



DEMOGRAPHICS

2

What to Take From This Section

AGING OF CLAY TOWNSHIP

As is the case with many communities in Southeast Michigan, the overall median age of the residents of Clay Township continues to rise. Over the last two decades, this age increase has become very evident. The median age has increased by over three (3) years, while the number of people above age 55 continues to grow. However, the increase of middle age and seniors is subtler than in other parts of Southeastern Michigan. The number of pre-school and school-aged children remained fairly constant from 1990-2000, unlike neighboring areas in the region.

POPULATION GROWTH FOLLOWING 2000-2008 DECLINE

Although Census data shows a slight population decline between 2000 and 2010, SEMCOG's overall predictions foresee overall population growth in the Township through 2030, an increase of 2,292 persons over the 30 year period (2000-2030) respectively.

DECLINE IN HOUSEHOLD SIZE

Consistent with national, statewide, regional, and county-wide trends, the number of persons residing in one household has continued to decline since 1980. The average household size in Clay Township is lower than the county-wide and statewide average. Less people per household in turn yields a greater number of households from 1990 to 2000 the persons per household declined from 2.63 to 2.5. The number of households, therefore, increased during this period from 3,365 in 1990 to 3,934 in 2000.

INTRODUCTION

The purpose of this examination is to identify the characteristics of the population and local employment base and to reveal what trends are occurring and what opportunities may exist for future land use development activities. The characteristics of a community's population are among the key ingredients given consideration in the long-range planning process.

Historical and current population trends have several useful applications. They are especially relevant in identifying the need for various types of community facilities. Future land use and public utility demands are also related to population growth trends and demographic characteristics. Conclusions and the potential planning policy implications of this data are also noted.

- Population change over time
- Age characteristics
- Household characteristics
- Population projections
- Employment characteristics

The most current available population data for Clay Township is employed in the examination of each of the topics. Wherever possible, comparable data for St. Clair County is also included. Information for the County is provided for the purpose of understanding the relationship of the Township to the southeast Michigan metropolitan area.

POPULATION CHANGE

Since the 1960s and 1970s, the Detroit Metropolitan area has been characterized by population growth and by a significant geographical shifting of population. Evidence of this phenomenon can be seen from the data presented in Tables 2-1 and 2-3.

The City of Detroit, the largest city in the region, has shown continued decreases in population, most of which occurred between 1970 and 1980. Between 1970 and 2000, the City of Detroit lost 561,623 people, a decrease of 46.6 percent. This trend continued between 2000-2010 with another substantial loss of approximately 25 percent of the City's population.

Opposite the City of Detroit's declining population trend was an increase of population in the outer counties. In addition to the City of Detroit's population declines, Wayne County experience declines as a whole, albeit substantially less than the City. Thus, it can be seen that many of the residents moving from Detroit and Wayne County have located to suburban and rural areas throughout the remainder of the Tri-County area and in other areas of the metropolitan region. Data in Table 2-3 documents regional population trends. As evidenced, St. Clair County experienced relatively stable growth, with only a one percent decline over the last 10 years. Macomb County had the most significant growth, increasing its population by approximately 7 percent.

As with many communities throughout southeast Michigan, the Township saw a decline in the total population for the first time in a number of decades. The Township, until the last decade had been subjected to considerable and consistent population growth for nearly 50 years. It has been one of the fastest growing communities in St. Clair County since 1940. This is likely due to urban services and infrastructure being available as well as the Township's location on the water. Table 2-1 shows Clay Township's population growth since 1970 relative to abutting governmental units.

Population change for Clay Township and its neighboring communities between 1970-2010 is shown in Table 2-2. Census data accounts for years 1970-2010.

| Table 2-1 Comparative Growth | | | | | |
|------------------------------|---------|---------|---------|---------|---------|
| Community | 1970 | 1980 | 1990 | 2000 | 2010 |
| Clay Township | 6,732 | 8,518 | 8,862 | 9,822 | 9,066 |
| Algonac | 3,684 | 4,412 | 4,551 | 4,613 | 4,110 |
| Cottrellville Township | 2,194 | 3,075 | 3,301 | 3,575 | 3,559 |
| Ira | 3,612 | 4,316 | 5,587 | 6,966 | 5,178 |
| St. Clair County | 120,175 | 138,802 | 145,607 | 164,235 | 163,040 |

| Table 2-2 Comparative Growth (% Increase) | | | | |
|---|-------------|------------|-------------|--------------|
| Community | 1970-1980 | 1980-1990 | 1990-2000 | 2000-2010 |
| Clay Township | 1,786 (21) | 344 (4) | 960 (10) | -756 (-8) |
| Algonac | 728 (17) | 139 (3) | 62 (1) | -503 (-11) |
| Cottrellville Township | 881 (29) | 226 (7) | 274 (8) | -255 (-7) |
| Ira | 704 (16) | 1,271 (23) | 1,379 (9) | -1,788 (-26) |
| St. Clair County | 18,627 (13) | 6,805 (5) | 18,628 (11) | -1,195 (-1) |

| 2-3 Regional Population Trends | | | | | | | | | |
|--------------------------------|-----------|------------------|-------|-----------|------------------|------|-----------|------------------|-----|
| Area | 1990 pop. | Change 1980-1990 | | 2000 pop. | Change 1990-2000 | | 2010 pop. | Change 2000-2010 | |
| | | Number | % | | Number | % | | Number | % |
| Clay Township | 8,862 | 344 | 4 | 9,822 | 960 | 9.7 | 9,066 | -756 | -8 |
| St. Clair County | 145,607 | 68,051 | 5 | 164,235 | 18,628 | 11.3 | 163,040 | -1,195 | -1 |
| Macomb County | 717,400 | 22,800 | 3 | 788,149 | 70,749 | 9 | 840,798 | 52,829 | 7 |
| Oakland County | 1,083,592 | 71,799 | 7 | 1,194,156 | 110,564 | 9.3 | 1,202,362 | 8,206 | 1 |
| Wayne County | 2,111,687 | -226,204 | -10 | 2,061,162 | -50,525 | -2.5 | 1,820,584 | -240,578 | -12 |
| Wayne County (ex. Detroit) | 1,083,713 | -50,839 | -5 | 1,109,892 | 26,179 | 2.4 | 1,106,807 | -3,085 | -3 |
| City of Detroit | 1,027,974 | -175,365 | -14.6 | 951,270 | -76,704 | -8.1 | 713,777 | -237,493 | -25 |

AGE

Age characteristics are among the more important demographic variables. They are useful as an indicator of an anticipate demand for various types of municipal services and programs, including parks, employment needs, job training, day-care, schools, and services to various other age groups, including the elderly. The Township's future use needs are also related to its age configuration.

Median Age

The steady aging of the nation's population was among the more important trends shown by the last four censuses. After many communities reached a high in 1950, many locations witnessed their median age decline the following two decades (1960 and 1970). These declines were largely a response to the high birth rates that occurred during the baby boom years following World War II. However, that trend has changed dramatically and with the aging of the baby boom children since that time. Lower fertility rates and increasingly longer life spans have also contributed to the increase.

As noted below, the median age of a resident within the Township has risen substantially over the last three (3) Census periods. As of 2010, the median age of a resident in the Township was 48.8 years, while the County's still rose but was significantly lower than the Township's at 41.3 years of age.

| Table 2-4 Median Age | | | |
|----------------------|------|------|------|
| | 1990 | 2000 | 2010 |
| Clay Township | 37.1 | 40.9 | 48.8 |
| St. Clair County | 32.9 | 36.4 | 41.3 |

POPULATION BY AGE LIFE CYCLE

By reviewing the various age categories that the US Census found for Clay Township's population, it is possible to determine how various segments of the population have changed over time and what impact these changes have had on the Township growth.

| Age | 1990 | | 2000 | | Change | 2010 | | Change |
|---------|--------|------|--------|------|--------|--------|-------|--------|
| | Number | % | Number | % | | Number | % | |
| Under 5 | 536 | 6 | 500 | 5.1 | -36 | 373 | 4.1 | -127 |
| 5-9 | 590 | 6.7 | 628 | 6.4 | 38 | 390 | 4.3 | -238 |
| 10 - 14 | 590 | 6.7 | 677 | 6.9 | 87 | 463 | 5.1 | -214 |
| 15-19 | 610 | 6.9 | 628 | 6.4 | 18 | 551 | 6.1 | -77 |
| 20-24 | 560 | 6.3 | 424 | 4.3 | -136 | 413 | 4.6 | -11 |
| 25-44 | 2662 | 30 | 2771 | 28.2 | 109 | 1,745 | 19.3 | -1026 |
| 45-54 | 1189 | 13.4 | 1584 | 16.1 | 395 | 1,675 | 18.4 | 91 |
| 55-59 | 417 | 4.7 | 735 | 7.5 | 318 | 852 | 9.4 | 117 |
| 60-64 | 474 | 5.3 | 509 | 5.2 | 35 | 779 | 8.6 | 270 |
| 65-74 | 785 | 8.9 | 764 | 7.8 | -21 | 1,122 | 12.3 | 358 |
| 75+ | 449 | 5.1 | 602 | 6.2 | 153 | 703 | 7.8 | 101 |
| Totals | 8862 | 100 | 9822 | 100 | 960 | 9,066 | 100.0 | 756 |

A more meaningful picture of the township's population age distribution is possible when the individual age categories shown on the previous table are combined into a smaller number of groups, which more closely resemble identifiable stages of a normal human life cycle. Selected categories and the age intervals that they represent include: pre-school (0- 4), school (5-17), family formation (18-44), middle age (45-64), and seniors (65+). The percent of the Township's population that falls into each of these categories is shown in table 2-6. Available information for 2000 and 2010 is shown. Similar data for St. Clair County is also provided for comparison purposes. Each of the life cycle stages reflected in the following table has important meaning for planning.

| Category | 2000 | | 2010 | |
|--------------------------|---------------|------------------|--------------|------------------|
| | Clay Twp. | St. Clair County | Clay Twp. | St. Clair County |
| Pre-School (0-4) | 500 (5.1%) | 10,074 (5.9%) | 373 (4.1) | 9,288 (5.7) |
| School Age (5-17) | 1,721 (17.5%) | 31,209 (18.2%) | 1,404 (15.5) | 33,588 (20.6) |
| Family Formation (18-44) | 3,407 (34.7%) | 62,821(36.6%) | 2,158 (23.9) | 47,461 (29.2) |
| Middle Age (45-64) | 2,828 (28.8%) | 45,768 (26.7%) | 3,306 (36.4) | 49,032 (30) |
| Seniors (65+) | 1,366 (13.9%) | 21,853 (12.7%) | 1,825 (20.1) | 23,671 (14.6) |
| Totals | 9,822 | 171,725 | 9,066 | 163,040 |

The pre-school and school-age categories, for example, offer useful indicators of future school enrollment trends and the adequacy of existing facilities to meet these needs. The pre-school age population has shown a significant decrease from 2000-2010. This trend was apparent as well in the decade between the 1990-2000 Census as well. These decreases were opposed by significant increases in those residents in the Middle Age and Senior categories.

HOUSEHOLDS

The U.S. Census Bureau has two (2) categories that it uses to describe living arrangements: households and families. A household is one person or a group of persons occupying a housing unit. The number of households and occupied housing units are, therefore, identical. Families, on the other hand, consist of two (2) or more persons, related to each other, living in a household.

| Table 2-7 Household Growth Trends | | | | | | | |
|-----------------------------------|-------|--------|------------------|------|--------|------------------|-----|
| | 1990 | 2000 | Change 1990-2000 | | 2010 | Change 2000-2010 | |
| | | | Number | % | | Number | % |
| Clay Twp. | 3365 | 3,934 | 569 | 14.5 | 3,947 | 13 | .3 |
| St. Clair County | 52882 | 62,072 | 9190 | 14.8 | 63,841 | 1,769 | 2.8 |

Accompanying these increases in household growth was a decline in the size of the average household. At the national level, household size has declined steadily since 1950, when it stood at a level of 3.37 persons per household. By 1980, it has declined to 2.75 persons per household and to 2.59 persons in 2000.

Consistent with broader national and regional trends, average household size in Clay Township has declined in the past three (3) decades. Several factors are responsible for this decline that includes birth rate patterns, the distribution of the population on the age spectrum, and lifestyle changes. The first of these factors is referred to as the “baby-boom echo.” America experienced a well-documented population growth period following the World War II, commonly known as the baby boom. Children born during this period have reached the childbearing years and have started their own families, creating an echo of the first boom. This echo is not producing the same number of persons that occurred earlier due to significant declines in the birthrate. Women today are having fewer children than their mothers did. Fewer children means smaller families and reduced household sizes. Population distribution patterns also impact household size declines. The aging of the baby boom generation has begun to increase the proportion of those persons that are no longer considered to be likely candidates for parenthood.

Finally the increasing number for single-person households has contributed to this trend. Improved medical care has resulted in an increasing number of persons over the age of 65, many of whom are widows or widowers creating single-person households. Young persons have also shown a tendency to marry later and delay having children until later in their lives. Another consequence of this delay is a corresponding decision to have fewer children. Increases in the divorce rate have also increased the number of new households and contributed to the decline in their overall size.

Such a decline must be considered when analyzing future housing needs in conjunction with population projections, as housing units will be occupied by far fewer people. It is estimated that Clay Township will continue to show a decline in household size, thus increasing the amount of households.

| Table 2-8 Household Size | | | | |
|--------------------------|------|------|------|------|
| Household Size | 1980 | 1990 | 2000 | 2010 |
| Clay Township | 2.83 | 2.63 | 2.5 | 2.29 |
| St. Clair County | 2.92 | 2.73 | 2.62 | 2.52 |
| Michigan | 2.84 | 2.66 | 2.56 | |
| United States | 2.75 | 2.63 | 2.59 | |

POPULATION AND HOUSEHOLD PROJECTIONS

Projections provide a basis for anticipating future land use and various community service demands. As noted in the previous discussion, the factor that will have the greatest influence on these demands is the anticipated number of new households.

Every five years, SEMCOG prepares a series of Small Area Forecasts for each other the 233 local units of government in the southeast Michigan region. The forecasts include the anticipated number of persons, households, and jobs within each community for each ten-year interval between 2010 and 2035. The SEMCOG forecasts, including the projected number of households and persons per household are in Table 2-9. These forecasts anticipate that by 2035, the population of Clay Township will have reached approximately 11,572 persons.

However, according to the 2010 Census, the population of the Township is on the decline based on current economic conditions. It seems very improbable that by 2035, the population will increase to the level that SEMCOG predicts. This is based on current population trends, existing economic and housing conditions and trends, as well as available land within the Township.

| Table 2-9 SEMCOG Forecasts | | | | | |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Clay Township | 1990 Census | 2000 Census | 2010 Census | 2020 SEMCOG | 2035 SEMCOG |
| Population | 8862 | 9822 | 9066 | 10,711 | 11,572 |
| Households | 3365 | 3934 | 3947 | 4304 | 4718 |

EMPLOYMENT CHARACTERISTICS

A good measure of the Township's economy and its relationship to southeast Michigan's economic base is employment by place of work collected by the U.S. Census Bureau as well as estimates produced by SEMCOG. SEMCOG estimates that approximately 1,341 workers were employed in Clay Township in 2005. Other projections anticipate that the number of workers in Clay Township will slightly increase to 1,614 by the year 2015 and to 1,984 by the year 2025.

| Community | 2005 | 2015 | 2025 |
|------------------------|-------|-------|-------|
| Clay Township | 1341 | 1614 | 1984 |
| Algonac | 768 | 823 | 893 |
| Cottrellville Township | 359 | 369 | 401 |
| Ira Township | 1078 | 1154 | 252 |
| St. Clair County | 62384 | 68123 | 71661 |
| Clay Twp % of County | 2.15% | 2.37% | 2.77% |

In 2005, SEMCOG calculations report the employment of 1,341 in Clay Township. Their future projections predict a slight increase in the number of jobs in the county, reaching 1,984 persons employed in the Township by 2025. Clay Township accounts for 2.15 percent in relationship to the total number of jobs in St. Clair County.

| | Clay Township | St. Clair County | Twp. % of County |
|---------------------------------------|---------------|------------------|------------------|
| Natural Resources and Mining | C | 214 | N/A |
| Manufacturing | 164 | 9434 | 1.74 |
| Wholesale Trade | 16 | 1826 | 0.88 |
| Retail Trade | 241 | 9116 | 2.64 |
| Transportation & Warehousing | 0 | 2027 | 2.76 |
| Utilities | C | 1225 | 0 |
| Information | C | 1263 | N/A |
| Financial Activities | 97 | 4442 | 2.18 |
| Professional, Scientific, & Technical | 90 | 2536 | 3.55 |
| Management of Companies | 0 | 105 | 0 |
| Administrative | C | 2803 | N/A |
| Education | 207 | 5504 | 3.76 |
| Health Care and Social Assistance | 28 | 8932 | 0.31 |
| Leisure and Hospitality | 209 | 6429 | 3.25 |
| Other | 173 | 4074 | 4.25 |
| Public Administration | C | 2454 | N/A |

| Retail Category | St. Clair County Actual Sales (x \$1,000) | Percentage of Total | Clay Township Sales (per household) (x \$1000) | Estimated Sales (Current) | Estimated Sales Households (2020) | Estimated Sales Households (2030) |
|---|---|---------------------|--|---------------------------|-----------------------------------|-----------------------------------|
| Motor Vehicle and Parts Dealers | 341,189 | 15.6% | 5,143.1 | 20,942.8 | 22,136.0 | 23,334.3 |
| Furniture and Home Furnishing Stores | 40,209 | 1.8% | 606.1 | 2,468.1 | 2,608.7 | 2,749.9 |
| Electronics and Appliance Stores | 45,017 | 2.1% | 678.6 | 2,763.2 | 2,920.7 | 3,078.8 |
| Building Material and Garden Equipment and Supplies Dealers | 143,368 | 6.5% | 2,161.1 | 8,800.2 | 9,301.6 | 9,805.1 |
| Food and Beverage Stores | 181,968 | 8.3% | 2,743.0 | 11,169.5 | 11,805.9 | 12,445.0 |
| Health and Personal Care Stores | 97,814 | 4.5% | 1,474.5 | 6,004.0 | 6,346.1 | 6,689.6 |
| Gasoline Stations | 157,474 | 7.2% | 2,373.8 | 9,666.0 | 10,216.7 | 10,769.8 |
| Clothing and Clothing Accessories Stores | 71,485 | 3.3% | 1,077.6 | 4,387.9 | 4,637.9 | 4,888.9 |
| Sporting Goods, Hobby, Book and Music Stores | 27,978 | 1.3% | 421.7 | 1,717.3 | 1,815.2 | 1,913.4 |
| General Merchandise Stores | 316,525 | 14.4% | 4,771.3 | 19,428.8 | 20,535.8 | 21,647.5 |
| Miscellaneous Store Retailers | 41,364 | 1.9% | 623.5 | 2,539.0 | 2,683.6 | 2,828.9 |
| Nonstore Retailers | 47,712 | 2.2% | 719.2 | 2,928.6 | 3,095.5 | 3,263.1 |
| Arts, Entertainment and Recreation | 26,074 | 1.2% | 393.0 | 1,600.5 | 1,691.7 | 1,783.2 |
| Accommodations | 19,766 | 0.9% | 298.0 | 1,213.3 | 1,282.4 | 1,351.8 |
| Food Services and Drinking Places | 134,277 | 6.1% | 2,024.1 | 8,242.1 | 8,711.7 | 9,183.4 |
| Health Care and Social Assistance | 499,316 | 22.8% | 7,526.7 | 30,648.9 | 32,395.1 | 34,148.8 |
| Total | 2,191,536 | 100.0% | 33,035.4 | 134,520.1 | 142,184.4 | 149,881.6 |

COMMERCIAL NEEDS

By making some assumptions about spending habits and disposable income, it is possible to estimate the potential current and future commercial acreage needs which generated by the spending habits of the residents of Clay Township. The spending habits for particular retail segments for Township residents were assumed to be the same as those of all of St. Clair County (for which detailed economic census information is available). This percentage breakdown is then applied to the total disposable household income for each household in the Township which then yields total dollars spent in each retail segment specifically for Clay Township residents. This number is then divided by estimated sale amounts per square foot for each retail segment to determine the total number of square feet of commercial space supported. Then based on typical building to land ratios, an estimated commercial acreage which can be supported based on the disposable income of the community can be determined. These calculations are prepared for current household projections (2009) as well as projections for 2020 and 2030.

The purpose of generating the calculations for commercial acreage is to use them to support future land use decisions within the Plan. Based on these calculations, a total of approximately 49 acres of commercial land use can be supported within the Township in 2009. (This does not include the specialty markets of the boat or marina industry. The census does not provide detailed information for such retail activities). According to the existing land use study conducted in 2009, the Township has a total of approximately 152 acres of commercial land use (exclusive of marinas) over 100 acres in excess of what projections show the Township residents can support. This large discrepancy between what the statistical data show can be supported by the community and what has actually been developed can likely be explained by the large seasonal influxes of visitors and fisherman to the area.

| Sales per Square Foot | Square Feet Supported by Study Area (Current) | Estimated Commercial Acreage (Current) | Estimated Square Feet Supported by Study Area (2020) | Estimated Commercial Acreage (2020) | Estimated Square Feet Supported by Study Area (2030) | Estimated Commercial Acreage (2030) |
|-----------------------|---|--|--|-------------------------------------|--|-------------------------------------|
| 500.0 | 41,885.5 | 3.8 | 44,271.9 | 4.1 | 46,668.6 | 4.3 |
| 187.0 | 13,198.4 | 1.2 | 13,950.3 | 1.3 | 14,705.6 | 1.4 |
| 237.0 | 11,659.2 | 1.1 | 12,323.4 | 1.1 | 12,990.6 | 1.2 |
| 119.0 | 73,951.0 | 6.8 | 78,164.3 | 7.2 | 82,395.8 | 7.6 |
| 282.0 | 39,608.2 | 3.6 | 41,864.8 | 3.8 | 44,131.2 | 4.1 |
| 251.0 | 23,920.3 | 2.2 | 25,283.1 | 2.3 | 26,651.8 | 2.4 |
| 282.0 | 34,276.7 | 3.1 | 36,229.6 | 3.3 | 38,190.9 | 3.5 |
| 259.0 | 16,941.6 | 1.6 | 17,906.8 | 1.6 | 18,876.2 | 1.7 |
| 210.0 | 8,177.8 | 0.8 | 8,643.7 | 0.8 | 9,111.7 | 0.8 |
| 282.0 | 68,896.6 | 6.3 | 72,821.9 | 6.7 | 76,764.2 | 7.0 |
| 221.0 | 11,488.6 | 1.1 | 12,143.2 | 1.1 | 12,800.6 | 1.2 |
| 221.0 | 13,251.8 | 1.2 | 14,006.8 | 1.3 | 14,765.1 | 1.4 |
| 221.0 | 7,241.9 | 0.7 | 7,654.5 | 0.7 | 8,068.9 | 0.7 |
| 282.0 | 4,302.4 | 0.4 | 4,547.5 | 0.4 | 4,793.7 | 0.4 |
| 282.0 | 29,227.5 | 2.7 | 30,892.7 | 2.8 | 32,565.1 | 3.0 |
| 221.0 | 138,682.6 | 12.7 | 146,584.0 | 13.5 | 154,519.4 | 14.2 |
| | 536,709.8 | 49.3 | 567,288.6 | 52.1 | 597,999.2 | 54.9 |

Based on SEMCOG projections, by the year 2020, commercial acreage projections only rise slightly too just over 52 acres and then to 54 acres by the year 2030. Therefore, based on simple economic calculations, no additional general commercial acreage is necessary. However destination or specialty type commercial uses may still be viable based on the previously described influxes of visitors spending additional dollars above and beyond that of Township residents.

Estimated Commercial Needs

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|--|--|
| CLAY TOWNSHIP HOUSEHOLDS <ul style="list-style-type: none"> 2009 4,072 2020 4,304 2030 4,537 | 2009 ESTIMATED COMMERCIAL ACREAGE REQUIREMENTS <ul style="list-style-type: none"> 49.3 Acres |
| HOUSEHOLD DISPOSABLE INCOME <ul style="list-style-type: none"> \$33,035 | 2020 ESTIMATED COMMERCIAL ACREAGE REQUIREMENTS <ul style="list-style-type: none"> 52.1 Acres |
| 2009 ESTIMATED CURRENT COMMERCIAL ACREAGE <ul style="list-style-type: none"> 152 Acres | 2030 ESTIMATED COMMERCIAL ACREAGE REQUIREMENTS <ul style="list-style-type: none"> 54.9 Acres |

