

ALICE IN MONTCALM COUNTY

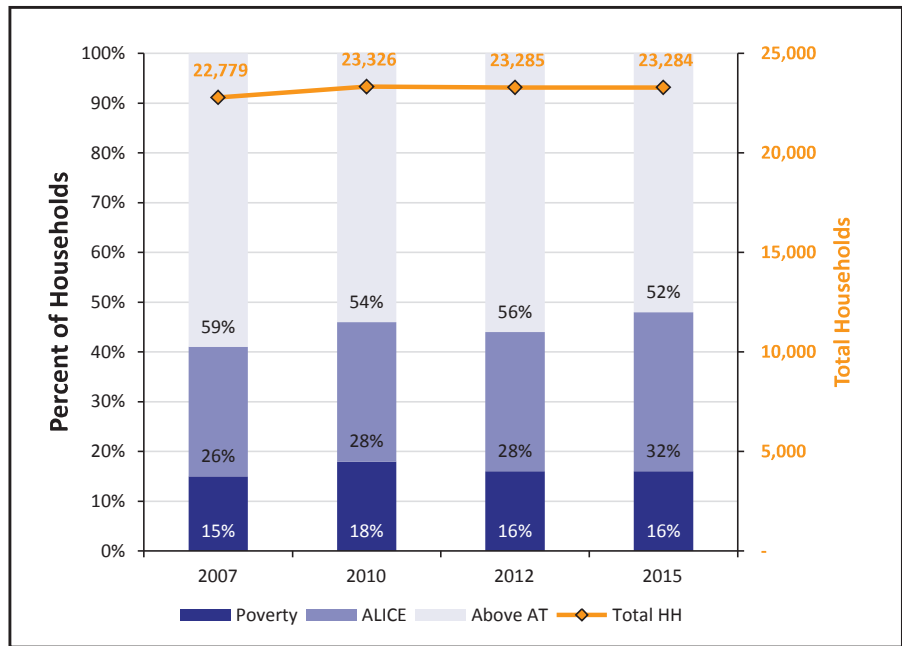
2015 Point-in-Time Data

Population: 63,004 | **Number of Households:** 23,284
Median Household Income: \$41,584 (state average: \$51,084)
Unemployment Rate: 11.2% (state average: 7.2%)
ALICE Households: 32% (state average: 25%); **Poverty Households:** 16% (state average: 15%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE 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 as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2015



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,770 for a single adult and \$24,250 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Montcalm County

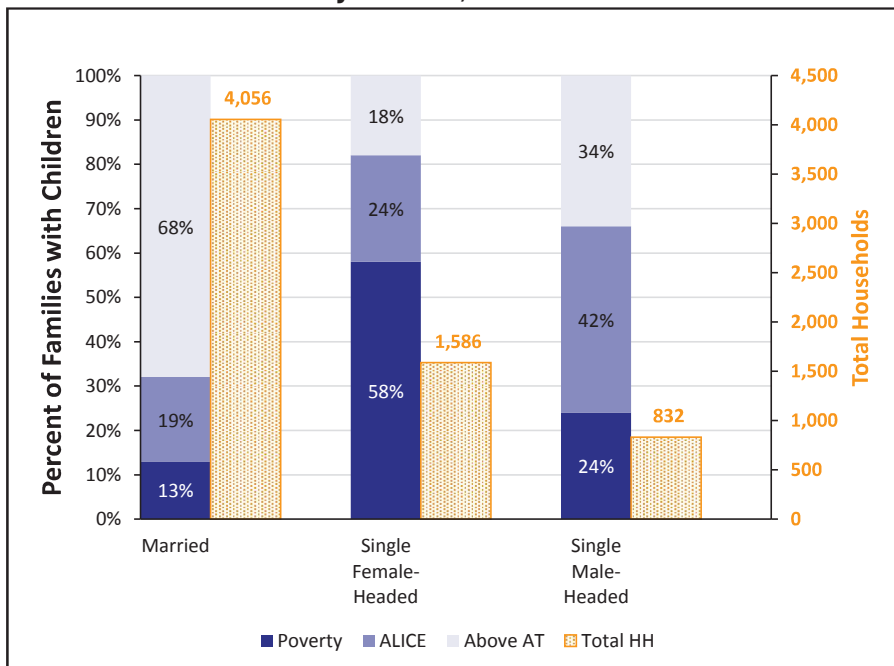
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$480	\$643
Child Care	\$-	\$1,051
Food	\$184	\$609
Transportation	\$349	\$697
Health Care	\$184	\$707
Miscellaneous	\$137	\$398
Taxes	\$172	\$273
Monthly Total	\$1,506	\$4,378
ANNUAL TOTAL	\$18,072	\$52,536
Hourly Wage	\$9.04	\$26.27

Sources: **2015 Point-in-Time Data:** American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Montcalm County families with children live below the ALICE Threshold. Though more Montcalm County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

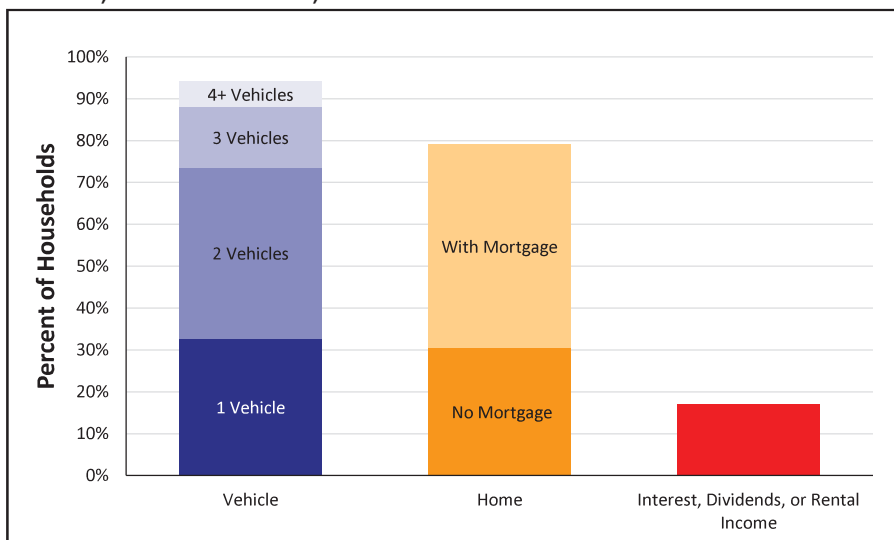
Families with Children by Income, 2015



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Montcalm County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2015



Montcalm County, 2015

Town	Total HH	% ALICE & Poverty
Belvidere Township	884	56%
Bloomer Township	553	38%
Bushnell Township	600	48%
Carson City	444	60%
Cato Township	1,009	53%
Crystal Township	1,059	48%
Day Township	389	49%
Douglass Township	869	51%
Eureka Township	1,468	31%
Evergreen Township	1,247	52%
Fairplain Township	675	48%
Ferris Township	499	46%
Greenville City	3,299	59%
Home Township	995	51%
Maple Valley Township	741	46%
Montcalm Township	1,340	40%
Pierson Township	1,190	39%
Pine Township	726	45%
Reynolds Township	1,888	43%
Richland Township	1,058	49%
Sidney Township	1,063	46%
Stanton City	539	67%
Winfield Township	749	34%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.