

## Chapter X: COMMUNITY DEMOGRAPHICS

### Introduction

It is important to know the demographic composition of Whitewater Township when planning for its future. Assessed over time, trends emerge and changes become evident that will most likely effect future land uses and community services. In the following sections, information is reviewed regarding Whitewater Township's population by age groups (including senior citizens), employment trends, housing trends, persons with disabilities, population trends and projections, race and ethnic groups, gender, measures of income, etc. In most discussions, 2010 and 2019 U.S. Census data were used directly from the U.S. Census website.<sup>1</sup> When available Whitewater Township data was compared to Grand Traverse County and Michigan census data.

### Age Groups

The median age of Whitewater Township residents was 46.5 years in 2019, which is about 10% higher than that of Grand Traverse County at 42.8 years and 20% higher than the State of Michigan at 39.7%. Table 1 compares Whitewater Township's population from 2010 to 2019. Whitewater Township's largest population segment during this period was comprised of Mature Family (45-64 years) persons at approximately 36%.

Whitewater Township's largest population segment in 2010 consisted of Mature Family (45-64 years) at 38.9%. However, there was a relative loss of Mature Family aged persons (a 5-percentage point loss) from 2010 as compared to 2019. A slight increase in the Township's proportion of Family Forming persons (20-44 years) (3 percentage points increase) was observed during this period. While there was a slight increase in Seniors (65-74 years), there was also a slight decrease in school aged children (ages 5-19). This trend could suggest the gradual aging of Whitewater Township's population, and the slow loss of young families. Because Whitewater Township has a relatively small total population, even a small spurt or influx by any age group could significantly alter the Township's age group composition.

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<sup>1</sup> United States Census Bureau, *available at:* <https://data.census.gov/cedsci/table?g=0600000US2605587040&tid=ACSSST5Y2019.S0101&hidePreview=true> (last visited November 12, 2021).

<b>TABLE 1 WHITEWATER TOWNSHIP 2010 &amp; 2019 Population Distribution</b>						
<b>Age Group</b>	2010		2019		Change	
	2010-2019					
	No.	Percent	No.	Percent	No.	Percent
Preschool (0-4 yrs)	131	5.1%	180	6.4%	+49	1.3%
School (5-19 yrs)	578	22.5%	538	19.2%	-40	-3.3%
Family Forming (20-44 yrs)	497	19.2%	500	22%	+3	2.8%
Mature Family (45-64 yrs)	919	38.9%	946	33.9%	+27	-5%
Seniors (65-74 yrs)	276	10.7%	363	13%	+87	2.3%
Elderly (75+ yrs)	175	6.8%	150	5.4%	-25	-1.4%
<b>Total</b>	<b>2,576</b>	<b>100%</b>	<b>2,793</b>	<b>100%</b>	<b>+217</b>	<b>+8.4%</b>
Source: 2010 and 2019 U.S. Census						

Table 2 compares Whitewater Township’s population with that of Grand Traverse County and the State of Michigan. Whitewater Township has a greater percentage of preschool children than the State of Michigan. Whitewater Township also has a higher percentage of school-aged children than the State of Michigan. However, the State of Michigan has a higher percentage of Family Forming aged persons than that of the Township and County. The percentages of Mature Families and Retirement age persons in both Grand Traverse County and Whitewater Township higher than the State of Michigan. These comparisons support the finding that an increasing trend in Townships residents’ age currently exists within Whitewater Township.

<b>TABLE 2 AGE GROUP COMPARISONS 2019</b>				
Age Groups	Whitewater Twp.	Whitewater Twp.	Grand Traverse County	State of Michigan
Preschool (under 5 years)	180	6.4%	5.1%	5.7%
School Age (5-19 years)	538	19.2%	19.9%	18.5%
Family Forming (20-44 years)	616	22%	23.8%	31.6%
Mature Family (45-64 years)	946	33.9%	30.6%	26.5%
Retirement Age (65 years & older)	513	18.4%	20.8%	17.6%
<b>TOTALS</b>	<b>2,793</b>	<b>100%*</b>	<b>100%*</b>	<b>100%*</b>

Source: U.S. Census 2019. - ACS Demographic Estimates

\*Figures provided by U.S. Census do not equal exactly 100% due to figure rounding.

## Household Size

Table 3 below summarizes trends in the size of households from 2015 to 2019. Whitewater Township's average number of persons per household slightly increased from 2015 to 2019. This appears to be consistent with the decreasing average family size experienced by Grand Traverse County. Never before in our nation's history have so many people lived in such small household groups within so many dwelling units.

<b>TABLE 3 HOUSEHOLD SIZE 2015-2019 (Persons Per Household)</b>		
<b>Community</b>	<b>2015</b>	<b>2019</b>
Whitewater Township	2.60	2.71
Grand Traverse County	2.41	2.44
State of Michigan	2.47	2.47

Source: U.S. Census 2015 - 2019.

## Population Trends

Table 4 tracks population trends over an approximately nine-year period from 2100 to 2019, comparing Whitewater Township with Grand Traverse County, and the State of Michigan.

<b>TABLE 4 POPULATION TRENDS</b>				
<b>Community</b>	<b>2010</b>	<b>2015</b>	<b>2019</b>	<b>2010 to 2019 Percent Change</b>
Whitewater Township	2,576	2,708	2,793	+8.4%
Grand Traverse County	86,983	91,541	93,088	+7.0%
State of Michigan	9,952,687	9,900,571	9,965,265	+0.1%

Source: U.S. Census, American Community Survey, Years: 2010-2019, Table B01003, last visited on November 10, 2021.

Whitewater Township’s slight population increase was higher than Grand Traverse County’s population increase during 2010-2019, and more than eight times that of the State of Michigan overall population gain (+0.1%). These population trends suggest that Grand Traverse County and Whitewater Township have been “discovered” as desirable places to live, work, and recreate.

Table 5 represents demographic trends from 2010 to 2019 within Grand Traverse County as a whole. All townships within the county are grouped into small geographic subgroups.

<b>TABLE 5 DEMOGRAPHICS BY COUNTY SUB-AREAS GRAND TRAVERSE COUNTY 2010-2019</b>				
<b>County Sub-Area Communities</b>	<b>Population</b>		<b>2010–2019 Change</b>	
	<b>2010</b>	<b>2019</b>	<b>Number</b>	<b>Percent</b>
<b>Northern Grand Traverse County</b>				
▪ Peninsula Twp	5,433	6,068	635	11.7
▪ Acme Twp	4,375	4,456	81	1.9
▪ Garfield Charter Twp	16,256	19,499	3,243	19.9
▪ East Bay Twp	10,663	11,589	926	8.7
▪ Whitewater Twp	2,579	2,688	109	8.4

▪ Traverse City	14,482	15,341	859	5.9
<i>Subtotal</i>	<i>53,788</i>	<i>59,641</i>	<i>5,853</i>	<i>10.9</i>
<b>Eastern Grand Traverse County</b>				
▪ Union Twp	405	468	63	15.6
▪ Fife Lake Twp	2,791	1,526	-1,265	-45.3
<i>Subtotal</i>	<i>3,196</i>	<i>1,994</i>	<i>-1,252</i>	<i>-39.2</i>
<b>Western Grand Traverse County</b>				
▪ Long Lake Twp	8,662	9,956	1,296	14.9
▪ Green Lake Twp	5,784	6,703	919	15.9
<i>Subtotal</i>	<i>14,446</i>	<i>16,659</i>	<i>2,213</i>	<i>15.3</i>
<b>Southern Grand Traverse County</b>				
▪ Grant Twp	1,066	1,212	146	13.7
▪ Mayfield Twp	1,550	1,786	236	15.2
▪ Paradise Twp	4,713	4,952	239	5.1
<i>Subtotal</i>	<i>7,329</i>	<i>7,950</i>	<i>621</i>	<i>8.5</i>
<b>TOTAL COUNTY</b>	<b>86,986</b>	<b>95,238</b>	<b>8,252</b>	<b>9.5</b>

Source: U.S. Census 2010 and 2019.

Note: Village populations included in Township total population counts.

Table 5 above shows that the eastern region of Grand Traverse County experienced a substantial rate of population decline between 2010 and 2019. Table 5 also indicates that the fastest growing areas were in the northern and western parts of Grand Traverse County. This substantial population growth experienced in these communities in the past decade is likely attributed to retirement, the migration to residential development along lakes, rivers, and streams. To the contrary Fife Lake Township experienced a significant population loss.

### Population Projections

Table 6 presents population projections for 2010 and 2019. Estimating future population numbers helps in planning for community services, recreation, and public facilities needs to adequately serve the additional Township residents while retaining the essential community character and natural resources.

Using a straight-line population projection method based on recent growth trends produced a mid-range population projection estimate for Whitewater Township. The straight-line arithmetic method assumes the population will grow in a linear fashion,

based on the past ten years.

<b>TABLE 6 POPULATION PROJECTIONS</b>						
<b>Entity</b>	<b>2010 Census</b>	<b>2019 Census</b>	<b>2010-2019</b>		<b>2030 Projection</b>	<b>2040 Projection</b>
			<b>Change #</b>	<b>%</b>		
Whitewater Township	2,576	2,793	217	8.4	2,801	3,018
Acme Township	4,375	4,736	361	8.3	5,097	5,458
East Bay Township	10,663	11,621	958	8.9	12,579	13,537
Kalkaska County	17,147	18,038	891	5.2	18,929	19,820
Grand Traverse County	86,983	93,088	6,105	7%	99,193	105,298

Sources: 2010 and 2019 U.S. Census and Michigan Department of Technology, Management & Budget, Bureau of Labor Market Information and Strategic Initiatives, [www.milmi.org/DataSearch/POP PROJ](http://www.milmi.org/DataSearch/POP PROJ), last visited November 11, 2021.

Using this population projection method (and recognizing its limitations), the population for Whitewater Township could increase slightly by the year 2040 to 3,018 people.

There are many factors that influence population growth, although most are not easily quantifiable. However, based on the fact that Whitewater Township exists near Traverse City and possesses abundant rural character, along with high quality lakes, rivers, and streams, it is reasonable to project that the Township will continue to grow steadily.

Given these trends and projections, it is likely that Whitewater Township will be an attractive rural area in which to settle through the year 2040. Although Whitewater Township has limited public sewer or water services, it does possess numerous available future home sites and an abundant number of residential lots two acres and larger. Its year-round attraction as a prime recreational area possessing hunting, fishing, snowmobiling, boating, canoeing, and other recreational features, as well as full-time employment opportunities, add to its attractiveness for seasonal and permanent housing.

## Racial and Ethnic Composition

Table 7 shows Whitewater Township’s racial composition and national origin to be relatively similar to Grand Traverse County with 94.7% of the population reported as white, 2.6% of the population as American Indian/Alaskan Natives, 0.2% reported as black or African American, and 2.5% as Hispanic or Latino. Whitewater Township possesses a racial composition of fewer of all racial and ethnic minorities than Grand Traverse County as whole, except for American Indian/Alaskan Natives, and the State of Michigan overall.

<b>TABLE 7 RACE AND NATIONAL ORIGIN 2019</b>				
<b>Race/National Origin</b>	<b>Whitewater Township Number</b>	<b>Whitewater Township Percent</b>	<b>Grand Traverse County Percent</b>	<b>State of Michigan Percent</b>
White	2,473	94.7%	92.6%	74.7%
American Indian and Alaskan Native	45	2.6%	0.9%	0.5%
Black or African American	5	0.2%	0.9%	13.5%
Asian/Pacific Islander	15	1.5%	0.6%	3.3%
Hispanic or Latino	33	2.5%	2.9%	5.3%
Total (one race/national origin)	2,571	97.5%	100.0%	100.0%

Source: U.S. Census 2019:DEC Redistricting Data (PL 94-171) and Census Reporter, [www.censusreporter.org](http://www.censusreporter.org), last visited November 11, 2021.

## Population by Gender

Table 8 shows population by gender for Whitewater Township, Grand Traverse County, and the State of Michigan. In 2019 Whitewater Township possessed an even ratio of males to females.

<b>TABLE 8 POPULATION BY GENDER 2019</b>			
	% Male	% Female	All Persons
Whitewater Township	50%	50%	2,793
Grand Traverse County	49.3%	50.7%	93,008
State of Michigan	49.2%	50.8%	9,986,857

Source: U.S. Census 2020:DEC Redistricting Data (PL 94-171) and Census Reporter, available at [www.censusreporter.org](http://www.censusreporter.org), last visited Nov. 11, 2021.

### Seasonal Housing

Table 9 shows the percentage of seasonal housing for Whitewater Township and three additional Grand Traverse County townships, Grand Traverse County as a whole, and the State of Michigan. Whitewater and Fife Lake Townships show higher rates of seasonal, occasional, or recreational housing uses in 2019 than in 2010. These homeowners likely have more than one home, likely to enjoy seasonal opportunities and/or visit recreational areas at different times of the year. Both the State of Michigan and Grand Traverse County also saw a rise in seasonal housing since 2010.

<b>TABLE 9 PERCENT SEASONAL HOUSING YEARS 2000-2010</b>		
<b>Governmental Jurisdiction</b>	<b>Year 2010</b>	<b>Year 2019</b>
Whitewater Township	271	385
Acme Township	400	343
East Bay Township	720	559
Fife Lake Township	177	243
Grand Traverse County	3,770	4,346
State of Michigan	266,930	289,020

Source: U.S. Census 2010 & 2019

There are several variables to consider when discussing seasonal population. Much depends on how persons completing U.S. Census surveys interpret the words “occupied” and “vacant,” particularly when they reside in two or more different locations at different times of the year. The economic downturn caused by the COVID pandemic has likely contributed to the statewide increase in reported vacant housing units in from 14.6% in

2010 to 17% in 2019 as evidenced in Table 10 below. However, Grand Traverse County as whole experienced an opposite trend in the increased occupation of housing units during this period.

<b>TABLE 10 VACANT HOUSES YEARS 2010-2019</b>		
Governmental Jurisdiction	Year 2010	Year 2019
Whitewater Township	317	385
Acme Township	607	595
East Bay Township	1,074	952
Fife Lake Township	268	318
Grand Traverse County	807	628
State of Michigan	151,452	223,774

Source: U.S. Census 2010 & 2019.

It is assumed that the information provided by the U.S. Census above is useful, together with other data, for Township planning purposes. Whitewater Township’s proximity to Elk Lake and its natural resource base will continue to attract seasonal/recreational visitors. It is a fair assumption that the numerous high-quality water resources in the region will continue to be a major attraction for the residents and visitors alike, and that the demand for seasonal dwellings will continue to increase.

**Relocation to Whitewater Township and Grand Traverse County**

In terms of population mobility, 9.6% of Whitewater residents reported moving into the community since 2018, which is about 2/3rds of the rate in Grand Traverse County 13.6% and Michigan at 13.9%. U.S. Census data show an up-tick in Grand Traverse County’s population at 9.5%. Only 0.7% of Whitewater Township’s 2019 population reported being foreign-born, which is about a quarter of Grand Traverse County’s foreign-born rate at 2.7% and about 10% of the foreign-born rate in State of Michigan at 6.9%. There appears to be an increase in population in Traverse City and in all the townships in the County, except for Fife Lake Township, which reportedly lost nearly half its population. For the rest, the smallest population growth took place in Acme Township, at 1.9%. Traverse City grew by 5.9%. Overall, Grand Traverse County’s population increased by 8,252 people. 8.5% of Whitewater Township residents reported status as being U.S. service veterans, about the same as that of Grand Traverse County and about 20% higher than the State of Michigan as a whole. While Grand Traverse County saw an increase in its population, many other parts of the state are experiencing population declines.

## Employment by Occupation

Table 11 shows the percentage of employment by occupation for Whitewater Township residents during the period of 2010 to 2019. Whitewater Township’s leading occupations in 2019 were Management, Business, Science and Related occupations, followed by Sales and Office occupations and then Service occupations, such as retail, tourism, healthcare support, and law enforcement, etc.

Occupation	2010				2019			
	Whitewater Township		Grand Traverse County		Whitewater Township		Grand Traverse County	
	No.	%	No.	%	No.	%	No.	%
Management, Professional, and Related	56	9%	2,088	33%	158	30.6%	2,727	38.3%
Service	236	38.1%	1,234	19.5%	75	14.5%	1,230	17.4%
Sales and Office	97	15.7%	1,620	25.6%	104	20.1%	1,689	23.6%
Farming, Fishing & Forestry	18	2.9%	177	2.8%	15	2.9%	198	2.8%
Construction, Extraction & Maintenance	168	27.1%	595	9.4%	72	13.9%	565	8.0%
Production, Transportation & Material Moving	44	7.1%	614	9.7%	92	17.8%	707	10.0%
Total	619	—	6,328	—	516	—	7,065	—

Source: 2019 U.S. Census, and 2010-2019 U.S. Census Estimates

The percentage of people with Social Security income in Whitewater Township 37.8% in 2010. The percentage with retirement income was 30.5%. An additional 5.6% received other supplemental income, such as public assistance benefits like SNAP. In 2019, 37.7% reported social security income; 29.0% with retirement income, and 8.5% with other supplemental public assistance income.

## Travel Time to Work

According to the U.S. Census, Whitewater Township residents reported an average of 26.3 minutes of travel time to work in 2019, which is about 25% higher than that for Grand Traverse County residents at 20.9 minutes and 10% higher for Michigan as a whole at 24.6 minutes in 2019. In 2010 the average commute time reported was 25.8 minutes. These numbers suggest that currently a significant proportion of Whitewater Township residents continue to drive an hour or more (i.e., both ways) in daily travel to and from work.

## Income Measures

Per capita income in 2019 among Whitewater Township residents was \$33,900/year, which is a little less than that of Grand Traverse County residents at \$35,405 and slightly higher than Michiganders as a whole at \$31,713/year. U.S. Census data in Table 12 below indicate a moderate increase in median family income (6.0%) and median household income (8.3%) in Whitewater Township from 2010 to 2019. Whitewater Township’s median household income was \$67,784/year in 2019, which is about 10% higher than that in Grand Traverse County at \$63,757/year and about 20% higher than that of Michigan residents as a whole at \$57,144/year.

As summarized in Table 13 below, during the same period Whitewater Township families living below the poverty line increased from 76 to 96 from 2010 to 2019. People below poverty in Whitewater Township in 2019 were at 3.5% (3% for Children below the age of 18, and 5% for Seniors aged 65 and over) of the Township’s population, as compared to 9.6% for Grand Traverse County and 14.4% for the State of Michigan. This trend of increased poverty compares to Grand Traverse County at 7.2% and Michigan at 11.3% at the time of the 2019 census, mirroring the difficult economic climate within Whitewater Township, Grand Traverse County, the State of Michigan and nation during the COVID 19 pandemic.

<b>TABLE 12 WHITEWATER TOWNSHIP Household Income</b>				
	2010	2019	Change	
<b>Household Income</b>			2010-2019	
	No.	No.	No.	Percent
Less than \$10,000	29	15	-14	-48.3%
\$10,000 to \$14,999	22	8	-14	-63.6%

\$15,000 to \$24,999	79	64	-15	-18.9%
\$25,000 to \$34,999	58	73	+15	+25.9%
\$35,000 to \$49,999	176	155	-21	-11.9%
\$50,000 to \$74,999	226	243	+17	+7.5%
\$75,000 to \$99,999	154	164	+10	+6.5%
\$100,000 to \$149,999	158	148	-10	-6.3%
\$150,000 or more	80	159	+79	+98.8%
Total Households	982	1,029	+47	—
<b>Median Income</b>	<b>62,976</b>	<b>67,784</b>	<b>4,808</b>	<b>7.6%</b>
<b>Family Income</b>	2010	2019	2010-2019	
	No.	No.	No.	Percent
Less than \$10,000	8	11	+3	+37.5%
\$10,000 to \$14,999	5	8	+3	+60%
\$15,000 to \$24,999	49	33	-16	-32.6%
\$25,000 to \$34,999	52	57	+5	+9.6%
\$35,000 to \$49,999	143	133	-10	-6.9%
\$50,000 to \$74,999	175	156	-19	-10.9%
\$75,000 to \$99,999	148	139	-11	-7.4%
\$100,000 to \$149,999	152	117	-35	-23.0%
\$150,000 or more	73	150	+77	+105%
Total Families	805	804	-1	—
<b>Median Income</b>	<b>70,298</b>	<b>76,111</b>	<b>5,831</b>	<b>8.3%</b>
Source: U.S. Census 2010 and 2019				

<b>TABLE 13 INCOME STATUS 2010-2019 WHITEWATER TOWNSHIP</b>		
	2010	2019
Median Household Income	\$49,572	\$67,784
Median Family Income	\$54,737	\$76,111
Families Below Poverty Level	3.4%	3.5%

Source: U.S. Census 2010 and 2019; \*Poverty level stat taken from 2012 American Community Survey, as 2010 was not available

**Household Types**

From 2010 to 2019 there were an estimated 982 to 1,029 households in Whitewater Township. The average household size was 2.71 people per household. Families made up 1029 to 805 of the households in the Township, including both married-couple families and other families. There were approximately 185 non-family households in Whitewater Township during this period, most of which were people living alone.

**Schools**

Whitewater Township exists within the Elk Rapids and Traverse City Public school districts. In the 2019 Census, there were about 718 school-aged children in the Township. This suggests that there is a modest increase in the number of families with school-aged children, as summarized in Table 14 below.

<b>TABLE 14 SCHOOL-AGED CHILDREN Whitewater Township, Grand Traverse County, Michigan 2010/2019 School Years</b>				
	2010	2019	Number Change	Percent Change
Up to 9yrs old	256	318	62	24.2%
Ages 10-14	224	232	8	3.6%
Ages 15-19	229	168	- 61	-26.6%

Total	709	718	9	1.3%
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US Census ACS Demographic and Housing Estimates Survey 2010 and 2019

While the number of high-school aged children in Whitewater Township decreased between 2010 and 2019, there was an increase nearly equal to that amount of children age 9 and under. Overall, there was a very modest rise in school-aged children in the township over the past 10 years. With the proportion of elementary students within the school district increasing over this decade, older students between ages 15 and 19 decreased most significantly. These data suggest a continuing, general trend in the overall decrease in average population age within the school district, and increased enrollment in private schools and/or home schooling.

### **Federal School Lunch Program**

Students from families with incomes below 185 percent of the poverty level are eligible for free or reduced prices in the federal School Lunch Program. Students from families reporting income between 130 and 185 percent of the federal poverty line are eligible for reduced priced meals, while children from families with incomes below 130 percent of poverty are eligible for a fully subsidized or “free” school lunch meal. See Table 15 below.

<b>TABLE 15 STUDENTS ELIGIBLE FOR FREE OR REDUCED LUNCH PROGRAM Whitewater Township 2010/2019 School Years</b>			
	2010	2019	Percent Change 2010- 2019
K through 12 <sup>th</sup> Grades	18%	20%	+2%

Sources: Michigan Department of Education, Food and Nutrition Services, Office of Nutrition, [www.michigan.gov/cepi](http://www.michigan.gov/cepi).

### **Education Level of Population in Whitewater Township, Michigan: 2019**

95.5% of Whitewater Township’s population of 25-years and older have earned at least a high school degree or a higher degree, which compares to about the same rate in Grand Traverse County at 95.2% and is slightly higher than the educational rate as a whole in the State of Michigan at 90.8%. 34.4% of this age-group within Whitewater Township have earned a bachelor’s degree or higher, which is a little less than that within in Grand Traverse County at 36% and is higher than Michigan’s population as a whole at 29.1%.

The Elk Rapids School District (05060) in 2019-2020 academic year earned a 87.2% graduation rate as compared to the Traverse City Area Public Schools (TCAPS) District (28010) at 90.5%, with 1,237 enrolled students as compared to TCAPs 8,971 enrolled pupils. Similarly, Elk Rapids schools in 2020-2021 possessed 32.8% economically disadvantaged students, as compared to 33.6% at TCAPS, with a 22:1 as compared to a 24:1 pupil/teacher ratio, at Elk Rapids and TCAPS, respectively. 50% of Elk Rapids and TCAPS students met overall college readiness benchmarks, and 52% of Elk Rapids graduates enrolled in college in 2019-2020, as compared to 65% at TCAPS.

## Housing Measures

### Owner-Occupied Housing Units

In 2019 1,414 housing units existed in Whitewater Township, 73% of which were occupied and 27% vacant, and about 90% were owner-occupied and 10% were renter occupied. Table 16 below summarizes trends in owner and renter occupied housing units in Whitewater Township from 2010 to 2019. 97% of housing units in Whitewater Township were single-family dwellings. This indicates that the housing stock in Whitewater Township at 89.7% owner-occupied from in 2019, ahead of both Grand Traverse County at 76.3% and an overall owner occupation rate of 71.2% statewide. The median value of owner-occupied housing units in 2019 was \$238,400, as compared to \$212,500 in Grand Traverse County and \$154,900 in Michigan as a whole. These data suggest a stability of homeowner occupation of housing units in Whitewater Township, i.e., houses are less likely to be rented to a third party than in Grand Traverse County or Michigan overall and may represent barriers to young families and others moving into Whitewater Township.

<b>TABLE 16                      WHITEWATER TOWNSHIP                      Owner Occupied/Renter Occupied                      Housing Units 2019</b>		
	Percent Owner Occupied	Percent Renter Occupied
Whitewater Township	89.7%	10.3%
Grand Traverse County	76.3%	23.7%
State of Michigan	71.2%	28.8%

Source: U.S. Census 2019.

### Total Housing Units/Units in Structures

Table 17 below summarizes trends in housing stock within Whitewater Township and Grand Traverse County from 2010 to 2019. The Table shows that the housing stock in

increased during that time period. The average number of persons per housing unit during this period in Whitewater Township was 2.71 persons/household, as compared to 2.4 persons per household for Grand Traverse County and 2.5 persons/household for Michigan as a whole. Married couple represent 77% of households in Whitewater township, as compared male or female householders and non-family occupied homes. Important to consider is the housing affordability needs of future Township residents in comparison with the list prices of new housing and/or costs for constructing additions to existing homes.

**TABLE 17  
 WHITEWATER TOWNSHIP  
 Total Housing Units/Units in Structure**

Housing Units	2010				2019			
	Whitewater Township		Grand Traverse County		Whitewater Township		Grand Traverse County	
	No.	%	No.	%	No.	%	No.	%
1-unit, detached	1,196	92%	25,588	74%	1,342	94.9%	26,540	70.9%
1-unit, attached	57	4.4%	1,279	3.7%	28	2.0%	1,561	4.2%
2 to 4 units	7	0.5%	1,037	3.0%	10	0.7%	1,468	3.9%
5 to 9 units	0	0	1,072	3.1%	0	0	2,070	5.5%
10 or more units	0	0	2,075	6.0%	0	0	3,162	8.5%
Mobile Homes	39	3.0%	3,181	9.2%	34	2.4%	2,607	7.0%
Boat, RV, van, etc.	0	0	0	0	2	0.3%	0	0
Totals	1,299	—	34,578	—	1,414	—	37,408	—

Source: 2010 and 2019 U.S. Census

“—” = Not available.

## Year Structure Built

Table 18 below summarizes trends in the age of housing stock within Whitewater Township from 2010-2019. Table 18 indicates that the largest proportion of housing stock in Whitewater Township was constructed either between 1990-1999. Also, a significant number of was homes was built between 1960-1979. Consequently, some consideration should be paid to the adequacy of the older housing stock to meet current and future Township housing needs of residents. It is also important to consider the affordability or retrofitting and upgrading older housing stock to meet the future needs of current and future Whitewater Township residents.

Total Housing Units	TABLE 18 WHITEWATER TOWNSHIP Year Structure Built		
	Whitewater Township 2010	Whitewater Township 2019	Change
	%	%	%
2010-2019	--	3.7%	+3.7%
2000-2009	19.3%	16.5%	-2.8%
1990-1999	22.1%	28%	+5.9%
1980-1989	14.1%	12.6%	-1.5%
1960-1979	26.6%	23.8%	-2.8%
1940-1959	8.4%	8.1%	-0.3%
1939 or earlier	9.6%	7.3%	-2.3%
Total	100	100	-0.1

## Housing Market Value

Table 19 below summarizes median housing market value estimates for structures built within Grand Traverse County. Table 19 shows the estimated value of the homes based on the year they were built. Assuming this data is generally applicable to Whitewater Township, residents likely have an additional need for affordable housing. Thus, it is important to consider the availability of affordable housing within Whitewater Township.

<b>Year Built</b>	<b>TABLE 19 GRAND TRAVERSE COUNTY Median Value By Year Structure Built</b>
2014 or later	\$292,300
2010-2013	\$312,800
2000-2009	\$273,300
1990-1999	\$252,100
1980-1989	\$191,900
1970-1979	\$198,300
1960-1969	\$222,100
1940-1959	\$233,600
1939 or earlier	\$312,600
<b>Average</b>	<b>\$230,973</b>

Source: 2019 Estimate, U.S. Census values only available for Grand Traverse County.

## Summary of Findings

This section of the Master Plan provides a description of the community by analyzing and summarizing the demographic composition of Whitewater Township. The fastest growing age groups in Whitewater Township are the Mature Family (aged 45-64 years) and Family Forming persons (aged 20 to 44 years). Household sizes appear to be slightly increasing at 2.71 persons per household in 2019 (2.60 in 2015), while the overall Township population (examined from 2010 until 2019) continued to slightly increase (at 8.4% during the 2010 to 2019). Townships within the eastern portion of Grand Traverse County generally experienced the highest rate of growth from 2010 to 2019, while eastern communities – including Fife Lake Township – experienced very significant population loss. The population of Whitewater Township is expected to increase by a total of 217 people, representing a 8.4% increase from the 2010 population by 2019.

The racial composition of Whitewater Township is predominantly white. Whitewater Township has an important proportion of households indicated as seasonal. With the onset and continuation of the retirement of the baby boomer segment of the population, Whitewater Township will likely see an increased conversion of seasonal to permanent housing and new full-time residences in future year.

Employment by occupation in Whitewater Township was led by Management, Professional and Related Occupations in 2019, while Farm, Forestry and Fishing declined slightly in the Township during this period. The fastest growing occupation within Whitewater Township residents in 2019 was Management, Professional & Related, followed by Sales & Office.

Household income in Whitewater Township increased 7.6% and family income was up 8.3% between 2010 and 2019. Families living below poverty in Whitewater Township rose slightly from 3.4% to 3.5% during this period. Housing stock within Whitewater Township has generally kept pace with Township population and is mostly less than 50 years old.