

FiveCAP

2021 Community Assessment

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**PUBLIC SECTOR
CONSULTANTS**

Prepared by

Public Sector Consultants
www.publicsectorconsultants.com

Prepared for

FiveCAP, Inc.
www.fivecap.org

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Executive Summary

FiveCAP is a community action agency serving a four-county region on the west side of Michigan's Lower Peninsula. These counties, Lake, Manistee, Mason, and Newaygo, lag behind the rest of the state on some indicators of prosperity, health, and education. For example, all four counties have a lower median income than that in the state and a higher percentage of their population does not have healthcare coverage.

The population under the age of 18 face higher levels of poverty compared to the state. In most school districts in the region, a far higher percentage of students are eligible for the free and reduced-price lunch (FRL) program than those across the state. Additionally, despite a relatively high percentage of children living in households with incomes below the federal poverty level, the number of children in families receiving temporary cash assistance is quite low (ranging from only 30 to 102 children in each county in the region for 2021). Similarly, only 456 children were enrolled in Head Start or Early Head Start in 2019.

The percentage of the adult population with at least some college or a bachelor's degree or higher is lower than the rest of the state, and much smaller percentages of students are graduating from high school on time (particularly from the charter schools in the region).

Lake County appears to experience the greatest challenges in the region. It has the lowest median household income, leads by a substantial margin in the percentage of children living in poverty (33 percent in 2019), and has the highest percentage of families in the region (36 percent) who do not have an income high enough to support the basic cost of living in the community. In addition, Lake County has the highest five-year average percentage of low birth weight births (which is often associated with several maternal lifestyle and health factors), and it has the lowest level of educational attainment for adults aged 25 and older (while 82 percent of people in that age group graduated from high school, only 12 percent have a bachelor's degree or higher). While Lake County continues to experience the greatest challenges, it has seen improvement in several of these areas since the last community needs assessment.

Two new sections have been added to the 2021 needs assessment report: technology and COVID-19. These areas had not been included in past reports but were deemed by the FiveCAP board of directors as important factors in assessing the needs of the community.

The task before FiveCAP and its regional partners is to weave a strong safety net—one that supports the region's residents and helps them achieve self-sufficiency. The data presented in this report can be used by the FiveCAP board of directors and community stakeholders to inform upcoming strategic planning discussions and identify areas of priority.

Introduction

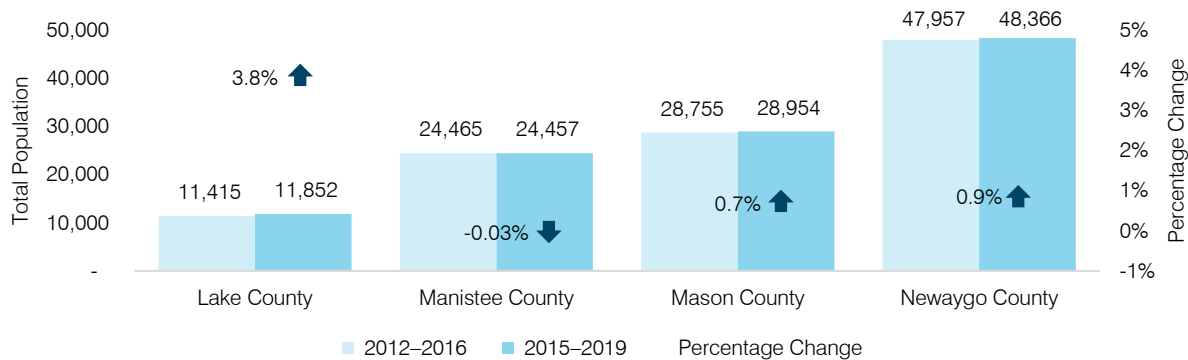
FiveCAP is one of 29 community action agencies in Michigan. As such, it is required by the state to conduct a community assessment every three years to identify the needs of the population it serves. FiveCAP serves a region consisting of Lake, Manistee, Mason, and Newaygo Counties. Its last community assessment was completed in October 2018. FiveCAP hired Public Sector Consultants (PSC) to collect and organize more recent data and briefly summarize it.

Data were collected in nine categories: demographics, employment, income, health, nutrition, housing, transportation, education, and technology. In addition, data on coronavirus (COVID-19) case, death, and vaccination rates have been provided. The data PSC collected, as well as key findings, are presented below.

Demographics

None of the four counties in the FiveCAP region experienced a dramatic change in total population when comparing five-year estimates from 2012–2016 and 2015–2019. During that period, Lake County saw the largest population increase at nearly 4 percent (Exhibit 1). Mason and Newaygo Counties saw only a slight increase in total population (less than 1 percent), as did the state (Exhibit 3). Manistee County saw a very slight decrease in total population (-0.03 percent or eight people).¹

EXHIBIT 1. County Population with Percentage Change, Five-year Estimates

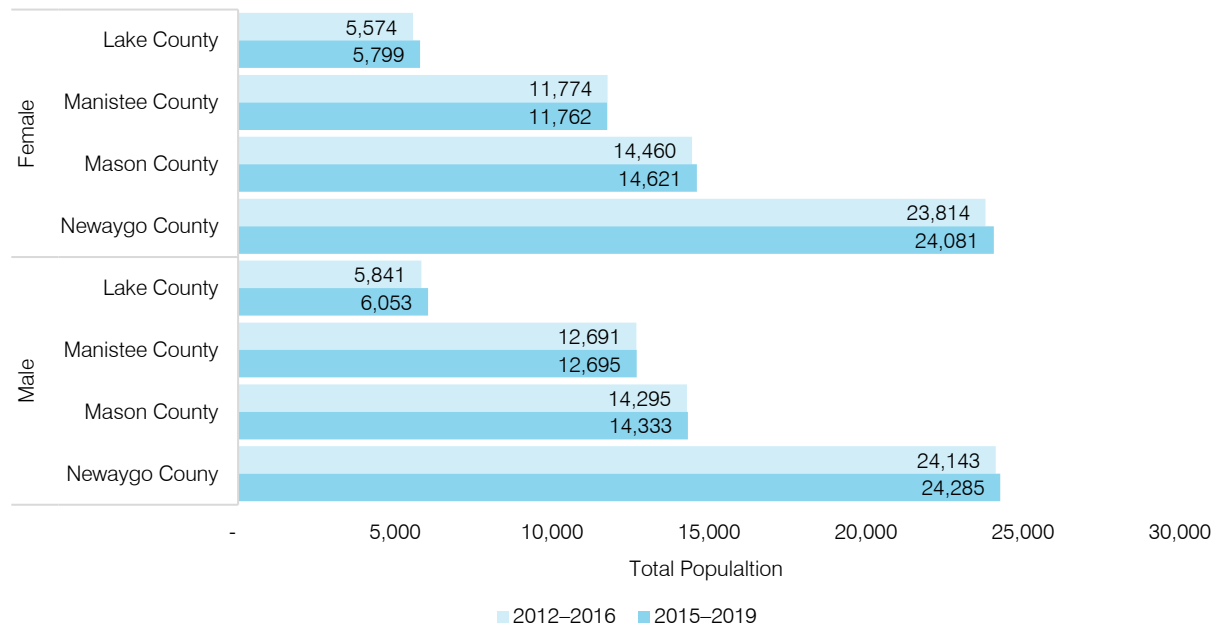


Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019a

Population changes by gender followed a pattern similar to overall population changes (Exhibits 2 and 3).

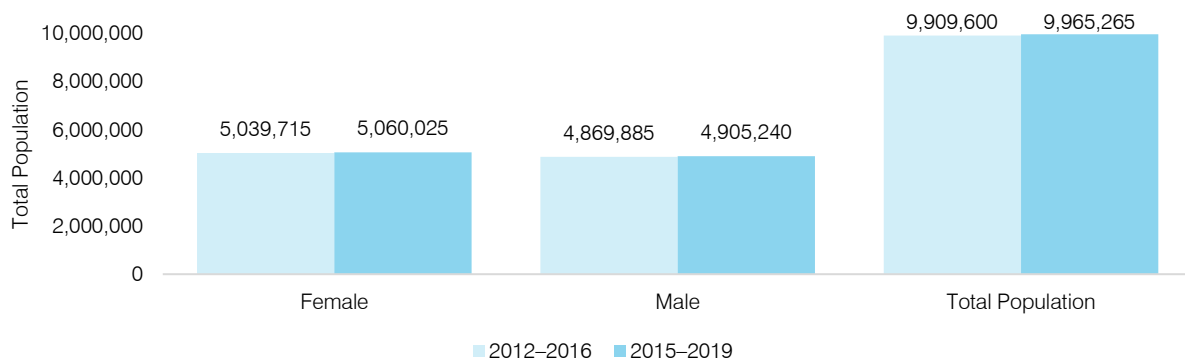
¹ See Tables A1–A5 in Appendix A for complete demographic tables.

EXHIBIT 2. County Population by Gender, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 3. Michigan Total Population and Population by Gender, Five-year Estimates



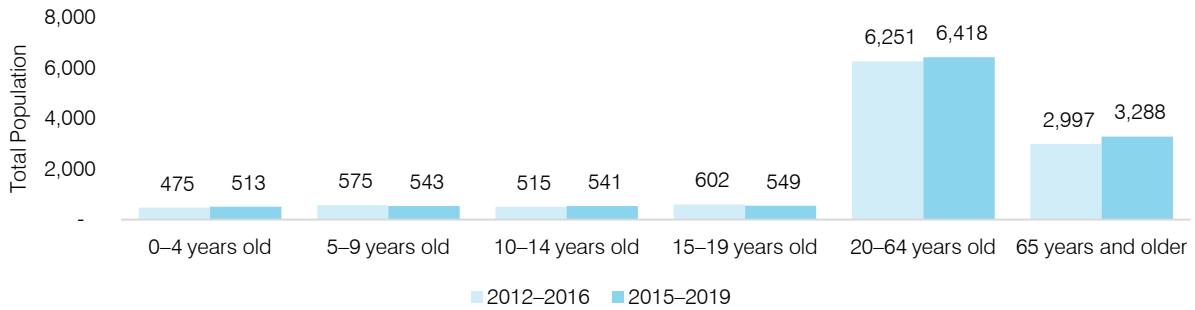
Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

Age

Larger changes occurred by age group. Overall, the number of adults is increasing in each county, while the number of children is generally decreasing. For example, the percentage of residents aged 65 and over increased by at least 7 percent in all counties in the region and statewide (ranging from 7 to 10 percent), with the largest increases occurring in Lake and Mason Counties (Exhibits 4–8). All four counties saw a decrease in the five to nine age group, with the largest decrease of any age group (14 percent) occurring

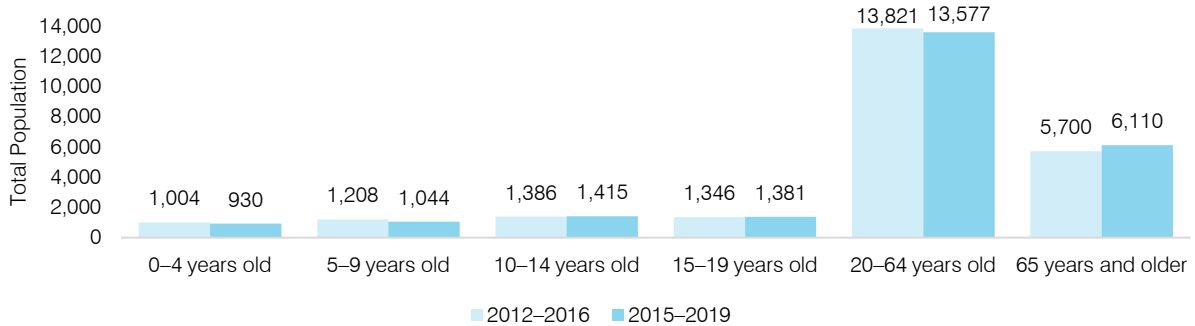
among this group in Manistee County. Manistee County also saw the largest decrease in those aged zero to four (7 percent). Conversely, Lake County saw the largest increase in children aged zero to four (8 percent). The second largest decrease by age group was those aged 15–19 in Lake County (9 percent).

EXHIBIT 4. Lake County Population by Age, Five-year Estimates



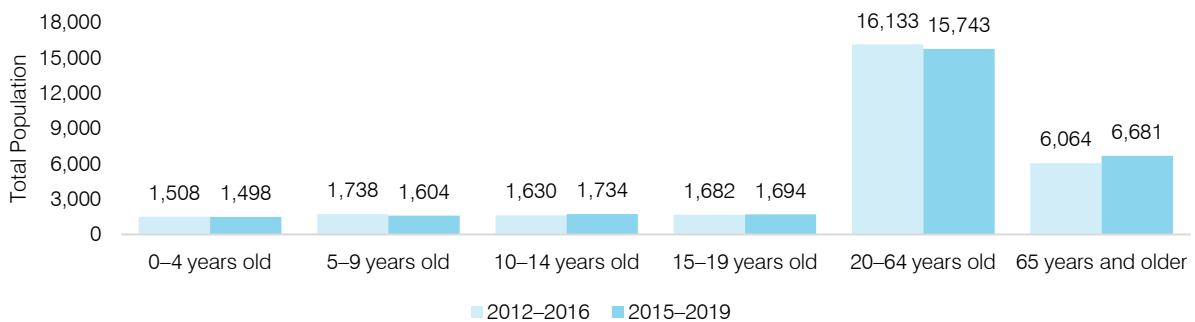
Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 5. Manistee County Population by Age, Five-year Estimates



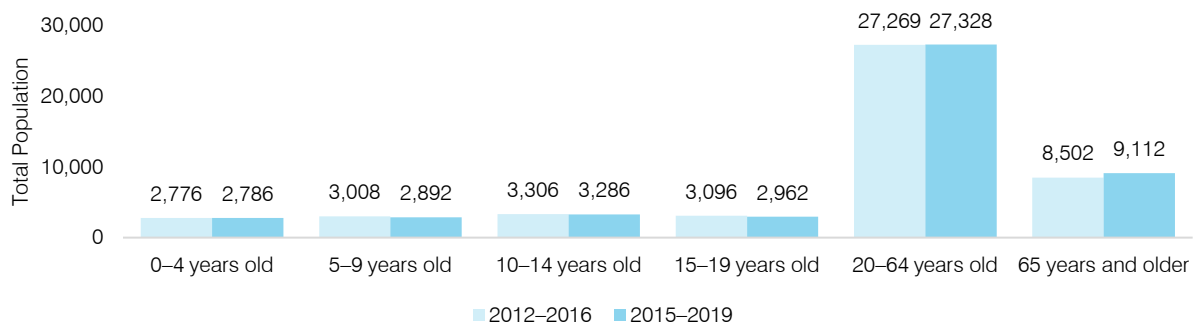
Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 6. Mason County Population by Age, Five-year Estimates



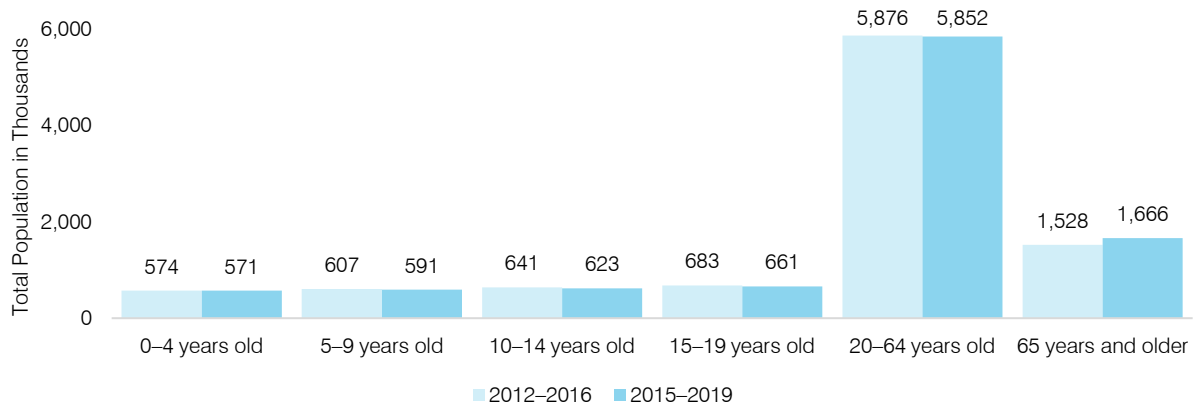
Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 7. Newaygo County Population by Age, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 8. Michigan Population by Age, Five-year Estimates



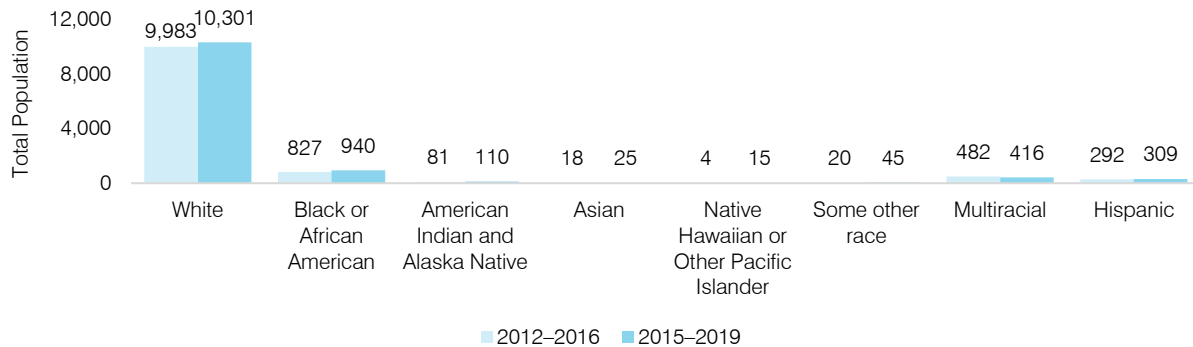
Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

Race and Ethnicity

The population within the FiveCAP service area is predominately white (Exhibits 9–12). The number of residents who are white remained nearly unchanged in all counties except Lake, where the number increased by 3 percent. The largest percentage increases were among residents in all four counties who identified as some race other than those listed in the census data. In Manistee County, the number of these residents increased by 278 percent (from 23 to 87); in Lake County, there was a 125 percent increase in this population (from 20 to 45); in Mason County, residents identifying as some other race increased by 161 percent (from 75 to 196); and in Newaygo County, this group increased by 37 percent (from 959 to 1,314). Although these percentage increases are large, the number of residents within the counties who identify as some other race is still relatively small. The number of Michigan residents identifying as some other race also increased, but by a much smaller percentage (6 percent) (Exhibit 13).

Of the minority populations, the largest decline was in the number of multiracial residents in Lake County (14 percent). Lake County also saw large percentage increases among Native Hawaiian or Other Pacific Islander residents (275 percent, from 4 to 15), Asian residents (39 percent, from 18 to 25), and American Indian and Alaska Native residents (36 percent, from 81 to 110).

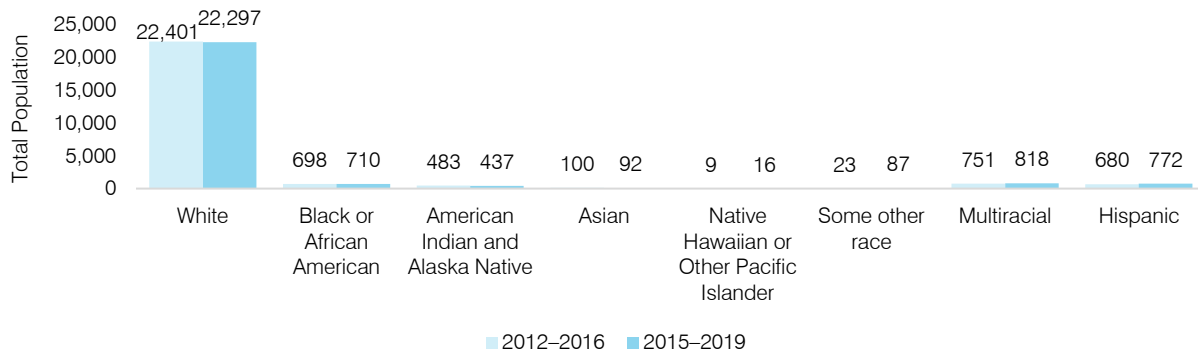
EXHIBIT 9. Lake County Population by Race and Ethnicity, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

In Manistee County, the number of American Indian and Alaska Native residents decreased by 10 percent (from 483 to 437), the number of Asian residents decreased by 8 percent (from 100 to 92), and the number of Native Hawaiian or Other Pacific Islander residents increased by 78 percent (from 9 to 16).

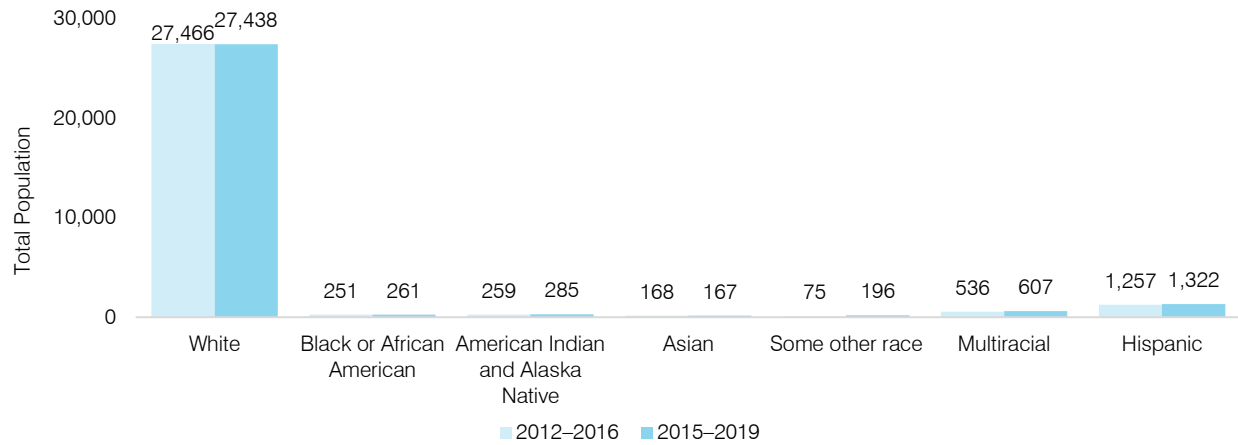
EXHIBIT 10. Manistee County Population by Race and Ethnicity, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

Mason County saw few decreases among residents by race and ethnicity, with only the number of white and Asian residents decreasing, and only by less than 1 percent each. The largest percentage increases in Mason County were among multiracial residents (13 percent, from 536 to 607) and American Indian and Alaska Native residents (10 percent, from 259 to 285).

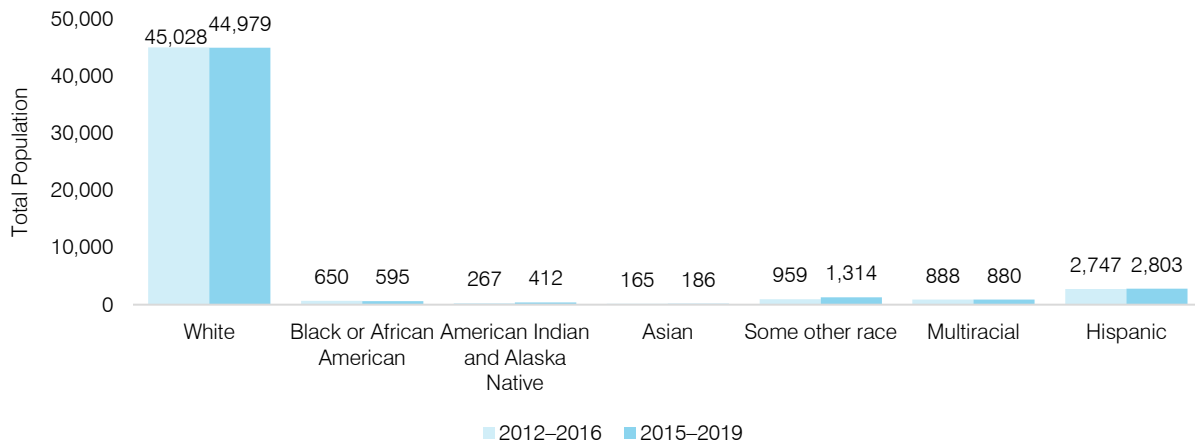
EXHIBIT 11. Mason County Population by Race and Ethnicity, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

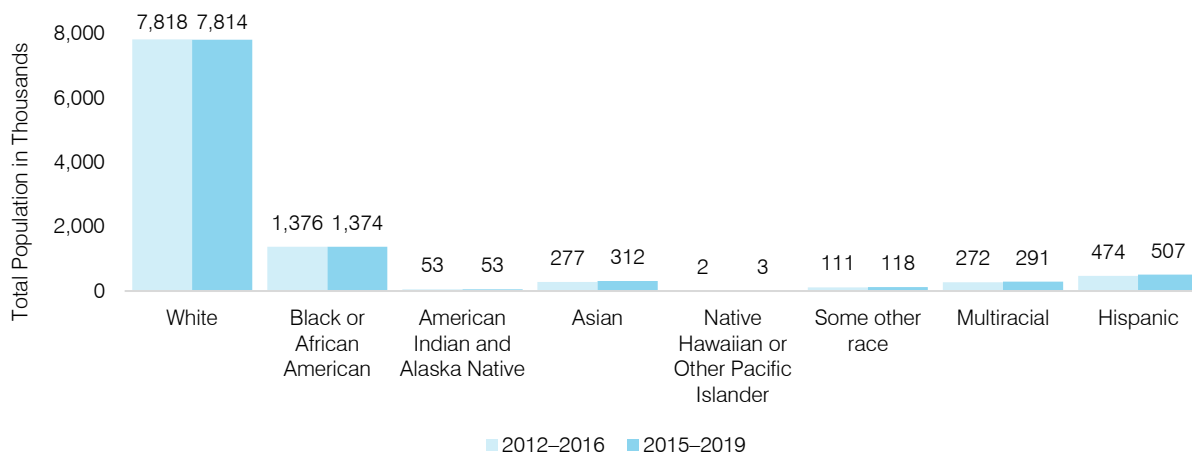
In Newaygo County there was a decline in the number of Black or African American residents (9 percent, from 650 to 595) and an increase in the number of American Indian and Alaska Native residents (54 percent, from 267 to 412).

EXHIBIT 12. Newaygo County Population by Race and Ethnicity, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT 13. Michigan Population by Race and Ethnicity, Five-year Estimates



Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

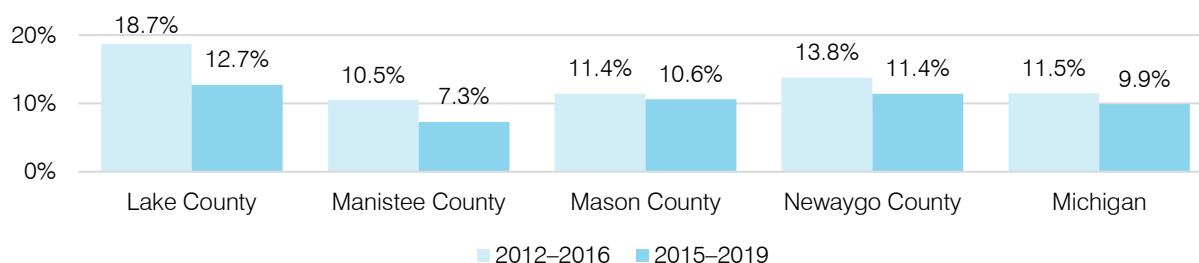
Children in the Region

Many families and children in the FiveCAP region live below the federal poverty line (FPL), although these numbers have decreased between the 2012–2016 five-year estimates and 2015–2019 five-year estimates. Many children in the region also are experiencing homelessness, live in foster care, live with families who receive temporary cash assistance, or speak a language other than English at home.

Families and Children Living in Poverty

The percentage of families living below the FPL decreased across the region and the state between 2012–2016 and 2015–2019 (Exhibit 14). The percentage of families living below the FPL in 2015–2019 ranged from around 7 percent in Manistee County to near 13 percent in Lake County.

EXHIBIT 14. Percentage of Families with Income Below the FPL in the Past 12 Months, Five-year Estimates

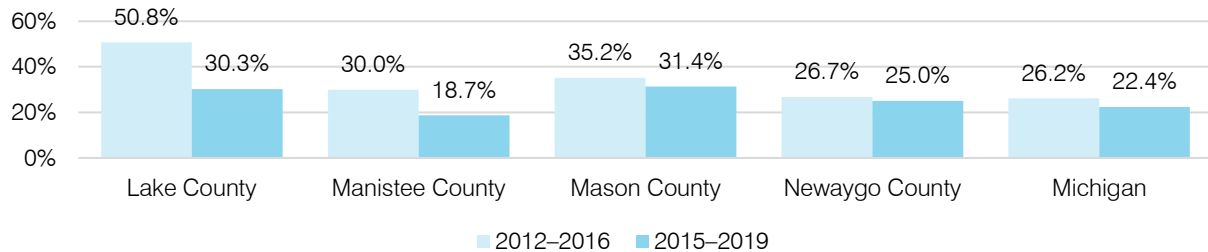


Source: U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

The percentage of children aged zero to five living below 100 percent of the FPL in the region decreased in all four counties between 2012–2016 and 2015–2019 estimates, with the largest decreases occurring in Lake and Manistee Counties (Exhibit 15). In 2015–2019, Mason and Lake Counties had the highest

percentage of these children, at around 31 percent and 30 percent, respectively. Lake, Mason, and Newaygo Counties show a higher percentage of children aged zero to five living below the FPL in 2015–2019 than the state.²

EXHIBIT 15. Children Aged Zero to Five Living Below 100 Percent of the FPL, Five-year Estimates



Source: U.S. Census Bureau 2016a; U.S. Census Bureau 2019b

Family Independence Program

The Family Independence Program (FIP) provides temporary cash assistance to low-income families with minor children and/or pregnant women. The assistance helps these families pay for rent, utilities, food, and other necessities. The number of children aged 17 or younger in families receiving FIP payments decreased between 2018 and 2019 in all counties in the region except Newaygo (Exhibit 16). The number of children in families receiving these payments increased in all counties and the state between July 2019 and July 2020, but then decreased quite considerably between July 2020 and July 2021—52 percent in Manistee and Newaygo Counties, 48 percent in Lake County, 35 percent in Mason County, and 53 percent in Michigan. The increases in 2020 are likely attributable, at least in part, to families being affected by the COVID-19 pandemic.

EXHIBIT 16. Children Aged Zero to 17 in Families Receiving FIP Payments

	2018	2019	2020	2021
Lake County	62	52	89	46
Manistee County	64	51	63	30
Mason County	67	62	76	49
Newaygo County	134	142	212	102
Michigan	32,062	28,014	41,838	19,745

Source: MDHHS 2021

Across the counties, 15 to 43 percent of the children in families receiving FIP payments in July 2021 were aged five or younger, with Mason County having the largest percentage (Exhibit 17).

² See Table A6 in Appendix A for total population numbers.

EXHIBIT 17. Children Aged Zero to Five in Families Receiving FIP Payments, July 2021

	Under 1 Year	Age 1	Age 2	Age 3	Age 4	Age 5	Total 0–5
Lake County	0	2	4	0	1	0	7
Manistee County	0	2	2	1	1	1	7
Mason County	1	5	2	5	5	3	21
Newaygo County	4	3	3	6	3	1	20
Michigan	1,197	1,122	1,111	1,142	1,173	1,138	6,883

Source: MDHHS 2021

Housing

Data on the population of people experiencing homelessness in Michigan is collected using the Homeless Management Information System (HMIS) as mandated by the U.S. Department of Housing and Urban Development (HUD). Local Housing Assessment and Resource Agencies provide a centralized intake and assessment process for communitywide housing resources and enter client information in the HMIS. Data from HUD is not available for all Michigan counties due to small numbers, so PSC obtained data for this report from the Michigan Coalition Against Homelessness. The number of children aged four and under experiencing homelessness in FiveCAP counties decreased between 2016 and 2020 in Mason and Newaygo Counties, increased slightly in Manistee County, and remained the same in Lake County, where the number of young children experiencing homelessness was 23 in both of these years (Exhibit 18).

EXHIBIT 18. Number of Homeless Children Aged Four and Younger

	2016	2017	2018	2019	2020
Lake County	23	34	16	26	23
Manistee County	7	9	1	1	9
Mason County	81	52	49	28	29
Newaygo County	63	77	46	46	42
Michigan	8,005	8,546	6,435	5,996	4,597

Source: Michigan Coalition Against Homelessness, pers. comm.

Out-of-home Care

Children who are victims of abuse or neglect are removed from their families and placed in out-of-home care, such as foster homes, relative care, residential care, and shelters. In Lake, Manistee, and Mason Counties, the rate per 1,000 children aged zero to five declined each year between 2017 and 2019 and then rose in 2020. In Newaygo County, the rate decreased between 2017 and 2018, increased between 2018 and 2019, and then decreased again in 2020. The rate of young children placed in out-of-home care in 2020 ranged from a low of 10.3 in Mason County to a high of 16.6 in Lake County. Rates in all four counties in all four years were higher than the rate in Michigan (Exhibit 19).

EXHIBIT 19. Children Aged Five or Younger in Out-of-home Care

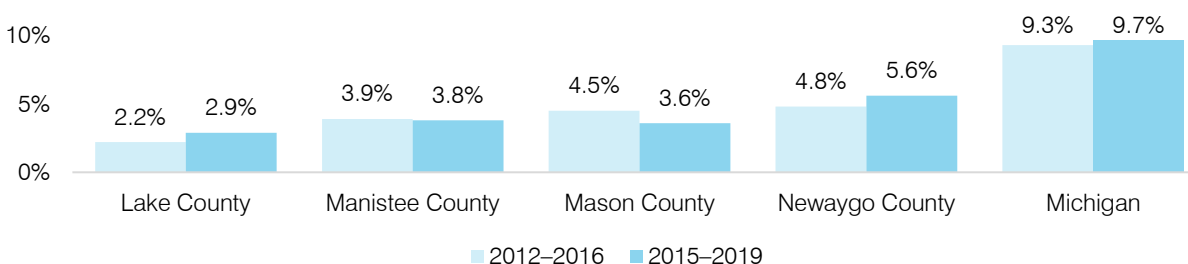
	2017		2018		2019		2020	
	Number	Rate	Number	Rate	Number	Rate	Number	Rate
Lake County	11	18.0	11	17.4	8	12.5	11	16.6
Manistee County	20	16.7	17	14.0	16	12.5	18	14.5
Mason County	2	14.4	22	12.2	18	10.1	19	10.3
Newaygo County	42	12.5	37	11.0	45	13.1	37	10.8
Michigan	5,891	8.6	6,042	8.8	5,701	8.3	5,249	7.7

Source: The Annie E. Casey Foundation 2020
 Note: This is point-in-time data from September of each year.

Language Spoken at Home

The percentage of the population aged five and over who speak a language other than English at home increased slightly in Lake and Newaygo Counties between 2012–2016 and 2015–2019 and decreased in Manistee and Mason Counties. The 2015–2019 estimates range from around 3 to 6 percent across the region (Exhibit 20). All four county estimates are lower than the state estimate of nearly 10 percent.

EXHIBIT 20. Percentage of Population Five Years and Older Who Speak a Language Other Than English at Home, Five-year Estimates



Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

Employment

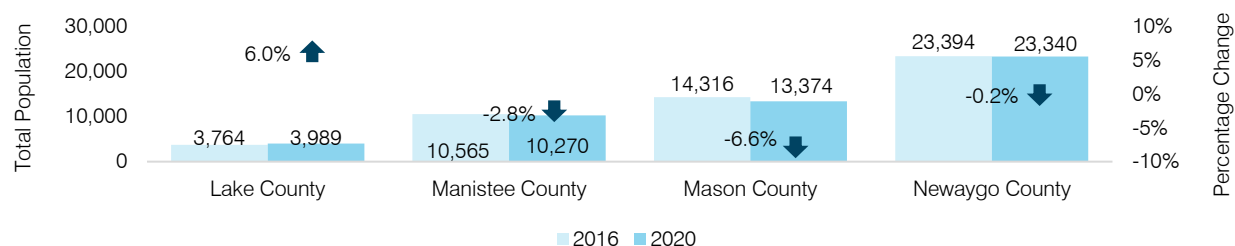
The labor force across the region and in Michigan has fluctuated since 2016 (Exhibit 21). For example, Manistee, Mason, and Newaygo Counties experienced declines in the labor force ranging from 0.2 percent to nearly 7 percent between 2016 and 2020, while Lake County experienced an increase of 6 percent (Exhibit 22).

EXHIBIT 21. Labor Force by County, 2016–2020

	2016	2017	2018	2019	2020
Lake County	3,764	3,727	3,639	3,771	3,989
Manistee County	10,565	10,422	10,359	10,414	10,270
Mason County	14,316	14,035	13,799	13,655	13,374
Newaygo County	23,394	23,291	23,221	23,432	23,340
Michigan	4,849,000	4,887,000	4,918,000	4,949,000	4,841,000

Source DTMB Michigan Bureau of Labor Market Information and Strategic Initiatives 2020

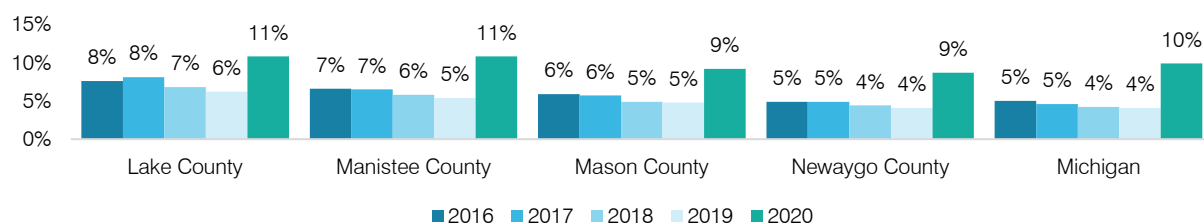
EXHIBIT 22. Percentage Change in Labor Force, 2016 and 2020



Source: DTMB Michigan Bureau of Labor Market Information and Strategic Initiatives 2020

The jobless rate varied slightly across all four counties between 2016 and 2019 (Exhibit 23).³ In 2020, all counties and the state saw significant increases in the jobless rate, likely due in part to the COVID-19 pandemic. In 2020, Lake and Manistee Counties shared the highest jobless rate at 11 percent and Mason and Newaygo Counties' rates were the lowest at 9 percent. Lake, Manistee, and Mason Counties had higher jobless rates than the state between 2016 and 2019, whereas the rates in Newaygo County were approximately the same as the state rate during that time. In 2020, Lake and Manistee Counties' rates were higher than the state's.

EXHIBIT 23. Jobless Rate by County, 2016–2020

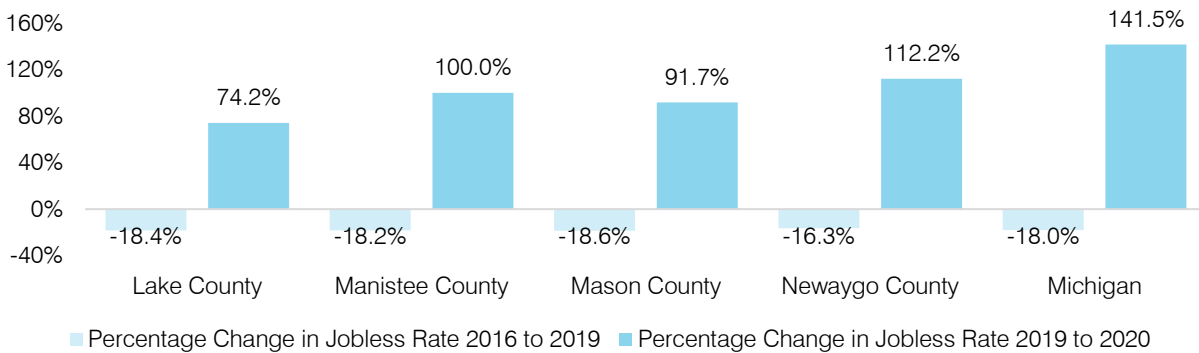


Source: DTMB Michigan Bureau of Labor Market Information and Strategic Initiatives 2020

³ See Table A7 in Appendix A for total population numbers.

The considerable increase in jobless rates between 2019 and 2020 is illustrated in Exhibit 24. After decreasing in all four counties and the state by more than 16 percent between 2016 and 2019, there was a substantial increase in the jobless rate in 2020. The increase in the counties ranged from around 74 percent in Lake County to just over 112 percent in Newaygo County; the state’s jobless rate increased by nearly 142 percent.

EXHIBIT 24. Percentage Change in Jobless Rate, 2016–2019 and 2019–2020

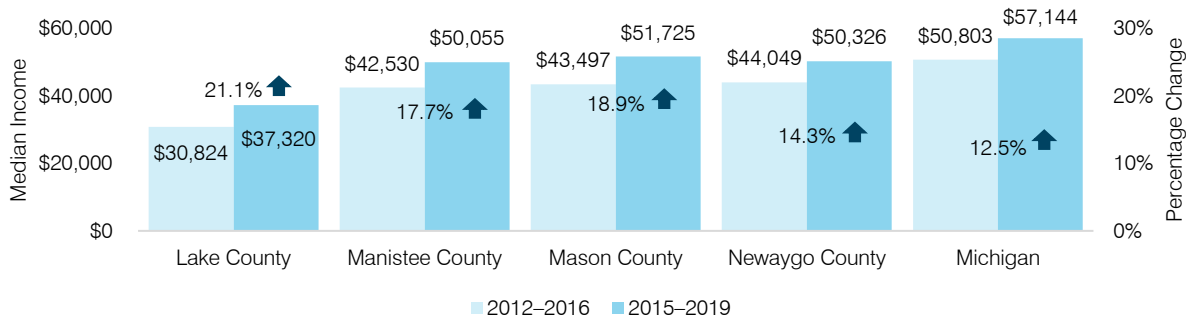


Source: DTMB Michigan Bureau of Labor Market Information and Strategic Initiatives 2020

Income

All of the counties in the region and the state experienced an increase in the median household income when comparing the five-year estimates in 2012–2016 and 2015–2019 (Exhibit 25). The median household income in each county was lower than the state median in both time periods, however. Median household income ranged from about \$37,000 in Lake County to nearly \$52,000 in Mason County, compared to \$57,000 statewide. Although Lake County had the lowest median income, it also had the largest percentage increase in median income since the 2012–2016 estimate at around 21 percent. All four counties had median household income increases that were larger than the state’s increase.

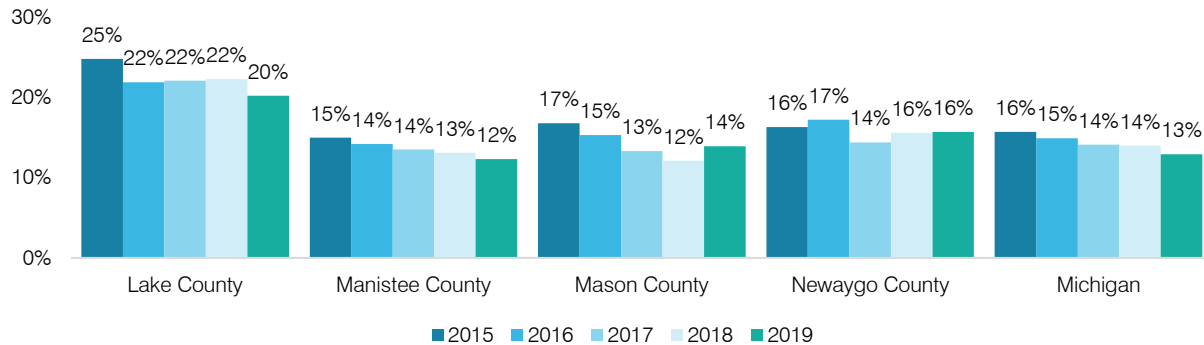
EXHIBIT 25. Median Household Income, Five-year Estimates



Source: U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

Although Lake County experienced a decline in the percentage of its population living in poverty between 2015 and 2019 (from 25 percent to 20 percent), the county continues to lead the region in the percentage of its population living in poverty (Exhibit 26).⁴ In each of the other three counties, between 12 percent and 16 percent of the total population lived below the FPL in 2019.

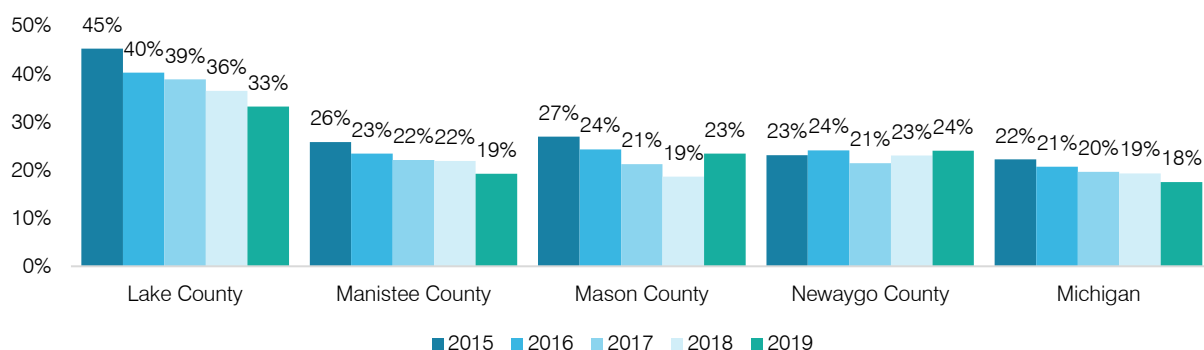
EXHIBIT 26. Percentage of Population Living Below 100 Percent of the Federal Poverty Level



Source: U.S. Census Bureau 2019a

Between 2015 and 2019, Lake County also had the largest percentage of children aged 17 or younger living in poverty—ranging from 45 percent in 2015 to 33 percent in 2019 (Exhibit 27).⁵ The other three counties had a range of 18 percent to 27 percent of children aged 17 or younger living in poverty in those years.

EXHIBIT 27. Percentage of Population Under Age 18 Living Below 100 Percent of the Federal Poverty Level



Source: U.S. Census Bureau 2019a

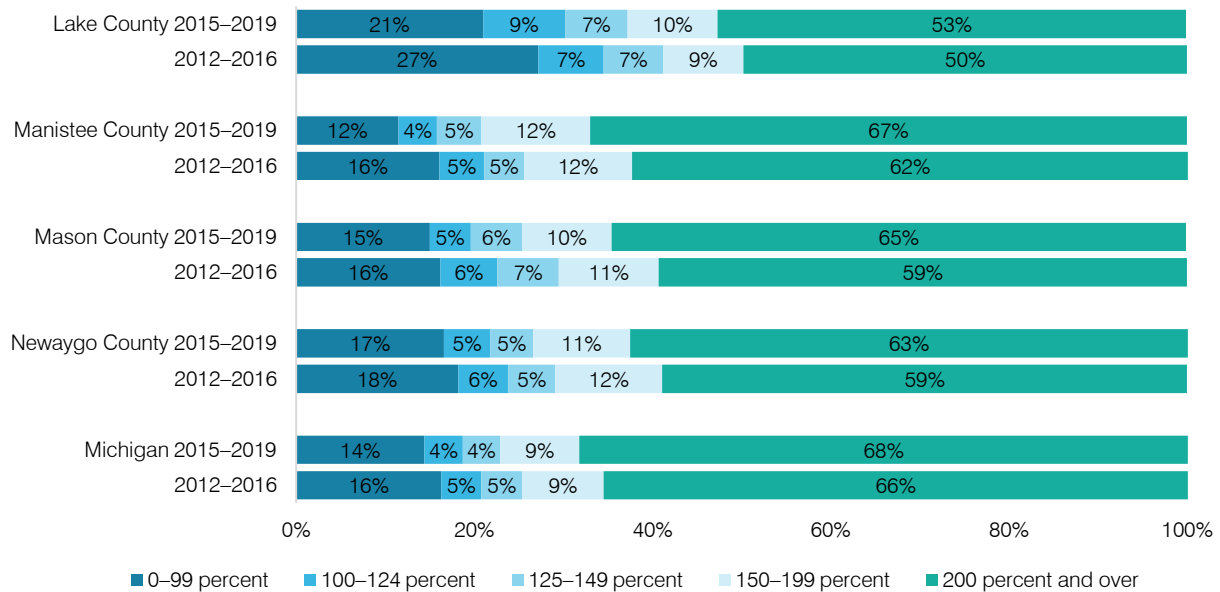
In all four FiveCAP counties, the percentage of people living at low-income levels (i.e., up to 200 percent of the FPL) was higher than in the state in 2015–2019. The percentage of people living at low-income

⁴ See Table A8 in Appendix A for total population numbers.

⁵ See Table A9 in Appendix A for total population numbers.

levels ranged from 33 percent in Manistee County to 47 percent in Lake County, compared to 31 percent in the state (Exhibit 28). Additionally, all four counties had a greater percentage of people living below 200 percent of the FPL in 2012–2016 compared to 2015–2019.⁶

EXHIBIT 28. Ratio of Income to Federal Poverty Level, Five-year Estimates



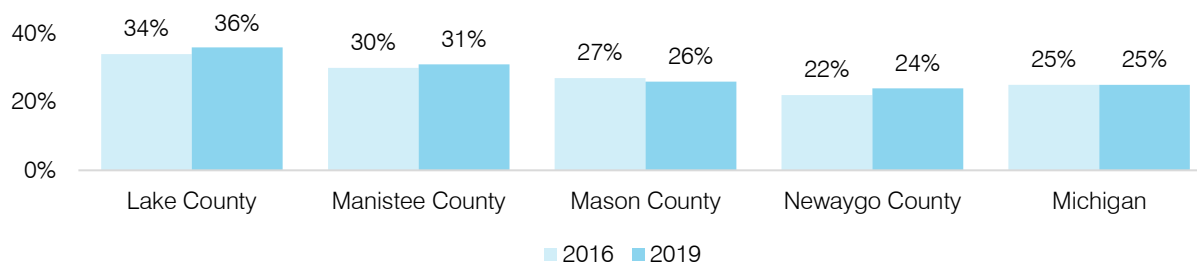
Source: U.S. Census Bureau 2016d; U.S. Census Bureau 2019e
 Note: Some totals may not equal 100 percent due to rounding.

ALICE (Asset Limited, Income Constrained, Employed) is a measurement developed by the United Way to determine the percentage of working households that have an income above the FPL, but not high enough to support the basic cost of living in a given community. The ALICE threshold represents the minimum amount of income a household needs to live in a county based on the average cost of living, including expenses for housing, childcare, food, transportation, and healthcare, without allowing for any savings. Thus, ALICE households are those living below that threshold but above the FPL.

In 2019, the percentage of ALICE households ranged from 24 percent in Newaygo County to 36 percent in Lake County (Exhibit 29). Newaygo County was the only county with a lower percentage of ALICE households than the state. Additionally, all but Mason County had a slight increase in the percentage of ALICE households between 2016 and 2019.

⁶ See Table A10 in Appendix A for total population numbers.

EXHIBIT 29. Percentage of ALICE Households



Source: United for Alice n.d.

Note: The percentage of households below the ALICE threshold does not include the percentage of families in poverty.

Health

A number of factors can be indicators of a community’s overall health, including live births, infant mortality, and low birth weight; the number of residents receiving financial assistance to pay for healthcare; and the number of residents with access to healthcare coverage.

Live Births, Infant Mortality, and Low Birth Weight

The number of live births fluctuated across the FiveCAP region between 2015 and 2019 (Exhibit 30). There was a slight decrease in the number of live births in Lake and Mason Counties between 2015 and 2019, and a slight increase in live births in Manistee and Newaygo Counties.

EXHIBIT 30. Live Births

	2015	2016	2017	2018	2019
Lake County	110	103	123	91	102
Manistee County	193	245	210	193	195
Mason County	317	281	301	252	274
Newaygo County	523	552	539	529	528
Michigan	113,211	113,374	111,507	110,093	107,917

Source: MDHHS 2019b

Infant mortality is often used as a measure of the health and well-being of children and the overall health of a community. It reflects the status of maternal health, the accessibility and quality of primary healthcare, and the availability of support services in the community. Because the number of infant deaths is so low in the four-county region, five-year averages were used to obtain meaningful infant mortality rates. Also, due to the low numbers of infant deaths, the confidence intervals for infant mortality rates at the county level are quite large.⁷ The combination of these factors—running five-year averages and large

⁷ A confidence interval is the range within which the actual mean number of infant deaths would be expected to fall over the given time period.

confidence intervals—makes it difficult to meaningfully assess trends and/or differences among the counties. Infant mortality in the region has mostly remained lower than the state five-year average, except in Manistee County in 2014–2018 and Newaygo County in 2013–2017 (Exhibit 31).

EXHIBIT 31. Infant Mortality Rate per 1,000 Live Births, Five-year Moving Averages

	Lake County	Manistee County	Mason County	Newaygo County	Michigan
2012–2016	*	*	*	6.6 (±3.0)	6.8 (±0.2)
2013–2017	*	6.0 (±4.8)	*	7.3 (±3.2)	6.8 (±0.2)
2014–2018	*	6.8 (±5.1)	4.1 (±3.3)	6.6 (±3.0)	6.7 (±0.2)
2015–2019	*	*	4.2 (±3.4)	5.6 (±2.8)	6.6 (±0.2)

Source: MDHHS 2019b

Note: An * indicates that a rate was not calculated. A rate is not calculated when there are fewer than six events because the width of the confidence interval would negate any usefulness for comparative purposes.

Low birth weight (defined as less than 2,500 grams or 5.5 pounds) is associated with several maternal factors, including low socioeconomic status, smoking, alcohol and illicit drug use, inadequate maternal weight gain, and chronic health problems. As with infant mortality, the small numbers of low birth weight births necessitate the use of running five-year averages and caution should be used when making comparisons between counties. That said, Lake County has the highest percentage of low birth weight births in the region, with a 2015–2019 five-year average of 9.5 percent (Exhibit 32). The 2015–2019 five-year averages in Manistee, Mason, and Newaygo Counties are between 7.5 percent and 7.9 percent, and the state average is 8.6 percent.

EXHIBIT 32. Low and Very Low Birth Weight Births, Five-year Moving Averages

	Lake County	Manistee County	Mason County	Newaygo County	Michigan
Total Number of Live Births					
2012–2016	495	996	1,486	2,742	47,843
2013–2017	519	1,002	1,480	2,736	48,154
2014–2018	514	1,022	1,461	2,723	48,107
2015–2019	529	1,036	1,425	2,671	47,972
Percentage of Total Live Births with Low Birth Weights					
2012–2016	9.1%	7.6%	7.9%	7.3%	8.4%
2013–2017	8.5%	7.9%	7.8%	7.0%	8.5%
2014–2018	9.5%	7.3%	7.7%	7.1%	8.6%
2015–2019	9.5%	7.9%	7.5%	7.6%	8.6%

	Lake County	Manistee County	Mason County	Newaygo County	Michigan
Percentage of Total Live Births with Very Low Birth Weights					
2012–2016	*	0.8%	0.7%	1.2%	1.6%
2013–2017	1.2%	0.8%	0.9%	1.2%	1.5%
2014–2018	1.6%	0.9%	1.0%	1.5%	1.5%
2015–2019	1.7%	1.0%	1.2%	1.3%	1.5%

Source: MDHHS 2019a

Note: Low birth weight is less than 2,500 grams and very low birth weight is less than 1,500 grams. Percentage is percentage of all births. An * indicates that a rate was not calculated. A rate is not calculated when there are fewer than six events, because the width of the confidence interval would negate any usefulness for comparative purposes.

Healthcare Coverage

In poor economies, it is expected that the number of individuals who qualify for and enroll in programs intended to assist those with low incomes will increase. This has been the case for several years in the FiveCAP region and in Michigan overall. The number of medical assistance recipients decreased slightly in all four counties between 2018 and 2019, but then rose each year between 2019 and 2021. In July 2021, the number ranged from 3,334 in Lake County to 11,763 in Newaygo County (Exhibit 33).

EXHIBIT 33. Medical Assistance Recipients

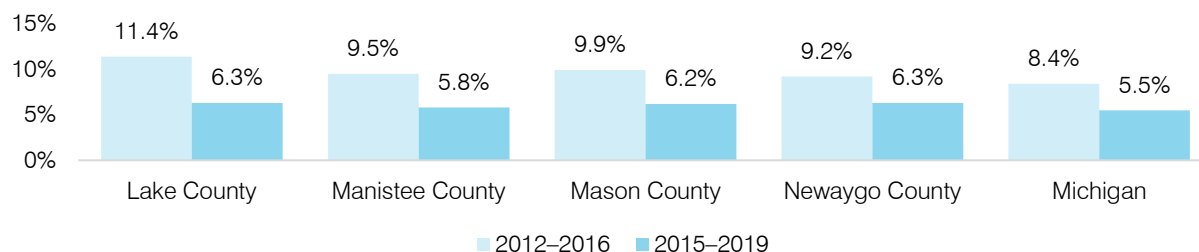
	2018	2019	2020	2021
Lake County	3,030	3,028	3,133	3,334
Manistee County	4,468	4,176	4,509	4,918
Mason County	5,510	5,419	5,649	5,999
Newaygo County	10,814	10,592	11,076	11,763
Michigan	1,795,545	1,750,884	1,838,716	1,970,460

Source: MDHHS 2021

Note: Data represent the total number of individuals eligible for Medicaid in July of each year.

Between 2015 and 2019, all of the counties in the FiveCAP region had a higher percentage of uninsured people than the state as a whole, ranging from 5.8 percent in Manistee County to 6.3 percent in Lake and Newaygo Counties (Exhibit 34). The percentage of uninsured decreased in each county between 2012–2016 and 2015–2019, with the largest decrease (5.1 percent) occurring in Lake County.

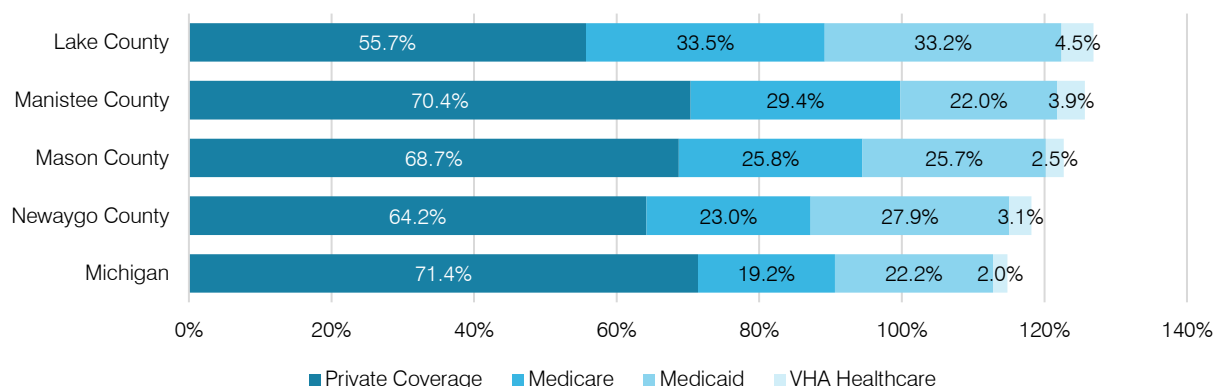
EXHIBIT 34. Percentage of Residents Without Healthcare Coverage, Five-year Estimates



Source: U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

Overall, the percentage of residents in all four counties covered by either private or public health insurance increased between 2012–2016 and 2015–2019.⁸ In 2015–2019, Lake County had the highest percentage of people covered by Medicare (nearly 34 percent) and Medicaid (just over 33 percent) (Exhibit 35). It also has the highest percentage of people covered by the Veterans Health Administration (VHA), at nearly 5 percent.⁹ Each of the counties in the region had a lower percentage of its population covered by private health coverage than the state, and more covered by public health coverage, with the exception of Medicaid coverage in Manistee County.

EXHIBIT 35. Health Coverage by Type, 2015–2019 Five-year Estimate



Source: U.S. Census Bureau 2016c; U.S. Census Bureau 2019d; U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

Note: Percentages of health coverage by type do not equal 100 percent because some people have more than one type of health coverage.

⁸ See Table A11 in Appendix A.

⁹ Medicare, Medicaid, and Veterans Health Administration healthcare are all forms of public healthcare coverage.

Nutrition

As part of a federal program sponsored by the U.S. Department of Agriculture, the State of Michigan provides temporary food assistance to eligible low-income families and individuals. The number of families and individuals receiving food assistance in each of the four counties declined between 2018 and 2019 but then rose in 2020 between 7 percent in Lake County and 12 percent in Mason County. The number of cases between July 2020 and July 2021 remained fairly consistent (Exhibit 36).

EXHIBIT 36. Food Assistance Cases

	2018	2019	2020	2021
Lake County	1,431	1,369	1,463	1,439
Manistee County	1,677	1,466	1,593	1,592
Mason County	1,825	1,729	1,930	1,938
Newaygo County	3,681	3,455	3,803	3,776
Michigan	672,544	617,618	696,773	678,635

Source: MDHHS 2021

Note: Data represent the total number of cases receiving food assistance payments in July of each year.

Housing

The estimated number of households increased in Lake, Mason, and Newaygo Counties between 2012–2016 and 2015–2019 and decreased in Manistee County (Exhibit 37). Newaygo had the highest number of households across both periods. The average number of people per household remained fairly stable between 2012–2016 and 2015–2019 (Exhibit 38).

EXHIBIT 37. Number of Households, Five-year Estimates

	2012–2016	2015–2019
Lake County	4,394	4,631
Manistee County	9,977	9,426
Mason County	12,171	12,186
Newaygo County	18,394	19,161
Michigan	3,860,394	3,935,041

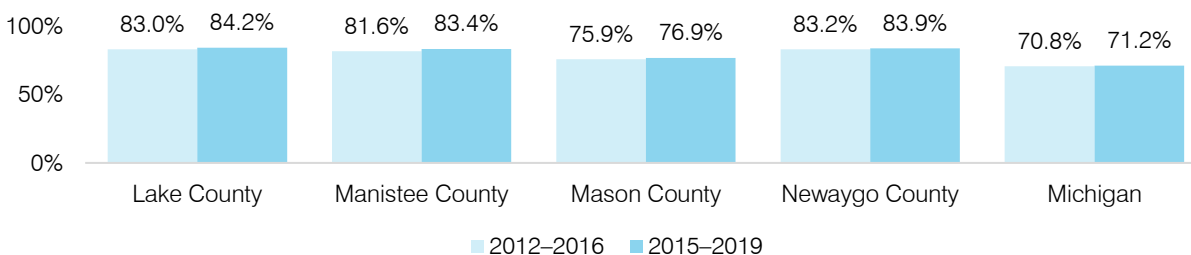
Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

EXHIBIT 38. Average Household Size, Five-year Estimates

	2012–2016	2015–2019
Lake County	2.51	2.49
Manistee County	2.31	2.44
Mason County	2.32	2.34
Newaygo County	2.57	2.48
Michigan	2.51	2.47

Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

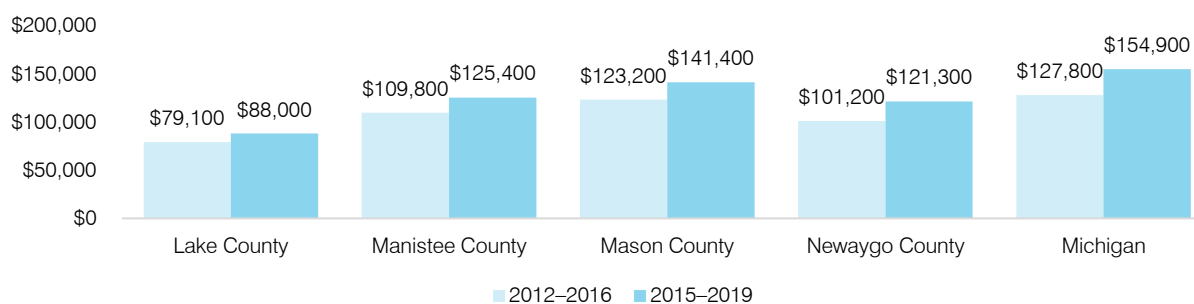
The percentage of owner-occupied homes rose slightly in all four counties and the state between 2012–2016 and 2015–2019 (Exhibit 39).

EXHIBIT 39. Percentage of Owner-occupied Housing, Five-year Estimates

Source: U.S. Census Bureau 2016f; U.S. Census Bureau 2019g

The median value of owner-occupied homes increased in all four counties in the region and the state between 2012–2016 and 2015–2019 (Exhibit 40). Among the four counties, the largest change in value occurred in Newaygo County, where home values increased by \$20,100, or 20 percent. Home values in Mason County increased by \$18,200 (15 percent). The statewide median home value increased by \$27,100 (21 percent) between 2012–2016 and 2015–2019 and was higher than median home values across the region in both time periods. While U.S. Census Bureau data is not available for 2021, median home prices nationwide have shown record growth in recent months, which could make it more difficult for people with low and moderate incomes to find affordable housing (Passy 2021). According to the National Association of REALTORS®, the median list price of homes as of September 2021 was \$124,900 in Lake County, \$164,900 in Manistee County, \$175,000 in Mason County, and \$164,900 in Newaygo County (The National Association of REALTORS® 2021a, 2021b, 2021c, 2021d). These prices all exceed the 2015–2019 five-year estimates of median home value.

EXHIBIT 40. Median Value of Owner-occupied Homes, Five-year Estimates



Source: U.S. Census Bureau 2016f; U.S. Census Bureau 2019g

The 2015–2019 five-year estimates of homes lacking complete plumbing facilities are quite low across the region and statewide, with all estimates at 0.5 percent or lower, and are very similar to the 2012–2016 five-year estimates (Exhibit 41.) An estimated 12 more houses in Mason County and 26 more houses in Newaygo County were lacking complete plumbing facilities in 2015–2019 than in 2012–2016. The number of houses lacking plumbing in Manistee County dropped by an estimated eight houses between 2012–2016 and 2015–2019.

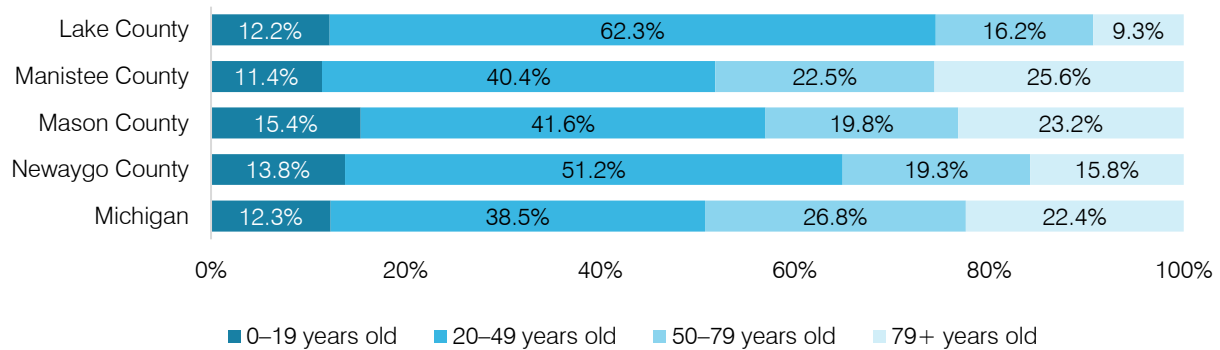
EXHIBIT 41. Homes Lacking Complete Plumbing Facilities, Five-year Estimates

	2012-2016	2015-2019
Lake County	19 (0.4%)	21 (0.5%)
Manistee County	41 (0.4%)	33 (0.4%)
Mason County	16 (0.1%)	28 (0.2%)
Newaygo County	73 (0.4%)	99 (0.5%)
Michigan	13,104 (0.3%)	13,833 (0.4%)

Source: U.S. Census Bureau 2016f; U.S. Census Bureau 2019g

The majority of houses in the region and in the state are more than 19 years old. Most houses in all four counties were between 20 and 49 years old: approximately 62 percent in Lake County, 40 percent in Manistee County, 42 percent in Mason County, and 51 percent in Newaygo County. While only 9 percent of houses in Lake County were more than 79 years old, around one-quarter are that age in Manistee and Mason Counties (Exhibit 42).

EXHIBIT 42. Age of Houses, 2015–2019 Five-year Estimates

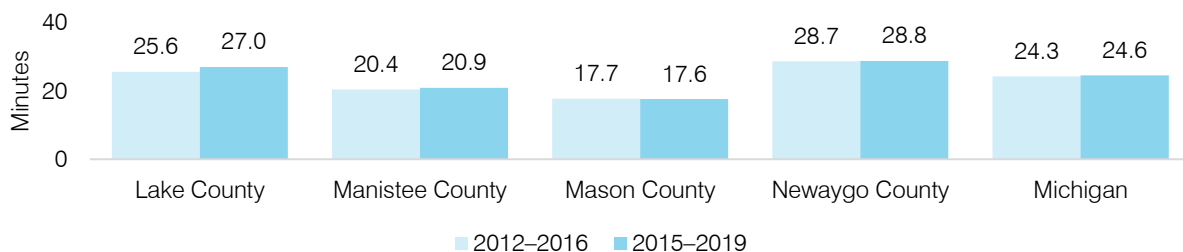


Source: U.S. Census Bureau 2016f; U.S. Census Bureau 2019g

Transportation

The mean travel time to work for individuals living in the FiveCAP counties has been relatively static over time. The 2015–2019 five-year estimate of mean travel time in Lake County differs by just over one minute from the 2012–2016 five-year estimate (Exhibit 43). Mean travel times in the other three counties and the state differ by half a minute or less.

EXHIBIT 43. Mean Travel Time to Work for Workers Aged 16+, Five-year Estimates



Source: U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

How people travel to work and where they work also stayed relatively static between 2012–2016 and 2015–2019, with around 90 percent of people using personal transportation (Exhibit 44). In 2015–2019, between approximately 3 and 6 percent of people across the four counties worked from home, between around 2 and 3 percent walked to work, approximately 1 percent or less used public transportation, and between around 1 and 2 percent used another means of transportation to travel to work.

EXHIBIT 44. Mode of Transportation to Work, Five-year Estimates

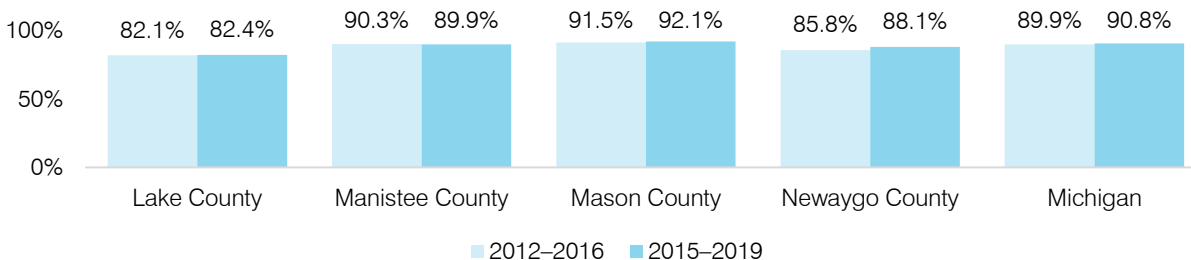
	2012–2016	2015–2019
Personal Transportation		
Lake County	2,979 (91.3%)	3,381 (88.8%)
Manistee County	8,075 (90.4%)	8,529 (90.4%)
Mason County	10,943 (90.4%)	11,777 (93.3%)
Newaygo County	17,050 (92.5%)	18,546 (92.8%)
Michigan	3,979,951 (91.3%)	4,157,688 (91.2%)
Public Transportation		
Lake County	14 (0.4%)	23 (0.6%)
Manistee County	40 (0.4%)	104 (1.1%)
Mason County	56 (0.5%)	15 (0.1%)
Newaygo County	33 (0.2%)	104 (0.5%)
Michigan	61,812 (1.4%)	60,696 (1.3%)
Walk		
Lake County	75 (2.3%)	110 (2.9%)
Walk		
Manistee County	289 (3.2%)	240 (2.5%)
Mason County	284 (2.3%)	316 (2.5%)
Newaygo County	392 (2.1%)	349 (1.7%)
Michigan	95,720 (2.2%)	101,651 (2.2%)
Work at Home		
Lake County	142 (4.4%)	224 (5.9%)
Manistee County	401 (4.5%)	377 (4.0%)
Mason County	621 (5.1%)	404 (3.2%)
Newaygo County	598 (3.2%)	695 (3.5%)
Michigan	163,030 (3.7%)	184,753 (4.1%)
Other Means		
Lake County	54 (1.7%)	68 (1.8%)
Manistee County	127 (1.4%)	185 (2.0%)
Mason County	194 (1.6%)	114 (0.9%)
Newaygo County	359 (1.9%)	298 (1.5%)
Michigan	55,988 (1.3%)	56,748 (1.2%)

Source: U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

Education

The percentage of the population aged 25 and older with at least a high-school diploma in three of the four counties in the region is lower than the statewide average of 91 percent for 2015–2019. Lake County had the lowest percentage of people with at least a high-school diploma (about 82 percent) and Mason County had the highest percentage (about 92 percent) (Exhibit 45).

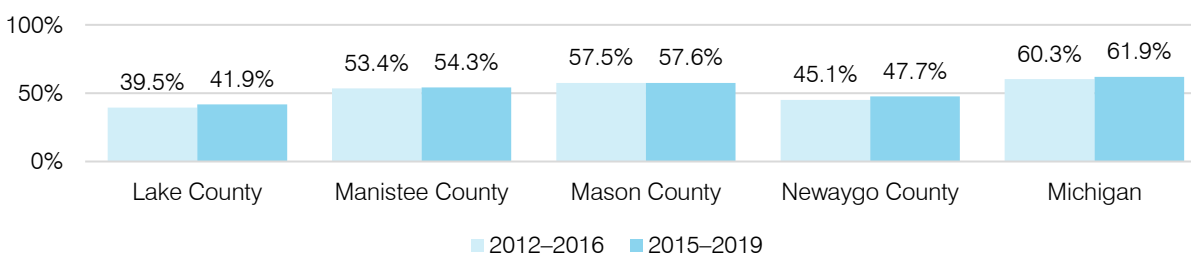
EXHIBIT 45. Percentage of Population Aged 25 and Over with at Least a High-school Diploma, Five-year Estimates



Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

When it comes to the percentage of the population with education beyond a high-school diploma, however, the region lags behind the state considerably. While nearly 62 percent of the adult population statewide has at least some college experience in 2015 to 2019, the percentage of the population in each county in the region with at least some college experience ranges from around 42 percent in Lake County to nearly 58 percent in Mason County (Exhibit 46).

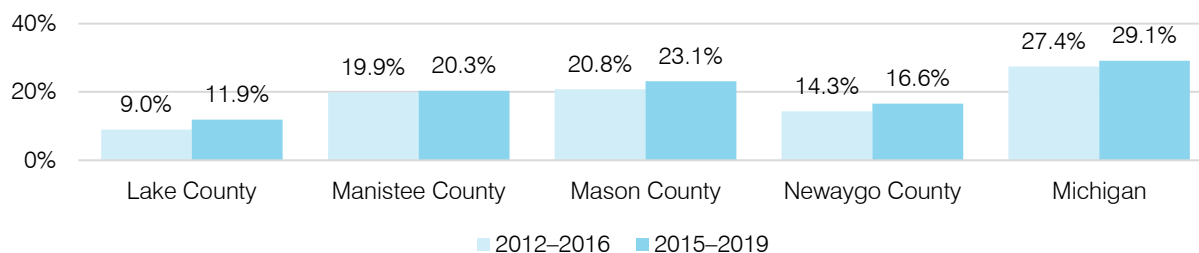
EXHIBIT 46. Percentage of Population Aged 25 and Over with at Least Some College Education, Five-year Estimates



Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

The percentage of the population in any county in the region with a bachelor's degree or greater is substantially lower than the state. Lake County fairs the worst on this metric, with only about 12 percent of its adult population having at least a bachelor's degree, which is much lower than the approximately 29 percent of Michigan adults estimated to have at least a bachelor's degree (Exhibit 47).

EXHIBIT 47. Percentage of Population Aged 25 and Over with a Bachelor's Degree or Greater, Five-year Estimates



Source: U.S. Census Bureau 2016g; U.S. Census Bureau 2019h

In fiscal year 2019, there were 381 funded slots for Head Start and Early Head Start across the four counties in the FiveCAP region, even though poverty levels indicate that many more children and families would have been eligible to participate in these programs (Exhibit 48). In fiscal year 2019, the FiveCAP Head Start Program received \$334,826 in one-time COVID-19 funding. Additionally, the Early Head Start center-based program was not operational in fiscal year 2019 and closed in August 2020 due to startup challenges made worse by the pandemic; therefore, all Early Head Start services were home based.

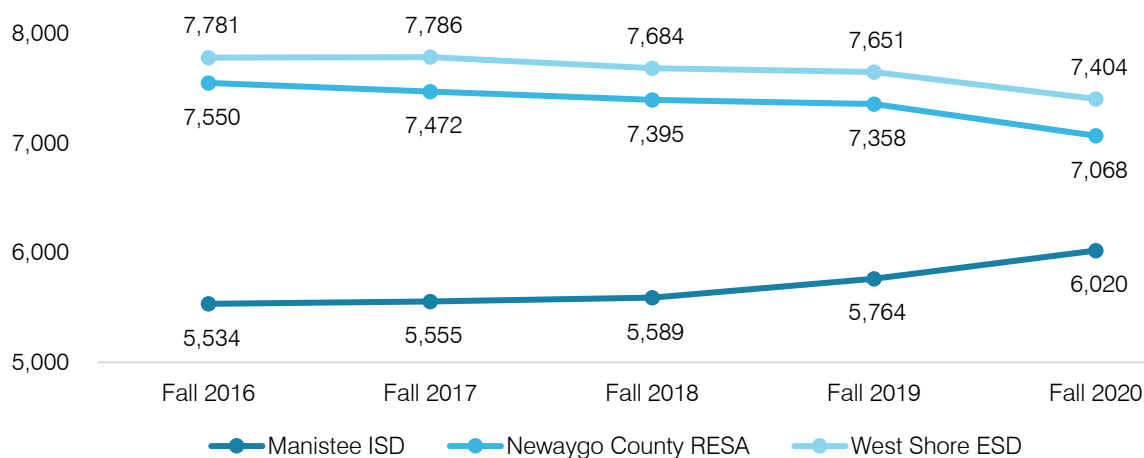
EXHIBIT 48. Head Start and Early Head Start Enrollment, Fiscal Year 2019

	Funded Enrollment	Total Families Served	Total Children Served
Head Start	335	354	389
Early Head Start	46	51	58 children/9 pregnant women
Program Wide	381	405	456

Source: FiveCAP, Inc. 2020

Enrollment in the Newaygo County Regional Educational Service Agency (RESA) and the West Shore Educational Service District (ESD) declined slightly each year between 2016 and 2020, with the exception of a very small uptick between 2016 and 2017 for the West Shore ESD (Exhibit 49). Conversely, enrollment in schools in the Manistee Intermediate School District (ISD) showed increases each year in that same time period.

EXHIBIT 49. Intermediate School District K–12 Enrollment Trends



Source: CEPI 2021b

Of the 21 school districts in the FiveCAP region, 12 have high-school graduation rates that are higher than the state average of 82 percent (Exhibit 50). The graduation rates were lowest for the charter academies in the region; for example, only 41 percent of students at the Gateway to Success Academy graduated on track in 2019–2020, and Casman Alternative Academy had a 30 percent graduation rate. Michigan Great Lakes Virtual Academy saw a significant increase between 2016–2017 (29 percent) and 2019–2020 (49 percent) in the percentage of students graduating, but still remains far below the state average.

Considerable percentages of students in every school district in the region are eligible for the free and reduced-price lunch program. Of the 21 districts in the FiveCAP region, 18 have a larger percentage of FRL-eligible students than the state (52 percent). In the Baldwin School District (in Lake County), approximately 98 percent of students qualified for the FRL program in the 2020–2021 school year.

EXHIBIT 50. School Statistics

School District	K–12 Enrollment Fall 2020	Students Eligible for FRL Fall 2020	Graduation Rate 2019–20 Cohort	Drop-out Rate 2019–20 Cohort
West Shore Educational Service District				
Baldwin Community Schools	455	97.6%	76.2%	14.3%
Gateway to Success Academy	128	73.4%	41.0%	38.5%
Hart Public Schools	1,232	78.3%	87.5%	6.8%
Ludington Area School District	2,111	47.0%	91.5%	5.0%
Mason County Central School District	1,287	63.1%	91.6%	5.9%
Mason County Eastern Schools	407	76.4%	96.2%	3.9%
Pentwater Public Schools	246	54.9%	85.7%	4.8%
Shelby Public School District	1,193	80.2%	81.3%	11.0%
Walkerville Public Schools	274	85.0%	90.0%	10.0%

School District	K-12 Enrollment Fall 2020	Students Eligible for FRL Fall 2020	Graduation Rate 2019-20 Cohort	Drop-out Rate 2019-20 Cohort
Manistee Intermediate School District				
Bear Lake Schools	307	71.7%	100.0%	0.0%
Casman Alternative Academy	65	90.8%	30.4%	34.8%
Kaleva Norman Dickson Schools	540	78.3%	85.7%	8.6%
Manistee Area Public Schools	1,298	51.8%	80.0%	13.3%
Michigan Great Lakes Virtual Academy	3,444	76.1%	49.4%	30.5%
Onkama Consolidated Schools	326	51.5%	100.0%	0.0%
Newaygo Regional Educational Service Agency				
Big Jackson School District	14	64.3%	N/A	N/A
Fremont Public Schools	2,036	54.9%	79.8%	6.9%
Grant Public Schools	1,697	58.5%	82.8%	10.7%
Hesperia Community Schools	843	75.1%	84.4%	7.8%
Newaygo Public Schools	1,545	64.9%	96.5%	0.9%
White Cloud Public School District	922	71.0%	78.8%	9.1%
Michigan	1,398,455	52.3%	82.1%	7.8%

Source: CEPI 2021a; CEPI 2020a; CEPI 2020b
Note: N/A means data were not available.

Between the 2015–2016 and 2019–2020 school years, the number of children aged five and younger who received special education services remained fairly stable in each of the region’s education districts, whereas the number of children statewide increased each school year (Exhibit 51).

EXHIBIT 51. Number of Children Aged Five and Younger Served by Special Education Services

	School Year 2015-2016	School Year 2016-2017	School Year 2017-2018	School Year 2018-2019	School Year 2019-2020
Manistee ISD	45	41	45	32	39
Newaygo County RESA	212	228	238	237	228
West Shore ESD	142	138	144	156	148
Michigan	25,087	25,958	26,617	27,287	28,362

Source: CEPI 2020c
Note: Manistee ISD numbers may include up to ten additional children, as the exact number of children aged two and younger was not provided.

The percentage of students with disabilities fluctuated slightly from year to year (Exhibit 52). In the Manistee ISD, the percentage of students with disabilities ranged from 15.1 percent in the 2015–2016 school year to 17.3 percent in the 2019–2020 school year, and in the West Shore ESD those percentages ranged from 16.5 percent to 18.1 percent. The percentage of students with disabilities in the Newaygo

County RESA remained steady at around 15 percent for all five school years. All three had higher percentages of students with disabilities than the state as a whole.

EXHIBIT 52. Percentage of Students with Disabilities

	School Year 2015–2016	School Year 2016–2017	School Year 2017–2018	School Year 2018–2019	School Year 2019–2020
Manistee ISD	15.1%	15.9%	16.1%	15.7%	17.3%
Newaygo County RESA	15.3%	15.2%	15.3%	15.1%	15.2%
West Shore ESD	16.5%	16.9%	17.6%	18.2%	18.1%
Michigan	12.9%	13.0%	13.1%	13.3%	13.5%

Source: CEPI 2020d

Technology

In September 2020, Internet availability in each county ranged from a low of 81 percent in Manistee County to a high of nearly 100 percent in Mason County. Two counties, Newaygo and Mason, had a higher percentage of Internet availability than the state overall (Exhibit 53).

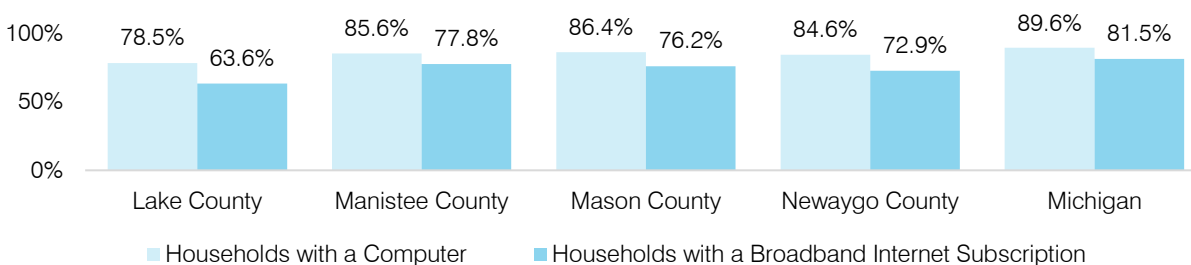
EXHIBIT 53. Percentage of Households with Internet Availability

	Number of Households	Households Served
Lake County	5,158	85.7%
Manistee County	10,308	81.0%
Mason County	11,940	99.8%
Newaygo County	18,406	99.0%
Michigan	3,872,508	98.6%

Source: Connected Nation Michigan 2021

In 2015–2019, the percentage of households in the FiveCAP region with a computer ranged from about 79 percent in Lake County to just over 86 percent in Mason County, with all four counties having a lower percentage of households with computers than the state (Exhibit 54). The percentage of households with a broadband Internet subscription in the counties ranged from just under 64 percent to nearly 78 percent, which was lower than the statewide percentage of around 82 percent.

EXHIBIT 54. Percentage of Households with Computers and Internet Subscriptions



Source: U.S. Census Bureau 2019h

COVID-19

Aside from its health impacts, the COVID-19 pandemic has had direct and indirect effects on several issues discussed in this report, including income, employment, education, and housing. As of October 8, 2021, the rate of confirmed and probable COVID-19 cases range from 64.6 cases per 1,000 residents in Manistee County to 126.2 cases per 1,000 residents in Newaygo County. The rate of confirmed and probable deaths from COVID-19 ranged from 1.3 to 1.6 per 1,000 residents in each of the four counties. This is lower than the statewide death rate of 2.3 per 1,000 residents.

EXHIBIT 55. Confirmed and Probable COVID-19 Cases and Deaths by County, October 8, 2021

	Number of Cases	Rate per 1,000 Residents	Number of Deaths	Rate per 1,000 Residents
Lake County	869	73.3	19	1.6
Manistee County	1,581	64.6	31	1.3
Mason County	2,853	98.5	44	1.5
Newaygo County	6,106	126.2	77	1.6
Michigan	1,189,030	119.3	22,702	2.3

Source: State of Michigan n.d.

Vaccinations have been shown to be a safe and effective way to build protection against the virus that causes COVID-19; however, there has been hesitation among some people to receive the vaccine. As of October 8, 2021, 58.5 percent of those age 12 and older in Michigan were fully vaccinated against COVID-19. Three of the four counties in the FiveCAP region have vaccination rates that are equal to or higher than the statewide vaccination rate (Lake, Manistee, and Mason). At 47 percent, the vaccination rate in Newaygo County is more than 10 percentage points lower than the state rate. As noted above, Newaygo County also has the highest rate of confirmed and probable COVID-19 cases in the FiveCAP region.

EXHIBIT 56. Number and Percentage of Fully Vaccinated Residents by County, October 8, 2021

	Number of Residents	Percentage of Residents Aged 12 and Older
Lake County	6,221	59.0%
Manistee County	13,302	60.5%
Mason County	15,944	63.0%
Newaygo County	19,729	47.0%
Michigan	5,026,947	58.5%

Source: State of Michigan n.d.

Note: Fully vaccinated means the resident has received two doses of either the Pfizer or Moderna vaccine or one dose of the Johnson & Johnson vaccine.

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Appendix A: Tables

EXHIBIT A1. Lake County Population, Five-year Estimates

	2012–2016	2015–2019	Percentage Change
Gender			
Female	5,574	5,799	4.0%
Male	5,841	6,053	3.6%
Race			
White	9,983	10,301	3.2%
Black or African American	827	940	13.7%
American Indian and Alaska Native	81	110	35.8%
Asian	18	25	38.9%
Native Hawaiian or Other Pacific Islander	4	15	275.0%
Some other race	20	45	125.0%
Multiracial	482	416	-13.7%
Ethnicity			
Hispanic	292	309	5.8%
Non-Hispanic	11,123	11,543	3.8%
Age			
0–4	475	513	8.0%
5–9	575	543	-5.6%
10–14	515	541	5.0%
15–19	602	549	-8.8%
20–64	6,251	6,418	2.7%
65+	2,997	3,288	9.7%
Total Population	11,415	11,852	3.8%

Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT A2. Manistee County Population, Five-Year Estimates

	2012–2016	2015–2019	Percentage Change
Gender			
Female	11,774	11,762	-0.1%
Male	12,691	12,695	0.0%
Race			
White	22,401	22,297	-0.5%
Black or African American	698	710	1.7%
American Indian and Alaska Native	483	437	-9.5%
Asian	100	92	-8.0%
Native Hawaiian or Other Pacific Islander	9	16	77.8%
Some other race	23	87	278.3%
Two or more races	751	818	8.9%
Ethnicity			
Hispanic	680	772	13.5%
Non-Hispanic	23,785	23,685	-0.4%
Age			
0–4	1,004	930	-7.4%
5–9	1,208	1,044	-13.6%
10–14	1,386	1,415	2.1%
15–19	1,346	1,381	2.6%
20–64	13,821	13,577	-1.8%
65+	5,700	6,110	7.2%
Total Population	24,465	24,457	-0.03%

Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT A3. Mason County Population, Five-year Estimates

	2012–2016	2015–2019	Percentage Change
Gender			
Female	14,460	14,621	1.1%
Male	14,295	14,333	0.3%
Race			
White	27,466	27,438	-0.1%
Black or African American	251	261	4.0%
American Indian and Alaska Native	259	285	10.0%
Asian	168	167	-0.6%
Native Hawaiian or Other Pacific Islander	0	0	0.0%
Some other race	75	196	161.3%
Multiracial	536	607	13.2%
Ethnicity			
Hispanic	1,257	1,322	5.2%
Non-Hispanic	27,498	27,632	0.5%
Age			
0–4	1,508	1,498	-0.7%
5–9	1,738	1,604	-7.7%
10–14	1,630	1,734	6.4%
15–19	1,682	1,694	0.7%
20–64	16,133	15,743	-2.4%
65+	6,064	6,681	10.2%
Total Population	28,755	28,954	0.7%

Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT A4. Newaygo County Population, Five-year Estimates

	2012–2016	2015–2019	Percentage Change
Gender			
Female	23,814	24,081	1.1%
Male	24,143	24,285	0.6%
Race			
White	45,028	44,979	-0.1%
Black or African American	650	595	-8.5%
American Indian and Alaska Native	267	412	54.3%
Asian	165	186	12.7%
Native Hawaiian or Other Pacific Islander	0	0	0.0%
Some other race	959	1,314	37.0%
Multiracial	888	880	-0.9%
Ethnicity			
Hispanic	2,747	2,803	2.0%
Non-Hispanic	45,210	45,563	0.8%
Age			
0–4	2,776	2,786	0.4%
5–9	3,008	2,892	-3.9%
10–14	3,306	3,286	-0.6%
15–19	3,096	2,962	-4.3%
20–64	27,269	27,328	0.2%
65+	8,502	9,112	7.2%
Total Population	47,957	48,366	0.9%

Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT A5. Michigan Population, Five-year Estimates

	2012–2016	2015–2019	Percentage Change
Gender			
Female	5,039,715	5,060,025	0.4%
Male	4,869,885	4,905,240	0.7%
Race			
White	7,817,827	7,813,755	-0.1%
Black or African American	1,376,446	1,374,314	-0.2%
American Indian and Alaska Native	52,891	53,316	0.8%
Asian	276,769	311,721	12.6%
Native Hawaiian and Other Pacific Islander	2,492	3,099	24.4%
Some other race	111,377	117,801	5.8%
Multiracial	271,798	291,259	7.2%
Ethnicity			
Hispanic	474,381	507,353	7.0%
Non-Hispanic	9,435,219	9,457,912	0.2%
Age			
0–4	573,965	571,094	-0.5%
5–9	607,459	591,065	-2.7%
10–14	641,499	623,334	-2.8%
15–19	682,572	661,499	-3.1%
20–64	5,876,407	5,851,930	-0.4%
65+	1,527,698	1,666,343	9.1%
Total Population	9,909,600	9,965,265	0.6%

Source: U.S. Census Bureau 2016b; U.S. Census Bureau 2019c

EXHIBIT A6. Children Aged Zero to Five Living Below 100 Percent of the FPL, Five-year Estimates

	2012–2016	2015–2019
Lake County	298 (50.8%)	182 (30.3%)
Manistee County	362 (30.0%)	216 (18.7%)
Mason County	644 (35.2%)	550 (31.4%)
Newaygo County	882 (26.7%)	828 (25.0%)
Michigan	177,002 (26.2%)	150,532 (22.4%)

Source: U.S. Census Bureau 2016a; U.S. Census Bureau 2019b

EXHIBIT A7. Number of Unemployed and Jobless Rate

	2016	2017	2018	2019	2020
Lake County	285 (7.6%)	302 (8.1%)	249 (6.8%)	232 (6.2%)	429 (10.8%)
Manistee County	699 (6.6%)	674 (6.5%)	603 (5.8%)	562 (5.4%)	1,106 (10.8%)
Mason County	840 (5.9%)	802 (5.7%)	678 (4.9%)	656 (4.8%)	1,232 (9.2%)
Newaygo County	1,155 (4.9%)	1,141 (4.9%)	1,019 (4.4%)	969 (4.1%)	2,021 (8.7%)
Michigan	242,000 (5.0%)	224,000 (4.6%)	205,000 (4.2%)	201,000 (4.1%)	478,000 (9.9%)

Source: DTMB Michigan Bureau of Labor Market Information and Strategic Initiatives 2020

EXHIBIT A8. Population Living Below 100 Percent of the FPL

	2015	2016	2017	2018	2019
Lake County	2,743 (24.8%)	2,430 (21.9%)	2,515 (22.1%)	2,559 (22.3%)	2,342 (20.2%)
Manistee County	3,465 (15.0%)	3,255 (14.2%)	3,110 (13.5%)	3,026 (13.1%)	2,862 (12.3%)
Mason County	4,745 (16.8%)	4,355 (15.3%)	3,798 (13.3%)	3,455 (12.1%)	3,992 (13.9%)
Newaygo County	7,695 (16.3%)	8,101 (17.2%)	6,848 (14.4%)	7,522 (15.6%)	7,576 (15.7%)
Michigan	1,524,330 (15.7%)	1,449,683 (14.9%)	1,373,358 (14.1%)	1,369,235 (14.0%)	1,264,445 (12.9%)

Source: U.S. Census Bureau 2019a

EXHIBIT A9. Population Under Age 18 Living Below 100 Percent of the FPL

	2015	2016	2017	2018	2019
Lake County	850 (45.2%)	747 (40.2%)	727 (38.8%)	680 (36.4%)	630 (33.2%)
Manistee County	1,087 (25.8%)	958 (23.4%)	915 (22.1%)	905 (21.9%)	787 (19.2%)
Mason County	1,557 (26.9%)	1,407 (24.3%)	1,211 (21.2%)	1,060 (18.6%)	1,342 (23.4%)
Newaygo County	2,476 (23.1%)	2,550 (24.1%)	2,267 (21.4%)	2,472 (23.0%)	2,567 (24.0%)
Michigan	481,421 (22.2%)	444,100 (20.7%)	416,305 (19.6%)	409,201 (19.3%)	367,411 (17.5%)

Source: U.S. Census Bureau 2019a

EXHIBIT A10. Ratio of Income to FPL, Five-year Estimates

	2012–2016	2015–2019
0–99 Percent		
Lake County	3,001 (27.2%)	2,416 (21.0%)
Manistee County	3,723 (16.1%)	2,652 (11.5%)
Mason County	4,601 (16.2%)	4,294 (15.0%)
Newaygo County	8,596 (18.2%)	7,928 (16.6%)
Michigan	1,575,066 (16.3%)	1,398,527 (14.4%)
100–124 Percent		
Lake County	802 (7.3%)	1,062 (9.2%)
Manistee County	1,146 (5.0%)	1,001 (4.3%)
Mason County	1,819 (6.4%)	1,303 (4.6%)
Newaygo County	2,640 (5.6%)	2,472 (5.2%)
Michigan	435,468 (4.5%)	417,542 (4.3%)
125–149 Percent		
Lake County	740 (6.7%)	809 (7.0%)
Manistee County	1,037 (4.5%)	1,157 (5.0%)
Mason County	1,949 (6.9%)	1,665 (5.8%)
Newaygo County	2,502 (5.3%)	2,267 (4.8%)
Michigan	442,495 (4.6%)	409,671 (4.2%)
150–199 Percent		
Lake County	987 (9.0%)	1,166 (10.1%)
Manistee County	2,793 (12.1%)	2,819 (12.2%)
Mason County	3,176 (11.2%)	2,856 (10.0%)
Newaygo County	5,660 (12.0%)	5,194 (10.9%)
Michigan	879,083 (9.1%)	862,670 (8.9%)
200 Percent and Over		
Lake County	5,487 (49.8%)	6,055 (52.6%)
Manistee County	14,413 (62.4%)	15,493 (67.0%)
Mason County	16,797(59.3%)	18,422 (64.5%)
Newaygo County	27,811 (58.9%)	29,838 (62.6%)
Michigan	6,351,753 (65.6%)	6,653,218 (68.3%)

Source: U.S. Census Bureau 2016d; U.S. Census Bureau 2019e

EXHIBIT A11. Health Coverage by Type, Five-year Estimate

	Private Coverage	Medicare	Medicaid	VHA Healthcare
2012–2016				
Lake County	52.0%	32.5%	31.1%	4.5%
Manistee County	67.2%	27.2%	22.3%	3.9%
Mason County	65.6%	24.0%	24.0%	3.0%
Newaygo County	62.4%	21.7%	27.2%	2.9%
Michigan	70.4%	18.0%	20.9%	1.9%
2015–2019				
Lake County	55.7%	33.5%	33.2%	4.5%
Manistee County	70.4%	29.4%	22.0%	3.9%
Mason County	68.7%	25.8%	25.7%	2.5%
Newaygo County	64.2%	23.0%	27.9%	3.1%
Michigan	71.4%	19.2%	22.2%	2.0%

Source: U.S. Census Bureau 2016c; U.S. Census Bureau 2019d; U.S. Census Bureau 2016e; U.S. Census Bureau 2019f

Note: Percentages of health coverage by type do not equal 100 percent because some people have more than one type of health coverage.



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230 N. Washington Square
Suite 300
Lansing, MI 48933