

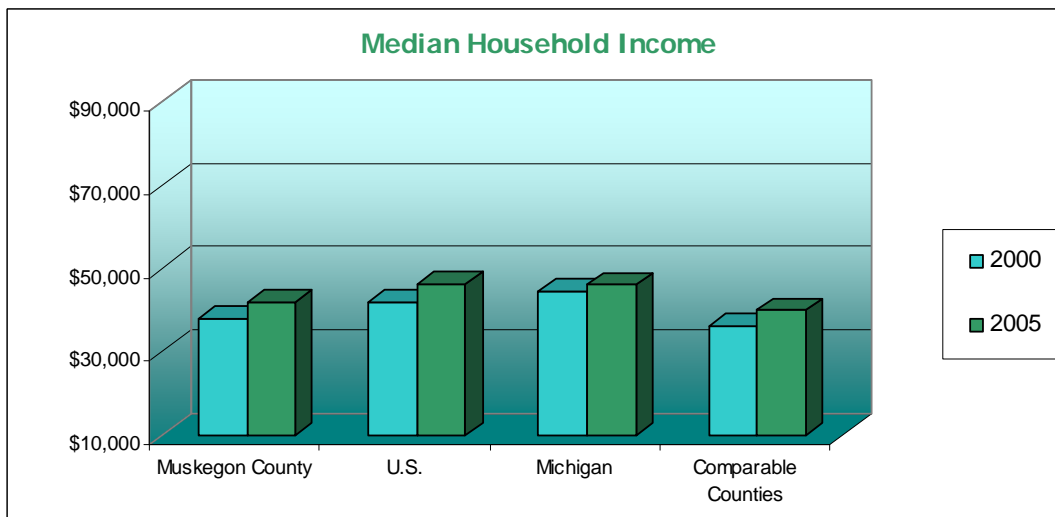
## Median Household Income

**Why:** Income determines the quantity and quality of the goods and services a household can buy. Adequate and consistent income is essential to acquiring the assets and financial security necessary for prosperity. Household income is the most commonly used measure of income. Median income is considered a better indicator than average household income as it is not dramatically affected by unusually high or low values.

**What:** Household income is the sum of money income received in the calendar year by all household members 15 years old and over, including members unrelated to the householder. Money income includes amounts reported for wage or salary income, net self-employment income, public assistance payments, retirement or disability income, and so forth. Median income is the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

**Where:** U. S. Census Bureau, *Decennial Census, and American Community Survey*  
<http://www.census.gov/>

Median Household Income				
Geography	2000		2005	
	Measure	Index Score	Measure	Index Score
Muskegon County	\$38,008	3.3	\$41,911	3.3
U.S.	\$41,994	3.5	\$46,242	3.5
Michigan	\$44,667	3.6	\$46,039	3.5
Comparable Counties	\$36,247	3.2	\$39,933	3.2
Highest Score	\$40,988	3.4	\$44,248	3.4
Lowest Score	\$31,521	2.9	\$34,804	2.9



*Median Household Income for Muskegon County stayed within the "sustainable" range in both 2000 and 2005, but was still below the income levels reported for the U.S. and Michigan.*

## Scoring

**Rubric:** There is no definitive standard or consensus on sustainable income levels. Household incomes are influenced by factors such as cost of living, employment availability and distribution, and so forth. The rubric levels are based on the quintile or fifths distribution of household incomes as reported by the U.S. Census Bureau for each indicated year. Each quintile represents 20%, or one fifth, of all households.

**Scale:** The income level for each index score is the lower limit of each Census quintile reported for the indicated year.

Rubric			
Level	Median HH Income		Index
	2000	2005	
Target	\$81,960	\$91,705	5
Thriving	\$52,265	\$57,658	4
Sustainable	\$33,005	\$36,000	3
Needs Improvement	\$17,955	\$19,178	2
Cause for Concern	\$8,978	\$9,589	1

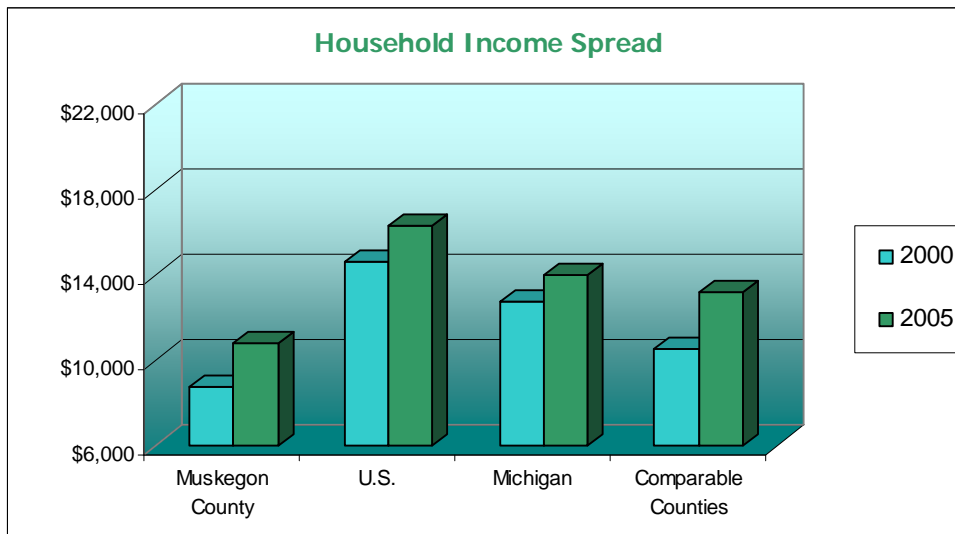
## Household Income Spread

**Why:** Variances in the distribution of incomes within a population are evaluated to determine inequities or other disparities between socio-economic groups. Research has shown strong links between income inequality and social cohesion. With higher levels of inequality, rates of civic engagement and crime rates are lower. Other research has also shown a high correlation between income inequality and population health – the higher the inequality the lower the overall level of health.

**What:** Household Income Spread is calculated as the difference between the reported median and mean household incomes. The mean is the average of all household incomes in the indicated geography. Median income is the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount. If there is a concentration of population with incomes at either end of the income distribution, the Household Income Spread value will be higher and the index score lower.

**Where:** U. S. Census Bureau, *Decennial Census*, and *American Community Survey*  
<http://www.census.gov/>

Household Income Spread				
Geography	2000		2005	
	Measure	Index Score	Measure	Index Score
Muskegon County	\$8,741	4.9	\$10,763	4.7
U.S.	\$14,650	3.0	\$16,314	2.5
Michigan	\$12,733	3.7	\$13,969	3.2
Comparable Counties	\$10,504	4.6	\$13,188	3.5
Highest Score	\$7,523	5.0	\$7,215	5.0
Lowest Score	\$12,844	3.6	\$17,116	2.3



*Household Income Spread for Muskegon County is relatively low resulting in a favorable "thriving" score. However, the spread has increased in recent years.*

## Scoring

**Rubric:** There is no consensus or standard on appropriate or sustainable Household Income Spreads. The rubric levels are based on the difference between the reported 2005 U.S. mean and median household incomes.

**Scale:** The lower limit for the Sustainable level was set at about 10 percent below the 2005 U.S. Household Income Spread of \$16,314. The levels below and above the Sustainable lower limit are set at intervals of about 20 percent.

Rubric		
Level	HH Income Spread	Index
Target	\$8,482	5
Thriving	\$11,745	4
Sustainable	\$14,682	3
Needs Improvement	\$17,945	2
Cause for Concern	\$21,535	1

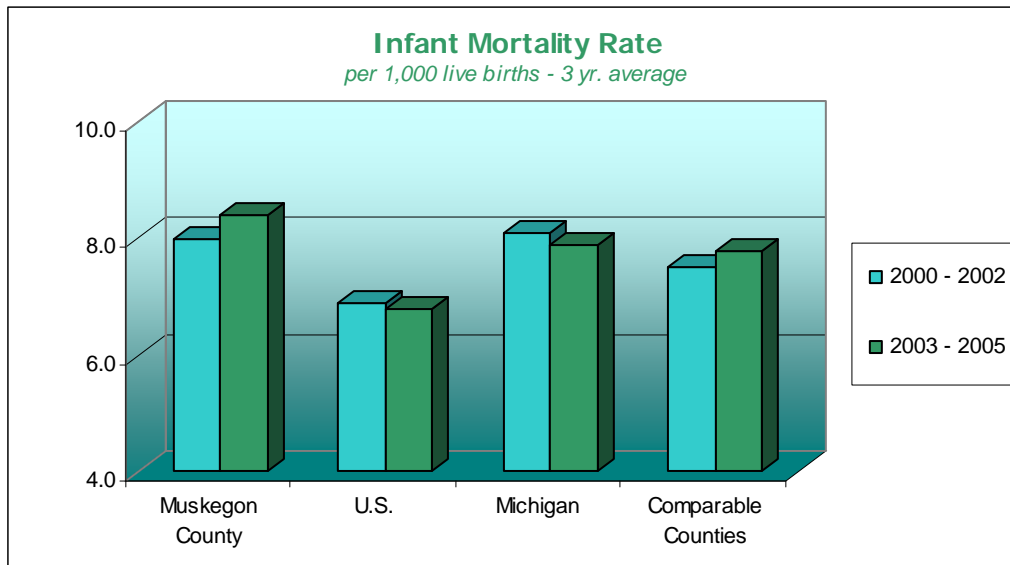
## Infant Mortality

**Why:** Infant mortality is used to compare the health and well-being of populations, and can also serve as an indicator of the quality of healthcare delivery systems within a geographic area.

**What:** Infant mortality is defined as the number of infants who are born alive, but die before one year of age. The infant mortality rates reported here are the three-year moving averages of the number of infant deaths per 1,000 live births during the indicated period.

**Where:** Michigan and Muskegon County data are as reported by the State of Michigan Department of Community Health, Vital Statistics, <http://www.mdch.state.mi.us>. U.S. data are from the U.S. Center for Disease Control. Data reported for the Comparable Counties are from the respective state and county health departments.

Infant Mortality <i>per 1,000 live births</i>				
Geography	2000 - 02		2003 - 05	
	Measure	Index Score	Measure	Index Score
Muskegon County	8.0	2.9	8.4	2.8
U.S.	6.9	3.5	6.8	3.6
Michigan	8.1	2.9	7.9	3.0
Comparable Counties	7.5	3.2	7.8	3.1
Highest Score	3.8	5.0	4.0	4.9
Lowest Score	1.0	1.0	9.7	2.1



*The African American infant mortality rate in Muskegon County for the 2003-05 period was 17.6, or almost three times the rate of 5.9 reported for white infants.*

## Scoring

**Scale:** The target infant mortality rate of less than 3.99 is based on the reported rates for developed countries with rates significantly lower than the U.S. average. In 2007, infant mortality for Japan was 3.2, in Germany it was 4.1, and Sweden had the lowest reported rate of 2.8.

**Rubric:** A simple scale of decreasing rates of 1.99 per level.

Rubric		
Level	Infant Mortality Rate	Index
Target	3.99 /<	5
Thriving	4.0 - 5.99	4
Sustainable	6.0 - 7.99	3
Needs Improvement	8.0 - 9.99	2
Cause for Concern	10+	1

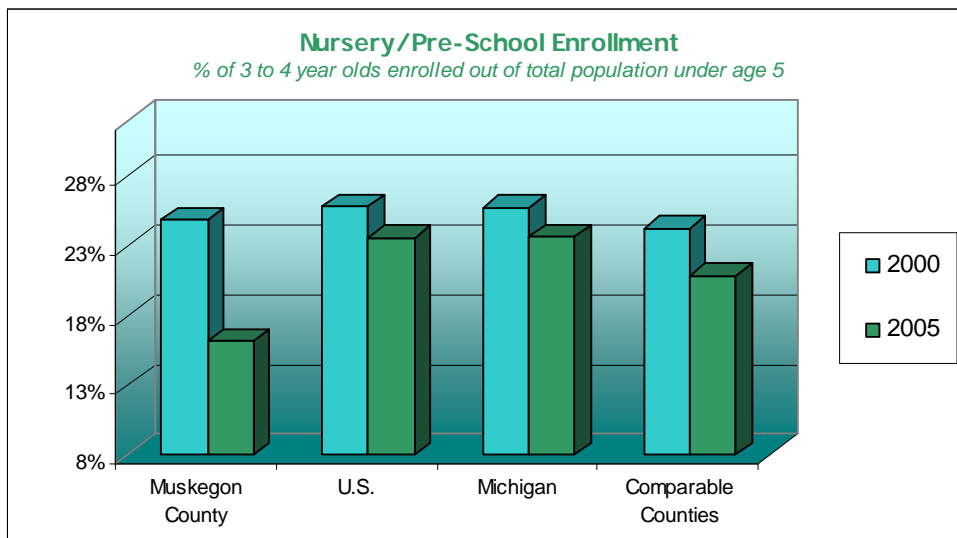
## Nursery/Pre-School Enrollment

**Why:** Education has been shown to provide economic benefits such as increased earnings potential and worker productivity, and societal benefits such as enhanced civic participation and reduced crime. The percent of three to four year olds enrolled in nursery or pre-school serves to indicate the value a community places on school readiness and its overall commitment to education.

**What:** The percentages reported here are the percent of three to four year olds enrolled in a nursery or pre-school (pre-kindergarten) out of the total population of all children ages 0 to 5. Assuming the distribution of ages is the same across the range of ages, the highest possible percentage on this measure is 40 percent. This calculated percentage is used because the U.S. Census Bureau does not separately count the population of 3 to 4 year olds.

**Where:** U. S. Census Bureau, *American Community Survey*  
<http://www.census.gov/>

Nursery/Pre-School Enrollment – % 3 to 4 year olds				
Geography	2000		2005	
	Measure	Index Score	Measure	Index Score
Muskegon County	24.9%	3.6	16.2%	2.5
U.S.	25.9%	3.7	23.6%	3.5
Michigan	25.8%	3.7	23.7%	3.5
Comparable Counties	24.3%	3.5	20.9%	3.1
Highest Score	28.8%	4.2	28.9%	4.2
Lowest Score	16.3%	2.5	13.3%	2.2



*The percent of Muskegon County children enrolled in nursery or pre-schools declined significantly from 2000 to 2005, and dropped to a less than sustainable level.*

## Scoring

**Rubric:** The target rate is based on a quintile distribution with 40 percent considered the highest percentage possible.

**Scale:** A scale of declining rates with the intervals at the highest and lowest levels being 4.0 percent, and the middle levels at 8.0 percent.

Rubric		
Level	Nursery/Pre-School Enrollment	Index
Target	32.0%	5
Thriving	28.0%	4
Sustainable	20.0%	3
Needs Improvement	12.0%	2
Cause for Concern	8.0%	1

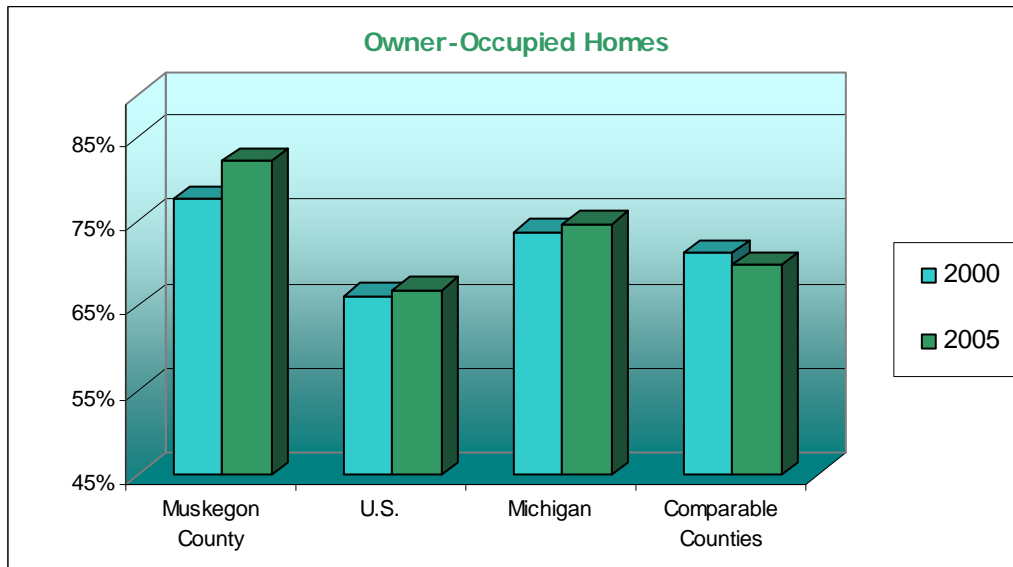
## Home Ownership

**Why:** Home ownership enhances the financial security of families and the stability of a community. Homeowners are likely to be more involved in their neighborhoods, communities, and schools.

**What:** The percentages reported here are the percent of homes occupied by owners among all occupied homes. A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

**Where:** U. S. Census Bureau, *American Community Survey*  
<http://www.census.gov/>

Home Ownership – percent owner-occupied homes				
Geography	2000		2005	
	Measure	Index Score	Measure	Index Score
Muskegon County	77.7%	4.7	82.1%	5.0
U.S.	66.2%	3.3	66.9%	3.4
Michigan	73.8%	4.2	74.7%	4.3
Comparable Counties	71.3%	3.9	69.8%	3.7
Highest Score	86.5%	5.0	84.2%	5.0
Lowest Score	63.4%	2.9	62.4%	2.8



*Home ownership in Muskegon County increased from 2000 to 2005 surpassing the target level and resulting in the highest index score possible.*

## Scoring

**Rubric:** The levels are based on the quintile distribution of the rankings of home ownership rates among all U.S. states.

**Scale:** A simple scale of declining rates of approximately 8.0 percent based on the range of lowest to highest percentages in the state rankings.

Rubric		
Level	Home Ownership	Index
Target	80.0%	5
Thriving	72.0%	4
Sustainable	64.0%	3
Needs Improvement	56.0%	2
Cause for Concern	48.0%	1

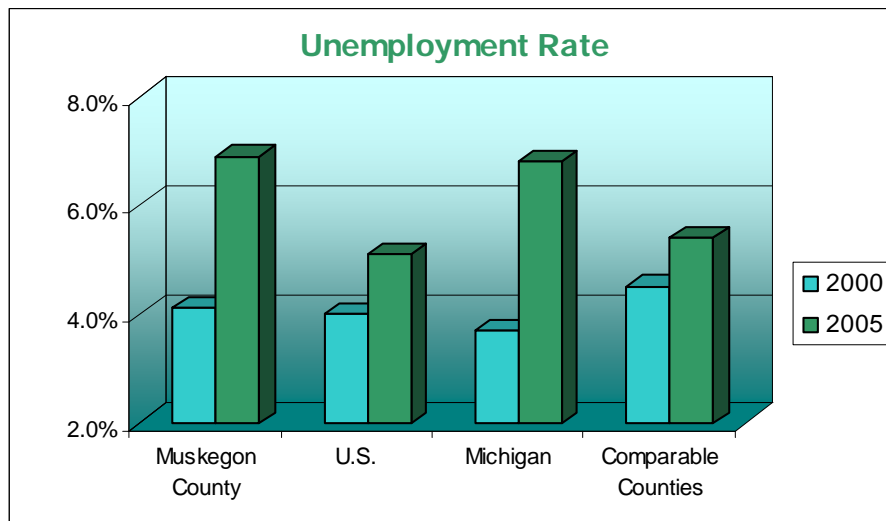
## Unemployment Rate

**Why:** Loss or lack of a job makes it difficult for an individual to make financial obligations, and if extended can limit the ability to meet basic needs. High unemployment rates in a community can result in greater demands on human services and increased social and economic problems including crime, family stress, bankruptcies and foreclosures.

**What:** The unemployment rate is calculated as the number of unemployed workers divided by the total civilian labor force. Only residents of the selected area who do not have jobs and are actively looking for work are counted as unemployed. State and county rates are the reported annual average for the indicated year; the U.S. rate is the average of the quarterly rates reported during the year.

**Where:** U. S. Bureau of Labor Statistics, <http://www.bls.gov/>

Unemployment Rate				
Geography	2000		2005	
	Measure	Index Score	Measure	Index Score
Muskegon County	4.1%	3.0	6.9%	1.6
U.S.	4.0%	3.0	5.1%	2.5
Michigan	3.7%	3.2	6.8%	1.6
Comparable Counties	4.5%	2.8	5.4%	2.3
Highest Score	3.8%	3.2	3.6%	3.4
Lowest Score	6.1%	2.0	7.3%	1.4



*Unemployment in Muskegon County has continued increasing since 2005. The unemployment rate reported for Muskegon County in June 2007 was 7.6%, which equates to an index score of 1.2.*

## Scoring

**Rubric:** The target rate is based on economic theory that full employment is equivalent to an unemployment rate of between two to four percent. With job flows – the gaps of time between job openings and hirings – a zero percent unemployment rate is not considered feasible.

**Scale:** A simple scale of increasing percentages from 2.0 to 8.0 percent, with 1.0 percent intervals at each level.

Rubric		
Level	Unemployment Rate	Index
Target	2.0% /<	5
Thriving	3%	4
Sustainable	4%	3
Needs Improvement	6%	2
Cause for Concern	8%	1