

1.7 Income

1.7.1 Median Income

According to the US Census Bureau, “total income” is the sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own non-farm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.¹

Median household income for an area is the mid-point of all incomes reported; half of incomes are above and half are below the median income. Median income often better characterizes typical incomes in an area than “average” income. This is because average income can be elevated due to a small number of very high incomes, and the resulting average may not reflect a “typical” income for an area.

Estimated per year from 2008-2010, the median household income in Kalamazoo County was \$43,936. This was slightly lower than the median income in Michigan (\$46,861) and than the median income in the United States (\$51,222). However, income comparisons across different areas of the country and even the state do not provide information about standards of living, because the cost of living varies regionally. Even within Kalamazoo County, basic expenses such as housing can vary considerably among areas.

Median Household Income, Yearly Average 2008-2010

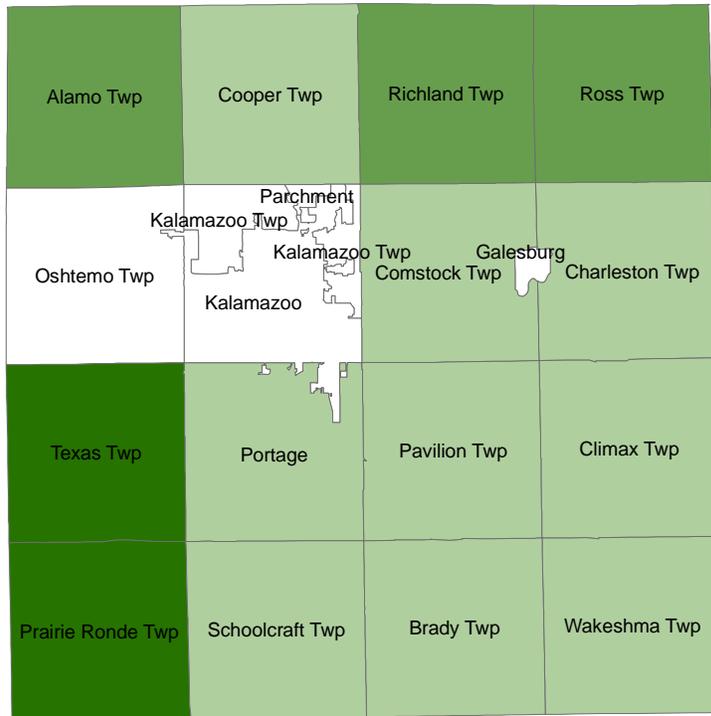
Geography	Median household income
United States	\$51,222
Michigan	\$46,861
Kalamazoo County	\$43,936
Kalamazoo City	\$29,886
Kalamazoo Charter Township	\$35,392
Oshtemo Charter Township	\$35,802
Portage City	\$57,246

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010, B19013

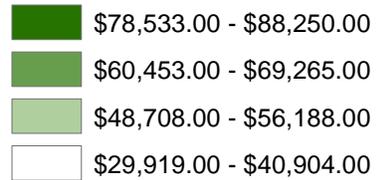
¹ US Census Bureau, Census Glossary. Accessed online at <http://factfinder.census.gov/> on 8/4/05.

Median household income was available for cities and townships in Kalamazoo County during the 2006-2010 time period. Areas of Kalamazoo County with the highest median incomes were Texas Township and Prairie Ronde Township.

Median Income in Kalamazoo County by City and Township, 2006 - 2010



Median income



In Kalamazoo County, the median income was \$44,794 between 2006 and 2010.

Classes grouped according to natural breaks in the data (break points group similar values and maximize the differences between classes).

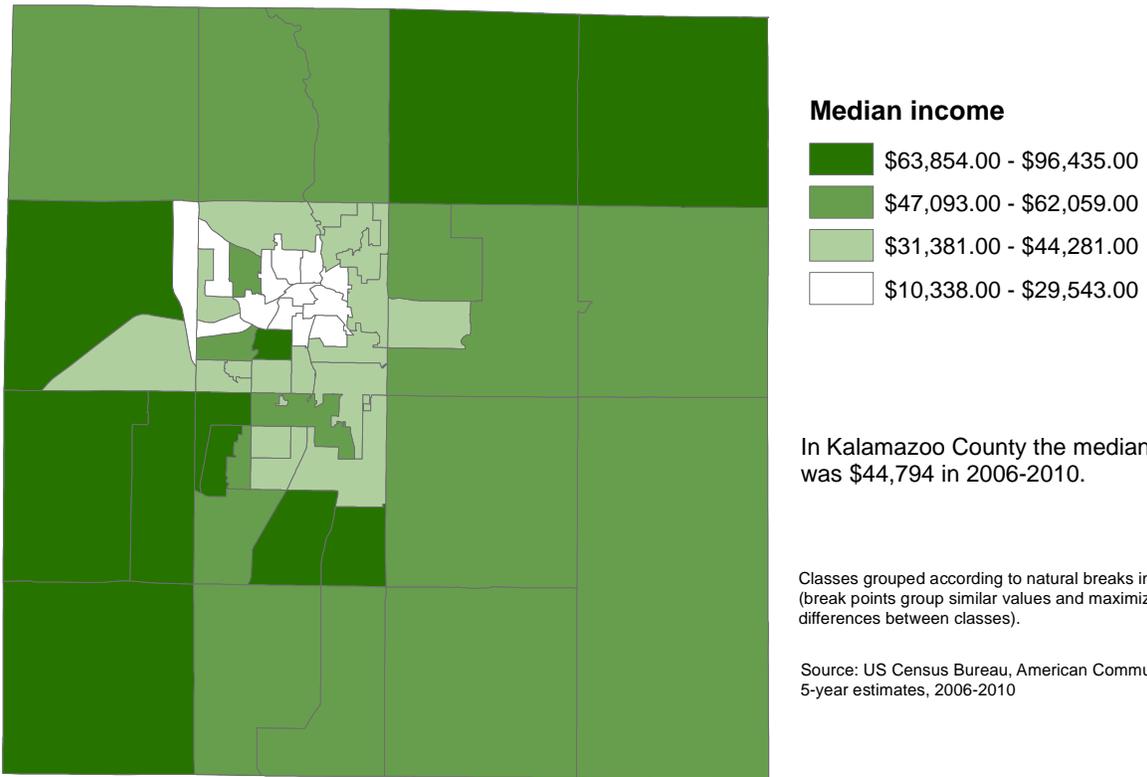
Source: U.S. Census Bureau, American Community Survey, 5 year estimates 2006 - 2010

**Kalamazoo County Townships and Cities: Median Household Income,
Yearly Average 2006-2010**

City or Township	Median household income in the past 12 months (in 2010 inflation-adjusted dollars)
Alamo Township	\$60,453
Brady Township	\$54,488
Charleston Township	\$48,708
Climax Township	\$51,053
Comstock Charter Township	\$51,301
Cooper Charter Township	\$56,188
Galesburg City	\$39,917
Kalamazoo City	\$29,919
Kalamazoo Charter Township	\$40,904
Oshtemo Charter Township	\$37,080
Parchment City	\$35,806
Pavilion Township	\$54,521
Portage City	\$55,936
Prairie Ronde Township	\$78,533
Richland Township	\$63,854
Ross Township	\$69,265
Schoolcraft Township	\$52,841
Texas Charter Township	\$88,250
Wakeshma Township	\$55,859

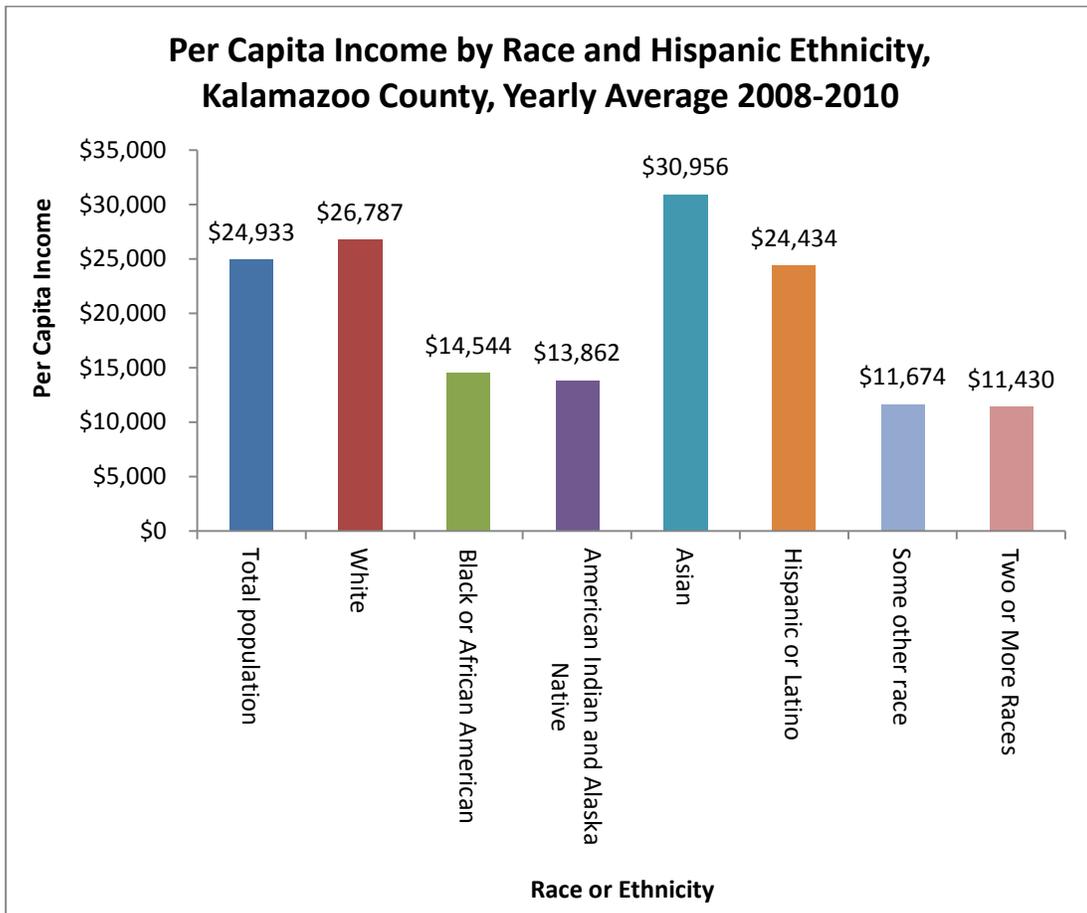
Source: American Community Survey, 5-Year Estimates, 2006-2010, B19013

Median Income in Kalamazoo County by Census Tract, 2006-2010



1.7.2 Per Capita Personal Income

Per capita income is the average income per person in an area or group, if all income from the group or area were pooled and divided evenly among all people in the group. Estimated per year from 2008-2010, the per capita income among the total population in Kalamazoo County was \$24,933. Per capita income varied by race or ethnicity; the per capita income among the black population was about 54.3% of the per capita income among the white population, while the per capita income of the Hispanic or Latino population was about 91.2% of the per capita income among the white population in Kalamazoo County.



Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010, B19301

**Per Capita Income by Race and Hispanic Ethnicity, Kalamazoo County, Michigan
and the United States, Yearly Average 2008-2010**

Group	United States	Michigan	Kalamazoo County
Total population	\$26,942	\$24,435	\$24,933
White	\$29,627	\$26,330	\$26,787
Black or African American	\$18,085	\$16,231	\$14,544
American Indian and Alaska Native	\$16,312	\$18,430	\$13,862
Asian	\$29,841	\$28,935	\$30,956
Native Hawaiian and Pacific Islander	\$19,874	\$22,318	N/A
Hispanic or Latino	\$15,356	\$14,334	\$24,434
Some other race	\$14,486	\$14,081	\$11,674
Two or More Races	\$14,703	\$11,167	\$11,430

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010, B19301

**Kalamazoo County Townships and Cities:
Per Capita Income, Yearly Average 2008-2010**

City or Township	Per Capita Income
Kalamazoo City	\$17,899
Kalamazoo Charter Township	\$21,258
Oshtemo Charter Township	\$25,533
Portage City	\$30,299

Source: U.S. Census Bureau, American Community Survey, 3-Year Estimates, 2008-2010, B19301

Data on all cities and townships of Kalamazoo County was available for the 2006-2010 time period. The per capita income among the total population in Kalamazoo County during this time period was \$25,138. Areas of Kalamazoo County with the highest per capita incomes were Texas Township, Richland Township and Ross Township.

Per Capita Income in Kalamazoo County by City and Township, 2006 - 2010



Per capita income



Per capita income was \$25,138 in Kalamazoo County between 2006 and 2010.

Classes grouped according to natural breaks in the data (break points group similar values and maximize the differences between classes).

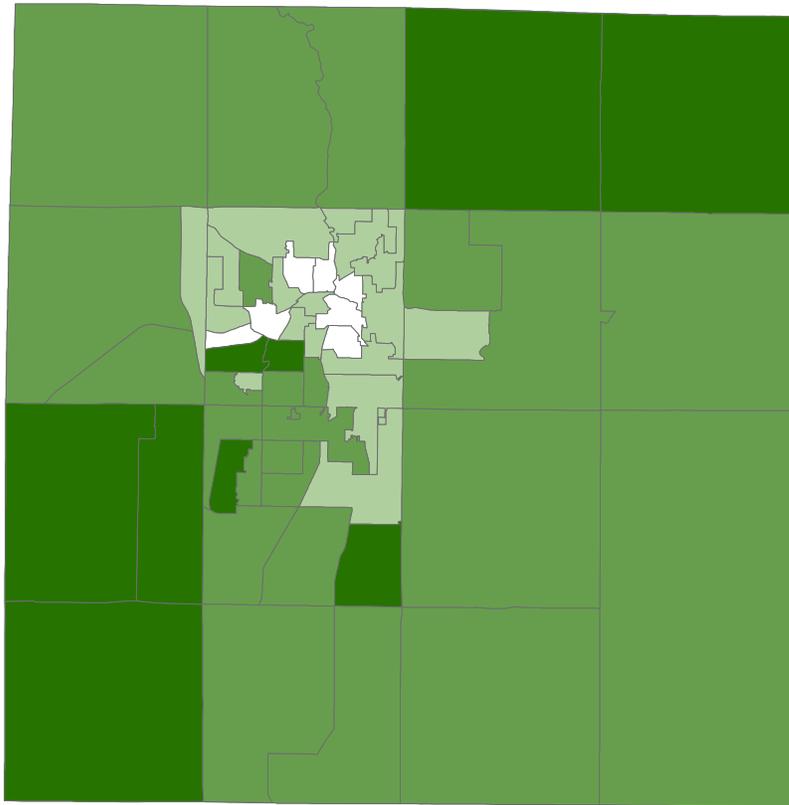
Source: U.S. Census Bureau, American Community Survey, 5 year estimates 2006 - 2010

**Kalamazoo County Townships and Cities: Per Capita Income,
Yearly Average 2006-2010**

City or Township	Per capita income in the past 12 months (in 2010 inflation- adjusted dollars)
Alamo Township	\$26,852
Brady Township	\$26,705
Charleston Township	\$25,387
Climax Township	\$25,713
Comstock Charter Township	\$25,959
Cooper Charter Township	\$27,016
Galesburg City	\$19,808
Kalamazoo City	\$18,375
Kalamazoo Charter Township	\$22,528
Oshtemo Charter Township	\$25,482
Parchment City	\$22,177
Pavilion Township	\$24,828
Portage City	\$29,256
Prairie Ronde Township	\$33,460
Richland Township	\$37,702
Ross Township	\$37,372
Schoolcraft Township	\$25,621
Texas Charter Township	\$36,903
Wakeshma Township	\$22,969

Source: American Community Survey, 5-Year
Estimates, 2006-2010, B19301

Per Capita Income in Kalamazoo County by Census Tract, 2006-2010



Per capita income

-  \$33,075.00 - \$43,888.00
-  \$23,592.00 - \$31,730.00
-  \$15,372.00 - \$22,971.00
-  \$4,214.00 - \$12,313.00

In Kalamazoo County the per capita income was \$25,138 in 2006-2010.

Classes grouped according to natural breaks in the data (break points group similar values and maximize the differences between classes).

Source: US Census Bureau, American Community Survey, 5-year estimates, 2006-2010

1.7.3 Old Age, Survivors and Disability Income (Social Security)

Old Age, Survivors and Disability Income (OASDI) is commonly referred to as social security. The benefits consist mainly of monthly benefits received by retired and disabled workers, dependents, and survivors and lump-sum payments received by survivors.²

Number of Beneficiaries and Amount of Benefits in Current-Payment Status, by Type of Benefit, December 2011

Recipient Category		Michigan		Kalamazoo County	
		Amount of benefits (in thousands)	Number of beneficiaries	Amount of benefits (in thousands)	Number of beneficiaries
All Recipients*		\$2,419,079	2,016,684	\$55,056	45,865
Retirement	Retired Workers**	\$1,671,824	1,262,859	\$39,425	29,640
	Spouses	\$55,371	81,387	\$1,056	1,520
	Children	\$14,813	22,135	\$304	460
Survivors	Widow(er)s***	\$200,191	160,718	\$3,876	3,075
	Children	\$58,600	70,323	\$1,241	1,515
Disability	Disabled Workers	\$390,284	334,677	\$8,566	7,810
	Spouses	\$2,131	6,663	\$26	80
	Children	\$25,864	77,922	\$563	1,765
Aged 65 or older	Men	\$874,700	577,990	\$19,807	12,895
	Women	\$852,033	753,776	\$20,209	17,560

*Recipients may qualify in more than one category; therefore, total recipients and total benefits do not equal the sums of category groups.

**Includes special age-72 beneficiaries

***Includes nondisabled widow(er)s, disabled widow(er)s, widowed mothers and fathers, and parents

Source: Social Security Administration, Master Beneficiary Record, 100 percent data (http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2011/mi.html)

² United States Social Security Administration, Office of Policy