

# Socio-Economic Characteristics

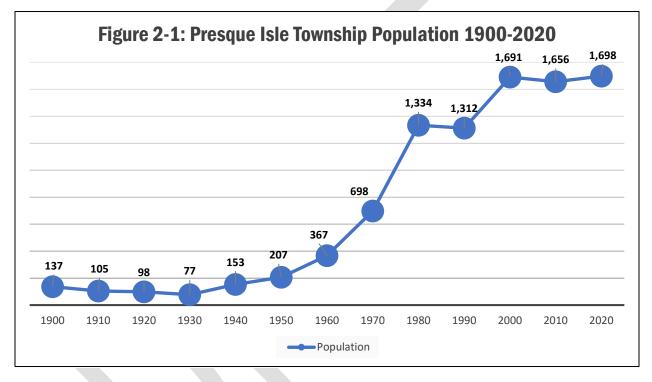
DRAFT

Presque Isle Township Master Plan

# **Chapter 2 – Socio-Economic Characteristics**

# **Population**

The official population count of Presque Isle County according to the 2020 Census was 12,982 persons with 1,698 persons living within Presque Isle Township. The township experienced steady growth in population over the past 120 years, but there have been several periods of larger growth in population numbers. Since 1960, increases have been much larger than in previous decades (see **Figure 2-1**).



Over the past 20 years, many Northern Michigan counties have seen a slight to moderate decline in growth rates. Between 2000 and 2020, three of the four counties which surround Presque Isle had a decline in population between two and six percent (see **Table 2-1**). Presque Isle had a moderate decline of 4.9 percent or 268 persons. Otsego County is the only county to see slight growth rates of 3.7 percent from 2000 to 2010 and another 3.7 percent from 2010 to 2020. Some of Otsego County's growth rate can be contributed to people moving from surrounding counties for better job opportunities and additional services that align with their lifestyle.

County	2000	2010	% Change 2000 - 2010	2020	% Change 2010 - 2020		
Alpena	31,314	29,598	-5.5%	28,907	-2.4%		
Cheboygan	26,448	26,152	-1.1%	25,579	-3.4%		
Montmorency	10,315	9,765	-5.3%	9,153	-2.2%		
Otsego	23,301	24,164	3.7%	25,091	3.7%		
Presque Isle	14,411	13,376	-7.2%	12,982	-3.0%		
Michigan	9,938,444	9,883,640	-0.6%	10,077,331	1.9%		

# Table 2-1: Population Change, Presque Isle County, Surrounding Counties & State

Source: U.S. Bureau of the Census, 2000-2020 (Decennial)

#### **Population by Municipality**

Although the amount of change in the populations of the 18 different municipalities in the county fluctuated greatly (see **Table 2-2**), a general decreasing pattern can be seen. There are five municipalities that saw a slight to moderate growth rate – Bearinger Township with a 0.54 percent increase (2 persons), Pulawski Township with a 7.8 percent increase (29 persons), Presque Isle Township with a 2.47 percent increase (42 persons), Rogers City with a 0.81 percent increase (23 persons), Onaway with a 1.12 percent increase (10 persons), and Posen with a 13.3 percent increase (36 persons). There are many factors worth noting that have contributed to a slight to moderate growth rate. A few include high building material cost to build new homes and change in the market value of homes. The remaining townships have all seen a decline in population since 2010.

#### 2010 2020 % Change # of persons Presque Isle County 13,376 12,982 -3.03% -394 925 Allis Twp. 948 -2.49% -23 371 0.54% 2 Bearinger Twp. 369 751 686 -9.48% -65 Belknap Twp. Bismarck Twp. 386 351 -9.97% -35 819 -84 Case Twp.\* 903 -10.26% 705 666 -5.86% -39 Krakow Twp. Metz Twp. 302 280 -7.86% -22 296 291 -1.72% -5 Moltke Twp. North Allis Twp. 521 467 -11.56% -54 655 544 -20.40% -111 Ocqueoc Twp. Posen Twp.\*\* 850 808 -5.02% -42 Presque Isle Twp. 1,656 1,698 2.47% 42

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Table 2-2: Presque Isle County	& municipalities Population.	, ZUIU & ZUZU

Pulawski Twp.	343	372	7.80%	29
Rogers Twp.	984	964	-2.07%	-20
Rogers City	2,827	2,850	0.81%	23
Onaway	880	890	1.12%	10
Village of Millersburg	206	169	-21.89%	-37
Village of Posen	234	270	13.33%	36

\*The Township of Case numbers include residents of the Village of Millersburg. \*\*The Township of Posen numbers include residents of the Village of Posen. Yellow cells indicate increases.

Source: U.S. Bureau of the Census, 2010-2020 (Decennial)

#### **Population by Age**

Presque Isle County's age distribution, according to the 2021 American Community Survey, was similar to its surrounding counties. The two smallest classifications remained 0-4 years old and 20-24 years old. When compared to state figures, Northern Michigan counties had much smaller percentages of their populations under 44 years old and a greater percentage over the age of 45 years old (see **Table 2-3**).

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County	0-4 Yrs	5-19 Yrs	20-24 Yrs	25-44 Yrs	45-64 Yrs	65 Yrs & >	Total
Alpena Co(#)	1,352	4,726	1,358	6,163	8,580	6,734	28,913
Alpena Co (%)	4.7%	16.3%	4.7%	21.4%	29.6%	23.3%	100.0%
Cheboygan Co (#)	1,060	3,678	1,178	4,977	7,704	7,057	25,654
Cheboygan Co (%)	4.1%	14.3%	4.6%	19.4%	30.1%	27.6%	100.0%
Montmorency Co (#)	322	1,229	345	1,445	2,895	2,928	9,164
Montmorency Co (%)	3.5%	13.3%	3.8%	15.8%	31.7%	31.9%	100.0%
Otsego Co (#)	1,297	4,539	1,286	5,508	7,157	5,229	25,016
Otsego Co (%)	5.2%	18.2%	5.1%	22.0%	28.6%	20.9%	100.0%
Presque Isle Co (#)	505	1,752	530	2,129	3,960	4,100	12,976
Presque Isle Co (%)	3.9%	1 <b>3.4</b> %	4.1%	16.4%	30.4%	31.7%	100.0%
Michigan (%)	5.6%	18.8%	6.8%	24.8%	26.9%	17.3%	100.0%

# Table 2-3: Population by Age, Presque Isle County, Surrounding Counties & State, 2021

Source: American Community Survey 5-Year Estimates, 2021

When examining the 2021 age distribution of Presque Isle County's communities, one finds that most have less than 10 percent of their population between the ages of 20-24 (see **Table 2-4**). All of the municipalities indicate half or more of their residents were 45 years or older, including over two-thirds of residents in Presque Isle Township. Bearinger, Krakow, and Ocqueoc Townships show that over one-third of their population is over 65 years old.

In the Townships of Bearinger, Bismarck, Case, Metz, Moltke, Ocqueoc, and Presque Isle, approximately

one-third of their residents are over 65 (nearly 60 percent in Bearinger). The Rogers City senior citizen population at the time of the 2021 ACS was 30.9 percent of the total population (878 persons). Some of these persons are residents of a 102-bed long-term care facility.

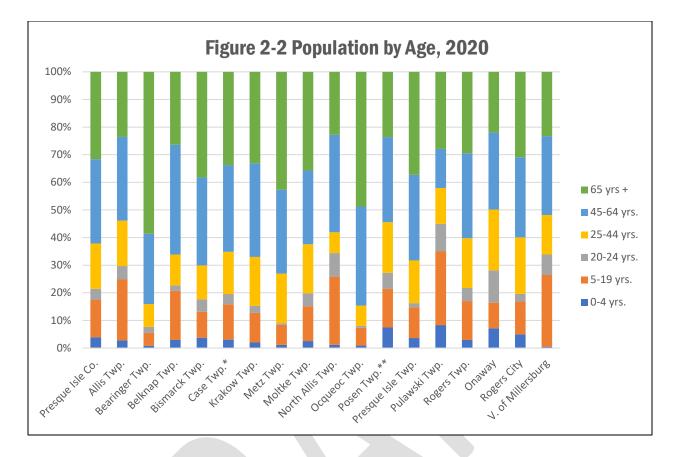
_	0-4 yrs.	5-19 yrs.	20-24 yrs.	25-44 yrs.	45-64 yrs.	65 yrs +
Presque Isle Co.	3.9%	13.5%	4.1%	16.4%	30.5%	31.6%
Allis Twp.	2.8%	22.1%	4.9%	16.4%	30.3%	23.6%
Bearinger Twp.	0.8%	4.7%	2.2%	8.2%	25.5%	58.6%
Belknap Twp.	2.9%	17.8%	1.9%	11.3%	39.7%	26.4%
Bismarck Twp.	3.7%	9.4%	4.5%	12.3%	31.8%	38.2%
Case Twp.*	3.1%	12.8%	3.7%	15.3%	31.4%	33.8%
Krakow Twp.	2.0%	10.7%	2.6%	17.7%	33.9%	33.1%
Metz Twp.	1.1%	7.3%	0.6%	18.0%	30.3%	42.7%
Moltke Twp.	2.5%	12.6%	4.7%	17.7%	26.7%	35.7%
North Allis Twp.	1.2%	24.7%	8.5%	7.5%	35.4%	22.7%
Ocqueoc Twp.	0.9%	6.5%	0.7%	7.3%	35.9%	48.8%
Posen Twp.**	7.4%	14.0%	5.9%	18.3%	30.8%	23.6%
Presque Isle Twp.	3.6%	11.1%	1.5%	15.5%	31.0%	37.3%
Pulawski Twp.	8.3%	26.7%	10.0%	13.0%	14.2%	27.9%
Rogers Twp.	2.9%	14.1%	4.8%	18.0%	30.7%	29.5%
Onaway	7.2%	9.3%	11.7%	22.0%	27.9%	22.0%
Rogers City	4.9%	11.9%	2.8%	20.4%	29.0%	30.9%
V. of Millersburg	0.5%	25.9%	7.4%	14.3%	28.6%	23.3%
V. of Posen	8.4%	18.9%	5.7%	12.8%	28.2%	26.0%

# Table 2-4: Population by Age by Minor Civil Division, Presque Isle County, 2021

\*The Township of Case numbers includes residents of the Village of Millersburg.

\*\* The Township of Posen numbers includes residents of the Village of Posen.

Source: American Community Survey 5-Year Estimates, 2021



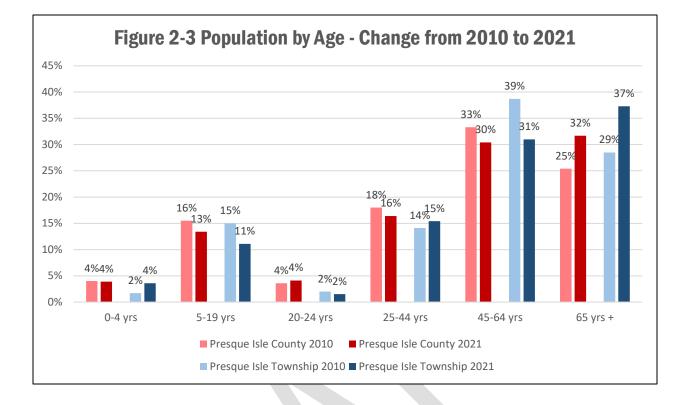
#### **Trends in Population**

As illustrated in **Figure 2-3**, the age of the township's population is increasing. In 2010, the largest group by age classification in the Township was the 45-64 year-old bracket (38.7 percent). The largest in 2021 was 65 and older (37.3 percent). The number of people under 20 within the township is 257 persons (14.7 percent). There were 650 people 65 and over. The number of males is slightly larger than the number of females and the gap has widened over time (**Table 2-6**).

Vogr	M	ale	Female		
Year #		%	#	%	
2010	879	52.5%	795	47.5%	
2019	909	53.2%	800	46.8%	
2021	963	55.2%	780	44.8%	

# Table 2-5: Population by Gender, Presque Isle Township, 2010 - 2021

Source: US Census 2010 and American Community Survey 5-Year Estimates, 2021



#### **Median Age**

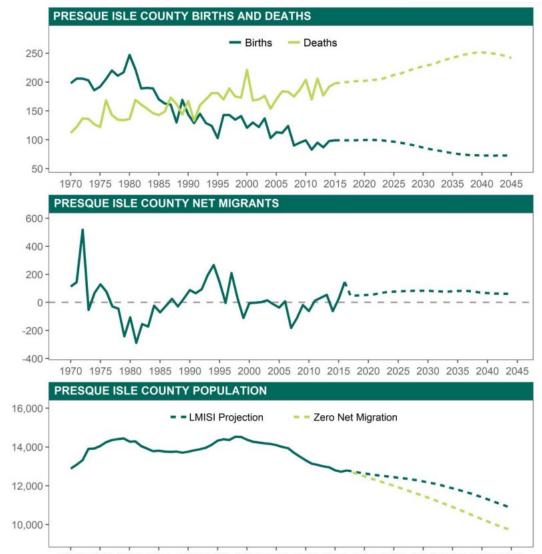
The median age of residents within the township increased from 49.8 years of age in 2000 to 55.4 years of age in 2010 and remained the same in 2021 (see **Table 2-6**). This trend is similar to that found in all of the surrounding counties. The state and national level has seen a significantly less increase in median age throughout the years.

Table 2-6: Median Age, Presque Isle & Surrounding Counties & State							
Governmental Unit	2000	2010	2021				
Alpena County	40.4	44.7	48.1				
Cheboygan County	41.3	45.7	51.7				
Montmorency County	47.0	51.7	56.4				
Otsego County	37.0	42.1	44.6				
Presque Isle Township	49.8	55.4	55.4				
Presque Isle County	45.1	50.5	55.8				
State of Michigan	35.5	38.1	39.8				
United States	35.3	37.2	38.8				

Source: US Census 2000, 2010 and American Community Survey 5-Year Estimates, 2021

#### **Population Projections**

Projections are sourced from the Michigan Department of Technology, Management and Budget shown below in **Figure 2-4**. The projections take into consideration the birth and death rate trends along with net migration trends to produce a projected population for the year 2045.



# **Figure 2-4: Population Projections**

1970 1975 1980 1985 1990 1995 2000 2005 2010 2015 2020 2025 2030 2035 2040 2045 Source: Michigan Department of Technology, Management, and Budget, Bureau of Labor Market Information and Strategic Initiatives (LMISI)

# **Race and Hispanic Origin**

The population of Presque Isle Township is relatively homogenous, with minorities composing a very small percentage of the population. In 2020, Presque Isle Township's population was 96.9 percent white (see **Table 2-7**). The minority population has changed relatively little over the last 10 years.

From 2010 to 2020, the minority population increased from 1.0 to 3.1 percent. A factor for continual increase is that the 2000 Census was the first time respondents were given the opportunity to choose more than one race category. The growth in the minority population probably does not represent an influx of new minority residents but is more likely due to those who previously classified themselves as white.

Excluding the two or more races category, Hispanic was the largest minority group with 1.2 percent of the population, followed by black, American Indian, Asian, and some other race at 0.2 percent each. There are no Pacific Islanders within the township (both in 2010 and 2020). Most minority classifications increased in population over the last two decades.

	20	10	2020		
	#	%	#	%	
Total Population	1,656	100.0%	1,698	100.0%	
White	1,639	99.0%	1,645	96.9%	
Black	2	0.1%	4	0.2%	
American Indian	5	0.3%	3	0.2%	
Asian	4	0.2%	3	0.2%	
Pacific Islander	0	0.0%	0	0.0%	
Two or More Races*	6	0.4%	40	2.3%	
Other Race	0	0.0%	3	0.2%	
Hispanic Origin	16	1.0%	20	1.2%	
Total Racial Minority**	17	1.0%	53	3.1%	

#### Table 2-7: Population by Gender, Race, and Hispanic Origin, Presque Isle Township

Source: U.S. Bureau of the Census, 2010-2020 (Decennial)

# **Disability Status**

Data shown in **Table 2-8** indicates how many disabled or handicapped people reside in Presque Isle County. Not surprisingly the data shows that the number of persons with disabilities increases with age. In Presque Isle County, 4.7 percent of those between 0 and 17 years of age have a disability, 16.6 percent between 18 and 64 years of age, and 32.9 percent of people aged 65 years and over are disabled. A significant number of persons with disabilities are active in the workforce as 7.3 percent of employed persons 18-64 years of age are disabled. Presque Isle Township had the smallest percentage of disabled people 65 or older of any municipality (18.9%), though its percentages for 0 to 17 and 18 to 64 were average (4.7% and 18.2%, respectively).

Disability indicators for the County's municipalities show that Allis Township has the highest percentage of disabled children of any local unit within the County. 14.4 percent of those aged 0-17

in Allis Township have a disability. The City of Onaway has the most disabled adults and seniors with 18.4 percent of those 18-64 having a disability, and 60.6 percent of those 65 and over. In every municipality except Pulawski Township, 10 percent or more of the persons 18-64 are disabled. In all but six municipalities, over one-third of the persons 65 and over are disabled.

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LOCAL UNIT	Total persons 0-17 yrs.	# of persons 0-17 with disability	% of persons 0-17 with disability	Total persons 18-64 yrs.	# of persons 18-64 with disability	% of persons 18-64 with disability	% of employed and 18-64 w/ disability	Total persons 65 yrs. & over	# of persons 65 & over with disability	% persons 65 & over with disability
Allis Twp	215	31	14.4%	557	95	17.1%	7.3%	238	83	34.9%
Bearinger Twp	19	0	0.0%	130	17	13.1%	10.9%	214	76	35.5%
Belknap Twp	124	4	3.2%	406	42	10.3%	4.9%	190	81	42.6%
Bismarck Twp	48	0	0.0%	183	40	21.9%	13.9%	143	62	43.4%
Case Twp	108	0	0.0%	390	74	19.0%	7.3%	254	110	43.3%
Krakow Twp	75	4	5.3%	393	58	14.8%	3.1%	232	91	39.2%
Metz Twp	9	1	11.1%	93	13	14.0%	11.7%	76	15	19.7%
Moltke Twp	42	0	0.0%	136	19	14.0%	5.1%	99	25	25.3%
North Allis Twp	116	8	6.9%	275	31	11.3%	5.1%	115	48	41.7%
Ocqueoc Twp	29	0	0.0%	201	36	17.9%	9.2%	219	74	33.8%
Posen Twp	155	8	5.2%	430	68	15.8%	7.1%	181	46	25.4%
Presque Isle Twp	235	11	4.7%	858	156	18.2%	8.4%	650	123	18.9%
Pulawski Twp	133	4	3.0%	162	13	8.0%	8.3%	114	37	32.5%
Rogers Twp	176	5	2.8%	595	64	10.8%	0.3%	322	126	39.1%
Onaway	111	12	10.8%	501	115	23.0%	18.4%	175	106	60.6%
Rogers City	455	8	1.8%	1472	286	19.4%	6.9%	817	227	27.8%
Village of Millersburg	49	0	0.0%	96	16	16.7%	13.5%	44	22	50.0%
Village of Posen	54	0	0.0%	113	24	21.2%	17.1%	59	16	27.1%
Presque Isle County	2050	96	4.7%	6782	1127	16.6%	7.3%	4039	1330	32.9%

# Table 2-8: Disability Status, Presque Isle County, 2021

Source: American Community Survey 5-year Estimates

# **Educational Attainment**

Data found in **Table 2-9** shows that that Presque Isle Township has a significantly higher percetange of people holding a graduate or professional degree than the county, state of US. Data found in **Table 2-10** shows that the educational attainment of the residents of Presque Isle Township improved over the last decade (Presque Isle County data is shown in **Table 2-11**). Another indicator of educational improvement is the decrease in the percentage of people that had less than a 9th grade education. The percentage of people over 25 years that had less than a 9th grade education dropped from 2.1 percent entirely to zero percent, and the percentage of people that attended high school but did not receive a diploma dropped from 3.8 percent to 3.0 percent.

Table 2-9 Educational Attainment , 2021								
Level of Education	Presque Isle Twp	Presque Isle Co	State	U.S.				
Less than 9 <sup>th</sup> grade	0.0%	3.2%	2.5%	4.8%				
9th to 12th grade	3.0%	6.0%	5.5%	5.9%				
High school graduate	35.2%	37.0%	28.7%	26.3%				
Some college	16.0%	23.3%	21.8%	19.3%				
Associates degree	10.2%	11.4%	9.8%	8.8%				
Bachelors degree	19.7%	13.2%	19.2%	21.2%				
Graduate or professional degree	15.9%	6.0%	12.5%	13.8%				

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

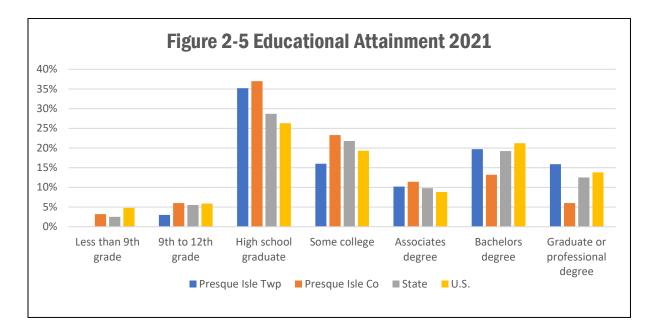


Table 2-10: Change in Educational Attainment, Presque Isle Township 2010-2021							
Level of Education	2010	2021	% Change				
Less than 9 <sup>th</sup> grade	2.1%	0.0%	-100.0%				
9th to 12th grade	3.8%	3.0%	-21.1%				
High school graduate	27.9%	35.2%	26.2%				
Some college	26.1%	16.0%	-38.7%				
Associates degree	15.7%	10.2%	-35.0%				
Bachelor's degree	16.1%	19.7%	22.4%				
Graduate or professional degree	8.2%	15.9%	93.9%				

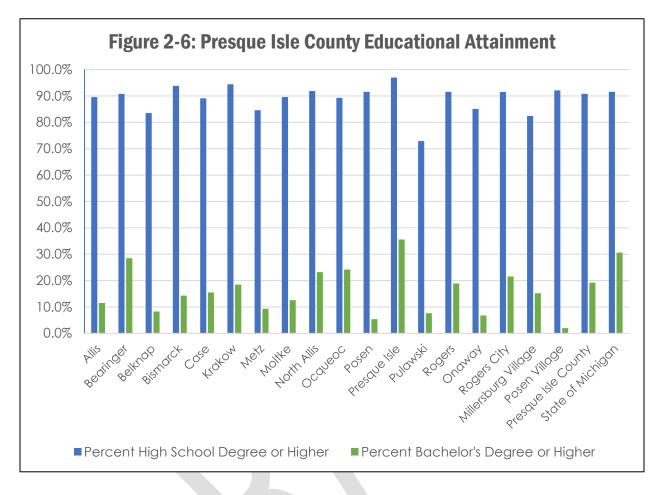
# Table 2-10: Change in Educational Attainment, Presque Isle Township 2010-2021

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

# Table 2-11: Educational Attainment, Presque Isle County 2010-2021

Level of Education	2010	2021	% Change
Less than 9 <sup>th</sup> grade	4.5%	3.2%	-31.1%
9th to 12th grade	10.2%	6.0%	-43.0%
High school graduate	40.0%	37.0%	-10.4%
Some college	22.7%	23.3%	0.5%
Associates degree	8.3%	11.4%	33.1%
Bachelor's degree	9.7%	13.2%	31.9%
Graduate or professional degree	4.7%	6.0%	23.7%

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates



# Housing

## **Housing Units**

**Table 2-12** shows that the greatest number of housing units are located in the City of Rogers City (1,571) and Presque Isle Township (1,698). Although Rogers City and Presque Isle Township each have approximately 16-17 percent of the total housing units in the County, a much larger portion of the units in Rogers City are occupied year-round (82.7 percent) as opposed to Presque Isle Township (48.8 percent). Similar to the City of Rogers City, the large majority of the housing units in the City of Onaway and the villages of Millersburg and Posen are occupied year-round. More than 65 percent of the occupied (year-round) housing units in the County are located in the cities and villages.

Presque Isle Township has the largest number of seasonal housing units (799) within Presque Isle County, due to the presence of seasonal homes in the Presque Isle Harbor Association and waterfront development adjacent to Lake Huron, Long Lake, and Grand Lake. Seasonal housing units make up 47.1 percent of all housing units within Presque Isle Township. Bearinger, Bismarck, Krakow, and Ocqueoc townships also all have a greater number of seasonal housing units than occupied (year-round) housing units. Most notably in Ocqueoc Township, 61.7 percent of the housing is seasonal. The two cities and two villages in the county have relatively few seasonal housing units. The City of Rogers City has 186

seasonal homes (11.8 percent), Onaway has 13 (2.7 percent), the Village of Millersburg has seven (6.5 percent), and the Village of Posen has six (4.6 percent).

Table 2-12: Housing Units by Minor Civil Division Presque Isle County, 2021										
Municipality	Total Housing Units	ing County's Housing		County's         Occupied         Occupied         Vacant           Total         Housing         % of Total         Housing		Vacant % of Total Units	Seasonal Housing Units	Seasonal % of Total Units		
Presque Isle County	9,864	100%	5,844	59.2%	4,020	40.8%	3,798	33.9%		
Allis Twp	493	5.0%	374	75.9%	119	24.1%	96	19.5%		
Bearinger Twp	503	5.1%	198	39.4%	305	60.6%	287	57.1%		
Belknap Twp	417	4.2%	300	71.9%	117	28.1%	57	13.7%		
Bismarck Twp	501	5.1%	178	35.5%	323	64.5%	293	58.5%		
Case Twp*	679	6.9%	379	55.8%	300	44.2%	233	34.3%		
Krakow Twp	824	8.4%	345	41.9%	479	58.1%	435	52.8%		
Metz Twp	188	1.9%	90	47.9%	98	52.1%	72	38.3%		
Moltke Twp	199	2.0%	128	64.3%	71	35.7%	38	19.1%		
North Allis Twp	404	4.1%	198	49.0%	206	51.0%	179	44.3%		
Ocqueoc Twp	665	6.7%	236	35.5%	429	64.5%	410	61.7%		
Posen Twp**	420	4.3%	322	76.7%	98	23.3%	58	13.8%		
Presque Isle Twp	1,698	17.2%	828	48.8%	870	51.2%	799	47.1%		
Pulawski Twp	190	1.9%	132	69.5%	58	30.5%	47	24.7%		
Rogers Twp	636	6.4%	463	72.8%	173	27.2%	143	22.5%		
Onaway	476	4.8%	373	78.4%	103	21.6%	13	2.7%		
Rogers City	1,571	15.9%	1,300	82.7%	271	17.3%	186	11.8%		
Village of Millersburg	108	1.1%	82	75.9%	26	24.1%	7	6.5%		
Village of Posen	130	1.3%	111	85.4%	19	14.6%	6	4.6%		

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Source: US Bureau of the Census, American Community Survey 5-year Estimates

\*The Township of Case numbers includes residents of the Village of Millersburg. \*\* The Township of Posen numbers includes residents of the Village of Posen.

#### **Housing Unit Trend**

**Table 2-13** shows that between 2010 and 2021, Presque Isle County's total number of housing units increased by 3.3 percent. The percentage of owner-occupied housing units in Presque Isle Township increased by 7.0 percent over the past decade. In 2010 and 2021, owner-occupied housing units made up 93.0 and 96.5 percent of the township's total. These numbers trend near the state and national averages at 86.9 percent and 89.2 percent, respectively. The township's renter vacancy rates increased by approximately 1.0 percent, as compared to 11.5 percent for the state and 9.7 percent nationally. Presque Isle Township's low vacancy percentage indicates a tight housing market and an inadequate supply of available units for new residents. This situation indicates that the demand for housing is not being met through the existing housing stock.

Housing Characteristics	2010	2021	% Change*
Total Housing Units	1,644	1,698	3.28%
Total Occupied Units	803	828	3.11%
Owner-Occupied (#)	747	799	6.96%
Owner-Occupied (%)	93.0%	96.5%	3.76%
Renter-Occupied (#)	56	29	-48.21%
Renter-Occupied (%)	7.0%	3.5%	-50.00%
Total Vacant Units	841	870	3.45%
Seasonal Units	784	799	1.91%
Persons Per Household	2.09	2.11	0.96%

\*Number shows percent change from preceding Census. \*\*Vacancy rate includes those housing units, which are vacant, for sale or rent and are not seasonal housing units.

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

Table 2-14. County fields in Fereint Seasonal Housing Ontes, 2010 & 2021									
Unit of Government	2010 Percent Seasonal Housing Units*	2021 Percent Seasonal Housing Units*							
Alpena County	10.4%	11.3%							
Cheboygan County	28.7%	33.7%							
Montmorency County	49.7%	47.9%							
Otsego County	28.8%	27.1%							
Presque Isle County	32.5%	33.9%							
Michigan	5.9%	6.0%							

# Table 2-14: County Trends in Percent Seasonal Housing Units, 2010 & 2021

\* The percent of seasonal housing units as compared to each county's total housing units.

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

#### **Seasonal Population**

In 2021, as illustrated in **Table 2-13**, the ACS showed that 47.1 percent of the housing units in the township were seasonal. Obtaining accurate numbers of seasonal residents and tourists is difficult. A rough estimate of the number of township seasonal residents can be calculated by multiplying the number of township seasonal housing units (799) by the township's average number of persons per household (2.11) for a total of 1,686 persons. Seasonal residents, therefore, double the township's total population. This figure does not include those seasonal visitors or tourists staying in area motels, campgrounds, or family homes.

#### **Residential Construction Activity**

#### To be added:

Table 2-13. Dununig Perints, Presque Isle County 1350-2022										
Municipality	1996	2000	2010	2020	2022					
Allis Twp.	37	36								
Bearinger Twp.	31	42								
Belknap Twp.	17	25								
Bismarck Twp.	23	16								
Case Twp.*	38	33								
Krakow Twp.	31	31								
Metz Twp.	7	5								
Moltke Twp.	9	10								
North Allis Twp.	29	23								
Ocqueoc Twp.	37	45								
City of Onaway	21	21								
Posen Twp.**	13	16								
Presque Isle Twp.	84	93								
Pulawski Twp.	4	14								
Rogers Twp.	42	43								
City of Rogers City	29	40								
Presque Isle County	452	498								

#### Table 2-15: Building Permits, Presque Isle County 1996-2022

Source: Presque Isle County Building Department

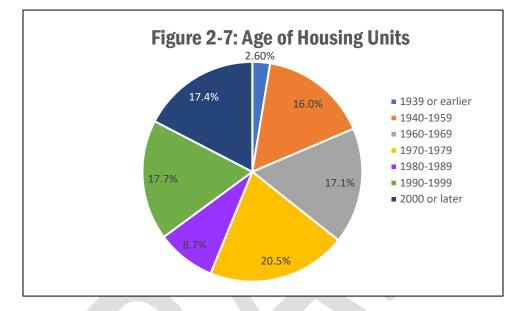
#### **Age of Housing Units**

When analyzing the age of the township's housing stock, it was found that 18.6 percent of all the housing units in Presque Isle Township were built before 1959 (see **Table 2-16**). The largest number and percentage of housing units within the township were constructed between 1970 and 1979. Over two-thirds of the homes in the township are over 30 years old, though only 2.6 percent of the housing units were constructed before 1939.

	Table 2-16: Age of Housing Structures in Presque Isle Township, 2021											
Homes	1939 or earlier	1940- 1959	1960- 1969	1970- 1979	1980- 1989	1990- 1999	2000 or later	Total				
#	44	271	291	349	147	301	295	1,698				
%	2.6%	16.0%	17.1%	20.5%	8.7%	17.7%	17.4%	100.0%				

Table 2 16: Age of Housing Structures in Pressue Isle Township 2021

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates



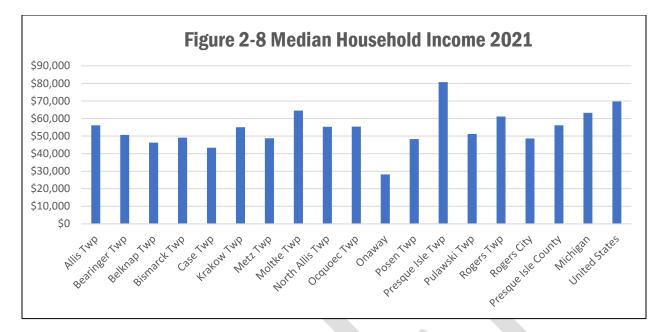
# Income

Historically, income levels in Presque Isle County have lagged behind those of the state as a whole. However, in recent years, the gap has begun to close, as can be seen in Table 2-16. Presque Isle Township, on the other hand, has income levels exceeding that of the county, state, U.S. and all other municipalities in the county.

Table 2-16: Median Household Income									
Municipality	Median Household Income	Municipality	Median Household Income						
United States	\$69,717	Moltke Twp	\$64,545						
State of Michigan	\$63,498	North Allis Twp	\$55,278						
Presque Isle County	\$56,154	Ocquoec Twp	\$55,357						
Allis Twp	\$56,154	Onaway	\$28,162						
Bearinger Twp	\$50,625	Posen Twp	\$48,333						
Belknap Twp	\$46,250	Presque Isle Twp	\$80,750						
Bismarck Twp	\$49,107	Pulawski Twp	\$51,250						
Case Twp	\$43,393	Rogers Twp	\$61,131						
Krakow Twp	\$55,074	Rogers City	\$48,641						
Metz Twp	\$48,750								

# Table 2-16: Median Household Income

Source: US Bureau of the Census, American Community Survey 5-year Estimates



#### **Trends in Household Income**

**Table 2-17** shows an upward trend for the township, county, state, and U.S. from 2000 to 2021. All made steady gains, however Presque Isle Township experienced a significant increase from 2010 to 2021.

# Table 2-17: Median Household Income, Presque Isle Township, Presque Isle County, &State of Michigan 1990-2021

3										
Jurisdiction	2000	2010	2021							
Presque Isle Township	\$41,705	\$46,181	\$80,750							
Presque Isle County	\$31,656	\$37,383	\$52,181							
State of Michigan	\$44,667	\$45,413	\$63,498							
Unites States	\$41,994	\$50,046	\$69,717							

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

#### **Earning Rates**

Men earned higher than women in the county, state, and township. However, it should be noted that women in Presque Isle Township outearned the men's median income in the state and county.

# Table 2-18: Median Earnings in Dollars, Presque Isle County & State of Michigan,2021

Gender	Presque Isle County	State of Michigan	County as % of State	Presque Isle Township	Township as % of County	Township as % of State
Male, full-time year- round	\$52,331	\$58,217	89.9%	\$94,750	181.1%	162.8%
Female, full-time year-round	\$34,907	\$44,758	78.0%	\$65,156	186.7%	145.6%

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

#### **Poverty Rates**

Poverty rates in both the State of Michigan and Presque Isle County have shown declines over the past three decades, as shown below in **Table 2-19**. However, it is important to note that in 2020 the U.S. as a whole saw an economic downtown due to the COVID-19 pandemic. This left many out of work and many without any source of income. Presque Isle Township shows significantly lower poverty rates than either Presque Isle County or the State of Michigan.

Tab	Table 2-19: Percent of all Individuals Below Poverty Level 1990-2021												
		2000			2021								
	Individuals	Families	Families with Female Head of Household	Individuals	Families	Families with Female Head of Household							
Presque Isle Township	3.9%	2.7%	9.1%	5.0%	4.8%	0.0%							
Presque Isle County	10.3%	6.8%	24.9%	13.1%	8.9%	22.0%							
State of Michigan	10.5%	7.4%	24.0%	13.3%	9.0%	25.3%							
U.S.	12.4%	9.2%	26.5%	12.8%	9.1%	24.4%							

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates

# **Labor Force**

#### **Employment & Unemployment**

The labor force is defined as all individuals over age 16 who are employed or actively seeking employment. Labor force numbers can change rather quickly, in response to economic conditions. During prolonged periods of unemployment, unsuccessful job seekers can drop out of the market by going back to school, leaving the area in search of work elsewhere or by simply stopping the search for work.

Table 2-20: Presque Isle County Labor Force & Employment, 1990-2021											
	19	90	20	00	2010		2021				
	Jan	July	Jan	July	Jan	July	Jan	July			
Civilian Labor Force	5,900	6,475	6,200	6,900	5,576	6,045	4,675	5,016			
Percent Unemployed	20.0	7.7	15.8	6.7	22.5	14.9	11.2	7.5			

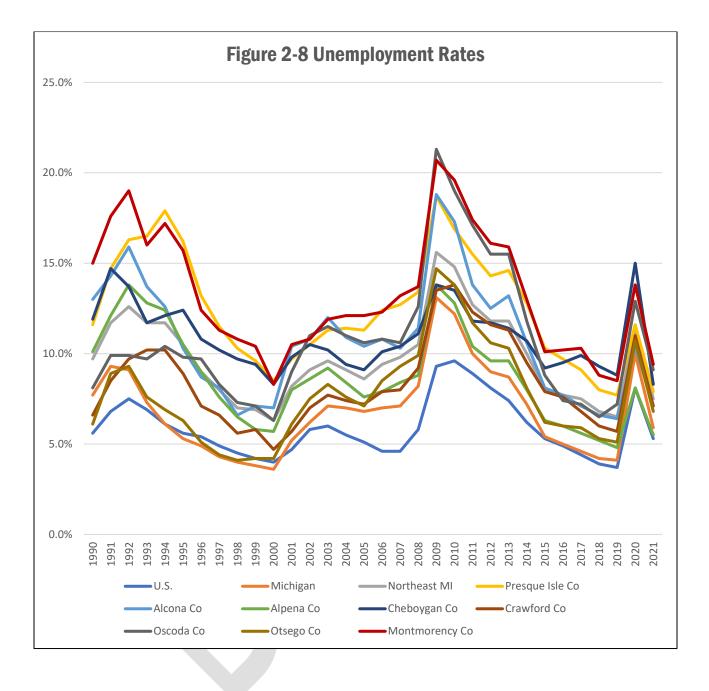
Source: Michigan Dept. of Technology, Management, & Budget

**Table 2-20** above shows a sample of the fluctuations in the labor force and unemployment rates at ten-year intervals over the past thirty years, including seasonal highs and lows. Although the rates of unemployment have dropped considerably, they remain well over the unemployment rates of Michigan as a whole and tend to spike sharply upwards during the winter months. It is also worth noting that in 2021, just 43.9 percent of Presque Isle's County's population aged 16 and above was in the labor force; down from 45.2 percent in 2010. These low and decreasing participation rates relate to the variable number of retired persons residing in the county.

Unemployment rates since 1990 are shown in **Figure 2-8** and **Table 2-21**. Presque Isle County has had one of the higher unemployment rates in Northeast Michigan.

		Table	2-21: U	nemplo	yment -	<b>County</b>	, Regior	n State,	and US		
	United States	Michigan	Northeast MI	Presque Isle Co	Alcona Co	Alpena Co	Cheboygan Co	Crawford Co	Oscoda Co	Otsego Co	Montmorency Co
2021	5.3%	5.9%	7.5%	<b>7.9</b> %	7.1%	5.5%	8.3%	7.1%	9.1%	6.8%	9.4%
2020	8.1%	10.0%	11.4%	11. <b>6</b> %	10.4%	8.1%	15.0%	11.0%	12.9%	10.7%	13.8%
2019	3.7%	4.1%	6.5%	7.7%	6.4%	4.8%	8.8%	5.7%	7.2%	5.1%	8.5%
2018	3.9%	4.2%	6.8%	8.0%	6.6%	5.2%	9.3%	6.0%	6.5%	5.3%	8.8%
2017	4.4%	4.6%	7.5%	<b>9</b> .1%	7.1%	5.6%	9.9%	6.8%	7.2%	5.9%	10.3%
2016	4.9%	5.0%	7.7%	<b>9.7</b> %	7.7%	6.0%	9.5%	7.6%	7.4%	6.0%	10.2%
2015	5.3%	5.4%	8.0%	1 <b>0.3</b> %	8.1%	6.3%	9.2%	7.9%	8.8%	6.2%	10.1%
2014	6.2%	7.2%	10.0%	1 <b>2.8</b> %	10.6%	8.0%	10.7%	9.5%	11.8%	8.1%	13.0%
2013	7.4%	8.7%	11.8%	1 <b>4.6</b> %	13.2%	9.6%	11.4%	11.3%	15.5%	10.3%	15.9%
2012	8.1%	9.0%	11.8%	1 <b>4.3</b> %	12.5%	9.6%	11.7%	11.6%	15.5%	10.6%	16.1%
2011	8.9%	10.0%	12.7%	15.5%	13.8%	10.4%	11.8%	12.3%	17.1%	11.7%	17.4%
2010	9.6%	12.2%	14.8%	16.9%	17.3%	12.8%	13.5%	13.8%	19.0%	13.8%	19.6%
2009	9.3%	13.1%	15.6%	1 <b>8.7</b> %	18.8%	13.8%	13.8%	13.5%	21.3%	14.7%	20.7%
2008	5.8%	8.2%	10.5%	1 <b>3.4</b> %	11.4%	8.8%	11.1%	9.2%	12.6%	9.9%	13.7%
2007	4.6%	7.1%	9.8%	12.7%	10.3%	8.4%	10.4%	8.0%	10.6%	9.3%	13.2%
2006	4.6%	7.0%	9.4%	1 <b>2.4</b> %	10.8%	7.9%	10.1%	7.9%	10.8%	8.5%	12.3%
2005	5.1%	6.8%	8.6%	11. <b>3</b> %	10.4%	7.6%	9.1%	7.2%	10.6%	7.1%	12.1%
2004	5.5%	7.0%	9.1%	11. <b>4</b> %	10.9%	8.4%	9.4%	7.4%	11.0%	7.6%	12.1%
2003	6.0%	7.1%	9.6%	11. <b>3</b> %	12.0%	9.2%	10.2%	7.7%	11.5%	8.3%	11.9%
2002	5.8%	6.2%	9.1%	10.5%	10.8%	8.6%	10.5%	7.0%	11.0%	7.5%	10.8%
2001	4.7%	5.2%	8.2%	9.7%	10.4%	8.0%	9.8%	5.7%	9.0%	6.1%	10.5%
2000	4.0%	3.6%	6.3%	8.5%	7.0%	5.7%	8.3%	4.7%	6.3%	4.2%	8.3%
1999	4.2%	3.8%	6.9%	9.6%	7.1%	5.8%	9.4%	5.8%	7.1%	4.2%	10.4%
1998	4.5%	4.0%	7.0%	10.3%	6.6%	6.5%	9.7%	5.6%	7.3%	4.1%	10.8%
1997	4.9%	4.3%	8.0%	11. <b>5</b> %	8.1%	7.6%	10.2%	6.6%	8.3%	4.4%	11.3%
1996	5.4%	4.9%	9.0%	13.2%	8.7%	9.0%	10.8%	7.1%	9.7%	5.1%	12.4%
1995	5.6%	5.3%	10.5%	1 <b>6.2</b> %	10.3%	10.5%	12.4%	8.9%	9.8%	6.3%	15.7%
1994	6.1%	6.1%	11.7%	1 <b>7.9</b> %	12.6%	12.4%	12.1%	10.2%	10.4%	6.9%	17.2%
1993	6.9%	7.3%	11.7%	16.5%	13.7%	12.8%	11.7%	10.2%	9.7%	7.6%	16.0%
1992	7.5%	9.1%	12.6%	16. <b>3</b> %	15.9%	13.8%	13.7%	9.7%	9.9%	9.3%	19.0%
1991	6.8%	9.3%	11.7%	1 <b>4.7%</b>	14.3%	12.1%	14.7%	8.5%	9.9%	8.9%	17.6%
1990	5.6%	7.7%	9.7%	11. <b>6</b> %	13.0%	10.1%	11.9%	6.6%	8.1%	6.1%	15.0%

Source: Michigan Bureau of Labor Market and Strategic Initiatives



#### **Employment by Sectors**

Following a long-term trend, retail trade occupations are presently the largest employment sector for the county, followed by mining and accommodation and food services. Manufacturing jobs account for only 7.3 percent of the county's current employment base, contrasted to 16.3 percent at the state level while farming employment is more important locally (7.3 percent in the county, versus 0.88 percent Statewide). **Table 2-22** shows employment by industry comparisons. **Table 2-23** shows a breakdown of the number of industry types and wages in the county.

Table 2-22: Employment Sectors, By Rank for Presque Isle County & State, 2021					
Sector	Percent of Total Jobs				
Agriculture, Forestry, Fishing & Hunting	Presque Isle County 7.30%	State of Michigan			
Mining	13.44%	0.14%			
Utilities	N/A	0.58%			
Construction	5.21%	4.90%			
Manufacturing	7.30%	16.30%			
Wholesale Trade	0.78%	4.58%			
Retail Trade	17.82%	12.48%			
Transportation & Warehousing	3.86%	3.98%			
Information	1.35%	1.44%			
Finance and Insurance	5.94%	4.52%			
Real Estate and Rental and Leasing	0.47%	1.48%			
Professional and Technical Services	1.98%	8.36%			
Management of Companies and Enterprises	N/A	1.98%			
Administrative and Waste Services	3.54%	7.21%			
Educational Services	N/A	1.67%			
Health Care and Social Assistance	7.92%	15.92%			
Arts, Entertainment, and Recreation	0.10%	1.19%			
Accommodation and Food Services	12.35%	8.71%			
Other Services (except Public Administration)	4.90%	3.39%			

Source: Michigan Dept. of Technology, Management, & Budget The percentage of total jobs is based on average employment.

Table 2-23 Establishment and Wages, Presque Isle County 2021						
Industry Code & Title	Number of Establishments	Avg Employment	Avg Weekly Wages	Total Wages		
Federal Government	10	60	\$1,012	\$3,179,825		
State Government	6	21	\$1,469	\$1,556,196		
Local Government	21	511	\$723	\$19,242,516		
00 -Total, All Industries	297	1,919	\$824	\$82,542,605		
11 -Agriculture, Forestry, Fishing & Hunting	21	140	\$758	\$5,498,803		
21 -Mining	3	258	\$1,677	\$22,579,327		
22 -Utilities	2	0	\$0	\$0		
23 -Construction	38	100	\$698	\$3,650,745		
31 -Manufacturing	15	140	\$728	\$5,288,267		
42 -Wholesale Trade	3	15	\$657	\$500,947		
44 -Retail Trade	54	342	\$574	\$10,252,020		
48 -Transportation and Warehousing	11	74	\$1,189	\$4,591,468		
51 -Information	6	26	\$857	\$1,137,017		
52 -Finance and Insurance	15	114	\$1,028	\$6,115,672		
53 -Real Estate and Rental and Leasing	6	9	\$514	\$252,886		
54 -Professional and Technical Services	14	38	\$736	\$1,432,048		
56 -Administrative and Waste Services	13	68	\$461	\$1,629,882		
61 -Educational Services	1	0	\$0	\$O		
62 -Health Care and Social Assistance	26	152	\$636	\$5,025,421		
71 -Arts, Entertainment, and Recreation	3	2	\$56	\$25,935		
72 -Accommodation and Food Services	32	237	\$307	\$3,865,694		
81 -Other Services (except Public Administration)	34	94	\$433	\$2,119,663		

# Table 2-22 Establishment and Wages Dresque Isle County 2021

Source: Michigan Bureau of Labor Market and Strategic Initiatives, Industry Employment and Wages - QCEW

# **Land Values**

#### **Distribution of Real and Personal Property Values**

Another measure of community wealth is land value. Real and personal property is an important part of a community's tax base. The tax base, in turn, can provide income to support local government, including law enforcement, emergency services, education, health and social services, land use controls, environmental protection, and public administration. **Table 2-24**, below, shows the distribution of real and personal property within Presque Isle County. The County's total State Equalized Value (SEV) for 2022, including taxable real and personal property, was just over \$963 million. This figure is an increase of 7.7 percent over the total SEV in 2021.

## Table 2-24 State Equalized Value of Real & Personal Property in Presque Isle County, 2022

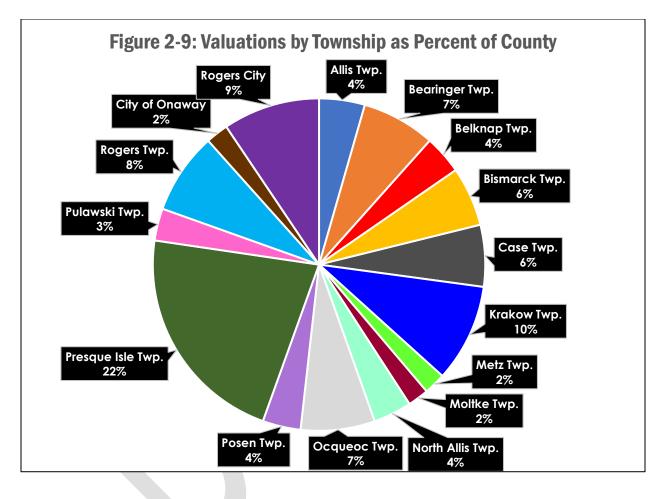
Advertisies with a	A and a subtrance	Commonsial	In duadai al	Desidential	Timber-	Total Doal	Total	Total Real &
Municipality	Agriculture	Commercial	Industrial	Residential	Cutover	Total Real	Personal	Personal
Allis Twp.	\$6,868,800	\$1,454,500	\$14,100	\$32,261,400	\$0	\$40,598,800	\$2,269,000	\$42,867,800
Bearinger Twp.	\$0	\$121,400	\$O	\$68,172,300	\$0	\$68,293,700	\$620,600	\$68,914,300
Belknap Twp.	\$11,877,200	\$742,400	\$O	\$20,951,000	\$0	\$33,570,600	\$2,754,800	\$36,325,400
Bismarck Twp.	\$3,699,700	\$121,300	\$8,300	\$50,790,300	\$0	\$54,619,600	\$1,003,300	\$55,622,900
Case Twp.	\$5,101,300	\$769,700	\$0	\$49,969,000	\$84,000	\$55,924,000	\$1,919,200	\$57,843,200
Krakow Twp.	\$3,960,000	\$546,200	\$0	\$80,158,766	\$0	\$84,664,966	\$7,217,900	\$91,882,866
Metz Twp.	\$9,047,300	\$21,800	\$O	\$11,009,400	\$0	\$20,078,500	\$269,500	\$20,348,000
Moltke Twp.	\$6,784,700	\$239,900	\$89,500	\$12,109,800	\$0	\$19,223,900	\$399,800	\$19,623,700
North Allis Twp.	\$3,720,900	\$571,300	\$0	\$31,203,784	\$0	\$35,495,984	\$449,550	\$35,945,534
Ocqueoc Twp.	\$5,699,500	\$274,400	\$22,600	\$62,435,300	\$0	\$68,431,800	\$1,045,500	\$69,477,300
Posen Twp.	\$18,475,300	\$1,216,100	\$217,200	\$14,105,200	\$0	\$34,013,800	\$1,681,300	\$35,695,100
Presque Isle Twp.	\$0	\$1,643,400	\$6,833,600	\$188,836,230	\$0	\$197,313,230	\$13,142,950	\$210,456,180
Pulawski Twp.	\$7,260,900	\$230,200	\$2,500,800	\$14,806,200	\$0	\$24,798,100	\$5,318,400	\$30,116,500
Rogers Twp.	\$994,000	\$706,800	\$5,297,700	\$67,801,800	\$0	\$74,800,300	\$1,575,900	\$76,376,200
City of Onaway	\$0	\$11,251,600	\$0	\$7,683,500	\$0	\$18,935,100	\$2,207,150	\$21,142,250
Rogers City	\$0	\$11,925,400	\$13,117,500	\$59,519,100	\$0	\$84,562,000	\$6,231,500	\$90,793,500
County Total	\$83,489,600	\$31,836,400	\$28,101,300	\$771,813,080	\$84,000	\$915,324,380	\$48,106,350	\$963,430,730

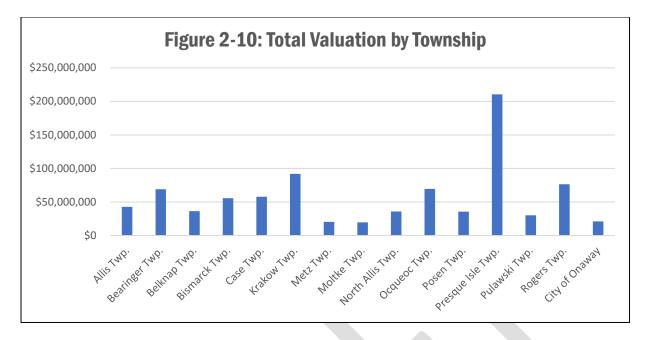
Michigan Department of Treasure: State Tax Commission

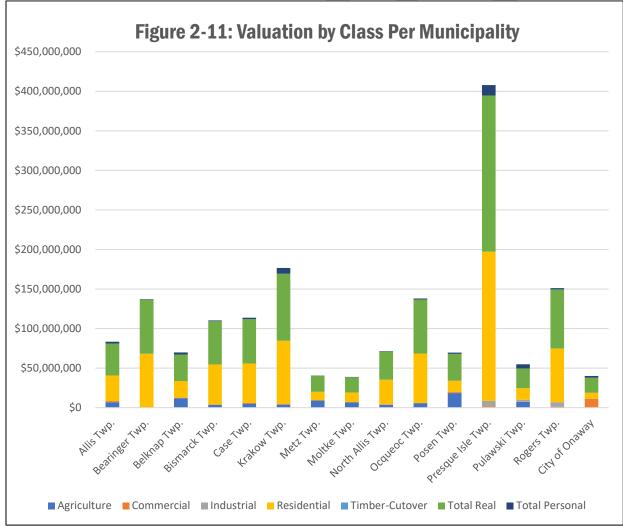
Over 80 percent of the county's tax base is comprised of residential property. Agricultural land comes as a distant second, at 8.7 percent. The total value of the commercial and industrial categories is also relatively low, at 3.3 percent and 2.9 percent of the total SEV. Taxable personal property is the non-depreciated value of machinery and equipment owned by businesses and industries. It is interesting to note that in Presque Isle County, the total value of personal property (5.0 percent of the County's SEV) is nearly equal to the value of all commercial and industrial real property (3.3 percent plus 2.9 percent, or a total of 6.2 percent). This is an indication of the relatively low market value of business property in the county.

Rogers City and Presque Isle Township have the largest amount of industrial value due to the quarries and deep water ports. Rogers City and Onaway have the largest commercial sectors, and the highest agricultural values are found in Posen and Belknap Townships. The leader in residential value is Presque Isle Township.

Presque Isle Township also has the highest total SEV of any local jurisdiction within Presque Isle County. That single township comprises over 21.8 percent of the County's tax base. The high values stem from the large quantity of high-dollar waterfront property around Grand Lake, Long Lake, and along Lake Huron, combined with the value of the quarry facility. Rogers City and Krakow Township form the second largest node of taxable property value, at 9.4 and 9.5 percent, respectively (18.9 percent combined value).



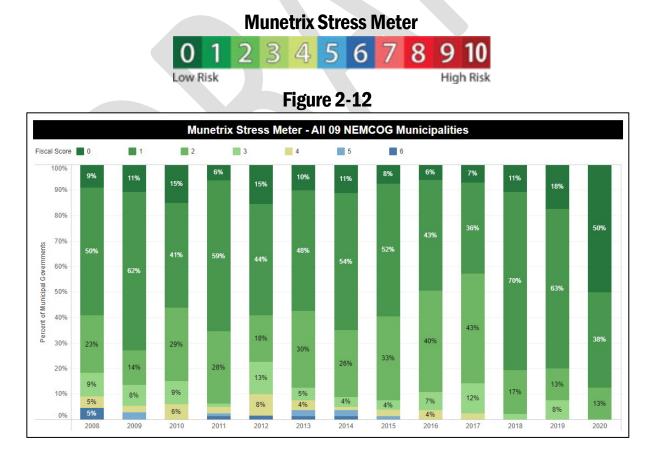




# **Presque Isle Township Finances**

Munetrix (www.munetrix.com) is an online system which displays fiscal data for local units of government in order to provide transparency and an understanding of local unit finances to the public. The Munetrix "Stress Meter" provides an overview of Indicator Scores used to calculate the financial stress of a municipality. The Indicator Score gives an overall picture of the soundness of local governments, the trend of stability over time, and allows the identification of local units that are most in need of help. Scores are generated based on the criteria of population growth, real taxable value growth, large real taxable value growth, general fund operating deficit, prior general fund operating deficit, size of general fund balance, fund deficits in current or previous year, and general long-term debt as a percent of taxable value. The lower the number the more fiscally sound a local unit is determined to be.

**Figure 2-12** shows the indicator scores for all municipalities in Northeast Michigan (the region covered by the Northeast Michigan Council of Governments – the sponsor of the Munetrix data). The graph shows a trend of more moderate regional fiscal stress in 2008 through 2015 with financial stress lessening through 2020. However, most municipalities remain in the low-risk category throughout. **Figure 2-13** shows the indicator scores for municipalities within Presque Isle County. As can be seen, with the exception of 2011, 2012, and 2013, most municipalities in Presque Isle County are in extremely low fiscal stress. The long-term effect of Covid-19 has yet to be determined at the time of the drafting of this plan. **Table 2-25** shows Presque Isle Township has maintained a low fiscal stress score.



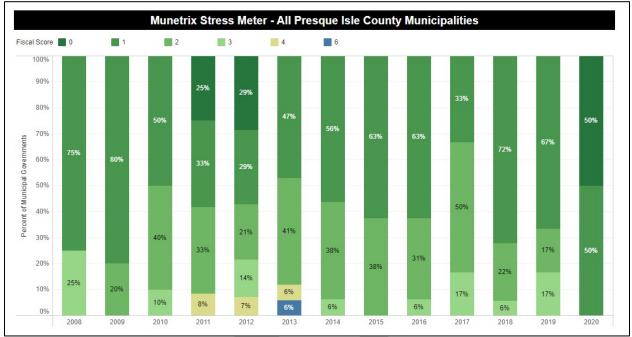


Figure 2-13

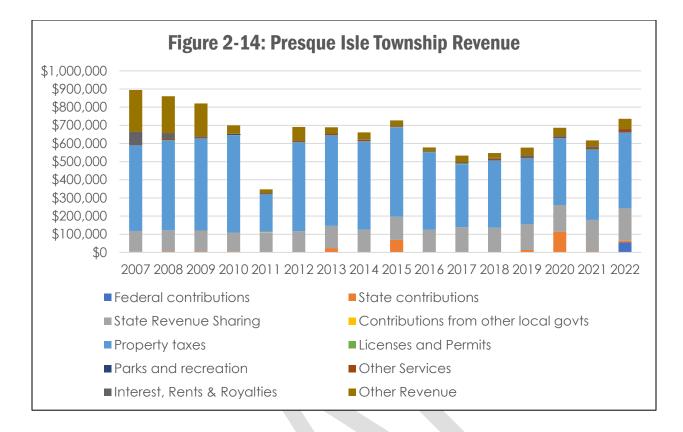
## **Table 2-25 Presque Isle Township Finances**

Year	Indicator Score	Population	Revenues	Expenditures	Fund Balance	Long Term Debt	Taxable Value
2021	0	1,835	\$445,434	\$391,004	\$604,843	\$0	\$158,671,318
2020	1	1,835	\$509,329	\$551,548	\$563,613	\$0	\$151,129,530
2019	1	1,709	\$412,417	\$462,826	\$611,806	\$0	\$152,103,675
2018	1	1,701	\$440,058	\$374,655	\$686,194	\$0	\$143,212,853
2017	2	1,774	\$1,016,478	\$348,876	\$649,618	\$0	\$142,493,044
2016	1	1,790	\$355,217	\$395,417	\$513,144	\$0	\$141,618,684
2015	1	1,790	\$534,284	\$460,181	\$553,344	\$0	\$144,118,703

Source: Michigan Department of Treasury (through Munetrix)

#### **Revenues & Expenditures**

Revenue is generated from tax dollars received from residents and businesses which are generated from the millage rate multiplied by property valuations. Revenue is also generated from other sources such as State and Federal grants, permits, and fees. Figure 2-14 shows the sources of revenue for Presque Isle Township. The largest sources of revenue are property taxes and state revenue sharing. Figure 2-15 shows where expenses are incurred. The categories where the most funds are expended are general government, other, and, in some years, capital outlay/special items.



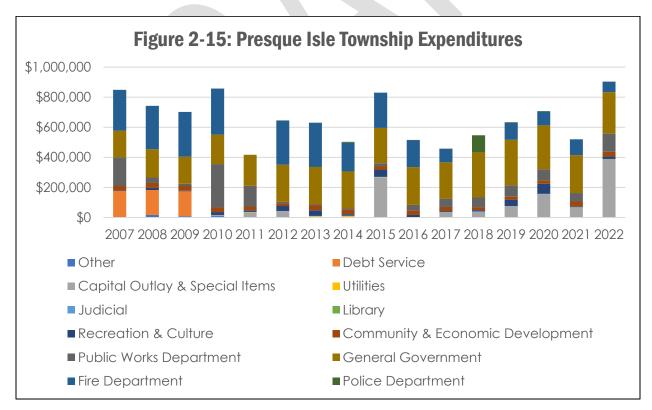


Table 2-26 shows that Presque Isle County spends the least money per resident than the other seven counties in Northeast Michigan. Table 2-27 shows that, while Presque Isle Township has the highest total revenue of the townships, it ranks lower than three other township in terms of spending per capita.

Table 2-26 County Spending Per Resident					
	Total Expenditures	Expenditures Per Resident			
Alcona County	\$9,713,711	\$934			
Alpena County	\$25,245,319	\$888			
Cheboygan County	\$17,656,836	\$694			
Crawford County	\$13,752,439	\$989			
Montmorency County	\$6,257,900	\$675			
Oscoda County	\$7,881,428	\$952			
Otsego County	\$16,023,869	\$651			
Presque Isle County	\$6,022,598	\$475			

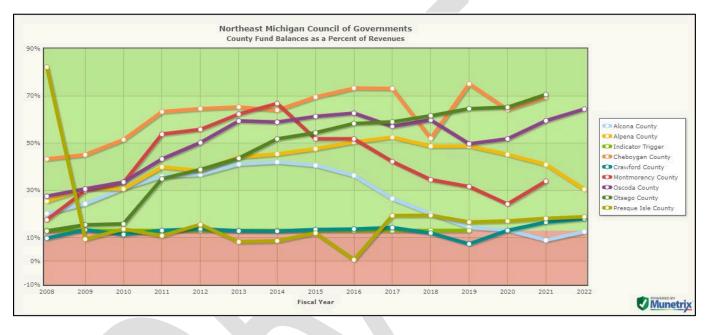
Source: Michigan Department of Treasury (through Munetrix)

Table 2-27 Township Revenue Comparison					
	Population	Total Revenue	Revenue Per Capita		
Allis Township	1,032	\$200,641	\$194		
Bearinger Township	342	\$139,271	\$407		
Belknap Township	671	\$137,179	\$204		
Bismarck Township	387	\$140,619	\$363		
Case Township	788	\$302,898	\$384		
Krakow Township	658	\$178,340	\$271		
Metz Township	206	\$76,602	\$372		
Moltke Township	283	\$68,452	\$242		
North Allis Township	431	\$91,834	\$213		
Ocqueoc Township	482	\$199,232	\$413		
Posen Township	762	\$104,850	\$138		
Presque Isle Township	1,835	\$616,554	\$336		
Pulawski Township	385	\$105,960	\$275		
Rogers Township	996	\$260,381	\$261		
Allis Township	1,032	\$200,641	\$194		
Rogers City	2,669	\$2,859,851	\$1,072		
Onaway	760	\$801,950	\$1,055		
Millersburg	200	\$139,043	\$695		

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Source: Michigan Department of Treasury (through Munetrix)

Most units maintain a positive fund balance, and it is a sign of fiscal distress if the fund balance is negative. Units typically find it beneficial to keep the fund balance from declining too greatly as this inhibits their ability to cope with unexpected circumstances in either the revenue or expenditure stream. The actual variable constructed for this indicator is the general fund balance as a proportion of general fund revenue. **Figure 2-16** shows that Presque Isle County has maintained a fairly low fund balance when compared with other counties. **Figure 2-17** shows that Presque Isle Township fund balance (red line) has stayed well above the fiscal distress indicator trigger (blue line).



# Figure 2-16: County Fund Balance Comparison 2008-2022

Figure 2-17: Township General Fund Balance as Percent of Fund Reserves 2006-2022



Figure 2-18 shows the available reserves as a percent of total expenditures (total equity minus any designated and reserved funds divided by total annual expenditures). The township has consistently stayed above the indicator trigger. One year of data was missing from the Munetrix records. Figure 2-19 shows how the township has managed resources. Revenue and expenditures have closely match each other throughout the years. Figure 2-20 shows public safety spending by the township. Spending for fire services has decreased throughout the years.

Figure 2-18: Township Available Reserves as Percent of Total Expenditures 2008-2022



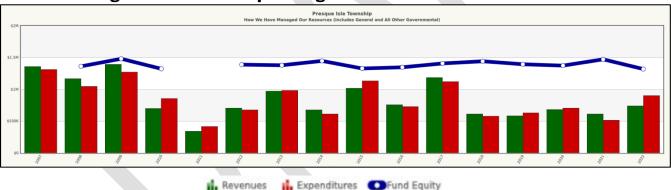
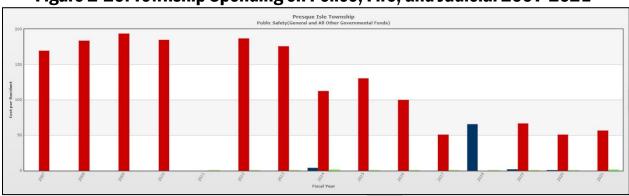


Figure 2-19: Township Management of Resources 2007-2022



# Figure 2-20: Township Spending on Police, Fire, and Judicial 2007-2021

