

THE JUMP

Households struggling on 'bare-bones' budgets

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ing. She painted a picture of a household in Montcalm County with two working parents who have two children in child care, describing how difficult it is in such a scenario to move beyond the survival budget.

"These are households that have earned income, but they are people with one, two or even three jobs in some cases, working to make ends meet," she said. "And yet, because of the cost of living, they have little to no savings for emergencies, for investing in their future, for things like homeownership, retirement and higher education."

In her Montcalm County scenario, Stewart said the annual total income for two adults with two children in child care to meet the "bare-bones" budget as outlined in the ALICE report is \$60,684.

"If they are both making \$10 an hour, they are below this," she said. "If they are both making \$15 or \$16, they could start to get above this survival budget."

However, that determination utilizes data regarding housing, transportation, food and health care that likely are below what most families are paying.

For example, when determining average monthly rent or mortgage payments, the ALICE report uses the U.S. Department of Housing and Urban Development's "Fair Market Rent," which utilizes the 40th percentile of gross rents.

Per the ALICE report, that figure amounted to \$758 per month for Stewart's Montcalm County family — an amount she said is far lower than the average current housing costs.

"The reality, in our current housing environment, is that housing at the 40th percentile is often not available," she said. "That means their real costs are likely much higher than we saw in that survival budget, which essentially means they are rent-burdened (spending more than 30 percent of household income on rent). With that in mind, even the survival budget is lower than reality. People's costs are deviating from that on a month-to-month basis."

Additionally, Stewart said many ALICE households rely on income that pays hourly, which can cause unpredictability in budgeting. Anything below \$20 an hour is considered a lower-wage job and a record-high 58% of jobs were hourly in Michigan in 2019. Only 25% of working-age adults had the security of a full-time job with a salary.

"There's nothing wrong with hourly work, but it can create more volatility — unpredictability in hours, overtime, slowdowns — which can make it more difficult to budget and plan for a household," she said.

Compounded on top of that,

MONTCALM COUNTY – SURVIVAL BUDGET						
	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$592	\$596	\$758	\$758	\$592	\$596
Child Care	\$0	\$0	\$355	\$973	\$0	\$0
Food	\$253	\$525	\$880	\$768	\$217	\$449
Transportation	\$457	\$647	\$929	\$929	\$406	\$545
Health Care	\$189	\$403	\$569	\$569	\$471	\$941
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$182	\$260	\$393	\$460	\$202	\$297
Taxes	\$273	\$351	\$360	\$525	\$283	\$361
Monthly Total	\$2,001	\$2,857	\$4,319	\$5,057	\$2,226	\$3,264
Annual Total	\$24,012	\$34,284	\$51,828	\$60,684	\$26,712	\$39,168
Hourly Wage	\$12.01	\$17.14	\$25.91	\$30.34	\$13.36	\$19.58

Data from the 2019 ALICE report for Montcalm County shows what certain household sizes incur in terms of average expenses and how much those families would have to earn in order to afford an ends-meet "survival budget." — Submitted graphic

IONIA COUNTY – SURVIVAL BUDGET						
	Single Adult	Two Adults	Two Adults Two School-Age Children	Two Adults Two in Child Care	Single Senior	Two Seniors
Housing	\$577	\$581	\$768	\$768	\$577	\$581
Child Care	\$0	\$0	\$336	\$915	\$0	\$0
Food	\$234	\$486	\$813	\$710	\$201	\$415
Transportation	\$457	\$647	\$929	\$929	\$406	\$545
Health Care	\$189	\$403	\$569	\$569	\$472	\$944
Technology	\$55	\$75	\$75	\$75	\$55	\$75
Miscellaneous	\$177	\$253	\$383	\$446	\$198	\$290
Taxes	\$262	\$334	\$335	\$490	\$272	\$344
Monthly Total	\$1,951	\$2,779	\$4,208	\$4,902	\$2,181	\$3,194
Annual Total	\$23,412	\$33,348	\$50,496	\$58,824	\$26,172	\$38,328
Hourly Wage	\$11.71	\$16.67	\$25.25	\$29.41	\$13.09	\$19.16

Data from the 2019 ALICE report for Ionia County shows what certain household sizes incur in terms of average expenses and how much those families would have to earn in order to afford an ends-meet "survival budget." — Submitted graphic

ALICE IN MONTCALM COUNTY		ALICE IN IONIA COUNTY	
2019 Point-in-Time-Data		2019 Point-in-Time-Data	
Population:	63,413	Population:	64,300
Number of Households:	23,913	Number of Households:	22,964
Median Household Income:	\$49,448 (state average: \$59,584)	Median Household Income:	\$57,043 (state average: \$59,584)
Unemployment Rate:	3.8% (state average: 5.0%)	Unemployment Rate:	4.5% (state average: 5.0%)
ALICE Households:	29% (state average: 25%)	ALICE Households:	26% (state average: 25%)
Households in Poverty:	14% (state average: 13%)	Households in Poverty:	11% (state average: 13%)

A snapshot from the 2019 ALICE report shows statistics comparing Montcalm and Ionia counties regarding population, households, average income, unemployment, ALICE and poverty rates. — Submitted graphic

Stewart said two factors have resulted in a growth in ALICE households year upon year: Increased cost of living and flat wages.

"First, we have seen consistently an increased cost of living," she said. "Inflation happens every year, the cost of living goes up, but if you just isolate the cost of living to the essentials, we actually see a higher increase — 3.4% annually — than we see in the consumer price index of 1.8% annually."

"Number two, wages are flat overall," she continued. "Where there is growth, it's often in hourly, lower-wage jobs. The combination of these two things — cost of living going up and flat wages — result in the growth of this ALICE population."

Stewart said systemic inequities and age-based disparities also play a role, pointing out that per the ALICE data, single female-headed households are much more likely to be living

below the ALICE threshold than single male-headed households.

In Montcalm County, this disparity is observed at 85% for women vs. 53% for men, and in Ionia County, those rates are similar at 80% vs. 50%. Additionally, households with individuals younger than the age of 25 and older than the the age of 65 have higher-than-average ALICE rates.

While race also plays a factor in ALICE rates, Stewart said neither Montcalm nor Ionia counties had enough of a minority population to generate a sample size large enough to analyze data effectively.

However, United Way Montcalm-Ionia Executive Director Terry Legg said the data is likely incomplete as it does not account for undocumented migrants.

"In our community, there is a very hidden, not-talked-about population that is very forgotten — our Hispanic population that is here undocumented as a result

of our migrants," she said. "We saw over and over throughout the pandemic, our migrants did not get any support. We have a huge population of Hispanics that are here. The parents might be illegal, but the children were born here in the states. That's something that we really need to take the blanket off of and address. That's the one disparity that is not documented anywhere, that really does happen here."

According to Stewart, what further complicates matters is that while many resources are in place to help assist households out of poverty, once they arrive at the level of being an ALICE household, those support systems disappear.

"The positive is that poverty is trending downward — that's excellent," she said. "The poverty line is exceedingly low. Folks living below that poverty line are truly struggling on a daily basis so we love to see that number decreasing."

"However, many folks are moving from poverty into ALICE, which is not always a much better place to be," she continued. "They may now not be eligible for benefits or other supports, but they are still struggling based on that survival budget. If they are moving up into ALICE and still struggling every single day with even less support, then we are not doing the best we can for them."

In terms of finding a solution to move ALICE households above that survival budget threshold, Stewart said local and state organizations need to begin placing a focus on helping those who are above the federal poverty line.

"Data is just data unless we utilize it to better see and understand our neighbors and community members, but also, it's just data unless we act on it unless we do something with that data," she said. "We all know people who are struggling, but we also don't know people who are struggling, who are carrying the weight and anxiety — that low-level anxiety that if one thing goes wrong, they would have no idea what they would do."

"When you are living on that survival budget, you do not have a choice," she continued. "You can't always move to the neighborhood you want to live in, you can't always get your kids into the school district where you wish they could be, you can't choose the child care you wish you could because your choices are constrained. That is where I think, as a system, as a community, in many ways, we are failing our ALICE neighbors. Our systems can be better adapted to support families that are in that space above poverty. Once folks can get above that survival threshold, they can start to work toward stability. They can start to build assets. They can have greater choice."



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Nothing to gain in venture

I'm too old to think about embarking on a new career, but I am anyway. Thinking about it, I mean. When it comes to big decisions, I do a lot of thinking and very little actual doing.

This case might be the exception, though. Why? Because I've finally found a job that's easier than writing: doing nothing. That's right, not a darned thing. While still getting paid for it.

I got the idea from a guy in Japan. That's where my new hero, Shoji Morimoto, lives. For a fee of 10,000 yen per "session," Morimoto sits quietly with you, maybe eats a little lunch. Mostly, though, he does nothing.

Now, 10,000 yen is only about \$85 in Yankee bucks, but a Morimoto session probably lasts for an hour or less, so there's time to fit several into any given workday. That's not bad scratch, considering the minimal effort involved.

Why would anyone pay \$85 to have someone sit quietly with them? I have no idea. But people do. Japanese people, anyway. I'm hoping Americans will be just as crazy once I get my new business cards printed.

A lunch with Morimoto typically goes as follows: He sits across the table and eats. He listens to you talk (or not, your preference), all the while nodding and saying "uh-huh" at the appropriate times. That's about all the conversation you're likely to get from him; you are, after all, paying him to "do nothing." The theory is that this is better than dining alone.

Other gigs he's taken on include waiting for a runner who wanted to see a "familiar face" as he clocked off the last hundred yards of his race, listening to health care workers gripe about the Covid pandemic, and tagging along with a woman who didn't want to file her divorce papers alone. He's even been hired to stand at a train station and wave goodbye to a departing passenger in a "dramatic" fashion.

Morimoto is a temporary companion for folks who, after having lived through months of Covid isolation, are now uncomfortable with "real" friends, but at the same time don't want to attend the opera or their brother-in-law's son's bar mitzvah solo.

He's basically an escort who not only doesn't offer, um, "adult services," but doesn't even try to be interesting, funny, or in any way pleasant to hang out with. He's a warm body, period. I can do that. It's the job I was born for.

I've even come up with a few improvements to Morimoto's business model. First, this being the 21st Century, I'll need an app. It's gotta be a simple one because the sort of people willing to drop \$85 for a chance to hang out with me are not going to be smart. The app will have only two buttons, labeled "No Thanks" and "Transfer \$85 From My Account To Mike Taylor's PayPal."

The second button will be much larger than the first. And no matter which one the user taps, the money will still be transferred. (This policy will be clearly explained in the "end user license and terms agreement," a 392-page online document written in 2-point type entirely in Sanskrit.)

Once the cash is safely in my account, the app will take you to the "expectations" page. There, the user can peruse the many services available for his or her \$85. These include the following:

- Do nothing at a baseball game or other sporting event.
- Do nothing over dinner, lunch or breakfast.
- Do nothing while you try to convince your mother that I am, in fact, your fiance and she can stop worrying about the fact you're over 30 and still single.
- Do nothing while I watch you sleep.
- Do nothing while you read me the first draft of your new screenplay based on the life and times of Winston Churchill's second cousin, Larry.

Of course, there also will be the section explaining exactly what I will not do for your \$85. This includes:

- Anything that doesn't involve doing nothing.

Naturally, all this will come with my exclusive No Money Back guarantee.

If the cash rolls in as I expect it to, it won't be long before I'll be able to retire and fulfill my lifelong dream: doing less than nothing.

Questions raised about public notice, deputy votes

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proposed budget was available for public inspection, nor did it reference the property tax millage rate proposed to be levied.

DEPUTY TREASURER VOTES

Treasurer Amy Laper was absent from the March 2 township board meeting, while Deputy Treasurer Holli Almas was present and sat with the elected board members at the table. According to those meeting minutes, Almas supported five motions and made one motion of her own during the meeting.

Almas seconded motions to approve the agenda; to correct February's meeting agenda; to approve bills totaling \$20,301.44 plus any that come in before the end of the month; and to adjourn the meeting. Almas also made a motion to approve February's meeting minutes.

Perhaps most concerning, Almas seconded a motion to approve and ratify a decision to send a Feb. 1 letter to the public regarding the township's wind ordinance process — something which the township board had previously failed to vote on before sending out the letter and thus voted to ratify to ap-

prove at March's meeting to correct the oversight.

According to MCL 41.77, "The deputy, in case of the absence, sickness, death or other disability of the treasurer, shall possess the powers and perform the duties of the treasurer, except the deputy shall not have a vote on the township board."

The Daily News asked Clerk Ronda Snyder if she was aware the deputy treasurer is not allowed to vote.

"Yes, and it is being taken care of at the next meeting," Snyder said.

BUDGET MEETING

The township board spent an hour Tuesday evening assembling a proposed budget to be presented at the April 8 budget hearing. All five board members were present, along with 10 residents and the Daily News.

Some highlights of the proposed budget:

- The township is proposing to contract with the Road Commission for Montcalm County for four township road contracts: asphalt overlay one mile of Musson Road from 522 to Klees Road (\$92,000), three applications of chloride on all township gravel roads (\$32,000), gravel resurfacing Briggs Road to

M-66 to one mile west (\$12,000) and spraying brush along roads (\$2,000). The board is proposing to budget \$120,000 for the \$138,000 worth of projects but is also hoping to use American Rescue Plan Act (ARPA) money to fund the projects as well. The Road Commission is also matching township road project costs at 15% to 20%, which will help defray costs even further.

- The township is proposing to budget \$25,000 in legal fees, compared to the \$8,000 budgeted last year. The township spent \$55,000 in legal fees in the past year — meaning they went \$47,000 over budget, due largely to ongoing wind ordinance work. The township is also proposing to budget \$25,000 in planning/consulting fees. They spent \$21,000 on this item last year, also in part related to work on the wind ordinance.
- The township is proposing to pay \$16,000 toward new fire department air packs, a cost which will be split four ways between four townships. The board is hoping to use ARPA funds to help pay for this.
- The township is proposing to upgrade the township hall's security camera system at an estimated cost of \$4,343. They are hoping to use ARPA funds to help pay for this as well.

Douglass Township Board goes into closed session

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their attorney, Ron Redick of the Mika Meyers law firm, at 2:03 p.m. The board returned to open session at 2:38 p.m. but did not vote on anything.

During public comment, the Daily News asked whether the closed session had anything to do with Cindy Shick, who the township board ousted from the Planning Commission this past January.

"You can ask. We don't have to answer," Trustee Tom Jeppesen responded.

"We don't have any comment," Supervisor Terry Anderson added.

The meeting then adjourned. Some residents are working to recall members of the Douglass Township Board over the township's wind ordinance work. The township board on Feb. 23 submitted a

letter to the Montcalm County Election Commission for consideration at their Feb. 28 recall clarity hearing. That letter contained screenshots purporting to show the following: "The (Planning Commission) secretary (Shick) was caught allowing Josh Nolan, the anti-wind lawyer, to view and edit all of the Planning Commission meeting minutes and agendas that were sent to Ronda (Snyder) through Google Dropbox (Google Drive)," the township board's letter stated.

During the March 2 township board meeting, Shick vehemently denied this accusation. She said on July 3, 2021, she did allow Nolan to have view-only access to Shick's "share with Ronda" folder in response to a FOIA request. Shick said on June 29, 2021, Snyder was the one who shared Shick's "share with Ronda" folder and all contents with a different email for Nolan, giving him

editing privileges to all current and future documents.

Snyder reacted with expressions of shock and disbelief to this statement at the March 2 board meeting, as Jeppesen openly laughed.

"I plan to pursue legal remedies for defamation of character, libel and/or slander since you have falsely accused me of malfeasance while serving my community," Shick told the township board. "Tonight I ask for a public apology here and in the Daily News, as well as a retraction of the letter at the Montcalm County Clerk's Office. I call for each one of you to resign from your township positions."

The township board has not yet made a public apology. Shick has not yet filed anything in Montcalm County District Court or Circuit Court as of this week.