## Chapter 3

# Social and Economic Profile of the Merrill-Jonesfield Community

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

### A. Population Characteristics

The latest 2010 Census figures report that Jonesfield Township has a population of 889 residents. This is a slight decrease of 39 people, or about 4.3 percent of the population, since the last official Census in 2000.

The 2010 Census reports a population of 778 for the Village of Merrill, a decrease of 4 people or .5 percent since 2000.

During 2000 to 2010 Saginaw County also experienced a slight population loss of 4.9 percent. The State of Michigan's population declined by about 0.03 percent from 2000 through 2010.

Historical population changes from 1960 to 2010 for the Village, Township and Saginaw County are summarized in Table 3-1. Figure 3-1 graphically shows population trends for these government units over the past 40 years.

From a long-term perspective, the Township's population reached a peak of 1,069 in 1980 and then gradually declined in the past two decades.

The Village of Merrill also hit a peak population of 963 in 1960, followed by a gradual decline to 755 in 1990. From 1990 to 2010 the Village showed an overall small increase from 755 to 778 residents. Looking back on the past 50 years, however, the Village shows a net loss of a little over three percent.

Saginaw County has shown a net loss in population of about 9.7 percent for the 40-year period discussed here. The County population has declined by over 19,574 people since 1970.

Additional information on the makeup of the population (based on the 2010 Census) is shown in Table 3-2. In terms of the age groups represented, both the Township and Village are very similar to one another and both communities, in turn, are very close to the Saginaw County averages.

About the only age group differences worth noting are that (1) the Township has a slightly smaller preschool population in comparison to the Village and the county average, and (2) both the Township and

Village have slightly larger senior populations compared to the county.

Racial characteristics of Township and Village residents are presented in Table 3-3. Although the area population is predominantly white, several other races are represented.

Table 3-1
Historical Population Changes
Jonesfield Township, Merrill & Selected Government Units

Unit	1960 Census	1970 Census	1980 Census	1990 Census	2000 Census	2010 Census	% Change 2000 – 2010	% Change 1960 – 2010
Jonesfield	1006	1011	10.50	00.5	020	000	1.20	44.50/
Township	1006	1044	1069	985	928	889	- 4.2%	-11.6%
Merrill Village	963	961	851	755	782	778	5%	-19.2%
Saginaw County	190,752	219,743	228,059	211,946	210,039	200,169	- 4.6%	4.9%
Michigan	7,823,194	8,881,826	9,262,678	9,295,297	9,938,444	9,833,640	-1.0%	25.7%

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

Note: Township and Village population figures have been reported separately.

### **Population Changes**

Figure 3-1. Population Trends

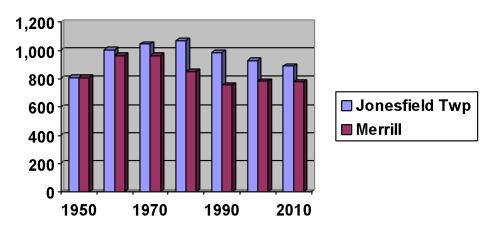


Figure 3-1

Table 3-2 Population Age Profile (2010)

Community	Under 5 years	5 – 19 years	19 – 64 years	65 years & over	Median Age
Jonesfield Township	95 5.7%	314 18.8%	971 58.2%	287 17.2%	41.9 years
Merrill Village	56 7.2%	151 19.3%	438 56.3%	133 17.1%	39.5 years
Saginaw County	11,854 5.9%	42,223 21.1%	146,092 73.09%	30,601 15.3%	39.5 years
Michigan	6.0%	20.1%	68.1%	13.8%	38.9 years

Source: 2010 Census of Population and Housing. Note: Township numbers include Village population.

Table 3-3 Jonesfield Township & Merrill Village Racial Characteristics

	White	Black or African American	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Hispanic or Latino (Any Race)
Jonesfield	1,617	10	6	2	0	19	65
Twp	97.0%	0.6%	0.40%	0.12%		1.14%	3.9%
Merrill	739	9	4	2	0	14	52
Village	95.0%	1.2%	.5%	.30%	0	1.8%	6.7%

Source: 2010 Census of Population and Housing.

Note: Township numbers include the Village population.

### B. Local Economy

#### Income

Income data (Table 3-4) are useful in examining local economic conditions. Two types of income information are usually analyzed: household income and family income. To measure family income, the Census adds together the incomes of all members 15 years old and over in each family and treats the resulting figure as a single amount. Household income includes the income of the householder and all other persons 15 years old and over in the household, whether they are related to the householder or not. Since many households consist of only one person, average household

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

The information shows that, for the 2010 Census, median household income in the Township (\$48,214) was about \$5,386 more than in Saginaw County as a whole. Median household income in the Village was

\$41,042, about \$1,786 less than the County median.

Median family income in the Township was \$57,019, an amount that was \$3,126 more than the County average. In Merrill, the family median was \$50,156, a figure that is \$3,737 lower than the County figure.

However, the Township, Village, and County income levels were lower than the average figures for the state. This is a trend that is commonly seen in rural areas. In general, the trend reflects the significant gaps in levels of income that exist between the metropolitan areas and the more rural portions of the state.

Another economic indicator is the *poverty level*, especially the portion of the population that is living below

the poverty level. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than the threshold, then that family and every individual that is part of that family is considered poor. The poverty thresholds are updated annually for inflation using the Consumer Price Index. To give an example, the poverty threshold for a family of four (with two children under 18 years) in 2000 was \$17,463. In 2010, the poverty threshold for this same size family had been adjusted to \$22,113.

The percentages of Jonesfield Township (7.7%) and Merrill (8.0%) residents who were living below the poverty level in 2010 were less than in Saginaw County as a whole (13.9%) or the State of Michigan (10.5%).

Table 3-4 Local Income & Poverty Levels (2010)

Community	Median Household Income	Median Family Income	% of All Persons Below Poverty Level
Jonesfield Township	\$48,214	\$57,019	7.7%
Merrill Village	\$41,042	\$50,156	8.0%
Saginaw County	\$42,828	\$53,893	13.9%
Michigan	\$48,471	\$60,749	10.5%

Source: U.S. Census Bureau, Census 2010.

### **Employment**

The major employment categories for Jonesfield Township and Merrill residents are shown in Table 3-5. This information shows some diversity of the local workforce, with no single category completely dominating employment in the area.

In Jonesfield Township, the top employment category is education, health and social services (27.4% of total employment), closely followed by manufacturing (23.5%), and then retail trade (12.6% of the total). Taken together, these categories represent over 50% of all employment by Township residents.

In Merrill, the same categories represent a major share of local employment. Again, the top categories were manufacturing (18.8%), education, health and social services (24.9%), and retail trade (17.6%). Together, employment in these categories represents just over 61% of the Village labor force.

Other major employment types in the area include agriculture; wholesale trade; professional and related employment; construction; finance, insurance and real estate; and arts, entertainment, recreation, accommodation and food services.

Table 3-5 Merrill Village & Jonesfield Township Employment by Type of Industry (2010)

	Jonesfield	Township	Merrill	Village	
Employment Category	Number of % of All Employees Employee Persons		Number of Employees	% of All Employed Persons	
Manufacturing	170	23.5%	62	18.8%	
Retail Trade	91	12.6%	58	17.6%	
Agriculture, forestry, mining	23	3.2%	5	1.5%	
Wholesale trade	5	.7%	2	.6%	
Professional & related	34	4.7%	15	4.6%	
Educational, health & social					
services	198	27.4%	82	24.9%	
Construction	46	6.4%	19	5.8%	
Transportation, warehousing & utilities	42	5.8%	22	6.7%	
Arts, entertainment,	-12	3.070	22	0.7 /0	
recreation, accommodation					
& food services	45	6.2%	34	10.3%	
Public administration	9	1.2%	0	0%	
Other services	21	2.9%	11	3.3%	
Information	18	2.5%	9	2.7%	
Finance, insurance, real					
estate	21	2.9%	10	3.0%	

Source: U.S. Bureau of the Census, Census 2010.

# C. Housing

An adequate supply of sound housing is important to every community. Housing data for the Merrill-Jonesfield community are shown in Table 3-6. This information shows that from 2000 to 2010, there was an increase of 18 housing units in the Township, an increase of 2.7%. In the Village of Merrill, total housing units grew by .3%, an increase of 1 unit. The rates of housing growth in both the Village and the Township are lower than the housing growth that took place in the County (4.4%).

Also, it should be noted that the net change in housing units does not consider homes built as replacements for existing structures. In some cases, replacement housing represents a significant portion of building activity in the community.

Home ownership is a strong trend in the area, with over 86% of all homes occupied by owners in the Township and over 79% owner-occupied in the Village. This trend is also evident in Saginaw County as a whole. Home ownership is generally viewed as a positive trend because it lends greater stability to a community. Median housing values in the Township were reported at \$93,700 in 2010. This figure is \$7,900 lower than the median value for Saginaw County (\$101,600). In Merrill, this trend is more pronounced. The median housing value for Merrill was reported as \$75,100 a figure that is \$26,500 lower than the County median.

For comparison, median housing values in the County in 2010 ranged from \$48,000 in Buena Vista
Township to \$166,600 in the City of Frankenmuth. In evaluating this information, it is important to note that the median value refers to the middle point of the range. This means that equal numbers of homes had higher and lower values than the median values reported for Jonesfield Township and Merrill Village by the 2010 Census.

In terms of structural characteristics, the 2010 Census reported that over 92% of the housing units in the Township were detached single-family homes. At that time, less than 1.4% of the housing stock (9 units) consisted of mobile homes. In the Village, over 86.1% of the housing units detached single-family homes. The balance of the housing in the Village consists of some duplexes and multi-family (apartment) units.

Table 3-6 Selected Housing Characteristics (2000 & 2010)

Unit	2010 Total Housing Units	2000 Total Housing Units	% Change in Housing Units 2000 –2010	Median Value of Housing (2010)	Percent Owner- Occupied (2010)
Jonesfield					
Township	692	674	2.7%	\$93,700	86.1%
Merrill Village	311	310	.3%	\$75,100	79.0%
Saginaw					
County	86,844	85,505	4.4%	\$101,600	72.3%
Michigan	4,532,233	4,234,279	10.0%	\$128,600	72.1%

Sources: U. S. Dept. of Commerce, Bureau of the Census, Census of Population and Housing, 2000 and 2010. Note: Township numbers include the Village Housing.

### Age of Housing

The age of a community's housing is considered to be an indicator of its quality and cultural significance. The quantity of newer housing units (such as those built since 1990) gives some indication of the growth and vitality of the community. In contrast, an abundance of older housing (such as homes built before 1940) suggests the possibility of structural deficiencies in the housing stock and the need for rehabilitation. Information on the age of the housing in Jonesfield Township, Merrill, and Saginaw County is shown in Table 3-7.

In 2010, about 10% of the housing in Jonesfield Township had been built in 1990 or later, a proportion that is just slightly higher than the countywide average. A little more than one-third (40.2%) of the Township's housing stock was built from 1960 to 1979. Almost half (45%) of all homes in the Township were built before 1960.

In Merrill, less than six percent (6.0%) of the homes were built in 1990 or later. About 31% of the housing was developed during 1960 through 1979, which is less than the housing construction that took place in the Township (about 40.2%) or the

County as a whole (about 38%). A large proportion (60.9%) of Merrill's housing stock was built before 1960. In particular, over 34.5% of the housing was built before 1940. This is substantially more than the proportions of pre-1940 homes that are found in the Township (25.6%) or Saginaw County as a whole (20.4%).

Presently, over 363 housing units in both the Village and the Township are over 60 years old. In looking at

the Township and Village on a combined basis, this represents about 52% of the community's total housing stock. While age alone does not determine the condition and quality of housing, this information may indicate a need for some rehabilitation of older homes in the community.

Table 3-7. Age of Housing Stock

Number of units and % of total housing stock by year built

	1939	1940 –	1960 –	1980 –	1990
Community	or before	1959	1979	1989	& Later
Jonesfield					
Township	169	128	265	30	68
% of total	25.6%	19.4%	40.2%	4.5%	10.7%
Merrill					
Village	97	74	88	5	17
% of total	34.5%	26.4%	31.3%	1.8%	6.0%
Saginaw					
County	17,484	21,690	32,028	5,980	8,323
% of total	20.4%	25.4%	37.5%	7.0%	9.7%

Source: U.S. Census Bureau, Census 2010.

### D. Community Facilities

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

### **Educational Facilities**

The Merrill Community Schools serve the Township and the Village. Separate elementary, middle, and high school facilities are all located on Alice Street in the Village.

In terms of post-secondary education, various **two-year college and vocational** programs are offered at Delta College in University Center.

Saginaw Valley State University in Kochville Township is a **four-year college** within commuting distance of the community. Central Michigan University has an off-campus center in Saginaw. Northwood University is also a four-year college within driving distance in Midland. Alma College, a private four-year college, is located in Alma, about 20 miles west.

The Merrill District Library serves community residents. It is located at 321 West Saginaw Street in the Village.

#### **Health Care Facilities**

The nearest large, regional medical facilities include Ascension St.

Mary's Hospital and Covenant
Health Care, both in Saginaw.

MidMichigan Health operates two
Hospitals, one located in Midland 23
miles northeast and one located in
Alma, about 20 miles west.

### **Urgent Care Facilities**

Covenant Health Care MedExpress is located in Hemlock for Urgent Care needs.

### **Primary Care Physicians**

Dr. Marc Davis, MD is located in Hemlock within the MedExpress listed above.

**Associates in Eyecare** is located on W. Saginaw St in Hemlock.

### **Public Safety**

Police services in the Township and Village are provided through a contract with the Richland Township. A Sheriff sub-station is located in the Merrill Village Hall.

Fire protection services are provided through the Jonesfield – Lakefield Township Fire Department, which serves the two townships and the Village of Merrill. The Main Fire Station is located on Midland Street in the Village. An additional storage/response facility is located in Lakefield Township on the corner of Merrill Road and Lakefield Road.

#### **Public Utilities**

The area within the Village of Merrill is served by public sewers. The service area currently extends to limited portions of Jonesfield Township.

There is a municipal water system to serve the Village and portions of the Township.

There are a number of internet/cable providers in the area: Spectrum/Charter, Frontier, Vista, and Lakenet LLC.

Consumers Energy Three Phase power and Natural Gas maps are available by contacting the Township or Village.

Local Government Jonesfield Township government offices and meeting facilities are located at the Township Hall on Eddy Street. The Merrill Village offices are located on Saginaw Street. Further information can be found on their respective websites: www.jonesfield.com and www.merrillvillage.com

### **Parks and Recreation**

The Merrill Community Park consists of about 13 acres and is located in the Village. This community recreation facility supports both active and passive activities, including ball diamonds and field sports, tennis courts, picnic and pavilion facilities, and paved trails. Both the Village and the Township have participated in developing and improving the park.