

ALICE IN THE CROSSCURRENTS



COVID AND FINANCIAL HARDSHIP IN MICHIGAN

2023 Report | UnitedForALICE.org



Michigan Association of
United Ways

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in the Crosscurrents: COVID and Financial Hardship in Michigan is brought to you by the [Michigan Association of United Ways](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE** (Asset Limited, Income Constrained, Employed) households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across Michigan share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots movement, developed by United Way of Northern New Jersey, has spread to 27 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

United For ALICE partners with the Michigan Association of United Ways to bring this research to Michigan, and this work is sponsored by the Consumers Energy Foundation.



Michigan Association of
United Ways



FOUNDATION

Director and Lead Researcher: Stephanie Hoopes, Ph.D.

ALICE Research Team: Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H., M.A.; Max Holdsworth, M.A.; Dana Isaac; Dan Treglia, Ph.D. Research Fellows: Daniel Assamah and Kathleen Lopez.

State Research Advisory Committee: Neil E. Carlson, Ph.D., DataWise Consulting; David Clifford, Ph.D., Eastern Michigan University; Alex Hill, M.A., Wayne State University; Rick Mattoon, M.A., Federal Reserve Bank of Chicago; Kurt Metzger, M.A., Data Driven Detroit; Amanda Nothhaft, Ph.D., Poverty Solutions, University of Michigan; René Pérez Rosenbaum, Ph.D., Michigan State University; Brian M. Pittelko, M.P.A., W.E. Upjohn Institute for Employment Research; Peter Ruark, M.S.W., Michigan League for Public Policy; Robert Schneider, M.A., Citizens Research Council of Michigan; Jeff Williams, M.P.P., M.B.A., Dorothy A. Johnson Center for Philanthropy, Grand Valley State University

To learn more about how you can get involved in advocating and creating change for ALICE in Michigan, contact: Nancy Lindman at Nancy.Lindman@uwmich.org

To access interactive ALICE data and resources for Michigan, go to UnitedForALICE.org/Michigan

THE ALICE HOUSEHOLD SURVIVAL BUDGET

The ALICE Household Survival Budget is the foundation of the ALICE research. This budget calculates the bare-minimum cost of the household basics needed to live and work in the modern economy by household composition, in every county.

When compared to the more accurate cost of living included in the Household Survival Budget, the Federal Poverty Level (FPL) is drastically inadequate. Unlike the ALICE budgets, the FPL is not based on the cost of contemporary household necessities, and except for Alaska and Hawai'i, it is not adjusted to reflect cost-of-living differences. Nor does it adjust for different ages of household members. The FPL is increased annually based on the Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI), and those increases are the same for all U.S. households of a given size. By contrast, the actual household costs in the Survival Budget have increased at different rates depending on location, household size, and household composition.

Yet despite its inadequacies, the FPL continues to be the standard for determining the number and proportion of people living in poverty in the U.S. **With the FPL as the primary way for policymakers and local stakeholders to gauge the extent of financial hardship in their communities, a huge portion of struggling U.S. households go unrecognized.**









Across Michigan, for all household sizes and in all locations, the FPL is well below the Household Survival Budget. In 2021, the FPL was \$26,500 for a family of four. In contrast, Figure 1 shows that the average cost of living for a family of four in Michigan was \$59,016, more than twice the FPL, and the same was true for average household costs for a single adult. Increases were mitigated by child tax credits in 2021 for families with children.

Figure 1. ALICE Household Survival Budget and Federal Poverty Level, Michigan, 2021

	Federal Poverty Level <u>Census income thresholds that vary by household size but not geography to determine who is in poverty</u>	ALICE Household Survival Budget The cost of the essentials needed to live and work in the modern economy, by household type and location
Family of Four		
Monthly Total	\$2,208	\$4,918
Annual Total	\$26,500	\$59,016
Percent Change, 2019–2021	3%	8%
Single Adult		
Monthly Total	\$1,073	\$2,161
Annual Total	\$12,880	\$25,932
Percent Change, 2019–2021	3%	12%

Note: Percent change is pre-tax.

Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services

	ALICE Household Survival Budget	Average Monthly Costs, Michigan, 2021	
	Description, Update, and Sources	One Adult	Family of Four
Housing 	Rent: Fair Market Rent (40 th percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities Utilities: As captured by the Community Expenditure Survey (CEX) Update: Costs of rent and utilities are now shown separately. Sources: ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)	\$431 rent + \$154 utilities	\$532 rent + \$292 utilities
Child Care 	Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) Source: Michigan Department of Education, 2021	\$ -	\$1,110
Food 	USDA Thrifty Food Plan by age with county variation from Feeding America Update: A change in legislation requires the USDA Thrifty Food Plans to reflect the cost for resource-constrained households to purchase a healthy, practical diet, starting in 2021, increasing costs from prior years. Sources: Feeding America; U.S. Department of Agriculture (USDA)	\$416	\$1,135
Transportation 	Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable Update: The decline in public transportation use during the pandemic reduced the average expenditure , yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending. Sources: AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)	\$396	\$872
Health Care 	Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS. Sources: Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)	\$216	\$605
Technology 	Smartphone plan with 10GB of data for each adult in a household Update: Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access. Source: Consumer Reports	\$75	\$110
Miscellaneous 	Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories	\$169	\$466
Taxes 	Federal, state, and local taxes owed on the amount of income to cover the Survival Budget, as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) Update: Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. Sources: Internal Revenue Service; Tax Foundation	\$304	\$944 Tax before CTC and CDCTC -\$1,148 CTC and CDCTC
Monthly Total		\$2,161	\$4,918

To see the Household Survival Budget for other household compositions at the state and county levels, go to UnitedForALICE.org/Household-Budgets/Michigan.

ALICE IN MUSKEGON COUNTY



2021 Point-in-Time Data

Population: 176,511 • **Number of Households:** 67,707 (2% change from 2019)

Median Household Income: \$55,462 (state average: \$63,498)

Labor Force Participation Rate: 56.9% (state average: 60.9%)

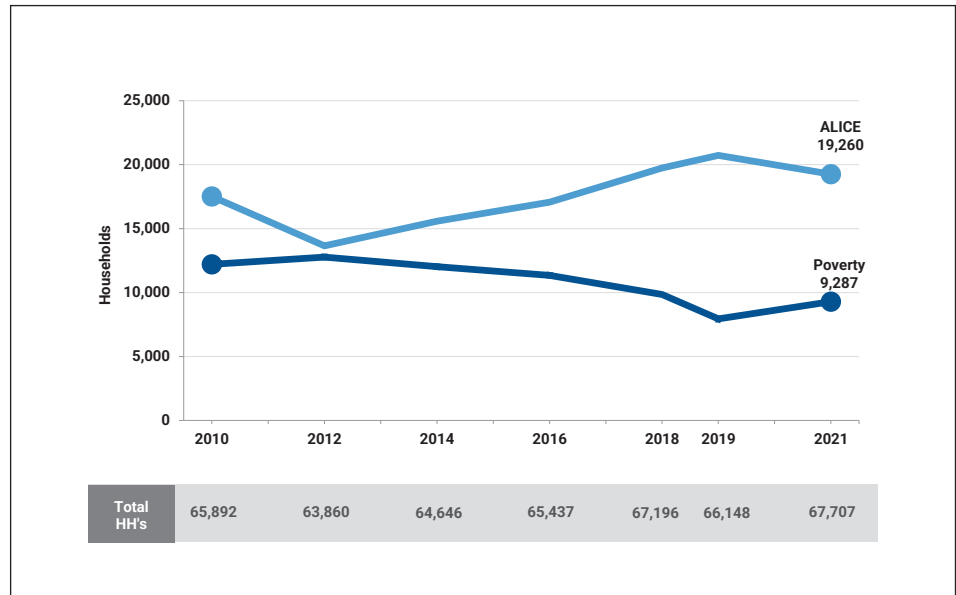
ALICE Households: 28% (state average: 26%) • **Households in Poverty:** 14% (state average: 13%)

Financial Hardship Changes Over Time

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 28,669 households in Muskegon County were below the ALICE Threshold; in 2021 this number changed to 28,547, (a 0% change).

Households by Income, Muskegon County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Muskegon County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Muskegon County, visit UnitedForALICE.org/Household-Budgets/Michigan

Household Survival Budget, Muskegon County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$439	\$533
Housing – Utilities	\$154	\$292
Child Care	–	\$1,093
Food	\$383	\$1,044
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$166	\$455
Tax Payments	\$297	\$915
Tax Credits	\$0	-\$1,147
Monthly Total	\$2,126	\$4,772
ANNUAL TOTAL	\$25,512	\$57,264
Hourly Wage*	\$12.76	\$28.63

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

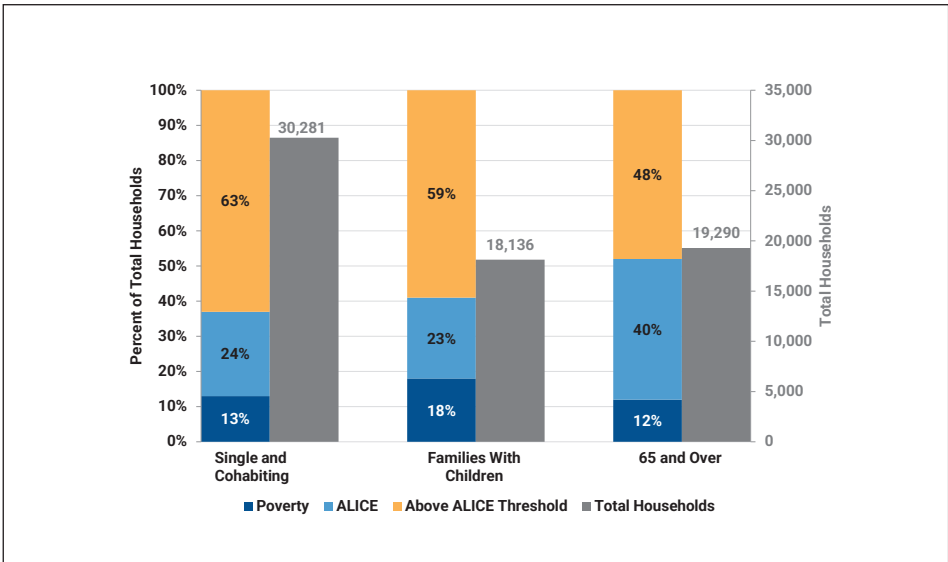
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

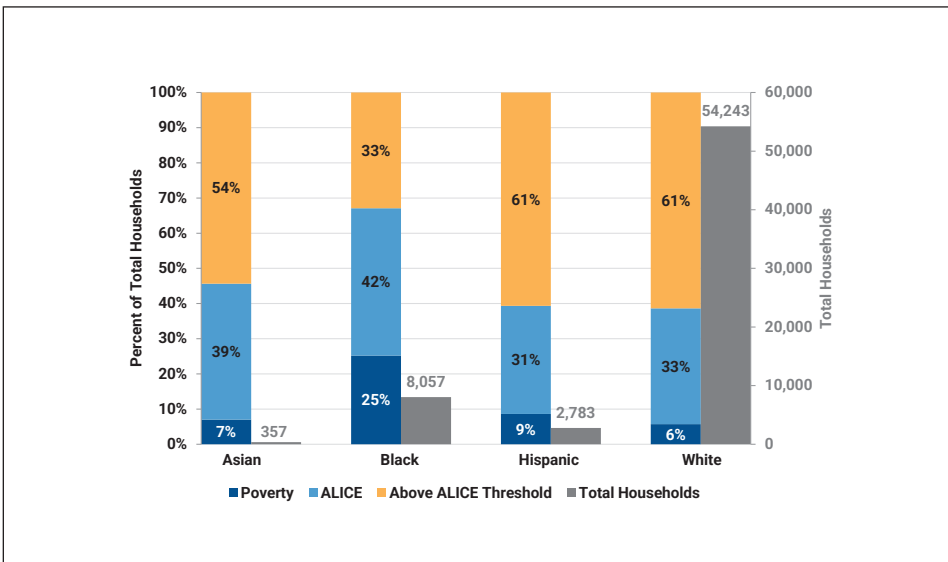
Visit UnitedForALICE.org/Michigan to view more national, state, and county data.

Household Financial Status by Household Type, Muskegon County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Muskegon County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Muskegon County, 2021		
Town	Total Households	% ALICE & Poverty
Blue Lake township	852	41%
Casnovia township	919	28%
Cedar Creek township	1,235	43%
Dalton township	3,575	23%
Egelston township	3,830	41%
Fruitland township	2,554	29%
Fruitport charter township	5,415	33%
Holton township	981	35%
Laketon township	3,018	24%
Montague city	1,006	36%
Montague township	593	28%
Moorland township	578	34%
Muskegon city	13,776	61%
Muskegon charter township	6,958	46%
Muskegon Heights city	3,567	65%
North Muskegon city	1,619	23%
Norton Shores city	9,551	33%
Ravenna township	1,051	36%
Roosevelt Park city	1,846	41%
Sullivan township	1,051	45%
Whitehall city	1,057	40%
Whitehall township	608	43%
White River township	482	17%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

ALICE IN NEWAYGO COUNTY



2021 Point-in-Time Data

Population: 49,653 • **Number of Households:** 18,892 (-1% change from 2019)

Median Household Income: \$54,235 (state average: \$63,498)

Labor Force Participation Rate: 55.8% (state average: 60.9%)

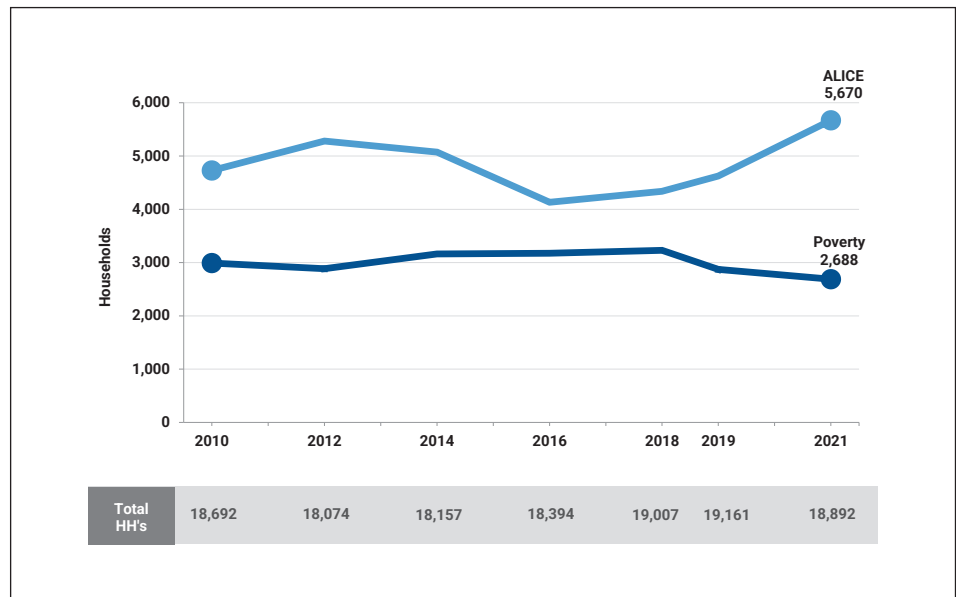
ALICE Households: 30% (state average: 26%) • **Households in Poverty:** 14% (state average: 13%)

Financial Hardship Changes Over Time

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 7,496 households in Newaygo County were below the ALICE Threshold; in 2021 this number changed to 8,358, (a 11% change).

Households by Income, Newaygo County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Newaygo County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Newaygo County, visit UnitedForALICE.org/Household-Budgets/Michigan

Household Survival Budget, Newaygo County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$374	\$508
Housing – Utilities	\$154	\$292
Child Care	–	\$1,067
Food	\$374	\$1,021
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$159	\$448
Tax Payments	\$280	\$896
Tax Credits	\$0	-\$1,133
Monthly Total	\$2,028	\$4,686
ANNUAL TOTAL	\$24,336	\$56,232
Hourly Wage*	\$12.17	\$28.12

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

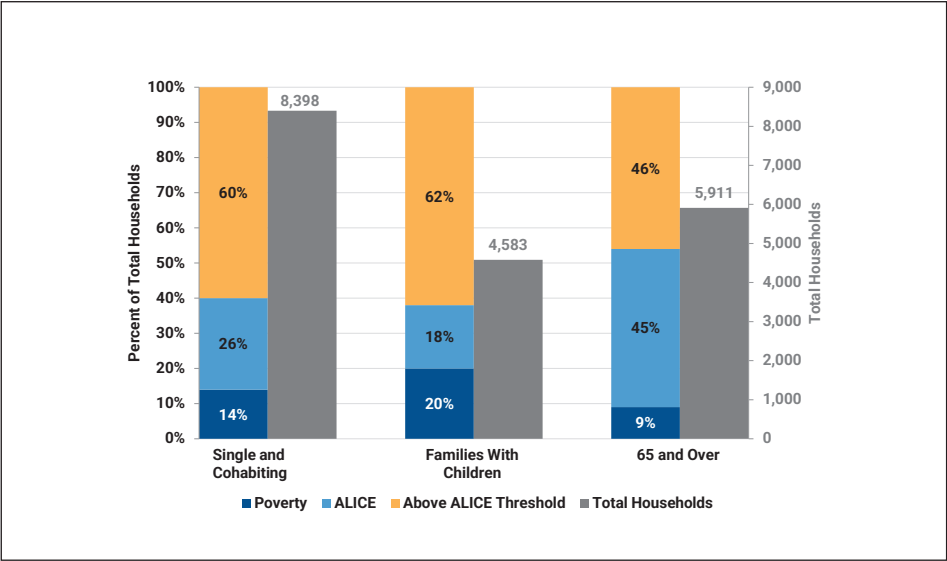
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

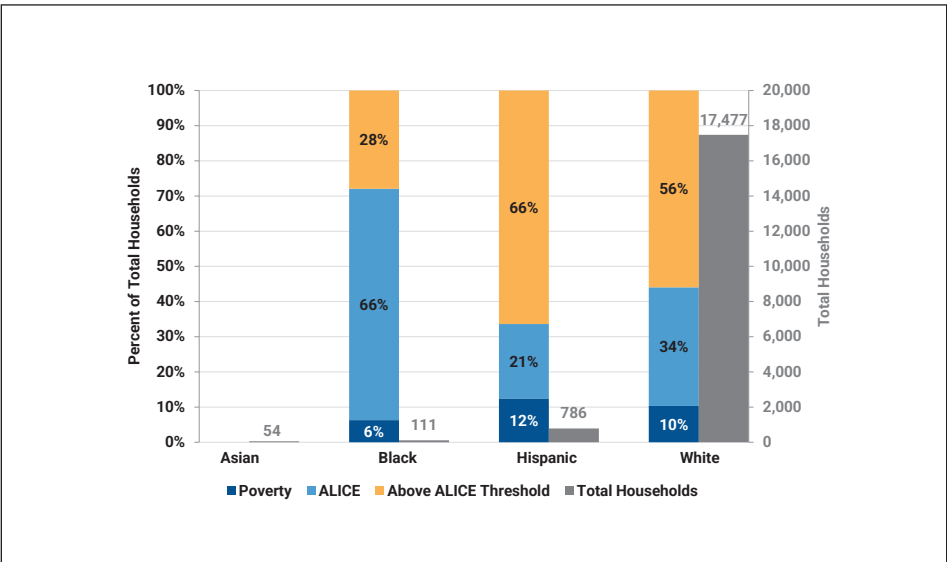
Visit UnitedForALICE.org/Michigan to view more national, state, and county data.

Household Financial Status by Household Type, Newaygo County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Newaygo County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Newaygo County, 2021		
Town	Total Households	% ALICE & Poverty
Ashland township	950	33%
Barton township	297	38%
Beaver township	192	46%
Big Prairie township	990	61%
Bridgeton township	870	43%
Brooks township	1,536	37%
Croton township	1,239	35%
Dayton township	726	33%
Denver township	864	63%
Ensley township	942	32%
Everett township	743	51%
Fremont city	1,715	51%
Garfield township	708	35%
Goodwell township	158	40%
Grant city	468	52%
Grant township	1,200	37%
Home township	120	51%
Lilley township	367	53%
Lincoln township	567	51%
Merrill township	259	68%
Monroe township	151	50%
Newaygo city	940	53%
Norwich township	244	30%
Sheridan charter township	890	36%
Sherman township	893	43%
White Cloud city	371	58%
Wilcox township	414	47%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

ALICE IN OCEANA COUNTY



2021 Point-in-Time Data

Population: 26,555 • **Number of Households:** 9,789 (-4% change from 2019)

Median Household Income: \$56,454 (state average: \$63,498)

Labor Force Participation Rate: 56.6% (state average: 60.9%)

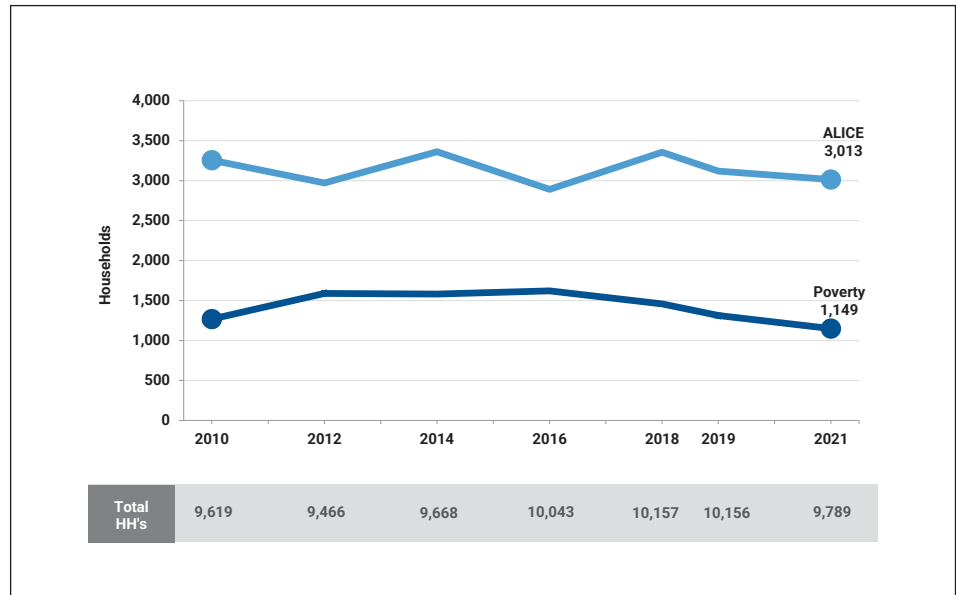
ALICE Households: 31% (state average: 26%) • **Households in Poverty:** 12% (state average: 13%)

Financial Hardship Changes Over Time

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As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 4,433 households in Oceana County were below the ALICE Threshold; in 2021 this number changed to 4,162, (a -6% change).

Households by Income, Oceana County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Oceana County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Oceana County, visit UnitedForALICE.org/Household-Budgets/Michigan

Household Survival Budget, Oceana County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$349	\$442
Housing – Utilities	\$154	\$292
Child Care	–	\$1,067
Food	\$402	\$1,097
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$159	\$448
Tax Payments	\$280	\$898
Tax Credits	\$0	-\$1,133
Monthly Total	\$2,031	\$4,698
ANNUAL TOTAL	\$24,372	\$56,376
Hourly Wage*	\$12.19	\$28.19

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

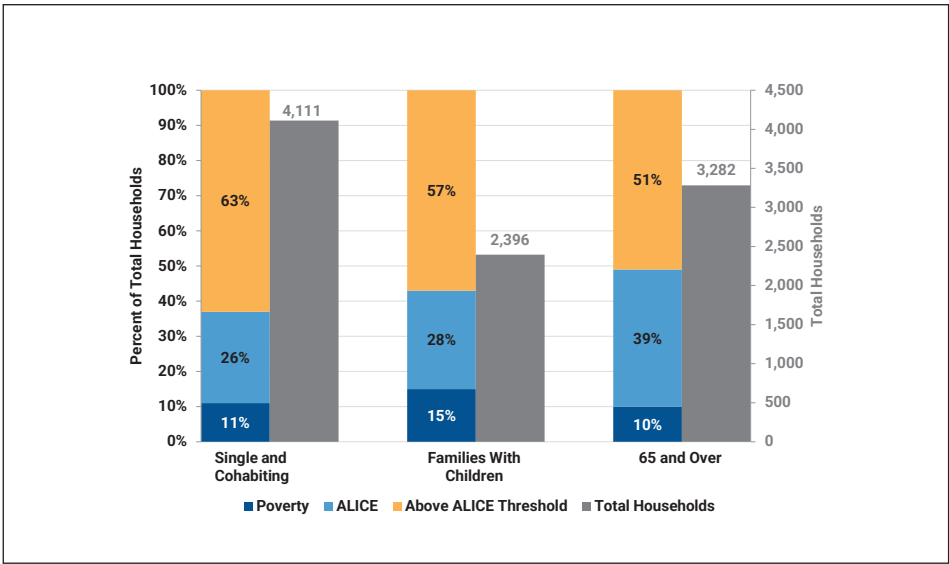
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

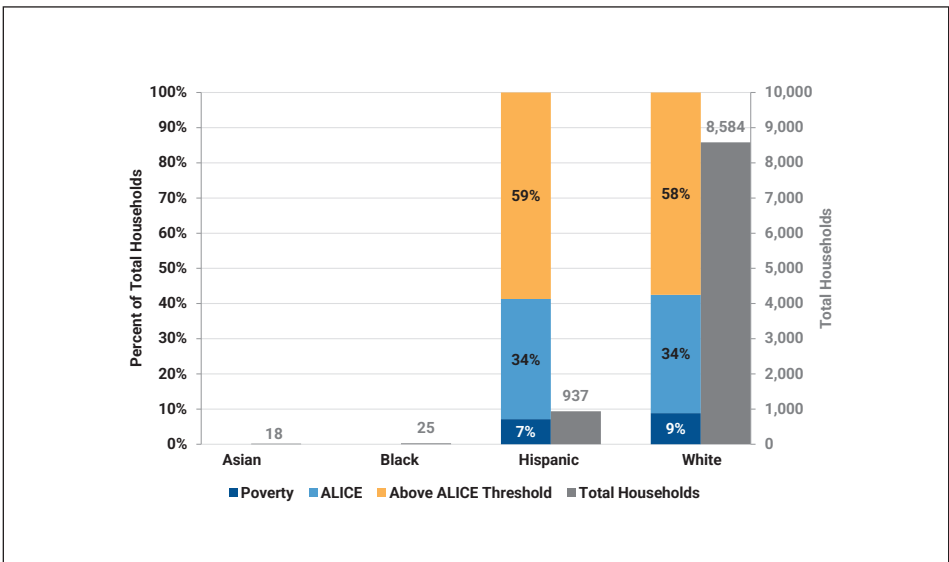
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Household Financial Status by Household Type, Oceana County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Oceana County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Oceana County, 2021		
Town	Total Households	% ALICE & Poverty
Benona township	590	36%
Claybanks township	343	31%
Colfax township	166	41%
Crystal township	255	51%
Elbridge township	317	36%
Ferry township	452	43%
Golden township	764	37%
Grant township	1,004	49%
Greenwood township	450	57%
Hart city	781	49%
Hart township	721	47%
Leavitt township	352	51%
Newfield township	734	40%
Otto township	265	36%
Pentwater township	776	32%
Shelby township	1,393	39%
Weare township	426	48%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

2021 Point-in-Time Data

Population: 12,248 • **Number of Households:** 4,349 (-6% change from 2019)

Median Household Income: \$40,753 (state average: \$63,498)

Labor Force Participation Rate: 38.7% (state average: 60.9%)

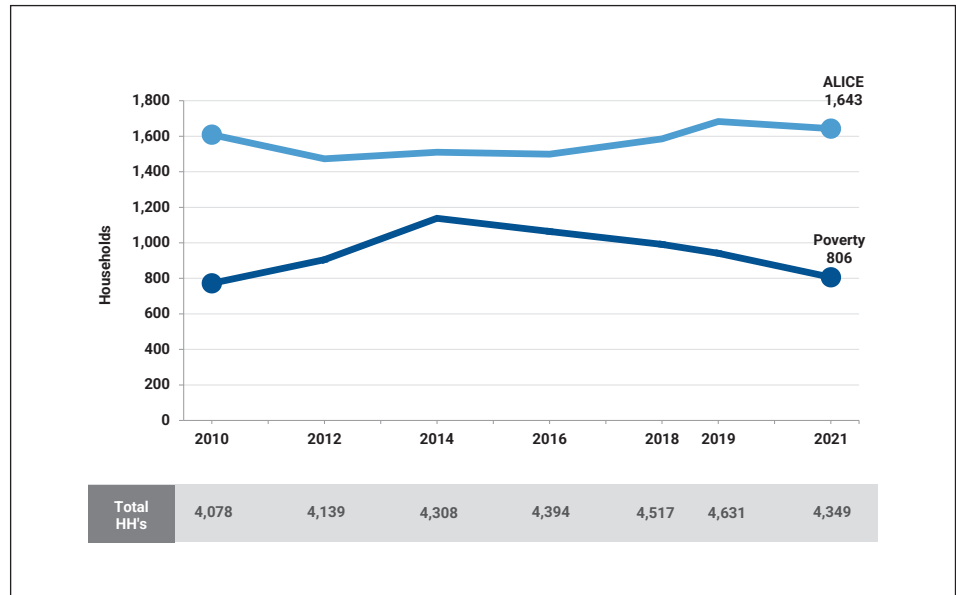
ALICE Households: 38% (state average: 26%) • **Households in Poverty:** 19% (state average: 13%)

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As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 2,624 households in Lake County were below the ALICE Threshold; in 2021 this number changed to 2,449, (a -7% change).

Households by Income, Lake County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

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In 2021, household costs in Lake County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Lake County, visit UnitedForALICE.org/Household-Budgets/Michigan

Household Survival Budget, Lake County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$349	\$442
Housing – Utilities	\$154	\$292
Child Care	–	\$1,067
Food	\$391	\$1,067
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$158	\$446
Tax Payments	\$278	\$890
Tax Credits	\$0	-\$1,133
Monthly Total	\$2,017	\$4,658
ANNUAL TOTAL	\$24,204	\$55,896
Hourly Wage*	\$12.10	\$27.95

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

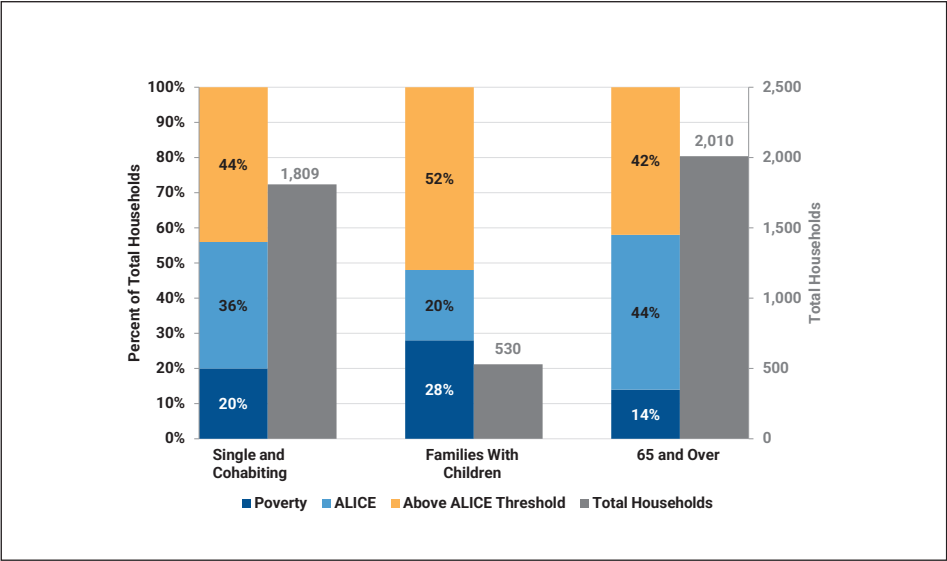
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

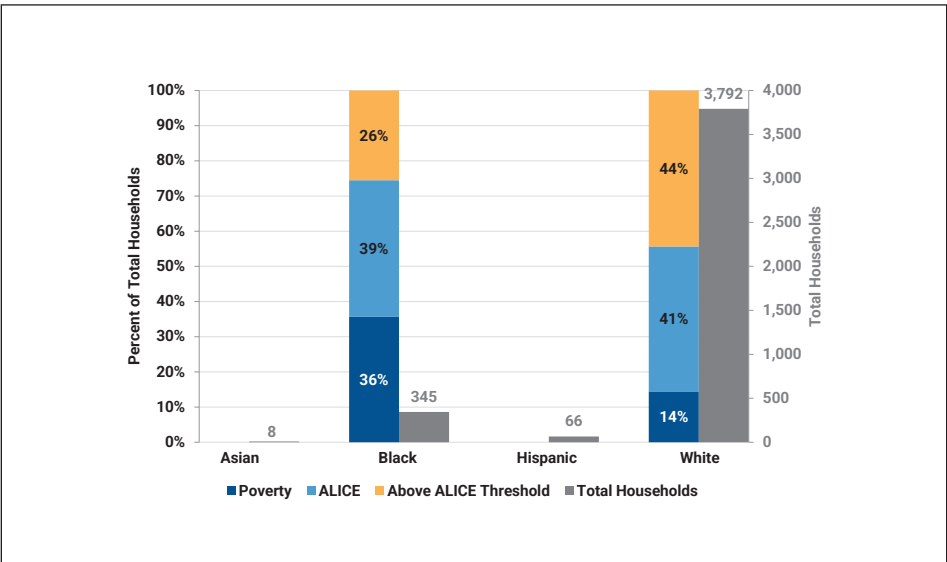
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Household Financial Status by Household Type, Lake County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Lake County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Lake County, 2021		
Town	Total Households	% ALICE & Poverty
Chase township	355	41%
Cherry Valley township	181	51%
Dover township	165	42%
Eden township	171	49%
Elk township	404	43%
Ellsworth township	237	59%
Lake township	311	45%
Newkirk township	297	60%
Peacock township	200	55%
Pinora township	268	51%
Pleasant Plains township	601	75%
Sauble township	174	51%
Webber township	594	61%
Yates township	296	74%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

ALICE IN MASON COUNTY



2021 Point-in-Time Data

Population: 29,103 • **Number of Households:** 12,135 (0% change from 2019)

Median Household Income: \$55,035 (state average: \$63,498)

Labor Force Participation Rate: 55.1% (state average: 60.9%)

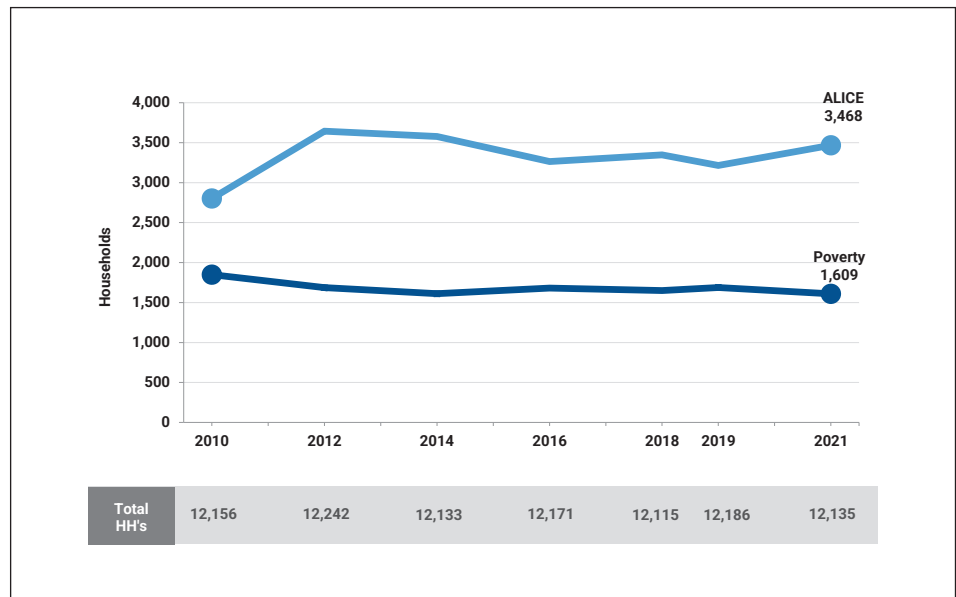
ALICE Households: 29% (state average: 26%) • **Households in Poverty:** 13% (state average: 13%)

Financial Hardship Changes Over Time

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 4,903 households in Mason County were below the ALICE Threshold; in 2021 this number changed to 5,077, (a 4% change).

Households by Income, Mason County, 2010–2021



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Mason County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Mason County, visit UnitedForALICE.org/Household-Budgets/Michigan

Household Survival Budget, Mason County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$429	\$511
Housing – Utilities	\$154	\$292
Child Care	–	\$1,067
Food	\$388	\$1,059
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$166	\$452
Tax Payments	\$296	\$906
Tax Credits	\$0	-\$1,133
Monthly Total	\$2,120	\$4,741
ANNUAL TOTAL	\$25,440	\$56,892
Hourly Wage*	\$12.72	\$28.45

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

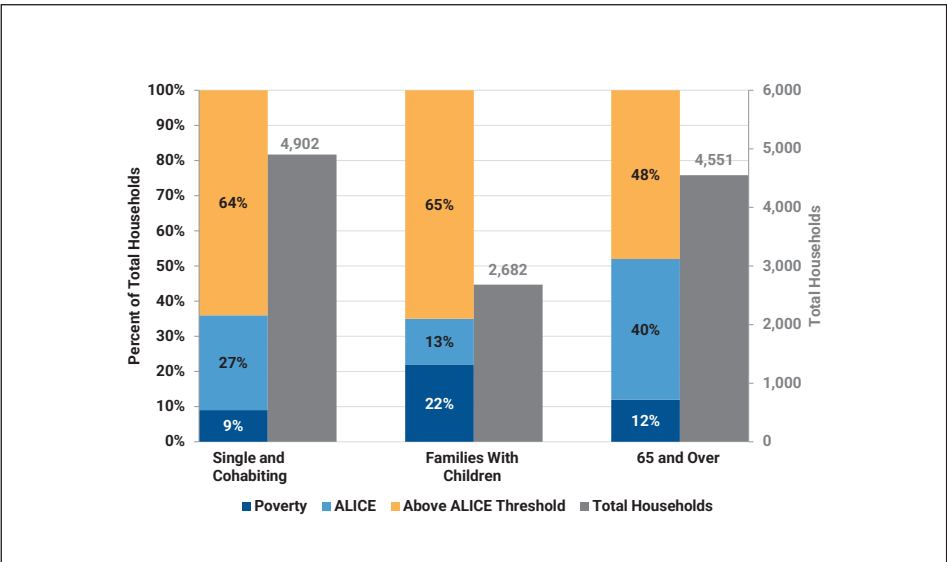
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

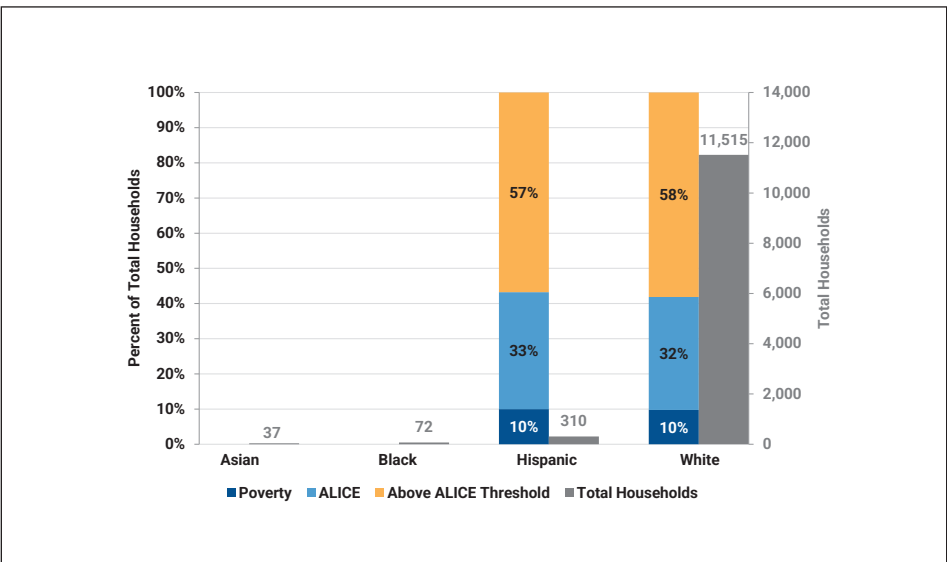
Visit UnitedForALICE.org/Michigan to view more national, state, and county data.

Household Financial Status by Household Type, Mason County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Mason County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Mason County, 2021		
Town	Total Households	% ALICE & Poverty
Amber township	996	33%
Branch township	546	48%
Custer township	501	45%
Eden township	173	36%
Free Soil township	384	43%
Grant township	350	33%
Hamlin township	1,762	36%
Logan township	139	47%
Ludington city	3,381	50%
Pere Marquette charter township	995	35%
Riverton township	457	36%
Scottville city	523	59%
Sheridan township	439	48%
Sherman township	391	44%
Summit township	451	29%
Victory township	580	27%

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