COMMUNITY ASSESSMENT
2016 – 2019

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EXECUTIVE SUMMARY

Community Profile Narrative

Community Profile Data Summary

Community Profile Narrative:

Community Needs Survey Synopsis (Section I): In 2016, a needs survey was conducted among clients receiving NEMCSA services and 1,277 persons replied. Seventy percent of responders were 60 or older. There were 513 people who lived alone and 452 in a household of two, accounting for 75% of the total. There were 492, 39%, who were Married; Single (never married) and Divorced made up 15% each; and 27% were Widowed. The majority - 73% - of those who answered the survey were female. Fewer than 10% were single parents with children in the household. The race and ethnicity of the participants mirrored the makeup of the region with 96% being White and 1% Hispanic. Seventy-five percent of responders were below the median income for the area. The majority (65%) received Social Security. Only six percent were on Public Assistance. About two-thirds owned their own home and nearly one-quarter rented. About one percent were homeless, which was 14 people. The top five greatest needs identified by clients were Help Paying Utility Bills (29%); Food Assistance (28%); Prescription Drug Assistance (20%); Home Health Care (19%); and Medical Services (18%). The three most important strengths listed were Religious Involvement/ Church (30%); Community Volunteerism (29%); and Public Safety (27%). A complete analysis – including an assessment by age group and a comparison to needs assessments from other years – is included in the full report.

Community Assessment with Demographics and Statistical Analysis (Section II):

Geography: The 11 counties of northeast Michigan that make up the primary service area for NEMCSA are essentially rural. They cover an area of 6,282 square miles, roughly the size of Connecticut and Rhode Island combined. The largest city in the region is Alpena (home to NEMCSA's central offices) which has approximately 10,000 people. Evidence of the rural nature of the region is the population density which has an overall average of 31 persons per square mile ranging from a high of 50.8 in Alpena County to a low of 17.7 in Oscoda County. The service area stretches about 200 miles north/south and is approximately 100 miles wide. There are some portions of the territory nearly 100 miles from the nearest freeway. The region has 1,850 miles of shoreline. Six counties border Lake Huron.

Population: There are just under 200,000 people in the region, an area that has lost population in almost all counties over the past two decades. One factor is the high percentage of people over age 60 (32.8%) and the scarcity of youth – only 18% are under 18. Less than 28% of the population are in the primary childbearing years of 20-40. A low birth rate – more people die than are being born – keeps the population from replacing itself. From 2010 to 2016, there was a net loss of 5,971 people in the region. This was wholly attributable to natural decline with 10,527 births and 16,596 deaths –

a loss of 6,069. In-migration offset this slightly with a net migration gain of 551 people. The median age of the population is 51.3 compared to 39.5 for Michigan. There are six counties with a median age over 50, the high is Alcona County at 56.6. There are nearly 3,000 households where grandchildren are living with their grandparents. Information on the ages of the grandchildren show that 41% are under six; 32% are 6-11; and 27% are 12-17. In 47% or 1,403 of the households, the grandparent is responsible for the care of the child. There are 21,605 veterans (of all ages) in the region which is a 12% of the population over 18 years old. Many of these are older veterans with 16,832 – 78% –   being age 55 and older.

Race and Ethnicity: The region is racial and ethnically homogenous with 96.1% of the population defining themselves as White. The largest category of minorities is American Indians with 1,827, 0.9% of the population. This swells to nearly, 3,500 when mixed race is included. There is an official reservation in Arenac County and some unofficial settlements elsewhere, primarily in Cheboygan County. Less than one percent of the population is Black. Additionally, there are 3,483 people, 2.1%, who identify as a mixed race. Predominantly this is white plus another race. There are 2,960 persons who identify as Hispanic, 1.5%. The region was settled by western Europeans, primarily from Germany and Poland. Less than 1% (0.9%) of the population said that they speak English "Less than Well", so language barriers are not generally a factor in service delivery. The service cohort that is most likely to not speak English well are those over age 65. An analysis of this age group showed that 97.5% or 46,249 people spoke only English. The pockets where another language was the primary spoken was 213 Spanish; 965 Other Indo-European; 87 Asian and 43 "Other Languages". There was a total of 118 people over age 65 who either did not speak English or who spoke it "not well". They made up 0.25 (one-quarter of one percent) of the total age 65+ population.

Housing: There are 146,443 housing units in the service area, 41% of which are vacant. This is primarily due to a high preponderance of vacation homes and hunting cabins. Of the 60,608 vacant units, 50,911 or 84% of them are held for seasonal, recreational or occasional use. There were 2,919 units vacant that were for sale. Of the 85,835 occupied housing units, a large percent (82.6%) are occupied by the owner. The median value of homes in the region is $95,945 which compares to $122,400 for Michigan as a whole and $178,600 for the Nation. This makes homes affordable for purchase. There are nearly 16,000 renter occupied units, 17%. The median rent is $613 with a low/high range for the county averages of $558 to $710. Compared to Michigan at $783 and the U.S. at $928, rents are also relatively affordable.

Home Heating Source: The most commonly used fuel type in the region is utility gas (known as natural gas) at 45% which was utilized by other Michiganians at a rate of 77%. This is followed by

LP – Liquid Propane – (also known as bottled gas) at 28% and wood at 17%. Fuel oil, which was the home heating type of general use a few decades ago is down to a low of 2.1%.

Income: Low incomes have been a historically common theme for this portion of Michigan. The median household income is $39,083 compared to $49,576 for Michigan and $53,889 for the Nation as a whole. Although housing prices are lower, almost all other essentials of living are as high as or higher than elsewhere and this $10,000 in income disparity is an issue for our clients. There are about 34,000 individuals below the 100% of poverty level, 17.6%. This is quite similar to the State and the Nation, however, child poverty is considerably higher. It is 26.1% for the region overall, compared to 23.5 for Michigan and 21.7 for the United States. Some counties have particularly high child poverty rates including Ogemaw at 37.1%, Arenac at 30.6%, and Oscoda and Cheboygan at 30.1% each. An astounding 60.9% of the region's children qualify for free or reduced school lunches.

Educational Attainment: One important factor in the income picture is low levels of educational attainment by adults 25 years old and older. As reported for the five year period 2011-2015, 12% did not graduate from high school and the median earnings in dollars for that group was $16,545. What affects the region to an even greater extent is the low percentage of persons with a bachelor's degree or above. In the region less than 16% are in this category compared to 27% for Michigan and 30% for the Nation. With a bachelor's degree, earnings in the region went to an average of $37,442 and grew to $43,514 for those holding an advanced degree. Not only does the lower percent of educated persons affect the region's overall income levels, it also affects the expectations for the younger generation. This is a major factor in generational poverty.

Labor Market: Northeast Michigan has had historic double digit unemployment rates. Even in economic recovery, there are fewer jobs available, especially family sustaining jobs. This is tied somewhat to less- educated workers. The most recent annual average (2016) for the region showed a jobless rate of 7.3. (Michigan and the United States were both at 4.9). This was good news compared to the five year average from 2011-2015 which was 11.0 with nearly 4,000 more people unemployed then. The five year average jobless rate for Michigan, which was in[1] recession during part of that period, was 9.8 with a national average of 8.3. Eighty-four percent of workers in the region drive a private vehicle to work, 74% alone and 10% in a carpool. Only 0.4 use public transportation; 2% walk to work and 5% work at home. The average travel time to work is 23 minutes.

[1] The **Great Recession** was a period of general economic decline observed in world markets during the late 2000s and early 2010s.

Note: A more detailed analysis of each data set is included with the chart of the latest statistics in Section II of this report.

Community Profile Data Summary

DEMOGRAPHICS:

Population

Total Population	Age 0-17		Age 60 +		Age 65+		Median Age	Hispanic Origin	
	#	%	#	%	#	%		#	%
196,273	36,195	18.4	64,334	32.8	47,557	24.2	51.3	2,960	1.5

Race* and Ethnicity *Race totals equal slightly more than population due to multiple responses

White		Af/American or Black		Am. Indian/ Alaska Native		Asian		Hawaiian/ Pacific Islander		Other Race and 2 or More Races	
#	%	#	%	#	%	#	%	#	%	#	%
188,662	96.1	954	.05	1,827	0.9	838	0.4	20	--	3,483	1.8

HOUSING:

Occupancy and Value

Total Units	Occupied Units	Vacant Units	Renter Occupied	Owner Occupied		Median Value	Median Rent	Median Cost Mortgage +
				#	%			
146,443	85,835	60,608	15,910	69,925	82.6	$95,945	$613	$943

Home Heating Fuel

Natural/ Utility Gas		Bottled Tank or LP Gas		Electricity		Fuel Oil Or Kerosene		Wood		Other + Coal & Solar and No Fuel Used	
#	%	#	%	#	%	#	%	#	%	#	%
41,586	45.1	22,020	27.7	5,602	6.3	1,741	2.1	13,503	17.1	1,383	1.7

ECONOMICS:

Income

Median House-hold Income	Median Family Income	Per Capita Income	Individuals Below Poverty		Children (0-17) Below Poverty		Elderly (60+) Below Poverty	
In Dollars	In Dollars	In Dollars	#	%	#	%	#	%
$39,083	$47,620	$22,498	33,941	17.6	9,447	26.1	5,622	9.0

Highest Level of Educational Attainment

Persons 25+	< than High School		High School Grad		Some College		Bachelors +		Median Earnings HS Drop-Out	Median Earnings 4 Years College
	#	%	#	%	#	%	#	%	in dollars	in dollars
146,828	17,620	12.0	56,848	38.7	49,447	33.7	22,913	15.6	$17,720	$40,199

Labor Force Statistics

2016 Annual	Labor Force	Unemployed	Jobless Rate	2011-2015	Labor Force	Unemployed	Jobless Rate
Not Seasonally Adjusted	81,269	5,933	7.3	Five Year Trend	83,406	9,697	11.0

Commute to Work

Truck, Car or Van				Public Transit		Walk		Other		Work at Home		Travel Time to Work
Alone: #	%	Carpool #:	%	#	%	#	%	#	%	#	%	
58,343	73.6	7,285	9.9	307	0.4	1,649	2.2	1,272	1.5	2,879	4.5	22.7

Michigan

NEMCSA 11 County Primary Service Area

Alcona — Iosco
Alpena — Montmorency
Arenac — Ogemaw
Cheboygan — Oscoda
Crawford — Otsego
Presque Isle

6,282 SQUARE MILES

DENSITY: 31.2 Persons per Square Mile

Sources: U. S. Bureau of the Census, American Community Survey, 2011-2015: Poverty Status; Selected Housing Characteristics; Demographic and Housing Estimates; Selected Economic Characteristics *AND* Michigan Department of Labor and Economic Growth, Michigan Labor Market Information.
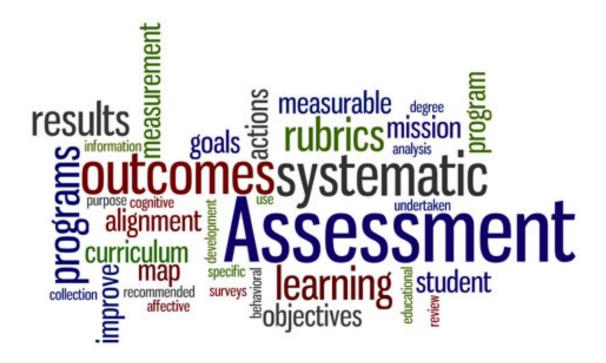
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COMMUNITY ASSESSMENT

NEEDS SURVEY

THE PROCESS

CUSTOMER DEMOGRAPHICS

STRENGTHS AND NEEDS

Northeast Michigan Community Service Agency, Inc.

2016-2019 Community Assessment

Purpose:

1. <u>Strategic Planning</u>: The very first bullet point in NEMCSA's Strategic Objectives is to "Continue to offer exemplary existing and new outcome-based programming, utilizing Community Needs Assessment as the tool that drives the agency's response to client, customer and community needs". The agency compares information gathered through formalized community surveying to compare community needs to current programming and assess any gaps in service. Each of NEMCSA's programs (32 in 2017) are reviewed to see which identified community need they are addressing. A gap analysis is done to see if there are needs that have been identified that are outside of the array of services offered by the agency. If so, the next step is to determine if the service is available through another human service agency in the immediate area. If that is the case, a formalized referral process is initiated. If there is a community need identified that is not available in the region, either through NEMCSA or a community partner, then discussion takes place about whether programming should be developed to meet that need – and if NEMCSA is the best agency to provide that service.

2. <u>Program Development and Grant Proposal Preparation</u>: If a gap in service is identified and NEMCSA is determined to be the most logical agency to provide that service, a discussion is held regarding program development; which of the agency's departments would be the logical and best lead for the program; and what that service might look like. Then a search of possible funding sources is conducted. Once funding is identified, a proposal is prepared to fund the program. The development of new programming is a vital result of Community Needs Assessment.

3. <u>Organizational Standards</u>: In 2012, the Federal Office of Community Services (OCS) established the CSBG Organizational Standards Center of Excellence (COE). The COE was charged with developing a set of organizational standards designed to ensure that CSBG Eligible Entities (of which NEMCSA is one) have the capacity to provide high-quality services to low income families and communities. Regular assessment of needs and resources at the community level is the foundation of Community Action. It is a vital management and leadership tool that is used across the organization and utilized by the community to set the course for both CSBG and all agency resources. There are five organizational standards that relate to the topic of *Standard 3. Community Assessment*. They are:

- 3.1 The organization conducted a community assessment and issued a report within the past 3 years.
- 3.2 As part of the community assessment, the organization collects and includes current data specific to poverty and its prevalence related to gender, age, and race/ethnicity for their service area(s).
- 3.3 The organization collects and analyzes both qualitative and quantitative data on its geographic service area(s) in the community assessment.
- 3.4 The community assessment includes key findings on the causes and conditions of poverty and the needs of the communities assessed.
- 3.5 The governing board formally accepts the completed community assessment.

Methodology: Every three years, the agency undertakes a primary data gathering effort in the form of a survey. Since the first formal assessment was done in 2002-2003, there is a basic format that is followed so that longitudinal data can be gathered. This helps to determine if needs are changing over time and helps planning and program staff to more readily anticipate future needs. The survey asks a series of demographic questions regarding place of residence, age, gender, marital status, race, ethnicity, income, housing, household composition and the like. It then goes on to ask two basic questions: What are your needs (and those of your family and community) and what are the greatest strengths of your community. A series of needs and strengths are presented and survey participants are asked to identify the three greatest needs/concerns and the three greatest strengths.

Survey Distribution: In 2016, the survey form was made available on-line as well as in paper form. The survey was aimed at NEMCSA clients/customers. An on-line survey of Head Start parents was done that also met National Head Start Association criteria for being a Head Start grantee. That data was folded into a paper copy methodology for the balance of agency programming. The number of current program clients was determined and 10% of those were targeted for inclusion into the study. Each program administrator was given their "share" of the surveys to distribute to their clients as they chose. Some gave the clients a form as they received services; some were made available at food distributions; some at volunteer in-service meeting; and some were mailed. This formula went awry with the Region 9 Area Agency on Agency (AAA), which is under the auspices of NEMCSA. The directors of the Senior Centers wanted any and all persons who wished to take the survey be allowed to participate. This was granted and the forms were then available at Senior Centers. This provided excellent data for our purposes as a AAA but skewed the results by an over-abundance of responses from those age 60 or older. That skew was identified and data separated out (see page 12) so that the needs of other age groups could also emerge. In retrospect, it would have been better to have fewer surveys completed, done with more adherence to a scientific statistical sample.

Data Collection: A primary stipulation for data collection was to assure anonymity so that our clients were comfortable in revealing not only their needs but more sensitive information such as income. A variety of methods were utilized to accomplish this. The most efficient (and inexpensive) was an on-site sealed collection box. Clients could simply fill out the double-sided form and drop it into the slot in a box. The site manager then collected all the forms, placed them in a manila envelope, and returned it to the central office. This was done at food distributions, at in-service meetings and at senior centers. In other cases, self-addressed, stamped envelopes were given so that the participant could fill the form out later and mail it to the office.

Incentives: A "good return" – a significant number of responses – was necessary to assure that a true picture of needs and strengths was garnered. A variety of methods were employed in the past and this history was drawn upon. The primary motivator was to simply ask our clients to help us meet the objective. The following note was listed on each form:

> *Every three years NEMCSA is required to seek input from people in the communities we serve regarding their needs and the needs of others in their area. In order to continue to provide services to you and others, we need to hear from you. This information is used to continue programming now in place; to develop new programming as needs indicate; to coordinate services with other human service agencies; and to advocate for funding and legislation for the future.*

As an additional incentive for participation this year, we utilized a drawing for a gift card to a regional big box store. Twelve gift cards of $25 each were purchased (total of $300. paid for with private funding). If a client wished to participate in the drawing, they could put their first name and a phone number on their form. The "prizes" were divided so that various recipients had an equal chance of being selected. After the drawing took place, winners were notified by phone, addresses obtained, and the gift card was delivered by certified mail with a return card for agency records to assure that the intended recipient had gotten the reward. In retrospect, there was good and bad to this system. On the "good" side, it certainly increased participation, and that was the primary goal. It did not take a lot of staff time and it was a relatively inexpensive compared to other methodologies. (We could not do actual follow-up because the survey was anonymously distributed). The only unintended, "bad" consequence was the data skew. Because there was a reward, many more people wanted to participate at senior centers than was a pre-determined percentage of returns needed to adequately represent that age group and programming. As a result, nearly 70% of our returns came from persons age 60 or older. This is disproportionate to our entire client base. This skew is identified in the presentation of the data, but it is unlikely that an actual "reward" will be offered in the future – even if many fewer returns are garnered.

Data input: The software program "Survey Gold" was used for the on-line version of the survey form. All paper copies were entered manually into that program so that data output was simplified.

Data output: Data was managed through Excel and output was provided by county and by age (+/- 60). There is the capability to analyze by any of the other demographic points such as income or household composition, etc. Analyzing client concerns by county allows NEMCSA to determine if there are any pockets of the service area that are experiencing greater needs than others. NEMCSA has three primary service area "clusters". Our core area is the eleven counties where we operate as a Community Action Agency (CAA). A 12th county is added for the Area Agency on Aging (AAA). The third group is the 21 counties where NEMCSA operates Head Start. Ten of these counties are outside of the core or AAA area. The needs of the entire Head Start population are surveyed by that program separate from this effort.

CLIENT/CUSTOMER DEMOGRAPHICS

[Note on data presentation. In each instance, NEMCSA's core service area, the Community Action Agency (CAA) eleven counties, is presented first. Then Roscommon County, which is the 12th county of the Region 9 Area Agency on Aging (AAA) is added and re-aggregated. This provides for a Needs Assessment for the CAA region as well as one geared to the AAA.]

Please tell us about you:

What county do you live in?						
Figure 1.	Survey		Population 2016		Disparity	
County	**Number**	**Percent**	**Number**	**Percent**	**+/-**	
Alcona	86	6.7	10,349	5.3	Close	1.4
Alpena	234	18.3	28,803	14.8	Over	4.9
Arenac	58	4.5	15,261	7.8	Under	3.3
Cheboygan	92	7.2	25,427	13.1	Under	5.9
Crawford	166	13.0	13,801	7.1	Over	5.9
Iosco	88	6.9	25,345	13.0	Under	6.1
Montmorency	89	7.0	9,259	4.8	Close	2.2
Ogemaw	144	11.3	20,937	10.8	Close	0.5
Oscoda	159	12.5	8,251	4.2	Over	8.3
Otsego	66	5.2	24,253	12.5	Under	7.3
Presque Isle	95	7.4	12,841	6.6	Close	0.8
Total (Basic)	1,277	100%	194,527	100%	XXXXXXXX	
Roscommon	67	5.0	23,700	10.9	Under	5.9
Total (Region 9)	1,344	100%	217,943	100%	XXXXXXXX	

Survey forms were *not* distributed by county but it was important to document whether or not the responses were a fair representation of county population. This is done simply to look at statistical accuracy. The number of survey responses (N) for the core counties was 1,277 in a population of 194,527. Responses were tallied by county and compared to the population of that area for the year the survey was conducted (2016). The table above shows where the survey response and the population of the county were closely aligned; over represented or under represented. Looking at the first three counties listed, as illustration, it can be noted that Alcona County had 6.7% of the responses and make up 5.3% of the region's population. This was determined to be closely proportionate. Next, Alpena had 18.3% of the returns but makes up 14.8% of the population – so the survey over represents Alpena County residents. And, third, Arenac County has 4.5% of returns but makes up 7.8% of the region's population so it was under-represented. The two counties that were most inaccurately represented were Oscoda County who had 12.5% of returns but only 4.2% of the population; and Otsego County with the opposite – 5.2% of returns but 12.5% of the population.

What town or city do you live In or near?							

Figure 2.

Town	#	Town	#	Town	#	Town	#
Alcona		**Cheboygan**		**Ogemaw**		**Roscommon**	
Barton City	6	Afton	2	Lupton	1	Denton	3
Black River	1	Cheboygan	33	Prescott	13	Higgins L:ake	1
Curran	3	Indian River	18	Rose City	6	Houghton Lake	29
Glennie	8	Topinabee	6	South Branch	2	Prudenville	16
Curtisville	1	Tower	2	Skidway/Skidway Lake	4	Roscommon	5
Greenbush	5	Wolverine	9	West Branch	72	St. Helen	3
Harrisville	23	*Onaway	6	*Alger	1		
Hubbard Lake	2	*Other	1	*Hale	1		
Lincoln	15	**Crawford**		**Oscoda**			
Mikado	10	Fredrick	5	Comins	4		
Spruce	3	Grayling	133	Fairview	12		
Alpena		Lovells	1	Luzerne	17		
Alpena	157	Vanderbilt	0	Mio	98		
Herron	2	*Fairview	1	*Lewiston	12		
Lachine	8	*Roscommon	6	*West Branch	1		
Ossineke	19	☺Other	1				
*Hillman	l6	**Iosco**		**Otsego**		**No Response**	
*Hubbard Lake	8	East Tawas	8	Gaylord	43	Alcona	9
*Posen	2	Hale	27	Johannesburg	15	Alpena	26
*Spruce	3	Oscoda	24	Vanderbilt	5	Arenac	11
☺Other	1	Tawas City	15	**Presque Isle**		Cheboygan	15
Arenac		Whittemore	4	Grand Lake	1	Crawford	19
Alger	3	*Glennie	1	Millersburg	5	Iosco	13
AuGres	10	**Montmorency**		Onaway	28	Montmorency	4
Omer	5	Atlanta	34	Posen	19	Ogemaw	44
Standish	18	Hillman	35	Presque Isle	2	Oscoda	11
Sterling	6	Lewiston	15	Rogers City	25	Otsego	3
Turner	0	*Johannesburg	1	*Alpena	4	Presque Isle	10
Twining	5			☺Other	1	Roscommon	10

Notes: The * indicates that these towns cross county boundaries and we have listed the number of replies according to what county was indicated on the form. As an example, the first * is Hillman. It is shown in both Alpena County and Montmorency County. There were 16 people who have a Hillman address who live in Alpena County and 35 who live in Montmorency County. This is also true of several other towns.

The ☺ is that the respondent (only 4) said they live in Alpena County but listed a city that is not anywhere in the region.

The "No Response" section above is from survey participants who listed their county but did not indicate which town they live in within that county.

Northeast Michigan is made up of many areas of unincorporated towns or population clusters. The county with the greatest population, Alpena, with nearly 30,000 people, has only one incorporated place (the City of Alpena). Oscoda County has NO incorporated places. For survey purposes, the question of which city or town people associated themselves with was done not only to determine where there were needs clusters, but also for accuracy. Some people only know what town they live in – not their county. Staff doing data entry could then assign the appropriate county to arrive at county-level data. [This helped distinguish, for instance, between the town of Oscoda in Iosco County and the County of Oscoda]. There were 144 useable survey forms that did not list a town. They are shown in "No Response" above. (These survey answers were counted in the county totals in Figure 1.) This chart also confirms how widespread the participation was, in that 82 towns are represented here.

Although there was a wide range of age groups represented in the survey responses, the majority was from those age 60 or older. Only about 13 percent of the data came from young people ages 18-35. Middle years, ages 36-59 made up another 16 percent. Another 38% came from the active years of aging (60-75) while 32% came from the group that was age 76 or older. One percent of those surveyed did not answer this question.

Age Group					
Figure 3.	Core Counties (11)			AAA Region 9 Counties (12)	
Age Group	Number	Percent		Number	Percent
18-24	15	1.2		15	1.1
25-35	146	11.4		148	11.0
36-49	96	7.2		97	7.2
50-59	116	9.1		119	8.9
60-75	487	38.1		514	38.2
76+	406	31.8		439	32.7
N/R	11	0.9		12	0.9
Total	1,277	100%		1,344	100%

Age is not simply a demographic marker in an assessment of need since needs and concerns vary greatly based on the ages of people in the household. Although it may be an over-simplification, it can be assumed that the younger set would have needs for quality, available child care; affordable preschool; and family sustaining employment. The group on the other end of the age spectrum, those aged 76 and older might emphasize concerns about prescription drug assistance, assisted living or nursing home care. This will be explored further in the section that deals with needs and concerns.

The median age of the population of the eleven core counties is 49.4 years. Those age 0-17 (who are not reflected in this survey of 18 and older) make up 19% of the total (just over 38,000 people.) There are 62,308 people over age 60 or about 32%.

Persons in Household					
Figure 4.	Core Counties (11)			AAA Region IX Counties (19	
	Number	Percent		Number	Percent
One	513	40.2		543	40.6
Two	452	35.4		481	35.8
Three	105	8.2		107	8.0
Four	98	7.7		101	7.5
Five	54	4.2		55	4.1
Six +	50	3.9		50	3.7
N/R	5	0.4		5	0.4
Total	1,277	100%		1,344	100%

In the general population, there are 2.3 persons per household. For this survey, the "persons per household" rate is 2.1 so that is quite similar. Three quarters of survey participants are from one or two person households. Less than 10% are from larger households of five or more persons. This is further substantiated by also looking at Figure 5. below, *Marital Status.*

There are two primary categories of people who make up one person households – they are those who are single and those who are widowed. (Both of these groups COULD have someone else in the household, but not as the "rule"). Married, at 39%, drew the plurality of responses. That was followed by Widowed at 28%. Divorced and Separated combined yield another 17%. Single, 16%, connotes "Never Married" when all the other categories are present.

Marital Status					
Figure 5.	Core Counties (11)			AAA Region 9 Counties (12)	
	Number	Percent		Number	Percent
Single	202	15.8		211	15.7
Married	492	38.5		513	38.2
Separated	22	1.7		22	1.6
Divorced	197	15.4		208	15.5
Widowed	352	27.6		376	28.0
N/R	12	1.0		14	1.0
Total	1,277	100%		1,344	100%

In the core counties the general population of 196,273, EXACTLY 50% of the people who are male (98,042 or 49.95%) and 98,231 who are female. Among survey respondents, females predominate. There are at least two good explanations for this anomaly. Over 27% of those participating were widowed, most likely these are women (but not exclusively). And when there is a couple experience says it is the woman who fills out the paperwork! Regardless of the reason, the survey response does not reflect the general population in regard to gender.

Gender					
Figure 6.	Core Counties (11)		AAA Region 9 Counties (12)	
	Number	Percent	Number	Percent
Male	332	26.0	356	26.5
Female	935	73.2	977	72.7
N/R	10	0.8	11	0.8
Total	1,277	100%	1,344	100%

Single Parent with Children in Household				
Figure 7.	Core Counties (11)		AAA Region 9 Counties (12)	
	Number	Percent	Number	Percent
Yes	114	8.9	116	8.6
No	1,150	90.1	1,215	90.4
N/R	5	1.0	13	1.0
Total	1,277	100%	1,344	100%

Fewer than 10% of survey participants were single parents with children in the home. However, if you look at how many people were in the age groups likely to have children (18-24; 25-26; and 36-49), there were 257 persons total. Then compare this to the 114 who were single parents and you now, see that 44% - approaching half – of persons who are likely to be parents were single parents.

This question (Children between Ages Zero and Four) was asked primarily to determine how many children might be Head Start eligible – by age – in the region and allow for comparative demographics. Since there was a low response rate for this age cohort, this is not a good measure. Secondary (Census) data would be much more reliable. However, survey results showed that there were 127 households with children age four or younger. Most (83) had one child in this age group. Thirty-one had two.

Households with Children between ages of zero and four				
Figure 8.	Core Counties (11)		AAA Region 9 Counties (12)	
	Number	Percent	Number	Percent
Zero	1,047	82.0	1,106	82.3
One	83	6.5	83	6.2
Two	31	2.4	31	2.3
Three	9	0.7	9	0.7
Four +	4	0.3	4	0.3
N/R	103	8.1	111	11.9
Total	1,277	100%	1,344	100%

Ethnicity and race are usually considered together and are, indeed, often used interchangeably though that is incorrect. Ethnicity refers to an ethnic group; a social group that shares a distinctive and common culture, religion, language, and so on. So Hispanic, German, Celtic are ethnicities and White, Black or Asian are races.

Ethnicity					
Figure 9.	Core Counties (11)			AAA Region 9 Counties (12)	
	#	%		#	%
Hispanic	13	1.0		13	1.0
Non- Hispanic	750	58.7		790	58.8
No Response	514	40.3		541	40.2
Total	1,277	100%		1,344	100%

From the data here on these two demographic points, it *may* be concluded that the person taking the survey did not know what "ethnicity" meant. For the ethnicity question, over 40% or 514 people, did not give an answer. Had it been a matter of "mind your own business", we might have expected a similar non-response to the race question, yet less than one percent failed to answer that query. Unfortunately, this data is inconclusive yet MAY be accurate. People who ARE Hispanic know what it means and there are

Race						
Figure 10.	Core Counties (11)		Percent in General Population Core Counties		AAA Region 9 Counties (12)	
	Number	Percent			Number	Percent
White	1,239	97.0	96.5%		1,305	97.1
Black	2	0.2	0.9%		2	0.2
American Indian or Alaskan Native	17	1.3	1.7%		17	1.3
Asian	1	0.1	0.5%		2	0.1
Native Hawaiian or other Pacific Islander	0	0	0.1%		0	0
Bi-Racial/Multi-Racial	6	0.5	0.3%		6	0.4
No Response	12	0.9	---		12	0.9
Total	1,277	100%	100%		1,344	100%

only 1.3% of the general population who are Hispanic – similar to this data.

Reflective of the population as a whole, 97% of survey participants were White. All of the other races were also of a similar distribution as can be found in the general population. The most prevalent minority in the region is American Indian with nearly half of the non-White population being of this racial type. In all, nearly half (43%) of the 3.0% who are minorities are American Indians. (Note: This is a Census Bureau term. This population also is referred to as Native Americans or First Nations). There are three counties in the core region with an American Indian population above 1%. These are Cheboygan County (2.0%); Arenac County (1.4%); and Iosco County 1.2%). The most predominant tribe is Chippewa with a total of 1,032 persons ascribing to this tribe either alone or in combination with other tribes. This is followed by Ottawa (Cheboygan County, 133). The only established tribal lands are in Arenac County which includes some off-reservation trust lands held by the federal government for the federally recognized Saginaw Chippewa Tribal Nation,

Income						Participant Income Highlights
Figure 11.	Core Counties (11)		AAA Region 9 Counties (12)			
Income in 2016 (combined all household residents)	Number	Percent	Number	Percent		
$ 0 – 11,999	315	24.7	327	24.2		
$12,000 – 19,999	334	26.1	345	25.7		
$20,000 – 24,999	162	12.7	171	12.7		
$25,000 – 29,999	89	7.0	93	6.9		
$30,000 – 34,999	67	5.1	75	5.6		
$35,000 – 49,999	83	6.5	89	6.6		
$50,000 – 64,999	57	4.5	62	4.6		
$65,000 – 79,999	28	2.2	30	2.2		
$80,000 – 100,000	27	2.1	28	2.1		
Over $100,000	22	1.7	22	1.6		
No Response	93	7.2	102	7.6		
Total	1,277	100%	1,344	100%		

Participant Income Highlights

- At least 25% are at or below poverty

- 75% are below the median household income

- Less than 4% are above $80,000

- The majority, 65%, receive Social Security

- Only 5.6% receive Public Assistance

- More than ¼ work (28%)

The income categories above roughly approximate the 2016 and 2017 Poverty Levels for 100% of Poverty ($11,770 in 2016 and $12,060 in 2017 for a household of one). At least 25% of survey participants were at the poverty level or below as shown by the 315 persons who checked this box. However, households of two or three may also be below poverty level based on the additional 26% of participants who listed $12,000- $20,000 as their income.

The Median Household Income for the core region is $38,125. Because so many people are single among survey respondents this is a more accurate measure than median family income (which is two or more related persons in the home and the Median Family Income is $43,573). The above data shows that there are 967 people or 75.7% who had incomes below the median for the region. Only about 4% had household incomes of $80,000 or more, which is 49 people
.
There were 93 people, 7.2%, who did not answer the income question. Although anonymity is assured, many people do not want to disclose income and it is the most quoted as "None of your business" of all survey questions.

Income sources (below, Figure 12) shows a full array of possibilities. Since people can have a multitude of income sources all at once, there is no way to know the combinations. For example, a person could have Social Security, wages, and a pension. Or they could have wages, child support, alimony and public assistance. The percentages just look at what percent of the whole receive that income type. The percentages cannot and do not add to 100%.

Because of the age skew already noted, 65% of survey participants (824 persons) receive Social Security (SSA) and other pensions came in third at 22% (283). Many of these would be dual income sources. Wages makes up the next category. Wages (full-time, part-time and self-employment) was second with 28% (362). Disabilities – both Social Security Disability (SSD) and Worker's Compensation make up another 13% (162). Alimony and child support are usually considered together. Only 3 people receive alimony and 44 get child support for nearly 4% more. Relatively few people receive what are considered traditional low-income supports. Only 72 people, 5.6% receive public assistance and 121 get Supplemental Security Income (SSI) for a total of 16%. Other income includes Unemployment Benefits 17 people, 2.4%; Stipends 30 people, 2.4%; and Investment income, 68 people, 5.3%. There was a list of "Other" incomes but each garnered only one mention. These are identified at the bottom of Figure 12.

Source of Income						
Figure 12.	Core Counties (11)			AAA Region 9 Counties (12)		
	Number	Percent		Number	Percent	
Wages (Full time)	220	17.2		226	16.8	
Wages (Part time)	102	8.0		108	8.0	
Self-Employment	40	3.1		40	3.0	
Social Security	824	64.5		875	65.1	
Social Security Disability	134	10.5		137	10.2	
Supplemental Security Income (SSI)	121	9.5		122	9.1	
Disability Pension/ Workers Comp	28	2.2		29	2.2	
Other Pensions	283	22.2		309	23.0	
Public Assistance (DHS)	72	5.6		72	5.4	
Child Support	44	3.5		45	3.4	
Alimony	3	0.2		4	0.3	
Unemployment Benefits	17	0.9		12	0.9	
Stipends	30	2.4		33	2.5	
Investments	68	5.3		74	5.5	
Other	19	1.5		19	1.4	
Total	---	--		---	---	
Other: Adoption subsidy, spousal support, real estate, True North, SNAP, food stamps (Bridge card), life insurance, foster care payment.						

Housing						
Figure 13.	Core Counties (11)			AAA Region 9 Counties (12)		
	Number	Percent		Number	Percent	
I own my own home	857	67.1		913	67.9	
I rent my home	300	23.5		307	22.8	
I live with my children, parent(s) or other family	66	5.7		70	5.2	
I live with my friend (s)	19	1.5		19	1.4	
I am homeless	14	1.1		14	1.0	
No Response	21	1.6		21	1.6	
Total	1,277	100%		1,344	100%	
If Homeless, where do you sleep? 12 of the 14 responded: Friend/Family's couch (5); Homeless Shelter (4); car (2); garage (1).						

Two-thirds of survey participants own their home – less than the general population where 82.2% of homes are owner occupied. There is a greater preponderance of renters among those surveyed – 300 households or nearly ¼ of those completing forms. This compares to 18% across all housing types in the region. Another nearly 100 (8%) lived with a family member, a friend or were homeless. Just over 1% or 14 people reported being homeless. These people were surveyed as they sought services from the agency. Most were in some kind of fairly safe/secure spot – with friends and family or in a Homeless Shelter. Three persons lived either in a car or in a garage.

Please tell us about strengths and the needs of your community:

What do you think are the three greatest strengths of your community?				
Figure 14.	Core Counties (11)		AAA Region 9 Counties (12)	
STRENGTH	**Number**	**Percent**	**Number**	**Percent**
Religious involvement/church	379	29.7	399	29.7
Community Volunteerism/Service Clubs	372	29.2	403	30.0
Public Safety (low crime rates, police protection)	344	26.9	366	27.2
Public Protection (fire, ambulance)	302	23.7	317	23.6
Good schools/school involvement	311	24.4	315	23.4
Family togetherness	246	19.3	250	18.6
Parks and Natural features	213	16.7	220	16.4
Social/Human service agencies16.2	204	16.0	218	16.2
Public Transportation16.7	199	15.6	224	16.7
Medical care	160	12.6	166	12.4
Neighborhood involvement	117	9.2	121	9.0
Recreational opportunities	110	8.6	113	8.4
Affordable housing opportunities	77	6.0	77	5.7
Social support networks	75	5.9	80	6.0
Dental care	50	3.9	52	3.9
Public works (sewer/water, streets, roads, etc.)	44	3.5	45	3.4
Employment opportunities	40	3.1	42	3.2
Available, affordable childcare	19	1.5	19	1.4

Other: *Two each*: Library, Meals on Wheels, Donald Trump. *One each*: Food banks, Free tax preparation, help for elderly, resilience, visiting home physicians.

Community strengths have remained fairly consistent over time with the most important five strengths switching places, perhaps, but remaining at the top. In 2016, religious involvement and the church ranked first with 30% of responses, somewhat driven by the age of the participants. Involvement in formalized religion is more dominant in the older age groups than the younger. However, it has always been important in the region with this response drawing a 4th place in 2012 with 27% of responses.

A very close second in 2016 - at 29% of survey responses - was Community Volunteerism and Service Clubs. This also was chosen by 22% of participants in the previous assessment. Clearly giving back is a community value in northeast Michigan.

Public safety and Public Protection ranked 3rd and 4th in 2016 with 27% and 24% [average 25%] choosing this strength. These were combined in the previous assessment and ranked 2nd with 32%.

Good schools and school involvement was 5th in 2016 with 24% of responses. This was #1 four years earlier with 34% choosing good schools as the main community strength. This is another response that is likely skewed by the survey being dominated by the older age groups. Public education is still important but it has been awhile since the persons 60+ had children in school – perhaps now grandchildren and even greats. However, it is clear that education is seen as an important strength.

Rounding out the top for 2016 was family – which received 19% of the check marks in 2016 and which was 3rd in 2012 (with 31%).

In summary, what is valued in northeast Michigan is God and church; Community; Safety and Protection; Education; and Family. Looking all the way back to 2008, these were the same core values. *[Note: The strength question was not asked in 2001.]*

What do you think are the three greatest concerns of you, your family and your community?

The three most important concerns by age group of respondents

Figure 15. Concern:	Overall Survey Results			Results 60+ Responders			Results Age 18-59 Responders		
	Rank	#	%	Rank	#	%	Rank	#	%
Help Paying Utility Bills	1	334	28.5	2	238	26.7	2	117	30.4
Food Assistance	2	322	27.5	1	244	27.4	1	204	53.0
Prescription Drug Assistance	3	233	19.9	3	221	24.8	15	26	6.8
Home Health Care	4	224	19.1	4	206	23.1	19	19	4.9
Medical Services	5	205	17.5	5	160	17.9	5	61	15.8
Affordable Rental Housing	6	198	16.9	8	122	13.7	3	91	23.6
Reliable Transportation	7	184	15.7	7	138	15.5	6	59	15.7
Dental Care	8	179	15.3	6	157	17.6	14	28	7.3
Affordable Homeownership	9	98	8.4	9	63	7.1	8	56	14.5
A Job	10	93	7.9	13	44	4.9	4	69	17.9
Mental Health/Counseling	11	87	7.4	15	37	4.2	7	57	14.8
Nutrition	12	84	7.2	11	57	6.4	12	35	9.1
A Place to Live	13	79	6.7	12	46	5.2	11	38	10.0
Hospital Services	14	71	6.1	10	60	6.7	20	19	4.9
Affordable Recreation	15	60	5.1	17	36	4.0	10	44	11.4
Affordable Child Care	16	53	4.5	19	15	1.7	9	56	14.5
Help with Drug or Alcohol Problems	17	51	4.4	18	29	3.3	16	23	6.0
Adult Foster Care or Assisted Living	18	46	3.9	14	42	4.7	23	4	1.0
Nursing Home care	19	43	3.7	16	37	4.2	22	9	2.3
Affordable Preschools	20	28	2.4	20	11	1.2	13	31	8.1
Job Training	21	27	2.3	21	11	1.2	17	23	6.0
GED or other adult education	22	22	1.9	23	8	0.9	18	20	5.2
Parenting classes	23	18	1.5	22	9	1.0	21	13	3.4
Help with Spousal Abuse	24	10	0.9	24	7	0.8	24	4	1.0
Help with Child Abuse	25	8	0.7	25	5	0.6	25	3	0.8
All Other (see next page) combined:	---	58	5.0	---	42	4.7	---	0	0
	N=1,277			N=892			N=385		

Clients were presented with a list of common concerns (similar to other years for longitudinal analysis and were asked to check the three that were most pressing – and to write in another choice if their concern was not present. Overall results were skewed because of the preponderance of persons age 60 or older (70% of participants). Overall, the top two concerns were universal. They are "Help with Paying Utility Bills and "Food Assistance." These ranked number one or two across the age spectrum. However, it is important to also disclose that these are two services that NEMCSA has been providing for decades – and clients sometimes feel that if they do not say they NEED something it will go away.

After the top two, concerns were very different depending on the age of the responders. That makes perfect sense. Older people would be thinking about home care, assisted living, and drug costs. Gone are the days when they needed childcare, a job, preschools or job training. The thing in common to both groups, after the top two, was Medical Services which came in at number five both all ages.

The overall results somewhat mirror the results for the 60+ group because of the heavy age related weighting. The two not already mentioned, that came in at numbers three and four are Prescription Drug Assistance and Home Health Care. This data will be extremely helpful to the Region 9 Area Agency on Aging. The other significant client group that NEMCSA serves are Head Start families. Some of them are included here, but we also do a separate data collection effort specific to them.

The "other" concerns that were identified in the survey are listed below.

Figure 15. continued		**Other defined**:			
Health Insurance	8	Kids school	1	Heating	1
Eye care/glasses	6	Legal services	1	Propane heat	1
Home repair/weatherization	5	Affordable public transportation	1	Exercise	1
Caregiver/Dementia support	3	Nasty village water	1	Car insurance	1
Wood heat	3	Worry over younger generation	1	Home insurance	1
House cleaning/windows	2	Reunification with kids (CPS)	1	Clothing	1
Money to pay bills	2	Showering	1	Smoother roads	1
Hearing aids	2	College/Career concerns	1	Senior services	1
Property taxes	2	Music in elementary schools	1	Clothing	1
Ramps	2	Everything needs improvement	1	Cat food	1
		More HUD housing	1	Medical bills	1
Reliable internet	1	Stores with affordable products	1	Being above ground	1
Affordable healthcare	1	Weekend/Holiday transportation	1	Keeping my home	1
Ambulance	1	Old tires buried at power plant	1	Debt	1
Foster care	1	Maintain independent lifestyle	1		

It is more useful to look at needs expressed over that past 15 years that NEMCSA has been collecting primary data than to look at one point-in-time. This gives an opportunity to see if needs have been steady over time or if there are new issues emerging that should be addressed. The same basic question – "What are the three most critical needs of you, your family and your community" has been asked in four cycles since 2002. The grid below give the highlights of this comparison. A complete list of the needs and rankings for the four coverage periods is presented, pages 15 and 16.

Client/Customer Needs/Concerns over Time				
Figure 16. **NEED**	**Rank 2001-02** N=2,721	**Rank 2007-08** N=2,417	**Rank 2012-13** N=2,516	**Rank 2016-17** N=1,277
Medical Services	1	2	4	5
Food Assistance	2	1	3	2
Help with Utility Bills	3	4	2	1
Dental Services	4	5	8	8
Transportation	5	6	6	7
Prescription Drug Assistance	not on survey[1]	3	12	3
Home Health Care	8	9	13	4
A Job	9	7	1	10
Affordable housing[2]	7	8	5	6
Notes: [1]In the initial survey "Help with Prescription Drugs" was not presented as an issue. However, 27 people wrote it in, prompting it to be included in subsequent survey efforts. The fact that prescription drugs went from not being mentioned to being the Number 3 need in other cycles denotes the emerging criticality of this issue, especially for those with a fixed income and no insurance coverage or high co-pays and deductibles. [2] Affordable Housing was changed to Affordable Rental Housing in 2007. Affordable homeownership was added in 2016.				

Although the rankings have switched places slightly over the years, it is evident that the most critical needs have remained essentially the same and they surround basic needs. Our clients need food, shelter (mortgage, rent and utilities), medical services (both in-patient and outpatient care), dental care and transportation. They also need a JOB to pay for these things but "A Job" rises and falls in the rankings based on the economy, the unemployment rate, and the age of those responding.

2003				Figure 17.	2008		
Rank	**Need**	**#**	**%**	**Rank**	**Need**	**#**	**%**
1	Medical services	1,024	37.6	1	Food assistance	900	37.2
2	Food assistance	958	35.2	2	Medical services	865	35.8
3	Help paying utility bills	940	34.5	3 ●	Prescription drug assistance	789	32.6
4	Dental care	768	28.2	4	Help paying utility bills	782	32.4
5	Reliable transportation	482	17.7	5	Dental care	523	21.6
6	Hospital services	397	14.6	6	Reliable transportation	516	21.3
7	Affordable housing	386	14.2	7	A job	501	20.7
8	Home health care	376	13.8	8 ●	Affordable rental housing	444	18.4
9	A job	369	13.6	9	Home health care	399	16.5
10	A place to live	342	12.6	10	Hospital services	360	14.9
11●	Clean air and water	327	12.0	11	A place to live	327	13.5
12	Affordable child care	177	6.5	12 ●	Affordable recreational activities	200	8.3
13	Job training	167	6.1	13	Affordable childcare	161	6.7
14	Nursing home care	150	5.5	14 ●	Adult foster care	151	6.3
15	Help with alcohol/drug problems	117	4.3	15	Job training	133	5.5
16	GED/Adult Education	107	3.9	16	Nursing home care	120	5.0
				17●	Mental health/Counseling	96	4.0
● *Indicates category for which there was no corollary in the previous (or subsequent) survey.*				18	GED or Adult Education	90	3.7
				19	Help with alcohol or drug problems	64	2.6
				20●	Affordable pre-school	51	2.1
				21●	Child abuse	37	1.5
				22●	Spousal abuse	19	0.8
TOTAL NUMBER RESPONSES		**2,721**		**TOTAL NUMBER RESPONSES**		**2,417**	

2013				Figure 18.	2016		
Rank	**Need**	**#**	**%**	**Rank**	**Need**	**#**	**%**
1	A job	634	25.2	1	Help paying utility bills	334	28.5
2	Help paying utility bills	627	24.9	2	Food assistance	322	27.5
3	Food assistance	609	24.2	3	Prescription Drug Assistance	233	19.9
4	Medical services	492	19.6	4	Home health care	224	19.1
5	Affordable rental housing	468	18.6	5	Medical services	205	17.5
6	Reliable transportation	437	17.4	6	Affordable rental housing	198	16.9
7	Affordable, quality child care	391	15.5	7	Reliable transportation	184	15.7
8	Dental care	369	14.7	8	Dental care	179	15.3
9	Affordable, quality preschool	342	13.6	9	Affordable homeownership	98	8,4
10	Affordable recreational activities	312	12.4	10	A job	93	7.9
11	A place to live (homeless or doubled-up)	297	11.8	11	Mental Health counseling	87	7.4
12	Prescription Drug Assistance	253	10.1	12	Nutrition	84	7.2
13	Home health care	156	6.2	13	A place to live	79	6.7
14	Job training	150	5.6	14	Hospital services – In-patient and specialty care	71	6.1
15	Hospital services – In-patient and specialty care	140	4.8	15	Affordable recreation	60	5.1
16	GED/Adult Education	120	4.6	16	Affordable, quality child care	53	4.5
17	Mental Health counseling	115	3.8	17	Help with alcohol/drug problems	51	4.4
18	Nutrition	95	2.5	18	Adult Foster Care / Assisted Living	46	3.9
19	Adult Foster Care / Assisted Living	64	1.2	19	Nursing home care	43	3.7
20	Help for Child abuse issues	31	1.2	20	Affordable, quality preschool	28	2.4
21	Help with alcohol/drug problems	31	1.1	21	Job training	27	2.3
22	Nursing home care	27	0.8	22	GED/Adult Education	22	1.9
23	Parenting classes	21	0.5	23	Parenting classes	18	1.5
24	Help for Spousal abuse issues	12	0.3	24	Help for Spousal abuse issues	10	0.9
All other combined: 2013 = 150; 2016 = 58				25	Help for Child Abuse issues	8	0.7
TOTAL NUMBER RESPONSES		**2,516**		**TOTAL NUMBER RESPONSES**		**1,172**	

COMMUNITY ASSESSMENT

DEMOGRAPHIC DATA

Population
Business and Industry
Education
Housing
Income and Poverty
Geography

Age and Gender
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total Population	Number Male	Number Female	Age 17 and Younger		Number Age 55-59		Number Age 60 and Older		Number Age 65 and Older		Median Age in Years
				#	%	#	%	#	%	#	%	
Alcona	10,550	5,310	5,240	1,424	13.5	1,013	9.6	4,631	43.9	3,580	33.9	56.6
Alpena	29,068	14,276	14,792	5,726	19.7	2,616	9.0	8,197	28.2	6,139	21.1	47.1
Arenac	15,424	7,813	7,611	2,900	18.8	1,373	8.9	4,643	30.1	3,377	21.9	48.4
Cheboygan	25,690	12,791	12,899	4,727	18.4	2,171	8.5	8,393	32.7	6,136	23.9	49.1
Crawford	13,895	7,024	6,871	2,606	18.8	1,219	8.8	4,302	30.9	3,170	22.8	49.3
Iosco	25,401	12,678	12,723	4,256	16.8	2,386	9.4	9,094	35.8	7,024	27.7	52.0
Montmorency	9,401	4,798	4,603	1,450	15.4	1,055	11.2	3,564	37.9	2,695	28.7	54.6
Ogemaw	21,222	10,593	10,629	4,051	19.1	1,913	9.0	6,754	31.8	5,061	23.8	49.0
Oscoda	8,444	4,346	4,098	1,622	19.2	785	9.3	2,883	34.2	2,158	25.6	51.3
Otsego	24,141	11,911	12,230	5,259	21.8	1,883	7.8	6,261	26.0	4,527	18.8	44.2
Presque Isle	13,037	6,502	6,535	2,174	16.7	1,158	8.9	5,012	38.4	3,690	28.3	53.2
Total	196,273	98,042	98,231	36,195	18.4	17,572	9.0	64,334	32.8	47,557	24.2	51.3
Roscommon	24,068	11,989	12,079	3,724	15.5	2,458	10.2	9,347	38.8	7,017	29.2	54.4
Total	220,341	110,031	110,310	39,919	18.1	20,030	9.1	73,681	33.4	54,574	24.8	51.6
		49.9%	50.1%									
Michigan	9,900,571	4,861,+	5,038+	--	22.7	--	7.3	--	21.3	--	15.0	39.5
United States	316,515,021	155,734+	160,781+	--	23.3	--	6.6	--	15.8	--	14.1	37.6

Source: U. S. Census Bureau, Demographic and Housing Estimates, American Community Survey, 5-Year Estimates, Sex and Age.

Notes: + denotes 1,000 (Thousands) utilized for column width. Age 55-59 was included to calculate the pool of those eligible for several agency programs which is age 55 and older. Those age 60-64 can be derived by subtracting age 65 from age 60. Age statistics over age 65 are available in 10 year increments. If the "old" elderly or the "frail" elderly statistics are needed, data is available for ages 65-74; 75-84; and 85+.

Analysis:
- Gender is split nearly even.
- There are nearly twice as many people who are "elderly" (over age 60/64,334) as who are "children" (under age 18/36,195).
- The U.S. state with the greatest percentage of population over 65 years old is Florida at 19.1%. This is considerably "younger" than the NEMCSA region with 24.2% (nearly ¼) in that category. Michigan ranks #18. This is not primarily due to weather because Maine is #2 and Arizona is 10th.
- The median age for the region is 51.3 meaning half are 51 or older/half younger.
  This is 12 years older than the State median.

Annual Population Estimates
2011-2015 Five Year Estimates
Northeast Michigan

Area	Decennial Census		Population Estimates (as of July 1)								
	Census 04-01-00	Census 04-01-10	2010	2011	2012	2013	2014	2015	15 year Change 2000-2015		2016
									#	%	
Alcona	11,719	10,942	10,890	10,775	10,607	10,572	10,448	10,349	-1,169	-9.98	10,352
Alpena	31,314	29,598	29,539	29,342	29,219	29,026	28,952	28,803	-2,246	-7.17	28,704
Arenac	17,269	15,899	15,854	15,620	15,496	15,419	15,326	15,261	-1,845	-10.68	15,122
Cheboygan	26,448	26,152	26,080	25,940	25,779	25,618	25,685	25,427	-758	-2.87	25,401
Crawford	14,273	14,074	14,059	14,034	13,994	13,906	13,742	13,801	-378	-2.65	13,744
Iosco	27,339	25,887	25,826	25,545	25,370	25,354	25,391	25,345	-1,938	-7.07	25,327
Montmorency	10,315	9,765	9,775	9,595	9,494	9,364	9,292	9,259	-914	-8.86	9,173
Ogemaw	21,645	21,699	21,637	21,535	21,424	21,204	21,010	20,937	-423	-1.95	20,904
Oscoda	9,418	8,640	8,603	8,648	8,593	8,376	8,350	8,251	-974	-10.34	8,264
Otsego	23,301	24,164	24,151	24,131	24,048	24,123	24,148	24,253	840	3.60	24,470
Presque Isle	14,411	13,376	13,304	13,185	13,120	13,050	12,989	12,841	-1,374	-9.53	12,762
Total	207,452	200,196	199,718	198,350	197,144	196,012	195,334	194,527	-11,179	-5.39	194,243
Roscommon	25,469	24,449	24,469	24,313	24,131	23,935	23,932	23,803	-1,401	-5.39	23,700
Total	232,921	224,645	224,187	222,663	221,275	219,947	219,266	218,330	-12,580	-5.50	217,943
Michigan	9,938t	9,884t	*9,877t	*9,877t	9,887t	9,901t	9,916t	9,923t	-37,873	-0.38	9,928
United States	281,422	308,758	309,349	311,719	314,103	316,427	318,907	321,419	35,093,115	12.47	323,128

Source: U.S. Census Bureau, Population Division Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2016
For the 15 year change numbers and percentages: Community Commons, Population Profile, Population Change

Notes: The Decennial Census for 2010 is the Estimates Base for the other periods, July 1, 2010-July 1, 2015

The population for the United States and Michigan was rounded to the nearest 1,000 so the last three digits are left off for space. For example the 2016 population for Michigan was 9,928,300 recorded as 9,928t (thousand)

*Rounding made these two numbers appear to be the same but in reality 2010 was 9,877,369 and 2011 was 8,876,589 each rounded to 9,877,000

Analysis: Otsego County is the only county in the service area that posted a population gain, growing by 3.6% during the 15 year study period. Several factors account for this. The main ones are that Otsego is the "youngest" of the service area counties. It has the highest percentage of people age 17 and younger in the county (21.8). It also has the lowest Median age (44.2) so has a greatest percentage of people of child bearing ages.

Three counties (Alcona, Arenac and Oscoda) lost 10% of their population in the six years, 2010-2016.

Components of Population Change
Northeast Michigan 2010-2016

Area	Cumulative Estimates of the Components of Population Change April 1, 2010 to July 1, 2016						
	Total Change	Natural Increases	Vital Events		Net Migration		
			Births	Deaths	Total	International	Domestic
Alcona	-590	-755	378	1,133	201	23	178
Alpena	-894	-554	1,672	2,226	-285	18	-303
Arenac	-777	-523	782	1,305	-216	3	-219
Cheboygan	-749	-750	1,254	2,004	54	27	27
Crawford	-330	-297	747	1,044	39	27	12
Iosco	-560	-1,016	1,435	2,451	516	75	441
Montmorency	-592	-579	401	980	-27	0	-27
Ogemaw	-795	-679	1,180	1,859	-19	81	-100
Oscoda	-376	-250	525	775	-98	7	-105
Otsego	306	-54	1,568	1,622	360	76	284
Presque Isle	-614	-612	585	1,197	26	6	20
Total	-5,971	-6,069	10,527	16,596	551	343	208
Roscommon	-749	-1,338	1,081	2,419	697	131	566
Total	-6,720	-7,407	11,608	19,015	1,248	474	774
Michigan	44,171	137,008	710,867	573,859	-87,519	126,353	-215,872
Unites States	14,369,408	8,527,205	24,762,895	16,235,698	5,892,203	5,892,203	N/A

Source: U.S. Census Bureau, Population Division Annual Estimates of the Resident Population Change, April 1, 2010 to July 1, 2016: April 1, 2010 to July 1, 2016

Notes: Total population change includes a residual. This residual represents the change in population that cannot be attributed to any specific demographic components. Births, Deaths and Net Migration are tracked through administrative records. (Such as hospital records, County Clerk's Office data registering births and deaths, tax returns showing changes in residences, etc.).

Analysis: There was a natural decrease in every county in the region. More people died than were born. In total during the six years, there were over 6,000 more deaths than births. Migration is the other factor in dissecting population change. For the time period, there were 551 more people who came into the region than who left. Five of the 11 counties had a negative Net Migration (more people leaving than coming to that county). Those counties were Alpena, Cheboygan, Montmorency, Ogemaw and Oscoda.

GRANDPARENTS RAISING THEIR GRANDCHILDREN
by Grandparent Age
2011-2015 Northeast Michigan

Area	[1]Total Grand-parents Living with own Grand-children	[2]Responsible for own grand-children #	%	[3]Grandparents (No Parent Present)	[4]Grandparent Age 30-59	60+	[5]Other Grandparents Present	[6]Grandparent Age 30-59	60+	[7]Grandparent Disabled #	%
Alcona	149	71	47.7	32	28	4	39	10	29	23	32.4
Alpena	314	122	38.9	71	49	22	51	41	10	73	59.6
Arenac	276	108	39.1	49	27	22	59	37	22	37	34.3
Cheboygan	397	198	49.9	30	13	17	168	90	78	75	37.8
Crawford	226	136	60.1	97	50	47	39	19	20	44	32.7
Iosco	352	155	44.0	71	23	48	84	46	38	62	40.1
Montmorency	209	85	40.7	60	44	16	25	25	0	33	38.8
Ogemaw	303	145	47.9	44	24	20	101	70	31	56	38.9
Oscoda	92	50	54.3	31	15	16	19	19	0	21	41.3
Otsego	439	171	39.0	39	23	16	132	83	49	51	29.6
Presque Isle	211	162	76.8	47	17	30	115	82	33	45	27.5
Total	2,968	1,403	47.3	571	313	258	832	522	310	520	37.1
Roscommon	313	184	58.8	113	28	85	71	34	37	70	38.0
Total	3,281	1,587	48.4	684	341	343	903	556	347	590	37.1
Michigan	176,030	66,378	37.7%		41,906	24,472	44,970	31,642	13,328	66,378	27.1

Source: U. S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

Notes: Column 1 is the number of grandparents who live with their grandchildren whether a parent is present or not. It does not indicate any responsibility for their care. Column 2 is the number of grandparents who are actually responsible for the care of the child. Column 3 is the number of grandparents who are responsible for the child without a parent in the home. Column 4 breaks the age of the grandparent into two main groups. Column 5 indicates that there may be two grandparents present (a couple, grandmother AND grandfather). Column 6 is the age of the second grandparent. Columns 3 (single grandparent) and Column 5 (the other grandparent) add up to the number of grandparents responsible for their grandchildren in Column 2. The last column, Column 7, shows the number of grandparents who are disabled (and raising or participating in their grandchild's care).

Analysis: *(Comments for this data set are for the 12 counties of the Region 9 AAA)*
There were 3,281 multi-generational households in the 12 counties of Region 9 AAA in which 1,587 or 48% of the grandparent was responsible for the care of the child. This is considerably higher than the State where 37.7% of grandparents held this responsibility.

In the region, the age of grandparents responsible for their grandchildren was considerably older than the State as a whole. The number in the age group 30-59 (49.9%) and the number over 60 (50.1%) were nearly equal in northeast Michigan. In the State, the younger grandparents made up 63.1% compared to the age 60 and older being 36.9%.

There was a larger percentage of disabled grandparents in the region than in the state. This was 37.1% for Region 9 and 27.1% in the state of Michigan.

GRANDPARENTS RAISING THEIR GRANDCHILDREN
by Length of Time Responsible
2011-2015 Northeast Michigan

1. Grandchildren Under 18 Living with a Grandparent Householder by Age of Grandchild 2015 (Single Year)				2. 2011-2015 American Community Survey Five Year Estimates									
	Age of Children			Grand-parent Responsible	Years Responsible for Grandchildren								
					Less than one year		1-2 Years		3-4 Years		5 + Years		
County	Total	-6	6-11	12-17	#	%	#	%	#	%	#	%
Alcona	122	66	32	24	71	27	38.0	5	7.0	9	12.7	30	42.3
Alpena	256	69	95	92	122	37	30.3	16	13.1	27	22.1	42	34.4
Arenac	209	99	78	32	108	26	24.1	35	32.4	14	13.0	33	30.5
Cheboygan	307	140	109	58	198	11	11.6	8	7.6	45	46.0	34	34.8
Crawford	272	87	107	78	136	32	23.5	34	25.0	6	4.4	64	47.1
Iosco	312	97	126	89	155	20	12.9	38	24.5	13	8.4	84	54.2
Montmorency	157	95	21	41	85	3	3.5	43	50.7	2	2.3	37	43.5
Ogemaw	289	113	48	128	145	19	13.1	52	35.9	25	17.2	49	33.8
Oscoda	100	33	39	28	50	19	38.0	8	16.0	0	0	23	46.0
Otsego	327	165	107	55	171	42	24.6	32	18.7	30	17.5	67	39.2
Presque Isle	150	61	47	42	162	43	26.5	50	30.9	27	16.8	42	42.2
Total	2,501	1,025	809	667	1,403	291	20.7	328	23.4	244	17.4	540	38.5
Percentages	100%	41.0	32.3	26.7									
Roscommon	261	541	113	94	184	45	24.5	30	16.3	65	35.3	44	23.9
Total	2,762	1,079	922	761	1,587	336	21.2	358	22.6	309	19.4	584	36.8
Percentages	100%	39.0	33.4	27.6									
Michigan	152,469	73,327	44,314	34,828	66,378	14,758	22.2%	16,030	24.2%	11,466	17.3%	24,124	36.3%
	100%	48.1	29.1	22.8									

Source: U. S. Census Bureau, Part 1. American Community Survey, 2015; Part 2. 2011-2015 American Community Survey 5-Year Estimates

Analysis:

1. (Above) Nearly 40% of the children living with grandparents in the Region 9 AAA region were 5 years old or younger (39.0%); 6-11 year olds were next with 33.4%; older children made up about ¼ of the total (27.6%). Distributions were similar at the State level with the youngest group, 5 years old or younger, being the greatest portion (48.1%).

2. (Above) Grandparents were in for a quite long commitment period in the region with 36.8% of children remaining with their grandparents for five years or longer. The other time length distributions were similar at approximately 20% each.

GRANDPARENTS RAISING THEIR GRANDCHILDREN
by Poverty, Labor Force, Gender, and Marital Status
2011-2015 Northeast Michigan

County	Responsible for Grandchildren	Below Poverty		Male		Female		In Labor Force		Unmarried	
		#	%	#	%	#	%	#	%	#	%
Alcona	71	23	32.4	23	32.4	48	67.6	24	33.8	21	29.6
Alpena	122	13	10.7	60	19.2	62	50.8	57	46.7	9	7.4
Arenac	108	45	41.7	38	35.2	70	64.8	42	38.9	16	14.8
Cheboygan	198	37	18.7	87	43.9	111	56.1	92	46.5	39	19.7
Crawford	136	8	5.9	52	38.2	84	61.8	83	61.0	18	13.2
Iosco	155	58	37.4	106	68.4	49	31.6	53	34.2	49	31.6
Montmorency	85	30	35.3	21	24.7	64	75.3	39	45.9	39	45.9
Ogemaw	145	36	24.8	56	38.6	89	61.4	87	60.0	67	46.2
Oscoda	50	8	16.0	15	30.0	35	70.0	33	66.0	16	32.0
Otsego	171	43	25.1	56	32.7	115	67.3	89	52.0	58	33.9
Presque Isle	162	15	9.3	75	46.3	87	53.7	71	50.0	28	17.3
Total	1,403	316	22.5	589	42.0	814	58.0	670	47.8	360	25.7
Roscommon	184	83	44.0	50	44.0	134	72.8	42	22.8	97	52.7
Total	1,587	399	25.1	639	40.3	948	59.7	712	44.9	457	28.8
Michigan	66,378		21.8		36.8		63.2		54.5		32.5

Source: U. S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

Analysis:
About ¼ of grandparents who are raising their grandchildren are below the poverty level. This is slightly above the State level of 21.8%. Compared to the general population for all ages below poverty (which was 17.9%) the rate for grandparents is quite elevated (25.1%).

Approximately 40% of the grandparents responsible for their grandchildren were men and 60% were women. This is a slightly higher ratio than the State at 37% and 63% respectively.

Nearly half of these grandparents are still in the labor force (44.9%)

About ¼ are unmarried. It is presumptively accurate that many of these are widows or widowers.

Race
2011-2015 Five Year Estimates
Northeast Michigan

Area	# Persons	White		Black		American Indian/ Alaska Native		Asian		Native Hawaiian		2 or More Races and Some Other Race		Hispanic[1]	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%
Alcona	10,550	10,290	97.5	29	0.3	30	0.3	38	0.4	4	SI*	159	1.5	143	1.4
Alpena	29,068	28,118	96.7	165	0.6	191	0.7	135	0.5	4	SI*	455	1.5	363	1.2
Arenac	15,424	14,877	96.5	75	0.5	209	1.4	40	0.3	0	-	223	1.3	281	1.8
Cheboygan	25,690	23,940	93.2	173	0.7	516	2.0	91	0.4	0	-	970	3.7	324	1.3
Crawford	13,895	13,374	96.3	64	0.5	38	0.3	81	0.6	0	-	338	2.3	233	1.7
Iosco	25,401	24,422	96.1	159	0.6	293	1.2	132	0.5	0	-	395	1.6	505	2.0
Montmorency	9,401	9,124	97.1	34	0.4	59	0.6	0	-	0	-	184	1,9	114	1.2
Ogemaw	21,222	20,543	96.8	66	0.3	194	0.9	119	0.6	0	-	300	1.4	387	1.8
Oscoda	8,444	8,164	96.7	37	0.4	56	0.7	7	0.1	12	0.1	167	2.0	106	1.3
Otsego	24,141	23,129	95.8	92	0.4	192	0.8	151	0.6	0	-	577	2.4	366	1.5
Presque Isle	13,037	12,681	97.3	60	0.5	49	0.4	44	0.3	0	-	203	1.5	138	1.1
Total	196,273	188,662	96.1	954	0.5	1,827	0.9	838	0.4	20	SI*	3,971	2.1	2,960	1.5
Roscommon	24,068	23,304	96.8	48	0.2	273	1.1	66	0.3	0	-	377	1.6	275	1.1
Total	220,340	211,966	96.2	1,002	0.5	2,100	0.9	904	0.4	20	SI*	4,348	2.0	3,235	1.5
Michigan	9,900,571	79.0%		14.0%		0.5%		2.7%		SI*		2.6%		4.7%	
United States	316,515 K	73.6%		12.6%		0.8%		5.1%		0.2%		3.0%		17.1%	

Source: U.S. Census Bureau, Demographic and Housing Estimates, American Community Survey, 5-Year Estimates, Race

Notes: * = Statistically Insignificant (less than 0.1% computes to zero). [1]The number of persons who are Hispanic are not included in the "Race" statistics because Hispanic is an ethnicity, not a race. People who are Hispanic may be of any race so they are already counted in their racial type. [2]Data are based on a sample and are subject to sampling variability. The estimates are subject to non-sampling error.

Analysis: 96.2% of the people in the region are white (one race) and a majority of those who are of two races are white + another race so it is even somewhat greater than 96% when that is taken into consideration. American Indian is the most prevalent of the minority races due, in part, to a reservation in Arenac County and a settlement in the Cheboygan Cross Village area. Cheboygan County is the most racially diverse of the region's counties with 6.8% being non-white. Alcona County with 97.5% people who are White is the most homogeneous. Compared to the State and Nation, the region is the most different in terms of percentages of persons who are Black/African American. This compares 0.5% for the region, 14.0% for Michigan and 12.6% for the United States. The other disparate comparison is with the Hispanic population which is 1.5% in the region, 4.7% for Michigan and 17.1% for the United States.

Age by Language Spoken at Home by Ability to Speak English
for the Population 5 Years Old and Older
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total Number who are Age 65 or Older	Age 65 Who Speak Only English		Spanish (Primary Language)		Other Indo-European (Primary Language)		Asian and Pacific Island (Primary Language)		Other Languages (Primary Language)		Total "Non-English"	
		#	%	Total # who Speak Spanish	# who Speak English "Not well or not at all"	Total # who Speak Indo-European	# who Speak English "Not well or not at all"	# who Speak Asian	# who Speak English "Not well or not at all"	# who Speak "Other"	# who Speak English "Not well or not at all"	#	% of Total
Alcona	3,580	3,487	97.4	24	7	56	0	9	0	4	0	7	0.20
Alpena	6,139	5,958	97.1	46	2	120	7	15	15	0	0	24	0.40
Arenac	3,377	3,289	97.4	26	9	55	10	3	0	4	4	23	0.68
Cheboygan	6,136	6,024	98.2	15	6	74	12	4	3	19	0	21	0.34
Crawford	3,170	3,102	97.9	14	0	36	9	10	10	8	0	19	0.60
Iosco	7,024	6,854	97.6	43	5	97	0	30	0	0	0	5	0.07
Montmorency	2,695	2,640	98.0	14	0	41	0	0	0	0	0	0	0
Ogemaw	5,061	4,934	97.5	21	0	101	6	5	0	0	0	6	0.11
Oscoda	2,158	2,107	97.6	6	0	45	0	0	0	0	0	0	0
Otsego	4,527	4,366	96.4	0	0	156	0	0	0	5	0	0	0
Presque Isle	3,690	3,488	94.5	4	0	184	12	11	1	3	0	13	0.35
Total	47,457	46,249	97.5	213	29	965	56	87	29	43	4	118	0.25
Roscommon	7,017	6,863	97.8	35	3	92	3	27	8	0	0	14	0.20
Total	54,574	53,112	97.3	248	32	1,057	59	114	37	43	4	132	0.24

Source: U. S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, Table B16004

Notes: This data is only available for three age groupings: 5-17; 18-64; and 65 and over. It was not possible to pull data specific for the age group 60+ or 60-64.

Analysis: There are 73,681 persons age 60 and older in the 12 counties of Region 9 Area Agency on Aging (AAA). 19,107 are between 60 and 64. There are 54,574 (74.1%) who are age 65 and older. Of those, 53,112 or 97.3% speak only English at home. There are 1,462 who speak another language. Of these, 248 speak Spanish; 1,057 speak another Indo-European language; 114 speak Asian and Pacific Island languages; and 43 speak other languages. Of all of these, there are 132 who do not speak English well or do not speak English at all. This is 0.24% of the total. There is no "critical mass" of any particular language that is not spoken well. There are fewer than 50 who speak another language who speak English poorly or not at all. They are scattered throughout the district which is 200 miles north/south and 75 miles east/west. Though it is an educated assumption, it is likely that the other Indo-European language spoken most at home is Polish given the concentrations of this ethnic group in the region.

Labor Force and Employment
2011-2015 Five Year Estimates
Northeast Michigan

Area	# 16 years old or older	Number in Labor Force	Number Employed	Number Unemployed	Jobless Rate[1]	2016 Annual Jobless Rate[2]
Alcona	9,326	3,745	3,288	457	12.2	7.4
Alpena	24,085	13,490	12,233	1,257	9.3	5.7
Arenac	12,939	6,326	5,569	757	12.0	8.1
Cheboygan	21,649	11,642	10,029	1,613	13.9	9.0
Crawford	11,642	5,907	5,197	710	12.0	7.4
Iosco	21,707	9,988	8,780	1,208	12.1	7.1
Montmorency	8.130	3,495	2,937	558	16.0	9.7
Ogemaw	17.743	8,745	7,661	1,084	12.4	7.5
Oscoda	7.036	3,216	2,792	424	13.2	7.2
Otsego	19,646	11,688	10,733	955	8.2	5.7
Presque Isle	11,185	5,164	4,490	674	13.1	9.2
Total	165,088	83,406	73,709	9,697	11.6	7.3
Roscommon	20,872	8,812	7,563	1,249	14.2	8.1
Total	185,960	92,218	81,272	11,249	12.2	7.4
Michigan	7,925,988	4,851,264	4,373,518	477,746	9.8	4.9
United States	251,221,309	158,897,824	145,747,779	13,150,045	8.3	4.9

Sources: U. S. Census Bureau, Selected Economic Characteristics, American Community Survey, 5-Year Estimates, Employment Status [2] MDLEG Michigan Department of Labor and Economic Growth

Notes: [1] Also known as Unemployment rate (but not by the Census). Figures are NOT seasonally adjusted.

Analysis: In February 2017, Michigan counties were ranked from best to worst for unemployment rates. Of the ten in the bottom, six were from northeast Michigan. These are Cheboygan (82nd); Presque Isle (81st), Montmorency, (80th), Roscommon (78th), Arenac (77th), and Ogemaw (74th).. Of the 12 counties with double digit unemployment, 7 were in the northeast region. All were in the bottom half. The county with the best unemployment rate is Otsego, ranking 42nd with a rate of 7.1 followed by Alpena at 47th with 7.4%.

Although the emergence from the recession years have certainly helped Northeast Michigan, the region's jobless rate of 7.3 is still considerably above the State of Michigan and the United States who both posted 4.9 for 2016. In direct comparison, however, that most recent jobless rate (2016 Annual) of 7.3 is a marked improvement from the 11.6 rate posted for the average of the five years prior (2011-2015).

Occupation by Gender
for the Civilian Employed Population Age 16 Years and Older
Community and Social Services Occupations
Northeast Michigan

Area	Total Employed - All Occupations	Total Community Social Services	Male		Female	
			#	%	#	%
Alcona	3,288	62	26	41.9	36	58.1
Alpena	12,233	325	33	10.2	292	89.8
Arenac	5,569	105	27	25.7	78	74.3
Cheboygan	10,029	181	67	37.0	114	63.0
Crawford	5,197	72	37	51.4	35	48.6
Iosco	8,780	156	62	39.7	94	60.3
Montmorency	2,937	43	18	41.9	25	58.1
Ogemaw	7,661	139	44	31.7	95	68.3
Oscoda	2,792	48	23	47.9	25	52.1
Otsego	10,733	253	132	52.2	121	47.8
Presque Isle	4,490	89	22	24.7	67	75.3
Total	73,709	1,473	491	33.3	982	66.7
Roscommon	7,451	131	38	29.0	93	71.0
Total	81,160	1,604	529	33.0	1,075	67.0
Michigan	4,373,518	71,219	24,772	34.8	46,447	65.2
United States	145,747,779	2,445,528	880,585	36.0	1,564,943	64.0

Source: U. S. Census Bureau, American Community Survey, 5-Year Estimates, 2011-2015 Business and Industry

Data Notes: Data is based on a sample and subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The values shown here are within the 90% margin of error.

This disparity in gender in the social service occupations shown above is quoted as a factor in wages in the analysis of gender and educational attainment (p.13).

Analysis: The region is quite consistent with State and National data trends. For the region, the ratio of male to female social services employees is EXACTLY 1/3 (33.33% and 66.66%). The three counties with the largest number of employees and of social service workers have very different trends. Alpena County, the largest, has a huge disparity of 10%/90%. Otsego County is fairly equal, through tipped slightly toward male dominance 52%/48%. Cheboygan County follows the regional, state and national trend at about ½ or 37%/63%.

Commute to Work
2011-2015 Five Year Estimates
Northeast Michigan

Area	Number of Persons 16+	Drove Alone Car, Truck or Van		Carpooled Car, Truck or Van		Public Transportation		Walked to Work		Worked at Home		Other		*Mean Travel Time
		#	%	#	%	#	%	#	%	#	%	#	%	
Alcona	3,188	2,585	81.1	290	9.1	12	0.4	86	2.7	147	4.6	68	2.1	22.1
Alpena	12,080	9,932	82.2	1,166	9.7	63	0.5	195	1.6	489	4.0	235	1.9	17.6
Arenac	5,468	4,454	81.5	525	9.6	46	0.8	159	2.9	204	3.7	80	1.5	26.2
Cheboygan	9,950	7,940	79.8	1,096	11.0	76	0.8	179	1.8	540	5.4	119	1.2	26.1
Crawford	5,125	3,880	75.7	708	13.8	50	0.0	179	3.5	224	4.4	84	1.6	21.4
Iosco	8,559	7,056	82.4	804	9.4	2	0.0	223	2.6	317	3.7	157	1.8	21.6
Montmorency	2,849	2,354	82.6	218	7.7	0	0.0	85	3.0	170	6.0	22	0.8	27.2
Ogemaw	7,495	6,359	84.8	608	8.1	13	0.2	122	1.6	254	3.4	139	1.9	23.0
Oscoda	2,670	2,064	77.3	225	8.4	2	0.1	78	2.9	183	6.9	118	4.4	19.5
Otsego	10,591	8,821	83.3	1,131	10.7	41	0.4	222	2.1	300	2.8	76	0.7	19.9
Presque Isle	4,402	3,498	79.5	514	11.7	2	0.0	121	2.7	198	4.5	69	1.6	24.8
Total	72,377	58,343	73.6	7,285	9.9	307	0.4	1,649	2.2	2,879	4.5	1,167	1.8	22.7
Roscommon	7,328	5,902	80.5	785	10.7	77	1.1	184	2.5	275	3.8	105	1.4	22.4
Total	79,705	64,245	74.1	8,070	9.9	384	0.4	1,833	2.3	3,154	4.4	1,272	1.7	22.7
Michigan	4,279,616	82.6		8.8		1.4		2.2		3.6		1.3		24.2
United States	143,621,171	76.4		9.5		5.1		2.8		4.4		1.8		25.9

Source: U. S. Census Bureau, Selected Economic Characteristics, American Community Survey, 5-Year Estimates

Notes: * Mean Travel Time is in minutes. Statistics are for those persons age 16 and older who are in the workforce.

Analysis:

The majority of commuters in northeast Michigan, nearly ¾, drove to work, alone, in a private vehicle. An additional 9.9% carpooled in a car, truck or van bringing this to nearly 85%. This means of transportation to work mirrors the national pattern. Michigan is even higher at just over 90%.

Less than ½ of one percent of northern Michigan commuters use public transportation, primarily because it is not available in many of the counties. Where there is a public transportation system available, it is in the form of a dial-a-ride bus. There is no fixed route public transportation available except in the City of Alpena where a "tourist trolley" runs between popular local sights but this is not used for transportation to work.

Walking to work has gained ground in some of the more urbanized counties accounting for 2.3% or 1,649 people utilizing this method.

As computers have become more widespread and distance meetings have gotten more popular, more people are choosing a "home office" option of working from home. When technology and the type of work allows, this lessens travel time and expenses and can be a very viable option for work that is suited for this choice.

Over 1,000 people across the region get to work by some other methodology. This can include taxi (not in the public transportation statistics), bicycle, snowmobile, skiing, and perhaps others.

Travel time to work is greatest in the more rural or remote areas where people are driving to a market hub or more urban area to get to their place of employment.

Educational Attainment   Age 25 and Older   Northeast Michigan

Area	Total Population in Age Group	Less than High School Diploma #	Less than High School Diploma %	High School or Equivalent #	High School or Equivalent %	Some College/ Associates Degree #	Some College/ Associates Degree %	Bachelor's Degree #	Bachelor's Degree %	Graduate or Professional Degree #	Graduate or Professional Degree %
Alcona	8,594	986	11.4	3,426	40.0	2,956	34.4	774	9.0	452	5.2
Alpena	21,197	2,176	10.3	7,083	33.4	8,431	39.8	2,142	10.1	1,365	6.4
Arenac	11,417	1,701	14.9	4,890	42.8	3,495	30.6	831	7.3	500	4.4
Cheboygan	19,200	2,095	10.9	7,561	39.4	6,061	31.6	2,256	11.7	1,227	6.4
Crawford	10,349	1,296	12.5	3,663	35.4	3,615	34.9	1,151	11.2	624	6.0
Iosco	19,516	2,323	11.9	7,807	40.0	6,239	32.0	1,956	10.0	1,191	6.1
Montmorency	7,465	1,081	15.1	3,131	41.9	2,454	32.9	504	6.8	295	4.0
Ogemaw	15,701	2,358	15.0	6,415	40.9	5,096	32.5	1,182	7.5	650	4.1
Oscoda	6,277	1,023	16.3	2,550	40.6	2,094	33.4	422	6.7	188	3.0
Otsego	16,985	1,372	8.1	6,211	36.6	5,913	34.8	2,300	13.5	1,189	7.0
Presque Isle	10,127	1,209	11.9	4,111	40.6	3,093	30.6	1,074	10.6	640	6.3
Total	146,828	17,620	12.0	56,848	38.7	49,447	33.7	14,592	9.9	8,321	5.7
Roscommon	18,994	2,248	11.9	7,390	38.9	6,616	34.8	1,731	9.1	1,009	5.3
Total	165,822	19,868	12.0	64,238	38.7	56,063	33.8	16,323	9.9	9,330	5.6
Michigan	6,652,665	10.4		29.9		32.7		16.5		10.5	
United States	211,462,522	13.4		27.8		29.1		18.5		11.2	

Educational Attainment Age 18-24 Northeast Michigan

Area	Total Population in Age Group	Less than High School Diploma #	Less than High School Diploma %	High School or Equivalent #	High School or Equivalent %	Some College/ Associates Degree #	Some College/ Associates Degree %	Bachelor's Degree #	Bachelor's Degree %
Alcona	528	109	20.6	201	38.1	193	36.6	25	4.7
Alpena	2,159	320	14.8	540	25.0	1,220	56.5	79	3.7
Arenac	1,105	201	18.2	555	50.2	308	27.9	41	3.7
Cheboygan	1,758	200	11.4	814	46.3	697	39.6	47	2.7
Crawford	940	204	21.7	385	41.0	291	30.9	60	6.4
Iosco	1,629	411	25.5	528	32.4	654	40.1	36	2.2
Montmorency	486	157	32.3	128	26.3	184	37.9	17	3.5
Ogemaw	1,470	421	28.6	410	27.9	570	38.8	69	4.7
Oscoda	545	202	37.1	152	27.9	177	32.5	14	2.5
Otsego	1,897	389	20.5	752	39.7	587	30.9	169	8.9
Presque Isle	736	119	16.1	203	27.6	331	45.0	83	11.3
Total	13,253	2,733	20.6	4,668	35.2	5,212	39.4	640	4.8
Roscommon	1,350	262	19.4	454	33.6	592	43.6	42	3.1
Total	14,603	2,995	20.5	5,122	35.1	5,804	39.7	682	4.7
Michigan	998,253	13.7		28.1		49.0		9.2	
United States	31,368,674	14.4		29.9		46.1		9.8	

Source: U.S. Census Bureau, Selected Economic Characteristics, American Community Survey, 5-Year Estimates (both charts)

Analysis: The greatest disparity in educational attainment between the region and the State and Nation is at the college level where 16% of persons age 65 and older have 4-year degrees or higher. For the State the figure is 27% and it is 30% for the Nation. So nearly twice as many people nationwide have college degrees than in the core county region. In the lower age groups, 18-24, less than 5% of people have 4 year degrees – this is half the national rate of 10% for that age group. Looking at age 25+ with less than a high school diploma, 12% in the region have not attained this basic educational credential. The range in the counties runs from a low attainment of 8.1% in Otsego County to a high of 16.3% in Oscoda County. On the other end of the scale, 20% of people in Otsego County have at least a 4-year degree compared to only 10% in Oscoda County. Looking back at income and poverty analysis that shows Otsego County to be the "wealthiest" of the core counties and Oscoda County being the "poorest", there is a direct correlation to be drawn between education and income.

Median Earnings by Educational Attainment
Earnings in the Past 12 Months *(in 2015 Inflation-Adjusted Dollars)*
2011-2015 Five Year Estimates

Area	Median for Population 25+ with Earnings			With Less than High School Diploma			With High School or Equivalent			With Some College/ Associates Degree			With Bachelor's Degree			With Graduate or Professional Degree		
	In Dollars			*In Dollars*			*In Dollars*			*In Dollars*			*In Dollars*			*In Dollars*		
	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female
Alcona	24,048	30,469	18,859	20,125	28,929	11,250	21,549	26,642	15,850	23,581	21,250	18,774	38,639	44,583	31,875	68,281	57,083	70,500
Alpena	27,032	32,355	22,188	15,982	18,409	12,227	21,019	28,413	16,472	27,269	35,120	22,228	37,941	47,177	32,541	52,421	64,186	48,000
Arenac	25,805	31,062	21,683	12,969	20,417	6,346	23,279	29,150	18,966	26,182	33,583	22,242	42,337	46,964	36,667	52,788	53,750	51,875
Cheboygan	23,556	28,225	20,685	17,917	18,958	16,364	20,288	23,380	16,830	24,488	31,820	21,290	34,738	40,461	26,625	57,277	58,750	56,125
Crawford	25,877	32,354	21,056	20,081	20,833	18,636	21,500	24,300	19,104	27,070	36,662	20,189	34,522	40,179	27,031	52,000	69,063	47,222
Iosco	24,275	30,183	20,214	16,545	20,587	14,292	19,786	25,185	15,786	25,230	30,217	21,943	37,442	47,208	32,857	43,514	58,750	38,068
Montmorency	XXXXX Data is not available due to confidentiality provisions that ensure non-disclosure when too few responses might disclose the identity of the census responder. XXXXX																	
Ogemaw	25,513	30,279	21,245	16,836	16,250	17,143	23,036	27,952	17,735	24,518	30,288	20,677	47,717	54,531	36,198	53,352	53,688	52,237
Oscoda	XXXXX Data is not available due to confidentiality provisions that ensure non-disclosure when too few responses might disclose the identity of the census responder. XXXXX																	
Otsego	30,963	39,953	23,750	19,718	21,715	13,382	26,125	33,704	19,161	29,563	39,421	22,874	44,551	57,586	35,985	61,875	70,179	52,381
Presque Isle	27,154	34,760	20,273	19,306	25,074	13,000	21,588	31,778	14,583	27,157	35,694	21,222	43,902	56,176	39,375	54,688	53,750	55,179
Total	26,025	32,182	21,106	17,720	21,241	13,627	22,019	27,834	17,165	26,188	33,784	21,271	40,199	48,318	33,239	55,133	59,911	52,399
Roscommon	22,628	26,330	20,696	10,038	9,917	10,417	21,037	22,769	18,576	24,006	29,639	19,478	41,711	50,068	35,789	58,700	60,156	58,533
Total	25,685	31,597	21,065	16,952	20,109	13,306	21,921	27,327	17,306	25,906	33,369	21,092	40,350	48,523	33,494	55,490	59,936	53,012
Michigan	34,374	41,957	27,463	18,714	22,227	13,971	26,347	32,067	20,588	31,460	40,754	25,426	48,622	61,377	39,162	66,721	81,446	56,663
United States	36,231	42,106	30,602	20,361	23,668	15,510	28,043	33,235	22,345	33,820	41,407	28,285	50,595	61,589	41,763	66,857	84,006	56,181

Source: U. S. Census Bureau, Selected Economic Characteristics, American Community Survey, 5-Year Estimates, Median Earnings by Educational Attainment, by Gender in 2015 Inflation Adjusted Dollars for the population 25 years and older with Earnings

Analysis: There are many lessons to be learned from this data.1. Earnings increase as educational attainment increases. The categories show which levels of education give the biggest payback. Using the "all" figure (all persons 25 years+, regardless of gender), annual earnings go from $17,720 to $22,019, to $26,188, to $40,199 to $55,133. Given time out of the workforce and cost of education, this can be useful to see what level of education has the greatest return. 2. There is a huge gender inequality. In all categories, males make more than females. Males who drop out of high school make about the same as females with some college ($21,241 compared to $21,271). Men without a high school diploma make nearly twice as much as women with the same education ($21,241/$13,627). [The conditions are not disclosed. Hopefully the comparison is for the same number of hours – ie full time employment – but, as with all data, discretion in use is recommended.] Gender gaps smooth out somewhat at the Graduate Degree or higher level. However, women with a Bachelor's Degree earn $33,239 compared to men at $48,318. There is no comparison as to specialties, however. Women dominate the lower paid professions such as social work (see p.10) and teaching while men often are in the STEM (Science, technology, engineering, math) professions that pay more. 3. Earnings in the region are significantly below the State and the Nation in all categories. For all people, all educational levels, the regional average is $26,025 compared to $34,374 (MI) and $36,251 (US). With a Bachelor's Degree the wage discrepancy is also nearly $10,000 a year ($40,199 compared to $48,622, MI and $50,595, US).

Occupied Housing Units by Householder Type
2011-2015 ACS Five Year Estimates
Northeast Michigan

Geographic	Total Number Occupied Units	Family Households		Families Households by Type						Non-Family Households					
				Married-Couples		Male Householder		Female Householder		Total Non-Family		Persons Living Alone		People 65+ Living Alone	
		#	% *	#	% *	#	% *	#	% *	#	% *	#	% *	#	% *
Alcona	5,001	3,206	64.1	2,771	55.4	175	3.5	260	5.2	1,795	35.9	1,585	31.7	835	16.7
Alpena	12,722	8,206	64.5	6,259	49.2	483	3.8	1,463	11.5	4,516	35.5	3,855	30.3	1,616	12.7
Arenac	6,447	4,287	66.5	3,449	53.5	245	3.8	593	9.2	2,160	33.5	1,876	29.1	896	13.9
Cheboygan	11,223	7,564	67.4	6,128	54.6	404	3.6	1,021	9.1	3,659	32.6	3,142	28.0	1,448	12.9
Crawford	5,954	3,906	65.6	3,150	52.9	274	4.6	482	8.1	2,048	34.4	1,715	28.8	792	13.3
Iosco	11,343	7,010	61.8	5,456	48.1	510	4.5	1,044	9.2	4,333	38.2	3,732	32.9	2,020	17.9
Montmorency	4,070	2,613	64.2	2,002	49.2	212	5.2	399	9.8	1,457	35.8	1,237	30.4	1,237	15.3
Ogemaw	9,434	6,132	65.0	4,651	49.3	415	4.4	1,066	11.3	3,302	35.0	2,811	29.8	1,377	14.6
Oscoda	3,686	2,318	62.9	1,913	51.9	166	4.5	236	6.4	1,368	37.1	1,216	33.0	641	17.4
Otsego	9,956	6,780	68.1	5,406	54.3	508	5.1	866	8.7	3,176	31.9	2,509	25.2	986	9.9
Presque Isle	5,999	3,917	65.3	3,299	55.0	258	4.3	360	6.0	2,082	34.7	1,872	31.2	954	15.9
Total	85,835	55,939	65.2	44,484	51.8	3,650	4.3	7,790	9.1	29,896	34.8	25,550	29.8	12,812	14.9
Roscommon	11,543	7,030	60.9	5,379	46.6	462	4.0	1,200	10.4	4,513	39.1	3,890	33.7	1,789	15.5
Total	97,378	62,967	64.7	49,863	51.2	4,112	4.2	8,990	9.2	34,409	35.3	29,440	30.2	14,601	15.0
Michigan	3,841,148	--	65.0	--	47.8	--	4.6	--	12.7	--	35.0	--	29.1	--	10.9
United States	116,926,305	--	66.1	--	48.3	--	4.8	--	13.0	--	33.9	--	27.6	--	10.1

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates

Notes: This chart was only available with percentages. The numbers were derived by applying that percent to the Total Number of Occupied Households (the only figure provided). There will be some variation based on rounding to the nearest 0.1. The latest this data was available with numbers was 2010.)

*Interpretation note: Each of the quoted percentages (*) is of the total number of occupied housing units shown in column 1. By way of example, Married Couple Families (44,484) make up 51.8% of all 85,835 households. BUT Married Couple Families (44,484 make up 79.5% of all family households, 55,939.)

Analysis of Occupied Housing Units by Householder Type
2011-2015 Five Year Estimates
Northeast Michigan

- There are 85,835 households (Occupied Housing Units) in the 11county region filled by 196,273 people, average of 2.3 persons per household.

- Of these households, roughly 65% or 56,000 are families - two or more persons living together related by birth, marriage or adoption. This could be a brother and sister, for example.

- Roughly 30,000 or 35% are non-family households – unrelated individuals living together, such as roommates or people living alone.

- The Family Households (44,484 of 55,939) are divided into Married Couples Families who make up almost 80% of all families; Male Householders 6%; and Female Householders, 14% (with or without children in the home). The Male and Female Householders have no spouse present.

Summary of Data Relevance

Families are the predominant Household Type in the NEMCSA service area;

Married Couples / Traditional Families are still the norm with 80% of all Family Households being of this make-up;

Twice as many households are headed by single females (7,790) as by single males (3,650);

35% of all households are Non-Family (nearly 30,000) and the majority of these [over 25,000 or 85%] are people living alone.

Of the 25,000+ individuals living alone, half OR almost 13,000 are people age 65 or older. This is a key risk factor that triggers a service need.

House Heating Fuel
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total # Occupied Housing Units	Utility Gas		LP Gas		Electricity		Fuel Oil		Wood		All Other Coal, Coke, Solar, Other, None	
		#	%	#	%	#	%	#	%	#	%	#	%
Alcona	5,001	1,763	35.3	1,738	34.8	271	5.4	148	3.0	1,008	20.2	73	1.6
Alpena	12,722	8,021	63.0	1,732	13.6	749	5.9	333	2.6	1,782	14.0	105	0.9
Arenac	6,447	2,383	37.0	2,231	34.6	310	4.8	119	1.8	1,239	19.2	165	2.6
Cheboygan	11,223	6,737	60.0	2,010	17.9	726	6.5	119	1.1	1,521	13.6	110	0.9
Crawford	5,954	1,793	30.1	2,491	41.8	440	7.4	76	1.3	973	16.3	181	3.1
Iosco	11,343	6,763	59.6	2,135	18.8	892	7.9	153	1.3	1,187	10.5	213	1.9
Montmorency	4,070	2,067	50.8	934	22.9	173	4.3	96	2.4	762	18.7	38	0.9
Ogemaw	9,434	3,020	32.0	3,374	35.8	828	8.8	260	2.8	1,790	19.0	162	1.6
Oscoda	3,686	1,037	28.1	1,213	32.9	243	6.6	92	2.5	1,036	28.1	65	1.8
Otsego	9,956	5,082	51.0	2,701	27.1	715	7.2	160	1.6	1,081	10.9	217	2.2
Presque Isle	5,999	2,920	48.7	1,461	24.4	255	4.3	185	3.1	1,124	18.7	54	0.9
Total	85,835	41,586	45.1	22,020	27.7	5,602	6.3	1,741	2.1	13,503	17.1	1,383	1.7
Roscommon	11,543	7,585	65.7	1,922	16.7	916	7.9	63	0.5	888	7.7	169	1.5
Total	97,378	49,171	46.8	23,942	26.8	6,518	6.4	1,804	2.0	14,391	16.3	1,552	1.7
Michigan	3,841,148	76.9		8.4		8.7		1.3		3.4		1.3	
United States	116,926,305	48.6		4.8		37.2		5.6		2.1		1.7	

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates, Selected Housing Characteristics

Analysis:

Area	Utility Gas	LP Gas	Wood	Electricity	Fuel Oil	All Other
Northeast MI	45.1%	27.7%	17.7%	6.3%	2.1%	1.7%
Michigan	76.9%	8.4%	3.4%	8.7%	1.3%	1.3%
United States	48.6%	4.8%	2.1%	37.2%	5.6%	1.7%

There is a significant difference between the fuel types used in the region and that of the State and Nation. More than 75% of Michigan residents heat with utility gas and yet less than half of those in the region do. Although utility gas - a metered fuel - IS the most widely used, two deliverable fuels play a major role in the home heating picture. More than ¼ of northeast Michigan residents depend on LP gas while in is rather insignificant in Michigan and the US. The same is true for wood, which is another fuel type that northeast Michigan residents rely heavily on – and yet it is minor in the more urban areas. In part, the wooded, rural nature of the region makes wood a readily available natural, renewable resource.

The more urbanized areas of the region are more reliant on utility gas and the more rural tend to use deliverable fuels. This can be seen by comparing the largest, most urban county of Alpena to the most rural, Oscoda. Alpena residents are the largest users of utility gas (more frequently called "Natural Gas"), at 63%. On the other hand, Oscoda County uses the least at 28.1% but is the highest user of wood as the heating source of choice, 28.1%. The other two largest counties, Cheboygan and Iosco are also the next in line for use of utility gas.

LP (liquid propane) gas is the 2nd most used fuel type in the region. As a deliverable fuel, it reaches areas where utility gas may not be available. Residents of Crawford County use the most LP gas at 41.8% and Alpena County (the utility gas leader) uses the least.

Electricity is still an expensive fuel source and is often only used as a supplemental source of heat. In all, only 6.3% of residents heat with electricity.

Fuel oil used to be a very heavily utilized and popular fuel source in the region but over time homes have converted to other types of heat until oil is now the least used at 2.1%. Very little solar and other fuel types are used in Northeast Michigan.

Housing Occupancy
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total # Housing Units	Occupied Units #	Occupied Units %	Vacant Units #	Vacant Units %	Owner-Occupied Units #	Owner-Occupied Units %	Renter Occupied Units #	Renter Occupied Units %
Alcona	11,056	5,001	45.2	6,055	54.8	4,454	89.1	547	10.9
Alpena	15,983	12,722	79.6	3,261	20.4	9,693	76.2	3,029	23.8
Arenac	9,767	6,447	66.0	3,320	34.0	5,352	83.0	1,095	17.0
Cheboygan	18,284	11,223	61.4	7,061	38.6	9,131	81.4	2,092	18.6
Crawford	11,107	5,954	53.6	5,153	46.4	4,803	80.7	1,151	19.3
Iosco	20,391	11,343	55.6	9,048	44.4	9,091	80.1	2,252	19.9
Montmorency	9,554	4,070	42.6	5,484	57.4	3,481	85.5	589	14.5
Ogemaw	16,023	9,434	58.9	6,589	41.1	7,689	81.5	1,745	18.5
Oscoda	9,106	3,686	40.5	5,420	59.5	3,117	84.6	569	15.4
Otsego	14,758	9,956	67.5	4,802	32.5	7,877	79.1	2,079	20.9
Presque Isle	10,414	5,999	57.6	4,415	42.4	5,237	87.3	762	12.7
Total	146,443	85,835	57.1	60,608	42.9	69,925	82.6	15,910	17.4
Roscommon	24,374	11,543	47.4	12,831	52.6	9,503	82.3	2,040	17.7
Total	170,817	97,378	56.3	73,439	43.7	79,428	82.6	17,950	17.4
Michigan	4,539,838	84.6%		15.4%		71.0%		29.0%	
United States	133,351,840	87.7%		12.3%		63.9%		36.1%	

Source: U.S. Bureau of the Census, 2011-2015 ACS, 5-Year Estimates, Selected Housing Characteristics

Analysis: Of the 146,000+ housing units in the region, only 57% are occupied compared to a rate of over 85% for MI and the US. There are nearly 61,000 vacant units in Northeast Michigan, 43% of the housing stock – compared to 15% or less for MI and the US. This can be readily explained by looking at the Vacancy Detail below. It shows that 82.5% of these vacant units are Seasonal, Recreational or held for Occasional Use. These are primarily summer cottages and hunting camps which is in keeping with the recreational/ tourism nature of the area. Only 3.5% are for rent, and 4.9% for sale.

Most of the areas 85,835 occupied housing units are lived in by the owner (82.6%); renters occupy 17.4% or 15,910 homes. This is in contrast with Michigan where 71% of homes are owner-occupied; 29% are rented.

Area	Vacant Units Detail Total	For Rent	Rented	For Sale	Sold	For Seasonal, Recreational or Occasional Use Number	For Seasonal, Recreational or Occasional Use Percent	Other Vacant Units
Alcona	5,984	155	6	247	21	5,222	87.3	333
Alpena	3,262	289	22	289	57	1,961	60.4	644
Arenac	3,102	86	14	194	48	2,398	77.3	362
Cheboygan	7,165	390	23	426	56	5,557	77.6	713
Crawford	5,076	123	11	174	22	4,535	89.3	211
Iosco	8,686	311	35	490	38	7,190	82.8	622
Montmorency	5,181	86	12	162	11	4,679	90.3	231
Ogemaw	6,764	144	17	302	49	5,589	82.6	663
Oscoda	5,346	107	5	167	21	4,704	88.0	342
Otsego	4,975	240	13	262	30	4,052	81.4	378
Presque Isle	4,446	172	17	206	28	3,631	81.7	392
Total	59,987	2,103	175	2,919	381	49,518	82.5	4,891
Roscommon	13,026	401	35	512	58	11,447	87.9	573
Total	73,013	2,504	210	3,431	439	60,965	83.5	5,464

Source: U.S. Bureau of the Census, Demographic Profiles of Michigan Counties: 2010 Census, Michigan Department of Technology, Management and Budget, May 6, 2011 **Note:** Data is not available through ACS for 5 year averages.

Units in Structure
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total Number Housing Units	One Unit Detached #	One Unit Detached %	1-9 Units Attached #	1-9 Units Attached %	10-19 Units Attached #	10-19 Units Attached %	20 or more Units Attached #	20 or more Units Attached %	Mobile Homes #	Mobile Homes %
Alcona	11,056	9,551	86.4	97	0.9	13	0.1	55	0.5	1,340	12.1
Alpena	15,983	12,808	80.1	1,589	9.9	146	0.9	368	2.3	1,064	6.7
Arenac	9,767	8,133	83.3	429	4.4	57	0.6	59	0.6	1,083	11.1
Cheboygan	18,284	15,313	83.8	795	4.3	235	1.3	104	0.6	1,836	10.0
Crawford	11,107	9,201	82.8	342	3.1	61	0.5	60	0.5	1,432	12.9
Iosco	20,391	17,021	83.5	1,474	7.2	338	1.7	307	1.5	1,234	6.1
Montmorency	9,554	8,116	84.9	182	1.8	31	0.3	47	0.5	1,176	12.3
Ogemaw	16,023	13,464	84.0	407	2.5	120	0.7	229	1.4	1,802	11.2
Oscoda	9,106	7,139	78.4	144	1.6	17	0.2	104	1.1	1,692	18.6
Otsego	14,758	12,206	82.7	889	6.0	148	1.0	109	0.7	1,412	9.6
Presque Isle	10,414	9,341	89.7	215	2.0	44	0.4	98	0.9	716	6.9
Total	146,443	122,287	83.6	6,563	4.5	1,210	0.8	1,540	1.0	14,787	10.1
Roscommon	24,374	21,685	89.0	627	2.7	83	0.3	170	0.7	1,809	7.4
Total	170,817	143,972	84.3	7,190	4.2	1,293	0.7	1,710	1.1	16,596	9.7
Michigan	4,539,838	72.1%		14.0%		3.6%		5.0%		5.4%	
United States	133,351,840	61.6%		18.7%		4.5%		8.7%		6.4%	

Source: U.S. Bureau of the Census, 2011-2015 Am. Community Survey, 5-Year Estimates, Selected Housing Characteristics

Notes: 56 units are boats, RVs, vans, etc. and are not figured into the totals above.

Analysis: The vast majority (84%) of housing in the region is one unit, detached, single family homes. Only 16% or slightly over 24,000 housing units are multiple family units. Of the 24,000 units utilized for other than single family homes, 6,563 (4.5%) are in small apartment buildings, duplexes and four-plexes. There are 1,210 units (0.8%) in mid-sized apartment buildings of 10-19 units. One percent or 1,540 are in large apartment buildings of 20 or more units. In addition, just over 10% or 14,787 housing units are mobile homes.

The above chart shows the distribution of housing types. Alpena County – the largest and most urban – has the most apartments with about 12% of housing stock being of that type. Most of that is in small units (1-9). Mobile homes are more prevalent in the rural counties. The best example is in Oscoda County – the smallest and most rural of the counties in the region - where 19% of housing is mobile homes.

This chart does not analyze occupancy of the various housing types. It is presented as the total whether it is occupied, vacant, rented, for sale, etc. This is the various types of units in the total of the housing stock. Occupancy is presented elsewhere (p17).

Monthly Owner Costs for Housing Units with a Mortgage
2011-2015 Five Year Estimates
Northeast Michigan

Area	Occupied Units with a Mortgage	Less than $500	$500-$999	$1,000-$1,499	$1,500-$1,999	$2,000-$2,499	$2,500-$2,999	$3,000 or More	Median Cost in Dollars
Alcona	2,183	198	1,040	628	227	53	24	13	$927
Alpena	5,430	252	2,859	1,491	516	237	46	29	$932
Arenac	2,642	136	1,265	845	289	87	10	10	$976
Cheboygan	5,010	215	2,394	1,510	539	178	68	106	$978
Crawford	2,690	172	1,269	911	239	77	12	10	$962
Iosco	4,710	355	2,675	1,189	279	137	48	27	$858
Montmorency	1,863	117	980	590	93	46	28	9	$930
Ogemaw	4,149	245	2,007	1,202	484	133	48	30	$953
Oscoda	1,575	103	839	460	145	14	10	4	$902
Otsego	4,997	170	2,151	1,633	648	260	62	73	$1,050
Presque Isle	2,586	117	1,464	674	206	86	18	21	$907
Total Number	37,835	2,080	18,943	11,133	3,665	1,308	374	332	$943
Total Percent	---	5.5%	50.1%	29.4%	9.7%	3.4%	1.0%	0.9%	---
Roscommon	5,108	317	2,763	1,333	439	176	52	28	$891
Total	42,943	2,397	21,706	12,466	4,104	1,484	426	360	$939
Michigan	1,707,715	2.2%	28.0%	35.1%	19.2%	8.2%	3.6%	3.7%	$1,257
United States	48,414,291	1.9%	20.1%	28.5%	20.2%	11.9%	7.0%	10.4%	$1,492

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates, Selected Housing Characteristics

Notes: Monthly owner costs include mortgage, real estate taxes, insurance, utilities, fuels, mobile home costs and condominium fees.

Analysis: Half (50.1%) of owner occupied homes in the region have costs of between $500 and $1,000 a month. This compares to 28% in Michigan and 20% in the US. The next most prevalent was $1,000-$1,500 at 29% in the region. This was the largest category in the State (35%) and Nation (29%). Only 5% of costs in the region are over $2,000. This compares to 16% in Michigan and 29% in the United States.

These variations are not so readily apparent in the median cost. The median for the region is $943. This compares to $1,257 in Michigan and $1,492 for the Unites States – which is 63% more than the region.

The highest monthly homeowner costs are in Otsego County, corresponding with that area having the highest median home value of $121,700. The lowest costs are in Iosco County at $858. Iosco County had the 2nd lowest Median Value of Owner Occupied Homes at $86,900. Oscoda County was lowest with $80,600, reflected in the homeowner costs above of $902.

Gross Rent
2011-2015 Five Year Estimates
Northeast Michigan

Area	Occupied Units Paying Rent	Less than $500	$500-$999	$1,000-$1,499	$1,500-$1,999	$2,000-$2,499	$2,500-$2,999	$3,000 or More	No Rent Paid	Median Rent in Dollars
Alcona	399	115	271	10	0	3	0	0	148	$609
Alpena	2,727	986	1,639	99	3	0	0	0	302	$564
Arenac	915	328	486	97	1	3	0	0	180	$587
Cheboygan	1,771	640	951	173	5	0	0	2	321	$592
Crawford	1,056	196	741	116	3	0	0	0	95	$710
Iosco	1,990	576	1,328	75	9	0	2	0	262	$581
Montmorency	506	200	257	49	0	0	0	0	83	$571
Ogemaw	1,558	372	993	150	38	5	0	0	187	$670
Oscoda	470	160	283	27	0	0	0	0	99	$600
Otsego	1,912	285	1,346	235	46	0	0	0	167	$701
Presque Isle	643	248	325	63	7	0	0	0	119	$558
Total Number	13,947	4,106	8,620	1,094	112	11	2	2	1,963	$613
Total Percent		29.5	61.8	7.8	0.9	--	--	--		
Roscommon	1,834	457	1,202	147	4	24	0	0	206	$631
Total	15,781	4,563	9,822	1,241	116	35	2	2	2,169	$615
Michigan	1,050,505	14.8	58.8	20.4	3.9	1.3	0.4	0.4	61,828	$783
United States	39,969,262	11.8	44.7	27.1	10.0	3.7	1.4	1.3	2,244,952	$928

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates, Selected Housing Characteristics

Notes: Only 15 renters out of a pool of nearly 14,000 pay monthly costs of $2,000 or more. This is statistically insignificant and is shown as --.

Analysis: Twice as many renters in northeast Michigan pay less than $500 than the State as a whole. The majority of renters are in the $500-999 range. This is also true for the State and the U. S. but northeast Michigan has very few renters in the higher categories.

Fewer than 10% of renters pay over $1,000 in the region, while more than 1/4th do so in the United States and 1/5th in Michigan. Again, rental statistics coincide with monthly homeowner mortgage figures, showing the region to be a very affordable place to live.

Value of Owner Occupied Units
2011-2015 Five Year Estimates
Northeast Michigan

Area	# Owner-Occupied Units	Less than $50,000	$50,000 - $99,999	$100,000 - $149,999	$150,000 - $199,999	$200,000 - $299,999	$300,000 - $499,999	$500,000 - $999,999	1 Million or more	Median Value in Dollars
Alcona	4,454	777	1,503	651	612	547	274	67	23	$97,500
Alpena	9,693	1,424	3,779	2,052	1,236	785	307	62	48	$93,300
Arenac	5,352	1,125	2,024	964	608	435	133	39	24	$87,500
Cheboygan	9,131	1,383	2,683	1,675	1,137	1,012	788	370	83	$112,400
Crawford	4,803	847	1,654	990	580	490	210	27	5	$96,800
Iosco	9,091	1,764	3,614	1,461	1,039	806	309	66	32	$85,400
Montmorency	3,481	604	1,314	681	403	302	122	43	12	$91,200
Ogemaw	7,689	1,725	2,710	1,192	1,068	716	212	38	28	$86,900
Oscoda	3,117	579	1,391	441	373	203	68	49	13	$80,600
Otsego	7,877	756	2,217	1,955	1,474	925	384	116	50	$121,700
Presque Isle	5,237	842	2,006	893	586	566	252	62	30	$92,900
Total #	69,925	11,826	24,895	12,955	9,116	6,787	3,059	939	348	$95,109
Percent	--	16.9	35.6	18.5	13.1	9.7	4.4	1.3	0.5	--
Roscommon	9,503	1,800	3,285	1,778	1,319	729	384	167	41	$91,400
Total	79,428	13,626	28,180	14,733	10,435	7,516	3,443	1,106	389	$94,800
Michigan	2,728,815	15.7	24.3	19.7	15.9	14.1	7.4	2.3	0.6	$122,400
United States	74,712,091	9.1	15.3	15.8	15.1	18.3	15.8	8.4	2.2	$178,600

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates, Selected Housing Characteristics

Notes: This chart on value of housing is based on owner specified values – and only applies to owner occupied units.

Analysis:
The plurality of housing stock in Northeast Michigan is in the $50,000 to $99,999 range of value. More than a third (35.6%) are in this category. This is also the most prevalent value in Michigan but the State registered a smaller percentage (24.3%). Nearly ¾ (71%) of homes in Northeast Michigan are below $150,000. This same classification has 60% of Michigan's owner-occupied homes and only 40% for the United States.

In the United States more than 10% of homes are valued at $500,000 or more; in Northeast Michigan that percentage is 1.8%; and it is 2.9% for Michigan.

The easiest and best comparison is to look at Median Value in Dollars where that is $95,000 for Northeast Michigan and nearly double that, 179,000 for the nation as a whole. The median value of homes in Michigan is $122,400.

Highest housing values in the region are in Otsego County, 121,700, which is near the State median. Cheboygan County has the only other median value over $100,000 and that is $112,400. The lowest housing values are found in Oscoda County, which is one of the poorest counties in Michigan.

Lower housing costs can be considered a community asset – people can afford to live in the area more readily than in the higher priced markets. However, incomes are also lower in the region so there is some proportionality.

Year Structure Built
2011-2015 Five Year Estimates
Northeast Michigan

Area	Total # Housing Units	2010 or After	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or Earlier
Alcona	11,056	9	830	1,428	1,400	2,414	1,973	1,336	860	806
Alpena	15,983	43	1,063	1,477	1,558	3,468	2,543	2,164	1,369	2,298
Arenac	9,767	58	1,046	1,578	1,200	2,037	1,182	1,065	547	1,054
Cheboygan	18,284	50	2,014	3,430	2,079	3,152	1,869	1,382	618	3,690
Crawford	11,107	97	1,039	1,653	1,854	1,691	1,582	980	583	628
Iosco	20,391	76	1,651	1,983	2,064	3,694	3,670	3,451	1,881	1,921
Montmorency	9,554	21	626	1,217	1,591	2,129	1,706	1,155	639	470
Ogemaw	16,023	110	1,756	2,336	2,079	2,978	2,199	1,970	990	1,605
Oscoda	9,106	27	537	1,157	1,179	1,904	1,779	1,402	714	407
Otsego	14,758	142	1,623	3,200	2,073	3,357	1,662	1,065	708	928
Presque Isle	10,414	27	778	1,440	1,272	1,876	1,536	1,263	615	1,607
Total #	146,443	660	12,963	20,899	18,349	29,700	21,701	17,233	9,524	15,414
Total %	100%	0.4	8.9	14.3	12.5	20.3	14.8	11.8	6.5	10.5
Roscommon	24,374	45	2,141	3,873	3,547	5,298	3,905	3,237	1,207	1,121
Total	170,817	705	15,104	24,772	21,896	34,998	25,606	20,470	10,731	16,535
Michigan	4,539,838	0.7	10.3	13.0	9.9	15.4	12.1	15.3	8.1	15.2
United States	133,351,840	1.6	14.9	14.0	13.7	15.7	10.9	10.7	5.3	13.2

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey, 5-Year Estimates, Selected Housing Characteristics

Analysis:

The decade represented most for home building in Northeast Michigan was the 1970s when 20.3% of housing was erected. This makes the most prevalent home in the area about 45 years old. Less than 10% or about 14,000 homes have been built since 2000. Two periods, the 1990s and the 1960s are about equal with 14+% of homes built in those two decades.

Historic homes are quite popular among a certain segment of homeowners/buyers. With 10% or about 15,000 homes built before 1940 lumped together into one category, there is no good way to know if these homes are historic or merely old. Trends in Northeast Michigan do not deviate significantly from national patterns except perhaps in "new construction" – 2000 or later – where the region has under 10% of its stock in that category and the nation has 15%.

As can be seen in the statistics showing home values, there is a lot of housing stock in the northeastern part of Michigan that is classified as "affordable" housing. This is an area where housing gentrification has not really taken place, except perhaps in some of the Gaylord/Otsego County areas. The east coast has been traditionally a working class area and the housing stock – both in age and in value – reflects that.

Family and Household Income
Income in the Past 12 Months (in 2015 Inflation Adjusted Dollars)
2011-2015 Five Year Estimates
Northeast Michigan

Area	Number of Households	Median Household Income	Number of Families	Median Family Income	Per Capita Income
Alcona	5,001	$38,033	3,205	$47,514	$23,933
Alpena	12,722	$38,829	8,203	$47,889	$22,082
Arenac	6,447	$38,307	4,287	$46,436	$21,197
Cheboygan	11,223	$40,219	7,561	$47,717	$23,631
Crawford	5,954	$41,743	3,907	$52,781	$22,595
Iosco	11,343	$37,317	7,009	$46,042	$23,486
Montmorency	4,070	$36,250	2,613	$41,772	$20,771
Ogemaw	9,434	$36,063	6,135	$44,501	$20,972
Oscoda	3,686	$33,021	2,317	$42,248	$19,520
Otsego	9,956	$48,917	6,776	$57,469	$25,743
Presque Isle	5,999	$41,213	3,915	$49,453	$23,550
Total	85,835	$39,083	55,928	$47,620	$22,498
Roscommon	11,543	$35,133	7,031	$42,155	$22.498
Total	97,348	$38,754	62,959	$47,165	$22,499
Michigan	3,841,148	$49,576	2,497,834	$62,247	$26,607
United States	116,926,305	$53,889	77,260,546	$66,011	$28,930

Source: U. S. Census Bureau, 2011-2015 American Community Survey, Five Year Estimates, Selected Economic Characteristics

Notes (Terms): *Household*: Every occupied housing unit including persons living alone. *Family:* Two or more persons related by birth, marriage or adoption. Could be a brother and sister but not roommates. *Median:* The point at which half of the incomes are above the amount and half are below – the mid-point (NOT the average - that is *Mean*). *Per Capita Income*: All of the income in the county (or area) divided by all persons (regardless of age or household composition). The incomes are averages of five year estimates for the years 2011 through 2015, adjusted to 2015 inflation.

Analysis: In all cases, the county in northeast Michigan with the highest income – median household, median family or per capita income - STILL is below the averages for the State of Michigan and the United States.

Households: The three largest counties in numbers of households are Alpena, Iosco and Cheboygan. The wealthiest are Otsego, followed by Crawford. There is more than $15,000 income disparity between the wealthiest county – Otsego with an average of $48,917 and Oscoda, the poorest – with $33,021.

Families: The three largest counties by number of families are Alpena, Cheboygan and Iosco. Again, the wealthiest is Otsego ($57,469) followed by Crawford. The county with the lowest family income is Montmorency ($41,772). The disparity, again, is over $15,000.

Per Capita: Per capita income ranges from a high (in Otsego County) of $25,743 to a low (in Oscoda County) of $19,520, a difference of over $6,000 – for every man, woman and child in the household.

Income is often directly tied to age. The counties with the highest percentage of elderly persons tend to be lower – not only because this age group is on fixed incomes, but because they have a higher percentage of persons living alone.

Income and Benefits
Income Types and Mean Dollar Amounts for Each
2011-2015 Five Year Estimates
Northeast Michigan

Area	# Households (Occupied Housing Units)	# Households with Earnings		Social Security		With Retirement Income		SSI		Cash Assistance		Food Stamps /SNAP	
		#	%	#	%	#	%	#	%	#	%	#	%
Alcona	5,001	2,532	50.6	2,798	55.9	1,946	38.9	363	7.3	145	2.9	748	15.0
Mean $ Amount		$47,383		$19,138		$21,630		$10,410		$1,743		//////////	
Alpena	12,722	8,416	66.2	5,522	43.4	3,347	26.3	1,045	8.2	545	4.3	2,638	20.7
Mean $ Amount		$49,953		$17,797		$18,299		$9,192		$2,172		//////////	
Arenac	6,447	3,883	60.2	2,977	46.2	1,965	30.5	513	8.0	267	4.1	1,308	20.3
Mean $ Amount		$49,594		$18,512		$20,712		$9,576		$3,321		//////////	
Cheboygan	11,223	7,305	65.1	5,158	46.0	3,112	27.7	814	7.3	458	4.1	2,003	17.8
Mean $ Amount		$46,653		$18,853		$22,031		$8,707		$2,103		//////////	
Crawford	5,954	3,772	63.4	2,823	47.4	2,096	35.2	502	8.4	237	4.0	1,145	19.2
Mean $ Amount		$45,062		$18,318		$26,465		$10,091		$2,668		//////////	
Iosco	11,343	6,435	56.7	5,953	52.5	3,971	35.0	791	7.0	462	4.1	2,219	19.6
Mean $ Amount		$46,971		$18,441		$23,315		$10,624		$2,046		//////////	
Montmorency	4,070	2,200	54.1	2,270	55.8	1,487	36.5	348	8.6	99	2.4	783	19.2
Mean $ Amount		$40,559		$18,724		$19,249		$9,737		$2,223		//////////	
Ogemaw	9,434	5,599	59.3	4,509	47.8	2,801	29.7	815	8.6	487	5.2	2,367	25.1
Mean $ Amount		$46,076		$17,867		$18,713		$9,438		$2,956		//////////	
Oscoda	3,686	2,047	55.5	1,886	51.2	1,153	31.3	313	8.5	152	4.1	787	21.4
Mean $ Amount		$42,006		$18,420		$18,210		$10,069		$1,605		//////////	
Otsego	9,956	7,046	70.8	4,003	40.2	2,577	25.9	562	5.6	392	3.9	1,660	16.7
Mean $ Amount		$64,295		$18,923		$19,439		$10,380		$3,166		//////////	
Presque Isle	5,999	3,467	57.8	3,036	50.6	2,079	34.7	311	5.2	168	2.8	777	13.0
Mean $ Amount		$49,891		$19,003		$21,646		$9,523		$2,610		//////////	
Total/Average	85,835	52,702	66.0	40,935	51.3	26,534	33.2	6,377	8.0	3,412	4.3	16,435	20.6
Avg Mean $ Amount		$48,040		$18,545		$20,883		$9,795		$2,419			
Roscommon	11,543	6,068	52.6	6,333	54.9	4,219	366	974	8.4	472	4.1	2,626	22.7
Mean $ Amount		$41,187		$19,021		$23,387		$9,469		$3,273		//////////	
Total/Average	97,378	58,770	68.5	47,268	55.1	30,753	35.8	7,351	8.6	3,884	4.5	19,061	22.2
Avg Mean $ Amount		$47,469		$18,585		$21,091		$9,768		$2,941			
Michigan	3,841,148	---	73.7	---	33.5	---	22.7	---	6.2	---	3.4	---	16.7
	---	$68,818		$18,736		$22,049		$9,744		$2,491		//////////	
United States	116,926,305	---	77.8	---	29.8	---	18.1	---	5.4	---	2.8	---	13.1
	---	$77,300		$17,790		$24,337		$9,393		$3,400		//////////	

Source: U. S. Census Bureau, Selected Economic Characteristics, American Community Survey, 5-Year Estimates, Income and Benefits in 2015 Inflation-Adjusted Dollars

Notes on "How to Read this Chart": Using Alcona County as an example, there are 5,001 households in the county. Of those 2,532 or 50.6% have earnings; 2,798 or 55.9% receive Social Security, etc. The second line is the mean (or arithmetic average) ANNUAL dollar amount of each of the benefits. So the average earnings is $47,383, the average Social Security is $19,138, etc. In the first shaded area is the aggregated totals for the eleven counties in NEMCSA's service area. Average (rather than mean) is used here to indicate that these are the regional averages – adding all the mean amounts by county and dividing by 11 counties to arrive at a regional figure. [The Census Bureau uses mean in this instance.] In the next section, Roscommon County was added so that there would be a ready reference for the Region 9 Area Agency on Aging which serves 12 counties. Then Michigan and the United States are added for comparison purposes

Analysis:

Sources of Income and Dollar Amount and/or Benefits Value
for Northeast Michigan households.

This assessment concentrates on the eleven counties in NEMCSA's core service area.

- There are nearly 80,000 households (occupied housing units) in the 11 counties (79,836)

- Average earning of $48,040 is well below that of the State ($68,818) or Nation ($77,300)

- Highest earnings are in Otsego County ($64,295) and the lowest in Montmorency ($40,559)

- Over half (51.3%) of all households get Social Security, an annual average of $18,545 each

- Two counties, Alcona and Montmorency, have more people receiving Social Security than earnings

- One-third (33.2%) of all households have other retirement earnings averaging $20,883

- There are three indicators that have a direct relationship to poverty. These are SSI, Cash Assistance and SNAP. *[SNAP is the Supplemental Nutrition Assistance Program, formerly known as food stamps. SSI stands for Supplemental Security Income. Social Security administers this program. It pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI. Temporary "cash assistance" is available for eligible pregnant women and eligible low-income families with minor children. It is administered by the Department of Human Services in each county].*

- 6,377 households in the 11 counties receive SSI. The average annual benefit is $9,469. Eight percent of households in the service area receive SSI compared to the State average of 6.2%. Only Otsego (5.6%) and Presque Isle (5.2%) are below the State average.

- Cash Assistance is received by 3,412 households or 4.3% with an average annual payment of $2,419. This compares to 3.4% for Michigan whose payment, though, is nearly equal at $2,491.

- SNAP (aka Bridge Card or Food Stamps) is received by 1/5th of all households (20.6%). This compares with 16.7% for Michigan and 13.1% for the United States. In all, 16,435 households in the region get SNAP benefits. Ogemaw County has the highest percentage with 25.1%; lowest is Presque Isle with 13.0%.

Poverty Status in the Past 12 months – by Age Group
2011-2015   Five Year Estimates
Northeast Michigan

Area	Population for whom poverty status is determined	Total Number Age 60 +	Number 60+ Below Poverty Level	Percent 60+ Below Poverty Level	Total Number Age 65+	Number 65+ Below Poverty Level	Percent 65+ Below Poverty Level	Number all ages Below Poverty Level	Percent all ages Below Poverty Level	% -18 Below Poverty Level
Alcona	10,384	4,572	453	9.9	3,524	281	8.0	1,575	15.2	21.4
Alpena	28.462	8,012	769	9.6	5,981	566	9.5	4,898	17.2	25.0
Arenac	15,169	4,557	472	10.4	3,291	255	7.7	3,613	19.9	30.6
Cheboygan	25,286	8,251	740	9.0	5,997	492	8.2	4,595	18.2	30.1
Crawford	13,677	4,206	332	7.9	3,081	225	7.3	2,073	15.2	19.9
Iosco	24,896	8,883	762	8.6	6,823	515	7.5	4,395	17.7	28.3
Montmorency	9,270	3,481	220	6.3	2,629	162	6.2	1,568	16.9	22.6
Ogemaw	20,852	6,552	637	9.7	4,885	482	9.9	4,537	21.8	37.1
Oscoda	8,365	2,841	325	11.4	2,118	213	10.1	1,656	19.8	30.1
Otsego	23,632	6,150	509	8.3	4,422	314	7.1	3,270	13.8	20.7
Presque Isle	12,835	4,906	403	8.2	3,54	276	7.7	1,761	13.7	21.0
Total	192,829	62,411	5,622	9.0	46,345	3,781	8.2	33,941	17.6	26.1
Roscommon	23,756	9,224	959	10.4	6,894	557	8.1	4,885	20.6	33.4
Total	216,585*	71,635	6,581	9.2	53,239	4,338	8.1	38,826	17.9	Avg 26.7
Michigan	9,678,203	2,068 t	182 t	8.8	1,444 t	118 t	8.1	1,617 t	16.7	23.5
USA	308,619,550	61,588 t	14,237 t	11.6	43,313 t	4,058 t	9.4	47,749t	15.5	21.7

Source: U.S. Census Bureau 2011-2015 American Community Survey 5-Year Estimates (Sample data and estimates)

Notes: * The "Population for whom poverty status is determined" is always slightly less than the total population.
   Also this is a five year average and not the latest population figures for the counties.
   Numbers with a "t" indicate those are to the nearest thousand. (ie 2,068 t = 2,068,000)

Analysis:

Seniors: Those age 60+ make up 32.4% of the total population of the core region. Those who are 60+ below poverty make up 16.6% of the poor. Those age 65+ make up 24.1% of the total population of the region. They make up 11.2% of those below poverty. The regional average for seniors (60+) below poverty is 9.0%. This is similar to Michigan at 8.8% and below the national rate of 11.6%.

All Ages: The poverty level for all persons is 17.6% and accounts for 33,941 people. This rate is above both the State of Michigan (16.7%) and the United States (15.5%)

Children: The child (0-17) poverty rate averages 26.7% - more than one in four of the youth of the region. There are four counties with rates above 30% - or 1/3rd. They include Cheboygan and Oscoda Counties at 30.1% each; Arenac County with 30.6%; and Oscoda County with the highest rate of 37.1. These rates are considerably worse than the state and national rates of 23.5% and 21.7% respectively.

Poverty Levels
Persons at 100% and 125% and Households at 100%
By County as a Percentage of the Whole

County	Persons at 100% of Poverty [1]		Persons at 125% of Poverty [1]		Households at 100% of Poverty [2]	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Alcona	1,652	5.0	2,248	5.1	787	5.7
Alpena	5,013	15.1	6,603	15.1	2,279	16.4
Arenac	2,854	8.6	3,751	8.6	1,111	8.0
Cheboygan	4,529	13.6	5,714	13.0	1,898	13.6
Crawford	1,983	6.1	2,745	6.3	767	5.5
Iosco	4,631	13.9	6,107	13.9	1,942	14.0
Montmorency	1,480	4.5	1,996	4.5	583	4.2
Ogemaw	4,521	13.6	5,640	12.9	1,914	13.8
Oscoda	1,595	4.8	2,171	5.0	674	4.8
Otsego	3,162	9.5	4,373	10.0	1,127	8.1
Presque Isle	1,770	5.3	2,440	5.6	825	5.9
Total	33,190	100%	43,788	100%	13,907	100%
Roscommon [3]	5,272	[13.7]	6,871	[13.6]	2,426	[14.9]
Total	38,462	--	50,659	--	16,333	--

Source: U. S. Bureau of the Census, Poverty Status in the Past 12 Months

Notes: [1]2010-2014 American Community Survey 5-Year Estimates. [2]One Year, 2014   [3] Roscommon has been added for use by the Region 9 AAA and the percentage in { } for Roscommon is of the whole in the line below. HOWEVER, the 11 counties of NEMCSA's Core Service Area equals 100% (without Roscommon). IF a true picture of what percentage of the poor are to be allocated to each county in the AAA Region, the 11 core counties would have to be reaggregated. (Example: Alcona has 5.0% of 33,190. When Roscommon is added it has 4.3% of 38,462).

Analysis: In reviewing how resources are allocated or distributed, it is sometimes important to know what percentage of the total potentially eligible persons there are, by county. In reviewing the chart above, it can be seen that Alcona County has approximately 5% of the people in the service area who are below 100% or 125% of poverty. It can also be seen that they have 5.7% of the total households who are in poverty. IF all things were allocated, by formula, strictly along these lines, one might expect that about 5-6% of the total resources would be expended in Alcona County. OR that about 5-6% of the persons and households served would be from Alcona County. This was prepared strictly for a reference and not as a guideline.

Using this premise only (other factors may be considered) it might be expected that the larger counties such as Alpena could receive what might otherwise be thought of as a disproportionate share of the resources. In this example, Alpena County has three times as many "poor people" as does Alcona. It would then be reasonable to expect that it might receive three times the number of "slots" or "persons or households served" and/or three times as much money.

There HAS historically been a contention that Alpena County gets an even greater disproportionate share due to its location as the home of "Central Office". And the further from "Central Office" the less the resources. There has been some validity to this contention. In recent years particular attention has been placed on this issue to avoid that scenario.

Analysis of Factors Affecting Poverty

(Data is from 2014, most recent that all the comparisons are available)

1. Total population for 11 counties: 193,755

2. Median Household Income average: $38,466 High: Otsego $44,693 Low: (by over $10,000 less) Oscoda $33,975 Michigan: $49,087 US $53,482

3. Individuals in Poverty: 33,425 or 17.4%. This is up from 2000 by 5.3%. At that time the service area had 24,846 persons below poverty. Highest Ogemaw: 21.4% Lowest Otsego: 13.2% Michigan 16.2% US 15.5%

4. Children (0-17) in Poverty: 9,820 28.5% Highest: Ogemaw 36.3% (over 1/3) Lowest: Otsego 20.7% Michigan 22.6% US 21.7%

5. Seniors (65+) in Poverty: 3,583 7.9% [LOWER than State/US] (45,389 in age group). Michigan 8.1%; US 9.4%

6. Children Eligible for Free/Reduced School Lunch: 59.0% Michigan 48.3% and US 52.5%   Highest: Iosco 69.7% There are 5 counties in the 60 percents. Lowest: Otsego 49.9% (Ogemaw, usually the poorest: 62.9%)

7. Highest Educational Attainment: <u>No diploma</u> Region: 23.4%; Michigan: 19.5%; United States: 21.8%;   <u>High School Diploma (or Equivalent) **Only**</u>: Region: 78.1%; Michigan 62.8%; US 57.2%   <u>Bachelor's Degree or higher</u>: Region 28.5%; Michigan 47.7%; US 56.2%

8. Annual Survival Budget: Single Adult: $16,240 Michigan $16,818
    Family of 4 (Defined as 2 adults, an infant and one pre-K) $48,124 Michigan: $50,345

9. Labor Force Data for the core region for March 2016:
    In Labor Force: 80,336. Employed: 72,840. Unemployed: 7,496. Jobless Rate: 9.3%

Five Year Jobless Rate Comparisons (March - Used for longitudinal comparability)					
	March 2012	March 2013	March 2014	March 2015	March 2016
Service Area	14.3	14.2	13.7	10.9	9.3
Michigan	9.4	9.0	8.4	5.9	5.1
United States	8.4	7.7	6.8	5.6	5.2

Some interpretation notes and generalizations:
In general, Ogemaw is the "poorest" county and Otsego is the "richest" or least poor. Otsego is the youngest, has the best employment picture, the highest educational attainment, etc. Oscoda USED to be the "poorest" but has lost that dubious spot to Ogemaw.

In Education Attainment remember that this is the HIGHEST attainment, or the most education individuals got. SO don't let the High School Diploma stat get misinterpreted. The higher, the worse on that one. So the fact that the region is 78.1 compared to lower for the State and Nation just means that nearly 80% of our youth had high school as their highest COMPLETION short of a 4 year degree (there are a lot of those with "some college" or even an Associates Degree).

 What is telling is that twice as many people in the U. S. have 4 year degrees than in the NEMCSA service area.

AGE BY VETERAN STATUS BY POVERTY STATUS
IN THE PAST 12 MONTHS BY DISABILITY STATUS FOR THE CIVILIAN POPULATION 65 YEARS AND OVER

Area	# Persons 65+	# of Veterans	Veterans per capita (of 65+)	# Disabled Veterans All Incomes	% Disabled Veterans	# Veterans Below Poverty	% Veterans Below Poverty	# Disabled Veterans Below Poverty
Alcona	3,472	902	26.0	366	40.6	33	3.7	14
Alpena	5,855	1,407	24.0	486	34.5	58	4.1	23
Arenac	3,238	820	25.3	334	40.7	40	4.9	19
Cheboygan	5,826	1,358	23.3	610	44.9	58	4.3	36
Crawford	2,993	842	28.1	341	40.5	26	3.1	14
Iosco	6,713	1,717	25.6	776	45.2	90	5.2	18
Montmorency	2,588	669	25.9	310	46.3	19	2.8	8
Ogemaw	4,819	1,274	26.4	639	50.2	61	4.8	30
Oscoda	2,084	565	27.1	236	41.8	18	3.2	8
Otsego	4,269	1,129	26.4	431	38.2	54	4.8	34
Presque Isle	3,532	903	25.6	379	42.0	42	4.7	16
Total	45,389	11,586	25.5	4,908	42.4	499	4.3	220
Roscommon	6,829	1,810	26.5	837	46.2	155	8.6	67
Total	52,218	13,396	25.6	5,745	42.9	654	5.0	287
Michigan	1,403,310	306,664	21.9	119,127	38.8	13,737	4.5	6,301

AGE BY VETERAN STATUS BY POVERTY STATUS
IN THE PAST 12 MONTHS BY DISABILITY STATUS FOR THE CIVILIAN POPULATION 18-64 YEARS

Area	# Persons 18-64	# of Veterans	Veterans per capita (of 18-64)	# Disabled Veterans All Incomes	% Disabled Veterans	# Veterans Below Poverty	% Veterans Below Poverty	# Disabled Veterans Below Poverty
Alcona	5,634	673	11.9	171	25.4	77	11.4	47
Alpena	17,079	1,354	7.9	275	20.3	152	11.2	71
Arenac	9,023	684	7.6	188	27.5	108	15.8	51
Cheboygan	14,753	1,097	7.4	299	27.3	97	8.8	21
Crawford	8,079	743	9.2	141	19.0	28	3.8	15
Iosco	14,221	1,586	11.2	413	26.0	159	10.0	50
Montmorency	5,297	587	11.1	205	34.9	60	10.2	17
Ogemaw	12,113	960	7.9	315	32.8	135	14.1	63
Oscoda	4,714	456	9.7	181	39.7	74	16.2	44
Otsego	14,186	1,021	7.2	168	16.5	77	7.5	18
Presque Isle	7,258	583	8.0	135	23.2	49	8.4	19
Total	112,357	9,744	8.7	2,491	25.6	1,016	10.4	416
Roscommon	13,421	1,031	7.7	287	27.8	185	17.9	89
Total	125,778	10,775	8.6	2,778	25.8	1,201	11.1	505
Michigan	6,026,994	331,250	5.5	64,377	19.4	35,293	10.7	12,331

Source: U. S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates Table C21007

Notes: Iosco County's veterans per capita is affected by its being the site of a closed major Air Force Base (Wurtsmith) and many military personnel chose to make Iosco County their permanent home. Since this was 20 years ago, that number/percent diminishes as times goes on. Roscommon County has the highest number of veterans age 65+ because it has the largest number of persons of that age group. More than ¼ of all persons age 65 and older in Region 9 AAA are veterans.

Analysis: A narrative look at the above data is included on page 30.

SEX BY AGE BY VETERAN STATUS
FOR THE CIVILIAN POPULATION
Age 55-64 and Age 65 and Older
Northeast Michigan

Area	Total Population 18+	Veterans All Ages	Male Veterans Age 55-64	Female Veterans Age 55-64	Total Veterans Age 55-64	Veterans Age 65+	Veterans Age 55 and Older
Alcona	9,205	1,617	337	11	348	902	1,250
Alpena	23,276	2,787	651	21	672	1,407	2,079
Arenac	12,572	1,515	367	4	371	820	1,191
Cheboygan	20,811	2,490	569	22	591	1,358	1,949
Crawford	11,277	1,596	350	22	372	842	1,214
Iosco	21,232	3,344	907	15	922	1,717	2,639
Montmorency	7,986	1,270	343	11	354	669	1.023
Ogemaw	17,176	2,289	554	12	566	1,274	1,840
Oscoda	6,841	1,024	266	20	286	565	851
Otsego	18,750	2,172	394	22	416	1,129	1,545
Presque Isle	10,928	1,501	331	17	348	903	1,251
Total	178,454	21,605	5,069	177	5,246	11,586	16,832
Roscommon	20,470	2,841	509	12	521	1,810	2,331
Total	180,524	24,446	5,578	189	5,767	13,396	19,163
Michigan	7,610,960	648,273	143,741	6,480	150,221	306,664	456,885

Source: U. S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates Table B21001

Notes: This data was drawn at the request of the Region 9 Area Agency on Aging and so concentrates on the older veterans. Detailed data on veterans is available. There is information on various age groupings; during which war or conflict that combat veterans served; etc. This data can be made available upon request.

Analysis: Of the population over 18, twelve percent or 21,605 persons are veterans of military service; 78% of these (16,832 listed here) are age 55 or older. These are primarily veterans of the Vietnam, Korea and World War II Eras. Veterans are considered "Vietnam Era Veterans" (for example) if that person served during that time. It does not denote combat service. Most of the veterans shown above, 97%, are males. This information was not recorded here for veterans age 65 and older but the percentages would be similar. This was during a period where military service was compulsory under the draft and women had no military obligation. Those who served did so as volunteers.

For veterans age 65 and over: Looking at Veterans by Poverty Status (page 29), it can be seen that there are 11,586 veterans age 65 or older. This is ¼ of all persons in that age group. There are 499 veterans below poverty which is 4.3%. Of all 11,000+ veterans, 42% or 4,908 – at all income levels – have some sort of disability. There are 220 disabled veterans below the poverty level. This is just over our percent of all disabled veterans.

For veterans age 18-64: There are 9,744 veterans listed in the census who are between the ages of 18 and 64. This is 8.7% of that age group which has a total of 112,357 persons. Of the nearly 10,000 veterans in northeast Michigan, just over 25% (2,491) are considered disabled in all income groups. There are 1,016 of these "younger" veterans (of all abilities) below the poverty level – that is 10.4%. There are 416 disabled veterans below the poverty level. That is 16.7% of those who are disabled.

Service-Connected Disability-Rating Status and Ratings
for Civilian Veterans 18 Years and Over
Northeast Michigan

Area	Veterans All Ages	# with Service Connected Disability Rating	0-% (Less than 10%)	10-20%	30-40%	50-60%	70+%	Rating Not Reported
Alcona	1,617	264	39	98	42	9	59	17
Alpena	2,787	388	27	161	23	45	100	32
Arenac	1,515	219	17	78	25	14	61	24
Cheboygan	2,490	539	21	182	84	44	167	41
Crawford	1,596	325	8	73	102	66	76	0
Iosco	3,344	541	34	208	82	42	114	61
Montmorency	1,270	255	41	41	42	17	98	16
Ogemaw	2,289	438	19	105	59	65	167	23
Oscoda	1,024	229	18	59	36	15	81	20
Otsego	2,172	337	9	165	57	57	30	19
Presque Isle	1,501	243	17	95	45	11	53	22
Total	21,605	3,778	250	1,265	597	385	1,006	275
Roscommon	2,841	344	24	56	132	36	92	4
Total	24,446	4,122	274	1,321	729	421	1,098	279
Michigan	648,273	87,825	5,752	28,892	15,055	9,559	22,024	6,543

Source: U. S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates Table B21100

Notes: Service connected disability ratings were not available by age groups. The information above is for all veterans age 18 and older.

Analysis: Of the 21,605 veterans in the core service area, 17.5% have a "Service Connected Disability Rating". Seven percent of these are in the 0-10% range. At the other end of the scale, just over ¼ or 27%, have a Disability Rating of 70% or greater. This is similar to Michigan as a whole with 25% in that category. These ratings are for veterans of all ages and cannot be tied to a specific war or engagement.

Northeast Michigan Counties in Total Area, Land and Water

Lake Huron *Lake Huron Shoreline*	County	Land	Water	Total	County	Land	Water	Total
	Alcona*	675	1,116[1]	1,791	Montmorency	547	16	563
	Alpena*	572	1,123[2]	1,695	Ogemaw	564	11	575
	Arenac*	364	317	681	Oscoda	566	6	572
	Cheboygan*	715	170	885	Otsego	515	11	526
	Crawford	556	7	563	Presque Isle*	659	1,914[4]	2,573
183 miles wide 206 miles long 195' avg. depth 1,850 miles shoreline	Iosco*	549	1,341[3]	1,890	Total:	6,282	6,032	12,314
	Roscommon	520	60	580	Total	6,802	6,092	12,894
	Six of the 12 counties have Great Lake Shoreline. Area is nearly equally land and water.							

Major bodies of water for counties of 1,000 sq mi+: These four counties have more water than land area.   [1] Hubbard Lake; [2] Long Lake, Grand Lake (pt), Thunder Bay River; [3] Van Etten Lake, Foote Dam Pond, Au Sable River; [4] Grand Lake