

# 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)

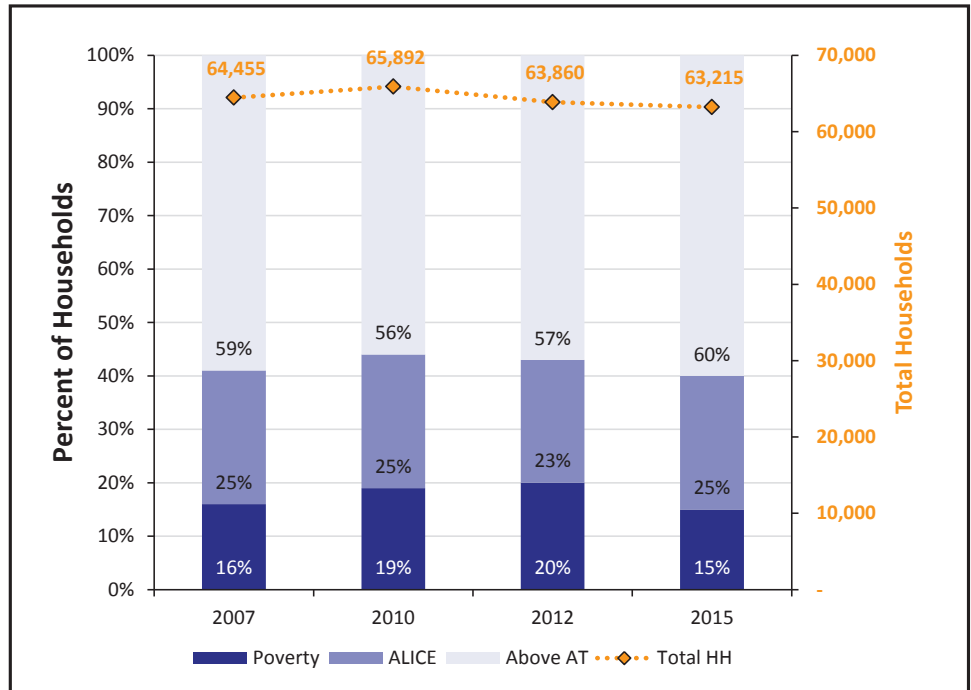
**Unemployment Rate:** 7.5% (state average: 7.2%)

**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

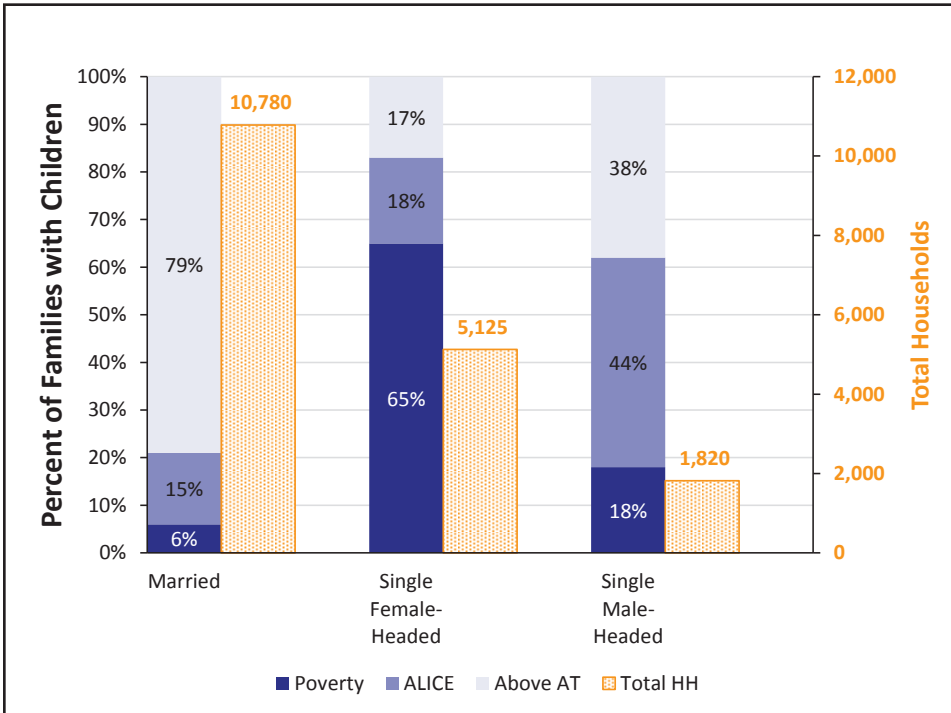
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$419	\$705
Child Care	\$-	\$1,051
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$129	\$406
Taxes	\$158	\$292
<b>Monthly Total</b>	<b>\$1,423</b>	<b>\$4,467</b>
<b>ANNUAL TOTAL</b>	<b>\$17,076</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.

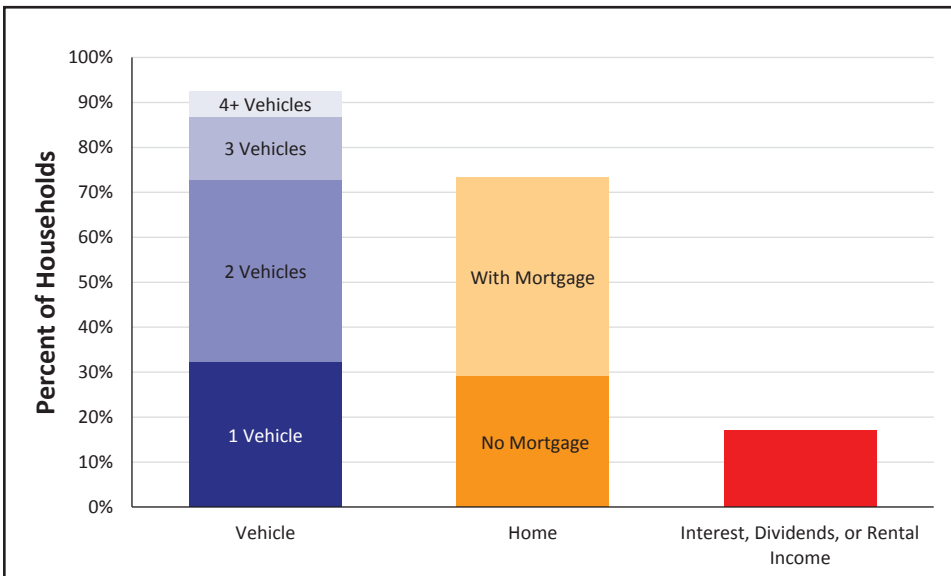
### Families with Children by Income, 2015



## 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.*