CHAPTER 3.0-ECONOMIC BASE

3.7 Major Employers

The majority of major employers, employing over 100 persons, are located in the Marquette area. Major Employers, Marquette County are presented in Table 3-7. Nearly all of the employers listed provides a service rather than create a manufactured product. The iron mining industry reflects a substantial portion of the local economy providing direct employment for about 1,431 people. All employee counts are estimated.

Table 3-7
Major Employers, Marquette County

Employer Name	Product	Estimated Number of Employees	
		2009	**2018**
Marquette General Health System	hospital	2,573	1,924
Cliffs Natural Resources	iron ore mining	1,431	(2017) 908
Northern Michigan University	university	934	1,152
Peninsula Medical Center	medical services	630	650
Westwood Mall Merchants Association	retail	500	190
Bell Medical	hospital	510	347
Marquette Branch Prison	correctional institution	427	340
Wal-Mart Store	department store	434	326
Marquette Area Public Schools	education	425	428
Marquette County	local government	283	290
Marquette Co. Medical Care Facility	nursing care	254	
Alger-Marquette Community Action Bd.	community action agency	250	176
AMR Regional Aircraft Maintenance Facility	aircraft maintenance	233	250
Pioneer Surgical (RTI Surgical)	medical device mnft'ing.	217	259
Eagle Mine	Nickle, copper mining	-	198
Eastwood Nursing Center		-	185
WE Energies	electric generation	205	133
Pathways	mental health counseling	200	101
Marquette City	local government	190	177
PCBM Management-Country Village	retail and service	188	
Lowes	hardware store	175	
N.I.C.E. Public Schools	Education		173
Econo Foods	supermarket	160	
D J Jacobetti Home for Veterans	nursing care	165	183.5
Menards, Inc.	hardware store	159	
Mather Nursing Home (Lighthouse)	nursing care	147	
Metz Baking Company	commercial bakery	144	
Ojibwa Casino	gaming	143	140
Gwinn Area Community Schools	Education		140
Peninsula Sanitation	solid waste collection	139	

Table 3-7
Major Employers, Marquette County

Employer Name	Product	Estimated Number of Employees	
		2009	2018
Shopko Properties	department store	139	
Superior Extrusion, Inc.			130
A. Lindberg and Sons, Inc.	road construction	127	
Potlatch			127
Negaunee School District	education	120	190
Super One Foods	supermarket	119	
Ishpeming School District	education	117	111
Marquette Area Public Schools	education	117	
Target Corp.	department store	115	(2015) 120
Norlite Nursing Center, Marq.	nursing care	114	145
Holiday Inn of Marquette	hotel	101	
Marquette Co. Road Comm.	local government	75	
Marquette-Alger Regional Educational Service Agency	education	65	
Dollar General	retail store		(2020) ?

Sources: Michigan Labor Market Information, 2009 & 2018 and Lake Superior Community Partnership www.marquette.org, 2009, and individual business contacts.

Township officials estimate that many Humboldt Township residents are employed at Northern Michigan University, Bell Hospital, Marquette General Hospital, NICE Community Schools, and the Tilden Mine.

Businesses located within Humboldt Township include: UP Propane, Superior Oil, Eliason Property Management, Range Bank, Bucket List Whitetails, Sportsman's Taxidermy, Hamel Excavating & Septic, Sodergren Septic, Timber Joy storage facility, Raven Graphics, Unadolce Artist Studio, Carlisle Sanitation, The Mudmen Masonry, Eagle Mine's Humboldt Mill, a quilting shop, candle maker, seamstress and additional small home-based businesses. A new retail store (Dollar General) is under construction on the highway, just east of the intersection of M-95 and US-41/M28 (Koski Korner).

CHAPTER 3.0-ECONOMIC BASE

3.8 Income and Wage Estimates

An examination of local income trends and comparison of local income information to state and national averages is useful in determining how much wealth is available locally to purchase goods and services. Income figures also reflect the wages and salaries paid to local workers.

Median incomes in the Upper Peninsula are significantly lower than statewide averages. While this can be offset somewhat by lower housing costs locally, the ability of local households to afford housing is impacted by these lower incomes.

Per Capita Income is determined by dividing the total reported income within a unit of government by its official population.

Median Household Income uses income from all households including families. The median income figure is the middle value of the incomes reported.

Family Income includes those of married-couple families and other households made up of persons related by blood, marriage or adoption. The median income figure is the middle value of the incomes reported. This category does not include persons living alone or unrelated persons sharing living quarters or other non-family households. Income Levels, Selected Areas, American Community Survey Estimates 2006-2010, are presented in Table 3-8.

Table 3-8
Income Levels, Selected Areas, American Community Survey Estimates 2006-2010 & 2015

	Humboldt Township		Marquette County		State of Michigan	
	2006-2010	**2015**	**2006-2010**	**2015**	**2006-2010**	**2015**
Per Capita Income	**$21,136**	**$22,690**	$23,347	$23,785	$25,135	$26,607
Median Household Income	**$50,750**	**$42,143**	$45,130	$45,409	$48,432	$49,576
Median Family Income	**$59,167**	**$49,063**	$61,798	$60,492	$60,341	$62,247

Sources: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Economic Characteristics, 2006-2010, Table DP03 and U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Economic Characteristics, 2011-2015, Table DP03.

Per Capita Income reported for Humboldt Township is lower than Marquette County and the State. Median Household and Median Family Incomes reported by Humboldt Township are comparable to those reported by the County and the State.

CHAPTER 3.0-ECONOMIC BASE

3.9 Poverty Rates

The U.S. Bureau of the Census uses a complex formula that included 48 different thresholds that vary by family size and the number of children within the family and the age of the householder to determine if a person is poor. Not every person is included in the poverty universe: institutionalized people, people in military group quarters, people living in college dormitories and unrelated individuals less than 15 years old are considered neither as "poor" nor as "nonpoor." For example, for a two person household, the weighted average threshold is $13,167, for a three person household the threshold is $16,079 and a four person household the threshold is $20,614. The average Humboldt Township household size in 2010 was 2.22 persons.

Table 3-9, Poverty Rates, Selected Areas, 2006-2010 and 2011-2015 reflects income information reported for the American Community Survey 5-Year Estimates. The poverty rate for all people in 2015 in Humboldt Township was almost one-half what it had been and was 11.6 percent, significantly lower than poverty levels in the County and State. Incidence of poverty among female householder families with children under eighteen is much lower in Humboldt Township compared to the County and the State. Approximately six (6.1%) percent of elderly residents were reported as living below the poverty level; poverty levels among seniors have declined dramatically over the last 50 years. Social security, in combination with Medicare health insurance, is often mentioned as likely contributors to the decline in elderly poverty. Overall, poverty figures for Humboldt Township are similar to that of Marquette County.

Table 3-9
Poverty Rates, Selected Areas, 2006-2010 and 2015

Poverty Rates by Group (Percentage)	**Humboldt Township**		Marquette County		State of Michigan	
	2006-2010	2015	2006-2010	2015	2006-2010	2015
All People	21.7	11.6	13.2	17.0	14.8	16.7
Children under 18	32.4	16.3	13.3	17.7	20.5	23.5
Persons 65 and older	4.0	6.1	9.8	7.5	8.3	27.6
All Families	7.6	11.3	7.9	9.4	10.6	11.9
Female Householder Families	0.0	12.5	37.3	29.8	31.8	34.0
Female Households with Children under 18	0.0	22.2	52.6	41.7	41.1	45.3
Female Households with Children under 5	0.0	100.0	72.2	43.5	50.3	52.8

Sources: U.S. Bureau of the Census, Census 2000, Summary File 3, Table DP-3.
U.S. Bureau of the Census, 2011-2015 American Community Survey 5-Year Estimates.

CHAPTER 3.0-ECONOMIC BASE

3.10 Issues and Opportunities

- The historical basis of the local economy is based on the area's mining heritage and iron ore remains a large component of Humboldt Township's economy.

- Mining related activities appear to be on the upswing, due to the rehabilitation and reuse of the Humboldt Mine/Mill for future milling operations by Eagle Mine for the processing of copper and nickel ore.

- A previously proposed County primary road, County Road 595 would have passed through Humboldt Township and would have provided a new north-south infrastructure to support the growing and future needs of area employers. Future prospects of this road are unclear.

- In August 2019, Marquette County's labor force participation rate was about 48 percent.

- The leading employment categories for Humboldt Township in 2015 were (1) Arts, entertainment, recreation and food services, (2) Educational, health and social services; (3) Other services, and (4) Construction.

- There is a limited amount of smaller commercial activity located within Humboldt Township. Expansion is restricted by limited infrastructure, low population, rural location and generally a lack of economic development opportunities. The construction of a new Dollar General store east of the M-95 and US-41/M-28 intersection is a notable exception.

- Ninety-two (92%) percent of Humboldt Township residents found employment in Marquette County and over fifty (53.4%) percent of Humboldt Township residents travel less than 20 minutes to their place of work; the vast majority (93.1%) of workers drove to work alone. Only about seven (7%) percent of residents reported participating in a carpool.

- Marquette County's unemployment rate decreased from 8.4 percent in 2011 to 6.0 percent in 2015 and was lower than the County's historical average of 7.1 percent from 2000 to 2015. The County rate of 6.0 percent was slightly higher than the State rate of 5.4 percent and National average unemployment rate of 5.3 percent. The County's unemployment rate in August 2019 was 4.8%.

- Per capita income, median household income and median family income in Humboldt Township are all lower than that of Marquette County and State averages.

- Poverty rates for all persons in Humboldt Township are lower than rates reported by the County and State.

- A home-craft copper and/or nickel jewelry industry could become a follow-on business for the current Eagle Mine operation. (Black Hills gold out of S. Dakota would be an example.)

CHAPTER 4.0-HOUSING

4.1 Introduction

Housing is one of the key factors to consider when planning for a community's future. The location and type of housing available establishes where public infrastructure should be provided. The placement of a community's housing also determines the costs associated with public services. Furthermore, the location of new housing can be established by the availability of public infrastructure and services. Housing characteristics can also reveal information about a community's history and its economic and social situation.

The cost of housing and the type of housing available are typically determined by market factors. Through zoning and other land use controls, the provision of infrastructure and services and efforts to attract new residents to a community, local governments can have an impact on housing in a community. Public safety, or a lack thereof, can influence where people choose to buy a home and raise a family. Quality education is one of the location factors for families with school-age children; recent schools of choice policies have decreased the importance of selecting a residential location based on schools. Area access to employment, shopping and other entertainment needs also factor into the purchase of a home.

After 2007, nationwide trends indicated a rapid decline in housing prices. Consequently, new home sales in the United States remained relatively weak for some time, as the housing industry struggled with falling prices and rising mortgage foreclosures. From 2005 to 2012, the rate of homeownership steadily decreased, while the number of households renting steadily increased nationwide. While personal income is a major factor for many when deciding to rent or own their home, other considerations make renting a preferred choice for many households.

"Following the debacle of 2007-2008, the U.S. real estate market has since been characterized by a significant improvement in prices, number of transactions and mortgage originations. This has been the result of an economic recovery that will be completing its 8th year in June 2017, coupled with the generally expansionary monetary policy of the Federal Reserve. The combination of a fall in real estate prices in 2007-2012 and a GDP growth returning after June 2009 has contributed to an improvement in housing affordability nationwide." (Source: The U.S. Real Estate Market-Trends, Characteristics And Outlook, Apr. 5, 2017, Seeking Alpha.)

Information presented in this chapter will provide Humboldt Township officials with the most recent housing data generally available, including structure and occupancy characteristics. This information will help assess housing needs and determine the appropriate course of action to address housing needs within Humboldt Township.

4.2 Housing Characteristics

Trends

The US Bureau of the Census recorded a total of 441 housing units in Humboldt Township at the time of the 2010 Census. Since 2010, the number of housing units increased by 66 units to 507,

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

Trends continued

or by 15.0 percent in 2015 (Table DP04, U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates). [This increase may include seasonal camps. See occupancy discussion below.] Other communities in Marquette County have experienced varied growth rates; the cities have reported minimal growth, while many of the townships have experienced vast growth in the number of housing units. From 2010 to 2015, the number of housing units in Marquette County grew by 150 units, or +0.4 percent, while the number of housing units in the State of Michigan increased by 7,605 (+0.2%).

The limited increase in housing units within the cities and the more significant growth within the surrounding townships follows a nationwide trend. Most urban areas, large and small, have seen new housing develop at a greater rate in the surrounding outlying areas. Housing unit totals as recorded in the Decennial Census for the years 2000-2010 and the 2015 estimate are presented in the following Table 4-1, Total Housing Units, Selected Areas, 2000-2015.

Table 4-1
Total Housing Units, Selected Areas, 2000-2015

Unit of Government	2000	2010	2015	% Change 2000-2010	% Change 2000-2015
Humboldt Township	**419**	**441**	**507**	**5.3**	**21.0**
Marquette County	32,877	34,330	34,480	4.4	4.9
State of Michigan	4,234,279	4,532,233	4,539,838	7.0	7.2

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, 2006-2010 & 2011-2015, Table DP04.

Humboldt Township does not encompass concentrated areas of housing development and existing housing within the Township is low density and scattered. Except for major highways, county roads and a short railroad spur, there are no utilities or infrastructure within Humboldt Township at this time and there are no specific areas of concern regarding existing housing. New housing development is only limited by the amount of land available and a current lack of demand. Much of the land in Humboldt Township is part of the Escanaba River State Forest. Large amounts of land are also corporately owned and private land ownership is highly protected and guarded.

Occupancy and Tenure

In 2010, only 47.8 percent of Humboldt Township's housing units were occupied year-round. In 2015, this is estimated to have decreased to 40.6 percent. As shown in Table 4-2, Total Housing Units, Occupancy and Tenure, Selected Areas, 2010, this represents 211 of the 441 total housing units. The occupancy rate, expressed as a percentage, was lower for Humboldt Township when compared to Marquette County. Lower occupancy rates in Humboldt Township are largely a

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

result of numerous recreational and seasonal units. Forty-eight and one-half (48.5%) percent of the Township's housing units are designated as seasonal, recreational or occasional use, and 93.0 percent of the total vacant housing units are used for seasonal, recreational or occasional use. Humboldt Township has a large number of recreational homes and many are concentrated around the Township's lakes, including Casey, Helen and Fish Lakes.

Table 4-2
Total Housing Units, Occupancy and Tenure, Selected Areas, 2010 and 2015

	Humboldt Township				Marquette County				State of Michigan			
	2010		2015		2010		2015		2010		2015	
Housing Units	No.	%	No.	%	No.	%	No.	%	No. Mil.	%	No. Mil.	%
Total Units	441	100.0	507	100.0	34,330	100.0	34,480	100.0	4.5	100.0	4.5	100.0
Occupied	211	47.8	206	40.6	27,538	46.4	26,457	76.7	3.9	85.4	3.8	84.6
Owner	187	88.6	162	78.6	18,992	87.5	18,161	68.6	2.8	72.1	2.7	71.0
Renter	24	11.4	44	21.4	8,546	12.5	8,296	31.4	1.1	27.9	1.1	29.0
Vacant	230	52.2	301	59.4	6,792	53.6	8,023	23.3	0.7	14.6	0.7	15.4
Seasonal, Recr'l, Occasional Use	214	93.0	N/A	N/A	4,343	93.0	N/A	N/A	0.3	39.9	N/A	N/A

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, 2006-2010 & 2011-2015, Table DP04.

Units in Structure

Data outlined in Table 4-3, Units in Structure by Percentage, Selected Areas, 2010 & 2015, demonstrates that Humboldt Township's housing stock consisted of 91.9 percent single family homes. Mobile homes, to which one or more permanent rooms have been added or constructed, are considered to be a detached unit single-family home. Attached structures include row houses, town houses or houses attached to a non-residential structure; Humboldt Township reported no attached structures. The high percentage rate of single family homes in Humboldt Township is much greater than Marquette County overall.

Most of the remaining housing stock is of the mobile home category. Humboldt Township reports a portion of its housing stock as mobile homes (7.3 percent). Humboldt Township has very few two-unit and no 3-4 unit structures. Multiple unit structures tend to be prevalent within more densely populated areas where people are closer to shopping, schools, etc. Housing types found in Humboldt Township and Marquette County are presented in Table 4-3, Units in Structure by Percentage, Selected Areas, 2010 & 2015.

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

Table 4-3
Units in Structure by Percentage, Selected Areas, 2010 and 2015

Unit Type/Area	1 detached	1 attached	2	3 or 4	5 to 9	10 to 19	20 or more	Mobile Homes	Boat, RV, Van, etc.
Humboldt Twp. 2010	**89.8**	**0.0**	**0.4**	**0.7**	**0.0**	**0.0**	**0.0**	**9.1**	**0.0**
Humboldt Twp. 2015	**91.9**	**0.0**	**0.4**	**0.0**	**0.0**	**0.0**	**0.4**	**7.3**	**0.0**
Marquette Co. 2010	71.1	3.0	5.5	3.9	4.1	3.1	3.8	5.5	0.0
Marquette Co. 2015	72.3	1.9	4.9	3.9	4.5	3.2	4.1	5.3	0.0

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, 2006-2010 & 2011-2015, Table DP04.

Age of Housing

Approximately 16.2 percent of the housing units in Humboldt Township were constructed prior to 1939, while only 9.9 percent of housing units were constructed after 2000. Over 23 percent of homes in Marquette County and 15.2 percent of homes in the State were constructed prior to 1939. Approximately 8.9 percent of homes in Marquette County and 11.1 percent of homes in the State were constructed after 2000. In recent years, many new homeowners have been looking for larger homes on larger lots and frequently, surrounding townships have the space. In response to the recent economic downturn, the demand for larger residences has dwindled. Home size typically dips during a recession and many experts believe that this downward trend will continue beyond the economic recovery. Humboldt Township has had a resurgence in growth since the reopening of the Eagle Mine's Humboldt Mill.

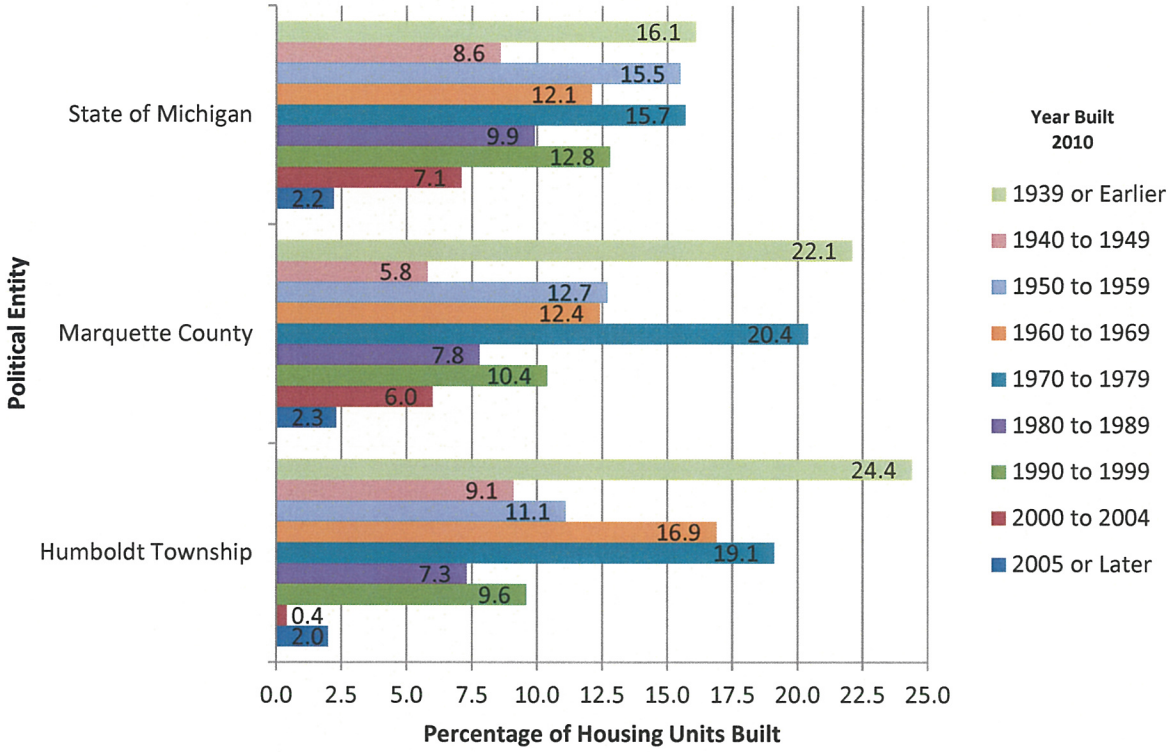
While an older housing stock is not necessarily inadequate or of poorer quality than newer structures, it is more prone to deterioration if not properly maintained. Since a relatively large number of householders are over the age of 65 and are living alone, maintenance may become increasingly difficult and some of Humboldt Township's housing stock may be vulnerable. Older housing units often lack the amenities desired by more affluent, younger households, such as multiple bathrooms, large bedrooms, family rooms and large garages. These older units often have narrow doorways, steep stairs and other features which make them difficult for older residents to enjoy, and increased maintenance demands may also make these homes less desirable to an aging population.

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

Figure 4-1, a.

Percentage of Housing Units by Year Structure Built from 1939 or earlier to 2005 or later, Selected Areas, 2010



Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, 2006-2010, Table DP04.