An Income Profile of Older Adult Householders In Southeast Michigan

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Seniors Count! Summary

A lack of easily accessible data on the aging population prompted the development of the *Seniors Count!* project, a collaboration begun and led by the Institute of Gerontology (IOG) at Wayne State University in Detroit, Michigan, and Adult Well Being Services (AWBS), a local non-profit community agency that provides services supporting the health and independence of older adults. *Seniors Count!* project staff are conducting a collection, analysis, and interpretation of secondary demographic, economic, and social data on older adults in the 7-county Southeast Michigan region. The results will be used by planners, service providers, policymakers, and advocates in the aging network.

Fast Facts

- The median household income for households headed by a person 65 years of age and over in Michigan is $30,787, which is 23rd highest in the United States.

- Within Michigan, Livingston, Oakland and Washtenaw counties have the highest estimated median incomes for senior-headed households.

- Annually, seniors in Southeast Michigan have over 16.5 billion dollars in personal income at their disposal.

- A tremendous amount of income diversity exists within the region. For example, Bloomfield Township has a median household income of $78,393 for the senior population, while Hamtramck has a median household income of only $16,973.

- The majority of senior income is received from two sources: Social Security and employer-sponsored retirement benefits.

- Over 120,000 individuals in Southeast Michigan, many of whom are seniors, rely on UAW pensions from Ford, General Motors and Chrysler for retirement income.

- About 14% of the income of older adults in Southeast Michigan comes from returns on investments—interest, dividends, and rent. The proportion of senior income generated from investments varies from over 18% in Oakland County, to less than 4% in Detroit.

- In Southeast Michigan, almost one-third of seniors receive 90% or more of their income from Social Security alone. Within the seven county region, the proportion subsisting almost exclusively on Social Security varies from a low of 27% in Oakland County to a high of almost 38% in the City of Detroit.

- About 62% of seniors in Southeast Michigan receive half or more of their income from Social Security, varying from 50% in Washtenaw County to 70% in Detroit.

Introduction

The older population is one of the most economically vulnerable populations in the United States for several reasons. Most are no longer in the workforce and must rely on fixed sources of income (e.g., pensions, Social Security benefits). While income sources may vary in response to shifting economic circumstances, many seniors in the current economic climate have few options to bring in additional sources of income to meet the burden of rising living expenses. Despite being a population covered by universal health insurance (Medicare), they still bear the brunt of many out-of-pocket expenses including prescription drug premiums, copays, and coverage gaps. Finally, the economic recession of the past couple of years has resulted in a sharp decline in property values as foreclosures have skyrocketed. For many older homeowners, this has meant a decline in the value of their largest asset and in some cases, that their mortgage exceeds the value of their home.

The economic challenges that seniors currently face are most apparent in Southeast Michigan, the epicenter of the recession. In this report, we detail the income status of the aging population in the region. We also discuss the overall income of this population, sources of income, and how union pensions from Ford, General Motors and Chrysler have kept a significant segment of this population financially afloat.

Methodology

The data presented in this report are mostly derived from the 2005-2007 American Community Survey (ACS) though we are grateful to the United Auto Workers (UAW) for providing us with summary pension data. The ACS is a relatively new survey instrument utilized by the US Census Bureau to provide intercensal estimates of population characteristics, and is intended to replace the decennial census long form starting in 2010.

While the ACS is similar to the decennial census long form, they are different in several key respects. First, the annual sample size used to calculate the estimates for the ACS is much smaller than that of the decennial census. Thus, the US Census Bureau pools samples from several years (e.g., three-year estimates) in order to provide reliable estimates for smaller geographic units. The three-year file used in this report contains data for geographies with populations of 20,000 individuals or more. As a result, economic characteristics are not available for all geographies in Southeast Michigan. More information on the American Community Survey is contained within Appendix I.

The second difference is related to questionnaire wording. The decennial census asks individuals about their income during the previous calendar year while the ACS asks about income over the previous 12 months. Even slight changes in wording such as this one can affect survey results, so even after adjusting for inflation, users need to exercise caution when comparing data in this report to the year 2000 or previous decennial census data.

Finally, data quality is an issue with the ACS due to a smaller sample size when compared to the decennial census. As a result, the US Census Bureau has provided reliability estimates, in

the form of margins of error, for each estimate. For some users, this presents an additional challenge in interpreting data and drawing conclusions. Not only must one understand the estimate, but they must also take into account the reliability of the estimate. In order to strike a balance between easy use/readability of the estimates, we have adopted a three-category reliability typology that accompanies most estimates in this report. For ease of interpretation we have converted the margins of error into coefficients of variation (CV). CVs that are classified as reliable (CV<15) will *not* be denoted in the tables within the report. CVs classified as somewhat reliable (15<CV<30) will be denoted with a single asterisk (*) within tables and caution needs to be taken when reaching conclusions or making comparisons with other estimates. CVs deemed unreliable (C≥30) will be denoted with a double asterisk (**) within tables. We do not advise using these estimates at all. The methodology used to create the reliability estimates is in Appendix II. In addition, the appendix section of this report provides a replicate of data tables contained within the report where reliability estimates are available.

The primary measure used in this report is household income. This is a measure of income earned in the past 12 months for an entire household, which may contain more than one wage-earner. It should not to be confused with measures of individual personal income. The median household income marks the point at which half of the households have a lower income and half have a higher income. While it is perhaps the best indicator of the total income available to all the members of a household, keep in mind that median household income is a summary measure of central tendency within a geographical area, and does not indicate the income variation or diversity within that area. Tables 2 through 6 show median household income (or numbers of households within different income ranges) for households with householders 65 years of age and older. In Census terms, the "householder" is the head of the household, and the estimates in Tables 2 through 5 apply only to those households headed by a person age 65 or older. We sometimes refer to these as "senior-headed households" for simplicity's sake. Senior-headed households should not be confused with all households that contain seniors, those in which a person age 65 or older lives but which is headed by someone under age 65, such as an adult child. Please also note that the measure used in Tables 7 and 8, in which we break down seniors' income by source, indicates individual personal income and not household income. We provide detailed income category data in the appendix of the report so that users can examine patterns related to specific income groups.

Several additional points are worth noting about the use of median household income for households with a householder 65 years of age or older. First, the ACS uses a rolling sample, which means that individuals are sampled year-round (versus April 1st for the decennial census). This difference requires caution when comparing the ACS to decennial census data. Further, three years of data are included in the 2005-2007 ACS estimates, but all data has been adjusted to constant 2007 dollars. Finally, this measure includes only households where the head of the household is a person 65 or over. It does not include households where a senior is living with another head-of-household who is younger than 65 (e.g., living in their adult child's home). Thus while median household income for households with a householder 65 years of age and over may not always be the most ideal measure, it is one of the only measures contained within the ACS that allows us to measure income by age group. Other measures of economic status, including poverty and economic security, will be addressed in subsequent working papers.

National Summary

Nationally, the aging population has the second lowest median household income for any age group (see Table 1). Employment, job status, and income naturally change across the lifespan. Workers under the age of 25 are just entering the workforce, developing vocational skills and accumulating experience, and thus have yet to reach their full earning potential. This is why households headed by those under age 25 have the lowest median household income. As individuals age and gain more education and experience, their income tends to grow steadily, which is why household income is highest for householders in the middle and late parts of their working lives as shown in Table 1. Income growth levels off in their 50s and 60s, and then household income drops sharply when householders retire. Loss of a full-time wage at the peak of one's earning history, as might be expected, leads to a dramatic loss of income despite Social Security benefits, pension payments, and income from investments and part-time employment that many retirees receive.

Table 1: United States Median Household Income by Age of Householder

Age of Householder	Estimate
Under 25 Years of Age	$26,207
25 to 44 Years of Age	$54,830
45 to 64 Years of Age	$61,527
65 Years of Age and Over	$31,185

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 10
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix III for more information on reliability estimates

As shown in Table 2, much variation exists between regions and states. Households headed by older adults have the highest median household incomes in the Western region of the US, followed by the Northeast. These regions also contain states that have the highest overall median incomes. The Midwest region, which includes Michigan, is only slightly higher than the South for senior-headed household income. Many states within the Midwest region are not ranked high in terms of income despite being home to many union workers, a status which is commonly assumed to be associated with economic stability later in life.

Table 2: National Ranking of States by Median Household Income for Households with a Householder 65 Years of Age and Over

Geography	Estimate	Rank	Geography	Estimate	Rank
United States	*$31,185*				
Northeast Region	*$31,125*				
Midwest Region	*$30,154*				
South Region	*$29,779*				
West Region	*$35,415*				
Alabama	$26,380	45			
Alaska	$39,983	3	Montana	$28,690	37
Arizona	$34,398	14	Nebraska	$29,388	32
Arkansas	$25,511	47	Nevada	$36,877	5
California	$36,769	6	New Hampshire	$34,048	15
Colorado	$34,511	13	New Jersey	$36,276	7
Connecticut	$36,156	8	New Mexico	$29,809	29
Delaware	$35,450	10	New York	$30,918	22
District of Columbia	$35,533	9	North Carolina	$28,178	41
Florida	$32,438	16	North Dakota	$25,817	46
Georgia	$29,526	31	Ohio	$29,247	33
Hawaii	$49,098	1	Oklahoma	$28,475	39
Idaho	$30,432	26	Oregon	$32,431	17
Illinois	$31,929	19	Pennsylvania	$28,195	40
Indiana	$29,906	28	Rhode Island	$29,028	35
Iowa	$29,159	34	South Carolina	$28,606	38
Kansas	$30,712	25	South Dakota	$27,739	42
Kentucky	$24,836	50	Tennessee	$26,981	44
Louisiana	$25,356	48	Texas	$30,777	24
Maine	$27,716	43	Utah	$37,150	4
Maryland	$40,174	2	Vermont	$30,167	27
Massachusetts	$31,976	18	Virginia	$35,256	11
Michigan	$30,787	23	Washington	$35,130	12
Minnesota	$31,798	20	West Virginia	$24,889	49
Mississippi	$23,520	51	Wisconsin	$29,579	30
Missouri	$28,759	36	Wyoming	$31,382	21

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 10, 30, 40
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix IV for more information on reliability estimates

Table 3 demonstrates that household incomes of the older adult population vary dramatically by geography. The top ten cities in the list are made up of more educated, professional, white-collar workers. Highly educated professionals, those with higher incomes who have attained a high socioeconomic status, often stay in the workforce later in life because they tend to be healthier, better able to continue working, and more motivated to delay retirement. Seniors who

have generated more income over their working lives also have more wealth-generating investments and assets, more substantial pensions, and larger accumulations of retirement savings to add to their incomes.

The bottom ten nationally ranked cities for senior median household income tend to be home to large immigrant populations. Some of these cities are located in the Western United States on the Mexican border, and others are part of the Miami metropolitan area, one of the poorest cities in the nation. Still other bottom ten cities are within large urban metropolitan areas in the industrial East and Midwest. In contrast to their wealthier counterparts, these low-income seniors are more likely to be former blue-collar workers whose poorer health may have forced them out of the workforce earlier. Seniors who spend their working lives at lower income levels accumulate fewer retirement investments and are much less likely to have an employer-sponsored pension.

Table 3: National Ranking of Places by Median Household Income for Households with a Householder 65 Years of Age and Over

Geography	Estimate		Rank
Top Ten			
Potomac, Maryland	$110,731		1
University Park, Texas	$96,604	*	2
Newington, Virginia	$92,378		3
Mountain Brook, Alabama	$89,129		4
Fort Washington, Maryland	$88,237		5
Lake Forest, Illinois	$87,814		6
Franconia, Virginia	$87,633		7
Lafayette, California	$87,223		8
Burke, Virginia	$86,455		9
McLean, Virginia	$84,409		10
Bottom Ten			
Edinburg, Texas	$16,006	*	2,054
East Cleveland, Ohio	$15,991		2,055
Hialeah, Florida	$15,774		2,056
South Miami Heights, Florida	$15,597	*	2,057
West Little River, Florida	$15,241	*	2,058
East Orange, New Jersey	$14,970		2,059
San Luis, Arizona	$14,333	*	2,060
Eagle Pass, Texas	$13,197		2,061
Socorro, Texas	$12,160	**	2,062
Kiryas Joel, New York	$11,684	**	2,063

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 160
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix V for more information on reliability estimates
Note 3: CVs that are classified as reliable are *not* denoted in the table, one asterisk (*) denotes somewhat reliable data, two asterisks (**) denotes unreliable data

Michigan

The median household income of the senior population in Michigan is only slightly below that of the nation as a whole, but much variation exists within the state. Of counties with reliable estimates, Washtenaw ($43,259), Livingston ($40,853), and Oakland ($39,248) have the highest median household incomes in Southeast Michigan as shown in Table 4. The estimate of Leelanau County's median income is higher as shown in the table below, but the two asterisks indicate that the estimate is too unreliable to trust.

Table 4: Estimate of Median Household Income by Michigan County for Households with a Householder 65 Years and Over, 2005-2007

Geography	Estimate		Geography	Estimate		Geography	Estimate	
United States	*$31,185*							
Michigan	*$30,787*							
			Grand Traverse	$35,071	*	Midland	$31,198	*
Alcona	n/a		Gratiot	$26,903	*	Missaukee	n/a	
Alger	n/a		Hillsdale	$26,507	*	Monroe	$31,918	*
Allegan	$27,918	*	Houghton	$23,032	*	Montcalm	$25,941	*
Alpena	$23,446	*	Huron	$25,092		Montmorency	n/a	
Antrim	$31,875	*	Ingham	$34,172		Muskegon	$28,290	
Arenac	n/a		Ionia	$27,869	*	Newaygo	$30,891	*
Baraga	n/a		Iosco	$26,637	*	Oakland	$39,248	
Barry	$31,516	*	Iron	n/a		Oceana	$29,723	*
Bay	$29,084	*	Isabella	$32,410	*	Ogemaw	$28,498	*
Benzie	n/a		Jackson	$29,606		Ontonagon	n/a	
Berrien	$28,300		Kalamazoo	$31,652		Osceola	$24,147	*
Branch	$26,330	*	Kalkaska	n/a		Oscoda	n/a	
Calhoun	$29,352		Kent	$31,380		Otsego	$32,235	**
Cass	$29,339	*	Keweenaw	n/a		Ottawa	$31,640	
Charlevoix	$33,759	*	Lake	n/a		Presque Isle	n/a	
Cheboygan	$32,552	*	Lapeer	$32,815	*	Roscommon	$27,802	*
Chippewa	$27,318	*	Leelanau	$50,500	**	Saginaw	$29,023	
Clare	$28,162	*	Lenawee	$30,003		Saint Clair	$31,368	
Clinton	$30,344	**	Livingston	$40,853	*	Saint Joseph	$27,774	*
Crawford	n/a		Luce	n/a		Sanilac	$24,902	*
Delta	$25,566	*	Mackinac	n/a		Schoolcraft	n/a	
Dickinson	$25,359	*	Macomb	$31,280		Shiawassee	$30,094	*
Eaton	$33,418	*	Manistee	$28,623	*	Tuscola	$27,986	*
Emmet	$34,391	*	Marquette	$26,435	*	Van Buren	$24,904	*
Genesee	$31,024		Mason	$26,771	*	Washtenaw	$43,259	
Gladwin	$28,651	*	Mecosta	$28,941	*	Wayne	$28,775	
Gogebic	n/a		Menominee	$22,805	*	Wexford	$26,359	*

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Levels 10, 40
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix VI for more information on reliability estimates
Note 3: CVs that are classified as reliable are *not* denoted in the table, one asterisk (*) denotes somewhat reliable data, two asterisks (**) denotes unreliable data
n/a = not available

While inadequate data precludes us from drawing complete conclusions about all the counties in the state, the trend in Michigan appears to be that rural areas have lower household incomes in general, and lower incomes in senior-headed households in particular. The counties with the lowest median household income for senior-headed households include Menominee ($22,805), Alpena ($23,446) and Houghton ($23,032), all of which are located in the rural northern area of the state. It is worth noting that despite the concentration of manufacturing employment and union representation in Southeast Michigan-employment conditions that may be expected to produce higher income during retirement-these counties do not necessarily show the highest household incomes for seniors in the state.

Within Michigan, household income also differs dramatically between cities (see Table 5). Most of the cities with the highest median household income for seniors are located within Oakland County. This is not surprising considering that Oakland County is one of the wealthiest counties in the United States. However, this should not overshadow the fact that it also home to two of the lowest income cities for seniors, Ferndale and Madison Heights, as well.

Table 5: Ranking of Michigan Cities by Median Household Income for Households with a Householder 65 Years of Age and Over

Geography	Estimate		State Rank	National Rank
Top Ten				
Bloomfield Township	$78,393		1	18
Okemos	$66,202		2	54
East Lansing	$59,406		3	90
Ann Arbor	$53,792		4	152
West Bloomfield Township	$53,138		5	163
Rochester Hills	$46,657		6	311
Farmington Hills	$43,452		7	411
Troy	$43,093		8	416
Novi	$42,047		9	466
Canton	$39,886		10	570
Bottom Ten				
Saginaw	$24,151		58	1,826
Eastpointe	$24,138		59	1,828
Madison Heights	$24,038		60	1,832
Jackson	$23,312		61	1,869
Muskegon	$23,288		62	1,872
Detroit	$23,041		63	1,881
Wyandotte	$22,320		64	1,914
Ferndale	$21,676	*	65	1,951
Port Huron	$20,238		66	1,994
Hamtramck	$16,973		67	2,047

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 160
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix VII for more information on reliability estimates
Note 3: CVs that are classified as reliable are *not* denoted in the table, one asterisk (*) denotes somewhat reliable data, two asterisks (**) denotes unreliable data
Note 4: National ranking is based on 2,063 cities

Most of the bottom ten Michigan cities, ranked by median income for households headed by a person 65 years or older, can be found in or near former centers of manufacturing in Southeast and Central Michigan. Many are inner-ring suburbs that have traditionally attracted lower-income foreign-born immigrants and working-class urban migrants. These cities are now home to many of the state's poorest elderly populations. Three of the bottom ten cities, Detroit, Wyandotte, and Hamtramck, are in Wayne County, but Canton, one of the top ten, is also located in Wayne.

Southeast Michigan Region

Household Income

An inherent shortcoming of summary measures (i.e. median household income) is that they only provide a composite of a population and do not capture the diversity that exists within. Even though Southeast Michigan is home to three of the state's highest income counties for seniors, over one third (37.8%) of the senior households within the region have an annual income of less than $25,000. In fact, households with incomes between $15,000 and $24,999 comprise the largest single income bracket (see Table 6). Despite the presence of a small number of households at the high end of the income spectrum skewing the median measure, most senior households within the region do not have large incomes. For additional information on individual cities within Southeast Michigan, refer to Appendix IX.

Table 6: Estimate of Income for Households with a Householder 65 Years of Age and Over

Geography	Total Households	Percentage of Households in Each Geographical Area Falling Within Income Range										Median Household Income
		Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 and over	
United States	*22,817,149*	10.0	11.8	18.9	14.2	15.0	14.1	6.8	5.4	1.8	2.0	*$31,185*
Michigan	*803,263*	8.5	10.8	20.8	16.3	16.9	14.0	5.8	4.2	1.2	1.3	*$30,787*
7 County Region	*367,679*	8.8	9.6	19.4	15.3	16.3	15.1	6.8	5.3	1.6	1.7	*n/a*
Livingston County	10,690	3.9*	6.7*	18.0	13.8	19.4	18.5	9.2	6.4*	2.3*	1.9**	$40,853
Macomb County	71,838	7.5	9.3	21.3	17.4	17.7	15.5	6.2	3.5	0.9*	0.6*	$31,280
Monroe County	11,448	5.9*	8.3	21.6	20.1	19.4	14.4	4.9*	4.3*	0.7**	0.5**	$31,918
Oakland County	90,604	6.6	8.4	15.9	13.8	15.5	16.7	8.8	7.9	2.9	3.5	$39,248
St. Clair County	13,432	7.5	9.8	21.5	17.9	16.5	15.3	5.1	3.8*	1.5*	1.0*	$31,368
Washtenaw County	18,994	6.2	7.2	15.9	12.5	14.1	16.5	10.1	9.1	4.3	4.0	$43,259
Wayne County	150,673	11.7	11.1	20.8	15.1	16.0	13.5	5.6	4.2	1.0	1.0	$28,775

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Tables C19.37 and B19.49, Summary Levels 10, 40, 50
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: See Appendix VIII for more information on reliability estimates
Note 3: CVs that are classified as reliable are *not* denoted in the table, one asterisk (*) denotes somewhat reliable data, two asterisks (**) denotes unreliable data

n/a = not available

Income Sources

Much of the variation in income available to seniors is based on differences in the sources of that income. Table 7 summarizes these sources for the population of older adults living in Southeast Michigan. Collectively, the purchasing power of seniors in the seven county region, based on their reported income, totals nearly $16.6 billion. More than $6.5 billion is received from Social Security and SSI, and nearly $2.3 billion is generated from interest, dividends and rental properties. In addition to Social Security, seniors in the seven-county region receive retirement monies totaling more than $4 billion from other private or federal sources including pensions, survival benefits, disability, IRAs and Keogh plans. While senior citizens are rarely perceived as economic assets to their communities, they actually make significant contributions to the local economy. More of their income is imported into the local economy from other regions, compared to other age groups whose income is generated within the region, and they tend to spend a higher percentage of their income than other age groups. Furthermore, seniors are still actively participating in the work force, as demonstrated by the almost $2.7 billion earned in wages and salaries by seniors, comprising 16.2% of their total income on average.

Table 7: Personal Income by Source for the Population 65 Years of Age and Older

	Total Personal Income (in millions)	Income Source as a Percentage of Total Personal Income							
		Wage and Salary	Business and Farm	Social Security	Welfare (Public Assistance)	Interest, Dividend, and Rental	Retirement	Supplemental Security Income (SSI)	Other
Michigan	*$33,433.9*	*14.4*	*2.3*	*40.4*	*0.2*	*14.1*	*23.9*	*1.0*	*3.8*
7-County Region	*$16,581.4*	*16.2*	*2.4*	*38.3*	*0.2*	*13.8*	*24.6*	*1.1*	*3.5*
Lapeer/St. Clair Counties	$810.6	13.9	1.6	43.6	0.1	13.0	24.3	0.6	3.0
Livingston County	$592.2	14.5	5.5	35.6	0.0	16.6	24.3	0.4	3.1
Macomb County	$2,812.1	12.6	1.2	44.3	0.1	11.5	25.5	0.9	3.9
Monroe County	$414.1	8.4	0.3	49.2	0.0	9.9	25.2	0.7	6.2
Oakland County	$4,984.9	20.7	3.7	31.7	0.1	18.2	21.3	1.0	3.3
Washtenaw County	$1,221.3	21.7	3.4	29.3	0.2	18.1	24.9	0.5	1.9
Wayne County	$5,746.2	14.0	1.5	41.8	0.3	10.2	27.0	1.6	3.6
Detroit	$1,774.8	15.5	1.7	44.6	0.2	3.9	28.0	2.4	3.7
Out-Wayne	$3,971.4	13.4	1.4	40.6	0.4	13.0	26.5	1.2	3.5

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007) Public Use Microdata Sample via IPUMS
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: Reliability estimates are not available for this table

A few important facts are worth noting. Oakland County alone accounts for nearly one-third of the income for the seven-county region, making it the home of the wealthiest seniors in Michigan. Oakland County seniors garner a larger percentage of their income from interest,

dividends, and rental properties than those in any other county. The lowest proportion of Social Security payments are made to seniors in Washtenaw County, but it also has the highest proportion of wages and salary, which signifies that a large number of seniors are still active in the workforce. Detroit seniors rely on SSI more than those in any other area, perhaps due to the large need, high poverty rate, and chronic unemployment experienced by that population over their working lives. Almost half of the income flowing to those age 65 and older in Detroit comes from federal sources, totaling more than $825 million imported into the local economy. Detroit seniors also receive a large percentage of their income from retirement benefits, presumably because of the pensions that were established and are still being paid by Chrysler, Ford, General Motors or other manufacturing industries.

A consideration of income profiles for those age 65 and over would not be complete without a closer look at reliance upon Social Security benefits. Social Security was designed to provide for roughly 40% of income, ostensibly to prevent poverty in retirement while not discouraging personal savings earlier in life. Table 7 demonstrates this figure is fairly well approximated across the board for the older adult population. However, as with any measures of central tendency, these figures obscure the wide individual variation in reliance on Social Security. Table 8 helps to illuminate that variation.

Table 8: Social Security Income as a Percentage of Total Income for Individuals 65 Years of Age and Over, 2005-2007

Geography	Typology of Ratio of Social Security Income to Total Income									
	0% to 9.9%	10% to 19.9%	20% to 29.9%	30% to 39.9%	40% to 49.9%	50% to 59.9%	60% to 69.9%	70% to 79.9%	80% to 89.9%	90% to 100%
Michigan	*2.8*	*4.7*	*7.0*	*9.8*	*11.9*	*10.7*	*8.2*	*6.6*	*5.4*	*32.9*
7 County Region	*3.1*	*5.2*	*7.6*	*10.1*	*12.3*	*10.7*	*8.1*	*6.0*	*4.9*	*32.0*
Lapeer/ St.Clair Counties	2.1	3.3	5.8	11.3	11.6	11.0	6.8	7.6	5.6	35.0
Livingston County	3.1	7.6	8.3	11.8	13.5	8.9	6.8	6.4	4.5	29.1
Oakland County	4.5	7.2	9.5	11.9	12.8	9.6	7.2	5.1	4.9	27.3
Macomb County	2.7	4.3	6.4	9.7	11.6	10.5	7.8	6.0	5.6	35.3
Washtenaw County	4.3	11.6	11.1	9.9	13.0	7.7	5.5	6.0	2.5	28.2
Monroe County	1.8	3.8	5.5	8.3	12.3	12.4	8.8	7.5	6.3	33.4
Wayne County	2.6	3.7	7.0	9.1	12.2	11.9	9.4	6.2	4.6	33.2
City of Detroit	2.2	3.3	6.2	6.0	12.5	12.0	10.0	5.7	4.5	37.7
Out-Wayne County	2.9	4.0	7.5	10.8	12.1	11.8	9.0	6.4	4.7	30.8

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007) Public Use Microdata Sample via IPUMS
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: Reliability estimates are not available for this table

As Table 8 shows, nearly one out of every three people age 65 and over in Southeast Michigan rely almost exclusively on Social Security benefits for income. The proportion of seniors garnering 90 to 100 percent of their income from Social Security varies from a low of about 27

percent in Oakland County to a high of nearly 38 percent in the City of Detroit. In other words, almost two out of five older adults in Detroit subsist on Social Security's modest stipend and little else. Those who receive half or more of their income from Social Security make up about 64 percent of the senior population in the state, and 62 percent in the region. This proportion varies from a low of 50 percent in Washtenaw County to a high of 70 percent in Detroit. Clearly, even many older adults with multiple sources of income still depend heavily upon Social Security to support themselves.

Retirement Income

A factor unique to the Detroit area and similar Midwest regions is the prevalence of seniors who receive retirement benefits (e.g., a pension and healthcare) from unions. According to Table 9, 120,520 individuals in Southeast Michigan receive a pension income from the United Auto Workers (UAW) union. This seven-county region is home to 51.9% of all UAW workers in Michigan who retired from Chrysler, Ford or General Motors. Within the region, a plurality of retirees or their beneficiaries live in Wayne County (48.2%), many of whom previously worked for Ford. In Oakland County most UAW pensions are paid to General Motors retirees, and nearly half of Macomb County UAW retirees worked for Chrysler. These differences are most likely explained by differences in factory locations. General Motors is located in Pontiac; Ford in Dearborn; and Chrysler in Sterling Heights and Warren. Overall, union benefits in the form of a pension provide not only an additional safety net for seniors, but also a source of bridge income between the end of employment and eligibility for Social Security. This type of income is especially important during the current economic climate in which many companies have sought to reduce their workforce by eliminating those near retirement.

Table 9: Number of Retirees and Beneficiaries Receiving UAW Pensions from Major Automobile Corporations

County	Chrysler	Ford	General Motors	Total
Livingston	248	1,161	1,084	2,493
Macomb	10,024	5,802	5,977	21,803
Monroe	1,074	3,071	1,446	5,591
Oakland	4,286	4,244	15,536	24,066
Saint Clair	1,289	1,089	871	3,249
Washtenaw	395	2,861	1,932	5,188
Wayne	15,422	22,836	19,872	58,130
7 County Region	*32,738*	*41,064*	*46,718*	*120,520*
Other Counties	3,124	6,102	90,129	99,355
Unknown County	1,180	2,291	8,642	12,113
Michigan	*37,042*	*49,457*	*145,489*	*231,988*

Note 1: Deceased beneficiaries and retirees removed
Note 2: Table only includes beneficiaries with an address in the State of Michigan
Note 3: Reliability estimates are not available for this table
Source: United Auto Workers, June 2009 company supplied files

Conclusion

According to American Community Survey (ACS) estimates of median household income for households headed by a person age 65 or over, Michigan ranks 23rd among all states at just under $31,000 per year. Within Michigan there is significant variation among the counties in the median income of senior-headed households. In the seven-county Southeast Michigan region, median income ranges from $28,775 in Wayne County to $43,259 in Washtenaw.

There is even more variation among cities and townships, with median incomes ranging from $16,973 in Hamtramck to $78,393 in Bloomfield Township. Even within the same county, communities may vary widely in medium income. For example, Oakland and Wayne Counties each contain cities that rank in both the top ten and the bottom ten of all cities in Michigan, highlighting the within-county variation in median income for households headed by a person age 65 or over.

Likewise, there is a wide range in the income of older adult households in the entire region. In Southeast Michigan, 31,787 households with older adult householders have annual incomes of $100,000 or more, while 32,326 senior households have incomes of less than $10,000. The region contains 112,109 senior-headed households with incomes of $50,000 or more, but well over one-third (139,184) of all senior-headed households have incomes of less than $25,000 a year.

The variation in income derives from the different sources of income for those age 65 years or over. Seniors in Southeast Michigan receive the majority of their income from two sources, Social Security and retirement benefits. Social Security is the single most important source of income; nearly two-thirds of older adults in the region receive 50% or more of their income from Social Security. Of those, nearly one-third of the older population rely on Social Security for 90% or more of their income. Many of these are seniors who deal with the stress of poverty on a regular basis. Those who are able to rely upon employer or union-sponsored retirement benefits in addition to their Social Security benefits, such as the 120,520 UAW retirees in the seven-county region, are more financially secure. In addition, many also receive substantial income from wages and salaries, accounting for over 16% of senior income in the region, as they continue to work beyond the traditional age of retirement. Still others receive returns on investments in the form of interest, dividends, and rentals, as well as income from businesses and farms, SSI, and other sources. Income-generating assets account for over 18% of older adult income in Oakland and Washtenaw Counties, but less than 4% in Detroit.

The variation in sources and levels of income highlight a wide degree of economic diversity among the 65-plus population, with many living in relative comfort but even more who struggle daily to make ends meet. Measures of central tendency based upon aggregate geographies tend to obscure this variance, but those who make aging policy must acknowledge the wide range of incomes and socioeconomic status among older adults. It is important to recognize the tremendous contribution to the Southeast Michigan economy represented by the $16.6 billion of personal income received and spent by residents age 65 and over, while also acknowledging the pressing needs of the many seniors at the low end of the income scale.

Appendices

Appendix I: The American Community Survey

The American Community Survey (ACS) is a relatively new survey employed by the US Census Bureau to supply data users with timely and reliable demographic, housing, social and economic data. Historically, the US Census Bureau, as part of the decennial census, has used both a "short form" survey to collect basic demographic and housing information on the entire population of the United States and a "long form" to collect detailed socioeconomic and housing information for a sample of the population. While the short form will still be used to collect basic demographic information (e.g., age, gender, race) the ACS will replace the decennial census "long form" starting in 2010. Even though the ACS will provide a continuous stream of data to users, it also brings with it fundamental changes in how data is collected and disseminated.

Whereas the purpose of the decennial census is to provide counts of individuals for congressional apportionment as mandated by the US Constitution, the purpose of the ACS is to provide estimates of the social and economic characteristics of the US population. Despite collecting similar information, the wording of certain questions and the time of year that the surveys are administered differ between the decennial census and the ACS. Thus, caution needs to be exercised when comparing data between these sources. In addition caution needs to be taken when comparing data between different ACS products because of differences in when the data was collected.

A hallmark feature of the ACS is the use of multi-year estimates to create population and housing estimates. Rather than being collected once every 10 years, the ACS will collect data yearly based on a sample of nearly three million addresses nationally. This sample is smaller than the 18 million addresses used to create the 2000 census long form sample. As a result, the US Census Bureau needs to combine population and housing data from multiple years in order to create reliable estimates for smaller geographic areas such as counties, cities and tracts. Starting in 2010, the ACS will provide one, three and five-year population and housing estimates. One-year estimates will be provided for geographies with populations of 65,000 or more. Three-year estimates will be provided for geographies with a population of 20,000 or more. Five-year estimates will be provided for all census geographies except census blocks.

In addition to changes in survey design/wording and the use of multi-year estimates, ACS data estimates tend to be less reliable and consistent than those produced by the decennial census. Techniques can be used, however, to evaluate reliability. These are discussed in Appendix II.

More information on ACS survey design and data dissemination can be found on the US Census Bureau website (www.census.gov).

Appendix II: Reliability of American Community Survey (ACS) Estimates

All sample based data have a certain degree of uncertainty or error, which means that estimates will likely be different from actual values or from values obtained from another sample. Sampling error is hard to avoid, but it can be estimated. Information about sampling error <u>must</u> be taken into account when data users are analyzing estimates. Several methods can be used to estimate sampling error including the margin of error (MOE), which is included with ACS estimates. The problem is that MOEs are not easily interpretable. As a result, we employ the coefficient of variation (CV) as a measure of estimate reliability in this paper. The CV is an expression of the percentage of the sampling error present in a sample (see figure below). The CV is a function of sample size relative to the population. Thus a lower CV usually means a more reliable estimate, and data users can be more confident that the sample estimate is close to the population value.

Coefficient of Variation (CV)

$$CV = (MOE/1.645)/(X)*100$$

Where:
MOE = Margin of Error for the ACS estimate
X = ACS estimate

In this paper, we employ a three-category reliability typology based on the CV in which estimates are classified as either reliable (CV<15), somewhat reliable (15<CV<30) or unreliable (CV>30).[1] Estimates classified as reliable will not be denoted in the tables within the report. Estimates classified as somewhat reliable will be denoted with a single asterisk (*) within tables and caution needs to be taken when reaching conclusions or making comparisons with other estimates, between years or between population groups. Estimates deemed unreliable will be denoted with a double asterisk (**) within tables. We do not advise using these estimates. In addition to our reliability typology, we also provide the actual CV estimates for selected tables in the appendix of this report.

More information on estimate reliability of the ACS can be found on the US Census Bureau website (http://www.census.gov).

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[1] Ashenfelter, K.T., Beck, J., and Murphy, E.D. (2009). Final Report for First-Round Usability Testing of Data-Reliability Indicator Prototypes. *Survey Methodology #2009-01 Study Series.* US Census Bureau Statistical Research Division.

Appendix III: United States Median Household Income with Coefficient of Variation by Age of Householder

Age of Householder	Estimate	CV
Under 25 Years of Age	$26,207	0.3
25 to 44 Years of Age	$54,830	0.1
45 to 64 Years of Age	$61,527	0.1
65 Years of Age and Over	$31,185	0.1

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 10
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use

Appendix IV: National Ranking of States by Median Household Income with Coefficient of Variation for Households with a Householder 65 Years of Age and Over

Geography	Estimate	Rank	CV	Geography	Estimate	Rank	CV
United States	*$31,185*		*0.1*				
Northeast Region	*$31,125*		*0.3*				
Midwest Region	*$30,154*		*0.2*				
South Region	*$29,779*		*0.2*				
West Region	*$35,415*		*0.3*				
Alabama	$26,380	45	0.7				
Alaska	$39,983	3	4.1	Montana	$28,690	37	1.7
Arizona	$34,398	14	0.7	Nebraska	$29,388	32	1.1
Arkansas	$25,511	47	1.1	Nevada	$36,877	5	1.5
California	$36,769	6	0.4	New Hampshire	$34,048	15	1.8
Colorado	$34,511	13	0.8	New Jersey	$36,276	7	0.7
Connecticut	$36,156	8	1.1	New Mexico	$29,809	29	1.3
Delaware	$35,450	10	2.3	New York	$30,918	22	0.5
District of Columbia	$35,533	9	3.2	North Carolina	$28,178	41	0.7
Florida	$32,438	16	0.4	North Dakota	$25,817	46	1.5
Georgia	$29,526	31	0.8	Ohio	$29,247	33	0.5
Hawaii	$49,098	1	1.8	Oklahoma	$28,475	39	0.8
Idaho	$30,432	26	1.4	Oregon	$32,431	17	1.1
Illinois	$31,929	19	0.5	Pennsylvania	$28,195	40	0.5
Indiana	$29,906	28	0.7	Rhode Island	$29,028	35	1.8
Iowa	$29,159	34	0.8	South Carolina	$28,606	38	1.0
Kansas	$30,712	25	0.9	South Dakota	$27,739	42	1.8
Kentucky	$24,836	50	0.9	Tennessee	$26,981	44	0.8
Louisiana	$25,356	48	1.0	Texas	$30,777	24	0.4
Maine	$27,716	43	1.7	Utah	$37,150	4	1.1
Maryland	$40,174	2	1.1	Vermont	$30,167	27	2.2
Massachusetts	$31,976	18	0.7	Virginia	$35,256	11	0.8
Michigan	$30,787	23	0.4	Washington	$35,130	12	0.8
Minnesota	$31,798	20	0.6	West Virginia	$24,889	49	0.9
Mississippi	$23,520	51	1.2	Wisconsin	$29,579	30	0.6
Missouri	$28,759	36	0.8	Wyoming	$31,382	21	2.0

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 10, 30, 40
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use

Appendix V: National Ranking of Places by Median Household Income with Coefficient of Variation for Households with a Householder 65 Years of Age and Over

Geography	Estimate		Rank	Notes	CV
Top Ten					
Potomac, Maryland	$110,731		1	DC Suburb	5.5
University Park, Texas	$96,604	*	2	Dallas Suburb	20.3
Newington, Virginia	$92,378		3	DC Suburb	8.1
Mountain Brook, Alabama	$89,129		4	Birmingham, Alabama Suburb	11.8
Fort Washington, Maryland	$88,237		5	DC Suburb	12.0
Lake Forest, Illinois	$87,814		6	Chicago Suburb	13.6
Franconia, Virginia	$87,633		7	DC Suburb	14.0
Lafayette, California	$87,223		8	San Fran Suburb	9.9
Burke, Virginia	$86,455		9	DC Suburb	9.4
McLean, Virginia	$84,409		10	DC Suburb	10.6
Bottom Ten					
Edinburg, Texas	$16,006	*	2,054		15.8
East Cleveland, Ohio	$15,991		2,055	Cleveland Suburb	14.2
Hialeah, Florida	$15,774		2,056	Miami Suburb	5.0
South Miami Heights, Florida	$15,597	*	2,057	Miami Suburb	23.4
West Little River, Florida	$15,241	*	2,058	Miami Suburb	19.6
East Orange, New Jersey	$14,970		2,059	Newark Suburb	12.1
San Luis, Arizona	$14,333	*	2,060	Border Town	24.6
Eagle Pass, Texas	$13,197		2,061	Border Town	12.1
Socorro, Texas	$12,160	**	2,062	Border Town	30.7
Kiryas Joel, New York	$11,684	**	2,063	Rural Town	139.7

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 160
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use

Appendix VI: Estimate of Median Household Income with Coefficient of Variation by Michigan County for Households with a Householder 65 Years and Over, 2005-2007

Geography	Estimate		CV	Geography	Estimate		CV	Geography	Estimate		CV
United States	*$31,185*		*0.4*								
Michigan	*$30,787*		*1.8*								
				Grand Traverse	$35,071	*	28.7	Midland	$31,198	*	20.7
Alcona	n/a		n/a	Gratiot	$26,903	*	20.5	Missaukee	n/a		n/a
Alger	n/a		n/a	Hillsdale	$26,507	*	17.4	Monroe	$31,918	*	19.6
Allegan	$27,918	*	21.4	Houghton	$23,032	*	15.3	Montcalm	$25,941	*	19.8
Alpena	$23,446	*	21.3	Huron	$25,092		14.6	Montmorency	n/a		n/a
Antrim	$31,875	*	27.1	Ingham	$34,172		9.6	Muskegon	$28,290		11.5
Arenac	n/a		n/a	Ionia	$27,869	*	18.1	Newaygo	$30,891	*	17.9
Baraga	n/a		n/a	Iosco	$26,637	*	22.7	Oakland	$39,248		6.1
Barry	$31,516	*	26.7	Iron	n/a		n/a	Oceana	$29,723	*	18.7
Bay	$29,084	*	17.8	Isabella	$32,410	*	17.2	Ogemaw	$28,498	*	19.9
Benzie	n/a		n/a	Jackson	$29,606		13.9	Ontonagon	n/a		n/a
Berrien	$28,300		11.5	Kalamazoo	$31,652		13.3	Osceola	$24,147	*	17.1
Branch	$26,330	*	18.0	Kalkaska	n/a		n/a	Oscoda	n/a		n/a
Calhoun	$29,352		12.1	Kent	$31,380		8.5	Otsego	$32,235	**	32.7
Cass	$29,339	*	19.4	Keweenaw	n/a		n/a	Ottawa	$31,640		14.6
Charlevoix	$33,759	*	24.0	Lake	n/a		n/a	Presque Isle	n/a		n/a
Cheboygan	$32,552	*	20.2	Lapeer	$32,815	*	22.5	Roscommon	$27,802	*	26.0
Chippewa	$27,318	*	20.4	Leelanau	$50,500	**	34.7	Saginaw	$29,023		13.4
Clare	$28,162	*	26.0	Lenawee	$30,003		14.3	Saint Clair	$31,368		12.8
Clinton	$30,344	**	33.1	Livingston	$40,853	*	19.7	Saint Joseph	$27,774	*	16.8
Crawford	n/a		n/a	Luce	n/a		n/a	Sanilac	$24,902	*	16.6
Delta	$25,566	*	18.6	Mackinac	n/a		n/a	Schoolcraft	n/a		n/a
Dickinson	$25,359	*	25.1	Macomb	$31,280		6.7	Shiawassee	$30,094	*	22.7
Eaton	$33,418	*	18.7	Manistee	$28,623	*	24.5	Tuscola	$27,986	*	18.6
Emmet	$34,391	*	21.1	Marquette	$26,435	*	18.7	Van Buren	$24,904	*	16.7
Genesee	$31,024		10.2	Mason	$26,771	*	22.8	Washtenaw	$43,259		12.9
Gladwin	$28,651	*	19.1	Mecosta	$28,941	*	22.3	Wayne	$28,775		3.6
Gogebic	n/a		n/a	Menominee	$22,805	*	18.7	Wexford	$26,359	*	18.6

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Levels 10, 40
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use
n/a = not available

Appendix VII: Ranking of Michigan Cities by Median Household Income with Coefficient of Variation for Households with a Householder 65 Years of Age and Over

Geography	Estimate	State Rank	National Rank	Note	CV
Top Ten					
Bloomfield Township	$78,393	1	18	7 County City	7.8
Okemos	$66,202	2	54		11.5
East Lansing	$59,406	3	90		8.1
Ann Arbor	$53,792	4	152	7 County City	8.7
West Bloomfield Township	$53,138	5	163	7 County City	7.3
Rochester Hills	$46,657	6	311	7 County City	4.4
Farmington Hills	$43,452	7	411	7 County City	5.4
Troy	$43,093	8	416	7 County City	7.6
Novi	$42,047	9	466	7 County City	9.7
Canton	$39,886	10	570	7 County City	9.9
Bottom Ten					
Saginaw	$24,151	58	1,826		6.3
Eastpointe	$24,138	59	1,828	7 County City	6.6
Madison Heights	$24,038	60	1,832	7 County City	10.4
Jackson	$23,312	61	1,869		8.8
Muskegon	$23,288	62	1,872		11.8
Detroit	$23,041	63	1,881	7 County City	2.7
Wyandotte	$22,320	64	1,914	7 County City	8.2
Ferndale	$21,676 *	65	1,951	7 County City	28.1
Port Huron	$20,238	66	1,994		14.5
Hamtramck	$16,973	67	2,047	7 County City	14.0

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Table B19.49, Summary Level 160
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: National ranking is based on 2,063 cities
Note 3: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use

Appendix VIII: Coefficients of Variation for Estimates of Income for Households with a Householder 65 Years of Age and Over

Geography	Total Households	Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 and over	Median Household Income
United States	*0.1*	*0.4*	*0.3*	*0.3*	*0.3*	*0.3*	*0.2*	*0.4*	*0.4*	*0.8*	*0.7*	*0.1*
Michigan	*0.3*	*1.8*	*1.4*	*1.0*	*1.2*	*1.2*	*1.2*	*1.8*	*2.4*	*4.7*	*4.8*	*0.4*
7 County Region	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Livingston County	1.8	19.7	17.2	10.2	10.1	7.8	8.5	12.6	15.3	29.0	37.0	3.8
Macomb County	0.8	6.7	5.9	3.7	4.0	3.8	4.2	6.5	8.1	20.4	24.0	2.0
Monroe County	1.8	19.6	14.9	9.6	8.9	7.3	10.3	16.6	19.8	47.8	49.9	3.6
Oakland County	0.8	6.1	5.7	3.8	4.3	3.8	3.6	4.8	5.5	8.6	8.2	1.3
St. Clair County	1.8	12.8	12.0	6.7	7.7	9.4	9.1	14.7	22.6	29.8	30.2	3.0
Washtenaw County	1.4	12.9	11.5	8.1	8.5	7.7	7.3	8.4	10.6	13.8	14.9	2.6
Wayne County	0.9	3.6	3.2	2.4	3.5	3.3	3.5	4.3	4.6	10.0	11.6	1.4

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Tables C19.37 and B19.49, Summary Levels 10, 40, 50
Note 1: Income estimates are for a 12 month period and are adjusted to 2007 dollars
Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use
n/a = not available

Appendix IX: Estimate of Income for Households with a Householder 65 Years of Age and Over

Geography	Total Households	Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 and over	Median Household Income
United States	*22,817,149*	*2,291,706*	*2,691,236*	*4,321,639*	*3,235,047*	*3,432,969*	*3,215,542*	*1,540,871*	*1,237,249*	*403,741*	*447,149*	*$31,185*
Michigan	*803,263*	*68,216*	*86,423*	*167,264*	*131,206*	*136,105*	*112,781*	*46,919*	*33,671*	*9,966*	*10,712*	*$30,787*
7 County Region	*367,679*	*32,326*	*35,464*	*71,394*	*56,282*	*60,104*	*55,355*	*24,967*	*19,445*	*6,060*	*6,282*	*n/a*
Livingston County	**10,690**	**413***	**711***	**1,924**	**1,480**	**2,073**	**1,975**	**982**	**685***	**243***	**204****	**$40,853**
Hamburg Township	1,167	0**	99**	158**	152**	278*	246*	81**	97**	39**	17**	$44,717
Macomb County	**71,838**	**5,383**	**6,714**	**15,309**	**12,508**	**12,725**	**11,111**	**4,443**	**2,544**	**640***	**461***	**$31,280**
Chesterfield Township	1,808	59**	166**	497*	228**	381*	294*	59**	51**	14**	59**	$33,231
Clinton Charter Township	9,807	851*	919*	2,237	1,671	1,640	1,518	469*	291*	156**	55**	$29,280
Eastpointe City	3,022	336**	500*	736*	615*	334*	285*	111**	105**	0**	0**	$24,138
Harrison Charter Township	2,077	106**	202**	351*	380*	275*	291*	275**	115**	44**	38**	$34,979
Macomb Township	3,369	91**	157**	592*	689*	659*	767	301*	73**	40**	0**	$38,164
Roseville City	4,434	407*	566*	1,030	800	784*	582*	147**	118**	0**	0**	$26,871
St. Clair Shores City	8,604	623*	698*	1,976	1,739	1,648	1,106	544*	172*	33**	65**	$30,007
Shelby Charter Township	5,262	321*	348*	1,046*	675*	915*	948	519*	359*	40**	91**	$38,145
Sterling Heights City	10,423	594*	745*	2,056	2,016	1,964	1,657	804*	483*	92**	12**	$33,637
Warren City	13,863	1,140*	1,259	2,876	2,449	2,714	2,365	627	333*	67**	33**	$31,321
Washington Township	1,659	112**	61**	277*	157*	297*	301*	192**	140**	75**	47**	$47,070
Monroe County	**11,448**	**673***	**955**	**2,469**	**2,298**	**2,216**	**1,651**	**557***	**489***	**84****	**56****	**$31,918**
Bedford Township	2,748	86**	269*	768	569*	568*	311*	81**	64**	17**	15**	$28,268
Frenchtown Township	1,458	95**	118**	336*	264*	326*	213**	78**	28**	0**	0**	$31,895
Monroe City	1,709	161**	240**	410*	299*	195*	171**	65**	130**	23**	15**	$26,359
Oakland County	**90,604**	**6,021**	**7,626**	**14,430**	**12,512**	**14,054**	**15,122**	**7,948**	**7,132**	**2,624**	**3,135**	**$39,248**
Auburn Hills City	1,048	101**	95**	129**	243**	162**	254*	64**	0**	0**	0**	$34,185
Bloomfield Charter Township	4,891	114**	112**	288*	288*	650*	912*	562*	767*	468*	730*	$78,393
Commerce Charter Township	2,025	54**	87**	408*	280*	465*	361*	156**	198*	16**	0**	$42,886
Farmington Hills City	7,259	402*	557*	1,210	783*	1,098	1,205	965	637*	167**	235**	$43,452
Ferndale City	1,253	71**	292**	342*	152**	93**	165**	92**	46**	0**	0**	$21,676*
Highland Charter Township	990	88**	87**	146**	55**	252**	182**	64**	65**	34**	17**	$39,577
Independence Charter Township	2,003	96**	146**	312*	241*	275**	428*	189**	180**	68**	68**	$44,844
Madison Heights City	2,823	470*	551*	439*	486*	297*	352*	228**	0**	0**	0**	$24,038
Novi City	3,172	113**	220**	579*	436*	426*	751	274*	254*	103**	16**	$42,047
Oak Park City	1,942	386*	231**	370*	169**	277*	257**	138**	114**	0**	0**	$24,570*
Orion Charter Township	1,688	83**	206**	272*	466*	147**	193**	187**	70**	0**	64**	$30,650
Pontiac City	3,558	420*	512*	865*	563*	532*	369*	188**	47**	18**	44**	$24,775
Rochester Hills City	4,968	243**	415*	648*	674	703*	814	623*	514*	180**	154**	$46,657
Royal Oak City	5,149	364*	542*	978	731*	824*	853	248*	402*	49**	158**	$33,977
Southfield City	7,438	620*	624*	1,077	1,103	1,237	1,063	614*	794*	144**	162**	$37,010
Troy City	6,110	403*	508*	817*	823*	962	1,275	479*	555*	147**	141**	$43,093
Waterford Charter Township	5,634	431*	401*	1,246	886*	1,218	807*	361*	200*	65**	19**	$32,799
West Bloomfield Charter Twp	6,182	152*	250*	865	703*	853*	1,210	513*	830*	369*	437*	$53,138
White Lake Charter Township	1,743	133**	61**	381*	219*	437*	229*	95**	123**	51**	14**	$37,714
St. Clair County	**13,432**	**1,013**	**1,310**	**2,894**	**2,409**	**2,216**	**2,053**	**687**	**517***	**198***	**135****	**$31,368**
Port Huron City	2,722	557*	510*	481*	242*	389*	322*	142**	36**	27**	16**	$20,238
Washtenaw County	**18,994**	**1,184**	**1,362**	**3,014**	**2,370**	**2,680**	**3,142**	**1,925**	**1,723**	**826**	**768**	**$43,259**
Ann Arbor City	5,931	418*	336*	763*	565*	733*	946	506*	770	425*	469*	$53,792
Pittsfield Charter Township	1,215	107**	25**	238**	201*	124**	210*	118**	79**	47**	66**	$41,792*
Ypsilanti City	1,026	126**	154**	251*	61**	115**	119**	77**	63**	60**	0**	$24,444*
Ypsilanti Charter Township	2,703	210**	304*	571*	405*	461*	396*	208**	95**	43**	10**	$31,370
Wayne County	**150,673**	**17,639**	**16,786**	**31,354**	**22,705**	**24,140**	**20,301**	**8,425**	**6,355**	**1,445**	**1,523**	**$28,775**
Allen Park City	3,245	241**	227*	620*	433*	910	565*	118**	81**	16**	34**	$35,793
Brownstown Charter Township	1,259	48**	97**	251**	261*	251*	192*	108**	51**	0**	0**	$34,494
Canton Charter Township	3,527	206*	222*	620*	496*	566*	826	248**	239*	85**	19**	$39,886
Dearborn City	8,214	887*	978*	1,723	946	1,386	1,149	517*	318*	105**	205**	$29,861
Dearborn Heights City	6,367	417*	718*	1,223	1,224	1,046	979	402*	260*	55**	43**	$32,756
Detroit City	58,377	10,888	8,051	12,198	8,068	7,799	6,139	2,733	1,810	353*	338*	$23,041
Garden City City	2,841	186**	244*	503*	474*	617*	498*	161**	129**	0**	29**	$35,268
Hamtramck City	1,063	272*	209*	310*	100**	92**	39**	41**	0**	0**	0**	$16,973
Inkster City	2,033	298**	368*	193**	371*	329*	300*	105**	38**	15**	16**	$28,793
Lincoln Park City	3,045	221*	299*	680*	596*	736*	356*	79**	62**	16**	0**	$29,671
Livonia City	9,852	495*	612*	2,108	1,442	1,932	1,762	708*	688	69**	36**	$36,955
Northville Township	2,165	71**	100**	409*	277*	231*	390*	234*	258*	59**	136**	$49,771
Plymouth Charter Township	2,754	73**	196*	462*	622**	344*	475*	267*	262*	36**	17**	$35,444
Redford Charter Township	3,888	265*	224*	1,127	683*	706	558*	170**	127**	28**	0**	$28,651
Romulus City	1,072	90**	196**	236*	222**	163**	97**	14**	18**	0**	36**	$25,299
Southgate City	3,706	248*	585*	842*	761*	616*	419*	170**	65**	0**	0**	$26,780
Taylor City	4,795	253*	488*	1,072*	807*	773*	985	191*	129**	33**	64**	$31,601
Van Buren Charter Township	1,197	63**	88**	266**	105**	284*	236**	32**	96**	15**	12**	$37,149
Westland City	7,576	299*	1,048*	1,770	1,379	1,457	1,045	303*	232**	43**	0**	$29,082
Wyandotte City	2,635	289*	278*	887*	342*	394*	247*	147**	37**	14**	0**	$22,320

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Tables C19.37 and B19.49, Summary Levels 10, 40, 50, 60
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Note 2: CV <15 = reliable data; CV 15-30 = somewhat reliable data, use with caution; CV >30 = unreliable data, no not use
n/a = not available

Appendix X: Coefficients of Variation for Reliability Estimates of Income for Households with a Householder 65 Years of Age and Over

Geography	Total Households	Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 and over	Median Household Income
United States	0.1	0.4	0.3	0.3	0.3	0.3	0.2	0.4	0.4	0.8	0.7	0.1
Michigan	0.3	1.8	1.4	1.0	1.2	1.2	1.2	1.8	2.4	4.7	4.8	0.4
7 County Region	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Livingston County	1.8	19.7	17.2	10.2	10.1	7.8	8.5	12.6	15.3	29.0	37.0	3.8
Hamburg Township	7.1	100.0	45.4	43.1	39.2	25.1	25.2	49.5	40.1	71.7	96.5	6.0
Macomb County	0.8	6.7	5.9	3.7	4.0	3.8	4.2	6.5	8.1	20.4	24.0	2.0
Chesterfield Township	7.4	50.5	38.8	21.3	32.3	24.4	20.3	50.5	51.3	99.9	97.9	12.8
Clinton Charter Township	2.8	16.4	15.1	10.8	13.0	11.0	12.3	20.6	28.2	47.5	58.6	4.4
Eastpointe City	5.3	32.7	17.4	17.2	16.0	22.0	27.3	41.1	45.7	100.0	100.0	6.6
Harrison Charter Township	5.5	39.6	30.7	23.9	18.7	25.2	24.7	50.8	41.8	71.8	52.8	13.7
Macomb Township	4.3	55.4	33.7	15.4	21.6	15.3	13.9	22.6	52.5	100.3	100.0	8.7
Roseville City	3.6	21.7	20.6	11.7	13.6	16.3	18.0	36.8	40.7	100.0	100.0	6.0
St. Clair Shores City	2.6	15.9	17.9	9.1	9.8	10.4	10.3	17.0	29.7	71.8	49.6	3.9
Shelby Charter Township	3.5	22.5	22.9	15.5	18.8	16.4	13.7	18.5	25.2	66.9	46.8	6.8
Sterling Heights City	3.0	22.1	18.0	10.2	12.8	9.4	10.9	16.8	19.9	45.6	106.4	4.8
Warren City	2.6	16.2	13.9	8.6	7.8	7.9	7.5	14.8	23.7	58.1	70.0	3.4
Washington Township	6.0	60.2	50.8	21.5	27.1	23.9	24.8	35.5	42.6	48.6	58.2	6.9
Monroe County	1.8	19.6	14.9	9.6	8.9	7.3	10.3	16.6	19.8	47.8	49.9	3.6
Bedford Township	4.4	48.8	26.2	14.6	20.9	16.3	24.6	51.0	57.0	100.1	97.3	4.7
Frenchtown Township	8.8	61.4	40.2	25.3	29.9	23.3	33.4	53.0	104.2	100.0	100.0	11.2
Monroe City	5.7	32.5	30.9	19.4	23.8	25.6	27.4	50.5	51.9	103.1	93.2	9.5
Oakland County	0.8	6.1	5.7	3.8	4.3	3.8	3.6	4.8	5.5	8.6	8.2	1.3
Auburn Hills City	7.8	59.0	47.4	41.0	21.8	33.4	26.8	48.4	100.0	100.0	100.0	8.0
Bloomfield Charter Township	4.9	41.6	39.1	26.2	28.9	15.8	15.0	16.4	16.7	19.9	16.8	7.8
Commerce Charter Township	7.0	56.3	48.2	22.9	24.5	26.1	23.2	38.2	29.5	102.6	100.0	7.8
Farmington Hills City	3.7	26.3	19.5	12.9	16.7	14.0	12.7	13.2	17.1	33.1	30.5	5.4
Ferndale City	10.4	57.4	35.8	25.4	34.4	51.0	39.1	67.4	75.3	100.0	100.0	28.1
Highland Charter Township	9.9	33.8	43.3	32.1	55.3	30.9	31.1	48.4	49.6	75.1	100.1	5.9
Independence Charter Township	5.8	41.8	35.0	26.5	28.0	32.3	17.0	36.0	34.4	46.5	50.1	12.0
Madison Heights City	5.7	25.1	23.4	20.8	16.9	25.6	23.1	38.7	100.0	100.0	100.0	10.4
Novi City	5.1	39.3	34.0	17.3	27.5	21.3	13.4	28.2	29.9	41.9	98.8	9.7
Oak Park City	7.4	23.2	30.8	21.0	30.2	26.1	35.0	44.5	42.1	100.0	100.0	28.6
Orion Charter Township	6.5	77.6	31.6	23.7	20.6	35.2	33.7	35.4	59.9	100.0	56.0	5.5
Pontiac City	5.3	25.8	18.0	16.4	21.7	18.6	21.3	33.6	56.9	97.9	98.1	6.6
Rochester Hills City	4.3	31.3	25.3	15.8	14.5	18.2	12.1	15.5	16.9	32.4	39.1	4.4
Royal Oak City	3.9	24.0	22.5	10.8	16.0	19.2	14.3	27.2	24.3	57.1	36.9	9.8
Southfield City	3.7	22.7	21.0	12.5	13.6	12.8	14.7	17.5	17.9	43.5	37.9	3.7
Troy City	3.7	26.2	23.3	15.7	15.0	14.0	11.0	19.3	21.2	38.0	37.1	7.6
Waterford Charter Township	3.9	20.0	21.2	13.3	17.5	10.7	16.1	28.5	29.2	51.4	105.6	7.8
West Bloomfield Charter Twp	3.7	24.8	26.5	13.1	16.7	15.1	12.5	19.0	14.7	23.4	20.4	7.3
White Lake Charter Township	9.1	41.1	49.8	21.7	27.8	20.3	25.7	44.8	47.0	62.0	104.2	7.0
St. Clair County	1.8	12.8	12.0	6.7	7.7	9.4	9.1	14.7	22.6	29.8	30.2	3.0
Port Huron City	5.3	16.4	19.2	18.2	23.1	18.9	22.3	33.0	77.7	72.0	95.0	14.5
Washtenaw County	1.4	12.9	11.5	8.1	8.5	7.7	7.3	8.4	10.6	13.8	14.9	2.6
Ann Arbor City	3.7	17.5	23.7	17.1	17.4	16.7	13.1	16.8	14.8	16.9	19.6	8.7
Pittsfield Charter Township	10.0	46.6	75.4	30.4	29.9	30.4	27.8	35.0	46.2	47.9	58.0	18.4
Ypsilanti City	11.0	50.2	28.0	27.4	50.8	35.4	49.0	56.1	50.2	71.9	100.0	19.0
Ypsilanti Charter Township	6.1	42.6	24.0	21.7	20.3	16.1	18.6	30.1	39.7	59.4	103.3	13.2
Wayne County	0.9	3.6	3.2	2.4	3.5	3.3	3.5	4.3	4.6	10.0	11.6	1.4
Allen Park City	4.0	34.1	24.1	16.7	22.5	12.3	15.8	36.1	48.0	102.6	71.5	2.8
Brownstown Charter Township	9.5	58.3	45.1	33.4	29.6	22.5	28.2	40.5	57.2	100.0	100.0	4.4
Canton Charter Township	5.0	28.6	26.8	18.4	22.2	15.1	14.5	32.4	28.5	38.6	99.2	9.9
Dearborn City	3.6	17.8	15.6	10.9	12.5	11.9	11.7	16.8	22.9	40.5	24.3	6.6
Dearborn Heights City	3.0	24.3	15.7	12.6	14.4	13.0	11.7	24.0	26.7	58.6	97.5	3.6
Detroit City	1.5	5.4	4.9	4.0	5.3	5.7	5.8	8.5	10.1	25.3	27.7	2.7
Garden City City	4.7	36.9	25.2	15.7	20.1	17.4	16.8	32.8	37.7	100.0	73.4	6.6
Hamtramck City	9.8	25.7	29.4	23.5	37.7	48.9	62.3	60.8	100.0	100.0	100.0	14.0
Inkster City	7.6	34.7	28.4	32.8	23.3	21.2	22.5	61.9	73.6	105.4	102.6	12.3
Lincoln Park City	5.4	28.9	21.3	15.3	17.4	16.2	27.0	49.2	50.0	106.4	100.0	5.0
Livonia City	2.4	17.3	18.1	9.1	11.5	8.0	10.9	16.5	14.3	44.1	70.9	3.8
Northville Township	7.6	44.5	62.6	25.7	25.2	28.4	23.5	28.3	26.9	58.7	35.8	10.8
Plymouth Charter Township	7.0	44.1	28.2	19.2	31.8	20.0	21.1	28.0	24.8	72.6	103.7	9.7
Redford Charter Township	3.8	27.1	28.2	11.1	16.8	14.7	16.6	35.4	36.4	69.5	100.0	7.3
Romulus City	10.2	39.9	32.6	28.3	30.4	33.6	43.9	99.9	94.6	100.0	99.6	5.3
Southgate City	3.8	24.8	18.4	16.2	16.9	17.7	21.6	31.5	50.5	100.0	100.0	4.8
Taylor City	3.3	20.7	17.7	15.4	15.0	15.4	14.1	35.6	35.8	71.8	55.1	3.6
Van Buren Charter Township	10.4	49.2	37.3	30.9	43.4	26.8	36.3	70.3	38.6	101.3	101.3	12.3
Westland City	3.8	23.2	16.6	10.3	9.8	13.1	13.6	29.3	30.1	69.3	100.0	4.6
Wyandotte City	5.2	25.2	26.5	15.6	26.0	20.4	23.4	36.4	46.0	99.9	100.0	8.2

Source: United States Census Bureau American Community Survey 3 Year Estimates (2005-2007), Tables C19.37 and B19.49, Summary Levels 10, 40, 50, 60
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