



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

2003 Community Care Profile

HUMAN NEEDS

*A Portrait of Wellbeing for
Wexford and Missaukee counties*

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Human Needs

Housing

Between 1990 and 2002, Wexford and Missaukee counties experienced:

- Steady growth in the number of owner and renter occupied housing units
- Steady decline in the number of vacant housing units

This trend will likely continue between through 2007.

Table 1: Housing Units

WEXFORD AND MISSAUKEE COUNTIES: HOUSING UNITS				
	1990	2000	2002	Projected 2007
Owner Occupied	11,219	14,196	14,758	16,263
Renter Occupied	3,290	3,371	3,379	3,409
Vacant Units	5,698	6,241	6,207	6,284
Total Housing Units	20,207	23,805	24,344	25,956

Chart 1: Housing Units 1990 - 2007 Projected, Missaukee and Wexford Counties

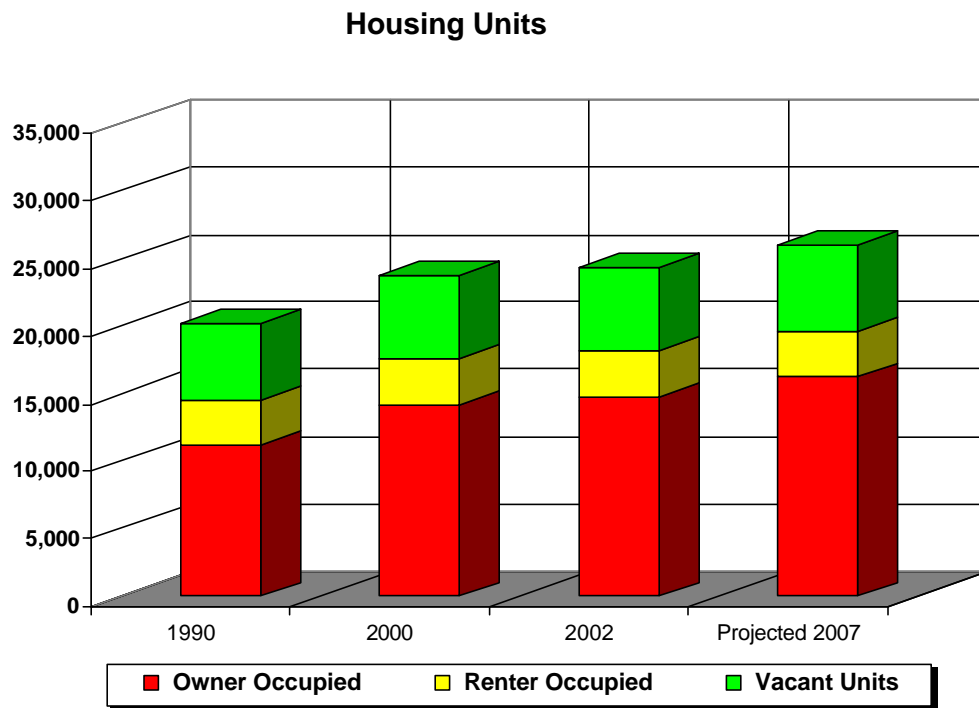
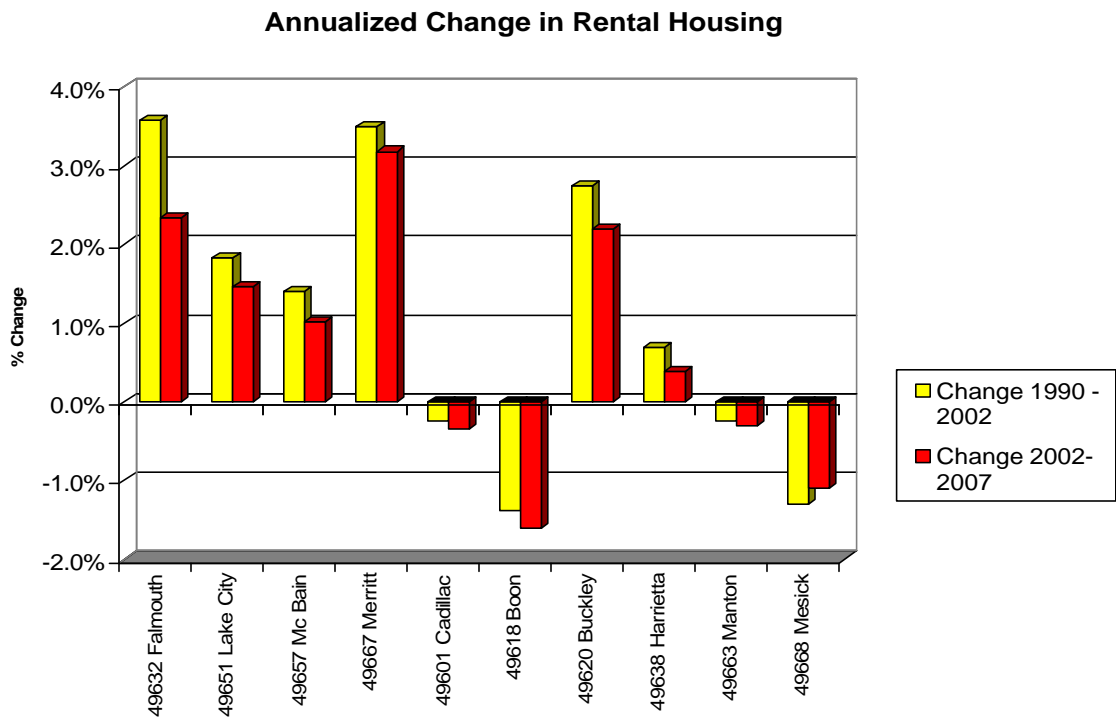


Table 2: Total Housing Units

WEXFORD and MISSAUKEE COUNTIES: TOTAL HOUSING UNITS				
Zip Code	1990	2000	2002 Est.	2007 Proj.
49632 Falmouth	651	758	744	785
49651 Lake City	4119	4909	4945	5267
49657 Mc Bain	1318	1613	1628	1752
49667 Merritt	370	495	448	482
49601 Cadillac	8205	9267	9505	9983
49618 Boon	305	347	356	378
49620 Buckley	797	1023	1115	1242
49638 Harrietta	598	623	717	754
49663 Manton	2083	2675	2672	2911
49668 Mesick	1761	2095	2214	2402
TOTAL HOUSING UNITS	20207	23805	24344	25956

Renter Occupied Housing

Chart 2: Change in Number of Renter-Occupied Housing Units



Throughout Missaukee and Wexford counties:

- It is much more difficult for renters to find housing than it was in 1990
- Rental housing availability will continue to decrease the coming five years

The continuing decrease in affordable rental housing affects lower income households most severely.

Rental Housing Costs

Chart 3: Vacant Rental Units by Asked Rent, 1999

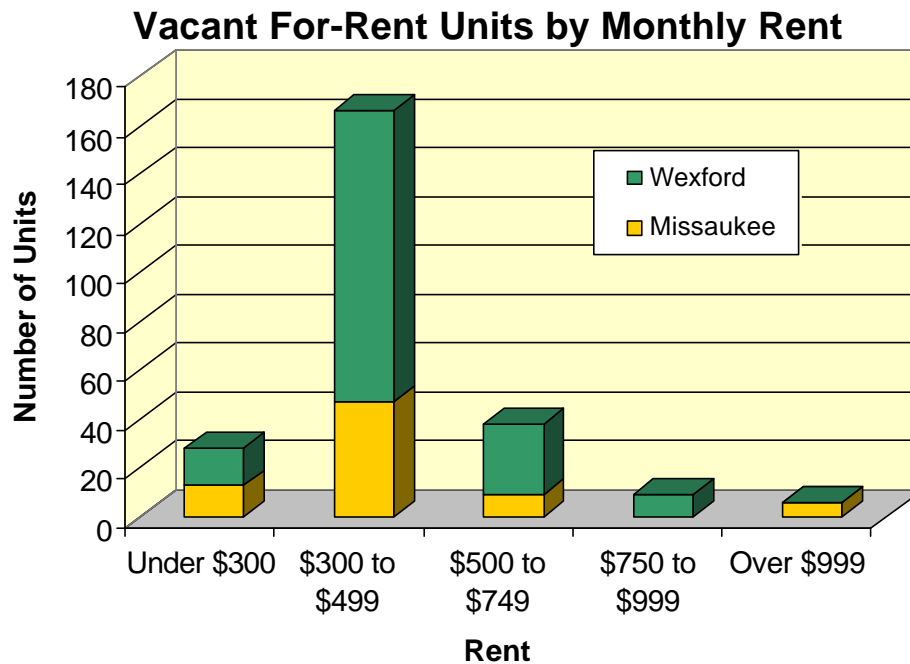


Table 3: Vacant Rental Units by Monthly Rent, 1999

Requested Rent: vacant-for-rent-only housing units

	MISSAUKEE		WEXFORD	
	Number	Percent	Number	Percent
Total vacant-for-rent units	75	100%	172	100%
Under \$300	13	17%	15	9%
\$300 to \$499	47	62%	119	70%
\$500 to \$749	9	11%	29	16%
\$750 to \$999	0	0%	9	5%
Median Rent Asked	\$382		\$427	

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

In 1999, the median advertised rent in Wexford County was \$427 and \$382 in Missaukee County.

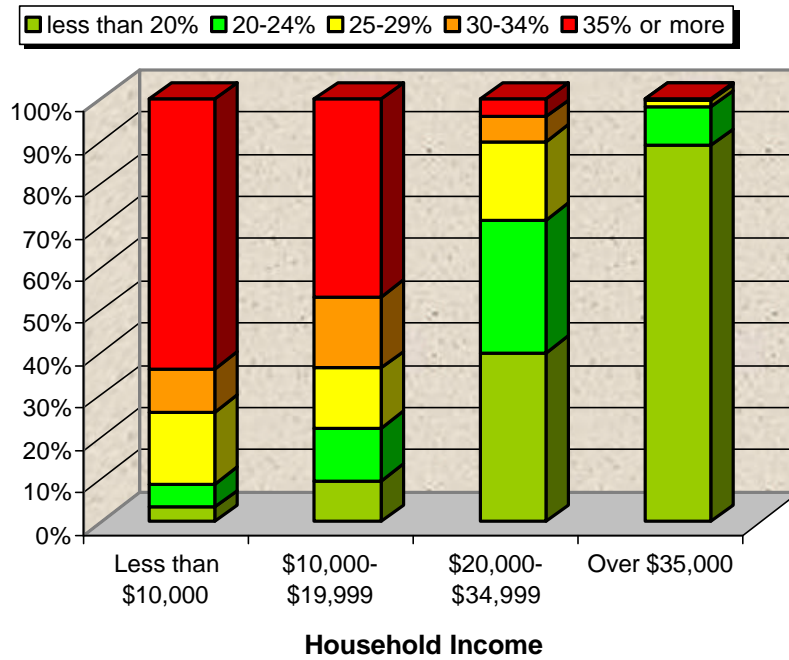
Of the 1414 renters with household incomes of \$20,000 or less:

- 49% spent 35% or more of their total income on rent
- 6.5% spent less than 20% of their total income on rent

Of the 941 renters with household incomes of \$35,000 or greater:

- 0% spent 35% or more of their total income on rent
- 83% spent less than 20% of their total income on rent

Chart 4: Percentage of Household Income Spent on Rent



As the following charts show in more detail rent consumes more than a third of the total household income in a large number of Missaukee and Wexford low-income households.

Chart 5: Rent as a Percent of Household Income of less than \$10,000 - Detail

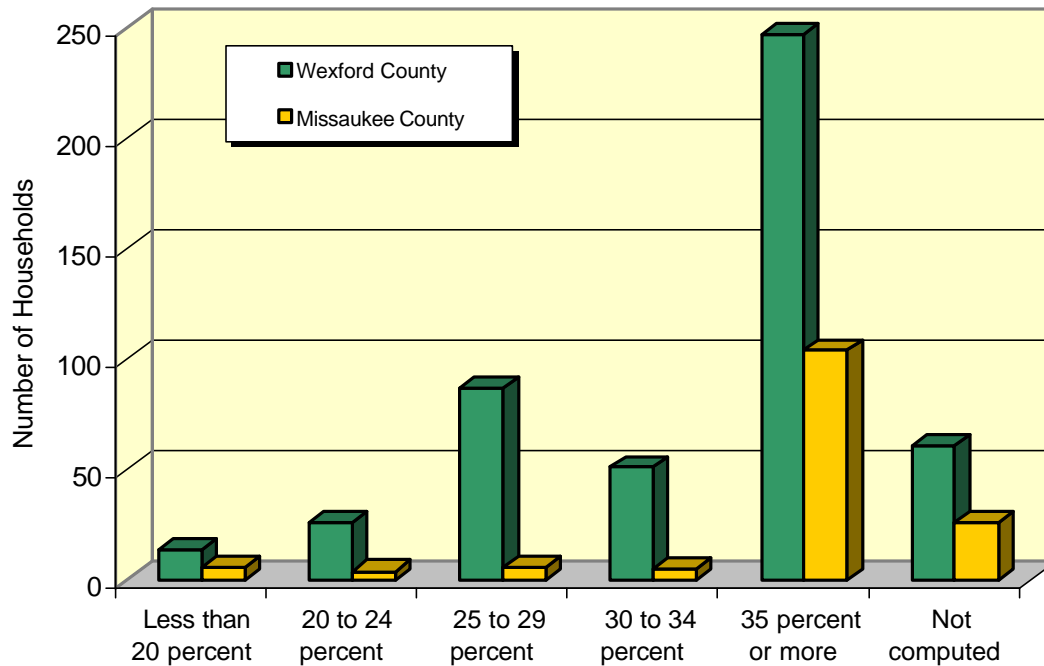


Chart 6: Rent as a Percent of Household Incomes of \$10,000 - \$19,999 - Detail

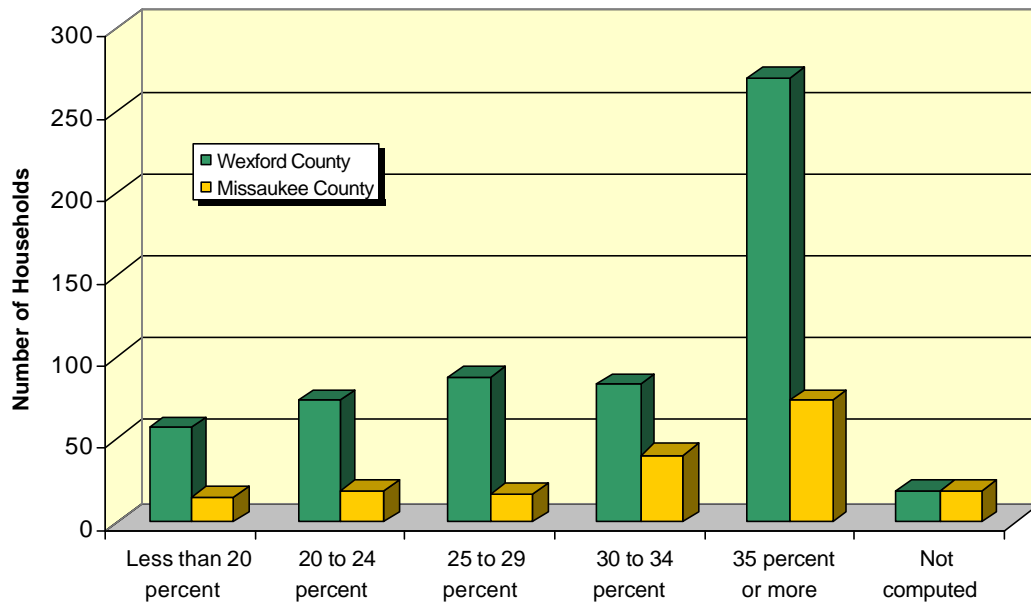


Table 4: Gross Rent as a Percentage of Household Income

RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999 Household Income (1999)	Wexford County		Missaukee County	
	Number	Percent	Number	Percent
Less than \$10,000	486	20.7%	151	18.9%
Less than 20 percent	14	2.9%	6	4.0%
20 to 24 percent	26	5.3%	4	2.6%
25 to 29 percent	87	17.9%	6	4.0%
30 to 34 percent	51	10.5%	5	3.3%
35 percent or more	247	50.8%	104	68.9%
Not computed	61	12.6%	26	17.2%
\$10,000 to \$19,999	592	25.2%	185	23.2%
Less than 20 percent	57	9.6%	15	8.1%
20 to 24 percent	74	12.5%	19	10.3%
25 to 29 percent	88	14.9%	17	9.2%
30 to 34 percent	84	14.2%	41	22.2%
35 percent or more	270	45.6%	74	40.0%
Not computed	19	3.2%	19	10.3%
\$20,000 to \$34,999	574	24.4%	221	27.7%
Less than 20 percent	208	36.2%	91	41.2%
20 to 24 percent	173	30.1%	61	27.6%
25 to 29 percent	105	18.3%	33	14.9%
30 to 34 percent	33	5.7%	11	5.0%
35 percent or more	22	3.8%	9	4.1%
Not computed	33	5.7%	16	7.2%
\$35,000 or more	700	29.8%	241	30.2%
Less than 20 percent	582	83.1%	199	82.6%
20 to 24 percent	70	10.0%	10	4.1%
25 to 29 percent	13	1.9%	0	0.0%
30 to 34 percent	4	0.6%	0	0.0%
35 percent or more	0	0.0%	0	0.0%
Not computed	31	4.4%	32	13.3%

Source: Census Bureau, Census 2000 Summary File Matrices H69, H70, H73

Rental Households with Children

- 12% of all married couple households with children live in rented housing
- 48% of all single mother households live in rental housing
- 33% of all single father households live in rental housing

Table 5: Households with Own Children by Ownership Status and Household Type

	Owner Occupied		Renter Occupied		Totals	
	Number	Percent	Number	Percent	Number	Percent
Married-couple households	3,768	88%	512	12%	4,280	74%
Single-mother households	548	52%	503	48%	1,051	18%
Single-father households	290	67%	143	33%	433	8%
Totals	4,606	80%	1,158	20%	5,764	100%

Source: Census 2000 (SF3)

Owner Occupied Housing

It is not surprising that, in general, those areas with the greatest decline in number of renter occupied housing units also experienced the largest increases in owner occupied housing units.

Chart 7: Owner Occupied Housing Unit: 1990-2007, by Zip Code

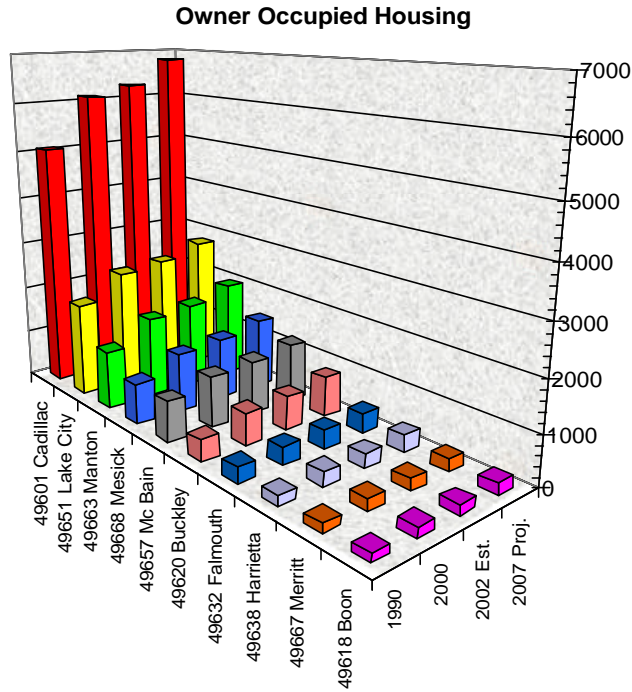


Table 6: Owner Occupied Housing Units by Zip Code

WEXFORD and MISSAUKEE COUNTIES: OWNER OCCUPIED HOUSING UNITS				
Zip Code	1990	2000	2002 Est.	2007 Proj.
49601 Cadillac	5069	6090	6283	6797
49651 Lake City	1940	2429	2522	2773
49663 Manton	1213	1681	1768	2003
49668 Mesick	848	1205	1275	1455
49657 Mc Bain	836	1055	1095	1202
49620 Buckley	440	660	703	817
49632 Falmouth	319	367	375	401
49638 Harrietta	218	287	300	333
49667 Merritt	184	229	237	261
49618 Boon	152	193	200	221
TOTAL OWNER OCCUPIED	11219	14196	14758	16263

Source: Demographics Now (SRC) Demographic Information Service

Homeowner Housing Costs

43% of home owners with household incomes of \$20,000 or less spent , but only 2% of homeowners with household incomes of \$35,000+, spent 35%+ of their total income on housing

Table 7: Monthly Owner Costs as a Percentage of Household Income

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME Average Household Income (1999)	Wexford		Missaukee	
	Number	Percent	Number	Percent
Less than \$10,000	295	5.2%	178	7.6%
Less than 20 percent	0	0%	18	10.1%
25 to 24	28	9.5%	14	7.9%
25 to 29	34	11.5%	18	10.1%
30 to 34	21	7.1%	14	7.9%
35 percent or more	183	62.0%	97	54.5%
Not computed	29	9.8%	17	9.6%
\$10,000 to \$19,999	644	11.3%	269	11.5%
Less than 20 percent	199	30.9%	127	47.2%
20 to 24 percent	67	10.4%	42	15.6%
25 to 29 percent	55	8.5%	27	10.0%
30 to 34 percent	48	7.5%	26	9.7%
35 percent or more	275	42.7%	47	17.5%
Not computed	0	0%	0	0%
\$20,000 to \$34,999	1,332	23.4%	596	25.5%
Less than 20 percent	692	52.0%	287	48.2%
20 to 24 percent	170	12.8%	65	10.9%
25 to 29 percent	150	11.3%	94	15.8%
30 to 34 percent	107	8.0%	45	7.6%
35 percent or more	213	16.0%	105	17.6%
Not computed	0	0%	0	0%
\$35,000 to \$49,999	1,206	21.2%	519	22.2%
Less than 20 percent	736	61.0%	357	68.8%
20 to 24 percent	193	16.0%	73	14.1%
25 to 29 percent	140	11.6%	55	10.6%
30 to 34 percent	63	5.2%	23	4.4%
35 percent or more	74	6.1%	11	2.1%
Not computed	0	0%	0	0%
\$50,000 to \$74,999	1,167	20.5%	505	21.6%
Less than 20 percent	856	73.4%	419	83.0%
20 to 24 percent	178	15.3%	53	10.5%
25 to 29 percent	90	7.7%	23	4.6%
30 to 34 percent	28	2.4%	9	1.8%
35 percent or more	15	1.3%	1	0.2%
Not computed	0	0%	0	00%
\$75,000 or more	1,044	18.4%	273	11.7%
Less than 20 percent	930	89.1%	254	93.0%
20 to 24 percent	76	7.3%	10	3.7%
25 to 29 percent	25	2.4%	6	2.2%
30 to 34 percent	3	0.3%	0	0%
35 percent or more	10	1.0%	3	1.1%
Not computed	0	0%	0	0%
Total owner-occupied housing units (1999)	5,688	100%	2,340	100%

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

Seasonally Occupied Housing Units

Between 1990 and 2000, the number of seasonally occupied housing units increased across most of Missaukee and Wexford counties.

- The largest increases were in Lake City, Manton, Boon and Merritt zip codes.
- The number of seasonally occupied homes in Mesick and Harrietta decreased.

Chart 8: Seasonally Occupied Housing

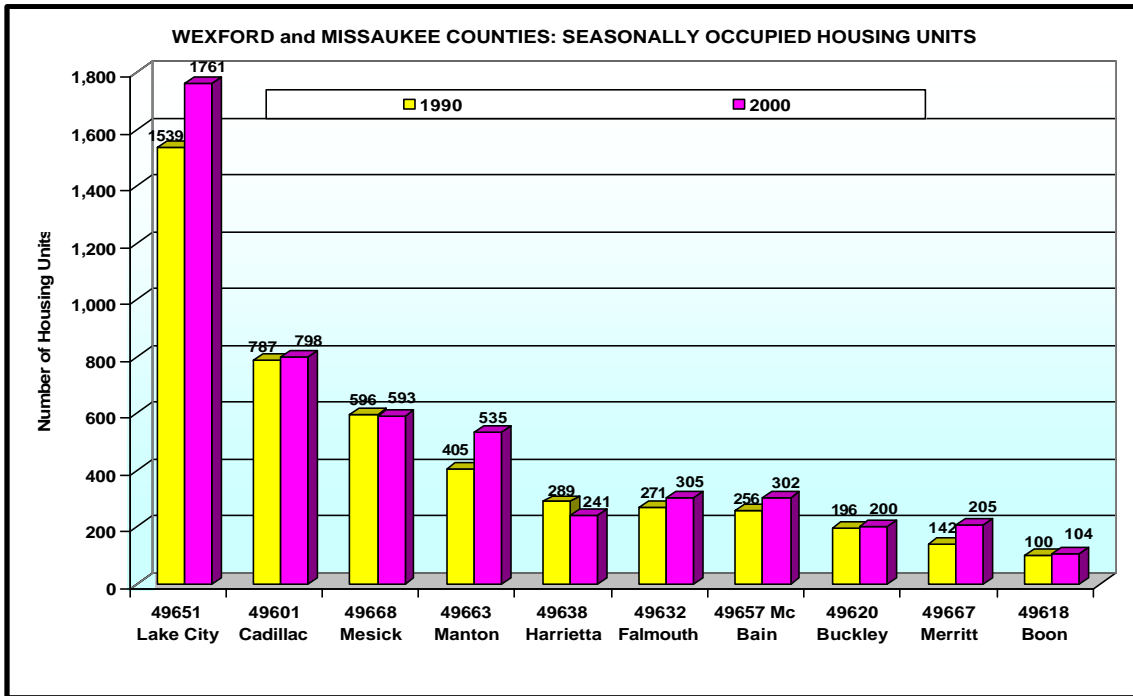


Table 8: Seasonally Occupied Housing

WEXFORD and MISSAUKEE COUNTIES: SEASONALLY OCCUPIED HOUSING UNITS		
Zip Code	1990	2000
49632 Falmouth	271	305
49651 Lake City	1539	1761
49657 Mc Bain	256	302
49667 Merritt	142	205
49601 Cadillac	787	798
49618 Boon	100	104
49620 Buckley	196	200
49638 Harrietta	289	241
49663 Manton	405	535
49668 Mesick	596	593
TOTAL SEASONAL OCCUPIED	4581	5044

Source: 2000 Census

Income Assistance

Over 10 % of all people in Wexford and Missaukee Counties are living below the poverty level.

Table 9: Percent of population below the Poverty Level

Percent of Population Below the Poverty Level	Missaukee	Wexford	Michigan
Individuals			
Percent below poverty level	10.7	10.3	10.5
18 years and over			
Percent below poverty level	9.6	9.6	9.3
65 years and over			
Percent below poverty level	10.4	8.5	8.2
Related children under 18 years			
Percent below poverty level	13.2	11.5	13.4
Related children 5 to 17 years			
Percent below poverty level	12.3	10.7	12.7
Unrelated individuals 15 years and over			
Percent below poverty level	23.1	23.4	21.8

Source: Census 2000 Summary File 3 (SF 3) - Sample Data

Households receiving supplemental earnings:

- Social Security: 32.6% of Missaukee and 30.6% of Wexford households
- Supplemental Social Security: 4.7% of Missaukee and 5.2% of Wexford households
- Public Assistance Income: 4.3% of Missaukee and 4.2% of Wexford households

Table 10: Michigan, Wexford and Missaukee - Household Earnings

INCOME	Missaukee		Wexford		Michigan	
	Number	Percent	Number	Percent	Number	Percent
Total Households	5,467	100	11,793	100	3,788,780	100
Households With Earnings	4,083	74.7	9,048	76.7	3,037,312	80.2
Mean earnings (dollars)	41,724		44,339		57,926	
With Social Security income	1,781	32.6	3,610	30.6	994,035	26.2
Mean Social Security income (dollars)	11,897		11,334		11,943	
With Supplemental Security Income	258	4.7	619	5.2	160,722	4.2
Mean Supplemental Security Income (dollars)	7,054		5,724		6,545	
With public assistance income	234	4.3	492	4.2	137,224	3.6
Mean public assistance income (dollars)	2,465		2,697		2,672	
With retirement income	1,137	20.8	2,500	21.2	726,142	19.2
Mean retirement income (dollars)	16,256		13,626		16,725	

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Table 11: Percent of Students receiving Free or Reduced-Price Lunch

School District	Receive free or reduced-Price Lunch
Lake City Area School District	43.0%
McBain Rural Agricultural Schools	39.4%
Cadillac Area Public Schools	32.5%
Manton Consolidated Schools	37.4%
Mesick Consolidated Schools	47.6%
Buckley Community School District	40.4%
Missaukee County	41.2%
Wexford County	39.2%
Wexford - Missaukee ISD	40.9%
Grand Traverse Bay Area ISD	35.5%
Michigan	29.3%

Source: Standard and Poors 2001 Data Base

41% of Missaukee and 39% of Wexford students receive free or reduced-price lunch. In every district, the percentage of students receiving meal assistance is higher than the state average.

Dental Care Assistance

Dental Clinics North provides limited free dental care to Medicaid clients. Their case-load suggests a need for this service.

Table 12: Dental Clinics North, Unduplicated Clients by Age Group and Zip Code

	BOON 49618	BUCKLEY 49620	CADILLAC 49601	FALMOUTH 49632	FIFE LAKE 49633	HARRIETTA 49638
AGES 1 - 4	6	14	87	2	9	
AGES 5 - 12	13	22	269	15	64	
AGES 13 - 14		1	53	4	11	
AGES 15 - 19	2	15	98	2	27	
AGES 20 - 24	3	8	95	1	9	
AGES 25 - 44	13	14	197	10	30	
AGES 45 - 64	3	3	85	4	14	
AGES 65 - 74	1		21		3	
AGES 75 - 84			11		1	
AGES 85 - 99			8			
CLIENT TOTAL	41	77	924	38	168	44

Source: NWMCMA

* January 1, 2002 - December 31, 2002

Household Survey Responses: Household Needs and Issues

The Household Issues section of the CANA Household Survey includes issues that could be included in many areas of this report. We are summarizing the responses here (and referring to them in other sections) because most of the critical household issues are Human Needs.

The following table shows the percentage of respondents, by Zip code, indicating a household issue as a **major or moderate concern in their own household**, color coded:

- Issues reported by over 40% of respondents in a community
- Issues reported by over 30% of respondents in a community
- Issues reported by over 20% of respondents in a community

Table 12: Household Issues of Major or Moderate Concern, by Zip Code

	Boon: 49618	Buckley: 49620	Cadillac: 49601	Falmouth: 49632	Harrietta: 49638	Lake City: 49651	Manton: 49663	McBain: 49657	Merritt: 49667	Mesick: 49668	All Communities
Percent of Household Survey Responders who said these Issues were of Major or Moderate concern in their Own Households											
Not having enough money for food	21	11	18	16	25	28	24	12	45	20	20
Not having enough money to buy needed clothing and shoes	21	11	19	11	38	25	30	12	36	16	20
Finding it difficult to budget	23	44	24	33	57	31	39	20	55	25	27
Not being able to find work	7	25	23	17	14	30	32	25	27	32	25
Difficulty in reading well enough to get along	8	0	7	0	13	9	7	6	9	5	7
Children being unsafe at school	15	13	14	6	13	10	13	6	10	0	12
Experiencing air or water pollution	21	0	28	22	25	18	33	24	18	5	25
Experiencing noise or other pollution	7	25	27	11	25	17	32	24	9	5	24
Not having enough money to pay the doctor, buy prescription medications, or get medical insurance.	36	38	32	37	50	44	50	40	55	37	37
Having a lot of anxiety, stress or depression	21	33	34	21	38	40	41	32	45	25	35
Experiencing alcohol and/or drug issue	7	0	10	11	13	13	17	8	0	10	11
Children or teenagers experiencing behavior or emotional issues	23	11	20	16	25	19	23	10	18	11	19
Not having enough room in your house for all the people who live there	21	0	6	0	13	7	6	4	0	11	6
Not having enough room in your house for all the people who live there	14	11	16	16	38	18	21	8	45	25	17
Not having enough money to pay for housing	15	33	13	11	25	22	20	10	40	11	16
Not being able to afford recreational activities	14	33	18	26	38	24	37	12	55	21	21
Not being able to afford entertainment activities (music, etc.)	14	44	17	32	50	26	35	10	40	21	21
Experiencing household crime	14	22	7	5	13	7	11	10	9	0	8
Experiencing household threats from gangs	7	11	3	5	13	5	4	2	9	0	4
Not being able to afford legal help	23	22	16	26	25	26	28	24	36	15	20
Not being able to care for a person with a disability, serious illness, or an elder	23	0	15	16	13	17	26	20	9	5	16
Not being able to find or afford care for children	23	0	10	5	13	16	17	11	18	5	11
Experiencing physical conflict within the household	8	11	6	0	13	8	9	6	0	0	7
Not being able to get transportation for a person with a disability or an elder	8	0	9	11	25	13	15	16	9	5	10

Key Responders Survey Responses: Perceived Needs/Issues

The Key Responders gave their perception of the severity of issues of concern in the community. The following table presents responses, grouped by occupation of key responders.*

Table 13: Key Responders By Occupational Group - Major and Moderate Issues

Percent of Key Responders Who Rated these issues as Major or Moderate Concerns in the Community	Business	Clergy	Government	Health-Care	Education	Not For Profit	Other-No Resp	All Key Resp
Adult education	47	50	50	39	44	53	44	46
Alcohol and/or drug abuse	83	100	75	95	89	95	93	89
Crime	67	42	83	58	52	68	58	60
Divorce	81	100	92	79	80	81	88	84
Educational level attainment	71	67	72	74	66	64	69	69
Family violence, abuse of children or adults	76	92	83	100	77	100	88	84
Gangs	50	25	42	26	26	57	35	37
Healthy lifestyle	84	100	83	100	84	86	81	86
Hygiene	44	36	42	58	43	40	48	45
Illiteracy	46	50	63	47	50	41	42	47
Inadequate public transportation	38	33	67	53	42	75	34	43
Job skills training	71	58	90	68	53	77	60	64
Lack of affordable care for children	64	83	75	79	70	75	66	69
Lack of affordable medical care	81	67	92	84	82	86	88	84
Lack of cultural activities	59	50	67	63	56	68	45	55
Lack of jobs	72	92	83	68	87	100	79	81
Latchkey kids	52	75	75	72	65	66	59	62
Life skills training	62	67	74	50	48	77	55	58
Mental illness or emotional issues	76	92	67	95	72	89	79	78
Noise or other pollution	41	33	33	26	30	25	32	33
Overcrowded classrooms	43	25	50	39	32	38	45	39
Overcrowded housing	36	42	42	47	48	75	41	45
Personal finances	66	83	75	89	67	66	66	69
Poor road and/or traffic conditions	43	17	17	47	39	42	36	38
Poverty	81	92	92	89	87	100	89	87
Quality of education	56	58	67	42	54	59	51	54
Racial or ethnic discrimination	33	58	33	47	38	58	48	42
Shortage of affordable housing	62	83	83	79	88	93	83	79
Shortage of recreational facilities	53	50	67	63	66	68	57	60
Structured after-school activities	52	50	75	63	60	75	52	58
Structured summer activities	45	33	58	63	51	75	44	50
Substandard housing	52	75	75	58	70	93	74	68
Teenage pregnancy	84	100	92	100	72	82	85	83
Tobacco use	83	92	83	95	89	75	90	87
Unemployment or underemployment	78	92	92	89	93	100	82	86
Unsafe school environment	25	25	25	5	19	53	30	25
Wage scale	72	92	100	89	90	100	84	85
Water or air pollution	55	50	33	53	40	47	51	48

- Over 80% of respondents rated issue major or moderate
- Over 70% of respondents rated issue major or moderate
- Over 60% of respondents rated issue major or moderate