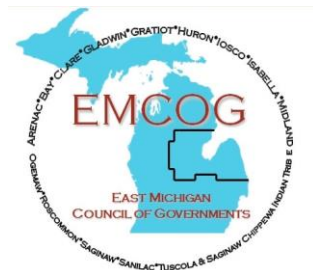


**2013 COMPREHENSIVE ECONOMIC
DEVELOPMENT STRATEGY DATA
FOR
CLARE COUNTY, MI.**



**Prepared by:
East Michigan Council of Governments
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TABLE OF CONTENTS **2013 CEDS DATA FOR CLARE COUNTY**

	Page
General Facts and Business Overview	1
Population and Household Trends	1
Employment, Jobs and Sales	5
Income, Poverty and Education	15
Taxable Values, Tax Rates and Housing	17
Summary of Data	20

LIST OF TABLES

	Page
Table 1 Business Establishments in Clare County	1
Table 2 Historic Population	2
Table 3 County Population Projections and Subsets: 2010 - 2040	2
Table 4 City, Village and Township Population Projections 2010 - 2040	3
Table 5 Median Age: 1980 – 2010	4
Table 6 City, Village and Township Household Projections 2010 – 2040	5
Table 7 24-Month Labor Force and Unemployment	6
Table 8 Commuter Adjusted Daytime Population	6
Table 9 Labor Export/Import Analysis	7
Table 10 Business Establishments By Sector	8
Table 11 Resident Sector Businesses By Stage	9
Table 12 Resident Jobs By Business Sector	9
Table 13 Resident Business Jobs By Stage	9
Table 14 Sales By Business Sector	10
Table 15 Resident Sales By Stage	10
Table 16 Percent Change from 2006-2009: Resident Sales By Change	10
Table 17 Establishments Opened & Closed 2006 - 2009	11
Table 18 Establishments Expanded Or Contracted 2006 - 2009.....	11
Table 19 Establishments Moving In To & Out Of The Area 2006 - 2009	12
Table 20 Jobs Impacted By Opening & Closing Establishments 2006 - 2009	12
Table 21 Job Impact of Establishment Expansions & Contractions 2006 - 2009.....	13
Table 22 Jobs Impacted By Establishments Moving In & Out of the Region 2006 – 2009.....	13
Table 23 Occupational Employment Forecasts 2010-2040: Manufacturing	14
Table 24 Occupational Employment Forecasts 2010-2040: Other Basic	14
Table 25 Occupational Employment Forecasts 2010-2040: Retail	14
Table 26 Occupational Employment Forecasts 2010-2040: Wholesale	14
Table 27 Occupational Employment Forecasts 2010-2040: Other	15
Table 28 Occupational Employment Forecasts 2010-2040: Services	15
Table 29 Occupational Employment Forecasts 2010-2040: All Occupations	15
Table 30 Per Capita Personal Income & Percent of National Average	16
Table 31 Percent of Population At Poverty Level 2000 - 2011	17
Table 32 Education Attainment of Population 25 And Older 2000 - 2011	17
Table 33 Property Tax Valuations 2000 - 2011	18
Table 34 Property Tax Rates 2000 - 2011	18
Table 35 Housing Units 2000-2011	18
Table 36 Housing Vacancies 2000 - 2011	19

General Facts About Clare County

County Seat: City of Harrison
 Land Area: 566.8 square miles
 Local Governments: 2 cities, 1 village; 16 townships
 2010 Population: 30,926
 Population Density: 54.6 persons per square mile
 Median Age: 45.3

Table 1: Business Establishments In Clare County¹

Type of Establishment	Self Employed & Stage 1				Total	Percent
	(1-9)	Stage 2 (10-99)	Stage 3 (100-499)	Stage 4 (500 +)		
Natural Resource & Mining	3	1			4	0.8%
Construction	56	4			60	11.4%
Manufacturing	10	12	3		25	4.7%
Trade, Transportation, Utilities	99	40	1		140	26.6%
Information	4	1			5	0.9%
Financial Activities	30	6			36	6.8%
Professional and Business Services	44	8	1		53	10.1%
Educational & Health Services	40	15	4		59	11.2%
Leisure & Hospitality	58	25			83	15.7%
Public Adm. & Other Services	55	7			62	11.8%
Total	399	119	9		527	

Source: Compiled by EMCOG from U.S. Census Selected Statistics by Economic Sector, based on 2011 County Business Patterns

POPULATION AND HOUSEHOLD TRENDS

Past, present and future growth patterns are a driving force and indicator of the future health and sustainability of a region. They help to define existing problems along with available socioeconomic resources and represent the current and future demands for those available resources. The sustainability of a region is dependent on how well the region meets the future needs of its residents. Future needs depend on a myriad of things including changes in population and households (both numbers and the details of those numbers) combined with existing development patterns and policy choices.

Table 2 presents a population history of Clare County. Between 1980 and 2000 the County experienced a 31.2% population increase from 23,822 persons in 1980 to 31,252 persons in 2000. The County's growth rate was significantly higher than the increase in population for both the EMCOG region and the State of Michigan. The 2010 U.S. Census results show that Clare County experienced a population loss of 1.0% since 2000 resulting in a population of slightly less than 31,000.

¹ The County Business Data in Table 1 is lower than the same type of data in Tables 8 and 9 due to the different sources for the data: Table 1 data is based upon ES-202 filings as compiled by the Bureau of Labor Statistics; Tables 8 and 9 data are based upon National Establishment Time-Series [NETS] as compiled by Walls and Associates using Dun & Bradstreet's Market identifier files. The NETS data includes businesses and jobs that the ES-202 data does not capture such as many smaller businesses and part time proprietors and jobs. Further information on the differences in the two data sources can be found at <http://youreconomy.org/pages/insights.lasso#insights-NETS%20versus%20ES-202>

Table 2: Historic Population

Jurisdiction	Census 1980	Census 1990	Census 2000	Census 2010	% Change 1980 - 2000	% Change 2000 - 2010
Clare County	23,822	24,952	31,252	30,926	31.2%	-1.0%
State	9,262,078	9,295,297	9,938,823	9,883,640	7.3%	-0.6%
EMCOG Region	769,929	753,723	796,598	780,869	3.5%	-2.0%

Source: Compiled by EMCOG from U. S. Census

Table 3 presents population estimates for Clare County through the year 2040. These population estimates are based on a combination of average growth trends over the last four Decennial Censuses (1980, 1990, 2000 and 2010) and population estimates provided by the Michigan Department of Transportation.²

The average annual growth rate from 2010 to 2040 is shown on the right side of the table. Based on the population estimates Clare County will continue to experience a modest increase in population from the year 2010 to 2040 of 0.1% per year.

What is interesting to note in Table 3 are the population subsets that make up the projections. In Clare County there is a projected population decline from the “Natural Increase” subset (births and deaths). However this decline is more than offset by the projected growth in migration of people into the County. The increase in population under the age of 65 in Clare County contrasts with the EMCOG Region as a whole which is projected to experience a decline in this age group.

Table 3: Population Projections: 2010 - 2040

Jurisdiction	Census 2010 (1,000's)	MDOT 2020 (1,000's)	MDOT 2030 (1,000's)	MDOT 2040 (1,000's)	Change 2010-2040 (1,000's)	Percent Change 2010-2040	Annual Growth Rate 2010-2040
Clare County	30.9	31.1	31.8	31.9	1.0	3.3%	0.11%
Population Subsets							
Natural Increase		-0.2	-0.8	-1.1	-2.0		
International Migration		-	-	-	-		
Domestic Migration 65+		0.1	0.2	0.3	0.7		
Domestic Migration Under 65		0.2	1.2	0.9	2.3		
EMCOG	780.8	774.0	766.1	773.7	-7.1	-0.9%	-0.03%
Population Subsets							
Natural Increase		5.9	-3.4	-16.0	-13.5		
International Migration		5.6	7.0	8.6	21.2		
Domestic Migration 65+		-0.2	.06	0.9	0.8		
Domestic Migration Under 65		-21.6	-0.5	6.1	-15.6		

Source: Compiled by EMCOG from Michigan Department of Transportation Planning

Table 4 provides further detail of population forecasts for each city/village/township within Clare County. The percent changes in population from 2010 to 2020 and from 2020 to 2040 are

²The population numbers are shown in 1,000s for ease of reading the table.

shown on the right side of the table. Based on population estimates 13 out of the 19 local governments in Clare County will experience an increase in population from the 2010 Census to 2020. From 2020 to 2040 15 out of 19 will experience population growth throughout the County ranging from 0.5% (City of Clare) to 12.2% (Freeman Township). In contrast, the Village of Farwell, City of Harrison, Hayes Township and Surrey Township are forecast to lose population through the year 2040.

NOTE: for the purpose of transportation planning the population forecasts as provided by MDOT were done by Traffic Analysis Zone (TAZ) within Clare County. A TAZ boundary may include a city or village as well as a township. The Village of Farwell was embedded within a larger TAZ in the MDOT forecasts. EMCOG prepared forecasts for this city based on their 2010 Census population and using the same growth assumptions that were used by MDOT for the TAZ in which they are located. The resulting balance of the affected TAZ was adjusted accordingly in the following table.

**Table 4: Clare County City, Village and Township
Population Projections: 2010-2040**

Local Unit	Census 2010	MDOT 2020	MDOT 2040	Percent Change 2010-2020	Percent Change 2020-2040
Arthur Township	647	671	727	3.6%	8.4%
Clare City	3,071	3,058	3,073	-0.4%	0.5%
Farwell Village	871	865	864	-0.7%	-0.1%
Franklin Township	825	837	871	1.4%	4.1%
Freeman Township	1,157	1,224	1,373	5.8%	12.2%
Frost Township	1,047	1,055	1,086	0.8%	2.9%
Garfield Township	1,882	1,884	1,914	0.1%	1.6%
Grant Township	3,259	3,252	3,283	-0.2%	0.9%
Greenwood Township	1,041	1,055	1,097	1.3%	4.0%
Hamilton Township	1,829	1,853	1,928	1.3%	4.0%
Harrison City	2,114	2,097	2,093	-0.8%	-0.2%
Hatton Township	933	969	1,053	3.8%	8.7%
Hayes Township	4,675	4,630	4,605	-1.0%	-0.6%
Lincoln Township	1,824	1,894	2,059	3.8%	8.7%
Redding Township	526	540	575	2.6%	6.5%
Sheridan Township	1,575	1,599	1,669	1.5%	4.4%
Summerfield Township	456	468	498	2.6%	6.4%
Surrey Township	2,735	2,715	2,712	-0.7%	-0.1%
Winterfield Township	459	466	487	1.6%	4.5%
Clare County	30,926	31,132	31,969	0.7%	2.7%

Source: Compiled by EMCOG from Michigan Department of Transportation Planning;
MDOT Source: Institute for Research, Employment and the Economy, University of Michigan

Another element of population trends is the age of the population as it directly impacts availability of a workforce and the experience of the workforce and types of both public and

private services needed by the population. Table 5 identifies the median age³ for Clare County for 4 decennial censuses (1980, 1990, 2000 and 2010).

Table 5: Median Age 1980 - 2010

Jurisdiction	Census 1980	Census 1990	Census 2000	Census 2010	Percent Change 1980 - 2000	Percent Change 2000 - 2010
Clare County	33.7	36.2	40.5	45.3	20.2%	11.9%
EMCOG Region	28.8	33.2	37.2	39.7	29.2%	6.7%

Compiled by EMCOG from U.S. Census

Table 6 presents household (HH) estimates for the cities, villages and townships within Clare County through the year 2040. From 2010 to 2020 the number of households is projected to increase by 1.1% countywide compared to a lower projected increase in population of 0.7% indicating a slight shift to smaller household size. For the period 2020 to 2040 eight of the nineteen local units within the County are estimated to experience a decrease in the number of households ranging from a very slight -0.1% (Frost and Garfield Townships) to -2.4% (City of Harrison).

As noted earlier these estimates along with the population estimates in Tables 4 as well as the household estimates in Table 6 were developed by MDOT for transportation planning purposes and therefore were done by Traffic Analysis Zone (TAZ) within Clare County. A TAZ boundary may include a city or village as well as a township. The Village of Farwell was embedded within a larger TAZ in the MDOT forecasts. EMCOG prepared forecasts for this city based on their 2010 Census households and using the same growth assumptions that were used by MDOT for the TAZ in which they are located. The resulting balance of the affected TAZ was adjusted accordingly in the following table.

³ The mid-point or the age at which 50% of the population is younger and 50% is older

**Table 6: Clare County City, Village and Township
Household Projections: 2010-2040**

Local Unit	HH 2010	HH 2020	HH 2040	Percent Change 2010-2020	Percent Change 2020-2040
Arthur Township	240	245	253	2.4%	3.1%
Clare City	1,336	1,343	1,336	0.5%	-0.5%
Farwell Village	373	374	370	0.2%	-1.0%
Franklin Township	354	359	363	1.4%	1.2%
Freeman Township	523	548	590	4.8%	7.6%
Frost Township	472	475	475	0.7%	-0.1%
Garfield Township	797	803	802	0.7%	-0.1%
Grant Township	1,251	1,257	1,251	0.5%	-0.5%
Greenwood Township	477	482	485	1.1%	0.6%
Hamilton Township	790	801	811	1.4%	1.2%
Harrison City	913	909	887	-0.4%	-2.4%
Hatton Township	363	376	397	3.7%	5.5%
Hayes Township	1,972	1,965	1,922	-0.3%	-2.2%
Lincoln Township	842	881	944	4.6%	7.2%
Redding Township	224	229	236	2.3%	3.0%
Sheridan Township	515	523	530	1.5%	1.4%
Summerfield Township	221	226	232	2.2%	2.7%
Surrey Township	1,113	1,116	1,104	0.2%	-1.0%
Winterfield Township	190	193	196	1.6%	1.6%
Clare County	12,966	13,105	13,184	1.1%	0.6%

Source: Compiled by EMCOG from Michigan Department of Transportation Planning;
MDOT Source: Institute for Research, Employment and the Economy, University of Michigan

EMPLOYMENT, JOBS AND SALES

Economic activity and sustainability is reflected to a large degree by the number and types of jobs available. Labor force data indicate the extent to which people are able to find jobs, the rate at which they are dropping out of the labor force, and the percent of people unable to find work. "Labor Force" consists of those employed and those without a job but actively looking for one (unemployed). Those who are without a job and not looking for one and are no longer receiving unemployment compensation and services are not considered a part of the labor force.

Table 7 shows the 24-month average labor force and unemployment data for Clare County and the EMCOG Region, along with the State and National data, for the years 2011 and 2012. The County's unemployment rate of 13.0% is higher than the National, as well as the State and EMCOG rates.

Table 7: 24-Month Labor Force and Unemployment

Jurisdiction	Total Labor Force	Total Employed	Total Unemployed	24 Month Average Unemployment Rate
Clare County	11,936	10,624	1,313	11.0%
National	154,329,000	141,769,500	12,559,500	8.1%
State	4,650,500	4,249,000	402,000	8.6%
EMCOG Region	356,608	309,295	29,627	8.3%

Source: Compiled by EMCOG from Mich. Department of Labor Market Information 2011 – 2012, Data Explorer

The Clare County unemployment rate of 11.0% is lower than the County’s 2010-2011 rate of 13.0%. The unemployment rate is a mathematical calculation of dividing the number of unemployed (those people within the system of looking for work) by the labor force. As noted above, those who are without a job and are no longer in the system for receipt of unemployment and services are not included in the calculation of the unemployment rate. Since 2010-2011 the labor force has decreased disproportionately to the increase in the number of employed and unemployed. There can be several reasons for the decreased labor force and decreased number of unemployed ranging from an out migration of workers to other areas of Michigan and the Nation for jobs to dropping out of the system as unemployment benefits end.

The following two tables show the working population in Clare County and where they work in relation to where they live.

Table 8 shows the impact of workers commuting into and out of Clare County as well as a subset for the City of Clare has on the daytime population. The 10,416 workers (defined as the amount of the resident population age 16 and older who were employed either full time or part time) who live within Clare County (regardless of the location of their employment) is compared to the 8,523 people who work within Clare County to derive an estimated daytime population. The result is that Clare County’s resident population decreases by **-6.1%** when factoring in workers who commute to work from inside and outside of the county. Even though the overall county daytime population decreases due to the number of workers who commute outside of the county to work, data for the City of Clare show that many workers commute to the city to work with the daytime population estimated to increase by 77.2% within the city itself.

**Table 8: Commuter Adjusted Daytime Population
Clare County**

County/MCD (a)	Total County/MCD Resident Population	Total Workers Living in The County/MCD	Total Workers Working in the County/MCD	Estimated Daytime Population In the County/MCD	Daytime Population Change Due to Commuting	Percent of Daytime Population Change Due to Commuting
Clare County	31,162	10,416	8,523	29,269	-1,893	-6.1%
City of Clare	3,103	915	3,310	5,498	2,395	77.2%

(a) MCD or Minor Civil Divisions are local unit of government with either 2,500 workers living in or 2,500 workers working in. The City of Clare is the only MCD within Clare County

Table 9 computes the Employment/Resident ratio by comparing the number of workers who both live and work within Clare County to the number of workers employed within the County. A subset of the total for Clare County is shown for the City of Clare. As shown below, there are fewer workers employed in Clare County (8,523) than total workers who reside in Clare County (10,416). Of the 10,416 working population living in the county, 6,049 actually work in the county. This equates to 58.1% of the workforce employed in Clare County. This is reflected in the countywide Employment/Resident ratio of 0.82 which indicates that Clare County exports workers living within the county to other counties. There could be many reasons for this which this data does not provide insight into. In contrast (and consistent with the data in Table 8) the City of Clare captures workers from outside of the city. Out of the 3,310 workers in the City of Clare 915 live within the City for an Employment/Resident ratio of 3.62.

**Table 9: Labor Export/Import Analysis
Clare County**

County/MCD (a)	Total Workers Working in the County/MCD	Total Workers Living in The County/MCD	Workers Who Both Live and Work in the County/MCD	Percent of Workers Who Both Live and Work in the County/MCD	Employment/ Resident Ratio
Clare County	8,523	10,416	6,049	58.1%	0.82
City of Clare	3,310	915	491	53.7%	3.62

(a) MCD or Minor Civil Divisions are local unit of government with either 2,500 workers living in or 2,500 workers working in. The City of Clare is the only MCD within Clare County

Source: Compiled by EMCOG from U.S. 2006-2010 Census Bureau American Community Survey 5 Year Estimates

The next three tables focus on the types of business establishments in Clare County and the number of jobs these businesses provide. Table 10 includes some further information about the business establishments⁴ that are included in Table 1 (see page 1). The data in Table 10 is broken down into the following business sectors:

Non-Commercial Sectors are educational institutions, post offices, government agencies, and other nonprofit organizations.

Non-Resident Sectors are businesses that are located in the Region but whose headquarters are located in a different state. Note: Residents have more influence on job creation than establishments headquartered outside of the state.

Resident Sectors are either stand-alone businesses in the region or businesses with headquarters in either the County or in the state of Michigan.

Non-commercial sectors make up 7% of the businesses in Clare County. Less than 2% of the businesses fall into the non-resident sector. The majority of businesses (92%) are in the resident sector. Data for EMCOG as a whole is also included in Table 10.

⁴ An establishment is defined as an economic unit that produces goods or services at a single physical location.

Table 10: Business Establishments By Sector

Jurisdiction	Total	Non-Commercial	Non-Resident	Resident
Clare County	2,076	143	34	1,899
EMCOG Region	53,338	3,723	1,668	47,947

Source: Compiled by EMCOG from www.youreconomy.org 2009 data.

Table 11 provides a different perspective of the resident sector data from Table 10 (i.e., the businesses that are headquartered either within the county or the state). The resident sector businesses are further broken down into the following business stages:

Self-employed (1 employee) consists of small-scale business activity that can be conducted in homes (i.e., cottage establishments) as well as sole proprietorships.

Stage 1 (2-9 employees) includes partnerships, lifestyle businesses and startups. Stage 1 companies are generally focused on defining a market, developing a product or service, obtaining capital and finding customers.

Stage 2 (10-99 employees) are typically at a phase where the company has a proven product, and survival is no longer a daily concern. Stage 2 companies generally begin to develop infrastructure and standardize operational systems. Company leaders delegate more and wear fewer hats.

Stage 3 (100-499 employees) companies are typically at an expansion stage as a company broadens its geographic reach, adds new products and pursues new markets. Stage 3 companies introduce formal processes and procedures, and the founder is less involved in daily operations and more concerned with managing the business culture and change.

Stage 4 (500+ employees) companies are typically at the point of dominating their industry and are focused on maintaining and defending their marketing position. Key objectives at this stage are controlling expenses, productivity, globalization and managing market niches.

These stages help to define the needs of businesses to support their growth which can help Clare County and the EMCOG Region to better leverage resources. Regardless of their industry sector, companies in the same developmental stage experience similar challenges. Also, as companies move through these stages, not only do their internal needs change but their external needs such as what services they need from the community, also change.

The data in Table 11 shows that 92% of the resident sector businesses in Clare County are either self-employed or Stage 1 businesses. The balance of the resident businesses are Stage 2 businesses (8%), with less than 1% being Stage 3 businesses (100 -499 employees).

Table 11: Resident Sector Businesses by Stage

Jurisdiction	Self Employed	Stage 1 2-9 employees	Stage 2 10-99 employees	Stage 3 100-499 employees	Stage 4 500+ employees
Clare County	741	1,001	150	7	0
EMCOG Region	18,858	25,040	3,800	223	26

Source: Compiled by EMCOG from www.youreconomy.org 2009 data

The previous two tables (10 and 11) focus on the number of business establishments by sector and by stage for the dominant Resident Sector. The following two tables focus on the jobs that these business sectors and stages provide.

Table 12 shows the allocation of jobs by business sector (i.e., non-commercial, non-resident and resident) in Clare County and for the EMCOG Region as a whole. The data is consistent with the findings in Table 6: the majority of jobs within Clare County are in the resident sector (78%). The smallest portion of jobs (7.8%) is associated with businesses in the non-resident sector (i.e., headquartered out of state).

Table 12: Resident Jobs By Business Sector

Local	Total Jobs	Jobs Non-Commercial	Jobs Non-Resident	Jobs Resident
Clare County	10,214	1,412	794	8,008
EMCOG Region	349,831	59,136	44,101	246,594

Source: Compiled by EMCOG from www.youreconomy.org 2009 data

In Table 13 the resident sector jobs are further broken down by business stage (see the text for Table 11 for an explanation of Business Stages).

The majority of jobs from resident businesses in Clare County are at Stage 1 and Stage 2 companies (nearly 77% combined) while 14% of jobs are from Stage 3 businesses (with 100+ employees). Over 9% of jobs are through self employment.

Table 13: Resident Business Jobs By Stage

Jurisdiction	Self Employed Jobs	Stage 1 Jobs 2-9 employees	Stage 2 Jobs 10-99 employees	Stage 3 Jobs 100-499 employees	Stage 4 Jobs 500+ employees
Clare County	741	3,017	3,125	1,125	0
EMCOG Region	18,858	77,210	87,808	39,893	22,825

Source: Compiled by EMCOG from youreconomy.org 2009 data

The next two tables (14 and 15) show the annual sales (2009) by business type in Clare County. Table 14 identifies sales by business sector. Resident Businesses make up 92% of businesses (see Table 10) and generate 82% of sales within Clare County.

Table 14: Sales by Business Sector

Local	Total Sales (1,000s)	Sales Non-Commercial (1,000s)	Sales Non-Resident (1,000s)	Sales Resident (1,000s)
Clare County	937,098.3	58,412.9	108,179.9	770,505.5
EMCOG Region	37,113,736.1	2,596,650.7	6,846,775.5	27,670,309.9

Source: Compiled by EMCOG from www.youreconomy.org 2009 data

In Table 15 the Resident Business sector sales are broken down by Stage. Stage 2 businesses make up 44.4% of sales within Clare County. The Self-Employed and Stage 1 businesses make up an impressive 39.5% of all sales. These numbers demonstrate the importance of the self-employed and smaller businesses (less than 10 employees) to the County's economy.

Table 15: Resident Sales by Stage

Jurisdiction	Self Employed Sales (1,000s)	Stage 1 Sales (1,000s) 2-9 employees	Stage 2 Sales (1,000s) 10-99 employees	Stage 3 Sales (1,000s) 100-499 employees	Stage 4 Sales (1,000s) 500+ employees
Clare County	52,885.0	251,145.9	342,284.7	124,189.8	0.0
EMCOG Region	1,352,333.2	6,893,406.6	10,550,013.8	5,476,659.6	3,397,897.7

Source: Compiled by EMCOG from www.youreconomy.org 2009 data

Table 16 demonstrates how businesses in Clare County have fared regarding their sales during the initial economic downturn from 2006 through 2009 by showing the percent change in sales during this three year period. The numbers are red (negative) for the larger Stage 2 and 3 businesses indicating a reduction in sales. However the smaller businesses actually experienced an increase in sales in spite of the economic downturn. ***Overall Clare County's Self-Employed businesses experienced growth in sales of 8.4% over the 3 years. Stage 1 businesses experienced only a very slight drop in sales of -0.3% over the same 4 year time frame, which again illustrates the importance of the self-employed and smaller businesses to the sustainability of the County's economy.***

Table 16: Percent Change from 2006-2009: Resident Sales by Stage

Jurisdiction	Self Employed Sales	Stage 1 Sales 2-9 employees	Stage 2 Sales 10-99 employees	Stage 3 Sales 100-499 employees	Stage 4 Sales 500+ employees
Clare County	8.4%	-0.3%	-7.0%	-27.4%	N/A
EMCOG Region	-0.3%	-1.1%	-10.1%	-21.9%	-21.0%

Source: Compiled by EMCOG from youreconomy.org 2009 data

Tables 17 through 19 present business establishment data for openings and closures; expansions and downsizing; and movement of businesses in and out of Clare County during the period 2006 – 2009.

Table 17 presents the number of establishments that opened and closed from 2006 through 2009 and calculates the net increase of establishments.

Within Clare County 587 business establishments opened and 462 closed. The closed establishments equal 79% of the opened establishments, resulting in a net gain of 21% opened establishments. In other words, for every 1 establishment that opened in Clare County 0.8 establishments closed. The County's experience is better than the experience of the EMCOG Region and the State as a whole which both experienced close to a 1 to 1 ratio.

Table 17: Establishments Opened and Closed 2006 - 2009

Jurisdiction	Opened 2006-2009	Closed 2006-2009	Net Opened 2006-2009	Net Percent Opened 2006-2009
Clare County	587	-462	125	21%
State of Michigan	213,007	-201,869	11,138	5%
EMCOG Region	13,038	-12,621	417	3%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Opened = the difference between openings and closings of establishments

Table 18 presents the number of establishments that either expanded (i.e., increased jobs) or contracted (i.e., downsized/reduced the labor force) from 2006 through 2009, and calculates the net increase of business expansions.

Within Clare County 150 business establishments expanded while 65 contracted during 2006 – 2009. The contracted (downsized) establishments equal 43% of the expanded establishments resulting in a net gain of 57% of expanded establishments. In other words, for every 1 establishment that expanded in Clare County, 0.4 establishments contracted or downsized. The EMCOG Region experienced 0.5 business contractions per 1 business expansion and the State experienced 0.4 businesses contractions per 1 business expansion.

Table 18: Establishments Expanded or Contracted 2006 - 2009

Jurisdiction	Expanded 2006-2009	Contracted 2006-2009	Net Expanded 2006-2009	Net Percent Expanded 2006-2009
Clare County	150	-65	85	57%
State of Michigan	58,800	-25,818	32,982	56%
EMCOG Region	3,718	-1,949	1,769	48%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Expanded = the difference between establishments that increased jobs and those that downsized.

Table 19 shows a different data set for business activity during the 2006 – 2009 timeframe: the number of establishments that either moved in or out of Clare County.

Within Clare County 34 business establishments moved in and 33 moved out during 2006 – 2009 for a net gain of 1 business establishment. In other words, for every 1 business

establishment that moved into the County 1 moved out. The County's experience is similar to the EMCOG Region. Both Clare County and the Region fared much better than the State experience of 1.7 business establishments moving out for every one moving in.

Table 19: Establishments Moving Into and Out of the Area 2006 - 2009

Jurisdiction	Move In 2006-2009	Move Out 2006-2009	Net Move In 2006-2009	Net Percent Move In 2006-2009
Clare County	34	-33	1	3%
State of Michigan	1,687	-2,927	-1,240	-74%
EMCOG Region	618	-702	-84	-14%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Moved In = the difference between establishments that moved in and those that moved out.

Tables 20 through 22 present the **job impact** of business establishment activity regarding openings and closures; expansions and downsizing; and moving in and out of the area (from Tables 17 through 19)

Table 20 shows the number of jobs impacted by the opening and closing of business establishments from 2006 through 2009 (from Table 17) and calculates the net increase of jobs.

Within Clare County 1,057 jobs were created due to opened business establishments and 1,517 jobs were lost due to business closures. The job losses due to closures equal 144% of the jobs created resulting in a net loss of 44% of the opened establishment jobs. In other words, for every 1 job gained by a business opening, 1.4 jobs were lost due to business closures. Clare County's experience of net job loss is greater than the experience for EMCOG (2.2 jobs lost for every 1 job gained) and the State as a whole (2.1 jobs lost for every 1 job gained) during the same time period.

Table 20: Jobs Impacted By Opening and Closing Establishments 2006 - 2009

Jurisdiction	Opened Jobs 2006-2009	Closed Jobs 2006-2009	Net Opened Jobs 2006-2009	Net Percent Opened Jobs 2006-2009
Clare County	1,057	-1,517	-460	-44%
State of Michigan	551,322	-1,138,029	-586,707	-106%
EMCOG Region	28,168	-62,488	-34,320	-122%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Opened Jobs = the difference between jobs created from opened establishments and jobs lost due to closures.

Table 21 shows the number of jobs impacted by the expansion and contraction (downsizing) of business establishments from 2006 through 2009.

Within Clare County 341 jobs were created due to expansion of business establishments while 487 jobs were lost due to business downsizing. The job losses equal 143% of the jobs created, resulting in a net increase of 43% of the expanded establishment jobs. In other words, for every 1 job created 1.43 jobs were lost. The County's experience is far worse than for the EMCOG Region (0.46 jobs lost for every 1 job created). The EMCOG Region fared better than the State (0.6 jobs lost for every 1 job created).

**Table 21: Job Impact of Establishment Expansions and Contractions (downsizing)
2006 - 2009**

Jurisdiction	Expanded Jobs 2006-2009	Contracted (downsized) Jobs 2006-2009	Net	
			Expanded Jobs 2006-2009	Net Percent Expanded Jobs 2006-2009
Clare County	341	-487	-146	-43%
State of Michigan	437,688	-246,613	191,075	44%
EMCOG Region	22,383	-10,196	12,187	54%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Expanded Jobs = the difference between jobs impacted by expansion and downsizing of establishments

Table 22 shows the impact that the number of establishments either moving in or out of the County had on jobs during 2006 – 2009.

Within Clare County 112 jobs were created by business establishments moving in. At the same time 134 jobs were lost by businesses moving out. In other words, for every 1 job created due to a business moving in to the County, 1.2 jobs were lost due to a businesses moving out. The County's experience of net job loss is slightly more than both EMCOG and the State which experienced about 1 job lost for every 1 job created during the same time period.

**Table 22: Jobs Impacted By Establishments Moving In and Out of the Region
2006 - 2009**

Jurisdiction	Move In Jobs 2006-2009	Move Out Jobs 2006-2009	Net Move In Jobs 2006-2009	Net Percent
				Move In Jobs 2006-2009
Clare County	112	-134	-22	-20%
State of Michigan	26,734	-26,727	7	0%
EMCOG Region	2,806	-3,063	-257	-9%

Source: Compiled by EMCOG from www.youreconomy.org

Establishments: non commercial, non resident, resident

Net Move In Jobs = the difference between jobs from business moving in and out of the region.

The next set of tables shows employment forecasts for the following occupational categories:

Table 23: Manufacturing

Table 24: Other Basic (farm, forestry/fish/agriculture and mining)

Table 25: Retail

Table 26: Wholesale

Table 27: Other (utilities, construction, transport, warehouse, information, finance, insurance, real estate, government)

Table 28: Services

Table 29: Total for All Categories

The forecasts are for the thirty-year period 2010 to 2040. Each Table shows growth rates by type of occupation. Employment within Clare County is forecast to increase by 17.5% within the 30 year period 2010–2040 compared to a 10.7% increase within the EMCOG Region and a 13.6% increase Statewide. There are two occupational sectors that are forecast for growth in

Clare County from 2010 to 2020 and also 2020 to 2040: “Services at 12.3% (2020) and another 19.3% (2040) and “Other” at 9.5% (2020) and another 9.3% (2040). All other occupational sectors are forecast to decrease in employment in Clare County from 2010 to 2040.

**Table 23: Occupational Employment Forecasts 2010 - 2040
MANUFACTURING**

Jurisdiction	2010	2020	2040	Percent	Percent
				Change	Change
				2010-2020	2020-2040
Michigan	503,751	499,375	450,679	-0.9%	-9.8%
EMCOG Region	33,223	32,310	28,946	-2.7%	-10.4%
Clare County	904	904	892	-0.0%	-1.4%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 24: Occupational Employment Forecasts 2010 - 2040
OTHER BASIC**

Jurisdiction	2010	2020	2040	Percent	Percent
				Change	Change
				2010-2020	2020-2040
Michigan	97,511	90,828	82,498	-6.9%	-9.2%
EMCOG Region	15,963	14,698	13,137	-7.9%	-10.6%
Clare County	640	587	506	-8.2%	-13.8%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 25: Occupational Employment Forecasts 2010 - 2040
RETAIL**

Jurisdiction	2010	2020	2040	Percent	Percent
				Change	Change
				2010-2020	2020-2040
Michigan	541,315	511,317	495,708	-5.5%	-3.1%
EMCOG Region	44,768	42,029	40,202	-6.1%	-4.3%
Clare County	1,671	1,603	1,600	-4.0%	-0.2%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 26: Occupational Employment Forecasts 2010 - 2040
WHOLESALE**

Jurisdiction	2010	2020	2040	Percent	Percent
				Change	Change
				2010-2020	2020-2040
Michigan	166,559	162,998	154,786	-2.1%	-5.0%
EMCOG Region	8,607	8,169	7,638	-5.1%	-6.5%
Clare County	249	248	245	-0.5%	-1.2%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 27: Occupational Employment Forecasts 2010 - 2040
OTHER**

Jurisdiction	2010	2020	2040	Percent Change 2010-2020	Percent Change 2020-2040
Michigan	1,536,596	1,623,614	1,697,672	5.7%	4.6%
EMCOG Region	109,826	114,316	119,908	4.1%	4.9%
Clare County	4,615	5,054	5,525	9.5%	9.3%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 28: Occupational Employment Forecasts 2010 - 2040
SERVICES**

Jurisdiction	2010	2020	2040	Percent Change 2010-2020	Percent Change 2020-2040
Michigan	2,194,496	2,496,969	2,842,633	13.8%	4.6%
EMCOG Region	141,039	158,728	181,560	12.5%	14.4%
Clare County	4,385	4,925	5,874	12.3%	19.3%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

**Table 29: Occupational Employment Forecasts 2010 - 2040
ALL OCCUPATIONS**

Jurisdiction	2010	2020	2040	Percent Change 2010-2020	Percent Change 2020-2040
Michigan	5,040,226	5,385,100	5,723,975	6.8%	6.3%
EMCOG Region	353,426	370,250	391,390	4.8%	5.7%
Clare County	12,464	13,323	14,642	6.9%	9.9%

Source: Compiled by EMCOG from MDOT Planning; MDOT Source: Institute for Research, Employment and the Economy, University of Michigan, 2013

INCOME, POVERTY AND EDUCATION

Per capita personal income (PCPI) is widely used as an indicator of the economic wellbeing of residents in an area. Changes in PCPI provide a statistical measurement of an area's wealth and sustainability compared to regional or national benchmarks. PCPI is measured by totaling all income sources, wages and salaries, asset income and transfer payments and dividing that total by the total population.

Table 30 shows the National, State and Clare County PCPI for December of 2011. The State and County is compared to the National PCPI of \$41,560. The PCPI for Clare County and the State of Michigan are both below the National average.

**Table 30: Per Capita Personal Income
And
Percent of National Average**

Area	December 2011 PCPI	Percent of National PCPI
National	41,560	
Clare County	26,297	65.0%
State	36,264	87.3%

Source: Compiled by EMCOG from STATS America, December, 2013

Poverty is another strong indicator of the economic health and sustainability of the population of an area. Table 31 shows the level of poverty within Clare County for the years 2000 and 2011 as compared to the EMCOG Region, the State and the Nation.

As a point of reference when reviewing Table 31, the 2012 preliminary U. S. Census poverty thresholds for annual income within the 48 contiguous states based on the size of the family unit are as follows:

Size of Family Unit	Annual Income
One person (unrelated individual)	\$ 11,722
Under 65 Years	11,945
65 Years and Over	11,011
Two People	14,960
Householder Under 65 Years	15,452
Householder 65 Years and Over	13,891
Three People	18,287
Four People	23,497
Five People	27,815
Six People	31,485
Seven People	35,811
Eight People	39,872

Source: www/census.gov

As shown below, the National percentage of the population at the poverty level has increased by 2.8 percentage points since 2000 compared to 11 percentage points in Clare County and 6.5 percentage points for the Region. Some of the increase in the percent of population at the poverty level could be attributed to the reduction in overall population of 1.0% in Clare County since 2000 (i.e., the population at the poverty level represents a percentage of a smaller base). Neither the Nation the State of Michigan, the EMCOG Region nor Clare County has experienced a reduction in the poverty rate since the 2000 Census. The number of people in poverty is the equivalent of 1 out of every 3.7 persons in Clare County.

Table 31: Percent of Population At Poverty Level 2000 – 2011

Area	2000 Percent of Population	2011 Percent of Population	2011 Ratio of Persons in Poverty
Clare County	16.0%	27.0%	1 Out of Every 3.7 Persons
National	12.2%	15.0%	1 Out of Every 6.7 Persons
Michigan	11.3%	17.5%	1 Out of Every 5.7 Persons
EMCOG Region	12.3%	18.8%	1 Out of Every 5.3 Persons

Source: Compiled by EMCOG from U. S. Census Bureau American FactFinder

Another indicator of the economic viability of an area is the educational attainment of the population living there. Table 32 presents a comparison of Clare County's educational attainment for 2000 and 2011 by identifying the percent of the population age 25 and older that does not have a high school diploma and the percent of the same population that has a degree (high school diploma or higher).

For Clare County, as well as the EMCOG Region and the State, the numbers have been going in a positive direction for the past ten years. The portion of population without a high school diploma has decreased while the educational attainment at all levels has increased.

Table 32: Education Attainment of Population 25 and Older 2000 - 2011

Area	2000 Percent Without High School Diploma	2011 Percent Without High School Diploma	2000 Percent With Diploma Or Higher	2011 Percent With Diploma or Higher	2000 Percent with Bachelors or Higher	2011 Percent with Bachelors or Higher
Clare County	23.9%	16.8%	76.1%	83.2%	8.8%	11.0%
Michigan	16.6%	11.6%	83.4%	88.4%	21.8%	25.3%
EMCOG	18.3%	13.1%	81.7%	86.9%	15.2%	17.7%

Source: Compiled by EMCOG from Factfinder.census.gov

TAXABLE VALUES, TAX RATES AND HOUSING

The economic health of a community is, in many ways, tied to the health of its tax base. Without a healthy tax base essential services are difficult to deliver and the quality of life amenities that keep residents and businesses and attract new, become threatened. Without a sustainable tax base, bonds and tax initiatives for everything from public safety, education, local roads to water and sewer, are also be at risk.

Table 33 presents a comparison of taxable values for Clare County, the EMCOG Region, and Michigan for the years 2000, 2005 and 2011. During the period 2000–2005 Clare County's taxable value increase of just over 35% was greater than the increase for both the EMCOG Region and the State as a whole. As is shown in Table 33 the Clare County rate of growth in tax valuation was significantly higher in recent years (2005–2011) compared to Michigan's rate of growth of less than 1%, indicating more stability in the County. However this overall 6 year

increase includes a decrease in taxable values from 2010 (\$1,032.1 million) to 2011 (\$1,023.0 million), impacting the ability to balance budgets with property tax revenue.

Table 33: Property Tax Valuation 2000 - 2011

Jurisdiction	2000 Taxable Valuation (million's)	2005 Taxable Valuation (million's)	Percent Change 2000 - 2005	2011 Taxable Valuation (million's)	Percent Change 2005 - 2011
Clare County	637.6	866.7	35.9%	1,023.0	18.0%
State	240,647.5	321,653.1	33.7%	323,615.6	0.6%
EMCOG Region	17,393.6	22,078.3	26.9%	24,285.3	10.0%

Source: Compiled by EMCOG from 2000, 2005, and 2011 Ad Valorem Property Tax Report, Michigan Department of Treasury

Table 34 presents a comparison of the average tax rates levied for Clare County, the EMCOG Region and for Michigan for the years 2000, 2005 and 2011. The tax rates are a calculation that represents an overall average millage rate based on total taxable values and total taxes levied. Tax millage rates are based on \$1.00 per \$1,000 of assessed valuation.

During the years 2000–2005 the County's overall millage rate decreased by 5.6% compared to a smaller decrease of 1.7% in EMCOG and an increase of 1.4% for the State. During the next six years (2005–2011) the millage rate for the County was nearly the same as in 2005 which is similar to the very modest changes in the tax millage rates for both the EMCOG Region and the State.

Table 34: Property Tax Rates 2000 - 2011

Jurisdiction	2000 Average Tax Rate	2005 Average Tax Rate	Percent Change 2000 - 2005	2010 Average Tax Rate	Percent Change 2005 - 2010
Clare County	33.98	32.07	-5.6%	32.06	0.0%
State	39.32	39.88	1.4%	40.00	0.3%
EMCOG Region	35.58	34.99	-1.7%	35.05	0.2%

Source: Compiled by EMCOG from 2000, 2005, and 2011 Ad Valorem Property Tax Report, Michigan Department of Treasury
Average Tax Rate: calculation based on total taxes levied and total taxable valuation

Another indicator of the economic health of an area is the status of the growth of the housing stock and vacancy rates. Table 35 shows the 2000 and 2011 housing units and the rate of growth in housing units since the 2000 Census for Clare County, the EMCOG Region, and the State. During this eleven-year time frame Clare County experienced a 4.6% increase in housing units, similar to the EMCOG Region as a whole (4.7%) but less than the statewide increase of 7.0%

Table 35: Housing Units 2000 - 2011

Jurisdiction	2000 Total Housing Units	2011 Total Housing Units	Percent Change 2000 - 2010
Clare County	22,229	23,248	4.6%
State	4,234,279	4,532,215	7.0%
EMCOG Region	345,374	396,223	4.7%

Source: Compiled by EMCOG from U.S. Census Stats America 2007-2011 Estimates.

While Clare County experienced gains in housing units during the past 11 years, the vacancy rate data in Table 36 provides further information: the number of vacant housing units in 2000 and 2011 and the percent those vacant units are of the total housing for the same time period.

Note: the vacancy rates are based on U. S. Census data. The Census determines a housing unit as vacant *if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. A vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere* (www.census.gov). Based on this definition, second homes are counted as vacant.

As shown below (Table 36), the increase in housing in Clare County (4.6% from Table 35) is higher than the increase in the vacancy rate (0.4 percentage points) for the County from 2000 to 2011. The overall vacancy rate for Clare County has increased slightly from 42.9% in 2000 to 43.3% in 2011.

Table 36: Housing Vacancies 2000 - 2011

Jurisdiction	2000 Vacant Housing Units	2000 Vacancy Rate	2011 Vacant Housing Units	2011 Vacancy Rate	Change In Housing Vacancy Rate Percentage points 2000 - 2011
Clare County	9,543	42.9%	10,078	43.3%	0.4
State	448,618	10.6%	707,033	15.6%	5.0
EMCOG Region	70,702	18.7%	88,348	22.3%	3.6

Source: Compiled by EMCOG from U.S. Census Stats America 2007-2011 Estimates.

SUMMARY OF DATA FOR CLARE COUNTY

The following is a list of highlights of findings of the economic data for Clare County:

POPULATION TRENDS

- Clare County lost 1% of its population since 2000 (Table 2).
- Clare County population is forecast to increase slightly through 2040 at a very modest rate of 0.11% per year (Table 3).
- In spite of the continuing projection of population loss from births and deaths in Clare County, the in-migration of population under the age of 65 will increase by 1,200 people by the year 2030 and a total of 2,300 by the year 2040 (Table 3).
- Clare County is projected to grow in population at a modest 0.7% from 2010 to 2020 and another 2.7% from 2020 to 2040 (Table 4).
- Clare County's population is getting older. The median age has increased from 28.8 in 1980 to 45.3 in 2010 (Table 5).
- The number of households is forecast to increase from 2010 to 2040 but at a lesser rate than the increase in population indicating a shift to a smaller household size (Table 6).

EMPLOYMENT, JOBS AND SALES

- The 24-month (2011-2012) average unemployment rate for Clare County of 11.0% is higher than both the National rate of 8.1% and the EMCOG rate of 8.3%. (Table 7).
- Clare County's population is estimated to decrease by **-6.1%** in the daytime due to the net impact of workers commuting to jobs within and outside of the County (Table 8).
- Overall Clare County's Employment/Resident ratio is 0.82 meaning that workers are "exported" to other counties for jobs. (Table 9).
- Resident sector businesses (i.e., either stand alone businesses or businesses headquartered with the County or state) make up 92% of businesses within Clare County (Table 10).
- Approximately 92% of the resident sector businesses in Clare County are either self-employed (1 employee) or Stage 1 (2-9 employees) (Table 11).

- Stage 2 companies (10-99 employees) make up 8% of businesses in Clare County (Table 11).
- 78% of jobs in Clare County come from resident sector businesses; the least amount of jobs (7.8%) are from the non-resident sector (Table 12).
- Nearly 77% of resident sector jobs in Clare County are from either Stage 1 or Stage 2 businesses (Table 13).
- Resident businesses generate 92% of sales within Clare County (Table 14).
- The Self-Employed and Stage 1 businesses (2-9 employees) generate an impressive 39.5% of sales within Clare County (Table 15).
- Stage 2 businesses (10-99 employees) generate 44.4% of sales within Clare County (Table 15).
- During the three year period 2006 – 2009 the Self-Employed businesses in Clare County experienced **growth in sales** of 8.4% while Stage 1 businesses experienced a very slight drop in sales of **-0.3%**.(Table 16).
- During the three year period 2006 – 2009 the Stage 2 and Stage 3 businesses in Clare County experienced a **reduction in sales** of **-7.0%** and **-27.4%** respectively (Table 16).
- From 2006 to 2009 the following business activity occurred in Clare County:
 - For every 1 business that opened, 0.8 businesses closed (Table 17).
 - For every 1 job created from businesses opening, 1.4 jobs were lost due to business closures (Table 20).
 - For every 1 business that expanded, 0.4 businesses downsized (Table 18).
 - For every 1 job created from business expansion, 1.4 jobs were lost due to business downsizing (Table 21).
 - For every 1 business that moved in to the County, 1 business moved out of the County (Table 19).
 - For every 1 job created from businesses moving in to the County, 1.2 jobs were lost due to businesses moving out of the County (Table 22).
- Clare County Employment Sector Forecasts: 2010-2040
 - The largest employee occupation sector is “Other” (Table 27).
 - The second largest employee occupation sector is “Services” (Table 28).

- The largest forecast increase in jobs (34%) is in “Services” (Table 28) followed by “Other” (19.7%) (Table 27).
- “Manufacturing”, “Other Basic”, “Retail” and “Wholesale” sectors are forecast to lose jobs by 2040 (Tables 23, 24, 25, and 26).
- The employment sectors as a whole are forecast to grow by 17.5% from 2010 to 2040 (Table 29).

INCOME, POVERTY AND EDUCATION

- Clare County's 24-month 2011 PCPI is 65% of the National average. (Table 30).
- 27% of Clare County's population (2011) is at the poverty level, an increase of 11 percentage points since 2000 (Table 31).
- The portion of Clare County's population with a high school diploma has been increasing steadily since 2000 (Table 32).
- The portion of Clare County's population that has a college degree or higher has been increasing steadily since 2000 (Table 32)

TAXABLE VALUES, TAX RATES AND HOUSING

- Taxable values in Clare County grew from 2000 to 2005 but have at a slower rate since 2005 (Table 33).
- Taxable values in Clare County grew at a significantly higher rate than the EMCOG Region and the State as a whole (Table 33).
- The overall tax levy rate for Clare County has decreased since 2000 (Table 34).
- The number of housing units in Clare County grew by 4.6% from 2000 to 2011. This growth rate is lower than the growth rate for the State and very close to the growth rate for the EMCOG Region (Table 35).
- The vacancy rate ⁵ for Clare County is 43.3% (an increase of only 0.4% since 2000). Although the increase is very minimal, the vacancy rate is significantly higher than the rate for both the EMCOG Region and the State as a whole. (Table 36).

⁵ According to the U. S. Census a housing unit is considered vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. A vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.