



# *City of Hartford*

## *Community Assessment*

### **Section 1**

#### **Socio-Economic and Demographic Profile**

© Anderson Economic Group, 2002  
www.AndersonEconomicGroup.com

---

### *Purpose and Trade Area Definition*

---

#### **PURPOSE**

Michigan's Red Arrow Communities - Mattawan, Paw Paw, Lawrence, Hartford, Watervliet, and Coloma - retained Anderson Economic Group to assist in developing strategies for enhancing the region's economy. As part of this process, AEG was asked to provide profiles of each community, along with an additional profile for the Red Arrow area as a whole. Each Community Profile consists of 1) a Socio-Economic and Demographic Profile, and 2) a Market Assessment.

This document, the Socio-economic and Demographic Profile for the City of Hartford, includes detailed information for both the City and its local trade area. The information reveals trends for key economic and demographic indicators such as population size, age, ethnicity, education attainment, employment, and earnings. By recognizing these trends, those using this document can better understand the dynamics of the local economy, assess market demands, and better plan for development.

#### **NOTE ON DATA SOURCES**

For our analyses of the Red Arrow communities, we used a combination of data sources that we deem reliable. Applied Geographic Solutions, one of our primary data providers, completely updates its databases multiple times per year, providing forecasts through the most recent year (2001), and projecting future trends. Projections are based on US Census data, regional trends, consumer information, local data collection, and other sources.

---

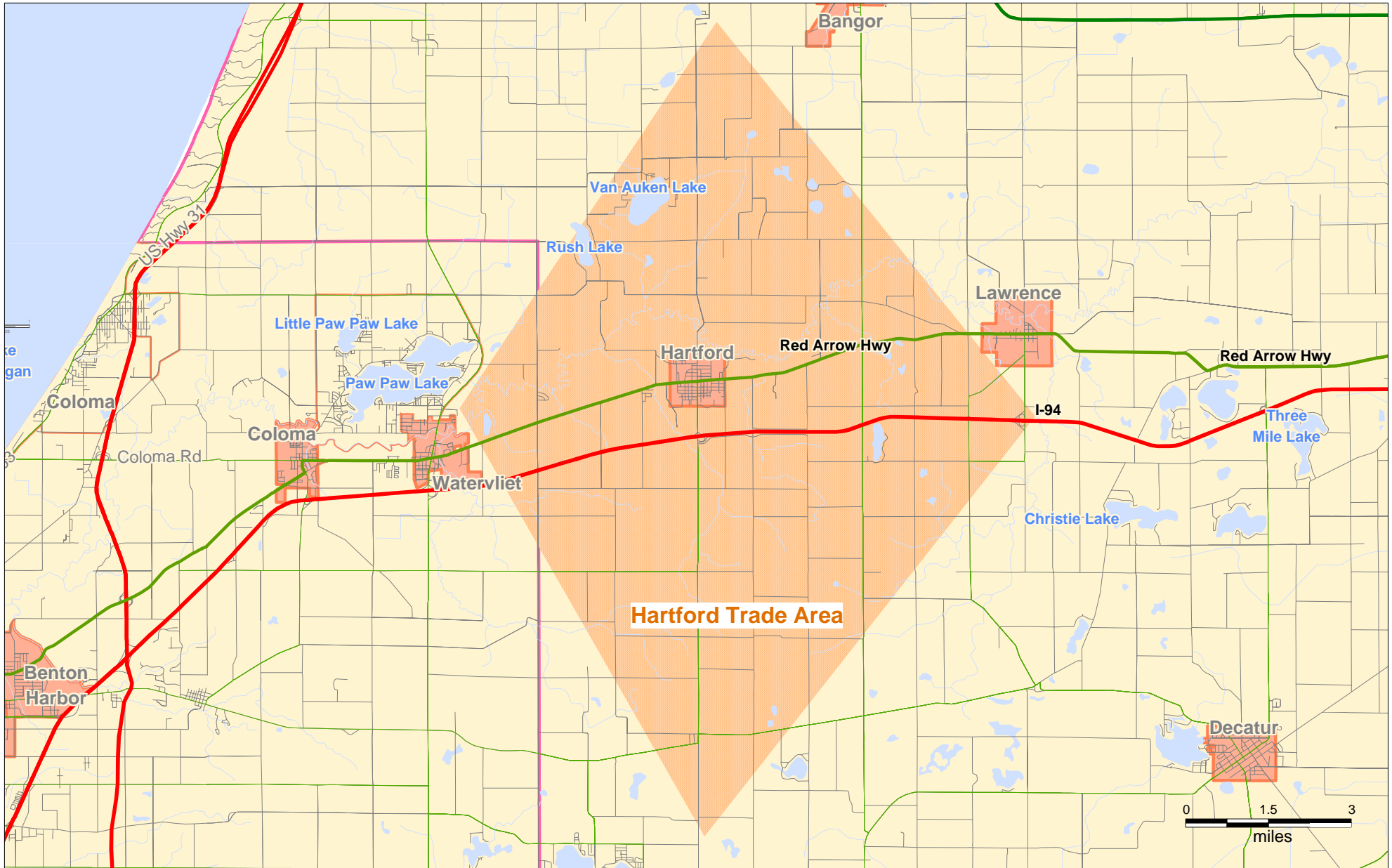
## Purpose and Trade Area Definition

Through the use of Geographic Information System (GIS) computer analyses, we aggregated Census Block Group and Tract data to calculate figures for our custom trade areas for each community and the Red Arrow corridor.

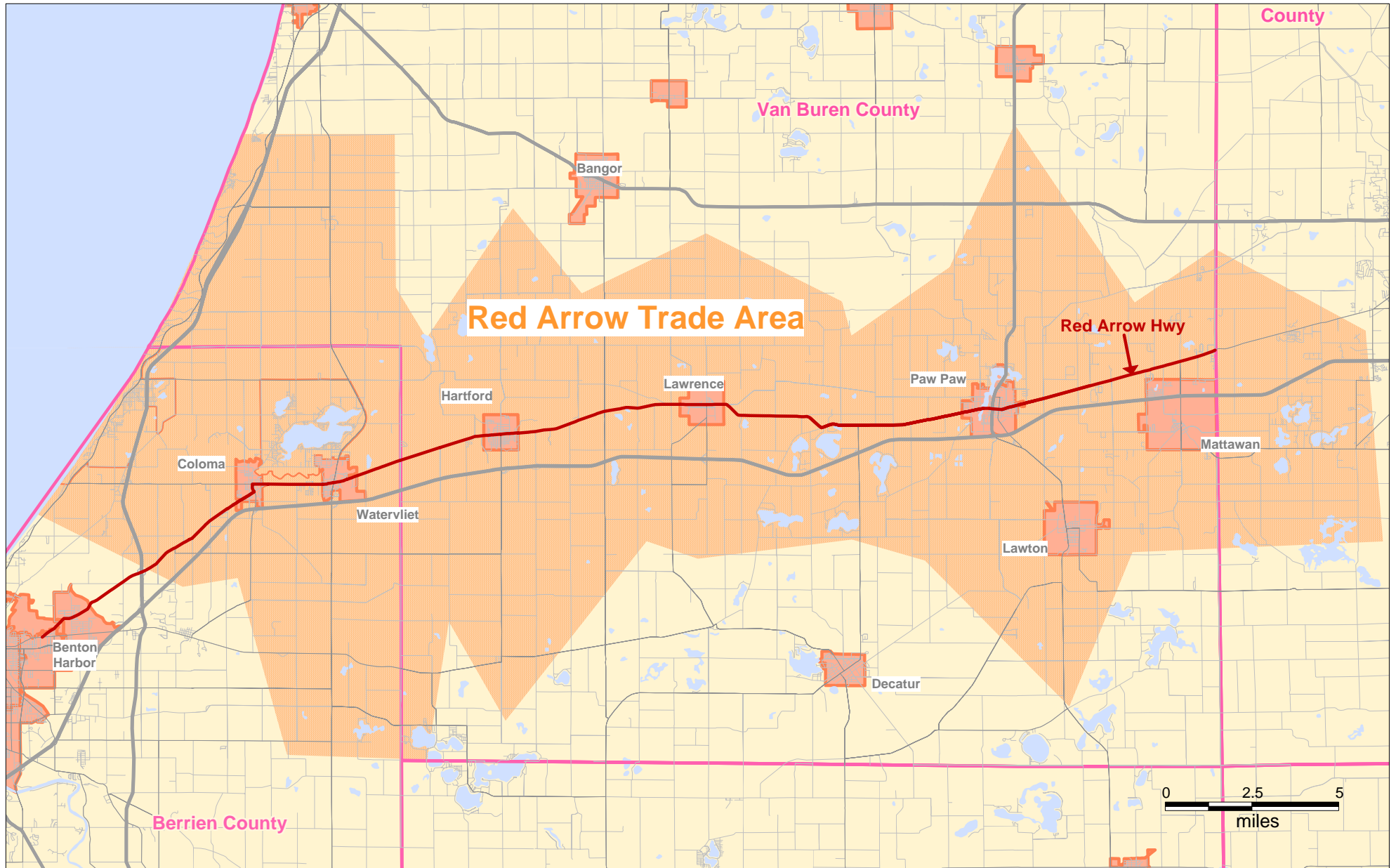
### **TRADE AREA DEFINITION**

For the economic and demographic assessment, we defined a trade area for the community using Geographic Information Systems drive-time analyses and location comparisons with similar towns. The trade area, illustrated in Map 1 on page 3, represents a general definition of the Hartford community. Map 2 on page 4 shows the Red Arrow trade area. More detailed information about how we determined the trade areas will be available in Section 2 of the City of Hartford Community Assessment.

# Map 1: Hartford Trade Area



# Map 2: Red Arrow Corridor Trade Area



*Regional Characteristics*

**POPULATION AND HOUSEHOLDS**

**Population.** Table 1 shows changes in population over time for the City of Hartford, the Hartford trade area, the Red Arrow trade area, and the State of Michigan. The population in the City of Hartford is expected to remain constant between now and 2006. However, population in the Hartford trade area is projected to increase at a rate of 2.8% between now and 2006. This rate is similar to the state average, and below the rate for the Red Arrow trade area in general.

**TABLE 1. Population by Geographic Region**

Region	1990	2001	2006	Projected 5-year growth
City of Hartford <sup>a</sup>	2,336	2,298	2,299	0.0%
Hartford Trade Area	7,976	8,544	8,779	2.8%
Red Arrow Trade Area	56,491	63,037	65,417	3.8%
State of Michigan	9,284,111	9,981,113	10,275,459	2.9%

Source: AEG analysis of Applied Geographic Solutions data

a. The US census data shows 1990 population at 2,341 and 2000 population at 2,476.

**Households.** Table 2 on page 5 shows changes in the number of households in the four regions. The total number of households has increased in every region except the City since 1990. The City experienced a 0.6% decrease in the number of households between 1990 and 2001. However, the City is expected to see an increase in the number of households between now and 2006. The Hartford trade area is also projected to experience a slight increase in the number of households between now and 2006..

**TABLE 2. Households by Geographic Region**

Region	1990	2001	2006	Projected 5-year growth
City of Hartford <sup>a</sup>	844	839	845	0.7%
Hartford Trade Area	2,819	3,029	3,117	2.9%
Red Arrow Trade Area	20,447	22,878	23,815	4.1%
State of Michigan	3,415,879	3,685,613	3,809,526	3.4%

Source: AEG analysis of Applied Geographic Solutions data

a. The US census data shows the 1990 households at 872 and the 2000 households at 935.

**AGE CHARACTERISTICS**

Between 1990 and 2001 the median age of trade area residents increased from 30.3 years old, to 33.4 years old. The median age is expected to slightly increase to 33.6 by 2006.

Table 3 shows the projected changes to specific age groups over time. Between 2001 and 2006 the youth population (less than 18 years) is expected to increase in both the City of Hartford and the Hartford trade area. However, the increases are expected to be minimal. At the same time, the senior population (greater than 65 years of age) is expected to decrease in both the City and trade area.

**TABLE 3. Key Age Demographics**

	City of Hartford		Hartford Trade Area	
	2001	2006	2001	2006
< 18 years of age	713	719	2,549	2,636
Percentage of total pop	31.0%	31.2%	29.8%	30.0%
18 - 65 years of age	1,352	1,357	5,103	5,266
Percentage of total pop	58.8%	58.9%	59.7%	60.0%
> 65 years of age	233	226	891	875
Percentage of total pop	10.1%	9.8%	10.4%	10.0%
Median Age	30.8	30.8	33.4	33.6

Source: AEG analysis of Applied Geographic Solutions data

Figure 1 and Figure 2 on page 7 illustrate the historic age distribution of the population for the City and trade area. Comparing these figures with Table 3 shows that the trade area is not likely to maintain the increases in senior population that they experienced through the 1990s.

FIGURE 1. The City of Hartford Population by Age

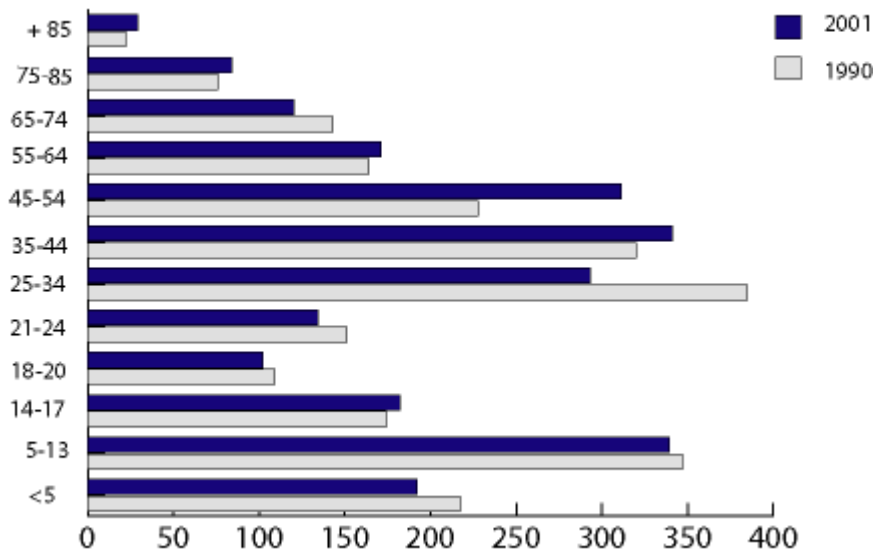
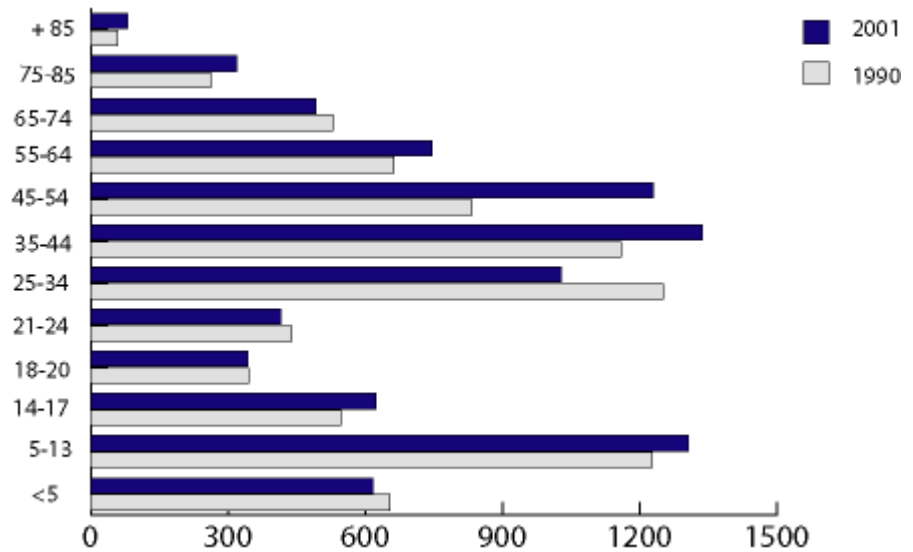


FIGURE 2. Hartford Trade Area Population by Age

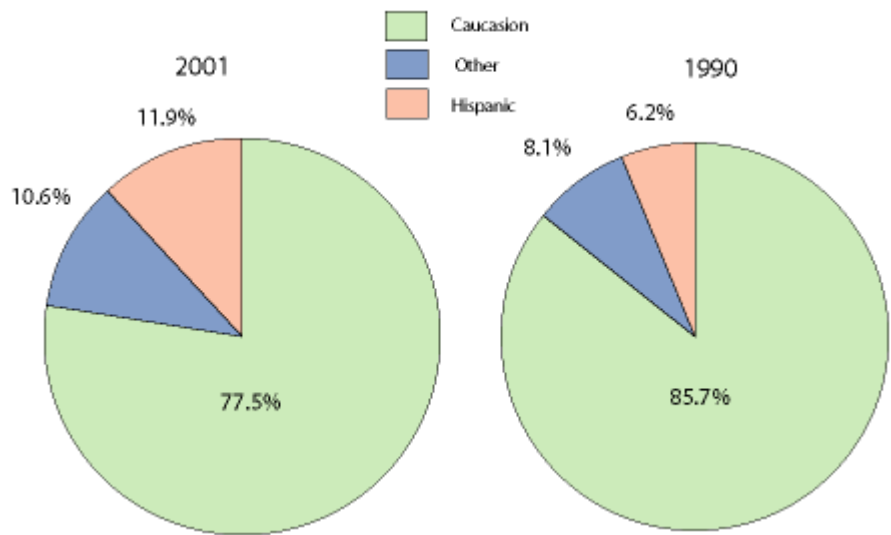


Source: AEG analysis of Applied Geographic Solutions data

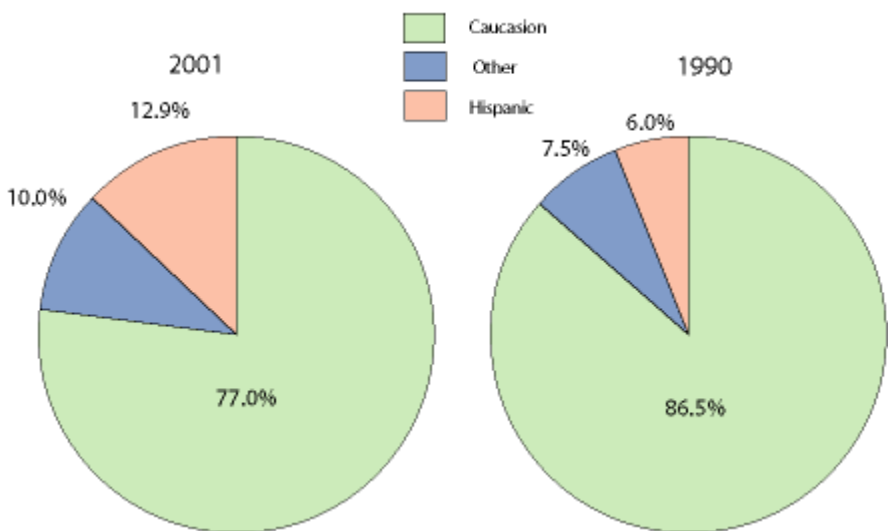
**ETHNIC GROUPS**

The City of Hartford is the second most diverse town in the Red Arrow Corridor with Hispanics accounting for 11.9% of the population, and other minority groups accounting for 10.6% of the population. The Hartford trade area is the most diverse of the Red Arrow trade areas with Hispanic residents making up 12.9% of the population, and residents from other minority groups accounting for 10% of the total population in 2001. These figures have increased significantly since 1990. Figure 3 and Figure 4 on page 8 show the ethnic diversity in Hartford and its trade area.

**FIGURE 3. Population by Ethnic Group in the City of Hartford**



**FIGURE 4. Population by Ethnic Group in the Hartford Trade Area**



Source: AEG analysis of Applied Geographic Solutions data

**INCOME TRENDS**

Between 1990 and 2006, median income in the City of Hartford and the Hartford trade area increased at a rate well above the state average. During this period, the City experienced income growth at a rate of 4.8% annually, and the trade area income grew at a rate of 4.3% annually. These figures compare to an average annual growth rate in the state of 4.1%, and 3.9% in the Red Arrow trade area.

As we would expect to see in a rural area, the median income throughout Red Arrow trade area is below the median income in the state as a whole. However, incomes in the City and Red Arrow trade area in general are expected to grow at a faster rate than the statewide median income. Table 4 shows the median household incomes by geographic region.

**TABLE 4. Median Household Income by Geographic Region**

Region	1990	2001	2006	Projected 5-year growth
City of Hartford	\$19,705	\$30,041	\$36,186	20.5%
Hartford Trade Area	\$22,206	\$32,744	\$38,553	17.8%
Red Arrow Trade Area	\$28,872	\$41,382	\$46,831	13.2%
State of Michigan	\$31,212	\$45,140	\$50,874	12.7%

Source: AEG analysis of Applied Geographic Solutions data

**HOUSEHOLD OWNERSHIP**

In each of the three trade areas the owner-to-renter household ratio has increased since 1990. This trend is expected to continue into the future. Although the city of Hartford has a relatively high renter-household rate of approximately 31%, this is not uncommon among towns of similar size.

**TABLE 5. 2001 Household Ownership by Percentage of Total Households**

	City of Hartford	Hartford Trade Area	Red Arrow Trade Area
<b><u>2006</u></b>			
Owner households	69.6%	74.9%	79.3%
Renter households	30.4%	25.1%	20.7%
<b><u>2001</u></b>			
Owner households	68.9%	74.2%	78.6%
Renter households	31.1%	25.8%	21.4%
<b><u>1990</u></b>			
Owner households	67.5%	73.1%	77.4%
Renter households	32.5%	26.9%	22.6%

Source: AEG Analysis of Census and Applied Geographic Solutions data

**EDUCATION**

In 2001, 28% of Michigan residents had some type of college degree, compared to 16% of the residents in the City of Hartford and its trade area. The portion of the population that did not graduate from high school is higher in the City and trade area as well; however, this is not surprising given the area's agricultural past.

**TABLE 6. Education Attainment by Geographic Region, 2001**

<b>Education Level</b>	<b>Hartford</b>	<b>Trade Area</b>	<b>Red Arrow</b>	<b>Michigan</b>
Less Than Grade 9	13%	13%	8%	6%
Grade 9-12	19%	16%	11%	11%
High School	41%	41%	37%	37%
Some College	11%	14%	18%	18%
Associate's Degree	6%	6%	8%	8%
Bachelor's Degree	7%	7%	12%	13%
Graduate Degree	3%	3%	6%	7%

*Source: AEG analysis of Applied Geographic Solutions data*

*Employment Profile*

**EMPLOYMENT**

**Employment by Industry.** With 27% of the total workforce, manufacturing is the largest sector of employment for those residing within the City of Hartford. Wholesale and retail trade accounts for 25% of employment, making it the second largest employer of Hartford’s residents. In the Hartford trade area, the two largest sectors of employment are the same as in the City.

Service sector employment in the city and the trade area is significantly lower than the state and regional averages, while the percentage of population working in the agriculture sector is above that of the Red Arrow trade area.

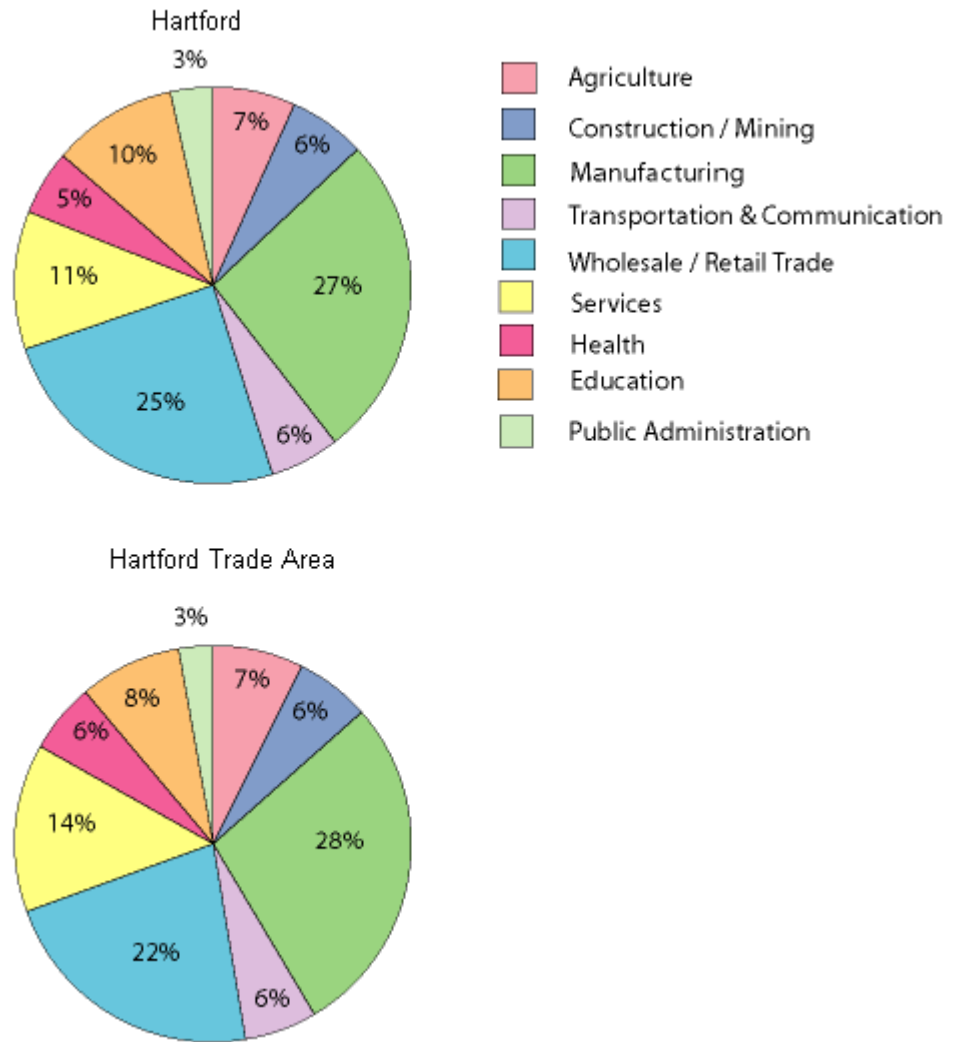
Table 7 on page 11 shows the division of labor among industries within each geographic region. Figure 5 on page 12 illustrates these percentages using a pie chart.

**TABLE 7. Employment by Industry**

<b>Industry</b>	<b>City of Hartford</b>	<b>Hartford Trade Area</b>	<b>Red Arrow Trade Area</b>	<b>State of Michigan</b>
Agriculture	7%	7%	4%	2%
Construction / Mining	6%	6%	6%	5%
Manufacturing	27%	28%	26%	22%
Transportation & Communication	6%	6%	5%	5%
Wholesale / Retail Trade	25%	22%	21%	22%
Services	11%	14%	17%	21%
Health	5%	6%	9%	10%
Education	10%	8%	9%	9%
Public Administration	3%	3%	3%	4%

*Source: AEG analysis of Applied Geographic Solutions data*

FIGURE 5. Employment by Industry



**Major Employers.** Six major employers reside within the Hartford trade area. We define major employers as those companies employing 35 or more workers. The largest employer is Nelson Blueberry Farm with 99 employees. Four of the six major employers within Hartford’s trade area are agricultural firms. Map 3 on page 14 shows the location of each major employer.

**TABLE 8. Major Employers within Hartford Trade Area**

<b>Company Name</b>	<b>City</b>	<b># of Employees</b>	<b>Industry</b>
Klett Construction	Hartford	70	Construction
Mann Metal Finishing	Hartford	35	Manufacturing
Hilltop Nurseries, LLC	Hartford	49	Agriculture
High Acres Fruit Farm	Hartford	49	Agriculture
Nelson Blueberry Farm	Hartford	99	Agriculture
Spring River Nurseries	Hartford	55	Agriculture

*Source: AEG analysis of Data*

*Data: Michigan Chamber of Commerce*

*Applied Geographic Solutions data*

# Hartford: Major Employers



Generated: 16-Sep 2002  
www.AndersonEconomicGroup.com

**Anderson Economic Group**  
Demographic and Economic Reports: **Hartford, MI**

**DEMOGRAPHIC BENCHMARK REPORT**

	City	Trade Area	Red Arrow	Michigan
<b>2006 Race and Hispanic Ethnicity</b>				
Race: White	1,998	7,665	59,727	8,332,028
Race: Black	31	157	2,782	1,512,106
Race: American Indian, Eskimo, Aleut	72	\$151	495	63,779
Race: Asian or Pacific Islander	4	19	345	213,842
Race: Other	194	786	2,066	153,725
Population: Hispanic	354	1,456	4,381	374,260
Population: Not Hispanic	1,945	7,323	61,035	9,901,194
<b>2001 Race and Hispanic Ethnicity</b>				
Race: White	2,021	7,561	58,306	8,166,525
Race: Black	23	119	2,198	1,435,502
Race: American Indian, Eskimo, Aleut	72	148	468	59,719
Race: Asian or Pacific Islander	4	18	283	185,281
Race: Other	177	699	1,783	134,115
Population: Hispanic	310	1,270	3,756	324,696
Population: Not Hispanic	1,987	7,274	59,281	9,656,424
<b>1990 Race and Hispanic Ethnicity</b>				
Race, White	2,135	7,339	52,792	7,747,870
Race, Black	15	139	2,130	1,289,218
Race: American Indian, Eskimo, Aleut	66	141	422	55,248
Race: Asian or Pacific Islander	2	15	199	104,839
Race, Other Race	119	342	947	86,863
Population, Hispanic	154	513	1,671	201,509
Population, Not of Hispanic	2,182	7,463	54,819	9,082,589
<b>2006 Detailed Population by Age</b>				
Population age 0-4	203	674	4,669	700,488
Population age 5-13	324	1,289	9,168	1,303,317
Population age 14-17	192	673	4,495	637,675
Population age 18-20	104	362	2,763	461,579
Population age 21-24	140	445	2,917	561,778
Population age 25-34	272	988	7,369	1,284,636
Population age 35-44	312	1,252	10,192	1,525,678
Population age 45-54	324	1,304	9,872	1,505,246
Population age 55-64	205	915	6,673	1,068,540
Population age 65-74	117	479	3,759	639,352
Population age 75-84	80	307	2,615	422,826
Population age 85+	29	89	922	164,364
<b>2001 Detailed Population by Age</b>				
Population age 0-4	192	618	4,239	647,641
Population age 5-13	339	1,307	9,139	1,314,123
Population age 14-17	182	624	4,141	590,841

**Anderson Economic Group**  
Demographic and Economic Reports: **Hartford, MI**

Population age 18-20	102	344	2,566	445,495
Population age 21-24	134	416	2,679	525,689
Population age 25-34	293	1,030	7,614	1,319,126
Population age 35-44	341	1,337	10,784	1,623,690
Population age 45-54	311	1,230	9,215	1,411,667
Population age 55-64	171	746	5,418	877,274
Population age 65-74	120	492	3,789	640,667
Population age 75-84	84	319	2,643	436,126
Population age 85+	29	80	808	148,680

**1990 Detailed Population by Age**

Population age 0-4	217	655	4,302	701,916
Population age 5-13	347	1,229	8,277	1,230,970
Population age 14-17	174	547	3,527	523,674
Population age 18-20	109	345	2,306	447,683
Population age 21-24	151	439	2,629	553,682
Population age 25-34	385	1,252	8,872	1,573,180
Population age 35-44	320	1,161	9,091	1,404,879
Population age 45-54	228	834	6,105	947,149
Population age 55-64	164	663	4,809	793,845
Population age 65-74	143	529	3,924	655,047
Population age 75-84	76	263	2,080	345,280
Population age 85+	22	58	568	106,741

**Housing**

2006 Vacant Dwellings	65	645	4,322	473,523
2006 Owned Dwellings	588	2,336	18,877	2,815,702
2006 Rented Dwellings	257	783	4,939	993,786
2001 Vacant Dwellings	67	651	4,370	472,836
2001 Owned Dwellings	579	2,249	17,981	2,690,756
2001 Rented Dwellings	262	781	4,900	994,921

**SOCIO-ECONOMIC BENCHMARK REPORT**

	City	Trade Area	Red Arrow	Michigan
<b>Population</b>				
Population (2006)	2,299	8,779	65,417	10,275,459
Population (2001)	2,298	8,544	63,037	9,981,113
Population (1990)	2,336	7,976	56,491	9,284,111
<b>Households</b>				
Households (2006)	845	3,117	23,815	3,809,526
Households (2001)	839	3,029	22,878	3,685,613
Households (1990)	844	2,819	20,447	3,415,879
<b>Income</b>				
Median Household Income (2006)	\$36,186	\$38,553	\$46,831	\$50,874
Median Household Income (2001)	\$30,041	\$32,744	\$41,382	\$45,140
Median Household Income (1990)	\$19,705	\$22,206	\$28,872	\$31,212

**Anderson Economic Group**  
Demographic and Economic Reports: **Hartford, MI**

**Household Income**

<b>Households Less Than \$4,999 (2006)</b>	49	141	893	159,767
<b>Households \$5,000 - \$9,999 (2006)</b>	96	309	1,763	246,307
<b>Households \$10,000 - \$14,999 (2006)</b>	40	136	852	157,675
<b>Households \$15,000 - \$19,999 (2006)</b>	52	208	1,338	179,437
<b>Households \$20,000 - \$24,999 (2006)</b>	92	316	1,861	253,797
<b>Households \$25,000 - \$29,999 (2006)</b>	55	192	1,182	160,156
<b>Households \$30,000 - \$34,999 (2006)</b>	24	93	688	121,157
<b>Households \$35,000 - \$39,999 (2006)</b>	24	93	688	121,157
<b>Households \$40,000 - \$49,999 (2006)</b>	82	330	2,659	388,880
<b>Households \$50,000 - \$59,999 (2006)</b>	84	304	2,378	333,256
<b>Households \$60,000 - \$74,999 (2006)</b>	77	306	2,942	453,876
<b>Households \$75,000 - \$99,999 (2006)</b>	77	326	3,223	551,215
<b>Households \$100,000 - \$124,999 (2006)</b>	27	113	1,434	289,654
<b>Households \$125,000 - \$149,999 (2006)</b>	9	43	477	130,973
<b>Households &gt; \$150,000 (2006)</b>	20	70	611	174,948

<b>Households Less Than \$4,999 (2001)</b>	58	156	957	173,747
<b>Households \$5,000 - \$9,999 (2001)</b>	104	320	1,731	243,888
<b>Households \$10,000 - \$14,999 (2001)</b>	46	149	924	177,648
<b>Households \$15,000 - \$19,999 (2001)</b>	79	326	2,024	236,209
<b>Households \$20,000 - \$24,999 (2001)</b>	74	250	1,490	236,002
<b>Households \$25,000 - \$29,999 (2001)</b>	58	196	1,141	161,703
<b>Households \$30,000 - \$34,999 (2001)</b>	60	214	1,447	222,365
<b>Households \$35,000 - \$39,999 (2001)</b>	55	214	1,351	189,869
<b>Households \$40,000 - \$49,999 (2001)</b>	76	307	2,704	391,738
<b>Households \$50,000 - \$59,999 (2001)</b>	75	259	2,091	343,794
<b>Households \$60,000 - \$74,999 (2001)</b>	70	280	2,852	419,240
<b>Households \$75,000 - \$99,999 (2001)</b>	48	209	2,394	462,194
<b>Households \$100,000 - \$124,999 (2001)</b>	17	74	1,053	226,378
<b>Households \$125,000 - \$149,999 (2001)</b>	5	25	280	73,625
<b>Households Greater Than \$150,000 (2001)</b>	14	50	439	127,213

**Education**

<b>Population Age 25+ (2006)</b>	1,338	5,333	41,400	6,610,652
<b>Less Than Grade 9 (2006)</b>	162	618	2,817	341,201
<b>Grade 9-12 (2006)</b>	240	813	4,346	667,639
<b>High School (2006)</b>	560	2,201	15,394	2,386,102
<b>Some College (2006)</b>	151	804	7,881	1,262,394
<b>Associate's Degree (2006)</b>	81	356	3,310	552,190
<b>Bachelor's Degree (2006)</b>	107	398	5,105	941,273
<b>Graduate Degree (2006)</b>	37	143	2,547	459,853

<b>Population Age 25+ (2001)</b>	1,349	5,235	40,273	6,457,280
<b>Less Than Grade 9 (2001)</b>	180	666	3,037	369,115
<b>Grade 9-12 (2001)</b>	250	826	4,412	681,779
<b>High School (2001)</b>	564	2,163	15,160	2,361,095
<b>Some College (2001)</b>	143	749	7,415	1,192,300
<b>Associate's Degree (2001)</b>	77	332	3,083	519,709
<b>Bachelor's Degree (2001)</b>	97	357	4,654	870,689

**Anderson Economic Group**  
Demographic and Economic Reports: **Hartford, MI**

<b>Graduate Degree (2001)</b>	38	142	2,512	462,593
<b>Employment Status</b>				
<b>Population Age 16+ (2006)</b>	1,676	6,475	49,321	7,952,769
<b>Employed (2006)</b>	1,044	4,021	33,433	5,090,573
<b>Unemployed (2006)</b>	47	202	951	157,003
<b>In Armed Forces (2006)</b>	5	5	45	9,149
<b>Not In Labor Force (2006)</b>	580	2,247	14,892	2,696,044
<b>Population Age 16+ (2001)</b>				
<b>Employed (2001)</b>	1,037	3,888	32,055	4,914,462
<b>Unemployed (2001)</b>	61	248	1,142	190,045
<b>In Armed Forces (2001)</b>	5	5	47	9,835
<b>Not In Labor Force (2001)</b>	573	2,164	14,341	2,609,520
<b>Industry</b>				
<b>Agriculture (2001)</b>	70	286	1,290	76,747
<b>Mining (2001)</b>	1	3	20	9,872
<b>Construction (2001)</b>	64	234	1,860	240,871
<b>Manufacturing: Durables (2001)</b>	120	442	3,677	255,628
<b>Manufacturing: Non-Durables (2001)</b>	155	646	4,584	888,100
<b>Transportation (2001)</b>	32	145	1,113	163,811
<b>Communications (2001)</b>	27	85	618	93,459
<b>Wholesale Trade (2001)</b>	59	175	1,328	196,697
<b>Retail Trade (2001)</b>	197	682	5,442	879,560
<b>F.I.R.E. (2001)</b>	28	131	1,390	269,493
<b>Business &amp; Repair Services (2001)</b>	16	109	1,123	256,907
<b>Personal Services (2001)</b>	23	102	940	128,304
<b>Entertainment &amp; Recreation Serv (2001)</b>	2	34	375	59,211
<b>Health Services (2001)</b>	55	221	2,732	472,753
<b>Education Services (2001)</b>	106	324	2,918	429,952
<b>Other Services (2001)</b>	48	157	1,769	311,458
<b>Public Administration (2001)</b>	36	109	873	181,578

Source: Anderson Economic Group analysis of Applied Geographic Solutions, Inc., data  
Generated: 6-Sep-2002

[www.AndersonEconomicGroup.com](http://www.AndersonEconomicGroup.com)

## *Additional Information*

---

### **FIRM PROFILE**

Anderson Economic Group is an economic and public policy consulting firm, providing rigorous economic, statistical, and legal analysis for the private and public sectors since 1996. Our areas of expertise include Regulatory and Policy Analysis, Economic Development, Economic and Fiscal Impacts, and Market Assessments. We base our consulting practice on integrity and technical excellence.

Our web site, <http://www.AndersonEconomicGroup.com>, provides additional information about this project and our company.

### **PROJECT TEAM**

This project team was led by Patrick L. Anderson, Principal, Anderson Economic Group. Prior to founding AEG, Mr. Anderson served as a deputy director of two state departments, and as an economist with two of Michigan's largest financial institutions. He has extensive experience with economic development policy and administration.

Scott D. Watkins, Consultant; and Christine LeNet, Analyst provided the planning and research for this document. Additional contributions were made by Jim Townsend, Christopher Cotton, and Vladimir Hlasny.

### **PROJECT SPONSORS**

In addition to the cities, villages, and townships within the Red Arrow region, a number of businesses helped in making this project possible. These sponsors include:

#### Gold Level Contributors:

- American Electric Power Service Corporation (AEP)

#### Silver Level Contributors

- Aquila, Inc.
- Bloomingdale Telephone Company, Inc.
- Chemical Bank Shoreline
- MPI Research, Inc.

#### Bronze Level Contributors

- Engineered Plastics Components, Inc.
- Midwest Energy Cooperative
- Mol-Son, Inc.
- Quality Inn and Suites