparison 2000-2010



Source: MI Labor Market Information

Area Median Family Income

Finally, although not specifically called a poverty guideline, eligibility for government funded housing programs is based on area median family income figures, also calculated by the U.S. Census. Households are classified as low income if household income for the family size is at or below 80% of median income, and very low income if household income for the family size is at or below 50% of median income. The 2013 Housing & Urban Development (HUD) area median family income for St. Clair County is \$64,400. Table 6 sets out the 2013 HUD Low and Very Low Family Median Income (FMI) limits for St. Clair County and family size.

Table 26 HHS 2013 Federal Poverty Guideline and HUD 2013 Low and Very Low Family Median Income Limits

Family Size	100% of Poverty	125% of Poverty	150% of Poverty	200% of Poverty	50% FMI	80% FMI
1	\$11,490	\$14,363	\$17,235	\$22,980	\$22,550	\$36,050
2	\$15,510	\$19,388	\$23,265	\$31,020	\$25,800	\$41,200
3	\$19,530	\$24,413	\$29,295	\$39,060	\$29,000	\$46,350
4	\$23,550	\$29,438	\$35,325	\$47,100	\$32,000	\$51,500
5	\$27,570	\$34,463	\$41,355	\$55,140	\$34,800	\$55,650
6	\$31,590	\$39,488	\$47,385	\$63,180	\$37,400	\$59,750

Source: U.S. Health & Human Services and U.S. Dept. of Housing and Urban Development

Living Wage Calculation for St. Clair County

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2,080 hours per year). The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. For the purposes of this analysis, they were converted to an hourly wage for the sake of comparison. Wages that are less than the living wage are shown in red.

Table 27 Wage Rates and Family Size

Hourly Wages	One Adult	One Adult One Child	One Adult Two Children	Two Adults	Two Adults One Child	Two Adults Two Children
Living Wage	\$9.01	\$18.77	\$22.80	\$14.01	\$17.08	\$18.49
Poverty Wage	\$5.21	\$7.00	\$8.80	\$7.00	\$8.80	\$10.60
Minimum Wage	\$7.40	\$7.40	\$7.40	\$7.40	\$7.40	\$7.40

Source: http://livingwage.mit.edu/counties/26099

Typical Expenses

These figures show the individual expenses that went into the living wage estimate. Their values vary by family size, composition, and the current location.

Table 28 Monthly Expenses Estimates

Monthly Expenses	One Adult	One Adult One Child	One Adult Two Children	Two Adults	Two Adults One Child	Two Adults Two Children
Food	\$242	\$357	\$536	\$444	\$553	\$713
Child Care	\$0	\$521	\$779	\$0	\$0	\$0
Medical	\$123	\$332	\$352	\$236	\$324	\$300
Housing	\$584	\$796	\$796	\$665	\$796	\$796
Transportation	\$306	\$595	\$686	\$595	\$686	\$736
Other	\$70	\$162	\$206	\$121	\$154	\$175
Required Monthly Income After Taxes	\$1,325	\$2,763	\$3,355	\$2,061	\$2,513	\$2,720
Required Annual Income After Taxes	\$15,900	\$33,156	\$40,260	\$24,732	\$30,156	\$32,640
Annual Taxes	\$2,833	\$5,893	\$7,157	\$4,399	\$5,363	\$5,809
Required Annual Income Before Taxes	\$18,733	\$39,049	\$47,417	\$29,131	\$35,519	\$38,449

Source: http://livingwage.mit.edu/counties/26099

Typical Hourly Wages

These are the typical hourly rates for various professions in the Metropolitan Detroit area. Wages that are below the living wage for one adult supporting one child are shown in red.

Table 29 Hourly Wage Rates by Occupational Area

Occupational Area	Typical Hourly Wage
Management	\$42.54
Business & Financial Operations	\$28.85
Computer & Mathematical	\$32.12
Architecture & Engineering	\$34.59
Life, Physical & Social Science	\$24.18
Community & Social Services	\$19.30
Legal	\$32.13
Education, Training & Library	\$21.96
Arts, Design, Entertainment, Sports & Media	\$19.53
Healthcare Practitioner & Technical	\$27.71
Healthcare Support	\$12.20
Protective Service	\$19.36
Food Preparation & Serving Related	\$8.93
Building & Grounds Cleaning & Maintenance	\$11.31
Personal Care & Services	\$9.72
Sales & Related	\$11.70
Office & Administrative Support	\$14.63
Farming, Fishing & Forestry	\$11.35
Construction & Extraction	\$20.97
Installation, Maintenance & Repair	\$19.42
Production	\$16.07
Transportation & Material Moving	\$13.91

Source: http://livingwage.mit.edu/counties/26099

Data Source for Calculation

The <u>Living Wage Calculator</u>, <u>Community Economic Toolbox</u>, and <u>Poverty in America</u> websites were developed by <u>Dr. Amy K. Glasmeier</u> and implemented by <u>West Arete Computing</u>. Tracey Farrigan, a geographer with the <u>Economic Research Service</u>, collected and aggregated all the data for this site. As noted below many of the expenses and wages have been adjusted to the <u>Urban Consumer Price Indexes (CPI-U)</u>.

Poverty and Public Assistance

Figure 39 Poverty Level 2005

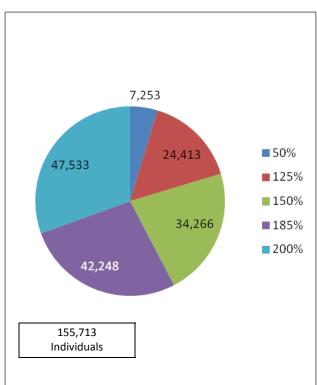
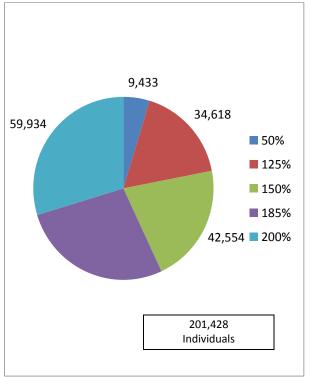


Figure 40 Poverty Level 2011



Source: U.S. Census Bureau American Community Survey

Subsidized Income and Benefits

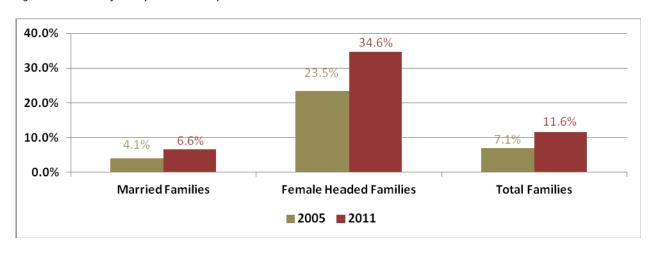
Table 30 Income & Benefits 2005 and 2011 (within past 12 months)

Income and Benefits	2005 Total With Earnings 53,347	2011 Total With Earnings 44,053	Difference	Percent Difference
With Social Security	18,944	22,093	3,149	16.6%
With Retirement Income	13,824	16,181	2,357	17.1%
With Supplemental Security Income	2,160	4,050	1,890	87.5%
With Cash Assistance	2,329	2,188	-141	-6.1%
With Food Stamp/SNAP Benefits in past 12 months	6,439	11,602	5,163	80.2%

Source: U.S. Census Bureau American Community Survey

Families in Poverty

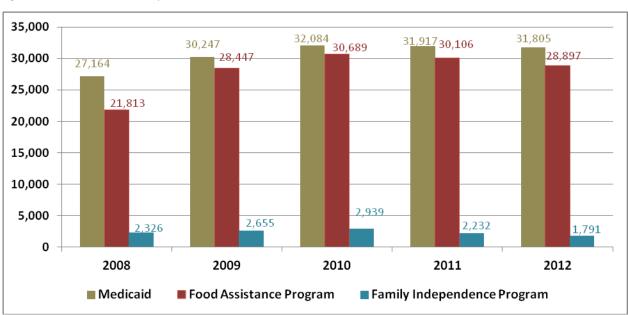
Figure 41 Percent of Family Below Poverty 2005 and 2011



Source: U.S. Census Bureau American Community Survey

Public Assistance Participation

Figure 42 Public Assistance Recipients October, 2008-2011



Source: MI Department of Human Services