

CITY OF WYANDOTTE DEMOGRAPHIC ANALYSIS

Prepared for the

**City of Wyandotte
Planning and Rehabilitation Commission**

by

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INTRODUCTION

Development of a common understanding of where the City of Wyandotte has been and where it is today provides an important framework in which to make decisions about where it should be in the future. In the years since the update to the 1992 Demographic Analysis, many demographic and economic characteristics have changed substantially in the City, the surrounding communities and in the larger Wayne County. The purpose of this report is to update to 2000 the previous demographic analysis of Wyandotte in support of the City's Master Land Use Plan and to include in the analysis the most recently developed projections of the City's population and household base by the Southeast Michigan Council of Governments.

The report identifies the characteristics of the City's population and households and discusses the trends that have taken place over the last decade and the opportunities that may exist for future land uses. For example, an increase in the number as well as proportion of households headed by seniors may indicate a need for specific forms of housing to serve this age group as well as increased needs for a variety of services to meet their transportation, health and recreation needs. In contrast, a decrease of the number of families with children as well as an overall decline in the number of children indicates a decreased need for various types of recreational facilities and programs that are child-oriented.

POPULATION AND HOUSEHOLDS

Population Trends

As presented in Table 1, from a peak population of 43,061 in 1960, over the last several decades, the City's population decreased to 28,006 as of the 2000 Census.

TABLE 1
HISTORIC POPULATION TRENDS
City of Wyandotte

	1940	1950	1960	1970	1980	1990	2000
Population	30,618	36,846	43,519	41,061	34,006	30,938	28,006
% Change	-	20.3%	18.1%	-5.6%	-17.2%	-9.0%	-9.5%

U.S. Census

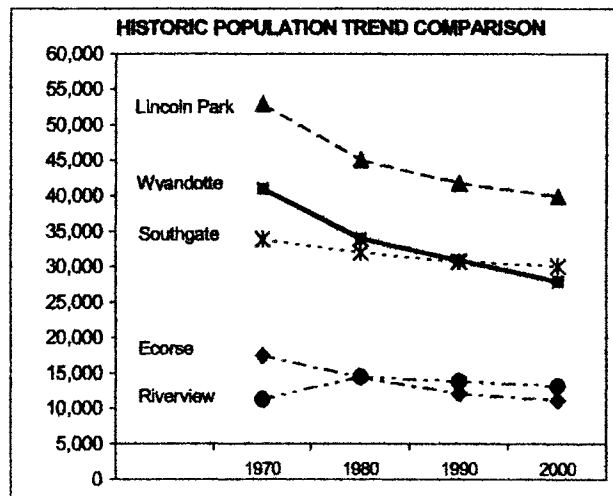
Figure 1 provides a graphic illustration of the City's historic population trends compared to neighboring communities.

The major contributing factor to Wyandotte's loss of population since 1960 has been its rapidly shrinking household size. When household size declines the same or even an increased number of households may contain fewer people. While more is not always better, with many public sector funding sources dependent on certain population thresholds, continued population declines, can reduce the fiscal resources available to communities to maintain their core services and facilities, the costs of which do not decrease in direct proportion to population loss.

Following the ending of the baby boom in 1964, household sizes have been decreasing throughout southeast Michigan,

statewide and nationally. A variety of factors have contributed to this among which are the following:

FIGURE 1



- Increased longevity, contributing to an increased number of single-person households occupied by the elderly.
- Increasing divorce rates where a household once comprised of a husband and wife and one or more children becomes two households, one with a single occupant, the other with a care-giving parent and one or more children.
- Delayed marriage, as women continue to increase their participation in both the workforce and pursue higher education.
- Delayed childbirth, which itself tends to contribute to smaller family size.

There are many implications for community development from shrinking household size, especially if accompanied by population decline. For example, when decreased household size occurs in a community dominated by traditional detached three and four-bedroom single-family housing, a miss-match between housing availability and housing needs may occur. If this becomes significant, vacancy rates may increase. Should higher vacancy levels persist over time, it could lead to home abandonment and neighborhood decline. Thus, increased housing choices are needed to enable current residents to relocate to housing better suited for their needs and changed lifestyle while remaining in the community. In turn, this provides opportunities for new family-oriented households (e.g., households with children) to move into to the then-vacated homes, refreshing the population base of the community as a whole and providing a balanced population mix.

Another example is if household size changes are strongly associated with an aging population than with changes among younger, family-age populations. Thus, the change from neighborhoods dominated by families with school age children to neighborhoods dominated by empty nesters and seniors may create a shift of resident interest in supporting public schools, parks and other family-oriented facilities and activities.

As family and household size shrinks and the population ages, changes in consumption also occur, influencing the sales potential of a community's goods and service providers who must adjust their offerings to meet the changing age and lifestyle of residents. For example, as a community's residential base shifts away from families with young children to childless families and single-person households, it is likely to see increased spending on restaurants, entertainment, home improvement, and different forms of adult rather than child-oriented recreation.

Like many other communities that form the inner ring of Detroit's suburbs, Wyandotte is not alone among its neighboring communities, which also have seen population declines. Table 2 provides details of the population trends between Wyandotte and its neighbors as well as to Wayne County and Michigan.

TABLE 2
HISTORIC POPULATION TREND COMPARISON

	Population				Percent Change		
	1970	1980	1990	2000	1970-1980	1980-1990	1990-2000
Wyandotte	41,061	34,006	30,938	28,008	-17.2%	-9.0%	-9.5%
Ecorse	17,515	14,447	12,180	11,229	-17.5%	-15.7%	-7.8%
Lincoln Park	52,984	45,105	41,832	40,008	-14.9%	-7.3%	-4.4%
Riverview	11,342	14,569	13,894	13,272	28.5%	-4.6%	-4.5%
Southgate	33,909	32,050	30,771	30,138	-5.5%	-4.0%	-2.1%
Wayne Co.	2,670,368	2,337,891	2,111,687	2,061,162	-12.5%	-9.7%	-2.4%
Michigan	8,875,083	9,262,078	9,295,297	9,938,444	4.4%	0.4%	6.9%

U.S. Census

Household Trends

Through the 1970 Census, the City's household base increased. However, from that point on, the City saw a decline in the number of households as well as population.

When households as well as populations decline in a community, it is a matter of concern, especially in the event of increased housing vacancy rates. This can be a strong indication of changing market conditions and the need to devise strategies to re-build occupancy and stabilize, if not increase the household base. Further, if population and households are also declining in adjacent communities, solutions may involve cross-community actions.

Table 3 provides a comparison of household trends for Wyandotte and its neighboring communities. While Wyandotte and its neighboring communities all saw modest to substantial gains in household base in the 1960's as did many of the inner and second ring of Detroit suburbs, the pace of gain suddenly slowed in the

TABLE 3
HISTORIC HOUSEHOLD TREND COMPARISON

	1960		1970		1980		1990		2000	
	Hslds	Hslds	'60-'70 % Chg	Hslds	'70-'80 % Chg	Hslds	'80-'90 % Chg	Hslds	'90-'00 % Chg	
Wyandotte	12,366	12,922	4.2%	12,889	-0.3%	12,319	-4.4%	11,818	-4.1%	
Ecorse	4,891	5,326	8.9%	5,076	-4.7%	4,570	-10.0%	4,349	-4.8%	
Lincoln Park	14,621	15,999	9.4%	16,583	3.7%	16,257	-2.0%	16,201	-0.3%	
Riverview	1,718	2,951	71.8%	4,618	56.5%	5,065	9.7%	5,343	5.5%	
Southgate	7,226	9,189	27.2%	11,032	20.1%	12,128	9.9%	12,822	5.7%	

U.S. Census

1970's as all neighbors but Riverview substantially filled their residential districts, primarily with a dominance of family-oriented, traditional single-family homes. Riverview was the only community to see continued household growth during the next three decades, with the majority of household gain taking place as greenfield development. In contrast, for the other communities, including Wyandotte, new housing construction and subsequent household occupancy began to require a redevelopment focus, which is typically more difficult and slower to achieve, and often requires new planning, zoning and financing techniques from that which went before.

Further, even with the new development and household growth that occurred in adjacent Riverview, population growth did not continue increasing. This was primarily due to two closely related factors: continued decrease in household size and an increased number of higher-density housing (e.g., multi-family and attached single-family) in that community.

Household Size Trends

Table 4 displays an analysis of trends in average household size for Wyandotte and its neighboring communities and indicates that household sizes are shrinking not only for Wyandotte, but also for its neighbors.

TABLE 4
HISTORIC HOUSEHOLD SIZE COMPARISON

	1960		1970		1980		1990		2000	
	Hsld Size	Hsld Size	'60-'70 % Chg	Hsld Size	'70-'80 % Chg	Hsld Size	'80-'90 % Chg	Hsld Size	'90-'00 % Chg	
Wyandotte	3.50	3.18	-9.1%	2.63	-17.3%	2.60	-4.9%	2.36	-5.6%	
Ecorse	3.48	3.29	-5.5%	2.84	-13.7%	2.66	-6.3%	2.58	-3.0%	
Lincoln Park	3.68	3.31	-10.1%	2.72	-17.8%	2.57	-5.5%	2.46	-4.3%	
Riverview	4.19	3.84	-8.4%	3.00	-21.9%	2.63	-12.3%	2.38	-9.5%	
Southgate	4.06	3.69	-9.1%	2.88	-22.0%	2.52	-12.5%	2.33	-7.5%	

U.S. Census

Population & Household Futures

The Southeast Michigan Council of Government has prepared a set of demographic forecasts for each of the communities in the SEMCOG region. These projections are based but not limited to considerations of decennial census trends, emerging trends in immigration and migration patterns, changing fertility and mortality rates, community policies (master plans, zoning), utility availability and capacity and similar factors. Among the factors that most directly influence the City of Wyandotte's future population is

availability of land for residential construction, opportunities for redevelopment of non-residential or marginal residential areas into more intense residential and mixed uses, and household size.

Table 5 provides a summary of historic population, household and household size trends for the City of Wyandotte and identifies the potential future, as forecast by SEMCOG. It also includes SEMCOG's estimate of current (2003) demographic factors, which indicate that the City's population and household base may have further declined since the census of 2000.

A graphic presentation of the most recent trends shown on Table 5 along with a forecast of potential future trends provides clear indication that SEMCOG anticipates the City's population and household base will continue to decline over the next 27 years. Population is anticipated to continue to drop rapidly but the pace of household loss will slow, due in large part to the expected slowing and potential stabilization of the household size at an average of two persons per occupied dwelling unit.

**TABLE 5
SUMMARY OF HISTORIC AND FUTURE
POPULATION, HOUSEHOLD AND HOUSEHOLD
SIZE TRENDS
City of Wyandotte**

	Population	Households	Household Size
1960	43,519	12,396	3.50
1970	41,061	12,922	3.17
1980	34,006	12,889	2.63
1990	30,938	12,319	2.50
2000	28,006	11,816	2.36
2003	27,618	11,841	2.33
2010	25,541	11,565	2.20
2020	23,402	11,239	2.07
2030	22,461	11,194	2.00
Change 2003-2030			
#	-5,157	-647	-0.33
%	-18.7%	-5.5%	-14.2%

U.S. Census, SEMCOG

Actions such as public policy changes (e.g., Zoning Ordinance and similar) may help slow the pace of both household and population loss. Among potential changes would be redevelopment efforts to bring underutilized/vacant or obsolete non-residential properties into residential use; more intensive use of residentially zoned lands; and high density mixed-use development (e.g., residential/office, residential/retail) that, in effect, use "air rights" to create additional housing.

POPULATION CHARACTERISTICS

Diversity

There is very little racial or ethnic diversity in the City of Wyandotte. In 1990, only 2.1 percent of the City's population was Hispanic. By 2000, while the number of Hispanics had increased by 25 percent, they continued to account for less than three percent of the population – 816 people. In contrast, among Wyandotte's neighboring communities, the proportion of total population represented by Hispanics was generally much higher, ranging from 4.0 percent in Southgate to 8.9 percent in Ecorse.

The way race is categorized and tracked by the Census changed between 1990 and 2000. In 1990 and years prior, the Census provided people only a choice of a single racial group, forcing those of mixed racial ancestry to select only one group. In 1990, 98.2 percent of the City's residents indicated they were White. The 2000 Census provided an alternative of selecting multiple groups and only 1.5 percent of the City's population indicated membership in multiple racial groups.

Of Wyandotte's residents indicating membership in only one racial group, 97.9 percent selected White. In contrast, among the City's neighbors, this proportion ranged from a low of 53.8 percent in Ecorse to a high of 95.2 percent in Riverview.

Similar to the findings of the 1990 Census, the ancestry of Wyandotte's residents remains concentrated among those of German, Polish and Irish extraction. This is similar to that of all but Ecorse among Wyandotte's neighboring communities. However, while representing a very small proportion of the City's population base, we note there was a rapid increase among Wyandotte's residents with Arabic ancestry. Given the large concentration of Arabs in southwest Detroit and Dearborn to the north, it is

likely that over the next several decades, Wyandotte may see further gains among this element of its population.

Gender

In 1990, females represented 51.7 percent of the City's population. This had decreased slightly to 51 percent by 2000. However, as the population of the City continues to age, it is likely that the proportion of females will again increase, as women continue to have longer life spans than males. It is for this reason, among others, that the City's oldest households (and that of most other community's older households) tend to be comprised more of single females.

Age

In 1990, the median age of the City's residents was 34.2 years. By 2000, it had increased to 38 years. This compares to a median of 34.0 years for Wayne County, 35.5 years for Michigan and 35.3 years for the nation. Over the next several decades, as the members of the baby boom generation move into their retirement years, the population of not only Wyandotte, but of its neighboring communities and most other communities in Southeast Michigan will see an increase in median age. Median age is that point at which half the population is younger and half is older. Table 6 depicts recent comparative trends in median age for the City, its neighbors and larger geographies.

**TABLE 6
MEDIAN AGE COMPARISON**

	1990	2000	% Change
Wyandotte	34.2	38.0	11.1%
Ecorse	31.0	33.1	6.8%
Lincoln Park	33.7	35.5	5.3%
Riverview	36.3	41.6	14.6%
Southgate	35.1	38.5	9.7%
Wayne County	31.2	34.0	9.0%
Michigan	33.5	36.6	9.3%
U.S.	32.9	35.3	7.3%

U.S. Census

An understanding of the changing age group composition is critical to an assessment of the community's current and future needs as well as preferences for a variety of goods, services and facilities, whether public or privately provided. As people move through various cycles in their lives their financial position, marital status, employment, education, interests and activities change. Thus, knowing the age group composition, and in particular, knowing the life cycles of a community's recent past and present residents provides keys to dealing with future problems and taking advantage of future opportunities.

Table 7 details recent age trends of Wyandotte's residents. Table 8 provides a comparison of the 2000 age distribution of the City's residents to that of its neighbors.

**TABLE 7
RECENT POPULATION AGE AND LIFE CYCLE TRENDS
City of Wyandotte**

Life Cycle & Age	1990	2000
Pre-school < 5 yrs	2,211 7%	1,575 6%
School age 5-17 yrs	5,251 17%	4,748 17%
Young adults 18-24 yrs	2,780 9%	2,405 9%
Family forming 25-44 yrs	10,328 33%	8,814 31%
Mature family 45-54 yrs	2,537 8%	3,940 14%
Empty nesters 55-64 yrs	2,818 9%	2,110 8%
Younger seniors 65-74 yrs	3,195 10%	2,089 7%
Older seniors 75+ yrs	1,818 6%	2,325 8%
Total	30,938 100%	28,006 100%

U.S. Census

**TABLE 8
AGE & LIFE CYCLE COMPARISON: 2000**

Life Cycle & Age	Wyandotte	Ecorse	Lincoln Park	Riverview	Southgate
Pre-school < 5 yrs	1,575 6%	865 8%	2,766 7%	757 6%	1,638 5%
School age 5-17 yrs	4,748 17%	2,255 20%	6,916 17%	2,097 16%	4,834 16%
Young adults 18-24 yrs	2,405 9%	1,093 10%	3,344 8%	1,159 9%	2,542 8%
Family forming 25-44 yrs	8,814 31%	3,386 30%	13,174 33%	3,352 25%	9,220 31%
Mature family 45-54 yrs	3,940 14%	1,345 12%	5,103 13%	1,901 14%	4,231 14%
Empty nesters 55-64 yrs	2,110 8%	919 8%	3,043 8%	1,330 10%	2,755 9%
Younger seniors 65-74 yrs	2,089 7%	785 7%	2,866 7%	1,233 9%	2,630 9%
Older seniors 75+ yrs	2,325 8%	581 5%	2,796 7%	1,443 11%	2,286 8%
Total	28,006 100%	11,229 100%	40,008 100%	13,272 100%	30,136 100%

U.S. Census

Shortly after World War II, the country entered a period commonly called the “baby boom.” This era, lasting between 1946 and 1964 was a time when the number of births in the nation rapidly increased beyond the more normal levels of less than three million to well into the three million range and regularly exceeded four million births before dropping down to less than four million range.

This period of rapid increase in the number of children born resulted in the largest single generation of individuals born in this country and it is the impact of this generation that has created major swings in demand for public and private facilities and services since its advent. It will continue to have substantial impact on the country’s (and Wyandotte’s) future until the third decade of this century (2030) when its leading edge enters their later senior years and the trailing edge of the generation enters their retirement years and, due to the increased mortality rates associated with such years, begins to shrink in overall number.

Between 1965 and 1976, the country entered a period of fewer births, “the baby bust,” although overall levels remained above three million. Then, beginning in 1977 and continuing through 1995 as those among the baby boom generation began to have children, members of the “echo boom” generation were born. As this generation, which as of 2000, contains people aged 5 to 23 years enters their family forming years, it too can be expected to create yet another upsurge in childbirths in the country.

Figure 2 provides a graphic illustration of how these population changes emerged over time on a national basis.

Figure 3 provides a somewhat different picture of birth trends in Michigan than was experienced nationally. This is due, in large part, due to the impact of periods of high immigration to the state’s industrial centers in the latter years of the 19th century that resulted in proportionately higher levels of births in the state during the early decades of the 20th century than was the national experience.

Further, Michigan’s baby boom began slightly earlier than the national levels as people again were drawn into the state to its industrial employment centers during the latter years of the Depression and as Detroit became the “Arsenal of Democracy” during World War II.

Michigan’s baby bust period also continued far longer than

FIGURE 2

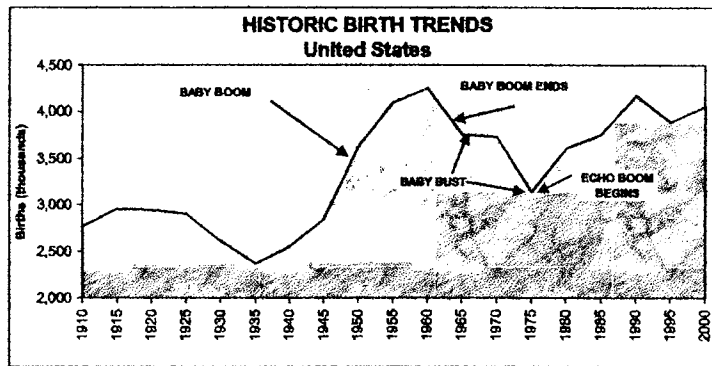
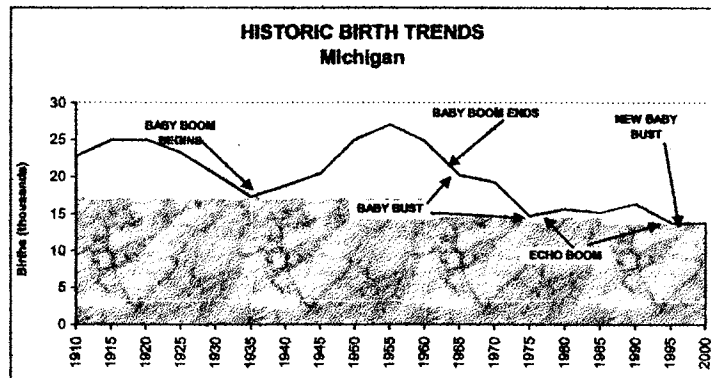


FIGURE 3



nationally and, with the advent of the major recession of the early 1990's that was felt far more strongly in Michigan than nationwide, the echo boom soon ended and the state entered a new baby bust period, the duration of which cannot be known at this time.

Preschool Children

The Preschool age group consists of children younger than five years. With the exception of 1990, the proportion of the City's population in this age group has declined since reaching a peak in 1960. Even in 1990, despite a slight increase in proportion, their actual numbers continued to decline. Michigan-born children between newborn and four years of age as of the 2000 Census were born during the most recent Michigan baby bust stage. As such, their numbers have not increased as they have nationally, where as a whole, the nation remains in the echo boom stage.

Despite the decline of population in this age group, these children continue to be a major source of demand for facilities providing infant and early childhood daycare, Head Start/reading readiness programs and tot lot play areas. Provision of these types of facilities and services is critical to building the workforce of the future. It is also supportive of the workforce of today, which is increasingly characterized by single working parents and two adult wage earner families.

School Age Children

While children between 5 and 17 years of age in 2000 were born during the brief, shallow echo boom period in Michigan but despite this, their numbers have declined in Wyandotte. This is because the City had, as of the 2000 Census, nearly a 15 percent decline in the number of residents of family forming age. Consequently, with fewer potential parents, there are fewer children born. The continuing decline in Preschool as well as School Age children that are expected to persist over the next thirty years has had and will continue to have implications for the City's schools and their need to maintain a certain number of basic physical plants and staffing levels in the face of recent and forecasted enrollment declines.

Young Adults

This life cycle includes those between 18 and 24 years of age. Over the last few decades, this group has declined in both proportion of the City's total population as well in actual number. Similar patterns are anticipated for the future.

This is an age group that, when living outside the family home, tends to prefer residing in moderate or low-cost rental housing, typically multi-family. Some within this group may be employed full time and may live at home, on their own or with roommates. Others are already forming families, whether as married or as single parents. Others, as college students, are in a transitional stage of growth toward full adulthood.

Members of this age group tend to have an active interest in music and often frequent live concerts as well as nightspots offering dancing facilities. They also are avid customers of coffee shops and casual, moderate-cost dining. Stores featuring computer and home entertainment equipment, software and recorded music are also high on the list of consumption activity of this age group.

Wyandotte's proportion of Young Adults is toward the high end of the range common to its neighboring communities. In contrast, the proportions of Preschool and School Age residents in the City are in the midrange and high range, respectively. However, both Wyandotte and its immediate neighbors are all seeing decreased concentrations as well as numbers of these younger age groups – but among the five communities, overall, Wyandotte's population is the oldest, with a median age of 38 years.

Family Forming

Including people between 25 and 44 years, members of this group as of the 2000 Census were born between 1956 and 1975. This is a group born at a time of transition – its oldest members were born at the peak of the baby boom while its younger members entered the world during the baby bust.

In 2000, members of this group represented the single largest life cycle group in Wyandotte and adjacent communities. With 31.5 percent of its residents as members, the City's proportion was in the mid-range among its neighboring communities. A concentration of the City's population in this child-producing stage of life could mean that the City may be due for a mini baby boom. However, the age distribution within the larger 20 year life cycle, as we examine the more detailed five-year increments in the group, we find that less than half are younger than 35 years and thus in their peak baby-production years. The older members of the group are likely winding down their tendency to have children. Thus, it is that SEMCOG anticipates a continued decline in the number of children in the community over the next several decades.

The Family Forming group's high current concentration in the City is likely due to the fact that the City has a variety of characteristics that are very important to members of this age group. Among these are the following:

- The quality of the Wyandotte City School District. Standard & Poor's School Evaluation Services indicates that the District "produces moderately above-average student results with moderately below-average spending per student."
- The City's "small town" atmosphere, characterized by safe neighborhoods and a network of streets and sidewalks providing relatively safe access for children and older residents to the City's downtown, neighborhood commercial areas, parks, churches and other community facilities.
- Its mix of neighborhood and specialty retail, entertainment and service concerns.
- Its proximity to the Detroit River and the many recreational opportunities along the River.
- Its attractive homes and neighborhoods.

Maintaining and enhancing these community features will be critical to minimizing the decline or potentially stabilizing the city's base of Family Formers. This is critical, given the rapid decline in the number of Family Formers between 1990 and 2000. It is also important to take action to encourage these individuals to remain in the City by meeting their changing needs as they age and transition into the Mature Families group.

Mature Families

People in the Mature Families life cycle are between 45 and 54 years of age. As of the 2000 Census, this group contained people born between 1967 and 1955. Thus, its members are wholly within the baby boom generation and in fact, represent its leading edge. Members of this group have generally reached their prime for earnings and occupational achievement. If parents, their oldest children are likely to have moved from the home while their youngest children may be in their latter years of high school or college. Relatively few members of this age group have become grandparents.

Members of this age group are prime candidates for "move-up" housing, often seeking larger, more elaborate homes or spending substantial monies on major home improvements. Mature families spend more on nearly all categories of spending than people in any other life cycle. Spending for this age group is well above average for categories like education (college for their children), insurance and pensions, and apparel and apparel-related services.

Mature Families, while not the largest of the age groups in the City, are notable for their rapid increase over the last decade. This is due in large part to the aging of the large population base born during the

peak baby boom years into their Mature Families life cycle. However, it is also significant to note that Wyandotte has been able to retain if not attract many people in this age group. It will be important for the future health of the community that members of this age group be retained as they transition into their Empty Nester years. To do this may require adjustment to the mix, location and values of housing provided in the City, as noted below.

Empty Nesters

The lifecycle name for those aged 55 to 64 years of age is derived from the fact that the parents in this age group have seen their children move out to lead independent lives as Family Formers on their own. Many members of this age group have retired or voluntarily reduced their working hours in anticipation of full retirement. Whether this trend will persist will, of course, depend on changes in the investment markets among other factors.

This is a time of life where traveling, attendance at cultural and entertainment activities, dining out, and enhancing the residential environment and similar, more discretionary activities, increase. It is also a time of decreased spending on apparel, as spending on teens and college-age children ends and decreases on work clothing.

Whereas Wyandotte's Mature Families increased by nearly half in the last decade, Empty Nesters decreased by one-quarter. Were Michigan's birth trends to have fully paralleled national trends, the decline in members of this age group could be explained as the result of the years of decreased childbirth that occurred during the waning years of the Depression through World War II. But in Michigan, the current members of the Empty Nester age group were born at a time when births began to rapidly climb in the state – especially in its major industrial centers like the Detroit region. Thus, the decrease of Empty Nesters in Wyandotte between 1990 and 2000 is of major concern. It indicates that the City has not been successful in retaining a major component of its population mix.

Members of the Empty Nester age group as well as those in their early retirement/Younger Senior years may have built substantial equity in their homes. While some may remain in their homes because of this and other reasons, for many in this age group, remaining in a home designed for occupancy by families with children, and which often require substantial monies and/or time to maintain, is no longer of great interest. Thus, this is a period of strong interest in housing change.

No longer interested in large home with multiple bedrooms and play areas for children, members of this group may elect to move from traditional detached single-family homes under fee simple or site condominium ownership. Common relocation choices for Empty Nesters are detached condominiums (exterior maintenance included in the monthly fee), attached condominiums, elevator-served condominiums or luxury rental apartments in prime view or “walk-to” locations like the Riverfront or in the core downtown.

Housing style preferences of Empty Nesters tend to be for one-floor living, where access through as well as to the unit has a minimum of stairs. With these considerations in mind, it will be imperative that the City encourage development of the types of housing attractive to members of this age group and thus, further diversify its current housing stock that is dominated by traditional single-family homes.

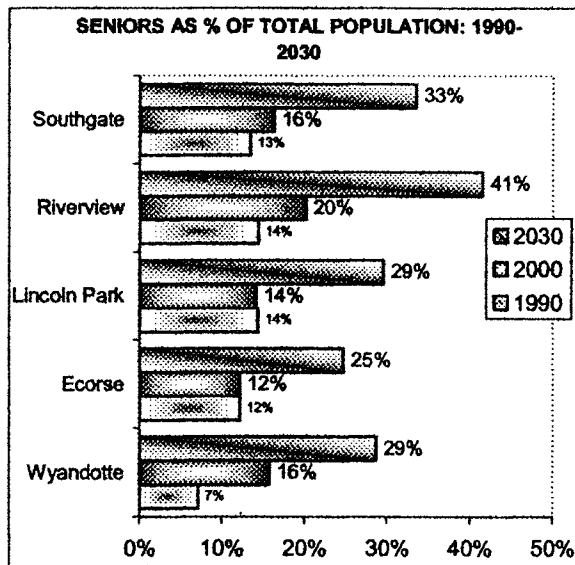
Seniors

The proportion of population represented by those 65 years or older is continuing to increase not only in Wyandotte but also in most communities throughout the nation. Figure 4 provides a comparative profile of this among Wyandotte and its neighbors, using SEMCOG's forecast of seniors

While not the highest among its neighbors, nonetheless, by 2030, Wyandotte's seniors will represent one of the larger components of the City's population. SEMCOG anticipates a gain in excess of 2,000 seniors in Wyandotte over the 2000-2030 period.

Until the past few decades, it has been fairly common among public policy planners, the development community and others, to consider *all* people 65 years and older as if they members of a single life cycle called "seniors." However, the American population has continued to experience increased longevity. An increasing number of people past age 65 are playing sports, traveling, remaining active in their communities and living independently. Nonetheless, some seniors are mentally or physically frail and may need to depend on others for all or portions of their care.

FIGURE 4



While mental and/or physical frailty can occur at any age, these issues become more common as people age. As such, to plan for and provide the types of facilities and services needed by these two subgroups of seniors and to facilitate our analysis of the implications of population ages, we divide the group of people 65 years or older into two groups and term them Younger Seniors (65-74 years) and Older Seniors (75 years or older).

Younger Seniors - Similar to Empty Nesters, Younger Seniors (65-74 years) tend to be active travelers. They may tend to be involved grandparents, spending substantial monies on gifts of clothing, toys, educational materials and similar for their grandchildren. With the leisure time that comes with retirement and the good health typically associated with at least the early years of retirement, these Younger Seniors tend to be frequent participants in activities like golfing, fishing, walking and swimming. Those that remain in dwellings where gardening is possible or have access to nearby community gardens may be active gardeners. As of the 2000 Census, Younger Seniors represented 7.5 percent of the City's total population compared to 8.3 percent of Older Seniors.

Older Seniors - With the growth of community services to support the elderly remaining at home (aging in place) and the increased activity levels among the younger elderly, the average age at entry to even the least service-oriented senior housing has increased over the last two decades. From a typical age at entry of around 75 years in the early 1980's, in recent years the average age of entry has increased to 83.

Older Seniors tend to remain in their own homes as long as they can – but to do so, they may require increasing amounts of assistance from others. Further, while many may live within a reasonable drive of supportive relatives or friends, many do not and, as a result, require paid and/or volunteer services from others – issues that confront community service agencies. Further, once a move to elderly housing is necessary, an estimated 80 percent choose housing within a ten-mile radius of their home. Over the next thirty years, both the number and proportion of Older Seniors in the Wyandotte area is anticipated to increase substantially, potentially taxing the ability of existing housing and service agencies to meet their needs. Thus, planning for the future servicing of these individuals must begin as soon as possible.

HOUSEHOLD CHARACTERISTICS

A household is a social structure in a physical structure. It is comprised of a group of related or unrelated individuals or one person living alone, living at a single address characterized by common housekeeping. When a household is comprised of a group, the individuals share a common living space such as a living room or sitting room. The members of a household need not be related by blood, adoption or marriage. In contrast, a *housing unit* is a physical rather than a social structure. It is a physical area intended for occupancy as separate living quarters by households. It must have direct access from outside or a common hall.

Household Composition

As previously noted, the City's household base is declining, as is its average household size. This is due in large part to the changing age composition of the residents within its households. Specifically, both the number as well as proportion of households with children is rapidly declining. Table 9 identifies historic, recent and forecasted trends for Wyandotte households with and without children. Figure 5 provides a graphic illustration of this situation from the 2000 Census and the SEMCOG 2030 forecast.

TABLE 9
TRENDS IN HOUSEHOLD COMPOSITION
City of Wyandotte

	Households with children	Households without children	Total Households
1980	4,273	8,616	12,889
1990	4,108	8,211	12,319
2000	3,626	8,190	11,816
2010	3,267	8,298	11,565
2020	2,785	8,454	11,239
2030	2,725	8,469	11,194

U.S. Census, SEMCOG

Income

An analysis of the income of a community provides indicators of the potential of its residents to support various services and facilities as well as to require supportive services and facilities. With only slightly over three percent of its households in poverty as of the 2000 Census, as a whole, the City was comparatively well positioned relative to its neighboring communities, Wayne County, the state and the nation. At that time, the City contained 716 households living in poverty.

This is a significant improvement from 1990, when there were over 1,270 impoverished households, representing over 10 percent of the City's household base. Further, as of 2000, the City's households compared favorably to neighboring communities and larger areas relative to its more current household poverty levels. Nonetheless, with over 700 households still in poverty in 2000, there continues to be a need for housing priced at the most affordable values and for a variety of supportive community services.

Given the declining number as well as proportion of impoverished households in the City, the most cost effective and efficient means of providing supportive services is likely to be through cooperative efforts with other communities, multi-community non-profits and larger entities (e.g., Wayne County Regional Educational Service Agency, Michigan Family Independence Agency).

FIGURE 5

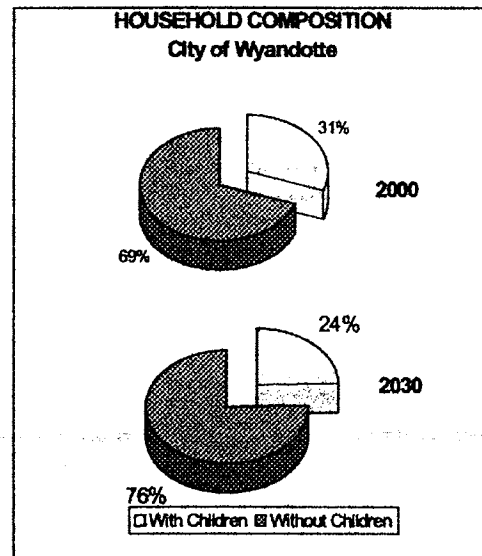


Table 10 provides a comparison in median household income for Wyandotte and its neighbors as well as larger areas indicating both the actual 1989 household income as reported by the U.S. Census and 1989 income adjusted for inflation to 1999 dollars. The adjustment enables a determination of whether there has been any real income increase, versus just inflationary income gain.

The income gain among Wyandotte's households stands out among its neighboring communities and larger areas. This indicates that the City has been successful in increasing its proportion of higher income households who have experienced significant real rather than inflationary income gains. This situation bodes well for supporting increases in the value (rent rates and sale values) of its housing stock as well as the support for its retail and service oriented businesses.

Spending Characteristics

Many demographic factors influence the spending habits as well as the amount spent by households. Influencing factors include, but are not limited to the presence or absence of children, household size, number of workers, income, occupation, age and life cycle.

Table 11 details the household spending patterns for the average householder in the nation for 2000, as reported by the U.S. Bureau of Labor Statistics. The table also indicates how the amount spent by age of householder varies among several major age groups. This differential in spending is presented graphically for selected categories in Figure 6.

TABLE 10
COMPARATIVE TRENDS IN MEDIAN HOUSEHOLD INCOME

	1989		1999	% Change ('99\$ - '89)
	Actual	1999 \$		
Wyandotte	\$28,312	\$37,942	\$43,740	15.3%
Ecorse	\$18,956	\$25,404	\$27,142	6.8%
Lincoln Park	\$30,638	\$41,059	\$42,515	3.5%
Riverview	\$39,735	\$53,251	\$47,623	-10.6%
Southgate	\$36,526	\$48,950	\$46,927	-4.1%
Wayne Co.	\$27,987	\$37,520	\$40,776	8.7%
Michigan	\$31,020	\$41,571	\$44,667	7.4%

U.S. Census, Bureau of Labor Statistics

TABLE 11
CONSUMER EXPENDITURES BY AGE OF HOUSEHOLDER - U.S. AVERAGES: 2000

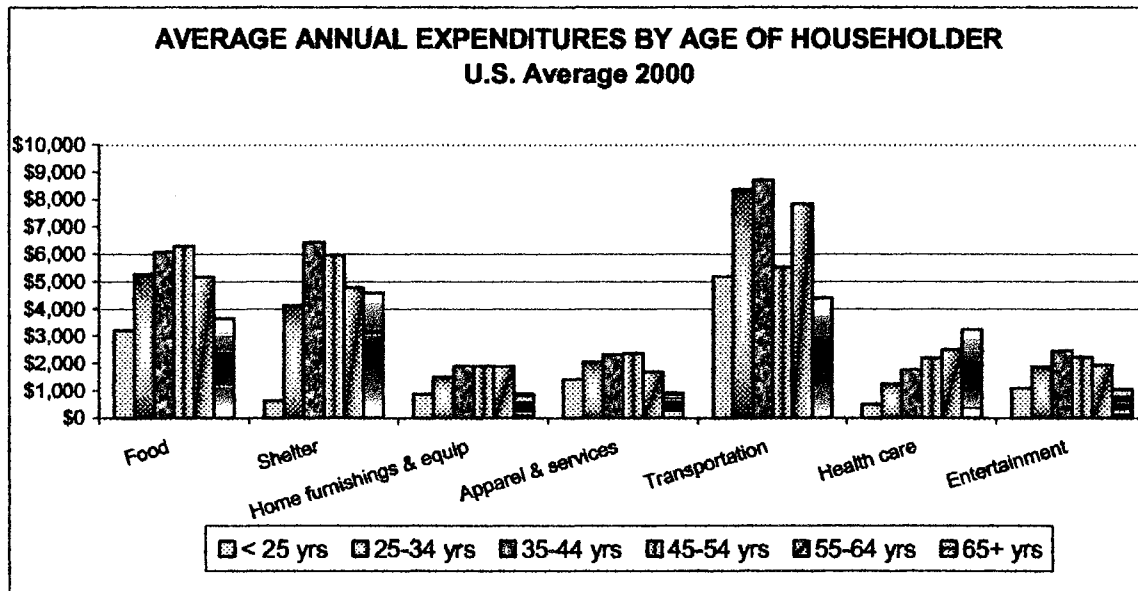
	All Households	< 25 Years	25-34 Yrs	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 + Years
Income before taxes	\$44,649	\$19,744	\$45,498	\$56,500	\$58,889	\$48,108	\$29,349	\$20,563
Average household expenditures								
Food	\$5,158	\$3,213	\$5,260	\$6,092	\$6,295	\$5,168	\$4,178	\$3,077
Alcoholic beverages	\$372	\$392	\$431	\$420	\$417	\$371	\$261	\$155
Housing & Related	\$12,319	\$7,109	\$13,050	\$15,111	\$14,179	\$12,362	\$9,671	\$7,766
Apparel & services	\$1,856	\$1,420	\$2,059	\$2,323	\$2,371	\$1,694	\$1,130	\$701
Transportation	\$7,417	\$5,189	\$8,357	\$8,702	\$5,527	\$7,842	\$5,797	\$2,875
Health care	\$2,066	\$504	\$1,256	\$1,774	\$2,200	\$2,508	\$3,163	\$3,338
Entertainment	\$1,863	\$1,091	\$1,876	\$2,464	\$2,231	\$1,955	\$1,403	\$707
Personal care products & services	\$564	\$345	\$576	\$644	\$682	\$589	\$479	\$368
Reading	\$146	\$57	\$118	\$151	\$178	\$179	\$166	\$128
Education	\$632	\$1,257	\$585	\$615	\$1,146	\$380	\$149	\$63
Tobacco & smoking supplies	\$319	\$237	\$310	\$427	\$376	\$349	\$223	\$99
Miscellaneous	\$776	\$322	\$604	\$852	\$927	\$824	\$761	\$553
Cash contributions	\$1,192	\$189	\$648	\$1,003	\$1,537	\$1,301	\$2,022	\$1,618
Personal insurance and pensions	\$3,365	\$1,216	\$3,614	\$4,570	\$4,795	\$3,838	\$1,379	\$460
Total annual expenditures	\$38,045	\$22,543	\$38,945	\$45,149	\$46,160	\$39,340	\$30,782	\$21,908

U.S. Bureau of Labor Statistics

Transportation represents the largest spending category among all age groups except 45-54 year olds. Rather this age group's largest expenditure is on food – in large part due to the costs of feeding their teenage children. The age group spending the most on Transportation is Family Forming households (aged 35-44 years), with much of this cost estimated as due to the necessity to purchase larger as well as potentially more vehicles to accommodate growing families. It also may reflect the necessity for many

householders in this age group to purchase higher-priced vehicles to replace the low-cost, often older and/or smaller vehicles that may have served them as young, often single adults. Transportation spending is also high among Empty Nesters but for this group, we estimate that a major portion of the spending is on air travel – both for pleasure as well as for business.

FIGURE 6



As might be expected, spending on health care increases with age of householder while that on home furnishings and equipment is nearly equal among all those aged 35 through 64 years. In contrast, peak spending on shelter (ownership and rental costs including utilities and maintenance) is highest among those in their Family Forming years (ages 35-44).

HOUSING CHARACTERISTICS

Total Housing Units

In 1980, the City contained 13,287 housing units. By 1990, its housing stock had decreased to 12,822 units, a decrease of 3.5 percent. Much of the 1980-1990 decrease in the housing stock the result of demolition of homes, primarily in marginal residential areas, to increase the amount of land for industrial development.

Between 1990 and 2000, further loss of the City's housing stock occurred. By 2000, the City contained 12,303 housing units, a decline of 4.0 percent from 1990. However, efforts to preserve and augment the City's housing stock continue such that SEMCOG reports that between January 2000 and February 2003, 81 housing units were permitted. Accounting for housing demolitions, the net total was 25 new units.

Housing Vacancy

The number of households are strongly linked to the number of housing units. However, a community can and should have more housing units than households. The difference between the number of households and housing units are vacant units and a five percent vacancy rate is generally considered to indicate a housing market in with a good balance between supply and demand. If the vacancy rate is much higher than five percent, it is usually a strong indicator of a soft or oversupplied market. If it is much less, then it is an indicator of an overly tight or constrained market. An overly tight housing market

can adversely impact a community's ability to attract new residents, as it unduly constrains housing choice. If the condition persists across multi-community market areas, over time, it will adversely impact the ability to attract new workers and the business concerns who rely on them.

In 1980, the City's housing vacancy rate was 3.0 percent with nearly 400 units vacant. Between 1980 and 1990, the vacancy rate increased to 3.9 percent and 503 units were vacant. By 2000, the vacancy rate had increased only slightly – to 4.0 percent with 487 units vacant. The City's low vacancy rates over time indicates a continuation of a fairly tight housing market, but one that is gradually coming closer to a healthy balance.

Tenure

Whereas in 1980, only 67.3 percent of the City's occupied housing units were owner occupied, by 1990, this had increased to 70 percent. Owner occupancy further increased by the 2000 census to 73 percent. Among its neighboring communities, Wyandotte ranks second in percent of owner occupancy. Its rate of owner occupied housing is also higher than Wayne County's 67 percent but slightly lower than the statewide average.

**TABLE 12
OWNER OCCUPANCY
COMPARISONS: 2000**

Wyandotte	73%
Ecorse	62%
Lincoln Park	79%
Riverview	65%
Southgate	71%
Wayne Co.	67%
Michigan	74%

U.S. Census

A community with a high degree of owner-occupancy is more inclined to be a high value community and one with a relatively stable (versus highly mobile) population base. However, high levels of owner occupancy can also indicate a community not easily able to meet the changing housing needs of its younger and oldest adults, many of whom may be more likely to rent rather than own. With over one quarter of its housing stock still available for rental use, we estimate that this situation is yet to occur to any significant extent in Wyandotte. Nonetheless, it will be important to the City's future to continue to maintain a stock of good quality, attractive rental housing of a variety of structural types and sizes to support the changing lifestyles and life cycles of its residents.

Housing Age

The City of Wyandotte was established in 1867 and even through today, it contains many historic Victorian buildings, both residential and commercial. Other home and building styles date from the 1920's through the 1960s while the most recent census indicates that 31 percent of the City's housing stock was constructed before 1940.

**TABLE 13
AGE OF HOUSING COMPARISON: 2000**

Year Built	Wyandotte		Ecorse		Lincoln Park		Riverview		Southgate	
	#	%	#	%	#	%	#	%	#	%
1990-3/2000	561	5%	96	2%	274	2%	574	10%	1,082	8%
1980-1989	176	1%	112	2%	220	1%	528	10%	1,052	8%
1970-1979	628	5%	242	5%	993	6%	1,379	25%	2,088	16%
1960-1969	961	8%	655	13%	2,049	12%	1,155	21%	2,320	17%
1950-1959	3,386	28%	1,441	30%	7,343	44%	1,392	25%	4,852	36%
1940-1949	2,835	23%	1,010	21%	3,978	24%	270	5%	1,552	12%
1939 or earlier	3,756	31%	1,305	27%	1,964	12%	234	4%	415	3%
Total	12,303	100%	4,861	100%	16,821	100%	5,532	100%	13,361	100%

U.S. Census

Older housing can be of great benefit to a community, lending character and interest. Many older homes in the City are architecturally and historically significant and their presentation of the City's heritage will continue to be important to support and encourage. While home maintenance is important for housing of all ages, it becomes of even greater importance with older homes. Upgrading insulation, wiring and plumbing to modern standards is important to maintenance of the livability of these older homes, and even more to the maintenance of their value. Without these improvements, concentrations of older housing can too often become a disadvantage to communities as with deterioration that can come

with age, older housing may be abandoned or become unkempt, which can lead to a blighting effect. As detailed by Table 13, the City's housing is generally far older than that of its neighbors.

The City of Wyandotte has, over the years, been very proactive about either supporting maintenance and upgrade of its older housing stock or when faced with large concentrations of deteriorated older homes, especially in neighborhoods abutting or intermixed with industrial uses, demolishing the homes, creating new areas for non-residential investment. While most of the City's residential neighborhoods have now been stabilized, ongoing efforts will continue to be needed. Further, while many of the City's newer dwellings have been designed with a character to "blend in with the older ones, for maintenance of the overall residential character, it will continue to be important to reinforce such efforts in the future.

Home Value

The 2000 Census, taken as of April 2000, indicates that the median price of owner-occupied homes in the City was \$101,700. As detailed by Figure 7, housing values in Wyandotte were higher than two neighboring communities and lower than three others, with prices in Riverview the highest among Wyandotte's neighboring communities.

FIGURE 7

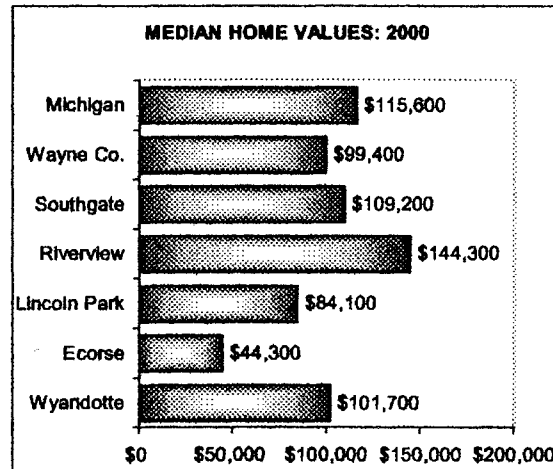


Table 14 presents a comparison of the distribution of home values as reported by the 2000 Census, between Wyandotte and its neighbors.

The majority (83.2 percent) of Wyandotte's homes were valued by their owners between \$50,000 and

**TABLE 14
DISTRIBUTION OF HOUSING VALUES IN 2000 FOR OWNER OCCUPIED HOUSING**

	Wyandotte	Ecorse	Lincoln Park	Riverview	Southgate	Wayne Co.	Michigan
Less than \$25,000	0.2%	15.1%	0.5%	1.0%	0.4%	5.1%	2.4%
\$25,000-\$49,999	3.3%	44.8%	5.6%	1.3%	1.3%	10.0%	7.5%
\$50,000-\$74,999	44.8%	36.0%	73.3%	22.6%	38.5%	35.3%	31.4%
\$75,000-\$99,999	38.4%	1.9%	18.7%	27.2%	45.8%	24.9%	26.6%
\$150,000 to \$174,999	6.0%	1.3%	0.9%	14.8%	6.2%	7.1%	8.9%
\$175,000 to \$199,999	3.5%	0.0%	0.5%	12.4%	2.8%	4.8%	6.1%
\$200,000 to \$249,999	2.2%	0.8%	0.2%	14.9%	3.4%	5.0%	6.9%
\$250,000 to \$299,999	0.7%	0.0%	0.1%	3.1%	1.5%	3.2%	4.2%
\$300,000 or more	0.8%	1.0%	0.2%	2.6%	0.1%	4.6%	6.1%

U.S. Census

\$100,000 in 2000. This is similar to adjacent Southgate where over 84 percent of the homes were in this price range. Lincoln Park had a concentration of 92 percent of its homes in this range – albeit, with most priced between \$50,000 and \$75,000. Ecorse, to the north, had relatively few homes priced above \$75,000 with the largest concentration between \$25,000 and \$50,000. In contrast to neighboring Riverview had nearly equal proportions of homes priced above and below \$100,000, making it the market leader.

The values collected by the Census reflect the homeowner's perception of what their home may be worth versus the price it would achieve – or even be listed at, when the home is actually placed on the market. According to the Downriver Association of Realtors, the average price of homes sold in the City as of year-end 2002 was \$130,525. Table 15 profiles the average price of homes sold in the area over the last three years as reported by the Downriver Association of Realtors. The median value reported by the Census for 2000 found Wyandotte's owner-occupied housing to be 71 percent of the median value of Riverview homes. A similar pattern was found in actual home sales for that year.

TABLE 15
AVERAGE PRICE OF HOMES SOLD: 2000-2002

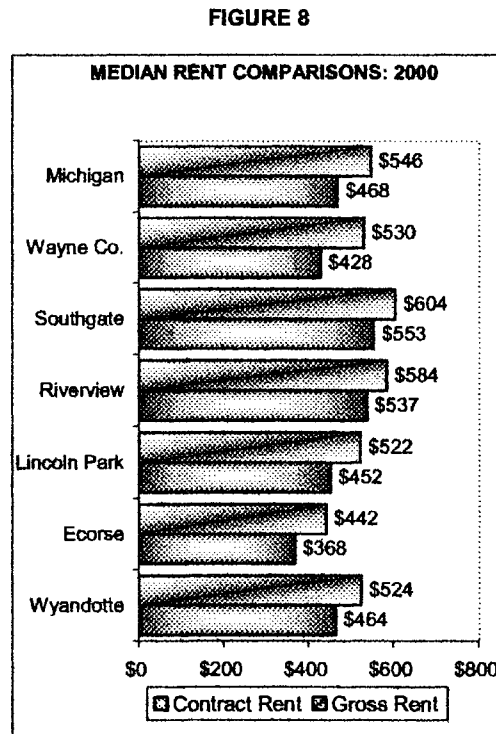
	2000	2001	2002
Wyandotte	\$117,964	\$125,277	\$130,525
Ecorse	\$46,481	\$52,524	\$55,876
Lincoln Park	\$91,063	\$98,040	\$99,826
Riverview	\$168,076	\$174,168	\$168,647
Southgate	\$119,817	\$128,598	\$138,292

Downriver Association of Realtors

By 2002, the average sales price of Wyandotte's homes increased to 78 percent of the Riverview average. This upward swing in the City's relative position to the market leader (Riverview) may be due, in large part to the positive market response to the new construction offerings in and near the downtown as well as the increasing importance to homebuyers of walkable, livable communities. Wyandotte stands out among Downriver communities with its well maintained, thriving and historic downtown so easily reached by a casual stroll from the City's neighborhoods.

Rental Rates

The rental pattern in Wyandotte parallels that of the home value pattern – the City's median contract rent in 2000 was higher than that of both Ecorse and Lincoln Park but less than either Southgate or Riverview. Figure 8 provides a comparison of the median contract and gross rent for Wyandotte and its neighboring communities. Gross rent includes utilities (heat, water, electricity, sewer service, trash removal) in contrast to the base or contract rent, which typically does not include these costs.



Units in Structure By Tenure

There is relatively little variety in Wyandotte's rental housing stock. According to the 2000 Census, 26 percent of the City's rental housing stock was in detached single-family homes. Fully 25 percent of the rental stock was in duplex or flat type structures. Low-income senior housing in two large developments totaling 362 units represented over 23 percent of units in structures containing three or more units. Table 16 provides details of the structural composition of the City's housing stock in 2000.

According to the Assessor's office, the City contains 118 rental developments with four or more units. The median number of units among these 118 developments is six units, with an average of 11 units. Further, there are few newer rental developments, whether affordable or market-rate, of any scale in the entire City. Rather, according to the City's Building Inspector, nearly all of the rental apartments constructed over the last decade have been in small structures and rarely offer more than eight units.

**TABLE 16
COMPARISON OF UNITS IN STRUCTURE BY TENURE: 2000**

Tenure & Type	Wyandotte		Ecorse		Lincoln Park		Riverview		Southgate	
	#	%	#	%	#	%	#	%	#	%
Owner-Occupied										
1, detached	8,150	94%	2,400	90%	12,392	97%	3,144	91%	8,604	95%
1, attached	133	2%	40	1%	109	1%	244	7%	299	3%
2	198	2%	85	3%	127	1%	0	0%	6	0%
3 or 4	21	0%	28	1%	6	0%	22	1%	29	0%
5 to 9	22	0%	0	0%	15	0%	29	1%	72	1%
10 to 19	7	0%	0	0%	0	0%	8	0%	32	0%
20 to 49	63	1%	0	0%	0	0%	7	0%	0	0%
50 or more	9	0%	0	0%	5	0%	0	0%	6	0%
Mobile home	30	0%	109	4%	157	1%	0	0%	45	0%
Boat, RV, van, et	0	0%	7	0%	14	0%	0	0%	0	0%
Total:	8,633	100%	2,669	100%	12,825	100%	3,454	100%	9,093	100%
Renter-Occupied										
1, detached	831	26%	756	45%	1,006	30%	178	9%	397	11%
1, attached	109	3%	157	9%	75	2%	111	6%	81	2%
2	687	22%	315	19%	401	12%	9	0%	28	1%
3 or 4	436	14%	167	10%	439	13%	84	4%	466	12%
5 to 9	288	9%	63	4%	794	23%	539	28%	568	15%
10 to 19	255	8%	84	5%	162	5%	208	11%	755	20%
20 to 49	120	4%	9	1%	123	4%	247	13%	310	8%
50 or more	452	14%	93	6%	372	11%	522	28%	1,086	29%
Mobile home	0	0%	26	2%	7	0%	0	0%	49	1%
Boat, RV, van, et	5	0%	0	0%	0	0%	0	0%	3	0%
Total:	3,183	100%	1,670	100%	3,379	100%	1,898	100%	3,743	100%

U.S. Census

The relative lack of diversity in the City's stock of rental housing reduces the flexibility of the marketplace to enable existing residents to remain in the City as their housing needs change and limits the ability of the City to attract new residents. Additionally, the City's high proportion of detached single-family rental units is of concern since with this type of rental housing, since this can be indicative of residential instability and a potential for housing blight. This is due to the absence of day to day on-site management by landlords, as much of the daily/weekly home maintenance is left to the tenants who generally have minimal incentive to spend their funds on improving something owned by another. Even among small-scale multi-unit developments, maintenance issues can be problematic since ownership of scattered small apartment projects may lack the economies of scale more commonly available to larger projects, as they contract for maintenance services.

There is also very little variety in the City's stock of owner-occupied homes. With the exception of the City of Southgate, Wyandotte's proportion of detached single-family owner-occupied housing units is the highest among neighboring communities. The recent successful initiatives creating attached townhomes and stacked flats in multi-unit configurations have added to the variety of ownership housing available to existing residents as well attract new residents.

We anticipate that additional construction of attractive, high quality attached and multi-unit condominium housing will continue to receive positive market reception due to pent up demand for increased housing choice. Further development of these alternatives to detached single-family ownership housing should be encouraged to enable the City to meet the changing housing needs of its current empty nesters and younger seniors as well as to attract more younger residents into the City.

Housing Affordability

Home Ownership

In 2000, the Census indicated that the City's median home value was \$101,700. We estimate that a household income of \$36,300 would have been sufficient to qualify for purchase of the median priced home at that time.¹ With a 1999 median household income of \$43,740, nearly 60 percent of the City's households could have afforded the purchase of the median priced home.

Despite the above findings, home ownership remains burdensome to a portion of the City's households. The U.S. Department of Housing and Urban Development defines affordable housing, as housing that costs no more than 30 percent of household income. Census 2000 data indicates that 15 percent of Wyandotte's homeowners had ownership costs 30 percent or more of their incomes. Further, 10 percent of City homeowners or over 900 households had ownership costs 35 percent or more of their incomes.

When ownership costs are further screened by age of homeowner, we find that the greatest ownership burden is experienced among the City's older households. Householders 65-74 years paying 35 percent or more of their incomes as ownership costs accounted for 13 percent of all households in that age group. The proportion was 15 percent for householders 75 years and older.

An analysis of Census findings also indicates that the great majority of the City's households have ownership costs falling well below that indicated as burdensome. Specifically, in 2000 61 percent of all owner households in the City had less than 20 percent of their income devoted to the costs of ownership.

Rental Occupancy

With a median gross rent in 2000 of \$524, the minimum income to afford unit rental without incurring undue occupancy costs was \$20,960. Approximately 21 percent of the City's households could not afford the median gross rent in 2000 – accounting for more than 2,090 households. Further, 28 percent of the City's renter households paid 30 percent or more of their incomes for rent. While only five percent of the City's homeowners paid 50 percent or more of their income in owner occupancy costs, for renters, the cost burden was more broadly felt – 11 percent (343 households) had to pay 50 percent or more of their monthly income as gross rent. In contrast, 43 percent of the City's renter households paid less than 20 percent of their income for gross rent in 2000, indicating that the City's rental stock is very affordable.

Like their home-owning counterparts, the City's older renter households had the most burdensome occupancy costs. One-third of renter households 65 to 74 years old have rental occupancy burdens representing 35 percent or more of household income. However, only 16 percent of the oldest renter households (75 years and older) were in this situation. The City's two cooperative senior housing developments by offering over 360 affordable units have likely contributed to the relative lack of high rental cost burdens among the City's oldest households. Age at move in to such developments is often in the early or middle 70's.

While the City continues to offer a large stock of housing affordable to the majority of its households, with the above findings in mind, it is evident that additional efforts are needed to increase the City's supply of affordable housing. On the other hand, it is also apparent that many households of all ages were able to pay far more for housing occupancy costs than they actually did, as of the 2000 Census. As such, this indicates the potential to create housing with higher price points able to serve a broader variety of households and life styles.

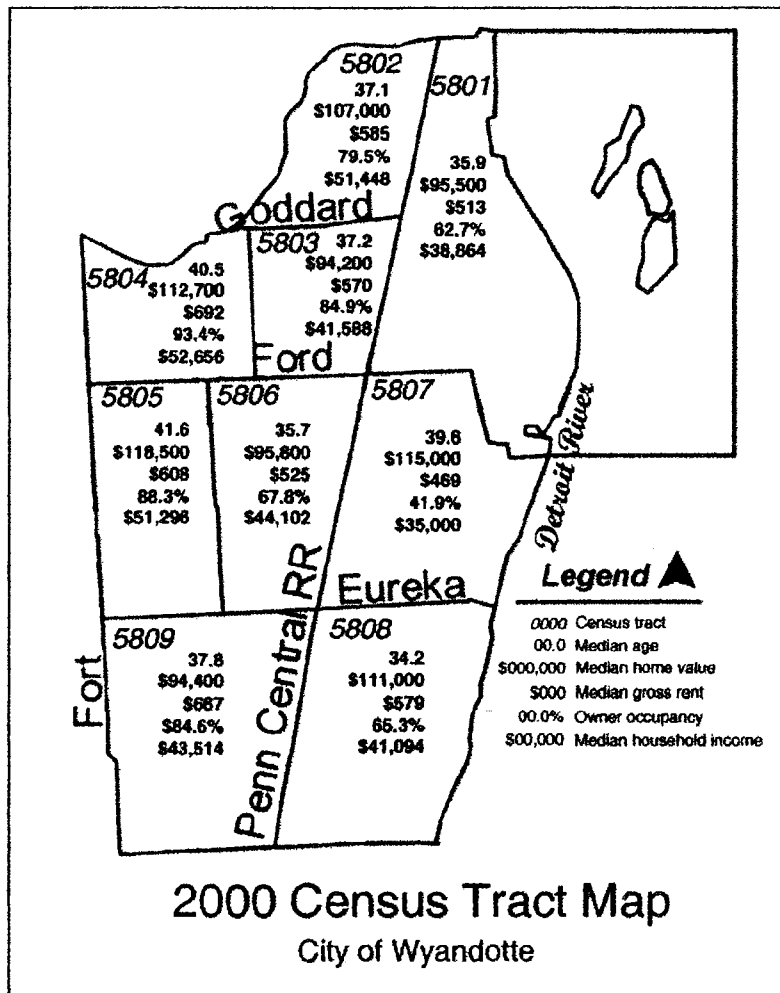
¹ Assumes 5% down payment, homestead millage rate of 48.0957 mills, finance rate of 5.76%, 30-year amortization, private mortgage insurance of 0.78% of the amount financed, \$7/\$1,000 of 75% of home sale price for property insurance and a maximum housing debt load of 29% of income.

ANALYSIS BY CENSUS TRACT

Our previous discussion presented information for the City of Wyandotte as a whole and, for many items, compared Wyandotte to its neighbors and to larger geographies. Figure 9 details key demographic indicators between smaller areas in the City, reflecting the City's division into nine census tracts

Tracts 5804 and 5805 are the highest income and housing value areas of the City. They also have the greatest concentrations of owner-occupancy. The median age of their residents is the highest among the nine tracts. Tract 5804 also has the highest median gross rent while the median gross rent in Tract 5805 ranks third highest in the City.

FIGURE 9



In contrast, tract 5807 has the lowest proportion of owner occupancy (less than 42 percent), the lowest median gross rents and the lowest median household incomes. That the median value of its owner occupied homes is second highest of all tracts in the City likely reflects the influence of newer condominium construction in the tract. The higher values in this part of the City also may be reflecting

how the market has come to consider historic and other well-maintained housing that is within walking distance of an attractive, vibrant downtown like Wyandotte's as well as being within view of the Detroit River.

SUMMARY AND IMPLICATIONS FOR CHANGE

The variety of opportunities and issues arising from recent and potential changes in the City's demographic characteristics is broad spread. The following provides highlights of a limited mix of such opportunities and issues.

Population and Household Trends

For several decades, Wyandotte has seen its population decrease, from a high of 43,519 in 1960 to SEMCOG's estimate for May 2003 of 27,719. Similarly, the City has seen its household base decline from a 1970 peak of 12,922 to a low of 11,816 in 2000. Signs of change may be occurring since the most recent household estimate by SEMCOG for the City indicates a possible gain between April 2000 and May 2003 of 28 households.

Whether or not the long-range household projections by SEMCOG of 11,194 households for the year 2030 will come true – or whether the recent gain in households will continue cannot be determined at this time. With continued concerted efforts by both the public sector and the private sector it may be possible to reverse these trends and see continued increase in the City's household base coupled with a slowing of the pace of its population loss, possibly to a point of stabilization.

Were the trends observed over the decade of the 1990's to continue, the City will be at risk for increased losses in revenue sharing and other population-dependent returns of taxes. Further, there will be a decreased need for various types of community services and /or facilities that were originally designed to support a far larger population and household base. Additionally, with a declining base of family households with children, the support for K-12 educational services may decline among voters, with adverse implications for the quality of the City's public schools.

Nonetheless, the need for basic services would continue, with service inefficiencies potentially increasing as the citywide density of population and housing decreases. Were this to occur, Wyandotte might find itself in a position not unlike Detroit, several miles to the north. On a daily basis, Detroit struggles to support its public infrastructure across the same large geographic area that peaked in 1950 at 1.8 million residents but now is home to less than 930,000 residents. With an awareness of its potential future, the City of Wyandotte has the opportunity to slow, minimize or potentially prevent such adverse changes.

Household Size and Housing Variety

Among its neighbors, Wyandotte has the smallest sized owner-occupied households. This factor, rather than out-migration of residents to other communities, has been the single largest contributor to Wyandotte's continued population decline. With the City's large base of detached single-family housing suitable for families with children, it is imperative that actions be undertaken to encourage housing turnover through provision of alternative housing choices to existing residents.

By providing increased variety of housing choice through enhanced diversity of the City's housing stock (physical diversity, tenure diversity, pricing diversity), the City's present householders will be encouraged to remain in the City as their lifestyles change. The City's empty nesters and younger seniors will be able to move from their present homes to housing that more closely reflects their interests and needs, as these interests and needs change over their life cycle. As these current residents move from their family-oriented detached single-family homes to the type of housing more suitable to childless, older households

opportunities will increase for the City to attract new, young family households to occupy the increasingly available stock of detached single-family homes.

By providing an increased variety of housing designed to appeal to the lifestyles of young single adults and childless couples, the City can increase its potential to retain these new childless residents over time as their lifestyles change. As such, these households also become prospects for occupying the family-oriented housing vacated by maturing families, empty nesters and younger seniors.

Spending Patterns and Age Trends

To further encourage not only in-migration of new residents as well as the retention of existing residents, enhancements to the City's offering of shopping, dining, cultural, recreation and entertainment facilities are warranted. In particular, downtown Wyandotte has the opportunity to once again become a major shopping and entertainment destination for not only the City's own residents and those in immediately adjacent communities, but for the larger Downriver area and beyond.

This movement might parallel, but need not duplicate the success of other southeast Michigan communities. Oakland County's Royal Oak provides one example of a possible future for Wyandotte. In that community, an increased mix of housing in and adjacent to the downtown supported an increased mix of retail, dining and nightlife facilities. There, the first new downtown housing initiatives had a strong appeal to singles and young childless couples that were drawn by the affordable pricing and styles of the first large new-construction initiatives in the downtown.

Subsequent developments featured larger condominium units at higher prices designed to appeal to a broader range of population ages. The majority of these more recently constructed units have had their greatest appeal to a somewhat older purchaser base. The most recent housing initiatives in downtown Royal Oak are now under construction as high-end luxury units in mixed-use mid-rise buildings. Targeted buyers are empty nesters and younger seniors comprised not only of Royal Oak's current residents, but appealing to prospects from well beyond the community's borders. Some of these units may be even be purchased as second homes for owners who may spend the winters in warmer climates.

The increase in the number as well as proportion of the City's seniors parallels that of other nearby communities and indicates an increasing necessity of providing both programs and facilities supportive of the health and self-sufficiency needs this age group. While the City currently has two large affordable rental senior housing developments, others may be needed. Additionally, opportunities are likely to increase for other forms of senior housing, including that designed for assisted living.

Diversity

For decades, Wyandotte has remained essentially homogeneous. However, demographic shifts at a national and regional level will likely see pressures for the City's population base to become more diverse over time. To help prevent increased diversity from having other than a positive impact on the economic and social health of the community, preemptive actions may be necessary. Among these might be diversity training for the City's service providers – both public and private sector – and educational services made available to both adults and children speaking English as a second language.

Opportunities may exist to support diversity in a positive fashion by encouraging greater variety in the product mix and services available from the City's retail and service establishments. This will not only reflect merchants' understanding of the needs of the City's newer and more diverse residential base, but may increase an interest in "shopping locally" among long-established residents.

Restaurants offering international cuisines and/or stores offering specialty breads, specialty pastries and ethnic foods for home consumption appeal not only to those who share the same cultural and dining

traditions offered by such establishments, but also appeal to others drawn by new experiences. Apparel and home furnishing stores featuring unique product lines reflecting other cultures may also have a similar appeal.

Age of Housing

The City's large base of aging housing stock, which is larger than that found in most neighboring communities, provides opportunities to continue the promotion of the City's historic neighborhoods and buildings. It also creates the ongoing need to support and encourage home maintenance and code compliance. Further, the concentration of older homes not only in Wyandotte and elsewhere in nearby communities and beyond provides opportunities for a variety of specialty retailers among which are specialty antique stores, specialty hardware stores and specialty furnishing stores. There may also be increased opportunities to encourage outlets that provide both hobby and professional training in restoration techniques for hardware, windows, siding, wood moldings and furniture refinishing. In turn, these activities would support further specialty retailers.