

ALICE IN ALCONA COUNTY

2017 Point-in-Time Data

Population: 10,413 • **Number of Households:** 4,979

Median Household Income: \$39,424 (state average: \$54,909)

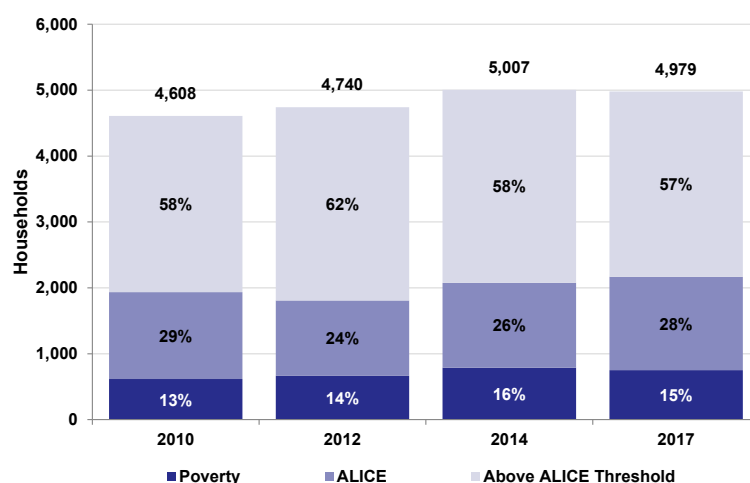
Unemployment Rate: 9.3% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

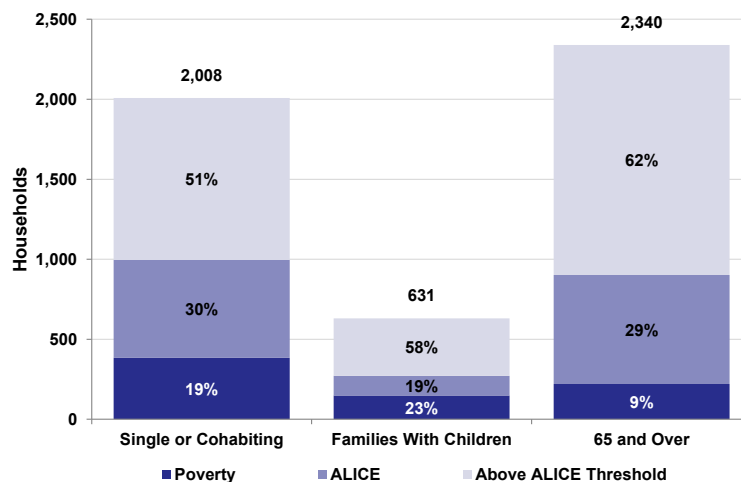
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

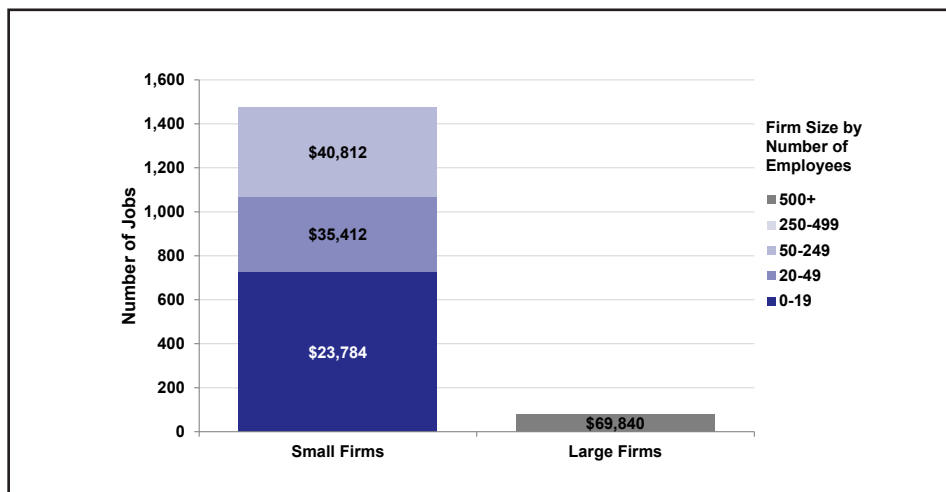
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Alcona County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Alcona County, 2017		
Town	Total HH	% ALICE & Poverty
Alcona Township	583	30%
Caledonia Township	492	46%
Curtis Township	600	51%
Greenbush Township	661	40%
Gustin Township	352	47%
Harrisville City	199	59%
Harrisville Township	563	45%
Hawes Township	465	44%
Haynes Township	298	29%
Mikado Township	386	47%
Millen Township	204	56%
Mitchell Township	176	43%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN ALGER COUNTY

2017 Point-in-Time Data

Population: 9,254 • **Number of Households:** 3,244

Median Household Income: \$42,647 (state average: \$54,909)

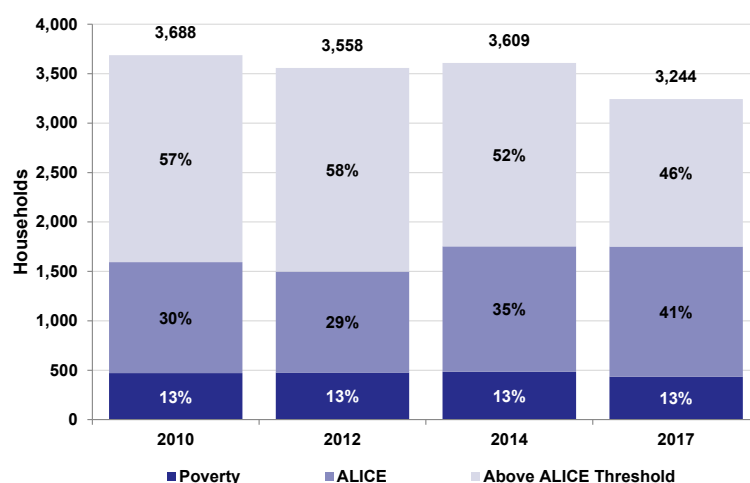
Unemployment Rate: 6.9% (state average: 5.9%)

ALICE Households: 41% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

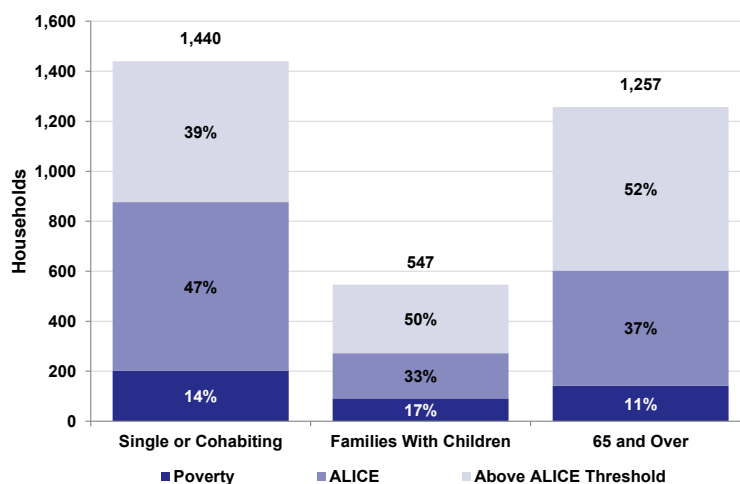
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

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Household Survival Budget, Alger County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

Alger County, 2017		
Town	Total HH	% ALICE & Poverty
Au Train Township	508	48%
Burt Township	144	64%
Limestone Township	156	59%
Mathias Township	145	53%
Munising City	871	65%
Munising Township	707	52%
Onota Township	136	50%
Rock River Township	561	43%

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN ALLEGAN COUNTY

2017 Point-in-Time Data

Population: 116,447 • **Number of Households:** 44,766

Median Household Income: \$62,853 (state average: \$54,909)

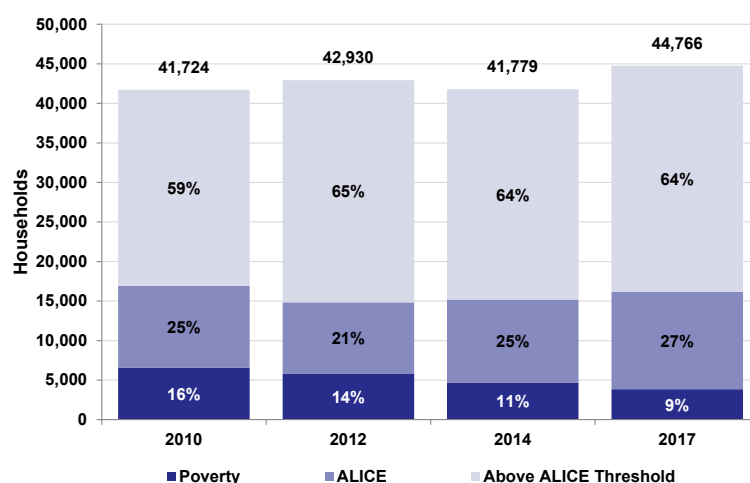
Unemployment Rate: 2.9% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

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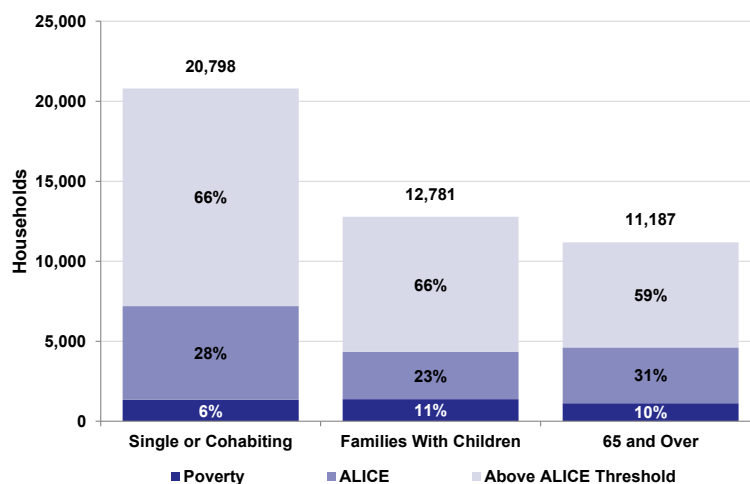
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

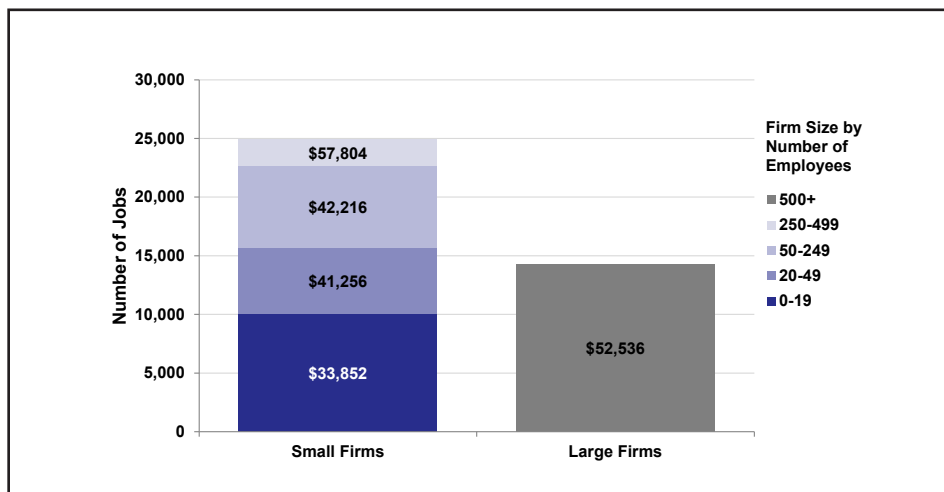
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Household Survival Budget, Allegan County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$585	\$727
Child Care	\$—	\$1,033
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$169	\$449
Taxes	\$272	\$479
Monthly Total	\$1,856	\$4,934
ANNUAL TOTAL	\$22,272	\$59,208
Hourly Wage	\$11.14	\$29.60

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Allegan County, 2017		
Town	Total HH	% ALICE & Poverty
Allegan City	1,820	51%
Allegan Township	1,782	32%
Casco Township	1,188	36%
Cheshire Township	792	50%
Clyde Township	798	47%
Dorr Township	2,585	28%
Douglas City	496	43%
Fennville City	622	50%
Fillmore Township	1,010	35%
Ganges Township	1,050	39%
Gun Plain Township	2,235	34%
Heath Township	1,131	28%
Holland City	2,653	50%
Hopkins Township	916	40%
Laketown Township	2,359	24%
Lee Township	1,238	63%
Leighton Township	1,849	25%
Manlius Township	1,051	32%
Martin Township	1,000	45%
Monterey Township	916	37%
Otsego City	1,674	52%
Otsego Township	2,121	38%
Overisel Township	981	27%
Plainwell City	1,570	40%
Salem Township	1,684	33%
Saugatuck City	455	37%
Saugatuck Township	1,323	25%
Trowbridge Township	1,069	42%
Valley Township	800	39%
Watson Township	769	32%
Wayland City	1,453	49%
Wayland Township	1,166	34%

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ALICE IN ALPENA COUNTY

2017 Point-in-Time Data

Population: 28,730 • **Number of Households:** 12,789

Median Household Income: \$40,954 (state average: \$54,909)

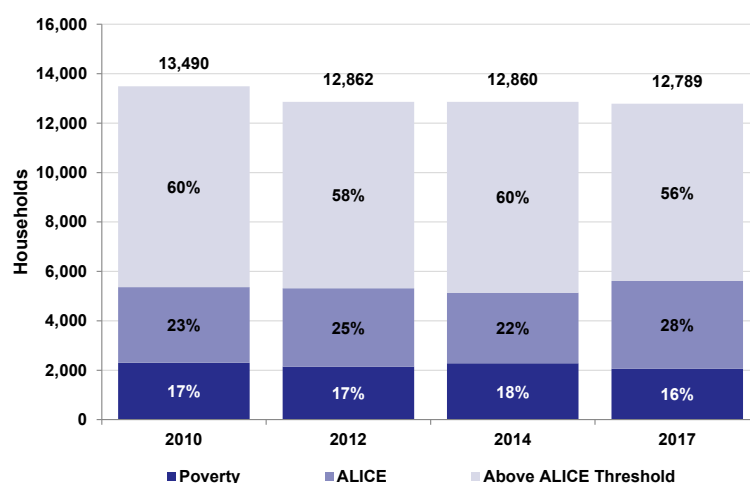
Unemployment Rate: 6.4% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

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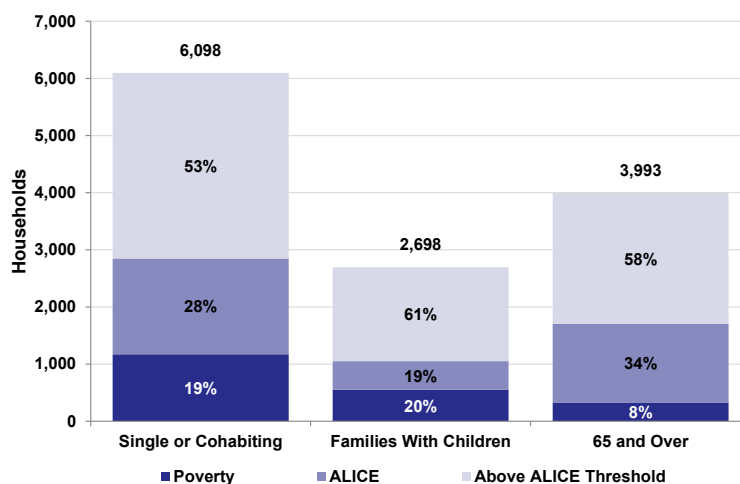
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

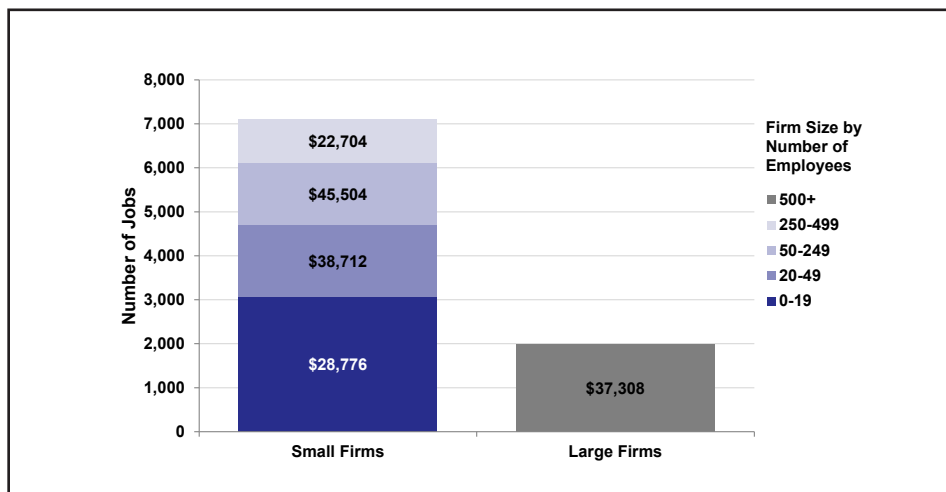
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Household Survival Budget, Alpena County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$885
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$422
Taxes	\$235	\$407
Monthly Total	\$1,702	\$4,641
ANNUAL TOTAL	\$20,424	\$55,692
Hourly Wage	\$10.21	\$27.85

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Alpena County, 2017		
Town	Total HH	% ALICE & Poverty
Alpena City	4,604	51%
Alpena Township	4,137	41%
Green Township	485	27%
Long Rapids Township	458	36%
Maple Ridge Township	691	38%
Ossineke Township	686	40%
Sanborn Township	799	46%
Wellington Township	116	43%
Wilson Township	813	34%

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ALICE IN ANTRIM COUNTY

2017 Point-in-Time Data

Population: 23,133 • **Number of Households:** 9,732

Median Household Income: \$50,988 (state average: \$54,909)

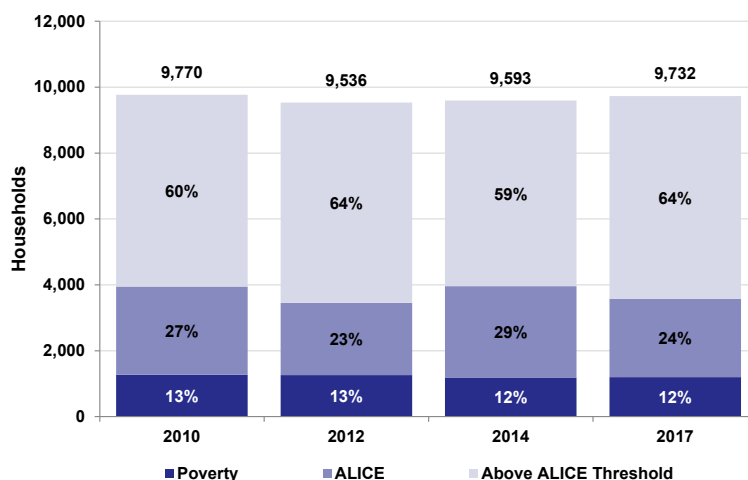
Unemployment Rate: 6.1% (state average: 5.9%)

ALICE Households: 24% (state average: 29%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

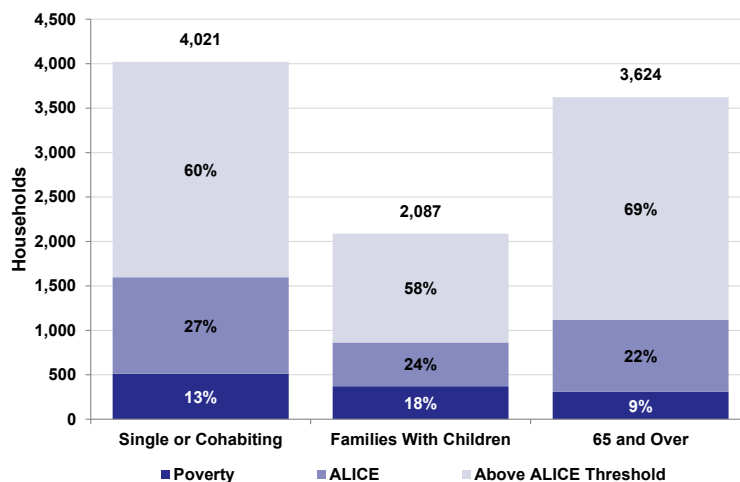
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

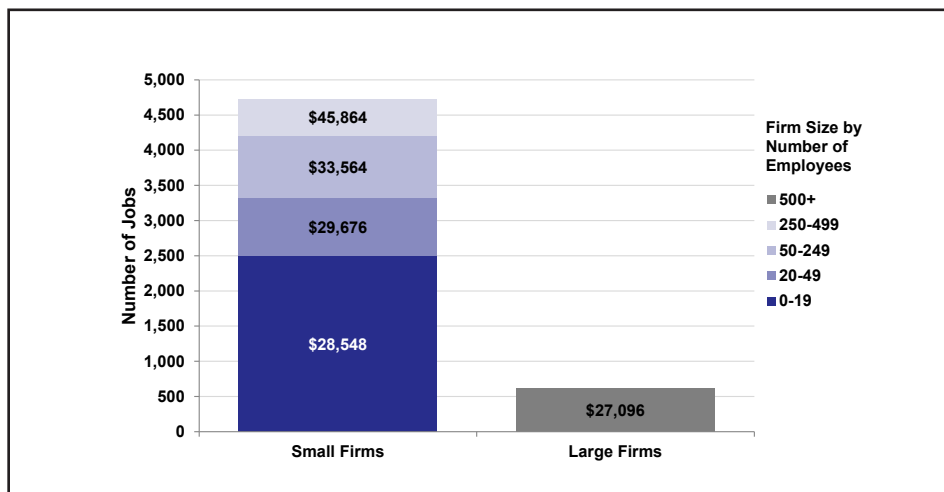
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Household Survival Budget, Antrim County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$444	\$700
Child Care	\$—	\$1,192
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$150	\$467
Taxes	\$224	\$529
Monthly Total	\$1,648	\$5,134
ANNUAL TOTAL	\$19,776	\$61,608
Hourly Wage	\$9.89	\$30.80

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Antrim County, 2017		
Town	Total HH	% ALICE & Poverty
Banks Township	634	39%
Central Lake Township	960	38%
Chestonia Township	207	53%
Custer Township	438	35%
Echo Township	352	42%
Elk Rapids Township	1,277	34%
Forest Home Township	728	29%
Helena Township	441	19%
Jordan Township	365	39%
Kearney Township	748	34%
Mancelona Township	1,587	54%
Milton Township	966	24%
Star Township	378	47%
Torch Lake Township	521	24%
Warner Township	130	40%

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ALICE IN ARENAC COUNTY

2017 Point-in-Time Data

Population: 15,238 • **Number of Households:** 6,663

Median Household Income: \$39,947 (state average: \$54,909)

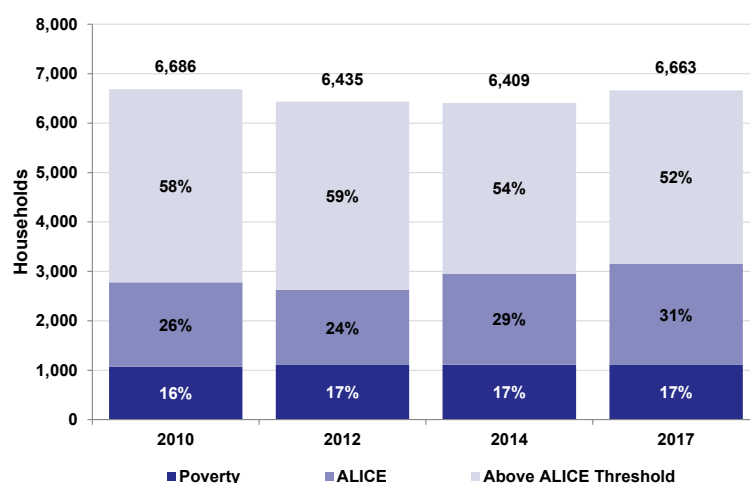
Unemployment Rate: 9.6% (state average: 5.9%)

ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

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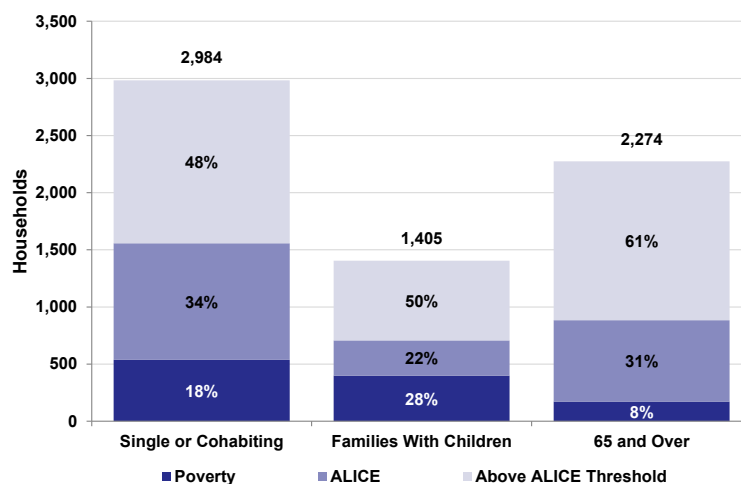
Households by Income, 2010 to 2017



What types of households are struggling?

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Why do so many households struggle?

The cost of living continues to increase...

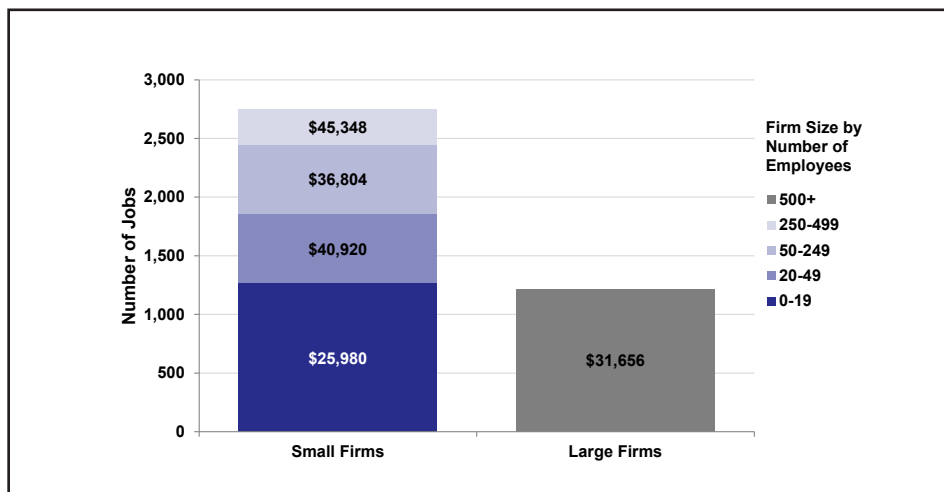
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Household Survival Budget, Arenac County		
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Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
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Hourly Wage	\$10.21	\$30.40

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Arenac County, 2017		
Town	Total HH	% ALICE & Poverty
Adams Township	232	41%
Arenac Township	351	42%
Au Gres City	432	58%
Au Gres Township	408	37%
Clayton Township	388	48%
Deep River Township	801	44%
Lincoln Township	381	47%
Mason Township	359	53%
Moffatt Township	500	43%
Omer City	131	71%
Sims Township	526	41%
Standish City	680	62%
Standish Township	790	42%
Turner Township	227	45%
Whitney Township	457	44%

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ALICE IN BARAGA COUNTY

2017 Point-in-Time Data

Population: 8,580 • **Number of Households:** 3,009

Median Household Income: \$42,757 (state average: \$54,909)

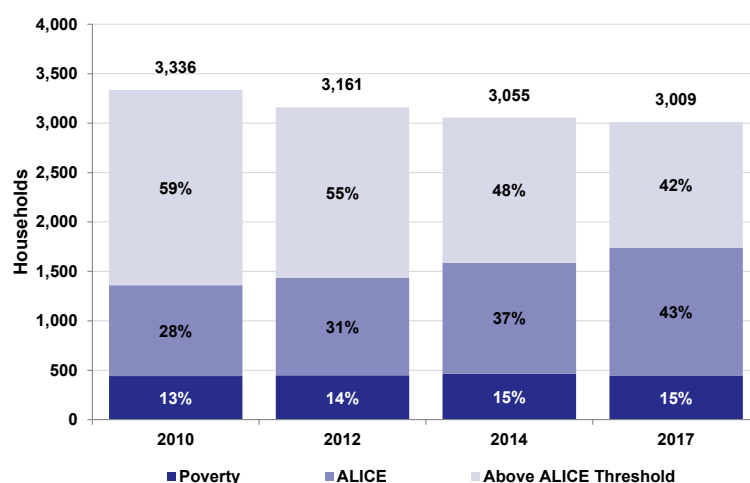
Unemployment Rate: 6% (state average: 5.9%)

ALICE Households: 43% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

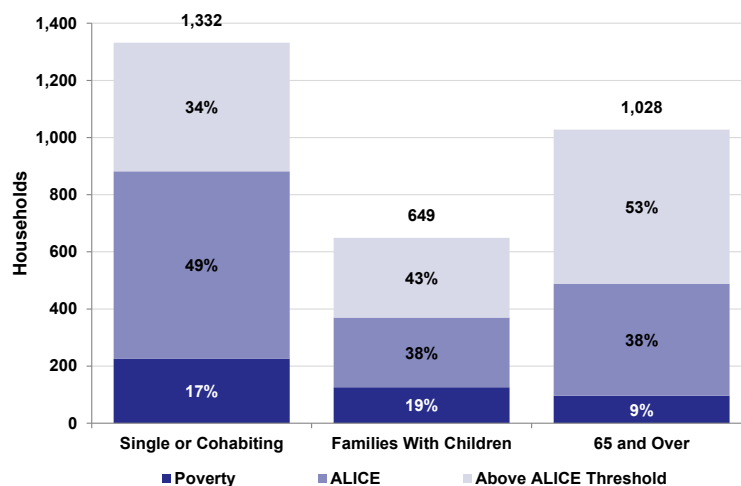
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

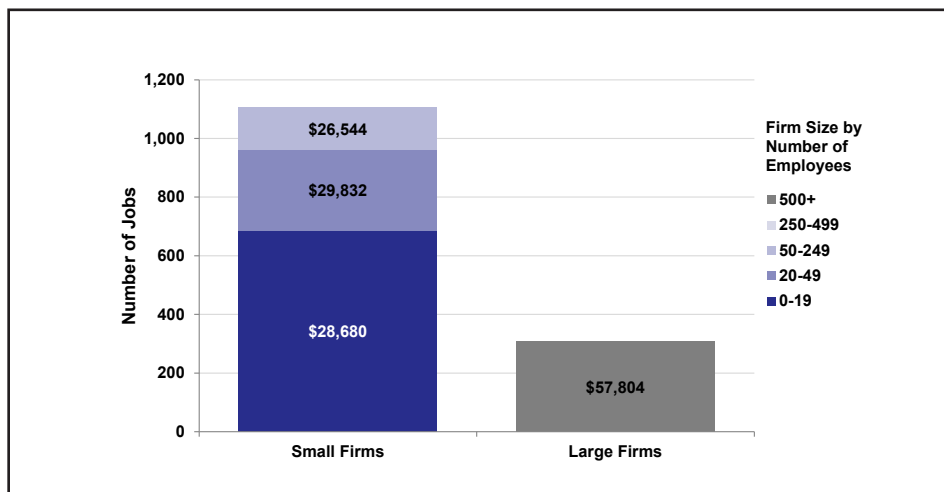
Household Survival Budget, Baraga County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

Baraga County, 2017		
Town	Total HH	% ALICE & Poverty
Arvon Township	175	53%
Baraga Township	856	63%
Covington Township	220	52%
L'Anse Township	1,638	57%
Spurr Township	120	50%

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN BARRY COUNTY

2017 Point-in-Time Data

Population: 59,607 • **Number of Households:** 23,539

Median Household Income: \$57,312 (state average: \$54,909)

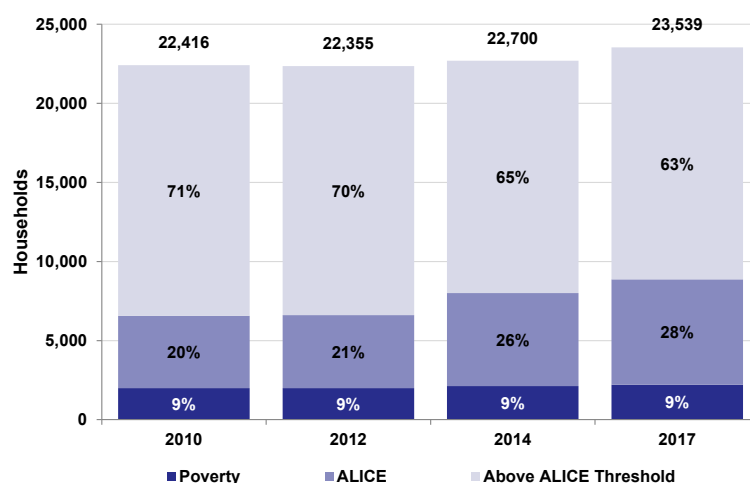
Unemployment Rate: 6.2% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

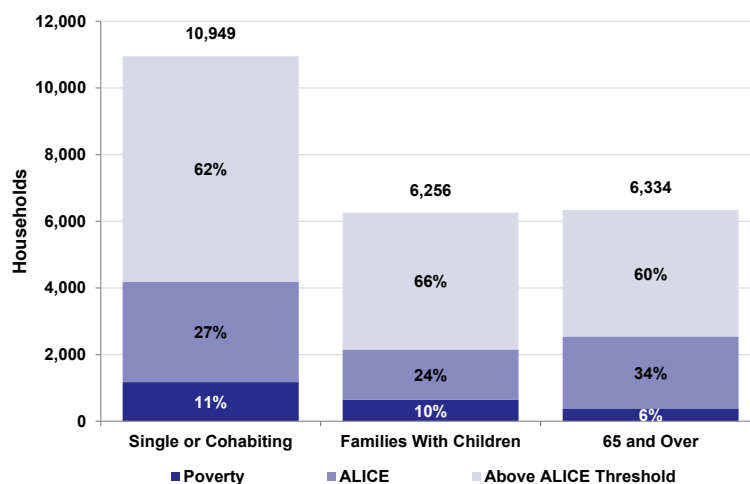
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

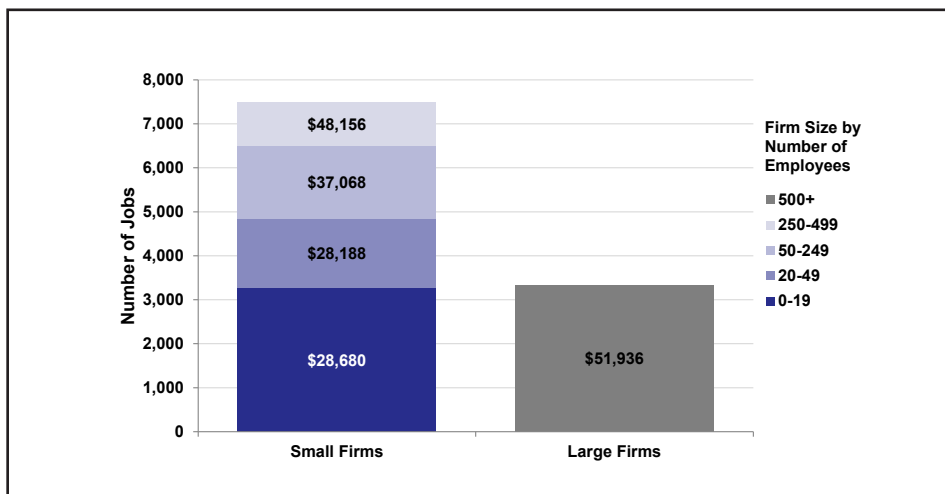
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Barry County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$494	\$725
Child Care	\$—	\$1,224
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$156	\$475
Taxes	\$239	\$550
Monthly Total	\$1,719	\$5,220
ANNUAL TOTAL	\$20,628	\$62,640
Hourly Wage	\$10.31	\$31.32

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Barry County, 2017		
Town	Total HH	% ALICE & Poverty
Assyria Township	850	41%
Baltimore Township	806	47%
Barry Township	1,499	47%
Carlton Township	849	27%
Castleton Township	1,377	46%
Hastings Charter Township	1,018	40%
Hastings City	3,040	48%
Hope Township	1,519	33%
Irving Township	1,193	26%
Johnstown Township	1,239	32%
Maple Grove Township	535	31%
Orangeville Township	1,413	43%
Prairieville Township	1,271	26%
Rutland Charter Township	1,421	34%
Thornapple Township	2,908	38%
Woodland Township	843	39%
Yankee Springs Township	1,758	31%

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ALICE IN BAY COUNTY

2017 Point-in-Time Data

Population: 104,239 • **Number of Households:** 44,907

Median Household Income: \$44,770 (state average: \$54,909)

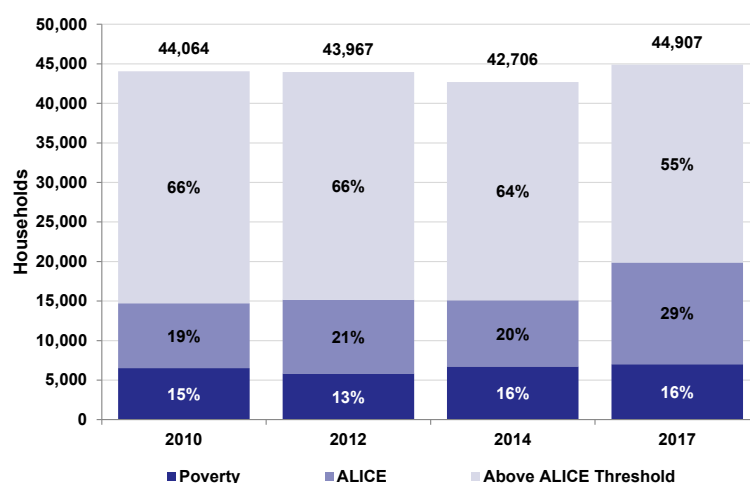
Unemployment Rate: 8% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

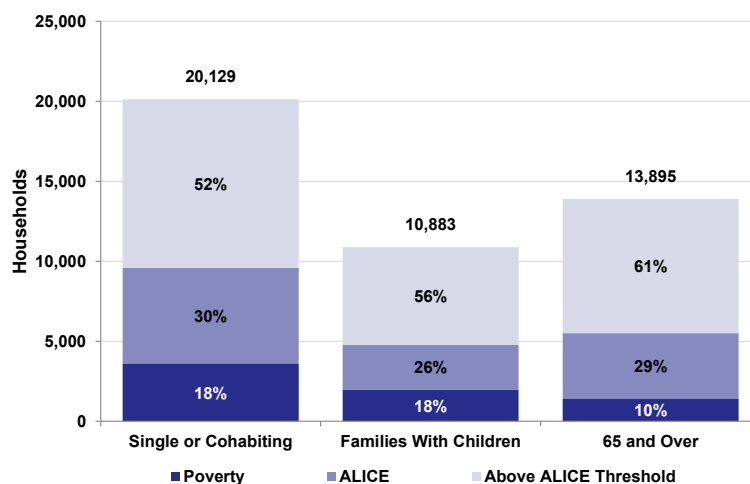
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

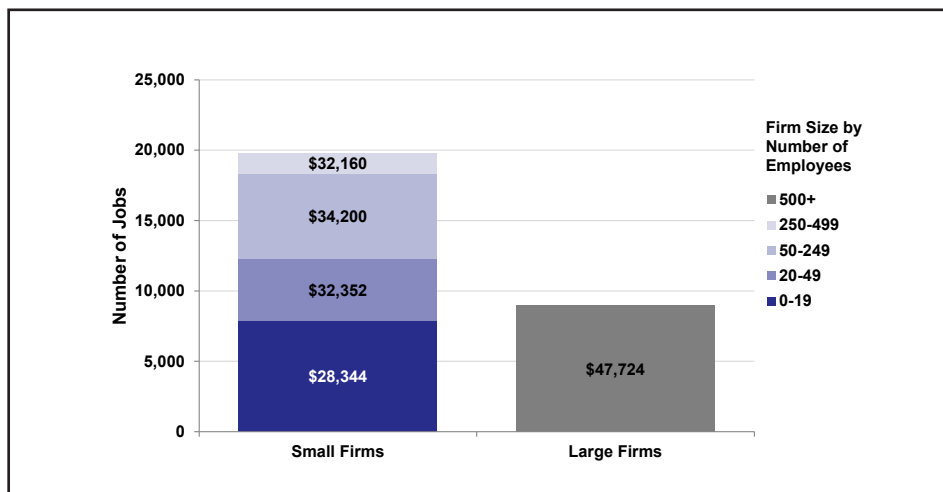
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Bay County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$461	\$726
Child Care	\$—	\$1,197
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$152	\$471
Taxes	\$229	\$541
Monthly Total	\$1,672	\$5,181
ANNUAL TOTAL	\$20,064	\$62,172
Hourly Wage	\$10.03	\$31.09

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Bay County, 2017		
Town	Total HH	% ALICE & Poverty
Auburn City	918	39%
Bangor Charter Township	5,785	44%
Bay City	14,267	53%
Beaver Township	977	30%
Essexville City	1,401	37%
Frankenlust Township	1,463	22%
Fraser Township	1,489	37%
Garfield Township	711	29%
Gibson Township	419	29%
Hampton Charter Township	4,150	53%
Kawkawlin Township	2,079	36%
Merritt Township	570	26%
Monitor Charter Township	4,439	32%
Mount Forest Township	580	40%
Pinconning City	608	56%
Pinconning Township	933	33%
Portsmouth Charter Township	1,357	37%
Williams Charter Township	1,854	30%

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ALICE IN BENZIE COUNTY

2017 Point-in-Time Data

Population: 17,462 • **Number of Households:** 6,911

Median Household Income: \$53,185 (state average: \$54,909)

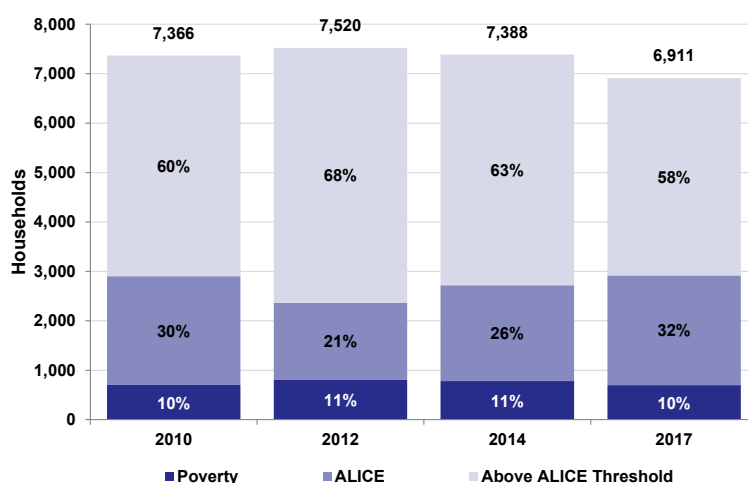
Unemployment Rate: 6.5% (state average: 5.9%)

ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

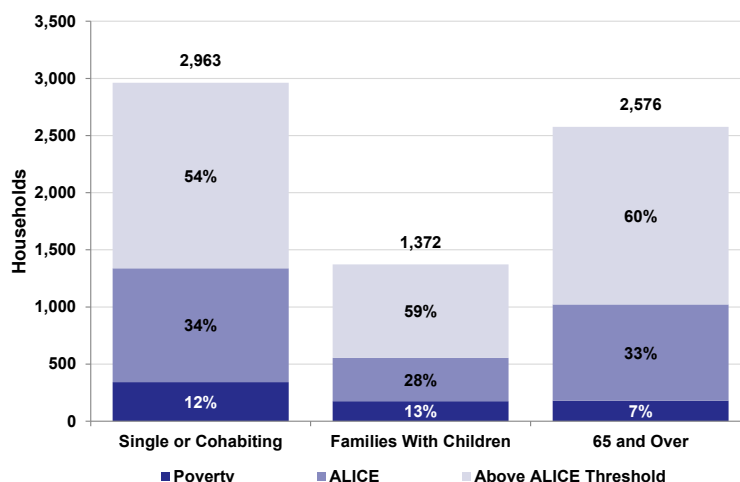
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

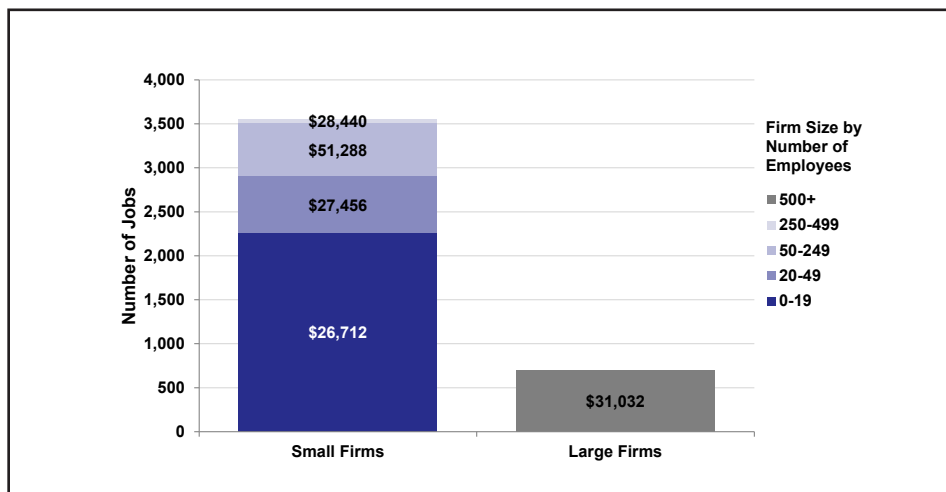
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Benzie County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$541	\$765
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$163	\$472
Taxes	\$256	\$544
Monthly Total	\$1,790	\$5,194
ANNUAL TOTAL	\$21,480	\$62,328
Hourly Wage	\$10.74	\$31.16

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Benzie County, 2017		
Town	Total HH	% ALICE & Poverty
Almira Township	1,354	33%
Benzonia Township	1,013	44%
Blaine Township	227	35%
Colfax Township	248	46%
Crystal Lake Township	455	31%
Frankfort City	552	51%
Gilmore Township	277	52%
Homestead Township	890	45%
Inland Township	812	47%
Joyfield Township	306	48%
Lake Township	378	32%
Platte Township	158	47%
Weldon Township	241	62%

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ALICE IN BERRIEN COUNTY

2017 Point-in-Time Data

Population: 154,259 • **Number of Households:** 64,166

Median Household Income: \$48,629 (state average: \$54,909)

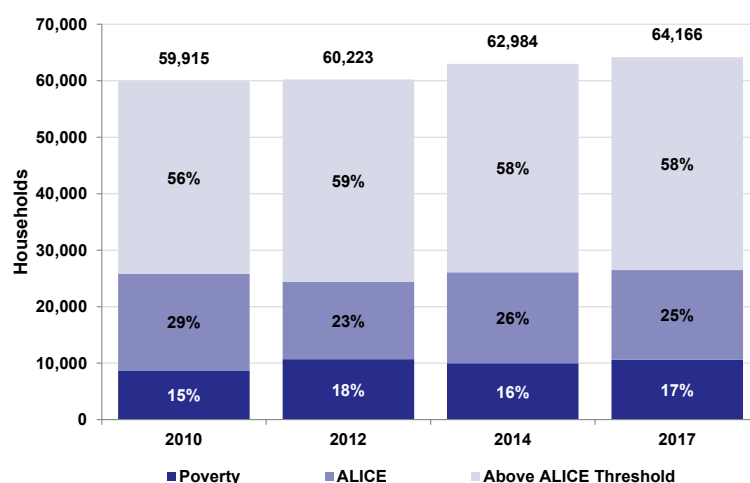
Unemployment Rate: 5.8% (state average: 5.9%)

ALICE Households: 25% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

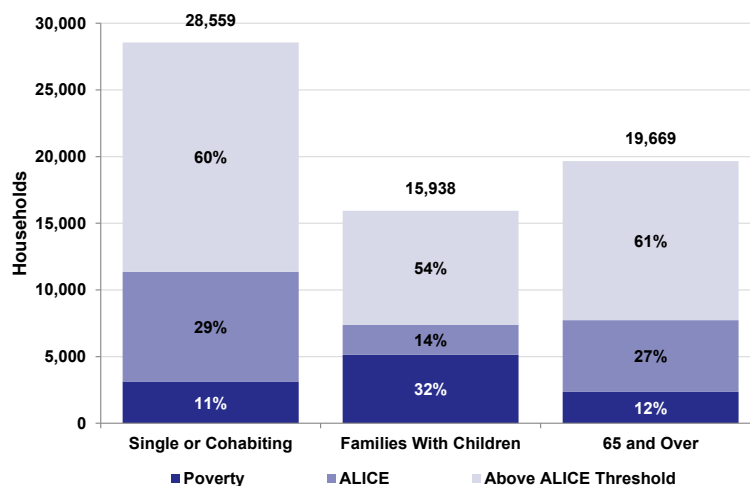
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

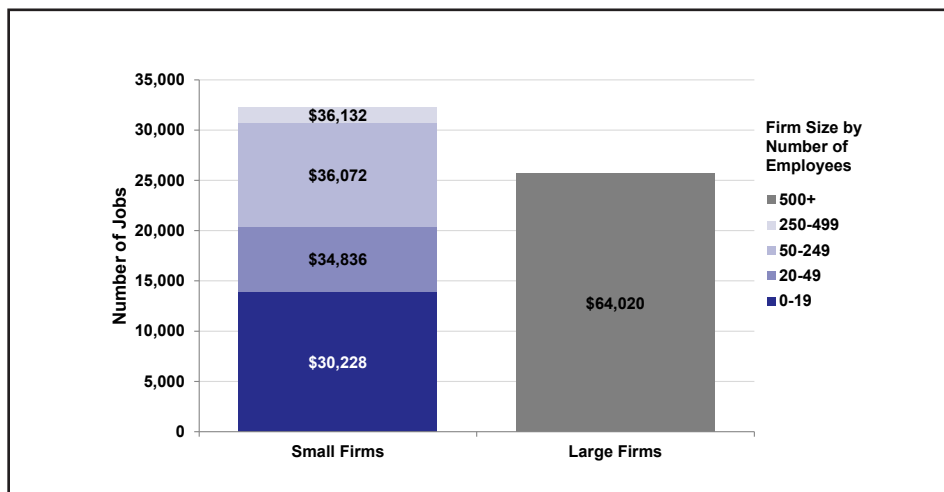
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Berrien County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$453	\$714
Child Care	\$—	\$1,141
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$151	\$462
Taxes	\$227	\$515
Monthly Total	\$1,661	\$5,078
ANNUAL TOTAL	\$19,932	\$60,936
Hourly Wage	\$9.97	\$30.47

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Berrien County, 2017		
Town	Total HH	% ALICE & Poverty
Bainbridge Township	1,114	35%
Baroda Township	1,191	38%
Benton Charter Township	5,889	63%
Benton Harbor City	4,043	77%
Berrien Township	1,723	33%
Bertrand Township	1,108	29%
Bridgman City	994	38%
Buchanan City	1,879	54%
Buchanan Township	1,397	35%
Chikaming Township	1,427	33%
Coloma Charter Township	2,056	26%
Coloma City	613	44%
Galien Township	565	39%
Hagar Township	1,549	35%
Lake Charter Township	1,381	36%
Lincoln Charter Township	5,960	26%
New Buffalo City	841	38%
New Buffalo Township	1,111	30%
Niles City	4,611	62%
Niles Township	5,562	43%
Oronoko Charter Township	2,568	46%
Pipestone Township	838	39%
Royalton Township	1,604	19%
Sodus Township	770	36%
St. Joseph Charter Township	4,139	24%
St. Joseph City	4,176	37%
Three Oaks Township	1,069	39%
Watervliet City	691	49%
Watervliet Township	1,363	47%
Weesaw Township	803	42%

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ALICE IN BRANCH COUNTY

2017 Point-in-Time Data

Population: 43,543 • **Number of Households:** 16,415

Median Household Income: \$48,192 (state average: \$54,909)

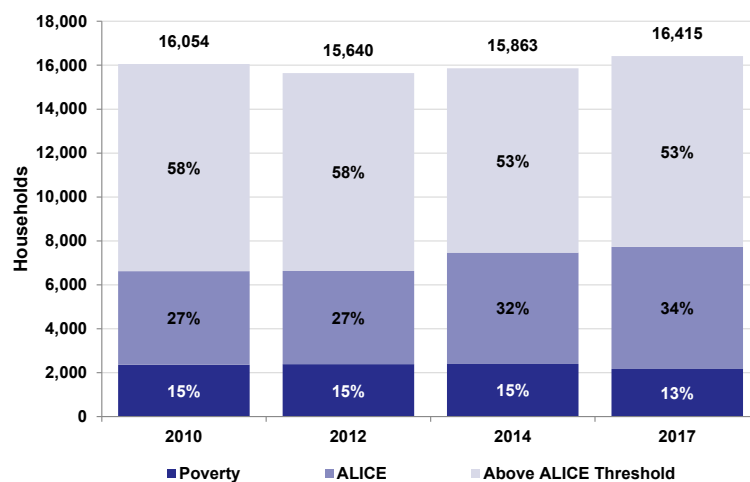
Unemployment Rate: 4.6% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

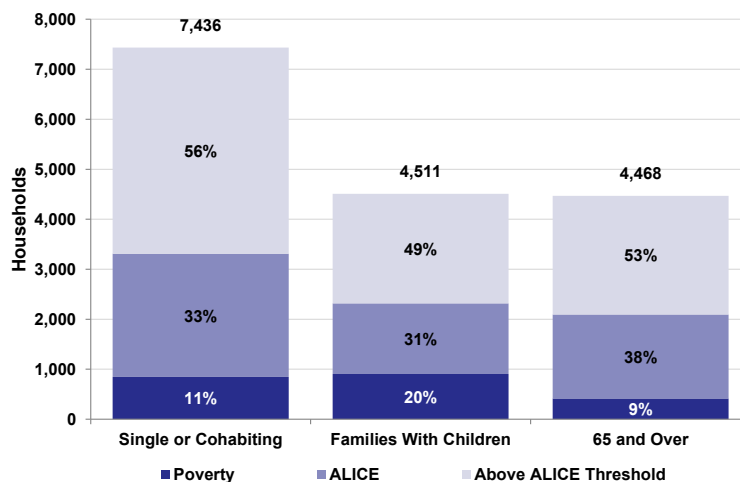
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

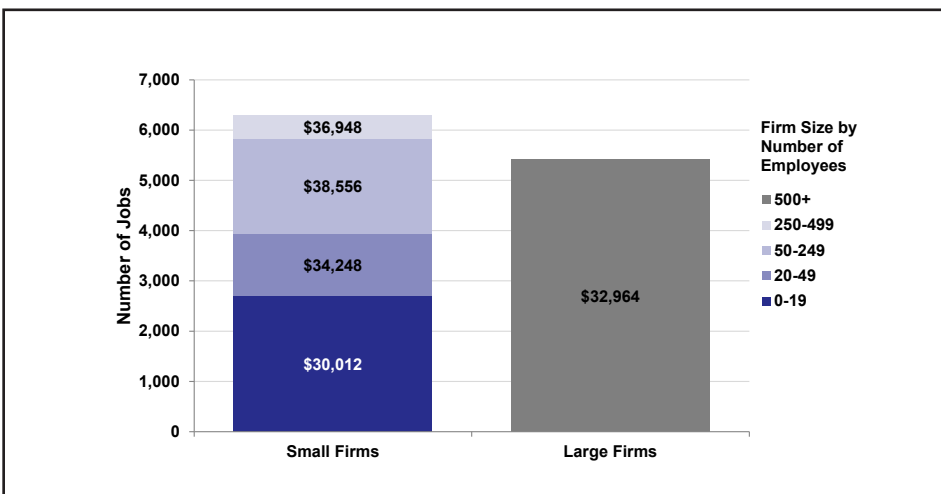
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Branch County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$560	\$719
Child Care	\$—	\$1,024
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$165	\$446
Taxes	\$263	\$473
Monthly Total	\$1,818	\$4,908
ANNUAL TOTAL	\$21,816	\$58,896
Hourly Wage	\$10.91	\$29.45

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Branch County, 2017		
Town	Total HH	% ALICE & Poverty
Algansee Township	653	40%
Batavia Township	558	48%
Bethel Township	505	38%
Bronson City	893	58%
Bronson Township	512	43%
Butler Township	503	51%
California Township	305	65%
Coldwater City	4,317	57%
Coldwater Township	1,138	43%
Gilead Township	316	48%
Girard Township	685	41%
Kinderhook Township	645	41%
Matteson Township	477	39%
Noble Township	184	42%
Ovid Township	1,131	33%
Quincy Township	1,672	41%
Sherwood Township	781	45%
Union Township	1,140	43%

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ALICE IN CALHOUN COUNTY

2017 Point-in-Time Data

Population: 134,128 • **Number of Households:** 54,556

Median Household Income: \$45,386 (state average: \$54,909)

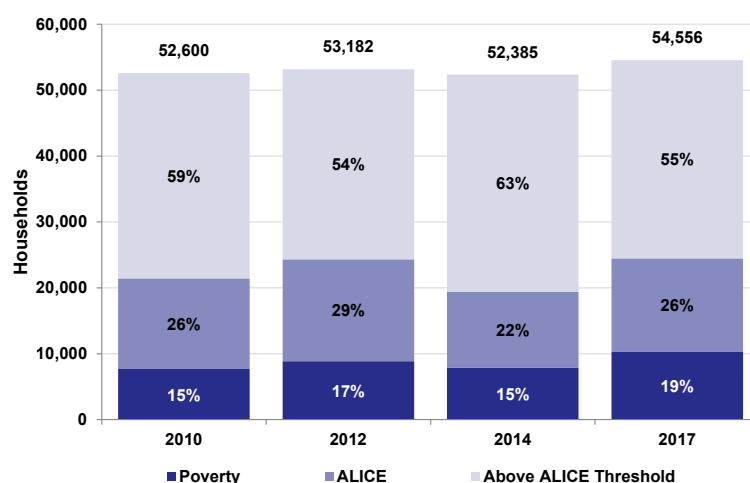
Unemployment Rate: 8% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

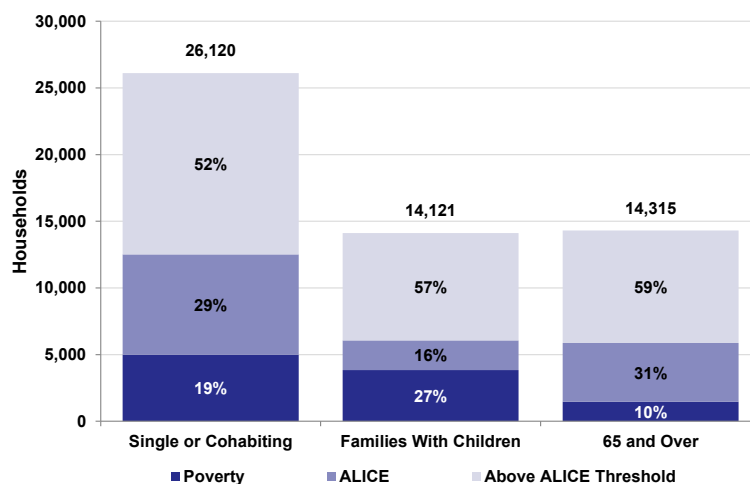
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

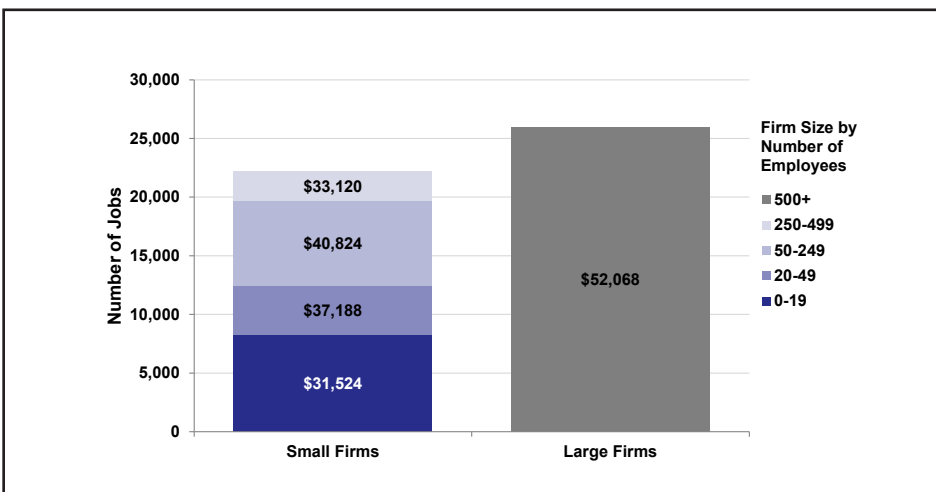
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Calhoun County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$514	\$806
Child Care	\$—	\$1,073
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$465
Taxes	\$246	\$524
Monthly Total	\$1,749	\$5,114
ANNUAL TOTAL	\$20,988	\$61,368
Hourly Wage	\$10.49	\$30.68

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Calhoun County, 2017		
Town	Total HH	% ALICE & Poverty
Albion City	2,940	63%
Albion Township	438	39%
Athens Township	935	35%
Battle Creek City	20,606	52%
Bedford Charter Township	3,814	41%
Burlington Township	686	36%
Clarence Township	808	34%
Clarendon Township	444	41%
Convis Township	627	38%
Eckford Township	476	32%
Emmett Charter Township	4,905	36%
Fredonia Township	660	31%
Homer Township	1,148	50%
Lee Township	347	38%
Leroy Township	1,425	22%
Marengo Township	836	30%
Marshall City	3,215	44%
Marshall Township	1,219	26%
Newton Township	956	23%
Pennfield Charter Township	3,631	36%
Sheridan Township	757	49%
Springfield City	2,041	59%
Tekonsha Township	614	47%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN CASS COUNTY

2017 Point-in-Time Data

Population: 51,397 • **Number of Households:** 20,686

Median Household Income: \$50,699 (state average: \$54,909)

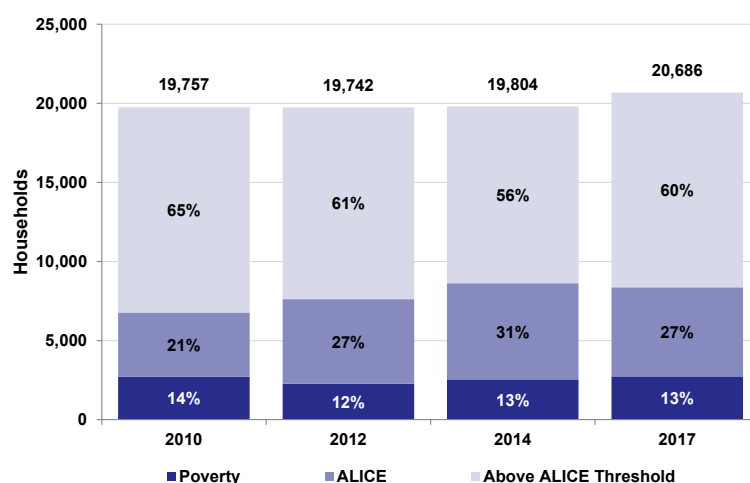
Unemployment Rate: 7.8% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

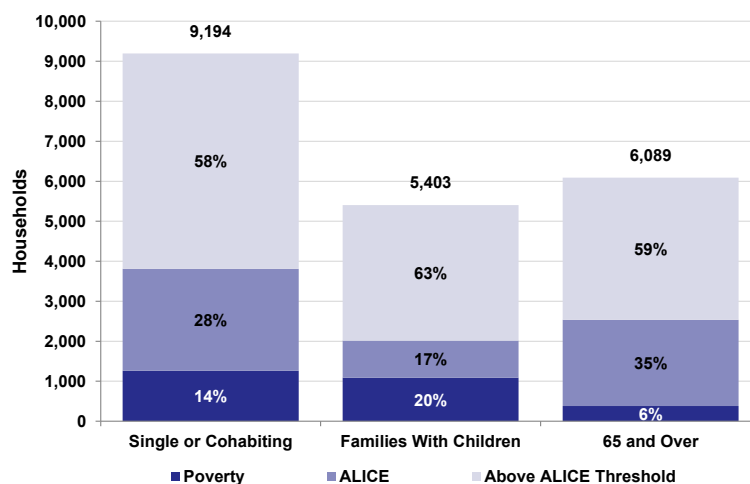
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

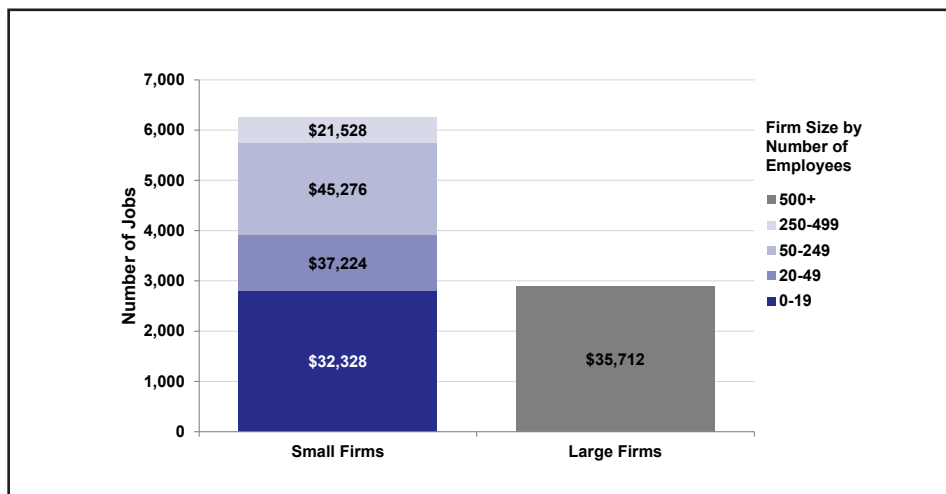
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Cass County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$551	\$737
Child Care	\$—	\$1,008
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$164	\$446
Taxes	\$260	\$474
Monthly Total	\$1,805	\$4,911
ANNUAL TOTAL	\$21,660	\$58,932
Hourly Wage	\$10.83	\$29.47

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Cass County, 2017		
Town	Total HH	% ALICE & Poverty
Calvin Township	727	37%
Dowagiac City	2,416	66%
Howard Township	2,635	40%
Jefferson Township	924	26%
Lagrange Township	1,283	49%
Marcellus Township	1,012	41%
Mason Township	1,057	42%
Milton Township	1,409	24%
Newberg Township	667	40%
Ontwa Township	2,584	38%
Penn Township	760	39%
Pokagon Township	909	45%
Porter Township	1,517	31%
Silver Creek Township	1,316	32%
Volinia Township	417	36%
Wayne Township	1,053	39%

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ALICE IN CHARLEVOIX COUNTY

2017 Point-in-Time Data

Population: 26,160 • **Number of Households:** 11,234

Median Household Income: \$51,567 (state average: \$54,909)

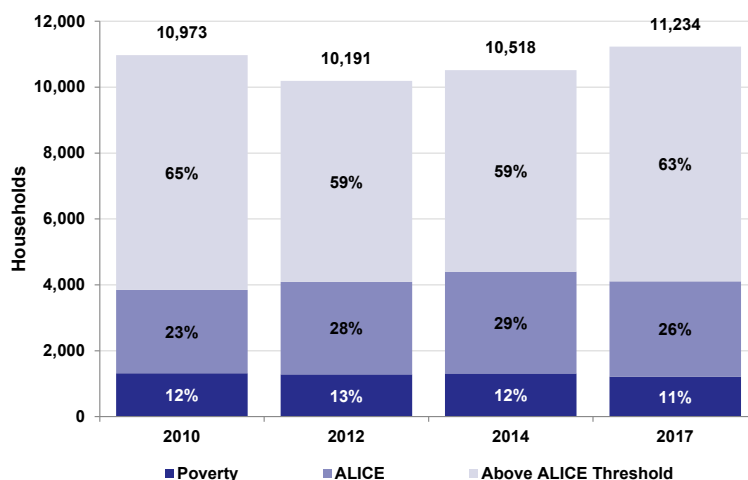
Unemployment Rate: 6.2% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

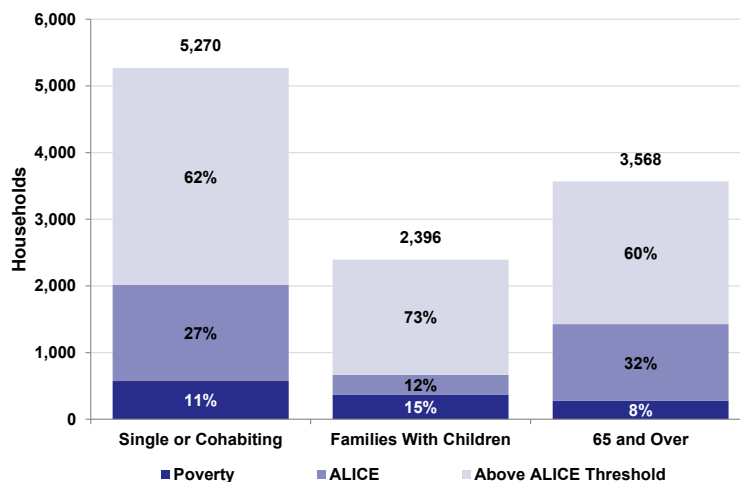
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

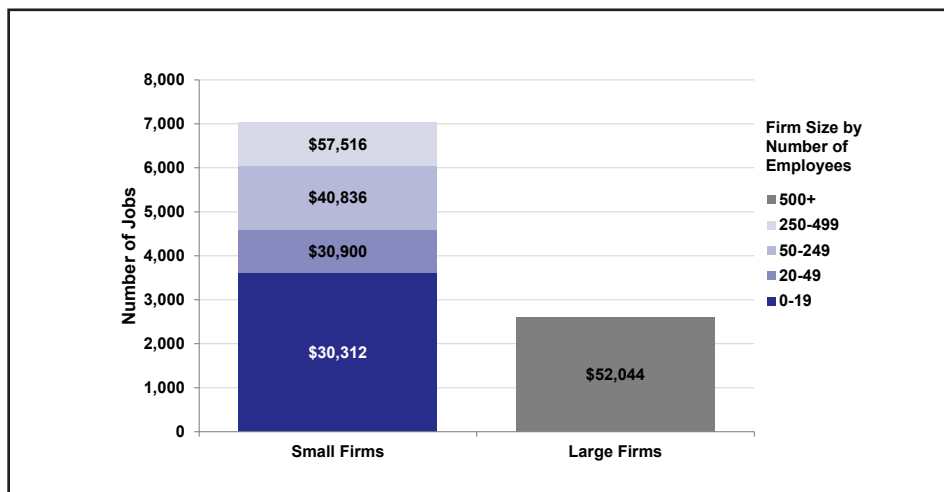
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Charlevoix County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$582	\$715
Child Care	\$—	\$932
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$168	\$433
Taxes	\$271	\$437
Monthly Total	\$1,851	\$4,763
ANNUAL TOTAL	\$22,212	\$57,156
Hourly Wage	\$11.11	\$28.58

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Charlevoix County, 2017		
Town	Total HH	% ALICE & Poverty
Bay Township	564	21%
Boyer City	1,629	39%
Boyer Valley Township	533	31%
Chandler Township	106	38%
Charlevoix City	1,321	52%
Charlevoix Township	658	30%
East Jordan City	993	58%
Evangeline Township	347	30%
Eveline Township	719	27%
Hayes Township	737	31%
Hudson Township	278	37%
Marion Township	669	33%
Melrose Township	607	36%
Norwood Township	337	28%
Peaine Township	135	27%
South Arm Township	749	32%
St. James Township	145	36%
Wilson Township	707	26%

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ALICE IN CHEBOYGAN COUNTY

2017 Point-in-Time Data

Population: 25,475 • **Number of Households:** 11,348

Median Household Income: \$42,876 (state average: \$54,909)

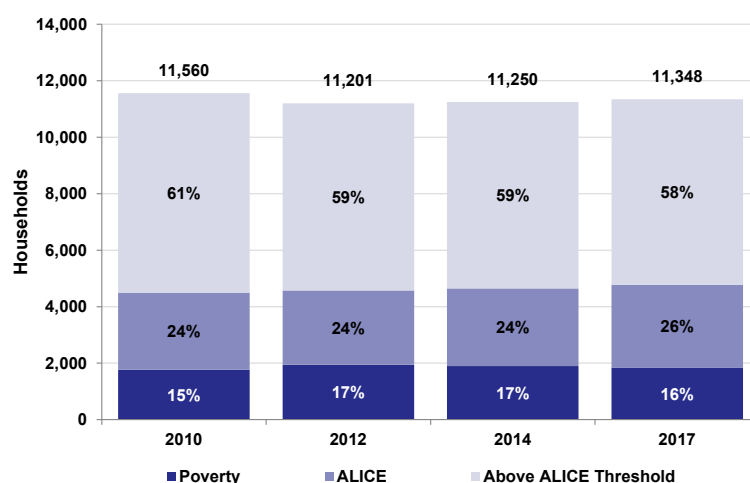
Unemployment Rate: 10.7% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

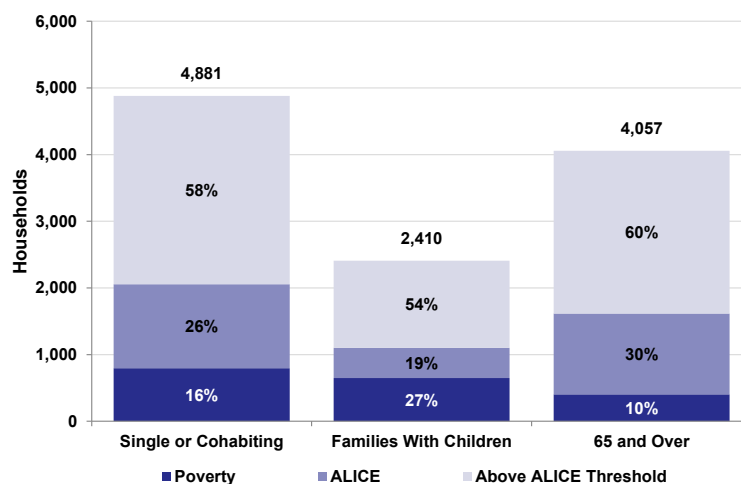
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

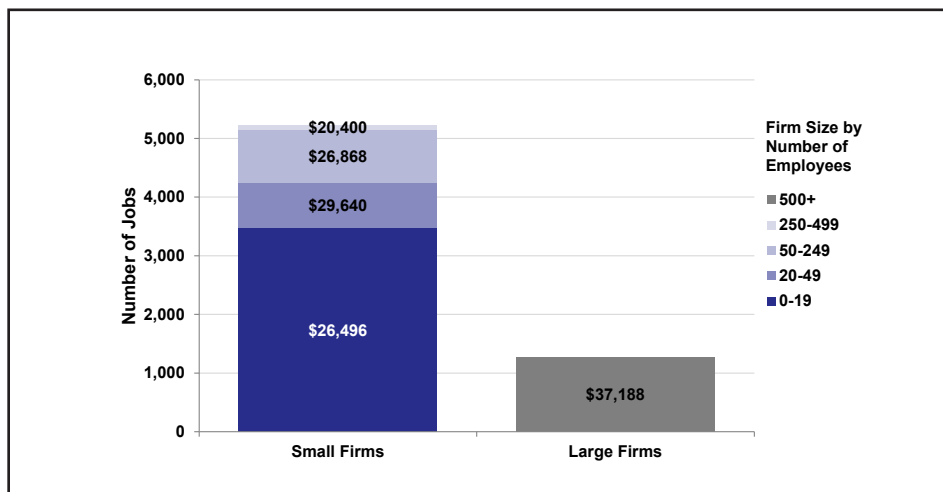
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Cheboygan County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$905
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$425
Taxes	\$235	\$414
Monthly Total	\$1,702	\$4,671
ANNUAL TOTAL	\$20,424	\$56,052
Hourly Wage	\$10.21	\$28.03

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Cheboygan County, 2017		
Town	Total HH	% ALICE & Poverty
Aloha Township	453	37%
Beaumont Township	567	45%
Benton Township	1,478	41%
Burt Township	309	24%
Cheboygan City	1,961	50%
Ellis Township	246	40%
Forest Township	445	47%
Grant Township	372	29%
Hebron Township	114	39%
Inverness Township	1,046	43%
Koehler Township	476	49%
Mackinaw Township	236	48%
Mentor Township	377	41%
Mullett Township	524	34%
Munro Township	298	37%
Nunda Township	461	45%
Tuscarora Township	1,367	40%
Walker Township	105	57%
Waverly Township	197	25%
Wilmot Township	316	46%

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ALICE IN CHIPPEWA COUNTY

2017 Point-in-Time Data

Population: 38,023 • **Number of Households:** 14,004

Median Household Income: \$44,030 (state average: \$54,909)

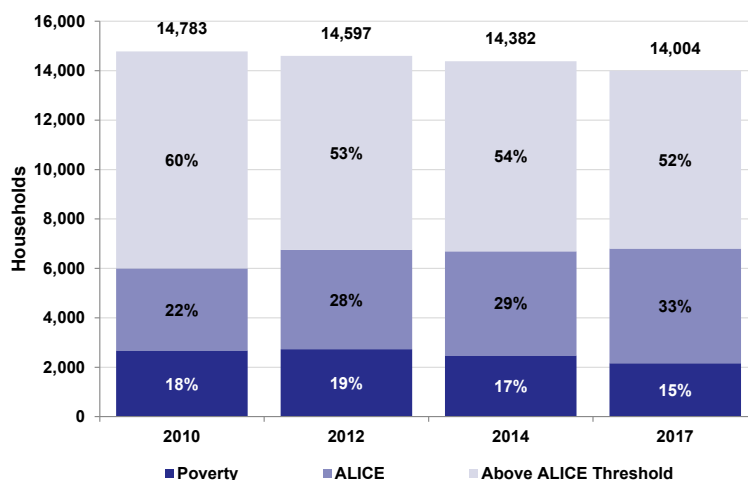
Unemployment Rate: 9% (state average: 5.9%)

ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

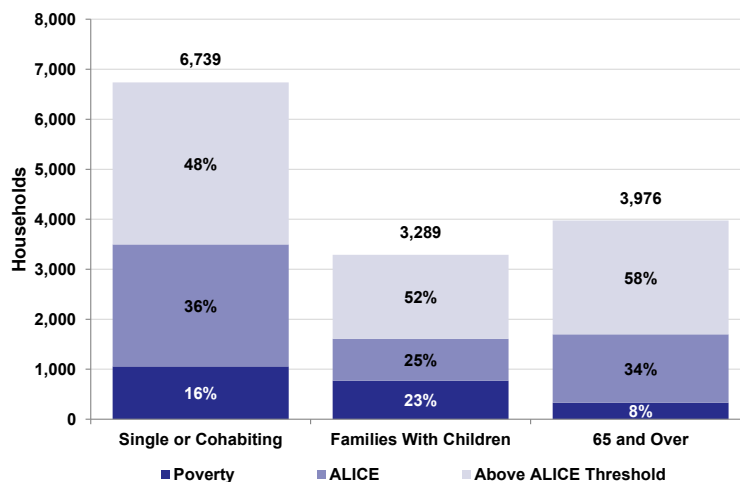
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

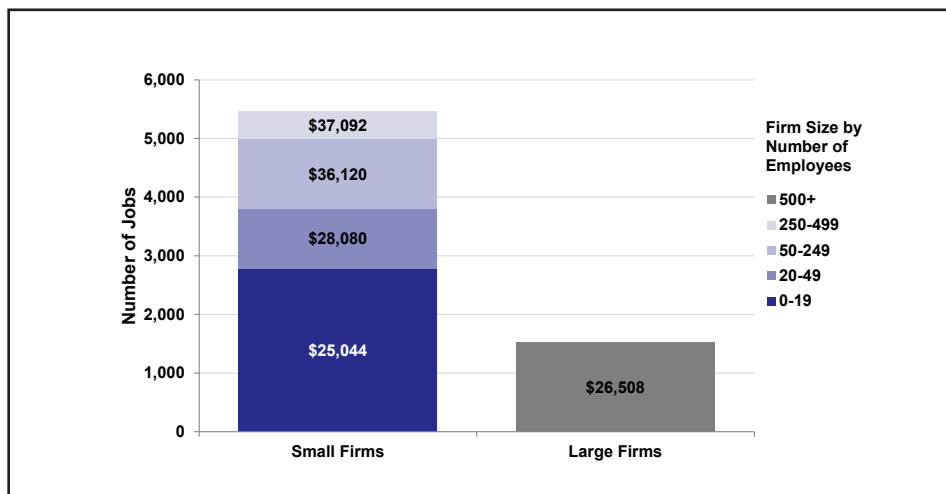
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Household Survival Budget, Chippewa County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$477	\$697
Child Care	\$—	\$873
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$154	\$422
Taxes	\$234	\$408
Monthly Total	\$1,695	\$4,646
ANNUAL TOTAL	\$20,340	\$55,752
Hourly Wage	\$10.17	\$27.88

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Chippewa County, 2017		
Town	Total HH	% ALICE & Poverty
Bay Mills Township	642	44%
Bruce Township	897	36%
Dafer Township	498	34%
Detour Township	366	60%
Drummond Township	568	49%
Kinross Charter Township	1,430	57%
Pickford Township	688	39%
Raber Township	297	51%
Rudyard Township	457	42%
Sault Ste. Marie City	5,581	55%
Soo Township	1,254	35%
Sugar Island Township	286	42%
Superior Township	560	40%
Trout Lake Township	149	63%
Whitefish Township	197	56%

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ALICE IN CLARE COUNTY

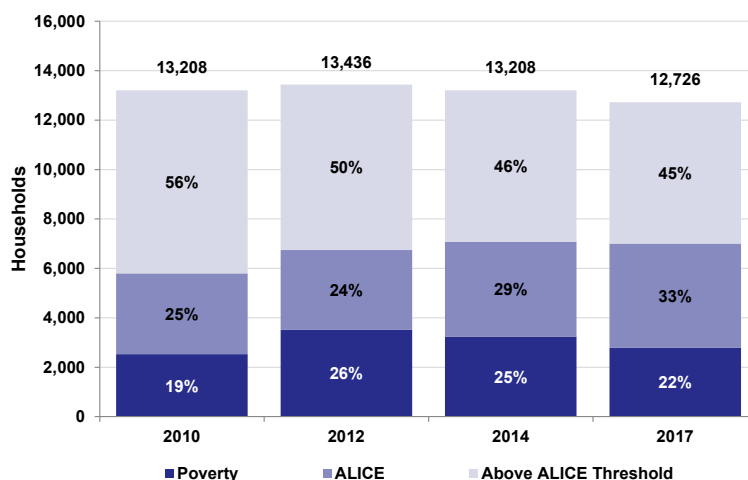
2017 Point-in-Time Data

Population: 30,597 • **Number of Households:** 12,726
Median Household Income: \$35,913 (state average: \$54,909)
Unemployment Rate: 11.5% (state average: 5.9%)
ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 22% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

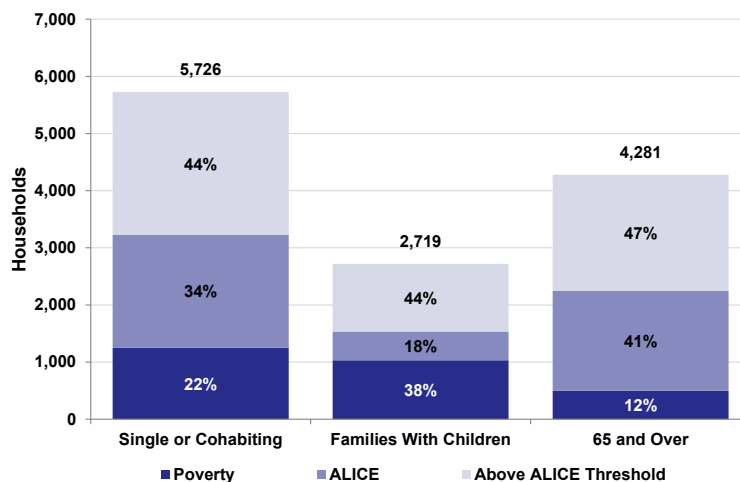
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Clare County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,008
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$439
Taxes	\$235	\$453
Monthly Total	\$1,702	\$4,827
ANNUAL TOTAL	\$20,424	\$57,924
Hourly Wage	\$10.21	\$28.96

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Clare County, 2017		
Town	Total HH	% ALICE & Poverty
Arthur Township	249	37%
Clare City	1,436	57%
Franklin Township	312	51%
Freeman Township	492	50%
Frost Township	505	56%
Garfield Township	811	59%
Grant Township	1,274	35%
Greenwood Township	460	40%
Hamilton Township	815	61%
Harrison City	926	70%
Hatton Township	371	44%
Hayes Township	1,859	68%
Lincoln Township	760	63%
Redding Township	160	70%
Sheridan Township	483	38%
Summerfield Township	183	56%
Surrey Township	1,424	52%
Winterfield Township	206	51%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN CLINTON COUNTY

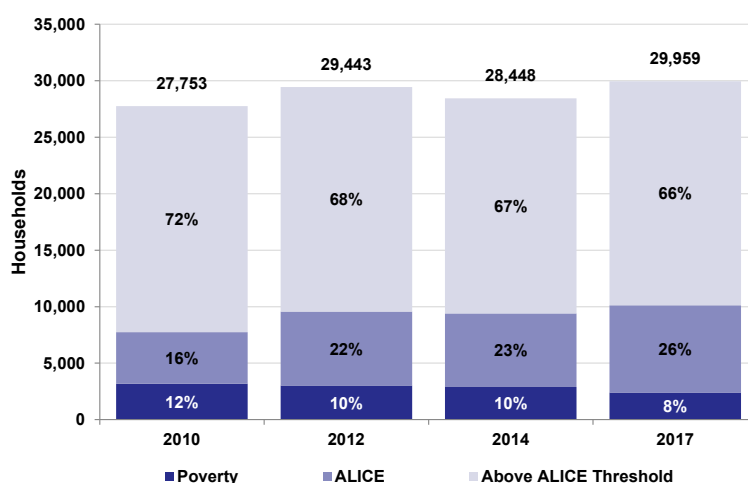
2017 Point-in-Time Data

Population: 78,443 • **Number of Households:** 29,959
Median Household Income: \$62,175 (state average: \$54,909)
Unemployment Rate: 2.5% (state average: 5.9%)
ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

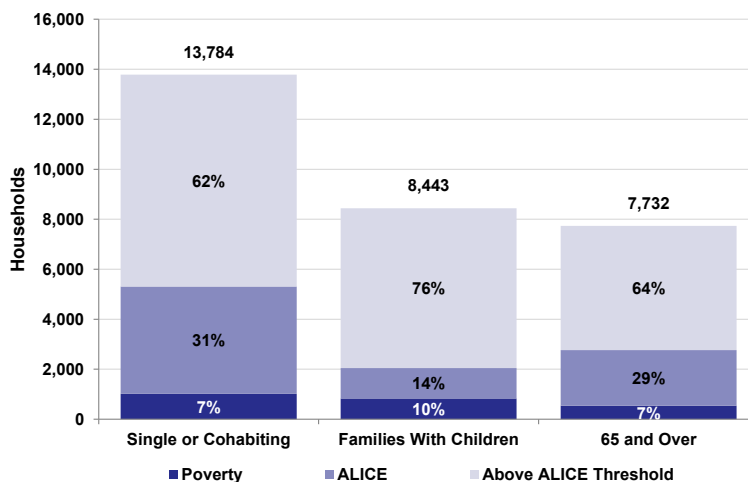
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

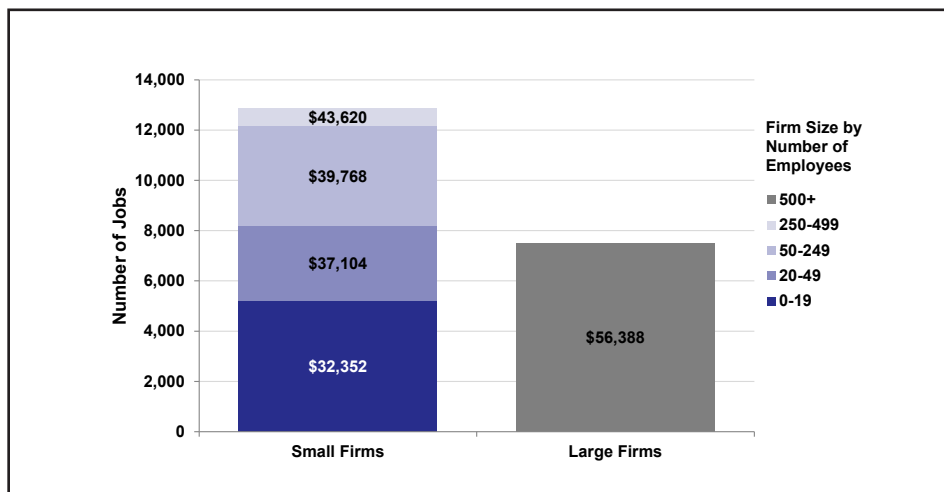
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Clinton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$532	\$815
Child Care	\$—	\$1,341
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$162	\$503
Taxes	\$253	\$628
Monthly Total	\$1,777	\$5,533
ANNUAL TOTAL	\$21,324	\$66,396
Hourly Wage	\$10.66	\$33.20

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Clinton County, 2017		
Town	Total HH	% ALICE & Poverty
Bath Charter Township	4,742	36%
Bengal Township	418	21%
Bingham Township	1,147	41%
Dallas Township	850	32%
Dewitt Charter Township	5,843	35%
Dewitt City	1,683	21%
Duplain Township	890	51%
Eagle Township	1,012	22%
East Lansing City	691	30%
Essex Township	721	33%
Greenbush Township	815	31%
Lebanon Township	208	35%
Olive Township	940	24%
Ovid Township	1,405	39%
Riley Township	715	18%
St. Johns City	3,078	47%
Victor Township	1,309	20%
Watertown Charter Township	1,825	20%
Westphalia Township	863	29%

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ALICE IN CRAWFORD COUNTY

2017 Point-in-Time Data

Population: 13,821 • **Number of Households:** 6,025

Median Household Income: \$42,666 (state average: \$54,909)

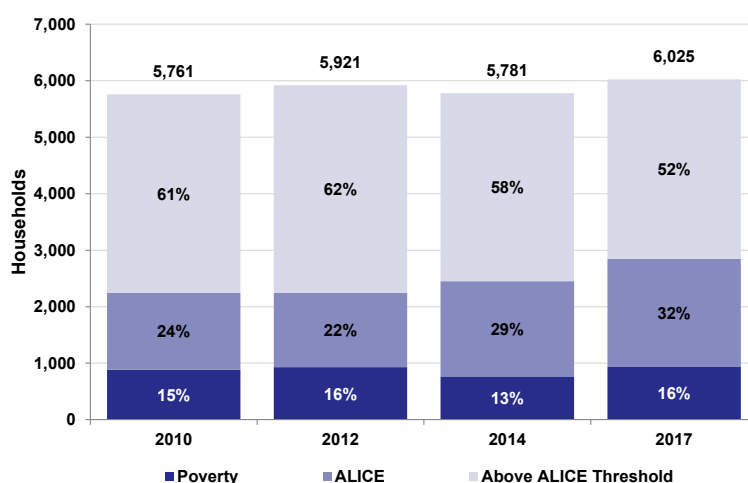
Unemployment Rate: 10.4% (state average: 5.9%)

ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

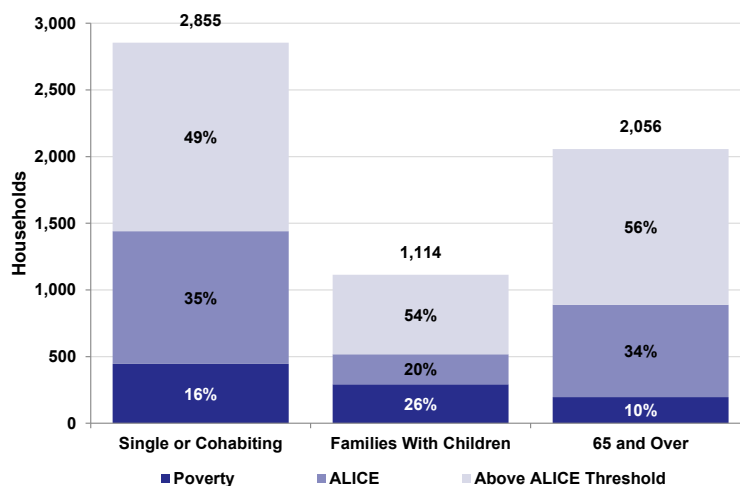
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

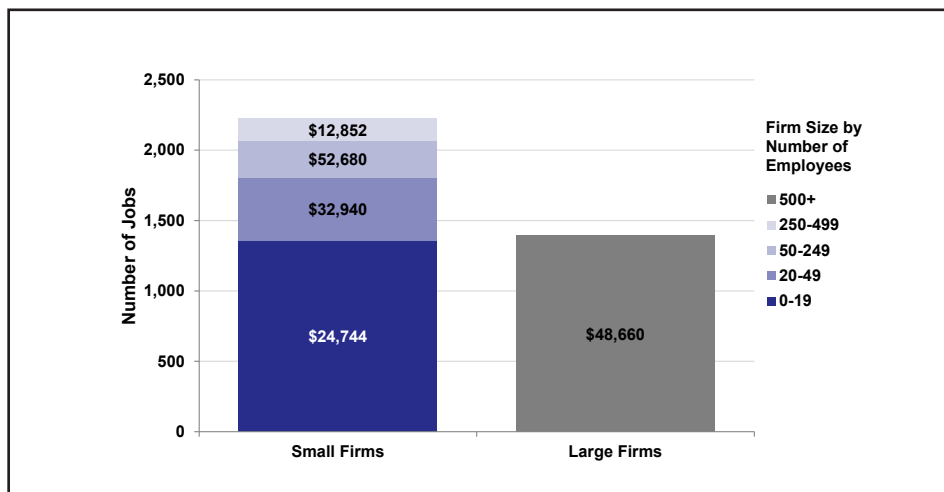
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Crawford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$522	\$738
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$160	\$468
Taxes	\$249	\$534
Monthly Total	\$1,761	\$5,153
ANNUAL TOTAL	\$21,132	\$61,836
Hourly Wage	\$10.57	\$30.92

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Crawford County, 2017		
Town	Total HH	% ALICE & Poverty
Beaver Creek Township	804	50%
Frederic Township	543	50%
Grayling Charter Township	2,483	42%
Grayling City	734	65%
Lovells Township	304	43%
Maple Forest Township	312	30%
South Branch Township	845	50%

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ALICE IN DELTA COUNTY

2017 Point-in-Time Data

Population: 36,395 • **Number of Households:** 15,920

Median Household Income: \$44,639 (state average: \$54,909)

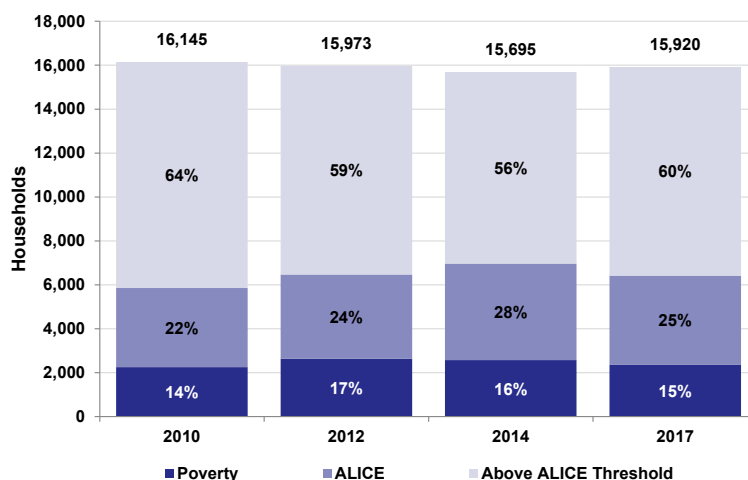
Unemployment Rate: 6.5% (state average: 5.9%)

ALICE Households: 25% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

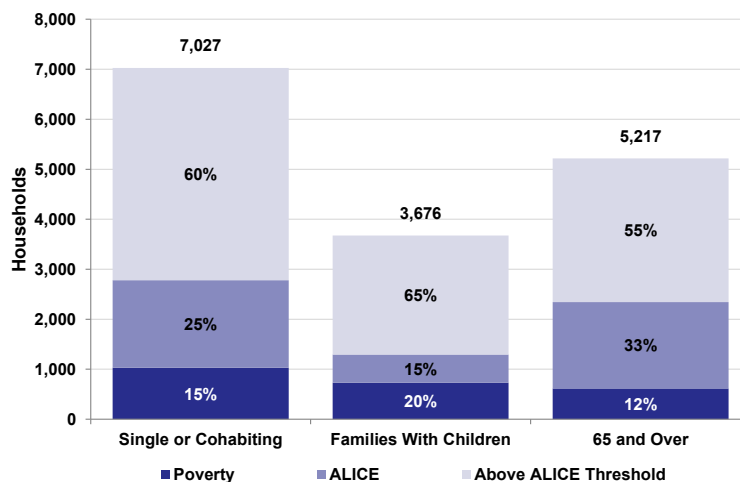
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

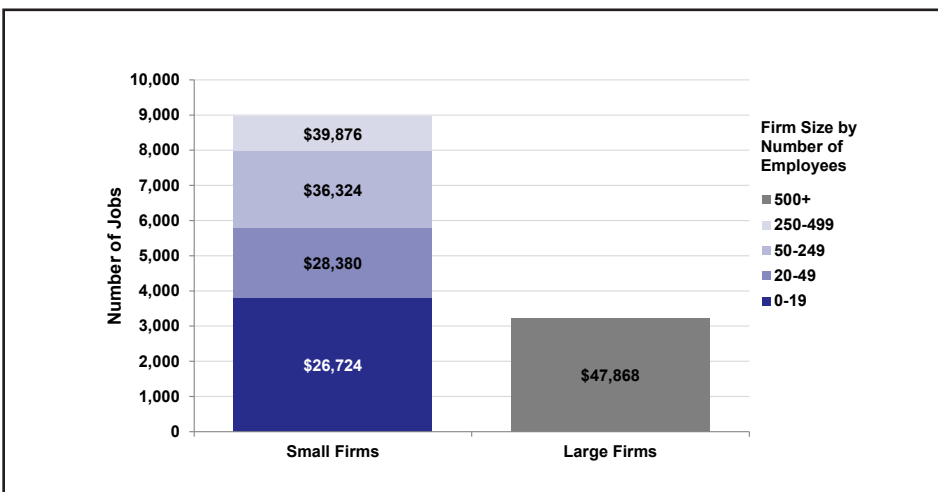
Household Survival Budget, Delta County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,081
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$449
Taxes	\$235	\$480
Monthly Total	\$1,702	\$4,937
ANNUAL TOTAL	\$20,424	\$59,244
Hourly Wage	\$10.21	\$29.62

Delta County, 2017		
Town	Total HH	% ALICE & Poverty
Baldwin Township	301	30%
Bark River Township	615	36%
Bay De Noc Township	152	28%
Brampton Township	400	27%
Cornell Township	227	36%
Ensign Township	338	37%
Escanaba City	5,743	54%
Escanaba Township	1,492	17%
Fairbanks Township	166	33%
Ford River Township	968	27%
Garden Township	333	35%
Gladstone City	2,007	43%
Maple Ridge Township	311	31%
Masonville Township	697	43%
Nahma Township	212	46%
Wells Township	1,958	32%

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN DICKINSON COUNTY

2017 Point-in-Time Data

Population: 25,694 • **Number of Households:** 11,269

Median Household Income: \$45,681 (state average: \$54,909)

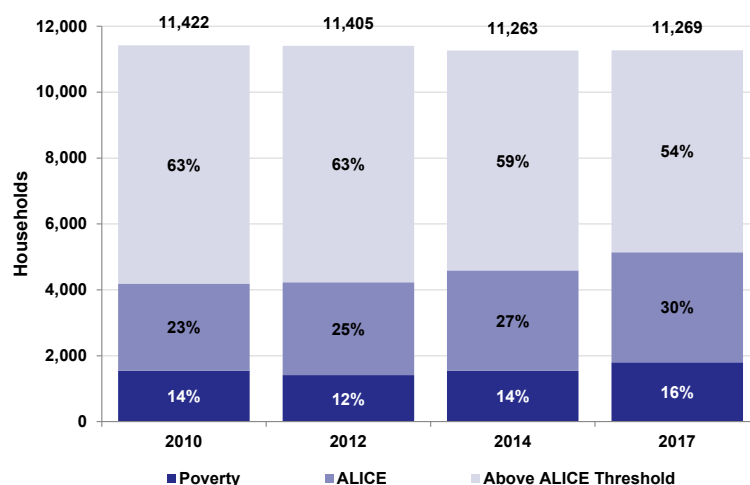
Unemployment Rate: 6% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

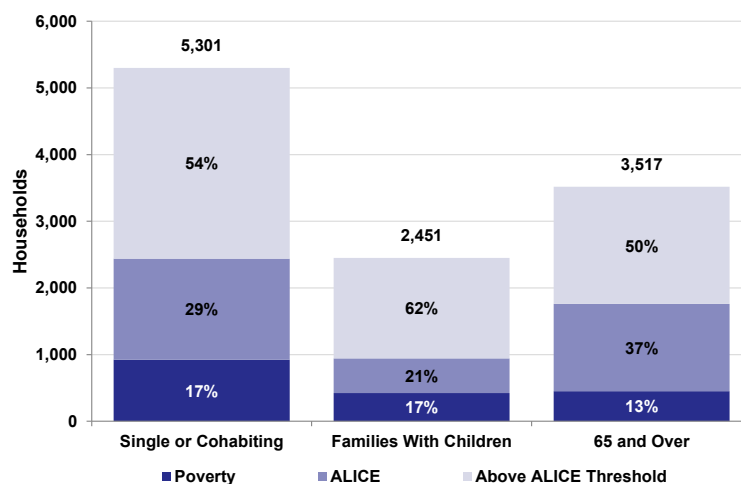
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Dickinson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$526	\$744
Child Care	\$—	\$1,165
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$161	\$469
Taxes	\$251	\$535
Monthly Total	\$1,768	\$5,159
ANNUAL TOTAL	\$21,216	\$61,908
Hourly Wage	\$10.61	\$30.95

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Dickinson County, 2017		
Town	Total HH	% ALICE & Poverty
Breen Township	182	42%
Breitung Charter Township	2,357	37%
Felch Township	298	35%
Iron Mountain City	3,163	47%
Kingsford City	2,310	51%
Norway City	1,469	55%
Norway Township	658	37%
Sagola Township	480	47%
Waucedah Township	337	44%

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ALICE IN EATON COUNTY

2017 Point-in-Time Data

Population: 109,027 • **Number of Households:** 44,329

Median Household Income: \$64,522 (state average: \$54,909)

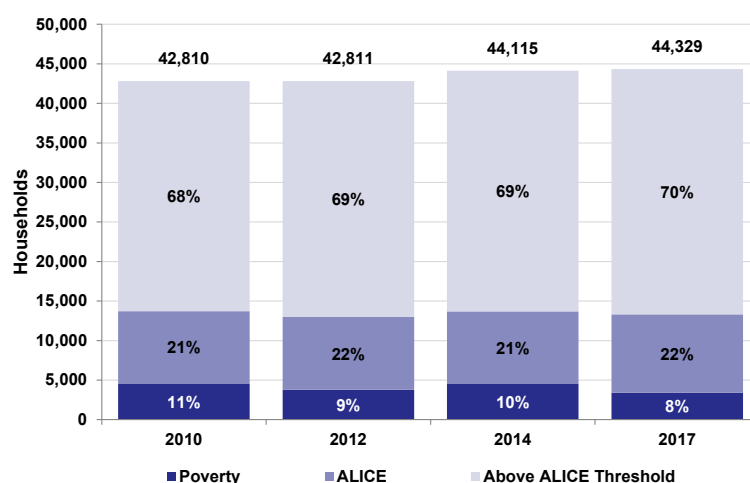
Unemployment Rate: 5.7% (state average: 5.9%)

ALICE Households: 22% (state average: 29%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

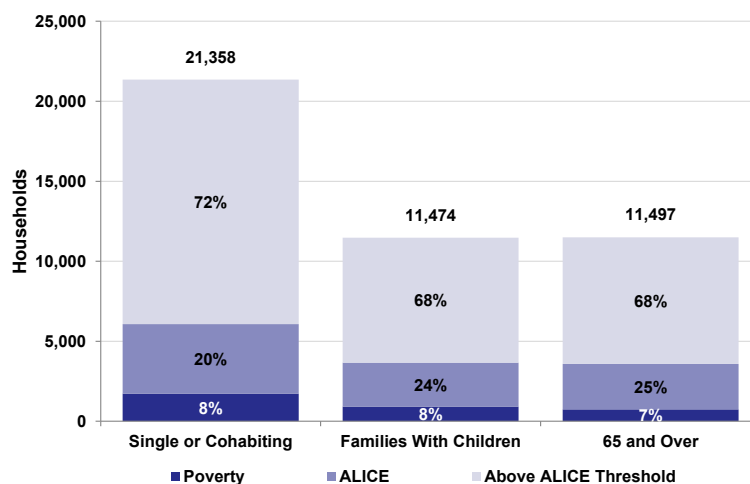
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Eaton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$532	\$815
Child Care	\$—	\$1,019
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$162	\$459
Taxes	\$253	\$507
Monthly Total	\$1,777	\$5,046
ANNUAL TOTAL	\$21,324	\$60,552
Hourly Wage	\$10.66	\$30.28

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Eaton County, 2017		
Town	Total HH	% ALICE & Poverty
Bellevue Township	1,233	38%
Benton Township	1,105	20%
Brookfield Township	575	29%
Carmel Township	1,163	24%
Charlotte City	3,635	49%
Chester Township	702	24%
Delta Charter Township	14,422	30%
Eaton Rapids City	2,109	55%
Eaton Rapids Township	1,529	14%
Eaton Township	1,505	20%
Grand Ledge City	3,566	38%
Hamlin Township	1,306	26%
Kalamo Township	661	33%
Lansing City	2,056	65%
Olivet City	389	42%
Oneida Charter Township	1,483	22%
Pottersville City	1,038	41%
Roxand Township	754	37%
Sunfield Township	758	34%
Vermontville Township	737	37%
Walton Township	799	28%
Windsor Charter Township	2,798	21%

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ALICE IN EMMET COUNTY

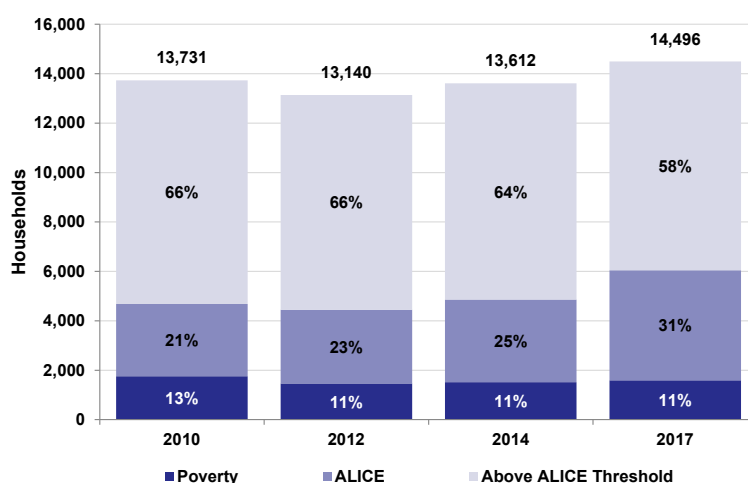
2017 Point-in-Time Data

Population: 32,978 • **Number of Households:** 14,496
Median Household Income: \$51,475 (state average: \$54,909)
Unemployment Rate: 6.1% (state average: 5.9%)
ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

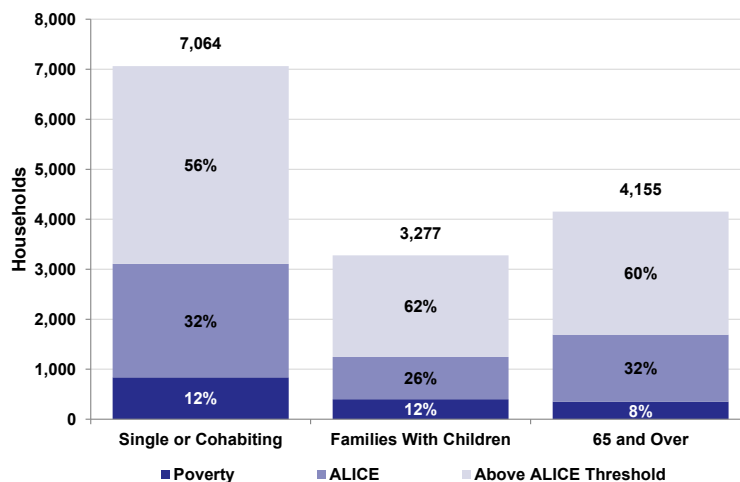
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

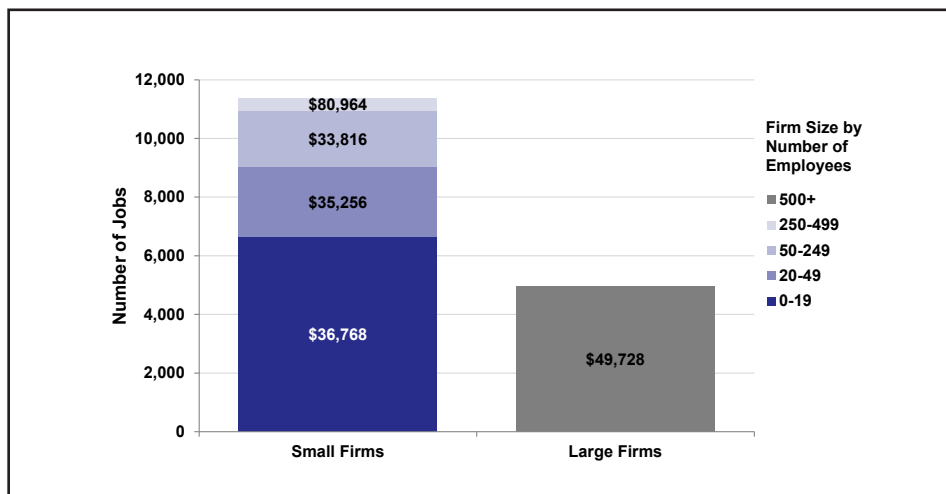
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Emmet County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$522	\$800
Child Care	\$—	\$1,161
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$160	\$476
Taxes	\$249	\$555
Monthly Total	\$1,761	\$5,238
ANNUAL TOTAL	\$21,132	\$62,856
Hourly Wage	\$10.57	\$31.43

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Emmet County, 2017		
Town	Total HH	% ALICE & Poverty
Bear Creek Township	2,728	39%
Bliss Township	278	48%
Carp Lake Township	365	40%
Center Township	245	46%
Cross Village Township	118	53%
Friendship Township	363	37%
Harbor Springs City	513	44%
Little Traverse Township	1,012	33%
Littlefield Township	1,292	47%
Maple River Township	577	41%
Mckinley Township	526	62%
Petoskey City	2,927	55%
Pleasantview Township	393	31%
Readmond Township	304	32%
Resort Township	982	23%
Springvale Township	839	30%
Wawatam Township	281	56%
West Traverse Township	753	23%

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ALICE IN GENESEE COUNTY

2017 Point-in-Time Data

Population: 407,385 • **Number of Households:** 165,719

Median Household Income: \$46,298 (state average: \$54,909)

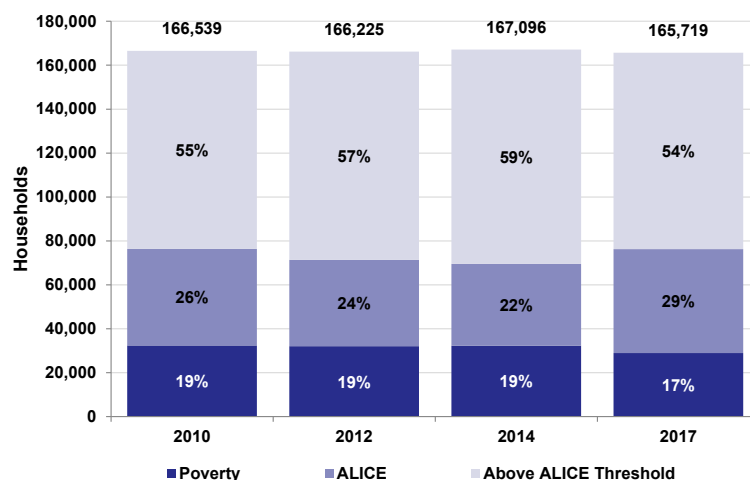
Unemployment Rate: 10.3% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

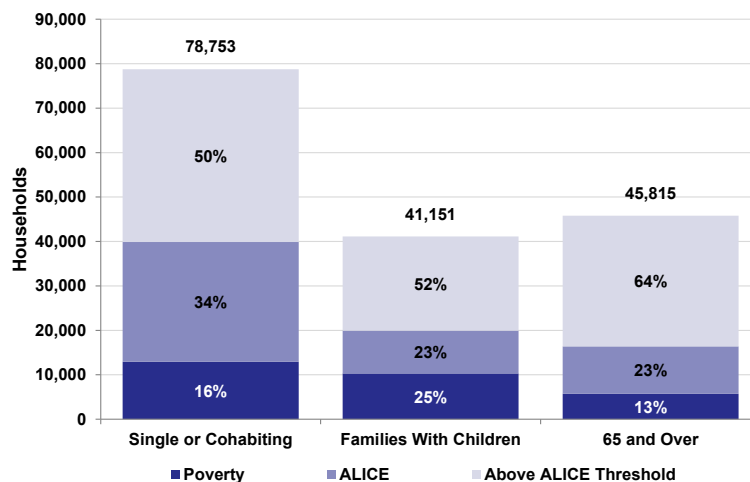
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

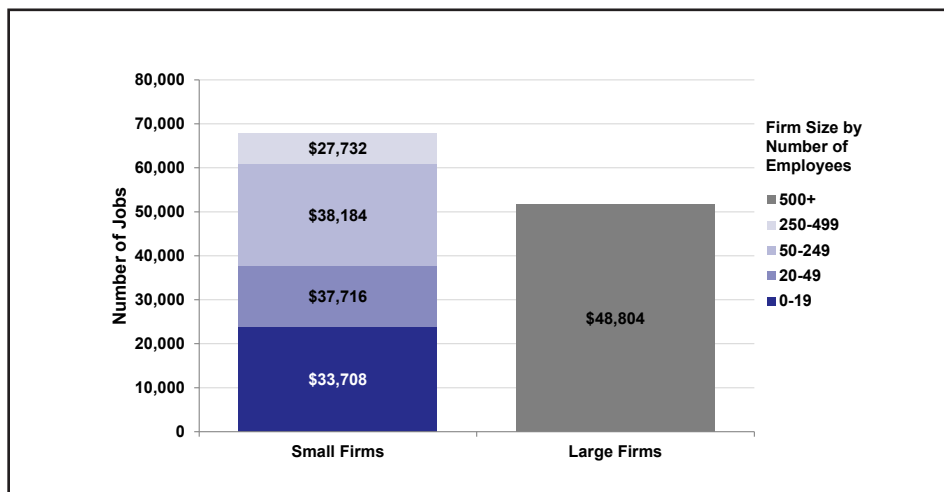
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Genesee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$738
Child Care	\$—	\$1,284
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$153	\$485
Taxes	\$231	\$578
Monthly Total	\$1,682	\$5,331
ANNUAL TOTAL	\$20,184	\$63,972
Hourly Wage	\$10.09	\$31.99

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Genesee County, 2017		
Town	Total HH	% ALICE & Poverty
Argentine Township	2,409	26%
Atlas Township	2,776	19%
Burton City	11,663	49%
Clayton Charter Township	2,848	22%
Clio City	1,321	62%
Davison City	2,399	51%
Davison Township	8,525	41%
Fenton Charter Township	6,045	20%
Fenton City	5,113	42%
Flint Charter Township	12,899	52%
Flint City	39,780	70%
Flushing Charter Township	3,773	27%
Flushing City	3,441	37%
Forest Township	1,861	38%
Gaines Township	2,557	29%
Genesee Charter Township	8,195	47%
Grand Blanc Charter Township	14,464	32%
Grand Blanc City	3,621	40%
Linden City	1,476	30%
Montrose Charter Township	2,131	42%
Montrose City	640	56%
Mount Morris City	1,194	73%
Mount Morris Township	8,351	61%
Mundy Township	5,923	29%
Richfield Township	3,164	33%
Swartz Creek City	2,414	45%
Thetford Township	2,722	41%
Vienna Charter Township	5,133	35%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN GLADWIN COUNTY

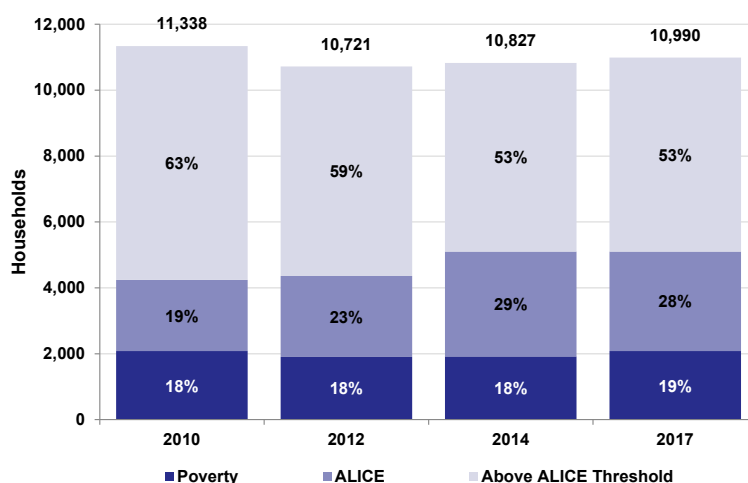
2017 Point-in-Time Data

Population: 25,324 • **Number of Households:** 10,990
Median Household Income: \$40,871 (state average: \$54,909)
Unemployment Rate: 7.4% (state average: 5.9%)
ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

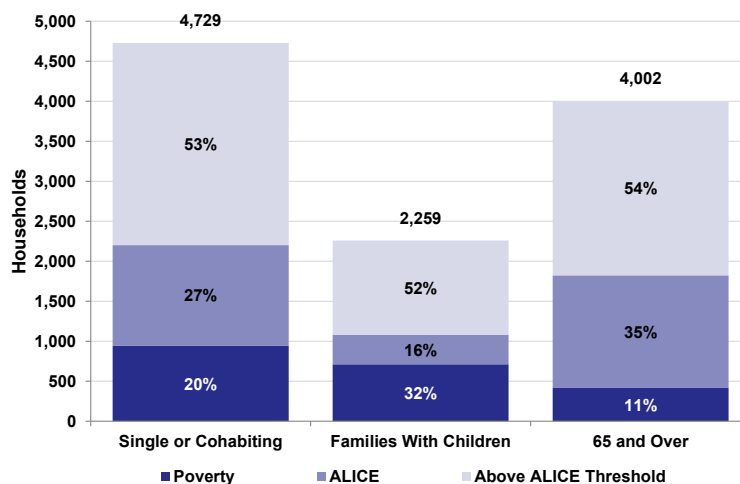
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

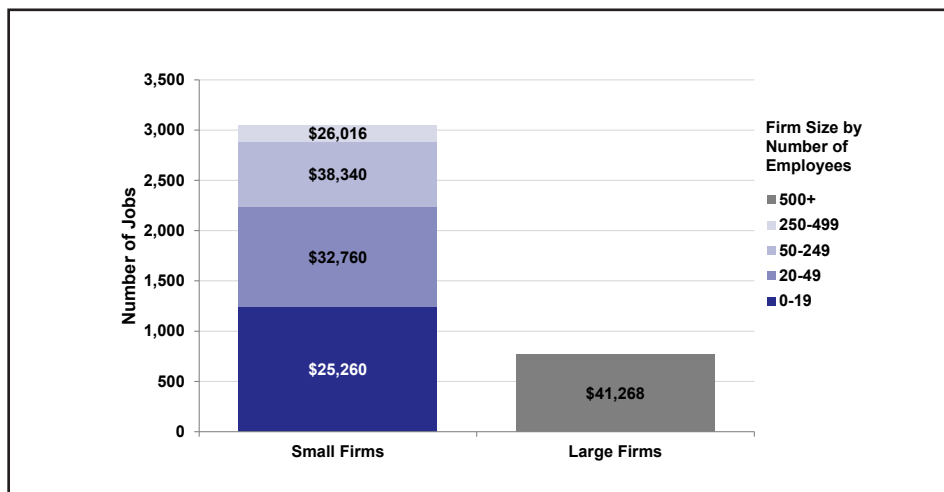
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Gladwin County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$873
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$420
Taxes	\$235	\$402
Monthly Total	\$1,702	\$4,622
ANNUAL TOTAL	\$20,424	\$55,464
Hourly Wage	\$10.21	\$27.73

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Gladwin County, 2017		
Town	Total HH	% ALICE & Poverty
Beaverton City	558	63%
Beaverton Township	761	46%
Bentley Township	354	29%
Billings Township	1,086	50%
Bourret Township	214	54%
Buckeye Township	531	45%
Butman Township	881	39%
Clement Township	452	45%
Gladwin City	1,267	58%
Gladwin Township	410	55%
Grout Township	650	46%
Hay Township	602	51%
Sage Township	969	41%
Secord Township	651	37%
Sherman Township	456	55%
Tobacco Township	1,098	35%

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ALICE IN GOGEBIC COUNTY

2017 Point-in-Time Data

Population: 15,577 • **Number of Households:** 6,660

Median Household Income: \$36,689 (state average: \$54,909)

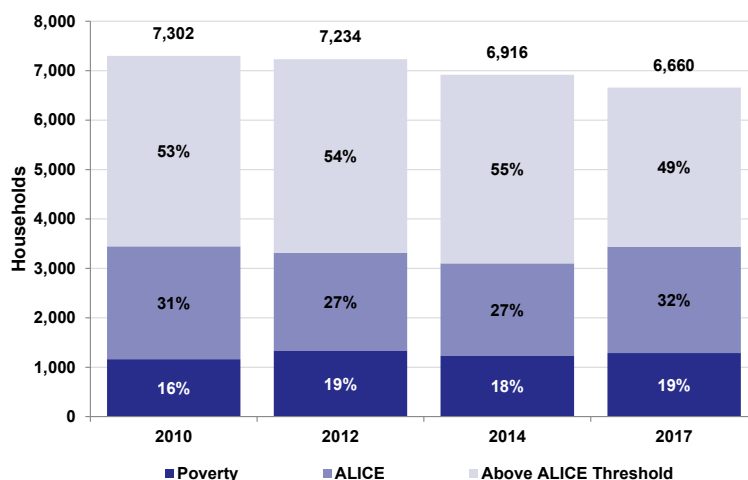
Unemployment Rate: 6.7% (state average: 5.9%)

ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed 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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

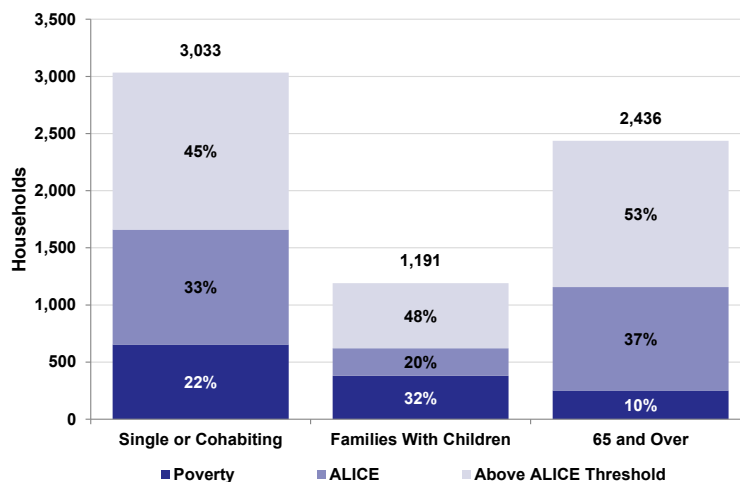
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

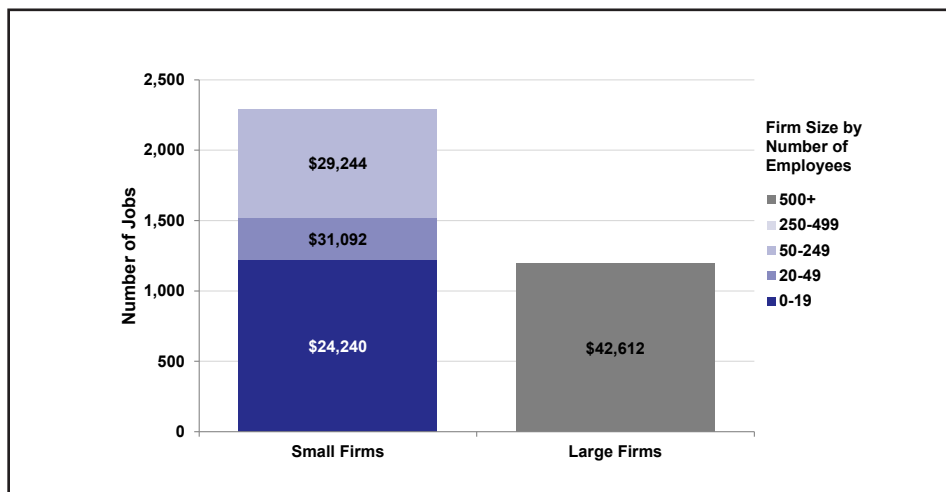
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Gogebic County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Gogebic County, 2017		
Town	Total HH	% ALICE & Poverty
Bessemer City	896	55%
Bessemer Township	529	47%
Erwin Township	147	42%
Ironwood Charter Township	915	38%
Ironwood City	2,458	63%
Marenisco Township	219	35%
Wakefield City	724	44%
Wakefield Township	157	56%
Watersmeet Township	615	39%

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ALICE IN GRAND TRAVERSE COUNTY

2017 Point-in-Time Data

Population: 91,807 • **Number of Households:** 38,211

Median Household Income: \$60,601 (state average: \$54,909)

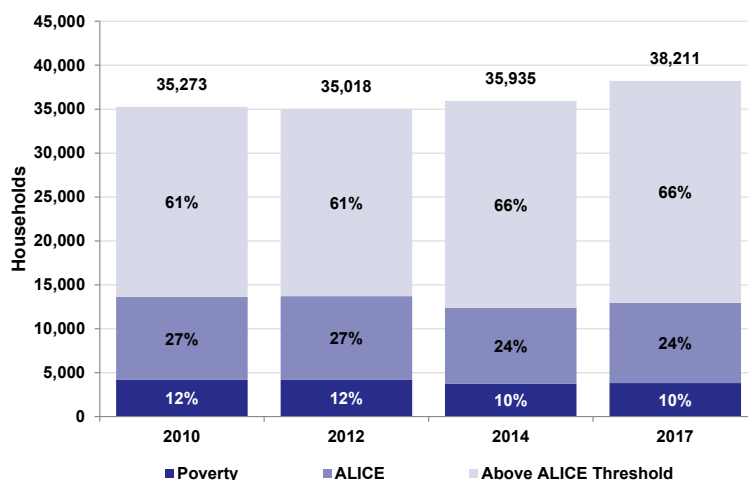
Unemployment Rate: 6.6% (state average: 5.9%)

ALICE Households: 24% (state average: 29%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

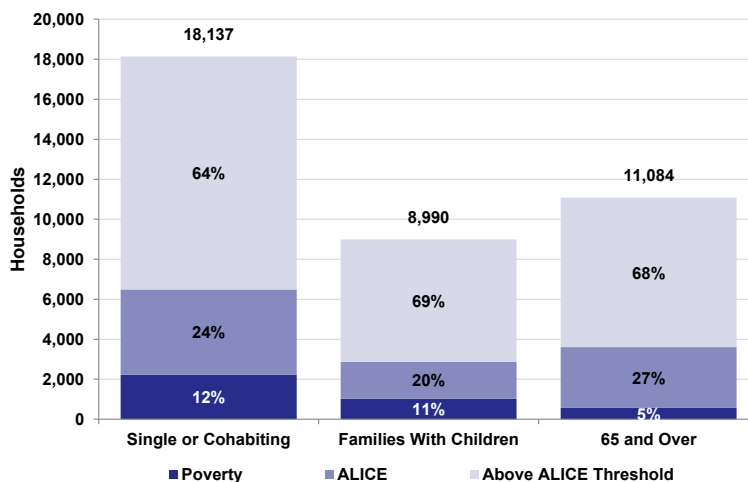
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Grand Traverse County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$621	\$878
Child Care	\$—	\$1,131
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$174	\$483
Taxes	\$285	\$573
Monthly Total	\$1,910	\$5,311
ANNUAL TOTAL	\$22,920	\$63,732
Hourly Wage	\$11.46	\$31.87

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Grand Traverse County, 2017		
Town	Total HH	% ALICE & Poverty
Acme Township	2,123	22%
Blair Township	3,064	42%
East Bay Township	4,427	26%
Fife Lake Township	631	42%
Garfield Charter Township	7,268	47%
Grant Township	466	39%
Green Lake Township	2,475	27%
Long Lake Township	3,634	27%
Mayfield Township	582	31%
Paradise Township	1,577	40%
Peninsula Township	2,618	20%
Traverse City	6,519	40%
Union Township	152	28%
Whitewater Township	983	24%

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ALICE IN GRATIOT COUNTY

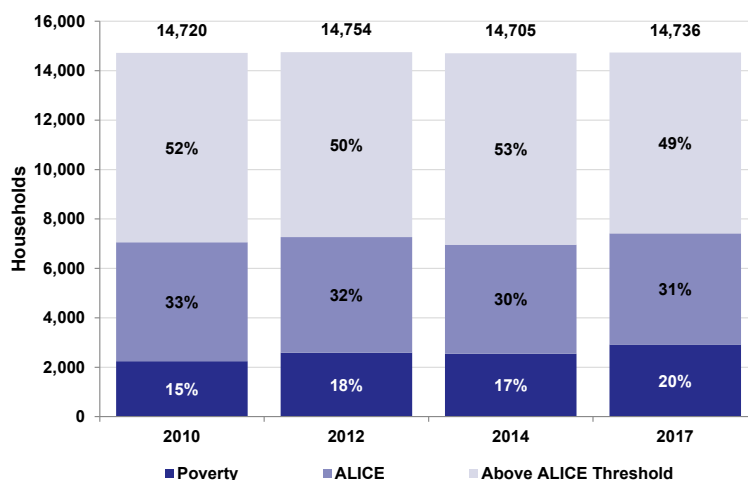
2017 Point-in-Time Data

Population: 41,319 • **Number of Households:** 14,736
Median Household Income: \$42,256 (state average: \$54,909)
Unemployment Rate: 7.4% (state average: 5.9%)
ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 20% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

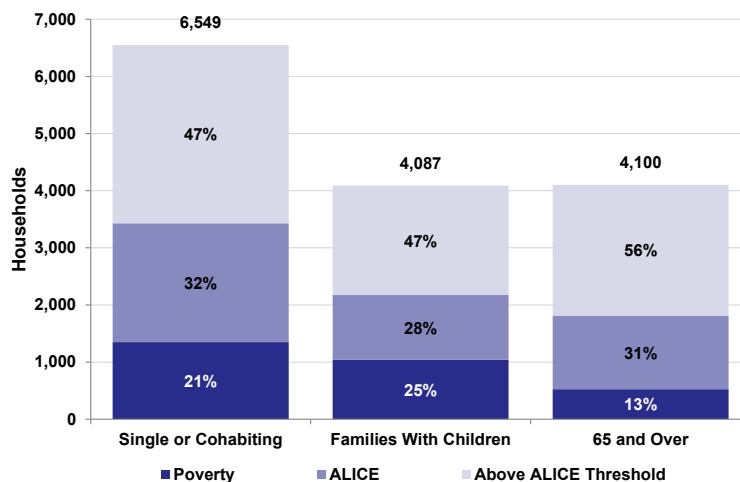
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

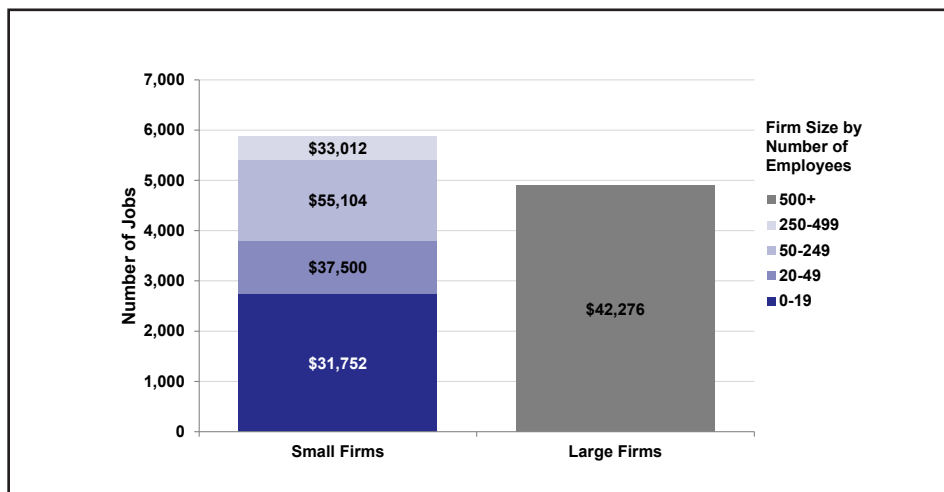
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Household Survival Budget, Gratiot County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$432	\$681
Child Care	\$—	\$951
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$148	\$431
Taxes	\$220	\$431
Monthly Total	\$1,630	\$4,740
ANNUAL TOTAL	\$19,560	\$56,880
Hourly Wage	\$9.78	\$28.44

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Gratiot County, 2017		
Town	Total HH	% ALICE & Poverty
Alma City	3,529	63%
Arcada Township	746	53%
Bethany Township	537	45%
Elba Township	479	46%
Emerson Township	345	44%
Fulton Township	942	39%
Hamilton Township	167	40%
Ithaca City	1,071	54%
Lafayette Township	221	35%
New Haven Township	404	43%
Newark Township	466	34%
North Shade Township	265	51%
North Star Township	362	36%
Pine River Township	837	43%
Seville Township	810	44%
St. Louis City	1,308	55%
Sumner Township	726	49%
Washington Township	355	43%
Wheeler Township	1,166	49%

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ALICE IN HILLSDALE COUNTY

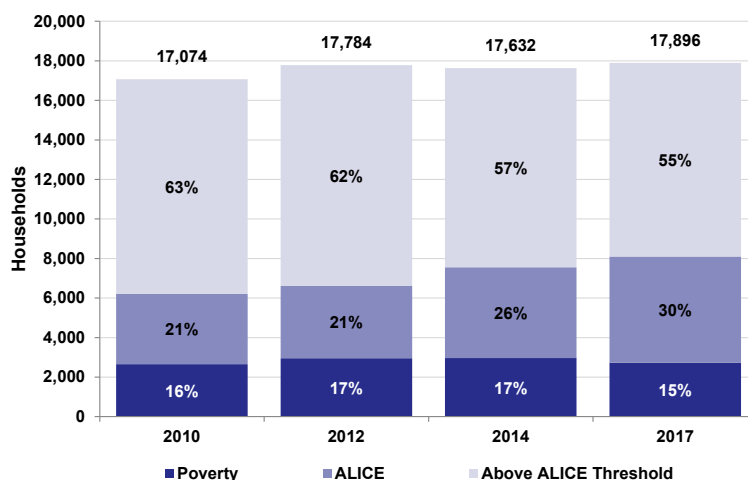
2017 Point-in-Time Data

Population: 45,909 • **Number of Households:** 17,896
Median Household Income: \$46,160 (state average: \$54,909)
Unemployment Rate: 6.1% (state average: 5.9%)
ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

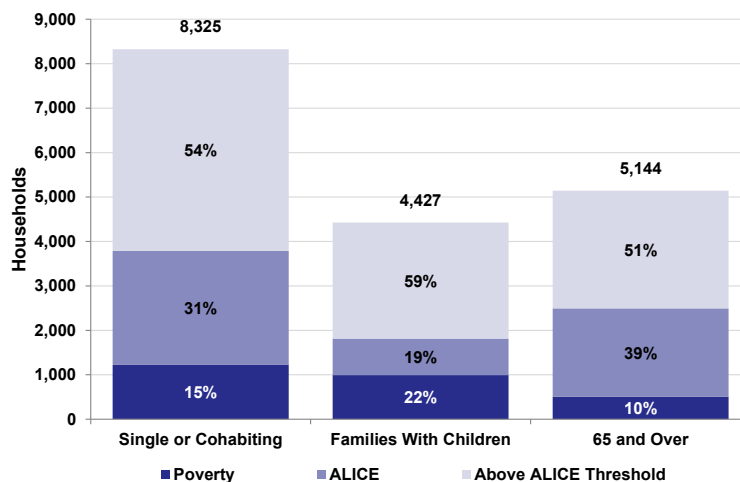
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

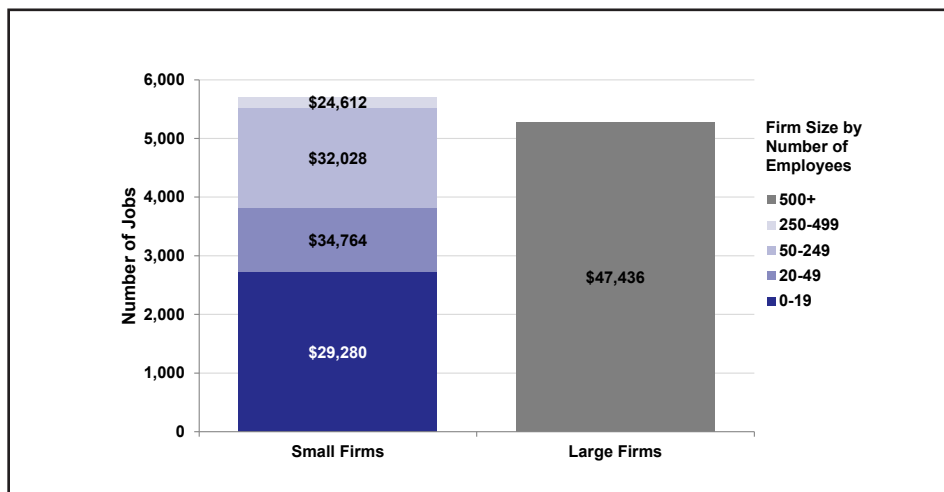
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Household Survival Budget, Hillsdale County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$499	\$681
Child Care	\$—	\$784
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$157	\$408
Taxes	\$241	\$369
Monthly Total	\$1,727	\$4,488
ANNUAL TOTAL	\$20,724	\$53,856
Hourly Wage	\$10.36	\$26.93

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Hillsdale County, 2017		
Town	Total HH	% ALICE & Poverty
Adams Township	980	53%
Allen Township	602	41%
Amboy Township	435	45%
Cambria Township	984	42%
Camden Township	724	42%
Fayette Township	437	33%
Hillsdale City	2,919	61%
Hillsdale Township	800	36%
Jefferson Township	1,296	39%
Jonesville City	949	44%
Litchfield City	549	59%
Litchfield Township	404	50%
Moscow Township	573	36%
Pittsford Township	581	40%
Ransom Township	360	44%
Reading City	356	53%
Reading Township	749	42%
Scipio Township	674	46%
Somerset Township	2,007	31%
Wheatland Township	483	44%
Woodbridge Township	398	46%
Wright Township	636	51%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN HOUGHTON COUNTY

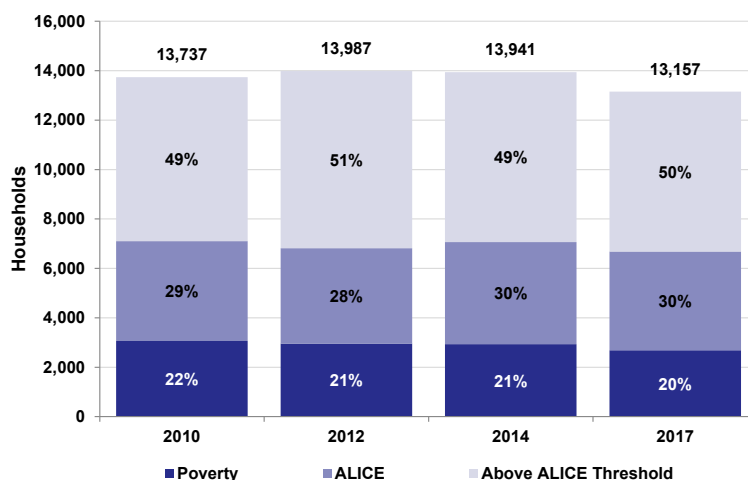
2017 Point-in-Time Data

Population: 36,333 • **Number of Households:** 13,157
Median Household Income: \$41,379 (state average: \$54,909)
Unemployment Rate: 6.8% (state average: 5.9%)
ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 20% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

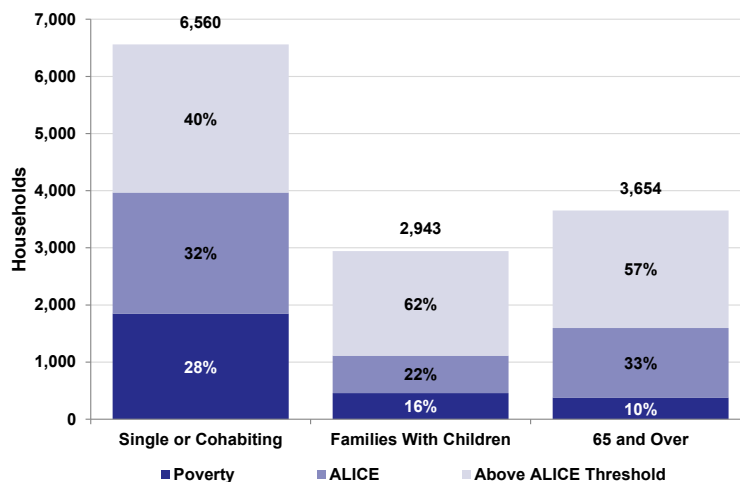
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

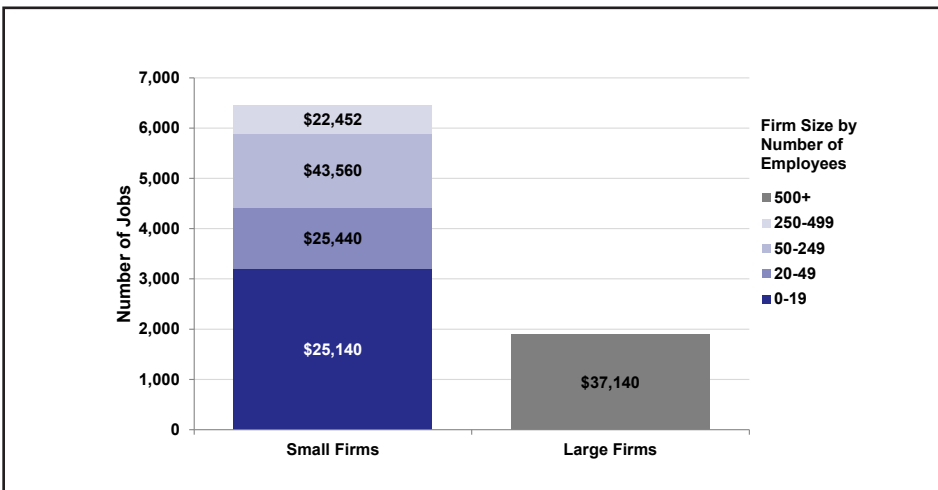
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Houghton County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$442	\$681
Child Care	\$—	\$1,164
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$150	\$460
Taxes	\$223	\$511
Monthly Total	\$1,645	\$5,062
ANNUAL TOTAL	\$19,740	\$60,744
Hourly Wage	\$9.87	\$30.37

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Houghton County, 2017		
Town	Total HH	% ALICE & Poverty
Adams Township	907	46%
Calumet Charter Township	2,623	57%
Chassell Township	644	39%
Elm River Township	110	53%
Franklin Township	455	40%
Hancock City	1,807	58%
Hancock Township	169	22%
Houghton City	2,515	63%
Laird Township	163	46%
Osceola Township	573	46%
Portage Charter Township	1,114	37%
Quincy Township	100	22%
Schoolcraft Township	676	48%
Stanton Township	435	34%
Torch Lake Township	772	38%

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ALICE IN HURON COUNTY

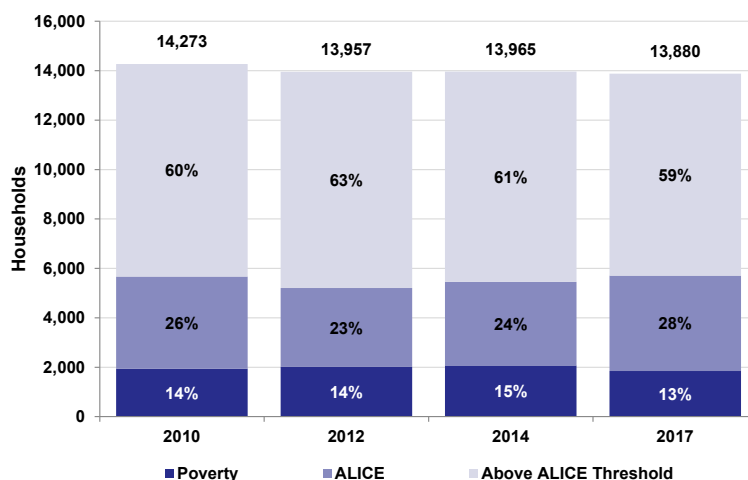
2017 Point-in-Time Data

Population: 31,750 • **Number of Households:** 13,880
Median Household Income: \$45,191 (state average: \$54,909)
Unemployment Rate: 5.8% (state average: 5.9%)
ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

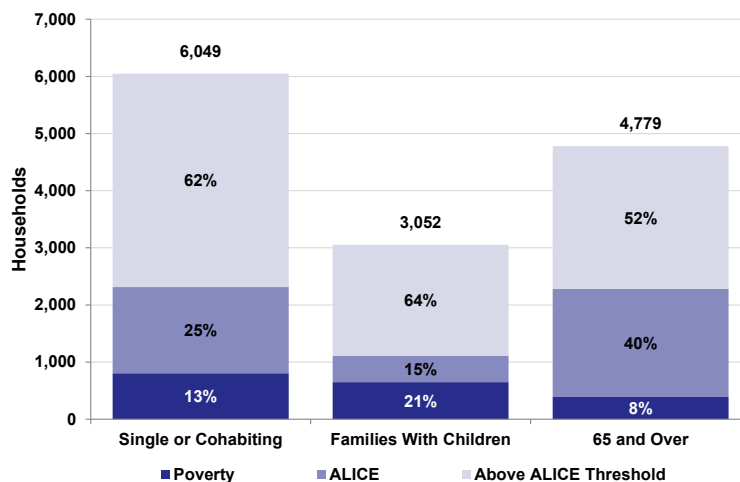
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

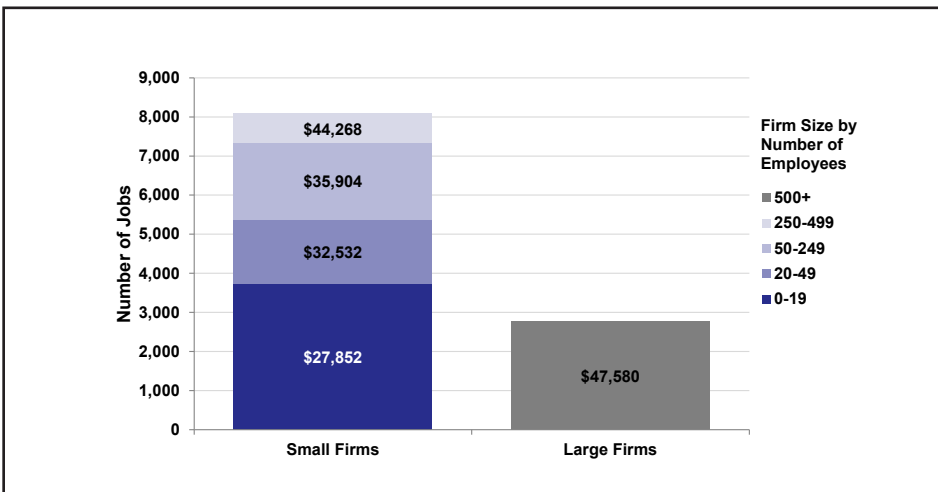
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Huron County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$546	\$681
Child Care	\$—	\$959
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$163	\$432
Taxes	\$258	\$434
Monthly Total	\$1,797	\$4,752
ANNUAL TOTAL	\$21,564	\$57,024
Hourly Wage	\$10.78	\$28.51

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Huron County, 2017		
Town	Total HH	% ALICE & Poverty
Bad Axe City	1,256	50%
Bingham Township	691	41%
Bloomfield Township	175	36%
Brookfield Township	310	41%
Caseville City	430	60%
Caseville Township	796	31%
Chandler Township	199	32%
Colfax Township	717	37%
Dwight Township	325	52%
Fairhaven Township	499	53%
Grant Township	361	31%
Harbor Beach City	829	58%
Hume Township	345	36%
Huron Township	164	45%
Lake Township	328	38%
Lincoln Township	306	49%
Mckinley Township	206	42%
Meade Township	307	25%
Oliver Township	602	53%
Paris Township	185	36%
Port Austin Township	690	41%
Rubicon Township	340	41%
Sand Beach Township	406	33%
Sebewaing Township	1,118	29%
Sheridan Township	243	28%
Sherman Township	453	41%
Sigel Township	188	22%
Verona Township	485	30%
Winsor Township	839	43%

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ALICE IN INGHAM COUNTY

2017 Point-in-Time Data

Population: 290,186 • **Number of Households:** 111,915

Median Household Income: \$50,896 (state average: \$54,909)

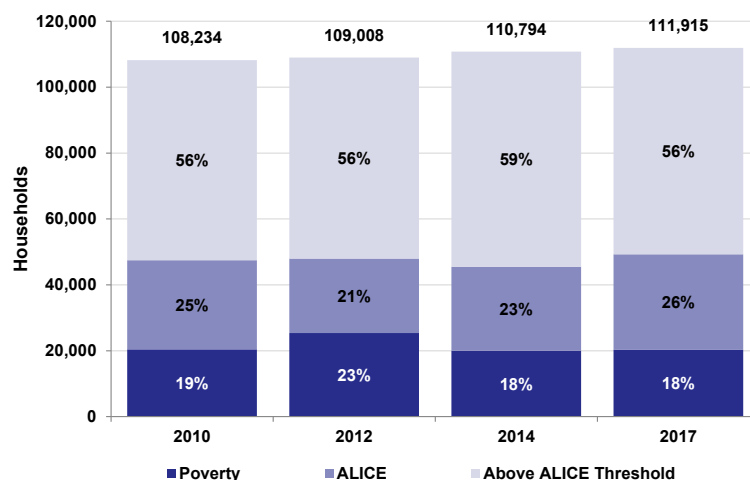
Unemployment Rate: 6.6% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

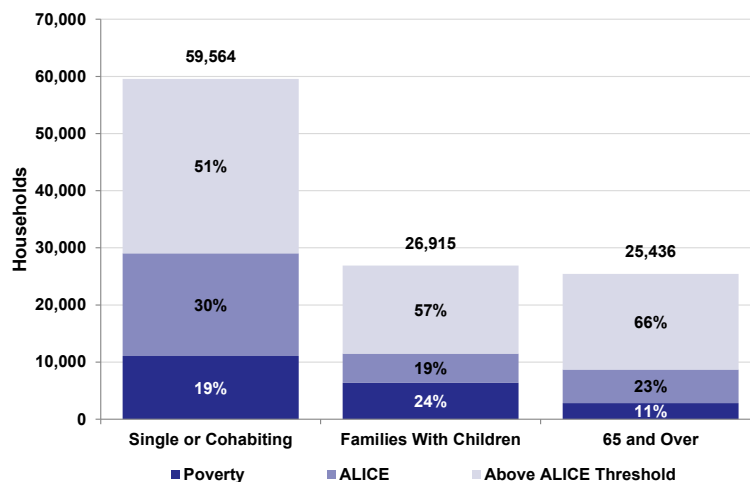
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Ingham County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$532	\$815
Child Care	\$—	\$1,400
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$162	\$511
Taxes	\$253	\$650
Monthly Total	\$1,777	\$5,622
ANNUAL TOTAL	\$21,324	\$67,464
Hourly Wage	\$10.66	\$33.73

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Ingham County, 2017		
Town	Total HH	% ALICE & Poverty
Alaiedon Township	1,106	19%
Aurelius Township	1,463	18%
Bunker Hill Township	708	31%
Delhi Charter Township	10,829	33%
East Lansing City	12,894	58%
Ingham Township	870	28%
Lansing Charter Township	3,901	53%
Lansing City	46,670	57%
Leroy Township	1,353	34%
Leslie City	673	42%
Leslie Township	934	30%
Locke Township	636	24%
Mason City	3,193	31%
Meridian Charter Township	18,008	34%
Onondaga Township	1,084	33%
Stockbridge Township	1,479	39%
Vevay Township	1,378	18%
Wheatfield Township	620	16%
White Oak Township	448	29%
Williamston City	1,604	33%
Williamstown Township	2,043	12%

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ALICE IN IONIA COUNTY

2017 Point-in-Time Data

Population: 64,147 • **Number of Households:** 22,625

Median Household Income: \$51,980 (state average: \$54,909)

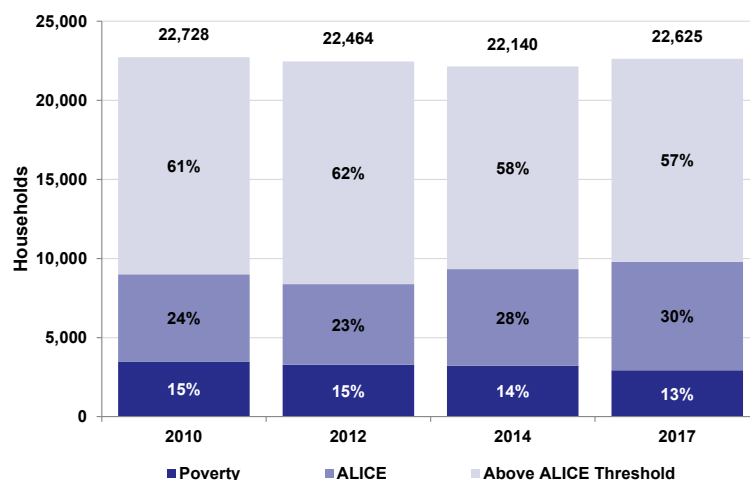
Unemployment Rate: 6.2% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

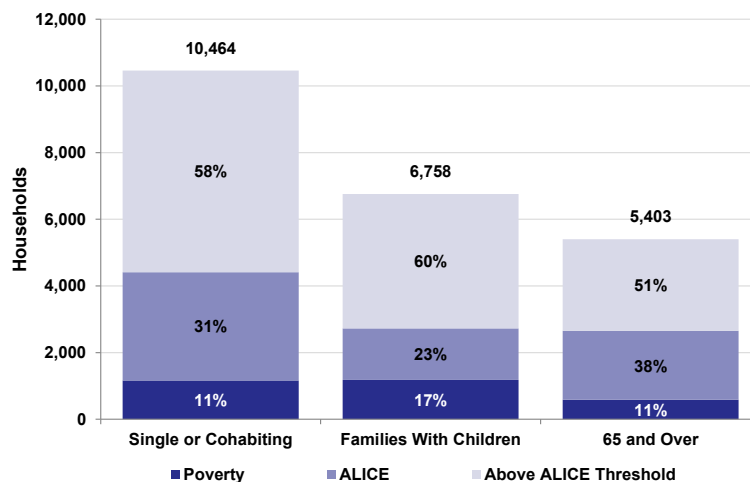
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Ionia County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$551	\$737
Child Care	\$—	\$915
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$164	\$434
Taxes	\$260	\$439
Monthly Total	\$1,805	\$4,771
ANNUAL TOTAL	\$21,660	\$57,252
Hourly Wage	\$10.83	\$28.63

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Ionia County, 2017		
Town	Total HH	% ALICE & Poverty
Belding City	2,143	58%
Berlin Township	922	31%
Boston Township	2,187	37%
Campbell Township	892	37%
Danby Township	1,108	25%
Easton Township	1,291	43%
Ionia City	2,783	55%
Ionia Township	1,327	54%
Keene Township	661	32%
Lyons Township	1,327	45%
North Plains Township	511	45%
Odessa Township	1,531	45%
Orange Township	337	33%
Orleans Township	1,052	55%
Otisco Township	790	46%
Portland City	1,439	38%
Portland Township	1,174	20%
Ronald Township	713	50%
Sebewa Township	437	29%

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ALICE IN IOSCO COUNTY

2017 Point-in-Time Data

Population: 25,317 • **Number of Households:** 11,457

Median Household Income: \$41,414 (state average: \$54,909)

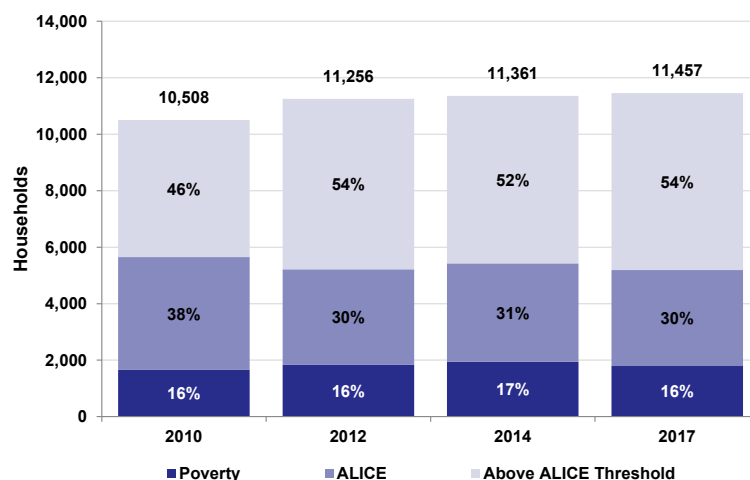
Unemployment Rate: 9.6% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

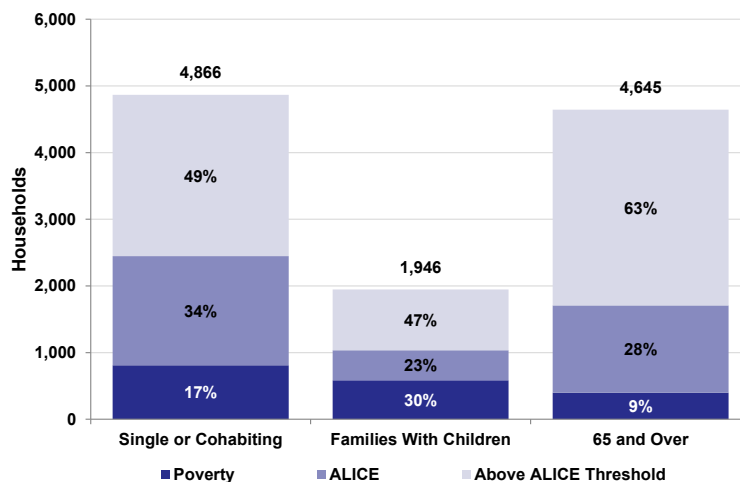
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Iosco County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$432	\$681
Child Care	\$—	\$1,147
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$148	\$458
Taxes	\$220	\$505
Monthly Total	\$1,630	\$5,037
ANNUAL TOTAL	\$19,560	\$60,444
Hourly Wage	\$9.78	\$30.22

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Iosco County, 2017		
Town	Total HH	% ALICE & Poverty
Alabaster Township	204	31%
Au Sable Charter Township	881	44%
Baldwin Township	739	41%
Burleigh Township	312	43%
East Tawas City	1,303	48%
Grant Township	743	55%
Oscoda Charter Township	3,038	44%
Plainfield Township	1,827	49%
Reno Township	252	44%
Sherman Township	226	51%
Tawas City	704	44%
Tawas Township	731	39%
Whittemore City	209	64%
Wilber Township	288	40%

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ALICE IN IRON COUNTY

2017 Point-in-Time Data

Population: 11,291 • **Number of Households:** 5,315

Median Household Income: \$36,773 (state average: \$54,909)

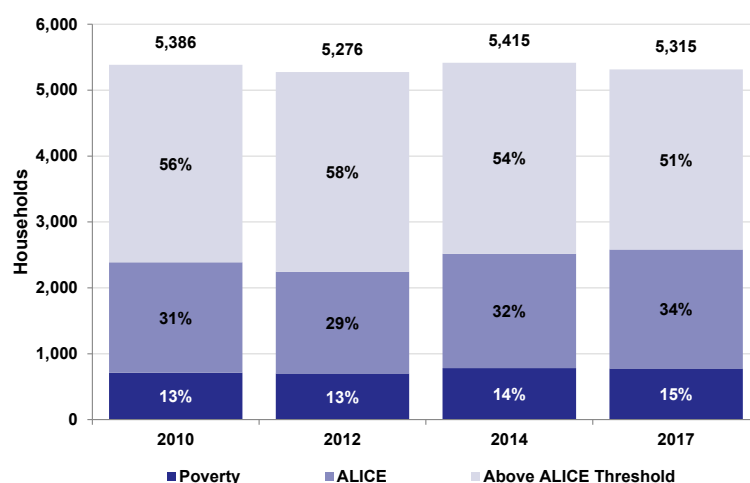
Unemployment Rate: 5.7% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

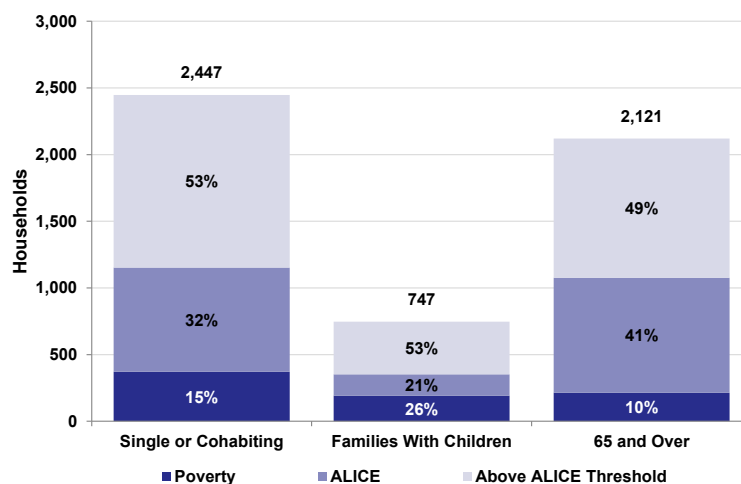
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

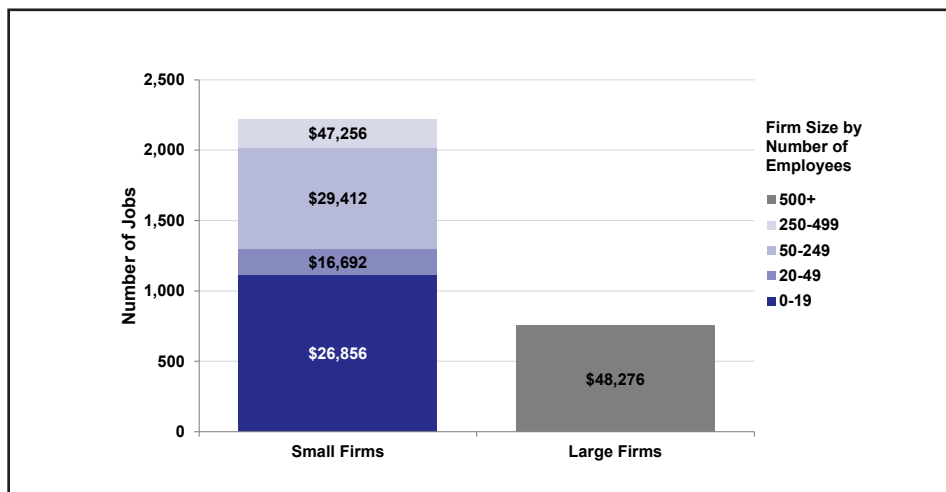
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Iron County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$487	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$237	\$512
Monthly Total	\$1,709	\$5,067
ANNUAL TOTAL	\$20,508	\$60,804
Hourly Wage	\$10.25	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Iron County, 2017		
Town	Total HH	% ALICE & Poverty
Bates Township	414	28%
Caspian City	302	62%
Crystal Falls City	724	51%
Crystal Falls Township	655	38%
Gaastra City	158	52%
Hematite Township	129	51%
Iron River City	1,526	63%
Iron River Township	470	48%
Mansfield Township	108	33%
Mastodon Township	310	43%
Stambaugh Township	519	31%

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ALICE IN ISABELLA COUNTY

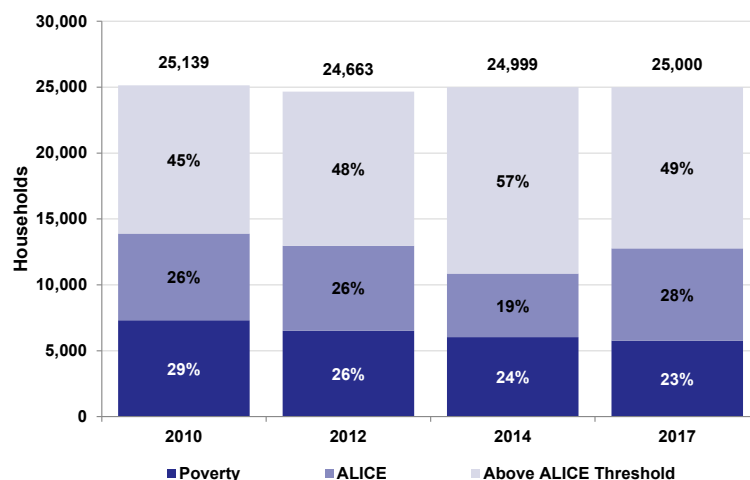
2017 Point-in-Time Data

Population: 71,063 • **Number of Households:** 25,000
Median Household Income: \$44,100 (state average: \$54,909)
Unemployment Rate: 7.8% (state average: 5.9%)
ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 23% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

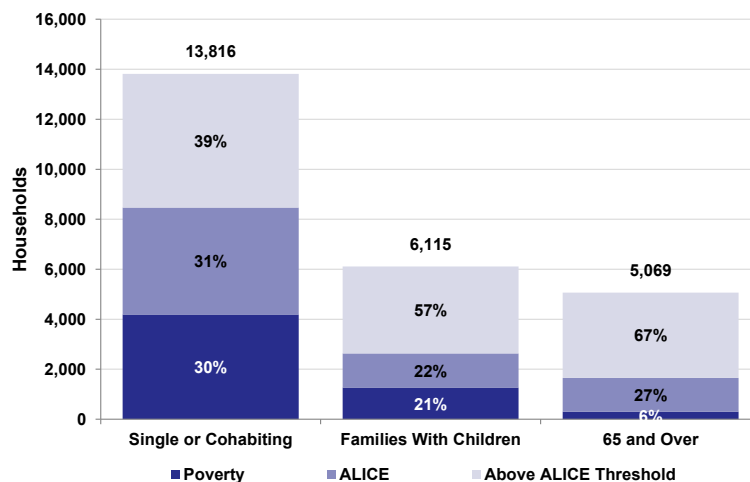
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Isabella County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$506	\$700
Child Care	\$—	\$1,175
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$158	\$464
Taxes	\$243	\$522
Monthly Total	\$1,737	\$5,107
ANNUAL TOTAL	\$20,844	\$61,284
Hourly Wage	\$10.42	\$30.64

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Isabella County, 2017		
Town	Total HH	% ALICE & Poverty
Broomfield Township	696	34%
Chippewa Township	1,770	48%
Coe Township	1,230	45%
Coldwater Township	309	59%
Deerfield Township	1,160	22%
Denver Township	437	46%
Fremont Township	551	49%
Gilmore Township	531	55%
Isabella Township	795	49%
Lincoln Township	742	36%
Mount Pleasant City	8,027	62%
Nottawa Township	885	36%
Rolland Township	460	36%
Sherman Township	1,165	46%
Union Charter Township	5,133	67%
Vernon Township	466	30%
Wise Township	521	48%

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ALICE IN JACKSON COUNTY

2017 Point-in-Time Data

Population: 158,640 • **Number of Households:** 62,220

Median Household Income: \$50,258 (state average: \$54,909)

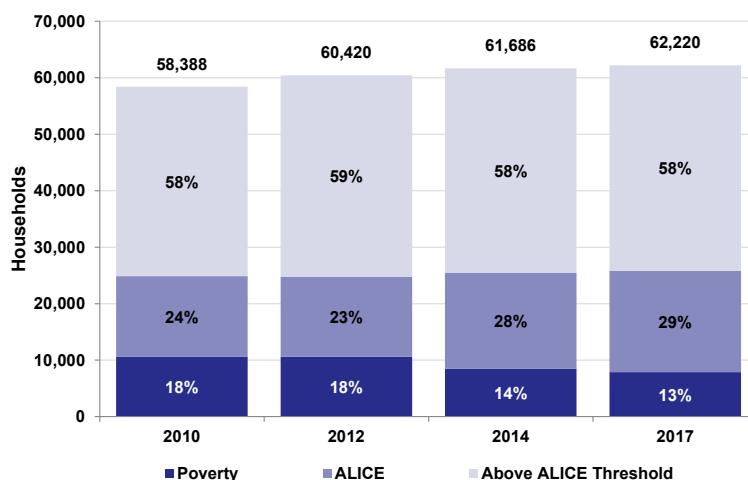
Unemployment Rate: 4.5% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

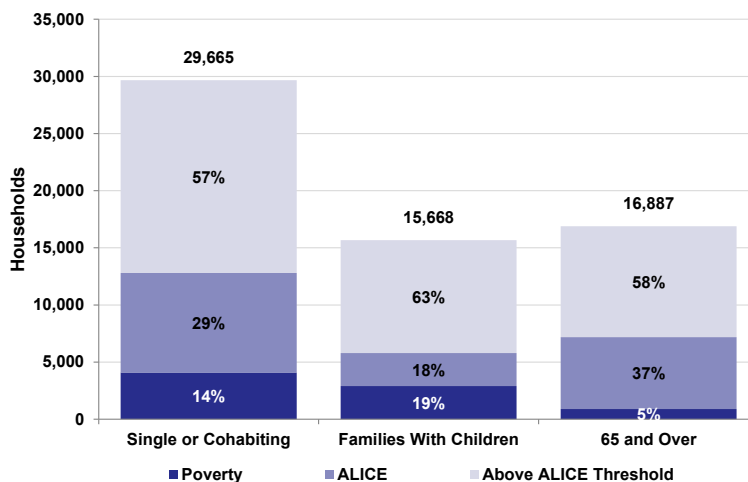
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

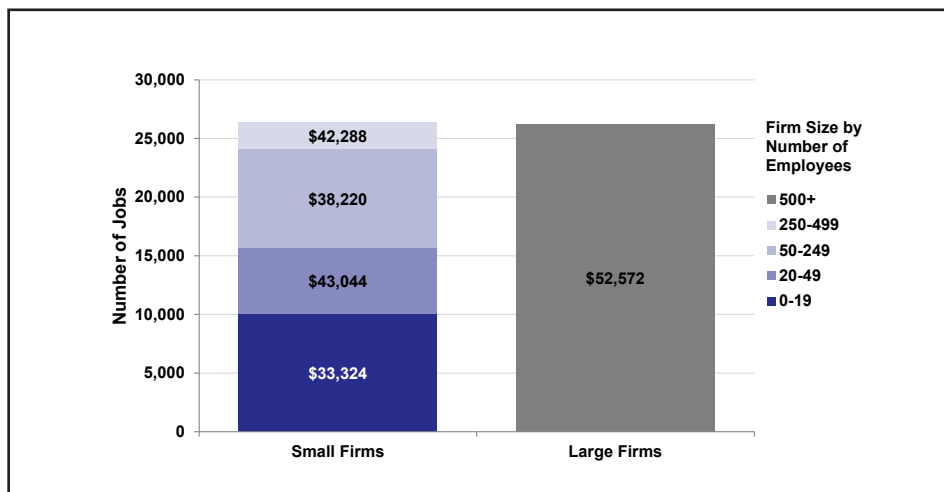
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Jackson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$491	\$769
Child Care	\$—	\$1,012
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$156	\$451
Taxes	\$238	\$487
Monthly Total	\$1,715	\$4,965
ANNUAL TOTAL	\$20,580	\$59,580
Hourly Wage	\$10.29	\$29.79

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Jackson County, 2017		
Town	Total HH	% ALICE & Poverty
Blackman Charter Township	7,754	51%
Columbia Township	3,098	26%
Concord Township	988	29%
Grass Lake Charter Township	2,230	23%
Hanover Township	1,426	30%
Henrietta Township	1,859	36%
Jackson City	12,798	63%
Leoni Township	5,772	42%
Liberty Township	1,253	26%
Napoleon Township	2,868	34%
Norvell Township	1,254	36%
Parma Township	1,135	43%
Pulaski Township	812	37%
Rives Township	1,649	32%
Sandstone Township	1,404	34%
Spring Arbor Township	2,652	37%
Springport Township	816	38%
Summit Township	9,300	37%
Tompkins Township	1,162	38%
Waterloo Township	1,188	29%

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ALICE IN KALAMAZOO COUNTY

2017 Point-in-Time Data

Population: 262,985 • **Number of Households:** 104,075

Median Household Income: \$56,025 (state average: \$54,909)

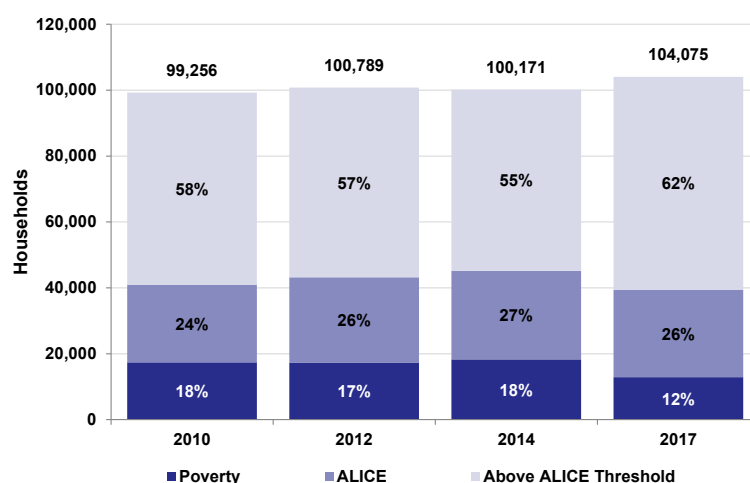
Unemployment Rate: 4.8% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

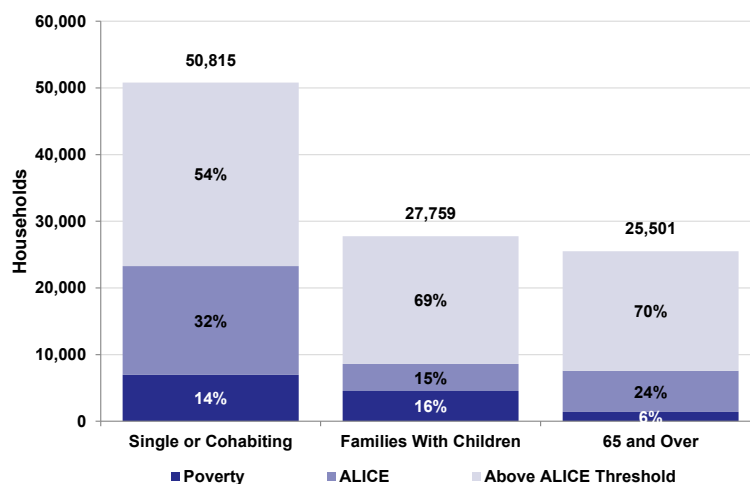
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Kalamazoo County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$513	\$782
Child Care	\$—	\$1,381
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$504
Taxes	\$246	\$631
Monthly Total	\$1,748	\$5,544
ANNUAL TOTAL	\$20,976	\$66,528
Hourly Wage	\$10.49	\$33.26

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Kalamazoo County, 2017		
Town	Total HH	% ALICE & Poverty
Alamo Township	1,477	33%
Brady Township	1,620	21%
Charleston Township	769	31%
Climax Township	946	28%
Comstock Charter Township	6,250	40%
Cooper Charter Township	3,928	27%
Galesburg City	828	66%
Kalamazoo Charter Township	9,004	46%
Kalamazoo City	28,996	58%
Oshtemo Charter Township	10,441	47%
Parchment City	827	51%
Pavilion Township	2,345	36%
Portage City	19,552	36%
Prairie Ronde Township	833	21%
Richland Township	2,999	20%
Ross Township	2,055	25%
Schoolcraft Township	3,290	34%
Texas Charter Township	5,692	15%
Wakeshma Township	510	37%

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ALICE IN KALKASKA COUNTY

2017 Point-in-Time Data

Population: 17,358 • **Number of Households:** 7,019

Median Household Income: \$43,431 (state average: \$54,909)

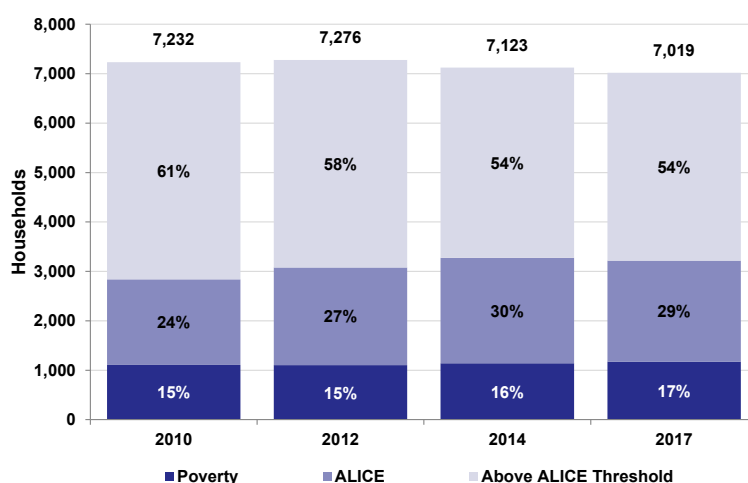
Unemployment Rate: 8.7% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

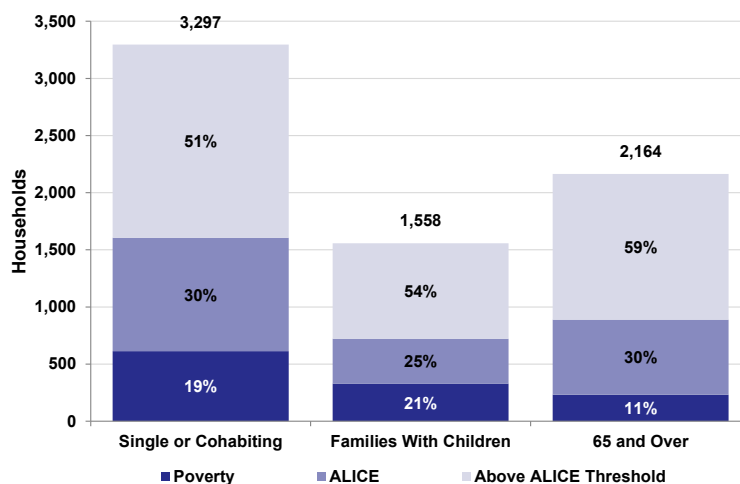
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

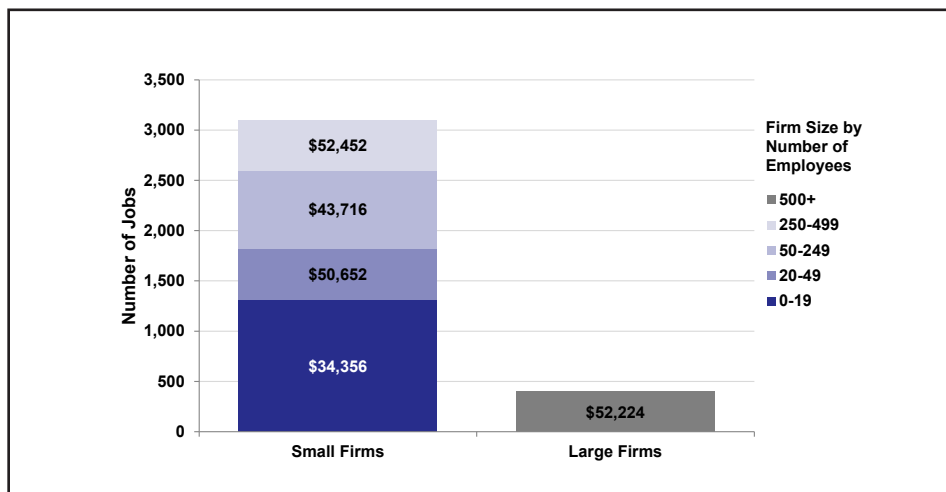
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Kalkaska County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$460	\$725
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$152	\$467
Taxes	\$229	\$529
Monthly Total	\$1,671	\$5,134
ANNUAL TOTAL	\$20,052	\$61,608
Hourly Wage	\$10.03	\$30.80

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Kalkaska County, 2017		
Town	Total HH	% ALICE & Poverty
Bear Lake Township	310	44%
Blue Lake Township	210	31%
Boardman Township	491	43%
Clearwater Township	985	48%
Coldsprings Township	656	47%
Excelsior Township	345	40%
Garfield Township	374	53%
Kalkaska Township	1,975	48%
Oliver Township	140	43%
Orange Township	458	35%
Rapid River Township	468	52%
Springfield Township	607	45%

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ALICE IN KENT COUNTY

2017 Point-in-Time Data

Population: 648,594 • **Number of Households:** 240,678

Median Household Income: \$61,125 (state average: \$54,909)

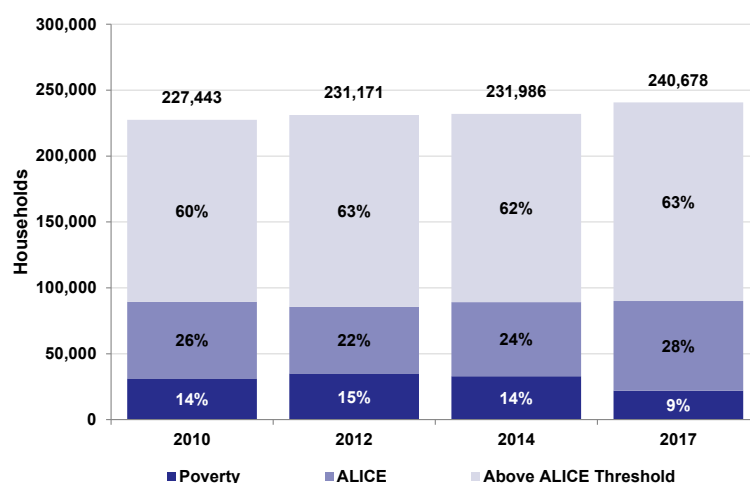
Unemployment Rate: 4% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

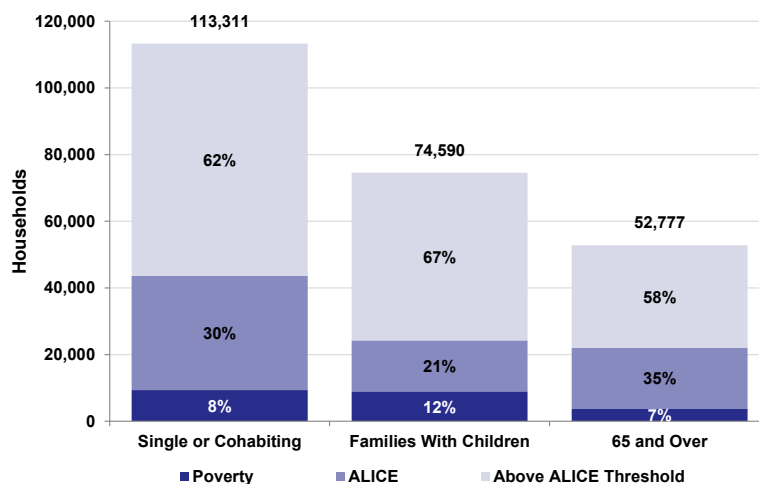
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

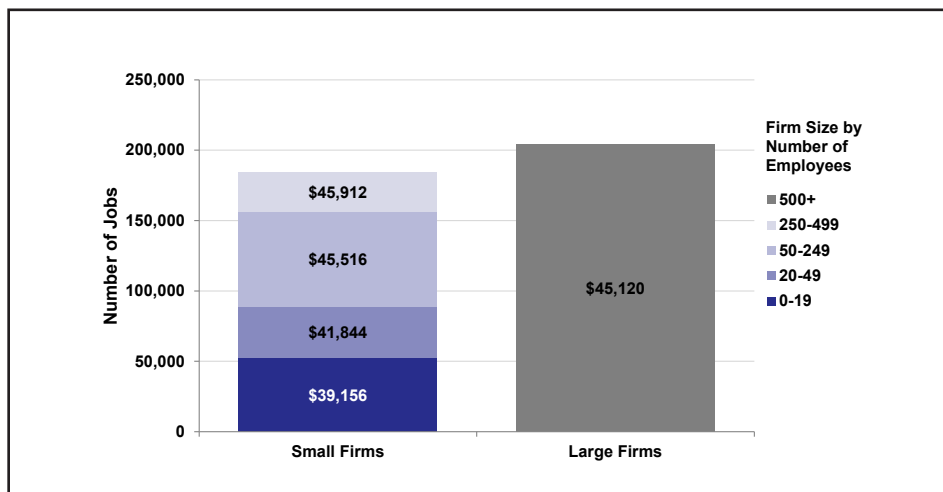
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Kent County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$549	\$823
Child Care	\$—	\$1,244
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$164	\$491
Taxes	\$259	\$595
Monthly Total	\$1,802	\$5,399
ANNUAL TOTAL	\$21,624	\$64,788
Hourly Wage	\$10.81	\$32.39

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Kent County, 2017		
Town	Total HH	% ALICE & Poverty
Ada Township	4,734	9%
Algoma Township	3,902	26%
Alpine Township	5,422	48%
Bowne Township	1,110	23%
Byron Township	8,271	33%
Caledonia Township	4,708	25%
Cannon Township	4,928	20%
Cascade Charter Township	6,916	15%
Cedar Springs City	1,269	52%
Courtland Township	2,733	18%
East Grand Rapids City	4,028	11%
Gaines Charter Township	9,397	33%
Grand Rapids Charter Township	6,310	17%
Grand Rapids City	73,434	52%
Grandville City	6,248	38%
Grattan Township	1,487	30%
Kentwood City	20,368	46%
Lowell Charter Township	2,506	33%
Lowell City	1,470	35%
Nelson Township	1,820	31%
Oakfield Township	2,191	25%
Plainfield Charter Township	12,921	32%
Rockford City	2,269	41%
Solon Township	2,547	35%
Sparta Township	3,367	45%
Spencer Township	1,561	40%
Tyrone Township	1,567	45%
Vergennes Township	1,452	16%
Walker City	10,078	43%
Wyoming City	27,915	46%

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ALICE IN KEWEENAW COUNTY

2017 Point-in-Time Data

Population: 2,136 • **Number of Households:** 1,013

Median Household Income: \$41,118 (state average: \$54,909)

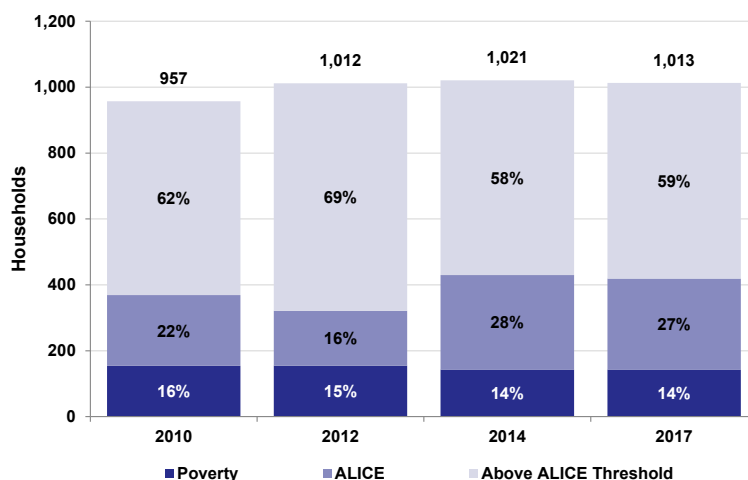
Unemployment Rate: 5.5% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

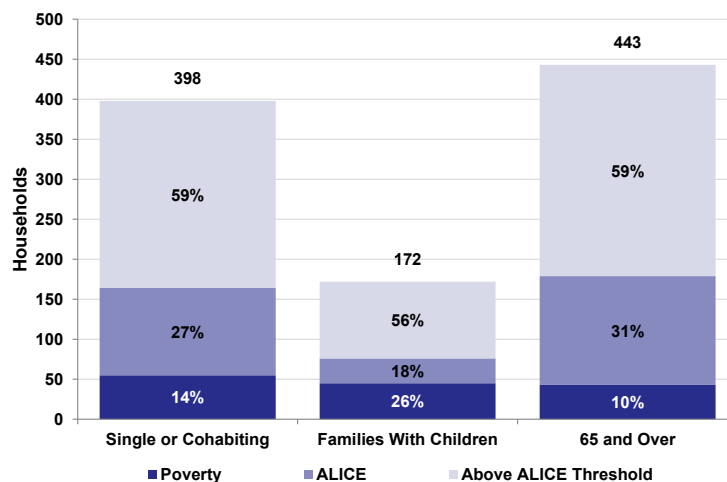
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

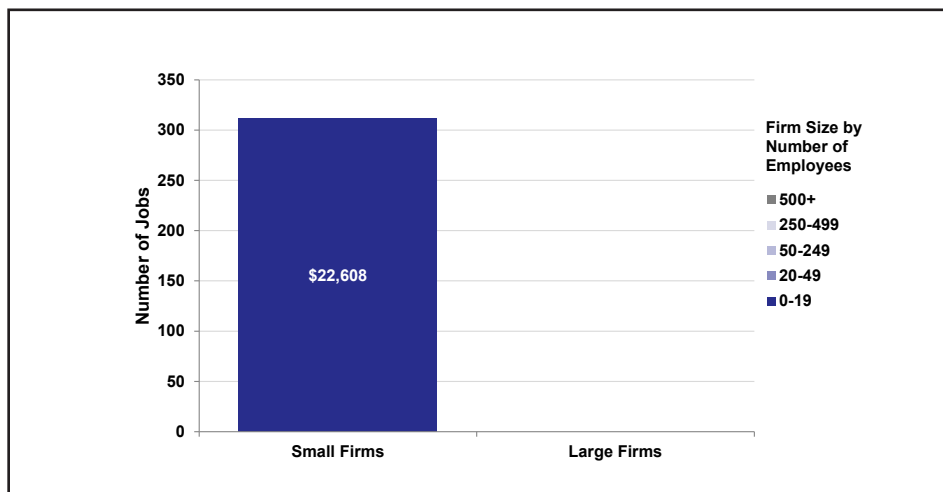
Keweenaw County, 2017		
Town	Total HH	% ALICE & Poverty
Allouez Township	674	48%
Eagle Harbor Township	138	28%
Grant Township	105	22%

Household Survival Budget, Keweenaw County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN LAKE COUNTY

2017 Point-in-Time Data

Population: 11,669 • **Number of Households:** 4,555

Median Household Income: \$32,309 (state average: \$54,909)

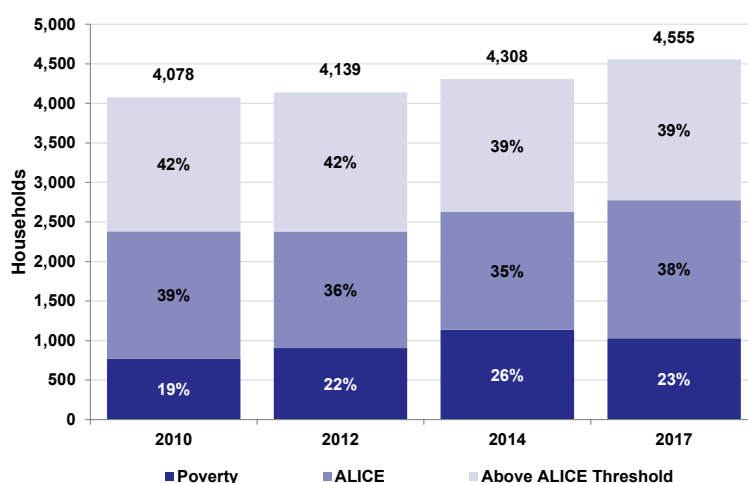
Unemployment Rate: 11.6% (state average: 5.9%)

ALICE Households: 38% (state average: 29%) • **Households in Poverty:** 23% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

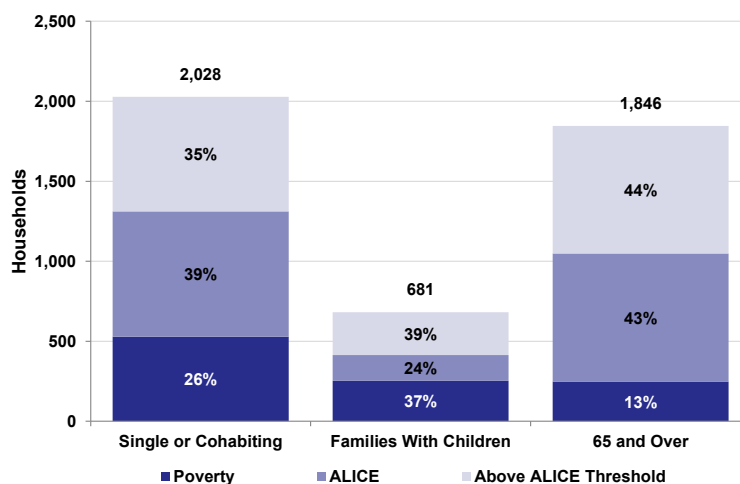
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

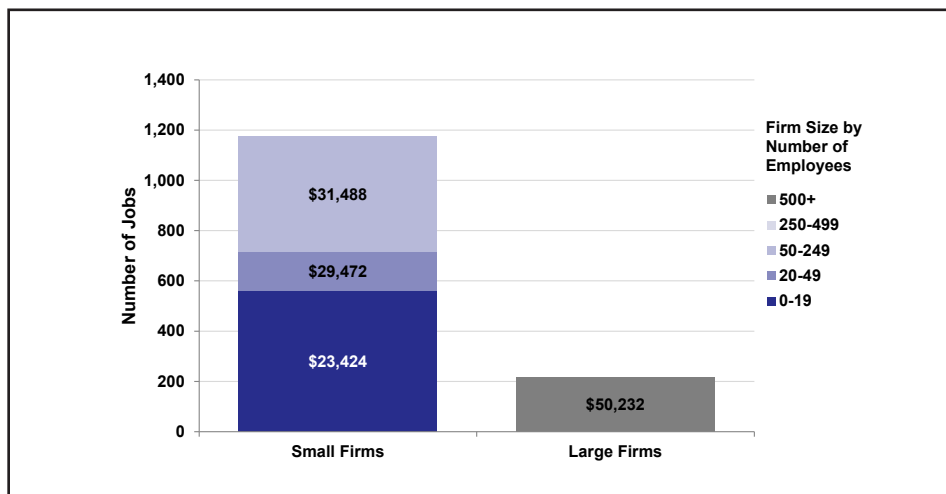
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Lake County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Lake County, 2017		
Town	Total HH	% ALICE & Poverty
Chase Township	401	54%
Cherry Valley Township	176	54%
Dover Township	133	44%
Eden Township	224	62%
Elk Township	459	55%
Ellsworth Township	277	50%
Lake Township	349	47%
Newkirk Township	286	69%
Peacock Township	175	54%
Pinora Township	302	59%
Pleasant Plains Township	697	66%
Sauble Township	162	55%
Sweetwater Township	103	61%
Webber Township	545	76%
Yates Township	266	79%

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ALICE IN LAPEER COUNTY

2017 Point-in-Time Data

Population: 88,174 • **Number of Households:** 34,271

Median Household Income: \$55,866 (state average: \$54,909)

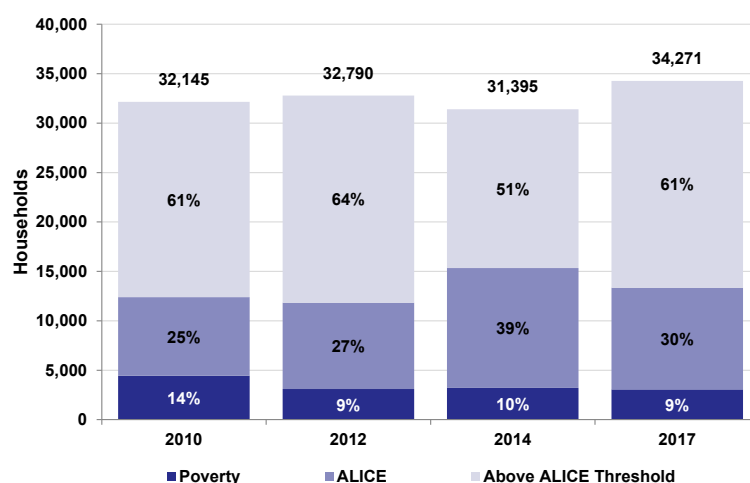
Unemployment Rate: 4.4% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

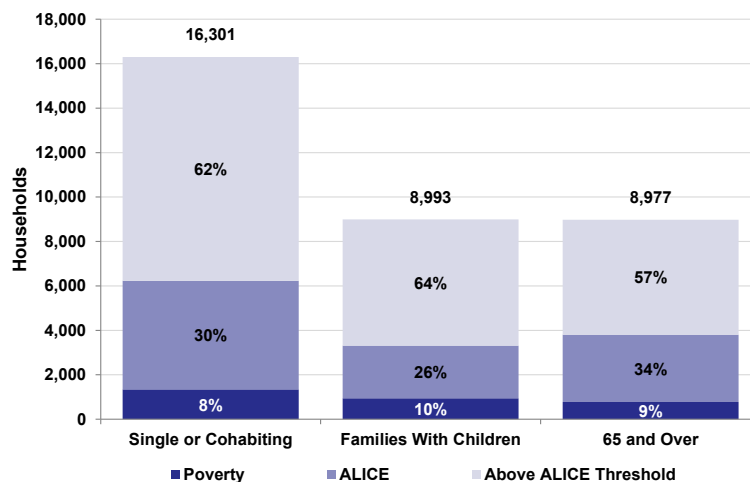
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Lapeer County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$578	\$911
Child Care	\$—	\$1,221
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$180	\$525
Taxes	\$303	\$687
Monthly Total	\$1,983	\$5,770
ANNUAL TOTAL	\$23,796	\$69,240
Hourly Wage	\$11.90	\$34.62

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Lapeer County, 2017		
Town	Total HH	% ALICE & Poverty
Almont Township	2,531	34%
Arcadia Township	1,199	34%
Attica Township	1,708	34%
Burlington Township	551	50%
Burnside Township	677	39%
Deerfield Township	2,008	31%
Dryden Township	1,754	28%
Elba Township	2,069	32%
Goodland Township	660	39%
Hadley Township	1,714	28%
Imlay City	1,266	58%
Imlay Township	1,032	37%
Lapeer City	3,565	63%
Lapeer Township	1,920	28%
Marathon Township	1,728	43%
Mayfield Township	3,051	42%
Metamora Township	1,609	36%
North Branch Township	1,415	44%
Oregon Township	2,126	33%
Rich Township	565	33%

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ALICE IN LEELANAU COUNTY

2017 Point-in-Time Data

Population: 21,564 • **Number of Households:** 9,022

Median Household Income: \$62,646 (state average: \$54,909)

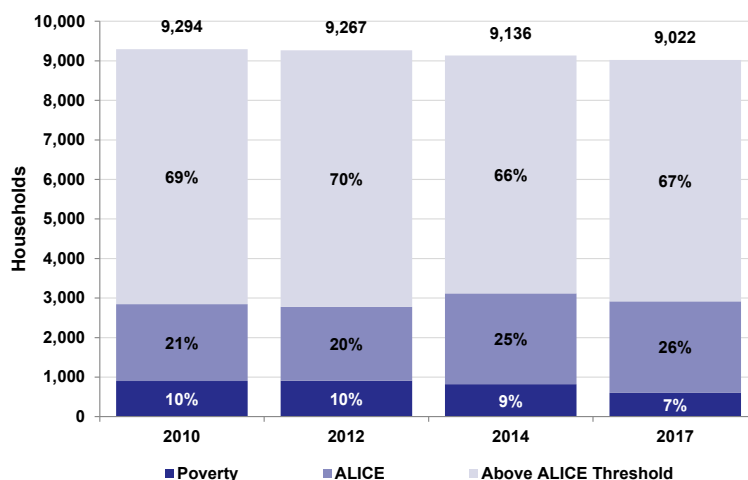
Unemployment Rate: 6.3% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 7% (state average: 14%)

How has the number of ALICE households changed 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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

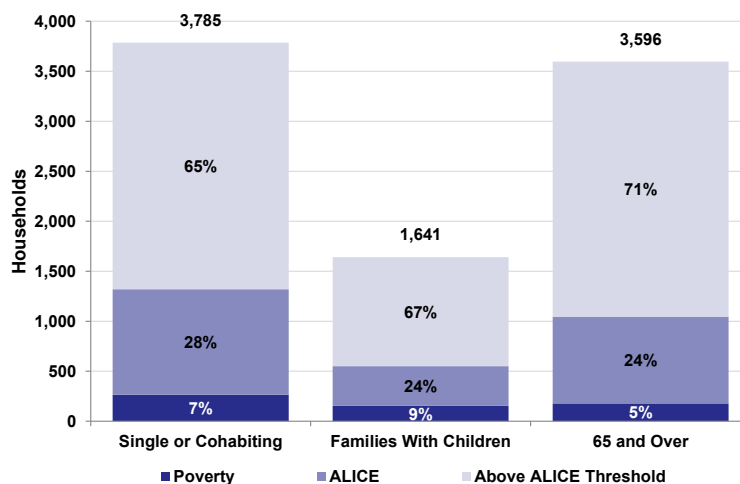
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

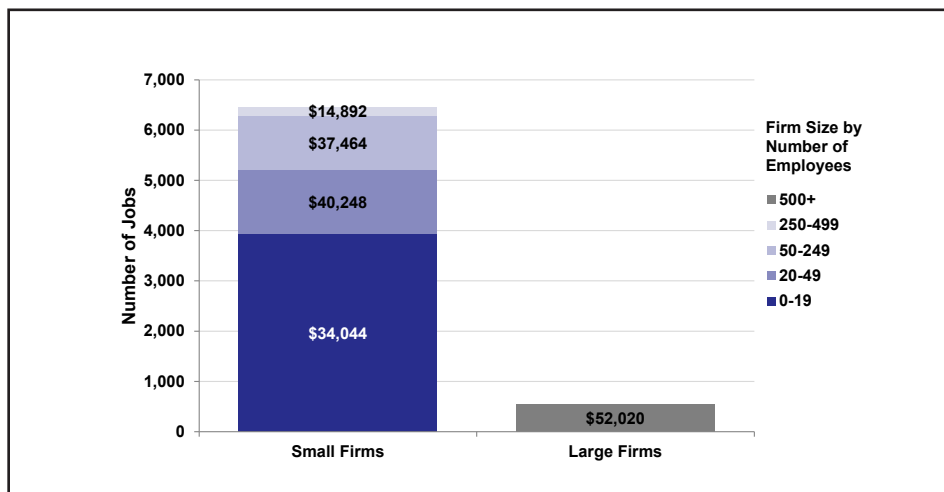
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Leelanau County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$580	\$820
Child Care	\$—	\$1,056
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$168	\$464
Taxes	\$270	\$523
Monthly Total	\$1,848	\$5,109
ANNUAL TOTAL	\$22,176	\$61,308
Hourly Wage	\$11.09	\$30.65

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Leelanau County, 2017		
Town	Total HH	% ALICE & Poverty
Bingham Township	1,030	33%
Centerville Township	520	35%
Cleveland Township	485	36%
Elmwood Charter Township	1,873	30%
Empire Township	597	34%
Glen Arbor Township	305	21%
Kasson Township	513	41%
Leelanau Township	970	39%
Leland Township	834	27%
Solon Township	614	30%
Suttons Bay Township	1,171	34%
Traverse City	110	13%

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ALICE IN LENAWEE COUNTY

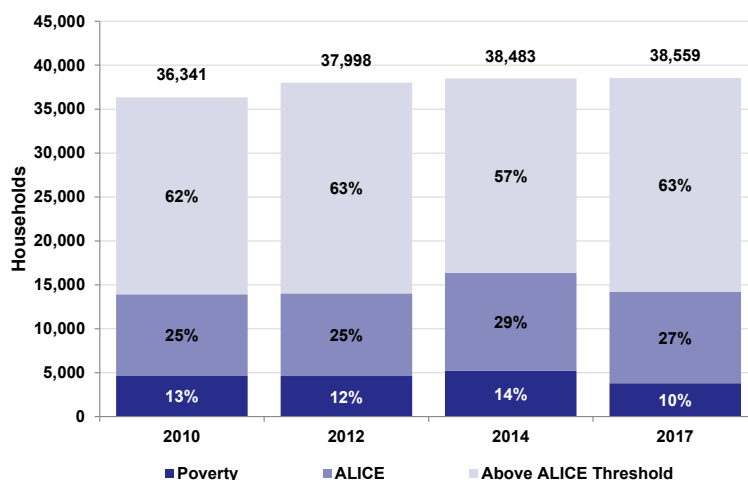
2017 Point-in-Time Data

Population: 98,623 • **Number of Households:** 38,559
Median Household Income: \$56,515 (state average: \$54,909)
Unemployment Rate: 4.5% (state average: 5.9%)
ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

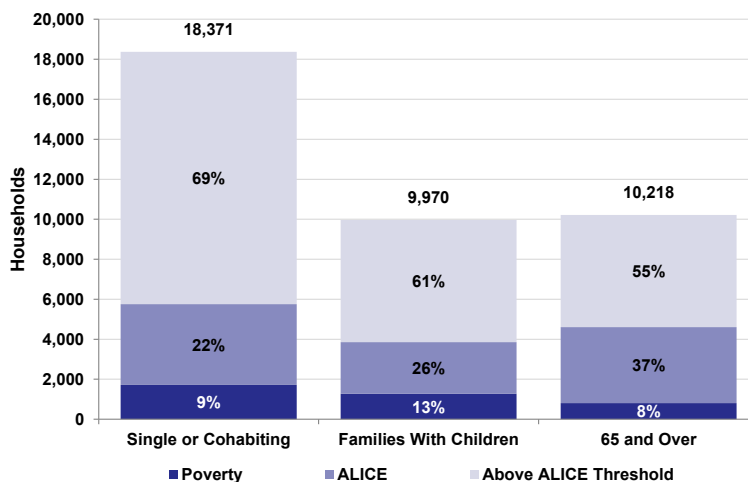
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

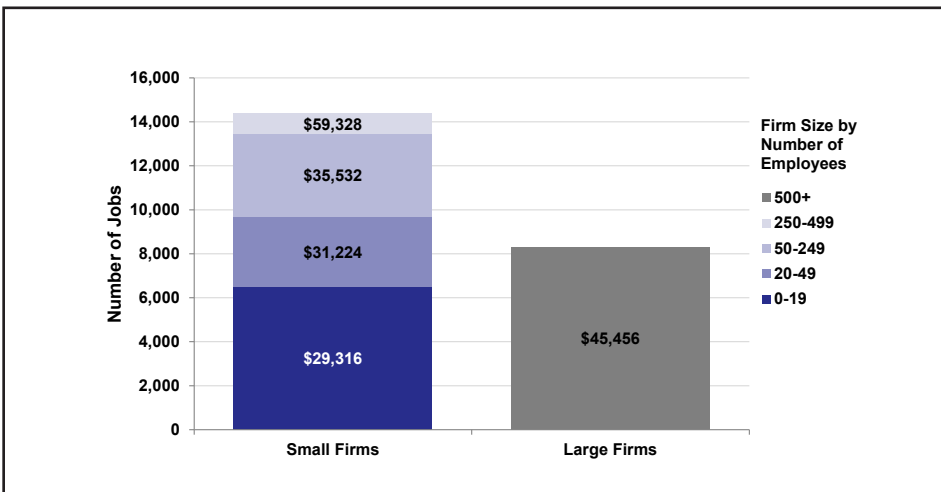
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Lenawee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$568	\$804
Child Care	\$—	\$1,071
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$166	\$464
Taxes	\$266	\$522
Monthly Total	\$1,830	\$5,107
ANNUAL TOTAL	\$21,960	\$61,284
Hourly Wage	\$10.98	\$30.64

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Lenawee County, 2017		
Town	Total HH	% ALICE & Poverty
Adrian City	7,741	59%
Adrian Township	2,689	31%
Blissfield Township	1,675	43%
Cambridge Township	2,461	33%
Clinton Township	1,446	35%
Deerfield Township	613	32%
Dover Township	697	47%
Fairfield Township	637	46%
Franklin Township	1,216	29%
Hudson City	826	45%
Hudson Township	632	43%
Macon Township	500	26%
Madison Charter Township	2,242	43%
Medina Township	399	40%
Morenci City	958	55%
Ogden Township	377	38%
Palmyra Township	808	41%
Raisin Township	2,731	31%
Ridgeway Township	611	32%
Riga Township	451	36%
Rollin Township	1,533	40%
Rome Township	652	45%
Seneca Township	474	42%
Tecumseh City	3,558	39%
Tecumseh Township	731	21%
Woodstock Township	1,457	38%

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ALICE IN LIVINGSTON COUNTY

2017 Point-in-Time Data

Population: 189,651 • **Number of Households:** 72,726

Median Household Income: \$80,733 (state average: \$54,909)

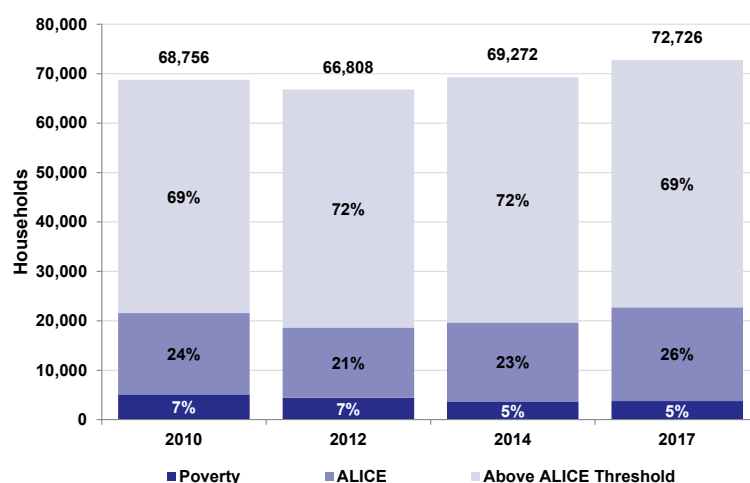
Unemployment Rate: 3% (state average: 5.9%)

ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 5% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

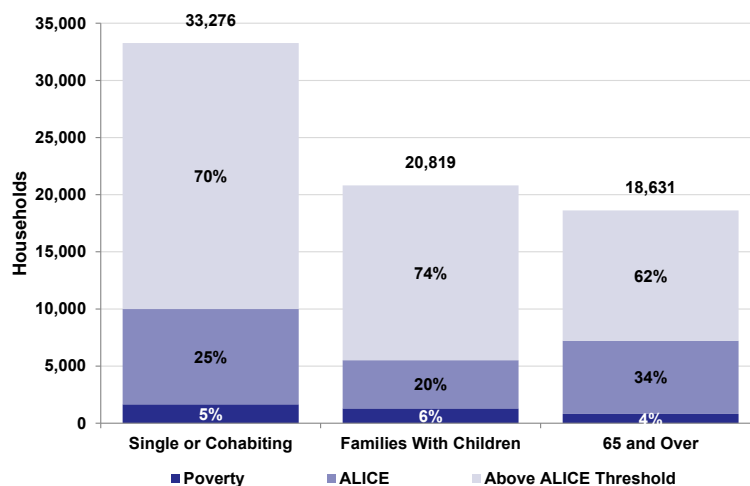
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

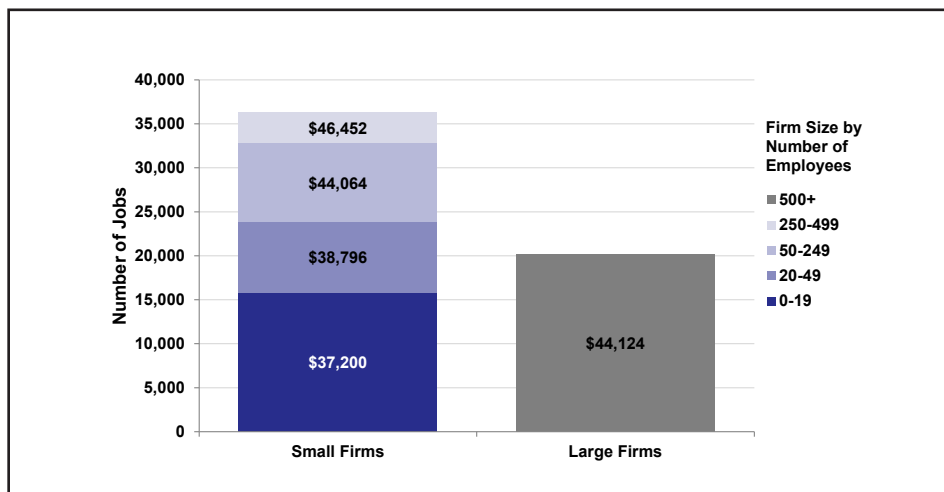
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Household Survival Budget, Livingston County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$626	\$922
Child Care	\$—	\$1,408
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$187	\$552
Taxes	\$321	\$761
Monthly Total	\$2,056	\$6,069
ANNUAL TOTAL	\$24,672	\$72,828
Hourly Wage	\$12.34	\$36.41

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Livingston County, 2017		
Town	Total HH	% ALICE & Poverty
Brighton City	3,676	45%
Brighton Township	6,646	21%
Cohoctah Township	1,290	33%
Conway Township	1,144	33%
Deerfield Township	1,498	31%
Genoa Township	8,051	34%
Green Oak Township	7,068	29%
Hamburg Township	8,350	29%
Handy Township	3,075	44%
Hartland Township	5,388	28%
Howell City	4,054	55%
Howell Township	2,547	33%
Iosco Township	1,254	28%
Marion Township	3,801	28%
Oceola Township	4,626	24%
Putnam Township	3,333	33%
Tyrone Township	3,621	24%
Unadilla Township	1,409	46%

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ALICE IN LUCE COUNTY

2017 Point-in-Time Data

Population: 6,406 • **Number of Households:** 2,253

Median Household Income: \$41,221 (state average: \$54,909)

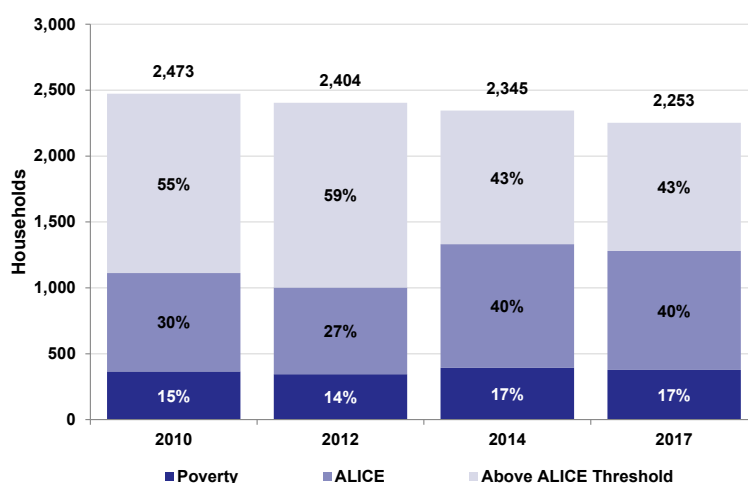
Unemployment Rate: 11.8% (state average: 5.9%)

ALICE Households: 40% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

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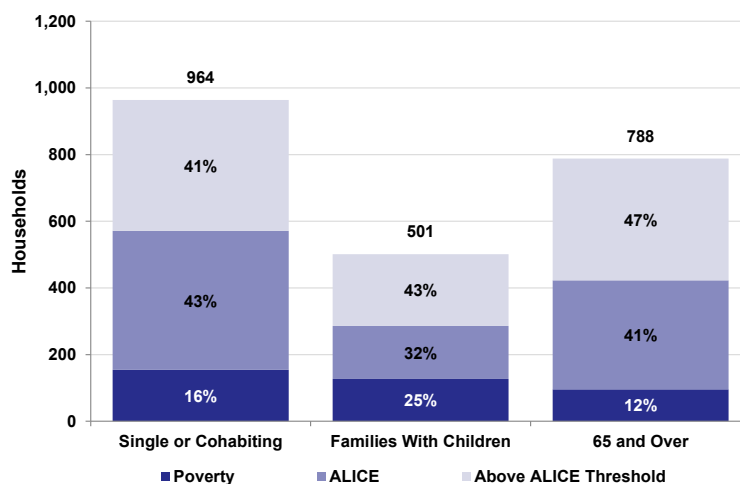
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

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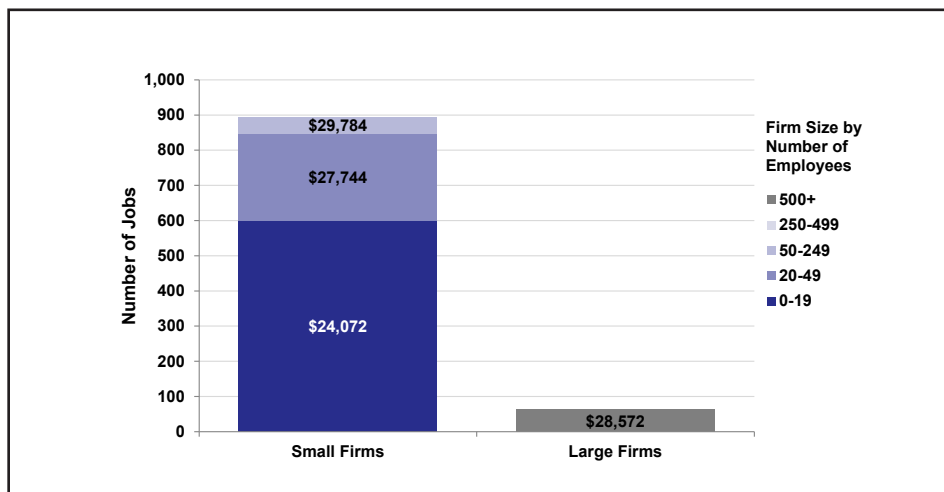
Luce County, 2017		
Town	Total HH	% ALICE & Poverty
Lakefield Township	431	62%
Mcmillan Township	1,140	61%
Pentland Township	615	46%

Household Survival Budget, Luce County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN MACKINAC COUNTY

2017 Point-in-Time Data

Population: 10,836 • **Number of Households:** 5,132

Median Household Income: \$42,559 (state average: \$54,909)

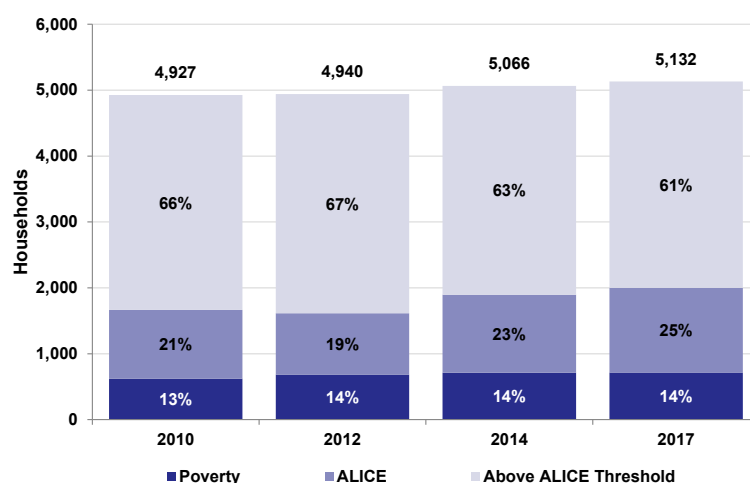
Unemployment Rate: 10.5% (state average: 5.9%)

ALICE Households: 25% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

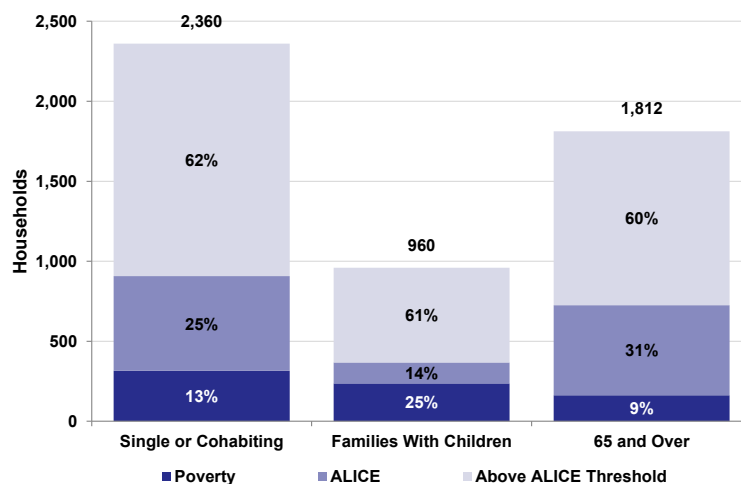
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

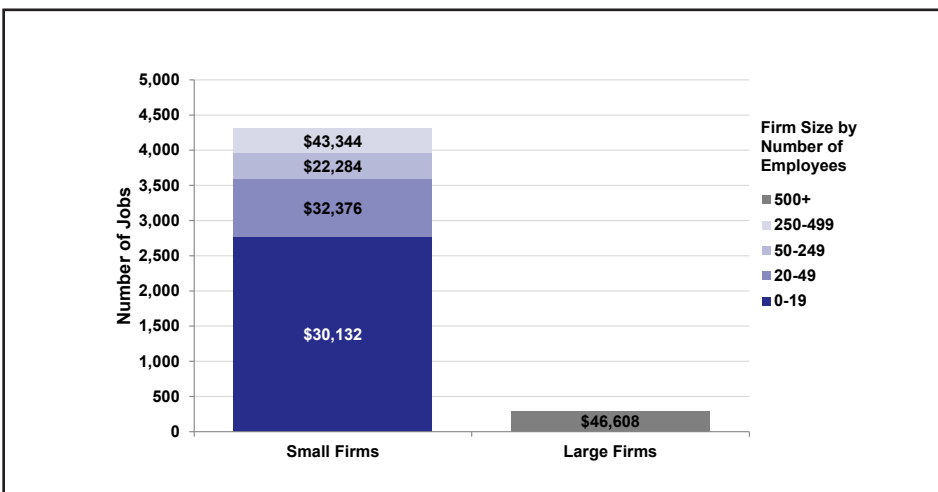
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Mackinac County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$795
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$409
Taxes	\$235	\$373
Monthly Total	\$1,702	\$4,504
ANNUAL TOTAL	\$20,424	\$54,048
Hourly Wage	\$10.21	\$27.02

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Mackinac County, 2017		
Town	Total HH	% ALICE & Poverty
Brevort Township	271	35%
Clark Township	911	36%
Garfield Township	509	32%
Hudson Township	105	44%
Mackinac Island City	369	33%
Marquette Township	291	31%
Moran Township	367	27%
Newton Township	206	64%
Portage Township	350	42%
St. Ignace City	1,240	44%
St. Ignace Township	387	45%

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ALICE IN MACOMB COUNTY

2017 Point-in-Time Data

Population: 871,375 • **Number of Households:** 346,457

Median Household Income: \$60,380 (state average: \$54,909)

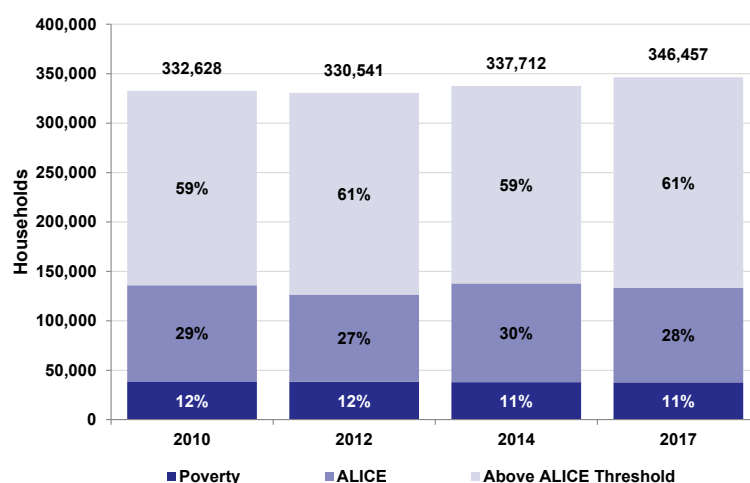
Unemployment Rate: 5.5% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

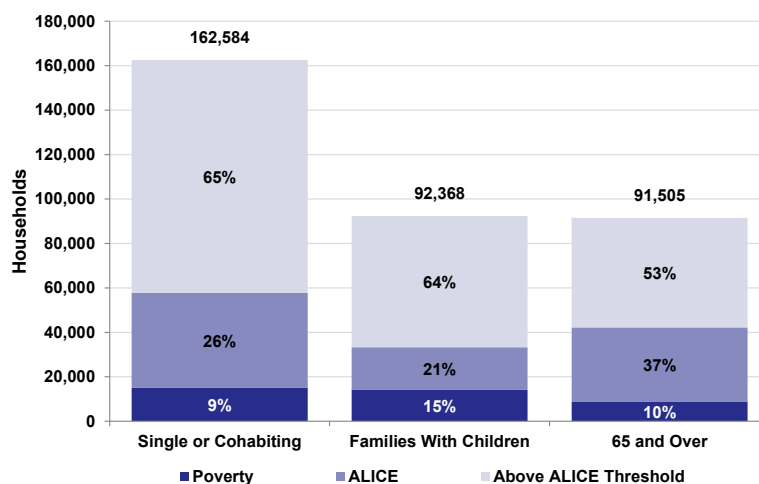
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Macomb County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$578	\$911
Child Care	\$—	\$1,400
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$180	\$549
Taxes	\$303	\$754
Monthly Total	\$1,983	\$6,040
ANNUAL TOTAL	\$23,796	\$72,480
Hourly Wage	\$11.90	\$36.24

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Macomb County, 2017		
Town	Total HH	% ALICE & Poverty
Armada Township	2,061	30%
Bruce Township	3,210	28%
Center Line City	3,618	63%
Chesterfield Township	17,291	31%
Clinton Charter Township	43,713	45%
Eastpointe City	12,539	52%
Fraser City	6,170	43%
Harrison Charter Township	11,403	41%
Lenox Township	3,192	33%
Macomb Township	28,978	18%
Memphis City	366	59%
Mount Clemens City	6,785	58%
New Baltimore City	4,505	29%
Ray Township	1,603	34%
Richmond City	2,188	47%
Richmond Township	1,239	22%
Roseville City	19,585	54%
Shelby Charter Township	30,519	32%
St. Clair Shores City	26,763	40%
Sterling Heights City	49,838	37%
Utica City	2,253	43%
Warren City	53,436	51%
Washington Township	10,247	28%

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ALICE IN MANISTEE COUNTY

2017 Point-in-Time Data

Population: 24,432 • **Number of Households:** 9,810

Median Household Income: \$44,882 (state average: \$54,909)

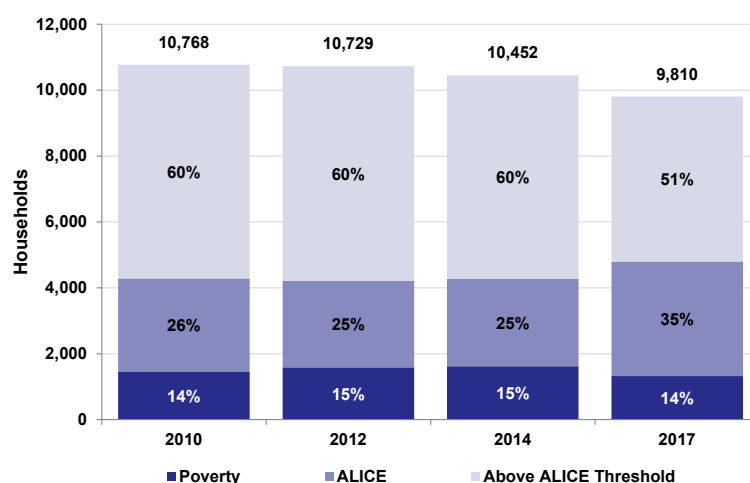
Unemployment Rate: 8% (state average: 5.9%)

ALICE Households: 35% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

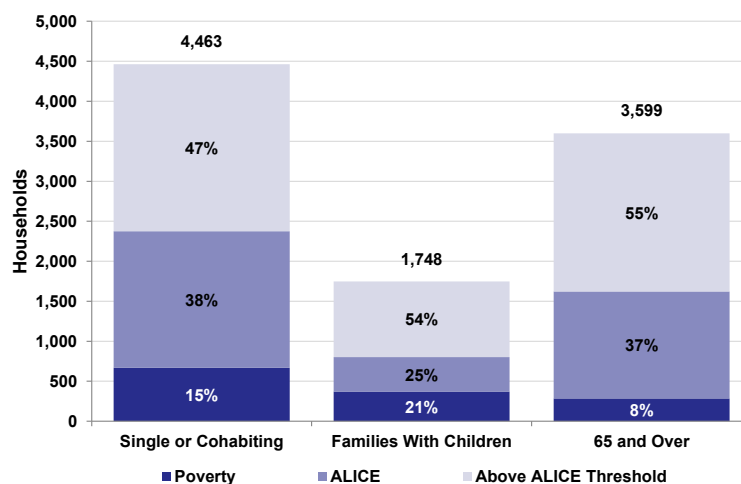
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

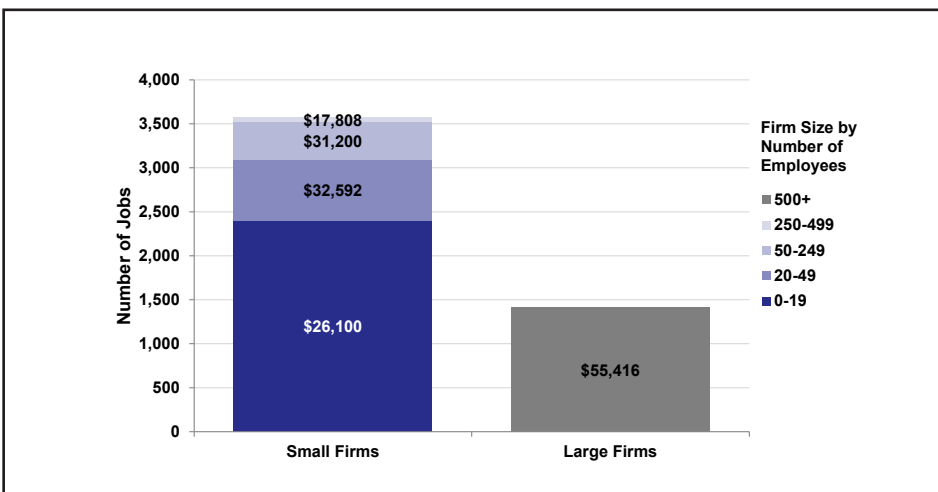
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Manistee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,122
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$454
Taxes	\$235	\$495
Monthly Total	\$1,702	\$4,998
ANNUAL TOTAL	\$20,424	\$59,976
Hourly Wage	\$10.21	\$29.99

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Manistee County, 2017		
Town	Total HH	% ALICE & Poverty
Arcadia Township	274	40%
Bear Lake Township	650	43%
Brown Township	257	42%
Cleon Township	374	55%
Dickson Township	371	51%
Filer Charter Township	1,090	38%
Manistee City	2,784	59%
Manistee Township	1,207	38%
Maple Grove Township	515	58%
Marilla Township	117	47%
Norman Township	564	56%
Onkama Township	589	40%
Pleasanton Township	325	45%
Springdale Township	341	52%
Stronach Township	352	46%

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ALICE IN MARQUETTE COUNTY

2017 Point-in-Time Data

Population: 66,502 • **Number of Households:** 25,725

Median Household Income: \$49,008 (state average: \$54,909)

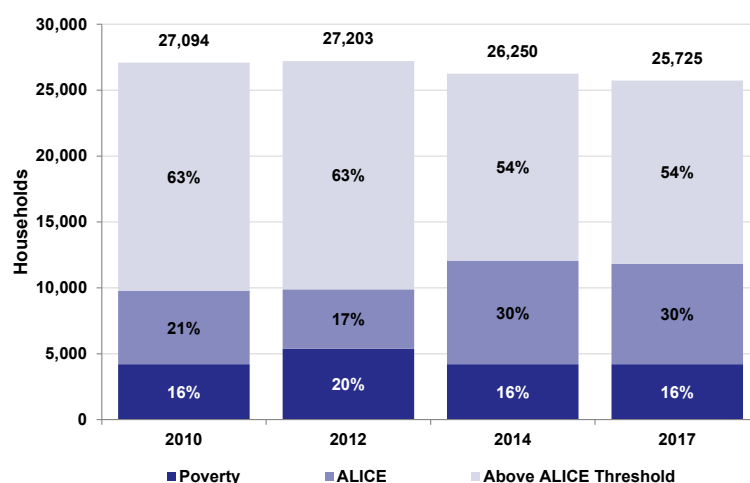
Unemployment Rate: 4.6% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

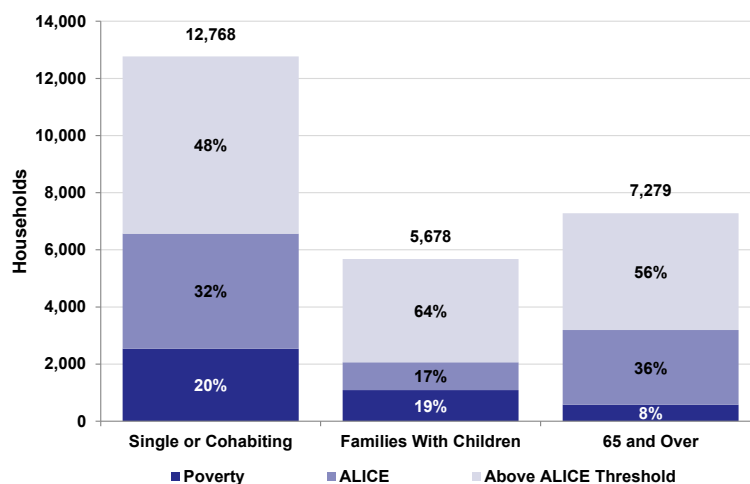
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Marquette County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$453	\$714
Child Care	\$—	\$1,360
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$151	\$492
Taxes	\$227	\$597
Monthly Total	\$1,661	\$5,409
ANNUAL TOTAL	\$19,932	\$64,908
Hourly Wage	\$9.97	\$32.45

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Marquette County, 2017		
Town	Total HH	% ALICE & Poverty
Champion Township	130	56%
Chocolay Charter Township	2,352	34%
Ely Township	813	38%
Forsyth Township	2,552	44%
Humboldt Township	190	41%
Ishpeming City	2,760	54%
Ishpeming Township	1,419	36%
Marquette Charter Township	1,707	42%
Marquette City	7,587	56%
Michigamme Township	153	42%
Negaunee City	1,788	43%
Negaunee Township	1,098	34%
Powell Township	220	50%
Republic Township	426	62%
Richmond Township	367	46%
Sands Township	926	28%
Skandia Township	383	42%
Tilden Township	390	30%
Wells Township	103	56%
West Branch Township	708	59%

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ALICE IN MASON COUNTY

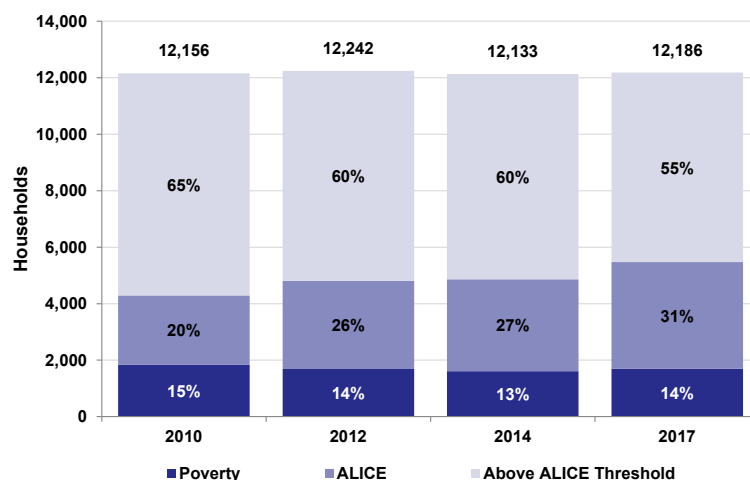
2017 Point-in-Time Data

Population: 28,800 • **Number of Households:** 12,186
Median Household Income: \$45,524 (state average: \$54,909)
Unemployment Rate: 7.6% (state average: 5.9%)
ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

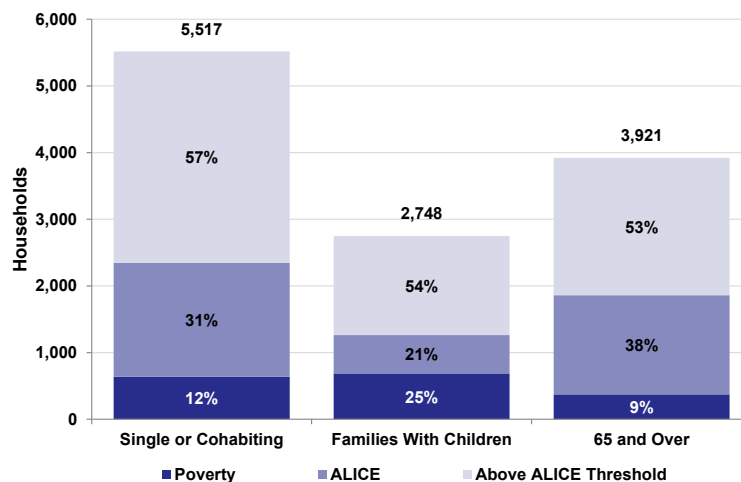
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

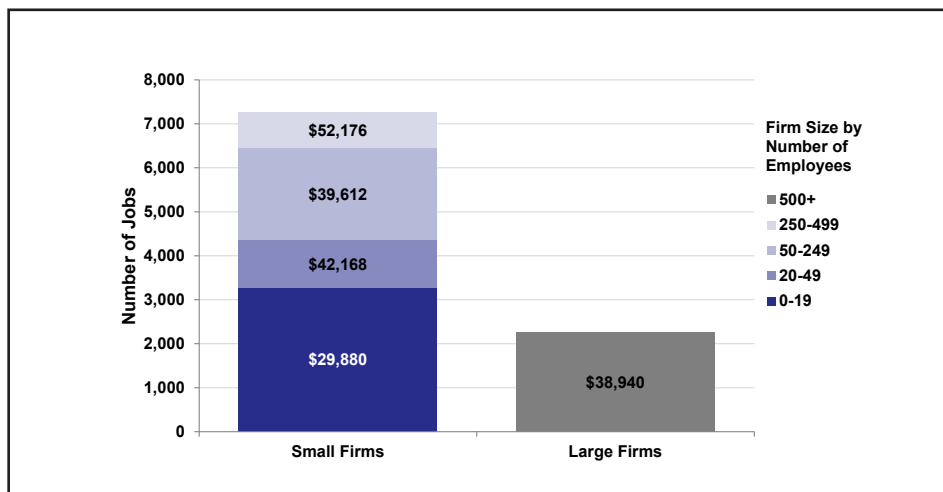
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Mason County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$514	\$727
Child Care	\$—	\$1,105
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$458
Taxes	\$246	\$506
Monthly Total	\$1,749	\$5,042
ANNUAL TOTAL	\$20,988	\$60,504
Hourly Wage	\$10.49	\$30.25

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Mason County, 2017		
Town	Total HH	% ALICE & Poverty
Amber Township	1,130	39%
Branch Township	566	62%
Custer Township	484	47%
Eden Township	192	48%
Free Soil Township	314	46%
Grant Township	398	41%
Hamlin Township	1,650	41%
Logan Township	132	44%
Ludington City	3,582	50%
Pere Marquette Charter Township	960	32%
Riverton Township	458	35%
Scottville City	441	57%
Sheridan Township	428	54%
Sherman Township	491	47%
Summit Township	365	31%
Victory Township	522	43%

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ALICE IN MECOSTA COUNTY

2017 Point-in-Time Data

Population: 43,181 • **Number of Households:** 15,641

Median Household Income: \$43,470 (state average: \$54,909)

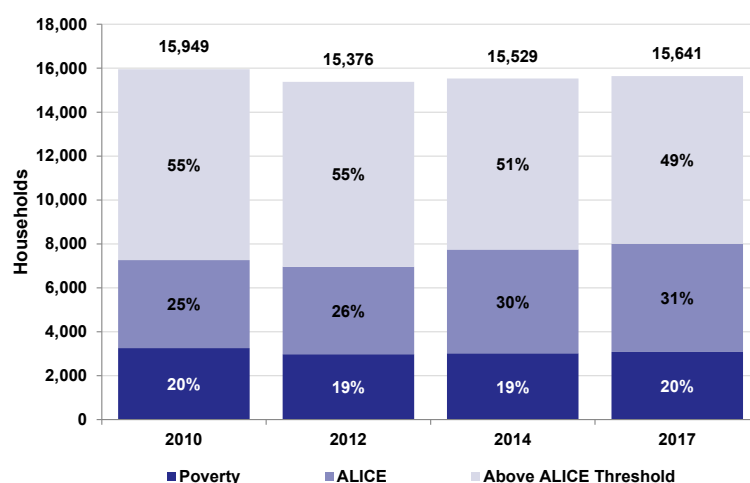
Unemployment Rate: 8.7% (state average: 5.9%)

ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 20% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

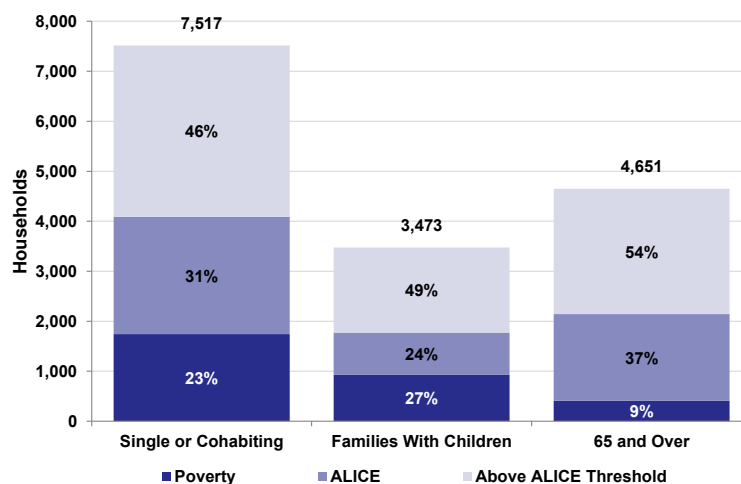
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

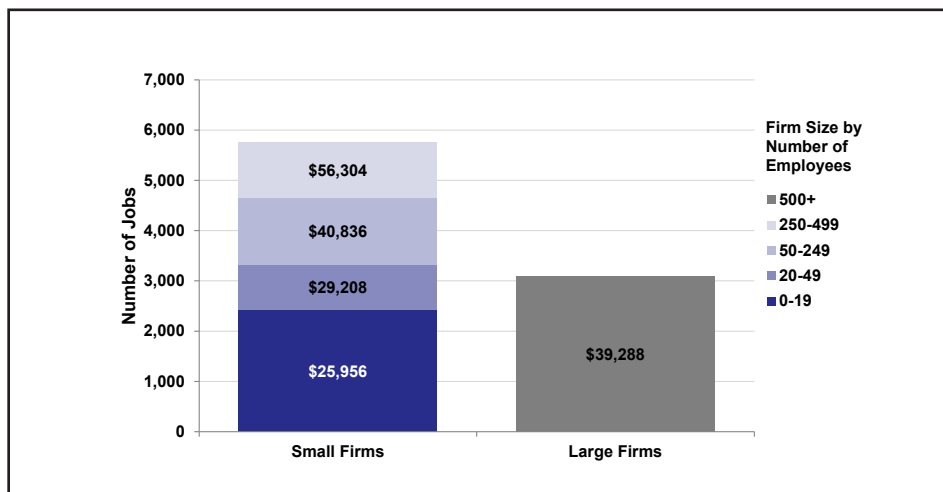
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Mecosta County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$943
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$430
Taxes	\$235	\$428
Monthly Total	\$1,702	\$4,728
ANNUAL TOTAL	\$20,424	\$56,736
Hourly Wage	\$10.21	\$28.37

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Mecosta County, 2017		
Town	Total HH	% ALICE & Poverty
Aetna Township	804	52%
Austin Township	596	45%
Big Rapids Charter Township	1,665	47%
Big Rapids City	3,028	67%
Chippewa Township	560	46%
Colfax Township	726	34%
Deerfield Township	605	54%
Fork Township	636	59%
Grant Township	259	42%
Green Charter Township	1,259	57%
Hinton Township	401	45%
Martiny Township	626	47%
Mecosta Township	1,011	53%
Millbrook Township	397	51%
Morton Township	2,072	39%
Sheridan Township	454	43%
Wheatland Township	542	52%

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ALICE IN MENOMINEE COUNTY

2017 Point-in-Time Data

Population: 23,389 • **Number of Households:** 10,593

Median Household Income: \$44,480 (state average: \$54,909)

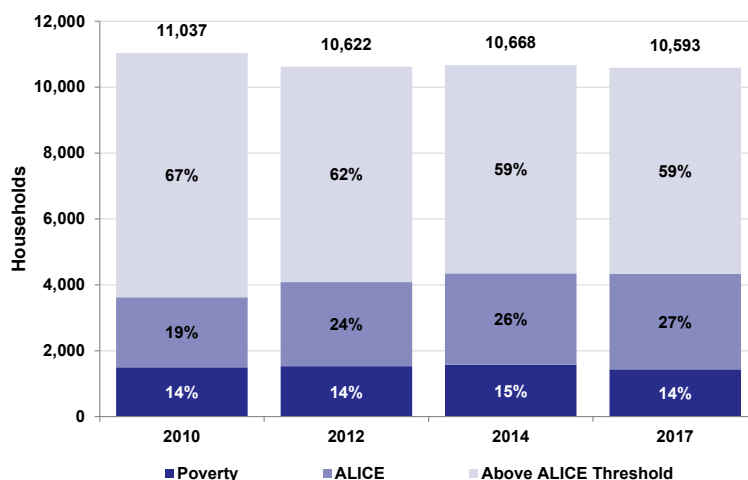
Unemployment Rate: 5.9% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

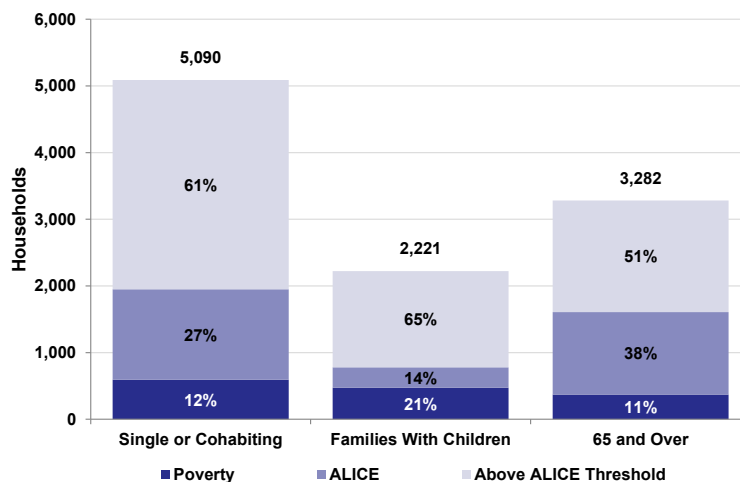
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

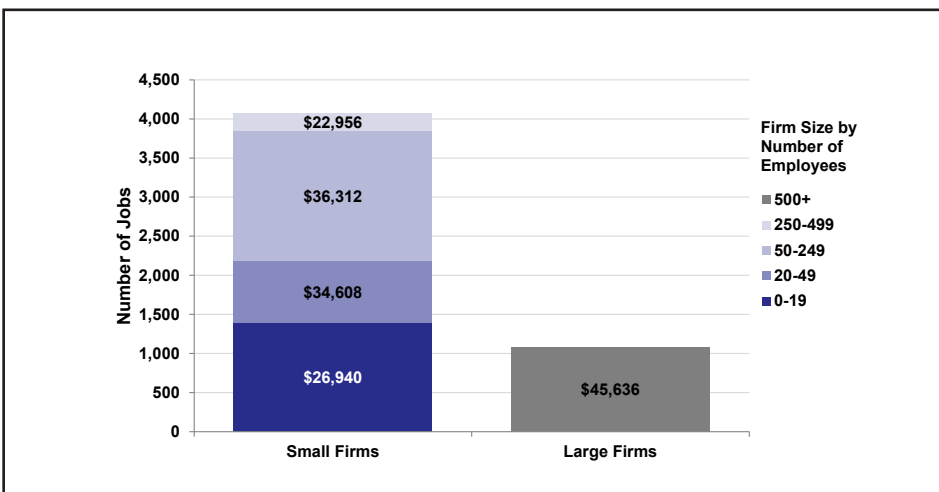
Household Survival Budget, Menominee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,004
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$438
Taxes	\$235	\$451
Monthly Total	\$1,702	\$4,820
ANNUAL TOTAL	\$20,424	\$57,840
Hourly Wage	\$10.21	\$28.92

Menominee County, 2017		
Town	Total HH	% ALICE & Poverty
Cedarville Township	107	31%
Daggett Township	283	26%
Faithorn Township	104	19%
Gourley Township	155	45%
Harris Township	633	38%
Holmes Township	160	36%
Ingallston Township	423	24%
Lake Township	264	43%
Mellen Township	518	34%
Menominee City	3,976	49%
Menominee Township	1,678	27%
Meyer Township	462	41%
Nadeau Township	535	49%
Spalding Township	653	45%
Stephenson City	359	56%
Stephenson Township	283	39%

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN MIDLAND COUNTY

2017 Point-in-Time Data

Population: 83,411 • **Number of Households:** 34,096

Median Household Income: \$61,624 (state average: \$54,909)

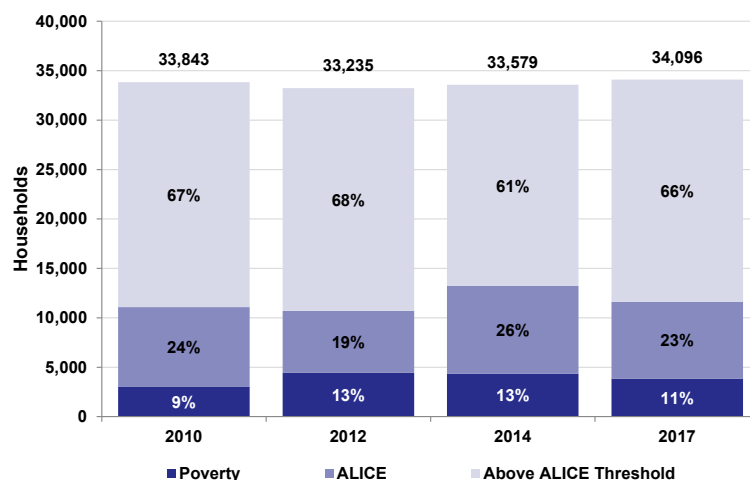
Unemployment Rate: 5.6% (state average: 5.9%)

ALICE Households: 23% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

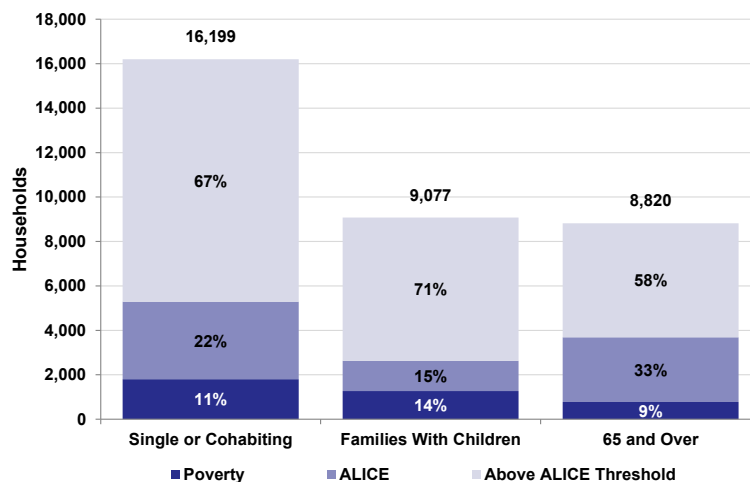
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

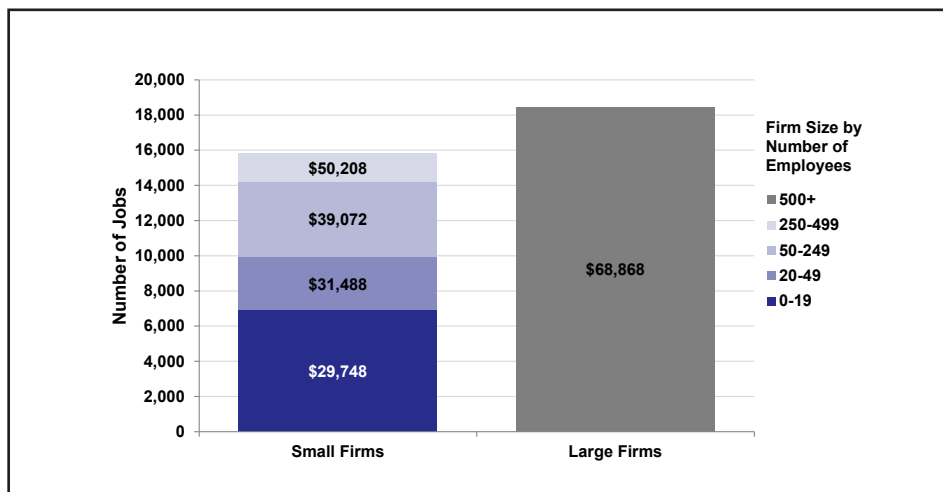
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Midland County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$484	\$743
Child Care	\$—	\$1,099
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$460
Taxes	\$236	\$510
Monthly Total	\$1,705	\$5,058
ANNUAL TOTAL	\$20,460	\$60,696
Hourly Wage	\$10.23	\$30.35

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Midland County, 2017		
Town	Total HH	% ALICE & Poverty
Coleman City	647	61%
Edenville Township	1,035	40%
Geneva Township	432	33%
Greendale Township	685	42%
Homer Township	1,630	30%
Hope Township	616	37%
Ingersoll Township	986	30%
Jasper Township	415	43%
Jerome Township	1,968	36%
Larkin Charter Township	1,988	19%
Lee Township	1,525	41%
Lincoln Township	1,131	35%
Midland Charter Township	889	33%
Midland City	17,504	38%
Mills Township	679	42%
Mount Haley Township	694	38%
Porter Township	428	28%
Warren Township	734	48%

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ALICE IN MISSAUKEE COUNTY

2017 Point-in-Time Data

Population: 14,982 • **Number of Households:** 5,941

Median Household Income: \$42,370 (state average: \$54,909)

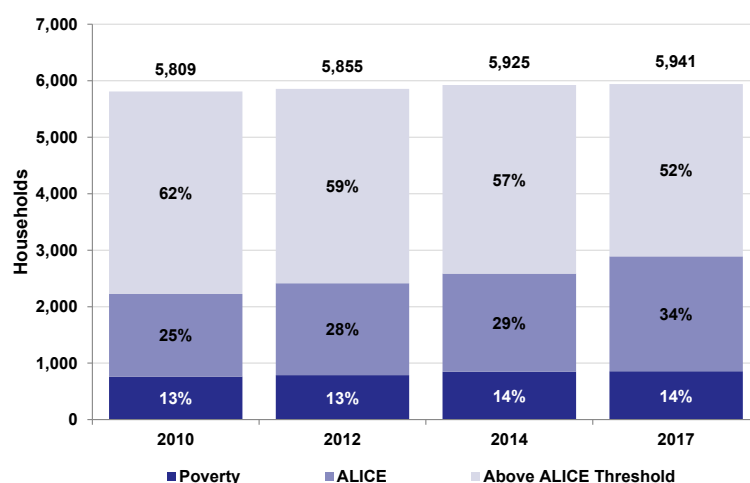
Unemployment Rate: 7% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed 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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

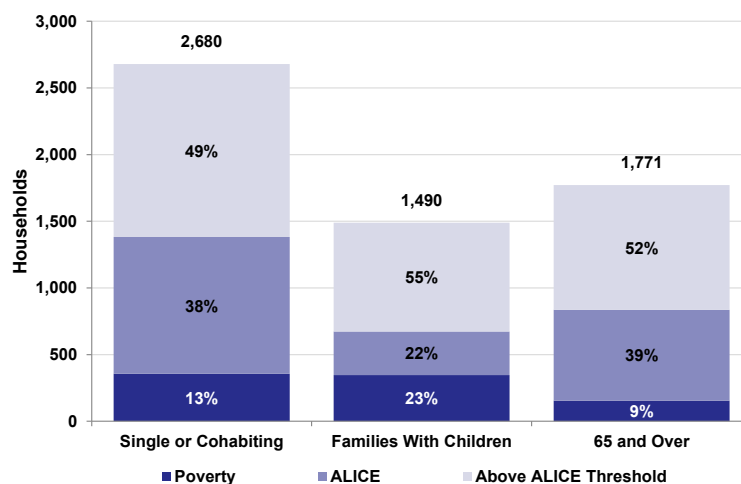
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

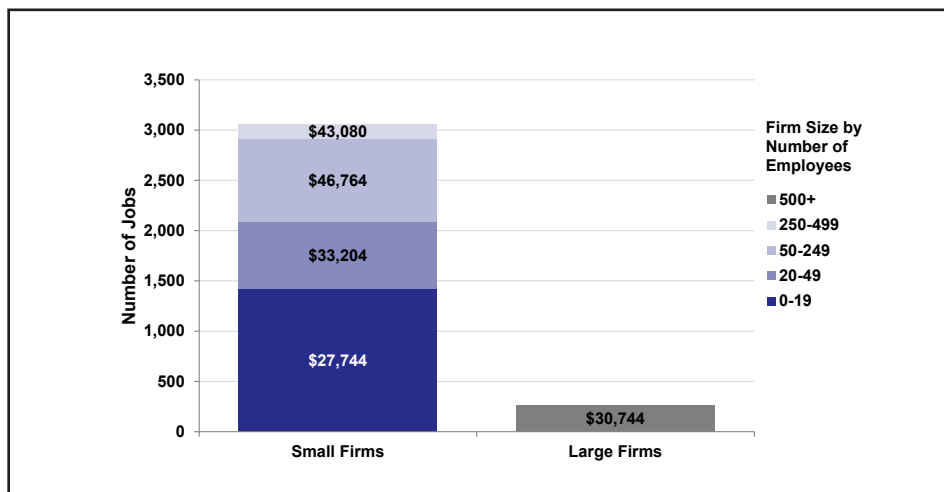
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Missaukee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$494	\$698
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$156	\$463
Taxes	\$239	\$519
Monthly Total	\$1,719	\$5,093
ANNUAL TOTAL	\$20,628	\$61,116
Hourly Wage	\$10.31	\$30.56

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Missaukee County, 2017		
Town	Total HH	% ALICE & Poverty
Aetna Township	191	33%
Bloomfield Township	209	53%
Butterfield Township	212	64%
Caldwell Township	508	56%
Clam Union Township	389	49%
Forest Township	466	67%
Lake City	354	45%
Lake Township	1,159	45%
McBain City	235	63%
Norwich Township	279	54%
Pioneer Township	220	55%
Reeder Township	418	45%
Richland Township	538	40%
Riverside Township	418	34%
West Branch Township	190	46%

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ALICE IN MONROE COUNTY

2017 Point-in-Time Data

Population: 149,649 • **Number of Households:** 59,528

Median Household Income: \$59,290 (state average: \$54,909)

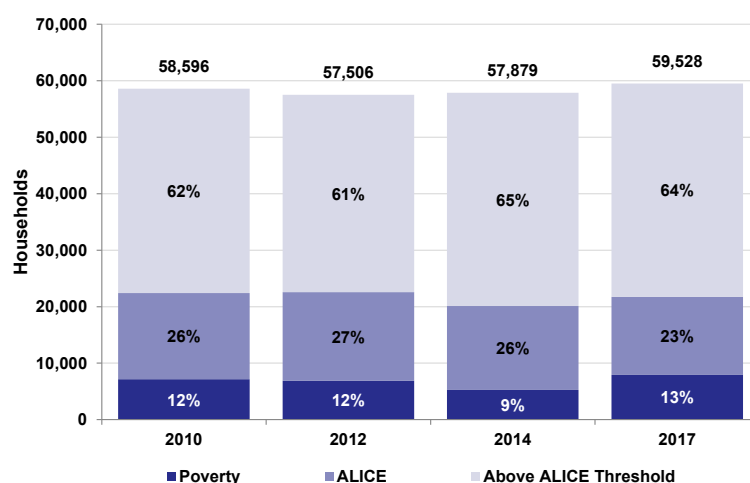
Unemployment Rate: 4.7% (state average: 5.9%)

ALICE Households: 23% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

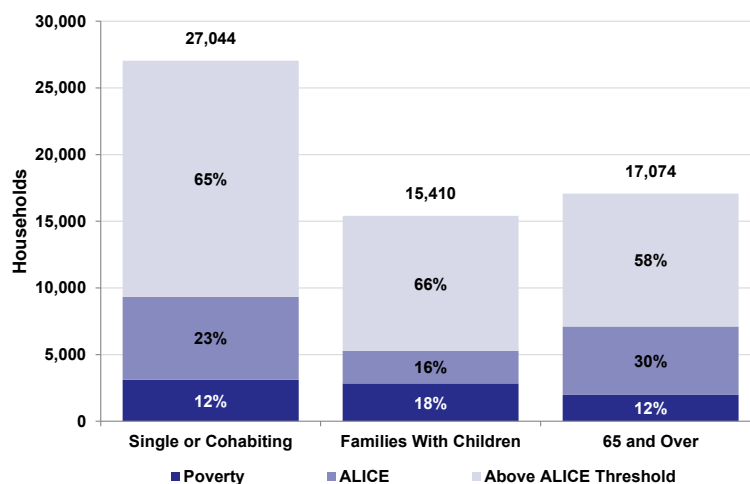
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

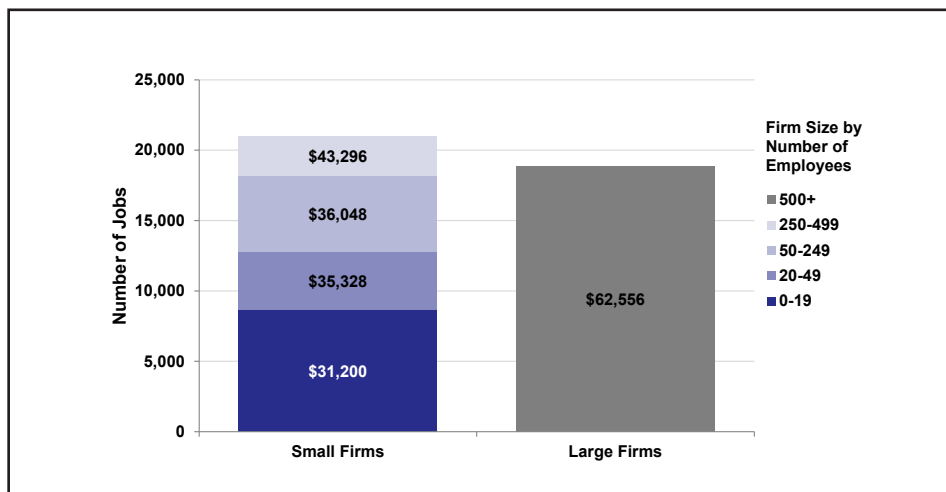
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Monroe County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$530	\$836
Child Care	\$—	\$1,147
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$161	\$479
Taxes	\$252	\$563
Monthly Total	\$1,773	\$5,271
ANNUAL TOTAL	\$21,276	\$63,252
Hourly Wage	\$10.64	\$31.63

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Monroe County, 2017		
Town	Total HH	% ALICE & Poverty
Ash Township	2,991	37%
Bedford Township	12,293	33%
Berlin Charter Township	3,448	27%
Dundee Township	2,954	42%
Erie Township	1,731	37%
Exeter Township	1,265	26%
Frenchtown Township	7,966	48%
Ida Township	1,834	16%
La Salle Township	1,804	26%
London Township	1,076	30%
Luna Pier City	624	47%
Milan City	773	42%
Milan Township	601	27%
Monroe Charter Township	5,894	45%
Monroe City	7,978	48%
Petersburg City	491	35%
Raisinville Township	2,005	24%
Summerfield Township	1,153	26%
Whiteford Township	1,771	30%

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ALICE IN MONTCALM COUNTY

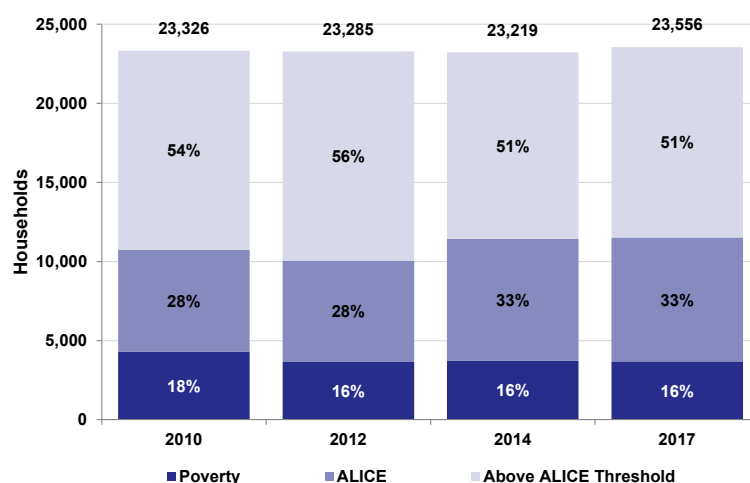
2017 Point-in-Time Data

Population: 62,956 • **Number of Households:** 23,556
Median Household Income: \$44,651 (state average: \$54,909)
Unemployment Rate: 7% (state average: 5.9%)
ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

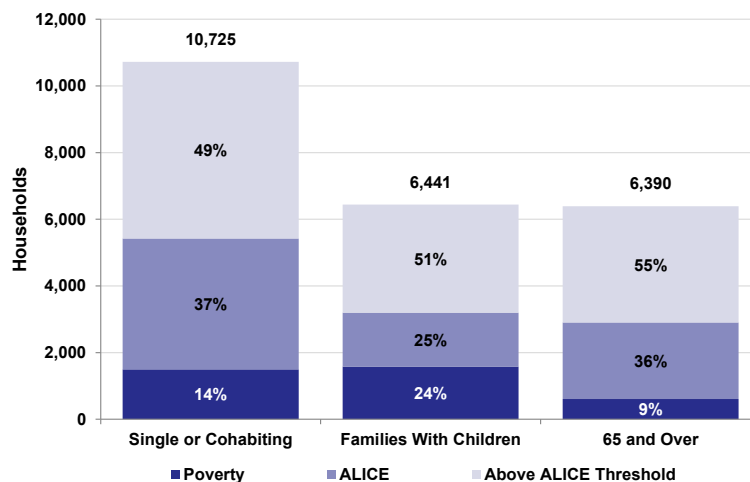
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

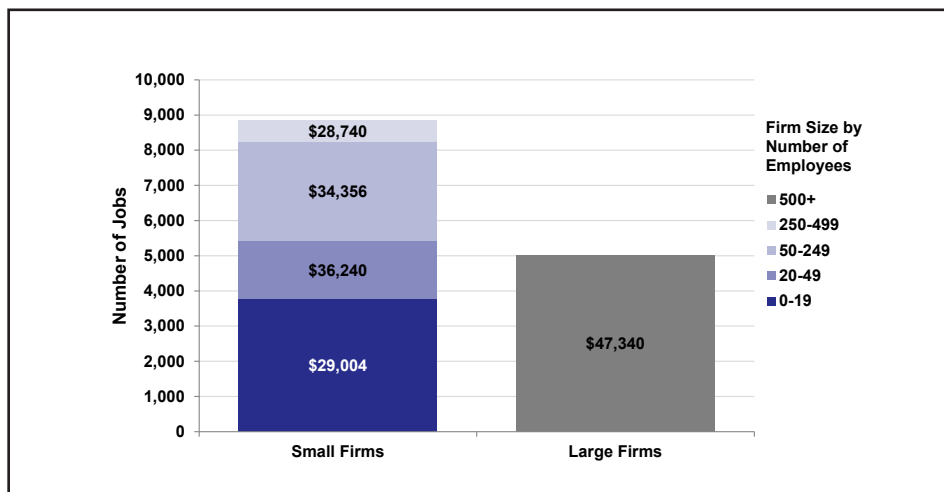
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Household Survival Budget, Montcalm County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$464	\$681
Child Care	\$-	\$973
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$152	\$434
Taxes	\$230	\$440
Monthly Total	\$1,676	\$4,774
ANNUAL TOTAL	\$20,112	\$57,288
Hourly Wage	\$10.06	\$28.64

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Montcalm County, 2017		
Town	Total HH	% ALICE & Poverty
Belvidere Township	872	52%
Bloomer Township	503	43%
Bushnell Township	561	49%
Carson City	467	62%
Cato Township	1,041	55%
Crystal Township	1,088	56%
Day Township	406	40%
Douglass Township	878	44%
Eureka Township	1,554	41%
Evergreen Township	1,093	46%
Fairplain Township	677	49%
Ferris Township	507	40%
Greenville City	3,353	58%
Home Township	991	60%
Maple Valley Township	780	44%
Montcalm Township	1,368	48%
Pierson Township	1,291	43%
Pine Township	779	47%
Reynolds Township	1,946	45%
Richland Township	1,088	44%
Sidney Township	1,104	44%
Stanton City	517	61%
Winfield Township	692	38%

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ALICE IN MONTMORENCY COUNTY

2017 Point-in-Time Data

Population: 9,290 • **Number of Households:** 4,074

Median Household Income: \$39,152 (state average: \$54,909)

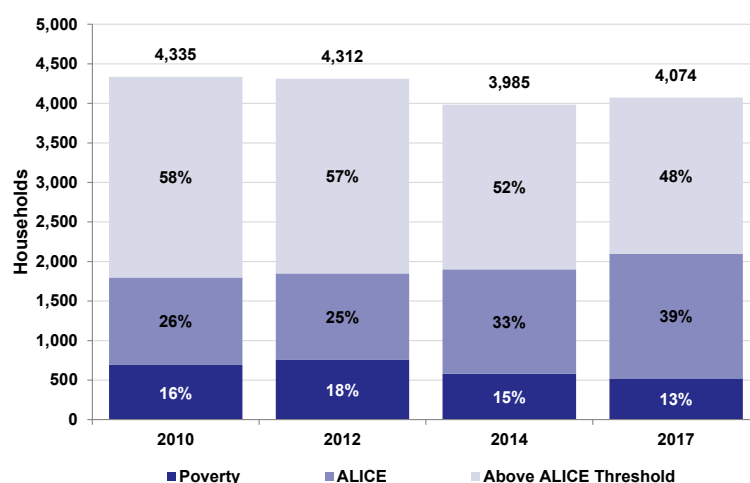
Unemployment Rate: 12.7% (state average: 5.9%)

ALICE Households: 39% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

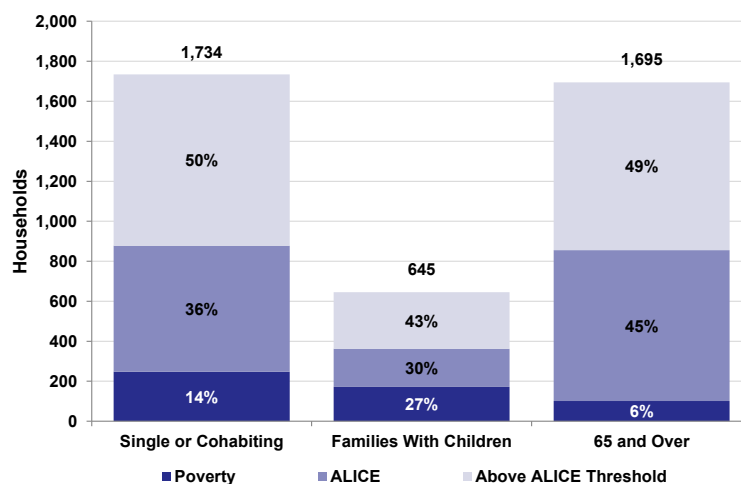
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

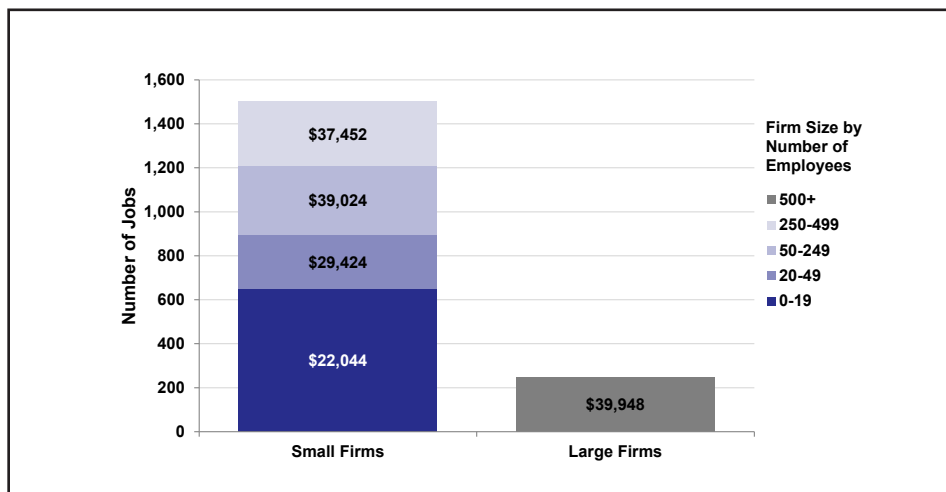
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Household Survival Budget, Montmorency County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$494	\$698
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$156	\$463
Taxes	\$239	\$519
Monthly Total	\$1,719	\$5,093
ANNUAL TOTAL	\$20,628	\$61,116
Hourly Wage	\$10.31	\$30.56

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Montmorency County, 2017		
Town	Total HH	% ALICE & Poverty
Albert Township	1,039	51%
Avery Township	294	61%
Briley Township	809	55%
Hillman Township	885	54%
Loud Township	121	50%
Montmorency Township	483	43%
Rust Township	193	50%
Vienna Township	250	41%

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ALICE IN MUSKEGON COUNTY

2017 Point-in-Time Data

Population: 173,693 • **Number of Households:** 64,581

Median Household Income: \$49,229 (state average: \$54,909)

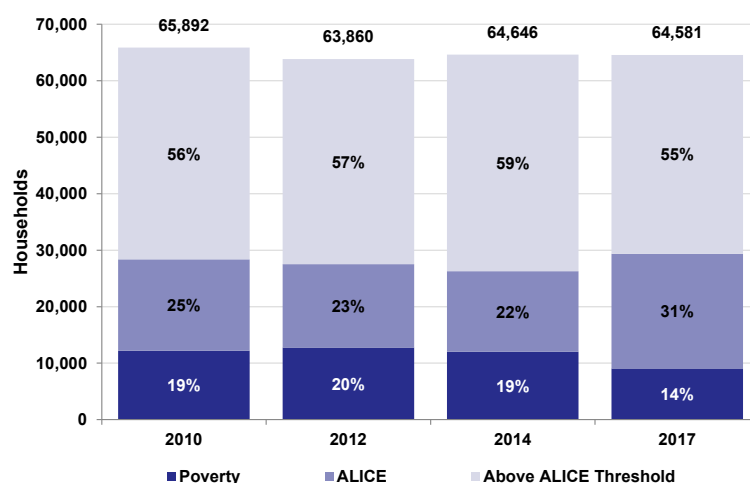
Unemployment Rate: 6.9% (state average: 5.9%)

ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

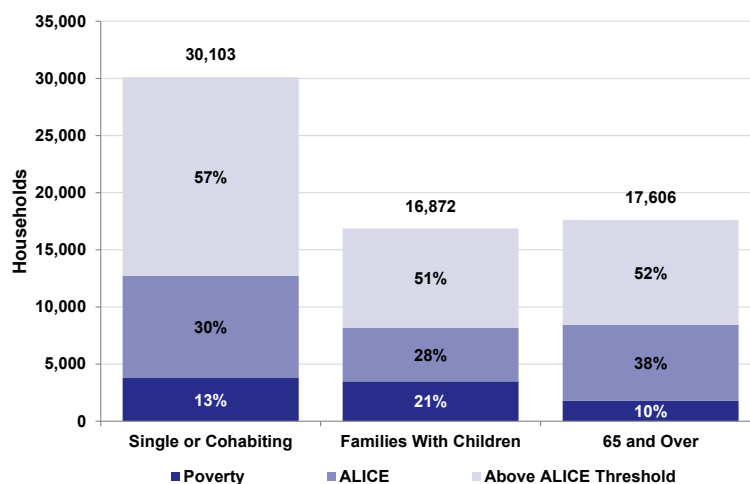
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Muskegon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$503	\$723
Child Care	\$—	\$1,024
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$158	\$447
Taxes	\$242	\$474
Monthly Total	\$1,733	\$4,914
ANNUAL TOTAL	\$20,796	\$58,968
Hourly Wage	\$10.40	\$29.48

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Muskegon County, 2017		
Town	Total HH	% ALICE & Poverty
Blue Lake Township	745	45%
Casnovia Township	940	44%
Cedar Creek Township	1,215	44%
Dalton Township	3,356	33%
Egelston Township	3,349	50%
Fruitland Township	2,094	38%
Fruitport Charter Township	5,296	37%
Holton Township	888	50%
Laketon Township	2,945	32%
Montague City	1,059	46%
Montague Township	571	36%
Moorland Township	538	41%
Muskegon Charter Township	6,844	46%
Muskegon City	13,794	68%
Muskegon Heights City	3,994	75%
North Muskegon City	1,577	37%
Norton Shores City	10,045	39%
Ravenna Township	1,065	45%
Roosevelt Park City	1,620	54%
Sullivan Township	950	33%
White River Township	490	28%
Whitehall City	1,160	50%
Whitehall Township	681	34%

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ALICE IN NEWAYGO COUNTY

2017 Point-in-Time Data

Population: 47,899 • **Number of Households:** 18,772

Median Household Income: \$45,645 (state average: \$54,909)

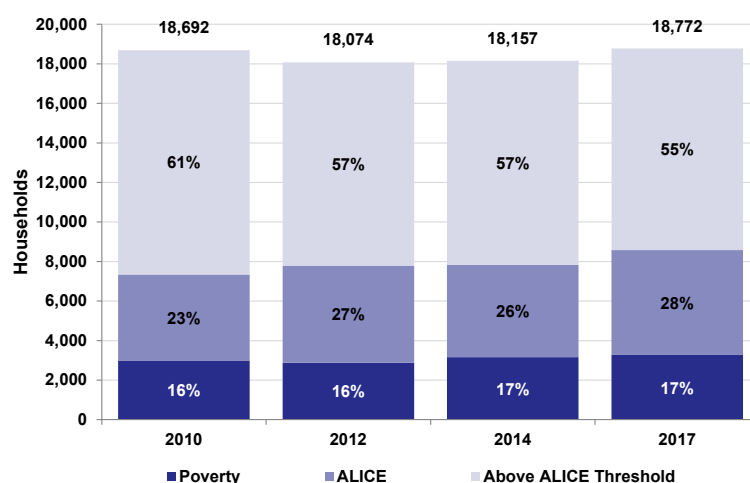
Unemployment Rate: 7.7% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

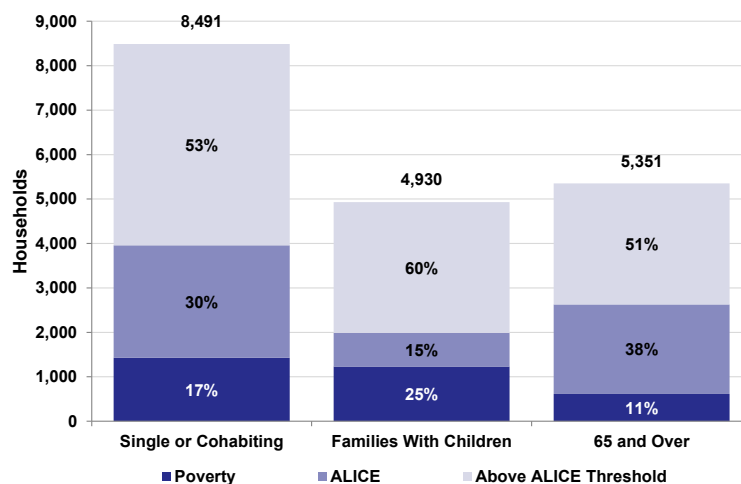
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

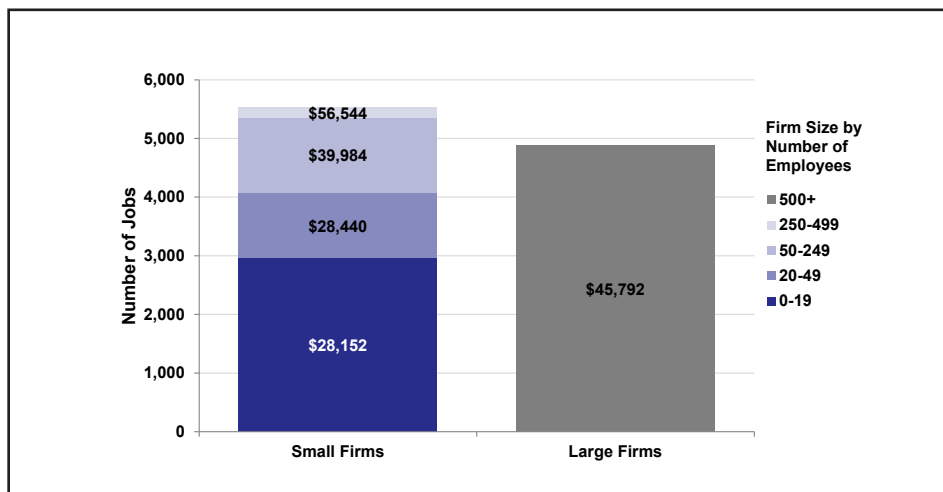
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Newaygo County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$506	\$715
Child Care	\$—	\$976
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$158	\$439
Taxes	\$243	\$453
Monthly Total	\$1,737	\$4,829
ANNUAL TOTAL	\$20,844	\$57,948
Hourly Wage	\$10.42	\$28.97

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Newaygo County, 2017		
Town	Total HH	% ALICE & Poverty
Ashland Township	934	44%
Barton Township	281	38%
Beaver Township	176	47%
Big Prairie Township	1,115	64%
Bridgeton Township	851	48%
Brooks Township	1,586	47%
Croton Township	1,360	43%
Dayton Township	682	29%
Denver Township	762	52%
Ensley Township	933	33%
Everett Township	735	49%
Fremont City	1,715	49%
Garfield Township	856	40%
Goodwell Township	206	34%
Grant City	346	63%
Grant Township	1,135	39%
Lilley Township	321	58%
Lincoln Township	567	37%
Merrill Township	299	66%
Monroe Township	140	51%
Newaygo City	788	56%
Norwich Township	218	43%
Sheridan Charter Township	996	29%
Sherman Township	752	35%
White Cloud City	417	67%
Wilcox Township	407	52%

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ALICE IN OAKLAND COUNTY

2017 Point-in-Time Data

Population: 1,250,836 • **Number of Households:** 504,944

Median Household Income: \$77,475 (state average: \$54,909)

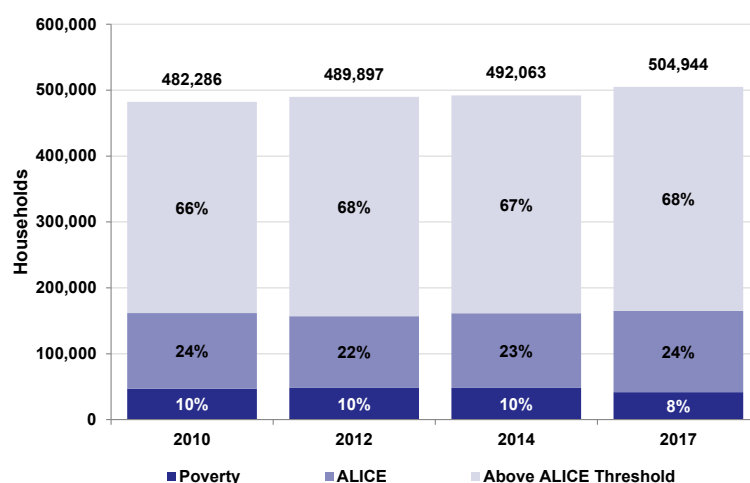
Unemployment Rate: 4.1% (state average: 5.9%)

ALICE Households: 24% (state average: 29%) • **Households in Poverty:** 8% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

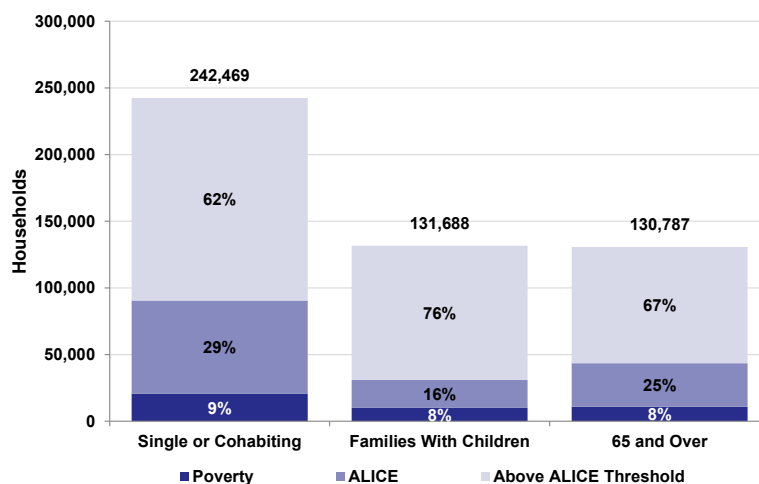
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

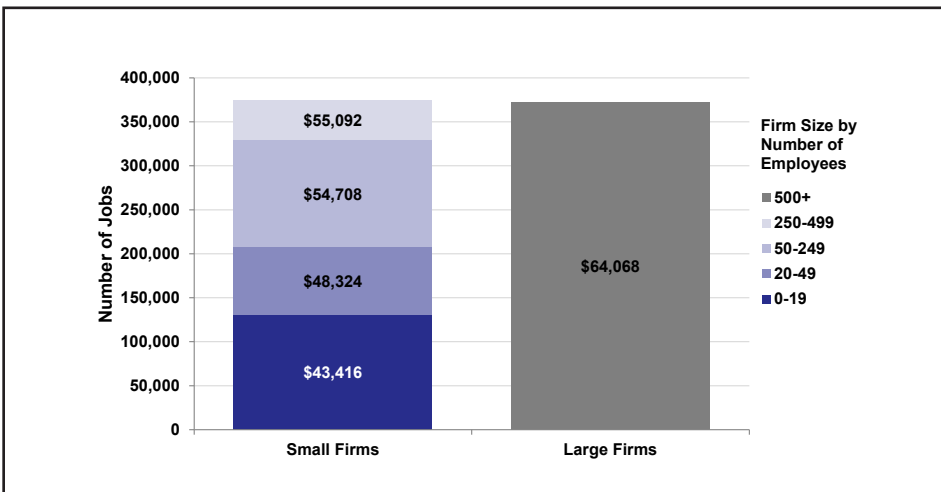
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Oakland County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$578	\$911
Child Care	\$—	\$1,652
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$180	\$584
Taxes	\$303	\$849
Monthly Total	\$1,983	\$6,422
ANNUAL TOTAL	\$23,796	\$77,064
Hourly Wage	\$11.90	\$38.53

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Oakland County, 2017		
Town	Total HH	% ALICE & Poverty
Addison Township	2,388	26%
Auburn Hills City	9,235	48%
Berkley City	6,504	30%
Birmingham City	8,982	19%
Bloomfield Charter Township	16,578	19%
Bloomfield Hills City	1,292	13%
Brandon Charter Township	5,729	31%
Clawson City	5,652	41%
Commerce Charter Township	15,789	26%
Farmington City	4,717	35%
Farmington Hills City	34,377	34%
Ferndale City	9,909	46%
Groveland Township	1,919	29%
Hazel Park City	7,107	68%
Highland Charter Township	7,510	31%
Holly Township	4,378	44%
Huntington Woods City	2,447	13%
Independence Charter Township	13,493	27%
Keego Harbor City	1,512	57%
Lake Angelus City	126	11%
Lathrup Village City	1,541	22%
Lyon Charter Township	6,297	25%
Madison Heights City	12,868	55%
Milford Charter Township	6,458	31%
Northville City	1,403	17%
Novi City	22,770	28%
Oak Park City	11,601	54%
Oakland Charter Township	6,326	13%
Orchard Lake Village City	855	12%
Orion Charter Township	13,744	26%
Oxford Charter Township	8,076	30%
Pleasant Ridge City	1,058	22%
Pontiac City	23,262	72%
Rochester City	5,461	35%
Rochester Hills City	28,468	28%
Rose Township	2,573	30%
Royal Oak Charter Township	1,093	77%
Royal Oak City	28,548	35%
South Lyon City	4,902	39%
Southfield City	32,333	49%
Southfield Township	5,804	19%
Springfield Charter Township	5,185	27%
Sylvan Lake City	846	31%
Troy City	31,520	24%
Village Of Clarkston City	413	35%
Walled Lake City	3,442	52%
Waterford Charter Township	30,371	45%
West Bloomfield Charter Township	24,822	23%
White Lake Charter Township	11,690	30%
Wixom City	6,189	53%

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ALICE IN OCEANA COUNTY

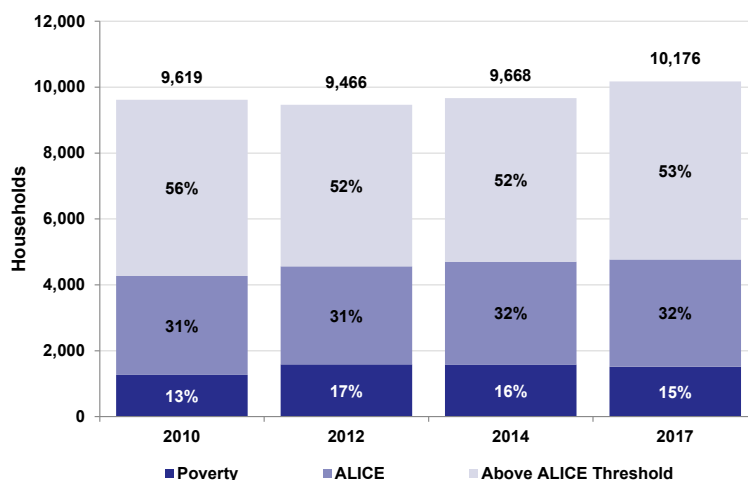
2017 Point-in-Time Data

Population: 26,317 • **Number of Households:** 10,176
Median Household Income: \$44,382 (state average: \$54,909)
Unemployment Rate: 7.7% (state average: 5.9%)
ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

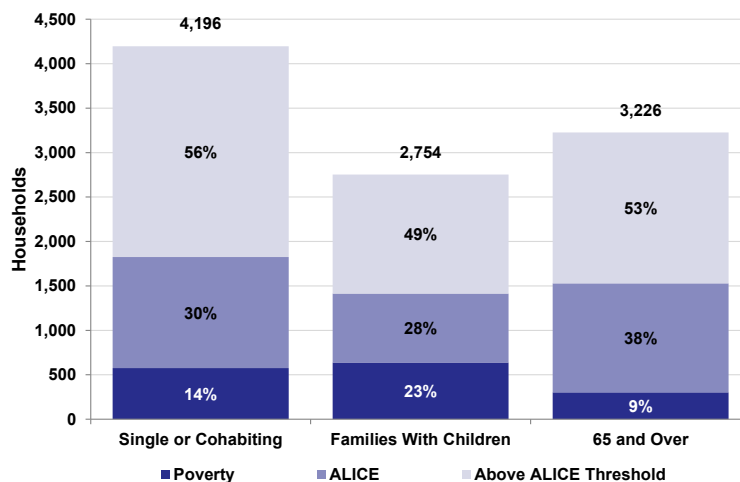
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

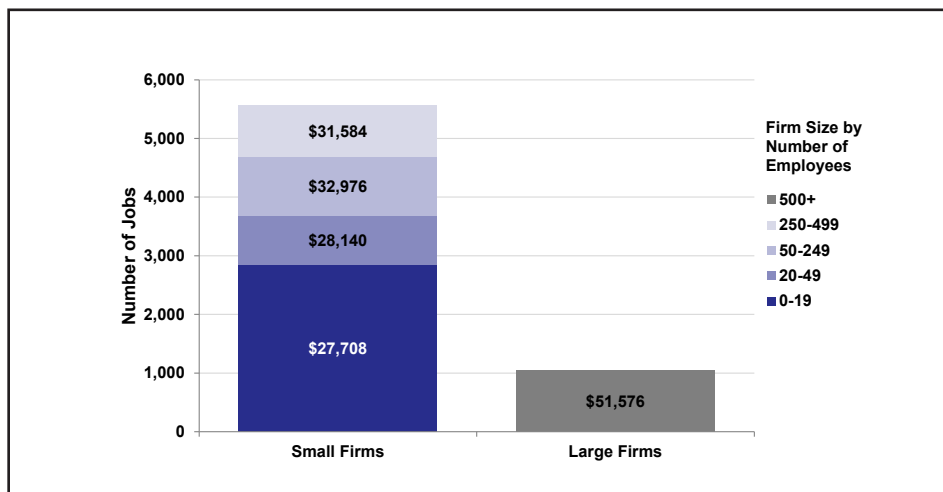
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Oceana County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$483	\$683
Child Care	\$—	\$859
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$418
Taxes	\$235	\$397
Monthly Total	\$1,703	\$4,603
ANNUAL TOTAL	\$20,436	\$55,236
Hourly Wage	\$10.22	\$27.62

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Oceana County, 2017		
Town	Total HH	% ALICE & Poverty
Benona Township	652	43%
Claybanks Township	372	35%
Colfax Township	204	51%
Crystal Township	273	58%
Elbridge Township	319	49%
Ferry Township	466	47%
Golden Township	693	46%
Grant Township	1,043	41%
Greenwood Township	434	40%
Hart City	803	61%
Hart Township	690	46%
Leavitt Township	307	59%
Newfield Township	902	47%
Otto Township	342	46%
Pentwater Township	761	38%
Shelby Township	1,480	52%
Weare Township	435	38%

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ALICE IN OGEMAW COUNTY

2017 Point-in-Time Data

Population: 20,979 • **Number of Households:** 9,325

Median Household Income: \$38,149 (state average: \$54,909)

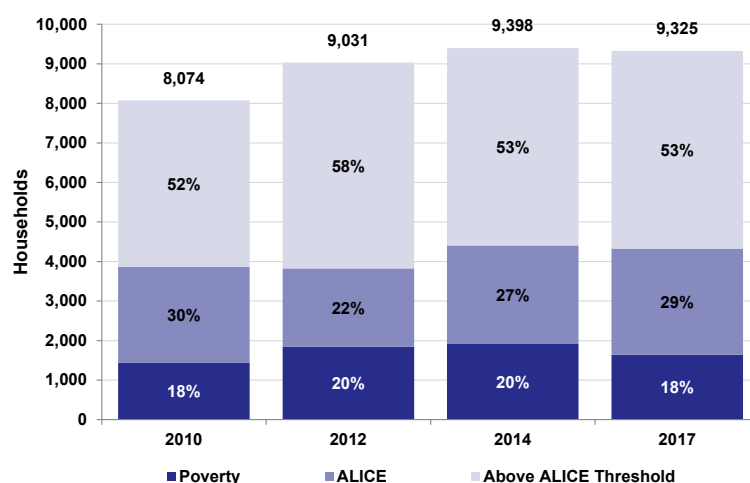
Unemployment Rate: 10% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

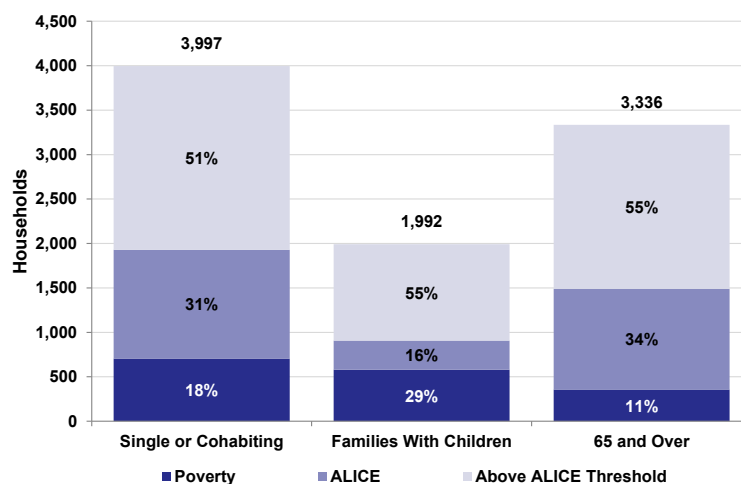
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

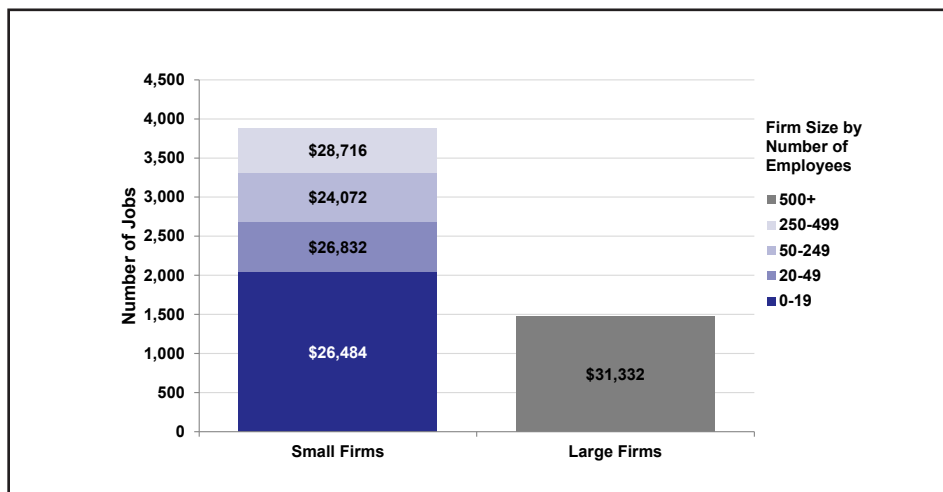
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Ogemaw County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$767
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$406
Taxes	\$235	\$362
Monthly Total	\$1,702	\$4,462
ANNUAL TOTAL	\$20,424	\$53,544
Hourly Wage	\$10.21	\$26.77

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Ogemaw County, 2017		
Town	Total HH	% ALICE & Poverty
Churchill Township	678	32%
Cumming Township	287	48%
Edwards Township	554	38%
Foster Township	385	45%
Goodar Township	201	54%
Hill Township	669	41%
Horton Township	388	37%
Klacking Township	283	36%
Logan Township	226	46%
Mills Township	1,913	60%
Ogemaw Township	443	34%
Richland Township	402	48%
Rose City	239	65%
Rose Township	546	43%
West Branch City	1,027	63%
West Branch Township	1,084	32%

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ALICE IN ONTONAGON COUNTY

2017 Point-in-Time Data

Population: 6,072 • **Number of Households:** 2,945

Median Household Income: \$36,073 (state average: \$54,909)

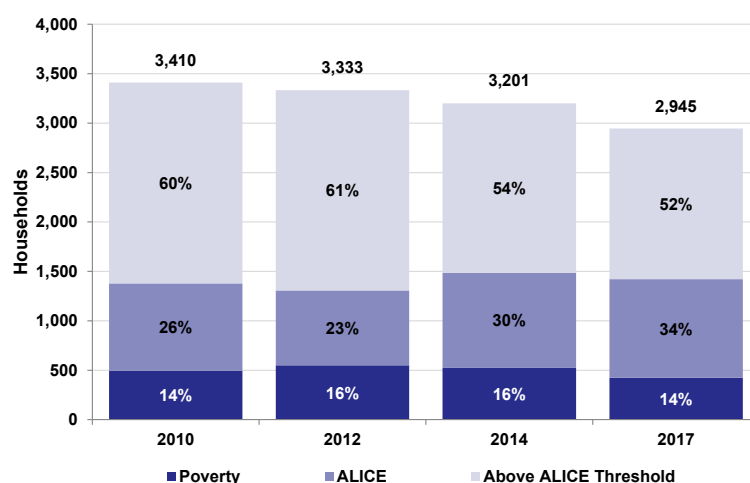
Unemployment Rate: 10% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

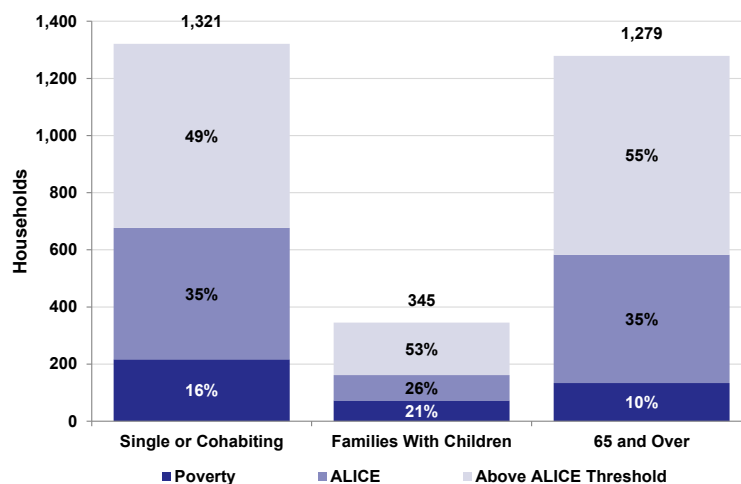
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

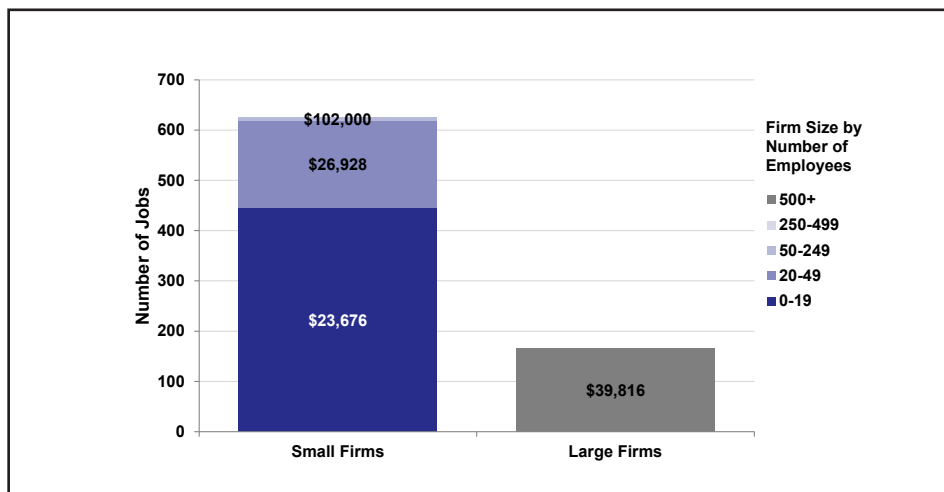
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Ontonagon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Ontonagon County, 2017		
Town	Total HH	% ALICE & Poverty
Bergland Township	231	47%
Carp Lake Township	338	47%
Greenland Township	290	43%
Interior Township	169	54%
McMillan Township	190	37%
Ontonagon Township	1,150	49%
Stannard Township	341	57%

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ALICE IN OSCEOLA COUNTY

2017 Point-in-Time Data

Population: 23,221 • **Number of Households:** 9,010

Median Household Income: \$41,099 (state average: \$54,909)

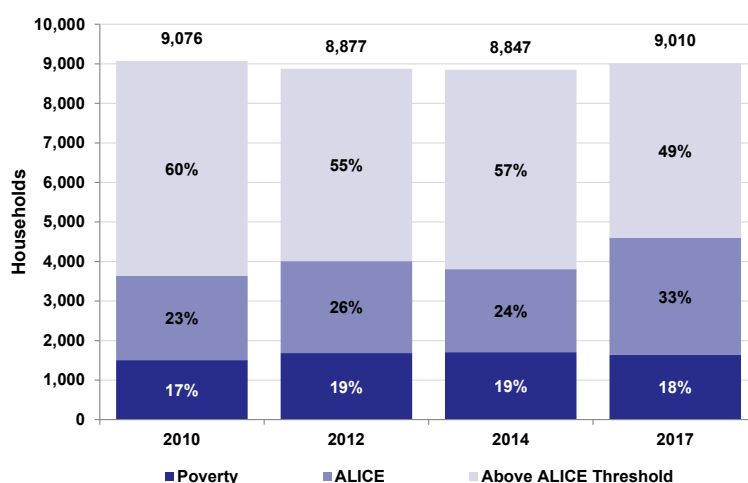
Unemployment Rate: 7.2% (state average: 5.9%)

ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

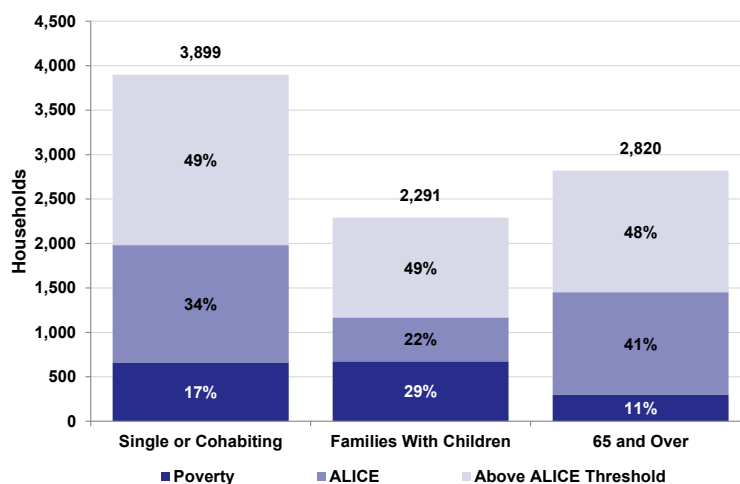
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

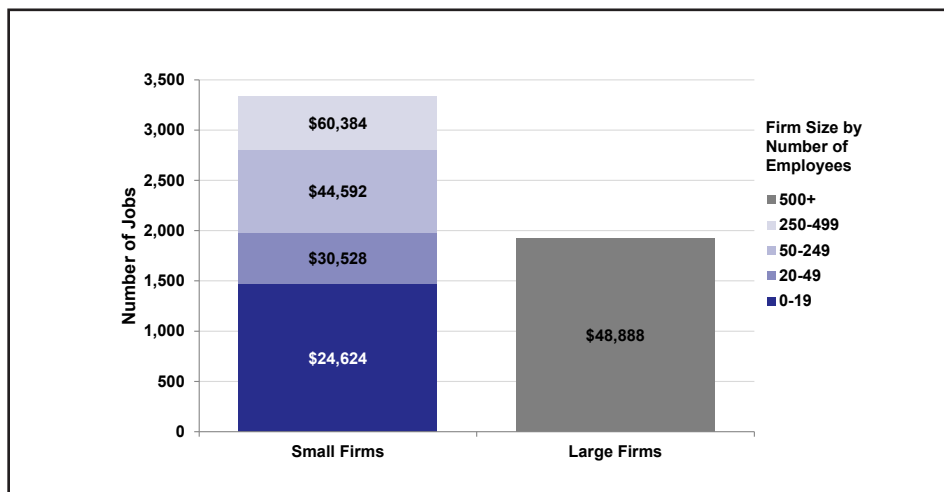
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Osceola County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$956
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$432
Taxes	\$235	\$433
Monthly Total	\$1,702	\$4,748
ANNUAL TOTAL	\$20,424	\$56,976
Hourly Wage	\$10.21	\$28.49

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Osceola County, 2017		
Town	Total HH	% ALICE & Poverty
Burdell Township	490	42%
Cedar Township	183	45%
Ewart City	656	73%
Ewart Township	581	41%
Hartwick Township	237	50%
Hersey Township	661	46%
Highland Township	445	42%
Le Roy Township	506	44%
Lincoln Township	608	52%
Marion Township	632	60%
Middle Branch Township	339	56%
Orient Township	315	48%
Osceola Township	426	52%
Reed City	1,105	66%
Richmond Township	609	39%
Rose Lake Township	489	49%
Sherman Township	396	37%
Sylvan Township	332	42%

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ALICE IN OSCODA COUNTY

2017 Point-in-Time Data

Population: 8,304 • **Number of Households:** 3,728

Median Household Income: \$36,833 (state average: \$54,909)

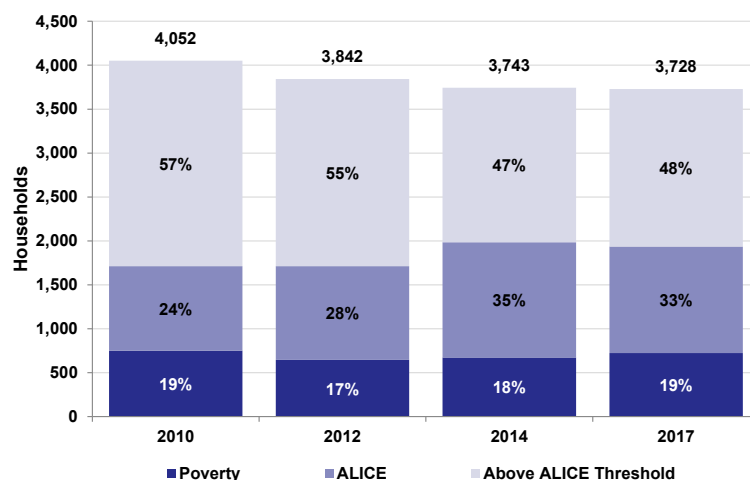
Unemployment Rate: 11.9% (state average: 5.9%)

ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 19% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

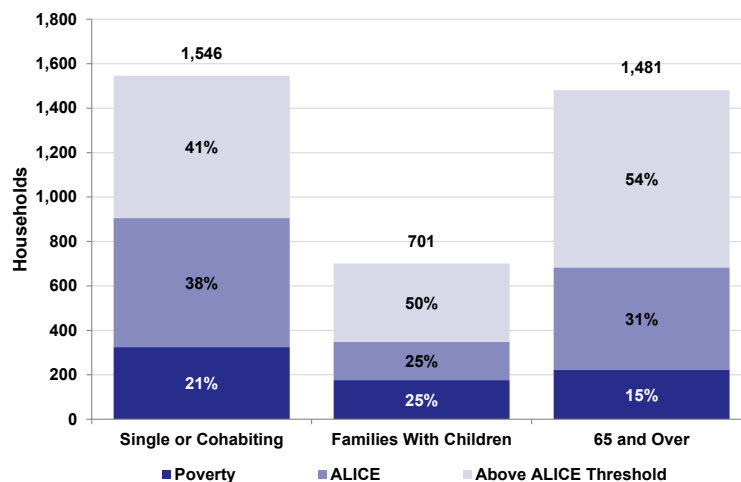
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Oscoda County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Oscoda County, 2017		
Town	Total HH	% ALICE & Poverty
Big Creek Township	1,320	59%
Clinton Township	253	57%
Comins Township	699	49%
Elmer Township	382	37%
Greenwood Township	586	46%
Mentor Township	488	55%

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ALICE IN OTSEGO COUNTY

2017 Point-in-Time Data

Population: 24,247 • **Number of Households:** 9,880

Median Household Income: \$50,823 (state average: \$54,909)

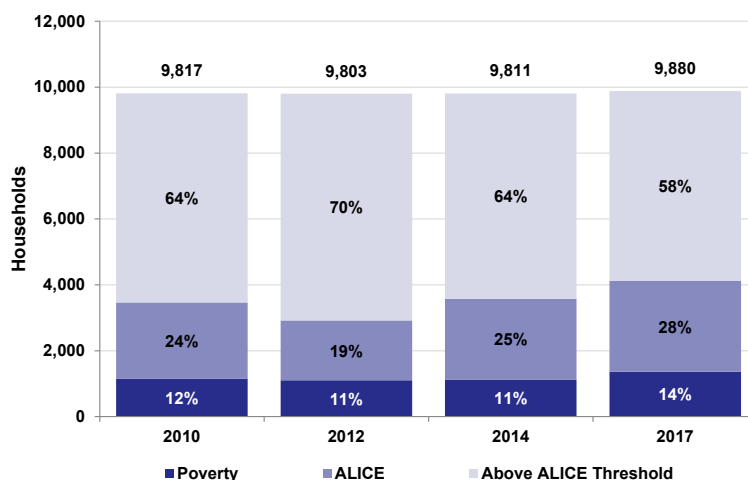
Unemployment Rate: 6.4% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

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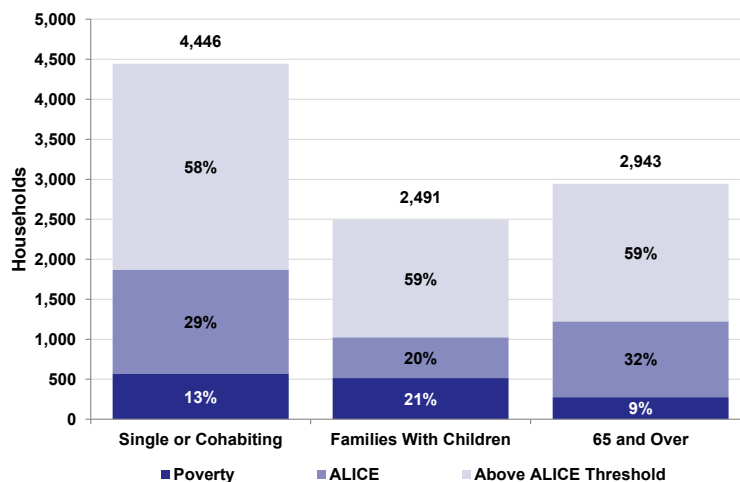
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

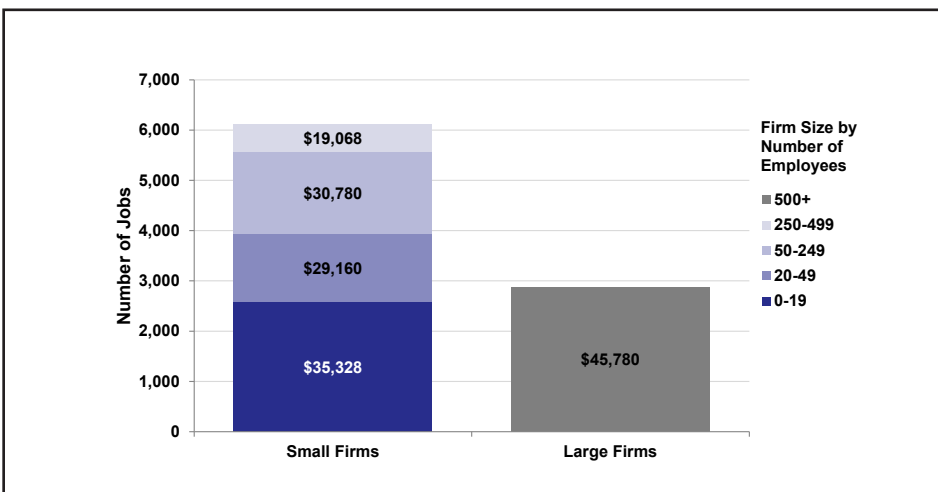
Household Survival Budget, Otsego County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$516	\$729
Child Care	\$—	\$1,153
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$465
Taxes	\$247	\$525
Monthly Total	\$1,752	\$5,118
ANNUAL TOTAL	\$21,024	\$61,416
Hourly Wage	\$10.51	\$30.71

Otsego County, 2017		
Town	Total HH	% ALICE & Poverty
Bagley Township	2,210	38%
Charlton Township	559	47%
Chester Township	538	27%
Corwith Township	736	55%
Dover Township	197	35%
Elmira Township	688	28%
Gaylord City	1,764	64%
Hayes Township	1,041	32%
Livingston Township	957	33%
Otsego Lake Township	1,190	34%

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

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ALICE IN OTTAWA COUNTY

2017 Point-in-Time Data

Population: 286,383 • **Number of Households:** 104,281

Median Household Income: \$68,543 (state average: \$54,909)

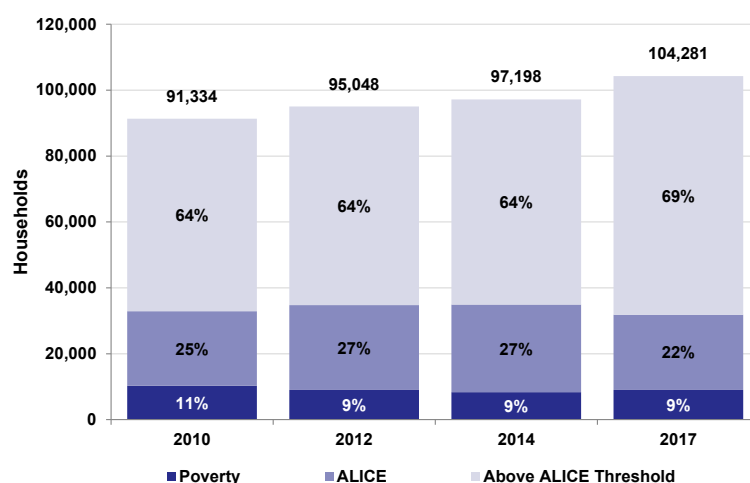
Unemployment Rate: 3.3% (state average: 5.9%)

ALICE Households: 22% (state average: 29%) • **Households in Poverty:** 9% (state average: 14%)

How has the number of ALICE households changed 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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

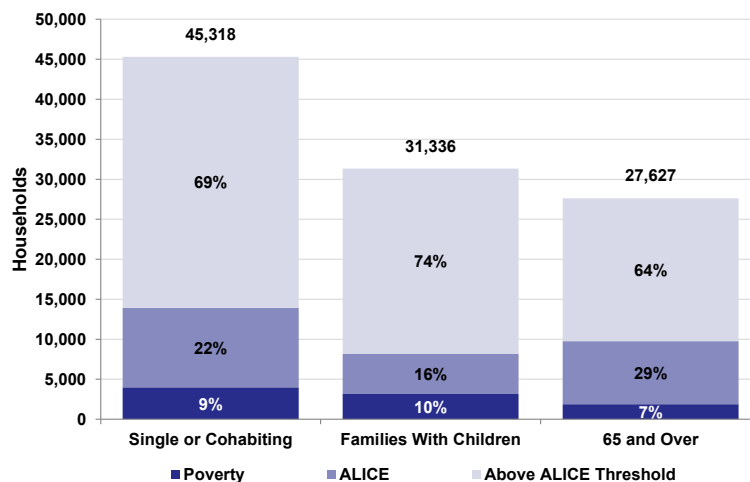
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

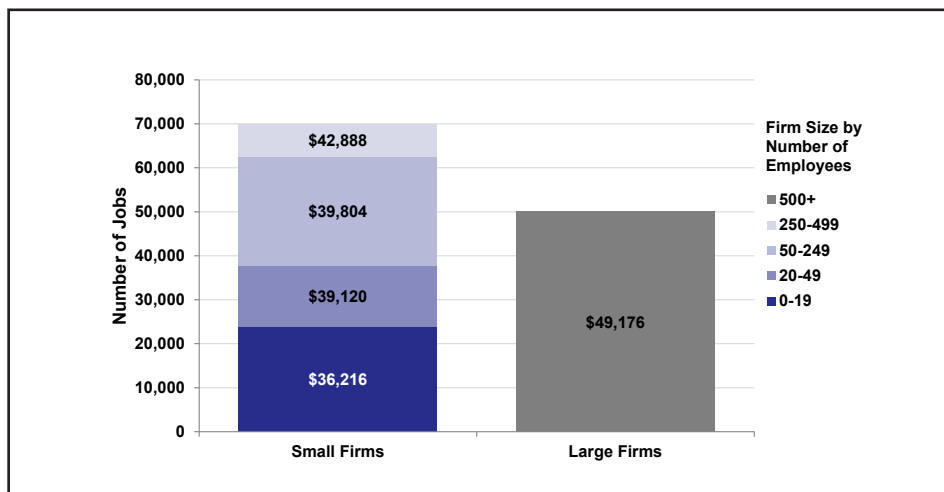
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Ottawa County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$526	\$773
Child Care	\$—	\$1,175
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$161	\$474
Taxes	\$251	\$550
Monthly Total	\$1,768	\$5,218
ANNUAL TOTAL	\$21,216	\$62,616
Hourly Wage	\$10.61	\$31.31

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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Ottawa County, 2017		
Town	Total HH	% ALICE & Poverty
Allendale Charter Township	6,420	49%
Blendon Township	2,118	26%
Chester Township	754	28%
Coopersville City	1,615	44%
Crockery Township	1,617	36%
Ferrysburg City	1,317	25%
Georgetown Charter Township	17,934	26%
Grand Haven Charter Township	6,018	24%
Grand Haven City	4,936	42%
Holland Charter Township	13,477	35%
Holland City	9,041	40%
Hudsonville City	2,546	38%
Jamestown Charter Township	2,576	15%
Olive Township	1,777	33%
Park Township	6,951	22%
Polkton Charter Township	938	25%
Port Sheldon Township	1,779	32%
Robinson Township	2,106	22%
Spring Lake Township	5,961	33%
Tallmadge Charter Township	2,897	28%
Wright Township	1,063	32%
Zeeland Charter Township	3,491	24%
Zeeland City	2,389	51%

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ALICE IN PRESQUE ISLE COUNTY

2017 Point-in-Time Data

Population: 12,854 • **Number of Households:** 5,929

Median Household Income: \$43,758 (state average: \$54,909)

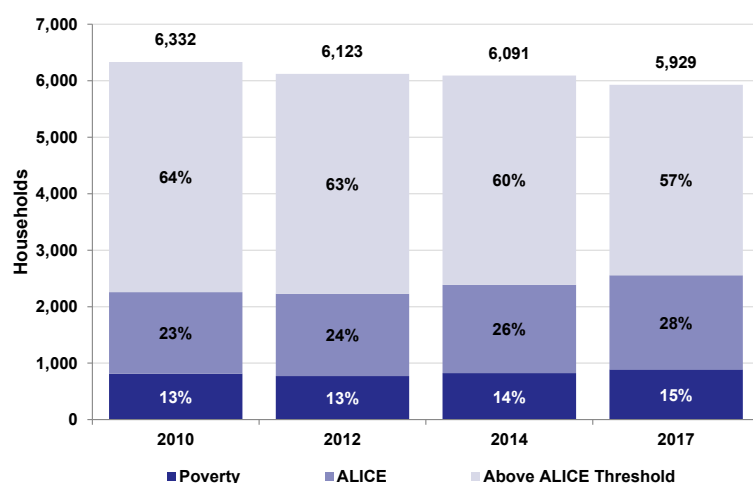
Unemployment Rate: 11.4% (state average: 5.9%)

ALICE Households: 28% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

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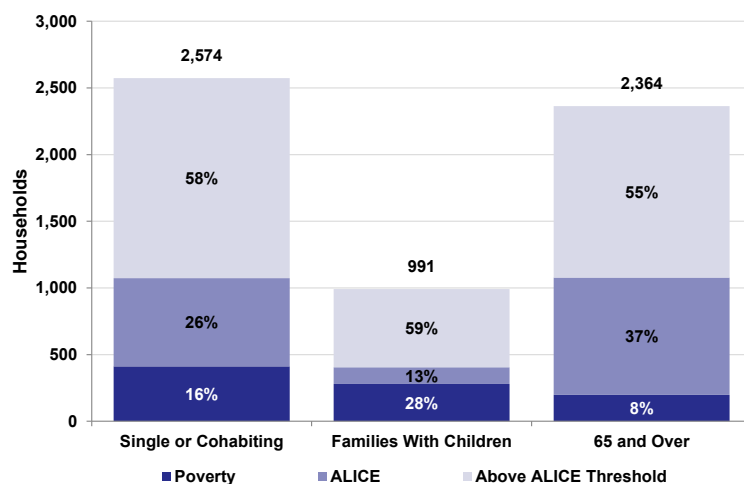
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

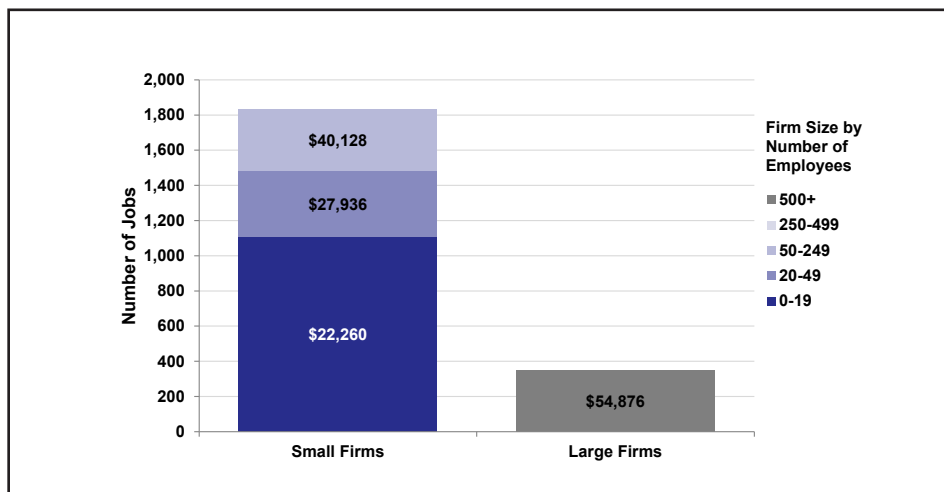
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Presque Isle County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Presque Isle County, 2017		
Town	Total HH	% ALICE & Poverty
Allis Township	420	51%
Bearinger Township	161	32%
Belknap Township	286	46%
Bismarck Township	186	43%
Case Township	334	41%
Krakov Township	353	41%
Metz Township	134	62%
Moltke Township	128	31%
North Allis Township	182	39%
Ocqueoc Township	298	38%
Onaway City	355	67%
Posen Township	356	49%
Presque Isle Township	835	22%
Pulawski Township	142	46%
Rogers City	1,277	51%
Rogers Township	482	34%

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ALICE IN ROSCOMMON COUNTY

2017 Point-in-Time Data

Population: 23,934 • **Number of Households:** 11,131

Median Household Income: \$37,834 (state average: \$54,909)

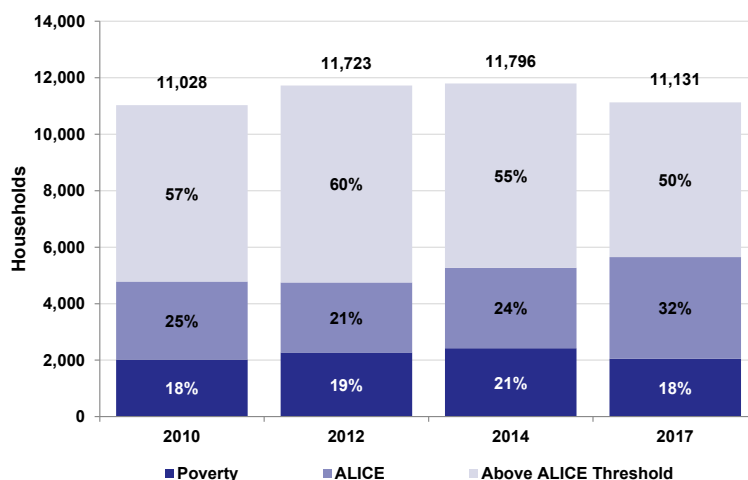
Unemployment Rate: 13% (state average: 5.9%)

ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 18% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

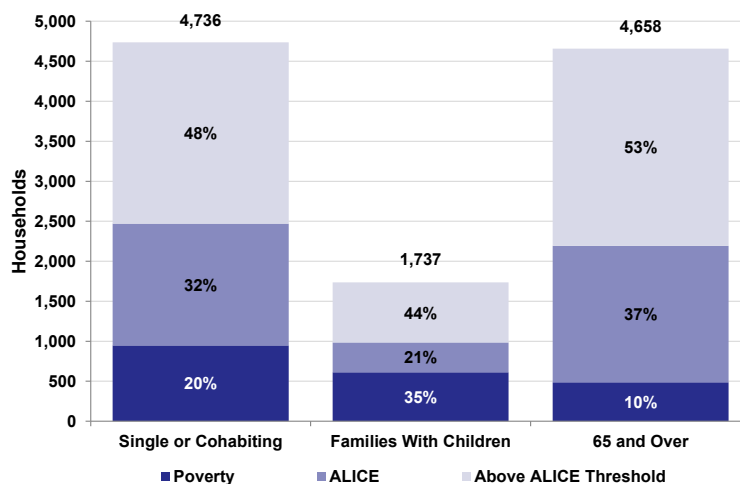
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

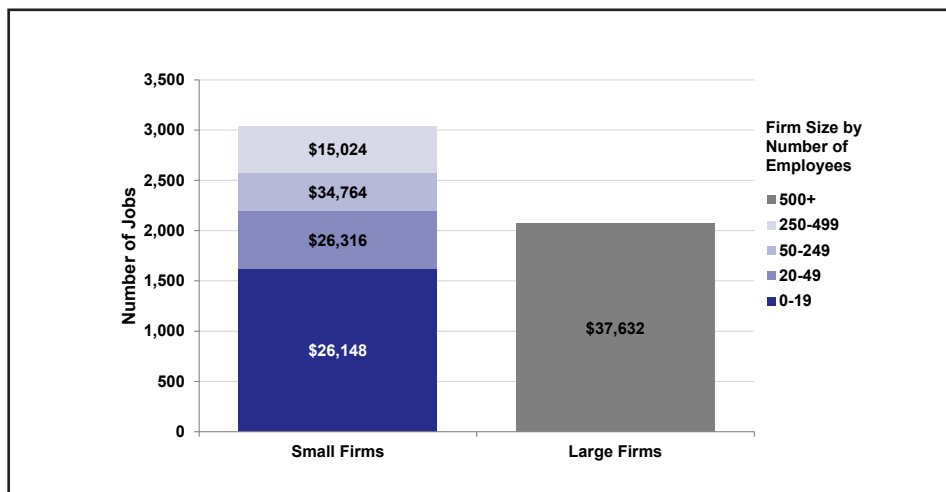
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Roscommon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$513	\$682
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$461
Taxes	\$246	\$513
Monthly Total	\$1,748	\$5,069
ANNUAL TOTAL	\$20,976	\$60,828
Hourly Wage	\$10.49	\$30.41

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Roscommon County, 2017		
Town	Total HH	% ALICE & Poverty
Au Sable Township	134	69%
Backus Township	147	37%
Denton Township	2,759	58%
Gerrish Township	1,404	30%
Higgins Township	871	56%
Lake Township	543	42%
Lyon Township	577	40%
Markey Township	1,105	54%
Richfield Township	1,700	57%
Roscommon Township	1,796	52%

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ALICE IN SAGINAW COUNTY

2017 Point-in-Time Data

Population: 191,934 • **Number of Households:** 80,958

Median Household Income: \$45,331 (state average: \$54,909)

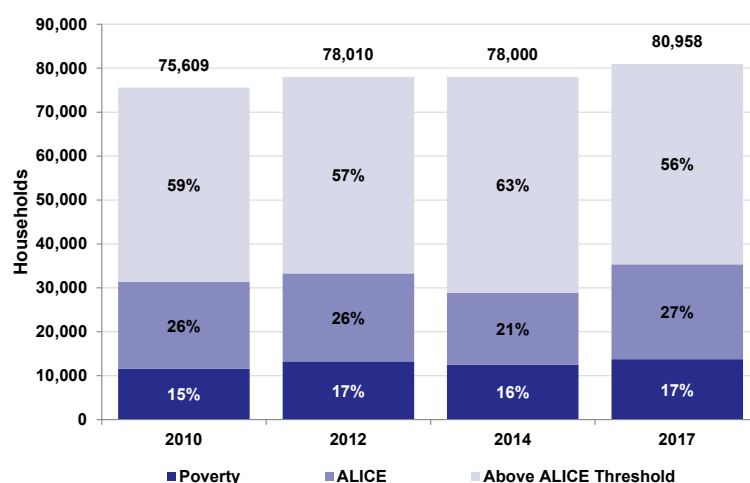
Unemployment Rate: 7.3% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 17% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

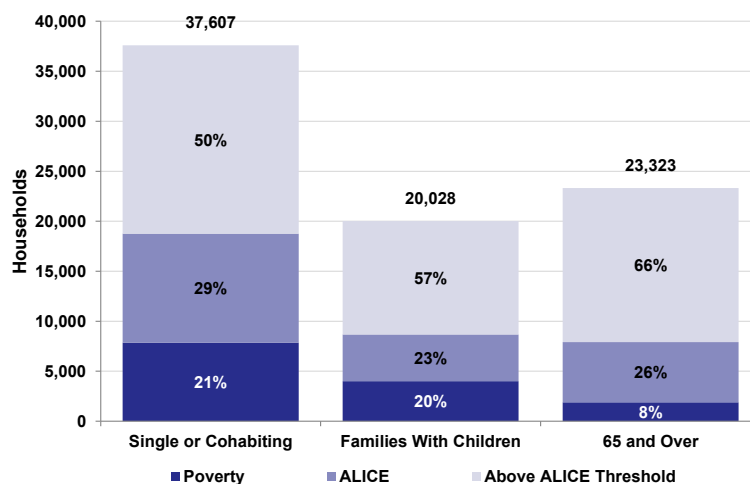
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

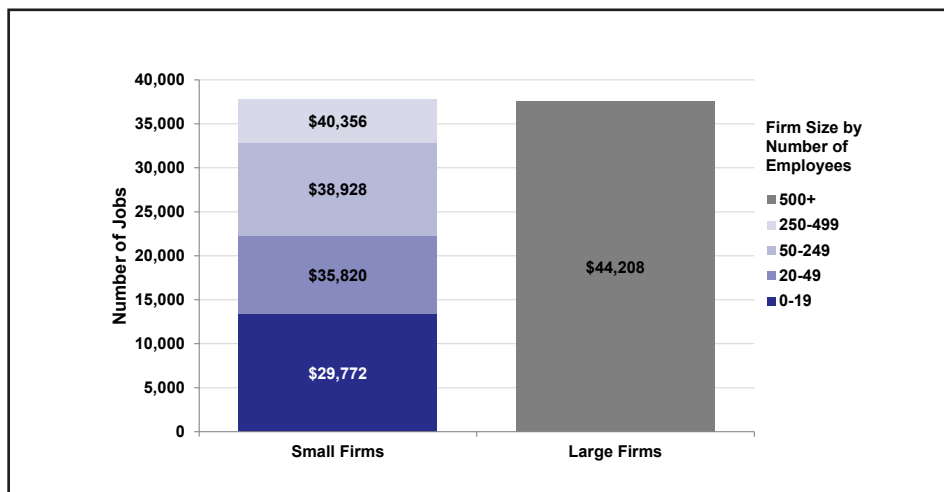
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Saginaw County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$479	\$755
Child Care	\$—	\$1,151
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$154	\$469
Taxes	\$234	\$534
Monthly Total	\$1,697	\$5,155
ANNUAL TOTAL	\$20,364	\$61,860
Hourly Wage	\$10.18	\$30.93

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Saginaw County, 2017		
Town	Total HH	% ALICE & Poverty
Albee Township	744	34%
Birch Run Township	2,462	30%
Blumfield Township	736	20%
Brady Township	806	43%
Brant Township	750	30%
Bridgeport Charter Township	4,237	45%
Buena Vista Charter Township	3,640	65%
Carrollton Township	2,234	56%
Chapin Township	375	51%
Chesaning Township	1,858	44%
Frankenmuth City	2,286	36%
Frankenmuth Township	712	17%
Fremont Township	779	25%
James Township	755	23%
Jonesfield Township	618	41%
Kochville Township	1,212	40%
Lakefield Township	381	32%
Maple Grove Township	939	26%
Marion Township	357	50%
Richland Township	1,598	27%
Saginaw Charter Township	17,913	38%
Saginaw City	19,778	63%
Spaulding Township	837	44%
St. Charles Township	1,326	40%
Swan Creek Township	955	26%
Taymouth Township	1,560	30%
Thomas Township	4,721	29%
Tittabawassee Township	3,198	24%
Zilwaukee City	673	38%

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ALICE IN SANILAC COUNTY

2017 Point-in-Time Data

Population: 41,535 • **Number of Households:** 17,121

Median Household Income: \$44,417 (state average: \$54,909)

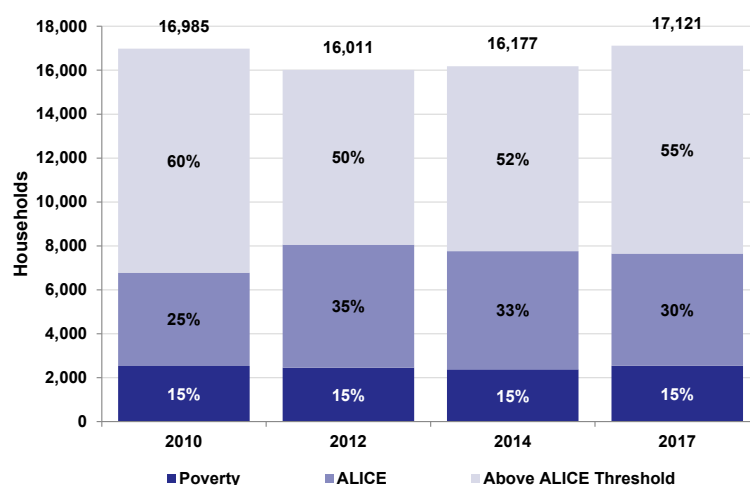
Unemployment Rate: 7.7% (state average: 5.9%)

ALICE Households: 30% (state average: 29%) • **Households in Poverty:** 15% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

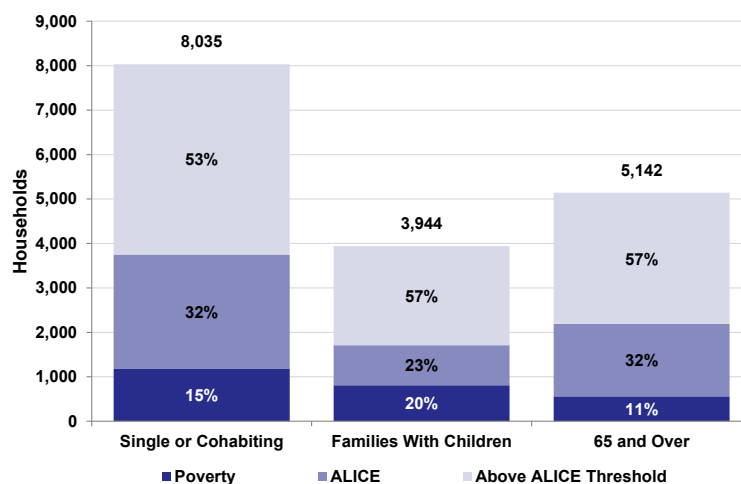
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

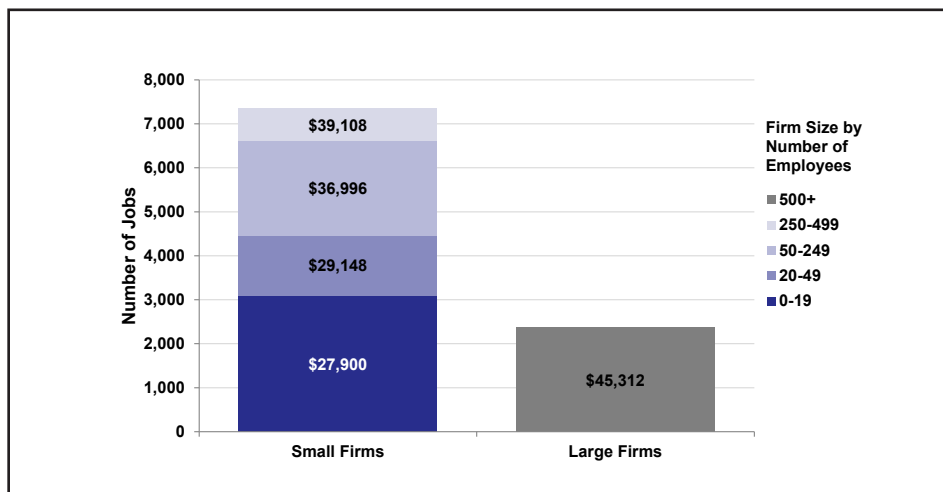
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Sanilac County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$453	\$681
Child Care	\$—	\$1,084
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$151	\$449
Taxes	\$227	\$481
Monthly Total	\$1,661	\$4,941
ANNUAL TOTAL	\$19,932	\$59,292
Hourly Wage	\$9.97	\$29.65

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Sanilac County, 2017		
Town	Total HH	% ALICE & Poverty
Argyle Township	293	36%
Austin Township	212	39%
Bridgehampton Township	328	50%
Brown City	557	52%
Buel Township	514	44%
Croswell City	1,086	60%
Custer Township	402	48%
Delaware Township	348	38%
Elk Township	569	46%
Elmer Township	303	37%
Evergreen Township	325	39%
Flynn Township	378	42%
Forester Township	411	27%
Fremont Township	385	40%
Greenleaf Township	304	44%
Lamotte Township	338	43%
Lexington Township	1,608	42%
Maple Valley Township	415	34%
Marion Township	624	50%
Marlette City	776	59%
Marlette Township	621	41%
Minden Township	224	39%
Moore Township	380	44%
Sandusky City	1,058	59%
Sanilac Township	1,071	44%
Speaker Township	505	40%
Washington Township	613	50%
Watertown Township	539	35%
Wheatland Township	188	48%
Worth Township	1,746	36%

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ALICE IN SCHOOLCRAFT COUNTY

2017 Point-in-Time Data

Population: 8,114 • **Number of Households:** 3,282

Median Household Income: \$37,428 (state average: \$54,909)

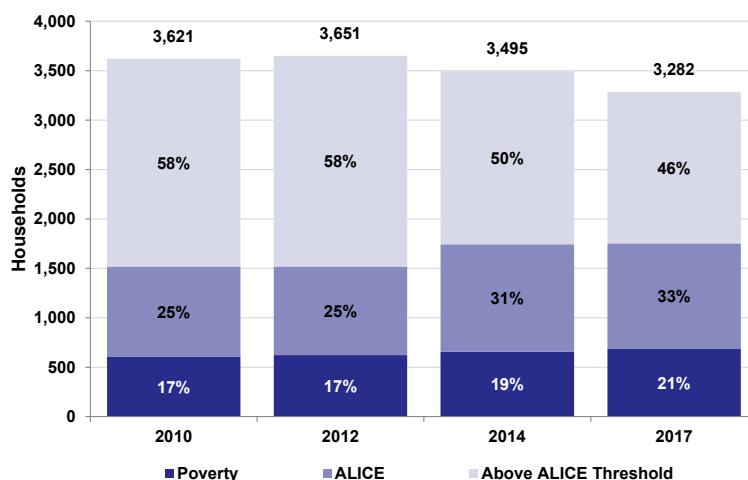
Unemployment Rate: 13.9% (state average: 5.9%)

ALICE Households: 33% (state average: 29%) • **Households in Poverty:** 21% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

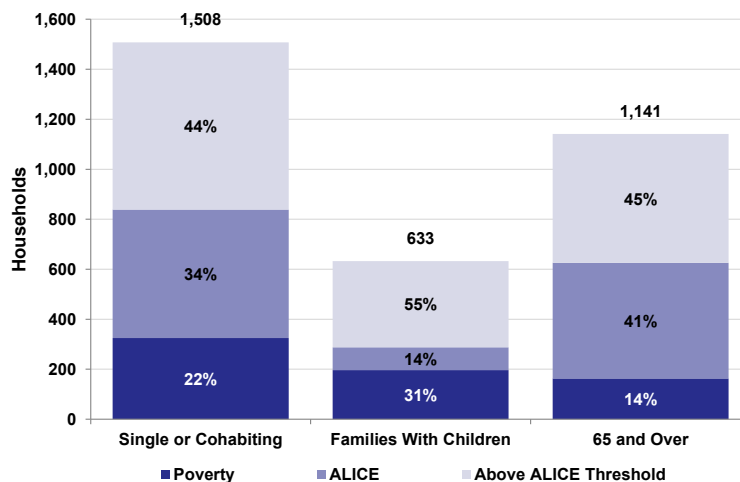
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

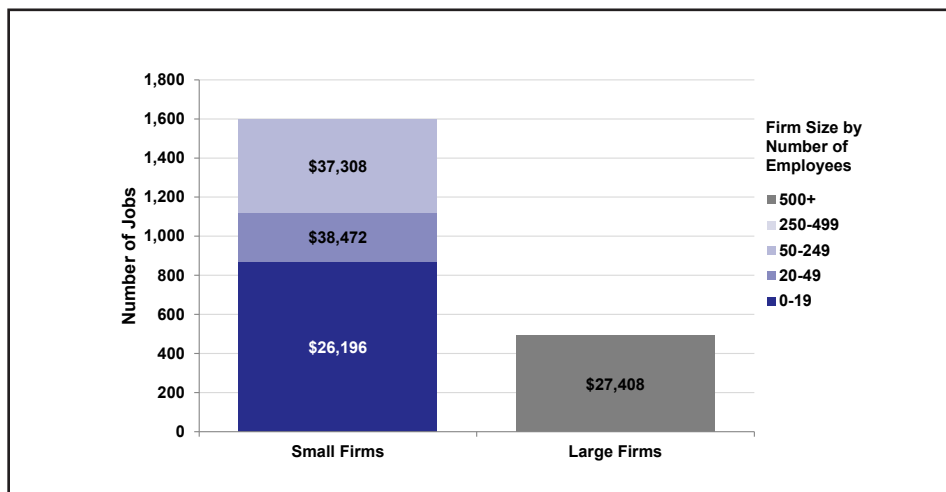
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Schoolcraft County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$681
Child Care	\$—	\$1,167
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$461
Taxes	\$235	\$512
Monthly Total	\$1,702	\$5,067
ANNUAL TOTAL	\$20,424	\$60,804
Hourly Wage	\$10.21	\$30.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Schoolcraft County, 2017		
Town	Total HH	% ALICE & Poverty
Doyle Township	226	43%
Germfask Township	205	46%
Hiawatha Township	540	34%
Inwood Township	267	50%
Manistique City	1,204	67%
Manistique Township	358	53%
Mueller Township	110	54%
Thompson Township	333	50%

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ALICE IN SHIAWASSEE COUNTY

2017 Point-in-Time Data

Population: 68,446 • **Number of Households:** 27,277

Median Household Income: \$53,361 (state average: \$54,909)

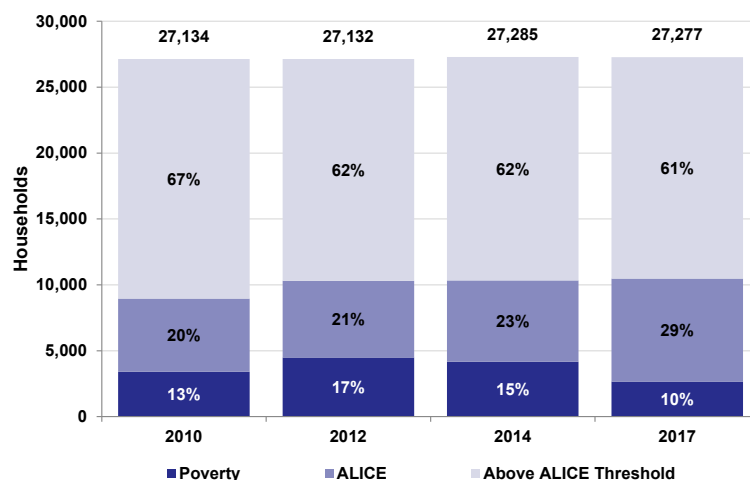
Unemployment Rate: 3.6% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed 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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

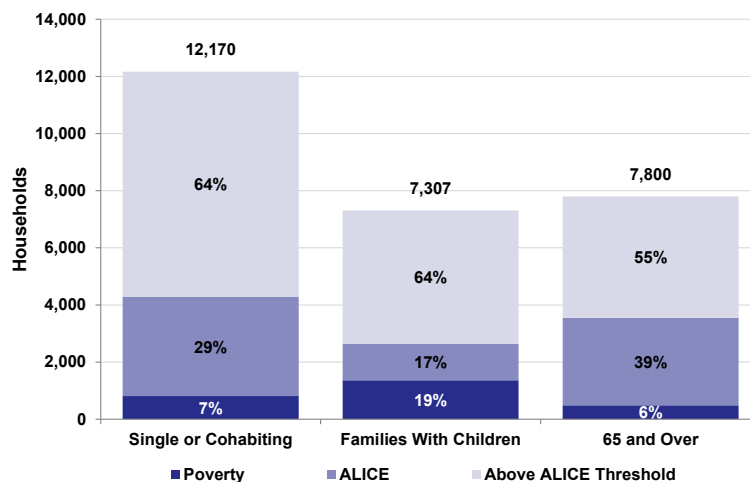
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

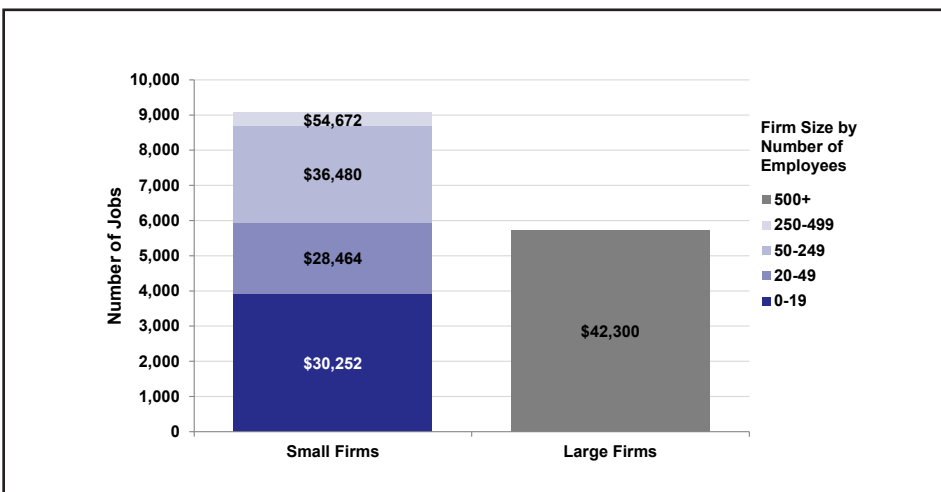
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Shiawassee County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$573	\$767
Child Care	\$-	\$1,000
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$167	\$449
Taxes	\$267	\$482
Monthly Total	\$1,837	\$4,944
ANNUAL TOTAL	\$22,044	\$59,328
Hourly Wage	\$11.02	\$29.66

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Shiawassee County, 2017		
Town	Total HH	% ALICE & Poverty
Antrim Township	818	31%
Bennington Township	1,211	28%
Burns Township	1,301	29%
Caledonia Charter Township	1,819	41%
Corunna City	1,362	51%
Durand City	1,469	55%
Fairfield Township	290	38%
Hazelton Township	818	25%
Laingsburg City	501	36%
Middlebury Township	631	29%
New Haven Township	481	26%
Owosso Charter Township	1,892	47%
Owosso City	6,052	54%
Perry City	894	47%
Perry Township	1,431	20%
Rush Township	460	31%
Sciota Township	657	34%
Shiawassee Township	1,082	28%
Venice Township	1,019	39%
Vernon Township	1,962	39%
Woodhull Township	1,473	29%

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ALICE IN ST. CLAIR COUNTY

2017 Point-in-Time Data

Population: 159,350 • **Number of Households:** 65,117

Median Household Income: \$57,362 (state average: \$54,909)

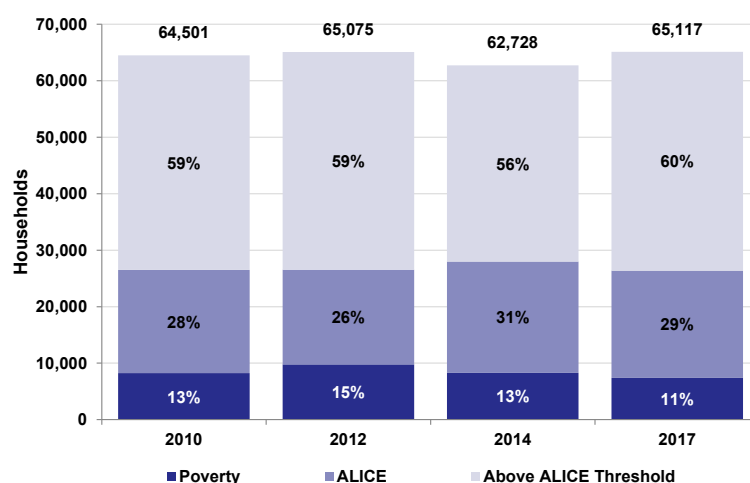
Unemployment Rate: 5.6% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

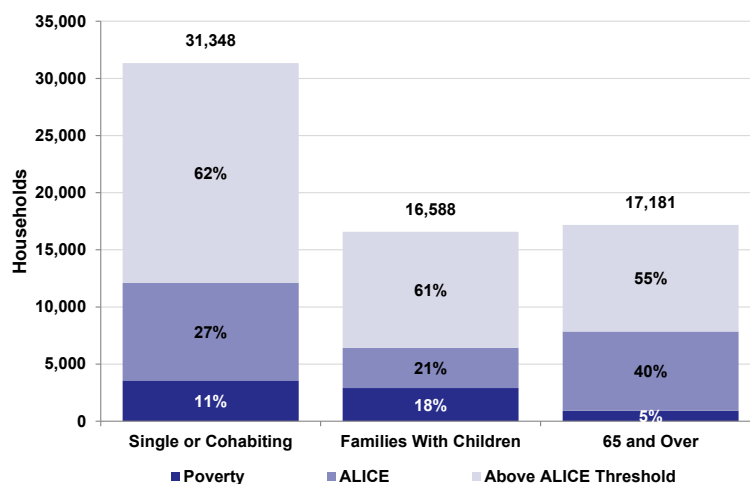
Households by Income, 2010 to 2017



What types of households are struggling?

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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

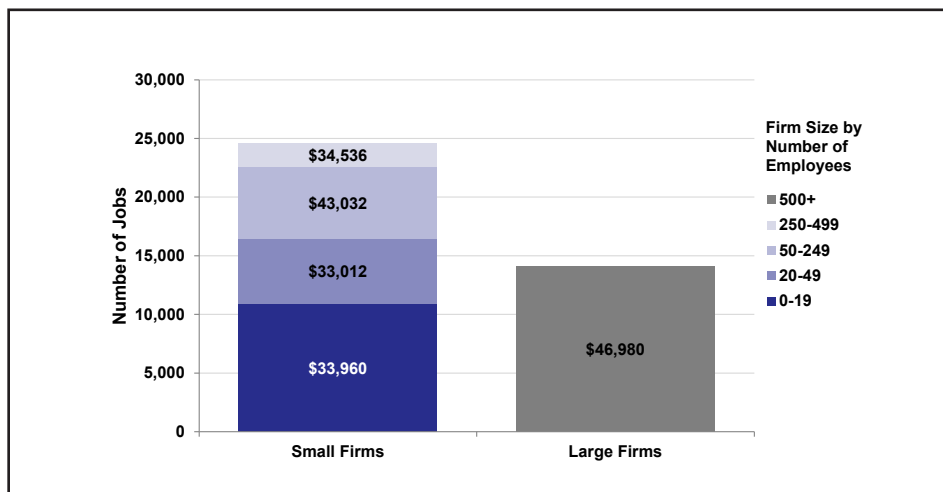
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Household Survival Budget, St. Clair County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$578	\$911
Child Care	\$—	\$1,122
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$180	\$511
Taxes	\$303	\$650
Monthly Total	\$1,983	\$5,620
ANNUAL TOTAL	\$23,796	\$67,440
Hourly Wage	\$11.90	\$33.72

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

St. Clair County, 2017		
Town	Total HH	% ALICE & Poverty
Algonac City	1,855	46%
Berlin Township	1,212	29%
Brockway Township	690	41%
Burtchville Township	1,582	46%
Casco Township	1,483	35%
China Township	1,286	19%
Clay Township	4,009	38%
Clyde Township	2,156	39%
Columbus Township	1,498	37%
Cottrellville Township	1,315	40%
East China Township	1,627	47%
Emmett Township	944	33%
Fort Gratiot Charter Township	4,384	41%
Grant Township	680	31%
Greenwood Township	531	35%
Ira Township	2,021	35%
Kenockee Township	935	36%
Kimball Township	3,493	41%
Lynn Township	419	33%
Marine City	1,866	52%
Marysville City	4,191	40%
Memphis City	157	45%
Mussey Township	1,523	37%
Port Huron Charter Township	4,003	45%
Port Huron City	12,390	60%
Riley Township	1,173	32%
St. Clair City	2,385	42%
St. Clair Township	2,535	24%
Wales Township	1,237	34%
Yale City	807	57%

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ALICE IN ST. JOSEPH COUNTY

2017 Point-in-Time Data

Population: 60,890 • **Number of Households:** 23,831

Median Household Income: \$47,856 (state average: \$54,909)

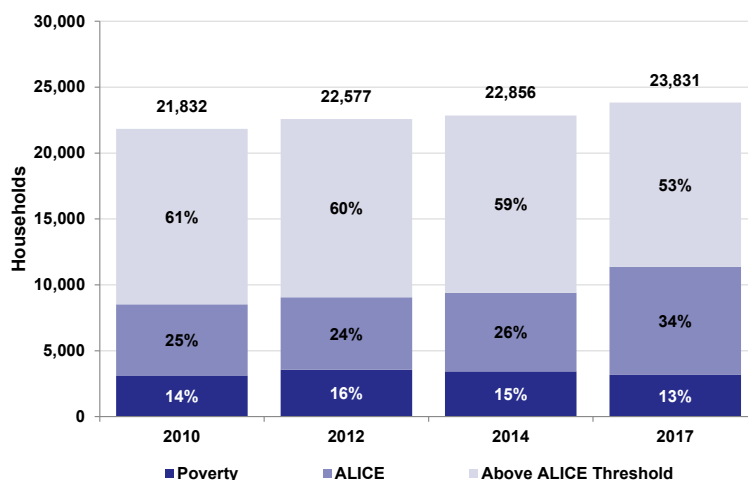
Unemployment Rate: 5.3% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 13% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

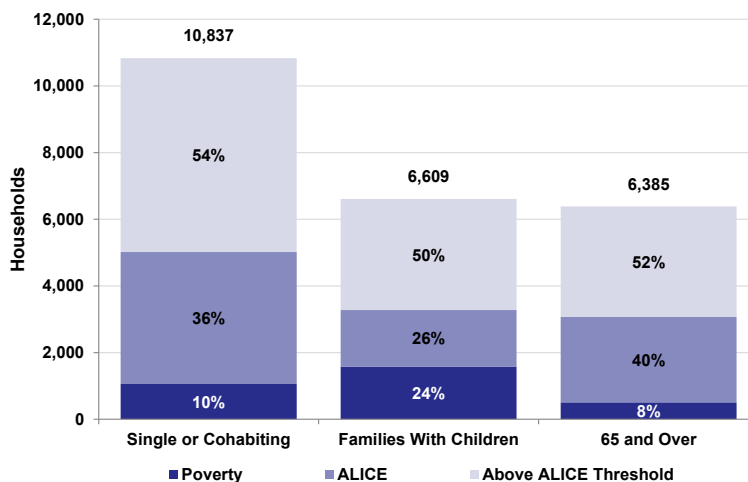
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, St. Joseph County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$494	\$709
Child Care	\$—	\$1,388
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$156	\$495
Taxes	\$239	\$606
Monthly Total	\$1,719	\$5,444
ANNUAL TOTAL	\$20,628	\$65,328
Hourly Wage	\$10.31	\$32.66

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

St. Joseph County, 2017		
Town	Total HH	% ALICE & Poverty
Burr Oak Township	971	40%
Colon Township	1,302	52%
Constantine Township	1,611	47%
Fabius Township	1,302	33%
Fawn River Township	517	33%
Florence Township	517	46%
Flowerfield Township	634	38%
Leonidas Township	432	44%
Lockport Township	1,547	37%
Mendon Township	1,036	48%
Mottville Township	580	43%
Nottawa Township	1,398	34%
Park Township	982	35%
Sherman Township	1,369	36%
Sturgis City	4,347	61%
Sturgis Township	816	58%
Three Rivers City	3,008	58%
White Pigeon Township	1,462	51%

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ALICE IN TUSCOLA COUNTY

2017 Point-in-Time Data

Population: 53,569 • **Number of Households:** 21,624

Median Household Income: \$45,495 (state average: \$54,909)

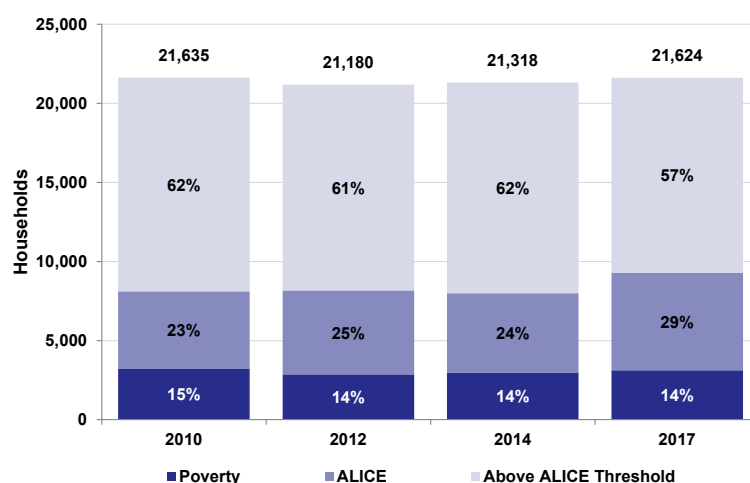
Unemployment Rate: 7.4% (state average: 5.9%)

ALICE Households: 29% (state average: 29%) • **Households in Poverty:** 14% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

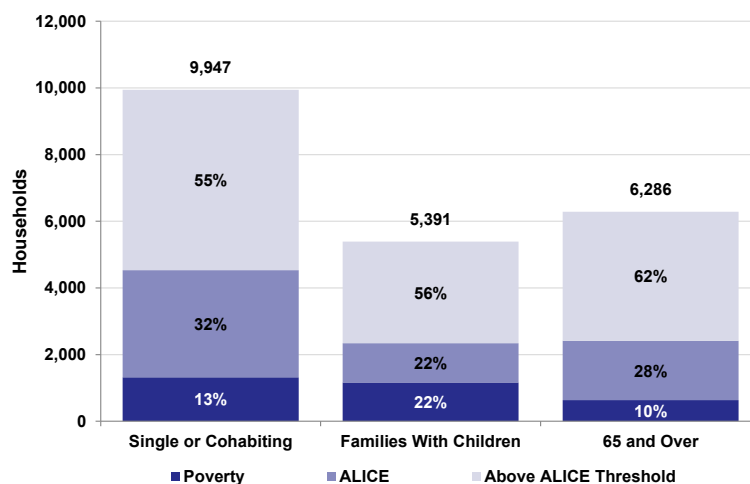
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

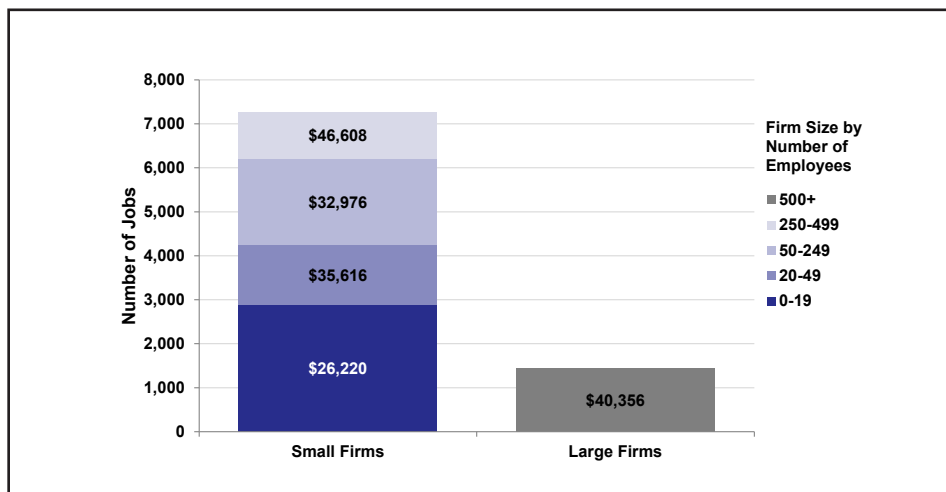
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Tuscola County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$432	\$681
Child Care	\$—	\$909
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$148	\$425
Taxes	\$220	\$416
Monthly Total	\$1,630	\$4,677
ANNUAL TOTAL	\$19,560	\$56,124
Hourly Wage	\$9.78	\$28.06

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Tuscola County, 2017		
Town	Total HH	% ALICE & Poverty
Akron Township	595	34%
Almer Township	948	39%
Arbela Township	1,123	37%
Caro City	1,813	56%
Columbia Township	483	35%
Dayton Township	690	41%
Denmark Township	1,298	32%
Elkland Township	1,329	40%
Ellington Township	524	39%
Elmwood Township	489	53%
Fairgrove Township	641	41%
Fremont Township	1,313	47%
Gilford Township	297	34%
Indianfields Township	912	42%
Juniata Township	628	44%
Kingston Township	573	45%
Koylton Township	581	41%
Millington Township	1,678	34%
Novesta Township	513	44%
Tuscola Township	841	35%
Vassar City	1,047	58%
Vassar Township	1,552	53%
Watertown Township	820	38%
Wells Township	625	40%
Wisner Township	311	57%

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ALICE IN VAN BUREN COUNTY

2017 Point-in-Time Data

Population: 75,353 • **Number of Households:** 29,037

Median Household Income: \$52,971 (state average: \$54,909)

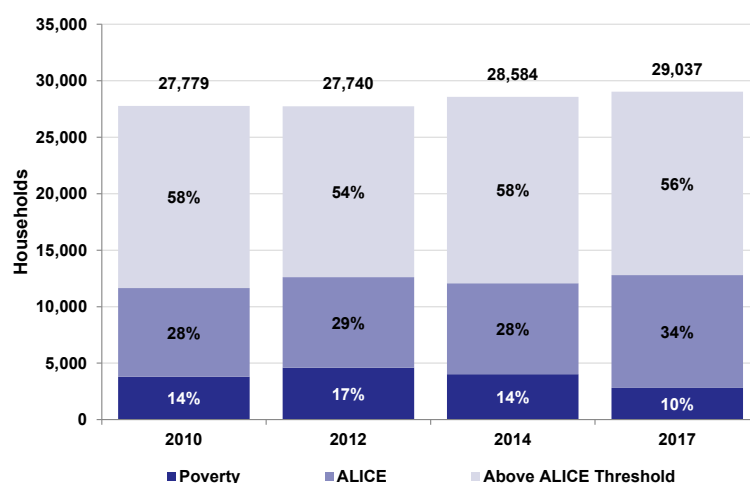
Unemployment Rate: 5% (state average: 5.9%)

ALICE Households: 34% (state average: 29%) • **Households in Poverty:** 10% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

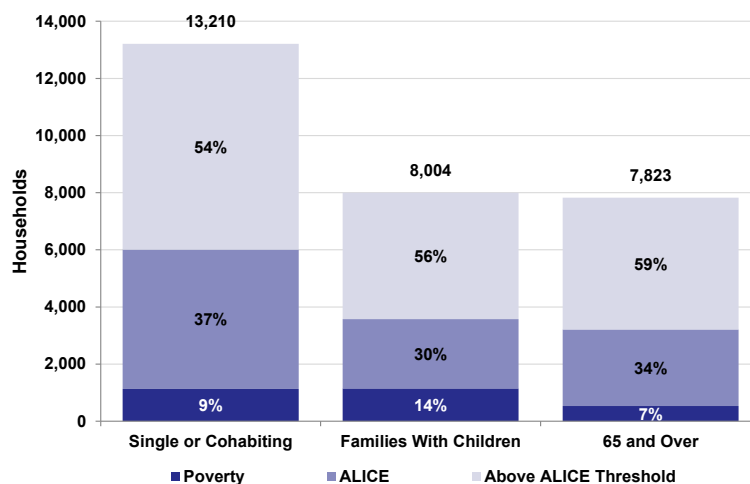
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

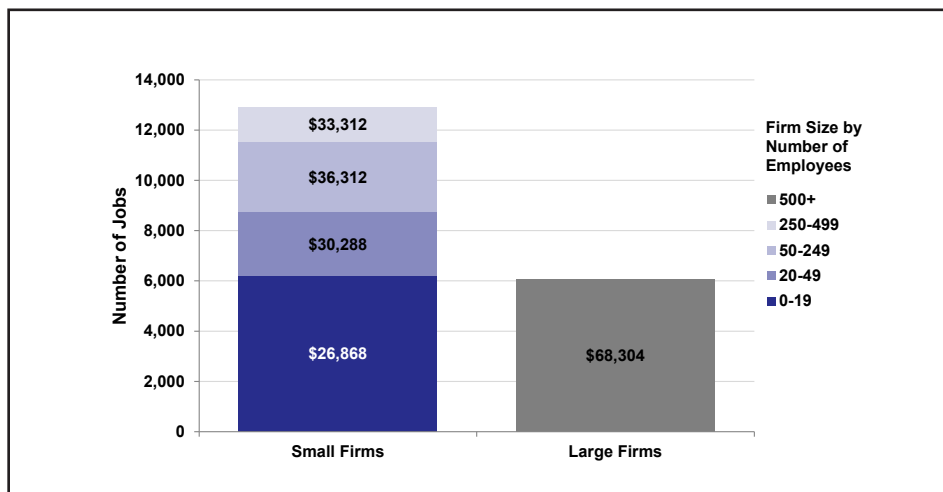
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Van Buren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$513	\$782
Child Care	\$—	\$1,045
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$159	\$458
Taxes	\$246	\$505
Monthly Total	\$1,748	\$5,036
ANNUAL TOTAL	\$20,976	\$60,432
Hourly Wage	\$10.49	\$30.22

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Van Buren County, 2017		
Town	Total HH	% ALICE & Poverty
Almena Township	1,635	29%
Antwerp Township	4,413	32%
Arlington Township	799	52%
Bangor City	681	61%
Bangor Township	792	55%
Bloomington Township	1,375	50%
Columbia Township	920	53%
Covert Township	1,127	63%
Decatur Township	1,398	60%
Geneva Township	1,401	58%
Gobles City	318	48%
Hamilton Township	495	43%
Hartford City	841	59%
Hartford Township	1,120	50%
Keeler Township	819	47%
Lawrence Township	1,248	46%
Paw Paw Township	2,895	49%
Pine Grove Township	1,036	32%
Porter Township	979	30%
South Haven Charter Township	1,675	55%
South Haven City	2,157	50%
Waverly Township	1,027	44%

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ALICE IN WASHTENAW COUNTY

2017 Point-in-Time Data

Population: 367,627 • **Number of Households:** 140,729

Median Household Income: \$70,286 (state average: \$54,909)

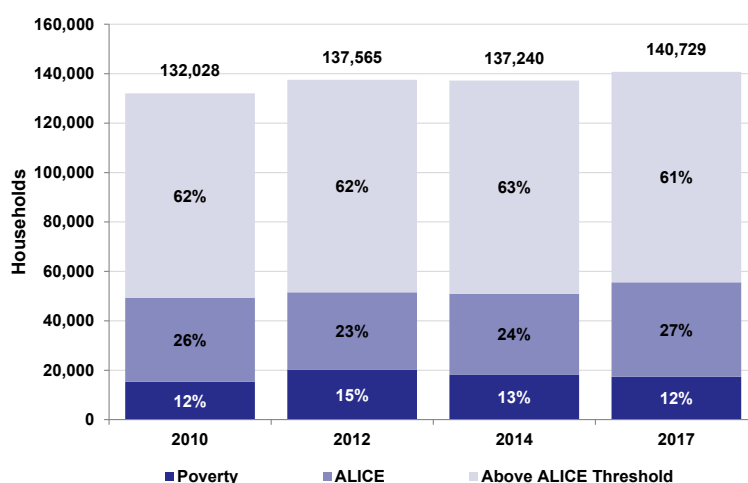
Unemployment Rate: 3.6% (state average: 5.9%)

ALICE Households: 27% (state average: 29%) • **Households in Poverty:** 12% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

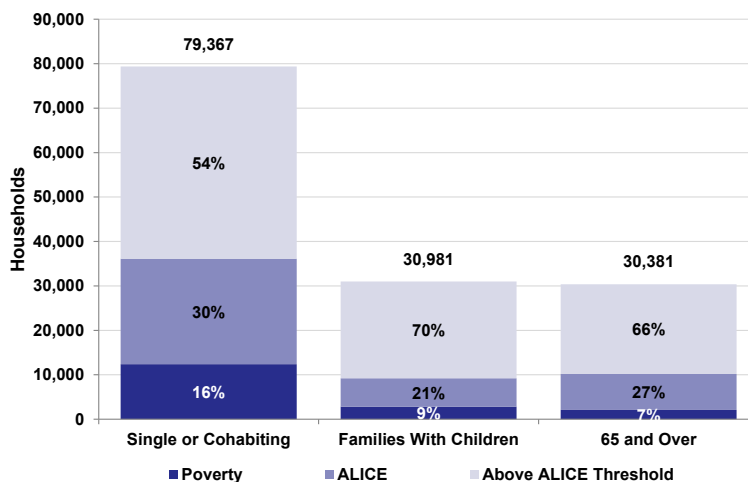
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

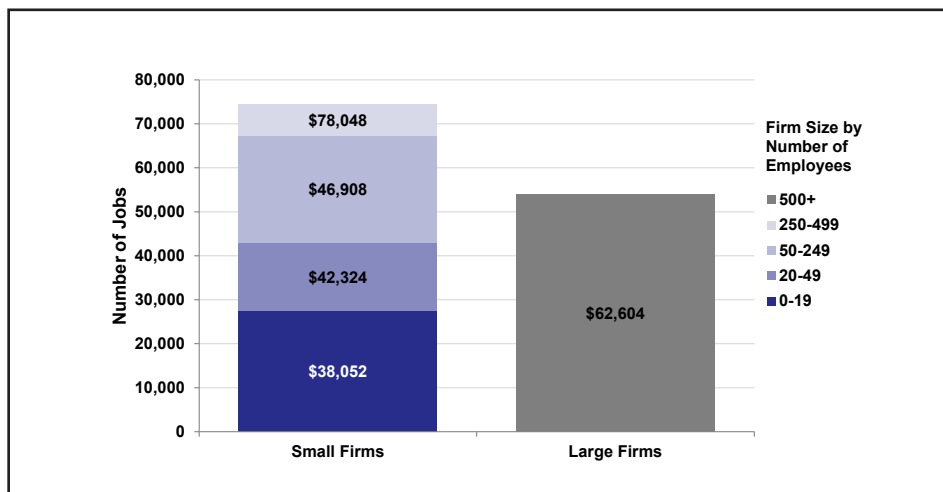
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Washtenaw County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$797	\$1,025
Child Care	\$—	\$1,881
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$198	\$606
Taxes	\$350	\$910
Monthly Total	\$2,175	\$6,668
ANNUAL TOTAL	\$26,100	\$80,016
Hourly Wage	\$13.05	\$40.01

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Washtenaw County, 2017		
Town	Total HH	% ALICE & Poverty
Ann Arbor Charter Township	1,783	20%
Ann Arbor City	47,524	46%
Augusta Charter Township	2,311	30%
Bridgewater Township	585	32%
Chelsea City	2,160	32%
Dexter City	1,615	31%
Dexter Township	2,231	27%
Freedom Township	592	37%
Lima Township	1,317	26%
Lodi Township	2,198	21%
Lyndon Township	998	23%
Manchester Township	1,922	38%
Milan City	1,312	30%
Northfield Township	3,294	46%
Pittsfield Charter Township	14,096	38%
Salem Township	2,106	25%
Saline City	3,768	33%
Saline Township	859	36%
Scio Township	6,445	20%
Sharon Township	688	26%
Superior Charter Township	4,960	43%
Sylvan Township	1,140	26%
Webster Township	2,273	15%
York Charter Township	2,396	17%
Ypsilanti Charter Township	22,509	56%
Ypsilanti City	7,865	68%

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ALICE IN WAYNE COUNTY

2017 Point-in-Time Data

Population: 1,753,616 • **Number of Households:** 683,986

Median Household Income: \$45,135 (state average: \$54,909)

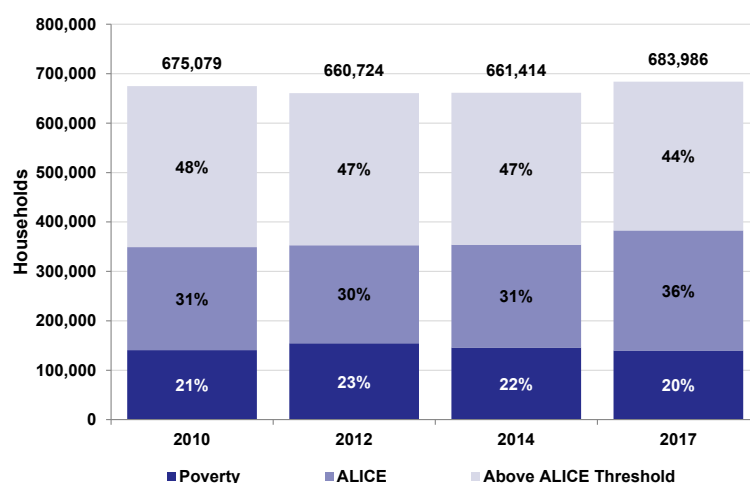
Unemployment Rate: 9.3% (state average: 5.9%)

ALICE Households: 36% (state average: 29%) • **Households in Poverty:** 20% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

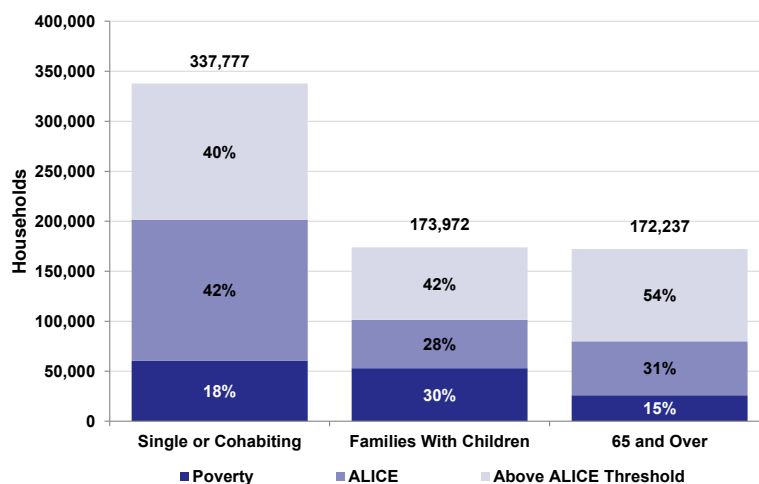
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Wayne County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$578	\$911
Child Care	\$—	\$1,527
Food	\$199	\$604
Transportation	\$434	\$868
Health Care	\$234	\$879
Technology	\$55	\$75
Miscellaneous	\$180	\$567
Taxes	\$303	\$802
Monthly Total	\$1,983	\$6,233
ANNUAL TOTAL	\$23,796	\$74,796
Hourly Wage	\$11.90	\$37.40

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Wayne County, 2017		
Town	Total HH	% ALICE & Poverty
Allen Park City	10,928	35%
Belleville City	1,739	54%
Brownstown Charter Township	11,502	35%
Canton Charter Township	32,567	29%
Dearborn City	30,814	53%
Dearborn Heights City	20,483	54%
Detroit City	258,471	74%
Ecorse City	3,696	74%
Flat Rock City	3,558	41%
Garden City	10,500	48%
Gibraltar City	1,804	42%
Grosse Ile Township	4,088	21%
Grosse Pointe City	2,212	21%
Grosse Pointe Farms City	3,113	12%
Grosse Pointe Park City	4,238	26%
Grosse Pointe Woods City	6,024	25%
Hamtramck City	6,158	79%
Harper Woods City	5,199	57%
Highland Park City	4,523	81%
Huron Charter Township	5,580	37%
Inkster City	9,348	69%
Lincoln Park City	14,408	60%
Livonia City	37,186	31%
Melvindale City	3,769	65%
Northville City	1,147	29%
Northville Township	11,077	22%
Plymouth Charter Township	10,817	28%
Plymouth City	4,208	32%
Redford Charter Township	18,127	52%
River Rouge City	2,821	74%
Riverview City	5,067	47%
Rockwood City	1,341	42%
Romulus City	8,585	56%
Southgate City	12,650	48%
Sumpter Township	3,487	47%
Taylor City	23,666	57%
Trenton City	7,841	39%
Van Buren Charter Township	11,245	48%
Village Of Grosse Pointe Shores City	1,166	11%
Wayne City	6,622	62%
Westland City	35,107	56%
Woodhaven City	5,148	44%
Wyandotte City	11,113	49%

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ALICE IN WEXFORD COUNTY

2017 Point-in-Time Data

Population: 32,915 • **Number of Households:** 13,105

Median Household Income: \$42,793 (state average: \$54,909)

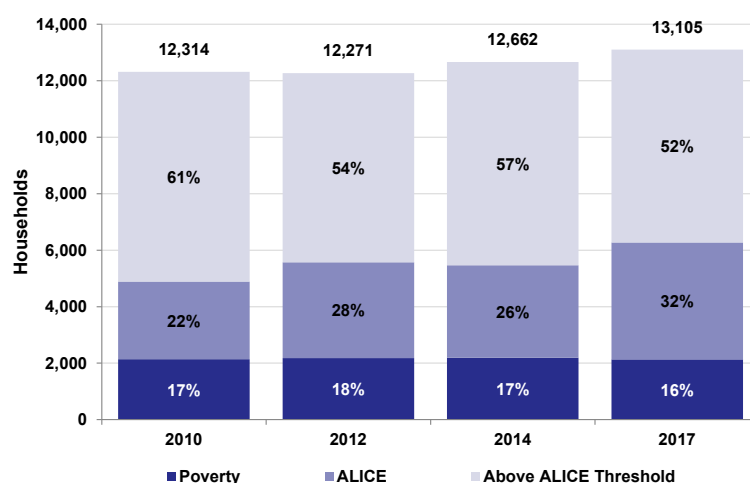
Unemployment Rate: 7.2% (state average: 5.9%)

ALICE Households: 32% (state average: 29%) • **Households in Poverty:** 16% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

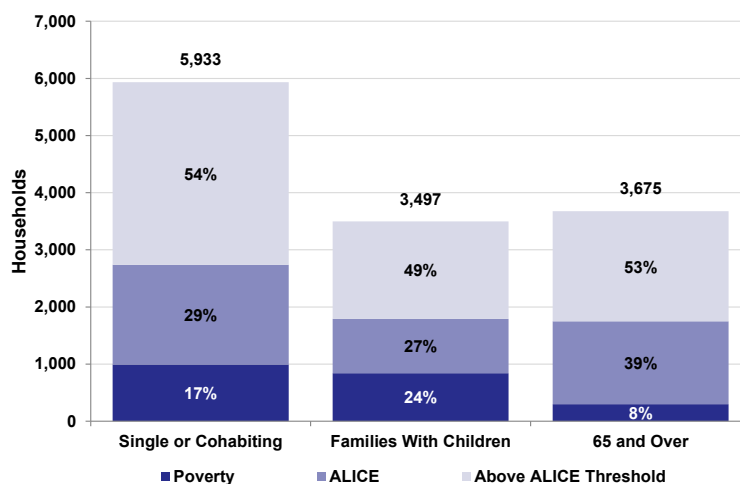
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Wexford County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$483	\$761
Child Care	\$—	\$887
Food	\$199	\$604
Transportation	\$340	\$679
Health Care	\$236	\$888
Technology	\$55	\$75
Miscellaneous	\$155	\$433
Taxes	\$235	\$437
Monthly Total	\$1,703	\$4,764
ANNUAL TOTAL	\$20,436	\$57,168
Hourly Wage	\$10.22	\$28.58

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

Wexford County, 2017		
Town	Total HH	% ALICE & Poverty
Antioch Township	344	48%
Boon Township	279	51%
Cadillac City	4,299	56%
Cedar Creek Township	614	48%
Cherry Grove Township	856	39%
Clam Lake Township	917	25%
Colfax Township	359	44%
Greenwood Township	225	37%
Hanover Township	590	44%
Haring Charter Township	1,306	38%
Liberty Township	369	44%
Manton City	512	64%
Selma Township	954	44%
Slagle Township	220	58%
South Branch Township	141	47%
Springville Township	668	59%
Wexford Township	357	48%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.