

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)

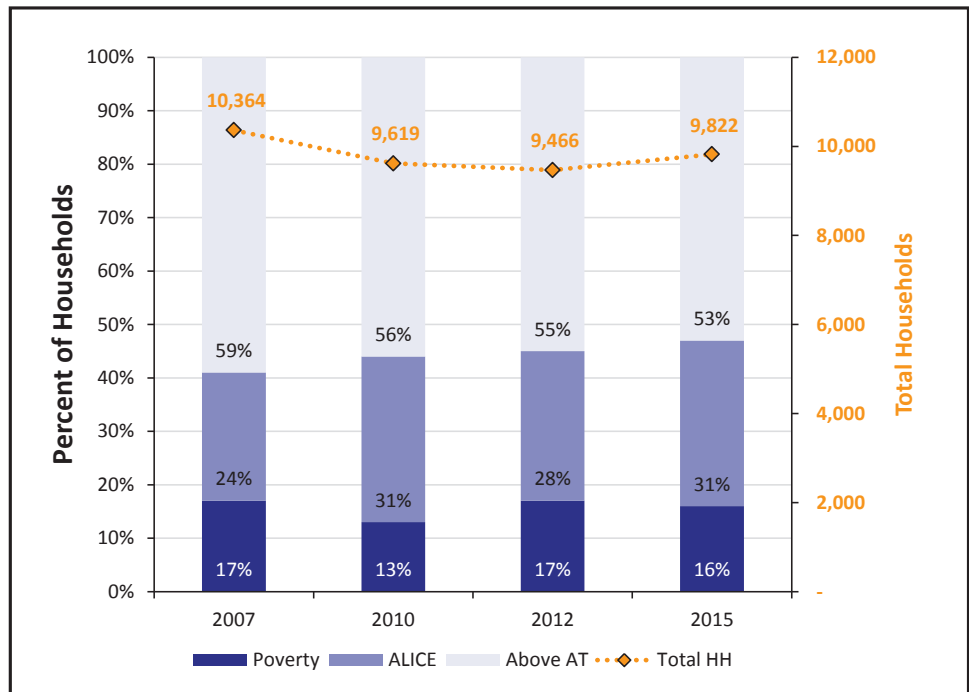
Unemployment Rate: 8.7% (state average: 7.2%)

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

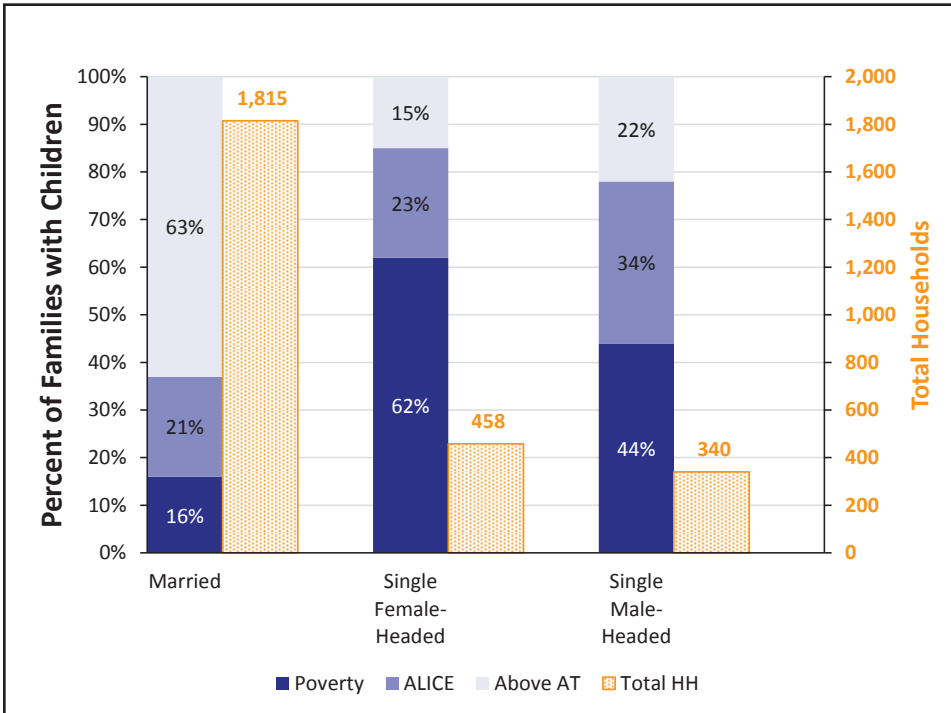
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$486	\$643
Child Care	\$-	\$1,229
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$138	\$421
Taxes	\$174	\$328
Monthly Total	\$1,515	\$4,634
ANNUAL TOTAL	\$18,180	\$55,608
Hourly Wage	\$9.09	\$27.80

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 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.

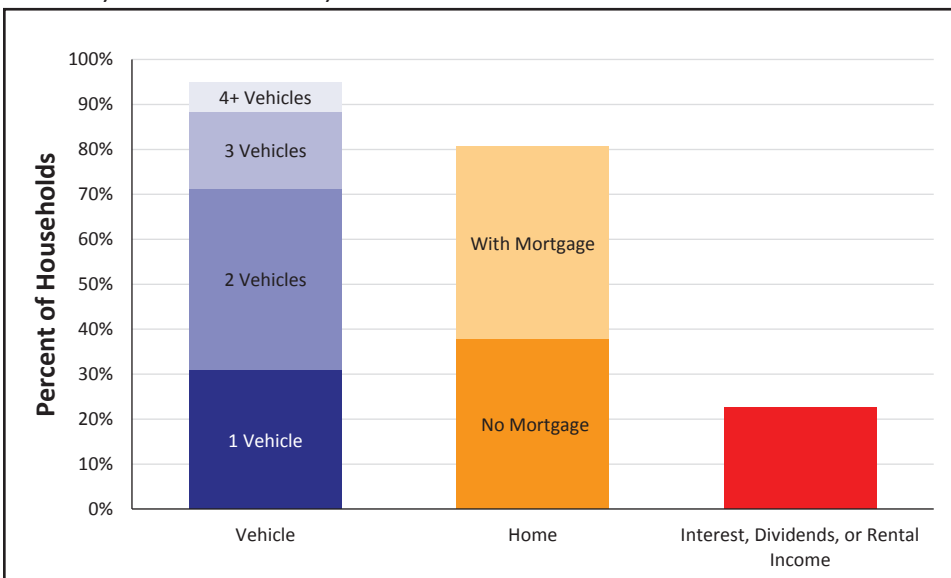
Families with Children by Income, 2015



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.