

**THE STATE OF
ALICE ON THE**

LAKESHORE

A Snapshot Report of Muskegon, Newaygo, and Oceana Counties



UNITED WAY
Lakeshore





UNITED WAY
Lakeshore

Lakeshore ALICE Report 2025

Covering Muskegon, Newaygo, and Oceana
Counties (Point in Time in 2023)

The Cost of Basics

To capture the reality of household costs across Michigan, United For ALICE provides household budgets that are tailored by location and household type. Below is data for the United Way of the Lakeshore footprint including Muskegon, Newaygo, and Oceana Counties as an average across the board. For detailed reports per county, see the next pages.

The ALICE Household Survival Budget

The Household Survival Budget reflects the minimum cost to live and work in today's economy. It includes **housing, child care, food, transportation, health care, technology, plus taxes** and a 10% **miscellaneous** category. This budget is the basis for determining whether households are above or below the ALICE Threshold by county.

In 2023, household costs in every county in Michigan were well above the Federal Poverty Level of \$14,580 for a single adult and \$30,000 for a family of four.

Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$733	\$818	\$818	\$818	\$1,026	\$1,026	\$733	\$818
Child Care	\$0	\$199	\$530	\$0	\$398	\$1,110	\$0	\$0
Food	\$470	\$796	\$714	\$863	\$1,447	\$1,277	\$433	\$794
Transportation	\$416	\$539	\$539	\$635	\$964	\$964	\$352	\$507
Health Care	\$180	\$447	\$447	\$447	\$670	\$670	\$528	\$1,056
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$189	\$289	\$313	\$288	\$462	\$516	\$213	\$329
Taxes	\$321	\$280	\$335	\$425	\$412	\$534	\$384	\$689
Monthly Total	\$2,395	\$3,454	\$3,782	\$3,592	\$5,495	\$6,213	\$2,729	\$4,309
ANNUAL TOTAL	\$28,740	\$41,448	\$45,384	\$43,104	\$65,940	\$74,556	\$32,748	\$51,708
Hourly Wage	\$14.37	\$20.72	\$22.69	\$21.55	\$32.97	\$37.28	\$16.37	\$25.85

The ALICE Household Stability Budget

The ALICE Household Stability Budget incorporates the higher costs for maintaining a more financially stable household over time, including a 10% savings category that can be used in an emergency or for longer-term goals like additional education or buying a home.

Monthly Costs	Single Adult	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care
Housing	\$1,023	\$1,282	\$1,494	\$1,494
Child Care	\$0	\$0	\$597	\$1,666
Food	\$716	\$1,333	\$2,421	\$2,056
Transportation	\$913	\$1,150	\$1,562	\$1,562
Health Care	\$198	\$483	\$742	\$742
Technology	\$86	\$116	\$116	\$116
Miscellaneous	\$294	\$436	\$693	\$764
Savings	\$294	\$436	\$693	\$764
Taxes	\$596	\$795	\$1,001	\$1,189
Monthly Total	\$4,120	\$6,031	\$9,319	\$10,353
ANNUAL TOTAL	\$49,440	\$72,372	\$111,828	\$124,236
Hourly Wage	\$24.72	\$36.19	\$55.91	\$62.12

ALICE in Muskegon County 2025

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2023 Point in Time Data

Population: 176,564 **Number of Households:** 70,042

Median Household Income: \$61,189 (state average: \$69,183)

Labor Force Participation Rate: 60% (state average: 62%)

ALICE Households: 29% (state average 27%)

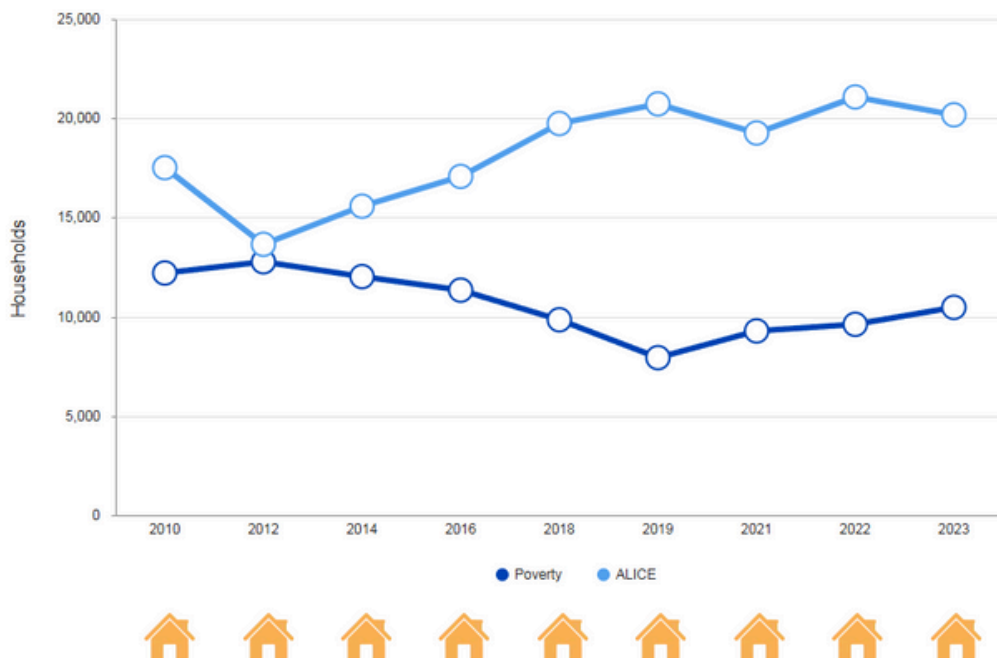
Households in Poverty: 15% (state average 14%)

TOTAL POPULATION UNDER THE ALICE THRESHOLD: 44%

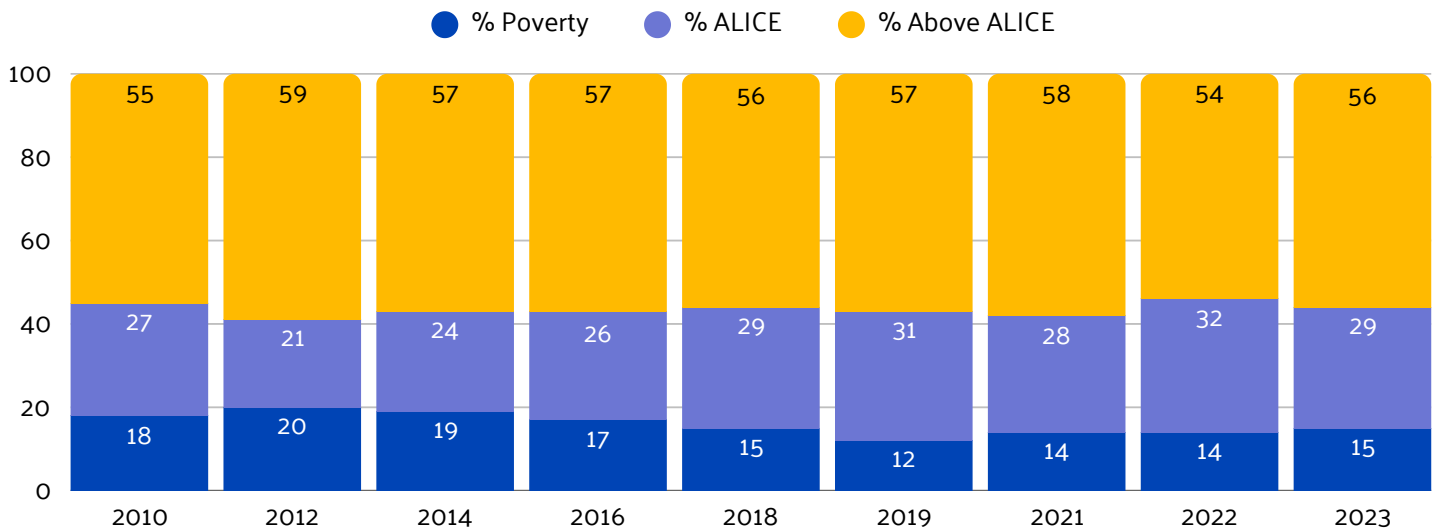
Financial Hardship Has Changed Over Time in Muskegon County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE & Poverty-Level Households, Muskegon County, 2023



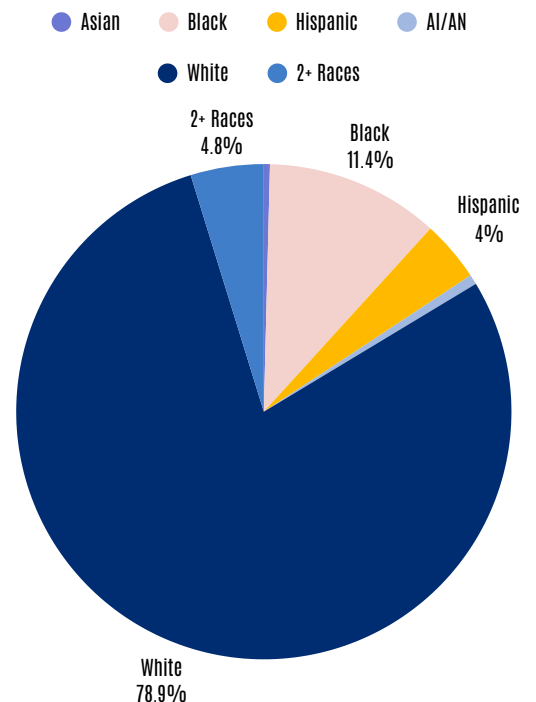
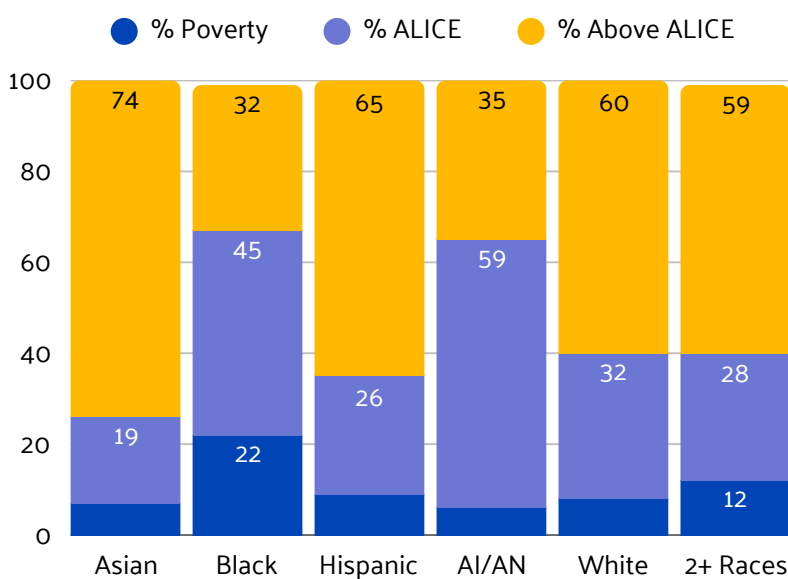
Percentage of Households, Muskegon County, 2023



Financial Hardship in Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Percentage of Households, Muskegon County, 2023



There were also differences in financial hardship by household type and age of householder.

Household Type, Muskegon County, 2023

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	42%
Married (with children)	15%
Single-Female Headed Household (with children)	81%
Single-Male Headed Household (with children)	56%

Age of Householder, Muskegon, 2023

Group	% Below ALICE Threshold
Under 25 Years	67%
25 to 44 Years	43%
45 to 64 Years	37%
65 Years and Over	50%

The Cost of Basics Outpaces Wages

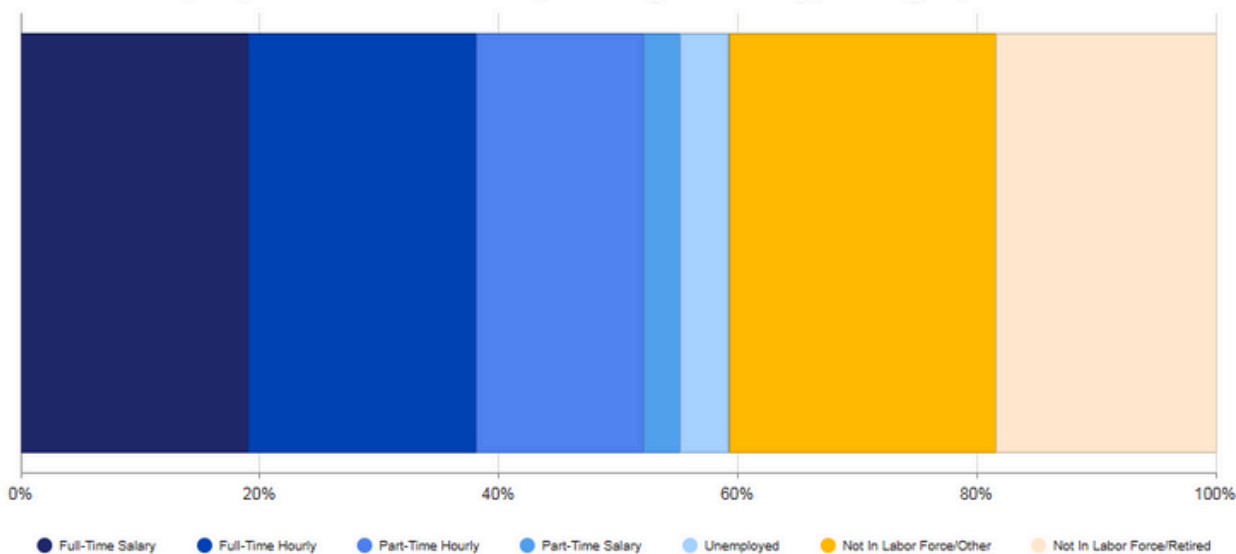
Household Survival Budget, Muskegon County, Michigan, 2023

Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$792	\$858	\$858	\$858	\$1,100	\$1,100	\$792	\$858
Child Care	\$0	\$200	\$533	\$0	\$400	\$1,093	\$0	\$0
Food	\$435	\$736	\$661	\$798	\$1,339	\$1,182	\$400	\$734
Transportation	\$416	\$539	\$539	\$635	\$964	\$964	\$352	\$507
Health Care	\$180	\$447	\$447	\$447	\$670	\$670	\$541	\$1,082
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$191	\$287	\$312	\$285	\$459	\$513	\$217	\$330
Taxes	\$326	\$274	\$332	\$418	\$403	\$524	\$395	\$691
Monthly Total	\$2,426	\$3,427	\$3,768	\$3,557	\$5,451	\$6,162	\$2,783	\$4,318
ANNUAL TOTAL	\$29,112	\$41,124	\$45,216	\$42,684	\$65,412	\$73,944	\$33,396	\$51,816
Hourly Wage	\$14.56	\$20.56	\$22.61	\$21.34	\$32.71	\$36.97	\$16.70	\$25.91

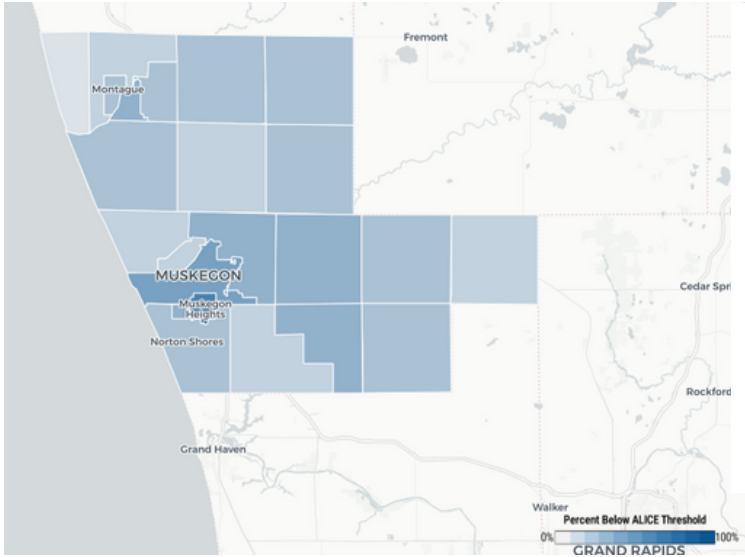
The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Muskegon County were unemployed and a large number were working in 2023. However, a substantial portion of both full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

Labor Status, Population 16 and Over, Muskegon County, Michigan, 2023



Financial Hardship Varies by Location in Muskegon County



There is substantial variation in the number of households who live below the ALICE Threshold within the county. Explore the map and table below to learn more. The map is shaded to show the percentage of households that are below the ALICE Threshold (poverty-level and ALICE households combined). The darker the blue, the higher the percentage.

Name	Total Households	% Below ALICE Threshold
Blue Lake township	853	34
Casnovia township	865	27
Cedar Creek township	1238	37
Dalton township	3628	28
Egelston township	4078	45
Fruitland township	2585	31
Fruitport charter township	5645	28
Holton township	945	38
Laketon township	2960	21
Montague city	1014	34
Montague township	600	24
Moorland township	531	38
Muskegon charter township	7089	49
Muskegon city	13721	56
Muskegon Heights city	3794	73
North Muskegon city	1578	27
Norton Shores city	9761	36
Ravenna township	1090	39
Roosevelt Park city	1806	43
Sullivan township	1078	46
White River township	528	16
Whitehall city	1084	43
Whitehall township	641	37

ALICE in Newaygo County 2025

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can’t afford the essentials.

2023 Point in Time Data

Population: 50,414 **Number of Households:** 19,428

Median Household Income: \$61,931 (state average: \$69,183)

Labor Force Participation Rate: 56% (state average: 62%)

ALICE Households: 29% (state average 27%)

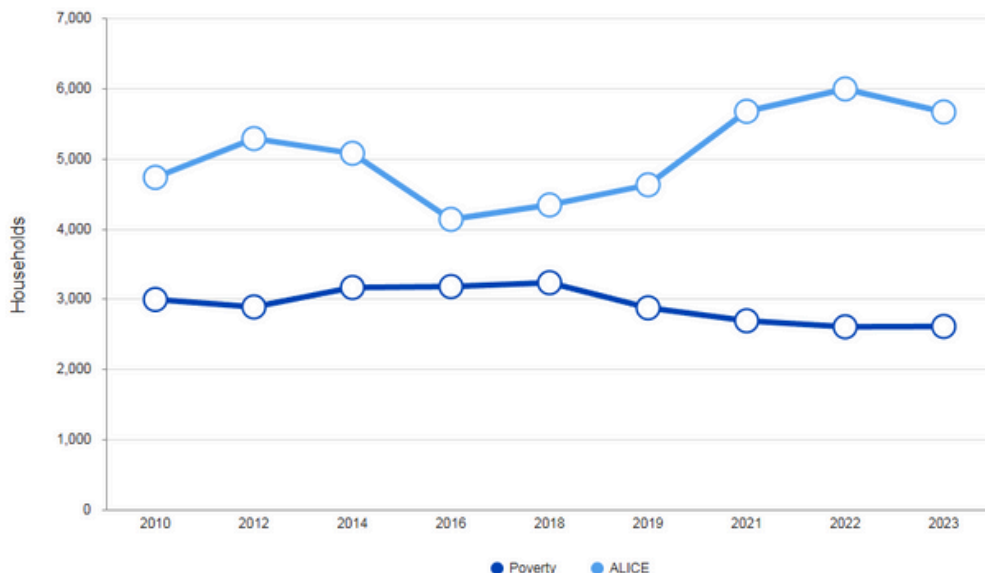
Households in Poverty: 13% (state average 14%)

TOTAL POPULATION UNDER THE ALICE THRESHOLD: 42%

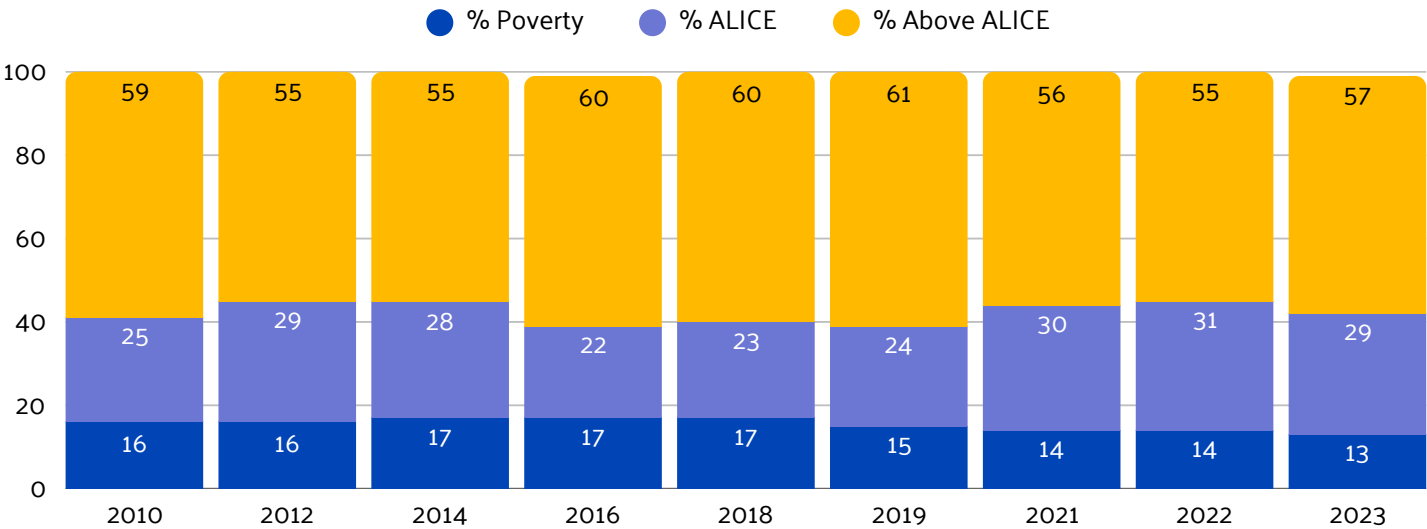
Financial Hardship Has Changed Over Time in Newaygo County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE & Poverty-Level Households, Newaygo County, 2023



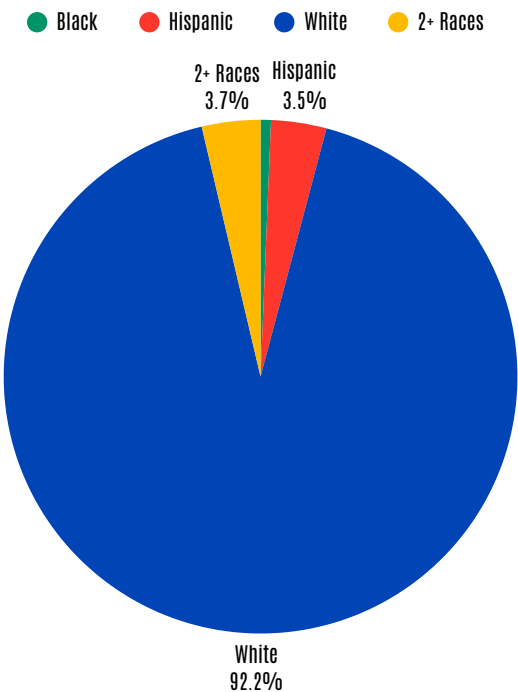
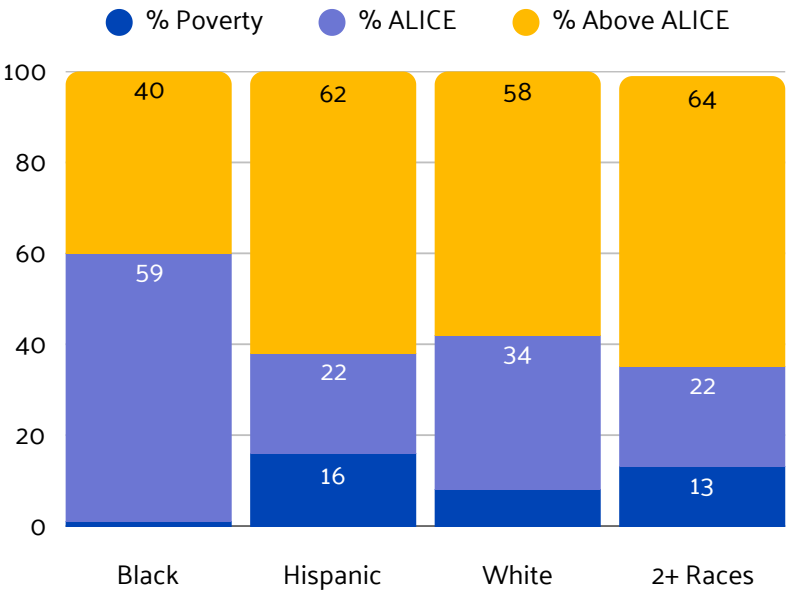
Percentage of Households, Newaygo County, 2023



Financial Hardship in Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Percentage of Households, Newaygo County, 2023



There were also differences in financial hardship by household type and age of householder.

Household Type, Newaygo County, 2023

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	38%
Married (with children)	20%
Single-Female Headed Household (with children)	76%
Single-Male Headed Household (with children)	62%

Age of Householder, Muskegon, 2023

Group	% Below ALICE Threshold
Under 25 Years	57%
25 to 44 Years	34%
45 to 64 Years	40%
65 Years and Over	52%

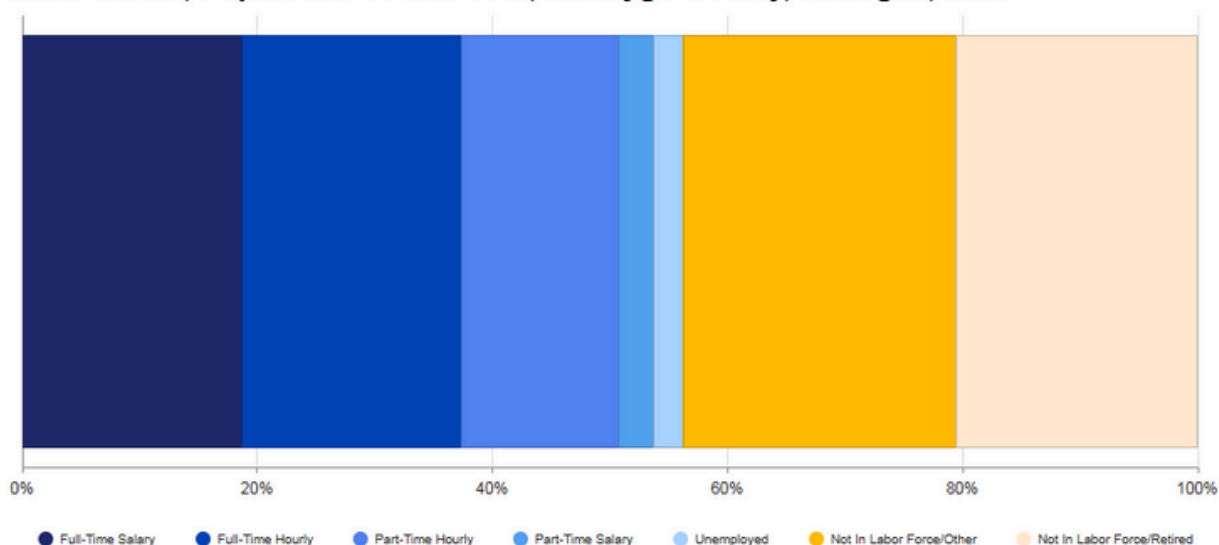
The Cost of Basics Outpaces Wages

Household Survival Budget, Newaygo County, Michigan, 2023								
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$636	\$722	\$722	\$722	\$950	\$950	\$636	\$722
Child Care	\$0	\$200	\$533	\$0	\$400	\$1,067	\$0	\$0
Food	\$426	\$721	\$647	\$782	\$1,311	\$1,158	\$392	\$719
Transportation	\$416	\$539	\$539	\$635	\$964	\$964	\$352	\$507
Health Care	\$180	\$447	\$447	\$447	\$670	\$670	\$516	\$1,032
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$174	\$272	\$297	\$270	\$441	\$493	\$198	\$310
Taxes	\$286	\$235	\$293	\$382	\$356	\$471	\$345	\$638
Monthly Total	\$2,204	\$3,222	\$3,564	\$3,354	\$5,208	\$5,889	\$2,525	\$4,044
ANNUAL TOTAL	\$26,448	\$38,664	\$42,768	\$40,248	\$62,496	\$70,668	\$30,300	\$48,528
Hourly Wage	\$13.22	\$19.33	\$21.38	\$20.12	\$31.25	\$35.33	\$15.15	\$24.26

The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Newaygo County were unemployed and a large number were working in 2023. However, a substantial portion of both full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

Labor Status, Population 16 and Over, Newaygo County, Michigan, 2023



ALICE in Oceana County 2025

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2023 Point in Time Data

Population: 26,788 **Number of Households:** 10,247

Median Household Income: \$63,624 (state average: \$69,183)

Labor Force Participation Rate: 56% (state average: 62%)

ALICE Households: 31% (state average 27%)

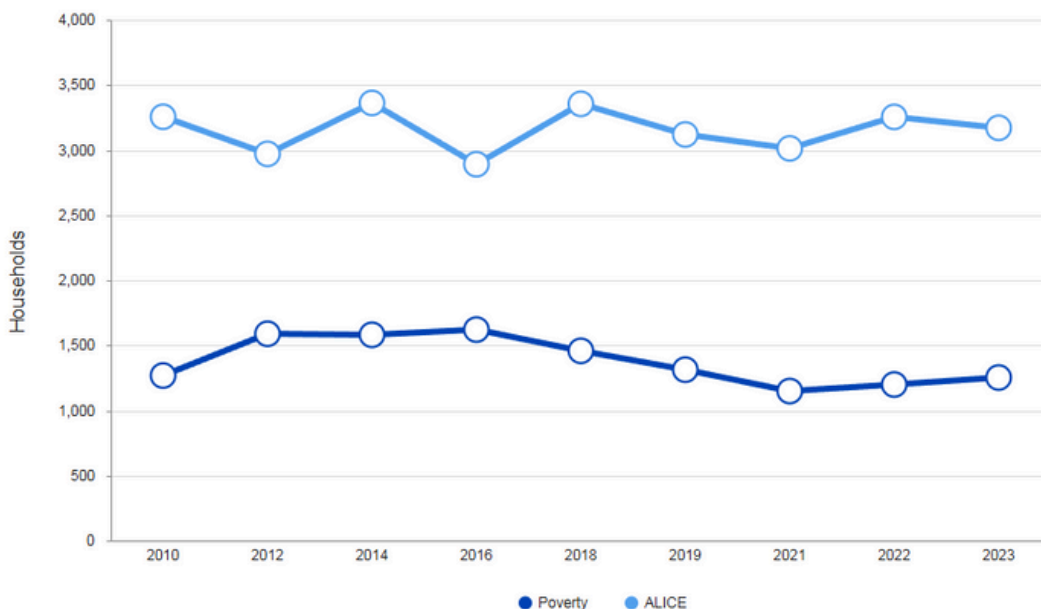
Households in Poverty: 12% (state average 14%)

TOTAL POPULATION UNDER THE ALICE THRESHOLD: 43%

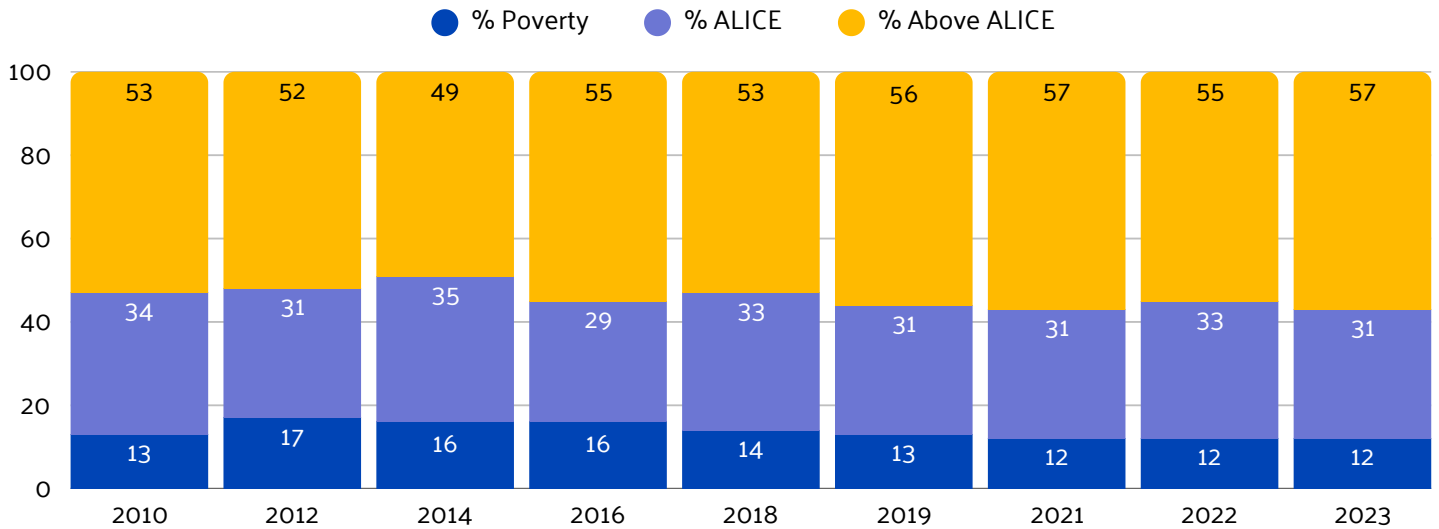
Financial Hardship Has Changed Over Time in Oceana County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE & Poverty-Level Households, Oceana County, 2023



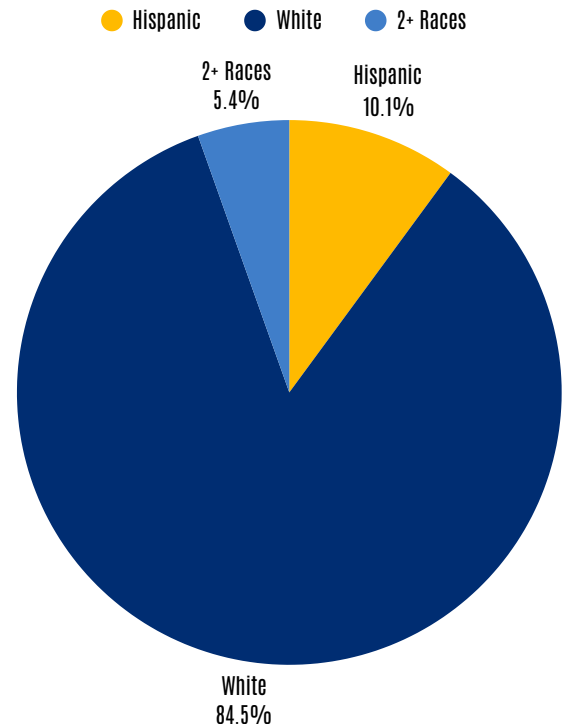
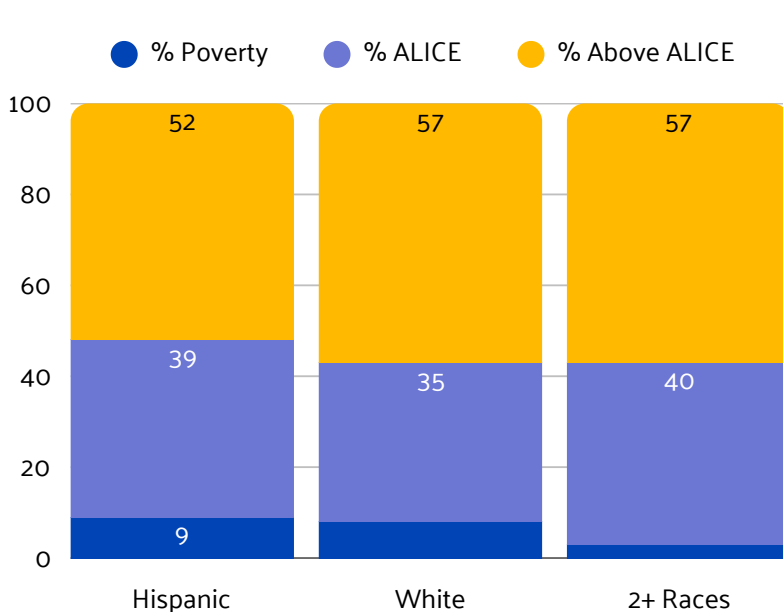
Percentage of Households, Oceana County, 2023



Financial Hardship in Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Percentage of Households, Oceana County, 2023



There were also differences in financial hardship by household type and age of householder.

Household Type, Oceana County, 2023

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	41%
Married (with children)	26%
Single-Female Headed Household (with children)	75%
Single-Male Headed Household (with children)	63%

Age of Householder, Oceana County, 2023

Group	% Below ALICE Threshold
Under 25 Years	76%
25 to 44 Years	36%
45 to 64 Years	41%
65 Years and Over	48%

The Cost of Basics Outpaces Wages

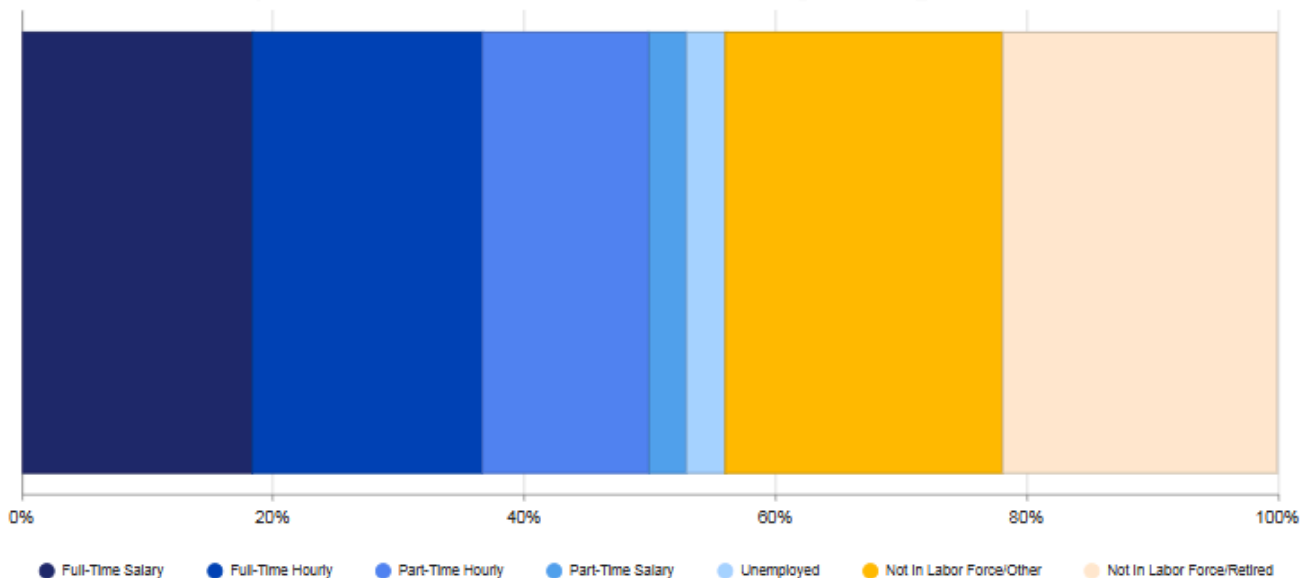
Household Survival Budget, Oceana County, Michigan, 2023

Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	\$674	\$698	\$698	\$698	\$920	\$920	\$674	\$698
Child Care	\$0	\$200	\$533	\$0	\$400	\$1,067	\$0	\$0
Food	\$456	\$771	\$692	\$836	\$1,402	\$1,237	\$419	\$769
Transportation	\$416	\$539	\$539	\$635	\$964	\$964	\$352	\$507
Health Care	\$180	\$447	\$447	\$447	\$670	\$670	\$538	\$1,075
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$181	\$274	\$300	\$273	\$447	\$497	\$207	\$317
Taxes	\$302	\$242	\$298	\$389	\$372	\$484	\$368	\$656
Monthly Total	\$2,295	\$3,257	\$3,593	\$3,394	\$5,291	\$5,955	\$2,644	\$4,138
ANNUAL TOTAL	\$27,540	\$39,084	\$43,116	\$40,728	\$63,492	\$71,460	\$31,728	\$49,656
Hourly Wage	\$13.77	\$19.54	\$21.56	\$20.36	\$31.75	\$35.73	\$15.86	\$24.83

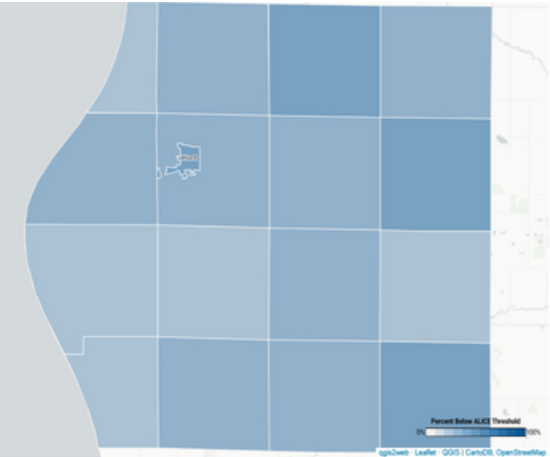
The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Oceana County were unemployed and a large number were working in 2023. However, a substantial portion of both full- and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

Labor Status, Population 16 and Over, Oceana County, Michigan, 2023



Financial Hardship Varies by Location in Oceana County



There is substantial variation in the number of households who live below the ALICE Threshold within the county. Explore the map and table below to learn more. The map is shaded to show the percentage of households that are below the ALICE Threshold (poverty-level and ALICE households combined). The darker the blue, the higher the percentage.

Name	Total Households	% Below ALICE Threshold
Benona township	623	37
Claybanks township	344	39
Colfax township	163	48
Crystal township	245	59
Elbridge township,	347	44
Ferry township	476	41
Golden township	835	41
Grant township	984	47
Greenwood township	430	57
Hart city	733	53
Hart township	811	48
Leavitt township	357	54
Newfield township	878	36
Otto township	280	41
Pentwater township	787	33
Shelby township	1477	38
Weare township	477	44