

# ALICE<sup>®</sup>

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## MICHIGAN

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2017  
UPDATE



Winter 2017

## STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

United Ways of Michigan

[UnitedWayALICE.org/Michigan](http://UnitedWayALICE.org/Michigan)



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*Thanks to Consumers Energy Foundation, Michigan's funding partner*

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The following companies are major funders and supporters of the United Way ALICE Project.

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*Note: In addition to the corporate sponsorships, this Report was made possible by the United Ways noted above in bold.*

# LETTER TO THE COMMUNITY



Dear Michiganders,

The launch of the 2014 Michigan United Way ALICE Report (for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed), provided us with greater understanding of the struggles of hard-working families in our communities and the conditions that define their financial hardship.

This 2017 update to the Report shows that many Michiganders are still struggling.

Communities across Michigan continue to have concerns regarding the state of financial hardship that exists with 40 percent of Michigan households, and the growing need for programmatic and policy solutions to help our friends and neighbors reach financial stability.

ALICE represents the men and women of all ages and races who get up each day to go to work, but who face tough financial choices. ALICE is not an individual, but a conceptual blending of all those in our community who bring home a paycheck that doesn't stretch to cover household needs. ALICE is glad to have a job, proud of their work, and happy to contribute to the community. ALICE has no cushion. ALICE has no fall back, their assets are limited, and their income is constrained. ALICE is one crisis away from poverty. A rent hike, a family illness, the need for new car tires, things that the rest of us see as an inconvenience, are a crisis for ALICE all across our nation.

When the first United Way ALICE Report of low-wage workers was launched, the findings underscored how the fate of our community is directly connected to ALICE. With this update, that core fact remains. ALICE is an important part of our communities. Stability in the lives of ALICE is positive for the companies that employ them and the overall economy. We need to bring this conversation to a higher level, showing others that ALICE is integral to the social fabric of our society – across the nation.

The key is prevention – finding ways to keep people from falling off the edge, either into ALICE or from ALICE into poverty. This report allows us to look upstream and think about populations that are teetering on that edge.

Our goal, and the goal of the United Way ALICE Project, is to place a clearer lens on the ALICE population. By learning how to give people more and better opportunities to build stability for themselves and their families, we take another step toward restoring that dream.

Together we have an opportunity to raise awareness, stimulate conversation and create solutions that offer ALICE and our communities a better future. I hope that this update will leave you better informed and newly inspired by the potential that we have when we work together to improve the financial stability of this demographic.

Together, we can strengthen our communities across Michigan and build a better tomorrow.

Sincerely,

A handwritten signature in blue ink that reads "Ann T. Fillmore". The signature is fluid and cursive.

**Ann T. Fillmore**, *United Way of Midland County Executive Director,  
Michigan ALICE Steering Committee Chair*

# THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

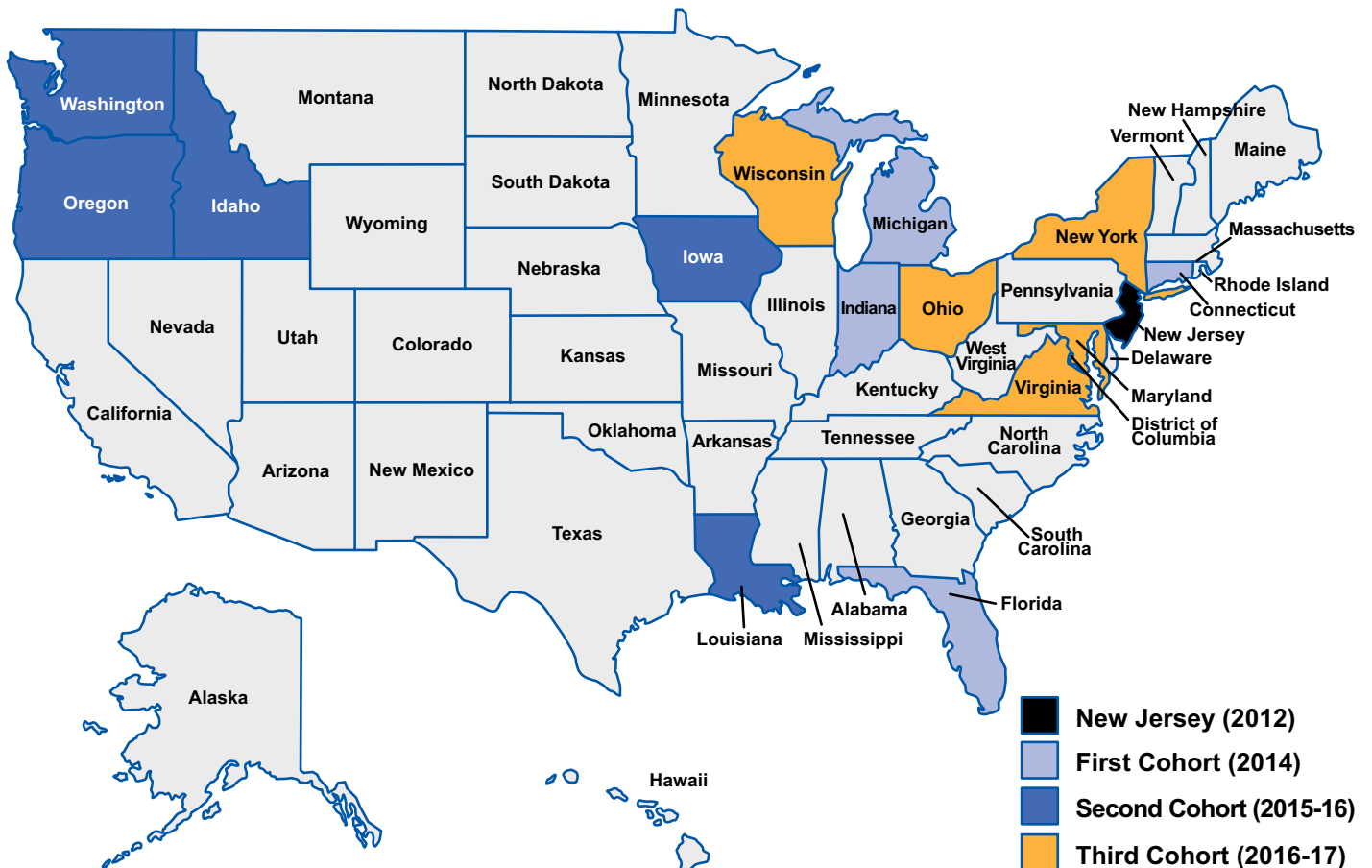
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

United Ways of Michigan are proud to join the some 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit [UnitedWayALICE.org](http://UnitedWayALICE.org)

## States with United Way ALICE Reports



# THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Michigan, a team of researchers collaborated with a Research Advisory Committee, composed of representatives from across the state, who advised and contributed to our Report. This collaborative model, practiced in each state, ensures each Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

## Lead Researcher

**Stephanie Hoopes, Ph.D.** is the lead researcher and director of the United Way *ALICE Project*.

Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to expand this project as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a doctorate from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

## Research Support Team

**Andrew Abrahamson**

**Helen McGinnis**

**Dan Treglia, Ph.D.**

## ALICE Research Advisory Committee for Michigan

**David Callejo Pérez, Ed.D.**  
*Saginaw Valley State University*

**Neil Carlson, Ph.D.**  
*Calvin College*

**David Clifford, Ph.D.**  
*Eastern Michigan University*

**Lee Coggin, J.D.**  
*Baker College of Muskegon*

**Huda Fadel, M.P.H., Ph.D.**  
*Blue Cross Blue Shield of Michigan*

**Ryan Gimarc**  
*Talent 2025*

**Jane Johnson, M.A.**  
*Department of Human Services,  
Muskegon County*

**Rex LaMore, Ph.D.**  
*Michigan State University*

**Katherine Frohardt-Lane, Ph.D.**  
*Data Driven Detroit*

**Matt McCauley, M.P.A.**  
*Networks Northwest*

**Kurt Metzger, M.A.**  
*Data Driven Detroit*

**Brian Pittelko, M.P.A.**  
*W.E. Upjohn Institute for  
Employment Research*

**René Pérez Rosenbaum, Ph.D.**  
*Michigan State University*

**Peter Ruark, M.S.W.**  
*Michigan League for Public Policy*

**Luke Shaefer, Ph.D.**  
*University of Michigan*

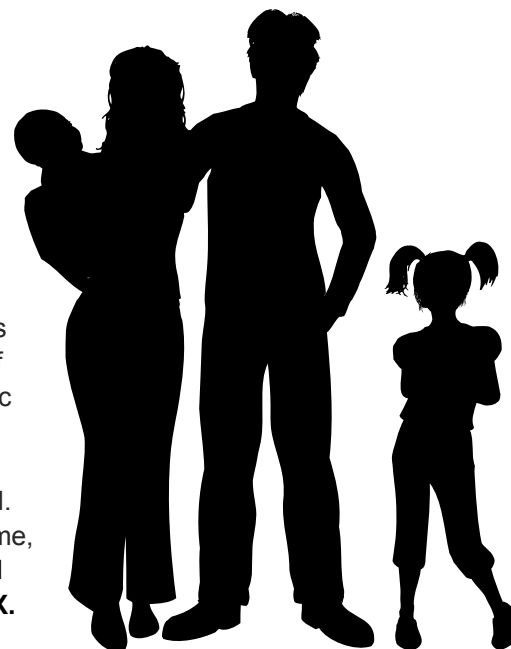
**Bridget Flynn Timmeney, M.S.W.**  
*W.E. Upjohn Institute for  
Employment Research*

# WHAT'S NEW

## Data & Methodology Updates

Every two years, the United Way *ALICE Project* engages a Research Advisory Committee of external experts to scrutinize the ALICE methodology and sources. This rigorous process results in enhancements to the methodology and new ideas in how to more accurately measure and present this important data. While these changes impact specific calculations, the overall trends have remained the same – ALICE represents a large percentage of our population and these households are struggling to provide basic essentials for their families.

For this Report, the following improvements have been incorporated. To ensure consistency and accurate comparison in changes over time, data has been recalculated for previous years. **For a more detailed description of the methodology, see the Methodology Exhibit IX.**



- **The ALICE Threshold for each state now accounts for county-level differences.** This key measure is now calculated by combining the average household size for each county rather than using the statewide average household size.
- **The ALICE Household Survival and Stability Budgets have been updated to reflect today's economic and technological realities.** The Household Survival Budget's health care costs increased due to the Affordable Care Act. Because many ALICE households do not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, the penalty for not having coverage is added to the out-of-pocket health care cost. The ALICE Stability Budget added the cost of a cell phone with internet access.
- **The Economic Viability Dashboard is now presenting each of its three indices – Housing Affordability, Job Opportunities, and Community Resources – separately instead of as one combined score.** Each index represents a critical condition for the stability of ALICE households, and poor scores in one index cannot be compensated by good scores in another. These indices are not cumulative.
- **The ALICE Income Assessment has been recalculated to more accurately depict the assistance available to help an ALICE household meet basic needs.** Only programs that directly help low-income households meet the Household Survival Budget, such as TANF and Medicaid, are included. It no longer includes programs that assist households in broader ways, such as to attend college, or that assist communities, like community policing.

## Source changes

- The American Community Survey no longer provides 3-year averages, so data for all communities with populations less than 65,000 will rely on 5-year averages.
- The National Association of State Budget Officers (NASBO) replaces individual state budgets as the source for state spending on programs to assist vulnerable families, making the spending categories standardized and comparable.
- In the Economic Viability Dashboard, the variables for two of the indicators of the Community Resources Index – education resources and social capital – have been changed to items that vary more by county. The variable for education resources is now 3- and 4-year-olds enrolled in preschool; and the variable for social capital is the percent of the population 18 and older who voted in the most recent election.

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# EXECUTIVE SUMMARY

**This United Way ALICE Report provides the most comprehensive look at Michigan residents who are struggling financially: 40 percent of households in Michigan could not afford basic needs such as housing, child care, food, health care, and transportation in 2015.** Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls **ALICE** – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the FPL, but still struggle to afford basic household necessities. Although evidence is emerging that jobs and wages are improving, the percent of households struggling has only improved from 41 percent in 2010 to 40 percent in 2012 and has remained flat since.

This Report focuses on what has changed in Michigan since the first United Way ALICE Report was published three years ago. It updates the cost of basic needs in the **Household Survival Budget** for each county in Michigan, and the number of households earning below this amount – **the ALICE Threshold**. It delves deeper into county and municipal data as well as ALICE and poverty-level households by race, ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Finally this Report highlights emerging trends that will be important to ALICE in the future.

The data reveals an ongoing struggle for ALICE households and the obstacles to achieving financial stability:

- **Struggling Households:** Of Michigan's 3.86 million households, 15 percent lived in poverty in 2015 and another 25 percent were ALICE. Combined, 40 percent (1.53 million households) had income below the ALICE Threshold, an improvement since 2010, but still above the level in 2007.
- **Basic Cost of Living:** The cost of basic household expenses increased steadily in every county in Michigan between 2007 and 2015. The average budget rose by 18 percent, which was above the national rate of inflation of 14 percent during that time period. In 2015, the average annual Household Survival Budget for a Michigan family of four (two adults with one infant and one preschooler) ranged from \$43,920 in Osceola County to \$64,320 in Macomb County – well above the family FPL of \$ 24,250.
- **Low-wage Jobs:** Low-wage jobs continued to dominate the landscape in Michigan, with 62 percent of all jobs in the state paying less than \$20 per hour. At this wage, a family of four falls far short of the Household Survival Budget of \$56,064. And, more than two-thirds of these jobs pay less than \$15 per hour.
- **Assistance for ALICE:** Since 2012, the amount needed to bring all ALICE households to financial stability has grown faster than government spending. Health care spending increased by 23 percent, accounting for two-thirds of all public and nonprofit spending on ALICE and poverty-level households. Because services and funds are not typically transferable from one area of need to another, there are large gaps between spending and need in many categories. For example, the gap to meet housing needs is 44 percent and the gap to meet child care is 50 percent.
- **Emerging trends:** Several trends could change the economic landscape for ALICE families:
  - The Michigan population is aging, and many seniors do not have the resources they need to support themselves.
  - Differences by race and ethnicity persist, creating challenges for many ALICE families as well as for immigrants in Michigan.
  - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.
  - Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and the skills that are required. Technology creates opportunities as well as challenges for ALICE workers.

Using the best available information on those who are struggling, this Report offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to inform the discussion around programmatic and policy solutions for these households and their communities now and for the future. The lack of accurate information about the number of people who are “poor” and struggling distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equity, transparency, and fairness in the allocation of resources based on an outdated FPL.

# GLOSSARY

**ALICE** is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

**The Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Michigan, adjusted for different counties and household types.

**The ALICE Threshold** is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in Michigan. (Unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

**The Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category and a cell phone category, and is adjusted for different counties and household types.

**The ALICE Income Assessment** is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

**The Economic Viability Dashboard** is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each county in the state.

# AT-A-GLANCE: MICHIGAN

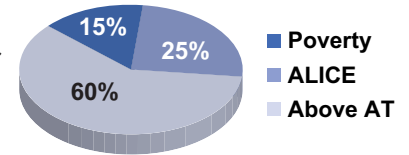
## AT-A-GLANCE: MICHIGAN, 2015

Point-in-Time Data

Population: 9,922,576 | Number of Counties: 83 | Number of Households: 3,857,706

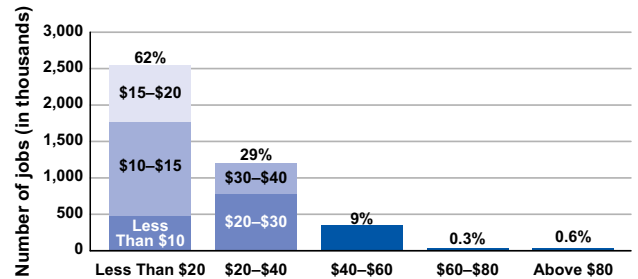
### How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the Federal Poverty Level (FPL), but less than the basic cost of living for the state (the ALICE Threshold). Of Michigan’s 3.86 million households, 15 percent earn below the FPL and another 25 percent are ALICE, down slightly from 2010 but still above the 2007 level.



### How much does ALICE earn?

In Michigan, 62 percent of jobs pay less than \$20 per hour, with two-thirds of those paying less than \$15 per hour. Another 29 percent of jobs pay between \$20 and \$40 per hour. Only 9 percent of jobs pay between \$40 and \$60 per hour.



### What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget increased by 18 percent from 2007 to 2015, while the rate of inflation was 14 percent. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four.

Monthly Costs, Michigan Average, 2015			
	SINGLE ADULT	2 ADULTS, 1 CHILD, 1 PRESCHOOLER	2007 – 2015 PERCENT INCREASE
<b>Monthly Costs</b>			
Housing	\$478	\$696	14%
Child Care	\$-	\$1,108	8%
Food	\$184	\$609	14%
Transportation	\$359	\$718	8%
Health Care	\$183	\$702	77%
Miscellaneous	\$138	\$425	18%
Taxes	\$174	\$414	19%
<b>Monthly Total</b>	<b>\$1,516</b>	<b>\$4,672</b>	<b>18%</b>
<b>ANNUAL TOTAL</b>	<b>\$18,192</b>	<b>\$56,064</b>	<b>18%</b>
<i>Hourly Wage</i>	<i>\$9.10</i>	<i>\$28.04</i>	<i>18%</i>

\*Wage working full time required to support this budget

Note: Percent increases are an average of the increases in each category for a single-adult and for a four-person family  
Source: American Community Survey; U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and Michigan Department of Treasury; and Michigan Office of Great Start, 2015

# AT-A-GLANCE: MICHIGAN, 2015

## Point-in-Time Data

Population: 9,922,576 | Number of Counties: 83 | Number of Households: 3,857,706

Michigan Counties, 2015		
County	Total HH	% ALICE & Poverty
Alcona	5,001	42%
Alger	3,470	50%
Allegan	42,079	37%
Alpena	12,722	39%
Antrim	9,689	41%
Arenac	6,447	46%
Baraga	2,974	52%
Barry	22,836	36%
Bay	42,799	37%
Benzie	7,225	37%
Berrien	64,279	37%
Branch	16,022	46%
Calhoun	53,076	41%
Cass	20,101	42%
Charlevoix	10,794	39%
Cheboygan	11,223	41%
Chippewa	13,997	48%
Clare	13,255	53%
Clinton	29,072	30%
Crawford	5,954	38%
Delta	15,685	44%
Dickinson	11,059	39%
Eaton	43,551	29%
Emmet	13,948	37%
Genesee	163,488	40%
Gladwin	10,960	47%
Gogebic	6,741	48%
Grand Traverse	36,952	35%
Gratiot	14,716	48%
Hillsdale	17,810	41%
Houghton	13,765	51%
Huron	13,805	42%
Ingham	111,265	43%
Ionia	22,092	45%
Iosco	11,343	47%
Iron	5,392	49%
Isabella	24,246	50%
Jackson	59,292	36%
Kalamazoo	101,228	36%
Kalkaska	7,185	43%
Kent	237,259	38%
Keweenaw	1,040	47%

Michigan Counties, 2015		
County	Total HH	% ALICE & Poverty
Lake	4,365	59%
Lapeer	32,708	37%
Leelanau	9,234	28%
Lenawee	37,016	43%
Livingston	71,100	27%
Luce	2,377	55%
Mackinac	5,209	33%
Macomb	341,532	38%
Manistee	10,142	39%
Marquette	25,498	41%
Mason	12,248	40%
Mecosta	15,478	47%
Menominee	10,679	39%
Midland	32,977	34%
Missaukee	5,866	44%
Monroe	58,886	33%
Montcalm	23,284	48%
Montmorency	4,070	48%
Muskegon	63,215	40%
Newaygo	18,339	41%
Oakland	497,819	30%
Oceana	9,822	47%
Ogemaw	9,434	46%
Ontonagon	3,084	47%
Osceola	8,757	47%
Oscoda	3,686	47%
Otsego	9,956	36%
Ottawa	98,598	36%
Presque Isle	5,999	37%
Roscommon	11,543	43%
Saginaw	77,211	39%
St Clair	63,571	40%
St Joseph	23,270	40%
Sanilac	16,280	47%
Schoolcraft	3,419	52%
Shiawassee	27,036	31%
Tuscola	21,304	37%
Van Buren	28,564	40%
Washtenaw	138,099	37%
Wayne	667,521	52%
Wexford	12,673	44%

AT-A-GLANCE: MICHIGAN

# I. WHO IS STRUGGLING IN MICHIGAN?

Michigan's economy saw only incremental growth in recent years, making it difficult for many households to improve their financial status. Between 2012 and 2015, the economy showed signs of improvement, yet 40 percent of households in Michigan struggled financially, as the cost of living continued to exceed what most wages paid. In 2015, 40 percent of the state's 3,857,706 households could not afford basic needs such as housing, child care, food, health care, and transportation. Many of Michigan's households are living in poverty. An even greater number are households with income above the Federal Poverty Level (FPL), but not earning enough to afford basic household necessities. They are **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

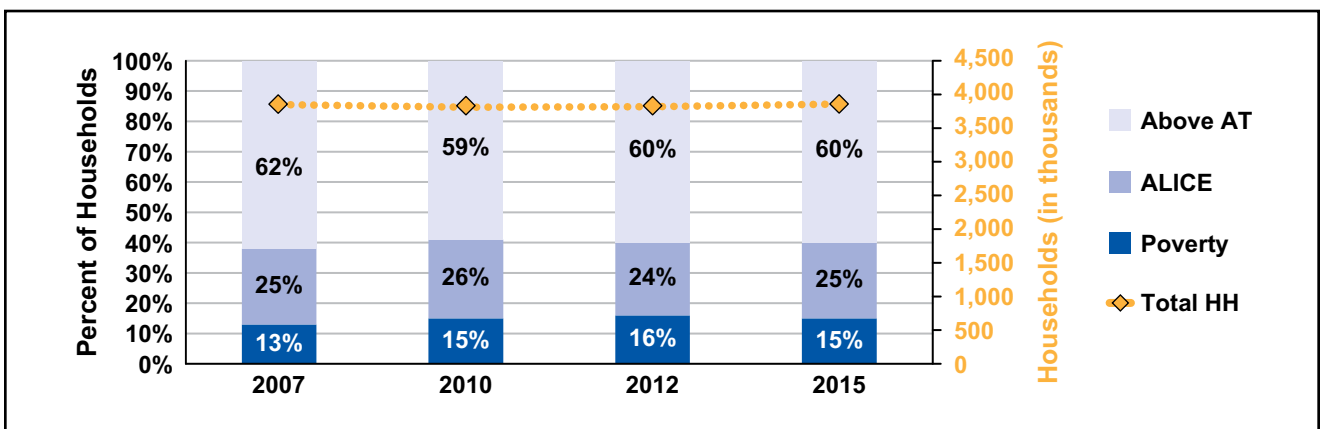
This section reviews demographic trends of ALICE and poverty-level households by race, ethnicity, age, and household type from 2007 to 2015. It also delves into county and municipal data to reveal local variations that are often masked by state averages. While many expected the economic climate to improve in 2010, the technical end of the Great Recession, evidence of recovery didn't emerge until 2012, and not always statewide.

## ALL HOUSEHOLDS

In Michigan, the total number of households decreased by 1.6 percent between 2007 and 2012 and then increased by 2.1 percent from 2012 to 2015, to 3,857,706, slightly above its 2007 number. But the number of ALICE and poverty-level households increased through the Great Recession (from 2007 to 2010) by 7 percent, and then fluctuated from 2010 to 2015 (Figure 1).

- **Poverty:** The number of households in poverty, defined in 2015 as \$11,770 for a single adult and \$24,250 for a family of four, increased steadily from 486,363 households in 2007 to 605,210 in 2012, a 22 percent increase; and then decreased by 5 percent from 2012 to 2015 to 571,866. The proportion of poverty-level households rose from 13 percent in 2007 to 16 percent in 2012, and fell slightly to 15 percent in 2015.
- **ALICE:** The number of ALICE households increased from 931,231 in 2007 to 994,762 in 2010, a 3 percent increase, and then fell slightly from 2010 to 2015 to 959,784. The proportion of ALICE households has fluctuated throughout the period, from a high of 26 percent in 2010 to a low of 24 percent in 2012.
- **Above ALICE Threshold:** The number of households above the ALICE Threshold decreased overall from 2.34 million in 2007 to 2.33 million in 2015, a 3 percent decrease. The proportion of households above the ALICE Threshold fell from 62 percent in 2007 to 60 percent in 2012 and 2015.

Figure 1.  
Household Income, Michigan, 2007 to 2015



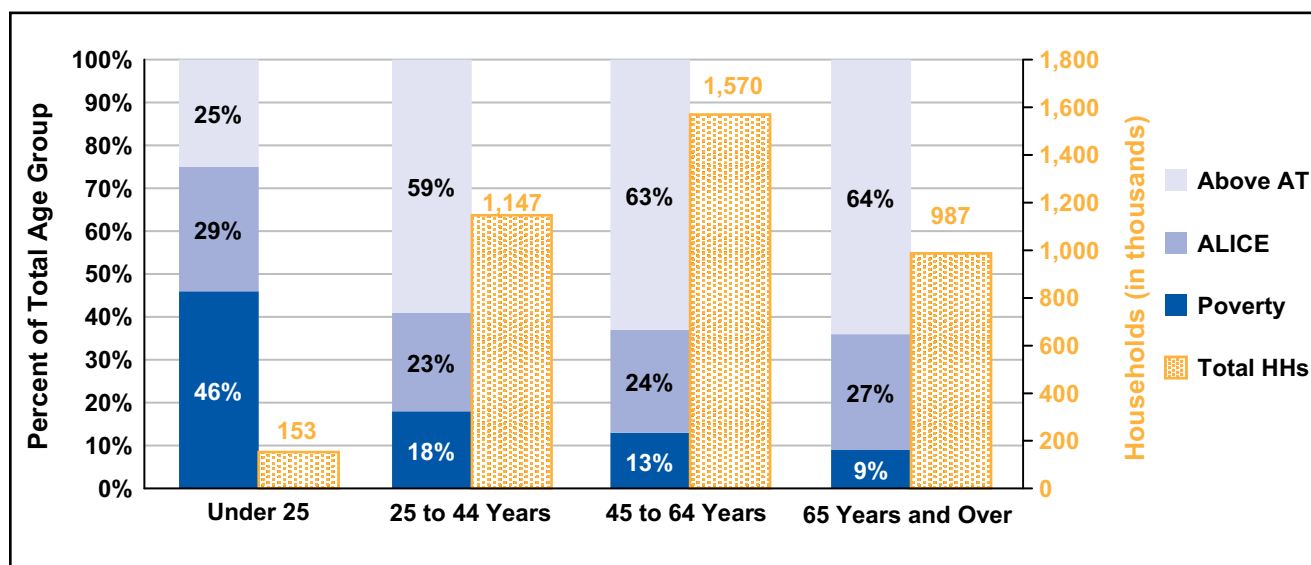
Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2007-2015; see Exhibit VII and ALICE Methodology for details

# AGE

With some exceptions, the age distribution of ALICE households and households in poverty roughly reflects their proportion of the overall population. In 2015, households headed by someone under the age of 25 were by far the most likely to be in poverty (46 percent); with a poverty rate more than twice that of the other household groups (Figure 2). Households 65 and older have the lowest poverty rate (9 percent), but have the second highest ALICE rates (27 percent). Even groups in their prime earning years struggle to support their families: 41 percent of households headed by 25- to 44-year-olds and 37 percent of households headed by 45- to 64-year-olds earn below the ALICE Threshold. This distribution has been relatively consistent over time.

Figure 2.

## Household Income by Age of Head of Household, Michigan, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

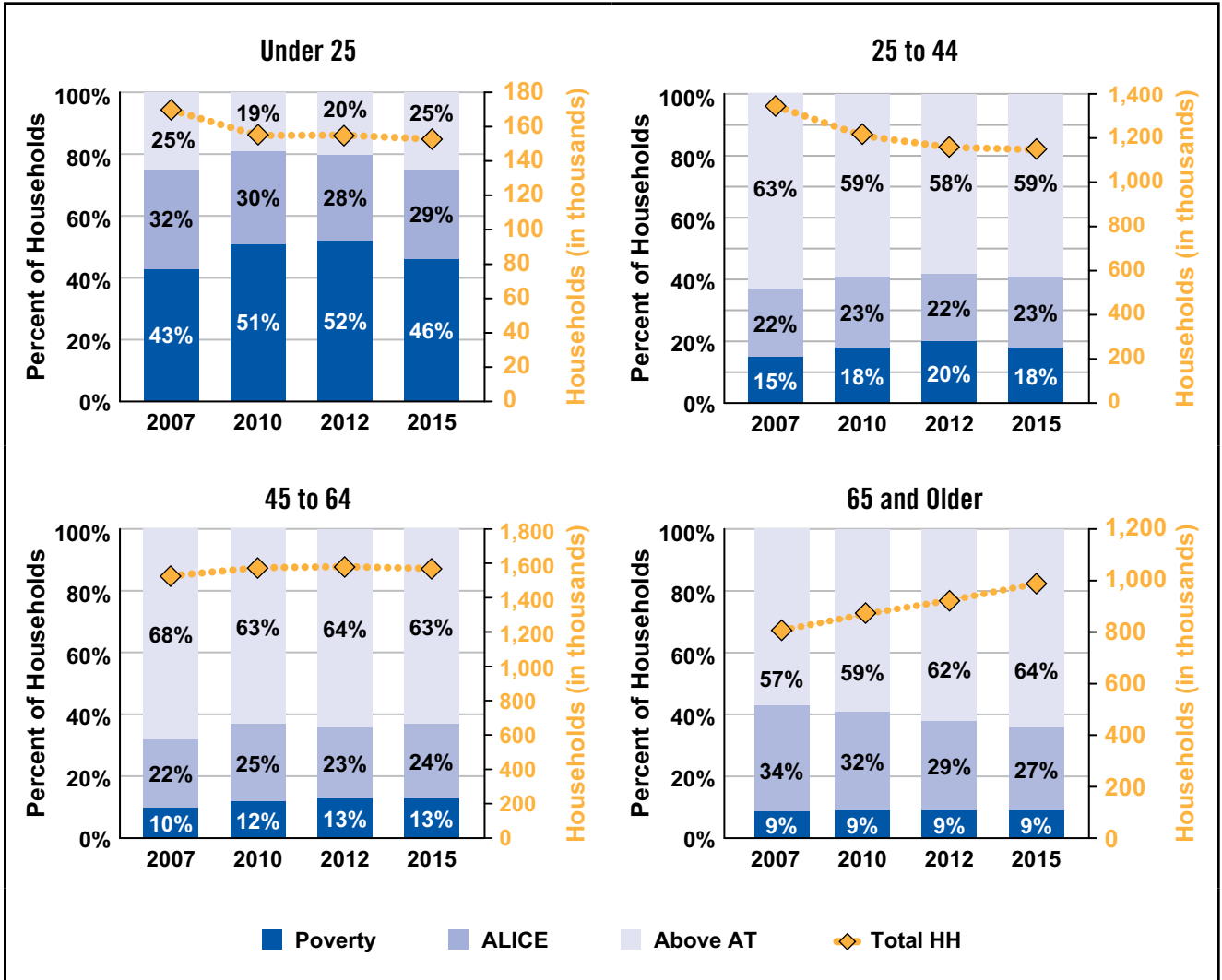
Figure 3 shows changes in the population size as well as changes in poverty and ALICE rates for each age group from 2007 to 2015.

There were two notable trends:

- Michigan's population is aging. The number of younger households decreased, while the number of older households increased. Households headed by someone 25 or younger fell by 10 percent from 2007 to 2015. Those headed by 25- to 44-year-olds saw the biggest decline in numbers, dropping by 15 percent. At the same time, the number of households headed by someone 45 to 64 years old increased by 3 percent from 2007 to 2015, and those headed by someone 65 years and older increased by 22 percent (American Community Survey, 2007, 2010, 2012, and 2015; Michigan Department of Health and Human Services, 2016).
- All age groups saw a decline in financial stability, with the exception of households 65 and older. Between 2007 and 2015, nearly each age group saw an increase in households living below the ALICE Threshold. The one exception is senior households, whose conditions improved throughout the period. While the proportion of households in poverty headed by someone 65 years and older remained flat at 9 percent, the proportion of senior ALICE households decreased steadily from 34 percent in 2007 to 27 percent in 2015. Note in Figure 3 that total household scales vary among age groups.

Figure 3.

Trends in Households by Income by Age, Michigan, 2007 to 2015



Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2015

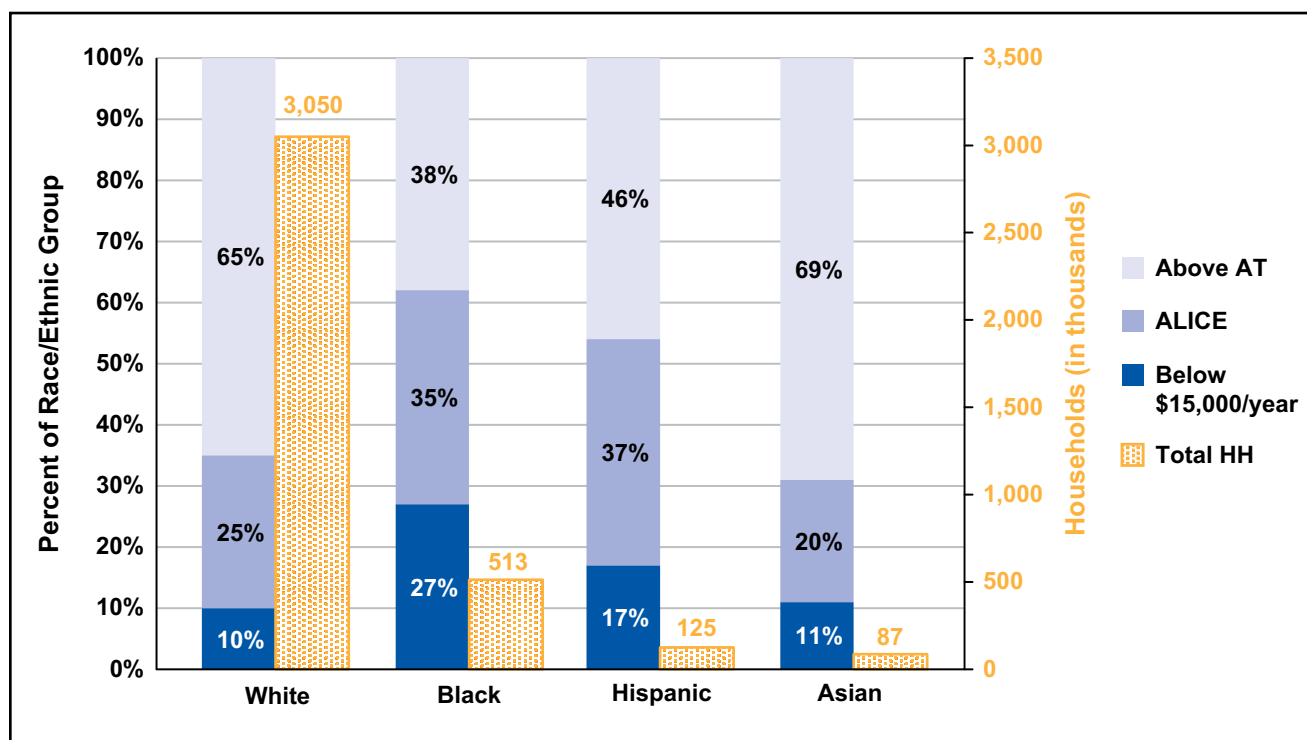
## RACE AND ETHNICITY

In Michigan, the total number of non-white households has grown steadily, while there was a decline in the number of White households (the United Way ALICE Reports follow the U.S. Census classification for non-Whites to include Blacks, Hispanics, Asians, and Native Americans). Without the increase in Hispanic and Asian households, Michigan would have had a negative population growth from 2007 to 2015.

ALICE and poverty-level households exist in every racial and ethnic group in Michigan. Because there are significantly more White households in the state than non-white households, White households also make up the largest number of households living below the ALICE Threshold. There were 1,077,883 White households with income below the ALICE Threshold in 2015, compared to 415,772 for all other ethnic/racial households below the ALICE Threshold. However, non-white households made up a proportionally larger share of households below the ALICE Threshold, with 62 percent of Black households below the ALICE Threshold and 54 percent of Hispanic households, compared to 35 percent of White households (Figure 4).



Figure 4.  
Households by Race/Ethnicity and Income, Michigan, 2015



Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below \$15,000 is used as a proxy for poverty.

Source: American Community Survey, 2015, and the ALICE Threshold, 2015

The change in the number of households by race and ethnicity reveals some emerging trends in Michigan (Figure 5).

## Black Households

- **Total Households:** Blacks are the next largest racial/ethnic group in Michigan, with their number increasing by 3 percent from 2007 to 2015, to 513,293 households in 2015.
- **Poverty:** The percent of Black households in poverty increased from 27 percent in 2007 to 30 percent in 2012, but then dropped back down to 27 percent in 2015.
- **ALICE:** The percent of Black ALICE households remained flat at 34 percent from 2007 to 2012 and then increased to 35 percent in 2015.
- **ALICE Threshold:** In 2015, 62 percent of Black households lived below the ALICE Threshold.

## Hispanic Households

- **Total Households:** Hispanic households are the third largest racial/ethnic group in Michigan, with their number increasing by 13 from 2007 to 2015 to 124,596 households.
- **Poverty:** The percent of Hispanic households in poverty stayed relatively flat from 2007 to 2015, hovering around 17 percent.
- **ALICE:** The percent of Hispanic ALICE households fell from 39 percent in 2007 to 36 percent in 2010, and then increased to 37 percent by 2015.
- **ALICE Threshold:** In 2015, 54 percent of Hispanic households lived below the ALICE Threshold.

Race and ethnicity are overlapping categories, which can be an issue when reporting Hispanic households. In all Michigan counties, the overlap is minimal; less than 5 percent of the White population is also Hispanic. The percent of Hispanic and White households has increased over time in Michigan and across the country due to the increase in Hispanic immigration as well as to changes in the way people self-identify and answer the Census questions (American Community Survey, 2015; Humes, Jones, & Ramirez, 2011).

## Asian Households

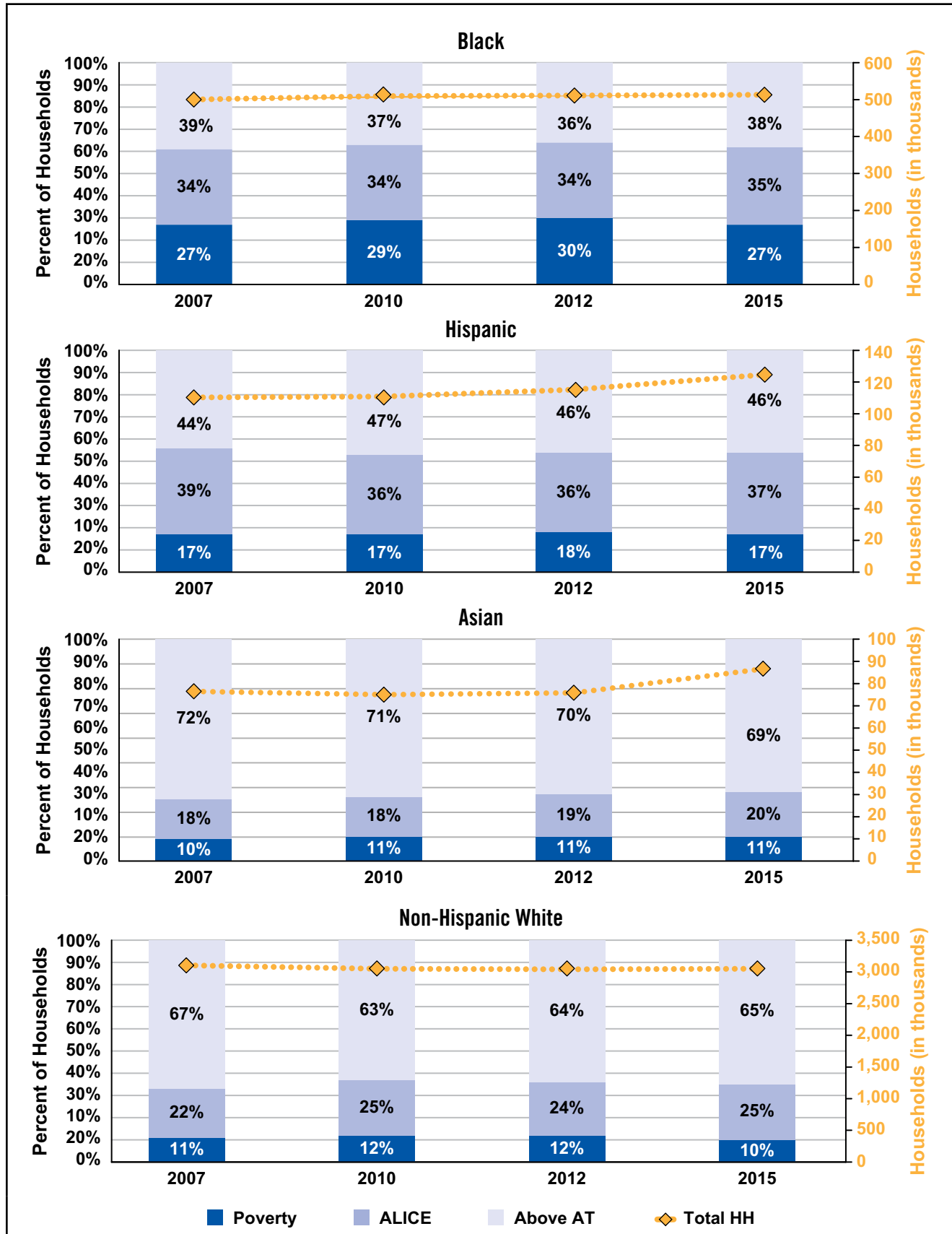
- **Total Households:** The total number of Asian households rose by 13 percent from 2007 to 2015 to 86,719 households.
- **Poverty:** The percent of Asian households in poverty increased from 10 percent in 2007 to 11 percent in 2010, but then remained flat through 2015.
- **ALICE:** The percent of Asian ALICE households increased steadily from 18 percent in 2007 to 20 percent in 2015.
- **ALICE Threshold:** In 2015, 31 percent of Asian households lived below the ALICE Threshold.

## White Households

- **Total Households:** Following a slightly different trajectory, the total number of White households decreased by 2 percent from 2007 to 2015, to 3,049,904. This trend reflected a slower birth rate and the consolidation of households, which suggests that people moved in together to save money (such as college graduates moving in with their parents or older workers living with roommates).
- **Poverty:** The percent of White households in poverty increased from 11 percent in 2007 to 12 percent in 2010, remained flat through 2012, and then fell to 10 percent in 2015.
- **ALICE:** The percent of White ALICE households increased significantly from 22 percent in 2007 to 25 percent in 2010, and then remained relatively flat.
- **ALICE Threshold:** In 2015, 35 percent of White households lived below the ALICE Threshold.

Figure 5.

### Households by Race/Ethnicity and Income, Michigan, 2007 to 2015



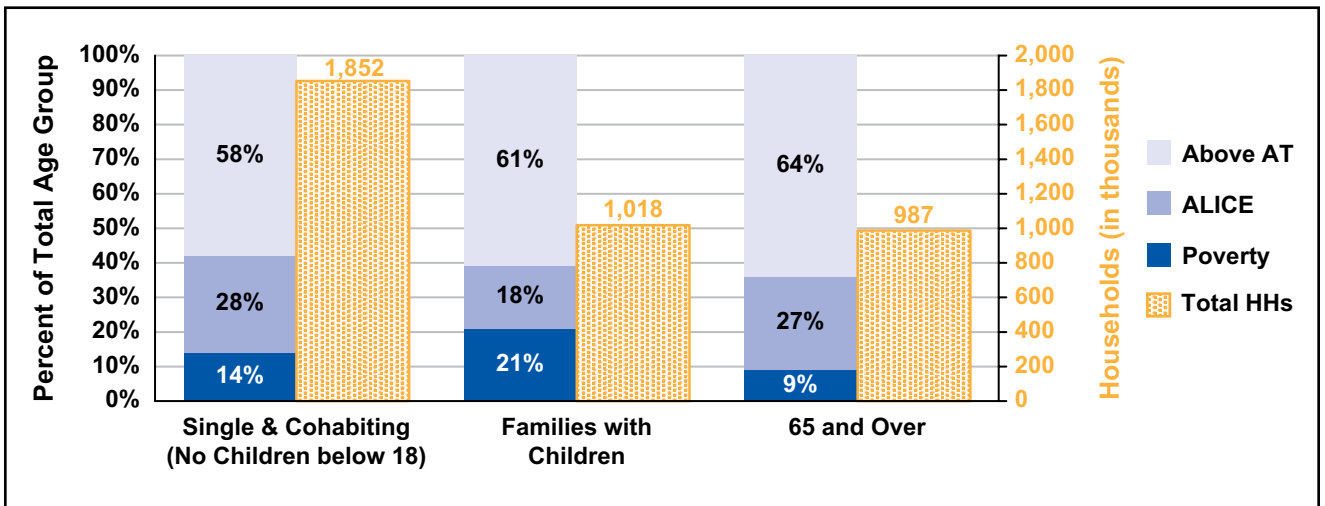
Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below \$15,000 is used as a proxy for poverty.

Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2015

# HOUSEHOLD TYPE

Households are changing across the U.S. People are increasingly living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. Since the 1970s, U.S. households have followed a trend of smaller households, fewer households with children, fewer married-couple households, and more people living alone, especially at older ages. Today, single and cohabiting adults with no children under 18 years old make up the largest group in Michigan, accounting for 48 percent of households (Figure 6). The percent of single households in Michigan is not available, but nationally, approximately 27 percent of all households are single-adult households younger than 65 (Vespa, Lewis, & Kreider, 2013).

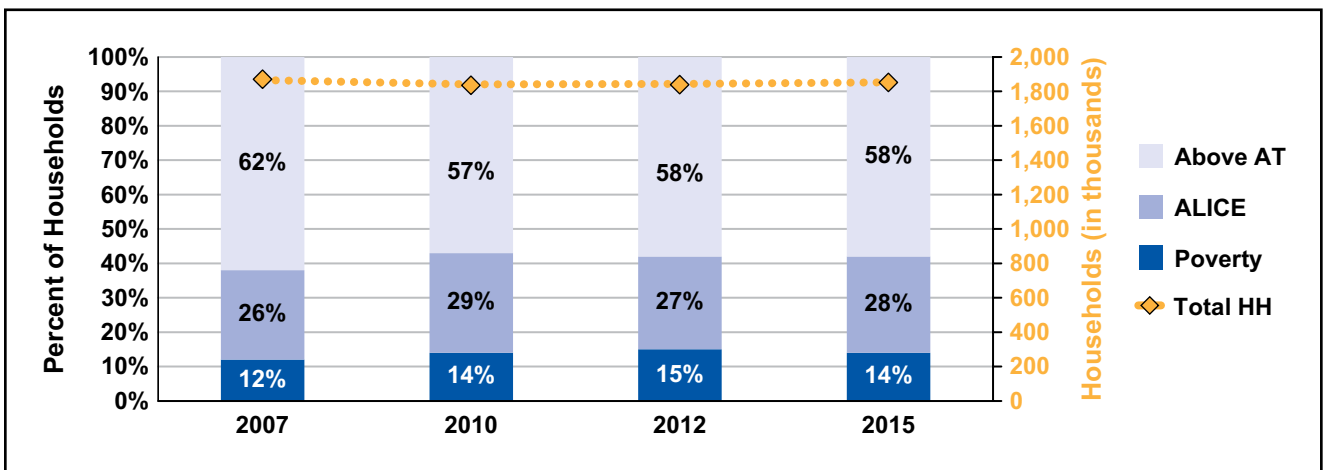
Figure 6.  
Household Types by Income, Michigan, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

Single and cohabiting households without children under 18 are also the group with the largest number of households below the ALICE Threshold in Michigan. In 2015, 42 percent of these households had income below the ALICE Threshold, with 14 percent in poverty and 28 percent ALICE (Figure 6). The proportion of single and cohabiting households below the ALICE Threshold increased from 38 percent in 2007 to 42 percent in 2015 (Figure 7).

Figure 7.  
Single & Cohabiting (No Children Below 18) Households by Income, Michigan, 2015



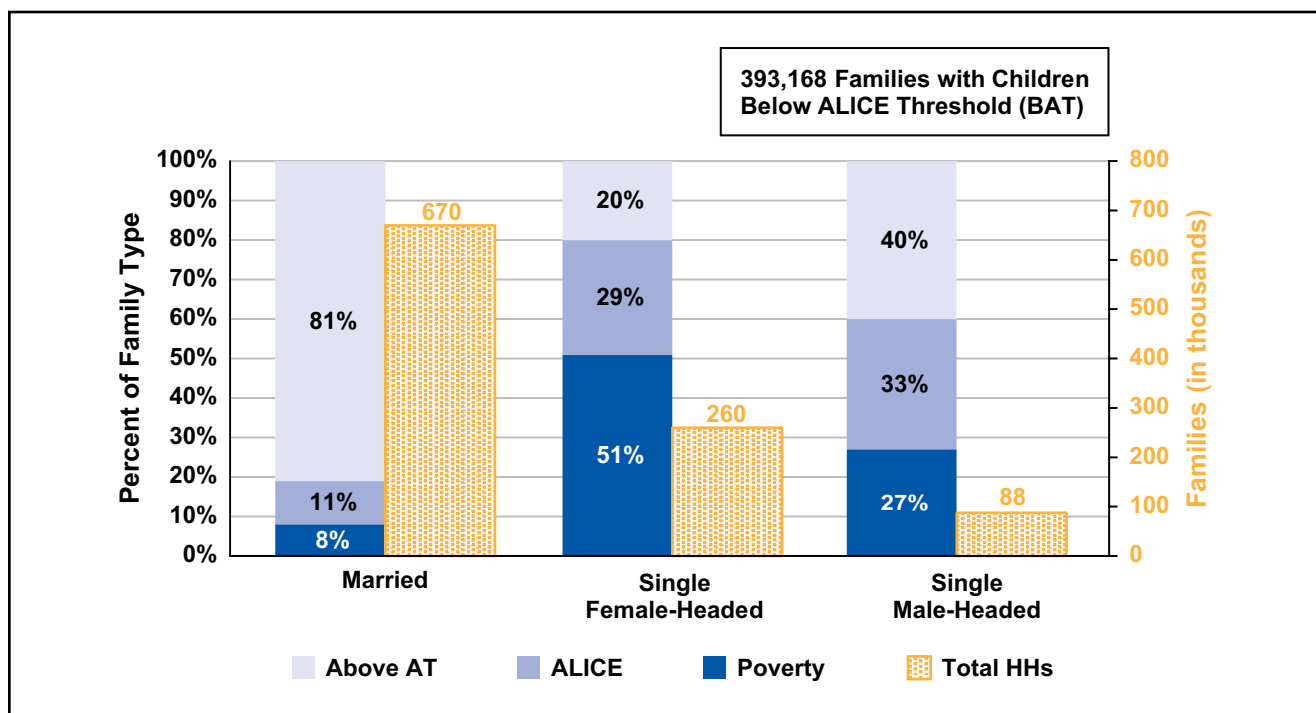
Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2015

## Families with Children

Not surprisingly, households with young children have the most expensive Household Survival Budget of all household types. Not only are these households larger, but they have the additional expense of child care, preschool, and after-school care. The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number and age of children.

The number of families with children in Michigan decreased by 6 percent from 2007 to 2015. Those families with married parents had the biggest decline, falling by 16 percent from 2007 to 2015, while the number of single female-headed families decreased by 12 percent and single male-headed families increased by 3 percent. While married-parent families with children far outnumber single-headed families, a higher number and proportion of children in single-headed families live below the ALICE Threshold (Figure 8).

Figure 8.  
Families with Children by Income, Michigan, 2015



Source: American Community Survey, 2015, and the ALICE Threshold, 2015

There are large differences in the economic conditions of married and single-parent families in Michigan.

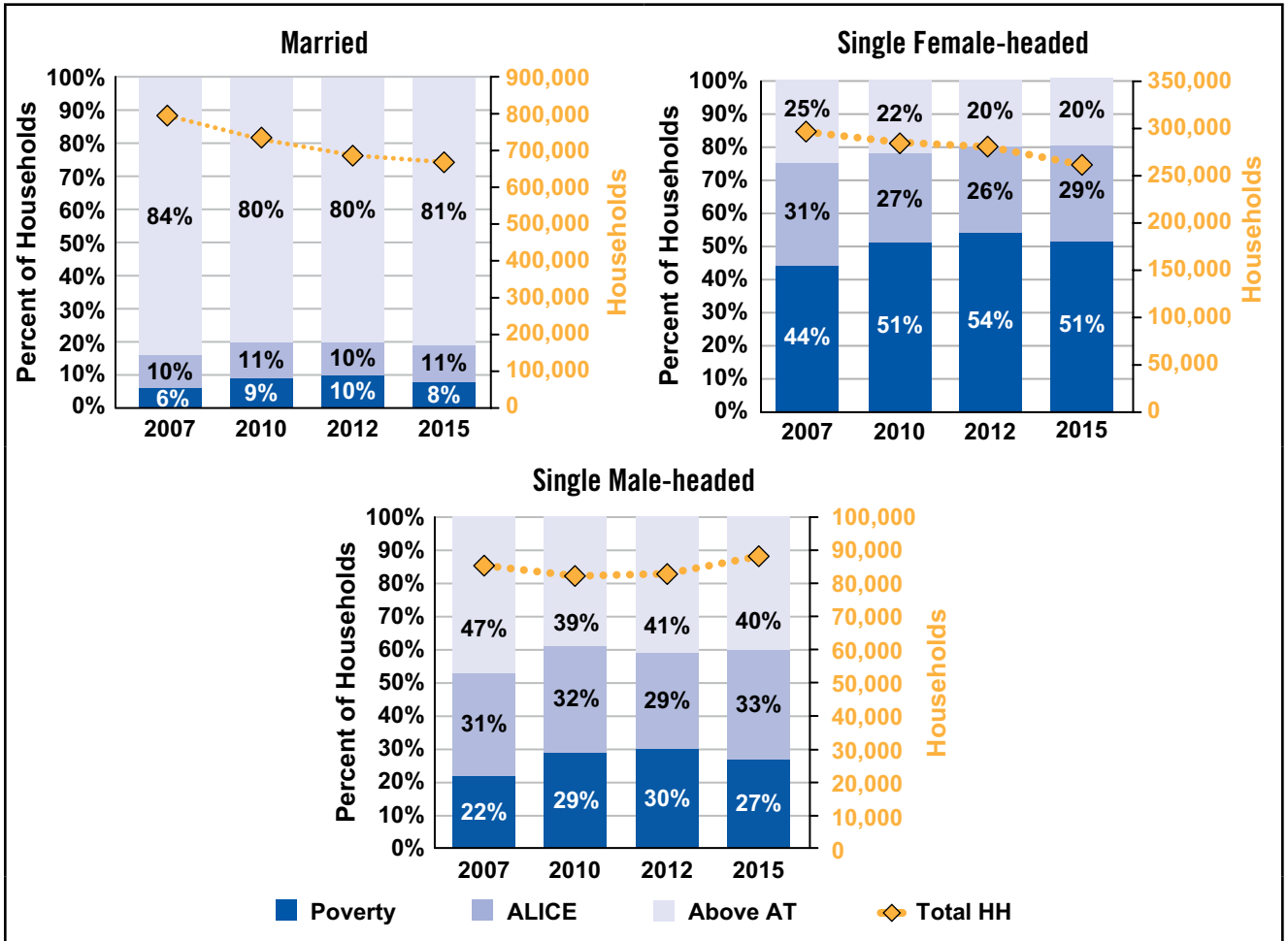
In the majority of married-parent families, both parents are working (Working Poor Families Project (WFPF), 2016). Dual-income couples typically have a higher household income than single-parent families and tend to be better able to pay their expenses. This partly explains why 81 percent of married-couple families with children in Michigan have income above the ALICE Threshold (Figure 9).

It is important to note that the reality of a single-parent family is changing. According to the U.S. Census, the category of “single-parent” homes includes one parent as the sole adult (37 percent nationally), or a parent with a cohabiting partner (11 percent), or a parent with another adult age 18 or older who lives in the home, such as a grown child or grandparent (52 percent). In other words, even in most single-parent families, there may be at least two adults in the home who contribute financially to the household (Vespa, Lewis, & Kreider, 2013). Despite these changes, single-parent families are still more likely to have income below the ALICE Threshold.

In 2015, in Michigan, 80 percent of single female-headed families and 60 percent of single male-headed families lived below the ALICE Threshold, compared to 19 percent of married-couple families with children. Yet because the number of married-couple families in Michigan is so large, they still account for a significant portion of all children living below the ALICE Threshold.

When addressing poverty, the media and the community often focus on households with single mothers. But there are households of all types that struggle to make ends meet. Single female-headed families only account for 18 percent of all working-age households below the ALICE Threshold.

**Figure 9.**  
**Families with Children by Income, Michigan, 2007 to 2015**



Source: American Community Survey, 2007-2015

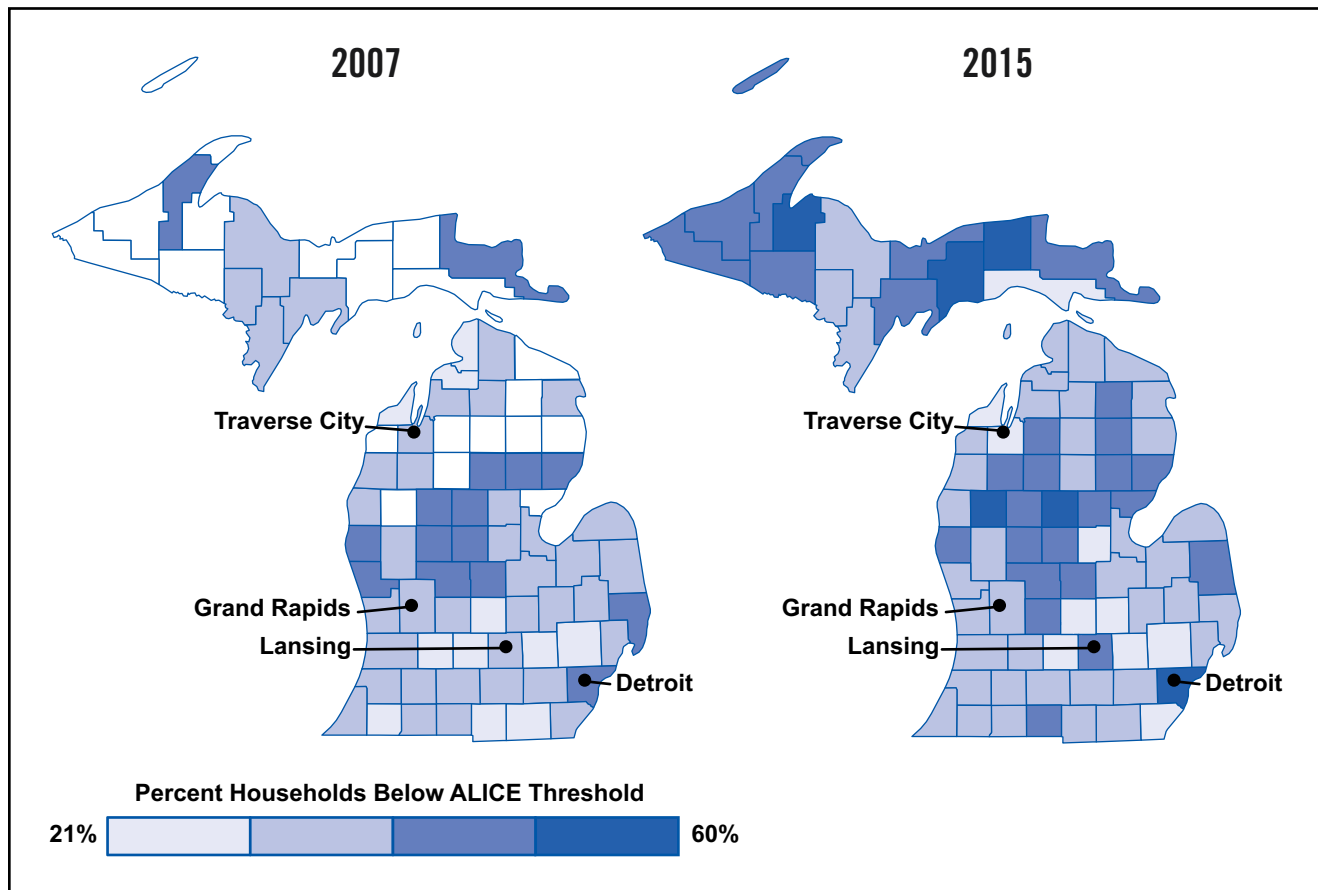
## ALICE BY COUNTY

Where ALICE families live matters: The Harvard Equality of Opportunity Project has demonstrated the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). Local economic conditions largely determine the number of households in a county or state that struggle financially. These conditions indicate how difficult it is to survive without adequate income and assets to afford basic household necessities.

Although ALICE households live in every county in Michigan, there is enormous variation in the percentage of ALICE and poverty-level households among counties, ranging from 27 percent of households with income below the ALICE Threshold in Livingston County to 59 percent in Lake County (Figure 10). Contrary to stereotypes that suggest poverty only exists in inner cities, ALICE families live in rural, urban, and suburban areas.

The county-level data provides a useful lens for change over time from 2007 and 2015. The percent of households with income below the ALICE Threshold increased across the state from 2007 to 2015. Overall, more counties had a higher percentage of households with income below the ALICE Threshold in 2015 than they had in 2007 (white sections in Figure 10 indicate no data was available). In addition the percent of households living below the ALICE Threshold increased from a county average of 36 percent in 2007 to 42 percent in 2015 (this is different from the statewide figure of 40 percent below the ALICE Threshold). This means that each county saw on average a 14 percent increase in the number of households below the ALICE Threshold.

**Figure 10.**  
**Percentage of Households with Income Below the ALICE Threshold by County, Michigan, 2007 and 2015**



Source: American Community Survey, 2007 and 2015, and the ALICE Threshold, 2007 and 2015

Details on each county’s household income and ALICE demographics, as well as further breakdown by municipality, are listed in the ALICE County Pages (Exhibit I).

# CHANGES AT THE LOCAL LEVEL

In 2015, ALICE and poverty-level households represented 30 percent of households in the majority of the 1,494 towns and cities that reported households with income. It is difficult to measure change over time in Michigan's smaller towns and cities because small population size and data limited to 5-year estimates make it more difficult to track. But there is reliable data on changes over time for the largest towns in Michigan.

Michigan's largest cities, those with more than 25,000 households, vary greatly in their proportion of households below the ALICE Threshold, ranging from 22 percent in Troy and Rochester Hills to 70 percent in Detroit. From 2007 to 2015, most large cities experienced only modest population change, with the exception of Dearborn. Home to one of the largest Arab populations, Dearborn saw a 39 percent growth in households, fueled primarily by immigration, but also by residents relocating from Detroit. Reflecting the shift away from high-paying manufacturing jobs, Dearborn, Lansing, and Troy experienced the largest increases in the number of households below the ALICE Threshold (50 percent, 40 percent, and 41 percent respectively). Other cities, such as Farmington Hills and Rochester Hills, benefited from major corporations investing in technology and technology jobs, and experienced a large decrease in the number of households below the ALICE Threshold (39 percent and 24 percent, respectively). Continuing to face hard times, Detroit had one of the largest decreases in the number of households, 8 percent, but only a modest 1 percent decrease in the number of households below the ALICE Threshold (Figure 11) (Rochester Regional Chamber of Commerce, 2016; Greater Farmington Area Chamber of Commerce, 2016; American Immigration Council, 2015).

Figure 11.

## Households below the ALICE Threshold, Largest Cities and Towns in Michigan, 2015

Largest Cities and Towns (Above 25,000 Households)	Number of Households	Percentage of Households Below ALICE Threshold	Percent Change 2007–2015	
	2015	2015	HOUSEHOLDS	BELOW AT
Detroit	255,580	70%	-8%	-1%
Grand Rapids	73,488	49%	2%	2%
Warren City	54,688	48%	3%	13%
Sterling Heights City	49,296	35%	0%	6%
Ann Arbor City	48,803	42%	8%	-3%
Lansing City	47,338	56%	-2%	40%
Flint City	40,143	61%	-4%	5%
Livonia City	36,943	26%	0%	0%
Westland City	33,719	47%	-3%	2%
Farmington Hills City	33,505	28%	-3%	-39%
Troy City	32,004	22%	3%	41%
Southfield City	31,613	43%	0%	5%
Dearborn City	31,183	43%	39%	50%
Kalamazoo City	29,040	53%	8%	4%
Royal Oak City	28,371	32%	2%	-4%
Wyoming City	28,200	48%	0%	20%
Rochester Hills City	27,224	22%	-6%	-24%

Source: American Community Survey, 2007-2015, and the ALICE Threshold, 2007-2015; see Exhibit VI and ALICE Methodology for details



# II. WHAT DOES IT COST TO FUNCTION IN TODAY'S ECONOMY?

## HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy. In Michigan, the average Household Survival Budget was \$56,064 for a four-person family and \$18,192 for a single adult in Michigan in 2015 (Figure 12). The hourly wage necessary to support a family budget is \$28.04 working 40 hours per week for 50 weeks per year for one parent (or \$14.02 per hour each, if two parents work), and \$9.10 per hour full-time for a single adult.

Figure 12.  
Household Survival Budget, Michigan Average, 2015

Monthly Costs, Michigan Average, 2015			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2015 PERCENT INCREASE
<b>Monthly Costs</b>			
Housing	\$478	\$696	14%
Child care	\$–	\$1,108	8%
Food	\$184	\$609	14%
Transportation	\$359	\$718	8%
Health care	\$183	\$702	*77%
Miscellaneous	\$138	\$425	18%
Taxes	\$174	\$414	19%
<b>Monthly Total</b>	<b>\$1,516</b>	<b>\$4,672</b>	<b>18%</b>
<b>ANNUAL TOTAL</b>	<b>\$18,192</b>	<b>\$56,064</b>	<b>18%</b>
<b>Hourly Wage**</b>	<b>\$9.10</b>	<b>\$28.04</b>	<b>18%</b>

\* Increase in out-of-pocket health care costs from 2007 to 2015 was 48%; increase including ACA penalty was 77%.

\*\* Wage working full-time required to support this budget

Note: Percent increases in Figure 12 are an average of the increases in each category for a single-adult and for a four-person family.

Source: U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), Michigan Department of Treasury, 2015; and Michigan Office of Great Start, 2015

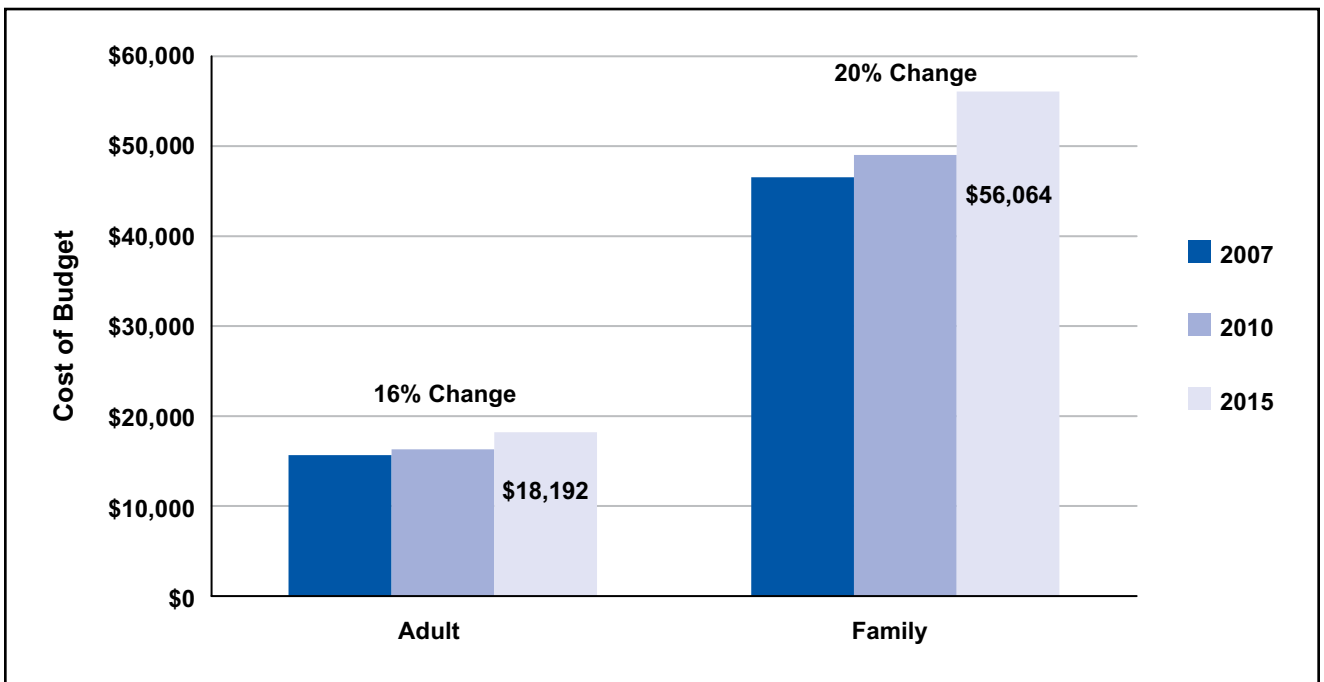
The cost of household basics in the Household Survival Budget – housing, child care, food, transportation, health care, taxes, and other miscellaneous essentials – increased by 16 percent for a single adult and 20 percent for a family of four from 2007 to 2015 (Figure 13; note, Figure 12 shows the average percent increase for the two budgets between 2007 and 2015) while the average wage increased by 18 percent. In comparison, the rate of inflation nationally was 14 percent. The rise in the Household Survival Budget in Michigan was driven primarily by a 14 percent increase in housing and food and a 77 percent increase in health care costs (Bureau of Labor Statistics (BLS), 2015).

The majority of the increase in health care costs was due to increases in out-of-pocket medical expenses, while one-third of the budget increase in health care costs was due to costs associated with the Affordable Care Act (ACA). Since ALICE does not earn enough to afford the premiums for the ACA Marketplace plans – even the least expensive Bronze plan – and many ALICE households make too much to be eligible for Medicaid (the eligibility cutoff is 138 percent of the FPL), the Household Survival Budget, includes the least expensive option, which is the cost of the “shared responsibility payment” – the penalty for not having coverage. The annual penalty was \$325 for a single adult and \$975 for a family of four in 2015 (Internal Revenue Service (IRS), 2016). These costs may change in the future as insurance plans change and federal health care legislation changes over time in Michigan and across the country.

From a broader perspective, many households in Michigan with income below the ALICE Threshold were able to purchase insurance through the ACA Marketplace due to Cost Sharing Reductions and Premium Tax Credits. With significant increases in ACA enrollments, Michigan has reduced the number of uninsured in all income groups (American Community Survey, 2007, 2010, 2012, and 2015; Centers for Medicare & Medicaid Services (CMS), 2016).

Figure 13.

### Household Survival Budget, Michigan Average, 2007 to 2015



Source: U.S. Department of Housing and Urban Development (HUD), 2007-2015; U.S. Department of Agriculture (USDA), 2007-2015; Bureau of Labor Statistics (BLS), 2007-2015; Internal Revenue Service (IRS), 2007-2015; Michigan Department of Treasury, 2007-2015; and Michigan Office of Great Start, 2007-2015

The Household Survival Budget for seniors is based on the budget for a single adult, so likely underestimates the additional costs many seniors incur, especially those with health issues. For example, Medicare does not cover most dental and foot care, eye exams and glasses, and aides and equipment (Centers for Medicare & Medicaid Services (CMS), 2016).

The Household Survival Budget varies across Michigan counties. The basic essentials were least expensive for a family in Osceola at \$43,920 per year, and for a single adult in Tuscola at \$16,512. They were most expensive for a family in Macomb at \$64,320, and for a single adult in Washtenaw at \$21,288. A Household Survival Budget for each county in Michigan is presented in the County Page Exhibit; there is also a Methodology Exhibit, and additional budgets for different family variations are available at <http://spaa.newark.rutgers.edu/united-way-alice>.

# HOUSEHOLD SURVIVAL BUDGET COMPONENTS

**Housing:** U.S. Department of Housing and Urban Development (HUD)'s Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

**Child Care:** The cost of registered home-based child care for an infant and a 4-year-old. Home-based child care has only voluntary licensing, so the quality of care that it provides is not regulated and may vary widely between locations (Michigan Office of Great Start, 2007-2015). However, licensed and accredited child care centers, which are fully regulated to meet standards of quality care, are significantly more expensive.

**Food:** U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for the Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account broad regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

**Transportation:** The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible.

**Health Care:** The health care budget includes nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES plus a penalty for not purchasing insurance as mandated by the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2015 was \$325 for a single adult and \$975 for a family of four.

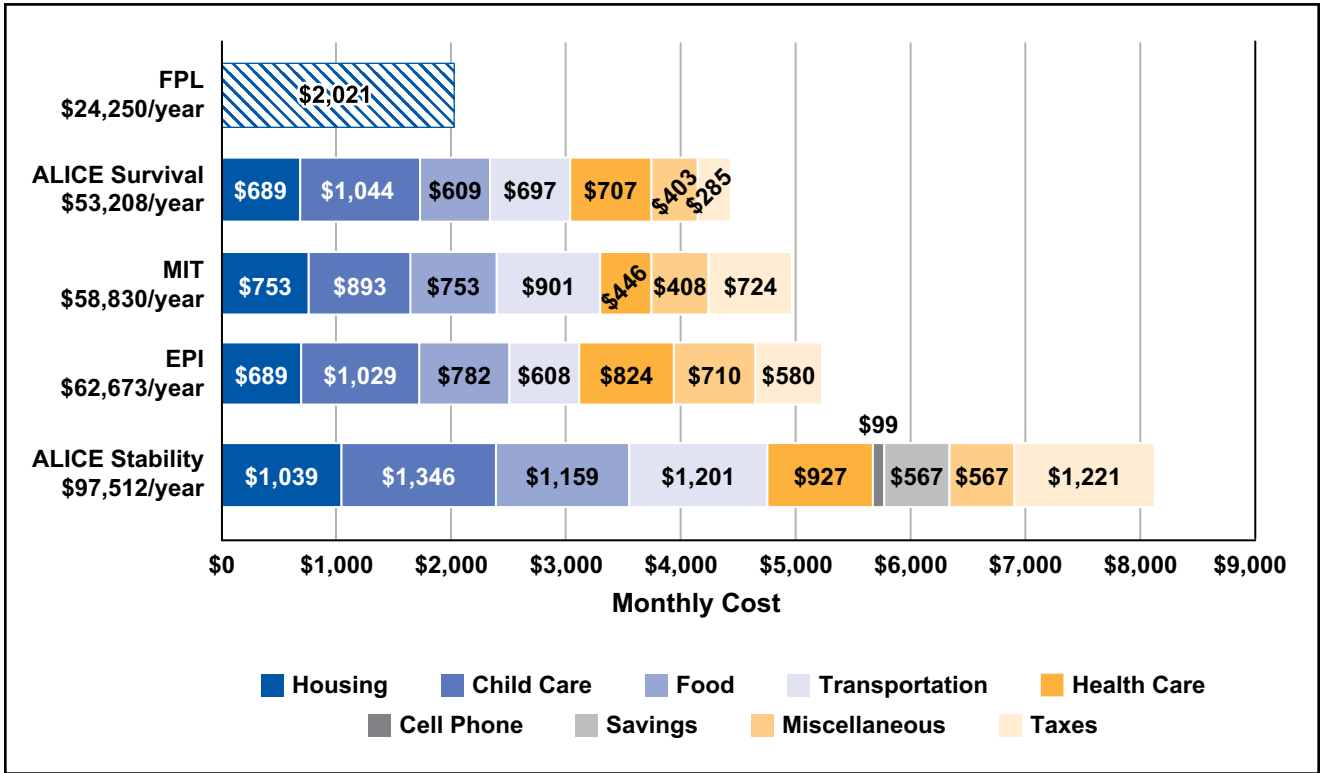
**Miscellaneous:** The miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns. It could be used for items many consider additional essentials, such as toiletries, diapers, cleaning supplies, or work clothes.

**Taxes:** The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Department of Revenue's 1040: Individual Income Tax, Forms and Instructions. In most cases, ALICE households do not qualify for the Earned Income Tax Credit (EITC) eligibility limit.

# HOW DOES THE SURVIVAL BUDGET COMPARE?

The Household Survival Budget is a very specific measure that is used to recognize the bare minimum costs for a household to live and work in the modern economy, calculated on actual household expenditures. By comparison, other existing budgets provide different ways to view local economies, ranging from the very lowest measure, the Federal Poverty Level (FPL), to the highest, the Household Stability Budget (Figure 14).

Figure 14.  
**Comparison of Household Budgets (family of 4), Calhoun County, Michigan, 2015**



Source: American Community Survey, 2015; The ALICE Threshold, 2015; MIT, Calhoun County, 2016; Economic Policy Institute, 2015; U.S. Department of Housing and Urban Development (HUD), 2015; U.S. Department of Agriculture (USDA), 2015; Bureau of Labor Statistics (BLS), 2015; Internal Revenue Service (IRS), 2015

## Budget Comparisons

The Household Survival Budget is significantly higher than the FPL of \$24,250 per year for a family of four and \$11,770 per year for a single adult in 2015 (U.S. Department of Health & Human Services, 2015). However, it is lower than the Massachusetts Institute of Technology (MIT) Living Wage Calculator’s budget by 11 percent in Calhoun County, Michigan, and the Economic Policy Institute’s Family Budget Calculator by 18 percent in the Battle Creek metro area (Calhoun County) (note, the EPI budget is in 2014 dollars). Though these alternative budgets are slightly more comfortable, providing for higher quality housing and child care, more nutritious food, more reliable transportation, and employer-sponsored health insurance, it would still be hard to live on these budgets for a long period of time. It is important to note that while the budgets use similar calculations for taxes, the amount of taxes in the alternative budgets are higher because their base budgets are higher. As the total budget increases, the income needed to cover the expenses increases, and higher income results in a larger tax bill. Detailed comparison of the budgets is outlined below (Figure 15) (Massachusetts Institute of Technology (MIT), 2015; U.S. Department of Health & Human Services, 2015; Economic Policy Institute, 2015).

Figure 15.

## Comparison of Household Budgets by Category, 2015

	Household Survival Budget	MIT Living Wage Budget	EPI Family Budget Calculator
<b>Housing</b>	HUD's 40 <sup>th</sup> rent percentile for a two-bedroom apartment (which includes all utilities whether paid by the landlord/owner or by the renter).	HUD's 40 <sup>th</sup> rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.	HUD's 40 <sup>th</sup> rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.
<b>Child Care</b>	Home-based child care for an infant and a preschooler.	Lowest-cost child care option available (usually home-based care) for a 4-year-old and a school-age child, whose care is generally less costly than infant child care.	Licensed and accredited child care centers, which have significantly higher costs than home-based centers for a "young child" and a "child" (no ages specified), whose care is generally less costly than infant child care.
<b>Food</b>	USDA's Thrifty Food Plan for a family of four.	USDA's Low-Cost Food Plan for a family of four.	USDA's Low-Cost Food Plan estimates the cost of food for each person in the family and totals those numbers.
<b>Transportation</b>	Includes only the operating costs for a car (including car insurance), or public transportation where available.	Includes operating costs for a car (including car insurance) and the cost of vehicle financing.	Includes operating costs for a car (including car insurance).
<b>Health Care</b>	Out-of-pocket health care expenses plus the Affordable Care Act (ACA) penalty.	Employer-sponsored health insurance, medical services and supplies, and drugs.	ACA's least expensive Bronze plan.
<b>Miscellaneous</b>	Includes 10 percent of the budget for cost overruns.	Includes essential clothing and household expenses.	Includes apparel, personal care, and household supplies.

Source: Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2015; Glasmeier & Nadeau, 2015

## Household Stability Budget

Because the alternative budgets only cover the bare essentials, it is helpful to calculate a budget that provides for stability over time – as well as a reasonable quality of life, and peace of mind. The ALICE Household Stability Budget is meant to fill this gap. This budget is significantly higher than the other measures because it estimates what it costs to support and sustain a secure and economically viable household.

The Household Stability Budget includes:

- Safer housing that needs fewer repairs, reflected in the median rent for single adults and single parents, and a moderate house with a mortgage for a two-parent family.
- Child care is upgraded to licensed and accredited care where quality is regulated.
- Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month.
- Transportation includes leasing a car, allowing drivers to more easily maintain a basic level of safety and reliability.
- Health insurance is represented by the cost of an employer-sponsored health plan.

- The addition of cell phone ownership, which is increasingly necessary to work in the modern economy.
- A Miscellaneous category, which represents 10 percent of the five basic necessities.
- The addition of a Savings category because savings are crucial to achieving stability. Savings equal 10 percent of the budget, which is typically enough to invest in education and retirement, cover monthly payments on a student loan, or put towards a down payment on a house. However, in many cases, savings are used for emergencies and never accumulate.

The average Household Stability Budget for Michigan is \$98,457 per year for a family of four – 83 percent higher than the Household Survival Budget (Figure 14 shows the Household Stability Budget for Calhoun County, which is \$97,512).

# III. ACHIEVING STABILITY: INCOME, SAVINGS AND PUBLIC ASSISTANCE

It is often assumed that ALICE households have savings to draw upon in an emergency or have access to public assistance as a last resort. However, most ALICE households have little or no savings, and are not typically eligible for public and private assistance because their earnings are above qualifying limits. This section reports how resources have changed over time.

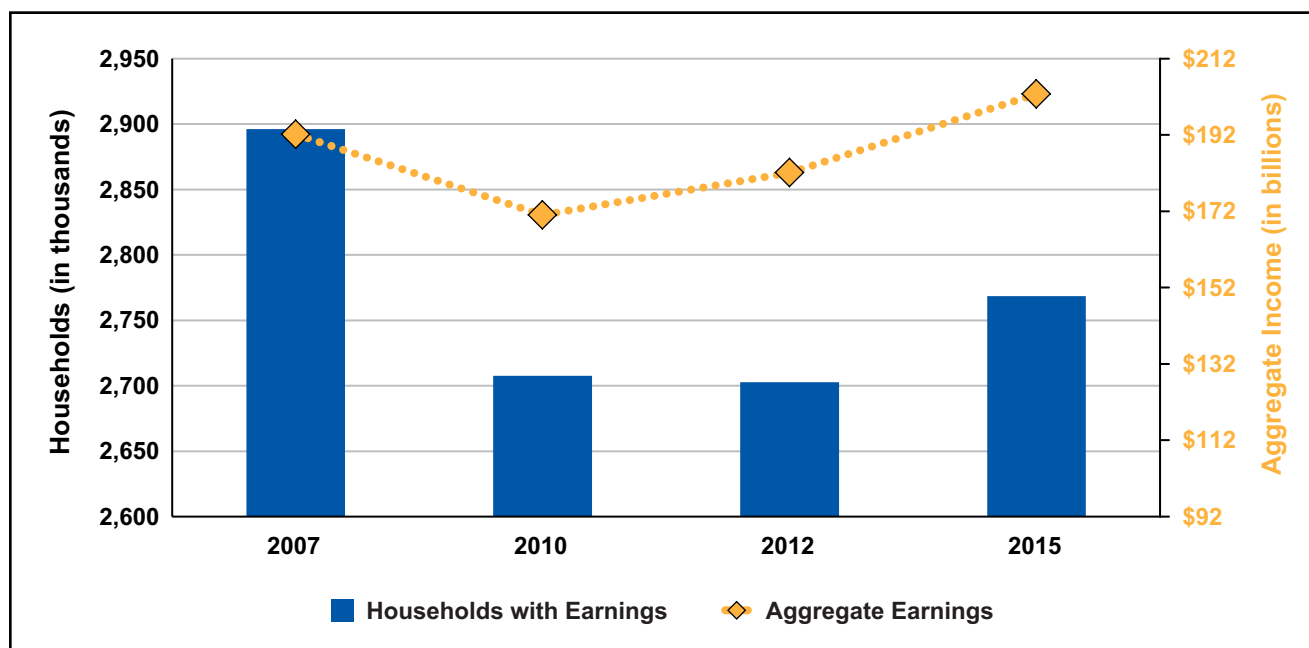
## SHIFTS IN SOURCES OF INCOME

Changes in the sources of income for Michigan households during the period between 2007 and 2015 provide insight into the way the economy's downturn and rebound impacted families differently. The toughest economic years were from 2007 to 2010, when most of these income changes occurred. Some of those trends have since been reversed, but none have returned to pre-2007 levels (Figure 16).

In 2015, 72 percent (2.77 million) of households had wage or salary income (blue bar, left axis), the most common sources of income for households in Michigan. The number of households with wage or salary income decreased by 7 percent from 2007 to 2012 but then increased by 2 percent from 2012 to 2015. With total earnings rising 19 percent since 2010 (dotted yellow line, right axis), but 62 percent of all jobs paying less than \$20 an hour, it suggests that workers earning higher wages are responsible for the increase in total earnings, while low-wage workers' earnings have not kept pace (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 16.

Earnings by Number of Households and Aggregate Total, Michigan, 2007 to 2015

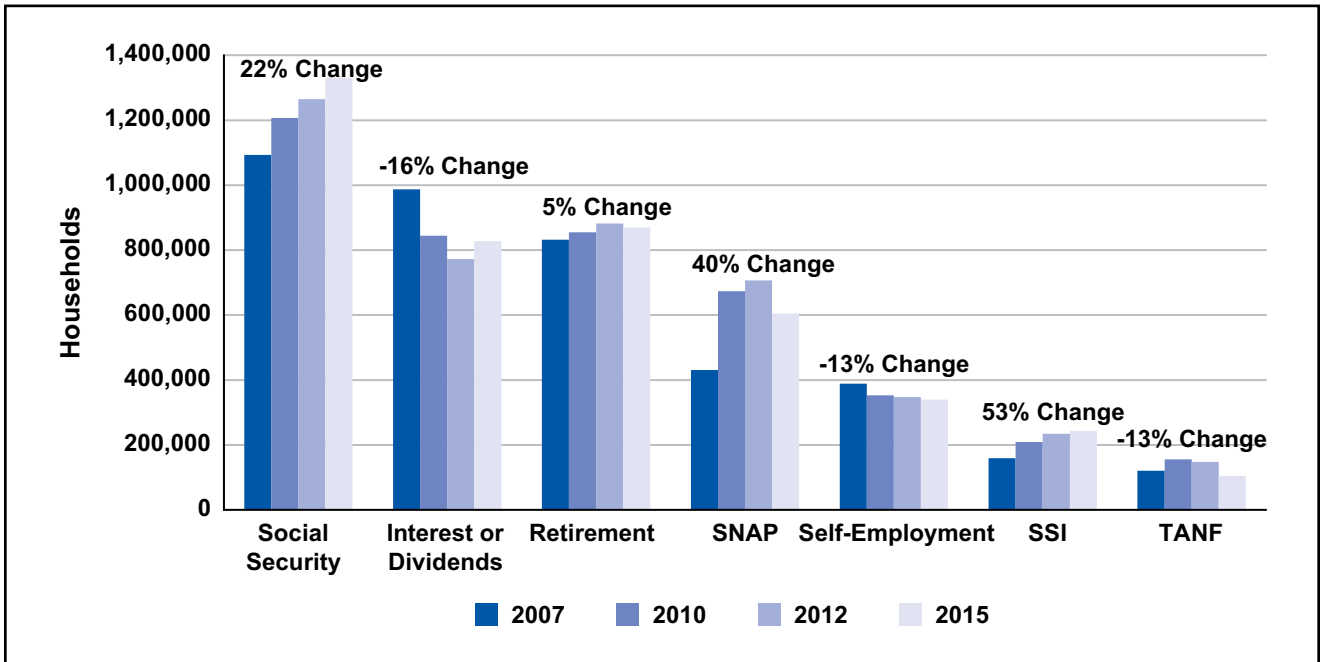


Source: American Community Survey, 2007-2015

Households in Michigan receive several other types of income as well (Figure 17). Although much has been written about the “gig” economy (also known as the contract or non-traditional economy), only a small number of households in Michigan list self-employment as a source of income (though more may earn and not report it). Just 9 percent of households reported self-employment income in 2015. The self-employed took a hit during the Great Recession and continued to fall since, dropping by 13 percent from 2007 to 2015 (American Community Survey, 2007, 2010, 2012, and 2015).

Figure 17.

### Percent Change in Household Sources of Income, Michigan, 2007 to 2015



Source: American Community Survey, 2007-2015

The next most common source of income after wages is Social Security. The impact of the aging population is evident in the 22 percent increase in the number of households getting Social Security income and the 5 percent increase in households receiving retirement income from 2007 to 2015.

The impact of the financial downturn on households during this time period is also reflected in the striking increase in the number of Michigan households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2015, many with one or more members who lost a job during this period began receiving government assistance for the first time. The number of households receiving SNAP, the Supplemental Nutrition Assistance Program formerly known as food stamps, increased by more than 40 percent. The average SNAP benefit increased 44 percent from 2007 to 2012, but then decreased by 8 percent from 2012 to 2015 to \$125.65 per person per month (Kaiser Family Foundation, 2014).

At the same time, the number of households receiving government aid once known as “welfare,” through Temporary Assistance for Needy Families (TANF), which totaled about 105,000 families in 2015, increased by 28 percent from 2007 to 2010, but then started to decrease, falling by 32 percent from 2010 to 2015. The number of households receiving Supplemental Security Income (SSI), which includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled, rose by 53 percent through the period (U.S. Department of Health and Human Services, 2009, 2014).



# SAVINGS AND ASSETS

With so many families not able to keep up with the cost of living, accumulating assets is difficult in Michigan. The cost of unexpected emergencies, ranging from natural disasters to personal health crises, can deplete savings. Job losses have forced people to tap into their retirement savings, or take out second mortgages or home equity lines of credit. Having minimal or no assets makes ALICE households more vulnerable to emergencies. It also can increase their overall costs when they have to use alternative financing with fees and high interest rates that make it difficult or impossible to save money or amass more assets.

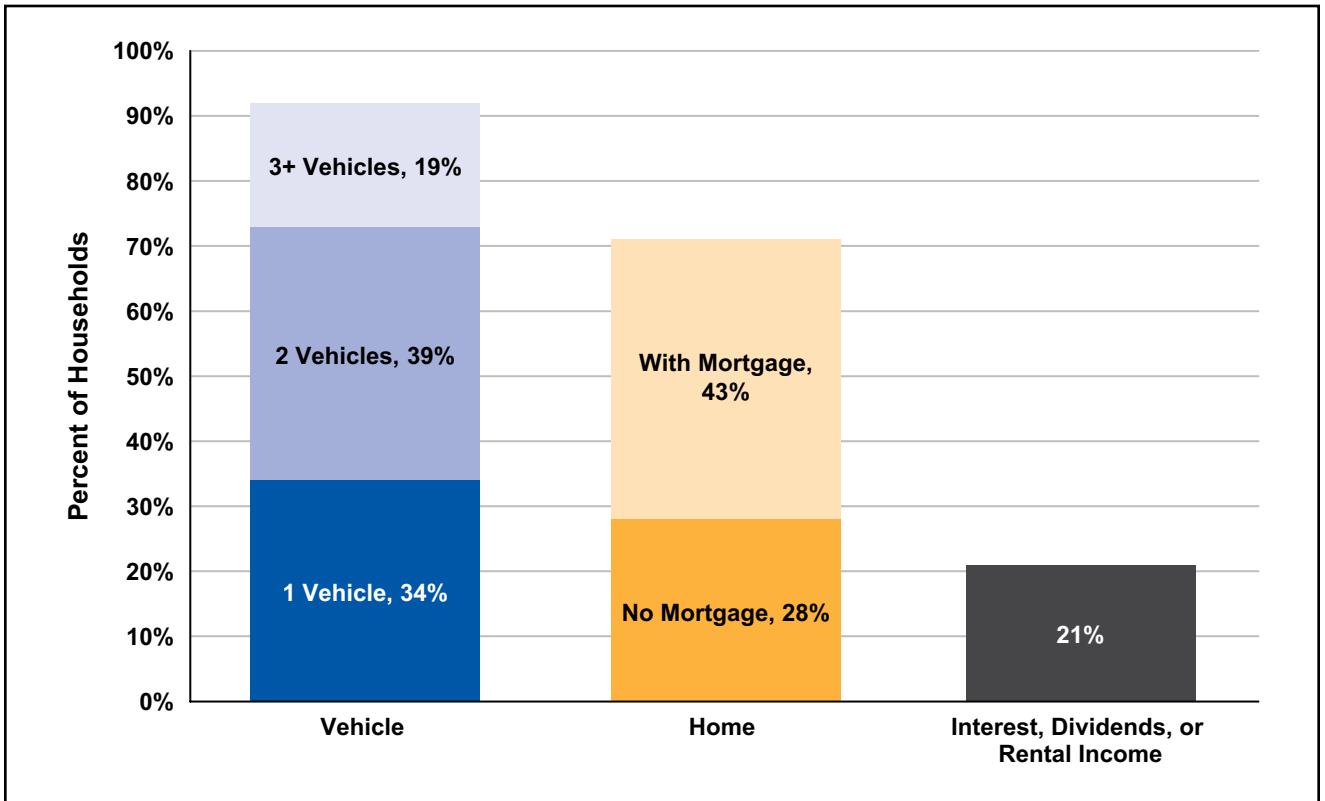
According to a 2015 Financial Capability Survey, 49 percent of Michigan residents did not have a “rainy day fund” to cover expenses for three months, in case of emergencies such as sickness, job loss, or economic downturn. These findings are on par with the 2011 Corporation for Enterprise Development (CFED) survey that found 25 percent of Michigan households were “asset poor,” defined as not having enough net worth to subsist at the poverty level for three months without income. And 39 percent were “liquid asset poor,” which includes cash or a savings account, but not a vehicle or home (Corporation for Enterprise Development (CFED), 2012; FINRA Investor Education Foundation, 2016).

While data on savings and investments is minimal, levels of ownership of three of the most common assets in Michigan – vehicles, homes, and investments – provide insight into resources families have for emergencies and to accumulate wealth (Figure 18). Most Michigan households have at least one vehicle, a necessity for work. In 2015, 34 percent of all households had one vehicle, 39 percent had two, and 19 percent had three or more. While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally depreciates over time. In addition, many ALICE households need to borrow money in order to buy a vehicle (Jones, 2014; Center for Responsible Lending, 2014; Kiernan, 2016; Zabritski, 2016).

The second most common asset is a home, an asset that has traditionally provided financial stability and the primary means for low-income families to accumulate wealth. Since the subprime housing crisis in 2007, however, homeownership has become a less reliable way of building assets. In 2015, 71 percent of Michigan households owned a home, down from the peak of 77.4 percent in 2006. As homeownership is a primary asset for many families, they are significantly affected by changes in home prices. This is especially important for the 64 percent of Michigan homeowners who have a mortgage. According to the 2015 Financial Capability Survey, 7 percent of Michigan homeowners thought that they would owe more on their home than they would earn by selling it (American Community Survey, 2007, 2010, 2012, and 2015; Federal Reserve Bank of St. Louis, 2016; Herbert, McCue, & Sanchez-Moyano, September 2013; Federal Reserve, 2014; FINRA Investor Education Foundation, 2016).

The most effective resource to weather an emergency is an investment that produces income, which can range from a checking account to a 401K retirement plan to a rental property. Only 21 percent of households in Michigan received interest and dividends or rental income (same as the national average). The number of households with investment income dropped by 16 percent between 2007 and 2012, largely because of the stock market crash as many families used assets to cover expenses during periods of unemployment and lower income. The number with investment income picked up in 2012, increasing by 7 percent from 2012 to 2015. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (Bricker, et al., 2014; American Community Survey, 2007, 2010, 2012, and 2015; Federal Reserve, 2014).

Figure 18.  
Households with Assets, Michigan, 2015



Source: American Community Survey, 2015

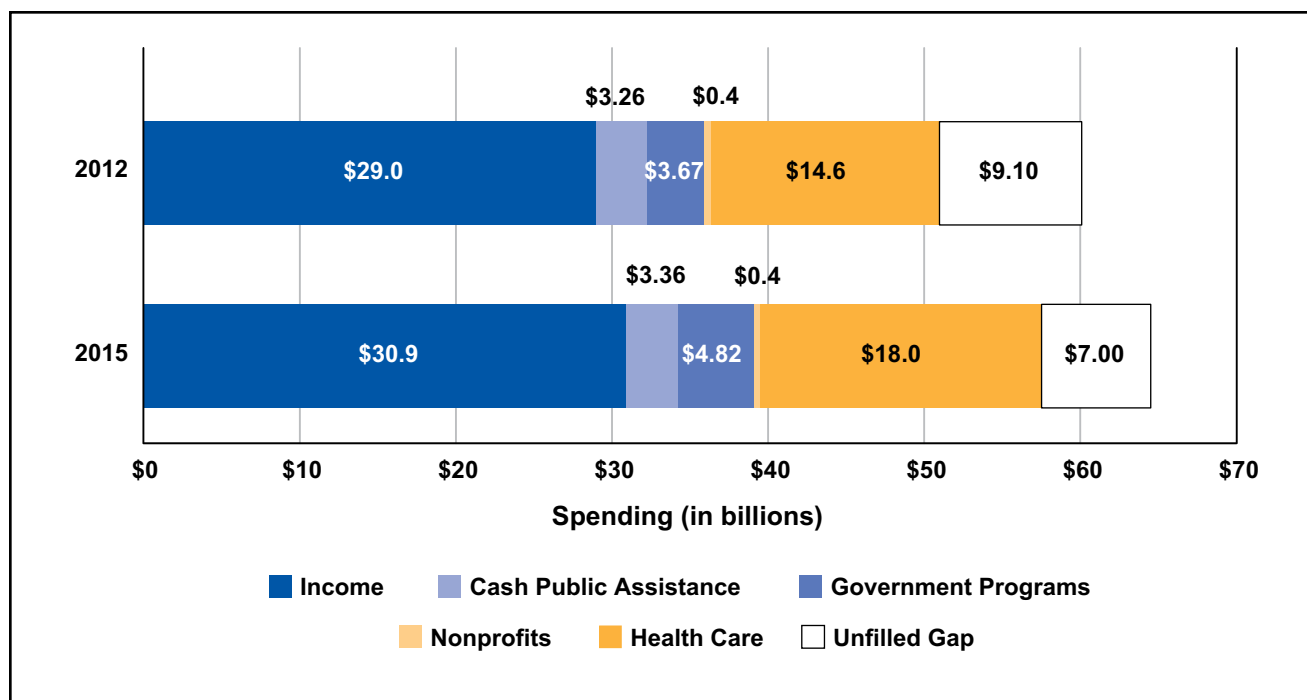
## DOES PUBLIC ASSISTANCE BRING FINANCIAL STABILITY?

The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for many ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to make ends meet. When workers do not earn enough to pay for basic necessities, they may be forced to turn to public support to feed their families, secure health insurance, or pay rent and other basic needs.

The **ALICE Income Assessment** quantifies total income of households below the ALICE Threshold and how much public and nonprofit assistance is spent on these low-income households. The methodology for the Income Assessment has been slightly revised since the last United Way ALICE Report for Michigan was published, and incorporated into this analysis (for more details, see the What's New section at the beginning of this report, and Exhibit IX: Methodology Overview).

From 2012 to 2015, the number of households below the ALICE Threshold changed very little, decreasing slightly from 1,540,082 in 2012 to 1,531,650 in 2015. Earnings of these households grew slightly, from \$29.0 billion to \$30.9 billion over that period, but their total need increased even more, reaching \$64.5 billion (up from \$60.1 billion in 2012). Federal and state government spending on cash public assistance remained relatively constant, rising from \$3.26 billion to \$3.36 billion. Other government programs (excluding health) increased by 31 percent to \$4.82 billion, and nonprofit spending remained flat at \$436 million. Health care spending rose by 23 percent to \$18.0 billion. As a result, the size of the Unfilled Gap – what is needed to bring all households to the ALICE Threshold – shrunk by 23 percent, to \$7 billion. In other words, \$7 billion in additional wages or public resources are still needed for all Michigan households to have income at the ALICE Threshold (Figure 19).

Figure 19.  
ALICE Income Assessment, Michigan, 2012 to 2015



Source: Office of Management and Budget, 2015; Michigan Department of Treasury, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; Urban Institute, 2010 and 2012; for more detail see the Methodology Exhibit

Without public assistance, many ALICE and poverty-level households would face even greater hardship, and many more households would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the Earned Income Tax Credit (EITC) and Child care Tax Credit (CTC), Medicaid, and food banks provide a critical safety net for basic household well-being, and enable many families to work (Sherman, Trisi, & Parrott, 2013; Dowd & Horowitz, 2011; Grogger, 2003; Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015; Rosenbaum, 2013; Feeding America, 2014). This analysis is not an evaluation of the efficiency of the programs in delivering goods or services. However, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to meeting basic needs with public and private assistance.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013; O’Dea, 2016; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the Federal Poverty Level (FPL), meaning that many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the “cliff effect.” In Michigan, as earnings rise, SNAP benefits decrease once income reaches 185 percent of the FPL, or just \$44,123 for a family of four – well below the \$56,064 Household Survival Budget for a family (National Conference of State Legislatures, October 2011).

Third, resources may not be available where they are needed. This statewide analysis may mask geographic disparities in the various types of assistance. If funding is disproportionately going to one part of Michigan, there could be unmet need, not reflected in the Income Assessment, in other parts of the state.

Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 5 percent of the assistance provided in Michigan is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which

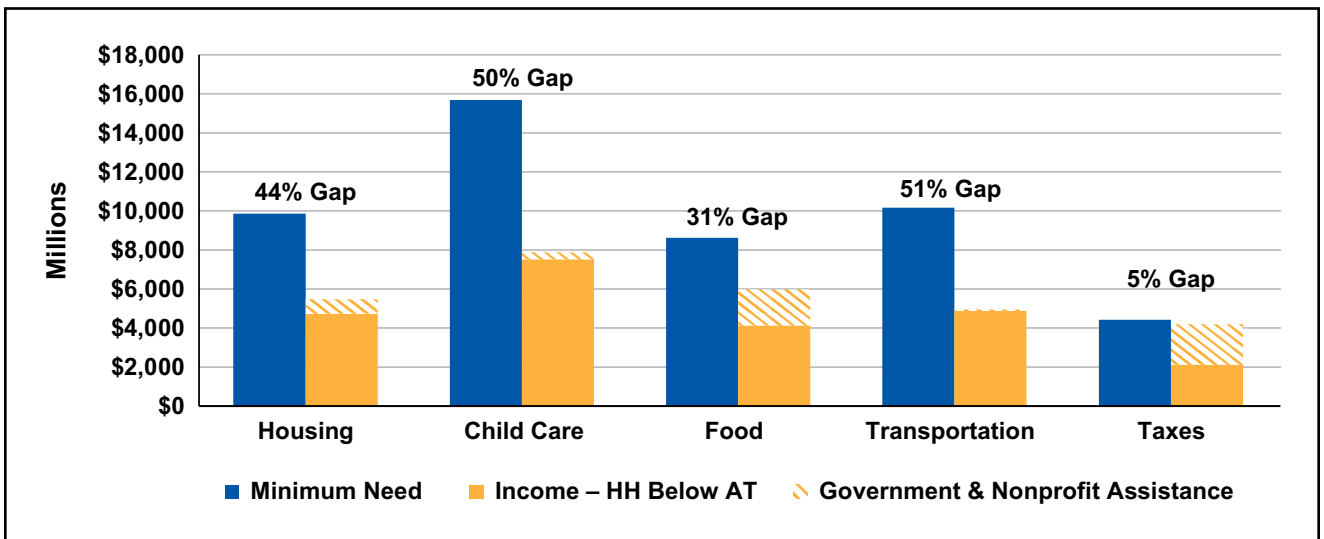
the need varies across households below the ALICE Threshold. This means that not all households benefit equally from assistance. For example, a household that only visits a doctor for an annual checkup does not receive its share of the spending put toward health care assistance in Michigan, while a household that experiences a medical emergency receives far more than the average.

## Spending by Category: Example for Families with Children

A breakdown of public and nonprofit spending in Michigan by category reveals that there are large gaps in key areas, particularly housing and child care. Figure 20 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with income from households below the ALICE Threshold (shown in dark yellow), plus the public and nonprofit spending in each category (shown in yellow cross-hatch). The gap or surplus in each budget area is the difference between the blue column and the yellow/crosshatch column. The comparison assumes that the income households earn is allocated proportionately to each category.

Figure 20.

### Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), Michigan, 2015



Source: Office of Management and Budget, 2015; U.S. Department of Agriculture (USDA), 2015; Internal Revenue Service, 2015; Michigan Department of Treasury, 2015; American Community Survey, 2015; National Association of State Budget Officers, 2015; 2016; Urban Institute, 2012

## Housing

In the Household Survival Budget for a family of four, housing accounts for 15 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 15 percent of their income on housing. That still leaves them far short of what is needed to afford rent at HUD's 40<sup>th</sup> rent percentile. But does public assistance fill the gap? Federal housing programs provide \$665 million in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated \$87 million on housing assistance (because nonprofit spending is not available by category, the estimate is one-fifth of the total nonprofit budget). Yet when income and government and nonprofit assistance for housing are combined, **there is still a 44 percent gap in resources for all households to meet the basic ALICE Threshold for housing.** Therefore it is not surprising that most families spend more of their income on housing, which leaves less for other items.

## Child Care

In the Household Survival Budget for a family of four, child care accounts for 24 percent of the family budget. Yet for many ALICE households, 24 percent of earned income is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Michigan families include \$271 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Nonprofits provide additional child care assistance including vouchers and child care services estimated at \$87 million. Yet when income and government and nonprofit assistance are combined, **there is still a 50 percent gap in resources for all households to meet the basic ALICE Threshold for child care.**

## Food

In the Household Survival Budget for a family of four, food accounts for 13 percent of the family budget, yet for many ALICE households, 13 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Michigan households includes \$1.8 billion of federal spending on food programs, primarily SNAP (formerly food stamps); school breakfast and lunch programs; and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Nonprofits also provide food assistance – including food pantries, food banks, and soup kitchens – totaling approximately \$87 million. Yet when income and government and nonprofit food assistance are combined, **there is still a 31 percent gap in resources for all households to meet the basic ALICE Threshold for food.**

## Transportation

In the Household Survival Budget for a family of four, transportation accounts for 16 percent of the family budget. Yet for many ALICE households, 16 percent of what they actually earn is not enough to afford even the running costs of a car. While Michigan's public transportation systems are state-funded, there is no government spending on transportation targeted specifically to ALICE and poverty-level families. However, nonprofits provide some programs, spending an estimated \$76 million. Yet, when income and nonprofit assistance are combined, **there is a 51 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.**

## Taxes

In the Household Survival Budget for a family of four, taxes account for 7 percent of the family budget, so this analysis assumes that 7 percent of income is allocated toward taxes. Though earning enough to afford the Household Survival Budget would put households above the eligibility level for the Earned Income Tax Credit (EITC), many households below the ALICE Threshold benefit from the EITC (the average income for households receiving EITC in Michigan in 2015 was \$13,016). The federal EITC provided \$2 billion in tax credits and refunds for Michigan's working families, and Michigan EITC (worth 6 percent of the federal) provided an additional \$118 million. Eligible households collected an average federal tax refund of \$2,530, which helped 823,000 ALICE and poverty-level families (National Conference of State Legislatures, 2016; Brookings, 2016). The per-household amount of taxes depends on a recipient's income and the number of children they have. Yet when income and government credits and refunds are combined, **there remains a 5 percent gap in resources for all households to meet the basic ALICE Threshold for taxes.**

## The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: \$18 billion or 68 percent of all spending in Michigan. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Michigan hospitals (Office of Management and Budget, 2016; Internal Revenue Service (IRS), 2007, 2010 and 2012; National Association of State Budget Officers, 2014).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), federal, state, and hospital spending on health care for low-income households has increased more than any other category, but the percent of residents insured in Michigan has also increased. For this reason, spending on health care in Michigan surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income Michigan households. This analysis does not include the broader impact of increased health care spending, for example, on jobs or taxes (Ayanian, Ehrlich, Grimes, & Levy, 2017).

Because there is greater variation in the amount of money families need for health care than there is in any other single category, it is difficult to estimate health care needs and costs, and even more difficult to deliver health care efficiently to families in poverty or ALICE families. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (U.S. Department of Housing and Urban Development (HUD), 2010; Stanton, 2006; Kaiser Family Foundation, 2012).

Looking at the breakdown of average spending per household below the ALICE Threshold further highlights the difference between health care spending and other types of assistance. In Michigan, the average assistance each household received was \$11,762 in health care resources from the government and hospitals in 2015, a 24 percent increase from 2012. By comparison, the average benefit to these households from other types of federal, state, and local government and nonprofit assistance – excluding health care – was \$5,626 per household, an 8 percent increase from 2012. Combining the two categories, the average household below the ALICE Threshold received a total of \$17,387 in cash and services, shared by all members of the household and spread throughout the year, a 22 percent increase driven primarily by the increase in health care spending (Figure 21) (Office of Management and Budget, 2016; American Community Survey, 2007, 2010, 2012, and 2015; National Association of State Budget Officers, 2014; Urban Institute, 2012; Michigan Department of Treasury, 2015; the ALICE Threshold, 2014).

**Figure 21.**  
**Total Public and Nonprofit Assistance per Household Below the ALICE Threshold, Michigan, 2015**

Spending per Household Below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
<b>2012</b>	\$9,490	\$4,783	\$14,273
<b>2015</b>	\$11,762	\$5,625	\$17,387

*Source: Office of Management and Budget, 2015; Michigan Department of Treasury, 2015; National Association of State Budget Officers, 2015; Urban Institute, 2012; American Community Survey, 2015; and the ALICE Threshold, 2015*

To put the amount of per-household spending in perspective, most Michigan residents, including those well above the ALICE Threshold, receive some form of assistance. For example, households with income between \$100,000 and \$200,000 receive an average of \$7,208 as a home mortgage interest deduction and \$4,042 in real estate tax deductions; households with income above \$1 million receive an average of \$22,873 as a home mortgage interest deduction and \$17,100 in real estate tax deductions (Internal Revenue Service, 2014).

# IV. HOW HAVE ECONOMIC CONDITIONS CHANGED FOR ALICE FAMILIES?

More than any demographic feature, employment defines ALICE households. The financial stability of ALICE workers depends on local job opportunities, as well as the cost and condition of housing, and the availability of community resources. The updated Economic Viability Dashboard presented in this section describes changes in these economic factors throughout Michigan.

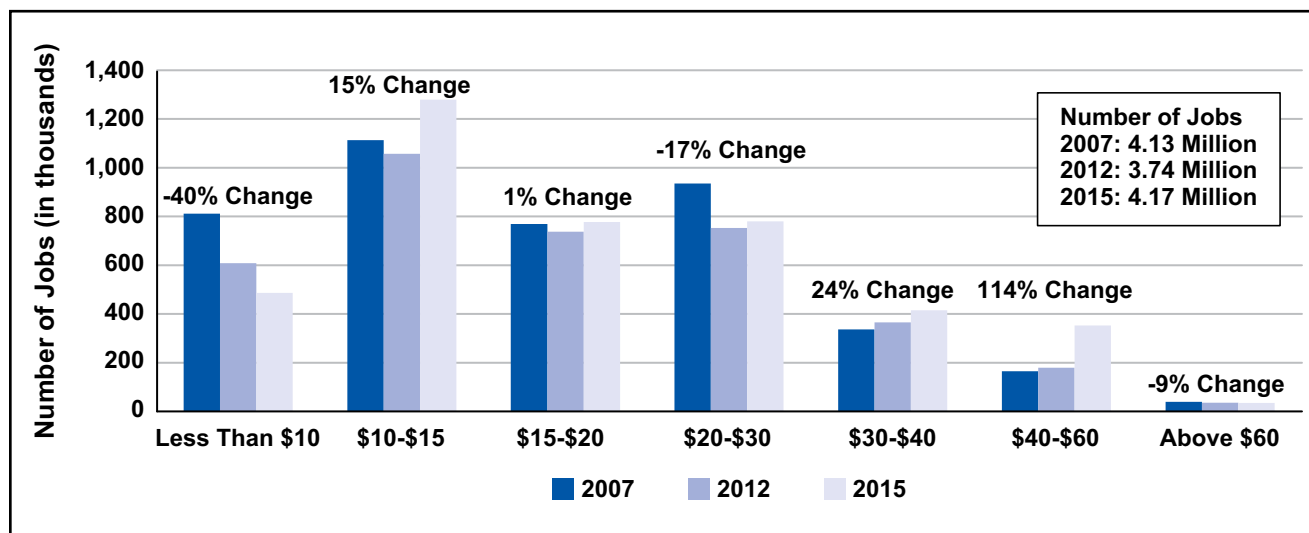
## MICHIGAN JOBS

Michigan's job market has improved since 2012, though low-wage jobs still dominate the economic landscape. In Michigan, **62 percent of jobs pay less than \$20 per hour, with 69 percent of those paying less than \$15 per hour.** This is slightly lower than the 65 percent of jobs that were low-wage in 2007 (Figure 22). A full-time job that pays \$15 per hour grosses \$30,000 per year, which is well below the \$56,064 Household Survival Budget for a family of four in Michigan.

With 4.5 million total jobs in Michigan recorded by the Bureau of Labor Statistics in 2015, the job market has shown significant improvement since 2010, and just surpassed the 2007 level (Figure 22). Though jobs paying less than \$20 per hour dominate the job landscape, their numbers decreased between 2007 and 2015, primarily driven by a 40 percent reduction in jobs paying less than \$10 per hour. The number of jobs paying more than \$30 per hour rose dramatically: those paying \$30 to \$40 increased by 24 percent and jobs paying \$40 to \$60 more than doubled. Jobs that saw the most growth were team assemblers, general and operations managers, nurses, customer service representatives, and cashiers (Bureau of Labor Statistics (BLS), 2007 and 2015).

When 2007 wages are adjusted for inflation (14 percent increase from 2007 to 2015) and converted into their value in 2015 dollars, the change in wages over time is not as positive. Using these constant 2015 dollars, the proportion of jobs paying less than \$20 per hour has actually increased by 7 percentage points, from 55 percent in 2007 to 62 percent in 2015.

Figure 22.  
Number of Jobs by Hourly Wage, Michigan, 2007 to 2015



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007-2015

Industries in Michigan vary in the contributions they make to the state's employment and gross domestic product (GDP). The industries with large GDP contributions but low employment tend to pay higher wages to employees, while those with smaller GDP contributions but higher employment have more people to pay at lower wages. In Michigan, ALICE workers tend to be concentrated in the industries with smaller GDP contributions (Figure 23).

Manufacturing contributed \$92 billion to Michigan's GDP in 2015, a 17 percent increase from 2007. Though manufacturing has become more automated, especially motor vehicles and parts, and diversified into chemical projects, it still accounts for the largest portion of GDP, 20 percent (Figure 23). The trends for manufacturing do not completely reflect the change occurring in this sector. With the Great Recession and automation, factory jobs declined. During the recovery, some factory jobs returned but they paid less, and some new technology jobs were created to oversee the new automated production. As manufacturing became more automated, the new demand for cars was met with a significant surge in productivity but not more jobs (Senate Fiscal Agency, 2016; Glazer & Grimes, 2015; Bureau of Economic Analysis, 2015).

The trade, transportation and utilities industry made the second largest contribution to GDP (17.2 percent) and employed the largest number of workers, 771,000 workers or 17 percent of the workforce. While its contribution to GDP increased between 2007 and 2015 (21 percent), employment in the industry fell by 2 percent, although it continues to employ significant numbers of ALICE workers (Bureau of Labor Statistics (BLS), 2015; Bureau of Economic Analysis, 2015).

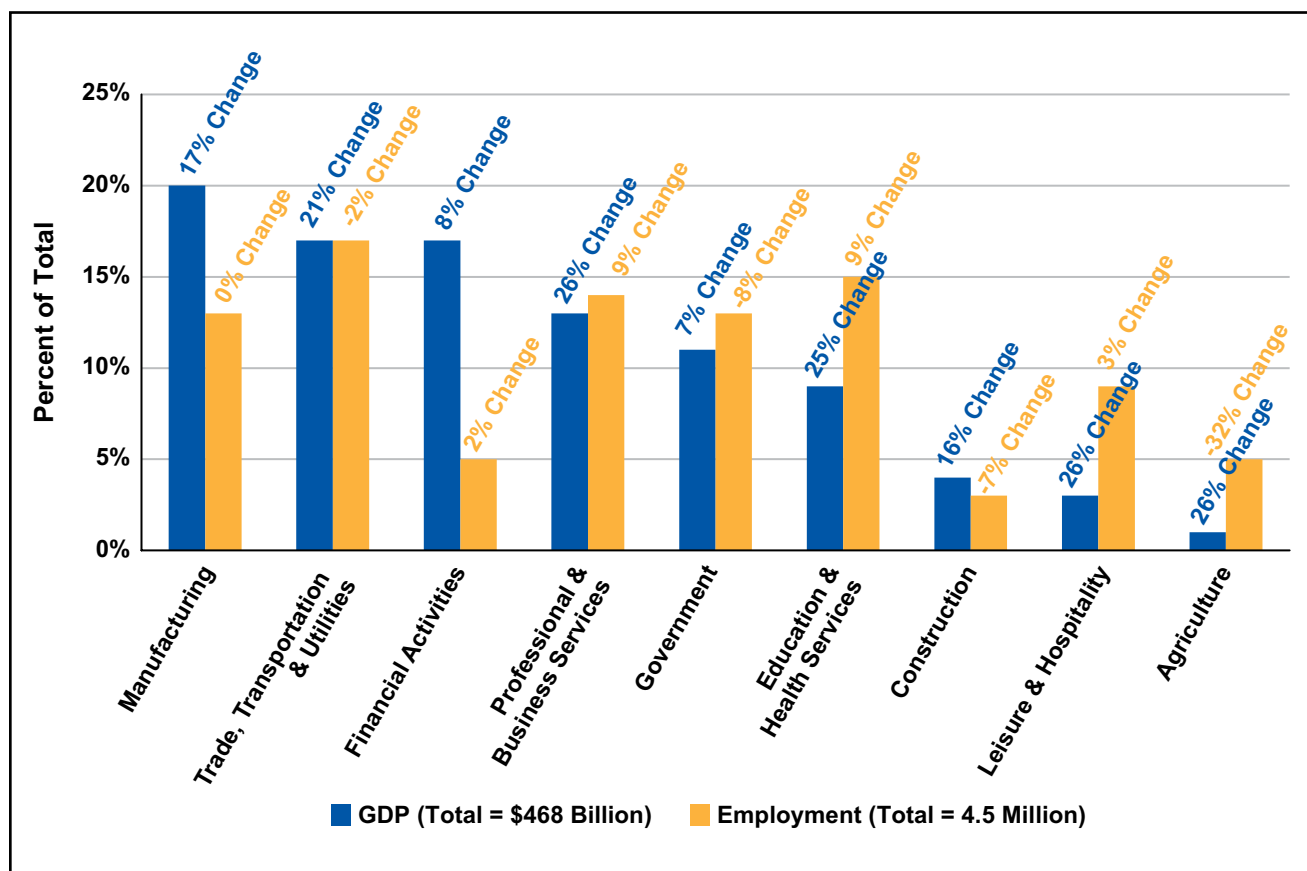
Conversely, the financial sector continues to be the third largest contributor to GDP, with over \$79 billion in 2015 or 17 percent of total GDP, but employment in the industry remains below 5 percent of the workforce. There are few ALICE workers in this field, and they are primarily in administrative support roles (Bureau of Labor Statistics (BLS), 2015; Bureau of Economic Analysis, 2015).

The next five largest employing industries – professional and business services, government, education and health services, leisure and hospitality, and agriculture employ – a larger share of the population than is represented by its contribution to GDP. Primarily service industries, these are large employers of ALICE workers. While growth in agriculture and government has declined, education and health services and professional and business services are the fastest growing for employment. Growth in health care services stands out: In 2014, 17 of every 100 jobs in Michigan were directly or indirectly tied to health care organizations. In fact, Michigan's health care industry contributes more direct jobs and taxes paid to the economy than education and auto manufacturing (Bureau of Labor Statistics (BLS), 2015; Michigan Health and Hospital Association, 2015; Bureau of Economic Analysis, 2015).

While small in terms of size, the construction industry was hit especially hard by the Great Recession, but it has been recovering and is predicted to be one of the top job producers over the next two years (Fulton, 2016).



Figure 23.  
**Employment and GDP by Industry, Michigan, 2007 to 2015**



Source: Bureau of Labor Statistics (BLS), 2007-2015, and U.S. Department of Commerce, Bureau of Economic Analysis, 2007-2015

With the service sector employing a large number of ALICE workers, it's important to address several characteristics of the service-sector economy that add to the struggles of their employees. Most notably, service sector jobs pay low wages. In 2015, only five of the 20 most common service sector occupations paid enough to support the family Household Survival Budget, a minimum of \$28.04 per hour: registered nurses, general and operations managers, sales representatives, mechanical engineers, and elementary school teachers (except special education) (Figure 24). This, however, is an improvement since 2007, when only registered nurses and general and operations managers reached this minimum.

The most common occupation in Michigan, retail sales, pays a wage that is well below what is needed to make ends meet. The more than 144,300 retail salespeople make an average of \$10.06 per hour, or \$20,120 if working full-time year round. These jobs fall short of meeting the family Household Survival Budget by more than \$36,000 per year. Even if both parents worked full time at this wage, they would fall short of the Household Survival Budget by more than \$15,000 per year.

Working in service sector jobs can put more financial stress on ALICE families in other ways. One is the location of these jobs, which is often in areas with high housing costs, meaning that employees have to either pay more for housing or have longer commutes and higher transportation costs. Most of these jobs require employees to work on-site, and they often have unpredictable or nontraditional work schedules which makes it harder to plan around public transportation and child care.

This is especially true for some areas along the shores of Lake Michigan and Mackinac Island, where tourism and resort communities exacerbate some of these challenges. In these areas, the demand for jobs is highest in areas where housing costs are highest, and yet many jobs are low wage and seasonal, making it expensive for workers to live near their work (Wheeler, 2016).

Figure 24.

## Top 20 Occupations by Employment and Wage, Michigan, 2015

OCCUPATION	2015		2007–2015 Percent Change	
	NUMBER OF JOBS	MEDIAN HOURLY WAGE	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	144,300	10.06	-6%	4%
Office Clerks, General	109,640	14.51	1%	75%
Food Prep, Including Fast Food	109,150	8.99	1%	-24%
Team Assemblers	104,210	15.48	23%	-46%
Cashiers	94,520	9.24	18%	22%
Registered Nurses	91,130	31.65	20%	323%
Customer Service Representatives	86,440	14.94	18%	30%
Waiters and Waitresses	77,740	9.08	9%	-18%
Laborers and Movers, Hand	68,320	12.48	9%	-16%
Janitors and Cleaners	63,150	11.21	12%	6%
General and Operations Managers	62,950	44.78	21%	202%
Stock Clerks and Order Fillers	58,710	10.34	17%	-33%
Sales Representatives	56,400	26.48	15%	121%
Secretaries and Administrative Assistants	52,890	15.92	10%	-11%
Heavy and Tractor-Trailer Truck Drivers	51,340	18.54	10%	-42%
Nursing Assistants	49,780	13.38	7%	-46%
Maintenance and Repair Workers	41,590	16.71	-4%	-37%
Mechanical Engineers	40,490	42.85	-5%	244%
Bookkeeping and Auditing Clerks	39,060	17.54	-2%	51%
Elementary School Teachers	38,190	31.77	-3%	79%

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007 and 2015

## Small Businesses

Small businesses – firms employing fewer than 500 employees – employed just over half of the private sector workforce in 2013 in Michigan. Firms employing less than 20 people employed the largest share. Small businesses, and their employees, experienced the largest shifts during the Great Recession, a trend that continued through 2015. In the second quarter of 2015, for example, 4,867 businesses started up in Michigan and 4,773 exited (meaning they closed, moved to another state, or merged with another company). Startups generated 24,339 new jobs while exits caused 19,208 job losses. Small businesses are more vulnerable to changes in demand, price of materials, and transportation, as well as to cyber attacks and natural disasters. Many small businesses have fewer resources to pay their employees, and even fewer to maintain employees in lean times (U.S. Small Business Administration, 2016).

Some sectors are more heavily reliant on small businesses, such as agriculture (95 percent of employees work in small businesses) and construction (89 percent), while others are almost not at all, such as utilities (less than 1 percent) (Figure 25). For many small businesses, there is a dual challenge when ALICE is both the employee and the customer, such as child care, where more than 90 percent of operators are sole proprietors (included as part of Educational Services in Figure 25). On the one hand, child care workers are ALICE; there are 16,990

child care workers in Michigan, earning an average wage of \$9.43 per hour (\$18,860 annually if full-time). On the other hand, ALICE families use child care so they can work, but it can be the most expensive item in ALICE's budget – even more than housing. The conundrum is that if small businesses increase wages of their employees, those expenses are passed on to customers, who themselves are ALICE. These ALICE workers will earn more money, but child care will become more expensive for them (U.S. Small Business Administration, 2016; SBDCNet, 2014).

Figure 25.

### Small Business Employment by Sector, Michigan, 2013

Small Business Employment by Sector, Michigan, 2013			
	SMALL BUSINESS EMPLOYMENT SHARE	SMALL BUSINESS EMPLOYMENT	TOTAL PRIVATE EMPLOYMENT
Agriculture, Forestry, Fishing	95%	3,116	3,294
Other Services (except Public Admin)	91%	139,984	153,704
Construction	89%	101,605	114,852
Arts, Entertainment, and Recreation	77%	33,804	43,801
Real Estate and Rental and Leasing	69%	34,279	49,379
Accommodation and Food Services	63%	221,429	354,094
Wholesale Trade	60%	100,663	167,592
Professional and Technical Services	56%	135,141	242,932
Mining, and Oil and Gas Extraction	49%	2,773	5,614
Manufacturing	48%	252,729	525,565
Educational Services	47%	35,149	74,312
Health Care and Social Assistance	47%	275,168	590,060
Transportation and Warehousing	42%	42,264	100,454
Retail Trade	41%	183,849	448,929
Finance and Insurance	40%	59,519	150,244
Admin Support and Waste Management	38%	118,934	311,352
Information	28%	19,601	71,069
<b>Total</b>	<b>52%</b>	<b>1,761,713</b>	<b>3,407,247</b>

Source: U.S. Small Business Administration, 2016

# SHIFTING TOWARDS THE “GIG ECONOMY”

## NEW ECONOMY TERMS

**Gig** – also referred to as **contract** or **freelance** work – one-time project and compensation

**Contingent** – work arrangements without traditional employers or regular, full-time schedules

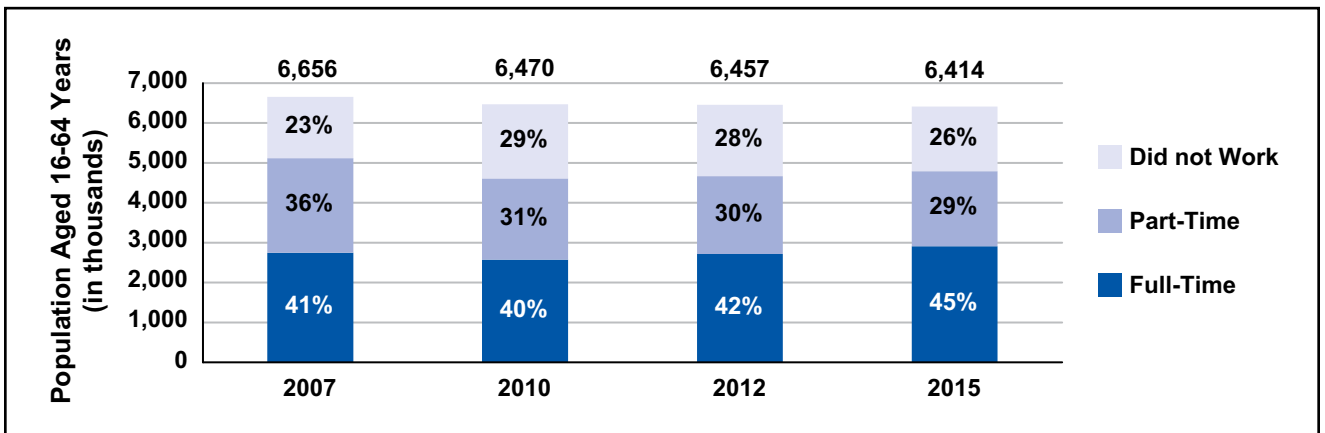
**On-demand** – also referred to as **on-call** – work with schedule variability according to customer activity

**Shadow economy** – also referred to as the **grey or underground economy** – unreported activity and income from the production of legal goods and services

The nature of work is changing dramatically in Michigan and across the country, and these changes impact ALICE workers disproportionately. The most significant change is that low-wage jobs, especially those in the service sector, are increasingly shifting away from traditional full-time employment with benefits towards part-time, on-demand, or contingent employment with fluctuating hours and few benefits. At the same time, workers are replacing or supplementing their traditional jobs with a new gig-to-gig, project-to-project work life. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2015, and is expected to grow to nearly 20 percent by 2020.

These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Boudreau, 2015). The non-traditional nature of this work is not captured in the American Community Survey, which only asks about number of weeks and hours worked, not number of jobs or quality of relationships with the employers. In fact, the American Community Survey statistics show a decline in part-time work and self-employment (Figure 26), whereas recent national surveys focusing on changes in the labor market report an increase in part-time work and self-employment (U.S. Census Bureau, 2010, 2015; American Community Survey, 2007, 2010, 2012, and 2015; Fehr, 2017; Boudreau, 2015).

Figure 26.  
Work Status, Michigan, 2007 to 2015



Source: American Community Survey, 2007-2015.

Likewise, declining unemployment rates do not account for the changing numbers of underemployed workers – defined as those who are employed part time (either in the traditional or gig economy), those who have accepted a lower income than they had in the past, or those who have stopped looking for work but would like to work. For example, Michigan’s unemployment rate was 7.2 percent in 2015, but the underemployment rate was 13.9 percent. In addition, those who reported not working may be engaged in non-traditional work and not captured in traditional reports (Bureau of Labor Statistics (BLS), 2015).

While information specific to Michigan was not available, two national surveys provide greater insight on the growing prevalence of alternative work arrangements in primary and supplementary jobs. Nationally, the percentage of workers employed as temporary help agency workers, on-call workers, contract workers, independent contractors, or freelancers as their main job rose from 10.1 percent in 2005 to 15.8 percent in 2015, according to the RAND-Princeton Contingent Worker Survey (RPCWS).

By a broader measure, one-third of all workers in the U.S. have had supplemental, temporary, or contract-based work in addition to their main job in the past 12 months, according to an independent survey by Freelancers Union and Elance-oDesk. These findings are supported by IRS data showing a steady increase in nonemployee compensation (1099 form), sole proprietorship businesses, and self-employment. Because low-wage jobs continue to dominate the employment landscape, income earned through alternative and supplemental employment is increasingly critical for many ALICE families (Abraham, Haltiwanger, Sandusky, & Spletzer, 2016; Katz & Krueger, 2016; Freelancers Union & Elance-oDesk; Wald, 2014).

The characteristics and experiences of non-traditional, contingent workers differ from those of standard, full-time workers in a number of ways. The U.S. Government Accountability Office’s report on the contingent workforce found that core contingent workers are less likely to have a high school degree and more likely to have low family income. They are more likely to experience job instability, have worker-safety issues, and feel less satisfied with their benefits and employment arrangements than standard full-time workers. In addition, contingent work tends to yield lower earnings with fewer benefits (such as retirement plans and health insurance), which results in greater reliance on public assistance (U.S. Government Accountability Office (U.S. GAO), 2015).

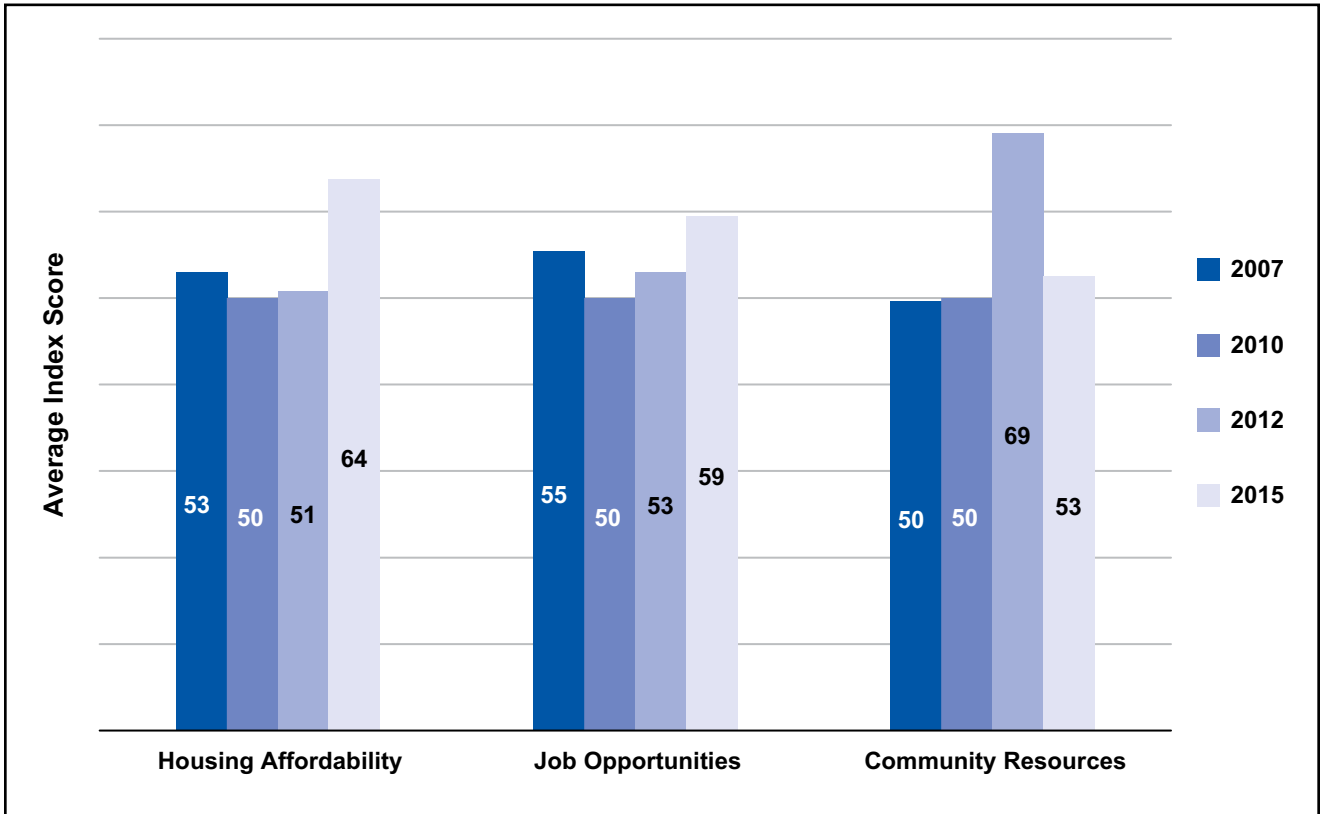
## MICHIGAN’S ECONOMY AND LOCAL CONDITIONS

In addition to shifting labor market conditions, the financial stability of ALICE households depends on local conditions. The **Economic Viability Dashboard** is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the **Housing Affordability Index**, the **Job Opportunities Index**, and the **Community Resources Index**. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county’s score is relative to other counties in Michigan and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than scores in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

The change in statewide Dashboard scores from 2007 to 2015 provides a picture of the Great Recession and emerging recovery in Michigan (Figure 27). Between 2007 and 2010, scores for housing affordability fell by 6 percent; job opportunities fell by 10 percent, and community resources rose by 1 percent. In the five years since the recession ended in 2010, housing affordability scores increased by 27 percent, and job opportunities rose by 19 percent, while community resources fluctuated with a net increase of 5 percent.

Figure 27.

## Economic Viability Dashboard, Michigan, 2007 to 2015



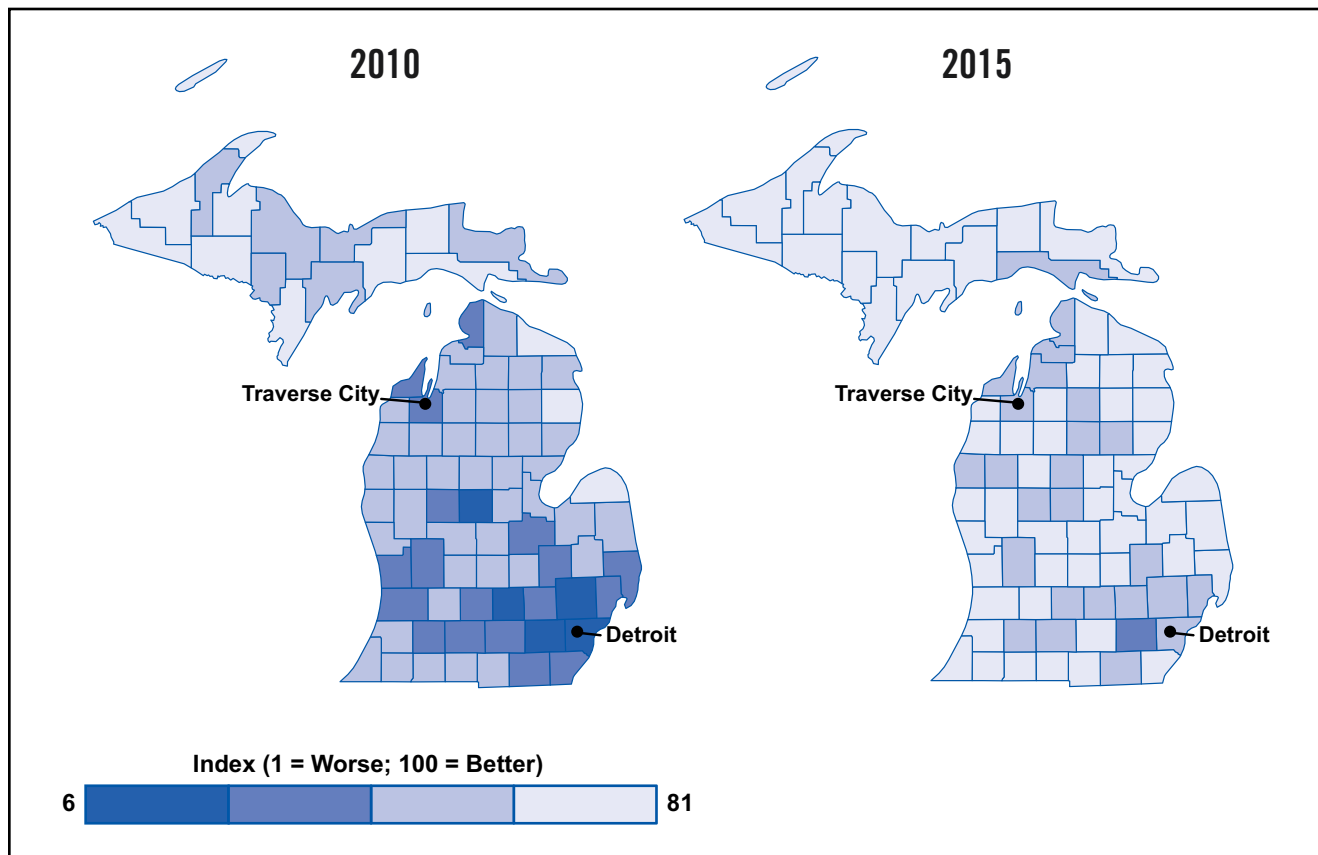
Source: American Community Survey; 2010 and 2015; Bureau of Labor Statistics (BLS), 2010 and 2015; U.S. Department of Housing and Urban Development (HUD), 2010 and 2015

The biggest change in the Economic Viability Dashboard was in the improvement in the Housing Affordability Index from 2010 to 2015, which includes measures on the affordable housing stock, housing burden, and real estate taxes. Most of the improvement occurred between 2012 and 2015, when Housing Affordability scores surpassed their 2007 levels. The statewide improvement masked varying conditions across the state. Housing Affordability scores improved from 2010 to 2015 in most counties; the higher scores shown in Figure 28 shifted these counties from darker blues (worse conditions) to lighter blues (better conditions). At the same time, affordability scores fell in five counties – Keweenaw, Mason, Ontonagon, Iron, and Mackinac counties (though the decrease didn't always push the county into the darker shade of blue). See Exhibit V for all county scores.

The counties where housing affordability improved the most were concentrated in south eastern Michigan, with scores more than doubling in Genesee, Macomb, Kalamazoo, Oakland, Wayne, Isabella, Ingham, and Washtenaw counties.

In general, lower cost housing enables ALICE households to afford their budget, but the reasons housing becomes affordable are not always good for the community. In Michigan, one reason housing became more affordable was the housing crisis, which led to foreclosures. In 2015, Michigan had the second highest rate of foreclosures in the country (behind Florida), with the majority of foreclosures on the east side of the state. This has left many neighborhoods with empty and unkempt houses, bringing down the value for the whole community, yet making housing more affordable. Distressed sales, real-estate owned sales, and short sales have continued, accounting for 18.9 percent of sales in 2015, further depressing housing prices (Evans, 2016; CoreLogic, 2016; Boesel, 2016).

Figure 28.  
**Housing Affordability Index, Michigan, 2010 to 2015**



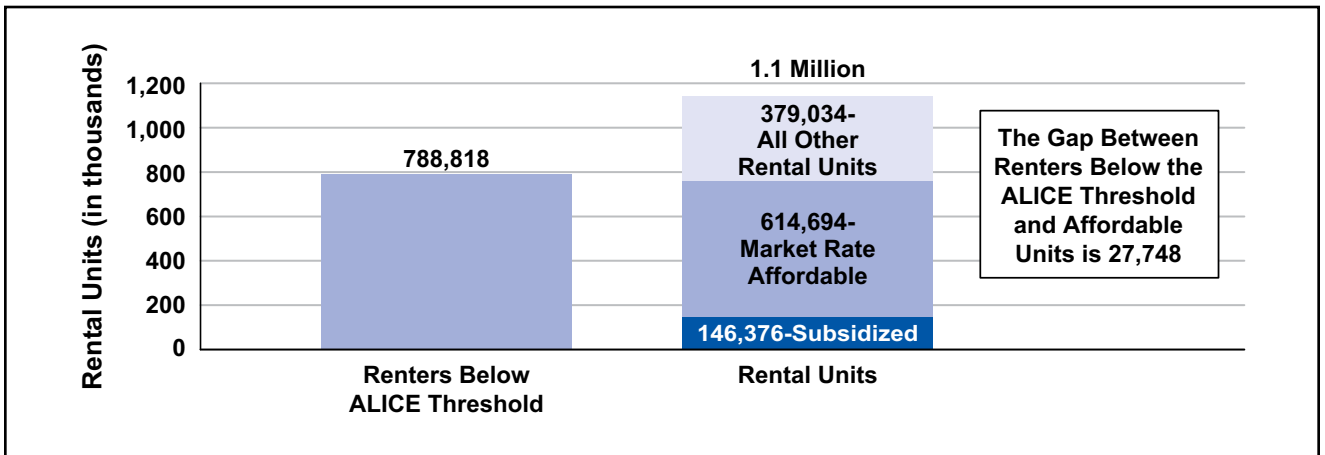
Source: American Community Survey; 2010 and 2015; Bureau of Labor Statistics (BLS), 2010 and 2015; U.S. Department of Housing and Urban Development (HUD), 2010 and 2015

Drilling down into housing affordability in Michigan, analysis of the housing stock in each county reveals that the available rental units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are more than 788,000 renters with income below the ALICE Threshold, yet there are approximately 760,000 rental units – subsidized and market-rate – that these households can afford without being housing-burdened, which is defined as spending more than one-third of income on housing (Figure 29). Therefore, Michigan would need more than 27,000 additional lower-cost rental units to meet the demand of renters below the ALICE Threshold. This estimate assumes that all ALICE and poverty-level households are not housing burdened. The data, in fact, shows that many low-income households are housing burdened, in which case the assessment of need for low-cost rental units is a low estimate. Using less strict assumptions, the need is as high as 68,000 rental units (American Community Survey, 2015; U.S. Department of Housing and Urban Development (HUD), 2015).

Subsidized housing units are an important source of affordable housing for ALICE families. Of the 760,000 rental units that households with income below the ALICE Threshold can afford across the state, approximately 19 percent are subsidized: Michigan’s affordable rental housing programs reached 146,376 households across the state in 2015 (U.S. Department of Housing and Urban Development (HUD), 2015).

Figure 29.

### Renters Below the ALICE Threshold vs. Rental Stock, Michigan, 2015

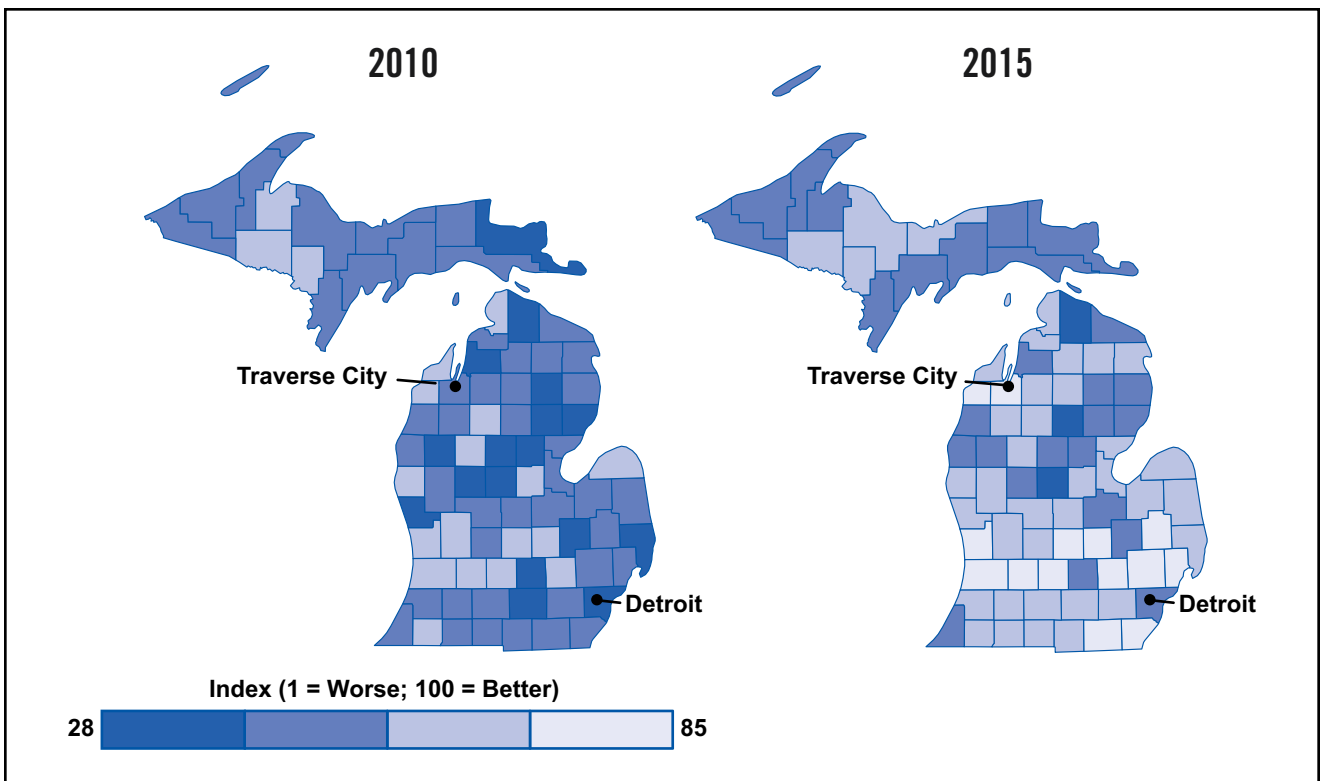


Source: American Community Survey, 2015, HUD, 2015, and the ALICE Threshold, 2015

Job opportunities improved across Michigan since 2010, the end of the Recession. Genessee County had the greatest improvement, with scores increasing by 93 percent. Six additional counties, mostly within the southern central part of the state, had scores improve by more than 50 percent: Cheboygan, Gladwin, Grand Traverse, St. Clair, Iosco, and Jackson. Eleven other counties experienced some positive change in job opportunities: Baraga, Roscommon, Cass, Gogebic, Menominee, Schoolcraft, Luce, Ontonagon, Alcona, Missaukee, and Osceola. Although scores may have improved more dramatically in some parts of the state, these counties still have relatively low scores compared to the southern central part of the state, which has the best job opportunities (Figure 30).

Figure 30.

### Jobs Opportunities Index, Michigan, 2010 to 2015



Source: American Community Survey; 2010 and 2015; Bureau of Labor Statistics (BLS), 2010 and 2015; U.S. Department of Housing and Urban Development (HUD), 2010 and 2015



Improvement in Community Resources was driven primarily by the increased rate of those with health insurance. The spike in the index in 2012 was due to voting, which is an indicator of social capital, or how invested people are in their community. Voting was higher during the 2012 presidential election. See Exhibit V for county scores.

## ECONOMIC VIABILITY DASHBOARD

### The Housing Affordability Index

**Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes**

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

### The Job Opportunities Index

**Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages**

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

### The Community Resources Index

**Key Indicators: Education Resources + Health Resources + Social Capital**

Collective resources in a location can make a difference in the financial stability of ALICE households. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and the percent of the adult population who voted.

*Refer to the Methodology Exhibit for more information*

# CONCLUSION: WHAT CHALLENGES LIE AHEAD?

While ALICE families differ in their composition, challenges, and level of need, there are three broad trends that will impact the conditions these households face in the next decade and their opportunities to change their financial status. These trends will also have significant implications for local communities and the state as a whole:

- 1. Population Changes – Migration and Aging Population**
- 2. Jobs – Technology and Future Prospects**
- 3. Education and Income Gap**

## POPULATION CHANGES

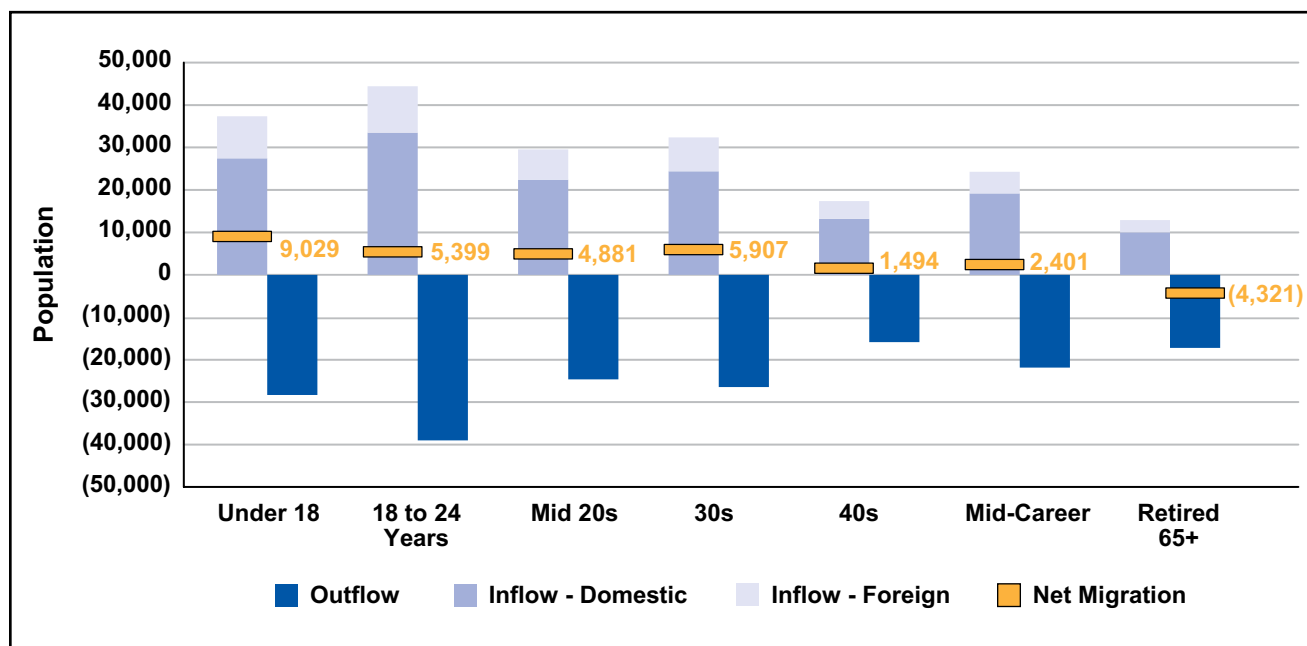
Michigan has been depicted as one of the few states with negative population growth – a state that is aging and not appealing to young workers. This is only partly true. Although the state is aging, domestic migration has stabilized, and international migration has contributed to recent population growth. When the large waves of people coming into and moving out of the state are broken down by age group, the numbers tell a different story (Figure 31). Michigan is actually attracting large numbers of college students; though some return to their home states with their degrees, many stay in Michigan, become productive workers, and raise families. Some older Michigan residents leave their high-paying jobs for jobs in other states, some retire to states in warmer climates, but many stay and retire in Michigan. These population flows present both opportunities and challenges for ALICE (American Community Survey, 2007, 2010, 2012, and 2015; U.S. Census Bureau, 2010, 2015; Farley, 2010).

The largest movement of people into and out of Michigan in 2015 was by 20 to 24 year olds. Between 2014 and 2015, more than 44,400 people ages 18 to 24 moved to Michigan, including 11,371 high-school graduates going to college in Michigan. At the same time, 39,000 18- to 24-year-olds left the state, of which a quarter (10,642) were high-school graduates going to college in another state. Michigan has a dual challenge; attracting back the Michigan residents who leave the state for college and finding productive employment for the large number of youth who are not enrolled in college (National Center for Education Statistics (NCES), 2014; American Community Survey, 2015; U.S. Census Bureau, 2010, 2015).

The next largest movement of people was among those under 18 years old. More than 37,000 children and teens moved to Michigan in 2015; 26 percent came from outside the U.S. As minors, most came with their families, indicating inflows of 20-, 30-, and 40-somethings as well. Population movement slowed significantly for residents 40 years and older, but remained with a positive net inflow, except for the age group 65 years and older. Seniors are the only group to have a net outflow, 4,321 people.

Foreign migration (light blue portion of the bar in Figure 31) is a significant component of population inflows to Michigan, especially for the age groups under 40, including 29,648 foreign students in 2015.

Figure 31.  
Population Inflows and Outflows, Michigan, 2015



Source: American Community Survey, 2015

## What Shifting Demographics Means for the Community

When unemployment rates are low, a large college-age population is a potential engine for a state’s future economic growth. Michigan’s challenge is to have job opportunities and affordable living available to these young residents. Debt for unemployed or underemployed college graduates can cause them to remain below the ALICE Threshold. Michigan’s college loan default rate was 11.8 percent, just slightly higher than the national rate of 11.3 percent in 2013 (U.S. Department of Education, 2016).

The high cost of living combined with college debt has made it difficult for young workers in Michigan. This is reflected in the decline in the number of households headed by someone under 25 years old in Michigan, and in the high rate of poverty and ALICE among young people living alone. Recent graduates and young workers are choosing to move in with their parents or roommates, and delaying buying a home and starting a family on their own. With fewer young people choosing to strike out on their own, not only has the housing construction sector suffered, but there has also been a reduction in furniture and appliance manufacturing and other indirect effects for retail and utilities (Keely, van Ark, Levanon, & Burbank, 2012; American Community Survey, 2007, 2010, 2012, and 2015; U.S. Department of Education, 2016).

## Foreign-born Residents

International migration plays an increasing role in Michigan’s racial and ethnic composition. The foreign-born population represented 6.6 percent of the state total in 2015, up from 5.3 percent in 2000. The light blue portion of the inflow bars in Figure 31 represents the number of people moving to Michigan from outside the U.S. Almost 652,000 foreign-born residents live in Michigan. Following a decade old trend, immigration has been the key driver for several of Michigan’s largest metro areas. From 2000 to 2010, over half (54 percent) of the Lansing metro area’s population gain was attributable to immigration, according to the Chicago Council on Global Affairs. Similarly, immigration contributed to population gains in Ann Arbor (37 percent), Grand Rapids (23 percent), and Kalamazoo (14 percent) (American Immigration Council, 2015; Paral, 2014).

The largest group of immigrants, 17 percent, come from the Middle East (including Armenia, Azerbaijan, Bahrain, Cyprus, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates, and Yemen), followed by Mexico (13 percent), India (10 percent), and China and Canada (6 percent each). The proportion of Middle Eastern immigrants in the metro Detroit area is the largest in the U.S. (Migration Policy Institute, 2014; American Community Survey, 2015; Mack, 2015).

More than a half (52 percent) of Michigan’s foreign born residents have become citizens, 1.3 percent are undocumented, and 47 percent are legal permanent residents (Migration Policy Institute, 2014; American Community Survey, 2015; Pew Research Center, 2014).

Immigrants vary widely in language, education, age, and skills – as well as in their financial stability. Among adults ages 25 and older, 21 percent of Michigan’s foreign-born population has less than a high school education, compared to 8 percent of the native population. However, a much higher percentage of the foreign-born population has a graduate or professional degree (20 percent) compared to the native-born population (9 percent). As a result, there are many well-educated and financially successful immigrants in Michigan. Yet, there are also other immigrant families with distinct challenges that make them more likely to be unemployed or in struggling ALICE households. These challenges include low levels of education, minimal English proficiency, and lack of access to support services if their citizenship status is undocumented (American Community Survey, 2015; Aspen Institute, 2013).

As both workers and entrepreneurs, immigrants are an important source of economic growth in Michigan, making up 7.2 percent of the state’s workforce (349,138 workers) in 2013, according to the U.S. Census Bureau. Households led by immigrants in Michigan earned \$19.6 billion in income in 2014 and paid \$5.4 billion in taxes, including \$1.5 billion in state and local taxes. Immigrants have been a driving force in entrepreneurship, job creation, strengthening the housing market and filling Michigan’s growing demand for jobs in the STEM (Science, Technology, Engineering, and Math) fields according to a recent report by the Governor’s Office (U.S. Census Bureau, 2013; Migration Policy Institute, 2014; Gardner, Johnson, & Wiehe, 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

Recognizing the role undocumented workers play in Michigan, especially in the accommodation and food services industry, the Governor’s office reports that these workers take on labor-intensive roles in a range of industries that could not thrive without them (Michigan Office for New Americans, 2016).

## Implications of Undocumented Workers for the Community

Not only do immigrants run businesses and pay taxes, they facilitate growth in the economy. They contribute to a range of fields from engineering to science to the service sector and are more likely to start their own business. In addition, the availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012).

Though undocumented workers make up a small part of the overall immigrant population, their costs and benefits to Michigan’s economy are being hotly debated. On the one hand, they contribute to economic growth and the tax base. The Perryman Group estimates that if all undocumented immigrants were removed from the state, Michigan would lose millions in economic activity, approximately 58,000 jobs, and according to the Institute for Taxation and Economic Policy, millions in state and local taxes. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans, because undocumented workers have a different set of skills that complement rather than replicate the U.S. workforce. Specifically, undocumented workers (as well as other immigrants) fill jobs that require physical strength and stamina in labor-intensive occupations such as building maintenance, landscaping, construction, food processing, food preparation, and food service (Perryman Group, 2008; U.S. Chamber of Commerce, 2013; Zavodny and Jacoby, 2013).

On the other hand, undocumented workers use community resources, though they use a lot fewer resources than legal residents because they are often not eligible for assistance. In Michigan, state and local governments provide services for undocumented residents including schooling for K-12 children of undocumented residents and medical care (Gardner, Johnson, & Wiehe, April 2015; Martin & Ruark, 2010; National Academies of Sciences, Engineering, and Medicine, 2016).

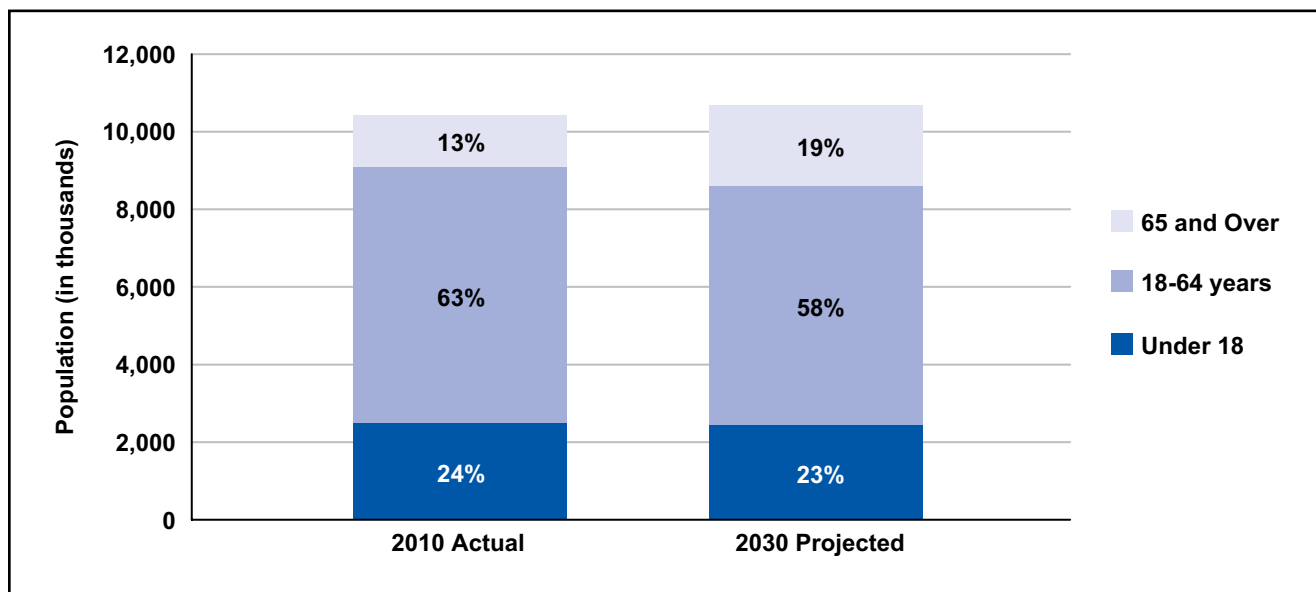
Exacerbating this issues is the fact that foreign born, and especially undocumented, workers are often underpaid and are among the most likely to live in poverty and ALICE households. Often without access to any government safety net, they can be more likely to need emergency services in a crisis. There continues to be high demand for foreign born workers in Michigan, especially those who are bilingual. Both job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE (Pew Charitable Trusts, 2014; Camarota, 2015; Pereira, et al., 2012).

## An Aging Population

By 2030, when all baby boomers are 65 or older, the senior share of the population is projected to increase in nearly every country in the world. Because this shift will likely lower labor force participation and reduce the amount of money people put towards savings, there are well-founded concerns about a potential slowing in future economic growth (Bloom, Canning, & Fink, 2011).

Michigan’s elderly population is projected to grow from 13 percent in 2010 to 19 percent by 2030, a 56 percent increase (Figure 32). Over the next 20 years, the elderly are the only age group expected to grow. The number of people under the age of 18 is predicted to fall by 2 percent and those aged 18 to 64 years will decrease by 6 percent (U.S. Census Bureau, 2005).

Figure 32.  
Population Projection, Michigan, 2010 to 2030



Source: U.S. Census, 2005

As 2.7 million Michigan residents will age into retirement over the next 20 years, this demographic shift has implications for the financial stability of these households, as well as for the economic stability of the state. In Michigan, and nationally, these trends will likely produce increases in the number of ALICE households. Since the start of the Great Recession, retirement plan participation decreased for all families, and has continued to drop for families in the bottom half of the income distribution. For upper-middle income families, participation rebounded slightly from 2010 to 2015, but it did not return to 2007 levels (Bricker, et al., 2014).

Compared to the rest of the U.S., Michigan residents are doing well planning for retirement with 62 percent of workers participating in an employer-sponsored retirement plan, compared to the national average of 49 percent. Rates differ further within Michigan by metro area. Grand Rapids actually has the highest rate in the country, at 71 percent; while Detroit metro area is at 58 percent (Pew Charitable Trusts, 2016a and 2016b).

However, those on the brink of retirement are finding that they cannot afford to fully leave the workforce. Combined with the large numbers of the post-WWII baby boom generation, those aged 55 and over are expected to make up a larger share of the labor force, nationally, in the next decade. The over 55 age group has steadily increased its share of the labor force from 11.8 percent in 1992 to 14.3 percent in 2002 to 20.9 percent in 2012 and is projected to increase to 25.6 percent by 2022. In Michigan, 44 percent of the over 65 population was in the workforce in 2011 (Bricker, et al., 2014; AARP, 2012; Bureau of Labor Statistics (BLS), 2014).

Those working part-time fare less well, with only 32 percent of part-time workers in metro Detroit having access to a retirement plan, compared to 58 percent of full-time workers. However, those on the brink of retirement are finding that they cannot afford to fully leave the workforce. In the U.S. from 1990s to 2012, the share of the workforce composed of seniors increased from 16 percent to 23 percent, and data from multiple surveys suggests that at least half of people nearing 65 plan to continue working beyond retirement age (Bricker, et al., 2014; AARP, 2012; Pew Charitable Trusts, May 2016; He, Goodkind, & Kowal, 2016).

More of the ALICE seniors will be women because they are likely to live longer than their generation of men, and have fewer resources on which to draw. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women tend to live longer than men, they are more likely to be single and depend on one income at older age. In Michigan in 2015, there were 20 percent more women 65 or older than men of the same age, but 50 percent more in poverty (Waid, 2013; Hounsell, 2008; American Community Survey, 2007, 2010, 2012, and 2015; Brown, Rhee, Saad-Lessler, & Oakley, March 2016).

## Broader Consequences of an Aging Population

The aging of the population in Michigan presents new challenges. First, there will be greater pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units need to be near family, health care, and other services. Likewise, transportation services need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Michigan's housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty selling their homes at the prices they had estimated in better times, a source of income they were relying on to support their retirement plans (U.S. Department of Transportation, 2015). As a result of the financial hardships of home ownership for seniors, increasing numbers are actually living together, in rented and owned homes, to maintain independence while minimizing the economic burden (Abrahms, 2013).

The aging population will increase demand for geriatric health services, including assisted living and nursing facilities and home health care. Along with the traditional increase in physical health problems, low-income seniors in Michigan are more likely to face mental health issues. According to American's Health Rankings, seniors in Michigan with income below \$25,000 average 3.2 poor mental health days in the last month compared to 1.3 days for those with income above \$75,000. Seniors reporting mental distress are also more likely to report poor or fair physical health (United Health Foundation, 2016; Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Without sufficient savings, many families will not be able to afford the health care they need. A collaborative project of AARP, the Commonwealth Fund, and The Scan Foundation suggests that the state is ill-prepared. The Long-Term Services and Support Scorecard project ranks Michigan 31<sup>st</sup> among all states in its long-term support and services for older adults on a scale including affordability, access, and quality of life (Reinhard, et al., 2014).

Shifting demographics also have implications for caring for the growing number of seniors. The Caregiver Support Ratio, the number of potential caregivers aged 45 to 64 for each person aged 80 and older, was 7 in 2010, and is projected to fall to 4.1 by 2030, and then to 3.3 in 2050. In fact, The Long-Term Services and Support Scorecard ranked Michigan 44<sup>th</sup> out of 50 in its support for family caregivers (Reinhard, et al., 2014; AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).

A number of additional consequences are emerging, ranging from job implications to elder abuse. With the increased demand for caregivers, there is a growing need for more paid health aides, who are themselves likely to be ALICE. Nursing assistants, one of the fastest growing jobs in Michigan, are paid \$13.38 per hour, and require reliable transportation, which can consume a significant portion of the worker’s wage. Also in this area, home health aides and personal care assistants are jobs that do not require much training, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. Together, these factors may lead to poor quality caregiving. There are significant downsides to poor quality caregiving, including abuse and neglect – physical, mental, and financial – an issue that is on the rise in Michigan and across the country (MetLife Mature Market Institute, June 2011; U.S. Bureau of Justice Statistics, 2015).

## JOBS – TECHNOLOGY AND THE FUTURE

More than any other factor, jobs define ALICE. The outlook for new jobs shows that they will be dominated by low-wage jobs that will require no work experience and minimal education. According to the Bureau of Labor Statistics 2015 to 2024 job projections for Michigan, 63 percent of new jobs will pay less than \$15 per hour, and only 7 percent will require any work experience. In terms of education, 49 percent of new jobs will not require a high school diploma, 34 percent will require only a high school diploma, while 9 percent will require an associate degree or post secondary non-degree award, and only 9 percent will require a bachelor’s degree (Figure 33) (Projections Central, 2016; Bureau of Labor Statistics (BLS), 2015; Bureau of Labor Statistics, 2016).

Figure 33.  
New Growth by Occupation, Michigan, 2015 to 2024

OCCUPATION	2015 EMPLOYMENT	ANNUAL NEW GROWTH	HOURLY WAGE	EDUCATION OR TRAINING	WORK EXPERIENCE
Retail Salespersons	142,040	911	10.06	No formal educational credential	None
Office Clerks	122,250	461	14.51	High school diploma or equivalent	None
Team Assemblers	100,460	1,062	15.48	High school diploma or equivalent	None
Combined Food Prep, Including Fast Food	98,640	1,642	8.99	No formal educational credential	None
Cashiers	93,680	1,155	9.24	No formal educational credential	None
Registered Nurses	93,670	143	31.65	Bachelor’s degree	None
Customer Service Representatives	86,710	1,162	14.94	High school diploma or equivalent	None
Waiters and Waitresses	74,560	942	9.08	No formal educational credential	None
Janitors and Cleaners	67,400	283	11.21	No formal educational credential	None

OCCUPATION	2015 EMPLOYMENT	ANNUAL NEW GROWTH	HOURLY WAGE	EDUCATION OR TRAINING	WORK EXPERIENCE
Laborers and Movers, Hand	66,300	393	12.48	No formal educational credential	None
General and Operations Managers	62,420	542	44.78	Bachelor's degree	5 years or more
Stock Clerks and Order Fillers	54,870	589	10.34	No formal educational credential	None
Sales Representatives	54,560	191	26.48	High school diploma or equivalent	None
Heavy and Tractor-Trailer Truck Drivers	54,330	433	18.54	Postsecondary non-degree award	None
Secretaries and Admin Assistants	53,790	642	15.92	High school diploma or equivalent	None
Nursing Assistants	50,710	124	13.38	Postsecondary non-degree award	None
Bookkeeping and Auditing Clerks	44,230	492	17.54	Some college, no degree	None
First-Line Supervisors of Retail Sales Workers	43,910	-313	23.68	High school diploma or equivalent	Less than 5 years
Maintenance and Repair Workers	42,680	221	16.71	High school diploma or equivalent	None
Mechanical Engineers	40,060	370	42.85	Bachelor's degree	None

Source: Michigan Department of Technology, Management, and Budget, 2016

## Jobs and Technology

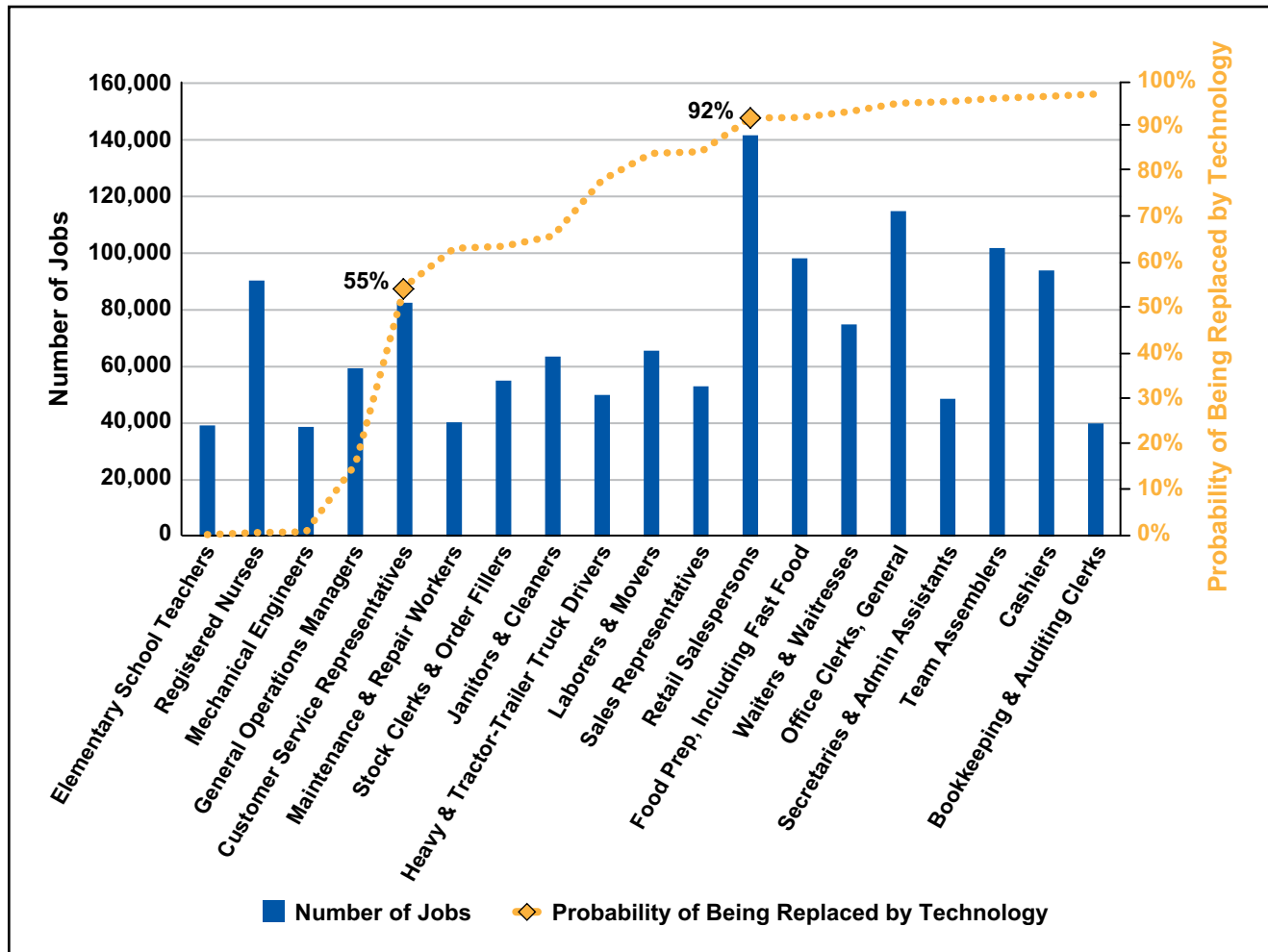
Not only is Michigan's tech sector growing in both the automotive industry and Michigan's University Research Corridor, but Michigan is ranked among the most innovative locations outside of California in terms of employment and research and development (R&D) spending (Rosaen & Taylor, 2017; Michigan Economic Development Corporation (MEDC), 2016).

But due to technology, jobs across the state in all sectors are changing in ways that will likely have a large impact on the future of both low-wage and high-wage jobs. While technology has been changing jobs for centuries as businesses weigh the costs of capital versus wages, the latest wave comes as technology has



decreased the costs of automation of manufacturing and many services. Wendy's, for example, recently announced plans to replace front-line staff with computer kiosks. Figure 34 shows the likelihood that Michigan's top 20 occupations will be replaced by technology over the next two decades. While some of the changes are likely to be positive and offer new opportunities, there are many new risks associated that will negatively impact ALICE workers (Frey & Osborne, September 2013; CBRE Research, 2015; Glazer & Grimes, 2015).

**Figure 34.**  
**Employment by Occupation and Impact of Technology, Michigan, 2015**



Source: Bureau of Labor Statistics (BLS), OES wages, 2015, and Frey and Osborne, 2013

**New jobs:** Technology has created new opportunities in types of jobs as well as the availability of jobs. Most commonly, technology is changing the scope of jobs. For example, at Ford's Chicago Assembly Plant, operators used to spend 70 percent of their time scanning and 30 percent repairing defects. Now they spend 10 percent of their time scanning and 90 percent of their time finessing the final assembly of the vehicle. And in Detroit, as bank tellers are replaced with automatic tellers, employees are shifted to other tasks such as assisting customers with online transactions, and serving as a notary. Technology is also creating new services, and has ushered in a "gig" economy, creating new jobs such as TaskRabbit workers and Uber and Lyft drivers. Gig positions may help ALICE households fill short-term gaps in standard employment and may be more lucrative than jobs in the traditional employment market (Knight, 2012; Smith, 2016; Manyika, et al., 2016; Abdel-Razzaq, 2015).

**Cost of changing jobs:** When technology eliminates jobs, even if new jobs are created, there is disruption for those losing their jobs and they incur costs associated with unemployment, moving, and retraining. The cost of changing jobs will affect millions of U.S. workers, as more than 60 percent

of jobs have a higher than 50 percent chance of being replaced by technology by 2020. Low-wage workers, especially those with lower levels of education, are among those most at-risk of not benefiting from new technology-based jobs. For example, a hard-working cashier does not necessarily have the skills to repair digital checkout kiosks. The jobs that remain will be service jobs that cannot be automated and are often low paying, such as health aides, janitors, sales representatives, and movers (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

**Risks to job security:** A contingent workforce provides flexibility for companies to scale up or down on demand, but it subjects workers to unexpected gains or losses in work hours, making it difficult for ALICE households to pay bills regularly or to make long-term financial plans, especially qualifying for a mortgage. In the gig economy, there are no benefits, such as health insurance and retirement plans. This increases costs to ALICE families and makes them more vulnerable should they have a health crisis or have to retire early. In addition, unpredictable wages can put employer or government benefits that are tied to work hours in jeopardy, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. For example, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment benefits (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

**Fewer standard workplace protections:** Independent contractors lack other standard workplace protections. Namely, they do not have recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company. Without workforce protections, ALICE workers are vulnerable to exploitation, legal bills, and poor working conditions (Donovan, Bradley, & Shimabukuro, 2016).

**The impact of technology on education:** Technology – and increasingly affordable technology – will enable more online education options and could change the recent trajectory of poor returns on education. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community. These can lower the cost of education and enable many more avenues to gain and update skills. However, technology also makes it easier to create fraudulent educational organizations and to cheat unsuspecting students. For-profit colleges nationwide enroll about 11 percent of all higher education students but account for nearly 50 percent of all loan defaults. The U.S. Government Accountability Office (U.S. GAO) and several state attorneys general are investigating numerous fraudulent educational practices and money-making education schemes (State Attorneys General, 2014; U.S. Government Accountability Office (U.S. GAO), September 21, 2009; U.S. Government Accountability Office (U.S. GAO), October 7, 2010; U.S. Government Accountability Office (U.S. GAO), August 4, 2010; Cohen, 2015; Minnesota Attorney General’s Office, 2016; United States Senate Health, Education, Labor and Pensions Committee, July 30, 2012).

**Wider economic impact:** When those in the gig economy face limited incomes and reduced income growth, they depress overall consumption and investment, which lowers economic growth and reduces tax revenue. When these workers are not included in traditional labor force statistics, they represent a somewhat hidden group of workers who can reenter the formal workforce, causing a surplus of workers, which then depresses overall wages. Therefore, the expansion of the gig economy may have a slowing effect on the future growth of the overall economy (Senate Fiscal Agency, 2016).

The future of Michigan's jobs landscape depends on the state's ability to shift from goods-producing industries, particularly auto manufacturing, which is experiencing long-term structural decline, to knowledge-based services that cannot be replaced by technology and require workers with a bachelor's degree or more (Glazer & Grimes, 2015; Gautz, 2013).

## EDUCATION AND INCOME GAP

There are many compounding factors to being ALICE or in poverty. Being a racial or ethnic minority, an undocumented or unskilled recent immigrant, or being language-isolated make a household more likely to be ALICE. Likewise, as discussed in the full United Way ALICE Report published in 2014 having a household headed by a female or transgender individual, having a low level of education, or living with a disability predispose a household to being ALICE. Groups with more than one of these factors – younger combat veterans or ex-offenders, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold. While awareness of these challenges has increased, along with some economic recovery, these risk factors persist in Michigan, especially for Black and Hispanics.

### The Education Gap

The education gap among racial and ethnic groups persists in Michigan. Black students represent 17 percent of all students, but only 7 percent of the top 30 percent of students across all grades in reading and math. Hispanic students represent 6 percent of all students, but only 4 percent of the top 30 percent, while White students represent 71 percent of students and 81 percent of the top 30 percent in the 2012-2013 school year, according to the Michigan Department of Education (MDE). The achievement gap in education is larger for Black male students, especially in reading. Nationally, Michigan ranks in the bottom five states for Black students achieving proficient scores in 4<sup>th</sup> and 8<sup>th</sup> grade (Michigan Department of Education, 2014; U.S. Chamber of Commerce Foundation, 2015).

These differences impact graduation rates as well as college attendance and performance. Among teenagers, 65 percent of Black students, 69 percent of Hispanic students, and 66 percent of economically disadvantaged students in the state go on to college after high school, compared to 83 percent of White students. However, once in college, Black and Hispanic students were more likely to need remediation and had lower grade point averages than White students (NCES, 2015; U.S. Chamber of Commerce Foundation, 2015).

### Income Trends among Ethnic and Racial Groups

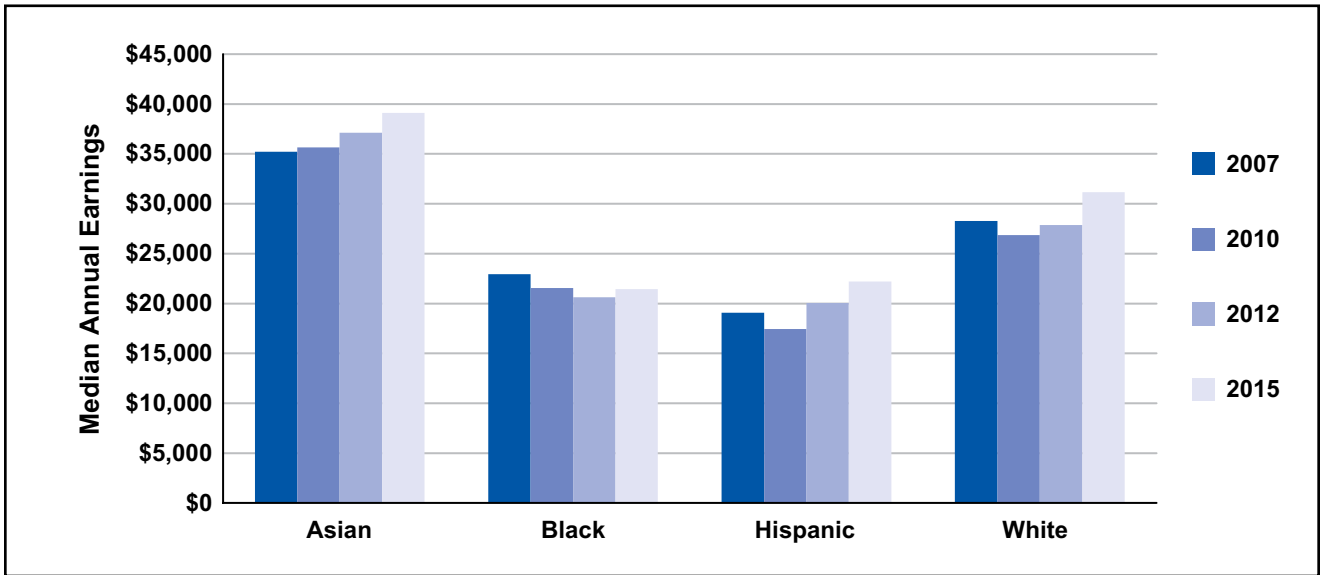
The differences between racial and ethnic groups are also apparent in earnings and employment. All groups (except Asians) experienced a decline in earnings during the Great Recession, as noted in the drop from 2007 to 2010 in Figure 35. Since 2010, White workers have rebounded and are earning 10 percent above their 2007 level. Hispanics are earning 16 percent more, and Asians are earning 11 percent more. But Black workers have not recouped their pre-Recession earning level, and in fact are earning 7 percent less (American Community Survey, 2007, 2010, 2012, and 2015).

Differences in the median earnings between White and Hispanic workers have decreased from 48 percent in 2007 to 40 percent in 2015, while differences between White and Black workers have increased from 23 percent in 2007 to 45 percent in 2015 (American Community Survey, 2007, 2010, 2012, and 2015).

In addition to having lower earnings, Black and Hispanic households have substantially less wealth than White households, a gap that has been widening in recent years. Nationally (wealth data is not available at the state level), the median wealth of White households was 13 times the median wealth of Black households in 2013, compared with eight times the wealth in 2010, according to the Pew Research Center (Kochhar & Fry, 2014).

Figure 35.

**Median Earnings Asian, Black, Hispanic, and White Workers, Michigan, 2007 to 2015**

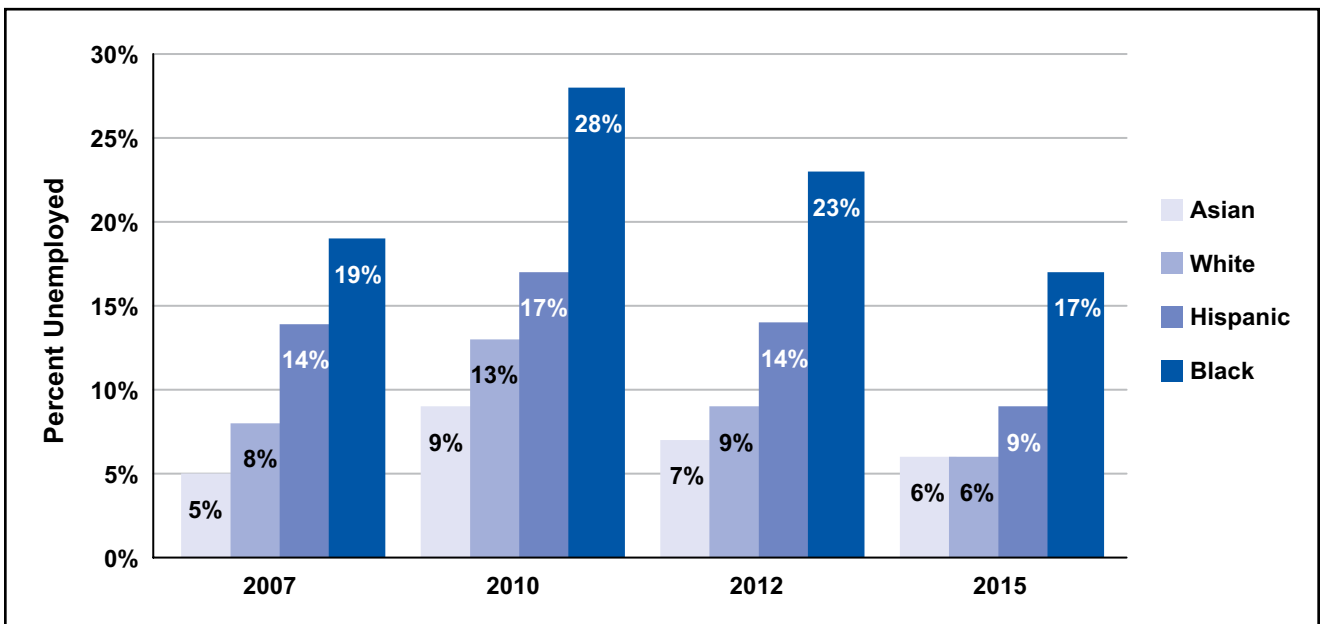


Source: American Community Survey, 2007-2015

Black and Hispanic workers also face higher rates of unemployment in Michigan. Though all groups faced higher rates of unemployment through the Great Recession, Blacks had the highest rate of unemployment than any group between 2007 and 2015, and only recovered to their 2007 levels in 2015. The unemployment rate increased more for Blacks and Hispanics and has recovered at a slower rate than for Whites. By 2015, the unemployment rate for Whites was 6 percent compared to 8 percent in 2007. The Hispanic unemployment rate is a third higher than that of Whites at 9 percent, and the unemployment rate for Blacks was nearly triple that of Whites at 17 percent in 2015 (Figure 36).

Figure 36.

**Unemployment for Asian, White, Hispanic, and Black Workers, Michigan, 2007 to 2015**



Source: American Community Survey, 2007-2015

## Implications for the Community

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Michigan. With inadequate educational opportunities, the state economy loses talent and suffers from lower productivity from less-skilled workers. In order for Michigan's economy to continue to grow and sustain an aging population, the state must also then continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

Ultimately, basic secondary education remains essential for any job. According to the Alliance for Excellent Education, if all students graduated from high school in Michigan, their aggregate increased annual income would be \$43 million, and annual crime-related savings would be \$695 million (Alliance for Excellent Education (AEE), 2013).

## What Will it Take to Meet the Challenges Ahead?

There is a basic belief in America that if you work hard, you can support your family. Yet, the data presented in this Report shows that this is not the case for hundreds of thousands of hard-working families in Michigan. The Report also debunks the assumptions and stereotypes that those who cannot support their families are primarily people of color, live in urban areas, are unemployed, or in extreme cases are thought to be simply lazy or have some sort of moral failing.

Why is there a mismatch between stereotypes and the facts? First, there has been a lack of awareness. Before the United Way ALICE Reports, 1.53 million struggling households in Michigan had not been fully named and counted. Second, the situation has developed over decades and barriers are embedded in many parts of our economy and communities.

Solutions require addressing the layers of obstacles outlined in this Report that prevent ALICE families from achieving financial stability: An economy heavily dependent on low-wage jobs, fast-changing job landscape, institutional bias against populations of color, changing demographics, increasing cost of household basics, and even the increasing occurrence of natural disasters.

## What Will it Take to Overcome These Barriers?

The most common approaches to overcoming these barriers are short-term efforts that help an ALICE family weather an emergency. Temporary housing, child care assistance, meals, rides to work, and caregiving for ill or elderly relatives help ALICE recover from the loss of housing, a lack of food, an accident, or illness. These approaches can be crucial to preventing an ALICE household from falling into poverty or becoming homeless. But, these short-term relief efforts are not designed to move households to long-term financial stability.

The issues affecting ALICE are complex and solutions are difficult. Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive. The following solutions need to be a part of the dialogue when addressing the financial stability of Michigan residents.

**Decrease the cost of household basics:** The cost of basic household necessities in Michigan has increased faster than the national rate of inflation – and wages of most jobs – leaving ALICE households further behind than a decade ago. Large-scale economic and social changes that could significantly reduce basic household costs over time include a larger supply of affordable housing (market-rate or subsidized), public preschool, accessible and affordable health care, and more public transportation (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board’s Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

**Improve job opportunities:** The seemingly simple solution – to increase the wages of current low-paying jobs – has complex consequences. The increased cost of doing business is either passed on to the consumer, who in many cases is ALICE, or absorbed by the business, resulting in fewer resources to invest in growth, or in some cases in a reduction in staff. However, if ALICE families have more income, they can spend more and utilize less assistance. Increased consumer activity provides benefits to businesses that can offset increased costs in production (Knowledge@Wharton, 2013; Congressional Budget Office, 2014; Wolfson, 2014).

Another option is to focus on restructuring the Michigan economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for Michigan. Such a shift would require an influx of new businesses and new industries, increased education and training for workers, and policies for labor migration to ensure skill needs are met (Luis, 2009; Frey & Osborne, September 2013).

**Adjust to fast-paced job change:** New gig-focused job opportunities help many ALICE households fill short-term gaps in standard employment and some provide more lucrative opportunities than exist in the traditional employment market. While part-time and contract work has been part of the Michigan economy for decades, these jobs are growing rapidly, pushing economists and policymakers into uncharted territory. With the shift to contract work, the burden of economic risk is increasingly shifted to workers, including retraining and securing benefits such as health insurance and disability insurance. Since any period of unemployment is a financial hardship for ALICE families, new safety measures that keep workers from sliding into financial distress during periods of transition will be needed (Friedman, 2016; Donovan, Bradley, & Shimabukuro, 2016; Watson, Frohlich, & Johnston, 2014).

**Accommodate changing demographics:** Based on forecasted economic and demographic changes, particularly the increasing number of seniors and immigrants, it is foreseeable that significantly more households will need smaller, lower-cost housing over the next two decades. In addition, these groups prefer housing that is close to transportation and community services. The changing structure of households, including the decline in the number of married parents with children and the increase in single male-parent families, will impact child care and schools as well as neighborhoods (sidewalks and playgrounds) and consumer goods (United Health Foundation, 2016; Stilwell, 2015).

The economics of building, especially in rural areas, and current zoning laws, especially in urban areas, in Michigan limit the building of new, small, or low-cost housing units in most of the remaining open areas in Michigan. To meet the needs of seniors, and preferences of millennials and immigrants, the zoning laws will need to be changed to allow for townhouses and multifamily units in location-efficient areas (close to job centers and public amenities). These groups also prefer energy-efficient homes with lower running and maintenance costs. However, such changes impact developers and existing homeowners, making this a complex undertaking (Joint Center for Housing Studies, 2013; The White House, 2016; Prevost, 2013; Michigan Association of Planning, 2007; Ireland, 2016).

**Address institutional bias:** While attitudes about race and ethnicity have improved over the last few decades, there is a deeper cause for the sharp economic racial disparities. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. have little to

do with individual behaviors. Instead, these gaps reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics. To make a difference for ALICE families that are Black, Hispanic, or another disadvantaged group, changes need to be made within the institutions that impede equity in the legal system, health care, housing, education, and jobs (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010) .

**Prepare for natural disasters:** For the most part, Michigan is less susceptible to natural disasters than coastal states. But there are still extreme winter storms and cold, flooding along lake and river shores, and occasionally tornados, wild fires, and extreme heat. However, the case of lead pipes in Flint serves as an example of how low-income communities can be vulnerable to man-made disasters (Michigan Prepares, 2016; Ankenbrand, 2016).

Natural disasters have a disproportionate impact on low-income families. With no savings to cover even minor damage to their homes or cars, many households have no way to pay for these additional expenses. With a tight budget, most ALICE households cannot afford insurance or even preventative maintenance. As a result, they cannot repair even minor damage to homes and property, or afford dislocation. These natural disasters can also lead to increased mental health issues (Cooley, Eli Moore, & Allen, 2012; Deryugina, Kawano, & Levitt, 2013; Michigan Legal Aid, 2016).

However, because of the demand for more housing, areas have been developed that are vulnerable to flooding and wild fires. The housing that ALICE households can afford is often less expensive because it is located in vulnerable or remote areas, or because the infrastructure is minimal, aging or both (U.S. Global Change Research Program, 2014; Flint Water Advisory Task Force, 2016; School of Public Health, University of Michigan, 2012).

Ultimately, if ALICE households were financially stable, Michigan's economy would be stronger and communities would be more vibrant. It will not be easy to bring about positive change for ALICE and all families. To do so, Michigan stakeholders – family, friends, nonprofits, and the government – will need to work together with innovation and vision, and be willing to change the structure of the local and national economy and even the fabric of their communities.

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# EXHIBITS

The following Exhibits present key data for better understanding ALICE households in Michigan from a variety of geographic and demographic perspectives. Exhibit IX describes an overview of the methodology used in the ALICE Reports.

**EXHIBIT I: ALICE COUNTY PAGES**

**EXHIBIT II: ALICE HOUSING DATA BY COUNTY**

**EXHIBIT III: ALICE THRESHOLD AND DEMOGRAPHICS, MICHIGAN, 2015**

**EXHIBIT IV: KEY FACTS AND ALICE STATISTICS FOR MICHIGAN CONGRESSIONAL DISTRICTS**

**EXHIBIT V: THE ECONOMIC VIABILITY DASHBOARD**

**EXHIBIT VI: KEY FACTS AND ALICE STATISTICS FOR MICHIGAN MUNICIPALITIES**

**EXHIBIT VII: ALICE HOUSEHOLDS BY INCOME, 2007 TO 2015**

**EXHIBIT VIII: STRATEGIES THAT CAN MAKE A DIFFERENCE FOR ALICE**

**EXHIBIT IX: METHODOLOGY OVERVIEW & RATIONALE**



# ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of Michigan's 83 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Michigan. Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations below 65,000, data are 5-year estimates (starting in 2014, there are no 3-year estimates).

# ALICE IN ALCONA COUNTY

## 2015 Point-in-Time Data

**Population:** 10,550 | **Number of Households:** 5,001

**Median Household Income:** \$38,033 (state average: \$51,084)

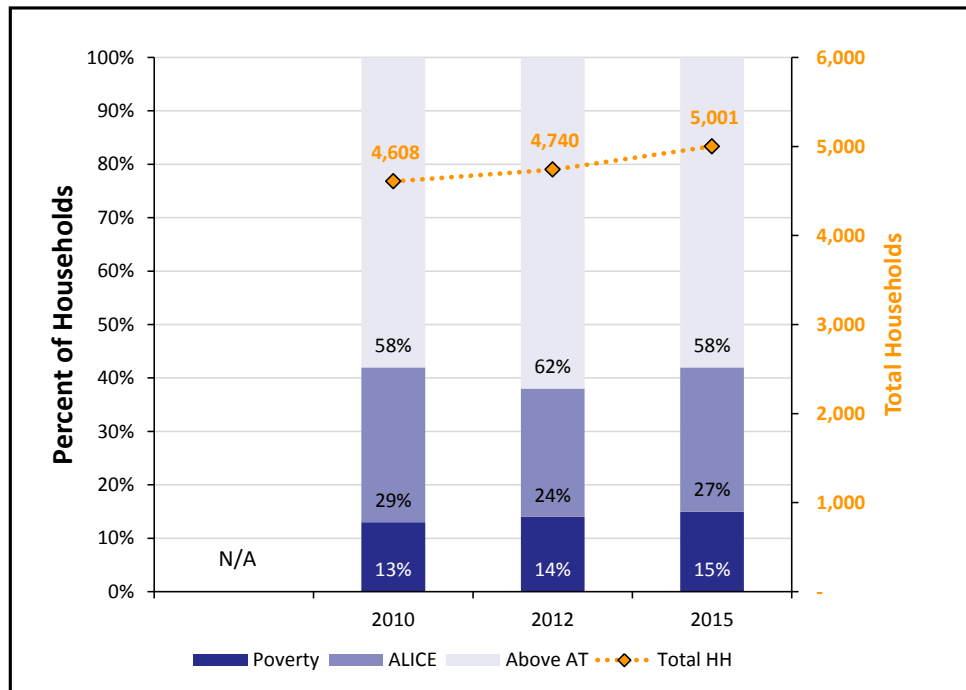
**Unemployment Rate:** 12.2% (state average: 7.2%)

**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Alcona County

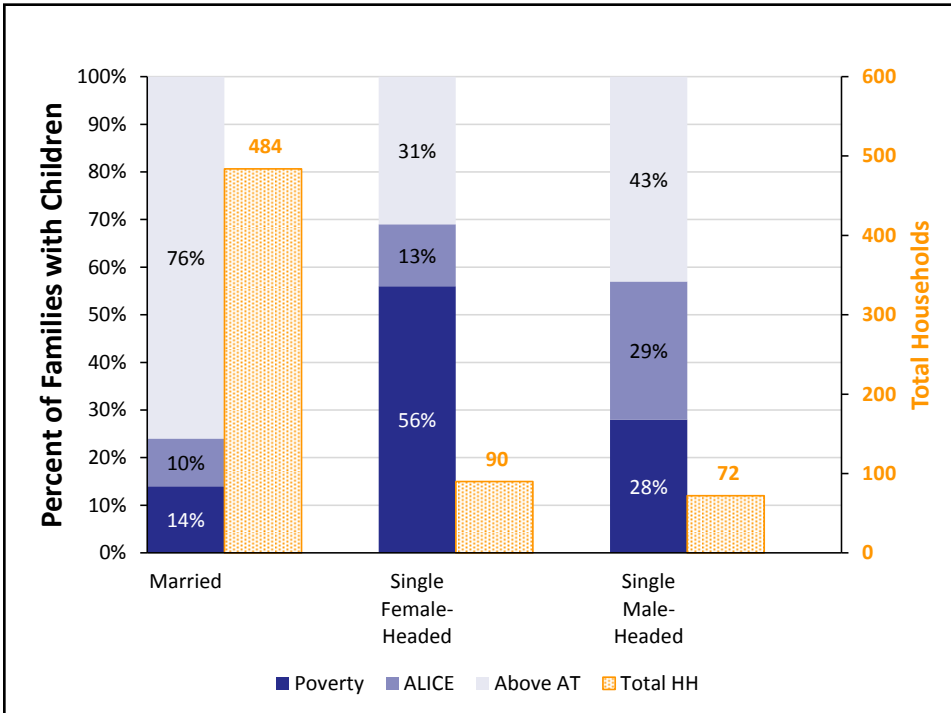
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	\$1,463	\$4,634
<b>ANNUAL TOTAL</b>	\$17,556	\$55,608
<b>Hourly Wage</b>	\$8.78	\$27.80

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Alcona County families with children live below the ALICE Threshold. Though more Alcona County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

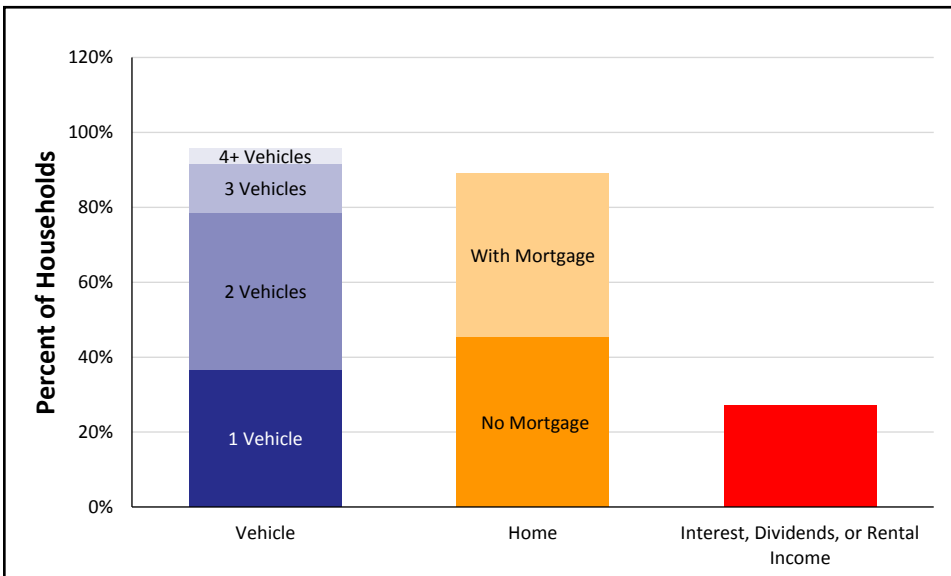
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Alcona County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Alcona Township	521	30%
Caledonia Township	501	39%
Curtis Township	577	51%
Greenbush Township	709	34%
Gustin Township	329	43%
Harrisville City	194	63%
Harrisville Township	573	43%
Hawes Township	459	44%
Haynes Township	341	31%
Mikado Township	435	47%
Millen Township	171	56%
Mitchell Township	191	42%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ALGER COUNTY

## 2015 Point-in-Time Data

**Population:** 9,476 | **Number of Households:** 3,470

**Median Household Income:** \$39,300 (state average: \$51,084)

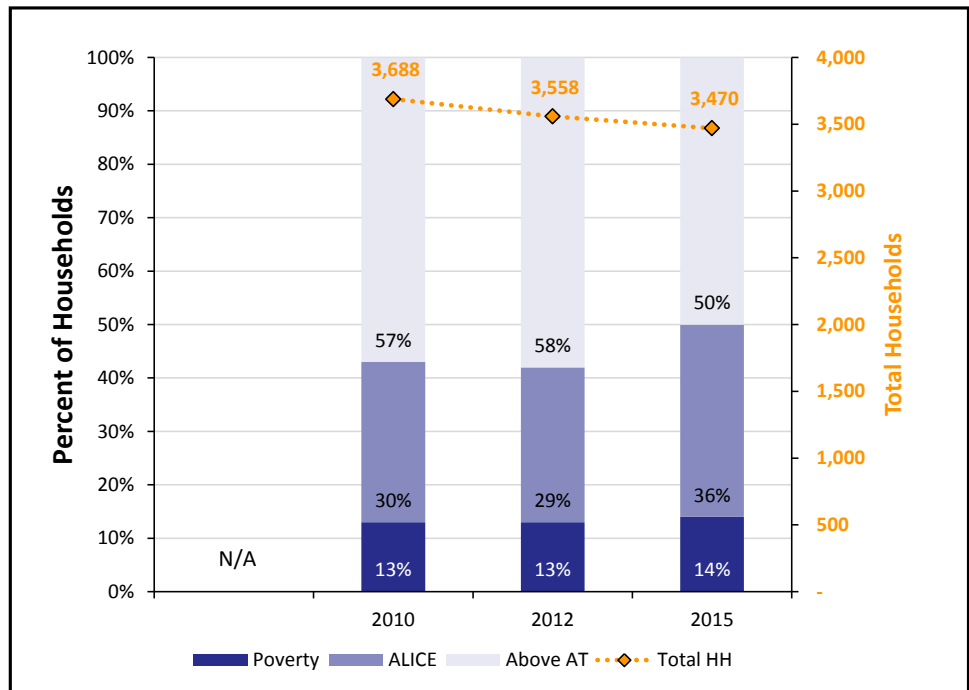
**Unemployment Rate:** 10.8% (state average: 7.2%)

**ALICE Households:** 36% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Alger County

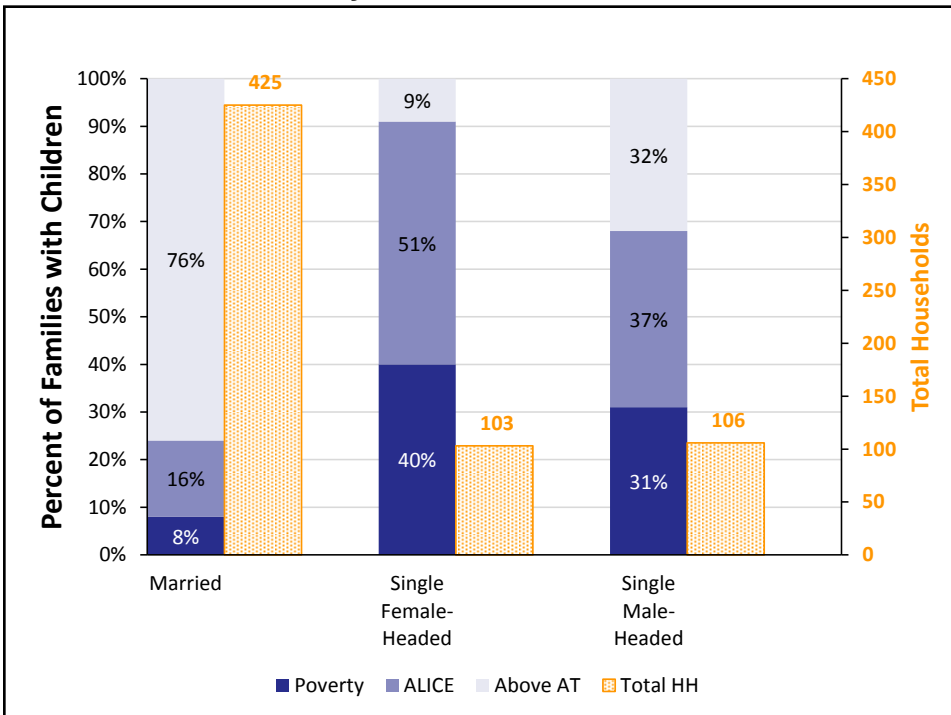
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Alger County families with children live below the ALICE Threshold. Though more Alger County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

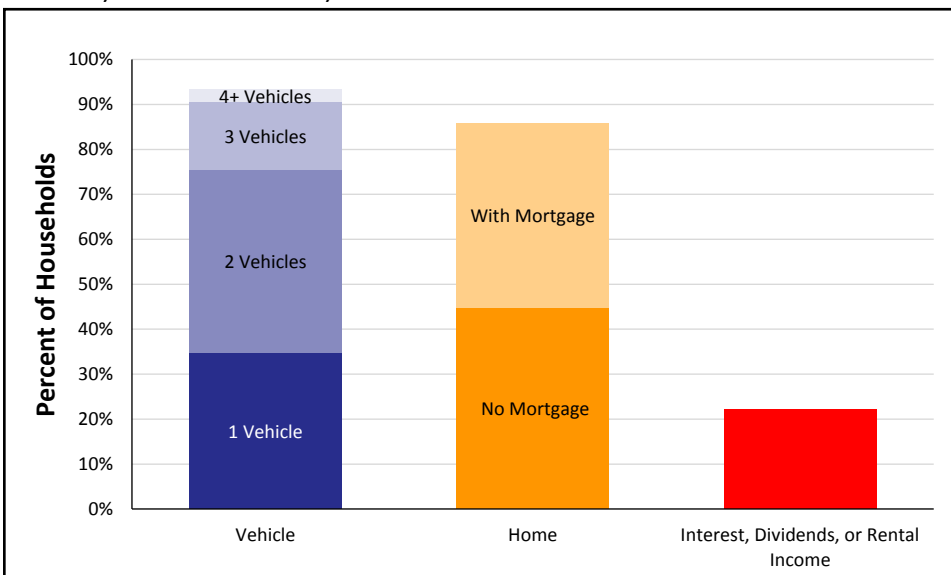
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Alger County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Au Train Township	494	45%
Burt Township	192	56%
Limestone Township	155	53%
Mathias Township	194	52%
Munising City	909	57%
Munising Township	786	47%
Onota Township	142	48%
Rock River Township	576	43%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ALLEGAN COUNTY

## 2015 Point-in-Time Data

**Population:** 114,625 | **Number of Households:** 42,079

**Median Household Income:** \$55,250 (state average: \$51,084)

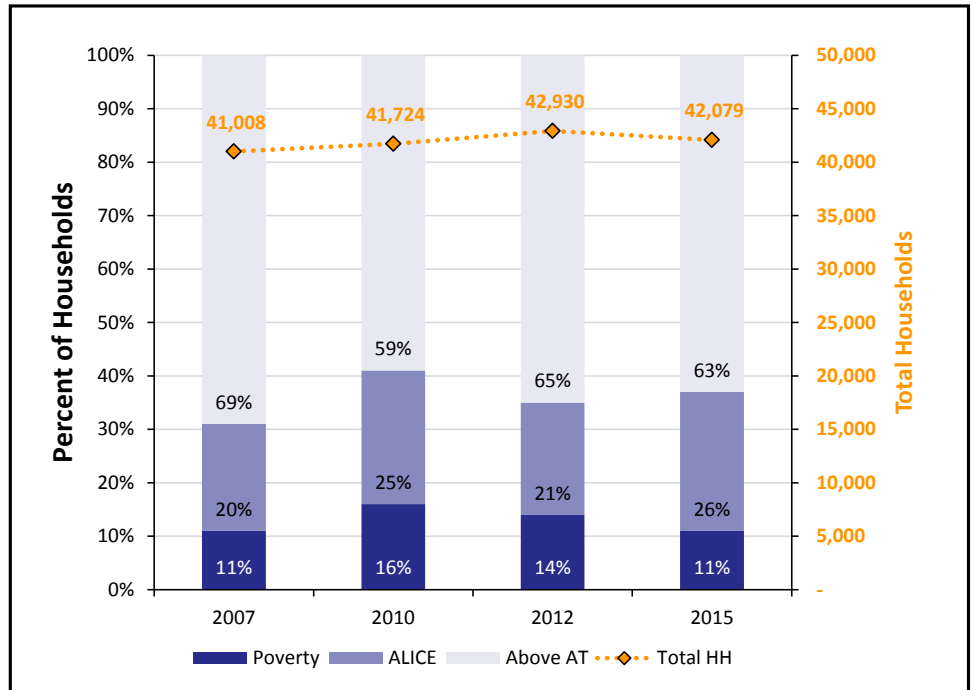
**Unemployment Rate:** 1.9% (state average: 7.2%)

**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Allegan County

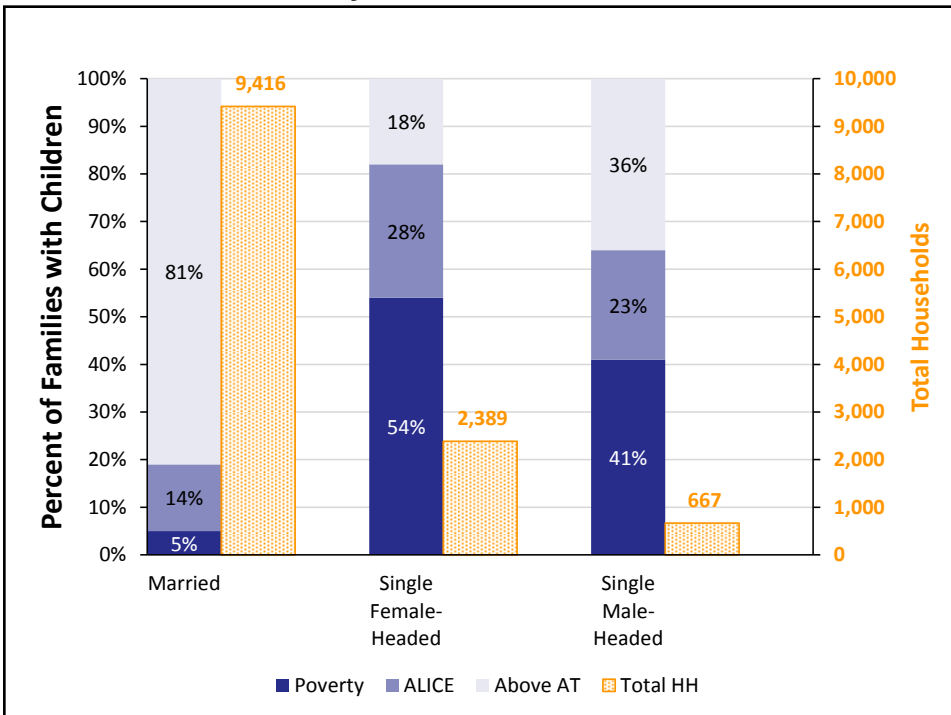
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$576	\$713
Child Care	\$-	\$1,039
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$149	\$406
Taxes	\$194	\$291
<b>Monthly Total</b>	\$1,636	\$4,462
<b>ANNUAL TOTAL</b>	\$19,632	\$53,544
<b>Hourly Wage</b>	\$9.82	\$26.77

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Allegan County families with children live below the ALICE Threshold. Though more Allegan County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

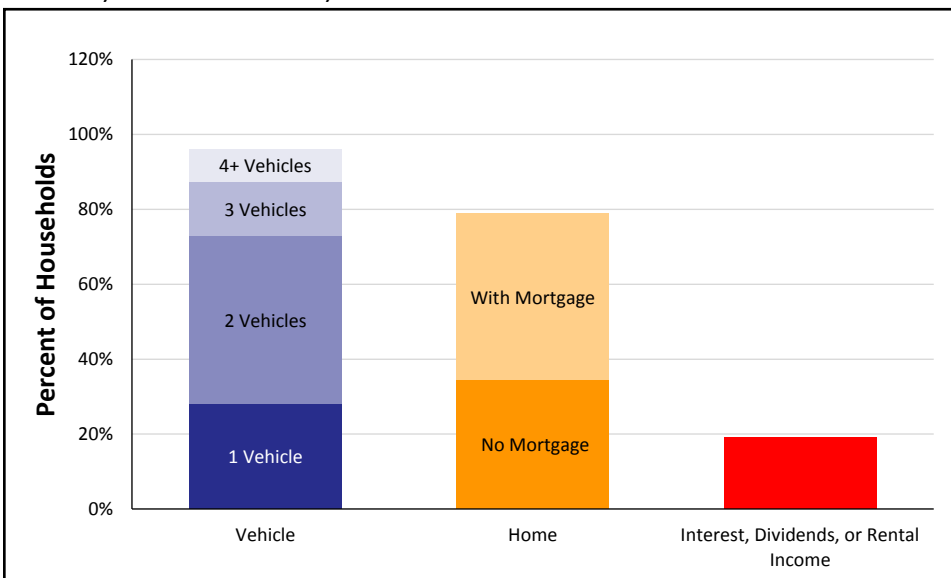
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Allegan County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Allegan County, 2015		
Town	Total HH	% ALICE & Poverty
Allegan City	2,071	52%
Allegan Township	1,659	37%
Casco Township	1,048	35%
Cheshire Township	803	39%
Clyde Township	733	58%
Dorr Township	2,418	29%
Douglas City	537	46%
Fennville City	571	62%
Fillmore Township	964	37%
Ganges Township	1,077	39%
Gun Plain Township	2,147	26%
Heath Township	1,128	29%
Holland City	2,665	50%
Hopkins Township	927	38%
Laketown Township	2,311	23%
Lee Township	1,301	54%
Leighton Township	1,761	23%
Manlius Township	1,120	34%
Martin Township	922	36%
Monterey Township	832	34%
Otsego City	1,729	51%
Otsego Township	2,069	38%
Overisel Township	974	26%
Plainwell City	1,628	48%
Salem Township	1,535	21%
Saugatuck City	434	38%
Saugatuck Township	1,239	30%
Trowbridge Township	1,051	38%
Valley Township	793	37%
Watson Township	782	35%
Wayland City	1,434	50%
Wayland Township	1,230	31%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ALPENA COUNTY

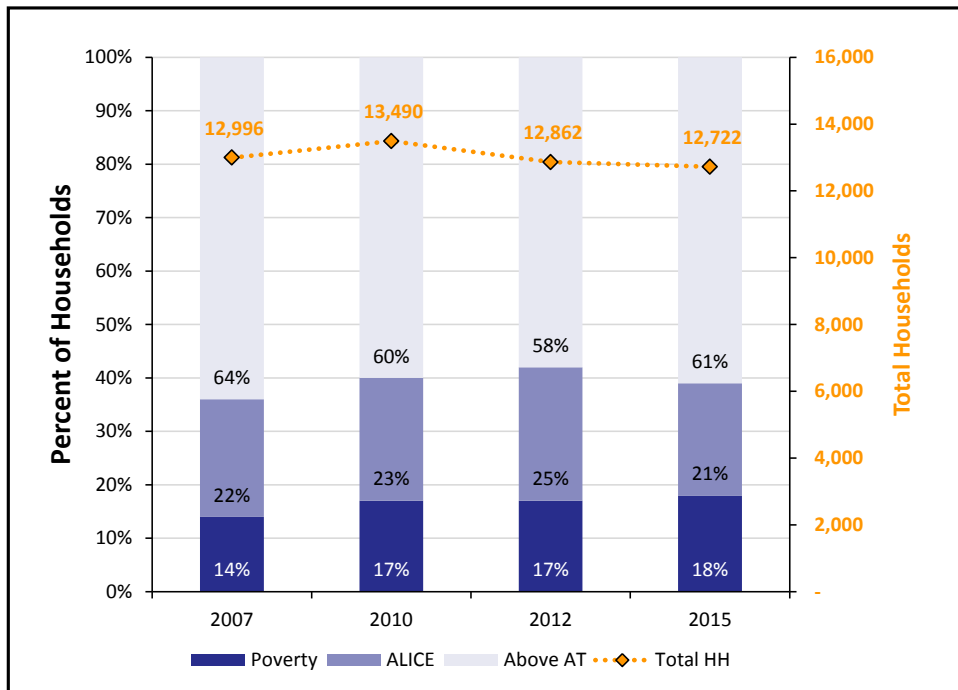
## 2015 Point-in-Time Data

**Population:** 29,068 | **Number of Households:** 12,722  
**Median Household Income:** \$38,829 (state average: \$51,084)  
**Unemployment Rate:** 9.3% (state average: 7.2%)  
**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Alpena County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$411	\$643
Child Care	\$-	\$936
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$128	\$383
Taxes	\$156	\$238
<b>Monthly Total</b>	<b>\$1,412</b>	<b>\$4,213</b>
<b>ANNUAL TOTAL</b>	<b>\$16,944</b>	<b>\$50,556</b>
<b>Hourly Wage</b>	<b>\$8.47</b>	<b>\$25.28</b>

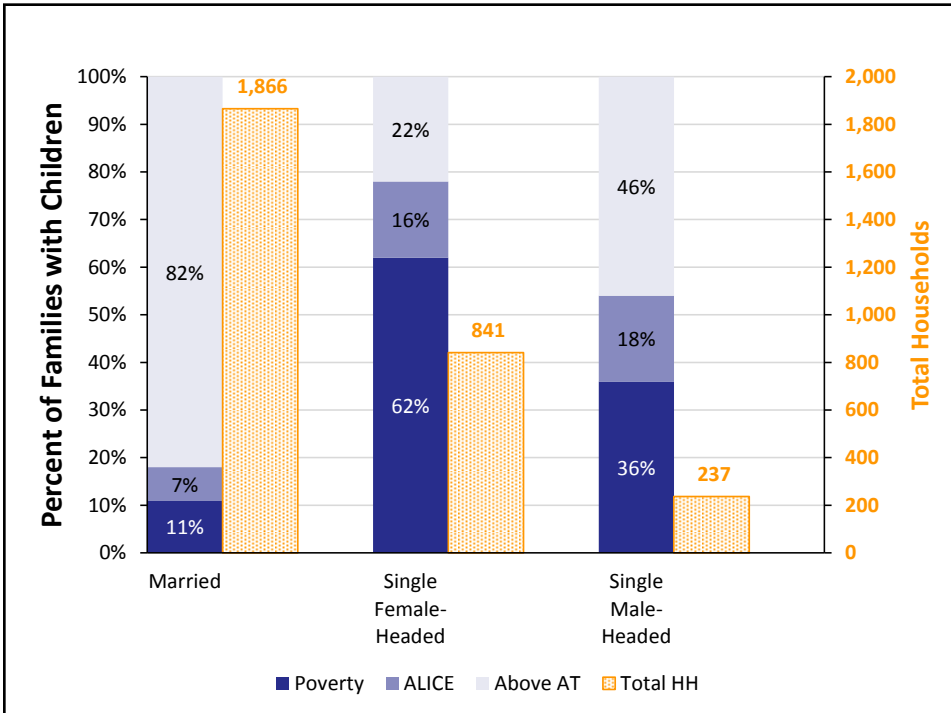
Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Alpena County families with children live below the ALICE Threshold. Though more Alpena County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

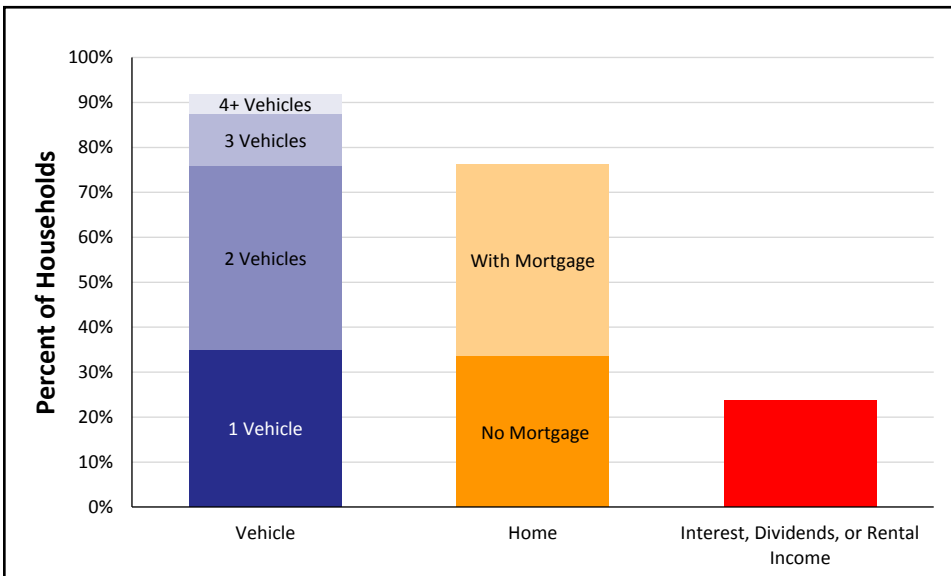
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Alpena County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Alpena City	4,499	46%
Alpena Township	4,051	37%
Green Township	485	28%
Long Rapids Township	435	33%
Maple Ridge Township	707	31%
Ossineke Township	737	40%
Sanborn Township	861	41%
Wellington Township	114	36%
Wilson Township	833	29%

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# ALICE IN ANTRIM COUNTY

## 2015 Point-in-Time Data

**Population:** 23,267 | **Number of Households:** 9,689

**Median Household Income:** \$46,845 (state average: \$51,084)

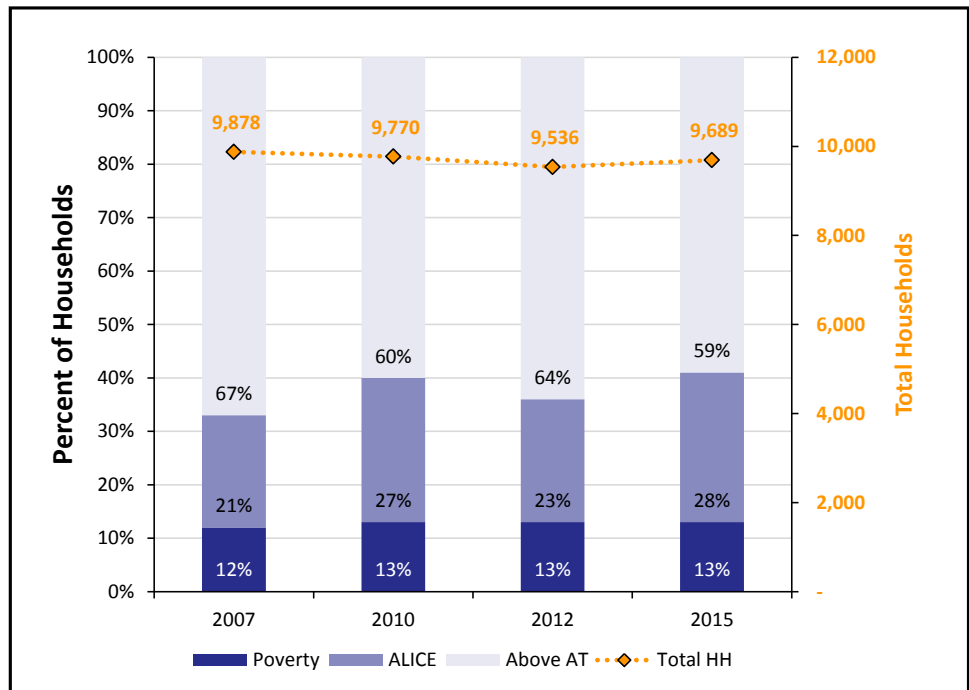
**Unemployment Rate:** 9.7% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 13% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Antrim County

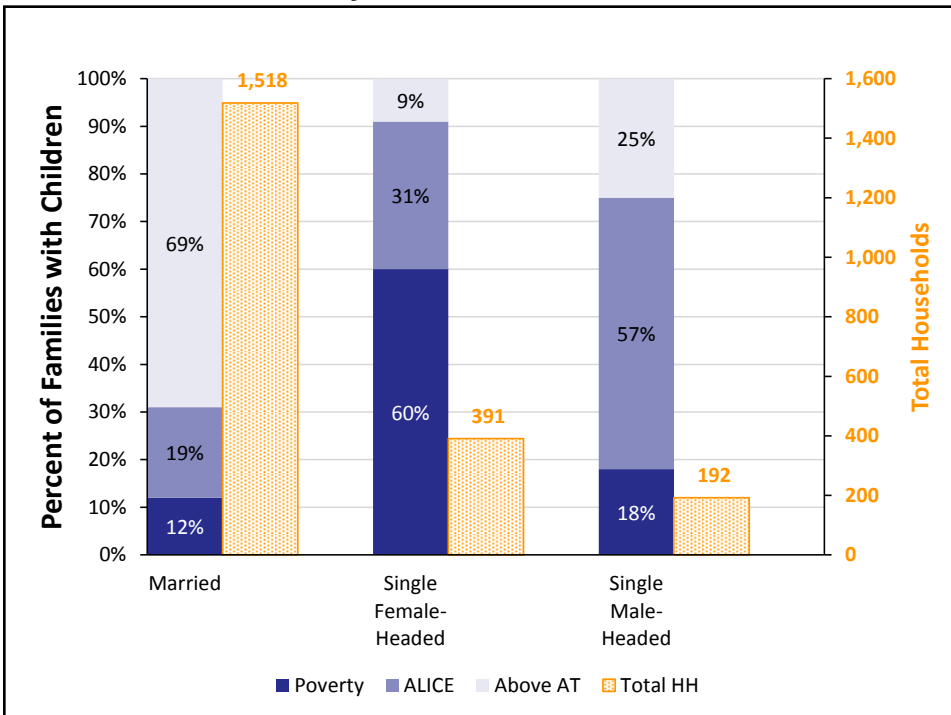
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$391	\$658
Child Care	\$-	\$1,440
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$126	\$451
Taxes	\$152	\$397
<b>Monthly Total</b>	<b>\$1,386</b>	<b>\$4,959</b>
<b>ANNUAL TOTAL</b>	<b>\$16,632</b>	<b>\$59,508</b>
<b>Hourly Wage</b>	<b>\$8.32</b>	<b>\$29.75</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Antrim County families with children live below the ALICE Threshold. Though more Antrim County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

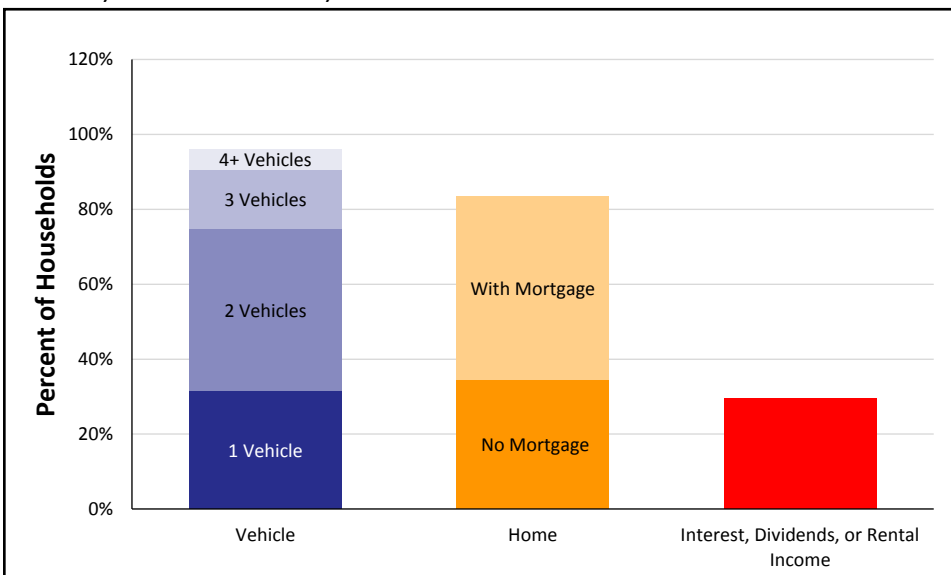
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Antrim County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Banks Township	625	43%
Central Lake Township	874	42%
Chestonia Township	223	54%
Custer Township	487	39%
Echo Township	369	42%
Elk Rapids Township	1,256	40%
Forest Home Township	804	34%
Helena Township	448	34%
Jordan Township	354	43%
Kearney Township	706	41%
Mancelona Township	1,592	55%
Milton Township	907	27%
Star Township	370	49%
Torch Lake Township	553	23%
Warner Township	121	45%

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# ALICE IN ARENAC COUNTY

## 2015 Point-in-Time Data

**Population:** 15,424 | **Number of Households:** 6,447

**Median Household Income:** \$38,307 (state average: \$51,084)

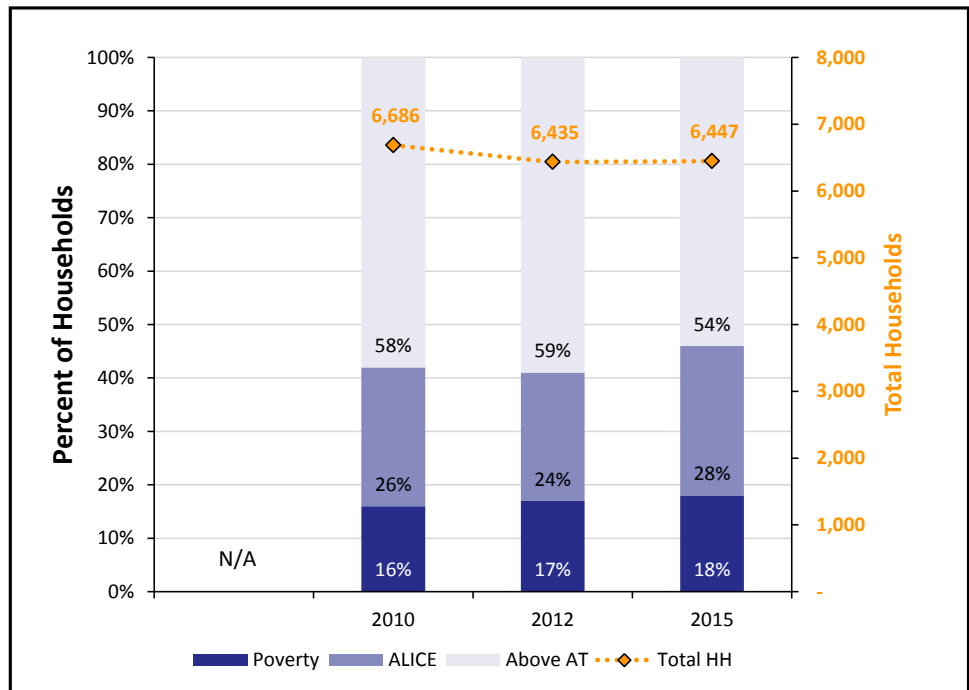
**Unemployment Rate:** 12% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Arenac County

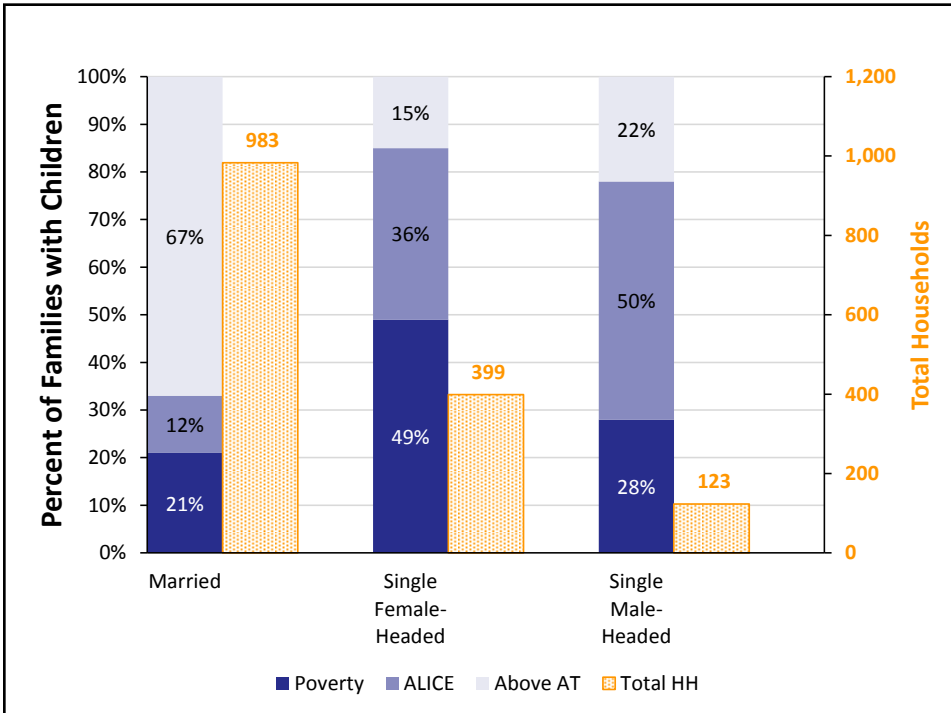
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$485	\$643
Child Care	\$-	\$936
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$383
Taxes	\$173	\$238
<b>Monthly Total</b>	<b>\$1,512</b>	<b>\$4,213</b>
<b>ANNUAL TOTAL</b>	<b>\$18,144</b>	<b>\$50,556</b>
<b>Hourly Wage</b>	<b>\$9.07</b>	<b>\$25.28</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Arenac County families with children live below the ALICE Threshold. Though more Arenac County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

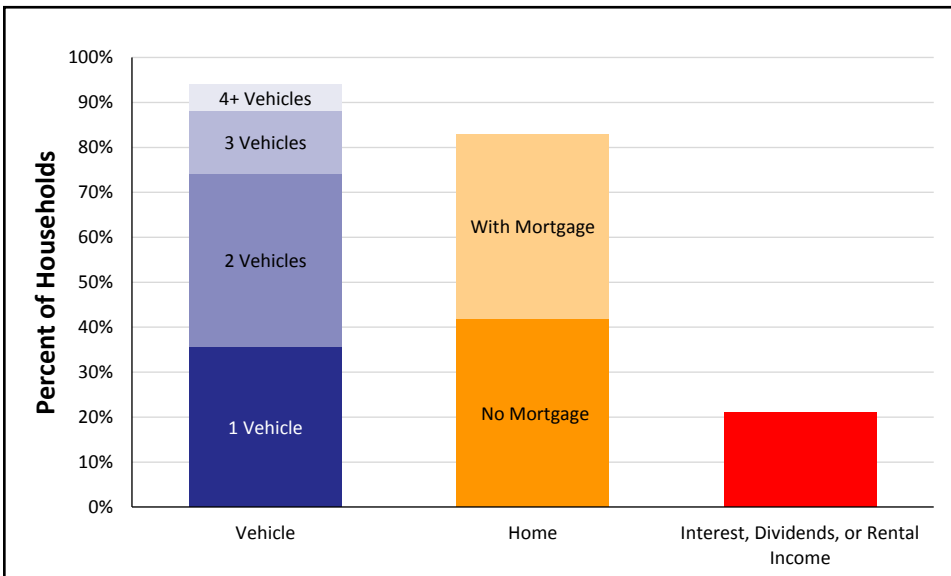
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Arenac County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Arenac County, 2015		
Town	Total HH	% ALICE & Poverty
Adams Township	220	40%
Arenac Township	362	48%
Au Gres City	423	60%
Au Gres Township	425	40%
Clayton Township	386	52%
Deep River Township	831	48%
Lincoln Township	371	42%
Mason Township	341	54%
Moffatt Township	457	35%
Omer City	133	44%
Sims Township	470	40%
Standish City	651	60%
Standish Township	705	38%
Turner Township	220	52%
Whitney Township	452	41%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN BARAGA COUNTY

## 2015 Point-in-Time Data

**Population:** 8,690 | **Number of Households:** 2,974

**Median Household Income:** \$39,803 (state average: \$51,084)

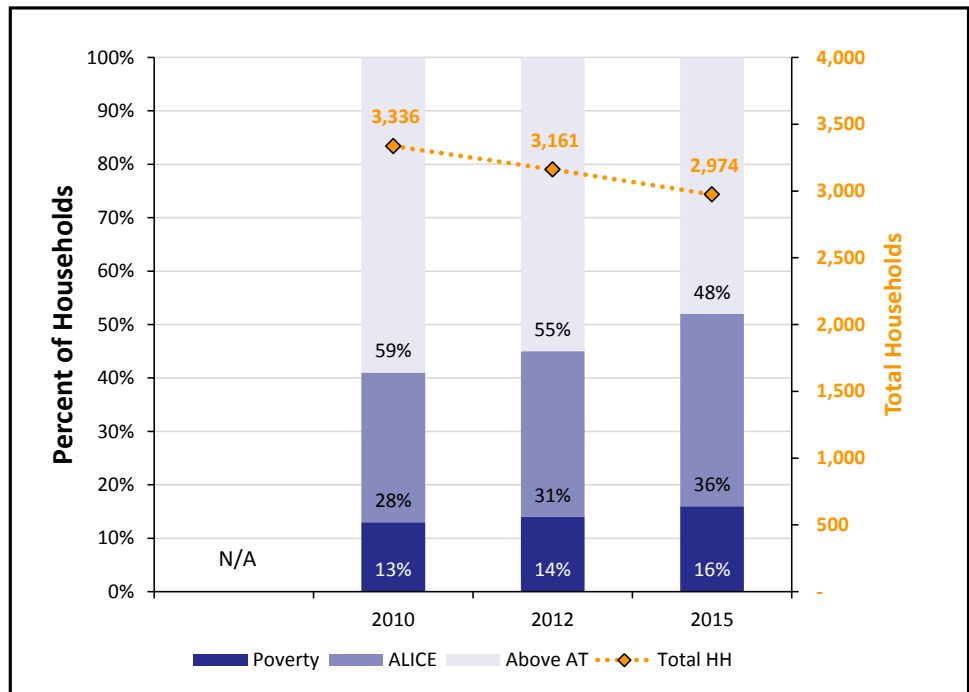
**Unemployment Rate:** 8.1% (state average: 7.2%)

**ALICE Households:** 36% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Baraga County

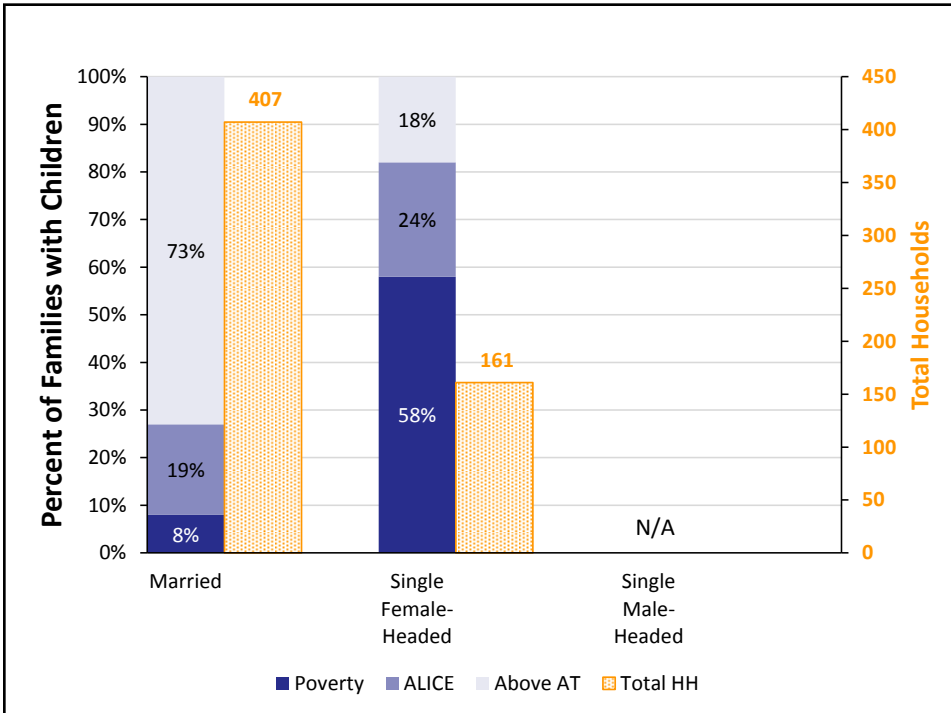
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Baraga County families with children live below the ALICE Threshold. Though more Baraga County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

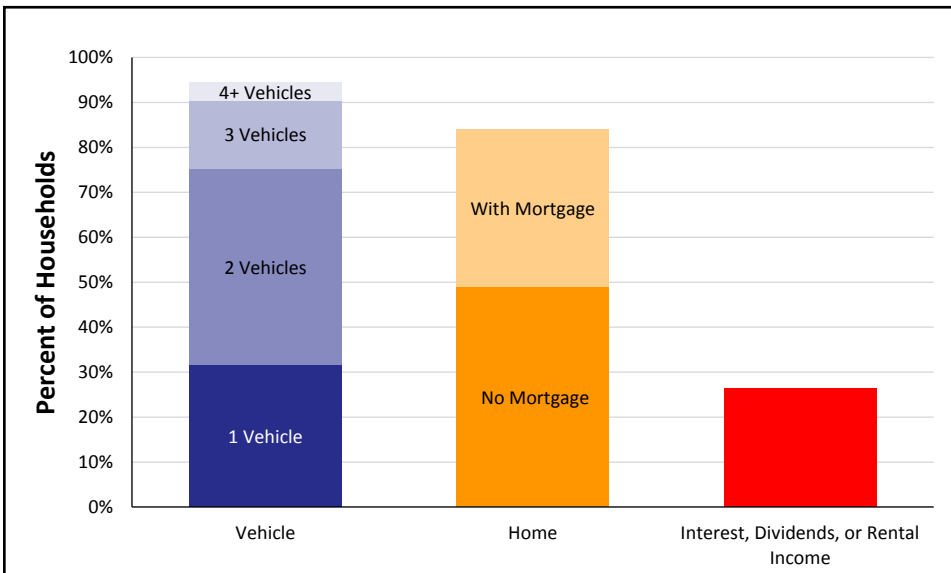
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Baraga County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Baraga County, 2015		
Town	Total HH	% ALICE & Poverty
Arvon Township	153	49%
Baraga Township	882	57%
Covington Township	173	37%
L'Anse Township	1,674	53%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN BARRY COUNTY

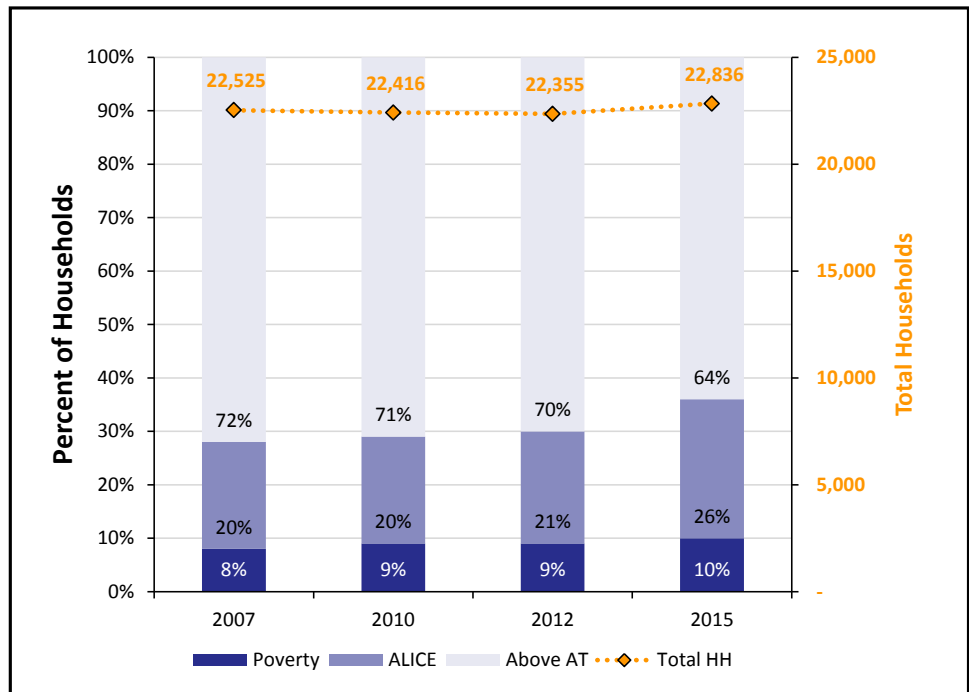
## 2015 Point-in-Time Data

**Population:** 59,147 | **Number of Households:** 22,836  
**Median Household Income:** \$55,064 (state average: \$51,084)  
**Unemployment Rate:** 7.9% (state average: 7.2%)  
**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Barry County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$456	\$648
Child Care	\$-	\$1,332
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$134	\$435
Taxes	\$167	\$361
<b>Monthly Total</b>	<b>\$1,474</b>	<b>\$4,789</b>
<b>ANNUAL TOTAL</b>	<b>\$17,688</b>	<b>\$57,468</b>
<b>Hourly Wage</b>	<b>\$8.84</b>	<b>\$28.73</b>

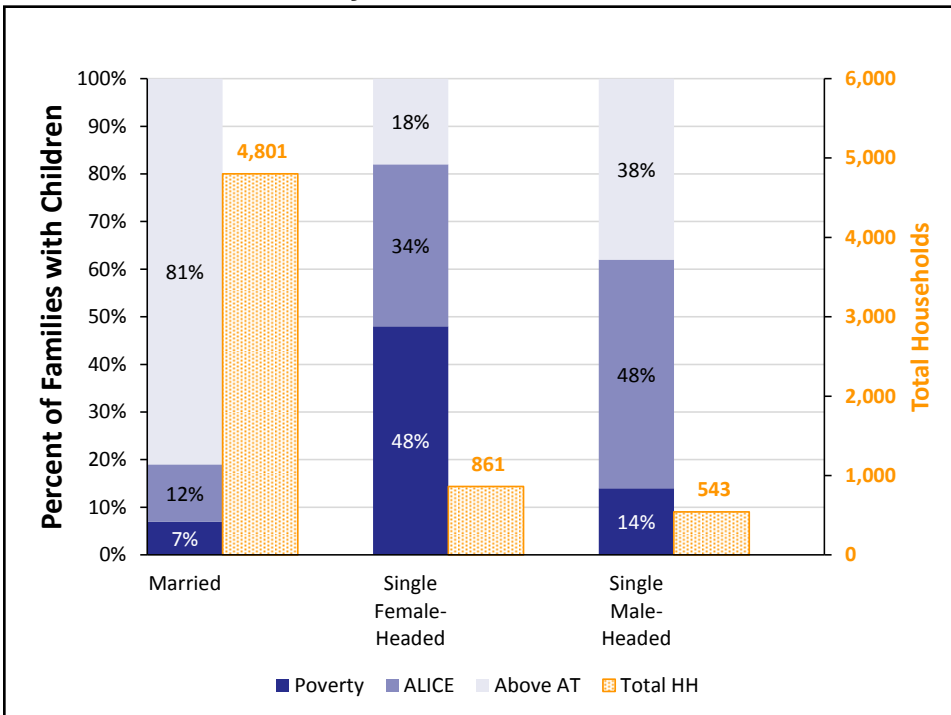
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Barry County families with children live below the ALICE Threshold. Though more Barry County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

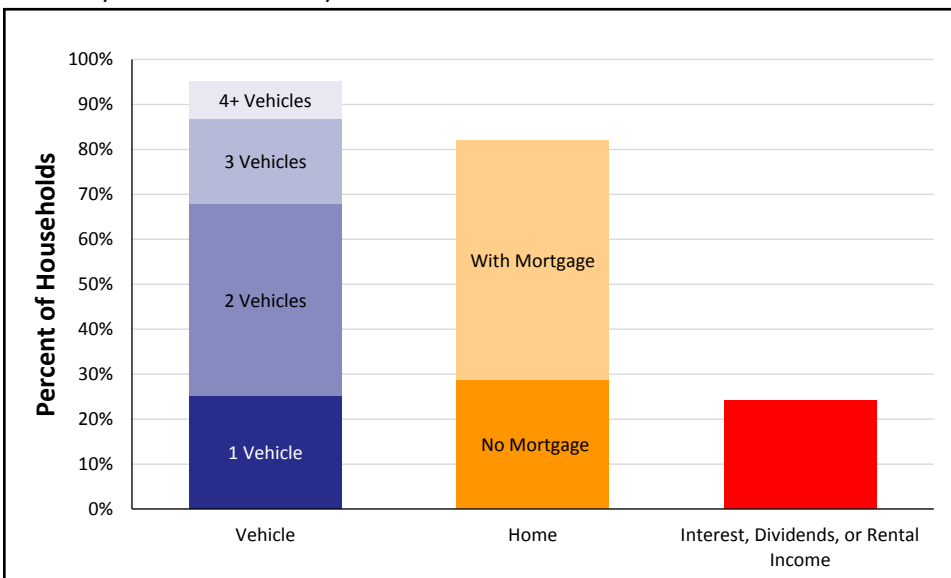
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Barry County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Barry County, 2015		
Town	Total HH	% ALICE & Poverty
Assyria Township	787	34%
Baltimore Township	808	36%
Barry Township	1,448	37%
Carlton Township	885	22%
Castleton Township	1,327	52%
Hastings Charter Township	1,059	42%
Hastings City	3,042	52%
Hope Township	1,382	38%
Irving Township	1,160	24%
Johnstown Township	1,287	30%
Maple Grove Township	536	33%
Orangeville Township	1,276	32%
Prairieville Township	1,238	21%
Rutland Charter Township	1,438	29%
Thornapple Township	2,813	32%
Woodland Township	736	36%
Yankee Springs Township	1,614	28%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN BAY COUNTY

## 2015 Point-in-Time Data

**Population:** 105,659 | **Number of Households:** 42,799

**Median Household Income:** \$46,560 (state average: \$51,084)

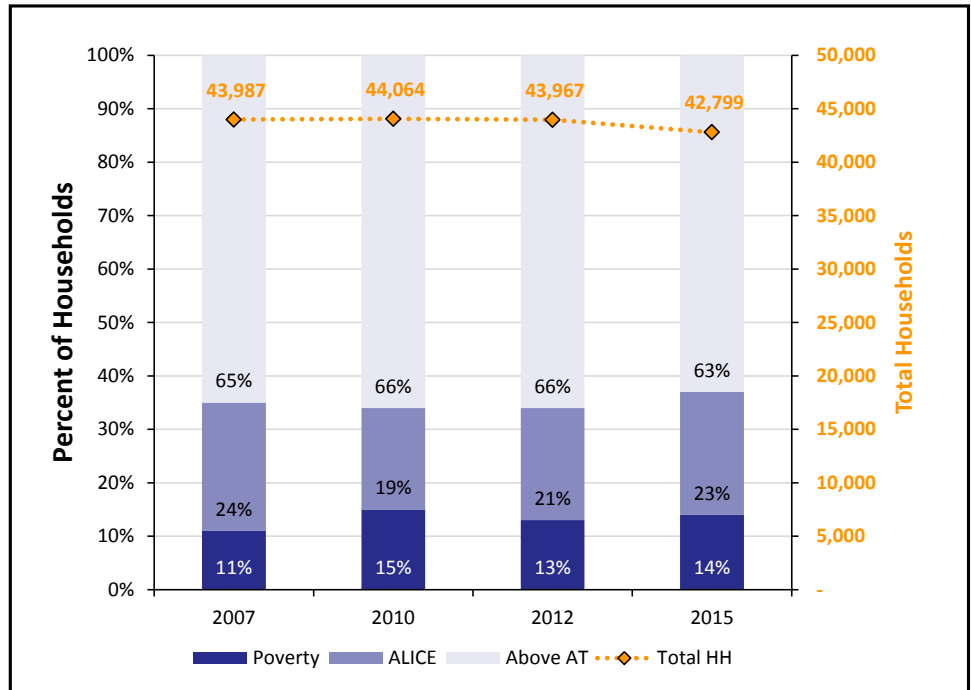
**Unemployment Rate:** 5.9% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Bay County

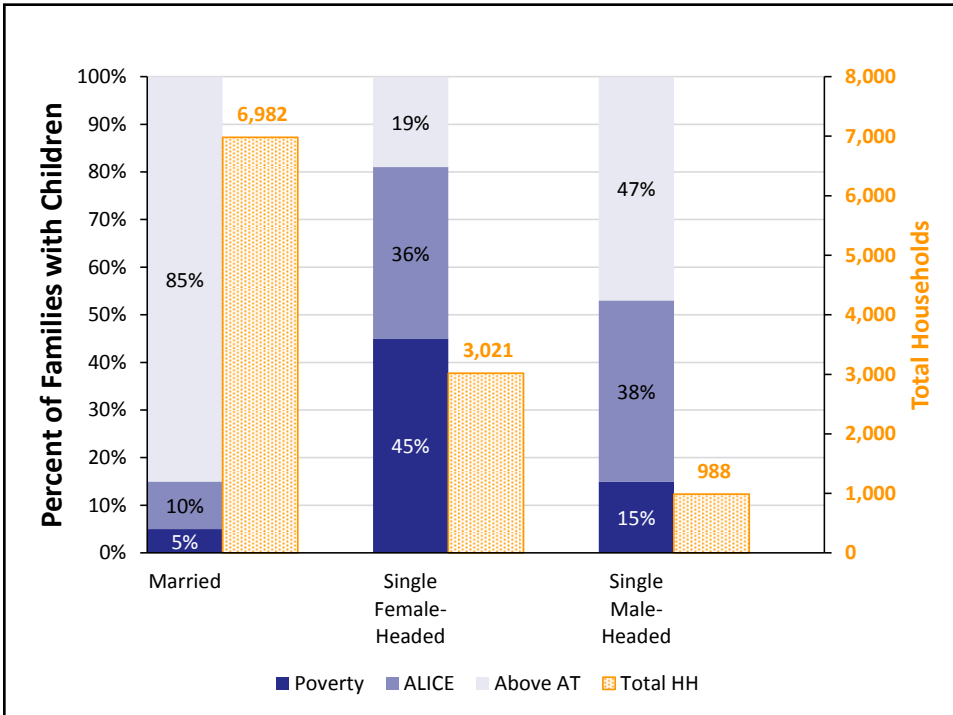
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$418	\$702
Child Care	\$-	\$1,141
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$418
Taxes	\$158	\$319
<b>Monthly Total</b>	<b>\$1,422</b>	<b>\$4,593</b>
<b>ANNUAL TOTAL</b>	<b>\$17,064</b>	<b>\$55,116</b>
<b>Hourly Wage</b>	<b>\$8.53</b>	<b>\$27.56</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

# How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Bay County families with children live below the ALICE Threshold. Though more Bay County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

## Families with Children by Income, 2015

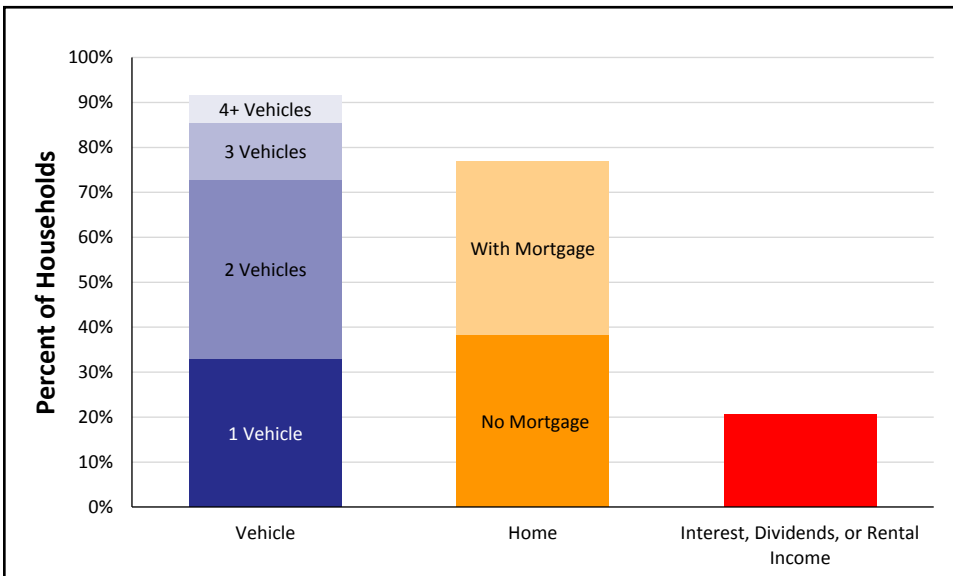


Bay County, 2015		
Town	Total HH	% ALICE & Poverty
Auburn City	954	29%
Bangor Charter Township	6,044	38%
Bay City	14,139	49%
Beaver Township	1,028	26%
Essexville City	1,403	25%
Frankenlust Township	1,427	19%
Fraser Township	1,315	33%
Garfield Township	663	28%
Gibson Township	447	32%
Hampton Charter Township	4,181	42%
Kawkawlin Township	1,956	28%
Merritt Township	521	21%
Monitor Charter Township	4,263	25%
Mount Forest Township	561	34%
Pinconning City	567	56%
Pinconning Township	914	34%
Portsmouth Charter Township	1,351	26%
Williams Charter Township	1,768	24%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bay County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

## Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN BENZIE COUNTY

## 2015 Point-in-Time Data

**Population:** 17,437 | **Number of Households:** 7,225

**Median Household Income:** \$47,388 (state average: \$51,084)

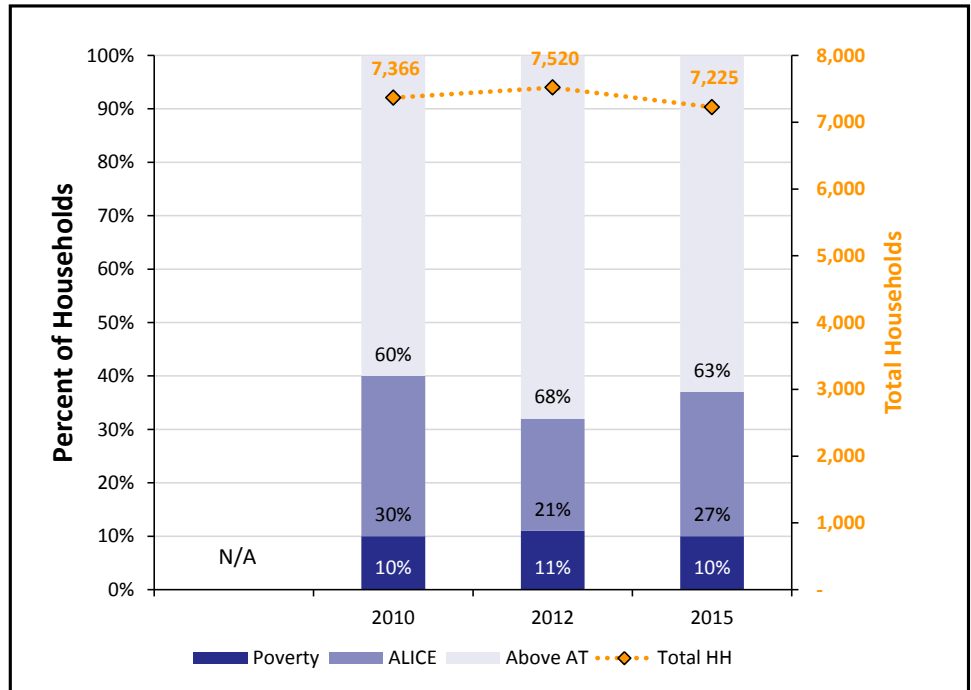
**Unemployment Rate:** 8.4% (state average: 7.2%)

**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Benzie County

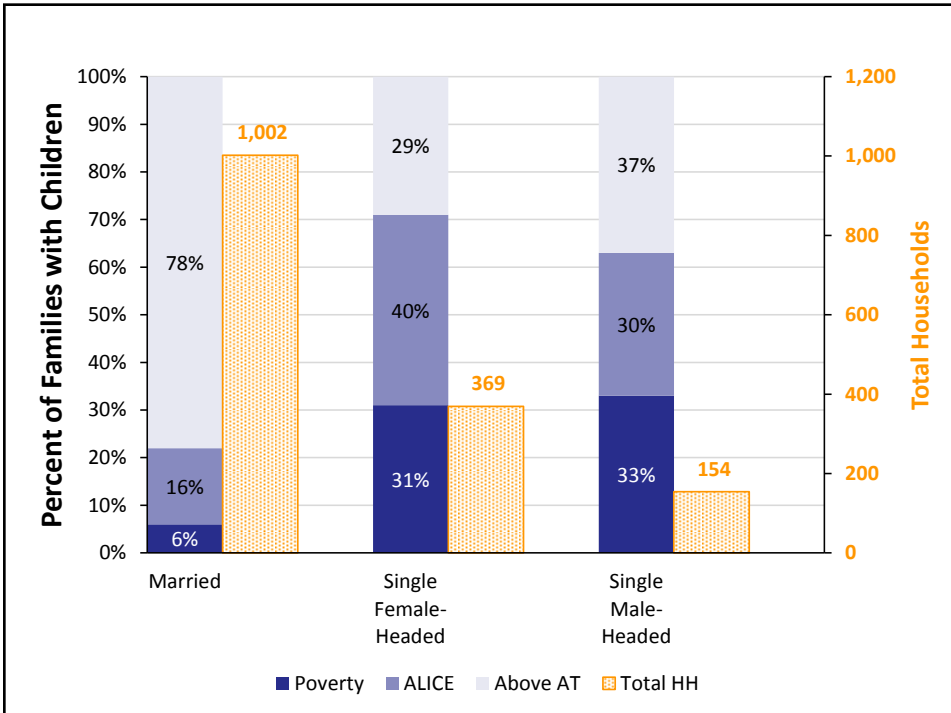
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$549	\$680
Child Care	\$-	\$1,170
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$145	\$418
Taxes	\$188	\$321
<b>Monthly Total</b>	<b>\$1,599</b>	<b>\$4,602</b>
<b>ANNUAL TOTAL</b>	<b>\$19,188</b>	<b>\$55,224</b>
<b>Hourly Wage</b>	<b>\$9.59</b>	<b>\$27.61</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Benzie County families with children live below the ALICE Threshold. Though more Benzie County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

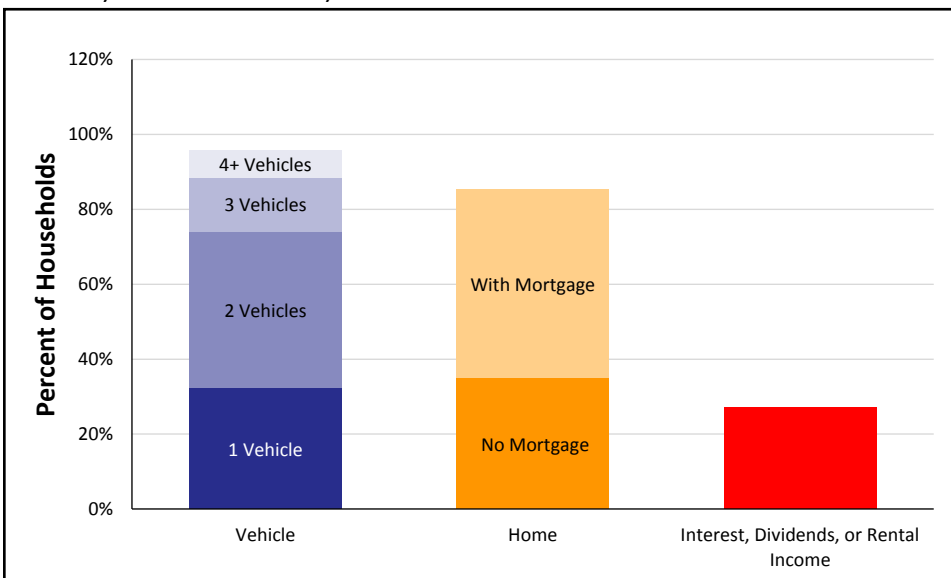
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Benzie County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Almira Township	1,446	33%
Benzonia Township	1,044	34%
Blaine Township	239	30%
Colfax Township	261	40%
Crystal Lake Township	497	35%
Frankfort City	578	47%
Gilmore Township	322	35%
Homestead Township	945	40%
Inland Township	839	41%
Joyfield Township	313	42%
Lake Township	355	24%
Platte Township	153	46%
Weldon Township	233	52%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN BERRIEN COUNTY

## 2015 Point-in-Time Data

**Population:** 154,636 | **Number of Households:** 64,279

**Median Household Income:** \$46,649 (state average: \$51,084)

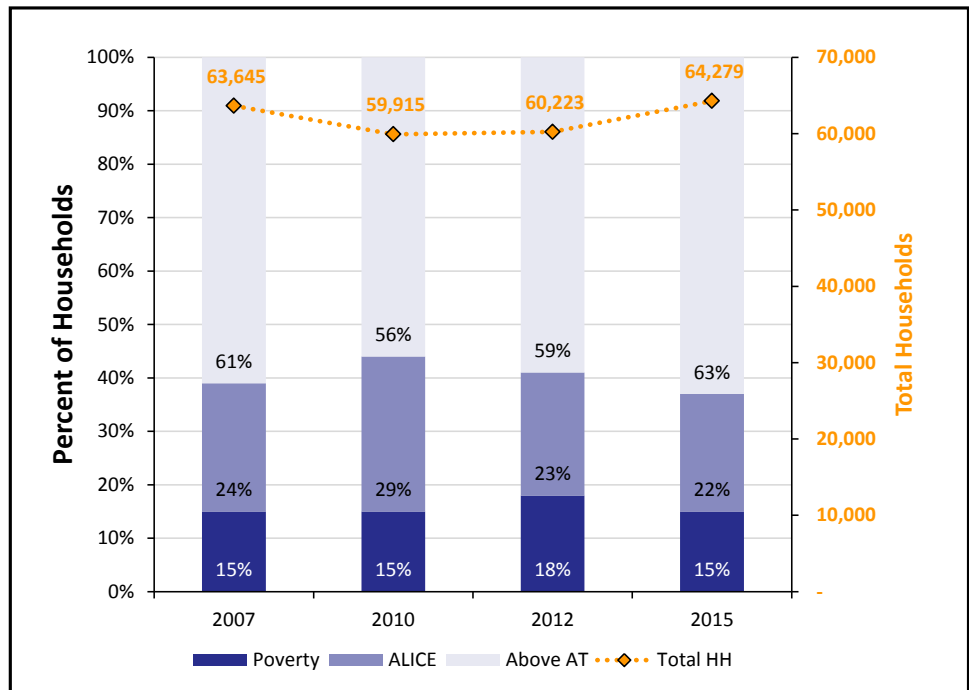
**Unemployment Rate:** 8% (state average: 7.2%)

**ALICE Households:** 22% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Berrien County

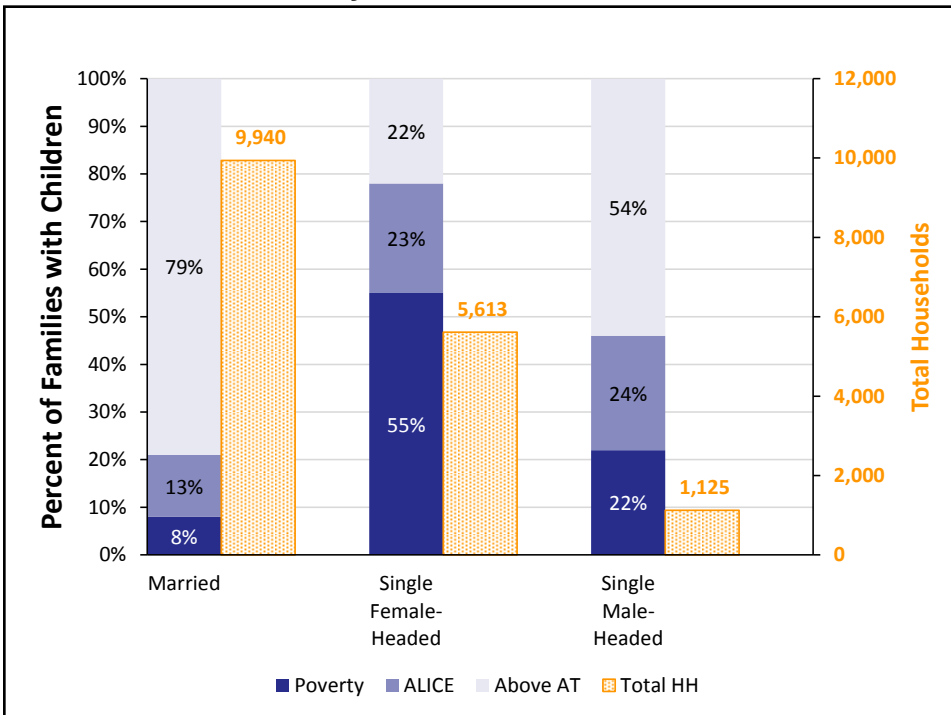
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$492	\$730
Child Care	\$-	\$965
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$398
Taxes	\$175	\$273
<b>Monthly Total</b>	<b>\$1,522</b>	<b>\$4,379</b>
<b>ANNUAL TOTAL</b>	<b>\$18,264</b>	<b>\$52,548</b>
<b>Hourly Wage</b>	<b>\$9.13</b>	<b>\$26.27</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Berrien County families with children live below the ALICE Threshold. Though more Berrien County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

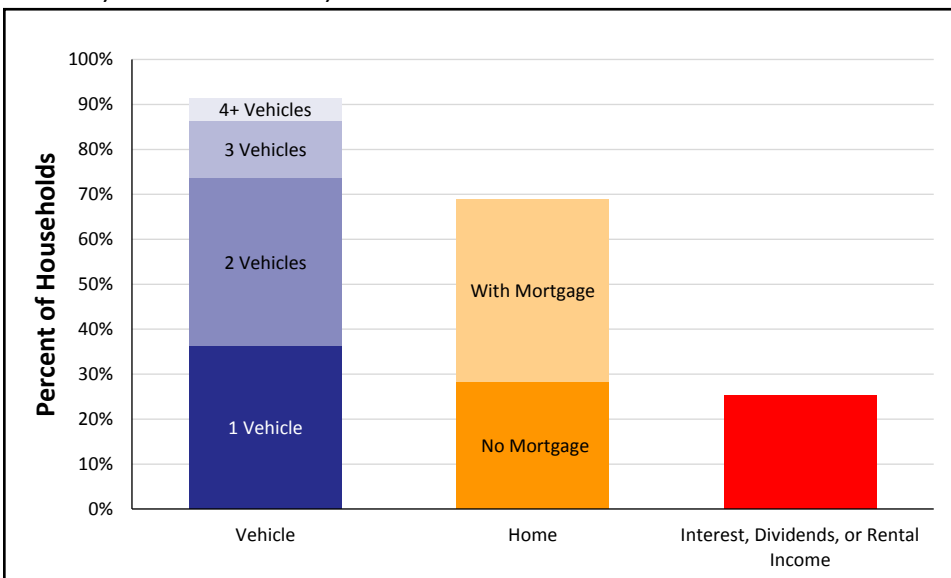
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Berrien County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Berrien County, 2015		
Town	Total HH	% ALICE & Poverty
Bainbridge Township	1,062	25%
Baroda Township	1,181	37%
Benton Charter Township	5,606	58%
Benton Harbor City	3,902	77%
Berrien Township	1,724	26%
Bertrand Township	1,016	22%
Bridgman City	872	41%
Buchanan City	2,027	44%
Buchanan Township	1,295	33%
Chikaming Township	1,442	22%
Coloma Charter Township	2,045	30%
Coloma City	627	40%
Galien Township	593	37%
Hagar Township	1,535	37%
Lake Charter Township	1,218	27%
Lincoln Charter Township	6,006	24%
New Buffalo City	823	39%
New Buffalo Township	1,020	28%
Niles City	4,567	54%
Niles Township	5,276	38%
Oronoko Charter Township	2,312	45%
Pipestone Township	862	28%
Royalton Township	1,548	15%
Sodus Township	833	32%
St. Joseph Charter Township	4,094	21%
St. Joseph City	4,013	34%
Three Oaks Township	1,063	43%
Watervliet City	638	44%
Watervliet Township	1,243	45%
Weesaw Township	724	37%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN BRANCH COUNTY

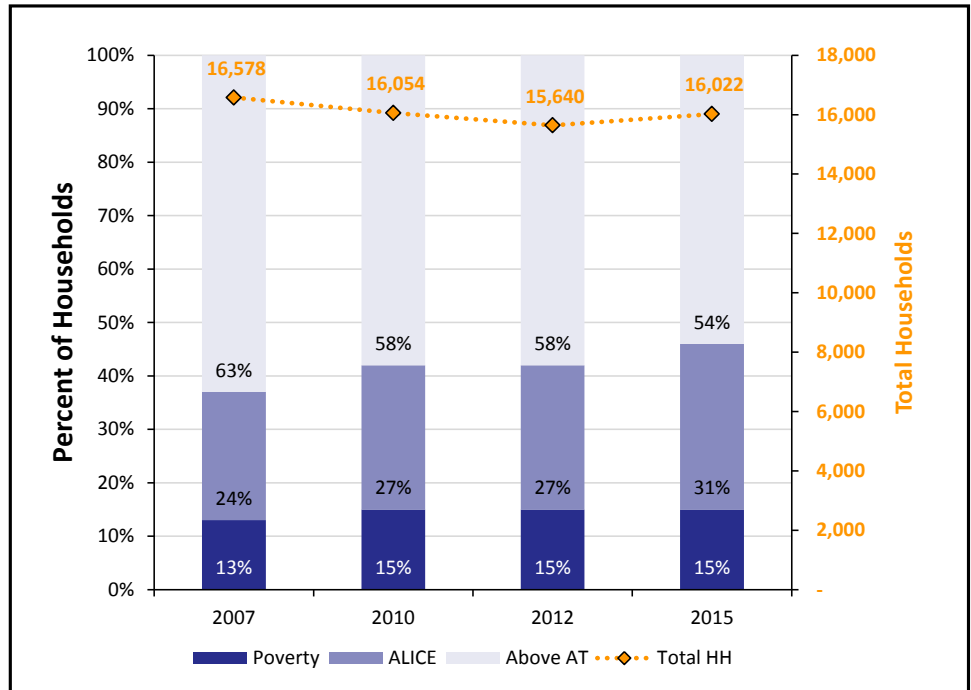
## 2015 Point-in-Time Data

**Population:** 43,706 | **Number of Households:** 16,022  
**Median Household Income:** \$44,373 (state average: \$51,084)  
**Unemployment Rate:** 7% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Branch County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$512	\$655
Child Care	\$-	\$1,069
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$141	\$402
Taxes	\$180	\$282
<b>Monthly Total</b>	<b>\$1,550</b>	<b>\$4,421</b>
<b>ANNUAL TOTAL</b>	<b>\$18,600</b>	<b>\$53,052</b>
<b>Hourly Wage</b>	<b>\$9.30</b>	<b>\$26.53</b>

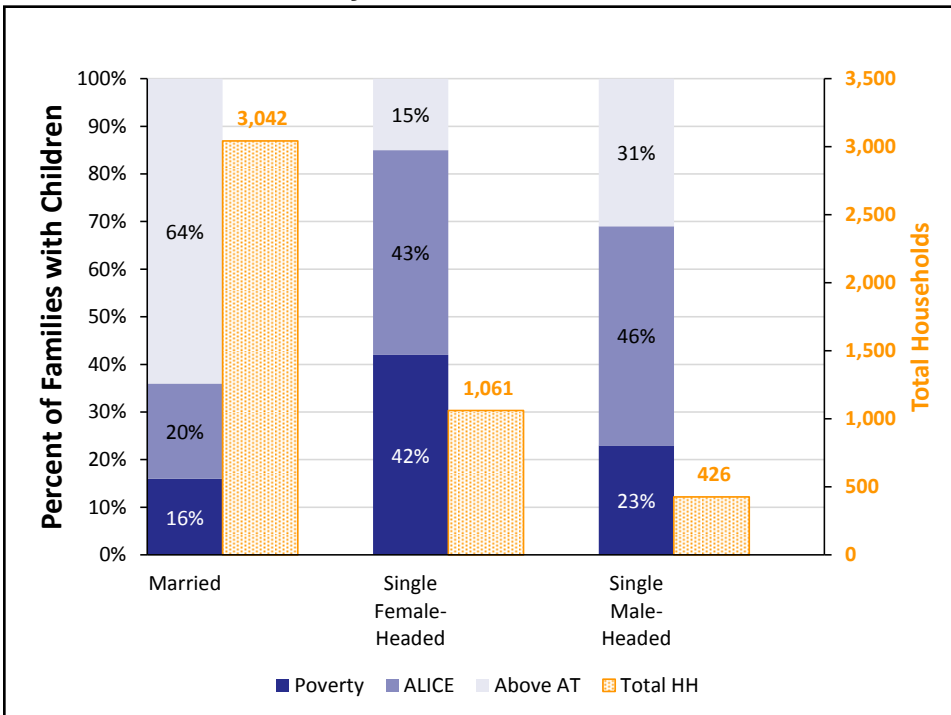
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Branch County families with children live below the ALICE Threshold. Though more Branch County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

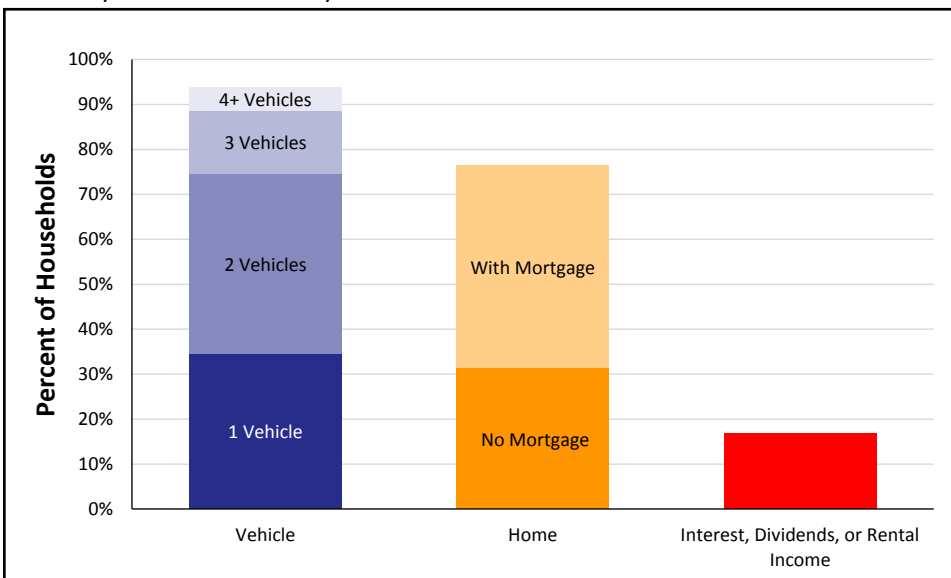
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Branch County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Branch County, 2015		
Town	Total HH	% ALICE & Poverty
Alganssee Township	669	43%
Batavia Township	518	42%
Bethel Township	487	41%
Bronson City	854	59%
Bronson Township	490	39%
Butler Township	447	50%
California Township	329	60%
Coldwater City	4,079	56%
Coldwater Township	1,158	43%
Gilead Township	266	42%
Girard Township	787	38%
Kinderhook Township	658	30%
Matteson Township	444	37%
Noble Township	190	27%
Ovid Township	994	31%
Quincy Township	1,670	44%
Sherwood Township	804	37%
Union Township	1,178	46%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CALHOUN COUNTY

## 2015 Point-in-Time Data

**Population:** 134,314 | **Number of Households:** 53,076

**Median Household Income:** \$43,084 (state average: \$51,084)

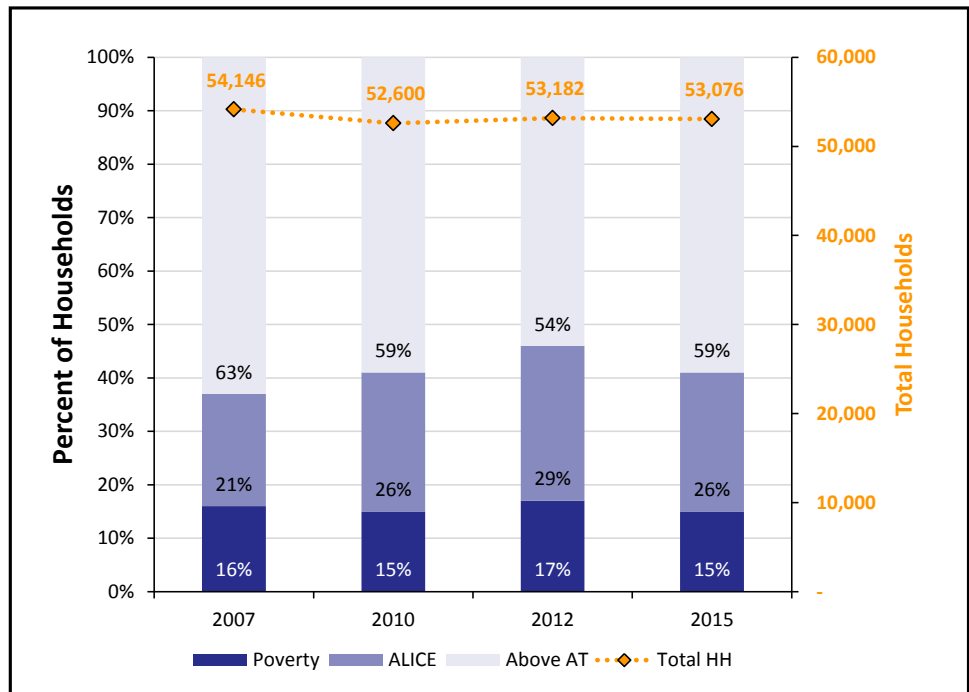
**Unemployment Rate:** 8.4% (state average: 7.2%)

**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Calhoun County

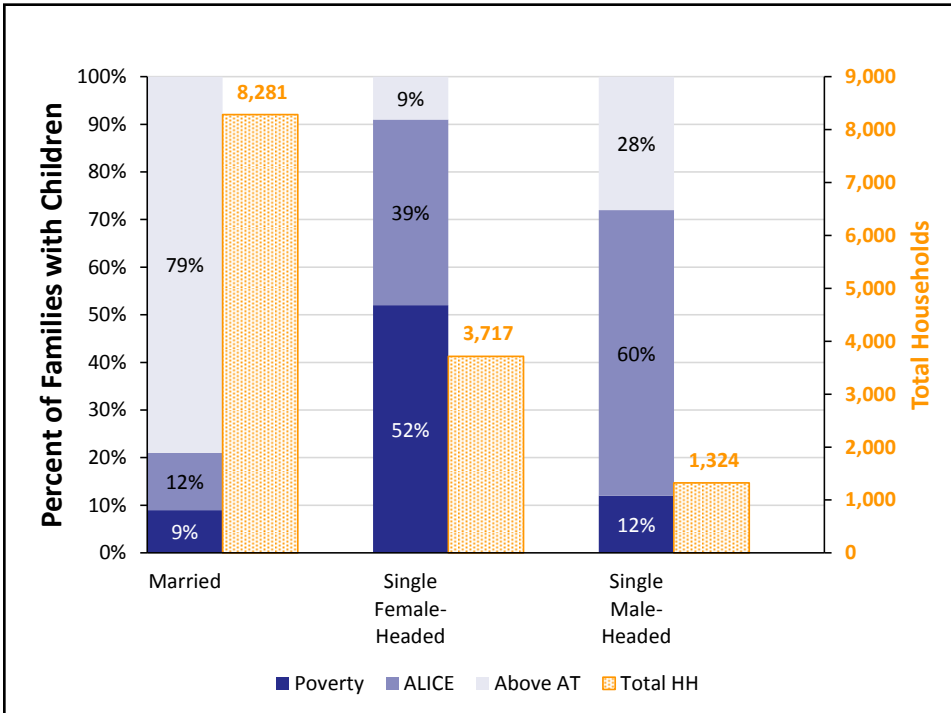
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$418	\$689
Child Care	\$-	\$1,044
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$403
Taxes	\$158	\$285
<b>Monthly Total</b>	\$1,422	\$4,434
<b>ANNUAL TOTAL</b>	\$17,064	\$53,208
<b>Hourly Wage</b>	\$8.53	\$26.60

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Calhoun County families with children live below the ALICE Threshold. Though more Calhoun County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

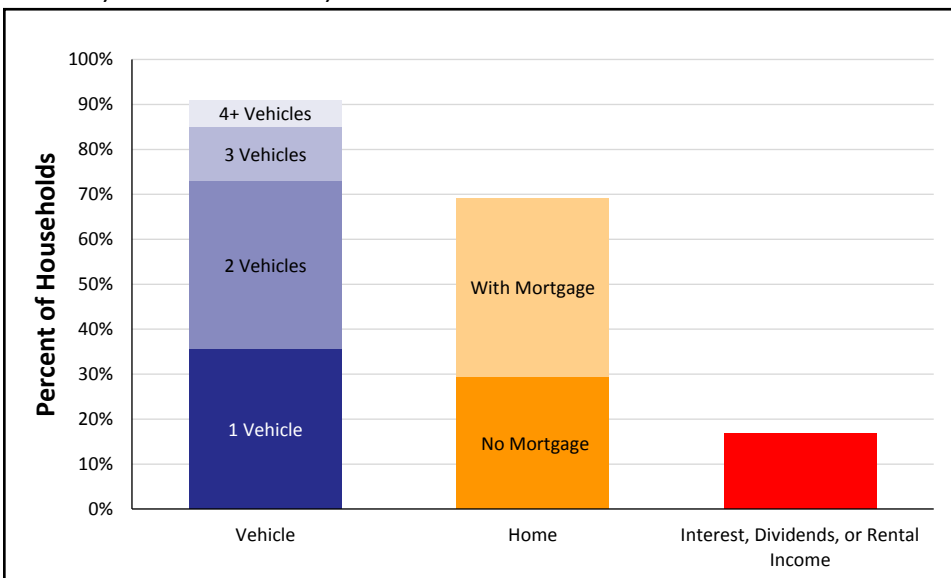
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Calhoun County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Calhoun County, 2015		
Town	Total HH	% ALICE & Poverty
Albion City	2,894	61%
Albion Township	373	43%
Athens Township	911	31%
Battle Creek City	20,629	47%
Bedford Charter Township	3,736	32%
Burlington Township	687	28%
Clarence Township	822	31%
Clarendon Township	400	31%
Convis Township	607	34%
Eckford Township	525	27%
Emmett Charter Township	4,704	35%
Fredonia Township	615	31%
Homer Township	1,086	46%
Lee Township	356	30%
Leroy Township	1,438	23%
Marengo Township	863	29%
Marshall City	3,074	35%
Marshall Township	1,204	22%
Newton Township	914	26%
Pennfield Charter Township	3,686	40%
Sheridan Township	723	42%
Springfield City	1,994	52%
Tekonsha Township	609	36%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN CASS COUNTY

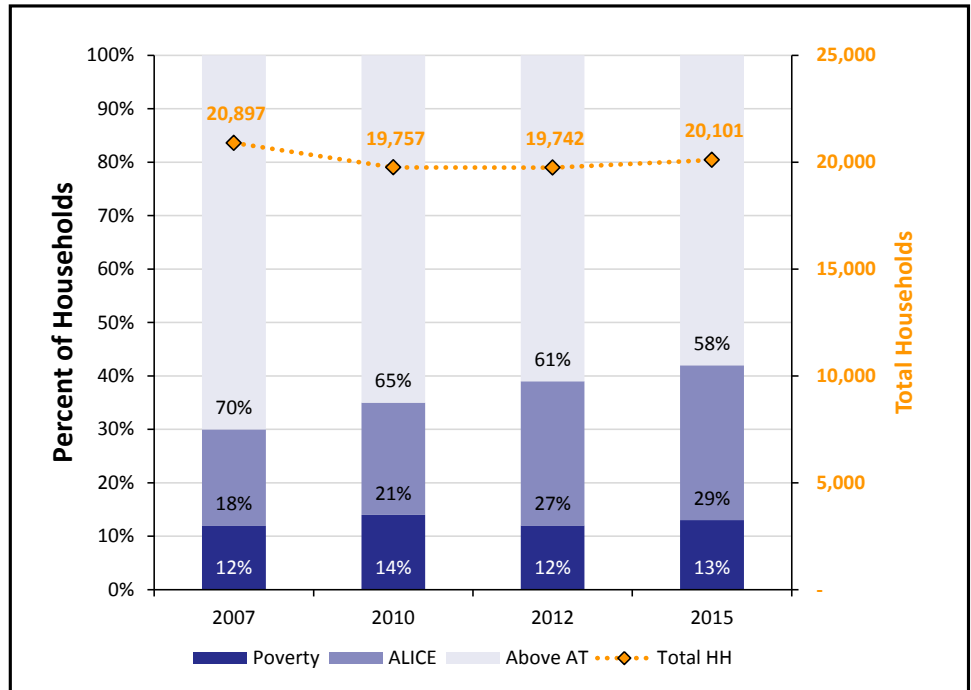
## 2015 Point-in-Time Data

**Population:** 51,952 | **Number of Households:** 20,101  
**Median Household Income:** \$46,570 (state average: \$51,084)  
**Unemployment Rate:** 9.7% (state average: 7.2%)  
**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 13% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Cass County

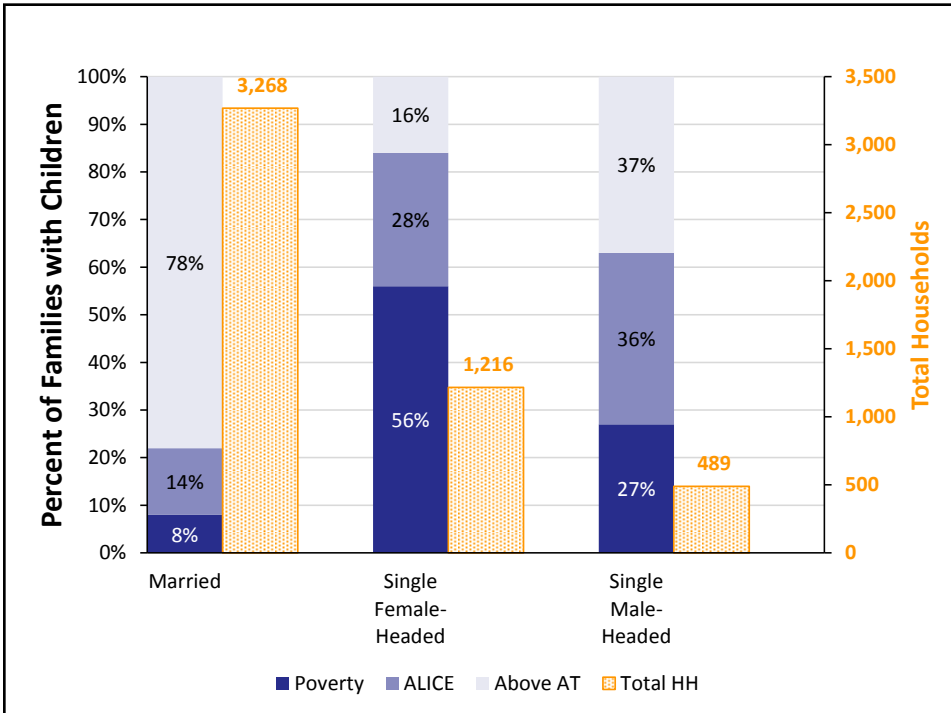
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$523	\$689
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$142	\$427
Taxes	\$182	\$342
<b>Monthly Total</b>	<b>\$1,564</b>	<b>\$4,700</b>
<b>ANNUAL TOTAL</b>	<b>\$18,768</b>	<b>\$56,400</b>
<b>Hourly Wage</b>	<b>\$9.38</b>	<b>\$28.20</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Cass County families with children live below the ALICE Threshold. Though more Cass County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

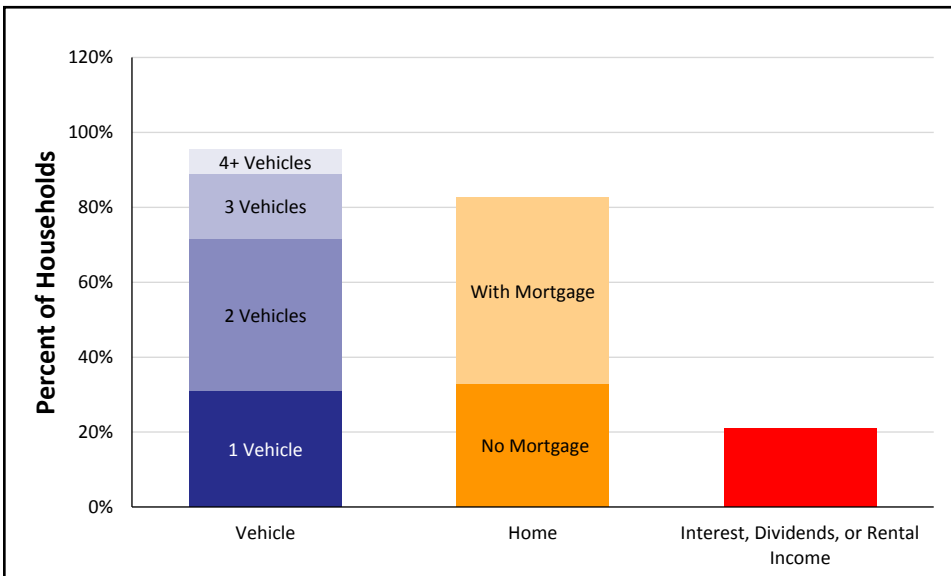
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Cass County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Cass County, 2015		
Town	Total HH	% ALICE & Poverty
Calvin Township	700	44%
Dowagiac City	2,187	70%
Howard Township	2,524	37%
Jefferson Township	906	31%
Lagrange Township	1,398	54%
Marcellus Township	884	41%
Mason Township	997	41%
Milton Township	1,449	32%
Newberg Township	596	37%
Ontwa Township	2,477	38%
Penn Township	753	35%
Pokagon Township	880	46%
Porter Township	1,574	34%
Silver Creek Township	1,277	35%
Volinia Township	428	35%
Wayne Township	1,071	46%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CHARLEVOIX COUNTY

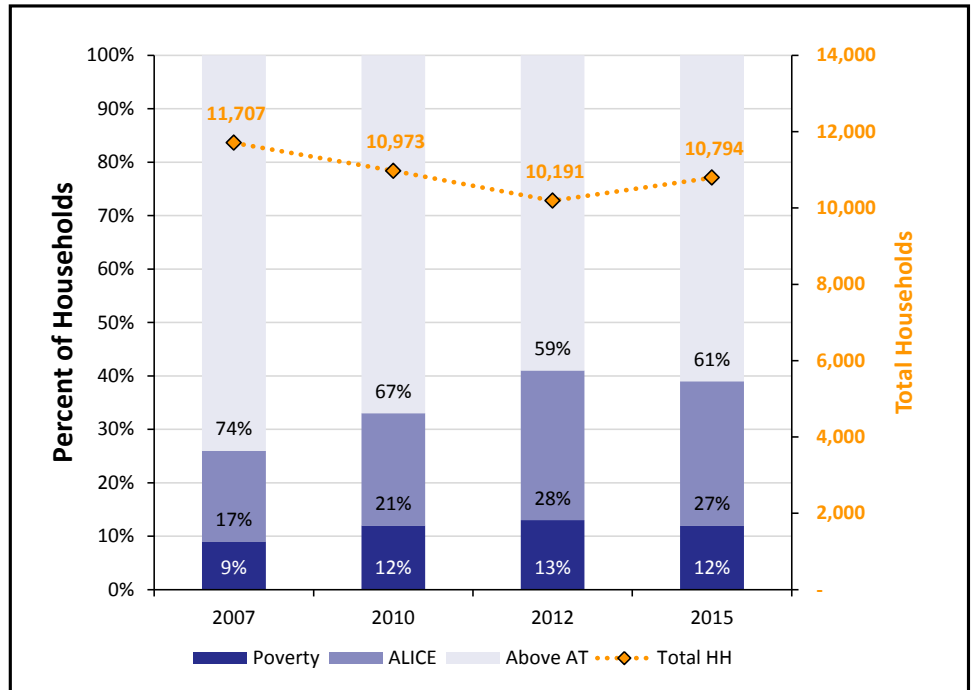
## 2015 Point-in-Time Data

**Population:** 26,134 | **Number of Households:** 10,794  
**Median Household Income:** \$46,554 (state average: \$51,084)  
**Unemployment Rate:** 7.8% (state average: 7.2%)  
**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 12% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Charlevoix County

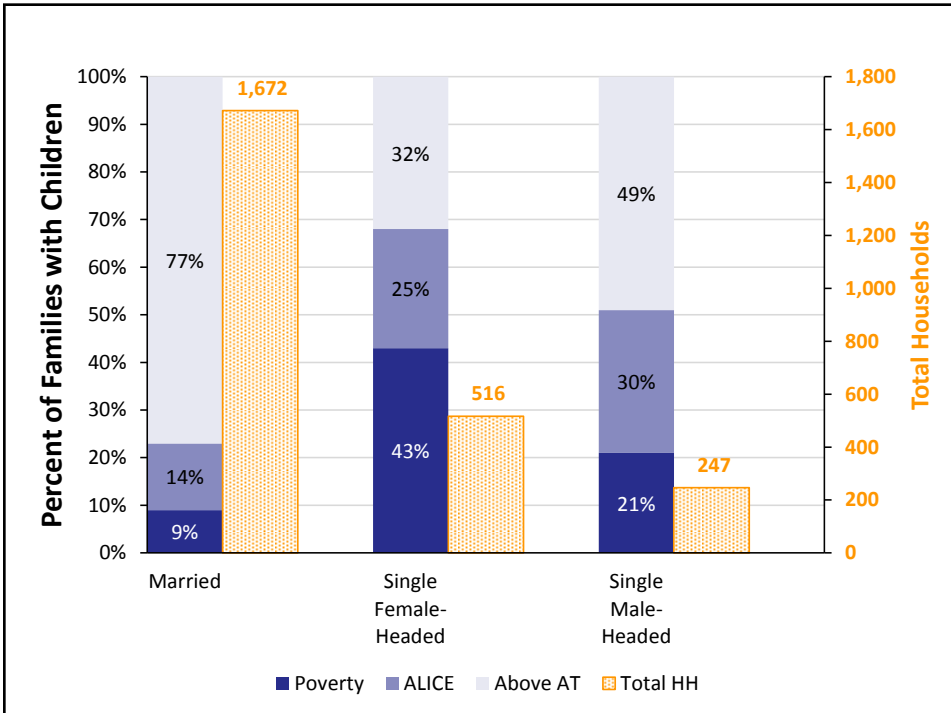
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$533	\$660
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$143	\$424
Taxes	\$184	\$333
<b>Monthly Total</b>	<b>\$1,577</b>	<b>\$4,659</b>
<b>ANNUAL TOTAL</b>	<b>\$18,924</b>	<b>\$55,908</b>
<b>Hourly Wage</b>	<b>\$9.46</b>	<b>\$27.95</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Charlevoix County families with children live below the ALICE Threshold. Though more Charlevoix County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

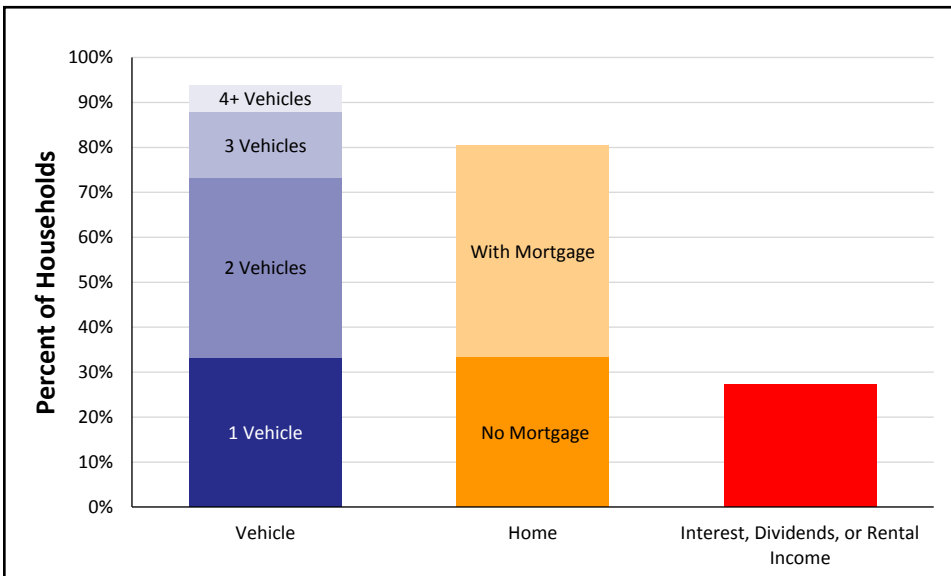


Charlevoix County, 2015		
Town	Total HH	% ALICE & Poverty
Bay Township	493	22%
Boyer City	1,628	44%
Boyer Valley Township	536	35%
Chandler Township	112	35%
Charlevoix City	1,333	54%
Charlevoix Township	607	33%
East Jordan City	959	55%
Evangeline Township	325	36%
Eveline Township	639	29%
Hayes Township	771	31%
Hudson Township	257	33%
Marion Township	629	31%
Melrose Township	513	44%
Norwood Township	320	29%
Peaine Township	128	24%
South Arm Township	668	37%
St. James Township	141	47%
Wilson Township	735	32%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Charlevoix County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CHEBOYGAN COUNTY

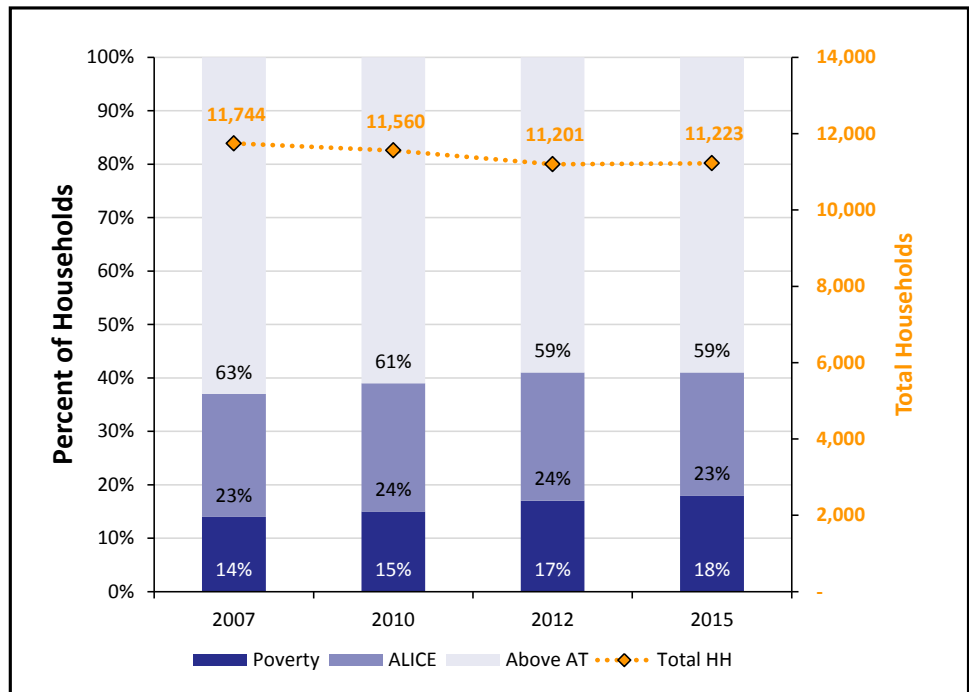
## 2015 Point-in-Time Data

**Population:** 25,690 | **Number of Households:** 11,223  
**Median Household Income:** \$40,219 (state average: \$51,084)  
**Unemployment Rate:** 13.9% (state average: 7.2%)  
**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Cheboygan County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$959
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$386
Taxes	\$165	\$245
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,246</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$50,952</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$25.48</b>

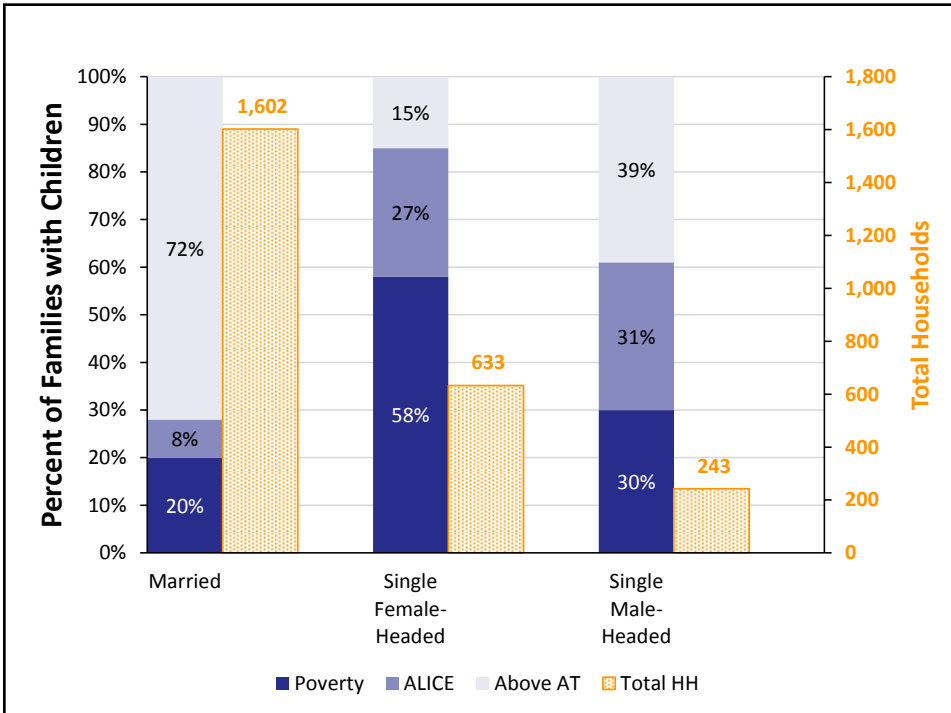
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Cheboygan County families with children live below the ALICE Threshold. Though more Cheboygan County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

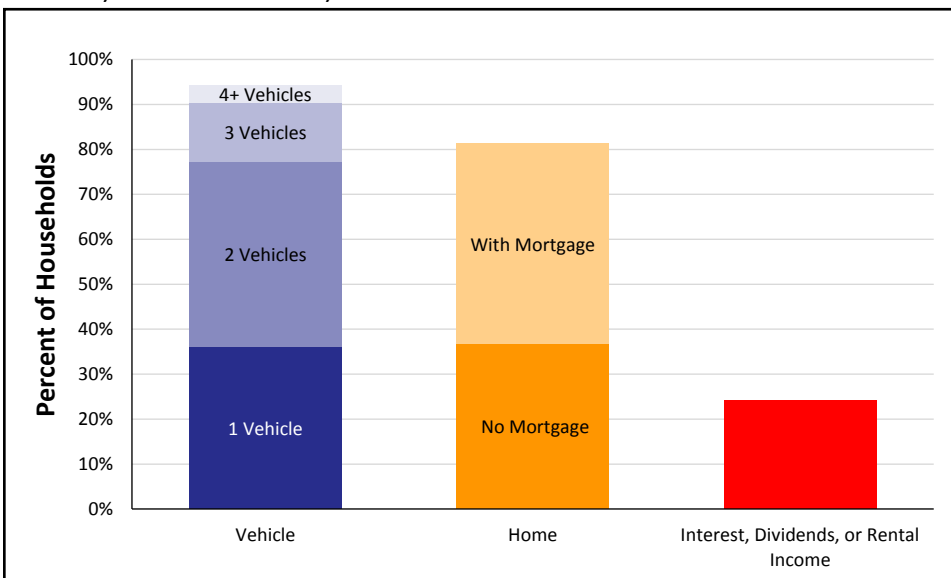
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Cheboygan County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Cheboygan County, 2015		
Town	Total HH	% ALICE & Poverty
Aloha Township	418	35%
Beaugrand Township	534	41%
Benton Township	1,448	34%
Burt Township	370	26%
Cheboygan City	1,959	61%
Ellis Township	227	39%
Forest Township	451	51%
Grant Township	344	24%
Hebron Township	116	30%
Inverness Township	1,001	35%
Koehler Township	439	35%
Mackinaw Township	210	39%
Mentor Township	362	33%
Mullett Township	533	30%
Munro Township	304	31%
Nunda Township	483	41%
Tuscarora Township	1,391	38%
Walker Township	115	47%
Waverly Township	222	30%
Wilmot Township	296	48%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CHIPPEWA COUNTY

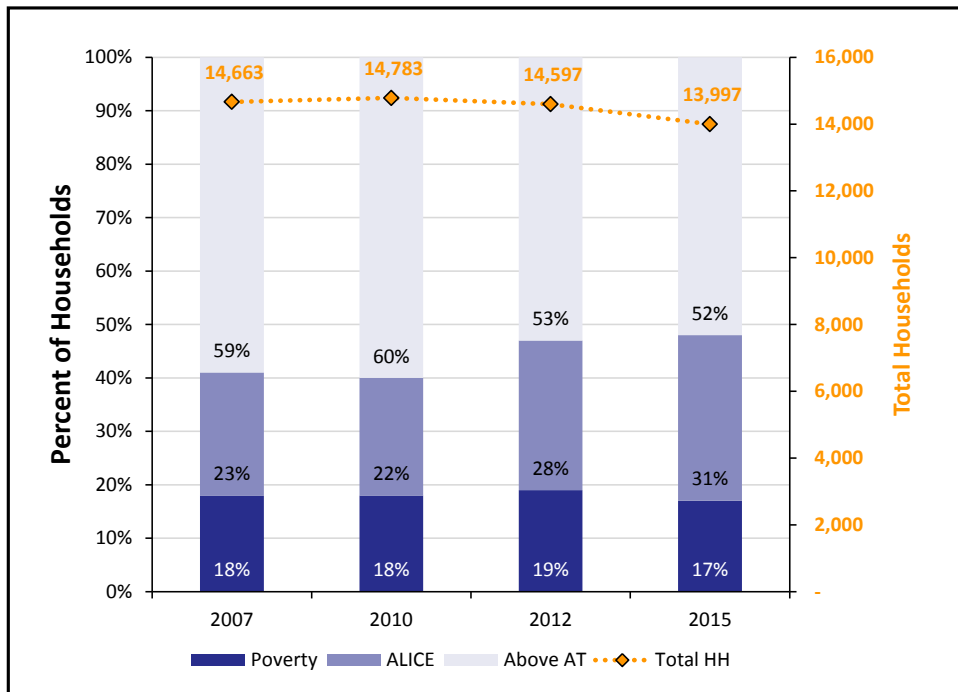
## 2015 Point-in-Time Data

**Population:** 38,586 | **Number of Households:** 13,997  
**Median Household Income:** \$41,993 (state average: \$51,084)  
**Unemployment Rate:** 11.7% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 17% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Chippewa County

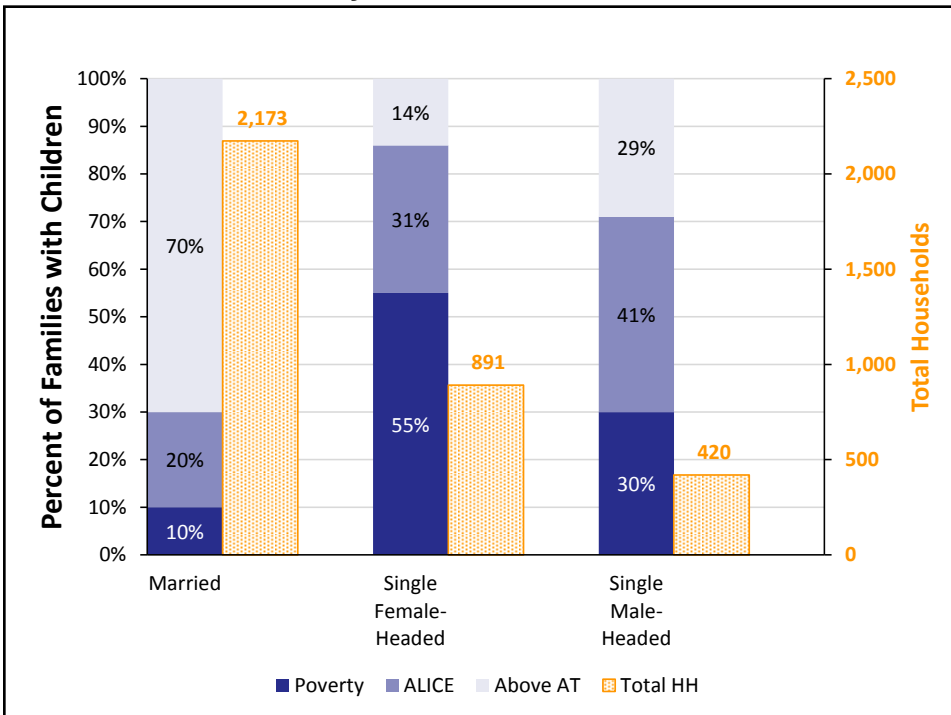
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$465	\$667
Child Care	\$-	\$914
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$135	\$383
Taxes	\$169	\$239
<b>Monthly Total</b>	<b>\$1,486</b>	<b>\$4,216</b>
<b>ANNUAL TOTAL</b>	<b>\$17,832</b>	<b>\$50,592</b>
<b>Hourly Wage</b>	<b>\$8.92</b>	<b>\$25.30</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Chippewa County families with children live below the ALICE Threshold. Though more Chippewa County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

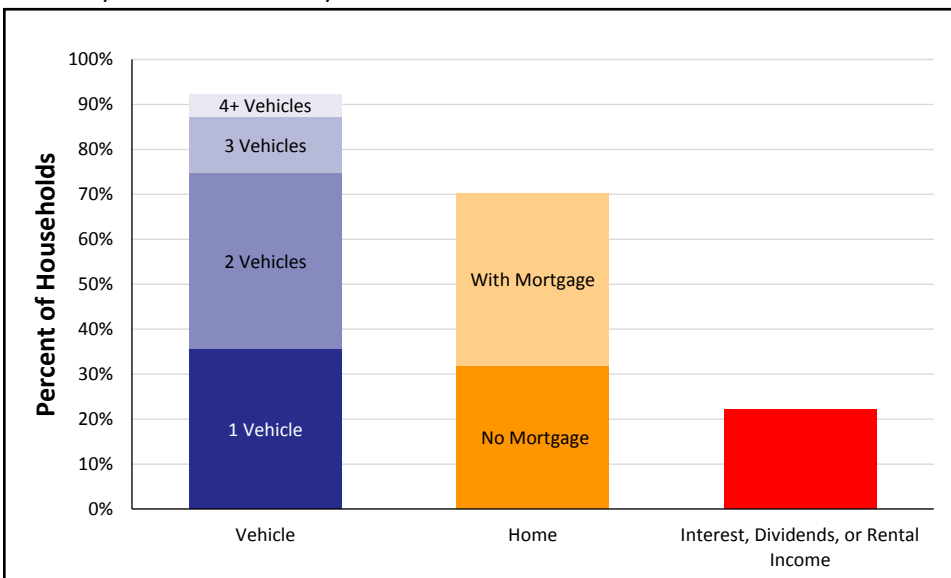
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Chippewa County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Chippewa County, 2015		
Town	Total HH	% ALICE & Poverty
Bay Mills Township	603	41%
Bruce Township	860	33%
Dafer Township	437	32%
Detour Township	378	54%
Drummond Township	554	43%
Kinross Charter Township	1,476	52%
Pickford Township	754	43%
Raber Township	291	52%
Rudyard Township	451	30%
Sault Ste. Marie City	5,666	60%
Soo Township	1,197	27%
Sugar Island Township	303	34%
Superior Township	497	41%
Trout Lake Township	192	51%
Whitefish Township	221	51%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CLARE COUNTY

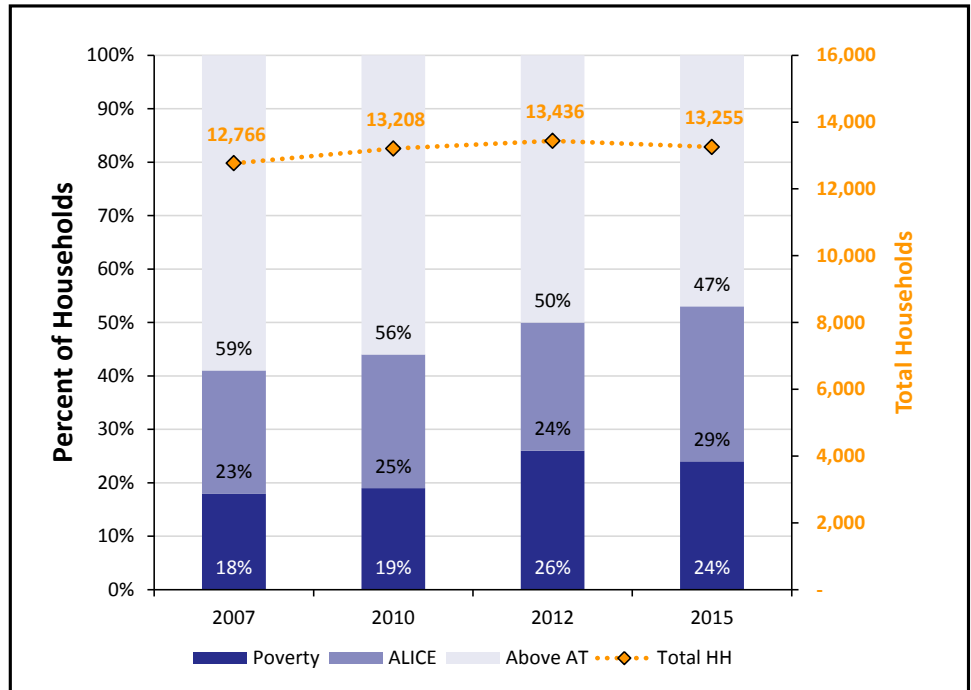
## 2015 Point-in-Time Data

**Population:** 30,710 | **Number of Households:** 13,255  
**Median Household Income:** \$33,015 (state average: \$51,084)  
**Unemployment Rate:** 13.2% (state average: 7.2%)  
**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 24% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Clare County

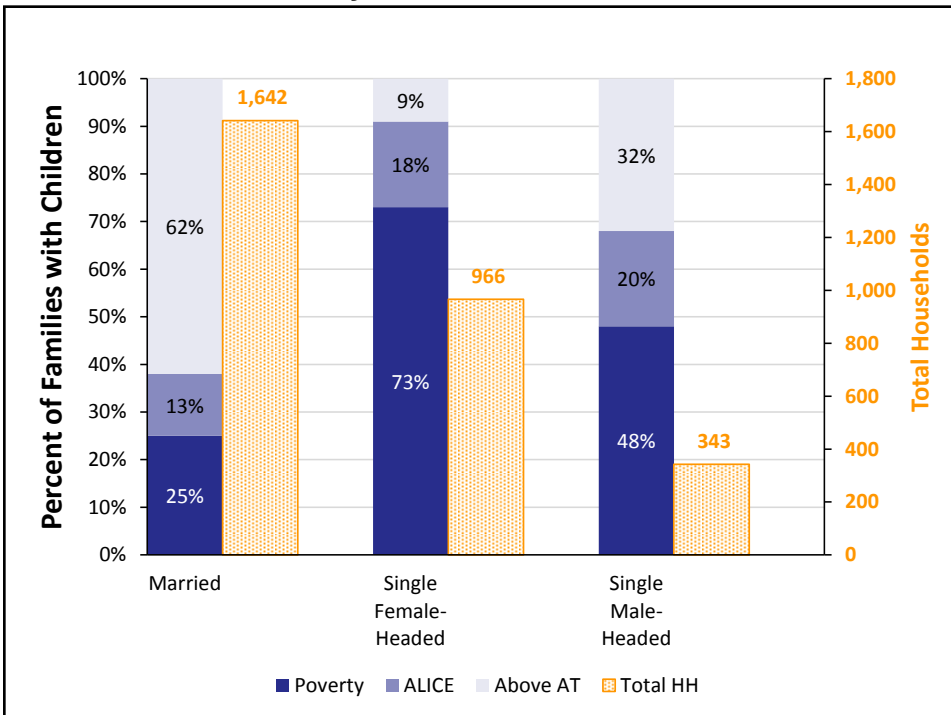
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clare County families with children live below the ALICE Threshold. Though more Clare County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

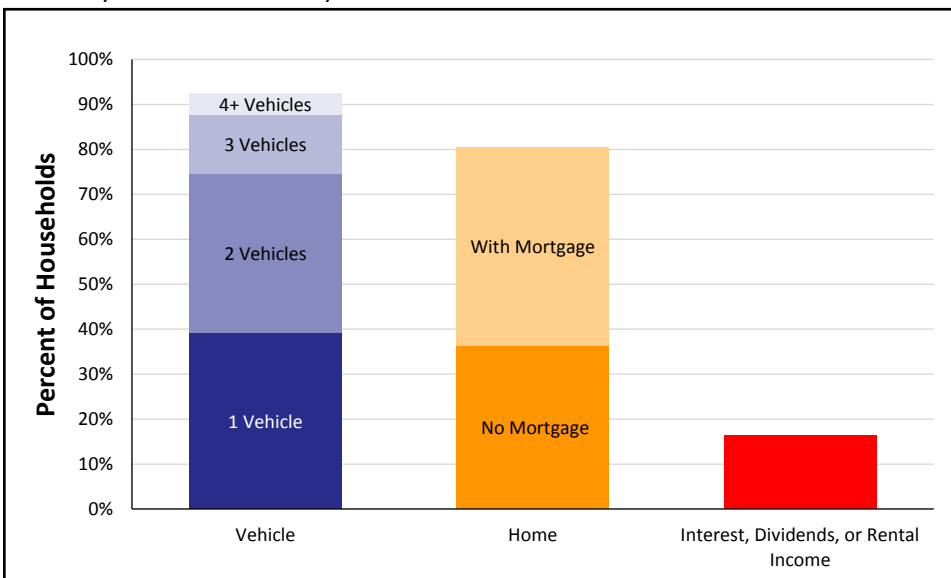
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Clare County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Clare County, 2015		
Town	Total HH	% ALICE & Poverty
Arthur Township	263	30%
Clare City	1,417	61%
Franklin Township	350	50%
Freeman Township	480	51%
Frost Township	487	53%
Garfield Township	853	45%
Grant Township	1,255	36%
Greenwood Township	497	42%
Hamilton Township	887	60%
Harrison City	895	60%
Hatton Township	361	39%
Hayes Township	2,085	65%
Lincoln Township	772	58%
Redding Township	191	59%
Sheridan Township	493	35%
Summerfield Township	223	57%
Surrey Township	1,550	56%
Winterfield Township	196	43%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CLINTON COUNTY

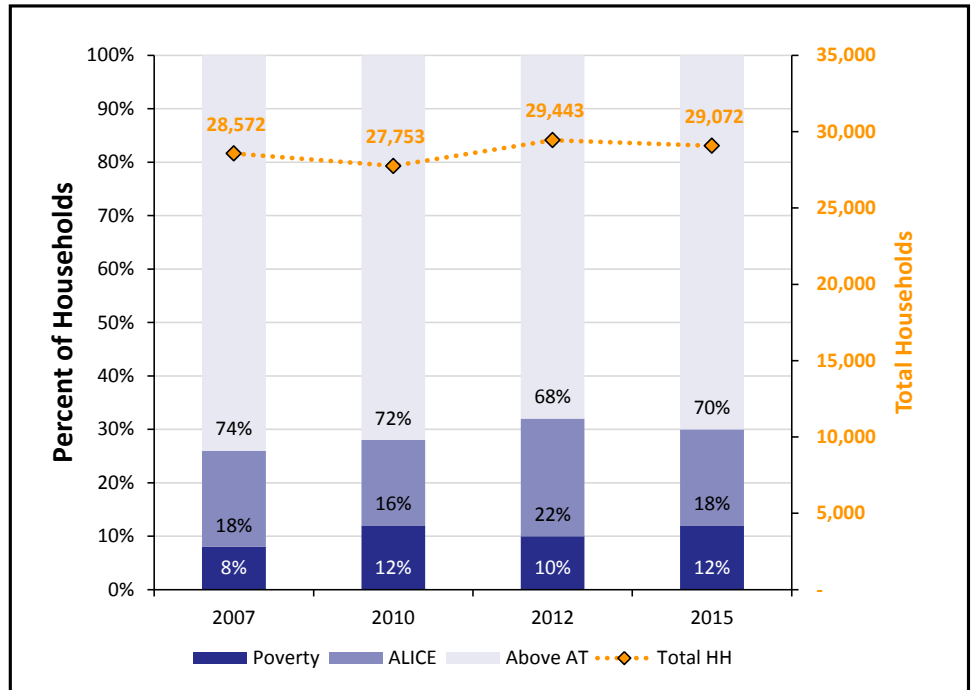
## 2015 Point-in-Time Data

**Population:** 77,390 | **Number of Households:** 29,072  
**Median Household Income:** \$63,764 (state average: \$51,084)  
**Unemployment Rate:** 5% (state average: 7.2%)  
**ALICE Households:** 18% (state average: 25%); **Poverty Households:** 12% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Clinton County

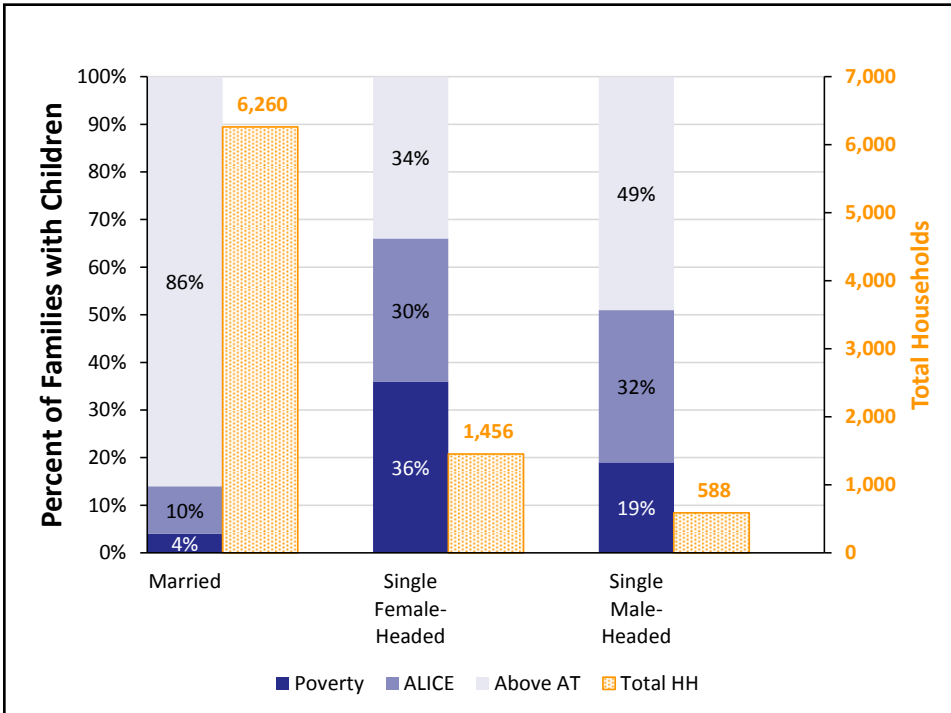
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$490	\$776
Child Care	\$-	\$1,066
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$417
Taxes	\$175	\$318
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,590</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$55,080</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$27.54</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Clinton County families with children live below the ALICE Threshold. Though more Clinton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

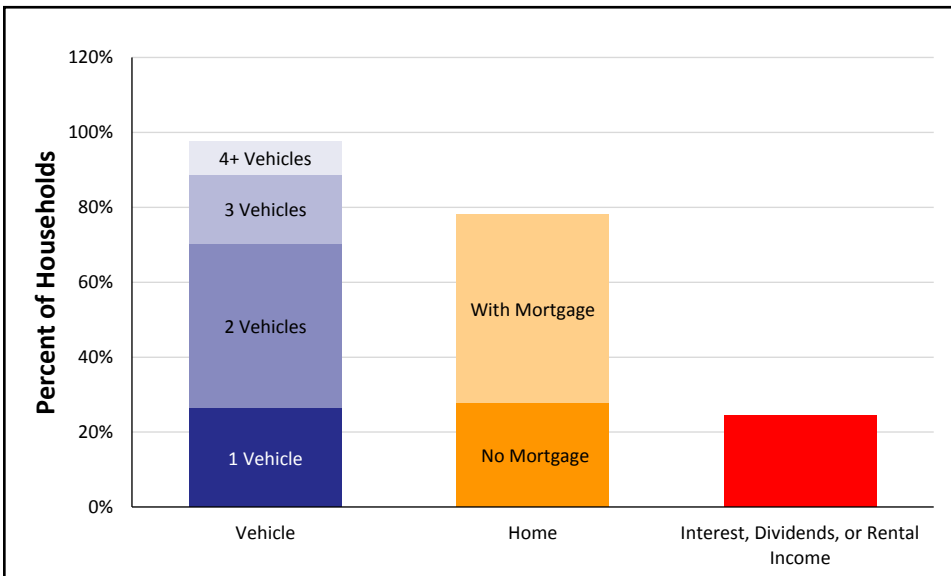
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Clinton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Clinton County, 2015		
Town	Total HH	% ALICE & Poverty
Bath Charter Township	4,465	35%
Bengal Township	381	23%
Bingham Township	1,070	35%
Dallas Township	805	30%
Dewitt Charter Township	5,794	33%
Dewitt City	1,698	27%
Duplain Township	848	40%
Eagle Township	983	14%
East Lansing City	758	39%
Essex Township	707	28%
Greenbush Township	819	35%
Lebanon Township	230	28%
Olive Township	997	24%
Ovid Township	1,341	37%
Riley Township	711	17%
St. Johns City	3,210	53%
Victor Township	1,334	24%
Watertown Charter Township	1,883	17%
Westphalia Township	823	26%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN CRAWFORD COUNTY

## 2015 Point-in-Time Data

**Population:** 13,895 | **Number of Households:** 5,954

**Median Household Income:** \$41,743 (state average: \$51,084)

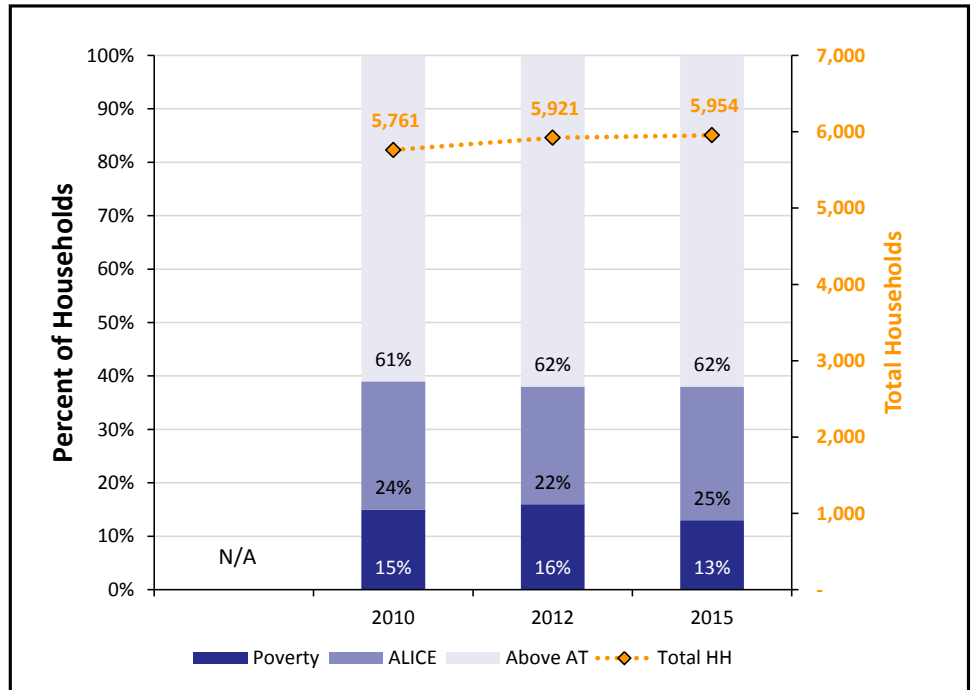
**Unemployment Rate:** 12% (state average: 7.2%)

**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 13% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Crawford County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$452	\$648
Child Care	\$-	\$922
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$382
Taxes	\$166	\$235
<b>Monthly Total</b>	<b>\$1,468</b>	<b>\$4,200</b>
<b>ANNUAL TOTAL</b>	<b>\$17,616</b>	<b>\$50,400</b>
<b>Hourly Wage</b>	<b>\$8.81</b>	<b>\$25.20</b>

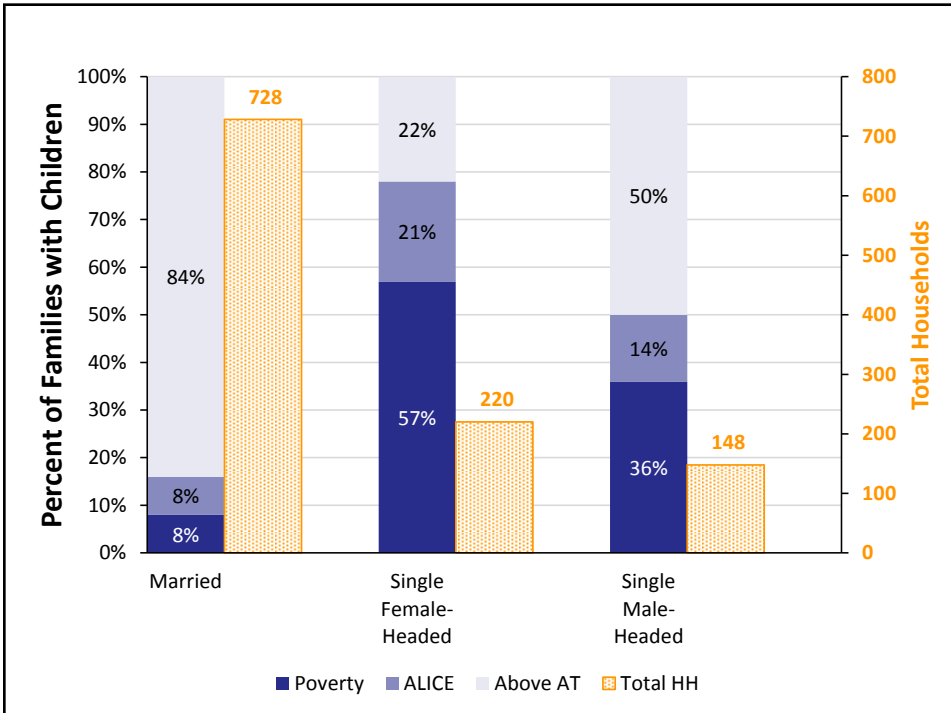
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Crawford County families with children live below the ALICE Threshold. Though more Crawford County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

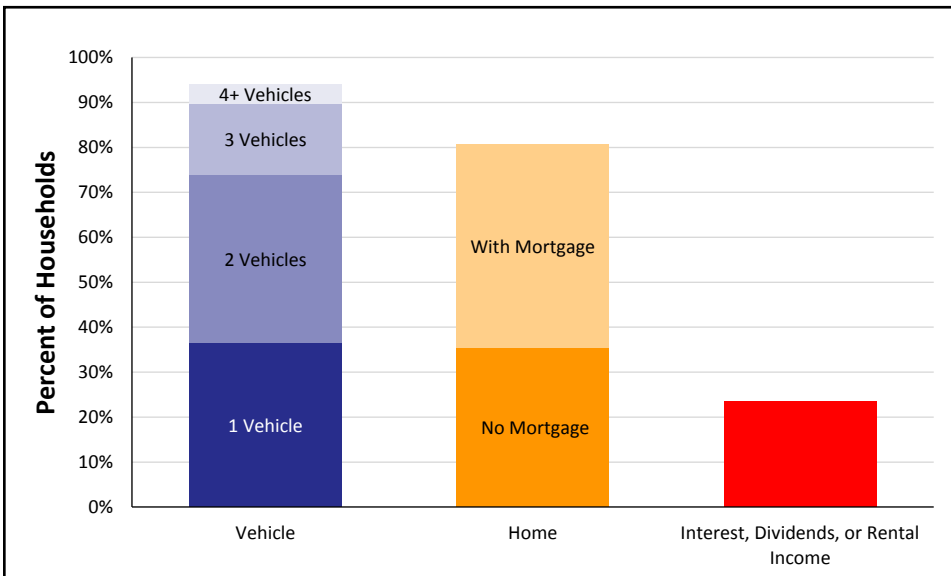
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Crawford County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Beaver Creek Township	749	41%
Frederic Township	597	38%
Grayling Charter Township	2,507	34%
Grayling City	697	57%
Lovells Township	292	35%
Maple Forest Township	271	31%
South Branch Township	841	36%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN DELTA COUNTY

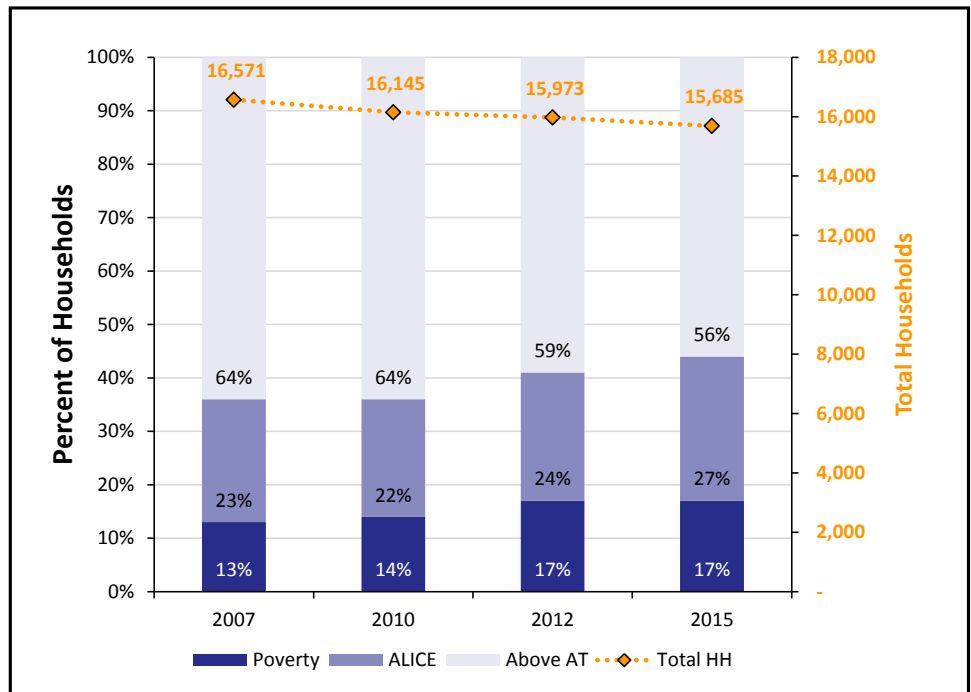
## 2015 Point-in-Time Data

**Population:** 36,712 | **Number of Households:** 15,685  
**Median Household Income:** \$42,031 (state average: \$51,084)  
**Unemployment Rate:** 9.2% (state average: 7.2%)  
**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 17% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Delta County

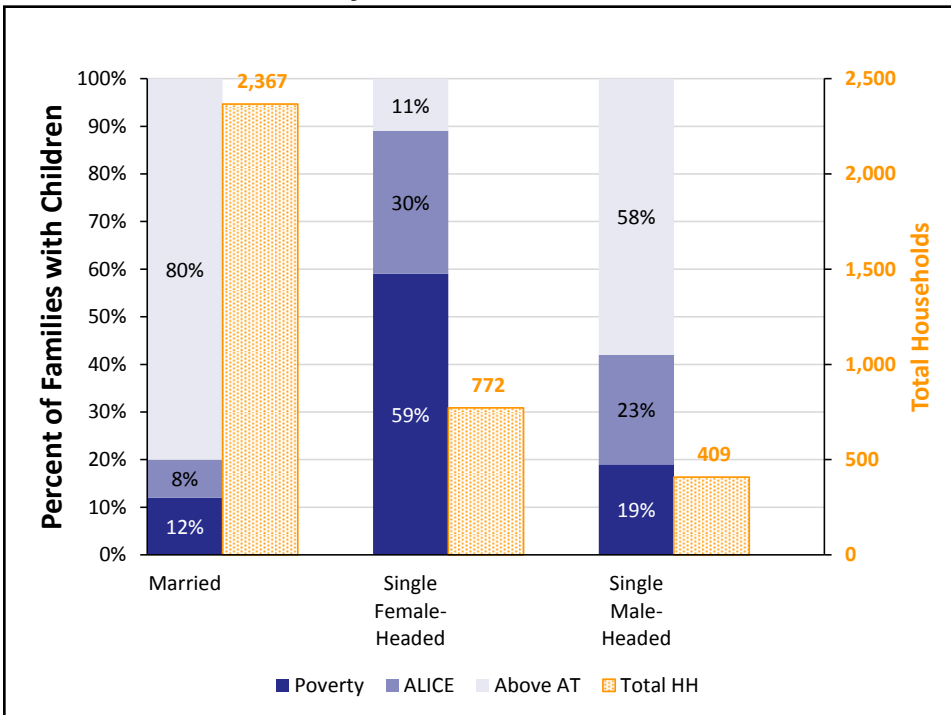
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$482	\$643
Child Care	\$-	\$1,075
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$401
Taxes	\$173	\$280
<b>Monthly Total</b>	<b>\$1,509</b>	<b>\$4,412</b>
<b>ANNUAL TOTAL</b>	<b>\$18,108</b>	<b>\$52,944</b>
<b>Hourly Wage</b>	<b>\$9.05</b>	<b>\$26.47</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Delta County families with children live below the ALICE Threshold. Though more Delta County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

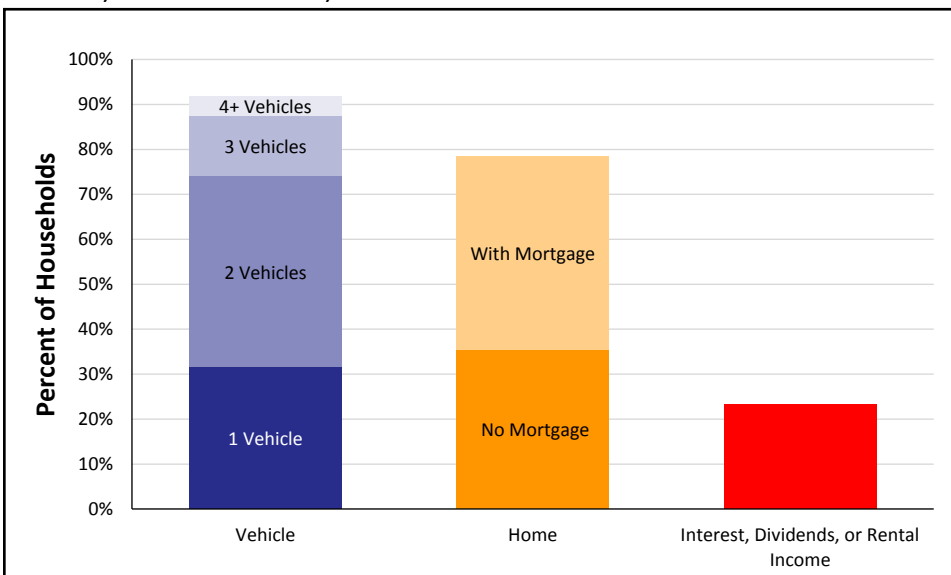
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Delta County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Baldwin Township	309	41%
Bark River Township	569	37%
Bay De Noc Township	147	42%
Brampton Township	423	26%
Cornell Township	211	43%
Ensign Township	368	32%
Escanaba City	5,693	60%
Escanaba Township	1,417	19%
Fairbanks Township	141	49%
Ford River Township	912	29%
Garden Township	354	38%
Gladstone City	2,032	44%
Maple Ridge Township	323	45%
Masonville Township	715	40%
Nahma Township	221	46%
Wells Township	1,850	32%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN DICKINSON COUNTY

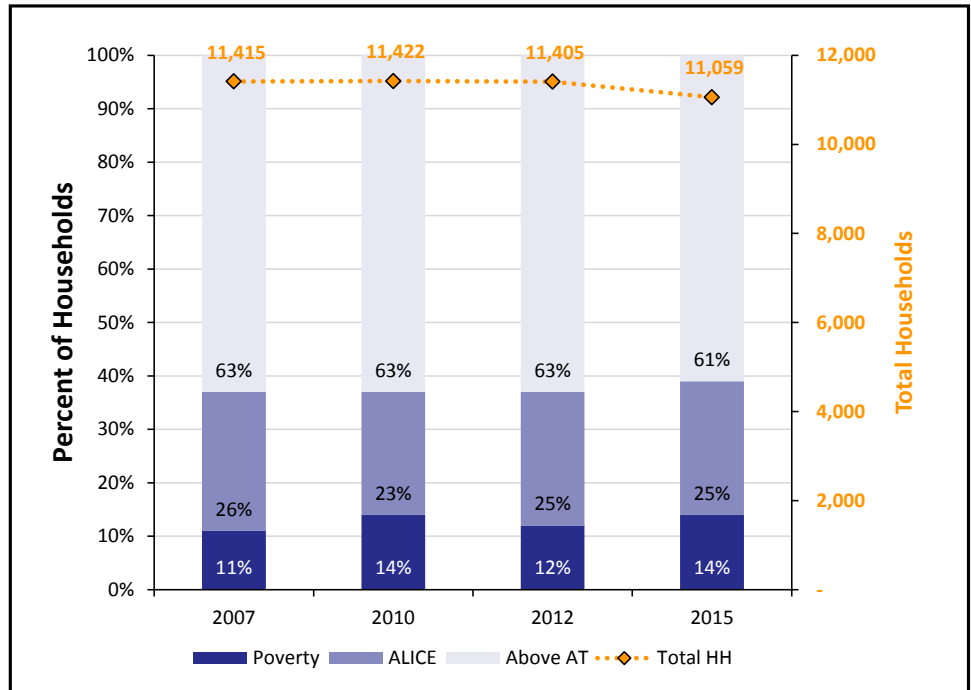
## 2015 Point-in-Time Data

**Population:** 26,012 | **Number of Households:** 11,059  
**Median Household Income:** \$43,779 (state average: \$51,084)  
**Unemployment Rate:** 7% (state average: 7.2%)  
**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Dickinson County

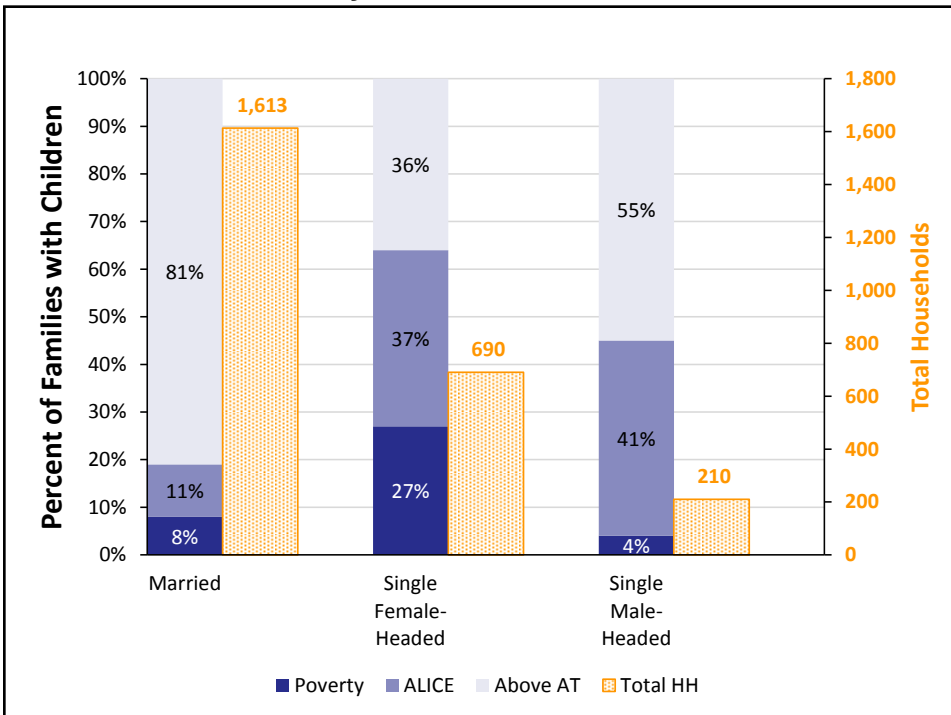
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Dickinson County families with children live below the ALICE Threshold. Though more Dickinson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

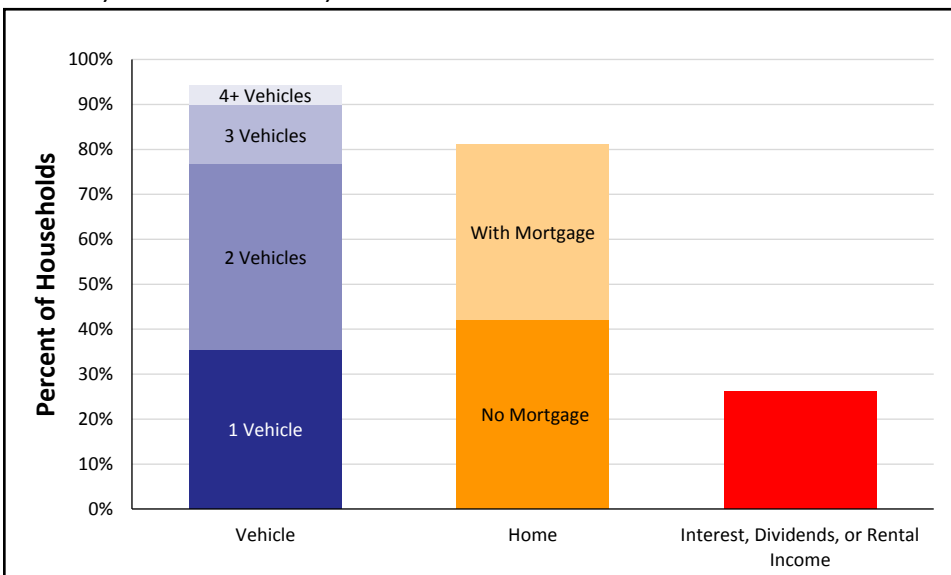
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Dickinson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Dickinson County, 2015		
Town	Total HH	% ALICE & Poverty
Breen Township	198	42%
Breitung Charter Township	2,340	28%
Felch Township	296	34%
Iron Mountain City	3,121	45%
Kingsford City	2,281	45%
Norway City	1,330	38%
Norway Township	658	27%
Sagola Township	478	40%
Waucedah Township	343	26%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN EATON COUNTY

## 2015 Point-in-Time Data

**Population:** 108,801 | **Number of Households:** 43,551

**Median Household Income:** \$56,005 (state average: \$51,084)

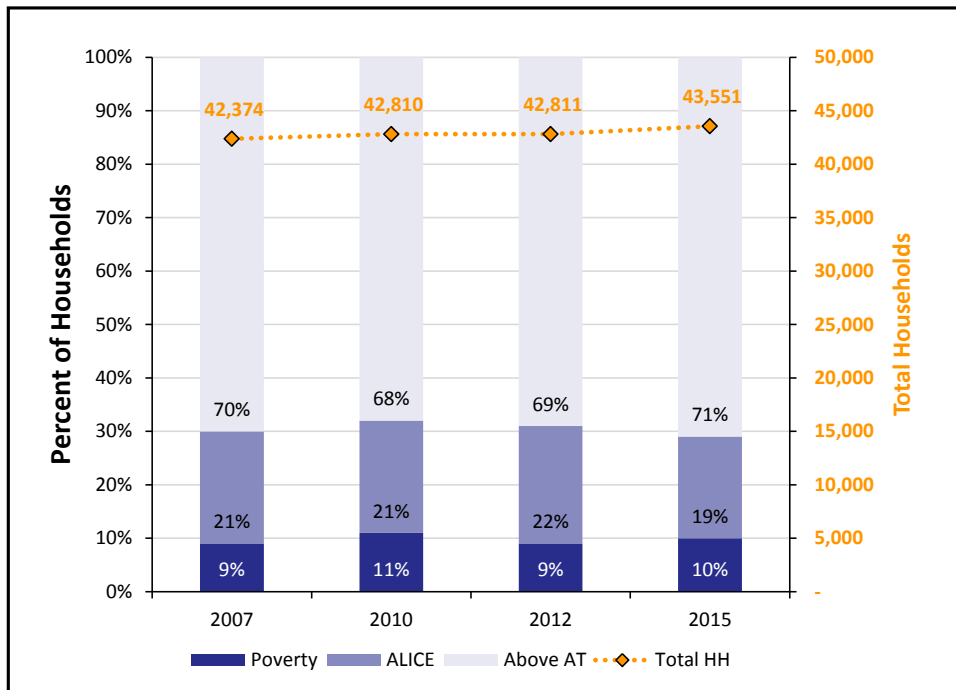
**Unemployment Rate:** 3.8% (state average: 7.2%)

**ALICE Households:** 19% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Eaton County

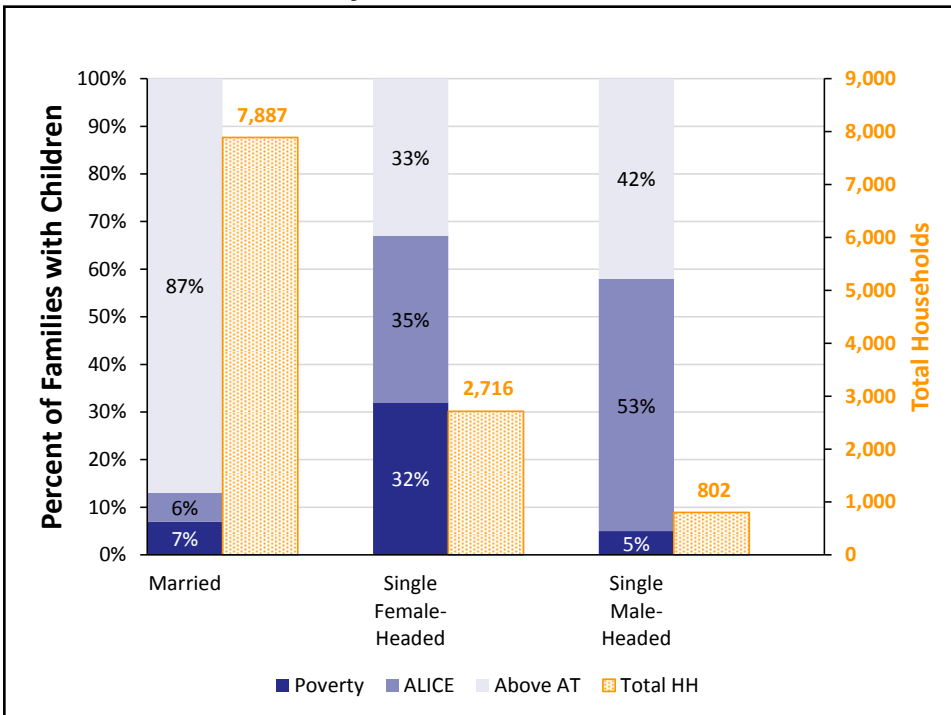
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$490	\$776
Child Care	\$-	\$1,046
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$415
Taxes	\$175	\$312
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,562</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$54,744</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$27.37</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Eaton County families with children live below the ALICE Threshold. Though more Eaton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

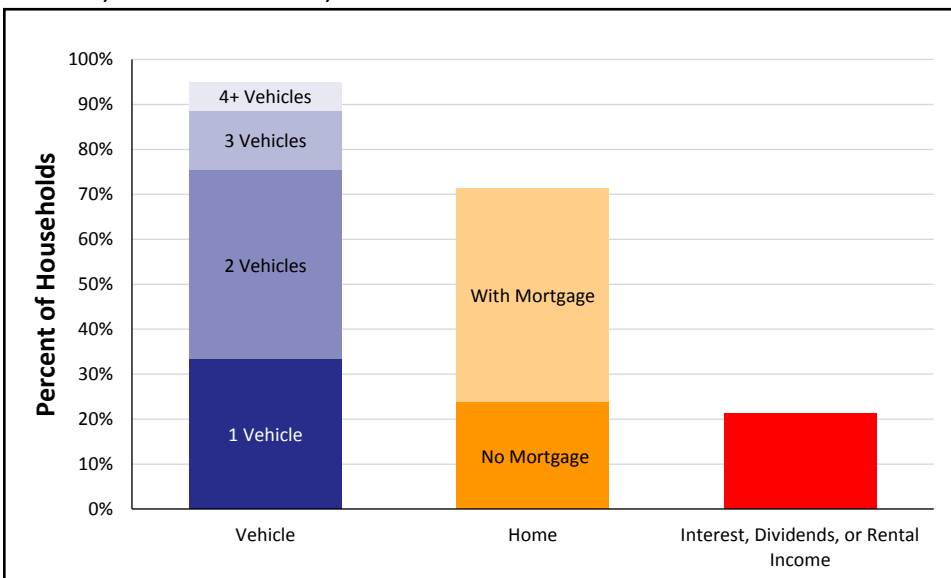
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Eaton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Eaton County, 2015		
Town	Total HH	% ALICE & Poverty
Bellevue Township	1,273	34%
Benton Township	1,066	17%
Brookfield Township	597	29%
Carmel Township	1,116	23%
Charlotte City	3,564	43%
Chester Township	681	24%
Delta Charter Township	14,288	30%
Eaton Rapids City	1,958	47%
Eaton Rapids Township	1,523	15%
Eaton Township	1,472	18%
Grand Ledge City	3,478	34%
Hamlin Township	1,246	24%
Kalamo Township	675	27%
Lansing City	2,123	61%
Olivet City	380	40%
Oneida Charter Township	1,521	24%
Pottersville City	1,007	31%
Roxand Township	741	27%
Sunfield Township	755	27%
Vermontville Township	724	36%
Walton Township	758	24%
Windsor Charter Township	2,686	23%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN EMMET COUNTY

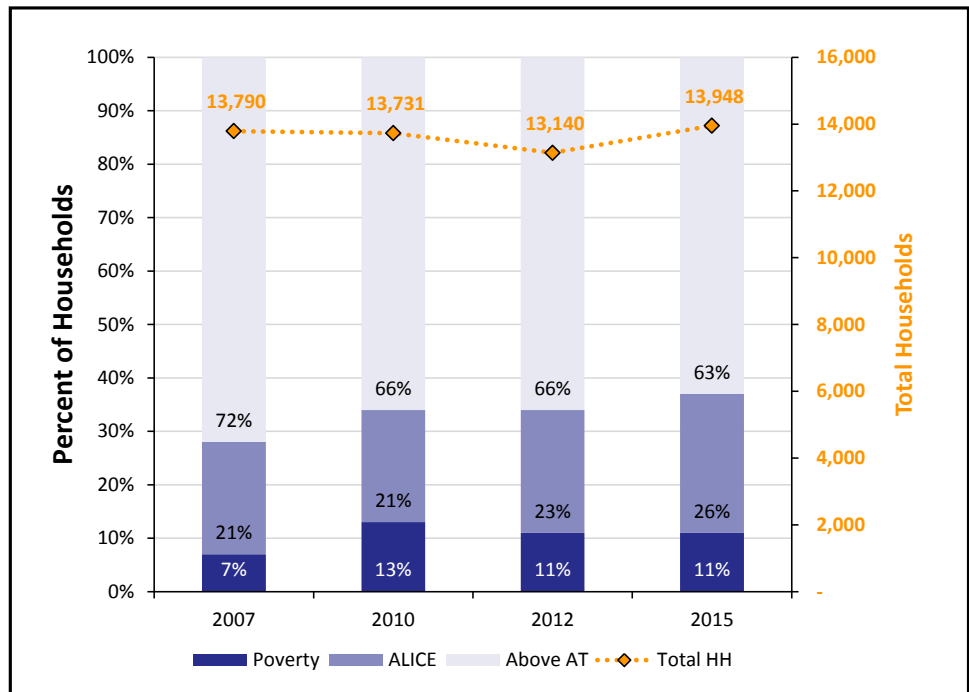
## 2015 Point-in-Time Data

**Population:** 33,018 | **Number of Households:** 13,948  
**Median Household Income:** \$51,018 (state average: \$51,084)  
**Unemployment Rate:** 8.4% (state average: 7.2%)  
**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Emmet County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$553	\$764
Child Care	\$-	\$1,001
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$146	\$407
Taxes	\$189	\$295
<b>Monthly Total</b>	<b>\$1,605</b>	<b>\$4,480</b>
<b>ANNUAL TOTAL</b>	<b>\$19,260</b>	<b>\$53,760</b>
<b>Hourly Wage</b>	<b>\$9.63</b>	<b>\$26.88</b>

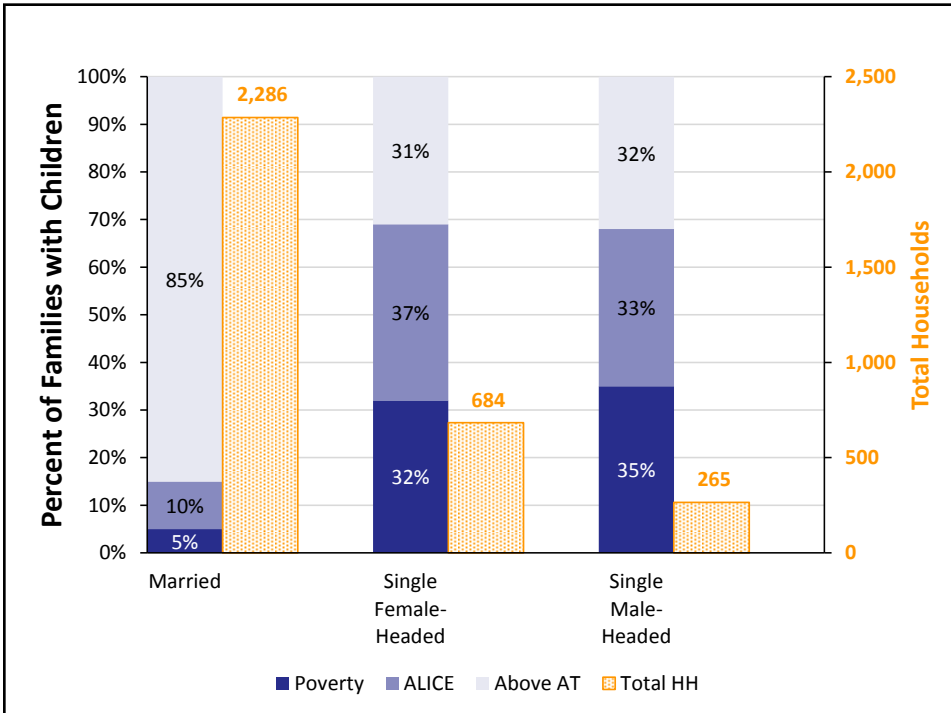
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Emmet County families with children live below the ALICE Threshold. Though more Emmet County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

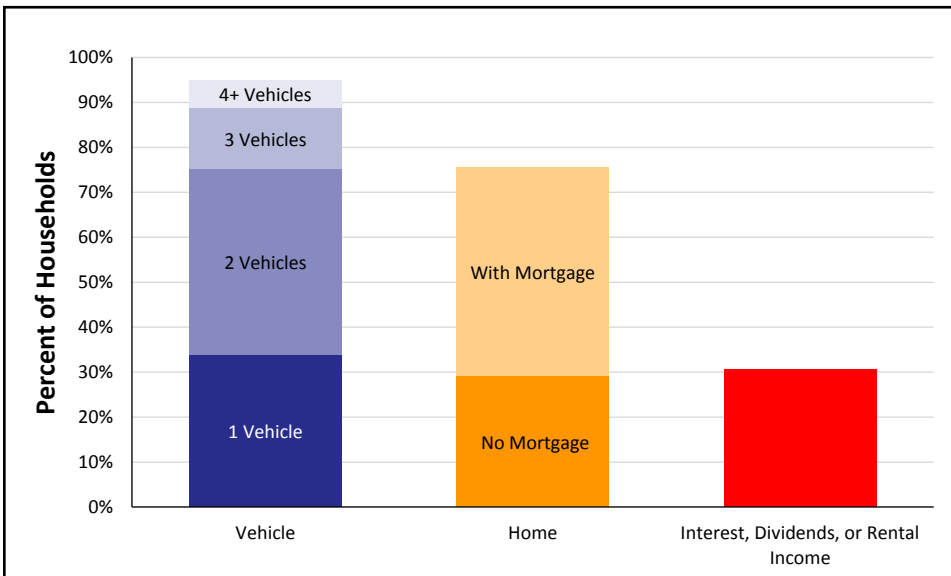
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Emmet County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Emmet County, 2015		
Town	Total HH	% ALICE & Poverty
Bear Creek Township	2,466	32%
Bliss Township	259	45%
Carp Lake Township	356	38%
Center Township	225	41%
Cross Village Township	127	52%
Friendship Township	352	35%
Harbor Springs City	482	41%
Little Traverse Township	1,077	29%
Littlefield Township	1,186	32%
Maple River Township	515	42%
Mckinley Township	521	58%
Petoskey City	2,869	50%
Pleasantview Township	367	32%
Readmond Township	286	30%
Resort Township	1,006	21%
Springvale Township	795	27%
Wawatam Township	294	51%
West Traverse Township	765	23%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN GENESEE COUNTY

## 2015 Point-in-Time Data

**Population:** 410,849 | **Number of Households:** 163,488

**Median Household Income:** \$44,025 (state average: \$51,084)

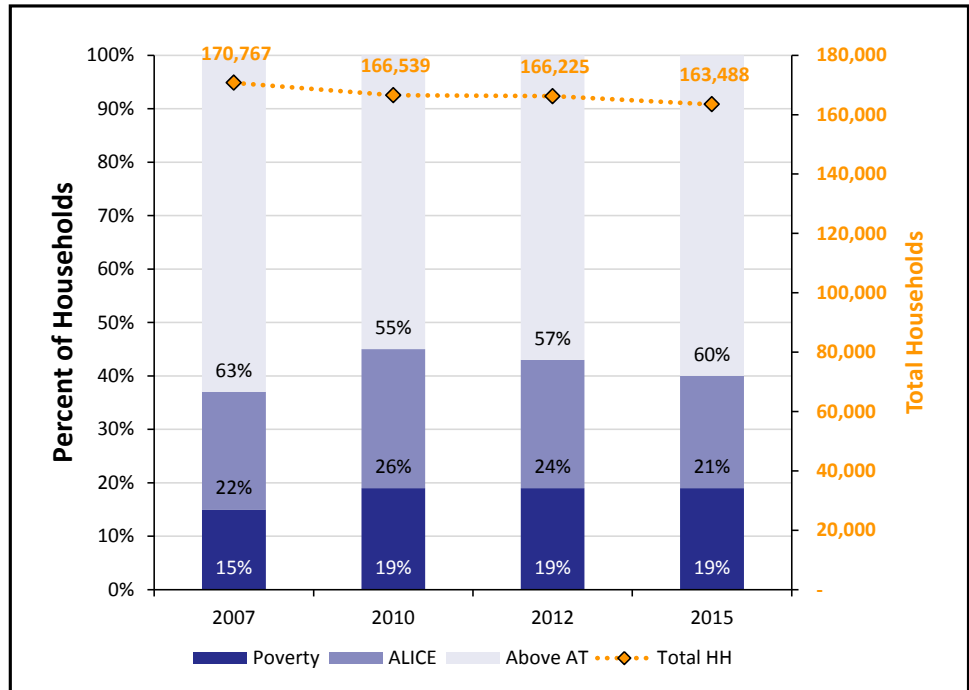
**Unemployment Rate:** 10% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Genesee County

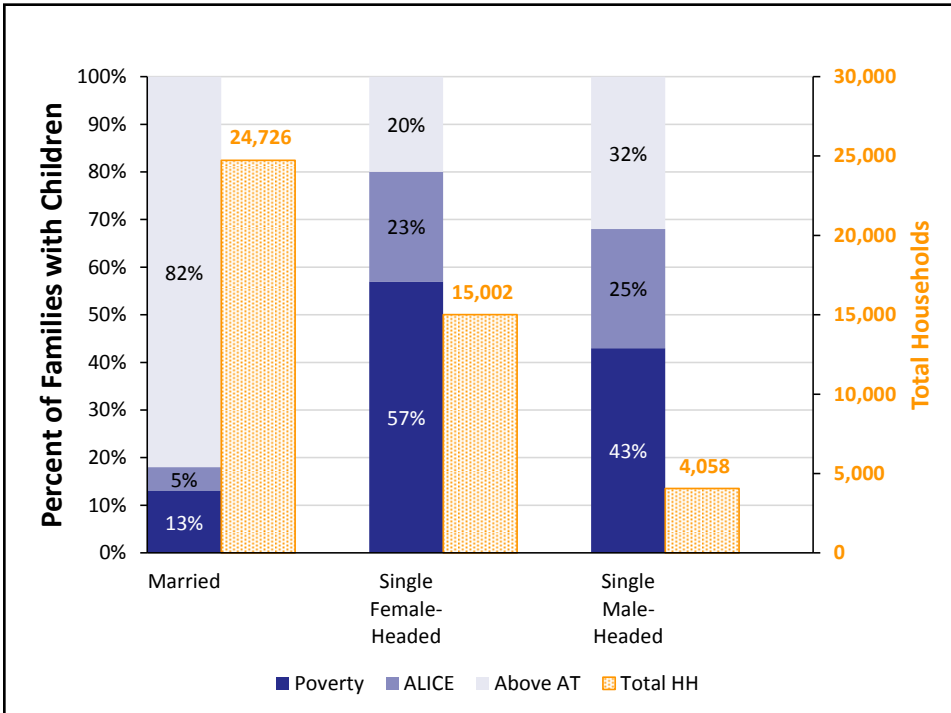
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$424	\$712
Child Care	\$-	\$909
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$130	\$389
Taxes	\$159	\$251
<b>Monthly Total</b>	<b>\$1,430</b>	<b>\$4,274</b>
<b>ANNUAL TOTAL</b>	<b>\$17,160</b>	<b>\$51,288</b>
<b>Hourly Wage</b>	<b>\$8.58</b>	<b>\$25.64</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Genesee County families with children live below the ALICE Threshold. Though more Genesee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

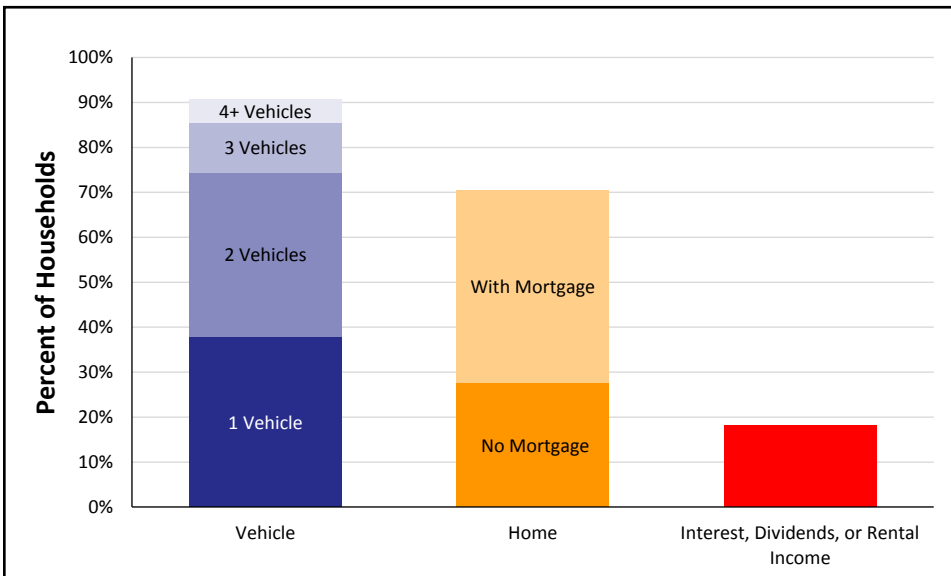
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Genesee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Genesee County, 2015		
Town	Total HH	% ALICE & Poverty
Argentine Township	2,503	30%
Atlas Township	2,759	17%
Burton City	11,458	41%
Clayton Charter Township	2,845	23%
Clio City	1,269	57%
Davison City	2,374	48%
Davison Township	8,145	33%
Fenton Charter Township	5,883	18%
Fenton City	4,769	40%
Flint Charter Township	12,763	42%
Flint City	40,260	63%
Flushing Charter Township	3,845	25%
Flushing City	3,385	34%
Forest Township	1,876	32%
Gaines Township	2,531	23%
Genesee Charter Township	8,325	37%
Grand Blanc Charter Township	14,259	25%
Grand Blanc City	3,422	34%
Linden City	1,523	28%
Montrose Charter Township	2,111	31%
Montrose City	623	44%
Mount Morris City	1,168	71%
Mount Morris Township	8,036	52%
Mundy Township	6,076	25%
Richfield Township	3,092	23%
Swartz Creek City	2,325	34%
Thetford Township	2,674	32%
Vienna Charter Township	4,969	29%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN GLADWIN COUNTY

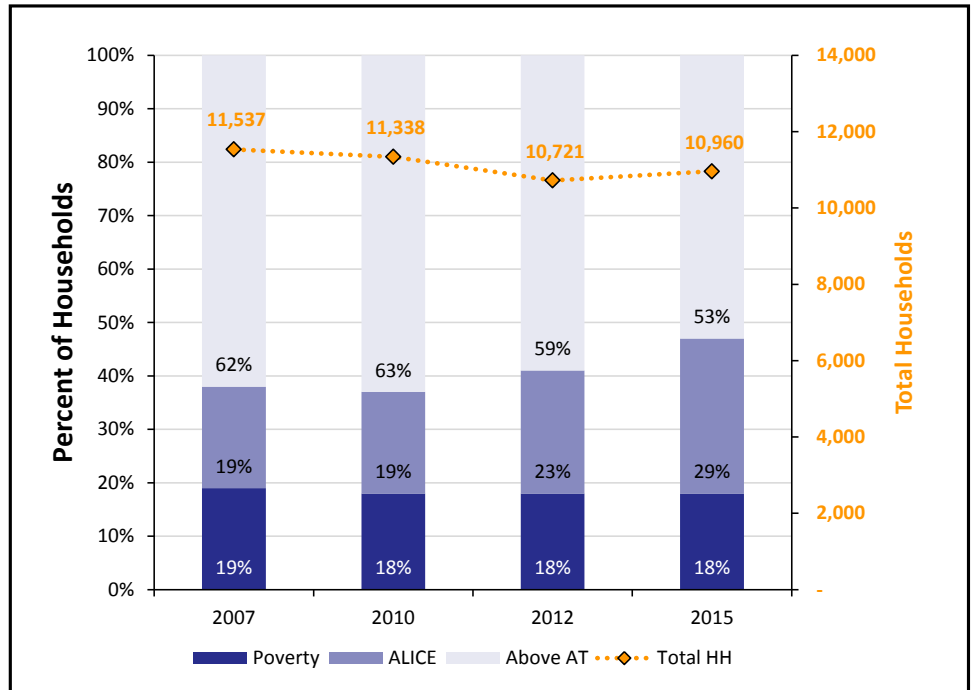
## 2015 Point-in-Time Data

**Population:** 25,501 | **Number of Households:** 10,960  
**Median Household Income:** \$38,021 (state average: \$51,084)  
**Unemployment Rate:** 11% (state average: 7.2%)  
**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Gladwin County

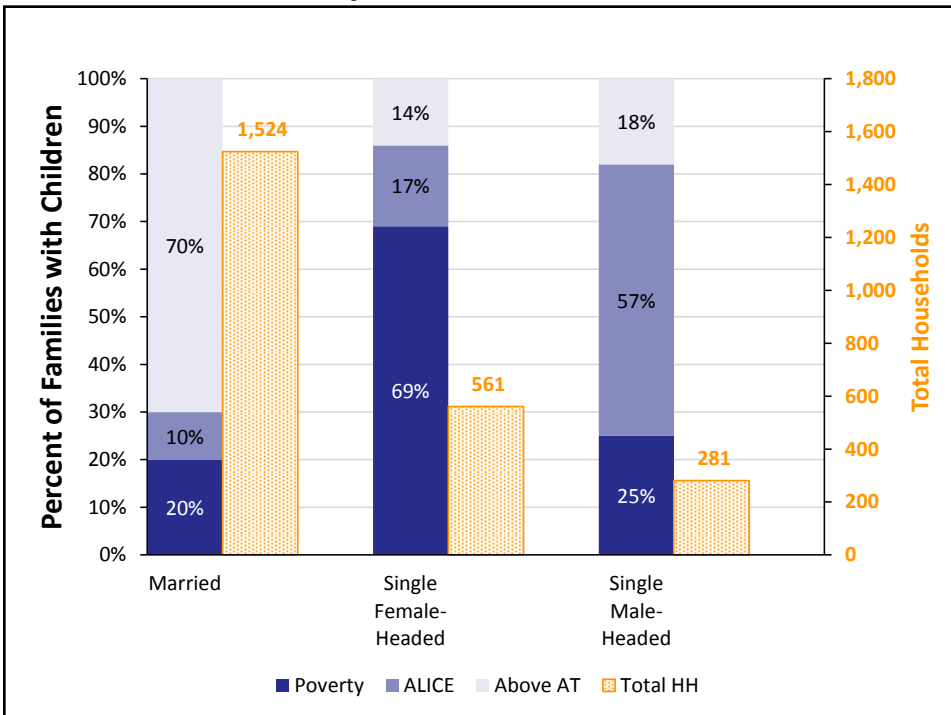
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$990
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$390
Taxes	\$165	\$254
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,290</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$51,480</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$25.74</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gladwin County families with children live below the ALICE Threshold. Though more Gladwin County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

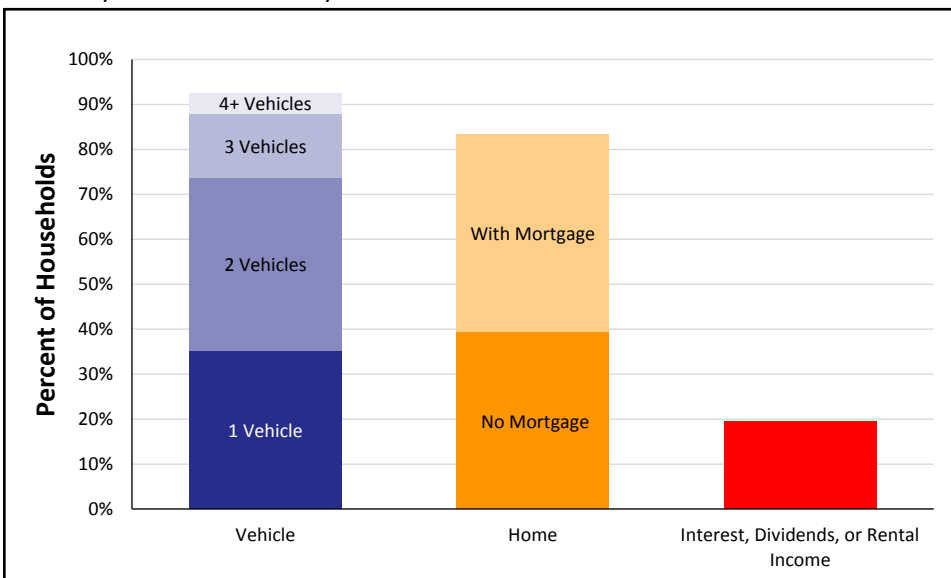
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gladwin County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Gladwin County, 2015		
Town	Total HH	% ALICE & Poverty
Beaverton City	504	64%
Beaverton Township	766	43%
Bentley Township	344	35%
Billings Township	1,087	53%
Bourret Township	191	44%
Buckeye Township	562	50%
Butman Township	894	40%
Clement Township	399	44%
Gladwin City	1,298	64%
Gladwin Township	433	47%
Grout Township	660	35%
Hay Township	581	56%
Sage Township	1,035	42%
Secord Township	592	38%
Sherman Township	468	52%
Tobacco Township	1,094	35%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN GOGEBIC COUNTY

## 2015 Point-in-Time Data

**Population:** 15,824 | **Number of Households:** 6,741

**Median Household Income:** \$35,686 (state average: \$51,084)

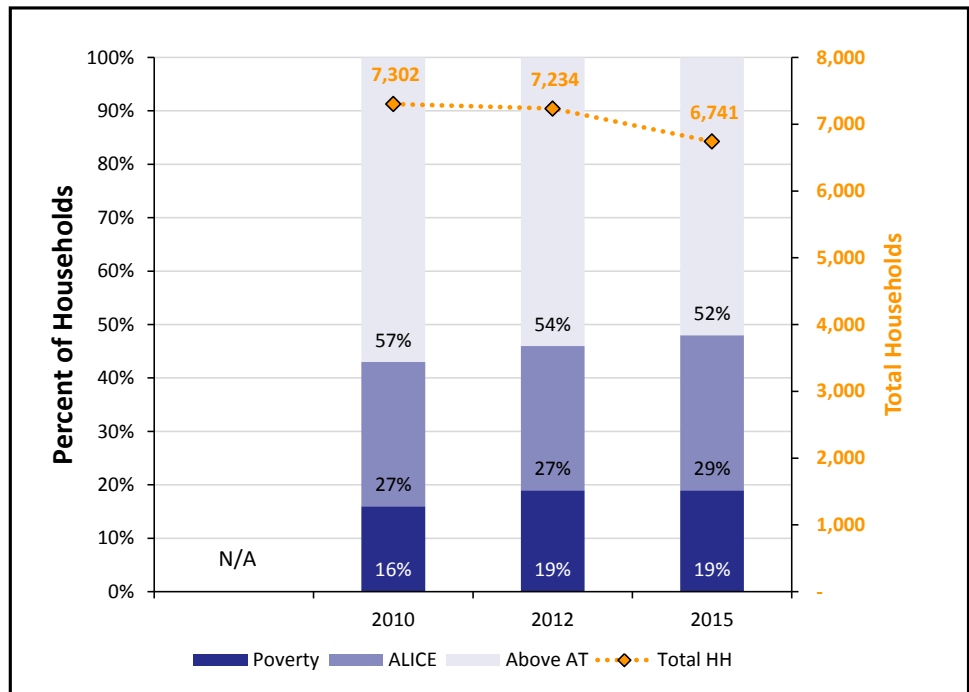
**Unemployment Rate:** 9.5% (state average: 7.2%)

**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Gogebic County

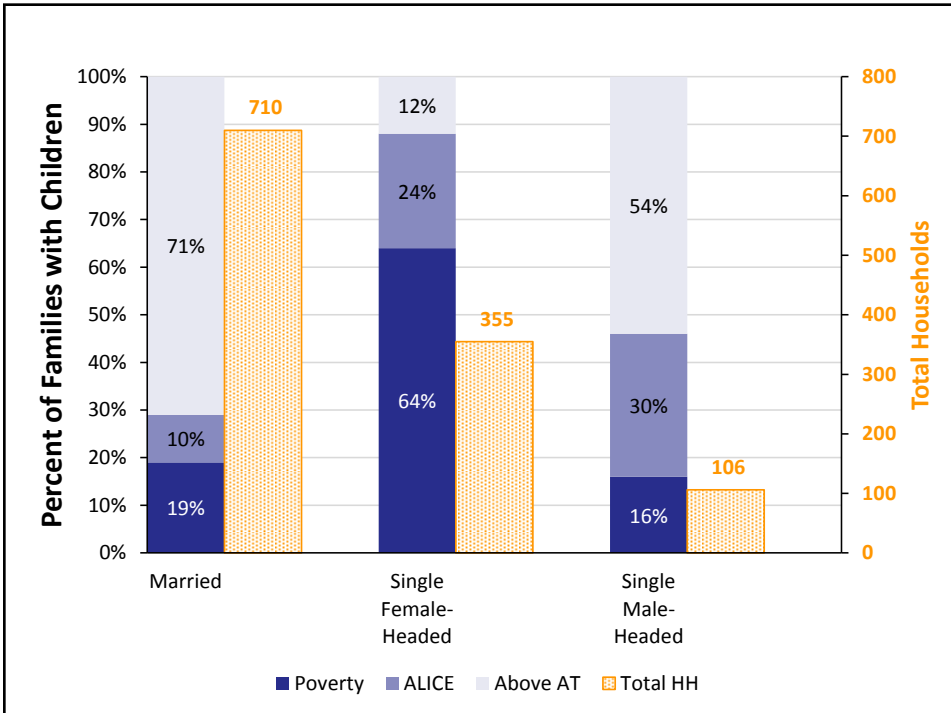
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$442	\$643
Child Care	\$-	\$1,001
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$132	\$392
Taxes	\$164	\$258
<b>Monthly Total</b>	<b>\$1,455</b>	<b>\$4,307</b>
<b>ANNUAL TOTAL</b>	<b>\$17,460</b>	<b>\$51,684</b>
<b>Hourly Wage</b>	<b>\$8.73</b>	<b>\$25.84</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gogebic County families with children live below the ALICE Threshold. Though more Gogebic County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

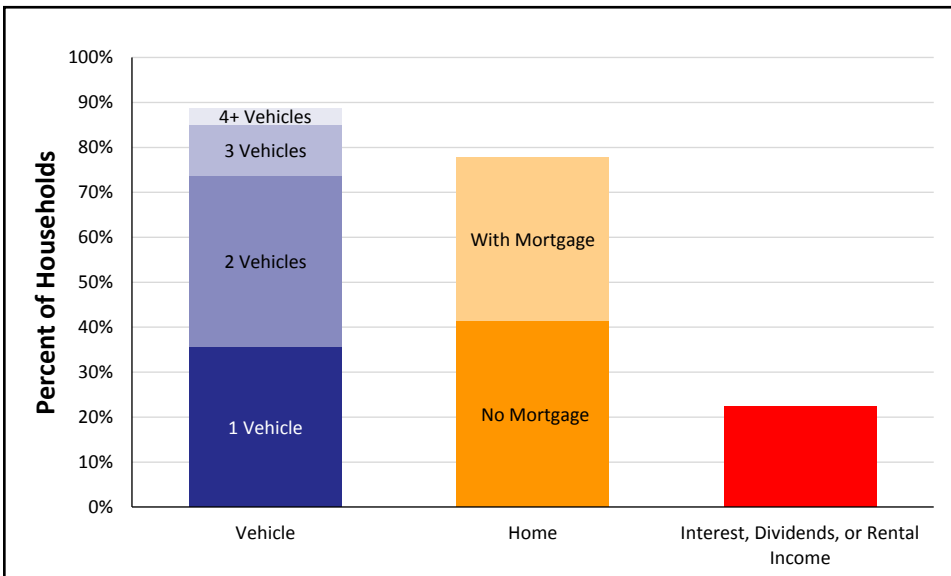
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gogebic County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Bessemer City	857	50%
Bessemer Township	501	40%
Erwin Township	153	36%
Ironwood Charter Township	950	33%
Ironwood City	2,490	61%
Marenisco Township	250	40%
Wakefield City	771	42%
Wakefield Township	149	51%
Watersmeet Township	620	31%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN GRAND TRAVERSE COUNTY

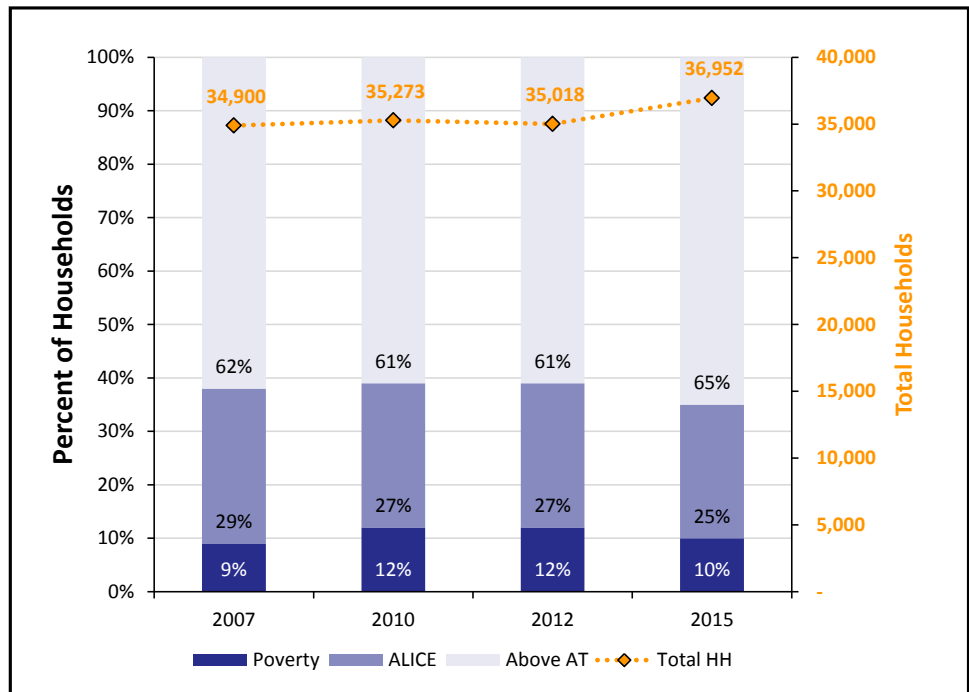
## 2015 Point-in-Time Data

**Population:** 91,636 | **Number of Households:** 36,952  
**Median Household Income:** \$55,013 (state average: \$51,084)  
**Unemployment Rate:** 4.4% (state average: 7.2%)  
**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Grand Traverse County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$591	\$825
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$150	\$445
Taxes	\$198	\$383
<b>Monthly Total</b>	\$1,656	\$4,895
<b>ANNUAL TOTAL</b>	\$19,872	\$58,740
<b>Hourly Wage</b>	\$9.94	\$29.37

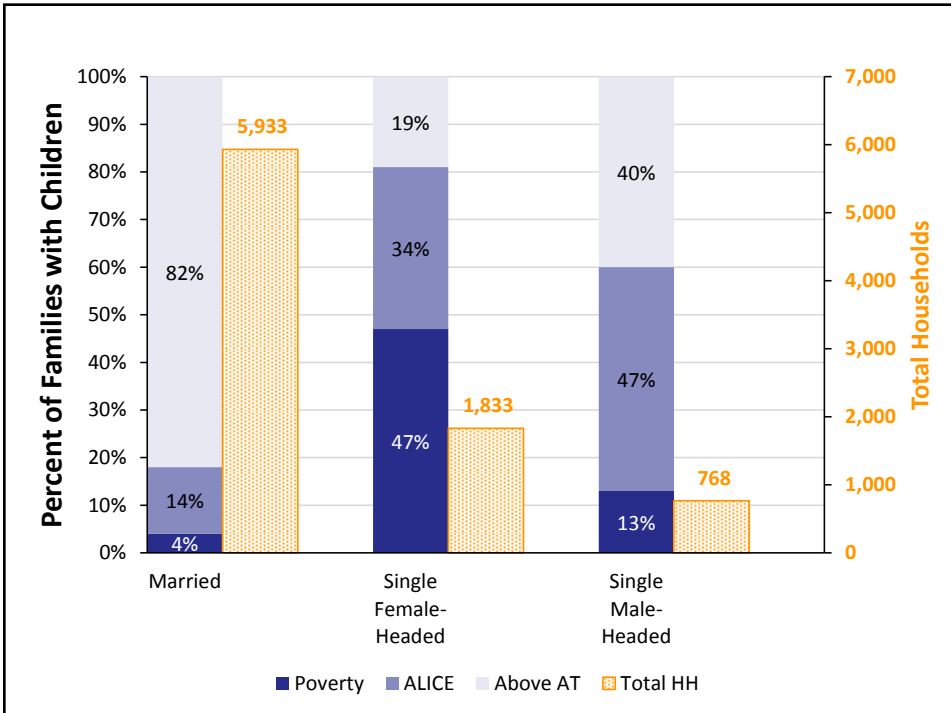
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Grand Traverse County families with children live below the ALICE Threshold. Though more Grand Traverse County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

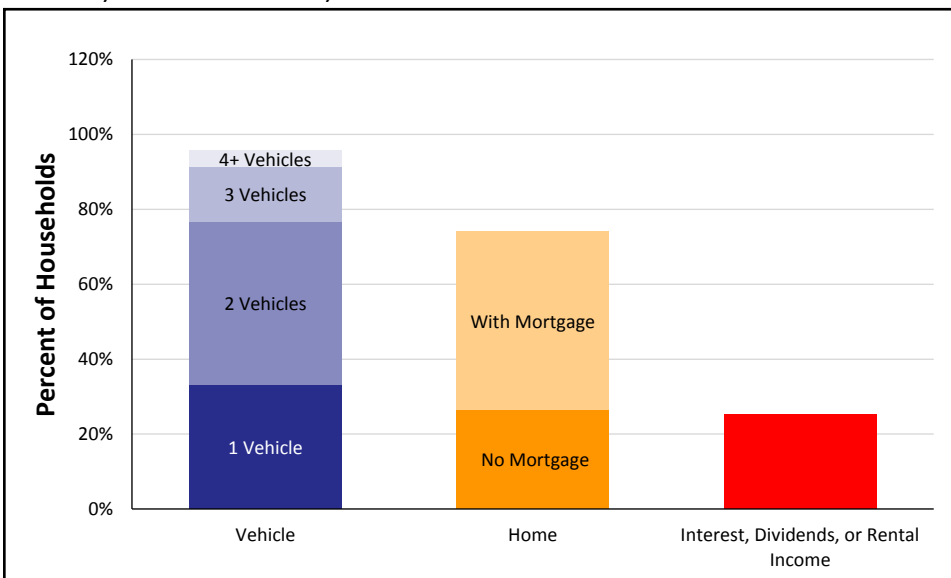
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Grand Traverse County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Grand Traverse County, 2015		
Town	Total HH	% ALICE & Poverty
Acme Township	1,875	21%
Blair Township	2,944	50%
East Bay Township	4,318	31%
Fife Lake Township	529	43%
Garfield Charter Township	7,033	45%
Grant Township	427	39%
Green Lake Township	2,107	31%
Long Lake Township	3,529	29%
Mayfield Township	534	35%
Paradise Township	1,689	40%
Peninsula Township	2,603	21%
Traverse City	6,375	44%
Union Township	143	33%
Whitewater Township	976	21%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN GRATIOT COUNTY

## 2015 Point-in-Time Data

**Population:** 41,878 | **Number of Households:** 14,716

**Median Household Income:** \$41,912 (state average: \$51,084)

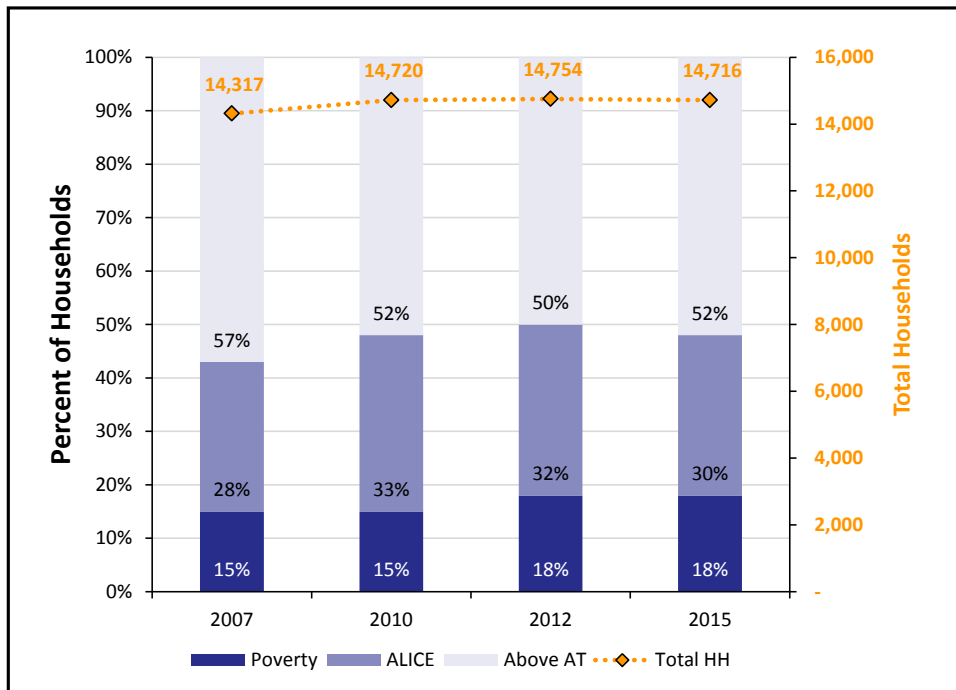
**Unemployment Rate:** 8.5% (state average: 7.2%)

**ALICE Households:** 30% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Gratiot County

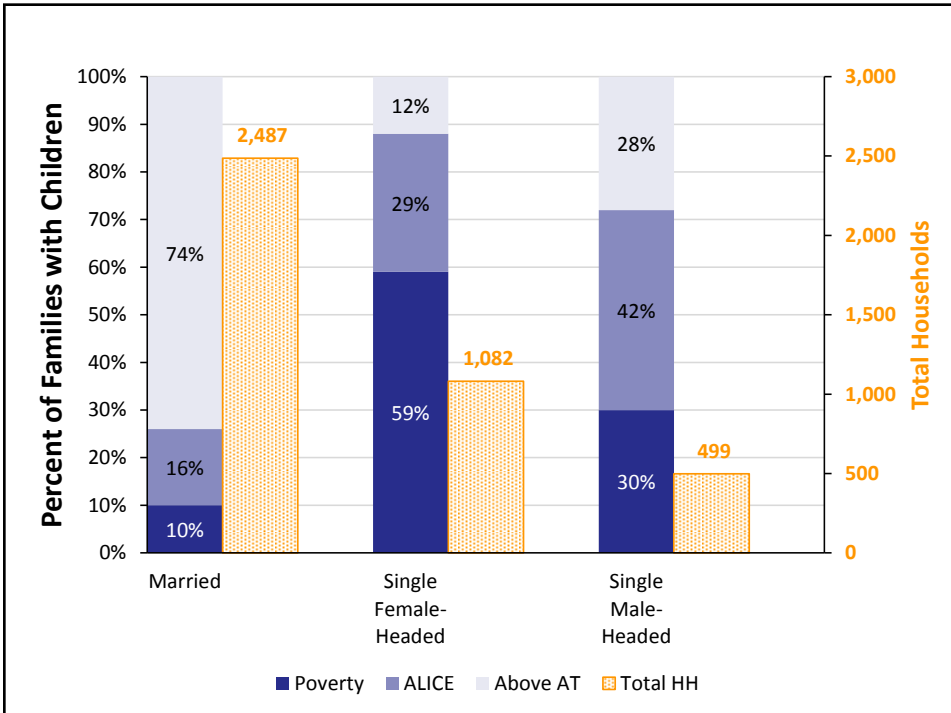
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$916
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$380
Taxes	\$165	\$232
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,184</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$50,208</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$25.10</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gratiot County families with children live below the ALICE Threshold. Though more Gratiot County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

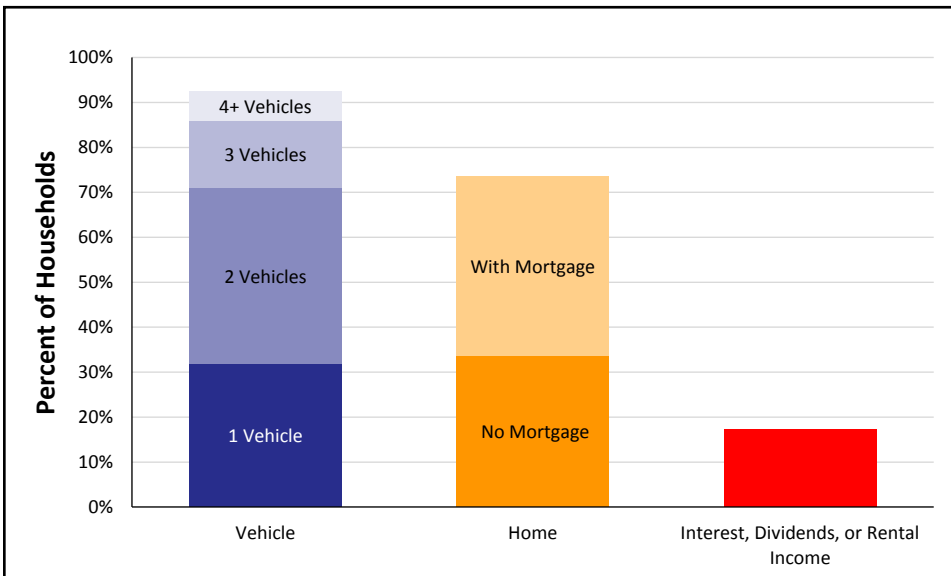
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gratiot County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Gratiot County, 2015		
Town	Total HH	% ALICE & Poverty
Alma City	3,423	59%
Arcada Township	748	41%
Bethany Township	514	35%
Elba Township	483	44%
Emerson Township	354	37%
Fulton Township	901	33%
Hamilton Township	185	48%
Ithaca City	1,210	51%
Lafayette Township	216	30%
New Haven Township	413	43%
Newark Township	435	35%
North Shade Township	238	36%
North Star Township	360	39%
Pine River Township	878	44%
Seville Township	812	44%
St. Louis City	1,310	58%
Sumner Township	738	47%
Washington Township	354	38%
Wheeler Township	1,144	51%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN HILLSDALE COUNTY

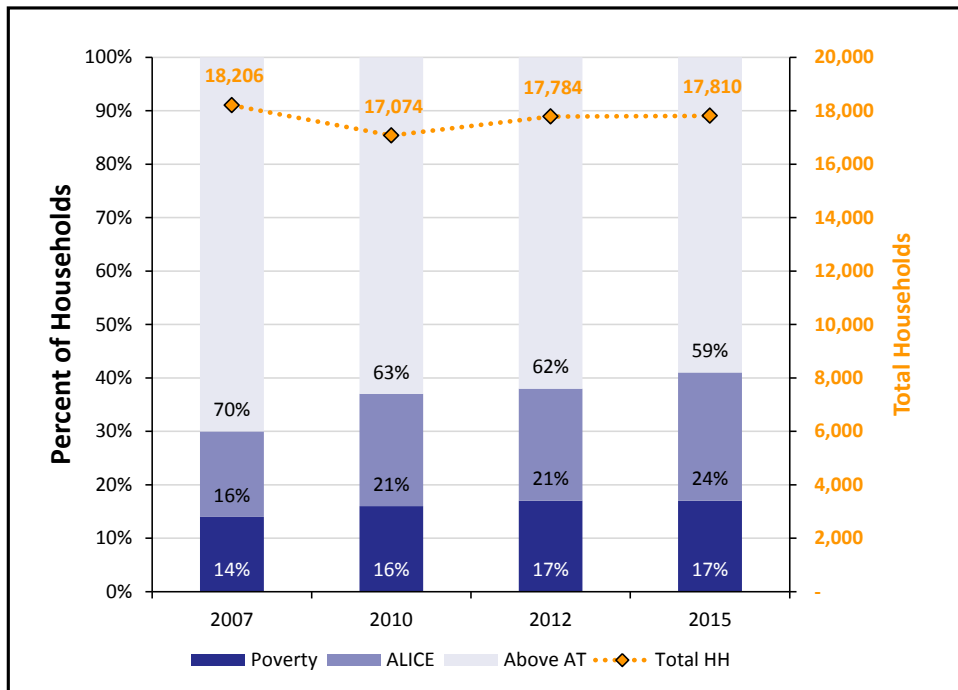
## 2015 Point-in-Time Data

**Population:** 46,178 | **Number of Households:** 17,810  
**Median Household Income:** \$41,961 (state average: \$51,084)  
**Unemployment Rate:** 9% (state average: 7.2%)  
**ALICE Households:** 24% (state average: 25%); **Poverty Households:** 17% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Hillsdale County

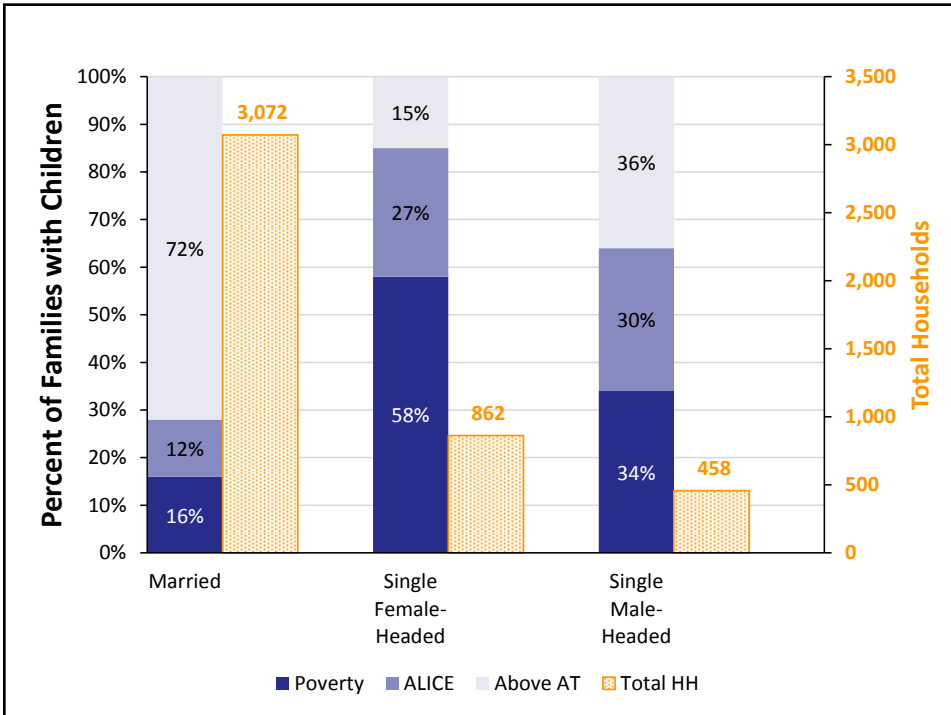
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$393	\$643
Child Care	\$-	\$695
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$126	\$352
Taxes	\$152	\$171
<b>Monthly Total</b>	<b>\$1,388</b>	<b>\$3,874</b>
<b>ANNUAL TOTAL</b>	<b>\$16,656</b>	<b>\$46,488</b>
<b>Hourly Wage</b>	<b>\$8.33</b>	<b>\$23.24</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hillsdale County families with children live below the ALICE Threshold. Though more Hillsdale County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

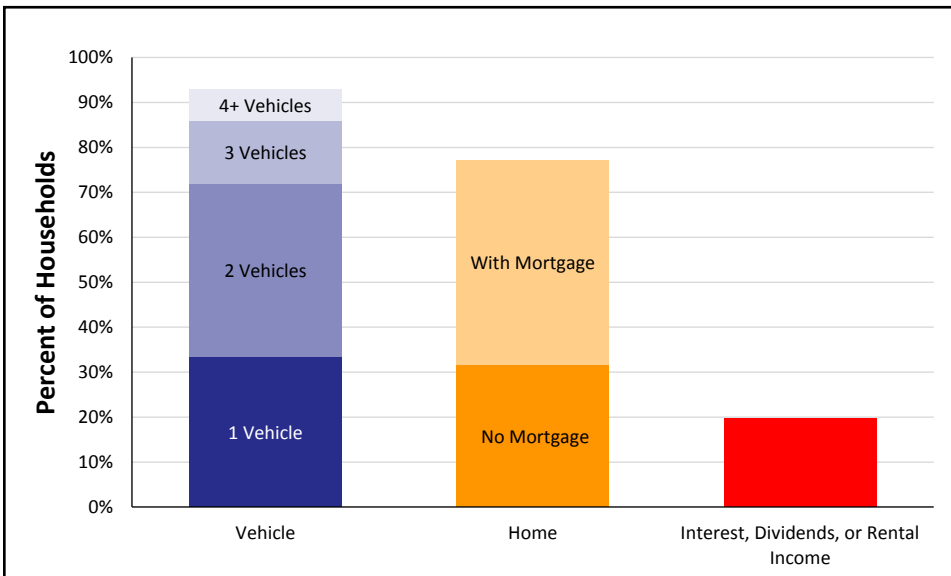
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hillsdale County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Hillsdale County, 2015		
Town	Total HH	% ALICE & Poverty
Adams Township	972	44%
Allen Township	609	40%
Amboy Township	444	36%
Cambria Township	989	36%
Camden Township	716	41%
Fayette Township	341	40%
Hillsdale City	2,930	59%
Hillsdale Township	812	24%
Jefferson Township	1,217	40%
Litchfield City	529	50%
Litchfield Township	402	36%
Moscow Township	547	37%
Pittsford Township	580	33%
Ransom Township	328	35%
Reading City	412	57%
Reading Township	732	35%
Scipio Township	633	39%
Somerset Township	2,108	32%
Wheatland Township	522	32%
Woodbridge Township	439	48%
Wright Township	656	47%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN HOUGHTON COUNTY

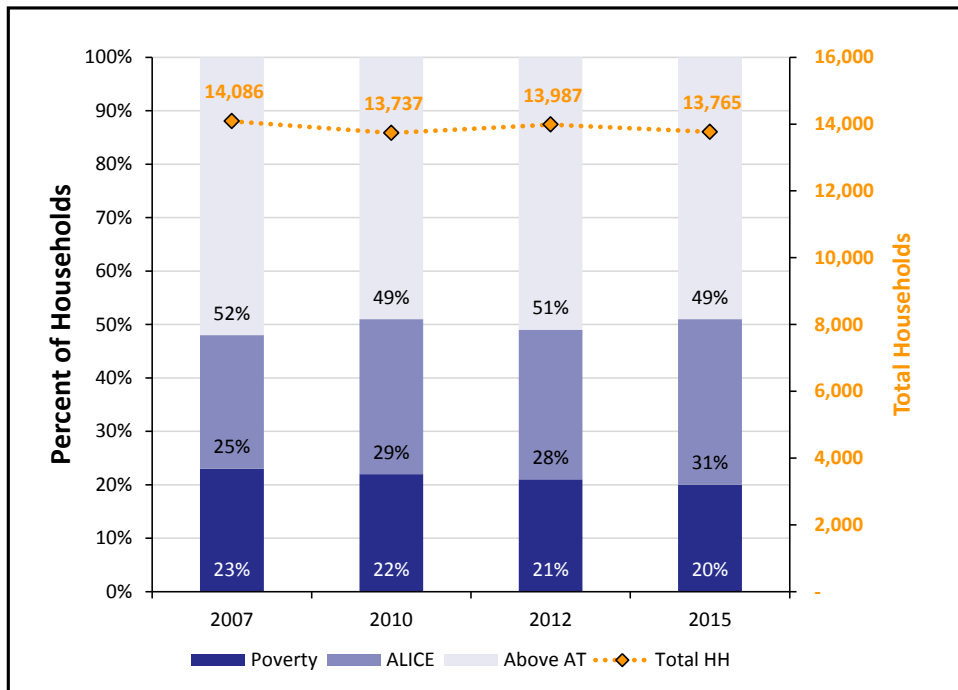
## 2015 Point-in-Time Data

**Population:** 36,660 | **Number of Households:** 13,765  
**Median Household Income:** \$37,776 (state average: \$51,084)  
**Unemployment Rate:** 7.2% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 20% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Houghton County

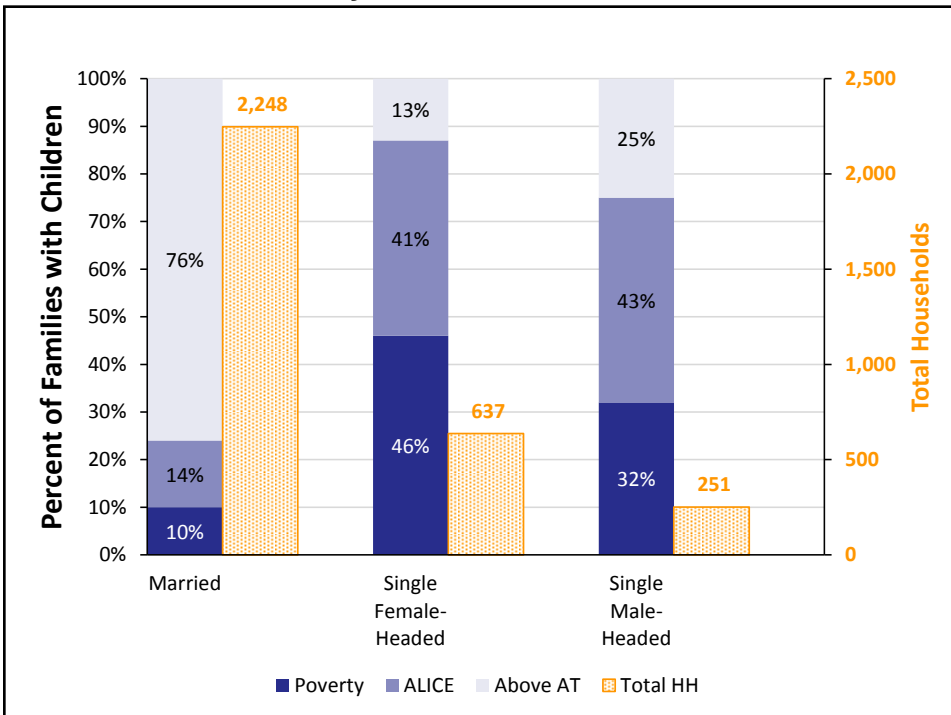
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$465	\$643
Child Care	\$-	\$1,231
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$135	\$422
Taxes	\$169	\$328
<b>Monthly Total</b>	<b>\$1,486</b>	<b>\$4,637</b>
<b>ANNUAL TOTAL</b>	<b>\$17,832</b>	<b>\$55,644</b>
<b>Hourly Wage</b>	<b>\$8.92</b>	<b>\$27.82</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Houghton County families with children live below the ALICE Threshold. Though more Houghton County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

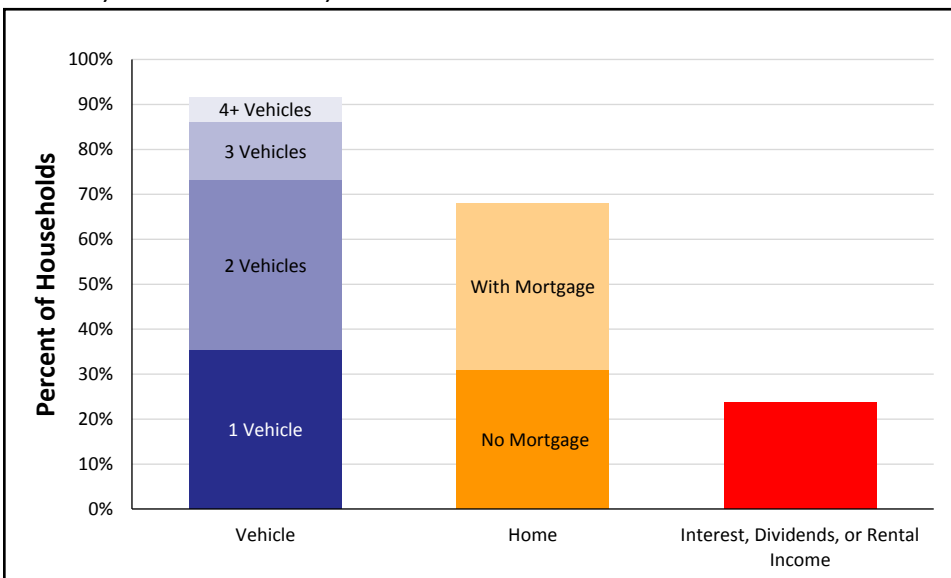


Houghton County, 2015		
Town	Total HH	% ALICE & Poverty
Adams Township	898	46%
Calumet Charter Township	2,602	59%
Chassell Township	715	39%
Duncan Township	129	53%
Franklin Township	498	44%
Hancock City	1,825	57%
Hancock Township	192	38%
Houghton City	2,650	63%
Laird Township	180	47%
Osceola Township	666	45%
Portage Charter Township	1,202	38%
Quincy Township	108	43%
Schoolcraft Township	725	49%
Stanton Township	471	37%
Torch Lake Township	837	43%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Houghton County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN HURON COUNTY

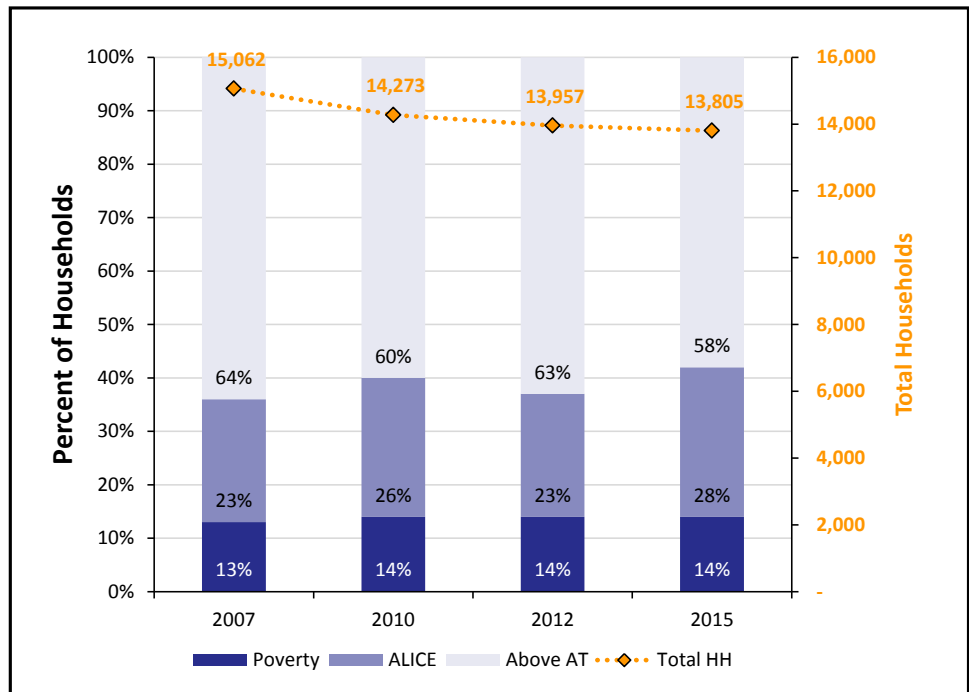
## 2015 Point-in-Time Data

**Population:** 32,290 | **Number of Households:** 13,805  
**Median Household Income:** \$42,161 (state average: \$51,084)  
**Unemployment Rate:** 7.8% (state average: 7.2%)  
**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Huron County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$986
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$390
Taxes	\$165	\$253
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,285</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$51,420</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$25.71</b>

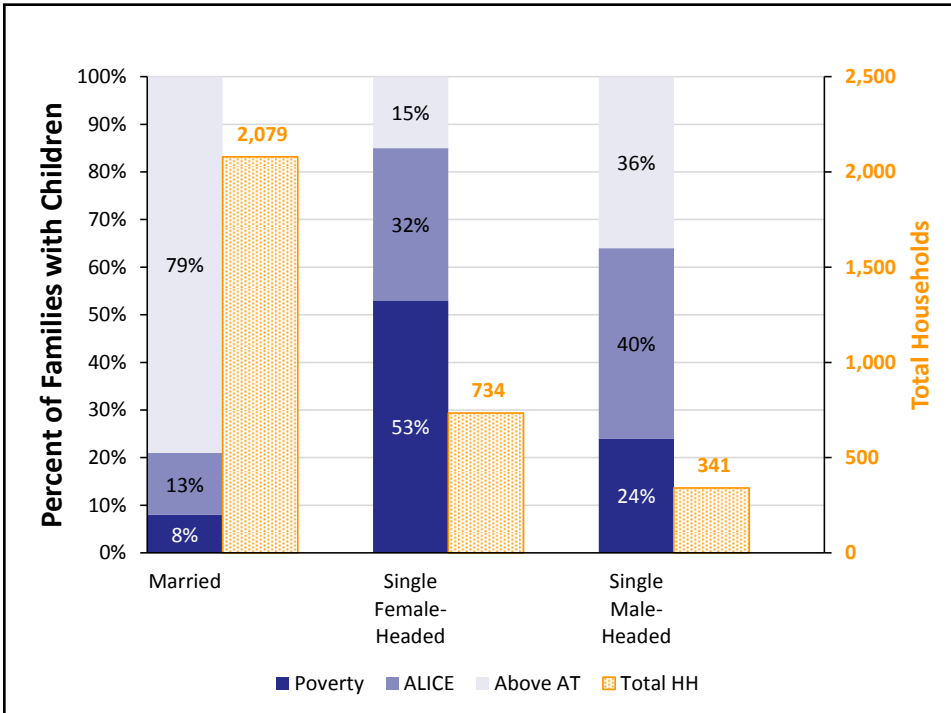
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Huron County families with children live below the ALICE Threshold. Though more Huron County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

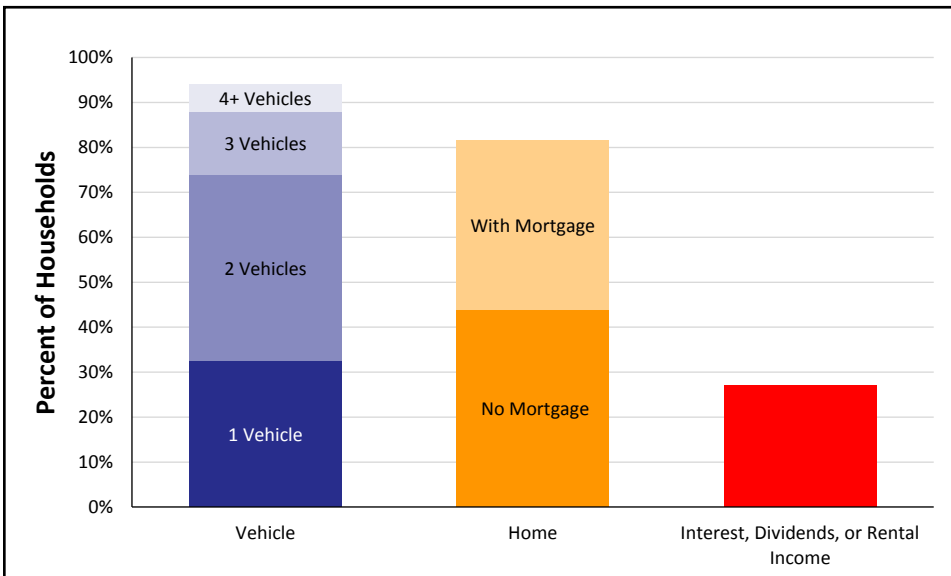
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Huron County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Huron County, 2015		
Town	Total HH	% ALICE & Poverty
Bad Axe City	1,299	52%
Bingham Township	616	43%
Bloomfield Township	180	39%
Brookfield Township	291	35%
Caseville City	408	57%
Caseville Township	823	42%
Chandler Township	186	35%
Colfax Township	689	39%
Dwight Township	333	48%
Fairhaven Township	459	54%
Grant Township	350	32%
Harbor Beach City	807	55%
Hume Township	327	32%
Huron Township	176	50%
Lake Township	350	42%
Lincoln Township	319	49%
Mckinley Township	206	35%
Meade Township	317	30%
Oliver Township	586	50%
Paris Township	190	40%
Port Austin Township	725	43%
Rubicon Township	346	42%
Sand Beach Township	429	37%
Sebewaing Township	1,117	30%
Sheridan Township	247	30%
Sherman Township	415	43%
Sigel Township	184	27%
Verona Township	454	29%
Winsor Township	876	43%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN INGHAM COUNTY

## 2015 Point-in-Time Data

**Population:** 286,085 | **Number of Households:** 111,265

**Median Household Income:** \$47,082 (state average: \$51,084)

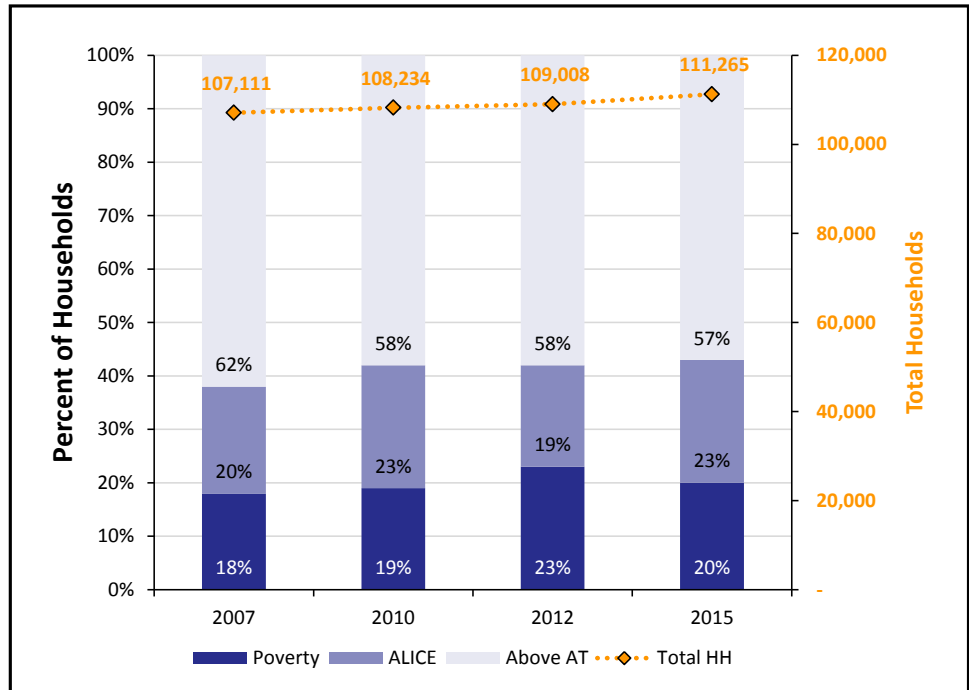
**Unemployment Rate:** 7.5% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 20% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ingham County

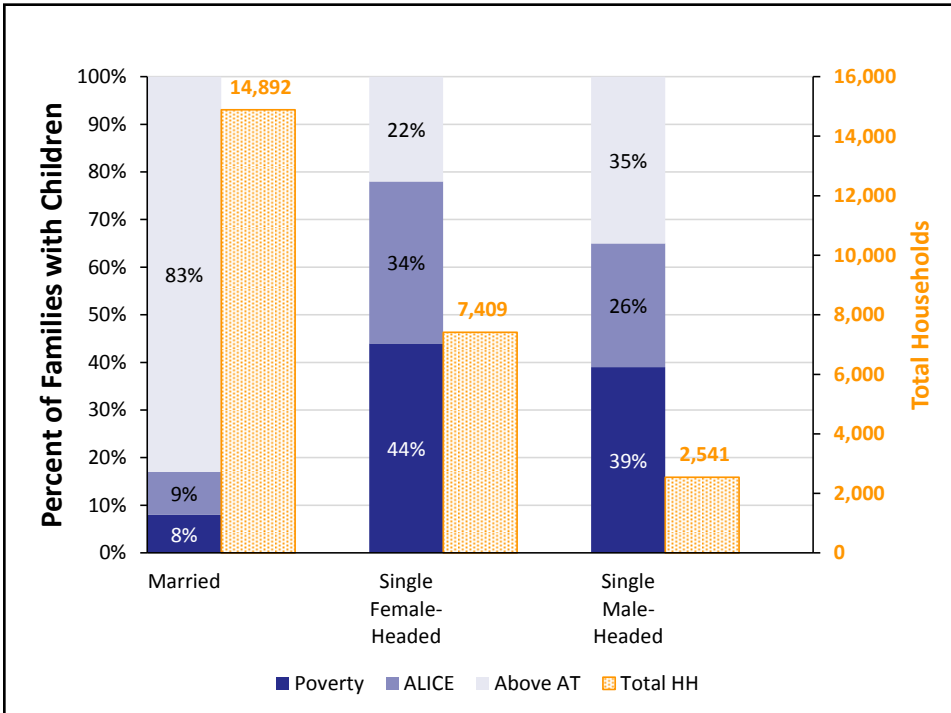
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$490	\$776
Child Care	\$-	\$1,134
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$426
Taxes	\$175	\$339
<b>Monthly Total</b>	<b>\$1,520</b>	<b>\$4,688</b>
<b>ANNUAL TOTAL</b>	<b>\$18,240</b>	<b>\$56,256</b>
<b>Hourly Wage</b>	<b>\$9.12</b>	<b>\$28.13</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ingham County families with children live below the ALICE Threshold. Though more Ingham County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

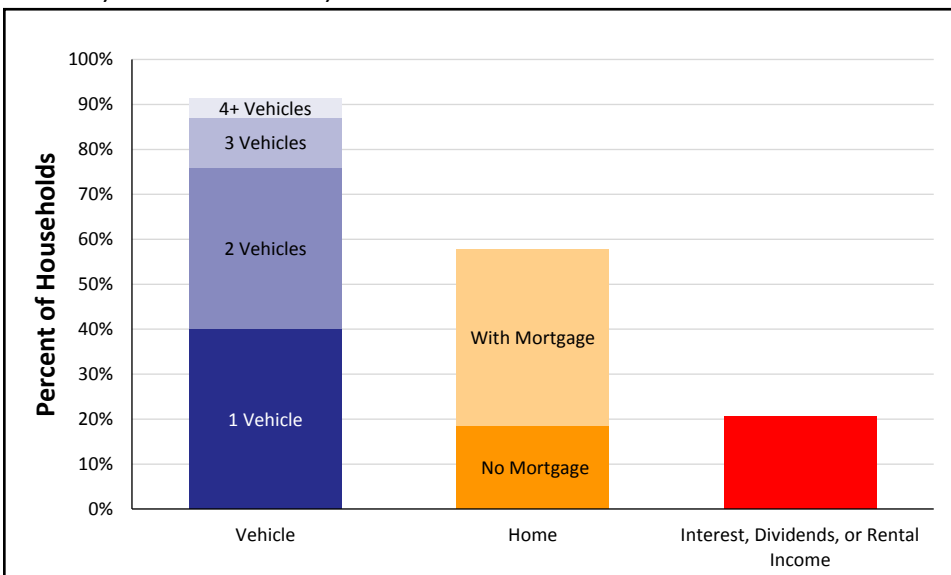
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ingham County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Ingham County, 2015		
Town	Total HH	% ALICE & Poverty
Alaiedon Township	1,072	17%
Aurelius Township	1,381	16%
Bunker Hill Township	740	28%
Delhi Charter Township	10,515	29%
East Lansing City	13,169	57%
Ingham Township	835	22%
Lansing Charter Township	3,671	46%
Lansing City	46,291	56%
Leroy Township	1,331	41%
Leslie City	630	45%
Leslie Township	920	28%
Locke Township	573	18%
Mason City	3,201	36%
Meridian Charter Township	17,607	31%
Onondaga Township	1,098	34%
Stockbridge Township	1,425	38%
Vevay Township	1,269	12%
Wheatfield Township	648	18%
White Oak Township	470	26%
Williamston City	1,579	32%
Williamstown Township	1,993	16%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN IONIA COUNTY

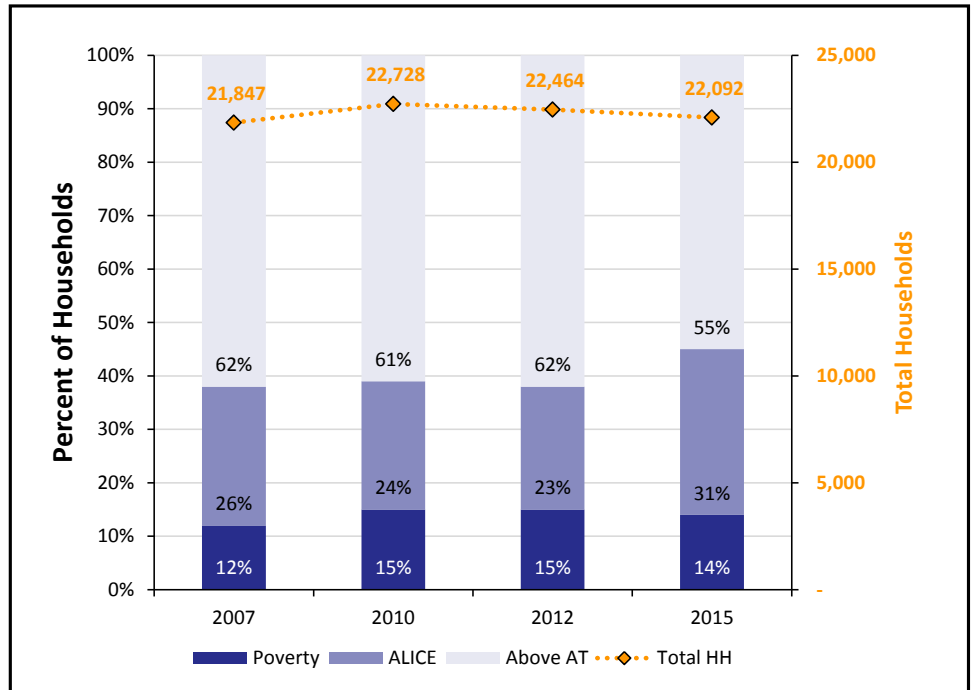
## 2015 Point-in-Time Data

**Population:** 64,064 | **Number of Households:** 22,092  
**Median Household Income:** \$49,124 (state average: \$51,084)  
**Unemployment Rate:** 10.4% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ionia County

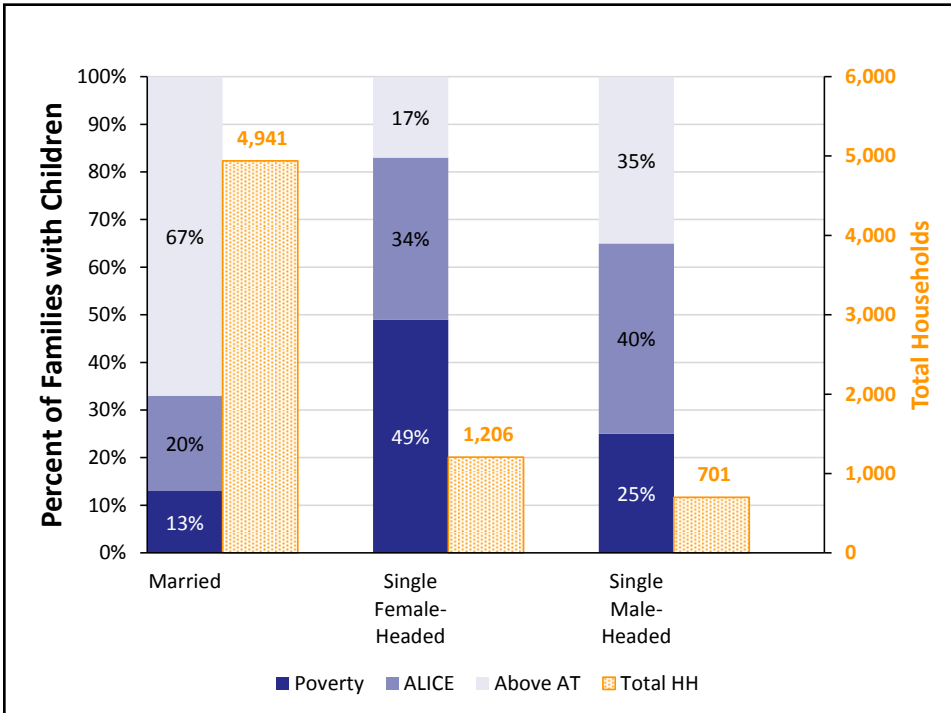
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$512	\$680
Child Care	\$-	\$1,091
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$141	\$408
Taxes	\$180	\$297
<b>Monthly Total</b>	<b>\$1,550</b>	<b>\$4,489</b>
<b>ANNUAL TOTAL</b>	<b>\$18,600</b>	<b>\$53,868</b>
<b>Hourly Wage</b>	<b>\$9.30</b>	<b>\$26.93</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ionia County families with children live below the ALICE Threshold. Though more Ionia County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

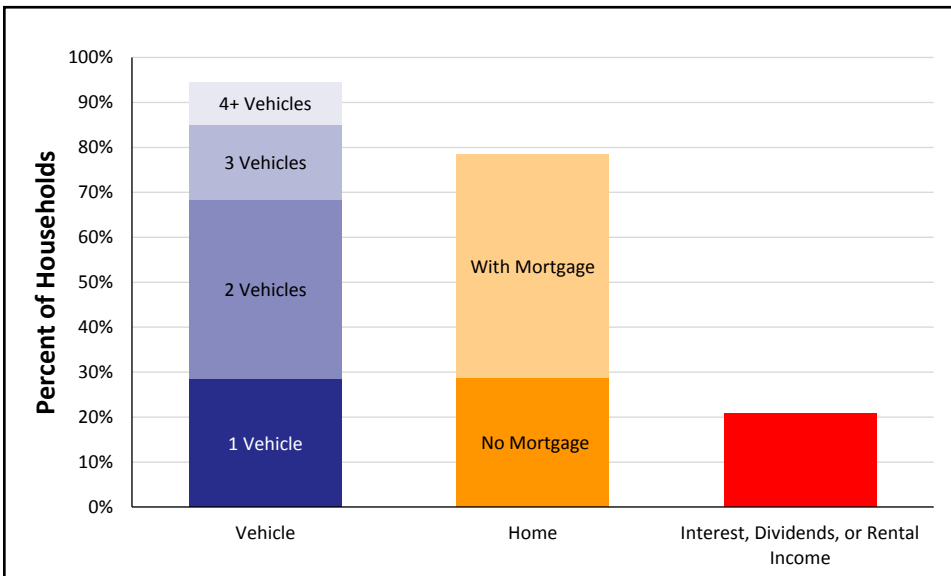
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ionia County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Ionia County, 2015		
Town	Total HH	% ALICE & Poverty
Belding City	2,086	59%
Berlin Township	882	41%
Boston Township	2,092	43%
Campbell Township	887	34%
Danby Township	1,047	27%
Easton Township	1,210	37%
Ionia City	2,784	65%
Ionia Township	1,261	54%
Keene Township	689	33%
Lyons Township	1,350	41%
North Plains Township	461	45%
Odessa Township	1,453	46%
Orange Township	358	37%
Orleans Township	962	55%
Otisco Township	791	42%
Portland City	1,389	41%
Portland Township	1,323	15%
Ronald Township	614	45%
Sebewa Township	453	31%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN IOSCO COUNTY

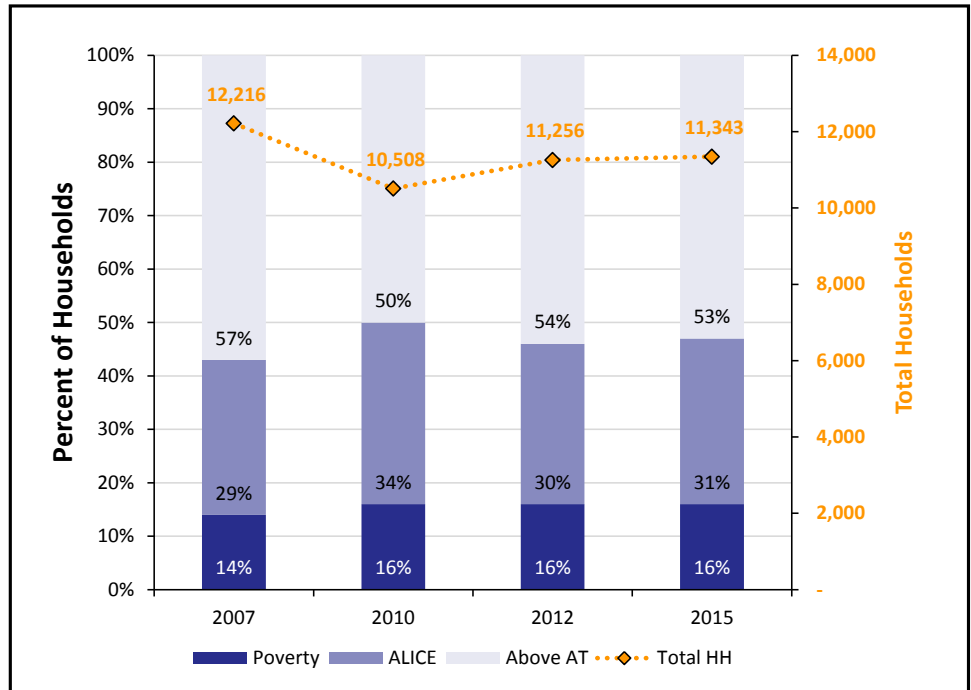
## 2015 Point-in-Time Data

**Population:** 25,401 | **Number of Households:** 11,343  
**Median Household Income:** \$37,317 (state average: \$51,084)  
**Unemployment Rate:** 12.1% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Iosco County

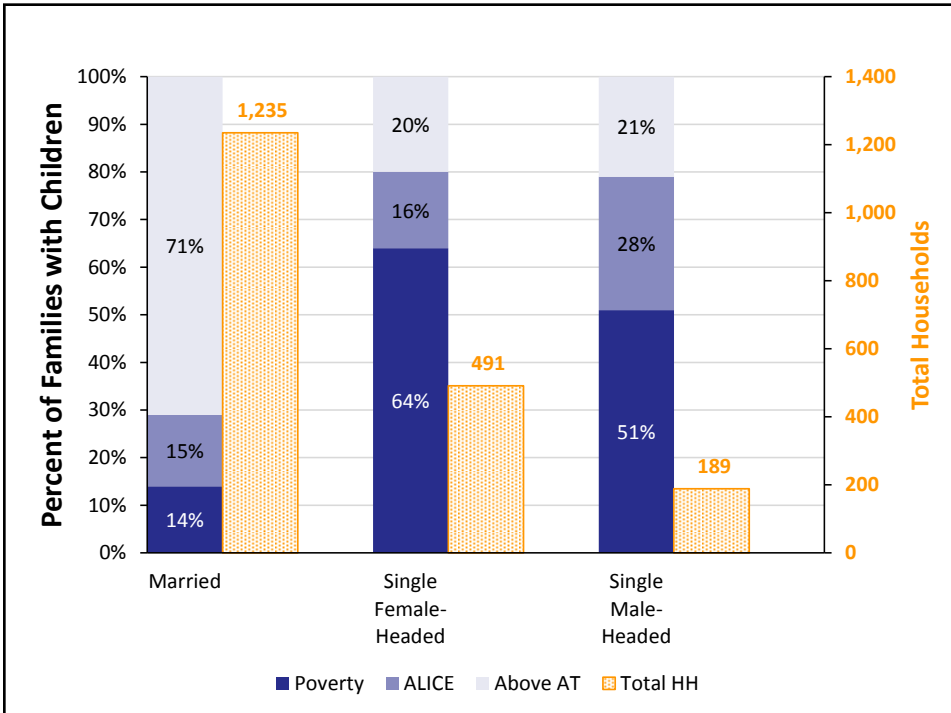
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$519	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$142	\$421
Taxes	\$181	\$328
<b>Monthly Total</b>	<b>\$1,559</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$18,708</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$9.35</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Iosco County families with children live below the ALICE Threshold. Though more Iosco County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

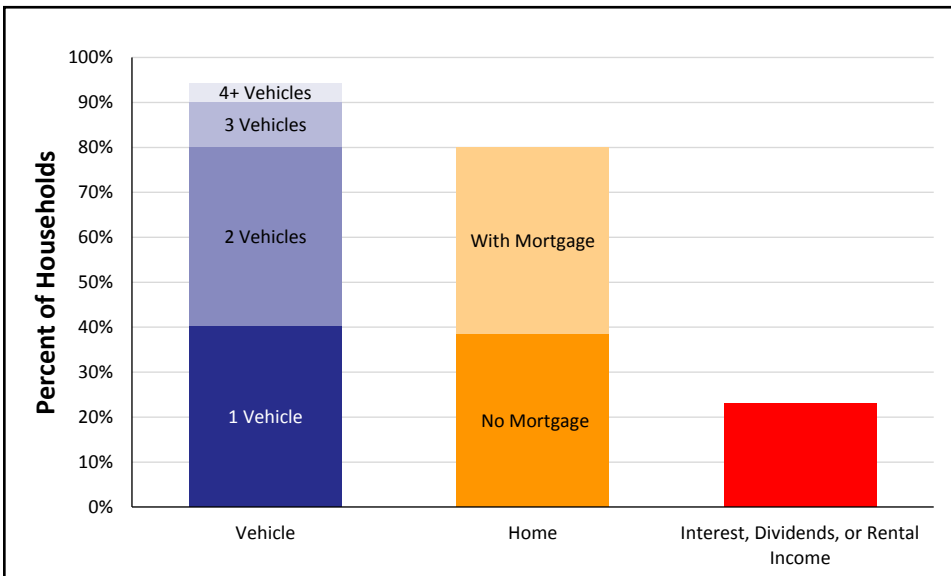


Iosco County, 2015		
Town	Total HH	% ALICE & Poverty
Alabaster Township	220	26%
Au Sable Charter Township	894	46%
Baldwin Township	708	39%
Burleigh Township	273	51%
East Tawas City	1,245	47%
Grant Township	720	49%
Oscoda Charter Township	3,224	49%
Plainfield Township	1,753	51%
Reno Township	243	49%
Sherman Township	186	50%
Tawas City	717	47%
Tawas Township	688	37%
Whittemore City	188	65%
Wilber Township	284	39%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Iosco County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN IRON COUNTY

## 2015 Point-in-Time Data

**Population:** 11,507 | **Number of Households:** 5,392

**Median Household Income:** \$33,663 (state average: \$51,084)

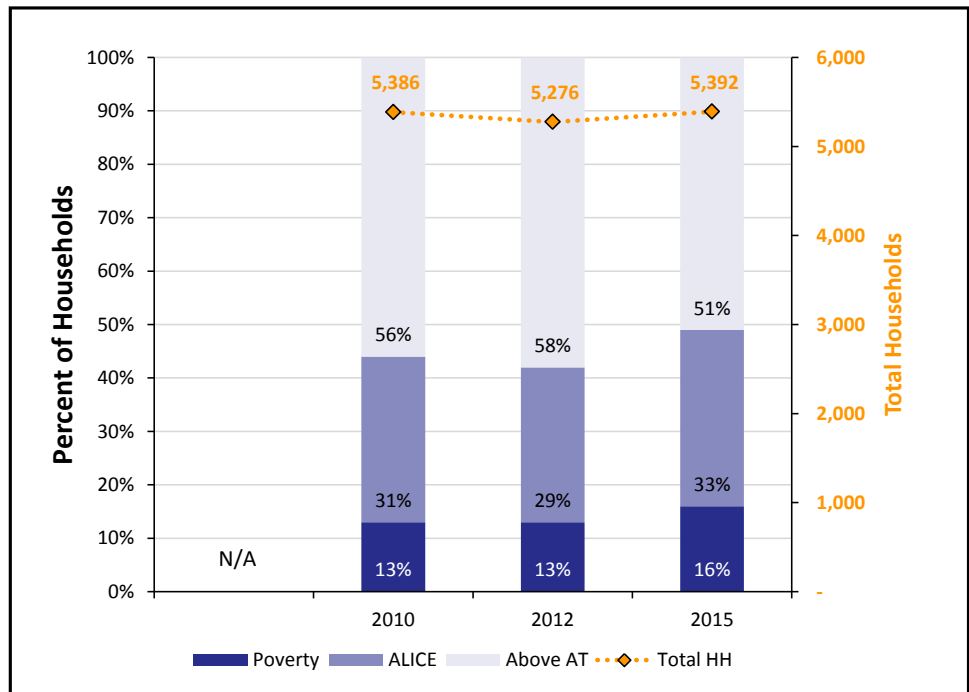
**Unemployment Rate:** 9% (state average: 7.2%)

**ALICE Households:** 33% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Iron County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$466	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$135	\$421
Taxes	\$169	\$328
<b>Monthly Total</b>	<b>\$1,487</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,844</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.92</b>	<b>\$27.80</b>

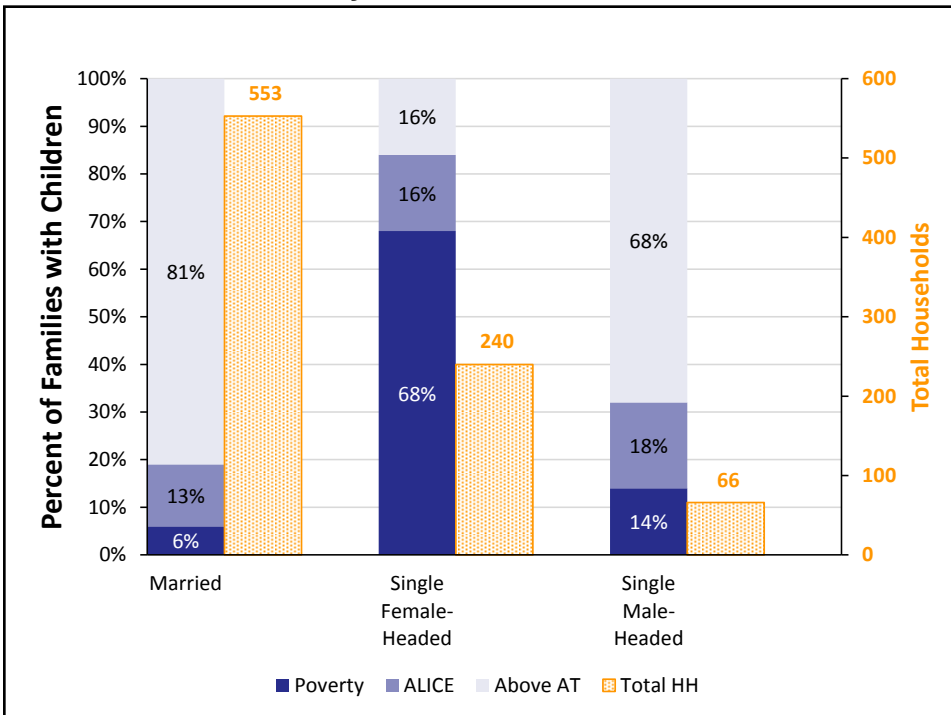
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Iron County families with children live below the ALICE Threshold. Though more Iron County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

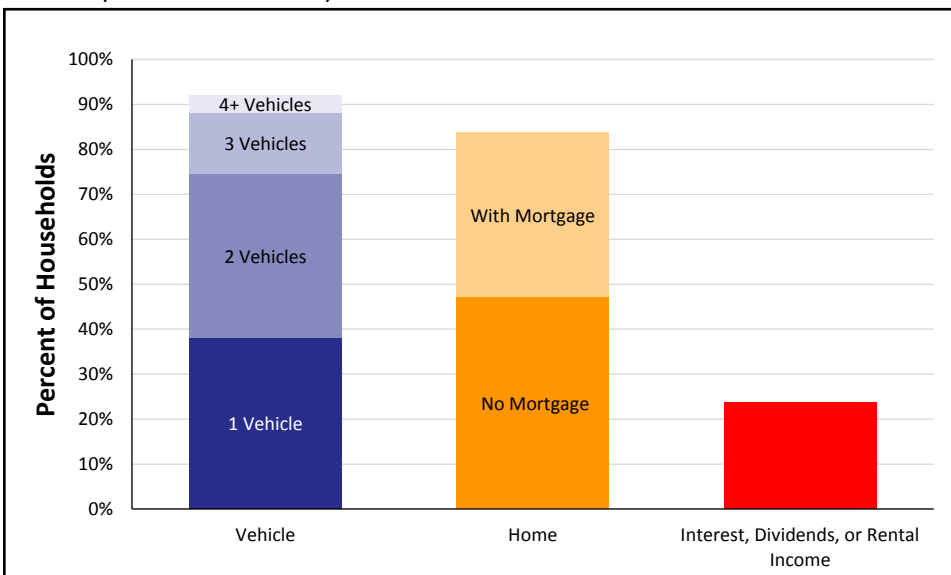


Iron County, 2015		
Town	Total HH	% ALICE & Poverty
Bates Township	442	32%
Caspian City	373	64%
Crystal Falls City	713	47%
Crystal Falls Township	649	35%
Gaastra City	149	57%
Hematite Township	164	55%
Iron River City	1,529	63%
Iron River Township	471	52%
Mansfield Township	105	38%
Mastodon Township	276	41%
Stambaugh Township	521	33%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Iron County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ISABELLA COUNTY

## 2015 Point-in-Time Data

**Population:** 70,698 | **Number of Households:** 24,246

**Median Household Income:** \$40,838 (state average: \$51,084)

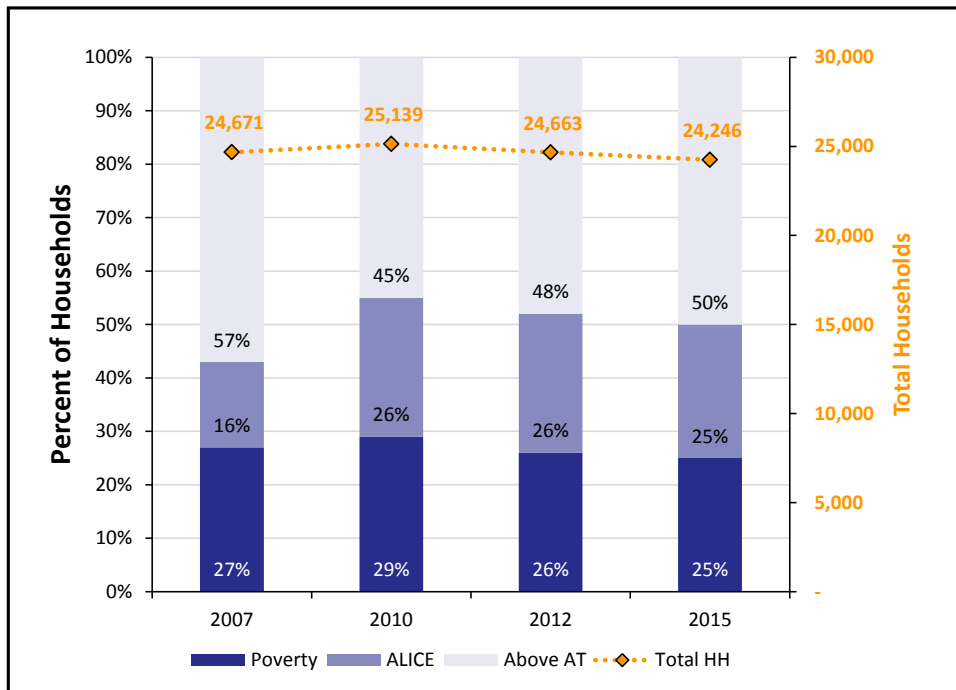
**Unemployment Rate:** 8.1% (state average: 7.2%)

**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 25% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Isabella County

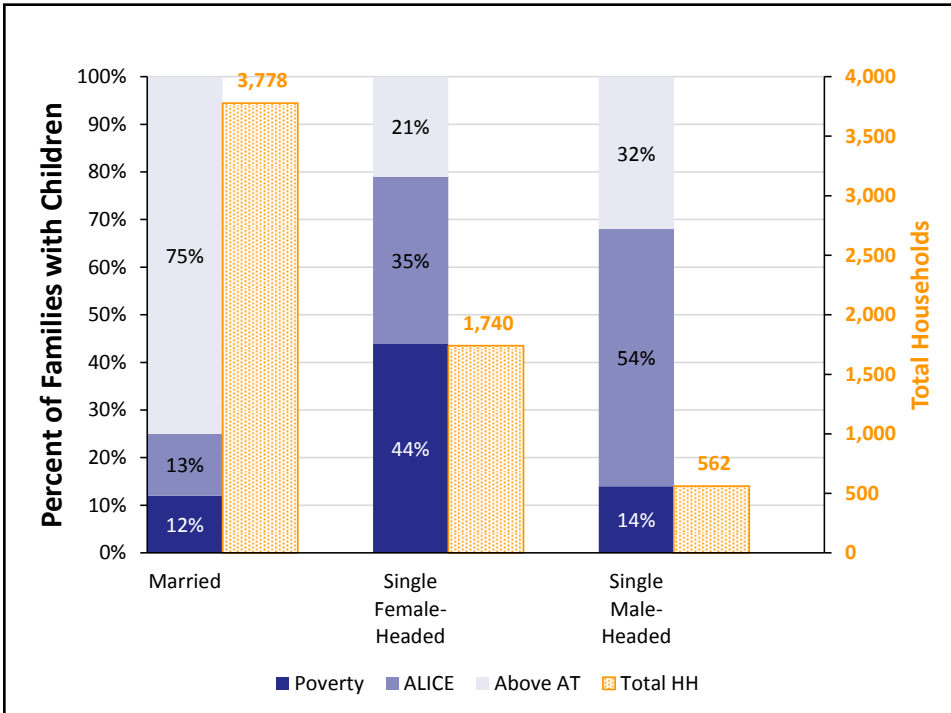
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$424	\$679
Child Care	\$-	\$850
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$130	\$376
Taxes	\$159	\$223
<b>Monthly Total</b>	<b>\$1,430</b>	<b>\$4,141</b>
<b>ANNUAL TOTAL</b>	<b>\$17,160</b>	<b>\$49,692</b>
<b>Hourly Wage</b>	<b>\$8.58</b>	<b>\$24.85</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Isabella County families with children live below the ALICE Threshold. Though more Isabella County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

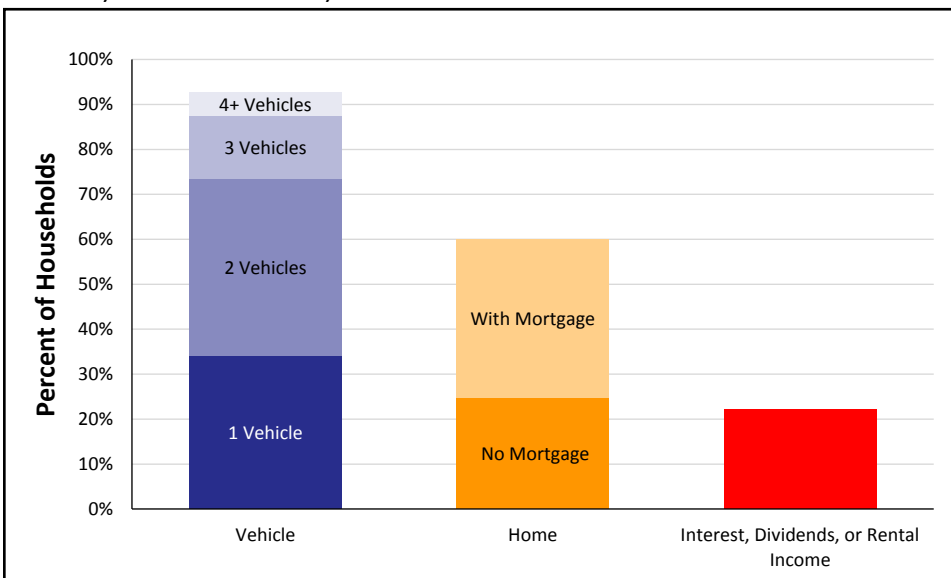
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Isabella County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Broomfield Township	686	31%
Chippewa Township	1,762	42%
Coe Township	1,188	41%
Coldwater Township	301	55%
Deerfield Township	1,188	22%
Denver Township	408	46%
Fremont Township	541	47%
Gilmore Township	538	48%
Isabella Township	785	43%
Lincoln Township	751	33%
Mount Pleasant City	8,188	61%
Nottawa Township	859	35%
Rolland Township	500	35%
Sherman Township	1,163	44%
Union Charter Township	4,804	62%
Vernon Township	469	32%
Wise Township	530	43%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN JACKSON COUNTY

## 2015 Point-in-Time Data

**Population:** 159,494 | **Number of Households:** 59,292

**Median Household Income:** \$50,783 (state average: \$51,084)

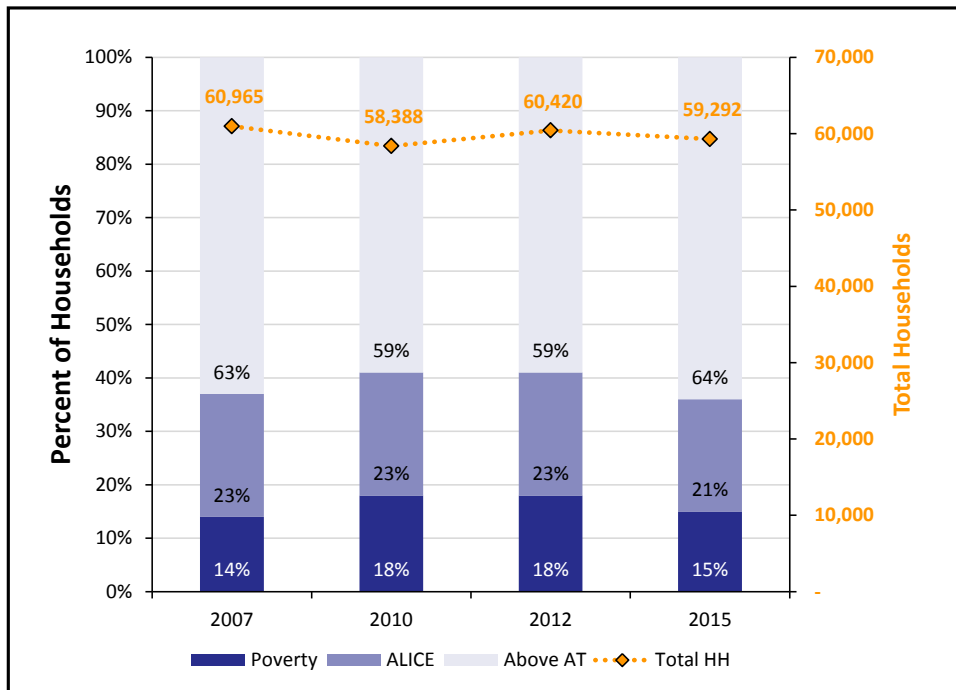
**Unemployment Rate:** 6.9% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Jackson County

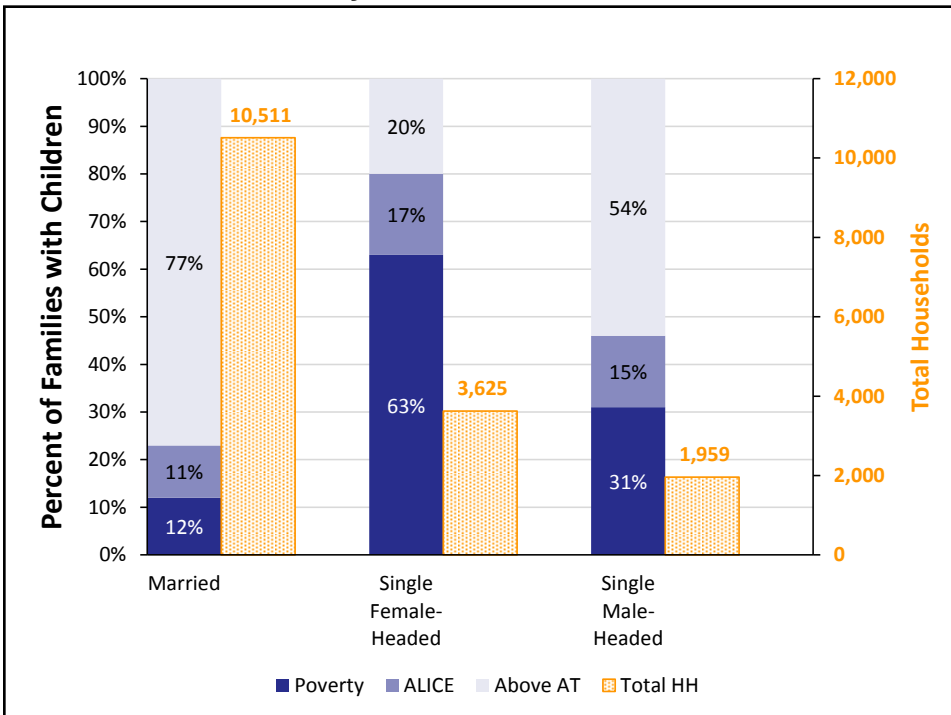
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$483	\$728
Child Care	\$-	\$828
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$380
Taxes	\$173	\$231
<b>Monthly Total</b>	\$1,510	\$4,180
<b>ANNUAL TOTAL</b>	\$18,120	\$50,160
<b>Hourly Wage</b>	\$9.06	\$25.08

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Jackson County families with children live below the ALICE Threshold. Though more Jackson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

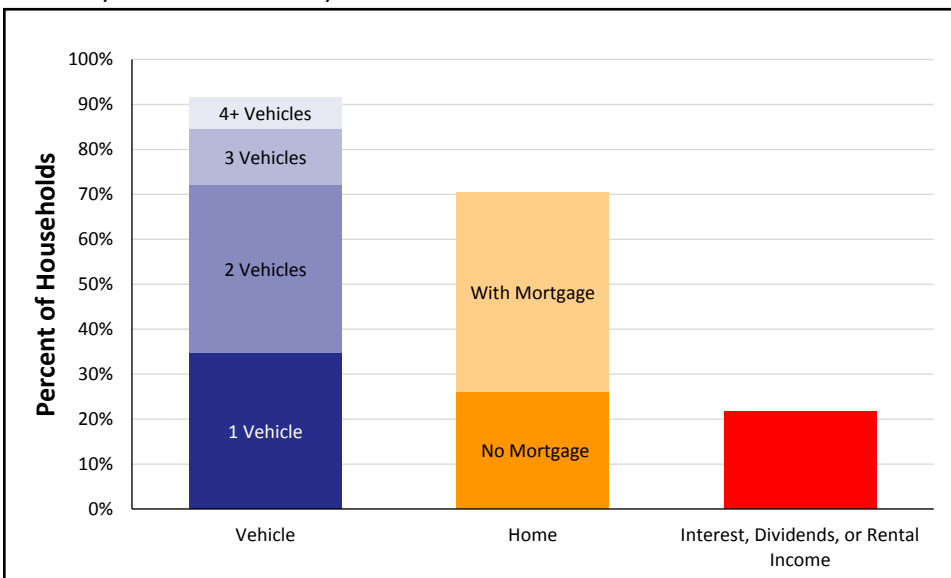
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jackson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Jackson County, 2015		
Town	Total HH	% ALICE & Poverty
Blackman Charter Township	7,929	50%
Columbia Township	2,962	24%
Concord Township	1,005	25%
Grass Lake Charter Township	2,200	23%
Hanover Township	1,303	25%
Henrietta Township	1,739	32%
Jackson City	12,650	61%
Leoni Township	5,724	39%
Liberty Township	1,195	21%
Napoleon Township	2,802	29%
Norvell Township	1,234	46%
Parma Township	1,063	42%
Pulaski Township	770	38%
Rives Township	1,640	25%
Sandstone Township	1,408	35%
Spring Arbor Township	2,579	29%
Springport Township	858	37%
Summit Township	9,323	29%
Tompkins Township	1,075	33%
Waterloo Township	1,132	23%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN KALAMAZOO COUNTY

## 2015 Point-in-Time Data

**Population:** 260,263 | **Number of Households:** 101,228

**Median Household Income:** \$52,164 (state average: \$51,084)

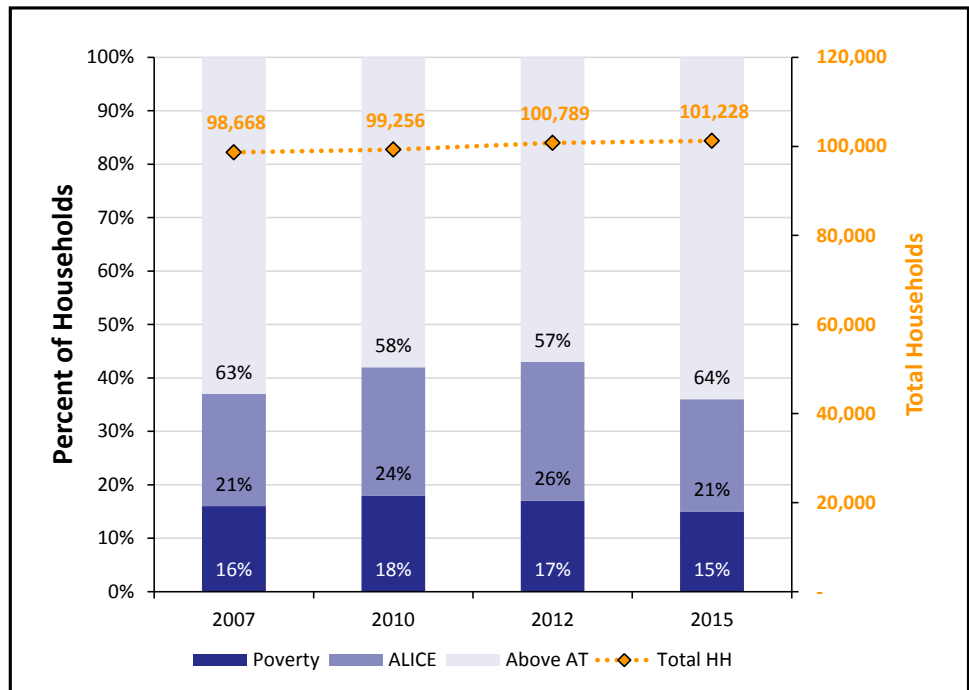
**Unemployment Rate:** 7.3% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Kalamazoo County

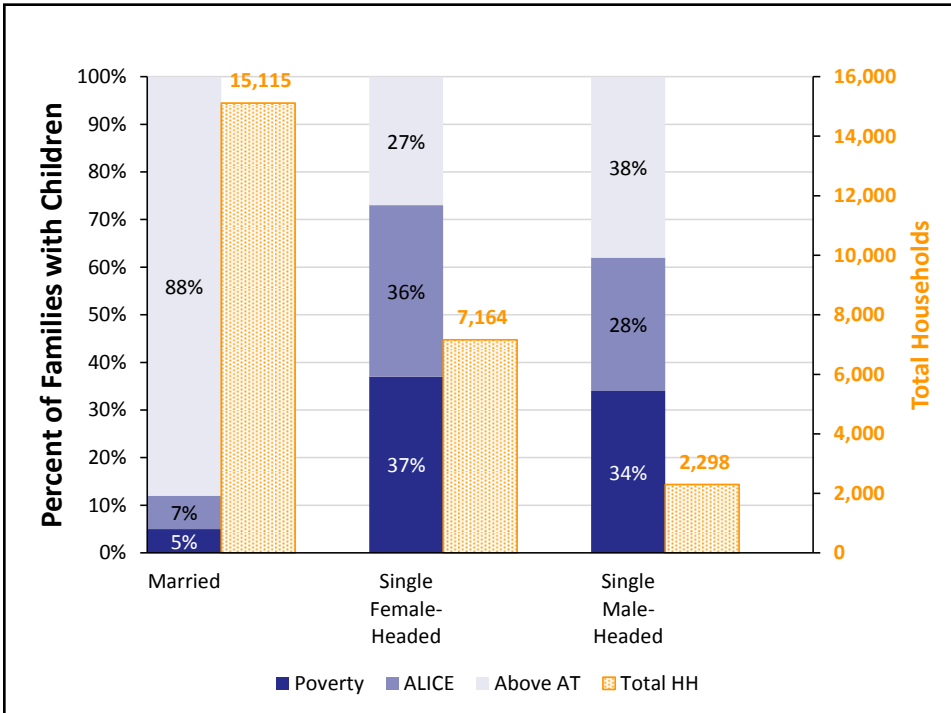
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$472	\$728
Child Care	\$-	\$1,255
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$136	\$436
Taxes	\$170	\$361
<b>Monthly Total</b>	<b>\$1,495</b>	<b>\$4,793</b>
<b>ANNUAL TOTAL</b>	<b>\$17,940</b>	<b>\$57,516</b>
<b>Hourly Wage</b>	<b>\$8.97</b>	<b>\$28.76</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Kalamazoo County families with children live below the ALICE Threshold. Though more Kalamazoo County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

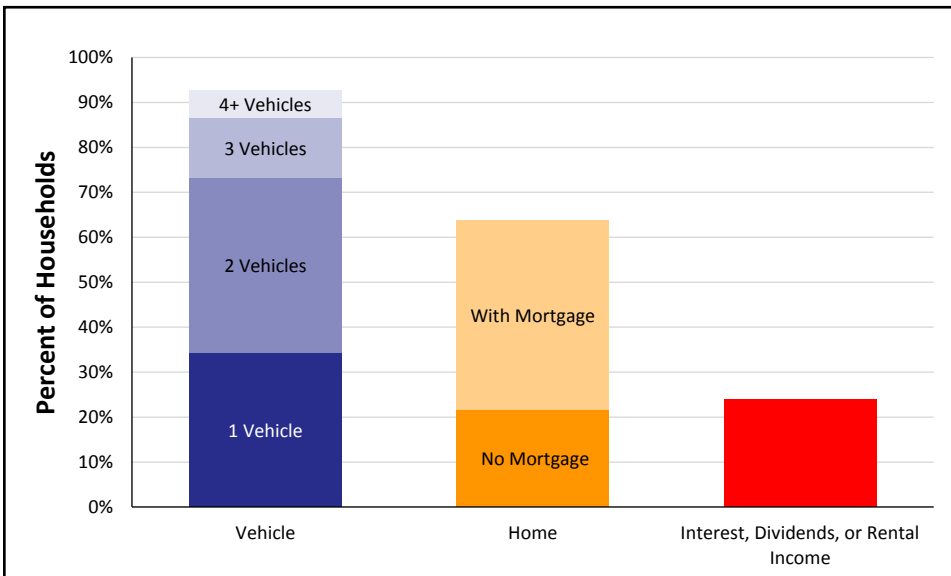
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Kalamazoo County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Kalamazoo County, 2015		
Town	Total HH	% ALICE & Poverty
Alamo Township	1,474	30%
Brady Township	1,606	30%
Charleston Township	747	30%
Climax Township	918	24%
Comstock Charter Township	6,312	37%
Cooper Charter Township	3,831	30%
Galesburg City	748	61%
Kalamazoo Charter Township	9,370	45%
Kalamazoo City	28,025	59%
Oshtemo Charter Township	9,948	45%
Parchment City	847	51%
Pavilion Township	2,295	36%
Portage City	19,492	36%
Prairie Ronde Township	848	21%
Richland Township	2,873	21%
Ross Township	1,874	21%
Schoolcraft Township	3,239	32%
Texas Charter Township	5,385	16%
Wakeshma Township	509	33%

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# ALICE IN KALKASKA COUNTY

## 2015 Point-in-Time Data

**Population:** 17,230 | **Number of Households:** 7,185

**Median Household Income:** \$40,534 (state average: \$51,084)

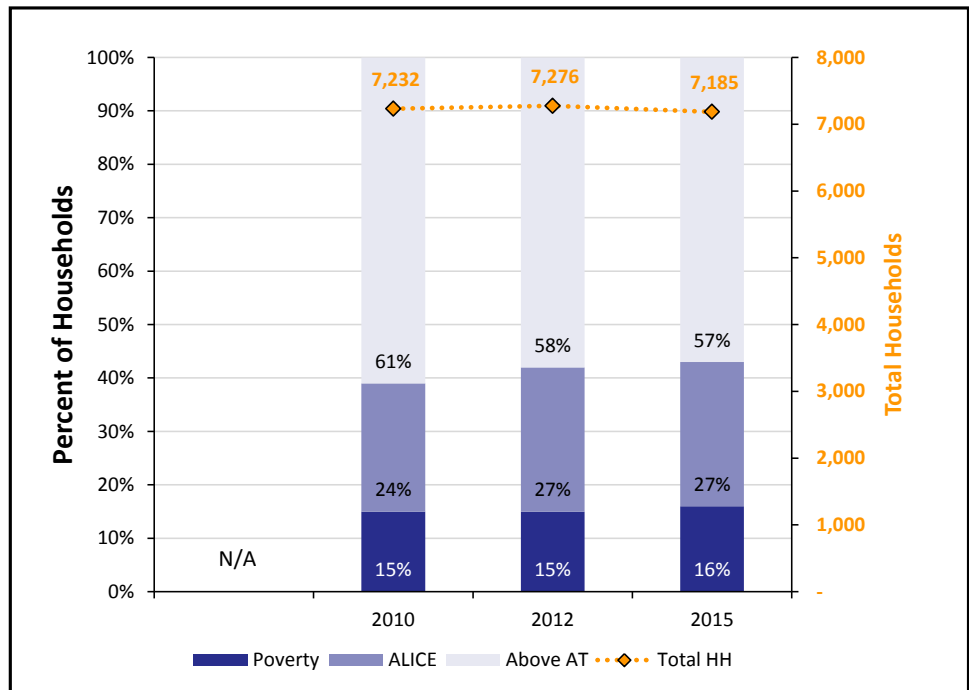
**Unemployment Rate:** 10.4% (state average: 7.2%)

**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Kalkaska County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$478	\$685
Child Care	\$-	\$1,066
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$405
Taxes	\$172	\$290
<b>Monthly Total</b>	<b>\$1,504</b>	<b>\$4,459</b>
<b>ANNUAL TOTAL</b>	<b>\$18,048</b>	<b>\$53,508</b>
<b>Hourly Wage</b>	<b>\$9.02</b>	<b>\$26.75</b>

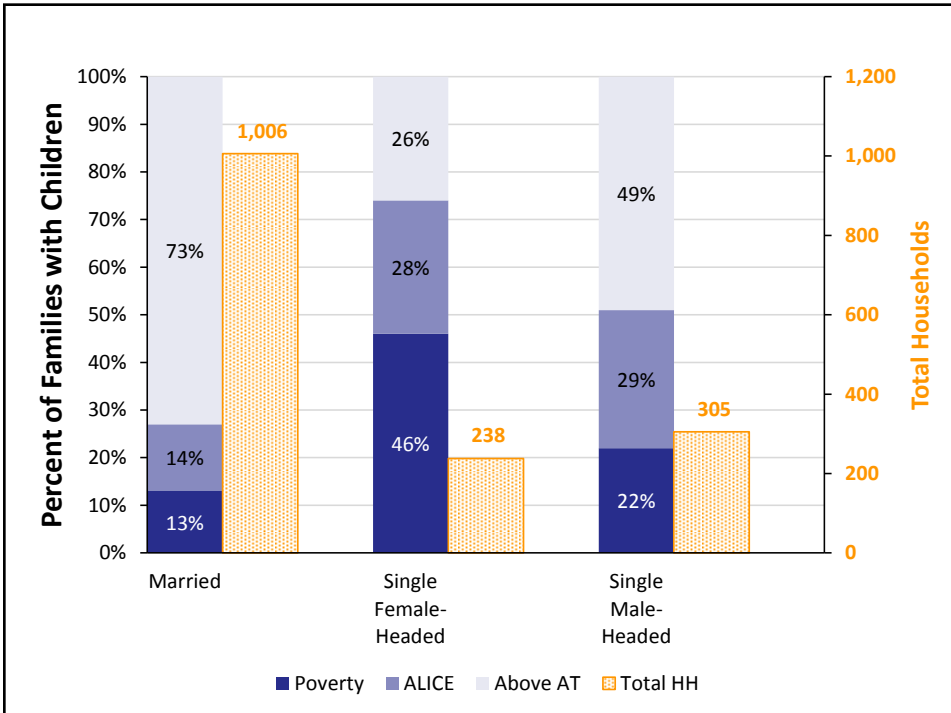
Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Kalkaska County families with children live below the ALICE Threshold. Though more Kalkaska County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

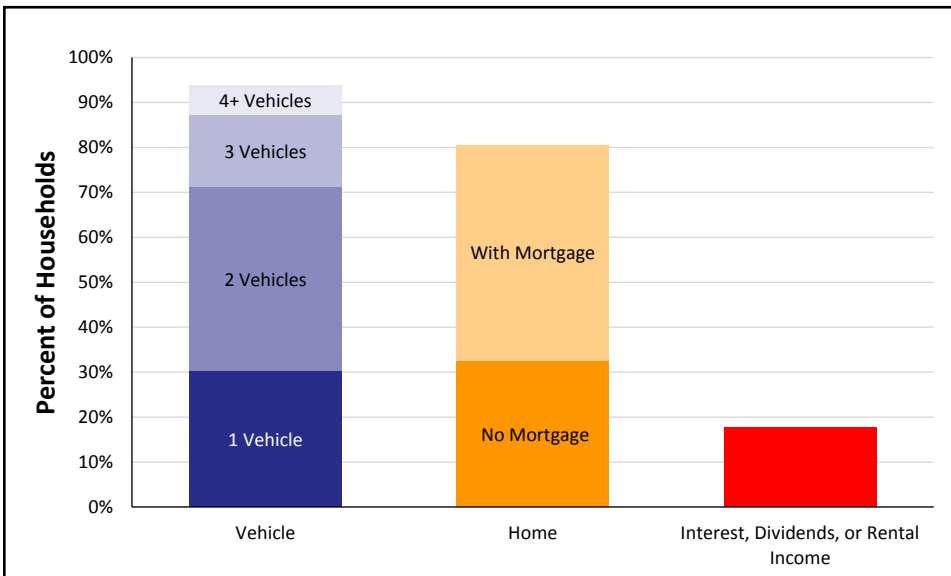


Kalkaska County, 2015		
Town	Total HH	% ALICE & Poverty
Bear Lake Township	299	38%
Blue Lake Township	227	31%
Boardman Township	542	37%
Clearwater Township	1,029	44%
Coldsprings Township	661	42%
Excelsior Township	335	33%
Garfield Township	383	46%
Kalkaska Township	2,015	47%
Oliver Township	131	35%
Orange Township	493	40%
Rapid River Township	509	43%
Springfield Township	561	47%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Kalkaska County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



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# ALICE IN KENT COUNTY

## 2015 Point-in-Time Data

**Population:** 636,369 | **Number of Households:** 237,259

**Median Household Income:** \$54,340 (state average: \$51,084)

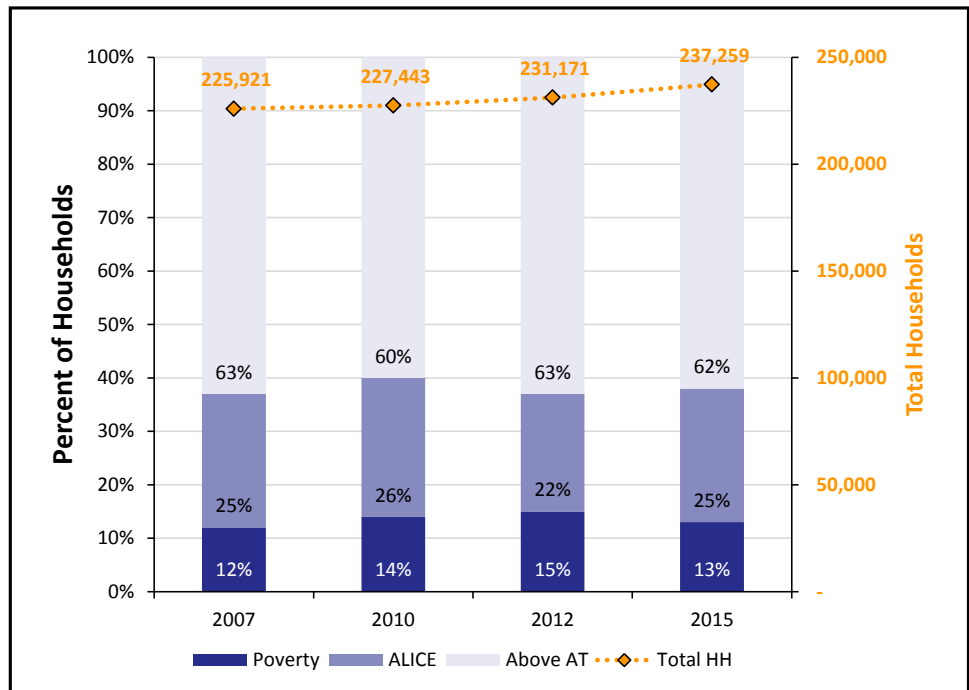
**Unemployment Rate:** 5.3% (state average: 7.2%)

**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 13% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Kent County

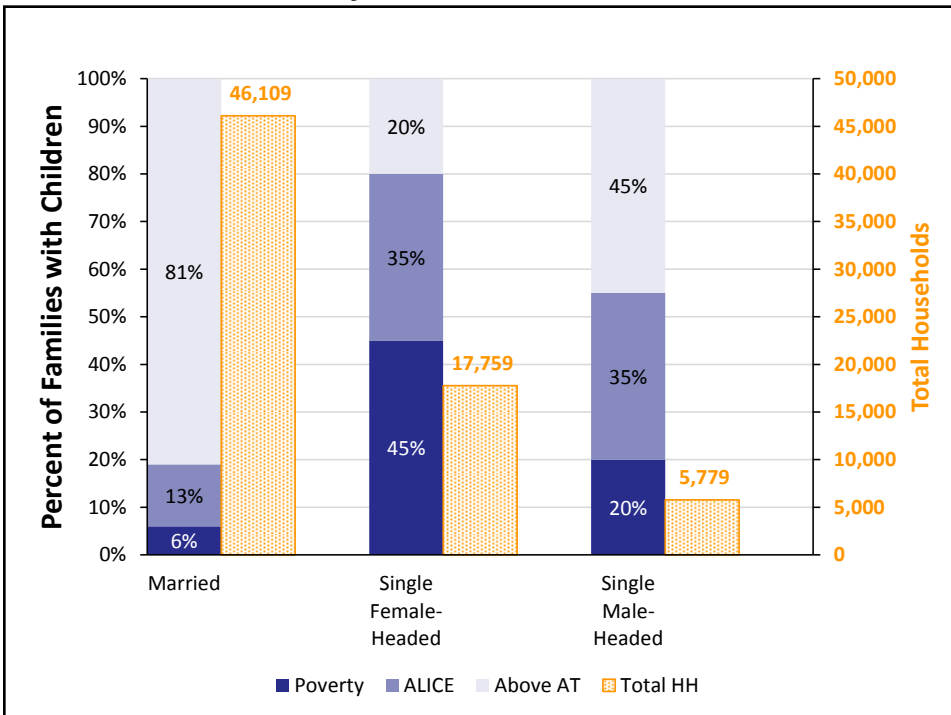
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$519	\$737
Child Care	\$-	\$1,184
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$142	\$428
Taxes	\$181	\$343
<b>Monthly Total</b>	<b>\$1,559</b>	<b>\$4,705</b>
<b>ANNUAL TOTAL</b>	<b>\$18,708</b>	<b>\$56,460</b>
<b>Hourly Wage</b>	<b>\$9.35</b>	<b>\$28.23</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Kent County families with children live below the ALICE Threshold. Though more Kent County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

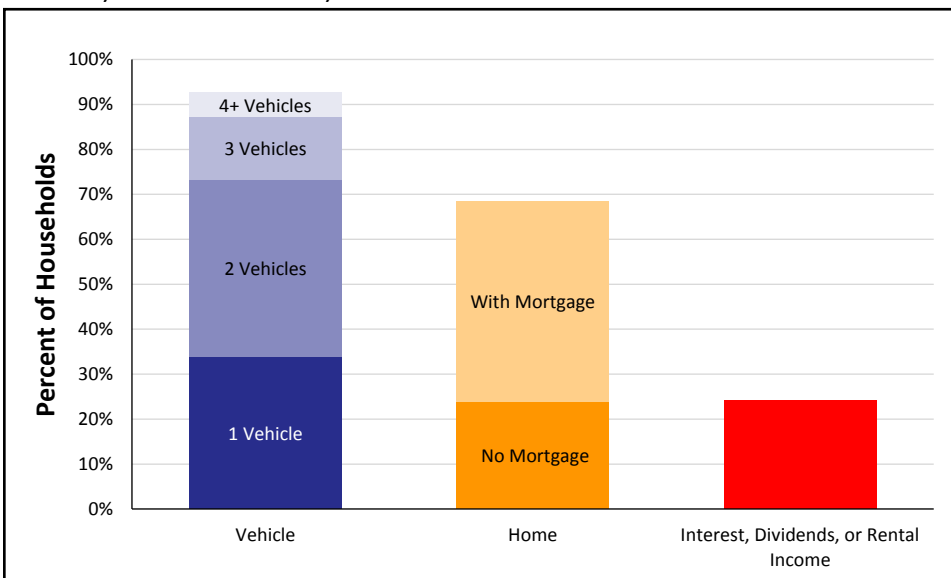
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Kent County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Kent County, 2015		
Town	Total HH	% ALICE & Poverty
Ada Township	4,626	7%
Algoma Township	3,500	22%
Alpine Township	5,338	49%
Bowne Township	1,076	26%
Byron Township	7,829	30%
Caledonia Township	4,432	24%
Cannon Township	4,752	15%
Cascade Charter Township	6,515	13%
Cedar Springs City	1,247	57%
Courtland Township	2,701	16%
East Grand Rapids City	3,974	13%
Gaines Charter Township	9,800	35%
Grand Rapids Charter Township	6,198	18%
Grand Rapids City	73,026	51%
Grandville City	6,149	35%
Grattan Township	1,459	22%
Kentwood City	19,860	43%
Lowell Charter Township	2,292	25%
Lowell City	1,428	29%
Nelson Township	1,713	26%
Oakfield Township	2,036	23%
Plainfield Charter Township	12,665	31%
Rockford City	2,255	41%
Solon Township	2,351	31%
Sparta Township	3,482	42%
Spencer Township	1,644	39%
Tyrone Township	1,658	40%
Vergennes Township	1,431	27%
Walker City	9,922	39%
Wyoming City	27,602	45%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN KEWEENAW COUNTY

## 2015 Point-in-Time Data

**Population:** 2,198 | **Number of Households:** 1,040

**Median Household Income:** \$37,813 (state average: \$51,084)

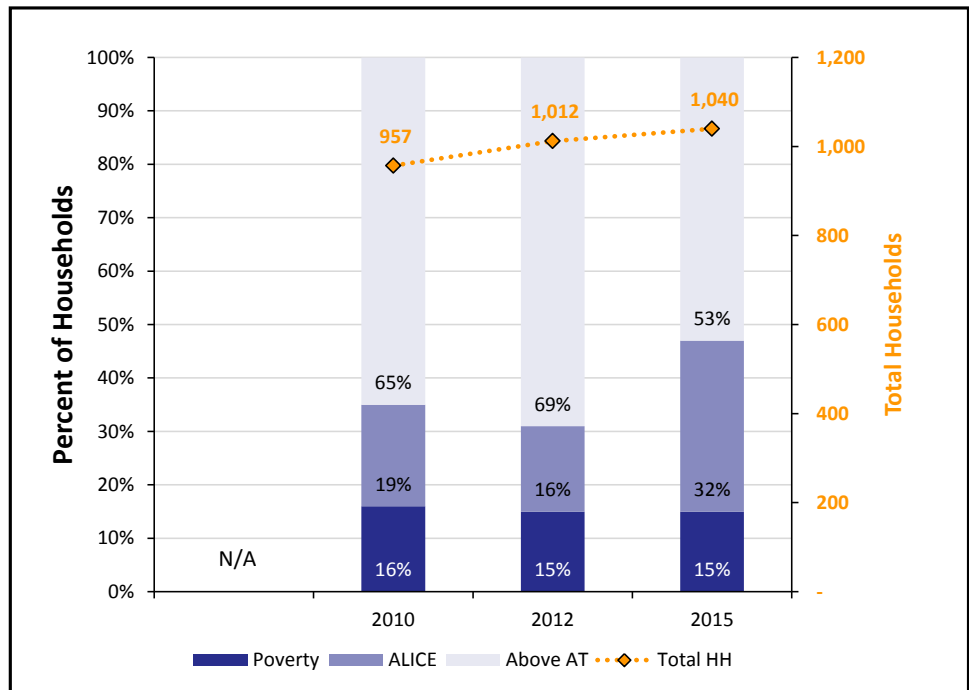
**Unemployment Rate:** 7% (state average: 7.2%)

**ALICE Households:** 32% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Keweenaw County

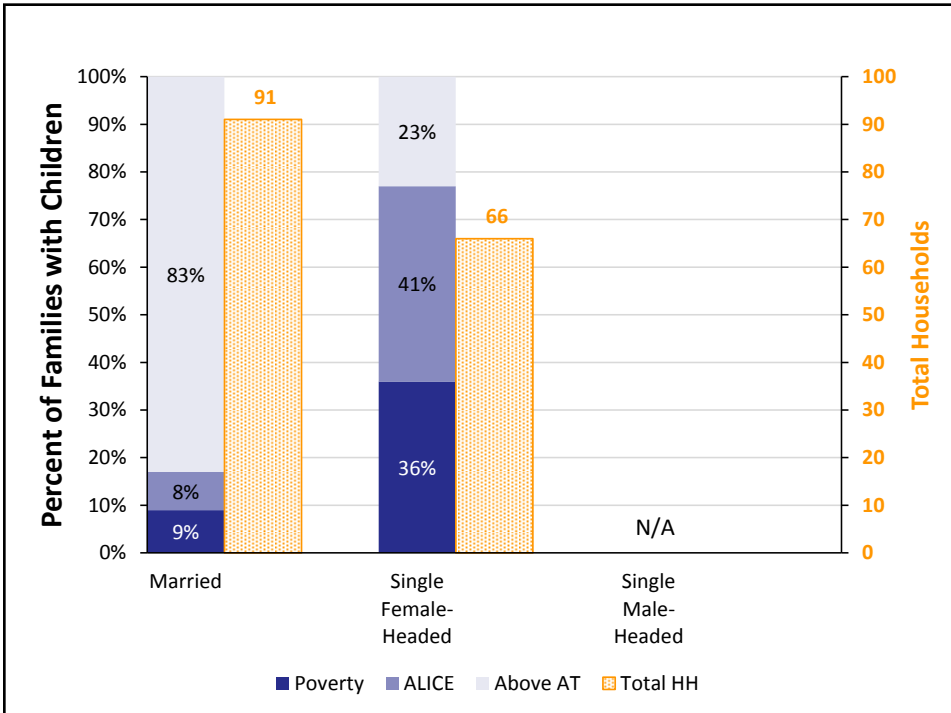
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$592	\$849
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$151	\$448
Taxes	\$198	\$391
<b>Monthly Total</b>	<b>\$1,658</b>	<b>\$4,930</b>
<b>ANNUAL TOTAL</b>	<b>\$19,896</b>	<b>\$59,160</b>
<b>Hourly Wage</b>	<b>\$9.95</b>	<b>\$29.58</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Keweenaw County families with children live below the ALICE Threshold. Though more Keweenaw County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

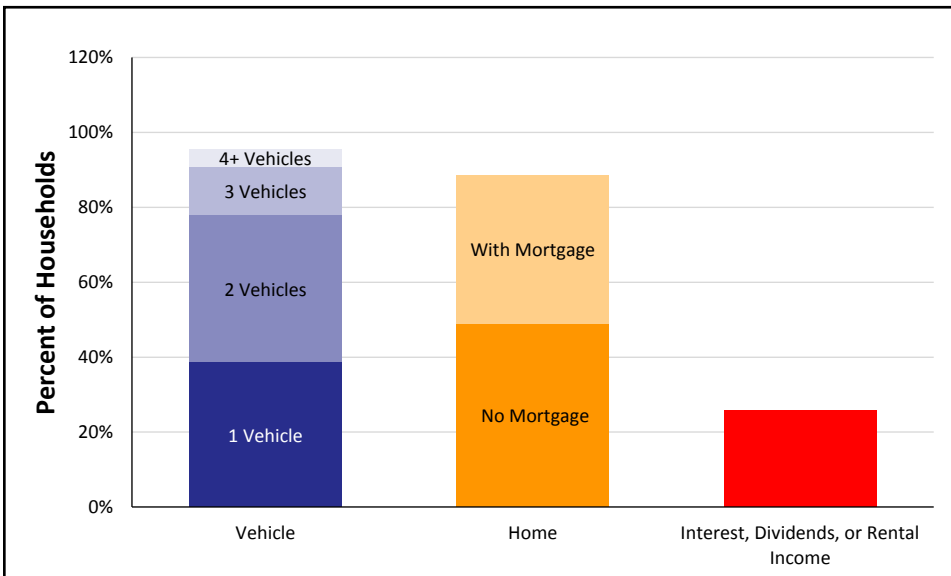
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Keweenaw County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Keweenaw County, 2015		
Town	Total HH	% ALICE & Poverty
Allouez Township	675	52%
Eagle Harbor Township	162	22%
Grant Township	104	49%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN LAKE COUNTY

## 2015 Point-in-Time Data

**Population:** 11,426 | **Number of Households:** 4,365

**Median Household Income:** \$30,439 (state average: \$51,084)

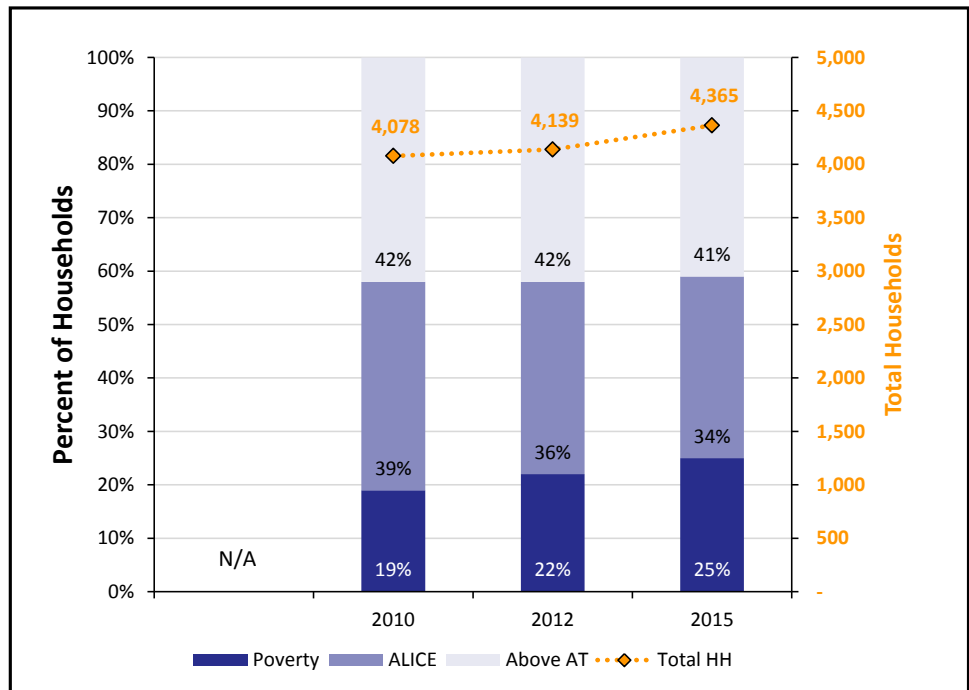
**Unemployment Rate:** 13.2% (state average: 7.2%)

**ALICE Households:** 34% (state average: 25%); **Poverty Households:** 25% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Lake County

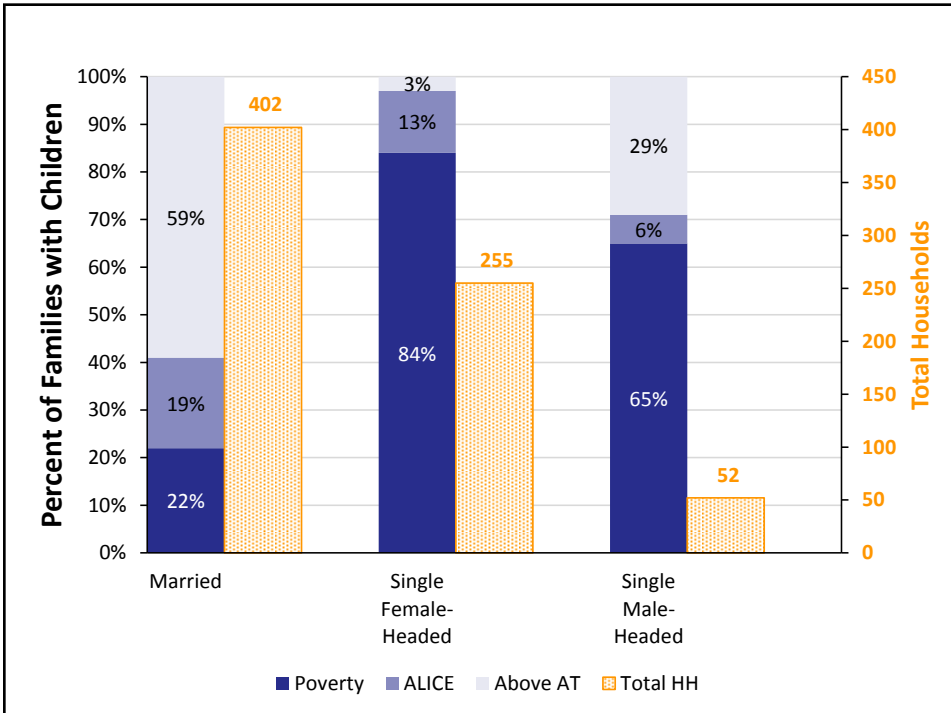
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lake County families with children live below the ALICE Threshold. Though more Lake County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

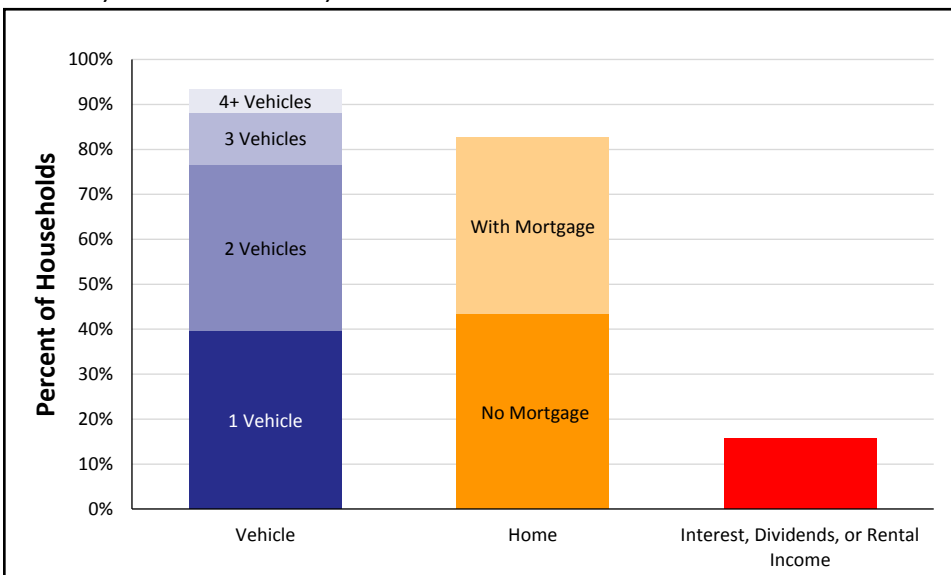
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lake County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Lake County, 2015		
Town	Total HH	% ALICE & Poverty
Chase Township	382	53%
Cherry Valley Township	177	57%
Dover Township	152	39%
Eden Township	217	70%
Elk Township	408	43%
Ellsworth Township	249	46%
Lake Township	319	44%
Newkirk Township	288	60%
Peacock Township	171	56%
Pinora Township	261	55%
Pleasant Plains Township	677	68%
Sauble Township	157	48%
Webber Township	539	77%
Yates Township	275	76%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN LAPEER COUNTY

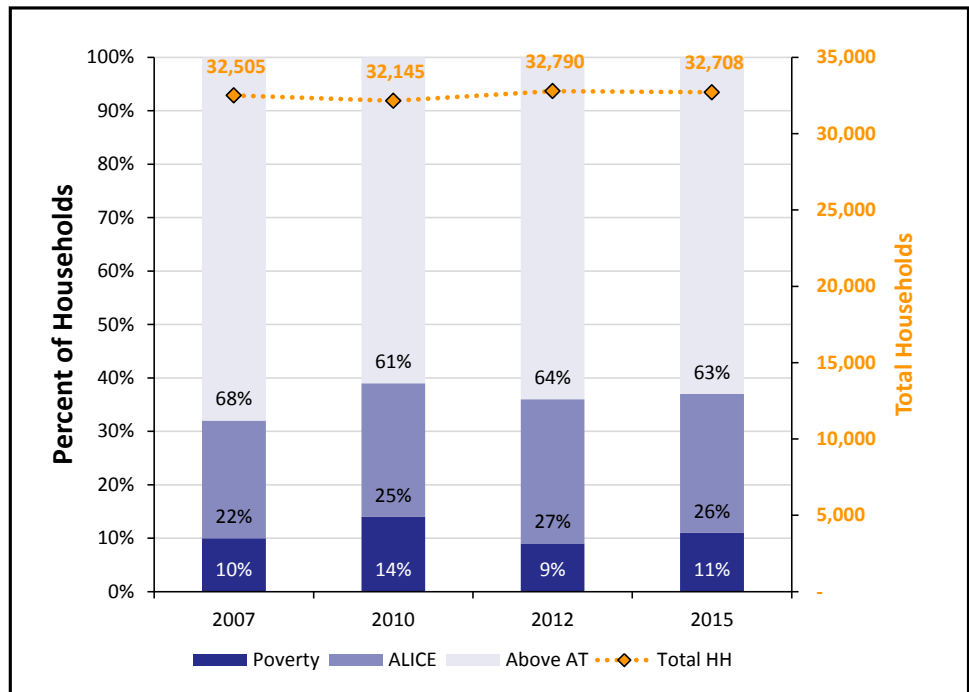
## 2015 Point-in-Time Data

**Population:** 88,373 | **Number of Households:** 32,708  
**Median Household Income:** \$57,762 (state average: \$51,084)  
**Unemployment Rate:** 6% (state average: 7.2%)  
**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Lapeer County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$510	\$846
Child Care	\$-	\$1,195
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$156	\$471
Taxes	\$209	\$444
<b>Monthly Total</b>	<b>\$1,716</b>	<b>\$5,183</b>
<b>ANNUAL TOTAL</b>	<b>\$20,592</b>	<b>\$62,196</b>
<b>Hourly Wage</b>	<b>\$10.30</b>	<b>\$31.10</b>

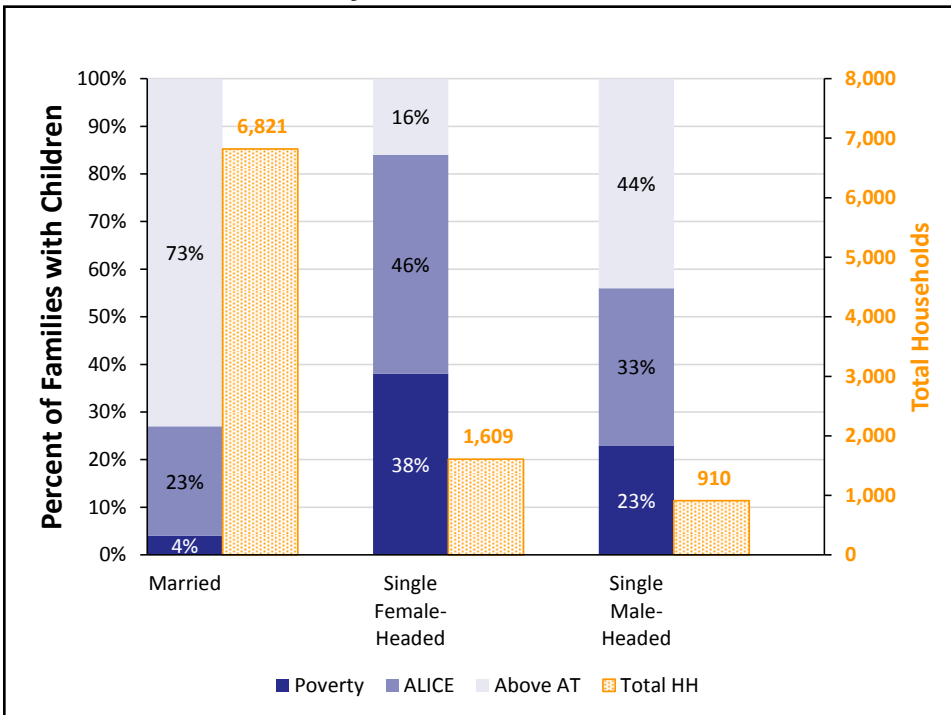
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lapeer County families with children live below the ALICE Threshold. Though more Lapeer County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

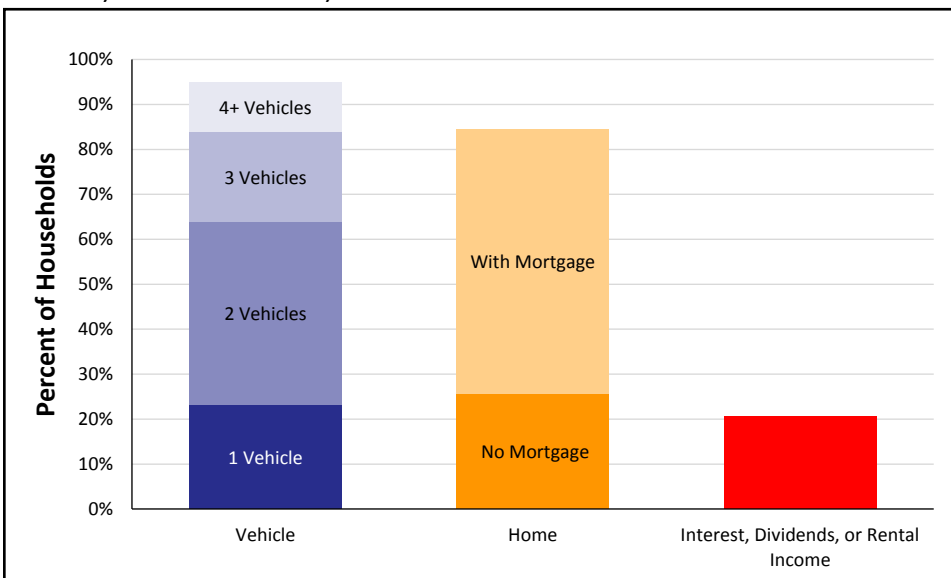
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lapeer County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Lapeer County, 2015		
Town	Total HH	% ALICE & Poverty
Almont Township	2,442	36%
Arcadia Township	1,168	37%
Attica Township	1,676	40%
Burlington Township	555	48%
Burnside Township	659	40%
Deerfield Township	1,958	38%
Dryden Township	1,786	34%
Elba Township	2,071	23%
Goodland Township	574	36%
Hadley Township	1,684	29%
Imlay City	1,427	60%
Imlay Township	1,020	35%
Lapeer City	3,391	66%
Lapeer Township	2,003	35%
Marathon Township	1,655	39%
Mayfield Township	3,029	43%
Metamora Township	1,582	31%
North Branch Township	1,377	48%
Oregon Township	2,077	27%
Rich Township	537	35%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN LEELANAU COUNTY

## 2015 Point-in-Time Data

**Population:** 21,772 | **Number of Households:** 9,234

**Median Household Income:** \$56,189 (state average: \$51,084)

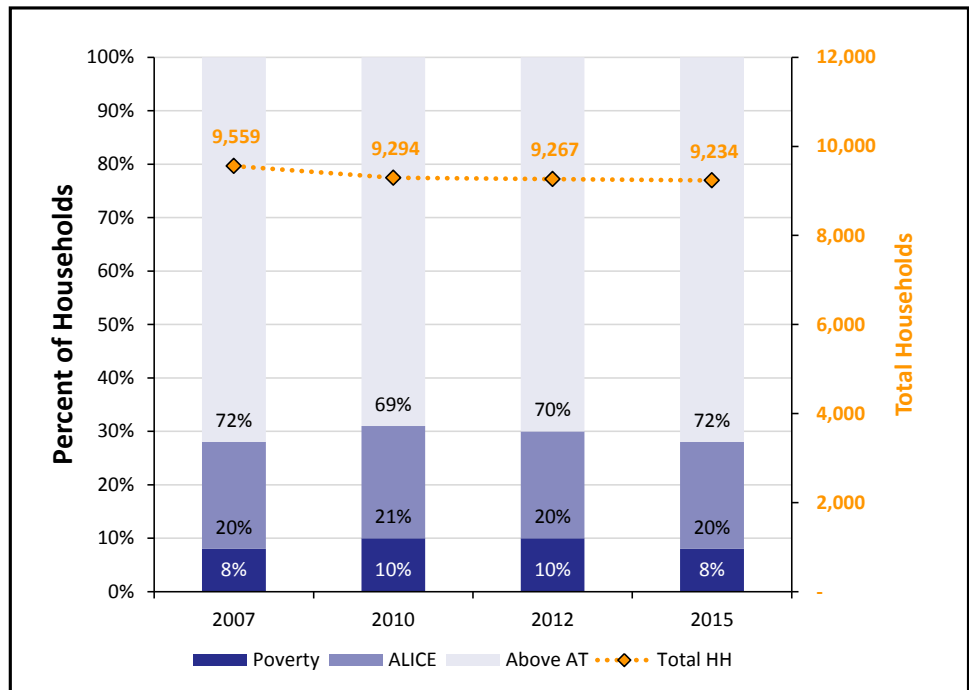
**Unemployment Rate:** 7.1% (state average: 7.2%)

**ALICE Households:** 20% (state average: 25%); **Poverty Households:** 8% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Leelanau County

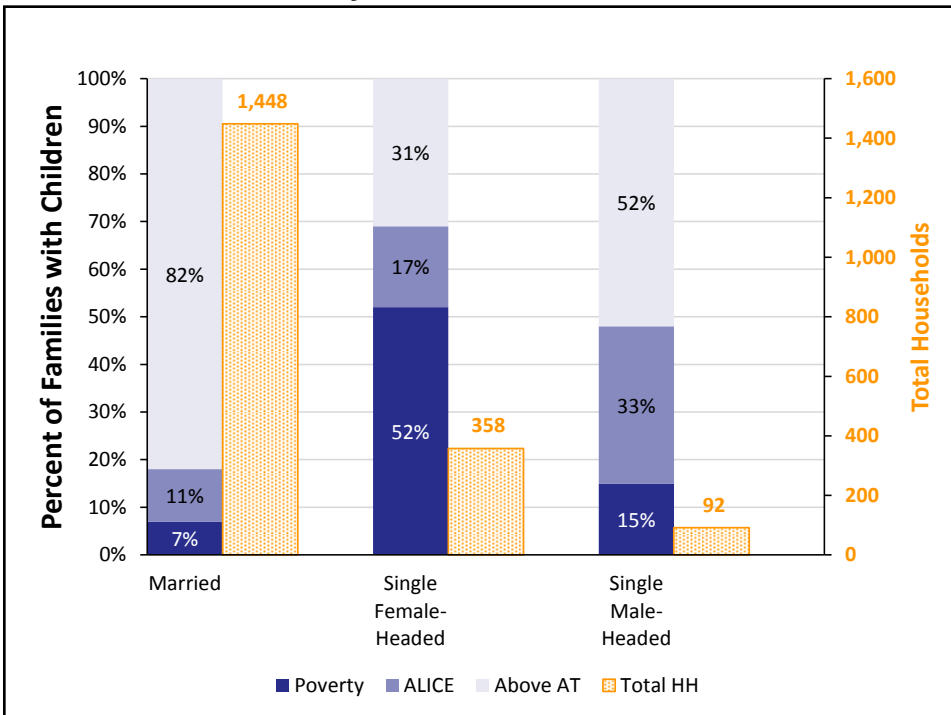
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$528	\$765
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$143	\$437
Taxes	\$183	\$365
<b>Monthly Total</b>	<b>\$1,571</b>	<b>\$4,809</b>
<b>ANNUAL TOTAL</b>	<b>\$18,852</b>	<b>\$57,708</b>
<b>Hourly Wage</b>	<b>\$9.43</b>	<b>\$28.85</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Leelanau County families with children live below the ALICE Threshold. Though more Leelanau County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

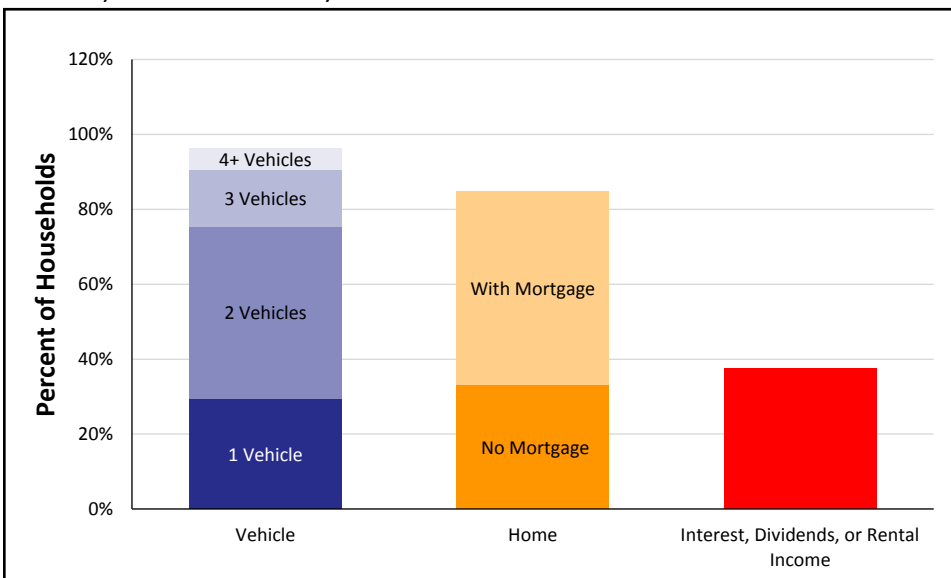
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Leelanau County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Leelanau County, 2015		
Town	Total HH	% ALICE & Poverty
Bingham Township	1,053	26%
Centerville Township	512	32%
Cleveland Township	496	33%
Elmwood Charter Township	1,892	22%
Empire Township	614	26%
Glen Arbor Township	343	23%
Kasson Township	544	36%
Leelanau Township	998	30%
Leland Township	876	29%
Solon Township	573	31%
Suttons Bay Township	1,241	34%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN LENAWEE COUNTY

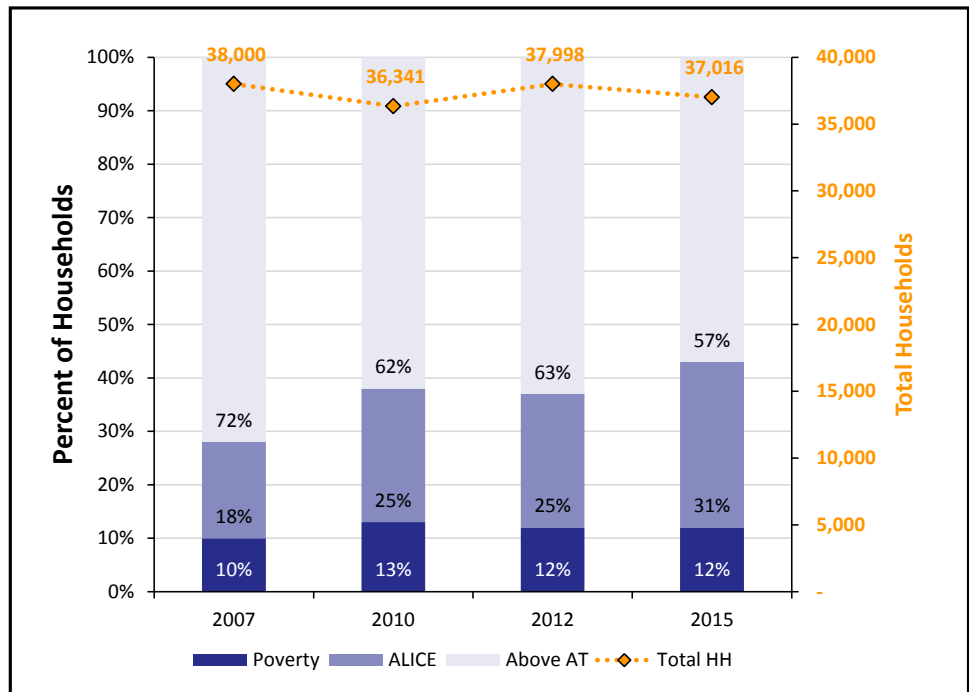
## 2015 Point-in-Time Data

**Population:** 98,573 | **Number of Households:** 37,016  
**Median Household Income:** \$48,279 (state average: \$51,084)  
**Unemployment Rate:** 5.9% (state average: 7.2%)  
**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 12% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Lenawee County

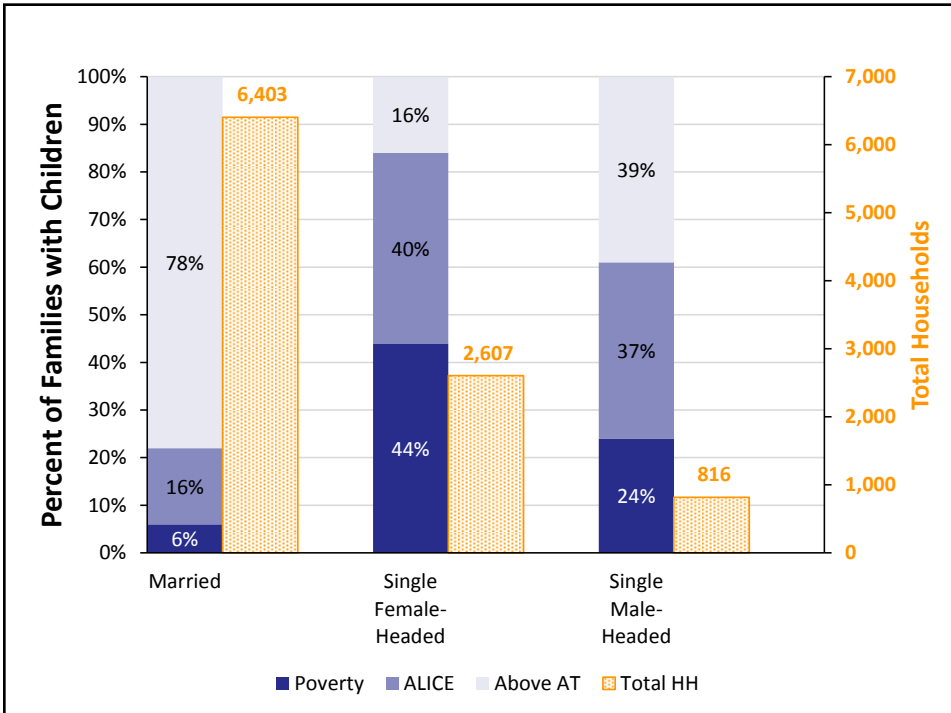
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$617	\$764
Child Care	\$-	\$1,103
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$154	\$421
Taxes	\$204	\$326
<b>Monthly Total</b>	<b>\$1,692</b>	<b>\$4,627</b>
<b>ANNUAL TOTAL</b>	<b>\$20,304</b>	<b>\$55,524</b>
<b>Hourly Wage</b>	<b>\$10.15</b>	<b>\$27.76</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Lenawee County families with children live below the ALICE Threshold. Though more Lenawee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

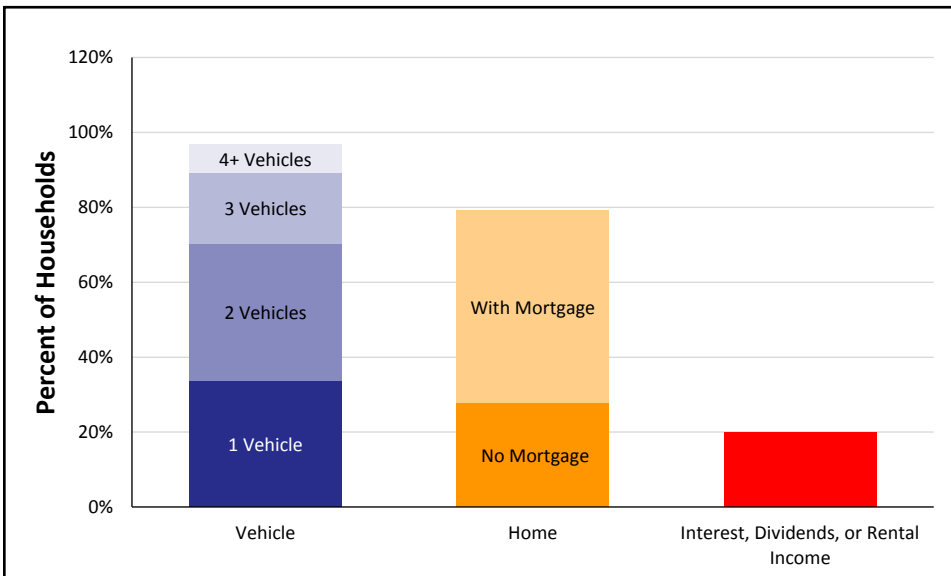
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lenawee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Lenawee County, 2015		
Town	Total HH	% ALICE & Poverty
Adrian City	7,869	61%
Adrian Township	2,591	37%
Blissfield Township	1,669	43%
Cambridge Township	2,362	34%
Clinton Township	1,344	38%
Deerfield Township	578	33%
Dover Township	711	48%
Fairfield Township	652	50%
Franklin Township	1,243	33%
Hudson City	851	45%
Hudson Township	623	49%
Macon Township	515	27%
Madison Charter Township	2,232	45%
Medina Township	415	38%
Morenci City	922	53%
Ogden Township	390	35%
Palmyra Township	787	46%
Raisin Township	2,608	28%
Ridgeway Township	642	37%
Riga Township	463	33%
Rollin Township	1,504	41%
Rome Township	639	44%
Seneca Township	450	36%
Tecumseh City	3,731	37%
Tecumseh Township	723	25%
Woodstock Township	1,450	40%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN LIVINGSTON COUNTY

## 2015 Point-in-Time Data

**Population:** 187,316 | **Number of Households:** 71,100

**Median Household Income:** \$76,455 (state average: \$51,084)

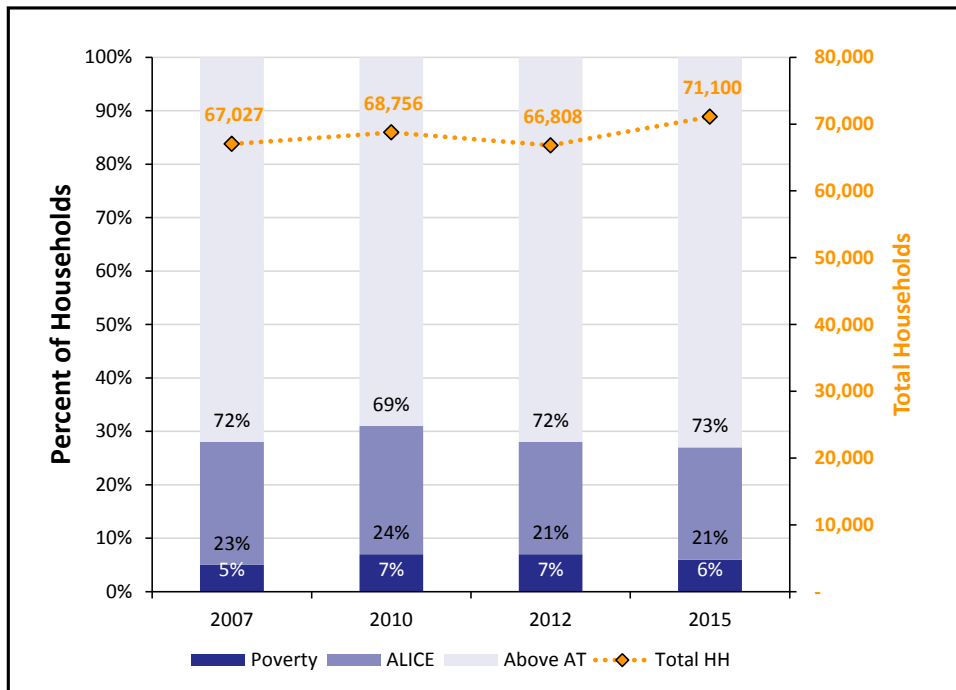
**Unemployment Rate:** 4.5% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 6% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Livingston County

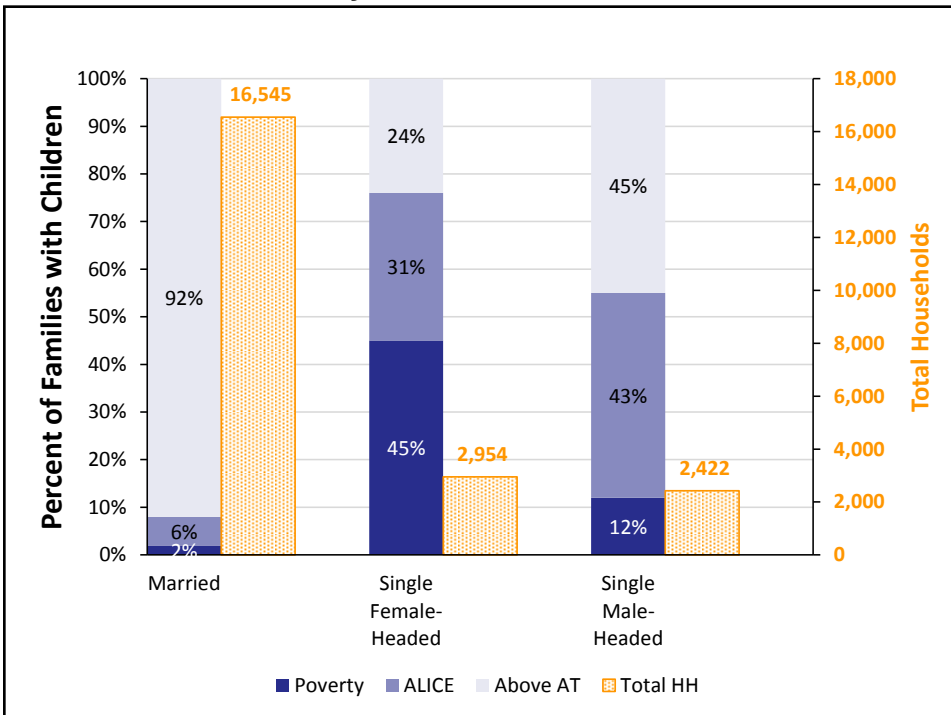
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$520	\$863
Child Care	\$-	\$1,206
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$157	\$475
Taxes	\$212	\$453
<b>Monthly Total</b>	<b>\$1,730</b>	<b>\$5,224</b>
<b>ANNUAL TOTAL</b>	<b>\$20,760</b>	<b>\$62,688</b>
<b>Hourly Wage</b>	<b>\$10.38</b>	<b>\$31.34</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Livingston County families with children live below the ALICE Threshold. Though more Livingston County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

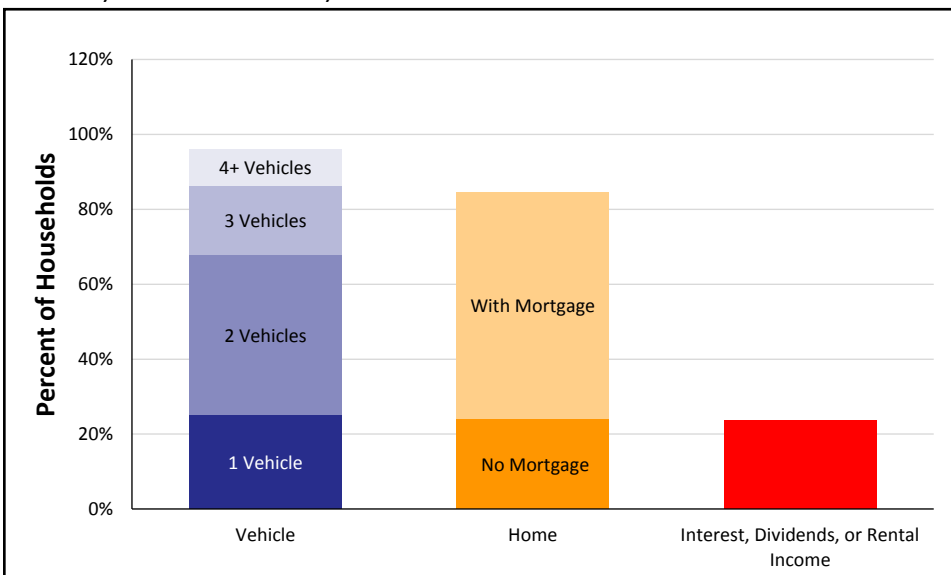
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Livingston County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Livingston County, 2015		
Town	Total HH	% ALICE & Poverty
Brighton City	3,705	38%
Brighton Township	6,521	17%
Cohoctah Township	1,238	28%
Conway Township	1,092	29%
Deerfield Township	1,538	23%
Genoa Township	7,886	28%
Green Oak Township	6,870	28%
Hamburg Township	8,184	23%
Handy Township	3,006	40%
Hartland Township	5,139	22%
Howell City	4,085	54%
Howell Township	2,565	34%
Iosco Township	1,263	16%
Marion Township	3,565	19%
Oceola Township	4,415	16%
Putnam Township	3,183	29%
Tyrone Township	3,457	23%
Unadilla Township	1,268	34%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN LUCE COUNTY

## 2015 Point-in-Time Data

**Population:** 6,477 | **Number of Households:** 2,377

**Median Household Income:** \$37,088 (state average: \$51,084)

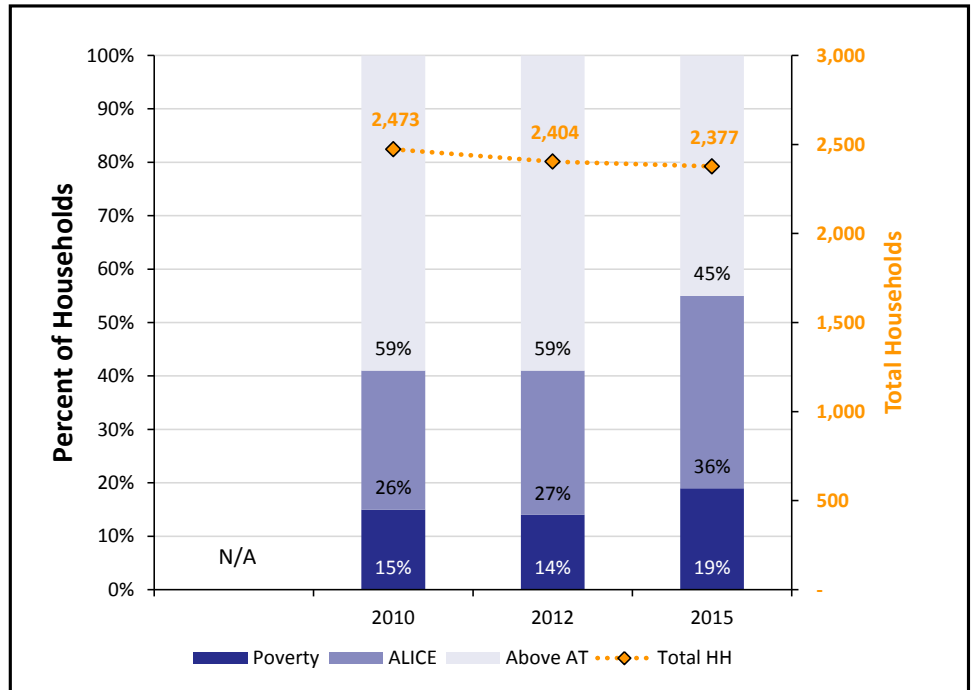
**Unemployment Rate:** 11.6% (state average: 7.2%)

**ALICE Households:** 36% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Luce County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,363
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$439
Taxes	\$165	\$368
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,826</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$57,912</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$28.96</b>

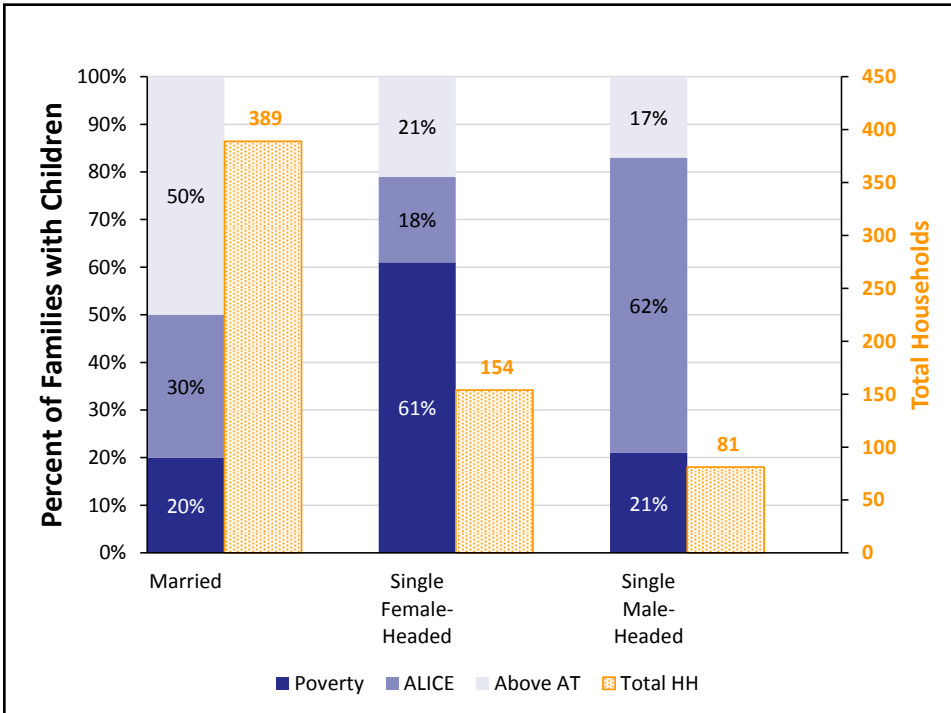
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Luce County families with children live below the ALICE Threshold. Though more Luce County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

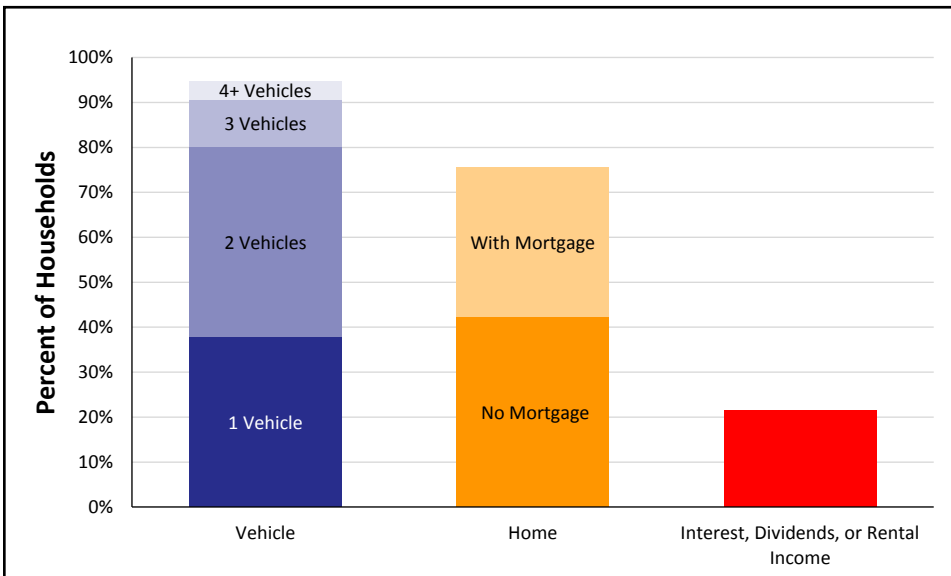


Luce County, 2015		
Town	Total HH	% ALICE & Poverty
Lakefield Township	449	49%
McMillan Township	1,193	64%
Pentland Township	641	44%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Luce County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MACKINAC COUNTY

## 2015 Point-in-Time Data

**Population:** 11,044 | **Number of Households:** 5,209

**Median Household Income:** \$38,434 (state average: \$51,084)

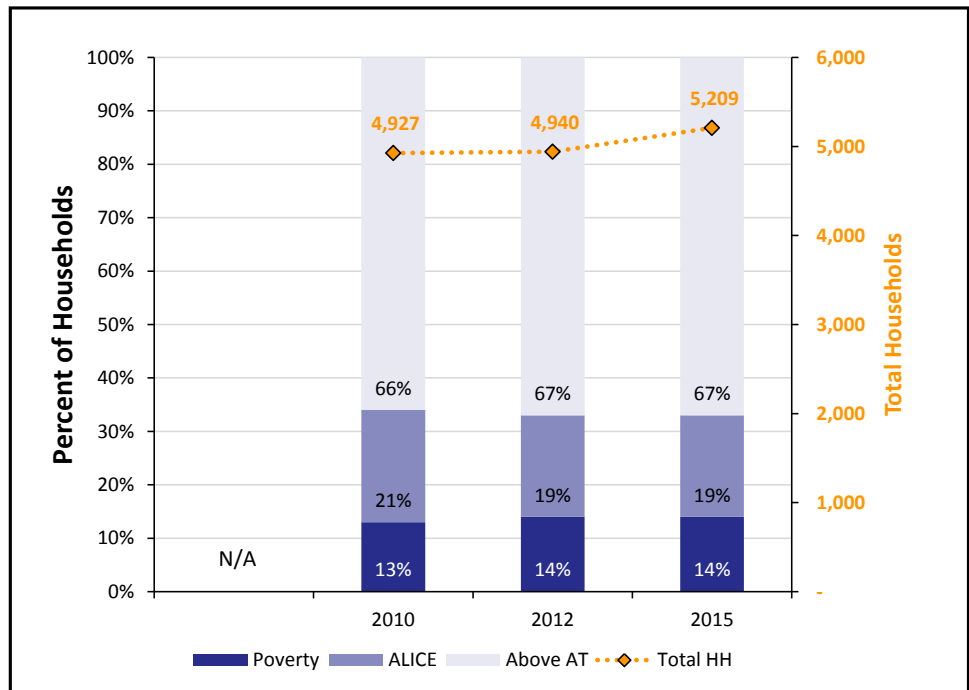
**Unemployment Rate:** 12.5% (state average: 7.2%)

**ALICE Households:** 19% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Mackinac County

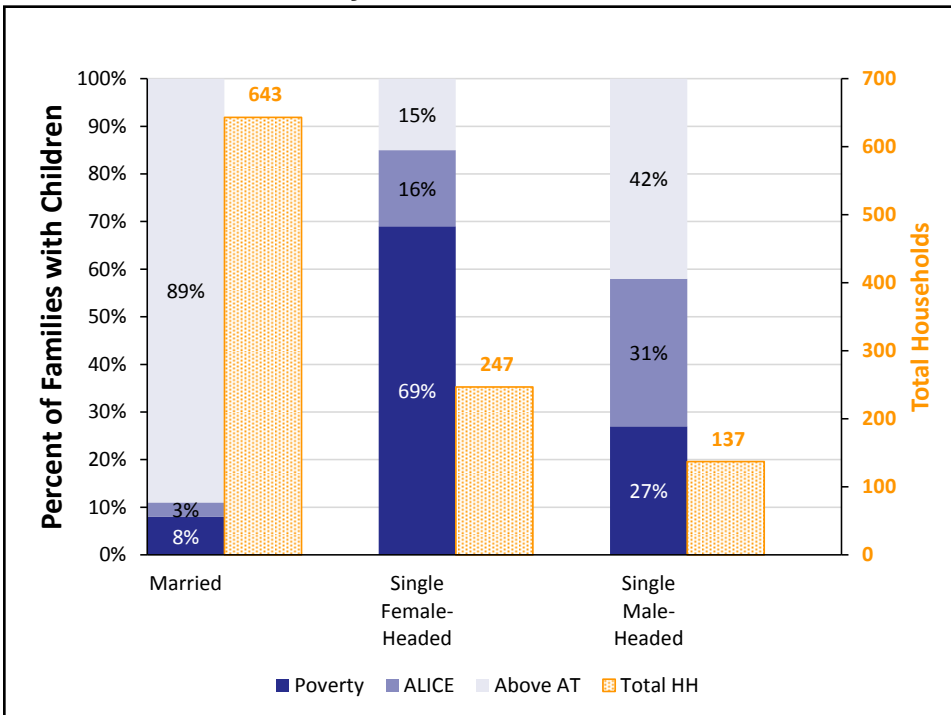
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$790
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$364
Taxes	\$165	\$195
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,005</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$48,060</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$24.03</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Mackinac County families with children live below the ALICE Threshold. Though more Mackinac County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

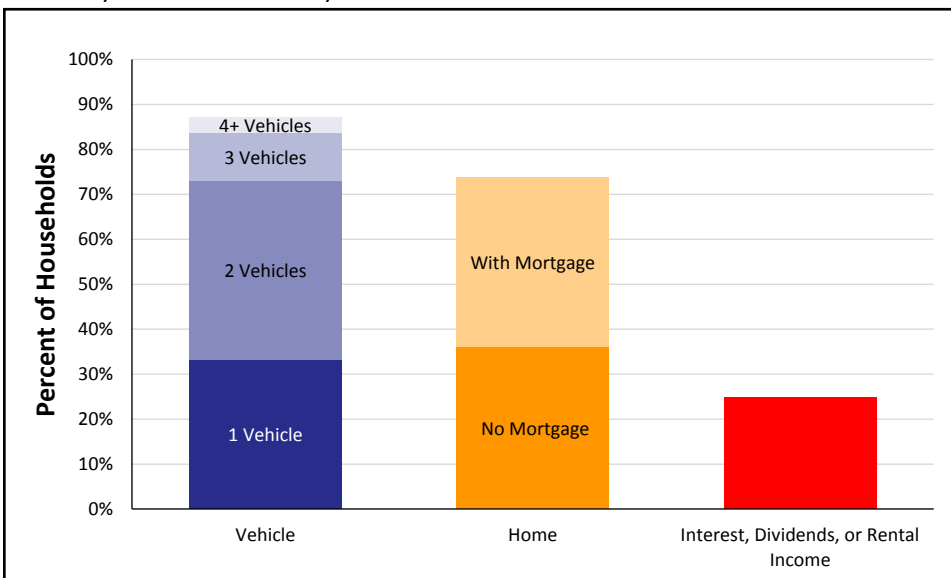
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Mackinac County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Mackinac County, 2015		
Town	Total HH	% ALICE & Poverty
Brevort Township	222	31%
Clark Township	974	30%
Garfield Township	517	34%
Mackinac Island City	296	23%
Marquette Township	327	28%
Moran Township	410	23%
Newton Township	204	52%
Portage Township	405	31%
St. Ignace City	1,205	39%
St. Ignace Township	420	36%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MACOMB COUNTY

## 2015 Point-in-Time Data

**Population:** 864,840 | **Number of Households:** 341,532

**Median Household Income:** \$54,640 (state average: \$51,084)

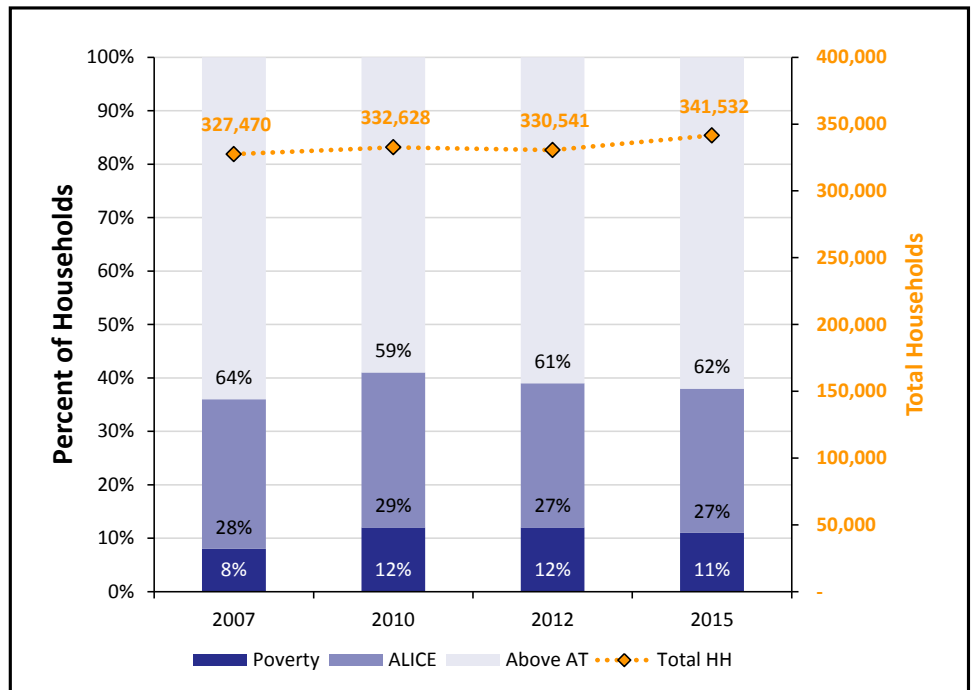
**Unemployment Rate:** 6.6% (state average: 7.2%)

**ALICE Households:** 27% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Macomb County

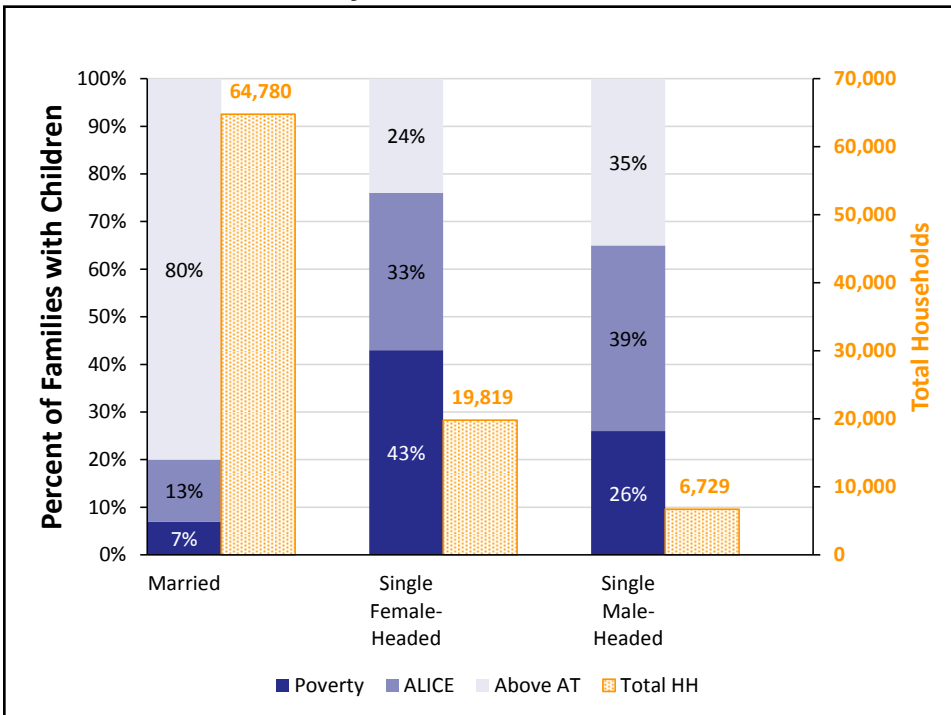
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$510	\$846
Child Care	\$-	\$1,318
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$156	\$487
Taxes	\$209	\$482
<b>Monthly Total</b>	<b>\$1,716</b>	<b>\$5,360</b>
<b>ANNUAL TOTAL</b>	<b>\$20,592</b>	<b>\$64,320</b>
<b>Hourly Wage</b>	<b>\$10.30</b>	<b>\$32.16</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Macomb County families with children live below the ALICE Threshold. Though more Macomb County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

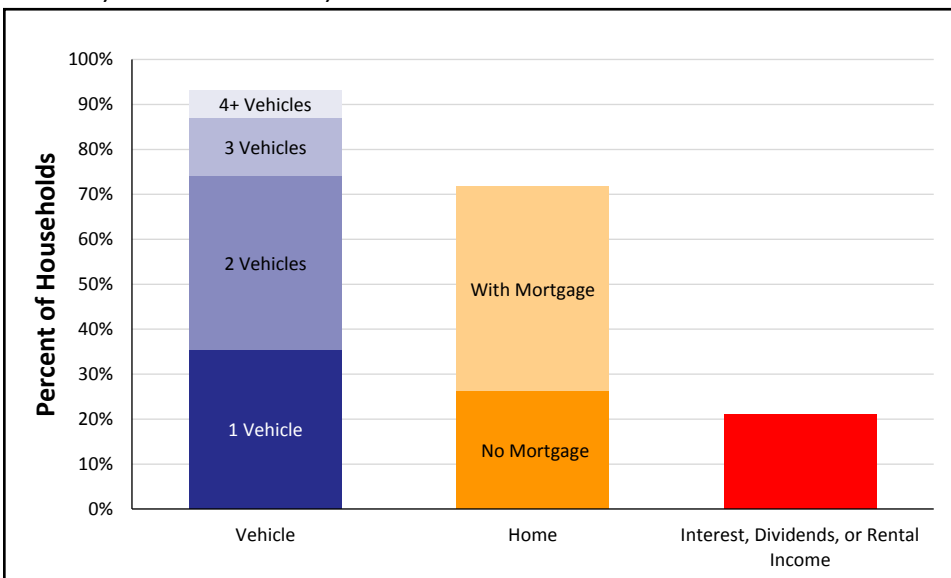
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Macomb County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Macomb County, 2015		
Town	Total HH	% ALICE & Poverty
Armada Township	1,980	28%
Bruce Township	3,075	23%
Center Line City	3,694	61%
Chesterfield Township	16,710	31%
Clinton Charter Township	42,792	44%
Eastpointe City	12,305	54%
Fraser City	6,181	41%
Harrison Charter Township	11,076	39%
Lenox Township	3,175	32%
Macomb Township	27,989	18%
Memphis City	340	51%
Mount Clemens City	6,645	58%
New Baltimore City	4,523	27%
Ray Township	1,556	30%
Richmond City	2,262	50%
Richmond Township	1,251	24%
Roseville City	19,772	54%
Shelby Charter Township	29,464	30%
St. Clair Shores City	26,808	39%
Sterling Heights City	49,444	36%
Utica City	2,191	42%
Warren City	53,493	49%
Washington Township	9,602	26%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN MANISTEE COUNTY

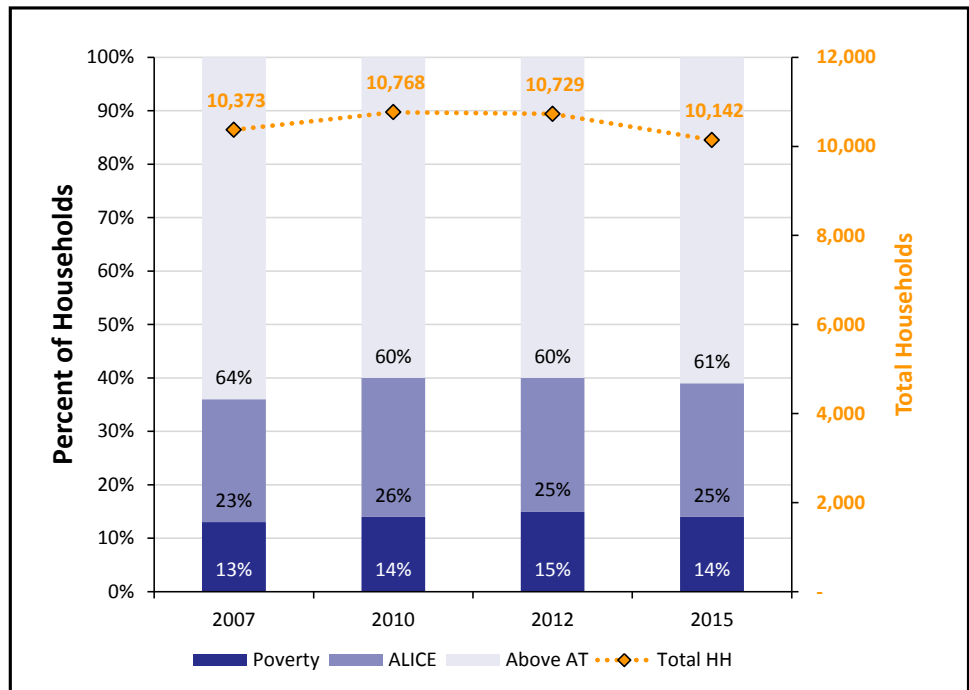
## 2015 Point-in-Time Data

**Population:** 24,536 | **Number of Households:** 10,142  
**Median Household Income:** \$41,395 (state average: \$51,084)  
**Unemployment Rate:** 11.5% (state average: 7.2%)  
**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Manistee County

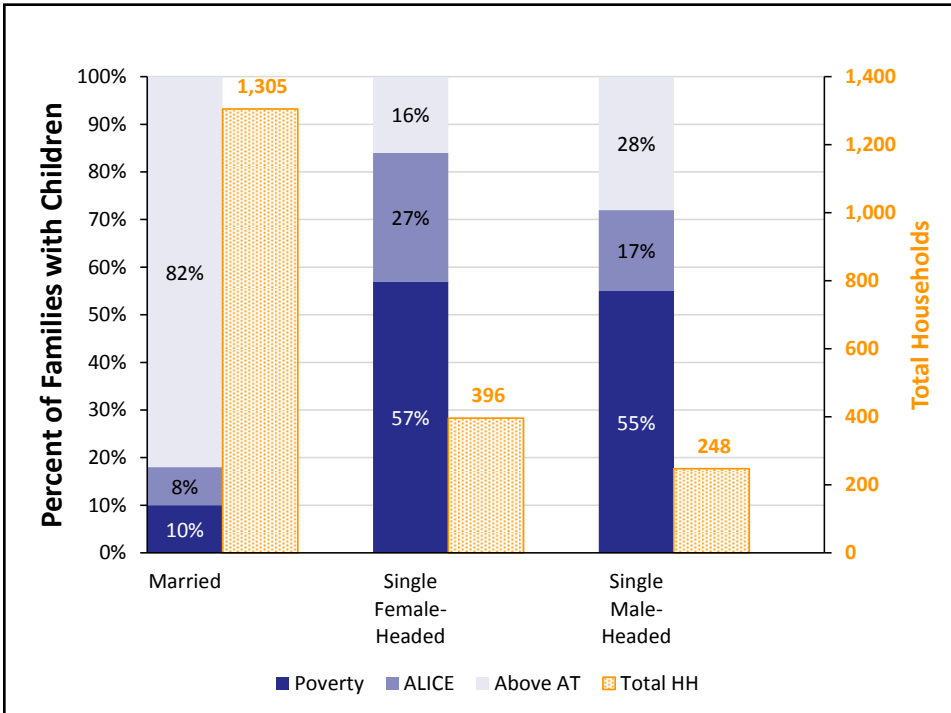
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,046
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$397
Taxes	\$165	\$272
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,371</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$52,452</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$26.23</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Manistee County families with children live below the ALICE Threshold. Though more Manistee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

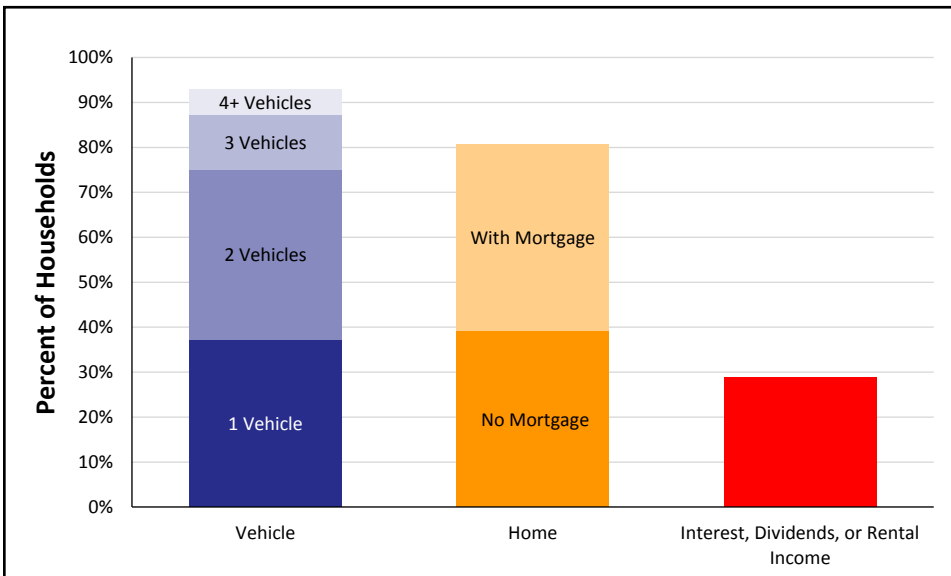


Manistee County, 2015		
Town	Total HH	% ALICE & Poverty
Arcadia Township	284	27%
Bear Lake Township	721	31%
Brown Township	277	31%
Cleon Township	409	40%
Dickson Township	432	45%
Filer Charter Township	1,043	29%
Manistee City	2,807	45%
Manistee Township	1,234	31%
Maple Grove Township	542	47%
Marilla Township	137	38%
Norman Township	655	55%
Onkama Township	615	32%
Pleasanton Township	334	28%
Springdale Township	309	49%
Stronach Township	343	41%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Manistee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MARQUETTE COUNTY

## 2015 Point-in-Time Data

**Population:** 67,215 | **Number of Households:** 25,498

**Median Household Income:** \$48,259 (state average: \$51,084)

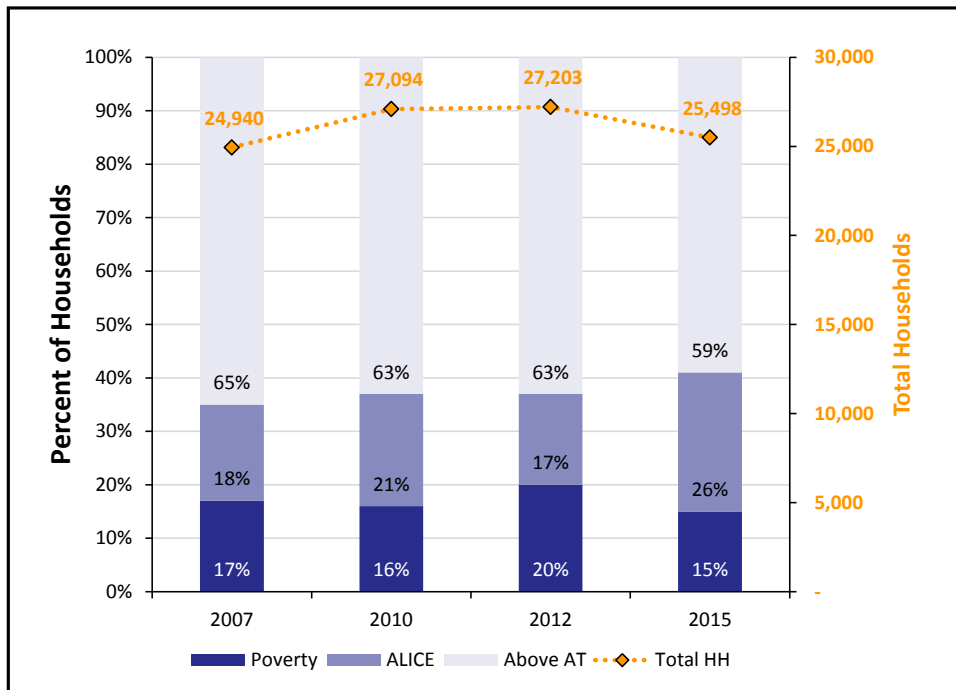
**Unemployment Rate:** 6.8% (state average: 7.2%)

**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Marquette County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$476	\$691
Child Care	\$-	\$1,197
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$136	\$423
Taxes	\$171	\$332
<b>Monthly Total</b>	<b>\$1,500</b>	<b>\$4,656</b>
<b>ANNUAL TOTAL</b>	<b>\$18,000</b>	<b>\$55,872</b>
<b>Hourly Wage</b>	<b>\$9.00</b>	<b>\$27.94</b>

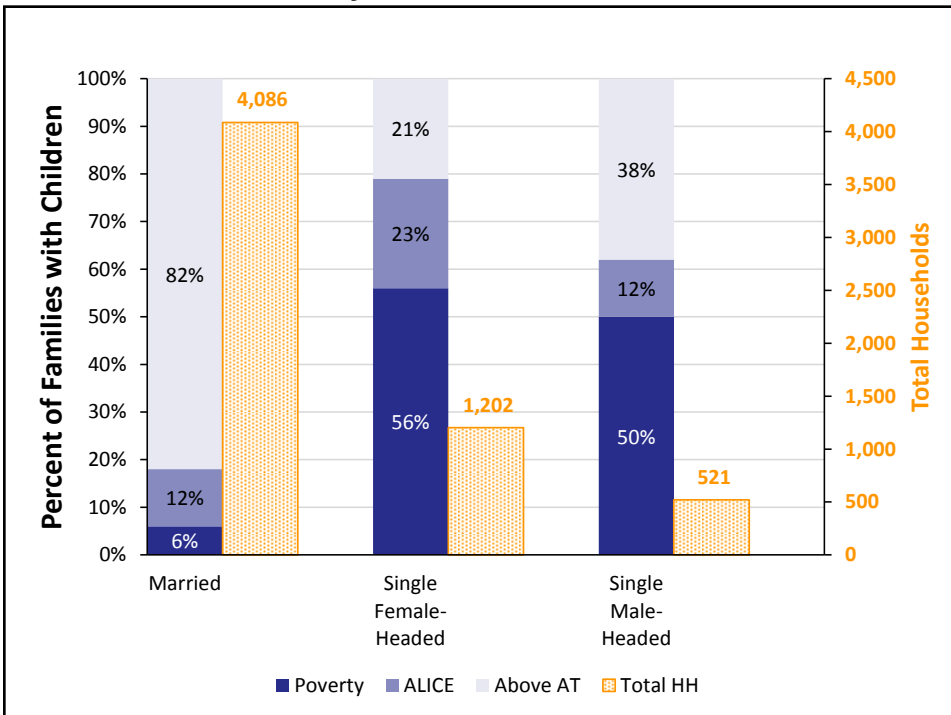
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Marquette County families with children live below the ALICE Threshold. Though more Marquette County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

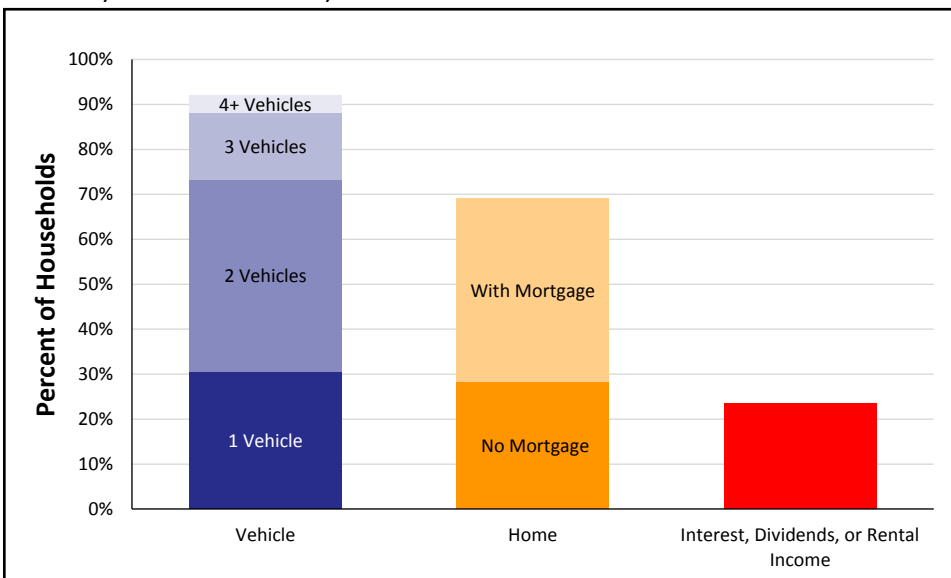
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Marquette County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Marquette County, 2015		
Town	Total HH	% ALICE & Poverty
Champion Township	129	50%
Chocolatey Charter Township	2,341	36%
Ely Township	778	30%
Forsyth Township	2,496	49%
Humboldt Township	206	39%
Ishpeming City	2,747	54%
Ishpeming Township	1,429	35%
Marquette Charter Township	1,695	34%
Marquette City	7,852	55%
Michigamme Township	145	41%
Negaunee City	1,858	42%
Negaunee Township	1,097	24%
Powell Township	215	38%
Republic Township	432	49%
Richmond Township	335	48%
Sands Township	987	30%
Skandia Township	377	49%
Tilden Township	456	26%
Wells Township	104	59%
West Branch Township	655	55%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MASON COUNTY

## 2015 Point-in-Time Data

**Population:** 28,711 | **Number of Households:** 12,248

**Median Household Income:** \$42,024 (state average: \$51,084)

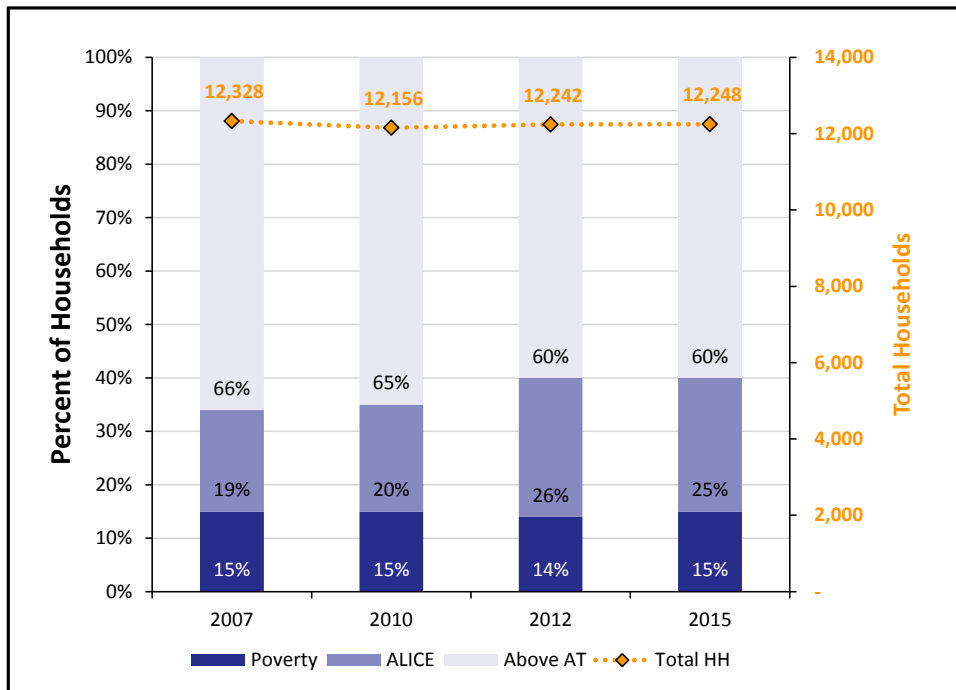
**Unemployment Rate:** 10.7% (state average: 7.2%)

**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Mason County

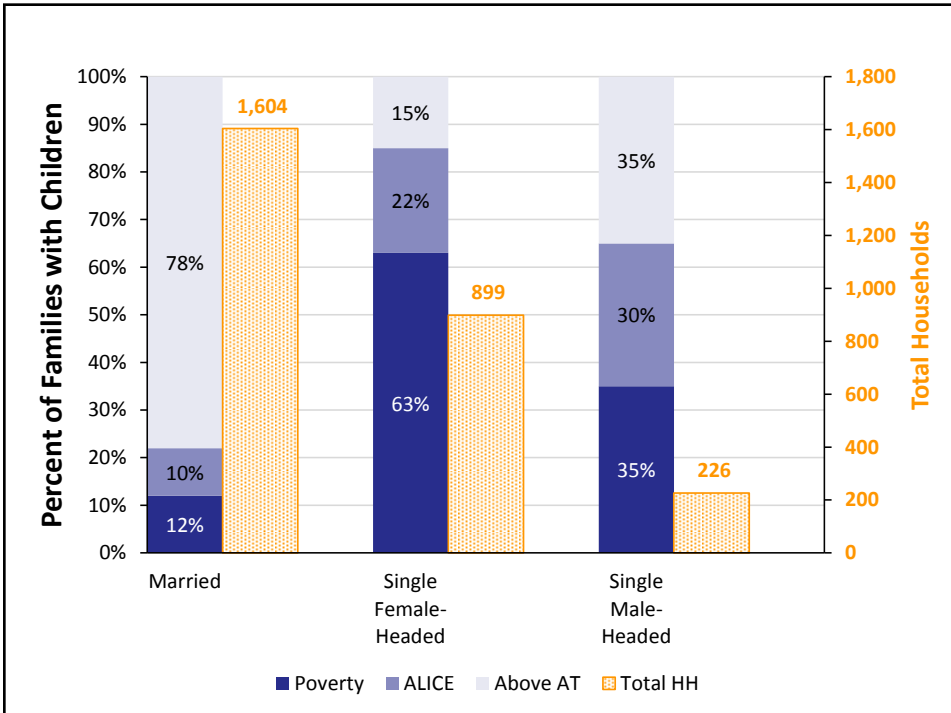
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$459	\$658
Child Care	\$-	\$900
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$134	\$380
Taxes	\$167	\$232
<b>Monthly Total</b>	<b>\$1,477</b>	<b>\$4,183</b>
<b>ANNUAL TOTAL</b>	<b>\$17,724</b>	<b>\$50,196</b>
<b>Hourly Wage</b>	<b>\$8.86</b>	<b>\$25.10</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Mason County families with children live below the ALICE Threshold. Though more Mason County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

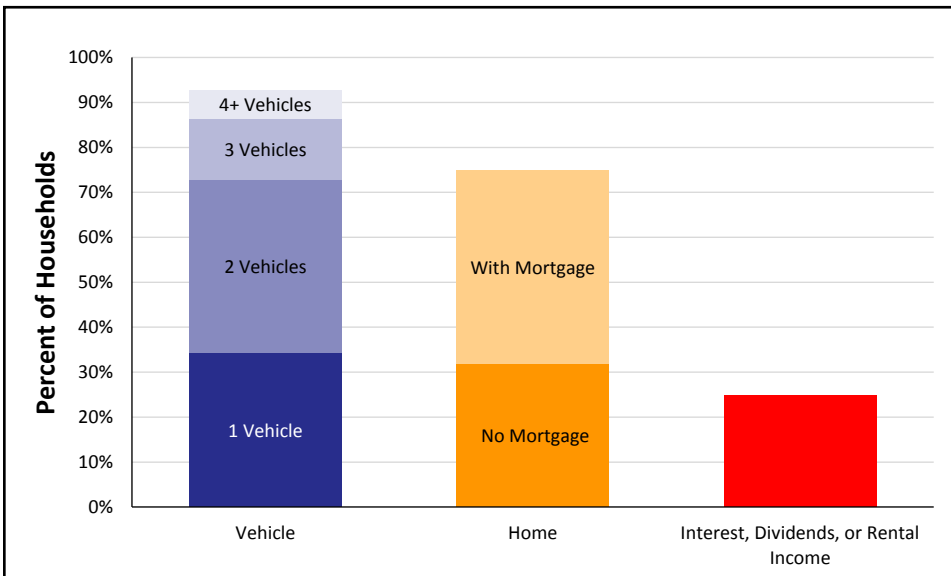
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Mason County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Mason County, 2015		
Town	Total HH	% ALICE & Poverty
Amber Township	1,092	36%
Branch Township	591	53%
Custer Township	531	38%
Eden Township	226	43%
Free Soil Township	361	40%
Grant Township	355	33%
Hamlin Township	1,542	27%
Logan Township	149	37%
Ludington City	3,668	49%
Pere Marquette Charter Township	933	30%
Riverton Township	450	32%
Scottville City	450	48%
Sheridan Township	490	43%
Sherman Township	448	42%
Summit Township	398	34%
Victory Township	494	30%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MECOSTA COUNTY

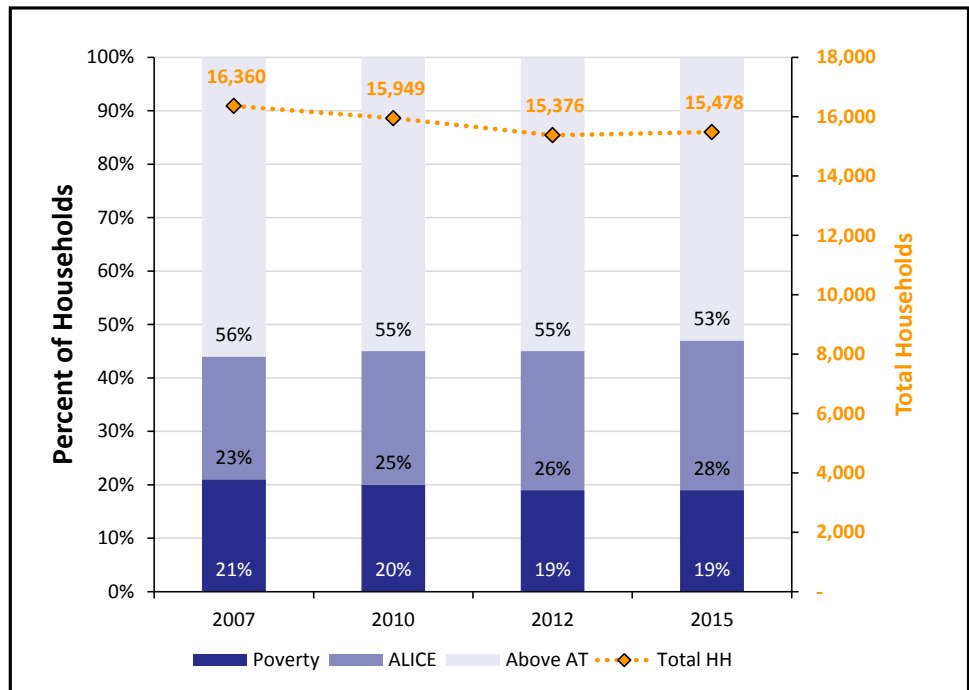
## 2015 Point-in-Time Data

**Population:** 43,301 | **Number of Households:** 15,478  
**Median Household Income:** \$41,889 (state average: \$51,084)  
**Unemployment Rate:** 12.2% (state average: 7.2%)  
**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Mecosta County

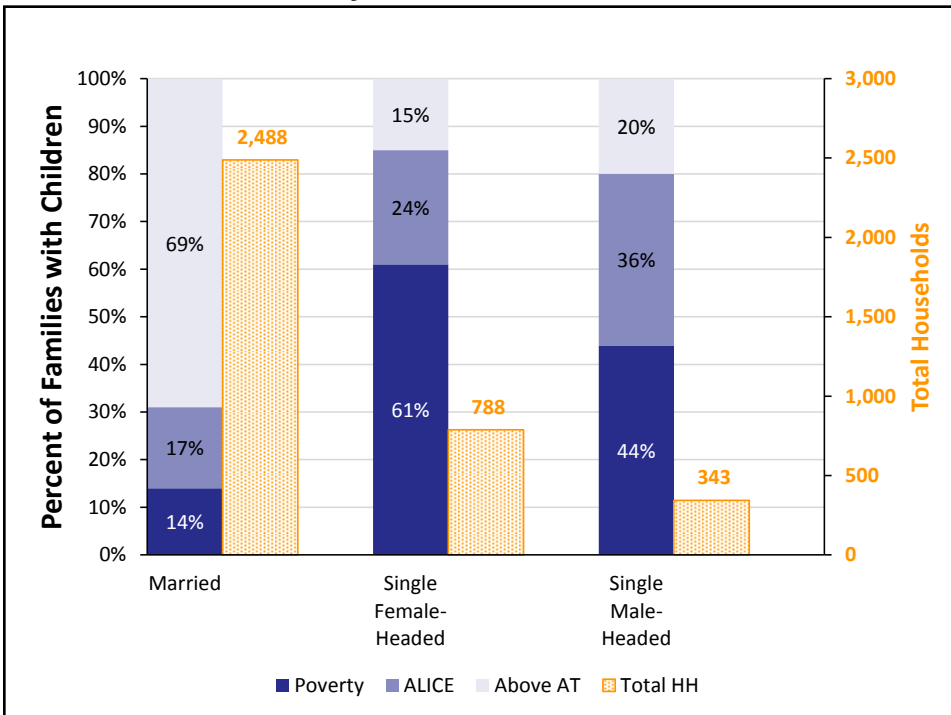
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$468	\$643
Child Care	\$-	\$1,073
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$135	\$401
Taxes	\$169	\$280
<b>Monthly Total</b>	<b>\$1,489</b>	<b>\$4,410</b>
<b>ANNUAL TOTAL</b>	<b>\$17,868</b>	<b>\$52,920</b>
<b>Hourly Wage</b>	<b>\$8.93</b>	<b>\$26.46</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Mecosta County families with children live below the ALICE Threshold. Though more Mecosta County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

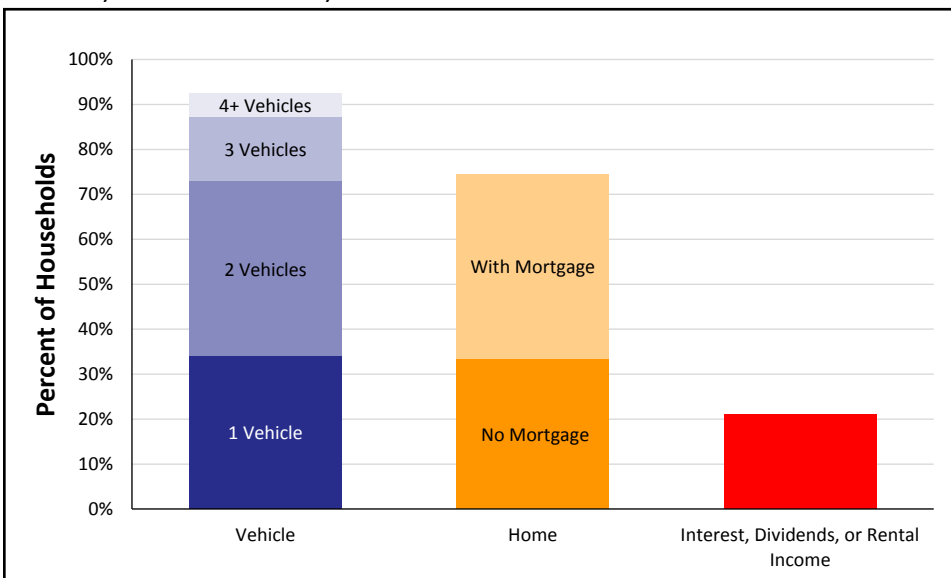
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Mecosta County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Mecosta County, 2015		
Town	Total HH	% ALICE & Poverty
Aetna Township	861	56%
Austin Township	525	36%
Big Rapids Charter Township	1,715	46%
Big Rapids City	2,966	62%
Chippewa Township	511	36%
Colfax Township	799	35%
Deerfield Township	594	51%
Fork Township	636	62%
Grant Township	261	42%
Green Charter Township	1,162	44%
Hinton Township	360	38%
Martiny Township	649	48%
Mecosta Township	1,076	47%
Millbrook Township	387	59%
Morton Township	1,897	35%
Sheridan Township	550	39%
Wheatland Township	529	46%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MENOMINEE COUNTY

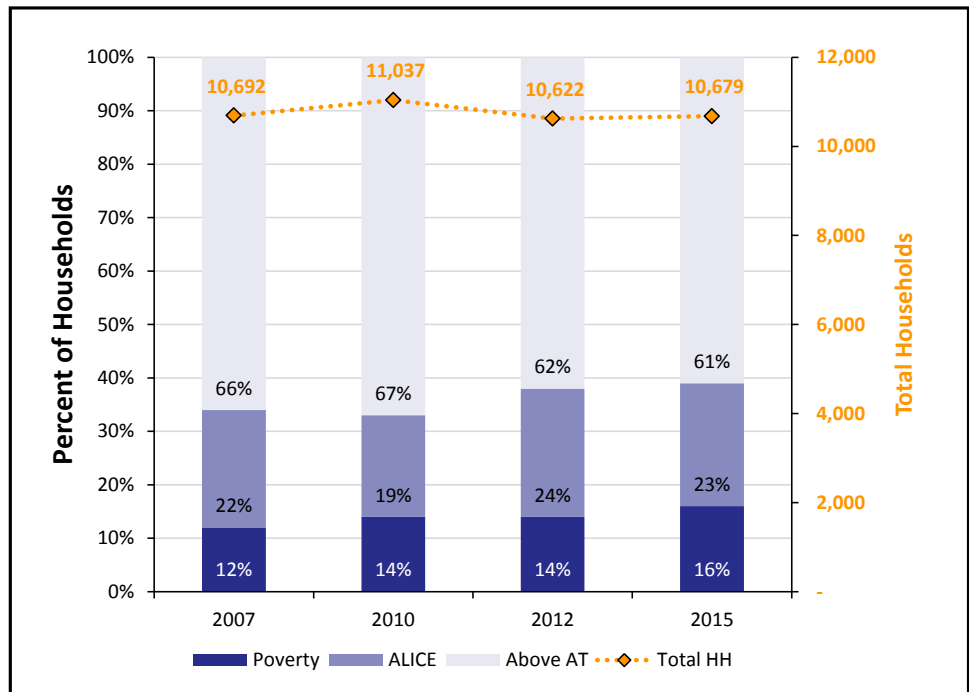
## 2015 Point-in-Time Data

**Population:** 23,717 | **Number of Households:** 10,679  
**Median Household Income:** \$40,373 (state average: \$51,084)  
**Unemployment Rate:** 8.5% (state average: 7.2%)  
**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Menominee County

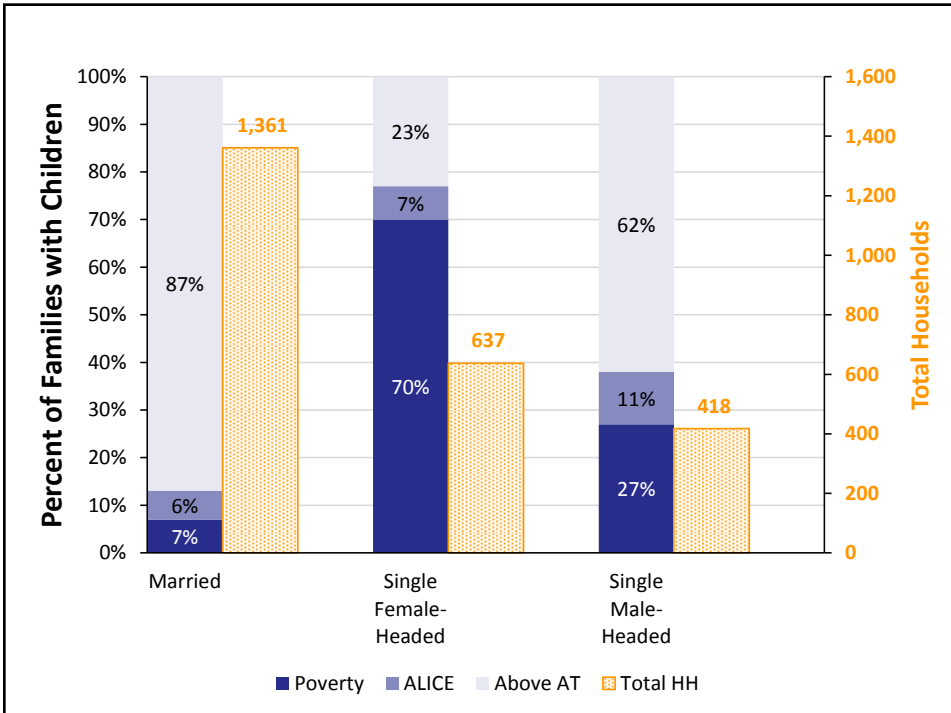
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,030
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$395
Taxes	\$165	\$267
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,348</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$52,176</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$26.09</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Menominee County families with children live below the ALICE Threshold. Though more Menominee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

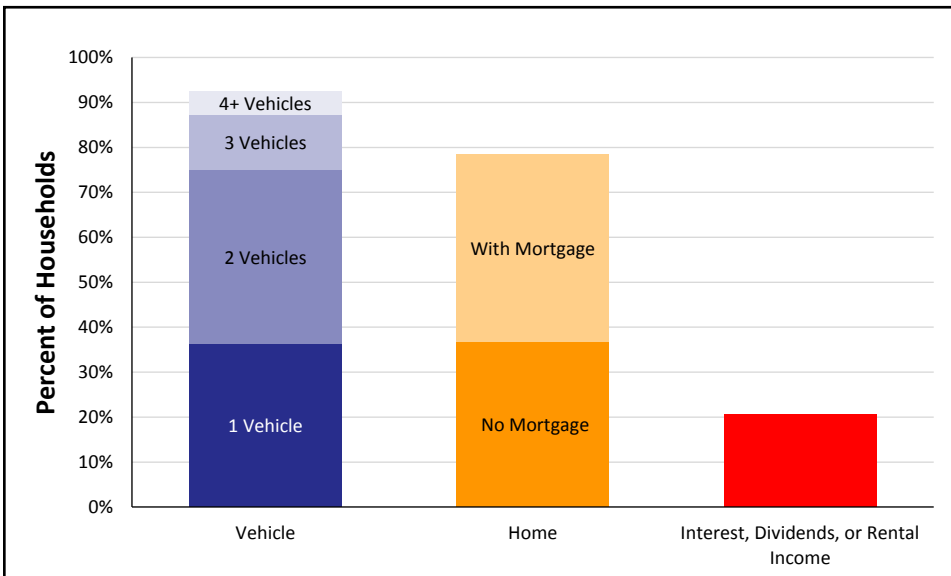
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Menominee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Menominee County, 2015		
Town	Total HH	% ALICE & Poverty
Cedarville Township	114	39%
Daggett Township	257	23%
Faithorn Township	108	17%
Gourley Township	162	42%
Harris Township	670	42%
Holmes Township	191	35%
Ingallston Township	465	23%
Lake Township	279	42%
Mellen Township	489	36%
Menominee City	3,992	46%
Menominee Township	1,685	26%
Meyer Township	407	38%
Nadeau Township	510	43%
Spalding Township	727	44%
Stephenson City	364	49%
Stephenson Township	259	36%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MIDLAND COUNTY

## 2015 Point-in-Time Data

**Population:** 83,632 | **Number of Households:** 32,977

**Median Household Income:** \$59,292 (state average: \$51,084)

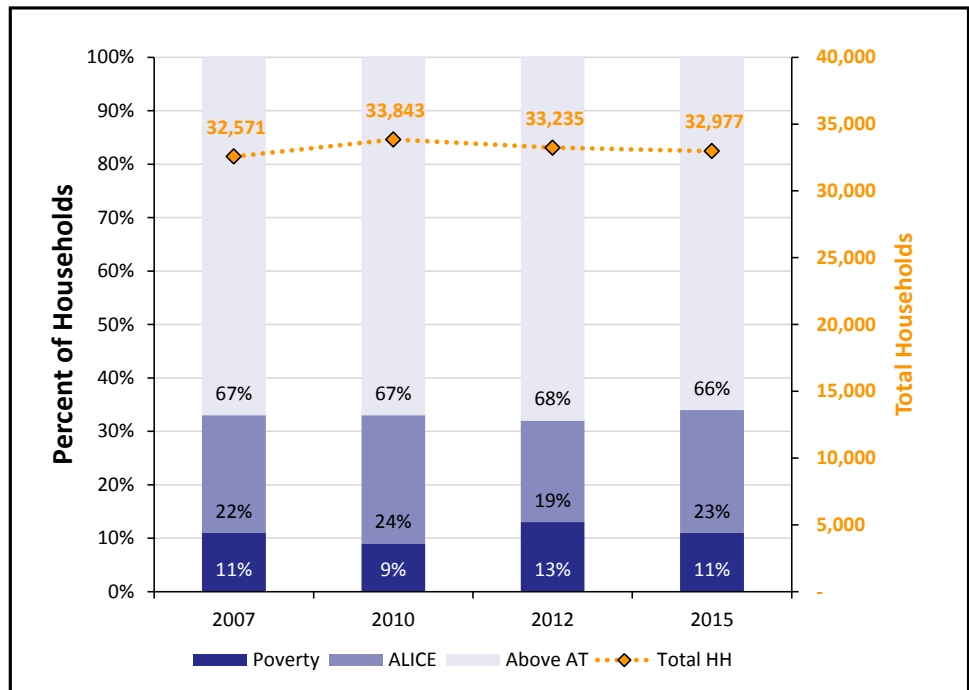
**Unemployment Rate:** 7.9% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Midland County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$615	\$803
Child Care	\$-	\$1,143
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$153	\$431
Taxes	\$204	\$350
<b>Monthly Total</b>	<b>\$1,689</b>	<b>\$4,740</b>
<b>ANNUAL TOTAL</b>	<b>\$20,268</b>	<b>\$56,880</b>
<b>Hourly Wage</b>	<b>\$10.13</b>	<b>\$28.44</b>

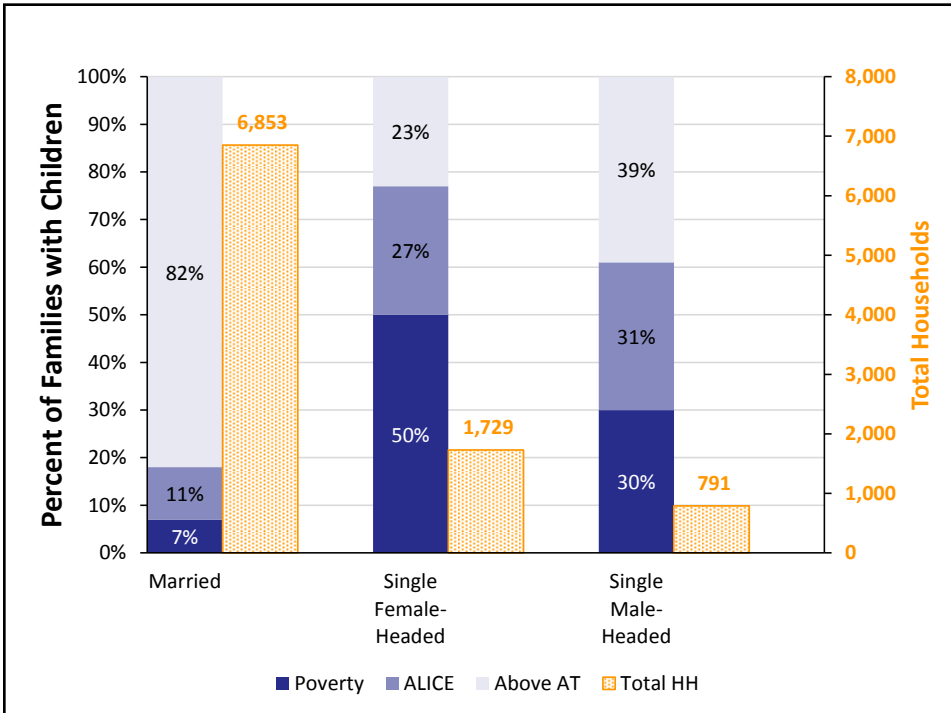
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Midland County families with children live below the ALICE Threshold. Though more Midland County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

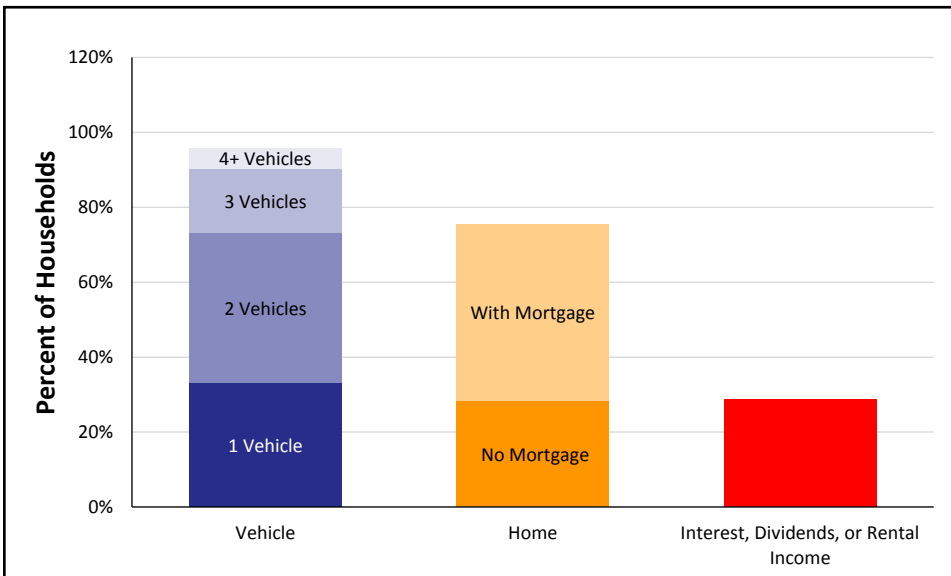
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Midland County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Midland County, 2015		
Town	Total HH	% ALICE & Poverty
Coleman City	591	70%
Edenville Township	989	42%
Geneva Township	451	37%
Greendale Township	650	49%
Homer Township	1,502	30%
Hope Township	556	41%
Ingersoll Township	1,048	31%
Jasper Township	441	48%
Jerome Township	1,978	40%
Larkin Charter Township	1,896	14%
Lee Township	1,555	36%
Lincoln Township	1,058	34%
Midland Charter Township	844	34%
Midland City	17,429	41%
Mills Township	693	44%
Mount Haley Township	708	42%
Porter Township	445	43%
Warren Township	783	48%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MISSAUKEE COUNTY

## 2015 Point-in-Time Data

**Population:** 14,988 | **Number of Households:** 5,866

**Median Household Income:** \$41,098 (state average: \$51,084)

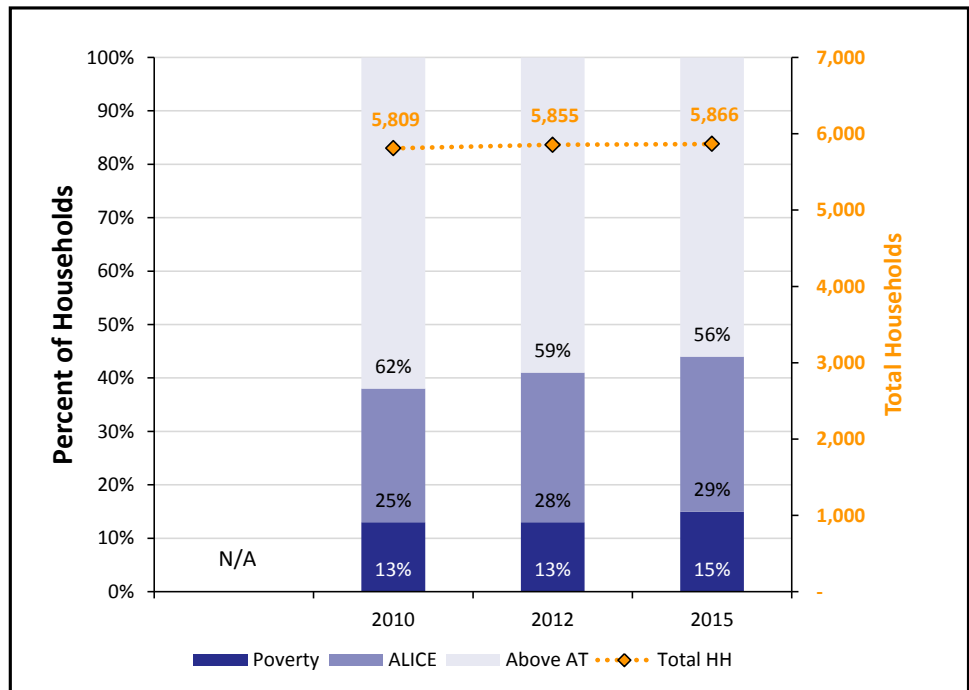
**Unemployment Rate:** 11% (state average: 7.2%)

**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Missaukee County

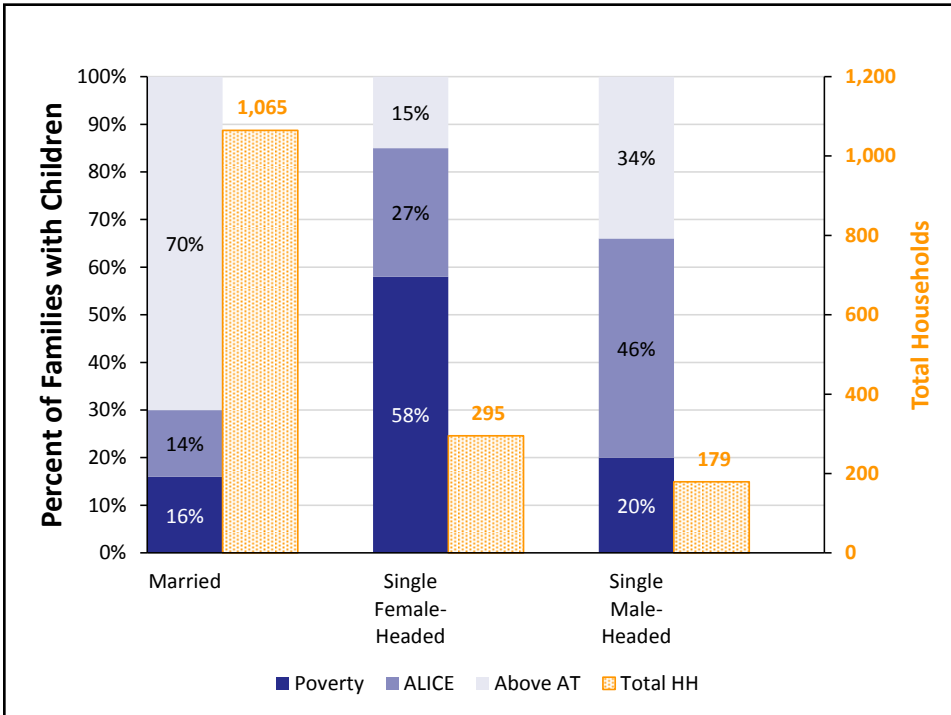
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Missaukee County families with children live below the ALICE Threshold. Though more Missaukee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

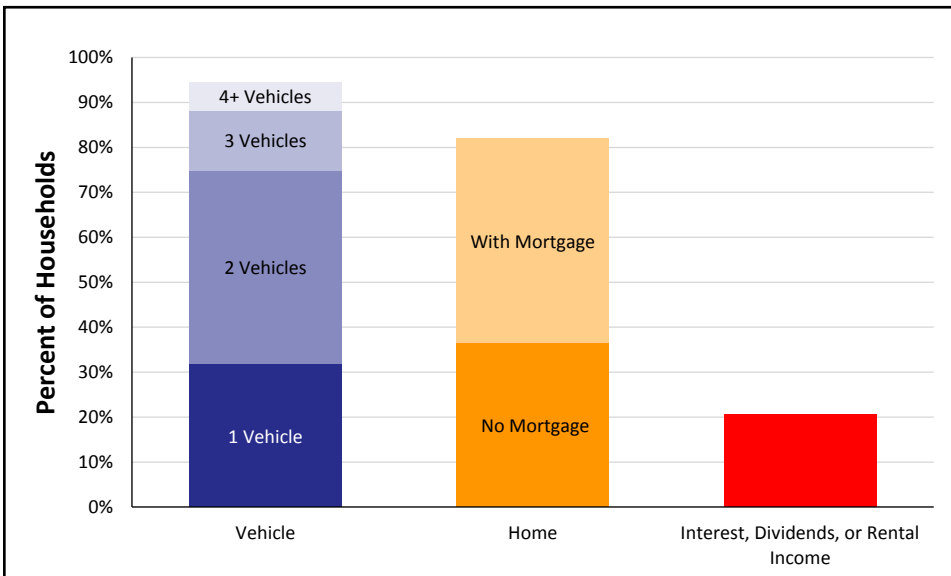
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Missaukee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Missaukee County, 2015		
Town	Total HH	% ALICE & Poverty
Aetna Township	167	30%
Bloomfield Township	191	42%
Butterfield Township	200	59%
Caldwell Township	550	46%
Clam Union Township	408	47%
Forest Township	385	54%
Holland Township	110	49%
Lake City	355	55%
Lake Township	1,174	34%
Mcbain City	265	59%
Norwich Township	286	56%
Pioneer Township	211	54%
Reeder Township	387	38%
Richland Township	573	34%
Riverside Township	355	33%
West Branch Township	193	51%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MONROE COUNTY

## 2015 Point-in-Time Data

**Population:** 149,568 | **Number of Households:** 58,886

**Median Household Income:** \$54,396 (state average: \$51,084)

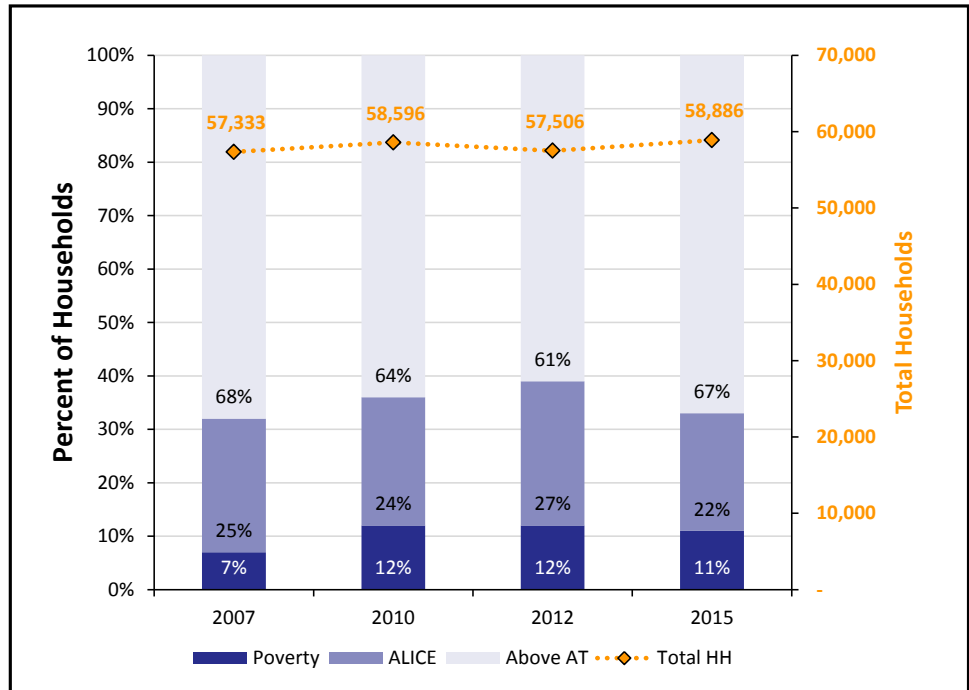
**Unemployment Rate:** 5.4% (state average: 7.2%)

**ALICE Households:** 22% (state average: 25%); **Poverty Households:** 11% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Monroe County

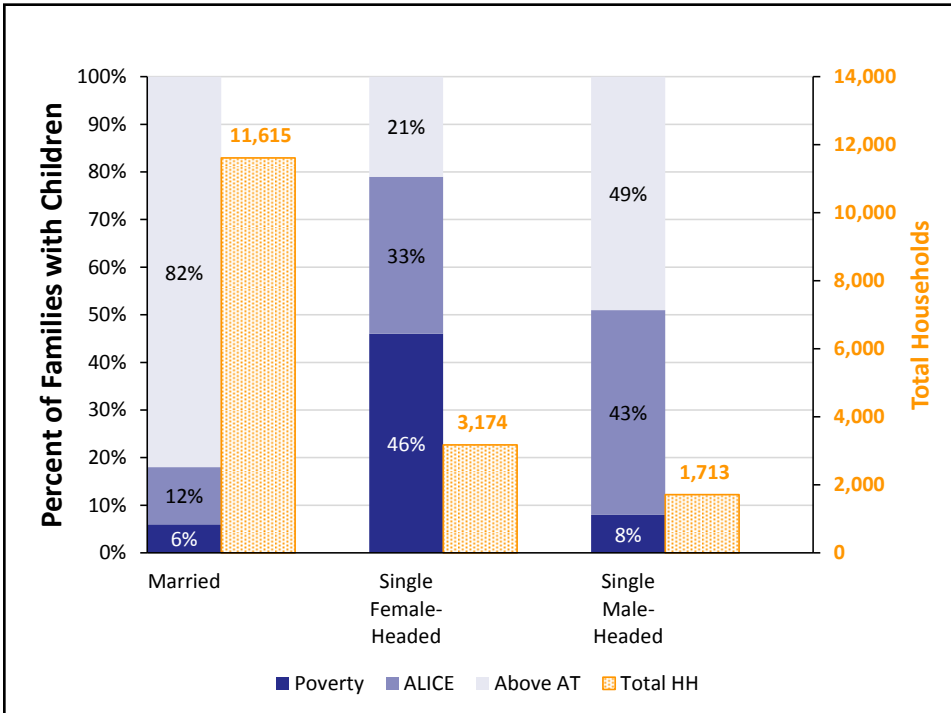
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$475	\$798
Child Care	\$-	\$1,363
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$136	\$459
Taxes	\$171	\$416
<b>Monthly Total</b>	<b>\$1,499</b>	<b>\$5,049</b>
<b>ANNUAL TOTAL</b>	<b>\$17,988</b>	<b>\$60,588</b>
<b>Hourly Wage</b>	<b>\$8.99</b>	<b>\$30.29</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Monroe County families with children live below the ALICE Threshold. Though more Monroe County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

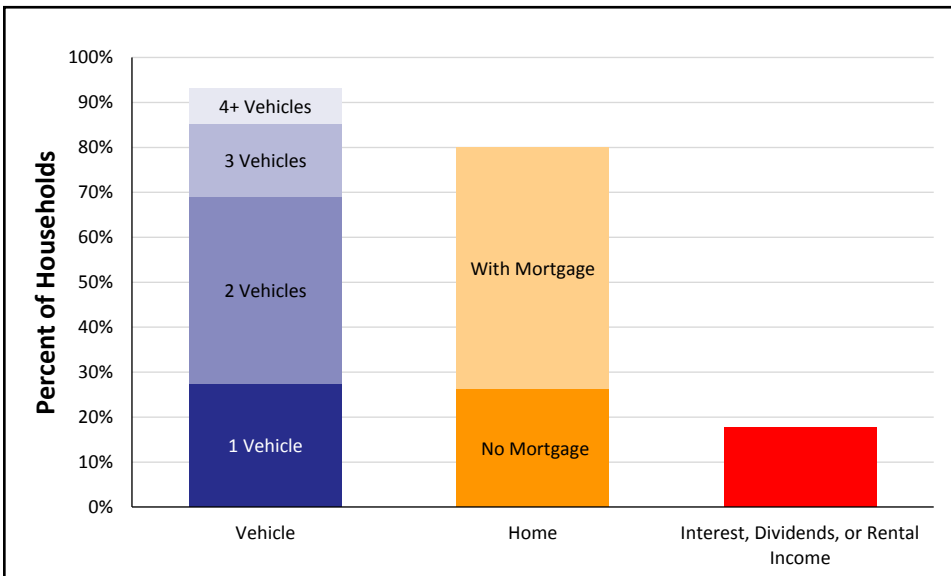
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Monroe County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Monroe County, 2015		
Town	Total HH	% ALICE & Poverty
Ash Township	2,925	31%
Bedford Township	12,509	28%
Berlin Charter Township	3,453	27%
Dundee Township	2,896	34%
Erie Township	1,702	27%
Exeter Township	1,339	25%
Frenchtown Township	7,723	40%
Ida Township	1,866	19%
La Salle Township	1,818	19%
London Township	1,074	28%
Luna Pier City	652	38%
Milan City	790	24%
Milan Township	580	18%
Monroe Charter Township	5,708	39%
Monroe City	8,175	44%
Petersburg City	509	36%
Raisinville Township	1,962	26%
Summerfield Township	1,145	25%
Whiteford Township	1,740	28%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MONTCALM COUNTY

## 2015 Point-in-Time Data

**Population:** 63,004 | **Number of Households:** 23,284

**Median Household Income:** \$41,584 (state average: \$51,084)

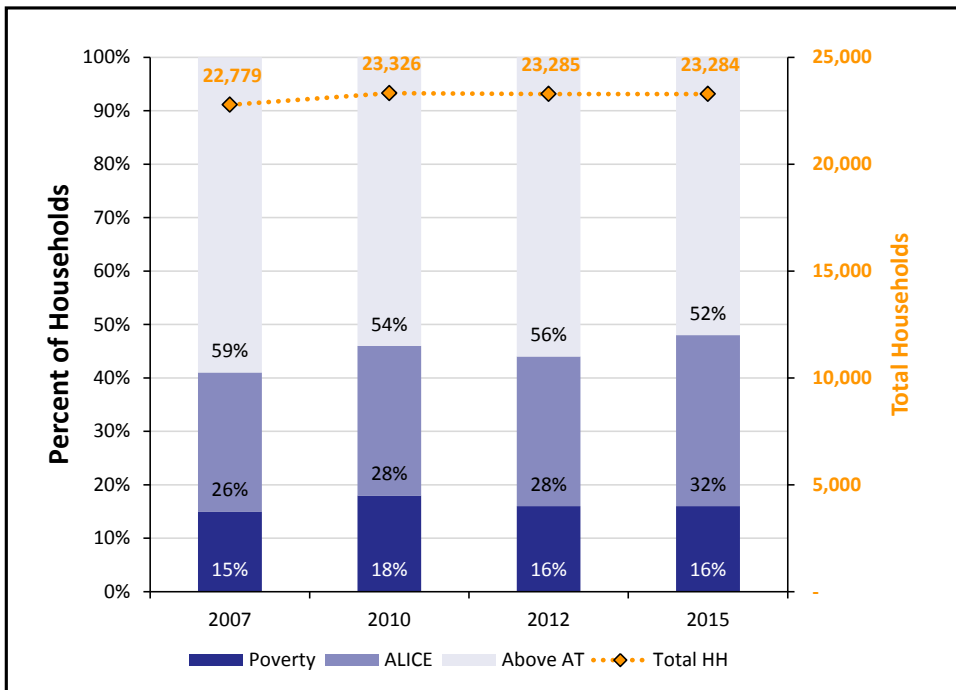
**Unemployment Rate:** 11.2% (state average: 7.2%)

**ALICE Households:** 32% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Montcalm County

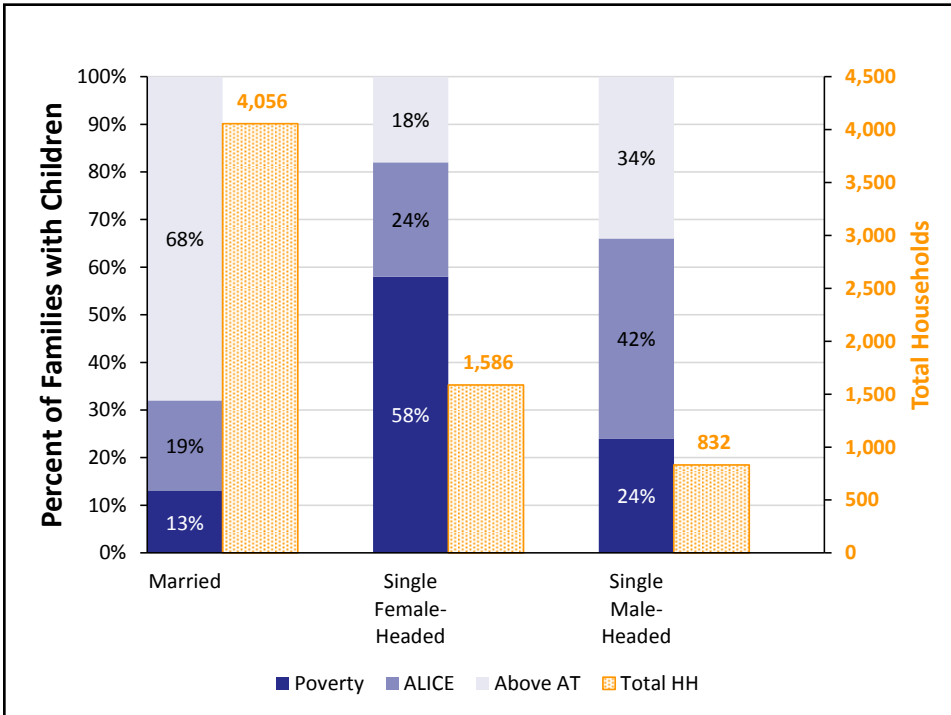
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$480	\$643
Child Care	\$-	\$1,051
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$398
Taxes	\$172	\$273
<b>Monthly Total</b>	<b>\$1,506</b>	<b>\$4,378</b>
<b>ANNUAL TOTAL</b>	<b>\$18,072</b>	<b>\$52,536</b>
<b>Hourly Wage</b>	<b>\$9.04</b>	<b>\$26.27</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Montcalm County families with children live below the ALICE Threshold. Though more Montcalm County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

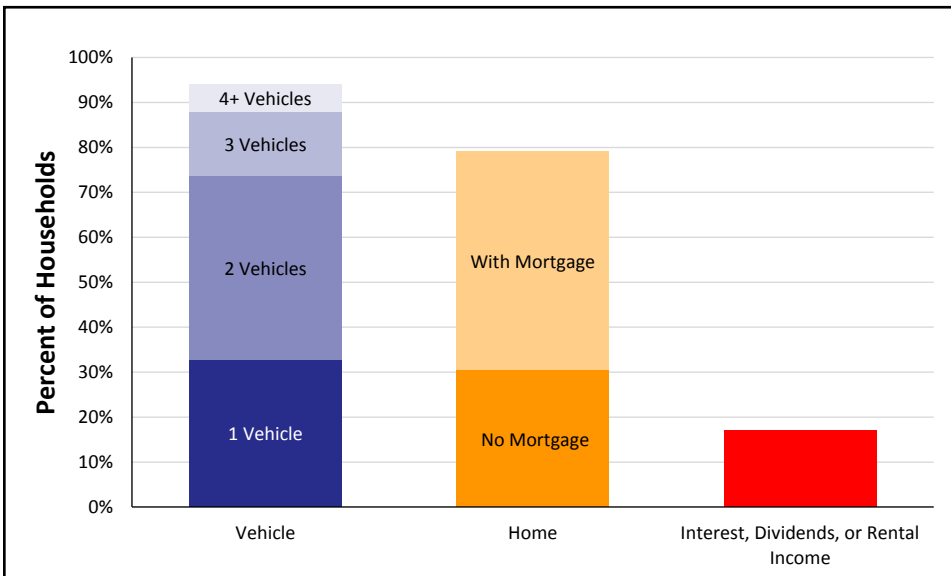
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Montcalm County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Montcalm County, 2015		
Town	Total HH	% ALICE & Poverty
Belvidere Township	884	56%
Bloomer Township	553	38%
Bushnell Township	600	48%
Carson City	444	60%
Cato Township	1,009	53%
Crystal Township	1,059	48%
Day Township	389	49%
Douglass Township	869	51%
Eureka Township	1,468	31%
Evergreen Township	1,247	52%
Fairplain Township	675	48%
Ferris Township	499	46%
Greenville City	3,299	59%
Home Township	995	51%
Maple Valley Township	741	46%
Montcalm Township	1,340	40%
Pierson Township	1,190	39%
Pine Township	726	45%
Reynolds Township	1,888	43%
Richland Township	1,058	49%
Sidney Township	1,063	46%
Stanton City	539	67%
Winfield Township	749	34%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MONTMORENCY COUNTY

## 2015 Point-in-Time Data

**Population:** 9,401 | **Number of Households:** 4,070

**Median Household Income:** \$36,250 (state average: \$51,084)

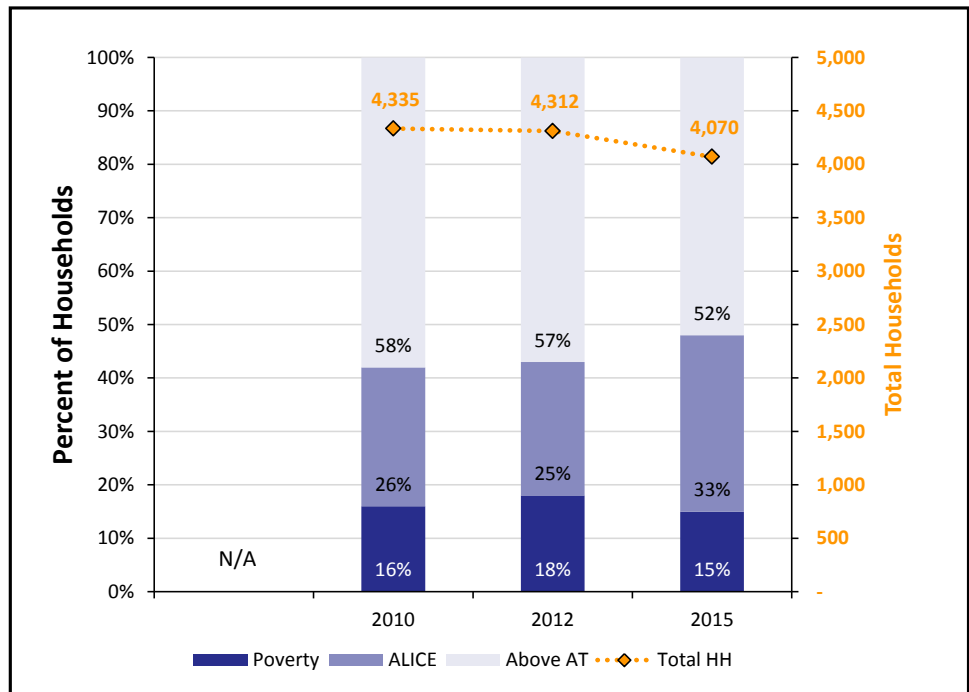
**Unemployment Rate:** 16% (state average: 7.2%)

**ALICE Households:** 33% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Montmorency County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$450	\$674
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$425
Taxes	\$165	\$337
<b>Monthly Total</b>	<b>\$1,465</b>	<b>\$4,678</b>
<b>ANNUAL TOTAL</b>	<b>\$17,580</b>	<b>\$56,136</b>
<b>Hourly Wage</b>	<b>\$8.79</b>	<b>\$28.07</b>

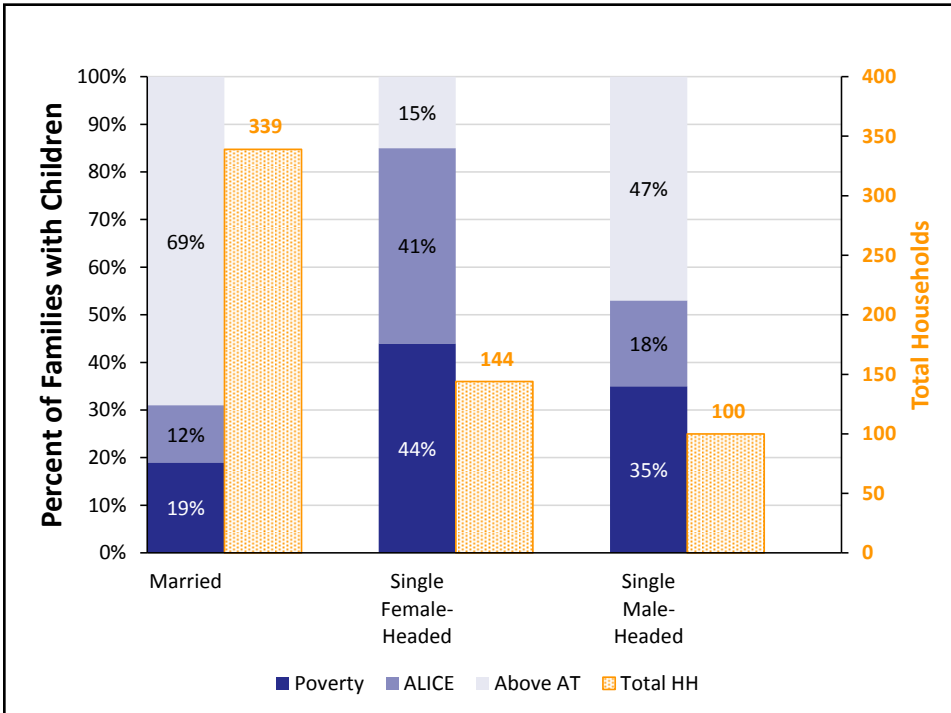
Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Montmorency County families with children live below the ALICE Threshold. Though more Montmorency County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

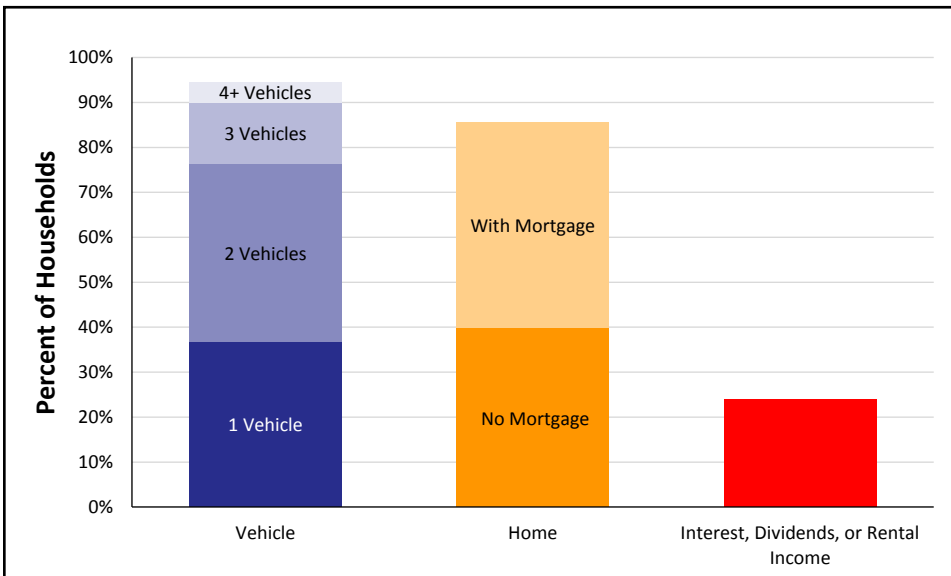
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Montmorency County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Albert Township	1,001	55%
Avery Township	297	47%
Briley Township	809	50%
Hillman Township	953	48%
Loud Township	110	47%
Montmorency Township	487	34%
Rust Township	188	54%
Vienna Township	225	30%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN MUSKEGON COUNTY

## 2015 Point-in-Time Data

**Population:** 172,790 | **Number of Households:** 63,215

**Median Household Income:** \$47,453 (state average: \$51,084)

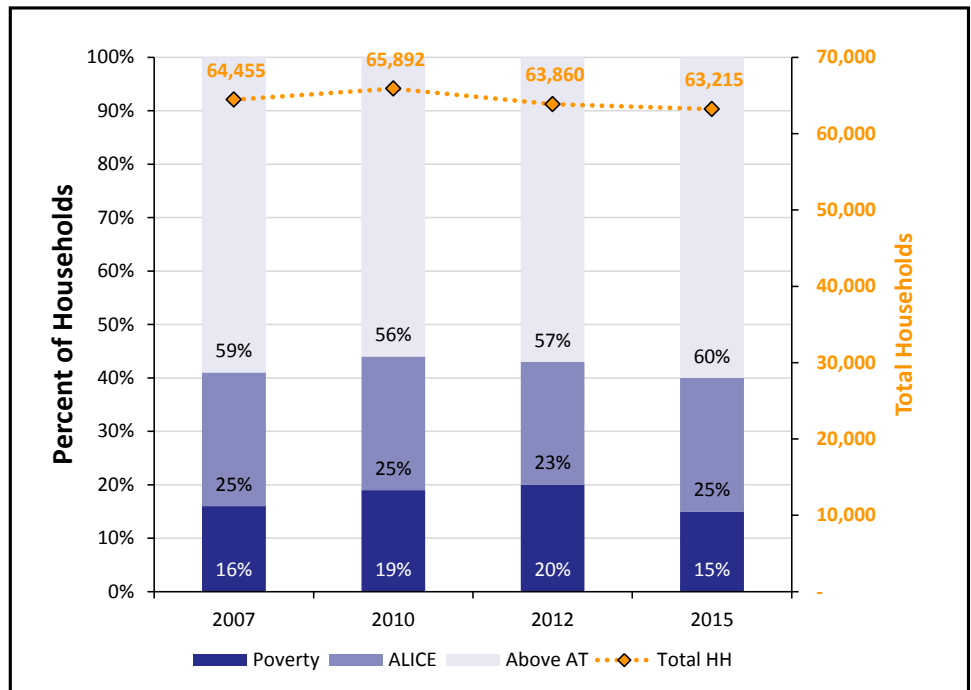
**Unemployment Rate:** 7.5% (state average: 7.2%)

**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Muskegon County

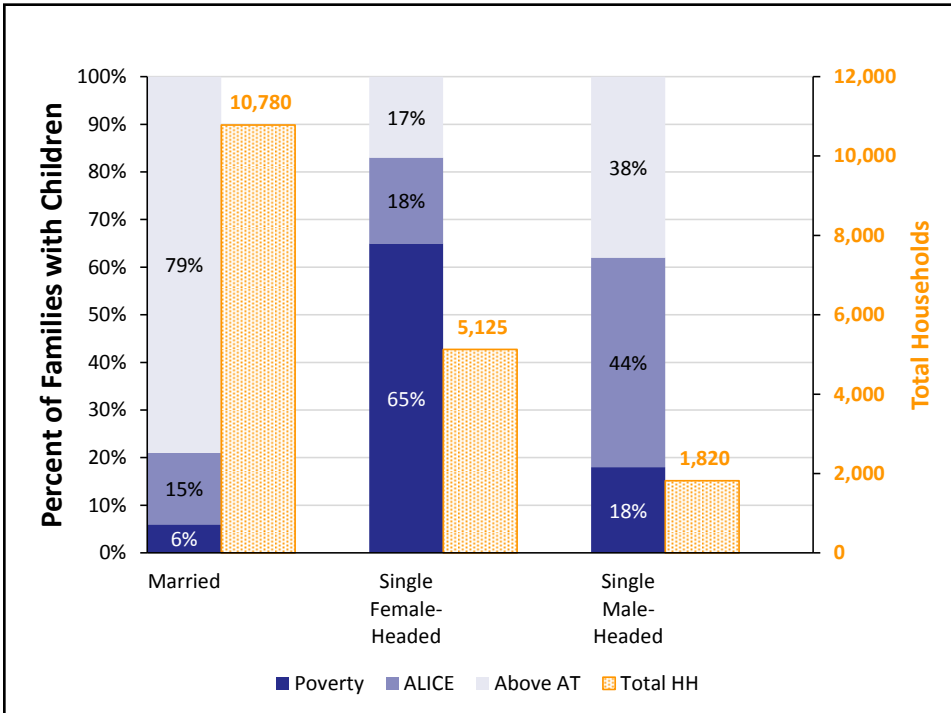
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$419	\$705
Child Care	\$-	\$1,051
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$406
Taxes	\$158	\$292
<b>Monthly Total</b>	<b>\$1,423</b>	<b>\$4,467</b>
<b>ANNUAL TOTAL</b>	<b>\$17,076</b>	<b>\$53,604</b>
<b>Hourly Wage</b>	<b>\$8.54</b>	<b>\$26.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Muskegon County families with children live below the ALICE Threshold. Though more Muskegon County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

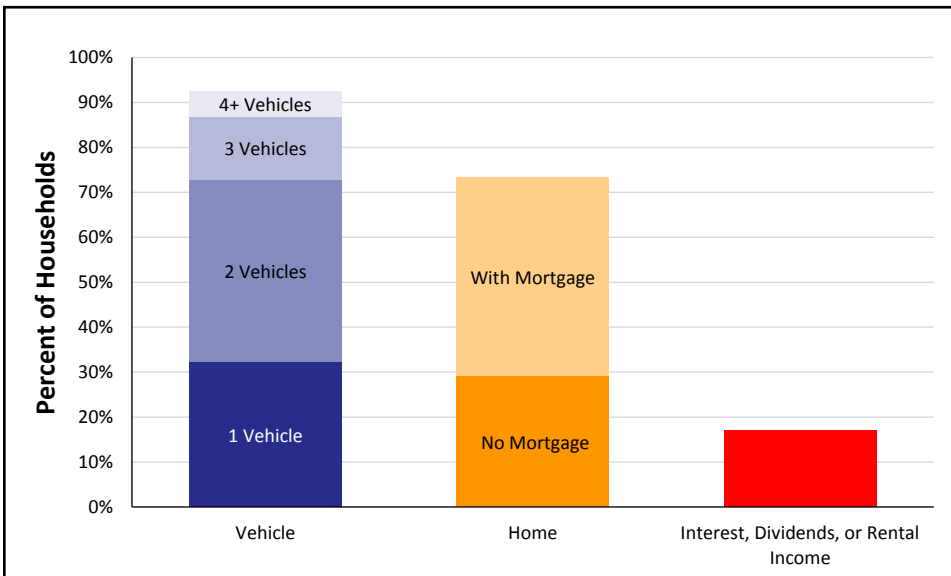
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Muskegon County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Muskegon County, 2015		
Town	Total HH	% ALICE & Poverty
Blue Lake Township	749	37%
Casnovia Township	922	38%
Cedar Creek Township	1,266	41%
Dalton Township	3,302	32%
Egelston Township	3,372	46%
Fruitland Township	2,067	28%
Fruitport Charter Township	5,058	28%
Holton Township	822	51%
Laketon Township	2,949	24%
Montague City	999	42%
Montague Township	594	31%
Moorland Township	564	37%
Muskegon Charter Township	6,565	47%
Muskegon City	13,577	64%
Muskegon Heights City	4,156	73%
North Muskegon City	1,679	30%
Norton Shores City	10,020	34%
Ravenna Township	997	32%
Roosevelt Park City	1,681	48%
Sullivan Township	842	24%
White River Township	502	28%
Whitehall City	1,115	43%
Whitehall Township	692	28%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN NEWAYGO COUNTY

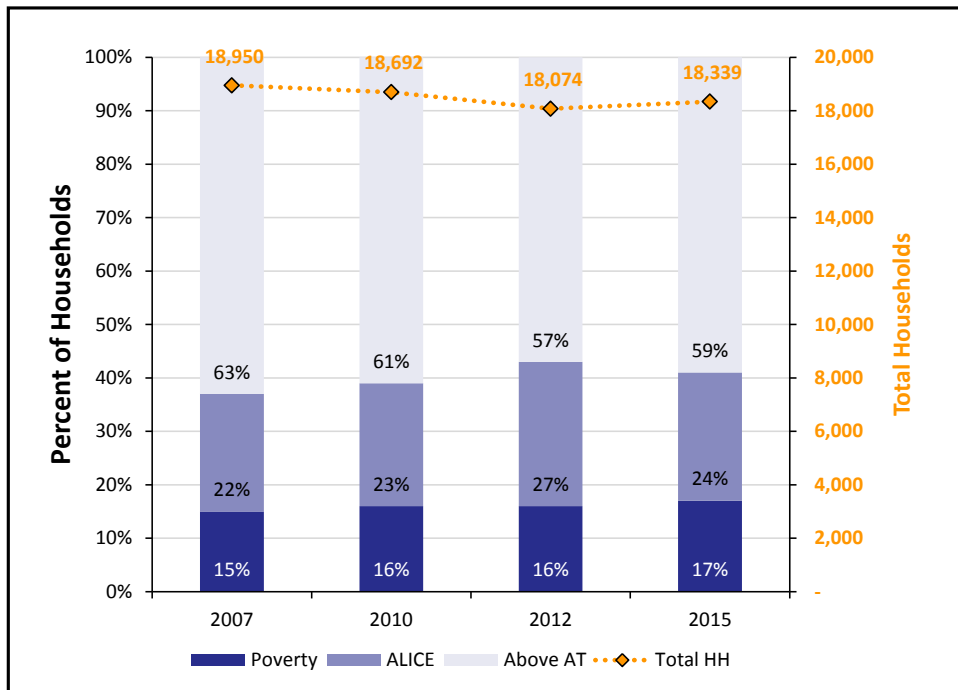
## 2015 Point-in-Time Data

**Population:** 48,029 | **Number of Households:** 18,339  
**Median Household Income:** \$43,693 (state average: \$51,084)  
**Unemployment Rate:** 10.1% (state average: 7.2%)  
**ALICE Households:** 24% (state average: 25%); **Poverty Households:** 17% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Newaygo County

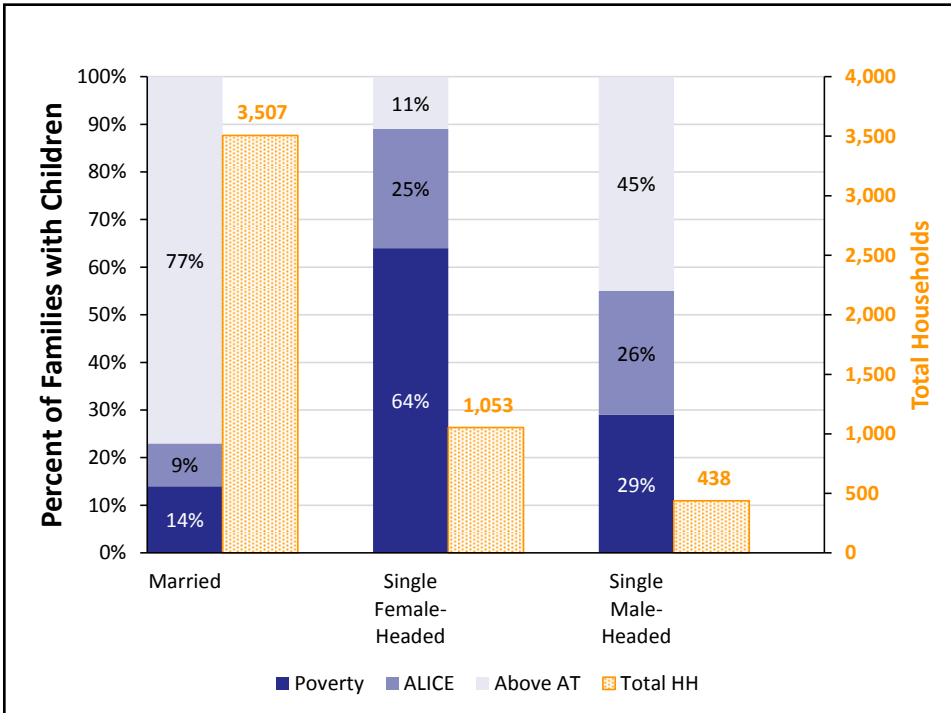
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$502	\$644
Child Care	\$-	\$900
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$140	\$378
Taxes	\$177	\$227
<b>Monthly Total</b>	<b>\$1,536</b>	<b>\$4,162</b>
<b>ANNUAL TOTAL</b>	<b>\$18,432</b>	<b>\$49,944</b>
<b>Hourly Wage</b>	<b>\$9.22</b>	<b>\$24.97</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Newaygo County families with children live below the ALICE Threshold. Though more Newaygo County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

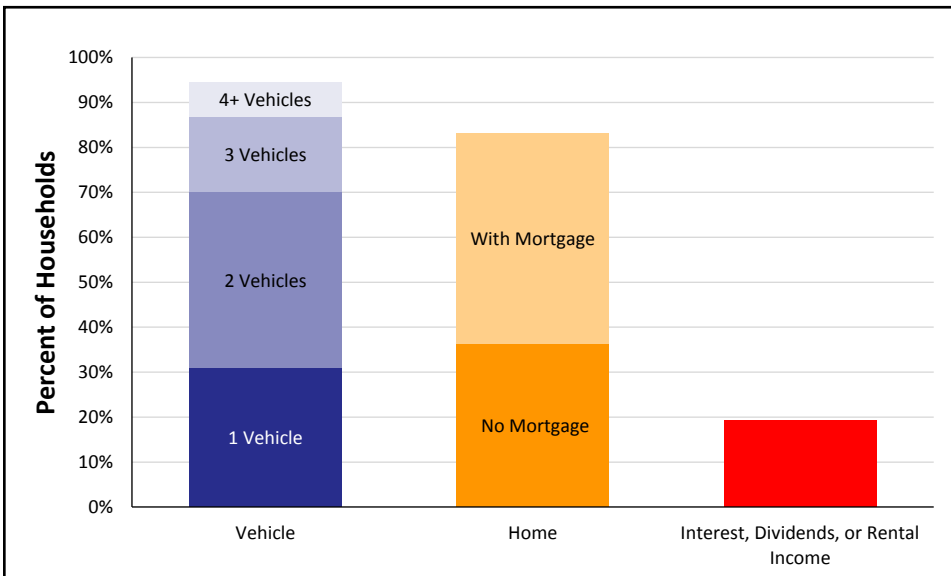
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Newaygo County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Newaygo County, 2015		
Town	Total HH	% ALICE & Poverty
Ashland Township	868	35%
Barton Township	281	36%
Beaver Township	178	47%
Big Prairie Township	997	56%
Bridgeton Township	804	42%
Brooks Township	1,661	40%
Croton Township	1,263	36%
Dayton Township	711	22%
Denver Township	740	49%
Ensley Township	903	30%
Everett Township	685	47%
Fremont City	1,674	38%
Garfield Township	871	39%
Goodwell Township	213	31%
Grant City	385	63%
Grant Township	1,074	34%
Lilley Township	329	55%
Lincoln Township	579	32%
Merrill Township	260	63%
Monroe Township	149	48%
Newaygo City	769	60%
Norwich Township	227	34%
Sheridan Charter Township	946	32%
Sherman Township	730	35%
White Cloud City	452	67%
Wilcox Township	411	43%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OAKLAND COUNTY

## 2015 Point-in-Time Data

**Population:** 1,242,304 | **Number of Households:** 497,819

**Median Household Income:** \$69,998 (state average: \$51,084)

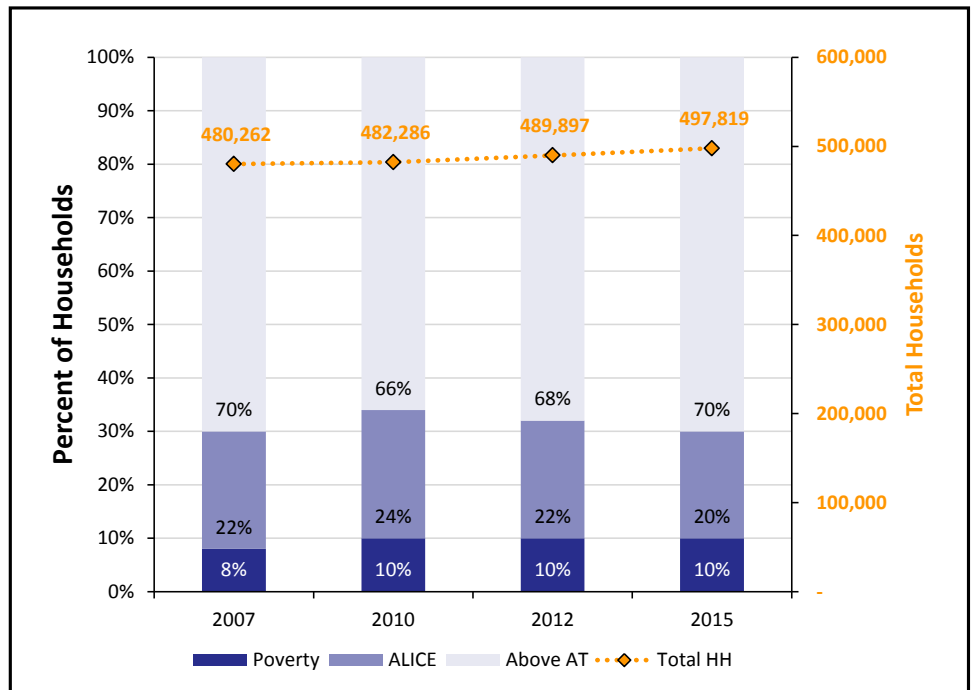
**Unemployment Rate:** 5.1% (state average: 7.2%)

**ALICE Households:** 20% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Oakland County

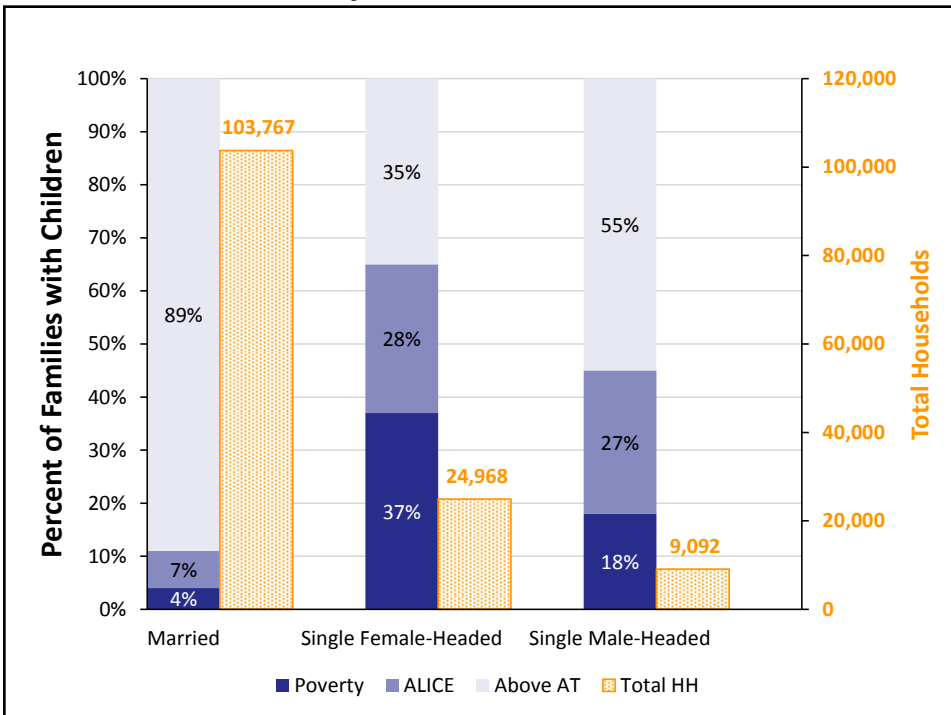
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$510	\$846
Child Care	\$-	\$1,280
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$156	\$482
Taxes	\$209	\$470
<b>Monthly Total</b>	<b>\$1,716</b>	<b>\$5,305</b>
<b>ANNUAL TOTAL</b>	<b>\$20,592</b>	<b>\$63,660</b>
<b>Hourly Wage</b>	<b>\$10.30</b>	<b>\$31.83</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

# How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Oakland County families with children live below the ALICE Threshold. Though more Oakland County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

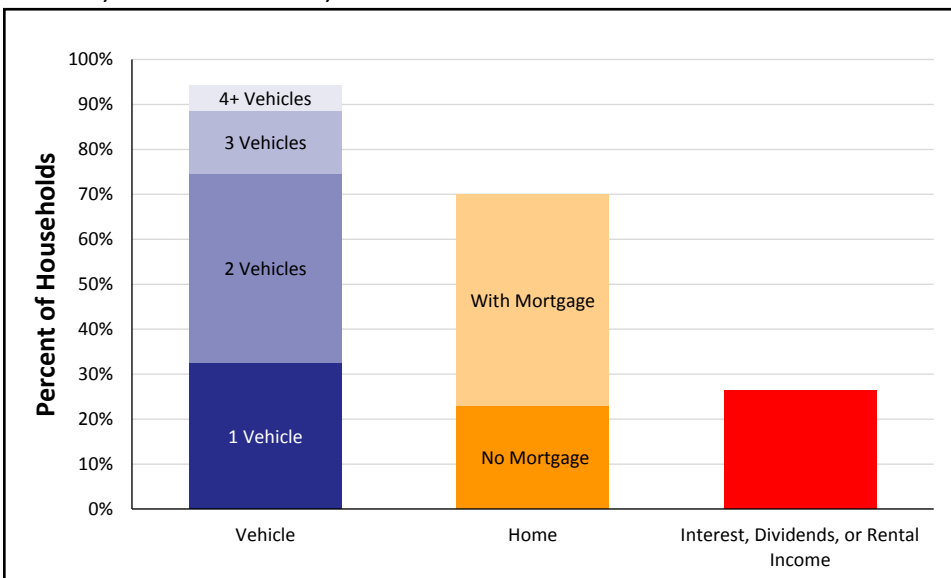
## Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Oakland County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

## Assets, All Households, 2015



Oakland County, 2015		
Town	Total HH	% ALICE & Poverty
Addison Township	2,257	23%
Auburn Hills City	8,988	40%
Berkley City	6,573	25%
Birmingham City	8,835	17%
Bloomfield Charter Township	16,648	17%
Bloomfield Hills City	1,277	9%
Brandon Charter Township	5,467	25%
Clawson City	5,481	33%
Commerce Charter Township	15,405	22%
Farmington City	4,671	31%
Farmington Hills City	34,013	29%
Ferndale City	9,479	42%
Groveland Township	1,894	20%
Hazel Park City	6,958	59%
Highland Charter Township	7,306	29%
Holly Township	4,272	32%
Huntington Woods City	2,457	11%
Independence Charter Township	13,377	23%
Keego Harbor City	1,409	52%
Lake Angelus City	134	7%
Lathrup Village City	1,553	12%
Lyon Charter Township	5,907	25%
Madison Heights City	12,855	51%
Milford Charter Township	6,219	23%
Northville City	1,350	15%
Novi City	23,077	24%
Oak Park City	11,494	44%
Oakland Charter Township	6,298	16%
Orchard Lake Village City	805	5%
Orion Charter Township	13,249	24%
Oxford Charter Township	7,868	27%
Pleasant Ridge City	1,109	17%
Pontiac City	23,566	66%
Rochester City	5,544	27%
Rochester Hills City	28,046	24%
Rose Township	2,587	29%
Royal Oak Charter Township	1,052	73%
Royal Oak City	28,371	32%
South Lyon City	4,805	34%
Southfield City	32,219	42%
Southfield Township	5,720	15%
Springfield Charter Township	5,107	22%
Sylvan Lake City	811	25%
Troy City	30,812	22%
Village Of Clarkston City	408	29%
Walled Lake City	3,372	44%
Waterford Charter Township	30,127	37%
West Bloomfield Charter Township	24,453	19%
White Lake Charter Township	11,602	27%
Wixom City	6,153	46%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN OCEANA COUNTY

## 2015 Point-in-Time Data

**Population:** 26,229 | **Number of Households:** 9,822

**Median Household Income:** \$41,617 (state average: \$51,084)

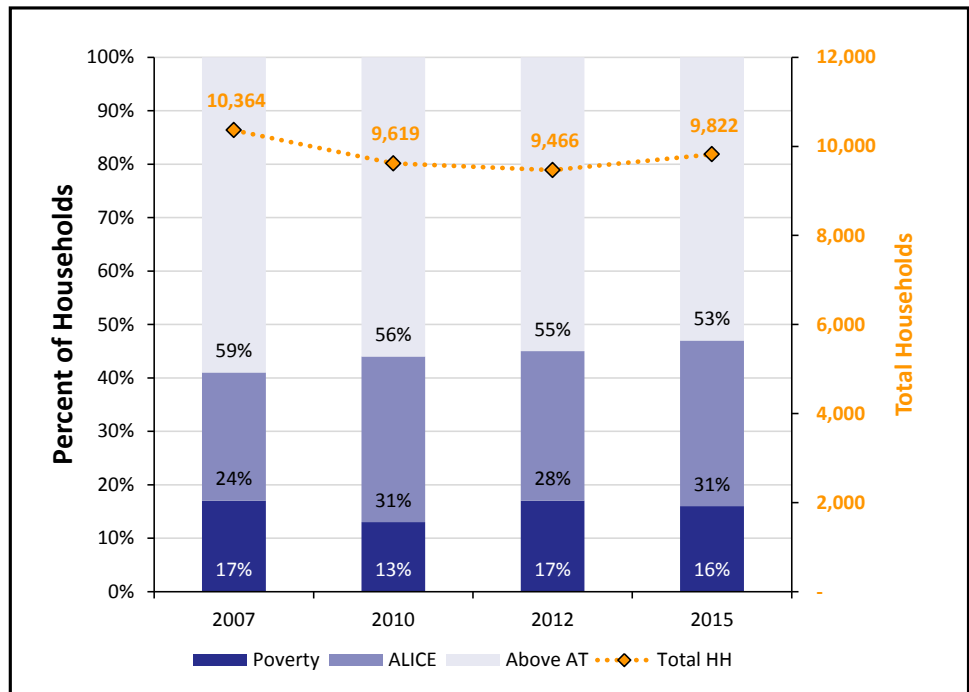
**Unemployment Rate:** 8.7% (state average: 7.2%)

**ALICE Households:** 31% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Oceana County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$486	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$421
Taxes	\$174	\$328
<b>Monthly Total</b>	<b>\$1,515</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$18,180</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$9.09</b>	<b>\$27.80</b>

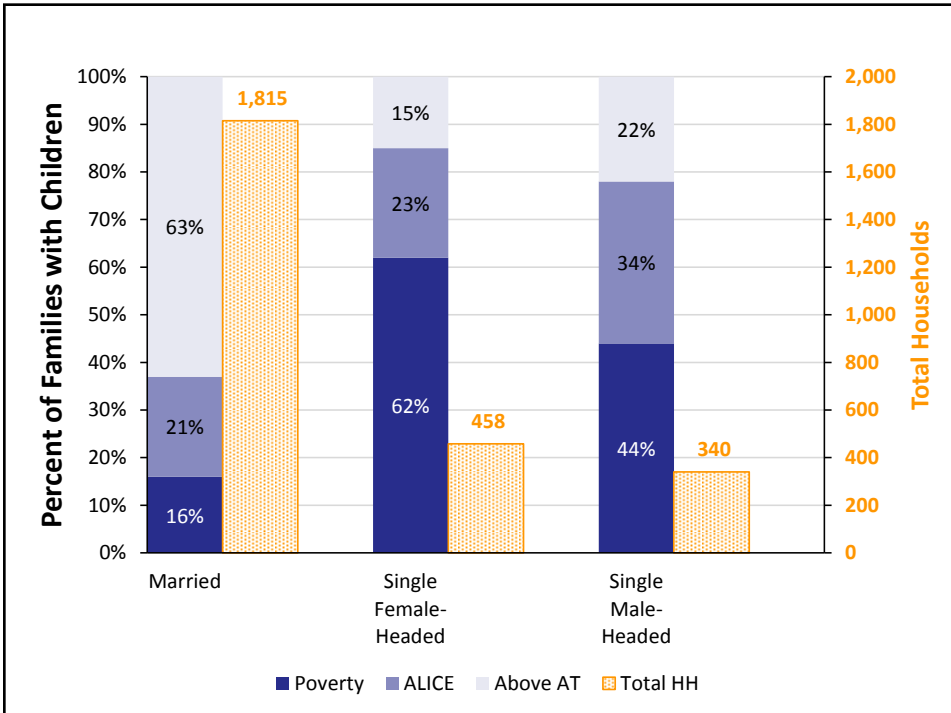
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Oceana County families with children live below the ALICE Threshold. Though more Oceana County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

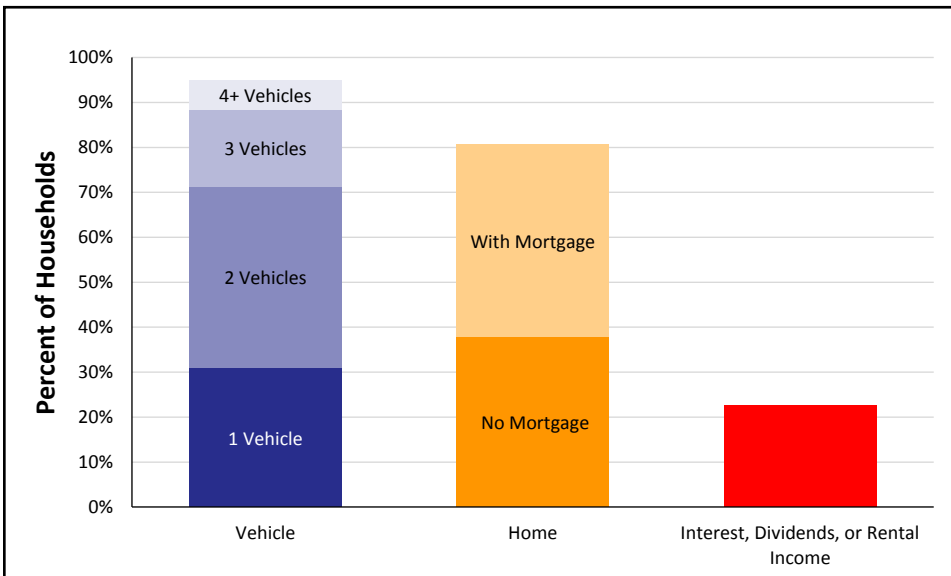
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Oceana County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Oceana County, 2015		
Town	Total HH	% ALICE & Poverty
Benona Township	623	42%
Claybanks Township	350	39%
Colfax Township	157	35%
Crystal Township	273	61%
Elbridge Township	359	52%
Ferry Township	458	47%
Golden Township	720	46%
Grant Township	1,051	40%
Greenwood Township	414	45%
Hart City	701	65%
Hart Township	700	46%
Leavitt Township	292	56%
Newfield Township	909	45%
Otto Township	317	51%
Pentwater Township	695	38%
Shelby Township	1,361	51%
Weare Township	442	46%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OGEMAW COUNTY

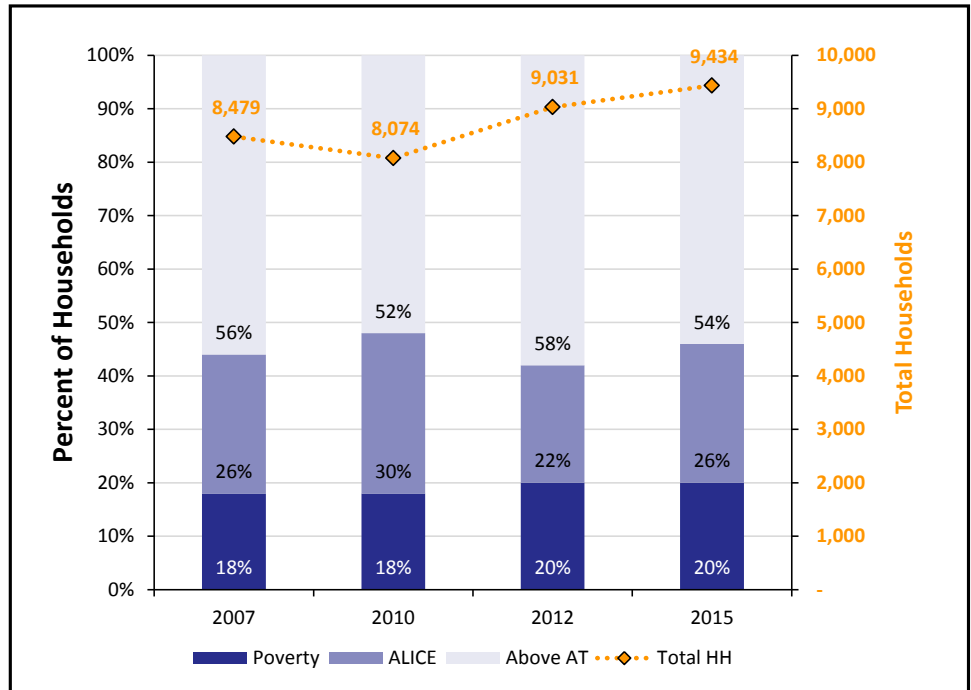
## 2015 Point-in-Time Data

**Population:** 21,222 | **Number of Households:** 9,434  
**Median Household Income:** \$36,063 (state average: \$51,084)  
**Unemployment Rate:** 12.4% (state average: 7.2%)  
**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 20% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ogemaw County

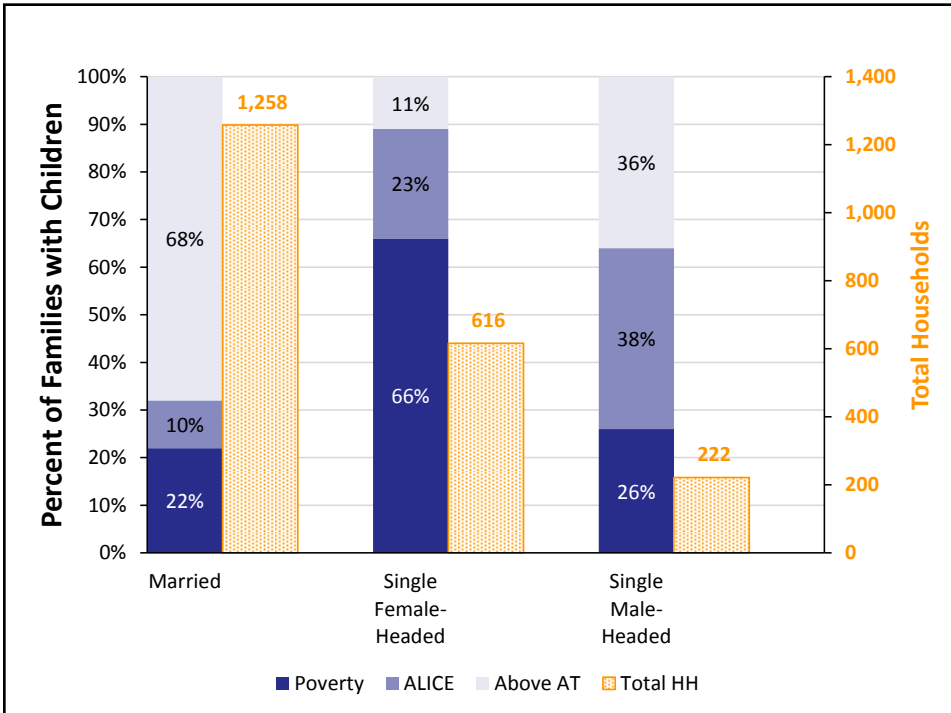
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$452	\$649
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$422
Taxes	\$166	\$329
<b>Monthly Total</b>	<b>\$1,468</b>	<b>\$4,642</b>
<b>ANNUAL TOTAL</b>	<b>\$17,616</b>	<b>\$55,704</b>
<b>Hourly Wage</b>	<b>\$8.81</b>	<b>\$27.85</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ogemaw County families with children live below the ALICE Threshold. Though more Ogemaw County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

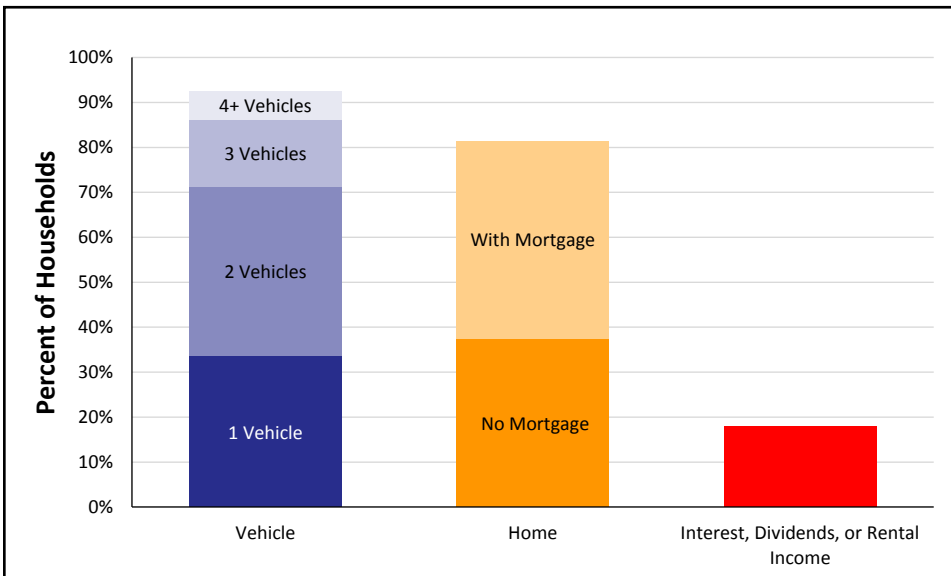
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ogemaw County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Ogemaw County, 2015		
Town	Total HH	% ALICE & Poverty
Churchill Township	700	31%
Cumming Township	291	48%
Edwards Township	608	41%
Foster Township	373	38%
Goodar Township	211	38%
Hill Township	687	35%
Horton Township	443	40%
Klacking Township	254	34%
Logan Township	232	45%
Mills Township	1,902	61%
Ogemaw Township	412	34%
Richland Township	400	37%
Rose City	216	69%
Rose Township	568	38%
West Branch City	1,063	61%
West Branch Township	1,074	37%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ONTONAGON COUNTY

## 2015 Point-in-Time Data

**Population:** 6,298 | **Number of Households:** 3,084

**Median Household Income:** \$34,459 (state average: \$51,084)

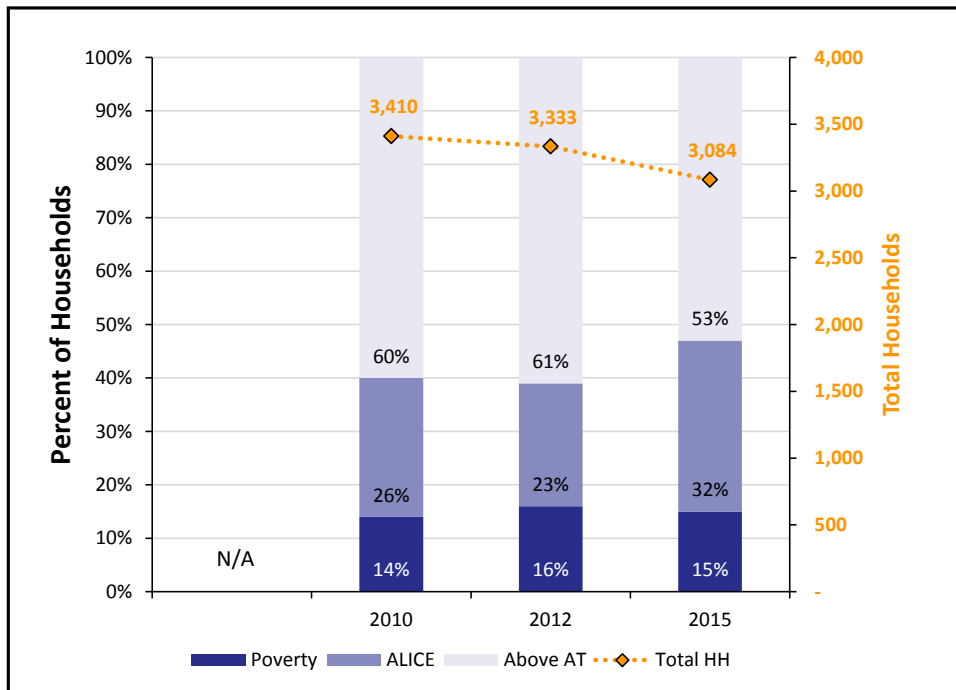
**Unemployment Rate:** 13.7% (state average: 7.2%)

**ALICE Households:** 32% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ontonagon County

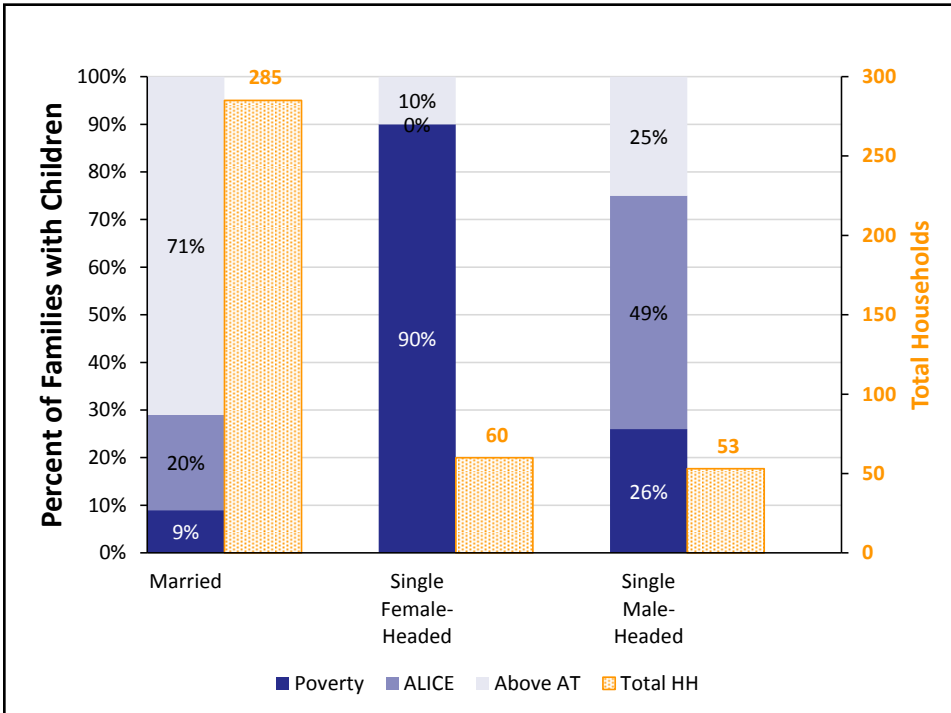
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$501	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$139	\$421
Taxes	\$177	\$328
<b>Monthly Total</b>	<b>\$1,534</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$18,408</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$9.20</b>	<b>\$27.80</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ontonagon County families with children live below the ALICE Threshold. Though more Ontonagon County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

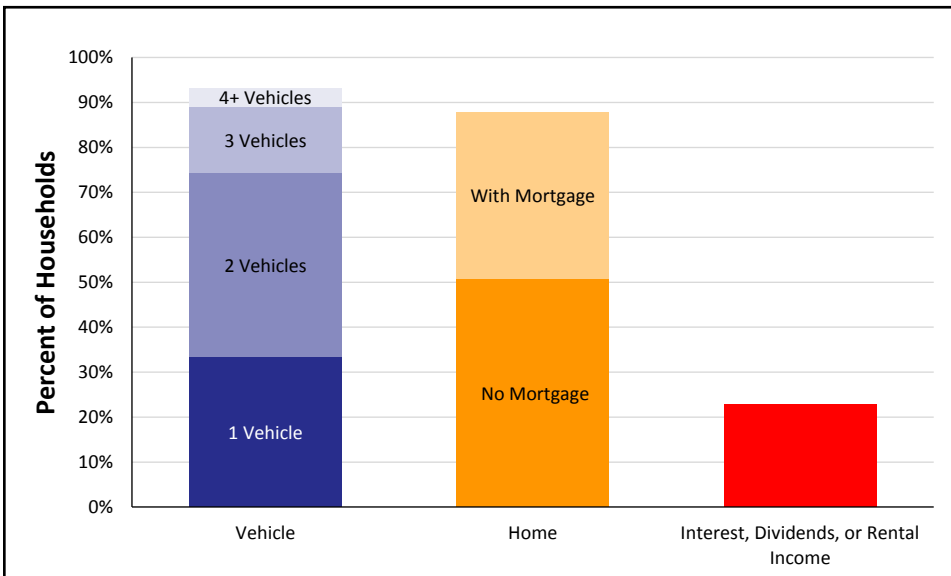


Ontonagon County, 2015		
Town	Total HH	% ALICE & Poverty
Bergland Township	233	48%
Carp Lake Township	300	42%
Greenland Township	349	46%
Haight Township	100	38%
Interior Township	166	55%
McMillan Township	198	35%
Ontonagon Township	1,226	48%
Stannard Township	336	56%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ontonagon County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OSCEOLA COUNTY

## 2015 Point-in-Time Data

**Population:** 23,234 | **Number of Households:** 8,757

**Median Household Income:** \$38,999 (state average: \$51,084)

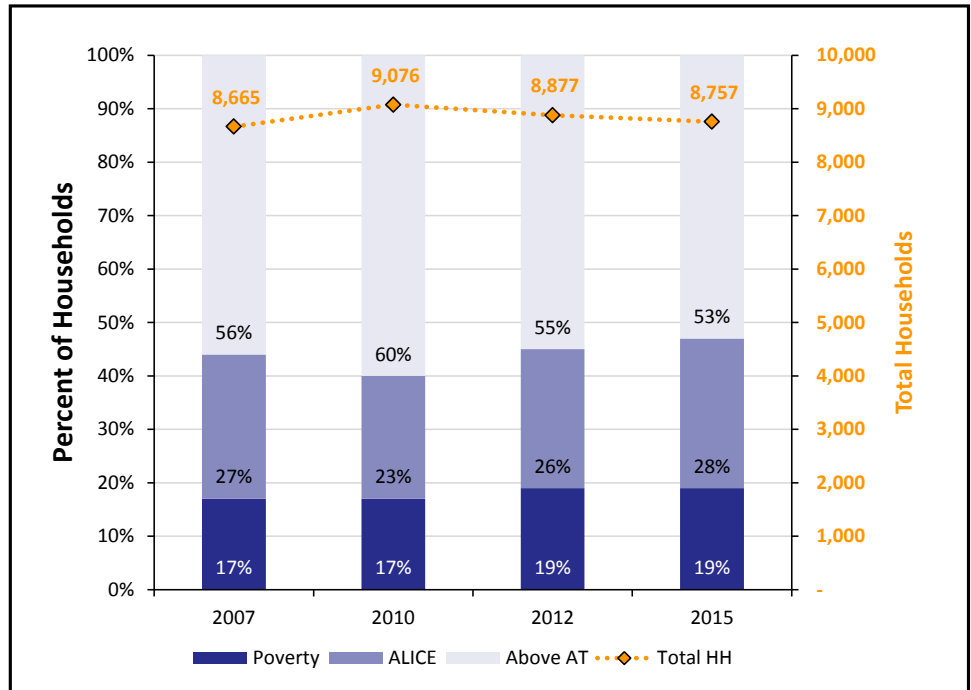
**Unemployment Rate:** 10.3% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Osceola County

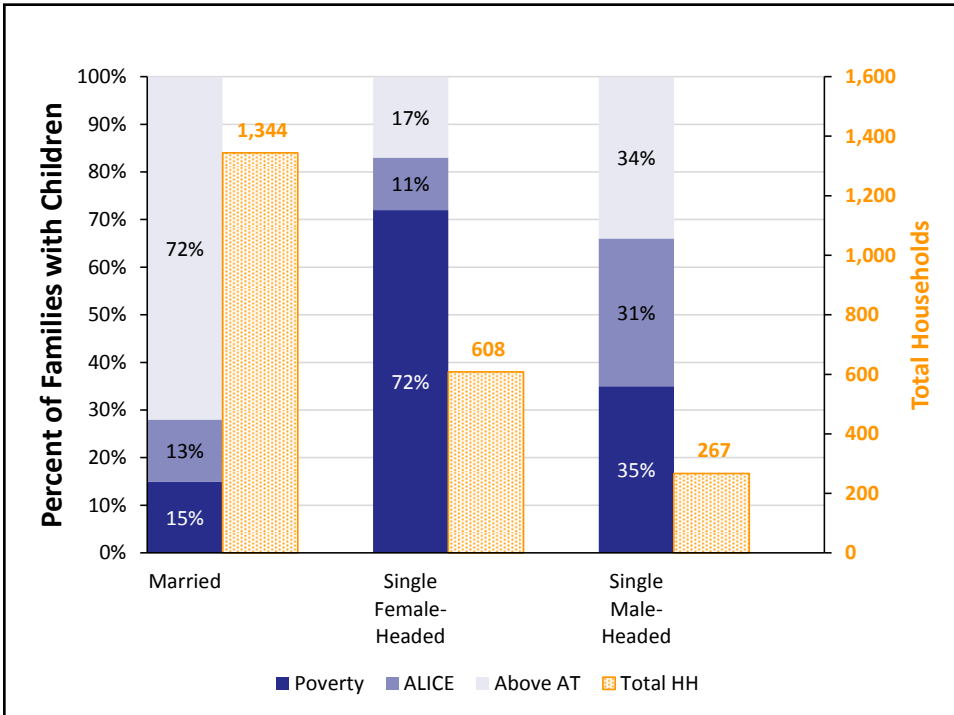
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$536
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$333
Taxes	\$165	\$135
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$3,660</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$43,920</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$21.96</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Osceola County families with children live below the ALICE Threshold. Though more Osceola County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

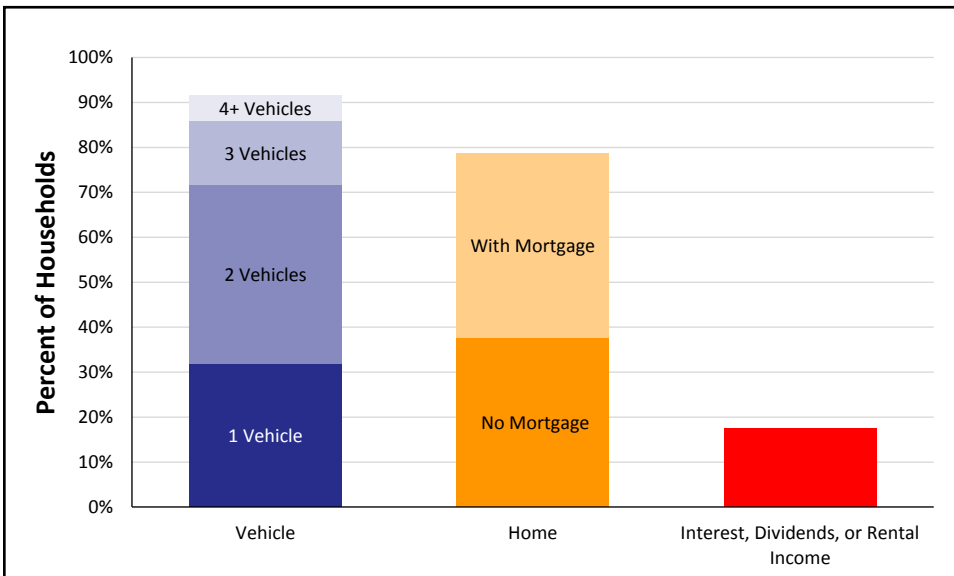
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Osceola County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Osceola County, 2015		
Town	Total HH	% ALICE & Poverty
Burdell Township	466	37%
Cedar Township	178	43%
Ewart City	644	72%
Ewart Township	557	35%
Hartwick Township	238	48%
Hersey Township	695	44%
Highland Township	459	38%
Le Roy Township	432	40%
Lincoln Township	618	50%
Marion Township	593	54%
Middle Branch Township	310	52%
Orient Township	300	44%
Osceola Township	393	41%
Reed City	1,060	57%
Richmond Township	604	35%
Rose Lake Township	492	46%
Sherman Township	374	41%
Sylvan Township	344	39%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OSCODA COUNTY

## 2015 Point-in-Time Data

**Population:** 8,444 | **Number of Households:** 3,686

**Median Household Income:** \$33,021 (state average: \$51,084)

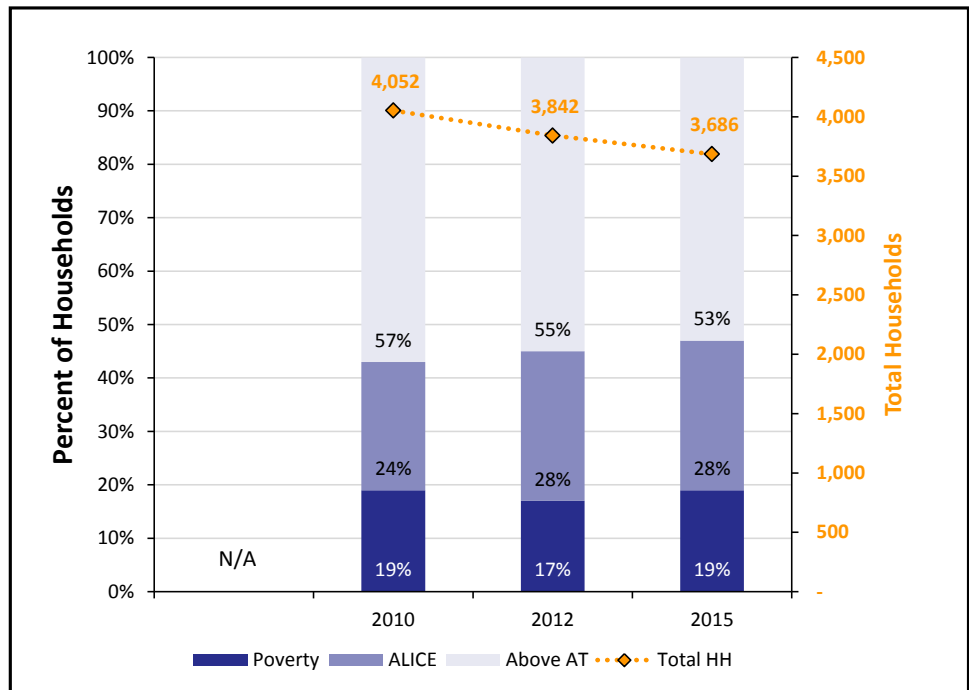
**Unemployment Rate:** 13.2% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Oscoda County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$482	\$692
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$428
Taxes	\$173	\$343
<b>Monthly Total</b>	<b>\$1,509</b>	<b>\$4,705</b>
<b>ANNUAL TOTAL</b>	<b>\$18,108</b>	<b>\$56,460</b>
<b>Hourly Wage</b>	<b>\$9.05</b>	<b>\$28.23</b>

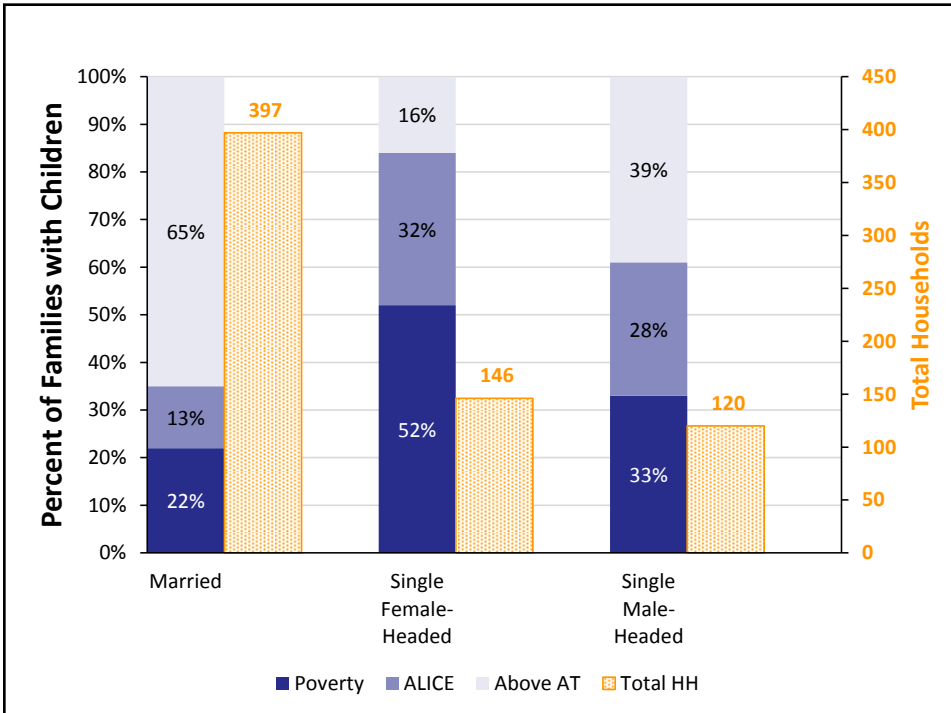
Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Oscoda County families with children live below the ALICE Threshold. Though more Oscoda County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

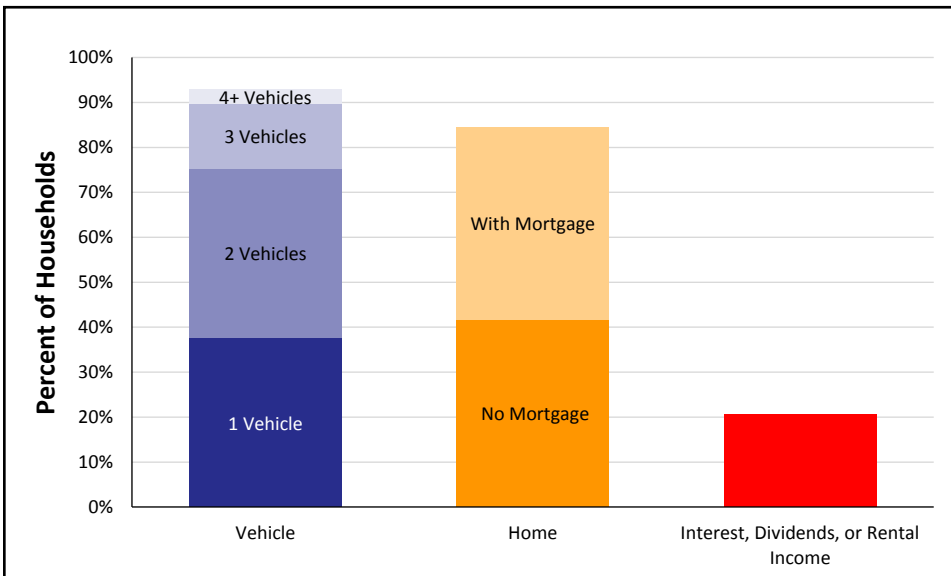
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Oscoda County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Big Creek Township	1,270	51%
Clinton Township	241	44%
Comins Township	727	46%
Elmer Township	395	37%
Greenwood Township	560	42%
Mentor Township	493	53%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OTSEGO COUNTY

## 2015 Point-in-Time Data

**Population:** 24,141 | **Number of Households:** 9,956

**Median Household Income:** \$48,917 (state average: \$51,084)

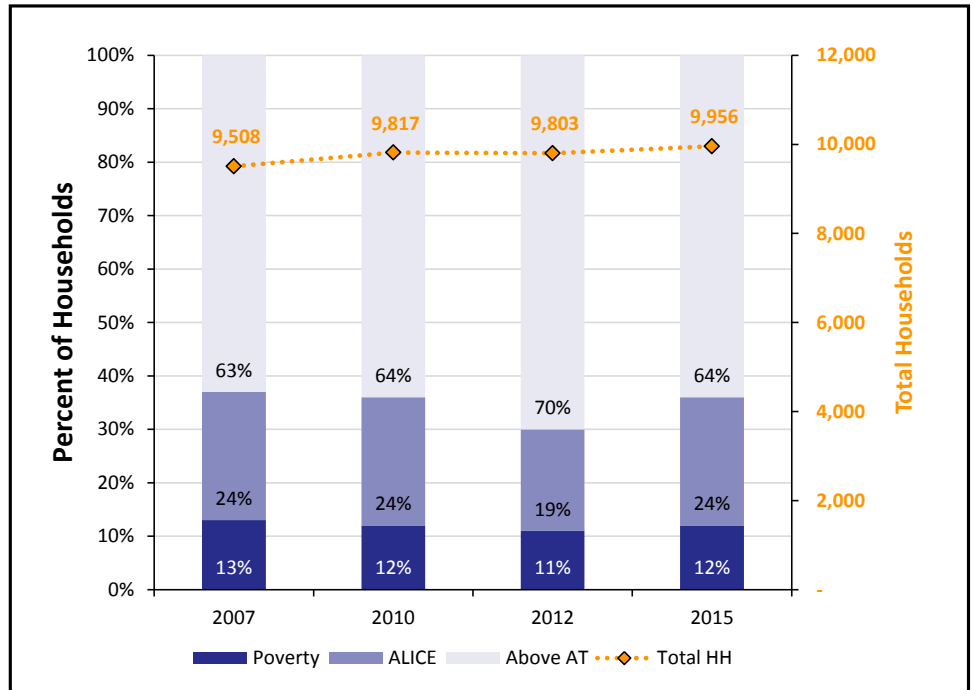
**Unemployment Rate:** 8.2% (state average: 7.2%)

**ALICE Households:** 24% (state average: 25%); **Poverty Households:** 12% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Otsego County

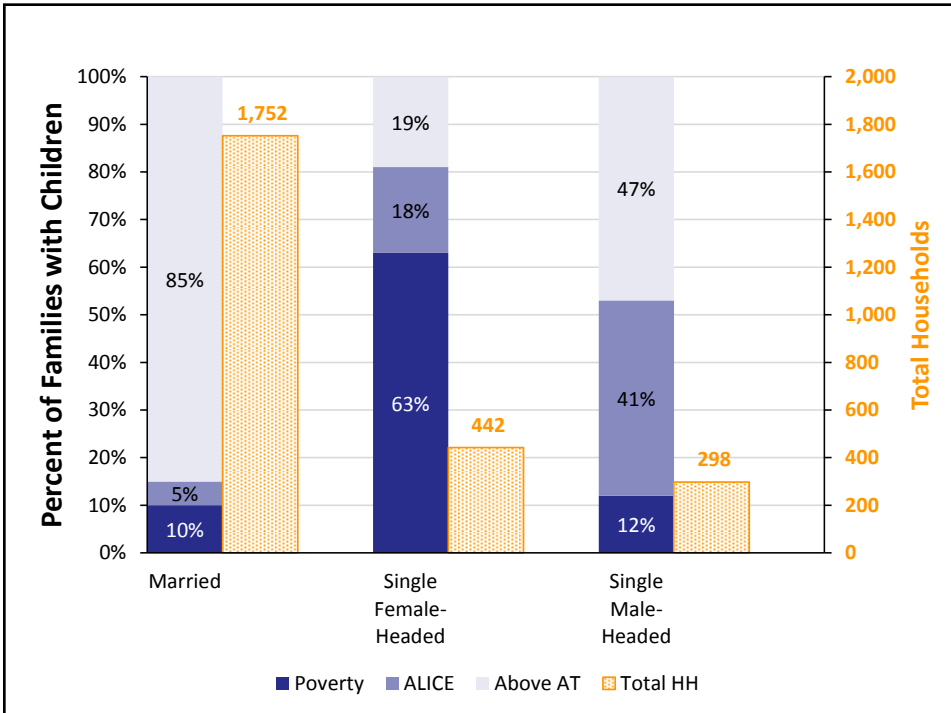
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$462	\$663
Child Care	\$-	\$947
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$135	\$387
Taxes	\$168	\$247
<b>Monthly Total</b>	<b>\$1,482</b>	<b>\$4,257</b>
<b>ANNUAL TOTAL</b>	<b>\$17,784</b>	<b>\$51,084</b>
<b>Hourly Wage</b>	<b>\$8.89</b>	<b>\$25.54</b>

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Otsego County families with children live below the ALICE Threshold. Though more Otsego County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

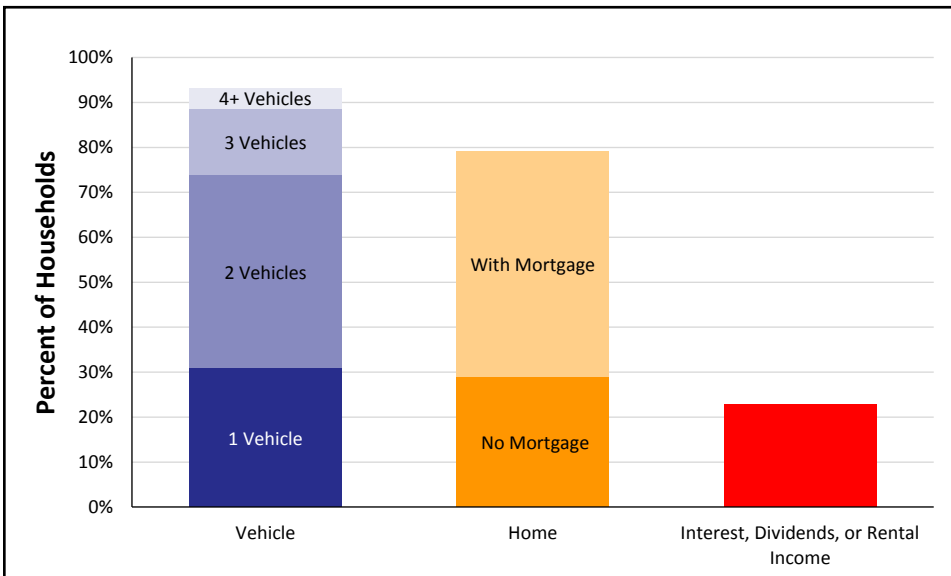
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Otsego County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Town	Total HH	% ALICE & Poverty
Bagley Township	2,312	33%
Charlton Township	647	36%
Chester Township	505	31%
Corwith Township	781	55%
Dover Township	192	23%
Elmira Township	684	22%
Gaylord City	1,709	54%
Hayes Township	972	27%
Livingston Township	972	35%
Otsego Lake Township	1,182	23%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN OTTAWA COUNTY

## 2015 Point-in-Time Data

**Population:** 279,955 | **Number of Households:** 98,598

**Median Household Income:** \$61,012 (state average: \$51,084)

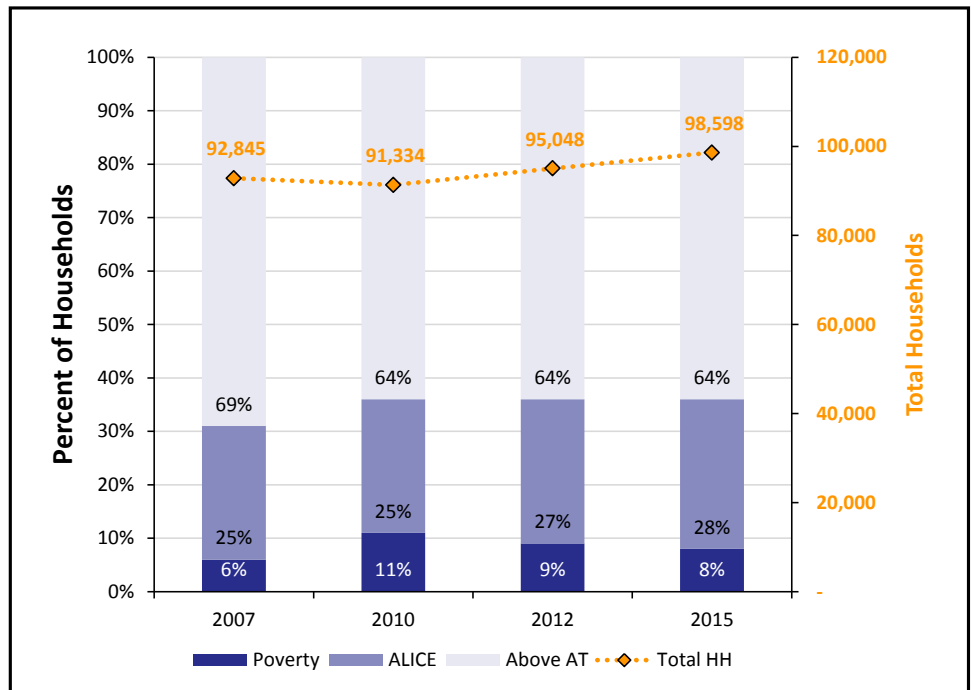
**Unemployment Rate:** 4.3% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 8% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Ottawa County

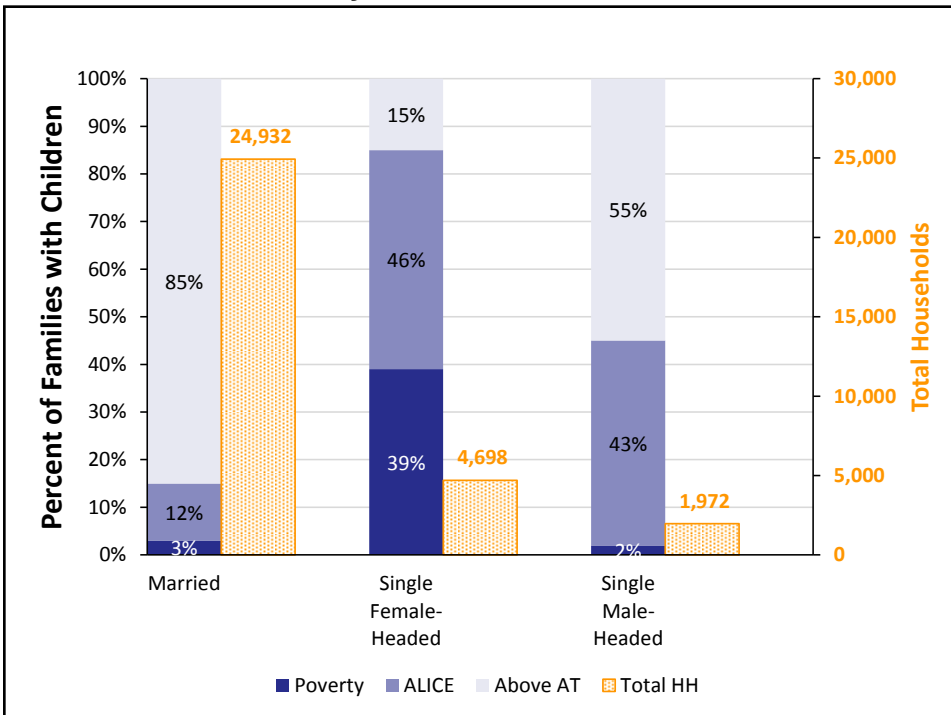
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$590	\$730
Child Care	\$-	\$1,188
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$150	\$427
Taxes	\$197	\$342
<b>Monthly Total</b>	\$1,654	\$4,700
<b>ANNUAL TOTAL</b>	\$19,848	\$56,400
<b>Hourly Wage</b>	\$9.92	\$28.20

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ottawa County families with children live below the ALICE Threshold. Though more Ottawa County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

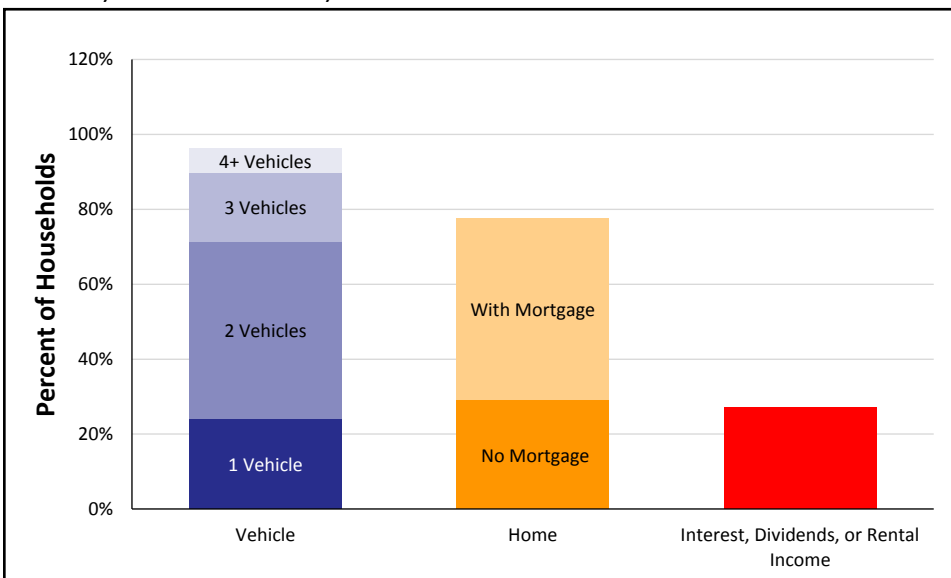


Ottawa County, 2015		
Town	Total HH	% ALICE & Poverty
Allendale Charter Township	5,807	51%
Blendon Township	2,020	34%
Chester Township	743	33%
Coopersville City	1,671	50%
Crockery Township	1,525	53%
Ferrysburg City	1,363	28%
Georgetown Charter Township	17,272	32%
Grand Haven Charter Township	5,658	30%
Grand Haven City	4,988	50%
Holland Charter Township	13,056	38%
Holland City	8,679	49%
Hudsonville City	2,519	43%
Jamestown Charter Township	2,463	19%
Olive Township	1,501	37%
Park Township	6,635	25%
Polkton Charter Township	926	31%
Port Sheldon Township	1,710	36%
Robinson Township	2,127	29%
Spring Lake Township	5,994	39%
Tallmadge Charter Township	2,798	34%
Wright Township	1,082	40%
Zeeland Charter Township	3,350	33%
Zeeland City	2,396	59%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ottawa County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN PRESQUE ISLE COUNTY

## 2015 Point-in-Time Data

**Population:** 13,037 | **Number of Households:** 5,999

**Median Household Income:** \$41,213 (state average: \$51,084)

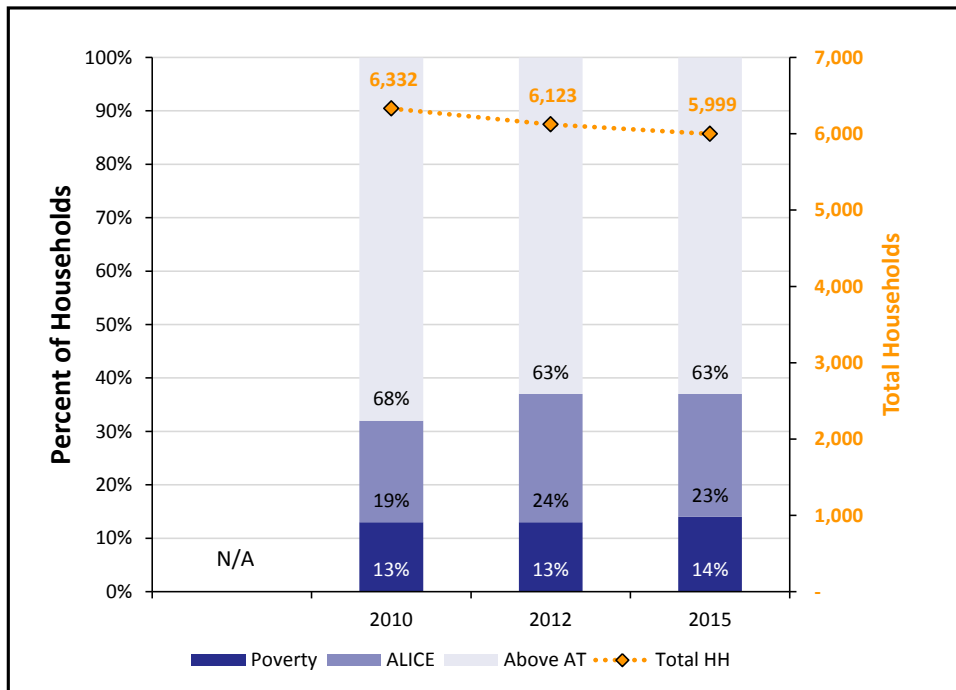
**Unemployment Rate:** 13.1% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Presque Isle County

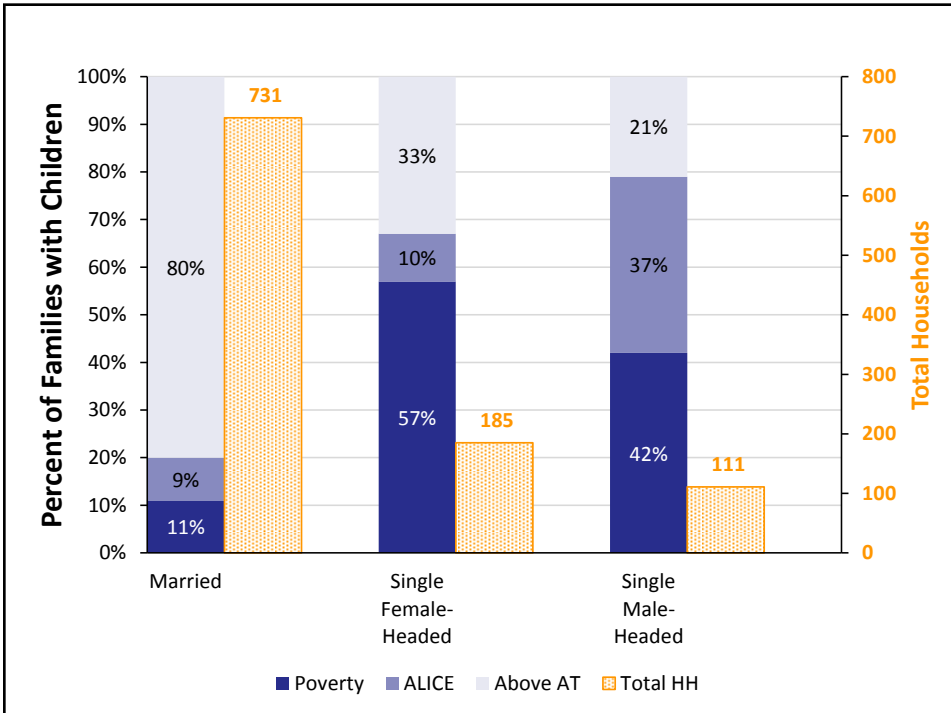
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Presque Isle County families with children live below the ALICE Threshold. Though more Presque Isle County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

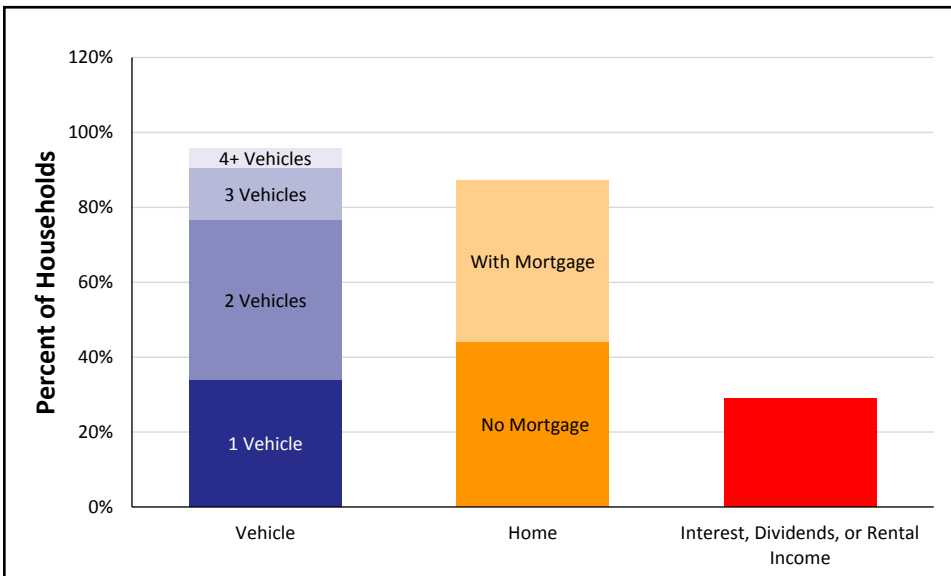
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Presque Isle County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Presque Isle County, 2015		
Town	Total HH	% ALICE & Poverty
Allis Township	424	48%
Beainger Township	171	29%
Belknap Township	307	41%
Bismarck Township	179	46%
Case Township	364	43%
Krakow Township	356	38%
Metz Township	124	48%
Moltke Township	126	31%
North Allis Township	198	25%
Ocqueoc Township	305	37%
Onaway City	344	61%
Posen Township	349	38%
Presque Isle Township	828	16%
Pulawski Township	146	41%
Rogers City	1,325	42%
Rogers Township	453	27%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN ROSCOMMON COUNTY

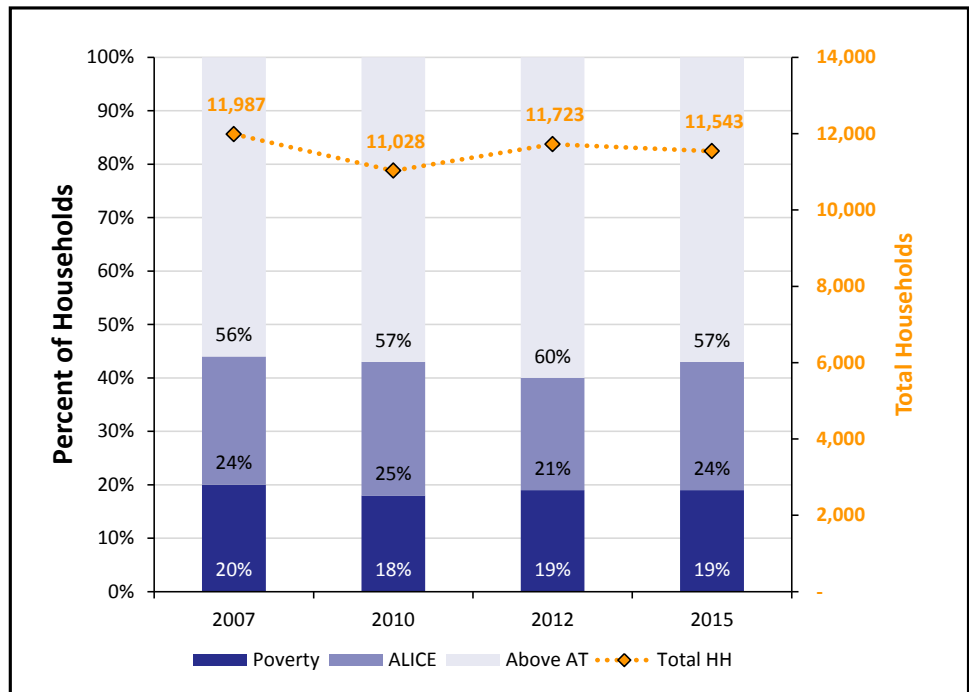
## 2015 Point-in-Time Data

**Population:** 24,068 | **Number of Households:** 11,543  
**Median Household Income:** \$35,133 (state average: \$51,084)  
**Unemployment Rate:** 14.2% (state average: 7.2%)  
**ALICE Households:** 24% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Roscommon County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,082
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$402
Taxes	\$165	\$283
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,423</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$53,076</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$26.54</b>

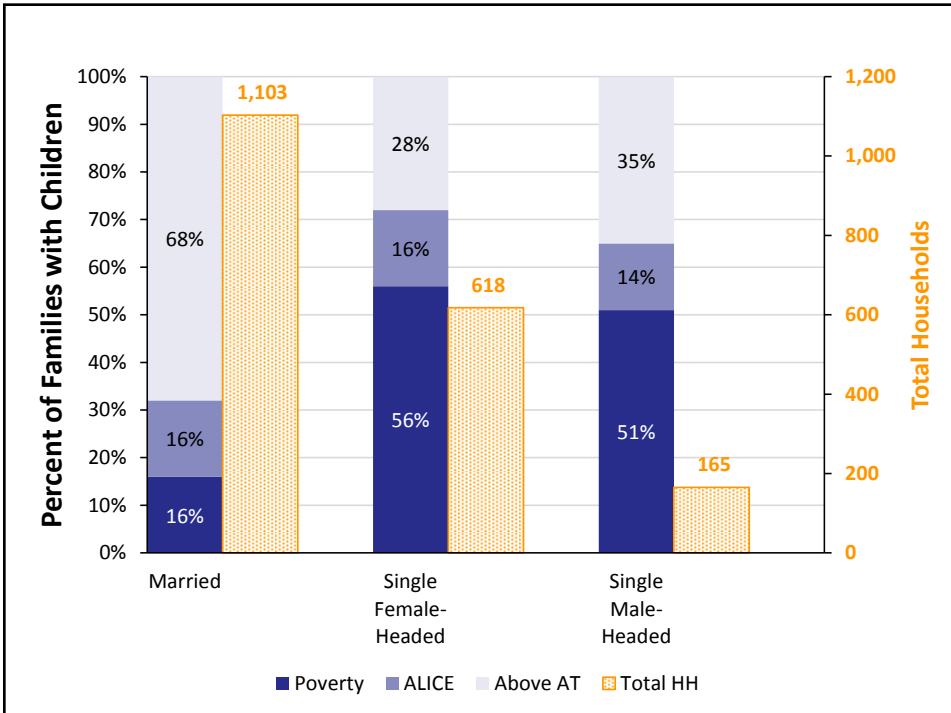
Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Roscommon County families with children live below the ALICE Threshold. Though more Roscommon County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

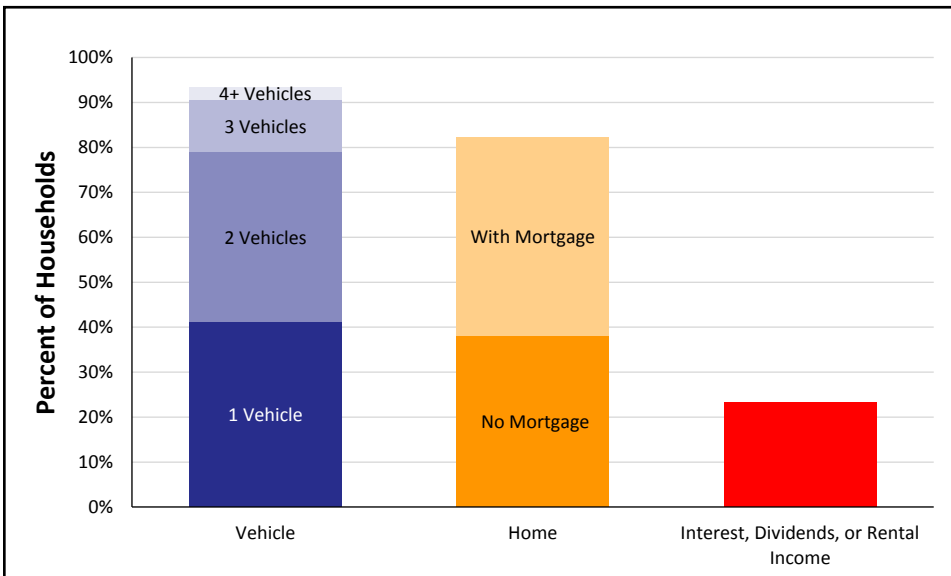


Town	Total HH	% ALICE & Poverty
Au Sable Township	133	54%
Backus Township	161	36%
Denton Township	2,832	47%
Gerrish Township	1,387	30%
Higgins Township	796	47%
Lake Township	520	32%
Lyon Township	601	35%
Markey Township	1,215	41%
Nester Township	123	34%
Richfield Township	1,770	47%
Roscommon Township	2,005	50%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Roscommon County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN SAGINAW COUNTY

## 2015 Point-in-Time Data

**Population:** 193,307 | **Number of Households:** 77,211

**Median Household Income:** \$43,383 (state average: \$51,084)

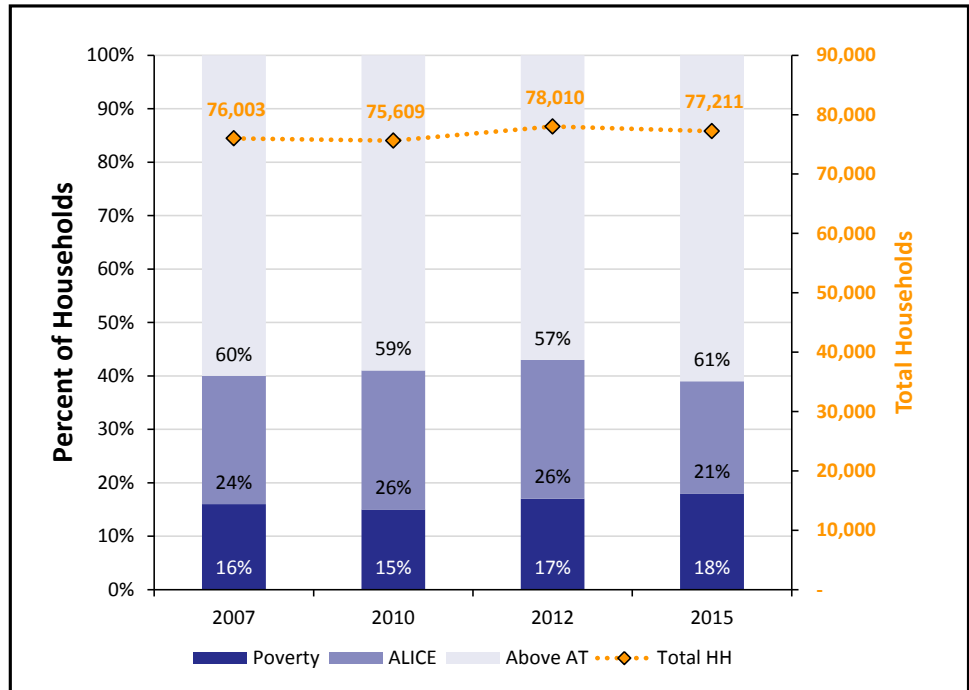
**Unemployment Rate:** 9.1% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 18% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Saginaw County

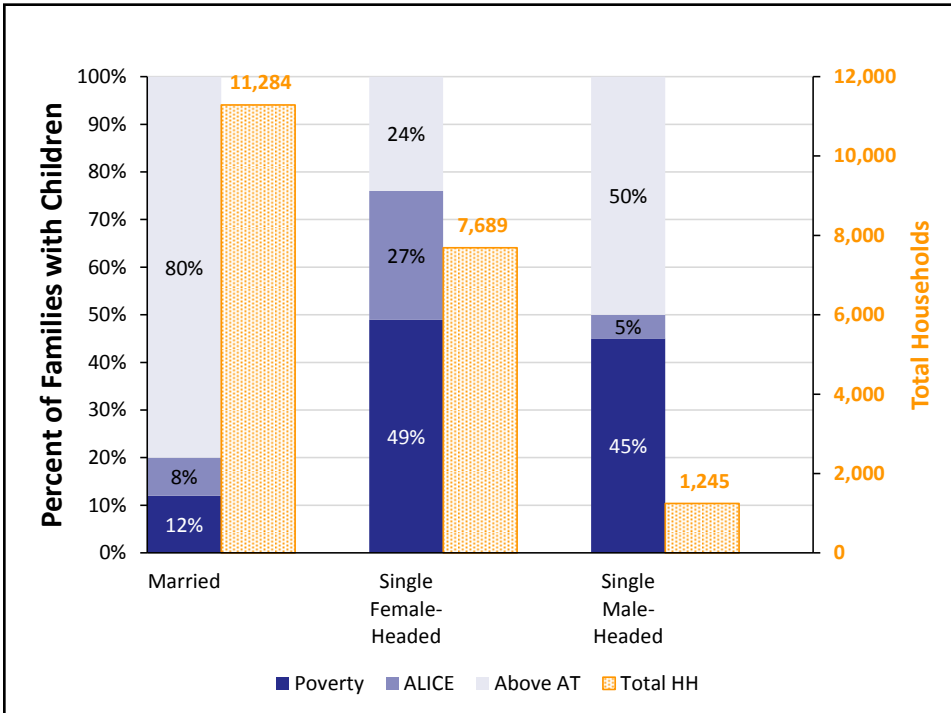
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$419	\$699
Child Care	\$-	\$1,152
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$419
Taxes	\$158	\$321
<b>Monthly Total</b>	<b>\$1,423</b>	<b>\$4,604</b>
<b>ANNUAL TOTAL</b>	<b>\$17,076</b>	<b>\$55,248</b>
<b>Hourly Wage</b>	<b>\$8.54</b>	<b>\$27.62</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Saginaw County families with children live below the ALICE Threshold. Though more Saginaw County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

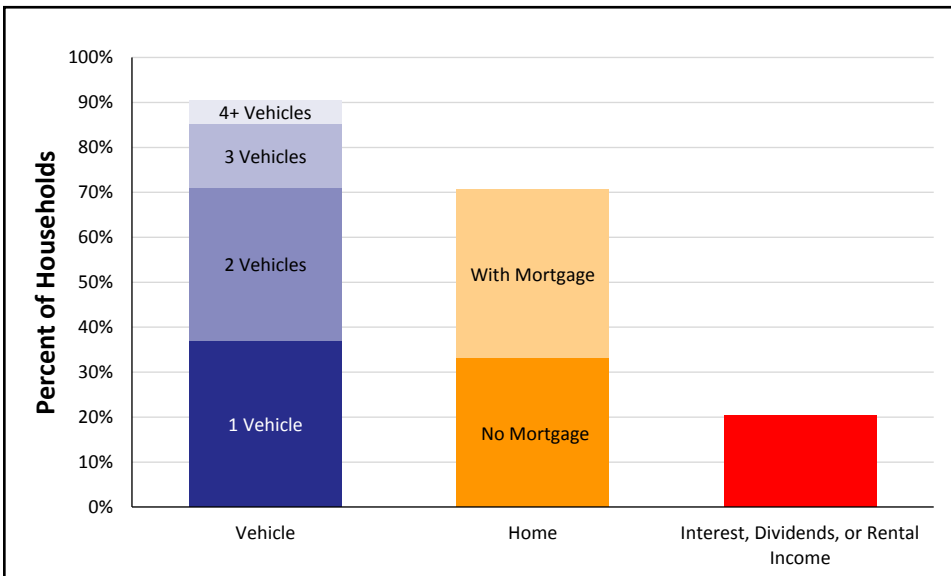
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Saginaw County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Saginaw County, 2015		
Town	Total HH	% ALICE & Poverty
Albee Township	781	34%
Birch Run Township	2,361	27%
Blumfield Township	746	20%
Brady Township	814	32%
Brant Township	749	26%
Bridgeport Charter Township	4,387	41%
Buena Vista Charter Township	3,502	67%
Carrollton Township	2,203	44%
Chapin Township	370	45%
Chesaning Township	1,901	41%
Frankenmuth City	2,269	27%
Frankenmuth Township	770	15%
Fremont Township	795	21%
James Township	727	22%
Jonesfield Township	602	35%
Kochville Township	1,249	41%
Lakefield Township	371	29%
Maple Grove Township	954	24%
Marion Township	350	42%
Richland Township	1,583	21%
Saginaw Charter Township	17,844	32%
Saginaw City	19,286	61%
Spaulding Township	787	29%
St. Charles Township	1,301	38%
Swan Creek Township	960	23%
Taymouth Township	1,582	32%
Thomas Township	4,743	24%
Tittabawassee Township	3,143	21%
Zilwaukee City	749	32%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN ST CLAIR COUNTY

## 2015 Point-in-Time Data

**Population:** 159,875 | **Number of Households:** 63,571

**Median Household Income:** \$51,127 (state average: \$51,084)

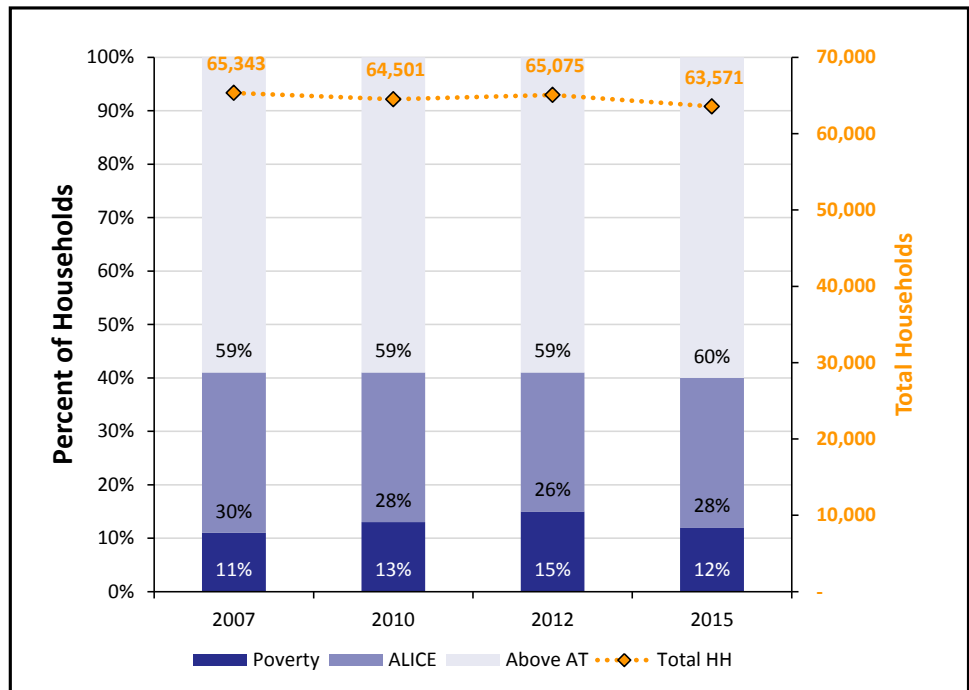
**Unemployment Rate:** 7.6% (state average: 7.2%)

**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 12% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, St Clair County

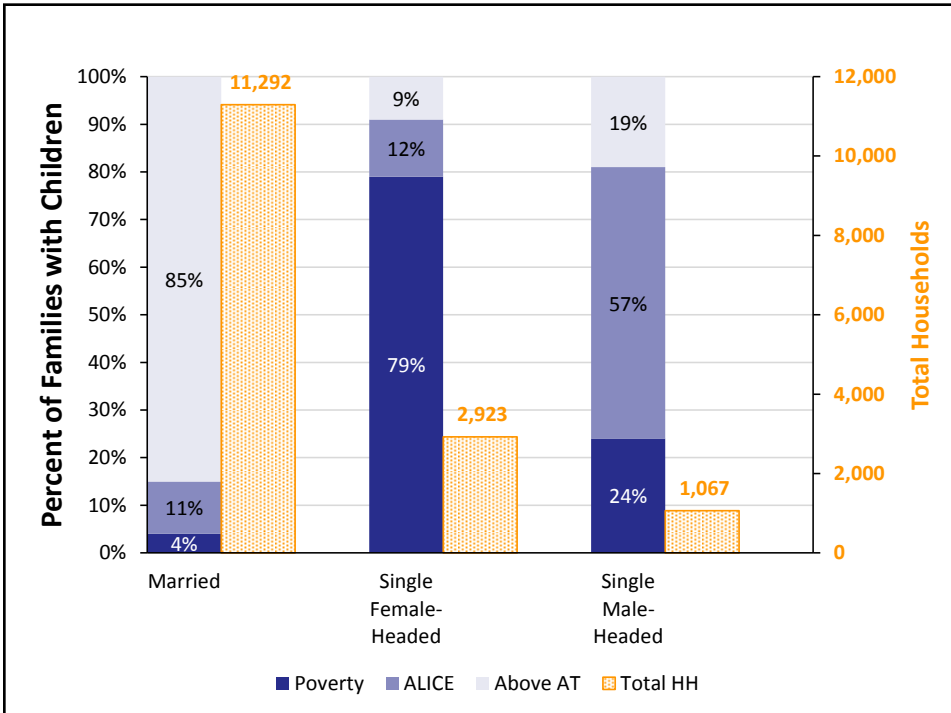
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$510	\$846
Child Care	\$-	\$1,141
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$156	\$464
Taxes	\$209	\$428
<b>Monthly Total</b>	<b>\$1,716</b>	<b>\$5,106</b>
<b>ANNUAL TOTAL</b>	<b>\$20,592</b>	<b>\$61,272</b>
<b>Hourly Wage</b>	<b>\$10.30</b>	<b>\$30.64</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many St Clair County families with children live below the ALICE Threshold. Though more St Clair County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

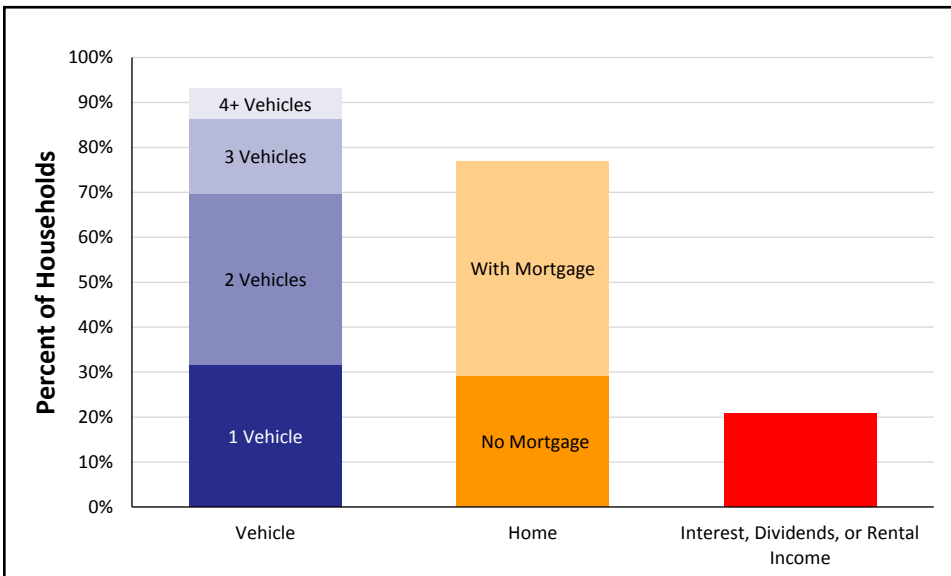
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St Clair County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



St Clair County, 2015		
Town	Total HH	% ALICE & Poverty
Algonac City	1,956	53%
Berlin Township	1,233	24%
Brockway Township	644	31%
Burtchville Township	1,577	42%
Casco Township	1,401	30%
China Township	1,242	21%
Clay Township	3,905	35%
Clyde Township	2,083	38%
Columbus Township	1,450	29%
Cottrellville Township	1,332	40%
East China Township	1,588	37%
Emmett Township	933	35%
Fort Gratiot Charter Township	4,479	40%
Grant Township	679	32%
Greenwood Township	525	33%
Ira Township	1,975	35%
Kenockee Township	952	35%
Kimball Township	3,665	45%
Lynn Township	461	38%
Marine City	1,837	51%
Marysville City	4,208	40%
Memphis City	149	41%
Mussey Township	1,431	38%
Port Huron Charter Township	3,980	48%
Port Huron City	12,354	60%
Riley Township	1,167	30%
St. Clair City	2,309	40%
St. Clair Township	2,555	24%
Wales Township	1,281	30%
Yale City	790	59%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN ST JOSEPH COUNTY

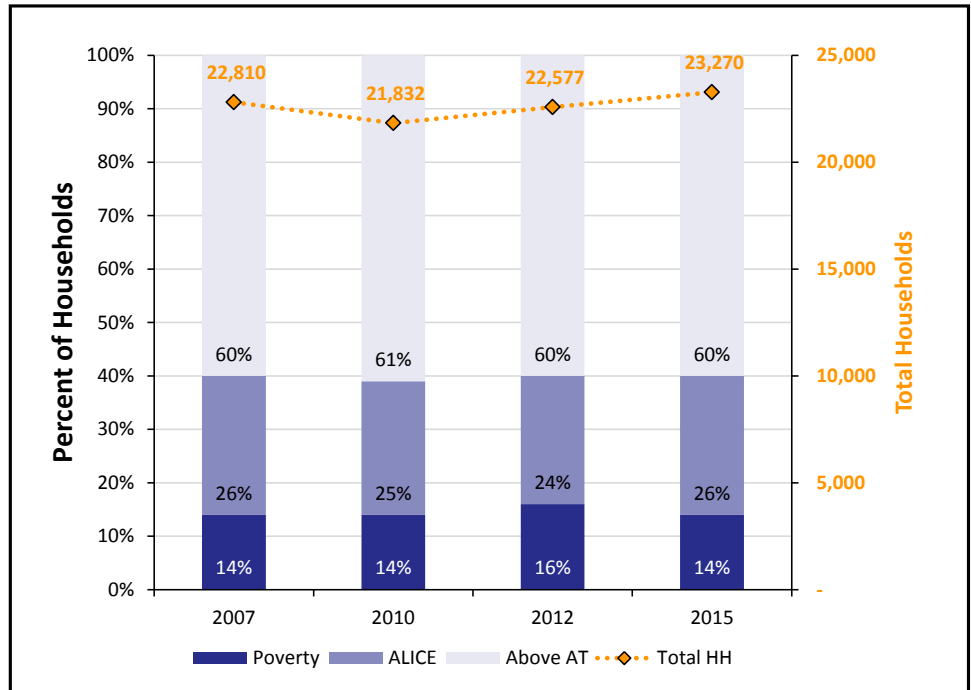
## 2015 Point-in-Time Data

**Population:** 61,022 | **Number of Households:** 23,270  
**Median Household Income:** \$44,449 (state average: \$51,084)  
**Unemployment Rate:** 8.6% (state average: 7.2%)  
**ALICE Households:** 26% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, St Joseph County

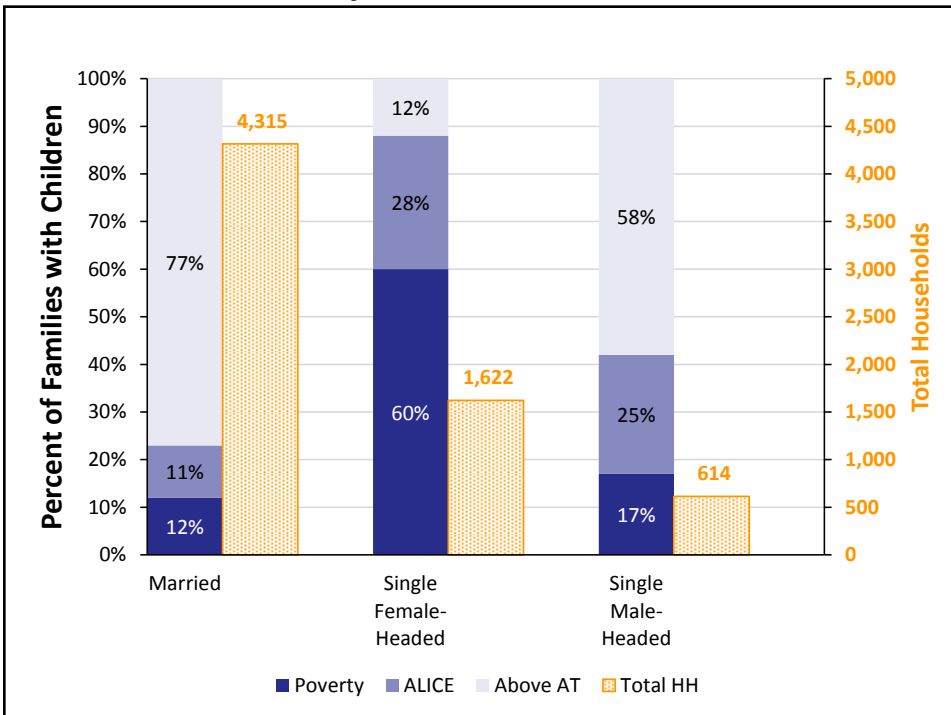
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$458	\$648
Child Care	\$-	\$799
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$134	\$366
Taxes	\$167	\$199
<b>Monthly Total</b>	<b>\$1,476</b>	<b>\$4,025</b>
<b>ANNUAL TOTAL</b>	<b>\$17,712</b>	<b>\$48,300</b>
<b>Hourly Wage</b>	<b>\$8.86</b>	<b>\$24.15</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many St Joseph County families with children live below the ALICE Threshold. Though more St Joseph County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

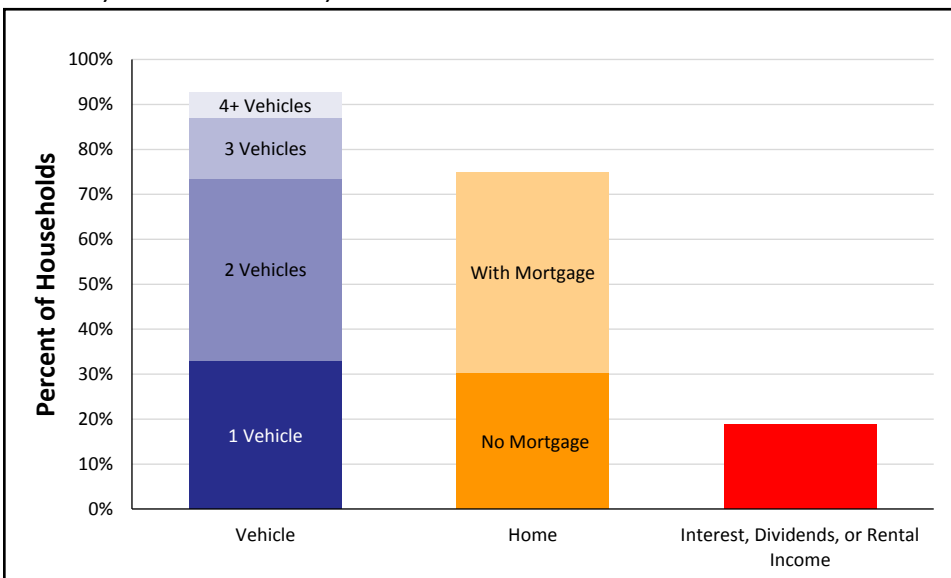
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St Joseph County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



St Joseph County, 2015		
Town	Total HH	% ALICE & Poverty
Burr Oak Township	925	38%
Colon Township	1,315	44%
Constantine Township	1,596	42%
Fabius Township	1,276	29%
Fawn River Township	548	36%
Florence Township	507	40%
Flowerfield Township	560	36%
Leonidas Township	414	34%
Lockport Township	1,526	28%
Mendon Township	1,023	38%
Mottville Township	612	38%
Nottawa Township	1,381	32%
Park Township	960	26%
Sherman Township	1,272	25%
Sturgis City	4,150	52%
Sturgis Township	884	50%
Three Rivers City	2,942	52%
White Pigeon Township	1,379	39%

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# ALICE IN SANILAC COUNTY

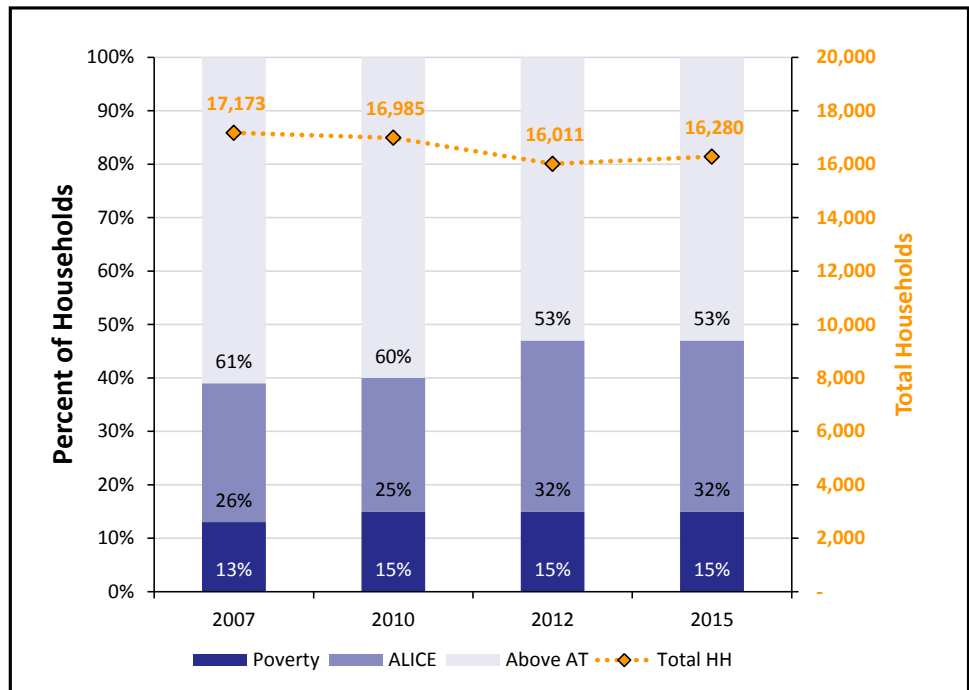
## 2015 Point-in-Time Data

**Population:** 42,014 | **Number of Households:** 16,280  
**Median Household Income:** \$41,100 (state average: \$51,084)  
**Unemployment Rate:** 10.7% (state average: 7.2%)  
**ALICE Households:** 32% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Sanilac County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$421
Taxes	\$165	\$328
<b>Monthly Total</b>	<b>\$1,463</b>	<b>\$4,634</b>
<b>ANNUAL TOTAL</b>	<b>\$17,556</b>	<b>\$55,608</b>
<b>Hourly Wage</b>	<b>\$8.78</b>	<b>\$27.80</b>

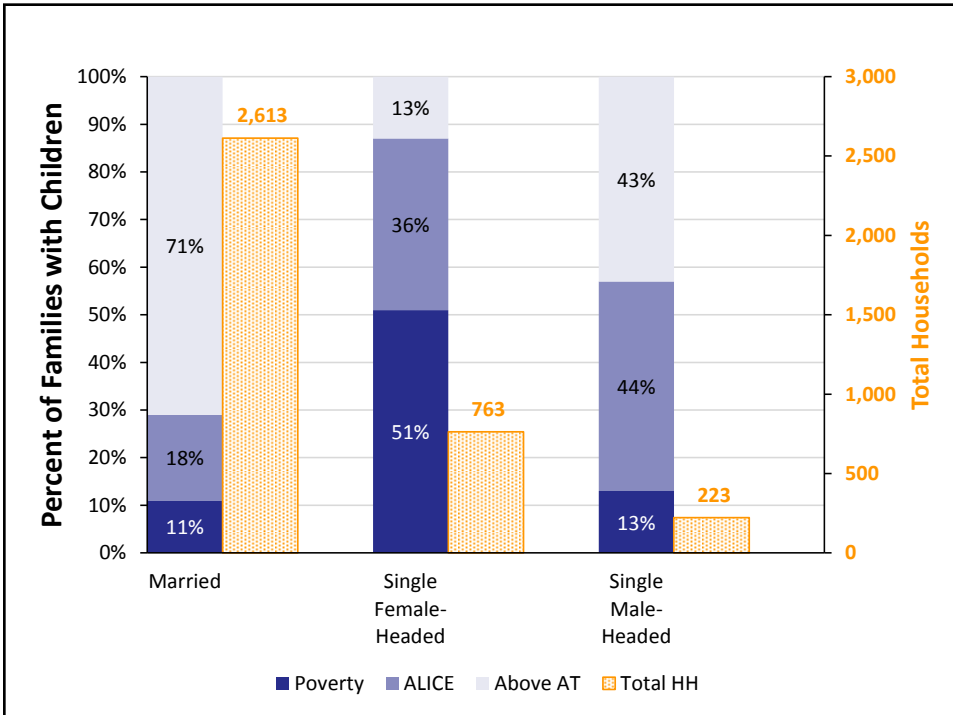
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



# How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Sanilac County families with children live below the ALICE Threshold. Though more Sanilac County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

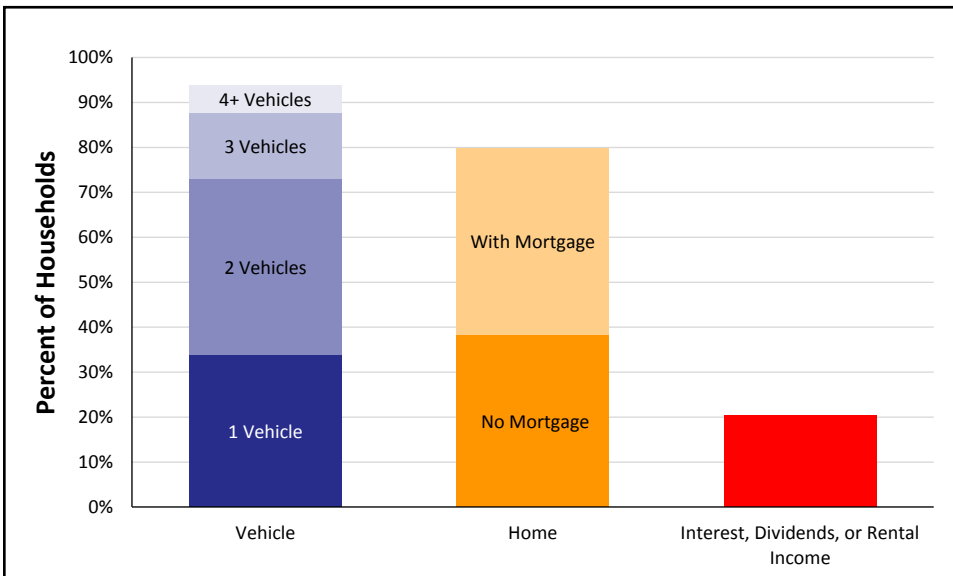
## Families with Children by Income, 2015



# What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sanilac County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

## Assets, All Households, 2015



Sanilac County, 2015		
Town	Total HH	% ALICE & Poverty
Argyle Township	266	42%
Austin Township	216	43%
Bridgehampton Township	291	57%
Brown City	521	60%
Buel Township	472	52%
Croswell City	966	58%
Custer Township	400	46%
Delaware Township	374	32%
Elk Township	543	44%
Elmer Township	294	35%
Evergreen Township	319	46%
Flynn Township	340	42%
Forester Township	398	41%
Fremont Township	361	44%
Greenleaf Township	296	41%
Lamotte Township	318	51%
Lexington Township	1,647	48%
Maple Valley Township	398	36%
Marion Township	633	51%
Marlette City	684	61%
Marlette Township	601	41%
Minden Township	202	40%
Moore Township	371	44%
Sandusky City	1,024	66%
Sanilac Township	998	49%
Speaker Township	501	42%
Washington Township	611	53%
Watertown Township	482	40%
Wheatland Township	180	50%
Worth Township	1,573	37%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN SCHOOLCRAFT COUNTY

## 2015 Point-in-Time Data

**Population:** 8,288 | **Number of Households:** 3,419

**Median Household Income:** \$34,118 (state average: \$51,084)

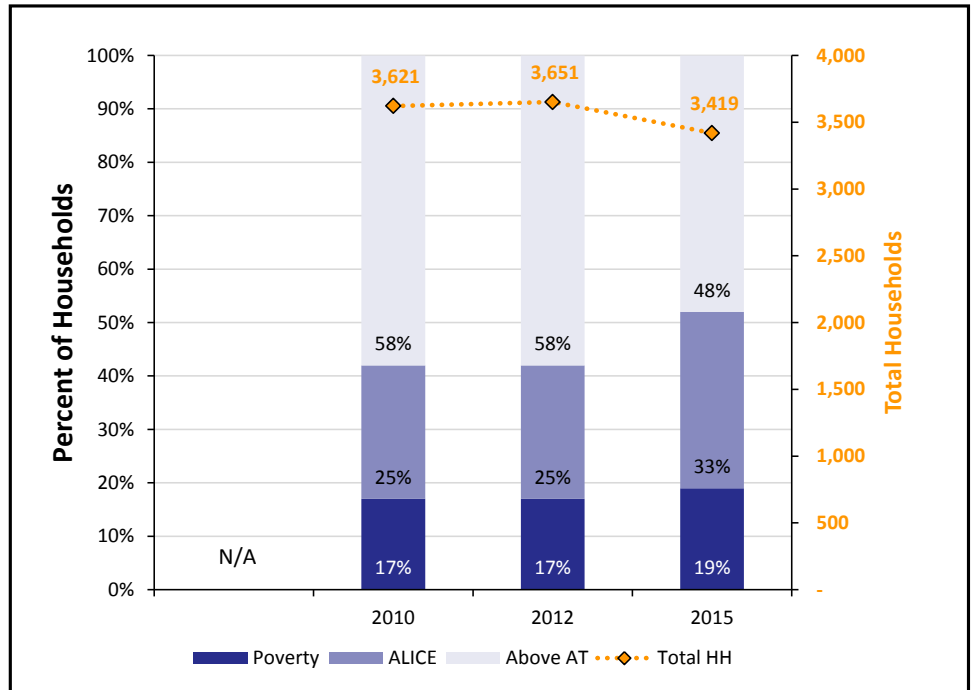
**Unemployment Rate:** 15.6% (state average: 7.2%)

**ALICE Households:** 33% (state average: 25%); **Poverty Households:** 19% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Schoolcraft County

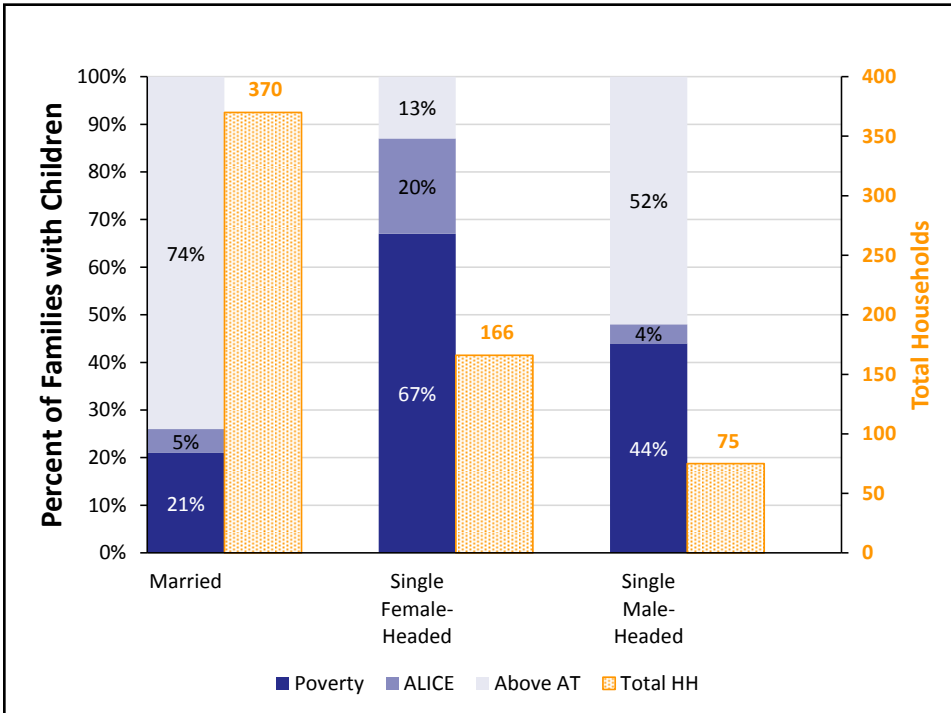
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$448	\$643
Child Care	\$-	\$1,130
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$133	\$408
Taxes	\$165	\$297
<b>Monthly Total</b>	\$1,463	\$4,491
<b>ANNUAL TOTAL</b>	\$17,556	\$53,892
<b>Hourly Wage</b>	\$8.78	\$26.95

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Schoolcraft County families with children live below the ALICE Threshold. Though more Schoolcraft County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

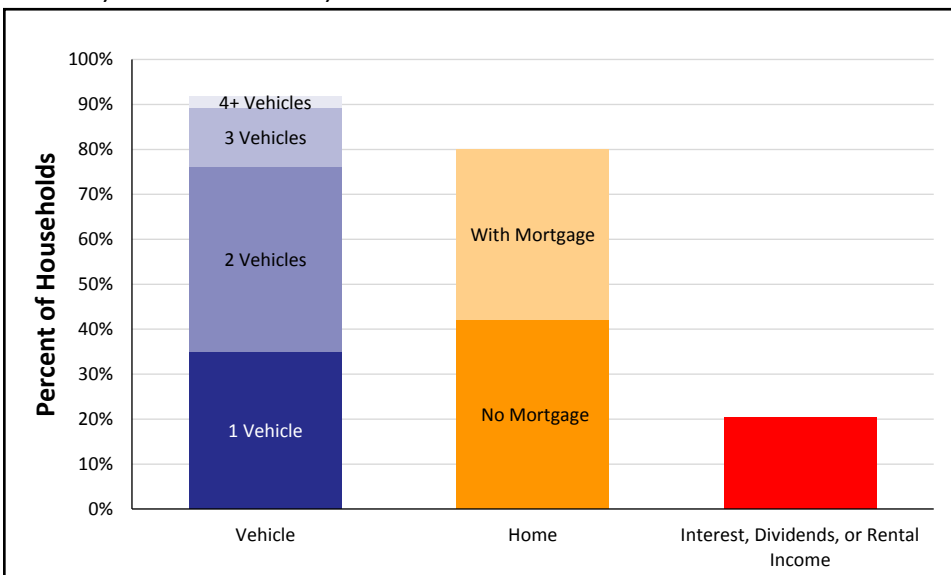
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Schoolcraft County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Schoolcraft County, 2015		
Town	Total HH	% ALICE & Poverty
Doyle Township	258	44%
Germfask Township	207	44%
Hiawatha Township	555	37%
Inwood Township	283	42%
Manistique City	1,249	66%
Manistique Township	390	44%
Mueller Township	128	52%
Thompson Township	313	47%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN SHIAWASSEE COUNTY

## 2015 Point-in-Time Data

**Population:** 68,619 | **Number of Households:** 27,036

**Median Household Income:** \$51,839 (state average: \$51,084)

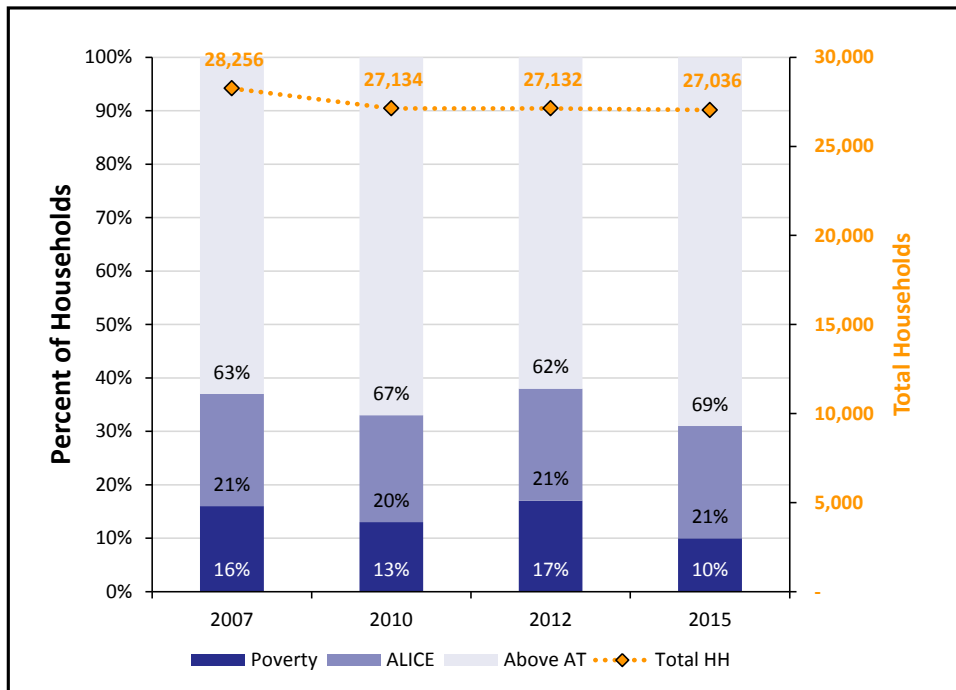
**Unemployment Rate:** 4.5% (state average: 7.2%)

**ALICE Households:** 21% (state average: 25%); **Poverty Households:** 10% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Shiawassee County

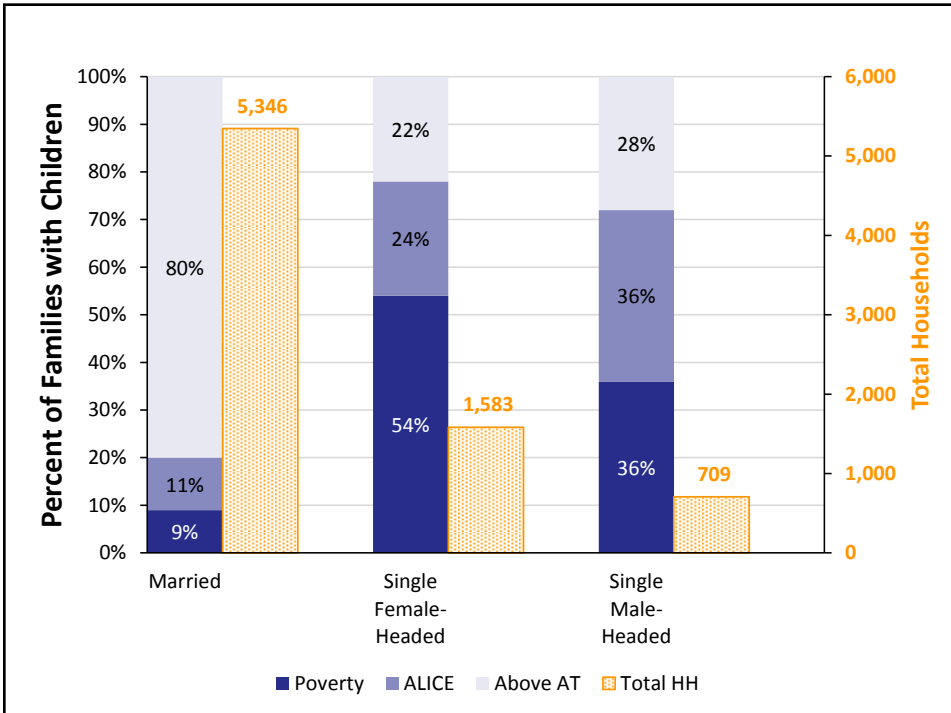
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$397	\$668
Child Care	\$-	\$1,179
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$127	\$418
Taxes	\$153	\$320
<b>Monthly Total</b>	<b>\$1,394</b>	<b>\$4,598</b>
<b>ANNUAL TOTAL</b>	<b>\$16,728</b>	<b>\$55,176</b>
<b>Hourly Wage</b>	<b>\$8.36</b>	<b>\$27.59</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Shiawassee County families with children live below the ALICE Threshold. Though more Shiawassee County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

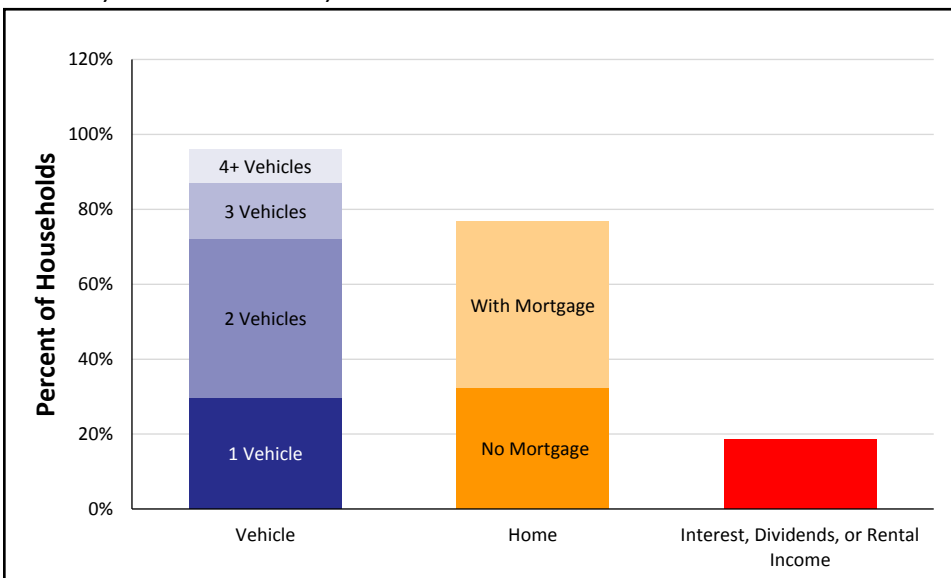
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Shiawassee County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Shiawassee County, 2015		
Town	Total HH	% ALICE & Poverty
Antrim Township	836	32%
Bennington Township	1,233	22%
Burns Township	1,219	25%
Caledonia Charter Township	1,759	36%
Corunna City	1,381	51%
Durand City	1,450	44%
Fairfield Township	270	40%
Hazelton Township	752	20%
Laingsburg City	468	22%
Middlebury Township	629	24%
New Haven Township	486	25%
Owosso Charter Township	1,819	38%
Owosso City	6,181	50%
Perry City	901	45%
Perry Township	1,541	26%
Rush Township	507	29%
Sciota Township	658	28%
Shiawassee Township	1,059	27%
Venice Township	952	29%
Vernon Township	1,843	38%
Woodhull Township	1,465	21%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN TUSCOLA COUNTY

## 2015 Point-in-Time Data

**Population:** 54,420 | **Number of Households:** 21,304

**Median Household Income:** \$43,768 (state average: \$51,084)

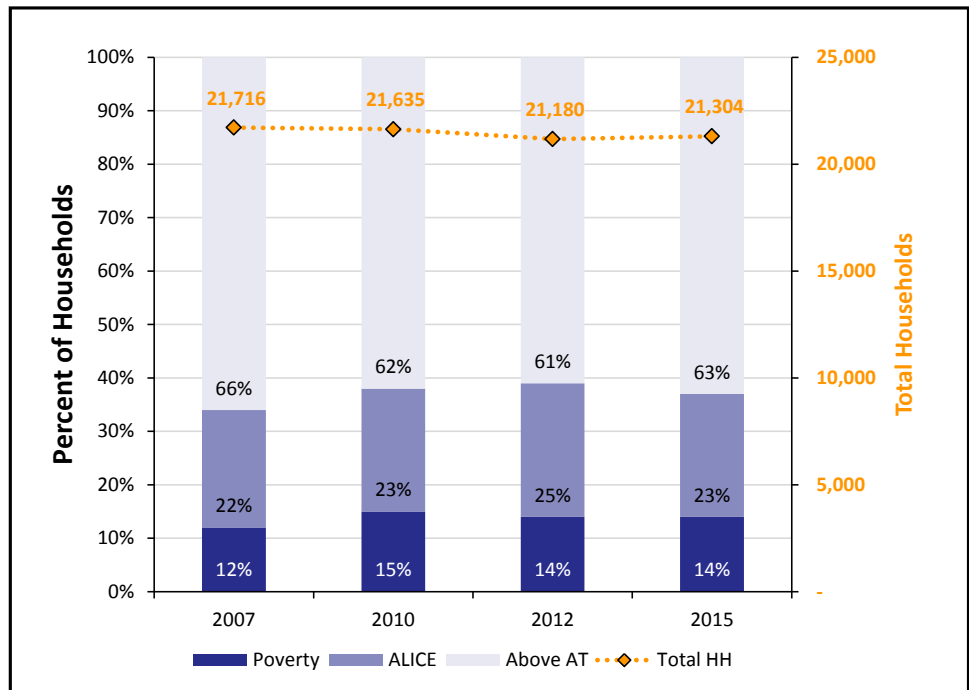
**Unemployment Rate:** 9.3% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Tuscola County

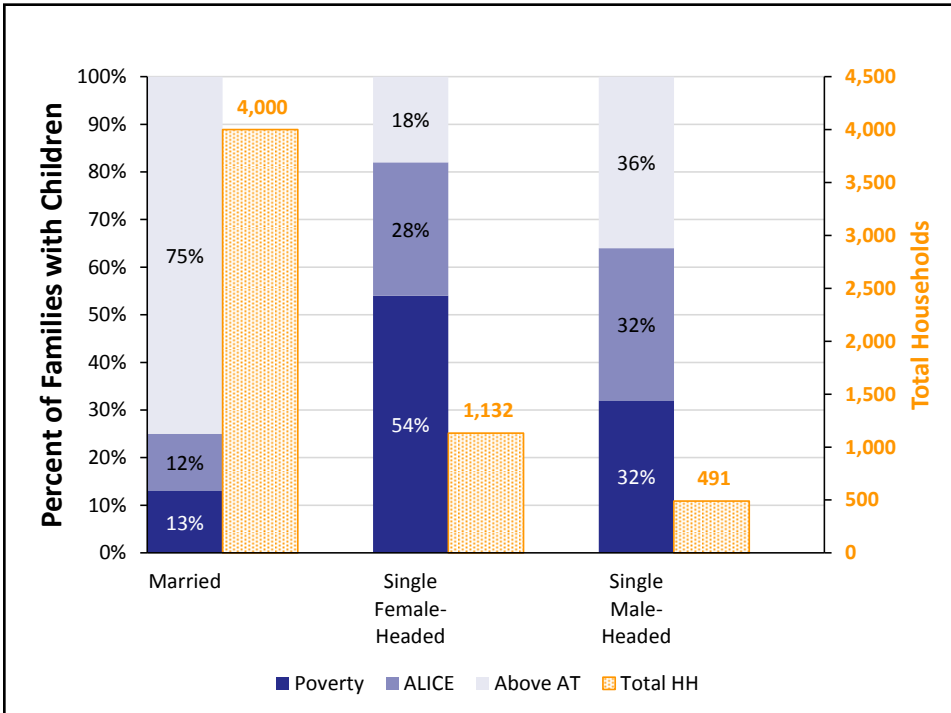
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$384	\$643
Child Care	\$-	\$1,100
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$125	\$404
Taxes	\$150	\$288
<b>Monthly Total</b>	<b>\$1,376</b>	<b>\$4,448</b>
<b>ANNUAL TOTAL</b>	<b>\$16,512</b>	<b>\$53,376</b>
<b>Hourly Wage</b>	<b>\$8.26</b>	<b>\$26.69</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Tuscola County families with children live below the ALICE Threshold. Though more Tuscola County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

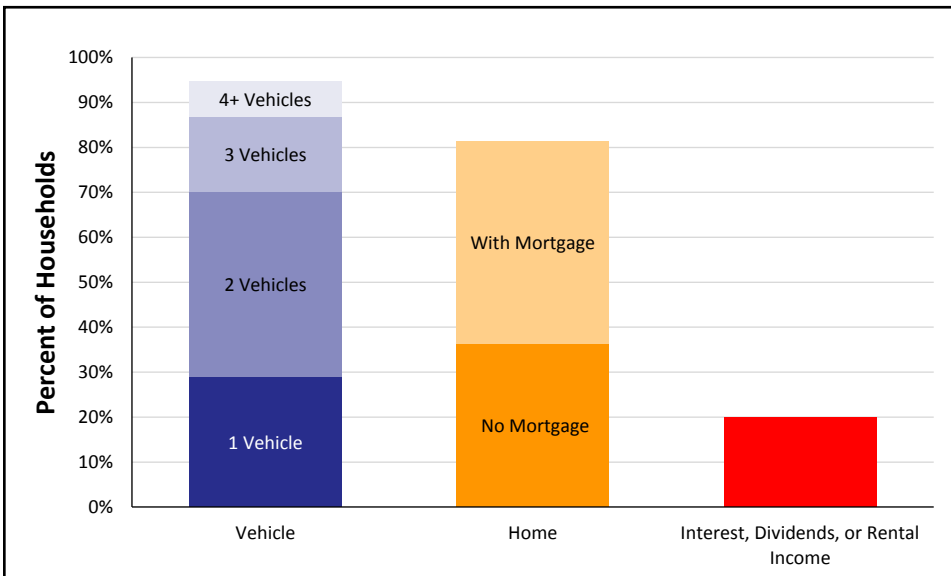
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Tuscola County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Tuscola County, 2015		
Town	Total HH	% ALICE & Poverty
Akron Township	605	39%
Almer Township	828	32%
Arbela Township	1,130	29%
Caro City	1,775	51%
Columbia Township	476	35%
Dayton Township	645	37%
Denmark Township	1,329	35%
Elkland Township	1,336	34%
Ellington Township	507	30%
Elmwood Township	411	38%
Fairgrove Township	620	39%
Fremont Township	1,386	41%
Gilford Township	294	26%
Indianfields Township	1,005	37%
Juniata Township	653	35%
Kingston Township	558	46%
Koylton Township	572	40%
Millington Township	1,603	35%
Novesta Township	565	37%
Tuscola Township	873	21%
Vassar City	1,013	46%
Vassar Township	1,394	41%
Watertown Township	798	36%
Wells Township	641	36%
Wisner Township	287	39%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN VAN BUREN COUNTY

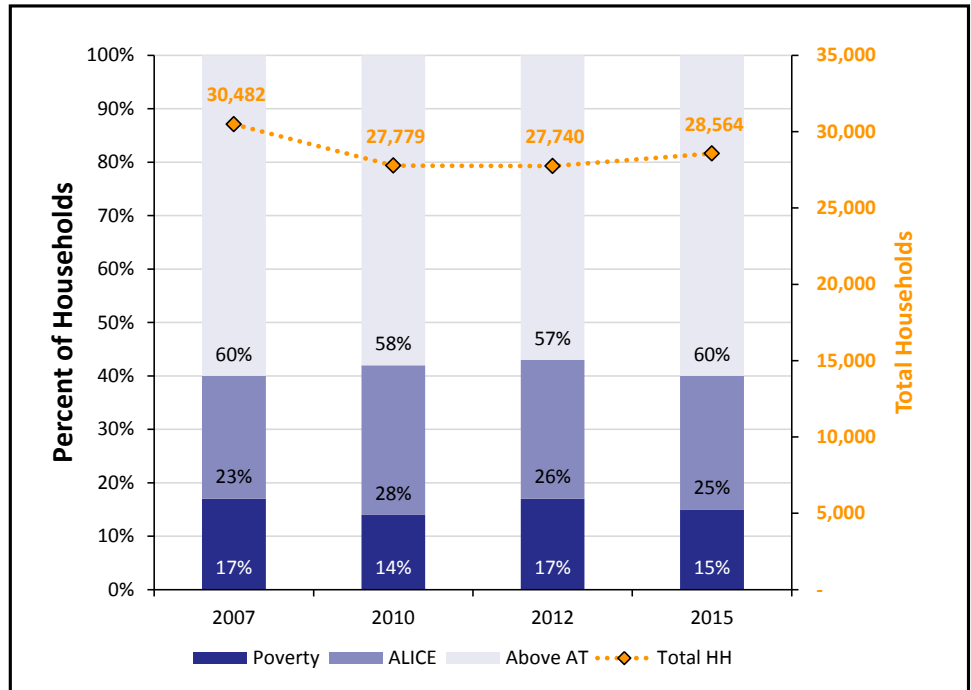
## 2015 Point-in-Time Data

**Population:** 75,077 | **Number of Households:** 28,564  
**Median Household Income:** \$48,034 (state average: \$51,084)  
**Unemployment Rate:** 7.2% (state average: 7.2%)  
**ALICE Households:** 25% (state average: 25%); **Poverty Households:** 15% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Van Buren County

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$472	\$728
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$136	\$432
Taxes	\$170	\$354
<b>Monthly Total</b>	<b>\$1,495</b>	<b>\$4,756</b>
<b>ANNUAL TOTAL</b>	<b>\$17,940</b>	<b>\$57,072</b>
<b>Hourly Wage</b>	<b>\$8.97</b>	<b>\$28.54</b>

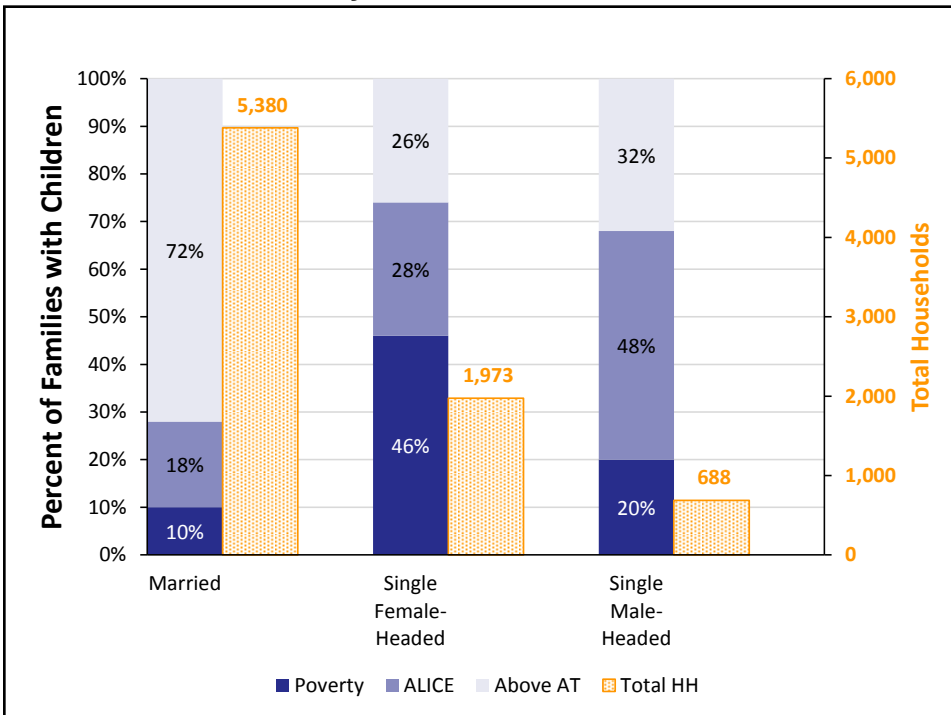
Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.



## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Van Buren County families with children live below the ALICE Threshold. Though more Van Buren County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

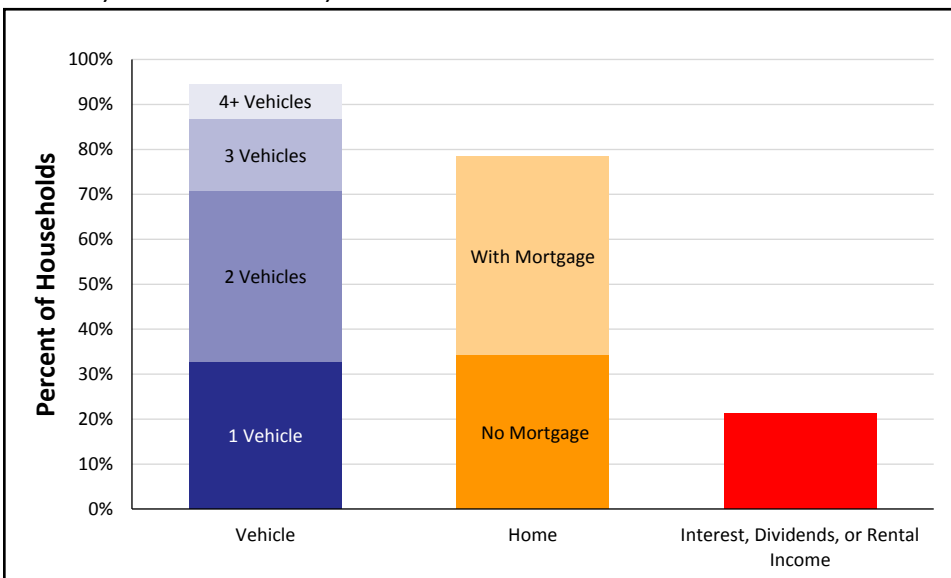


Van Buren County, 2015		
Town	Total HH	% ALICE & Poverty
Almena Township	1,737	25%
Antwerp Township	4,299	31%
Arlington Township	755	52%
Bangor City	716	59%
Bangor Township	773	51%
Bloomingdale Township	1,366	44%
Columbia Township	923	45%
Covert Township	994	64%
Decatur Township	1,343	56%
Geneva Township	1,185	50%
Gobles City	303	53%
Hamilton Township	506	41%
Hartford City	887	62%
Hartford Township	1,075	43%
Keeler Township	781	46%
Lawrence Township	1,219	43%
Paw Paw Township	2,748	48%
Pine Grove Township	1,075	31%
Porter Township	973	29%
South Haven Charter Township	1,714	49%
South Haven City	2,035	50%
Waverly Township	960	43%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Van Buren County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN WASHTENAW COUNTY

## 2015 Point-in-Time Data

**Population:** 358,880 | **Number of Households:** 138,099

**Median Household Income:** \$61,977 (state average: \$51,084)

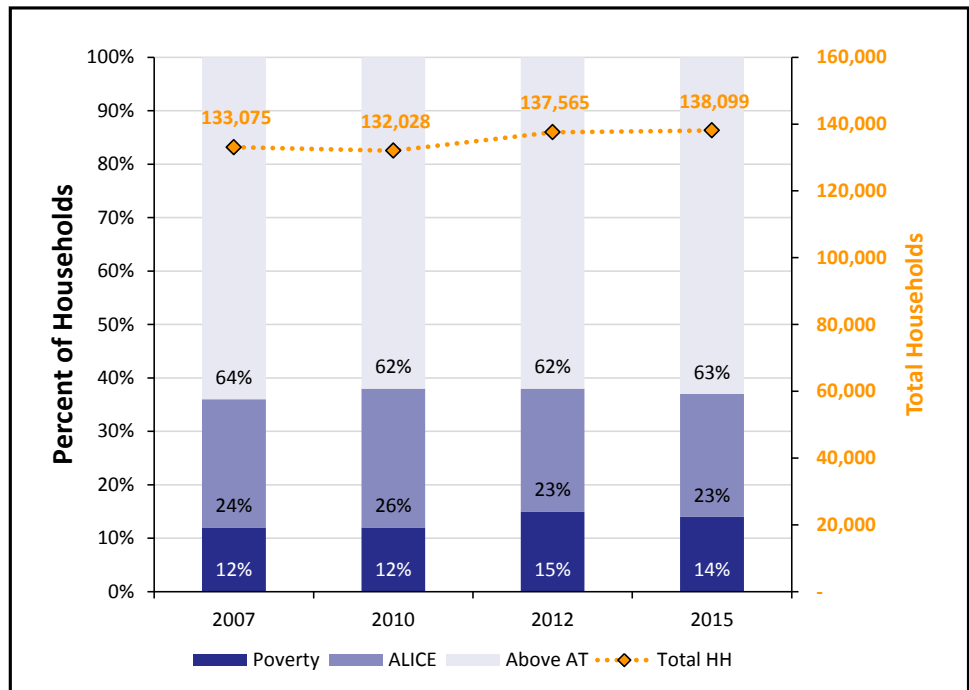
**Unemployment Rate:** 5.4% (state average: 7.2%)

**ALICE Households:** 23% (state average: 25%); **Poverty Households:** 14% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Washtenaw County

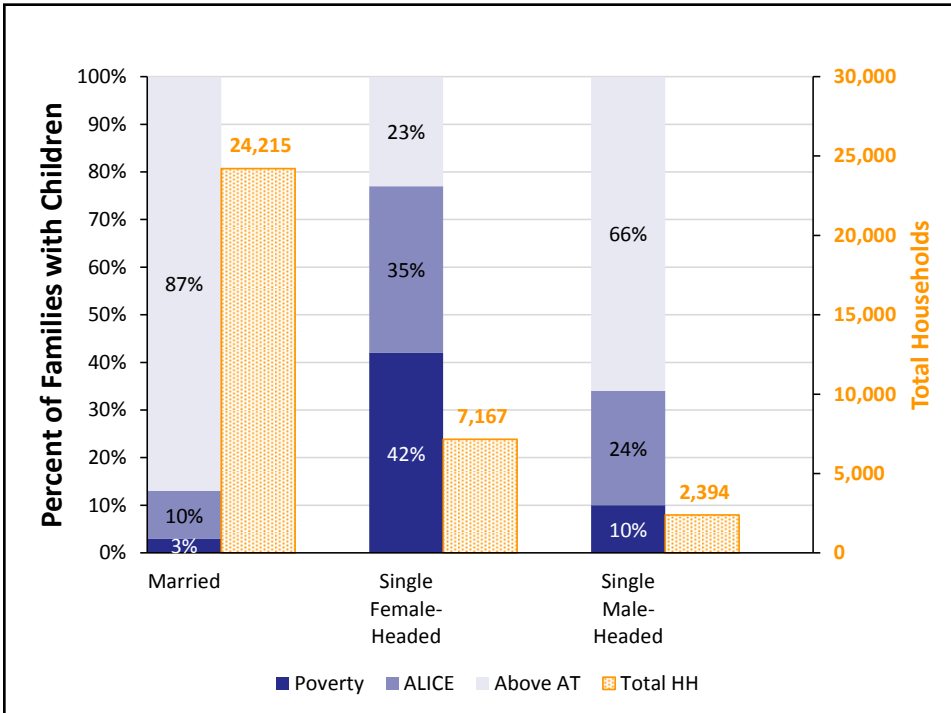
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$675	\$964
Child Care	\$-	\$1,343
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$161	\$478
Taxes	\$221	\$460
<b>Monthly Total</b>	<b>\$1,774</b>	<b>\$5,258</b>
<b>ANNUAL TOTAL</b>	<b>\$21,288</b>	<b>\$63,096</b>
<b>Hourly Wage</b>	<b>\$10.64</b>	<b>\$31.55</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Washtenaw County families with children live below the ALICE Threshold. Though more Washtenaw County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

### Families with Children by Income, 2015

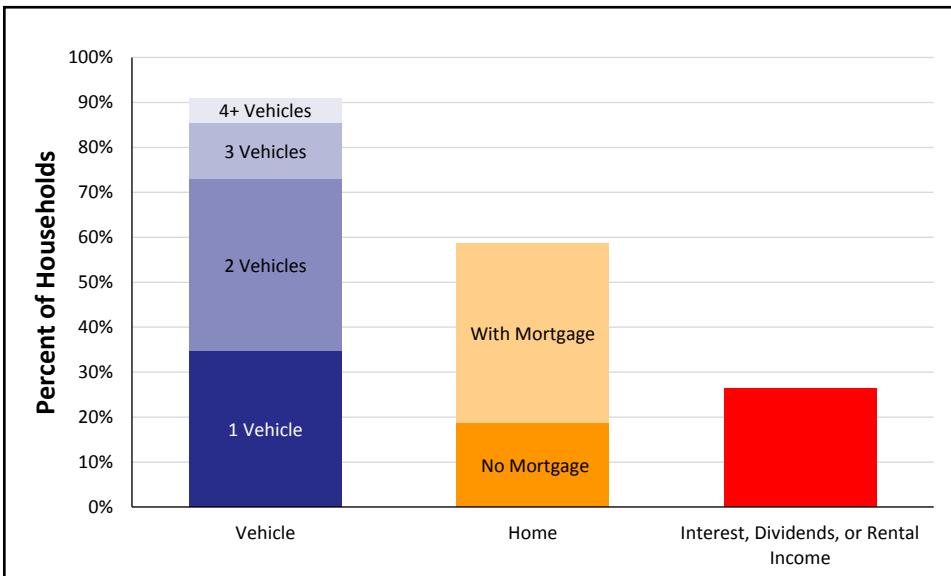


Washtenaw County, 2015		
Town	Total HH	% ALICE & Poverty
Ann Arbor Charter Township	1,786	19%
Ann Arbor City	47,179	43%
Augusta Charter Township	2,191	30%
Bridgewater Township	597	34%
Chelsea City	2,307	30%
Dexter Township	2,252	19%
Freedom Township	611	27%
Lima Township	1,341	20%
Lodi Township	2,275	17%
Lyndon Township	987	19%
Manchester Township	1,826	36%
Milan City	1,482	29%
Northfield Township	3,303	40%
Pittsfield Charter Township	13,991	36%
Salem Township	2,122	23%
Saline City	3,831	35%
Saline Township	766	33%
Scio Township	7,704	24%
Sharon Township	723	24%
Superior Charter Township	4,890	34%
Sylvan Township	1,169	20%
Webster Township	2,445	15%
York Charter Township	2,407	14%
Ypsilanti Charter Township	22,071	50%
Ypsilanti City	7,811	65%

## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Washtenaw County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE IN WAYNE COUNTY

## 2015 Point-in-Time Data

**Population:** 1,759,335 | **Number of Households:** 667,521

**Median Household Income:** \$41,557 (state average: \$51,084)

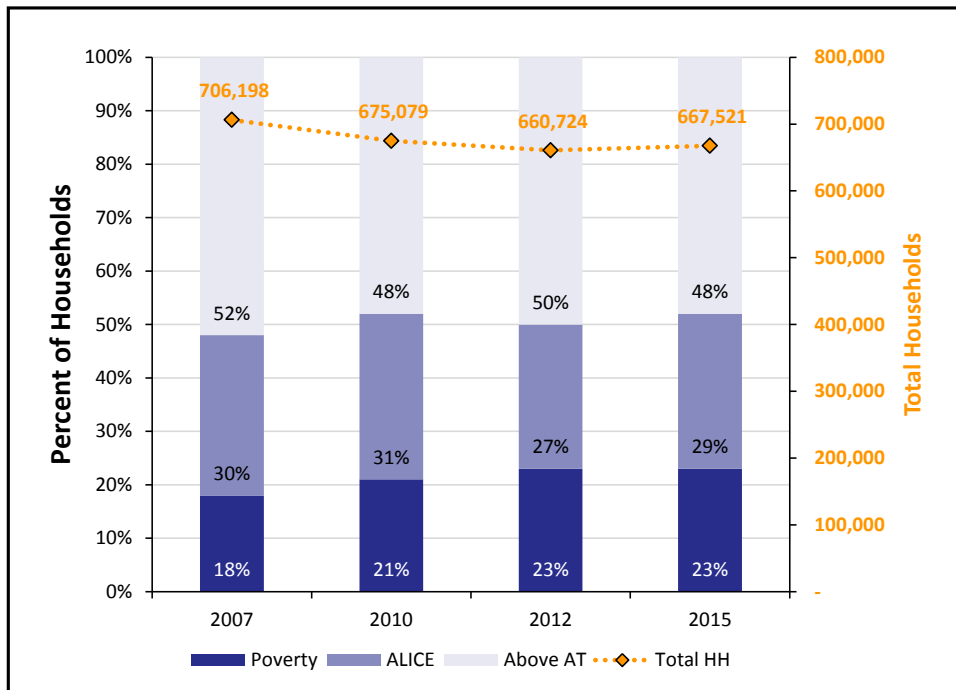
**Unemployment Rate:** 11.6% (state average: 7.2%)

**ALICE Households:** 29% (state average: 25%); **Poverty Households:** 23% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Wayne County

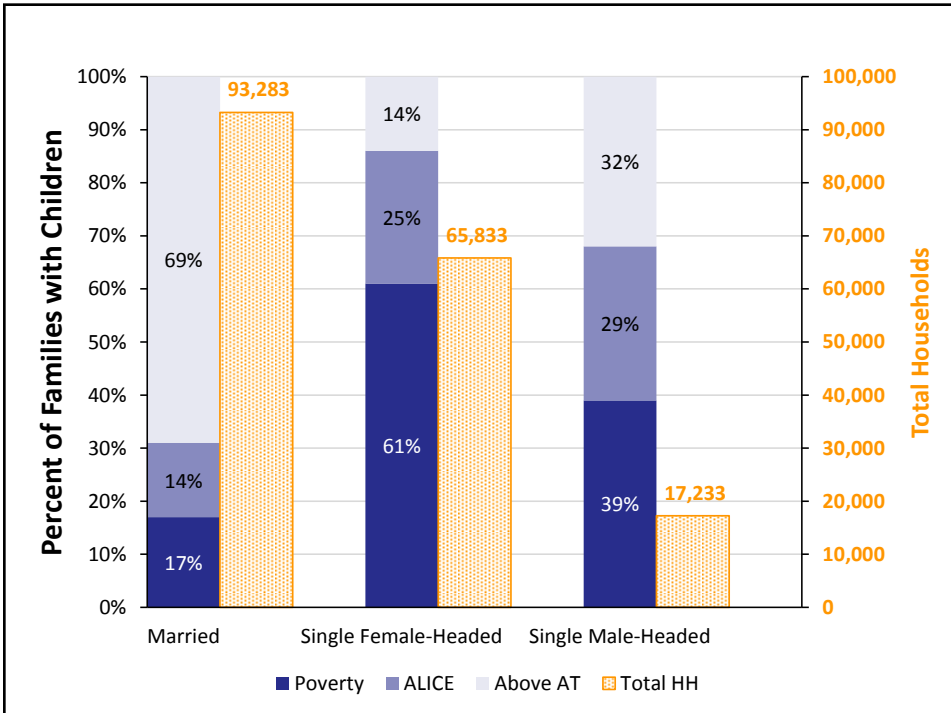
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$510	\$846
Child Care	\$-	\$1,192
Food	\$184	\$609
Transportation	\$491	\$981
Health Care	\$166	\$637
Miscellaneous	\$156	\$471
Taxes	\$209	\$443
<b>Monthly Total</b>	<b>\$1,716</b>	<b>\$5,179</b>
<b>ANNUAL TOTAL</b>	<b>\$20,592</b>	<b>\$62,148</b>
<b>Hourly Wage</b>	<b>\$10.30</b>	<b>\$31.07</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wayne County families with children live below the ALICE Threshold. Though more Wayne County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

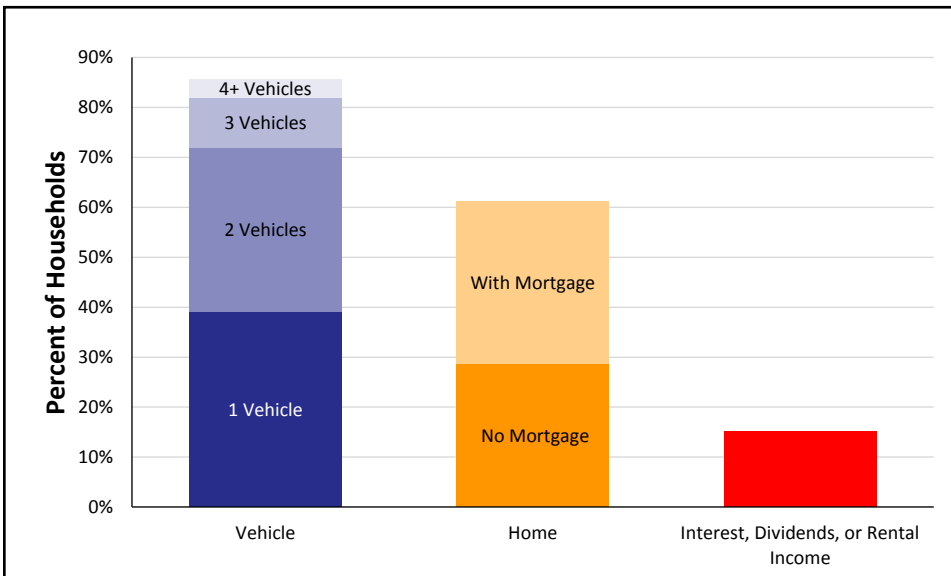
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Wayne County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Wayne County, 2015		
Town	Total HH	% ALICE & Poverty
Allen Park City	10,592	31%
Belleville City	1,617	47%
Brownstown Charter Township	11,119	32%
Canton Charter Township	31,505	21%
Dearborn City	31,502	46%
Dearborn Heights City	20,646	48%
Detroit City	255,740	70%
Ecorse City	3,438	69%
Flat Rock City	3,664	41%
Garden City	10,326	44%
Gibraltar City	1,739	36%
Grosse Ile Township	4,035	20%
Grosse Pointe City	2,155	17%
Grosse Pointe Farms City	3,373	12%
Grosse Pointe Park City	4,303	25%
Grosse Pointe Woods City	6,089	20%
Hamtramck City	6,241	75%
Harper Woods City	5,283	46%
Highland Park City	4,499	78%
Huron Charter Township	5,472	28%
Inkster City	9,451	64%
Lincoln Park City	14,401	52%
Livonia City	37,199	26%
Melvindale City	4,124	64%
Northville City	1,195	27%
Northville Township	10,975	20%
Plymouth Charter Township	10,622	25%
Plymouth City	4,083	31%
Redford Charter Township	18,057	44%
River Rouge City	2,769	70%
Riverview City	4,930	42%
Rockwood City	1,318	43%
Romulus City	8,506	53%
Southgate City	12,499	43%
Sumpter Township	3,533	42%
Taylor City	23,742	53%
Trenton City	7,798	35%
Van Buren Charter Township	11,275	41%
Village Of Grosse Pointe Shores City	1,163	9%
Wayne City	6,792	58%
Westland City	33,717	49%
Woodhaven City	5,163	37%
Wyandotte City	10,625	43%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

# ALICE IN WEXFORD COUNTY

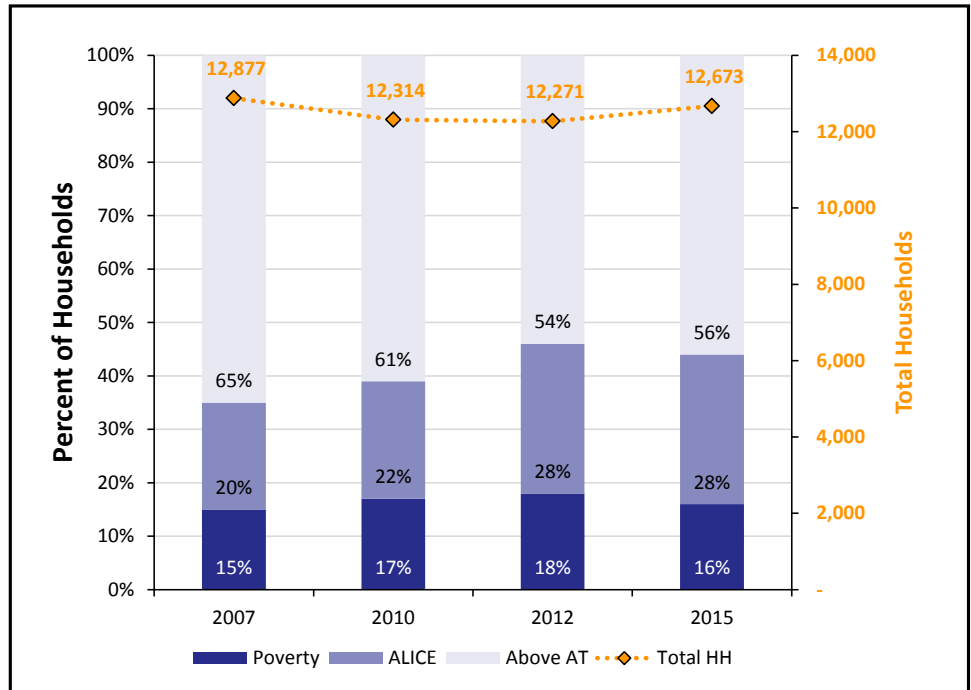
## 2015 Point-in-Time Data

**Population:** 32,751 | **Number of Households:** 12,673  
**Median Household Income:** \$41,534 (state average: \$51,084)  
**Unemployment Rate:** 9.5% (state average: 7.2%)  
**ALICE Households:** 28% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

## Households by Income, 2007 to 2015



## What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

## Household Survival Budget, Wexford County

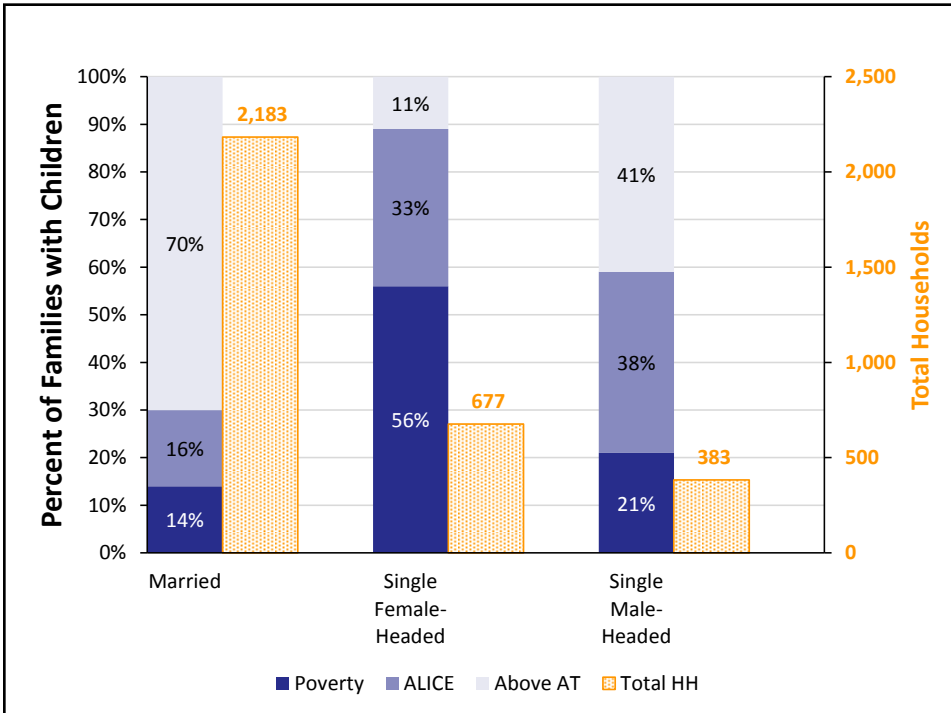
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$415	\$698
Child Care	\$-	\$961
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$394
Taxes	\$157	\$262
<b>Monthly Total</b>	<b>\$1,418</b>	<b>\$4,328</b>
<b>ANNUAL TOTAL</b>	<b>\$17,016</b>	<b>\$51,936</b>
<b>Hourly Wage</b>	<b>\$8.51</b>	<b>\$25.97</b>

Sources: 2015 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

## How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Wexford County families with children live below the ALICE Threshold. Though more Wexford County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

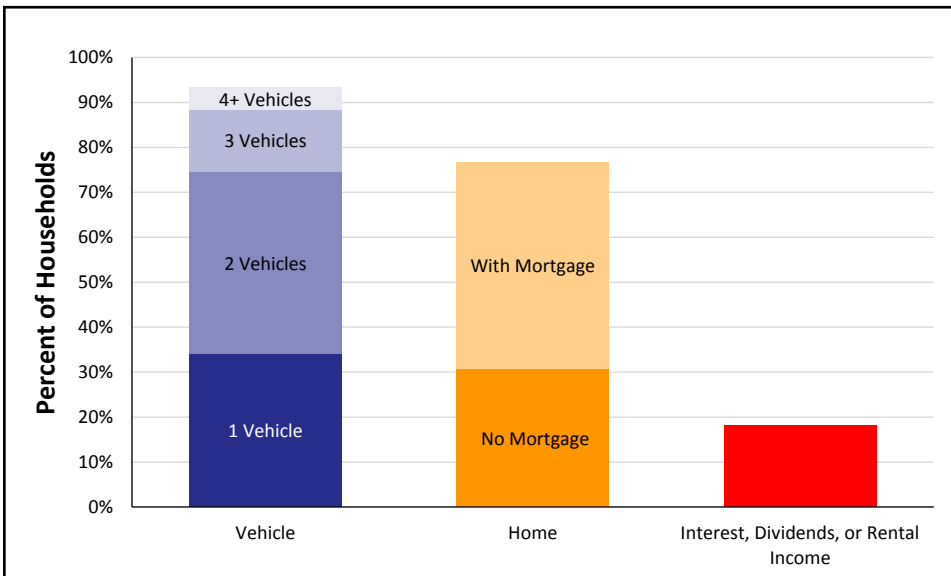
### Families with Children by Income, 2015



## What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Wexford County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

### Assets, All Households, 2015



Wexford County, 2015		
Town	Total HH	% ALICE & Poverty
Antioch Township	353	41%
Boon Township	277	51%
Cadillac City	4,226	49%
Cedar Creek Township	638	38%
Cherry Grove Township	821	37%
Clam Lake Township	859	22%
Colfax Township	345	38%
Greenwood Township	205	45%
Hanover Township	538	39%
Haring Charter Township	1,208	36%
Liberty Township	351	37%
Manton City	496	55%
Selma Township	899	46%
Slagle Township	245	52%
South Branch Township	142	41%
Springville Township	637	58%
Wexford Township	339	39%

*Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.*

# ALICE HOUSING DATA BY COUNTY

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it.

This table presents key housing data for each county in Michigan in 2015 for owner-occupied and renter-occupied units.

The Gap in Rental Units is an average of the high and low estimates for the number of rental units necessary to enable all households below the ALICE Threshold to spend less than one-third of their income on housing.

*Source: American Community Survey, 2015; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates*

## Housing Data by County, Michigan, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	
Alger	2,977	55%	25%	493	95%	55%	81	5-Year
Allegan	33,215	39%	16%	8,864	60%	36%	5,354	1-Year
Alpena	9,693	35%	21%	3,029	75%	49%	1,283	5-Year
Antrim	8,096	48%	28%	1,593	78%	54%	79	5-Year
Arenac	5,352	40%	26%	1,095	74%	51%	806	5-Year
Baraga	2,498	57%	23%	476	86%	46%	410	5-Year
Barry	18,714	39%	22%	4,122	76%	48%	196	5-Year
Bay	32,907	32%	21%	9,892	60%	41%	7,306	1-Year
Benzie	6,166	32%	26%	1,059	57%	44%	20	5-Year
Berrien	44,342	28%	21%	19,937	62%	46%	12,428	1-Year
Branch	12,234	47%	21%	3,788	82%	48%	44	5-Year
Calhoun	36,763	31%	23%	16,313	61%	56%	12,495	1-Year
Cass	16,605	48%	26%	3,496	82%	49%	294	5-Year
Charlevoix	8,689	29%	27%	2,105	72%	48%	3	5-Year
Cheboygan	9,131	36%	25%	2,092	74%	47%	898	5-Year
Chippewa	9,833	48%	21%	4,164	81%	49%	3,380	5-Year
Clare	10,679	47%	31%	2,576	79%	62%	2,027	5-Year
Clinton	22,698	30%	16%	6,374	64%	44%	4,100	1-Year
Crawford	4,803	34%	24%	1,151	68%	50%	586	5-Year
Delta	12,321	34%	22%	3,364	76%	52%	2,573	5-Year
Dickinson	8,977	36%	20%	2,082	61%	43%	1,277	5-Year
Eaton	31,072	16%	17%	12,479	51%	47%	353	1-Year
Emmet	10,534	26%	26%	3,414	63%	52%	2,157	5-Year
Genesee	115,325	31%	26%	48,163	64%	50%	30,863	1-Year
Gladwin	9,134	40%	28%	1,826	73%	52%	1,333	5-Year
Gogebic	5,247	42%	21%	1,494	75%	50%	1,114	5-Year



County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
Grand Traverse	27,376	41%	26%	9,576	57%	31%	5,504	1-Year
Gratiot	10,852	50%	22%	3,864	83%	56%	81	5-Year
Hillsdale	13,759	34%	25%	4,051	68%	49%	2,752	5-Year
Houghton	9,373	49%	18%	4,392	87%	55%	428	5-Year
Huron	11,253	34%	22%	2,552	69%	49%	1,756	5-Year
Ingham	64,311	37%	21%	46,954	72%	50%	33,720	1-Year
Ionia	17,337	43%	24%	4,755	79%	52%	1	5-Year
Iosco	9,091	42%	23%	2,252	64%	43%	1,444	5-Year
Iron	4,515	47%	26%	877	78%	49%	305	5-Year
Isabella	14,581	38%	21%	9,665	85%	62%	694	1-Year
Jackson	41,809	22%	18%	17,483	59%	50%	13,019	1-Year
Kalamazoo	64,681	33%	19%	36,547	73%	44%	26,842	1-Year
Kalkaska	5,791	38%	27%	1,394	64%	44%	887	5-Year
Kent	162,396	34%	18%	74,863	72%	48%	53,974	1-Year
Keweenaw	922	42%	27%	118	90%	61%	18	5-Year
Lake	3,606	69%	31%	759	91%	59%	99	5-Year
Lapeer	27,628	38%	21%	5,080	74%	56%	3,739	1-Year
Leelanau	7,836	24%	31%	1,398	51%	49%	66	5-Year
Lenawee	29,309	45%	26%	7,707	77%	51%	201	1-Year
Livingston	60,228	26%	22%	10,872	62%	51%	454	1-Year
Luce	1,795	56%	22%	582	80%	49%	466	5-Year
Mackinac	3,839	37%	25%	1,370	68%	43%	490	5-Year
Macomb	244,923	36%	21%	96,609	68%	51%	8,726	1-Year
Manistee	8,192	38%	25%	1,950	67%	49%	19	5-Year
Marquette	17,644	39%	20%	7,854	79%	45%	6,174	1-Year
Mason	9,192	34%	28%	3,056	69%	52%	1,500	5-Year
Mecosta	11,532	49%	24%	3,946	84%	61%	400	5-Year
Menominee	8,390	37%	21%	2,289	70%	47%	744	5-Year
Midland	24,908	31%	17%	8,069	64%	46%	5,148	1-Year
Missaukee	4,810	38%	25%	1,056	61%	48%	68	5-Year
Monroe	47,149	37%	22%	11,737	79%	50%	756	1-Year
Montcalm	18,408	54%	27%	4,876	79%	49%	3,861	5-Year
Montmorency	3,481	43%	27%	589	75%	59%	440	5-Year
Muskegon	46,354	43%	19%	16,861	78%	51%	13,108	1-Year
Newaygo	15,249	34%	25%	3,090	68%	55%	36	5-Year
Oakland	348,195	26%	21%	149,624	59%	45%	14,581	1-Year
Oceana	7,913	52%	25%	1,909	85%	52%	182	5-Year
Ogemaw	7,689	43%	29%	1,745	74%	63%	1,295	5-Year
Ontonagon	2,709	47%	24%	375	81%	53%	107	5-Year
Osceola	6,902	38%	25%	1,855	73%	51%	1,358	5-Year
Oscoda	3,117	48%	28%	569	78%	53%	21	5-Year
Otsego	7,877	27%	22%	2,079	63%	54%	1,301	5-Year
Ottawa	76,393	31%	17%	22,205	69%	43%	15,258	1-Year
Presque Isle	5,237	36%	21%	762	70%	46%	289	5-Year
Roscommon	9,503	44%	29%	2,040	76%	63%	1,093	5-Year
Saginaw	54,489	31%	21%	22,722	66%	55%	17,635	1-Year
St Clair	48,888	41%	20%	14,683	73%	52%	122	1-Year

## Housing Data by County, Michigan, 2015

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More Than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More Than 30% of Income	Gap in Rental Units Affordable for All HHs Below ALICE Threshold	American Community Survey Estimate
<b>St Joseph</b>	17,458	29%	22%	5,812	64%	48%	3,745	5-Year
<b>Sanilac</b>	13,009	53%	24%	3,271	83%	48%	183	5-Year
<b>Schoolcraft</b>	2,739	43%	21%	680	81%	65%	16	5-Year
<b>Shiawassee</b>	20,754	22%	18%	6,282	58%	42%	101	1-Year
<b>Tuscola</b>	17,347	32%	24%	3,957	65%	52%	52	5-Year
<b>Van Buren</b>	22,398	44%	21%	6,166	82%	53%	31	1-Year
<b>Washtenaw</b>	81,042	26%	21%	57,057	61%	48%	5,614	1-Year
<b>Wayne</b>	409,245	44%	25%	258,276	76%	57%	19,771	1-Year
<b>Wexford</b>	9,719	34%	25%	2,954	66%	49%	2,375	5-Year

# ALICE THRESHOLD AND DEMOGRAPHICS, MICHIGAN, 2015

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a Household Survival Budget in each county in Michigan, and to show the number of households earning below this amount – the ALICE Threshold.

The table presents ALICE demographics for each county broken down by race/ethnicity and age. Note that percentages of race/ethnicity and age can mask size of the population. The ALICE Thresholds for households under and over 65 years old for each county are presented.

For details of the methodology, see the Methodology Overview.

*Source: American Community Survey, 2015; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates*

## ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Michigan, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent HH Below AT – Race/Ethnicity				Percent HH Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Alcona	5,001	42%	67%	N/A	56%	41%	41%	\$35,000	\$30,000
Alger	3,470	50%	N/A	100%	62%	51%	47%	\$50,000	\$30,000
Allegan	42,079	37%	25%	55%	55%	36%	50%	\$45,000	\$35,000
Alpena	12,722	39%	34%	54%	57%	39%	36%	\$35,000	\$25,000
Antrim	9,689	41%	71%	N/A	51%	41%	31%	\$45,000	\$30,000
Arenac	6,447	46%	0%	86%	50%	46%	42%	\$40,000	\$30,000
Baraga	2,974	52%	60%	100%	80%	51%	49%	\$50,000	\$30,000
Barry	22,836	36%	29%	46%	63%	35%	40%	\$45,000	\$30,000
Bay	42,799	37%	26%	61%	59%	36%	37%	\$40,000	\$25,000
Benzie	7,225	37%	0%	N/A	68%	36%	35%	\$40,000	\$30,000
Berrien	64,279	37%	34%	70%	51%	33%	31%	\$40,000	\$25,000
Branch	16,022	46%	49%	47%	63%	45%	47%	\$45,000	\$30,000
Calhoun	53,076	41%	36%	64%	53%	36%	38%	\$40,000	\$25,000
Cass	20,101	42%	34%	66%	70%	40%	38%	\$45,000	\$30,000
Charlevoix	10,794	39%	45%	0%	44%	39%	37%	\$40,000	\$30,000
Cheboygan	11,223	41%	80%	0%	65%	39%	39%	\$35,000	\$30,000
Chippewa	13,997	48%	61%	53%	48%	46%	48%	\$45,000	\$30,000
Clare	13,255	53%	0%	0%	61%	53%	45%	\$40,000	\$30,000
Clinton	29,072	30%	45%	61%	53%	28%	34%	\$45,000	\$30,000
Crawford	5,954	38%	89%	100%	56%	38%	39%	\$35,000	\$30,000
Delta	15,685	44%	92%	N/A	81%	43%	50%	\$40,000	\$30,000
Dickinson	11,059	39%	71%	0%	32%	38%	38%	\$40,000	\$25,000
Eaton	43,551	29%	29%	51%	36%	27%	22%	\$40,000	\$30,000
Emmet	13,948	37%	35%	64%	76%	36%	32%	\$40,000	\$30,000
Genesee	163,488	40%	24%	61%	42%	34%	29%	\$40,000	\$25,000
Gladwin	10,960	47%	59%	75%	37%	47%	45%	\$40,000	\$30,000
Gogebic	6,741	48%	48%	0%	100%	47%	42%	\$40,000	\$25,000

# ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Michigan, 2015

County	Total HHs	HHs Below ALICE Threshold	Percent HH Below AT – Race/Ethnicity				Percent HH Below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Grand Traverse	36,952	35%	61%	64%	38%	35%	37%	\$45,000	\$30,000
Gratiot	14,716	48%	20%	60%	64%	47%	47%	\$45,000	\$30,000
Hillsdale	17,810	41%	45%	52%	46%	41%	36%	\$40,000	\$25,000
Houghton	13,765	51%	76%	72%	66%	50%	47%	\$45,000	\$30,000
Huron	13,805	42%	10%	0%	55%	42%	45%	\$40,000	\$30,000
Ingham	111,265	43%	50%	61%	57%	39%	23%	\$45,000	\$25,000
Ionia	22,092	45%	77%	6%	56%	44%	42%	\$50,000	\$30,000
Iosco	11,343	47%	70%	57%	9%	47%	42%	\$40,000	\$30,000
Iron	5,392	49%	40%	100%	75%	49%	56%	\$35,000	\$30,000
Isabella	24,246	50%	62%	66%	55%	48%	31%	\$45,000	\$25,000
Jackson	59,292	36%	34%	73%	43%	32%	33%	\$40,000	\$30,000
Kalamazoo	101,228	36%	50%	69%	60%	31%	27%	\$45,000	\$25,000
Kalkaska	7,185	43%	N/A	81%	35%	43%	38%	\$40,000	\$25,000
Kent	237,259	38%	34%	66%	61%	33%	36%	\$45,000	\$30,000
Keweenaw	1,040	47%	N/A	100%	100%	46%	42%	\$40,000	\$30,000
Lake	4,365	59%	100%	84%	46%	55%	51%	\$45,000	\$30,000
Lapeer	32,708	37%	59%	100%	60%	36%	40%	\$50,000	\$35,000
Leelanau	9,234	28%	51%	N/A	42%	27%	26%	\$40,000	\$30,000
Lenawee	37,016	43%	51%	70%	61%	42%	49%	\$45,000	\$35,000
Livingston	71,100	27%	24%	31%	27%	26%	30%	\$50,000	\$35,000
Luce	2,377	55%	100%	N/A	77%	53%	54%	\$50,000	\$30,000
Mackinac	5,209	33%	26%	56%	39%	31%	31%	\$30,000	\$25,000
Macomb	341,532	38%	34%	58%	47%	36%	34%	\$50,000	\$30,000
Manistee	10,142	39%	24%	59%	48%	38%	30%	\$40,000	\$25,000
Marquette	25,498	41%	27%	54%	86%	40%	33%	\$45,000	\$30,000
Mason	12,248	40%	21%	30%	54%	39%	42%	\$35,000	\$30,000
Mecosta	15,478	47%	61%	72%	65%	47%	41%	\$45,000	\$30,000
Menominee	10,679	39%	0%	N/A	44%	39%	46%	\$35,000	\$25,000
Midland	32,977	34%	17%	62%	51%	35%	36%	\$45,000	\$35,000
Missaukee	5,866	44%	0%	14%	37%	43%	42%	\$40,000	\$30,000
Monroe	58,886	33%	16%	50%	53%	32%	25%	\$45,000	\$25,000
Montcalm	23,284	48%	21%	71%	59%	48%	48%	\$45,000	\$30,000
Montmorency	4,070	48%	N/A	N/A	62%	48%	41%	\$40,000	\$30,000
Muskegon	63,215	40%	42%	72%	55%	33%	27%	\$45,000	\$25,000
Newaygo	18,339	41%	71%	55%	54%	40%	43%	\$40,000	\$30,000
Oakland	497,819	30%	16%	44%	45%	27%	34%	\$45,000	\$35,000
Oceana	9,822	47%	67%	100%	61%	45%	43%	\$45,000	\$30,000
Ogemaw	9,434	46%	0%	92%	45%	46%	37%	\$40,000	\$25,000
Ontonagon	3,084	47%	0%	0%	40%	47%	47%	\$35,000	\$30,000
Osceola	8,757	47%	0%	77%	54%	46%	48%	\$40,000	\$30,000
Oscoda	3,686	47%	N/A	N/A	55%	47%	38%	\$40,000	\$25,000
Otsego	9,956	36%	63%	0%	0%	36%	38%	\$40,000	\$30,000
Ottawa	98,598	36%	40%	72%	54%	35%	41%	\$50,000	\$35,000
Presque Isle	5,999	37%	0%	100%	39%	37%	42%	\$35,000	\$30,000
Roscommon	11,543	43%	N/A	N/A	54%	43%	33%	\$35,000	\$25,000
Saginaw	77,211	39%	23%	67%	50%	30%	26%	\$40,000	\$25,000
St Clair	63,571	40%	34%	76%	45%	40%	45%	\$45,000	\$35,000
St Joseph	23,270	40%	39%	65%	60%	39%	45%	\$40,000	\$30,000
Sanilac	16,280	47%	57%	35%	53%	47%	47%	\$45,000	\$30,000
Schoolcraft	3,419	52%	60%	N/A	50%	51%	55%	\$40,000	\$30,000
Shiawassee	27,036	31%	51%	81%	47%	31%	27%	\$40,000	\$25,000
Tuscola	21,304	37%	14%	59%	50%	37%	31%	\$40,000	\$25,000
Van Buren	28,564	40%	48%	70%	63%	38%	45%	\$45,000	\$30,000
Washtenaw	138,099	37%	42%	58%	56%	32%	32%	\$50,000	\$35,000
Wayne	667,521	52%	35%	67%	60%	39%	44%	\$50,000	\$30,000
Wexford	12,673	44%	10%	85%	53%	43%	43%	\$40,000	\$30,000

# KEY FACTS AND ALICE STATISTICS FOR MICHIGAN CONGRESSIONAL DISTRICTS

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it.

Key data and ALICE statistics for the state's 14 congressional districts (114<sup>th</sup> Congress) are presented below.

Source: American Community Survey, 2015, 1-year estimates

Districts for the 114 <sup>th</sup> Congress	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Congressional District 1	700,136	289,509	14%	26%	60%	6.7%	94%	21%	41%	1-Year
Congressional District 2	731,188	270,589	12%	22%	66%	5.4%	95%	19%	44%	1-Year
Congressional District 3	730,423	273,074	13%	25%	62%	6.2%	94%	19%	46%	1-Year
Congressional District 4	701,635	268,340	15%	24%	61%	6.6%	93%	20%	45%	1-Year
Congressional District 5	682,716	277,003	19%	22%	59%	9.5%	94%	24%	46%	1-Year
Congressional District 6	713,644	279,199	14%	25%	61%	6.6%	94%	19%	41%	1-Year
Congressional District 7	697,627	265,607	11%	21%	68%	5.4%	95%	20%	43%	1-Year
Congressional District 8	728,781	277,217	12%	23%	65%	5.9%	95%	20%	46%	1-Year
Congressional District 9	717,641	298,469	12%	28%	60%	6.7%	94%	22%	45%	1-Year
Congressional District 10	715,535	276,435	10%	23%	67%	6.0%	94%	20%	48%	1-Year
Congressional District 11	720,585	280,995	7%	18%	75%	4.2%	95%	19%	37%	1-Year
Congressional District 12	708,020	274,068	15%	25%	60%	6.5%	94%	21%	45%	1-Year
Congressional District 13	679,235	258,660	29%	32%	39%	14.6%	91%	28%	54%	1-Year
Congressional District 14	695,410	269,367	23%	27%	50%	12.8%	92%	26%	53%	1-Year

# THE ECONOMIC VIABILITY DASHBOARD

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it.

The Economic Viability Dashboard is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county's score is relative to other counties in Michigan and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states. Scores are presented for 2010 and 2015.

*Source: American Community Survey, U.S. Census, and Bureau of Labor Statistics (BLS), 2015*

## ECONOMIC VIABILITY DASHBOARD

### The Housing Affordability Index

**Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes**

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

### The Job Opportunities Index

**Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages**

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

### The Community Resources Index

**Key Indicators: Education Resources + Health Resources + Social Capital**

Collective resources in a location can also make a difference in the financial stability of ALICE households in both the short and long terms. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and percent of the adult population who voted.

## Economic Viability Dashboard, Michigan, 2010 and 2015

1 = worse, 100 = better

County	Housing Affordability		Job Opportunities		Community Resources	
	2015	2010	2015	2010	2015	2010
Alcona	68	63	47	48	58	44
Alger	68	60	57	50	50	47
Allegan	74	42	85	64	54	51
Alpena	63	58	58	48	54	63
Antrim	61	50	50	41	61	68
Arenac	67	60	57	46	55	42
Baraga	70	64	50	62	43	45
Barry	66	53	71	64	53	55
Bay	69	58	63	54	63	50
Benzie	67	52	76	57	50	54
Berrien	64	46	54	47	51	52
Branch	70	56	63	56	43	45
Calhoun	57	41	68	56	48	49
Cass	66	59	61	66	38	41
Charlevoix	61	46	63	49	65	56
Cheboygan	64	57	42	28	62	54
Chippewa	68	57	47	42	47	55
Clare	61	58	43	38	44	43
Clinton	68	50	71	65	58	60
Crawford	60	56	58	43	57	42
Delta	69	55	51	45	58	60
Dickinson	73	61	62	59	49	56
Eaton	62	37	78	61	56	54
Emmet	58	40	59	57	57	52
Genesee	58	29	54	28	52	50
Gladwin	65	52	53	34	51	54
Gogebic	74	63	50	53	44	42
Grand Traverse	45	32	73	43	65	54
Gratiot	66	52	59	51	45	41
Hillsdale	66	58	59	56	49	47
Houghton	65	50	50	45	42	43
Huron	71	63	64	58	58	63
Ingham	49	11	49	39	47	48
Ionia	65	45	58	53	46	53
Iosco	73	55	50	29	51	49
Iron	64	67	62	59	53	42
Isabella	51	15	40	32	39	45
Jackson	65	43	64	37	52	56
Kalamazoo	57	25	58	43	55	51
Kalkaska	68	57	70	56	49	36
Kent	60	31	68	58	54	54

# Economic Viability Dashboard, Michigan, 2010 and 2015

1 = worse, 100 = better

County	Housing Affordability		Job Opportunities		Community Resources	
	2015	2010	2015	2010	2015	2010
Keweenaw	66	81	52	46	71	39
Lake	61	57	45	42	45	42
Lapeer	68	51	71	56	49	50
Leelanau	51	42	66	57	79	80
Lenawee	58	43	76	52	41	45
Livingston	55	38	76	62	64	60
Luce	76	67	51	53	47	25
Mackinac	62	63	49	49	54	49
Macomb	53	26	73	52	54	51
Manistee	67	54	54	49	50	61
Marquette	67	62	66	53	47	51
Mason	49	55	53	51	53	54
Mecosta	61	42	45	34	47	40
Menominee	68	68	53	56	49	52
Midland	67	45	65	61	59	66
Missaukee	70	59	60	61	52	37
Monroe	64	40	72	54	54	47
Montcalm	65	48	62	46	49	50
Montmorency	68	59	58	49	52	31
Muskegon	68	45	58	40	45	49
Newaygo	66	55	59	56	55	50
Oakland	47	18	74	54	65	64
Oceana	65	57	66	65	51	49
Ogemaw	62	50	46	35	50	44
Ontonagon	71	75	47	48	57	36
Osceola	69	60	65	66	48	49
Oscoda	69	60	55	42	44	35
Otsego	69	60	57	52	57	51
Ottawa	67	41	78	63	50	57
Presque Isle	73	70	53	51	55	45
Roscommon	54	45	38	45	63	52
Saginaw	63	43	52	44	61	58
St. Clair	65	36	65	38	64	56
St. Joseph	69	58	66	50	39	41
Sanilac	69	57	61	44	51	52
Schoolcraft	71	68	48	50	53	43
Shiawassee	72	55	76	65	57	63
Tuscola	67	58	62	52	53	55
Van Buren	64	48	62	52	45	48
Washtenaw	34	6	62	54	62	61
Wayne	47	14	50	34	50	49
Wexford	66	46	59	46	49	47



# KEY FACTS AND ALICE STATISTICS FOR MICHIGAN MUNICIPALITIES

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it. Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Michigan.

Key data and ALICE statistics for the state's municipalities are presented here.

*Source: American Community Survey, 2015; towns with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.*

## Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Alcona Township, Alcona County	1,036	521	8%	22%	70%	4.2%	94%	18%	0%	5-Year
Caledonia Township, Alcona County	1,075	501	13%	26%	61%	14.5%	90%	23%	72%	5-Year
Curtis Township, Alcona County	1,170	577	17%	34%	49%	19.4%	89%	30%	7%	5-Year
Greenbush Township, Alcona County	1,468	709	14%	20%	66%	14.7%	91%	22%	31%	5-Year
Gustin Township, Alcona County	686	329	20%	23%	57%	14.9%	86%	19%	57%	5-Year
Harrisville City, Alcona County	380	194	28%	35%	37%	6.2%	93%	27%	41%	5-Year
Harrisville Township, Alcona County	1,284	573	14%	29%	57%	6.7%	90%	29%	31%	5-Year
Hawes Township, Alcona County	968	459	17%	27%	56%	9.3%	89%	28%	42%	5-Year
Haynes Township, Alcona County	718	341	8%	23%	69%	5.4%	96%	26%	0%	5-Year
Mikado Township, Alcona County	1,078	435	19%	28%	53%	15.6%	85%	26%	42%	5-Year
Millen Township, Alcona County	326	171	27%	29%	44%	28.3%	74%	27%	8%	5-Year
Mitchell Township, Alcona County	361	191	11%	31%	58%	9.1%	89%	35%	33%	5-Year
Au Train Township, Alger County	1,033	494	12%	33%	55%	8.1%	93%	33%	72%	5-Year
Burt Township, Alger County	441	192	15%	41%	44%	7.3%	88%	39%	55%	5-Year
Limestone Township, Alger County	422	155	20%	33%	47%	15.8%	82%	28%	30%	5-Year
Mathias Township, Alger County	469	194	13%	39%	48%	16.5%	84%	8%	63%	5-Year
Munising City, Alger County	2,303	909	16%	41%	43%	14.8%	83%	24%	42%	5-Year
Munising Township, Alger County	2,970	786	14%	33%	53%	8.4%	89%	20%	63%	5-Year
Onota Township, Alger County	263	142	18%	30%	52%	10.8%	89%	30%	50%	5-Year
Rock River Township, Alger County	1,506	576	11%	32%	57%	6.8%	93%	21%	24%	5-Year
Allegan City, Allegan County	5,036	2,071	17%	35%	48%	8.2%	91%	14%	46%	5-Year
Allegan Township, Allegan County	4,452	1,659	7%	30%	63%	5.1%	93%	17%	13%	5-Year
Casco Township, Allegan County	2,895	1,048	13%	22%	65%	13.1%	85%	26%	19%	5-Year
Cheshire Township, Allegan County	2,004	803	16%	23%	61%	5.8%	91%	16%	49%	5-Year
Clyde Township, Allegan County	1,959	733	21%	37%	42%	5.8%	81%	22%	56%	5-Year
Dorr Township, Allegan County	7,546	2,418	8%	21%	71%	4.5%	94%	15%	23%	5-Year
Douglas City, Allegan County	1,113	537	9%	37%	54%	6.2%	89%	42%	25%	5-Year
Fennville City, Allegan County	1,777	571	34%	28%	38%	11.8%	83%	36%	38%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Fillmore Township, Allegan County	2,708	964	15%	22%	63%	3.3%	96%	20%	38%	5-Year
Ganges Township, Allegan County	2,576	1,077	10%	29%	61%	4.4%	89%	27%	17%	5-Year
Gun Plain Township, Allegan County	5,952	2,147	9%	17%	74%	6.9%	93%	16%	24%	5-Year
Heath Township, Allegan County	3,371	1,128	9%	20%	71%	2.7%	96%	17%	43%	5-Year
Holland City, Allegan County	7,033	2,665	18%	32%	50%	6.5%	88%	32%	36%	5-Year
Hopkins Township, Allegan County	2,649	927	7%	31%	62%	6.8%	94%	22%	26%	5-Year
Laketown Township, Allegan County	5,600	2,311	5%	18%	77%	2.8%	94%	19%	32%	5-Year
Lee Township, Allegan County	4,009	1,301	23%	31%	46%	22.3%	82%	25%	37%	5-Year
Leighton Township, Allegan County	5,176	1,761	7%	16%	77%	5.8%	92%	12%	51%	5-Year
Manlius Township, Allegan County	3,043	1,120	9%	25%	66%	4.6%	96%	27%	65%	5-Year
Martin Township, Allegan County	2,647	922	13%	23%	64%	5.5%	85%	24%	18%	5-Year
Monterey Township, Allegan County	2,373	832	14%	20%	66%	8.1%	91%	25%	19%	5-Year
Otsego City, Allegan County	3,975	1,729	11%	40%	49%	9.5%	95%	26%	32%	5-Year
Otsego Township, Allegan County	5,636	2,069	10%	28%	62%	8.3%	93%	22%	49%	5-Year
Overisel Township, Allegan County	2,955	974	5%	21%	74%	1.7%	93%	15%	24%	5-Year
Plainwell City, Allegan County	3,810	1,628	20%	28%	52%	7.5%	87%	15%	43%	5-Year
Salem Township, Allegan County	4,589	1,535	5%	16%	79%	1.6%	93%	20%	54%	5-Year
Saugatuck City, Allegan County	842	434	21%	17%	62%	7.4%	93%	38%	38%	5-Year
Saugatuck Township, Allegan County	3,021	1,239	12%	18%	70%	3.3%	94%	16%	22%	5-Year
Trowbridge Township, Allegan County	2,506	1,051	13%	25%	62%	3.8%	90%	15%	24%	5-Year
Valley Township, Allegan County	2,067	793	10%	27%	63%	4.2%	91%	32%	44%	5-Year
Watson Township, Allegan County	2,270	782	12%	23%	65%	7.5%	85%	25%	29%	5-Year
Wayland City, Allegan County	4,109	1,434	12%	38%	50%	5.5%	94%	15%	49%	5-Year
Wayland Township, Allegan County	3,138	1,230	10%	21%	69%	2.0%	94%	29%	25%	5-Year
Alpena City, Alpena County	10,273	4,499	25%	21%	54%	9.2%	88%	19%	50%	5-Year
Alpena Township, Alpena County	8,944	4,051	14%	23%	63%	10.8%	89%	20%	39%	5-Year
Green Township, Alpena County	1,146	485	12%	16%	72%	9.4%	90%	21%	19%	5-Year
Long Rapids Township, Alpena County	975	435	11%	22%	67%	7.3%	89%	31%	30%	5-Year
Maple Ridge Township, Alpena County	1,683	707	9%	22%	69%	9.8%	87%	21%	34%	5-Year
Ossineke Township, Alpena County	1,795	737	19%	21%	60%	11.4%	86%	30%	32%	5-Year
Sanborn Township, Alpena County	2,104	861	15%	26%	59%	5.9%	84%	27%	29%	5-Year
Wellington Township, Alpena County	262	114	12%	24%	64%	8.4%	88%	31%	0%	5-Year
Wilson Township, Alpena County	1,886	833	16%	13%	71%	5.1%	89%	18%	38%	5-Year
Banks Township, Antrim County	1,636	625	12%	31%	57%	6.2%	89%	28%	48%	5-Year
Central Lake Township, Antrim County	1,995	874	12%	30%	58%	11.3%	89%	28%	33%	5-Year
Chestonia Township, Antrim County	526	223	12%	42%	46%	15.4%	76%	35%	0%	5-Year
Custer Township, Antrim County	1,074	487	8%	31%	61%	8.3%	88%	27%	41%	5-Year
Echo Township, Antrim County	929	369	11%	31%	58%	9.6%	88%	24%	22%	5-Year
Elk Rapids Township, Antrim County	2,596	1,256	16%	24%	60%	6.2%	91%	29%	48%	5-Year
Forest Home Township, Antrim County	1,748	804	6%	28%	66%	7.3%	95%	23%	23%	5-Year
Helena Township, Antrim County	930	448	15%	19%	66%	9.4%	94%	39%	21%	5-Year
Jordan Township, Antrim County	984	354	12%	31%	57%	11.7%	86%	21%	68%	5-Year
Kearney Township, Antrim County	1,812	706	19%	22%	59%	9.8%	84%	31%	44%	5-Year
Mancelona Township, Antrim County	4,327	1,592	22%	33%	45%	12.7%	85%	28%	63%	5-Year
Milton Township, Antrim County	2,320	907	5%	22%	73%	10.6%	92%	27%	44%	5-Year
Star Township, Antrim County	927	370	12%	37%	51%	14.7%	87%	26%	30%	5-Year
Torch Lake Township, Antrim County	1,112	553	3%	20%	77%	1.1%	94%	29%	0%	5-Year
Warner Township, Antrim County	351	121	17%	28%	55%	12.1%	87%	29%	67%	5-Year
Adams Township, Arenac County	577	220	10%	30%	60%	6.7%	91%	19%	30%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Arenac Township, Arenac County	919	362	20%	28%	52%	13.2%	91%	33%	47%	5-Year
Au Gres City, Arenac County	832	423	25%	35%	40%	16.4%	92%	22%	44%	5-Year
Au Gres Township, Arenac County	935	425	16%	24%	60%	6.8%	91%	26%	46%	5-Year
Clayton Township, Arenac County	1,061	386	16%	36%	48%	17.2%	81%	28%	56%	5-Year
Deep River Township, Arenac County	2,063	831	17%	31%	52%	10.1%	91%	25%	26%	5-Year
Lincoln Township, Arenac County	937	371	22%	20%	58%	10.1%	91%	30%	25%	5-Year
Mason Township, Arenac County	919	341	26%	28%	46%	18.1%	88%	37%	43%	5-Year
Moffatt Township, Arenac County	993	457	14%	21%	65%	6.6%	92%	25%	33%	5-Year
Omer City, Arenac County	315	133	10%	34%	56%	7.3%	84%	30%	36%	5-Year
Sims Township, Arenac County	1,030	470	15%	25%	60%	13.6%	92%	21%	62%	5-Year
Standish City, Arenac County	1,701	651	32%	28%	40%	17.3%	88%	33%	42%	5-Year
Standish Township, Arenac County	1,668	705	12%	26%	62%	13.1%	91%	21%	47%	5-Year
Turner Township, Arenac County	481	220	20%	32%	48%	7.1%	85%	29%	71%	5-Year
Whitney Township, Arenac County	993	452	11%	30%	59%	10.2%	90%	22%	63%	5-Year
Arvon Township, Baraga County	282	153	12%	37%	51%	1.4%	95%	24%	0%	5-Year
Baraga Township, Baraga County	4,103	882	22%	35%	43%	9.3%	89%	31%	51%	5-Year
Covington Township, Baraga County	383	173	3%	34%	63%	13.8%	93%	18%	71%	5-Year
L'Anse Township, Baraga County	3,724	1,674	15%	38%	47%	7.4%	93%	20%	36%	5-Year
Assyria Township, Barry County	1,979	787	5%	29%	66%	9.2%	90%	24%	49%	5-Year
Baltimore Township, Barry County	2,166	808	9%	27%	64%	10.6%	86%	21%	53%	5-Year
Barry Township, Barry County	3,389	1,448	7%	30%	63%	4.8%	89%	26%	20%	5-Year
Carlton Township, Barry County	2,403	885	5%	17%	78%	7.8%	93%	19%	15%	5-Year
Castleton Township, Barry County	3,456	1,327	17%	35%	48%	10.5%	89%	29%	50%	5-Year
Hastings Charter Township, Barry County	2,954	1,059	14%	28%	58%	7.8%	89%	15%	41%	5-Year
Hastings City, Barry County	7,304	3,042	21%	31%	48%	12.3%	92%	20%	44%	5-Year
Hope Township, Barry County	3,228	1,382	10%	28%	62%	6.7%	92%	30%	25%	5-Year
Irving Township, Barry County	3,249	1,160	7%	17%	76%	10.4%	94%	29%	33%	5-Year
Johnstown Township, Barry County	3,018	1,287	5%	25%	70%	7.3%	95%	17%	23%	5-Year
Maple Grove Township, Barry County	1,399	536	7%	26%	67%	9.8%	91%	21%	54%	5-Year
Orangeville Township, Barry County	3,318	1,276	9%	23%	68%	10.4%	89%	17%	78%	5-Year
Prairieville Township, Barry County	3,393	1,238	5%	16%	79%	6.0%	90%	23%	24%	5-Year
Rutland Charter Township, Barry County	3,974	1,438	2%	27%	71%	4.3%	96%	10%	18%	5-Year
Thornapple Township, Barry County	7,882	2,813	7%	25%	68%	4.2%	96%	22%	58%	5-Year
Woodland Township, Barry County	1,962	736	9%	27%	64%	6.7%	92%	21%	35%	5-Year
Yankee Springs Township, Barry County	4,073	1,614	9%	19%	72%	8.2%	95%	27%	53%	5-Year
Auburn City, Bay County	2,175	954	6%	23%	71%	3.5%	93%	13%	28%	5-Year
Bangor Charter Township, Bay County	14,468	6,044	15%	23%	62%	8.3%	90%	22%	63%	5-Year
Bay City, Bay County	34,402	14,139	21%	28%	51%	12.4%	90%	26%	51%	5-Year
Beaver Township, Bay County	2,873	1,028	5%	21%	74%	8.0%	91%	28%	37%	5-Year
Essexville City, Bay County	3,432	1,403	8%	17%	75%	13.3%	92%	21%	48%	5-Year
Frankenlust Township, Bay County	3,563	1,427	7%	12%	81%	4.8%	96%	20%	35%	5-Year
Fraser Township, Bay County	3,167	1,315	17%	16%	67%	10.5%	95%	27%	12%	5-Year
Garfield Township, Bay County	1,677	663	9%	19%	72%	9.1%	93%	23%	27%	5-Year
Gibson Township, Bay County	1,306	447	12%	20%	68%	7.3%	89%	25%	53%	5-Year
Hampton Charter Township, Bay County	9,545	4,181	16%	26%	58%	7.7%	92%	20%	43%	5-Year
Kawkawlin Township, Bay County	4,786	1,956	11%	17%	72%	7.3%	94%	18%	41%	5-Year
Merritt Township, Bay County	1,234	521	7%	14%	79%	8.1%	94%	25%	13%	5-Year
Monitor Charter Township, Bay County	10,658	4,263	8%	17%	75%	5.7%	95%	16%	34%	5-Year
Mount Forest Township, Bay County	1,475	561	9%	25%	66%	10.0%	92%	24%	50%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Pinconning City, Bay County	1,348	567	23%	33%	44%	14.0%	87%	21%	64%	5-Year
Pinconning Township, Bay County	2,352	914	14%	20%	66%	10.3%	93%	21%	58%	5-Year
Portsmouth Charter Township, Bay County	3,263	1,351	6%	20%	74%	14.3%	92%	16%	17%	5-Year
Williams Charter Township, Bay County	4,841	1,768	7%	17%	76%	10.0%	91%	21%	19%	5-Year
Almira Township, Benzie County	3,627	1,446	6%	27%	67%	2.7%	90%	23%	14%	5-Year
Benzonia Township, Benzie County	2,736	1,044	11%	23%	66%	9.6%	85%	25%	27%	5-Year
Blaine Township, Benzie County	496	239	13%	17%	70%	15.5%	92%	23%	55%	5-Year
Colfax Township, Benzie County	712	261	18%	22%	60%	11.5%	82%	32%	18%	5-Year
Crystal Lake Township, Benzie County	1,134	497	7%	28%	65%	10.5%	95%	17%	65%	5-Year
Frankfort City, Benzie County	1,396	578	16%	31%	53%	8.3%	88%	25%	42%	5-Year
Gilmore Township, Benzie County	755	322	9%	26%	65%	11.4%	89%	26%	25%	5-Year
Homestead Township, Benzie County	2,288	945	11%	29%	60%	15.9%	80%	30%	32%	5-Year
Inland Township, Benzie County	1,866	839	8%	33%	59%	4.2%	94%	29%	68%	5-Year
Joyfield Township, Benzie County	808	313	14%	28%	58%	12.0%	91%	27%	53%	5-Year
Lake Township, Benzie County	662	355	8%	16%	76%	5.1%	98%	29%	42%	5-Year
Platte Township, Benzie County	323	153	7%	39%	54%	5.7%	85%	29%	29%	5-Year
Weldon Township, Benzie County	634	233	23%	29%	48%	8.9%	80%	28%	50%	5-Year
Bainbridge Township, Berrien County	2,823	1,062	6%	19%	75%	7.6%	87%	15%	18%	5-Year
Baroda Township, Berrien County	2,767	1,181	7%	30%	63%	9.3%	90%	27%	33%	5-Year
Benton Charter Township, Berrien County	14,565	5,606	30%	28%	42%	13.5%	84%	25%	56%	5-Year
Benton Harbor City, Berrien County	10,014	3,902	48%	29%	23%	23.9%	85%	40%	64%	5-Year
Berrien Township, Berrien County	5,039	1,724	14%	12%	74%	5.3%	84%	21%	53%	5-Year
Bertrand Township, Berrien County	2,630	1,016	6%	16%	78%	8.5%	91%	18%	60%	5-Year
Bridgman City, Berrien County	1,997	872	11%	30%	59%	5.8%	90%	31%	46%	5-Year
Buchanan City, Berrien County	4,401	2,027	19%	25%	56%	7.9%	87%	19%	50%	5-Year
Buchanan Township, Berrien County	3,510	1,295	12%	21%	67%	12.3%	87%	21%	5%	5-Year
Chikaming Township, Berrien County	3,095	1,442	6%	16%	78%	3.2%	86%	22%	45%	5-Year
Coloma Charter Township, Berrien County	4,993	2,045	13%	17%	70%	12.1%	92%	19%	33%	5-Year
Coloma City, Berrien County	1,600	627	12%	28%	60%	7.7%	90%	21%	55%	5-Year
Galien Township, Berrien County	1,504	593	14%	23%	63%	5.2%	89%	22%	33%	5-Year
Hagar Township, Berrien County	3,638	1,535	12%	25%	63%	10.7%	89%	21%	52%	5-Year
Lake Charter Township, Berrien County	2,948	1,218	5%	22%	73%	3.5%	96%	19%	26%	5-Year
Lincoln Charter Township, Berrien County	14,591	6,006	6%	18%	76%	6.2%	95%	18%	33%	5-Year
New Buffalo City, Berrien County	1,893	823	12%	27%	61%	6.6%	86%	26%	68%	5-Year
New Buffalo Township, Berrien County	2,430	1,020	11%	17%	72%	8.3%	90%	31%	42%	5-Year
Niles City, Berrien County	11,450	4,567	27%	27%	46%	12.0%	88%	25%	53%	5-Year
Niles Township, Berrien County	14,008	5,276	16%	22%	62%	10.4%	89%	19%	49%	5-Year
Oronoko Charter Township, Berrien County	9,151	2,312	21%	24%	55%	8.3%	83%	27%	49%	5-Year
Pipestone Township, Berrien County	2,508	862	14%	14%	72%	9.0%	90%	25%	33%	5-Year
Royalton Township, Berrien County	4,772	1,548	6%	9%	85%	3.9%	94%	20%	30%	5-Year
Sodus Township, Berrien County	1,828	833	9%	23%	68%	13.6%	88%	18%	35%	5-Year
St. Joseph Charter Township, Berrien County	9,953	4,094	4%	17%	79%	6.3%	95%	19%	32%	5-Year
St. Joseph City, Berrien County	8,311	4,013	9%	25%	66%	5.2%	88%	19%	29%	5-Year
Three Oaks Township, Berrien County	2,542	1,063	13%	30%	57%	8.3%	84%	27%	60%	5-Year
Watervliet City, Berrien County	1,773	638	15%	29%	56%	8.9%	92%	19%	43%	5-Year
Watervliet Township, Berrien County	3,083	1,243	20%	25%	55%	11.1%	88%	24%	42%	5-Year

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Weesaw Township, Berrien County	1,748	724	9%	28%	63%	8.3%	87%	22%	26%	5-Year
Algansee Township, Branch County	1,980	669	16%	27%	57%	7.1%	74%	23%	47%	5-Year
Batavia Township, Branch County	1,353	518	9%	33%	58%	7.3%	92%	23%	35%	5-Year
Bethel Township, Branch County	1,277	487	17%	24%	59%	10.0%	84%	14%	27%	5-Year
Bronson City, Branch County	2,437	854	25%	34%	41%	12.1%	84%	20%	47%	5-Year
Bronson Township, Branch County	1,270	490	12%	27%	61%	3.7%	92%	21%	29%	5-Year
Butler Township, Branch County	1,323	447	16%	34%	50%	12.2%	79%	23%	50%	5-Year
California Township, Branch County	1,093	329	24%	36%	40%	8.0%	63%	37%	41%	5-Year
Coldwater City, Branch County	10,866	4,079	19%	37%	44%	8.8%	90%	21%	49%	5-Year
Coldwater Township, Branch County	4,875	1,158	8%	35%	57%	4.2%	92%	21%	37%	5-Year
Gilead Township, Branch County	694	266	17%	25%	58%	3.0%	92%	26%	28%	5-Year
Girard Township, Branch County	1,909	787	12%	26%	62%	6.0%	94%	25%	40%	5-Year
Kinderhook Township, Branch County	1,415	658	7%	23%	70%	4.1%	91%	17%	36%	5-Year
Matteson Township, Branch County	1,119	444	14%	23%	63%	6.3%	91%	26%	43%	5-Year
Noble Township, Branch County	562	190	6%	21%	73%	5.1%	87%	14%	6%	5-Year
Ovid Township, Branch County	2,273	994	12%	19%	69%	4.0%	95%	22%	23%	5-Year
Quincy Township, Branch County	4,260	1,670	14%	30%	56%	3.0%	89%	18%	38%	5-Year
Sherwood Township, Branch County	2,152	804	15%	22%	63%	7.9%	88%	20%	38%	5-Year
Union Township, Branch County	2,848	1,178	13%	33%	54%	8.9%	92%	21%	31%	5-Year
Albion City, Calhoun County	8,316	2,894	28%	33%	39%	13.3%	89%	23%	61%	5-Year
Albion Township, Calhoun County	862	373	14%	29%	57%	4.5%	94%	29%	38%	5-Year
Athens Township, Calhoun County	2,522	911	8%	23%	69%	10.0%	89%	24%	33%	5-Year
Battle Creek City, Calhoun County	51,830	20,629	21%	26%	53%	12.1%	90%	27%	52%	5-Year
Bedford Charter Township, Calhoun County	9,377	3,736	10%	22%	68%	15.4%	89%	21%	23%	5-Year
Burlington Township, Calhoun County	1,946	687	8%	20%	72%	7.2%	90%	22%	26%	5-Year
Clarence Township, Calhoun County	2,054	822	11%	20%	69%	6.0%	91%	25%	50%	5-Year
Clarendon Township, Calhoun County	1,271	400	14%	17%	69%	11.7%	89%	27%	61%	5-Year
Convis Township, Calhoun County	1,546	607	14%	20%	66%	10.6%	92%	28%	29%	5-Year
Eckford Township, Calhoun County	1,422	525	3%	24%	73%	5.9%	92%	25%	33%	5-Year
Emmett Charter Township, Calhoun County	11,669	4,704	14%	21%	65%	7.3%	89%	20%	40%	5-Year
Fredonia Township, Calhoun County	1,510	615	10%	21%	69%	2.2%	94%	18%	22%	5-Year
Homer Township, Calhoun County	2,970	1,086	19%	27%	54%	9.6%	88%	19%	48%	5-Year
Lee Township, Calhoun County	1,011	356	9%	21%	70%	11.5%	90%	26%	69%	5-Year
Leroy Township, Calhoun County	3,696	1,438	7%	16%	77%	4.1%	91%	16%	66%	5-Year
Marengo Township, Calhoun County	2,274	863	8%	21%	71%	8.1%	93%	24%	41%	5-Year
Marshall City, Calhoun County	7,038	3,074	10%	25%	65%	4.9%	91%	31%	30%	5-Year
Marshall Township, Calhoun County	3,103	1,204	3%	19%	78%	2.6%	97%	18%	45%	5-Year
Newton Township, Calhoun County	2,541	914	11%	15%	74%	5.3%	91%	26%	55%	5-Year
Pennfield Charter Township, Calhoun County	8,932	3,686	14%	26%	60%	5.3%	93%	19%	63%	5-Year
Sheridan Township, Calhoun County	2,064	723	20%	22%	58%	8.6%	89%	30%	43%	5-Year
Springfield City, Calhoun County	5,216	1,994	25%	27%	48%	16.2%	84%	23%	43%	5-Year
Tekonsha Township, Calhoun County	1,620	609	21%	15%	64%	8.6%	90%	23%	56%	5-Year
Calvin Township, Cass County	1,749	700	15%	29%	56%	7.3%	93%	34%	73%	5-Year
Dowagiac City, Cass County	5,866	2,187	33%	37%	30%	20.2%	84%	39%	58%	5-Year
Howard Township, Cass County	6,169	2,524	10%	27%	63%	11.5%	90%	18%	40%	5-Year
Jefferson Township, Cass County	2,532	906	11%	20%	69%	8.5%	92%	28%	28%	5-Year
Lagrange Township, Cass County	3,456	1,398	21%	33%	46%	13.1%	86%	34%	40%	5-Year
Marcellus Township, Cass County	2,458	884	13%	28%	59%	7.7%	91%	28%	31%	5-Year
Mason Township, Cass County	2,916	997	12%	29%	59%	10.8%	80%	24%	19%	5-Year
Milton Township, Cass County	3,866	1,449	4%	28%	68%	9.2%	92%	23%	17%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

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Newberg Township, Cass County	1,488	596	10%	27%	63%	5.9%	91%	25%	23%	5-Year
Ontwa Township, Cass County	6,531	2,477	10%	28%	62%	6.0%	88%	22%	48%	5-Year
Penn Township, Cass County	1,994	753	14%	21%	65%	6.4%	86%	27%	45%	5-Year
Pokagon Township, Cass County	2,198	880	8%	38%	54%	12.3%	88%	29%	14%	5-Year
Porter Township, Cass County	3,795	1,574	14%	20%	66%	4.1%	91%	28%	31%	5-Year
Silver Creek Township, Cass County	3,188	1,277	9%	26%	65%	9.4%	94%	19%	33%	5-Year
Volinia Township, Cass County	1,120	428	9%	26%	65%	9.6%	88%	25%	23%	5-Year
Wayne Township, Cass County	2,626	1,071	10%	36%	54%	5.0%	93%	26%	16%	5-Year
Bay Township, Charlevoix County	1,231	493	8%	14%	78%	4.3%	92%	24%	27%	5-Year
Boyne City, Charlevoix County	3,766	1,628	15%	29%	56%	6.6%	90%	28%	52%	5-Year
Boyne Valley Township, Charlevoix County	1,369	536	9%	26%	65%	6.7%	90%	22%	20%	5-Year
Chandler Township, Charlevoix County	267	112	14%	21%	65%	4.9%	97%	32%	0%	5-Year
Charlevoix City, Charlevoix County	2,523	1,333	18%	36%	46%	5.0%	95%	16%	46%	5-Year
Charlevoix Township, Charlevoix County	1,557	607	11%	22%	67%	10.7%	93%	31%	49%	5-Year
East Jordan City, Charlevoix County	2,474	959	15%	40%	45%	10.2%	85%	24%	30%	5-Year
Evangeline Township, Charlevoix County	762	325	17%	19%	64%	16.5%	92%	28%	54%	5-Year
Eveline Township, Charlevoix County	1,467	639	6%	23%	71%	7.4%	93%	29%	25%	5-Year
Hayes Township, Charlevoix County	1,981	771	8%	23%	69%	9.0%	91%	31%	24%	5-Year
Hudson Township, Charlevoix County	654	257	12%	21%	67%	6.9%	87%	22%	29%	5-Year
Marion Township, Charlevoix County	1,538	629	6%	25%	69%	7.1%	89%	26%	56%	5-Year
Melrose Township, Charlevoix County	1,374	513	11%	33%	56%	9.0%	86%	31%	34%	5-Year
Norwood Township, Charlevoix County	826	320	8%	21%	71%	5.5%	89%	34%	58%	5-Year
Peaine Township, Charlevoix County	272	128	5%	19%	76%	9.7%	87%	26%	?	5-Year
South Arm Township, Charlevoix County	1,816	668	9%	28%	63%	7.5%	90%	23%	38%	5-Year
St. James Township, Charlevoix County	312	141	9%	38%	53%	11.6%	93%	42%	29%	5-Year
Wilson Township, Charlevoix County	1,945	735	11%	21%	68%	9.2%	90%	26%	80%	5-Year
Aloha Township, Cheboygan County	909	418	11%	24%	65%	8.5%	92%	25%	22%	5-Year
Beaugrand Township, Cheboygan County	1,314	534	14%	27%	59%	17.3%	91%	27%	36%	5-Year
Benton Township, Cheboygan County	3,156	1,448	13%	21%	66%	12.9%	85%	22%	39%	5-Year
Burt Township, Cheboygan County	717	370	9%	17%	74%	15.1%	90%	30%	20%	5-Year
Cheboygan City, Cheboygan County	4,783	1,959	32%	29%	39%	19.8%	86%	33%	38%	5-Year
Ellis Township, Cheboygan County	542	227	16%	23%	61%	6.6%	89%	30%	20%	5-Year
Forest Township, Cheboygan County	1,001	451	21%	30%	49%	17.1%	86%	17%	40%	5-Year
Grant Township, Cheboygan County	757	344	7%	17%	76%	7.9%	89%	23%	35%	5-Year
Hebron Township, Cheboygan County	298	116	18%	12%	70%	9.2%	89%	31%	39%	5-Year
Inverness Township, Cheboygan County	2,300	1,001	19%	16%	65%	8.2%	88%	18%	48%	5-Year
Koehler Township, Cheboygan County	1,135	439	19%	16%	65%	10.9%	89%	20%	55%	5-Year
Mackinaw Township, Cheboygan County	418	210	2%	37%	61%	30.0%	90%	19%	51%	5-Year
Mentor Township, Cheboygan County	826	362	13%	20%	67%	9.2%	83%	28%	31%	5-Year
Mullett Township, Cheboygan County	1,249	533	13%	17%	70%	9.6%	86%	27%	30%	5-Year
Munro Township, Cheboygan County	587	304	7%	24%	69%	11.0%	92%	27%	56%	5-Year
Nunda Township, Cheboygan County	1,117	483	18%	23%	59%	13.8%	83%	33%	35%	5-Year
Tuscarora Township, Cheboygan County	3,001	1,391	16%	22%	62%	13.6%	83%	20%	32%	5-Year
Walker Township, Cheboygan County	366	115	22%	25%	53%	26.5%	92%	23%	31%	5-Year
Waverly Township, Cheboygan County	475	222	14%	16%	70%	15.1%	84%	18%	0%	5-Year

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Wilmot Township, Cheboygan County	739	296	16%	32%	52%	15.8%	88%	26%	43%	5-Year
Bay Mills Township, Chippewa County	1,593	603	16%	25%	59%	14.9%	92%	20%	42%	5-Year
Bruce Township, Chippewa County	2,185	860	5%	28%	67%	4.1%	92%	21%	21%	5-Year
Dafter Township, Chippewa County	1,321	437	11%	21%	68%	12.1%	90%	19%	68%	5-Year
Detour Township, Chippewa County	721	378	12%	42%	46%	16.1%	90%	30%	2%	5-Year
Drummond Township, Chippewa County	1,126	554	7%	36%	57%	18.3%	80%	33%	43%	5-Year
Kinross Charter Township, Chippewa County	7,661	1,476	26%	26%	48%	15.0%	85%	21%	37%	5-Year
Pickford Township, Chippewa County	1,926	754	12%	31%	57%	9.5%	93%	20%	22%	5-Year
Raber Township, Chippewa County	627	291	14%	38%	48%	19.9%	94%	23%	10%	5-Year
Rudyard Township, Chippewa County	1,211	451	3%	27%	70%	9.3%	90%	22%	4%	5-Year
Sault Ste. Marie City, Chippewa County	14,048	5,666	24%	36%	40%	11.7%	87%	20%	50%	5-Year
Soo Township, Chippewa County	3,157	1,197	5%	22%	73%	9.2%	94%	14%	31%	5-Year
Sugar Island Township, Chippewa County	670	303	10%	24%	66%	12.5%	87%	21%	63%	5-Year
Superior Township, Chippewa County	1,203	497	10%	31%	59%	8.4%	90%	18%	76%	5-Year
Trout Lake Township, Chippewa County	402	192	15%	36%	49%	25.1%	83%	16%	83%	5-Year
Whitefish Township, Chippewa County	475	221	14%	37%	49%	11.8%	84%	17%	41%	5-Year
Arthur Township, Clare County	716	263	11%	19%	70%	18.8%	92%	28%	31%	5-Year
Clare City, Clare County	3,042	1,417	36%	25%	39%	9.0%	85%	27%	54%	5-Year
Franklin Township, Clare County	744	350	21%	29%	50%	15.1%	92%	30%	63%	5-Year
Freeman Township, Clare County	1,001	480	16%	35%	49%	17.3%	86%	22%	56%	5-Year
Frost Township, Clare County	997	487	25%	28%	47%	16.7%	89%	39%	24%	5-Year
Garfield Township, Clare County	1,990	853	19%	26%	55%	15.3%	90%	26%	55%	5-Year
Grant Township, Clare County	3,247	1,255	17%	19%	64%	7.4%	86%	25%	48%	5-Year
Greenwood Township, Clare County	1,147	497	16%	26%	58%	11.5%	72%	27%	35%	5-Year
Hamilton Township, Clare County	1,899	887	24%	36%	40%	17.5%	86%	36%	68%	5-Year
Harrison City, Clare County	2,011	895	34%	26%	40%	14.5%	93%	34%	55%	5-Year
Hatton Township, Clare County	952	361	22%	17%	61%	10.6%	85%	24%	52%	5-Year
Hayes Township, Clare County	4,639	2,085	26%	39%	35%	17.0%	83%	40%	54%	5-Year
Lincoln Township, Clare County	1,940	772	28%	30%	42%	26.4%	88%	35%	63%	5-Year
Redding Township, Clare County	409	191	32%	27%	41%	1.6%	95%	43%	45%	5-Year
Sheridan Township, Clare County	1,444	493	7%	28%	65%	1.4%	69%	22%	9%	5-Year
Summerfield Township, Clare County	496	223	18%	39%	43%	28.8%	91%	33%	39%	5-Year
Surrey Township, Clare County	3,558	1,550	26%	30%	44%	11.0%	88%	24%	60%	5-Year
Winterfield Township, Clare County	478	196	15%	28%	57%	4.3%	91%	20%	38%	5-Year
Bath Charter Township, Clinton County	11,952	4,465	17%	18%	65%	7.6%	90%	18%	61%	5-Year
Bengal Township, Clinton County	1,198	381	3%	20%	77%	4.1%	98%	17%	0%	5-Year
Bingham Township, Clinton County	2,888	1,070	9%	26%	65%	8.4%	96%	19%	61%	5-Year
Dallas Township, Clinton County	2,260	805	8%	22%	70%	4.3%	97%	17%	42%	5-Year
Dewitt Charter Township, Clinton County	14,599	5,794	10%	23%	67%	5.8%	92%	19%	50%	5-Year
Dewitt City, Clinton County	4,631	1,698	4%	23%	73%	3.7%	96%	18%	32%	5-Year
Duplain Township, Clinton County	2,315	848	9%	31%	60%	11.2%	89%	19%	28%	5-Year
Eagle Township, Clinton County	2,720	983	5%	9%	86%	3.2%	95%	12%	28%	5-Year
East Lansing City, Clinton County	2,142	758	22%	17%	61%	8.7%	95%	29%	53%	5-Year
Essex Township, Clinton County	1,857	707	8%	20%	72%	9.0%	93%	19%	15%	5-Year
Greenbush Township, Clinton County	2,097	819	10%	25%	65%	11.8%	91%	23%	33%	5-Year
Lebanon Township, Clinton County	678	230	6%	22%	72%	6.2%	86%	15%	6%	5-Year
Olive Township, Clinton County	2,524	997	7%	17%	76%	5.9%	97%	25%	32%	5-Year
Ovid Township, Clinton County	3,828	1,341	11%	26%	63%	5.7%	89%	19%	44%	5-Year
Riley Township, Clinton County	2,262	711	3%	14%	83%	6.3%	93%	14%	14%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
St. Johns City, Clinton County	7,954	3,210	18%	35%	47%	6.7%	93%	28%	45%	5-Year
Victor Township, Clinton County	3,518	1,334	7%	17%	76%	5.9%	95%	19%	32%	5-Year
Watertown Charter Township, Clinton County	5,083	1,883	2%	15%	83%	8.1%	97%	16%	13%	5-Year
Westphalia Township, Clinton County	2,399	823	3%	23%	74%	1.5%	98%	15%	22%	5-Year
Beaver Creek Township, Crawford County	1,736	749	16%	25%	59%	11.4%	91%	22%	59%	5-Year
Frederic Township, Crawford County	1,453	597	14%	24%	62%	13.7%	91%	26%	45%	5-Year
Grayling Charter Township, Crawford County	5,739	2,507	10%	24%	66%	11.7%	92%	20%	44%	5-Year
Grayling City, Crawford County	1,834	697	27%	30%	43%	15.9%	87%	26%	46%	5-Year
Lovells Township, Crawford County	550	292	9%	26%	65%	10.8%	94%	33%	41%	5-Year
Maple Forest Township, Crawford County	731	271	9%	22%	69%	10.5%	95%	37%	21%	5-Year
South Branch Township, Crawford County	1,852	841	13%	23%	64%	8.9%	91%	27%	60%	5-Year
Baldwin Township, Delta County	705	309	11%	30%	59%	14.6%	79%	25%	13%	5-Year
Bark River Township, Delta County	1,498	569	15%	22%	63%	4.6%	89%	21%	63%	5-Year
Bay De Noc Township, Delta County	297	147	10%	32%	58%	12.2%	90%	32%	0%	5-Year
Brampton Township, Delta County	947	423	5%	21%	74%	7.7%	93%	16%	67%	5-Year
Cornell Township, Delta County	521	211	13%	30%	57%	14.7%	91%	25%	43%	5-Year
Ensign Township, Delta County	825	368	13%	19%	68%	7.3%	89%	26%	30%	5-Year
Escanaba City, Delta County	12,468	5,693	26%	34%	40%	11.1%	84%	26%	53%	5-Year
Escanaba Township, Delta County	3,451	1,417	8%	11%	81%	11.6%	96%	12%	0%	5-Year
Fairbanks Township, Delta County	296	141	15%	34%	51%	14.1%	88%	21%	0%	5-Year
Ford River Township, Delta County	2,181	912	7%	22%	71%	10.4%	94%	18%	25%	5-Year
Garden Township, Delta County	752	354	11%	27%	62%	10.9%	93%	23%	32%	5-Year
Gladstone City, Delta County	4,902	2,032	14%	30%	56%	5.7%	89%	22%	37%	5-Year
Maple Ridge Township, Delta County	735	323	11%	34%	55%	11.5%	86%	27%	56%	5-Year
Masonville Township, Delta County	1,805	715	14%	26%	60%	10.8%	91%	17%	45%	5-Year
Nahma Township, Delta County	478	221	17%	29%	54%	9.7%	84%	32%	7%	5-Year
Wells Township, Delta County	4,851	1,850	12%	20%	68%	4.7%	95%	18%	47%	5-Year
Breen Township, Dickinson County	564	198	20%	22%	58%	5.1%	94%	31%	45%	5-Year
Breitung Charter Township, Dickinson County	5,831	2,340	12%	16%	72%	4.1%	91%	19%	11%	5-Year
Felch Township, Dickinson County	747	296	10%	24%	66%	4.5%	91%	15%	41%	5-Year
Iron Mountain City, Dickinson County	7,571	3,121	13%	32%	55%	4.6%	91%	23%	37%	5-Year
Kingsford City, Dickinson County	5,104	2,281	15%	30%	55%	6.9%	89%	18%	40%	5-Year
Norway City, Dickinson County	2,820	1,330	18%	20%	62%	20.2%	95%	15%	44%	5-Year
Norway Township, Dickinson County	1,591	658	12%	15%	73%	1.9%	95%	13%	33%	5-Year
Sagola Township, Dickinson County	991	478	18%	22%	60%	10.8%	91%	34%	53%	5-Year
Waucedah Township, Dickinson County	748	343	6%	20%	74%	4.8%	96%	26%	18%	5-Year
Bellevue Township, Eaton County	3,135	1,273	6%	28%	66%	12.0%	88%	22%	49%	5-Year
Benton Township, Eaton County	2,802	1,066	8%	9%	83%	8.7%	95%	22%	28%	5-Year
Brookfield Township, Eaton County	1,672	597	11%	18%	71%	4.4%	93%	24%	47%	5-Year
Carmel Township, Eaton County	2,875	1,116	10%	13%	77%	10.7%	96%	24%	52%	5-Year
Charlotte City, Eaton County	9,057	3,564	19%	24%	57%	8.6%	89%	17%	43%	5-Year
Chester Township, Eaton County	1,885	681	9%	15%	76%	5.0%	92%	22%	45%	5-Year
Delta Charter Township, Eaton County	32,815	14,288	8%	22%	70%	6.8%	92%	17%	41%	5-Year
Eaton Rapids City, Eaton County	5,221	1,958	18%	29%	53%	13.2%	90%	26%	48%	5-Year
Eaton Rapids Township, Eaton County	4,129	1,523	2%	13%	85%	3.6%	96%	20%	53%	5-Year
Eaton Township, Eaton County	4,102	1,472	7%	11%	82%	6.6%	92%	22%	27%	5-Year



Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Grand Ledge City, Eaton County	7,792	3,478	9%	25%	66%	7.3%	93%	18%	48%	5-Year
Hamlin Township, Eaton County	3,355	1,246	4%	20%	76%	6.1%	96%	19%	50%	5-Year
Kalamo Township, Eaton County	1,944	675	10%	17%	73%	6.1%	85%	26%	36%	5-Year
Lansing City, Eaton County	4,728	2,123	24%	37%	39%	17.9%	86%	23%	54%	5-Year
Olivet City, Eaton County	1,570	380	19%	21%	60%	7.8%	94%	23%	49%	5-Year
Oneida Charter Township, Eaton County	3,887	1,521	6%	18%	76%	6.9%	98%	23%	56%	5-Year
Pottersville City, Eaton County	2,612	1,007	14%	17%	69%	9.5%	90%	22%	41%	5-Year
Roxand Township, Eaton County	1,967	741	11%	16%	73%	5.4%	90%	20%	36%	5-Year
Sunfield Township, Eaton County	1,831	755	8%	19%	73%	6.7%	93%	17%	27%	5-Year
Vermontville Township, Eaton County	1,983	724	12%	24%	64%	9.1%	89%	24%	33%	5-Year
Walton Township, Eaton County	2,124	758	10%	14%	76%	6.5%	89%	24%	39%	5-Year
Windsor Charter Township, Eaton County	6,855	2,686	4%	19%	77%	5.0%	97%	25%	56%	5-Year
Bear Creek Township, Emmet County	6,260	2,466	9%	23%	68%	5.9%	91%	19%	54%	5-Year
Bliss Township, Emmet County	607	259	18%	27%	55%	12.0%	87%	26%	39%	5-Year
Carp Lake Township, Emmet County	819	356	8%	30%	62%	15.8%	93%	25%	13%	5-Year
Center Township, Emmet County	554	225	13%	28%	59%	11.4%	77%	31%	42%	5-Year
Cross Village Township, Emmet County	264	127	11%	41%	48%	14.0%	89%	44%	33%	5-Year
Friendship Township, Emmet County	810	352	13%	22%	65%	8.1%	90%	32%	54%	5-Year
Harbor Springs City, Emmet County	1,044	482	9%	32%	59%	8.9%	92%	29%	48%	5-Year
Little Traverse Township, Emmet County	2,506	1,077	6%	23%	71%	8.1%	92%	27%	43%	5-Year
Littlefield Township, Emmet County	2,992	1,186	11%	21%	68%	9.6%	86%	24%	36%	5-Year
Maple River Township, Emmet County	1,385	515	7%	35%	58%	8.5%	86%	30%	48%	5-Year
Mckinley Township, Emmet County	1,250	521	19%	39%	42%	15.1%	80%	24%	64%	5-Year
Petoskey City, Emmet County	5,725	2,869	13%	37%	50%	7.0%	91%	28%	47%	5-Year
Pleasantview Township, Emmet County	897	367	11%	21%	68%	4.5%	88%	25%	42%	5-Year
Readmond Township, Emmet County	663	286	7%	23%	70%	15.5%	81%	40%	50%	5-Year
Resort Township, Emmet County	2,729	1,006	10%	11%	79%	4.6%	94%	22%	35%	5-Year
Springvale Township, Emmet County	2,222	795	10%	17%	73%	8.5%	91%	28%	43%	5-Year
Wawatam Township, Emmet County	640	294	16%	35%	49%	24.1%	82%	34%	59%	5-Year
West Traverse Township, Emmet County	1,651	765	7%	16%	77%	8.4%	94%	21%	48%	5-Year
Argentine Township, Genesee County	6,728	2,503	9%	21%	70%	8.8%	94%	31%	51%	5-Year
Atlas Township, Genesee County	7,869	2,759	4%	13%	83%	4.5%	96%	22%	39%	5-Year
Burton City, Genesee County	29,223	11,458	20%	21%	59%	13.5%	91%	27%	47%	5-Year
Clayton Charter Township, Genesee County	7,393	2,845	6%	17%	77%	12.5%	93%	26%	25%	5-Year
Clio City, Genesee County	2,582	1,269	18%	39%	43%	14.0%	92%	36%	48%	5-Year
Davison City, Genesee County	5,029	2,374	22%	26%	52%	10.6%	90%	26%	64%	5-Year
Davison Township, Genesee County	19,227	8,145	10%	23%	67%	7.4%	92%	21%	39%	5-Year
Fenton Charter Township, Genesee County	15,316	5,883	7%	11%	82%	5.2%	94%	28%	50%	5-Year
Fenton City, Genesee County	11,538	4,769	12%	28%	60%	9.1%	88%	26%	40%	5-Year
Flint Charter Township, Genesee County	31,134	12,763	18%	24%	58%	12.2%	91%	24%	54%	5-Year
Flint City, Genesee County	99,802	40,260	36%	27%	37%	23.9%	89%	33%	59%	5-Year
Flushing Charter Township, Genesee County	10,396	3,845	6%	19%	75%	7.5%	96%	23%	26%	5-Year
Flushing City, Genesee County	8,199	3,385	15%	19%	66%	11.5%	96%	25%	47%	5-Year
Forest Township, Genesee County	4,551	1,876	12%	20%	68%	10.7%	93%	29%	28%	5-Year
Gaines Township, Genesee County	6,667	2,531	8%	15%	77%	5.1%	95%	25%	19%	5-Year
Genesee Charter Township, Genesee County	20,921	8,325	16%	21%	63%	14.2%	91%	25%	52%	5-Year
Grand Blanc Charter Township, Genesee County	36,870	14,259	10%	15%	75%	7.5%	95%	20%	37%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Grand Blanc City, Genesee County	8,088	3,422	16%	18%	66%	9.7%	94%	19%	57%	5-Year
Linden City, Genesee County	3,886	1,523	4%	24%	72%	6.0%	96%	24%	34%	5-Year
Montrose Charter Township, Genesee County	6,081	2,111	13%	18%	69%	11.9%	92%	22%	55%	5-Year
Montrose City, Genesee County	1,659	623	19%	25%	56%	19.3%	90%	29%	46%	5-Year
Mount Morris City, Genesee County	3,003	1,168	37%	34%	29%	27.9%	91%	36%	63%	5-Year
Mount Morris Township, Genesee County	20,960	8,036	26%	26%	48%	18.3%	89%	31%	70%	5-Year
Mundy Township, Genesee County	14,819	6,076	8%	17%	75%	5.6%	94%	26%	40%	5-Year
Richfield Township, Genesee County	8,499	3,092	7%	16%	77%	9.2%	94%	22%	15%	5-Year
Swartz Creek City, Genesee County	5,632	2,325	11%	23%	66%	11.5%	95%	26%	43%	5-Year
Thetford Township, Genesee County	6,850	2,674	14%	18%	68%	15.3%	87%	28%	49%	5-Year
Vienna Charter Township, Genesee County	12,952	4,969	9%	20%	71%	10.0%	90%	23%	53%	5-Year
Beaverton City, Gladwin County	1,019	504	33%	31%	36%	13.8%	90%	36%	50%	5-Year
Beaverton Township, Gladwin County	1,956	766	16%	27%	57%	7.6%	90%	26%	37%	5-Year
Bentley Township, Gladwin County	826	344	8%	27%	65%	4.1%	89%	23%	0%	5-Year
Billings Township, Gladwin County	2,210	1,087	17%	36%	47%	11.2%	95%	28%	48%	5-Year
Bourret Township, Gladwin County	413	191	9%	35%	56%	6.5%	92%	31%	57%	5-Year
Buckeye Township, Gladwin County	1,467	562	26%	24%	50%	13.3%	83%	31%	71%	5-Year
Butman Township, Gladwin County	1,805	894	14%	26%	60%	14.1%	94%	23%	39%	5-Year
Clement Township, Gladwin County	823	399	13%	31%	56%	7.2%	94%	25%	46%	5-Year
Gladwin City, Gladwin County	2,904	1,298	29%	35%	36%	7.5%	93%	35%	48%	5-Year
Gladwin Township, Gladwin County	1,287	433	22%	25%	53%	15.7%	64%	31%	18%	5-Year
Grout Township, Gladwin County	1,971	660	16%	19%	65%	11.8%	70%	18%	28%	5-Year
Hay Township, Gladwin County	1,229	581	25%	31%	44%	18.3%	85%	36%	41%	5-Year
Sage Township, Gladwin County	2,772	1,035	16%	26%	58%	13.2%	77%	26%	21%	5-Year
Secord Township, Gladwin County	1,136	592	8%	30%	62%	6.0%	96%	33%	26%	5-Year
Sherman Township, Gladwin County	1,001	468	24%	28%	48%	11.4%	92%	29%	57%	5-Year
Tobacco Township, Gladwin County	2,551	1,094	10%	25%	65%	10.4%	94%	20%	44%	5-Year
Bessemer City, Gogebic County	1,935	857	18%	32%	50%	7.6%	86%	14%	38%	5-Year
Bessemer Township, Gogebic County	1,084	501	11%	29%	60%	10.4%	85%	24%	34%	5-Year
Erwin Township, Gogebic County	366	153	10%	26%	64%	5.6%	88%	17%	38%	5-Year
Ironwood Charter Township, Gogebic County	2,240	950	16%	17%	67%	7.8%	90%	16%	48%	5-Year
Ironwood City, Gogebic County	5,153	2,490	25%	36%	39%	12.1%	84%	23%	42%	5-Year
Marenisco Township, Gogebic County	1,747	250	11%	29%	60%	4.7%	90%	23%	31%	5-Year
Wakefield City, Gogebic County	1,729	771	22%	20%	58%	8.0%	89%	20%	49%	5-Year
Wakefield Township, Gogebic County	295	149	15%	36%	49%	8.3%	88%	28%	11%	5-Year
Watersmeet Township, Gogebic County	1,275	620	10%	21%	69%	8.5%	90%	24%	33%	5-Year
Acme Township, Grand Traverse County	4,557	1,875	6%	15%	79%	3.6%	93%	17%	35%	5-Year
Blair Township, Grand Traverse County	8,489	2,944	11%	39%	50%	10.1%	87%	31%	47%	5-Year
East Bay Township, Grand Traverse County	11,115	4,318	6%	25%	69%	9.3%	88%	24%	33%	5-Year
Fife Lake Township, Grand Traverse County	2,822	529	11%	32%	57%	2.6%	90%	24%	57%	5-Year
Garfield Charter Township, Grand Traverse County	16,673	7,033	13%	32%	55%	5.6%	91%	26%	51%	5-Year
Grant Township, Grand Traverse County	1,071	427	7%	32%	61%	5.6%	90%	32%	34%	5-Year
Green Lake Township, Grand Traverse County	6,016	2,107	9%	22%	69%	4.9%	83%	20%	34%	5-Year
Long Lake Township, Grand Traverse County	9,023	3,529	9%	20%	71%	5.2%	91%	29%	47%	5-Year

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Mayfield Township, Grand Traverse County	1,733	534	13%	22%	65%	9.4%	87%	32%	38%	5-Year
Paradise Township, Grand Traverse County	4,880	1,689	8%	32%	60%	8.0%	92%	17%	65%	5-Year
Peninsula Township, Grand Traverse County	5,658	2,603	7%	14%	79%	4.8%	98%	29%	39%	5-Year
Traverse City, Grand Traverse County	14,820	6,375	15%	29%	56%	6.5%	91%	31%	47%	5-Year
Union Township, Grand Traverse County	342	143	13%	20%	67%	9.4%	86%	26%	33%	5-Year
Whitewater Township, Grand Traverse County	2,708	976	5%	16%	79%	5.1%	91%	31%	24%	5-Year
Alma City, Gratiot County	9,264	3,423	27%	32%	41%	11.7%	91%	23%	55%	5-Year
Arcada Township, Gratiot County	1,821	748	21%	20%	59%	8.9%	89%	19%	58%	5-Year
Bethany Township, Gratiot County	1,252	514	15%	20%	65%	4.7%	91%	22%	66%	5-Year
Elba Township, Gratiot County	1,254	483	12%	32%	56%	12.3%	89%	26%	24%	5-Year
Emerson Township, Gratiot County	961	354	9%	28%	63%	3.8%	91%	26%	28%	5-Year
Fulton Township, Gratiot County	2,529	901	10%	23%	67%	4.2%	90%	16%	34%	5-Year
Hamilton Township, Gratiot County	399	185	15%	33%	52%	6.3%	91%	23%	23%	5-Year
Ithaca City, Gratiot County	2,856	1,210	13%	38%	49%	6.5%	93%	22%	49%	5-Year
Lafayette Township, Gratiot County	502	216	8%	22%	70%	6.4%	90%	22%	26%	5-Year
New Haven Township, Gratiot County	1,026	413	8%	35%	57%	5.5%	93%	23%	28%	5-Year
Newark Township, Gratiot County	1,251	435	9%	26%	65%	1.5%	83%	14%	33%	5-Year
North Shade Township, Gratiot County	577	238	15%	21%	64%	6.6%	89%	23%	16%	5-Year
North Star Township, Gratiot County	952	360	11%	28%	61%	5.4%	88%	22%	39%	5-Year
Pine River Township, Gratiot County	2,140	878	13%	31%	56%	13.4%	94%	17%	50%	5-Year
Seville Township, Gratiot County	2,153	812	24%	20%	56%	4.5%	92%	31%	21%	5-Year
St. Louis City, Gratiot County	7,355	1,310	20%	38%	42%	8.0%	91%	13%	49%	5-Year
Sumner Township, Gratiot County	1,922	738	16%	31%	53%	12.2%	84%	23%	62%	5-Year
Washington Township, Gratiot County	915	354	11%	27%	62%	8.8%	94%	20%	43%	5-Year
Wheeler Township, Gratiot County	2,749	1,144	20%	31%	49%	9.4%	93%	29%	48%	5-Year
Adams Township, Hillsdale County	2,290	972	13%	31%	56%	9.3%	91%	22%	32%	5-Year
Allen Township, Hillsdale County	1,528	609	14%	26%	60%	10.0%	86%	23%	32%	5-Year
Amboy Township, Hillsdale County	1,027	444	14%	22%	64%	3.2%	91%	34%	25%	5-Year
Cambria Township, Hillsdale County	2,463	989	18%	18%	64%	6.3%	78%	17%	41%	5-Year
Camden Township, Hillsdale County	2,180	716	18%	23%	59%	7.4%	77%	27%	49%	5-Year
Fayette Township, Hillsdale County	902	341	10%	30%	60%	0.0%	90%	33%	0%	5-Year
Hillsdale City, Hillsdale County	8,203	2,930	27%	32%	41%	10.4%	92%	26%	43%	5-Year
Hillsdale Township, Hillsdale County	2,030	812	11%	13%	76%	5.4%	93%	18%	18%	5-Year
Jefferson Township, Hillsdale County	3,015	1,217	17%	23%	60%	4.4%	91%	29%	58%	5-Year
Litchfield City, Hillsdale County	1,281	529	27%	23%	50%	13.9%	91%	21%	44%	5-Year
Litchfield Township, Hillsdale County	1,047	402	9%	27%	64%	5.2%	90%	28%	48%	5-Year
Moscow Township, Hillsdale County	1,298	547	12%	25%	63%	10.0%	89%	26%	61%	5-Year
Pittsford Township, Hillsdale County	1,415	580	7%	26%	67%	7.9%	88%	20%	48%	5-Year
Ransom Township, Hillsdale County	933	328	17%	18%	65%	9.4%	79%	21%	34%	5-Year
Reading City, Hillsdale County	1,215	412	33%	24%	43%	21.1%	84%	28%	58%	5-Year
Reading Township, Hillsdale County	1,862	732	14%	21%	65%	12.5%	77%	25%	12%	5-Year
Scipio Township, Hillsdale County	1,757	633	13%	26%	61%	6.9%	91%	24%	30%	5-Year
Somerset Township, Hillsdale County	4,592	2,108	12%	20%	68%	10.0%	91%	27%	38%	5-Year
Wheatland Township, Hillsdale County	1,423	522	11%	21%	68%	8.2%	89%	38%	42%	5-Year
Woodbridge Township, Hillsdale County	1,671	439	27%	21%	52%	10.3%	56%	33%	55%	5-Year
Wright Township, Hillsdale County	1,873	656	25%	22%	53%	15.4%	85%	23%	44%	5-Year
Adams Township, Houghton County	2,548	898	11%	35%	54%	8.3%	92%	18%	51%	5-Year
Calumet Charter Township, Houghton County	6,442	2,602	21%	38%	41%	10.9%	89%	17%	54%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Chassell Township, Houghton County	1,848	715	14%	25%	61%	5.5%	94%	20%	53%	5-Year
Duncan Township, Houghton County	245	129	16%	37%	47%	15.9%	90%	10%	17%	5-Year
Franklin Township, Houghton County	1,326	498	17%	27%	56%	5.0%	90%	19%	41%	5-Year
Hancock City, Houghton County	4,601	1,825	24%	33%	43%	7.9%	87%	17%	47%	5-Year
Hancock Township, Houghton County	529	192	8%	30%	62%	7.4%	94%	19%	0%	5-Year
Houghton City, Houghton County	7,942	2,650	32%	31%	37%	4.2%	92%	20%	56%	5-Year
Laird Township, Houghton County	439	180	16%	31%	53%	9.5%	93%	20%	21%	5-Year
Osceola Township, Houghton County	1,797	666	17%	28%	55%	4.6%	89%	13%	41%	5-Year
Portage Charter Township, Houghton County	3,188	1,202	12%	26%	62%	5.2%	95%	19%	55%	5-Year
Quincy Township, Houghton County	303	108	15%	28%	57%	2.8%	89%	18%	38%	5-Year
Schoolcraft Township, Houghton County	1,783	725	19%	30%	51%	7.6%	92%	19%	36%	5-Year
Stanton Township, Houghton County	1,502	471	10%	27%	63%	8.8%	90%	19%	23%	5-Year
Torch Lake Township, Houghton County	2,037	837	13%	30%	57%	12.4%	89%	21%	14%	5-Year
Bad Axe City, Huron County	3,052	1,299	18%	34%	48%	6.5%	90%	24%	62%	5-Year
Bingham Township, Huron County	1,487	616	9%	34%	57%	6.5%	92%	17%	27%	5-Year
Bloomfield Township, Huron County	448	180	11%	28%	61%	6.8%	88%	25%	44%	5-Year
Brookfield Township, Huron County	682	291	11%	24%	65%	8.5%	93%	19%	10%	5-Year
Caseville City, Huron County	773	408	12%	45%	43%	12.4%	88%	32%	33%	5-Year
Caseville Township, Huron County	1,779	823	18%	24%	58%	9.3%	90%	25%	21%	5-Year
Chandler Township, Huron County	536	186	9%	26%	65%	5.9%	93%	31%	20%	5-Year
Colfax Township, Huron County	1,815	689	12%	27%	61%	10.3%	86%	24%	38%	5-Year
Dwight Township, Huron County	802	333	22%	26%	52%	6.0%	87%	29%	51%	5-Year
Fairhaven Township, Huron County	999	459	20%	34%	46%	9.8%	87%	33%	52%	5-Year
Grant Township, Huron County	1,005	350	14%	18%	68%	6.2%	85%	21%	30%	5-Year
Harbor Beach City, Huron County	1,802	807	22%	33%	45%	10.2%	90%	16%	43%	5-Year
Hume Township, Huron County	738	327	11%	21%	68%	7.0%	89%	14%	44%	5-Year
Huron Township, Huron County	384	176	15%	35%	50%	8.3%	88%	25%	22%	5-Year
Lake Township, Huron County	699	350	11%	31%	58%	7.8%	91%	25%	50%	5-Year
Lincoln Township, Huron County	750	319	12%	37%	51%	9.5%	89%	25%	33%	5-Year
Mckinley Township, Huron County	459	206	17%	18%	65%	8.2%	98%	17%	64%	5-Year
Meade Township, Huron County	767	317	9%	21%	70%	7.3%	94%	14%	36%	5-Year
Oliver Township, Huron County	1,530	586	22%	28%	50%	8.3%	89%	27%	38%	5-Year
Paris Township, Huron County	478	190	11%	29%	60%	6.1%	92%	27%	10%	5-Year
Port Austin Township, Huron County	1,472	725	15%	28%	57%	14.7%	89%	31%	44%	5-Year
Rubicon Township, Huron County	730	346	10%	32%	58%	12.4%	93%	23%	57%	5-Year
Sand Beach Township, Huron County	1,033	429	14%	23%	63%	5.8%	91%	24%	38%	5-Year
Sebewaing Township, Huron County	2,654	1,117	9%	21%	70%	7.1%	91%	11%	29%	5-Year
Sheridan Township, Huron County	677	247	8%	22%	70%	3.6%	86%	11%	0%	5-Year
Sherman Township, Huron County	947	415	13%	30%	57%	6.8%	94%	22%	7%	5-Year
Sigel Township, Huron County	456	184	10%	17%	73%	3.6%	91%	23%	14%	5-Year
Verona Township, Huron County	1,153	454	8%	21%	71%	6.7%	92%	15%	42%	5-Year
Winsor Township, Huron County	1,968	876	11%	32%	57%	4.8%	95%	20%	44%	5-Year
Alaiedon Township, Ingham County	2,900	1,072	4%	13%	83%	2.4%	94%	20%	19%	5-Year
Aurelius Township, Ingham County	4,081	1,381	6%	10%	84%	7.2%	93%	21%	55%	5-Year
Bunker Hill Township, Ingham County	2,115	740	11%	17%	72%	6.7%	89%	25%	38%	5-Year
Delhi Charter Township, Ingham County	26,199	10,515	8%	21%	71%	7.4%	94%	21%	51%	5-Year
East Lansing City, Ingham County	46,527	13,169	40%	17%	43%	9.7%	94%	18%	67%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Ingham Township, Ingham County	2,492	835	7%	15%	78%	5.2%	98%	32%	24%	5-Year
Lansing Charter Township, Ingham County	8,116	3,671	16%	30%	54%	9.9%	93%	21%	49%	5-Year
Lansing City, Ingham County	109,757	46,291	25%	31%	44%	11.4%	89%	27%	54%	5-Year
Leroy Township, Ingham County	3,515	1,331	11%	30%	59%	8.1%	91%	27%	59%	5-Year
Leslie City, Ingham County	1,720	630	13%	32%	55%	12.9%	91%	22%	39%	5-Year
Leslie Township, Ingham County	2,490	920	5%	23%	72%	6.1%	93%	24%	23%	5-Year
Locke Township, Ingham County	1,625	573	7%	11%	82%	8.8%	93%	16%	16%	5-Year
Mason City, Ingham County	8,317	3,201	7%	29%	64%	5.2%	95%	19%	44%	5-Year
Meridian Charter Township, Ingham County	41,139	17,607	14%	17%	69%	6.2%	92%	20%	45%	5-Year
Onondaga Township, Ingham County	3,149	1,098	10%	24%	66%	11.3%	91%	25%	51%	5-Year
Stockbridge Township, Ingham County	3,913	1,425	11%	27%	62%	11.2%	90%	35%	34%	5-Year
Vevay Township, Ingham County	3,531	1,269	2%	10%	88%	3.7%	94%	12%	8%	5-Year
Wheatfield Township, Ingham County	1,808	648	9%	9%	82%	4.3%	98%	20%	62%	5-Year
White Oak Township, Ingham County	1,209	470	4%	22%	74%	6.4%	94%	20%	24%	5-Year
Williamston City, Ingham County	3,855	1,579	12%	20%	68%	3.8%	92%	21%	27%	5-Year
Williamstown Township, Ingham County	5,033	1,993	6%	10%	84%	4.2%	95%	22%	57%	5-Year
Belding City, Ionia County	5,771	2,086	23%	36%	41%	14.3%	88%	21%	58%	5-Year
Berlin Township, Ionia County	2,430	882	13%	28%	59%	15.6%	92%	27%	49%	5-Year
Boston Township, Ionia County	5,724	2,092	16%	27%	57%	8.5%	90%	26%	36%	5-Year
Campbell Township, Ionia County	2,363	887	11%	23%	66%	6.9%	93%	28%	39%	5-Year
Danby Township, Ionia County	2,991	1,047	7%	20%	73%	4.0%	92%	23%	14%	5-Year
Easton Township, Ionia County	3,098	1,210	9%	28%	63%	10.2%	93%	28%	15%	5-Year
Ionia City, Ionia County	11,384	2,784	25%	40%	35%	20.3%	90%	29%	62%	5-Year
Ionia Township, Ionia County	3,778	1,261	15%	39%	46%	10.5%	94%	14%	62%	5-Year
Keene Township, Ionia County	1,956	689	9%	24%	67%	7.8%	92%	26%	29%	5-Year
Lyons Township, Ionia County	3,465	1,350	13%	28%	59%	7.5%	90%	25%	27%	5-Year
North Plains Township, Ionia County	1,359	461	12%	33%	55%	18.7%	85%	22%	33%	5-Year
Odessa Township, Ionia County	3,790	1,453	12%	34%	54%	2.4%	94%	20%	45%	5-Year
Orange Township, Ionia County	925	358	7%	30%	63%	4.4%	85%	20%	23%	5-Year
Orleans Township, Ionia County	2,747	962	20%	35%	45%	14.9%	91%	25%	49%	5-Year
Otisco Township, Ionia County	2,171	791	11%	31%	58%	9.1%	92%	27%	17%	5-Year
Portland City, Ionia County	3,910	1,389	6%	35%	59%	6.6%	96%	22%	56%	5-Year
Portland Township, Ionia County	3,414	1,323	2%	13%	85%	8.4%	91%	11%	20%	5-Year
Ronald Township, Ionia County	1,544	614	18%	27%	55%	8.3%	86%	31%	29%	5-Year
Sebewa Township, Ionia County	1,244	453	4%	27%	69%	7.0%	92%	26%	7%	5-Year
Alabaster Township, Iosco County	441	220	7%	19%	74%	5.4%	93%	20%	56%	5-Year
Au Sable Charter Township, Iosco County	1,913	894	13%	33%	54%	16.3%	88%	16%	50%	5-Year
Baldwin Township, Iosco County	1,526	708	10%	29%	61%	15.0%	92%	17%	22%	5-Year
Burleigh Township, Iosco County	716	273	21%	30%	49%	9.4%	83%	31%	35%	5-Year
East Tawas City, Iosco County	2,761	1,245	17%	30%	53%	8.8%	94%	20%	28%	5-Year
Grant Township, Iosco County	1,534	720	19%	30%	51%	14.7%	91%	26%	23%	5-Year
Oscoda Charter Township, Iosco County	6,867	3,224	17%	32%	51%	13.9%	88%	26%	38%	5-Year
Plainfield Township, Iosco County	3,708	1,753	21%	30%	49%	15.0%	86%	25%	46%	5-Year
Reno Township, Iosco County	630	243	22%	27%	51%	12.1%	81%	30%	42%	5-Year
Sherman Township, Iosco County	439	186	10%	40%	50%	9.9%	92%	16%	63%	5-Year
Tawas City, Iosco County	1,888	717	12%	35%	53%	10.0%	86%	21%	43%	5-Year
Tawas Township, Iosco County	1,897	688	8%	29%	63%	4.8%	93%	20%	54%	5-Year
Whittemore City, Iosco County	444	188	34%	31%	35%	12.0%	82%	22%	48%	5-Year
Wilber Township, Iosco County	637	284	12%	27%	61%	5.1%	92%	19%	23%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

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Bates Township, Iron County	1,005	442	8%	24%	68%	2.6%	91%	24%	50%	5-Year
Caspian City, Iron County	723	373	15%	49%	36%	7.5%	86%	28%	58%	5-Year
Crystal Falls City, Iron County	1,683	713	17%	30%	53%	4.9%	90%	25%	53%	5-Year
Crystal Falls Township, Iron County	1,623	649	8%	27%	65%	7.3%	92%	22%	43%	5-Year
Gaastra City, Iron County	352	149	15%	42%	43%	1.8%	91%	13%	35%	5-Year
Hematite Township, Iron County	326	164	20%	35%	45%	17.5%	86%	15%	48%	5-Year
Iron River City, Iron County	2,944	1,529	27%	36%	37%	14.9%	87%	28%	47%	5-Year
Iron River Township, Iron County	973	471	15%	37%	48%	11.5%	88%	36%	0%	5-Year
Mansfield Township, Iron County	240	105	10%	28%	62%	1.0%	93%	22%	0%	5-Year
Mastodon Township, Iron County	514	276	7%	34%	59%	13.9%	95%	23%	0%	5-Year
Stambaugh Township, Iron County	1,124	521	7%	26%	67%	7.7%	94%	27%	0%	5-Year
Broomfield Township, Isabella County	1,751	686	10%	21%	69%	9.6%	92%	22%	48%	5-Year
Chippewa Township, Isabella County	4,648	1,762	18%	24%	58%	13.7%	82%	27%	55%	5-Year
Coe Township, Isabella County	3,084	1,188	11%	30%	59%	10.4%	88%	21%	42%	5-Year
Coldwater Township, Isabella County	767	301	22%	33%	45%	15.2%	86%	33%	53%	5-Year
Deerfield Township, Isabella County	3,225	1,188	7%	15%	78%	4.1%	95%	18%	19%	5-Year
Denver Township, Isabella County	1,149	408	18%	28%	54%	12.2%	90%	30%	29%	5-Year
Fremont Township, Isabella County	1,503	541	15%	32%	53%	11.0%	87%	27%	32%	5-Year
Gilmore Township, Isabella County	1,330	538	16%	32%	52%	5.1%	88%	33%	41%	5-Year
Isabella Township, Isabella County	1,920	785	11%	32%	57%	10.4%	87%	19%	27%	5-Year
Lincoln Township, Isabella County	2,098	751	13%	20%	67%	6.8%	94%	26%	66%	5-Year
Mount Pleasant City, Isabella County	26,134	8,188	35%	26%	39%	12.4%	91%	16%	65%	5-Year
Nottawa Township, Isabella County	2,406	859	9%	26%	65%	9.3%	91%	19%	60%	5-Year
Rolland Township, Isabella County	1,757	500	9%	26%	65%	6.3%	91%	21%	37%	5-Year
Sherman Township, Isabella County	2,977	1,163	24%	20%	56%	16.3%	89%	28%	62%	5-Year
Union Charter Township, Isabella County	13,197	4,804	39%	23%	38%	10.4%	85%	22%	64%	5-Year
Vernon Township, Isabella County	1,283	469	10%	22%	68%	14.1%	85%	20%	7%	5-Year
Wise Township, Isabella County	1,440	530	12%	31%	57%	19.1%	81%	23%	34%	5-Year
Blackman Charter Township, Jackson County	23,982	7,929	16%	34%	50%	9.9%	90%	22%	51%	5-Year
Columbia Township, Jackson County	7,413	2,962	6%	18%	76%	7.6%	92%	19%	53%	5-Year
Concord Township, Jackson County	2,714	1,005	8%	17%	75%	4.9%	94%	19%	40%	5-Year
Grass Lake Charter Township, Jackson County	5,799	2,200	5%	18%	77%	9.5%	96%	25%	46%	5-Year
Hanover Township, Jackson County	3,692	1,303	7%	18%	75%	6.9%	95%	26%	24%	5-Year
Henrietta Township, Jackson County	4,696	1,739	13%	19%	68%	7.1%	92%	28%	67%	5-Year
Jackson City, Jackson County	33,255	12,650	33%	28%	39%	15.6%	84%	28%	57%	5-Year
Leoni Township, Jackson County	13,764	5,724	12%	27%	61%	12.1%	91%	22%	47%	5-Year
Liberty Township, Jackson County	2,959	1,195	5%	16%	79%	5.2%	94%	19%	19%	5-Year
Napoleon Township, Jackson County	6,766	2,802	9%	20%	71%	7.5%	91%	20%	56%	5-Year
Norvell Township, Jackson County	2,956	1,234	16%	30%	54%	16.6%	89%	29%	54%	5-Year
Parma Township, Jackson County	2,718	1,063	16%	26%	58%	9.2%	92%	26%	54%	5-Year
Pulaski Township, Jackson County	2,038	770	12%	26%	62%	9.1%	84%	30%	22%	5-Year
Rives Township, Jackson County	4,658	1,640	6%	19%	75%	8.5%	94%	19%	14%	5-Year
Sandstone Township, Jackson County	3,986	1,408	9%	26%	65%	16.8%	95%	21%	22%	5-Year
Spring Arbor Township, Jackson County	8,206	2,579	12%	17%	71%	8.9%	93%	24%	57%	5-Year
Springport Township, Jackson County	2,188	858	15%	22%	63%	9.4%	91%	25%	46%	5-Year
Summit Township, Jackson County	22,468	9,323	9%	20%	71%	6.4%	93%	21%	48%	5-Year
Tompkins Township, Jackson County	2,659	1,075	9%	24%	67%	9.8%	94%	18%	24%	5-Year

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Waterloo Township, Jackson County	2,842	1,132	8%	15%	77%	7.4%	93%	25%	30%	5-Year
Alamo Township, Kalamazoo County	3,838	1,474	9%	21%	70%	9.5%	93%	23%	13%	5-Year
Brady Township, Kalamazoo County	4,393	1,606	8%	22%	70%	6.4%	92%	18%	46%	5-Year
Charleston Township, Kalamazoo County	1,845	747	14%	16%	70%	5.6%	94%	24%	26%	5-Year
Climax Township, Kalamazoo County	2,503	918	7%	17%	76%	8.3%	95%	20%	41%	5-Year
Comstock Charter Township, Kalamazoo County	15,227	6,312	12%	25%	63%	8.3%	94%	22%	38%	5-Year
Cooper Charter Township, Kalamazoo County	10,365	3,831	9%	21%	70%	6.3%	93%	19%	32%	5-Year
Galesburg City, Kalamazoo County	1,953	748	26%	35%	39%	16.0%	89%	31%	56%	5-Year
Kalamazoo Charter Township, Kalamazoo County	22,350	9,370	16%	29%	55%	10.7%	88%	26%	46%	5-Year
Kalamazoo City, Kalamazoo County	75,499	28,025	30%	29%	41%	11.5%	89%	24%	54%	5-Year
Oshtemo Charter Township, Kalamazoo County	22,294	9,948	19%	26%	55%	9.3%	91%	23%	51%	5-Year
Parchment City, Kalamazoo County	2,016	847	18%	33%	49%	12.9%	91%	23%	66%	5-Year
Pavilion Township, Kalamazoo County	6,309	2,295	12%	24%	64%	11.7%	92%	33%	57%	5-Year
Portage City, Kalamazoo County	47,496	19,492	12%	24%	64%	6.6%	93%	22%	47%	5-Year
Prairie Ronde Township, Kalamazoo County	2,378	848	7%	14%	79%	7.6%	93%	23%	25%	5-Year
Richland Township, Kalamazoo County	7,852	2,873	5%	16%	79%	4.5%	95%	16%	43%	5-Year
Ross Township, Kalamazoo County	4,784	1,874	6%	15%	79%	8.7%	89%	23%	39%	5-Year
Schoolcraft Township, Kalamazoo County	8,508	3,239	11%	21%	68%	8.4%	93%	18%	40%	5-Year
Texas Charter Township, Kalamazoo County	15,796	5,385	3%	13%	84%	7.0%	97%	21%	40%	5-Year
Wakeshma Township, Kalamazoo County	1,346	509	8%	25%	67%	9.9%	92%	27%	46%	5-Year
Bear Lake Township, Kalkaska County	618	299	10%	28%	62%	12.9%	92%	30%	18%	5-Year
Blue Lake Township, Kalkaska County	398	227	8%	23%	69%	8.5%	93%	25%	11%	5-Year
Boardman Township, Kalkaska County	1,434	542	14%	23%	63%	15.5%	86%	24%	36%	5-Year
Clearwater Township, Kalkaska County	2,440	1,029	14%	30%	56%	4.9%	87%	26%	35%	5-Year
Coldsprings Township, Kalkaska County	1,457	661	14%	28%	58%	9.2%	91%	30%	15%	5-Year
Excelsior Township, Kalkaska County	889	335	15%	18%	67%	16.9%	87%	24%	47%	5-Year
Garfield Township, Kalkaska County	842	383	19%	27%	54%	7.5%	85%	28%	53%	5-Year
Kalkaska Township, Kalkaska County	4,757	2,015	14%	33%	53%	9.0%	84%	23%	41%	5-Year
Oliver Township, Kalkaska County	307	131	12%	23%	65%	7.8%	90%	20%	63%	5-Year
Orange Township, Kalkaska County	1,477	493	25%	15%	60%	12.8%	89%	35%	45%	5-Year
Rapid River Township, Kalkaska County	1,243	509	22%	21%	57%	11.3%	87%	26%	55%	5-Year
Springfield Township, Kalkaska County	1,368	561	21%	26%	53%	15.0%	85%	35%	22%	5-Year
Ada Township, Kent County	13,823	4,626	2%	5%	93%	3.9%	99%	14%	19%	5-Year
Algoma Township, Kent County	10,563	3,500	7%	15%	78%	4.4%	96%	19%	20%	5-Year
Alpine Township, Kent County	13,658	5,338	16%	33%	51%	8.0%	86%	18%	38%	5-Year
Bowne Township, Kent County	3,224	1,076	7%	19%	74%	4.8%	93%	23%	49%	5-Year
Byron Township, Kent County	21,576	7,829	7%	23%	70%	6.8%	93%	20%	25%	5-Year
Caledonia Township, Kent County	13,144	4,432	6%	18%	76%	4.1%	95%	20%	33%	5-Year
Cannon Township, Kent County	13,932	4,752	5%	10%	85%	6.0%	96%	18%	33%	5-Year
Cascade Charter Township, Kent County	18,043	6,515	2%	11%	87%	5.5%	97%	21%	45%	5-Year
Cedar Springs City, Kent County	3,570	1,247	21%	36%	43%	20.6%	87%	26%	55%	5-Year
Courtland Township, Kent County	8,083	2,701	6%	10%	84%	7.8%	96%	20%	5%	5-Year
East Grand Rapids City, Kent County	11,128	3,974	3%	10%	87%	4.3%	98%	17%	43%	5-Year
Gaines Charter Township, Kent County	25,885	9,800	9%	26%	65%	7.1%	92%	22%	42%	5-Year
Grand Rapids Charter Township, Kent County	17,510	6,198	4%	14%	82%	3.0%	96%	18%	39%	5-Year
Grand Rapids City, Kent County	192,416	73,026	22%	29%	49%	10.4%	87%	22%	54%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Grandville City, Kent County	15,739	6,149	9%	26%	65%	4.3%	90%	17%	31%	5-Year
Grattan Township, Kent County	3,757	1,459	5%	17%	78%	5.7%	94%	24%	76%	5-Year
Kentwood City, Kent County	50,286	19,860	14%	29%	57%	7.2%	90%	24%	44%	5-Year
Lowell Charter Township, Kent County	6,235	2,292	12%	13%	75%	6.7%	92%	24%	29%	5-Year
Lowell City, Kent County	3,859	1,428	6%	23%	71%	6.7%	93%	14%	20%	5-Year
Nelson Township, Kent County	4,909	1,713	9%	17%	74%	5.6%	92%	14%	31%	5-Year
Oakfield Township, Kent County	5,965	2,036	7%	16%	77%	4.3%	98%	22%	0%	5-Year
Plainfield Charter Township, Kent County	32,121	12,665	8%	23%	69%	6.3%	94%	21%	56%	5-Year
Rockford City, Kent County	5,956	2,255	11%	30%	59%	5.0%	96%	20%	41%	5-Year
Solon Township, Kent County	6,250	2,351	8%	23%	69%	4.5%	95%	18%	29%	5-Year
Sparta Township, Kent County	9,292	3,482	12%	30%	58%	10.8%	92%	23%	38%	5-Year
Spencer Township, Kent County	4,053	1,644	14%	25%	61%	8.4%	93%	28%	84%	5-Year
Tyrone Township, Kent County	4,862	1,658	12%	28%	60%	13.4%	87%	30%	53%	5-Year
Vergennes Township, Kent County	4,404	1,431	9%	18%	73%	7.8%	94%	21%	59%	5-Year
Walker City, Kent County	24,242	9,922	13%	26%	61%	5.9%	91%	18%	40%	5-Year
Wyoming City, Kent County	74,105	27,602	14%	31%	55%	7.2%	87%	22%	43%	5-Year
Allouez Township, Keweenaw County	1,516	675	19%	33%	48%	6.8%	89%	27%	63%	5-Year
Eagle Harbor Township, Keweenaw County	319	162	6%	16%	78%	2.8%	99%	20%	0%	5-Year
Grant Township, Keweenaw County	177	104	7%	42%	51%	12.4%	82%	43%	0%	5-Year
Chase Township, Lake County	1,144	382	16%	37%	47%	9.6%	85%	22%	16%	5-Year
Cherry Valley Township, Lake County	459	177	29%	28%	43%	19.4%	88%	26%	68%	5-Year
Dover Township, Lake County	444	152	13%	26%	61%	10.5%	87%	20%	33%	5-Year
Eden Township, Lake County	606	217	23%	47%	30%	10.9%	89%	40%	40%	5-Year
Elk Township, Lake County	896	408	15%	28%	57%	11.7%	90%	22%	50%	5-Year
Ellsworth Township, Lake County	761	249	19%	27%	54%	3.2%	90%	27%	21%	5-Year
Lake Township, Lake County	715	319	13%	31%	56%	12.6%	93%	27%	43%	5-Year
Newkirk Township, Lake County	772	288	26%	34%	40%	19.4%	87%	32%	46%	5-Year
Peacock Township, Lake County	316	171	23%	33%	44%	14.1%	87%	35%	38%	5-Year
Pinora Township, Lake County	761	261	20%	35%	45%	7.2%	80%	29%	61%	5-Year
Pleasant Plains Township, Lake County	1,763	677	39%	29%	32%	17.9%	88%	38%	52%	5-Year
Sauble Township, Lake County	330	157	12%	36%	52%	9.5%	94%	38%	15%	5-Year
Webber Township, Lake County	1,485	539	35%	42%	23%	13.7%	90%	34%	61%	5-Year
Yates Township, Lake County	733	275	40%	36%	24%	25.0%	90%	40%	39%	5-Year
Almont Township, Lapeer County	6,638	2,442	5%	31%	64%	8.5%	92%	29%	54%	5-Year
Arcadia Township, Lapeer County	3,117	1,168	6%	31%	63%	12.7%	90%	29%	55%	5-Year
Attica Township, Lapeer County	4,746	1,676	10%	30%	60%	9.2%	89%	33%	45%	5-Year
Burlington Township, Lapeer County	1,601	555	12%	36%	52%	13.5%	89%	27%	49%	5-Year
Burnside Township, Lapeer County	1,945	659	6%	34%	60%	9.6%	91%	23%	15%	5-Year
Deerfield Township, Lapeer County	5,721	1,958	7%	31%	62%	14.3%	85%	20%	43%	5-Year
Dryden Township, Lapeer County	4,771	1,786	10%	24%	66%	9.8%	93%	28%	52%	5-Year
Elba Township, Lapeer County	5,250	2,071	6%	17%	77%	5.9%	96%	21%	19%	5-Year
Goodland Township, Lapeer County	1,679	574	13%	23%	64%	6.6%	93%	28%	21%	5-Year
Hadley Township, Lapeer County	4,534	1,684	5%	24%	71%	12.6%	92%	31%	52%	5-Year
Imlay City, Lapeer County	3,582	1,427	19%	41%	40%	6.9%	78%	19%	44%	5-Year
Imlay Township, Lapeer County	3,128	1,020	9%	26%	65%	10.5%	86%	32%	23%	5-Year
Lapeer City, Lapeer County	8,790	3,391	25%	41%	34%	15.9%	88%	24%	57%	5-Year
Lapeer Township, Lapeer County	5,048	2,003	6%	29%	65%	9.6%	92%	20%	62%	5-Year
Marathon Township, Lapeer County	4,551	1,655	11%	28%	61%	17.3%	92%	22%	43%	5-Year



Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Mayfield Township, Lapeer County	7,920	3,029	12%	31%	57%	9.7%	91%	23%	44%	5-Year
Metamora Township, Lapeer County	4,236	1,582	5%	26%	69%	8.8%	95%	25%	32%	5-Year
North Branch Township, Lapeer County	3,634	1,377	12%	36%	52%	8.5%	93%	28%	49%	5-Year
Oregon Township, Lapeer County	5,783	2,077	4%	23%	73%	8.2%	92%	20%	22%	5-Year
Rich Township, Lapeer County	1,539	537	12%	23%	65%	8.6%	93%	30%	15%	5-Year
Bingham Township, Leelanau County	2,508	1,053	6%	20%	74%	6.4%	94%	32%	40%	5-Year
Centerville Township, Leelanau County	1,331	512	6%	26%	68%	9.0%	93%	27%	17%	5-Year
Cleveland Township, Leelanau County	1,123	496	12%	21%	67%	7.6%	92%	33%	20%	5-Year
Elmwood Charter Township, Leelanau County	4,515	1,892	4%	18%	78%	5.4%	92%	28%	42%	5-Year
Empire Township, Leelanau County	1,198	614	10%	16%	74%	4.0%	94%	22%	31%	5-Year
Glen Arbor Township, Leelanau County	702	343	8%	15%	77%	5.5%	91%	39%	82%	5-Year
Kasson Township, Leelanau County	1,426	544	7%	29%	64%	9.6%	83%	33%	54%	5-Year
Leelanau Township, Leelanau County	2,234	998	9%	21%	70%	7.3%	92%	31%	30%	5-Year
Leland Township, Leelanau County	2,001	876	7%	22%	71%	6.2%	92%	34%	41%	5-Year
Solon Township, Leelanau County	1,400	573	10%	21%	69%	9.5%	91%	31%	28%	5-Year
Suttons Bay Township, Leelanau County	2,986	1,241	17%	17%	66%	9.5%	86%	34%	49%	5-Year
Adrian City, Lenawee County	20,878	7,869	27%	34%	39%	13.5%	89%	27%	56%	5-Year
Adrian Township, Lenawee County	6,171	2,591	5%	32%	63%	2.8%	93%	30%	27%	5-Year
Blissfield Township, Lenawee County	3,895	1,669	14%	29%	57%	6.0%	91%	28%	36%	5-Year
Cambridge Township, Lenawee County	5,678	2,362	8%	26%	66%	5.2%	94%	20%	32%	5-Year
Clinton Township, Lenawee County	3,545	1,344	9%	29%	62%	8.0%	91%	24%	50%	5-Year
Deerfield Township, Lenawee County	1,514	578	9%	24%	67%	4.0%	91%	28%	30%	5-Year
Dover Township, Lenawee County	1,956	711	14%	34%	52%	8.9%	87%	28%	37%	5-Year
Fairfield Township, Lenawee County	1,688	652	17%	33%	50%	9.0%	89%	30%	56%	5-Year
Franklin Township, Lenawee County	3,172	1,243	6%	27%	67%	5.0%	96%	35%	44%	5-Year
Hudson City, Lenawee County	2,413	851	19%	26%	55%	11.1%	86%	20%	42%	5-Year
Hudson Township, Lenawee County	1,424	623	8%	41%	51%	11.4%	92%	30%	31%	5-Year
Macon Township, Lenawee County	1,404	515	7%	20%	73%	3.7%	92%	26%	59%	5-Year
Madison Charter Township, Lenawee County	8,519	2,232	6%	39%	55%	11.3%	93%	25%	57%	5-Year
Medina Township, Lenawee County	1,096	415	9%	29%	62%	8.0%	89%	18%	57%	5-Year
Morenci City, Lenawee County	2,512	922	22%	31%	47%	13.3%	88%	30%	51%	5-Year
Ogden Township, Lenawee County	1,092	390	12%	23%	65%	4.0%	91%	22%	45%	5-Year
Palmyra Township, Lenawee County	1,964	787	11%	35%	54%	9.7%	89%	37%	33%	5-Year
Raisin Township, Lenawee County	7,538	2,608	5%	23%	72%	10.9%	96%	24%	9%	5-Year
Ridgeway Township, Lenawee County	1,661	642	11%	26%	63%	5.9%	91%	22%	42%	5-Year
Riga Township, Lenawee County	1,233	463	5%	28%	67%	5.7%	93%	27%	28%	5-Year
Rollin Township, Lenawee County	3,249	1,504	8%	33%	59%	10.6%	89%	22%	46%	5-Year
Rome Township, Lenawee County	1,522	639	9%	35%	56%	3.4%	92%	28%	54%	5-Year
Seneca Township, Lenawee County	1,113	450	5%	31%	64%	5.2%	94%	24%	40%	5-Year
Tecumseh City, Lenawee County	8,393	3,731	9%	28%	63%	6.6%	92%	21%	38%	5-Year
Tecumseh Township, Lenawee County	1,817	723	7%	18%	75%	5.3%	94%	18%	62%	5-Year
Woodstock Township, Lenawee County	3,455	1,450	12%	28%	60%	4.7%	87%	23%	34%	5-Year
Brighton City, Livingston County	7,555	3,705	8%	30%	62%	3.7%	94%	19%	42%	5-Year
Brighton Township, Livingston County	18,193	6,521	3%	14%	83%	4.8%	94%	18%	33%	5-Year
Cohoctah Township, Livingston County	3,349	1,238	7%	21%	72%	10.0%	88%	34%	16%	5-Year
Conway Township, Livingston County	3,570	1,092	10%	19%	71%	7.3%	90%	27%	21%	5-Year
Deerfield Township, Livingston County	4,202	1,538	6%	17%	77%	3.1%	94%	29%	10%	5-Year
Genoa Township, Livingston County	19,950	7,886	5%	23%	72%	6.6%	93%	23%	51%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Green Oak Township, Livingston County	18,007	6,870	7%	21%	72%	6.1%	94%	26%	38%	5-Year
Hamburg Township, Livingston County	21,409	8,184	4%	19%	77%	6.1%	94%	23%	42%	5-Year
Handy Township, Livingston County	8,106	3,006	11%	29%	60%	7.0%	90%	24%	48%	5-Year
Hartland Township, Livingston County	14,781	5,139	5%	17%	78%	6.5%	95%	24%	47%	5-Year
Howell City, Livingston County	9,502	4,085	18%	36%	46%	6.2%	91%	31%	50%	5-Year
Howell Township, Livingston County	6,846	2,565	7%	27%	66%	6.4%	91%	26%	35%	5-Year
Iosco Township, Livingston County	3,828	1,263	2%	14%	84%	4.3%	94%	23%	0%	5-Year
Marion Township, Livingston County	10,432	3,565	3%	16%	81%	5.6%	93%	21%	58%	5-Year
Oceola Township, Livingston County	12,905	4,415	3%	13%	84%	4.4%	96%	23%	41%	5-Year
Putnam Township, Livingston County	8,348	3,183	6%	23%	71%	5.3%	92%	24%	38%	5-Year
Tyrone Township, Livingston County	10,219	3,457	5%	18%	77%	6.8%	93%	25%	30%	5-Year
Unadilla Township, Livingston County	3,389	1,268	6%	28%	66%	5.5%	93%	31%	39%	5-Year
Lakefield Township, Luce County	1,087	449	11%	38%	51%	23.6%	89%	23%	38%	5-Year
Mcmillan Township, Luce County	2,562	1,193	26%	38%	36%	10.3%	86%	22%	43%	5-Year
Pentland Township, Luce County	2,626	641	13%	31%	56%	6.3%	95%	19%	40%	5-Year
Brevort Township, Mackinac County	480	222	11%	20%	69%	20.2%	84%	24%	100%	5-Year
Clark Township, Mackinac County	2,016	974	13%	17%	70%	10.9%	86%	30%	25%	5-Year
Garfield Township, Mackinac County	1,122	517	10%	24%	66%	12.5%	82%	19%	36%	5-Year
Mackinac Island City, Mackinac County	710	296	9%	14%	77%	7.4%	70%	23%	13%	5-Year
Marquette Township, Mackinac County	674	327	13%	15%	72%	10.8%	94%	23%	40%	5-Year
Moran Township, Mackinac County	935	410	8%	15%	77%	13.5%	89%	21%	22%	5-Year
Newton Township, Mackinac County	465	204	29%	23%	48%	12.6%	93%	35%	53%	5-Year
Portage Township, Mackinac County	774	405	20%	11%	69%	8.5%	95%	26%	46%	5-Year
St. Ignace City, Mackinac County	2,548	1,205	17%	22%	61%	14.3%	83%	19%	45%	5-Year
St. Ignace Township, Mackinac County	925	420	15%	21%	64%	8.7%	88%	26%	24%	5-Year
Armada Township, Macomb County	5,433	1,980	3%	25%	72%	7.2%	94%	21%	53%	5-Year
Bruce Township, Macomb County	8,881	3,075	7%	16%	77%	5.5%	94%	23%	52%	5-Year
Center Line City, Macomb County	8,306	3,694	21%	40%	39%	8.8%	88%	23%	43%	5-Year
Chesterfield Township, Macomb County	44,079	16,710	8%	23%	69%	8.9%	92%	19%	53%	5-Year
Clinton Charter Township, Macomb County	98,543	42,792	12%	32%	56%	10.2%	90%	25%	51%	5-Year
Eastpointe City, Macomb County	32,585	12,305	21%	33%	46%	13.8%	89%	31%	57%	5-Year
Fraser City, Macomb County	14,582	6,181	11%	30%	59%	8.5%	93%	21%	40%	5-Year
Harrison Charter Township, Macomb County	24,801	11,076	10%	29%	61%	8.4%	92%	25%	49%	5-Year
Lenox Township, Macomb County	10,605	3,175	11%	21%	68%	8.0%	91%	21%	41%	5-Year
Macomb Township, Macomb County	83,742	27,989	4%	14%	82%	4.9%	96%	22%	34%	5-Year
Memphis City, Macomb County	793	340	17%	34%	49%	17.3%	89%	26%	47%	5-Year
Mount Clemens City, Macomb County	16,381	6,645	22%	36%	42%	14.6%	87%	30%	52%	5-Year
New Baltimore City, Macomb County	12,212	4,523	7%	20%	73%	4.0%	94%	18%	46%	5-Year
Ray Township, Macomb County	3,923	1,556	6%	24%	70%	6.2%	91%	25%	10%	5-Year
Richmond City, Macomb County	5,820	2,262	17%	33%	50%	6.8%	93%	30%	52%	5-Year
Richmond Township, Macomb County	3,653	1,251	5%	19%	76%	6.7%	94%	23%	9%	5-Year
Roseville City, Macomb County	47,529	19,772	17%	37%	46%	11.1%	88%	25%	52%	5-Year
Shelby Charter Township, Macomb County	75,986	29,464	8%	22%	70%	7.3%	92%	22%	43%	5-Year
St. Clair Shores City, Macomb County	59,888	26,808	9%	30%	61%	8.9%	92%	22%	42%	5-Year
Sterling Heights City, Macomb County	131,139	49,444	11%	25%	64%	8.1%	90%	23%	45%	5-Year
Utica City, Macomb County	4,794	2,191	10%	32%	58%	7.0%	89%	20%	46%	5-Year
Warren City, Macomb County	134,857	53,493	17%	32%	51%	11.8%	88%	26%	56%	5-Year

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Washington Township, Macomb County	26,047	9,602	7%	19%	74%	7.0%	91%	22%	46%	5-Year
Arcadia Township, Manistee County	613	284	11%	16%	73%	16.4%	88%	22%	9%	5-Year
Bear Lake Township, Manistee County	1,841	721	14%	17%	69%	6.7%	84%	22%	49%	5-Year
Brown Township, Manistee County	616	277	11%	20%	69%	6.2%	93%	22%	22%	5-Year
Cleon Township, Manistee County	907	409	19%	21%	60%	17.9%	85%	28%	57%	5-Year
Dickson Township, Manistee County	976	432	14%	31%	55%	17.8%	84%	22%	40%	5-Year
Filer Charter Township, Manistee County	2,500	1,043	7%	22%	71%	8.5%	92%	14%	49%	5-Year
Manistee City, Manistee County	6,136	2,807	17%	28%	55%	12.2%	91%	24%	43%	5-Year
Manistee Township, Manistee County	4,117	1,234	9%	22%	69%	10.4%	89%	23%	23%	5-Year
Maple Grove Township, Manistee County	1,242	542	16%	31%	53%	23.9%	78%	35%	48%	5-Year
Marilla Township, Manistee County	308	137	16%	22%	62%	17.6%	87%	31%	24%	5-Year
Norman Township, Manistee County	1,470	655	23%	32%	45%	13.3%	88%	36%	37%	5-Year
Onekama Township, Manistee County	1,469	615	8%	24%	68%	5.5%	94%	27%	59%	5-Year
Pleasanton Township, Manistee County	754	334	11%	17%	72%	5.4%	88%	29%	46%	5-Year
Springdale Township, Manistee County	804	309	24%	25%	51%	9.2%	83%	31%	43%	5-Year
Stronach Township, Manistee County	783	343	13%	28%	59%	9.6%	90%	30%	33%	5-Year
Champion Township, Marquette County	331	129	21%	29%	50%	14.6%	91%	15%	62%	5-Year
Chocolay Charter Township, Marquette County	5,976	2,341	7%	29%	64%	5.8%	91%	17%	45%	5-Year
Ely Township, Marquette County	2,054	778	9%	21%	70%	6.7%	96%	16%	16%	5-Year
Forsyth Township, Marquette County	6,217	2,496	15%	34%	51%	15.1%	86%	18%	46%	5-Year
Humboldt Township, Marquette County	481	206	13%	26%	61%	9.1%	90%	21%	30%	5-Year
Ishpeming City, Marquette County	6,517	2,747	24%	30%	46%	6.3%	89%	25%	55%	5-Year
Ishpeming Township, Marquette County	3,542	1,429	10%	25%	65%	6.7%	93%	10%	51%	5-Year
Marquette Charter Township, Marquette County	3,948	1,695	9%	25%	66%	5.8%	90%	15%	37%	5-Year
Marquette City, Marquette County	21,444	7,852	27%	28%	45%	8.9%	86%	17%	47%	5-Year
Michigamme Township, Marquette County	304	145	14%	27%	59%	5.5%	99%	34%	14%	5-Year
Negaunee City, Marquette County	4,609	1,858	13%	29%	58%	8.3%	92%	16%	41%	5-Year
Negaunee Township, Marquette County	3,106	1,097	9%	15%	76%	6.5%	95%	14%	49%	5-Year
Powell Township, Marquette County	388	215	19%	19%	62%	7.4%	91%	30%	0%	5-Year
Republic Township, Marquette County	853	432	18%	31%	51%	9.1%	89%	28%	69%	5-Year
Richmond Township, Marquette County	838	335	13%	35%	52%	6.2%	85%	18%	10%	5-Year
Sands Township, Marquette County	2,817	987	12%	18%	70%	6.1%	93%	21%	57%	5-Year
Skandia Township, Marquette County	848	377	17%	32%	51%	9.8%	92%	19%	37%	5-Year
Tilden Township, Marquette County	1,192	456	8%	18%	74%	8.4%	94%	8%	38%	5-Year
Wells Township, Marquette County	215	104	20%	39%	41%	3.1%	97%	42%	0%	5-Year
West Branch Township, Marquette County	1,659	655	24%	31%	45%	6.3%	88%	19%	42%	5-Year
Amber Township, Mason County	2,530	1,092	14%	22%	64%	11.4%	88%	27%	54%	5-Year
Branch Township, Mason County	1,418	591	25%	28%	47%	11.0%	87%	40%	75%	5-Year
Custer Township, Mason County	1,312	531	12%	26%	62%	15.1%	81%	27%	24%	5-Year
Eden Township, Mason County	598	226	10%	33%	57%	16.2%	76%	33%	20%	5-Year
Free Soil Township, Mason County	836	361	12%	28%	60%	9.1%	92%	23%	20%	5-Year
Grant Township, Mason County	799	355	12%	21%	67%	7.2%	90%	30%	37%	5-Year
Hamlin Township, Mason County	3,408	1,542	11%	16%	73%	8.2%	92%	26%	31%	5-Year
Logan Township, Mason County	294	149	11%	26%	63%	15.9%	90%	31%	10%	5-Year
Ludington City, Mason County	8,055	3,668	17%	32%	51%	14.7%	88%	30%	48%	5-Year
Pere Marquette Charter Township, Mason County	2,392	933	12%	18%	70%	6.5%	93%	23%	31%	5-Year
Riverton Township, Mason County	1,347	450	16%	16%	68%	3.2%	88%	19%	37%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Scottville City, Mason County	1,283	450	27%	21%	52%	9.3%	88%	33%	61%	5-Year
Sheridan Township, Mason County	985	490	12%	31%	57%	9.2%	85%	34%	30%	5-Year
Sherman Township, Mason County	1,103	448	15%	27%	58%	10.2%	89%	25%	35%	5-Year
Summit Township, Mason County	797	398	10%	24%	66%	6.9%	91%	29%	18%	5-Year
Victory Township, Mason County	1,377	494	13%	17%	70%	5.9%	87%	31%	19%	5-Year
Aetna Township, Mecosta County	2,448	861	20%	36%	44%	16.5%	82%	29%	50%	5-Year
Austin Township, Mecosta County	1,506	525	8%	28%	64%	6.8%	89%	26%	39%	5-Year
Big Rapids Charter Township, Mecosta County	4,498	1,715	22%	24%	54%	10.7%	94%	19%	59%	5-Year
Big Rapids City, Mecosta County	10,532	2,966	38%	24%	38%	17.1%	89%	20%	55%	5-Year
Chippewa Township, Mecosta County	1,164	511	9%	27%	64%	6.6%	91%	20%	51%	5-Year
Colfax Township, Mecosta County	2,183	799	9%	26%	65%	11.6%	90%	20%	24%	5-Year
Deerfield Township, Mecosta County	2,022	594	18%	33%	49%	11.0%	80%	32%	26%	5-Year
Fork Township, Mecosta County	1,522	636	22%	40%	38%	13.2%	87%	28%	55%	5-Year
Grant Township, Mecosta County	629	261	16%	26%	58%	11.6%	91%	24%	11%	5-Year
Green Charter Township, Mecosta County	3,330	1,162	12%	32%	56%	7.9%	87%	23%	50%	5-Year
Hinton Township, Mecosta County	963	360	18%	20%	62%	14.2%	90%	20%	30%	5-Year
Martiny Township, Mecosta County	1,549	649	19%	29%	52%	9.9%	93%	26%	57%	5-Year
Mecosta Township, Mecosta County	2,646	1,076	13%	34%	53%	3.8%	85%	26%	53%	5-Year
Millbrook Township, Mecosta County	1,043	387	22%	37%	41%	8.6%	90%	38%	22%	5-Year
Morton Township, Mecosta County	4,401	1,897	9%	26%	65%	11.0%	92%	23%	66%	5-Year
Sheridan Township, Mecosta County	1,498	550	13%	26%	61%	17.9%	88%	24%	37%	5-Year
Wheatland Township, Mecosta County	1,367	529	13%	33%	54%	6.6%	90%	21%	30%	5-Year
Cedarville Township, Menominee County	201	114	5%	34%	61%	4.8%	94%	20%	0%	5-Year
Daggett Township, Menominee County	609	257	9%	14%	77%	2.4%	93%	15%	27%	5-Year
Faithorn Township, Menominee County	263	108	5%	12%	83%	4.1%	92%	13%	100%	5-Year
Gourley Township, Menominee County	416	162	15%	27%	58%	12.8%	90%	28%	35%	5-Year
Harris Township, Menominee County	1,814	670	20%	22%	58%	12.5%	85%	26%	39%	5-Year
Holmes Township, Menominee County	420	191	12%	23%	65%	8.6%	97%	24%	14%	5-Year
Ingallston Township, Menominee County	973	465	6%	17%	77%	1.8%	96%	26%	7%	5-Year
Lake Township, Menominee County	585	279	15%	27%	58%	15.4%	93%	33%	20%	5-Year
Mellen Township, Menominee County	1,041	489	12%	24%	64%	7.2%	89%	18%	15%	5-Year
Menominee City, Menominee County	8,456	3,992	21%	25%	54%	11.3%	89%	21%	43%	5-Year
Menominee Township, Menominee County	3,448	1,685	8%	18%	74%	4.3%	95%	17%	68%	5-Year
Meyer Township, Menominee County	940	407	14%	24%	62%	4.6%	87%	20%	40%	5-Year
Nadeau Township, Menominee County	1,164	510	18%	25%	57%	7.5%	90%	22%	26%	5-Year
Spalding Township, Menominee County	1,847	727	15%	29%	56%	6.6%	89%	23%	43%	5-Year
Stephenson City, Menominee County	964	364	17%	32%	51%	13.0%	89%	23%	51%	5-Year
Stephenson Township, Menominee County	576	259	14%	22%	64%	8.3%	92%	23%	28%	5-Year
Coleman City, Midland County	1,291	591	27%	43%	30%	10.9%	89%	24%	52%	5-Year
Edenville Township, Midland County	2,538	989	13%	29%	58%	9.0%	94%	28%	34%	5-Year
Geneva Township, Midland County	1,125	451	17%	20%	63%	7.6%	93%	28%	71%	5-Year
Greendale Township, Midland County	1,724	650	15%	34%	51%	16.9%	85%	24%	38%	5-Year
Homer Township, Midland County	4,005	1,502	5%	25%	70%	3.4%	95%	18%	43%	5-Year
Hope Township, Midland County	1,407	556	10%	31%	59%	6.6%	91%	27%	45%	5-Year
Ingersoll Township, Midland County	2,744	1,048	5%	26%	69%	7.0%	91%	14%	50%	5-Year
Jasper Township, Midland County	1,072	441	15%	33%	52%	10.7%	88%	32%	17%	5-Year

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Jerome Township, Midland County	4,754	1,978	12%	28%	60%	9.1%	92%	19%	29%	5-Year
Larkin Charter Township, Midland County	5,261	1,896	3%	11%	86%	8.8%	97%	14%	51%	5-Year
Lee Township, Midland County	4,257	1,555	10%	26%	64%	11.3%	93%	26%	37%	5-Year
Lincoln Township, Midland County	2,358	1,058	7%	27%	66%	8.6%	95%	20%	37%	5-Year
Midland Charter Township, Midland County	2,296	844	9%	25%	66%	8.2%	94%	19%	29%	5-Year
Midland City, Midland County	41,862	17,429	16%	25%	59%	8.1%	91%	16%	45%	5-Year
Mills Township, Midland County	1,808	693	13%	31%	56%	9.9%	86%	28%	11%	5-Year
Mount Haley Township, Midland County	1,906	708	17%	25%	58%	6.8%	92%	27%	50%	5-Year
Porter Township, Midland County	1,179	445	12%	31%	57%	10.1%	88%	20%	6%	5-Year
Warren Township, Midland County	2,037	783	13%	35%	52%	14.3%	91%	29%	35%	5-Year
Aetna Township, Missaukee County	443	167	7%	23%	70%	10.9%	76%	15%	27%	5-Year
Bloomfield Township, Missaukee County	457	191	18%	24%	58%	20.2%	90%	24%	23%	5-Year
Butterfield Township, Missaukee County	437	200	21%	38%	41%	11.8%	81%	32%	30%	5-Year
Caldwell Township, Missaukee County	1,446	550	13%	33%	54%	9.4%	91%	21%	69%	5-Year
Clam Union Township, Missaukee County	968	408	11%	36%	53%	7.2%	89%	26%	25%	5-Year
Forest Township, Missaukee County	919	385	21%	33%	46%	11.0%	86%	28%	64%	5-Year
Holland Township, Missaukee County	259	110	26%	23%	51%	10.8%	95%	34%	70%	5-Year
Lake City, Missaukee County	1,071	355	29%	26%	45%	16.4%	87%	36%	65%	5-Year
Lake Township, Missaukee County	2,819	1,174	12%	22%	66%	13.7%	93%	21%	18%	5-Year
Mcbain City, Missaukee County	671	265	22%	37%	41%	15.4%	85%	19%	36%	5-Year
Norwich Township, Missaukee County	632	286	21%	35%	44%	11.4%	86%	36%	30%	5-Year
Pioneer Township, Missaukee County	577	211	20%	34%	46%	16.8%	88%	31%	50%	5-Year
Reeder Township, Missaukee County	1,138	387	14%	24%	62%	8.0%	92%	25%	42%	5-Year
Richland Township, Missaukee County	1,336	573	6%	28%	66%	2.5%	92%	24%	17%	5-Year
Riverside Township, Missaukee County	1,162	355	5%	28%	67%	5.8%	78%	22%	11%	5-Year
West Branch Township, Missaukee County	511	193	17%	34%	49%	25.8%	85%	27%	58%	5-Year
Ash Township, Monroe County	7,733	2,925	9%	22%	69%	7.4%	93%	24%	28%	5-Year
Bedford Township, Monroe County	31,004	12,509	7%	21%	72%	6.5%	95%	22%	51%	5-Year
Berlin Charter Township, Monroe County	9,242	3,453	7%	20%	73%	7.8%	93%	20%	25%	5-Year
Dundee Township, Monroe County	6,742	2,896	11%	23%	66%	9.2%	92%	19%	46%	5-Year
Erie Township, Monroe County	4,448	1,702	7%	20%	73%	10.0%	84%	25%	27%	5-Year
Exeter Township, Monroe County	3,938	1,339	6%	19%	75%	9.0%	93%	24%	18%	5-Year
Frenchtown Township, Monroe County	20,134	7,723	13%	27%	60%	10.4%	92%	25%	47%	5-Year
Ida Township, Monroe County	4,894	1,866	3%	16%	81%	6.0%	96%	18%	44%	5-Year
La Salle Township, Monroe County	4,832	1,818	5%	14%	81%	6.6%	92%	20%	18%	5-Year
London Township, Monroe County	2,987	1,074	11%	17%	72%	9.0%	92%	24%	54%	5-Year
Luna Pier City, Monroe County	1,341	652	13%	25%	62%	11.1%	90%	19%	36%	5-Year
Milan City, Monroe County	2,066	790	8%	16%	76%	10.1%	93%	23%	33%	5-Year
Milan Township, Monroe County	1,434	580	5%	13%	82%	4.5%	96%	19%	9%	5-Year
Monroe Charter Township, Monroe County	14,387	5,708	15%	24%	61%	8.4%	91%	25%	43%	5-Year
Monroe City, Monroe County	20,335	8,175	21%	23%	56%	9.2%	93%	23%	50%	5-Year
Petersburg City, Monroe County	1,315	509	5%	31%	64%	8.3%	90%	20%	33%	5-Year
Raisinville Township, Monroe County	5,806	1,962	6%	20%	74%	10.0%	95%	27%	59%	5-Year
Summerfield Township, Monroe County	3,262	1,145	7%	18%	75%	7.2%	92%	22%	54%	5-Year
Whiteford Township, Monroe County	4,536	1,740	6%	22%	72%	8.9%	92%	20%	24%	5-Year
Belvidere Township, Montcalm County	1,955	884	15%	41%	44%	12.9%	83%	25%	45%	5-Year
Bloomer Township, Montcalm County	3,738	553	12%	26%	62%	7.1%	87%	26%	43%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

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Bushnell Township, Montcalm County	1,671	600	13%	35%	52%	17.6%	84%	34%	10%	5-Year
Carson City, Montcalm County	1,124	444	33%	27%	40%	13.0%	91%	27%	32%	5-Year
Cato Township, Montcalm County	2,737	1,009	18%	35%	47%	11.8%	83%	33%	59%	5-Year
Crystal Township, Montcalm County	2,694	1,059	15%	33%	52%	16.2%	89%	26%	35%	5-Year
Day Township, Montcalm County	1,002	389	16%	33%	51%	8.1%	88%	21%	56%	5-Year
Douglass Township, Montcalm County	2,118	869	17%	34%	49%	9.1%	92%	32%	67%	5-Year
Eureka Township, Montcalm County	3,972	1,468	14%	17%	69%	4.3%	94%	26%	38%	5-Year
Evergreen Township, Montcalm County	2,853	1,247	18%	34%	48%	15.6%	86%	27%	41%	5-Year
Fairplain Township, Montcalm County	1,876	675	15%	33%	52%	11.5%	92%	29%	59%	5-Year
Ferris Township, Montcalm County	1,325	499	10%	36%	54%	11.4%	88%	21%	57%	5-Year
Greenville City, Montcalm County	8,443	3,299	22%	37%	41%	13.4%	91%	31%	47%	5-Year
Home Township, Montcalm County	2,539	995	21%	30%	49%	7.1%	87%	24%	50%	5-Year
Maple Valley Township, Montcalm County	1,997	741	12%	34%	54%	12.1%	90%	27%	29%	5-Year
Montcalm Township, Montcalm County	3,335	1,340	14%	26%	60%	7.0%	89%	23%	46%	5-Year
Pierson Township, Montcalm County	3,205	1,190	10%	29%	61%	5.0%	89%	24%	50%	5-Year
Pine Township, Montcalm County	1,941	726	15%	30%	55%	10.6%	84%	29%	36%	5-Year
Reynolds Township, Montcalm County	5,273	1,888	12%	31%	57%	13.8%	88%	25%	40%	5-Year
Richland Township, Montcalm County	2,761	1,058	9%	40%	51%	10.6%	86%	17%	21%	5-Year
Sidney Township, Montcalm County	2,560	1,063	9%	37%	54%	12.6%	90%	32%	40%	5-Year
Stanton City, Montcalm County	1,543	539	28%	39%	33%	19.0%	93%	20%	52%	5-Year
Winfield Township, Montcalm County	2,342	749	11%	23%	66%	11.4%	88%	24%	39%	5-Year
Albert Township, Montmorency County	2,157	1,001	15%	40%	45%	18.9%	84%	27%	56%	5-Year
Avery Township, Montmorency County	653	297	15%	32%	53%	26.1%	89%	33%	39%	5-Year
Briley Township, Montmorency County	1,854	809	18%	32%	50%	10.6%	87%	29%	50%	5-Year
Hillman Township, Montmorency County	2,287	953	16%	32%	52%	15.4%	86%	28%	49%	5-Year
Loud Township, Montmorency County	272	110	19%	28%	53%	17.8%	95%	38%	100%	5-Year
Montmorency Township, Montmorency County	1,078	487	10%	24%	66%	17.5%	95%	18%	42%	5-Year
Rust Township, Montmorency County	484	188	10%	44%	46%	15.4%	88%	32%	14%	5-Year
Vienna Township, Montmorency County	616	225	10%	20%	70%	12.7%	81%	19%	30%	5-Year
Blue Lake Township, Muskegon County	2,268	749	19%	18%	63%	8.8%	94%	28%	28%	5-Year
Casnovia Township, Muskegon County	2,801	922	8%	30%	62%	8.3%	91%	16%	22%	5-Year
Cedar Creek Township, Muskegon County	3,162	1,266	10%	31%	59%	12.1%	91%	26%	17%	5-Year
Dalton Township, Muskegon County	9,274	3,302	12%	20%	68%	10.1%	91%	21%	36%	5-Year
Egelston Township, Muskegon County	9,855	3,372	20%	26%	54%	12.0%	91%	23%	52%	5-Year
Fruitland Township, Muskegon County	5,549	2,067	5%	23%	72%	9.7%	93%	18%	32%	5-Year
Fruitport Charter Township, Muskegon County	13,681	5,058	9%	19%	72%	8.2%	94%	18%	44%	5-Year
Holton Township, Muskegon County	2,498	822	29%	22%	49%	15.6%	83%	23%	56%	5-Year
Laketon Township, Muskegon County	7,565	2,949	4%	20%	76%	4.5%	94%	20%	30%	5-Year
Montague City, Muskegon County	2,408	999	15%	27%	58%	7.8%	94%	14%	52%	5-Year
Montague Township, Muskegon County	1,711	594	14%	17%	69%	7.2%	93%	23%	28%	5-Year
Moorland Township, Muskegon County	1,563	564	11%	26%	63%	6.0%	92%	24%	33%	5-Year
Muskegon Charter Township, Muskegon County	17,757	6,565	17%	30%	53%	13.0%	92%	23%	54%	5-Year
Muskegon City, Muskegon County	37,861	13,577	32%	32%	36%	18.3%	87%	26%	60%	5-Year
Muskegon Heights City, Muskegon County	10,809	4,156	42%	31%	27%	24.5%	88%	34%	61%	5-Year
North Muskegon City, Muskegon County	3,778	1,679	8%	22%	70%	9.5%	93%	20%	61%	5-Year

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Norton Shores City, Muskegon County	23,982	10,020	9%	25%	66%	8.6%	93%	19%	45%	5-Year
Ravenna Township, Muskegon County	2,916	997	9%	23%	68%	6.0%	93%	22%	34%	5-Year
Roosevelt Park City, Muskegon County	3,819	1,681	15%	33%	52%	11.7%	92%	19%	59%	5-Year
Sullivan Township, Muskegon County	2,327	842	4%	20%	76%	9.8%	93%	20%	28%	5-Year
White River Township, Muskegon County	1,252	502	6%	22%	72%	3.9%	94%	18%	32%	5-Year
Whitehall City, Muskegon County	2,701	1,115	17%	26%	57%	8.8%	93%	16%	40%	5-Year
Whitehall Township, Muskegon County	1,946	692	5%	23%	72%	4.7%	94%	19%	19%	5-Year
Ashland Township, Newaygo County	2,743	868	13%	22%	65%	8.3%	90%	24%	24%	5-Year
Barton Township, Newaygo County	592	281	11%	25%	64%	12.7%	92%	16%	11%	5-Year
Beaver Township, Newaygo County	422	178	25%	22%	53%	10.9%	88%	25%	12%	5-Year
Big Prairie Township, Newaygo County	2,526	997	31%	25%	44%	17.6%	91%	43%	48%	5-Year
Bridgeton Township, Newaygo County	2,050	804	15%	27%	58%	8.4%	87%	29%	44%	5-Year
Brooks Township, Newaygo County	3,483	1,661	8%	32%	60%	9.7%	91%	22%	74%	5-Year
Croton Township, Newaygo County	3,213	1,263	12%	24%	64%	17.9%	88%	25%	43%	5-Year
Dayton Township, Newaygo County	2,095	711	10%	12%	78%	7.0%	90%	13%	57%	5-Year
Denver Township, Newaygo County	2,030	740	28%	21%	51%	10.1%	85%	35%	41%	5-Year
Ensley Township, Newaygo County	2,621	903	11%	19%	70%	8.6%	93%	25%	7%	5-Year
Everett Township, Newaygo County	1,764	685	20%	27%	53%	12.1%	89%	27%	46%	5-Year
Fremont City, Newaygo County	4,051	1,674	17%	21%	62%	7.7%	94%	13%	47%	5-Year
Garfield Township, Newaygo County	2,503	871	16%	23%	61%	12.9%	87%	25%	41%	5-Year
Goodwell Township, Newaygo County	607	213	12%	19%	69%	8.6%	90%	30%	50%	5-Year
Grant City, Newaygo County	859	385	24%	39%	37%	10.4%	91%	28%	61%	5-Year
Grant Township, Newaygo County	3,293	1,074	13%	21%	66%	7.2%	90%	26%	41%	5-Year
Lilley Township, Newaygo County	680	329	21%	34%	45%	6.2%	91%	29%	32%	5-Year
Lincoln Township, Newaygo County	1,492	579	10%	22%	68%	12.6%	93%	15%	56%	5-Year
Merrill Township, Newaygo County	607	260	35%	28%	37%	10.6%	84%	33%	65%	5-Year
Monroe Township, Newaygo County	343	149	9%	39%	52%	13.7%	92%	29%	46%	5-Year
Newaygo City, Newaygo County	1,870	769	28%	32%	40%	12.5%	91%	30%	46%	5-Year
Norwich Township, Newaygo County	666	227	9%	25%	66%	12.7%	85%	23%	50%	5-Year
Sheridan Charter Township, Newaygo County	2,538	946	14%	18%	68%	5.4%	89%	22%	56%	5-Year
Sherman Township, Newaygo County	2,056	730	14%	21%	65%	8.2%	88%	22%	59%	5-Year
White Cloud City, Newaygo County	1,351	452	35%	32%	33%	12.9%	90%	32%	55%	5-Year
Wilcox Township, Newaygo County	1,121	411	20%	23%	57%	8.2%	89%	24%	80%	5-Year
Addison Township, Oakland County	6,465	2,257	7%	16%	77%	12.0%	94%	26%	41%	5-Year
Auburn Hills City, Oakland County	22,085	8,988	10%	30%	60%	8.9%	89%	24%	42%	5-Year
Berkley City, Oakland County	15,178	6,573	5%	20%	75%	6.1%	95%	18%	35%	5-Year
Birmingham City, Oakland County	20,489	8,835	4%	13%	83%	3.7%	96%	29%	31%	5-Year
Bloomfield Charter Township, Oakland County	41,836	16,648	6%	11%	83%	4.8%	97%	25%	35%	5-Year
Bloomfield Hills City, Oakland County	3,956	1,277	3%	6%	91%	4.5%	99%	31%	23%	5-Year
Brandon Charter Township, Oakland County	15,457	5,467	11%	14%	75%	8.9%	92%	29%	40%	5-Year
Clawson City, Oakland County	11,988	5,481	7%	26%	67%	6.1%	90%	20%	27%	5-Year
Commerce Charter Township, Oakland County	41,495	15,405	8%	14%	78%	6.1%	93%	24%	43%	5-Year
Farmington City, Oakland County	10,509	4,671	8%	23%	69%	5.8%	95%	18%	33%	5-Year
Farmington Hills City, Oakland County	80,971	34,013	8%	21%	71%	5.1%	93%	25%	44%	5-Year
Ferndale City, Oakland County	20,160	9,479	13%	29%	58%	9.3%	83%	23%	42%	5-Year
Groveland Township, Oakland County	5,556	1,894	7%	13%	80%	9.8%	93%	26%	35%	5-Year
Hazel Park City, Oakland County	16,600	6,958	25%	34%	41%	12.3%	85%	27%	57%	5-Year
Highland Charter Township, Oakland County	19,550	7,306	9%	20%	71%	7.2%	93%	24%	38%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Holly Township, Oakland County	11,523	4,272	10%	22%	68%	8.6%	92%	22%	29%	5-Year
Huntington Woods City, Oakland County	6,333	2,457	3%	8%	89%	3.5%	98%	19%	14%	5-Year
Independence Charter Township, Oakland County	35,657	13,377	6%	17%	77%	7.5%	95%	20%	42%	5-Year
Keego Harbor City, Oakland County	3,016	1,409	20%	32%	48%	10.1%	80%	30%	55%	5-Year
Lake Angelus City, Oakland County	269	134	0%	7%	93%	0.9%	99%	42%	0%	5-Year
Lathrup Village City, Oakland County	4,137	1,553	2%	10%	88%	7.6%	96%	21%	11%	5-Year
Lyon Charter Township, Oakland County	16,466	5,907	5%	20%	75%	4.4%	96%	21%	52%	5-Year
Madison Heights City, Oakland County	30,123	12,855	19%	32%	49%	9.8%	88%	29%	49%	5-Year
Milford Charter Township, Oakland County	16,263	6,219	7%	16%	77%	7.0%	92%	20%	45%	5-Year
Northville City, Oakland County	3,291	1,350	5%	10%	85%	6.4%	97%	18%	16%	5-Year
Novi City, Oakland County	57,577	23,077	7%	17%	76%	4.8%	94%	20%	37%	5-Year
Oak Park City, Oakland County	29,727	11,494	16%	28%	56%	12.3%	87%	30%	50%	5-Year
Oakland Charter Township, Oakland County	18,174	6,298	4%	12%	84%	5.4%	97%	21%	38%	5-Year
Orchard Lake Village City, Oakland County	2,488	805	3%	2%	95%	10.6%	97%	32%	26%	5-Year
Orion Charter Township, Oakland County	36,870	13,249	7%	17%	76%	7.2%	93%	19%	42%	5-Year
Oxford Charter Township, Oakland County	21,072	7,868	8%	19%	73%	7.7%	93%	24%	39%	5-Year
Pleasant Ridge City, Oakland County	2,555	1,109	4%	13%	83%	4.0%	96%	23%	65%	5-Year
Pontiac City, Oakland County	59,928	23,566	33%	33%	34%	18.9%	83%	31%	51%	5-Year
Rochester City, Oakland County	12,909	5,544	6%	21%	73%	5.7%	95%	19%	44%	5-Year
Rochester Hills City, Oakland County	72,643	28,046	6%	18%	76%	5.6%	94%	19%	40%	5-Year
Rose Township, Oakland County	6,363	2,587	4%	25%	71%	14.7%	94%	27%	16%	5-Year
Royal Oak Charter Township, Oakland County	2,438	1,052	32%	41%	27%	20.2%	92%	39%	56%	5-Year
Royal Oak City, Oakland County	58,689	28,371	8%	24%	68%	5.1%	92%	21%	32%	5-Year
South Lyon City, Oakland County	11,616	4,805	8%	26%	66%	5.4%	92%	21%	38%	5-Year
Southfield City, Oakland County	72,859	32,219	14%	28%	58%	11.4%	90%	31%	53%	5-Year
Southfield Township, Oakland County	14,759	5,720	5%	10%	85%	4.6%	97%	25%	36%	5-Year
Springfield Charter Township, Oakland County	14,255	5,107	6%	16%	78%	8.9%	94%	22%	35%	5-Year
Sylvan Lake City, Oakland County	1,701	811	4%	21%	75%	7.7%	95%	25%	31%	5-Year
Troy City, Oakland County	82,542	30,812	7%	15%	78%	6.2%	92%	20%	36%	5-Year
Village Of Clarkston City, Oakland County	922	408	5%	24%	71%	7.9%	95%	22%	45%	5-Year
Walled Lake City, Oakland County	7,091	3,372	10%	34%	56%	7.0%	90%	23%	38%	5-Year
Waterford Charter Township, Oakland County	72,756	30,127	12%	25%	63%	8.4%	88%	24%	46%	5-Year
West Bloomfield Charter Township, Oakland County	65,646	24,453	6%	13%	81%	6.8%	94%	26%	51%	5-Year
White Lake Charter Township, Oakland County	30,731	11,602	6%	21%	73%	6.2%	93%	24%	45%	5-Year
Wixom City, Oakland County	13,690	6,153	14%	32%	54%	5.2%	90%	20%	40%	5-Year
Benona Township, Oceana County	1,445	623	12%	30%	58%	8.7%	89%	27%	41%	5-Year
Claybanks Township, Oceana County	795	350	13%	26%	61%	7.9%	92%	23%	7%	5-Year
Colfax Township, Oceana County	366	157	13%	22%	65%	6.3%	78%	28%	23%	5-Year
Crystal Township, Oceana County	841	273	27%	34%	39%	7.3%	77%	34%	13%	5-Year
Elbridge Township, Oceana County	1,234	359	14%	38%	48%	10.0%	79%	18%	49%	5-Year
Ferry Township, Oceana County	1,056	458	16%	31%	53%	10.7%	89%	28%	0%	5-Year
Golden Township, Oceana County	1,707	720	18%	28%	54%	8.4%	92%	26%	45%	5-Year
Grant Township, Oceana County	2,939	1,051	14%	26%	60%	6.8%	85%	26%	41%	5-Year
Greenwood Township, Oceana County	1,200	414	13%	32%	55%	10.1%	80%	25%	14%	5-Year



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Hart City, Oceana County	2,105	701	24%	41%	35%	7.1%	90%	30%	52%	5-Year
Hart Township, Oceana County	1,938	700	15%	31%	54%	7.2%	87%	22%	28%	5-Year
Leavitt Township, Oceana County	822	292	20%	36%	44%	13.0%	88%	20%	53%	5-Year
Newfield Township, Oceana County	2,295	909	16%	29%	55%	11.7%	90%	21%	64%	5-Year
Otto Township, Oceana County	831	317	15%	36%	49%	7.9%	91%	36%	8%	5-Year
Pentwater Township, Oceana County	1,454	695	15%	23%	62%	5.3%	93%	29%	54%	5-Year
Shelby Township, Oceana County	4,009	1,361	18%	33%	49%	10.6%	86%	20%	49%	5-Year
Weare Township, Oceana County	1,192	442	14%	32%	54%	7.2%	87%	27%	31%	5-Year
Churchill Township, Ogemaw County	1,559	700	9%	22%	69%	9.0%	92%	22%	11%	5-Year
Cumming Township, Ogemaw County	662	291	22%	26%	52%	8.5%	90%	29%	37%	5-Year
Edwards Township, Ogemaw County	1,408	608	14%	27%	59%	9.4%	91%	32%	39%	5-Year
Foster Township, Ogemaw County	758	373	12%	26%	62%	11.1%	92%	26%	29%	5-Year
Goodar Township, Ogemaw County	440	211	18%	20%	62%	18.5%	91%	24%	67%	5-Year
Hill Township, Ogemaw County	1,388	687	11%	24%	65%	3.5%	92%	30%	47%	5-Year
Horton Township, Ogemaw County	1,127	443	18%	22%	60%	8.4%	88%	29%	67%	5-Year
Klacking Township, Ogemaw County	531	254	15%	19%	66%	12.9%	88%	30%	29%	5-Year
Logan Township, Ogemaw County	520	232	17%	28%	55%	10.3%	86%	31%	50%	5-Year
Mills Township, Ogemaw County	4,189	1,902	35%	26%	39%	23.3%	84%	32%	63%	5-Year
Ogemaw Township, Ogemaw County	1,025	412	9%	25%	66%	9.4%	92%	21%	40%	5-Year
Richland Township, Ogemaw County	989	400	14%	23%	63%	9.4%	88%	27%	71%	5-Year
Rose City, Ogemaw County	612	216	52%	17%	31%	22.8%	89%	37%	55%	5-Year
Rose Township, Ogemaw County	1,178	568	11%	27%	62%	13.1%	89%	26%	53%	5-Year
West Branch City, Ogemaw County	2,300	1,063	26%	35%	39%	10.0%	88%	43%	66%	5-Year
West Branch Township, Ogemaw County	2,536	1,074	9%	28%	63%	10.8%	93%	25%	38%	5-Year
Bergland Township, Ontonagon County	470	233	15%	33%	52%	7.6%	91%	25%	71%	5-Year
Carp Lake Township, Ontonagon County	632	300	7%	35%	58%	16.1%	92%	20%	0%	5-Year
Greenland Township, Ontonagon County	756	349	15%	31%	54%	20.8%	84%	20%	29%	5-Year
Haight Township, Ontonagon County	202	100	17%	21%	62%	8.3%	82%	37%	0%	5-Year
Interior Township, Ontonagon County	388	166	24%	31%	45%	10.9%	84%	36%	22%	5-Year
Mcmillan Township, Ontonagon County	407	198	14%	21%	65%	5.9%	88%	12%	31%	5-Year
Ontonagon Township, Ontonagon County	2,425	1,226	15%	33%	52%	14.8%	87%	26%	47%	5-Year
Stannard Township, Ontonagon County	667	336	18%	38%	44%	9.6%	88%	29%	54%	5-Year
Burdell Township, Osceola County	1,193	466	8%	29%	63%	6.8%	85%	18%	38%	5-Year
Cedar Township, Osceola County	453	178	21%	22%	57%	7.0%	94%	29%	48%	5-Year
Evart City, Osceola County	1,515	644	41%	31%	28%	14.7%	92%	34%	52%	5-Year
Evart Township, Osceola County	1,429	557	14%	21%	65%	11.9%	88%	24%	42%	5-Year
Hartwick Township, Osceola County	578	238	14%	34%	52%	5.7%	83%	25%	54%	5-Year
Hersey Township, Osceola County	1,837	695	12%	32%	56%	8.7%	88%	22%	38%	5-Year
Highland Township, Osceola County	1,318	459	16%	22%	62%	8.6%	81%	21%	7%	5-Year
Le Roy Township, Osceola County	1,308	432	14%	26%	60%	10.7%	82%	23%	54%	5-Year
Lincoln Township, Osceola County	1,564	618	17%	33%	50%	11.1%	91%	16%	51%	5-Year
Marion Township, Osceola County	1,509	593	23%	31%	46%	14.7%	84%	29%	51%	5-Year
Middle Branch Township, Osceola County	810	310	27%	25%	48%	10.5%	87%	34%	51%	5-Year
Orient Township, Osceola County	854	300	17%	27%	56%	11.0%	81%	28%	69%	5-Year
Osceola Township, Osceola County	1,233	393	9%	32%	59%	9.2%	86%	38%	35%	5-Year
Reed City, Osceola County	2,828	1,060	37%	20%	43%	14.0%	84%	21%	42%	5-Year
Richmond Township, Osceola County	1,578	604	7%	28%	65%	6.3%	93%	16%	7%	5-Year
Rose Lake Township, Osceola County	1,294	492	16%	30%	54%	9.6%	79%	30%	21%	5-Year

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Sherman Township, Osceola County	1,010	374	14%	27%	59%	6.6%	90%	26%	22%	5-Year
Sylvan Township, Osceola County	923	344	10%	29%	61%	10.8%	79%	23%	51%	5-Year
Big Creek Township, Oscoda County	2,755	1,270	16%	35%	49%	13.4%	88%	28%	56%	5-Year
Clinton Township, Oscoda County	463	241	18%	26%	56%	13.8%	93%	25%	0%	5-Year
Comins Township, Oscoda County	1,824	727	24%	22%	54%	10.4%	83%	28%	36%	5-Year
Elmer Township, Oscoda County	1,127	395	15%	22%	63%	17.7%	58%	31%	27%	5-Year
Greenwood Township, Oscoda County	1,168	560	19%	23%	58%	12.5%	86%	26%	39%	5-Year
Mentor Township, Oscoda County	1,107	493	22%	31%	47%	12.5%	89%	31%	40%	5-Year
Bagley Township, Otsego County	5,878	2,312	15%	18%	67%	8.7%	91%	15%	63%	5-Year
Charlton Township, Otsego County	1,377	647	7%	29%	64%	7.2%	91%	23%	18%	5-Year
Chester Township, Otsego County	1,233	505	6%	25%	69%	8.9%	84%	31%	38%	5-Year
Corwith Township, Otsego County	1,872	781	20%	35%	45%	10.6%	83%	19%	65%	5-Year
Dover Township, Otsego County	485	192	6%	17%	77%	3.2%	94%	18%	37%	5-Year
Elmira Township, Otsego County	1,669	684	9%	13%	78%	6.2%	91%	21%	33%	5-Year
Gaylord City, Otsego County	3,640	1,709	19%	35%	46%	2.2%	89%	21%	52%	5-Year
Hayes Township, Otsego County	2,616	972	8%	19%	73%	11.8%	92%	26%	35%	5-Year
Livingston Township, Otsego County	2,535	972	8%	27%	65%	8.3%	92%	23%	41%	5-Year
Otsego Lake Township, Otsego County	2,836	1,182	7%	16%	77%	11.1%	91%	25%	11%	5-Year
Allendale Charter Township, Ottawa County	21,586	5,807	27%	24%	49%	8.2%	93%	22%	66%	5-Year
Blendon Township, Ottawa County	6,043	2,020	6%	28%	66%	6.3%	98%	19%	55%	5-Year
Chester Township, Ottawa County	1,902	743	5%	28%	67%	6.2%	92%	18%	25%	5-Year
Coopersville City, Ottawa County	4,329	1,671	15%	35%	50%	4.8%	87%	22%	43%	5-Year
Crockery Township, Ottawa County	4,208	1,525	15%	38%	47%	10.5%	89%	27%	47%	5-Year
Ferrysburg City, Ottawa County	2,955	1,363	6%	22%	72%	7.1%	89%	24%	30%	5-Year
Georgetown Charter Township, Ottawa County	48,911	17,272	7%	25%	68%	4.2%	97%	17%	48%	5-Year
Grand Haven Charter Township, Ottawa County	15,757	5,658	5%	25%	70%	6.5%	94%	17%	26%	5-Year
Grand Haven City, Ottawa County	10,819	4,988	10%	40%	50%	10.2%	88%	24%	42%	5-Year
Holland Charter Township, Ottawa County	36,918	13,056	11%	27%	62%	5.1%	92%	16%	44%	5-Year
Holland City, Ottawa County	26,493	8,679	15%	34%	51%	6.8%	92%	24%	48%	5-Year
Hudsonville City, Ottawa County	7,271	2,519	10%	33%	57%	8.6%	92%	18%	29%	5-Year
Jamestown Charter Township, Ottawa County	7,537	2,463	4%	15%	81%	3.1%	97%	18%	14%	5-Year
Olive Township, Ottawa County	4,903	1,501	4%	33%	63%	4.1%	92%	17%	61%	5-Year
Park Township, Ottawa County	18,315	6,635	5%	20%	75%	5.6%	95%	17%	40%	5-Year
Polkton Charter Township, Ottawa County	2,643	926	6%	25%	69%	5.3%	93%	14%	30%	5-Year
Port Sheldon Township, Ottawa County	4,394	1,710	3%	33%	64%	6.6%	95%	29%	52%	5-Year
Robinson Township, Ottawa County	6,288	2,127	3%	26%	71%	3.6%	94%	22%	10%	5-Year
Spring Lake Township, Ottawa County	14,726	5,994	8%	31%	61%	7.8%	91%	20%	44%	5-Year
Tallmadge Charter Township, Ottawa County	7,829	2,798	5%	29%	66%	6.4%	96%	14%	41%	5-Year
Wright Township, Ottawa County	3,212	1,082	5%	35%	60%	7.6%	93%	19%	17%	5-Year
Zeeland Charter Township, Ottawa County	10,506	3,350	7%	26%	67%	8.1%	92%	23%	23%	5-Year
Zeeland City, Ottawa County	5,591	2,396	11%	48%	41%	3.9%	95%	13%	43%	5-Year
Allis Township, Presque Isle County	969	424	20%	28%	52%	19.3%	85%	26%	39%	5-Year
Bearinger Township, Presque Isle County	324	171	6%	23%	71%	19.5%	94%	28%	75%	5-Year
Belknap Township, Presque Isle County	771	307	14%	27%	59%	10.2%	86%	22%	11%	5-Year
Bismarck Township, Presque Isle County	364	179	21%	25%	54%	11.6%	88%	37%	38%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Case Township, Presque Isle County	791	364	15%	28%	57%	19.1%	89%	23%	58%	5-Year
Krakov Township, Presque Isle County	734	356	17%	21%	62%	7.3%	84%	26%	0%	5-Year
Metz Township, Presque Isle County	234	124	19%	29%	52%	21.0%	86%	23%	25%	5-Year
Moltke Township, Presque Isle County	287	126	11%	20%	69%	6.8%	88%	22%	0%	5-Year
North Allis Township, Presque Isle County	398	198	5%	20%	75%	21.4%	92%	21%	0%	5-Year
Ocqueoc Township, Presque Isle County	588	305	14%	23%	63%	9.6%	95%	25%	27%	5-Year
Onaway City, Presque Isle County	791	344	28%	33%	39%	15.9%	86%	38%	26%	5-Year
Posen Township, Presque Isle County	788	349	15%	23%	62%	6.7%	89%	14%	35%	5-Year
Presque Isle Township, Presque Isle County	1,790	828	6%	10%	84%	9.0%	93%	20%	40%	5-Year
Pulawski Township, Presque Isle County	352	146	10%	31%	59%	6.5%	84%	21%	0%	5-Year
Rogers City, Presque Isle County	2,751	1,325	16%	26%	58%	16.4%	89%	10%	43%	5-Year
Rogers Township, Presque Isle County	1,105	453	9%	18%	73%	9.6%	94%	20%	36%	5-Year
Au Sable Township, Roscommon County	290	133	28%	26%	46%	28.8%	90%	36%	33%	5-Year
Backus Township, Roscommon County	429	161	16%	20%	64%	11.5%	88%	30%	83%	5-Year
Denton Township, Roscommon County	5,443	2,832	20%	27%	53%	11.2%	88%	29%	55%	5-Year
Gerrish Township, Roscommon County	2,952	1,387	11%	19%	70%	8.6%	87%	26%	64%	5-Year
Higgins Township, Roscommon County	1,899	796	31%	16%	53%	16.7%	94%	22%	58%	5-Year
Lake Township, Roscommon County	1,035	520	14%	18%	68%	15.8%	87%	28%	45%	5-Year
Lyon Township, Roscommon County	1,261	601	17%	18%	65%	11.4%	89%	22%	63%	5-Year
Markey Township, Roscommon County	2,459	1,215	16%	25%	59%	13.5%	93%	29%	52%	5-Year
Nester Township, Roscommon County	293	123	14%	20%	66%	6.4%	89%	28%	0%	5-Year
Richfield Township, Roscommon County	3,673	1,770	25%	22%	53%	21.4%	87%	26%	66%	5-Year
Roscommon Township, Roscommon County	4,334	2,005	19%	31%	50%	15.0%	87%	38%	53%	5-Year
Albee Township, Saginaw County	1,999	781	12%	22%	66%	10.7%	92%	31%	19%	5-Year
Birch Run Township, Saginaw County	5,909	2,361	7%	20%	73%	8.2%	89%	20%	37%	5-Year
Blumfield Township, Saginaw County	1,846	746	6%	14%	80%	3.2%	96%	21%	14%	5-Year
Brady Township, Saginaw County	2,137	814	10%	22%	68%	5.7%	92%	27%	40%	5-Year
Brant Township, Saginaw County	2,012	749	12%	14%	74%	6.8%	92%	24%	51%	5-Year
Bridgeport Charter Township, Saginaw County	10,270	4,387	16%	25%	59%	10.9%	91%	24%	50%	5-Year
Buena Vista Charter Township, Saginaw County	8,416	3,502	30%	37%	33%	16.8%	92%	34%	74%	5-Year
Carrollton Township, Saginaw County	5,957	2,203	22%	22%	56%	14.1%	88%	19%	71%	5-Year
Chapin Township, Saginaw County	939	370	22%	23%	55%	10.7%	87%	34%	72%	5-Year
Chesaning Township, Saginaw County	4,556	1,901	10%	31%	59%	11.0%	94%	23%	43%	5-Year
Frankenmuth City, Saginaw County	4,947	2,269	7%	20%	73%	3.9%	96%	17%	48%	5-Year
Frankenmuth Township, Saginaw County	2,176	770	3%	12%	85%	5.3%	96%	18%	6%	5-Year
Fremont Township, Saginaw County	2,061	795	5%	16%	79%	6.3%	93%	23%	35%	5-Year
James Township, Saginaw County	1,766	727	4%	18%	78%	6.1%	94%	15%	34%	5-Year
Jonesfield Township, Saginaw County	1,549	602	10%	25%	65%	8.3%	92%	23%	39%	5-Year
Kochville Township, Saginaw County	5,029	1,249	25%	16%	59%	11.9%	95%	19%	70%	5-Year
Lakefield Township, Saginaw County	953	371	9%	20%	71%	7.0%	97%	25%	37%	5-Year
Maple Grove Township, Saginaw County	2,614	954	7%	17%	76%	8.3%	96%	29%	39%	5-Year
Marion Township, Saginaw County	913	350	18%	24%	58%	11.1%	82%	29%	41%	5-Year
Richland Township, Saginaw County	4,058	1,583	5%	16%	79%	5.2%	94%	21%	41%	5-Year
Saginaw Charter Township, Saginaw County	40,264	17,844	11%	21%	68%	6.3%	93%	18%	37%	5-Year
Saginaw City, Saginaw County	50,288	19,286	33%	28%	39%	21.1%	87%	29%	60%	5-Year
Spaulding Township, Saginaw County	2,113	787	8%	21%	71%	12.8%	91%	19%	35%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
St. Charles Township, Saginaw County	3,245	1,301	16%	22%	62%	8.8%	91%	28%	31%	5-Year
Swan Creek Township, Saginaw County	2,352	960	6%	17%	77%	5.7%	92%	20%	30%	5-Year
Taymouth Township, Saginaw County	4,431	1,582	12%	20%	68%	10.3%	91%	20%	41%	5-Year
Thomas Township, Saginaw County	11,775	4,743	8%	16%	76%	5.9%	93%	18%	48%	5-Year
Tittabawassee Township, Saginaw County	9,801	3,143	3%	18%	79%	4.9%	93%	17%	42%	5-Year
Zilwaukee City, Saginaw County	1,922	749	13%	19%	68%	9.8%	91%	16%	34%	5-Year
Argyle Township, Sanilac County	787	266	8%	34%	58%	3.8%	73%	17%	11%	5-Year
Austin Township, Sanilac County	567	216	15%	28%	57%	12.2%	89%	15%	25%	5-Year
Bridgehampton Township, Sanilac County	735	291	21%	36%	43%	12.4%	83%	34%	60%	5-Year
Brown City, Sanilac County	1,171	521	26%	34%	40%	10.1%	88%	20%	43%	5-Year
Buel Township, Sanilac County	1,333	472	19%	33%	48%	12.9%	90%	30%	49%	5-Year
Croswell City, Sanilac County	2,578	966	21%	37%	42%	14.1%	92%	18%	51%	5-Year
Custer Township, Sanilac County	941	400	7%	39%	54%	11.3%	92%	19%	5%	5-Year
Delaware Township, Sanilac County	837	374	5%	27%	68%	8.1%	89%	21%	5%	5-Year
Elk Township, Sanilac County	1,551	543	14%	30%	56%	5.9%	88%	22%	45%	5-Year
Elmer Township, Sanilac County	878	294	6%	29%	65%	7.1%	87%	20%	36%	5-Year
Evergreen Township, Sanilac County	968	319	14%	32%	54%	12.7%	67%	28%	19%	5-Year
Flynn Township, Sanilac County	1,082	340	19%	23%	58%	9.7%	76%	22%	43%	5-Year
Forester Township, Sanilac County	916	398	12%	29%	59%	10.2%	93%	28%	23%	5-Year
Fremont Township, Sanilac County	1,063	361	9%	35%	56%	12.8%	89%	27%	21%	5-Year
Greenleaf Township, Sanilac County	946	296	13%	28%	59%	9.8%	73%	14%	38%	5-Year
Lamotte Township, Sanilac County	901	318	15%	36%	49%	13.2%	81%	25%	33%	5-Year
Lexington Township, Sanilac County	3,563	1,647	13%	35%	52%	9.6%	91%	26%	56%	5-Year
Maple Valley Township, Sanilac County	1,300	398	17%	19%	64%	9.6%	70%	25%	22%	5-Year
Marion Township, Sanilac County	1,564	633	20%	31%	49%	10.4%	90%	23%	43%	5-Year
Marlette City, Sanilac County	1,565	684	26%	35%	39%	14.9%	86%	27%	45%	5-Year
Marlette Township, Sanilac County	1,731	601	12%	29%	59%	11.5%	85%	25%	40%	5-Year
Minden Township, Sanilac County	557	202	8%	32%	60%	12.6%	86%	18%	39%	5-Year
Moore Township, Sanilac County	1,028	371	15%	29%	56%	6.2%	80%	23%	57%	5-Year
Sandusky City, Sanilac County	2,618	1,024	24%	42%	34%	14.4%	87%	29%	41%	5-Year
Sanilac Township, Sanilac County	2,226	998	12%	37%	51%	8.5%	90%	33%	29%	5-Year
Speaker Township, Sanilac County	1,403	501	11%	31%	58%	13.6%	91%	19%	39%	5-Year
Washington Township, Sanilac County	1,617	611	19%	34%	47%	12.2%	89%	26%	49%	5-Year
Watertown Township, Sanilac County	1,316	482	11%	29%	60%	5.8%	92%	23%	18%	5-Year
Wheatland Township, Sanilac County	476	180	13%	37%	50%	8.5%	89%	23%	31%	5-Year
Worth Township, Sanilac County	3,796	1,573	10%	27%	63%	10.4%	91%	22%	36%	5-Year
Doyle Township, Schoolcraft County	593	258	16%	28%	56%	23.3%	89%	22%	67%	5-Year
Germfask Township, Schoolcraft County	501	207	17%	27%	56%	14.4%	83%	21%	53%	5-Year
Hiawatha Township, Schoolcraft County	1,305	555	9%	28%	63%	6.9%	94%	16%	0%	5-Year
Inwood Township, Schoolcraft County	646	283	6%	36%	58%	9.1%	85%	22%	38%	5-Year
Manistique City, Schoolcraft County	3,035	1,249	28%	38%	34%	18.8%	87%	17%	69%	5-Year
Manistique Township, Schoolcraft County	1,072	390	18%	26%	56%	21.2%	87%	21%	21%	5-Year
Mueller Township, Schoolcraft County	249	128	18%	34%	48%	9.6%	87%	33%	63%	5-Year
Thompson Township, Schoolcraft County	779	313	14%	33%	53%	10.2%	92%	31%	34%	5-Year
Antrim Township, Shiawassee County	2,383	836	9%	23%	68%	5.7%	91%	25%	60%	5-Year
Bennington Township, Shiawassee County	3,108	1,233	4%	18%	78%	8.0%	93%	21%	34%	5-Year

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Burns Township, Shiawassee County	3,386	1,219	7%	18%	75%	10.9%	92%	24%	26%	5-Year
Caledonia Charter Township, Shiawassee County	4,395	1,759	16%	20%	64%	11.7%	93%	16%	55%	5-Year
Corunna City, Shiawassee County	3,415	1,381	23%	28%	49%	18.7%	85%	14%	51%	5-Year
Durand City, Shiawassee County	3,369	1,450	15%	29%	56%	13.4%	83%	21%	46%	5-Year
Fairfield Township, Shiawassee County	756	270	11%	29%	60%	6.5%	92%	32%	44%	5-Year
Hazleton Township, Shiawassee County	1,923	752	6%	14%	80%	4.0%	97%	18%	41%	5-Year
Laingsburg City, Shiawassee County	1,296	468	6%	16%	78%	8.2%	94%	20%	22%	5-Year
Middlebury Township, Shiawassee County	1,634	629	7%	17%	76%	8.3%	91%	28%	11%	5-Year
New Haven Township, Shiawassee County	1,303	486	7%	18%	75%	10.4%	94%	18%	53%	5-Year
Owosso Charter Township, Shiawassee County	4,732	1,819	14%	24%	62%	12.5%	93%	17%	43%	5-Year
Owosso City, Shiawassee County	14,826	6,181	20%	30%	50%	12.0%	86%	25%	43%	5-Year
Perry City, Shiawassee County	1,994	901	13%	32%	55%	12.5%	91%	22%	34%	5-Year
Perry Township, Shiawassee County	4,256	1,541	10%	16%	74%	10.9%	91%	24%	32%	5-Year
Rush Township, Shiawassee County	1,271	507	11%	18%	71%	10.5%	87%	20%	61%	5-Year
Sciota Township, Shiawassee County	1,545	658	8%	20%	72%	7.5%	90%	28%	64%	5-Year
Shiawassee Township, Shiawassee County	2,778	1,059	12%	15%	73%	5.7%	92%	23%	37%	5-Year
Venice Township, Shiawassee County	2,529	952	9%	20%	71%	10.8%	91%	17%	28%	5-Year
Vernon Township, Shiawassee County	4,482	1,843	14%	24%	62%	7.8%	92%	31%	52%	5-Year
Woodhull Township, Shiawassee County	3,732	1,465	6%	15%	79%	5.2%	88%	26%	58%	5-Year
Algonac City, St Clair County	4,063	1,956	15%	38%	47%	10.4%	86%	32%	49%	5-Year
Berlin Township, St Clair County	3,231	1,233	8%	16%	76%	8.2%	93%	28%	34%	5-Year
Brockway Township, St Clair County	1,782	644	8%	23%	69%	8.8%	94%	24%	18%	5-Year
Burtchville Township, St Clair County	3,945	1,577	13%	29%	58%	11.9%	92%	28%	32%	5-Year
Casco Township, St Clair County	4,043	1,401	9%	21%	70%	8.4%	87%	23%	28%	5-Year
China Township, St Clair County	3,494	1,242	4%	17%	79%	12.2%	93%	23%	56%	5-Year
Clay Township, St Clair County	8,898	3,905	8%	27%	65%	9.0%	90%	26%	45%	5-Year
Clyde Township, St Clair County	5,490	2,083	4%	34%	62%	9.2%	91%	19%	53%	5-Year
Columbus Township, St Clair County	4,009	1,450	3%	26%	71%	11.9%	94%	26%	37%	5-Year
Cottrellville Township, St Clair County	3,507	1,332	13%	27%	60%	9.8%	91%	36%	27%	5-Year
East China Township, St Clair County	3,737	1,588	10%	27%	63%	8.4%	92%	28%	65%	5-Year
Emmett Township, St Clair County	2,618	933	12%	23%	65%	8.2%	90%	31%	28%	5-Year
Fort Gratiot Charter Township, St Clair County	11,075	4,479	10%	30%	60%	6.7%	93%	15%	55%	5-Year
Grant Township, St Clair County	1,932	679	6%	26%	68%	11.5%	87%	28%	13%	5-Year
Greenwood Township, St Clair County	1,439	525	9%	24%	67%	8.4%	94%	24%	27%	5-Year
Ira Township, St Clair County	5,087	1,975	13%	22%	65%	13.8%	88%	26%	35%	5-Year
Kenoskee Township, St Clair County	2,474	952	7%	28%	65%	9.5%	92%	30%	44%	5-Year
Kimball Township, St Clair County	9,202	3,665	12%	33%	55%	9.5%	92%	25%	42%	5-Year
Lynn Township, St Clair County	1,306	461	10%	28%	62%	13.0%	95%	35%	46%	5-Year
Marine City, St Clair County	4,172	1,837	17%	34%	49%	9.1%	88%	30%	36%	5-Year
Marysville City, St Clair County	9,797	4,208	11%	29%	60%	6.0%	95%	22%	35%	5-Year
Memphis City, St Clair County	437	149	5%	36%	59%	19.8%	93%	34%	81%	5-Year
Mussey Township, St Clair County	4,142	1,431	13%	25%	62%	13.0%	86%	32%	35%	5-Year
Port Huron Charter Township, St Clair County	10,467	3,980	20%	28%	52%	14.8%	91%	24%	60%	5-Year
Port Huron City, St Clair County	29,508	12,354	26%	34%	40%	14.7%	88%	27%	55%	5-Year
Riley Township, St Clair County	3,308	1,167	7%	23%	70%	3.6%	95%	30%	41%	5-Year
St. Clair City, St Clair County	5,394	2,309	13%	27%	60%	7.3%	90%	22%	55%	5-Year
St. Clair Township, St Clair County	6,728	2,555	4%	20%	76%	6.7%	95%	18%	38%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

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Wales Township, St Clair County	3,208	1,281	7%	23%	70%	9.8%	92%	33%	39%	5-Year
Yale City, St Clair County	1,931	790	22%	37%	41%	9.3%	89%	23%	51%	5-Year
Burr Oak Township, St Joseph County	2,614	925	11%	27%	62%	5.2%	80%	17%	46%	5-Year
Colon Township, St Joseph County	3,313	1,315	13%	31%	56%	12.7%	82%	28%	38%	5-Year
Constantine Township, St Joseph County	4,204	1,596	17%	25%	58%	8.3%	92%	25%	45%	5-Year
Fabius Township, St Joseph County	3,241	1,276	9%	20%	71%	6.1%	92%	13%	41%	5-Year
Fawn River Township, St Joseph County	1,461	548	13%	23%	64%	7.1%	89%	26%	63%	5-Year
Florence Township, St Joseph County	1,201	507	9%	31%	60%	5.8%	94%	23%	16%	5-Year
Flowerfield Township, St Joseph County	1,349	560	13%	23%	64%	4.2%	92%	20%	43%	5-Year
Leonidas Township, St Joseph County	1,087	414	11%	23%	66%	5.3%	94%	30%	36%	5-Year
Lockport Township, St Joseph County	3,768	1,526	7%	21%	72%	5.0%	93%	14%	50%	5-Year
Mendon Township, St Joseph County	2,685	1,023	12%	26%	62%	8.3%	92%	24%	56%	5-Year
Mottville Township, St Joseph County	1,667	612	12%	26%	62%	12.5%	89%	30%	42%	5-Year
Nottawa Township, St Joseph County	3,859	1,381	10%	22%	68%	8.2%	82%	19%	31%	5-Year
Park Township, St Joseph County	2,589	960	8%	18%	74%	6.8%	91%	23%	48%	5-Year
Sherman Township, St Joseph County	3,219	1,272	5%	20%	75%	6.8%	92%	23%	0%	5-Year
Sturgis City, St Joseph County	10,916	4,150	19%	33%	48%	10.5%	88%	24%	47%	5-Year
Sturgis Township, St Joseph County	2,323	884	19%	31%	50%	7.8%	91%	31%	51%	5-Year
Three Rivers City, St Joseph County	7,787	2,942	24%	28%	48%	11.7%	89%	20%	42%	5-Year
White Pigeon Township, St Joseph County	3,739	1,379	14%	25%	61%	9.1%	89%	13%	32%	5-Year
Akron Township, Tuscola County	1,537	605	12%	27%	61%	14.2%	90%	18%	39%	5-Year
Almer Township, Tuscola County	2,034	828	16%	16%	68%	3.4%	91%	18%	40%	5-Year
Arbela Township, Tuscola County	2,998	1,130	13%	16%	71%	12.3%	88%	23%	42%	5-Year
Caro City, Tuscola County	4,142	1,775	20%	31%	49%	14.2%	91%	22%	50%	5-Year
Columbia Township, Tuscola County	1,106	476	10%	25%	65%	4.4%	95%	19%	23%	5-Year
Dayton Township, Tuscola County	1,664	645	13%	24%	63%	7.5%	90%	33%	49%	5-Year
Denmark Township, Tuscola County	3,000	1,329	10%	25%	65%	1.4%	96%	15%	45%	5-Year
Elkland Township, Tuscola County	3,463	1,336	14%	20%	66%	8.0%	91%	20%	41%	5-Year
Ellington Township, Tuscola County	1,415	507	13%	17%	70%	7.1%	89%	22%	19%	5-Year
Elmwood Township, Tuscola County	963	411	13%	25%	62%	7.7%	90%	20%	40%	5-Year
Fairgrove Township, Tuscola County	1,561	620	11%	28%	61%	6.7%	91%	27%	47%	5-Year
Fremont Township, Tuscola County	3,246	1,386	16%	25%	59%	8.9%	85%	25%	55%	5-Year
Gilford Township, Tuscola County	803	294	10%	16%	74%	3.6%	91%	25%	33%	5-Year
Indianfields Township, Tuscola County	2,642	1,005	15%	22%	63%	5.1%	95%	22%	77%	5-Year
Juniata Township, Tuscola County	1,692	653	12%	23%	65%	8.4%	89%	28%	32%	5-Year
Kingston Township, Tuscola County	1,597	558	16%	30%	54%	18.6%	83%	31%	39%	5-Year
Koylton Township, Tuscola County	1,515	572	19%	21%	60%	7.4%	90%	36%	62%	5-Year
Millington Township, Tuscola County	4,260	1,603	13%	22%	65%	9.9%	93%	23%	65%	5-Year
Novesta Township, Tuscola County	1,468	565	12%	25%	63%	10.7%	87%	18%	54%	5-Year
Tuscola Township, Tuscola County	2,204	873	6%	15%	79%	11.0%	87%	18%	33%	5-Year
Vassar City, Tuscola County	2,648	1,013	21%	25%	54%	10.0%	90%	29%	53%	5-Year
Vassar Township, Tuscola County	3,980	1,394	21%	20%	59%	7.9%	87%	33%	41%	5-Year
Watertown Township, Tuscola County	2,118	798	10%	26%	64%	15.8%	88%	27%	33%	5-Year
Wells Township, Tuscola County	1,783	641	12%	24%	64%	13.3%	91%	28%	25%	5-Year
Wisner Township, Tuscola County	581	287	11%	28%	61%	9.5%	90%	24%	31%	5-Year
Almena Township, Van Buren County	4,957	1,737	8%	17%	75%	4.3%	97%	23%	71%	5-Year
Antwerp Township, Van Buren County	12,101	4,299	9%	22%	69%	5.8%	92%	20%	42%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Arlington Township, Van Buren County	2,325	755	22%	30%	48%	10.6%	83%	36%	55%	5-Year
Bangor City, Van Buren County	1,849	716	24%	35%	41%	10.2%	85%	33%	47%	5-Year
Bangor Township, Van Buren County	2,111	773	15%	36%	49%	11.2%	90%	21%	24%	5-Year
Bloomingdale Township, Van Buren County	3,054	1,366	12%	32%	56%	6.8%	84%	31%	27%	5-Year
Columbia Township, Van Buren County	2,560	923	18%	27%	55%	6.7%	84%	30%	62%	5-Year
Covert Township, Van Buren County	2,837	994	34%	30%	36%	18.0%	83%	39%	58%	5-Year
Decatur Township, Van Buren County	3,652	1,343	29%	27%	44%	14.0%	87%	21%	58%	5-Year
Geneva Township, Van Buren County	3,506	1,185	19%	31%	50%	4.6%	84%	20%	49%	5-Year
Gobles City, Van Buren County	816	303	22%	31%	47%	8.2%	85%	24%	40%	5-Year
Hamilton Township, Van Buren County	1,314	506	12%	29%	59%	8.3%	89%	25%	55%	5-Year
Hartford City, Van Buren County	2,634	887	28%	34%	38%	15.8%	85%	21%	41%	5-Year
Hartford Township, Van Buren County	3,224	1,075	16%	27%	57%	14.6%	85%	21%	41%	5-Year
Keeler Township, Van Buren County	2,090	781	13%	33%	54%	10.8%	78%	28%	18%	5-Year
Lawrence Township, Van Buren County	3,232	1,219	20%	23%	57%	9.1%	86%	27%	40%	5-Year
Paw Paw Township, Van Buren County	6,942	2,748	22%	26%	52%	10.1%	89%	27%	38%	5-Year
Pine Grove Township, Van Buren County	2,932	1,075	9%	22%	69%	5.4%	92%	21%	36%	5-Year
Porter Township, Van Buren County	2,406	973	8%	21%	71%	4.3%	93%	26%	46%	5-Year
South Haven Charter Township, Van Buren County	3,930	1,714	15%	34%	51%	8.6%	90%	27%	46%	5-Year
South Haven City, Van Buren County	4,357	2,035	21%	29%	50%	7.1%	89%	29%	53%	5-Year
Waverly Township, Van Buren County	2,522	960	11%	32%	57%	5.8%	87%	30%	36%	5-Year
Ann Arbor Charter Township, Washtenaw County	4,445	1,786	6%	13%	81%	4.2%	98%	23%	41%	5-Year
Ann Arbor City, Washtenaw County	116,194	47,179	20%	23%	57%	6.5%	95%	22%	51%	5-Year
Augusta Charter Township, Washtenaw County	6,909	2,191	3%	27%	70%	9.3%	92%	26%	37%	5-Year
Bridgewater Township, Washtenaw County	1,561	597	7%	27%	66%	8.3%	95%	29%	82%	5-Year
Chelsea City, Washtenaw County	5,126	2,307	2%	28%	70%	10.3%	91%	22%	46%	5-Year
Dexter Township, Washtenaw County	6,299	2,252	2%	17%	81%	6.7%	97%	28%	53%	5-Year
Freedom Township, Washtenaw County	1,380	611	6%	21%	73%	5.5%	92%	28%	17%	5-Year
Lima Township, Washtenaw County	3,587	1,341	3%	17%	80%	2.8%	97%	24%	14%	5-Year
Lodi Township, Washtenaw County	6,284	2,275	3%	14%	83%	3.5%	95%	20%	9%	5-Year
Lyndon Township, Washtenaw County	2,733	987	6%	13%	81%	3.7%	95%	28%	7%	5-Year
Manchester Township, Washtenaw County	4,671	1,826	10%	26%	64%	6.5%	94%	23%	49%	5-Year
Milan City, Washtenaw County	3,863	1,482	5%	24%	71%	7.6%	95%	15%	33%	5-Year
Northfield Township, Washtenaw County	8,447	3,303	6%	34%	60%	5.2%	94%	34%	28%	5-Year
Pittsfield Charter Township, Washtenaw County	36,564	13,991	11%	25%	64%	5.5%	94%	22%	48%	5-Year
Salem Township, Washtenaw County	5,818	2,122	2%	21%	77%	13.3%	91%	25%	43%	5-Year
Saline City, Washtenaw County	9,020	3,831	5%	30%	65%	4.6%	97%	22%	44%	5-Year
Saline Township, Washtenaw County	1,892	766	9%	24%	67%	5.2%	93%	26%	44%	5-Year
Scio Township, Washtenaw County	20,918	7,704	8%	16%	76%	4.7%	97%	23%	36%	5-Year
Sharon Township, Washtenaw County	2,129	723	2%	22%	76%	3.8%	95%	34%	56%	5-Year
Superior Charter Township, Washtenaw County	13,376	4,890	13%	21%	66%	10.4%	94%	24%	51%	5-Year
Sylvan Township, Washtenaw County	2,891	1,169	4%	16%	80%	5.0%	96%	23%	5%	5-Year
Webster Township, Washtenaw County	7,006	2,445	3%	12%	85%	7.2%	98%	25%	36%	5-Year
York Charter Township, Washtenaw County	8,896	2,407	1%	13%	86%	6.4%	95%	12%	38%	5-Year
Ypsilanti Charter Township, Washtenaw County	54,209	22,071	16%	34%	50%	10.1%	91%	26%	53%	5-Year
Ypsilanti City, Washtenaw County	19,874	7,811	31%	34%	35%	12.4%	87%	31%	55%	5-Year
Allen Park City, Wayne County	27,676	10,592	6%	25%	69%	7.7%	94%	19%	41%	5-Year

# Key Facts and ALICE Statistics for Michigan Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Belleville City, Wayne County	3,919	1,617	14%	33%	53%	7.7%	94%	34%	41%	5-Year
Brownstown Charter Township, Wayne County	30,607	11,119	8%	24%	68%	6.5%	94%	22%	44%	5-Year
Canton Charter Township, Wayne County	89,517	31,505	5%	16%	79%	6.6%	94%	21%	36%	5-Year
Dearborn City, Wayne County	96,069	31,502	22%	24%	54%	9.9%	87%	28%	55%	5-Year
Dearborn Heights City, Wayne County	56,656	20,646	17%	31%	52%	11.4%	87%	30%	52%	5-Year
Detroit City, Wayne County	690,074	255,740	37%	33%	30%	24.9%	83%	34%	58%	5-Year
Ecorse City, Wayne County	9,338	3,438	33%	36%	31%	24.6%	86%	28%	58%	5-Year
Flat Rock City, Wayne County	9,879	3,664	13%	28%	59%	8.6%	92%	22%	59%	5-Year
Garden City, Wayne County	27,161	10,326	10%	34%	56%	9.0%	89%	25%	49%	5-Year
Gibraltar City, Wayne County	4,566	1,739	11%	25%	64%	10.7%	95%	23%	54%	5-Year
Grosse Ile Township, Wayne County	10,209	4,035	3%	17%	80%	4.3%	97%	24%	42%	5-Year
Grosse Pointe City, Wayne County	5,295	2,155	3%	14%	83%	6.5%	95%	25%	45%	5-Year
Grosse Pointe Farms City, Wayne County	9,307	3,373	4%	8%	88%	5.1%	98%	24%	41%	5-Year
Grosse Pointe Park City, Wayne County	11,343	4,303	7%	18%	75%	5.4%	95%	26%	41%	5-Year
Grosse Pointe Woods City, Wayne County	15,859	6,089	6%	14%	80%	5.7%	96%	22%	25%	5-Year
Hamtramck City, Wayne County	22,150	6,241	42%	33%	25%	17.4%	78%	32%	51%	5-Year
Harper Woods City, Wayne County	13,964	5,283	14%	32%	54%	12.2%	86%	21%	47%	5-Year
Highland Park City, Wayne County	11,102	4,499	48%	30%	22%	32.0%	86%	36%	56%	5-Year
Huron Charter Township, Wayne County	15,716	5,472	10%	18%	72%	9.3%	93%	23%	35%	5-Year
Inkster City, Wayne County	24,897	9,451	33%	31%	36%	16.8%	87%	31%	58%	5-Year
Lincoln Park City, Wayne County	37,362	14,401	20%	32%	48%	12.0%	86%	23%	51%	5-Year
Livonia City, Wayne County	95,312	37,199	6%	20%	74%	6.3%	95%	19%	37%	5-Year
Melvindale City, Wayne County	10,510	4,124	27%	37%	36%	11.6%	89%	32%	53%	5-Year
Northville City, Wayne County	2,699	1,195	9%	18%	73%	9.3%	94%	18%	37%	5-Year
Northville Township, Wayne County	28,707	10,975	4%	16%	80%	4.2%	96%	22%	35%	5-Year
Plymouth Charter Township, Wayne County	27,109	10,622	5%	20%	75%	4.9%	95%	23%	36%	5-Year
Plymouth City, Wayne County	8,952	4,083	6%	25%	69%	4.7%	92%	20%	32%	5-Year
Redford Charter Township, Wayne County	47,652	18,057	13%	31%	56%	12.9%	88%	25%	50%	5-Year
River Rouge City, Wayne County	7,673	2,769	40%	30%	30%	26.0%	86%	22%	55%	5-Year
Riverview City, Wayne County	12,266	4,930	13%	29%	58%	7.1%	92%	22%	47%	5-Year
Rockwood City, Wayne County	3,227	1,318	7%	36%	57%	7.5%	91%	27%	25%	5-Year
Romulus City, Wayne County	23,557	8,506	18%	35%	47%	15.3%	87%	33%	49%	5-Year
Southgate City, Wayne County	29,518	12,499	12%	31%	57%	9.2%	92%	22%	38%	5-Year
Sumpter Township, Wayne County	9,386	3,533	17%	25%	58%	8.0%	92%	33%	33%	5-Year
Taylor City, Wayne County	62,021	23,742	20%	33%	47%	14.4%	89%	25%	50%	5-Year
Trenton City, Wayne County	18,522	7,798	9%	26%	65%	5.7%	95%	20%	43%	5-Year
Van Buren Charter Township, Wayne County	28,393	11,275	10%	31%	59%	8.7%	91%	22%	38%	5-Year
Village Of Grosse Pointe Shores City, Wayne County	2,885	1,163	2%	7%	91%	4.6%	99%	23%	21%	5-Year
Wayne City, Wayne County	17,251	6,792	20%	38%	42%	10.1%	87%	31%	56%	5-Year
Westland City, Wayne County	82,642	33,717	15%	34%	51%	9.2%	89%	23%	49%	5-Year
Woodhaven City, Wayne County	12,645	5,163	8%	29%	63%	8.4%	94%	26%	45%	5-Year
Wyandotte City, Wayne County	25,376	10,625	12%	31%	57%	10.3%	91%	21%	53%	5-Year
Antioch Township, Wexford County	932	353	14%	27%	59%	10.8%	88%	33%	35%	5-Year
Boon Township, Wexford County	751	277	17%	34%	49%	10.9%	93%	33%	65%	5-Year
Cadillac City, Wexford County	10,327	4,226	16%	33%	51%	9.3%	91%	22%	46%	5-Year



Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
<b>Cedar Creek Township, Wexford County</b>	1,870	638	14%	24%	62%	7.3%	82%	34%	30%	5-Year
<b>Cherry Grove Township, Wexford County</b>	2,035	821	13%	24%	63%	6.9%	95%	26%	25%	5-Year
<b>Clam Lake Township, Wexford County</b>	2,389	859	5%	17%	78%	7.2%	95%	18%	19%	5-Year
<b>Colfax Township, Wexford County</b>	931	345	15%	23%	62%	8.6%	81%	30%	22%	5-Year
<b>Greenwood Township, Wexford County</b>	623	205	19%	26%	55%	13.8%	82%	32%	31%	5-Year
<b>Hanover Township, Wexford County</b>	1,536	538	15%	24%	61%	9.2%	84%	23%	65%	5-Year
<b>Haring Charter Township, Wexford County</b>	3,354	1,208	17%	19%	64%	11.0%	83%	16%	63%	5-Year
<b>Liberty Township, Wexford County</b>	951	351	19%	18%	63%	9.4%	87%	26%	44%	5-Year
<b>Manton City, Wexford County</b>	1,240	496	17%	38%	45%	15.3%	80%	18%	37%	5-Year
<b>Selma Township, Wexford County</b>	2,102	899	16%	30%	54%	7.5%	92%	24%	50%	5-Year
<b>Slagle Township, Wexford County</b>	549	245	18%	34%	48%	6.2%	90%	24%	44%	5-Year
<b>South Branch Township, Wexford County</b>	322	142	15%	26%	59%	5.1%	85%	34%	27%	5-Year
<b>Springville Township, Wexford County</b>	1,765	637	31%	27%	42%	14.2%	86%	35%	49%	5-Year
<b>Wexford Township, Wexford County</b>	905	339	19%	20%	61%	9.8%	85%	31%	54%	5-Year

# ALICE HOUSEHOLDS BY INCOME, 2007 TO 2015

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it.

This table presents the total number of households in each county in 2007, 2010, 2012, and 2015, as well as the percent of households in poverty and ALICE.

*Source: American Community Survey, 2007-2015; Missing data for 2007 is due to the fact that in that year the American Community Survey did not report data for counties with populations of less than 20,000*

## ALICE Households, Michigan, 2007 to 2015

County	2007			2010			2012			2015			Source, American Community Survey Estimate
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Alcona	N/A	N/A	N/A	4,608	13%	29%	4,740	14%	24%	5,001	15%	27%	5-Year
Alger	N/A	N/A	N/A	3,688	13%	30%	3,558	13%	29%	3,470	14%	36%	5-Year
Allegan	41,008	11%	20%	41,724	16%	25%	42,930	14%	21%	42,079	11%	26%	1-Year
Alpena	12,996	14%	22%	13,490	17%	23%	12,862	17%	25%	12,722	18%	21%	5-Year
Antrim	9,878	12%	21%	9,770	13%	27%	9,536	13%	23%	9,689	13%	28%	5-Year
Arenac	N/A	N/A	N/A	6,686	16%	26%	6,435	17%	24%	6,447	18%	28%	5-Year
Baraga	N/A	N/A	N/A	3,336	13%	28%	3,161	14%	31%	2,974	16%	36%	5-Year
Barry	22,525	8%	20%	22,416	9%	20%	22,355	9%	21%	22,836	10%	26%	5-Year
Bay	43,987	11%	24%	44,064	15%	19%	43,967	13%	21%	42,799	14%	23%	1-Year
Benzie	N/A	N/A	N/A	7,366	10%	30%	7,520	11%	21%	7,225	10%	27%	5-Year
Berrien	63,645	15%	24%	59,915	15%	29%	60,223	18%	23%	64,279	15%	22%	1-Year
Branch	16,578	13%	24%	16,054	15%	27%	15,640	15%	27%	16,022	15%	31%	5-Year
Calhoun	54,146	16%	21%	52,600	15%	26%	53,182	17%	29%	53,076	15%	26%	1-Year
Cass	20,897	12%	18%	19,757	14%	21%	19,742	12%	27%	20,101	13%	29%	5-Year
Charlevoix	11,707	9%	17%	10,973	12%	21%	10,191	13%	28%	10,794	12%	27%	5-Year
Cheboygan	11,744	14%	23%	11,560	15%	24%	11,201	17%	24%	11,223	18%	23%	5-Year
Chippewa	14,663	18%	23%	14,783	18%	22%	14,597	19%	28%	13,997	17%	31%	5-Year
Clare	12,766	18%	23%	13,208	19%	25%	13,436	26%	24%	13,255	24%	29%	5-Year
Clinton	28,572	8%	18%	27,753	12%	16%	29,443	10%	22%	29,072	12%	18%	1-Year
Crawford	N/A	N/A	N/A	5,761	15%	24%	5,921	16%	22%	5,954	13%	25%	5-Year
Delta	16,571	13%	23%	16,145	14%	22%	15,973	17%	24%	15,685	17%	27%	5-Year
Dickinson	11,415	11%	26%	11,422	14%	23%	11,405	12%	25%	11,059	14%	25%	5-Year
Eaton	42,374	9%	21%	42,810	11%	21%	42,811	9%	22%	43,551	10%	19%	1-Year
Emmet	13,790	7%	21%	13,731	13%	21%	13,140	11%	23%	13,948	11%	26%	5-Year
Genesee	170,767	15%	22%	166,539	19%	26%	166,225	19%	24%	163,488	19%	21%	1-Year
Gladwin	11,537	19%	19%	11,338	18%	19%	10,721	18%	23%	10,960	18%	29%	5-Year
Gogebic	N/A	N/A	N/A	7,302	16%	27%	7,234	19%	27%	6,741	19%	29%	5-Year
Grand Traverse	34,900	9%	29%	35,273	12%	27%	35,018	12%	27%	36,952	10%	25%	1-Year
Gratiot	14,317	15%	28%	14,720	15%	33%	14,754	18%	32%	14,716	18%	30%	5-Year
Hillsdale	18,206	14%	16%	17,074	16%	21%	17,784	17%	21%	17,810	17%	24%	5-Year

County	2007			2010			2012			2015			Source, American Community Survey Estimate
	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	
Houghton	14,086	23%	25%	13,737	22%	29%	13,987	21%	28%	13,765	20%	31%	5-Year
Huron	15,062	13%	23%	14,273	14%	26%	13,957	14%	23%	13,805	14%	28%	5-Year
Ingham	107,111	18%	20%	108,234	19%	23%	109,008	23%	19%	111,265	20%	23%	1-Year
Ionia	21,847	12%	26%	22,728	15%	24%	22,464	15%	23%	22,092	14%	31%	5-Year
Iosco	12,216	14%	29%	10,508	16%	34%	11,256	16%	30%	11,343	16%	31%	5-Year
Iron	N/A	N/A	N/A	5,386	13%	31%	5,276	13%	29%	5,392	16%	33%	5-Year
Isabella	24,671	27%	16%	25,139	29%	26%	24,663	26%	26%	24,246	25%	25%	1-Year
Jackson	60,965	14%	23%	58,388	18%	23%	60,420	18%	23%	59,292	15%	21%	1-Year
Kalamazoo	98,668	16%	21%	99,256	18%	24%	100,789	17%	26%	101,228	15%	21%	1-Year
Kalkaska	N/A	N/A	N/A	7,232	15%	24%	7,276	15%	27%	7,185	16%	27%	5-Year
Kent	225,921	12%	25%	227,443	14%	26%	231,171	15%	22%	237,259	13%	25%	1-Year
Keweenaw	N/A	N/A	N/A	957	16%	19%	1,012	15%	16%	1,040	15%	32%	5-Year
Lake	N/A	N/A	N/A	4,078	19%	39%	4,139	22%	36%	4,365	25%	34%	5-Year
Lapeer	32,505	10%	22%	32,145	14%	25%	32,790	9%	27%	32,708	11%	26%	1-Year
Leelanau	9,559	8%	20%	9,294	10%	21%	9,267	10%	20%	9,234	8%	20%	5-Year
Lenawee	38,000	10%	18%	36,341	13%	25%	37,998	12%	25%	37,016	12%	31%	1-Year
Livingston	67,027	5%	23%	68,756	7%	24%	66,808	7%	21%	71,100	6%	21%	1-Year
Luce	N/A	N/A	N/A	2,473	15%	26%	2,404	14%	27%	2,377	19%	36%	5-Year
Mackinac	N/A	N/A	N/A	4,927	13%	21%	4,940	14%	19%	5,209	14%	19%	5-Year
Macomb	327,470	8%	28%	332,628	12%	29%	330,541	12%	27%	341,532	11%	27%	1-Year
Manistee	10,373	13%	23%	10,768	14%	26%	10,729	15%	25%	10,142	14%	25%	5-Year
Marquette	24,940	17%	18%	27,094	16%	21%	27,203	20%	17%	25,498	15%	26%	1-Year
Mason	12,328	15%	19%	12,156	15%	20%	12,242	14%	26%	12,248	15%	25%	5-Year
Mecosta	16,360	21%	23%	15,949	20%	25%	15,376	19%	26%	15,478	19%	28%	5-Year
Menominee	10,692	12%	22%	11,037	14%	19%	10,622	14%	24%	10,679	16%	23%	5-Year
Midland	32,571	11%	22%	33,843	9%	24%	33,235	13%	19%	32,977	11%	23%	1-Year
Missaukee	N/A	N/A	N/A	5,809	13%	25%	5,855	13%	28%	5,866	15%	29%	5-Year
Monroe	57,333	7%	25%	58,596	12%	24%	57,506	12%	27%	58,886	11%	22%	1-Year
Montcalm	22,779	15%	26%	23,326	18%	28%	23,285	16%	28%	23,284	16%	32%	5-Year
Montmorency	N/A	N/A	N/A	4,335	16%	26%	4,312	18%	25%	4,070	15%	33%	5-Year
Muskegon	64,455	16%	25%	65,892	19%	25%	63,860	20%	23%	63,215	15%	25%	1-Year
Newaygo	18,950	15%	22%	18,692	16%	23%	18,074	16%	27%	18,339	17%	24%	5-Year
Oakland	480,262	8%	22%	482,286	10%	24%	489,897	10%	22%	497,819	10%	20%	1-Year
Oceana	10,364	17%	24%	9,619	13%	31%	9,466	17%	28%	9,822	16%	31%	5-Year
Ogemaw	8,479	18%	26%	8,074	18%	30%	9,031	20%	22%	9,434	20%	26%	5-Year
Ontonagon	N/A	N/A	N/A	3,410	14%	26%	3,333	16%	23%	3,084	15%	32%	5-Year
Osceola	8,665	17%	27%	9,076	17%	23%	8,877	19%	26%	8,757	19%	28%	5-Year
Oscoda	N/A	N/A	N/A	4,052	19%	24%	3,842	17%	28%	3,686	19%	28%	5-Year
Otsego	9,508	13%	24%	9,817	12%	24%	9,803	11%	19%	9,956	12%	24%	5-Year
Ottawa	92,845	6%	25%	91,334	11%	25%	95,048	9%	27%	98,598	8%	28%	1-Year
Presque Isle	N/A	N/A	N/A	6,332	13%	19%	6,123	13%	24%	5,999	14%	23%	5-Year
Roscommon	11,987	20%	24%	11,028	18%	25%	11,723	19%	21%	11,543	19%	24%	5-Year
Saginaw	76,003	16%	24%	75,609	15%	26%	78,010	17%	26%	77,211	18%	21%	1-Year
St Clair	65,343	11%	30%	64,501	13%	28%	65,075	15%	26%	63,571	12%	28%	1-Year
St Joseph	22,810	14%	26%	21,832	14%	25%	22,577	16%	24%	23,270	14%	26%	5-Year
Sanilac	17,173	13%	26%	16,985	15%	25%	16,011	15%	32%	16,280	15%	32%	5-Year
Schoolcraft	N/A	N/A	N/A	3,621	17%	25%	3,651	17%	25%	3,419	19%	33%	5-Year
Shiawassee	28,256	16%	21%	27,134	13%	20%	27,132	17%	21%	27,036	10%	21%	1-Year
Tuscola	21,716	12%	22%	21,635	15%	23%	21,180	14%	25%	21,304	14%	23%	5-Year
Van Buren	30,482	17%	23%	27,779	14%	28%	27,740	17%	26%	28,564	15%	25%	1-Year
Washtenaw	133,075	12%	24%	132,028	12%	26%	137,565	15%	23%	138,099	14%	23%	1-Year
Wayne	706,198	18%	30%	675,079	21%	31%	660,724	23%	27%	667,521	23%	29%	1-Year
Wexford	12,877	15%	20%	12,314	17%	22%	12,271	18%	28%	12,673	16%	28%	5-Year

# STRATEGIES THAT CAN MAKE A DIFFERENCE FOR ALICE

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report presents a range of strategies and broad changes Michigan stakeholders – whether family, friends, nonprofits or the government – can consider for their own communities. These are current and innovative ideas collected from research and practitioners. These are not policy prescriptions, but rather a collection of options that could help ALICE families in the short-, medium-, and long-term.

The chart below allocates strategies to different stakeholders, though there is often overlap. Research shows that there are layers of support for financially fragile families. Often the first place low-income people or those without emergency savings seek help are from friends and family, followed by private nonprofits and government.

Michigan is a diverse state, and there is no one-size-fits-all solution. Different communities can assess which strategies make the most sense for them as they assimilate the ALICE data laid out in this Report. Ultimately, strategies that put more money in the pockets of ALICE families – either by increasing their income or reducing their expenses – are needed now and in the future.

## Short-, Medium-, and Long-Term Strategies to Assist Households with Income below the ALICE Threshold

Strategies to Assist ALICE Families		
	SHORT-TERM	MEDIUM- AND LONG-TERM
<b>Friends and Family</b>	<ul style="list-style-type: none"> <li>• Temporary housing</li> <li>• Meals and food</li> <li>• Rides to work and errands</li> <li>• Child care</li> <li>• Caregiving for ill/elderly relatives</li> <li>• Tool and trade sharing</li> </ul>	<ul style="list-style-type: none"> <li>• Loans</li> <li>• Access to good employers</li> </ul>
<b>Nonprofits</b>	<ul style="list-style-type: none"> <li>• Temporary housing</li> <li>• Food pantries</li> <li>• Utility assistance</li> <li>• Home repair</li> <li>• Tax preparation</li> <li>• Caregiver respite</li> <li>• Subsidized child care</li> <li>• Tool and trade sharing</li> <li>• Financial counseling, debt repair and credit building</li> </ul>	<ul style="list-style-type: none"> <li>• Loans and affordable financial products</li> <li>• Support to find good employers</li> <li>• Job training and educational assistance</li> <li>• Affordable housing</li> </ul>

## Strategies to Assist ALICE Families

<b>Employers</b>	<ul style="list-style-type: none"> <li>• Paid days off</li> <li>• Transportation assistance</li> <li>• Flex-time</li> <li>• Telecommuting options</li> </ul>	<ul style="list-style-type: none"> <li>• Regular work schedules</li> <li>• Full-time opportunities</li> <li>• Higher wages</li> <li>• Benefits</li> <li>• HR resources for caregivers</li> <li>• On-site health services, wellness incentives</li> <li>• Career paths</li> <li>• Mentoring</li> <li>• Employer sponsored training</li> <li>• Apprentice programs</li> </ul>
<b>Government</b>	<ul style="list-style-type: none"> <li>• Temporary assistance</li> <li>• Child care vouchers</li> <li>• Housing subsidies</li> <li>• Educational vouchers and charter school options</li> <li>• Social Security credit for caregivers</li> <li>• Tax credit for caregivers, workers, parents and students</li> <li>• Financial counseling, debt repair and credit building</li> </ul>	<ul style="list-style-type: none"> <li>• Quality, affordable housing, child care, education, health care, transportation, and financial products</li> <li>• Reduced student loan burden</li> <li>• Attract higher-skilled jobs</li> <li>• Strengthen infrastructure</li> <li>• Job training and educational assistance</li> <li>• Integrated public services</li> </ul>

# METHODOLOGY OVERVIEW & RATIONALE

LAST UPDATED JANUARY 2017

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way ALICE Report uses standardized measurements to quantify the cost of a basic household budget in each county in Michigan, and to show how many households are struggling to afford it.

This methodology overview describes the rationale for developing ALICE, an alternative to the Federal Poverty Level; the guiding parameters for development of new measures; four resultant measures; and the methodology and data sources used for each.

## BACKGROUND: SHORTCOMINGS OF THE FEDERAL POVERTY LEVEL

An accurate and comprehensive measure of the scope, causes, and consequences of poverty forms the basis for identifying problems, planning policy solutions, and allocating resources. Since the War on Poverty began in 1965, the Federal Poverty Level (FPL) has provided a standard by which to determine the number and proportion of people living in poverty in the U.S. Despite the FPL's benefit of providing a nationally recognized income threshold for determining who is poor, its shortcomings are well documented (Citro & Michael, 1995; O'Brien & Pedulla, 2010; Uchitelle, 2001).

Primarily, the measure is not based on the current cost of basic contemporary household necessities, and except for Alaska and Hawaii, it is not adjusted to reflect cost of living differences across the U.S. The net effect is an undercount of households living in economic hardship. The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, New Jersey's Low Income Home Energy Assistance Program (LIHEAP) uses 200 percent of the FPL and Louisiana's Women, Infants & Children Program (WIC) uses 185 percent of the FPL (New Jersey Energy Assistance Programs, 2013; U.S. Department of Agriculture, 2015). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, & Mather, 2012).

In light of the FPL's weaknesses, other measures of financial hardship have been developed. The federal government produces two alternatives to the FPL: the Supplemental Poverty Measure (SPM) from the U.S. Census at the state level, and the Area Median Income (AMI) from the Department of Housing and Urban Development (HUD) for sub-state geographies. Other sub-state geography alternatives to the FPL include Kids Count (Annie E. Casey Foundation), the Self-Sufficiency Standard (Center for Women's Welfare, School of Social Work, University of Washington), the Basic Needs Budget (National Center for Children in Poverty), the Family Budget Calculator (Economic Policy Institute), the Economic Security Index (Institution for Social and Policy Studies), the Living Wage Calculator (MIT), and the Assets and Opportunity Scorecard (Corporation for Enterprise Development). While the plethora of alternatives demonstrates the lack of satisfaction with the FPL, none comprehensively measure the number of households who are struggling in each county in a state and describe the conditions they face.

Beyond measurement concerns, the FPL suffers from language issues common to assessments of poverty. For one, the term "poverty" is vague, lacking any measure of the depth, duration, or household and societal consequences of financial hardship. In addition, the term has gained negative connotations and is often and inaccurately associated only with a lack of employment.

# PARAMETERS

To meet the United Way *ALICE Project* goals that new measures be transparent and provide data that is easily updated on a regular basis and replicable across all states, the ALICE tools were developed based on the following parameters:

- 1. Make a household the unit of analysis:** Because people live in a variety of economic units (families, roommates, etc.), the ALICE tools measure households. ALICE households do not include those living in institutional group quarters, such as college dorms, nursing homes, homeless shelters, or prisons.
- 2. Define the basic cost of living:** The goal is to define the basic elements needed to participate in the modern economy. Other measures are either unrealistically low, where a household earning the Threshold still cannot afford basic necessities, or they create an income benchmark that is too high and financially unsustainable. The ALICE measures provide a conservative estimate for the costs of five essentials: housing, child care, food, transportation, and health care, plus miscellaneous expenses and taxes.
- 3. Measure the number of households unable to afford the basic cost of living:** In addition to capturing the basic cost of living, it is important to know the number and proportion of households unable to afford it. Where possible, it is also important to understand their demographic characteristics and geographic distribution.
- 4. Provide data at the local level:** Counties serve as the base geographic unit of analysis because they are the smallest geography for which we can obtain reliable data across the country. Where possible, we also measure ALICE indicators at the Census Bureau's municipal, county subdivision, and Public Use Microdata Area (PUMA) level. State-level data, while available for a broader set of economic indicators, masks significant inter-county variation.
- 5. Make new measures transparent and easy to understand:** To ensure that measures are transparent and easily understandable, all data come from official and publicly available sources, including the U.S. Census Bureau, the Department of Housing and Urban Development (HUD), the U. S. Department of Agriculture (USDA), and the Bureau of Labor Statistics (BLS). In particular, using readily available data from the American Community Survey's tabulated data as the basis for estimates ensures that calculations are transparent and easily verifiable.
- 6. Ensure that measures can be easily updated on a regular basis:** ALICE measures are standardized using regularly collected, publicly available data to ensure that they can be applied across every county and updated regularly.
- 7. Make new measures replicable across all states:** The ALICE measures quantify financial hardship across geographic jurisdictions and over time. The standard measures enable comparison and common understanding.
- 8. Identify important contextual conditions:** Because economic hardship does not occur in a vacuum, the ALICE tools provide the means to understand the conditions that struggling households face (such as few job opportunities), as well as the consequences of those struggles for the wider community (such as more traffic and longer commutes as workers find lower cost homes further away, or stress on emergency rooms overused for primary care).
- 9. Use neutral language:** Because the term "poverty" carries negative connotations, a more neutral descriptive acronym is offered. The term "ALICE" describes a household that is Asset Limited, Income Constrained, Employed.

# THE ALICE MEASURES

The United Way *ALICE Project* developed the four ALICE measures, described below, to identify and assess financial hardship at a local level and to enhance existing local, state, and national poverty measures.

**Household Survival Budget:** The Household Survival Budget is a minimal estimate of the total cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency. It is calculated separately for each county, and for different household types. The budget can be updated as costs and the items considered necessary change over time. For comparison, a Household Stability Budget provides an estimate of a more sustainable budget, including a 10 percent savings category.

**ALICE Threshold:** The ALICE Threshold represents the minimum income level necessary for survival for a household. Derived from the Household Survival Budget, the Threshold is rounded to American Community Survey income category and adjusted for household size and composition for each county, as described below.

**ALICE Income Assessment:** The ALICE Income Assessment is a tool that measures: 1) how much income households need to reach the ALICE Threshold; 2) how much they actually earn; 3) how much public and nonprofit assistance is provided to help these households meet their basic needs; and 4) the Unfilled Gap – how far these households remain from reaching the ALICE Threshold despite both income and assistance.

**Economic Viability Dashboard:** The Economic Viability Dashboard is an Index designed to measure the economic conditions that ALICE households face in each county in a given state. The Dashboard measures three indicators of local economic conditions: Housing Affordability, Job Opportunities, and Community Resources. The Index score for each county ranges from 1 to 100, where 1 indicates the worst economic conditions for ALICE and 100 indicates the best conditions.

## ADDITIONAL ANALYSIS: ALICE HOUSING STOCK ASSESSMENT

Each ALICE Report includes the ALICE Housing Stock assessment, an analysis that measures the number of housing units in a county that ALICE and poverty households can afford compared with the demand for affordable units. These include rental and owner-occupied units, both government subsidized and market rate.

## METHODOLOGY: HOUSEHOLD SURVIVAL AND STABILITY BUDGETS

The Household Budgets are a means to understand the cost of living on a local scale. To evaluate the minimal amount needed to survive in a particular geographic area, the Household Survival Budget includes the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – priced at the most basic level for each county in a state. The Household Survival Budget is calculated for different household types, including a single adult and a family of four (two adults, one infant, and one preschooler). For comparison, the Household Stability Budget provides an estimate of a more sustainable budget for the same household types.



# Household Survival Budget

The Household Survival Budget is comprised of conservative estimates of the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – in each county. The data definitions and sources are as follows:

- 1. Housing:** The housing budget is based on HUD's Fair Market Rent (usually 40<sup>th</sup> percentile of gross rents, but in some locations HUD reports the 50<sup>th</sup> percentile) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.  
*Data Source:* <http://www.huduser.org/portal/datasets/fmr.html>
- 2. Child Care:** The child care budget is based on the average annual cost of care for one infant and one preschooler in registered family child care homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware. When data are missing, state averages are used, though missing data may mean that child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties. The source for county breakdowns varies by state.  
*Data Source:* *State totals* <http://www.usa.childcareaware.org/costofcare>
- 3. Food:** The food budget is based on the Thrifty Level (lowest of four levels) of the USDA Food Plans. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average.  
*Data Sources:*  
[http://www.cnpp.usda.gov/sites/default/files/usda\\_food\\_plans\\_cost\\_of\\_food/CostofFoodJun2015.pdf](http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/CostofFoodJun2015.pdf)  
*State food budget numbers are adjusted for regional price variation.*  
<http://www.ers.usda.gov/media/176139/page19.pdf>
- 4. Transportation:** The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.  
*Data Sources:*  
*Bureau of Labor Statistics (CES):* <http://www.bls.gov/cex/csxmsa.htm#y1112>  
*CES Region definitions:* <http://www.bls.gov/cex/csxgloss.htm>  
*American Community Survey:* <http://www.census.gov/acs/www/>
- 5. Health Care:** The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size

except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance. Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the “shared responsibility payment” – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2015 was \$325 for an adult and \$975 for a family.

*Data Sources:*

*Bureau of Labor Statistics (CES):* <http://www.bls.gov/cex/csxmsa.htm#y1112>

*CES Region definitions:* <http://www.bls.gov/cex/csxgloss.htm>

*Shared responsibility payment:* <https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html>

6. **Taxes:** The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter’s credit as defined in each state Treasury’s 1040: Individual Income Tax, Forms and Instructions. Local taxes are incorporated as applicable.

*Data Sources:*

*Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions for relevant years, such as:* <http://www.irs.gov/pub/irs-prior/i1040--2012.pdf>

*State Income Tax, Forms and Instructions for relevant years, such as:*

[http://www.state.nj.us/treasury/taxation/pdf/other\\_forms/tgi-ee/2010/10\\_1040i.pdf](http://www.state.nj.us/treasury/taxation/pdf/other_forms/tgi-ee/2010/10_1040i.pdf)

7. **Miscellaneous:** The Miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns.

## Household Stability Budget

The Household Stability Budget represents a more financially stable, less austere standard of living compared to the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are outlined below.

1. **Housing:** The housing budget for a single adult is based on HUD’s median rent for a one-bedroom apartment, rather than an efficiency at the Fair Market Rent of 40<sup>th</sup> percentile; for a head of household with children, the basis is a two-bedroom apartment at the median rent; and housing for a family is based on the American Community Survey’s median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40<sup>th</sup> percentile. Real estate taxes are included in the tax category below for households with a mortgage.
2. **Child Care:** The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware.
3. **Food:** The food budget is based on the USDA’s Moderate Level Food Plan for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the CES.
4. **Transportation:** Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

5. **Health Care:** The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.  
*Data Source:*  
*U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS) for relevant years (note: 2007 data not available, 2008 was used instead). For example:*  
*Table II.C.2 Average total employee contribution*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2014/tiic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2014/tiic2.htm)  
*Table VII.C.2. Average total employee contribution (in dollars) per enrolled employee for single coverage at establishments that offer health insurance*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2014/tviic2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviic2.htm)  
*Table VII.D.2. Average total employee contribution (in dollars) per enrolled employee for family coverage at establishments that offer health insurance where percent of low-wage employee contribution is 50 percent or more*  
[http://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_7/2014/tviid2.htm](http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviid2.htm)
6. **Technology:** Most jobs now require access to the internet and a smartphone. These are necessary to receive work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the cost of a smartphone for each adult in the family.  
*Data Source: Consumer Reports, Cell Phone Plan Comparison, 2014*  
<http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm>
7. **Miscellaneous and Savings:** As in the Household Survival Budget, there is a miscellaneous category to cover cost overruns. In addition, there is a savings category. They are each 10 percent of the budget total (not including taxes).
8. **Taxes:** Taxes are calculated in the same manner as the Household Survival Budget, but the amounts are much larger as the size of credits and exemptions does not increase with income.

## METHODOLOGY: THE ALICE THRESHOLD

In addition to understanding the basic cost of living, it is important to know the number and proportion of households not able to afford it and, where possible, their demographic features and geographic distribution. To do so, we calculate ALICE Thresholds for each county based on the Household Survival Budget to match the American Community Survey income categories allowing analysis of American Community Survey demographics. *Data are from the American Community Survey:* <http://www.census.gov/acs/www/>.

1. **Two Thresholds:** Because there are significant differences between households by age, there are two separate ALICE Thresholds: one for households headed by someone under 65 years old, and another for households headed by someone 65 years and older. They are calculated separately for each county in a state.
  - *Threshold for under 65:* The Threshold for households headed by someone under 65 years old is based on the average of the least expensive Household Survival Budget (Single Adult) and the most expensive Household Survival Budget (Family of Four), reflecting the wide range of types of households in this age group. The average budget is then adjusted to the average household size of the location.  $(HHSB\ Single\ Adult + HHSB\ Family\ of\ 4)/5 * Ave\ HH\ size\ under65$
  - *Threshold for 65 and over:* Households headed by someone 65 years and older are less likely to include children. Therefore, the Threshold is based on the Household Survival Budget for a Single Adult.  $HHSB\ Single\ Adult * Ave\ HH\ size\ 65over$

2. **Household Income:** The average budgets are rounded to the tabulated American Community Survey estimates for household income in the following categories: \$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000, or \$75,000.
3. **Average Household Size:** The average household size for households headed by someone under 65 is calculated as: the number of households headed by someone under 65 divided by the total population under 65. The average household size for households headed by someone 65 and older is calculated as: the number of households headed by someone 65 and older divided by the population 65 and older. To ensure that results reflect local conditions as closely as possible, averages are calculated at the county level.
4. **Number of ALICE households:** The number of ALICE households is derived by subtracting the number of households in poverty from the ALICE Threshold. Poverty numbers are provided by the American Community Survey for most demographic groups. Because the Survey does not provide the poverty numbers for race/ethnicity, the income category of less than \$15,000 per year is used as a proxy.

*Note: To correct from rounding, Above ALICE Threshold is adjusted so total of the three income categories equals 100 percent.*

## METHODOLOGY: ALICE INCOME ASSESSMENT

The ALICE Income Assessment looks at the impact of public and nonprofit resources on the needs of ALICE households. The tool measures the “Unfilled Gap” between the total amount that households receive in income, cash government assistance, and in-kind public assistance and the total needed to reach the ALICE Threshold. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. Public assistance used in this analysis includes only programs directed specifically at low-income households that directly help them meet the basic Household Survival Budget, such as TANF and Medicaid. It does not include programs that assist low-income households in broader ways, such as to attend college, or that assist communities, like community policing. The analysis is only of funds spent, not an evaluation of the efficacy of the programs or efficacy of meeting household needs.

**1. Federal Spending:** This figure includes a wide array of programs:

- *Social Services* – Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant (SSBG).
- *Child Care and Education* – Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. They are Head Start, Neglected and Delinquent Children and Youth Education, Rural and Low-Income Schools Program, and Homeless Children and Youth Education. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.
- *Food* – Supplemental Nutrition Assistance Program (SNAP), School Lunch Program, School Breakfast Program, Child and Adult Care Food Program (CACFP), and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- *Housing* – Section 8 Housing Choice Vouchers (including Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857)), Low-Income Home Energy Assistance Program (LIHEAP), and Community Development Block Grants (CDBG).
- *EITC* – Earned Income Tax Credit

**2. Health Care:** This figure includes:

- *Medicaid* – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- *Children’s Health Insurance Program (CHIP)* – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state’s discretion, to low-income pregnant women and authorized immigrants.
- *Community Health Benefits* – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report.

**3. State and Local Government Spending:** This figure includes funds from state and local government, not pass-throughs from the federal government, in the areas of health, social services, transportation, and workforce development. Spending on ALICE was estimated from the National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2012-2014 State Spending,” 2014.

**4. Nonprofit Assistance:** This figure includes spending by nonprofit organizations identified as Human Services organizations. Human Services nonprofit programs are those reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service.

*Data Sources:*

*Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010 and 2012, Urban Institute.*

*Department of Treasury, “USAspending.gov Data Download,” Bureau of the Fiscal Service, accessed 9/1/15.*  
<https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx>

*Earned income Tax Credit – Federal spending retrieved from <https://www.eitc.irs.gov/EITC-Central/eitcstats>*

*Federal spending data was gathered from Office of Management and Budget, “Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government,” U.S. Government Printing Office, Washington, DC. 2016.*  
<https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET>

*Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012*

*State spending data was gathered from: National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2014-2016 State Spending,” 2016.*  
[https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20\(Fiscal%202014-2016\)%20-%20S.pdf](https://higherlogicdownload.s3.amazonaws.com/NASBO/9d2d2db1-c943-4f1b-b750-0fca152d64c2/UploadedImages/SER%20Archive/State%20Expenditure%20Report%20(Fiscal%202014-2016)%20-%20S.pdf)

*Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>*

*Supplemental Social Insurance, B19066 – Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2012 and 2015.*

# METHODOLOGY: ECONOMIC VIABILITY DASHBOARD

While there are many measures of general economic conditions, there is a gap in the understanding of the conditions that most affect ALICE households. The Economic Viability Dashboard presents the conditions that underlie the economic hardship faced by ALICE households at the local level: Housing Affordability, Job Opportunities, and Community Resources. Each of these sets of conditions is reflected in an Index that allows comparison across different kinds of measures.

1. **Index:** Each Index in the Dashboard creates a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where  $x$  is the indicator’s value,  $\mu$  is the unweighted average,  $\sigma$  the standard deviation for that indicator and  $z$  is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the unemployment rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100, with higher scores reflecting better conditions. Data from 2010 is used as the baseline for comparison over time. Each county’s score is relative to other counties in the state and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

2. **Dashboard:** The conditions are displayed as a dashboard reflecting the economic reality of an area. This format ensures that poor conditions are not concealed by better results in another category, thus enabling the identification of gaps.
3. **Local Conditions:** The Index variables reflect the locality, rather than resources or conditions that are the same in all communities across the country. Index scores range from 1 to 100, Economic conditions are reported for each county in a state for 2007, 2010, 2012, and the most current year available.
4. **Data Definitions and Sources:**  
The variables noted below for each index are the best proxies for the indicators that are available in all counties and updated on a regular basis:

#### *Housing Affordability Index:*

- Affordable Housing Gap – The number of available units ALICE and poverty households can afford while spending no more than one-third of their income on housing (ALICE Housing Stock assessment) compared to the number of renter and owner households below the ALICE Threshold.  
*Source: American Community Survey and ALICE Threshold calculations*
- Housing Burden – Households spending more than 30 percent of income on housing.  
*Source: American Community Survey, Table PD04*
- Real Estate Taxes – Median real estate taxes.  
*Source: American Community Survey*

#### *Job Opportunities Index:*

- Income Distribution – Share of Income in the Lowest Two Quintiles  
*Source: American Community Survey, Table B19082*

- Unemployment Rate – Employment Status  
*Source: American Community Survey, Table S2301*
- New Hire Wages (4<sup>th</sup> quarter) – Quarterly Workforce Indicators (QWI), U.S. Census  
*Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>*

*Community Resources Index:*

- Education Resources – 3- and 4-year-olds enrolled in preschool  
*Source: American Community Survey, Table S2301*
- Health Resources – Percent of population under 65 years old with health insurance. For consistency with data sets, for 2007 we used 2008 data. Prior to 2008, data was only available through the SAHIE Estimates using the Current Population Survey (CPS) which does not match the American Community Survey, where data from 2008 to date has been collected.  
*Source: American Community Survey, Table S2701 for 2010 and 2013; and B27001 for 2008*
- Social Capital – Percent of population 18 and older who voted in the most recent election  
*Sources: Election Administration and Voting Survey and Data Sets, Section F, 2010, 2012 and 2015 [http://www.eac.gov/research/election\\_administration\\_and\\_voting\\_survey.aspx](http://www.eac.gov/research/election_administration_and_voting_survey.aspx)  
Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey. [http://www.eac.gov/research/uocava\\_survey.aspx#2006eavsdata](http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata)*

## ADDITIONAL ANALYSIS: ALICE HOUSING STOCK ASSESSMENT

One of the most difficult conditions that most ALICE households face is the high cost of housing. Ultimately, housing cost is determined by what someone is willing to pay. However, the housing stock in an area can become out of sync when it is slow to adjust to demographic and economic changes. A mismatch occurs when the types of housing units residents want at certain price levels do not match the types of housing that exist, and a limited supply pushes up prices for all units.

An analysis of the number of units that are affordable for ALICE families reveals that there is indeed a mismatch between the number of households with income below the ALICE Threshold and the number of housing units in a given county that they can afford. Because there has been no accurate assessment of the number of rental and owner-occupied units that includes both government-subsidized and market-rate housing that ALICE families can afford, we developed the ALICE Housing Stock assessment.

The demographic and economic changes discussed above are causing significant shifts in housing demand. At the same time, there are many constraints on the housing market that prevent it from adjusting quickly. They include limited land availability for new housing, zoning regulations on the type of housing that can be built, and the cost of construction.

The ALICE Housing Stock assessment relies on the actual cost of housing and a county-level, cost-based threshold, whereas other mismatch approaches use either the Area Median Income (which takes into account county variation but does not necessarily have a relation to the actual cost in the area) or the bottom quintile or a flat rate (such as \$500) across all areas (Apgar, 1990; Goodman, 2001; Quigley & Raphael, 2001; U.S. Department of Housing and Urban Development, 2015). Also, these other approaches do not take into account the distribution of income below their thresholds, while the ALICE Housing Stock assessment does so along the Census breaks.

1. **Housing Affordability:** Defined as spending no more than one-third of income on housing.
  - *Rental Affordability* is based on the cost of rent.
  - *Ownership Affordability* is based on the cost of mortgage payments plus real estate taxes.
  
2. **Number of Affordable Units:** The number of affordable units is calculated by totaling the number of units where the housing cost is below one-third of the ALICE Threshold.
  - *Renter-occupied:* Based on the gross rent as reported in the tabulated American Community Survey estimates in the following categories: Less than \$200, \$200 to \$299, \$300 to \$499, \$500-\$749, \$750 to \$999, \$1,000 to \$1,499, and \$1,500 or more.
  - *Owner-occupied:* Based on the real estate taxes and mortgage of housing value as reported in the tabulated American Community Survey estimates in the following categories: Less than \$50,000, \$50,000 to \$99,999, \$100,000 to \$149,999, \$150,000 to \$199,999, \$200,000 to \$299,999, \$300,000 to \$499,999, \$500,000 to \$999,999, and \$1,000,000 and over.
  
3. **Comparison:** Comparison between the number of affordable units and the number of ALICE households provides some insight into the additional number of units needed to house all ALICE households affordably. Such a comparison is bound to underestimate the need, as it assumes that all ALICE and poverty households are currently living in units that they can afford. The number of households that are housing burdened reveals that existing units are not perfectly allocated by income.

## ADDITIONAL INFORMATION

For questions, contact Stephanie Hoopes, national director, United Way *ALICE Project*.  
[Stephanie.Hoopes@UnitedWayNNJ.org](mailto:Stephanie.Hoopes@UnitedWayNNJ.org)

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