

Appendix C

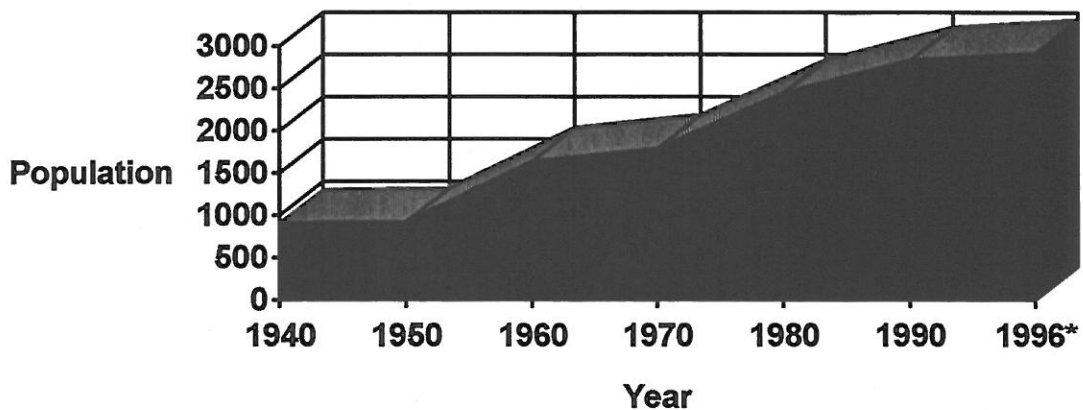
DEMOGRAPHIC FEATURES

Population Trends & Projections

Waterloo Township's population has been rising steadily for the past fifty years, growing from 908 persons in 1940 to 2,830 persons in 1990. The Township has more than tripled the growth of Jackson County as a whole during three of the past four decades and, during the 1980's, exhibited a 15.8% population growth rate compared to the County's negative 1.1% growth (see Table C-1). No other municipality in the County exceeded a 10% growth rate during this period. The Township, like many of

the municipalities in the County, lost population between 1980 and 1990 due to, in part, the closing of major facilities by employers like Goodyear Company, Gilbert/Commonwealth Company, and Clark Equipment Company. The Michigan Department of Management and Budget estimated Waterloo Township's 1996 population to be 2,919, reflecting a 3.1% growth rate since 1990. This rate is comparable to the County's 3.2% rate during the same period, and somewhat less than the State's 4.3% rate.

FIGURE C-1
Waterloo Township Population Growth
(according to U.S. Census)



*Population estimate by MDMB.

TABLE C-1
Population Trends & Growth Rates
 U.S. Census Bureau
 (growth rates indicated by "%")

YEAR	WATERLOO TOWNSHIP		JACKSON COUNTY		STATE of MICHIGAN	
1940	908		93,108		5,256,106	
1950	924	1.8%	107,925	15.9%	6,371,766	17.6%
1960	1,638	77.3%	131,994	22.3%	7,823,194	18.6%
1970	1,788	9.2%	143,274	8.6%	8,881,826	11.9%
1980	2,444	36.7%	151,495	5.7%	9,262,078	4.1%
1990	2,830	15.8%	149,756	-1.1%	9,295,297	0.4%
1996*	2,919	3.1%	151,740	3.2%	9,423,427	4.3%

* Michigan Department of Management and Budget population estimate

Estimating future population growth in the Township can provide important insights into identifying future land use and public services needs. Projecting the growth of a community's population over a prescribed period of time is not an exact science. The unpredictable factors which can affect growth make any set of population projections somewhat speculative. By using several projection techniques, a range of growth estimates can be generated and this is most useful.

The current trend approach assumes that the Township will continue to grow at a rate similar to that estimated between 1990 and 1996 (5.2% every ten years). The historical trend approach assumes

the Township will grow at a rate reflective of the Township's average growth rate between the years 1960 and 1990 (20.6% every ten years). The ratio trend projection assumes the Township will continue to capture that portion of the county population which it captured in 1990 (1.9%), and utilizes county population projections prepared by the Michigan Department of Management and Budget (MDMB). The MDMB has not prepared population projections for local municipalities at this time. (see Table C-2).

An average of the resulting projections yields a population of 3,788 in year 2020.

TABLE C-2
Population Projections

Projection Method	Year 2000	Year 2010	Year 2020
Current Trend	2,977	3,132	3,295
Historical Trend	3,412	4,115	4,963
Ratio Trend	2,977	3,048	3,105
Average of Projections	3,122	3,432	3,788

Social and Economic Characteristics

The 1990 Waterloo Township population reflected a more homogeneous racial population than both the County and State, with approximately 94% of the Township population being white (see Table C-3).

The 1990 age structure of Waterloo Township was not significantly different than that of the County and State as a whole, with approximately two thirds of the population falling between 18 and 65 years of age. The 1990 median age of Waterloo Township residents was 32.6 years. This median age is identical to that of the County and slightly below that for the State as a whole. Like the rest of State and Country, the Township is showing signs of maturing. The Township's median age of 27.6 in 1980 was five years lower than its 1990 median age.

The 1990 Census recorded 928 households and 683 families in Waterloo Township. The average household size was 2.8 persons per household. Of all the households in the Township, approximately 68% included a married couple. This percentage was significantly higher than the County and State as a whole. Non-married family households comprised approximately 10% of all Township households, the vast majority of which consisted of a female householder. Only one in every five households in the Township was a non-family household in 1990. (see Table C-5)

According to the 1990 U.S. Census approximately 76% of the employed Waterloo Township work force was employed outside of Jackson County and just under 50% worked less than a half hour's commuting time from their residence. The comparatively high percentage of long commute times and workers employed outside of Jackson County

is due, in part, to the Township's location in the northeast corner of the County and the relative proximity of employment centers outside of the County including Ann Arbor and Lansing. (see Table C-6).

As in the County and State as a whole, the three principal employment industries for Township workers were manufacturing, professional and related services, and retail trade (Table C-7). These three industries accounted for approximately 65% of all Township workers employment. The Township's work force reflected significantly higher employment rates than the County and State in the manufacturing industry and significantly lower employment rates in the retail trade industry.

The Township's household and family income characteristics generally place the Township in a more prosperous position than the County as a whole, and in a somewhat equal position with State (Table C-8). The Township's rate of families below poverty level was less than half that of both the County and State.

According to the 1990 U.S. Census, receiving a high school diploma was the highest education attainment level for approximately 35% of all Township residents 25 years of age or more. Conditions are generally similar for the County and State as a whole. However, Waterloo Township reflects a considerably higher percentage of persons who went on to receive some level of college education as compared to the County. The State surpassed both Waterloo Township and the County for residents continuing on to actually receive a college, graduate, or professional degree (see Table C-9).

TABLE C-3
Race, 1990
(by percent)

RACE	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
White	93.4%	90.6%	83.5%
Black	5.5%	8.0%	13.9%
Other	1.1%	1.4%	2.6%

Source: 1990 U.S. Census

TABLE C-4
Age, 1990
 (by percent)

AGE	WATERLOO TOWNSHIP*	JACKSON COUNTY*	STATE OF MICHIGAN
Less than 18 yrs.	24.8	25.8	26.5
18 - 64 yrs.	66.6	61.8	61.6
65 yrs. or more	8.6	12.4	11.9
Median Age	32.6	32.6	33.4

Source: 1990 U.S. Census

TABLE C-5
Household Type, 1990
 (by percent)

HOUSEHOLD TYPE	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
Married-couple family	68.4	58.3	56.0
Other family::			
Male householder	2.8	3.0	3.1
Female householder	7.1	11.5	12.7
Non-family household	21.7	27.2	28.2

Source: 1990 U.S. Census

TABLE C-6
Place of, and Distance to Work, 1990
 (employed persons at least 16 years of age, by percent)

PLACE OF, AND DISTANCE TO WORK	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
Worked in County of residence	23.8	80.8	73.9
Worked outside County of residency	76.2	18.5	24.6
Worked outside of Michigan	0.0	0.7	1.5
Distance to work:			
Worked at home	1.0	2.4	2.5
Less than 29 minutes	48.2	76.0	71.0
30 to 59 minutes	40.3	16.3	22.4
60 minutes or more	10.5	5.2	4.1

Source: 1990 U.S. Census

TABLE C-7
Employment by Industry, 1990
 (employed persons 16 years and older, by percent)

OCCUPATION	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
Manufacturing	37.6	25.2	24.6
Professional and related services	18.4	21.4	23.3
Retail trade	9.5	18.8	18.0
Construction	9.2	4.5	4.9
Business and repair services	4.6	3.7	4.7
Transportation	4.4	3.2	3.4
Personal, entertainment and recreation services	4.0	3.8	3.9
Agriculture, forestry, fisheries, and mining	3.3	2.0	2.0
Finance, insurance, and real estate	3.2	4.0	5.4
Wholesale trade	2.8	3.7	4.0
Public administration	2.0	4.8	3.8
Communications and other public utilities	1.9	4.9	2.1

Source: 1990 U.S. Census

TABLE C-8
Income (\$), 1989

INCOME CHARACTERISTIC	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
Median household income	33,545	27,963	31,020
Median family income	36,976	30,112	36,652
Per capita income	12,564	11,019	14,154
Families below poverty level (percent of all families)	3.7	9.4	9.1

Source: 1990 U.S. Census

TABLE C-9
Education Attainment, 1990
 (for persons 25 years of age, by percent)

EDUCATION ATTAINMENT	WATERLOO TOWNSHIP	JACKSON COUNTY	STATE OF MICHIGAN
Less Than 9th Grade	4.4	6.2	7.8
High School, no diploma	15.5	16.1	15.5
High School Diploma	35.2	34.1	32.3
College, no degree	29.4	22.4	20.4
Bachelor's / Associates Degree	14.0	8.8	17.7
Graduate/Professional De- gree	1.5	4.1	6.4

Source: 1990 U.S. Census