



**Wexford-Missaukee Counties  
Community Assets/Needs Assessment Collaborative**

**2003 Community Care Profile**

# **ECONOMIC SECURITY**

***A Portrait of Wellbeing for  
Wexford and Missaukee Counties***

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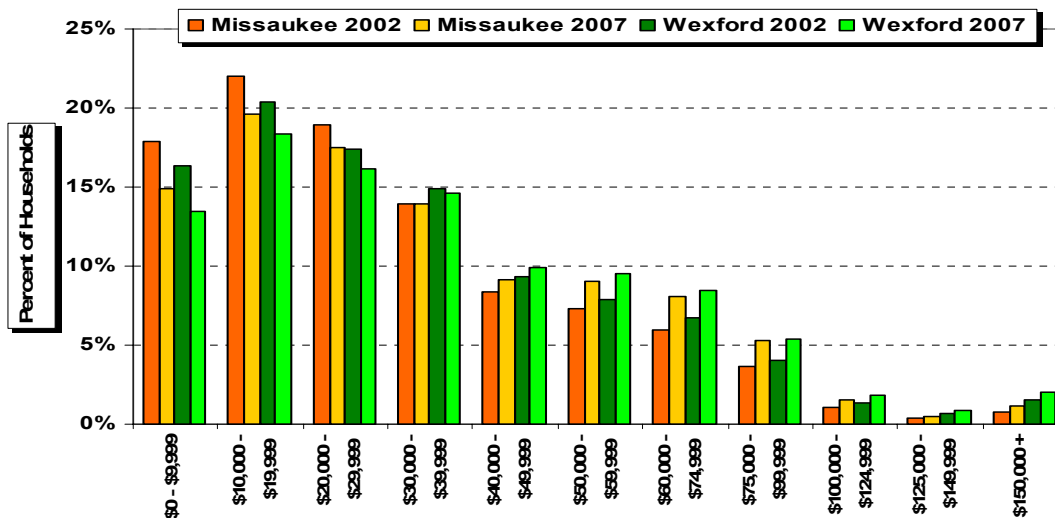
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# Economic Security

## Household Income

Chart 1: Disposable Household Income: 2002-2007



- The proportion of households with \$40,000 or greater disposable incomes will increase from 28% to 35% in Missaukee County and from 31% to 38% in Wexford County.
- There will be little change in proportion of households with \$30,000 - \$39,999 disposable income. This may suggest an upper wage limit for wage earners in this category, and/or a large number of dual minimum wage earners in these households.
- The gap between high and low-income households will increase. (See Median and Average Disposable Incomes in the following Table).

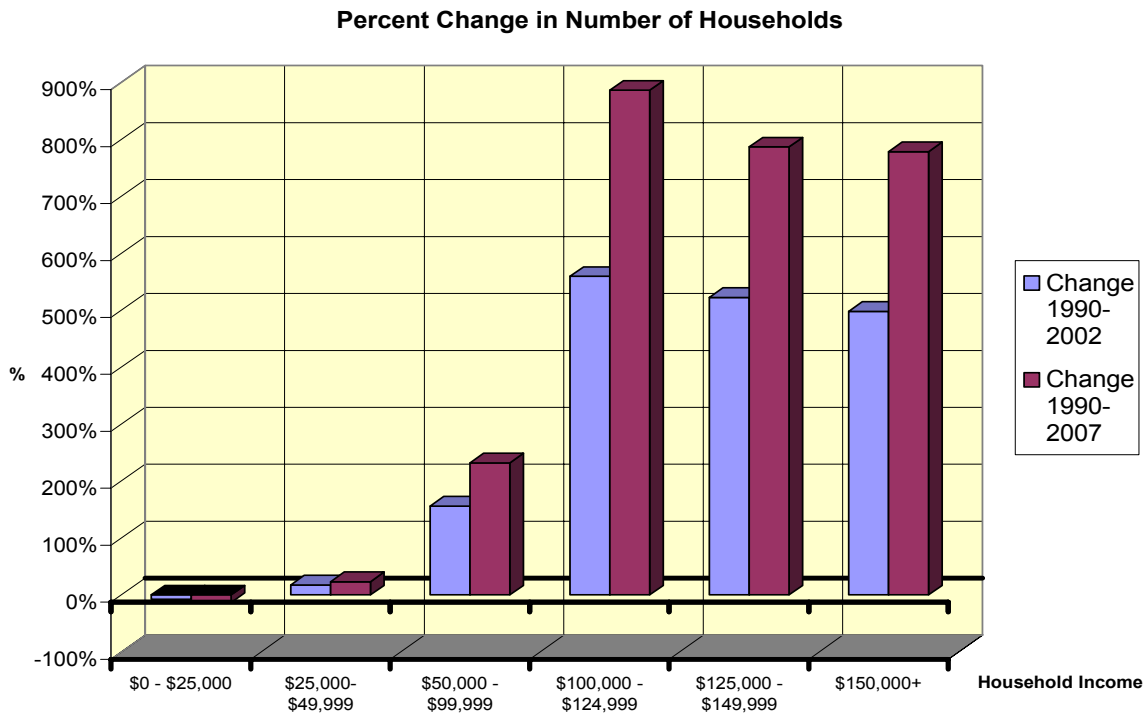
Table 1: Disposable Household Income, 2002-2007

Disposable* Household Income:	Missaukee 2002	Missaukee 2007	Wexford 2002	Wexford 2007
\$0 - \$9,999	17.90%	14.90%	16.30%	13.50%
\$10,000 - \$19,999	22.00%	19.60%	20.40%	18.40%
\$20,000 - \$29,999	18.90%	17.50%	17.40%	16.20%
\$30,000 - \$39,999	13.90%	13.90%	14.90%	14.60%
\$40,000 - \$49,999	8.40%	9.10%	9.30%	9.90%
\$50,000 - \$59,999	7.30%	9.00%	7.90%	9.50%
\$60,000 - \$74,999	6.00%	8.10%	6.70%	8.50%
\$75,000 - \$99,999	3.70%	5.30%	4.00%	5.40%
\$100,000 - \$124,999	1.10%	1.50%	1.30%	1.80%
\$125,000 - \$149,999	0.40%	0.50%	0.70%	0.90%
\$150,000 +	0.80%	1.20%	1.50%	2.00%
<b>Average Household Income</b>	<b>\$36,864</b>	<b>\$41,026</b>	<b>\$44,018</b>	<b>\$48,518</b>
<b>Median Household Income</b>	<b>\$29,826</b>	<b>\$33,664</b>	<b>\$32,452</b>	<b>\$36,500</b>
<b>Median Disposable* Income</b>	<b>\$25,698</b>	<b>\$29,110</b>	<b>\$27,986</b>	<b>\$31,703</b>

\*Disposable Income: Income available for saving or spending after taxes.

Source: Demographics Now (SRC, LLC)

**Chart 2: Missaukee and Wexford County Households by Income, 1990-2007**



**The ratio of high-income to low-income families is changing dramatically.**

Between 1990 and 2002:

- Households with incomes below \$25,000 decreased by 610 households (-7.7%)
- Households with incomes over \$50,000 increased by 3,257 households (195%)

Between 1990 and 2007:

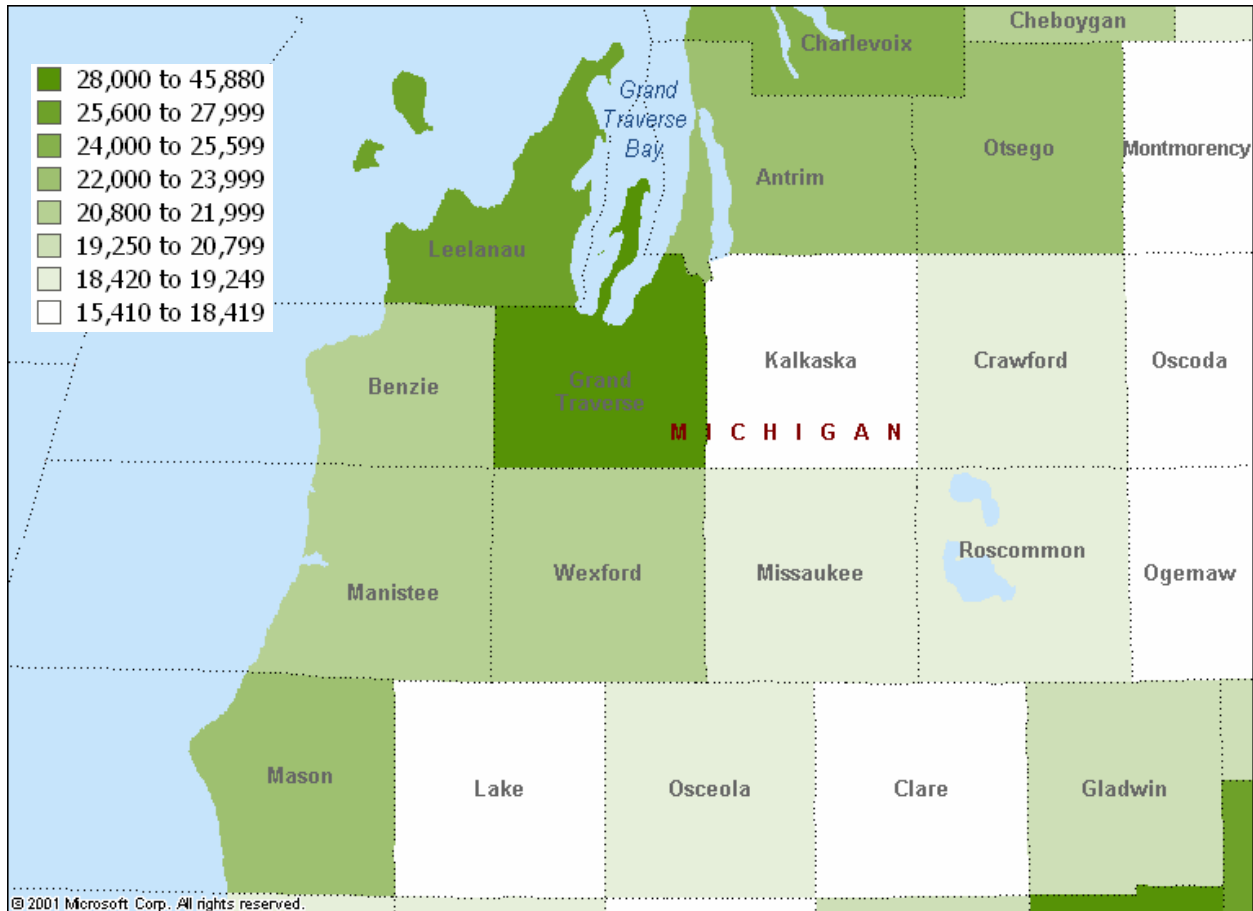
- The number of households with incomes below \$25,000 is projected to decline at an increasing rate.
- The fastest growing segment is households with incomes between \$100,000 and \$124,999 (increasing by 887% between 1990 and 2007), followed by the two segments with the highest household incomes.

**Table 2: Annual Percentage Change in Households, 1990-2007**

<b>MISSAUKEE AND WEXFORD COUNTIES</b>					
	Households 1990	Households 2002	Households 2007	Annual Change 1990-2002	Annual Change 1990-2007
<b>\$0 - \$25,000</b>	7,896	7,286	6,845	-0.6%	-0.8%
<b>\$25,000-\$49,999</b>	4,770	5,615	5,889	1.5%	1.4%
<b>\$50,000 - \$99,999</b>	1494	3,826	4,961	13.0%	13.7%
<b>\$100,000 - \$124,999</b>	82	541	809	46.6%	52.2%
<b>\$125,000 - \$149,999</b>	31	193	275	43.5%	46.3%
<b>\$150,000+</b>	61	365	536	41.5%	45.8%
<b>All Households</b>	<b>14,252</b>	<b>17,285</b>	<b>18,506</b>	<b>1.8%</b>	<b>2.0%</b>

Source: Demographics Now (SRC, LLC). 2002 figures estimated; 2007 figures projected

**Map 1: Per Capita Personal Income, 2000, Northwest Michigan Counties**



## ***Property Values***

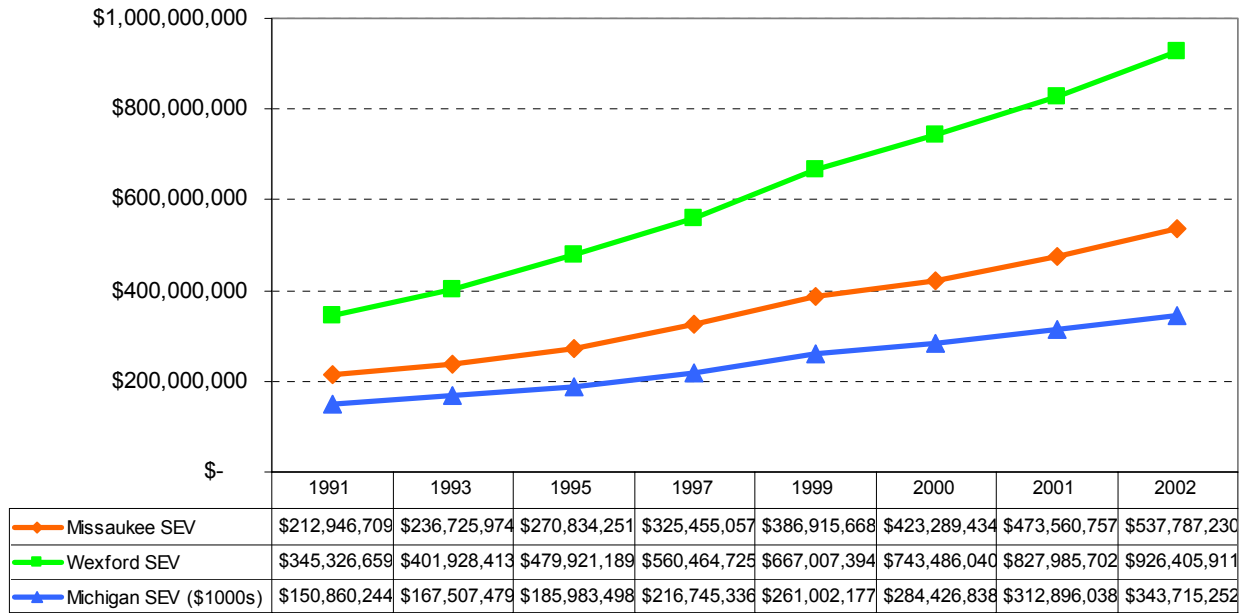
State equalized property values (SEV) more than doubled between 1991 and 2002. This growth has been more rapid in both Missaukee (153%) and Wexford (168%) counties than the state average (128%). The **annual rate of growth** in SEV continues to increase in both Missaukee and Wexford Counties while the state average has begun to decrease.

Other growth measures have not kept pace with the increase in state equalized values. For example, in Wexford and Missaukee counties from 1990 to 2002, SEV increased almost 160% while:

- Median household income increased by 42%
- Number of households increased by 25%
- Population increased by 20%
- Private Non-Farm employment increased approximately 35%

*Data Source: U.S. Census 1990, 2000*

**Chart 3: Total State Equalized Property Values, 1991-2002**



Source: Michigan Dept of Treasury Reports

**Table 3: SEV Average Annual Change Rate: 1991-1995, 1995-2000, 2000-2002**

	Annual Change 1991-1995	Annual Change 1995-2000	Annual Change 2000-2002	Total Change 1991-2002
Missaukee SEV	6.8%	11.3%	13.5%	152.5%
Wexford SEV	9.7%	11.0%	12.3%	168.3%
Michigan SEV ( in 1000s)	5.8%	10.6%	10.4%	127.8%

Source: Michigan Dept of Treasury Reports

# Employment

## Unemployed Population

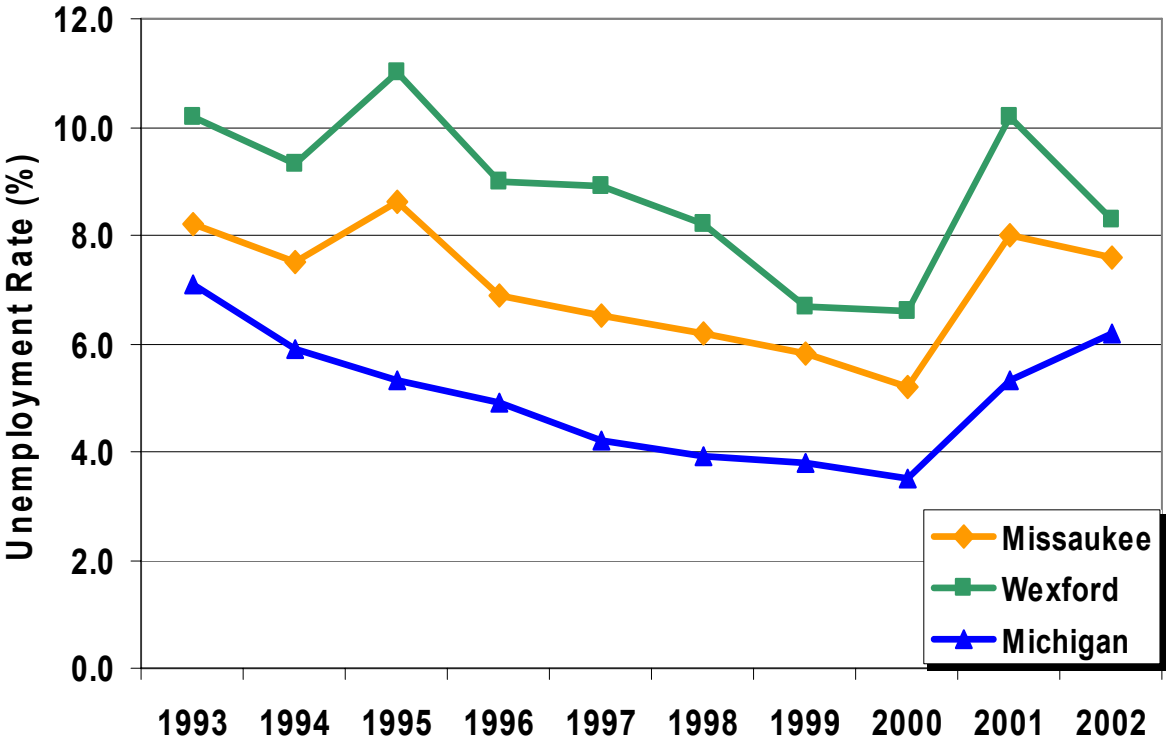
Missaukee and Wexford counties have much higher unemployment rates than the state of Michigan. The following table and chart indicate that this has been true for more than a decade.

**Table 4: Unemployment Trend, 1993-2003**

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Jan, 2003	Feb, 2003	Mar, 2003	Apr, 2003
Missaukee	8.2	7.5	8.6	6.9	6.5	6.2	5.8	5.2	8	7.6	9.8	10.1	10.4	8.1
Wexford	10.2	9.3	11	9	8.9	8.2	6.7	6.6	10.2	8.3	9.7	10.3	10	8.6
Michigan	7.1	5.9	5.3	4.9	4.2	3.9	3.8	3.5	5.3	6.2	7.2	7.2	7.4	6.5

Source: U.S. Bureau of Labor Statistics

**Chart 4: Annual Unemployment Rates, 1993-2002**



## Employed Population

### People in Missaukee and Wexford Counties are workers:

- 61% of the population over age 16 in Missaukee and 64% of those in Wexford are in the labor force
- Only 4% of people over age 16 in Missaukee and 4% of those in Wexford County are unemployed.
- Workers in Wexford County are somewhat more likely to be wage and salary workers (private or government) than those in Missaukee County
- 63% of **families with children under the age of 6** in Missaukee and 66% of those in Wexford have **all** parents in the labor force -- families with working single mothers or fathers, and two-parent families where both parents are employed. Most children age five and under live in households where every adult is working full time.

**Table 5: Employment in Missaukee and Wexford Counties**

EMPLOYMENT STATUS	Missaukee		Wexford		Michigan	
	Number	Percent	Number	Percent	Number	Percent
Population 16 years and over	11,027	100.0	23,381	100.0	7,630,645	100.0
In labor force	6,734	61.1	14,960	64.0	4,926,463	64.6
Civilian labor force	6,725	61.0	14,959	64.0	4,922,453	64.5
Employed	6,288	57.0	13,924	59.6	4,637,461	60.8
Unemployed	437	4.0	1,035	4.4	284,992	3.7
Armed Forces	9	0.1	1	0.0	4,010	0.1
Not in labor force	4,293	38.9	8,421	36.0	2,704,182	35.4
Private wage and salary workers	4,866	77.4	11,199	80.4	3,852,698	83.1
<b>Own children under 6 years</b>	<b>1,137</b>	<b>100.0</b>	<b>2,306</b>	<b>100.0</b>	<b>775,738</b>	<b>100.0</b>
All parents in family in labor force	716	63.0	1,520	65.9	472,740	60.9

Source: Census 2000 Summary File 3 (SF 3)

## Current Employment Patterns by Industry

**Missaukee County has a greater percentage** of workers employed in:

- Wholesale
- Transportation
- Construction
- Agriculture
- Forestry & Fisheries
- Other Professional and Related Services

**Wexford County has a greater percentage** of workers employed in:

- Retail Trade
- Public Administration
- Personal Services
- Manufacturing
- Entertainment and Recreational Services
- Educational Services
- Communications and Other Public Utilities
- Business and Repair Services

**From 1990-2000, the slowest growth sector:**

- Michigan - State and Local Government, with a 3.9% annual growth rate
- Missaukee County - Retail Trade: 10.7% in 2000 with a 3.6% annual growth rate
- Wexford County - State and Local Government (4.9% annual growth)

**From 1990-2000, the fastest growth sector:**

- Michigan - Finance, Insurance and Real Estate: 5.6% of 2000 earnings; annual growth rate of 7.3%
- Missaukee County - Durable Goods Manufacturing
- Wexford County - Transportation and Public Utilities with an annual growth rate of 11.0%

**Table 6: Occupation and Employment by Industry: 2002 and 2007**

Occupation and Employment by Industry	Missaukee County		Wexford County	
	2002	2007	2002	2007
Agriculture, Forestry & Fisheries	6.3%	5.3%	1.9%	1.6%
Business & Repair Services	3.7%	3.9%	4.7%	4.9%
Communications & Other Public Utilities	1.4%	1.5%	2.8%	2.9%
Construction	8.2%	8.5%	6.8%	7.2%
Educational Services	7.7%	8.0%	9.6%	9.9%
Entertainment & Recreation Services	0.7%	0.7%	1.3%	1.3%
Finance, Insurance & Real Estate	4.5%	4.7%	4.2%	4.4%
Health Services	8.2%	8.5%	8.1%	8.4%
Manufacturing, Durable Goods	4.1%	4.2%	5.4%	5.4%
Manufacturing, Nondurable Goods	15.1%	15.0%	18.4%	18.1%
Mining	3.0%	3.6%	1.6%	2.0%
Other Professional & Related Services	6.2%	6.4%	4.2%	4.4%
Personal Services	3.3%	3.4%	4.2%	4.4%
Public Administration	4.6%	4.9%	5.1%	5.3%
Retail Trade	14.1%	12.4%	15.4%	13.6%
Transportation	4.2%	4.4%	3.0%	3.1%
Wholesale Trade	4.7%	4.5%	3.3%	3.2%

*Source: Demographics Now (SRC, LLC); 2002 estimated, 2007 projected*

**Current Earnings by Job Category**

Currently the most lucrative non-governmental jobs in the Missaukee/Wexford County area are found in the transportation, public utilities, construction, and manufacturing industries. Tax funded employment (education services and federal, local and state government jobs) provides incomes well above average for this area.

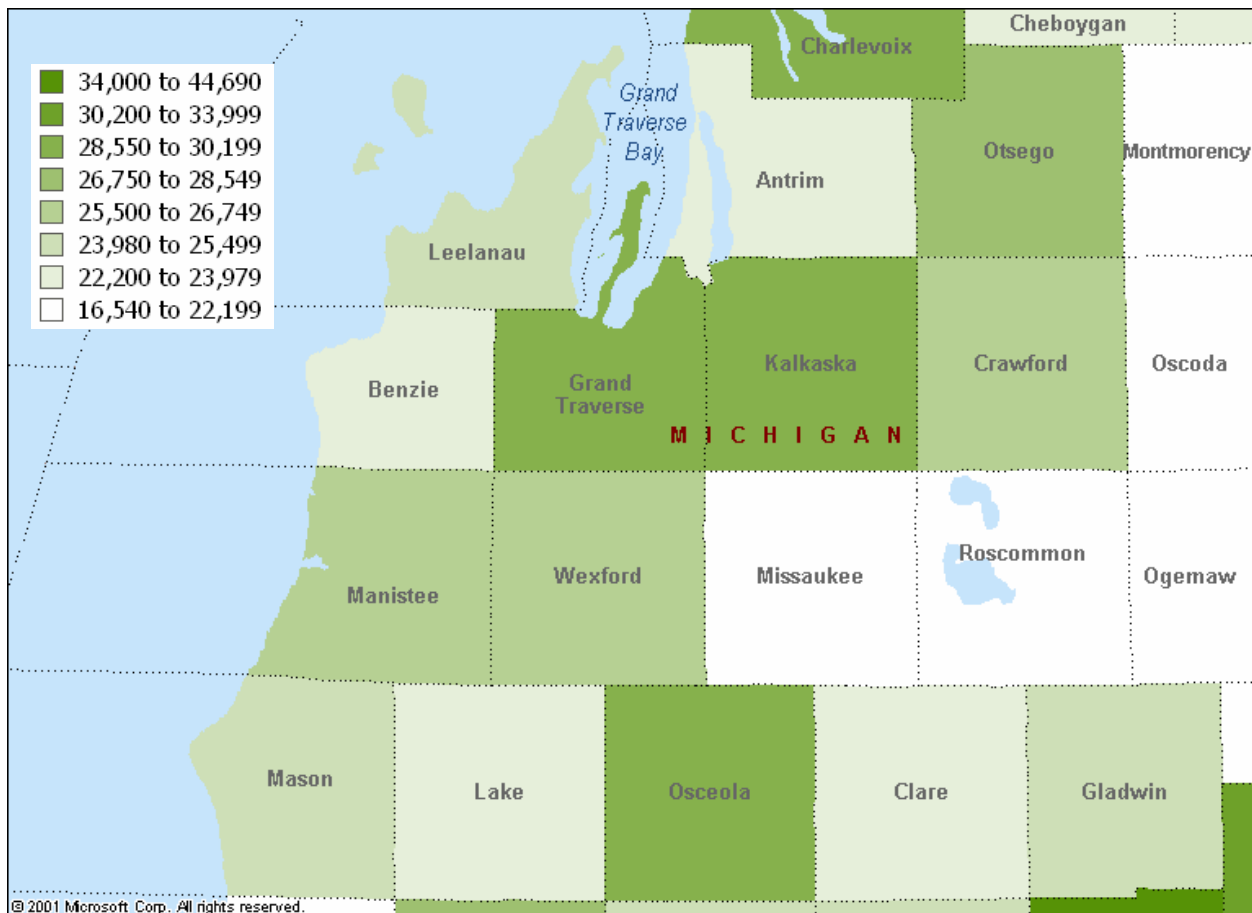
The modest growth projected for the construction industry and for tax-funded public administration and educational services is unlikely to improve the financial well being of area employees in the next 5 years.

**Table 7: Average Earnings by Job, 1990-2000**

	Missaukee County			Wexford County			Michigan 2000
	2000	1995	1990	2000	1995	1990	
<b>Average earnings per job</b>	<b>\$20,552</b>	<b>\$19,489</b>	<b>\$17,245</b>	<b>\$26,736</b>	<b>\$22,641</b>	<b>\$18,949</b>	<b>\$37,621</b>
Farm Proprietors	\$(481)	\$13,518	\$20,709	\$(2,380)	\$3,787	\$3,616	\$(643)
Farm earnings	\$6,900	\$13,340	\$17,426	\$2,804	\$5,921	\$4,234	\$7,329
Agriculture, forestry, fishing, etc.	\$18,218	\$10,890	\$14,182	NA	NA	\$10,612	\$18,971
Construction	\$26,716	\$24,815	\$24,907	\$26,736	\$21,975	\$19,878	\$41,969
Manufacturing	\$38,681	\$32,702	\$20,931	\$37,624	\$32,639	\$25,844	\$63,636
Transportation and public utilities	\$53,448	\$41,056	\$32,426	\$46,367	\$40,064	\$28,613	\$49,795
Retail trade	\$12,895	\$13,767	\$13,218	\$14,853	\$11,613	\$10,888	\$17,804
Finance, insurance, and real estate	\$14,542	\$13,526	\$11,994	\$14,631	\$14,554	\$12,007	\$31,410
Services	\$12,355	\$11,061	\$11,097	\$20,932	\$17,364	\$16,140	\$31,184
Government and Gov't enterprise	\$29,059	\$27,868	\$21,646	\$36,976	\$33,273	\$26,750	\$40,624
Federal, civilian	\$42,474	\$40,368	\$26,898	\$53,516	\$47,719	\$34,939	\$61,741
State and local Gov't	\$28,907	\$27,983	\$22,190	\$36,246	\$32,783	\$26,696	\$39,345

Source: USA Dept of Commerce, Bureau of Economic Analysis, Regional Economic Information System

**Map 2: Average Wage per Job, 2001, Northwest Michigan Counties**



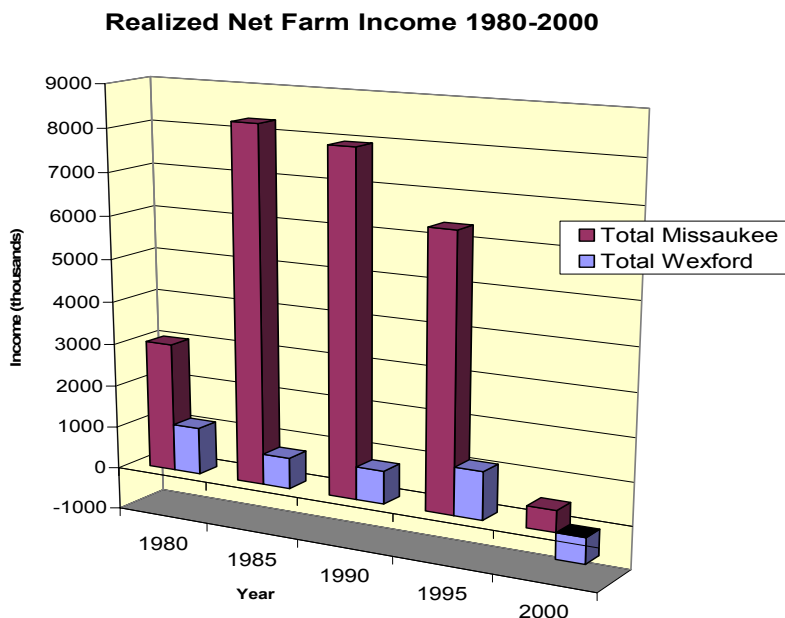
## Farm Income

Missaukee

Wexford

Farm income has dropped precipitously in both counties. Government payments keep farms in business, but even with subsidies, farmers in Wexford County experienced an income loss of \$626,000 in 2000.

**Chart 5: Realized Farm Income**



**Table 8: Farm Income 1980-2000**

Missaukee County					
Items (in thousands \$)	2000	1995	1990	1985	1980
Total production expenses	41,842	36,637	27,120	23,844	22,371
Government payments	2,614	697	767	853	95
Total farm labor and proprietor	4,782	9,071	9602	10,619	4,263
Total net farm proprietors' income	-210	5,745	7,476	9,307	3,229
<b>Realized net income</b>	<b>501</b>	<b>6,360</b>	<b>7,942</b>	<b>8,289</b>	<b>3,025</b>
Wexford County					
Items (in thousands \$)	2000	1995	1990	1985	1980
Total production expenses	11,521	8,476	5,133	4,135	4,008
Government payments	388	130	316	130	59
Total farm labor and proprietor	889	1,806	995	1,180	1,371
Total net farm proprietors' income	-626	958	716	1,007	1,145
<b>Realized net income</b>	<b>-607</b>	<b>1,117</b>	<b>770</b>	<b>728</b>	<b>1,102</b>

Source: US Department of Commerce - Bureau of Economic Analysis, May 2002

## Income and Gender

Women comprise 45% of the Missaukee/Wexford work force, but the median income of full time female workers is less than 70% that of full time male workers. The employment pattern in this two county area shows that women tend to work in lower income job categories.

	Male	Female	Male	Female
<b>Employed civilian population 16 years and over</b>	<b>55%</b>	<b>45%</b>	<b>53%</b>	<b>47%</b>
<b>Management, professional, and related occupations</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>
Management, business, and financial operations occupations	69%	31%	61%	39%
Management occupations, except farmers and farm managers	64%	36%	64%	36%
Farmers and farm managers	92%	8%	83%	17%
Business and financial operations occupations	46%	54%	47%	53%
<i>Business operations specialists</i>	62%	38%	44%	56%
<i>Financial specialists</i>	37%	63%	49%	51%
Professional and related occupations	38%	62%	44%	56%
Computer and mathematical occupations	60%	40%	52%	48%
Architecture and engineering occupations	96%	4%	90%	10%
<i>Architects, surveyors, cartographers, and engineers</i>	99%	1%	84%	16%
<i>Drafters, engineering, and mapping technicians</i>	91%	9%	100%	0%
Life, physical, and social science occupations	68%	32%	76%	24%
Community and social services occupations	63%	38%	53%	47%
Legal occupations	86%	14%	57%	43%
Educations, training, and library occupations	19%	81%	31%	69%
Arts, design, entertainment, sports, and media occupations	59%	41%	62%	38%
Healthcare practitioners and technical occupations	14%	86%	23%	77%
<i>Health diagnosing and treating practitioners and technical occupations</i>	17%	83%	29%	71%
<i>Health technologists and technicians</i>	10%	90%	10%	90%
<b>Service occupations</b>	<b>27%</b>	<b>73%</b>	<b>33%</b>	<b>67%</b>
Healthcare support occupations	5%	95%	10%	90%
Protective service occupations	94%	6%	68%	32%
<i>Fire Fighting, prevention, and law enforcement workers, including supervisors</i>	98%	2%	73%	27%
<i>Other protective service occupations, including supervisors</i>	78%	22%	46%	54%
Food preparation and serving related occupations	20%	80%	32%	68%
Building and grounds cleaning and maintenance occupations	57%	43%	57%	43%
Personal care and service occupations	9%	91%	15%	85%
<b>Sales and office occupations</b>	<b>33%</b>	<b>67%</b>	<b>32%</b>	<b>68%</b>
Sales and related occupations	51%	49%	44%	56%
Office and administrative support occupations	18%	82%	22%	78%
<b>Farming, fishing, and forestry occupations</b>	<b>84%</b>	<b>16%</b>	<b>91%</b>	<b>9%</b>
<b>Construction, extraction, and maintenance occupations</b>	<b>95%</b>	<b>5%</b>	<b>96%</b>	<b>4%</b>
Construction and extraction occupations	95%	5%	97%	3%
<i>Supervisors, construction and extraction workers</i>	98%	3%	100%	0%
<i>Construction trades workers</i>	94%	6%	96%	4%
<i>Extraction workers</i>	100%	0%	100%	0%
Installation, maintenance, and repair occupations	95%	5%	95%	5%
<b>Production, transportation, and material moving occupations</b>	<b>71%</b>	<b>29%</b>	<b>71%</b>	<b>29%</b>
Production occupations	67%	33%	69%	31%
Transportation and material moving occupations	79%	21%	76%	24%
<i>Supervisors, transportation and material moving workers</i>	80%	20%	49%	51%
<i>Aircraft and traffic control occupations</i>	100%	0%	0%	0%
<i>Motor vehicle operators</i>	84%	16%	80%	20%
<i>Rail, water and other transportation occupations</i>	88%	13%	47%	53%
<i>Material moving workers</i>	69%	31%	77%	23%

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices

**Table 9: Missaukee and Wexford Counties - Occupation by Gender, 2000**

## Missaukee and Wexford Projected Employment Trends: 2002 - 2007

### Somewhat Decreased Employment in:

- Agriculture, Forestry and Fisheries
- Manufacturing of Nondurable Goods
- Retail Trade
- Wholesale Trade

### Somewhat Increased Employment in:

- Business and Repair Services
- Construction
- Educational Services
- Finance, Insurance and Real Estate
- Health Services
- Mining
- Public Administration

## Non-Employment Income

Transfer payments are income received by individuals and for which no compensation is returned to the income source. Examples include retirement benefits, veteran's benefits, health-care and income assistance, unemployment benefits, civil settlements, etc. These estimates are subject to revision as information that is more complete becomes available.

**Table 10: Transfer Payments**

Transfer Payments (in thousands \$000)	Missaukee County			Wexford County		
	2000	1995	1990	2000	1995	1990
Retirement and Disability Insurance Benefit Payments	25,851	20,507	14,258	54,660	44,188	33,603
Old-age, Survivors and Disability Insurance Payments	25,590	20,174	14,002	53,657	43,053	32,692
Workers' Compensation Payments (federal & state)	(L)	133	95	126	360	254
Other Government Disability and Retirement Payments	80	(L)	(L)	169	65	(L)
Medicare	9,358	7,296	4,617	22,201	17,156	10,612
Public Assistance Medicare	8,970	5,386	2,952	26,621	12,780	9,066
Military Medical Insurance Payments	55	70	72	144	166	193
Income Maintenance Benefit Payments	4,456	4,469	3,761	9,859	9,673	9,600
Supplemental Security Income (SSI) Payments	1,074	1,103	615	3,134	2,728	1,537
Family Assistance	603	1,034	1,337	1,268	2,180	3,812
Food Stamps	559	1,030	875	1,252	2,281	2,232
Other Income Maintenance	2,220	1,302	934	4,205	2,484	2,019

Source: US Department of Commerce - Bureau of Economic Analysis

**Note:** Transfer payments are income received by individuals and for which no compensation is returned to the income source. Estimates are regularly revised for three years after their initial release, and may be revised at any time that the estimation model is updated or improved. Last modified: May 2002

**(L)** Less than \$50,000, but the estimates for this item are included in the totals.

# Poverty in Missaukee and Wexford Counties

**Table 11: Weighted Average Poverty Thresholds for 2001**

<b>WEIGHTED AVERAGE POVERTY THRESHOLDS FOR 2001</b>	
<b>Size of Family Unit</b>	<b>Threshold</b>
1 person (unrelated individual)	\$9,044
Under 65 years	9,214
65 years and over	8,494
2 people	\$11,559
Householder under 65 years	11,920
Householder 65 years and over	10,715
3 people	\$14,129
4 people	18,104
5 people	21,411
6 people	24,197
7 people	27,514
8 people	30,546
9 people or more	36,058

The average poverty thresholds were derived by increasing the 2000 thresholds by a factor of 1.028455, which reflects the percent change in the average annual Consumer Price Index between 2000 and 2001.

**Children living in single parent households are at high risk of being in poverty:**

- One third of all single mother families with children under the age of 18 in Wexford and Missaukee Counties are living in poverty
- Nearly one quarter (23%) of single father families with children under the age of 18 in Missaukee and 10% of single father families in Wexford are living in poverty
- Only 6% married-couple families in Missaukee and 5% of those in Wexford were living in poverty.

**Table 12: Poverty Status of Families with Related Children by Family Type**

Family Type	MISSAUKEE			WEXFORD		
	# Families	Number Living in Poverty	Percent	# Families	Number Living in Poverty	Percent
<b>Families with related children under age 18</b>	1,955	225	11.5%	4,136	464	11.2%
Married-couple families with related children under age 18	1,523	97	6.4%	2,920	142	4.9%
Single-mother families with related children under age 18	297	97	32.7%	881	287	32.6%
Single-father families with related children under age 18	135	31	23%	335	35	10.4%

Source: Census 2000 Summary File 3 (SF 3)

Over 10% of all people – of all ages – in Missaukee and Wexford Counties live in poverty.

**Table 13: Income and Poverty Status by County**

	Median Income			Median earnings Year-round \$		Percent of Population Living in Poverty			
	Household	Family	Per Capita	Male	Female	All Ages	Children < 18 Yr	65 + Years	Families
<b>Missaukee</b>	\$35,224	\$39,057	\$16,072	\$30,565	\$20,905	10.7%	13.2%	10.4%	8.2%
<b>Wexford</b>	\$35,363	\$39,915	\$17,144	\$31,198	\$21,733	10.3%	11.5%	8.5%	7.7%

Source: Census 2000 Summary File 3 (SF 3)

## CANA Household Survey Respondents

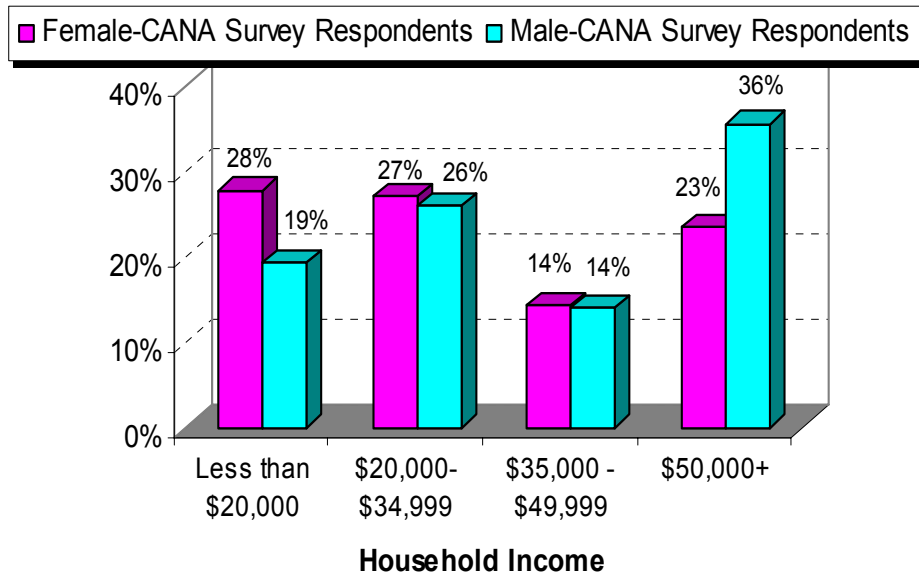
**Table 14: CANA Household Survey Respondents: Gender And Income**

Income	Female	Male	All Respondents
Less than \$20,000	28%	19%	25%
\$20,000-\$34,999	27%	26%	27%
\$35,000 - \$49,999	14%	14%	14%
\$50,000+	23%	36%	27%
No Response	7%	5%	7%
Totals	100%	100%	100%

While 25% of respondents reported household incomes of less than \$20,000 and 27% reported household incomes of more than \$50,000:

- Female respondents were more likely than males to have household incomes under \$20,000 and less likely to have household incomes over \$50,000.

**Chart 6: CANA Survey Respondents Household Income by Gender**



**Table 15: CANA Survey Community Issues: Employment/Poverty - Rating by Gender**

Rating	Un/Under-Employment		Poverty		Lack of Jobs	
	Female	Male	Female	Male	Female	Male
<b>Major Issue</b>	46%	34%	38%	30%	47%	33%
<b>Moderate Issue</b>	31%	37%	36%	37%	29%	34%
<b>Minor Issue</b>	8%	11%	9%	14%	10%	14%
<b>Not an Issue</b>	6%	8%	5%	7%	5%	8%
<b>Don't Know-No Opinion</b>	7%	7%	7%	7%	6%	5%
<b>No Response</b>	3%	3%	4%	4%	3%	7%

Unemployment/underemployment, poverty, and lack of jobs are critical issues for both female and male respondents, but are major or moderate issues for a higher percentage of women than of men. Nearly half of women and a third of men surveyed indicated that unemployment and lack of jobs are major issues.