

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



**Prepared by:
East Michigan Council of Governments
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General Facts About Roscommon County

County Seat: Village of Roscommon
 Land Area: 521.4 square miles
 Local Governments: 1 village; 11 townships
 2010 Population: 24,449
 Population Density: 46.9 persons per square mile
 Median Age: 50.8

Table 1: Business Establishments In Roscommon County¹

Type of Establishment	Self Employed & Stage 1 (1-9)	Stage 2 (10-99)	Stage 3 (100-499)	Stage 4 (500 +)	Total	Percent
Natural Resource & Mining	2	2			3	0.7 %
Construction	77	3			80	14.2 %
Manufacturing	12	1	1		14	2.5 %
Trade, Transportation, Utilities	111	31	2		144	25.6 %
Information	6	1			7	1.2 %
Financial Activities	50	3			53	9.4 %
Professional and Business Services	42	3			45	8.0 %
Educational & Health Services	33	14			47	8.3 %
Leisure & Hospitality	45	29	1		89	15.8 %
Public Adm. & Other Services	76	4			80	14.2 %
Total	468	91	4		563	

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

POPULATION 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 Roscommon County. Between 1980 and 2000 the County experienced a very significant 55.5% population increase from 16,374 persons in 1980 to 25,469 persons in 2000. The County's population growth was much greater than the experience of both the EMCOG Region and the State of Michigan and was the highest growth rate within the EMCOG Region. The 2010 U.S. Census results show that Roscommon County reversed the trend and experienced a population loss of **-4.0%** since 2000 resulting in a population of 24,449.

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
Roscommon County	16,374	19,776	25,469	24,449	55.5%	-4.0%
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 Roscommon 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 Roscommon County will experience a modest decrease in population from the year 2010 to 2040 of **-0.04%** per year.

What is interesting to note in Table 3 are the Population subsets that make up the projections. In Roscommon County there is a projected population decline of **-4,861** from the “Natural Increase” subset (births and deaths) and the “Domestic Migration Age 65 and Older” subsets. These losses are nearly offset by the projected growth in the “International Migration” and “Domestic Migration Under the Age of 65” population subsets into the County. The population changes in Roscommon County regarding overall growth as well as the population subset changes are very similar to the EMCOG Region as a whole.

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
Roscommon County	24.7	24.6	24.9	24.4	-0.3	-1.1%	-0.04%
Population Subsets							
Natural Increase		-1.5	-1.3	-1.4	-4.1		
International Migration		0.01	0.01	0.01	0.03		
Domestic Migration 65+		-0.3	-0.2	-0.2	-0.7		
Domestic Migration Under 65		1.7	1.7	1.1	4.6		
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	-0.05	6.1	-15.6		

Source: Compiled by EMCOG from Michigan Department of Transportation Planning

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

Table 4 provides further detail of population forecasts for each city/village/township within Roscommon County. The percent changes in population from 2010 to 2020 and from 2020 to 2040 are shown on the right side of the table. Based on population estimates over half of the townships in Roscommon County as well as the Village of Roscommon will experience a decrease in population from the 2010 Census to 2020 ranging from a **-0.3%** (Denton Township) to **-2.2%** (Lake Township). In contrast Nestor Township is forecast to grow by 5.5%. The overall growth rate for the County is estimated to be the 0%. During 2020 to 2040 the population for the majority of townships is estimated to decrease by as much as **-5.5%** (Lake Township). The exceptions are Nester Township and Roscommon Township which are estimated to grow in population by 9.4% and 4.1% respectively.

NOTE: for the purpose of transportation planning the population forecasts as provided by MDOT were done by Traffic Analysis Zone (TAZ) within Roscommon County. A TAZ boundary may include a city or village as well as a township. The Village of Roscommon was embedded within a larger TAZ in the MDOT forecasts. EMCOG prepared forecasts for this village 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: Roscommon 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
Au Sable Township	255	250	238	-1.9%	-4.9%
Backus Township	330	328	320	-0.7%	-2.4%
Denton Township	5,557	5,541	5,457	-0.3%	-1.5%
Gerrish Township	2,993	3,004	2,998	0.4%	-0.2%
Higgins Township	857	849	826	-0.9%	-2.8%
Lake Township	1,215	1,188	1,123	-2.2%	-5.5%
Lyon Township	1,370	1,358	1,320	-0.9%	-2.8%
Markey Township	2,360	2,369	2,364	0.4%	-0.2%
Nester Township	295	311	340	5.5%	9.4%
Richfield Township	3,731	3,651	3,457	-2.1%	-5.3%
Roscommon Township	4,411	4,524	4,708	2.6%	4.1%
Roscommon Village	1,075	1,065	1,035	-0.9%	-2.8%
Roscommon County	24,449	24,438	24,186	0.0%	-1.0%

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 Roscommon 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
Roscommon County	40.7	44.9	47.2	53.3	16.0%	12.9%
EMCOG Region	28.8	33.2	37.2	39.7	29.2%	6.7%

Source: Median Age per County: Compiled by EMCOG from U.S. Census

Source: Median Age per Region: calculated weighted average median age based on county Census population as compiled by EMCOG

Table 6 presents household (HH) estimates for the cities, villages and townships within Roscommon County through the year 2040. From 2010 to 2020 the number of households is projected to decrease by a slight **-0.3%** countywide compared to a 0% population change indicating no shift in household size. Nester Township and Roscommon Township are estimated to have an increase in households, consistent with the respective population forecasts. For 2020 to 2040 nearly all local units in the County are estimated to experience a further decrease in the number of households of **-6.3%** countywide, the only exception being Nester Township.

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 Roscommon County. A TAZ boundary may include a city or village as well as a township. The Village of Roscommon was embedded within a larger TAZ in the MDOT forecasts. EMCOG prepared forecasts for the village based on their 2010 Census households and using the same growth assumptions that were used by MDOT for the TAZ in which it is 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: Roscommon 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
Au Sable Township	113	111	101	-1.7%	-9.0%
Backus Township	148	147	136	-1.0%	-7.5%
Denton Township	2,702	2,683	2,495	-0.7%	-7.0%
Gerrish Township	1,381	1,377	1,292	-0.3%	-6.1%
Higgins Township	376	372	343	-1.1%	-7.8%
Lake Township	621	609	552	-1.9%	-9.4%
Lyon Township	672	665	613	-1.1%	-7.8%
Markey Township	1,146	1,143	1,072	-0.3%	-6.1%
Nester Township	143	151	158	5.5%	4.9%
Richfield Township	1,776	1,743	1,581	-1.8%	-9.3%
Roscommon Township	1,932	1,975	1,950	2.2%	-1.2%
Village of Roscommon	423	418	386	-1.1%	-7.8%
Roscommon County	11,433	11,393	10,680	-0.3%	-6.3%

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 Roscommon County and the EMCOG Region, along with the State and National data, for the years 2011 and 2012. The County's unemployment rate of 10.8% is higher than the National, 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
Roscommon County	9,456	8,436	1,020	10.8%
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 Roscommon County unemployment rate of 10.8% is lower than the County's 2010-2011 rate of 11.8%. 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 both the labor force and the number of unemployed has decreased disproportionately to the decrease in the number of employed. 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 Roscommon County and where they work in relation to where they live.

Table 8 shows the impact of workers commuting into and out of Roscommon County has on the daytime population. The 7,361 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 Roscommon County (regardless of the location of their employment) is compared to the 7,069 people who work within Roscommon County to derive an estimated daytime population. The result is that Roscommon County's resident population decreases by **-1.2%** when factoring in workers who commute to work from inside and outside of the county.

**Table 8: Commuter Adjusted Daytime Population
Roscommon 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
Roscommon County	24,932	7,361	7,069	24,640	-292	-1.2%
(a) MCD or Minor Civil Divisions are local unit of government with either 2,500 workers living in or 2,500 workers working in. There are no MCDs within Roscommon County						

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

Table 9 computes the Employment/Resident ratio by comparing the number of workers who both live and work within Roscommon County to the number of workers employed within the County. As shown below, there are fewer workers employed in Roscommon County (7,069) than total workers who reside in Roscommon County (7,361). Of the 7,361 working population living in the county, 5,072 actually work in the county. This equates to 68.9% of the workforce employed in Roscommon County. This is reflected in the countywide Employment/Resident ratio of 0.96 which indicates that Roscommon County exports a very small number of workers living within the county to other counties.

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

County/MCD (a)	Total Workers Working in the County/MCD	Total Workers Living in The County/MCD	Workers Who Both Live <u>and</u> Work in the County/MCD	Percent of Workers Who Both Live and Work in the County/MCD	Employment/ Resident Ratio
Roscommon County	7,069	7,361	5,072	68.9%	0.96
(a) MCD or Minor Civil Divisions are local unit of government with either 2,500 workers living in or 2,500 workers working in. There are no MCDs within Roscommon 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 Roscommon 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 8% of the businesses in Roscommon County. 2% of the businesses fall into the non-resident sector. The majority of businesses (90%) are in the resident sector. Data for both Roscommon County and EMCOG as a whole is also included in Table 6.

Table 10: Business Establishments By Sector

Jurisdiction	Total	Non-Commercial	Non-Resident	Resident
Roscommon County	1,919	149	47	1,723
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:

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

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 Roscommon 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 94% of the resident sector businesses in Roscommon County are either self-employed or Stage 1 businesses. The balance of the resident businesses are either Stage 2 businesses (about 6%) with less than 1% Stage 3 businesses (100-499 employees). There are no Stage 4 businesses (500+ employees) in Roscommon County.

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
Roscommon County	606	1,013	100	4	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 Roscommon County and for the EMCOG Region as a whole. The data is consistent with the findings in Table 10: the majority of jobs within Roscommon County are in the resident sector (72%). The smallest portion of jobs (10.5%) is associated with businesses in the non-resident sector.

Table 12: Resident Jobs By Business Sector

Local	Total Jobs	Jobs Non-Commercial	Jobs Non-Resident	Jobs Resident
Roscommon County	9,122	1,626	962	6,534
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 Roscommon County are at Stage 1 and Stage 2 companies (81% combined) while 9.5% of jobs are from Stage 3 businesses (with 100 to 499 employees). Nearly 10% 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
Roscommon County	606	3,151	2,157	620	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 Roscommon County. Table 10 identifies sales by business sector. Resident Businesses make up 90% of businesses (see Table 6) and generate 76% of sales within Roscommon 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)
Roscommon County	772,783.6	49,386.8	135,906.6	587,490.2
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 41.4% of sales within Roscommon County. The Self-Employed and Stage 1 businesses make up a very impressive 52.6% of all sales; while the Stage 3 businesses make up 6% of 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
Roscommon County	43,342.1	265,762.3	243,347.2	35,038.6	-
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 youreconomy.org 2009 data

Table 16 demonstrates how businesses in Roscommon County have fared regarding their sales during the economic downturn from 2006 through 2009 by showing the percent change in sales during this four year period. The numbers are red (negative) for all size businesses except for the Stage 2 companies. In contrast to the majority of the Region the Roscommon County Self-Employed and Stage 1 companies fared worse than the Stage 2 and 3 companies. *The majority of the counties within the EMCOG Region experienced very slight reductions in sales from smaller companies (less than 10 employees) and in some cases sales for these smaller companies grew during the 2006-2009 timeframe.*

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
Roscommon County	-2.7%	-3.9%	1.5%	-3.3%	-
EMCOG Region	-0.3%	-1.1%	-10.1%	-21.9%	-21.0%

Source: Compiled by EMCOG from youreconomy.org data

Tables 17 through 19 present business establishment data for openings and closures; expansions and downsizing; and movement of businesses in and out of Roscommon 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 Roscommon County 447 business establishments opened and 502 closed. The closed establishments equal 112% of the opened establishments, resulting in a net loss of **-12%** opened establishments. In other words, for every 1 establishment that opened in Roscommon County 1.12 establishments closed. Roscommon County's experience is similar to 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
Roscommon County	447	-502	-55	-112.3%
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 Roscommon County 150 business establishments expanded while 75 contracted during 2006–2009. The contracted (downsized) establishments equal 50% of the expanded establishments resulting in a net gain of 50% of expanded establishments. In other words, for every 1 establishment that expanded in Roscommon County, 0.5 establishments contracted or downsized. The EMCOG Region also 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
Roscommon County	150	-75	75	50%
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 Roscommon County.

Within Roscommon County 38 business establishments moved in and 28 moved out during 2006 – 2009 for a net gain of 10 business establishments. In other words, for every 1 business establishment that moved into the County 0.7 moved out. The County's experience is better than for both the EMCOG Region and the State which both experienced a net loss of businesses (i.e., more businesses moved out than moved 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
Roscommon County	38	-28	10	26%
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 Roscommon County 990 jobs were created due to opened business establishments and 1,486 jobs were lost due to business closures. The job losses due to closures equal 150% of the jobs created resulting in a net loss of **-50%** of the opened establishment jobs. In other words, for every 1 job gained by a business opening, 1.5 jobs were lost due to business closures. Roscommon County's experience of net job loss is better 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
Roscommon County	990	-1,486	-496	-50%
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 Roscommon County 308 jobs were created due to expansion of business establishments while 273 jobs were lost due to business downsizing. The job losses equal 89% of the jobs created, resulting in a net increase of 11% of the expanded establishment jobs. In other words, for every 1 job created 0.89 jobs were lost. The County's experience is worse than for the EMCOG Region (0.46 jobs lost for every 1 job created) and 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
Roscommon County	308	-273	35	11%
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 Roscommon County 133 jobs were created by business establishments moving in. At the same time 88 jobs were lost by businesses moving out. In other words, for every 1 job created due to a business moving in to the County, 0.66 jobs were lost due to a businesses moving out. The County's experience of net job loss is better 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
Roscommon County	133	-88	44	34%
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 Roscommon County is forecast to increase by 9.5% 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 three occupational sectors that are forecast for growth in Roscommon County from 2010 to 2040: “Manufacturing” which is forecast for the

largest occupation sector growth of 31.3% by 2020 followed by a decrease of -6.2% from 2020-2040 for an overall increase of 23.1%; “Other” at 2.4% by 2020 and another 6.9% from 2020-2040; and “Services” at 6.0% by 2020 and another 14.6% from 2020-2040. All other occupational sectors are forecast to decrease in employment in Roscommon 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%
Roscommon County	384	503	472	31.3%	-6.2%

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%
Roscommon County	108	100	90	-7.4%	-10.0%

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%
Roscommon County	1,470	1,333	1,301	-9.3%	-2.4%

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%
Roscommon County	148	133	126	-10.1%	-5.3%

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	Percent
				Change	Change
				2010-2020	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%
Roscommon County	2,885	2,955	3,157	2.4%	6.9%

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	Percent
				Change	Change
				2010-2020	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%
Roscommon County	2,663	2,822	3,235	6.0%	14.6%

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	Percent
				Change	Change
				2010-2020	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%
Roscommon County	7,658	7,846	8,382	2.5%	6.8%

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 Roscommon County PCPI for December of 2011. The State and County is compared to the National PCPI of \$41,560. The PCPI for Roscommon 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	
Roscommon County	29,948	72.0%
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 Roscommon County for the years 2000 and 2010 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 8.8 percentage points in Roscommon County and 6.4 percentage points for the Region. Neither the Nation, the State of Michigan, the EMCOG Region nor Roscommon County has experienced a reduction in the poverty rate since the 2000 Census. Within Roscommon the poverty level is equivalent to 1 out of every 4.7 people.

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
Roscommon County	12.4%	21.2%	1 Out of Every 4.7 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 Roscommon 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 Roscommon 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	2011		2011		2011	
	2000 Percent Without High School Diploma	Percent Without High School Diploma	2000 Percent With Diploma Or Higher	Percent With Diploma or Higher	2000 Percent with Bachelors or Higher	Percent with Bachelors or Higher
Roscommon County	20.5%	15.6%	79.5%	84.4%	10.9 %	13.8%
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 Roscommon County, the EMCOG Region, and Michigan for the years 2000, 2005 and 2011. During the period 2000–2005 Roscommon County’s taxable value increase of 38.6% was greater than the increase for the EMCOG Region and for the State as a whole. During the years 2005–2010 the rate of growth of taxable value slowed for Roscommon County (11.1%) but still grew at a greater rate than for the EMCOG Region (10.0%) and the State (0.6%).

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
Roscommon County	836.0	1,158.4	38.6%	1,287.1	11.1%
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 Roscommon 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 **-3.9%** compared to a 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 within the County increased by 6.6% which is a larger rate of increase than the tax millage rate changes 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	2011 Average Tax Rate	Percent Change 2005 - 2011
Roscommon County	31.70	30.46	-3.9%	32.48	6.6%
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 Roscommon County, the EMCOG Region, and the State. During this eleven-year time frame Roscommon County experienced a 6.0% increase in housing units compared to the increase in the EMCOG Region as a whole (4.%) and the statewide increase of 7.0%

Table 35: Housing Units 2000 - 2011

Jurisdiction	2000 Total Housing Units	2011 Total Housing Units	Percent Change 2000 - 2011
Roscommon County	23,109	24,507	6.0%
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 StatsAmerica 2007-2011 Estimates

While Roscommon County experienced modest gains in housing units during the past 11 years, the vacancy rate data in Table 32 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 Roscommon County (6.0% from Table 35) is greater than the increase in vacancy rate (2.8 percentage points since 2000). There could be several factors influencing these numbers such as the construction of new housing units as primary homes compared to second homes which would be categorized as “vacant” per the U.S. Census.

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
Roscommon County	11,859	51.3%	13,252	54.1%	2.8
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 StatsAmerica 2007-2011 Estimates

SUMMARY OF DATA FOR ROSCOMMON COUNTY

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

POPULATION TRENDS

- Roscommon County lost **-4.0%** of its population since 2000 (Table 2).
- Roscommon County population is forecast to decrease slightly through 2040 at a rate of **-0.04%** per year (Table 3).
- In spite of the projection of population loss from births and deaths as well as the out-migration of persons age 65 and older, the in-migration of population under the age of 65 will increase by 1,700 by the year 2030 and a total of 4,600 by the year 2040 in Roscommon (Table 3).
- Roscommon County's overall population is forecast to remain near 2010 levels with a 0% increase from 2010-2020 and a decrease of **-1.0%** from 2020-2040 (Table 4).
- Roscommon County's population has been getting older. The median age has increased from 40.7 in 1980 to 53.3 in 2010 (Table 5).
- The number of households is forecast to decrease from 2010 to 2040 but at a greater rate than the forecast decrease in population indicating a shift to a very slight increase in household size (Table 6).

EMPLOYMENT, JOBS AND SALES

- The 24-month (2011-2012) average unemployment rate for Roscommon County of 10.8% is higher than the National rate of 8.1% and the EMCOG rate of 8.3% (Table 7).
- Roscommon County population is estimated to decrease by **-1.2%** in the daytime due to the net impact of workers commuting to jobs within and outside of the County (Table 8).
- Overall, Roscommon County's Employment/Resident ratio is 0.96, meaning that a very slight amount of 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 90% of businesses within Roscommon County (Table 10).

- Approximately 94% of the resident sector businesses in Roscommon County are either self-employed (1 employee) or Stage 1 (2-9 employees) (Table 11).
- Stage 2 companies (10-99 employees) make up about 6% of businesses in Roscommon County (Table 11).
- 72% of jobs in Roscommon County come from resident sector businesses; the least amount of jobs (10.5%) come from the non-resident sector (Table 12).
- 81% of resident sector jobs in Roscommon County are from either Stage 1 or Stage 2 businesses (Table 13).
- Resident businesses generate 76% of sales within Roscommon County (Table 14).
- The Self-Employed and Stage 1 businesses (2-9 employees) generate an impressive 52.6% of sales within Roscommon County (Table 15).
- Stage 2 businesses (10-99 employees) generate 41.4% of sales within Roscommon County (Table 11).
- During the four year period 2006 – 2009 the Self-Employed businesses in Roscommon County experienced a reduction in sales of **-2.6%** while Stage 1 businesses experienced a larger decrease in sales of **-3.9%**.(Table 16).
- During the four year period 2006 – 2009 the Stage 2 businesses in Roscommon County experienced growth in sales of 1.5%. (Table 16).
- Stage 3 businesses which make up less than 1% of businesses and 9.5% of jobs in Roscommon County experienced a -3.3% decrease in sales during the same 4 year period (2006-2009. (Table 16).
- From 2006 to 2009 the following business activity occurred in Roscommon County:
 - For every 1 business that opened, 1.12 businesses closed (Table 17).
 - For every 1 job created from businesses opening, 1.5 jobs were lost due to business closures (Table 20).
 - For every 1 business that expanded, 0.5 businesses downsized (Table 18).
 - For every 1 job created from business expansion, 0.9 jobs were lost due to business downsizing (Table 21).
 - For every 1 business that moved in to the County, 0.7 businesses moved out of the County (Table 19).

- For every 1 job created from businesses moving in to the County, 0.7 jobs were lost due to businesses moving out of the County (Table 22).
- Roscommon 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 at 23.1% is in “Manufacturing” (Table 23) followed by “Services” at 21.5% (Table 28), and “Other” at 9.4% (Table 27).
 - The “Other Basic, “Retail” and “Wholesale” sectors are the only sectors in Roscommon County that are forecast to lose jobs by 2040 (Tables 24, 25 and 26).

INCOME, POVERTY AND EDUCATION

- Roscommon County's 24-month 2011 PCPI (per capita personal income) is 72% of the National average. (Table 30).
- 21.2% of Roscommon County's population (2011) is at the poverty level, an increase of 8.8 percentage points since 2000 (Table 31).
- The portion of Roscommon County's population with a high school diploma has been increasing steadily since 2000 (Table 32).
- The portion of Roscommon County's population that has a college degree or higher has been increasing steadily since 2000 (Table 32)

TAXABLE VALUES AND TAX RATES AND HOUSING

- Taxable values in Roscommon County grew from 2000 to 2005 but have grown at a slower rate since 2005 (Table 33).
- Taxable values in Roscommon County grew at a higher rate than the EMCOG Region and significantly higher than the State as a whole (Table 33).
- The overall tax levy rate for Roscommon County has increased by 6.6% since 2005 (Table 34).
- The number of housing units in Roscommon County grew by 6.0% from 2000 to 2011. This growth rate is slightly lower than the growth rate for the State and greater than the growth rate for the EMCOG Region (Table 35).

- The housing vacancy rate ⁵ for Roscommon County is 54.1% (an increase of 2.8 percentage points since 2000); a higher vacancy rate than for both the EMCOG Region and the State as a whole. (Table 36). NOTE: Roscommon County is home to a high amount of second homes which are considered “vacant” when the

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.