



# the chaldeans

in metropolitan detroit

2008 HOUSEHOLD SURVEY RESULTS

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DR. MARLA SCAFE



KURT METZGER

The Chamber would like to thank Dr. Marla Scafe of Walsh College and Kurt Metzger of the United Way for their contribution to this project.

## Executive Summary

The Chaldean Chamber of Commerce, in collaboration with other local Chaldean organizations, came to the decision that a survey of the community would be beneficial as a way of both gaining a better understanding of the community and of obtaining a better estimate of the actual number of Chaldeans in the Detroit area. An advisory group was formed in 2006 and Dr. Marla Scafe from Walsh College and Kurt Metzger from the United Way for Southeastern Michigan were retained to assist in the development of the survey instrument, the survey methodology and the analysis of results. The first half of 2007 was spent contacting churches and a variety of other sources in an effort to create a mailing list for survey distribution. Two rounds of questionnaire mailings were conducted during the second half of 2007.

Based on the results of the survey and the multiple additional sources utilized, we are able to estimate the current Chaldean community as numbering **113,000 individuals** residing in approximately **27,500 households**. While the survey area was concentrated in the tri-county area, we were also able to collect information from residents in Washtenaw County.

The average Chaldean household was comprised of 4 persons, with 4- and 5-person households comprising the most frequent responses. While southeast Michigan has been suffering a loss of young, educated professionals (the so-called brain drain), it is apparent that the Chaldean community has not followed this trend. Educational attainment has been rising, as Chaldean families emphasize the importance of education for their children. However, it is apparent that once they have completed college, the vast majority of young Chaldean professionals are remaining in the area, often continuing to reside in the home of their parents.

In addition to household composition and educational attainment, the survey gathered information on age, employment, business ownership, church attendance, income, place of birth, year of entry, language spoken at home, housing type, ownership and value, fuel usage, income and more.

Among the most interesting findings of the survey was the fact that **approximately 61 percent of Chaldean households own their own business**. While grocery stores, convenience stores and gas stations formed the basis of early entrepreneurship, Chaldeans have moved on to invest in rental properties and real estate holdings, larger supermarkets, cell phone stores and hotels. An analysis of household income responses yielded a **median household income of \$96,100**, well above the area median. One reason for this (in addition to business ownership) is the fact that Chaldean households tend to be family households and, more often than not, contain multiple workers. In addition to owning businesses and vehicles (58 percent of households own 2 or more), Chaldeans are homeowners. The sur-

vey found that an astounding **96 percent of Chaldean households were homeowners** and that their **median housing value was \$339,100**.

We hope to gather a great deal more information on the Chaldean business community as we launch a business survey in June 2008.

## Introduction

The Detroit metropolitan area contains the largest single concentration of Chaldeans, Assyrians and Syriacs<sup>1</sup> in the Western Hemisphere — most of them immigrants or the descendants of immigrants from Iraq. The approximate number of Chaldeans in the area has been estimated for some time to be in the range of 100,000 – 120,000. Other Chaldean communities, which tend to identify themselves as “Assyrian or Chaldean,” are located in Chicago, suburban San Diego and Turlock, California. Most Detroit-area Chaldeans currently live in the areas nearest to the six Chaldean Churches. In addition to the six, there is also an Assyrian Church in Warren and a Syriac Church in Farmington Hills. The once-thriving Chaldean community in Detroit, in the vicinity of John R and 7 Mile Road, has experienced a steady decrease over the last decade, with many relocating to communities in Oakland and Macomb counties. These growing suburban concentrations are primarily in southern Oakland County, including Southfield, Oak Park, Troy, Farmington, Farmington Hills, Birmingham, Bloomfield Hills and West Bloomfield. The recent addition of St. George Church in Shelby Township is evidence of the growing Chaldean presence in Macomb County, concentrated in Warren, Sterling Heights, Utica and the townships of Shelby and Macomb. In the Detroit area resides the largest single concentration outside the Middle East of persons identifying themselves as “Chaldeans.”

Chaldeans differ from the majority of Iraqis in three major respects: first, they are Christian rather than Muslim; second, their ancestral language is Aramaic rather than Arabic; and third, most prefer to identify themselves as Chaldeans rather than as Arabs or Iraqis. Chaldeans also trace their lineage to the Chaldean empire of ancient Mesopotamia, whose major city was **Nineveh**. Chaldeans are one of a number of groups that originate from this area and speak the Aramaic language.<sup>2</sup>

Like many other ethnic groups, Chaldeans trace their origin not merely to the same national background, but more specifically to a particular

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1 The remainder of the report will refer to representatives of the Chaldean, Assyrian and Syriac communities as Chaldean.

2 The authors of this study wish to acknowledge the work of Mary C. Sengstock, Ph.D., who has written extensively on the Chaldean community. Her writings provided much of the background material for this introduction.

town of that country. Chaldeans are descendents of Northern Iraq, from the Nineveh Province. A large portion of the Detroit area's Chaldeans are descended from residents of a single town, Telkaif, located near the ruins of the ancient city of Nineveh, in northern Iraq. Those not from Telkaif come from nearby towns, such as Alqosh, in the same province, which is a predominantly Christian area. Detroit's Chaldeans are also sometimes called "Telkeffes," after the name of their original village.

Religion is of enormous importance to members of the Chaldean community. Chaldeans are particularly proud of their heritage as one of the oldest of the Christian groups. Detroit's Chaldeans are affiliated with the Roman Catholic faith, following a specific ritual called the Chaldean Rite. Members of the Chaldean Rite have their own leader, or Patriarch.

The first Chaldean church in Detroit, called "Mother of God," was formed in 1947. This church, relocated to Southfield, now serves as the seat of the Chaldean rite bishop of the United States. Five other Chaldean parishes serve the community. They are Sacred Heart on 7 Mile near John R in Detroit, St. Josephs in Troy, Mar Addai in Oak Park, St. Thomas in West Bloomfield, and most recently, St. George in Shelby Township in Macomb County. Chaldeans are very devout Catholics, emphasizing frequent church attendance and religious education for their children, providing strong support for the church, and focusing much of their community life on the church. Many American-born Chaldeans, however, are likely to attend church at the nearest Catholic Church, rather than frequenting specific Chaldean services.

Chaldeans are also very family-oriented. They tend to have large families, tend to marry within their community in accordance with custom or law, and have strong extended family ties. The Chaldean family exercises great influence over the individual in such issues as job choice, the choice of a marriage partner, and so on. There is great commitment to assisting the extended family in bringing additional members from Iraq to the United States. This commitment increased in the 1990s as conditions in Iraq deteriorated due to the Gulf War. While the number of Chaldeans marrying outside the ethnic community has increased in recent years, it is common for the non-Chaldean spouse to be drawn into the Chaldean community and for the Chaldean spouse and children to remain close to the Chaldean side of the family.

Chaldeans first came to Detroit in the first decade of the Twentieth Century, probably drawn by the growing automobile industry, as well as Detroit's already existing Middle Eastern community, consisting largely of Lebanese and Syrian Christians. The earliest Chaldean immigrants quickly became associated with the grocery business, owning small "Mom and Pop" type operations. Over time, the grocery business has played a major role in the community, particularly by helping to support new immigrants

as they arrive. Today, Chaldeans own the majority of the grocery and party stores within the city limits of Detroit. They have also moved into a variety of other occupations and professions, including law, medicine, and real estate. In many instances, the grocery business has served as the genesis of these other activities, as successful grocers have moved into wholesale supply activities, owned real estate, and rented businesses to others.

Detroit's Chaldean community has endured a particularly difficult period following the Iraqi invasion of Kuwait in August 1990, and continuing through the period of the Gulf War and Iraq's attempts at reconstruction. The new Iraq War initiated by the U.S. in 2003 has served to exacerbate this situation, and has brought increased immigration of Chaldeans from Iraq into the Detroit community as they flee conditions in war-torn Iraq. The Detroit community has also revitalized its Chaldean heritage. Their visibility as a result of the wars has made Chaldeans more aware that most Americans identify them with Iraq and the Arab world. This realization has made many Chaldeans more anxious to emphasize their unique historical, linguistic and religious heritage. This is reflected in increased Chaldean language classes and a greater emphasis on religious education for children.

### **Refugee Resettlement and the Detroit Chaldean Community**

The United States government has offered to increase the number of Iraqi refugees it will allow to emigrate to the United States over the next several years. It is anticipated that, due to the sizeable communities of both Christian and Muslim Iraqis already resident in the Detroit region, metropolitan Detroit will receive a sizeable share of the total. Local organizations, led by the Chaldean Federation and Chaldean Chamber of Commerce, have been working hard both in the Middle East and locally to organize service providers and other sources of assistance to make the transition successful for the Iraqi Christians when they arrive.

Unfortunately, the pace of refugee resettlement has been extremely slow, and the numbers considerably lower than originally expected.

Nevertheless, the local work continues and representatives of the Federation and Chamber have made visits to the Middle East to better understand the conditions of Chaldeans having to live in refugee camps in Jordan and Syria, in addition to others who have fled to the northern, Kurdish sections of Iraq.

An article by Andrew Harper for the Migration Policy Institute provides a "status report" on the situation in Iraq. While Chaldeans do not account for the majority of Iraqi refugees, it is safe to say that refugee status describes the majority of Chaldeans who, until the latest war, were living in Iraq.

No one knows the exact number of Iraqis who were displaced either before or after the March 2003 invasion. However, the most accepted

estimate is that over 4 million, or just over one in six, are either displaced within Iraq or have fled abroad. Of these 4 million Iraqis, the United Nations High Commissioner for Refugees (UNHCR) estimates that some 2.2 million are internally displaced: 1,021,962 were displaced prior to 2003; 190,146 were registered as displaced between 2003 and 2005; and another 1,043,886, (as of July 31, 2007) were displaced following the bombing of a Shiite shrine in Samarra, north of Baghdad, in February 2006.

The International Organization on Migration (IOM) has reported that, as of May 15, 2008, more than 750,000 are the most vulnerable among an estimated 2.2 million IDPs in Iraq, many of whom are now living with host families in abandoned buildings or in poorly supported camps. *More than 50,000 of them are Christians (Chaldeans, Assyrians, Syriacs & Armenian).* In response to this crisis, the Government of Iraq and a number of NGOs have started providing limited basic assistance, including food to the IDPs. But regular additional support is required to complement this assistance. In Syria there are more than 1.5 million Iraqis – many of whom have no savings, no income and no means of support.

A recent assessment on returns to Iraq was carried out for UNHCR by a market research agency in Syria. The agency interviewed Iraqis in the Syrian capital of Damascus, at the refugee agency's registration, at food distribution sites in community centers and during home visits. UNHCR Spokesperson Jennifer Pagonis said that those unwilling to return to Iraq were clear about the reason why.

“Sixty-one percent stated they are under direct threat in Iraq; 29 percent don't want to return because of the general insecurity in Iraq; 8 percent responded that their home in Iraq had been destroyed or is presently occupied by others; 1 percent said they had no job in Iraq; and 1 percent said they had no more relatives left at home.” Only 4 percent of Iraqi refugees surveyed in neighboring Syria have plans to return to their homeland, according to UNHCR. Nearly 90 percent have no plans to return, while the remaining 6 percent are not sure what they will do.

The United Nations refugee agency says close to five million Iraqis have been uprooted as a result of the crisis. According to UNHCR surveys, at least half of the one million Christians have fled their homes to other parts of Iraq or to neighboring countries. One-quarter of those registered as refugees from Iraq are Christians.

The U.S. Refugee Admission officials and the resettlement agencies are reporting that, as of May 15, 2008, just over 5,000 Iraqi refugees have been admitted to the United States, with approximately 2,250 coming to Metropolitan Detroit. In addition, 5,000 Special Immigrant Visas (SIV) will be granted over the next 5 years.

The Chaldean Federation of America (CFA) is assisting Iraqi Asylees

in obtaining asylum in the U.S., with several families and individuals already granted legal stay. CFA is working closely with a number of pro-bono legal clinics, such as Villanova U., Texas U. and the University of Detroit Mercy. It is anticipated that more than 1,000 families will benefit from this program this year.

A brief summary of the characteristics of the refugee population in 2007 demonstrates the unequal impact suffered by Christian Iraqis.

- Over 80 percent originate from Baghdad, with less than 5 percent fleeing from each of the following provinces: Ninewa, Diyala, Kerbala, Basrah, and Anbar.
- Over half of those registered are Sunnis, with Shiites representing less than 25 percent of the total in each country. The exception is Lebanon, where close to 60 percent of those registered are Shiites.
- The proportions of Christians (20 percent) and Mandeans (3 percent) registered are much higher than their relative proportions in Iraq, where their combined totals are less than 5 percent.
- The average case size has increased in recent months as entire families, rather than individuals, have fled.
- The number of vulnerable people has increased. UNHCR is identifying larger numbers of severe medical cases, survivors of torture and trauma, and women at risk. In Damascus, 36 percent of those registered are identified as having specific needs.

### **Iraqi Asylum Seekers**

Asylum applications by Iraqis in industrialized countries rose 45 percent in the first half of 2007 compared to the previous six months. This follows a 77 percent increase in applications in 2006.

UNHCR has referred more than 15,000 Iraqis for resettlement to 14 resettlement countries, including 11,000 to the United States. At least 15 percent of those cases referred for resettlement are women at risk, with another 10 percent being survivors of torture and trauma.

Although the resettlement response is speeding up as more Iraqis complete the process, the numbers who have actually departed are still low. The United States, which is by far the largest resettlement country, will have received some 1,500 Iraqis by the end of September. Having faced criticism at home for not processing Iraqi refugees (particularly those who worked for the U.S. military) more quickly, the U.S. government now expects to increase its capacity so it can resettle 1,000 per month going forward. The challenge is that Syria, while its borders remain open, receives at least 2,000 increasingly vulnerable Iraqis per day.

While UNHCR is well on track to meet its target of registering some

200,000 Iraqis and referring 20,000 Iraqis for resettlement by the end of 2007, these numbers only represent a small fraction of the estimated Iraqi population in the region. The number who will actually depart for resettlement is likely to be far less than 10,000, since fewer than 2,000 Iraqis had moved by late September. This means that the ongoing assistance and protection needs of hundreds of thousands of Iraqis will need to be immediate and massive. Given the lack of durable solutions, it may also have to be long term.

It is important to realize, as one reviews the results of the survey work done in 2007, that the picture of Chaldeans in metropolitan Detroit will change over the next several years. While refugee resettlement has been slow to date, it is anticipated that it will eventually begin to move closer to the initial estimates, and that a large percentage of the refugees will find their way to our area. Organizations such as the Chaldean Federation and Chaldean Chamber will be working closely with this community and we hope to be able to issue updates on numbers, characteristics, and settlement patterns in the coming years.

## The Survey

The Chaldean Chamber of Commerce, in collaboration with other local Chaldean organizations, came to the decision that a survey of the community would be beneficial as a way of both gaining a better understanding of the community and of obtaining a better estimate of the actual number of Chaldeans in the Detroit area. An advisory group was formed in 2006 and Dr. Marla Scafe from Walsh College and Kurt Metzger from the United Way for Southeastern Michigan were retained to assist in the development of the survey instrument, the survey methodology, and the analysis of results.

The first half of 2007 was spent refining the questionnaire and developing mailing lists. Contacts were made with each of the area's Chaldean churches, as well as other sources, in order to develop what could be considered a comprehensive list. The first wave of questionnaire mailing occurred in the May-June period of 2007. Due to a somewhat low response rate, and the concern that there may have been some confusion with the information provided regarding the data for questionnaire return, a second mailing was conducted during August and early September. Questionnaire data entry continued through the end of 2007.<sup>3</sup>

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<sup>3</sup> A full methodology section is included at the end of this report.

## Results<sup>4</sup>

### Total Chaldean Population

Based on the results of the survey and the multiple additional sources utilized, we are able to estimate the current Chaldean community as numbering 113,000 individuals, residing in approximately 27,500 households. While the survey area was concentrated in the tri-county area, we were also able to collect information from residents in Washtenaw County.

The primary concentrations of Chaldean households were found in the counties of Macomb and Oakland. The primary Macomb County communities for Chaldean residents were Sterling Heights, Warren, Clinton Township, Shelby Township, Macomb Township, Roseville and Eastpointe. Oakland County came in with the largest Chaldean numbers, with concentrations in the following communities: West Bloomfield, Southfield, Oak Park, Madison Heights, Bloomfield Township, Farmington/Farmington Hills and Rochester/Rochester Hills. Wayne County was home to the smallest number among the three counties. While Detroit, particularly the neighborhood bounded by Six Mile Road (south), Eight Mile Road (north), Woodward Avenue (west) and John R Road (east), served for a long time as a place of settlement for newly arrived Chaldean immigrants in years past, this trend began to subside during the 1990s. Now, while efforts are underway to create a “Chaldean Town” concept of stores and other amenities along Seven Mile Road, the local community has moved in large numbers, replaced by African Americans, and the church that is located in the neighborhood reports continuously decreasing membership and attendance. The City of Detroit still has an estimated 7,000 Chaldean residents, but it is anticipated that the trend of out-migration will continue. There has been some trend, however, to move to other communities within Wayne County. Among those with any significant numbers are Belleville, Taylor, Trenton, Westland, Canton Township, Redford Township and the five Grosse Pointes. We were also able to collect information from Washtenaw County, primarily in the Ann Arbor-Ypsilanti corridor. Based on survey results, we are able to make a conservative estimate of approximately 7,000 residents.<sup>5</sup>

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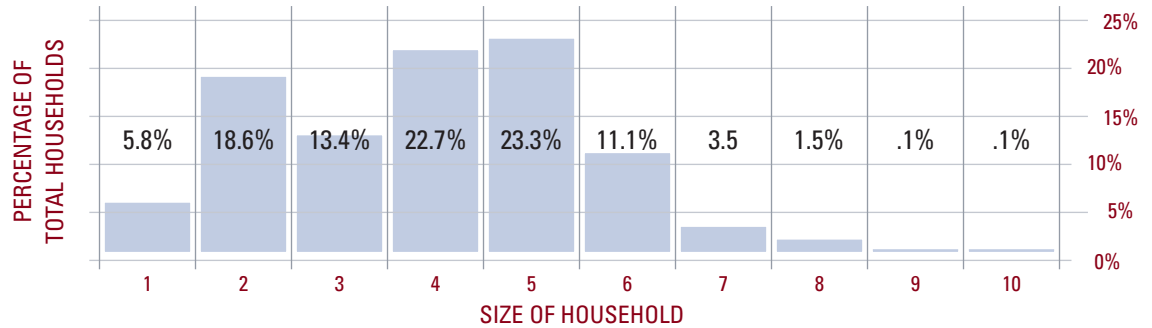
<sup>4</sup> These results represent the best estimate at this time based on survey results and additional contact with local sources – government officials, school district personnel, church leaders, Chaldean organizations, etc. We will continue to refine and expand upon the data collected and will issue additional reports when circumstances dictate.

<sup>5</sup> Due to the educational characteristics of the Chaldean population, it is safe to assume that a number of Chaldean college-age students are attending the University of Michigan in Ann Arbor and Eastern Michigan University in Ypsilanti. We can assume that, unless they commuted and were counted at their home address, there are a number of such students that we were unable to count in this survey.

### Household Characteristics

The average size of Chaldean households in the survey was 3.94 persons. This is slightly below the average size of Chaldean households calculated in the 2000 Census — 4.20 persons — but tracks well with 2006 estimates from the Census Bureau’s American Community Survey<sup>6</sup>. The average size of tri-county households in general is 2.58 persons. The chart below (Figure 1) shows the distribution of Chaldean households by size. It is clear that more than half of all households contain either 4 or 5 persons. The next most frequent arrangement is a 2-person household. We received one questionnaire from a household of 9, and two with 10-person households.

Figure 1. Chaldean Households in Metropolitan Detroit by Size, 2007



Family households represented 94 percent of the households responding to the survey. The 2000 Census measured this ratio at 91 percent, while families in the general population represented only 67 percent of all households. The average size of Chaldean families<sup>7</sup> was 4.13 persons.

### Age Distribution

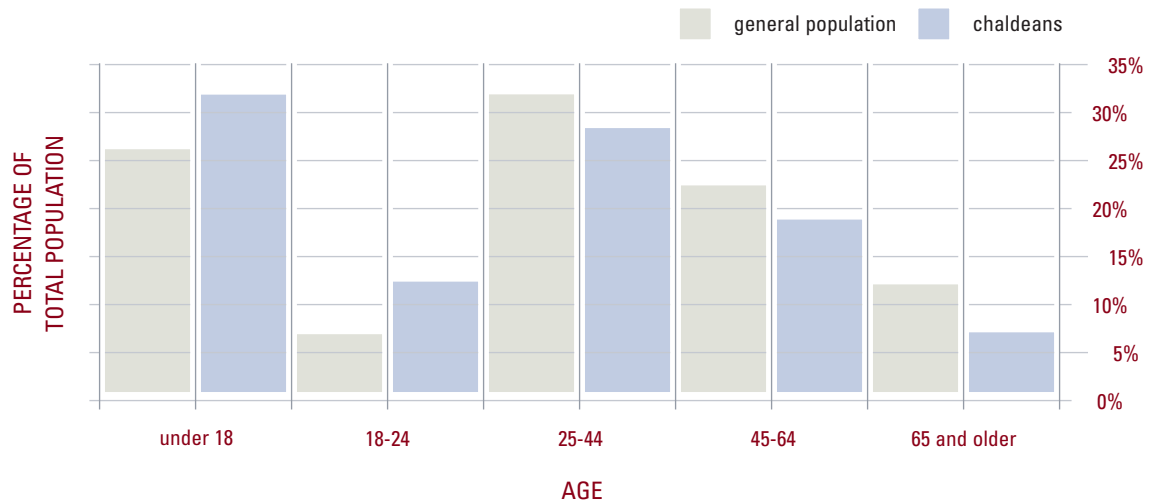
The Chaldean population is younger than the general population. This is a common characteristic for immigrant populations, as new immigrants tend to concentrate in the younger, working-age categories and have higher birth rates.

The next chart (Figure 2) demonstrates the fact that Chaldeans tend to be much more concentrated in the age categories below 25 years, and increasingly less as one moves up the age scale.

<sup>6</sup> Data from the American Community Survey for the Chaldean population is only available at the national level. At this level, Chaldean households were estimated to average between 3.67 and 3.89 persons per household.

<sup>7</sup> A household includes all the people who occupy a housing unit as their usual place of residence. A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Figure 2. Age Distribution of Chaldean Population in Metropolitan Detroit in Comparison to Total Population



A more detailed analysis of the age structure of the Chaldean population in Metropolitan Detroit can be gleaned from 2000 Census results. Figure 3 represents a ‘population pyramid’ that illustrates the age distribution, in 5-year cohorts, by gender. Each bar illustrates the percentage of the total population represented by that age/gender category.

While the ‘baby boom’ years (people born between 1946 and 1964; aged 35 – 54 in 2000) show an expected increase in share beyond those born immediately prior or after, the largest shares appear in the age groups between 10 and 25 years. This demonstrates both the effect of immigration of families with younger children in the last 20 years, as well as birth rates that tended to be higher in the later half of the 1980s and the beginning of the 1990s. Birth rates appear to have slowed down for Chaldeans, as with the population as a whole, in recent years. This can be observed by the shorter bars for the ‘less than 10 years of age’ cohorts.

### Educational Attainment

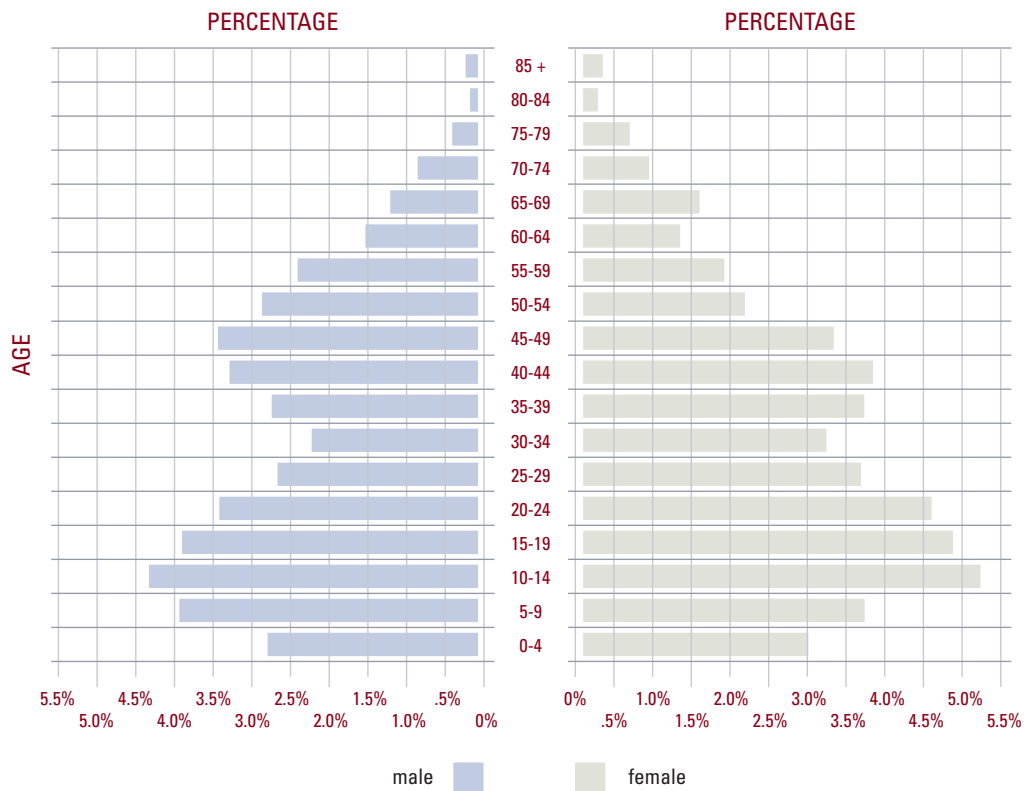
Educational attainment (years of school completed) was collected from all respondents. An analysis of the primary household members only – defined as the householder (person in whose name house or apartment is owned or rented) and spouse – shows an increase in educational attainment over what was reported in the 2000 Census<sup>8</sup>. The next chart (Figure 4) demonstrates the findings of both.

It is very clear that the major trend is toward increasing levels of college graduation. Chaldeans are no different than other ethnic

<sup>8</sup> The 2000 Census reported for all persons 25 years and over. Further analysis of those data clearly shows increasing levels of education with each new generation – particularly those born in the United States.

groups who have arrived in the United States. Education is seen as the key to success and children are supported and encouraged to pursue college and professional degrees. While the stereotype of the Chaldean population by non-Chaldeans is often one of convenience store and gas station owners/operators, the trend for Generations X and Y is that of high degrees of education and specialization in the law, medicine, finance, accounting, and the media.

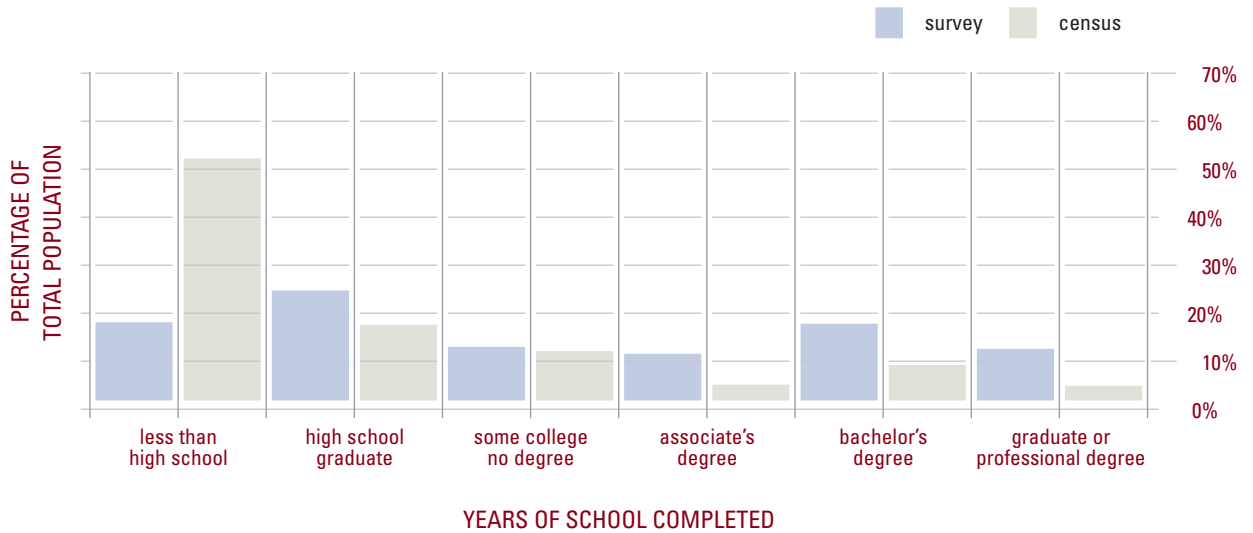
Figure 3. Chaldean Population Pyramid for Metropolitan Detroit in 2000



### Place of Birth

When asked for place of birth, survey respondents demonstrated a large share of first-generation immigrants, as 42.1 percent listed Iraq as birth country and another 1.4 percent listed another country outside the United States. The majority of respondents – 55.3 percent – reported being born in Michigan, with another 1.2 percent reporting another state.

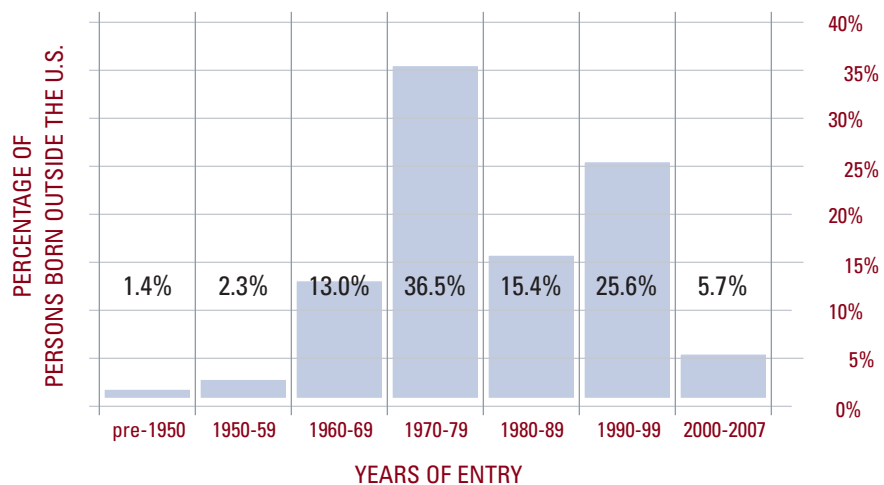
Figure 4. Educational Attainment of the Chaldean Population in Metropolitan Detroit, 2000 and 2007



**Year of Entry**

Figure 5 illustrates the pattern of immigration corresponding with periods of instability in Iraq. The largest influx occurred during the 1970s, when more than one-third of the metro area's foreign-born Iraqis came to the United States. The decade of the 1990s came in second. While the numbers post-2000 have been relatively small, it is anticipated that the refugee resettlement movement will result in these numbers increasing over the remainder of this decade.

Figure 5. Year of Entry for Persons Born Outside the United States



## Languages Spoken

Chaldeans hold onto their traditions and many today still speak the Chaldean language known as Aramaic. Also, many Chaldeans speak English, Arabic, and Spanish. While Chaldean children who lived in Iraq and went to national Iraqi schools were taught the native Arabic language, Chaldean elders have kept the Aramaic language and the parents have taught it to their children. Chaldeans also speak other foreign languages, with English, Spanish, French, Greek, German and Kurdish leading the way.

The current survey found almost two-thirds of respondents, 66.2 percent, reported speaking the Chaldean language – either solely or with other languages. Only 8 percent reported speaking Chaldean exclusively, while almost twice that – 15.7 percent – reported speaking English exclusively. The next most often mentioned language was Arabic, listed by 44 percent of respondents. While there were some anomalies in the responses given, it can be stated that at least 81 percent of respondents indicated that they speak English either exclusively or some of the time.

## Occupations

Chaldeans, as is the case for a number of other ethnic groups, are entrepreneurs. Chaldeans establish, own, and operate their businesses and are likely to be self-employed in greater numbers than most people in the Detroit area. While a large number of Chaldeans listed themselves as employees of private companies, with smaller than general population average shares of non-profit and government employment, the most important and illuminating employment characteristic is that of business ownership.

While we believe that some persons who listed employment in a private company may indeed be owners, or family members of owners, we can, with a high degree of certainty, state that at least 58 percent of households in our sample owned at least one business. In some cases more than one person in a household owned a business but it could not be determined if this meant separate business ownership or co-ownership.

While grocery stores, convenience stores, and gas stations formed the basis of early entrepreneurship, Chaldeans have moved on to invest in rental properties and real estate holdings, larger supermarkets, cell phone stores, and hotels. The respondents to our survey reported ownership from a single business to as many as 24 businesses, yielding a grand total of 1,764 businesses.<sup>9</sup> Utilizing the business

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<sup>9</sup> The current researchers are hesitant to make any estimates of total Chaldean business ownership from this household survey. A second survey, this time of businesses, is being undertaken in 2008 and will yield a more comprehensive analysis of business ownership and economic impact in the Chaldean community.

ownership rates in our survey, we can estimate a total number of Chaldean-owned businesses in the tri-county area (and Ann Arbor-Ypsilanti corridor) at just over 33,000. The top six businesses the survey shows are 351 convenience stores, 334 rental properties/real estate holdings, 138 supermarkets, 128 gas stations, 110 cell phone stores, and 91 hotels. Chaldeans were also shown to have expanded into other business ventures, including restaurants, insurance, contracting/construction, pizza shops, wholesale business, law offices, accounting, and hair salons. As the Chaldeans branch out into many new career opportunities, some of the younger generation Chaldeans would be satisfied to work for a large corporation.

### **Business Ownership**

While we continue to analyze the data coming from this question so as to provide input into our business survey<sup>10</sup> the survey results on business ownership yielded the following results:

Chaldeans own from one to, as many as, 24 businesses.  
These include:

- 351 convenience stores are owned (19.9%)
- 334 rental properties/real estate holdings (18.9%)
- 138 supermarkets (7.8%)
- 128 gas stations (7.3%)
- 110 cell phone stores (6.2%)
- 91 hotels (5.2%)
- 44 restaurants (2.5%)
- 42 insurance companies (2.4%)

Other business types, coming in small numbers, include contracting/construction, pizza shops, wholesale businesses, law offices, accounting firms, hair salons, and real estate agencies.

Among the distribution of ownership by households, we found the following:

- 56.9% own 1 business
- 20.4% own 2 businesses
- 11.4% own 3 businesses
- 4.4% own 4 businesses
- 2.5% own 5 businesses

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<sup>10</sup> Further analysis is being done on a series of occupation and business ownership questions to allow us to truly understand the job/ownership picture. These questions include: Employment Status/Name of Employer/Business Ownership/Number and Types of Businesses Owned.

### **Length of Residency**

Each household was asked how long they had lived at their current address. The results demonstrated a great deal of stability in the community. As shown in Table 1, more than half of all households have resided at their current address for at least 7 years. It may be noted that while the Chaldean community has been shifting their residency patterns in a northwesterly direction in Oakland County – toward White Lake Township, Novi and South Lyon – and increasing its presence in Macomb County, north of M-59 – a strong sense of community and stability has remained.

*Table 1. Length of Residency at Current Address*

Less than 1 year	1.5%
1-3 years	13.9%
3-7 years	29.2%
7+ years	55.4%

### **Housing Tenure and Structure Type**

The overwhelming majority of Chaldean households are homeowners. In fact, 96 percent of survey respondents stated that they owned the residence in which they lived. When asked to describe the type of structure in which they lived, more than 9 out of 10 households reported living in a “single-family residence.” Figures for the general population in 2006 show a 78.5 percent rate of single-family residency.

*Table 2. Living Arrangements by Type of Structure*

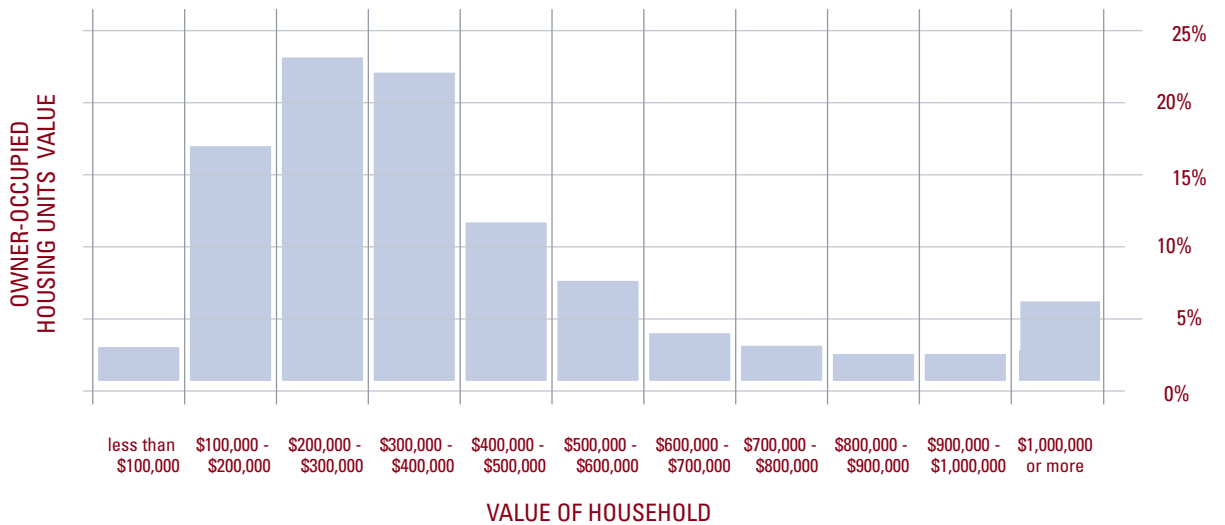
Single Family Residence	91.4%
Condominium	5.8%
Townhome	0.1%
Apartment	2.3%
Mobile Home	0.2%
Other	0.2%

### **Housing Value**

Respondents were asked the following housing question: “What is the value of this property; that is, how much do you think this house and lot, apartment, or mobile home and lot, would sell for if it were for sale?”

While responses covered the full range, from less than \$100,000 to \$1million or more, just under 46 percent of all responses fell between \$200,000 and \$400,000 (Figure 6). The median housing value for Chaldean residences was \$339,100.

Figure 6. Value of Owner-Occupied Housing Units



### Vehicle Ownership

Chaldean households in our sample were found to average 3 vehicles – cars, trucks, and SUVs. Table 3 compares the survey results with 2006 data gathered in the American Community Survey by the Census Bureau for the general population in Southeast Michigan. It is readily apparent that the Chaldean community, due to larger families and the tendency for unmarried adult children to remain in the family residence, is quite different from the general population in vehicle ownership. This is particularly the case in 1-vehicle households, a characteristic of only 10 percent of Chaldean households as opposed to 35 percent in the population at large, and households with 3 or more vehicles, where the shares are 45 and 19 percent, respectively.

Table 3. Vehicle Ownership by Household

	Chaldean	Total
0	1.3%	7.8%
1	9.6%	34.6%
2	44.6%	39.0%
3	21.4%	13.1%
4	14.0%	4.0%
5 or more	9.2%	1.6%

The last sections of our analysis deal with economic, health, and religious issues.

In addition to tabulating household income figures, we also asked questions on utility – gas and electricity – costs. It should be stated at the outset that the typical survey respondent, whether Chaldeans in this survey or the general population in the Decennial Census and private surveys, tend to under-report income. There are a number of factors that cause this but the fact remains that income is under reported. We would also caution one when using the utility cost data. While we believe respondents report these values to the best of their ability, there is the tendency to not be sure of actual costs and, rather than researching past bills, a sometimes random (though informed) choice of categories.

### Household Income

Table 4 provides the distribution of household incomes reported in our survey. It is apparent that the Chaldean community is quite diverse socioeconomically. Just over one in five Chaldean households reported an income less than \$50,000. It would be safe to assume that many of these are either single-person households, perhaps elderly, or relatively new immigrant families that have yet to establish themselves. Another one in five households reported incomes between \$100,000 and \$150,000. Better than one in four households reported incomes in excess of \$150,000.

*Table 4. 2007 Household Income Distribution*

\$0 - \$49,999	21.4%
\$50,000 - \$99,999	31.0%
\$100,000 - \$149,999	20.9%
\$150,000 - \$199,999	10.4%
\$200,000 - \$299,999	8.5%
\$300,000 - \$399,999	2.6%
\$400,000 - \$499,999	1.5%
\$500,000 - \$749,999	1.9%
\$750,000 - \$999,999	0.7%
\$1,000,000 or more	1.1%

Based on the responses provided, we calculated a Chaldean median household income of \$96,100.<sup>11</sup> Computing an average household income of \$138,888, we can estimate a total Chaldean household income as being in the range of \$3.8 billion.

For comparative purposes we calculated 2007 median household

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<sup>11</sup> We recognize that, due to the large income categories used, there may be some overestimation of median income. Had the categories been in increments of \$10,000 or \$20,000, rather than \$50,000, our estimating procedures would have been more finely delineated. Nevertheless, we feel strongly that the median would fall in the \$90,000 range regardless of categories used.

income figures for all households, for each county, utilizing the 2006 American Community Survey results and adjusting to 2007 dollars. The results are presented by county.

Macomb - \$55,000  
 Oakland - \$68,400  
 Wayne - \$58,400

**Fuel Used At Home and the Cost of Fuel**

The vast majority (87 percent) of Chaldean households reported gas as the fuel they used for heating their homes.

*Table 5. Fuel Usage for Home Heating*

Electric	9.0%
Gas	87.6%
Gas, Electric	3.3%
Propane	0.1%

When asked to report the monthly cost of their utilities, we received the responses summarized in Tables 6 and 7. The highest share of households on both counts reported average monthly expenditures between \$100 and \$200. The second-highest category for both was \$200 - \$300, followed in both cases by \$100 or less.

*Table 6. Monthly Cost of Electricity*

\$100 or less	23.1%
\$101- \$200	45.0%
\$201- \$300	27.5%
\$300- \$400	1.6%
\$400-\$500	1.8%
\$500-\$600	0.7%
\$600+	0.3%

*Table 7. Monthly Cost of Gas*

\$100 or less	25.4%
\$101- \$200	39.9%
\$201- \$300	28.9%
\$300- \$400	3.6%
\$400-\$500	1.2%
\$500-\$600	0.2%
\$600+	0.8%

In an effort to develop estimates of the total utility expenditures by Chaldean households, we developed estimates of the total number of households in each expenditure category by applying the percentages in Tables 6 and 7 to the total estimated 27,500 Chaldean households. We then used the midpoint of each expenditure category (e.g., for the \$201-\$300 category we used \$250; for the largest category we used a conservative estimate of \$700) and multiplied it against the number of households in that category. This methodology resulted in the following total expenditures:

Electricity - \$4,605,921 per month / \$55,271,047 per year  
 Gas - \$4,660,298 per month / \$55,923,577 per year

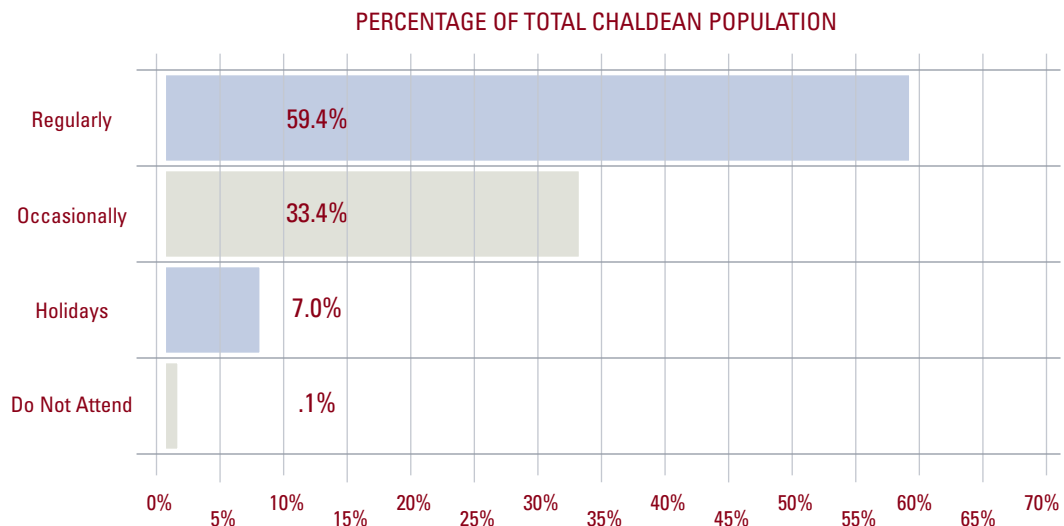
We will also be undertaking a Chaldean Business survey to obtain further information about the characteristics of Chaldean-owned businesses in the tri-county area. We plan to combine data gathered in both surveys to develop estimates of the Economic Impact Chaldeans have in Southeastern Michigan.

### Church Attendance

Respondents were asked the question: “Do you attend church?” Responses were to represent the household as a whole.

Figure 7 shows that 3 out of 5 households reported regular church attendance, with another 1/3 reporting occasional attendance. This is a testament to the importance of religion in the life of the community. We have no previous survey data to allow us to determine whether this represents an increase or decrease over time. We can compare the data somewhat (studies use different questions so there is not a one-to-one correspondence) to national survey data. A recent study by the Barna Group<sup>12</sup> found that approximately 47 percent of adults attend church on a typical weekend, and that the share rises to 55 percent for Catholics.

Figure 7. Frequency of Church Attendance in the Chaldean Community



Respondents who indicated attendance – regardless of frequency – were asked to list the church attended. The questionnaire listed 7 specific churches – 6 Chaldean churches and one Syriac church – and added an “Other” category. An analysis of the responses is illustrated in Figure 8.

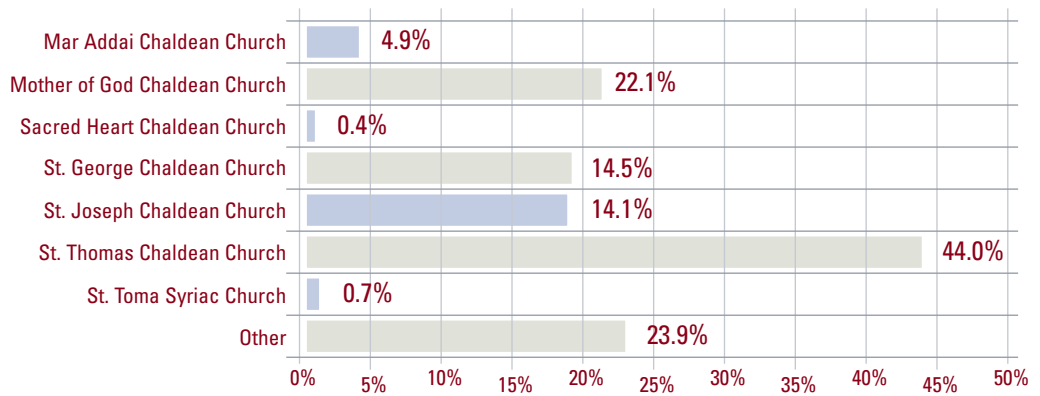
A significant number of households responded with multiple entries.

12 <http://www.barna.org/FlexPage.aspx?Page=Topic&TopicID=10>

When all responses were tabulated, however, St. Thomas Chaldean Catholic Church outdistanced all others as a place of worship with 44 percent of all households listing it. The second most chosen from the list was Mother of God Chaldean Catholic Church with 22.1 percent of all households. St. George and St. Joseph Chaldean Catholic churches followed with 14 percent each.

It is of interest to note that one quarter (24 percent) of all households identified a church outside of the specific seven as either their one church of choice, or in addition to one or more of the seven. While a wide variety of churches were listed, the greatest numbers were found for the following Catholic churches: Shrine of the Little Flower, St. Hugo in the Hills, Prince of Peace, and St. Fabian.

Figure 8. Churches Frequented by the Chaldean Community



### Health Conditions

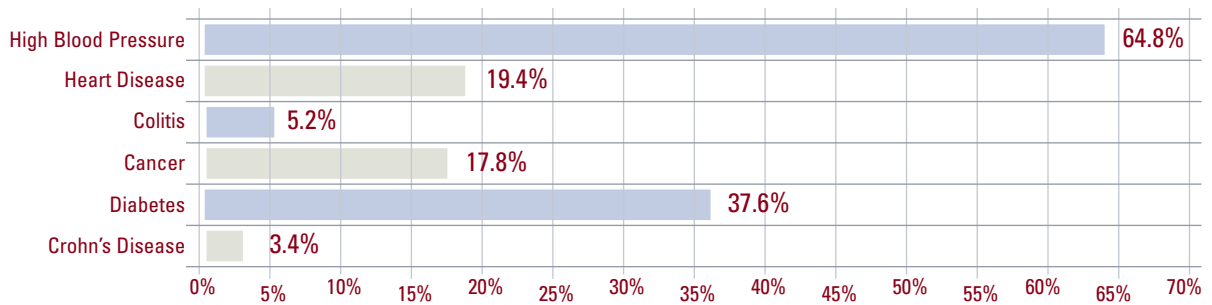
The final survey question addressed the issue of family health. The wording of the question was as follows:

Has anyone in your family household had:

- Crohn's
- Diabetes
- Cancer
- Colitis
- Heart Disease
- High Blood Pressure
- Other \_\_\_\_\_

We received responses from 49 percent of households in the sample. There was a fairly even distribution among single- and multiple-issue responses. Figure 9 provides details on the percentage of respondent households listing each health condition.

Figure 9. Reported Family Health Conditions



High Blood Pressure easily outdistanced the other conditions, with 65 percent of all households indicating that someone in the family had it. Diabetes was a distant second at 37.6 percent, followed by Heart Disease (19.4 percent) and Cancer (17.8 percent). Colitis and Crohn's Disease were listed by 5 percent or less of respondents.

While the "Other" category was used sparingly, the responses received included (in order of frequency) high cholesterol, asthma, arthritis, stroke, gout, rheumatism, Parkinson's, kidney disease, ulcers, osteoporosis, hepatitis C and multiple sclerosis.

## Survey Methodology

Unlike several other ethnic demographic studies, the Chaldean household survey did not elect to use a telephone survey methodology. One of the reasons this was not considered was the fact that it would be difficult to discern Chaldean household especially by surname. Many surnames could be either Chaldean or Arabic and going through the telephone book would be a daunting task that would take a great deal of time. After much debate among interested members of the Chaldean Chamber of Commerce and these researchers, a collective decision was made to use mail surveys. In addition to eliminating time necessary to create the telephone lists, this methodology also eliminated the need to recruit a large number of volunteers who would have been needed to conduct the phone interviews. A second reason for not using a telephone survey methodology was an acknowledgement of fear and distrust in the community, which would result in a significant non-response. Finally, due to the extensive use of cell phones, diminishing numbers of landlines, and the inability to contact households during the day, the logistics necessary for such a methodology were deemed too complex and expensive.

Numerous months were spent going to the priests of the Chaldean

churches in the area in an attempt to secure membership lists for addresses. This attempt was met with varying degrees of receptivity. Generally, there was much reluctance on the part of the priests to provide us with these lists because of the perceived invasion of privacy — even though representatives from the Chaldean Chamber of Commerce went with the researchers from Walsh College and the United Way. Ultimately, some lists were provided, and these were merged with additional lists provided by the Chaldean Chambers of Commerce. Once merged, the list was “scrubbed” for duplicates and a ‘Master List’ was created.

The researchers from Walsh College and United Way formulated key questions, with final revision agreed to by the board members of the Chaldean Chamber of Commerce. The final version was typeset into a booklet format to facilitate ease of response. A letter of endorsement, signed by Father Manuel Boji, rector of Our Lady of Chaldeans Cathedral of Mother of God Parish, was included with each survey. Sponsorship was imprinted on each survey, along with a letter from the Chaldean Chamber of Commerce and instructions for filling out and returning the survey. Self-addressed, stamped return envelopes were included to encourage higher response rates. No specific sampling method was used, as it was decided to mail a survey to each and every address contained in the “Master List.” Confidentiality was ensured and each questionnaire was coded by zip code only.

The initial cover letter for the first mailing set an April 21st deadline for returning surveys. Because survey packet assembly — each including a cover letter, survey questionnaire and stamped return envelope — took longer than expected, the surveys were not mailed on time to ensure ample time for heads of households to respond to the surveys by the listed deadline. Many people simply did not mail back the surveys because the deadline had already passed by the time they received their surveys. Based on the initial low response rate and confusion over the due date, a second mailing was undertaken in an attempt to increase response rate. Approximately 8,739 household surveys were mailed out and 1,498 were returned for a response rate of just over 17%. Considering the typical 10 – 15% response rate for mail surveys, the researchers felt confident that we had an adequate sample to make estimates of the characteristics of the Chaldean community in metro Detroit. Obviously larger sample sizes are always desired but the limitations described herein prevented the researchers from obtaining a larger sample size than the one provided. Analyses were made at the ZIP Code level, and additional address listings and contacts made with churches and school districts post-survey analysis, allowed for the development of the results presented herein.

## Computer Coding Analysis and Results

Kurt Metzger and staff at United Way, and Dr. Marla Scafe and graduate students at Walsh College performed questionnaire data entry. Data analysis was done primarily through Excel, SPSS and Minitab statistical software packages.

## Additional Information Collected

In addition to the mail survey, additional data were collected from outside sources in an attempt to assist us in our estimation of the size of the Chaldean community in Southeast Michigan. The two other sources were: local school districts and churches. The local school districts that were contacted include Farmington Hills, West Bloomfield, Utica Schools, Shelby Township, Walled Lake, Sterling Heights, Warren Consolidated Schools, Southfield, Brother Rice, Marion High School, and U. of D. Mercy High School. Most of the public school districts were unable to provide the researchers with the desired information. When asked how many Chaldeans attended, or the percentage of the population that was Chaldean, the response from the public schools was that the data do not exist by ethnic group — only Black, White, and Hispanic counts are maintained as mandated by the State. Chaldeans are considered White. Since no information about ethnic groups is required by the State, the schools could not provide us with documented counts. Farmington Hills did report that 289 students have been identified as speaking Chaldean out of a population of over 12,000 students. However that information is limited and doesn't allow us to estimate the percentage of Chaldeans in that school system. West Bloomfield estimated about 18% Chaldean but had no hard numbers to support that estimate. Warren Consolidated Schools, while not maintaining counts, estimated a fluctuating Chaldean student base of between 3,500 and 5,000. Brother Rice estimated that approximately 40 percent of their students are Chaldean, while Our Lady of Refuge came in at 55 percent. Information on membership, attendance – weekly and holidays, baptisms and deaths was provided by the eight principal churches in the region – six Chaldean, one Syriac and one Assyrian.

**CHALDEAN AMERICAN CHAMBER OF COMMERCE**

30095 Northwestern Highway, Suite 102

Farmington Hills, MI 48334

Phone: (248) 538-3700

Fax: (248) 932-9161

[www.chaldeanchamber.com](http://www.chaldeanchamber.com)

