

ALICE IN MONTCALM COUNTY

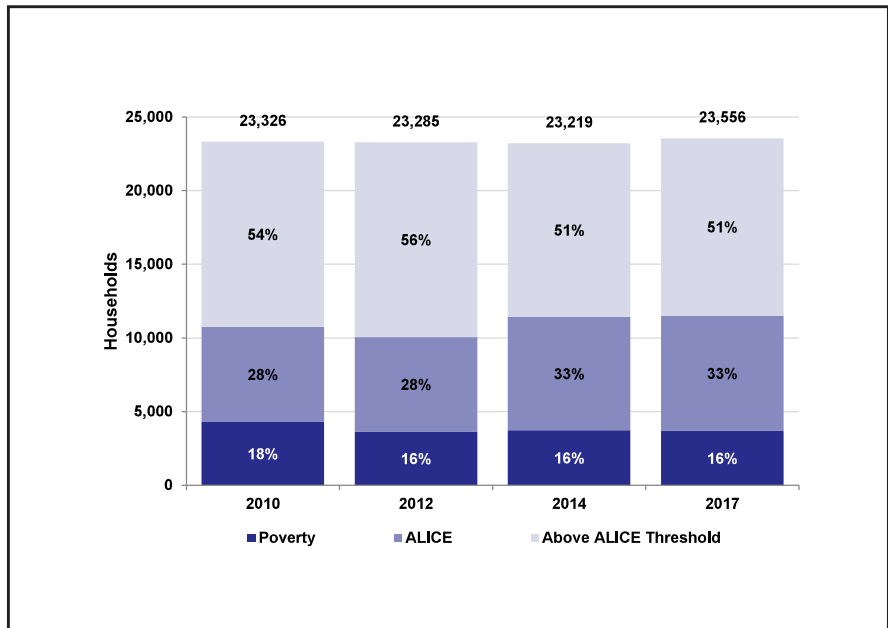
2017 Point-in-Time Data

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 **A**sset Limited, **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.

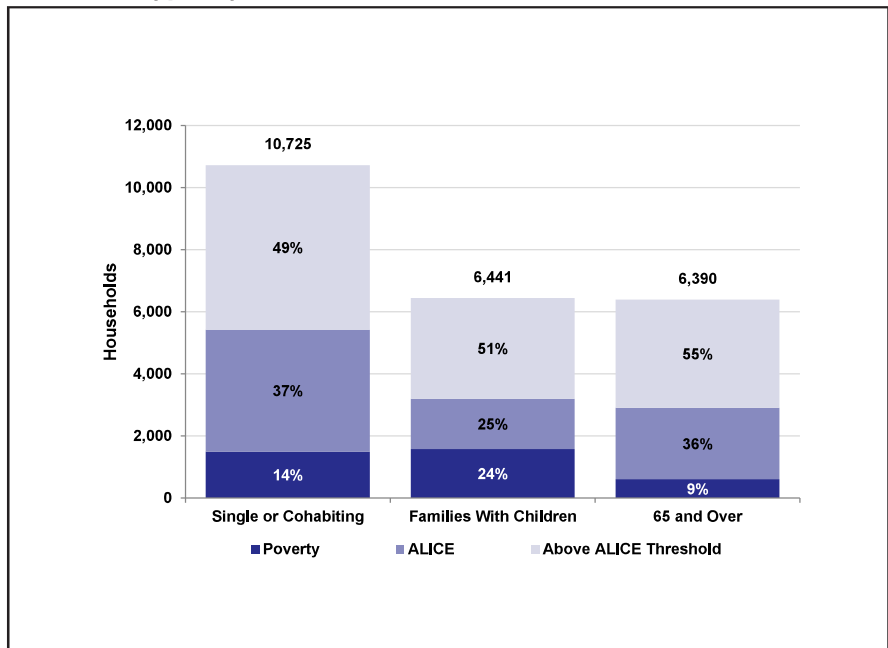
Households by Income, 2010 to 2017



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...

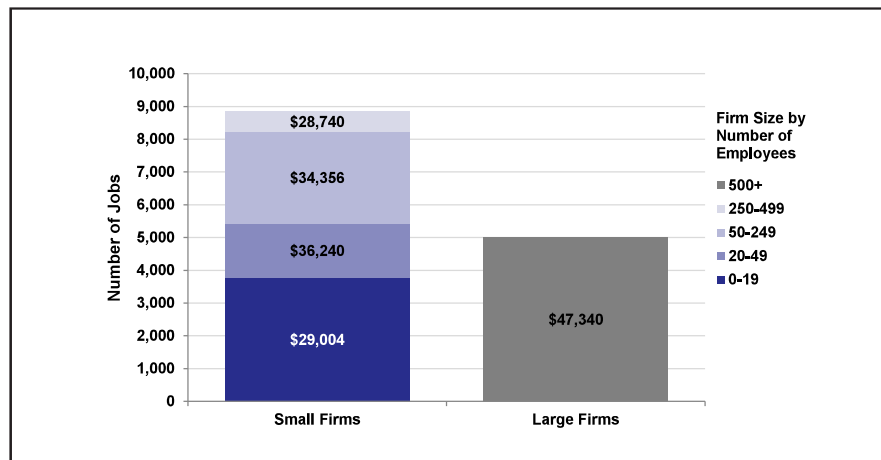
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family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

Household Survival Budget, 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



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.

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%

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.