

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)

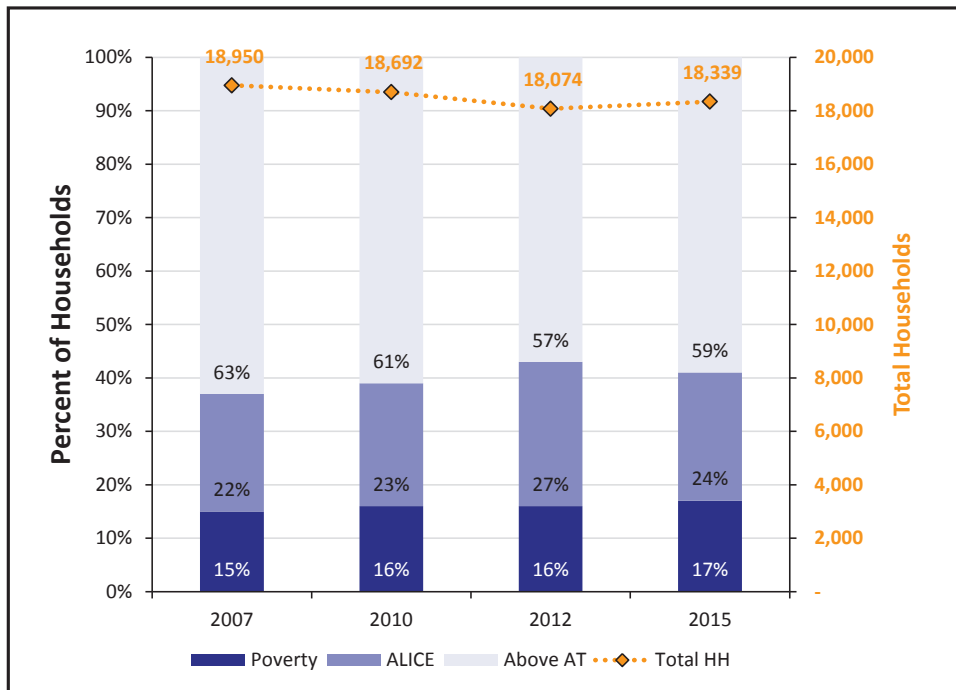
Unemployment Rate: 10.1% (state average: 7.2%)

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

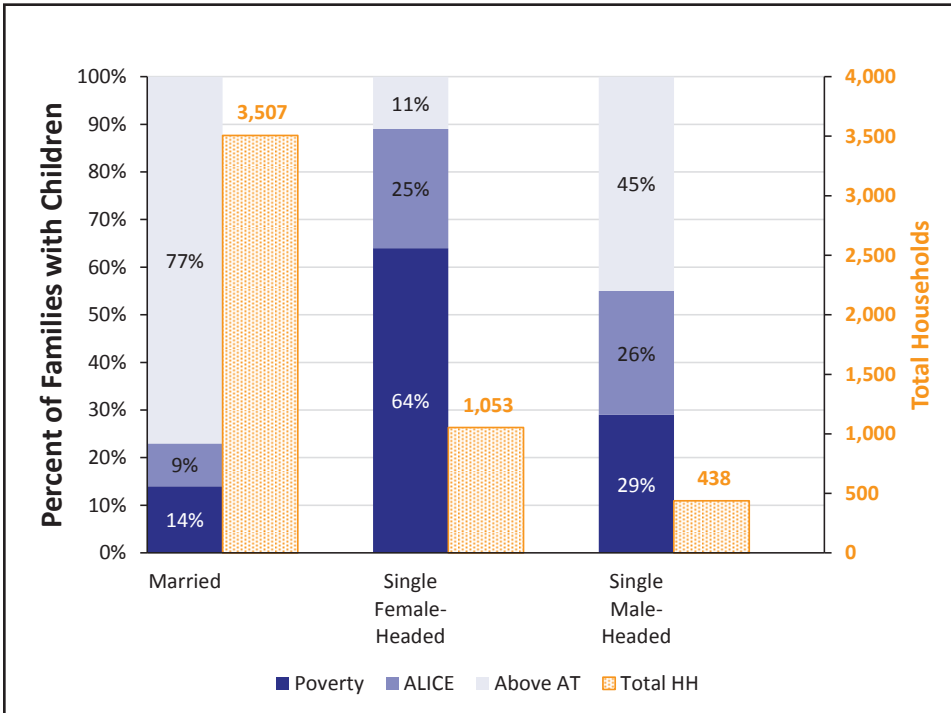
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$502	\$644
Child Care	\$-	\$900
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$140	\$378
Taxes	\$177	\$227
Monthly Total	\$1,536	\$4,162
ANNUAL TOTAL	\$18,432	\$49,944
Hourly Wage	\$9.22	\$24.97

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.

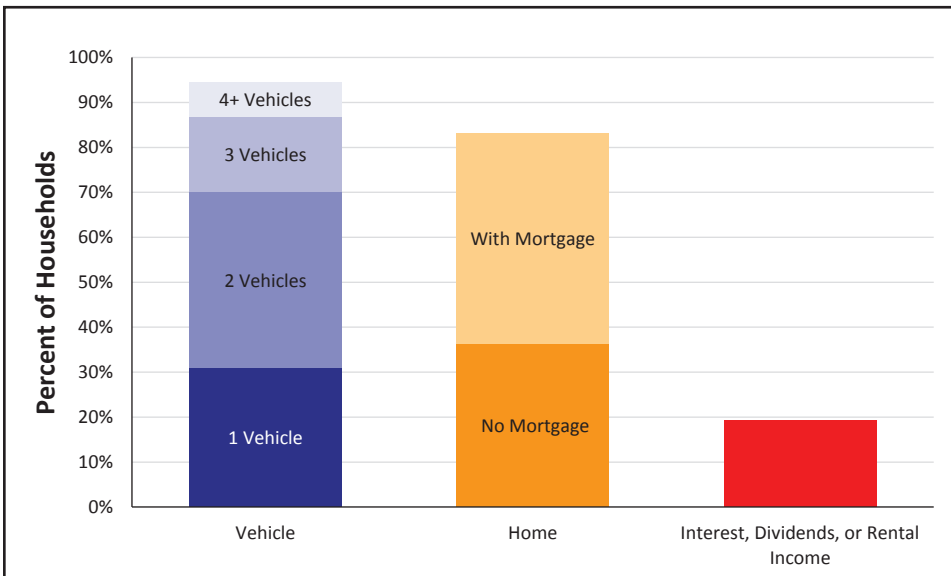
Families with Children by Income, 2015



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.