

Chapter 2. Community Profile

To ensure that the City of Zeeland is prepared to meet the needs of its residents, an understanding of the population must be the starting point of this plan.

This chapter incorporates data sourced from the 2020 U.S. Census Decennial Survey and the 2024 American Community Survey (ACS) 5-Year Estimates. The ACS data is influenced by the decennial census conducted by the U.S. Census Bureau. The decennial census serves as the foundation for the ACS, providing important baseline data for population counts, demographics, and housing characteristics. The ACS is a continuous survey that collects additional detailed information on a smaller sample size during the years between the decennial census. The decennial census ensures that the ACS data is grounded in an updated and representative snapshot of the population, enhancing the accuracy and usefulness of the ACS in providing current demographic and socioeconomic information.

Population

According to the 2020 U.S. Census Decennial Survey, the City of Zeeland had a population of 5,719 people. Historically, the City of Zeeland has shown a relatively stable but modest population growth with some fluctuation over time, as shown in Figure 2.1. From 1980 to 1990, the City population grew by 13.7%, followed by a slower growth rate in the 2000s. In the 2010s, a slight decline occurred (-6.6%) before rebounding again by 3.9% in 2020. Overall, this reflects a long-term pattern of slow growth.

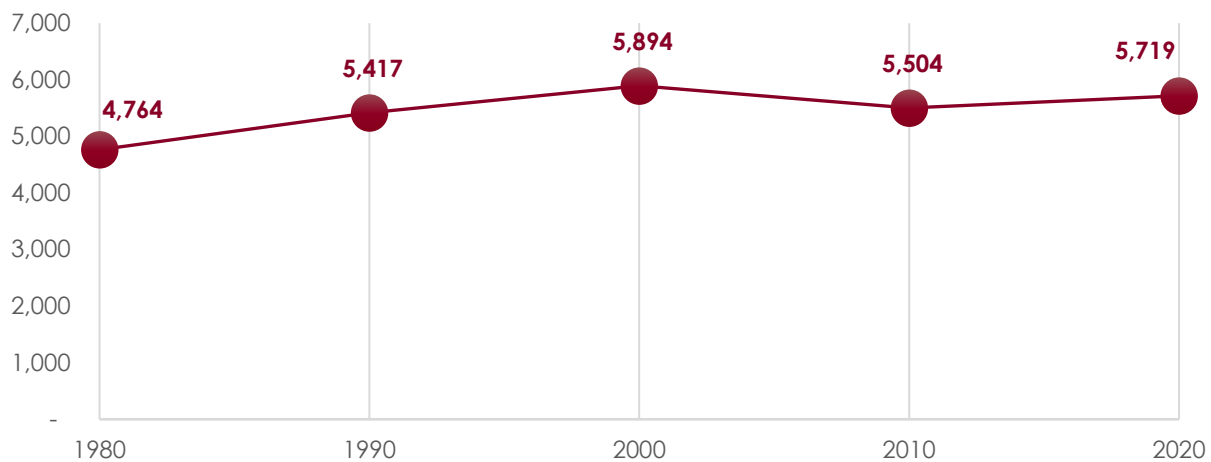
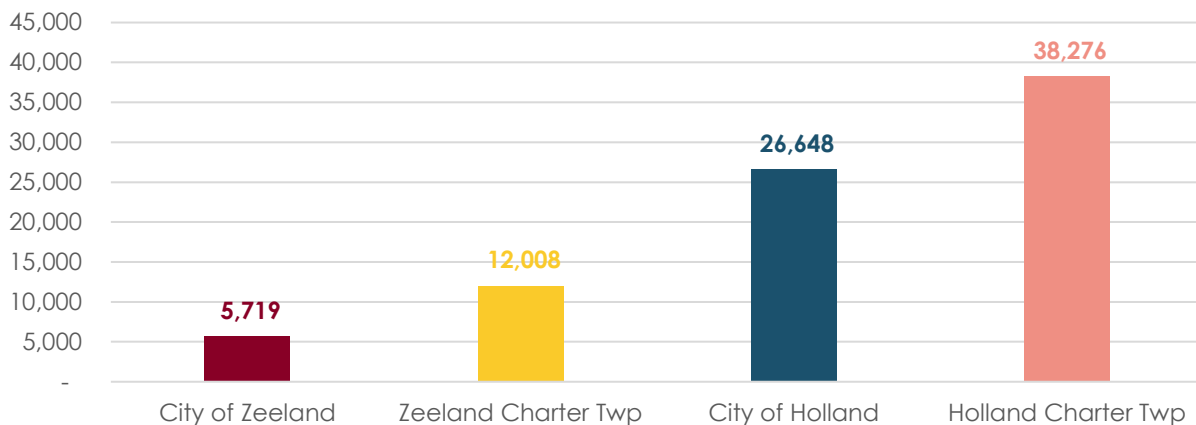


Figure 2.1. Population Trend, City of Zeeland (1980-2020)

Source: U.S. Census Bureau, 2020 Decennial Census

Compared to the surrounding communities, the City of Zeeland has the smallest population size. Zeeland Charter Township has a larger population than the City of Zeeland, and has been growing rapidly with a 20% increase in population since 2010. Within Ottawa County, the City of Zeeland represents 2% of the population.

Figure 2.2. Population Comparison

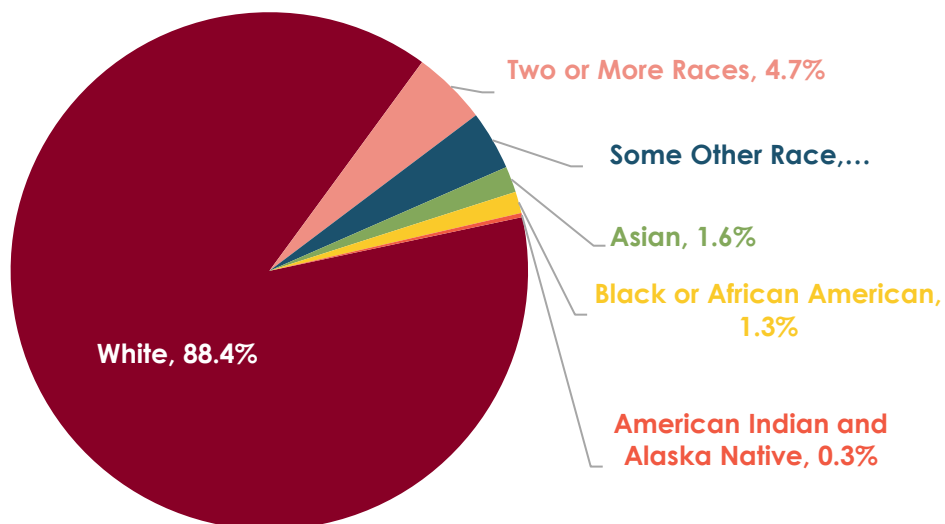


Source: U.S. Census Bureau, 2020 Decennial Census

Race & Ethnicity

The City of Zeeland has a predominantly *White* population (88.4%), followed by smaller shares of people with *Two or more races*, *Some other race*, *Asian*, *Black or African American*, and *American Indian and Alaska Native* (see Figure 2.3). The *Hispanic or Latino* population accounts for 7.4% of residents within the City.

Figure 2.3. Racial Composition, City of Zeeland



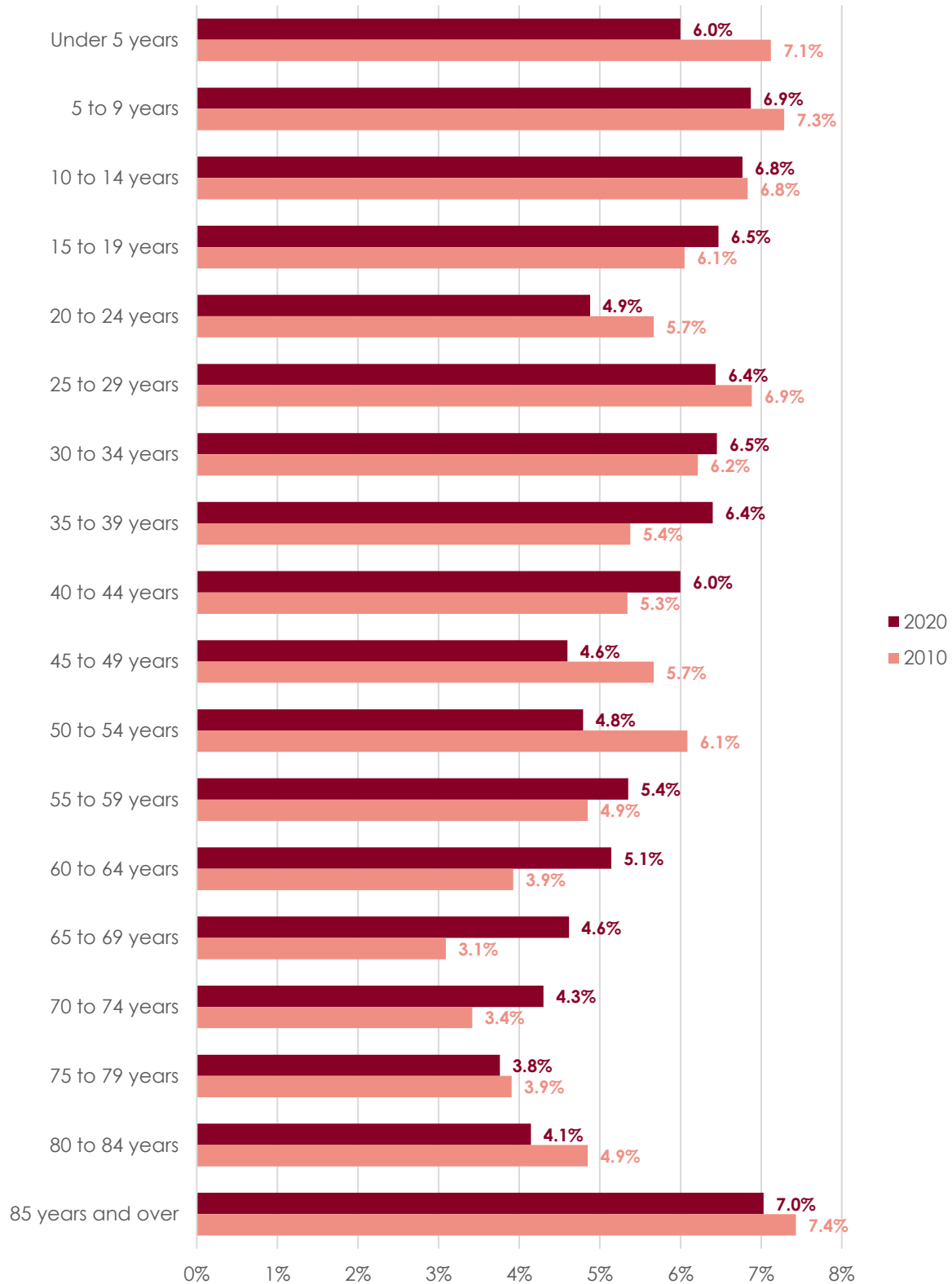
Source: U.S. Census Bureau, 2020 Decennial Census

Age

Between 2010 and 2020, the age distribution was stable with subtle signs of aging, shifting cohort patterns. As experienced in many communities across Michigan, the number of senior residents in the City of Zeeland is increasing significantly. Notable growth trends can be seen in the older adult age groups, as shown in Figure 2.4. Residents aged 60 and over increased in several cohorts, particularly ages 60-64 and 65-69, indicating a gradual aging of the population as long term residents remain in the community. The 85 and over group remains relatively large and stable (7.4% to 7.0%), reinforcing the presence of an established senior resident population.

At the same time, younger age cohorts show mixed but slightly shrinking shares. The under 5 population and the 20-24 age groups each declined roughly 1%, which may suggest fewer young adults. However, working age cohorts such as 30-34 and 35-39 increased modestly, suggesting a continued household formation within the community.

Figure 2.4. Age Composition, 2010-2020

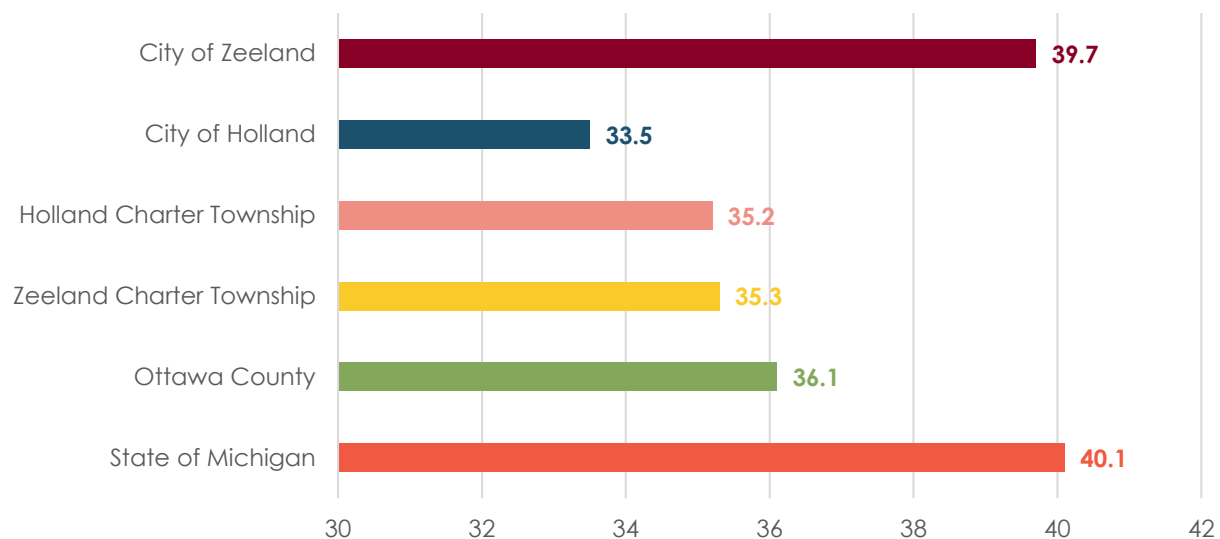


Source: U.S. Census Bureau, 2010-2020 Decennial Census

The City of Zeeland has a median age of 39.7, which is higher than most surrounding communities but slightly lower than the State of Michigan overall (40.1). Compared to nearby jurisdictions, the population in Zeeland is older than the City of Holland (33.5), Holland Charter Township (35.2), Zeeland Charter Township (35.3), and Ottawa County (36.1). This indicates that the City has a generally older population, with fewer younger residents relative to nearby growth centers in the area.

The range of ages in the City's population is balanced. The community includes substantial shares of children, working-age adults, and older adults, indicating that it is not dominated by a single age cohort. Overall, the City of Zeeland maintains a relatively diverse age structure, with stability across generations rather than being concentrated in either a young or elderly population.

Figure 2.5. Median Age, 2020

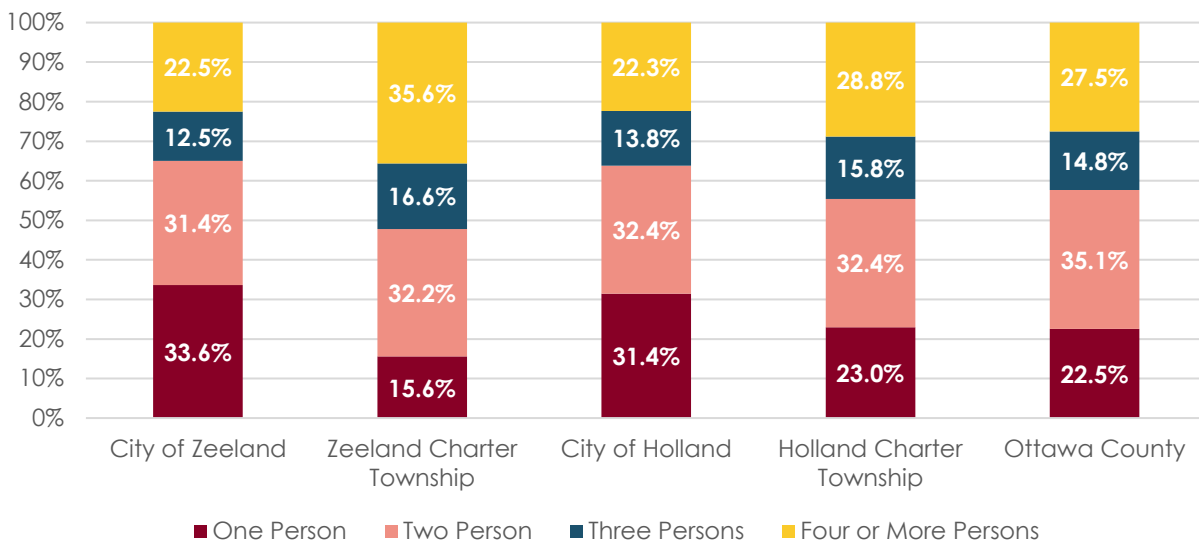


Source: U.S. Census Bureau, 2020 Decennial Census

Households & Families

The City of Zeeland's household composition reflects a relatively balanced mix of households with some distinct characteristics compared to surrounding communities. In 2020, the City had 2,375 households, with one-person and two-person households making up the largest shares, as shown in Figure 2.6. This indicates a strong presence of small household living arrangements, alongside a share of larger households that have four or more persons.

Figure 2.6. Household Composition, 2020



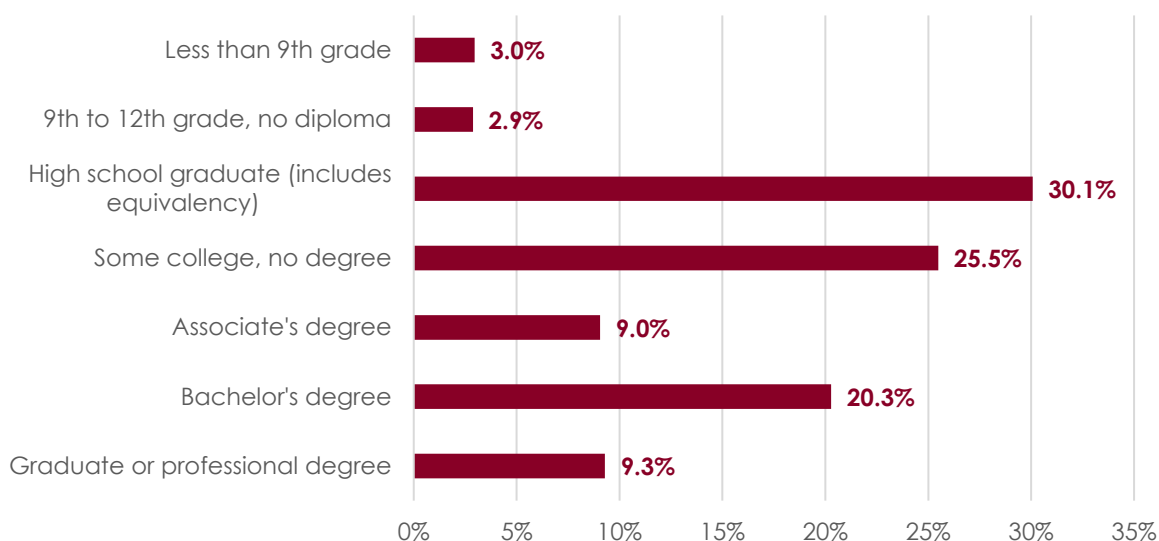
Source: U.S. Census Bureau, 2020 Decennial Census

Compared to nearby communities, the City has a slightly higher proportion of single-person households and a smaller share of larger family households. At the same time, married couple households remain the dominant household type (49.4%) with nearly 30% of those households including children under the age of 18. Notably, a large share of households includes individuals aged 65 and over (38.1%), and about 20% of all households consist of a single person aged 65 or older living alone.

Education

The City of Zeeland's residents are generally a well-educated population. Among residents ages 25 and over, 94% have received at least a high school diploma. About 30% of adults are high school graduates with no further postsecondary education, while a substantial portion of the population (34.5%) has some level of college experience or an associate's degree.

Figure 2.7. Educational Attainment, 2024



Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

Higher education levels are also significant, with roughly 30% of adults holding a bachelor's degree or higher. This includes 20.3% with a bachelor's degree and 9.3% with a graduate or professional degree, suggesting a solid presence of college-educated professionals in the community. City residents have a moderately high educational profile, with strong high school completion rates and a meaningful share of residents attaining four-year and advanced degrees.

Employment

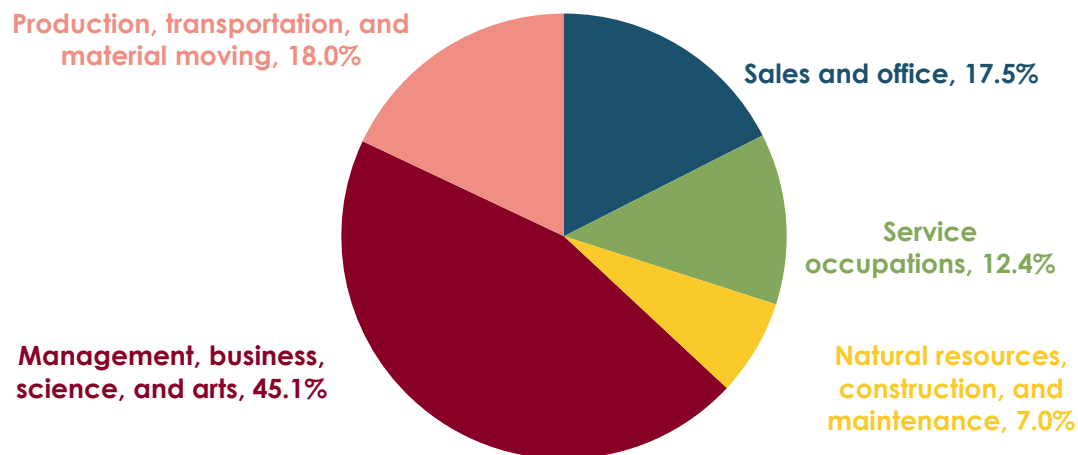
Zeeland enjoys a healthy and diverse employment base with high participation and low unemployment. Of the population aged 16 and over, about 65% are in the labor force, and the unemployment rate is low at 2.9%.

Commuting Patterns

Commuting patterns show a strong reliance on personal vehicles, with 82.6% of workers driving alone and another 7.7% carpooling. Only a small share uses walking or other means, while 7.5% work from home. The average commute time in Zeeland is relatively short at about 14 minutes. Nearly a quarter of the working population lives and works within the City of Zeeland, while 74.5% commute outside the City for employment. Of those commuters, a strong majority (81.1%) work within Ottawa County, indicating that most residents remain within the regional labor market rather than traveling long distances.

Occupation

Figure 2.8. Employment by Occupation



Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

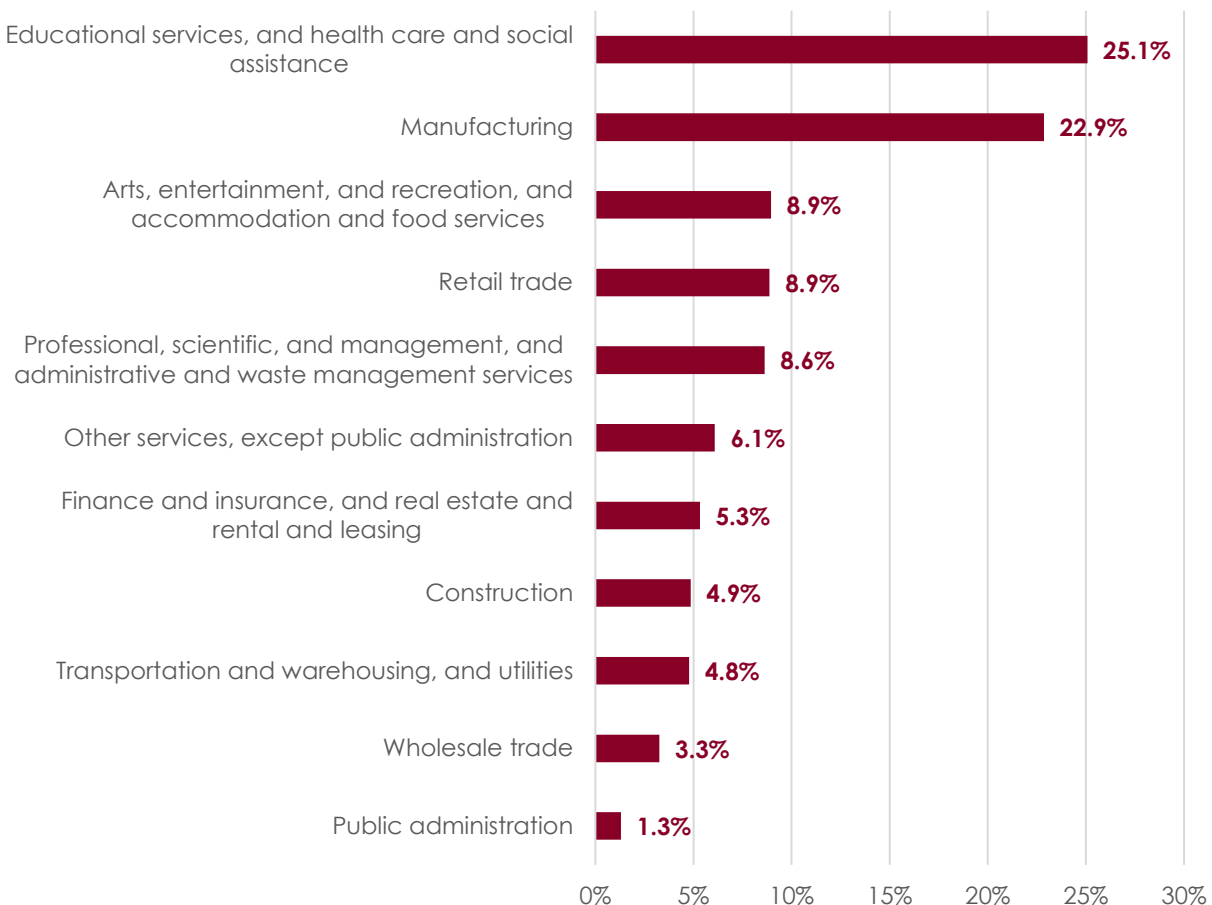
As shown in Figure 2.8, the workforce is relatively balanced but leans toward white-collar and skilled production roles. The largest share of workers is in *Management, business, science, and arts* occupations (45.1%), followed by *Production, transportation, and material moving*

(18.0%), and *Sales and office roles* (17.5%). *Service occupations* (12.4%) and *Natural resources, construction, and maintenance* (7.0%) make up smaller but still important segments.

Industry

Industry patterns reflect a diversified local economy with strong anchors in *Manufacturing* (22.9%) and *Education, health care, and social assistance* (25.1%), which together form nearly half of all employment. Additional employment is spread across *Retail, professional services, hospitality, construction, and finance*, indicating a well-rounded economic base rather than reliance on a single sector for employment. Zeeland's employment structure reflects a stable, commuter-friendly community with a mix of skilled labor, manufacturing, and service-based employment.

Figure 2.9. Employment by Industry



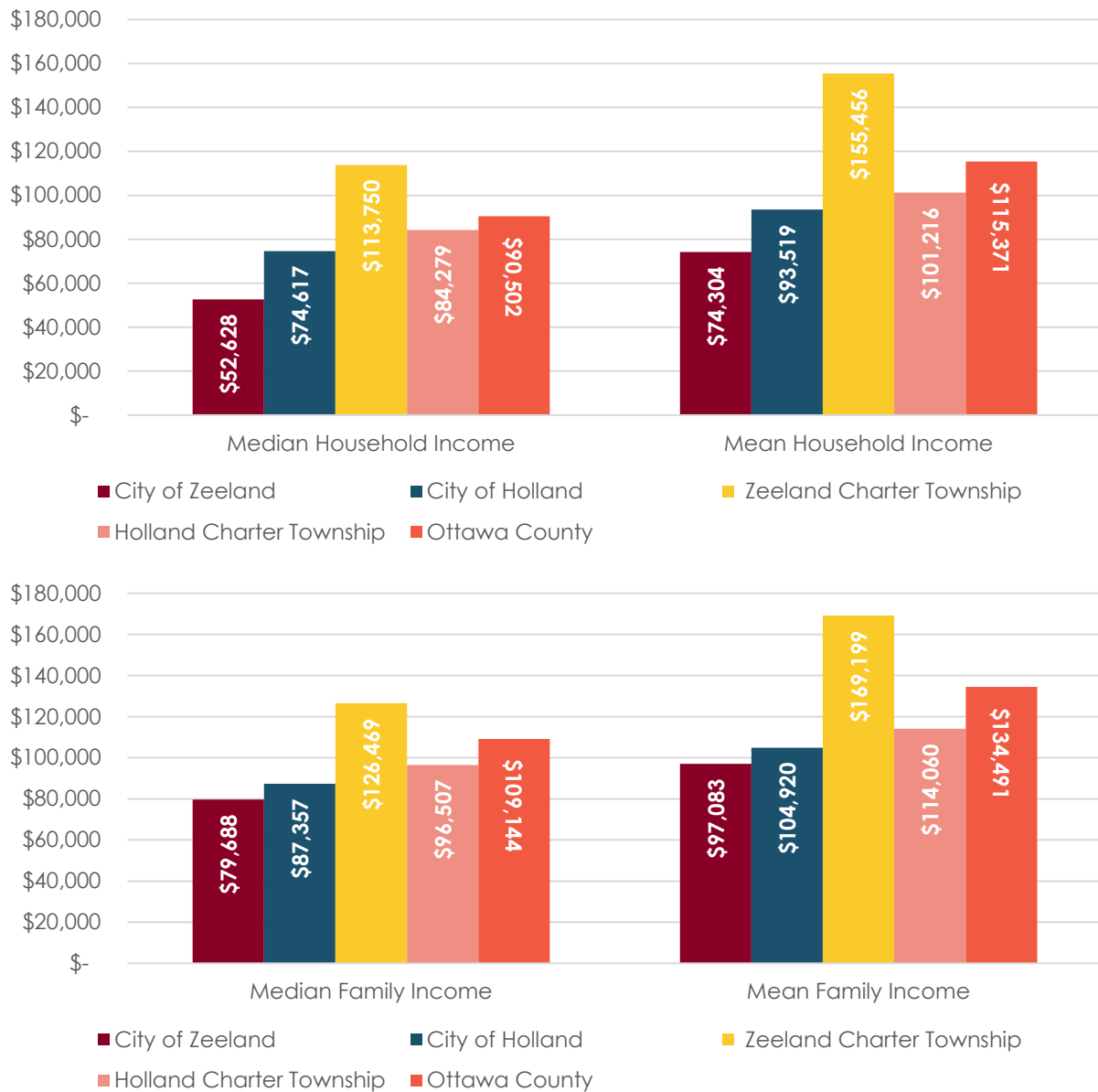
Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

The City exhibits a classic employment pattern: a strong dependence on nearby regional job centers, limited in-city employment concentration, and short commute times supported by automobile-oriented travel.

Income

The City of Zeeland's income profile shows a middle-income community with a broad distribution across earnings levels and some clear contrasts compared to surrounding jurisdictions. The median household income is \$52,628, which is lower than nearby communities such as the City of Holland (\$74,617), Holland Charter Township (\$84,279), and Zeeland Charter Township (\$113,750). The mean household income (\$74,304) is notably higher than the median. Mean income is the average household income, whereas the median income is the amount that divides the community's population into two groups, half having an income above that amount and half having an income below that amount.

Figure 2.10. Mean and Median Income For Households and Families



Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

To better understand income levels of groups within the City, information is provided on household income and family income. The U.S. Census collections information on households with family (individuals who are related) members and households with individuals who are living together but unrelated. This information is shown in Figure 2.10.

Income distribution in the City of Zeeland varies. A significant share of households falls into the \$25,000 to \$49,999 range (33.4%), while another large portion (18.4%) earns between \$100,000 and \$149,999. This indicates a community with working-class and upper-middle-income households,

rather than a narrow concentration in one income band. About 15% of households earn less than \$25,000, highlighting that a notable portion of the population is low-income.

Poverty levels in the City are somewhat mixed. About 10.4% of individuals are below the poverty line, which is similar to or slightly higher than several neighboring communities, though family poverty rates are relatively low at 2.5%. This suggests that poverty in Zeeland is more concentrated among non-family or single-person households rather than traditional family households. It may also be linked to limited fixed incomes among older residents, particularly given that seniors make up a substantial share of single-person households, as mentioned earlier in this chapter.

Table 2.1. Regional Income & Poverty Composition

	City of Zeeland	City of Holland	Zeeland Charter Township	Holland Charter Township	Ottawa County
Median Household Income	\$52,628	\$74,617	\$113,750	\$84,279	\$90,502
Mean Household Income	\$74,304	\$93,519	\$155,456	\$101,216	\$115,371
Median Family Income	\$79,688	\$87,357	\$126,469	\$96,507	\$109,144
Mean Family Income	\$97,083	\$104,920	\$169,199	\$114,060	\$134,491
Families with Poverty Status	2.5%	6.1%	2.2%	6.4%	4.0%
People with Poverty Status	10.4%	10.3%	3.1%	9.4%	8.3%

Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

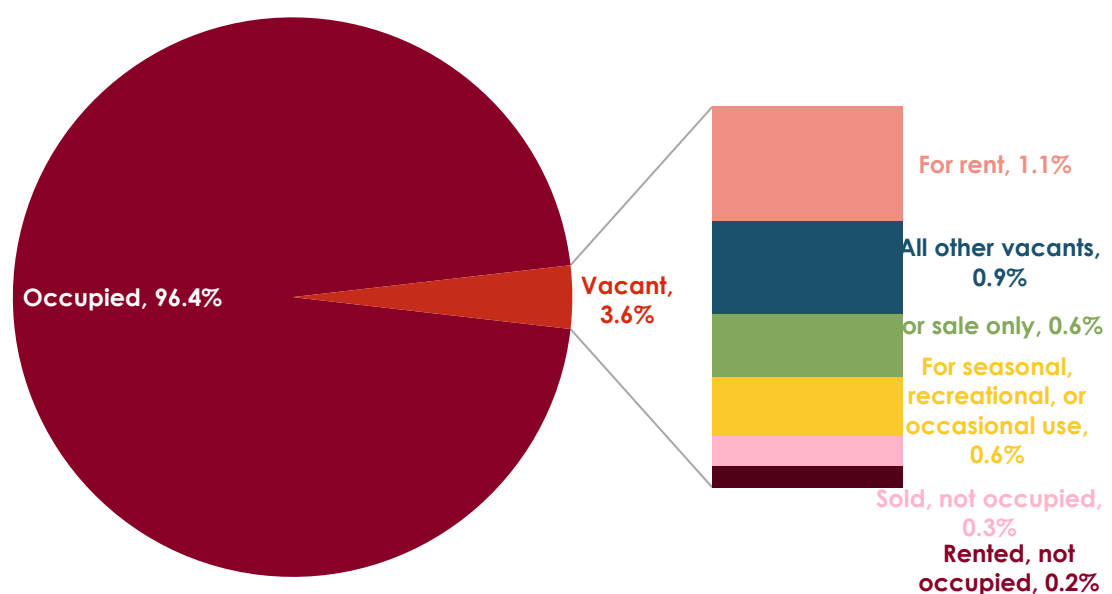
The City of Zeeland's income profile reflects an economically diverse community: it has a solid middle-income base, a noticeable share of higher-income households, and a smaller but notable low-income population. Compared to surrounding areas, it sits below regional income leaders like Zeeland Charter Township but maintains a more moderate and balanced economic structure.

Housing

The City of Zeeland's housing characteristics reflect a stable and well-established residential community with high occupancy levels and a strong rate of homeownership. Housing occupancy trends between 2010 and 2020 indicate increasing demand for housing. Although the total number of housing units grew slightly from 2,446 to 2,472, occupied housing units increased considerably from 91.8% to 96.4%, while vacant units declined from 200 to just 90 units.

Of the City's 2,382 occupied housing units, 72.4% are owner occupied while 27.6% are renter occupied, indicating that homeownership remains the dominant housing tenure. Among homeowners, a substantial share owns their homes free and clear (28.1%), while 44.3% have a mortgage or loan, suggesting a mix of long-term residents and more recent homebuyers.

Figure 2.11. Housing Occupancy Characteristics



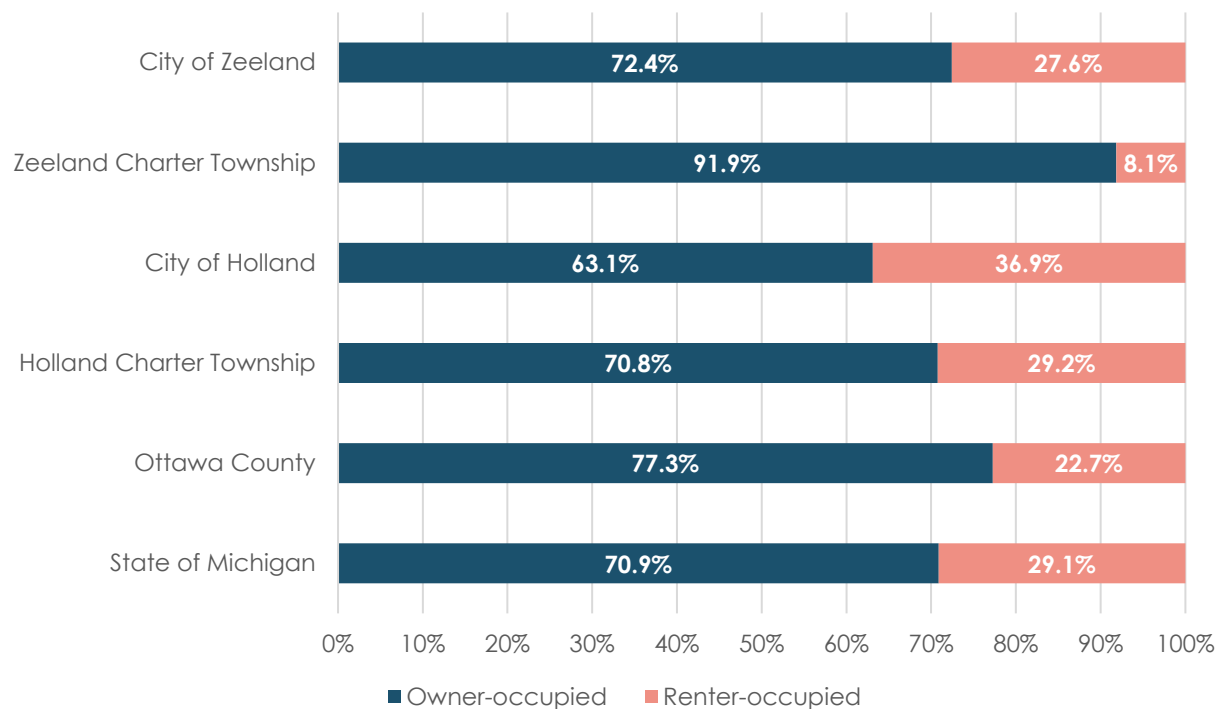
Source: U.S. Census Bureau, 2020 Decennial Census

Among the City's 90 vacant housing units, the largest share was units for rent (30.0%), followed by "other" vacant units (24.4%) and homes for sale only (16.7%). A smaller portion was used for seasonal or occasional purposes (15.6%), while very few units were classified as sold but not occupied or rented but not occupied. The homeowner vacancy rate of 0.9% and rental vacancy rate of 3.9% both point to a relatively tight housing market with limited available inventory for prospective homeowners and renters.

Regional Occupancy

The City of Zeeland has a relatively strong rate of homeownership, with 72.4% of housing units owner occupied and 27.6% renter occupied. This places the City slightly above the State of Michigan and Holland Charter Township in homeownership rates, while remaining below Zeeland Charter Township, which has a notably high owner-occupancy rate of 91.9%. Compared to the City of Holland, Zeeland has a smaller renter population and a more ownership-oriented housing profile. Overall, the data suggests that the City of Zeeland functions as a stable residential community with a strong base of long-term homeowners while still maintaining a supply of rental housing to support a range of household types and income levels.

Figure 2.12. Regional Occupancy Characteristics



Source: U.S. Census Bureau, 2020 Decennial Census

Housing Types

The City of Zeeland's housing stock is relatively mature, with much of the community's residential development occurring prior to 1980. The largest share of housing units was built before 1940 (531 units), followed by significant periods of construction during the 1970s (495 units), 1950s (319 units), and 1990s (310 units). Together, these patterns reflect Zeeland's long-established development history and its evolution through several distinct periods of residential growth.

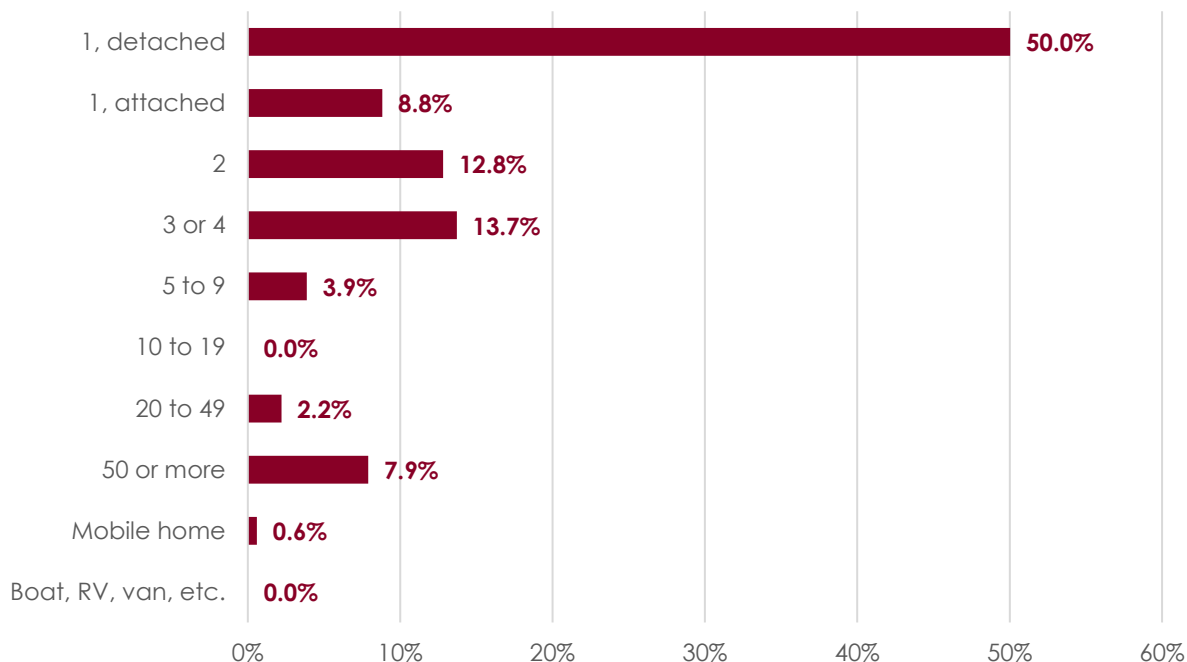
More recent housing construction has been comparatively limited. Only 120 housing units were built after 2000, including 89 units constructed between 2010 and 2019, while no units were recorded as built in 2020 or later. This suggests that Zeeland has experienced relatively modest recent residential expansion compared to faster-growing suburban communities.

The housing stock itself is also relatively diverse. Single-family detached homes make up half of all housing units (50.0%), but Zeeland also contains a notable share of attached homes, duplexes, and multifamily housing. Structures containing two to four units account for more than one-quarter

City to provide housing unit construction info since time of last census

of the housing stock, while larger apartment-style developments with 50 or more units make up nearly 8%. These housing types may also include senior living facilities and nursing homes.

Figure 2.13. Housing Units in Structure



Source: U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates

Zeeland's housing profile includes stable neighborhoods, strong occupancy rates, and a balanced mix of ownership and rental opportunities. The decline in vacancy rates over the past decade further suggests continued demand for housing and limited excess supply.

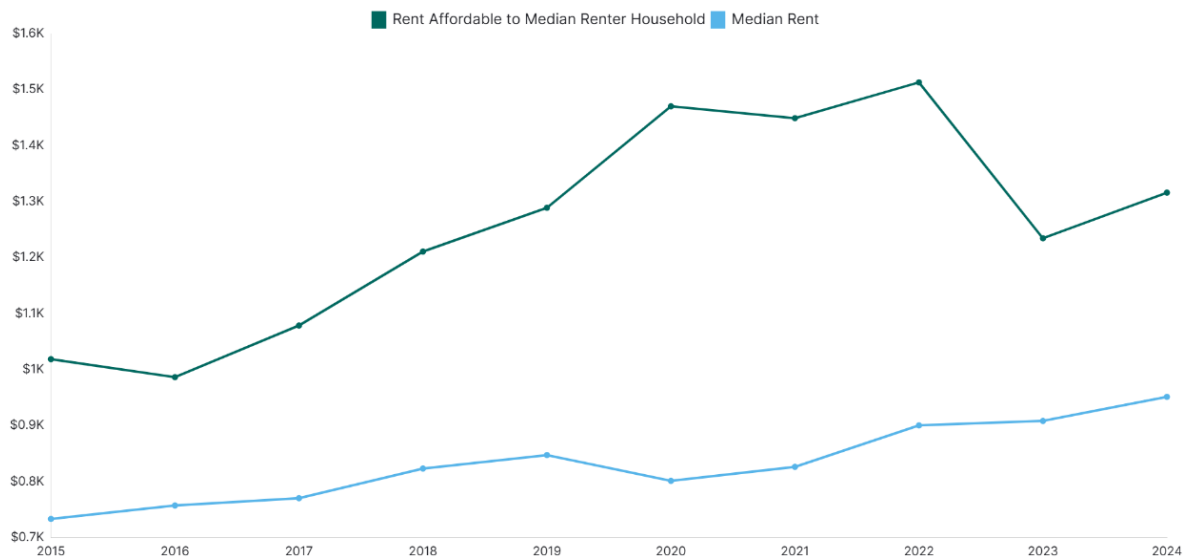
Housing Value and Affordability

According to the 2024 ACS estimates, the median home value for the City of Zeeland was \$299,000, which is relatively low compared to the \$331,700 median value for Ottawa County and \$376,800 for Zeeland Charter Township. As mentioned earlier, nearly 44% of the units have a mortgage.

Housing affordability can be gauged by comparing monthly housing costs to monthly income. It is generally accepted that monthly housing costs should not exceed 30% of monthly income. Housing affordability in the City varies significantly by income and age, revealing a sharp divide between median earners and more vulnerable populations. While the median rent has risen to approximately \$950 by 2024, it remains statistically

affordable for median-income renter households, whose affordability threshold sits higher at roughly \$1,300 per month, as shown in Figure 2.14 derived from the State of Michigan Housing Data Portal.

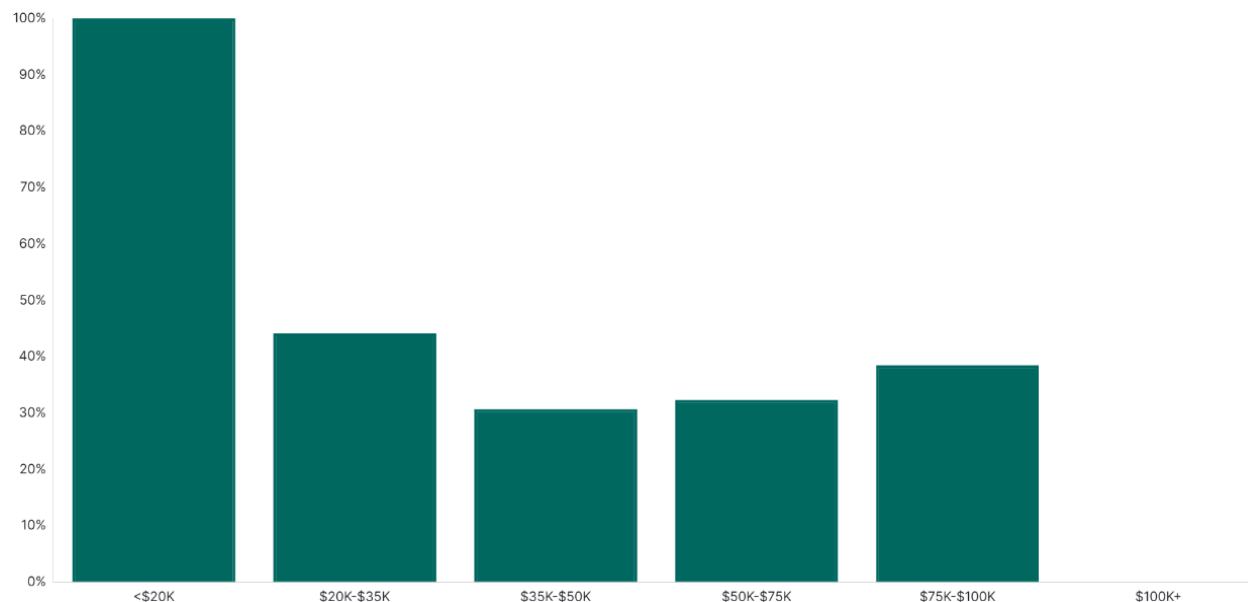
Figure 2.14. Comparison of Median Rent and Affordable Rent Over Time



Source: State of Michigan Housing Data Portal (Rents come from Zillow where available, or else from the American Community Survey (ACS). HR&A calculates affordable rents using median incomes from the ACS.)

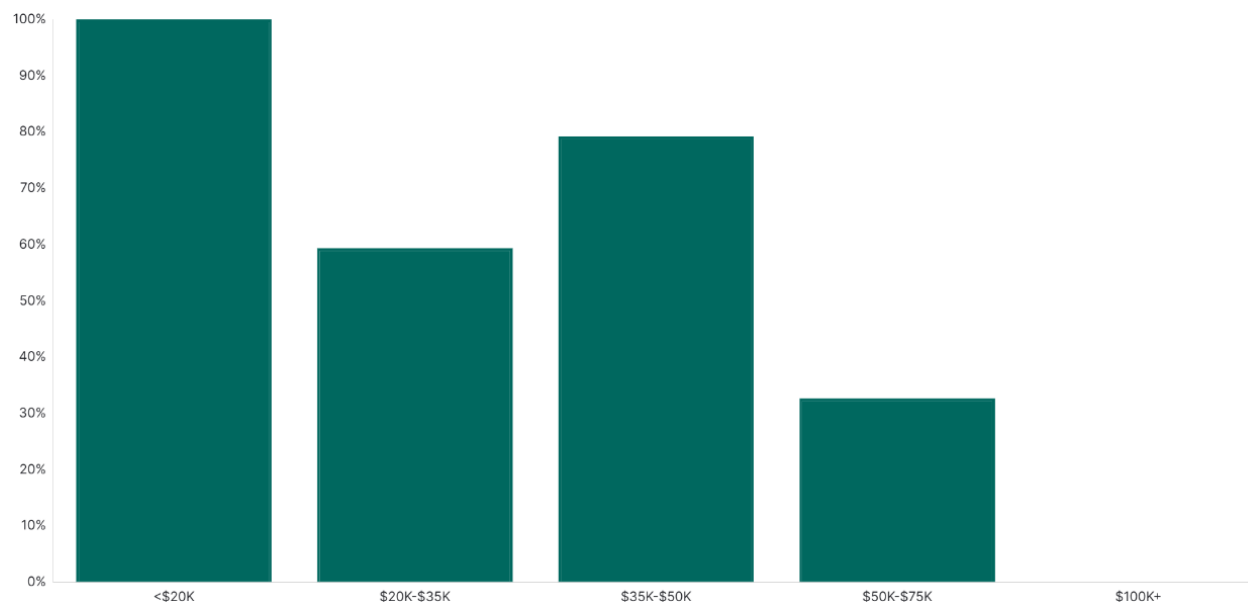
However, there is a financial strain for the lowest-income residents, as 100% of owners and renters earning less than \$20,000 per year are classified as cost-burdened. Renters earning between \$35,000 and \$50,000 also face substantial pressure, with nearly 80% experiencing cost burdens (see Figures 2.15 & 2.16).

Figure 2.15. Owner Cost Burden Rate by Income (2024)



Source: State of Michigan Housing Data Portal (American Community Survey (ACS), US Census Bureau)

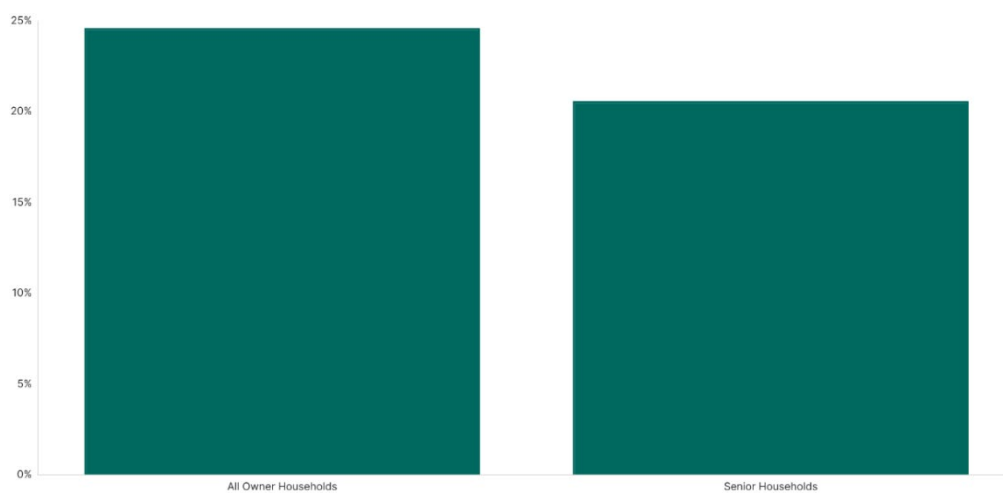
Figure 2.16. Renter Cost Burden Rate by Income (2024)



Source: State of Michigan Housing Data Portal (American Community Survey (ACS), US Census Bureau)

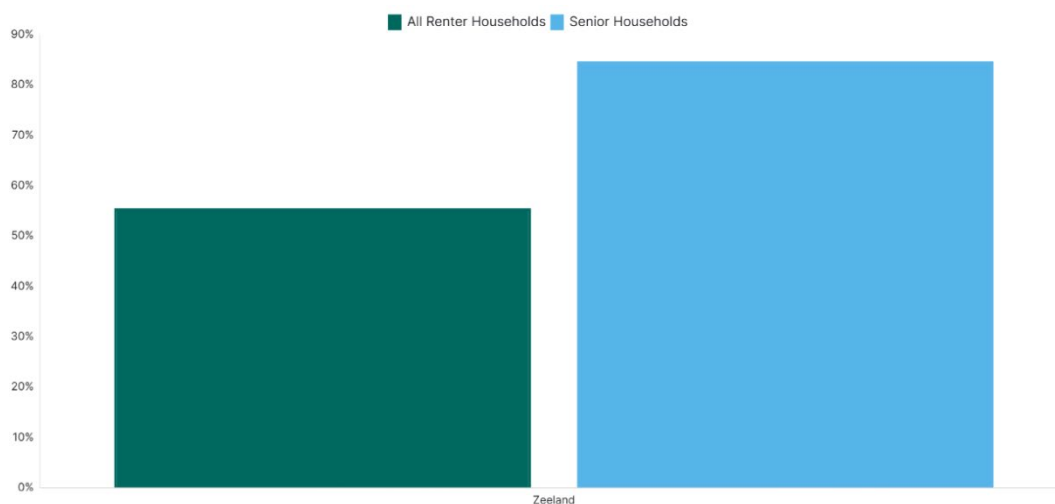
Furthermore, senior residents face a stark disparity in the rental market, where approximately 85% of senior households are cost-burdened compared to 55% of the total renter population, even though senior homeowners fare slightly better than the citywide owner average with a burden rate of roughly 21%.

Figure 2.17. Share of Senior Homeowners Who are Cost Burdened (2024)



Source: State of Michigan Housing Data Portal (Public Use Microdata Sample (PUMS), US Census Bureau)

Figure 2.18. Share of Senior Renters Who are Cost Burdened (2024)



Source: State of Michigan Housing Data Portal (Public Use Microdata Sample (PUMS), US Census Bureau)

Master Planning Implications

Located within the growing West Michigan region, the community should prepare for more people to be attracted to its desirable amenities. There are some particular master planning and land use implications that the City should consider below.

- **PLANNING FOR A GROWING SENIOR POPULATION:** There continues to be an increase in residents aged 60 and over, with the 85+ group remaining a stable and large segment of the community. This trend, combined with the fact that 38.1% of all households include individuals aged 65 and older, implies a need to prioritize senior-specific services, healthcare accessibility, and housing that allows for "aging in place."
- **STRATEGIC SUPPORT FOR THE "WORKING-CLASS" INCOME BRACKET:** Zeeland households that earn between \$25,000 and \$49,999 income annually comprise a notable 33.4% of all households. This group is increasingly vulnerable, with many renters classified as cost-burdened. The City may want to prioritize the preservation and expansion of "workforce housing" that is specifically attainable for this income segment so that they are not priced out by rising rents.
- **INFILL DEVELOPMENT AND MODERNIZATION OF A MATURE HOUSING STOCK:** Zeeland has over 50% of its housing units built before 1940 and no new residential construction starts recorded since 2020. Future planning should focus on creative infill development, acknowledging the existing stock includes a number of 2-4 unit structures to add modern, energy-efficient housing capacity without compromising the character of historic neighborhoods.
- **ECONOMIC ALIGNMENT WITH A HIGH-SKILLED WORKFORCE:** A significant portion of Zeeland's workforce (45.1%) is employed in *Management, business, science, and arts occupations*, and 30% of adults hold a bachelor's degree or higher. However, 74.5% of

workers commute outside the City for employment. This suggests a "talent export" where highly educated residents leave daily for work. Economic development efforts could focus on attracting high-knowledge industries or supporting co-working and remote-work infrastructure (as 7.5% already work from home) to retain this professional activity within City limits.