

ALICE

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED



MICHIGAN

ALABAMA, ALASKA, ARIZONA, ARKANSAS, **CALIFORNIA**, COLORADO, **CONNECTICUT**, DELAWARE, **FLORIDA**, GEORGIA, HAWAII, IDAHO, ILLINOIS, **INDIANA**, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, **MICHIGAN**, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, **NEW JERSEY**, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING



September 2014

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LETTER TO THE COMMUNITY



Dear Michiganders,

We all saw the physical devastation that Hurricane Katrina brought to New Orleans in 2005, and we watched Superstorm Sandy pummel the Northeast seven years later. But the effects of other types of storms aren't always quite as clear. A decade-long economic decline capped by the Great Recession hit Michigan's communities with hurricane force, hobbling the auto industry, bruising wages, and destabilizing families statewide.

No one has been hit harder by that gale than ALICE. **ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – those among us who are working, often at more than one job, yet still falling behind. No matter how hard these Michiganders try, they can't get ahead; and as you will learn in the pages of this Report, all of Michigan's communities ultimately pay a price for that. There was a time in my life when ALICE was me. I grew up on a family-run potato farm, and I saw how much of their lives and energies my father and his brother put into that. But perhaps the biggest challenge we faced came in the 1980s, when my father left farming to work as a welder. Thanks to the strength of our family structure, we made it through that transition, but I saw ALICE often in those years. Without enough educational opportunities, and faced with barriers at every level, from income to child care to transportation, ALICE families struggled then as they struggle now.

The magnitude of that struggle in Michigan is greater than most of us imagine. What we learned about ALICE in the process of creating this Report is startling: today, **40 percent of Michigan households earn too little to provide for basic needs**, and nearly two-thirds of jobs statewide pay less than \$20 per hour. Changing the lives of ALICE families in Michigan means keeping three things in mind:

Michigan is vast. From our southeast corner to the tip of the Upper Peninsula is a 12-hour drive. Measuring need and providing services to households across that area – including those in small, isolated rural communities – is an enormous challenge.

Michigan is varied. Ask out-of-staters about Michigan and they tend to think of Detroit; yet the state's geographic, demographic, and economic variety is astounding. One-fourth of the state's population lives in rural areas.

One-third of the city of Dearborn claims Arab heritage, and the four-county area around Detroit boasts one of the largest Arab populations outside the Middle East. And Michigan's economy, built on a backbone of manufacturing industries, now extends far beyond that core, with major universities, a \$91.4 billion agriculture industry, and a newly burnished focus on "Pure Michigan" tourism and recreation.

Michigan was built by workers. Think of the successes driven by the labor movement in the U.S., which created phenomenal overall gains for families across the country. Michigan's goal now is to make the state more of an economic destination, rebuilding wage levels and, especially, creating more urban job opportunities for young adults – people in their twenties and thirties who will be the future of Michigan's workforce.

To accomplish any of this, we have to go back to our roots, to our most basic beliefs about opportunity. If two adults in a family both work full-time, should their income be enough to cover their bills? By getting to know ALICE in the pages of this Report, I hope that we can come closer to having a common language to describe the lives of this group of workers and the challenges that they face. And I hope that readers come to realize what a key role ALICE plays in all of our lives, every day – teaching our children at preschool, getting food to our tables, providing the array of services that make Michigan run for all who live here.

By strengthening ALICE individuals and households, we fortify all of Michigan's communities. With this Report, we look forward to taking the first significant step on that path.

Sincerely,

A handwritten signature in blue ink, reading "Scott Dzurka".

Scott Dzurka, President and CEO, Michigan Association of United Ways

THE ALICE PROJECT

ALICE

Asset Limited, Income Constrained, Employed

Though we have chosen a woman's name, this population is comprised of households with men and women alike, and includes children and seniors.

United Way is committed to ensuring that our communities are viable places to live and work. To do that, we promote current research, community dialogue, and data-driven policy solutions. These elements form the basis of one of United Way's broadest and fastest-growing initiatives – the United Way *ALICE Project*.

ALICE was coined by United Way in 2009 after a pilot research project looked at the low-income population in affluent Morris County, one of the five founding communities which merged in 2011 to become United Way of Northern New Jersey. The original study focused primarily on data from 2007, largely before the effects of the economic downturn, known as the Great Recession, were widespread.

The value of this research was immediately evident: ALICE became a part of the common vernacular in Morris County, helping define a need and a focus for United Way's work. ALICE also began to appear in many grant applications, in the media, and in public forums discussing need in this “wealthy” community.

It quickly became clear that ALICE extended far beyond the borders of Morris County. In 2011 United Way commissioned a second ALICE study looking at all counties in New Jersey. That Report relied primarily on data collected in 2007 and 2010, measuring the impact of the Great Recession and offering a broader illustration of the challenges ALICE households face.

The Report's findings were stark: ***fully 30 percent of New Jersey households earned too little to provide basic necessities, and more than half the state's jobs paid less than \$20 an hour.***

With the forecast for low-wage jobs to continue to dominate the job market, the reality is that ALICE will continue to play an integral role in our communities for the foreseeable future. That is why ALICE has become a central part of all aspects of United Way's work.

Now the *ALICE Project* has expanded to five additional states, with ALICE Reports being released in California, Connecticut, Florida, Indiana, Michigan and New Jersey. The baseline information established in New Jersey's 2012 study allows these new Reports to compare our progress as the country's economic conditions continue to change and, in some cases, improve.

We challenge stakeholders in every state to consider the ALICE Reports and their measures as an opportunity for a new dialogue around how to make our communities viable places to live and work. As more and more states embrace ALICE, our hope is that this Report and its companions can serve as a model for the nation.

ALICE RESEARCH

About Rutgers University-Newark's School of Public Affairs and Administration (SPAA)

In developing the *ALICE Project*, United Way has partnered with Rutgers University-Newark's School of Public Affairs and Administration (SPAA), an educational leader in government and non-profit management and governance. Ranked 10th nationally in public management and administration, SPAA promotes an ethics-based performance approach to effective, equitable, and accountable policy implementation through its innovative and comprehensive undergraduate, professional and graduate degrees and certificate programs. The school's faculty generates knowledge and best practices in public service and administration, and collaborates with public and nonprofit sector organizations and professionals throughout the U.S. and the world. Guided by the principles of knowledge, competence, diversity, and service – with an emphasis on public service values and competencies for effective performance – SPAA promotes accountability, transparency, and performance in the public and nonprofit sectors.

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EXECUTIVE SUMMARY

Across Michigan, 40 percent of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation.

While it is well recognized that Michigan has faced daunting economic times with the decline of the auto industry and the Great Recession, the official poverty rate of 16 percent obscures the true magnitude of the financial instability in the state. The official U.S. poverty rate was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences across the U.S. A lack of accurate measurements and even language to frame a discussion has made it difficult for states – including Michigan – to identify the extent of the economic challenges that so many of their residents face.

This Report presents four groundbreaking instruments that measure the size and condition of households struggling financially, and it introduces the term **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The Report includes findings on households that earn below the ALICE Threshold, a level based on the actual cost of basic household necessities in each county in Michigan. It outlines the role of ALICE households in the state economy, the public resources spent on households in crisis, and the implications of struggling households for the wider community.

Using realistic measures of the financial survival threshold for each county in Michigan, the Report reveals a far larger problem than previously identified. Michigan has 605,210 households below the Federal Poverty Level (FPL) but also has 930,503 ALICE households, which have income above the FPL but below the ALICE Threshold. These numbers are staggering: **in total, 1.54 million households in Michigan – fully 40 percent, and more than double the number previously thought – are struggling to support themselves.**

ALICE households are working households; they hold jobs and provide services that are vital to the Michigan economy in positions like retail salespeople, team assemblers, truck drivers, and nursing assistants. The core of the problem is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. The growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

There are serious consequences for both ALICE households and their communities when these households cannot afford the basic necessities. ALICE households are forced to make difficult choices such as skipping preventative health care, accredited child care, healthy food or car insurance. These “savings” threaten their health, safety, and future – and they reduce Michigan’s economic productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

“ALICE households are forced to make difficult choices... These “savings” threaten their health, safety, and future – and they reduce Michigan’s economic productivity and raise insurance premiums and taxes for everyone.”

MAJOR FINDINGS

Who is ALICE?

Four in 10 households in Michigan struggle to afford basic household necessities.

Based on the most recent data from 2012, 605,210 households live in poverty and another 930,503 are ALICE households. Between the two categories, 1.54 million households in Michigan have income below the ALICE Threshold.

ALICE households exist in all age groups. ALICE exists even in households headed by someone in their prime earning years, 25 to 64 years old. In fact, this age group represents the largest segment of ALICE households, reiterating the fact that most jobs in Michigan do not pay enough to allow families afford the most basic household budget.

ALICE and poverty-level households are spread across all counties in Michigan.

All counties in Michigan have more than 27 percent of households living below the ALICE Threshold. In addition, most towns (73 percent) have more than 30 percent of households living below the ALICE Threshold. In Detroit, 38 percent of households have income below the FPL and another 29 percent are ALICE households.

ALICE households represent a cross-section of Michigan's population. Contrary to some stereotypes, ALICE households have a wide range of demographic compositions. As in Michigan's overall population, more than 77 percent of the state's ALICE households are White (U.S. Census terminology). However, due to wage discrepancies that disproportionately affect certain groups, it is not surprising to find female-headed households, Blacks, Hispanics, people living with a disability and recent unskilled immigrants over-represented in the population living below the ALICE Threshold.

"All counties in Michigan have more than 27 percent of households living below the ALICE Threshold."

What is the gap between ALICE's household income and the cost of basic expenses?

ALICE households are working or have worked. However, ALICE and poverty-level households earn only 39 percent of the income needed to reach the ALICE Threshold for basic economic survival.

Public and private assistance is not enough to lift ALICE households to economic stability. The income of ALICE and poverty-level households is supplemented with \$30.6 billion in government, nonprofit and health care resources. Despite these public resources, ALICE and poverty-level households remain 13 percent short of the income needed to reach the ALICE Threshold.

What causes the prevalence of ALICE households?

The cost of basic household expenses in Michigan is more than most jobs can support. Even though the cost of living in Michigan is among the most affordable in the U.S., a basic household budget is beyond what most jobs in the state can provide to working households. The annual Household Survival Budget for the average Michigan family of four is \$50,345 and for a single adult is \$16,818. These numbers highlight how inadequate the U.S. poverty designation is as a measure of economic viability, at \$23,050 for a family and \$11,170 for a single adult. The annual Household Stability Budget – one that enables not just

“Housing affordability, job opportunities, and community support worsened in all counties in Michigan through the Great Recession, as measured by the Economic Viability Dashboard.”

survival, but self-sufficiency in Michigan – is almost double the cost of the Household Survival Budget: \$22,849 for a single adult and \$92,409 for a family of four.

Michigan became less affordable from 2007 to 2012. Despite the Great Recession and the low rate of inflation, the cost of basic housing, child care, transportation, food, and health care in Michigan increased by 9 percent during this five-year period.

Economic conditions worsened for ALICE households from 2007 to 2012. Housing affordability, job opportunities, and community support worsened in all counties in Michigan through the Great Recession, as measured by the Economic Viability Dashboard, a new index that tracks these three economic measures. Two years after the end of the Recession, conditions have improved but have not returned to 2007 levels. Finding both housing affordability and job opportunities in the same county remains a challenge for ALICE households.

Michigan’s housing stock does not match current needs. Across the state, there are not enough rental units that are affordable: there are almost twice as many renters with income below the ALICE Threshold as there are rental units that they can afford. At the same time, while there are housing units where ALICE households can afford the mortgage, these households do not have the down payment or do not qualify for a mortgage.

What are the consequences of insufficient income for ALICE families and their communities?

ALICE households suffer without sufficient income. When ALICE households do not have enough income, they have to make difficult choices to reduce their expenses. For example, if a family cannot afford child care in an accredited facility, they may substitute with an overworked neighbor or an inexperienced relative, jeopardizing their child’s safety and learning opportunities. Other short-term strategies such as skipping preventative health care, home maintenance, or a bill payment may have longer-term penalties, such as poor health, fines, and larger bills in the future.

Families with children are leaving Michigan. Higher income is especially important for families with children because of their greater budget costs. Without job opportunities in the state, one option is to move. From 2007 to 2012, the number of married-couple families with children in Michigan fell by 14 percent, the number of single female-headed households with children decreased by 5 percent, and single male-headed households with children decreased by 2 percent.

ALICE households pay more for goods and services. ALICE faces increased expenses through basic cost of living increases, as well as greater costs for using alternative financial products. Through the Great Recession and a period of low inflation, a time when the cost of most goods and services decreased, the cost of basic household necessities continued to increase. In addition, without access to mainstream borrowing, ALICE households in Michigan resort to using riskier financial options, such as payday lenders, “Buy Here Pay Here” car loans, and “contract for deed” home purchases.

The whole community suffers when ALICE has insufficient income. When ALICE children are not ready for school, they add a burden to the educational system. When ALICE households cannot afford preventative health care, they are more likely to place future burdens on the health care system, increasing insurance premiums for all. When ALICE

workers cannot afford an emergency, let alone invest in their neighborhood, communities may experience instability, higher taxes, or a decline in economic growth.

What challenges do ALICE households face in the future?

In line with the national trend, low-income jobs dominate the economy in Michigan now and will continue to dominate in the future. As a result of changes in the job market over the last three decades, the Michigan economy is now more dependent on low-paying service jobs than on higher-skilled and higher-paying jobs. Sixty-three percent of all jobs in Michigan pay less than \$20 per hour (\$40,000 per year if full-time).

Occupations with projected job growth have low wages and require minimal education. The most projected new jobs openings are in service jobs with wages below \$15 per hour and requiring a high school education or less. These jobs – including health care workers, retail salespeople, construction laborers, food preparation workers, and motor vehicle operators – are projected to grow at double or triple the rate of medium- and high-skilled jobs over the next decade across Michigan.

More seniors will become ALICE households. With a population that is aging ahead of the national curve, Michigan will have a higher percentage of seniors before other states do. As Michiganders who have used their savings and retirement to weather the economic downturn become seniors, many will also fall below the ALICE Threshold.

More ALICE households will become family caregivers. At least one-third of Michigan's ALICE households currently include caregivers – family members caring for ill or elderly relatives. That number will increase as the population ages, adding additional burdens to their household budget in both direct costs and lost wages, and reducing future employment opportunities.

What would improve the economic situation for ALICE households?

Public and private intervention can provide short-term financial stability.

Short-term intervention by family, employers, nonprofits, and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward. For example, providing a month's worth of food for a family may enable a father to repair his car's transmission and get to work. If a family's primary earner cannot get to work, he might lose wages or even his job. Without regular income, the family cannot afford rent or mortgage payments and risks becoming homeless.

Increased housing quality would provide stability for many Michigan families. The cost of basic necessities – housing, child care, transportation, food, and health care – is out of reach for many Michigan households. While the cost of housing per se is not high in Michigan, the units that are affordable to ALICE households are often older and in disrepair, so that upkeep and necessary repairs are unaffordable. Structural changes in the availability of quality affordable housing would ease the housing burden on many Michigan families.

“Short-term intervention by family, employers, nonprofits and government can mitigate crises for financially unstable households and possibly prevent an economic spiral downward.”

“Recognizing the magnitude of the number of households facing financial hardship, as well as the different types of households and problems they confront, will make more effective change possible.”

An improvement in income opportunities would enable ALICE households to afford basic necessities, build savings, and become financially independent. Reducing the number of ALICE households requires a significant increase in the wages of current jobs or in the number of medium- and high skilled jobs in both the public and private sectors in Michigan. Structural economic changes would significantly improve the prospects for ALICE and enable hardworking households to support themselves.

Depending on how far a family’s income is from the ALICE Threshold, different amounts of assistance will be necessary, but in many cases, different strategies may be needed altogether. Recognizing the magnitude of the number of households facing financial hardship, as well as the different types of households and problems they confront, will make more effective change possible.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The **Household Survival Budget** calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Michigan, adjusted for different counties and household types.

The **ALICE Threshold** is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in Michigan. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The **Household Stability Budget** is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different counties and household types.

The **ALICE Income Assessment** is the calculation of all sources of income, resources and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or unfilled gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

Lastly, the **Economic Viability Dashboard** is comprised of three indices that evaluate the economic conditions that matter most to ALICE households – housing affordability, job opportunities, and community support. A Dashboard is provided for each county.

INTRODUCTION

Many Americans view Michigan as a post-industrial state, on par with the U.S. average, but with immense poverty concentrated in the recently bankrupt city of Detroit. Popular stereotypes of Michigan have focused primarily on the plight of Detroit following the decline of the auto industry.

Yet Michigan's overall economic situation is more complex. According to the U.S. Census, Michigan is the only state in the country whose population declined over the last decade, running against national and regional trends. While Michigan's poverty rate is only one percentage point above the U.S. rate: 16 percent versus a national rate of 15 percent, the median annual income suggests a greater difference; at \$46,859, it is 10 percent below the U.S. median of \$51,371. However, because neither of these measures considers the actual cost of living in Michigan or the wage rate of jobs in the state, they do not fully capture the number of households facing economic hardship across all of Michigan's counties.

Current measures hide the reality that 40 percent of households in Michigan struggle to support themselves. Because income is distributed unequally in Michigan, there is both great wealth and significant economic hardship. The top 20 percent of Michigan's population earns half of all income earned in the state, while the bottom 20 percent earns only 3 percent (see Appendix A).

The real picture of Michigan, especially the magnitude of households that are severely economically challenged, has been difficult to gauge until now because there have not been appropriate measures or even language to describe this sector of the state's population. This Report fills that gap with new language and four new measures.

This Report uses the term “ALICE” to describe a household that is Asset Limited, Income Constrained, Employed. As originally defined in the 2012 New Jersey ALICE Report, ALICE is a household with income above the Federal Poverty Level (FPL) but below a basic survival threshold, defined here as the ALICE Threshold. ALICE households are composed of women and men, young and old, of all races and ethnicities.

The Report applies these ALICE measures to a state that is facing unique economic challenges, in order to better understand how and why so many families are struggling financially.

REPORT OVERVIEW

Who is struggling in Michigan?

Section I introduces **the ALICE Threshold**: a realistic measure for income inadequacy in Michigan, which takes into account the current cost of basic necessities and geographic variation. In Michigan there are 1.54 million households – 40 percent of the state's total – with income below the realistic cost of basic necessities; 605,210 of those households are living below the FPL and another 930,503 are ALICE households. This section provides a statistical picture of ALICE household demographics, including race/ethnicity, age, geography, gender, family type, disability, language, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

“In Michigan there are 1.54 million households – 40 percent of the state's total – with income below the realistic cost of basic necessities.”

How costly is it to live in Michigan?

Section II details the average minimum costs for households in Michigan simply to survive – not to save or otherwise “get ahead”. While Michigan is considered affordable in comparison with other states, it is well known that the cost of living in the state easily outpaces Michigan’s average wages. The annual **Household Survival Budget** quantifies the costs of the five basic essentials of housing, child care, food, health care, and transportation. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual Household Survival Budget for a Michigan family of four (two adults with one infant and one preschooler) is \$50,345, and for a single adult it is \$16,818. These numbers vary by county, but all highlight the inadequacy of the 2012 U.S. poverty designation of \$23,050 for a family and \$11,170 for a single adult as an economic survival standard in Michigan. The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Michigan households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level, yet is almost double the Household Survival Budget.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With 63 percent of jobs in Michigan paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession (2007–2010), as well as high unemployment, took a toll on household savings in Michigan. Twenty-five percent of Michigan households are asset poor, and 39 percent do not have sufficient liquid net worth to subsist at the FPL for three months in the absence of income.

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Michigan families to afford the Household Survival Budget. This section also compares that level of income to how much families actually earn as well as the amount of public and private assistance that they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Michigan earn 39 percent of what is required to reach the ALICE Threshold, and resources from hospitals, nonprofits, and federal, state, and local governments contribute another 48 percent. What remains is a gap of 13 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

What are the economic conditions for ALICE households in Michigan?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Michigan’s ALICE households face. The Dashboard compares the housing affordability, job opportunities, and community support across the state’s 83 counties. These conditions worsened significantly from 2007 to 2010 in all counties and have improved only slightly since. It remains difficult for ALICE households to find both housing affordability and job opportunities in the same location.

“With 63 percent of jobs in Michigan paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold.”

What are the consequences of insufficient household income?

Section VI focuses on how households without sufficient income and assets to meet the ALICE Threshold survive. It outlines the strategies they employ and the risks and consequences both for themselves and for the rest of the community. The forecast for Michigan's economy is for more low-wage jobs and continued high costs for basic necessities, which means that ALICE households will continue to make up a significant percentage of households in the state.

Conclusion – Future prospects for ALICE households.

The Report concludes by considering the implications of current trends – Michigan's aging population, and the projected growth of low-wage and low-skilled jobs across the state – for ALICE households. This section also identifies a range of general strategies that would reduce the number of Michigan households living below the ALICE Threshold.

DATA PARAMETERS

Because Michigan is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and counties. The ALICE measures presented in this Report are calculated for each county. For example, the 2012 annual Household Survival Budget for a family ranged from \$43,540 in Lake County to \$61,149 in Livingston County.

The ALICE measures are calculated for 2007, 2010, and 2012 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the two years since the technical end of the Recession. The 2012 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), ChildCare Aware (formerly NACCRRA), and their Michigan state counterparts. State, county, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are one-, three- or five-year averages depending on population size. The report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available.

For purposes of this Report, percentages are rounded to whole numbers. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

“The forecast for Michigan’s economy is for more low-wage jobs and continued high costs for basic necessities, which means that ALICE households will continue to make up a significant percentage of households in the state.”

I. WHO IS STRUGGLING IN MICHIGAN?

Measure 1 – The ALICE Threshold

According to the 2012 Census, the federal poverty rate in Michigan is 16 percent, or 605,210 of the state's 3.8 million households. However, the increased demand for public and private welfare services over the last five years suggests that many times that number of the state's households struggle to support themselves.

Until now, there has been no measure to define the actual level of financial hardship in each county across the country. The Federal Poverty Level (FPL) was developed in 1965, and its methodology has not been updated since 1974. In addition, it is not adjusted to reflect cost of living differences across the U.S.

There have been extensive critiques of the FPL and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty rate is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, Michigan Healthy Kids and MiChild use 150 to 200 percent of the FPL to determine eligibility for their assistance programs. Even Medicaid and Children's Health Insurance Program (CHIP) eligibility across the country uses multiples of the FPL (National Conference of State Legislatures, 2014; Roberts, Povich and Mather, 2012).

Recognizing the shortcomings of the FPL, the U.S. Census Bureau has developed an alternative, the Supplemental Poverty Measure (SPM), based on expenditures reported in the Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. However, the SPM statistic, though more complex than the FPL, is still too low to capture the extent of financial hardship in a county. The 3-year average SPM for Michigan is 13.5 percent, actually lower than the official poverty rate of 16 percent (Short, 2013; U.S. Census Bureau, 2010 and 2011).

This is not only an academic issue, but a practical one. The lack of accurate information underreports the number of people who are "poor", which in turn distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, fairness, and transparency.

INTRODUCING ALICE

Despite being employed, many individuals and families do not earn enough to afford the five basic necessities of housing, child care, food, transportation, and health care in Michigan. Even though they are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

Until now, this group of people has been loosely referred to as the working poor, or technically, as the lowest two income quintiles. This Report uses a more precise term to define these households: "**ALICE**" – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

"The lack of accurate information underreports the number of people who are 'poor', which in turn distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, fairness, and transparency."

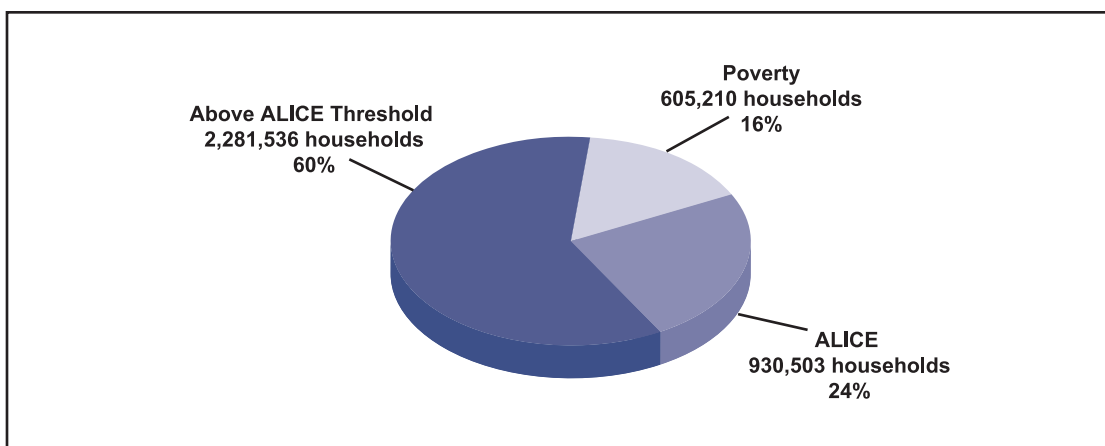
ALICE is a household with income above the official FPL but below a defined basic survival income. In Michigan, ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

“ALICE is a household with income above the official FPL but below a defined basic survival income.”

THE ALICE THRESHOLD

In a state where the cost of living seems low, it is especially important to have a current standard that reflects the true cost of economic survival and compares it to income. The ALICE Threshold, a new measure, is a realistic standard developed from the Household Survival Budget, a second measure that estimates the minimal cost of the five basic necessities – housing, child care, food, transportation, and health care (discussed fully in Section II). **Based on calculations from the American Community Survey (ACS) and the ALICE Threshold, 1.54 million households in Michigan – 40 percent – are either in poverty or qualify as ALICE (Figure 1).**

Figure 1.
Household Income, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

The ALICE Threshold is calculated for each county in the state and adjusted for age by reflecting different household size – 2.98 people for households headed by someone younger than 65 years old, and 1.43 people for households headed by someone 65 years or older. The ALICE Threshold for Michigan households headed by someone under 65 years old ranges from \$35,000 to \$50,000 per year. The upper range is actually close to the median state household income of \$46,859 per year. For older households, the ALICE Threshold ranges from \$20,000 to \$25,000 per year. ALICE Thresholds and the median income for each county are listed in Appendix J, ALICE County Pages.

Changes in household demographics are largely shaped by Michigan's tough economic climate and decline in overall population. The total number of households in Michigan decreased by 1 percent from 2007 to 2012, with the percent of households in all income categories also declining at the same rate.

Among household income levels, however, there were significant shifts, especially during the Great Recession. From 2007 to 2010:

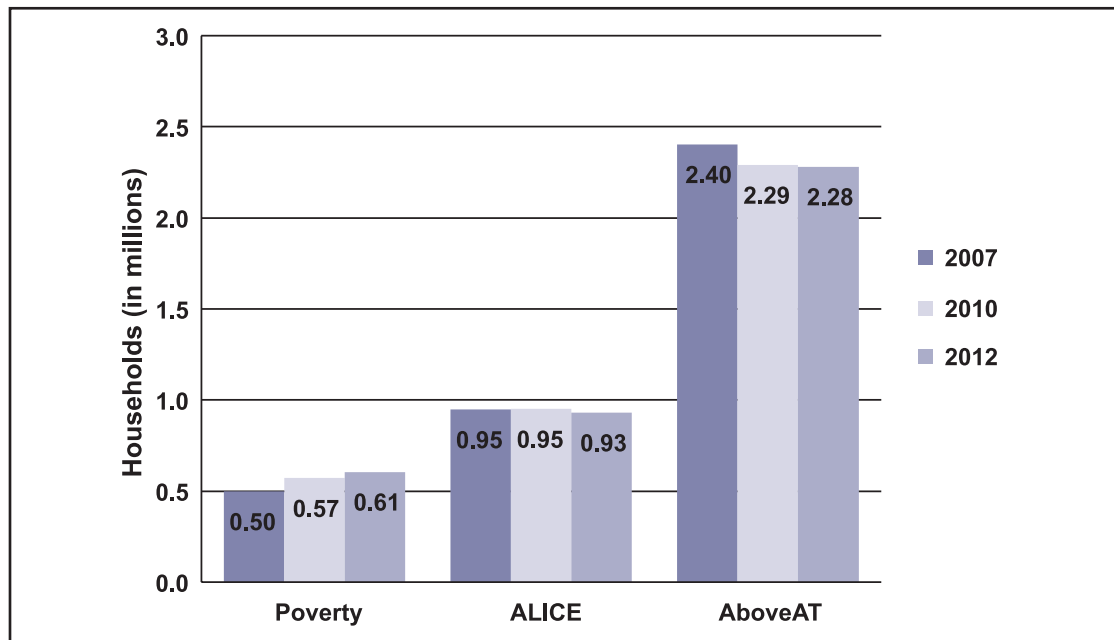
- The percent of households in poverty (i.e., at or below the FPL) increased by 15 percent
- The number of ALICE households increased by 0.28 percent
- The number of households above the ALICE Threshold decreased by 5 percent

By 2012, two years after the Recession technically ended:

- The number of households in poverty increased by another 6 percent
- The number of ALICE households decreased by 2 percent
- The number above the ALICE Threshold leveled off

With households also migrating outside the state at this time, it is difficult to pinpoint whether households moved from ALICE into poverty or simply left Michigan.

Figure 2.
Households by Income, Michigan, 2007 to 2012



Source: American Community Survey, 2012, and the ALICE Threshold

“Households move above and below the ALICE Threshold over time as economic and personal circumstances change. ALICE households may be alternately in poverty or more financially secure at different points during the year.”

Though not fully captured in these statistics, it is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

ALICE BY COUNTY

The number of overall households and the number of households living below the ALICE Threshold vary greatly across Michigan counties. For example, Keweenaw County is the smallest county in the state, with 1,012 households, and Wayne County is the largest, with 660,724 households. Keweenaw County also has the smallest number of households below the ALICE Threshold with 367, while Wayne County has the largest number of households below the ALICE Threshold with 323,780.

Households living below the ALICE Threshold constitute a significant percentage of households in all Michigan counties (Figure 3). There is variation between counties in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold:** Percentages range from 27 percent in Livingston County to 54 percent in Clare County

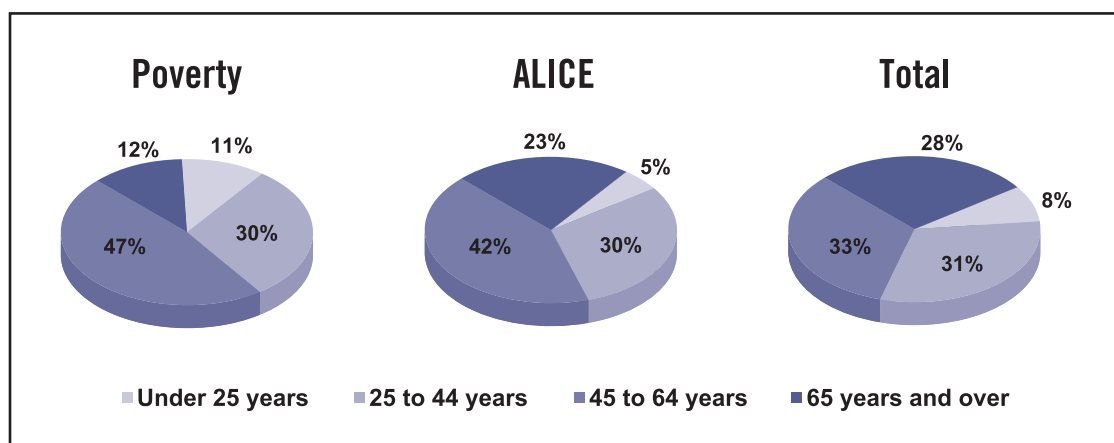
“Many senior households continue to work, some by choice and others because of low income.”

Age

There are ALICE households in every age bracket in Michigan. The number of households in poverty and ALICE generally reflect their proportion of the overall population, with the youngest households slightly overrepresented and the oldest underrepresented (Figure 4). Of Michigan’s 3.8 million households:

- Those headed by someone under the age of 25 account for 8 percent of all households, 11 percent of households in poverty, and 5 percent of ALICE households
- Those headed by a 25- to 44-year-old represent 31 percent of all households, and 30 percent of both poverty and ALICE households
- Those headed by a 45- to 64-year-old represent 33 percent of the total, 47 percent of households in poverty, and 42 percent of ALICE households
- Those headed by someone 65 or older represent 28 percent of the total, 12 percent of households in poverty and 23 percent of ALICE households

Figure 4.
Household Income by Age, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

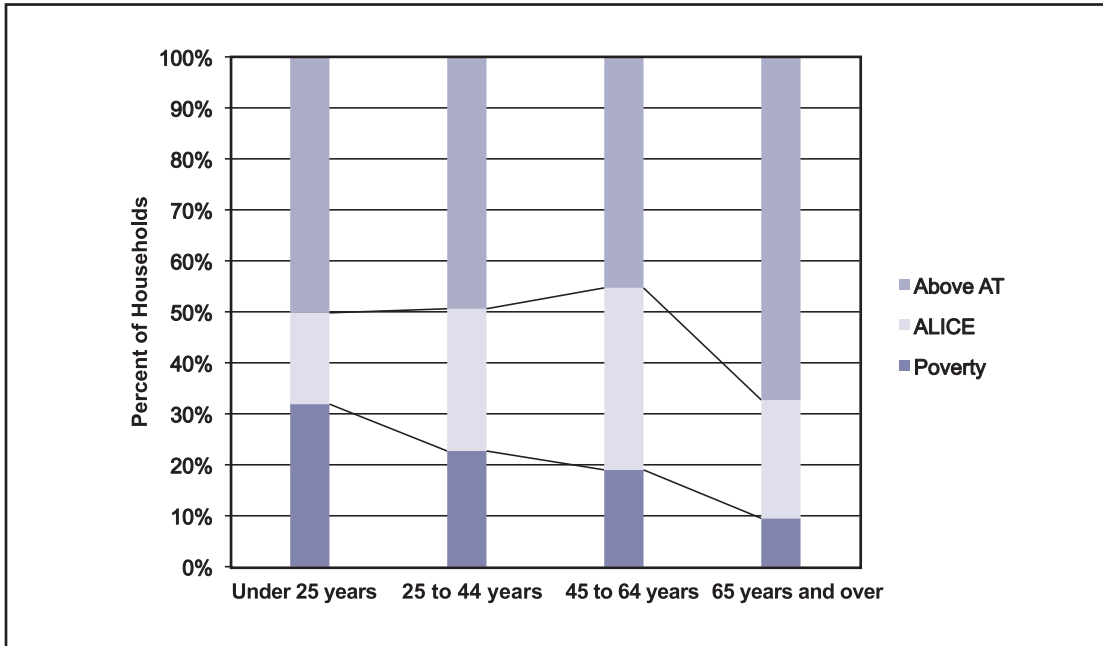
When looking at the income levels within each age group, younger Michigan households are more likely to have income below the ALICE Threshold (Figure 5):

- For households headed by someone under the age of 25, one-third are in poverty and another 18 percent are ALICE households
- For households headed by a 25- to 44-year-old, 23 percent are in poverty and another 28 percent are ALICE households

While older households are less likely to be in poverty, they are just as likely to be ALICE:

- For households headed by a 45- to 64-year-old, 19 percent are in poverty and another 36 percent are ALICE households
- For households headed by someone 65 years or older, 9 percent are in poverty and another 23 percent are ALICE households

Figure 5.
Age by Household Income, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

ALICE households in Michigan face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income. In Michigan's 65- to 69-year-old age group, 25 percent are in the labor force, as are 14 percent of Michiganders aged 70 to 74, and 5 percent of those 75 years and over (American Community Survey, 2012).

Interestingly, the comparatively low rate of senior households in poverty (9 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 23 percent of senior households qualify as ALICE highlights the fact that these same benefits often do not enable financial stability.

Earning enough income to reach the ALICE Threshold is especially challenging for young households, especially in Michigan. As a result, this already small age bracket decreased by 9 percent from 2007 to 2012. Two main factors drove that decrease: some young workers moved in with their parents to save money, and others left Michigan to look for other opportunities (Vespa, Lewis and Kreider, 2013; Doyle and Gimarc, 2014).

Race/Ethnicity

While differences in race/ethnicity are often highlighted between households in poverty versus the total population, less is known about those who are struggling to afford the basics but earn more than the FPL. In fact, the race/ethnicity of ALICE households fairly closely mirrors that of the Michigan population as a whole (Figure 6).

Eighty-two percent of Michigan's 3.8 million households are headed by someone who is White (U.S. Census classification), as are 77 percent of ALICE households. In fact, White households remain the majority in all income categories. Both Asians and Hispanics are

"The race/ethnicity of ALICE households fairly closely mirrors that of the Michigan population as a whole."

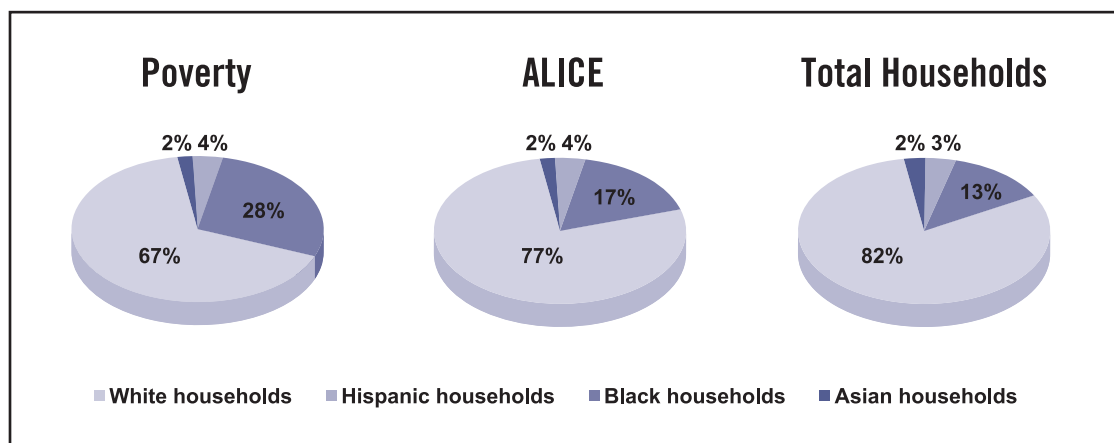
“Michigan is home to the largest concentration of Arab Americans in any U.S. state.”

equally represented in ALICE, poverty, and total households. Blacks, however, are over represented in ALICE households and even more so in poverty households. Because race and ethnicity are overlapping categories, Michiganders of any race can also be ethnically Hispanic.

In Michigan, Asians account for 2 percent of total households, 2 percent of ALICE households, and 2 percent of households in poverty. Hispanics account for 3 percent of total households, 4 percent of ALICE households, and 4 percent of poverty households. Blacks account for 13 percent of total households, 17 percent of ALICE households, and 28 percent of poverty households. Native Americans account for only 0.5 percent of households; there is insufficient data to accurately calculate their household income status.

Because race and ethnicity are overlapping categories, totals may be greater than 100 percent. Also, due to the small sample size of racial and ethnic groups in many counties in Michigan, the income data for these groups are less precise estimates.

Figure 6.
Households by Race/Ethnicity and Income, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

NOTE: This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages.

The heritage of the White population (U.S. Census classification) in Michigan includes German, Belgian, British, Polish, and Irish. The Upper Peninsula of Michigan has a fairly large population of Scandinavian, especially Finnish descent, while Western Michigan has a notable presence of Dutch residents, the highest concentration of any state (World Population Review, 2014).

The largest minority population is African-Americans, who came to Detroit and other northern regions during the Great Migration of the early 20th century. African-Americans represent a majority of the population of Detroit and nearby areas like Flint (World Population Review, 2014).

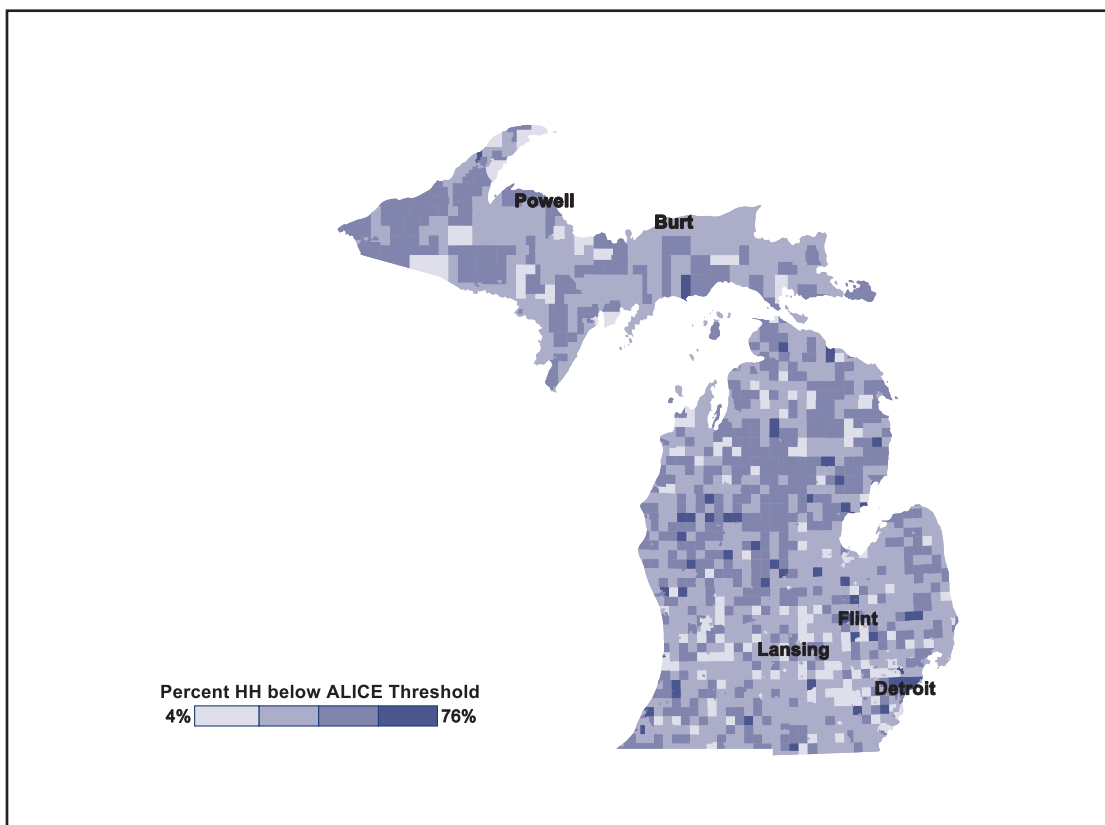
In addition, the Latino share of Michigan's population (individuals rather than households) grew from 2.2 percent in 1990, to 3.3 percent in 2000, to 4.5 percent in 2011. The Asian share of the population grew from 1.1 percent in 1990, to 1.8 percent in 2000, to 2.5 percent in 2011, according to the U.S. Census Bureau (Immigration Policy Center, 2014).

Michigan's other notable ethnic minority (though not a U.S. Census racial category) is people of Arab ancestry, who come from 22 countries from North Africa to the Arabian Gulf, with the largest intake from 1990 to 2000. Michigan is home to the largest concentration of Arab Americans in any U.S. state, and the Greater Detroit area includes one of the oldest and most diverse Arab American communities in the country. While Arab Americans reside in 82 of Michigan's 83 counties, more than 80 percent of the state's Arab American population lives in the three Detroit metro counties of Macomb, Oakland, and Wayne. Approximately one-third of the city of Dearborn claims some Arab heritage (Arab American Institute, 2010; Arab American Michigan, 2005).

Geography

ALICE and poverty households represent more than 10 percent of the population in each of the 1,529 municipalities reporting households with income in Michigan. The wide distribution of ALICE and poverty households is clear from the municipal map of Michigan, presented in Figure 7. Municipalities with more than 50 percent of households below the ALICE Threshold are shaded darkest blue; those with less than 10 percent are lightest blue. Because some counties have small populations, the American Community Survey estimates of household income are often based on 3- and 5-year averages, so these ALICE estimates are less precise than the county-level estimates.

Figure 7.
**Percent of Households below the ALICE Threshold by Municipality,
Michigan, 2012**



Source: American Community Survey, 2012, and the ALICE Threshold

“ALICE and poverty households represent more than 10 percent of the population in each of the 1,528 municipalities reporting households with income in Michigan.”

Nearly three-quarters of Michigan's municipalities have more than 30 percent of households living on an income below the ALICE Threshold. A breakdown shows that:

- 5 percent (83 towns) have 5 to 19 percent of households below the ALICE Threshold
- 23 percent (350 towns) have 20 to 29 percent
- 34 percent (524 towns) have 30 to 39 percent
- 25 percent (390 towns) have 40 to 49 percent
- 12 percent (182 towns) have more than 50 percent

DETROIT

Located in Wayne County, Detroit is Michigan's major urban center – the Motor City, home of the Motown sound, sports teams and museums, and the engine of the last century's auto industry economy. When Detroit was prosperous, its revenue and jobs provided support throughout Michigan. Conversely, the city's years-long decline and ultimate bankruptcy filing on July 18, 2013 bore serious consequences for the rest of the state.

Although Detroit remains at the epicenter of the research and development that continues to help drive the auto industry as it recovers from its own bankruptcy, there are numerous problems facing the city that impact both the metro area and the state as a whole (Fassia, 2011; Jacobs, 2013).

As Detroit lost jobs, the unemployment rate rose, peaking in July 2009 at 28 percent when the statewide rate was 14 percent. Since then, Detroit's unemployment rate has declined to 18 percent but remains the highest of all large cities in the country, according to the U.S. Bureau of Labor Statistics (BLS). Michigan's statewide unemployment rate has declined to 9 percent (BLS, 2012).

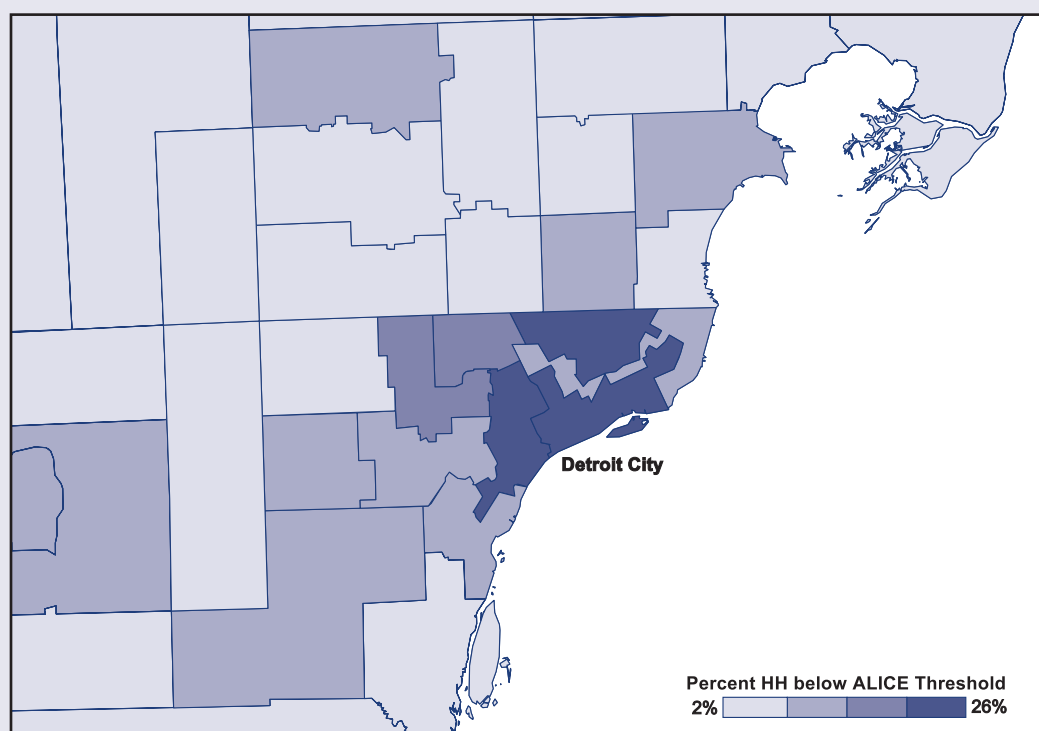
In the face of high unemployment, declining schools, and increasing crime, starting in the 1950s, many Detroit residents left the city and moved to the suburbs of Wayne County. That shift in population to the suburbs and beyond to southeast Michigan is striking, and well documented by Data Driven Detroit (Metzger, 2012).

With that shift, poverty moved to the suburbs at a high rate. By the end of 2010, according to Data Driven Detroit (D3), the overall poverty population of southeast Michigan increased by 48 percent. With that growth, the poverty population of the suburbs surrounding Detroit increased by 96.4 percent, and their share of the area's total poverty rose from 45 percent to 59.7 percent. Poverty increased throughout the region: Macomb County led all others with an increase of 140 percent, followed by Oakland County with an increase of 86.5 percent and Wayne County beyond Detroit with 82.3 percent (D3, 2012).

“When Detroit was prosperous, its revenue and jobs provided support throughout Michigan. Conversely, the city's years-long decline and ultimate bankruptcy filing on July 18, 2013 bore serious consequences for the rest of the state.”

The total number of households in Wayne County decreased by 6 percent from 2007 to 2012, as did all household income types except those in poverty. The number of households in poverty increased by 22 percent over the same time period. Wayne County has the highest poverty rate in Michigan and the highest number of households below the ALICE Threshold; nearly half of the population, 49 percent, has income below the ALICE Threshold. The Detroit economy and economic migration has also impacted the surrounding counties. The percent of households with income below the ALICE Threshold is highlighted for sections of Detroit and surrounding areas, as defined by the U.S. Census' Public Use Microdata Areas (PUMA) in Figure 8.

Figure 8.
Percent of Households Below the ALICE Threshold, Detroit Metro Area, 2012



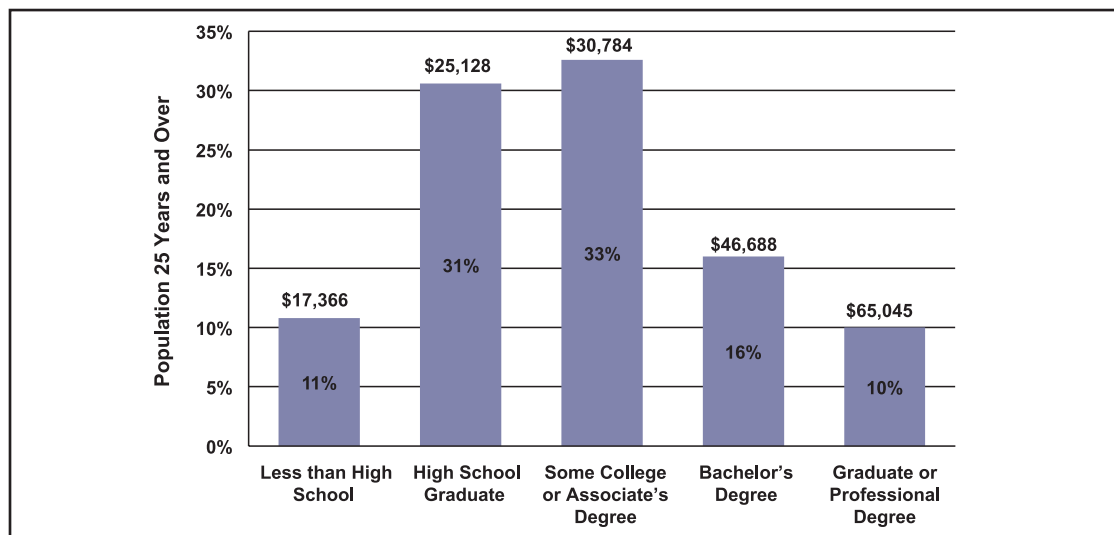
Source: American Community Survey, 2012, and the ALICE Threshold

“Wayne County has the highest poverty rate in Michigan and the highest number of households below the ALICE Threshold; nearly half of the population, 49 percent, has income below the ALICE Threshold.”

Education

Income continues to be highly correlated with education. In Michigan, 89 percent of the population has a high school diploma, but far less (26 percent) of the population 25 years and over has a bachelor's or advanced degree, despite the fact that median earnings increase significantly for those with greater education (Figure 9).

Figure 9.
Education Attainment and Median Earnings, Michigan, 2012



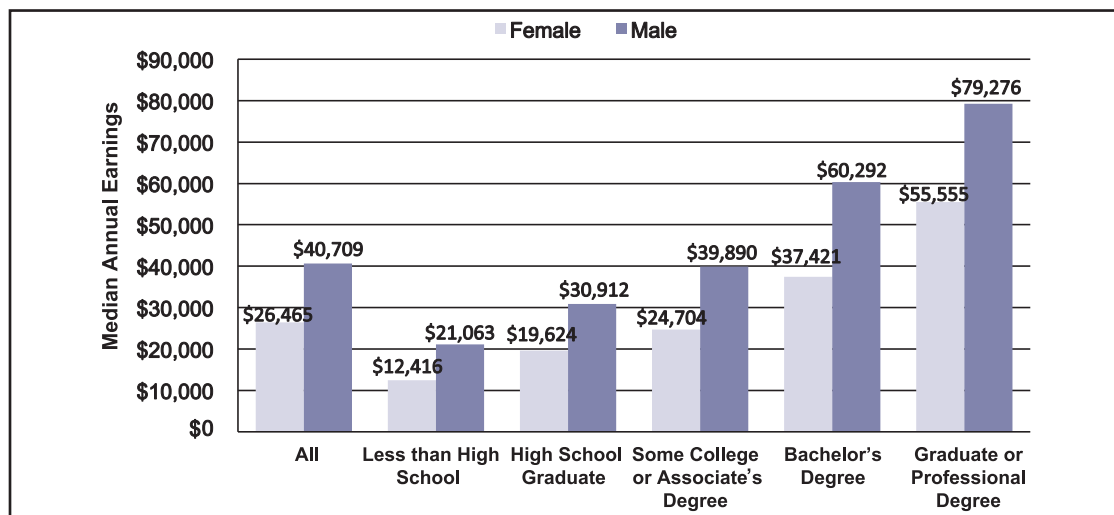
Source: American Community Survey, 2012

“Within the state, there is a striking difference in earnings between men and women at all educational levels. This in part helps explain why so many of Michigan’s single-female-headed households have income below the ALICE Threshold.”

Those individuals with the least education are more likely to have earnings below the ALICE Threshold. The median earnings for Michiganders with less than a high school diploma are \$17,366, and they account for 11 percent of the population 25 years and over. Those with a high school diploma account for 31 percent of the population and have median earnings of \$25,128. Those with some college or a two-year associate’s degree account for 33 percent of the population and have median earnings of \$30,784. Those with a bachelor’s degree account for 16 percent of the population and have median earnings of \$46,688. And those with a graduate or professional degree account for only 10 percent of the population but have median earnings of \$65,045 (American Community Survey, 2012). The median wage in Michigan fell for all education levels from 2007 to 2012 by 1 percent.

Within the state, there is a striking difference in earnings between men and women at all educational levels (Figure 10). Men earn at least 30 percent more than women across all educational levels; the highest gap is 41 percent for those with less than a high school degree (American Community Survey, 2012). This in part helps explain why so many of Michigan’s single-female-headed households have income below the ALICE Threshold.

Figure 10.
Median Annual Earnings by Education and Gender, Michigan, 2012



Source: American Community Survey, 2012

With the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. Michigan colleges and universities received more than \$1 billion in federal Pell Grants during the 2011–12 school year. That money was passed on to over 331,000 students to be used for tuition and other educational costs (Jesse, 2014). Yet in Michigan's Class of 2012, 62 percent still graduated with an average of \$28,840 in student debt (Project on Student Debt, 2012).

ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income. Many demographic factors are interrelated and impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national average for all students. In Michigan, the public high school graduation rate is 74 percent for all students, but significantly lower for economically disadvantaged students (63 percent), those with limited English proficiency (61 percent), and those with disabilities (52 percent) (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

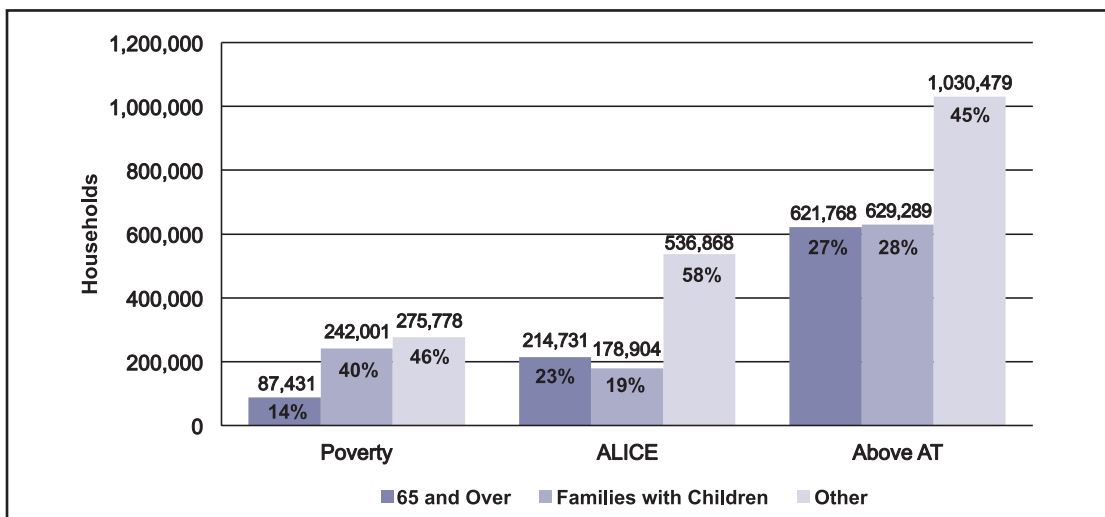
Household Type

While ALICE households come in all shapes and sizes, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

In addition to these two categories, there are a number of “other” ALICE household types that have continued to increase, and they now make up the largest proportion of households in all income categories in Michigan (Figure 11). “Other” households also include families with at least two members related by birth, marriage, or adoption, or people who share a housing unit with nonrelatives – for example, boarders or roommates. Across the country, between 1970 and 2012, the share of households that were married couples with children under 18 decreased by half from 40 percent to 20 percent, while the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

“While ALICE households come in all shapes and sizes, two of the most common ALICE household types are seniors and households with children.”

Figure 11.
Household Types by Income, Michigan, 2012



Source: American Community Survey, 2012, and ALICE Calculations

“The most expensive household budget is for a household with young children, due not only to these households’ larger size but also because of the cost of child care, preschool, and after-school care.”

Families with Children

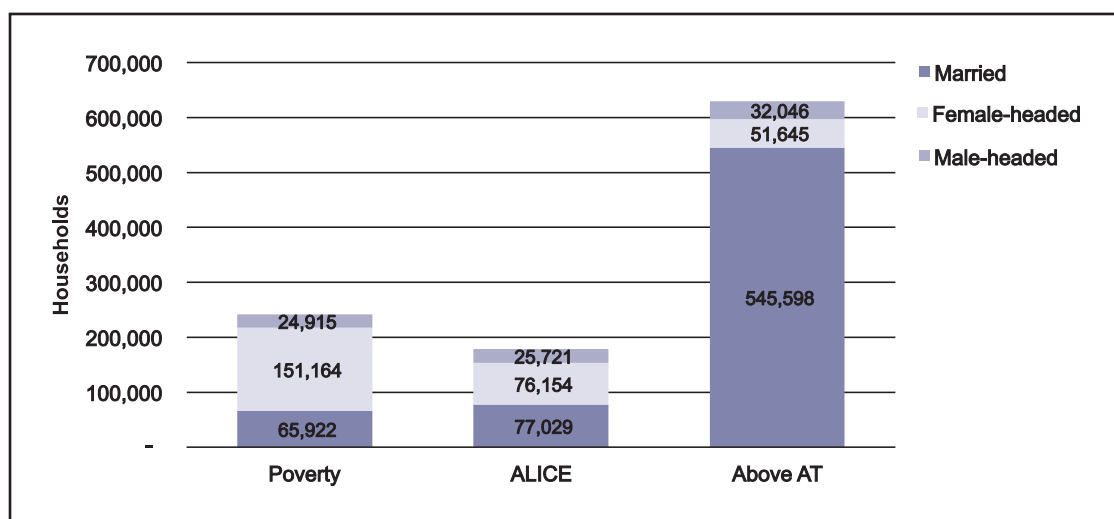
Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). While most children under 18 in Michigan live in married-parent families (66 percent), children in families with income below the ALICE Threshold are more likely to live in single-parent families. Most single-parent families are headed by mothers, but single-father families account for 8 percent of families with children in Michigan.

The largest population decrease in Michigan was in the category of families with children. The number of all families with children (married and single-headed) decreased by 11 percent from 2007 to 2012. The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number (and cost) of children. Variations of these are discussed below.

Married-Couple Households with Children: With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 79 percent of married-couple families in Michigan have income above the ALICE Threshold. However, because married-couple families are such a large demographic, they comprise one-third of the state’s families with income below the ALICE Threshold.

The biggest demographic change in Michigan from 2007 to 2012 was the decrease in the number of married-couple families with children; their numbers fell by 14 percent (American Community Survey, 2012). A subset of this group, families who owned their own homes, faced an even greater decrease. Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 23 percent in Michigan. While families were especially hard hit in terms of homeownership, they fared better in terms of employment, facing a smaller than average increase in unemployment (American Community Survey, 2011).

Figure 12.
Households with Children by Income, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Female-headed Households with Children: Female-headed households with children account for 27 percent of Michigan families with children but 54 percent of households below the ALICE Threshold. This rate is slightly higher than the rough estimate by the Working Poor Families Project that 42 percent of low-income working families were headed by women in Michigan in 2012, and higher than the national rate of 39 percent of working families being female-headed (Povich, Roberts and Mather, 2012).

From 2007 to 2012, the number of female-headed households with children decreased by 5 percent in Michigan. Although the number of these households that are ALICE decreased by 19 percent during the same period, the number in poverty increased by 33 percent. With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Michigan, they still earn less than men; as detailed in Figure 10.

Male-headed Households with Children: Single-male-headed households with children account for 8 percent of all Michigan families with children and 12 percent of families with income below the ALICE Threshold. The number of single-male-headed families with children decreased by 2 percent in Michigan from 2007 to 2012. During the same period, the number of these households living in poverty increased by 34 percent, and the number who qualified as ALICE decreased by 6 percent.

Other Households

With much focus on households with seniors (20 percent of households below the ALICE Threshold) and those with children (27 percent), the many other kinds of households that make up the ALICE population are often overlooked. These households account for 48 percent of all Michigan households and 53 percent of households with income below the ALICE Threshold. This category includes married-couple households with children older than 18, couples with no children, single-adult households younger than 65 years, and non-married adult households.

Disability

Households with a member who is living with a disability often have increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without a disability (American Community Survey, 2006). Michiganders with a disability had a median annual income of \$16,137, two-thirds of the median earnings for people with no disability (\$26,843), and they were almost twice as likely to be in poverty or ALICE.

A total of 14 percent of people in Michigan have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 28.6 percent of Michiganders aged 15 to 64 with a severe disability live in poverty, compared with 17.9 percent of adults with non-severe disabilities and 14.3 percent of people with no disability. Disability is also disproportionately associated with age. More than one-third (36 percent) of Michiganders 65 years or older are living with a disability (American Community Survey, 2010). Among those aged 65 and older, 11.7 percent of those with severe disabilities live in poverty, compared with 6.7 percent for those with non-severe disabilities and 5 percent for those with no disability (Brault, 2012).

“Michiganders with disabilities had about 60 percent of the median monthly family income for people with no disability, and they were twice as likely to be in poverty or ALICE.”

“Michigan gained an estimated 17,000 residents through international migration for 2011–12, the 27th highest rate in the nation.”

Those with a disability are more likely to experience financial hardship. Most notably, they are less likely to be employed; only 28 percent of people of working age (18 to 64 years old) with a disability are employed in Michigan, compared to 63 percent of those with no disability (American Community Survey, 2012).

The Michigan numbers fit with national findings from the National Bureau of Economic Research, which estimates that 36 percent of Americans under age 50 have been disabled, at least temporarily and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent in after-tax income, 24 percent in housing value, and 22 percent in food consumption. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development, March 2011).

Immigrants

Immigrant workers are an important part of the Michigan economy, contributing at least \$33 billion to the state economy in 2010 (Immigration Policy Center, 2013). Immigrants comprised 6.1 percent of the state’s population and 2 percent of the state’s workforce in 2011 (American Community Survey, 2011). Unauthorized immigrants comprised roughly an additional 1.5 percent of the state’s population and 2 percent of the state’s workforce in 2010, according to a report by the Pew Hispanic Center (Pew, 2011). For a state with a declining population, immigration is an important source of workers and younger residents. Michigan gained an estimated 17,000 residents through international migration for 2011–12, the 27th highest rate in the nation (Michigan Department of Technology, Management and Budget, 2012).

Immigrant groups vary widely in language, education, skills, and age. As a whole, nationally, immigrants are only slightly more likely to be households in poverty or ALICE households than non-immigrants. However, for some subsets of immigrant groups, such as non-citizens, more recent immigrants, and those who are language-isolated, the likelihood increases (Suro, Wilson and Singer, 2012).

In Michigan, foreign-born citizens are among both the best educated and the least educated. They are more likely to have a graduate or professional degree (19 percent, compared to 10 percent of native-born Michiganders age 25 and older). Immigrants are also more likely not to be high school graduates (24 percent, compared to 11 percent of native-born Michiganders), and this group is more likely to have income below the ALICE Threshold (American Community Survey, 2012).

Interestingly, there is little difference in the median income between native- and foreign-born households in Michigan. But the differences in the range of earnings are revealing. Foreign-born workers are more likely to earn less than \$25,000 than native-born workers, 25.4 to 20.6 percent respectively, but also more likely to earn more than \$75,000, 28.5 percent to 19 percent respectively (American Community Survey, 2012).

There are more than 28 different foreign languages spoken in Michigan, with Spanish being the most common, followed by Arabic. Among foreign-born households, more than 22 percent are linguistically isolated, meaning that no one in the household age 14 or older speaks English only or speaks English “very well” (American Community Survey, 2012). These households face significant challenges to employment and use of social services, and are therefore more likely to be ALICE households.

Veterans

Local data about veterans in Michigan is difficult to obtain, but local reports of unemployed and homeless veterans suggests that many veterans live below the ALICE Threshold. From national reports, we know that unemployment among post-9/11 veterans was significantly higher and worsened at an increased rate compared to other veterans and non-veterans throughout the Great Recession, peaking at 12 percent in 2011. That figure declined to 9 percent in 2013 but remains above the rate of 6.6 percent for veterans from all other service periods and on par with the 9 percent rate for the total population. The rates are somewhat difficult to compare because 19 percent of Gulf War II-era veterans are not in the labor force – not surprising since 29 percent reported having a service-connected disability in August 2013, compared with 15 percent of all veterans (BLS, 2013).

Of Michigan's 662,884 veterans, 46 percent are in the labor force (including those looking for work). Of those in the labor force, 10 percent are unemployed (American Community Survey, 2012). But these averages mask large differences between age groups. While 95 percent of veterans in Michigan are 35 years or older (Figure 13), the state's most recent veterans, and therefore the youngest – 35,622 veterans aged 18 to 34 years old – are most likely to be unemployed or in struggling ALICE households. Nationally, veterans aged 18 to 34 years old are almost twice as likely to be unemployed (11 percent in 2012) as those 35 years and older (6 percent) (BLS, 2013). The veterans most at risk of being in poverty or living in ALICE households are those who are unemployed, especially when they have exhausted their temporary health benefits and their unemployment benefits eventually expire. In addition to typically being younger, these veterans are more likely to have less education and training or to have a disability.

Figure 13.
Veterans by Age, Michigan, 2012

| Age | Number of Veterans (MI) | Percent of Total Vets (MI) | Percent of Veterans Unemployed (US) |
|-------------------|-------------------------|----------------------------|-------------------------------------|
| 18 to 34 years | 35,796 | 5% | 11% |
| 35 to 54 years | 154,452 | 23% | 6% |
| 55 to 64 years | 154,452 | 23% | 6% |
| 65 years and over | 318,184 | 48% | 6% |

Source: American Community Survey, 2012; Bureau of Labor Statistics, 2013

There are 4,243 homeless veterans in Michigan, and another 1,798 Michigan veterans are in “imminent risk” of becoming homeless, according to the Michigan Homeless Management Information System (Tanner, 2014).

Voters

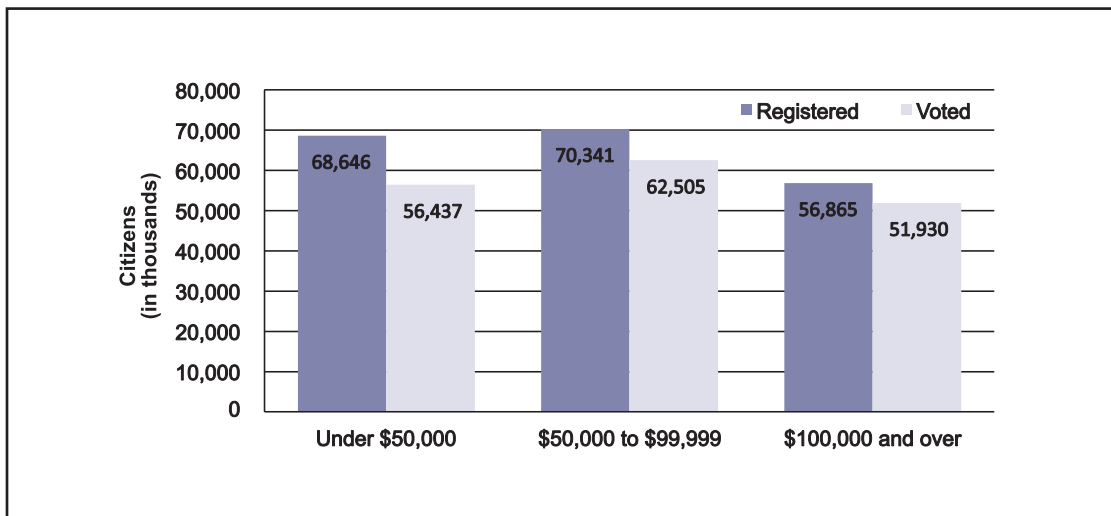
Contrary to many headlines about the voting rates of households in poverty, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2013), the majority of ALICE households vote. While minimal data is available specifically for Michigan, national figures show that those living in households with income below \$50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: 68

“ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election.”

percent were registered to vote compared to 76 percent of households with income above \$50,000, and 56 percent reported voting compared to 67 percent of households with income above \$50,000 (U.S. Census, 2012).

Voters with household income below \$50,000 are almost as plentiful as those with annual incomes between \$50,000 and \$99,999 and exceed voters with household incomes above \$100,000. Therefore, ALICE households represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of the vote in the 2012 presidential election (Figure 14).

Figure 14.
Vote by Income, U.S., 2012 Presidential Election



Source: U.S. Census, November 2012

In Michigan, exit polls for the 2012 presidential election showed that voters with family income below \$50,000, near the Household Survival Budget for a family of four, made up the largest block of voters. Forty-two percent of voters had income less than \$50,000, 32 percent had income between \$50,000 and \$99,999, and 25 percent had income above \$100,000 (NBC News, 2012).

II. HOW COSTLY IS IT TO LIVE IN MICHIGAN?

Measure 2 – The Household Budget: Survival vs. Stability

The cost of basic household necessities increased in Michigan from 2007 to 2012 despite expectations of cost savings during the Great Recession, or at least stable prices during a period of low inflation and increased unemployment. Being able to afford basic necessities is now a challenge for four in ten Michigan households. This section presents the Household Survival Budget, a realistic measure estimating what it costs to afford the five basic necessities – housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household necessities. For each county in Michigan, the Household Survival Budget is calculated in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. An average Household Survival Budget for Michigan is presented in Figure 15, and additional family variations are presented in Appendix C. These budgets are even lower than the Michigan League for Public Policy's (MLPP) "Making Ends Meet" budget and the Economic Policy Institute's (EPI) "Family Budget Calculator" (MLPP, 2014; EPI, 2013)

The average annual Household Survival Budget for the four-person family living in Michigan is \$50,345, an increase of 8 percent from the start of the Great Recession in 2007. This translates to an hourly wage of \$25.17, 40 hours per week for 50 weeks per year for one parent (or \$12.59 per hour each if two parents work). The annual Household Survival Budget for a single adult is \$16,818, an increase of 8 percent since 2007. The single-adult budget translates to an hourly wage of \$8.41. The rate of inflation over the same period was 7 percent.

"The Household Survival Budget follows the original intent of the Federal Poverty Level (FPL) as a standard for temporary sustainability."

Figure 15.
Household Survival Budget, Michigan Average, 2012

| Monthly Costs – Michigan Average – 2012 | | | |
|---|--------------|--------------------------------------|---------------------------------|
| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER | 2007 – 2012 PERCENT INCREASE |
| Housing | \$474 | \$643 | 9% |
| Child care | \$0 | \$1,098 | 7% |
| Food | \$196 | \$592 | 16% |
| Transportation | \$345 | \$690 | 4% |
| Health care | \$129 | \$514 | 27% |
| Miscellaneous | \$127 | \$381 | 9% |
| Taxes | \$131 | \$277 | -8% |
| Monthly Total | \$1,402 | \$4,195 | 9% |
| ANNUAL TOTAL | \$16,818 | \$50,345 | 8% |
| Hourly Wage | \$8.41/hour | \$25.17/hour | |

Source: See Appendix C.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

In comparison, the U.S. poverty rate is \$23,050 per year for a family of four and \$11,170 per year for a single adult in 2012, and the Michigan median family income is \$46,859 per year.

The increased cost of housing and child care occurred primarily from 2007 to 2010, while the increases in food, transportation, and health care were spread throughout the five-year period from 2007 to 2012. The 9 percent increase in housing is particularly surprising because it occurred during a downturn in the housing market and in a period with low inflation of 5 percent. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market. As those foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies greatly across Michigan counties. The basic essentials for a family are least expensive in Lake, Arenac, and Osceola counties, where the cost was less than \$47,000 per year, and most expensive in Livingston, Oakland, and Washtenaw counties, where the cost was above \$62,000 per year. For a single adult, it is least expensive to live in Mackinac and Dickinson counties, where the cost is less than \$15,500 per year, and most expensive to live in Livingston County at \$20,014. For each county's budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on HUD's Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service nor a security deposit.

Housing costs vary greatly by county in Michigan. Rental housing is least expensive in Arenac County at \$584 per month for a two-bedroom apartment and in Mackinac County for an efficiency apartment at \$380 per month. Rental housing is most expensive for a two-bedroom apartment in Washtenaw, Oakland, Livingston, Macomb, Wayne, St Clair, and Lapeer counties, costing nearly \$800 per month, and for an efficiency in Livingston, Washtenaw, and Grand Traverse counties, where the cost is above \$630 per month. These findings confirm earlier reports by the National Low Income Housing Coalition (NLIHC) that found that Washtenaw County has the highest "housing wage" of any county in the state (NLIHC, 2014).

In the Household Survival Budget, housing for a family accounts for 15 percent of the budget, well under the U.S. Department of Housing and Urban Development's (HUD) affordability guidelines of 30 percent (HUD, 2012). However, for a single adult in Michigan, just an efficiency apartment accounts for 34 percent of a minimal budget and the renter would be considered "housing burdened." The availability of such housing units will be addressed in Section V.

Child Care

In Michigan, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$579 per month for an infant and \$519 per month for a four-year-old. Though home-based child care sites are registered with the state, the quality of care that they provide is not regulated and may vary widely between locations. However, licensed and accredited child care centers, which are regulated to meet standards of quality care, are significantly more expensive with an average cost of \$843 per

"For a single adult in Michigan, just an efficiency apartment accounts for 34 percent of a minimal budget and the renter would be considered 'housing burdened.'"

month and \$661 per month, respectively. The cost of child care in Michigan was calculated using the National Association of Child Care Resource and Referral Agencies' annual survey.

Child care for two children accounts for 26 percent of the family's budget, by far their greatest expense. The cost of child care in Michigan increased through the Great Recession from 2007 to 2010 by 7 percent and remained flat in the following two years. While costs varied across counties, the relative cost of child care remained high from 2007 to 2010. The least expensive home-based child care for two children, an infant and a preschooler, is found in Lake County at \$733 per month, and the most expensive home-based child care is in Washtenaw, Oakland, and Livingston counties at more than \$1,400 per month.

Food

The original U.S. poverty rate was based in part on the 1962 Economy Food Plan, recognizing food as a most basic element of economic well-being. The minimal food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for Supplemental Nutrition Assistance Program (SNAP) benefits. The cost for a family of two adults and two young children in Michigan is \$592 per month and for a single adult is \$196. Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet but includes foods that require a considerable amount of home preparation with little waste, plus skill in food shopping (Hanson, 2008).

Within the Household Survival Budget, the food category increased by a surprisingly large 16 percent from 2007 to 2012, at more than double the rate of inflation. The original FPL was based on the premise that food accounts for one-third of a household budget. With the large increases in the cost of other parts of the household budget, food now accounts for only 14 percent of the budget for a family or for a single adult.

Transportation

The fourth item in the Household Survival Budget is transportation costs, a prerequisite for most employment in Michigan. Public transportation is typically the cheapest form of transportation, but it does not exist in most of Michigan; there are no counties where a significant percent of the population uses public transportation as their primary means of getting to work. Washtenaw County has the largest percent of the population using public transportation with 5 percent, followed by Wayne and Ingham counties at 3 percent (American Community Survey, 2012). Most households must have a car to get to work, which is a significant additional cost.

The average cost of transportation by car is almost twice as high as by public transport. According to the Consumer Expenditure Survey, the average cost in the Detroit metropolitan area is \$483 per month for gasoline and motor oil and other vehicle expenses, and slightly less in the rest of the state at \$409 per month. By comparison, the average cost for public transportation is \$275 per month in Detroit and slightly higher in the rest of the state at \$311 per month. The Household Survival Budget in Figure 15 shows the average of the two, adjusted for household size. Actual county costs are shown in Appendix J.

Transportation costs in the Household Survival Budget represent 16 percent of the family budget and 25 percent of the single adult budget.

“Public transportation is typically the cheapest form of transportation, but it does not exist in most of Michigan; there are no counties where a significant percent of the population uses public transportation as their primary means of getting to work.”

Health Care

The fifth item in the Household Survival Budget is health care cost. The average health care cost in Michigan is \$129 per month for a single adult (9 percent of the budget) and \$514 per month for a family (12 percent of the budget), an increase of 27 percent from 2007 to 2012. This health budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. Since it does not include health insurance, such a low health care budget is not realistically sustainable in Michigan, especially if any household member has a serious illness or a medical emergency.

Seniors have many additional health care costs beyond what is covered by Medicare. The Household Survival Budget does not cover these additional necessities, and many can be a substantial additional budget expense. For example, in Michigan, according to the Elder Economic Security Standard, poor health can add from \$7,085 per year for six hours of long-term care a week to \$34,906 per year for 36 hours of long-term care and adult day care per week (Wider Opportunities for Women, 2009).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Michigan, even for low-income households. Taxes represent 7 to 9 percent of the average Household Survival Budget. A single adult in Michigan earning around \$16,800 per year pays on average \$1,572 in federal and state taxes, and a family earning around \$50,000 per year pays approximately \$3,324. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit, the Child and Dependent Care Credit, and the Michigan Homestead Property Tax Credit (which applies to renters as well). The Michigan income tax rate stayed the same from 2007 to 2012, at 4.33 percent. The largest portion of the tax bill is for payroll deduction taxes for Social Security and Medicare. With the reduced rate in 2012 and other credits, the average tax bill decreased by 8 percent from 2007 to 2012 (IRS and Michigan Department of the Treasury, 2007, 2010 and 2012). For tax details, see Appendix C.

The Earned Income Tax Credit (EITC) is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, \$41,952 vs. \$51,993 for a family of four and \$13,980 versus \$16,818 for a working adult (IRS, 2013). However, many ALICE households at the lower end of the income scale are eligible for EITC. The Michigan League for Public Policy estimates that in Michigan, the state EITC, which is 6 percent of the federal, lifts about 25,000 households with children out of poverty, and federal EITC lifts about 150,000 households (MLPP, May 2011).

Michigan's existing tax system is regressive, according to the Michigan League for Public Policy, with the lowest-earning 20 percent of residents paying 8.9 percent of their income in state and local taxes while the top 1 percent pays only 5.3 percent of theirs (MLPP, March 2011).

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories; it could be used for essentials such as toiletries, cleaning supplies, or work clothes. It could also be used for phone service (which is not included in rent) or, increasingly, a cell phone used as a home phone. It is not enough for cable, or automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. There is

“The Household Survival Budget is a bare-minimum budget, not a ‘get-ahead’ budget.”

no room in the budget for a financial indulgence – holiday gifts, a new television, a bedspread – something that many households take for granted.

This budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household on a Household Survival Budget is described as just surviving. The consequences of this – for households, and the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, the Household Stability Budget is a measure of how much income is needed to support and sustain an economically viable household. In Michigan, that figure is \$92,409 per year for a family of four – **84 percent higher than the Household Survival Budget** (Figure 16). That comparison highlights how minimal the expenses are in the Household Survival Budget.

Figure 16.
Average Household Stability Budget vs. Household Survival Budget, Michigan, 2012

| Monthly Costs – Michigan Average - 2012 | | | |
|---|--------------|--------------|--------------------|
| 2 ADULTS, 1 INFANT, 1 PRESCHOOLER | | | |
| | Stability | Survival | Percent Difference |
| Housing | \$961 | \$643 | 49% |
| Child care | \$1,504 | \$1,098 | 37% |
| Food | \$1,101 | \$592 | 86% |
| Transportation | \$1,109 | \$690 | 61% |
| Health care | \$955 | \$514 | 86% |
| Miscellaneous | \$563 | \$381 | 48% |
| Savings | \$563 | \$- | |
| Taxes | \$946 | \$277 | 241% |
| Monthly Total | \$7,701 | \$4,195 | 84% |
| ANNUAL TOTAL | \$92,409 | \$50,345 | 84% |
| Hourly Wage | \$46.20/hour | \$25.17/hour | |

Source: See Appendix D.

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The costs for the Household Stability Budget are those that can be maintained over time, including median rent and housing prices, licensed and accredited child care, the USDA's Moderate Food Plan plus one meal out per month, leasing a car, and participating in an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget. Full details and sources are listed in Appendix D, as well as the Household Stability Budget figures for a single adult.

“This budget does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster or health issue. For this reason, a household on a Household Survival Budget is described as just surviving.”

“The Household Stability Budget for a family with two children is moderate, not extravagant, yet still totals \$92,409 per year. This is almost double the Household Survival Budget and the Michigan median family income of \$46,859 per year.”

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$563 per month for a family is probably enough to invest in education and retirement, while \$147 per month for a single adult might be enough to cover the monthly payments on a student loan or to build towards the down payment on a mortgage. However, in many cases, savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for a family with two children is moderate, not extravagant, yet still totals \$92,409 per year. This is almost double the Household Survival Budget and the Michigan median family income of \$46,859 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$25.17 an hour or one parent must earn \$46.20 an hour.

The Household Stability Budget for a single adult totals \$22,849 per year, 36 percent higher than the Household Survival Budget, but below the Michigan median income for a single adult of \$25,253. To afford the Household Stability Budget, a single adult must earn \$11.42 an hour.

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternate financial services and to experience household dislocation in the event of an unforeseen emergency or health issue. This section examines the declining job opportunities and savings trends for ALICE households in Michigan.

Changes in the labor market over the past thirty-five years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. Most notable has been the contraction of middle-wage, middle-skill jobs and the expansion of lower-paying service occupations. These changes have greatly impacted the Michigan economy as well, and they accelerated during the years of the Great Recession (2007 to 2010) and the two years following (Autor, 2010; National Employment Law Project, 2014).

The historic economic high point for Michigan was 2000, when the labor force was at its peak of almost 5 million, with a participation rate of 66 percent of the population and an unemployment rate of 3.7 percent. Since then, Michigan has lost jobs, sectors, and workers. By 2012, the labor force had shrunk to 4.2 million, 19 percent smaller, with a participation rate of only 55 percent. The unemployment rate was almost 2.5 times higher than in 2000, at 9.1 percent, though down from its peak of 13.5 percent in 2009. (Bureau of Labor Statistics (BLS), 2012a; Jaimovich and Henry Siu, 2012). These changes to Michigan's economy have had a significant downward effect on both income and assets of ALICE households.

INCOME CONSTRAINED

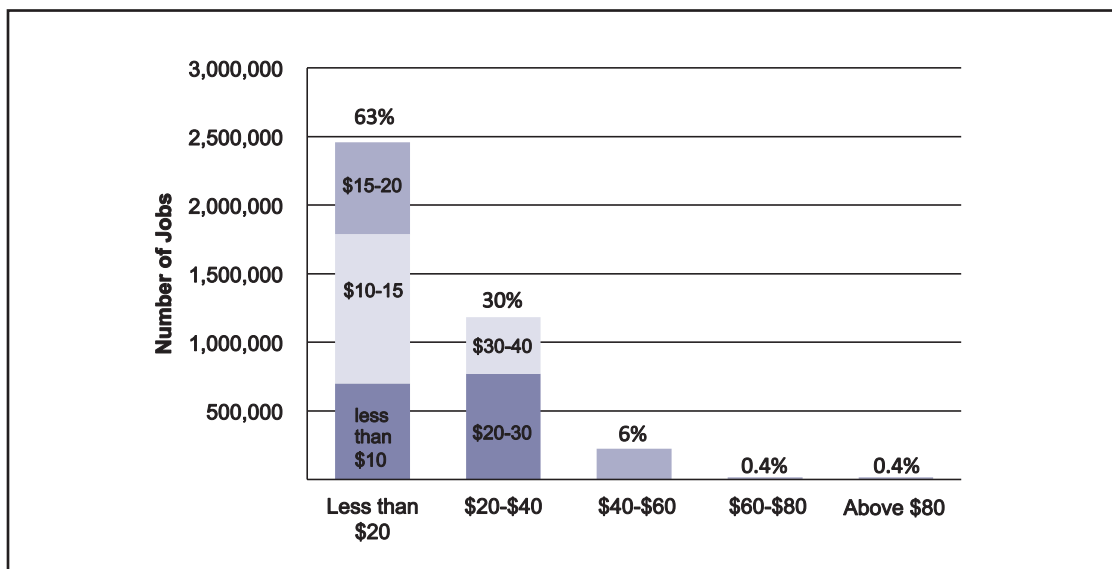
The changes in Michigan's economy have reduced the job opportunities for ALICE households. The number of jobs available, as well as the type of jobs and the corresponding wage levels, have all declined. From 2007 to 2012, the total number of jobs in Michigan declined 4.5 percent, from 4.5 million to 4.2 million. As a result, many workers left the state, causing an overall decline in population, and those who stayed were less likely to be employed. In 2008, 80 percent of Michiganders had worked in the previous 12 months; by the same measure, only 75 percent of Michiganders were employed in 2012 (American Community Survey, 2012).

Michigan now faces an economy dominated by low-paying jobs. Despite a gain of 200,000 jobs paying more than \$30 per hour, **63 percent of jobs in Michigan pay less than \$20 per hour, with the majority paying between \$10 and \$15 per hour** (Figure 17). Another 30 percent of jobs pay between \$20 and \$40 per hour, with most of those paying between \$20 and \$30 per hour. Only 6 percent of jobs pay between \$40 and \$60 per hour; 0.4 percent pay between \$60 and \$80 per hour, and another 0.4 percent pay above \$80 per hour.

“The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets.”

A job that pays \$20 per hour full-time totals \$40,000 per year, which is less than the Household Survival Budget for a family of four in Michigan.

Figure 17.
Number of Jobs by Hourly Wage, Michigan, 2012

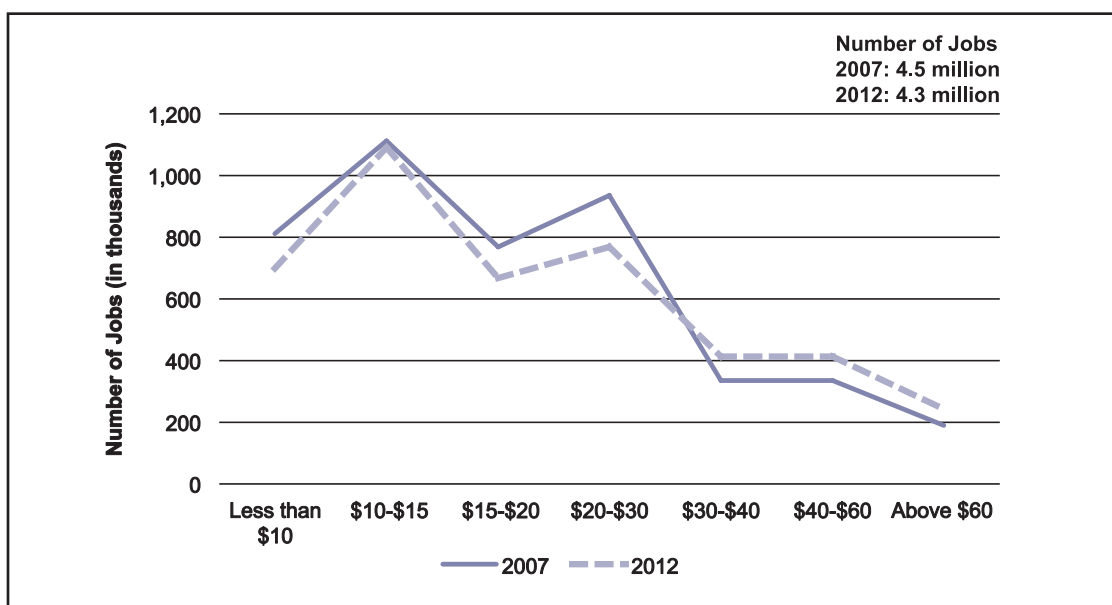


Source: Bureau of Labor Statistics, 2012

“Over the last decade, Michigan experienced a structural shift from manufacturing and construction to lower-paying service jobs, primarily in education and health services.”

Over the last decade, Michigan experienced a structural shift from manufacturing and construction to lower-paying service jobs, primarily in education and health services (Ruark, 2012). Manufacturing, which was the primary source of mid-level, skilled jobs, lost significant numbers of workers. From 2001 to 2012, employment in Michigan’s manufacturing sector fell from 859,600 workers to 523,500, a 64 percent reduction (Michigan Office of Labor Market Information, 2012) (Figure 18).

Figure 18.
Number of Jobs by Hourly Wage, Michigan, 2007 to 2012



Source: Bureau of Labor Statistics, 2012

Service sector jobs have become an essential and dominant component of Michigan's economy, with most of the occupations employing the largest number of workers now concentrated in this sector (Figure 19). Two hallmarks of the service sector economy are that these jobs pay low wages and workers must be physically on-site; cashiers, nurses' aides, and security guards cannot telecommute or be outsourced. In fact, all of the occupations listed in Figure 19 require the worker to be there in person, and all but three of the top twenty pay less than \$20 per hour. This means that Michigan's economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though they are required to work on-site.

These workers also cannot afford the Household Survival Budget. By way of example, there are more than 130,000 retail sales jobs in the state, paying on average less than \$10 per hour. These jobs fall short of providing for the family Household Survival Budget by more than \$30,000 per year. Of all the occupations listed in Figure 19, only registered nurses, sales representatives (wholesale and manufacturing, except technical and scientific products), and general and operations managers earn more than \$20 per hour.

“Michigan's economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though they are required to work on-site.”

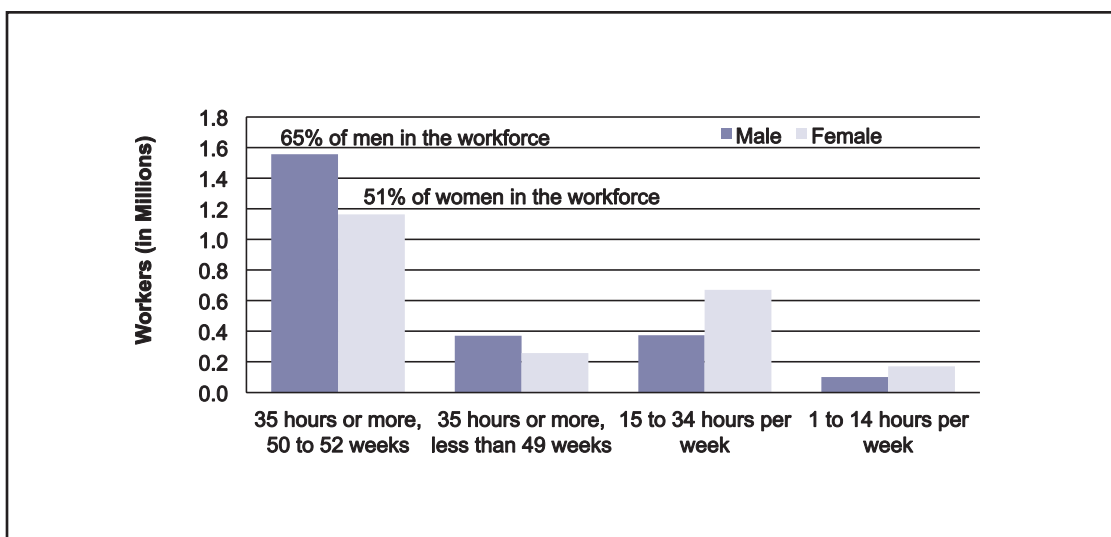
Figure 19.
Occupations by Employment and Wage, Michigan, 2012

| Occupation | Number of Jobs | Median Hourly Wage |
|--|----------------|--------------------|
| Retail Salespersons | 130,620 | \$9.99 |
| Office Clerks | 111,320 | \$13.30 |
| Cashiers | 91,320 | \$9.13 |
| Registered Nurses | 90,540 | \$30.69 |
| Food Preparation, Including Fast Food | 86,240 | \$8.70 |
| Customer Service Representatives | 73,280 | \$14.61 |
| Waiters and Waitresses | 69,790 | \$8.78 |
| Janitors and Cleaners | 69,780 | \$10.76 |
| Team Assemblers | 66,230 | \$14.88 |
| Stock Clerks and Order Fillers | 62,670 | \$10.24 |
| Laborers and Material Movers | 59,760 | \$12.20 |
| Sales Representatives | 52,130 | \$25.04 |
| Nursing Assistants | 51,490 | \$12.34 |
| Operations Managers | 49,620 | \$43.26 |
| Heavy Truck Drivers | 48,220 | \$18.05 |
| Secretaries and Administrative Assistants | 45,710 | \$15.89 |
| Bookkeeping and Auditing Clerks | 42,780 | \$16.88 |
| Teacher Assistants | 41,390 | \$12.90 |
| Home Health Aides | 36,460 | \$9.92 |
| First-Line Supervisors of Retail Sales Workers | 36,310 | \$17.07 |

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2012

In addition to those who are unemployed (9.1 percent) as defined by the official unemployment rate, there are many Michigan residents who are underemployed, working part time for economic reasons or who have stopped looking for work but would like to work (16.6 percent). While unemployment started to improve, the underemployment rate has continued to rise since 2003, when the rate was 12.2 (BLS, 2012b). In terms of full- and part-time employment, 65 percent of men and 51 percent of women work full-time (defined as more than 35 hours per week, 50 to 52 weeks per year). Almost one-third of men and one-half of women work part time (Figure 20). Jobs paying less than \$20 per hour are less likely to be full-time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

Figure 20.
Full-Time and Part-Time Employment by Gender, Michigan, 2012



Source: American Community Survey, 2012

DETROIT

“Because it was once the economic engine of the state, the passing of Detroit’s manufacturing heyday stranded many workers who once earned good union wages.”

The statewide structural changes experienced by the Michigan economy, including the declining workforce and the proliferation of low-paying service sector jobs, are magnified in Detroit with even wider implications. Because it was once the economic engine of the state, the passing of Detroit’s manufacturing heyday stranded many workers who once earned good union wages. White auto workers adjusted to these new conditions more easily than Blacks. With better access to education and skills training and loans to buy houses in the suburbs, White workers migrated to skilled jobs on the city’s outskirts, while Black workers faced the twin barriers of higher skill demands and racial hostility in some suburban neighborhoods. Some Black workers have prospered despite this racial divide. A Black elite has emerged, and the shift in the city toward municipal and service jobs has allowed Black women to approach parity of earnings with White women. But Detroit remains polarized racially, economically, and geographically to a degree seen in few other American cities (Farley, Danziger and Holzer, 2002; Ruark, 2012).

Detroit's unemployment rate has consistently been twice that of the state average since 2001. It began rising after 2000 and reached a high of 24.9 percent in 2009. Additionally, the city's unemployment rate during the last decade has run well over twice that of the six-county Detroit metropolitan area. This was further compounded by the fact that Detroit had the highest percentage of working-age people not participating in the labor force of any major city in the country. Almost half (49.1%) of Detroiters between 16 and 64 years of age reported not working during 2010–2011, and only 27 percent reported working full-time during that same period (Data Driven Detroit, 2013).

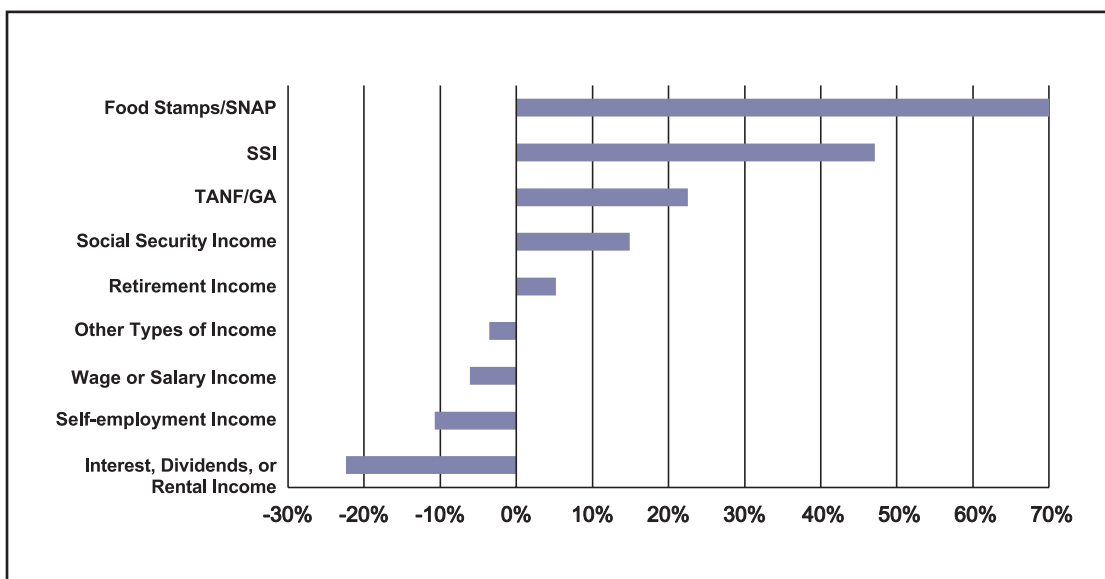
The drop in Detroit's employment-to-population ratio between 2000 and 2011 was steep for all racial groups. The ratio decrease among Blacks was the most startling, 18.8 percent during that time, with only 42 percent of the Black adult population being employed in 2011. This was the only racial group in the state to have less than half of its population working (Ruark, 2012). Though extreme in Detroit, this pattern occurred across the country.

“Detroit’s unemployment rate has consistently been twice that of the state average since 2001. It began rising after 2000 and reached a high of 24.9 percent in 2009.”

Shifts in Sources of Income

The sources of income for Michigan households shifted during the period from 2007 to 2012. Overall, the number of households earning a wage or salary income decreased by 7 percent and the number with self-employment income decreased by 11 percent (Figure 21). Interest, dividend, and rental income decreased by 22 percent. Other types of income also decreased by 4 percent, including child support, government unemployment compensation, and payments to veterans, which are discussed further in the next section. The impact of both the aging population and the declining economy was evident in a 6 percent increase in the number of households receiving retirement income and a 16 percent increase in households receiving Social Security income (American Community Survey, 2012).

Figure 21.
Percent Change in Household Sources of Income, Michigan, 2007 to 2012



Source: American Community Survey, 2012

The impact of the financial downturn on households was also evident in the striking increases in the number of households receiving income from government sources. While not all ALICE households qualified for government support, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Food Stamps (SNAP) increased by 70 percent. At the same time, the number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), which provides income support to adults without dependents, increased by 22 percent. The number receiving Supplemental Security Income (SSI) increased by 47 percent; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled. The aggregate amount of income from SSI and Social Security increased by even more, suggesting that the amount of each payment increased as well.

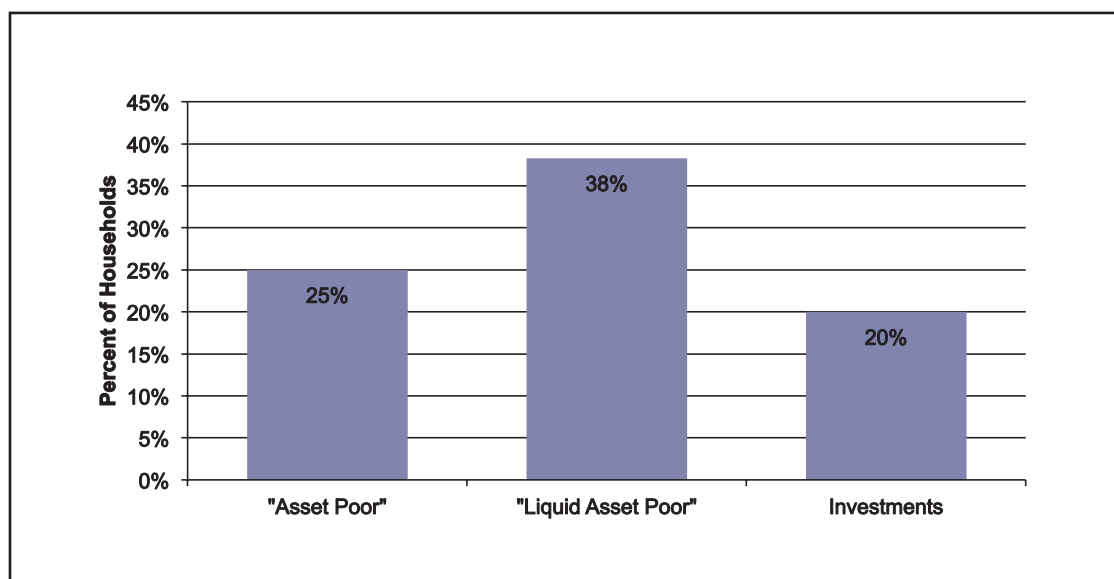
ASSET LIMITED

The second defining feature of ALICE households is their lack of savings. Given the combination of the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Michigan. The lack of assets makes ALICE households more vulnerable to emergencies, but it also increases their costs, such as alternative financing fees and high interest rates, and limits efforts to build more assets.

In 2011, 25 percent of Michigan households were considered to be “asset poor”, defined by the Corporation for Enterprise Development (CFED) as not having sufficient net worth to subsist at the poverty level for three months in the absence of income. In other words, an asset poor family of three has less than \$4,632 in savings. The percentage of households without sufficient “liquid assets” was even higher at 38.8 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 22).

It is important to note that even more households would be considered “asset poor” if the criterion were lack of three months of subsistence at the ALICE Threshold instead of at the FPL. For example, the Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center, 2012).

Figure 22.
Households by Wealth, Michigan, 2012



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2012

“The Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet.”

For comparison, only 20 percent of Michigan households have an investment that produces income, such as stocks or rental properties, and the number of households with investments decreased by 22 percent during the Great Recession, a clear impact of the stock market crash. The aggregate numbers suggest that many Michigan households divested from the stock market altogether. This large reduction in investment income fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007 and 2012).

Data on wealth at the state level is limited, but the national information available suggests that Michigan fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall well below zero, meaning that their average debts exceeded their assets (Pfeffer, Danziger, and Schoeni, 2013).

According to the Urban Institute, the racial wealth gap was even larger (McKernan, Ratcliffe, Steuerle and Zhang, 2013). The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups, but in percentage terms, the declines were greater for less-advantaged groups as defined by minority status, education, and pre-recession income and wealth (Pfeffer, Danziger, and Schoeni, 2013).

A drop in wealth is also the reason many households become ALICE households. Drawing on financial assets that can be liquidated or leveraged – such as savings accounts, retirement accounts, home equity, and stocks – is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases (Pew Economic Mobility Project, 2013).

Once assets have been depleted, the cost of doing business increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability, and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtaubert, 2013). But many households in Michigan do not have basic banking access. According to CFED, 7.7 percent of households in Michigan are unbanked, and 17.3 percent are underbanked (i.e., households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (CFED, 2014).

Because the banking needs of low- to-moderate-income individuals and small businesses are often not filled by community banks and credit unions, Alternative Financial Products (AFPs) establishments have expanded to fill the unmet need for small financial transactions (Flores, 2012).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. In 2011, more than half of Michigan households with an annual income below \$30,000 had used an AFP in the previous 12 months, and 39 percent of households with an annual income between \$30,000 and \$50,000 had used an AFP, while for households with an annual income above \$75,000, that figure was less than 30 percent (Federal Deposit Insurance Corporation, 2013).

“Drawing on financial assets that can be liquidated or leveraged – such as savings accounts, retirement accounts, home equity, and stocks – is often the first step households will take in the face of unemployment. Once these assets are used up, financial instability increases.”

“From 2005 to 2012, housing values dropped by 39 percent in Michigan. This decline, combined with unemployment and reduced wages, meant that many households could not keep up their mortgage payments.”

In Michigan, the need for AFPs is evident in the number of payday lenders and their volume of business. **There are the 781 payday lending stores in Michigan, making loans that must be repaid at the next payday or the borrower will face service fees of \$76 as well as interest rates as high as 400 percent annually.** Payday lenders in Michigan make on average 3,000 loans per year in the amount of \$400 or less per loan (Sullivan, 2005; Center for Responsible Lending, 2010). **By comparison, there are 290 credit unions with 950 branches in the state** (U.S. Census, County Business Patterns, 2010; Credit Unions Online, 2014). Payday lenders are tightly regulated in Michigan; lenders must be licensed, and the state maintains an online database of licensed lenders and outstanding transactions. Although consumers are allowed only one transaction at a time with a maximum loan of \$600, and the total service fee limit is \$76, the cost of the service is still high compared with loans made through traditional markets (Schuette, 2014).

More than half of Michigan’s households with income below the ALICE Threshold own their own home, an asset traditionally thought of as providing financial stability. However, low incomes and declining home values have made it financially difficult for ALICE homeowners to maintain their homes. The aging housing stock in Michigan has exacerbated this problem, and consequently, the number of abandoned or derelict homes has increased across the state. For some who want to own a home but do not have funds for a down payment or cannot qualify for a mortgage, risky and expensive land contracts (or “contract for deed”) are being offered (Reister, 2011; Legal Services of Northern Michigan, 2014).

And for those households that stretched to buy a home in the mid-2000s, the drop in the housing market caused serious problems. From 2005 to 2012, housing values dropped by 39 percent in Michigan according to the Federal Reserve’s Housing Price Index (Federal Reserve Bank of St. Louis, 2014). This decline, combined with unemployment and reduced wages, meant that many households could not keep up their mortgage payments. The drop in homeownership was bumpy in Michigan, falling from 77.2 percent in 2000 to 75.6 percent in 2003, only to rise again to 77.4 percent in 2006 and fall to 74 percent in 2011 (Federal Reserve Bank of St. Louis, 2012). Many who sold their homes during this time lost money, with some owing more than the sale price. Michigan was third in the country for the highest number of completed foreclosures (68,277) from 2012 to 2013. Overall, the current mortgage foreclosure rate in Michigan is 1.3 percent (CoreLogic, 2013).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

More than one-third (40 percent) of Michigan households do not have enough income to reach the ALICE Threshold for financial stability. But how far below the ALICE Threshold are their earnings? How much does the government spend in attempts to help fill the gap? And is it enough?

Until now, the amount of public and private social services spent on households below ALICE Threshold has never been totaled for Michigan. Recent studies have quantified the cost of public services needed to support low-wage workers specifically at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women, 2011). But the total cost of all public and private assistance for all struggling households has not been tallied for Michigan. The ALICE Income Assessment provides this information.

THE ALICE INCOME ASSESSMENT

| | | | | |
|--|----------|-----------------------|----------|----------------------|
| ALICE Threshold – Earned Income and Assistance = Unfilled Gap | | | | |
| \$63.7 billion | – | \$55.2 billion | = | \$8.5 billion |

The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn. The ALICE Income Assessment is calculated by totaling the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracting earned income as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 23.

The total income of poverty and ALICE households in Michigan is \$24.6 billion, which includes wages and Social Security. This is only 39 percent of the amount needed to reach the ALICE Threshold of \$63.7 billion statewide; government and nonprofit assistance makes up an additional 48 percent. But an Unfilled Gap remains of 13 percent, or \$8.5 billion, between the combined earned income and assistance for poverty and ALICE households in Michigan and the ALICE Threshold. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

The total public and private spending on Michigan households below the ALICE Threshold, which includes families in poverty, is \$30.6 billion (Figure 24) – 8 percent of Michigan’s \$400 billion Gross Domestic Product (Bureau of Labor Statistics (BLS), 2012c). That spending includes several types of assistance:

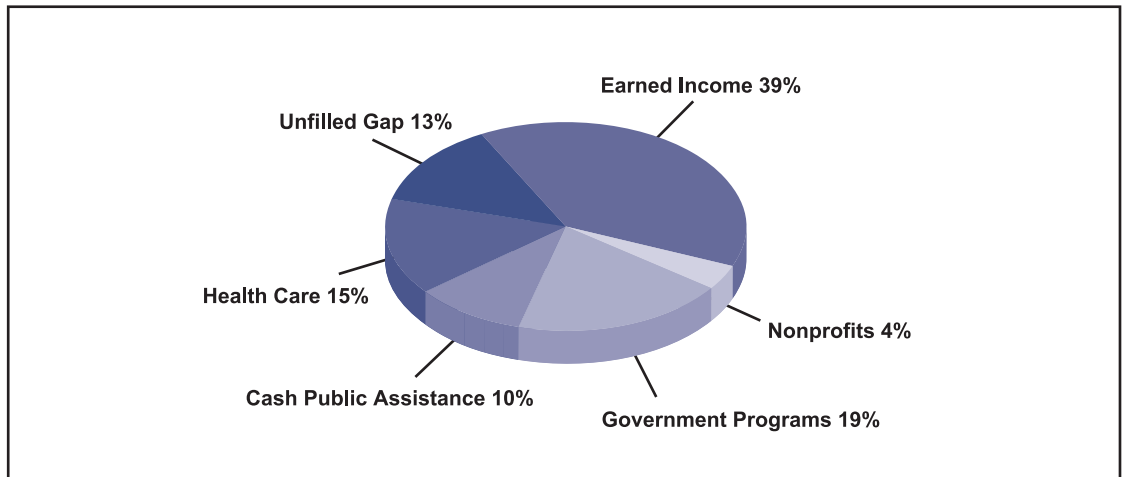
- Michigan nonprofits in the human services area provide \$2.2 billion, or 4 percent of resources, to help ALICE families reach the ALICE Threshold.
- Government programs spend \$12.3 billion, or 19 percent.
- Cash public assistance delivers \$6.4 billion, adding another 10 percent.
- Health care spending is \$9.7 billion, the largest single category, and adds another 15 percent.

“The total public and private spending on Michigan households below the ALICE Threshold, which includes families in poverty, is \$30.6 billion, or 8 percent of Michigan’s \$400 billion Gross Domestic Product.”

“Yet even the total amount of this assistance is not enough to fill the gap between earned income and the ALICE Threshold. It would require approximately \$8.5 billion in additional wages or public resources for all Michigan households to have income at the ALICE Threshold.”

Yet even the total amount of this assistance is not enough to fill the gap between earned income and the ALICE Threshold. The remaining 13 percent is the Unfilled Gap (additional details in Appendix E). In other words, it would require approximately \$8.5 billion in additional wages or public resources for all Michigan households to have income at the ALICE Threshold.

Figure 23.
Categories of Income and Assistance for Households below the ALICE Threshold, Michigan, 2012



Source: National Priorities Project's Federal Priorities Database, NCCS Data Web Report Builder, Fiscal Year 2012 Michigan State Budget; see Appendix E.

NOTE: Percentages are rounded to whole numbers; this figure totals 101 percent.

Definitions

- **Earned Income** = Wages, dividends, Social Security
- **Nonprofits** = Human services revenue not from the government or user fees
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), housing, and human services, federal and state
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Unfilled Gap** = Shortfall to ALICE Threshold

Details for Spending Categories in Michigan

Federally funded programs for Michigan households below the ALICE Threshold total \$12.5 billion and are the largest source of assistance. These programs account for 41 percent of spending on low-income households in the state. The programs can be broken into four categories:

- **Social services** is the largest category, spending \$6.4 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant.

- **Education spending** is \$2 billion, which includes Pell grants, adult education, Title I grants to local educational agencies, and child care programs, including Head Start.
- **Food programs** provide \$3.4 billion in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Housing programs** account for \$683 million, which includes Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).

State and local government assistance for households below the ALICE Threshold in Michigan totals \$6 billion, accounting for 20 percent of spending. This includes funding for a wide array of community health and human services programs for child care, youth, veterans, seniors, and people with disabilities.

Nonprofit support from human services organizations in Michigan is more than \$2.2 billion, or 7 percent of spending on households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$2.2 billion figure does not include government grants or user fees; most of the \$2.2 billion is raised by the nonprofits from corporations, foundations, and individuals. Human service nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care.

Health care accounts for the largest single amount of money spent to assist low-income households in Michigan: \$9.7 billion, or 32 percent of all spending. This figure includes Medicaid, Hospital Charity Care, and community benefits provided by Michigan hospitals.

Figure 24.
Sources of Public and Private Assistance to Households below the ALICE Threshold, Michigan, 2012

| Source of Assistance | Spending in Millions |
|-----------------------------------|----------------------|
| Federal | |
| Social Services | \$6,440 |
| Education | \$1,995 |
| Food | \$3,411 |
| Housing | \$683 |
| State and Local Government | \$6,051 |
| Nonprofits | \$2,240 |
| Health care | \$9,747 |
| TOTAL | \$30,568 |

Source: National Priorities Project's Federal Priorities Database, 2012

Public and Nonprofit Spending Per Household

When looking at each household (not individuals) below the ALICE Threshold in Michigan, the average benefit from federal, state and local government and nonprofit sources (excluding health care) is \$13,619 per household. On average, each household also receives \$6,347 in health care resources from government and hospitals. In total, the average

“Health care accounts for the largest single amount of money spent to assist low-income households in Michigan: \$9.7 billion, or 32 percent of all spending.”

“Despite the seemingly large amounts of welfare and health care spending nationwide, it is well documented that welfare benefits alone are not sufficient to provide financial stability for a family.”

household below the ALICE Threshold receives a total of \$19,966 in cash and services, shared between all members of the household and spread throughout the year.

Despite the seemingly large amounts of welfare and health care spending nationwide, it is well documented that welfare benefits alone are not sufficient to provide financial stability for a family (Weaver, 2009). According to Wider Opportunities for Women (WOW), a Washington, D.C.-based research organization, relying on a basic assistance package means that a three-person family earns minimum wage, leaving them 50 percent short for basic household expenses in almost every state. WOW also notes that a worker earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011).

Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the FPL, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. These programs were widely shared across demographic groups, including families with and without children, single-parent families, and two-parent families (Moffitt, 2013).

Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park and Metraux, 2011). So while Michigan households below the ALICE Threshold receive an average of \$6,347 in health care assistance, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell’s famous anecdote about the homeless man who cost the system a million dollars a year at the emergency room (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap goes up to 28 percent – the average Unfilled Gap of 13 percent plus 15 percent from the health care assistance they did not receive

Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, ALICE and poverty households in Michigan receive an aggregate \$1.9 billion to reduce their taxes through the EITC (Brookings, 2012). While some households actually receive a refund, most benefit from a reduction in taxes owed. Since the refund amounts are not separated from the total credits provided, the EITC contribution to the ALICE Unfilled Gap is not included in the calculations above.

Nonetheless, the Michigan League for Public Policy (MLPP) estimates that the Michigan EITC, which is 6 percent of the federal, lifts about 25,000 households with children out of poverty in Michigan, and federal EITC lifts about 150,000 households (MLPP, May 2011). This means for many ALICE households far below the ALICE Threshold one item is reduced.

EITC filing data provides another window into households with income below the ALICE Threshold. In 2012, 21 percent of tax filers in Michigan were eligible for EITC. In terms of household type, 25 percent were married households, 46 percent were single heads of households, and 29 percent were single adults. The median Adjusted Gross Income was \$12,122. In terms of industries that employ EITC-eligible workers, the most common was

health care, followed by manufacturing, retail trade, and accommodation and food service (Brookings, 2012).

The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability, it makes a significant difference to many ALICE families. In fact, without it, their situation would be much worse. The Pew Economic Mobility Project, a national survey of working-age families from 1999 to 2012, found that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need.

Unemployment insurance was the most common form of assistance; 20 percent of families surveyed used it to make ends meet. However, many part-time, temporary, and self-employed workers had not paid into the unemployment insurance program and did not have access to other types of collective insurance programs. Even for those eligible, unemployment insurance was not always sufficient; these households often needed other safety net programs as well (Pew Economic Mobility Project, 2013).

“Families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net.”

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN MICHIGAN?

Measure 4 – The Economic Viability Dashboard

“In order to understand the challenges that the ALICE population faces in Michigan, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way.”

Local economic conditions largely determine how many households in a county or state fall below the ALICE Threshold. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Michigan, however, it is essential to recognize that economic conditions do not impact all socio-economic and geographic groups in the same way. For example, Michigan’s GDP obscures the fact that the number of high-skilled jobs varies widely across different counties.

By contrast, the unemployment rate clearly reveals differences in the number of unemployed by county, as well as by job sector. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of types of jobs and their wages, as well as the cost of basic living expenses and community support in each county.

The Economic Viability Dashboard is a new instrument developed to present three indices – Housing Affordability, Job Opportunities, and Community Support – for each county in Michigan. The Dashboard builds on the work of earlier indices and fills a gap in understanding economic conditions for ALICE households in particular.

EXISTING INDICES

The Human Development Index, a project of the Social Science Research Council, measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. **Of all the states, Michigan saw the greatest decline in social and economic development from 2000 to 2010, driven primarily by the state’s large drop in earnings** (Lewis and Burd-Sharps, 2014).

Be the Change’s Opportunity Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state’s economic, educational, and community health. Michigan scores slightly above average on the economic and educational measures and average on the community measure. This Index also breaks opportunity scores down by county (Opportunity Nation, 2013).

The Institution for Social and Policy Studies’ Economic Security Index measures not conditions, but changes – the size of drops in income or spikes in medical spending and their corresponding “financial insecurity” level in each state. **Michigan experienced record insecurity during the Great Recession of 2007 to 2010.** All age, income, race, and educational groups are vulnerable to large income losses, but Michigan was among the ten states in the country with the highest levels of insecurity (Hacker, Huber, Nichols, Rehm and Craig, 2012).

The Gallup-Healthways Well-Being Index provides a view of life in Michigan at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Michigan scored just below the national average in all categories in 2012, the latest data available (Gallup-Healthways, 2013).

The National Association of Home Builders (NAHB)/Wells Fargo Housing Opportunity Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. The 11 Michigan metro areas included in this Index rank among the top 70 most affordable areas in the nation and among the top 30 in the Midwest (NAHB/Wells Fargo, 2014).

ECONOMIC VIABILITY DASHBOARD

Because they focus on the median, each of the above indices conceals economic conditions for low-income households. By contrast, the Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Michigan, and why that struggle is harder in some parts of the state than in others.

The Economic Viability Dashboard reports how counties perform on three dimensions: Housing Affordability, Job Opportunities, and Community Support. Each is an Index with scores presented on a scale from 1 (worst economic conditions for ALICE) to 100 (best economic conditions). The Indices also provide the means to compare counties in Michigan and to see changes over time.

The results for each Index are presented in the following maps in summary format (Figures 26, 27, and 28); they are color coded by thirds into “poor”, “fair”, and “good” scores for each county. The full scores between 1 and 100 are in the table at the end of this section (Figure 29), and the methodology and sources are in Appendix F.

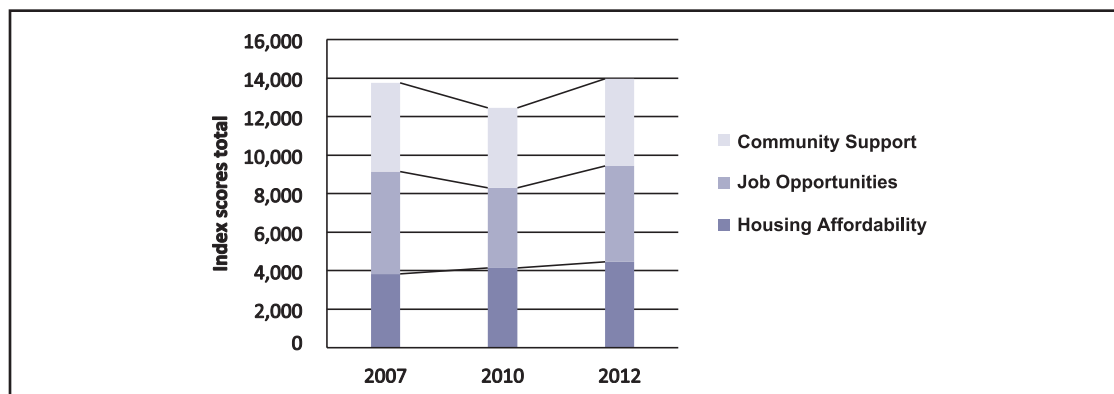
ALICE households have to navigate a range of variables, and The Economic Viability Dashboard shows them clearly. A common challenge is to find job opportunities in the same counties that are affordable for ALICE households as places to live. In addition, many affordable counties do not have much community support. **Thus, the ideal locations are those that are affordable and have high levels of both job opportunities and community support.**

The Economic Viability Dashboard also enables comparison over time for the three dimensions that it measures. To visualize the change over time, the scores for all counties are added together and presented in Figure 25. The change in Dashboard scores from 2007 to 2012 provides a striking picture of conditions worsening in every Michigan county over the course of the Great Recession. From 2007 to 2010, scores worsened on average 11 percent, and Wayne and Iosco counties fell by more than 25 percent. Conditions improved in most counties from 2010 to 2012, but did not return to 2007 levels. (See Appendix J for score results for each county, as well as Appendix F for sources and calculations.)

The three Indices preformed differently over time. Across Michigan, Housing Affordability actually improved slightly from 2007 to 2012, which is not surprising given the impact of the Great Recession on housing prices. Overall, Job Opportunities fell by 22 percent from 2007 to 2010 and then almost recovered by 2012. Similarly, Community Support fell by 10 percent through the Great Recession and almost recovered to its earlier level by 2012.

“The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households.”

Figure 25.
Economic Viability Dashboard, Michigan, 2007–2012



Source: See Appendix F.

The three Indices are reviewed below. Each Index is comprised of three indicators.

“The Upper Peninsula counties are among the most affordable in the state, while the counties in the south, and especially southeast, areas of the state are among the least affordable.”

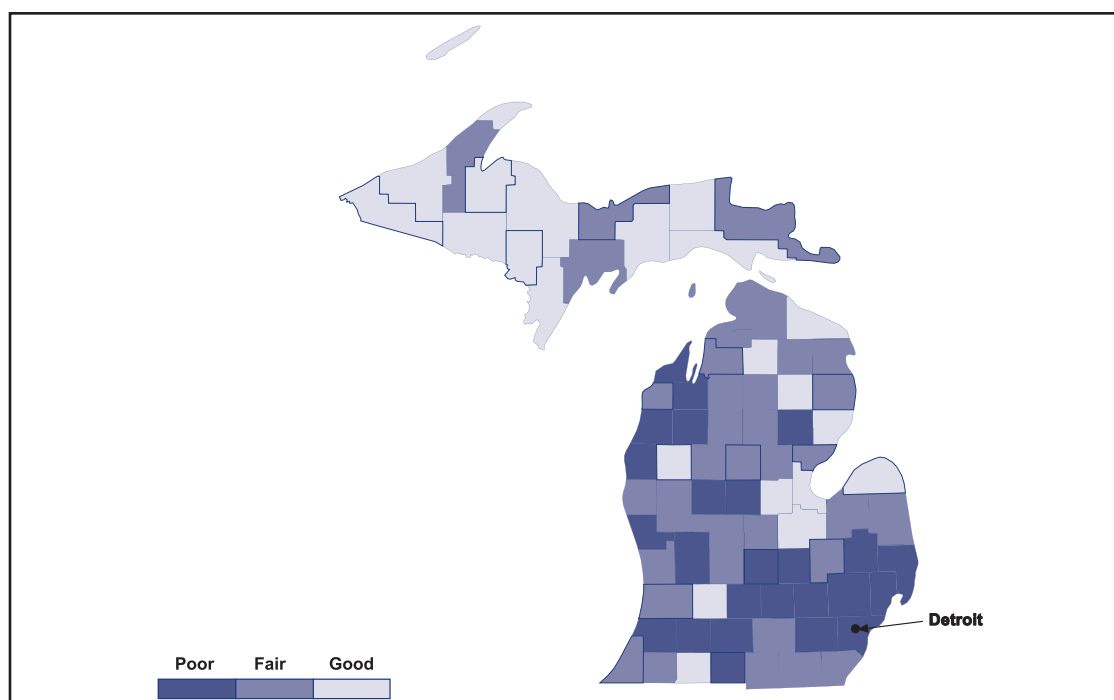
The Housing Affordability Index

Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

The three key indicators for the Housing Affordability Index are the housing stock that ALICE households can afford, the housing burden, and real estate taxes. The more affordable a county, the easier it is for a household to be financially stable.

In Michigan, there is wide variation between counties on Housing Affordability scores (Figure 26). The least affordable county is Washtenaw, with a score of 19 out of 100; the most affordable is Keweenaw County, with a score of 74. Even the most affordable counties are well below the possible 100 points. In terms of regions, the Upper Peninsula counties are among the most affordable in the state, while the counties in the south, and especially southeast, areas of the state are among the least affordable.

Figure 26.
Housing Affordability by County, Michigan, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

The Housing Affordability Index: Affordable Housing Stock Indicator

The first key indicator in the Housing Affordability Index is the amount of the local housing stock that is affordable for households with income below the ALICE Threshold. To measure this, the Index includes the number of ALICE households minus the number of rental and owner units that ALICE can afford, controlled for size by the percent of the overall housing stock. The higher the percent, the harder it is for ALICE households to find affordable housing, and for this Index, the lower the score. Six counties have an affordable housing gap of less than 10 percent of their housing stock: Genesee, Bay, Midland, Saginaw, Monroe, and Eaton. Four counties have a gap of more than 30 percent: Ogemaw, Roscommon, Alcona, and Montmorency. The average gap across all counties was 20 percent.

The Housing Affordability Index: Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the extreme housing burden, defined as housing costs that exceed 35 percent of income. This is even higher than the threshold for housing burden defined by the U.S. Department of Housing and Urban Development (HUD) as housing costs that exceed 30 percent of income. That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

Even though Michigan metro areas rank among the most affordable areas in the country (NAHB/Wells Fargo, 2014), many Michigan households are housing burdened. In fact, 46 percent of renters pay more than 35 percent of their household income on rent, and 23 percent of owners pay more than 35 percent of their income on monthly owner costs, which include their mortgage. There are housing burdened households across the state; the percent ranges from 5 percent in Keweenaw County to 27 percent in Washtenaw County (American Community Survey, 2012). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

“Even though Michigan metro areas rank among the most affordable areas in the country, many Michigan households are housing burdened.”

The Housing Affordability Index: Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a county's standard of living. The average annual real estate tax in Michigan is \$1,583, but there is huge variation across counties. According to the American Community Survey, average annual real estate taxes are lowest in Luce County at \$768 and highest in Washtenaw County at \$3,704. For the Housing Affordability Index, property taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

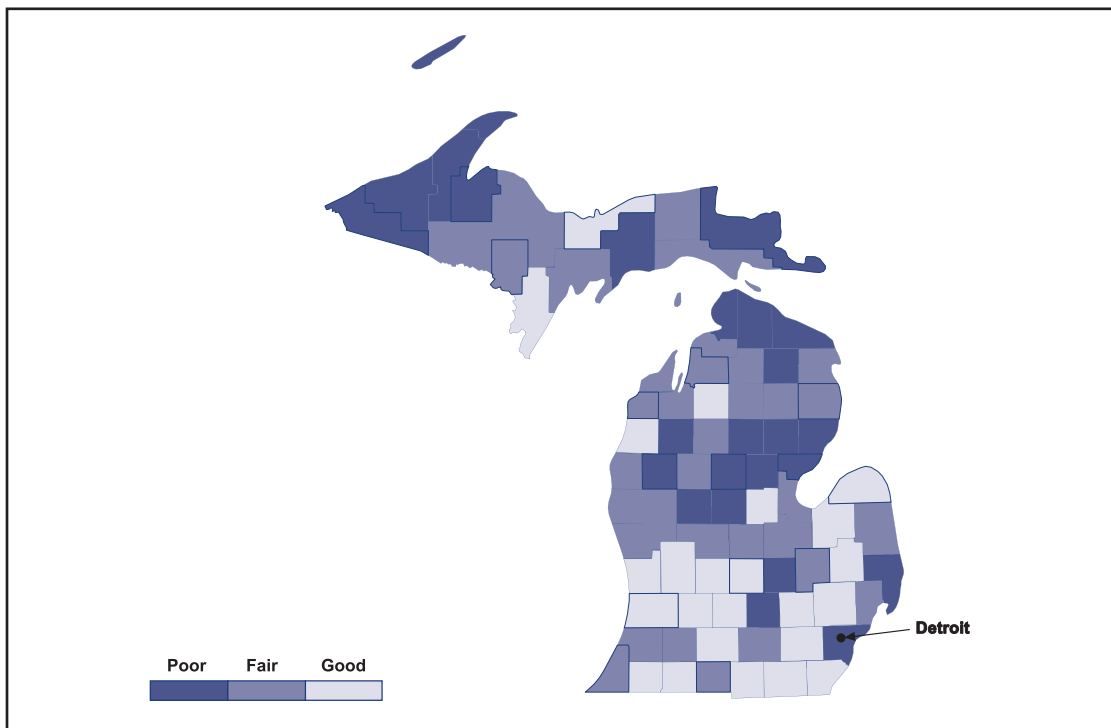
The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

The Job Opportunities Index focuses on job opportunities for the population in general and for households living below the ALICE Threshold in particular. The key indicators for this dimension are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a county, the more likely a household is to be financially

stable. The Michigan counties with the fewest job opportunities were Schoolcraft, Isabella, Roscommon, and Ingham, each with a score of 46. Ottawa County had the most job opportunities with a score of 79, almost double the lowest scoring counties, followed closely by Menominee and Eaton counties, each with a score of 77.

Figure 27.
Job Opportunities by County, Michigan, 2012



Source: American Community Survey, 2012 and the ALICE Threshold

“The more evenly income is distributed, the greater the possibility ALICE households have to achieve the county’s median income, and therefore the higher the Index score.”

The Job Opportunities Index: Income Distribution Indicator

The first indicator in Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the county’s median income, and therefore the higher the Index score. In Michigan, income is most unequal in Isabella and Wayne counties, where the lowest two quintiles earn only 9 and 10 percent of the income respectively. The highest percentage these two quintiles earn is 16 percent in Eaton, Otsego, Missaukee, Tuscola, Benzie, Oscoda, and Lapeer counties (American Community Survey, 2012).

The Job Opportunities Index: Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to income and financial stability; the higher the unemployment level in a given region, the fewer opportunities there are for earning income, therefore the lower the Index score. Michigan’s unemployment rate varies widely across counties. On the low end, the rate in Washtenaw County is 5.8 percent, and the next lowest rate is 6.7 percent in Clinton and Kent counties. On the high end, the rate in Montmorency County is almost three times higher at 15 percent, followed closely by Presque Isle County at 14 percent. In Wayne County and the city of Detroit, the unemployment rate is 11.3 percent.

The Job Opportunities Index: New-Hire Wages Indicator

The third indicator in the Job Opportunities Index is the “average wage for new hires” as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Michigan is \$2,030 per month, but there is huge variation between counties; new hires in Keweenaw County earn \$1,488 per month while new hires in Oakland County earn double that with \$2,997. This significant variation indicates that there are very different kinds of jobs and/or wage levels available in different locations.

“The Job Opportunities Index seeks to capture the types of jobs that are available in each county. The higher the wage for new hires, the greater the contribution employment can make to household income.”

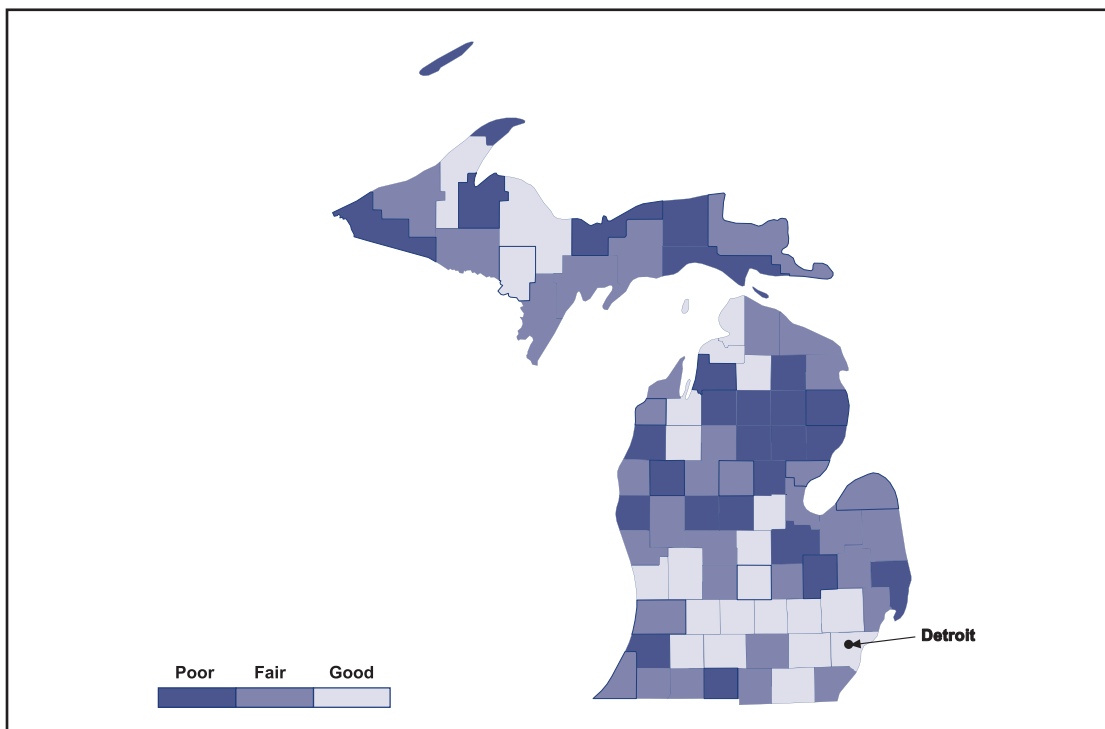
The Community Support Index

Key Indicators: Violent Crime Rate + Nonprofits + Access to Health Care

Community support provides stability and resources that enable a household to function more efficiently. The key indicators for the Community Support Index are the violent crime rate, the size of the human services nonprofit sector, and access to health care.

In Michigan, county scores for Community Support range from a low of 40 in Mackinac County to a high of 87 in Wayne County.

Figure 28.
Community Support by County, Michigan, 2012



Source: American Community Survey, 2006–2010

“There is nothing more basic to economic prosperity than personal safety. It is clear that living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.”

The Community Support Index: Violent Crime Indicator

There is nothing more basic to economic prosperity than personal safety. The first indicator of Community Support is how well the population is protected and able to live and work in safety. The indicator used to assess safety is the Violent Crime Rate per 1,000 residents as reported in the FBI’s Uniform Crime Report. Higher crime rates make it literally harder to survive and also depress the availability of good jobs nearby; therefore, a high crime rate lowers the Index score. In Michigan, Missaukee County has the lowest rate at 0.33 violent crimes per 1,000 residents, followed closely by Dickinson County with 0.34, while Wayne County has the highest at 9.68 violent crimes per 1,000 residents, an improvement from 12 per 1,000 residents in 2007 (Federal Bureau of Investigation, 2012).

High crime rates drive down rent and property values, so the housing stock that low-income households can afford is often in less safe neighborhoods (Shapiro and Hassett, 2012; Ihlanfeldt and Mayock, 2010; Lynch and Rasmussen, 2001; Gibbons, 2004). While there is much debate on the cause and effect, it is clear that living in an area where one feels unsafe makes it difficult to meet daily living requirements easily, including working, food shopping, accessing child care, or even trying to maintain better health by walking outdoors.

The Community Support Index: Nonprofits Indicator

The second indicator in the Community Support Index is the impact of human service organizations in a given area, as measured by the annual payroll of human services nonprofits per capita (not including hospitals, universities, or houses of worship). For the Index, nonprofits with higher payroll per capita are assumed to have more community impact and provide more support to local households living below the ALICE Threshold, resulting in a higher Index score.

In Michigan, the average size of the nonprofit sector, as measured by the nonprofit payroll per capita per year, is \$3,931, but there is enormous variation in nonprofit sector activity across counties. The smallest nonprofit sector is in Kalkaska County, where the nonprofit payroll per capita is just \$63 per capita. Missaukee and Oscoda counties also have sectors below \$200 per capita. The largest, not surprisingly, is in Wayne County, with \$39,394 per capita. As the home of the largest city in the state, Wayne County benefits from nonprofits locating their head offices near Detroit. The next largest payroll per capita is \$20,955 in Ingham County, and the third largest is \$12,807 in Wexford – 100 times greater than in Missaukee County.

Another sign of the impact of the Great Recession is the fact that nonprofit revenues in Michigan in 2012 were down significantly from 2007, an average of 26 percent lower. There were decreases in 38 counties. The largest nominal drop was in Isabella County, with a decline of \$23,449, and the largest percentage drop was in Kalkaska and Manistee counties, with a 93 percent drop in revenues (Internal Revenue Service, National Center for Charitable Statistics (NCCS) Data Web, 2007 and 2012). Unfortunately, this was the same time period when demand for services increased in these areas.

That increased demand may have been met, at least in part, in other counties. The annual per capita nonprofit payroll increased in 43 counties. The largest nominal increase was in Wayne County, rising to over \$30,000 per year. This increase reflects the woeful shortage in 2007, and the philanthropic response to Detroit’s bankruptcy and its declining population. But there were also significant increases in other

counties, including an increase of over \$10,000 per capita in the home of the state capital, Ingham, and in Kent and Oakland counties (Internal Revenue Service, NCCS Data Web, 2007 and 2012).

The Community Support Index: Health Care Indicator

The third indicator in Community Support, and fundamental to economic opportunity, is access to health care. Because health insurance is a vital part of access to health care in the U.S., coverage is used as a proxy here for access to health care. With funding for coverage of the uninsured provided at the federal and state levels, the extent of coverage is an indicator of the effectiveness of local health outreach. For community health, the higher the rate of health insurance coverage, the higher the Index score.

Health insurance alone (especially Medicaid) is not a guarantee of access to basic health care, but it is especially useful to note the level of coverage in 2012, as a baseline from which to measure change from the Affordable Care Act going forward.

The level of health insurance coverage improved in Michigan from 2007 to 2012, but there remains a range across counties. The county with the lowest health insurance coverage rate is St. Joseph, with 80.5 percent, followed closely by Hillsdale, Mason, Luce, and Isabella counties; and the highest is Arenac County, with 90.9 percent. Five other counties also had rates above 89 percent: Grand Traverse, Cass, Alger, Benzie, and Schoolcraft (U.S. Census Bureau, Small Area Health Insurance Estimates, 2012).

Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency. Despite eligibility for Medicaid and CHIP, low-income households are less likely to have insurance than high-income households in Michigan. In fact, 24 percent of the population under the age of 64 with annual income under 200 percent of the Federal Poverty Level did not have health insurance in Michigan in 2012, compared to 13 percent of the total non-elderly population (Kaiser Family Foundation, 2012).

“Health insurance is especially important for households living below the ALICE Threshold, who do not have the resources to pay for a health emergency.”

OVERVIEW OF ECONOMIC VIABILITY FOR ALICE HOUSEHOLDS IN MICHIGAN’S COUNTIES

For ALICE households, locations where there are job opportunities near affordable living and community support are both most needed and hardest to find. The Economic Viability Dashboard shows that there are two counties in Michigan that score in the highest third in all three indices: Barry and Midland counties. Further, twelve counties score highly on 2 out of 3 indices and in the middle in the third. At the other end of the spectrum, four counties scored in the bottom third in all three indices necessary for economic viability: Isabella, Mecosta, Ogemaw, and St. Clair counties, and eight counties scored in the bottom third in two of the three and in the middle in the third (Figure 29).

Figure 29.
Economic Viability Dashboard, Michigan, 2012

- Index scores are from a possible 1 (worst) to 100 (best)
- The scores are color coded by thirds: poor = bottom third; fair = middle third; good = top third of scores for each index

| County | Housing Affordability (scores range from 19 to 74) | Job Opportunities (scores range from 46 to 79) | Community Support (scores range from 40 to 87) |
|------------|---|---|---|
| Alcona | fair (57) | fair (63) | poor (45) |
| Alger | fair (54) | good (66) | poor (48) |
| Allegan | fair (55) | good (70) | fair (53) |
| Alpena | fair (52) | fair (57) | fair (55) |
| Antrim | fair (53) | fair (55) | poor (48) |
| Arenac | fair (54) | poor (49) | fair (52) |
| Baraga | good (65) | poor (48) | poor (47) |
| Barry | good (58) | good (72) | good (59) |
| Bay | good (58) | fair (63) | fair (56) |
| Benzie | fair (55) | fair (65) | fair (50) |
| Berrien | fair (57) | fair (59) | fair (50) |
| Branch | poor (49) | fair (63) | poor (47) |
| Calhoun | poor (51) | good (67) | good (58) |
| Cass | fair (57) | good (74) | fair (54) |
| Charlevoix | fair (52) | fair (60) | good (66) |
| Cheboygan | fair (52) | poor (50) | fair (50) |
| Chippewa | fair (52) | poor (51) | fair (55) |
| Clare | fair (54) | poor (52) | fair (54) |
| Clinton | poor (50) | good (68) | good (71) |
| Crawford | fair (54) | fair (57) | poor (48) |
| Delta | fair (57) | fair (57) | fair (53) |
| Dickinson | good (59) | fair (65) | good (61) |
| Eaton | poor (50) | good (77) | good (65) |
| Emmet | fair (52) | poor (54) | good (65) |
| Genesee | fair (56) | fair (57) | poor (45) |
| Gladwin | fair (54) | poor (50) | poor (49) |
| Gogebic | good (66) | poor (50) | poor (48) |
| Grand | poor (49) | fair (65) | good (66) |
| Gratiot | fair (55) | fair (62) | good (65) |
| Hillsdale | fair (57) | good (72) | fair (55) |
| Houghton | fair (57) | poor (50) | good (57) |
| Huron | good (65) | good (68) | fair (56) |
| Ingham | poor (34) | poor (46) | good (80) |
| Ionia | fair (55) | good (69) | fair (56) |
| Iosco | good (59) | poor (50) | poor (49) |
| Iron | good (68) | fair (64) | fair (54) |
| Isabella | poor (35) | poor (46) | poor (49) |
| Jackson | fair (54) | fair (59) | fair (56) |
| Kalamazoo | poor (40) | fair (58) | good (63) |
| Kalkaska | fair (57) | good (71) | poor (45) |
| Kent | poor (47) | good (68) | good (66) |
| Keweenaw | good (74) | poor (47) | poor (47) |

| County | Housing Affordability (scores range from 19 to 74) | Job Opportunities (scores range from 46 to 79) | Community Support (scores range from 40 to 87) |
|-------------|---|---|---|
| Lake | good (62) | poor (48) | poor (45) |
| Lapeer | poor (46) | good (69) | fair (55) |
| Leelanau | poor (46) | fair (62) | fair (52) |
| Lenawee | fair (55) | good (71) | good (63) |
| Livingston | poor (45) | good (69) | good (64) |
| Luce | good (66) | fair (57) | poor (46) |
| Mackinac | good (58) | fair (63) | poor (40) |
| Macomb | poor (38) | fair (65) | fair (54) |
| Manistee | poor (51) | good (68) | poor (48) |
| Marquette | good (61) | fair (56) | good (65) |
| Mason | poor (47) | fair (60) | fair (54) |
| Mecosta | poor (46) | poor (53) | poor (41) |
| Menominee | good (61) | good (77) | fair (52) |
| Midland | good (58) | good (75) | good (75) |
| Missaukee | fair (53) | fair (64) | fair (51) |
| Monroe | fair (56) | good (71) | fair (56) |
| Montcalm | fair (56) | fair (62) | fair (54) |
| Montmorency | fair (56) | poor (54) | poor (49) |
| Muskegon | poor (47) | fair (58) | fair (50) |
| Newaygo | fair (57) | fair (60) | fair (53) |
| Oakland | poor (32) | good (69) | good (74) |
| Oceana | fair (52) | fair (56) | poor (41) |
| Ogemaw | poor (51) | poor (49) | poor (47) |
| Ontonagon | good (66) | poor (50) | fair (52) |
| Osceola | fair (56) | fair (63) | fair (51) |
| Oscoda | good (61) | fair (56) | poor (42) |
| Otsego | good (64) | fair (61) | good (58) |
| Ottawa | fair (52) | good (79) | good (62) |
| Presque | good (58) | poor (50) | fair (55) |
| Roscommon | fair (52) | poor (46) | poor (46) |
| Saginaw | good (59) | fair (59) | poor (47) |
| Sanilac | fair (53) | fair (57) | fair (54) |
| Schoolcraft | good (65) | poor (46) | fair (51) |
| Shiawassee | poor (51) | poor (53) | fair (51) |
| St. Clair | poor (42) | poor (53) | poor (48) |
| St. Joseph | good (59) | good (66) | fair (53) |
| Tuscola | fair (56) | good (69) | fair (53) |
| Van Buren | poor (50) | fair (64) | poor (45) |
| Washtenaw | poor (19) | good (68) | good (60) |
| Wayne | poor (40) | poor (51) | good (87) |
| Wexford | poor (49) | poor (48) | good (69) |

Sources and Methodology: See Appendix F.

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

“When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take risks.”

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take risks. When the overall economic climate worsens, as it did from 2007 to 2012, during and after the Great Recession, more households are forced to make even harder trade-offs. How do these households survive?

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings. **Yet what isn’t always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well** (Figure 30).

Figure 30.
Consequences of Households Living Below the ALICE Threshold in Michigan

| | Impact on ALICE | Impact on Community |
|-----------------------------|---|---|
| HOUSING | | |
| Live in substandard housing | Inconvenience; health and safety risks; increased maintenance and utility costs | Stressed worker; absenteeism |
| Move farther away from job | Longer commute; costs increase; less time for other activities | More traffic on road; workers late to job |
| Homeless | Disruption to job, family, education, etc. | Costs for homeless shelters, foster care system, health care |
| CHILD CARE AND EDUCATION | | |
| Substandard | Safety and learning risks; health risks; limited future employment opportunity | Future burden on education system and other social services; less productive worker |
| None | One parent cannot work; forgoing immediate income and future promotions | Further burden on education system and other social services |
| FOOD | | |
| Less healthy | Poor health; obesity | Less productive worker/student; future burden on health care system |
| Not enough | Poor daily functioning | Even less productive, future burden on social services |

| | Impact on ALICE | Impact on Community |
|---------------------------|--|--|
| TRANSPORTATION | | |
| Old car | Unreliable transportation; risk accidents; increased maintenance costs | Worker late/absent from job |
| No insurance/registration | Risk of fine; accident liability; license revoked | Higher insurance premiums; unsafe vehicles on the road |
| Long commute | Less time for other activities; more costly | More traffic on road; workers late to job; burden on social services |
| No car | Limited employment opportunities and access to health care/child care | Reduced economic productivity; higher taxes for special transportation; greater burden on emergency vehicles |
| HEALTH AND HEALTH CARE | | |
| Underinsured | Forgo preventative health care; more out-of-pocket expenses | Workers report to job sick; spread illness; less productive; absenteeism |
| No insurance | Forgo preventative health care; use Emergency Room for non-emergency care | Higher premiums for all; more expensive health costs |
| INCOME | | |
| Low wages | Longer work hours; pressure on other family members to work (drop out of school); no savings | Tired or stressed worker; higher taxes to fill the gap |
| No wages | Cost of looking for work and finding social services | Less productive society; higher taxes to fill the gap |
| SAVINGS | | |
| Minimal Savings | Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps | More workers facing crisis; unstable workforce; community disruption |
| No savings | Crises spiral quickly, leading to homelessness, hunger, illness | Costs for homeless shelters, foster care system, emergency health care |

Suggested reference: United Way ALICE Report – Michigan, 2014

HOUSING

Housing is the cornerstone of financial stability, so the cost of housing plays a critical role in an ALICE household's budget. Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. For these households, housing is challenging in Michigan due to the lack of available low-cost units.

“Homelessness is the worst possible outcome for households below the ALICE Threshold, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units.”

Among ALICE homeowners, the drop in the housing market and Michigan's aging housing stock has forced many into foreclosure.

Michigan metro areas rank among the most affordable housing markets in the country (National Association of Home Builders (NAHB)/Wells Fargo, 2014). The 11 metro areas included in the NAHB/Wells Fargo Housing Opportunity Index ranked among the top 70 of 225 affordable areas nationally and the top 30 of 38 in the Midwest region (Figure 31). With a statewide vacancy rate of 16 percent, there are problems of price reductions, poor housing conditions, and abandoned properties. Nowhere is the weak housing market more apparent than in Detroit, where the vacancy rate is 31 percent. The impact is clear from Data Driven Detroit's 2010 Residential Parcel Survey, showing a strong concentration of weak housing conditions in downtown Detroit (American Community Survey, 2012; Metzger, 2012).

Figure 31.
NAHB/Wells Fargo Housing Opportunity Index for Michigan Metro Areas, 2014

| Affordability Rank | | |
|--------------------------------|------------------|------------------|
| METRO AREA | REGIONAL RANKING | NATIONAL RANKING |
| Saginaw-Saginaw Township North | 6 | 8 |
| Battle Creek | 8 | 12 |
| Flint | 17 | 28 |
| Grand Rapids-Wyoming | 18 | 29 |
| Lansing-East Lansing | 19 | 33 |
| Kalamazoo-Portage | 21 | 42 |
| Bay City | 23 | 46 |
| Detroit-Livonia-Dearborn | 26 | 54 |
| Ann Arbor | 28 | 57 |
| Monroe | 29 | 59 |
| Warren-Troy-Farmington Hills | 30 | 70 |

Source: NAHB/Wells Fargo, 2014

“When households with income below the ALICE Threshold spend excessive portions of income on rent and utility costs, they are often forced to forgo other basics such as food, medicine, child care, or heat.”

Despite Michigan's being one of the most affordable housing markets in the country, low-end housing prices are still more than most can afford. In fact, 46 percent of Michigan renters pay more than 35 percent of their household income on rent, and 23 percent of owners with a mortgage pay more than 35 percent of their income on monthly owner costs. According to the American Community Survey, owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012). When households with income below the ALICE Threshold spend excessive portions of income on rent and utility costs, they are often forced to forgo other basics such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2012).

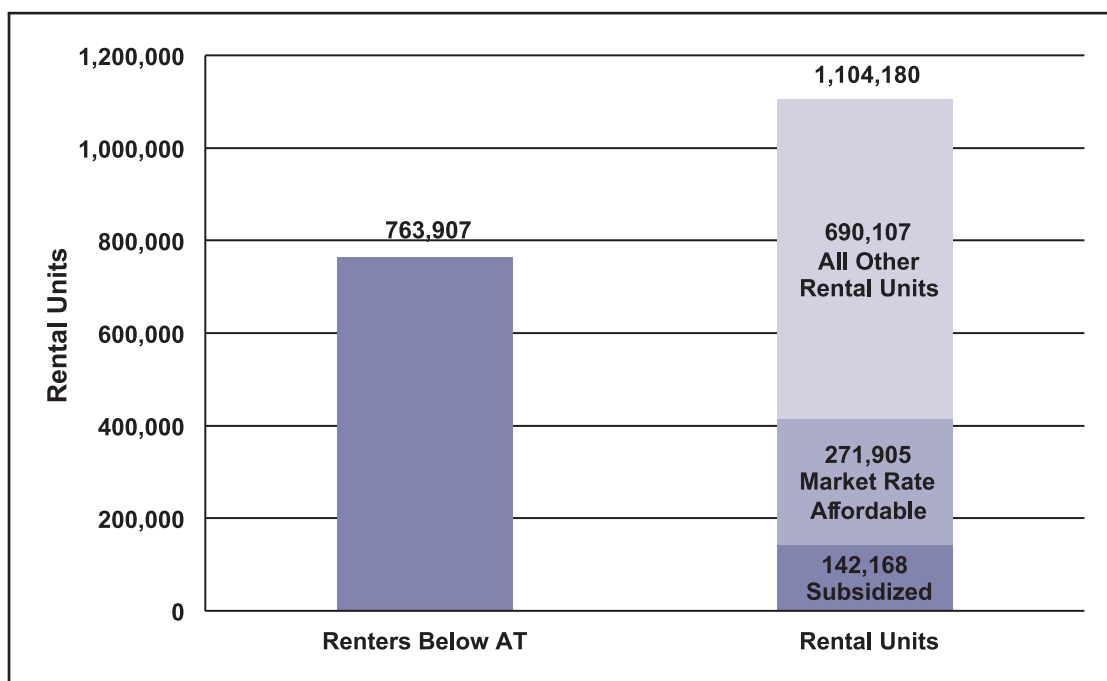
Renters

ALICE households are almost as likely to be renters as owners in Michigan. Renting allows for greater mobility, letting people move more easily for work, and renters are more likely than homeowners to have moved in the last few years (American Community Survey, 2012). However, any change in housing location has a range of costs, from financial transition costs

and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community.

The actual rental stock in Michigan does not match current needs. Analysis of each county in Michigan reveals that there are approximately 763,907 renters with income below the ALICE Threshold, yet there are only 414,073 rental units that ALICE and poverty households can afford, assuming the household spends no more than one-third of its income on rent (Figure 32). Michigan would need at least 349,834 more lower-cost rental units in order to meet the demands of ALICE and poverty renters without their being housing burdened. This analysis assumes that all households are currently living in rental units that they can afford. However, the number of housing-burdened households indicates that this often is not the case in Michigan, and that the gap figure of 349,834 rental units is in fact a low estimate.

Figure 32.
Affordable Rental Units vs. Renters below ALICE Threshold, Michigan, 2012



Source: American Community Survey, 2012, and the ALICE Threshold

Of the 414,073 rental units that ALICE and poverty households can afford, more than one-third are subsidized. Michigan's affordable rental housing programs reached 142,168 households across the state in 2010 (HUD, 2013). Because the cost of housing is higher than most wages in Michigan, market rate housing fails to provide enough rental units that ALICE households can afford. The extent of Michigan's affordable rental housing programs, and the gap in low-cost units still remaining, reveals the burden that low wages impose on the entire state.

In Michigan, the estimated mean wage for a renter in 2013 was \$11.88 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment (\$784), a renter must work 51 hours per week, 52 weeks per year (NLIHC, 2014).

Problems with Low-cost Housing Units

Many housing units cost less because they are in undesirable locations, lack basic kitchen or bath facilities, or are in need of repair. Low-cost housing units are often in areas with high

“The actual rental stock in Michigan does not match current needs. There are approximately 763,907 renters with income below the ALICE Threshold, yet there are only 414,073 rental units that ALICE and poverty households can afford.”

crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores and other necessities.

Michigan's housing stock is somewhat older than the national average with 39 percent of housing units built before 1960, compared to the U.S. average of 30 percent. One in four Michigan units were built before 1940, while nationally, fewer than one in five units are this old (American Community Survey, 2012).

Much of Michigan's low-cost housing stock lacks basic kitchen or bath facilities. This includes 11,370 units that lack complete plumbing facilities and 26,080 that lack complete kitchen facilities (American Community Survey, 2012).

Rental housing units also need maintenance. ALICE households living in older units face both the cost of upkeep and the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Rental housing stock is also especially vulnerable to removal. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013).

Homeowners

In Michigan, there are more than 823,000 homeowners with income below the ALICE Threshold and a surplus of owner units. Market rate affordability assumes a 30-year mortgage at 4 percent for 90 percent of the value of the house, plus real estate taxes.

When ALICE households are homeowners, they are more likely to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2013, Michigan ranked third in the nation with 68,277 completed foreclosures. Its current foreclosure inventory rate of 1.3 percent is near the national average; the percentage of delinquent borrowers across the U.S. has historically been 1.1 percent (CoreLogic, 2013; Demarco, 2011).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner's primary asset, but it also reduces the owner's credit rating, creating barriers to future home purchases and even rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Federal Reserve Board, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others move to public assistance housing and homeless services. In Michigan in 2012, there were 93,619 homeless people, down from over 100,000 in 2010. About one-half were families, and one-half were homeless singles. These figures included 4,243 homeless veterans (Michigan's Campaign to End Homelessness, 2013).

The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost,

"The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home."

according to the Office of the Inspector General of the U.S. Department of Health and Human Services (National Alliance to End Homelessness, 2005). The National Alliance to End Homelessness (NAEH) estimates that the cost to help a household recover from a homeless episode is \$11,439, including shelter, transitional housing, counseling, and other services (NAEH, 2005). And Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports that the cost of keeping people on the street ranges between \$35,000 and \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year, based on data from 65 U.S. cities (Mangano, 2008).

CHILD CARE AND EDUCATION

The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting future earning potential. As discussed in the Household Survival Budget, child care in Michigan is often the most expensive item in a family's budget. The average cost of licensed, accredited child care centers in Michigan is \$843 per month for an infant and \$661 per month for a four-year-old. By comparison, unlicensed, non-accredited family child care centers cost 31 percent less at \$579 per month for an infant and 21 percent less at \$519 per month for a four-year-old (Early Childhood Investment Corporation, 2012). To save money, ALICE parents may use unlicensed, home-based child care. Though it is less expensive, it is also unregulated, so the safety, health, and learning quality of home-based care are sometimes questionable.

As difficult as it is for ALICE families to find affordable child care in Michigan, it is even harder to find high-quality child care at affordable levels. Generally, the higher the quality of child care, the higher the cost. The quality of child care is difficult to assess, but one indicator is the Great Start to Quality star rating system, which is certification of basic safety, staff training, and curriculum. Using the Great Start rating system of a possible five stars, only 14 percent of Michigan's 10,232 licensed child care facilities have a three-star rating or higher, which demonstrates quality across several standards. Only 1 percent of child care facilities received the highest five-star rating (Great Start to Quality, 2014).

The value of good child care – for children, their families, and the wider community – is well documented. Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future. Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children. Inadequate child care negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. A total of 146,430 Michigan children, approximately half of the state's three- and four-year-olds, are enrolled in private preschool programs (American Community Survey, 2012). While there are no preschool programs within Michigan's public schools, the state's Great Start Readiness Program (GSRP) provides subsidies to 32,139 at-risk four-year-olds to attend preschool, spending \$109 million per year. Another 29,000 children are eligible but not enrolled due to lack of funding (GSRP, 2012). Due to changes in the funding of the public schools, most now provide full-day kindergarten, which is crucial for working ALICE parents.

“The value of good child care – for children, their families, and the wider community – is well documented. Early learning experiences that help build both social skills and pre-learning skills have social and economic benefits for children, parents, employers, and society as a whole, both now and in the future.”

DETROIT

The situation is far more dire in the large metropolitan area of Detroit. Detroit public schools report scores and graduation rates among the worst in the nation. The school population has decreased with the overall population exodus to the suburbs; leading that exodus were families with school-age children, many of them ALICE families trying to make the best choices for their children. As a result, the number of Detroit public schools declined from 267 to 131 from 1999 to 2011, and with them the per-pupil school funding also declined. Families that stayed in Detroit opted out of public schools and enrolled their children in charter schools. From 1999 to 2011, the number of charter schools increased from 26 to 74 (D3, 2013). For the families that remain in the metro area, their children's education and future income opportunities are threatened by poor school performance.

The percentage of students in Detroit who performed at or above the National Assessment of Educational Progress (NAEP) Proficient level was 9 percent in 2013, up from 7 percent in 2009. Detroit scores about 20 points lower on NAEP tests than the average for large urban public school districts. In spring 2012, 1.6 percent of Detroit 11th graders – just 80 students – scored a college-ready 21 or higher on the ACT standardized test. Further, Detroit students' high school graduation rates and ACT scores have barely budged over the last five years, suggesting that the city's students will continue to struggle to obtain a post-secondary degree (D3, 2013; U.S. Department of Education, 2013).

Household income level has a clear impact on school performance. In 2013, students who were eligible for free/reduced-price school lunch, an indicator of low family income, had an average test score 11 points lower than students who were not eligible (U.S. Department of Education, 2013). The correlation between income and educational outcomes starts early in a child's life, and many ALICE households face barriers in this regard that are difficult to overcome years later.

FOOD

Having enough food is a basic challenge for ALICE households. Between 2010 and 2012, 13.4 percent of Michigan households experienced food hardship (U.S. Department of Agriculture (USDA), 2012). Feeding America estimates that 16.8 percent of the overall Michigan population is food insecure and 22.3 percent of children are food insecure. Rates are even higher in Detroit and Wayne County, as well as Baraga, Isabella, Lake, and Genesee counties (Feeding America, 2011). The Feeding America system in Michigan provided emergency food to more than 1.1 million different people in 2010. Of the households they served, 34 percent had at least one employed adult, and 42 percent reported having to choose between paying for food and paying for utilities (Feeding America, 2010).

The need for food assistance has increased over time as well. **From 2007 to 2012, the total number of Michigan households receiving federal food stamps or SNAP increased by 70 percent** (American Community Survey, 2007 and 2012). In addition, the Michigan Food Bank Network (MFBN) almost doubled the amount of food that it distributed from 2008 to 2013 (MFBN, 2014).

“Having enough food is a basic challenge for ALICE households. Between 2010 and 2012, 13.4 percent of Michigan households experienced food hardship.”

Getting access to healthy food options is another challenge for the ALICE population. With many low-income households working long hours at low-paying jobs, and faced with higher food prices and often minimal access to fresh food, cooking at home is often difficult. More convenient options like fast food, however, are usually far less healthy. In Michigan, 37 percent of adults and 38 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 36 percent of Michigan neighborhoods do not have healthy food retailers within a half-mile; this percentage is higher than the national average of 30.5 percent (Centers for Disease Control and Prevention (CDC), 2013).

Not having enough income to afford healthy food has consequences not only for ALICE's health, but also for the strength of the local economy and the future health care costs of the community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia and Kushel, 2010; Kendall, Olson and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

Households facing food insecurity are also more vulnerable to obesity. Family members lack access to healthy, affordable food; in urban areas they have few opportunities for physical activity; and those working long hours have few opportunities for physical activity and less time to shop for and cook healthy food. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures (Hartline-Grafton, 2011). In Michigan, 31 percent of adults are overweight or obese, slightly higher than the national average of 28 percent (CDC, 2013). These rates have increased over time from 25 percent in 2001 to 31 percent in 2012. Youth obesity rates also increased, from 10.7 percent in 2001 to 12 percent in 2011 (CDC, 2012).

"In Michigan, 37 percent of adults and 38 percent of adolescents do not eat fruit or vegetables daily. 36 percent of Michigan neighborhoods do not have healthy food retailers within a half-mile."

TRANSPORTATION AND COMMUTING

With a very limited public transportation infrastructure in Michigan, having a car is essential in order to live and work in most parts of the state. Without a car in Michigan, ALICE households have difficulty getting to grocery stores, schools, and health care centers. Also, because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.

Families with a car are more likely to live in neighborhoods with greater environmental quality, safety, and social quality than the neighborhoods of households without cars (Pendall, Hayes, George, and McDade, 2014). There are consequences for the wider community when households do not have access to a car and cannot get to work or to health care facilities, including reduced economic productivity and a greater burden on health services, particularly emergency vehicles.

Commuting impacts most workers in Michigan. Almost half (47 percent) of the state's workers commute outside their home county (Figure 33). Eaton County has the largest percentage of residents commuting outside the county with 69 percent, and Chippewa County has the lowest, with 25 percent of residents commuting outside the county. In addition, 33 percent of Michigan workers commuted more than 30 minutes to work, slightly less than the national average of 36 percent (American Community Survey, 2012 and McKenzie and Rapino, 2011; U.S. Census, OnTheMap Employment Summary, 2011).

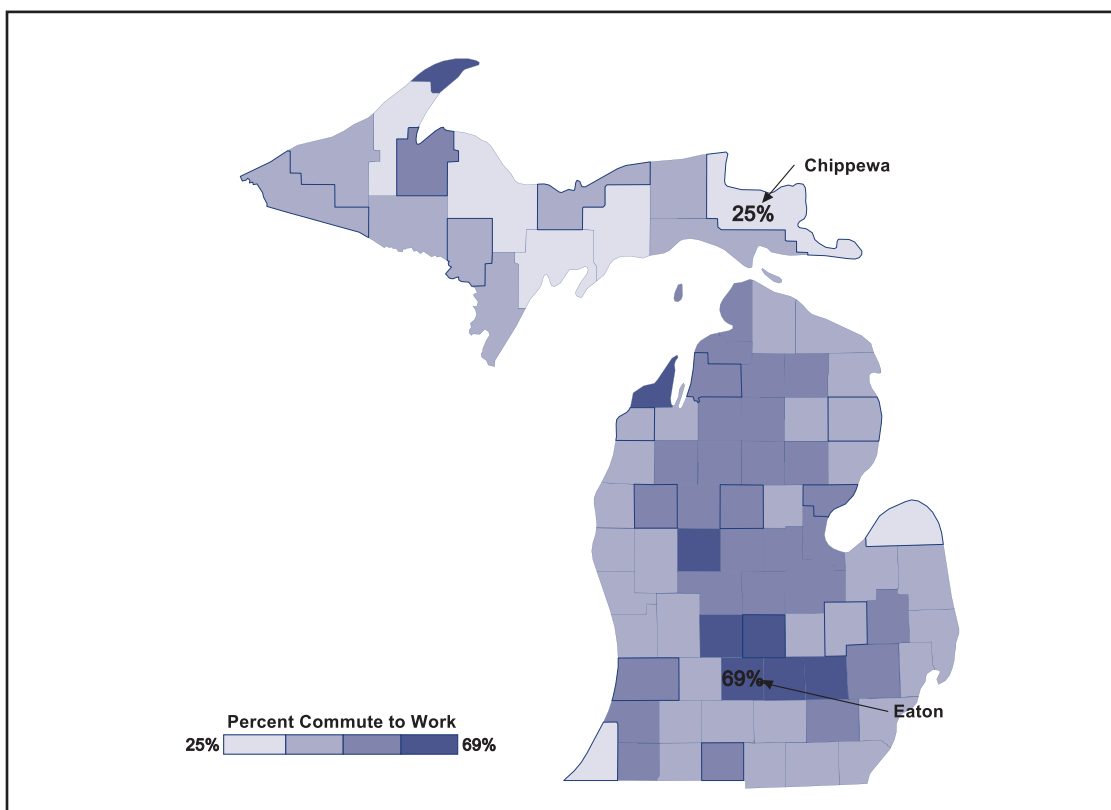
Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Long commutes also reduce time for other activities, such as exercise, shopping for and cooking

“A dichotomy has emerged between Detroit and the suburbs in terms of race, employment, housing vacancy rate, and educational attainment. ALICE households straddle this divide, living and working in both the city and suburbs.”

healthy food, and community and family involvement. This is another instance in which ALICE workers use short-term cost saving measures that impose long-term risks.

Detroit is a major driver of extensive commuting; it is the most decentralized metro area in the country. More than three-quarters of Detroit-area commuters travel more than 10 miles to work and only 7 percent travel less than three miles, the most of any metro area in the U.S. (Brookings, 2009). Because wealthy workers can live outside the city and commute to work in the city, a dichotomy has emerged between Detroit and the suburbs in terms of race, employment, housing vacancy rate, and educational attainment (Metzger, 2012). ALICE households straddle this divide, living and working in both the city and suburbs. The decline of Detroit neighborhoods is encouraging some to leave, and making life harder for those who remain.

Figure 33.
Percent of Workers Commuting Outside Home County, Michigan, 2012



Source: American Community Survey, 2012

Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Because many workers cannot qualify for traditional loans, they are forced to resort to non-traditional means, such as “Buy Here Pay Here” used car dealerships and Car-Title loans (Center for Responsible Lending, 2011).

Approximately 33 percent of ALICE households bought a new vehicle through installment debt in 2010, a drop from 44 percent in 2007, reflecting an overall national decrease in the purchase of new vehicles. With that national decrease, the average value of vehicles dropped across the country. Nationally, for low-income families, the median car value is

\$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Bucks, Kennickell, Mach, and Moore, 2011).

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in nearly every state, 19 percent of Michigan motorists were uninsured in 2009, up from 17 percent in 2007 (latest figures available from the Insurance Research Council, 2009 and 2011). Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorists add roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008).

Another cost-saving strategy is not registering a vehicle, saving the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver's license that increase the cost of car insurance, and even impounding of the vehicle. Low-income households also often defer car maintenance. Again, this short-term cost saving measure creates risks for the wider community; older and poorly maintained vehicles on the roads pose safety and environmental risks to all drivers.

These strategies all have risks for ALICE households as well as for the wider community. Older cars that may need repairs make driving less safe and increase pollution for all. When ALICE workers cannot get to work on time, productivity suffers. And when there is an emergency such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child's health, rely on friends or neighbors for transportation, or call an ambulance, increasing costs for all taxpayers.

“Low-income households also often defer car maintenance. This short-term cost saving measure creates risks for the wider community; older and poorly maintained vehicles on the roads pose risks to all drivers.”

HEALTH AND HEALTH CARE

Quality of health directly correlates to income. Low-income households are more likely than higher-income households to be obese and to have poorer health in general (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010). There is a two-way connection: having a health problem can reduce income and increase expenses, often moving a family below the ALICE Threshold or even into poverty. But trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014).

A 2011 survey of U.S. physicians by the Robert Wood Johnson Foundation concluded that “medical care alone cannot help people achieve and maintain good health if they do not have enough to eat, live in a dilapidated apartment without heat, or are unemployed.” Physicians report that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

A contributing factor to poor health in Michigan is a shortage of health care professionals. According to the Kaiser Family Foundation, there are 293 Primary Care Health Professional Shortage Areas (HPSA) in Michigan, with 64 percent of need being met. This is slightly better than the national rate of 60 percent for HPSAs across the country. In addition, there are

approximately 200 Dental Care and Mental HPSAs in Michigan, with only 42 percent of need being met (Kaiser Family Foundation, 2012).

ALICE households try to save on health care in many ways. Unfortunately, most have downside risks, many of them significant.

“Across the U.S., funding has been cut for mental health services while demand has increased; only 38 percent of individuals with mental health issues have received appropriate services.”

Preventative Health Care

A common way to save on health care costs is to forgo preventative health care, which typically includes seeing a doctor, taking regular medication, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. According to a National Center for Health Statistics survey, 15 percent of adults nationally reported not seeing a doctor in 2012 because of cost. Similarly, 20 percent of adults asked their doctor for a lower-cost medication and 12 percent went without their medication to save money (Cohen, Kirzinger, and Gindi, 2013).

Forgoing preventative dental care is even more common, and nationally low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012).

Untreated mental health issues are also a pressing problem. Across the U.S., funding has been cut for mental health services while demand has increased; according to the Center for Behavioral Health Statistics and Quality, only 38 percent of individuals with mental health issues have received appropriate services. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting emergency rooms for psychiatric care (Glover, Miller and Sadowski, 2012). Untreated mental health issues shift problems to other areas; they increase emergency department costs, increase acute care costs, and add to caseloads in the criminal, juvenile justice, and corrections systems, as well as increasing costs for the homeless and the unemployed. Nationally, each dollar spent on substance abuse treatment saves seven dollars in future health care spending (Glover, Miller and Sadowski, 2012).

One of the primary reasons that people do not seek mental health treatment is cost. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment, and over half of individuals with private insurance said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

Lack of treatment for mental health issues is particularly serious for children and youth. A significant percentage of the children and youth in the Michigan educational, child welfare, and juvenile justice systems are classified as having a Serious Emotional Disturbance but are not receiving needed services, according to the Michigan Department of Community Health (MDCH, 2014). This is in line with the national estimate that 75 to 80 percent of children and youth with mental health problems do not receive needed services. As a result, nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder, according

to the National Center for Children in Poverty (Behavioral Health and Developmental Disabilities Administration, 2014). National research also shows that consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, across the country, low-income and minority families may experience other barriers to care including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient can't pay, for the state.

Health problems also cost employees lost wages for absenteeism, and their companies feel that cost in decreased productivity. One study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

Insurance Coverage

Another way to save on health care costs is to forgo health insurance. While 13 percent of the total Michigan population under 65 years old did not have health insurance in 2012, 24 percent of those roughly under the ALICE Threshold were without insurance (Kaiser Family Foundation, 2012). In general, the national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades; in particular, health insurance coverage has fallen more than 14 percent for the lowest two quintiles (Schmitt, 2012).

Forgoing dental insurance is even more common, as it is often not included in private health insurance packages; forty-five percent of Americans do not have dental coverage. Dental care has restrictive coverage through Medicaid in most states, including Michigan, and as a result, only 68 percent of adults visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, June 2012; Kaiser Family Foundation, 2012).

Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in emergency room use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward and McHorney, 2011). The number of emergency room visits is high in Michigan with 473 per 1,000 people in 2011, compared to 415 per 1,000 for the U.S. overall (Kaiser Family Foundation, 2012).

When health care is expensive, many ALICE families only seek care when disease is advanced and pain is unbearable. It is at that point that many people go to the more expensive emergency room for help because their condition has reached a crisis point and they have no other option. The wider community feels the consequences of emergency room use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (U.S. Bureau of Labor Statistics, 2010; Kaiser Family Foundation, 2011).

"In 2009, Michigan caregivers donated 1.38 billion hours to care for elderly parents or family members who are sick or have a disability."

Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. The American Association of Retired Persons (AARP) estimates that there were more than 1.4 million family caregivers in Michigan in 2009. With 3.8 million households, that means that **more than one in three households in Michigan have a caregiver. Because of the cost constraints under which ALICE households operate, at least one in three ALICE households also has a caregiver.**

Caregiving for a family member is costly for families both in the time devoted to care and in the time taken away from employment. Many caregivers are forced into the role because they cannot afford outside care. However, families of all income levels may choose to care for family members themselves.

In 2009, Michigan caregivers donated 1.38 billion hours to care for elderly parents or family members who were sick or had a disability. At the hourly wage of \$11.23 for a typical home health aid, **that totals more than \$15.5 billion in unrealized income provided by family caregivers (AARP, 2011) – almost three times more than Michigan’s total Medicaid spending of \$5.4 billion in 2012.**

A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reduced hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351; a very conservative estimate for reduced pensions was approximately \$50,000. In total, the cost impact of caregiving on an individual female caregiver in terms of lost wages and Social Security benefits is \$324,044 (MetLife, 2010).

INCOME

As discussed in Section III, low wages for ALICE households make it more difficult to meet their basic budget and in many instances they also face higher costs. A reduction in income has forced many to turn to government assistance for the first time. ALICE households use many strategies to increase their income, including working longer hours or taking an additional job. Despite a high unemployment rate, 4.4 percent of workers in Michigan were multiple jobholders in 2012 (Bureau of Labor Statistics, 2013).

Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school. Ironically, in many areas of Michigan – and especially in Detroit – the graduation rate is low but the unemployment rate is high.

Without sufficient income, many ALICE households do not qualify for traditional financial products. The alternatives have higher fees and interest rates and more associated risks.

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Pew Economic Mobility Project, 2013).

“Insufficient household income can also put pressure on other family members to work, sometimes forcing young adults to drop out of school.”

Taxes

The conventional view may be of low-income households receiving government assistance, but from this Report it is clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. While there is some relief for the elderly and the lowest-income earners, most ALICE households pay about 10 percent of their income in taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty rate), are not required to file taxes (IRS, 1040 Form, 2012). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

SAVINGS

Without assets, ALICE households risk greater economic instability, immediately through an unexpected emergency as discussed above, and in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.

Few assets and a weak credit record mean that many ALICE families are forced to use alternative financial products, as discussed in Section III. They are also vulnerable to predatory lending practices; this was especially true during the housing boom, which in part led to so many foreclosures in Michigan (McKernan, Ratcliffe and Shank, 2011).

High-interest, unsecured debt from credit cards and payday loans can be a useful alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills; for example, the cost of restoring utilities is often greater than a payday loan fee. But the repeated use of payday loans and credit card debt increases the fees and interest rates and decreases the chance that they can be repaid. Repeated use of payday loans is linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (CRSA, 2006; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw, 2013).

For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act caps rates on payday loans to service members at a 36 percent annual percentage rate (Campbell, Jackson, Madrian, and Tufano, 2011).

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to the Pew Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Pew Economic Mobility Project, 2013).

“Without savings, it is impossible for a household to become economically independent. Without asset building stakeholders, communities may experience instability and a decline in economic growth.”

CONCLUSION – FUTURE PROSPECTS FOR ALICE HOUSEHOLDS

As this Report has documented, despite the earnings of ALICE households totaling more than \$24.6 billion, and despite another \$30.6 billion in spending by government, nonprofits, and hospitals, there are still 1.54 million households in Michigan struggling financially. Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011), not to enable economic stability. Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest with Social Security spending: senior households are largely above the Federal Poverty Level (FPL) but still below the ALICE Threshold for economic survival.

This section of the Report identifies the future obstacles to economic stability in Michigan for ALICE households as the state faces the unique dual challenge of a declining population and an aging population. The most immediate impediment is the stubbornly high rate of unemployment; while the 2013 rate of 8.8 percent has improved from the peak of 13.5 percent in 2009, it is still far from the pre-Great Recession rate of 4.3 percent in 2006. Long-term structural changes to the job market, including underemployment and the dominance of the service sector, are also challenges for Michigan. In addition, the state's ALICE households face problems such as the lack of supply of low-cost housing, the high cost of quality child care, longer commutes, and declining health.

This section reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Michigan. Finally, this section also considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

AGING POPULATION

Between 2005 and 2050, the share of the population aged 60 and over is projected to increase in nearly every country in the world. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth (Bloom, Canning and Fink, 2011). Michigan's aging population is ahead of the national trend. Michigan currently has a disproportionately large share of baby boomers, the cohort about to move into senior citizen status. This fact, along with the projection that Michiganders will continue to leave the state until the 2030s, means that Michigan will age much more dramatically than the nation as a whole. By 2040, 23.3 percent of Michigan's population will be 65 or older, compared with 19.6 percent nationwide (Grimes and Fulton, 2012; Farley, 2012).

The aging trend will be acutely felt in Michigan and will have direct implications for ALICE households. Because so many households have seen the value of their houses decline, their retirement assets go toward emergencies, and their wages decrease so that they could not save, Michigan's aging householders face becoming ALICE.

With a declining population, there will be fewer workers to support the greater numbers of households in need. Unlike any other state in the U.S., Michigan saw a decrease in

“The aging trend will be acutely felt in Michigan and will have direct implications for ALICE households.”

population over the last decade due to a natural decline as well as residents moving out of state. While there has been international migration into Michigan, it has been offset by the number of Michiganders leaving the state (Farley, 2012; Michigan Department of Technology, Management and Budget (MDTMB), 2012).

Population aging and population decline have significant consequences for ALICE households and the wider community. First, there will be increased pressure in the housing market for smaller rental units. Unless changes are made to the housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing the value they had estimated in better times, which they had thought would support their retirement plans. The reduced value of housing assets may add to the number of senior ALICE households.

Second, there will be a need for even more caregivers in the future. Currently, more than 33 percent of households have a caregiver. The number of ALICE caregivers will increase as they cannot afford outside care or residential facilities, adding cost to the family both in the time devoted to care and in the time taken away from employment. Not only do households with caregivers risk future financial instability due to reduced work opportunities, but they will also suffer lost Social Security benefits and reduced pensions.

The net population growth rate has many variables, including Michigan's slow economy and the city of Detroit's bankruptcy. Michigan currently has a population growth rate of 0.0%, which ranks 50th in the nation, but the total population is forecast to increase modestly between 2010 and 2040 (World Population Review, 2014).

Changes in these variables would impact senior ALICE households as well. An upturn in the economy would increase wages for those close to retirement and improve their pension amounts as well as raise housing prices before senior ALICE households downsize. An increase in immigration could provide additional taxpayers, as well as health care workers to care for the aging population. Conversely, continued economic downturn, population decline, and falling housing prices will cause additional hardship for senior ALICE households, and likely increase the number of ALICE households in this age group.

“The number of ALICE caregivers will increase as they cannot afford outside care or residential facilities.”

EMPLOYMENT

Future income opportunities will be limited for ALICE households due to high underemployment, continued dominance of low-paying jobs, and the lack of demand for jobs requiring more education. With a 2013 unemployment rate of 8.8 percent and an underemployment rate of 15.3 percent (Bureau of Labor Statistics (BLS), 2014), it will take significant job growth in Michigan to absorb both the unemployed and the underemployed. Long-term unemployment continues to be a problem; as former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012).

In addition, there is the challenge of finding jobs that cover the basic cost of living. With the structural shift to service sector jobs, the wage rate has declined. Looking ahead at the job market, according to the BLS, of the occupations with the most projected job openings from 2010 to 2020, low-skilled jobs have the largest share (Figure 33) (BLS, 2012).

The majority of the top 20 job openings in Michigan, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000. In fact, statewide, the top 20 occupations are projected to grow 15,585 jobs, of which only 20 percent have an annual salary of more than \$40,000. With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Figure 33.
Projected Occupational Demand by Wage, Education, and Work Experience

| Occupations | Current Employment # | Annual Openings due to Growth, 2010 – 2020 | Current Hourly Wage | Typical Education Needed for Entry | Work Experience Required |
|--|----------------------|--|---------------------|------------------------------------|--------------------------|
| Home Health Aides | 36,460 | 1,891 | \$9.92 | Less than high school | None |
| Registered Nurses | 90,540 | 1,682 | \$30.69 | Associate's degree | None |
| Office Clerks | 111,320 | 1,130 | \$13.30 | High school diploma | None |
| Retail Salespersons | 130,620 | 1,014 | \$9.99 | Less than high school | None |
| Construction Laborers | 20,410 | 887 | \$16.69 | Less than high school | None |
| Food Prep, including Fast Food | 86,240 | 859 | \$8.70 | Less than high school | None |
| Motor Vehicle Operators | 2,180 | 838 | \$12.08 | High school diploma | None |
| Maintenance & Repair | 35,050 | 692 | \$15.86 | High school diploma | None |
| Nursing Assistants | 51,490 | 692 | \$12.34 | Postsecondary non-degree award | None |
| Cooks, Restaurant | 31,220 | 633 | \$10.28 | Less than high school | Less than 5 years |
| Personal Care Aides | 15,610 | 618 | \$9.76 | Less than high school | None |
| Landscaping | 24,430 | 602 | \$11.35 | Less than high school | None |
| Customer Service Representatives | 73,280 | 593 | \$14.61 | High school diploma | None |
| Heavy Truck Drivers | 48,220 | 546 | \$18.05 | Postsecondary non-degree award | None |
| Production Workers | 12,470 | 527 | \$15.37 | High school diploma | None |
| Farmers, Ag Managers | 80 | 487 | \$31.57 | High school diploma | 5 years or more |
| Postsecondary Teachers | 10,890 | 483 | \$28.22 | Doctoral or professional degree | None |
| Waiters and Waitresses | 69,790 | 472 | \$8.78 | Less than high school | None |
| Secretaries, Administrative Assistants | 45,710 | 471 | \$15.89 | High school diploma | None |
| Sales Representatives | 52,130 | 468 | \$25.04 | High school diploma | None |

Source: Bureau of Labor Statistics, 2012

“The majority of the top 20 job openings in Michigan, as well as the majority of existing jobs, pay less than \$20 per hour, which equates to an annual full-time salary of less than \$40,000.”

The future path of employment in Michigan is, of course, the net result of the outlook for the industries that make up the state economy. Over the entire period of 2010 to 2040, the forecast is for total employment to grow slowly, an average of 0.42 percent per year in Michigan, but there is a wide variation in the performance of different industries. The strongest growth is in the private education and health services categories, dominated by the health care segment which is expected to expand at a rate of 1.23 percent per year. This industry has been the most robust over the past difficult decade, and will continue with the surge in the number of people reaching retirement age. While there is demand for these jobs, it is not clear whether there will be people willing to work at them for wages that do not pay enough to support an ALICE household (Grimes and Fulton, 2012)

With Michigan's heavy reliance on the auto industry (which includes not only motor vehicle assembly but the industry's vast supplier network, which is almost three times as big), there is some good news for ALICE workers. The significant restructuring of the auto industry has improved employment, and earnings of some auto workers have nearly returned to pre-layoff levels. Though the industry is still expected to decline on average by 0.49 percent per year, productivity growth continues to increase, and white-collar jobs in pre- and post-production continue to grow at a modest rate (Eberts and Kline, 2012; Grimes and Fulton, 2012).

Small areas of employment growth are projected in other occupations that employ ALICE workers as well. Job growth is expected in the local transportation industry (for example, trucking). Modest job growth is projected for leisure and hospitality services, government, and financial activities. Slightly faster growth is anticipated for the "other industries" category, which includes farming and natural resources, construction, information, personal services, and repair services (Grimes and Fulton, 2012).

With job growth concentrated in areas with low wages, investment in education will have little payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. In terms of education, 33 percent will require a high school diploma, 8 percent will require a postsecondary non-degree award, 11 percent will require an Associate's degree, 3 percent will require a doctoral or professional degree, and 45 percent will not even require a high school diploma. In terms of work experience, 93 percent will not require any, while 4 percent will require less than five years and 3 percent will require more than five years (BLS, 2012d).

These projections fit with the research on national trends. According to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). And the experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn and Zukin, 2012).

IMMIGRANTS

Given a declining population as well as an aging workforce, immigration will continue to be important to economic growth in Michigan as a source of workers and entrepreneurs. Depending on their income opportunities, however, it may be a source of new ALICE households as well. Without international migration, Michigan's population will shrink at an accelerated pace over the next thirty years (Grimes and Fulton, 2012; Zavodney, 2013). Immigrants have been an important part of Michigan's economy for the last decade; Michigan's 21,589 Asian-owned businesses had sales and receipts of \$7.7 billion and employed 66,293 people in 2007, the last year for which data is available. The state's 10,770 Latino-owned businesses had sales and receipts of \$3.9 billion and employed 18,508 people.

"Immigration will continue to be important to economic growth in Michigan however, it may be a source of new ALICE households as well."

Immigrants comprised 7.1 percent of the state's workforce in 2011 (or 342,106 workers), according to the U.S. Census Bureau (Immigration Policy Center, 2014). In addition, the availability of low-skilled immigrant workers such as child care providers and housecleaners has enabled American women to work more and to pursue careers while having children (Furman and Gray, 2012). However, job opportunities need to be sufficient to attract these workers.

Even undocumented workers remain important to Michigan's economy, especially in the farming industry. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from Michigan, the state would lose \$3.8 billion in economic activity, \$1.7 billion in gross state product, and approximately 20,339 jobs (Perryman Group, 2008). Workers in these jobs are notoriously underpaid, and are among the most vulnerable to living in ALICE and poverty households.

RACE/ETHNICITY

While ALICE households consist of all races and ethnicities, economic disparities in race and ethnicity continue to be marked in Michigan. The employment and wage differences between Whites and Blacks are especially pronounced. The decline in the median wage for Michigan workers over the last 30 years, after adjusting for inflation, has been greater for Black workers than for White workers, with the White median wage declining by only 1 percent while the Black median wage declined by 24 percent from 1982 to 2012. Differences in education levels and concentration of Black Michiganders in areas of high unemployment, such as Detroit, may explain some of these differences (Ruark, 2013), which are clear barriers to moving above the ALICE Threshold.

HOUSING

Housing will continue to be the biggest drain on the Household Survival Budget. With the aging of baby boomers, there will be additional pressure on the low end of the market as workers retire and downsize their homes. Unless the housing stock changes, there will be more households competing for the same number of small and low-cost housing units in Michigan. Compounding the situation is the fact that the state's aging housing stock will continue to deteriorate, further reducing the number of small or low-cost housing units available.

While the total population in Michigan is forecast to increase modestly between 2010 and 2040, the population living in group quarters is expected to expand by more than 27 percent, largely due to an aging population entering assisted living facilities and nursing homes. The cost of these facilities will be a major concern for senior ALICE households. In addition, the average household size in Michigan will decline over this period, motivated by older residents seeking smaller-sized households, and this will put more pressure on the market for available one- and two-bedroom units (Grimes and Fulton, 2012).

CHILD CARE AND EDUCATION

There are challenges for ALICE households to find quality affordable education at all levels in Michigan. Starting with child care but moving through high school and college and even job training, the state's current facilities do not match the existing need.

“Unless the housing stock changes, there will be more households competing for the same number of small and low-cost housing units in Michigan.”

With the shift towards full-day kindergarten across the state, the primary challenge for Michigan now is preschool availability and curriculum to ensure that all five-year-olds are school ready. With only half of Michigan's three- and four-year-olds in preschool and child care subsidies available for only half of the children who qualify, many more ALICE families need financial assistance to meet the cost of quality child care.

In terms of K-12 and higher education, the state faces two major challenges. Education has traditionally been the best guarantee of higher income and the two are strongly correlated. Short- and long-term factors, however, may be changing the equation, especially for ALICE households. First, longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt. Tuition has increased beyond the means of many ALICE households and burdened many others. Compounding this problem for Michigan, many who do well academically leave the state for better job opportunities. Second, the continued decline in performance of Detroit's public schools is alarming.

At the same time, there has been significant national public attention on the importance of job training and surveys that show the number of jobs unfilled due to lack of qualified candidates (Manpower, 2012). Further research has found that many of these jobs were not filled because the wage being offered was too low or because applicants did not have the experience (rather than skills) required. The lack of technical skills therefore accounted for only one-third of the increase in unemployment during the Recession (Altig and Robertson, 2012). And there was no evidence that jobs remained opened because of a skill mismatch by geographic location. The National Bureau of Economic Research concludes that labor demand shortfalls, more than skill mismatches, are the primary determinant of the current labor market performance (Rothstein, 2012).

However, there is huge disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health), have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households. For example, the mid-career annual median salary for those with a social work degree is less than \$47,000, while those with a petroleum engineering degree earn \$160,000 (PayScale, 2014; Abel, Deitz and Su, 2014).

Nevertheless, basic secondary education remains essential for any job. One area of particular concern for Michigan's ALICE households is the performance and graduation rates of Detroit's public schools. The evidence is clear on the importance of a solid high school education to economic success. The lack of a basic education also has repercussions for the wider society, as discussed in Section VI.

“There is huge disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major.”

TRANSPORTATION

Transportation costs vary between and within regions in Michigan depending on neighborhood characteristics. According to the Center for Neighborhood Technology's (CNT) Housing and Transportation Affordability Index, most people who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit,

“Detroit is the only major U.S. city lacking a mass transit system, a regional transit authority, and a dedicated transit source.”

and amenities – have lower transportation costs. Many Michigan workers live in location-inefficient areas, which require automobiles for most trips and are more likely to have high transportation costs (CNT, 2011).

Michigan’s reliance on car transportation is expensive for ALICE households. Without public transportation in most of the state, most workers drive to work. Michigan’s poor road and bridge infrastructure adds to household costs by increasing vehicle repairs and costs created by transportation delays (American Society of Civil Engineers, 2013). Commuting long distances will only increase as lack of affordable housing persists and pushes people away from employment centers. Although it may be anathema to the Motor City, Detroit is the only major U.S. city lacking a mass transit system, a regional transit authority, and a dedicated transit source (Jacobs, 2013). **As a result, Michigan residents face some of the longest commutes of any U.S. metro area.**

HEALTH CARE

The trend for low-income households to have poor health will increase as health costs rise and the Michigan population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers which will increase health care needs as well as costs in the future.

The situation may be reversed or at least slowed by the Affordable Care Act (ACA), though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

However, Michigan is facing a shortage of medical professionals to meet greater demand resulting from aging, projected population growth in the coming decades, and an increasingly insured population due to the ACA. Michigan will need 862 primary care physicians (PCP) by 2030, a 12 percent increase compared to the state’s 7,059 PCP workforce in 2010, according to the Robert Graham Center (RGC), and about 4,400 primary health care workers by 2020, according to the Center for Health Workforce Studies (CHWS) at the State University of New York at Albany (RGC, 2012; CHWS, 2006).

TAXES

ALICE households pay income, property, and wage taxes. While tax credits have made a difference for many ALICE households, according to research at Western Michigan University, these credits have been less than adequate to cover the increases in Social Security and other payroll taxes as originally planned, and less than adequate to help Michigan households avoid working poverty altogether (Wagle, 2011).

ALTERNATIVE SERVICES

Because ALICE households have low incomes, they often do not qualify for traditional financial or banking services. In Michigan, there are numerous examples of ALICE households turning to alternatives to cope with their economic situation. In housing, there is

an increase in the use of “contract for deed”-type mortgages. In early education, more than half of the preschool population does not have access to licensed child care facilities, so these families are forced to rely on friends and family for child care. In K-12 education where the public education system has produced poor results – especially in Detroit – there has been a shift towards charter schools. And in terms of banking, without access to traditional banks, many ALICE households use payday lending and “Buy Here, Pay Here” auto loans.

These systems fill a need. Some are helpful; some cause additional problems. However, they all represent additional challenges to Michigan in terms of regulation, oversight, and greater inequality in the state.

SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is in the stability that they provide; food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Michigan more affordable and provide better income opportunities. The costs of basic necessities – housing, child care, transportation, food, and health care – are high in Michigan relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

An improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher paying jobs, would enable ALICE households to afford to live near their work, build assets, and become financially independent. To increase the wages of low-income workers in Michigan so that they can afford the Household Survival Budget would mean increasing the wages of 1.7 million (out of 4.3 million) jobs. To reach a family’s Household Survival Budget wage where there are two working parents, each would need to earn \$12.59 per hour.

These wages are significantly higher than Michigan’s minimum wage of \$7.40 per hour. The number of jobs with wages that need to be raised is even larger when the aim is not just survival, but stability: 2.75 million jobs, and for a family with two working parents, each would need to earn \$23.10 per hour.

The biggest impact on income opportunity would be made through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as education and training.

Not only does the kind of job matter, but the kind of employer can make a big difference as well. Even within occupations, there is large variation in wage level, job security, predictability

“For ALICE households to be able to support themselves, structural economic changes are required to make Michigan more affordable and provide better income opportunities.”

of schedule, opportunities for advancement, and benefits. Strategies to attract employers who understand the importance of providing well-structured jobs would make a difference for ALICE households. These employers make a particular difference for workers with a disability (Ton, 2012; Schur, Kruse, Blasi and Blanck, 2009).

The extensive use of alternative financial services also suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

SUMMARY

This Report on **Asset Limited, Income Constrained, Employed (ALICE)** households across Michigan offers a new set of tools – on both the state and (for the first time) the county level – that policymakers and stakeholders in Michigan’s future can use to more completely understand the families that are struggling to make ends meet in Michigan and the specific obstacles they face.

Remedies for Michigan’s ailing economy must address the fact that 40 percent of Michigan families do not earn enough to meet the basic **Household Survival Budget**, and that these families take risks in order to get by, such as forgoing health insurance and medical care, that can be harmful to the family as well as costly to the wider community.

Michigan’s ALICE families differ in their composition, obstacles, and magnitude of need. ALICE households range from young families with children to senior citizens, and face everything from low-wage jobs located far from their homes and associated increased cost of commuting, to financial barriers that limit access to low-cost community banking services, to having few or no assets to cushion the cost of family caregiving or an unexpected health emergency. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession and before. Effective policy solutions will need to reflect this reality.

The **ALICE Economic Viability Dashboard** provides insight into the economic challenges ALICE households face in each county in Michigan. With this tool, policymakers can better identify where housing is affordable for local wages, where there are job opportunities, where there is community support for ALICE households – and where there are gaps.

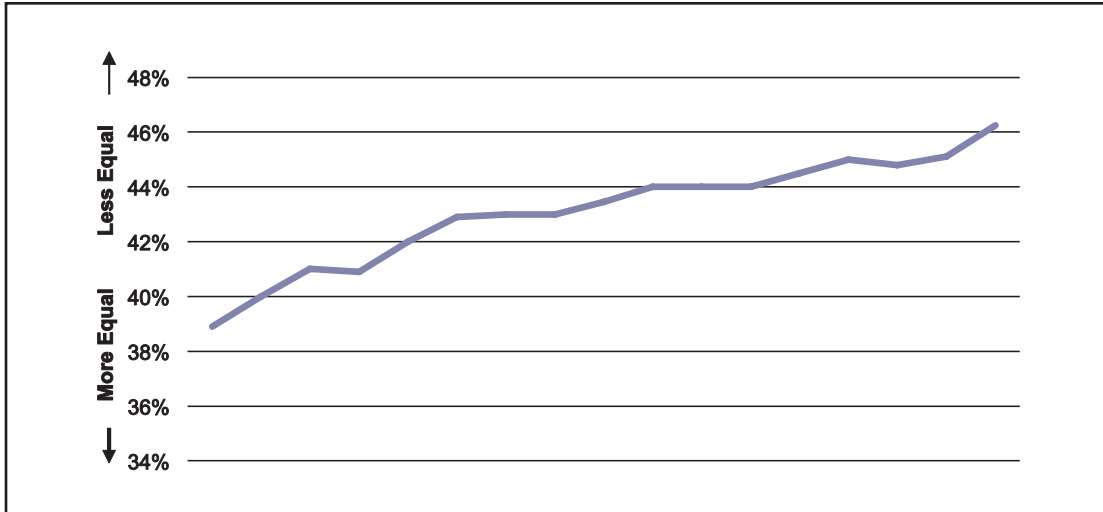
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on ALICE households across all Michigan counties, but it also quantifies a remaining gap of \$8.5 billion. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

Improving Michigan’s economy and meeting ALICE’s challenges are inextricably linked. Improvement in one directly benefits the other. Ultimately, if ALICE households earned more income, they could become financially stable and would no longer require assistance from government and nonprofits. Greater household stability would also lead to a reduction in risk-taking, and greater stability for all of Michigan’s residents.

“Improving Michigan’s economy and meeting ALICE’s challenges are inextricably linked. Improvement in one directly benefits the other.”

APPENDIX A – INCOME INEQUALITY IN MICHIGAN

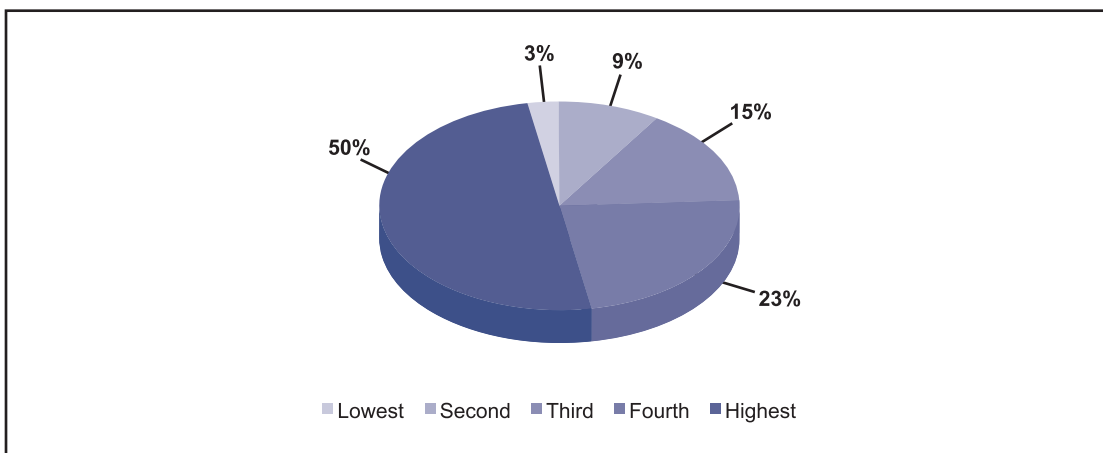
Income Inequality in Michigan, 1979 – 2012



Source: American Community Survey, 1979 – 2012

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Michigan has grown more unequal over time, especially during the Great Recession.

Income Distribution by Quintile in Michigan, 2014



Source: American Community Survey, 2012

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Michigan, the top 20 percent of the population – the highest quintile – receives 50 percent of all income, while the bottom quintile earns only 3 percent. If five Michigan residents divided \$100 according to the current distribution of income, the first person would get \$50, the second would get \$23, the third, \$15, the fourth, \$9, and the last \$3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold determines how many households are struggling in a county based upon the Household Survival Budget. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each county, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four household plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying by 2.98, the average household size for Michigan households headed by someone under 65 years old.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by 1.43, the average senior household size.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000 or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey (ACS), 2007 – 2012, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the ACS, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

NOTE: ACS data for Michigan counties with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated counties (see chart below) is replaced with 2009 5-year data where possible or extrapolated from the larger counties. For statewide totals, the numbers from counties are extrapolated from overall percentages.

Least Populated Counties in Michigan, no 2007 ACS data available

Alcona County
Alger County
Arenac County
Baraga County
Benzie County
Crawford County
Gogebic County
Iron County
Kalkaska County
Keweenaw County

Lake County
Luce County
Mackinac County
Missaukee County
Montmorency County
Ontonagon County
Oscoda County
Presque Isle County
Schoolcraft County

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Michigan, 2012

| County | Total HHs | HHs below ALICE Threshold | Percent HH below AT – Race/Ethnicity | | | | Percent HH below AT – Age | ALICE Threshold | |
|-----------------------|-----------|---------------------------|--------------------------------------|-------|----------|-------|---------------------------|-------------------------------------|--|
| | | | Asian | Black | Hispanic | White | | ALICE Threshold – HH under 65 years | ALICE Threshold – HH 65 years and over |
| Alcona County | 4,740 | 1,814 | 67% | NA | 40% | 38% | 24% | \$40,000 | \$20,000 |
| Alger County | 3,558 | 1,393 | 67% | NA | 67% | 39% | 33% | \$40,000 | \$20,000 |
| Allegan County | 42,930 | 14,843 | 19% | 57% | 54% | 34% | 31% | \$40,000 | \$25,000 |
| Alpena County | 12,862 | 5,784 | 56% | 80% | 53% | 44% | 39% | \$40,000 | \$25,000 |
| Antrim County | 9,536 | 3,619 | 83% | NA | 70% | 37% | 26% | \$40,000 | \$25,000 |
| Arenac County | 6,435 | 2,626 | NA | 100% | 52% | 41% | 38% | \$35,000 | \$25,000 |
| Baraga County | 3,161 | 1,223 | 74% | 100% | NA | 36% | 30% | \$40,000 | \$20,000 |
| Barry County | 22,355 | 6,607 | 0% | 66% | 46% | 29% | 34% | \$40,000 | \$25,000 |
| Bay County | 43,967 | 16,240 | 38% | 59% | 61% | 36% | 35% | \$40,000 | \$25,000 |
| Benzie County | 7,520 | 2,459 | 0% | NA | 34% | 32% | 23% | \$40,000 | \$25,000 |
| Berrien County | 60,223 | 24,394 | 25% | 75% | 62% | 34% | 37% | \$40,000 | \$25,000 |
| Branch County | 15,640 | 6,635 | 19% | 71% | 67% | 43% | 44% | \$40,000 | \$25,000 |
| Calhoun County | 53,182 | 24,336 | 31% | 62% | 48% | 43% | 40% | \$40,000 | \$25,000 |
| Cass County | 19,742 | 7,616 | 53% | 58% | 66% | 37% | 35% | \$40,000 | \$25,000 |
| Charlevoix County | 10,191 | 3,855 | 33% | 75% | 48% | 38% | 35% | \$40,000 | \$25,000 |
| Cheboygan County | 11,201 | 4,690 | 100% | 65% | 53% | 41% | 25% | \$40,000 | \$20,000 |
| Chippewa County | 14,597 | 6,249 | 64% | 47% | 21% | 41% | 27% | \$40,000 | \$20,000 |
| Clare County | 13,436 | 7,285 | 42% | 100% | 48% | 54% | 42% | \$40,000 | \$25,000 |
| Clinton County | 29,443 | 9,894 | 65% | 50% | 51% | 33% | 33% | \$45,000 | \$25,000 |
| Crawford County | 5,921 | 2,250 | 75% | 100% | NA | 38% | 22% | \$40,000 | \$20,000 |
| Delta County | 15,973 | 6,491 | 100% | NA | 59% | 40% | 33% | \$40,000 | \$20,000 |
| Dickinson County | 11,405 | 4,189 | 67% | 100% | 26% | 36% | 32% | \$40,000 | \$20,000 |
| Eaton County | 42,811 | 14,087 | 50% | 44% | 40% | 31% | 28% | \$45,000 | \$25,000 |
| Emmet County | 13,140 | 4,944 | 32% | 88% | 54% | 37% | 27% | \$45,000 | \$25,000 |
| Genesee County | 166,225 | 71,395 | 28% | 66% | 44% | 36% | 28% | \$40,000 | \$25,000 |
| Gladwin County | 10,721 | 4,787 | 22% | 100% | 26% | 45% | 38% | \$40,000 | \$25,000 |
| Gogebic County | 7,234 | 3,396 | 17% | NA | 9% | 46% | 36% | \$40,000 | \$20,000 |
| Grand Traverse County | 35,018 | 13,245 | 66% | 26% | 35% | 38% | 34% | \$45,000 | \$25,000 |
| Graziot County | 14,754 | 6,390 | 64% | 8% | 52% | 43% | 40% | \$40,000 | \$25,000 |
| Hillsdale County | 17,784 | 7,306 | 58% | 7% | 34% | 41% | 36% | \$40,000 | \$25,000 |
| Houghton County | 13,987 | 6,423 | 84% | 25% | 75% | 45% | 33% | \$40,000 | \$20,000 |
| Huron County | 13,957 | 5,821 | 14% | 100% | 58% | 42% | 39% | \$40,000 | \$25,000 |
| Ingham County | 109,008 | 49,874 | 55% | 63% | 61% | 41% | 27% | \$45,000 | \$25,000 |
| Ionia County | 22,464 | 8,386 | 79% | NA | 61% | 37% | 36% | \$40,000 | \$25,000 |
| Iosco County | 11,256 | 5,084 | 90% | NA | 9% | 45% | 31% | \$40,000 | \$25,000 |
| Iron County | 5,276 | 2,188 | 50% | 100% | 39% | 41% | 31% | \$40,000 | \$20,000 |
| Isabella County | 24,663 | 12,728 | 47% | 81% | 59% | 51% | 41% | \$40,000 | \$25,000 |
| Jackson County | 60,420 | 24,769 | 25% | 65% | 55% | 40% | 40% | \$40,000 | \$25,000 |
| Kalamazoo County | 100,789 | 41,386 | 41% | 65% | 56% | 37% | 35% | \$40,000 | \$25,000 |
| Kalkaska County | 7,276 | 3,235 | NA | 29% | 52% | 45% | 41% | \$40,000 | \$25,000 |
| Kent County | 231,171 | 89,484 | 41% | 70% | 61% | 35% | 30% | \$45,000 | \$25,000 |
| Keweenaw County | 1,012 | 367 | NA | NA | NA | 36% | 19% | \$40,000 | \$20,000 |
| Lake County | 4,139 | 2,074 | 100% | 65% | 33% | 48% | 43% | \$35,000 | \$25,000 |
| Lapeer County | 32,790 | 11,177 | 71% | 41% | 57% | 34% | 31% | \$45,000 | \$25,000 |
| Leelanau County | 9,267 | 2,574 | 76% | NA | 39% | 26% | 22% | \$40,000 | \$25,000 |
| Lenawee County | 37,998 | 13,274 | 29% | 49% | 58% | 34% | 25% | \$40,000 | \$20,000 |
| Livingston County | 66,808 | 17,880 | 21% | 32% | 41% | 27% | 28% | \$50,000 | \$30,000 |
| Luce County | 2,404 | 919 | 38% | NA | 22% | 38% | 32% | \$40,000 | \$20,000 |

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Michigan, 2012

| County | Total HHs | HHs below ALICE Threshold | Percent HH below AT – Race/Ethnicity | | | | Percent HH below AT – Age | ALICE Threshold | |
|---------------------|-----------|---------------------------|--------------------------------------|-------|----------|-------|---------------------------|-------------------------------------|--|
| | | | Asian | Black | Hispanic | White | | ALICE Threshold – HH under 65 years | ALICE Threshold – HH 65 years and over |
| Mackinac County | 4,940 | 2,037 | 46% | 72% | 50% | 39% | 24% | \$40,000 | \$20,000 |
| Macomb County | 330,541 | 119,097 | 35% | 60% | 47% | 33% | 33% | \$45,000 | \$25,000 |
| Manistee County | 10,729 | 4,606 | 54% | 60% | 49% | 43% | 37% | \$40,000 | \$25,000 |
| Marquette County | 27,203 | 10,018 | 37% | 44% | 68% | 37% | 24% | \$40,000 | \$20,000 |
| Mason County | 12,242 | 4,737 | 39% | 6% | 56% | 38% | 28% | \$40,000 | \$20,000 |
| Mecosta County | 15,376 | 6,567 | 51% | 78% | 60% | 42% | 26% | \$40,000 | \$20,000 |
| Menominee County | 10,622 | 4,599 | 70% | NA | 5% | 43% | 45% | \$40,000 | \$25,000 |
| Midland County | 33,235 | 10,704 | 19% | 56% | 44% | 32% | 32% | \$40,000 | \$25,000 |
| Missaukee County | 5,855 | 2,276 | 30% | NA | 58% | 38% | 28% | \$40,000 | \$20,000 |
| Monroe County | 57,506 | 21,342 | 7% | 63% | 45% | 37% | 33% | \$45,000 | \$25,000 |
| Montcalm County | 23,285 | 10,060 | 16% | 12% | 49% | 43% | 39% | \$40,000 | \$25,000 |
| Montmorency County | 4,312 | 2,028 | 0% | NA | 32% | 47% | 38% | \$40,000 | \$25,000 |
| Muskegon County | 63,860 | 27,539 | 55% | 72% | 53% | 38% | 37% | \$40,000 | \$25,000 |
| Newaygo County | 18,074 | 7,378 | 39% | 52% | 59% | 41% | 39% | \$40,000 | \$25,000 |
| Oakland County | 489,897 | 164,617 | 19% | 52% | 51% | 31% | 26% | \$50,000 | \$25,000 |
| Oceana County | 9,466 | 3,899 | 13% | 89% | 61% | 41% | 37% | \$35,000 | \$25,000 |
| Ogemaw County | 9,031 | 4,188 | 47% | 100% | 53% | 46% | 39% | \$40,000 | \$25,000 |
| Ontonagon County | 3,333 | 1,425 | 60% | 75% | 29% | 42% | 31% | \$40,000 | \$20,000 |
| Osceola County | 8,877 | 4,008 | 0% | 71% | 42% | 45% | 42% | \$40,000 | \$25,000 |
| Oscoda County | 3,842 | 1,878 | NA | NA | 61% | 49% | 36% | \$40,000 | \$25,000 |
| Otsego County | 9,803 | 3,276 | 45% | NA | NA | 34% | 32% | \$40,000 | \$25,000 |
| Ottawa County | 95,048 | 32,861 | 27% | 47% | 52% | 33% | 26% | \$45,000 | \$25,000 |
| Presque Isle County | 6,123 | 2,211 | 57% | NA | 29% | 36% | 26% | \$40,000 | \$20,000 |
| Roscommon County | 11,723 | 5,739 | 0% | 100% | 78% | 49% | 34% | \$40,000 | \$25,000 |
| Saginaw County | 78,010 | 33,292 | 25% | 66% | 51% | 36% | 37% | \$40,000 | \$25,000 |
| Sanilac County | 16,011 | 6,807 | 100% | 100% | 53% | 41% | 42% | \$40,000 | \$25,000 |
| Schoolcraft County | 3,651 | 1,533 | 0% | NA | 63% | 39% | 33% | \$40,000 | \$20,000 |
| Shiawassee County | 27,132 | 10,867 | 59% | 74% | 42% | 42% | 22% | \$40,000 | \$20,000 |
| St. Clair County | 65,075 | 27,720 | 30% | 69% | 59% | 42% | 36% | \$45,000 | \$25,000 |
| St. Joseph County | 22,577 | 9,063 | 20% | 51% | 61% | 39% | 39% | \$40,000 | \$25,000 |
| Tuscola County | 21,180 | 7,521 | 15% | 33% | 51% | 35% | 23% | \$40,000 | \$20,000 |
| Van Buren County | 27,740 | 11,218 | 43% | 60% | 58% | 38% | 41% | \$40,000 | \$25,000 |
| Washtenaw County | 137,565 | 53,844 | 39% | 58% | 48% | 35% | 23% | \$50,000 | \$25,000 |
| Wayne County | 660,724 | 323,780 | 27% | 66% | 60% | 37% | 38% | \$45,000 | \$25,000 |
| Wexford County | 12,271 | 5,293 | 17% | 71% | 55% | 43% | 31% | \$40,000 | \$20,000 |

Source: American Community Survey, 2012. Estimates depend on population size: population above 65,000, 1-year estimate; population between 20,000 and 65,000, 3-year estimate; population below 20,000 people, 5-year estimate.

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each county. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each county. The minimum level is used in each category for 2007, 2010, and 2012. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to Child Care Aware (formerly the National Association of Child Care Resource and Referral Agencies, or NACCRRA). When data is missing, state averages are used, though missing data may mean child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties. County-level data was not available for 2007, so the cost of child care for the state, as reported by USA Today, was adjusted by the same county variation as reported in 2010.

Source: National Association of Child Care Resources and Referral Agencies as reported in http://usatoday30.usatoday.com/news/nation/2007-06-20-day-care-table_N.htm

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans: Cost of Food at Home, U.S. Average, June 2007. State food budget numbers are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

*Sources: <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>
<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>*

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan areas and states, Michigan's counties were matched with the most local level. Costs are adjusted

for household size (divided by CES household size except for single-adult households, which are divided by two). In the counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead. Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas and motor oil and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending on health insurance, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and states, Michigan's counties were matched with the most local level. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health budget does not include the cost of health insurance.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. The Michigan tax rate was constant at 4.33 percent from 2007 to 2012, while the personal exemption increased from \$3,400 in 2007 to \$3,600 in 2010 and \$3,763 in 2012. While Michigan does not have a renter's deduction, we used the general practice for the Homestead Property Tax Credit, in which generally 20 percent of rent paid is considered to be property tax.

Federal taxes include income tax using standard deductions and exemptions for each household type. The tax brackets increased slightly from 2007 to 2010 to 2012, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Michigan Department of Treasury, *Michigan 1040: Individual Income Tax, Forms and Instructions, 2007, 2010 and 2012*:

http://www.michigan.gov/documents/taxes/MI-1040_Book_406578_7.pdf

http://www.michigan.gov/documents/taxes/MI1040book_341323_7.pdf

http://www.michigan.gov/documents/taxes/MI-1040booklet_219043_7.pdf

Internal Revenue Service, *1040: Individual Income Tax, Forms and Instructions, 2007, 2010 and 2012*:

<http://www.irs.gov/pub/irs-prior/i1040-2012.pdf>

<http://www.irs.gov/pub/irs-prior/i1040-2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040-2007.pdf>

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each county at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency, at the Fair Market Rent of 40th percentile, for a single adult; the basis is a two-bedroom apartment for a head of household with children; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of the Household Survival Budget's rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to Child Care Aware (formerly the National Association of Child Care Resource and Referral Agencies, or NACCRRA).

FOOD

The food budget is based on the USDA's Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey.

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the Consumer Expenditure Survey.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the Consumer Expenditure Survey.

Sources: http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm

http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Michigan, 2012

| Monthly Costs – Michigan Average – 2012 | | |
|---|---------------|--------------------------------------|
| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
| Housing | \$561 | \$961 |
| Child care | \$0 | \$1,504 |
| Food | \$359 | \$1,101 |
| Transportation | \$333 | \$1,109 |
| Health care | \$217 | \$955 |
| Miscellaneous | \$147 | \$563 |
| Savings | \$147 | \$563 |
| Taxes | \$142 | \$946 |
| Monthly Total | \$1,904 | \$7,701 |
| ANNUAL TOTAL | \$22,849 | \$92,409 |
| Hourly Wage | \$ 11.42/hour | \$ 46.20/hour |

Line items are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

The Household Stability Budget for all household variations by county can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household Earnings include wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. Data is for 2012 unless otherwise noted.

Sources:

Federal spending data was gathered from the National Priorities Project's Federal Priorities Database. <http://nationalpriorities.org/interactive-data/database/search/>

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>

Title I Grants to Local Educational Agencies data from the U.S. Department of Education, ESEA Title I LEA Allocations, FY 2012. <http://www2.ed.gov/about/overview/budget/titlei/fy12/index.html>

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant - Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Supplemental Education Opportunity Grants – Provide grants to financially needy undergraduate students.
- Vocational Education Basic Grants to States – Provide money to states to offset the costs of running vocational programs for secondary and postsecondary students.

- Pell Grants – Provide grants to undergraduate students with demonstrated financial need.
- College Work Study Program – Funds part-time jobs for undergraduate students with demonstrated financial need.
- Adult Education – Funds local programs for adult education and literacy services as authorized by the Title II Workforce Investment Act of 1998. Programs include workplace literacy services, family literacy services, and English literacy and integrated English literacy-civics education programs.
- Title I Grants to Local Educational Agencies – Provide funds to school districts and schools with high numbers or high percentages of children who are disadvantaged to support a variety of services.

Food

- Food Stamps – Provide money to low-income households to supplement their food budgets. Also known as the Supplemental Nutrition Assistance Program or SNAP.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low-Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities, principally for low- and moderate-income people.

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and legal immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

Michigan state budget does not break down easily by these categories. The amount spent on ALICE is estimated to be the state's portion of Community Health as well as Human Services as presented in the Fiscal Year 2012 Governor's Recommendation.

Source: http://www.michigan.gov/documents/budget/1_345974_7.pdf

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute.

Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report. Most current data is for 2010. Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010, Urban Institute.

Source: <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Support Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator’s value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the violent crime rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Stock – Measures the number of units needed to house all ALICE households spending no more than one-third of their income on housing, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.

Source: American Community Survey (ACS) and ALICE Threshold calculations

- Extreme Housing Burden – Households spending more than 35 percent of income on housing.

Source: American Community Survey

- Real Estate Taxes – Median real estate taxes.

Source: American Community Survey

Job Opportunities Index

- Unemployment Rate – U.S. Bureau of Labor Statistics

Source: <http://www.bls.gov/lau/#tables>

- New Hire Wages – Quarterly Workforce Indicators (QWI), U.S. Census

Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>

- Income Distribution, Share of Income of the Lowest Two Quintiles

Source: American Community Survey.

Community Support Index

- Health Care – Percent of population under 65 years old with health insurance.

Source: US Bureau of the Census, Small Area Health Insurance Estimates, American Community Survey.

- Nonprofits – Revenue of human services nonprofits per capita, as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Does not include hospitals, universities, or houses of worship. Most current data is for 2010.

Source: Data retrieved from the NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute. <http://nccsdataweb.urban.org/dw/index.php?page=CHome&s=1>

- Violent Crime Rate per 1,000 Residents

Source: Uniform Crime Reports, FBI.

APPENDIX G – HOUSING DATA BY COUNTY

Rental and Owner Gaps – The number of additional rental and owner units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than 35 percent of income on housing.

Housing Data by County, Michigan, 2012

| County | Owner Occupied Units | | | Renter Occupied Units | | | | Source |
|-----------------------|----------------------|--|--|-----------------------|---|---|--|---------------------------|
| | Owner Occupied | Percent Owned by HHs Below ALICE Threshold | Extreme Housing Burden: Percent Owners Pay more than 35% of Income | Renter Occupied | Percent Rented by HHs Below ALICE Threshold | Extreme Housing Burden: Percent Renters Pay more than 35% of Income | Gap in Rental Stock Affordable for All HHs Below ALICE Threshold | American Community Survey |
| Alcona County | 4,290 | 44% | 22% | 450 | 79% | 57% | 210 | 5 year estimate |
| Alger County | 2,973 | 39% | 23% | 585 | 78% | 35% | 173 | 5 year estimate |
| Allegan County | 34,073 | 24% | 18% | 8,857 | 59% | 46% | 734 | 1 year estimate |
| Alpena County | 10,085 | 37% | 18% | 2,777 | 80% | 33% | 894 | 3 year estimate |
| Antrim County | 8,291 | 34% | 24% | 1,245 | 73% | 59% | 458 | 3 year estimate |
| Arenac County | 5,374 | 41% | 22% | 1,061 | 79% | 45% | 446 | 5 year estimate |
| Baraga County | 2,477 | 38% | 22% | 684 | 69% | 28% | 78 | 5 year estimate |
| Barry County | 19,002 | 20% | 20% | 3,353 | 63% | 39% | 866 | 3 year estimate |
| Bay County | 34,067 | 25% | 20% | 9,900 | 67% | 44% | 2,272 | 1 year estimate |
| Benzie County | 6,364 | 30% | 23% | 1,156 | 58% | 42% | 175 | 5 year estimate |
| Berrien County | 43,479 | 24% | 17% | 16,744 | 69% | 51% | 2,854 | 1 year estimate |
| Branch County | 12,330 | 35% | 18% | 3,310 | 72% | 48% | 975 | 3 year estimate |
| Calhoun County | 35,926 | 29% | 19% | 17,256 | 66% | 43% | 4,766 | 1 year estimate |
| Cass County | 16,667 | 29% | 23% | 3,075 | 62% | 37% | 646 | 3 year estimate |
| Charlevoix County | 8,505 | 33% | 22% | 1,686 | 73% | 44% | 588 | 3 year estimate |
| Cheboygan County | 9,173 | 40% | 21% | 2,028 | 77% | 45% | 646 | 3 year estimate |
| Chippewa County | 10,192 | 34% | 16% | 4,405 | 75% | 46% | 1,314 | 3 year estimate |
| Clare County | 10,625 | 49% | 25% | 2,811 | 81% | 51% | 1,032 | 3 year estimate |
| Clinton County | 23,846 | 27% | 14% | 5,597 | 79% | 45% | 2,591 | 1 year estimate |
| Crawford County | 4,812 | 36% | 23% | 1,109 | 80% | 48% | 359 | 5 year estimate |
| Delta County | 12,230 | 26% | 18% | 3,743 | 73% | 46% | 776 | 3 year estimate |
| Dickinson County | 9,291 | 36% | 16% | 2,114 | 71% | 43% | 594 | 3 year estimate |
| Eaton County | 31,531 | 28% | 16% | 11,280 | 65% | 41% | 2,923 | 1 year estimate |
| Emmet County | 10,277 | 42% | 20% | 2,863 | 80% | 44% | 1,157 | 3 year estimate |
| Genesee County | 115,536 | 26% | 21% | 50,689 | 68% | 49% | 13,120 | 1 year estimate |
| Gladwin County | 9,119 | 41% | 22% | 1,602 | 81% | 47% | 502 | 3 year estimate |
| Gogebic County | 5,510 | 43% | 18% | 1,724 | 77% | 48% | 377 | 5 year estimate |
| Grand Traverse County | 27,566 | 37% | 18% | 7,452 | 69% | 53% | 2,340 | 1 year estimate |
| Gratiot County | 11,238 | 36% | 19% | 3,516 | 74% | 43% | 752 | 3 year estimate |
| Hillsdale County | 14,073 | 29% | 21% | 3,711 | 66% | 42% | 764 | 3 year estimate |
| Houghton County | 9,867 | 36% | 14% | 4,120 | 81% | 47% | 1,713 | 3 year estimate |
| Huron County | 11,266 | 30% | 20% | 2,691 | 67% | 42% | 595 | 3 year estimate |
| Ingham County | 62,701 | 31% | 18% | 46,307 | 78% | 53% | 19,696 | 1 year estimate |
| Ionia County | 17,403 | 24% | 20% | 5,061 | 63% | 49% | 1,066 | 3 year estimate |
| Iosco County | 9,274 | 44% | 19% | 1,982 | 79% | 47% | 677 | 3 year estimate |

| County | Owner Occupied Units | | | Renter Occupied Units | | | | Source |
|---------------------|----------------------|--|--|-----------------------|---|---|--|---------------------------|
| | Owner Occupied | Percent Owned by HHs Below ALICE Threshold | Extreme Housing Burden: Percent Owners Pay more than 35% of Income | Renter Occupied | Percent Rented by HHs Below ALICE Threshold | Extreme Housing Burden: Percent Renters Pay more than 35% of Income | Gap in Rental Stock Affordable for All HHs Below ALICE Threshold | American Community Survey |
| Iron County | 4,469 | 45% | 19% | 807 | 74% | 35% | 128 | 5 year estimate |
| Isabella County | 14,668 | 29% | 18% | 9,995 | 78% | 54% | 4,174 | 1 year estimate |
| Jackson County | 43,195 | 26% | 18% | 17,225 | 63% | 47% | 5,047 | 1 year estimate |
| Kalamazoo County | 64,775 | 22% | 19% | 36,014 | 66% | 47% | 9,170 | 1 year estimate |
| Kalkaska County | 5,965 | 39% | 25% | 1,311 | 67% | 41% | 309 | 5 year estimate |
| Kent County | 157,400 | 32% | 16% | 73,771 | 69% | 41% | 24,291 | 1 year estimate |
| Keweenaw County | 883 | 34% | 17% | 129 | 78% | 25% | 10 | 5 year estimate |
| Lake County | 3,399 | 52% | 25% | 740 | 85% | 48% | 383 | 5 year estimate |
| Lapeer County | 27,982 | 34% | 22% | 4,808 | 70% | 41% | 1,508 | 1 year estimate |
| Leelanau County | 7,936 | 26% | 27% | 1,331 | 55% | 51% | 201 | 3 year estimate |
| Lenawee County | 28,534 | 21% | 21% | 9,464 | 57% | 38% | 1,611 | 1 year estimate |
| Livingston County | 56,176 | 22% | 17% | 10,632 | 54% | 30% | 2,247 | 1 year estimate |
| Luce County | 1,887 | 36% | 16% | 517 | 72% | 44% | 128 | 5 year estimate |
| Mackinac County | 3,807 | 36% | 21% | 1,133 | 70% | 33% | 357 | 5 year estimate |
| Macomb County | 243,832 | 32% | 19% | 86,709 | 66% | 45% | 28,808 | 1 year estimate |
| Manistee County | 8,286 | 40% | 21% | 2,443 | 65% | 39% | 575 | 3 year estimate |
| Marquette County | 19,033 | 19% | 11% | 8,170 | 67% | 48% | 1,992 | 1 year estimate |
| Mason County | 8,988 | 35% | 19% | 3,254 | 68% | 40% | 624 | 3 year estimate |
| Mecosta County | 11,257 | 36% | 21% | 4,119 | 71% | 50% | 1,086 | 3 year estimate |
| Menominee County | 8,597 | 37% | 17% | 2,025 | 71% | 36% | 440 | 3 year estimate |
| Midland County | 24,615 | 19% | 12% | 8,620 | 57% | 39% | 1,286 | 1 year estimate |
| Missaukee County | 4,757 | 37% | 20% | 1,098 | 65% | 46% | 245 | 5 year estimate |
| Monroe County | 44,350 | 35% | 20% | 13,156 | 65% | 35% | 3,333 | 1 year estimate |
| Montcalm County | 18,500 | 32% | 24% | 4,785 | 66% | 43% | 1,094 | 3 year estimate |
| Montmorency County | 3,679 | 45% | 21% | 633 | 79% | 56% | 253 | 5 year estimate |
| Muskegon County | 47,301 | 26% | 18% | 16,559 | 77% | 58% | 5,300 | 1 year estimate |
| Newaygo County | 15,162 | 32% | 20% | 2,912 | 64% | 48% | 799 | 3 year estimate |
| Oakland County | 343,575 | 24% | 20% | 146,322 | 60% | 39% | 41,534 | 1 year estimate |
| Oceana County | 7,691 | 39% | 23% | 1,775 | 78% | 47% | 1,054 | 3 year estimate |
| Ogemaw County | 7,431 | 43% | 27% | 1,600 | 78% | 58% | 651 | 3 year estimate |
| Ontonagon County | 2,861 | 48% | 18% | 472 | 77% | 35% | 117 | 5 year estimate |
| Osceola County | 6,865 | 40% | 22% | 2,012 | 73% | 40% | 456 | 3 year estimate |
| Oscoda County | 3,262 | 46% | 22% | 580 | 84% | 59% | 229 | 5 year estimate |
| Otsego County | 7,751 | 26% | 16% | 2,052 | 64% | 38% | 395 | 3 year estimate |
| Ottawa County | 74,384 | 30% | 15% | 20,664 | 74% | 41% | 8,191 | 1 year estimate |
| Presque Isle County | 5,443 | 40% | 20% | 680 | 66% | 36% | 169 | 5 year estimate |
| Roscommon County | 9,670 | 46% | 26% | 2,053 | 82% | 47% | 671 | 3 year estimate |
| Saginaw County | 57,017 | 27% | 18% | 20,993 | 70% | 48% | 6,258 | 1 year estimate |
| St. Clair County | 49,089 | 37% | 23% | 15,986 | 79% | 46% | 6,743 | 1 year estimate |
| St. Joseph County | 17,410 | 27% | 20% | 5,167 | 65% | 41% | 1,163 | 3 year estimate |
| Sanilac County | 12,912 | 33% | 21% | 3,099 | 63% | 39% | 646 | 3 year estimate |
| Schoolcraft County | 3,125 | 42% | 21% | 526 | 77% | 46% | 97 | 5 year estimate |
| Shiawassee County | 21,067 | 25% | 22% | 6,065 | 67% | 46% | 1,050 | 1 year estimate |
| Tuscola County | 17,358 | 25% | 21% | 3,822 | 62% | 46% | 839 | 3 year estimate |
| Van Buren County | 21,779 | 30% | 23% | 5,961 | 65% | 41% | 1,623 | 1 year estimate |
| Washtenaw County | 80,672 | 21% | 19% | 56,893 | 67% | 49% | 19,118 | 1 year estimate |
| Wayne County | 415,753 | 39% | 22% | 244,971 | 76% | 52% | 93,516 | 1 year estimate |
| Wexford County | 9,088 | 35% | 21% | 3,183 | 76% | 41% | 787 | 3 year estimate |

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR MICHIGAN MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Michigan. Key data and ALICE statistics for the state's municipalities are presented here. Because they build on American Community Survey data, for most towns with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--------------------------------------|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Acme Township, Grand Traverse County | 4,437 | 1,750 | 6% | 15% | 79% | 0.40 | 12% | 90% | 19% | 28% | 5 year estimate |
| Ada Township, Kent County | 13,116 | 4,323 | 3% | 7% | 90% | 0.40 | 5% | 97% | 21% | 46% | 5 year estimate |
| Adams Township, Arenac County | 417 | 171 | 9% | 19% | 72% | 0.39 | 11% | 89% | 22% | 30% | 5 year estimate |
| Adams Township, Hillsdale County | 2,272 | 966 | 7% | 29% | 63% | 0.43 | 12% | 87% | 22% | 30% | 5 year estimate |
| Adams Township, Houghton County | 2,563 | 893 | 20% | 22% | 58% | 0.41 | 12% | 90% | 24% | 50% | 5 year estimate |
| Addison Township, Oakland County | 6,368 | 2,310 | 8% | 15% | 77% | 0.39 | 16% | 93% | 28% | 29% | 5 year estimate |
| Adrian City, Lenawee County | 20,953 | 7,826 | 28% | 24% | 48% | 0.48 | 19% | 85% | 34% | 58% | 3 year estimate |
| Adrian Township, Lenawee County | 6,097 | 2,407 | 8% | 18% | 74% | 0.40 | 5% | 95% | 29% | 55% | 5 year estimate |
| Aetna Township, Mecosta County | 2,232 | 783 | 21% | 25% | 54% | 0.41 | 21% | 83% | 30% | 44% | 5 year estimate |
| Aetna Township, Missaukee County | 408 | 174 | 10% | 21% | 69% | 0.37 | 10% | 80% | 23% | 19% | 5 year estimate |
| Akron Township, Tuscola County | 1,557 | 608 | 16% | 24% | 60% | 0.42 | 21% | 81% | 27% | 48% | 5 year estimate |
| Alabaster Township, Iosco County | 467 | 227 | 6% | 19% | 76% | 0.36 | 5% | 94% | 24% | 47% | 5 year estimate |
| Alaiedon Township, Ingham County | 2,902 | 1,106 | 4% | 19% | 78% | 0.47 | 3% | 93% | 22% | 20% | 5 year estimate |
| Alamo Township, Kalamazoo County | 3,765 | 1,394 | 7% | 22% | 71% | 0.38 | 14% | 90% | 24% | 21% | 5 year estimate |
| Albee Township, Saginaw County | 2,060 | 765 | 10% | 30% | 60% | 0.37 | 17% | 86% | 35% | 19% | 5 year estimate |
| Albert Township, Montmorency County | 2,437 | 1,113 | 18% | 31% | 51% | 0.43 | 20% | 89% | 21% | 53% | 5 year estimate |
| Albion City, Calhoun County | 8,638 | 3,051 | 33% | 30% | 37% | 0.48 | 22% | 86% | 29% | 51% | 5 year estimate |
| Albion Township, Calhoun County | 1,144 | 428 | 18% | 17% | 65% | 0.38 | 10% | 90% | 29% | 11% | 5 year estimate |
| Alcona Township, Alcona County | 956 | 452 | 8% | 17% | 75% | 0.45 | 11% | 90% | 28% | 77% | 5 year estimate |
| Algonsee Township, Branch County | 1,876 | 717 | 16% | 18% | 66% | 0.38 | 13% | 81% | 25% | 62% | 5 year estimate |
| Algoma Township, Kent County | 9,917 | 3,404 | 5% | 16% | 79% | 0.35 | 7% | 93% | 23% | 31% | 5 year estimate |
| Algonac City, St. Clair County | 4,127 | 1,797 | 12% | 35% | 53% | 0.42 | 21% | 87% | 38% | 39% | 5 year estimate |
| Allegan City, Allegan County | 5,004 | 2,104 | 18% | 23% | 59% | 0.38 | 9% | 87% | 21% | 48% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Allegan Township, Allegan County | 4,409 | 1,670 | 11% | 25% | 64% | 0.41 | 6% | 89% | 29% | 14% | 5 year estimate |
| Allen Park City, Wayne County | 27,886 | 11,071 | 7% | 23% | 70% | 0.37 | 14% | 91% | 25% | 47% | 3 year estimate |
| Allen Township, Hillsdale County | 1,528 | 588 | 13% | 27% | 60% | 0.39 | 11% | 87% | 31% | 23% | 5 year estimate |
| Allendale Charter Township, Ottawa County | 20,899 | 5,796 | 28% | 14% | 57% | 0.45 | 12% | 90% | NA | NA | 3 year estimate |
| Allis Township, Presque Isle County | 965 | 393 | 17% | 37% | 46% | 0.41 | 16% | 81% | 25% | 59% | 5 year estimate |
| Allouez Township, Keweenaw County | 1,441 | 643 | 19% | 23% | 58% | 0.41 | 9% | 87% | 24% | 26% | 5 year estimate |
| Alma City, Gratiot County | 9,341 | 3,254 | 29% | 28% | 43% | 0.44 | 17% | 87% | 26% | 63% | 5 year estimate |
| Almena Township, Van Buren County | 4,951 | 1,803 | 5% | 15% | 79% | 0.36 | 8% | 94% | 25% | 68% | 5 year estimate |
| Almer Township, Tuscola County | 1,884 | 769 | 11% | 12% | 77% | 0.40 | 9% | 92% | 29% | 33% | 5 year estimate |
| Almira Township, Benzie County | 3,626 | 1,514 | 6% | 21% | 73% | 0.31 | 6% | 90% | 30% | 23% | 5 year estimate |
| Almont Township, Lapeer County | 6,590 | 2,399 | 10% | 20% | 70% | 0.38 | 16% | 89% | 30% | 50% | 5 year estimate |
| Aloha Township, Cheboygan County | 922 | 412 | 13% | 26% | 61% | 0.41 | 16% | 86% | 25% | 48% | 5 year estimate |
| Alpena City, Alpena County | 10,479 | 4,607 | 23% | 28% | 49% | 0.44 | 10% | 89% | 23% | 52% | 5 year estimate |
| Alpena Township, Alpena County | 9,088 | 4,193 | 12% | 27% | 61% | 0.45 | 11% | 90% | 22% | 48% | 5 year estimate |
| Alpine Township, Kent County | 13,437 | 5,270 | 14% | 32% | 54% | 0.42 | 9% | 85% | 26% | 39% | 5 year estimate |
| Amber Township, Mason County | 2,511 | 1,010 | 12% | 19% | 69% | 0.35 | 14% | 89% | 25% | 39% | 5 year estimate |
| Amboy Township, Hillsdale County | 1,100 | 462 | 11% | 27% | 61% | 0.44 | 10% | 90% | 41% | 28% | 5 year estimate |
| Ann Arbor Charter Township, Washtenaw County | 4,392 | 1,734 | 4% | 14% | 82% | 0.47 | 5% | 96% | 24% | 46% | 5 year estimate |
| Ann Arbor City, Washtenaw County | 116,128 | 46,735 | 21% | 16% | 63% | 0.50 | 6% | 94% | 22% | 58% | 1 year estimate |
| Antioch Township, Wexford County | 698 | 273 | 15% | 25% | 60% | 0.39 | 23% | 87% | 29% | 50% | 5 year estimate |
| Antrim Township, Shiawassee County | 2,666 | 908 | 10% | 17% | 73% | 0.34 | 14% | 85% | 34% | NA | 5 year estimate |
| Antwerp Township, Van Buren County | 12,117 | 4,410 | 9% | 19% | 72% | 0.39 | 11% | 92% | 23% | 44% | 5 year estimate |
| Arbela Township, Tuscola County | 3,062 | 1,089 | 14% | 18% | 68% | 0.32 | 12% | 93% | 26% | 48% | 5 year estimate |
| Arcadia Township, Gratiot County | 1,728 | 642 | 14% | 15% | 72% | 0.44 | 10% | 88% | 24% | 33% | 5 year estimate |
| Arcadia Township, Lapeer County | 3,123 | 1,126 | 10% | 22% | 68% | 0.38 | 14% | 86% | 33% | 26% | 5 year estimate |
| Arcadia Township, Manistee County | 522 | 259 | 6% | 18% | 76% | 0.40 | 17% | 88% | 24% | NA | 5 year estimate |
| Arenac Township, Arenac County | 821 | 348 | 16% | 29% | 55% | 0.40 | 11% | 89% | 33% | 62% | 5 year estimate |
| Argentine Township, Genesee County | 6,877 | 2,440 | 9% | 23% | 68% | 0.38 | 13% | 91% | 40% | 48% | 5 year estimate |
| Argyle Township, Sanilac County | 858 | 314 | 14% | 27% | 59% | 0.39 | 13% | 77% | 25% | 19% | 5 year estimate |
| Arlington Township, Van Buren County | 2,161 | 750 | 17% | 26% | 57% | 0.39 | 8% | 88% | 29% | 43% | 5 year estimate |
| Armada Township, Macomb County | 5,390 | 1,831 | 5% | 15% | 80% | 0.35 | 11% | 91% | 29% | 30% | 5 year estimate |
| Arthur Township, Clare County | 834 | 294 | 13% | 25% | 62% | 0.41 | 10% | 93% | 27% | 36% | 5 year estimate |
| Arvon Township, Baraga County | 295 | 164 | 9% | 24% | 67% | 0.35 | 9% | 94% | 30% | NA | 5 year estimate |
| Ash Township, Monroe County | 7,783 | 2,912 | 7% | 24% | 69% | 0.41 | 11% | 92% | 24% | 19% | 5 year estimate |
| Ashland Township, Newaygo County | 2,771 | 916 | 15% | 16% | 69% | 0.37 | 11% | 89% | 30% | 35% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Assyria Township, Barry County | 1,907 | 691 | 8% | 20% | 73% | 0.34 | 13% | 88% | 27% | 62% | 5 year estimate |
| Athens Township, Calhoun County | 2,550 | 968 | 9% | 23% | 68% | 0.35 | 13% | 88% | 18% | 32% | 5 year estimate |
| Atlas Township, Genesee County | 7,943 | 2,797 | 6% | 10% | 84% | 0.36 | 7% | 93% | 28% | 41% | 5 year estimate |
| Attica Township, Lapeer County | 4,771 | 1,715 | 12% | 24% | 64% | 0.39 | 15% | 86% | 31% | 57% | 5 year estimate |
| Au Gres City, Arenac County | 855 | 421 | 30% | 30% | 40% | 0.46 | 10% | 90% | 34% | 43% | 5 year estimate |
| Au Gres Township, Arenac County | 948 | 421 | 14% | 20% | 66% | 0.45 | 16% | 86% | 27% | 38% | 5 year estimate |
| Au Sable Charter Township, Iosco County | 1,895 | 808 | 12% | 24% | 64% | 0.46 | 18% | 84% | 29% | 57% | 5 year estimate |
| Au Sable Township, Roscommon County | 306 | 104 | 13% | 31% | 57% | 0.38 | 13% | 76% | 29% | NA | 5 year estimate |
| Au Train Township, Alger County | 1,244 | 571 | 10% | 22% | 68% | 0.43 | 14% | 89% | 36% | 44% | 5 year estimate |
| Auburn City, Bay County | 2,181 | 934 | 7% | 26% | 66% | 0.39 | 3% | 93% | 19% | 36% | 5 year estimate |
| Auburn Hills City, Oakland County | 21,506 | 8,861 | 11% | 32% | 57% | 0.39 | 11% | 83% | 30% | 39% | 3 year estimate |
| Augusta Charter Township, Washtenaw County | 6,695 | 2,261 | 6% | 16% | 78% | 0.33 | 12% | 88% | 38% | 64% | 5 year estimate |
| Aurelius Township, Ingham County | 3,657 | 1,258 | 2% | 19% | 78% | 0.35 | 7% | 97% | 35% | 15% | 5 year estimate |
| Austin Township, Mecosta County | 1,531 | 586 | 17% | 18% | 64% | 0.39 | 6% | 83% | 20% | 67% | 5 year estimate |
| Austin Township, Sanilac County | 663 | 253 | 11% | 25% | 65% | 0.35 | 18% | 89% | 18% | 52% | 5 year estimate |
| Avery Township, Montmorency County | 840 | 327 | 21% | 24% | 55% | 0.40 | 20% | 89% | 25% | 90% | 5 year estimate |
| Backus Township, Roscommon County | 320 | 130 | 12% | 36% | 52% | 0.67 | 10% | 93% | 22% | 67% | 5 year estimate |
| Bad Axe City, Huron County | 3,127 | 1,351 | 23% | 30% | 48% | 0.44 | 11% | 89% | 35% | 54% | 5 year estimate |
| Bagley Township, Otsego County | 5,897 | 2,373 | 14% | 23% | 63% | 0.36 | 13% | 84% | 27% | 49% | 5 year estimate |
| Bainbridge Township, Berrien County | 2,862 | 929 | 12% | 21% | 68% | 0.40 | 8% | 90% | 18% | 34% | 5 year estimate |
| Baldwin Township, Delta County | 771 | 348 | 12% | 40% | 48% | 0.39 | 15% | 81% | 36% | 59% | 5 year estimate |
| Baldwin Township, Iosco County | 1,555 | 736 | 7% | 21% | 72% | 0.46 | 8% | 91% | 13% | 32% | 5 year estimate |
| Baltimore Township, Barry County | 1,782 | 647 | 5% | 20% | 75% | 0.34 | 8% | 88% | 22% | 17% | 5 year estimate |
| Bangor Charter Township, Bay County | 14,652 | 6,409 | 14% | 19% | 66% | 0.45 | 8% | 89% | 23% | 54% | 5 year estimate |
| Bangor City, Van Buren County | 1,833 | 775 | 23% | 37% | 40% | 0.43 | 11% | 84% | 35% | 48% | 5 year estimate |
| Bangor Township, Van Buren County | 1,915 | 666 | 17% | 27% | 56% | 0.42 | 14% | 76% | 21% | 41% | 5 year estimate |
| Banks Township, Antrim County | 1,797 | 749 | 8% | 31% | 61% | 0.41 | 8% | 84% | 33% | 41% | 5 year estimate |
| Baraga Township, Baraga County | 4,096 | 1,140 | 19% | 28% | 53% | 0.44 | 11% | 86% | 27% | 42% | 5 year estimate |
| Bark River Township, Delta County | 1,583 | 603 | 12% | 19% | 68% | 0.39 | 9% | 93% | 23% | 71% | 5 year estimate |
| Baroda Township, Berrien County | 2,793 | 1,145 | 9% | 28% | 64% | 0.39 | 8% | 88% | 30% | 17% | 5 year estimate |
| Barry Township, Barry County | 3,396 | 1,274 | 6% | 19% | 75% | 0.41 | 13% | 88% | 25% | 34% | 5 year estimate |
| Barton Township, Newaygo County | 626 | 265 | 13% | 26% | 60% | 0.41 | 8% | 83% | 20% | 46% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Batavia Township, Branch County | 1,381 | 531 | 15% | 21% | 64% | 0.40 | 10% | 88% | 28% | 37% | 5 year estimate |
| Bates Township, Iron County | 1,017 | 417 | 8% | 23% | 69% | 0.45 | 6% | 92% | 27% | 59% | 5 year estimate |
| Bath Charter Township, Clinton County | 11,475 | 4,372 | 17% | 19% | 64% | 0.50 | 8% | 90% | 24% | 64% | 5 year estimate |
| Battle Creek City, Calhoun County | 52,112 | 20,717 | 21% | 26% | 53% | 0.46 | 16% | 87% | 30% | 53% | 3 year estimate |
| Bay City City, Bay County | 34,700 | 14,317 | 22% | 26% | 51% | 0.44 | 14% | 87% | 30% | 54% | 3 year estimate |
| Bay de Noc Township, Delta County | 321 | 156 | 17% | 26% | 56% | 0.39 | 29% | 91% | 37% | 67% | 5 year estimate |
| Bay Mills Township, Chippewa County | 1,433 | 607 | 18% | 20% | 62% | 0.38 | 14% | 91% | 23% | 28% | 5 year estimate |
| Bay Township, Charlevoix County | 1,305 | 495 | 8% | 15% | 77% | 0.46 | 9% | 91% | 35% | 66% | 5 year estimate |
| Bear Creek Township, Emmet County | 6,186 | 2,473 | 8% | 27% | 64% | 0.40 | 8% | 90% | 26% | 54% | 5 year estimate |
| Bear Lake Township, Kalkaska County | 639 | 336 | 12% | 29% | 59% | 0.44 | 24% | 92% | 32% | 48% | 5 year estimate |
| Bear Lake Township, Manistee County | 1,836 | 748 | 11% | 23% | 66% | 0.38 | 12% | 84% | 27% | 61% | 5 year estimate |
| Bearinger Township, Presque Isle County | 330 | 150 | 6% | 23% | 71% | 0.33 | 19% | 92% | 23% | 57% | 5 year estimate |
| Beaugrand Township, Cheboygan County | 1,266 | 531 | 10% | 25% | 65% | 0.44 | 13% | 90% | 25% | 45% | 5 year estimate |
| Beaver Creek Township, Crawford County | 1,901 | 779 | 15% | 15% | 71% | 0.37 | 15% | 89% | 22% | 62% | 5 year estimate |
| Beaver Township, Bay County | 2,884 | 965 | 2% | 16% | 82% | 0.35 | 7% | 90% | 27% | NA | 5 year estimate |
| Beaver Township, Newaygo County | 482 | 194 | 24% | 34% | 43% | 0.42 | 22% | 78% | 41% | 13% | 5 year estimate |
| Beaverton City, Gladwin County | 1,052 | 510 | 29% | 34% | 36% | 0.49 | 19% | 88% | 38% | 63% | 5 year estimate |
| Beaverton Township, Gladwin County | 1,893 | 719 | 13% | 27% | 60% | 0.38 | 12% | 84% | 27% | 46% | 5 year estimate |
| Bedford Charter Township, Calhoun County | 9,352 | 3,777 | 13% | 26% | 60% | 0.41 | 14% | 86% | 30% | 43% | 5 year estimate |
| Bedford Township, Monroe County | 31,067 | 11,602 | 7% | 21% | 72% | 0.39 | 11% | 93% | 25% | 50% | 3 year estimate |
| Belding City, Ionia County | 5,778 | 2,262 | 25% | 22% | 53% | 0.44 | 18% | 85% | 23% | 57% | 5 year estimate |
| Belknap Township, Presque Isle County | 714 | 310 | 14% | 25% | 61% | 0.33 | 12% | 89% | 26% | NA | 5 year estimate |
| Belleville City, Wayne County | 3,962 | 1,778 | 10% | 32% | 59% | 0.46 | 9% | 89% | 38% | 39% | 5 year estimate |
| Bellevue Township, Eaton County | 3,149 | 1,172 | 7% | 16% | 77% | 0.36 | 9% | 90% | 25% | 58% | 5 year estimate |
| Belvidere Township, Montcalm County | 2,221 | 910 | 20% | 27% | 52% | 0.36 | 14% | 82% | 31% | 76% | 5 year estimate |
| Bengal Township, Clinton County | 1,224 | 393 | 3% | 18% | 79% | 0.32 | 6% | 96% | 25% | 14% | 5 year estimate |
| Bennington Township, Shiawassee County | 3,155 | 1,184 | 5% | 16% | 79% | 0.39 | 10% | 91% | 30% | 36% | 5 year estimate |
| Benona Township, Oceana County | 1,275 | 549 | 12% | 29% | 59% | 0.44 | 7% | 88% | 34% | 41% | 5 year estimate |
| Bentley Township, Gladwin County | 782 | 317 | 6% | 31% | 62% | 0.38 | 6% | 90% | 30% | 32% | 5 year estimate |
| Benton Charter Township, Berrien County | 14,778 | 5,718 | 31% | 32% | 37% | 0.47 | 17% | 83% | 32% | 61% | 5 year estimate |
| Benton Harbor City, Berrien County | 10,113 | 3,689 | 45% | 31% | 24% | 0.46 | 31% | 82% | 42% | 70% | 5 year estimate |
| Benton Township, Cheboygan County | 3,199 | 1,485 | 7% | 32% | 61% | 0.47 | 24% | 85% | 27% | 80% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Benton Township, Eaton County | 2,808 | 1,093 | 3% | 14% | 84% | 0.34 | 8% | 93% | 36% | 32% | 5 year estimate |
| Benzonia Township, Benzie County | 2,748 | 1,208 | 12% | 22% | 67% | 0.37 | 13% | 83% | 33% | 56% | 5 year estimate |
| Bergland Township, Ontonagon County | 527 | 270 | 17% | 21% | 62% | 0.43 | 3% | 93% | 22% | 84% | 5 year estimate |
| Berkley City, Oakland County | 15,037 | 6,578 | 7% | 19% | 74% | 0.37 | 7% | 90% | 21% | 44% | 5 year estimate |
| Berlin Charter Township, Monroe County | 9,203 | 3,270 | 7% | 22% | 72% | 0.37 | 12% | 93% | 23% | 33% | 5 year estimate |
| Berlin Township, Ionia County | 2,050 | 750 | 13% | 15% | 71% | 0.33 | 12% | 92% | 29% | 41% | 5 year estimate |
| Berlin Township, St. Clair County | 3,286 | 1,189 | 6% | 12% | 82% | 0.34 | 7% | 92% | 32% | 42% | 5 year estimate |
| Berrien Township, Berrien County | 5,074 | 1,668 | 12% | 16% | 72% | 0.36 | 10% | 85% | 18% | 36% | 5 year estimate |
| Bertrand Township, Berrien County | 2,639 | 994 | 5% | 17% | 78% | 0.41 | 6% | 92% | 24% | 20% | 5 year estimate |
| Bessemer City, Gogebic County | 2,154 | 904 | 25% | 22% | 54% | 0.52 | 14% | 84% | 18% | 67% | 5 year estimate |
| Bessemer Township, Gogebic County | 1,148 | 538 | 9% | 28% | 63% | 0.36 | 14% | 82% | 19% | 40% | 5 year estimate |
| Bethany Township, Gratiot County | 1,433 | 481 | 10% | 16% | 74% | 0.39 | 6% | 89% | 16% | 51% | 5 year estimate |
| Bethel Township, Branch County | 1,627 | 528 | 14% | 29% | 57% | 0.39 | 14% | 84% | 27% | 32% | 5 year estimate |
| Big Creek Township, Oscoda County | 2,866 | 1,315 | 17% | 37% | 46% | 0.37 | 19% | 88% | 31% | 64% | 5 year estimate |
| Big Prairie Township, Newaygo County | 2,560 | 1,063 | 19% | 26% | 55% | 0.41 | 25% | 87% | 32% | 52% | 5 year estimate |
| Big Rapids Charter Township, Mecosta County | 4,188 | 1,757 | 13% | 32% | 55% | 0.45 | 12% | 90% | 26% | 75% | 5 year estimate |
| Big Rapids City, Mecosta County | 10,657 | 3,088 | 44% | 20% | 37% | 0.49 | 22% | 82% | 24% | 59% | 5 year estimate |
| Billings Township, Gladwin County | 2,172 | 1,054 | 17% | 31% | 52% | 0.40 | 23% | 92% | 23% | 33% | 5 year estimate |
| Bingham Township, Clinton County | 2,853 | 1,026 | 13% | 22% | 65% | 0.39 | 7% | 96% | 18% | 64% | 5 year estimate |
| Bingham Township, Huron County | 1,639 | 658 | 12% | 25% | 63% | 0.43 | 7% | 94% | 15% | 35% | 5 year estimate |
| Bingham Township, Leelanau County | 2,607 | 1,087 | 6% | 17% | 77% | 0.35 | 6% | 90% | 34% | 43% | 5 year estimate |
| Birch Run Township, Saginaw County | 6,015 | 2,223 | 6% | 22% | 72% | 0.37 | 9% | 90% | 25% | 37% | 5 year estimate |
| Birmingham City, Oakland County | 20,279 | 8,824 | 5% | 13% | 82% | 0.50 | 5% | 95% | 35% | 31% | 3 year estimate |
| Bismarck Township, Presque Isle County | 438 | 210 | 21% | 27% | 52% | 0.41 | 30% | 79% | 23% | 11% | 5 year estimate |
| Blackman Charter Township, Jackson County | 24,102 | 8,186 | 16% | 28% | 56% | 0.44 | 15% | 85% | 26% | 51% | 3 year estimate |
| Blaine Township, Benzie County | 645 | 262 | 15% | 13% | 72% | 0.30 | 8% | 89% | 33% | 24% | 5 year estimate |
| Blair Township, Grand Traverse County | 8,204 | 2,877 | 13% | 34% | 53% | 0.41 | 13% | 80% | 33% | 37% | 5 year estimate |
| Blendon Township, Ottawa County | 5,824 | 1,905 | 3% | 25% | 72% | 0.36 | 8% | 93% | 31% | 47% | 5 year estimate |
| Bliss Township, Emmet County | 661 | 240 | 13% | 29% | 58% | 0.35 | 8% | 87% | 29% | 55% | 5 year estimate |
| Blissfield Township, Lenawee County | 3,964 | 1,711 | 12% | 27% | 61% | 0.40 | 10% | 89% | 34% | 28% | 5 year estimate |
| Bloomer Township, Montcalm County | 3,900 | 684 | 9% | 19% | 71% | 0.34 | 9% | 86% | 23% | 30% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Bloomfield Charter Township, Oakland County | 41,345 | 16,316 | 5% | 12% | 82% | 0.50 | 9% | 95% | 32% | 37% | 3 year estimate |
| Bloomfield Hills City, Oakland County | 3,882 | 1,393 | 2% | 9% | 89% | 0.53 | 8% | 99% | 38% | 28% | 5 year estimate |
| Bloomfield Township, Huron County | 561 | 213 | 11% | 30% | 59% | 0.46 | 16% | 84% | 27% | 37% | 5 year estimate |
| Bloomfield Township, Missaukee County | 329 | 145 | 17% | 14% | 68% | 0.37 | 25% | 95% | 28% | 26% | 5 year estimate |
| Bloomington Township, Van Buren County | 3,116 | 1,210 | 15% | 31% | 54% | 0.44 | 10% | 82% | 36% | 29% | 5 year estimate |
| Blue Lake Township, Kalamazoo County | 423 | 233 | 6% | 27% | 67% | 0.34 | 11% | 93% | 28% | NA | 5 year estimate |
| Blue Lake Township, Muskegon County | 2,382 | 804 | 20% | 8% | 73% | 0.41 | 6% | 88% | 26% | 18% | 5 year estimate |
| Blumfield Township, Saginaw County | 1,931 | 743 | 7% | 12% | 80% | 0.33 | 5% | 95% | 26% | 21% | 5 year estimate |
| Boardman Township, Kalamazoo County | 1,507 | 595 | 13% | 26% | 61% | 0.38 | 16% | 83% | 28% | 23% | 5 year estimate |
| Bohemia Township, Ontonagon County | 61 | 46 | 28% | 24% | 48% | 0.37 | 29% | 75% | NA | 22% | 5 year estimate |
| Bois Blanc Township, Mackinac County | 74 | 50 | 22% | 34% | 44% | 0.34 | 28% | 72% | 33% | NA | 5 year estimate |
| Boon Township, Wexford County | 622 | 229 | 14% | 26% | 60% | 0.35 | 18% | 90% | 40% | 41% | 5 year estimate |
| Boston Township, Ionia County | 5,691 | 2,144 | 14% | 15% | 71% | 0.39 | 11% | 92% | 27% | 43% | 5 year estimate |
| Bourret Township, Gladwin County | 484 | 237 | 19% | 27% | 54% | 0.37 | 10% | 83% | 38% | 32% | 5 year estimate |
| Bowne Township, Kent County | 3,096 | 1,013 | 7% | 19% | 74% | 0.36 | 11% | 91% | 30% | 51% | 5 year estimate |
| Boyne City City, Charlevoix County | 3,759 | 1,574 | 15% | 29% | 56% | 0.39 | 9% | 86% | 39% | 45% | 5 year estimate |
| Boyne Valley Township, Charlevoix County | 1,438 | 540 | 14% | 24% | 62% | 0.37 | 14% | 88% | 27% | 25% | 5 year estimate |
| Brady Township, Kalamazoo County | 4,270 | 1,582 | 10% | 16% | 73% | 0.41 | 8% | 88% | 24% | 37% | 5 year estimate |
| Brady Township, Saginaw County | 2,327 | 832 | 9% | 25% | 67% | 0.36 | 16% | 90% | 22% | 30% | 5 year estimate |
| Brampton Township, Delta County | 948 | 396 | 3% | 16% | 81% | 0.33 | 7% | 91% | 15% | 62% | 5 year estimate |
| Branch Township, Mason County | 1,298 | 585 | 25% | 29% | 46% | 0.46 | 22% | 80% | 39% | 46% | 5 year estimate |
| Brandon Charter Township, Oakland County | 15,192 | 5,269 | 10% | 20% | 70% | 0.38 | 12% | 91% | 35% | 48% | 5 year estimate |
| Brant Township, Saginaw County | 1,959 | 732 | 10% | 25% | 66% | 0.35 | 8% | 91% | 28% | 76% | 5 year estimate |
| Breen Township, Dickinson County | 451 | 196 | 15% | 24% | 60% | 0.42 | 3% | 97% | 38% | 39% | 5 year estimate |
| Breitung Charter Township, Dickinson County | 5,870 | 2,353 | 6% | 14% | 80% | 0.46 | 6% | 94% | 16% | 59% | 5 year estimate |
| Brevort Township, Mackinac County | 500 | 215 | 16% | 21% | 63% | 0.35 | 15% | 85% | 33% | 27% | 5 year estimate |
| Bridgehampton Township, Sanilac County | 966 | 336 | 20% | 21% | 59% | 0.43 | 23% | 89% | 25% | 58% | 5 year estimate |
| Bridgeport Charter Township, Saginaw County | 10,532 | 4,071 | 17% | 24% | 59% | 0.39 | 14% | 90% | 27% | 56% | 5 year estimate |
| Bridgeton Township, Newaygo County | 2,141 | 774 | 13% | 26% | 60% | 0.40 | 11% | 88% | 34% | 20% | 5 year estimate |
| Bridgewater Township, Washtenaw County | 1,513 | 580 | 7% | 15% | 78% | 0.38 | 8% | 93% | 30% | 73% | 5 year estimate |
| Bridgman City, Berrien County | 2,445 | 855 | 17% | 24% | 59% | 0.44 | 11% | 88% | 32% | 57% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Brighton City, Livingston County | 7,498 | 3,752 | 10% | 28% | 62% | 0.41 | 7% | 91% | 30% | 57% | 5 year estimate |
| Brighton Township, Livingston County | 17,948 | 6,234 | 4% | 10% | 86% | 0.35 | 8% | 94% | 22% | 40% | 5 year estimate |
| Briley Township, Montmorency County | 1,863 | 855 | 21% | 27% | 52% | 0.41 | 19% | 82% | 36% | 47% | 5 year estimate |
| Brockway Township, St. Clair County | 1,860 | 675 | 11% | 25% | 64% | 0.38 | 13% | 94% | 36% | 63% | 5 year estimate |
| Bronson City, Branch County | 2,082 | 768 | 24% | 32% | 44% | 0.44 | 21% | 85% | 28% | 40% | 5 year estimate |
| Bronson Township, Branch County | 1,418 | 484 | 19% | 17% | 64% | 0.43 | 19% | 89% | 22% | 56% | 5 year estimate |
| Brookfield Township, Eaton County | 1,673 | 602 | 7% | 22% | 70% | 0.37 | 10% | 89% | 28% | 28% | 5 year estimate |
| Brookfield Township, Huron County | 761 | 285 | 12% | 26% | 61% | 0.39 | 11% | 89% | 21% | 33% | 5 year estimate |
| Brooks Township, Newaygo County | 3,521 | 1,477 | 13% | 28% | 59% | 0.43 | 13% | 87% | 25% | 73% | 5 year estimate |
| Broomfield Township, Isabella County | 1,832 | 750 | 15% | 21% | 65% | 0.38 | 11% | 88% | 32% | 44% | 5 year estimate |
| Brown City City, Lapeer County | 20 | 6 | 50% | 0% | 50% | 0.41 | 67% | 65% | NA | 50% | 5 year estimate |
| Brown City City, Sanilac County | 1,207 | 494 | 21% | 34% | 45% | 0.47 | 23% | 82% | 27% | 32% | 5 year estimate |
| Brown Township, Manistee County | 671 | 285 | 14% | 19% | 67% | 0.36 | 10% | 86% | 21% | 52% | 5 year estimate |
| Brownstown Charter Township, Wayne County | 30,474 | 10,578 | 8% | 23% | 69% | 0.41 | 11% | 92% | 29% | 53% | 3 year estimate |
| Bruce Township, Chippewa County | 2,014 | 794 | 11% | 21% | 67% | 0.39 | 8% | 83% | 25% | 39% | 5 year estimate |
| Bruce Township, Macomb County | 8,692 | 3,075 | 8% | 16% | 76% | 0.38 | 12% | 90% | 34% | 22% | 5 year estimate |
| Buchanan City, Berrien County | 4,463 | 1,932 | 22% | 30% | 48% | 0.42 | 5% | 86% | 16% | 56% | 5 year estimate |
| Buchanan Township, Berrien County | 3,513 | 1,219 | 10% | 16% | 74% | 0.36 | 10% | 81% | 22% | 48% | 5 year estimate |
| Buckeye Township, Gladwin County | 1,544 | 577 | 21% | 22% | 57% | 0.42 | 16% | 80% | 33% | 52% | 5 year estimate |
| Buel Township, Sanilac County | 1,181 | 477 | 15% | 25% | 60% | 0.39 | 12% | 92% | 27% | 31% | 5 year estimate |
| Buena Vista Charter Township, Saginaw County | 8,719 | 3,606 | 23% | 38% | 39% | 0.42 | 22% | 86% | 30% | 67% | 5 year estimate |
| Bunker Hill Township, Ingham County | 2,299 | 758 | 8% | 24% | 68% | 0.34 | 14% | 90% | 26% | 42% | 5 year estimate |
| Burdell Township, Osceola County | 1,123 | 440 | 11% | 25% | 63% | 0.38 | 11% | 91% | 25% | 45% | 5 year estimate |
| Burleigh Township, Iosco County | 744 | 258 | 28% | 26% | 46% | 0.46 | 19% | 84% | 31% | 52% | 5 year estimate |
| Burlington Township, Calhoun County | 1,983 | 746 | 7% | 17% | 76% | 0.34 | 12% | 87% | 22% | 8% | 5 year estimate |
| Burlington Township, Lapeer County | 1,664 | 604 | 11% | 33% | 56% | 0.37 | 16% | 82% | 25% | 44% | 5 year estimate |
| Burns Township, Shiawassee County | 3,444 | 1,196 | 6% | 20% | 74% | 0.35 | 13% | 90% | 31% | 40% | 5 year estimate |
| Burnside Township, Lapeer County | 1,776 | 675 | 8% | 29% | 64% | 0.41 | 11% | 88% | 35% | 30% | 5 year estimate |
| Burr Oak Township, St. Joseph County | 2,625 | 931 | 14% | 26% | 60% | 0.44 | 12% | 85% | 27% | 46% | 5 year estimate |
| Burt Township, Alger County | 443 | 215 | 12% | 33% | 56% | 0.32 | 4% | 81% | 37% | 64% | 5 year estimate |
| Burt Township, Cheboygan County | 715 | 369 | 11% | 17% | 72% | 0.53 | 12% | 88% | 35% | 50% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Burtchville Township, St. Clair County | 4,005 | 1,623 | 8% | 31% | 60% | 0.42 | 13% | 91% | 33% | 30% | 5 year estimate |
| Burton City, Genesee County | 29,706 | 11,455 | 19% | 20% | 62% | 0.43 | 18% | 89% | 30% | 55% | 3 year estimate |
| Bushnell Township, Montcalm County | 1,641 | 597 | 12% | 28% | 61% | 0.33 | 17% | 81% | 27% | 4% | 5 year estimate |
| Butler Township, Branch County | 1,572 | 580 | 12% | 23% | 65% | 0.40 | 12% | 83% | 16% | 39% | 5 year estimate |
| Butman Township, Gladwin County | 2,111 | 938 | 8% | 21% | 71% | 0.46 | 18% | 88% | 29% | 14% | 5 year estimate |
| Butterfield Township, Missaukee County | 567 | 218 | 11% | 35% | 54% | 0.42 | 25% | 75% | 25% | 4% | 5 year estimate |
| Byron Township, Kent County | 20,667 | 7,362 | 9% | 22% | 70% | 0.44 | 8% | 92% | 24% | 32% | 3 year estimate |
| Cadillac City, Wexford County | 10,345 | 4,426 | 23% | 28% | 49% | 0.44 | 16% | 90% | 31% | 54% | 5 year estimate |
| Caldwell Township, Missaukee County | 1,708 | 570 | 14% | 27% | 59% | 0.38 | 13% | 92% | 19% | 66% | 5 year estimate |
| Caledonia Charter Township, Shiawassee County | 4,466 | 1,807 | 12% | 18% | 70% | 0.40 | 11% | 91% | 22% | 43% | 5 year estimate |
| Caledonia Township, Alcona County | 1,065 | 473 | 11% | 19% | 71% | 0.45 | 14% | 87% | 23% | 100% | 5 year estimate |
| Caledonia Township, Kent County | 12,319 | 4,319 | 3% | 17% | 80% | 0.37 | 6% | 95% | 28% | 32% | 5 year estimate |
| California Township, Branch County | 1,140 | 356 | 23% | 31% | 46% | 0.36 | 13% | 67% | 35% | 20% | 5 year estimate |
| Calumet Charter Township, Houghton County | 6,479 | 2,659 | 19% | 26% | 55% | 0.41 | 10% | 87% | 19% | 47% | 5 year estimate |
| Calvin Township, Cass County | 1,821 | 652 | 22% | 21% | 56% | 0.43 | 8% | 89% | 32% | 61% | 5 year estimate |
| Cambria Township, Hillsdale County | 2,524 | 1,043 | 20% | 20% | 61% | 0.43 | 13% | 84% | 24% | 57% | 5 year estimate |
| Cambridge Township, Lenawee County | 5,718 | 2,291 | 7% | 17% | 76% | 0.37 | 7% | 89% | 29% | 14% | 5 year estimate |
| Camden Township, Hillsdale County | 2,353 | 705 | 25% | 25% | 50% | 0.40 | 14% | 75% | 40% | 31% | 5 year estimate |
| Campbell Township, Ionia County | 2,641 | 928 | 7% | 22% | 71% | 0.33 | 10% | 88% | 26% | 32% | 5 year estimate |
| Cannon Township, Kent County | 13,403 | 4,500 | 5% | 11% | 83% | 0.38 | 7% | 96% | 25% | 44% | 5 year estimate |
| Canton Charter Township, Wayne County | 89,203 | 29,754 | 6% | 12% | 82% | 0.37 | 7% | 92% | 18% | 40% | 1 year estimate |
| Carlton Township, Barry County | 2,449 | 872 | 4% | 21% | 75% | 0.41 | 12% | 92% | 22% | 39% | 5 year estimate |
| Carmel Township, Eaton County | 2,859 | 957 | 7% | 11% | 82% | 0.30 | 11% | 95% | 23% | 38% | 5 year estimate |
| Caro City, Tuscola County | 4,209 | 1,723 | 27% | 29% | 45% | 0.48 | 13% | 86% | 30% | 54% | 5 year estimate |
| Carp Lake Township, Emmet County | 716 | 325 | 10% | 34% | 56% | 0.35 | 15% | 88% | 30% | 23% | 5 year estimate |
| Carp Lake Township, Ontonagon County | 698 | 332 | 8% | 23% | 69% | 0.37 | 14% | 89% | 15% | NA | 5 year estimate |
| Carrollton Township, Saginaw County | 6,104 | 2,312 | 17% | 22% | 61% | 0.37 | 16% | 86% | 20% | 57% | 5 year estimate |
| Carson City City, Montcalm County | 1,029 | 442 | 17% | 27% | 56% | 0.39 | 14% | 91% | 37% | 52% | 5 year estimate |
| Cascade Charter Township, Kent County | 17,222 | 6,189 | 4% | 12% | 85% | 0.46 | 6% | 96% | 22% | 59% | 5 year estimate |
| Casco Township, Allegan County | 2,847 | 927 | 20% | 15% | 65% | 0.49 | 18% | 87% | 24% | 18% | 5 year estimate |
| Casco Township, St. Clair County | 4,137 | 1,451 | 8% | 26% | 66% | 0.36 | 12% | 86% | 27% | 29% | 5 year estimate |
| Case Township, Presque Isle County | 950 | 441 | 15% | 27% | 58% | 0.35 | 22% | 80% | 22% | 79% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

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|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Caseville City, Huron County | 869 | 412 | 12% | 37% | 51% | 0.43 | 16% | 85% | 28% | 33% | 5 year estimate |
| Caseville Township, Huron County | 1,957 | 926 | 15% | 20% | 64% | 0.47 | 10% | 91% | 21% | 37% | 5 year estimate |
| Casnovia Township, Muskegon County | 2,806 | 882 | 8% | 23% | 70% | 0.36 | 14% | 87% | 22% | 18% | 5 year estimate |
| Caspian City, Iron County | 839 | 388 | 14% | 39% | 47% | 0.41 | 13% | 87% | 26% | 29% | 5 year estimate |
| Castleton Township, Barry County | 3,487 | 1,348 | 16% | 34% | 50% | 0.51 | 16% | 91% | 41% | 42% | 5 year estimate |
| Cato Township, Montcalm County | 2,748 | 1,092 | 20% | 27% | 53% | 0.45 | 19% | 82% | 40% | 40% | 5 year estimate |
| Cedar Creek Township, Muskegon County | 3,173 | 1,282 | 18% | 20% | 63% | 0.47 | 14% | 91% | 28% | 66% | 5 year estimate |
| Cedar Creek Township, Wexford County | 1,718 | 562 | 11% | 20% | 69% | 0.37 | 14% | 80% | 32% | 46% | 5 year estimate |
| Cedar Springs City, Kent County | 3,502 | 1,285 | 17% | 32% | 50% | 0.36 | 19% | 82% | 23% | 39% | 5 year estimate |
| Cedar Township, Osceola County | 417 | 183 | 15% | 25% | 60% | 0.41 | 4% | 87% | 27% | 56% | 5 year estimate |
| Cedarville Township, Menominee County | 354 | 201 | 9% | 27% | 64% | 0.38 | 11% | 92% | 33% | NA | 5 year estimate |
| Center Line City, Macomb County | 8,289 | 3,670 | 18% | 39% | 44% | 0.43 | 12% | 90% | 30% | 48% | 5 year estimate |
| Center Township, Emmet County | 609 | 221 | 14% | 26% | 60% | 0.34 | 13% | 72% | 31% | 53% | 5 year estimate |
| Centerville Township, Leelanau County | 1,286 | 498 | 10% | 24% | 66% | 0.50 | 8% | 86% | 39% | 22% | 5 year estimate |
| Central Lake Township, Antrim County | 2,216 | 908 | 14% | 35% | 52% | 0.41 | 18% | 88% | 30% | 54% | 5 year estimate |
| Champion Township, Marquette County | 283 | 116 | 27% | 16% | 58% | 0.40 | 7% | 90% | 23% | 59% | 5 year estimate |
| Chandler Township, Charlevoix County | 217 | 88 | 14% | 25% | 61% | 0.33 | 14% | 93% | 37% | NA | 5 year estimate |
| Chandler Township, Huron County | 462 | 157 | 8% | 32% | 60% | 0.40 | 8% | 87% | 29% | 60% | 5 year estimate |
| Chapin Township, Saginaw County | 1,034 | 354 | 16% | 23% | 61% | 0.36 | 16% | 80% | 37% | 47% | 5 year estimate |
| Charleston Township, Kalamazoo County | 1,901 | 711 | 9% | 15% | 77% | 0.37 | 10% | 96% | 26% | 45% | 5 year estimate |
| Charlevoix City, Charlevoix County | 2,544 | 1,185 | 20% | 27% | 53% | 0.63 | 5% | 94% | 19% | 57% | 5 year estimate |
| Charlevoix Township, Charlevoix County | 1,581 | 664 | 11% | 18% | 71% | 0.48 | 13% | 92% | 39% | 31% | 5 year estimate |
| Charlotte City, Eaton County | 9,075 | 3,679 | 14% | 24% | 61% | 0.45 | 13% | 89% | 26% | 48% | 5 year estimate |
| Charlton Township, Otsego County | 1,241 | 549 | 9% | 30% | 61% | 0.45 | 8% | 89% | 30% | 24% | 5 year estimate |
| Chase Township, Lake County | 1,329 | 406 | 10% | 27% | 63% | 0.38 | 16% | 85% | 26% | 12% | 5 year estimate |
| Chassell Township, Houghton County | 1,973 | 751 | 13% | 17% | 70% | 0.42 | 4% | 91% | 21% | 54% | 5 year estimate |
| Cheboygan City, Cheboygan County | 4,891 | 2,144 | 34% | 30% | 36% | 0.45 | 22% | 83% | 31% | 52% | 5 year estimate |
| Chelsea City, Washtenaw County | 4,944 | 2,269 | 7% | 21% | 71% | 0.42 | 5% | 94% | 33% | 70% | 5 year estimate |
| Cherry Grove Township, Wexford County | 2,388 | 892 | 14% | 14% | 72% | 0.43 | 11% | 90% | 26% | 32% | 5 year estimate |
| Cherry Valley Township, Lake County | 512 | 174 | 28% | 17% | 56% | 0.35 | 12% | 86% | 41% | 64% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Chesaning Township, Saginaw County | 4,646 | 1,808 | 12% | 26% | 62% | 0.43 | 12% | 90% | 30% | 38% | 5 year estimate |
| Cheshire Township, Allegan County | 2,007 | 837 | 16% | 27% | 57% | 0.46 | 7% | 86% | 24% | 35% | 5 year estimate |
| Chester Township, Eaton County | 1,564 | 574 | 9% | 14% | 77% | 0.37 | 7% | 92% | 24% | 60% | 5 year estimate |
| Chester Township, Otsego County | 1,101 | 496 | 14% | 24% | 63% | 0.45 | 8% | 89% | 41% | 14% | 5 year estimate |
| Chester Township, Ottawa County | 2,013 | 762 | 5% | 26% | 69% | 0.35 | 10% | 91% | 26% | 34% | 5 year estimate |
| Chesterfield Township, Macomb County | 43,509 | 15,935 | 9% | 18% | 73% | 0.38 | 13% | 91% | 26% | 56% | 3 year estimate |
| Chestonia Township, Antrim County | 378 | 152 | 16% | 33% | 51% | 0.37 | 13% | 82% | 37% | NA | 5 year estimate |
| Chikaming Township, Berrien County | 3,122 | 1,530 | 6% | 22% | 73% | 0.48 | 5% | 89% | 22% | 42% | 5 year estimate |
| China Township, St. Clair County | 3,534 | 1,206 | 4% | 23% | 73% | 0.44 | 15% | 89% | 29% | 17% | 5 year estimate |
| Chippewa Township, Chippewa County | 224 | 91 | 19% | 23% | 58% | 0.61 | 7% | 81% | 34% | 39% | 5 year estimate |
| Chippewa Township, Isabella County | 4,676 | 1,694 | 18% | 25% | 57% | 0.45 | 15% | 82% | 31% | 55% | 5 year estimate |
| Chippewa Township, Mecosta County | 970 | 454 | 9% | 24% | 66% | 0.35 | 16% | 91% | 32% | 17% | 5 year estimate |
| Chocolay Charter Township, Marquette County | 5,933 | 2,269 | 8% | 16% | 77% | 0.42 | 5% | 93% | 13% | 37% | 5 year estimate |
| Churchill Township, Ogemaw County | 1,866 | 689 | 8% | 17% | 75% | 0.38 | 11% | 88% | 24% | 11% | 5 year estimate |
| Clam Lake Township, Wexford County | 2,573 | 942 | 9% | 17% | 74% | 0.39 | 14% | 92% | 20% | 16% | 5 year estimate |
| Clam Union Township, Missaukee County | 1,015 | 381 | 12% | 29% | 58% | 0.34 | 8% | 89% | 33% | 16% | 5 year estimate |
| Clare City, Clare County | 3,068 | 1,268 | 32% | 26% | 42% | 0.49 | 16% | 82% | 20% | 48% | 5 year estimate |
| Clare City, Isabella County | 8 | 6 | 0% | 50% | 50% | 0.28 | NA | 100% | 50% | NA | 5 year estimate |
| Clarence Township, Calhoun County | 2,197 | 816 | 16% | 15% | 69% | 0.49 | 9% | 89% | 30% | 43% | 5 year estimate |
| Clarendon Township, Calhoun County | 1,185 | 427 | 16% | 17% | 67% | 0.42 | 16% | 88% | 38% | 42% | 5 year estimate |
| Clark Township, Mackinac County | 2,148 | 931 | 12% | 27% | 61% | 0.38 | 13% | 86% | 29% | 25% | 5 year estimate |
| Clawson City, Oakland County | 11,899 | 5,269 | 9% | 31% | 60% | 0.38 | 12% | 86% | 34% | 30% | 5 year estimate |
| Clay Township, St. Clair County | 9,106 | 3,905 | 7% | 25% | 67% | 0.40 | 14% | 91% | 28% | 47% | 5 year estimate |
| Claybanks Township, Oceana County | 829 | 315 | 10% | 17% | 73% | 0.41 | 9% | 95% | 29% | NA | 5 year estimate |
| Clayton Charter Township, Genesee County | 7,565 | 2,740 | 8% | 17% | 75% | 0.42 | 14% | 93% | 29% | 37% | 5 year estimate |
| Clayton Township, Arenac County | 1,060 | 384 | 11% | 20% | 69% | 0.38 | 14% | 82% | 21% | 46% | 5 year estimate |
| Clearwater Township, Kalkaska County | 2,403 | 991 | 21% | 27% | 52% | 0.37 | 29% | 86% | 34% | 52% | 5 year estimate |
| Clement Township, Gladwin County | 798 | 374 | 17% | 33% | 50% | 0.47 | 13% | 89% | 39% | 30% | 5 year estimate |
| Cleon Township, Manistee County | 878 | 369 | 15% | 27% | 58% | 0.51 | 20% | 80% | 31% | 33% | 5 year estimate |
| Cleveland Township, Leelanau County | 1,140 | 521 | 12% | 25% | 62% | 0.42 | 6% | 87% | 36% | 38% | 5 year estimate |
| Climax Township, Kalamazoo County | 2,311 | 887 | 5% | 24% | 72% | 0.34 | 10% | 93% | 27% | 39% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Clinton Charter Township, Macomb County | 97,758 | 42,160 | 11% | 31% | 58% | 0.42 | 13% | 88% | 25% | 52% | 1 year estimate |
| Clinton Township, Lenawee County | 3,602 | 1,314 | 6% | 21% | 73% | 0.32 | 9% | 84% | 35% | 42% | 5 year estimate |
| Clinton Township, Oscoda County | 424 | 225 | 12% | 24% | 64% | 0.42 | 17% | 83% | 28% | 21% | 5 year estimate |
| Clio City, Genesee County | 2,629 | 1,205 | 16% | 45% | 39% | 0.41 | 19% | 89% | 30% | 48% | 5 year estimate |
| Clyde Township, Allegan County | 1,769 | 705 | 20% | 26% | 54% | 0.36 | 9% | 85% | 36% | 48% | 5 year estimate |
| Clyde Township, St. Clair County | 5,563 | 2,034 | 5% | 19% | 76% | 0.34 | 9% | 89% | 24% | 39% | 5 year estimate |
| Coe Township, Isabella County | 3,096 | 1,183 | 8% | 28% | 64% | 0.34 | 19% | 84% | 24% | 44% | 5 year estimate |
| Cohoctah Township, Livingston County | 3,370 | 1,178 | 10% | 23% | 67% | 0.34 | 12% | 84% | 42% | 8% | 5 year estimate |
| Coldsprings Township, Kalamazoo County | 1,476 | 641 | 12% | 27% | 61% | 0.39 | 16% | 88% | 30% | 37% | 5 year estimate |
| Coldwater City, Branch County | 10,936 | 3,874 | 17% | 30% | 53% | 0.42 | 12% | 89% | 18% | 55% | 5 year estimate |
| Coldwater Township, Branch County | 5,700 | 1,373 | 6% | 28% | 66% | 0.40 | 11% | 91% | 24% | 45% | 5 year estimate |
| Coldwater Township, Isabella County | 814 | 301 | 24% | 19% | 57% | 0.35 | 21% | 82% | 37% | 59% | 5 year estimate |
| Coleman City, Midland County | 1,196 | 559 | 16% | 39% | 45% | 0.37 | 9% | 84% | 28% | 43% | 5 year estimate |
| Colfax Township, Benzie County | 661 | 266 | 9% | 29% | 62% | 0.36 | 10% | 86% | 25% | 71% | 5 year estimate |
| Colfax Township, Huron County | 1,858 | 722 | 11% | 33% | 56% | 0.43 | 8% | 88% | 32% | 63% | 5 year estimate |
| Colfax Township, Mecosta County | 2,214 | 871 | 7% | 21% | 72% | 0.37 | 14% | 89% | 21% | 36% | 5 year estimate |
| Colfax Township, Oceana County | 389 | 141 | 9% | 30% | 60% | 0.34 | 9% | 73% | 29% | NA | 5 year estimate |
| Colfax Township, Wexford County | 973 | 342 | 6% | 26% | 67% | 0.33 | 10% | 84% | 25% | 35% | 5 year estimate |
| Coloma Charter Township, Berrien County | 5,014 | 2,000 | 14% | 23% | 64% | 0.46 | 13% | 89% | 21% | 52% | 5 year estimate |
| Coloma City, Berrien County | 1,597 | 605 | 8% | 33% | 59% | 0.32 | 14% | 86% | 23% | 37% | 5 year estimate |
| Colon Township, St. Joseph County | 3,321 | 1,163 | 6% | 25% | 69% | 0.33 | 13% | 85% | 22% | 38% | 5 year estimate |
| Columbia Township, Jackson County | 7,426 | 2,916 | 8% | 22% | 70% | 0.40 | 9% | 92% | 22% | 61% | 5 year estimate |
| Columbia Township, Tuscola County | 1,286 | 488 | 8% | 23% | 69% | 0.36 | 13% | 86% | 14% | 21% | 5 year estimate |
| Columbia Township, Van Buren County | 2,593 | 748 | 14% | 24% | 62% | 0.37 | 11% | 81% | 34% | 53% | 5 year estimate |
| Columbus Township, Luce County | 219 | 99 | 14% | 35% | 51% | 0.40 | 14% | 89% | 16% | 83% | 5 year estimate |
| Columbus Township, St. Clair County | 4,090 | 1,487 | 3% | 25% | 72% | 0.36 | 14% | 88% | 36% | 57% | 5 year estimate |
| Comins Township, Oscoda County | 1,845 | 770 | 15% | 32% | 53% | 0.40 | 10% | 78% | 25% | 45% | 5 year estimate |
| Commerce Charter Township, Oakland County | 40,594 | 14,718 | 5% | 17% | 79% | 0.39 | 11% | 93% | 27% | 43% | 3 year estimate |
| Comstock Charter Township, Kalamazoo County | 14,857 | 6,112 | 11% | 22% | 67% | 0.42 | 9% | 91% | 27% | 40% | 5 year estimate |
| Concord Township, Jackson County | 2,729 | 988 | 9% | 19% | 72% | 0.37 | 10% | 91% | 25% | 52% | 5 year estimate |
| Constantine Township, St. Joseph County | 4,207 | 1,510 | 20% | 24% | 57% | 0.41 | 19% | 90% | 25% | 30% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Convis Township, Calhoun County | 1,606 | 602 | 15% | 18% | 68% | 0.38 | 16% | 92% | 30% | 30% | 5 year estimate |
| Conway Township, Livingston County | 3,547 | 1,253 | 10% | 22% | 69% | 0.36 | 9% | 90% | 28% | 13% | 5 year estimate |
| Cooper Charter Township, Kalamazoo County | 10,078 | 3,954 | 7% | 18% | 75% | 0.36 | 9% | 93% | 18% | 44% | 5 year estimate |
| Coopersville City, Ottawa County | 4,280 | 1,612 | 11% | 22% | 67% | 0.33 | 7% | 90% | 16% | 48% | 5 year estimate |
| Cornell Township, Delta County | 517 | 239 | 11% | 22% | 67% | 0.36 | 15% | 87% | 29% | 67% | 5 year estimate |
| Corunna City, Shiawassee County | 3,464 | 1,381 | 19% | 20% | 61% | 0.42 | 17% | 87% | 20% | 44% | 5 year estimate |
| Corwith Township, Otsego County | 1,781 | 740 | 13% | 34% | 53% | 0.39 | 14% | 82% | 21% | 72% | 5 year estimate |
| Cottrellville Township, St. Clair County | 3,559 | 1,428 | 16% | 26% | 58% | 0.40 | 17% | 82% | 41% | 74% | 5 year estimate |
| Courtland Township, Kent County | 7,679 | 2,551 | 3% | 15% | 82% | 0.36 | 11% | 96% | 22% | 26% | 5 year estimate |
| Covert Township, Van Buren County | 2,897 | 991 | 26% | 36% | 39% | 0.47 | 13% | 76% | 35% | 44% | 5 year estimate |
| Covington Township, Baraga County | 431 | 184 | 2% | 27% | 71% | 0.27 | 14% | 84% | 28% | 28% | 5 year estimate |
| Crockery Township, Ottawa County | 4,008 | 1,644 | 9% | 27% | 63% | 0.35 | 8% | 90% | 22% | 29% | 5 year estimate |
| Cross Village Township, Emmet County | 215 | 113 | 13% | 45% | 42% | 0.51 | 13% | 82% | 34% | 63% | 5 year estimate |
| Croswell City, Sanilac County | 2,246 | 812 | 20% | 30% | 50% | 0.42 | 18% | 88% | 26% | 54% | 5 year estimate |
| Croton Township, Newaygo County | 3,235 | 1,323 | 11% | 30% | 59% | 0.46 | 15% | 85% | 33% | 32% | 5 year estimate |
| Crystal Falls City, Iron County | 1,540 | 661 | 13% | 30% | 57% | 0.40 | 3% | 90% | 25% | 46% | 5 year estimate |
| Crystal Falls Township, Iron County | 1,828 | 733 | 8% | 19% | 73% | 0.36 | 8% | 91% | 21% | 42% | 5 year estimate |
| Crystal Lake Township, Benzie County | 1,074 | 475 | 14% | 18% | 68% | 0.51 | 18% | 87% | 24% | 40% | 5 year estimate |
| Crystal Township, Montcalm County | 2,702 | 1,024 | 12% | 31% | 57% | 0.36 | 15% | 83% | 29% | 48% | 5 year estimate |
| Crystal Township, Oceana County | 1,124 | 271 | 33% | 21% | 46% | 0.49 | 7% | 82% | 42% | 46% | 5 year estimate |
| Cumming Township, Ogemaw County | 690 | 249 | 21% | 22% | 57% | 0.41 | 14% | 89% | 43% | 40% | 5 year estimate |
| Curtis Township, Alcona County | 1,342 | 580 | 16% | 28% | 56% | 0.37 | 17% | 86% | 32% | 21% | 5 year estimate |
| Custer Township, Antrim County | 1,192 | 501 | 11% | 28% | 61% | 0.37 | 15% | 84% | 33% | 61% | 5 year estimate |
| Custer Township, Mason County | 1,270 | 535 | 13% | 23% | 64% | 0.37 | 13% | 81% | 30% | 23% | 5 year estimate |
| Custer Township, Sanilac County | 1,018 | 412 | 8% | 30% | 61% | 0.36 | 14% | 90% | 17% | NA | 5 year estimate |
| Dafer Township, Chippewa County | 1,304 | 479 | 8% | 18% | 74% | 0.34 | 5% | 89% | 17% | 10% | 5 year estimate |
| Daggett Township, Menominee County | 660 | 283 | 8% | 28% | 63% | 0.31 | 11% | 88% | 11% | 17% | 5 year estimate |
| Dallas Township, Clinton County | 2,491 | 792 | 8% | 21% | 70% | 0.36 | 7% | 98% | 20% | 32% | 5 year estimate |
| Dalton Township, Muskegon County | 9,247 | 3,407 | 14% | 19% | 67% | 0.38 | 12% | 90% | 27% | 47% | 5 year estimate |
| Danby Township, Ionia County | 2,988 | 1,055 | 9% | 20% | 71% | 0.37 | 9% | 94% | 33% | 19% | 5 year estimate |
| Davison City, Genesee County | 5,181 | 2,446 | 21% | 26% | 54% | 0.44 | 15% | 86% | 27% | 50% | 5 year estimate |
| Davison Township, Genesee County | 19,476 | 8,112 | 11% | 24% | 65% | 0.42 | 12% | 92% | 28% | 42% | 5 year estimate |
| Day Township, Montcalm County | 1,058 | 449 | 19% | 33% | 48% | 0.38 | 11% | 83% | 35% | 31% | 5 year estimate |
| Dayton Township, Newaygo County | 2,253 | 762 | 6% | 11% | 83% | 0.43 | 10% | 89% | 15% | 11% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

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|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Dayton Township, Tuscola County | 1,736 | 699 | 17% | 20% | 62% | 0.38 | 17% | 89% | 34% | 29% | 5 year estimate |
| Dearborn City, Wayne County | 96,470 | 31,605 | 22% | 22% | 56% | 0.45 | 10% | 86% | 30% | 61% | 1 year estimate |
| Dearborn Heights City, Wayne County | 57,196 | 20,940 | 17% | 25% | 58% | 0.44 | 16% | 84% | 32% | 58% | 3 year estimate |
| Decatur Township, Van Buren County | 3,725 | 1,400 | 15% | 30% | 55% | 0.38 | 17% | 85% | 31% | 46% | 5 year estimate |
| Deep River Township, Arenac County | 2,041 | 791 | 11% | 24% | 66% | 0.42 | 9% | 87% | 29% | 27% | 5 year estimate |
| Deerfield Township, Isabella County | 3,198 | 1,197 | 7% | 16% | 77% | 0.44 | 6% | 89% | 23% | 35% | 5 year estimate |
| Deerfield Township, Lapeer County | 5,711 | 1,940 | 11% | 23% | 66% | 0.39 | 19% | 83% | 24% | 41% | 5 year estimate |
| Deerfield Township, Lenawee County | 1,556 | 538 | 8% | 19% | 73% | 0.38 | 8% | 93% | 28% | 34% | 5 year estimate |
| Deerfield Township, Livingston County | 4,215 | 1,556 | 7% | 19% | 74% | 0.36 | 7% | 93% | 33% | 16% | 5 year estimate |
| Deerfield Township, Mecosta County | 2,002 | 561 | 18% | 16% | 66% | 0.37 | 10% | 78% | 28% | 44% | 5 year estimate |
| Delaware Township, Sanilac County | 853 | 366 | 7% | 35% | 58% | 0.34 | 10% | 88% | 33% | 15% | 5 year estimate |
| Delhi Charter Township, Ingham County | 25,959 | 10,088 | 10% | 20% | 69% | 0.39 | 8% | 93% | 23% | 45% | 3 year estimate |
| Delta Charter Township, Eaton County | 32,544 | 14,324 | 8% | 15% | 77% | 0.40 | 9% | 91% | 18% | 43% | 3 year estimate |
| Denmark Township, Tuscola County | 3,059 | 1,387 | 13% | 22% | 65% | 0.39 | 7% | 92% | 19% | 34% | 5 year estimate |
| Denton Township, Roscommon County | 5,561 | 2,717 | 20% | 28% | 52% | 0.40 | 14% | 89% | 34% | 65% | 5 year estimate |
| Denver Township, Isabella County | 1,057 | 411 | 27% | 23% | 51% | 0.46 | 19% | 84% | 48% | 50% | 5 year estimate |
| Denver Township, Newaygo County | 1,937 | 765 | 23% | 28% | 49% | 0.40 | 17% | 89% | 31% | 46% | 5 year estimate |
| Detour Township, Chippewa County | 707 | 381 | 12% | 21% | 67% | 0.40 | 8% | 93% | 32% | NA | 5 year estimate |
| Detroit City, Wayne County | 701,524 | 253,073 | 38% | 29% | 33% | 0.51 | 28% | 81% | 34% | 58% | 1 year estimate |
| DeWitt Charter Township, Clinton County | 14,298 | 5,774 | 8% | 22% | 71% | 0.38 | 7% | 91% | 23% | 54% | 5 year estimate |
| DeWitt City, Clinton County | 4,541 | 1,754 | 10% | 14% | 76% | 0.48 | 6% | 94% | 26% | 25% | 5 year estimate |
| Dexter Township, Washtenaw County | 6,051 | 2,091 | 3% | 11% | 86% | 0.36 | 6% | 97% | 36% | 25% | 5 year estimate |
| Dickson Township, Manistee County | 798 | 401 | 17% | 36% | 47% | 0.38 | 20% | 87% | 24% | 32% | 5 year estimate |
| Dorr Township, Allegan County | 7,443 | 2,381 | 8% | 11% | 81% | 0.33 | 5% | 95% | 25% | 38% | 5 year estimate |
| Douglas City, Allegan County | 1,097 | 523 | 15% | 28% | 57% | 0.50 | 5% | 94% | 44% | 39% | 5 year estimate |
| Douglass Township, Montcalm County | 1,989 | 778 | 15% | 27% | 58% | 0.43 | 16% | 88% | 30% | 37% | 5 year estimate |
| Dover Township, Lake County | 418 | 123 | 20% | 19% | 62% | 0.37 | 9% | 93% | 25% | 33% | 5 year estimate |
| Dover Township, Lenawee County | 1,615 | 645 | 13% | 27% | 60% | 0.41 | 14% | 89% | 29% | 39% | 5 year estimate |
| Dover Township, Otsego County | 587 | 228 | 4% | 29% | 68% | 0.34 | 4% | 92% | 33% | 69% | 5 year estimate |
| Dowagiac City, Cass County | 5,899 | 2,417 | 19% | 35% | 47% | 0.45 | 11% | 82% | 26% | 43% | 5 year estimate |
| Doyle Township, Schoolcraft County | 568 | 263 | 13% | 23% | 64% | 0.47 | 28% | 86% | 43% | 23% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Drummond Township, Chippewa County | 1,015 | 512 | 9% | 26% | 64% | 0.35 | 25% | 76% | 39% | 58% | 5 year estimate |
| Dryden Township, Lapeer County | 4,779 | 1,783 | 10% | 15% | 75% | 0.40 | 12% | 90% | 32% | 43% | 5 year estimate |
| Duncan Township, Houghton County | 219 | 125 | 18% | 28% | 54% | 0.34 | 19% | 92% | 16% | NA | 5 year estimate |
| Dundee Township, Monroe County | 6,759 | 2,630 | 15% | 21% | 64% | 0.41 | 14% | 94% | 30% | 51% | 5 year estimate |
| Duplain Township, Clinton County | 2,258 | 829 | 10% | 30% | 60% | 0.38 | 13% | 86% | 20% | 32% | 5 year estimate |
| Durand City, Shiawassee County | 3,463 | 1,392 | 16% | 25% | 59% | 0.37 | 14% | 94% | 32% | 39% | 5 year estimate |
| Dwight Township, Huron County | 886 | 362 | 19% | 29% | 53% | 0.40 | 6% | 87% | 35% | 51% | 5 year estimate |
| Eagle Harbor Township, Keweenaw County | 330 | 142 | 4% | 5% | 92% | 0.35 | 5% | 92% | 10% | 33% | 5 year estimate |
| Eagle Township, Clinton County | 2,673 | 998 | 6% | 8% | 86% | 0.32 | 6% | 92% | 15% | 25% | 5 year estimate |
| East Bay Township, Grand Traverse County | 10,749 | 3,992 | 7% | 24% | 69% | 0.39 | 7% | 91% | 28% | 38% | 5 year estimate |
| East China Township, St. Clair County | 3,787 | 1,639 | 7% | 26% | 67% | 0.38 | 12% | 90% | 28% | 52% | 5 year estimate |
| East Grand Rapids City, Kent County | 10,797 | 3,880 | 3% | 12% | 85% | 0.47 | 6% | 98% | 23% | 41% | 5 year estimate |
| East Jordan City, Charlevoix County | 2,108 | 898 | 18% | 39% | 44% | 0.40 | 14% | 88% | 25% | 37% | 5 year estimate |
| East Lansing City, Clinton County | 1,798 | 670 | 28% | 18% | 54% | 0.47 | 11% | 93% | 40% | 59% | 5 year estimate |
| East Lansing City, Ingham County | 46,608 | 12,644 | 39% | 18% | 43% | 0.60 | 8% | 93% | 20% | 68% | 3 year estimate |
| East Tawas City, Iosco County | 2,817 | 1,352 | 18% | 26% | 56% | 0.59 | 8% | 88% | 27% | 45% | 5 year estimate |
| Easton Township, Ionia County | 3,081 | 1,146 | 10% | 21% | 69% | 0.38 | 14% | 93% | 31% | 42% | 5 year estimate |
| Eastpointe City, Macomb County | 32,412 | 12,635 | 22% | 25% | 53% | 0.42 | 20% | 85% | 36% | 68% | 3 year estimate |
| Eaton Rapids City, Eaton County | 5,228 | 1,970 | 22% | 24% | 54% | 0.37 | 24% | 85% | 27% | 67% | 5 year estimate |
| Eaton Rapids Township, Eaton County | 4,112 | 1,385 | 2% | 14% | 83% | 0.32 | 7% | 92% | 21% | 75% | 5 year estimate |
| Eaton Township, Eaton County | 4,076 | 1,536 | 6% | 13% | 80% | 0.37 | 13% | 89% | 30% | 40% | 5 year estimate |
| Echo Township, Antrim County | 964 | 400 | 5% | 30% | 66% | 0.35 | 11% | 84% | 24% | NA | 5 year estimate |
| Eckford Township, Calhoun County | 1,219 | 454 | 8% | 22% | 70% | 0.36 | 7% | 89% | 26% | 28% | 5 year estimate |
| Ecorse City, Wayne County | 9,545 | 3,539 | 29% | 31% | 41% | 0.47 | 26% | 82% | 31% | 54% | 5 year estimate |
| Eden Township, Lake County | 388 | 168 | 33% | 30% | 37% | 0.40 | 25% | 88% | 50% | 14% | 5 year estimate |
| Eden Township, Mason County | 629 | 236 | 17% | 22% | 62% | 0.35 | 7% | 81% | 25% | 24% | 5 year estimate |
| Edenville Township, Midland County | 2,553 | 992 | 11% | 19% | 70% | 0.39 | 9% | 88% | 27% | 31% | 5 year estimate |
| Edwards Township, Ogemaw County | 1,321 | 518 | 11% | 25% | 64% | 0.43 | 7% | 90% | 23% | 65% | 5 year estimate |
| Egelston Township, Muskegon County | 9,889 | 3,672 | 17% | 26% | 57% | 0.38 | 15% | 88% | 28% | 69% | 5 year estimate |
| Elba Township, Gratiot County | 1,250 | 470 | 15% | 26% | 59% | 0.42 | 20% | 87% | 25% | 41% | 5 year estimate |
| Elba Township, Lapeer County | 5,269 | 2,121 | 7% | 17% | 76% | 0.37 | 18% | 89% | 31% | 15% | 5 year estimate |
| Elbridge Township, Oceana County | 1,263 | 386 | 22% | 30% | 48% | 0.43 | 10% | 78% | 34% | 44% | 5 year estimate |
| Elk Rapids Township, Antrim County | 2,646 | 1,154 | 15% | 25% | 60% | 0.42 | 8% | 87% | 38% | 46% | 5 year estimate |
| Elk Township, Lake County | 820 | 342 | 10% | 20% | 71% | 0.37 | 9% | 88% | 23% | 33% | 5 year estimate |
| Elk Township, Sanilac County | 1,575 | 549 | 13% | 27% | 61% | 0.36 | 7% | 88% | 29% | 56% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

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|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Elkland Township, Tuscola County | 3,521 | 1,372 | 15% | 22% | 63% | 0.41 | 12% | 91% | 28% | 44% | 5 year estimate |
| Ellington Township, Tuscola County | 1,222 | 447 | 9% | 23% | 68% | 0.38 | 11% | 90% | 26% | 41% | 5 year estimate |
| Ellis Township, Cheboygan County | 598 | 243 | 17% | 18% | 65% | 0.37 | 13% | 81% | 40% | 21% | 5 year estimate |
| Ellsworth Township, Lake County | 661 | 238 | 20% | 29% | 51% | 0.41 | 11% | 89% | 38% | 28% | 5 year estimate |
| Elm River Township, Houghton County | 184 | 76 | 4% | 12% | 84% | 0.32 | 5% | 95% | 19% | NA | 5 year estimate |
| Elmer Township, Oscoda County | 1,089 | 410 | 19% | 30% | 50% | 0.44 | 16% | 57% | 35% | 65% | 5 year estimate |
| Elmer Township, Sanilac County | 834 | 293 | 7% | 23% | 71% | 0.36 | 6% | 86% | 25% | 26% | 5 year estimate |
| Elmira Township, Otsego County | 1,942 | 719 | 5% | 14% | 80% | 0.34 | 12% | 88% | 23% | 31% | 5 year estimate |
| Elmwood Charter Township, Leelanau County | 4,491 | 1,909 | 8% | 13% | 79% | 0.44 | 9% | 91% | 25% | 47% | 5 year estimate |
| Elmwood Township, Tuscola County | 1,071 | 409 | 18% | 14% | 68% | 0.37 | 14% | 85% | 21% | 40% | 5 year estimate |
| Ely Township, Marquette County | 2,011 | 766 | 8% | 11% | 81% | 0.33 | 9% | 92% | 17% | 16% | 5 year estimate |
| Emerson Township, Gratiot County | 896 | 339 | 7% | 20% | 73% | 0.30 | 6% | 85% | 20% | 10% | 5 year estimate |
| Emmett Charter Township, Calhoun County | 11,751 | 4,458 | 10% | 27% | 63% | 0.45 | 10% | 90% | 27% | 39% | 5 year estimate |
| Emmett Township, St. Clair County | 2,647 | 948 | 9% | 22% | 70% | 0.33 | 18% | 87% | 37% | 45% | 5 year estimate |
| Empire Township, Leelanau County | 1,094 | 540 | 9% | 18% | 74% | 0.40 | 11% | 88% | 26% | 34% | 5 year estimate |
| Ensign Township, Delta County | 876 | 416 | 9% | 13% | 78% | 0.34 | 5% | 93% | 20% | 67% | 5 year estimate |
| Ensley Township, Newaygo County | 2,624 | 952 | 8% | 22% | 70% | 0.34 | 10% | 88% | 27% | 37% | 5 year estimate |
| Enterprise Township, Missaukee County | 195 | 79 | 20% | 25% | 54% | 0.45 | 32% | 75% | 39% | NA | 5 year estimate |
| Erie Township, Monroe County | 4,519 | 1,880 | 11% | 23% | 66% | 0.38 | 11% | 87% | 32% | 32% | 5 year estimate |
| Erwin Township, Gogebic County | 353 | 141 | 16% | 25% | 60% | 0.42 | 6% | 86% | 17% | 33% | 5 year estimate |
| Escanaba City, Delta County | 12,609 | 5,762 | 25% | 30% | 45% | 0.47 | 14% | 83% | 27% | 61% | 5 year estimate |
| Escanaba Township, Delta County | 3,474 | 1,358 | 10% | 9% | 82% | 0.33 | 10% | 94% | 20% | 53% | 5 year estimate |
| Essex Township, Clinton County | 1,816 | 683 | 9% | 21% | 70% | 0.33 | 6% | 92% | 22% | 27% | 5 year estimate |
| Essexville City, Bay County | 3,477 | 1,432 | 4% | 30% | 66% | 0.38 | 7% | 89% | 28% | 37% | 5 year estimate |
| Eureka Township, Montcalm County | 3,935 | 1,449 | 11% | 14% | 74% | 0.35 | 13% | 89% | 32% | 66% | 5 year estimate |
| Evangeline Township, Charlevoix County | 626 | 287 | 12% | 19% | 69% | 0.50 | 14% | 91% | 39% | 49% | 5 year estimate |
| Ewart City, Osceola County | 1,641 | 688 | 31% | 32% | 38% | 0.48 | 13% | 88% | 25% | 51% | 5 year estimate |
| Ewart Township, Osceola County | 1,448 | 564 | 15% | 29% | 56% | 0.35 | 10% | 82% | 42% | 32% | 5 year estimate |
| Eveline Township, Charlevoix County | 1,448 | 623 | 9% | 20% | 72% | 0.46 | 11% | 93% | 35% | 50% | 5 year estimate |
| Everett Township, Newaygo County | 1,912 | 757 | 16% | 25% | 59% | 0.39 | 20% | 81% | 29% | 34% | 5 year estimate |
| Evergreen Township, Montcalm County | 2,871 | 1,205 | 15% | 30% | 55% | 0.39 | 15% | 86% | 24% | 35% | 5 year estimate |
| Evergreen Township, Sanilac County | 968 | 330 | 17% | 29% | 54% | 0.42 | 22% | 72% | 41% | 16% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Ewing Township, Marquette County | 114 | 62 | 8% | 27% | 65% | 0.38 | 15% | 96% | 39% | NA | 5 year estimate |
| Excelsior Township, Kalkaska County | 873 | 403 | 12% | 35% | 54% | 0.38 | 12% | 86% | 28% | 44% | 5 year estimate |
| Exeter Township, Monroe County | 3,964 | 1,429 | 11% | 23% | 66% | 0.39 | 11% | 90% | 39% | 30% | 5 year estimate |
| Fabius Township, St. Joseph County | 3,251 | 1,339 | 7% | 16% | 77% | 0.41 | 14% | 89% | 18% | 57% | 5 year estimate |
| Fairbanks Township, Delta County | 338 | 158 | 16% | 27% | 57% | 0.41 | 13% | 80% | 28% | 22% | 5 year estimate |
| Fairfield Township, Lenawee County | 1,635 | 598 | 12% | 21% | 67% | 0.38 | 15% | 84% | 23% | 51% | 5 year estimate |
| Fairfield Township, Shiawassee County | 707 | 260 | 5% | 32% | 63% | 0.35 | 12% | 89% | 39% | 14% | 5 year estimate |
| Fairgrove Township, Tuscola County | 1,591 | 593 | 10% | 23% | 67% | 0.32 | 9% | 91% | 28% | 40% | 5 year estimate |
| Fairhaven Township, Huron County | 1,110 | 515 | 19% | 29% | 52% | 0.40 | 8% | 88% | 30% | 35% | 5 year estimate |
| Fairplain Township, Montcalm County | 1,774 | 640 | 17% | 25% | 58% | 0.38 | 13% | 86% | 36% | 34% | 5 year estimate |
| Faithorn Township, Menominee County | 269 | 101 | 3% | 27% | 70% | 0.34 | 3% | 91% | 26% | NA | 5 year estimate |
| Farmington City, Oakland County | 10,405 | 4,610 | 9% | 25% | 66% | 0.43 | 7% | 93% | 28% | 38% | 5 year estimate |
| Farmington Hills City, Oakland County | 80,752 | 35,898 | 8% | 25% | 67% | 0.49 | 7% | 92% | 29% | 45% | 1 year estimate |
| Fawn River Township, St. Joseph County | 1,448 | 568 | 20% | 15% | 65% | 0.38 | 24% | 81% | 26% | 71% | 5 year estimate |
| Fayette Township, Hillsdale County | 3,332 | 1,340 | 17% | 20% | 63% | 0.41 | 11% | 89% | 26% | 37% | 5 year estimate |
| Felch Township, Dickinson County | 773 | 319 | 8% | 14% | 78% | 0.34 | 11% | 95% | 18% | 57% | 5 year estimate |
| Fennville City, Allegan County | 1,592 | 579 | 27% | 34% | 39% | 0.48 | 14% | 83% | 36% | 39% | 5 year estimate |
| Fenton Charter Township, Genesee County | 15,419 | 5,867 | 8% | 13% | 79% | 0.40 | 9% | 93% | 35% | 57% | 5 year estimate |
| Fenton City, Genesee County | 11,656 | 4,860 | 12% | 26% | 63% | 0.41 | 10% | 88% | 23% | 44% | 5 year estimate |
| Ferndale City, Oakland County | 19,983 | 9,317 | 14% | 32% | 54% | 0.40 | 14% | 80% | 26% | 41% | 3 year estimate |
| Ferris Township, Montcalm County | 1,466 | 556 | 17% | 25% | 57% | 0.37 | 18% | 85% | 27% | 46% | 5 year estimate |
| Ferry Township, Oceana County | 1,297 | 484 | 9% | 21% | 70% | 0.33 | 12% | 86% | 29% | NA | 5 year estimate |
| Ferrysburg City, Ottawa County | 2,911 | 1,423 | 5% | 33% | 62% | 0.50 | 5% | 88% | 36% | 30% | 5 year estimate |
| Fife Lake Township, Grand Traverse County | 2,747 | 554 | 12% | 32% | 56% | 0.39 | 9% | 81% | 35% | 35% | 5 year estimate |
| Filer Charter Township, Manistee County | 2,380 | 1,016 | 6% | 23% | 71% | 0.39 | 10% | 95% | 16% | 73% | 5 year estimate |
| Fillmore Township, Allegan County | 2,697 | 929 | 10% | 18% | 72% | 0.37 | 7% | 92% | 29% | 43% | 5 year estimate |
| Flat Rock City, Wayne County | 9,773 | 3,661 | 17% | 24% | 59% | 0.43 | 15% | 88% | 25% | 61% | 5 year estimate |
| Flint Charter Township, Genesee County | 31,622 | 13,392 | 16% | 27% | 57% | 0.42 | 16% | 88% | 29% | 52% | 3 year estimate |
| Flint City, Genesee County | 100,515 | 41,191 | 34% | 30% | 36% | 0.45 | 25% | 86% | 29% | 57% | 1 year estimate |
| Florence Township, St. Joseph County | 1,273 | 486 | 7% | 27% | 66% | 0.34 | 9% | 91% | 26% | 30% | 5 year estimate |
| Flowerfield Township, St. Joseph County | 1,621 | 607 | 9% | 24% | 68% | 0.40 | 8% | 90% | 27% | 40% | 5 year estimate |
| Flushing Charter Township, Genesee County | 10,593 | 3,944 | 6% | 15% | 79% | 0.36 | 11% | 95% | 23% | 51% | 5 year estimate |
| Flushing City, Genesee County | 8,370 | 3,397 | 8% | 20% | 72% | 0.40 | 14% | 96% | 22% | 42% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Flynn Township, Sanilac County | 988 | 335 | 15% | 26% | 59% | 0.38 | 18% | 66% | 26% | 33% | 5 year estimate |
| Ford River Township, Delta County | 2,076 | 894 | 9% | 21% | 70% | 0.36 | 10% | 91% | 29% | 26% | 5 year estimate |
| Forest Home Township, Antrim County | 1,862 | 864 | 6% | 25% | 70% | 0.53 | 8% | 89% | 20% | 52% | 5 year estimate |
| Forest Township, Cheboygan County | 921 | 440 | 14% | 35% | 51% | 0.47 | 22% | 79% | 26% | 40% | 5 year estimate |
| Forest Township, Genesee County | 4,617 | 1,768 | 8% | 21% | 71% | 0.32 | 15% | 88% | 31% | 21% | 5 year estimate |
| Forest Township, Missaukee County | 939 | 383 | 25% | 18% | 57% | 0.41 | 15% | 89% | 29% | 64% | 5 year estimate |
| Forester Township, Sanilac County | 972 | 411 | 12% | 22% | 65% | 0.42 | 15% | 93% | 30% | 57% | 5 year estimate |
| Fork Township, Mecosta County | 1,654 | 695 | 19% | 23% | 58% | 0.40 | 14% | 87% | 30% | 72% | 5 year estimate |
| Forsyth Township, Marquette County | 6,125 | 2,433 | 12% | 23% | 65% | 0.38 | 15% | 87% | 15% | 37% | 5 year estimate |
| Fort Gratiot Charter Township, St. Clair County | 11,080 | 4,678 | 7% | 29% | 64% | 0.46 | 9% | 87% | 21% | 55% | 5 year estimate |
| Foster Township, Ogemaw County | 764 | 325 | 11% | 27% | 62% | 0.36 | 12% | 86% | 27% | 27% | 5 year estimate |
| Frankenlust Township, Bay County | 3,511 | 1,476 | 5% | 14% | 81% | 0.40 | 6% | 97% | 16% | 40% | 5 year estimate |
| Frankenmuth City, Saginaw County | 4,954 | 2,146 | 9% | 20% | 71% | 0.41 | 4% | 94% | 19% | 49% | 5 year estimate |
| Frankenmuth Township, Saginaw County | 2,242 | 742 | 4% | 12% | 85% | 0.43 | 8% | 96% | 24% | 29% | 5 year estimate |
| Frankfort City, Benzie County | 1,325 | 608 | 15% | 26% | 59% | 0.43 | 11% | 83% | 28% | 50% | 5 year estimate |
| Franklin Township, Clare County | 770 | 354 | 16% | 29% | 55% | 0.39 | 22% | 88% | 29% | 39% | 5 year estimate |
| Franklin Township, Houghton County | 1,552 | 601 | 15% | 31% | 54% | 0.39 | 6% | 91% | 17% | 44% | 5 year estimate |
| Franklin Township, Lenawee County | 3,179 | 1,109 | 5% | 18% | 77% | 0.37 | 9% | 92% | 31% | 58% | 5 year estimate |
| Fraser City, Macomb County | 14,563 | 5,999 | 10% | 25% | 65% | 0.43 | 13% | 90% | 24% | 43% | 5 year estimate |
| Fraser Township, Bay County | 3,196 | 1,337 | 7% | 21% | 72% | 0.40 | 11% | 94% | 21% | 63% | 5 year estimate |
| Frederic Township, Crawford County | 1,346 | 575 | 16% | 25% | 59% | 0.36 | 18% | 87% | 33% | 28% | 5 year estimate |
| Fredonia Township, Calhoun County | 1,466 | 618 | 12% | 22% | 66% | 0.39 | 10% | 89% | 26% | 44% | 5 year estimate |
| Free Soil Township, Mason County | 1,015 | 403 | 12% | 24% | 64% | 0.49 | 9% | 82% | 32% | 20% | 5 year estimate |
| Freedom Township, Washtenaw County | 1,330 | 546 | 3% | 19% | 78% | 0.39 | 9% | 91% | 21% | 15% | 5 year estimate |
| Freeman Township, Clare County | 1,030 | 480 | 21% | 31% | 48% | 0.38 | 20% | 82% | 34% | 29% | 5 year estimate |
| Fremont City, Newaygo County | 4,100 | 1,718 | 17% | 33% | 51% | 0.52 | 16% | 91% | 24% | 46% | 5 year estimate |
| Fremont Township, Isabella County | 1,499 | 522 | 10% | 36% | 55% | 0.36 | 12% | 82% | 35% | 18% | 5 year estimate |
| Fremont Township, Saginaw County | 1,928 | 781 | 8% | 22% | 70% | 0.39 | 8% | 91% | 42% | 32% | 5 year estimate |
| Fremont Township, Sanilac County | 869 | 334 | 6% | 30% | 64% | 0.34 | 18% | 87% | 26% | 33% | 5 year estimate |
| Fremont Township, Tuscola County | 3,305 | 1,229 | 8% | 18% | 73% | 0.33 | 14% | 83% | 25% | 65% | 5 year estimate |
| Frenchtown Township, Monroe County | 20,352 | 8,181 | 14% | 25% | 60% | 0.41 | 15% | 90% | 31% | 54% | 3 year estimate |
| Friendship Township, Emmet County | 718 | 307 | 10% | 27% | 63% | 0.47 | 8% | 93% | 34% | 36% | 5 year estimate |
| Frost Township, Clare County | 1,286 | 541 | 15% | 25% | 60% | 0.43 | 25% | 87% | 34% | 23% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Fruitland Township, Muskegon County | 5,549 | 2,087 | 9% | 12% | 79% | 0.37 | 13% | 92% | 24% | 41% | 5 year estimate |
| Fruitport Charter Township, Muskegon County | 13,569 | 4,975 | 9% | 19% | 72% | 0.40 | 11% | 92% | 24% | 47% | 5 year estimate |
| Fulton Township, Gratiot County | 2,606 | 967 | 10% | 23% | 67% | 0.38 | 5% | 90% | 23% | 25% | 5 year estimate |
| Gaastra City, Iron County | 247 | 119 | 8% | 34% | 59% | 0.31 | 7% | 83% | 20% | NA | 5 year estimate |
| Gaines Charter Township, Kent County | 25,381 | 9,360 | 10% | 26% | 64% | 0.41 | 8% | 90% | 26% | 49% | 3 year estimate |
| Gaines Township, Genesee County | 6,788 | 2,430 | 6% | 15% | 79% | 0.34 | 14% | 93% | 23% | 53% | 5 year estimate |
| Galesburg City, Kalamazoo County | 1,832 | 744 | 19% | 25% | 56% | 0.42 | 13% | 85% | 30% | 49% | 5 year estimate |
| Galien Township, Berrien County | 1,381 | 564 | 12% | 27% | 61% | 0.38 | 10% | 85% | 23% | 27% | 5 year estimate |
| Ganges Township, Allegan County | 2,544 | 1,043 | 6% | 23% | 71% | 0.44 | 8% | 85% | 35% | 22% | 5 year estimate |
| Garden City City, Wayne County | 27,415 | 10,198 | 10% | 23% | 67% | 0.38 | 14% | 86% | 26% | 65% | 3 year estimate |
| Garden Township, Delta County | 658 | 328 | 8% | 30% | 62% | 0.36 | 11% | 89% | 25% | NA | 5 year estimate |
| Garfield Charter Township, Grand Traverse County | 16,300 | 7,467 | 13% | 31% | 56% | 0.45 | 10% | 88% | 27% | 56% | 5 year estimate |
| Garfield Township, Bay County | 1,901 | 726 | 9% | 24% | 67% | 0.36 | 12% | 87% | 23% | 32% | 5 year estimate |
| Garfield Township, Clare County | 1,651 | 801 | 20% | 29% | 52% | 0.42 | 22% | 87% | 34% | 74% | 5 year estimate |
| Garfield Township, Kalkaska County | 672 | 346 | 19% | 33% | 48% | 0.41 | 16% | 77% | 34% | 61% | 5 year estimate |
| Garfield Township, Mackinac County | 1,131 | 545 | 14% | 28% | 59% | 0.43 | 11% | 84% | 29% | 40% | 5 year estimate |
| Garfield Township, Newaygo County | 2,526 | 792 | 20% | 20% | 60% | 0.45 | 15% | 71% | 26% | 77% | 5 year estimate |
| Gaylord City, Otsego County | 3,656 | 1,674 | 18% | 27% | 55% | 0.43 | 9% | 86% | 32% | 46% | 5 year estimate |
| Genesee Charter Township, Genesee County | 21,322 | 8,549 | 17% | 24% | 59% | 0.39 | 17% | 91% | 29% | 63% | 3 year estimate |
| Geneva Township, Midland County | 1,027 | 439 | 13% | 18% | 70% | 0.37 | 11% | 92% | 26% | 43% | 5 year estimate |
| Geneva Township, Van Buren County | 3,581 | 1,115 | 23% | 19% | 58% | 0.41 | 10% | 81% | 21% | 71% | 5 year estimate |
| Genoa Township, Livingston County | 19,814 | 7,749 | 5% | 26% | 69% | 0.43 | 9% | 91% | 29% | 47% | 5 year estimate |
| Georgetown Charter Township, Ottawa County | 47,527 | 17,012 | 7% | 18% | 75% | 0.38 | 7% | 94% | 22% | 41% | 3 year estimate |
| Germfask Township, Schoolcraft County | 661 | 227 | 10% | 23% | 67% | 0.35 | 16% | 84% | 36% | 43% | 5 year estimate |
| Gerrish Township, Roscommon County | 2,991 | 1,301 | 13% | 25% | 62% | 0.50 | 10% | 90% | 35% | 68% | 5 year estimate |
| Gibraltar City, Wayne County | 4,597 | 1,891 | 8% | 14% | 78% | 0.35 | 13% | 91% | 30% | 69% | 5 year estimate |
| Gibson Township, Bay County | 1,204 | 439 | 8% | 28% | 64% | 0.48 | 12% | 85% | 31% | 38% | 5 year estimate |
| Gilead Township, Branch County | 569 | 207 | 13% | 26% | 61% | 0.40 | 8% | 90% | 25% | 29% | 5 year estimate |
| Gilford Township, Tuscola County | 941 | 336 | 4% | 19% | 77% | 0.33 | 7% | 86% | 17% | 35% | 5 year estimate |
| Gilmore Township, Benzie County | 881 | 354 | 7% | 21% | 73% | 0.36 | 10% | 89% | 21% | 12% | 5 year estimate |
| Gilmore Township, Isabella County | 1,346 | 529 | 21% | 26% | 54% | 0.38 | 17% | 84% | 35% | 39% | 5 year estimate |
| Girard Township, Branch County | 1,739 | 740 | 5% | 22% | 73% | 0.37 | 7% | 93% | 20% | 51% | 5 year estimate |
| Gladstone City, Delta County | 4,960 | 2,141 | 12% | 24% | 64% | 0.40 | 5% | 86% | 22% | 38% | 5 year estimate |
| Gladwin City, Gladwin County | 2,941 | 1,403 | 29% | 31% | 39% | 0.46 | 7% | 89% | 37% | 60% | 5 year estimate |
| Gladwin Township, Gladwin County | 1,262 | 448 | 21% | 22% | 58% | 0.41 | 18% | 78% | 35% | 54% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Glen Arbor Township, Leelanau County | 834 | 391 | 8% | 9% | 83% | 0.39 | 6% | 87% | 41% | 64% | 5 year estimate |
| Gobles City, Van Buren County | 857 | 332 | 23% | 32% | 45% | 0.40 | 12% | 83% | 28% | 44% | 5 year estimate |
| Golden Township, Oceana County | 1,582 | 670 | 13% | 27% | 61% | 0.38 | 8% | 92% | 28% | 59% | 5 year estimate |
| Goodar Township, Ogemaw County | 344 | 167 | 17% | 29% | 53% | 0.51 | 19% | 93% | 29% | NA | 5 year estimate |
| Goodland Township, Lapeer County | 1,763 | 630 | 11% | 24% | 65% | 0.37 | 15% | 90% | 30% | 30% | 5 year estimate |
| Goodwell Township, Newaygo County | 646 | 222 | 13% | 25% | 62% | 0.35 | 15% | 84% | 39% | 13% | 5 year estimate |
| Gore Township, Huron County | 251 | 110 | 26% | 11% | 63% | 0.52 | 9% | 96% | 32% | 29% | 5 year estimate |
| Gourley Township, Menominee County | 357 | 141 | 11% | 25% | 64% | 0.33 | 11% | 88% | 34% | 43% | 5 year estimate |
| Grand Blanc Charter Township, Genesee County | 37,222 | 14,271 | 12% | 15% | 73% | 0.45 | 12% | 92% | 26% | 39% | 3 year estimate |
| Grand Blanc City, Genesee County | 8,266 | 3,424 | 13% | 18% | 70% | 0.46 | 12% | 92% | 20% | 53% | 5 year estimate |
| Grand Haven Charter Township, Ottawa County | 15,200 | 5,559 | 8% | 18% | 74% | 0.40 | 7% | 93% | 20% | 42% | 5 year estimate |
| Grand Haven City, Ottawa County | 10,541 | 4,913 | 14% | 32% | 55% | 0.45 | 12% | 88% | 26% | 48% | 5 year estimate |
| Grand Island Township, Alger County | 80 | 25 | 16% | 12% | 72% | 0.31 | NA | 96% | 9% | 33% | 5 year estimate |
| Grand Ledge City, Eaton County | 7,805 | 3,361 | 10% | 26% | 64% | 0.39 | 7% | 90% | 25% | 42% | 5 year estimate |
| Grand Rapids Charter Township, Kent County | 16,710 | 5,889 | 3% | 16% | 81% | 0.44 | 5% | 94% | 28% | 42% | 5 year estimate |
| Grand Rapids City, Kent County | 190,426 | 73,510 | 25% | 26% | 49% | 0.45 | 12% | 88% | 22% | 56% | 1 year estimate |
| Grandville City, Kent County | 15,502 | 5,930 | 10% | 26% | 64% | 0.39 | 8% | 89% | 19% | 36% | 5 year estimate |
| Grant City, Newaygo County | 861 | 360 | 20% | 32% | 48% | 0.42 | 17% | 83% | 26% | 48% | 5 year estimate |
| Grant Township, Cheboygan County | 708 | 346 | 11% | 17% | 72% | 0.36 | 17% | 91% | 30% | 55% | 5 year estimate |
| Grant Township, Clare County | 3,245 | 1,288 | 17% | 27% | 57% | 0.39 | 10% | 82% | 28% | 66% | 5 year estimate |
| Grant Township, Grand Traverse County | 1,106 | 402 | 5% | 33% | 62% | 0.38 | 11% | 84% | 37% | 46% | 5 year estimate |
| Grant Township, Huron County | 849 | 296 | 10% | 26% | 64% | 0.33 | 9% | 90% | 22% | 60% | 5 year estimate |
| Grant Township, Iosco County | 1,715 | 718 | 19% | 25% | 56% | 0.39 | 19% | 89% | 26% | 37% | 5 year estimate |
| Grant Township, Keweenaw County | 202 | 130 | 9% | 37% | 54% | 0.44 | 16% | 83% | 29% | NA | 5 year estimate |
| Grant Township, Mason County | 783 | 365 | 8% | 22% | 70% | 0.32 | 10% | 91% | 16% | 18% | 5 year estimate |
| Grant Township, Mecosta County | 731 | 290 | 7% | 32% | 61% | 0.39 | 3% | 84% | 32% | 50% | 5 year estimate |
| Grant Township, Newaygo County | 3,296 | 1,066 | 10% | 19% | 71% | 0.33 | 14% | 88% | 27% | 50% | 5 year estimate |
| Grant Township, Oceana County | 2,977 | 1,027 | 18% | 26% | 56% | 0.42 | 8% | 87% | 27% | 53% | 5 year estimate |
| Grant Township, St. Clair County | 1,918 | 663 | 11% | 22% | 68% | 0.39 | 13% | 84% | 36% | 14% | 5 year estimate |
| Grass Lake Charter Township, Jackson County | 5,670 | 2,159 | 5% | 17% | 78% | 0.36 | 6% | 93% | 27% | 52% | 5 year estimate |
| Grattan Township, Kent County | 3,652 | 1,406 | 3% | 19% | 78% | 0.40 | 8% | 94% | 29% | 19% | 5 year estimate |
| Grayling Charter Township, Crawford County | 5,859 | 2,366 | 13% | 19% | 68% | 0.42 | 16% | 91% | 30% | 52% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Grayling City, Crawford County | 1,990 | 882 | 30% | 34% | 36% | 0.49 | 21% | 81% | 30% | 59% | 5 year estimate |
| Green Charter Township, Mecosta County | 3,301 | 1,205 | 15% | 23% | 61% | 0.36 | 15% | 83% | 20% | 60% | 5 year estimate |
| Green Lake Township, Grand Traverse County | 5,829 | 1,929 | 5% | 27% | 68% | 0.32 | 6% | 84% | 38% | 52% | 5 year estimate |
| Green Oak Township, Livingston County | 17,614 | 6,601 | 5% | 20% | 74% | 0.39 | 11% | 93% | 28% | 39% | 5 year estimate |
| Green Township, Alpena County | 1,357 | 571 | 12% | 31% | 57% | 0.39 | 17% | 89% | 27% | 52% | 5 year estimate |
| Greenbush Township, Alcona County | 1,482 | 637 | 14% | 21% | 65% | 0.45 | 21% | 89% | 27% | 68% | 5 year estimate |
| Greenbush Township, Clinton County | 2,218 | 787 | 6% | 27% | 66% | 0.36 | 11% | 90% | 25% | 56% | 5 year estimate |
| Greendale Township, Midland County | 1,608 | 631 | 11% | 32% | 56% | 0.44 | 15% | 83% | 35% | 51% | 5 year estimate |
| Greenland Township, Ontonagon County | 837 | 402 | 19% | 27% | 53% | 0.38 | 23% | 85% | 24% | 33% | 5 year estimate |
| Greenleaf Township, Sanilac County | 849 | 282 | 9% | 26% | 65% | 0.36 | 12% | 86% | 11% | 19% | 5 year estimate |
| Greenville City, Montcalm County | 8,465 | 3,460 | 27% | 32% | 41% | 0.50 | 13% | 90% | 34% | 60% | 5 year estimate |
| Greenwood Township, Clare County | 1,091 | 523 | 20% | 28% | 52% | 0.38 | 17% | 85% | 30% | 29% | 5 year estimate |
| Greenwood Township, Oceana County | 1,139 | 419 | 17% | 27% | 56% | 0.39 | 9% | 81% | 35% | 67% | 5 year estimate |
| Greenwood Township, Oscoda County | 1,227 | 551 | 16% | 29% | 55% | 0.31 | 17% | 86% | 27% | 66% | 5 year estimate |
| Greenwood Township, St. Clair County | 1,640 | 560 | 10% | 17% | 74% | 0.37 | 9% | 90% | 31% | 31% | 5 year estimate |
| Greenwood Township, Wexford County | 616 | 204 | 12% | 29% | 59% | 0.40 | 18% | 80% | 34% | 50% | 5 year estimate |
| Grim Township, Gladwin County | 144 | 67 | 16% | 31% | 52% | 0.40 | 22% | 81% | 29% | 56% | 5 year estimate |
| Grosse Ile Township, Wayne County | 10,354 | 4,095 | 4% | 15% | 81% | 0.42 | 9% | 96% | 30% | 54% | 5 year estimate |
| Grosse Pointe City, Wayne County | 5,397 | 2,121 | 4% | 12% | 84% | 0.46 | 9% | 96% | 31% | 52% | 5 year estimate |
| Grosse Pointe Farms City, Wayne County | 9,433 | 3,734 | 5% | 9% | 86% | 0.46 | 8% | 98% | 32% | 23% | 5 year estimate |
| Grosse Pointe Park City, Wayne County | 11,523 | 4,267 | 4% | 19% | 77% | 0.47 | 8% | 94% | 25% | 38% | 5 year estimate |
| Grosse Pointe Woods City, Wayne County | 16,061 | 6,179 | 6% | 9% | 85% | 0.38 | 6% | 96% | 28% | 29% | 5 year estimate |
| Grout Township, Gladwin County | 2,184 | 784 | 20% | 17% | 63% | 0.47 | 14% | 75% | 25% | 26% | 5 year estimate |
| Groveland Township, Oakland County | 5,534 | 1,884 | 10% | 14% | 77% | 0.36 | 12% | 91% | 27% | 77% | 5 year estimate |
| Gun Plain Township, Allegan County | 5,907 | 2,255 | 4% | 15% | 81% | 0.34 | 10% | 94% | 23% | 36% | 5 year estimate |
| Gustin Township, Alcona County | 737 | 296 | 21% | 29% | 50% | 0.38 | 11% | 86% | 23% | 61% | 5 year estimate |
| Hadley Township, Lapeer County | 4,552 | 1,638 | 11% | 15% | 74% | 0.35 | 12% | 91% | 35% | 63% | 5 year estimate |
| Hagar Township, Berrien County | 3,669 | 1,498 | 13% | 30% | 57% | 0.43 | 11% | 86% | 32% | 60% | 5 year estimate |
| Haight Township, Ontonagon County | 185 | 116 | 22% | 28% | 51% | 0.41 | 14% | 83% | 47% | 17% | 5 year estimate |
| Hamburg Township, Livingston County | 21,280 | 7,845 | 4% | 18% | 79% | 0.36 | 7% | 94% | 27% | 31% | 3 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Hamilton Township, Clare County | 2,057 | 872 | 29% | 30% | 42% | 0.46 | 29% | 83% | 26% | 50% | 5 year estimate |
| Hamilton Township, Gratiot County | 490 | 196 | 11% | 29% | 60% | 0.37 | 13% | 89% | 16% | 39% | 5 year estimate |
| Hamilton Township, Van Buren County | 1,529 | 584 | 15% | 21% | 64% | 0.41 | 7% | 86% | 29% | 51% | 5 year estimate |
| Hamlin Township, Eaton County | 3,340 | 1,193 | 7% | 22% | 71% | 0.34 | 11% | 94% | 24% | 71% | 5 year estimate |
| Hamlin Township, Mason County | 3,388 | 1,448 | 7% | 18% | 75% | 0.39 | 10% | 93% | 27% | 41% | 5 year estimate |
| Hampton Charter Township, Bay County | 9,648 | 4,028 | 14% | 26% | 60% | 0.40 | 13% | 88% | 18% | 41% | 5 year estimate |
| Hamtramck City, Wayne County | 22,209 | 6,489 | 37% | 33% | 31% | 0.47 | 22% | 79% | 37% | 45% | 3 year estimate |
| Hancock City, Houghton County | 4,627 | 2,095 | 26% | 26% | 49% | 0.50 | 9% | 89% | 24% | 62% | 5 year estimate |
| Hancock Township, Houghton County | 529 | 205 | 11% | 18% | 71% | 0.41 | 3% | 88% | 19% | NA | 5 year estimate |
| Handy Township, Livingston County | 8,025 | 2,926 | 12% | 28% | 60% | 0.37 | 9% | 85% | 28% | 35% | 5 year estimate |
| Hanover Township, Jackson County | 3,709 | 1,301 | 5% | 19% | 75% | 0.43 | 10% | 92% | 29% | 28% | 5 year estimate |
| Hanover Township, Wexford County | 1,344 | 475 | 16% | 21% | 63% | 0.36 | 15% | 85% | 36% | 45% | 5 year estimate |
| Harbor Beach City, Huron County | 1,680 | 777 | 22% | 30% | 48% | 0.45 | 15% | 87% | 23% | 36% | 5 year estimate |
| Harbor Springs City, Emmet County | 1,026 | 511 | 12% | 35% | 54% | 0.48 | 11% | 92% | 26% | 39% | 5 year estimate |
| Haring Charter Township, Wexford County | 3,178 | 1,012 | 12% | 18% | 70% | 0.39 | 15% | 88% | 22% | 68% | 5 year estimate |
| Harper Woods City, Wayne County | 14,136 | 5,805 | 14% | 29% | 57% | 0.42 | 17% | 86% | 33% | 54% | 5 year estimate |
| Harris Township, Menominee County | 1,777 | 766 | 18% | 32% | 50% | 0.46 | 14% | 84% | 24% | 28% | 5 year estimate |
| Harrison Charter Township, Macomb County | 24,614 | 10,974 | 13% | 23% | 64% | 0.43 | 12% | 90% | 31% | 45% | 3 year estimate |
| Harrison City, Clare County | 2,100 | 906 | 28% | 30% | 42% | 0.45 | 18% | 85% | 28% | 62% | 5 year estimate |
| Harrisville City, Alcona County | 406 | 196 | 24% | 36% | 40% | 0.49 | 12% | 89% | 26% | 42% | 5 year estimate |
| Harrisville Township, Alcona County | 1,326 | 564 | 13% | 22% | 65% | 0.41 | 7% | 88% | 30% | 26% | 5 year estimate |
| Hart City, Oceana County | 1,997 | 678 | 21% | 32% | 46% | 0.38 | 12% | 89% | 30% | 59% | 5 year estimate |
| Hart Township, Oceana County | 2,164 | 747 | 14% | 20% | 65% | 0.42 | 11% | 82% | 25% | 24% | 5 year estimate |
| Hartford City, Van Buren County | 2,671 | 915 | 25% | 24% | 51% | 0.39 | 16% | 81% | 27% | 25% | 5 year estimate |
| Hartford Township, Van Buren County | 3,253 | 1,203 | 23% | 24% | 53% | 0.42 | 12% | 84% | 31% | 66% | 5 year estimate |
| Hartland Township, Livingston County | 14,632 | 4,959 | 4% | 18% | 78% | 0.36 | 8% | 92% | 28% | 35% | 5 year estimate |
| Hartwick Township, Osceola County | 564 | 204 | 14% | 19% | 67% | 0.37 | 11% | 78% | 22% | 35% | 5 year estimate |
| Hastings Charter Township, Barry County | 2,959 | 1,118 | 10% | 24% | 66% | 0.40 | 10% | 86% | 26% | 38% | 5 year estimate |
| Hastings City, Barry County | 7,360 | 2,923 | 16% | 26% | 58% | 0.42 | 9% | 89% | 25% | 52% | 5 year estimate |
| Hatton Township, Clare County | 901 | 361 | 27% | 19% | 54% | 0.46 | 13% | 89% | 35% | 61% | 5 year estimate |
| Hawes Township, Alcona County | 1,075 | 462 | 12% | 19% | 69% | 0.39 | 13% | 90% | 24% | 57% | 5 year estimate |
| Hay Township, Gladwin County | 1,341 | 604 | 22% | 27% | 51% | 0.36 | 24% | 87% | 34% | 40% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Hayes Township, Charlevoix County | 2,172 | 890 | 5% | 22% | 73% | 0.48 | 9% | 89% | 33% | NA | 5 year estimate |
| Hayes Township, Clare County | 4,684 | 2,171 | 24% | 33% | 43% | 0.40 | 17% | 83% | 38% | 43% | 5 year estimate |
| Hayes Township, Otsego County | 2,605 | 832 | 9% | 13% | 77% | 0.35 | 13% | 92% | 25% | 33% | 5 year estimate |
| Haynes Township, Alcona County | 788 | 340 | 9% | 19% | 72% | 0.39 | 10% | 93% | 21% | 18% | 5 year estimate |
| Hazel Park City, Oakland County | 16,579 | 6,768 | 23% | 37% | 40% | 0.43 | 17% | 80% | 35% | 59% | 5 year estimate |
| Hazelton Township, Shiawassee County | 2,139 | 736 | 6% | 16% | 77% | 0.39 | 6% | 96% | 22% | 34% | 5 year estimate |
| Heath Township, Allegan County | 3,322 | 1,224 | 7% | 19% | 74% | 0.34 | 9% | 90% | 23% | 40% | 5 year estimate |
| Hebron Township, Cheboygan County | 332 | 135 | 14% | 34% | 52% | 0.40 | 30% | 78% | 37% | 21% | 5 year estimate |
| Helena Township, Antrim County | 1,067 | 487 | 18% | 23% | 59% | 0.40 | 10% | 90% | 39% | 50% | 5 year estimate |
| Hematite Township, Iron County | 351 | 185 | 7% | 44% | 49% | 0.41 | 8% | 85% | 24% | 24% | 5 year estimate |
| Henderson Township, Wexford County | 174 | 72 | 4% | 15% | 81% | 0.39 | 14% | 85% | 13% | 25% | 5 year estimate |
| Hendricks Township, Mackinac County | 170 | 80 | 16% | 24% | 60% | 0.37 | 33% | 88% | 23% | 63% | 5 year estimate |
| Henrietta Township, Jackson County | 4,704 | 1,610 | 8% | 20% | 72% | 0.34 | 8% | 92% | 26% | 59% | 5 year estimate |
| Hersey Township, Osceola County | 2,123 | 780 | 16% | 25% | 58% | 0.40 | 16% | 84% | 34% | 38% | 5 year estimate |
| Hiawatha Township, Schoolcraft County | 1,259 | 563 | 12% | 15% | 72% | 0.42 | 11% | 92% | 22% | 58% | 5 year estimate |
| Higgins Township, Roscommon County | 1,898 | 796 | 27% | 31% | 42% | 0.45 | 13% | 83% | 26% | 65% | 5 year estimate |
| Highland Charter Township, Oakland County | 19,297 | 6,975 | 9% | 22% | 69% | 0.39 | 12% | 90% | 27% | 47% | 3 year estimate |
| Highland Park City, Wayne County | 11,971 | 4,507 | 45% | 29% | 26% | 0.50 | 27% | 83% | 37% | 55% | 5 year estimate |
| Highland Township, Osceola County | 1,394 | 483 | 17% | 18% | 65% | 0.38 | 9% | 85% | 21% | 42% | 5 year estimate |
| Hill Township, Ogemaw County | 1,759 | 754 | 11% | 22% | 67% | 0.42 | 11% | 85% | 32% | 46% | 5 year estimate |
| Hillman Township, Montmorency County | 2,341 | 982 | 23% | 28% | 49% | 0.43 | 14% | 89% | 31% | 66% | 5 year estimate |
| Hillsdale City, Hillsdale County | 8,292 | 2,876 | 27% | 29% | 44% | 0.43 | 14% | 88% | 25% | 54% | 5 year estimate |
| Hillsdale Township, Hillsdale County | 1,955 | 763 | 8% | 17% | 75% | 0.44 | 12% | 92% | 20% | NA | 5 year estimate |
| Hinton Township, Mecosta County | 1,059 | 376 | 14% | 28% | 58% | 0.40 | 15% | 85% | 39% | 43% | 5 year estimate |
| Holland Charter Township, Ottawa County | 36,089 | 12,565 | 10% | 24% | 66% | 0.39 | 8% | 91% | 22% | 43% | 3 year estimate |
| Holland City, Allegan County | 7,029 | 2,831 | 18% | 27% | 55% | 0.49 | 9% | 89% | 27% | 55% | 5 year estimate |
| Holland City, Ottawa County | 26,146 | 8,620 | 16% | 27% | 57% | 0.45 | 9% | 88% | 25% | 58% | 3 year estimate |
| Holland Township, Missaukee County | 225 | 104 | 33% | 24% | 43% | 0.39 | 7% | 92% | 51% | 86% | 5 year estimate |
| Holly Township, Oakland County | 11,314 | 4,169 | 6% | 23% | 71% | 0.36 | 11% | 89% | 25% | 31% | 5 year estimate |
| Holmes Township, Menominee County | 425 | 181 | 9% | 27% | 65% | 0.34 | 12% | 97% | 25% | NA | 5 year estimate |
| Holton Township, Muskegon County | 2,454 | 833 | 18% | 23% | 59% | 0.40 | 12% | 85% | 30% | 50% | 5 year estimate |
| Home Township, Montcalm County | 2,547 | 1,011 | 21% | 29% | 51% | 0.39 | 7% | 87% | 27% | 44% | 5 year estimate |
| Home Township, Newaygo County | 212 | 92 | 20% | 20% | 61% | 0.36 | 13% | 91% | 28% | 54% | 5 year estimate |
| Homer Township, Calhoun County | 3,002 | 1,129 | 14% | 29% | 57% | 0.41 | 14% | 88% | 21% | 30% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Homer Township, Midland County | 4,007 | 1,540 | 7% | 14% | 78% | 0.38 | 7% | 94% | 21% | 100% | 5 year estimate |
| Homestead Township, Benzie County | 2,325 | 919 | 13% | 21% | 66% | 0.33 | 17% | 80% | 34% | 45% | 5 year estimate |
| Hope Township, Barry County | 3,248 | 1,428 | 20% | 19% | 61% | 0.36 | 10% | 80% | 45% | 49% | 5 year estimate |
| Hope Township, Midland County | 1,294 | 538 | 7% | 25% | 68% | 0.38 | 14% | 86% | 31% | 25% | 5 year estimate |
| Hopkins Township, Allegan County | 2,619 | 1,011 | 9% | 23% | 68% | 0.37 | 12% | 87% | 30% | 26% | 5 year estimate |
| Horton Township, Ogemaw County | 1,001 | 373 | 22% | 23% | 54% | 0.39 | 9% | 89% | 34% | 69% | 5 year estimate |
| Houghton City, Houghton County | 7,692 | 2,422 | 40% | 22% | 38% | 0.55 | 10% | 88% | 20% | 65% | 5 year estimate |
| Houghton Township, Keweenaw County | 127 | 58 | 17% | 3% | 79% | 0.48 | 12% | 94% | 25% | 40% | 5 year estimate |
| Howard Township, Cass County | 6,235 | 2,484 | 3% | 29% | 68% | 0.36 | 13% | 91% | 24% | 37% | 5 year estimate |
| Howell City, Livingston County | 9,537 | 3,905 | 16% | 41% | 43% | 0.43 | 7% | 87% | 40% | 54% | 5 year estimate |
| Howell Township, Livingston County | 6,721 | 2,680 | 8% | 27% | 65% | 0.36 | 11% | 88% | 32% | 54% | 5 year estimate |
| Hudson City, Lenawee County | 2,305 | 878 | 20% | 25% | 56% | 0.39 | 16% | 85% | 21% | 50% | 5 year estimate |
| Hudson Township, Charlevoix County | 632 | 253 | 7% | 23% | 70% | 0.35 | 14% | 82% | 27% | 63% | 5 year estimate |
| Hudson Township, Lenawee County | 1,411 | 613 | 11% | 24% | 65% | 0.37 | 12% | 90% | 27% | 22% | 5 year estimate |
| Hudson Township, Mackinac County | 176 | 90 | 8% | 14% | 78% | 0.39 | 7% | 90% | 15% | 80% | 5 year estimate |
| Hudsonville City, Ottawa County | 7,162 | 2,591 | 6% | 25% | 69% | 0.35 | 7% | 95% | 19% | 49% | 5 year estimate |
| Hulbert Township, Chippewa County | 138 | 69 | 22% | 25% | 54% | 0.35 | 28% | 93% | 43% | 73% | 5 year estimate |
| Humboldt Township, Marquette County | 522 | 205 | 9% | 25% | 66% | 0.33 | 20% | 90% | 31% | 35% | 5 year estimate |
| Hume Township, Huron County | 702 | 348 | 7% | 25% | 67% | 0.36 | 9% | 96% | 22% | 36% | 5 year estimate |
| Huntington Woods City, Oakland County | 6,236 | 2,313 | 2% | 11% | 87% | 0.39 | 4% | 97% | 23% | 39% | 5 year estimate |
| Huron Charter Township, Wayne County | 15,694 | 5,556 | 13% | 19% | 68% | 0.39 | 12% | 92% | 33% | 41% | 5 year estimate |
| Huron Township, Huron County | 357 | 179 | 15% | 28% | 57% | 0.39 | 16% | 89% | 26% | 39% | 5 year estimate |
| Ida Township, Monroe County | 4,981 | 1,716 | 7% | 12% | 81% | 0.34 | 9% | 93% | 27% | 24% | 5 year estimate |
| Imlay City City, Lapeer County | 3,612 | 1,392 | 23% | 39% | 38% | 0.42 | 14% | 81% | 21% | 52% | 5 year estimate |
| Imlay Township, Lapeer County | 3,119 | 1,013 | 11% | 21% | 68% | 0.35 | 14% | 83% | 31% | 44% | 5 year estimate |
| Independence Charter Township, Oakland County | 34,960 | 12,952 | 8% | 20% | 72% | 0.42 | 13% | 93% | 27% | 58% | 3 year estimate |
| Indianfields Township, Tuscola County | 2,811 | 1,148 | 13% | 21% | 66% | 0.38 | 21% | 89% | 18% | 38% | 5 year estimate |
| Ingallston Township, Menominee County | 1,109 | 533 | 4% | 29% | 67% | 0.41 | 5% | 95% | 25% | 14% | 5 year estimate |
| Ingersoll Township, Midland County | 2,755 | 1,082 | 7% | 19% | 74% | 0.39 | 8% | 90% | 24% | 66% | 5 year estimate |
| Ingham Township, Ingham County | 2,237 | 782 | 5% | 17% | 77% | 0.35 | 7% | 93% | 27% | 23% | 5 year estimate |
| Inkster City, Wayne County | 25,120 | 9,754 | 33% | 30% | 37% | 0.45 | 26% | 86% | 37% | 61% | 3 year estimate |
| Inland Township, Benzie County | 1,953 | 837 | 12% | 25% | 63% | 0.34 | 10% | 85% | 39% | 57% | 5 year estimate |
| Interior Township, Ontonagon County | 379 | 164 | 14% | 27% | 59% | 0.41 | 11% | 72% | 30% | 14% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Inverness Township, Cheboygan County | 2,334 | 1,025 | 16% | 16% | 69% | 0.44 | 10% | 89% | 24% | 33% | 5 year estimate |
| Inwood Township, Schoolcraft County | 598 | 262 | 9% | 29% | 62% | 0.35 | 11% | 86% | 25% | 22% | 5 year estimate |
| Ionia City, Ionia County | 11,602 | 3,043 | 25% | 30% | 45% | 0.42 | 14% | 86% | 30% | 64% | 5 year estimate |
| Ionia Township, Ionia County | 3,792 | 1,476 | 9% | 31% | 59% | 0.37 | 13% | 88% | 30% | 64% | 5 year estimate |
| Iosco Township, Livingston County | 3,802 | 1,304 | 6% | 18% | 75% | 0.32 | 9% | 91% | 25% | 49% | 5 year estimate |
| Ira Township, St. Clair County | 5,250 | 2,174 | 12% | 26% | 62% | 0.46 | 17% | 88% | 39% | 60% | 5 year estimate |
| Iron Mountain City, Dickinson County | 7,662 | 3,367 | 12% | 30% | 58% | 0.43 | 8% | 90% | 21% | 40% | 5 year estimate |
| Iron River City, Iron County | 3,038 | 1,500 | 21% | 28% | 50% | 0.40 | 8% | 86% | 25% | 52% | 5 year estimate |
| Iron River Township, Iron County | 1,159 | 461 | 12% | 34% | 55% | 0.39 | 7% | 88% | 35% | 8% | 5 year estimate |
| Ironwood Charter Township, Gogebic County | 2,273 | 1,087 | 13% | 22% | 65% | 0.41 | 9% | 85% | 18% | 46% | 5 year estimate |
| Ironwood City, Gogebic County | 5,366 | 2,726 | 23% | 34% | 43% | 0.48 | 11% | 82% | 26% | 43% | 5 year estimate |
| Irving Township, Barry County | 3,224 | 1,164 | 5% | 18% | 77% | 0.32 | 12% | 93% | 34% | 36% | 5 year estimate |
| Isabella Township, Isabella County | 2,158 | 822 | 15% | 29% | 56% | 0.48 | 12% | 87% | 27% | 46% | 5 year estimate |
| Ishpeming City, Marquette County | 6,500 | 2,706 | 16% | 24% | 60% | 0.39 | 6% | 84% | 17% | 49% | 5 year estimate |
| Ishpeming Township, Marquette County | 3,526 | 1,372 | 8% | 19% | 72% | 0.40 | 5% | 93% | 16% | 100% | 5 year estimate |
| Ithaca City, Gratiot County | 2,909 | 1,224 | 15% | 27% | 57% | 0.41 | 7% | 90% | 20% | 53% | 5 year estimate |
| Jackson City, Jackson County | 33,449 | 13,052 | 33% | 24% | 42% | 0.47 | 21% | 81% | 34% | 55% | 3 year estimate |
| James Township, Saginaw County | 1,831 | 719 | 6% | 20% | 74% | 0.37 | 9% | 92% | 26% | 51% | 5 year estimate |
| Jamestown Charter Township, Ottawa County | 7,039 | 2,251 | 4% | 19% | 77% | 0.36 | 6% | 95% | 32% | 26% | 5 year estimate |
| Jasper Township, Midland County | 1,111 | 459 | 9% | 22% | 69% | 0.34 | 7% | 91% | 28% | 47% | 5 year estimate |
| Jefferson Township, Cass County | 2,551 | 973 | 10% | 22% | 68% | 0.40 | 8% | 91% | 35% | 18% | 5 year estimate |
| Jefferson Township, Hillsdale County | 3,070 | 1,196 | 10% | 26% | 64% | 0.35 | 16% | 91% | 32% | 27% | 5 year estimate |
| Jerome Township, Midland County | 4,795 | 2,034 | 17% | 15% | 68% | 0.42 | 8% | 90% | 28% | 41% | 5 year estimate |
| Johnstown Township, Barry County | 3,021 | 1,214 | 5% | 15% | 80% | 0.35 | 9% | 87% | 18% | 15% | 5 year estimate |
| Jonesfield Township, Saginaw County | 1,576 | 618 | 10% | 23% | 67% | 0.37 | 6% | 91% | 23% | 42% | 5 year estimate |
| Jordan Township, Antrim County | 992 | 391 | 8% | 28% | 63% | 0.37 | 14% | 79% | 27% | 29% | 5 year estimate |
| Joyfield Township, Benzie County | 706 | 286 | 12% | 29% | 59% | 0.37 | 20% | 90% | 30% | 58% | 5 year estimate |
| Juniata Township, Tuscola County | 1,755 | 660 | 14% | 32% | 55% | 0.45 | 17% | 86% | 37% | 31% | 5 year estimate |
| Kalamazoo Charter Township, Kalamazoo County | 22,061 | 9,925 | 16% | 29% | 55% | 0.41 | 13% | 89% | 26% | 50% | 3 year estimate |
| Kalamazoo City, Kalamazoo County | 75,092 | 27,971 | 29% | 27% | 44% | 0.50 | 11% | 89% | 25% | 57% | 1 year estimate |
| Kalamo Township, Eaton County | 1,984 | 713 | 6% | 26% | 68% | 0.40 | 8% | 86% | 30% | 10% | 5 year estimate |
| Kalkaska Township, Kalkaska County | 4,764 | 1,913 | 12% | 33% | 55% | 0.41 | 6% | 86% | 29% | 42% | 5 year estimate |
| Kasson Township, Leelanau County | 1,634 | 693 | 13% | 28% | 60% | 0.45 | 10% | 81% | 36% | 63% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

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|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Kawkawlin Township, Bay County | 4,848 | 1,899 | 7% | 17% | 76% | 0.38 | 12% | 90% | 22% | 51% | 5 year estimate |
| Kearney Township, Antrim County | 1,676 | 640 | 14% | 29% | 57% | 0.45 | 15% | 83% | 35% | 66% | 5 year estimate |
| Keego Harbor City, Oakland County | 2,973 | 1,304 | 29% | 28% | 42% | 0.48 | 22% | 75% | 45% | 58% | 5 year estimate |
| Keeler Township, Van Buren County | 2,292 | 740 | 12% | 22% | 66% | 0.42 | 10% | 72% | 26% | 22% | 5 year estimate |
| Keene Township, Ionia County | 1,678 | 553 | 13% | 15% | 73% | 0.40 | 8% | 92% | 33% | 34% | 5 year estimate |
| Kenockee Township, St. Clair County | 2,409 | 859 | 6% | 21% | 73% | 0.32 | 13% | 93% | 36% | 69% | 5 year estimate |
| Kentwood City, Kent County | 49,213 | 19,868 | 13% | 30% | 57% | 0.43 | 10% | 88% | 26% | 41% | 3 year estimate |
| Kimball Township, St. Clair County | 9,313 | 3,696 | 11% | 26% | 64% | 0.36 | 12% | 89% | 29% | 26% | 5 year estimate |
| Kinderhook Township, Branch County | 1,484 | 621 | 14% | 19% | 67% | 0.42 | 13% | 90% | 18% | 51% | 5 year estimate |
| Kingsford City, Dickinson County | 5,164 | 2,385 | 20% | 27% | 53% | 0.47 | 13% | 88% | 26% | 59% | 5 year estimate |
| Kingston Township, Tuscola County | 1,703 | 596 | 13% | 26% | 61% | 0.37 | 14% | 84% | 20% | 49% | 5 year estimate |
| Kinross Charter Township, Chippewa County | 7,866 | 1,517 | 31% | 17% | 51% | 0.44 | 22% | 86% | 16% | 53% | 5 year estimate |
| Klacking Township, Ogemaw County | 557 | 233 | 13% | 22% | 65% | 0.39 | 17% | 83% | 32% | 35% | 5 year estimate |
| Kochville Township, Saginaw County | 5,015 | 1,604 | 21% | 13% | 66% | 0.43 | 9% | 93% | 20% | 55% | 5 year estimate |
| Koehler Township, Cheboygan County | 1,150 | 463 | 22% | 17% | 61% | 0.45 | 13% | 86% | 34% | 59% | 5 year estimate |
| Koylton Township, Tuscola County | 1,632 | 561 | 16% | 20% | 64% | 0.40 | 13% | 90% | 35% | 52% | 5 year estimate |
| Krakow Township, Presque Isle County | 733 | 348 | 12% | 15% | 73% | 0.34 | 17% | 87% | 27% | NA | 5 year estimate |
| La Salle Township, Monroe County | 4,897 | 1,897 | 13% | 10% | 77% | 0.37 | 10% | 90% | 23% | 27% | 5 year estimate |
| Lafayette Township, Gratiot County | 533 | 199 | 4% | 16% | 80% | 0.33 | 8% | 92% | 21% | NA | 5 year estimate |
| LaGrange Township, Cass County | 3,497 | 1,355 | 24% | 26% | 50% | 0.49 | 10% | 86% | 34% | 33% | 5 year estimate |
| Laingsburg City, Shiawassee County | 1,270 | 418 | 11% | 20% | 68% | 0.34 | 11% | 93% | 20% | 41% | 5 year estimate |
| Laird Township, Houghton County | 425 | 196 | 8% | 29% | 64% | 0.38 | 9% | 94% | 17% | 69% | 5 year estimate |
| Lake Angelus City, Oakland County | 281 | 127 | 0% | 4% | 96% | 0.51 | 1% | 99% | 37% | NA | 5 year estimate |
| Lake Charter Township, Berrien County | 2,984 | 1,259 | 6% | 26% | 69% | 0.55 | 6% | 92% | 20% | 56% | 5 year estimate |
| Lake City City, Missaukee County | 879 | 340 | 20% | 24% | 57% | 0.42 | 25% | 89% | 26% | 63% | 5 year estimate |
| Lake Township, Benzie County | 725 | 386 | 4% | 11% | 84% | 0.49 | 3% | 97% | 28% | 14% | 5 year estimate |
| Lake Township, Huron County | 713 | 366 | 7% | 28% | 65% | 0.37 | 12% | 88% | 22% | 40% | 5 year estimate |
| Lake Township, Lake County | 766 | 321 | 13% | 26% | 61% | 0.38 | 11% | 83% | 21% | 70% | 5 year estimate |
| Lake Township, Menominee County | 600 | 270 | 16% | 21% | 64% | 0.38 | 14% | 88% | 33% | 42% | 5 year estimate |
| Lake Township, Missaukee County | 2,808 | 1,222 | 9% | 22% | 69% | 0.39 | 19% | 86% | 26% | 34% | 5 year estimate |
| Lake Township, Roscommon County | 1,114 | 521 | 16% | 28% | 56% | 0.40 | 17% | 90% | 30% | 64% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Lakefield Township, Luce County | 1,346 | 495 | 12% | 15% | 73% | 0.34 | 17% | 89% | 20% | 66% | 5 year estimate |
| Lakefield Township, Saginaw County | 1,161 | 400 | 17% | 15% | 69% | 0.41 | 14% | 90% | 35% | 25% | 5 year estimate |
| Laketon Township, Muskegon County | 7,555 | 2,853 | 5% | 20% | 75% | 0.38 | 10% | 92% | 24% | 17% | 5 year estimate |
| Laketon Township, Allegan County | 5,540 | 2,244 | 3% | 16% | 80% | 0.44 | 8% | 92% | 27% | 23% | 5 year estimate |
| Lamotte Township, Sanilac County | 964 | 344 | 20% | 24% | 56% | 0.40 | 13% | 84% | 29% | 32% | 5 year estimate |
| L'Anse Township, Baraga County | 3,829 | 1,594 | 13% | 22% | 65% | 0.41 | 9% | 90% | 24% | 31% | 5 year estimate |
| Lansing Charter Township, Ingham County | 8,151 | 3,697 | 19% | 33% | 48% | 0.41 | 12% | 88% | 31% | 44% | 5 year estimate |
| Lansing City, Eaton County | 4,780 | 2,090 | 24% | 34% | 42% | 0.41 | 17% | 88% | 33% | 56% | 5 year estimate |
| Lansing City, Ingham County | 109,252 | 45,774 | 29% | 27% | 44% | 0.44 | 15% | 89% | 28% | 59% | 1 year estimate |
| Lapeer City, Lapeer County | 8,899 | 3,467 | 22% | 34% | 45% | 0.48 | 14% | 88% | 28% | 56% | 5 year estimate |
| Lapeer Township, Lapeer County | 5,074 | 2,036 | 5% | 18% | 78% | 0.37 | 15% | 93% | 25% | 69% | 5 year estimate |
| Larkin Charter Township, Midland County | 5,142 | 1,755 | 2% | 8% | 89% | 0.45 | 3% | 99% | 16% | 43% | 5 year estimate |
| Lathrup Village City, Oakland County | 4,090 | 1,697 | 3% | 13% | 84% | 0.34 | 13% | 91% | 27% | 21% | 5 year estimate |
| Lawrence Township, Van Buren County | 3,260 | 1,282 | 22% | 21% | 57% | 0.43 | 10% | 88% | 37% | 43% | 5 year estimate |
| Le Roy Township, Osceola County | 1,343 | 478 | 11% | 31% | 59% | 0.35 | 15% | 82% | 25% | 37% | 5 year estimate |
| Leavitt Township, Oceana County | 770 | 276 | 14% | 30% | 56% | 0.33 | 10% | 82% | 18% | 49% | 5 year estimate |
| Lebanon Township, Clinton County | 650 | 235 | 10% | 19% | 71% | 0.35 | 4% | 89% | 20% | 3% | 5 year estimate |
| Lee Township, Allegan County | 4,020 | 1,208 | 31% | 15% | 54% | 0.38 | 13% | 81% | 33% | 31% | 5 year estimate |
| Lee Township, Calhoun County | 1,128 | 408 | 12% | 23% | 64% | 0.42 | 16% | 84% | 25% | 39% | 5 year estimate |
| Lee Township, Midland County | 4,314 | 1,563 | 14% | 18% | 67% | 0.39 | 16% | 91% | 24% | 61% | 5 year estimate |
| Leelanau Township, Leelanau County | 2,111 | 952 | 6% | 14% | 80% | 0.47 | 7% | 93% | 30% | 27% | 5 year estimate |
| Leighton Township, Allegan County | 4,920 | 1,692 | 12% | 11% | 77% | 0.37 | 5% | 90% | 24% | 57% | 5 year estimate |
| Leland Township, Leelanau County | 1,977 | 820 | 9% | 18% | 73% | 0.47 | 9% | 91% | 33% | 61% | 5 year estimate |
| Lenox Township, Macomb County | 10,394 | 3,179 | 9% | 20% | 70% | 0.36 | 15% | 88% | 36% | 29% | 5 year estimate |
| Leoni Township, Jackson County | 13,805 | 5,574 | 14% | 23% | 64% | 0.37 | 14% | 88% | 28% | 51% | 5 year estimate |
| Leonidas Township, St. Joseph County | 934 | 341 | 13% | 26% | 60% | 0.43 | 8% | 86% | 25% | 33% | 5 year estimate |
| Leroy Township, Calhoun County | 3,685 | 1,606 | 8% | 17% | 76% | 0.43 | 8% | 87% | 26% | 34% | 5 year estimate |
| Leroy Township, Ingham County | 3,530 | 1,298 | 18% | 24% | 58% | 0.42 | 12% | 87% | 31% | 74% | 5 year estimate |
| Leslie City, Ingham County | 1,788 | 611 | 10% | 39% | 51% | 0.38 | 15% | 85% | 26% | 36% | 5 year estimate |
| Leslie Township, Ingham County | 2,348 | 859 | 8% | 21% | 71% | 0.36 | 11% | 90% | 31% | 8% | 5 year estimate |
| Lexington Township, Sanilac County | 3,644 | 1,565 | 14% | 32% | 54% | 0.49 | 19% | 83% | 28% | 50% | 5 year estimate |
| Liberty Township, Jackson County | 2,964 | 1,110 | 9% | 11% | 80% | 0.41 | 10% | 92% | 22% | 14% | 5 year estimate |
| Liberty Township, Wexford County | 793 | 265 | 14% | 22% | 64% | 0.36 | 9% | 79% | 25% | 63% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Lilley Township, Newaygo County | 728 | 336 | 21% | 30% | 49% | 0.40 | 9% | 88% | 36% | 41% | 5 year estimate |
| Lima Township, Washtenaw County | 3,289 | 1,263 | 5% | 10% | 86% | 0.33 | 3% | 96% | 25% | 33% | 5 year estimate |
| Limestone Township, Alger County | 481 | 204 | 15% | 18% | 68% | 0.40 | 14% | 93% | 19% | 27% | 5 year estimate |
| Lincoln Charter Township, Berrien County | 14,632 | 6,141 | 5% | 19% | 76% | 0.40 | 7% | 92% | 19% | 32% | 5 year estimate |
| Lincoln Park City, Wayne County | 37,752 | 14,210 | 17% | 30% | 53% | 0.39 | 15% | 84% | 29% | 49% | 3 year estimate |
| Lincoln Township, Arenac County | 1,051 | 424 | 19% | 29% | 51% | 0.45 | 15% | 89% | 36% | 58% | 5 year estimate |
| Lincoln Township, Clare County | 1,898 | 763 | 26% | 21% | 53% | 0.48 | 31% | 86% | 30% | 33% | 5 year estimate |
| Lincoln Township, Huron County | 777 | 330 | 18% | 34% | 49% | 0.39 | 7% | 87% | 35% | 50% | 5 year estimate |
| Lincoln Township, Isabella County | 2,200 | 741 | 10% | 16% | 74% | 0.34 | 5% | 90% | 25% | 58% | 5 year estimate |
| Lincoln Township, Midland County | 2,501 | 1,025 | 10% | 16% | 73% | 0.39 | 15% | 94% | 21% | 36% | 5 year estimate |
| Lincoln Township, Newaygo County | 1,397 | 506 | 12% | 18% | 70% | 0.36 | 16% | 89% | 19% | 65% | 5 year estimate |
| Lincoln Township, Osceola County | 1,432 | 586 | 20% | 26% | 54% | 0.40 | 13% | 88% | 31% | 45% | 5 year estimate |
| Linden City, Genesee County | 3,926 | 1,501 | 4% | 18% | 79% | 0.37 | 11% | 95% | 35% | 58% | 5 year estimate |
| Litchfield City, Hillsdale County | 1,150 | 476 | 24% | 23% | 53% | 0.40 | 17% | 87% | 27% | 48% | 5 year estimate |
| Litchfield Township, Hillsdale County | 1,010 | 386 | 5% | 20% | 75% | 0.31 | 7% | 87% | 23% | 16% | 5 year estimate |
| Little Traverse Township, Emmet County | 2,323 | 989 | 8% | 28% | 64% | 0.42 | 9% | 84% | 35% | 39% | 5 year estimate |
| Littlefield Township, Emmet County | 2,973 | 1,201 | 11% | 34% | 55% | 0.36 | 11% | 78% | 38% | 45% | 5 year estimate |
| Livingston Township, Otsego County | 2,527 | 990 | 8% | 20% | 71% | 0.42 | 10% | 91% | 23% | 59% | 5 year estimate |
| Livonia City, Wayne County | 95,576 | 36,091 | 8% | 15% | 78% | 0.39 | 8% | 94% | 21% | 28% | 1 year estimate |
| Locke Township, Ingham County | 1,774 | 590 | 6% | 9% | 85% | 0.33 | 10% | 86% | 21% | 28% | 5 year estimate |
| Lockport Township, St. Joseph County | 3,789 | 1,271 | 4% | 17% | 79% | 0.32 | 6% | 93% | 21% | 36% | 5 year estimate |
| Lodi Township, Washtenaw County | 6,075 | 2,252 | 2% | 11% | 87% | 0.41 | 5% | 96% | 27% | NA | 5 year estimate |
| Logan Township, Mason County | 282 | 155 | 26% | 17% | 57% | 0.63 | 12% | 83% | 22% | 9% | 5 year estimate |
| Logan Township, Ogemaw County | 720 | 225 | 15% | 18% | 67% | 0.36 | 9% | 83% | 26% | 81% | 5 year estimate |
| London Township, Monroe County | 3,059 | 1,086 | 7% | 22% | 70% | 0.33 | 14% | 93% | 34% | 45% | 5 year estimate |
| Long Lake Township, Grand Traverse County | 8,726 | 3,404 | 7% | 25% | 68% | 0.37 | 8% | 92% | 29% | 59% | 5 year estimate |
| Long Rapids Township, Alpena County | 1,099 | 459 | 14% | 22% | 64% | 0.35 | 13% | 90% | 28% | 23% | 5 year estimate |
| Loud Township, Montmorency County | 236 | 147 | 12% | 41% | 48% | 0.42 | 8% | 91% | 38% | NA | 5 year estimate |
| Lovells Township, Crawford County | 581 | 298 | 17% | 31% | 53% | 0.40 | 20% | 86% | 40% | 56% | 5 year estimate |
| Lowell Charter Township, Kent County | 5,964 | 2,155 | 10% | 13% | 77% | 0.34 | 11% | 91% | 24% | 42% | 5 year estimate |
| Lowell City, Kent County | 3,808 | 1,537 | 8% | 35% | 57% | 0.34 | 7% | 94% | 34% | 35% | 5 year estimate |
| Ludington City, Mason County | 8,081 | 3,662 | 21% | 27% | 52% | 0.43 | 12% | 85% | 28% | 44% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Luna Pier City, Monroe County | 1,454 | 627 | 19% | 29% | 53% | 0.45 | 13% | 90% | 30% | 42% | 5 year estimate |
| Lyndon Township, Washtenaw County | 2,722 | 975 | 5% | 15% | 80% | 0.38 | 4% | 96% | 29% | NA | 5 year estimate |
| Lynn Township, St. Clair County | 1,365 | 470 | 14% | 23% | 63% | 0.38 | 25% | 86% | 43% | 47% | 5 year estimate |
| Lyon Charter Township, Oakland County | 14,652 | 5,251 | 2% | 25% | 73% | 0.41 | 10% | 92% | 31% | 40% | 5 year estimate |
| Lyon Township, Roscommon County | 1,365 | 650 | 18% | 25% | 57% | 0.43 | 18% | 86% | 29% | 79% | 5 year estimate |
| Lyons Township, Ionia County | 3,482 | 1,311 | 11% | 22% | 68% | 0.35 | 12% | 91% | 27% | 49% | 5 year estimate |
| Mackinac Island City, Mackinac County | 396 | 187 | 2% | 23% | 75% | 0.38 | 14% | 69% | 26% | 39% | 5 year estimate |
| Mackinaw Township, Cheboygan County | 496 | 219 | 5% | 20% | 75% | 0.43 | 17% | 83% | 13% | 51% | 5 year estimate |
| Macomb Township, Macomb County | 81,813 | 26,435 | 6% | 12% | 82% | 0.38 | 7% | 95% | 27% | 23% | 1 year estimate |
| Macon Township, Lenawee County | 1,375 | 497 | 8% | 6% | 85% | 0.33 | 10% | 97% | 34% | 51% | 5 year estimate |
| Madison Charter Township, Lenawee County | 8,549 | 2,694 | 7% | 22% | 71% | 0.32 | 11% | 90% | 26% | 58% | 5 year estimate |
| Madison Heights City, Oakland County | 29,841 | 12,751 | 18% | 33% | 49% | 0.41 | 15% | 86% | 31% | 56% | 3 year estimate |
| Mancelona Township, Antrim County | 4,392 | 1,597 | 25% | 31% | 44% | 0.38 | 23% | 82% | 33% | 74% | 5 year estimate |
| Manchester Township, Washtenaw County | 4,572 | 1,823 | 9% | 19% | 73% | 0.38 | 8% | 93% | 33% | 35% | 5 year estimate |
| Manistee City, Manistee County | 6,254 | 2,875 | 14% | 29% | 58% | 0.41 | 14% | 87% | 31% | 40% | 5 year estimate |
| Manistee Township, Manistee County | 4,072 | 1,423 | 11% | 27% | 62% | 0.41 | 11% | 93% | 26% | 58% | 5 year estimate |
| Manistique City, Schoolcraft County | 3,102 | 1,380 | 21% | 32% | 47% | 0.39 | 10% | 87% | 22% | 54% | 5 year estimate |
| Manistique Township, Schoolcraft County | 1,094 | 434 | 14% | 19% | 67% | 0.41 | 20% | 87% | 18% | 30% | 5 year estimate |
| Manlius Township, Allegan County | 3,005 | 1,160 | 5% | 18% | 78% | 0.32 | 4% | 93% | 33% | 17% | 5 year estimate |
| Mansfield Township, Iron County | 203 | 94 | 16% | 29% | 55% | 0.40 | 7% | 90% | 28% | NA | 5 year estimate |
| Manton City, Wexford County | 1,568 | 523 | 29% | 26% | 45% | 0.41 | 25% | 78% | 34% | 38% | 5 year estimate |
| Maple Forest Township, Crawford County | 483 | 188 | 7% | 19% | 73% | 0.36 | 8% | 95% | 38% | 50% | 5 year estimate |
| Maple Grove Township, Barry County | 1,461 | 547 | 7% | 18% | 75% | 0.36 | 15% | 90% | 31% | 52% | 5 year estimate |
| Maple Grove Township, Manistee County | 1,234 | 531 | 23% | 30% | 48% | 0.37 | 28% | 82% | 30% | 42% | 5 year estimate |
| Maple Grove Township, Saginaw County | 2,664 | 947 | 11% | 19% | 70% | 0.38 | 14% | 95% | 32% | 76% | 5 year estimate |
| Maple Ridge Township, Alpena County | 1,468 | 663 | 10% | 29% | 61% | 0.38 | 12% | 88% | 26% | 45% | 5 year estimate |
| Maple Ridge Township, Delta County | 855 | 374 | 17% | 21% | 61% | 0.35 | 13% | 81% | 29% | 30% | 5 year estimate |
| Maple River Township, Emmet County | 1,333 | 486 | 12% | 34% | 55% | 0.34 | 14% | 82% | 28% | 39% | 5 year estimate |
| Maple Valley Township, Montcalm County | 2,174 | 767 | 15% | 25% | 60% | 0.39 | 16% | 78% | 29% | 53% | 5 year estimate |
| Maple Valley Township, Sanilac County | 1,425 | 428 | 15% | 23% | 62% | 0.42 | 12% | 80% | 34% | 35% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Marathon Township, Lapeer County | 4,591 | 1,615 | 9% | 22% | 69% | 0.34 | 20% | 90% | 29% | 30% | 5 year estimate |
| Marcellus Township, Cass County | 2,559 | 934 | 16% | 20% | 64% | 0.39 | 10% | 90% | 31% | 46% | 5 year estimate |
| Marengo Township, Calhoun County | 2,203 | 785 | 8% | 21% | 71% | 0.38 | 8% | 90% | 27% | 50% | 5 year estimate |
| Marenisco Township, Gogebic County | 1,694 | 305 | 11% | 30% | 59% | 0.35 | 2% | 88% | 26% | 31% | 5 year estimate |
| Marilla Township, Manistee County | 373 | 152 | 14% | 20% | 66% | 0.57 | 16% | 86% | 34% | 44% | 5 year estimate |
| Marine City City, St. Clair County | 4,258 | 1,715 | 17% | 28% | 55% | 0.41 | 19% | 86% | 33% | 38% | 5 year estimate |
| Marion Township, Charlevoix County | 1,618 | 620 | 4% | 24% | 73% | 0.37 | 10% | 89% | 20% | 57% | 5 year estimate |
| Marion Township, Livingston County | 9,948 | 3,287 | 4% | 12% | 83% | 0.35 | 7% | 97% | 26% | 42% | 5 year estimate |
| Marion Township, Osceola County | 1,612 | 611 | 16% | 30% | 55% | 0.38 | 11% | 86% | 26% | 31% | 5 year estimate |
| Marion Township, Saginaw County | 920 | 320 | 21% | 22% | 57% | 0.41 | 16% | 84% | 27% | 55% | 5 year estimate |
| Marion Township, Sanilac County | 1,745 | 626 | 19% | 32% | 49% | 0.41 | 15% | 86% | 28% | 55% | 5 year estimate |
| Markey Township, Roscommon County | 2,475 | 1,196 | 18% | 28% | 54% | 0.39 | 16% | 85% | 33% | 73% | 5 year estimate |
| Marlette City, Sanilac County | 1,730 | 723 | 26% | 27% | 47% | 0.43 | 17% | 84% | 42% | 37% | 5 year estimate |
| Marlette Township, Sanilac County | 1,803 | 636 | 9% | 26% | 65% | 0.42 | 16% | 87% | 31% | 23% | 5 year estimate |
| Marquette Charter Township, Marquette County | 3,888 | 1,629 | 14% | 15% | 71% | 0.44 | 4% | 91% | 17% | 48% | 5 year estimate |
| Marquette City, Marquette County | 21,438 | 7,974 | 29% | 18% | 54% | 0.51 | 9% | 85% | 16% | 49% | 3 year estimate |
| Marquette Township, Mackinac County | 710 | 297 | 15% | 22% | 63% | 0.44 | 10% | 90% | 24% | 33% | 5 year estimate |
| Marshall City, Calhoun County | 7,094 | 3,134 | 7% | 27% | 66% | 0.38 | 8% | 91% | 32% | 31% | 5 year estimate |
| Marshall Township, Calhoun County | 3,120 | 1,161 | 1% | 16% | 83% | 0.37 | 5% | 96% | 18% | 31% | 5 year estimate |
| Martin Township, Allegan County | 2,632 | 921 | 13% | 21% | 66% | 0.37 | 6% | 88% | 23% | 34% | 5 year estimate |
| Martiny Township, Mecosta County | 1,588 | 706 | 15% | 24% | 61% | 0.48 | 16% | 89% | 29% | 69% | 5 year estimate |
| Marysville City, St. Clair County | 9,933 | 4,202 | 11% | 24% | 65% | 0.41 | 13% | 93% | 29% | 37% | 5 year estimate |
| Mason City, Ingham County | 8,203 | 3,168 | 10% | 30% | 60% | 0.37 | 5% | 96% | 26% | 53% | 5 year estimate |
| Mason Township, Arenac County | 847 | 329 | 26% | 28% | 46% | 0.42 | 24% | 82% | 22% | 34% | 5 year estimate |
| Mason Township, Cass County | 2,935 | 1,027 | 13% | 24% | 63% | 0.41 | 13% | 83% | 35% | 35% | 5 year estimate |
| Masonville Township, Delta County | 1,730 | 766 | 9% | 23% | 68% | 0.36 | 12% | 90% | 21% | 23% | 5 year estimate |
| Mastodon Township, Iron County | 483 | 262 | 10% | 27% | 63% | 0.41 | 10% | 88% | 23% | 55% | 5 year estimate |
| Matchwood Township, Ontonagon County | 100 | 51 | 14% | 12% | 75% | 0.43 | 10% | 76% | 26% | 50% | 5 year estimate |
| Mathias Township, Alger County | 374 | 192 | 27% | 24% | 49% | 0.45 | 9% | 80% | 27% | 41% | 5 year estimate |
| Matteson Township, Branch County | 1,225 | 439 | 15% | 27% | 58% | 0.49 | 14% | 88% | 33% | 60% | 5 year estimate |
| Mayfield Township, Grand Traverse County | 1,510 | 475 | 15% | 23% | 62% | 0.33 | 8% | 83% | 35% | 41% | 5 year estimate |
| Mayfield Township, Lapeer County | 7,975 | 3,086 | 12% | 30% | 58% | 0.42 | 14% | 88% | 30% | 47% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| McBain City, Missaukee County | 768 | 310 | 16% | 27% | 57% | 0.39 | 12% | 84% | 12% | 40% | 5 year estimate |
| McKinley Township, Emmet County | 1,306 | 537 | 19% | 29% | 51% | 0.39 | 10% | 81% | 24% | 47% | 5 year estimate |
| McKinley Township, Huron County | 442 | 186 | 9% | 20% | 71% | 0.38 | 8% | 89% | 16% | 26% | 5 year estimate |
| McMillan Township, Luce County | 2,699 | 1,237 | 16% | 28% | 56% | 0.40 | 10% | 87% | 21% | 48% | 5 year estimate |
| McMillan Township, Ontonagon County | 445 | 221 | 5% | 31% | 64% | 0.41 | 7% | 83% | 14% | NA | 5 year estimate |
| Meade Township, Huron County | 760 | 306 | 13% | 22% | 65% | 0.38 | 10% | 91% | 25% | 46% | 5 year estimate |
| Meade Township, Mason County | 133 | 67 | 19% | 22% | 58% | 0.35 | 25% | 98% | 33% | NA | 5 year estimate |
| Mecosta Township, Mecosta County | 2,629 | 997 | 16% | 23% | 62% | 0.42 | 7% | 80% | 28% | 71% | 5 year estimate |
| Medina Township, Lenawee County | 1,058 | 401 | 7% | 15% | 77% | 0.32 | 18% | 88% | 14% | 41% | 5 year estimate |
| Mellen Township, Menominee County | 1,163 | 539 | 6% | 32% | 62% | 0.37 | 5% | 89% | 24% | 20% | 5 year estimate |
| Melrose Township, Charlevoix County | 1,254 | 479 | 12% | 25% | 62% | 0.44 | 8% | 82% | 33% | 60% | 5 year estimate |
| Melvindale City, Wayne County | 10,637 | 4,262 | 24% | 34% | 42% | 0.43 | 13% | 86% | 38% | 52% | 5 year estimate |
| Memphis City, Macomb County | 759 | 281 | 16% | 28% | 56% | 0.40 | 15% | 90% | 30% | 38% | 5 year estimate |
| Memphis City, St. Clair County | 298 | 136 | 8% | 38% | 54% | 0.33 | 15% | 92% | 46% | 44% | 5 year estimate |
| Mendon Township, St. Joseph County | 2,719 | 989 | 12% | 23% | 65% | 0.38 | 12% | 90% | 34% | 47% | 5 year estimate |
| Menominee City, Menominee County | 8,603 | 4,051 | 20% | 28% | 52% | 0.42 | 15% | 87% | 23% | 46% | 5 year estimate |
| Menominee Township, Menominee County | 3,503 | 1,562 | 10% | 15% | 75% | 0.36 | 11% | 93% | 18% | 68% | 5 year estimate |
| Mentor Township, Cheboygan County | 835 | 352 | 12% | 28% | 60% | 0.62 | 20% | 82% | 31% | 60% | 5 year estimate |
| Mentor Township, Oscoda County | 1,258 | 571 | 21% | 28% | 51% | 0.38 | 20% | 84% | 23% | 55% | 5 year estimate |
| Meridian Charter Township, Ingham County | 40,134 | 17,280 | 15% | 19% | 66% | 0.48 | 8% | 91% | 26% | 46% | 3 year estimate |
| Merrill Township, Newaygo County | 506 | 235 | 31% | 23% | 45% | 0.45 | 10% | 74% | 35% | 53% | 5 year estimate |
| Merritt Township, Bay County | 1,367 | 536 | 5% | 26% | 69% | 0.38 | 8% | 95% | 26% | 14% | 5 year estimate |
| Metamora Township, Lapeer County | 4,268 | 1,595 | 5% | 18% | 77% | 0.38 | 8% | 92% | 28% | 36% | 5 year estimate |
| Metz Township, Presque Isle County | 251 | 111 | 14% | 17% | 68% | 0.33 | 18% | 78% | 37% | NA | 5 year estimate |
| Meyer Township, Menominee County | 824 | 407 | 11% | 36% | 53% | 0.37 | 6% | 89% | 21% | 38% | 5 year estimate |
| Michigamme Township, Marquette County | 362 | 151 | 11% | 23% | 66% | 0.59 | 16% | 94% | 31% | 63% | 5 year estimate |
| Middle Branch Township, Osceola County | 813 | 338 | 13% | 32% | 55% | 0.41 | 20% | 78% | 25% | 28% | 5 year estimate |
| Middlebury Township, Shiawassee County | 1,576 | 591 | 7% | 18% | 75% | 0.33 | 9% | 90% | 35% | 32% | 5 year estimate |
| Midland Charter Township, Midland County | 2,208 | 772 | 10% | 14% | 76% | 0.35 | 9% | 91% | 21% | 33% | 5 year estimate |
| Midland City, Bay County | 221 | 87 | 15% | 14% | 71% | 0.32 | NA | 75% | 15% | NA | 5 year estimate |
| Midland City, Midland County | 41,835 | 17,551 | 13% | 22% | 65% | 0.49 | 8% | 90% | 17% | 46% | 3 year estimate |
| Mikado Township, Alcona County | 1,122 | 421 | 20% | 35% | 46% | 0.39 | 17% | 80% | 41% | 42% | 5 year estimate |
| Milan City, Monroe County | 1,968 | 787 | 11% | 15% | 74% | 0.34 | 8% | 86% | 29% | 44% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Milan City, Washtenaw County | 3,763 | 1,532 | 4% | 23% | 73% | 0.37 | 6% | 92% | 28% | 38% | 5 year estimate |
| Milan Township, Monroe County | 1,599 | 612 | 7% | 16% | 77% | 0.34 | 7% | 94% | 25% | 15% | 5 year estimate |
| Milford Charter Township, Oakland County | 15,799 | 6,008 | 7% | 16% | 76% | 0.43 | 11% | 90% | 26% | 35% | 5 year estimate |
| Millbrook Township, Mecosta County | 1,052 | 408 | 18% | 28% | 53% | 0.37 | 19% | 84% | 31% | 48% | 5 year estimate |
| Millen Township, Alcona County | 319 | 142 | 18% | 35% | 48% | 0.33 | 37% | 80% | 31% | 25% | 5 year estimate |
| Millington Township, Tuscola County | 4,354 | 1,564 | 9% | 20% | 70% | 0.36 | 16% | 91% | 24% | 52% | 5 year estimate |
| Mills Township, Midland County | 2,095 | 780 | 13% | 18% | 69% | 0.39 | 10% | 86% | 33% | 16% | 5 year estimate |
| Mills Township, Ogemaw County | 4,264 | 1,709 | 38% | 24% | 39% | 0.45 | 37% | 91% | 45% | 59% | 5 year estimate |
| Milton Township, Antrim County | 2,140 | 894 | 6% | 16% | 78% | 0.44 | 12% | 92% | 32% | 30% | 5 year estimate |
| Milton Township, Cass County | 3,825 | 1,316 | 12% | 17% | 72% | 0.43 | 14% | 88% | 31% | 22% | 5 year estimate |
| Minden Township, Sanilac County | 583 | 213 | 12% | 26% | 62% | 0.44 | 20% | 90% | 19% | 44% | 5 year estimate |
| Mitchell Township, Alcona County | 325 | 177 | 11% | 33% | 55% | 0.45 | 19% | 91% | 31% | 37% | 5 year estimate |
| Moffatt Township, Arenac County | 1,049 | 470 | 14% | 18% | 68% | 0.38 | 11% | 93% | 31% | 27% | 5 year estimate |
| Moltke Township, Presque Isle County | 325 | 137 | 6% | 16% | 78% | 0.39 | 11% | 90% | 16% | NA | 5 year estimate |
| Monitor Charter Township, Bay County | 10,683 | 4,356 | 6% | 20% | 74% | 0.40 | 5% | 94% | 19% | 17% | 5 year estimate |
| Monroe Charter Township, Monroe County | 14,507 | 5,757 | 14% | 27% | 59% | 0.47 | 11% | 90% | 30% | 56% | 5 year estimate |
| Monroe City, Monroe County | 20,631 | 8,598 | 18% | 28% | 54% | 0.43 | 9% | 89% | 24% | 43% | 3 year estimate |
| Monroe Township, Newaygo County | 313 | 145 | 16% | 40% | 44% | 0.33 | 21% | 85% | 37% | 53% | 5 year estimate |
| Montague City, Muskegon County | 2,112 | 871 | 10% | 28% | 62% | 0.37 | 11% | 92% | 20% | 45% | 5 year estimate |
| Montague Township, Muskegon County | 1,723 | 646 | 11% | 16% | 73% | 0.36 | 12% | 91% | 22% | 21% | 5 year estimate |
| Montcalm Township, Montcalm County | 3,338 | 1,140 | 12% | 14% | 73% | 0.38 | 18% | 85% | 24% | 42% | 5 year estimate |
| Monterey Township, Allegan County | 2,468 | 843 | 18% | 16% | 66% | 0.38 | 9% | 88% | 32% | 11% | 5 year estimate |
| Montmorency Township, Montmorency County | 1,036 | 490 | 10% | 30% | 60% | 0.32 | 19% | 92% | 25% | 5% | 5 year estimate |
| Montrose Charter Township, Genesee County | 6,230 | 2,068 | 8% | 13% | 78% | 0.37 | 11% | 93% | 23% | 58% | 5 year estimate |
| Montrose City, Genesee County | 1,725 | 647 | 18% | 32% | 50% | 0.41 | 16% | 89% | 29% | 52% | 5 year estimate |
| Moore Township, Sanilac County | 1,085 | 410 | 9% | 39% | 52% | 0.36 | 13% | 78% | 33% | 52% | 5 year estimate |
| Moorland Township, Muskegon County | 1,688 | 575 | 11% | 25% | 64% | 0.32 | 14% | 89% | 35% | 34% | 5 year estimate |
| Moran Township, Mackinac County | 903 | 351 | 9% | 25% | 67% | 0.40 | 17% | 76% | 24% | 38% | 5 year estimate |
| Morenci City, Lenawee County | 2,255 | 800 | 17% | 26% | 58% | 0.38 | 16% | 86% | 32% | 40% | 5 year estimate |
| Morton Township, Mecosta County | 4,318 | 1,819 | 11% | 17% | 72% | 0.40 | 13% | 93% | 26% | 66% | 5 year estimate |
| Moscow Township, Hillsdale County | 1,376 | 516 | 6% | 28% | 66% | 0.35 | 13% | 83% | 36% | 32% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Mottville Township, St. Joseph County | 1,758 | 628 | 13% | 27% | 61% | 0.39 | 25% | 85% | 32% | 53% | 5 year estimate |
| Mount Clemens City, Macomb County | 16,394 | 7,032 | 21% | 35% | 44% | 0.47 | 16% | 86% | 33% | 56% | 5 year estimate |
| Mount Forest Township, Bay County | 1,308 | 506 | 10% | 26% | 64% | 0.35 | 14% | 90% | 24% | 50% | 5 year estimate |
| Mount Haley Township, Midland County | 1,617 | 636 | 13% | 16% | 72% | 0.39 | 10% | 91% | 24% | 53% | 5 year estimate |
| Mount Morris City, Genesee County | 3,088 | 1,191 | 29% | 29% | 42% | 0.44 | 20% | 93% | 21% | 67% | 5 year estimate |
| Mount Morris Township, Genesee County | 21,291 | 7,761 | 27% | 21% | 51% | 0.44 | 26% | 88% | 35% | 64% | 3 year estimate |
| Mount Pleasant City, Isabella County | 26,129 | 8,377 | 36% | 25% | 40% | 0.56 | 13% | 89% | 16% | 62% | 3 year estimate |
| Mueller Township, Schoolcraft County | 282 | 127 | 25% | 28% | 46% | 0.55 | 17% | 88% | 47% | 100% | 5 year estimate |
| Mullett Township, Cheboygan County | 1,251 | 521 | 5% | 25% | 70% | 0.37 | 20% | 89% | 20% | 33% | 5 year estimate |
| Mundy Township, Genesee County | 14,906 | 6,035 | 7% | 19% | 74% | 0.37 | 11% | 94% | 32% | 40% | 5 year estimate |
| Munising City, Alger County | 2,242 | 931 | 14% | 30% | 57% | 0.40 | 15% | 80% | 27% | 41% | 5 year estimate |
| Munising Township, Alger County | 2,940 | 709 | 12% | 22% | 66% | 0.39 | 14% | 90% | 25% | 60% | 5 year estimate |
| Munro Township, Cheboygan County | 587 | 286 | 3% | 20% | 77% | 0.37 | 21% | 92% | 27% | 30% | 5 year estimate |
| Muskegon Charter Township, Muskegon County | 17,840 | 6,469 | 18% | 29% | 53% | 0.39 | 17% | 86% | 27% | 52% | 5 year estimate |
| Muskegon City, Muskegon County | 37,431 | 14,425 | 31% | 31% | 37% | 0.47 | 25% | 85% | 30% | 60% | 3 year estimate |
| Muskegon Heights City, Muskegon County | 10,923 | 4,176 | 44% | 28% | 28% | 0.47 | 30% | 88% | 35% | 71% | 5 year estimate |
| Mussey Township, St. Clair County | 4,180 | 1,435 | 16% | 30% | 54% | 0.35 | 16% | 83% | 42% | 30% | 5 year estimate |
| Nadeau Township, Menominee County | 1,080 | 492 | 11% | 33% | 56% | 0.37 | 8% | 88% | 28% | 6% | 5 year estimate |
| Nahma Township, Delta County | 458 | 219 | 17% | 19% | 63% | 0.44 | 18% | 87% | 28% | 35% | 5 year estimate |
| Napoleon Township, Jackson County | 6,778 | 2,578 | 9% | 16% | 75% | 0.36 | 7% | 91% | 26% | 42% | 5 year estimate |
| Negaunee City, Marquette County | 4,581 | 1,957 | 14% | 22% | 64% | 0.40 | 9% | 91% | 20% | 39% | 5 year estimate |
| Negaunee Township, Marquette County | 3,085 | 1,141 | 4% | 13% | 83% | 0.32 | 6% | 92% | 17% | 36% | 5 year estimate |
| Nelson Township, Kent County | 4,765 | 1,654 | 9% | 21% | 70% | 0.33 | 8% | 93% | 26% | 48% | 5 year estimate |
| Nester Township, Roscommon County | 288 | 130 | 17% | 33% | 50% | 0.36 | 15% | 85% | 36% | NA | 5 year estimate |
| New Baltimore City, Macomb County | 11,884 | 4,331 | 6% | 15% | 78% | 0.34 | 6% | 96% | 23% | 44% | 5 year estimate |
| New Buffalo City, Berrien County | 2,046 | 804 | 14% | 24% | 62% | 0.50 | 7% | 86% | 42% | 52% | 5 year estimate |
| New Buffalo Township, Berrien County | 1,808 | 830 | 9% | 18% | 73% | 0.50 | 12% | 88% | 32% | 57% | 5 year estimate |
| New Haven Township, Gratiot County | 1,073 | 373 | 10% | 33% | 57% | 0.53 | 12% | 86% | 28% | 38% | 5 year estimate |
| New Haven Township, Shiawassee County | 1,293 | 468 | 6% | 16% | 79% | 0.47 | 15% | 93% | 23% | 27% | 5 year estimate |
| Newark Township, Gratiot County | 1,035 | 401 | 7% | 28% | 65% | 0.40 | 4% | 89% | 26% | 39% | 5 year estimate |
| Newaygo City, Newaygo County | 1,916 | 797 | 25% | 27% | 48% | 0.45 | 18% | 87% | 25% | 44% | 5 year estimate |
| Newberg Township, Cass County | 1,378 | 554 | 11% | 22% | 67% | 0.41 | 12% | 85% | 22% | 40% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Newfield Township, Oceana County | 2,371 | 901 | 14% | 18% | 68% | 0.37 | 12% | 90% | 28% | 66% | 5 year estimate |
| Newkirk Township, Lake County | 701 | 231 | 26% | 26% | 48% | 0.44 | 23% | 81% | 27% | 63% | 5 year estimate |
| Newton Township, Calhoun County | 2,540 | 963 | 6% | 15% | 78% | 0.38 | 10% | 94% | 24% | 40% | 5 year estimate |
| Newton Township, Mackinac County | 438 | 198 | 19% | 29% | 52% | 0.35 | 24% | 95% | 28% | 43% | 5 year estimate |
| Niles City, Berrien County | 11,594 | 4,573 | 25% | 31% | 45% | 0.45 | 15% | 87% | 25% | 57% | 5 year estimate |
| Niles Township, Berrien County | 14,073 | 5,384 | 13% | 27% | 60% | 0.42 | 14% | 86% | 20% | 49% | 5 year estimate |
| Noble Township, Branch County | 617 | 191 | 15% | 18% | 68% | 0.34 | 6% | 76% | 15% | 4% | 5 year estimate |
| Norman Township, Manistee County | 1,604 | 749 | 25% | 23% | 52% | 0.41 | 12% | 90% | 40% | 49% | 5 year estimate |
| North Allis Township, Presque Isle County | 452 | 200 | 9% | 13% | 79% | 0.36 | 25% | 88% | 20% | 15% | 5 year estimate |
| North Branch Township, Lapeer County | 3,661 | 1,327 | 14% | 31% | 55% | 0.38 | 12% | 88% | 32% | 45% | 5 year estimate |
| North Muskegon City, Muskegon County | 3,800 | 1,654 | 5% | 24% | 70% | 0.46 | 11% | 90% | 30% | 32% | 5 year estimate |
| North Plains Township, Ionia County | 1,117 | 405 | 11% | 26% | 63% | 0.35 | 15% | 84% | 26% | 50% | 5 year estimate |
| North Shade Township, Gratiot County | 618 | 199 | 1% | 24% | 75% | 0.33 | 9% | 91% | 23% | 15% | 5 year estimate |
| North Star Township, Gratiot County | 965 | 373 | 9% | 18% | 73% | 0.34 | 11% | 86% | 24% | 41% | 5 year estimate |
| Northfield Township, Washtenaw County | 8,287 | 3,273 | 6% | 25% | 69% | 0.43 | 12% | 92% | 29% | 47% | 5 year estimate |
| Northville City, Oakland County | 3,259 | 1,256 | 1% | 9% | 90% | 0.43 | 10% | 98% | 21% | 23% | 5 year estimate |
| Northville City, Wayne County | 2,737 | 1,289 | 4% | 24% | 72% | 0.45 | 7% | 90% | 26% | 45% | 5 year estimate |
| Northville Township, Wayne County | 28,532 | 10,596 | 4% | 13% | 83% | 0.48 | 5% | 93% | 28% | 32% | 3 year estimate |
| Norton Shores City, Muskegon County | 23,887 | 9,712 | 8% | 24% | 68% | 0.45 | 12% | 92% | 24% | 36% | 3 year estimate |
| Norvell Township, Jackson County | 2,959 | 1,211 | 14% | 24% | 62% | 0.41 | 14% | 87% | 32% | 47% | 5 year estimate |
| Norway City, Dickinson County | 2,864 | 1,169 | 15% | 16% | 69% | 0.36 | 20% | 81% | 17% | 52% | 5 year estimate |
| Norway Township, Dickinson County | 1,544 | 636 | 6% | 17% | 77% | 0.42 | 3% | 97% | 20% | 48% | 5 year estimate |
| Norwich Township, Missaukee County | 510 | 229 | 17% | 37% | 46% | 0.42 | 12% | 85% | 43% | 30% | 5 year estimate |
| Norwich Township, Newaygo County | 658 | 222 | 14% | 20% | 66% | 0.37 | 18% | 83% | 29% | 36% | 5 year estimate |
| Norwood Township, Charlevoix County | 744 | 310 | 5% | 18% | 77% | 0.38 | 3% | 90% | 31% | 52% | 5 year estimate |
| Nottawa Township, Isabella County | 2,341 | 820 | 10% | 23% | 67% | 0.41 | 10% | 93% | 30% | 37% | 5 year estimate |
| Nottawa Township, St. Joseph County | 3,877 | 1,243 | 18% | 19% | 62% | 0.42 | 10% | 80% | 30% | 44% | 5 year estimate |
| Novesta Township, Tuscola County | 1,636 | 614 | 16% | 19% | 65% | 0.38 | 19% | 87% | 29% | 54% | 5 year estimate |
| Novi City, Oakland County | 56,048 | 23,033 | 7% | 17% | 76% | 0.46 | 7% | 93% | 23% | 37% | 3 year estimate |
| Novi Township, Oakland County | 153 | 63 | 3% | 8% | 89% | 0.33 | 6% | 93% | 35% | 100% | 5 year estimate |
| Nunda Township, Cheboygan County | 1,252 | 471 | 23% | 22% | 55% | 0.37 | 25% | 77% | 32% | 43% | 5 year estimate |
| Oak Park City, Oakland County | 29,460 | 11,507 | 17% | 31% | 52% | 0.41 | 18% | 81% | 32% | 59% | 3 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Oakfield Township, Kent County | 5,789 | 1,954 | 8% | 19% | 73% | 0.34 | 6% | 93% | 30% | 35% | 5 year estimate |
| Oakland Charter Township, Oakland County | 16,706 | 5,884 | 4% | 10% | 86% | 0.46 | 10% | 94% | 28% | 23% | 5 year estimate |
| Oceola Township, Livingston County | 11,901 | 4,258 | 4% | 13% | 83% | 0.34 | 9% | 93% | 34% | 49% | 5 year estimate |
| Ocqueoc Township, Presque Isle County | 600 | 300 | 12% | 20% | 67% | 0.38 | 26% | 87% | 29% | NA | 5 year estimate |
| Odessa Township, Ionia County | 3,800 | 1,392 | 19% | 28% | 53% | 0.42 | 12% | 89% | 32% | 56% | 5 year estimate |
| Ogden Township, Lenawee County | 1,001 | 372 | 16% | 13% | 71% | 0.34 | 11% | 89% | 27% | 65% | 5 year estimate |
| Ogemaw Township, Ogemaw County | 1,045 | 361 | 7% | 22% | 70% | 0.37 | 5% | 89% | 20% | 42% | 5 year estimate |
| Olive Township, Clinton County | 2,571 | 969 | 6% | 16% | 78% | 0.37 | 7% | 91% | 19% | 19% | 5 year estimate |
| Olive Township, Ottawa County | 4,790 | 1,486 | 6% | 25% | 69% | 0.31 | 10% | 90% | 24% | 41% | 5 year estimate |
| Oliver Township, Huron County | 1,577 | 621 | 12% | 28% | 61% | 0.42 | 6% | 92% | 25% | 34% | 5 year estimate |
| Oliver Township, Kalkaska County | 253 | 120 | 7% | 33% | 60% | 0.33 | 14% | 73% | 23% | 45% | 5 year estimate |
| Olivet City, Eaton County | 1,577 | 377 | 22% | 23% | 55% | 0.43 | 12% | 93% | 26% | 53% | 5 year estimate |
| Omer City, Arenac County | 375 | 166 | 19% | 21% | 60% | 0.38 | 11% | 73% | 22% | 25% | 5 year estimate |
| Onaway City, Presque Isle County | 858 | 368 | 33% | 32% | 35% | 0.39 | 23% | 80% | 43% | 65% | 5 year estimate |
| Oneida Charter Township, Eaton County | 3,851 | 1,513 | 3% | 16% | 81% | 0.35 | 8% | 98% | 25% | 82% | 5 year estimate |
| Oneskama Township, Manistee County | 1,558 | 692 | 11% | 25% | 64% | 0.51 | 10% | 92% | 26% | 50% | 5 year estimate |
| Onondaga Township, Ingham County | 3,149 | 1,103 | 10% | 21% | 69% | 0.38 | 13% | 87% | 29% | 39% | 5 year estimate |
| Onota Township, Alger County | 321 | 161 | 10% | 26% | 64% | 0.41 | 21% | 84% | 31% | 67% | 5 year estimate |
| Ontonagon Township, Ontonagon County | 2,583 | 1,278 | 19% | 28% | 54% | 0.42 | 13% | 88% | 27% | 47% | 5 year estimate |
| Ontwa Township, Cass County | 6,551 | 2,375 | 8% | 25% | 67% | 0.38 | 8% | 89% | 23% | 50% | 5 year estimate |
| Orange Township, Ionia County | 1,128 | 390 | 9% | 19% | 72% | 0.37 | 10% | 86% | 32% | 11% | 5 year estimate |
| Orange Township, Kalkaska County | 1,431 | 554 | 21% | 26% | 53% | 0.41 | 20% | 88% | 40% | 42% | 5 year estimate |
| Orangeville Township, Barry County | 3,331 | 1,362 | 12% | 16% | 73% | 0.49 | 10% | 91% | 33% | 28% | 5 year estimate |
| Orchard Lake Village City, Oakland County | 2,209 | 776 | 3% | 3% | 94% | 0.51 | 9% | 98% | 35% | 8% | 5 year estimate |
| Oregon Township, Lapeer County | 5,828 | 2,088 | 4% | 20% | 76% | 0.35 | 9% | 89% | 25% | 25% | 5 year estimate |
| Orient Township, Osceola County | 826 | 309 | 14% | 25% | 61% | 0.34 | 7% | 87% | 30% | 29% | 5 year estimate |
| Orion Charter Township, Oakland County | 35,681 | 12,983 | 8% | 21% | 71% | 0.41 | 10% | 93% | 24% | 47% | 3 year estimate |
| Orleans Township, Ionia County | 2,746 | 1,009 | 19% | 27% | 54% | 0.41 | 18% | 87% | 28% | 71% | 5 year estimate |
| Oronoko Charter Township, Berrien County | 9,217 | 2,868 | 20% | 22% | 58% | 0.47 | 10% | 87% | 26% | 51% | 5 year estimate |
| Osceola Township, Houghton County | 1,929 | 805 | 18% | 29% | 53% | 0.44 | 9% | 86% | 19% | 65% | 5 year estimate |
| Osceola Township, Osceola County | 1,191 | 389 | 15% | 26% | 59% | 0.41 | 13% | 88% | 29% | 59% | 5 year estimate |
| Oscoda Charter Township, Iosco County | 6,989 | 3,027 | 17% | 33% | 50% | 0.48 | 15% | 86% | 29% | 40% | 5 year estimate |
| Oshtemo Charter Township, Kalamazoo County | 21,948 | 9,790 | 24% | 20% | 56% | 0.50 | 9% | 90% | 28% | 63% | 3 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Ossineke Township, Alpena County | 1,776 | 788 | 19% | 27% | 55% | 0.38 | 16% | 89% | 39% | 44% | 5 year estimate |
| Otisco Township, Ionia County | 2,480 | 832 | 16% | 18% | 67% | 0.35 | 12% | 91% | 33% | 37% | 5 year estimate |
| Otsego City, Allegan County | 3,955 | 1,576 | 13% | 33% | 54% | 0.41 | 13% | 89% | 32% | 47% | 5 year estimate |
| Otsego Lake Township, Otsego County | 2,838 | 1,206 | 6% | 20% | 73% | 0.40 | 13% | 94% | 16% | 32% | 5 year estimate |
| Otsego Township, Allegan County | 5,574 | 2,199 | 16% | 25% | 59% | 0.49 | 9% | 91% | 24% | 54% | 5 year estimate |
| Otto Township, Oceana County | 681 | 257 | 12% | 29% | 59% | 0.37 | 15% | 85% | 31% | 29% | 5 year estimate |
| Overisel Township, Allegan County | 2,906 | 977 | 7% | 13% | 80% | 0.33 | 4% | 92% | 24% | 57% | 5 year estimate |
| Ovid Township, Branch County | 2,424 | 1,065 | 13% | 17% | 70% | 0.48 | 9% | 88% | 30% | 13% | 5 year estimate |
| Ovid Township, Clinton County | 3,800 | 1,330 | 11% | 26% | 63% | 0.34 | 9% | 84% | 23% | 43% | 5 year estimate |
| Owosso Charter Township, Shiawassee County | 4,797 | 1,990 | 15% | 12% | 73% | 0.45 | 5% | 91% | 26% | 46% | 5 year estimate |
| Owosso City, Shiawassee County | 15,139 | 6,241 | 19% | 26% | 55% | 0.42 | 14% | 82% | 22% | 51% | 5 year estimate |
| Oxford Charter Township, Oakland County | 20,637 | 7,323 | 9% | 15% | 76% | 0.41 | 14% | 92% | 29% | 62% | 3 year estimate |
| Palmyra Township, Lenawee County | 2,539 | 788 | 7% | 17% | 76% | 0.35 | 7% | 90% | 27% | 25% | 5 year estimate |
| Paradise Township, Grand Traverse County | 4,747 | 1,541 | 12% | 31% | 56% | 0.40 | 15% | 89% | 31% | 63% | 5 year estimate |
| Parchment City, Kalamazoo County | 1,998 | 845 | 17% | 32% | 51% | 0.43 | 15% | 84% | 32% | 71% | 5 year estimate |
| Paris Township, Huron County | 453 | 176 | 9% | 27% | 64% | 0.38 | 9% | 89% | 33% | NA | 5 year estimate |
| Park Township, Ottawa County | 17,930 | 6,414 | 7% | 16% | 77% | 0.44 | 10% | 95% | 22% | 36% | 5 year estimate |
| Park Township, St. Joseph County | 2,592 | 956 | 11% | 21% | 69% | 0.36 | 16% | 92% | 21% | 48% | 5 year estimate |
| Parma Township, Jackson County | 2,721 | 963 | 8% | 29% | 63% | 0.36 | 12% | 88% | 27% | 42% | 5 year estimate |
| Pavilion Township, Kalamazoo County | 6,212 | 2,200 | 12% | 21% | 67% | 0.45 | 11% | 91% | 28% | 65% | 5 year estimate |
| Paw Paw Township, Van Buren County | 7,022 | 2,693 | 22% | 22% | 56% | 0.45 | 13% | 89% | 27% | 52% | 5 year estimate |
| Peacock Township, Lake County | 316 | 157 | 16% | 36% | 48% | 0.58 | 25% | 83% | 35% | 24% | 5 year estimate |
| Peaine Township, Charlevoix County | 282 | 125 | 10% | 23% | 67% | 0.36 | 10% | 92% | 36% | NA | 5 year estimate |
| Peninsula Township, Grand Traverse County | 5,499 | 2,500 | 7% | 11% | 82% | 0.48 | 5% | 97% | 29% | 38% | 5 year estimate |
| Penn Township, Cass County | 1,992 | 748 | 7% | 18% | 74% | 0.48 | 7% | 92% | 28% | 49% | 5 year estimate |
| Pennfield Charter Township, Calhoun County | 8,988 | 3,609 | 11% | 27% | 61% | 0.38 | 12% | 87% | 31% | 45% | 5 year estimate |
| Pentland Township, Luce County | 2,326 | 573 | 12% | 21% | 67% | 0.37 | 6% | 90% | 15% | 33% | 5 year estimate |
| Pentwater Township, Oceana County | 1,218 | 604 | 11% | 12% | 77% | 0.40 | 6% | 94% | 23% | 37% | 5 year estimate |
| Pere Marquette Charter Township, Mason County | 2,413 | 1,042 | 8% | 20% | 71% | 0.45 | 7% | 91% | 24% | 42% | 5 year estimate |
| Perry City, Shiawassee County | 1,743 | 764 | 16% | 20% | 64% | 0.39 | 4% | 89% | 19% | 52% | 5 year estimate |
| Perry Township, Shiawassee County | 4,328 | 1,618 | 17% | 15% | 68% | 0.39 | 15% | 90% | 27% | 61% | 5 year estimate |
| Petersburg City, Monroe County | 1,210 | 486 | 11% | 24% | 65% | 0.37 | 10% | 87% | 22% | 54% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Petoskey City, Emmet County | 5,710 | 2,552 | 17% | 31% | 52% | 0.58 | 11% | 88% | 29% | 46% | 5 year estimate |
| Pickford Township, Chippewa County | 1,640 | 718 | 14% | 20% | 65% | 0.37 | 12% | 91% | 24% | 35% | 5 year estimate |
| Pierson Township, Montcalm County | 3,211 | 1,088 | 10% | 20% | 70% | 0.36 | 11% | 88% | 23% | 55% | 5 year estimate |
| Pinconning City, Bay County | 1,207 | 544 | 25% | 31% | 44% | 0.44 | 21% | 88% | 32% | 54% | 5 year estimate |
| Pinconning Township, Bay County | 2,370 | 895 | 9% | 18% | 73% | 0.36 | 12% | 92% | 21% | 57% | 5 year estimate |
| Pine Grove Township, Van Buren County | 2,936 | 1,228 | 11% | 22% | 68% | 0.38 | 16% | 84% | 35% | 46% | 5 year estimate |
| Pine River Township, Gratiot County | 2,467 | 983 | 12% | 28% | 60% | 0.44 | 19% | 88% | 21% | 67% | 5 year estimate |
| Pine Township, Montcalm County | 1,762 | 652 | 13% | 22% | 65% | 0.39 | 18% | 83% | 28% | 47% | 5 year estimate |
| Pinora Township, Lake County | 879 | 251 | 20% | 18% | 63% | 0.45 | 17% | 81% | 26% | 36% | 5 year estimate |
| Pioneer Township, Missaukee County | 436 | 185 | 15% | 28% | 57% | 0.33 | 11% | 87% | 27% | 63% | 5 year estimate |
| Pipestone Township, Berrien County | 2,320 | 774 | 11% | 20% | 69% | 0.39 | 7% | 89% | 28% | 25% | 5 year estimate |
| Pittsfield Charter Township, Washtenaw County | 35,290 | 13,834 | 11% | 20% | 68% | 0.45 | 8% | 92% | 28% | 50% | 3 year estimate |
| Pittsford Township, Hillsdale County | 1,374 | 571 | 11% | 26% | 62% | 0.36 | 17% | 87% | 23% | 19% | 5 year estimate |
| Plainfield Charter Township, Kent County | 31,285 | 12,072 | 8% | 23% | 70% | 0.42 | 8% | 92% | 25% | 60% | 3 year estimate |
| Plainfield Township, Iosco County | 3,813 | 1,605 | 24% | 26% | 50% | 0.45 | 34% | 86% | 36% | 53% | 5 year estimate |
| Plainwell City, Allegan County | 3,818 | 1,529 | 11% | 38% | 51% | 0.34 | 17% | 84% | 25% | 43% | 5 year estimate |
| Platte Township, Benzie County | 348 | 164 | 1% | 27% | 71% | 0.30 | 10% | 83% | 40% | 40% | 5 year estimate |
| Pleasant Plains Township, Lake County | 1,866 | 681 | 32% | 30% | 38% | 0.48 | 19% | 79% | 36% | 53% | 5 year estimate |
| Pleasant Ridge City, Oakland County | 2,541 | 1,114 | 4% | 11% | 85% | 0.41 | 5% | 94% | 26% | 58% | 5 year estimate |
| Pleasanton Township, Manistee County | 934 | 405 | 12% | 29% | 59% | 0.43 | 8% | 83% | 39% | 24% | 5 year estimate |
| Pleasantview Township, Emmet County | 925 | 370 | 21% | 20% | 59% | 0.53 | 11% | 85% | 40% | 51% | 5 year estimate |
| Plymouth Charter Township, Wayne County | 27,306 | 10,518 | 4% | 17% | 79% | 0.44 | 8% | 94% | 29% | 42% | 3 year estimate |
| Plymouth City, Wayne County | 9,070 | 4,217 | 6% | 25% | 69% | 0.43 | 6% | 92% | 29% | 44% | 5 year estimate |
| Pokagon Township, Cass County | 2,225 | 778 | 9% | 25% | 66% | 0.36 | 9% | 84% | 27% | 36% | 5 year estimate |
| Polkton Charter Township, Ottawa County | 2,459 | 862 | 8% | 26% | 66% | 0.38 | 7% | 90% | 28% | 21% | 5 year estimate |
| Pontiac City, Oakland County | 59,872 | 23,330 | 32% | 34% | 34% | 0.47 | 22% | 81% | 35% | 59% | 3 year estimate |
| Port Austin Township, Huron County | 1,371 | 682 | 17% | 32% | 50% | 0.43 | 23% | 85% | 32% | 53% | 5 year estimate |
| Port Huron Charter Township, St. Clair County | 10,544 | 4,097 | 22% | 24% | 54% | 0.43 | 18% | 91% | 30% | 72% | 5 year estimate |
| Port Huron City, St. Clair County | 29,893 | 12,119 | 25% | 35% | 40% | 0.45 | 19% | 86% | 35% | 56% | 3 year estimate |
| Port Sheldon Township, Ottawa County | 4,280 | 1,710 | 6% | 21% | 73% | 0.49 | 9% | 94% | 31% | 71% | 5 year estimate |
| Portage Charter Township, Houghton County | 3,204 | 1,218 | 20% | 18% | 61% | 0.43 | 7% | 91% | 19% | 72% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Portage City, Kalamazoo County | 46,701 | 19,058 | 12% | 18% | 69% | 0.46 | 10% | 92% | 23% | 50% | 3 year estimate |
| Portage Township, Mackinac County | 758 | 374 | 18% | 23% | 59% | 0.40 | 10% | 93% | 40% | 49% | 5 year estimate |
| Porter Township, Cass County | 3,818 | 1,576 | 8% | 26% | 65% | 0.50 | 7% | 88% | 27% | 27% | 5 year estimate |
| Porter Township, Midland County | 1,353 | 511 | 13% | 25% | 62% | 0.41 | 14% | 88% | 20% | NA | 5 year estimate |
| Porter Township, Van Buren County | 2,493 | 940 | 14% | 16% | 69% | 0.40 | 9% | 91% | 35% | 51% | 5 year estimate |
| Portland City, Ionia County | 3,898 | 1,560 | 10% | 29% | 61% | 0.38 | 10% | 88% | 31% | 51% | 5 year estimate |
| Portland Township, Ionia County | 3,364 | 1,134 | 6% | 10% | 85% | 0.31 | 7% | 93% | 25% | 6% | 5 year estimate |
| Portsmouth Charter Township, Bay County | 3,318 | 1,329 | 9% | 14% | 78% | 0.33 | 19% | 90% | 14% | 20% | 5 year estimate |
| Posen Township, Presque Isle County | 887 | 403 | 12% | 23% | 65% | 0.37 | 8% | 94% | 16% | 52% | 5 year estimate |
| Pottersville City, Eaton County | 2,584 | 1,055 | 14% | 23% | 62% | 0.38 | 8% | 91% | 35% | 36% | 5 year estimate |
| Powell Township, Marquette County | 502 | 243 | 6% | 11% | 83% | 0.33 | 17% | 86% | 10% | 21% | 5 year estimate |
| Prairie Ronde Township, Kalamazoo County | 2,376 | 827 | 5% | 14% | 81% | 0.39 | 9% | 94% | 25% | 19% | 5 year estimate |
| Prairieville Township, Barry County | 3,402 | 1,307 | 6% | 17% | 77% | 0.43 | 11% | 88% | 28% | 55% | 5 year estimate |
| Presque Isle Township, Presque Isle County | 1,574 | 796 | 8% | 16% | 76% | 0.39 | 8% | 90% | 26% | 67% | 5 year estimate |
| Pulaski Township, Jackson County | 1,915 | 795 | 9% | 23% | 67% | 0.38 | 12% | 85% | 18% | 21% | 5 year estimate |
| Pulawski Township, Presque Isle County | 369 | 153 | 4% | 27% | 69% | 0.32 | 9% | 91% | 28% | NA | 5 year estimate |
| Putnam Township, Livingston County | 8,296 | 3,074 | 6% | 24% | 70% | 0.42 | 10% | 92% | 29% | 39% | 5 year estimate |
| Quincy Township, Branch County | 4,298 | 1,673 | 13% | 27% | 60% | 0.36 | 10% | 87% | 23% | 40% | 5 year estimate |
| Quincy Township, Houghton County | 264 | 129 | 11% | 47% | 42% | 0.40 | 5% | 73% | 30% | 13% | 5 year estimate |
| Raber Township, Chippewa County | 584 | 284 | 12% | 19% | 69% | 0.38 | 20% | 96% | 28% | 14% | 5 year estimate |
| Raisin Township, Lenawee County | 7,496 | 2,455 | 6% | 12% | 82% | 0.30 | 13% | 90% | 28% | 33% | 5 year estimate |
| Raisinville Township, Monroe County | 5,789 | 2,033 | 7% | 17% | 76% | 0.34 | 11% | 91% | 30% | 55% | 5 year estimate |
| Ransom Township, Hillsdale County | 913 | 298 | 27% | 20% | 53% | 0.40 | 21% | 72% | 29% | 19% | 5 year estimate |
| Rapid River Township, Kalkaska County | 1,238 | 508 | 21% | 30% | 49% | 0.40 | 19% | 77% | 33% | 53% | 5 year estimate |
| Ravenna Township, Muskegon County | 2,899 | 961 | 9% | 18% | 73% | 0.38 | 7% | 93% | 23% | 26% | 5 year estimate |
| Ray Township, Macomb County | 3,810 | 1,465 | 5% | 16% | 78% | 0.45 | 11% | 89% | 25% | 50% | 5 year estimate |
| Reading City, Hillsdale County | 1,249 | 420 | 28% | 31% | 40% | 0.45 | 23% | 82% | 34% | 36% | 5 year estimate |
| Reading Township, Hillsdale County | 1,821 | 708 | 11% | 23% | 65% | 0.43 | 17% | 73% | 27% | 18% | 5 year estimate |
| Readmond Township, Emmet County | 601 | 269 | 17% | 22% | 61% | 0.39 | 14% | 79% | 44% | 71% | 5 year estimate |
| Redding Township, Clare County | 433 | 184 | 32% | 18% | 51% | 0.37 | 11% | 87% | 38% | 41% | 5 year estimate |
| Redford Charter Township, Wayne County | 47,892 | 18,482 | 12% | 25% | 63% | 0.37 | 16% | 87% | 28% | 47% | 3 year estimate |
| Reed City City, Osceola County | 2,693 | 1,068 | 33% | 35% | 32% | 0.44 | 18% | 89% | 27% | 51% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--------------------------------------|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Reeder Township, Missaukee County | 1,152 | 413 | 18% | 32% | 50% | 0.35 | 14% | 85% | 31% | 43% | 5 year estimate |
| Reno Township, Iosco County | 586 | 204 | 17% | 25% | 57% | 0.41 | 5% | 79% | 26% | 15% | 5 year estimate |
| Republic Township, Marquette County | 891 | 417 | 16% | 24% | 60% | 0.42 | 12% | 92% | 25% | 79% | 5 year estimate |
| Resort Township, Emmet County | 2,712 | 1,038 | 9% | 14% | 76% | 0.46 | 7% | 90% | 28% | 36% | 5 year estimate |
| Reynolds Township, Montcalm County | 5,266 | 2,028 | 16% | 27% | 57% | 0.37 | 16% | 87% | 27% | 54% | 5 year estimate |
| Rich Township, Lapeer County | 1,581 | 527 | 9% | 26% | 65% | 0.34 | 12% | 90% | 37% | 15% | 5 year estimate |
| Richfield Township, Genesee County | 8,672 | 3,239 | 6% | 19% | 75% | 0.36 | 10% | 90% | 28% | 47% | 5 year estimate |
| Richfield Township, Roscommon County | 3,749 | 1,858 | 22% | 33% | 46% | 0.45 | 19% | 86% | 31% | 57% | 5 year estimate |
| Richland Township, Kalamazoo County | 7,564 | 2,780 | 8% | 18% | 74% | 0.51 | 6% | 91% | 21% | 51% | 5 year estimate |
| Richland Township, Missaukee County | 1,483 | 571 | 6% | 21% | 73% | 0.35 | 8% | 91% | 23% | 16% | 5 year estimate |
| Richland Township, Montcalm County | 2,794 | 1,070 | 11% | 33% | 56% | 0.38 | 15% | 87% | 24% | 23% | 5 year estimate |
| Richland Township, Ogemaw County | 1,039 | 387 | 13% | 31% | 56% | 0.34 | 15% | 89% | 38% | 58% | 5 year estimate |
| Richland Township, Saginaw County | 4,129 | 1,549 | 5% | 20% | 75% | 0.35 | 9% | 92% | 26% | 57% | 5 year estimate |
| Richmond City, Macomb County | 5,706 | 2,343 | 10% | 23% | 67% | 0.43 | 13% | 88% | 31% | 32% | 5 year estimate |
| Richmond City, St. Clair County | 14 | 7 | NA | NA | NA | NA | NA | NA | NA | NA | 5 year estimate |
| Richmond Township, Macomb County | 3,703 | 1,214 | 7% | 16% | 77% | 0.35 | 9% | 94% | 31% | NA | 5 year estimate |
| Richmond Township, Marquette County | 1,087 | 370 | 11% | 27% | 61% | 0.36 | 11% | 88% | 24% | 37% | 5 year estimate |
| Richmond Township, Osceola County | 1,796 | 664 | 9% | 22% | 69% | 0.39 | 6% | 92% | 23% | 9% | 5 year estimate |
| Ridgeway Township, Lenawee County | 1,626 | 611 | 12% | 15% | 73% | 0.37 | 12% | 91% | 30% | 33% | 5 year estimate |
| Riga Township, Lenawee County | 1,585 | 526 | 7% | 15% | 78% | 0.37 | 7% | 91% | 25% | 21% | 5 year estimate |
| Riley Township, Clinton County | 2,058 | 707 | 4% | 15% | 80% | 0.34 | 6% | 92% | 23% | 8% | 5 year estimate |
| Riley Township, St. Clair County | 3,335 | 1,190 | 7% | 16% | 77% | 0.37 | 10% | 91% | 38% | 25% | 5 year estimate |
| River Rouge City, Wayne County | 7,951 | 2,901 | 35% | 27% | 38% | 0.47 | 25% | 83% | 34% | 45% | 5 year estimate |
| Riverside Township, Missaukee County | 1,022 | 346 | 7% | 29% | 65% | 0.37 | 6% | 77% | 20% | 15% | 5 year estimate |
| Riverton Township, Mason County | 1,148 | 445 | 9% | 20% | 70% | 0.37 | 7% | 83% | 23% | 27% | 5 year estimate |
| Riverview City, Wayne County | 12,451 | 4,785 | 10% | 25% | 65% | 0.41 | 11% | 91% | 25% | 41% | 5 year estimate |
| Rives Township, Jackson County | 4,686 | 1,650 | 8% | 18% | 74% | 0.33 | 8% | 94% | 26% | 2% | 5 year estimate |
| Robinson Township, Ottawa County | 6,103 | 2,002 | 7% | 22% | 71% | 0.40 | 9% | 88% | 23% | 48% | 5 year estimate |
| Rochester City, Oakland County | 12,647 | 5,473 | 8% | 20% | 72% | 0.47 | 7% | 93% | 23% | 42% | 5 year estimate |
| Rochester Hills City, Oakland County | 72,288 | 27,893 | 7% | 17% | 76% | 0.41 | 6% | 94% | 22% | 36% | 1 year estimate |
| Rock River Township, Alger County | 1,406 | 550 | 14% | 30% | 56% | 0.36 | 11% | 86% | 28% | 17% | 5 year estimate |
| Rockford City, Kent County | 5,710 | 2,129 | 13% | 26% | 61% | 0.43 | 6% | 92% | 26% | 30% | 5 year estimate |
| Rockland Township, Ontonagon County | 165 | 94 | 16% | 34% | 50% | 0.35 | 18% | 92% | 38% | 100% | 5 year estimate |
| Rockwood City, Wayne County | 3,286 | 1,242 | 8% | 27% | 65% | 0.40 | 10% | 87% | 36% | 34% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Rogers City City, Presque Isle County | 2,832 | 1,329 | 11% | 26% | 63% | 0.43 | 7% | 91% | 31% | 25% | 5 year estimate |
| Rogers Township, Presque Isle County | 1,090 | 474 | 8% | 23% | 69% | 0.37 | 11% | 88% | 23% | 14% | 5 year estimate |
| Rolland Township, Isabella County | 1,302 | 500 | 14% | 35% | 50% | 0.38 | 14% | 89% | 32% | 35% | 5 year estimate |
| Rollin Township, Lenawee County | 3,255 | 1,343 | 13% | 20% | 66% | 0.39 | 13% | 86% | 34% | 44% | 5 year estimate |
| Rome Township, Lenawee County | 1,756 | 635 | 9% | 14% | 78% | 0.40 | 8% | 87% | 33% | 44% | 5 year estimate |
| Romulus City, Wayne County | 23,742 | 8,943 | 19% | 25% | 56% | 0.40 | 17% | 84% | 31% | 48% | 3 year estimate |
| Ronald Township, Ionia County | 1,664 | 605 | 17% | 20% | 62% | 0.38 | 13% | 86% | 32% | 66% | 5 year estimate |
| Roosevelt Park City, Muskegon County | 3,830 | 1,636 | 12% | 26% | 62% | 0.35 | 14% | 96% | 21% | 43% | 5 year estimate |
| Roscommon Township, Roscommon County | 4,380 | 2,020 | 17% | 29% | 54% | 0.55 | 18% | 87% | 31% | 62% | 5 year estimate |
| Rose City City, Ogemaw County | 593 | 177 | 49% | 20% | 31% | 0.51 | 29% | 90% | 31% | 50% | 5 year estimate |
| Rose Lake Township, Osceola County | 1,338 | 520 | 20% | 21% | 59% | 0.39 | 14% | 88% | 34% | 30% | 5 year estimate |
| Rose Township, Oakland County | 6,272 | 2,328 | 6% | 20% | 74% | 0.35 | 14% | 94% | 29% | 24% | 5 year estimate |
| Rose Township, Ogemaw County | 1,220 | 539 | 11% | 32% | 57% | 0.35 | 20% | 83% | 33% | 56% | 5 year estimate |
| Roseville City, Macomb County | 47,277 | 19,857 | 15% | 33% | 52% | 0.38 | 16% | 85% | 34% | 56% | 3 year estimate |
| Ross Township, Kalamazoo County | 4,701 | 1,844 | 5% | 14% | 81% | 0.39 | 11% | 91% | 30% | 31% | 5 year estimate |
| Roxand Township, Eaton County | 1,871 | 712 | 8% | 20% | 72% | 0.35 | 6% | 91% | 19% | 53% | 5 year estimate |
| Royal Oak Charter Township, Oakland County | 2,699 | 1,024 | 27% | 41% | 32% | 0.39 | 32% | 87% | 54% | 65% | 5 year estimate |
| Royal Oak City, Oakland County | 57,928 | 28,249 | 9% | 25% | 66% | 0.41 | 7% | 89% | 26% | 33% | 3 year estimate |
| Royalton Township, Berrien County | 4,713 | 1,635 | 2% | 14% | 83% | 0.43 | 3% | 95% | 17% | 63% | 5 year estimate |
| Rubicon Township, Huron County | 654 | 310 | 8% | 27% | 65% | 0.42 | 10% | 90% | 20% | 46% | 5 year estimate |
| Rudyard Township, Chippewa County | 1,348 | 543 | 5% | 25% | 70% | 0.39 | 12% | 89% | 23% | 20% | 5 year estimate |
| Rush Township, Shiawassee County | 1,232 | 485 | 8% | 21% | 71% | 0.47 | 11% | 87% | 17% | 62% | 5 year estimate |
| Rust Township, Montmorency County | 482 | 218 | 6% | 42% | 52% | 0.38 | 16% | 90% | 24% | NA | 5 year estimate |
| Rutland Charter Township, Barry County | 3,974 | 1,375 | 7% | 21% | 73% | 0.34 | 12% | 89% | 25% | 24% | 5 year estimate |
| Sage Township, Gladwin County | 2,397 | 974 | 16% | 27% | 58% | 0.40 | 16% | 90% | 33% | 47% | 5 year estimate |
| Saginaw Charter Township, Saginaw County | 40,709 | 17,729 | 12% | 22% | 67% | 0.44 | 8% | 91% | 20% | 38% | 3 year estimate |
| Saginaw City, Saginaw County | 51,087 | 19,502 | 32% | 30% | 38% | 0.46 | 25% | 84% | 30% | 59% | 3 year estimate |
| Sagola Township, Dickinson County | 1,205 | 532 | 18% | 17% | 65% | 0.43 | 12% | 80% | 24% | 51% | 5 year estimate |
| Salem Township, Allegan County | 4,424 | 1,546 | 4% | 22% | 75% | 0.31 | 5% | 92% | 33% | 60% | 5 year estimate |
| Salem Township, Washtenaw County | 5,660 | 1,984 | 3% | 17% | 79% | 0.41 | 13% | 89% | 32% | 44% | 5 year estimate |
| Saline City, Washtenaw County | 8,845 | 3,888 | 6% | 26% | 67% | 0.43 | 5% | 96% | 26% | 53% | 5 year estimate |
| Saline Township, Washtenaw County | 1,997 | 681 | 6% | 15% | 78% | 0.35 | 6% | 90% | 25% | 41% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Sanborn Township, Alpena County | 2,094 | 861 | 17% | 31% | 52% | 0.49 | 9% | 75% | 22% | 43% | 5 year estimate |
| Sand Beach Township, Huron County | 1,228 | 496 | 15% | 23% | 62% | 0.44 | 11% | 94% | 27% | 19% | 5 year estimate |
| Sands Township, Marquette County | 2,497 | 979 | 11% | 16% | 73% | 0.42 | 4% | 90% | 15% | 19% | 5 year estimate |
| Sandstone Township, Jackson County | 3,991 | 1,460 | 7% | 17% | 76% | 0.38 | 14% | 92% | 25% | 13% | 5 year estimate |
| Sandusky City, Sanilac County | 2,689 | 1,077 | 24% | 30% | 46% | 0.55 | 18% | 88% | 25% | 55% | 5 year estimate |
| Sanilac Township, Sanilac County | 2,444 | 1,093 | 15% | 24% | 61% | 0.39 | 8% | 92% | 36% | 40% | 5 year estimate |
| Sauble Township, Lake County | 309 | 149 | 13% | 30% | 56% | 0.30 | 21% | 86% | 29% | 15% | 5 year estimate |
| Saugatuck City, Allegan County | 792 | 412 | 19% | 13% | 68% | 0.44 | 11% | 88% | 37% | 43% | 5 year estimate |
| Saugatuck Township, Allegan County | 2,934 | 1,196 | 7% | 19% | 74% | 0.40 | 9% | 91% | 36% | 27% | 5 year estimate |
| Sault Ste. Marie City, Chippewa County | 14,251 | 5,868 | 23% | 26% | 51% | 0.50 | 15% | 84% | 24% | 46% | 5 year estimate |
| Schoolcraft Township, Houghton County | 1,766 | 726 | 23% | 23% | 54% | 0.44 | 12% | 89% | 27% | 32% | 5 year estimate |
| Schoolcraft Township, Kalamazoo County | 8,197 | 3,305 | 12% | 20% | 68% | 0.47 | 9% | 89% | 28% | 44% | 5 year estimate |
| Scio Township, Washtenaw County | 20,266 | 7,677 | 8% | 16% | 76% | 0.45 | 8% | 96% | 23% | 41% | 3 year estimate |
| Sciota Township, Shiawassee County | 1,730 | 657 | 7% | 11% | 82% | 0.31 | 8% | 89% | 28% | 54% | 5 year estimate |
| Scipio Township, Hillsdale County | 1,801 | 661 | 14% | 18% | 68% | 0.36 | 10% | 88% | 24% | 49% | 5 year estimate |
| Scottville City, Mason County | 1,120 | 442 | 23% | 26% | 51% | 0.42 | 17% | 90% | 29% | 63% | 5 year estimate |
| Sebewa Township, Ionia County | 1,169 | 453 | 2% | 17% | 81% | 0.29 | 7% | 93% | 21% | 12% | 5 year estimate |
| Sebewaing Township, Huron County | 2,713 | 1,166 | 10% | 26% | 64% | 0.34 | 7% | 87% | 15% | 16% | 5 year estimate |
| Secord Township, Gladwin County | 1,084 | 583 | 16% | 20% | 64% | 0.41 | 16% | 93% | 38% | 53% | 5 year estimate |
| Selma Township, Wexford County | 2,108 | 801 | 11% | 23% | 66% | 0.48 | 13% | 92% | 29% | 45% | 5 year estimate |
| Seneca Township, Lenawee County | 1,158 | 423 | 4% | 29% | 67% | 0.35 | 12% | 92% | 22% | 58% | 5 year estimate |
| Seney Township, Schoolcraft County | 62 | 28 | 29% | 39% | 32% | 0.45 | 8% | 71% | 63% | NA | 5 year estimate |
| Seville Township, Gratiot County | 1,983 | 810 | 20% | 25% | 55% | 0.41 | 10% | 86% | 38% | 34% | 5 year estimate |
| Sharon Township, Washtenaw County | 1,914 | 672 | 2% | 13% | 85% | 0.31 | 8% | 95% | 34% | 48% | 5 year estimate |
| Shelby Charter Township, Macomb County | 74,964 | 27,832 | 10% | 15% | 75% | 0.41 | 5% | 90% | 26% | 33% | 1 year estimate |
| Shelby Township, Oceana County | 4,068 | 1,436 | 14% | 27% | 59% | 0.37 | 8% | 86% | 22% | 60% | 5 year estimate |
| Sheridan Charter Township, Newaygo County | 2,504 | 947 | 12% | 16% | 73% | 0.40 | 9% | 88% | 22% | 47% | 5 year estimate |
| Sheridan Township, Calhoun County | 2,091 | 724 | 20% | 22% | 58% | 0.35 | 15% | 87% | 33% | 43% | 5 year estimate |
| Sheridan Township, Clare County | 1,354 | 511 | 11% | 21% | 68% | 0.39 | 7% | 79% | 25% | 19% | 5 year estimate |
| Sheridan Township, Huron County | 847 | 279 | 13% | 25% | 62% | 0.35 | 10% | 82% | 19% | 29% | 5 year estimate |
| Sheridan Township, Mason County | 1,135 | 533 | 14% | 28% | 59% | 0.40 | 14% | 82% | 28% | 24% | 5 year estimate |
| Sheridan Township, Mecosta County | 1,342 | 534 | 12% | 24% | 64% | 0.36 | 18% | 87% | 30% | 55% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Sherman Township, Gladwin County | 981 | 432 | 19% | 19% | 62% | 0.40 | 11% | 88% | 30% | 29% | 5 year estimate |
| Sherman Township, Huron County | 962 | 414 | 11% | 23% | 66% | 0.43 | 9% | 90% | 24% | NA | 5 year estimate |
| Sherman Township, Iosco County | 513 | 184 | 9% | 40% | 51% | 0.33 | 12% | 85% | 22% | 71% | 5 year estimate |
| Sherman Township, Isabella County | 2,969 | 1,206 | 24% | 18% | 59% | 0.41 | 15% | 89% | 34% | 46% | 5 year estimate |
| Sherman Township, Keweenaw County | 68 | 39 | 15% | 13% | 72% | 0.43 | NA | 100% | 23% | NA | 5 year estimate |
| Sherman Township, Mason County | 1,114 | 460 | 16% | 23% | 61% | 0.41 | 12% | 90% | 27% | 66% | 5 year estimate |
| Sherman Township, Newaygo County | 1,960 | 726 | 9% | 21% | 70% | 0.46 | 11% | 87% | 28% | 30% | 5 year estimate |
| Sherman Township, Osceola County | 805 | 304 | 13% | 18% | 69% | 0.36 | 11% | 86% | 24% | 35% | 5 year estimate |
| Sherman Township, St. Joseph County | 3,209 | 1,145 | 6% | 21% | 73% | 0.35 | 8% | 80% | 19% | 17% | 5 year estimate |
| Sherwood Township, Branch County | 1,943 | 752 | 14% | 20% | 66% | 0.34 | 17% | 86% | 23% | 38% | 5 year estimate |
| Shiawassee Township, Shiawassee County | 2,830 | 1,047 | 13% | 23% | 64% | 0.41 | 11% | 88% | 38% | 76% | 5 year estimate |
| Sidney Township, Montcalm County | 2,584 | 956 | 14% | 27% | 59% | 0.35 | 16% | 83% | 41% | 37% | 5 year estimate |
| Sigel Township, Huron County | 439 | 165 | 4% | 27% | 68% | 0.39 | 7% | 92% | 24% | 25% | 5 year estimate |
| Silver Creek Township, Cass County | 3,238 | 1,159 | 13% | 20% | 67% | 0.44 | 12% | 91% | 27% | 30% | 5 year estimate |
| Sims Township, Arenac County | 988 | 448 | 15% | 20% | 65% | 0.45 | 13% | 94% | 18% | 86% | 5 year estimate |
| Skandia Township, Marquette County | 823 | 337 | 12% | 27% | 61% | 0.38 | 15% | 90% | 23% | 26% | 5 year estimate |
| Slagle Township, Wexford County | 521 | 201 | 15% | 20% | 65% | 0.44 | 10% | 86% | 26% | 30% | 5 year estimate |
| Sodus Township, Berrien County | 2,199 | 829 | 12% | 33% | 56% | 0.38 | 14% | 85% | 27% | 34% | 5 year estimate |
| Solon Township, Kent County | 5,971 | 2,050 | 9% | 19% | 72% | 0.38 | 10% | 91% | 28% | 58% | 5 year estimate |
| Solon Township, Leelanau County | 1,424 | 609 | 8% | 26% | 67% | 0.42 | 9% | 92% | 40% | 57% | 5 year estimate |
| Somerset Township, Hillsdale County | 4,605 | 2,036 | 11% | 17% | 72% | 0.37 | 11% | 92% | 28% | 37% | 5 year estimate |
| Soo Township, Chippewa County | 3,119 | 1,294 | 12% | 14% | 74% | 0.42 | 6% | 91% | 15% | 74% | 5 year estimate |
| South Arm Township, Charlevoix County | 2,103 | 788 | 10% | 17% | 73% | 0.42 | 12% | 86% | 28% | 38% | 5 year estimate |
| South Branch Township, Crawford County | 1,959 | 833 | 11% | 23% | 67% | 0.37 | 15% | 89% | 24% | 69% | 5 year estimate |
| South Branch Township, Wexford County | 315 | 133 | 8% | 26% | 65% | 0.37 | 10% | 76% | 33% | 46% | 5 year estimate |
| South Haven Charter Township, Van Buren County | 3,984 | 1,732 | 12% | 29% | 59% | 0.42 | 12% | 87% | 29% | 47% | 5 year estimate |
| South Haven City, Allegan County | 40 | 20 | NA | NA | NA | NA | NA | NA | NA | NA | 5 year estimate |
| South Haven City, Van Buren County | 4,418 | 2,006 | 19% | 24% | 57% | 0.50 | 6% | 90% | 34% | 49% | 5 year estimate |
| South Lyon City, Oakland County | 11,306 | 4,787 | 7% | 29% | 64% | 0.41 | 8% | 94% | 30% | 47% | 5 year estimate |
| Southfield City, Oakland County | 72,502 | 31,724 | 17% | 30% | 53% | 0.44 | 15% | 88% | 34% | 52% | 1 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Southfield Township, Oakland County | 14,584 | 5,541 | 3% | 9% | 88% | 0.48 | 6% | 96% | 27% | 33% | 5 year estimate |
| Southgate City, Wayne County | 29,768 | 12,878 | 13% | 26% | 60% | 0.40 | 13% | 89% | 28% | 41% | 3 year estimate |
| Spalding Township, Menominee County | 1,767 | 677 | 18% | 35% | 47% | 0.40 | 14% | 87% | 26% | 52% | 5 year estimate |
| Sparta Township, Kent County | 9,143 | 3,531 | 13% | 27% | 60% | 0.42 | 14% | 89% | 27% | 53% | 5 year estimate |
| Spaulding Township, Saginaw County | 2,154 | 762 | 12% | 25% | 63% | 0.42 | 13% | 93% | 27% | 23% | 5 year estimate |
| Speaker Township, Sanilac County | 1,485 | 520 | 14% | 29% | 56% | 0.39 | 21% | 87% | 30% | 34% | 5 year estimate |
| Spencer Township, Kent County | 3,973 | 1,584 | 11% | 24% | 65% | 0.39 | 13% | 88% | 37% | 61% | 5 year estimate |
| Spring Arbor Township, Jackson County | 8,229 | 2,586 | 4% | 18% | 78% | 0.36 | 8% | 93% | 21% | 35% | 5 year estimate |
| Spring Lake Township, Ottawa County | 14,347 | 5,957 | 12% | 24% | 63% | 0.49 | 11% | 89% | 27% | 57% | 5 year estimate |
| Springdale Township, Manistee County | 885 | 362 | 19% | 31% | 49% | 0.43 | 15% | 85% | 32% | 57% | 5 year estimate |
| Springfield Charter Township, Oakland County | 13,960 | 5,037 | 5% | 18% | 76% | 0.42 | 11% | 92% | 28% | 42% | 5 year estimate |
| Springfield City, Calhoun County | 5,250 | 2,117 | 21% | 36% | 42% | 0.37 | 16% | 78% | 27% | 54% | 5 year estimate |
| Springfield Township, Kalamazoo County | 1,552 | 636 | 17% | 24% | 58% | 0.41 | 17% | 80% | 34% | 31% | 5 year estimate |
| Springport Township, Jackson County | 2,306 | 851 | 21% | 24% | 55% | 0.40 | 15% | 87% | 28% | 52% | 5 year estimate |
| Springvale Township, Emmet County | 2,335 | 789 | 10% | 18% | 72% | 0.41 | 7% | 87% | 35% | 39% | 5 year estimate |
| Springville Township, Wexford County | 1,771 | 612 | 26% | 27% | 47% | 0.40 | 17% | 82% | 35% | 48% | 5 year estimate |
| Spurr Township, Baraga County | 157 | 79 | 6% | 19% | 75% | 0.39 | NA | 93% | 20% | NA | 5 year estimate |
| St. Charles Township, Saginaw County | 3,324 | 1,294 | 11% | 27% | 62% | 0.39 | 9% | 85% | 29% | 36% | 5 year estimate |
| St. Clair City, St. Clair County | 5,508 | 2,268 | 9% | 26% | 64% | 0.45 | 13% | 87% | 33% | 34% | 5 year estimate |
| St. Clair Shores City, Macomb County | 59,715 | 26,862 | 9% | 25% | 66% | 0.40 | 12% | 88% | 24% | 46% | 3 year estimate |
| St. Clair Township, St. Clair County | 6,799 | 2,478 | 7% | 16% | 77% | 0.41 | 9% | 92% | 26% | 23% | 5 year estimate |
| St. Ignace City, Mackinac County | 2,778 | 1,164 | 13% | 33% | 54% | 0.40 | 13% | 82% | 20% | 52% | 5 year estimate |
| St. Ignace Township, Mackinac County | 962 | 458 | 22% | 29% | 49% | 0.37 | 21% | 79% | 30% | 21% | 5 year estimate |
| St. James Township, Charlevoix County | 261 | 127 | 5% | 39% | 57% | 0.39 | 18% | 93% | 34% | 70% | 5 year estimate |
| St. Johns City, Clinton County | 7,890 | 3,254 | 12% | 40% | 48% | 0.45 | 9% | 92% | 32% | 46% | 5 year estimate |
| St. Joseph Charter Township, Berrien County | 10,011 | 4,194 | 5% | 21% | 75% | 0.45 | 8% | 93% | 22% | 50% | 5 year estimate |
| St. Joseph City, Berrien County | 8,358 | 4,103 | 9% | 23% | 68% | 0.50 | 11% | 89% | 25% | 30% | 5 year estimate |
| St. Louis City, Gratiot County | 7,404 | 1,708 | 20% | 39% | 41% | 0.45 | 12% | 88% | 24% | 56% | 5 year estimate |
| Stambaugh Township, Iron County | 1,132 | 456 | 6% | 23% | 71% | 0.41 | 10% | 92% | 26% | 23% | 5 year estimate |
| Standish City, Arenac County | 1,947 | 609 | 32% | 28% | 41% | 0.48 | 16% | 90% | 31% | 55% | 5 year estimate |
| Standish Township, Arenac County | 1,864 | 758 | 11% | 25% | 63% | 0.39 | 18% | 85% | 32% | 50% | 5 year estimate |
| Stannard Township, Ontonagon County | 723 | 359 | 18% | 23% | 58% | 0.38 | 14% | 89% | 20% | 44% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Stanton City, Montcalm County | 1,557 | 567 | 23% | 34% | 43% | 0.47 | 22% | 88% | 21% | 56% | 5 year estimate |
| Stanton Township, Houghton County | 1,234 | 458 | 19% | 21% | 60% | 0.42 | 13% | 95% | 33% | 21% | 5 year estimate |
| Star Township, Antrim County | 846 | 346 | 17% | 20% | 63% | 0.37 | 13% | 85% | 25% | 68% | 5 year estimate |
| Stephenson City, Menominee County | 871 | 370 | 19% | 33% | 48% | 0.48 | 20% | 80% | 21% | 36% | 5 year estimate |
| Stephenson Township, Menominee County | 679 | 295 | 9% | 28% | 62% | 0.38 | 3% | 86% | 31% | 47% | 5 year estimate |
| Sterling Heights City, Macomb County | 130,414 | 47,914 | 11% | 20% | 69% | 0.41 | 10% | 86% | 23% | 50% | 1 year estimate |
| Stockbridge Township, Ingham County | 3,885 | 1,335 | 11% | 23% | 66% | 0.41 | 15% | 87% | 34% | 24% | 5 year estimate |
| Stronach Township, Manistee County | 754 | 381 | 16% | 35% | 50% | 0.42 | 10% | 88% | 25% | 42% | 5 year estimate |
| Sturgis City, St. Joseph County | 10,988 | 3,861 | 22% | 27% | 51% | 0.48 | 20% | 87% | 23% | 50% | 5 year estimate |
| Sturgis Township, St. Joseph County | 2,155 | 836 | 18% | 22% | 61% | 0.44 | 11% | 89% | 23% | 50% | 5 year estimate |
| Sugar Island Township, Chippewa County | 892 | 416 | 10% | 20% | 70% | 0.38 | 19% | 78% | 27% | 36% | 5 year estimate |
| Sullivan Township, Muskegon County | 2,376 | 894 | 6% | 22% | 72% | 0.33 | 13% | 92% | 32% | 31% | 5 year estimate |
| Summerfield Township, Clare County | 499 | 230 | 15% | 37% | 48% | 0.38 | 27% | 93% | 29% | NA | 5 year estimate |
| Summerfield Township, Monroe County | 3,305 | 1,135 | 4% | 23% | 73% | 0.36 | 8% | 94% | 38% | 53% | 5 year estimate |
| Summit Township, Jackson County | 22,471 | 8,795 | 11% | 17% | 71% | 0.42 | 8% | 90% | 26% | 50% | 3 year estimate |
| Summit Township, Mason County | 910 | 414 | 8% | 19% | 74% | 0.36 | 6% | 89% | 25% | 10% | 5 year estimate |
| Sumner Township, Gratiot County | 2,059 | 739 | 11% | 27% | 62% | 0.39 | 13% | 82% | 20% | 63% | 5 year estimate |
| Sumpter Township, Wayne County | 9,596 | 3,471 | 11% | 22% | 66% | 0.41 | 10% | 89% | 35% | 36% | 5 year estimate |
| Sunfield Township, Eaton County | 2,143 | 811 | 8% | 28% | 64% | 0.36 | 9% | 90% | 32% | 41% | 5 year estimate |
| Superior Charter Township, Washtenaw County | 13,026 | 4,963 | 8% | 18% | 74% | 0.49 | 11% | 93% | 31% | 57% | 5 year estimate |
| Superior Township, Chippewa County | 1,273 | 544 | 6% | 22% | 73% | 0.33 | 9% | 92% | 17% | 34% | 5 year estimate |
| Surrey Township, Clare County | 3,607 | 1,565 | 15% | 32% | 53% | 0.43 | 15% | 87% | 29% | 53% | 5 year estimate |
| Suttons Bay Township, Leelanau County | 2,979 | 1,245 | 21% | 18% | 61% | 0.50 | 9% | 83% | 39% | 50% | 5 year estimate |
| Swan Creek Township, Saginaw County | 2,306 | 842 | 7% | 20% | 73% | 0.41 | 10% | 93% | 26% | 52% | 5 year estimate |
| Swartz Creek City, Genesee County | 5,717 | 2,204 | 15% | 15% | 70% | 0.38 | 14% | 93% | 25% | 50% | 5 year estimate |
| Sweetwater Township, Lake County | 299 | 95 | 21% | 28% | 51% | 0.38 | 29% | 93% | 30% | 67% | 5 year estimate |
| Sylvan Lake City, Oakland County | 1,638 | 796 | 5% | 20% | 76% | 0.43 | 10% | 94% | 23% | 48% | 5 year estimate |
| Sylvan Township, Osceola County | 927 | 355 | 11% | 25% | 64% | 0.37 | 13% | 79% | 22% | 43% | 5 year estimate |
| Sylvan Township, Washtenaw County | 2,852 | 1,116 | 6% | 14% | 81% | 0.39 | 8% | 95% | 24% | 36% | 5 year estimate |
| Tallmadge Charter Township, Ottawa County | 7,599 | 2,678 | 3% | 17% | 80% | 0.36 | 8% | 94% | 14% | 33% | 5 year estimate |
| Tawas City City, Iosco County | 1,941 | 678 | 9% | 31% | 61% | 0.37 | 15% | 93% | 33% | 47% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Tawas Township, Iosco County | 1,789 | 660 | 13% | 26% | 60% | 0.40 | 9% | 90% | 26% | 61% | 5 year estimate |
| Taylor City, Wayne County | 62,498 | 23,463 | 19% | 27% | 53% | 0.40 | 20% | 85% | 28% | 54% | 3 year estimate |
| Taymouth Township, Saginaw County | 4,521 | 1,564 | 9% | 17% | 74% | 0.33 | 18% | 88% | 26% | 45% | 5 year estimate |
| Tecumseh City, Lenawee County | 8,523 | 3,735 | 9% | 22% | 69% | 0.39 | 10% | 92% | 31% | 42% | 5 year estimate |
| Tecumseh Township, Lenawee County | 1,950 | 750 | 4% | 9% | 87% | 0.36 | 7% | 92% | 23% | 67% | 5 year estimate |
| Tekonsha Township, Calhoun County | 1,544 | 592 | 16% | 28% | 56% | 0.44 | 17% | 86% | 34% | 57% | 5 year estimate |
| Texas Charter Township, Kalamazoo County | 14,728 | 4,916 | 3% | 13% | 84% | 0.42 | 10% | 94% | 23% | 48% | 5 year estimate |
| Thetford Township, Genesee County | 7,080 | 2,591 | 12% | 23% | 65% | 0.41 | 21% | 88% | 26% | 68% | 5 year estimate |
| Thomas Township, Saginaw County | 11,932 | 4,697 | 6% | 18% | 76% | 0.44 | 9% | 92% | 20% | 52% | 5 year estimate |
| Thompson Township, Schoolcraft County | 829 | 367 | 24% | 17% | 60% | 0.54 | 10% | 90% | 24% | 37% | 5 year estimate |
| Thornapple Township, Barry County | 7,856 | 2,686 | 6% | 14% | 79% | 0.32 | 4% | 93% | 22% | 45% | 5 year estimate |
| Three Oaks Township, Berrien County | 2,586 | 1,033 | 11% | 32% | 57% | 0.44 | 9% | 83% | 30% | 50% | 5 year estimate |
| Three Rivers City, St. Joseph County | 7,792 | 2,974 | 23% | 29% | 48% | 0.44 | 16% | 84% | 23% | 48% | 5 year estimate |
| Tilden Township, Marquette County | 1,234 | 454 | 6% | 17% | 76% | 0.37 | 13% | 89% | 12% | 68% | 5 year estimate |
| Tittabawassee Township, Saginaw County | 9,666 | 3,040 | 6% | 17% | 77% | 0.38 | 8% | 93% | 22% | 36% | 5 year estimate |
| Tobacco Township, Gladwin County | 2,566 | 1,090 | 9% | 20% | 71% | 0.39 | 12% | 91% | 21% | 35% | 5 year estimate |
| Tompkins Township, Jackson County | 2,674 | 1,055 | 7% | 22% | 71% | 0.37 | 11% | 89% | 26% | 36% | 5 year estimate |
| Torch Lake Township, Antrim County | 1,080 | 506 | 5% | 12% | 83% | 0.44 | 5% | 92% | 38% | 100% | 5 year estimate |
| Torch Lake Township, Houghton County | 1,879 | 771 | 13% | 23% | 63% | 0.42 | 8% | 91% | 21% | 33% | 5 year estimate |
| Traverse City City, Grand Traverse County | 14,602 | 6,303 | 15% | 31% | 54% | 0.50 | 8% | 87% | 33% | 46% | 5 year estimate |
| Traverse City City, Leelanau County | 100 | 51 | 31% | 0% | 69% | 0.39 | NA | 100% | NA | 36% | 5 year estimate |
| Trenton City, Wayne County | 18,792 | 7,794 | 10% | 23% | 67% | 0.42 | 12% | 92% | 24% | 43% | 5 year estimate |
| Trout Lake Township, Chippewa County | 519 | 236 | 14% | 18% | 67% | 0.37 | 28% | 90% | 13% | 66% | 5 year estimate |
| Trowbridge Township, Allegan County | 2,521 | 1,034 | 13% | 18% | 70% | 0.34 | 8% | 93% | 30% | 36% | 5 year estimate |
| Troy City, Oakland County | 82,211 | 30,838 | 8% | 16% | 76% | 0.43 | 9% | 90% | 23% | 37% | 1 year estimate |
| Troy Township, Newaygo County | 273 | 111 | 30% | 36% | 34% | 0.41 | 21% | 80% | 22% | 55% | 5 year estimate |
| Turin Township, Marquette County | 91 | 46 | 15% | 22% | 63% | 0.40 | 10% | 90% | 39% | NA | 5 year estimate |
| Turner Township, Arenac County | 590 | 237 | 24% | 22% | 54% | 0.35 | 18% | 86% | 32% | 25% | 5 year estimate |
| Tuscarora Township, Cheboygan County | 3,046 | 1,366 | 14% | 26% | 60% | 0.45 | 19% | 88% | 35% | 25% | 5 year estimate |
| Tuscola Township, Tuscola County | 2,180 | 778 | 3% | 19% | 78% | 0.32 | 20% | 87% | 26% | 53% | 5 year estimate |
| Tyrone Township, Kent County | 4,725 | 1,553 | 9% | 25% | 65% | 0.35 | 12% | 83% | 32% | 53% | 5 year estimate |
| Tyrone Township, Livingston County | 10,047 | 3,511 | 7% | 19% | 74% | 0.39 | 13% | 90% | 29% | 41% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|---|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Unadilla Township, Livingston County | 3,394 | 1,327 | 10% | 33% | 57% | 0.39 | 11% | 93% | 40% | 28% | 5 year estimate |
| Union Charter Township, Isabella County | 12,703 | 4,690 | 43% | 21% | 36% | 0.54 | 14% | 83% | 18% | 71% | 5 year estimate |
| Union Township, Branch County | 2,889 | 1,137 | 14% | 30% | 56% | 0.38 | 10% | 89% | 28% | 37% | 5 year estimate |
| Union Township, Grand Traverse County | 411 | 165 | 8% | 27% | 65% | 0.36 | 12% | 84% | 21% | 50% | 5 year estimate |
| Utica City, Macomb County | 4,748 | 2,008 | 10% | 30% | 60% | 0.41 | 8% | 84% | 27% | 44% | 5 year estimate |
| Valley Township, Allegan County | 2,172 | 842 | 7% | 19% | 74% | 0.37 | 7% | 92% | 39% | 38% | 5 year estimate |
| Van Buren Charter Township, Wayne County | 28,561 | 11,397 | 13% | 24% | 63% | 0.40 | 11% | 87% | 29% | 46% | 3 year estimate |
| Vassar City, Tuscola County | 2,695 | 967 | 20% | 17% | 63% | 0.39 | 16% | 90% | 22% | 42% | 5 year estimate |
| Vassar Township, Tuscola County | 4,075 | 1,519 | 20% | 25% | 56% | 0.39 | 16% | 86% | 43% | 14% | 5 year estimate |
| Venice Township, Shiawassee County | 2,565 | 978 | 9% | 26% | 65% | 0.42 | 14% | 92% | 28% | 46% | 5 year estimate |
| Vergennes Township, Kent County | 4,218 | 1,435 | 6% | 16% | 78% | 0.32 | 9% | 94% | 23% | 100% | 5 year estimate |
| Vermontville Township, Eaton County | 1,910 | 703 | 8% | 21% | 71% | 0.34 | 9% | 86% | 18% | 33% | 5 year estimate |
| Vernon Township, Isabella County | 1,432 | 488 | 10% | 16% | 74% | 0.43 | 15% | 87% | 24% | 18% | 5 year estimate |
| Vernon Township, Shiawassee County | 4,606 | 1,860 | 17% | 23% | 60% | 0.40 | 8% | 92% | 30% | 47% | 5 year estimate |
| Verona Township, Huron County | 1,082 | 399 | 5% | 20% | 75% | 0.38 | 7% | 92% | 19% | 37% | 5 year estimate |
| Vevay Township, Ingham County | 3,537 | 1,268 | 3% | 18% | 79% | 0.33 | 7% | 94% | 14% | 6% | 5 year estimate |
| Victor Township, Clinton County | 3,470 | 1,309 | 8% | 12% | 80% | 0.36 | 5% | 94% | 19% | 29% | 5 year estimate |
| Victory Township, Mason County | 1,442 | 534 | 15% | 15% | 69% | 0.38 | 5% | 90% | 30% | 40% | 5 year estimate |
| Vienna Charter Township, Genesee County | 13,224 | 5,007 | 8% | 22% | 70% | 0.38 | 14% | 90% | 25% | 55% | 5 year estimate |
| Vienna Township, Montmorency County | 474 | 180 | 7% | 24% | 68% | 0.34 | 14% | 88% | 23% | NA | 5 year estimate |
| Village of Clarkston City, Oakland County | 912 | 408 | 8% | 30% | 63% | 0.51 | 9% | 91% | 26% | 51% | 5 year estimate |
| Village of Grosse Pointe Shores City, Macomb County | 95 | 47 | NA | NA | NA | NA | NA | NA | NA | NA | 5 year estimate |
| Village of Grosse Pointe Shores City, Wayne County | 2,912 | 1,115 | 3% | 13% | 85% | 0.53 | 4% | 96% | 32% | 58% | 5 year estimate |
| Volinia Township, Cass County | 1,212 | 461 | 13% | 25% | 62% | 0.48 | 11% | 82% | 30% | 36% | 5 year estimate |
| Wakefield City, Gogebic County | 1,831 | 871 | 21% | 25% | 54% | 0.41 | 9% | 81% | 22% | 61% | 5 year estimate |
| Wakefield Township, Gogebic County | 256 | 129 | 19% | 33% | 47% | 0.41 | 9% | 91% | 28% | 35% | 5 year estimate |
| Wakeshma Township, Kalamazoo County | 1,431 | 525 | 8% | 22% | 70% | 0.36 | 15% | 87% | 28% | 10% | 5 year estimate |
| Wales Township, St. Clair County | 3,243 | 1,243 | 6% | 30% | 64% | 0.33 | 17% | 89% | 38% | 30% | 5 year estimate |
| Walker City, Kent County | 23,768 | 9,951 | 13% | 25% | 62% | 0.41 | 8% | 91% | 21% | 37% | 3 year estimate |
| Walker Township, Cheboygan County | 405 | 130 | 18% | 22% | 60% | 0.55 | 15% | 92% | 14% | 11% | 5 year estimate |
| Walled Lake City, Oakland County | 7,014 | 3,219 | 12% | 36% | 52% | 0.40 | 13% | 84% | 33% | 41% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Walton Township, Eaton County | 2,201 | 761 | 6% | 27% | 67% | 0.32 | 12% | 88% | 26% | 37% | 5 year estimate |
| Warner Township, Antrim County | 386 | 130 | 10% | 22% | 68% | 0.43 | 10% | 79% | 21% | 38% | 5 year estimate |
| Warren City, Macomb County | 134,155 | 52,262 | 17% | 28% | 54% | 0.40 | 13% | 85% | 27% | 54% | 1 year estimate |
| Warren Township, Midland County | 2,365 | 829 | 12% | 18% | 70% | 0.35 | 11% | 89% | 24% | 32% | 5 year estimate |
| Washington Township, Gratiot County | 768 | 283 | 9% | 18% | 73% | 0.33 | 10% | 90% | 16% | 28% | 5 year estimate |
| Washington Township, Macomb County | 25,361 | 9,264 | 8% | 21% | 71% | 0.39 | 12% | 92% | 34% | 43% | 3 year estimate |
| Washington Township, Sanilac County | 1,594 | 597 | 18% | 27% | 56% | 0.37 | 15% | 87% | 29% | 67% | 5 year estimate |
| Waterford Charter Township, Oakland County | 72,645 | 29,523 | 14% | 28% | 58% | 0.42 | 9% | 88% | 29% | 51% | 1 year estimate |
| Waterloo Township, Jackson County | 2,862 | 1,109 | 7% | 17% | 76% | 0.40 | 10% | 93% | 34% | 15% | 5 year estimate |
| Watersmeet Township, Gogebic County | 1,222 | 533 | 7% | 28% | 65% | 0.36 | 4% | 82% | 33% | 19% | 5 year estimate |
| Watertown Charter Township, Clinton County | 4,860 | 1,943 | 6% | 14% | 80% | 0.43 | 7% | 96% | 22% | 44% | 5 year estimate |
| Watertown Township, Sanilac County | 1,496 | 546 | 14% | 25% | 61% | 0.40 | 21% | 86% | 31% | 39% | 5 year estimate |
| Watertown Township, Tuscola County | 1,988 | 762 | 12% | 17% | 71% | 0.36 | 19% | 84% | 23% | 33% | 5 year estimate |
| Watervliet City, Berrien County | 1,735 | 622 | 13% | 30% | 56% | 0.36 | 12% | 87% | 28% | 53% | 5 year estimate |
| Watervliet Township, Berrien County | 3,110 | 1,106 | 15% | 33% | 53% | 0.35 | 14% | 75% | 20% | 15% | 5 year estimate |
| Watson Township, Allegan County | 2,394 | 802 | 12% | 16% | 72% | 0.36 | 11% | 81% | 28% | 47% | 5 year estimate |
| Waucedah Township, Dickinson County | 724 | 356 | 1% | 19% | 80% | 0.34 | 6% | 96% | 18% | 14% | 5 year estimate |
| Waverly Township, Cheboygan County | 468 | 197 | 12% | 21% | 68% | 0.46 | 14% | 79% | 17% | 29% | 5 year estimate |
| Waverly Township, Van Buren County | 2,545 | 855 | 16% | 22% | 62% | 0.36 | 4% | 89% | 28% | 51% | 5 year estimate |
| Wawatam Township, Emmet County | 770 | 326 | 7% | 37% | 56% | 0.45 | 30% | 82% | 32% | 43% | 5 year estimate |
| Wayland City, Allegan County | 4,079 | 1,580 | 15% | 23% | 63% | 0.39 | 12% | 90% | 27% | 51% | 5 year estimate |
| Wayland Township, Allegan County | 3,109 | 1,158 | 15% | 19% | 66% | 0.41 | 6% | 90% | 24% | 43% | 5 year estimate |
| Wayne City, Wayne County | 17,562 | 6,904 | 19% | 31% | 50% | 0.41 | 18% | 86% | 33% | 53% | 5 year estimate |
| Wayne Township, Cass County | 2,676 | 992 | 13% | 27% | 60% | 0.40 | 14% | 86% | 27% | 30% | 5 year estimate |
| Weare Township, Oceana County | 1,492 | 493 | 20% | 16% | 64% | 0.38 | 16% | 85% | 30% | 50% | 5 year estimate |
| Webber Township, Lake County | 1,468 | 520 | 30% | 37% | 34% | 0.38 | 13% | 83% | 32% | 59% | 5 year estimate |
| Webster Township, Washtenaw County | 6,763 | 2,401 | 4% | 12% | 83% | 0.40 | 6% | 96% | 38% | 28% | 5 year estimate |
| Weesaw Township, Berrien County | 1,910 | 785 | 11% | 22% | 68% | 0.36 | 12% | 88% | 20% | 20% | 5 year estimate |
| Weldon Township, Benzie County | 537 | 241 | 19% | 34% | 47% | 0.51 | 6% | 82% | 33% | 39% | 5 year estimate |
| Wellington Township, Alpena County | 217 | 90 | 17% | 36% | 48% | 0.40 | 10% | 88% | 24% | 13% | 5 year estimate |
| Wells Township, Delta County | 4,901 | 1,913 | 6% | 18% | 75% | 0.35 | 7% | 94% | 21% | 33% | 5 year estimate |
| Wells Township, Marquette County | 264 | 99 | 16% | 31% | 53% | 0.38 | 18% | 87% | 28% | NA | 5 year estimate |
| Wells Township, Tuscola County | 1,714 | 638 | 10% | 25% | 65% | 0.35 | 12% | 85% | 31% | 36% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| West Bloomfield Charter Township, Oakland County | 65,566 | 24,483 | 6% | 18% | 76% | 0.49 | 8% | 94% | 31% | 51% | 1 year estimate |
| West Branch City, Ogemaw County | 1,908 | 852 | 28% | 39% | 34% | 0.43 | 6% | 86% | 36% | 76% | 5 year estimate |
| West Branch Township, Dickinson County | 29 | 9 | 0% | 22% | 78% | 0.35 | NA | 100% | 33% | NA | 5 year estimate |
| West Branch Township, Marquette County | 1,476 | 598 | 30% | 25% | 45% | 0.60 | 13% | 81% | 30% | 58% | 5 year estimate |
| West Branch Township, Missaukee County | 501 | 185 | 11% | 34% | 55% | 0.36 | 20% | 84% | 28% | 48% | 5 year estimate |
| West Branch Township, Ogemaw County | 2,583 | 932 | 11% | 28% | 61% | 0.48 | 18% | 89% | 36% | 21% | 5 year estimate |
| West Traverse Township, Emmet County | 1,680 | 794 | 7% | 13% | 80% | 0.52 | 7% | 96% | 27% | 52% | 5 year estimate |
| Westland City, Wayne County | 82,868 | 32,739 | 13% | 33% | 55% | 0.41 | 11% | 88% | 21% | 54% | 1 year estimate |
| Westphalia Township, Clinton County | 2,330 | 817 | 1% | 24% | 76% | 0.37 | 7% | 96% | 21% | 18% | 5 year estimate |
| Wexford Township, Wexford County | 989 | 341 | 13% | 24% | 63% | 0.35 | 16% | 82% | 39% | 54% | 5 year estimate |
| Wheatfield Township, Ingham County | 1,707 | 611 | 4% | 11% | 84% | 0.37 | 10% | 95% | 22% | 35% | 5 year estimate |
| Wheatland Township, Hillsdale County | 1,428 | 504 | 5% | 24% | 71% | 0.33 | 11% | 87% | 36% | 38% | 5 year estimate |
| Wheatland Township, Mecosta County | 1,479 | 565 | 16% | 28% | 56% | 0.43 | 7% | 91% | 26% | 31% | 5 year estimate |
| Wheatland Township, Sanilac County | 481 | 178 | 10% | 19% | 72% | 0.33 | 8% | 85% | 27% | NA | 5 year estimate |
| Wheeler Township, Gratiot County | 2,782 | 1,080 | 13% | 32% | 55% | 0.44 | 11% | 91% | 33% | 52% | 5 year estimate |
| White Cloud City, Newaygo County | 1,434 | 496 | 34% | 27% | 39% | 0.48 | 27% | 89% | 25% | 50% | 5 year estimate |
| White Lake Charter Township, Oakland County | 30,231 | 11,165 | 7% | 22% | 71% | 0.37 | 10% | 89% | 30% | 54% | 3 year estimate |
| White Oak Township, Ingham County | 1,225 | 435 | 4% | 18% | 78% | 0.33 | 13% | 90% | 21% | 22% | 5 year estimate |
| White Pigeon Township, St. Joseph County | 3,755 | 1,410 | 12% | 25% | 63% | 0.39 | 22% | 85% | 27% | 30% | 5 year estimate |
| White River Township, Muskegon County | 1,383 | 605 | 7% | 17% | 76% | 0.43 | 5% | 87% | 24% | 50% | 5 year estimate |
| Whitefish Township, Chippewa County | 592 | 309 | 10% | 23% | 67% | 0.35 | 22% | 88% | 26% | NA | 5 year estimate |
| Whiteford Township, Monroe County | 4,610 | 1,654 | 6% | 24% | 69% | 0.40 | 11% | 87% | 33% | 69% | 5 year estimate |
| Whitehall City, Muskegon County | 2,720 | 1,133 | 15% | 28% | 57% | 0.40 | 9% | 88% | 26% | 42% | 5 year estimate |

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Whitehall Township, Muskegon County | 1,842 | 695 | 6% | 22% | 72% | 0.34 | 12% | 94% | 25% | 5% | 5 year estimate |
| Whitewater Township, Grand Traverse County | 2,616 | 1,003 | 4% | 17% | 79% | 0.50 | 7% | 89% | 31% | 28% | 5 year estimate |
| Whitney Township, Arenac County | 1,099 | 458 | 12% | 11% | 77% | 0.46 | 9% | 92% | 17% | 30% | 5 year estimate |
| Whittemore City, Iosco County | 393 | 158 | 43% | 33% | 24% | 0.40 | 26% | 78% | 49% | 47% | 5 year estimate |
| Wilber Township, Iosco County | 663 | 263 | 13% | 29% | 58% | 0.37 | 17% | 90% | 21% | 18% | 5 year estimate |
| Wilcox Township, Newaygo County | 1,125 | 459 | 16% | 27% | 58% | 0.41 | 9% | 87% | 24% | 62% | 5 year estimate |
| Williams Charter Township, Bay County | 4,758 | 1,703 | 5% | 14% | 81% | 0.35 | 8% | 93% | 23% | 25% | 5 year estimate |
| Williamston City, Ingham County | 3,834 | 1,587 | 11% | 24% | 64% | 0.45 | 2% | 93% | 26% | 47% | 5 year estimate |
| Williamstown Township, Ingham County | 4,983 | 1,850 | 4% | 10% | 87% | 0.42 | 6% | 97% | 22% | 38% | 5 year estimate |
| Wilmot Township, Cheboygan County | 819 | 324 | 20% | 28% | 52% | 0.40 | 18% | 80% | 30% | 60% | 5 year estimate |
| Wilson Township, Alpena County | 2,024 | 866 | 18% | 22% | 60% | 0.38 | 7% | 88% | 21% | 23% | 5 year estimate |
| Wilson Township, Charlevoix County | 1,965 | 753 | 11% | 27% | 62% | 0.35 | 9% | 91% | 36% | 66% | 5 year estimate |
| Windsor Charter Township, Eaton County | 6,854 | 2,719 | 4% | 21% | 75% | 0.36 | 7% | 96% | 27% | 35% | 5 year estimate |
| Winfield Township, Montcalm County | 2,325 | 796 | 15% | 18% | 67% | 0.35 | 13% | 84% | 28% | 17% | 5 year estimate |
| Winsor Township, Huron County | 1,912 | 803 | 12% | 28% | 60% | 0.40 | 7% | 93% | 31% | 46% | 5 year estimate |
| Winterfield Township, Clare County | 416 | 189 | 13% | 33% | 54% | 0.41 | 12% | 89% | 22% | 20% | 5 year estimate |
| Wise Township, Isabella County | 1,463 | 515 | 11% | 24% | 64% | 0.37 | 16% | 86% | 31% | 27% | 5 year estimate |
| Wisner Township, Tuscola County | 629 | 287 | 5% | 24% | 71% | 0.31 | 9% | 89% | 29% | 38% | 5 year estimate |
| Wixom City, Oakland County | 13,544 | 5,885 | 12% | 36% | 52% | 0.45 | 8% | 88% | 24% | 41% | 5 year estimate |
| Woodbridge Township, Hillsdale County | 1,352 | 411 | 24% | 27% | 50% | 0.38 | 16% | 67% | 28% | 49% | 5 year estimate |
| Woodhaven City, Wayne County | 12,800 | 4,912 | 9% | 23% | 68% | 0.39 | 13% | 91% | 30% | 43% | 5 year estimate |
| Woodhull Township, Shiawassee County | 3,789 | 1,397 | 9% | 15% | 76% | 0.41 | 8% | 88% | 33% | 64% | 5 year estimate |
| Woodland Township, Barry County | 2,309 | 838 | 9% | 21% | 70% | 0.44 | 8% | 90% | 21% | 43% | 5 year estimate |
| Woodstock Township, Lenawee County | 3,500 | 1,631 | 10% | 28% | 62% | 0.38 | 12% | 89% | 26% | 48% | 5 year estimate |

Key Facts and ALICE Statistics by Municipality, Michigan, 2012

| Municipality | Population | Households | Poverty % | ALICE % | Above ALICE Threshold % | Gini Coefficient | Unemployment Rate | Health Insurance Coverage % | Housing Burden: Owner over 30% | Housing Burden: Renter over 30% | Source, American Community Survey |
|--|------------|------------|-----------|---------|-------------------------|------------------|-------------------|-----------------------------|--------------------------------|---------------------------------|-----------------------------------|
| Worth Township, Sanilac County | 3,881 | 1,459 | 10% | 26% | 64% | 0.41 | 10% | 93% | 26% | 27% | 5 year estimate |
| Wright Township, Hillsdale County | 2,112 | 631 | 23% | 22% | 55% | 0.37 | 15% | 64% | 35% | 67% | 5 year estimate |
| Wright Township, Ottawa County | 3,182 | 1,079 | 7% | 19% | 74% | 0.40 | 10% | 95% | 28% | 39% | 5 year estimate |
| Wyandotte City, Wayne County | 25,618 | 10,665 | 13% | 26% | 61% | 0.41 | 12% | 89% | 25% | 58% | 3 year estimate |
| Wyoming City, Kent County | 73,374 | 28,127 | 15% | 30% | 55% | 0.37 | 10% | 85% | 24% | 41% | 1 year estimate |
| Yale City, St. Clair County | 1,937 | 711 | 22% | 29% | 50% | 0.40 | 16% | 89% | 33% | 40% | 5 year estimate |
| Yankee Springs Township, Barry County | 4,083 | 1,661 | 4% | 15% | 81% | 0.34 | 9% | 94% | 28% | 37% | 5 year estimate |
| Yates Township, Lake County | 811 | 283 | 23% | 40% | 37% | 0.45 | 12% | 85% | 27% | 54% | 5 year estimate |
| York Charter Township, Washtenaw County | 8,680 | 2,313 | 2% | 8% | 90% | 0.32 | 9% | 98% | 22% | 16% | 5 year estimate |
| Ypsilanti Charter Township, Washtenaw County | 53,825 | 21,373 | 17% | 28% | 54% | 0.44 | 15% | 89% | 31% | 53% | 3 year estimate |
| Ypsilanti City, Washtenaw County | 19,542 | 7,678 | 29% | 31% | 41% | 0.48 | 15% | 86% | 36% | 57% | 3 year estimate |
| Zeeland Charter Township, Ottawa County | 9,985 | 3,373 | 10% | 22% | 69% | 0.36 | 10% | 93% | 29% | 33% | 5 year estimate |
| Zeeland City, Ottawa County | 5,561 | 2,175 | 13% | 34% | 53% | 0.39 | 16% | 92% | 18% | 46% | 5 year estimate |
| Zilwaukee City, Saginaw County | 1,820 | 698 | 10% | 26% | 64% | 0.33 | 15% | 87% | 30% | 24% | 5 year estimate |
| Zilwaukee Township, Saginaw County | 95 | 26 | 12% | 27% | 62% | 0.45 | 14% | 84% | 25% | 40% | 5 year estimate |

APPENDIX I – MICHIGAN PROSPERITY REGIONS BY INCOME

The Governor of Michigan has introduced the Regional Prosperity Initiative, a new program designed to align Michigan's statewide service delivery structure and strengthen regional economies. The state's ten designated Prosperity Regions coordinate talent and infrastructure and provide the basis for service delivery by state government departments and local and regional partners.

Michigan Prosperity Regions by Income, 2012

| Region (and Counties) | Total Households | Poverty % | ALICE % |
|--|------------------|-----------|---------|
| REGION 1A <i>Baraga, Gogebic, Houghton, Iron, Keweenaw, Ontonagon</i> | 34,003 | 18% | 26% |
| REGION 1B <i>Alger, Delta, Dickinson, Marquette, Menominee, Schoolcraft</i> | 133,836 | 16% | 25% |
| REGION 1C <i>Chippewa, Luce, Mackinac counties</i> | 21,941 | 17% | 25% |
| REGION 2 <i>Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford</i> | 120,803 | 13% | 25% |
| REGION 3 <i>Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon</i> | 90,814 | 16% | 26% |
| REGION 4A <i>Lake, Mason, Mecosta, Newaygo, Oceana, Osceola</i> | 68,174 | 17% | 25% |
| REGION 4B <i>Allegan, Barry, Ionia, Kent, Montcalm, Muskegon, Ottawa</i> | 501,113 | 14% | 24% |
| REGION 5 <i>Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Saginaw</i> | 225,221 | 17% | 24% |
| REGION 6 <i>Genesee, Huron, Lapeer, Saint Clair, Sanilac, Shiawassee, Tuscola</i> | 299,872 | 17% | 24% |
| REGION 7 <i>Clinton, Eaton, Ingham</i> | 181,262 | 18% | 23% |
| REGION 8 <i>Berrien, Branch, Calhoun, Cass, Kalamazoo, Saint Joseph, Van Buren</i> | 280,967 | 17% | 25% |
| REGION 9 <i>Hillsdale, Jackson, Lenawee, Livingston, Monroe, Washtenaw</i> | 378,081 | 13% | 23% |
| REGION 10 <i>Macomb, Oakland, Wayne</i> | 1,481,162 | 16% | 25% |

APPENDIX J – ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of the Michigan's 83 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county.

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in Michigan.

Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Line items in the Household Survival Budget are rounded to dollars; monthly and annual totals are calculated including cents. As a result, line items may not add up precisely to the totals.

ALICE IN ALCONA COUNTY

Population: 10,943 | **Number of Households:** 4,740
Median Household Income: \$36,931 (state average: \$46,859)
Unemployment Rate: 11.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 664 HH 14% | ALICE 1,150 HH 24% | STRAWLING | Above ALICE 2,926 HH 62% |
|---------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (57) | Job Opportunities fair (63) | Community Support poor (45) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Alcona County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$412 | \$584 |
| Child care | \$- | \$1,008 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$360 |
| Taxes | \$125 | \$220 |
| Monthly total | \$1,323 | \$3,964 |
| ANNUAL TOTAL | \$15,877 | \$47,564 |
| Hourly wage | \$7.94 | \$23.78 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Alcona County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Alcona Township | 452 | 25% |
| Caledonia Township | 473 | 29% |
| Curtis Township | 580 | 44% |
| Greenbush Township | 637 | 35% |
| Gustin Township | 296 | 50% |
| Harrisville City | 196 | 60% |
| Harrisville Township | 564 | 35% |
| Hawes Township | 462 | 31% |
| Haynes Township | 340 | 28% |
| Mikado Township | 421 | 54% |
| Millen Township | 142 | 52% |
| Mitchell Township | 177 | 45% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Alger County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------|----------|-------------------|
| Au Train Township | 571 | 32% |
| Burt Township | 215 | 44% |
| Limestone Township | 204 | 32% |
| Mathias Township | 192 | 51% |
| Munising City | 931 | 43% |
| Munising Township | 709 | 34% |
| Onota Township | 161 | 36% |
| Rock River Township | 550 | 44% |

ALICE IN ALGER COUNTY

Population: 9,531 | **Number of Households:** 3,558

Median Household Income: \$38,348 (state average: \$46,859)

Unemployment Rate: 10.9% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

477 HH
13%

ALICE

916 HH
26%

STRUGGLING

Above ALICE

2,165 HH
61%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (54)

Job
Opportunities
good (66)

Community
Support
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Alger County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$386 | \$584 |
| Child care | \$- | \$1,109 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$117 | \$374 |
| Taxes | \$123 | \$254 |
| Monthly total | \$1,292 | \$4,113 |
| ANNUAL TOTAL | \$15,509 | \$49,351 |
| Hourly wage | \$7.75 | \$24.68 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN ALLEGAN COUNTY

Population: 112,039 | **Number of Households:** 42,930
Median Household Income: \$50,078 (state average: \$46,859)
Unemployment Rate: 7.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------|--------------|-------------------|--------------------|
| Poverty | ALICE | STRUGGLING | Above ALICE |
| 5,841 HH | 9,002 HH | | 28,087 HH |
| 14% | 21% | | 65% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|------------------------------|--------------------------|--------------------------|
| Housing Affordability | Job Opportunities | Community Support |
| fair (55) | good (70) | fair (53) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Allegan County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$468 | \$676 |
| Child care | \$- | \$1,091 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$384 |
| Taxes | \$129 | \$278 |
| Monthly total | \$1,389 | \$4,220 |
| ANNUAL TOTAL | \$16,670 | \$50,643 |
| Hourly wage | \$8.33 | \$25.32 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Allegan County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Allegan City | 2,104 | 41% |
| Allegan Township | 1,670 | 36% |
| Casco Township | 927 | 35% |
| Cheshire Township | 837 | 43% |
| Clyde Township | 705 | 46% |
| Dorr Township | 2,381 | 19% |
| Douglas City | 523 | 43% |
| Fennville City | 579 | 61% |
| Fillmore Township | 929 | 28% |
| Ganges Township | 1,043 | 29% |
| Gun Plain Township | 2,255 | 19% |
| Heath Township | 1,224 | 26% |
| Holland City | 2,831 | 45% |
| Hopkins Township | 1,011 | 32% |
| Laketown Township | 2,244 | 20% |
| Lee Township | 1,208 | 46% |
| Leighton Township | 1,692 | 23% |
| Manlius Township | 1,160 | 22% |
| Martin Township | 921 | 34% |
| Monterey Township | 843 | 34% |
| Otsego City | 1,576 | 46% |
| Otsego Township | 2,199 | 41% |
| Overisel Township | 977 | 20% |
| Plainwell City | 1,529 | 49% |
| Salem Township | 1,546 | 25% |
| Saugatuck City | 412 | 32% |
| Saugatuck Township | 1,196 | 26% |
| Trowbridge Township | 1,034 | 30% |
| Valley Township | 842 | 26% |
| Watson Township | 802 | 28% |
| Wayland City | 1,580 | 37% |
| Wayland Township | 1,158 | 34% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Alpena County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Alpena City | 4,607 | 51% |
| Alpena Township | 4,193 | 39% |
| Green Township | 571 | 43% |
| Long Rapids Township | 459 | 36% |
| Maple Ridge Township | 663 | 39% |
| Ossineke Township | 788 | 45% |
| Sanborn Township | 861 | 48% |
| Wilson Township | 866 | 40% |

ALICE IN ALPENA COUNTY

Population: 29,379 | **Number of Households:** 12,862

Median Household Income: \$37,895 (state average: \$46,859)

Unemployment Rate: 9.6% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|----------|-----------|-------------|
| 2,146 HH | 3,638 HH | | 7,078 HH |
| 17% | 28% | | 55% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (52)

Job
Opportunities
fair (57)

Community
Support
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Alpena County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$461 | \$584 |
| Child care | \$- | \$1,023 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$362 |
| Taxes | \$128 | \$225 |
| Monthly total | \$1,381 | \$3,986 |
| ANNUAL TOTAL | \$16,571 | \$47,829 |
| Hourly wage | \$8.29 | \$23.91 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN ANTRIM COUNTY

Population: 23,442 | **Number of Households:** 9,536
Median Household Income: \$43,934 (state average: \$46,859)
Unemployment Rate: 10.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,262 HH 13% | ALICE 2,357 HH 25% | STRAWLING | Above ALICE 5,917 HH 62% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (53) | Job Opportunities fair (55) | Community Support poor (48) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Antrim County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$526 | \$636 |
| Child care | \$- | \$998 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$133 | \$366 |
| Taxes | \$133 | \$234 |
| Monthly total | \$1,458 | \$4,026 |
| ANNUAL TOTAL | \$17,490 | \$48,316 |
| Hourly wage | \$8.75 | \$24.16 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Antrim County, 2012 | | |
|-----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Banks Township | 749 | 39% |
| Central Lake Township | 908 | 48% |
| Chestonia Township | 152 | 49% |
| Custer Township | 501 | 39% |
| Echo Township | 400 | 34% |
| Elk Rapids Township | 1,154 | 40% |
| Forest Home Township | 864 | 30% |
| Helena Township | 487 | 41% |
| Jordan Township | 391 | 37% |
| Kearney Township | 640 | 43% |
| Mancelona Township | 1,597 | 56% |
| Milton Township | 894 | 22% |
| Star Township | 346 | 37% |
| Torch Lake Township | 506 | 17% |
| Warner Township | 130 | 32% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Arenac County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------|----------|-------------------|
| Adams Township | 171 | 28% |
| Arenac Township | 348 | 45% |
| Au Gres City | 421 | 60% |
| Au Gres Township | 421 | 34% |
| Clayton Township | 384 | 31% |
| Deep River Township | 791 | 34% |
| Lincoln Township | 424 | 49% |
| Mason Township | 329 | 54% |
| Moffatt Township | 470 | 32% |
| Omer City | 166 | 40% |
| Sims Township | 448 | 35% |
| Standish City | 609 | 59% |
| Standish Township | 758 | 37% |
| Turner Township | 237 | 46% |
| Whitney Township | 458 | 23% |

ALICE IN ARENAC COUNTY

Population: 15,952 | **Number of Households:** 6,435

Median Household Income: \$36,937 (state average: \$46,859)

Unemployment Rate: 11.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

1,108 HH
17%

ALICE

1,518 HH
24%

STRUGGLING

Above ALICE

3,809 HH
59%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (54)

Job
Opportunities
poor (49)

Community
Support
fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Arenac County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---------------------|--------------|---------------------------|
| Housing | \$464 | \$584 |
| Child care | \$- | \$870 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$343 |
| Taxes | \$129 | \$180 |
| Monthly total | \$1,384 | \$3,768 |
| ANNUAL TOTAL | \$16,613 | \$45,218 |
| Hourly wage | \$8.31 | \$22.61 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BARAGA COUNTY

Population: 8,808 | **Number of Households:** 3,161
Median Household Income: \$39,594 (state average: \$46,859)
Unemployment Rate: 13.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|-------------------------------|------------------|---------------------------------------|
| Poverty 448 HH 14% | ALICE 775 HH 25% | STRAINING | Above ALICE 1,938 HH 61% |
|---------------------------------|-------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (65) | Job Opportunities poor (48) | Community Support poor (47) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Baraga County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$386 | \$584 |
| Child care | \$- | \$1,109 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$117 | \$374 |
| Taxes | \$123 | \$254 |
| Monthly total | \$1,292 | \$4,113 |
| ANNUAL TOTAL | \$15,509 | \$49,351 |
| Hourly wage | \$7.75 | \$24.68 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Baraga County, 2012 | | |
|---------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Arvon Township | 164 | 33% |
| Baraga Township | 1,140 | 47% |
| Covington Township | 184 | 29% |
| L'Anse Township | 1,594 | 35% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Barry County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Assyria Township | 691 | 27% |
| Baltimore Township | 647 | 25% |
| Barry Township | 1,274 | 25% |
| Carlton Township | 872 | 25% |
| Castleton Township | 1,348 | 50% |
| Hastings Charter Township | 1,118 | 34% |
| Hastings City | 2,923 | 42% |
| Hope Township | 1,428 | 39% |
| Irving Township | 1,164 | 23% |
| Johnstown Township | 1,214 | 20% |
| Maple Grove Township | 547 | 25% |
| Orangeville Township | 1,362 | 27% |
| Prairieville Township | 1,307 | 23% |
| Rutland Charter Township | 1,375 | 27% |
| Thornapple Township | 2,686 | 21% |
| Woodland Township | 838 | 30% |
| Yankee Springs Township | 1,661 | 19% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BARRY COUNTY

Population: 58,996 | **Number of Households:** 22,355

Median Household Income: \$52,211 (state average: \$46,859)

Unemployment Rate: 7.4% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|----------|----------|-----------|-------------|
| 2,001 HH | 4,606 HH | | 15,748 HH |
| 9% | 21% | | 70% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
good (72)

Community Support
good (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Barry County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$435 | \$671 |
| Child care | \$- | \$1,083 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$123 | \$382 |
| Taxes | \$127 | \$274 |
| Monthly total | \$1,350 | \$4,201 |
| ANNUAL TOTAL | \$16,203 | \$50,408 |
| Hourly wage | \$8.10 | \$25.20 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN BAY COUNTY

Population: 106,935 | **Number of Households:** 43,967
Median Household Income: \$44,548 (state average: \$46,859)
Unemployment Rate: 8.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------|--------------|-------------------|--------------------|
| Poverty | ALICE | STRUGGLING | Above ALICE |
| 5,846 HH | 10,394 HH | | 27,727 HH |
| 13% | 24% | | 63% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|------------------------------|--------------------------|--------------------------|
| Housing Affordability | Job Opportunities | Community Support |
| good (58) | fair (63) | fair (56) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Bay County | | |
|---------------------------------------|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$456 | \$620 |
| Child care | \$- | \$1,177 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$125 | \$388 |
| Taxes | \$128 | \$288 |
| Monthly total | \$1,375 | \$4,265 |
| ANNUAL TOTAL | \$16,500 | \$51,178 |
| Hourly wage | \$8.25 | \$25.59 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Bay County, 2012 | | |
|-----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Auburn City | 934 | 34% |
| Bangor Charter Township | 6,409 | 34% |
| Bay City | 14,317 | 49% |
| Beaver Township | 965 | 18% |
| Essexville City | 1,432 | 34% |
| Frankenlust Township | 1,476 | 19% |
| Fraser Township | 1,337 | 28% |
| Garfield Township | 726 | 33% |
| Gibson Township | 439 | 36% |
| Hampton Charter Township | 4,028 | 40% |
| Kawkawlin Township | 1,899 | 24% |
| Merritt Township | 536 | 31% |
| Monitor Charter Township | 4,356 | 26% |
| Mount Forest Township | 506 | 36% |
| Pinconning City | 544 | 56% |
| Pinconning Township | 895 | 27% |
| Portsmouth Charter Township | 1,329 | 22% |
| Williams Charter Township | 1,703 | 19% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Benzie County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------|----------|-------------------|
| Almira Township | 1,514 | 27% |
| Benzonia Township | 1,208 | 33% |
| Blaine Township | 262 | 28% |
| Colfax Township | 266 | 38% |
| Crystal Lake Township | 475 | 32% |
| Frankfort City | 608 | 41% |
| Gilmore Township | 354 | 27% |
| Homestead Township | 919 | 34% |
| Inland Township | 837 | 37% |
| Joyfield Township | 286 | 41% |
| Lake Township | 386 | 16% |
| Platte Township | 164 | 29% |
| Weldon Township | 241 | 53% |

ALICE IN BENZIE COUNTY

Population: 17,554 | **Number of Households:** 7,520

Median Household Income: \$47,491 (state average: \$46,859)

Unemployment Rate: 10.4% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

802 HH
11%

ALICE

1,657 HH
22%

STRUGGLING

Above ALICE

5,061 HH
67%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (55)

**Job
Opportunities**
fair (65)

**Community
Support**
fair (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Benzie County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$548 | \$665 |
| Child care | \$- | \$1,072 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$380 |
| Taxes | \$135 | \$268 |
| Monthly total | \$1,483 | \$4,177 |
| ANNUAL TOTAL | \$17,802 | \$50,121 |
| Hourly wage | \$8.90 | \$25.06 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BERRIEN COUNTY

Population: 156,067 | **Number of Households:** 60,223
Median Household Income: \$43,526 (state average: \$46,859)
Unemployment Rate: 9.0% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRUGGLING | Above ALICE |
|-----------|-----------|------------|-------------|
| 10,699 HH | 13,695 HH | | 35,829 HH |
| 18% | 23% | | 59% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (57) | Job Opportunities fair (59) | Community Support fair (50) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Berrien County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$460 | \$628 |
| Child care | \$- | \$1,064 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$125 | \$374 |
| Taxes | \$128 | \$253 |
| Monthly total | \$1,380 | \$4,110 |
| ANNUAL TOTAL | \$16,557 | \$49,324 |
| Hourly wage | \$8.28 | \$24.66 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Berrien County, 2012 | | |
|-----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bainbridge Township | 929 | 32% |
| Baroda Township | 1,145 | 36% |
| Benton Charter Township | 5,718 | 63% |
| Benton Harbor City | 3,689 | 76% |
| Berrien Township | 1,668 | 28% |
| Bertrand Township | 994 | 22% |
| Bridgman City | 855 | 41% |
| Buchanan City | 1,932 | 52% |
| Buchanan Township | 1,219 | 26% |
| Chikaming Township | 1,530 | 27% |
| Coloma Charter Township | 2,000 | 36% |
| Coloma City | 605 | 41% |
| Gallen Township | 564 | 39% |
| Hagar Township | 1,498 | 43% |
| Lake Charter Township | 1,259 | 31% |
| Lincoln Charter Township | 6,141 | 24% |
| New Buffalo City | 804 | 38% |
| New Buffalo Township | 830 | 27% |
| Niles City | 4,573 | 55% |
| Niles Township | 5,384 | 40% |
| Oronoko Charter Township | 2,868 | 42% |
| Pipestone Township | 774 | 31% |
| Royalton Township | 1,635 | 17% |
| Sodus Township | 829 | 44% |
| St. Joseph Charter Township | 4,194 | 25% |
| St. Joseph City | 4,103 | 32% |
| Three Oaks Township | 1,033 | 43% |
| Watervliet City | 622 | 44% |
| Watervliet Township | 1,106 | 47% |
| Weesaw Township | 785 | 32% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Branch County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------|----------|-------------------|
| Algansee Township | 717 | 34% |
| Batavia Township | 531 | 36% |
| Bethel Township | 528 | 43% |
| Bronson City | 768 | 56% |
| Bronson Township | 484 | 36% |
| Butler Township | 580 | 35% |
| California Township | 356 | 54% |
| Coldwater City | 3,874 | 47% |
| Coldwater Township | 1,373 | 34% |
| Gilead Township | 207 | 39% |
| Girard Township | 740 | 27% |
| Kinderhook Township | 621 | 33% |
| Matteson Township | 439 | 42% |
| Noble Township | 191 | 32% |
| Ovid Township | 1,065 | 30% |
| Quincy Township | 1,673 | 40% |
| Sherwood Township | 752 | 34% |
| Union Township | 1,137 | 44% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN BRANCH COUNTY

Population: 44,306 | **Number of Households:** 15,640

Median Household Income: \$40,438 (state average: \$46,859)

Unemployment Rate: 8.6% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

2,387 HH
15%

ALICE

4,248 HH
27%

STRUGGLING

Above ALICE

9,005 HH
58%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (49)

**Job
Opportunities**
fair (63)

**Community
Support**
poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Branch County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---------------------|--------------|---------------------------|
| Housing | \$443 | \$622 |
| Child care | \$- | \$885 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$349 |
| Taxes | \$127 | \$193 |
| Monthly total | \$1,360 | \$3,840 |
| ANNUAL TOTAL | \$16,316 | \$46,085 |
| Hourly wage | \$8.16 | \$23.04 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN CALHOUN COUNTY

Population: 135,099 | **Number of Households:** 53,182
Median Household Income: \$39,190 (state average: \$46,859)
Unemployment Rate: 7.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------|--------------|-------------------|--------------------|
| Poverty | ALICE | STRUGGLING | Above ALICE |
| 8,866 HH | 15,470 HH | | 28,846 HH |
| 17% | 29% | | 54% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|------------------------------|--------------------------|--------------------------|
| Housing Affordability | Job Opportunities | Community Support |
| poor (51) | good (67) | good (58) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Calhoun County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$473 | \$664 |
| Child care | \$- | \$1,059 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$127 | \$378 |
| Taxes | \$129 | \$264 |
| Monthly total | \$1,395 | \$4,157 |
| ANNUAL TOTAL | \$16,740 | \$49,879 |
| Hourly wage | \$8.37 | \$24.94 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Calhoun County, 2012 | | |
|----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Albion City | 3,051 | 63% |
| Albion Township | 428 | 35% |
| Athens Township | 968 | 32% |
| Battle Creek City | 20,717 | 47% |
| Bedford Charter Township | 3,777 | 40% |
| Burlington Township | 746 | 24% |
| Clarence Township | 816 | 31% |
| Clarendon Township | 427 | 33% |
| Convis Township | 602 | 32% |
| Eckford Township | 454 | 30% |
| Emmett Charter Township | 4,458 | 37% |
| Fredonia Township | 618 | 34% |
| Homer Township | 1,129 | 43% |
| Lee Township | 408 | 36% |
| Leroy Township | 1,606 | 24% |
| Marengo Township | 785 | 29% |
| Marshall City | 3,134 | 34% |
| Marshall Township | 1,161 | 17% |
| Newton Township | 963 | 22% |
| Pennfield Charter Township | 3,609 | 39% |
| Sheridan Township | 724 | 42% |
| Springfield City | 2,117 | 58% |
| Tekonsha Township | 592 | 44% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Cass County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------|----------|-------------------|
| Calvin Township | 652 | 44% |
| Dowagiac City | 2,417 | 53% |
| Howard Township | 2,484 | 32% |
| Jefferson Township | 973 | 32% |
| Lagrange Township | 1,355 | 50% |
| Marcellus Township | 934 | 36% |
| Mason Township | 1,027 | 37% |
| Milton Township | 1,316 | 28% |
| Newberg Township | 554 | 33% |
| Ontwa Township | 2,375 | 33% |
| Penn Township | 748 | 26% |
| Pokagon Township | 778 | 34% |
| Porter Township | 1,576 | 35% |
| Silver Creek Township | 1,159 | 33% |
| Volinia Township | 461 | 38% |
| Wayne Township | 992 | 40% |

ALICE IN CASS COUNTY

Population: 52,338 | **Number of Households:** 19,742

Median Household Income: \$43,921 (state average: \$46,859)

Unemployment Rate: 8.2% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|----------|----------|-----------|-------------|
| 2,277 HH | 5,339 HH | | 12,126 HH |
| 12% | 27% | | 61% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (57)

Job
Opportunities
good (74)

Community
Support
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Cass County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$465 | \$588 |
| Child care | \$- | \$985 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$358 |
| Taxes | \$129 | \$214 |
| Monthly total | \$1,386 | \$3,936 |
| ANNUAL TOTAL | \$16,627 | \$47,236 |
| Hourly wage | \$8.31 | \$23.62 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CHARLEVOIX COUNTY

Population: 25,978 | **Number of Households:** 10,191
Median Household Income: \$44,756 (state average: \$46,859)
Unemployment Rate: 10.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,283 HH 13% | ALICE 2,572 HH 25% | STRAWLING | Above ALICE 6,336 HH 62% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (52) | Job Opportunities fair (60) | Community Support good (66) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Charlevoix County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$550 | \$660 |
| Child care | \$- | \$1,087 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$381 |
| Taxes | \$135 | \$272 |
| Monthly total | \$1,486 | \$4,191 |
| ANNUAL TOTAL | \$17,830 | \$50,292 |
| Hourly wage | \$8.92 | \$25.15 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Charlevoix County, 2012 | | |
|-------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bay Township | 495 | 23% |
| Boyne City | 1,574 | 44% |
| Boyne Valley Township | 540 | 38% |
| Charlevoix City | 1,185 | 47% |
| Charlevoix Township | 664 | 29% |
| East Jordan City | 898 | 56% |
| Evangeline Township | 287 | 31% |
| Eveline Township | 623 | 28% |
| Hayes Township | 890 | 27% |
| Hudson Township | 253 | 30% |
| Marion Township | 620 | 27% |
| Melrose Township | 479 | 38% |
| Norwood Township | 310 | 23% |
| Peaine Township | 125 | 33% |
| South Arm Township | 788 | 27% |
| St. James Township | 127 | 43% |
| Wilson Township | 753 | 38% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Cheboygan County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Aloha Township | 412 | 39% |
| Beaugrand Township | 531 | 35% |
| Benton Township | 1,485 | 39% |
| Burt Township | 369 | 28% |
| Cheboygan City | 2,144 | 64% |
| Ellis Township | 243 | 35% |
| Forest Township | 440 | 49% |
| Grant Township | 346 | 28% |
| Hebron Township | 135 | 48% |
| Inverness Township | 1,025 | 31% |
| Koehler Township | 463 | 39% |
| Mackinaw Township | 219 | 25% |
| Mentor Township | 352 | 40% |
| Mullett Township | 521 | 30% |
| Munro Township | 286 | 23% |
| Nunda Township | 471 | 45% |
| Tuscarora Township | 1,366 | 40% |
| Walker Township | 130 | 40% |
| Waverly Township | 197 | 32% |
| Wilmot Township | 324 | 48% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CHEBOYGAN COUNTY

Population: 25,968 | **Number of Households:** 11,201

Median Household Income: \$37,573 (state average: \$46,859)

Unemployment Rate: 11.6% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|----------|----------|-----------|-------------|
| 1,943 HH | 2,747 HH | | 6,511 HH |
| 17% | 25% | | 58% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (52)

Job
Opportunities
poor (50)

Community
Support
fair (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Cheboygan County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$407 | \$584 |
| Child care | \$- | \$1,008 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$360 |
| Taxes | \$125 | \$220 |
| Monthly total | \$1,317 | \$3,965 |
| ANNUAL TOTAL | \$15,807 | \$47,577 |
| Hourly wage | \$7.90 | \$23.79 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN CHIPPEWA COUNTY

Population: 38,725 | **Number of Households:** 14,597
Median Household Income: \$38,996 (state average: \$46,859)
Unemployment Rate: 10.8% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 2,728 HH 19% | ALICE 3,521 HH 24% | STRAWLING | Above ALICE 8,348 HH 57% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (52) | Job Opportunities poor (51) | Community Support fair (55) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Chippewa County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$411 | \$631 |
| Child care | \$- | \$1,008 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$367 |
| Taxes | \$125 | \$236 |
| Monthly total | \$1,322 | \$4,033 |
| ANNUAL TOTAL | \$15,863 | \$48,396 |
| Hourly wage | \$7.93 | \$24.20 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Chippewa County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bay Mills Township | 607 | 38% |
| Bruce Township | 794 | 33% |
| Dafer Township | 479 | 26% |
| Detour Township | 381 | 33% |
| Drummond Township | 512 | 36% |
| Kinross Charter Township | 1,517 | 49% |
| Pickford Township | 718 | 35% |
| Raber Township | 284 | 31% |
| Rudyard Township | 543 | 30% |
| Sault Ste. Marie City | 5,868 | 49% |
| Soo Township | 1,294 | 26% |
| Sugar Island Township | 416 | 30% |
| Superior Township | 544 | 27% |
| Trout Lake Township | 236 | 33% |
| Whitefish Township | 309 | 33% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Clare County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Arthur Township | 294 | 38% |
| Clare City | 1,268 | 58% |
| Franklin Township | 354 | 45% |
| Freeman Township | 480 | 52% |
| Frost Township | 541 | 40% |
| Garfield Township | 801 | 48% |
| Grant Township | 1,288 | 43% |
| Greenwood Township | 523 | 48% |
| Hamilton Township | 872 | 58% |
| Harrison City | 906 | 58% |
| Hatton Township | 361 | 46% |
| Hayes Township | 2,171 | 57% |
| Lincoln Township | 763 | 47% |
| Redding Township | 184 | 49% |
| Sheridan Township | 511 | 32% |
| Summerfield Township | 230 | 52% |
| Surrey Township | 1,565 | 47% |
| Winterfield Township | 189 | 46% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN CLARE COUNTY

Population: 30,900 | **Number of Households:** 13,436

Median Household Income: \$31,539 (state average: \$46,859)

Unemployment Rate: 11.5% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|-----------------|
| 3,514 HH 26% | 3,771 HH 28% | | 6,151 HH 46% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (54)

**Job
Opportunities**
poor (52)

**Community
Support**
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Clare County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$441 | \$601 |
| Child care | \$- | \$985 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$123 | \$360 |
| Taxes | \$127 | \$218 |
| Monthly total | \$1,357 | \$3,956 |
| ANNUAL TOTAL | \$16,288 | \$47,470 |
| Hourly wage | \$8.14 | \$23.74 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN CLINTON COUNTY

Population: 76,001 | **Number of Households:** 29,443
Median Household Income: \$57,330 (state average: \$46,859)
Unemployment Rate: 6.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|--|
| Poverty 3,017 HH 10% | ALICE 6,877 HH 23% | STRAWLING | Above ALICE 19,549 HH 66% |
|-----------------------------------|---------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (50) | Job Opportunities good (68) | Community Support good (71) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Clinton County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$551 | \$740 |
| Child care | \$- | \$1,200 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$410 |
| Taxes | \$135 | \$365 |
| Monthly total | \$1,487 | \$4,507 |
| ANNUAL TOTAL | \$17,844 | \$54,086 |
| Hourly wage | \$8.92 | \$27.04 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Clinton County, 2012 | | |
|----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bath Charter Township | 4,372 | 36% |
| Bengal Township | 393 | 21% |
| Bingham Township | 1,026 | 35% |
| Dallas Township | 792 | 30% |
| Dewitt Charter Township | 5,774 | 29% |
| Dewitt City | 1,754 | 24% |
| Duplain Township | 829 | 40% |
| Eagle Township | 998 | 14% |
| East Lansing City | 670 | 46% |
| Essex Township | 683 | 30% |
| Greenbush Township | 787 | 34% |
| Lebanon Township | 235 | 29% |
| Olive Township | 969 | 22% |
| Ovid Township | 1,330 | 37% |
| Riley Township | 707 | 20% |
| St. Johns City | 3,254 | 52% |
| Victor Township | 1,309 | 20% |
| Watertown Charter Township | 1,943 | 20% |
| Westphalia Township | 817 | 24% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Crawford County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Beaver Creek Township | 779 | 29% |
| Frederic Township | 575 | 41% |
| Grayling Charter Township | 2,366 | 32% |
| Grayling City | 882 | 64% |
| Lovells Township | 298 | 47% |
| Maple Forest Township | 188 | 27% |
| South Branch Township | 833 | 33% |

ALICE IN CRAWFORD COUNTY

Population: 14,119 | **Number of Households:** 5,921

Median Household Income: \$39,982 (state average: \$46,859)

Unemployment Rate: 10.6% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|----------|-----------|-------------|
| 928 HH | 1,322 HH | | 3,671 HH |
| 16% | 22% | | 62% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (54)

Job Opportunities
fair (57)

Community Support
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Crawford County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,072 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$369 |
| Taxes | \$124 | \$241 |
| Monthly total | \$1,312 | \$4,058 |
| ANNUAL TOTAL | \$15,750 | \$48,691 |
| Hourly wage | \$7.87 | \$24.35 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN DELTA COUNTY

Population: 36,969 | **Number of Households:** 15,973
Median Household Income: \$39,904 (state average: \$46,859)
Unemployment Rate: 9.2% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 2,640 HH 17% | ALICE 3,851 HH 24% | STRAWLING | Above ALICE 9,482 HH 59% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (57) | Job Opportunities fair (57) | Community Support fair (53) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Delta County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$405 | \$584 |
| Child care | \$- | \$1,049 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$366 |
| Taxes | \$124 | \$234 |
| Monthly total | \$1,315 | \$4,024 |
| ANNUAL TOTAL | \$15,778 | \$48,291 |
| Hourly wage | \$7.89 | \$24.15 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Delta County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Baldwin Township | 348 | 52% |
| Bark River Township | 603 | 32% |
| Bay De Noc Township | 156 | 44% |
| Brampton Township | 396 | 19% |
| Cornell Township | 239 | 33% |
| Ensign Township | 416 | 22% |
| Escanaba City | 5,762 | 55% |
| Escanaba Township | 1,358 | 18% |
| Fairbanks Township | 158 | 43% |
| Ford River Township | 894 | 30% |
| Garden Township | 328 | 38% |
| Gladstone City | 2,141 | 36% |
| Maple Ridge Township | 374 | 39% |
| Masonville Township | 766 | 32% |
| Nahma Township | 219 | 37% |
| Wells Township | 1,913 | 25% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Dickinson County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Breen Township | 196 | 40% |
| Breitung Charter Township | 2,353 | 20% |
| Felch Township | 319 | 22% |
| Iron Mountain City | 3,367 | 42% |
| Kingsford City | 2,385 | 47% |
| Norway City | 1,169 | 31% |
| Norway Township | 636 | 23% |
| Sagola Township | 532 | 35% |
| Waucedah Township | 356 | 20% |

ALICE IN DICKINSON COUNTY

Population: 26,150 | **Number of Households:** 11,405

Median Household Income: \$42,468 (state average: \$46,859)

Unemployment Rate: 7.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

1,415 HH
12%

ALICE

2,774 HH
24%

STRUGGLING

Above ALICE

7,216 HH
63%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
good (59)

Job
Opportunities
fair (65)

Community
Support
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Dickinson County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$384 | \$590 |
| Child care | \$- | \$1,209 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$117 | \$388 |
| Taxes | \$123 | \$289 |
| Monthly total | \$1,290 | \$4,268 |
| ANNUAL TOTAL | \$15,481 | \$51,211 |
| Hourly wage | \$7.74 | \$25.61 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN EATON COUNTY

Population: 108,008 | **Number of Households:** 42,811
Median Household Income: \$55,199 (state average: \$46,859)
Unemployment Rate: 7.4% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------------------------|----------------------------------|------------------|--|
| Poverty 3,774 HH 9% | ALICE 10,313 HH 24% | STRAWLING | Above ALICE 28,724 HH 67% |
|----------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (50) | Job Opportunities good (77) | Community Support good (65) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Eaton County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$551 | \$740 |
| Child care | \$- | \$1,192 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$409 |
| Taxes | \$135 | \$362 |
| Monthly total | \$1,487 | \$4,494 |
| ANNUAL TOTAL | \$17,844 | \$53,930 |
| Hourly wage | \$8.92 | \$26.96 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Eaton County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bellevue Township | 1,172 | 23% |
| Benton Township | 1,093 | 16% |
| Brookfield Township | 602 | 30% |
| Carmel Township | 957 | 18% |
| Charlotte City | 3,679 | 39% |
| Chester Township | 574 | 23% |
| Delta Charter Township | 14,324 | 23% |
| Eaton Rapids City | 1,970 | 46% |
| Eaton Rapids Township | 1,385 | 17% |
| Eaton Township | 1,536 | 20% |
| Grand Ledge City | 3,361 | 36% |
| Hamlin Township | 1,193 | 29% |
| Kalamo Township | 713 | 32% |
| Lansing City | 2,090 | 58% |
| Olivet City | 377 | 45% |
| Oneida Charter Township | 1,513 | 19% |
| Pottersville City | 1,055 | 38% |
| Roxand Township | 712 | 28% |
| Sunfield Township | 811 | 36% |
| Vermontville Township | 703 | 29% |
| Walton Township | 761 | 33% |
| Windsor Charter Township | 2,719 | 25% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Emmet County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------------|----------|-------------------|
| Bear Creek Township | 2,473 | 36% |
| Bliss Township | 240 | 42% |
| Carp Lake Township | 325 | 44% |
| Center Township | 221 | 40% |
| Cross Village Township | 113 | 58% |
| Friendship Township | 307 | 37% |
| Harbor Springs City | 511 | 46% |
| Little Traverse Township | 989 | 36% |
| Littlefield Township | 1,201 | 45% |
| Maple River Township | 486 | 45% |
| Mckinley Township | 537 | 49% |
| Petoskey City | 2,552 | 48% |
| Pleasantview Township | 370 | 41% |
| Readmond Township | 269 | 39% |
| Resort Township | 1,038 | 24% |
| Springvale Township | 789 | 28% |
| Wawatam Township | 326 | 44% |
| West Traverse Township | 794 | 20% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN EMMET COUNTY

Population: 32,793 | **Number of Households:** 13,140

Median Household Income: \$50,000 (state average: \$46,859)

Unemployment Rate: 11.3% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|-----------------|
| 1,464 HH 11% | 3,480 HH 26% | | 8,196 HH 62% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (52)

**Job
Opportunities**
poor (54)

**Community
Support**
good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Emmet County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$479 | \$734 |
| Child care | \$- | \$1,178 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$127 | \$406 |
| Taxes | \$130 | \$356 |
| Monthly total | \$1,402 | \$4,465 |
| ANNUAL TOTAL | \$16,825 | \$53,584 |
| Hourly wage | \$8.41 | \$26.79 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN GENESEE COUNTY

Population: 418,408 | **Number of Households:** 166,225
Median Household Income: \$40,323 (state average: \$46,859)
Unemployment Rate: 9.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|----------------------------------|------------------|--|
| Poverty 32,116 HH 19% | ALICE 39,279 HH 24% | STRAWLING | Above ALICE 94,830 HH 57% |
|------------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (56) | Job Opportunities fair (57) | Community Support poor (45) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Genesee County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$510 | \$646 |
| Child care | \$- | \$1,210 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$131 | \$395 |
| Taxes | \$132 | \$308 |
| Monthly total | \$1,439 | \$4,350 |
| ANNUAL TOTAL | \$17,264 | \$52,202 |
| Hourly wage | \$8.63 | \$26.10 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Genesee County, 2012 | | |
|------------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Argentine Township | 2,440 | 32% |
| Atlas Township | 2,797 | 16% |
| Burton City | 11,455 | 38% |
| Clayton Charter Township | 2,740 | 25% |
| Clio City | 1,205 | 61% |
| Davison City | 2,446 | 46% |
| Davison Township | 8,112 | 35% |
| Fenton Charter Township | 5,867 | 21% |
| Fenton City | 4,860 | 37% |
| Flint Charter Township | 13,392 | 43% |
| Flint City | 41,191 | 64% |
| Flushing Charter Township | 3,944 | 21% |
| Flushing City | 3,397 | 28% |
| Forest Township | 1,768 | 29% |
| Gaines Township | 2,430 | 21% |
| Genesee Charter Township | 8,549 | 41% |
| Grand Blanc Charter Township | 14,271 | 27% |
| Grand Blanc City | 3,424 | 30% |
| Linden City | 1,501 | 21% |
| Montrose Charter Township | 2,068 | 22% |
| Montrose City | 647 | 50% |
| Mount Morris City | 1,191 | 58% |
| Mount Morris Township | 7,761 | 49% |
| Mundy Township | 6,035 | 26% |
| Richfield Township | 3,239 | 25% |
| Swartz Creek City | 2,204 | 30% |
| Thetford Township | 2,591 | 35% |
| Vienna Charter Township | 5,007 | 30% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Gladwin County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Beaverton City | 510 | 64% |
| Beaverton Township | 719 | 40% |
| Bentley Township | 317 | 38% |
| Billings Township | 1,054 | 48% |
| Bourret Township | 237 | 46% |
| Buckeye Township | 577 | 43% |
| Butman Township | 938 | 29% |
| Clement Township | 374 | 50% |
| Gladwin City | 1,403 | 61% |
| Gladwin Township | 448 | 42% |
| Grout Township | 784 | 37% |
| Hay Township | 604 | 49% |
| Sage Township | 974 | 42% |
| Secord Township | 583 | 36% |
| Sherman Township | 432 | 38% |
| Tobacco Township | 1,090 | 29% |

ALICE IN GLADWIN COUNTY

Population: 25,662 | **Number of Households:** 10,721

Median Household Income: \$37,137 (state average: \$46,859)

Unemployment Rate: 12.1% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|----------|-----------|-------------|
| 1,901 HH | 2,886 HH | | 5,934 HH |
| 18% | 27% | | 55% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (54)

Job
Opportunities
poor (50)

Community
Support
poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Gladwin County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$464 | \$584 |
| Child care | \$- | \$1,035 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$364 |
| Taxes | \$129 | \$229 |
| Monthly total | \$1,384 | \$4,004 |
| ANNUAL TOTAL | \$16,613 | \$48,047 |
| Hourly wage | \$8.31 | \$24.02 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GOGEBIC COUNTY

Population: 16,297 | **Number of Households:** 7,234
Median Household Income: \$34,397 (state average: \$46,859)
Unemployment Rate: 10.4% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,339 HH 19% | ALICE 2,057 HH 28% | STRAINING | Above ALICE 3,838 HH 53% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (66) | Job Opportunities poor (50) | Community Support poor (48) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Gogebic County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,074 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$369 |
| Taxes | \$124 | \$242 |
| Monthly total | \$1,312 | \$4,060 |
| ANNUAL TOTAL | \$15,750 | \$48,725 |
| Hourly wage | \$7.87 | \$24.36 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Gogebic County, 2012 | | |
|---------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bessemer City | 904 | 46% |
| Bessemer Township | 538 | 37% |
| Erwin Township | 141 | 40% |
| Ironwood Charter Township | 1,087 | 35% |
| Ironwood City | 2,726 | 57% |
| Marenisco Township | 305 | 41% |
| Wakefield City | 871 | 46% |
| Wakefield Township | 129 | 53% |
| Watersmeet Township | 533 | 35% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Grand Traverse County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Acme Township | 1,750 | 21% |
| Blair Township | 2,877 | 47% |
| East Bay Township | 3,992 | 31% |
| Fife Lake Township | 554 | 44% |
| Garfield Charter Township | 7,467 | 44% |
| Grant Township | 402 | 38% |
| Green Lake Township | 1,929 | 32% |
| Long Lake Township | 3,404 | 32% |
| Mayfield Township | 475 | 38% |
| Paradise Township | 1,541 | 44% |
| Peninsula Township | 2,500 | 18% |
| Traverse City | 6,303 | 46% |
| Union Township | 165 | 35% |
| Whitewater Township | 1,003 | 21% |

ALICE IN GRAND TRAVERSE COUNTY

Population: 89,112 | **Number of Households:** 35,018

Median Household Income: \$51,635 (state average: \$46,859)

Unemployment Rate: 7.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

4,219 HH
12%

ALICE

9,026 HH
26%

STRUGGLING

Above ALICE

21,773 HH
62%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (49)

**Job
Opportunities**
fair (65)

**Community
Support**
good (66)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Grand Traverse County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---------------------|-----------------|---------------------------|
| Housing | \$632 | \$794 |
| Child care | \$- | \$1,201 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$144 | \$417 |
| Taxes | \$141 | \$382 |
| Monthly total | \$1,583 | \$4,586 |
| ANNUAL TOTAL | \$18,993 | \$55,029 |
| Hourly wage | \$9.50 | \$27.51 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN GRATIOT COUNTY

Population: 42,214 | **Number of Households:** 14,754
Median Household Income: \$40,486 (state average: \$46,859)
Unemployment Rate: 9.4% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 2,588 HH 18% | ALICE 3,802 HH 26% | STRAWLING | Above ALICE 8,364 HH 57% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (55) | Job Opportunities fair (62) | Community Support good (65) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Gratiot County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$487 | \$584 |
| Child care | \$- | \$1,059 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$367 |
| Taxes | \$130 | \$237 |
| Monthly total | \$1,412 | \$4,038 |
| ANNUAL TOTAL | \$16,939 | \$48,459 |
| Hourly wage | \$8.47 | \$24.23 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Gratiot County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Alma City | 3,254 | 57% |
| Arcada Township | 642 | 28% |
| Bethany Township | 481 | 26% |
| Elba Township | 470 | 41% |
| Emerson Township | 339 | 27% |
| Fulton Township | 967 | 33% |
| Hamilton Township | 196 | 40% |
| Ithaca City | 1,224 | 43% |
| Lafayette Township | 199 | 20% |
| New Haven Township | 373 | 43% |
| Newark Township | 401 | 35% |
| North Shade Township | 199 | 25% |
| North Star Township | 373 | 27% |
| Pine River Township | 983 | 40% |
| Seville Township | 810 | 45% |
| St. Louis City | 1,708 | 59% |
| Sumner Township | 739 | 38% |
| Washington Township | 283 | 27% |
| Wheeler Township | 1,080 | 45% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Hillsdale County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------|----------|-------------------|
| Adams Township | 966 | 37% |
| Allen Township | 588 | 40% |
| Amboy Township | 462 | 39% |
| Cambria Township | 1,043 | 39% |
| Camden Township | 705 | 50% |
| Fayette Township | 1,340 | 37% |
| Hillsdale City | 2,876 | 56% |
| Hillsdale Township | 763 | 25% |
| Jefferson Township | 1,196 | 36% |
| Litchfield City | 476 | 47% |
| Litchfield Township | 386 | 25% |
| Moscow Township | 516 | 34% |
| Pittsford Township | 571 | 38% |
| Ransom Township | 298 | 47% |
| Reading City | 420 | 60% |
| Reading Township | 708 | 35% |
| Scipio Township | 661 | 32% |
| Somerset Township | 2,036 | 28% |
| Wheatland Township | 504 | 29% |
| Woodbridge Township | 411 | 50% |
| Wright Township | 631 | 45% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HILLSDALE COUNTY

Population: 46,466 | **Number of Households:** 17,784

Median Household Income: \$41,260 (state average: \$46,859)

Unemployment Rate: 9.7% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

2,957 HH
17%

ALICE

4,349 HH
24%

STRUGGLING

Above ALICE

10,478 HH
59%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (57)

**Job
Opportunities**
good (72)

**Community
Support**
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Hillsdale County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$445 | \$652 |
| Child care | \$- | \$903 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$358 |
| Taxes | \$127 | \$234 |
| Monthly total | \$1,362 | \$3,938 |
| ANNUAL TOTAL | \$16,344 | \$47,256 |
| Hourly wage | \$8.17 | \$23.63 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN HOUGHTON COUNTY

Population: 36,642 | **Number of Households:** 13,987
Median Household Income: \$35,323 (state average: \$46,859)
Unemployment Rate: 9.0% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 2,955 HH 21% | ALICE 3,468 HH 25% | STRAINING | Above ALICE 7,564 HH 54% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (57) | Job Opportunities poor (50) | Community Support good (57) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Houghton County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$415 | \$584 |
| Child care | \$- | \$1,165 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$121 | \$381 |
| Taxes | \$125 | \$272 |
| Monthly total | \$1,327 | \$4,193 |
| ANNUAL TOTAL | \$15,920 | \$50,321 |
| Hourly wage | \$7.96 | \$25.16 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Houghton County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Adams Township | 893 | 42% |
| Calumet Charter Township | 2,659 | 45% |
| Chassell Township | 751 | 30% |
| Duncan Township | 125 | 46% |
| Franklin Township | 601 | 46% |
| Hancock City | 2,095 | 51% |
| Hancock Township | 205 | 29% |
| Houghton City | 2,422 | 62% |
| Laird Township | 196 | 36% |
| Osceola Township | 805 | 47% |
| Portage Charter Township | 1,218 | 39% |
| Quincy Township | 129 | 58% |
| Schoolcraft Township | 726 | 46% |
| Stanton Township | 458 | 40% |
| Torch Lake Township | 771 | 37% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Huron County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Bad Axe City | 1,351 | 52% |
| Bingham Township | 658 | 37% |
| Bloomfield Township | 213 | 41% |
| Brookfield Township | 285 | 39% |
| Caseville City | 412 | 49% |
| Caseville Township | 926 | 36% |
| Chandler Township | 157 | 40% |
| Colfax Township | 722 | 44% |
| Dwight Township | 362 | 47% |
| Fairhaven Township | 515 | 48% |
| Gore Township | 110 | 37% |
| Grant Township | 296 | 36% |
| Harbor Beach City | 777 | 52% |
| Hume Township | 348 | 33% |
| Huron Township | 179 | 43% |
| Lake Township | 366 | 35% |
| Lincoln Township | 330 | 51% |
| Mckinley Township | 186 | 29% |
| Meade Township | 306 | 35% |
| Oliver Township | 621 | 39% |
| Paris Township | 176 | 36% |
| Port Austin Township | 682 | 50% |
| Rubicon Township | 310 | 35% |
| Sand Beach Township | 496 | 38% |
| Sebewaing Township | 1,166 | 36% |
| Sheridan Township | 279 | 38% |
| Sherman Township | 414 | 34% |
| Sigel Township | 165 | 32% |
| Verona Township | 399 | 25% |
| Winsor Township | 803 | 40% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN HURON COUNTY

Population: 32,743 | **Number of Households:** 13,957

Median Household Income: \$39,925 (state average: \$46,859)

Unemployment Rate: 8.3% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRUGGLING | Above ALICE |
|----------|----------|------------|-------------|
| 2,010 HH | 3,811 HH | | 8,136 HH |
| 14% | 27% | | 58% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
good (65)

Job
Opportunities
good (68)

Community
Support
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Huron County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$485 | \$584 |
| Child care | \$- | \$1,059 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$367 |
| Taxes | \$130 | \$237 |
| Monthly total | \$1,409 | \$4,039 |
| ANNUAL TOTAL | \$16,910 | \$48,466 |
| Hourly wage | \$8.46 | \$24.23 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN INGHAM COUNTY

Population: 281,723 | **Number of Households:** 109,008
Median Household Income: \$43,337 (state average: \$46,859)
Unemployment Rate: 7.4% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRUGGLING | Above ALICE |
|-----------|-----------|------------|-------------|
| 25,367 HH | 24,507 HH | | 59,134 HH |
| 23% | 22% | | 54% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| Housing Affordability | Job Opportunities | Community Support |
|-----------------------|-------------------|-------------------|
| poor (34) | poor (46) | good (80) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Ingham County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$551 | \$740 |
| Child care | \$- | \$1,251 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$417 |
| Taxes | \$135 | \$383 |
| Monthly total | \$1,487 | \$4,583 |
| ANNUAL TOTAL | \$17,844 | \$54,997 |
| Hourly wage | \$8.92 | \$27.50 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Ingham County, 2012 | | |
|---------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Alaiedon Township | 1,106 | 22% |
| Aurelius Township | 1,258 | 22% |
| Bunker Hill Township | 758 | 32% |
| Delhi Charter Township | 10,088 | 31% |
| East Lansing City | 12,644 | 57% |
| Ingham Township | 782 | 23% |
| Lansing Charter Township | 3,697 | 52% |
| Lansing City | 45,774 | 56% |
| Leroy Township | 1,298 | 42% |
| Leslie City | 611 | 49% |
| Leslie Township | 859 | 29% |
| Locke Township | 590 | 15% |
| Mason City | 3,168 | 40% |
| Meridian Charter Township | 17,280 | 34% |
| Onondaga Township | 1,103 | 31% |
| Stockbridge Township | 1,335 | 34% |
| Vevay Township | 1,268 | 21% |
| Wheatfield Township | 611 | 16% |
| White Oak Township | 435 | 22% |
| Williamston City | 1,587 | 36% |
| Williamstown Township | 1,850 | 13% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Ionia County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------|----------|-------------------|
| Belding City | 2,262 | 47% |
| Berlin Township | 750 | 29% |
| Boston Township | 2,144 | 29% |
| Campbell Township | 928 | 29% |
| Danby Township | 1,055 | 29% |
| Easton Township | 1,146 | 31% |
| Ionia City | 3,043 | 55% |
| Ionia Township | 1,476 | 41% |
| Keene Township | 553 | 27% |
| Lyons Township | 1,311 | 32% |
| North Plains Township | 405 | 37% |
| Odessa Township | 1,392 | 47% |
| Orange Township | 390 | 28% |
| Orleans Township | 1,009 | 46% |
| Otisco Township | 832 | 33% |
| Portland City | 1,560 | 39% |
| Portland Township | 1,134 | 15% |
| Ronald Township | 605 | 38% |
| Sebewa Township | 453 | 19% |

ALICE IN IONIA COUNTY

Population: 63,907 | **Number of Households:** 22,464

Median Household Income: \$47,392 (state average: \$46,859)

Unemployment Rate: 8.3% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

3,290 HH
15%

ALICE

5,096 HH
23%

STRUGGLING

Above ALICE

14,078 HH
63%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (55)

**Job
Opportunities**
good (69)

**Community
Support**
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Ionia County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$441 | \$624 |
| Child care | \$- | \$1,063 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$123 | \$373 |
| Taxes | \$127 | \$252 |
| Monthly total | \$1,357 | \$4,103 |
| ANNUAL TOTAL | \$16,288 | \$49,239 |
| Hourly wage | \$8.14 | \$24.62 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN IOSCO COUNTY

Population: 25,562 | **Number of Households:** 11,256
Median Household Income: \$34,989 (state average: \$46,859)
Unemployment Rate: 11.4% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,849 HH 16% | ALICE 3,235 HH 29% | STRAINING | Above ALICE 6,172 HH 55% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (59) | Job Opportunities poor (50) | Community Support poor (49) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Iosco County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$480 | \$588 |
| Child care | \$- | \$1,109 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$374 |
| Taxes | \$130 | \$255 |
| Monthly total | \$1,403 | \$4,118 |
| ANNUAL TOTAL | \$16,840 | \$49,421 |
| Hourly wage | \$8.42 | \$24.71 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Iosco County, 2012 | | |
|---------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Alabaster Township | 227 | 24% |
| Au Sable Charter Township | 808 | 36% |
| Baldwin Township | 736 | 28% |
| Burleigh Township | 258 | 54% |
| East Tawas City | 1,352 | 44% |
| Grant Township | 718 | 44% |
| Oscoda Charter Township | 3,027 | 50% |
| Plainfield Township | 1,605 | 50% |
| Reno Township | 204 | 43% |
| Sherman Township | 184 | 49% |
| Tawas City | 678 | 39% |
| Tawas Township | 660 | 40% |
| Whittemore City | 158 | 76% |
| Wilber Township | 263 | 42% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Iron County, 2012

| Town | Total HH | % ALICE & Poverty |
|------------------------|----------|-------------------|
| Bates Township | 417 | 31% |
| Caspian City | 388 | 53% |
| Crystal Falls City | 661 | 43% |
| Crystal Falls Township | 733 | 27% |
| Gaastra City | 119 | 41% |
| Hematite Township | 185 | 51% |
| Iron River City | 1,500 | 50% |
| Iron River Township | 461 | 45% |
| Mastodon Township | 262 | 37% |
| Stambaugh Township | 456 | 29% |

ALICE IN IRON COUNTY

Population: 11,837 | **Number of Households:** 5,276

Median Household Income: \$35,551 (state average: \$46,859)

Unemployment Rate: 8.9% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

700 HH
13%

ALICE

1,488 HH
28%

STRUGGLING

Above ALICE

3,088 HH
59%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
good (68)

**Job
Opportunities**
fair (64)

**Community
Support**
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Iron County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,214 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$388 |
| Taxes | \$124 | \$289 |
| Monthly total | \$1,312 | \$4,266 |
| ANNUAL TOTAL | \$15,750 | \$51,196 |
| Hourly wage | \$7.87 | \$25.60 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN ISABELLA COUNTY

Population: 70,617 | **Number of Households:** 24,663
Median Household Income: \$35,593 (state average: \$46,859)
Unemployment Rate: 6.8% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.53 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|--|
| Poverty 6,519 HH 26% | ALICE 6,209 HH 25% | STRAWLING | Above ALICE 11,935 HH 48% |
|-----------------------------------|---------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (35) | Job Opportunities poor (46) | Community Support poor (49) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Isabella County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$532 | \$641 |
| Child care | \$- | \$1,072 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$133 | \$377 |
| Taxes | \$134 | \$260 |
| Monthly total | \$1,465 | \$4,142 |
| ANNUAL TOTAL | \$17,575 | \$49,699 |
| Hourly wage | \$8.79 | \$24.85 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Isabella County, 2012 | | |
|------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Broomfield Township | 750 | 35% |
| Chippewa Township | 1,694 | 43% |
| Coe Township | 1,183 | 36% |
| Coldwater Township | 301 | 43% |
| Deerfield Township | 1,197 | 23% |
| Denver Township | 411 | 49% |
| Fremont Township | 522 | 45% |
| Gilmore Township | 529 | 46% |
| Isabella Township | 822 | 44% |
| Lincoln Township | 741 | 26% |
| Mount Pleasant City | 8,377 | 60% |
| Nottawa Township | 820 | 33% |
| Rolland Township | 500 | 50% |
| Sherman Township | 1,206 | 41% |
| Union Charter Township | 4,690 | 64% |
| Vernon Township | 488 | 26% |
| Wise Township | 515 | 36% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Jackson County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------------|----------|-------------------|
| Blackman Charter Township | 8,186 | 44% |
| Columbia Township | 2,916 | 30% |
| Concord Township | 988 | 28% |
| Grass Lake Charter Township | 2,159 | 22% |
| Hanover Township | 1,301 | 25% |
| Henrietta Township | 1,610 | 28% |
| Jackson City | 13,052 | 58% |
| Leoni Township | 5,574 | 36% |
| Liberty Township | 1,110 | 20% |
| Napoleon Township | 2,578 | 25% |
| Norvell Township | 1,211 | 38% |
| Parma Township | 963 | 37% |
| Pulaski Township | 795 | 33% |
| Rives Township | 1,650 | 26% |
| Sandstone Township | 1,460 | 24% |
| Spring Arbor Township | 2,586 | 22% |
| Springport Township | 851 | 45% |
| Summit Township | 8,795 | 29% |
| Tompkins Township | 1,055 | 29% |
| Waterloo Township | 1,109 | 24% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN JACKSON COUNTY

Population: 160,309 | **Number of Households:** 60,420

Median Household Income: \$42,653 (state average: \$46,859)

Unemployment Rate: 8.7% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|------------------|------------------|-----------|------------------|
| 10,607 HH 18% | 14,162 HH 23% | | 35,651 HH 59% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (54)

**Job
Opportunities**
fair (59)

**Community
Support**
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Jackson County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$511 | \$680 |
| Child care | \$- | \$1,045 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$131 | \$381 |
| Taxes | \$132 | \$292 |
| Monthly total | \$1,440 | \$4,190 |
| ANNUAL TOTAL | \$17,278 | \$50,280 |
| Hourly wage | \$8.64 | \$25.14 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN KALAMAZOO COUNTY

Population: 254,580 | **Number of Households:** 100,789
Median Household Income: \$44,306 (state average: \$46,859)
Unemployment Rate: 7.1% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|----------------------------------|------------------|--|
| Poverty 17,245 HH 17% | ALICE 24,141 HH 24% | STRAWLING | Above ALICE 59,403 HH 59% |
|------------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (40) | Job Opportunities fair (58) | Community Support good (63) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Kalamazoo County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$530 | \$688 |
| Child care | \$- | \$1,201 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$133 | \$400 |
| Taxes | \$133 | \$319 |
| Monthly total | \$1,462 | \$4,399 |
| ANNUAL TOTAL | \$17,547 | \$52,786 |
| Hourly wage | \$8.77 | \$26.39 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Kalamazoo County, 2012 | | |
|----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Alamo Township | 1,394 | 29% |
| Brady Township | 1,582 | 27% |
| Charleston Township | 711 | 23% |
| Climax Township | 887 | 28% |
| Comstock Charter Township | 6,112 | 33% |
| Cooper Charter Township | 3,954 | 25% |
| Galesburg City | 744 | 44% |
| Kalamazoo Charter Township | 9,925 | 45% |
| Kalamazoo City | 27,971 | 56% |
| Oshtemo Charter Township | 9,790 | 44% |
| Parchment City | 845 | 49% |
| Pavilion Township | 2,200 | 33% |
| Portage City | 19,058 | 31% |
| Prairie Ronde Township | 827 | 19% |
| Richland Township | 2,780 | 26% |
| Ross Township | 1,844 | 19% |
| Schoolcraft Township | 3,305 | 32% |
| Texas Charter Township | 4,916 | 16% |
| Wakeshma Township | 525 | 30% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Kalkaska County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Bear Lake Township | 336 | 41% |
| Blue Lake Township | 233 | 33% |
| Boardman Township | 595 | 39% |
| Clearwater Township | 991 | 48% |
| Coldsprings Township | 641 | 39% |
| Excelsior Township | 403 | 46% |
| Garfield Township | 346 | 52% |
| Kalkaska Township | 1,913 | 45% |
| Oliver Township | 120 | 40% |
| Orange Township | 554 | 47% |
| Rapid River Township | 508 | 51% |
| Springfield Township | 636 | 42% |

ALICE IN KALKASKA COUNTY

Population: 17,231 | **Number of Households:** 7,276

Median Household Income: \$39,849 (state average: \$46,859)

Unemployment Rate: 10.7% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|-----------------|
| 1,104 HH 15% | 2,131 HH 29% | | 4,041 HH 56% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (57)

**Job
Opportunities**
good (71)

**Community
Support**
poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Kalkaska County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$572 | \$690 |
| Child care | \$- | \$955 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$137 | \$370 |
| Taxes | \$136 | \$264 |
| Monthly total | \$1,512 | \$4,070 |
| ANNUAL TOTAL | \$18,141 | \$48,837 |
| Hourly wage | \$9.07 | \$24.42 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN KENT COUNTY

Population: 614,462 | **Number of Households:** 231,171
Median Household Income: \$50,653 (state average: \$46,859)
Unemployment Rate: 6.7% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|----------------------------------|------------------|---|
| Poverty 35,038 HH 15% | ALICE 54,446 HH 24% | STRAWLING | Above ALICE 141,687 HH 61% |
|------------------------------------|----------------------------------|------------------|---|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (47) | Job Opportunities good (68) | Community Support good (66) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Kent County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$578 | \$744 |
| Child care | \$- | \$1,214 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$138 | \$412 |
| Taxes | \$137 | \$372 |
| Monthly total | \$1,519 | \$4,534 |
| ANNUAL TOTAL | \$18,226 | \$54,404 |
| Hourly wage | \$9.11 | \$27.20 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Kent County, 2012 | | |
|-------------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Ada Township | 4,323 | 10% |
| Algoma Township | 3,404 | 21% |
| Alpine Township | 5,270 | 46% |
| Bowne Township | 1,013 | 26% |
| Byron Township | 7,362 | 30% |
| Caledonia Township | 4,319 | 20% |
| Cannon Township | 4,500 | 17% |
| Cascade Charter Township | 6,189 | 15% |
| Cedar Springs City | 1,285 | 50% |
| Courtland Township | 2,551 | 18% |
| East Grand Rapids City | 3,880 | 15% |
| Gaines Charter Township | 9,360 | 36% |
| Grand Rapids Charter Township | 5,889 | 19% |
| Grand Rapids City | 73,510 | 51% |
| Grandville City | 5,930 | 36% |
| Grattan Township | 1,406 | 22% |
| Kentwood City | 19,868 | 43% |
| Lowell Charter Township | 2,155 | 23% |
| Lowell City | 1,537 | 43% |
| Nelson Township | 1,654 | 30% |
| Oakfield Township | 1,954 | 27% |
| Plainfield Charter Township | 12,072 | 30% |
| Rockford City | 2,129 | 39% |
| Solon Township | 2,050 | 28% |
| Sparta Township | 3,531 | 40% |
| Spencer Township | 1,584 | 35% |
| Tyrone Township | 1,553 | 35% |
| Vergennes Township | 1,435 | 22% |
| Walker City | 9,951 | 38% |
| Wyoming City | 28,127 | 45% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Keweenaw County, 2012

| Town | Total HH | % ALICE & Poverty |
|------------------|----------|-------------------|
| Allouez Township | 643 | 42% |
| Grant Township | 130 | 46% |

ALICE IN KEWEENAW COUNTY

Population: 2,168 | **Number of Households:** 1,012

Median Household Income: \$42,406 (state average: \$46,859)

Unemployment Rate: 11.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|--------|-----------|-------------|
| 155 HH | 212 HH | | 645 HH |
| 15% | 21% | | 64% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
good (74)

**Job
Opportunities**
poor (47)

**Community
Support**
poor (47)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Keweenaw County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,191 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$385 |
| Taxes | \$124 | \$281 |
| Monthly total | \$1,312 | \$4,232 |
| ANNUAL TOTAL | \$15,750 | \$50,784 |
| Hourly wage | \$7.87 | \$25.39 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN LAKE COUNTY

Population: 11,543 | **Number of Households:** 4,139
Median Household Income: \$30,390 (state average: \$46,859)
Unemployment Rate: 12.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 905 HH 22% | ALICE 1,169 HH 28% | STRAINING | Above ALICE 2,065 HH 50% |
|---------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (62) | Job Opportunities poor (48) | Community Support poor (45) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Lake County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$463 | \$605 |
| Child care | \$- | \$733 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$330 |
| Taxes | \$129 | \$169 |
| Monthly total | \$1,383 | \$3,628 |
| ANNUAL TOTAL | \$16,599 | \$43,540 |
| Hourly wage | \$8.30 | \$21.77 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Lake County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Chase Township | 406 | 37% |
| Cherry Valley Township | 174 | 44% |
| Dover Township | 123 | 38% |
| Eden Township | 168 | 63% |
| Elk Township | 342 | 29% |
| Ellsworth Township | 238 | 49% |
| Lake Township | 321 | 39% |
| Newkirk Township | 231 | 52% |
| Peacock Township | 157 | 52% |
| Pinora Township | 251 | 37% |
| Pleasant Plains Township | 681 | 62% |
| Sauble Township | 149 | 44% |
| Webber Township | 520 | 66% |
| Yates Township | 283 | 63% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Lapeer County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------|----------|-------------------|
| Almont Township | 2,399 | 30% |
| Arcadia Township | 1,126 | 32% |
| Attica Township | 1,715 | 36% |
| Burlington Township | 604 | 44% |
| Burnside Township | 675 | 36% |
| Deerfield Township | 1,940 | 34% |
| Dryden Township | 1,783 | 25% |
| Elba Township | 2,121 | 24% |
| Goodland Township | 630 | 35% |
| Hadley Township | 1,638 | 26% |
| Imlay City | 1,392 | 62% |
| Imlay Township | 1,013 | 32% |
| Lapeer City | 3,467 | 55% |
| Lapeer Township | 2,036 | 22% |
| Marathon Township | 1,615 | 31% |
| Mayfield Township | 3,086 | 42% |
| Metamora Township | 1,595 | 23% |
| North Branch Township | 1,327 | 45% |
| Oregon Township | 2,088 | 24% |
| Rich Township | 527 | 35% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LAPEER COUNTY

Population: 88,173 | **Number of Households:** 32,790

Median Household Income: \$51,428 (state average: \$46,859)

Unemployment Rate: 11.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------------|-----------------|-----------|------------------|
| 3,100 HH 9% | 8,077 HH 25% | | 21,613 HH 66% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (46)

**Job
Opportunities**
good (69)

**Community
Support**
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lapeer County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$586 | \$798 |
| Child care | \$- | \$1,188 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$145 | \$424 |
| Taxes | \$153 | \$401 |
| Monthly total | \$1,597 | \$4,666 |
| ANNUAL TOTAL | \$19,164 | \$55,992 |
| Hourly wage | \$9.58 | \$28.00 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN LEELANAU COUNTY

Population: 21,643 | **Number of Households:** 9,267
Median Household Income: \$53,512 (state average: \$46,859)
Unemployment Rate: 8.6% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 909 HH 10% | ALICE 1,665 HH 18% | STRAWLING | Above ALICE 6,693 HH 72% |
|---------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (46) | Job Opportunities fair (62) | Community Support fair (52) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Leelanau County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$548 | \$665 |
| Child care | \$- | \$1,182 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$135 | \$394 |
| Taxes | \$135 | \$305 |
| Monthly total | \$1,483 | \$4,338 |
| ANNUAL TOTAL | \$17,802 | \$52,053 |
| Hourly wage | \$8.90 | \$26.03 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Leelanau County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bingham Township | 1,087 | 23% |
| Centerville Township | 498 | 34% |
| Cleveland Township | 521 | 38% |
| Elmwood Charter Township | 1,909 | 21% |
| Empire Township | 540 | 26% |
| Glen Arbor Township | 391 | 17% |
| Kasson Township | 693 | 40% |
| Leelanau Township | 952 | 20% |
| Leland Township | 820 | 27% |
| Solon Township | 609 | 33% |
| Suttons Bay Township | 1,245 | 39% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Lenawee County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------------|----------|-------------------|
| Adrian City | 7,826 | 52% |
| Adrian Township | 2,407 | 26% |
| Blissfield Township | 1,711 | 39% |
| Cambridge Township | 2,291 | 24% |
| Clinton Township | 1,314 | 27% |
| Deerfield Township | 538 | 27% |
| Dover Township | 645 | 40% |
| Fairfield Township | 598 | 33% |
| Franklin Township | 1,109 | 23% |
| Hudson City | 878 | 44% |
| Hudson Township | 613 | 35% |
| Macon Township | 497 | 15% |
| Madison Charter Township | 2,694 | 29% |
| Medina Township | 401 | 23% |
| Morenci City | 800 | 42% |
| Ogden Township | 372 | 29% |
| Palmyra Township | 788 | 24% |
| Raisin Township | 2,455 | 18% |
| Ridgeway Township | 611 | 27% |
| Riga Township | 526 | 22% |
| Rollin Township | 1,343 | 34% |
| Rome Township | 635 | 22% |
| Seneca Township | 423 | 33% |
| Tecumseh City | 3,735 | 31% |
| Tecumseh Township | 750 | 13% |
| Woodstock Township | 1,631 | 38% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN LENAWEE COUNTY

Population: 98,987 | **Number of Households:** 37,998

Median Household Income: \$48,224 (state average: \$46,859)

Unemployment Rate: 8.9% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|------------------|
| 4,615 HH 12% | 8,659 HH 23% | | 24,724 HH 65% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (55)

**Job
Opportunities**
good (71)

**Community
Support**
good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Lenawee County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$411 | \$633 |
| Child care | \$- | \$1,081 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$377 |
| Taxes | \$125 | \$261 |
| Monthly total | \$1,322 | \$4,143 |
| ANNUAL TOTAL | \$15,863 | \$49,720 |
| Hourly wage | \$7.93 | \$24.86 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN LIVINGSTON COUNTY

Population: 182,838 | **Number of Households:** 66,808
Median Household Income: \$75,719 (state average: \$46,859)
Unemployment Rate: 9.1% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------------------------|----------------------------------|------------------|--|
| Poverty 4,443 HH 7% | ALICE 13,437 HH 20% | STRAWLING | Above ALICE 48,928 HH 73% |
|----------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (45) | Job Opportunities good (69) | Community Support good (64) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Livingston County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$643 | \$798 |
| Child care | \$- | \$1,476 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$152 | \$463 |
| Taxes | \$161 | \$503 |
| Monthly total | \$1,668 | \$5,096 |
| ANNUAL TOTAL | \$20,014 | \$61,149 |
| Hourly wage | \$10.01 | \$30.57 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Livingston County, 2012 | | |
|-------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Brighton City | 3,752 | 38% |
| Brighton Township | 6,234 | 14% |
| Cohoctah Township | 1,178 | 33% |
| Conway Township | 1,253 | 31% |
| Deerfield Township | 1,556 | 26% |
| Genoa Township | 7,749 | 31% |
| Green Oak Township | 6,601 | 26% |
| Hamburg Township | 7,845 | 21% |
| Handy Township | 2,926 | 40% |
| Hartland Township | 4,959 | 22% |
| Howell City | 3,905 | 57% |
| Howell Township | 2,680 | 35% |
| Iosco Township | 1,304 | 25% |
| Marion Township | 3,287 | 17% |
| Oceola Township | 4,258 | 17% |
| Putnam Township | 3,074 | 30% |
| Tyrone Township | 3,511 | 26% |
| Unadilla Township | 1,327 | 43% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Luce County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Lakefield Township | 495 | 27% |
| McMillan Township | 1,237 | 44% |
| Pentland Township | 573 | 33% |

ALICE IN LUCE COUNTY

Population: 6,590 | **Number of Households:** 2,404

Median Household Income: \$42,414 (state average: \$46,859)

Unemployment Rate: 10.7% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|--------|-----------|-------------|
| 345 HH | 574 HH | | 1,485 HH |
| 14% | 24% | | 62% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
good (66)

**Job
Opportunities**
fair (57)

**Community
Support**
poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Luce County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,081 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$370 |
| Taxes | \$124 | \$244 |
| Monthly total | \$1,312 | \$4,071 |
| ANNUAL TOTAL | \$15,750 | \$48,852 |
| Hourly wage | \$7.87 | \$24.43 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN MACKINAC COUNTY

Population: 11,144 | **Number of Households:** 4,940
Median Household Income: \$38,507 (state average: \$46,859)
Unemployment Rate: 11.0% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 685 HH 14% | ALICE 1,352 HH 27% | STRAWLING | Above ALICE 2,903 HH 59% |
|---------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (58) | Job Opportunities fair (63) | Community Support poor (40) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Mackinac County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$380 | \$584 |
| Child care | \$- | \$962 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$117 | \$354 |
| Taxes | \$123 | \$205 |
| Monthly total | \$1,285 | \$3,897 |
| ANNUAL TOTAL | \$15,425 | \$46,765 |
| Hourly wage | \$7.71 | \$23.38 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Mackinac County, 2012 | | |
|-----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Brevort Township | 215 | 37% |
| Clark Township | 931 | 39% |
| Garfield Township | 545 | 41% |
| Mackinac Island City | 187 | 25% |
| Marquette Township | 297 | 37% |
| Moran Township | 351 | 33% |
| Newton Township | 198 | 48% |
| Portage Township | 374 | 41% |
| St. Ignace City | 1,164 | 46% |
| St. Ignace Township | 458 | 51% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Macomb County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Armada Township | 1,831 | 20% |
| Bruce Township | 3,075 | 24% |
| Center Line City | 3,670 | 56% |
| Chesterfield Township | 15,935 | 27% |
| Clinton Charter Township | 42,160 | 42% |
| Eastpointe City | 12,635 | 47% |
| Fraser City | 5,999 | 35% |
| Harrison Charter Township | 10,974 | 36% |
| Lenox Township | 3,179 | 30% |
| Macomb Township | 26,435 | 18% |
| Memphis City | 281 | 44% |
| Mount Clemens City | 7,032 | 56% |
| New Baltimore City | 4,331 | 22% |
| Ray Township | 1,465 | 22% |
| Richmond City | 2,343 | 33% |
| Richmond Township | 1,214 | 23% |
| Roseville City | 19,857 | 48% |
| Shelby Charter Township | 27,832 | 25% |
| St. Clair Shores City | 26,862 | 34% |
| Sterling Heights City | 47,914 | 31% |
| Utica City | 2,008 | 40% |
| Warren City | 52,262 | 46% |
| Washington Township | 9,264 | 29% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MACOMB COUNTY

Population: 847,383 | **Number of Households:** 330,541

Median Household Income: \$52,185 (state average: \$46,859)

Unemployment Rate: 10.1% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|------------------|------------------|-----------|-------------------|
| 38,376 HH 12% | 80,721 HH 24% | | 211,444 HH 64% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (38)

**Job
Opportunities**
fair (65)

**Community
Support**
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Macomb County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$586 | \$798 |
| Child care | \$- | \$1,370 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$145 | \$449 |
| Taxes | \$153 | \$465 |
| Monthly total | \$1,597 | \$4,937 |
| ANNUAL TOTAL | \$19,164 | \$59,243 |
| Hourly wage | \$9.58 | \$29.62 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN MANISTEE COUNTY

Population: 24,662 | **Number of Households:** 10,729
Median Household Income: \$39,485 (state average: \$46,859)
Unemployment Rate: 10.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,590 HH 15% | ALICE 3,016 HH 28% | STRAWLING | Above ALICE 6,123 HH 57% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (51) | Job Opportunities good (68) | Community Support poor (48) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Manistee County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$450 | \$611 |
| Child care | \$- | \$1,082 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$374 |
| Taxes | \$128 | \$254 |
| Monthly total | \$1,368 | \$4,112 |
| ANNUAL TOTAL | \$16,415 | \$49,347 |
| Hourly wage | \$8.21 | \$24.67 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Manistee County, 2012 | | |
|------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Arcadia Township | 259 | 24% |
| Bear Lake Township | 748 | 34% |
| Brown Township | 285 | 33% |
| Cleon Township | 369 | 42% |
| Dickson Township | 401 | 53% |
| Filer Charter Township | 1,016 | 29% |
| Manistee City | 2,875 | 42% |
| Manistee Township | 1,423 | 38% |
| Maple Grove Township | 531 | 52% |
| Marilla Township | 152 | 34% |
| Norman Township | 749 | 48% |
| Onkama Township | 692 | 36% |
| Pleasanton Township | 405 | 41% |
| Springdale Township | 362 | 51% |
| Stronach Township | 381 | 50% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Marquette County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------------|----------|-------------------|
| Champion Township | 116 | 42% |
| Chocolay Charter Township | 2,269 | 23% |
| Ely Township | 766 | 19% |
| Forsyth Township | 2,433 | 35% |
| Humboldt Township | 205 | 34% |
| Ishpeming City | 2,706 | 40% |
| Ishpeming Township | 1,372 | 28% |
| Marquette Charter Township | 1,629 | 29% |
| Marquette City | 7,974 | 46% |
| Michigamme Township | 151 | 34% |
| Negaunee City | 1,957 | 36% |
| Negaunee Township | 1,141 | 17% |
| Powell Township | 243 | 17% |
| Republic Township | 417 | 40% |
| Richmond Township | 370 | 39% |
| Sands Township | 979 | 27% |
| Skandia Township | 337 | 39% |
| Tilden Township | 454 | 24% |
| West Branch Township | 598 | 55% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MARQUETTE COUNTY

Population: 67,906 | **Number of Households:** 27,203

Median Household Income: \$45,149 (state average: \$46,859)

Unemployment Rate: 7.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

5,376 HH
20%

ALICE

4,642 HH
17%

STRUGGLING

Above ALICE

17,185 HH
63%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
good (61)

**Job
Opportunities**
fair (56)

**Community
Support**
good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Marquette County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$386 | \$596 |
| Child care | \$- | \$1,237 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$117 | \$392 |
| Taxes | \$123 | \$300 |
| Monthly total | \$1,292 | \$4,317 |
| ANNUAL TOTAL | \$15,509 | \$51,806 |
| Hourly wage | \$7.75 | \$25.90 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN MASON COUNTY

Population: 28,679 | **Number of Households:** 12,242
Median Household Income: \$41,174 (state average: \$46,859)
Unemployment Rate: 9.3% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,687 HH 14% | ALICE 3,050 HH 25% | STRAWLING | Above ALICE 7,505 HH 61% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (47) | Job Opportunities fair (60) | Community Support fair (54) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Mason County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$404 | \$622 |
| Child care | \$- | \$944 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$357 |
| Taxes | \$124 | \$212 |
| Monthly total | \$1,314 | \$3,926 |
| ANNUAL TOTAL | \$15,764 | \$47,114 |
| Hourly wage | \$7.88 | \$23.56 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Mason County, 2012 | | |
|---------------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Amber Township | 1,010 | 31% |
| Branch Township | 585 | 54% |
| Custer Township | 535 | 36% |
| Eden Township | 236 | 38% |
| Free Soil Township | 403 | 36% |
| Grant Township | 365 | 30% |
| Hamlin Township | 1,448 | 25% |
| Logan Township | 155 | 43% |
| Ludington City | 3,662 | 48% |
| Pere Marquette Charter Township | 1,042 | 29% |
| Riverton Township | 445 | 30% |
| Scottville City | 442 | 49% |
| Sheridan Township | 533 | 41% |
| Sherman Township | 460 | 39% |
| Summit Township | 414 | 26% |
| Victory Township | 534 | 31% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Mecosta County, 2012

| Town | Total HH | % ALICE & Poverty |
|-----------------------------|----------|-------------------|
| Aetna Township | 783 | 46% |
| Austin Township | 586 | 36% |
| Big Rapids Charter Township | 1,757 | 45% |
| Big Rapids City | 3,088 | 63% |
| Chippewa Township | 454 | 34% |
| Colfax Township | 871 | 28% |
| Deerfield Township | 561 | 34% |
| Fork Township | 695 | 42% |
| Grant Township | 290 | 39% |
| Green Charter Township | 1,205 | 39% |
| Hinton Township | 376 | 42% |
| Martiny Township | 706 | 39% |
| Mecosta Township | 997 | 38% |
| Millbrook Township | 408 | 47% |
| Morton Township | 1,819 | 28% |
| Sheridan Township | 534 | 36% |
| Wheatland Township | 565 | 44% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MECOSTA COUNTY

Population: 43,143 | **Number of Households:** 15,376

Median Household Income: \$38,597 (state average: \$46,859)

Unemployment Rate: 9.4% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

2,977 HH
19%

ALICE

3,590 HH
23%

STRUGGLING

Above ALICE

8,809 HH
57%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (46)

**Job
Opportunities**
poor (53)

**Community
Support**
poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Mecosta County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$412 | \$594 |
| Child care | \$- | \$959 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$355 |
| Taxes | \$125 | \$208 |
| Monthly total | \$1,323 | \$3,907 |
| ANNUAL TOTAL | \$15,877 | \$46,890 |
| Hourly wage | \$7.94 | \$23.44 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN MENOMINEE COUNTY

Population: 23,923 | **Number of Households:** 10,622
Median Household Income: \$40,047 (state average: \$46,859)
Unemployment Rate: 7.6% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,529 HH 14% | ALICE 3,070 HH 29% | STRAWLING | Above ALICE 6,023 HH 57% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (61) | Job Opportunities good (77) | Community Support fair (52) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Menominee County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$485 | \$584 |
| Child care | \$- | \$1,055 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$367 |
| Taxes | \$130 | \$236 |
| Monthly total | \$1,409 | \$4,032 |
| ANNUAL TOTAL | \$16,910 | \$48,389 |
| Hourly wage | \$8.46 | \$24.19 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Menominee County, 2012 | | |
|------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Cedarville Township | 201 | 36% |
| Daggett Township | 283 | 37% |
| Faithorn Township | 101 | 30% |
| Gourley Township | 141 | 36% |
| Harris Township | 766 | 50% |
| Holmes Township | 181 | 35% |
| Ingallston Township | 533 | 33% |
| Lake Township | 270 | 36% |
| Mellen Township | 539 | 38% |
| Menominee City | 4,051 | 48% |
| Menominee Township | 1,562 | 25% |
| Meyer Township | 407 | 47% |
| Nadeau Township | 492 | 44% |
| Spalding Township | 677 | 53% |
| Stephenson City | 370 | 52% |
| Stephenson Township | 295 | 38% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Midland County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------------|----------|-------------------|
| Coleman City | 559 | 55% |
| Edenville Township | 992 | 30% |
| Geneva Township | 439 | 30% |
| Greendale Township | 631 | 44% |
| Homer Township | 1,540 | 22% |
| Hope Township | 538 | 32% |
| Ingersoll Township | 1,082 | 26% |
| Jasper Township | 459 | 31% |
| Jerome Township | 2,034 | 32% |
| Larkin Charter Township | 1,755 | 11% |
| Lee Township | 1,563 | 33% |
| Lincoln Township | 1,025 | 27% |
| Midland Charter Township | 772 | 24% |
| Midland City | 17,551 | 35% |
| Mills Township | 780 | 31% |
| Mount Haley Township | 636 | 28% |
| Porter Township | 511 | 38% |
| Warren Township | 829 | 30% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MIDLAND COUNTY

Population: 83,822 | **Number of Households:** 33,235

Median Household Income: \$52,356 (state average: \$46,859)

Unemployment Rate: 7.4% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|-----------------|-----------------|-----------|------------------|
| 4,422 HH 13% | 6,282 HH 19% | | 22,531 HH 68% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
good (58)

**Job
Opportunities**
good (75)

**Community
Support**
good (75)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Midland County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$448 | \$629 |
| Child care | \$- | \$1,187 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$390 |
| Taxes | \$128 | \$294 |
| Monthly total | \$1,366 | \$4,292 |
| ANNUAL TOTAL | \$16,387 | \$51,504 |
| Hourly wage | \$8.19 | \$25.75 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN MISSAUKEE COUNTY

Population: 14,945 | **Number of Households:** 5,855
Median Household Income: \$40,406 (state average: \$46,859)
Unemployment Rate: 11.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|----------------|--------------|-------------------|--------------------|
| Poverty | ALICE | STRUGGLING | Above ALICE |
| 787 HH | 1,489 HH | | 3,579 HH |
| 13% | 25% | | 61% |
| | | | |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|------------------------------|--------------------------|--------------------------|
| Housing Affordability | Job Opportunities | Community Support |
| fair (53) | fair (64) | fair (51) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Missaukee County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$414 | \$587 |
| Child care | \$- | \$1,069 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$369 |
| Taxes | \$125 | \$241 |
| Monthly total | \$1,325 | \$4,057 |
| ANNUAL TOTAL | \$15,906 | \$48,687 |
| Hourly wage | \$7.95 | \$24.34 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Missaukee County, 2012 | | |
|------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Aetna Township | 174 | 31% |
| Bloomfield Township | 145 | 32% |
| Butterfield Township | 218 | 46% |
| Caldwell Township | 570 | 41% |
| Clam Union Township | 381 | 42% |
| Forest Township | 383 | 43% |
| Holland Township | 104 | 57% |
| Lake City | 340 | 43% |
| Lake Township | 1,222 | 31% |
| McBain City | 310 | 43% |
| Norwich Township | 229 | 54% |
| Pioneer Township | 185 | 43% |
| Reeder Township | 413 | 50% |
| Richland Township | 571 | 27% |
| Riverside Township | 346 | 35% |
| West Branch Township | 185 | 45% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Monroe County, 2012

| Town | Total HH | % ALICE & Poverty |
|-------------------------|----------|-------------------|
| Ash Township | 2,912 | 31% |
| Bedford Township | 11,602 | 28% |
| Berlin Charter Township | 3,270 | 28% |
| Dundee Township | 2,630 | 36% |
| Erie Township | 1,880 | 34% |
| Exeter Township | 1,429 | 34% |
| Frenchtown Township | 8,181 | 40% |
| Ida Township | 1,716 | 19% |
| La Salle Township | 1,897 | 23% |
| London Township | 1,086 | 30% |
| Luna Pier City | 627 | 47% |
| Milan City | 787 | 26% |
| Milan Township | 612 | 23% |
| Monroe Charter Township | 5,757 | 41% |
| Monroe City | 8,598 | 46% |
| Petersburg City | 486 | 35% |
| Raisinville Township | 2,033 | 24% |
| Summerfield Township | 1,135 | 27% |
| Whiteford Township | 1,654 | 31% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN MONROE COUNTY

Population: 151,048 | **Number of Households:** 57,506

Median Household Income: \$50,675 (state average: \$46,859)

Unemployment Rate: 8.0% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|-----------------|------------------|-----------|------------------|
| 6,862 HH 12% | 14,480 HH 25% | | 36,164 HH 63% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (56)

**Job
Opportunities**
good (71)

**Community
Support**
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Monroe County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$591 | \$714 |
| Child care | \$- | \$1,297 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$139 | \$416 |
| Taxes | \$138 | \$359 |
| Monthly total | \$1,534 | \$4,578 |
| ANNUAL TOTAL | \$18,410 | \$54,930 |
| Hourly wage | \$9.21 | \$27.47 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN MONTCALM COUNTY

Population: 63,218 | **Number of Households:** 23,285
Median Household Income: \$39,926 (state average: \$46,859)
Unemployment Rate: 11.1% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|--|
| Poverty 3,644 HH 16% | ALICE 6,416 HH 28% | STRAWLING | Above ALICE 13,225 HH 57% |
|-----------------------------------|---------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (56) | Job Opportunities fair (62) | Community Support fair (54) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Montcalm County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$471 | \$625 |
| Child care | \$- | \$1,054 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$127 | \$372 |
| Taxes | \$129 | \$249 |
| Monthly total | \$1,393 | \$4,091 |
| ANNUAL TOTAL | \$16,712 | \$49,096 |
| Hourly wage | \$8.36 | \$24.55 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Montcalm County, 2012 | | |
|-----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Belvidere Township | 910 | 48% |
| Bloomer Township | 684 | 29% |
| Bushnell Township | 597 | 39% |
| Carson City | 442 | 44% |
| Cato Township | 1,092 | 47% |
| Crystal Township | 1,024 | 43% |
| Day Township | 449 | 52% |
| Douglass Township | 778 | 42% |
| Eureka Township | 1,449 | 26% |
| Evergreen Township | 1,205 | 45% |
| Fairplain Township | 640 | 42% |
| Ferris Township | 556 | 43% |
| Greenville City | 3,460 | 59% |
| Home Township | 1,011 | 49% |
| Maple Valley Township | 767 | 40% |
| Montcalm Township | 1,140 | 27% |
| Pierson Township | 1,088 | 30% |
| Pine Township | 652 | 35% |
| Reynolds Township | 2,028 | 43% |
| Richland Township | 1,070 | 44% |
| Sidney Township | 956 | 41% |
| Stanton City | 567 | 57% |
| Winfield Township | 796 | 33% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Montmorency County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------|----------|-------------------|
| Albert Township | 1,113 | 49% |
| Avery Township | 327 | 45% |
| Briley Township | 855 | 48% |
| Hillman Township | 982 | 51% |
| Loud Township | 147 | 52% |
| Montmorency Township | 490 | 40% |
| Rust Township | 218 | 48% |
| Vienna Township | 180 | 32% |

ALICE IN MONTMORENCY COUNTY

Population: 9,709 | **Number of Households:** 4,312

Median Household Income: \$34,955 (state average: \$46,859)

Unemployment Rate: 15.0% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|----------|-----------|-------------|
| 756 HH | 1,272 HH | | 2,284 HH |
| 18% | 29% | | 53% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (56)

**Job
Opportunities**
poor (54)

**Community
Support**
poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Montmorency County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$443 | \$643 |
| Child care | \$- | \$964 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$362 |
| Taxes | \$127 | \$225 |
| Monthly total | \$1,360 | \$3,986 |
| ANNUAL TOTAL | \$16,316 | \$47,830 |
| Hourly wage | \$8.16 | \$23.91 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN MUSKEGON COUNTY

Population: 170,182 | **Number of Households:** 63,860
Median Household Income: \$40,535 (state average: \$46,859)
Unemployment Rate: 8.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|----------------------------------|------------------|--|
| Poverty 12,772 HH 20% | ALICE 14,767 HH 23% | STRAWLING | Above ALICE 36,321 HH 57% |
|------------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (47) | Job Opportunities fair (58) | Community Support fair (50) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Muskegon County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$461 | \$625 |
| Child care | \$- | \$976 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$126 | \$362 |
| Taxes | \$128 | \$223 |
| Monthly total | \$1,381 | \$3,977 |
| ANNUAL TOTAL | \$16,571 | \$47,724 |
| Hourly wage | \$8.29 | \$23.86 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Muskegon County, 2012 | | |
|----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Blue Lake Township | 804 | 27% |
| Casnovia Township | 882 | 30% |
| Cedar Creek Township | 1,282 | 37% |
| Dalton Township | 3,407 | 33% |
| Egelston Township | 3,672 | 43% |
| Fruitland Township | 2,087 | 21% |
| Fruitport Charter Township | 4,975 | 28% |
| Holton Township | 833 | 41% |
| Laketon Township | 2,853 | 25% |
| Montague City | 871 | 38% |
| Montague Township | 646 | 27% |
| Moorland Township | 575 | 36% |
| Muskegon Charter Township | 6,469 | 47% |
| Muskegon City | 14,425 | 63% |
| Muskegon Heights City | 4,176 | 72% |
| North Muskegon City | 1,654 | 30% |
| Norton Shores City | 9,712 | 32% |
| Ravenna Township | 961 | 27% |
| Roosevelt Park City | 1,636 | 38% |
| Sullivan Township | 894 | 28% |
| White River Township | 605 | 24% |
| Whitehall City | 1,133 | 43% |
| Whitehall Township | 695 | 28% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Newaygo County, 2012

| Town | Total HH | % ALICE & Poverty |
|---------------------------|----------|-------------------|
| Ashland Township | 916 | 31% |
| Barton Township | 265 | 40% |
| Beaver Township | 194 | 57% |
| Big Prairie Township | 1,063 | 45% |
| Bridgeton Township | 774 | 40% |
| Brooks Township | 1,477 | 41% |
| Croton Township | 1,323 | 41% |
| Dayton Township | 762 | 17% |
| Denver Township | 765 | 51% |
| Ensley Township | 952 | 30% |
| Everett Township | 757 | 41% |
| Fremont City | 1,718 | 49% |
| Garfield Township | 792 | 40% |
| Goodwell Township | 222 | 38% |
| Grant City | 360 | 52% |
| Grant Township | 1,066 | 29% |
| Lilley Township | 336 | 51% |
| Lincoln Township | 506 | 30% |
| Merrill Township | 235 | 55% |
| Monroe Township | 145 | 56% |
| Newaygo City | 797 | 52% |
| Norwich Township | 222 | 34% |
| Sheridan Charter Township | 947 | 27% |
| Sherman Township | 726 | 30% |
| Troy Township | 111 | 66% |
| White Cloud City | 496 | 61% |
| Wilcox Township | 459 | 42% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN NEWAYGO COUNTY

Population: 48,262 | **Number of Households:** 18,074

Median Household Income: \$42,084 (state average: \$46,859)

Unemployment Rate: 9.1% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|----------|-----------|-------------|
| 2,885 HH | 4,493 HH | | 10,696 HH |
| 16% | 25% | | 59% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (57)

Job
Opportunities
fair (60)

Community
Support
fair (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Newaygo County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$491 | \$592 |
| Child care | \$- | \$1,003 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$129 | \$361 |
| Taxes | \$131 | \$221 |
| Monthly total | \$1,416 | \$3,969 |
| ANNUAL TOTAL | \$16,995 | \$47,627 |
| Hourly wage | \$8.50 | \$23.81 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN OAKLAND COUNTY

Population: 1,220,657 | **Number of Households:** 489,897
Median Household Income: \$63,345 (state average: \$46,859)
Unemployment Rate: 8.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|-----------------------------------|------------------|---|
| Poverty 48,719 HH 10% | ALICE 115,898 HH 24% | STRAINING | Above ALICE 325,280 HH 66% |
|------------------------------------|-----------------------------------|------------------|---|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (32) | Job Opportunities good (69) | Community Support good (74) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Oakland County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$586 | \$798 |
| Child care | \$- | \$1,499 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$145 | \$463 |
| Taxes | \$153 | \$475 |
| Monthly total | \$1,597 | \$5,089 |
| ANNUAL TOTAL | \$19,164 | \$61,074 |
| Hourly wage | \$9.58 | \$30.54 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Oakland County, 2012 | | |
|----------------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Addison Township | 2,310 | 23% |
| Auburn Hills City | 8,861 | 43% |
| Berkley City | 6,578 | 26% |
| Birmingham City | 8,824 | 18% |
| Bloomfield Charter Township | 16,316 | 18% |
| Bloomfield Hills City | 1,393 | 11% |
| Brandon Charter Township | 5,269 | 30% |
| Clawson City | 5,269 | 40% |
| Commerce Charter Township | 14,718 | 21% |
| Farmington City | 4,610 | 34% |
| Farmington Hills City | 35,898 | 33% |
| Ferndale City | 9,317 | 46% |
| Groveland Township | 1,884 | 23% |
| Hazel Park City | 6,768 | 60% |
| Highland Charter Township | 6,975 | 31% |
| Holly Township | 4,169 | 29% |
| Huntington Woods City | 2,313 | 13% |
| Independence Charter Township | 12,952 | 28% |
| Keego Harbor City | 1,304 | 58% |
| Lathrup Village City | 1,697 | 16% |
| Lyon Charter Township | 5,251 | 27% |
| Madison Heights City | 12,751 | 51% |
| Milford Charter Township | 6,008 | 24% |
| Northville City | 1,256 | 10% |
| Novi City | 23,033 | 24% |
| Oak Park City | 11,507 | 48% |
| Oakland Charter Township | 5,884 | 14% |
| Orion Charter Township | 12,983 | 29% |
| Oxford Charter Township | 7,323 | 24% |
| Pleasant Ridge City | 1,114 | 15% |
| Pontiac City | 23,330 | 66% |
| Rochester City | 5,473 | 28% |
| Rochester Hills City | 27,893 | 24% |
| Rose Township | 2,328 | 26% |
| Royal Oak Charter Township | 1,024 | 68% |
| Royal Oak City | 28,249 | 34% |
| South Lyon City | 4,787 | 36% |
| Southfield City | 31,724 | 47% |
| Southfield Township | 5,541 | 12% |
| Springfield Charter Township | 5,037 | 24% |
| Sylvan Lake City | 796 | 24% |
| Troy City | 30,838 | 24% |
| Village Of Clarkston City | 408 | 37% |
| Walled Lake City | 3,219 | 48% |
| Waterford Charter Township | 29,523 | 42% |
| West Bloomfield Charter Township | 24,483 | 24% |
| White Lake Charter Township | 11,165 | 29% |
| Wixom City | 5,885 | 48% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Oceana County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Benona Township | 549 | 41% |
| Claybanks Township | 315 | 27% |
| Colfax Township | 141 | 40% |
| Crystal Township | 271 | 54% |
| Elbridge Township | 386 | 52% |
| Ferry Township | 484 | 30% |
| Golden Township | 670 | 39% |
| Grant Township | 1,027 | 44% |
| Greenwood Township | 419 | 44% |
| Hart City | 678 | 54% |
| Hart Township | 747 | 35% |
| Leavitt Township | 276 | 44% |
| Newfield Township | 901 | 32% |
| Otto Township | 257 | 41% |
| Pentwater Township | 604 | 23% |
| Shelby Township | 1,436 | 41% |
| Weare Township | 493 | 36% |

ALICE IN OCEANA COUNTY

Population: 26,426 | **Number of Households:** 9,466

Median Household Income: \$38,289 (state average: \$46,859)

Unemployment Rate: 11.3% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|----------|-----------|-------------|
| 1,589 HH | 2,310 HH | | 5,567 HH |
| 17% | 24% | | 59% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (52)

Job
Opportunities
fair (56)

Community
Support
poor (41)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Oceana County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$423 | \$584 |
| Child care | \$- | \$916 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$121 | \$348 |
| Taxes | \$126 | \$192 |
| Monthly total | \$1,336 | \$3,832 |
| ANNUAL TOTAL | \$16,033 | \$45,983 |
| Hourly wage | \$8.02 | \$22.99 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OGEMAW COUNTY

Population: 21,544 | **Number of Households:** 9,031
Median Household Income: \$35,379 (state average: \$46,859)
Unemployment Rate: 10.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,848 HH 20% | ALICE 2,340 HH 26% | STRAWLING | Above ALICE 4,843 HH 54% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (51) | Job Opportunities poor (49) | Community Support poor (47) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Ogemaw County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$449 | \$584 |
| Child care | \$- | \$934 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$351 |
| Taxes | \$128 | \$197 |
| Monthly total | \$1,367 | \$3,857 |
| ANNUAL TOTAL | \$16,401 | \$46,287 |
| Hourly wage | \$8.20 | \$23.14 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Ogemaw County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Churchill Township | 689 | 25% |
| Cumming Township | 249 | 43% |
| Edwards Township | 518 | 36% |
| Foster Township | 325 | 38% |
| Goodar Township | 167 | 47% |
| Hill Township | 754 | 33% |
| Horton Township | 373 | 46% |
| Klacking Township | 233 | 35% |
| Logan Township | 225 | 33% |
| Mills Township | 1,709 | 61% |
| Ogemaw Township | 361 | 30% |
| Richland Township | 387 | 44% |
| Rose City | 177 | 69% |
| Rose Township | 539 | 43% |
| West Branch City | 852 | 66% |
| West Branch Township | 932 | 39% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Ontonagon County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Bergland Township | 270 | 38% |
| Carp Lake Township | 332 | 31% |
| Greenland Township | 402 | 47% |
| Haight Township | 116 | 49% |
| Interior Township | 164 | 41% |
| McMillan Township | 221 | 36% |
| Ontonagon Township | 1,278 | 46% |
| Stannard Township | 359 | 42% |

ALICE IN ONTONAGON COUNTY

Population: 6,703 | **Number of Households:** 3,333

Median Household Income: \$33,769 (state average: \$46,859)

Unemployment Rate: 13.6% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|--------|-----------|-------------|
| 549 HH | 876 HH | | 1,908 HH |
| 16% | 26% | | 57% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
good (66)

Job
Opportunities
poor (50)

Community
Support
fair (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Ontonagon County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,109 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$374 |
| Taxes | \$124 | \$254 |
| Monthly total | \$1,312 | \$4,113 |
| ANNUAL TOTAL | \$15,750 | \$49,351 |
| Hourly wage | \$7.87 | \$24.68 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN OSCEOLA COUNTY

Population: 23,415 | **Number of Households:** 8,877
Median Household Income: \$36,879 (state average: \$46,859)
Unemployment Rate: 10.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,684 HH 19% | ALICE 2,324 HH 26% | STRAWLING | Above ALICE 4,869 HH 55% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (56) | Job Opportunities fair (63) | Community Support fair (51) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Osceola County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$485 | \$584 |
| Child care | \$- | \$879 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$344 |
| Taxes | \$130 | \$182 |
| Monthly total | \$1,409 | \$3,781 |
| ANNUAL TOTAL | \$16,910 | \$45,370 |
| Hourly wage | \$8.46 | \$22.69 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Osceola County, 2012 | | |
|------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Burdell Township | 440 | 37% |
| Cedar Township | 183 | 40% |
| Evert City | 688 | 63% |
| Evert Township | 564 | 44% |
| Hartwick Township | 204 | 33% |
| Hersey Township | 780 | 42% |
| Highland Township | 483 | 35% |
| Le Roy Township | 478 | 41% |
| Lincoln Township | 586 | 46% |
| Marion Township | 611 | 45% |
| Middle Branch Township | 338 | 45% |
| Orient Township | 309 | 39% |
| Osceola Township | 389 | 41% |
| Reed City | 1,068 | 68% |
| Richmond Township | 664 | 31% |
| Rose Lake Township | 520 | 41% |
| Sherman Township | 304 | 31% |
| Sylvan Township | 355 | 36% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Oscoda County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Big Creek Township | 1,315 | 54% |
| Clinton Township | 225 | 36% |
| Comins Township | 770 | 47% |
| Elmer Township | 410 | 50% |
| Greenwood Township | 551 | 45% |
| Mentor Township | 571 | 49% |

ALICE IN OSCODA COUNTY

Population: 8,709 | **Number of Households:** 3,842

Median Household Income: \$33,942 (state average: \$46,859)

Unemployment Rate: 13.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|---------|----------|-----------|-------------|
| 645 HH | 1,233 HH | | 1,964 HH |
| 17% | 32% | | 51% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
good (61)

Job
Opportunities
fair (56)

Community
Support
poor (42)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Oscoda County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$451 | \$639 |
| Child care | \$- | \$1,109 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$381 |
| Taxes | \$128 | \$272 |
| Monthly total | \$1,369 | \$4,193 |
| ANNUAL TOTAL | \$16,429 | \$50,317 |
| Hourly wage | \$8.21 | \$25.16 |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN OTSEGO COUNTY

Population: 24,103 | **Number of Households:** 9,803
Median Household Income: \$47,821 (state average: \$46,859)
Unemployment Rate: 10.9% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 1,102 HH 11% | ALICE 2,174 HH 22% | STRAWLING | Above ALICE 6,527 HH 67% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (64) | Job Opportunities fair (61) | Community Support good (58) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Otsego County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$432 | \$664 |
| Child care | \$- | \$1,045 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$122 | \$376 |
| Taxes | \$126 | \$259 |
| Monthly total | \$1,347 | \$4,135 |
| ANNUAL TOTAL | \$16,160 | \$49,621 |
| Hourly wage | \$8.08 | \$24.81 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Otsego County, 2012 | | |
|----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bagley Township | 2,373 | 37% |
| Charlton Township | 549 | 39% |
| Chester Township | 496 | 37% |
| Corwith Township | 740 | 47% |
| Dover Township | 228 | 32% |
| Elmira Township | 719 | 20% |
| Gaylord City | 1,674 | 45% |
| Hayes Township | 832 | 23% |
| Livingston Township | 990 | 29% |
| Otsego Lake Township | 1,206 | 27% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Ottawa County, 2012

| Town | Total HH | % ALICE & Poverty |
|------------------------------|----------|-------------------|
| Allendale Charter Township | 5,796 | 43% |
| Blendon Township | 1,905 | 28% |
| Chester Township | 762 | 31% |
| Coopersville City | 1,612 | 33% |
| Crockery Township | 1,644 | 37% |
| Ferrysburg City | 1,423 | 38% |
| Georgetown Charter Township | 17,012 | 25% |
| Grand Haven Charter Township | 5,559 | 26% |
| Grand Haven City | 4,913 | 45% |
| Holland Charter Township | 12,565 | 34% |
| Holland City | 8,620 | 43% |
| Hudsonville City | 2,591 | 31% |
| Jamestown Charter Township | 2,251 | 23% |
| Olive Township | 1,486 | 31% |
| Park Township | 6,414 | 23% |
| Polkton Charter Township | 862 | 34% |
| Port Sheldon Township | 1,710 | 27% |
| Robinson Township | 2,002 | 29% |
| Spring Lake Township | 5,957 | 37% |
| Tallmadge Charter Township | 2,678 | 20% |
| Wright Township | 1,079 | 26% |
| Zeeland Charter Township | 3,373 | 31% |
| Zeeland City | 2,175 | 47% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN OTTAWA COUNTY

Population: 269,099 | **Number of Households:** 95,048

Median Household Income: \$54,323 (state average: \$46,859)

Unemployment Rate: 7.0% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|-----------|-----------|-------------|
| 9,002 HH | 23,859 HH | | 62,187 HH |
| 9% | 25% | | 65% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (52)

Job Opportunities
good (79)

Community Support
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Ottawa County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$581 | \$709 |
| Child care | \$- | \$1,173 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$138 | \$402 |
| Taxes | \$137 | \$346 |
| Monthly total | \$1,522 | \$4,422 |
| ANNUAL TOTAL | \$18,269 | \$53,062 |
| Hourly wage | \$9.13 | \$26.53 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN PRESQUE ISLE COUNTY

Population: 13,368 | **Number of Households:** 6,123
Median Household Income: \$39,109 (state average: \$46,859)
Unemployment Rate: 14.0% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.4 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 771 HH 13% | ALICE 1,440 HH 24% | STRAINING | Above ALICE 3,912 HH 64% |
|---------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (58) | Job Opportunities poor (50) | Community Support fair (55) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Presque Isle County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$412 | \$584 |
| Child care | \$- | \$1,090 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$371 |
| Taxes | \$125 | \$247 |
| Monthly total | \$1,323 | \$4,084 |
| ANNUAL TOTAL | \$15,877 | \$49,013 |
| Hourly wage | \$7.94 | \$24.51 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

| Presque Isle County, 2012 | | |
|---------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Allis Township | 393 | 54% |
| Beaumont Township | 150 | 29% |
| Belknap Township | 310 | 39% |
| Bismarck Township | 210 | 48% |
| Case Township | 441 | 42% |
| Krakow Township | 348 | 27% |
| Metz Township | 111 | 32% |
| Moltke Township | 137 | 22% |
| North Allis Township | 200 | 21% |
| Ocqueoc Township | 300 | 33% |
| Onaway City | 368 | 65% |
| Posen Township | 403 | 35% |
| Presque Isle Township | 796 | 24% |
| Pulawski Township | 153 | 31% |
| Rogers City | 1,329 | 37% |
| Rogers Township | 474 | 31% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Roscommon County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------|----------|-------------------|
| Au Sable Township | 104 | 43% |
| Backus Township | 130 | 48% |
| Denton Township | 2,717 | 48% |
| Gerrish Township | 1,301 | 38% |
| Higgins Township | 796 | 58% |
| Lake Township | 521 | 44% |
| Lyon Township | 650 | 43% |
| Markey Township | 1,196 | 46% |
| Nester Township | 130 | 50% |
| Richfield Township | 1,858 | 54% |
| Roscommon Township | 2,020 | 46% |

ALICE IN ROSCOMMON COUNTY

Population: 24,293 | **Number of Households:** 11,723

Median Household Income: \$33,743 (state average: \$46,859)

Unemployment Rate: 11.5% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty

2,269 HH
19%

ALICE

3,470 HH
30%

STRUGGLING

Above ALICE

5,984 HH
51%

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
fair (52)

**Job
Opportunities**
poor (46)

**Community
Support**
poor (46)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Roscommon County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$485 | \$584 |
| Child care | \$- | \$1,119 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$128 | \$375 |
| Taxes | \$130 | \$257 |
| Monthly total | \$1,409 | \$4,127 |
| ANNUAL TOTAL | \$16,910 | \$49,523 |
| Hourly wage | \$8.46 | \$24.76 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SAGINAW COUNTY

Population: 198,353 | **Number of Households:** 78,010
Median Household Income: \$40,318 (state average: \$46,859)
Unemployment Rate: 8.8% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|------------------------------------|----------------------------------|------------------|--|
| Poverty 13,275 HH 17% | ALICE 20,017 HH 26% | STRAWLING | Above ALICE 44,718 HH 57% |
|------------------------------------|----------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (59) | Job Opportunities fair (59) | Community Support poor (47) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Saginaw County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$450 | \$650 |
| Child care | \$- | \$1,159 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$124 | \$389 |
| Taxes | \$128 | \$292 |
| Monthly total | \$1,368 | \$4,282 |
| ANNUAL TOTAL | \$16,415 | \$51,384 |
| Hourly wage | \$8.21 | \$25.69 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Saginaw County, 2012 | | |
|------------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Albee Township | 765 | 40% |
| Birch Run Township | 2,223 | 28% |
| Blumfield Township | 743 | 20% |
| Brady Township | 832 | 33% |
| Brant Township | 732 | 34% |
| Bridgeport Charter Township | 4,071 | 41% |
| Buena Vista Charter Township | 3,606 | 61% |
| Carrollton Township | 2,312 | 39% |
| Chapin Township | 354 | 39% |
| Chesaning Township | 1,808 | 38% |
| Frankenmuth City | 2,146 | 29% |
| Frankenmuth Township | 742 | 15% |
| Fremont Township | 781 | 30% |
| James Township | 719 | 26% |
| Jonesfield Township | 618 | 33% |
| Kochville Township | 1,604 | 34% |
| Lakefield Township | 400 | 32% |
| Maple Grove Township | 947 | 30% |
| Marion Township | 320 | 43% |
| Richland Township | 1,549 | 25% |
| Saginaw Charter Township | 17,729 | 33% |
| Saginaw City | 19,502 | 62% |
| Spaulding Township | 762 | 37% |
| St. Charles Township | 1,294 | 38% |
| Swan Creek Township | 842 | 27% |
| Taymouth Township | 1,564 | 26% |
| Thomas Township | 4,697 | 24% |
| Tittabawassee Township | 3,040 | 23% |
| Zilwaukee City | 698 | 36% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

St. Clair County, 2012

| Town | Total HH | % ALICE & Poverty |
|-------------------------------|----------|-------------------|
| Algonac City | 1,797 | 47% |
| Berlin Township | 1,189 | 18% |
| Brockway Township | 675 | 36% |
| Burtchville Township | 1,623 | 40% |
| Casco Township | 1,451 | 34% |
| China Township | 1,206 | 27% |
| Clay Township | 3,905 | 33% |
| Clyde Township | 2,034 | 24% |
| Columbus Township | 1,487 | 28% |
| Cottrellville Township | 1,428 | 42% |
| East China Township | 1,639 | 33% |
| Emmett Township | 948 | 30% |
| Fort Gratiot Charter Township | 4,678 | 36% |
| Grant Township | 663 | 32% |
| Greenwood Township | 560 | 26% |
| Ira Township | 2,174 | 38% |
| Kenockee Township | 859 | 27% |
| Kimball Township | 3,696 | 36% |
| Lynn Township | 470 | 37% |
| Marine City | 1,715 | 45% |
| Marysville City | 4,202 | 35% |
| Memphis City | 136 | 46% |
| Mussey Township | 1,435 | 46% |
| Port Huron Charter Township | 4,097 | 46% |
| Port Huron City | 12,119 | 60% |
| Riley Township | 1,190 | 23% |
| St. Clair City | 2,268 | 36% |
| St. Clair Township | 2,478 | 23% |
| Wales Township | 1,243 | 36% |
| Yale City | 711 | 50% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN ST. CLAIR COUNTY

Population: 160,644 | **Number of Households:** 65,075

Median Household Income: \$44,518 (state average: \$46,859)

Unemployment Rate: 11.9% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|----------|-----------|-----------|-------------|
| 9,783 HH | 17,937 HH | | 37,355 HH |
| 15% | 28% | | 57% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
poor (42)

Job
Opportunities
poor (53)

Community
Support
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, St. Clair County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$586 | \$798 |
| Child care | \$- | \$1,196 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$145 | \$425 |
| Taxes | \$153 | \$404 |
| Monthly total | \$1,597 | \$4,678 |
| ANNUAL TOTAL | \$19,164 | \$56,135 |
| Hourly wage | \$9.58 | \$28.07 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 5 year estimate.

ALICE IN ST. JOSEPH COUNTY

Population: 61,024 | **Number of Households:** 22,577
Median Household Income: \$42,677 (state average: \$46,859)
Unemployment Rate: 8.5% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|--|
| Poverty 3,568 HH 16% | ALICE 5,495 HH 24% | STRAWLING | Above ALICE 13,514 HH 60% |
|-----------------------------------|---------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (59) | Job Opportunities good (66) | Community Support fair (53) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, St. Joseph County | | |
|--|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$458 | \$602 |
| Child care | \$- | \$981 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$125 | \$359 |
| Taxes | \$128 | \$217 |
| Monthly total | \$1,377 | \$3,951 |
| ANNUAL TOTAL | \$16,528 | \$47,411 |
| Hourly wage | \$8.26 | \$23.71 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| St. Joseph County, 2012 | | |
|-------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Burr Oak Township | 931 | 40% |
| Colon Township | 1,163 | 31% |
| Constantine Township | 1,510 | 43% |
| Fabius Township | 1,339 | 23% |
| Fawn River Township | 568 | 35% |
| Florence Township | 486 | 34% |
| Flowerfield Township | 607 | 32% |
| Leonidas Township | 341 | 40% |
| Lockport Township | 1,271 | 21% |
| Mendon Township | 989 | 35% |
| Mottville Township | 628 | 39% |
| Nottawa Township | 1,243 | 38% |
| Park Township | 956 | 31% |
| Sherman Township | 1,145 | 27% |
| Sturgis City | 3,861 | 49% |
| Sturgis Township | 836 | 39% |
| Three Rivers City | 2,974 | 52% |
| White Pigeon Township | 1,410 | 37% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Sanilac County, 2012

| Town | Total HH | % ALICE & Poverty |
|------------------------|----------|-------------------|
| Argyle Township | 314 | 41% |
| Austin Township | 253 | 35% |
| Bridgehampton Township | 336 | 41% |
| Brown City | 494 | 55% |
| Buel Township | 477 | 40% |
| Croswell City | 812 | 50% |
| Custer Township | 412 | 39% |
| Delaware Township | 366 | 42% |
| Elk Township | 549 | 39% |
| Elmer Township | 293 | 29% |
| Evergreen Township | 330 | 46% |
| Flynn Township | 335 | 41% |
| Forester Township | 411 | 35% |
| Fremont Township | 334 | 36% |
| Greenleaf Township | 282 | 35% |
| Lamotte Township | 344 | 44% |
| Lexington Township | 1,565 | 46% |
| Maple Valley Township | 428 | 38% |
| Marion Township | 626 | 51% |
| Marlette City | 723 | 53% |
| Marlette Township | 636 | 35% |
| Minden Township | 213 | 38% |
| Moore Township | 410 | 48% |
| Sandusky City | 1,077 | 54% |
| Sanilac Township | 1,093 | 39% |
| Speaker Township | 520 | 44% |
| Washington Township | 597 | 44% |
| Watertown Township | 546 | 39% |
| Wheatland Township | 178 | 28% |
| Worth Township | 1,459 | 36% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SANILAC COUNTY

Population: 42,661 | **Number of Households:** 16,011

Median Household Income: \$40,034 (state average: \$46,859)

Unemployment Rate: 10.2% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAINING | Above ALICE |
|----------|----------|-----------|-------------|
| 2,459 HH | 4,348 HH | | 9,204 HH |
| 15% | 27% | | 57% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing
Affordability
fair (53)

Job
Opportunities
fair (57)

Community
Support
fair (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Sanilac County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$489 | \$587 |
| Child care | \$- | \$1,196 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$129 | \$386 |
| Taxes | \$130 | \$284 |
| Monthly total | \$1,414 | \$4,245 |
| ANNUAL TOTAL | \$16,967 | \$50,935 |
| Hourly wage | \$8.48 | \$25.47 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN SCHOOLCRAFT COUNTY

Population: 8,455 | **Number of Households:** 3,651
Median Household Income: \$37,468 (state average: \$46,859)
Unemployment Rate: 12.2% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|---------------------------------|-------------------------------|------------------|---------------------------------------|
| Poverty 623 HH 17% | ALICE 910 HH 25% | STRAINING | Above ALICE 2,118 HH 58% |
|---------------------------------|-------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability good (65) | Job Opportunities poor (46) | Community Support fair (51) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Schoolcraft County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$410 | \$594 |
| Child care | \$- | \$1,200 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$387 |
| Taxes | \$125 | \$287 |
| Monthly total | \$1,321 | \$4,260 |
| ANNUAL TOTAL | \$15,849 | \$51,120 |
| Hourly wage | \$7.92 | \$25.56 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Schoolcraft County, 2012 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Doyle Township | 263 | 36% |
| Germfask Township | 227 | 33% |
| Hiawatha Township | 563 | 28% |
| Inwood Township | 262 | 38% |
| Manistique City | 1,380 | 53% |
| Manistique Township | 434 | 33% |
| Mueller Township | 127 | 54% |
| Thompson Township | 367 | 40% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Shiawassee County, 2012

| Town | Total HH | % ALICE & Poverty |
|----------------------------|----------|-------------------|
| Antrim Township | 908 | 27% |
| Bennington Township | 1,184 | 21% |
| Burns Township | 1,196 | 26% |
| Caledonia Charter Township | 1,807 | 30% |
| Corunna City | 1,381 | 39% |
| Durand City | 1,392 | 41% |
| Fairfield Township | 260 | 37% |
| Hazelton Township | 736 | 23% |
| Laingsburg City | 418 | 32% |
| Middlebury Township | 591 | 25% |
| New Haven Township | 468 | 21% |
| Owosso Charter Township | 1,990 | 27% |
| Owosso City | 6,241 | 45% |
| Perry City | 764 | 36% |
| Perry Township | 1,618 | 32% |
| Rush Township | 485 | 29% |
| Sciota Township | 657 | 18% |
| Shiawassee Township | 1,047 | 36% |
| Venice Township | 978 | 35% |
| Vernon Township | 1,860 | 40% |
| Woodhull Township | 1,397 | 24% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN SHIAWASSEE COUNTY

Population: 69,232 | **Number of Households:** 27,132

Median Household Income: \$41,221 (state average: \$46,859)

Unemployment Rate: 9.5% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|------------------|
| 4,483 HH 17% | 6,384 HH 24% | | 16,265 HH 60% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (51)

**Job
Opportunities**
poor (53)

**Community
Support**
fair (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Shiawassee County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$412 | \$631 |
| Child care | \$- | \$1,100 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$379 |
| Taxes | \$125 | \$266 |
| Monthly total | \$1,323 | \$4,167 |
| ANNUAL TOTAL | \$15,877 | \$50,007 |
| Hourly wage | \$7.94 | \$25.00 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

ALICE IN TUSCOLA COUNTY

Population: 55,223 | **Number of Households:** 21,180
Median Household Income: \$43,247 (state average: \$46,859)
Unemployment Rate: 10.0% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.38 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|--|
| Poverty 2,863 HH 14% | ALICE 4,658 HH 22% | STRAWLING | Above ALICE 13,659 HH 64% |
|-----------------------------------|---------------------------------|------------------|--|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability fair (56) | Job Opportunities good (69) | Community Support fair (53) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Tuscola County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$403 | \$584 |
| Child care | \$- | \$1,075 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$119 | \$369 |
| Taxes | \$124 | \$243 |
| Monthly total | \$1,312 | \$4,063 |
| ANNUAL TOTAL | \$15,750 | \$48,754 |
| Hourly wage | \$7.87 | \$24.38 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Tuscola County, 2012 | | |
|-----------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Akron Township | 608 | 40% |
| Almer Township | 769 | 23% |
| Arbela Township | 1,089 | 32% |
| Caro City | 1,723 | 55% |
| Columbia Township | 488 | 31% |
| Dayton Township | 699 | 38% |
| Denmark Township | 1,387 | 35% |
| Elkland Township | 1,372 | 37% |
| Ellington Township | 447 | 32% |
| Elmwood Township | 409 | 32% |
| Fairgrove Township | 593 | 33% |
| Fremont Township | 1,229 | 27% |
| Gilford Township | 336 | 23% |
| Indianfields Township | 1,148 | 34% |
| Juniata Township | 660 | 45% |
| Kingston Township | 596 | 39% |
| Koylton Township | 561 | 36% |
| Millington Township | 1,564 | 30% |
| Novesta Township | 614 | 35% |
| Tuscola Township | 778 | 22% |
| Vassar City | 967 | 37% |
| Vassar Township | 1,519 | 44% |
| Watertown Township | 762 | 29% |
| Wells Township | 638 | 35% |
| Wisner Township | 287 | 29% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Van Buren County, 2012

| Town | Total HH | % ALICE & Poverty |
|------------------------------|----------|-------------------|
| Almena Township | 1,803 | 21% |
| Antwerp Township | 4,410 | 28% |
| Arlington Township | 750 | 43% |
| Bangor City | 775 | 60% |
| Bangor Township | 666 | 44% |
| Bloomington Township | 1,210 | 46% |
| Columbia Township | 748 | 38% |
| Covert Township | 991 | 61% |
| Decatur Township | 1,400 | 45% |
| Geneva Township | 1,115 | 42% |
| Gobles City | 332 | 55% |
| Hamilton Township | 584 | 36% |
| Hartford City | 915 | 49% |
| Hartford Township | 1,203 | 47% |
| Keeler Township | 740 | 34% |
| Lawrence Township | 1,282 | 43% |
| Paw Paw Township | 2,693 | 44% |
| Pine Grove Township | 1,228 | 32% |
| Porter Township | 940 | 31% |
| South Haven Charter Township | 1,732 | 41% |
| South Haven City | 2,006 | 43% |
| Waverly Township | 855 | 38% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN VAN BUREN COUNTY

Population: 75,454 | **Number of Households:** 27,740

Median Household Income: \$44,456 (state average: \$46,859)

Unemployment Rate: 9.8% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRAWLING | Above ALICE |
|-----------------|-----------------|-----------|------------------|
| 4,595 HH 17% | 6,623 HH 24% | | 16,522 HH 60% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (50)

**Job
Opportunities**
fair (64)

**Community
Support**
poor (45)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Van Buren County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$530 | \$688 |
| Child care | \$- | \$1,192 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$133 | \$399 |
| Taxes | \$133 | \$316 |
| Monthly total | \$1,462 | \$4,386 |
| ANNUAL TOTAL | \$17,547 | \$52,632 |
| Hourly wage | \$8.77 | \$26.32 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN WASHTENAW COUNTY

Population: 350,946 | **Number of Households:** 137,565
Median Household Income: \$56,330 (state average: \$46,859)
Unemployment Rate: 5.8% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRUGGLING | Above ALICE |
|-----------|-----------|------------|-------------|
| 20,283 HH | 33,561 HH | | 83,721 HH |
| 15% | 24% | | 61% |
| | | | |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| Housing Affordability | Job Opportunities | Community Support |
|-----------------------|-------------------|-------------------|
| poor (19) | good (68) | good (60) |

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Washtenaw County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$641 | \$874 |
| Child care | \$- | \$1,439 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$145 | \$460 |
| Taxes | \$142 | \$490 |
| Monthly total | \$1,594 | \$5,055 |
| ANNUAL TOTAL | \$19,127 | \$60,659 |
| Hourly wage | \$9.56 | \$30.33 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

| Washtenaw County, 2012 | | |
|-----------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Ann Arbor Charter Township | 1,734 | 18% |
| Ann Arbor City | 46,735 | 37% |
| Augusta Charter Township | 2,261 | 22% |
| Bridgewater Township | 580 | 22% |
| Chelsea City | 2,269 | 29% |
| Dexter Township | 2,091 | 14% |
| Freedom Township | 546 | 22% |
| Lima Township | 1,263 | 14% |
| Lodi Township | 2,252 | 13% |
| Lyndon Township | 975 | 20% |
| Manchester Township | 1,823 | 27% |
| Milan City | 1,532 | 27% |
| Northfield Township | 3,273 | 31% |
| Pittsfield Charter Township | 13,834 | 32% |
| Salem Township | 1,984 | 21% |
| Saline City | 3,888 | 33% |
| Saline Township | 681 | 22% |
| Scio Township | 7,677 | 24% |
| Sharon Township | 672 | 15% |
| Superior Charter Township | 4,963 | 26% |
| Sylvan Township | 1,116 | 19% |
| Webster Township | 2,401 | 17% |
| York Charter Township | 2,313 | 10% |
| Ypsilanti Charter Township | 21,373 | 46% |
| Ypsilanti City | 7,678 | 59% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

Wayne County, 2012

| Town | Total HH | % ALICE & Poverty |
|--------------------------------------|----------|-------------------|
| Allen Park City | 11,071 | 30% |
| Belleville City | 1,778 | 41% |
| Brownstown Charter Township | 10,578 | 31% |
| Canton Charter Township | 29,754 | 18% |
| Dearborn City | 31,605 | 44% |
| Dearborn Heights City | 20,940 | 42% |
| Detroit City | 253,073 | 67% |
| Ecorse City | 3,539 | 59% |
| Flat Rock City | 3,661 | 41% |
| Garden City | 10,198 | 33% |
| Gibraltar City | 1,891 | 22% |
| Grosse Ile Township | 4,095 | 19% |
| Grosse Pointe City | 2,121 | 16% |
| Grosse Pointe Farms City | 3,734 | 14% |
| Grosse Pointe Park City | 4,267 | 23% |
| Grosse Pointe Woods City | 6,179 | 15% |
| Hamtramck City | 6,489 | 69% |
| Harper Woods City | 5,805 | 43% |
| Highland Park City | 4,507 | 74% |
| Huron Charter Township | 5,556 | 32% |
| Inkster City | 9,754 | 63% |
| Lincoln Park City | 14,210 | 47% |
| Livonia City | 36,091 | 22% |
| Melvindale City | 4,262 | 58% |
| Northville City | 1,289 | 28% |
| Northville Township | 10,596 | 17% |
| Plymouth Charter Township | 10,518 | 21% |
| Plymouth City | 4,217 | 31% |
| Redford Charter Township | 18,482 | 37% |
| River Rouge City | 2,901 | 62% |
| Riverview City | 4,785 | 35% |
| Rockwood City | 1,242 | 35% |
| Romulus City | 8,943 | 44% |
| Southgate City | 12,878 | 40% |
| Sumpter Township | 3,471 | 34% |
| Taylor City | 23,463 | 47% |
| Trenton City | 7,794 | 33% |
| Van Buren Charter Township | 11,397 | 37% |
| Village Of Grosse Pointe Shores City | 1,115 | 15% |
| Wayne City | 6,904 | 50% |
| Westland City | 32,739 | 45% |
| Woodhaven City | 4,912 | 32% |
| Wyandotte City | 10,665 | 39% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

ALICE IN WAYNE COUNTY

Population: 1,792,365 | **Number of Households:** 660,724

Median Household Income: \$39,486 (state average: \$46,859)

Unemployment Rate: 11.3% (state average: 9.1%)

Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| Poverty | ALICE | STRUGGLING | Above ALICE |
|-------------------|-------------------|------------|-------------------|
| 154,765 HH 23% | 169,015 HH 26% | | 336,944 HH 51% |

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing
Affordability**
poor (40)

**Job
Opportunities**
poor (51)

**Community
Support**
good (87)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

Household Survival Budget, Wayne County

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|----------------|--------------|---------------------------|
| Housing | \$586 | \$798 |
| Child care | \$- | \$1,265 |
| Food | \$196 | \$592 |
| Transportation | \$403 | \$805 |
| Health care | \$115 | \$458 |
| Miscellaneous | \$145 | \$435 |
| Taxes | \$153 | \$428 |
| Monthly total | \$1,597 | \$4,782 |
| ANNUAL TOTAL | \$19,164 | \$57,379 |
| Hourly wage | \$9.58 | \$28.69 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

ALICE IN WEXFORD COUNTY

Population: 32,683 | **Number of Households:** 12,271
Median Household Income: \$38,608 (state average: \$46,859)
Unemployment Rate: 11.6% (state average: 9.1%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.46)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

| | | | |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|
| Poverty 2,181 HH 18% | ALICE 3,112 HH 25% | STRAWLING | Above ALICE 6,978 HH 57% |
|-----------------------------------|---------------------------------|------------------|---------------------------------------|

What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

| | | |
|---|---------------------------------------|---------------------------------------|
| Housing Affordability poor (49) | Job Opportunities poor (48) | Community Support good (69) |
|---|---------------------------------------|---------------------------------------|

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

| Household Survival Budget, Wexford County | | |
|---|--------------|---------------------------|
| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
| Housing | \$406 | \$625 |
| Child care | \$- | \$1,003 |
| Food | \$196 | \$592 |
| Transportation | \$341 | \$681 |
| Health care | \$130 | \$518 |
| Miscellaneous | \$120 | \$365 |
| Taxes | \$124 | \$232 |
| Monthly total | \$1,316 | \$4,017 |
| ANNUAL TOTAL | \$15,792 | \$48,207 |
| Hourly wage | \$7.90 | \$24.10 |

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 3 year estimate.

| Wexford County, 2012 | | |
|-------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Antioch Township | 273 | 40% |
| Boon Township | 229 | 40% |
| Cadillac City | 4,426 | 51% |
| Cedar Creek Township | 562 | 31% |
| Cherry Grove Township | 892 | 28% |
| Clam Lake Township | 942 | 26% |
| Colfax Township | 342 | 33% |
| Greenwood Township | 204 | 41% |
| Hanover Township | 475 | 37% |
| Haring Charter Township | 1,012 | 30% |
| Liberty Township | 265 | 36% |
| Manton City | 523 | 55% |
| Selma Township | 801 | 34% |
| Slagle Township | 201 | 35% |
| South Branch Township | 133 | 35% |
| Springville Township | 612 | 53% |
| Wexford Township | 341 | 37% |

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

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