

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 that reads "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**mloyed, 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."

“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.”

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.

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."

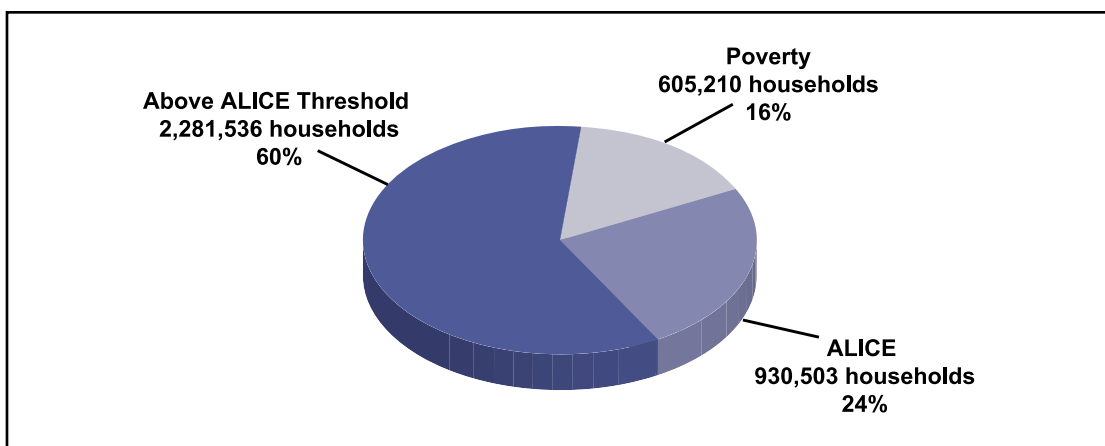
ALICE is a household with income above the official FPL but below a defined basic survival income. In Michigan, ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

“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

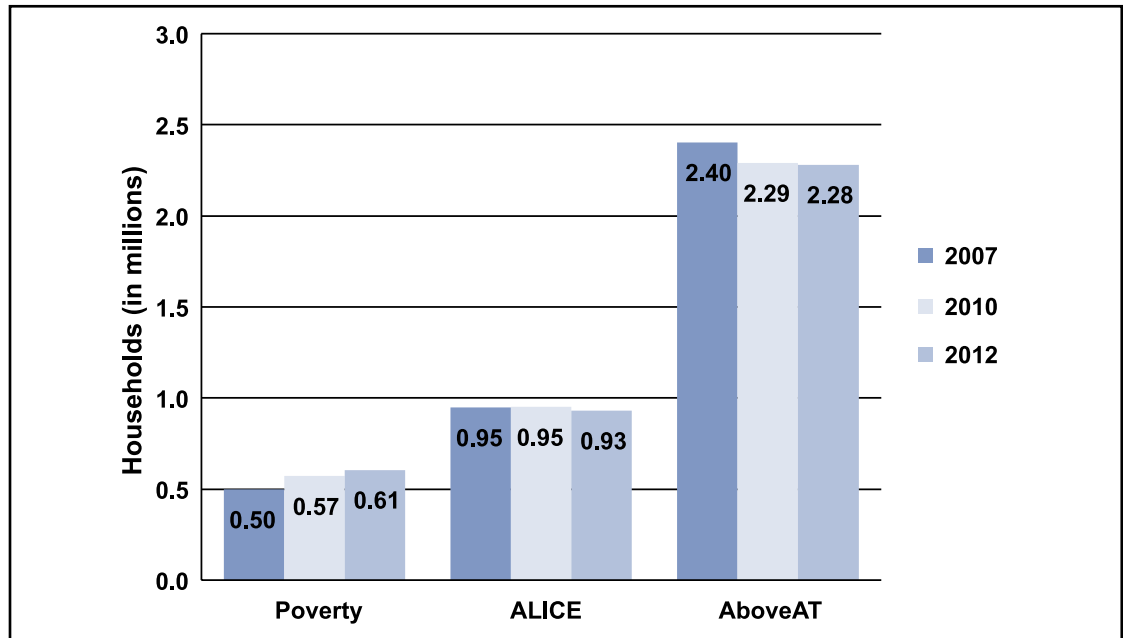
“Households move above and below the ALICE Threshold over time as economic and personal circumstances change. ALICE households may be alternately in poverty or more financially secure at different points during the year.”

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

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

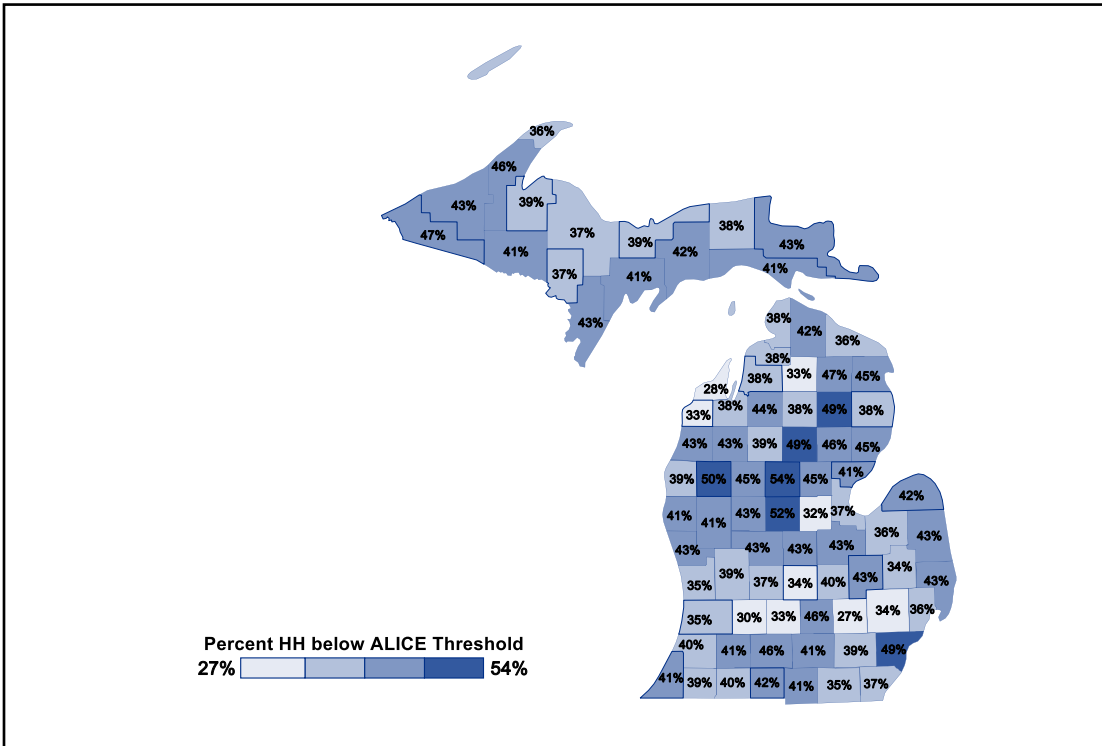
The number of overall households and the number of households living below the ALICE Threshold vary greatly across Michigan counties. For example, Keweenaw County is the smallest county in the state, with 1,012 households, and Wayne County is the largest, with 660,724 households. Keweenaw County also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

- **Poverty:** Percentages ranges from 7 percent in Livingston County to 26 percent in Clare and Isabella counties
- **ALICE:** Percentages range from 17 percent in Marquette County to 32 percent in Oscoda County

Figure 3.
Percent of Households below the ALICE Threshold by County, Michigan, 2012



“While the demographic characteristics of poverty are well known due to U.S. Census data collection, those for ALICE households are not.”

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

DEMOGRAPHICS

ALICE households have many shapes and sizes; there is not one type. In fact, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, those with a family member who has a disability. They vary in educational level attained, race and ethnicity, and geographic location. These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and move below the ALICE Threshold into poverty.

While the demographic characteristics of poverty are well known due to U.S. Census reports, those for ALICE households are not. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women, racial/ethnic minorities, those with a disability, veterans, and unskilled recent immigrants. County statistics for race/ethnicity and age are presented in Appendix B.

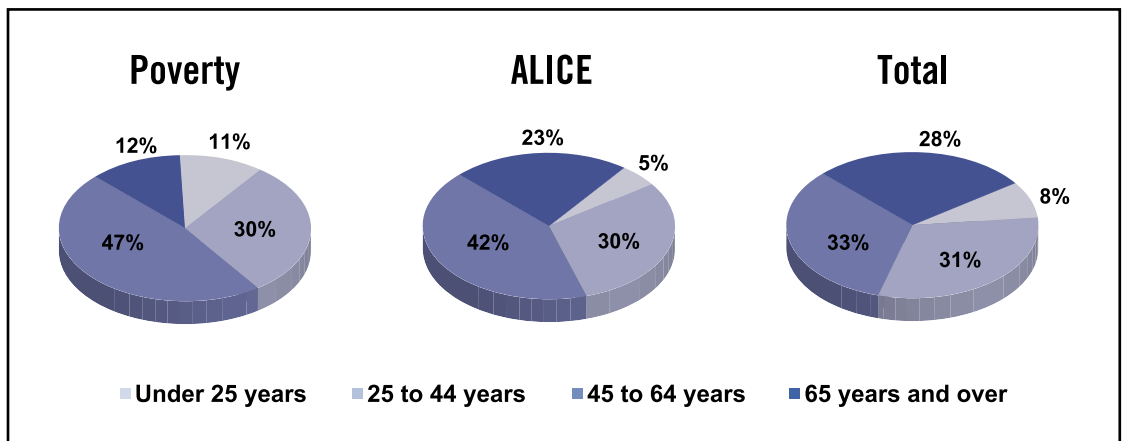
“Many senior households continue to work, some by choice and others because of low income.”

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

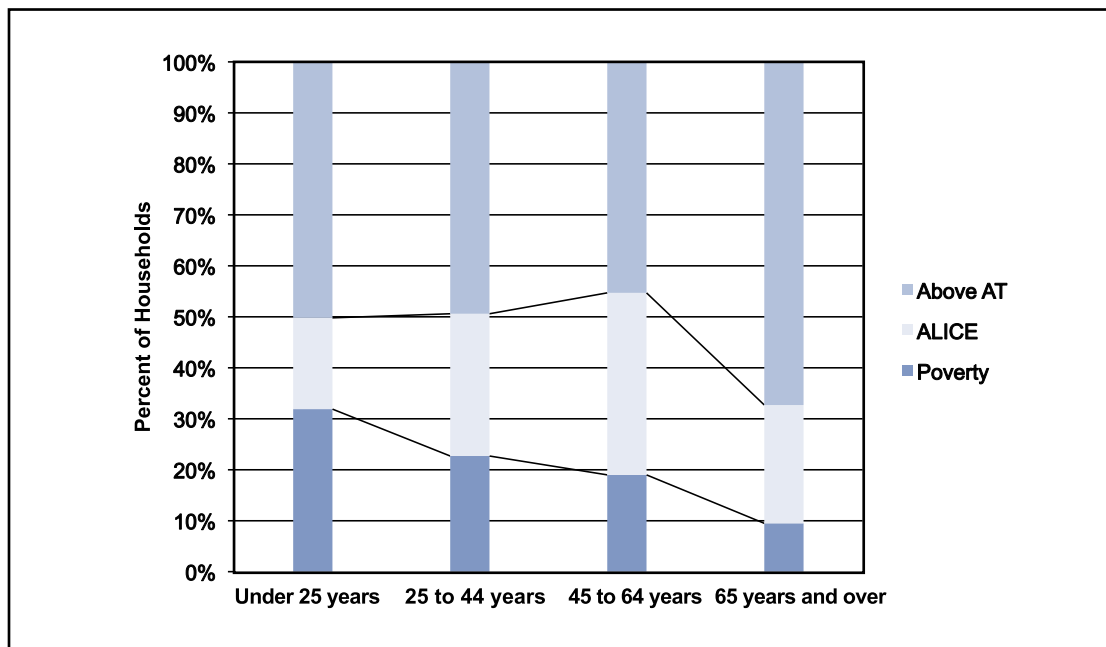
When looking at the income levels within each age group, younger Michigan households are more likely to have income below the ALICE Threshold (Figure 5):

- 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."

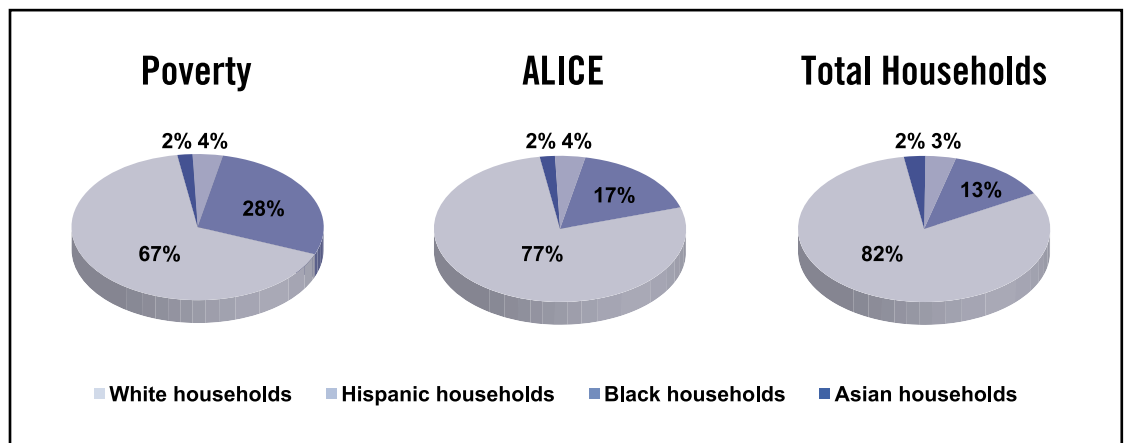
“Michigan is home to the largest concentration of Arab Americans in any U.S. state.”

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).

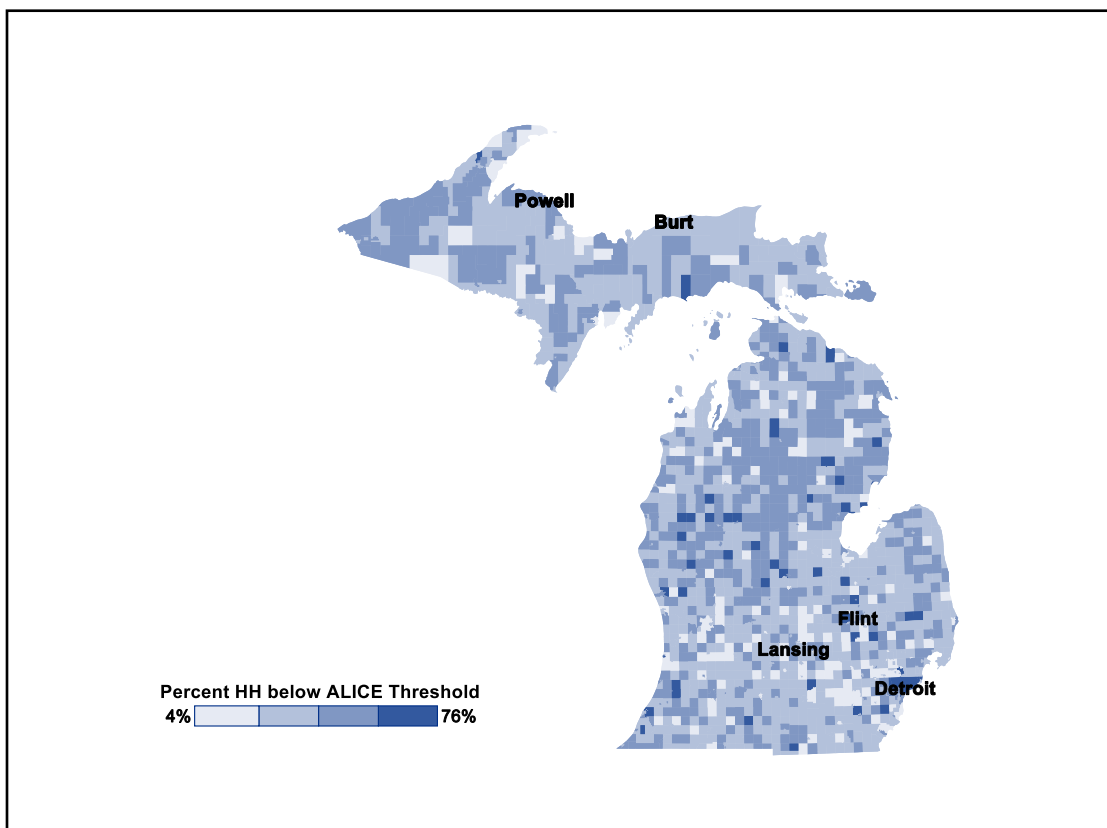
In addition, the Latino share of Michigan's population (individuals rather than households) grew from 2.2 percent in 1990, to 3.3 percent in 2000, to 4.5 percent in 2011. The Asian share of the population grew from 1.1 percent in 1990, to 1.8 percent in 2000, to 2.5 percent in 2011, according to the 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.”

“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.”

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).

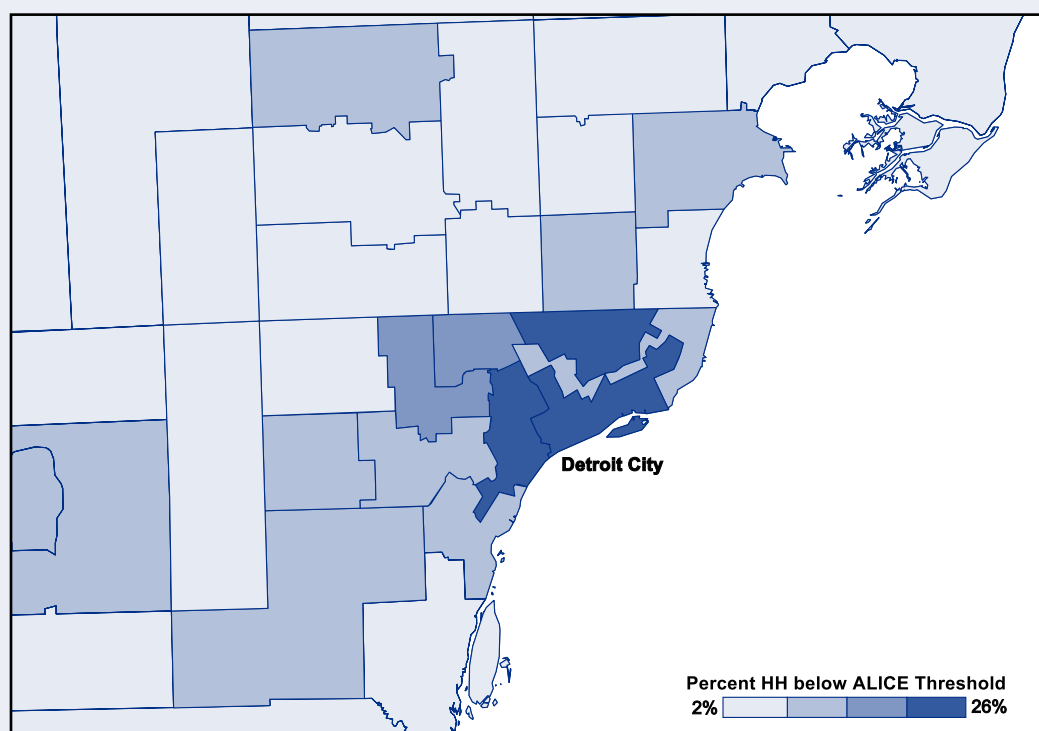
As Detroit lost jobs, the unemployment rate rose, peaking in July 2009 at 28 percent when the statewide rate was 14 percent. Since then, Detroit’s unemployment rate has declined to 18 percent but remains the highest of all large cities in the country, according to the U.S. Bureau of Labor Statistics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

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



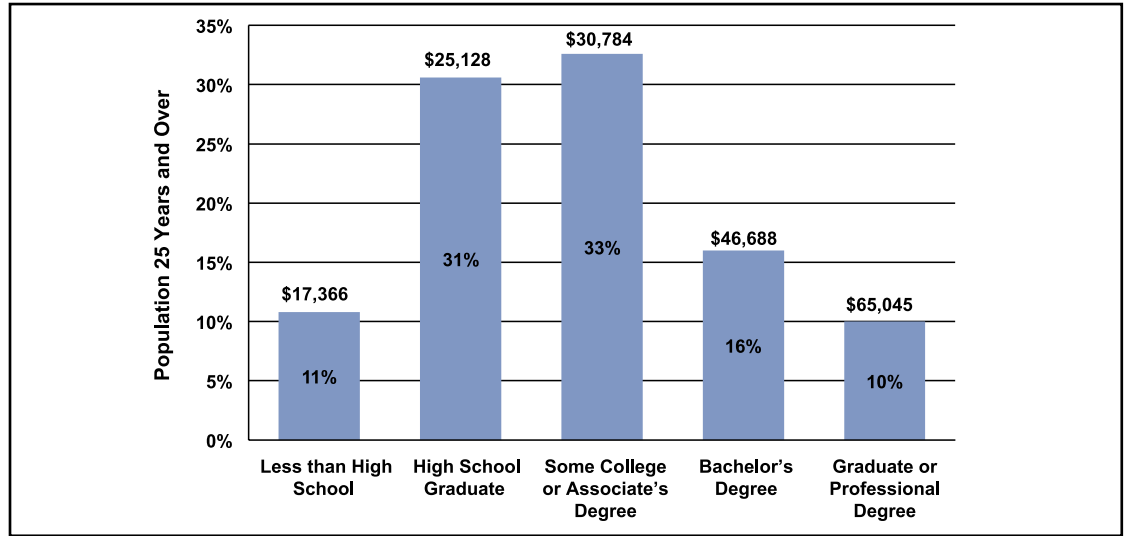
Source: American Community Survey, 2012, and the ALICE Threshold

“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



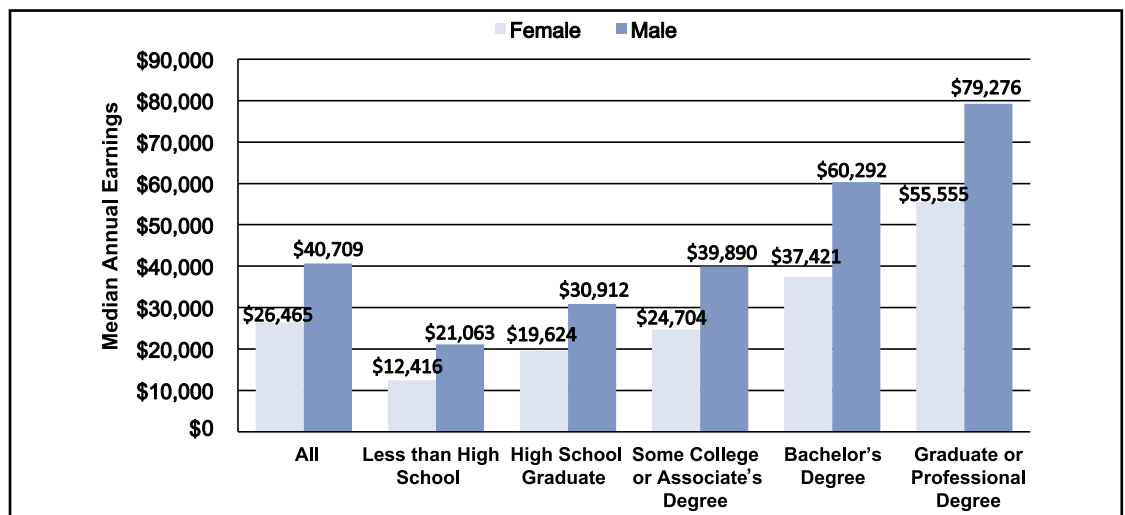
Source: American Community Survey, 2012

“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.

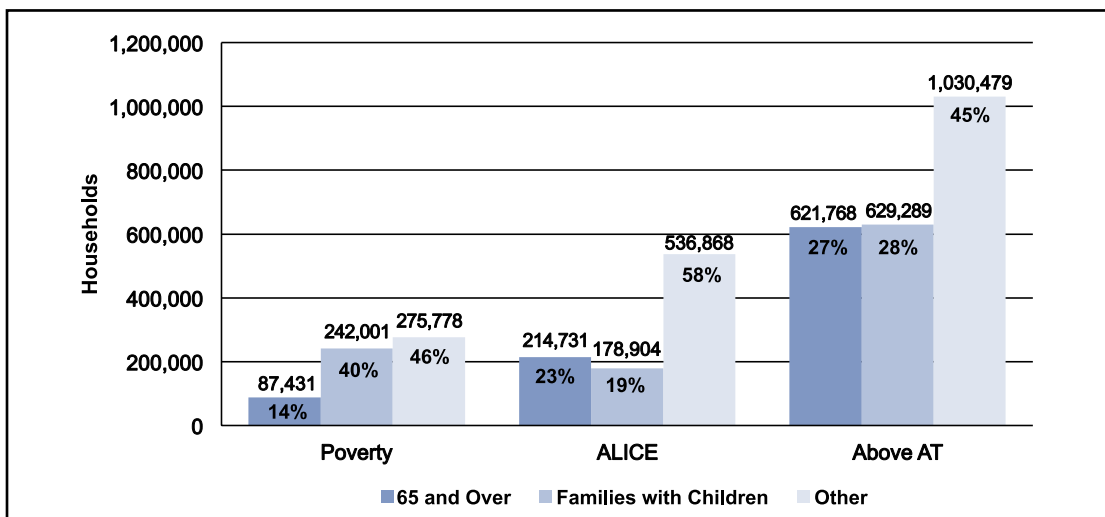
Household Type

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

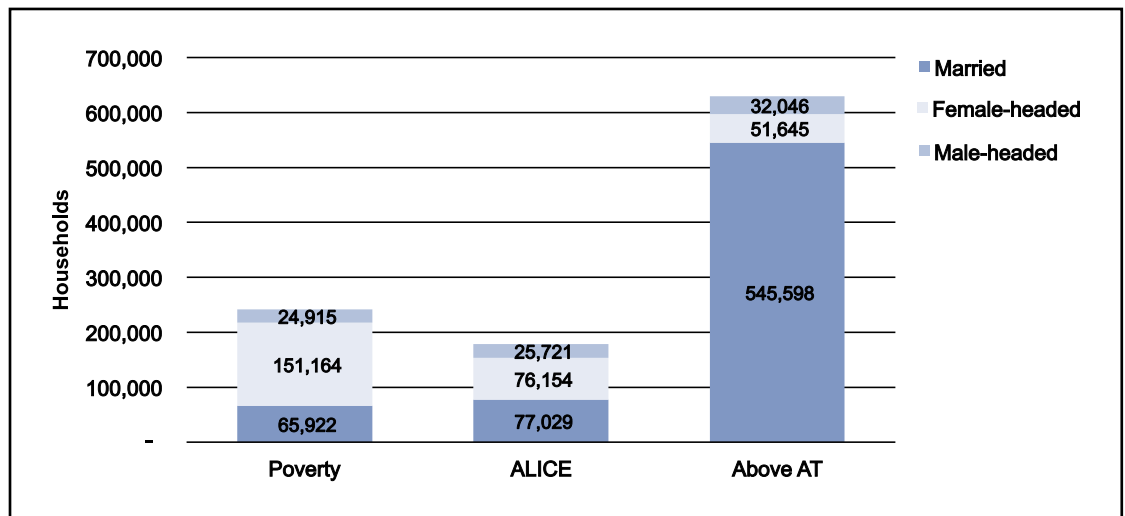
Not surprisingly, the most expensive household budget is for a household with young children, due not only to these households’ larger size but also to the cost of child care, preschool, and after-school care (discussed further in Section II). While most children under 18 in Michigan live in married-parent 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

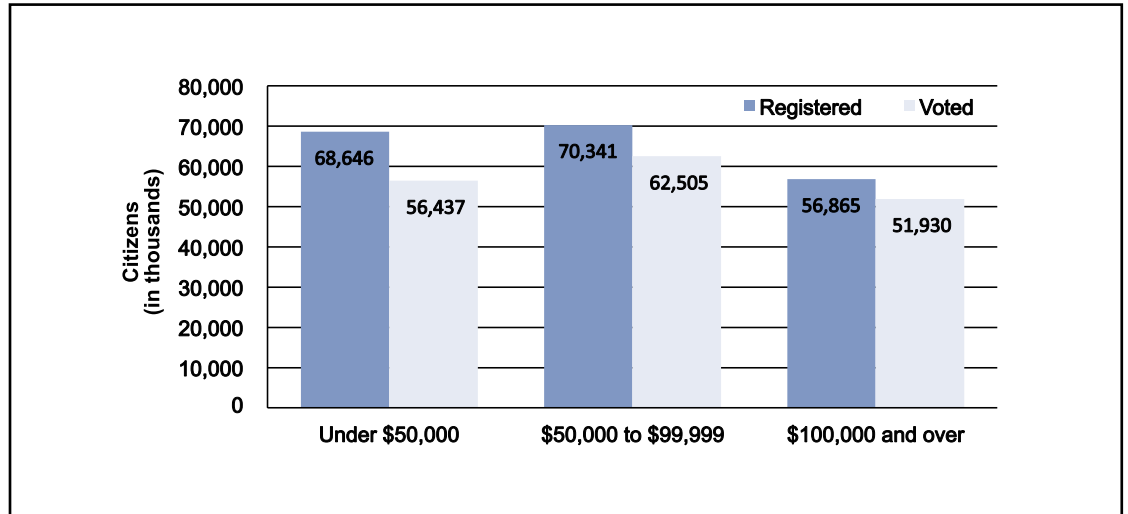
Contrary to many headlines about the voting rates of households in poverty, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2013), the majority of ALICE households vote. While minimal data is available specifically for Michigan, national figures show that those living 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).

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

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

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

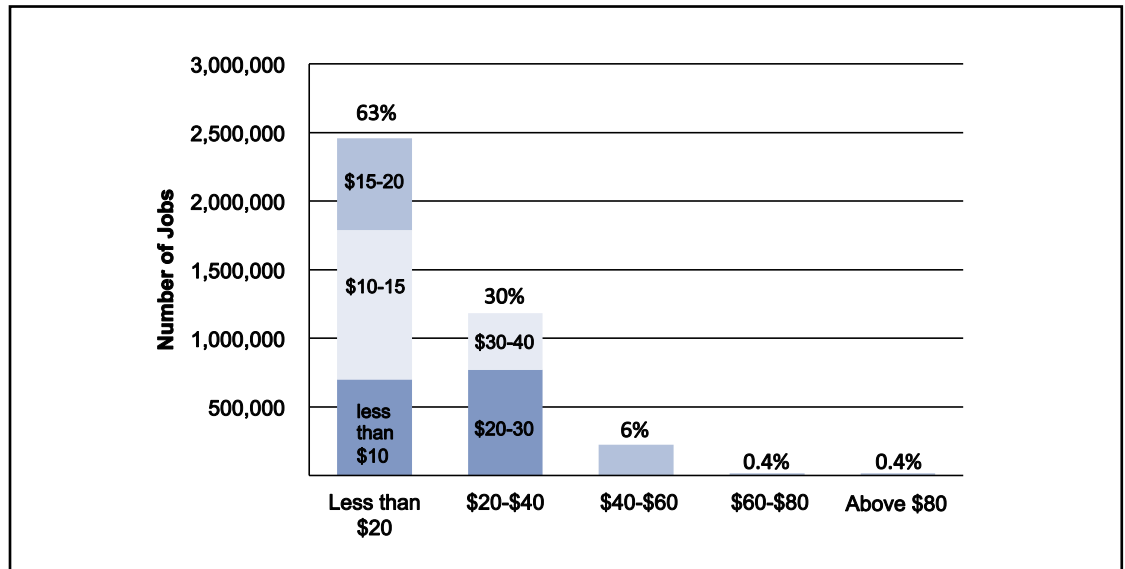
The changes in Michigan's economy have reduced the job opportunities for ALICE households. The number of jobs available, as well as the type of jobs and the corresponding wage levels, have all declined. From 2007 to 2012, the total number of jobs in Michigan declined 4.5 percent, from 4.5 million to 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

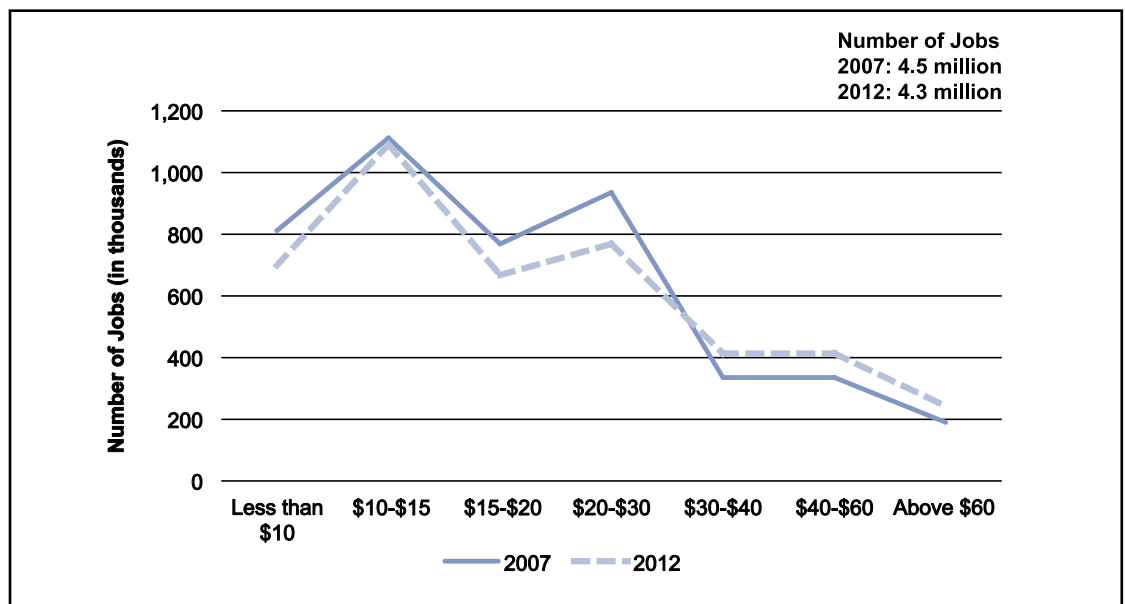


Source: Bureau of Labor Statistics, 2012

“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.”

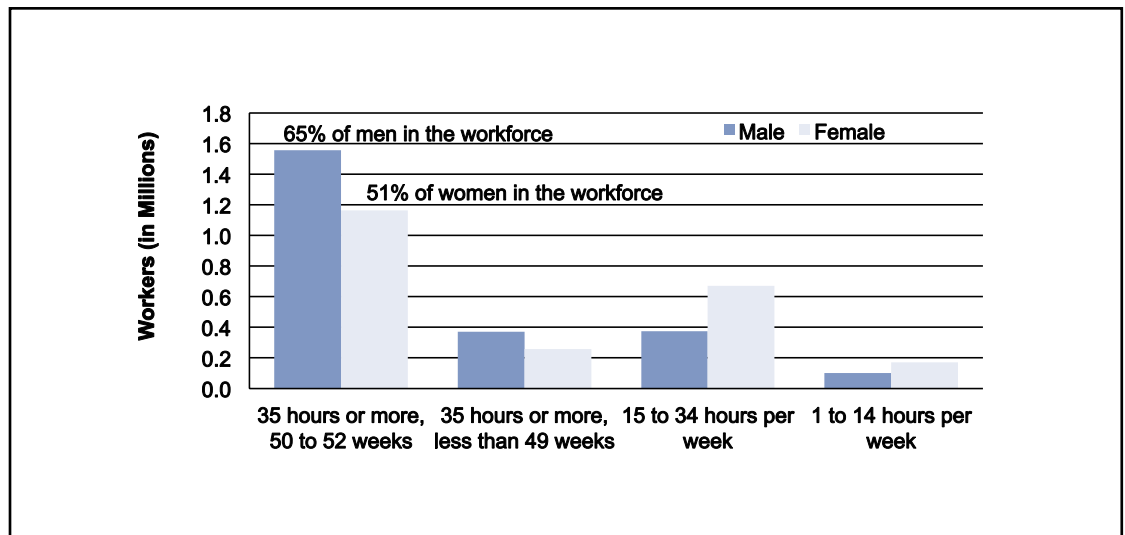
Figure 19.
Occupations by Employment and Wage, Michigan, 2012

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

“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.”

DETROIT

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).

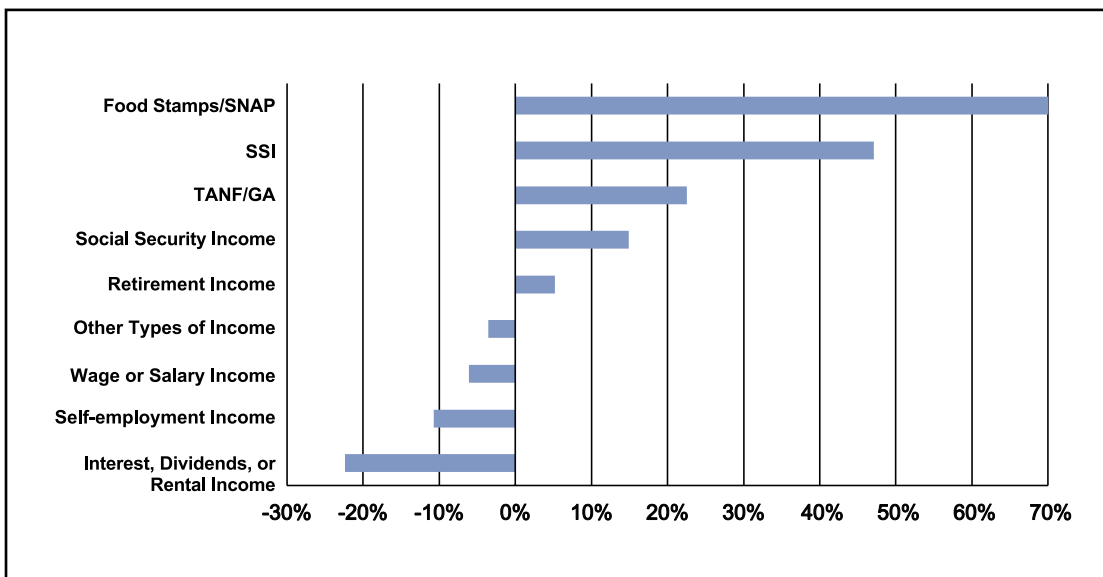
The drop in Detroit's employment-to-population ratio between 2000 and 2011 was steep for all racial groups. The ratio decrease among Blacks was the most startling, 18.8 percent during that time, with only 42 percent of the Black adult population being employed in 2011. This was the only racial group 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 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.”

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.

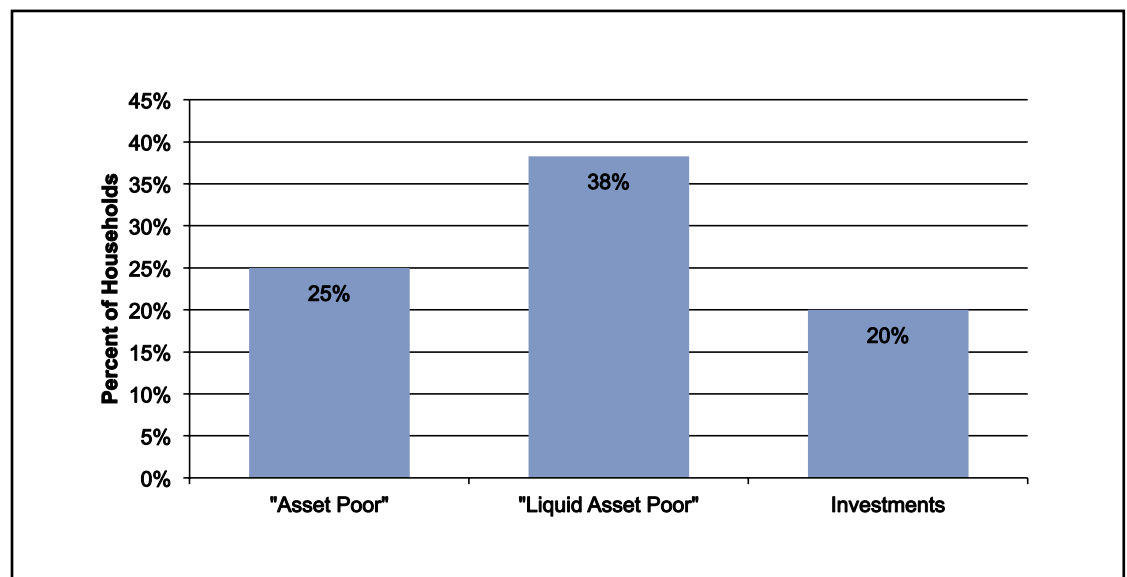
ASSET LIMITED

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

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 (Shtauber, 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:

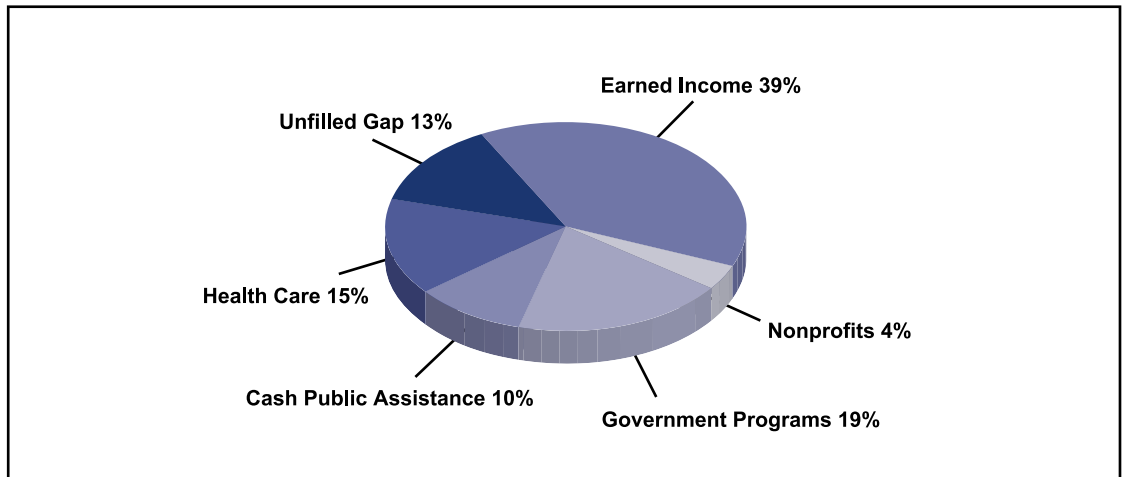
- Michigan nonprofits in the human services area provide \$2.2 billion, or 4 percent of resources, to help ALICE families reach the ALICE Threshold.
- Government programs spend \$12.3 billion, or 19 percent.
- Cash public assistance delivers \$6.4 billion, adding another 10 percent.
- Health care spending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

“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.”

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

Source of Assistance	Spending in Millions
Federal	
<i>Social Services</i>	\$6,440
<i>Education</i>	\$1,995
<i>Food</i>	\$3,411
<i>Housing</i>	\$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

“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).

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.**

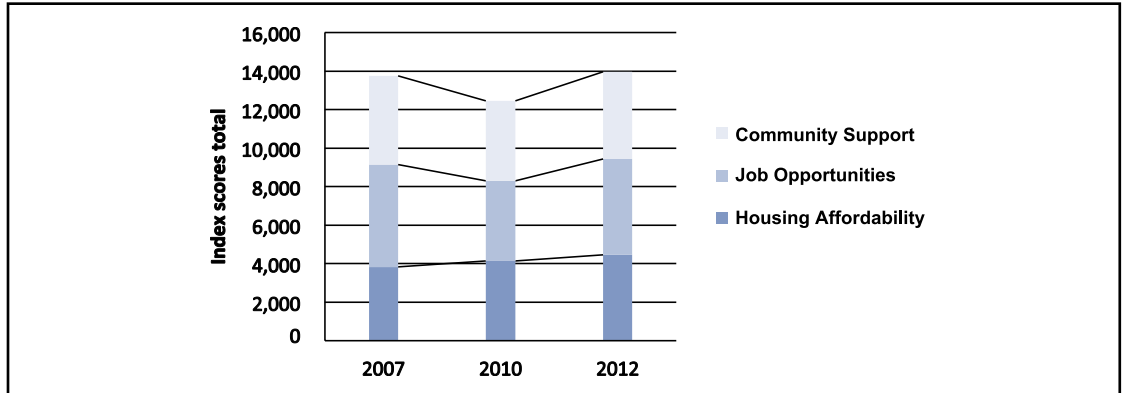
The Economic Viability Dashboard also enables comparison over time for the three dimensions that it measures. To visualize the change over time, the scores for all counties are added together and presented in Figure 25. The change in Dashboard scores from 2007 to 2012 provides a striking picture of conditions 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.”

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



Source: See Appendix F.

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

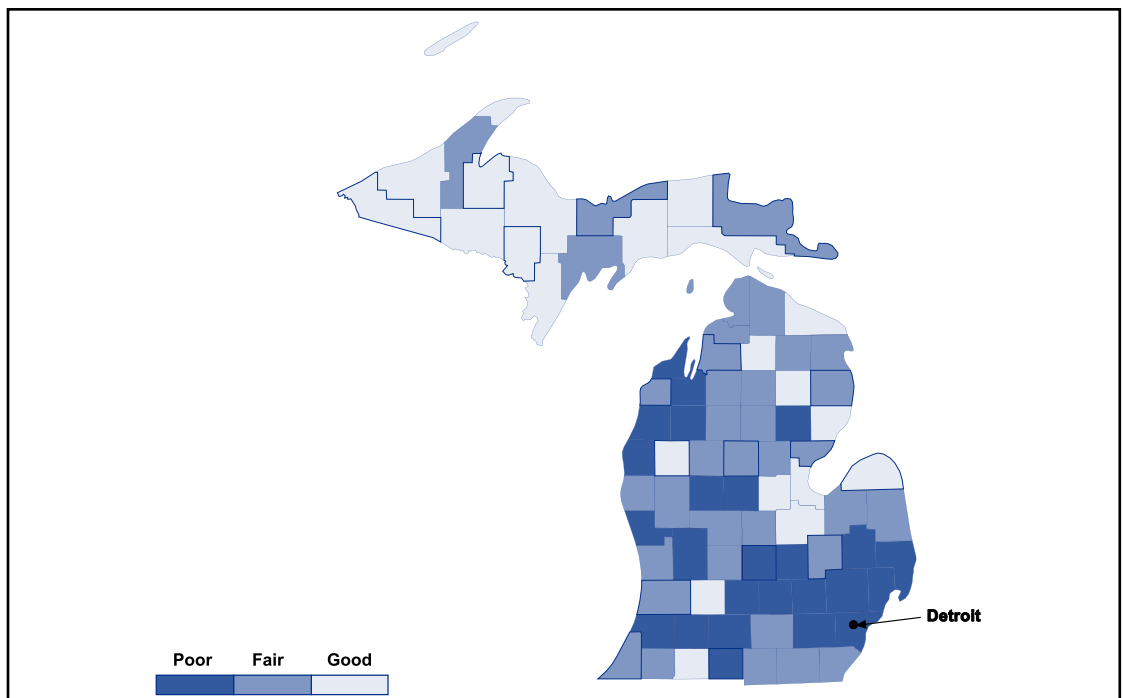
The Housing Affordability Index

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.

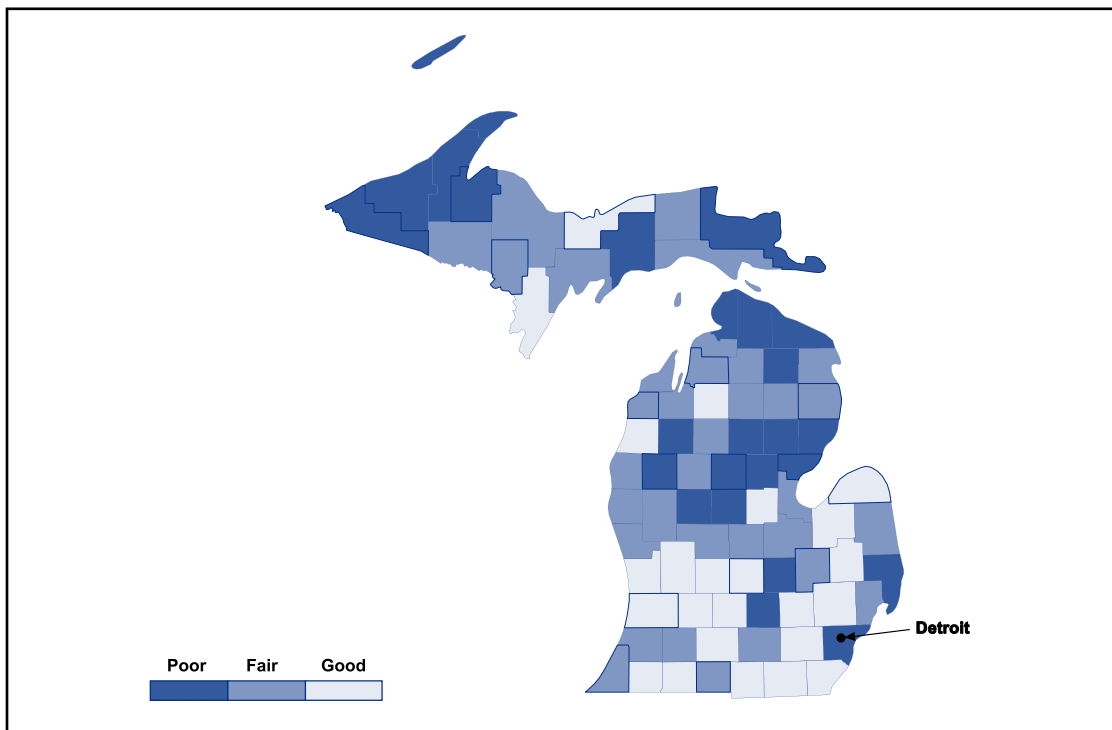
The Job Opportunities Index

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.”

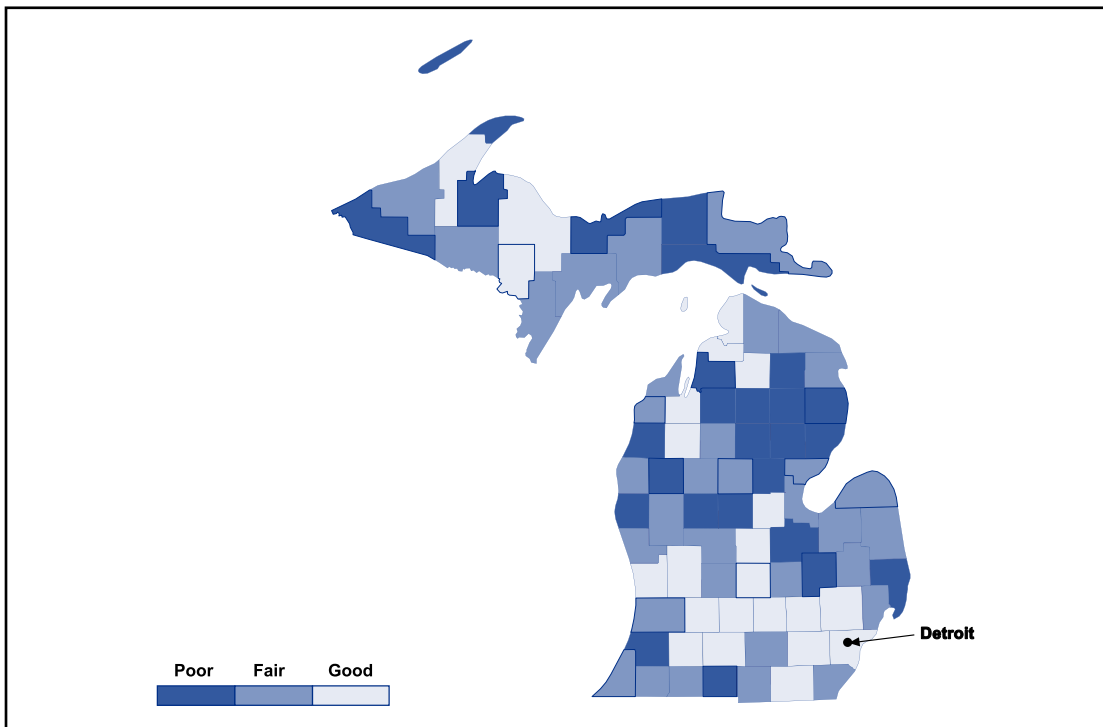
The Community Support Index

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

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

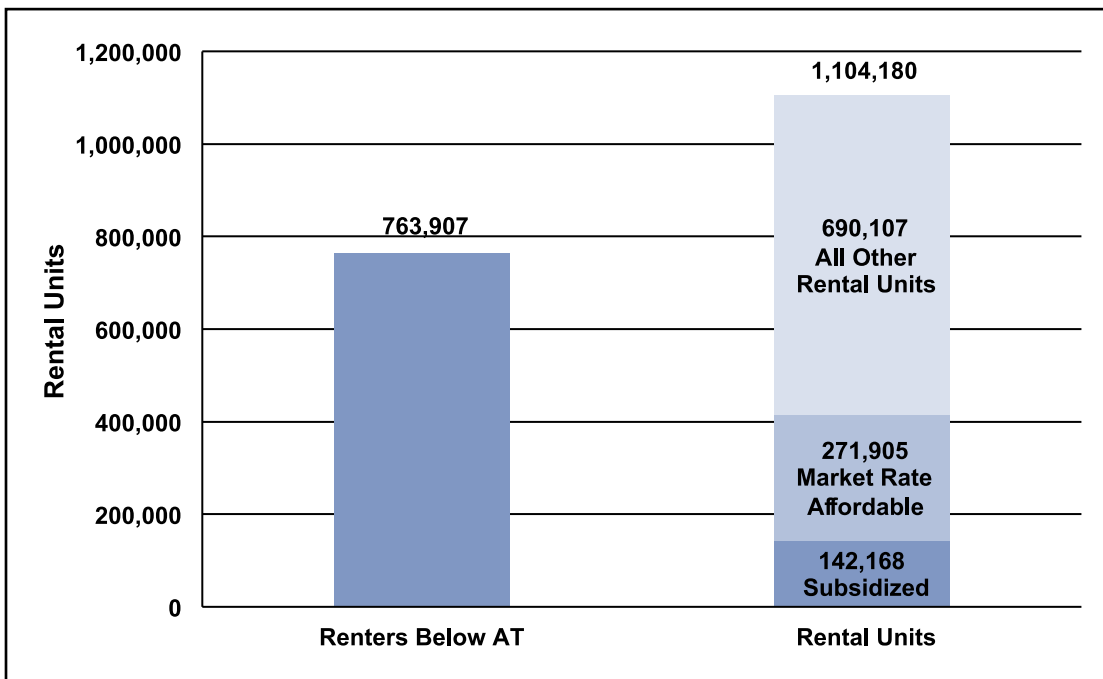
ALICE households are almost as likely to be renters as owners in Michigan. Renting allows for greater mobility, letting people move more easily for work, and renters are more likely than homeowners to have moved in the last few years (American Community Survey, 2012). However, any change in housing location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

“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.”

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).

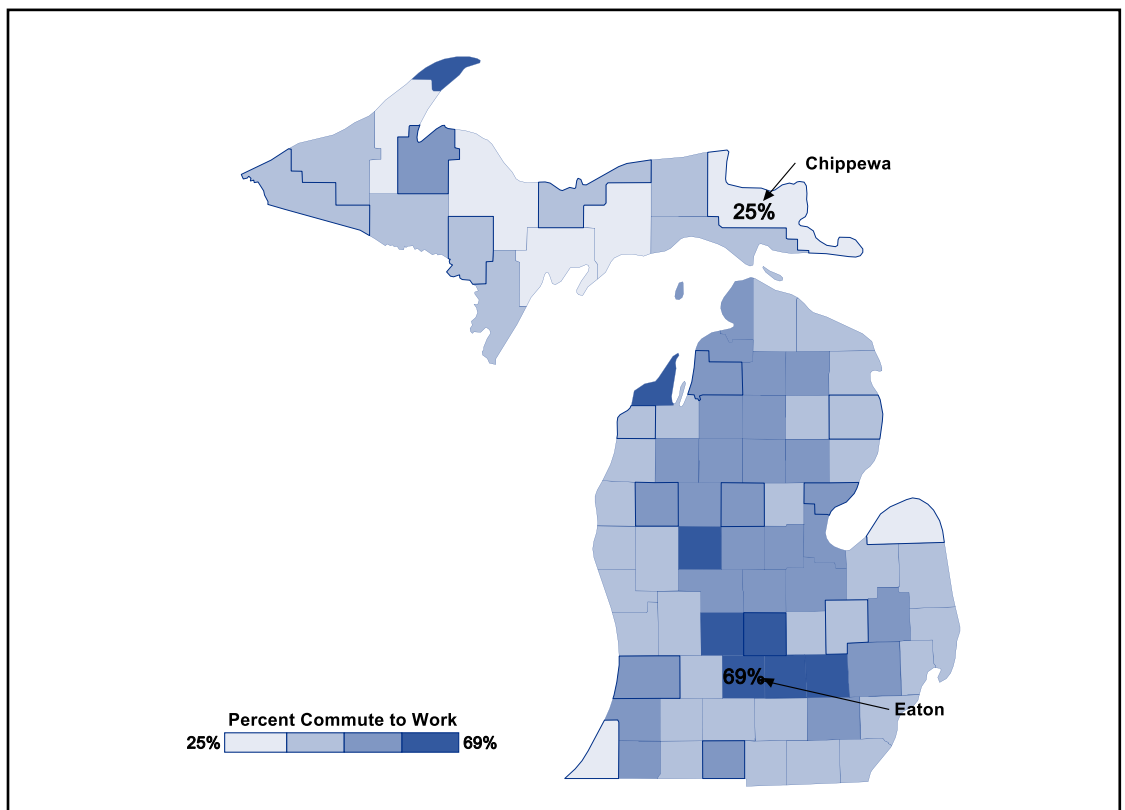
Long commutes add costs (car, gas, child care) that ALICE households cannot afford. Long commutes also reduce time for other activities, such as exercise, shopping for and cooking

“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.

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

“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.”

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.”

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

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).

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 (Hoskins, 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

“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.”

Source: Bureau of Labor Statistics, 2012

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 need 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.

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,

“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.”

“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 **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed (**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.

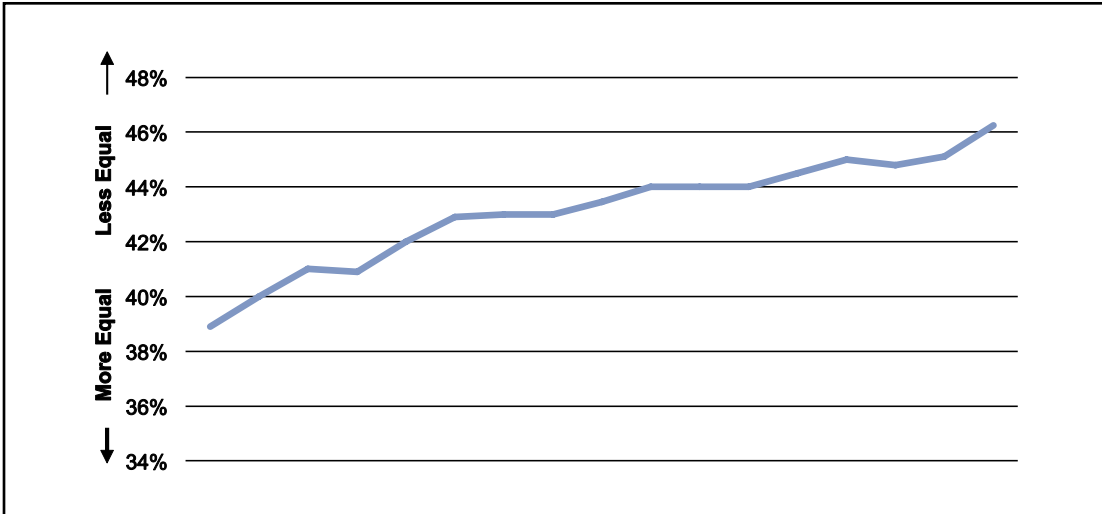
The **ALICE Income Assessment** tool demonstrates that significant government and nonprofit assistance is already being spent on ALICE households across all Michigan counties, but it also quantifies a remaining gap of \$8.5 billion. Quantifying the problem can help stakeholders best decide whether to 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

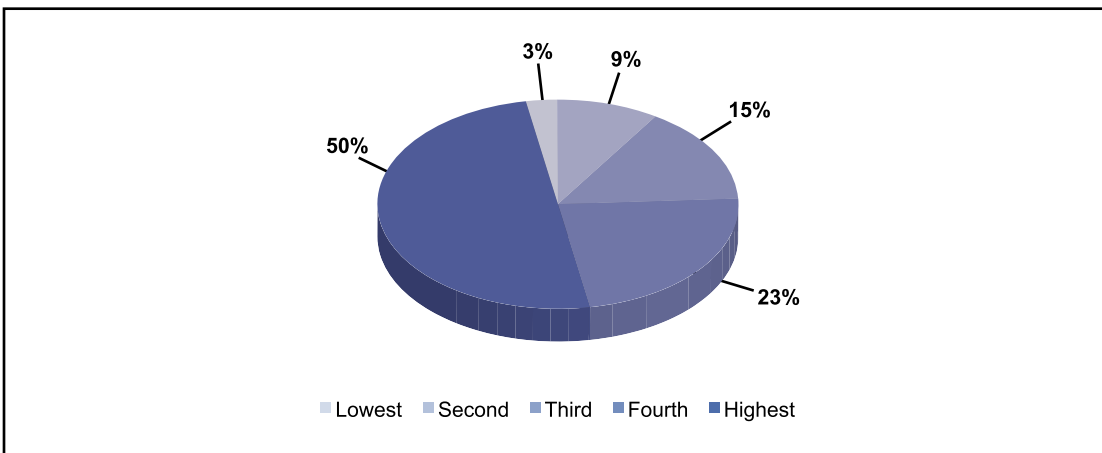
Income Inequality in Michigan, 1979 – 2012



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		Seniors	ALICE Threshold – HH under 65 years
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		Seniors	ALICE Threshold – HH under 65 years
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
Algansee 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
Arcada 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

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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
Boyer City City, Charlevoix County	3,759	1,574	15%	29%	56%	0.39	9%	86%	39%	45%	5 year estimate
Boyer 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

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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

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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, 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

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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

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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
Chocoday 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	0%	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, Kalamazoo 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

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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, Kalkaska 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

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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
Dafter 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

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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

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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

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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

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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

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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

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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	0%	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

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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

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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

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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

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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

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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

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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
Krakov 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

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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
Lakotown 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

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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

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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

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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	0%	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

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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

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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

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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

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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
Onkama 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

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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

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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

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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
Pottsville 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

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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

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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

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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

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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	0%	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

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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, Kalkaska 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	0%	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

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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

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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	0%	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

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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

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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

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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	0%	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
Whitfish 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

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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	ALICE	STRAWLING	Above ALICE
664 HH 14%	1,150 HH 24%		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	Job Opportunities	Community Support
fair (57)	fair (63)	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).

ALICE IN ALGER COUNTY

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%

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	ALICE	STRAWLING	Above ALICE
477 HH 13%	916 HH 26%		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

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 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	STRAWLING	Above ALICE
5,841 HH 14%	9,002 HH 21%		28,087 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	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).

ALICE IN ALPENA COUNTY

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%

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 17%	3,638 HH 28%		7,078 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 (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

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 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**mloyed, 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
1,262 HH 13%	2,357 HH 25%		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	Job Opportunities	Community Support
fair (53)	fair (55)	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%
Manclona 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).

ALICE IN ARENAC COUNTY

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%

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	ALICE	STRAINING	Above ALICE
1,108 HH 17%	1,518 HH 24%		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**mloyed, 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
448 HH 14%	775 HH 25%		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	Job Opportunities	Community Support
good (65)	poor (48)	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).

ALICE IN BARRY COUNTY

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%

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	STRAWLING	Above ALICE
2,001 HH 9%	4,606 HH 21%		15,748 HH 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.

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 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 13%	10,394 HH 24%		27,227 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	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).

ALICE IN BENZIE COUNTY

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%

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	ALICE	STRAINING	Above ALICE
802 HH 11%	1,657 HH 22%		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 18%	13,695 HH 23%		35,829 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	Job Opportunities	Community Support
fair (57)	fair (59)	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%
Bertram 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%
Gallien 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).

ALICE IN BRANCH COUNTY

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%

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	ALICE	STRAINING	Above ALICE
2,387 HH 15%	4,248 HH 27%		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.

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 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**mloyed, 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
8,866 HH 17%	15,470 HH 29%		28,846 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	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).

ALICE IN CASS COUNTY

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%

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	Above ALICE
2,277 HH 12%	5,339 HH 27%	12,126 HH 61%

STRUGGLING

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**mloyed, 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%
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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)
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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).

ALICE IN CHEBOYGAN COUNTY

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%
Mullet 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%

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	STRAWLING	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.

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 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**mloyed, 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
2,728 HH 19%	3,521 HH 24%		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	Job Opportunities	Community Support
fair (52)	poor (51)	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).

ALICE IN CLARE COUNTY

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%

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	STRAINING	Above ALICE
3,514 HH	3,771 HH		6,151 HH
26%	28%		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.

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 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	ALICE	STRAINING	Above ALICE
3,017 HH 10%	6,877 HH 23%		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	Job Opportunities	Community Support
poor (50)	good (68)	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).

ALICE IN CRAWFORD COUNTY

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%

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

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 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	ALICE	STRAWLING	Above ALICE
2,640 HH 17%	3,851 HH 24%		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).

ALICE IN DICKINSON COUNTY

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%

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	ALICE	STRAWLING	Above ALICE
1,415 HH 12%	2,774 HH 24%		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**mloyed, 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%	STRUGGLING	Above ALICE 28,724 HH 67%
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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)
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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).

ALICE IN EMMET COUNTY

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%

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**mloyed, 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
1,464 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.

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 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	ALICE	STRAINING	Above ALICE
32,116 HH 19%	39,279 HH 24%		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	Job Opportunities	Community Support
fair (56)	fair (57)	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).

ALICE IN GLADWIN COUNTY

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%

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	STRUGGLING	Above ALICE
1,901 HH 18%	2,886 HH 27%		5,934 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 (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%	STRAWLING	Above ALICE 3,838 HH 53%
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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)
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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).

ALICE IN GRAND TRAVERSE COUNTY

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%

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	ALICE	STRAINING	Above ALICE
4,219 HH 12%	9,026 HH 26%		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**mloyed, 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
2,588 HH 18%	3,802 HH 26%		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	Job Opportunities	Community Support
fair (55)	fair (62)	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).

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	ALICE	Above ALICE
2,957 HH 17%	4,349 HH 24%	10,478 HH 59%

STRUGGLING

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.

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 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**mloyed, 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
2,955 HH 21%	3,468 HH 25%		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	Job Opportunities	Community Support
fair (57)	poor (50)	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).

ALICE IN HURON COUNTY

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%

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	STRAWLING	Above ALICE
2,010 HH 14%	3,811 HH 27%		8,136 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	Job Opportunities	Community Support
good (65)	good (68)	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.

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 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	STRAWLING	Above ALICE
25,367 HH 23%	24,507 HH 22%		59,134 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	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).

ALICE IN IONIA COUNTY

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%

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	ALICE	Above ALICE
3,290 HH	5,096 HH	14,078 HH
15%	23%	63%

STRUGGLING

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**mloyed, 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%	STRUGGLING	Above ALICE 6,172 HH 55%
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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)
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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).

ALICE IN IRON COUNTY

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%

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	ALICE	STRAWLING	Above ALICE
700 HH	1,488 HH		3,088 HH
13%	28%		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

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 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**mloyed, 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
6,519 HH 26%	6,209 HH 25%		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	Job Opportunities	Community Support
poor (35)	poor (46)	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).

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.

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 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**mloyed, 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%	STRUGGLING	Above ALICE 59,403 HH 59%
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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)
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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).

ALICE IN KALKASKA COUNTY

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%

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	STRAINING	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

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 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**mloyed, 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%	STRUGGLING	Above ALICE 141,687 HH 61%
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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)
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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).

ALICE IN KEWEENAW COUNTY

Keweenaw County, 2012

Town	Total HH	% ALICE & Poverty
Allouez Township	643	42%
Grant Township	130	46%

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

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 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**mloyed, 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
905 HH 22%	1,169 HH 28%		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	Job Opportunities	Community Support
good (62)	poor (48)	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).

ALICE IN LAPEER COUNTY

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%

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	Above ALICE
3,100 HH 9%	8,077 HH 25%	21,613 HH 66%

STRUGGLING

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.

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 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**mloyed, 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
909 HH 10%	1,665 HH 18%		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	Job Opportunities	Community Support
poor (46)	fair (62)	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).

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	Job Opportunities	Community Support
fair (55)	good (71)	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.

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 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**mloyed, 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
4,443 HH 7%	13,437 HH 20%		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	Job Opportunities	Community Support
poor (45)	good (69)	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 14%	574 HH 24%		1,485 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	Job Opportunities	Community Support
good (66)	fair (57)	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

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 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**mloyed, 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
685 HH 14%	1,352 HH 27%		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	Job Opportunities	Community Support
good (58)	fair (63)	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).

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	STRAINING	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	Job Opportunities	Community Support
poor (38)	fair (65)	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.

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 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**mloyed, 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%	STRUGGLING	Above ALICE 6,123 HH 57%
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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)
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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%
Onekama 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).

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	ALICE	STRAINING	Above ALICE
5,376 HH 20%	4,642 HH 17%		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.

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 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**mloyed, 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
1,687 HH 14%	3,050 HH 25%		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	Job Opportunities	Community Support
poor (47)	fair (60)	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).

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	ALICE	STRUGGLING	Above ALICE
2,977 HH 19%	3,590 HH 23%		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.

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 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**mloyed, 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
1,529 HH 14%	3,070 HH 29%		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	Job Opportunities	Community Support
good (61)	good (77)	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).

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.

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 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**mloyed, 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
787 HH 13%	1,489 HH 25%		3,579 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	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).

ALICE IN MONROE COUNTY

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%

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.

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 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**mloyed, 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%	STRUGGLING	Above ALICE 13,225 HH 57%
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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)
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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).

ALICE IN MONTMORENCY COUNTY

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%

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

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 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**mloyed, 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
12,772 HH 20%	14,767 HH 23%		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	Job Opportunities	Community Support
poor (47)	fair (58)	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).

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	STRAINING	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.

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 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**mloyed, 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%	STRUGGLING	Above ALICE 325,280 HH 66%
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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)
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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).

ALICE IN OCEANA COUNTY

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%

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	STRAINING	Above ALICE
1,589 HH 17%	2,310 HH 24%		5,567 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 (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**mloyed, 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%	STRUGGLING	Above ALICE 4,843 HH 54%
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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)
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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).

ALICE IN ONTONAGON COUNTY

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%

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

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 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**mloyed, 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
1,684 HH 19%	2,324 HH 26%		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	Job Opportunities	Community Support
fair (56)	fair (63)	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).

ALICE IN OSCODA COUNTY

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%

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 17%	1,233 HH 32%		1,964 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
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

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 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**mloyed, 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%	STRUGGLING	Above ALICE 6,527 HH 67%
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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)
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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).

ALICE IN OTTAWA COUNTY

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%

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	Above ALICE
9,002 HH 9%	23,859 HH 25%	62,187 HH 65%

STRUGGLING

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.

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 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**mloyed, 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
771 HH	1,440 HH		3,912 HH
13%	24%		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	Job Opportunities	Community Support
good (58)	poor (50)	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%
Beauregard 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).

ALICE IN ROSCOMMON COUNTY

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%

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	ALICE	STRAWLING	Above ALICE
2,269 HH 19%	3,470 HH 30%		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**mloyed, 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%	STRUGGLING	Above ALICE 44,718 HH 57%
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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)
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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).

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**mloyed, 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	Above ALICE
9,783 HH	17,937 HH	37,355 HH
15%	28%	57%

STRUGGLING

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.

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. 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**mloyed, 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
3,568 HH 16%	5,495 HH 24%		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	Job Opportunities	Community Support
good (59)	good (66)	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).

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 15%	4,348 HH 27%		9,204 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 (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.

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 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	ALICE	STRUGGLING	Above ALICE
623 HH 17%	910 HH 25%		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	Job Opportunities	Community Support
good (65)	poor (46)	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).

ALICE IN SHIAWASSEE COUNTY

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%

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.

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 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%	STRAINING	Above ALICE 13,659 HH 64%
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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)
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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).

ALICE IN VAN BUREN COUNTY

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%

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	STRAINING	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.

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 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 20,283 HH 15%	ALICE 33,561 HH 24%	STRUGGLING	Above ALICE 83,721 HH 61%
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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 (19)	Job Opportunities good (68)	Community Support good (60)
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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).

ALICE IN WAYNE COUNTY

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).

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	STRAINING	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**mloyed, 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%	STRUGGLING	Above ALICE 6,978 HH 57%
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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)
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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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