

**Jackson County Comprehensive Plan**

**POPULATION**

**A Chapter of the Technical Appendix  
Community Assessment**

**Revised November 16, 2009**

**Prepared For:**

**Jackson County Board of Commissioners  
c/o Department of Public Development**

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## POPULATION

### PURPOSE

This analysis provides an inventory and assessment of trends in population growth and in the demographic characteristics of the population. This information will assist the county in determining community service and infrastructure needs, employment opportunities, and housing needed to support the existing and future population. The information gathered in this inventory is assessed to identify significant trends, issues, and opportunities with regard to the local population and its characteristics.

The county can also use the information gathered in this analysis to determine whether the growth trends identified are desirable for the community and whether alternatives for managing or redirecting these trends should be considered. Such an assessment can result in the development of population-specific needs and goals that specify an appropriate rate of growth, and an implementation strategy for managing the community's growth throughout the planning period.

### MINIMUM REQUIREMENTS FOR POPULATION ANALYSES

Local planning requirements require, at minimum, for the community assessment to include the following:<sup>1</sup>

**(a) Population.** Identify trends and issues in population growth and significant changes in the demographic characteristics of the community, including:

**Total Population.** Evaluate how the total population of the community has changed in recent years, what is projected for the future, and how the community compares, in terms of growth rate, to other areas.

**Age Distribution.** Evaluate the community's age groupings and how these are projected to change over time. Identify implications for the community.

**Race and Ethnicity.** Evaluate the community's racial and ethnic composition, how it is changing, and how it compares to neighboring communities. Identify implications these future trends will have for the community.

**Income.** Evaluate income levels, income distribution and poverty levels in the community and how these have changed and are expected to change over time.

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<sup>1</sup> Rules of Georgia Department of Community Affairs, Chapter 110-12-1, Standards and Procedures for Local Comprehensive Planning "Local Planning Requirements" (Effective Date: May 1, 2005), Chapter 110-12-1-.07, Data and Mapping Specifications, 110-12-1-.07 Data and Mapping Specifications, (a) Population.

## TOTAL POPULATION – HISTORIC AND CURRENT TRENDS

Historic population trends are provided in Table 1 for the county and state. Jackson County is bounded by several counties, including mostly urbanized Gwinnett and Clarke Counties. Jackson County’s decennial population increase from 1990 to 2000 was a substantial 38.6 percent, but that growth rate was less than that witnessed in Banks, Barrow, Gwinnett, and Hall Counties during that decade. From 2000 to 2008, however, Jackson County’s rate of population increase (48.2 percent) was second only to Barrow County (51.9 percent) when compared with surrounding counties.

**Table 1**  
**Historic Population Trends and Percent Change, 1990-2008**  
**Jackson County, Surrounding Counties, and State**

|                  | <b>1990<br/>(Census)</b> | <b>2000<br/>(Census)</b> | <b>% Change<br/>1990-2000</b> | <b>2008<br/>(July 1)</b> | <b>% Change,<br/>2000-2008</b> |
|------------------|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------------|
| Banks County     | 10,308                   | 14,422                   | 39.9%                         | 16,760                   | 16.2%                          |
| Barrow County    | 29,721                   | 46,144                   | 55.3%                         | 70,073                   | 51.9%                          |
| Clarke County    | 87,594                   | 101,489                  | 15.9%                         | 114,737                  | 13.1%                          |
| Gwinnett County  | 352,910                  | 588,488                  | 66.7%                         | 789,489                  | 34.2%                          |
| Hall County      | 95,434                   | 139,277                  | 45.9%                         | 184,814                  | 32.7%                          |
| Jackson County   | 30,005                   | 41,589                   | 38.6%                         | 61,620                   | 48.2%                          |
| Madison County   | 21,050                   | 25,730                   | 22.2%                         | 28,200                   | 9.6%                           |
| State of Georgia | 6,478,149                | 8,186,453                | 26.4%                         | 9,685,744                | 18.3%                          |

Sources: 1990 and 2000 figures and 1990-2000 percent change from U.S. Census Bureau, Census 1990 and 2000 Summary File 1, as reported in *The 2002 Georgia County Guide, 21<sup>st</sup> Ed.*, edited by Susan R. Boatright and Douglas C. Bachtel (Athens, GA: University of Georgia, Center for Agribusiness and Economic Development, October 2002); County 2008 estimates from Population Division, U.S. Census Bureau, “Annual Estimates of the Resident Population for Counties of Georgia: April 1, 2000 to July 1, 2008” (CO-EST2008-01-13), Release Date: March 19, 2009. 2008 state estimate from Population Division, U.S. Census Bureau, “Estimates of the Resident Population by Selected Age Groups for the United States, States, and Puerto Rico: July 1, 2008” (SC-EST2008-01), Release Date: May 14, 2009. Percentage change, 2000-2008 calculated by Jerry Weitz & Associates, Inc.

### Municipal and Unincorporated Population Trends

Table 2 provides annual estimates for Jackson County as a whole and each of the nine municipalities in the county. Two cities are split between Jackson and one or more other counties – Braselton is split among four counties, and Maysville is split between two counties. Braselton’s population within Jackson County in 2000 was 701 persons, and Maysville’s population share within Jackson County in 2000 was 575 persons. Thus, in the year 2000, the unincorporated population in Jackson County was 26,328 (63.3 percent of the total county population in 2000).<sup>2</sup> More recent estimates of the unincorporated population cannot be provided with precision, since estimates for municipalities do not disaggregate the data for municipalities split into more than one county.

<sup>2</sup> Source: *The 2002 Georgia County Guide, 21<sup>st</sup> Ed.*, edited by Susan R. Boatright and Douglas C. Bachtel (Athens, GA: University of Georgia, Center for Agribusiness and Economic Development, October 2002). This figure disagrees slightly with the consultant’s calculation (see Table 3), which uses April 1 estimates provided in Table 2 rather than the decennial statistics for the municipalities.



**Municipalities in Jackson County**

Source: Georgia Department of Community Affairs

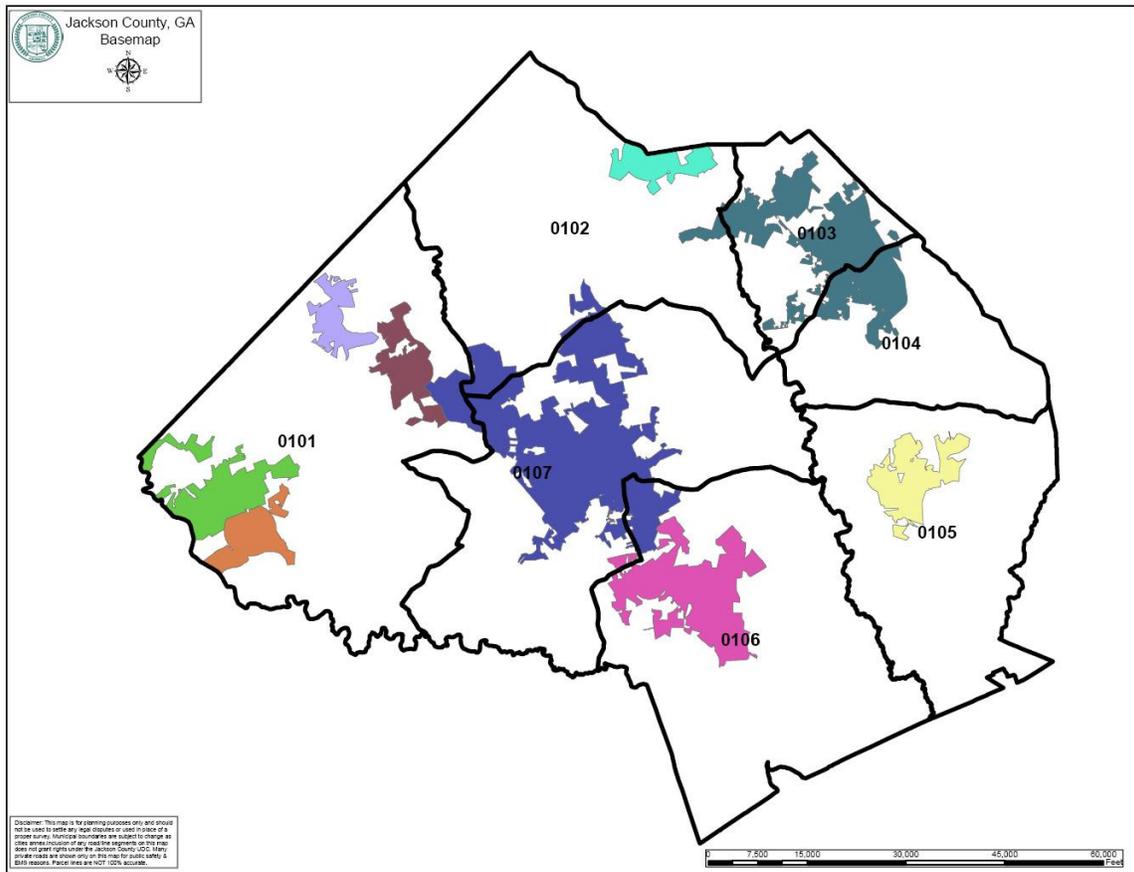
**Table 2  
Population Estimates, July 1, 2000-2007  
Jackson County and Municipalities**

| <b>Total Population</b> | <b>2000</b> | <b>2001</b> | <b>2002</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2007</b> |
|-------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Jackson County          | 41,894      | 43,631      | 45,486      | 46,929      | 49,347      | 51,999      | 55,542      | 59,254      |
| City of Arcade          | 1,709       | 1,769       | 1,823       | 1,856       | 1,930       | 1,901       | 1,921       | 1,941       |
| City of Braselton       | 1,739       | 1,834       | 1,938       | 2,109       | 2,309       | 2,519       | 2,792       | 3,072       |
| City of Commerce        | 5,451       | 5,376       | 5,563       | 5,568       | 5,797       | 5,871       | 6,083       | 6,323       |
| City of Hoschton        | 1,097       | 1,221       | 1,309       | 1,392       | 1,432       | 1,446       | 1,507       | 1,563       |
| City of Maysville       | 1,293       | 1,405       | 1,479       | 1,483       | 1,509       | 1,520       | 1,574       | 1,633       |
| City of Jefferson       | 4,082       | 4,186       | 4,307       | 4,398       | 4,679       | 5,582       | 6,427       | 7,513       |
| City of Nicholson       | 1,347       | 1,351       | 1,359       | 1,345       | 1,392       | 1,530       | 1,720       | 1,913       |
| City Pendergrass        | 501         | 514         | 529         | 538         | 545         | 542         | 557         | 565         |
| City of Talmo           | 510         | 526         | 541         | 550         | 555         | 585         | 593         | 603         |

Source: Population Division, U.S. Census Bureau. "Annual Estimates of the Population for Incorporated Places in Georgia, Listed Alphabetically: April 1, 2000 to July 1, 2007" (SUB-EST2007-04-13). Release Date: July 10, 2008.

**Population by Subcounty Area (Census Tract)**

In addition to understanding the division of population between incorporated and unincorporated areas, it is also useful to look at the distribution of the population in the county via subareas or parts of the county. This is accomplished by the U.S. Census Bureau with what is termed "Census Tracts," for which detailed decennial statistics are compiled and available for the year 2000. A map of census tracts in 2000 in Jackson County is provided for reference. There are seven census tracts, numbered in a clockwise fashion starting in the southwestern part of the county.



### Census Tracts, 2000, Jackson County, with Current Municipal Boundaries

Table 3 provides the distribution of population by census tract in 2000. An estimate of municipal versus unincorporated population as of 2000 is also provided. The tracts and their characteristics are further summarized below:

**Census Tract 101** is southwestern Jackson County. It includes the cities of Braselton (part), Hoschton, Talmo, and Pendergrass and (now, through annexation) small, non-residential parts of Jefferson and Commerce. Interstate 85 and U.S. Highway 129 bisect this census tract. Almost one-quarter (23.8 percent) of the total population of Jackson County in 2000 resided in this tract. Even with four municipalities, about 71 percent of the population in this census tract resided in unincorporated areas in 2000.

**Census Tract 102** includes only Maysville (part) and (now) small parts of Jefferson. It is located in the northwestern part of the county. It abuts Banks County to the north. It has the least amount of city population of all seven tracts (575 in the Jackson County part of Maysville in 2000). Only 10 percent of the county's total population resided in this census tract in 2000.

**Census Tract 103** is located in northernmost Jackson County abutting Banks County to the north. Approximately half or more of its land area is comprised of the City of Commerce (the northern two thirds of the city). U.S. Highway 441 bisects this tract. For purposes of this analysis, it is assumed that about half of Commerce's population in 2000 resided in this tract

(see Table 3). Along with CT 104, this tract had one of the highest percentages of incorporated population (in Commerce).

**Census Tract 104** is northeastern Jackson County and contains the southernmost one-third of Commerce. U.S. Highway 441 bisects this tract. For purposes of this analysis, it is assumed that about half of Commerce’s population in 2000 resided in this tract (see Table 3). Along with CT 103, this tract had one of the highest percentages of incorporated population (in Commerce). However, this tract comprised the smallest share of total county population in 2000, at 9.7 percent.

**Census Tract 105** encompasses southeastern Jackson County and includes the City of Nicholson. U.S. Highway 441 bisects this tract. This tract abuts primarily rural Madison County to the east. Almost three quarters (72.9 percent) of the population in 2000 resided in unincorporated areas.

**Census Tract 106** is the southernmost part of Jackson County and includes the City of Arcade and a small, primarily residential part of the City of Jefferson. This tract abuts Athens-Clarke County and the southernmost portion of U.S. Highway 129 bisects this tract. Almost two-thirds (64.8 percent) of the population in this tract in 2000 resided in unincorporated areas.

**Census Tract 107** encompasses the central and south-central parts of Jackson County. Jefferson is located in the center of the tract. A very small part of Arcade is also located in this tract. The northern and southern parts of the tract are unincorporated. U.S. Highway 129 bisects this tract.

**Table 3  
Population by Census Tract (CT), Jackson County, 2000**

|                               | <b>CT<br/>101</b> | <b>CT<br/>102</b> | <b>CT<br/>103</b> | <b>CT<br/>104</b> | <b>CT<br/>105</b> | <b>CT<br/>106</b> | <b>CT<br/>107</b> | <b>County<br/>Total</b> |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------------|
| Total Population in Tract     | 9,920             | 4,228             | 4,185             | 4,022             | 4,966             | 6,849             | 7,419             | 41,589                  |
| % of County Total Pop.        | 23.8              | 10.2              | 10.1              | 9.7               | 11.9              | 16.5              | 17.8              | 100%                    |
| Population in Households      | 9,920             | 4,221             | 3,917             | 4,022             | 4,966             | 6,792             | 6,942             | 40,780                  |
| Group Quarters Population     | 0                 | 7                 | 268               | 0                 | 0                 | 57                | 477               | 809                     |
| Est. Population within Cities | 2,809             | 575               | 2,726             | 2,725             | 1,347             | 2,409             | 3,382             | 15,973                  |
| Est. Unincorporated Pop.      | 7,111             | 3,653             | 1,459             | 1,297             | 3,619             | 4,440             | 4,037             | 25,616                  |
| % Unincorporated Pop.         | 71.7              | 86.4              | 34.9              | 32.2              | 72.9              | 64.8              | 54.4              | 61.6                    |

Source: U.S. Census Bureau, Census 2000. Summary File 1.

**POPULATION PROJECTIONS**

Table 4 provides a compilation of projections of county population from various sources.

**Table 4  
Population Projections, Jackson County, Various Sources, 2010-2050**

| <b>Source (Date)</b>  | <b>2010</b> | <b>2020</b> | <b>2030</b> | <b>2040</b> | <b>2050</b> |
|---|-------------|-------------|-------------|-------------|-------------|
| Jackson County Comprehensive Plan, Land Use Plan Amendment (2003) | 64,218      | 97,870      | n/a         | n/a         | n/a         |
| Upper Oconee Basin Water Authority Review (2008)                  | 59,781      | 85,931      | 120,303     | 160,003     | 200,003     |
| Northeast Georgia Regional Development Center (2004)              | 66,200      | 98,320      | 136,480     | 176,450     | 215,290     |
| Northeast Georgia Regional Development Center (2008)*             | 73,554      | 114,972     | 168,428     | 230,542     | 298,844     |

\* Total population derived from projection of households (multiplied by 2.6 persons per household). Source: Table 2-11, regional population assessment, NEGRDC Regional Plan. n/a = not available

Table 5 provides countywide, unincorporated, and municipal population projections to the year 2028, which were prepared by Moreland Altobelli and Associates, Inc. as a part of the Countywide Roads Plan (July Draft, 2009).

**Table 5  
Population Projections, 2008-2028  
Jackson County and Municipalities**

| <b>Jurisdiction</b>       | <b>2008</b>   | <b>2013</b>   | <b>2015</b>   | <b>2018</b>   | <b>2023</b>   | <b>2028</b>   | <b>2000 - 2028<br/>Percentage<br/>Growth</b> | <b>2000 -<br/>2028<br/>Average<br/>Annual<br/>Growth<br/>Rate</b> |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|--|---|
| <b>Jackson<br/>County</b> | <b>61,620</b> | <b>68,980</b> | <b>72,531</b> | <b>77,858</b> | <b>86,736</b> | <b>95,614</b> | <b>129.90%</b>                               | <b>4.64%</b>  |
| Arcade                    | 2,019         | 2,421         | 2,565         | 2,781         | 3,141         | 3,501         | 113.11%                                      | 4.04%   |
| Braselton                 | 3,195         | 3,849         | 4,169         | 4,648         | 5,446         | 6,245         | 417.80%                                      | 14.92%  |
| Commerce                  | 6,575         | 7,161         | 7,431         | 7,836         | 8,511         | 9,186         | 73.58%                                       | 2.63%   |
| Hoschton                  | 1,625         | 1,873         | 1,983         | 2,149         | 2,424         | 2,700         | 152.33%                                      | 5.44%   |
| Jefferson                 | 7,813         | 8,893         | 9,474         | 10,345        | 11,798        | 13,251        | 246.43%                                      | 8.80%   |
| Maysville                 | 1,698         | 1,958         | 2,065         | 2,226         | 2,495         | 2,763         | 121.59%                                      | 4.34%   |
| Nicholson                 | 1,989         | 2,379         | 2,542         | 2,786         | 3,194         | 3,601         | 188.80%                                      | 6.74%   |
| Pendergrass               | 588           | 659           | 691           | 740           | 820           | 900           | 108.91%                                      | 3.89%   |
| Talmo                     | 627           | 757           | 805           | 877           | 998           | 1,118         | 134.39%                                      | 4.80%   |
| Unincorporated            | 35,491        | 39,031        | 40,807        | 43,470        | 47,909        | 52,348        | 108.14%                                      | 3.86%   |

Source: Moreland Altobelli Associates, Inc. July 2009. Draft Countywide Roads Plan, Table 25.

**POPULATION GROWTH PRESSURES FROM THREE REGIONS**

Population growth is a function, in major part, of regional growth trends. Before the national housing collapse, Jackson County was in the top ten fastest growing counties in America in terms of population. Those trends are attributed to Jackson County's location at the edge of three fast-growth regions:

1) **Metro Atlanta (Gwinnett County):** Gwinnett County has a population of more than three quarters of a million people. Much of the growth the county has experienced (and will continue to experience) is the flight of people seeking a better quality of life no longer available in a major urban area. In addition to the flight of people, the reaches of the metro Atlanta urban area itself have already pushed several miles into Jackson County's borders through the City of Braselton.

2) **Athens Metro Area (University of Georgia):** The second major urban area pushing on our border is Athens-Clarke County, directly south of Jackson County. It is also one of the smallest counties in Georgia. Athens-Clarke County is simply not big enough to handle additional growth as both the general population and university population expands. With two major arterial corridors, U.S. Highway 129 and U.S. Highway 441 connecting the two counties, Jackson County is within convenient commuting distance to Athens and therefore is poised to receive the overflow population growth from Athens-Clarke County.

3) **Gainesville Metro Area:** While not as significant as the Atlanta and Athens regions, there is also pressure on Jackson County from the Gainesville-Hall County area from new residents seeking a better quality life, especially in the form of school system services.

## **CAPACITY FOR FUTURE RESIDENTIAL DEVELOPMENT**

Population growth is a function in part of the capacity for residential development in a given county. There is tremendous capacity for future residential growth in Jackson County. As part of this effort, the county conducted a brief analysis (using Geographic Information System technology) of vacant land and agricultural forest land in Jackson County, in an effort to estimate the future capacity for residential development.

By 2050, Jackson County will likely "build out" much like Gwinnett County is nearing buildout now. During the next 40 years most if not all of the farmland will convert to residential uses. The buildout analysis reveals that countywide, Jackson County currently (2009) has 151,784 acres of land that are vacant/ developable for residential uses. This includes agricultural and forest lands.

Given Jackson County's location, it is evident that forty years from now, the overall population density will increase significantly to something beginning to approach the population densities of abutting counties where the residential growth pressures are initiating. For perspective, consider that the population density (per acre) *in the year 2000* for abutting Gwinnett County was 2.12 persons per acre, and for abutting Athens-Clarke County in 2000 it was 1.31 persons per acre (source: regional population assessment, NEGRDC Regional Plan). Population density in those abutting counties has undoubtedly increased since then, but we offer those figures for perspective.

It is very reasonable to assume that by 2050 the residential land and agricultural and forest land will be largely developed in Jackson County. To be conservative, we assume in the year 2050 a density of one person per every acre of land that is developable for residential in the county including municipalities. Some lands may not develop at all, but others will be developed at higher density. A minimum reasonable assumption, in our opinion, is that Jackson County will add one person for each of its 151,784 acres now vacant, a population density which if achieved would be much lower than Athens-Clarke County and substantially lower than Gwinnett County in the year 2000.

If one accepts this conservative assumption, there is the likelihood Jackson County will add an additional 151,784 persons (i.e., one person for each vacant acre) in addition to the 61,620 people living in the county as of 2008 according to official estimates of the U.S. Census Bureau. A reasonable “buildout” capacity of Jackson County is much higher, at some 456,000 residents.

**AGE DISTRIBUTION**

Age is among the most important dimensions of the population. There can be vast differences in the needs of children versus the elderly. Age has a relationship to the labor force – workers include the population ages 16 years and over through retirement age and sometimes beyond. Age has important relationships to housing and can help predict likely first-time homebuyers, renters, owners of second homes, etc. Age can also affect the political situation: for instance, in places where there is a large percentage of elderly, they sometimes vote down bond referendums for schools.

The relationship of the age of population to the needs for community facilities and services is also very important. For instance, a high elderly population often translates into a need for health care and nursing and personal care homes. On the other hand, a town with many children signals a need for schools, day care centers, and playgrounds. More information on the implications of age is provided by looking at characteristics of various age groups, as provided in Table 6.

**Table 6  
Population by Age Group, 2000 and 2008  
Jackson County**

| <b>Age Grouping</b> | <b>2000</b>   | <b>% of Total</b> | <b>2008</b>   | <b>% of Total</b> |
|---------------------|---------------|-------------------|---------------|-------------------|
| Under 5 Years       | 3,021         | 7.3%              | 5,208         | 8.4%              |
| 5 to 13 Years       | 5,720         | 13.7%             | 8,181         | 13.3%             |
| 14 to 17 Years      | 2,330         | 5.6%              | 3,439         | 5.6%              |
| 18 to 24 Years      | 3,626         | 8.7%              | 4,741         | 7.7%              |
| 25 to 44 Years      | 13,215        | 31.8%             | 19,842        | 32.2%             |
| 45 to 64 Years      | 9,356         | 22.5%             | 13,354        | 21.7%             |
| 65 Years and Older  | 4,321         | 10.4%             | 6,855         | 11.1%             |
| <b>Total</b>        | <b>41,589</b> | <b>100%</b>       | <b>61,620</b> | <b>100%</b>       |

Source: Population Division, U.S. Census Bureau. “Annual Estimates of the Resident Population by Selected Age Groups and Sex for Counties in Georgia: April 1, 2000 to July 1, 2008.” Release Date: May 14, 2009.

**Ages 0 to Less Than 5 Years**

The number of persons age five years and younger is significant in Jackson County is significant and has increased over time both in absolute terms and as a percentage of the total population. Due to the availability of “starter” type housing built in Jackson County during the decade, the county is attractive to first-time home buyers who are also starting families. This is quite significant in terms of planning for future expansion of the county as well as Commerce and Jefferson public school systems. Jackson County witnessed an increase of almost 2,200 young children in just eight years, the vast majority of whom will become public school students in the county or city school systems. The implication is that the school systems should be prepared for a major increase in elementary school enrollment during the next several years,

assuming that these young families will continue to reside in Jackson County. Pre-school services will also be in demand in the near future in Jackson County. Given the availability of starter housing in Jackson County, there is every reason to believe the 0-5 age group will continue to increase in the future.

### **Ages 5 to 13 Years**

The 5-to-13 year age category increased substantially in Jackson County from 2000 to 2008, by 2,461 persons. That figure is representative of the increase in student populations during the last several years. As with the 0-5 year age group, first-time homebuyers are bringing their young children and the result is an increase in public elementary and middle school enrollment. Because Jackson County is attractive to first-time home buyers, many of whom have elementary and middle school-age children, there is every reason to believe that this age group will continue to increase in the future in Jackson County. This is based on the assumption that young families with public school age children will continue to reside in Jackson County, as opposed to moving out during their children's tenure in public elementary and middle schools in the county.

### **Ages 14 to 17 and 18 to 24 Years**

The age 14-to-17 and 18-to-24 age groups represent the high-school age population and the youngest segment of the labor force. Although retirement-age people are increasingly taking entry-level, lower-paying jobs, it is this segment of the population that will supply the labor force for retail and service jobs in the county. The absolute numbers of people in these age categories have increased in Jackson County from 2000 to 2008, but in terms of percentage of the total population, they have remained steady or decreased. A decline in the 18-to-24 age group is not surprising, given that many persons in this age category will graduate from high school and go on to attend college somewhere outside the county. No colleges or universities are located in the county, and as of yet Jackson County does not appear to be a commuter location for students of the University of Georgia in Athens (other than those who are already Jackson County residents).

### **Ages 25 to 44 Years**

The 25 to 44 age group represents the prime working-age population. This demographic group includes first time home buyers, as well as, households that are upgrading housing for the first or second time. Due to the attractiveness and affordability of single-family housing in Jackson County, and the good reputations of public schools, it is not surprising that this age group witnessed one of the largest absolute increases of all age groups in Jackson County (more than 6,600 persons in eight years). This appears to also represent increasing strength in terms of total labor force, also suggesting that a growing labor force will help the county to attract additional industries and businesses.

### **Ages 45 to 64 Years**

The 45 to 64 age group is the older segment of the labor force. From 2000 to 2008, this segment of the population increased substantially, by almost 4,000 persons. Persons in this age category typically have the greatest amount of disposable income when compared with other age groups. They are not as likely to change residences, although the more affluent households may look for and purchase second homes. This group is probably less demanding

of public facilities and services such as schools and parks. Residents in this age category also have children who have generally completed their high school educations and are going to college. This may help to explain the slight decrease in percentage of total population in this age category in Jackson County, from 2000 to 2008, despite the significant absolute increase.

### **Ages 65 Years and Older**

In Jackson County, the 65-years-and-older age group increased in absolute terms and increased slightly as a percentage of total population from 2000 to 2008, as indicated in Table 6. The implications of an increasingly elderly population are noted below.

The 65-years-and-older age group is commonly referred to as the “elderly” and the “retirement age” population. Most of the people in this age group are no longer in the work force. While some elderly households may have more disposable income than ever before in their lifetimes, many elderly households will have limited incomes because they are no longer earning wages and salaries. Persons who own residences in this age group are likely to eventually seek alternative housing, because they may own large homes that provide more living space than needed, they have little desire to upkeep residential grounds and structures, they experience a need for closer societal relationships with others as family relationships devolve, and because they are more likely than other age groups to need assisted care or medical attention. Because of differences in life expectancy between men and women, a very high proportion of older persons is and will be women. The differences in life expectancy also contribute to the number of elderly women living alone, many of whom are likely to have inadequate income.<sup>3</sup>

Nationally, one of the more important changes is that, for the first time in history, the population will have roughly equal numbers of people in every age group, which will make the age picture of the country look more like a pillar than the classic pyramid.<sup>4</sup>

### **RACIAL AND ETHNIC CHARACTERISTICS**

Table 7 shows the distribution of the total population by race for the years 2000 and 2008 in Jackson County. The vast majority of the population increase in Jackson County from 2000 to 2008 has been the White alone race, which increased to almost 95 percent of the total population in 2008 (up from 90.2 percent in 2000). The Black or African American population in Jackson County increased by about 1,500 persons during the eight-year period, but declined slightly as a percentage of the total population. Very slight increases in other races, as a percentage of total population, were observed for other races such as Asians and persons with more than one race, from 2000 to 2008 in Jackson County. The absolute increase in the numbers of Asians (plus more than 600) represents one small trend of diversity to counteract the overall trend toward even greater homogeneity. One would not expect, based on these numbers, to see a significant shift in the racial composition in Jackson County in future years. Rather, continued homogeneity (White alone) is forecasted for Jackson County’s future population.

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<sup>3</sup> Howe, Deborah A., Nancy J. Chapman, and Sharon A. Baggett. 1994. *Planning for an Aging Society*. Planning Advisory Service Report Number 451. Chicago: American Planning Association.

<sup>4</sup> U.S. Department of Housing and Urban Development, Office of Policy Development and Research. February 2003. *Issue Papers on Demographic Trends Important to Housing*.

**Table 7  
Population by Race and Hispanic Origin, 2000 and 2008  
Jackson County**

| <b>Race</b>                                      | <b>2000</b> | <b>% of Total</b> | <b>2008</b> | <b>% of Total</b> |
|--|-------------|-------------------|-------------|-------------------|
| White alone                                      | 37,506      | 90.2%             | 55,125      | 94.6%             |
| Black or African American alone                  | 3,257       | 7.8%              | 4,759       | 7.7%              |
| American Indian and Alaska Native Alone          | 77          | 0.2%              | 88          | 0.1%              |
| Asian Alone                                      | 417         | 1.0%              | 1,033       | 1.7%              |
| Native Hawaiian and Other Pacific Islander Alone | 3           | --                | 3           | --                |
| Two or More Races                                | 329         | 0.8%              | 612         | 0.9%              |
| Total  | 41,589      | 100%              | 61,620      | 100%              |
| Hispanic Origin*                                 | 3,201       | 7.7%              | 4,647       | 7.5%              |

\*Note: Hispanic origin is not a race, but an ethnic origin. It is therefore not included in the percentage of distribution by race.

Source: Population Division, U.S. Census Bureau. "Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin for Counties in [STATE]: April 1, 2000 to July 1, 2008." CC-EST2008-6RACE-[ST-FIPS]: Release Date: May 14, 2009.

From 2000 decennial census data by census tract, the Black or African American population in 2000 was concentrated primarily in three census tracts: CT106 (including Arcade and a large unincorporated area), with 993 persons (30.7 percent); CT 107 (including Jefferson unincorporated areas), with 842 persons (26 percent of all Blacks or African Americans); and CT 103 (northern Commerce and unincorporated areas), with 767 persons (23.7 percent). All other census tracts had less than 200 persons of that race in 2000.

Persons with Hispanic origin (which is not a race) increased by some 1,400 persons from 2000 to 2008 in Jackson County but declined slightly as a percentage of the total population. It should be noted here that the census estimates report a much higher number of persons of Hispanic Origin than that reported in the decennial census for Jackson County (3,201 versus 1,249 persons, respectively). It cannot be determined for sure, but it could be that the difference is attributed either to sampling methods used in the census estimates, or perhaps an upward adjustment of the Hispanic Origin population based on historic trends of undercounting. Regardless, while the increase of Hispanics shown by the Census estimates is not insignificant, the decline as a percentage of the total population suggests that Jackson County is not likely to witness a major influx of Hispanics in the future which has begun to transform other places, such as adjacent Gainesville-Hall County.

## **INCOME**

Table 8 provides a comparison of Jackson County and the state in 1999 in terms of various income measures. Jackson County had slightly lower median family, median household and per capita incomes in 1999 when compared with the state as a whole. The median household income takes into account both family and non-family incomes. A median rather than "mean" is used as the reported average, since median numbers are not skewed by a few very large household incomes.

**Table 8  
Comparison of Income Measures, 1999  
Jackson County and State of Georgia**

| <b>Income in 1999</b>   | <b>Jackson County</b> | <b>State of Georgia</b> |
|-------------------------|-----------------------|-------------------------|
| Median Family Income    | \$46,211              | \$49,280                |
| Median Household Income | \$40,349              | \$42,433                |
| Per Capita Income       | \$17,808              | \$21,154                |

Source: U.S. Census Bureau, Census 2000 (SF3, P53, P77, P80), and *The 2002 Georgia County Guide* (21<sup>st</sup> Ed.). University of Georgia.

Table 9 provides comparison of households by income groupings in 1999 and 2005-2007 for Jackson County. Trends from 1999 to 2005-2007 can be described in terms of changes in absolute terms (increase or decreases in the total number of households) and percentage terms for each income classification. First, with the significant growth in the number of households in Jackson County, the total household increase in most but not all income groupings over time.

**Table 9  
Households by Income Grouping, 1999 and 2005-2007  
Jackson County**

| <b>Income Grouping<br/>in 1999</b> | <b>Jackson County, 1999</b> |  | <b>Jackson County, 2005-2007</b> |  |
|------------------------------------|-----------------------------|--|----------------------------------|--|
|                                    | <b>Households</b>           | <b>Percent of<br/>Total<br/>Households</b> | <b>Households</b>                | <b>Percent of<br/>Total<br/>Households</b> |
| Less than \$10,000                 | 1,623                       | 10.8%                                      | 1,458                            | 7.3%                                       |
| \$10,000 to \$14,999               | 1,013                       | 6.7%                                       | 1,657                            | 8.3%                                       |
| \$15,000 to \$19,999               | 1,008                       | 6.7%                                       | 1,371                            | 6.8%                                       |
| \$20,000 to \$24,999               | 1,012                       | 6.7%                                       | 1,473                            | 7.3%                                       |
| \$25,000 to \$29,999               | 1,031                       | 6.9%                                       | 1,080                            | 5.4%                                       |
| \$30,000 to \$34,999               | 878                         | 5.8%                                       | 1,069                            | 5.3%                                       |
| \$35,000 to \$39,999               | 871                         | 5.8%                                       | 1,780                            | 8.9%                                       |
| \$40,000 to \$44,999               | 928                         | 6.2%                                       | 757                              | 3.8%                                       |
| \$45,000 to \$49,999               | 884                         | 5.9%                                       | 721                              | 3.6%                                       |
| \$50,000 to \$59,999               | 1,550                       | 10.3%                                      | 1,912                            | 9.5%                                       |
| \$60,000 to \$74,999               | 1,718                       | 11.4%                                      | 1,597                            | 8.0%                                       |
| \$75,000 to \$99,999               | 1,328                       | 8.8%                                       | 2,651                            | 13.2%                                      |
| \$100,000 to \$124,999             | 584                         | 3.9%                                       | 1,536                            | 7.6%                                       |
| \$125,000 to \$149,999             | 205                         | 1.4%                                       | 353                              | 1.7%                                       |
| \$150,000 to \$199,999             | 227                         | 1.5%                                       | 358                              | 1.8%                                       |
| \$200,000 or more                  | 169                         | 1.1%                                       | 307                              | 1.5%                                       |
| <b>Total Households</b>            | <b>15,029</b>               | <b>99.9%</b>                               | <b>20,080</b>                    | <b>100%</b>                                |

Source: U.S. Census Bureau, Census 2000 (SF3, Table P52). U.S. Census Bureau, American Community Survey 3-Year Estimates

The most significant increases in households occurred in the \$75,000 to \$99,999 and \$100,000 to \$124,999 income groups – in these two groups alone, Jackson County added an estimated 2,275 households between the reporting periods. This represents almost half (45 percent) of the total household increase in Jackson County during the reporting period. Similarly, every household income grouping from \$75,000 and above increased as a percentage of total households from 1999 to 2005-2007. These are positive and significant trends in that they represent the movement of much more wealthy households, with more buying power, into Jackson County. At the lowest end of the income spectrum, the absolute number of the poorest households (less than \$10,000) declined during the time period; however, increases (in absolute and percentage terms) occurred in the income categories between \$10,000 and \$24,999, as well as decreases in households with incomes in certain low-middle and middle-income groups.

Per capita incomes for more recent years are provided in Table 10, for Jackson County, surrounding counties, and the state. As in 1999, Jackson County's per capita income figures have remained lower than those for the state in 2005 through 2007. Jackson County's per capita income figures were higher than the corresponding figures for Barrow, Clarke, and Madison Counties but generally lower than those for Banks, Gwinnett, and Hall Counties.

**Table 10**  
**Comparison of Per Capita Income (Dollars), 2005-2007**  
**Jackson County, Surrounding Counties, and State**

|                  | <b>2005 (\$)</b> | <b>2006 (\$)</b> | <b>2007 (\$)</b> |
|------------------|------------------|------------------|------------------|
| Banks County     | 27,321           | 26,936           | 28,927           |
| Barrow County    | 24,901           | 25,465           | 26,222           |
| Clarke County    | 23,532           | 24,190           | 24,842           |
| Gwinnett County  | 31,773           | 32,542           | 33,163           |
| Hall County      | 28,143           | 28,808           | 29,623           |
| Jackson County   | 27,058           | 27,105           | 27,932           |
| Madison County   | 25,854           | 26,077           | 27,092           |
| State of Georgia | 31,260           | 32,299           | 33,499           |

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Accounts, personal income and Per Capita Personal Income by County for Georgia, 2005-2007. April 2009.

In terms of future trends, it is likely that as households continue to move into Jackson County, income measures will continue to increase. As one example, suburbanizing Forsyth County has considerably lower income statistics when compared with the state as a whole in 1980 and even 1990, but by the decade of the 2000s it had become one of the wealthiest counties in the state. Such a trend is possible in Jackson County, though perhaps not as acute in terms of a transformation. Clearly, higher-income households are moving into Jackson County and will continue to do so. However, due to lower prices of land and more affordable housing generally, Jackson County is likely to continue witnessing absolute increases in the numbers of low and moderate income households over time.

## INCOME, POVERTY STATUS AND PUBLIC ASSISTANCE INCOME

### Analysis by Census Tracts

Like with other statistics reported in this analysis, it can be useful to observe income, poverty, and public assistance conditions for various subareas of the county (i.e., Census Tract data). Table 11 provides comparisons of income measures in 1999 from the 2000 decennial census, along with data for poverty status and public assistance to households. Census Tract 101 (southwestern Jackson County; see prior description) led all census tracts with considerably higher median household, median family, and per capita incomes when compared with the county as a whole. Census Tract 107 (including Jefferson) was also higher in terms of these income measures than the county as a whole. All other census tracts fell below the 1999 county incomes. The lowest per capita incomes in 1999 were found in Census Tract 106 (Arcade and unincorporated area), which also had the highest number of persons below poverty level in 1999 and the highest number of households with public assistance income in 1999. Census Tracts 103 and 104 (the Commerce area) had the lowest median household incomes in 1999 of all tracts in Jackson County. Though scoring the highest in terms of median family and median household incomes, Census Tract 101 (southwestern Jackson County) also had the second highest number of persons with income in 1999 below poverty level.

**Table 11**  
**Income, Poverty Status, and Public Assistance Income**  
**in 1999 by Census Tract, Jackson County**

| <b>Income in 1999</b>                            | <b>CT 101</b> | <b>CT 102</b> | <b>CT 103</b> | <b>CT 104</b> | <b>CT 105</b> | <b>CT 106</b> | <b>CT 107</b> | <b>County Total</b> |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|
| Median Household Income                          | \$46,810      | \$37,866      | \$34,079      | \$34,153      | \$40,000      | \$36,703      | \$42,816      | \$40,349            |
| Median Family Income                             | \$54,844      | \$42,987      | \$38,125      | \$42,564      | \$46,618      | \$39,375      | \$49,055      | \$46,211            |
| Per Capita Income                                | \$19,113      | \$18,099      | \$16,788      | \$19,281      | \$17,272      | \$15,944      | \$17,751      | \$17,808            |
| Persons with Income in 1999 Below Poverty Level  | 1,010         | 548           | 542           | 527           | 429           | 1,051         | 771           | 4,878               |
| Households with Public Assistance Income in 1999 | 76            | 71            | 49            | 33            | 48            | 95            | 58            | 430                 |

Source: U.S. Census Bureau, Census 2000. Summary File 1.

### Sources of Income

Table 12 indicates the various sources of income of Jackson County households as of 2005-2007, and it provides percentage comparisons for the state. Households may obtain income from one, or more than one, source of income.

**Table 12**  
**Sources of Household Income, 2005-2007**  
**Jackson County and State**

| Source of Income in Past 12 Months        | Jackson County           |   | Georgia   |
|---|--------------------------|---|---|
|   | Households,<br>2005-2007 | Percent of<br>Total<br>Households,<br>2005-2007 | Percent of<br>Total<br>Households,<br>2005-2007 |
| No Earnings                               | 3,870                    | 19.3%   | 17.3%   |
| Wage or Salary Income                     | 15,365                   | 76.5%   | 79.8%   |
| Self-employment Income                    | 2,471                    | 12.3%   | 11.1%   |
| Interest, Dividends, or Net Rental Income | 3,078                    | 15.3%   | 19.3%   |
| Social Security Income                    | 6,025                    | 30.0%   | 23.6%   |
| Supplemental Security Income (SSI)        | 1,039                    | 5.2%  | 3.7%  |
| Public Assistance Income                  | 297                      | 1.5%  | 1.4%  |
| Retirement Income                         | 2,757                    | 13.7%   | 15.4%   |
| Receipt of Food Stamps                    | 1,884                    | 9.4%  | 8.2%  |
| Total Households                          | 20,080                   | --  | --  |

Source: 2005-2007 American Community Survey, 3-Year Estimates, Tables B19051, B19052, B19053, B19054, B19055, B19056, B19057, and B19059.

In comparison with sources of incomes for households in the state as a whole, Jackson County's households in 2005-2007 were slightly less reliant on wage and salary income, interest, dividends, or net rental income, and retirement income. Jackson County households were slightly more reliant than households in the state as a whole for self-employment income, social security income, public assistance income, and receipt of food stamps. Jackson County also has a slightly higher percentage than the state of households with no earnings; almost one in five households in Jackson County have no earnings meaning that those households are supported financially by others, such as family members.

Some of the other data regarding sources of income are surprising – for instance, social security provides an income source for almost one-third (30 percent) of Jackson County's households. This finding would suggest that there is a disproportionate number of senior households living in Jackson County – however, it may merely suggest that parents and adult offspring are residing together more so than in the past. Similarly, self-employment is a significant source of income for households in Jackson County.

**SCHOOL ENROLLMENT**

While local planning requirements for population analyses no longer require an exploration into the educational attainment of the population, it is valuable to compile and analyze school enrollment statistics. Table 13 provides a comparison of total school enrollment figures for 2000 and 2005-2007. These figures are valuable from the standpoint of grasping net increases in public school enrollment. Some (relatively small) percentages of students are in private rather than public schools. A compilation of school enrollment figures for the county and city school systems in Jackson County for the years reported would provide a more accurate figure in terms of exactly how public school enrollment has increased in the past 5 to 7 years. However, that

research is beyond the scope of this report, and the statistics in Table 11 reveal general trends that are useful for long-range planning.

Between 2000 and the 2005-2007 reporting period for estimates in the American Community Survey, total school enrollment for residents of Jackson County increased by almost 4,000 students. The largest increase for the school types was for high-school grade students (Grades 9 to 12), which increased by more than 1,000 students. The increases in students attending grades 5 through 8 was also significant, at 951 students. Interestingly, the estimates reveal nearly a doubling of undergraduate school enrollment from Jackson County. This might be attributed to families and households locating within Jackson County due to close proximity to the University of Georgia, and/or quite possibly, an overflow into Jackson County of students community to the university campus in nearby Athens.

**Table 13**  
**Enrollment by Level of School by Type of School, 2000 and 2005-2007**  
**Population Three Years and Over, Jackson County**

|                                    | <b>2000<br/>(Census)</b> | <b>2005-2007<br/>(Estimates)</b> | <b>Increase,<br/>2000 to<br/>2005-2007</b> |
|------------------------------------|--------------------------|----------------------------------|--|
| Total Persons 3+ Years             | 39,788                   | 52,668                           | 12,880                                     |
| Enrolled in School                 | 9,885                    | 13,855                           | 3,970                                      |
| Enrolled in Kindergarten           | 689                      | 1,058                            | 369  |
| Enrolled in Grades 1 – 4           | 2,698                    | 3,474                            | 776  |
| Enrolled in Grades 5 – 8           | 2,522                    | 3,473                            | 951  |
| Enrolled in Grades 9 – 12          | 2,108                    | 3,137                            | 1,029                                      |
| Enrolled in College, Undergraduate | 872                      | 1,705                            | 833  |
| Graduate or Professional School    | 160                      | 197                              | 37   |

Source: U.S. Census Bureau, Census 2000, SF3, Table P52. U.S. Census Bureau, American Community Survey 3-Year Estimates, Table B14001.

**PERSONS WITH DISABILITIES**

The U.S. Census Bureau provides data on various types of disabilities. These data are compiled for purposes of meeting minimum requirements for housing analyses (see the next chapter of this technical appendix).

Table 14 provides data for Jackson County residents ages 5 years and over with disabilities, in 2000 and 2005-2007. In 2000, approximately 11.6 percent of the population had a disability and 10.6 percent had two or more types of disabilities.

The 2005-2007 estimates indicate some remarkable increases in the numbers of people with disabilities in Jackson County. While the 2005-2007 data are estimates that are subject to large ranges of sampling error, it is evident that as the population ages, the incidence of disabilities also increases.

**Table 14**  
**Disabilities by Type, 2000 and 2005-2007**  
**Civilian Noninstitutionalized Population 5 Year and Over**  
**Jackson County**

| <b>Disability Status</b>   | <b>2000</b> | <b>%</b> | <b>2005-2007</b> | <b>%</b> |
|----------------------------|-------------|----------|------------------|----------|
| With a sensory disability  | 675         | 1.8      | 3,215            | 6.3      |
| With a physical disability | 1,036       | 2.7      | 5,281            | 10.4     |
| With a mental disability   | 638         | 1.7      | 3,966            | 7.8      |
| With any disability        | 4,410       | 11.6     | 9,166            | 18.1     |
| Two or more disabilities   | 4,132       | 10.9     | 4,869            | 9.6      |
| Total Universe             | 37,865      | --       | 50,690           | --       |

Source: U.S. Census Bureau, 2000 Census. SF3, 2005-2007 American Community Survey 3-Year Estimates, Table B18001 through B18006.

**INITIAL POPULATION ISSUES TO CONSIDER**

**Rate and Extent of Population Growth**

Until the economic recession, mortgage foreclosure crisis, and rising unemployment trends which began in 2007 and 200 and have continued through the first half of 2009, Jackson County was one of the fastest-growing counties in Georgia in terms of annual population increases. At issue is whether that pace of population increase is desirable, or whether the comprehensive plan should establish policies and programs designed to monitor, guide, or even regulate the pace of population increase.

**Geographic Distribution of Population**

At issue is the extent to which the mostly scattered pattern of population growth, in virtually all areas of the county, is desirable. There are various adopted plan policies that would suggest the “sprawl” type of development pattern is not desirable, and in fact, the plan promotes a different pattern that would result in more efficient development patterns that will have less of an impact on the county’s future provision of public facilities and services. The geographic distribution of population and the division among rural and municipal populations should be the subjects of significant consideration and debate in the comprehensive planning process.