Analysis of the

KALAMAZOO, MICHIGAN HOUSING MARKET

as of December 1, 1971

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
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Housing Market Analysis
Kalamazoo, Michigan, as of December 1, 1971

Foreword

This analysis has been prepared for the assistance and guidance of the Department of Housing and Urban Development in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development
Federal Housing Administration
Economic and Market Analysis Division
Washington, D. C.

HOUSING MARKET ANALYSIS - KALAMAZOO, MICHIGAN
AS OF DECEMBER 1, 1971

The Kalamazoo, Michigan, Housing Market Area (HMA) is defined as Kalamazoo County, Michigan, which corresponds to the Office of Management and Budget definition for the Kalamazoo Standard Metropolitan Statistical Area. The estimated population of the HMA in December 1971 was 207,500, including 87,000 persons in the city of Kalamazoo. The HMA is located about 60 miles south of Grand Rapids and is approximately equidistant from Chicago and Detroit.

The economy of Kalamazoo is characterized by growth in the nonmanufacturing sector. Employment in trade, services and government is dominant, but the paper and allied products industry is an important source of employment as well. Kalamazoo is the site of Western Michigan University (with 21,900 students in 1971). Total employment in the HMA and student enrollment at the university increased substantially during the mid- and late 1960's, resulting in a strong demand for multifamily housing. Although effective demand for single-family houses has declined, the sales market remains tight.

Anticipated Housing Demand

There will be an average annual demand for about 1,525 new, nonsubsidized, housing units in the Kalamazoo HMA during the forecast period ending December 1, 1973. The main source of this demand are the projected increase in the number of households and replacement needs generated by the loss of dwelling units from the housing inventory. After considering current housing market factors, acceptable levels of vacancy, shifts in tenure, and current construction volume, construction to meet the projected annual demand should consist of 500 single-family houses, 700 units in multifamily structures, and 325 mobile homes.

The total demand projections are slightly below the level of construction in the peak years of 1965 to 1967, but are about the same as the levels of activity in the 1968 to 1971 period. While building permits for conventional construction were sharply below peak levels in the past few years, this was also the period in which the use of mobile homes expanded greatly in Michigan and total net additions to the housing inventory averaged nearly 1,500 units a year in the past four years.

Construction of the projected units should be sufficient to maintain a reasonably balanced housing market in the HMA over the next two years.

Qualitative distributions of demand for single-family houses by price class and for multifamily units by gross monthly rents and unit size are presented in table I.

Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficent to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Kalamazoo HMA, the total occupancy potential is estimated to be 725 units annually, including 225 units designed for occupancy by elderly persons (see table II). Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and individuals.

The annual occupancy potentials[1/] for subsidized housing discussed below are based upon 1971 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on December 1, 1971,[2/] and on available market experience.

1/ The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the caluclated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.

2/ Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

Section 235 and Section 236. Subsidized housing for households with low to moderate incomes may be provided under either Section 235 or Section 236. Moderately-priced, subsidized sales housing for eligible families can be made available through Section 235. Subsidized rental housing for the same families may be alternatively provided under Section 236; the Section 236 program contains additional provisions for subsidized rental units for elderly couples and individuals. In the Kalamazoo HMA, it is estimated (based on regular income limits) that, for the period December 1, 1971 to December 1, 1973, there is an occupancy potential for an annual total of 265 subsidized family units utilizing either Section 235 or Section 236, or a combination of the two programs. In addition, there is an annual potential for about 100 units of Section 236 rental housing for elderly couples and individuals. Based on exception income limits, the potential for family and elderly units would remain virtually unchanged.

There has been some activity under Section 235 in the Kalamazoo area. During the past two years, about 45 existing properties and approximately 345 new houses have been insured. About 30 houses, located on scattered sites throughout the HMA are under construction with Section 235 financing expected. In December 1971, there was one project of Section 236 housing completed in the Kalamazoo HMA, with a total of 216 units designed for family occupancy.

There are also four projects of Section 221(d)(3) BMIR housing in the Kalamazoo area, with a total of 547 units, including two projects of cooperative housing in the city of Kalamazoo. All of these projects have experienced satisfactory occupancy levels.

There is one project of Section 236-B (noninsured housing financed by the Michigan State Housing Authority) under construction in the Kalamazoo area. This project consists of 165 units. There is also a proposal for 150 units of Section 236 elderly housing. Construction of the project for the elderly is scheduled to start in early 1972. Completion of the Section 235 and Section 236 family units should satisfy about 75 percent of the first year's occupancy potential for Section 235 and Section 236 housing for families. The Section 236 elderly project is not expected to be completed until the second year of the forecast period and it should satisfy much of the potential among elderly households.

Public Housing and Rent Supplement. The annual occupancy potential for low-rent public housing is estimated at 385 units for families and 185 units for elderly individuals and couples. Under the somewhat more restrictive rent-supplement program, the potential would be reduced to 100 units for families, but all elderly couples and individuals who are eligible for public housing also are eligible for rent supplements. About 60 percent of the families and about 50 percent of the elderly also are eligible for housing under Section 236 (see table II).

There is no local housing authority operating in the Kalamazoo area and no public housing units have been constructed. There are 244 units of rent supplement housing, including one project of 200 units, and 44 units on scattered sites around the city of Kalamazoo.

There are no plans for establishing a local housing authority or construction of public housing units during the forecast period. However, about 20 percent (35 units) of the 165 units being constructed under Section 236-B will be allocated for rent supplement tenants and should satisfy about one-third of the first year's potential for the rent supplement program. In addition, about 30 units of the Section 236 project for the elderly scheduled to be completed during 1973 will be allocated to rent supplement tenants. Completion of these units should satisfy about 20 percent of the potential of the elderly eligible for rent supplement.

Sales Market

The market for new nonsubsidized single-family houses in the Kalamazoo area has been characterized by declining effective demand in recent years. Except for increases in 1965 and in 1970, single-family building activity declined every year after 1962. The market for new single-family homes was depressed during the period of high interest rates and scarcity of mortgage funds in 1969 and 1970. The current homeowner vacancy rate was estimated at a low 0.9 percent of the inventory in December and reflects the recent low level of single-family construction. Since 1969, approximately 345 new units of housing were insured under the Section 235 program. As the level of new construction declined, the market for existing properties weakened and the average period required to sell both speculatively built new homes and existing properties increased significantly.

The market for existing houses has reacted more quickly to lower interest rates and plentiful mortgage funds than has the market for new homes. In December 1971, good quality existing properties were selling shortly after they were listed. Improvement is evident in all price classes; however, there is some weakness in the market for existing homes located in the northern sections of the city of Kalamazoo; the softness in this segment of the market reflects the poor quality of many inner-city properties and consumer preferences regarding location. In addition, local sources indicate that the market for existing property priced above $35,000 has declined noticeably in recent months. The rising construction costs of new units also has been a factor in the increased demand for existing units as many purchasers seek the best values through the purchase of lower cost existing properties.

Most of the new nonsubsidized homes built recently have been marketed on a speculative basis and have been priced between $25,000 and $35,000. The strongest segment of the market for new sales housing appears to be the $25,000 to $32,000 price range in large subdivisions around the city of Kalamazoo. Absorption of higher priced units ($35,000 and above) has been slower and builders have decreased their speculative building in the upper price ranges. The lowest cost new housing in the Kalamazoo area is priced between $17,500 and $22,000, with most of the units financed under provisions of the Section 235 programs. Prices on these homes are at the maximum allowed price of $18,000 and $21,000.

for three and four bedrooms, respectively. Many units financed under this program have been located on scattered sites in the city and also in the town of Portage, south of Kalamazoo.

Rental Market

The impact of population growth has been evident in the rental market. Continued increases in student and other university-affiliated households has resulted in high levels of multifamily construction since the mid-1960's. From 1960 through 1964 the number of multifamily units authorized by building permits averaged about 145 units a year, while the average from 1965 through 1970 was about 780 annually. Indications are that the total number of multifamily units authorized for the year 1972 will not be significantly greater. The current renter vacancy rate of 5.9 percent is well below the 9.2 percent recorded in 1960. The current vacancy rate is not indicative of the total market, however, since most of the vacancies are concentrated in the older, marginally acceptable units in poor locations or which lack amenities.

The market for moderately-priced rental accommodations appears to be in reasonable balance. Apartments built during the peak construction years of the mid-1960's have had good occupancy. Rents in this segment typically range from $140 a month for one bedroom units to $240 for a three bedroom apartment, including utilities. Almost all of the apartments in this category are garden style or townhouse units.

Demand is strongest in student affiliated developments around the Western Michigan University campus. Most projects near the campus have virtually no vacancies during the school year. Projects which primarily cater to single students generally charge between $75 and $85 per student monthly plus utilities in furnished apartments and require two students in a one-bedroom unit, and four in a two-bedroom unit (with a gross rent of $300). Although their rents are considerably higher than for nonstudent apartments, the projects must sustain relatively high vacancy levels during the summer months.

The supply of low-priced, older rental units is extremely limited in the Kalamazoo area. This housing, usually single-family dwellings or converted units, are particularly appropriate for the needs of the students since they are in close proximity to the campus. The market for these units is very tight because many students are willing to pay rents which exceed the normal market rate of those units, thus depriving many lower income persons of rental accommodation alternatives. In addition, this segment of the market remains tight even through the summer months as many students are willing to pay partial rent through the summer months in order to have the unit the following fall.

Operation Breakthrough. Kalamazoo was one of the original eight sites throughout the country selected by HUD for Operation Breakthrough. The ultimate goal of Operation Breakthrough is to provide the needed number of housing units at a quicker, more efficient pace through the use of improved technology, while slowing the escalation in cost. The project in Kalamazoo, known as New Horizon Village, will consist of 14 detached single-family homes; 104, one, two, and three bedroom garden and medium rise apartments; and 127 attached single-family townhouses. The experiment in Kalamazoo makes use of modular construction and, in addition, there is much use of new building materials made possible by relaxed local building and zoning codes.

New Horizon Village will be operated as a non-profit cooperative. The monthly charges will range from about $105 to $310. However, some units have been allocated for families under provisions of the Section 236 cooperative program with an attached rent supplement program. About 10 percent of the families in the development are expected to receive rent supplements.

As of December 1, 1971, about 200 of the final 245 units had been erected on the site. Completion of the project is expected in early 1972. Occupancy of these units should be closely observed to ascertain the depth of the market.

Economic, Demographic, and Housing Factors

The estimated demand for nonsubsidized housing units over the next two years is based on the trends in employment, income, population, and housing factors summarized below.

Economic Factors. The Western Michigan University and the paper products industry are the primary employment sources in the Kalamazoo HMA. Of secondary importance are the large number of trade and service jobs arising from student demand for consumption goods and services. From 1960 through 1970, nonagricultural wage and salary employment grew, on the average, by 1,575 jobs a year. Manufacturing employment increased by only 175 jobs annually during this period, while nonmanufacturing increased by nearly 1,400 a year reflecting the impact of the university. In the first ten months of 1971, nonagricultural wage and salary employment declined by about 700 jobs, compared to the comparable period in 1970. Manufacturing employment declined by about 1,900 jobs, but employment in nonmanufacturing increased by about 1,100 (see table III).

In 1971, the paper industry provided about 23 percent of the jobs in manufacturing in the HMA. Since 1960, however, there has been a steady decline in employment in this industry totaling about 2,900 jobs. Despite a continued good demand for paper, the industry in Kalamazoo in recent months has been affected by continued high production costs. Several plants have relocated to other sections of the country and those firms which remain have severely curtailed employment.

Layoffs at the paper plants throughout the HMA are chiefly responsible for the recent rise in unemployment. During the first ten months of 1971, there were 6,300 persons (7.3 percent) unemployed, compared with 4,200 persons (5.0 percent) for the first ten months of 1970.

The nonmanufacturing sector accounts for almost 63 percent of nonagricultural wage and salary employment in the HMA. In the ten month period October 1971, nonmanufacturing employment totaled 45,900 jobs, an increase of 14,600 (1,225 annually) since the 1960 average. The period of the greatest nonmanufacturing employment increase occurred between 1966 and 1969 when an average of 2,000 jobs were added annually. Despite the decline in manufacturing employment this year, employment in nonmanufacturing for the first ten months of 1971 was 1,100 workers above the comparable period in 1970.

During the December 1971-December 1973 forecast period, nonagricultural wage and salary employment is expected to increase by about 1,150 jobs annually. Nonmanufacturing employment will account for virtually all of the new jobs annually as government employment continues to expand and as the trade and service industries respond to continued increases in university-connected population. Recent employment data suggests that employment at the paper plants has stabilized around its current level. In addition, the relatively large proportion of government employment has tended to moderate the impact of losses in the paper industry (see table III).

In December 1971, the median annual income of all families in the Kalamazoo HMA was estimated to be $10,950, after deduction of federal income tax. The median annual after tax income of renter households of two or more persons was estimated to be $8,400. The 1971 incomes represented considerable increases over the 1959 median incomes of $5,750 and $4,425 for all families and renter households of two or more persons, respectively. See table IV for percentage distributions of all families and renter households by income classes for 1959 and 1971.

Demographic Factors. The population of the Kalamazoo HMA was estimated at 207,500 as of December 1, 1971. From April 1960 to April 1970, the average population increase was about 3,180 yearly. About 35 percent of that growth consisted of students. Since April 1970, the population has increased by an annual average of 3,570 persons. The rate of population growth accelerated between 1964 and 1970, when increases in employment and university enrollment were greatest. Current enrollment at the university is approximately 21,900 (see table V). Of the total population of the HMA, about 87,000 persons live in the city of Kalamazoo.

The continued economic growth forecast for the Kalamazoo area during the 1971-1973 period and the anticipated expansion of enrollment at Western Michigan University will result in continued in-migration into the area and a subsequent population increase during the next two years of about 3,500 persons annually, including about 1,200 students.

There were approximately 61,350 households in the Kalamazoo HMA on December 1, 1971, of which an estimated 5,000 were student households. Trends in household growth in the Kalamazoo area generally paralleled population growth during the 1960 decade. Between April 1960 and April 1970, there was an average annual increase of 1,125 households. Since the 1970 Census, there has been an average annual increase of 1,170 households. Since annual population growth during the next two years is expected to approximate that of recent years, the rate of household growth should continue because residence hall occupancy is declining while student enrollments increase. No new dormitories will be constructed during the 1971-1973 projection period. The number of households in the Kalamazoo HMA will reach 63,750 by December 1973, an increase of 1,200 households annually, including a yearly growth of about 550 student households during the forecast period (see table VI).

Housing Factors. The housing inventory totaled 64,350 units as of December 1971, a net gain of about 1,800 units since April 1970. The net increase in the inventory since 1970 resulted from the completion of 1,900 units, the conversion of 150 units, the addition of 250 mobile homes and the loss of about 500 units through demolition or other causes. There were 1,500 units under construction in the HMA on December 1, 1971, including 200 single-family houses and 1,300 units in multifamily structures. Of the multifamily units under construction in the HMA, 165 were being built under the Section 236 program of the National Housing Act.

The volume of building activity in the HMA[1/] has fluctuated from year to year. Nonsubsidized units declined from 1,297 authorized in 1961 to 766 in 1962, but reached a peak of 2,135 in 1966. Between 1966 and 1969, annual building activity declined each year. In 1967, there were 1,714 units authorized, 1,160 in 1968 and 1,038 in 1969. Since 1969, building activity in the Kalamazoo area has been bolstered by construction of subsidized housing under provisions of the Section 235 and 236 programs.

The number of multifamily units authorized during the 1960-1970 decade generally followed the trend of total construction, from a low of 80 units in 1962 to a high of 1,329 units in 1966. The general shift from owner to renter status in the Kalamazoo area is shown by the pattern of variations in single-family authorizations. Single-family building permits declined from a high of 1,202 units in 1961 to a low of 447 units in 1969 (see table VII).

Vacancy. There were approximately 3,000 vacant housing units in the Kalamazoo HMA in December 1971, of which 1,500 were available for occupancy; 1,500 were either seasonal, unsuitable as dwellings, or unavailable for other reasons. Of the available units, 400 were for sale and 1,100 were for rent. The homeowner vacancy rate of 0.9 percent reflected the generally balanced state of the market for sales housing. The vacancy rate for rental units was 5.8 percent, somewhat lower than the 6.5 percent recorded in the 1970 Census. The current renter vacancy rate represents a substantial decline from 1960 when the renter vacancy rate was 9.2 percent.

Local sources indicate that most vacancies in rental accommodations are found in the older, converted single-family houses, located primarily within the inner city which are generally less competitive (see table VIII).

1/ Virtually all residential building activity is covered by building permits.

Table I

Estimated Annual Demand for New, Nonsubsidized Housing
Kalamazoo, Michigan, HMA
December 1971 to December 1973

A. Single-family Homes

Sales price	Number of units	Percent of total
Under $20,000	40	8
$20,000 - 24,999	70	14
25,000 - 29,999	100	20
30,000 - 34,999	150	30
35,000 - 39,999	85	17
40,000 and over	55	11
Total	500	100

B. Multifamily Units

Gross monthly rent[a/]	Efficiency	One bedroom	Two bedrooms	Three or more bedrooms
Under $150	40	-	-	-
$150 - 179	10	210	-	-
180 - 209	-	60	210	-
210 - 239	-	20	50	35
240 - 269	-	-	50[b/]	15
270 - 299	-	-	-	5
300 and over	-	-	-	5
Total	50	290	300	60

a/ Gross rent is shelter rent plus the cost of utilities.
b/ Total demand at this rent level and above.

Source: Estimated by Housing Market Analyst.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing
Kalamazoo, Michigan, Housing Market Area
December 1971 - December 1973

	Sec. 235 & 236[a/] exclusively	Eligible for both programs	Public housing exclusively	Total for both programs
A. Families				
1 bedroom	35	20	35	90
2 bedrooms	20	70	100	190
3 bedrooms	25	40	65	130
4+ bedrooms	35	20	35	90
Total	115	150	235[b/]	500
B. Elderly				
Efficiency	20	35	90	145
1 bedroom	20	25	35	80
Total	40	60[c/]	125[c/]	225

a/ Estimates are based on regular income limits.

b/ Approximately 40 percent of these families also are eligible under the rent supplement program.

c/ All of the elderly couples and individuals also are eligible for rent supplement payments.

Source: Estimated by Housing Market Analyst.

Table III

Civilian Work Force Components
Kalamazoo, Michigan, Housing Market Area
Annual averages, 1960-1971[a/]

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	10 months ending October 1970	10 months ending October 1971
Total labor force	69,400	69,100	69,800	70,200	71,200	74,000	77,800	80,300	82,000	83,900	86,000	85,650	86,550
Unemployment	3,300	3,900	3,200	3,200	2,500	2,300	2,300	2,700	2,900	2,700	4,600	4,300	6,300
Pct. of labor force	4.8	5.6	4.6	4.6	3.5	3.1	3.0	3.4	3.5	3.2	5.3	5.0	7.3
Nonag. wage & salary employ.	57,400	56,500	58,100	58,600	60,300	63,000	67,000	69,500	71,100	73,300	73,100	73,200	72,500
Manufacturing	26,200	25,200	26,300	26,100	26,400	26,600	29,200	30,200	29,800	29,500	28,000	28,400	26,500
Durable goods	9,700	8,900	9,900	9,900	10,000	10,200	12,300	13,400	13,800	13,600	12,600	12,900	12,100
Metal industries	900	900	900	900	1,000	1,400	2,800	3,600	4,200	4,400	4,100	4,300	4,000
Nonelec. machinery	2,300	2,300	2,400	2,400	2,700	3,000	3,300	3,400	3,300	3,200	3,300	3,300	3,100
Trans. equipment	c/	c/	c/	c/	c/	c/	c/	3,500	3,600	3,400	2,900	3,000	3,000
Other durable goods	6,700	5,800	6,800	6,500	6,500	6,000	6,300	2,900	2,700	2,500	2,200	2,200	2,000
Nondurable goods	16,600	16,300	16,400	16,300	16,400	16,400	16,900	16,800	16,000	15,900	15,400	15,500	14,400
Paper & allied prods.	8,900	8,700	8,600	8,300	8,200	8,000	8,300	8,000	7,600	7,500	6,900	7,000	6,000
Other nondurable goods	7,700	7,600	7,800	8,000	8,200	8,400	8,600	8,800	8,400	8,400	8,500	8,500	8,400
Nonmanufacturing	31,300	31,200	31,800	32,500	34,000	36,700	37,800	39,300	41,300	43,800	45,100	44,800	45,900
Construction	2,800	2,500	2,200	2,300	2,700	3,500	3,300	3,400	3,300	3,700	3,100	3,100	3,100
Trans., comm., & utils.	2,200	2,200	2,200	2,200	2,200	2,300	2,400	2,400	2,400	2,400	2,600	2,600	2,600
Wholesale trade	1,700	1,700	1,700	1,700	1,900	2,100	2,200	2,400	2,500	2,600	2,600	2,600	2,600
Retail trade	8,700	8,500	8,500	8,300	8,400	8,800	9,400	9,500	9,800	10,400	11,000	10,900	11,600
Fin., ins., & real estate	1,500	1,500	1,600	1,600	1,700	1,800	2,000	2,100	2,200	2,300	2,300	2,300	2,300
Service	6,100	6,200	6,300	6,500	7,100	7,400	7,500	7,800	8,500	8,800	9,000	9,000	9,100
Government	8,300	8,600	9,200	9,900	10,100	10,700	11,000	11,700	12,600	13,600	14,400	14,200	14,500
Federal	400	400	500	500	500	600	600	600	700	800	900	900	900
State	3,500	3,800	4,300	4,700	4,800	5,400	5,500	6,100	6,400	6,700	7,000	6,800	6,800
Local	4,200	4,400	4,500	4,700	4,700	4,800	4,900	5,000	5,500	6,100	6,500	6,500	6,800
All other employment[b/]	6,800	6,900	6,800	6,600	6,700	6,700	6,600	6,400	6,200	6,300	6,200	6,200	6,300
Agricultural	1,800	1,700	1,700	1,700	1,700	1,600	1,600	1,600	1,500	1,500	1,400	1,500	1,400
Labor-mgt. disputes	100	100	-	100	-	200	300	100	300	100	700	500	200

a/ Subtotals may not add to totals because of rounding.
b/ Includes self-employed, domestic workers, and unpaid family workers.
c/ Employment included in other durable goods to avoid disclosure.

Source: Michigan Employment Security Commission.

Table IV

Estimated Percentage Distribution of Families by Annual Income[a/]
Kalamazoo, Michigan, Housing Market Area
1959 and 1971

Income class	1959 All families	1959 Renter households[b/]	1971 All families	1971 Renter households[b/]
Under $ 3,000	13	27	4	8
$ 3,000 - 3,999	9	16	3	7
4,000 - 4,999	15	18	3	7
5,000 - 5,999	17	14	4	7
6,000 - 6,999	13	9	5	8
7,000 - 7,999	11	6	6	9
8,000 - 8,999	6	4	7	9
9,000 - 9,999	4	2	10	7
10,000 - 12,499	7	2	20	16
12,500 - 14,999	3	1	11	10
15,000 and over	2	1	27	12
Total	100	100	100	100
Median	$5,750	$4,425	$10,950	$8,400

a/ After deduction of federal income tax.
b/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table V

Trend of Student Enrollment and Housing Patterns at Western Michigan University Fall 1960 - Fall 1971

Fall of:	Student Enrollment[a/]	Change from from previous year	Residence hall population	Off-campus population
1960	9,327	-	3,516	5,811
1961	9,545	218	3,946	5,599
1962	11,114	1,569	4,764	6,350
1963	12,014	900	5,284	6,730
1964	13,770	1,756	6,332	7,438
1965	16,106	2,336	7,404	8,702
1966	NA	NA	NA	NA
1967	NA	NA	NA	NA
1968	18,679	NA	7,611	11,068
1969	20,125	1,446	7,773	12,352
1970	21,713	1,588	7,405	14,308
1971	21,875	162	6,689	15,157

a/ Includes all full time degree credit students.

Source: Off-campus Housing Office; Western Michigan University.

Table VI

Demographic Trends
Kalamazoo, Michigan, Housing Market Area
1960-1973

Area	April 1, 1960	April 1, 1970	December 1, 1971	December 1, 1973	Average annual change 1960-1970	Average annual change 1970-1971	Average annual change 1971-1973
			Population				
Kalamazoo Co. total	169,712	201,550	207,500	214,500	3,180	3,570	3,500
Kalamazoo	82,089	85,555	87,000	88,300	345	870	650
Remainder of county	87,623	115,995	120,500	126,200	2,835	2,700	2,850
Students	9,327	20,125	21,875	24,275	1,080	1,050	1,200
Non-students	160,385	181,425	185,625	190,235	2,100	2,520	2,300
			Households				
Kalamazoo Co. total	48,139	59,406	61,700	64,100	1,125	1,310	1,200
Kalamazoo	23,856	25,779	26,450	26,950	195	380	250
Remainder of county	24,283	33,607	35,250	37,150	930	940	950
Students	NA	4,300	5,000	6,100	NA	400	550
Non-students	NA	55,106	56,700	58,000	NA	910	650

Note: Detail may not add to total because of rounding.

Source: 1960 and 1970 Censuses of Population and Housing; estimates by Economic and Market Analysis Division.

Table VII

Housing Units Authorized by Building Permits
Kalamazoo, Michigan, Housing Market Area
1960-1971

Unsubsidized	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	11 mos. 1971
Total	1,238	1,297	766	831	830	1,613	2,202	1,714	1,275	1,038	1,544	1,720
Kalamazoo County	1,238	1,297	766	831	780	1,613	2,135	1,646	1,160	1,038	1,235	1,205
Single-family	1,082	1,202	686	694	528	873	806	787	706	447	517	463
Multifamily	156	95	80	137	252	740	1,329	859	454	591	718	742
Kalamazoo City	219	178	147	187	224	595	889	469	168	354	491	337
Single-family	90	97	81	79	121	125	105	89	59	22	42	43
Multifamily	129	81	66	108	103	470	784	380	109	332	449	294
Remainder of county	1,019	1,119	619	644	556	1,018	1,246	1,177	992	684	744	868
Single-family	992	1,105	605	615	407	748	701	698	647	425	475	420
Multifamily	27	14	14	29	149	270	545	479	345	259	269	448
Subsidized												
Kalamazoo County	-	-	-	-	50	-	67	68	115	-	309	515
Single-family	-	-	-	-	-	-	-	-	-	-	144	200
Multifamily	-	-	-	-	50	-	67	68	115	-	165	315

Source: U.S. Bureau of the Census, C-40 Construction Reports and local building inspectors.

Table VIII

Trends in Housing Units and Occupancy
Kalamazoo, Michigan, Housing Market Area
1960-1971

Components	April 1960	April 1970	December 1971
Total housing inventory	52,437	62,529	64,700
Total occupied units	48,139	59,406	61,700
Owner-occupied	36,352	42,466	43,800
Percent of all occupied	75.5	71.5	71.0
Renter-occupied	11,787	16,940	17,900
Percent of all occupied	24.5	28.5	29.0
Total vacant units	4,298	3,123	3,000
Available vacant	1,938	1,542	1,500
For sale only	748	370	400
Homeowner vacancy rate	2.0%	0.9%	0.9%
For rent	1,190	1,172	1,100
Renter vacancy rate	9.2%	6.5%	5.8%
Other vacant[a]	2,360	1,581	1,500

a/ Includes seasonal units, vacant dilapidated units, units rented or sold awaiting occupancy, and units held off the market.

Source: 1960 and 1970 Censuses of Housing and estimate by Housing Market Analyst.

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