

Michigan's Path to a Prosperous Future: Challenges and Opportunities



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About This Study

This research was a joint effort between Citizens Research Council of Michigan and Altarum.

This research presents a realistic, data-informed vision of Michigan's future based on current trends and trajectories across multiple dimensions – demographics, economy, workforce, health, infrastructure, environment and public services.

The project was funded by Charles Stewart Mott Foundation, The Kresge Foundation, Ralph C. Wilson, Jr. Foundation, Hudson-Webber Foundation, Grand Rapids Community Foundation, W.K. Kellogg Foundation, Max M. and Marjorie S. Fisher Foundation, Michigan Health Endowment Fund, The Joyce Foundation, The Skillman Foundation and the Ballmer Group.

Michigan is Losing its Competitive Edge

For decades, Michigan was a global powerhouse of innovation, leading the world with its technological developments and manufacturing outputs.

But not any longer. In short, other states are surpassing Michigan on a number of measures – economy, education, and infrastructure to name a few. Our ability to stay competitive in comparison to other parts of the country is in jeopardy. We are now finding ourselves in the bottom third of national rankings, including 34th in household income, 36th in K-12 educational outcomes, and 39th in health outcomes.

Michigan's lack of population growth is at the root of many of these troubling trends.

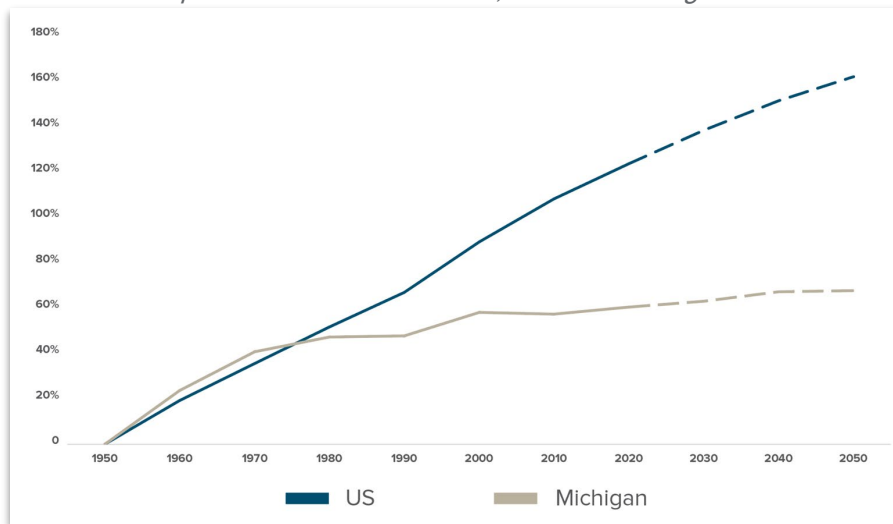
Michigan is suffering from brain drain, a shrinking workforce, declining health of its people and a deteriorating infrastructure. All of this comes as racial and ethnic disparities across key indicators remain glaringly wide.

Michigan's Population and Demographic Trends Present Challenges

Michigan's Population is on a Path to Decline, Creating Challenges for our Workforce, Economic Growth and Fiscal Outlook

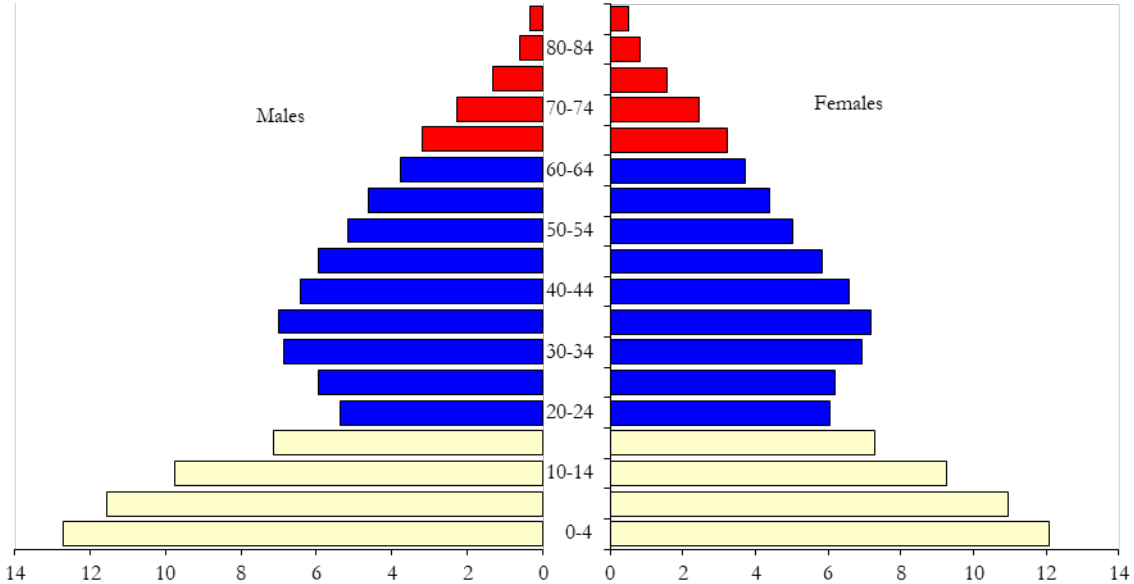
- Michigan's population growth has been slow since the 1970s and we are losing ground to the rest of the country.
- This gap will widen as Michigan's population is projected to grow at one-third the U.S. rate.
- On our current path, Michigan's population will start to decline in a generation.
- A declining population creates challenges for the state's workforce, customer base, and tax base.
- The state is also losing political influence, falling from 19 to 13 seats in the House of Representatives over the past 50 years.

Cumulative Population Growth from 1950, U.S. and Michigan

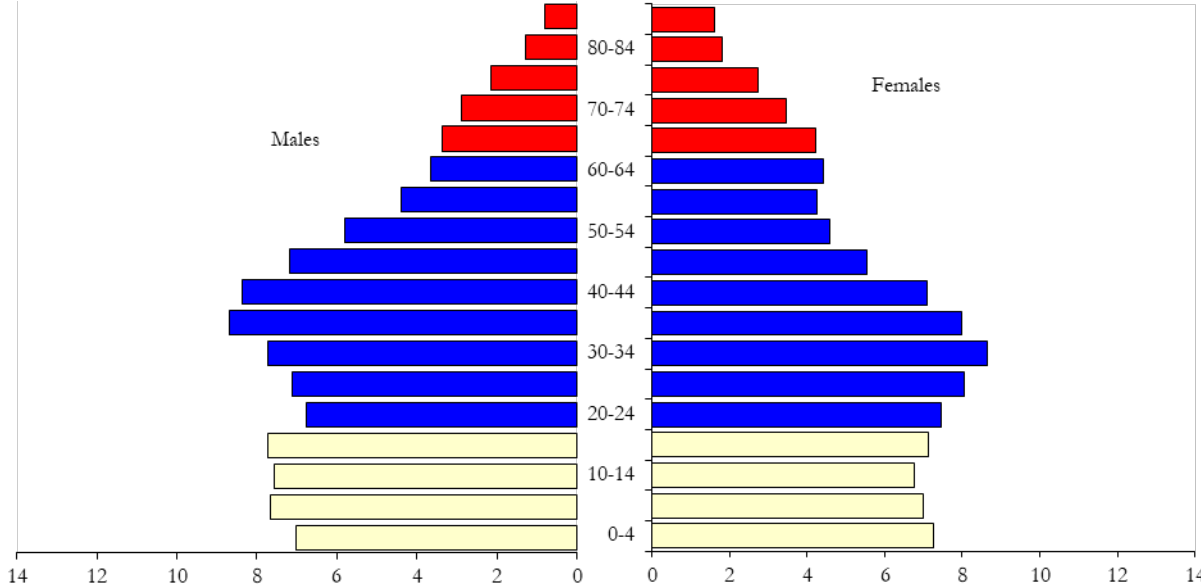


Sources of population data: U.S. Bureau of the Census (historical) and Jacob T. Burton, Gabriel M. Ehrlich, Donald R. Grimes, Kyle W. Henson, Daniil Manaenkov, and Michael R. McWilliams, University of Michigan, Research Seminar in Quantitative Economics, *The Economic and Demographic Outlook for Michigan Through 2050*, July 29, 2022 (projections)

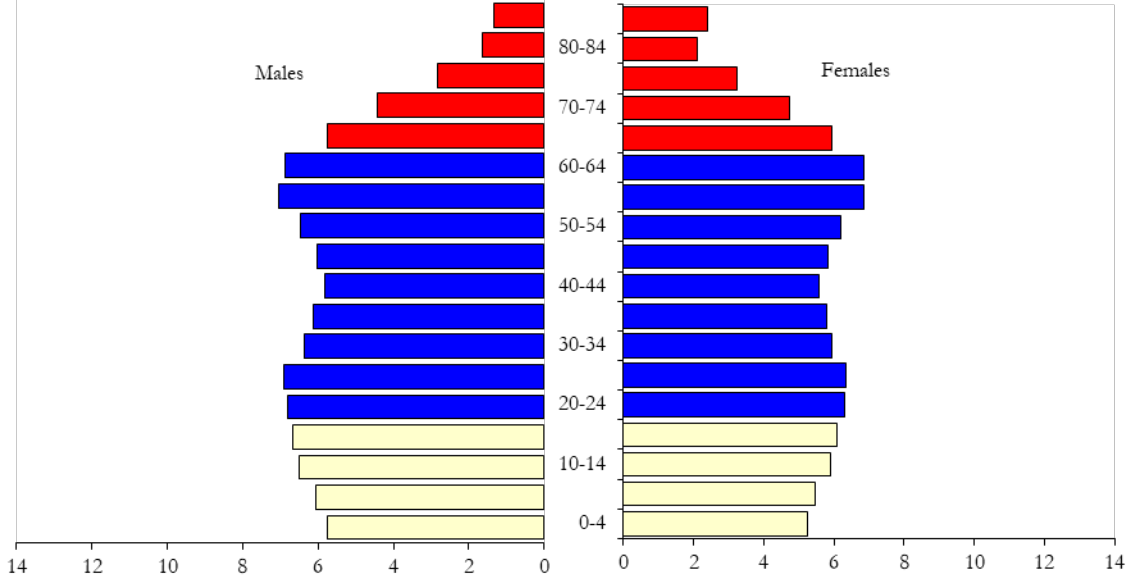
Distribution of Michigan Residents by Age and Gender, 1960



Distribution of Michigan Residents by Age and Gender, 2000



Distribution of Michigan Residents by Age and Gender, 2020

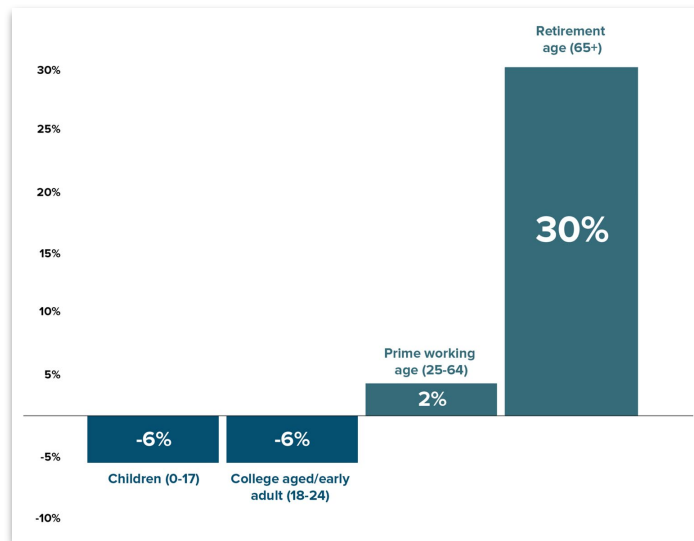


Michiganders are Getting Older and Too Many Young People are Leaving the State, Impacting Our Future Workforce

Michigan's younger populations are declining: from 2010 to 2035, the ratio of workers to retirees will fall from 4.5 to 2.5

- Too many of Michigan's young people are starting families, buying homes, and advancing professionally in other states, building those states' economies and populations.
- As more Michiganders retire and age out of the workforce, our ability to replace these workers, fill necessary jobs and attract companies to stay in or relocate to Michigan is in jeopardy.
- A rapidly growing older population is also increasing the need for resources to support health care and long-term services and supports.

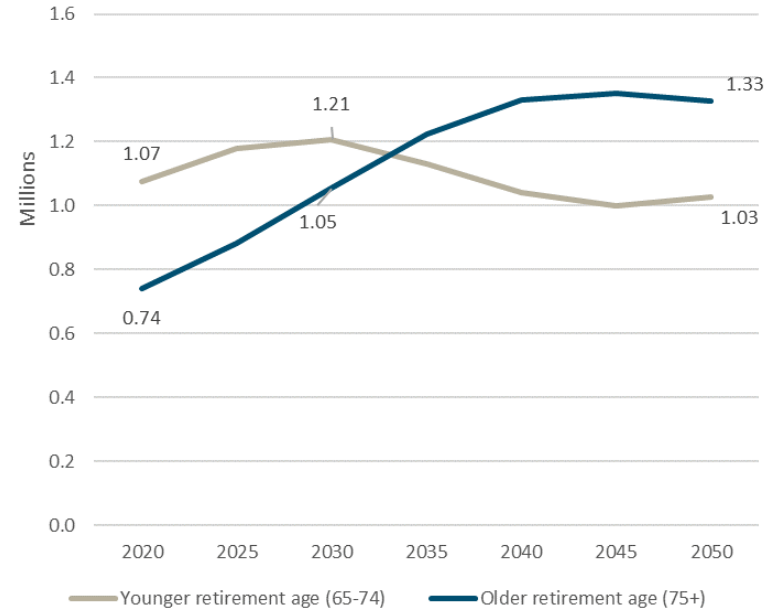
Projected Change by Age Group, 2020 to 2050



The Components of Population Change Point to Challenges and Opportunities

The aging of the population draw down Michigan's population

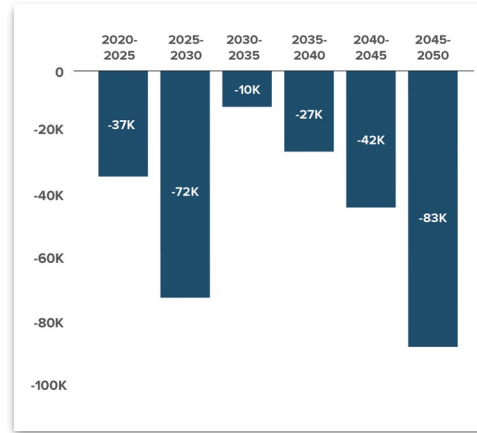
- **Natural increase** . With an aging population, growth in the existing population is slowing and deaths will outnumber births by 2040.
- **An aging population** . With fewer young adults, the opportunities to replenish the population with natural increase diminishes.



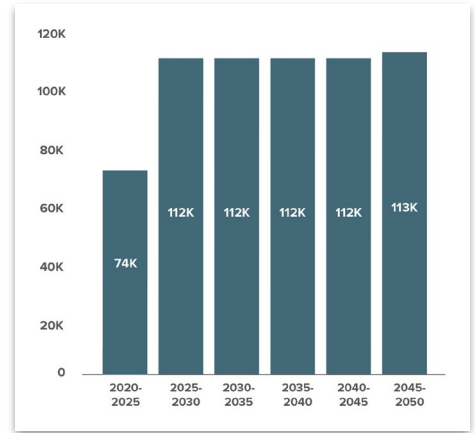
The Components of Population Change Point to Challenges and Opportunities

Out-migration to other states also draws down Michigan's population, international immigration adds

- **Domestic migration** is drawing down the population; Michigan is projected to lose more than 270,00 people to other states by 2050.
- **International migration** is adding to the population; Michigan is projected to gain more than 600,000 international immigrants by 2050.



Domestic Migration

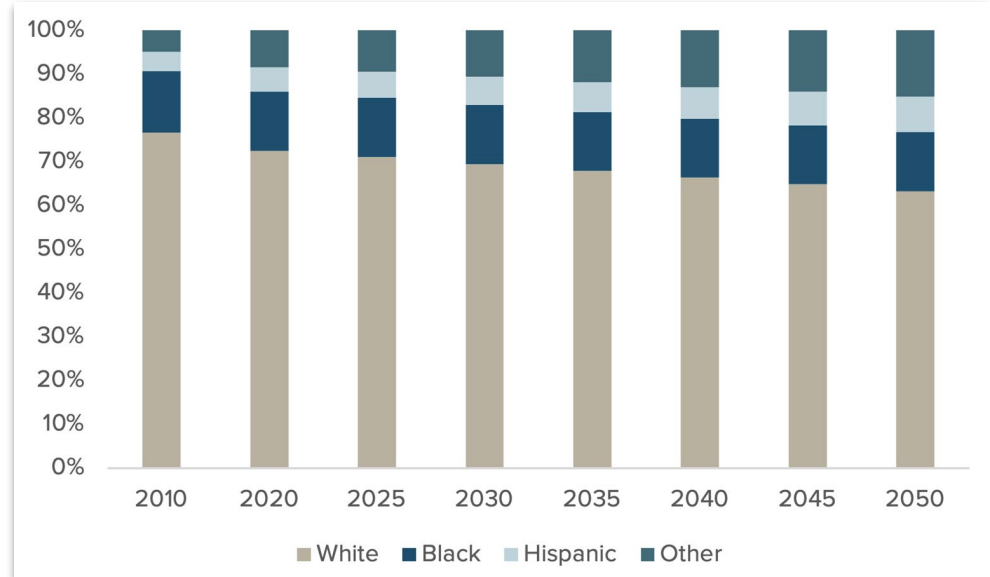


International Migration

Populations of Color are Driving Population Growth, but Racial and Ethnic Disparities Remain

- Michigan's population is becoming more racially and ethnically diverse, with all projected population growth coming from the state's populations of color, who will represent 40% of the working-age population by 2050.
- However, these populations have historically experienced poorer health and educational outcomes; less access to neighborhood opportunity; lower employment, earnings, and family wealth; and increased rates of incarceration. Dedicated attention to closing these disparities will be important socially and economically.

Projected shift in racial/ethnic composition of Michigan population, 2010 to 2050

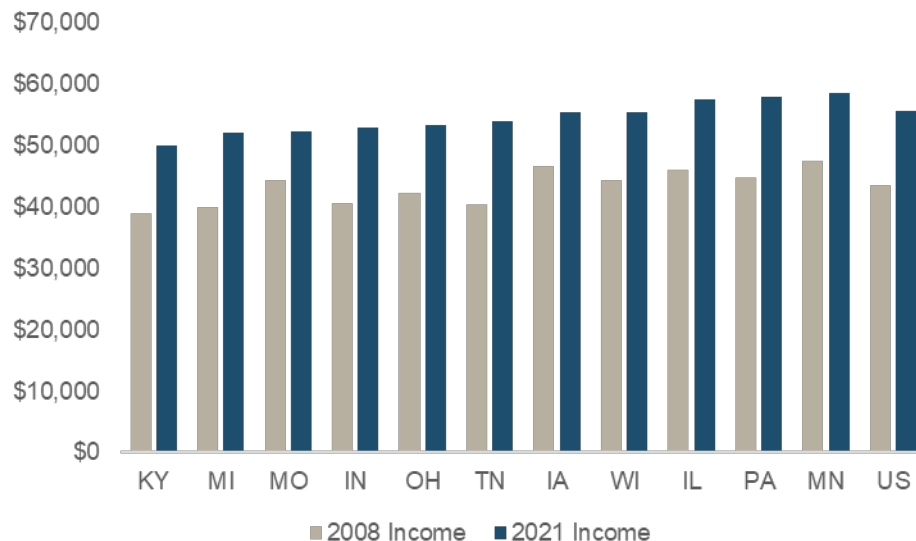


Declining Opportunity and Quality of Life for Michiganders

Michiganders are Losing Ground Economically to Residents in Other States

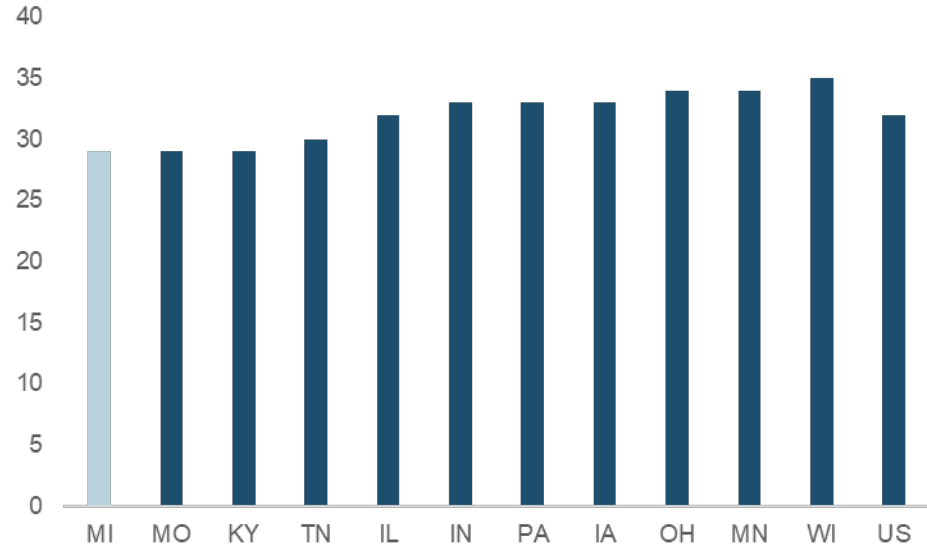
Michigan's personal income is in the bottom third among all U.S. states and trending downward

- Michigan's economy has recovered since the “lost decade” between 2000-2010 but still below the U.S. average in several metrics.
- Michigan personal income is less than and is growing at a slower rate than the national average.
- Projected population loss is likely to further constrain the state's economic growth.



Michigan's Educational Outcomes Lag the Nation

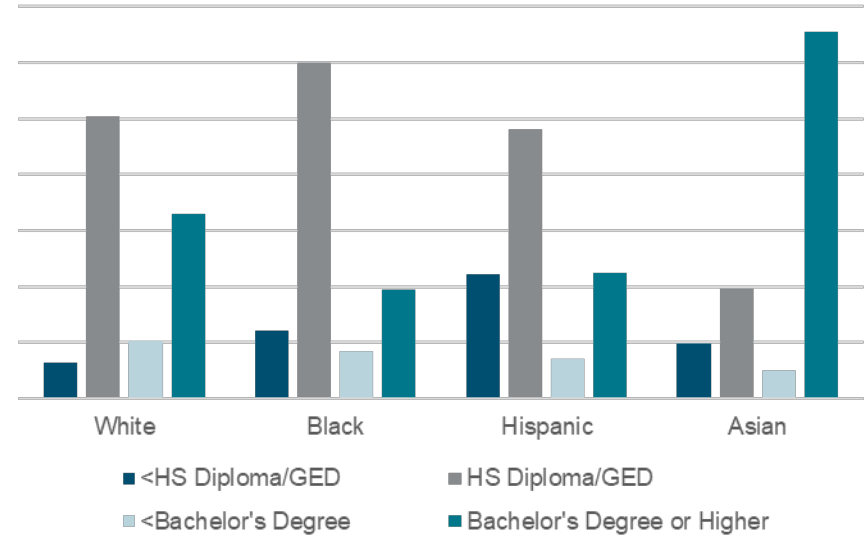
- Michigan's K-12 school system struggles to make our young people college- and career-ready. The state ranks 38th in math and reading proficiency.
- Michigan is in the bottom third of states for the percent of the population with college degrees. The cost of Michigan's higher education system is a barrier for many students who want to attend college, and many of those who do attend our colleges and universities are leaving the state.
- The state's education system is not generating home-grown talent to attract growth industries with high paying jobs.



Percent of K-12 Students Scoring at or Above Proficiency

Michigan's Education System is Leaving Behind Students of Color

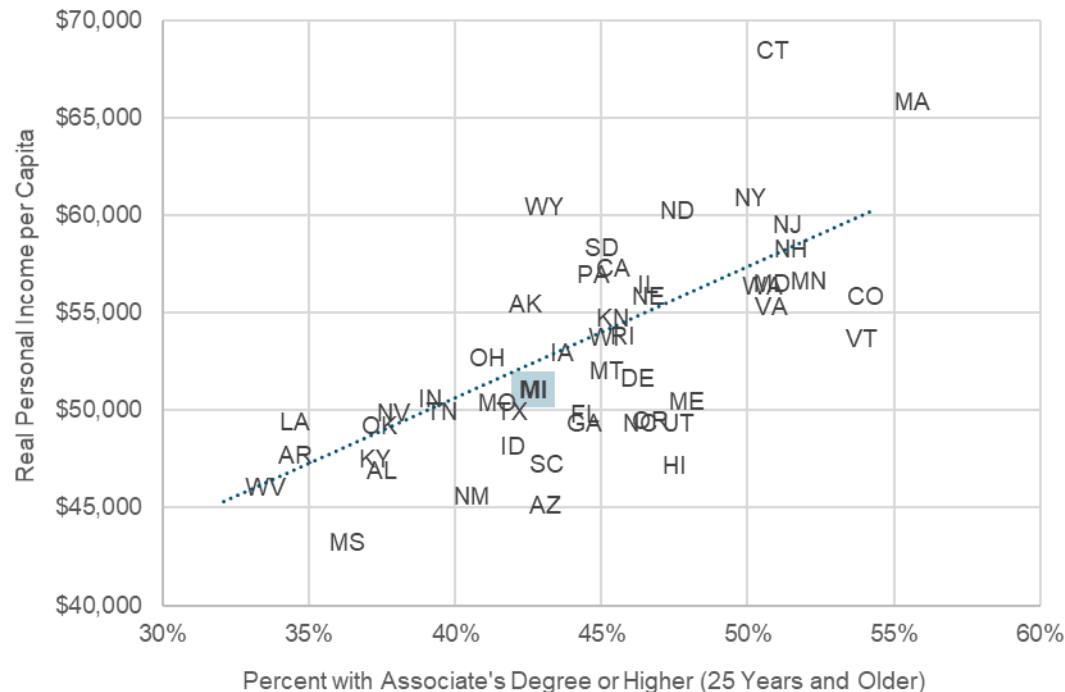
- High-paying jobs demand the skills and knowledge developed with postsecondary education and training.
- Black and Brown students have lower levels of college degree attainment. Lack of preparation for and access to postsecondary educational opportunities creates a vicious cycle that locks these students out of high-paying career pathways.
- Michigan cannot have a vibrant economy without increasing access to education for all of its residents.



Fewer Black and Brown students are achieving postsecondary degrees

A Struggling Education System is Widening Income Gaps

- States with high levels of populations with postsecondary degrees have higher incomes.
- Employment forecasts show that employment growth over the next decade will be faster in occupations that require a college degree for entry-level positions.
- Michigan is among states with low levels of college degrees and low income levels.

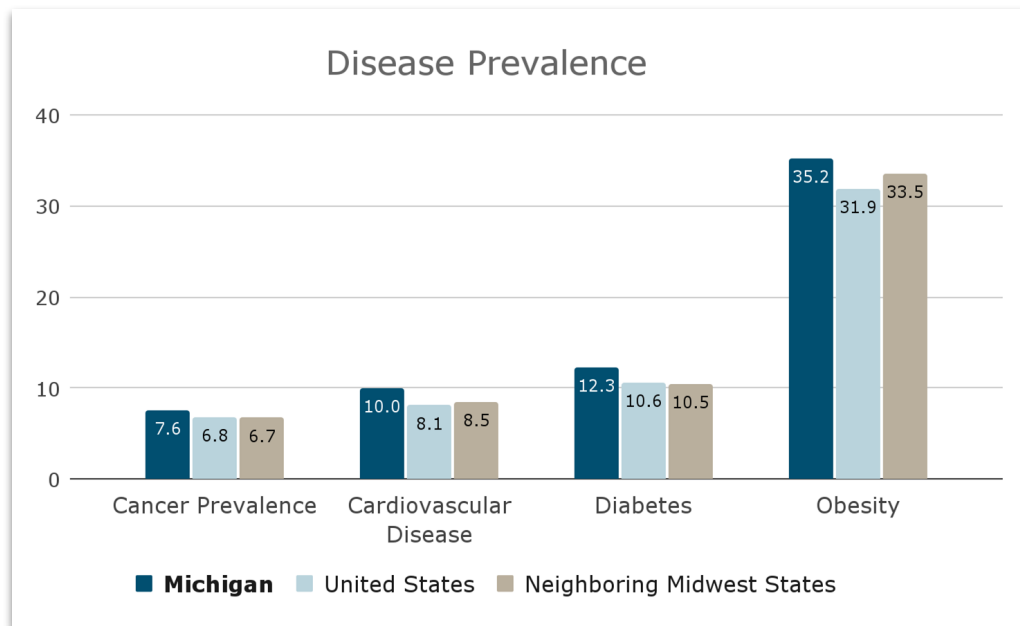


Michigan Residents Generally in Poor Health Relative to the Other States

Michiganders Are Among the Least Healthy Americans

Michiganders' health outcomes are worse than national averages and those of neighboring states across many measures

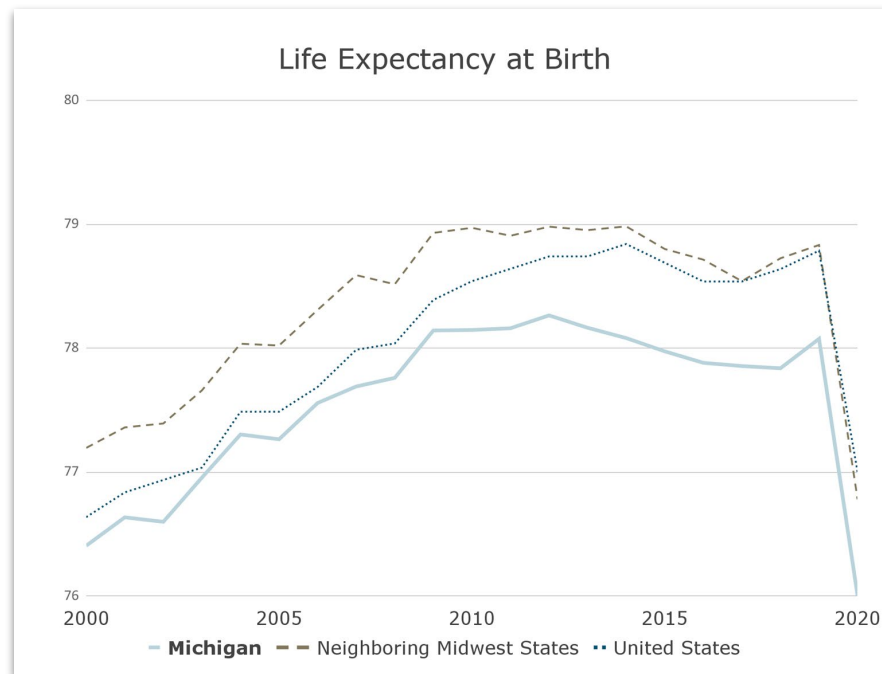
- For the past 14 years, the share of Michiganders who report being in good or excellent health has been lower than the national average (50.7% vs. 52.8%, respectively), and the gap has widened since 2008.
- Rates of serious health conditions are higher than average and Michiganders are more likely to have multiple chronic conditions.
- Michiganders also report more days in poor mental health per month than the national average (5.3 days in Michigan/month vs. 4.4 days in the U.S./month in 2023), with the gap increasing.



Michiganders Are Not Living As Long As Other Americans

Life expectancy has declined relative to national benchmarks over the past 20 years

- In 2005, life expectancy at birth was nearly equal to the nation, but has diverged noticeably since then. Michigan's life expectancy in 2020 was lower than in 2000 at a full year less than the national average. Premature deaths (before age 75) in Michigan are also higher than the national average.
- Life expectancy across the country fell sharply in 2020 due to the COVID-19 pandemic, and early waves of the pandemic hit Michigan particularly hard, resulting in over 12,000 deaths.

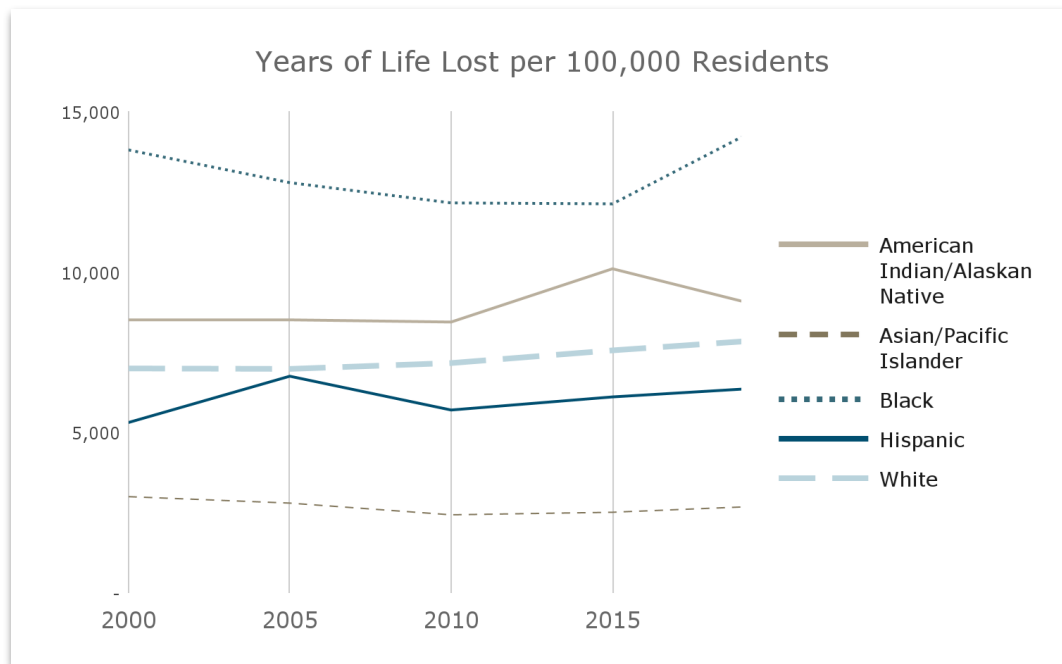


Disparities in Health Outcomes and Access to Care

Michiganders Face Significant Health Disparities by Race

Communities of color are driving population growth, but suffer from persistent disparities

- Rates of premature death among Black Michiganders are nearly twice as high as White and Hispanic populations, while disparities among groups not receiving care due to cost vary by over three-fold.
- Communities of color also have fewer dedicated health care providers than White communities, with 90% of White Michiganders reporting having a dedicated provider, against 81% of American Indian / Alaskan Natives, 86% Black Michiganders and 87% Hispanic Michiganders.
- Black infant mortality rates are three times as high as White infant mortality rates.

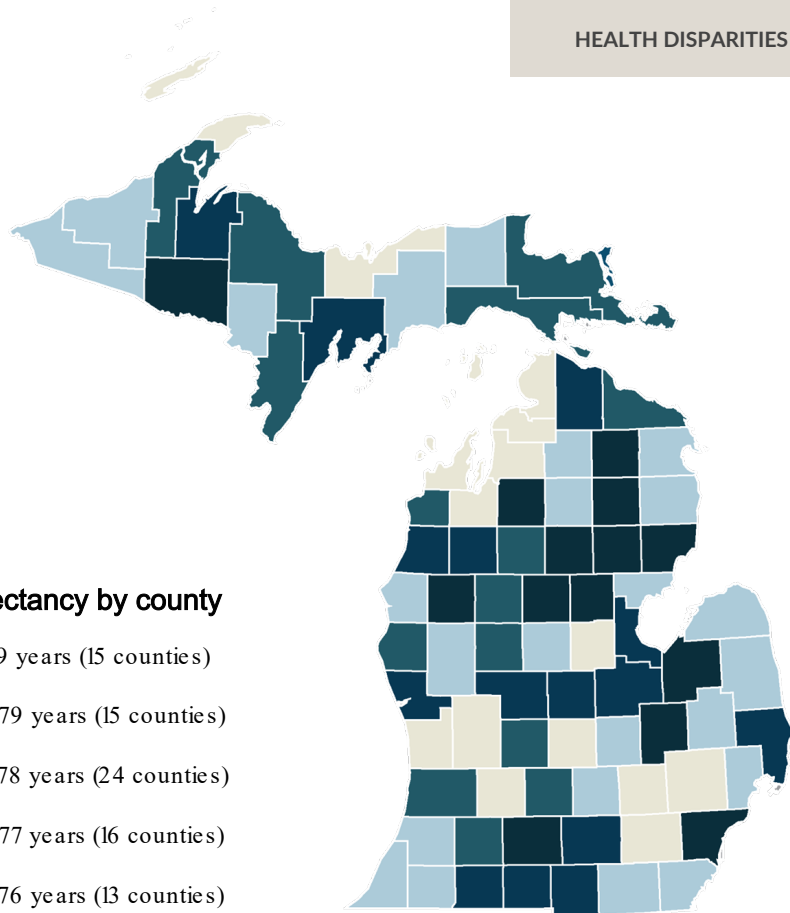
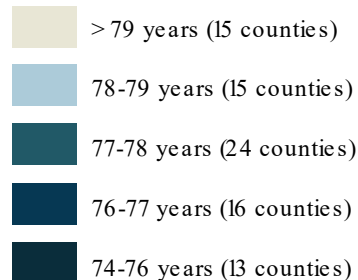


Michiganders Also Face Different Health Outcomes Depending on Where They Live

Life expectancy by county varies by as much as 8 years (Leelanau at 82 vs. Clare and Wayne at 74) and varies by neighborhood by as much as 29 years

Social determinants contributing to poor health are similar in under-resourced urban areas and in very rural areas. Additionally, access to health care varies widely across the state. The number of primary care physicians for every 100,000 people ranges from less than 10 in some Michigan counties to a high of 176 in others. Rural communities, such as parts of the northern Lower Peninsula and much of the Upper Peninsula, have little to no access to health providers to meet needs such as primary, maternity, prenatal and behavioral health care.

Life expectancy by county

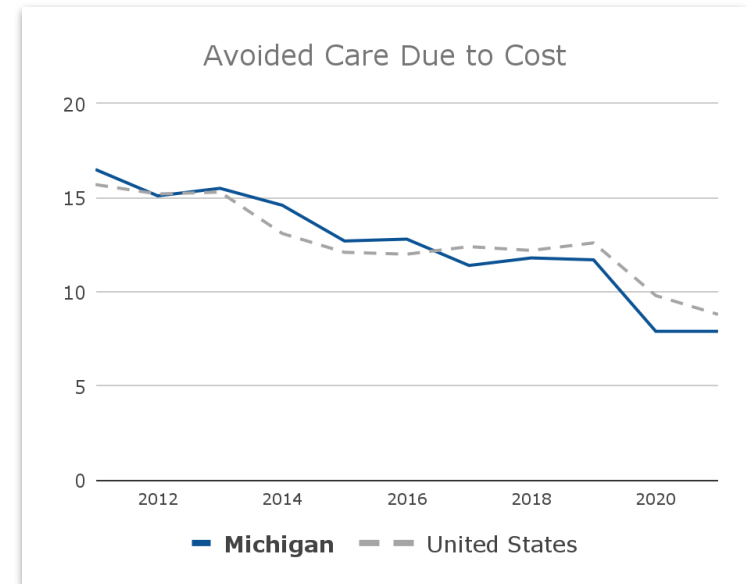


Michigan's Health Infrastructure: Opportunities and Risks

Health Care Infrastructure is Strong, but Available to All

There is a disconnect between Michiganders' poor health outcomes and the resources available due to racial and geographic inequities

- Supported by decades of robust employer-sponsored health insurance, Michigan has a greater supply of health care providers, including primary care and mental health providers, and dentists, per capita than many other states as well as strong anchor institutions offering world-class medical care, especially in more populated parts of the state.
- Uninsurance rates are lower than national and Midwest averages, in part due to Medicaid expansion, with Michigan's uninsured rate falling from 12.4% in 2010 to 5.8% in 2019.
- Rates of Michiganders "not receiving care due to cost" have fallen by nearly half since 2011 and are nearly a full percentage point below the national average.



An Aging Population Will Stress the Health Care System

Health care needs increase significantly as people reach their 70s and 80s

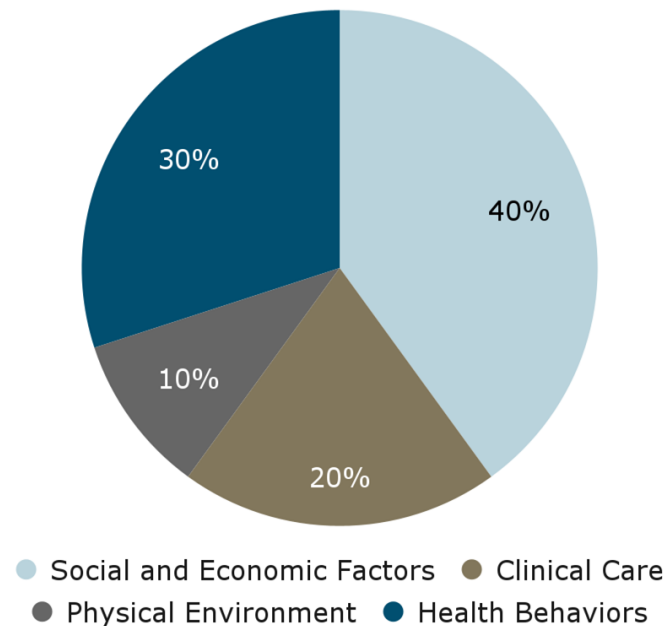
- Over the next three decades, the population aged 75 and older will grow by nearly 80 percent to more than 1.3 million people.
- As Michigan's population ages, demands on health care providers and state budgets for health care and long-term care services will increase.
- Caring for aging Michiganders will also impact younger Michiganders, particularly as the ratio of working age to retirement age residents continues to shrink, from 4.5 in 2010 to 2.5 by 2035.



What is Driving Poor Health Outcomes and Disparities?

Health Behaviors and Social Factors are the Largest Contributors to Health Outcomes

The Drivers of Health Outcomes

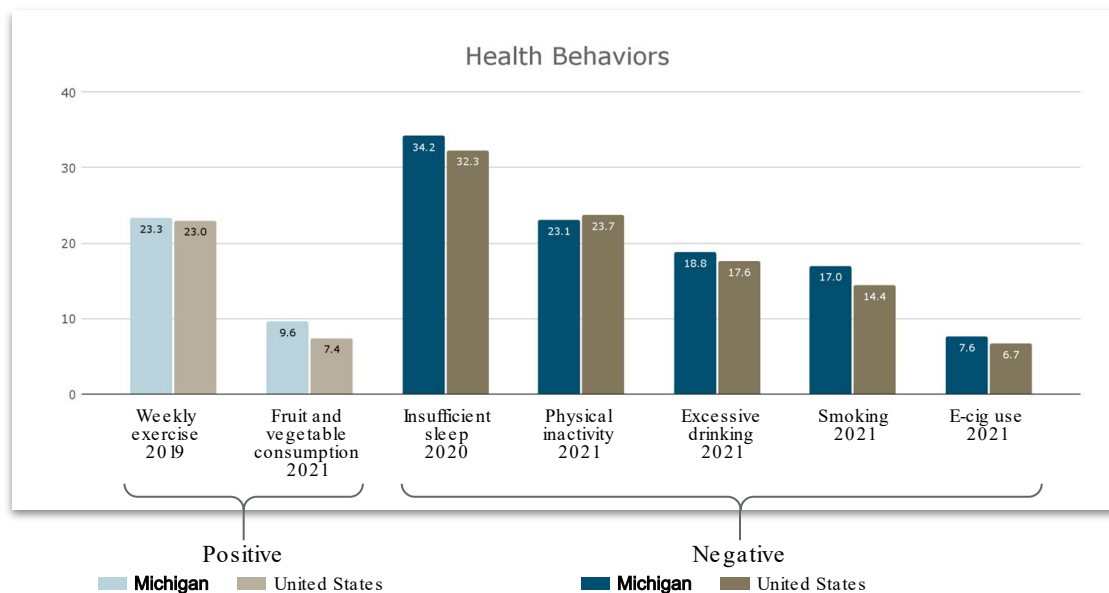


Source: "The Relative Contribution of Multiple Determinants to Health" Health Affairs Health Policy Brief, 2014.

Michiganders' Health Behaviors Directly Contribute to Overall Health

There is room for Michiganders to improve their health behaviors

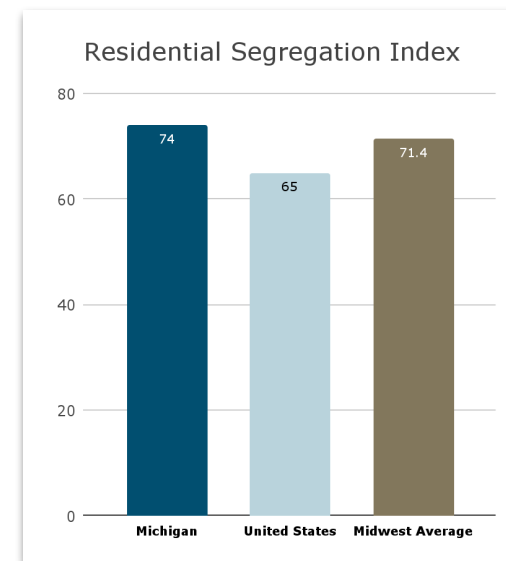
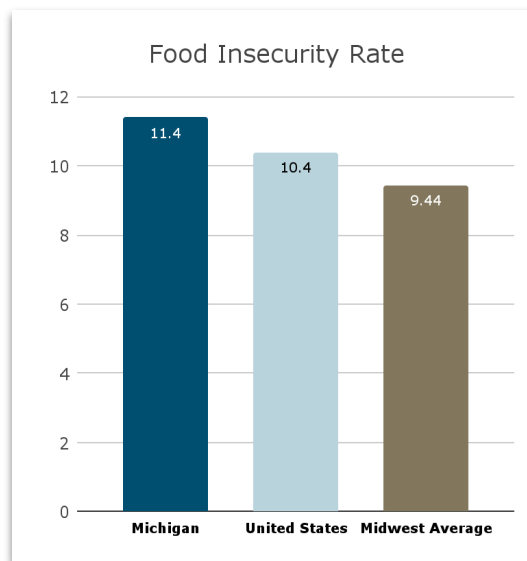
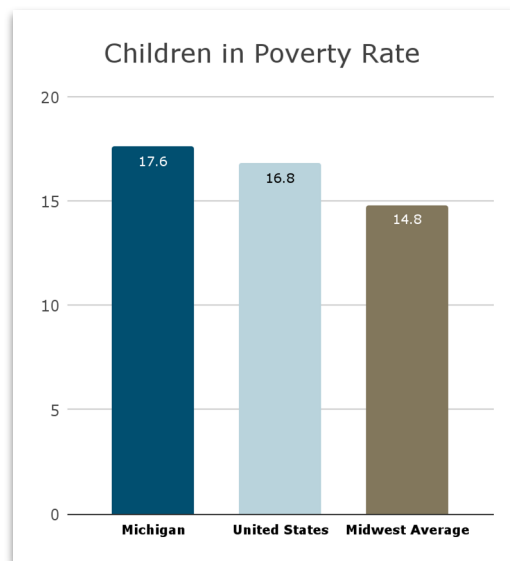
- Michiganders report higher rates of negative behaviors than U.S. averages, such as binge drinking, smoking, insufficient sleep and lack of exercise.
- While more Michiganders report healthy behaviors for weekly exercise and fruit and vegetable consumption than U.S. averages, they still comprise a minority of the state population.



Social and Economic Factors are Determinants of Health

Michigan's poor social and economic indicators correlate with poor health outcomes

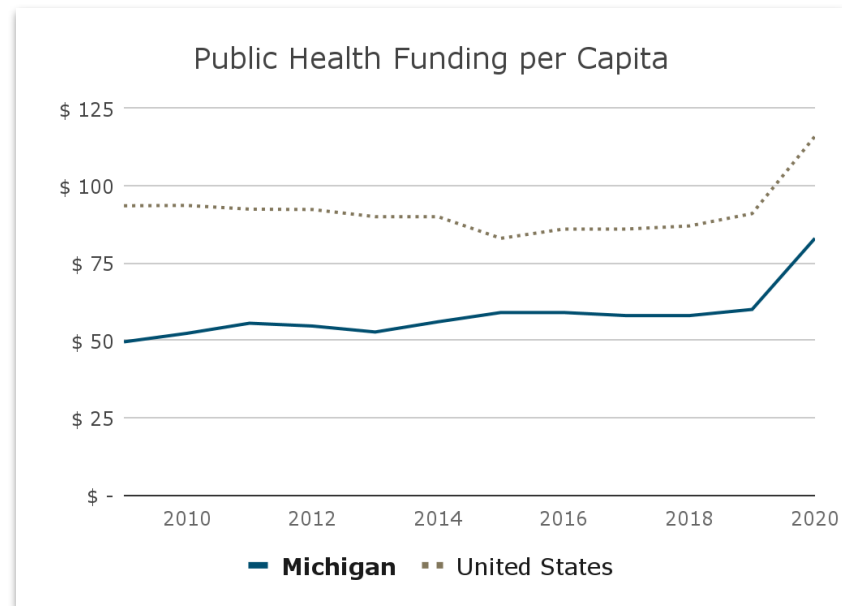
It's no coincidence that as Michigan ranks among the lowest states in health outcomes, it ranks 37th out of 50 states in social and economic factors, such as rate of children living in poverty, residents experiencing food insecurity and residential segregation.



Health Outcomes Reflect Under-Invests in Public Health

Michigan consistently spends less per capita on public health than the national average, currently ranking 40th among states in per-capita public health spending

- Michigan has provided relatively few resources to promoting good health and preventing disease and injury at the community and population level.
- This lack of investment in public health results in less research, education and programs that should target macro trends like obesity and heart disease, limit the spread of infectious disease, or monitor the safety of food, air and water.



Recommendations for a Healthier Michigan

Coming Together to Improve Michiganders' Health

Improving Michiganders' health will require a focus not only on increasing access to health care providers and services, but also on strengthening the state's public health system and targeting the social, economic, and environmental factors that contribute to health.

State and local political, health care, community and foundation leaders can work together through **sustained and coordinated investments in the health of Michiganders**, specifically those that:

- Maintain and leverage Michigan's strengths in the health care sector.
- Strengthen Michigan's public health system.
- Plan for the needs of an aging population.
- Focus on behavioral health.
- Work to reduce health inequities and disparities.

Michigan's Infrastructure: Expensive and Underperforming Nationally and Regionally

Michigan's Roads Are Some of the Nation's Worst

The state trunkline system ranks below peer states and many locally-maintained roads are even worse off

- Estimates suggest that Michigan's transportation system will face a needs gap of \$4 billion annually through 2045.*
- While proposals for new and increased vehicle and fuel fees would bring in revenue to help close this gap and support improved road conditions, there are multiple opportunities for Michigan to make better use of existing revenue.
- Michigan could implement reforms including reducing allowable truck weights, adapting new technologies and methods to improve asset management and for investment decision support, and amending the state's transportation funding distribution formula to better match needs.

*Estimates subject to available data and methodological assumptions.

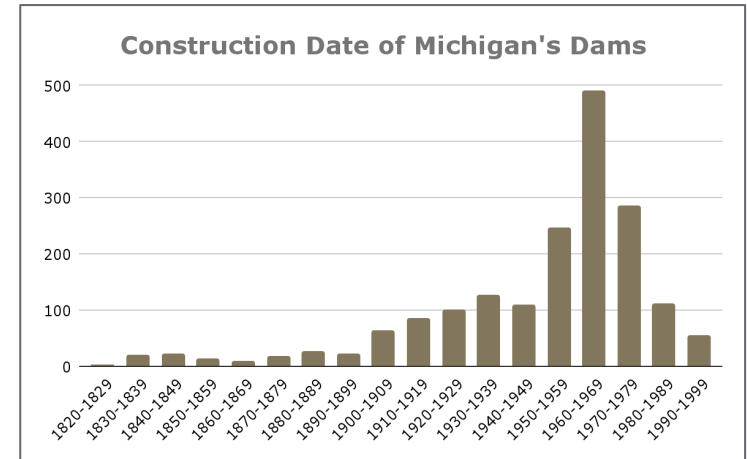
Michigan's percentage of National Highway System (NHS) miles in poor condition are among the nation's highest

Rank	State	Good	Fair	Poor
1	Nevada	72.3 %	27.5 %	0.2 %
2	North Dakota	69.3 %	30.5 %	0.2 %
3	Florida	47.1 %	52.5 %	0.4 %
4	Georgia	49.2 %	50.4 %	0.4 %
5	Idaho	53.2 %	46.3 %	0.5 %
6	South Dakota	61.1 %	38.4 %	0.5 %
7	Missouri	65.7 %	33.7 %	0.6 %
8	Indiana	49.8 %	49.5 %	0.7 %
9	North Carolina	46.5 %	52.8 %	0.7 %
10	Utah	49.4 %	49.9 %	0.7 %
14	Minnesota	60.2 %	38.7 %	1.1 %
15	Ohio	56.3 %	42.6 %	1.1 %
16	Tennessee	50.3 %	48.6 %	1.1 %
19	Kentucky	56.0 %	42.7 %	1.3 %
23	Pennsylvania	49.0 %	49.5 %	1.5 %
	Median State	48.8 %	51.9 %	1.7 %
33	Wisconsin	43.4 %	54.1 %	2.5 %
35	Iowa	45.0 %	52.1 %	2.9 %
41	Hawaii	20.2 %	75.3 %	4.5 %
42	Maine	32.8 %	62.7 %	4.5 %
43	Maryland	38.8 %	56.2 %	5.0 %
44	Washington	25.8 %	68.7 %	5.5 %
45	Illinois	37.8 %	56.5 %	5.7 %
46	New York	24.2 %	70.0 %	5.8 %
47	MICHIGAN	42.2 %	50.2 %	7.6 %
48	New Jersey	39.8 %	51.6 %	8.6 %
49	Louisiana	18.8 %	71.8 %	9.4 %
50	Rhode Island	23.3 %	61.6 %	15.1 %

Michigan's Cities Struggle to Maintain Aging Water Infrastructure

Water main breaks are common, and heavy rainstorms overwhelm sewer systems and lead to flooding

- Sprawl-style development has made delivering water to homes and businesses more expensive. Treating and delivering drinking water has also become more expensive as source water has become increasingly polluted and pollution control measures have become more stringent.
- A rough estimate of the funding gap to maintain Michigan's water infrastructure is somewhere between \$1-5 billion annually.*
- Climate change heightens the urgency of updating Michigan's water infrastructure, as extreme precipitation will compound risks of flooding and pollution of drinking water sources.



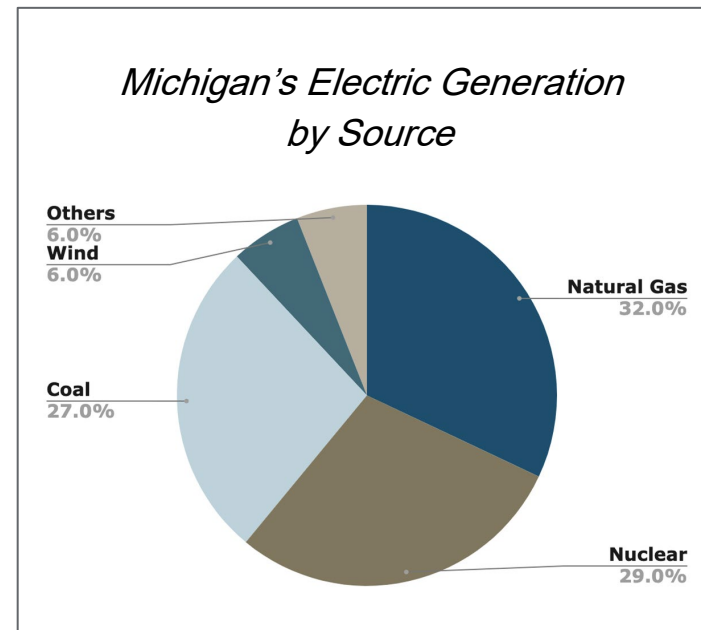
Nearly half of Michigan's dams were built between 1950-1979, meaning they have passed or are nearing the end of their expected service life.

*Estimates subject to available data and methodological assumptions.

Michigan's Energy System is Unreliable and Unsustainable

Michigan's energy infrastructure is challenged by age, inefficient land use patterns, and maintenance backlogs

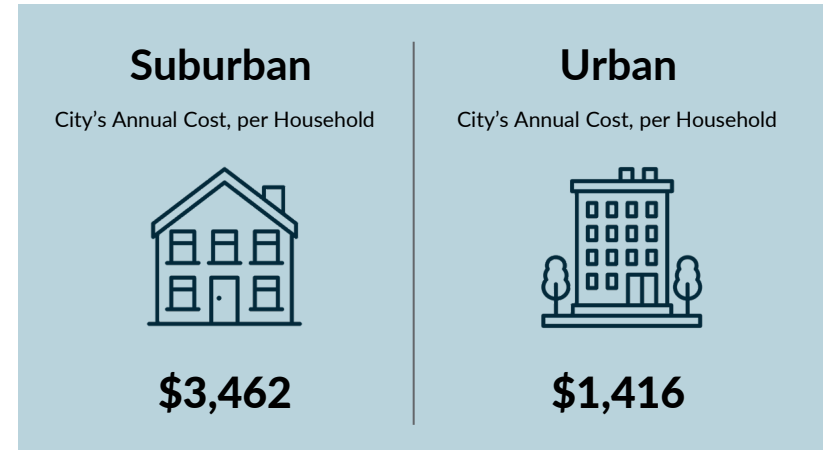
- Many regions experience frequent power losses after storms and Michigan ranks in the bottom 10 among states for electric service reliability, below all peer states.
- Natural gas supplied to residential, commercial, and industrial buildings results in significant emissions. Michigan typically ranks in the top five states for residential use of natural gas in a year, and over 75% of Michigan homes use natural gas as their primary heating fuel.
- The Michigan Public Services Commission and utility companies are working to address current deficiencies while transitioning to renewable energy, but this move will require significant investment, as Michigan's status as a neither sunny nor windy state means it will need to dedicate more land to solar and wind generation than most regions and re-route existing transmission lines.



Infrastructure Funding Problems Can be Traced to Michigan's Embrace of Suburban Sprawl

Estimates of Michigan's infrastructure funding gap typically exceed \$5 billion per year

- Michigan experienced rapid population growth in the early-to-mid 20th century, and much of the state's public works and infrastructure were established in this same time frame.
- However, in recent decades, the population of many cities and urban areas has stayed flat or decreased, while the population of suburbs and exurbs has grown, often encouraged and subsidized by Michigan's public policy.
- As Michiganders have moved from cities to suburbs and exurbs, the infrastructure of these cities has become outdated and under-maintained. Michigan has built more infrastructure in suburbs and exurbs that supports fewer residents.



Source: Schmitt, Angie, "Sprawl Costs the Public More Than Twice as Much as Compact Development." Streets Blog USA. Available at <https://usa.streetsblog.org/2015/03/05/sprawl-costs-the-public-more-than-twice-as-much-as-compact-development>

The Environmental and Health Costs of an Industrial Legacy

Despite Strides in Environmental Protection, Some Michiganders Disproportionately Suffer from Pollution

Urban areas generally suffer the greatest degree of environmental stressors



Air quality in Michigan has drastically improved in the decades since the adoption of the federal Clean Air Act. While most Michigan counties are currently in compliance with federal air quality standards, many historical **urban neighborhoods are frequently subjected to toxic emissions** from lead or particulate matter.



By most measures, water quality in Michigan is better than it has been in over a century. However, Michigan's industrial legacy has left the state with **hundreds of contaminated sites that continue to drive pollution into groundwater** and surface waters.



Despite detrimental impacts to health from light pollution and noise pollution, **state policies largely ignore these forms of pollution**, leaving communities of color, who tend to live in urban areas, particularly at risk.

Michigan Has Prioritized Business Over the Environment

A business-first approach has burdened Michigan's communities with health problems, shortened life expectancies, and poor quality of life

- Michigan's industrial legacy has resulted in hundreds of polluted sites across the state.
- Many urban neighborhoods near industrial facilities have come to be known as "sacrifice zones," signaling how perceived economic benefit has outweighed the health and wellbeing of Michiganders.
- These neighborhoods suffer the effects of air, soil and water pollution, as well as excessive light and noise pollution, and unmaintained blighted areas overgrown with invasive species.
- One study estimates that air pollution in Southeast Michigan alone is responsible for more than 10,000 disability-adjusted life years per year, with \$6.5 billion in monetized health impacts. In other words, air pollution is causing people to get sick and die early.



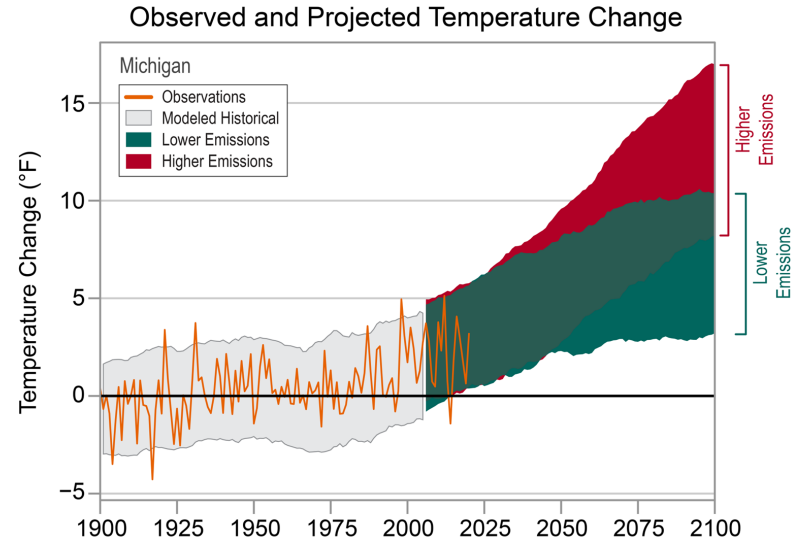
Salina elementary school (Dearborn) is directly adjacent to an oil refinery that has been subject to multiple air quality violations.

Transitioning to a Viable Future in the Face of Climate Change

Climate Change Threatens Michigan, and All of Humanity

Climate change will drive instability and uncertainty for the future of Michigan

- Climate change will impose overall uncertainty and variability in weather.
- Rising temperatures may amplify summer droughts, reducing crop growth and presenting high wildfire danger.
- The precipitation (rain and snow) that Michigan does receive is likely to come in increasingly intense storms.

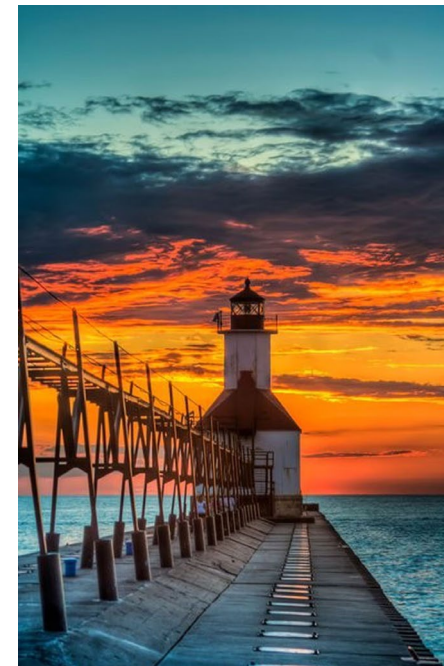


While the average global temperature has increased by roughly 1.7°F since 1900, average annual temperatures in Michigan have risen nearly 3°F over the same period.

Michigan's Environment Could be Key to Future Growth

Michigan environment and natural amenities could be a core asset to attract new residents and investments

- Michigan has a wealth of natural resources
- Water resources, in particular, are unmatched by any other state
 - Great Lakes
 - Inland waters
 - Rivers
- Mature forests
- Unique dune ecosystems
- Leveraging these assets will require increased attention to environmental protection and related human health impacts
- As Southern regions get hotter and water levels rise, “Climigrants” may choose Michigan as a destination with plenty of water and tolerable temperatures.



Wide-Ranging Climate Impacts Require Wide-Ranging Responses

Successful climate adaptation will promote Michiganders' wellbeing and a sustainable state economy



Michigan's current climate policy emphasizes climate mitigation – reducing carbon emissions. These efforts will not measurably impact the climate change that the state experiences.



Climate adaptation must be built into state policies across the board.

- Infrastructure planning should include solutions such as routing power lines underground, ensuring stormwater systems can accommodate severe storms, and routinely inspecting and maintaining critical flood control facilities.
- Protecting Michigan's natural resources may include policies and programs that understand, track, and respond to harmful and invasive species and diseases, implementing land-use and forestry practices to reduce the likelihood of destructive wildfires, remediating sites with soil contamination, and managing shoreline areas.



Importantly, all policies must ensure that addressing one negative impact does not result in other negative impacts (maladaptation).

A Pathway to a Thriving and Sustainable Michigan

Coming Together to Invest in the Future of Michigan

Understanding the challenges facing Michigan can help political, industry, community and foundation leaders develop solutions to **rebuild and maintain infrastructure** that is fiscally sustainable **while protecting the environment** and **preparing for the impacts of climate change**.

Michigan's natural resources can now play a key role in reshaping the state's communities and economy for the future. Our leaders should focus on developing policies that:

- Emphasize sustainable development and environmental remediation and protection to promote population health and wellbeing.
- Build modern infrastructure that serves people well.
- Take actions to prepare for a changing climate.

Time to Act Starts Now: An Opportunity to Reverse These Trends

What Can We Do About These Findings?

Michigan's challenges are not insurmountable , but they do call for bold and broad action.

Good ideas already exist in government, philanthropy, the private sector, and communities to:

- **Refocus on the opportunities and well-being of Michiganders** , to improve health, educational achievement and job readiness.
- **Invest in the public services and natural resources** that make Michigan a place where people want to live.
- **Attract new people** from around the country and world.

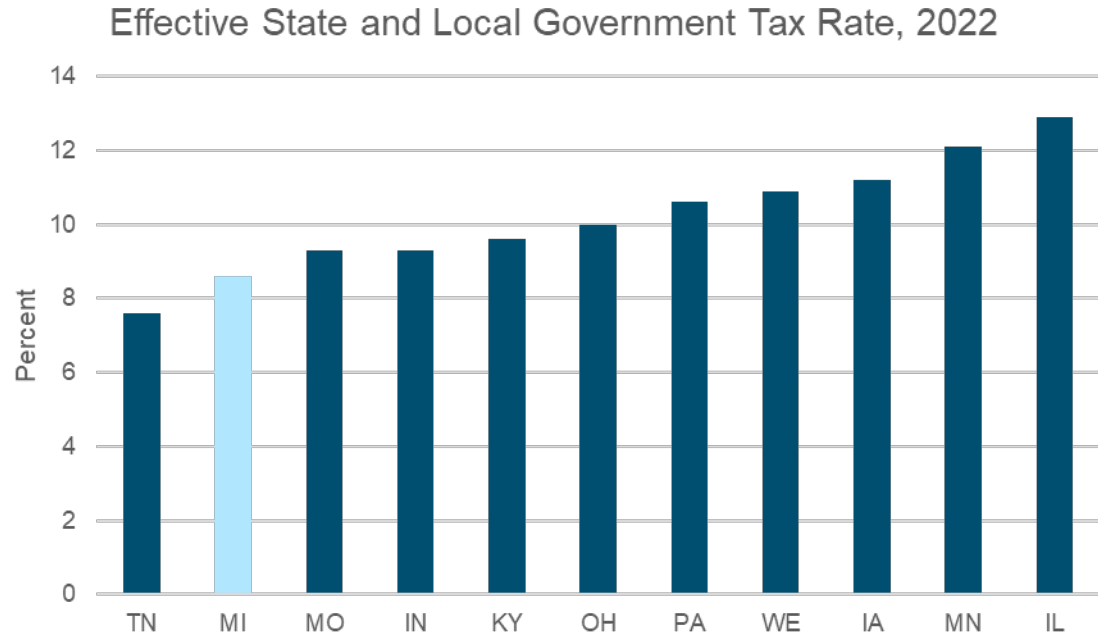
To address Michigan's challenges, stakeholders, regions, and political parties must **come together** and must **sustain** efforts to support quality of life and economic opportunity for Michiganders today and tomorrow.

**Do our state and local
governments have the
capacity to address
Michigan's shortcomings?**

Michigan is not a high tax state anymore

Policy actions to reduce taxes and a diminished economy have lowered tax rates and tax yields

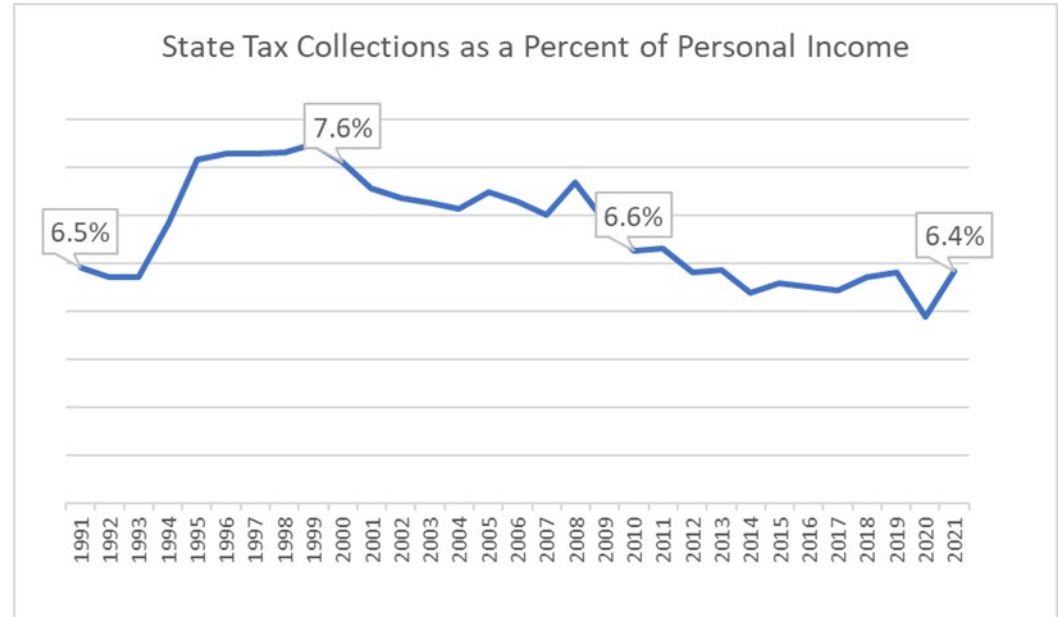
- Michigan ranks 46th among all states in effective tax burden
- Revenues are down for both state and local governments
- Michigan relies on the state to raise revenue more than most other states
- Combined with tax bases that aren't growing, it doesn't bode well for government services



The state government is attempting to do more with less resources

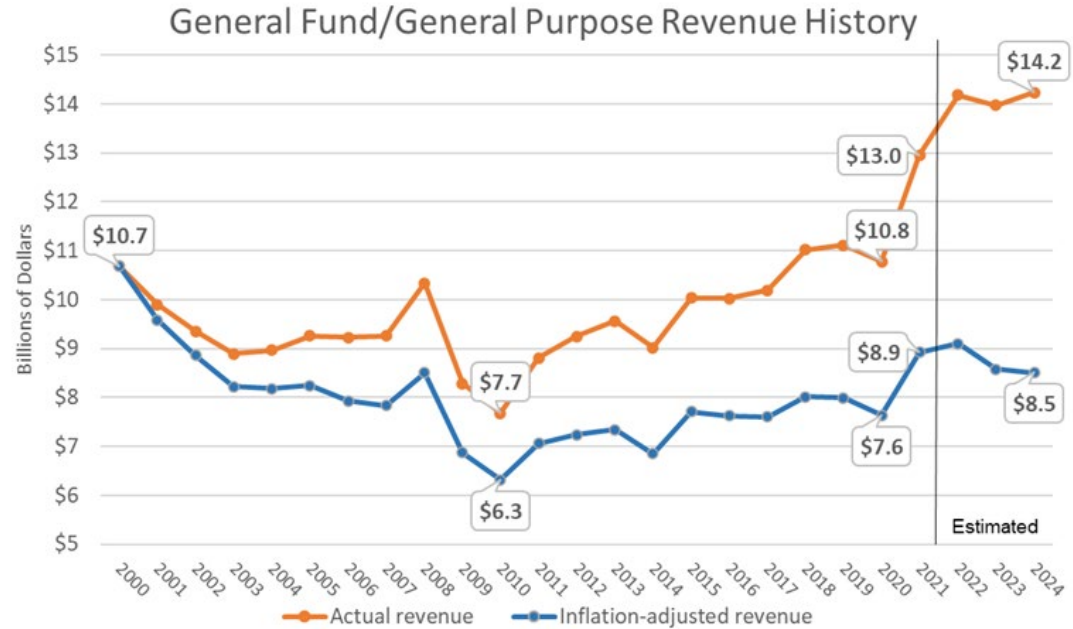
Michigan's single state recession and economic stagnation have kept tax collection growth in check

- Michigan's state government generated \$35.8 billion in tax revenue in Fiscal Year 2021; that was equivalent to 6.4 percent of all Michigan personal income
- Three decades earlier, the same percentage in Fiscal Year 1991 was 6.5 percent
- State tax revenues are used to fund more services today than they were 30 years ago
 - Since 1994, the state has had the added primary role of funding K-12 education



State Government's capacity suffers from cuts made 20 years ago

- But state government tax revenues are at historically high levels!
- This is true. Much of the recent growth is related to federal COVID funding and unexpected state tax revenue
- Inflation-adjusted GF/GP revenue is 20 percent below the Fiscal Year 2001 peak

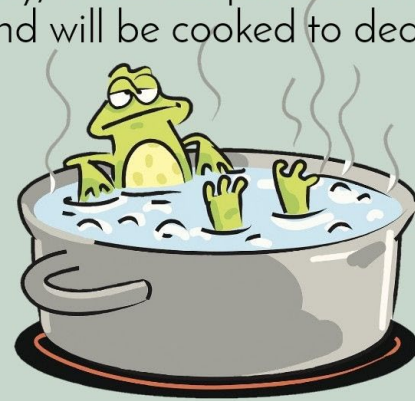


State service delivery has suffered

- Funding of state functions has suffered
 - Higher education
 - Roads and bridges
 - Public health
 - Cash assistance safety net
 - Environmental regulation
- Consequences
 - Among the worst roads in the nation
 - Contaminated water distribution lines in Flint
 - Dam collapse north of Midland
 - Untended pollution
 - Struggling education system
 - State population in poorer health than most states

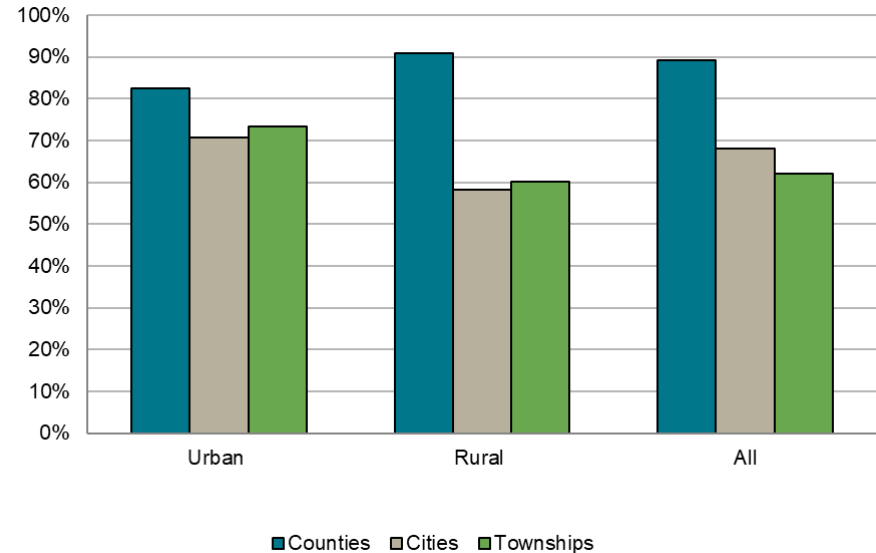
The Boiling Frog

The boiling frog is a fable describing a frog being slowly boiled alive. The premise is that if a frog is put suddenly into boiling water, it will jump out, but if the frog is put in tepid water which is then brought to a boil slowly, it will not perceive the danger and will be cooked to death.



Michigan's broken local government finance system

- Property tax limitations among the strictest in the nation
- Underfunding of state revenue sharing and dysfunctional distribution formula fails aid struggling communities or reward prospering communities
- Local governments have responded by raising property tax rates, making the property tax burden among the highest in the nation
- Local governments challenged in providing quality services to attract residents
 - Fewer police and fire fighters
 - Poor transportation and water infrastructure
 - Fewer staff to serve municipal needs



Percent of Local Governments that Raised Tax Rates, 2004 to 2020

Learn more

- 5-part series of papers
 - 3 have been released
 - Others in September
- Lots of media coverage
- **Governor Whitmer** announce creation of Growing Michigan Together Council at Detroit Chamber Conference
 - 28 members of a bi-partisan council to address population trends, education, infrastructure
 - Convened from July to December
- Focus of various chambers of commerce, Business Leaders for Michigan, etc.



<https://crcmich.org/publications/prosperous-future>