Chapter 3

Social and Economic Profile of the Merrill-Jonesfield Community

This section of the Master Plan for 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 2000 Census figures report that Jonesfield Township has a population of 928 residents. This is a slight decrease of 57 people, or about 5.7 percent of the population, since the last official Census in 1990.

The 2000 Census reports a population of 782 for the Village of Merrill, an increase of 27 people (3.6%) since 1990.

During this same period, Saginaw County experienced a slight population loss of 0.9 percent. The State of Michigan's population grew by almost seven (7) percent from 1990 through 2000.

Historical population changes from 1950 to 2000 for the Village, Township, and Saginaw County are summarized in Table 3-1 and Figure 3-1.

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. From 1950 to 2000, Jonesfield Township showed a net population gain of 14.6 percent. For comparison, the Township presently has 118 more residents than it did in 1950.

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 2000 the Village showed a small gain of 27 residents. Looking back on the past 50 years, however, the Village shows a net loss of a little over three percent.

Saginaw County has also shown a net gain in population of about 37 percent for the 50-year period discussed here. However, in terms of more recent trends, the County population has declined by over 18,000 people (about 8%) since 1980.

Additional information on the makeup of the population (based on the 2000 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 pre-school 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	1950 Census	1960 Census	1970 Census	1980 Census	1990 Census	2000 Census	% Change 1990 – 2000	% Change 1950 – 2000
Jonesfield								
Township	810	1006	1044	1069	985	928	- 5.7%	14.6%
Merrill Village	809	963	961	851	755	782	3.6%	-3.3%
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Saginaw County	153,515	190,752	219,743	228,059	211,946	210,039	- 0.9%	36.8%
Michigan	6,372,009	7,823,194	8,881,826	9,262,678	9,295,297	9,938,444	6.9%	56.0%

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

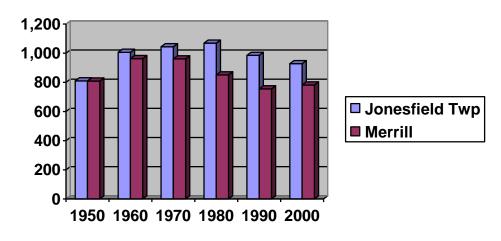


Figure 3-1

Table 3-2 Population Age Profile (2000)

Community	Under 5 years	5 – 17 years	18 years & over	65 years & over	Median Age
Jonesfield Township	96 5.6%	326 19.1%	1,288 75.3%	270 15.8%	38.5 years
Merrill Village	52 6.6%	151 19.3%	579 74.0%	129 16.5%	36.7 years
Saginaw County	14,201 6.8%	41,689 19.8%	154,149 73.4%	28,331 13.5%	36.3 years
Michigan	6.8%	19.3%	73.9%	12.3%	35.5 years

Source: 2000 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 Twp	1,678 98.1%	1 0.1%	9 0.5%	0	0 0	0 0	39 2.3%
Merrill Village	755 96.5%	1 0.1%	9 1.2%	0 0	0 0	0 0	32 4.1%

Source: 2000 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 last Census, median household income in the Township (\$41,992) was about \$3,355 more than in Saginaw County as a whole. Median household income in the Village was \$36,167, about \$2,470 less than the County median.

Median family income in the Township was \$45,921, an amount

that was \$573 less than the County average. In Merrill, the family median was \$40,278, a figure that is \$6,216 lower than the County figure.

However, the Township, Village, and County income levels were all 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 1990 was \$13,254. In 2000, the poverty threshold for this same size family had been adjusted to \$17,463.

The percentages of Jonesfield Township (7.7%) and Merrill (8.0%) residents who were living below the poverty level in 2000 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 (2000)

Community	Median Household Income	Median Family Income	% of All Persons Below Poverty Level
Jonesfield Township	\$41,992	\$45,921	7.7%
Merrill Village	\$36,167	\$40,278	8.0%
Saginaw County	\$38,637	\$46,494	13.9%
Michigan	\$44,667	\$53,457	10.5%

Source: U.S. Census Bureau, Census 2000.

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 work force, with no single category completely dominating employment in the area.

In Jonesfield Township, the top employment category is manufacturing (23.5% of total employment), closely followed by education, health and social services (20.7%), and then retail trade (18.6% of the total). Taken together, these categories represent over 60% of all employment by Township residents. In Merrill, the same categories represent a major share of local employment. Again, the top categories were manufacturing (23.4%), education, health and social services (16.9%), and retail trade (13.8%). Together, employment in these categories represents just over 54% 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 (2000)

	Jonesfield	Township	Merrill	Village
Employment Category	Number of Employees	% of All Employed Persons	Number of Employees	% of All Employed Persons
Manufacturing	110	23.5%	75	23.4%
Retail Trade	87	18.6%	44	13.8%
Agriculture, forestry, mining	6	1.3%	8	2.5%
Wholesale trade	20	4.3%	16	5.0%
Professional & related	25	5.3%	26	8.1%
Educational, health & social services	97	20.7%	54	8.1%
Construction	22	4.7%	22	6.9%
Transportation, warehousing & utilities	23	4.9%	9	2.8%
Arts, entertainment, recreation, accommodation				
& food services	24	5.1%	26	8.1%
Public administration	18	3.8%	2	0.6%
Other services	18	3.8%	19	5.9%
Information	2	0.4%	2	0.6%
Finance, insurance, real estate	23	4.9%	17	5.3%

Source: U.S. Bureau of the Census, Census 2000.

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 1990 to 2000, there was an increase of 55 housing units in the Township, an increase of 17.8%. In the Village of Merrill, total housing units grew by 8%, an increase of 23 units. The rates of housing growth in both the Village and the Township are higher 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 80% 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 \$75,100 in 2000. This figure is \$10,100 lower than the median value for Saginaw County (\$85,200). In Merrill, this trend is more pronounced. The median housing value for Merrill was reported as \$64,000, a figure that is \$21,200 lower than the County median.

For comparison, median housing values in the County in 2000 ranged from \$35,400 in Buena Vista
Township to \$146,200 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 2000 Census.

In terms of structural characteristics, the 2000 Census reported that over 98% of the housing units in the Township were detached single-family homes. At that time, less than one percent of the housing stock (5 units) consisted of mobile homes. In the Village, over 90% 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 (1990 & 2000)

Unit	2000 Total Housing Units	1990 Total Housing Units	% Change in Housing Units 1990 –2000	Median Value of Housing (2000)	Percent Owner- Occupied (2000)
Jonesfield					
Township	364	309	17.8%	\$75,100	86.4%
Merrill Village	310	287	8.0%	\$64,000	80.7%
Saginaw					
County	85,505	81,931	4.4%	\$85,200	73.8%
Michigan	4,234,279	3,847,926	10.0%	\$115,600	73.8%

Sources: U. S. Dept. of Commerce, Bureau of the Census, Census of Population and Housing, 1990 and 2000.

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 2000, 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 (35.8%) of the Township's housing stock was built from 1960 to 1979. Almost half (48.9%) of all homes in the Township were built before 1960.

In Merrill, less than five percent (4.3%) of the homes were built in 1980 or later. About 22% of the housing was developed during 1960 through 1979, which is less than the housing construction that took place in the Township (about 36%) or the County as a whole (about 38%). A large proportion (73.6%) of Merrill's housing stock was built before 1960. In particular, over 42% of the housing was built before 1940. This is substantially more than the proportions of pre-1940 homes that

are found in the Township (26.6%) or Saginaw County as a whole (20.4%).

Presently, over 400 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 60% 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

Community	1939 or before	1940 – 1959	1960 – 1979	1980 – 1989	1990 & Later
Jonesfield					
Township	99	83	133	19	38
% of total	26.6%	22.3%	35.8%	5.1%	10.2%
Merrill					
Village	127	95	67	3	10
% of total	42.1%	31.5%	22.2%	1.0%	3.3%
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 2000.

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 and Davenport University in Saginaw are **four-year colleges** within commuting distance of the community. Central Michigan University and Northwood University also have off-campus centers in Saginaw. 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 in a new building on Saginaw Street in the Village.

Health Care Facilities

The nearest large, **regional medical facilities** include St. Mary's Hospital and Covenant Health Care, both in Saginaw. Gratiot Community Hospital is also located in Alma, about 20 miles west on M-46.

Public Safety

Police services in the Township and Village are provided through a contract with the Saginaw County Sheriff Department. A Sheriff substation is located at the 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 Fire Station is located on Mahoney Street in the Village.

Public Utilities

The area within the Village of Merrill is served by public sewers. The service area does not currently extend to any portions of Jonesfield Township.

There is presently no municipal water system to serve the community. The Village and Township have jointly conducted studies for the creation of a water system, and they are pursuing grants to assist in the financing of a system.

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.

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 pave trails. Both the Village and the Township participate in developing and improving the park.