

Chapter 4.0 Economic Base

4.1 Introduction

Community growth and stability are directly linked to the local economic base. Two major sectors make up an economy: one that provides goods and services for markets outside the community (basic or export sector) and one that provides goods and services for local consumption (non-basic sector). Economic vitality and balance rely heavily on the creation and retention of local basic sector jobs. The factors that affect the economic base in a community extend beyond its boundaries; increasingly so as they realize the effects of the global economy. In this chapter, data for the City of Ishpeming, the Marquette County area, the region and state will be presented for analysis and comparison.

Much of the economic information presented is available only at the county level. The high degree of personal mobility may affect the accuracy of some information regarding the local economy.

4.2 Area Economy

The City of Ishpeming is located on the west end of the Ishpeming-Negaunee-Marquette urban area, which contains the majority of Marquette County's commercial and industrial development. A significant amount of development is located along the US-41/M-28 corridor. Developments are occurring both in the City and the adjacent Townships. Commercial development in the City of Ishpeming is centered in the downtown area and along the US-41 corridor.

For most of the City of Ishpeming and Marquette County's history, the economy was principally based on the iron ore mining industry. Mining on the Marquette Iron Range in Marquette County goes back about 150 years. In the late 1800's and early 1900's, iron ore mining was by far the dominant industry within the City and the County. However, in the latter half of the 1900's, the mining industry lost some of its economic dominance within the County, with the closing of several mines along the Iron Range.

Cliffs Natural Resources Inc., headquartered in Cleveland, Ohio, is the largest producer of iron ore pellets in North America and a major supplier of metallurgical coal to the global steelmaking industry. Cliffs Natural Resources operates the Tilden and Empire Mines in Marquette County (in Tilden Township and Richmond Township). Iron ore from the mine is shipped via railroad to either Presque Isle Harbor in Marquette or Escanaba for loading on lake ore carriers and delivery to various steel mills. There are about 1,545 individuals currently employed at the mine. The City of Ishpeming, along with the City of Negaunee, functions as living areas and retail and service centers for

many working at the mine.

London-based Rio Tinto Group (Kennecott) has opened an office in Ishpeming at the former CCI headquarters on Barnum Street. Rio Tinto is currently in the process of obtaining necessary permits to mine a large, high-grade nickel and copper ore body, located on the Yellow Dog Plains in Marquette County, called the Eagle Project. The company has also expressed interest in rehabilitating and modernizing the former Humboldt Mill and using it as a new rock refining facility. The project may also include construction of a road due south from the Eagle Project to US-41, as an alternative to moving the ore by truck via County Roads 510 and 550 to US-41.

The long-term future of the iron ore industry within Marquette County is uncertain. It will depend on the national demand for steel and steel products, popularity of steel substitute materials, international competition, federal governmental trade policies, labor productivity, availability and price of electric power and the other energy sources, environmental constraints, and financial considerations. However, in the foreseeable future, iron ore mining will continue to have a large impact on the County's economy.

The economy within the City's corporate limit is most influenced by the service and retail trade sectors, which accounts for 800 and 750 jobs, respectively. The City of Ishpeming, along with the cities of Negaunee and Marquette, serve as the retail trade and service center for Marquette County and nearby communities outside of the County. The two largest employers in the City are Bell Medical (~500 employees) and the Ishpeming School District (117 employees, not including substitute teachers). Both of these establishments are part of the County service sector.

The service and retail trade sectors are also the strongest industries at the County level and have experienced the greatest growth in the number of jobs in recent decades. Much of this growth can be attributed to an increase in the number of visitors to the Ishpeming/Negaunee area. The promotion of tourism has been the focus point for many businesses and governmental units within the area.

Tourism is a growth industry in the area that has become much less seasonal in nature. This is due, in large part, to the growing population of retirees who travel extensively and favorable economic conditions. Besides traditional summer vacationing, the autumn color of the northern hardwood forests and winter sports, especially snowmobiling (Michigan leads the nation in the number of snowmobiles licensed) attracts thousands of visitors to the area. The Lake Superior Community Partnership works with local communities throughout Marquette County to serve as a business, visitor and economic development partner.

Tourism and recreation have changed over the years as transportation means have increased personal mobility. Today's tourists are more likely to travel frequently, take shorter trips and stay closer to home. Heritage-tourism and eco-tourism have increased in popularity. Heritage-tourism draws those interested in the historic and cultural offerings of a community or institution. With the paving of the section of the regional, multi-use Iron Ore Heritage Trail between Ishpeming and Negaunee in 2008, heritage tourism has come to the forefront in Ishpeming. Eco-tourism has gained popularity among those wanting to experience nature through activities such as bird watching, hiking, horseback riding and kayaking. The term "tourism" is comprehensive and includes a range of activities associated with natural and man-made attractions such as products and services for leisure and recreational pleasure.

4.3 Area Business Organizations

The City of Ishpeming has several organizations that aid area businesses. The Ishpeming Business Association (IBA) serves western Marquette County and serves to support and promote new and existing businesses through education and mentoring. The IBA also works to enhance community life through safe recreation and family oriented events. The main focus of the IBA is to promote and sponsor community events to provide an opportunity for families and other persons to take full advantage of the unique, small town environment while enjoying a different shopping experience with personal service. The IBA is supported with membership dues, fundraising efforts and donations. The IBA sponsors community events throughout the year, including: the Festival of Treasures, Ladies Night Out and Ishpeming's Christmas activities. The IBA is located at 119 West Division Street in downtown Ishpeming. A comprehensive area event and business listing can be found at the IBA's website, www.ishpemingbusinessassociation.com.

The Ishpeming Downtown Development Authority (DDA) is an organization committed to promoting economic development based on objective criteria while capitalizing on its natural beauty, historic past and small town atmosphere. It is a place where all share in the development of these ideals through open communication and cooperative effort. The mission statement adopted by the Ishpeming DDA in February 2008 states: "By planning and fostering economic development and fiscal responsibility, we will create an inclusive city that is proud of its heritage, honors its past and is actively building its future." The Ishpeming Development Authority (IDA) is an arm of the DDA.

The DDA can assist developers and business owners with financial incentives for building rehabilitation as well as for new construction. The City of Ishpeming has created a Neighborhood Enterprise Zone (NEZ) under Public Act 147 of 1992. The purpose of establishing NEZ's is to promote home ownership and investment in areas where the greatest impact could occur and where such improvements may trigger additional

investment in adjacent neighborhoods. The benefit of the NEZ program to property owners in these areas results in lower property taxes. NEZ property tax abatements are available for rehabilitation of an existing property and new construction.

The DDA has instituted a grant program to assist businesses and building owners in renovating their facades. Grants up to \$5,000 are available to businesses that want to upgrade their appearance. The City's Design Guidelines must be followed to qualify for grant funding.

The DDA also participates in a Rental Rehabilitation Program. The purpose of the Rental Rehabilitation Program is to encourage the renovation of affordable, mixed-use housing within the area and to make the downtown a vibrant and attractive place to live and work. This program offers an option for property owners to rehabilitate rental units under a program sponsored by the Michigan State Housing Development Authority (MSHDA), while providing affordable housing for residents in the community.

The City of Ishpeming also maintains a Revolving Loan Fund (RLF). The primary goals of the RLF are to create and retain base jobs, encourage additional private and public capital investment in the City, diversify the economic base of the City, encourage revitalization of the Downtown and Ishpeming commercial areas and increase tax revenues. The Economic Development Corporation of Marquette County currently monitors a RLF that provides funds for financing economic development projects in Marquette County.

The DDA also offers assistance to business owners and developers in obtaining Federal Historic Preservation Tax Credits, 10% Rehabilitation Tax Credits, Tax Increment Financing for new construction, State Historic Preservation Tax Credits, State Brownfield Redevelopment Grants and Loans and Obsolete Property Rehabilitation Act tax incentives. The Ishpeming DDA Director's office is also located at 119 West Division Street in historic downtown Ishpeming. The Ishpeming DDA maintains a comprehensive website with contact information at www.ishpemingdevelopmentauthority.org.

4.4 Civilian Labor Force Characteristics

The civilian labor force consists of persons currently employed and those currently seeking employment, excluding persons in the armed forces and those under the age of 16 years. Shifts in the age and sex characteristics of residents, seasonal changes, and employment opportunities can all cause fluctuation in the number of persons in the labor force. Throughout the chapter, the term "labor force" will refer to the civilian labor force. With the closure of the K.I. Sawyer Air Force Base in September 1995, the armed forces labor force is significantly small in the county with only 57 individuals (0.1

percent); there are 0 persons identified as being in the armed forces in the City.

In 2000, the percentage of persons within the City age 16 and older who were in the labor force (labor force participation rate) was 62.2 percent. The County's labor force participation rate was 62.0 percent. Labor force participation rates at the regional and state levels during the same period were 60.7 percent and 64.5 percent respectively. Comparative employment information is provided in Table 4-1.

Labor force comparisons by gender are presented in Table 4-2. In 2000, the City's civilian labor force consisted of 54.1 percent males and 45.9 percent females. Within the population of persons 16 years and over, males and females participated at rates of 52.2 percent and 47.8 percent, respectively.

Table 4-1
Employment Status of Civilian Labor Force, Selected Areas, 2000

Characteristics	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Population 16 years and older	5,206	54,694	139,981	7,630,645
Civilian Labor Force	3,238	32,653	84,965	4,922,453
Female	1,485	15,536	39,509	2,304,452
Male	1,753	17,122	45,456	2,618,001
Employed in Labor Force	2,989	30,639	79,354	4,637,461
Female	1,428	14,799	37,495	2,178,114
Male	1,561	15,840	41,859	2,459,347
Armed Forces	0	57	83	4,010
Unemployed in Labor Force	249	2,014	5,611	284,992
Female	57	732	2,014	126,338
Male	192	1,282	3,597	158,654

Source: U.S. Bureau of the Census, Summary File 3, P43, 2000.

Table 4-2
Employment Status of Civilian Labor Force (Percent), Selected Areas, 2000

Characteristics	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Civilian Labor Force	3,238	32,653	84,965	4,922,453
% Female	45.9	47.6	46.5	46.8
% Male	54.1	52.4	53.5	53.2
Employed in Labor Force	2,989	30,639	79,354	4,637,461
% Female	47.8	48.3	47.3	47.0
% Male	52.2	51.7	52.7	53.0
Unemployed in Labor Force	249	2,014	5,611	284,992
% Female	22.9	36.3	35.9	44.3
% Male	77.1	63.7	64.1	55.7

Source: U.S. Bureau of the Census, Summary File 3, P43, 2000.

Workforce participation by females is presented in Table 4-3. The percentage of women with children in the labor force in 2000 was slightly lower for the City of Ishpeming (54.3 percent) than for Marquette County (59.0 percent). Of those women in the labor force,

women with children ages 6-17 participate at a higher rate (87.6 percent) than women with children under 6 years of age (70.5 percent). It may be more convenient for women with school-age children to participate in the labor force when their children are attending school during the day and many women return to the labor force once their children reach school-age.

Table 4-3 Labor Force Participation of Women, Selected Areas, 2000		
City of Ishpeming	Number	Percent
Women 16 years and older	2,735	100.0
In labor force	1,485	54.3
Women w/children under 6 years	305	100.0
In labor force	215	70.5
Women w/children 6-17 years	491	100.0
In labor force	430	87.6
Marquette County		
Women 16 years and older	26,335	100.0
In labor force	15,536	59.0
Women w/children under 6 years	1,587	100.0
In labor force	1,179	74.3
Women w/children 6-17 years	4,296	100.0
In labor force	3,662	85.2

Source: Source: U.S. Bureau of the Census, Summary File 3 Table P43, 2000.

The U.S Bureau of the Census reports employment information by broad economic division, with the categories listed in Table 4-4 below. The top three employment divisions are the same for the City, County and State. Nearly 22 percent of Ishpeming residents are employed in the Educational, Health and Social Services division. This is slightly lower than Marquette County as a whole (27.7 percent) and slightly higher than Michigan (19.9 percent).

Nearly 13 percent of Ishpeming residents are employed in the Retail Trade division, comparable to the County (13.6 percent) and the State (11.9 percent). About 11 percent of Ishpeming residents are employed Arts, Entertainment, Recreation and Food Services division, compared to 10.7 percent for the County and only 7.6 percent for the State.

Broad Economic Division	City of Ishpeming		Marquette County	State of Michigan
	Number	Percent	Percent	Percent
Agriculture, Forestry, Fishing and Hunting	9	0.3	0.6	0.9
Mining	249	8.5	4.6	0.1
Construction	193	6.6	5.7	6.0
Manufacturing	255	8.7	6.2	22.5
Wholesale Trade	115	3.9	2.2	3.3
Retail Trade	372	12.7	13.6	11.9
Transportation, Warehousing and Utilities	114	3.9	5.2	4.1
Information	71	2.4	2.3	2.1
Finance, Insurance, Real Estate, Rentals and Leasing	133	4.5	4.7	5.3
Professional, Scientific, Management, Administrative	138	4.7	5.0	8.0
Educational, Health and Social Services	637	21.7	27.7	19.9
Arts, Entertainment, Recreation and Food Services	328	11.2	10.7	7.6
Other Services (except public administration)	175	6.0	5.4	4.6
Public Administration	147	5.0	6.1	3.6
TOTAL	2936	100.0	100.0	100.0

Source: U.S. Bureau of the Census, Summary File 3 Table P49, 2000.

4.5 Employment by Place of Work

According to 2000 Census information, 96.6 percent of the City's working age population were employed in Marquette County. Of the 52 individuals who are working outside of Marquette County, 47 individuals found employment in a different state. Most employment is found within the Marquette-Negaunee-Ishpeming urban area. Place of employment for Ishpeming residents is noted in Table 4-5.

Characteristics	Number	Percent
Total City Residents Employed	2,918	100.0
Worked in Michigan	2,871	98.4
Worked in Marquette County	2,819	96.6
Worked Outside of Marquette County	52	1.8
Worked Outside of Michigan	47	1.6

Source: U.S. Bureau of the Census, Census 2000 Summary File 3, P26.

Commuting times from census data shows that 56.1 percent of Ishpeming's working population lives less than 20 minutes from their place of employment (Table 4-6). About 4.2 percent travel an hour or more to work, a rate about 1 percent higher than that of the County as a whole. About 2.1 percent of employed persons are working at home, a percentage similar to that for Marquette County.

Home to Work Travel Time	City of Ishpeming		Marquette County
	Number	Percent	Percent
Less Than 5 Minutes	253	8.7	7.4
5 to 9 Minutes	583	20.0	22.2
10 to 14 Minutes	385	13.2	18.9
15 to 19 Minutes	413	14.2	14.9
20 to 29 Minutes	764	26.2	17.1
30 to 39 Minutes	271	9.3	9.8
40 to 59 Minutes	37	1.3	4.1
60 Minutes or More	122	4.2	3.3
Worked at Home	60	2.1	2.3
TOTAL	2,918	100.0	100.0

Source: U.S. Bureau of the Census, Census 2000 Summary File 3, P31.

Technological advances and economic globalization are having a tremendous influence on the workplace as we have known it. It is predicted that fully one-third of the 21st Century workforce will be independent with regard to location; telephone and electrical services will be the only requirements. Places that can offer quality living environments will be the locations of choice for these types of work arrangements.

Over three quarters of Ishpeming workers drive alone to work as depicted on Table 4-7. According to the 2000 Census, 14.6 percent of the commuters are part of a carpool; carpool participation is higher than the county-wide rate. With recent high gasoline prices, 2010 Census data may demonstrate higher rates of carpooling.

Means of Transportation	City of Ishpeming		Marquette County
	Number	Percent	Percent
Car, Truck, Van-Drive Alone	2,282	78.2	80.3
Car, Truck, Van-Carpool	427	14.6	10.9
Public Transportation	33	1.1	0.6
Motorcycle	0	0	0.1
Bicycle	0	0	0.5
Walk	98	3.4	5.0
Other Means	18	0.6	0.3
Worked at Home	60	2.1	2.3
TOTAL	2,918	100.0	100.0

Source: U.S. Bureau of the Census, Census 2000 Summary File 3, P30.

4.6 Unemployment

County unemployment and labor force data are collected and analyzed by the Michigan Department of Labor and Economic Growth. Comparative data is presented in Table 3-8. Unemployment data is not available at the sub-county level. Prior to 1965, United

States Bureau of the Census data was used in the computation of unemployment figures.

Labor force requirements are determined by economic conditions. The civilian labor force in Marquette County has expanded steadily over the past decade, increasing by 1,448 since 2000, suggesting an improving economic climate. Unemployment rates for Marquette County for the past three years have been increasing; for 2006 the rate was 6.0 percent increasing slightly to 6.1 percent in 2007. The most recent (2008) Marquette County annual average unemployment rate of 7.1 percent is lower than the rate for the Upper Peninsula and lower than the rate for the state of Michigan as a whole, it does compare unfavorably with the United States. Unemployment data released in January 2009 report the State of Michigan has the nation's highest unemployment rate at 10.6 percent and the Upper Peninsula's unemployment rate has increased to 9.4 percent.

Year	Marquette County Labor Force			Unemployment Percent Rate			
	Employed	Unemployed	Total Labor Force	Marquette County	Upper Peninsula	State of Michigan	United States
1970	20,225	1,425	21,650	6.6	9.2	6.7	4.9
1975	24,775	2,275	27,050	8.4	11.6	12.5	8.5
1980	26,650	3,925	30,575	12.8	12.2	12.4	7.1
1985	24,875	3,575	28,450	12.5	15.1	9.9	7.2
1991	29,725	2,750	32,475	8.5	10.6	9.3	6.8
1992	30,825	2,775	33,600	8.3	10.8	8.9	7.5
1993	31,375	2,350	33,725	7.0	8.9	7.1	6.9
1994	31,450	2,400	33,850	7.1	8.7	5.9	6.1
1995	29,900	2,625	32,500	8.1	8.9	5.3	5.6
1996	29,775	2,000	31,775	6.3	7.9	4.9	5.4
1997	30,075	1,925	32,025	6.0	7.2	4.2	4.9
1998	30,325	1,625	31,925	5.1	6.4	3.9	4.5
1999	30,900	1,875	32,775	5.7	6.3	3.8	4.2
2000	31,757	1,600	33,150	4.8	5.8	3.5	4.0
2001	31,350	1,975	33,325	5.9	6.8	5.3	4.7
2002	30,075	2,325	32,400	7.2	7.3	6.2	5.8
2003	30,675	2,225	32,872	6.7	7.4	7.0	6.0
2004	33,054	2,149	35,202	6.1	7.4	7.1	5.5
2005	33,689	2,064	35,753	5.8	8.5	6.9	5.1
2006	34,001	2,173	36,174	6.0	7.4	6.9	4.6
2007	33,835	2,216	36,051	6.1	7.2	7.2	4.6
2008	33,205	2,548	35,753	7.1	8.5	8.4	5.8

Source: Michigan Labor Market Information, <http://www.milmi.org/cgi/dataanalysis/>, 2009.

4.7 Major Employers

Most major employers, those employing over 100 persons, are located in the Marquette area. There are six major employers located in the Ishpeming area. A sampling of the area's larger employers is listed in Table 4-9. The majority of the employers listed provides a service, rather than create a manufactured product. The iron mining industry remains as a substantial portion of the local economy providing direct employment for about 1,545 people. All employee counts are estimated.

Employer Name	Product	Estimated Number of Employees
Marquette General Health System	hospital	2,573
Cliffs Natural Resources	iron ore mining	1,545
Northern Michigan University	university	934
Peninsula Medical Center	medical services	630
Westwood Mall Merchants Association	retail	500
Bell Medical	hospital	500
Marquette Branch Prison	correctional institution	427
Wal-Mart Store	department store	434
Marquette Area Public Schools	education	425
Marquette County	local government	283
Alger-Marquette Community Action Board	community action agency	250
AMR Regional Aircraft Maintenance Facility	aircraft maintenance	233
Pioneer Surgical	medical device manufacturing	217
Marquette County Medical Care Facility	nursing care	254
WE Energies	electric generation	205
Pathways	mental health counseling	200
Marquette City	local government	190
PCBM Management-Country Village	retail and service	188
Lowe's	hardware store	175
Econo Foods	supermarket	160
D J Jacobetti Home for Veterans	nursing care	165
Menards, Inc.	hardware store	159
Mather Nursing Home	nursing care	147
Metz Baking Company	commercial bakery	144
Ojibwa Casino	gaming	143
Peninsula Sanitation	solid waste collection	139
Shopko Properties	department store	139
A. Lindberg and Sons, Inc.	road construction	127
Negaunee Schools	education	120
Super One Foods	supermarket	119
Ishpeming School District	education	117
Marquette Area Public Schools	education	117
Target Corp.	department store	115
Norlite Nursing Center, Marquette	nursing care	114
Holiday Inn of Marquette	hotel	101
Marquette County Road Commission	local government	75

Employer Name	Product	Estimated Number of Employees
MARESA	education	65
Lafaro's Foods	supermarket	45
Holli Forest Products	forest products	30
Jubilee Foods	supermarket	17

Source: Michigan Labor Market Information, 2009 and Lake Superior Community Partnership www.marquette.org, 2009, and individual business contacts.

4.8 Income and Wage Estimates

An examination of local income trends and comparison of local income information to state and national averages is useful in determining how much wealth is available locally to purchase goods and services. Income figures also reflect the wages and salaries paid to local workers.

Median incomes in the Upper Peninsula are significantly lower than statewide averages. While this can be offset somewhat by lower housing costs locally, the ability of local households to afford housing is impacted by these lower incomes.

Per capita income is determined by dividing the total reported income within a unit of government by its official population.

Median household incomes use incomes from all households including families. The median income figure is the middle value of the incomes reported.

Family incomes include those of married-couple families and other households made up of persons related by blood, marriage or adoption. The median income figure is the middle value of the incomes reported. This category does not include persons living alone or unrelated persons sharing living quarters or other non-family households. Income levels are presented in Table 4-10.

	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Per Capita Income	\$10,532	\$18,070	\$18,064	\$22,168
Median Household Income	\$21,199	\$35,548	\$34,780	\$44,667
Median Family Income	\$27,334	\$46,281	\$43,765	\$53,457

Source: United States Bureau of the Census, Table DP-3 Profile of Selected Economic Characteristics, 1990 and 2000.

The Bureau of Labor Statistics provides wage information by area and occupation. The most recent data available is for 2007. Table 4-11 below lists wage estimates by

occupation for the Upper Peninsula.

Occupational Title	Average Hourly Wage
Retail Salesperson	\$10.46
Laborer-Freight, Stock and Material Movers	\$10.88
General Office Clerk	\$12.06
Secretary (except legal and medical)	\$12.20
Graphic Designer	\$13.64
Customer Service Representative	\$13.70
Medical Transcriptionist	\$13.84
Truck Driver, Heavy and Tractor Trailer	\$14.71
Welders	\$15.18
Word Processor	\$15.39
Refuse & Recyclable Material Handler	\$16.06
Machinist	\$16.37
Carpenter	\$17.14
Sales, Wholesale/Manufacturer	\$17.94
Electrician	\$20.22
Corrections Officer	\$20.93
Registered Nurse	\$23.93
Accountant/Auditor	\$24.98
Computer System Analyst	\$25.19
Earth Drillers (except oil and gas)	\$25.26
Electrical & Electronic Engineering Technicians	\$25.29
Lodging Manager	\$25.79

Source: Bureau of Labor Statistics, May 2007 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, http://www.bls.gov/oes/2007/may/oes_2600001.htm, 2009.

4.9 Poverty Rates

The U.S. Bureau of the Census uses a complex formula that included 48 different thresholds that vary by family size and the number of children within the family and the age of the householder to determine if a person is poor. Not every person is included in the poverty universe: institutionalized people, people in military group quarters, people living in college dormitories and unrelated individuals less than 15 years old are considered neither as “poor” nor as “nonpoor.” For example, for a two person household, the weighted average threshold is \$13,167, for a three person household the threshold is \$16,079 and a four person household the threshold is \$20,614. The average City of Ishpeming household size in 2000 was 2.25 persons.

Table 4-12 reflects 1999 income information gathered in the 2000 Census. The poverty rate for all persons in the City of Ishpeming was 11.1 percent, slightly higher than that of the County and State. Incidence of poverty among families with children under eighteen is higher in the City than in the County and the State. Incidence of poverty among female households in the City with young children is significantly higher than the

County and the statewide figure.

Table 4-12 Poverty Rates, Selected Areas, 2000			
Poverty Rates by Group	City of Ishpeming	Marquette County	State of Michigan
All Persons	11.1%	10.9%	10.5%
Persons 65 and older	6.8%	6.4%	8.2%
Children under 18	15.5%	11.2%	13.4%
Female Householder Families	25.6%	25.4%	24.0%
Female Households with Children under 18	35.3%	33.4%	31.5%
Female Households with Children under 5	61.5%	53.5%	44.2%
Families	8.0%	6.0%	7.4%

Source: U.S. Bureau of the Census, Census 2000, Summary File 3, Table DP-3.

4.10 Issues and Opportunities

- The historical basis of the local economy is based on the area’s iron ore heritage and iron ore remains a large component of the area economy.
- The City of Ishpeming has several organizations dedicated to the growth of the Ishpeming economy including the Ishpeming Area Business Association, Ishpeming Downtown Development Authority and the Ishpeming Development Authority.
- Business owners and developers have access to numerous tax incentives for new construction as well as building rehabilitation in the City of Ishpeming.
- **Continued efforts toward revitalization and promotion of the City’s unique downtown area are a vital key to future economic growth in Ishpeming.**
- In 2000, the City’s labor force participation rate was 62.2 percent, similar to the County and the State.
- In 2000, the City’s civilian labor force consisted of 54.1 percent males and 45.9 percent females. Within the population of persons 16 years and over, males and females participated at rates of 52.2 percent and 47.8 percent, respectively.
- The leading employment divisions for the City, County and State are Educational, Health and Social Services, Retail Trade and Arts, Entertainment, Recreation and Food Services.
- Nearly 97 percent of Ishpeming residents found work in Marquette County. Internet services available to residents may permit them to work from home.

- About 56 percent of Ishpeming residents travel less than 20 minutes to their place of work, while more than three-quarters of workers drove to work alone. Only 14.6 percent of residents reported participating in a carpool.
- Marquette County's unemployment rate has increased over the last three years but remains lower than the state average.
- **Per capita income, median household income and median family incomes remain much lower for the City than Marquette County, state and national averages.**