JULY 2026

State of the County

Saginaw County



STATE OF THE COUNTY OF SAGINAW

TABLE OF CONTENTS

- **Introduction: State of the County** 3
  - Who is Saginaw County? 5
  - Population in Perspective 7
  - Housing Supply & Affordability 9
  - Income & Economy 12
  - Land Use & Taxable Value 15
  - Environment 19

- **Benchmarking: The County of Saginaw in Context** 22
  - Deeper Dive: Kalamazoo County 28



PURPOSE AND SCOPE

The **State of the County** reviews existing conditions in the County of Saginaw, providing a baseline of social, economic, and natural features.

What's the State of the County?

This report analyzes current conditions and emerging trends to help shape future decision-making in the County of Saginaw. By documenting demographic, economic, environmental, and infrastructure factors, this document provides elected officials, staff, and community members a shared understanding of how the county has changed while presenting notable patterns with deeper context. This shared understanding will help ground future policy decisions in data and help the public better understand how the County of Saginaw is changing.

Exploring how population patterns, land use, and employment trends have changed over time helps identify both strengths and challenges facing the county's diverse communities.

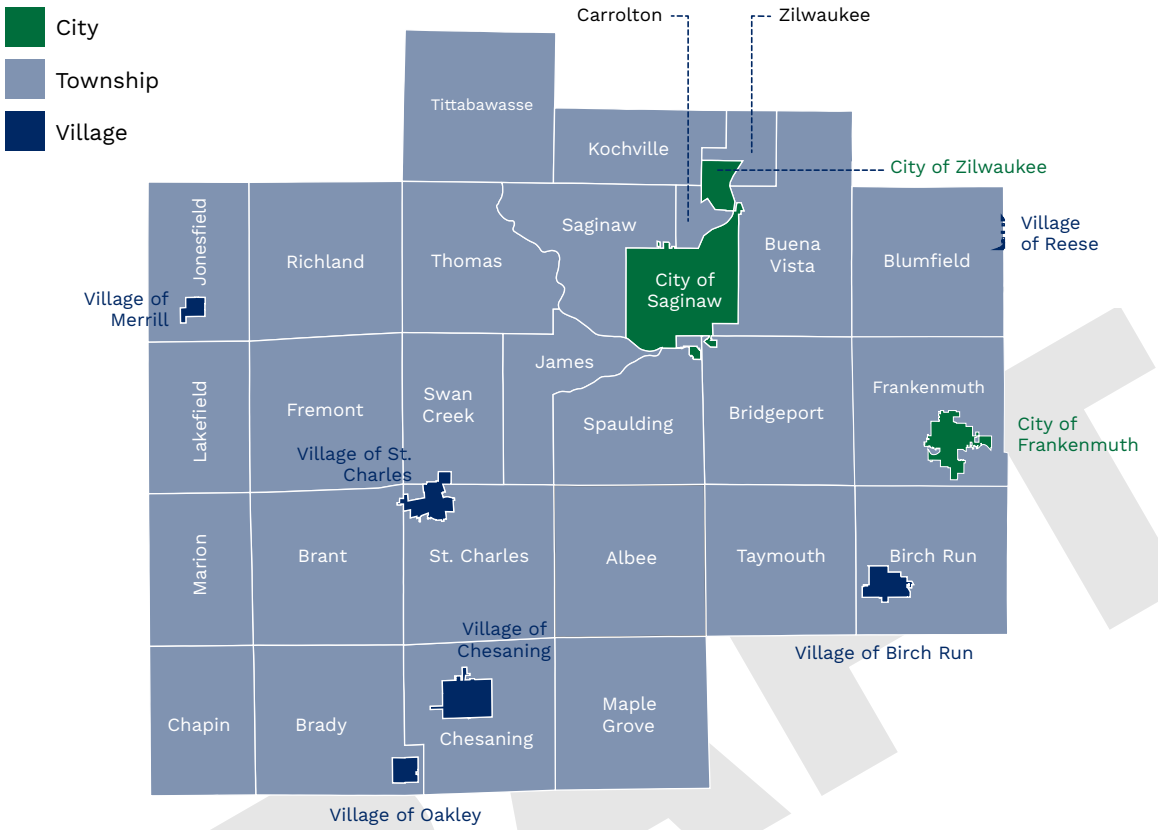
The report also promotes transparency by documenting existing conditions to residents and stakeholders. Residents (and voters) are better equipped to provide meaningful input when they understand the issues facing their county. Ultimately, the State of the County serves as a foundation for informed, coordinated action.



Saginaw Water Treatment Plant

DRAFT

JURISDICTIONS OF SAGINAW COUNTY



Jurisdiction	2024 Population
Albee Township	1,645
Birch Run Township	5,862
Blumfield Township	1,967
Brady Township	2,404
Brant Township	1,774
Bridgeport Charter Township	9,967
Buena Vista Charter Township	7,568
Carrollton Township	5,665
Chapin Township	900
Chesaning Township	4,693
Frankenmuth City	5,157
Frankenmuth Township	2,096
Fremont Township	2,005
James Township	1,712
Jonesfield Township	1,594
Kochville Township	4,943
Lakefield Township	947
Maple Grove Township	2,652

Jurisdiction	2024 Population
Marion Township	560
Richland Township	3,921
Saginaw City	43,536
Saginaw Charter Township	41,281
St. Charles Township	3,133
Spaulding Township	1,986
Swan Creek Township	2,368
Taymouth Township	4,036
Thomas Township	11,900
Tittabawassee Township	10,755
Village of Birch Run	1,439
Village of Chesaning	2,484
Village of Merrill	798
Village of Oakley	257
Village of Reese	1,274
Village of St. Charles	1,934
Zilwaukee City	1,609
Zilwaukee Township	29

Total Population (all county subdivisions)	188,665

Source: American Community Survey (ACS) 2020—2024 (5-Year-Estimates). U.S. Census Bureau.
Note: Village populations are included within township populations.

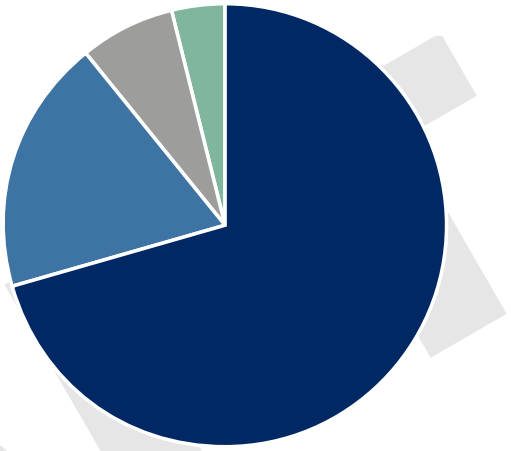
DRAFT

WHO IS SAGINAW COUNTY?

Demographic diversity

While the majority of Saginaw County residents are white (70.7 percent), there are 55,263 residents of other races. Hispanic residents, who may or may not be categorized as white, represent 9.2 percent of the county population at 17,381. The majority of Hispanic residents (14,438) are of Mexican descent.

The number of Saginaw County residents born outside of the United States is estimated to be 4,512—with the majority (36.9 percent) arriving in the U.S. before 1990. The largest groups of individuals not born in the U.S. come primarily from Asia (45.4 percent) and Latin America (28.8 percent).



Source: ACS 2024 (5-year estimates)



Completed in 2024, the Shine Bright Saginaw Mural transformed a silo complex into the second-largest mural in the United States. At a height of 150 feet, it was designed and painted by world-renowned muralist Okuda San Miguel of Madrid, Spain.

DRAFT

An aging population, like many counties in Michigan

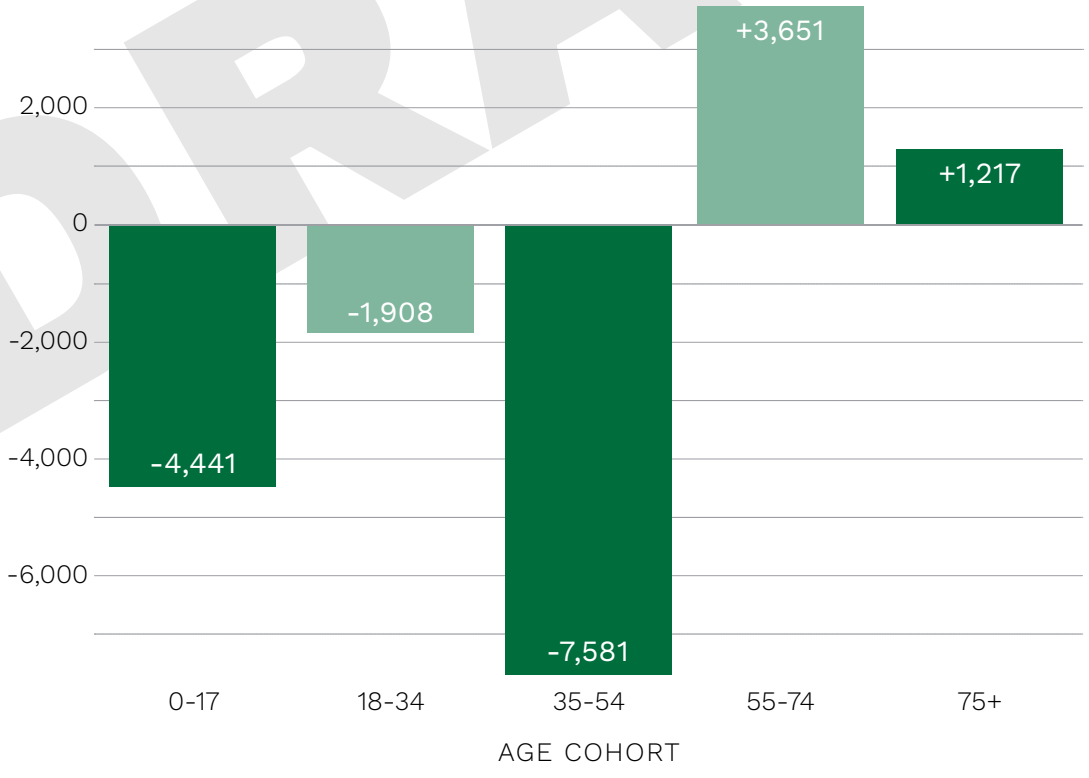
Saginaw County's population of residents age 55 and above increased by 4,868 between 2014 and 2024. In the same period, the county lost 13,930 residents under 55 years old.

Focusing on adults age 65 and older, the figure increased by 24 percent between 2014 and 2024, from 13,703 to 16,989. This represents a change from 14.3 percent of the county being age 65 or over to 18.5 percent over the ten year period. The county's shift towards an older age group aligns with Michigan's current population trends.

Jurisdictions with highest percentage of older adults

Overall, about 34 percent of Saginaw County residents are age 55 or older. Chapin and Spaulding Townships, however, are the two jurisdictions with more than half of their residents being at least 55 years old (53 and 52 percent, respectively). Only 13 percent of residents in Kochville Township—the location of Saginaw Valley State University—are older than age 55.

CHANGE IN POPULATION BY AGE COHORT, 2014—2024
SAGINAW COUNTY



Source: ACS 2014-2024 (5-year estimates)

DRAFT

POPULATION IN PERSPECTIVE

Declining population, like many counties in Michigan

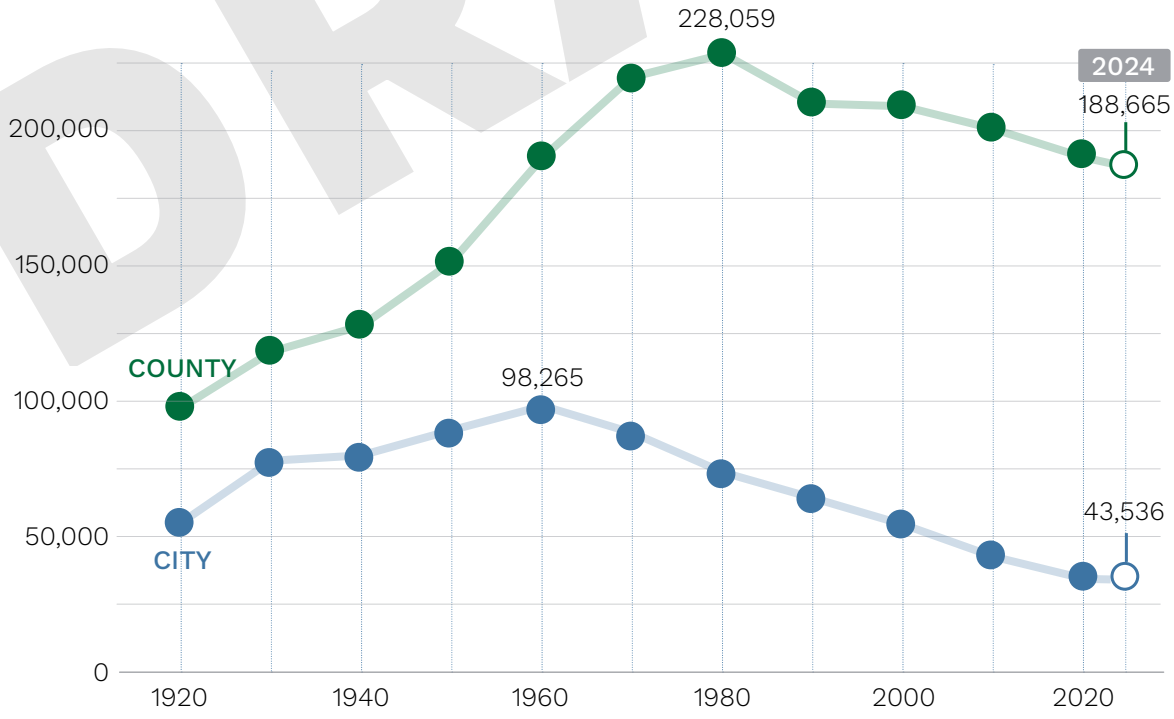
Between 2014 and 2024, population loss occurred in 40 of Michigan's 83 counties. Over the same period, the number of Saginaw County residents decreased from 197,727 to 188,665—a decline of 4.58 percent. The decade of greatest decline was between 1980 and 1990, with population loss generally occurring at a slower pace since then.

More extreme population loss in the City of Saginaw

Compared to the 17 percent population decrease between 1980 and 2024 at the county level, the City of Saginaw experienced a decrease of 56 percent from the peak population of 98,265 in 1960. This loss of 54,729 residents is a source of instability for the city, which must maintain the same infrastructure with significantly fewer resources.

DRAFT

POPULATION CHANGE, 1920—2024
SAGINAW COUNTY & CITY OF SAGINAW



Source: U.S. Census Bureau

Population growth largely on the edge of the county

Though some jurisdictions experienced population decline, nine jurisdictions recorded population growth between 2014 and 2024.

The following six jurisdictions grew **up to five percent**:

- Fremont Township
- Thomas Township
- Chesaning Township
- Maple Grove Township
- Saginaw Charter Township
- City of Frankenmuth

The following three jurisdictions grew **more than five percent:**

- Tittabawassee Township
- Blumfield Township
- Brady Township

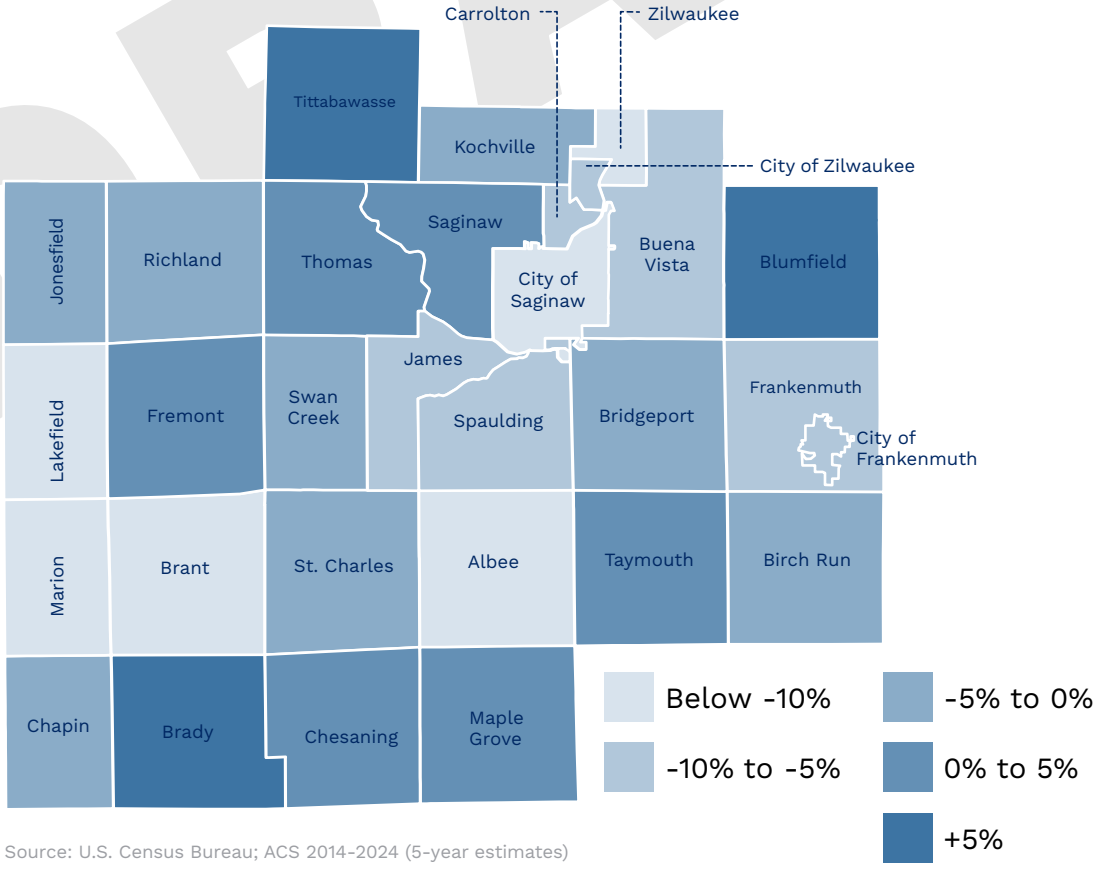
Population loss not confined to urbanized area

Significant population decline has affected rural areas too. Largely undeveloped and home to the Shiawassee National Wildlife Refuge, Spaulding Township had 734 fewer residents in 2024 than in 1960.



Spaulding Township offers an abundance of outdoor recreational opportunities.

POPULATION CHANGE BY JURISDICTION, 2014—2024



Source: U.S. Census Bureau; ACS 2014-2024 (5-year estimates)

DRAFT

HOUSING SUPPLY & AFFORDABILITY

Low market demand for new home construction.

Between 2014 and 2024, the number of households across Saginaw County increased while the number of housing units decreased. In 2024, there were 77,958 households and 86,208 housing units. As a simple metric, this translates to 8,250 housing units without a household to fill them.

Rental affordability

A household that spends more than 30% of its income on housing is considered to be cost burdened. Oftentimes, households will cut back on other necessary expenses just to afford housing. Of the Saginaw County residents living in rental units, 50.5 percent are cost burdened—meaning over half of renters have challenges affording housing.

The majority of homes in the county are detached single-family homes.

Detached single-family homes comprise 75.7 percent of all 86,208 housing units in Saginaw County. Attached single-family units and structures with between two and four homes comprise 8.5 percent, while larger apartments represent 12 percent of all housing units.

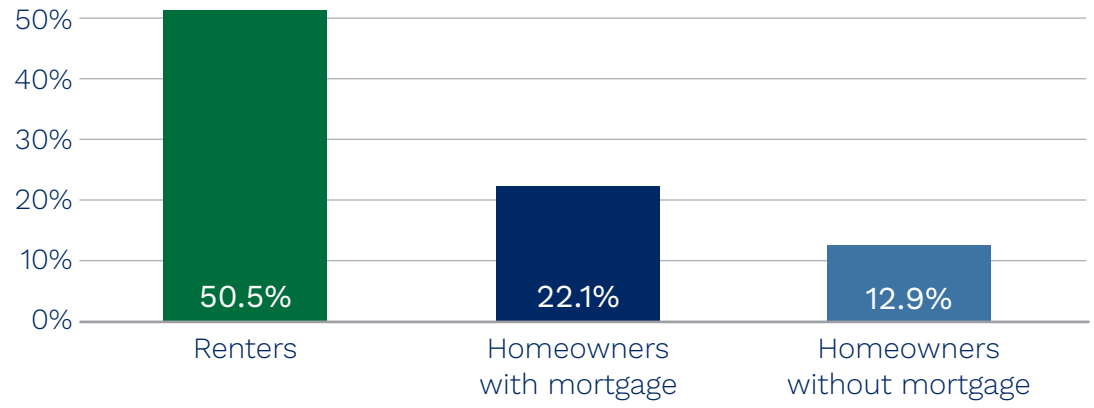
Homeownership

Compared to the state average of 73 percent, the rate of owner-occupied homes in Saginaw County is slightly higher at 74 percent. About half, or 29,133 of these homes have a mortgage or home equity loan, while another 28,637 do not have a mortgage. Despite this, housing cost burden also affects homeowners. Countywide, 22.1 percent of homeowners with a mortgage spend at least 30 percent of their income on housing costs.

DRAFT

HOUSING COST BURDEN, COUNTY OF SAGINAW

Households spending 30% or more of income on housing

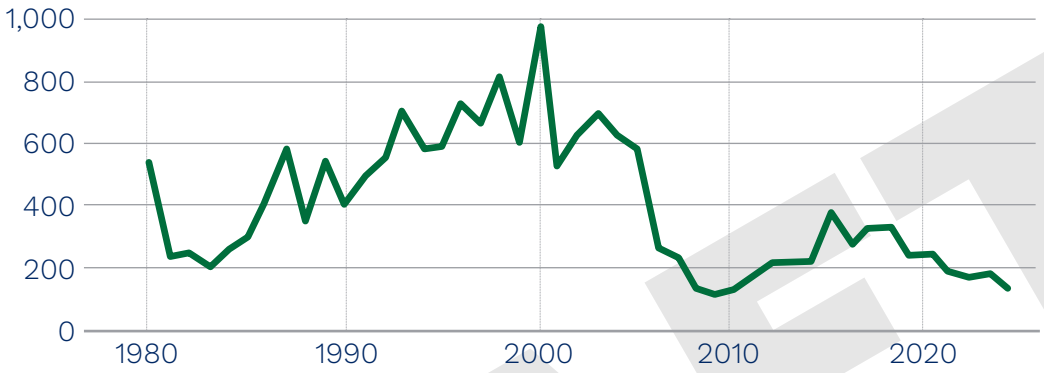


Source: ACS 2019-2024 (5-year estimates)

Sluggish housing permitting and construction

Of the 141 new housing units permitted in 2024, 121 permits were for single-family homes while 20 permits were for multi-family projects. Overall, the County of Saginaw has seen a decrease in residential building permits since 1980, but especially since a spike in housing construction in 2000. Between 2014 and 2024, the total number of housing units in the county declined from 86,814 to 86,208.

BUILDING PERMITS, COUNTY OF SAGINAW

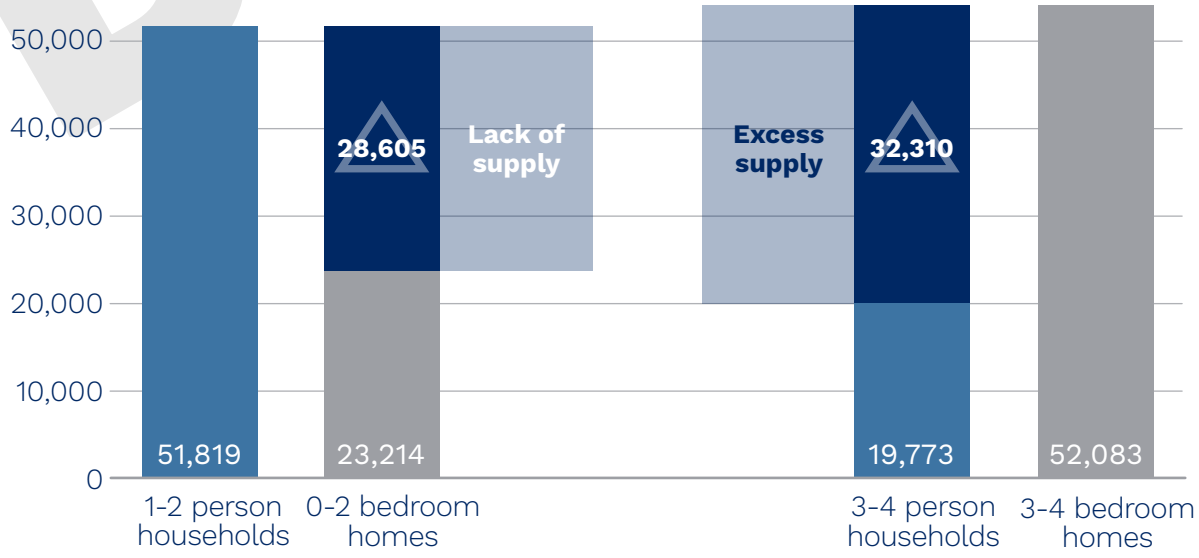


Source: https://www.huduser.gov/socds/permits/

Mismatch between existing housing stock and household sizes

Across the county, 23,214 homes have between zero (studio) and two bedrooms. This represents 29.8 percent of all homes, while households of one or two people represent 66.5 percent of all households in the county. Likewise, homes with three or four bedrooms makeup 66.8 percent of the housing stock, while households of three or four people are only 25.3 percent of all households.

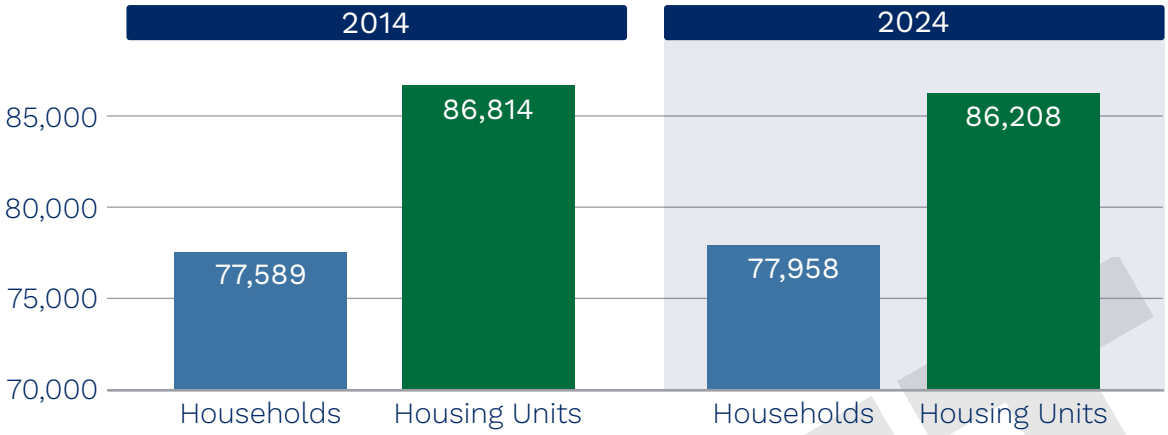
HOME SIZE VS. HOUSEHOLD SIZE, 2024
COUNTY OF SAGINAW



Source: U.S. Census Bureau, ACS 5-Year Estimates 2023; Household Size; Housing Unit Type

DRAFT

HOUSEHOLDS VS. HOUSING UNITS
COUNTY OF SAGINAW



Source: U.S. Census Bureau; ACS 2014-2024 (5-year estimates)

Not enough smaller homes

Given that Saginaw County has 51,819 households of just one or two persons, and 23,214 homes of two bedrooms or fewer, there is significant opportunity for construction of smaller homes. Additionally, the average household size in Saginaw County is shrinking—consistent with state and national trends. From 2014 to 2024, the average household size dropped from 2.5 to 2.3 in the county.



A historic smaller home in the Village of Reese

Too many large homes

On the contrary, the county has an abundance of homes with three or four bedrooms. There are 19,773 households with three or four persons, but 52,083 homes with three or four bedrooms. An additional 2,661 homes have five bedrooms or more.



A historic large home in the City of Saginaw

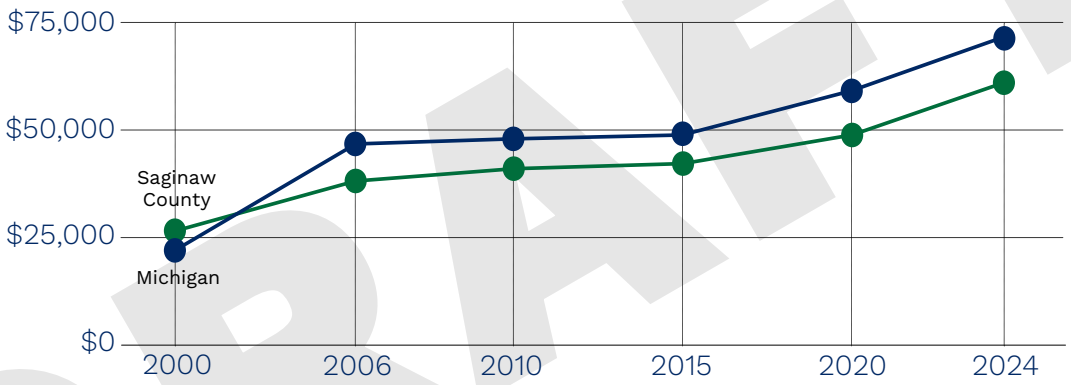
DRAFT

INCOME & ECONOMY

Lagging median household income

In 2000, the median household income in Saginaw County was slightly above that of Michigan. Between 2000 and 2006, however, Saginaw County dropped below the state figure and income has remained below the state as a whole since. In 2024, 41.4 percent of households in Saginaw County earned less than $50,000 annually, compared to 35.4 percent in Michigan overall. Median household income is $60,622 for the county, compared to $72,875 for the state.

MEDIAN HOUSEHOLD INCOME, 2000—2024

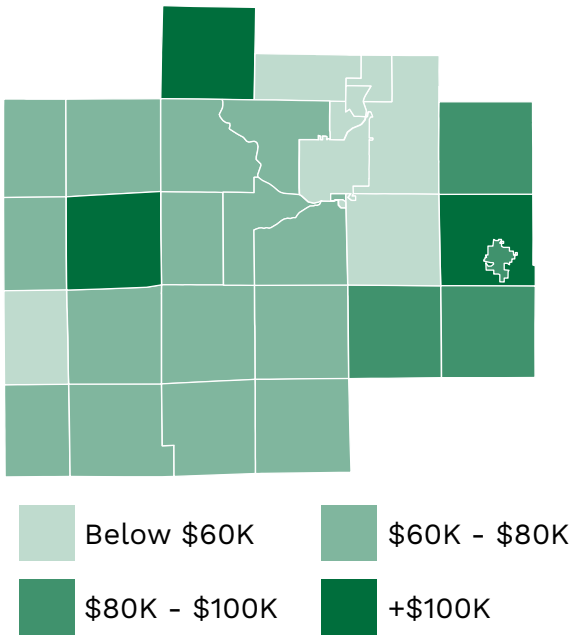


Source: U.S. Census Bureau

Household income by jurisdiction

While most jurisdictions in the county show a median household income of between $60,000 and $80,000, many households in Fremont, Frankenmuth, and Tittabawassee, earn above $100,000. Other communities have a median household income that is less than the county average, like Marion, Kochville, Saginaw City, Buena Vista, and Zilwaukee Township. Five townships have more than 40 percent of households earning retirement income:

- Spaulding Township
- Thomas Township
- Taymouth Township
- Fremont Township
- Lakefield Township



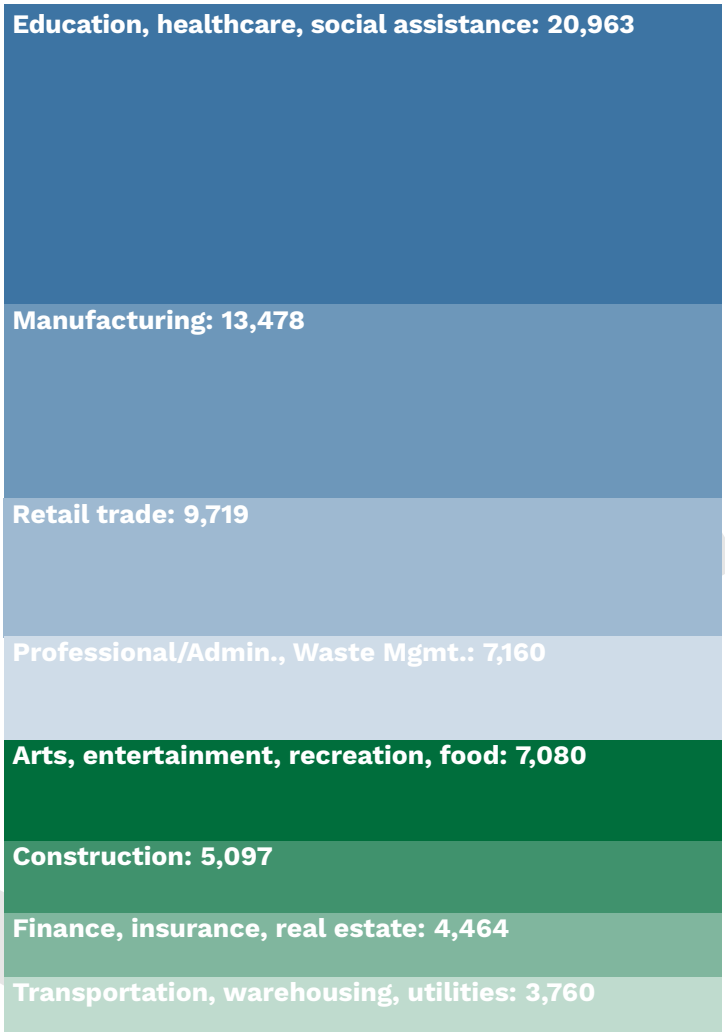
Source: U.S. Census Bureau; ACS 2024 (5-year estimates)

DRAFT

Employment sectors

There are 81,990 employed civilian workers aged 16 and over in Saginaw County. About 70 percent of these workers are in the private sector, with other workers holding jobs in the public (12 percent) or nonprofit (11 percent) sectors, or self-employed (7 percent). Another 65,674 people are not in the labor force. The 2024 civilian unemployment rate for the county was 3.66 percent, compared to 3.49 for the state overall.

When broken down into sectors, the largest industry within the county is education, healthcare, and social assistance, employing 20,963 residents. Second to that is manufacturing with 13,478 employees and then retail trade with 9,719.



Total employed civilian population, 16 years+ (2024 ACS; S2405). Saginaw County. Only showing top eight of thirteen categories.

Job growth

According to the Michigan Housing Needs Assessment, the job market in Saginaw is projected to expand, with the Corning, Inc. solar component manufacturing facility expecting to add approximately 1,500 jobs to Saginaw County residents over the next few years. While the number of individuals in the civilian labor force decreased across the county from 2014 to 2024, the number grew in six jurisdictions:

- City of Frankenmuth, +16%
- Tittabawassee Township, +13%
- Blumfield Township, +10%
- Brady Township, +9%
- Richland Township, +5%
- Saginaw Charter Township, +2%



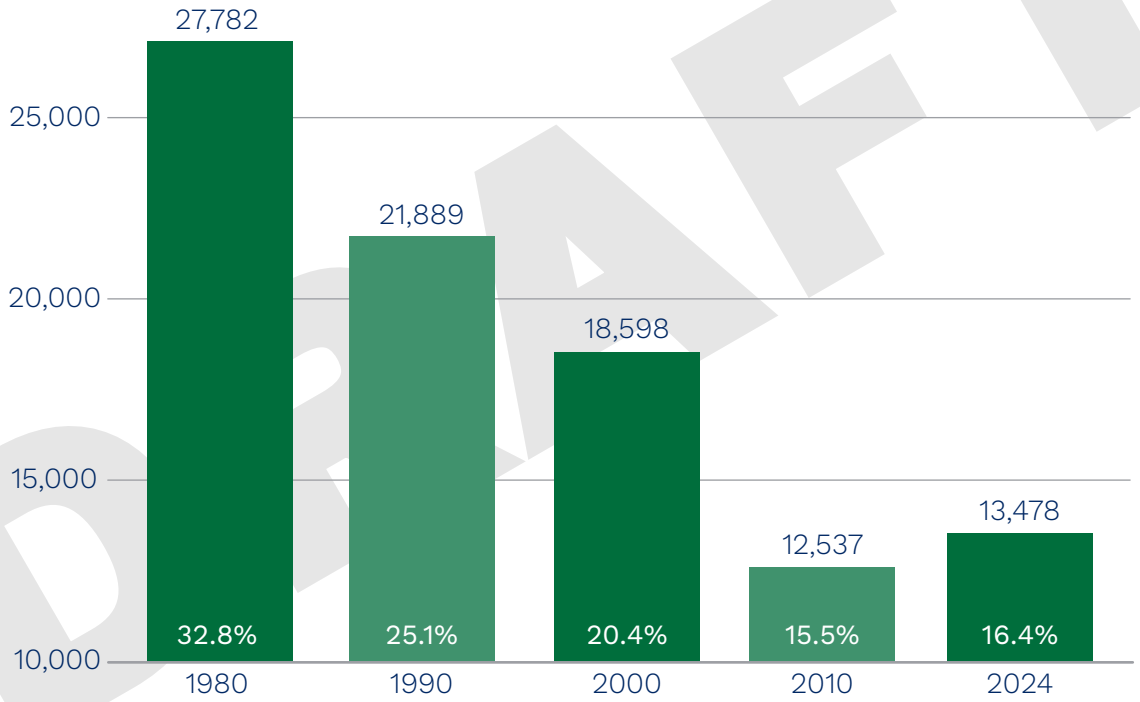
The decline of manufacturing

Like many places in the industrial heartland of the United States, Saginaw County has lost thousands of manufacturing jobs. From 1980 to 2024, U.S. Census Bureau figures show a decline of 14,304 jobs. This loss, primarily driven by changes in the automobile industry, significantly altered the economic and social climate in the county.

Trend showing signs of reversal

However, this overall economic trend has started to change, as manufacturing jobs have increased by nearly 8 percent since 2010, adding 941 new jobs.

MANUFACTURING JOBS, COUNTY OF SAGINAW
1980—2024



Source: U.S. Census Bureau; Decennial and ACS; durable and non-durable manufacturing employment.

Industrial legacy

Saginaw Metal Casting Operations, a General Motors plant, once employed 30,000 people. At one time, a majority of cars on the road in the U.S. had a steering column manufactured in Saginaw.



Sources: https://freepages.rootsweb.com/~evansandobertein/genealogy/saginaw/spring/greyiron1940.htm; https://www.monroenews.com/story/news/2011/04/13/history-auto-making-rolls-past/32669816007/

DRAFT

LAND USE & TAXABLE VALUE
2016—2026

Increase in vacant agricultural land

While Saginaw County has not seen a significant increase in development activity over the past decade, there have been changes in land use and how land is classified, particularly in rural and agricultural areas of the county. For example, more land is now classified as vacant—meaning that it does not have structures or buildings present.

Between the 2016 and 2026 tax years, the total county acreage classified as **Agricultural - Improved**, which means an agricultural property with at least one structure, decreased by 16.6 percentage points, declining from 38.8 percent of all county land to 22.5 percent of all county land. This is likely attributable to property splits that have divided large agricultural parcels into multiple smaller parcels.

Trends in non-agricultural parcel change

While smaller in terms of the share of total acres in the county, changes in residential and commercial uses were still significant. The area of the county classified as **Residential - Improved** decreased by 0.4 percentage points, or approximately 2,143 acres. **Residential - Vacant** properties, those without a structure present, increased by 4.4 percentage points or about 22,490 acres. This is a significant amount of acreage change in a ten year period, and may be attributable to demolition efforts largely in the City of Saginaw as well as splits of rural properties.

Code	Property Class	2016 Calculated Acres	2016 Percent	2026 Calculated Acres	2026 Percent	Change within class	Change out of all county acreage	
							Percent	Acreage
101	Agricultural - improved	198,215.80	38.8%	113,371.64	22.2%	-42.8%	-16.6%	-84,844
102	Agricultural - vacant	113,859.68	22.3%	211,103.42	41.3%	+85.4%	+19.0%	+97,244
201	Commercial - improved	12,436.18	2.4%	16,214.61	3.2%	+30.4%	+0.7%	+3,778
301	Industrial - improved	5,129.52	1.0%	3,463.42	0.7%	-32.5%	-0.3%	-1,666
401	Residential - improved	103,650.76	20.3%	101,507.84	19.9%	-2.1%	-0.4%	-2,143
402	Residential - vacant	19,124.69	3.7%	41,614.20	8.1%	+117.6%	+4.4%	+22,490
	All other classes	58,725.24	11.5%	23,937.78	4.7%	-59.2%	-6.8%	-34,787

Percentage is calculated out of total county acreage: 511,141 acres

Source: Saginaw Area GIS (SAGA)

Data limited to predominant land use categories:

101 Agricultural - improved
102 Agricultural - vacant
201 Commercial - improved
301 Industrial - improved
401 Residential - improved
402 Residential - vacant

DRAFT

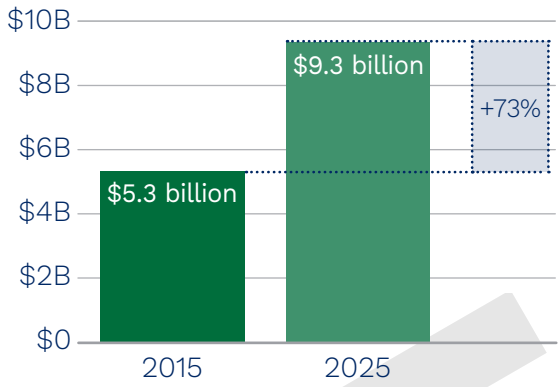
Assessed value up 73 percent

The assessed value of a property is the value that a local assessor places on a property for tax purposes. In Saginaw County, the assessed value of all parcels has increased by 73 percent in the last ten years, making the total assessed value $4.3 billion more than it was in 2015. Agricultural, commercial, industrial, and residential properties have all increased by at least 50 percent in value. Townships like Tittabawasse, Chesaning, Lakefield, and Jonesfield have seen an increase of over 100 percent in total assessed value.

Growth in context

While Saginaw County saw a 73 percent increase in assessed values, other counties had even higher growth. For example, assessed values in Kalamazoo and Genesee Counties doubled since 2015.

Change in assessed values, 2015-2025



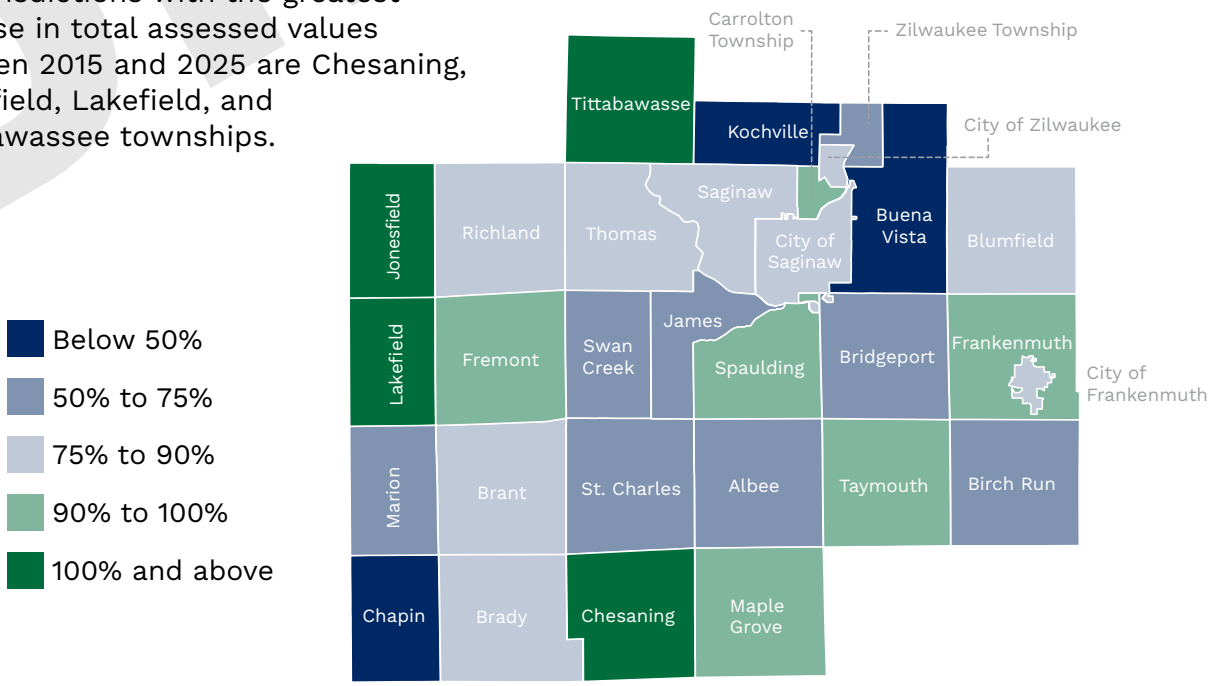
Source: Michigan Department of Treasury

County	2015	2026	Change
Saginaw	$5.3 B	$9.3 B	+73%
Kalamazoo	$8 B	$16.5 B	+106%
Genesee	$9 B	$18.9 B	+110%
Bay	$2.9 B	$5.3 B	+83%

Source: Michigan Department of Treasury

Change in total assessed value of all parcels by jurisdiction, 2015-2025

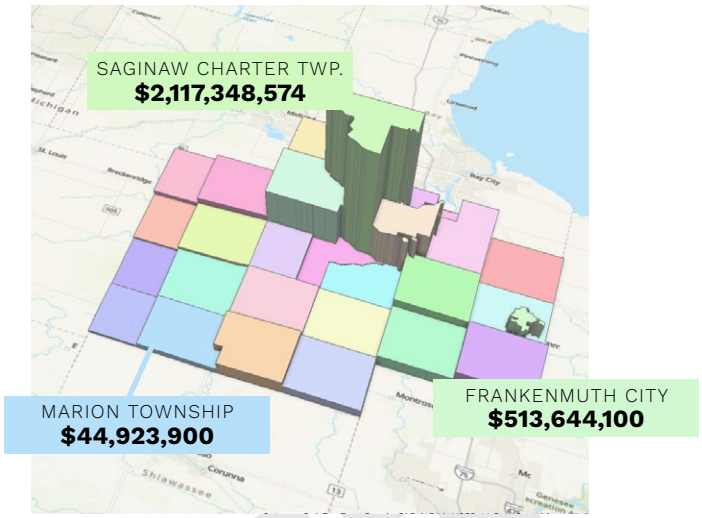
The jurisdictions with the greatest increase in total assessed values between 2015 and 2025 are Chesaning, Jonesfield, Lakefield, and Tittabawassee townships.



DRAFT

Visualizing total assessed values

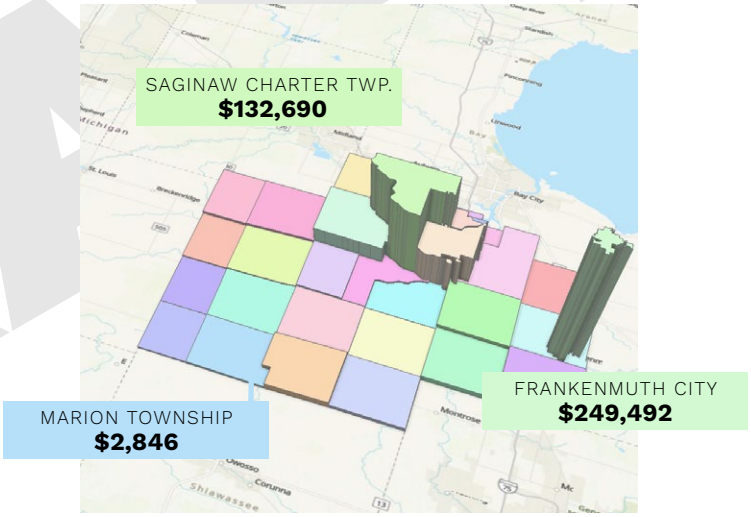
The median total assessed value of a jurisdiction in the county in 2025 was $177.7 million. The jurisdiction with the largest assessed value in 2025 was Saginaw Charter Township, at $2.1 billion. A lower figure is that of Marion Township, which was valued at nearly $45 million in 2025.



Source: Michigan Dept. of Treasury, 2025
Villages not shown separately

Assessed value per acre by jurisdiction

While total assessed value is helpful for general context, the figure does not consider the total size of the jurisdiction. By calculating the assessed value per acre, the resulting figure can more precisely communicate the degree of valuation in relation to the amount of land area in a township or city. Adding this layer of nuance reveals that the City of Frankenmuth has the highest assessed value per acre in the county, at $249,492 per acre according to 2025 data.



Taxes paid per acre

The dynamic of value per acre is even more pronounced when comparing single parcels, and blocked within Saginaw County communities. Properties developed prior to the 1970s, closer to the centers of cities and towns, tend to produce much more value per acre of land compared to parcels developed more recently.

Importance of property frontage

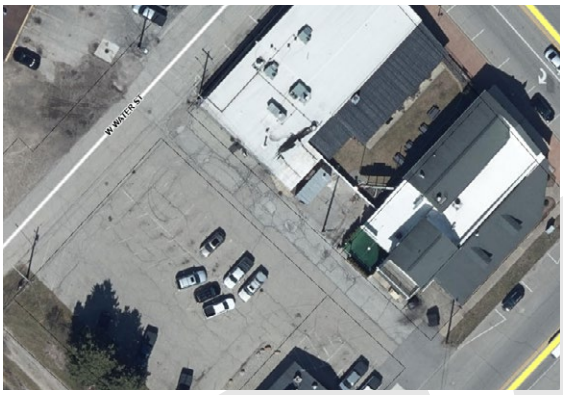
This is important for jurisdictions because the size of a property and particularly its width or frontage is directly related to the cost of infrastructure required to serve the property. In other words, the longer the frontage of a parcel, the more linear feet of sewer, water, sidewalks, and roads required to serve it. The following page provides a comparison of this dynamic in the Village of St. Charles.

DRAFT

Village of St. Charles

Downtown Restaurant Block





TAXABLE VALUE:	$304,669
ACREAGE:	0.67
2025 TAXES PAID:	$25,640
TAXES PAID PER ACRE:	$30,513

McDonald's





TAXABLE VALUE:	$175,156
ACREAGE:	0.61
2025 TAXES PAID:	$9,957
TAXES PAID PER ACRE:	$16,322

DRAFT

ENVIRONMENT

Natural landscapes

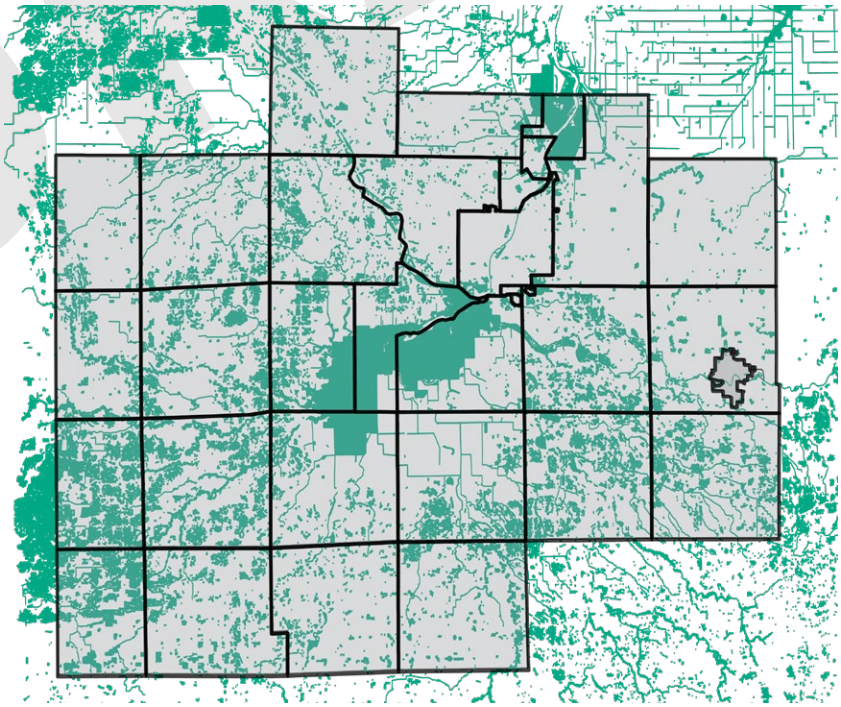
Saginaw County is home to many productive and biodiverse natural areas that serve both the community and the local ecosystem. For instance, the Shiawassee National Wildlife Refuge contains 9,870 acres of protected land home to 265 species of birds. Other vital environmental sites include Janet Nash Riverfront Preserve, Ringwood Forest, Green Point Environmental Learning Center, and Thomas Township Nature Center and Preserve. Notably, 52,120 acres of wetlands exist within Saginaw County.

Vital watershed

As one of 22 counties that sit within the Saginaw Bay Watershed, Saginaw County contains important environmental resources. This watershed, which spans 8,700 square miles, is a critical area for the Conservation Reserve Enhancement Program which aims to prevent agricultural chemicals from reaching the waterways. The existence of wetlands and waterways is a tremendous asset to the county, yet these features also present risks to settlement and add constraints to development opportunities.

DRAFT

WETLAND AREAS



Source: National Wetland Inventory, U.S. Fish & Wildlife Service
URL: https://www.fws.gov/program/national-wetlands-inventory/



Shiawassee National Wildlife Refuge

Miles of biking, plenty of parks

Saginaw County features 900 acres of natural areas for outdoor recreation, such as Imerman Memorial Park, Saginaw River Headwaters Recreation Area, Veterans Memorial Park, and William H. Haithco Recreation Area. Additionally, residents can enjoy over 34 miles of trails within the county for walking, biking, horseback riding and more. These natural landscapes are vital to the health of the community, and the environment itself.

More than 1,000 farms countywide

Farming is a key component of Saginaw County's land use and economic productivity. With 1,284 farms, 57 percent of the county's total acreage is used for agriculture. Of those 299,187 acres of farmland, 90 percent is used for crop production. Soybeans are the highest yielding crop in the county, followed by corn and wheat. This makes Saginaw County the sixth-largest producer of grains, oilseeds, dry beans and dry peas in the state.



Farmland in James Township Source: land.com/property/2900-s.-miller-rd.-saginaw-michigan-48609/27522774/

DRAFT

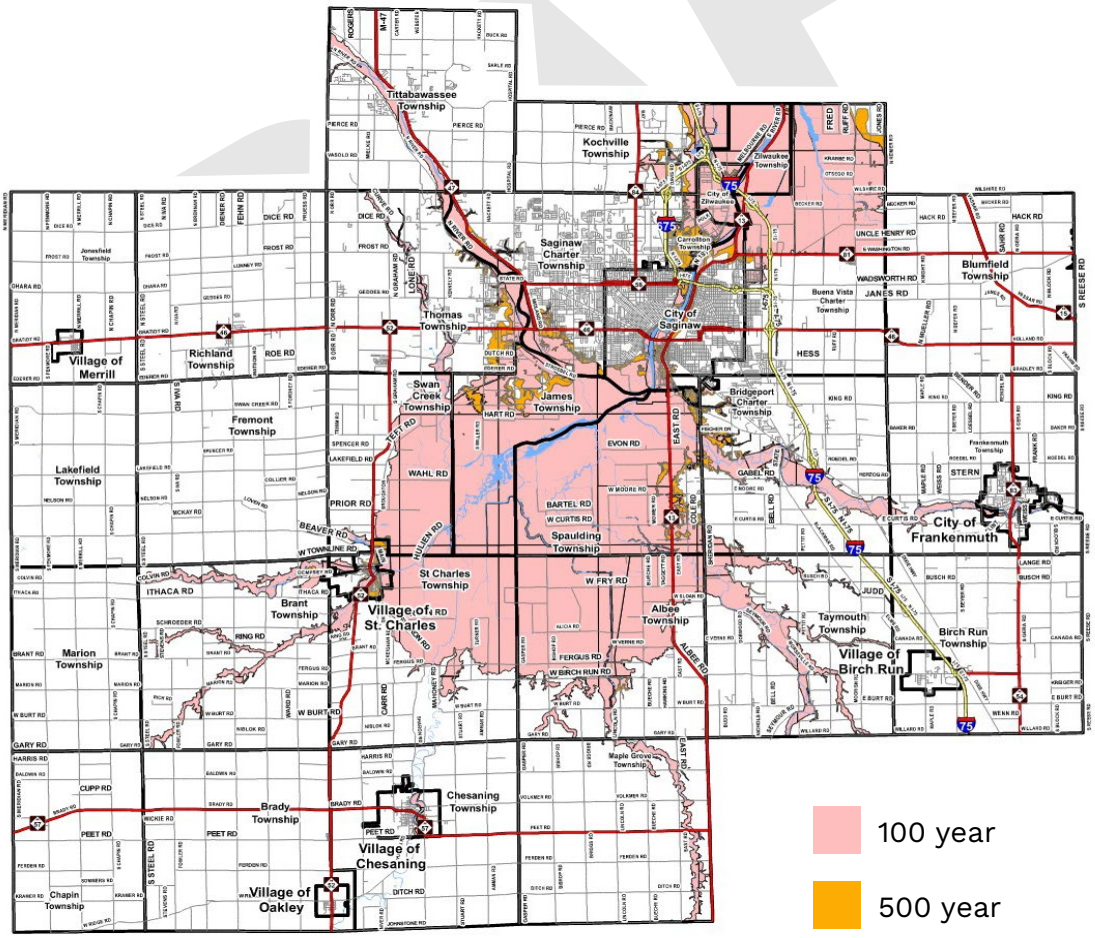
Major floodplain

One aspect that makes Saginaw County so agriculturally productive is its limited change in elevation and the frequency of flooding. The presence of floodplains throughout the county, as well as former wetland areas and ample access to water provides an ideal environment for agriculture. However, as rain events have become more severe in recent years, flooding is becoming an increasing concern for many communities.

Natural flood mitigation

As the floodplain map below demonstrates, the Shiawassee National Wildlife Refuge provides a vital ecological service for the rest of the county, acting as a large flood control area by absorbing massive amounts of rainfall. However, communities upstream from the refuge, including St. Charles and Chesaning are still vulnerable to flooding events.

FLOODPLAIN MAP



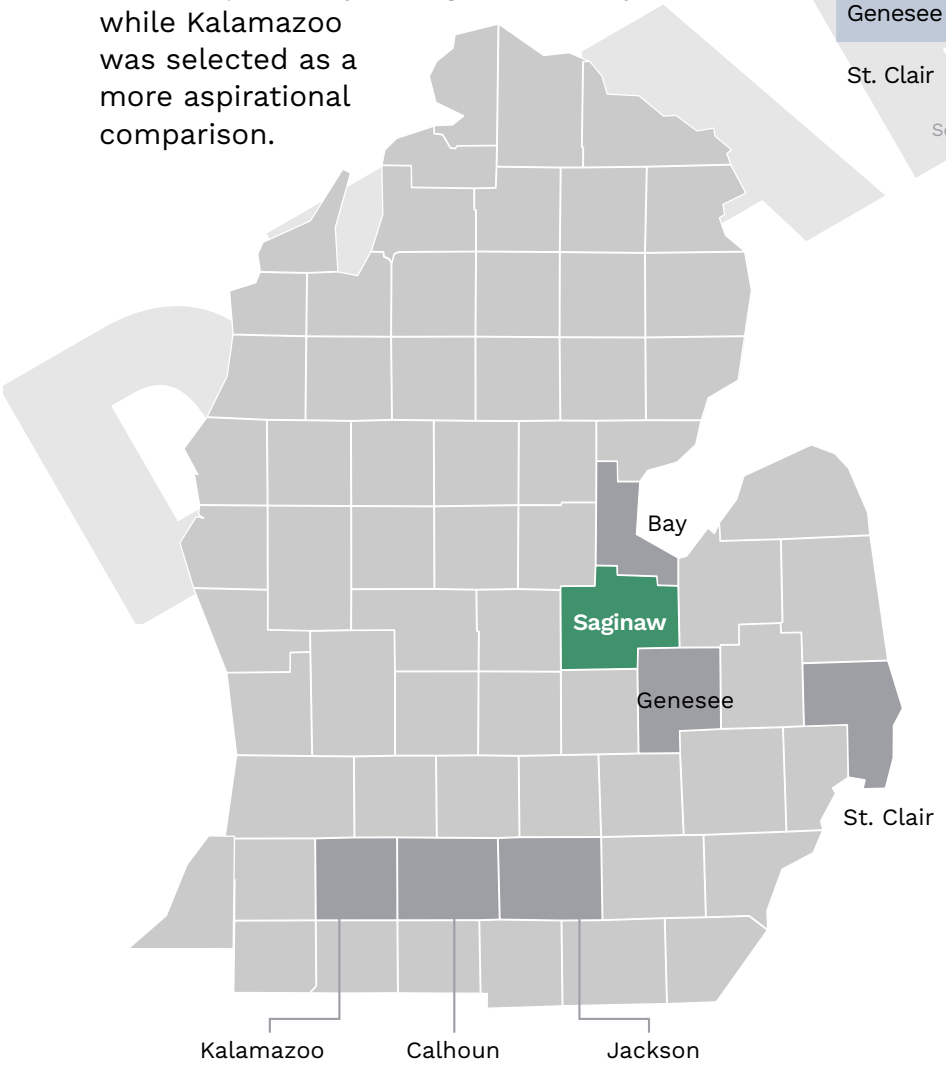
BENCHMARKING: THE COUNTY OF SAGINAW IN CONTEXT

Benchmarking against peer counties

Analyzing the County of Saginaw in relation to other counties in Michigan provides insights into the shared realities of the county's statistics. Peer counties selected for this analysis include Bay, Calhoun, Jackson, St. Clair, Kalamazoo, and Genesee. The populations of Saginaw, Calhoun, Jackson, and St. Clair counties are relatively similar (see chart at right). Bay and Genesee counties were selected for their proximity to Saginaw County, while Kalamazoo was selected as a more aspirational comparison.

County	2024 Population
Saginaw	**188,655**
Bay	103,008
Calhoun	133,778
Jackson	160,060
Kalamazoo	262,375
Genesee	403,305
St. Clair	160,221

Source: ACS 2024 (5-year estimates)



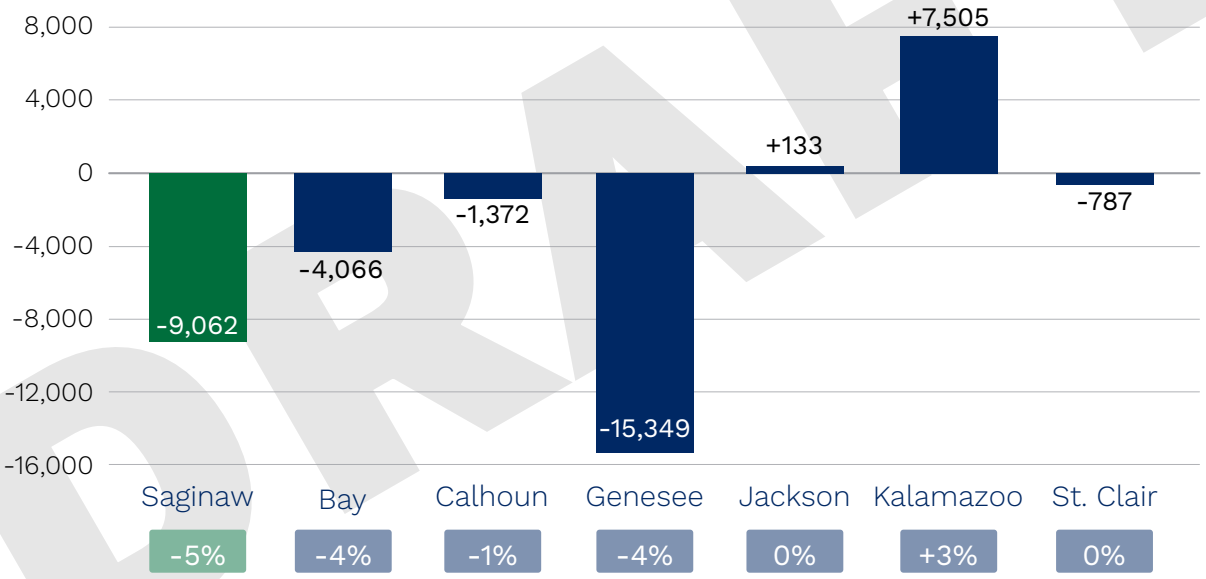
About 9,000 fewer residents in Saginaw County in 2024 than 2014

While most peer counties have also experienced a decline in population, Saginaw County has seen the largest rate of population decline at 5 percent—a reduction of 9,062 residents between 2014 and 2024. Adjacent counties like Bay County and Genesee County saw a 4 percent decrease in population, while others like Jackson County and St. Clair County experienced effectively no change.

Population growing in Kalamazoo County

Kalamazoo County, as an outlier in this peer group saw an increase in population of 3 percent, or approximately 7,500 residents. Later in this report, additional context will be offered to put the unique position of Kalamazoo County into perspective.

POPULATION CHANGE, 2014—2024



*To preserve legibility, bars may not be precisely to scale.

Source: U.S. Census Bureau; ACS 2014-2024 (5-year estimates)

Fewer households with children

Since 2014, the percentage of households with children has dropped by 3.4 percent in Saginaw County. Each peer county saw a similar decrease, with Bay and Genesee County's share of households with children dropping 3.1 percent and 3.6 percent, respectively.

More seniors across the board

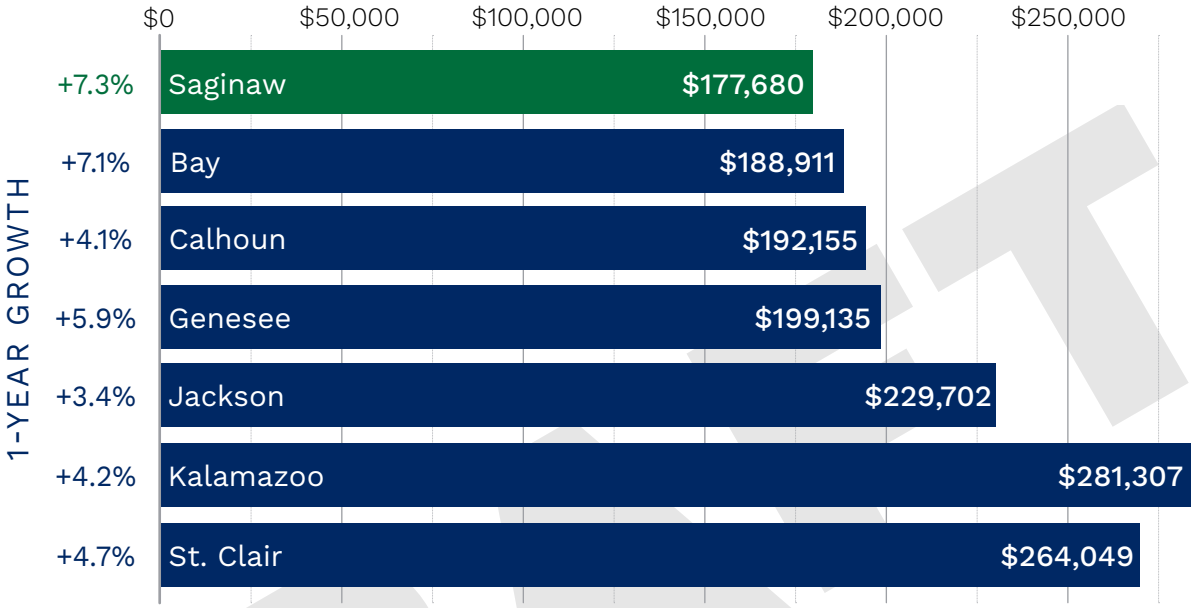
While Saginaw County saw a decrease in the rate of households with children, its senior population has been growing. From 2014 to 2024, the percentage of residents aged 65 and above rose by 4.2 percent. Similarly, all peer counties experienced an increase in seniors. For example, the rate of seniors in Bay County increased by 4.6 percent.

DRAFT

Average home values

At $177,680, Saginaw County has the lowest average home value of its peers. While counties like Bay and Calhoun have values similar values to Saginaw, the average home value in Kalamazoo County is considerably higher at $281,307.

AVERAGE HOME VALUE, JUNE 2026

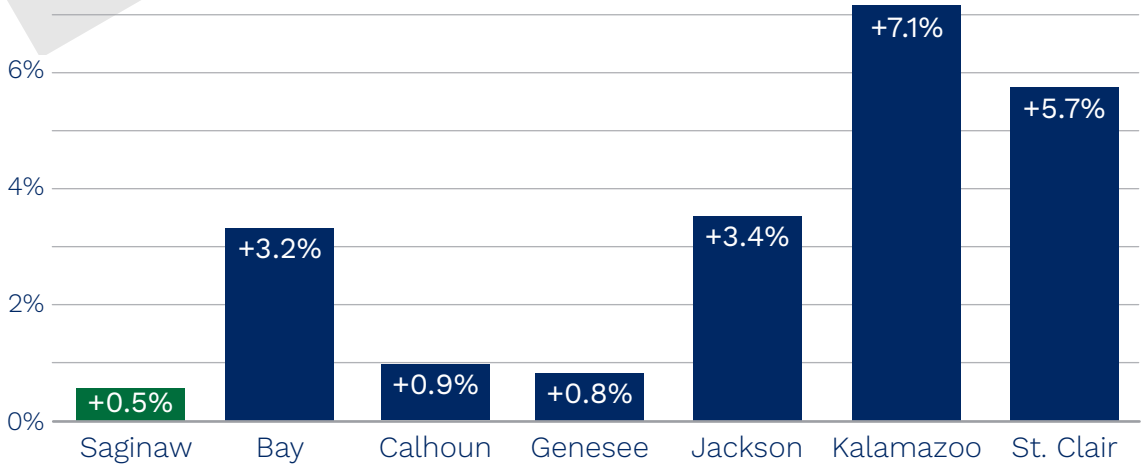


Source: Zillow.com, 6/30/2026

Low production of housing units

Between 2014 and 2024, the number of available housing units in Saginaw County has increased by 0.5 percent. Some peer counties saw similar growth, such as Genesee, which increased by 0.8 percent. Others counties, such as Kalamazoo and St. Clair, experienced higher growth—7.1 and 5.7 percent respectively.

HOUSING UNIT CHANGE, 2014—2024



Source: U.S. Census Bureau; ACS 2014-2024 (5-year estimates)

DRAFT

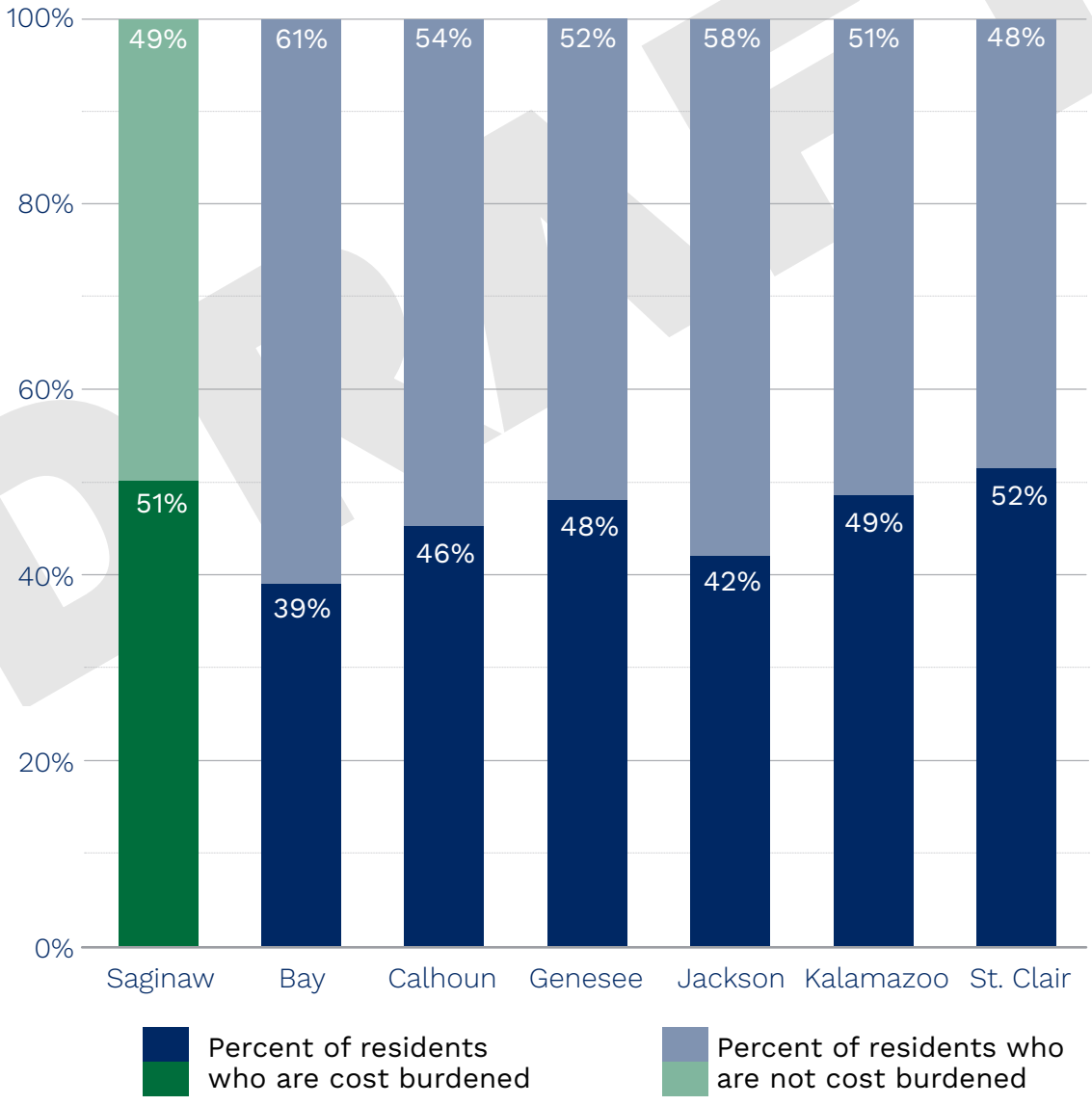
High cost of rent

As a percentage of their household income, the typical renter in Saginaw County spends more on rent than all other peer counties. According to 2024 figures, 32.7 percent of a renter's household income is put toward the cost of rent and utilities. This is above the average rate across all seven selected counties of 30.7 percent.

Housing cost burden

Compared to peer counties, Saginaw County has a higher portion of housing cost-burdened residents than all others, with the exception of St. Clair County. Bay County has the lowest rate of cost-burdened households, with just 39 percent of the county spending 30 percent or more of its income on housing.

RESIDENTS FACING HOUSING COST BURDEN, 2024



Source: U.S. Census Bureau; ACS 2024 (5-year estimates)

DRAFT

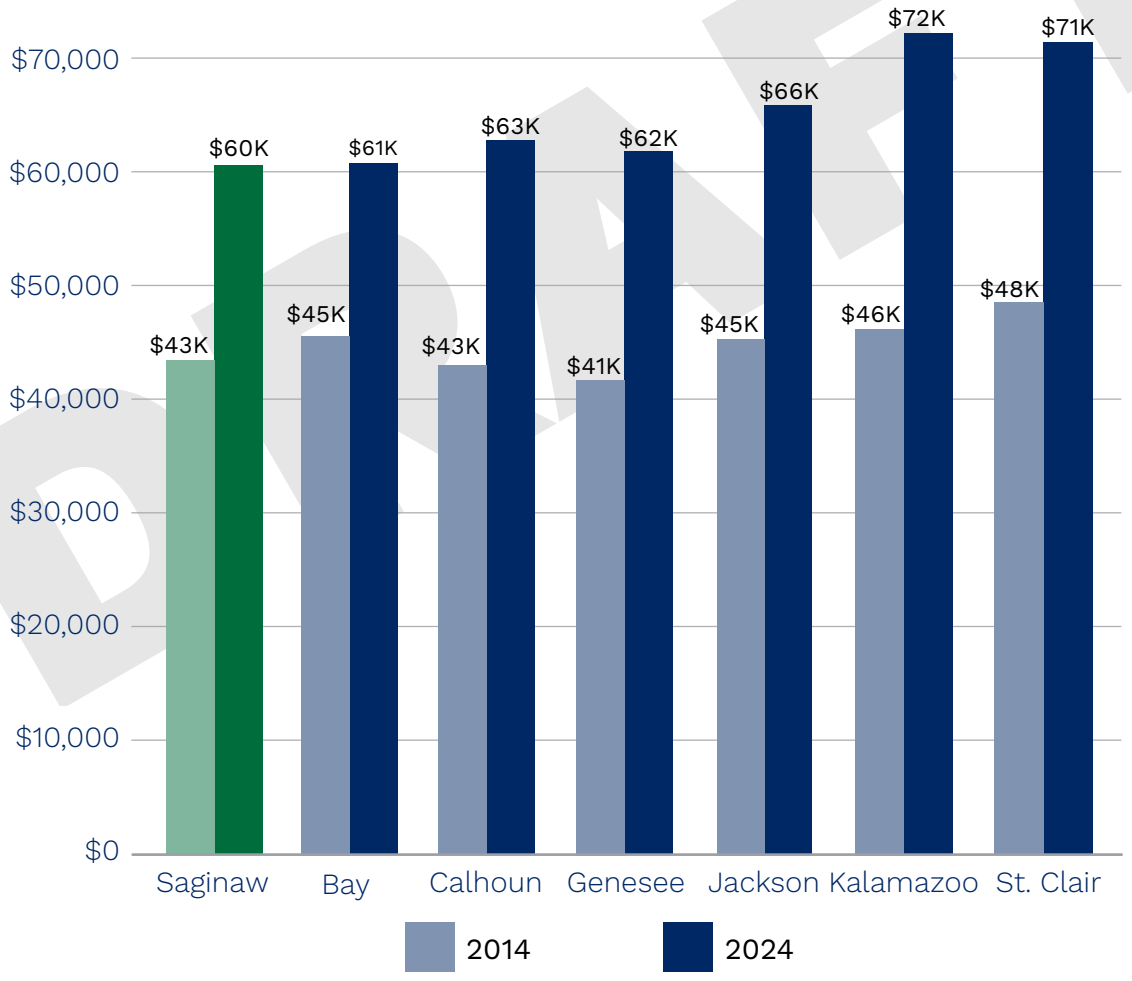
Lower median household income

Adjacent counties have a comparable household income to Saginaw County, such as Bay County with a median income of $61,763 and Genesee with $62,281. However, other peer counties such as Kalamazoo and St. Clair have significantly higher median household incomes. Kalamazoo and St. Clair counties also saw larger increases in household income.

Growing income gap

In general, the gap between Saginaw, Bay and Genesee counties and counties like Kalamazoo and St. Clair grew significantly between 2014 and 2024. For example, in 2014, median household income in Kalamazoo County was $5,000 more than Saginaw County. In 2024, Kalamazoo County's median household income was $11,000 more than in Saginaw County.

HOUSEHOLD INCOME, 2014—2024



Source: U.S. Census Bureau; ACS 2019-2024 (5-year estimates)

DRAFT

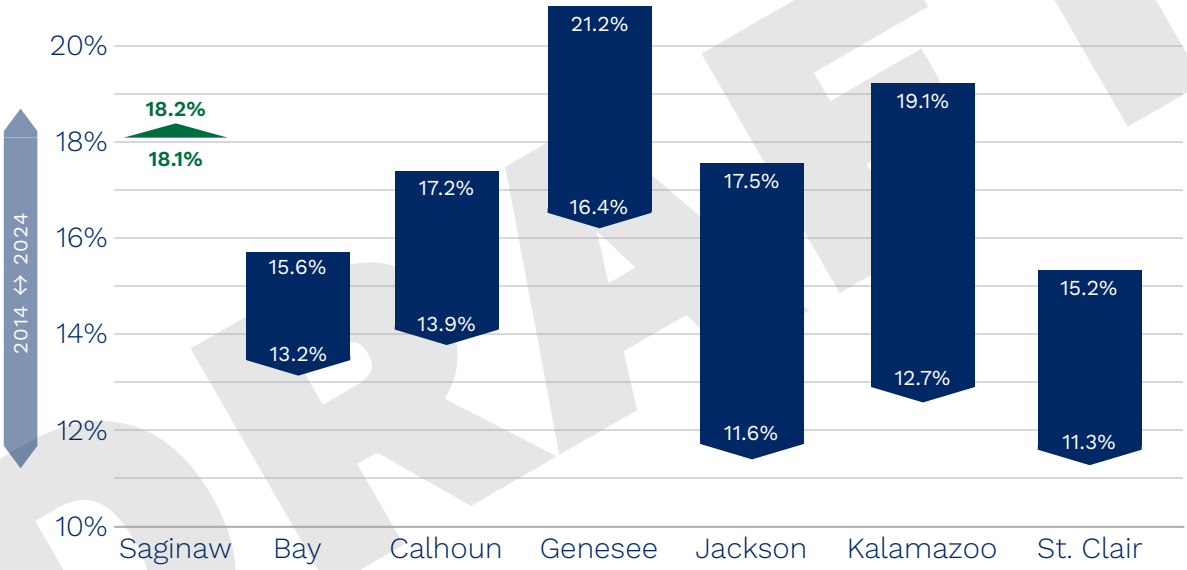
Persistent poverty rate

Consistent with low growth in median incomes, the poverty rate in Saginaw County has remained stubbornly high. In 2014, 18.1 percent of residents were considered in poverty, and in 2024 that rate increased slightly to 18.2 percent. Saginaw is the only county of its peers whose poverty rate has stayed stable over the last decade rather than declining.

Poverty declines elsewhere

The greatest decline in poverty rate over the past ten years was in Kalamazoo and Jackson counties, where the rate dropped by over 6 percentage points. Neighboring counties, like Bay and Genesee, also saw their poverty rates drop over this time period.

POVERTY RATE, 2014—2024



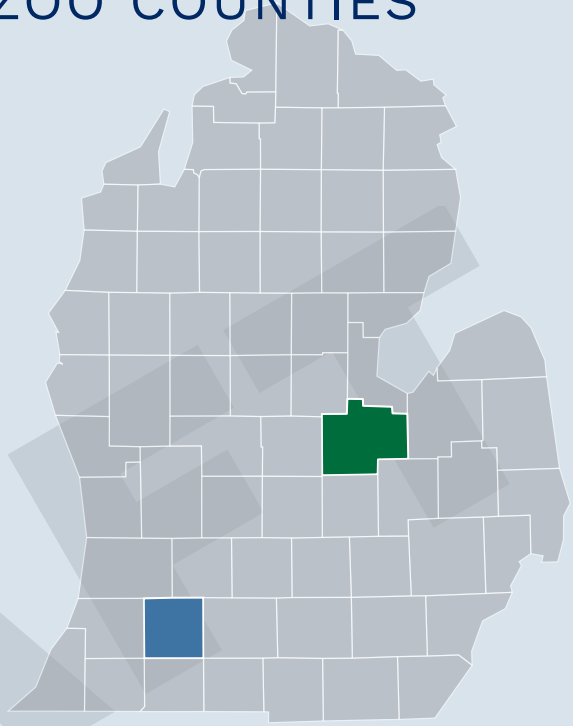
Source: U.S. Census Bureau; ACS 2019-2024 (5-year estimates)

DRAFT

ABOUT THE FEDERAL POVERTY LEVEL

The Federal Poverty Level (FPL) is a set of income thresholds used by the U.S. government to measure poverty and determine eligibility for many assistance programs, varying based on household size. Although the basic structure of this measure has remained largely unchanged since the 1960s, it has been incrementally adjusted rather than fully redefined. Today, the federal poverty guidelines are updated annually using changes in the Consumer Price Index to reflect rising costs of living.

DEEPER DIVE: A COMPARISON OF SAGINAW AND KALAMAZOO COUNTIES

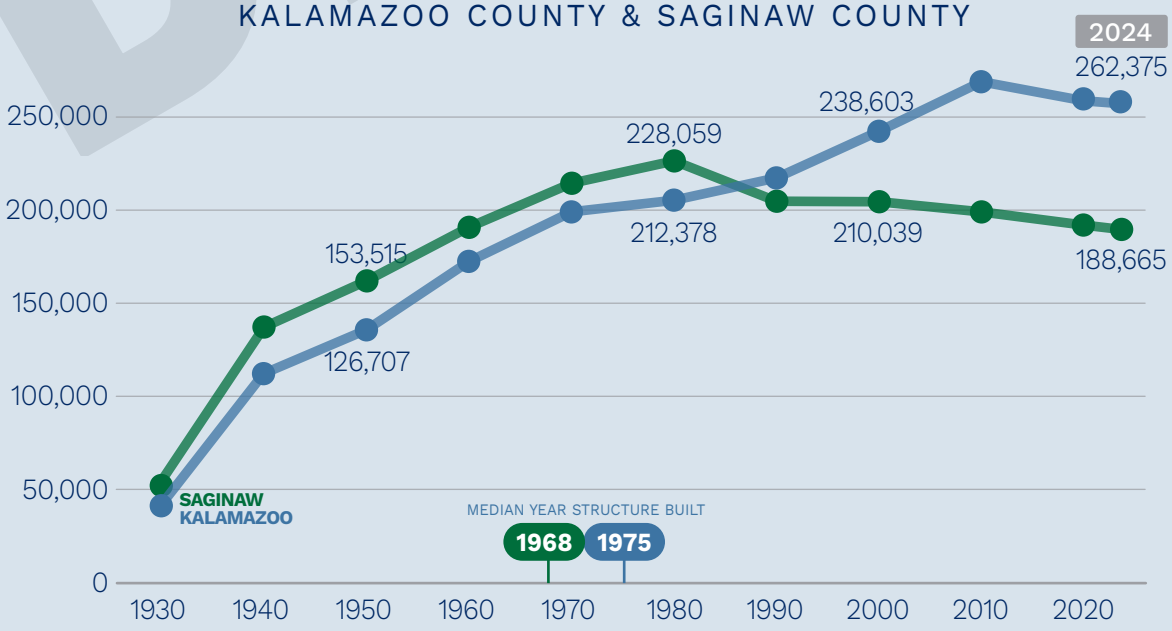


Different paths

As a point of comparison, Kalamazoo County was selected for additional analysis. The counties share some similarities—both are home to large public state universities, for example. They are also home to one large urban center while the remainder of the counties are largely smaller towns, villages, and agricultural land. Both counties are also home to large river systems and are located along major interstate highways.

From 1930 to 1980, Saginaw County had a consistently larger population than Kalamazoo County, but between 1980 and 1990 the two counties diverged, with Kalamazoo continuing to increase in population, and Saginaw beginning a decline. This trend has also been mirrored by the county's urban centers, with the City of Kalamazoo maintaining 90 percent of its peak population, while the City of Saginaw has less than 50 percent of its peak population.

POPULATION CHANGE 1930—2024
KALAMAZOO COUNTY & SAGINAW COUNTY

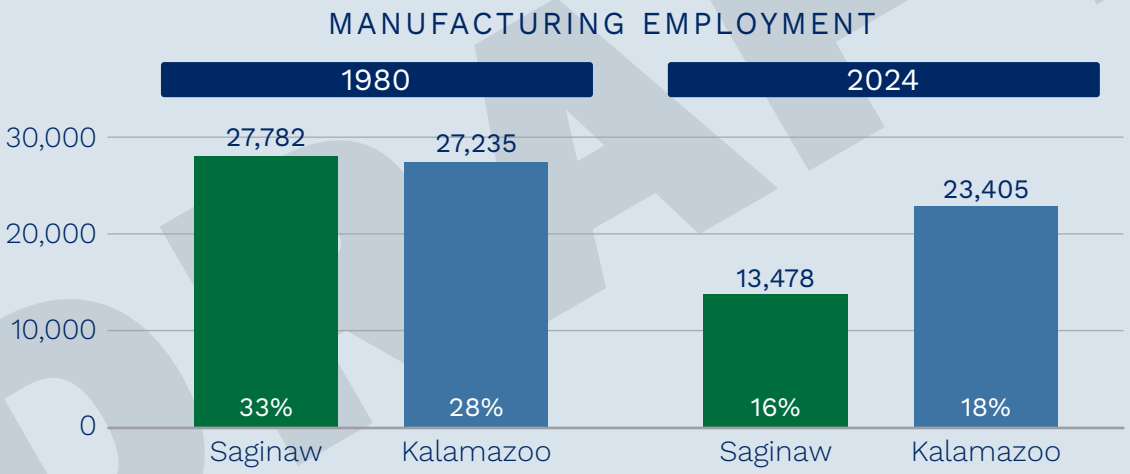


DRAFT

What changed? A closer look at manufacturing jobs.

In 1980, both Saginaw and Kalamazoo counties were heavily reliant upon manufacturing, with 28 percent of Kalamazoo County jobs in manufacturing and 33 percent of Saginaw County jobs in manufacturing. An important difference, however, was that the vast majority of Saginaw County's manufacturing jobs were in the automotive industry, compared to a much smaller proportion in automotive in Kalamazoo County.

Today, manufacturing accounts for just 16 percent of jobs in Saginaw County, compared to 18 percent in Kalamazoo County. The total number of manufacturing jobs in Kalamazoo county had declined by just 3,830, compared to a decline of 14,304 jobs in Saginaw County. While many other factors contribute to the diversion of the two counties trajectories, this is clearly a significant factor.



Source: U.S. Census Bureau; Census 1980 and ACS 2024 (5-year estimates)

More public sector jobs in Kalamazoo

In addition to differences between occupational trends in Saginaw and Kalamazoo counties, there were historically more public sector jobs in Kalamazoo. In 1970, Kalamazoo reported 13,691 jobs in the public sector—representing 17.3 percent of the county workforce. In Saginaw the same figure was 7,857 or 10.2 percent of the workforce.

Unemployment peaked higher in Saginaw County

At the height of de-industrialization trends across the American Rust Belt, Saginaw County's unemployment rate rose from 4.9 percent in 1970 to 13.6 percent a decade later. In Kalamazoo County, conversely, the rate shifted from 4.7 percent to 6.7 percent over the same period. This shock of unemployment in Saginaw County had a lasting impact on the local economy and neighborhoods.

DRAFT

Declining university enrollment

Another key factor in looking at the differences between Kalamazoo and Saginaw counties is the role of higher education. As home to Western Michigan University, a long-standing state university with a significant student enrollment, Kalamazoo has benefited from stable high-quality employment and opportunities related to the university system. In contrast, Saginaw Valley State University was founded much more recently and has about one-third of the total enrollment of Western Michigan.

Student Enrollment	Western Michigan University	Saginaw Valley State University
2017	22,894	7,498
2018	22,562	7,431
2019	21,470	7,209
2020	20,490	6,953
2021	19,038	6,522
2022	17,835	6,211
2023	17,559	5,993
2024	17,605	5,978
2025	17,331	6,115

Showing total student enrollment for fall semesters.

Source: https://www.svsu.edu/oir/enrollmenthistory/; https://wmich.edu/institutionalresearch/reportsanddashboards/enrollment/data

The Kalamazoo Promise

One factor which is more difficult to quantify, but certainly has an impact, is the role of philanthropy in Kalamazoo County and the City of Kalamazoo in particular. The Kalamazoo Promise, which provides up to 100 percent of tuition for Kalamazoo public schools graduates, was funded by a group of anonymous donors, and as of 2022 awarded over $180 million to approximately 7,000 students.



Source: https://reupeducation.com/institutions/partner-stories/saginaw-valley-state-university/

Saginaw Valley State University, founded in 1963, is a public university with an endowment of $120 million.



Source: https://wmich.edu/news/2017/06/40423

Established in 1903, Western Michigan University is an R2 public research university with high research activity and an endowment of $854 million.

DRAFT


DRAFT