ALICE IN MONTCALM COUNTY



2021 Point-in-Time Data

Population: 67,220 • Number of Households: 23,745 (-1% change from 2019)
Median Household Income: \$55,832 (state average: \$63,498)
Labor Force Participation Rate: 54.5% (state average: 60.9%)
ALICE Households: 32% (state average: 26%) • Households in Poverty: 12% (state average: 13%)

Financial Hardship Changes Over Time

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

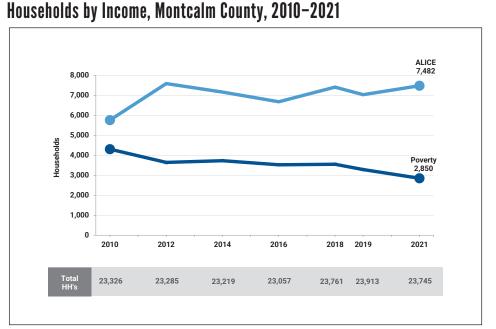
As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 10,318 households in Montcalm County were below the ALICE Threshold; in 2021 this number changed to 10,332, (a 0% change).

The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs.

In 2021, household costs in Montcalm County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four.

To see costs for different household compositions in Montcalm County, visit <u>UnitedForALICE.org/Household-Budgets/</u> <u>Michigan</u>



Note: See an interactive version of this data at <u>UnitedForALICE.org/Michigan</u> Sources: ALICE Threshold, 2010–2021; American Community Survey, 2010–2021

Household Survival Budget, Montcalm County, 2021

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 preschooler
Monthly Costs and Credits		
Housing – Rent	\$480	\$498
Housing – Utilities	\$154	\$292
Child Care	-	\$1,008
Food	\$386	\$1,052
Transportation	\$396	\$872
Health Care	\$216	\$605
Technology	\$75	\$110
Miscellaneous	\$171	\$444
Tax Payments	\$308	\$886
Tax Credits	\$0	-\$1,104
Monthly Total	\$2,186	\$4,663
ANNUAL TOTAL	\$26,232	\$55,956
Hourly Wage*	\$13.12	\$27.98

*Wage working full-time required to support this budget For ALICE Survival Budget sources, visit <u>UnitedForALICE.org/Methodology</u>

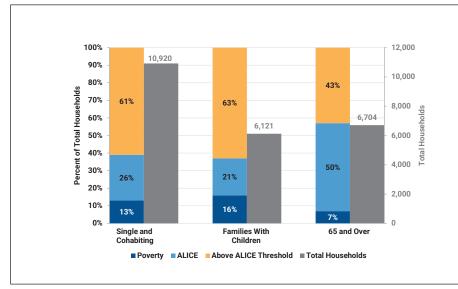
Financial Hardship is Not Evenly Distributed

Groups with the largest number of households below the ALICE Threshold tend to also be the largest demographic groups. However, when looking at the percentage of each group that is below the ALICE Threshold, some groups are more likely to be ALICE than others.

By addressing the disparities in financial hardship by county demographics, community members can move toward more equitable solutions.

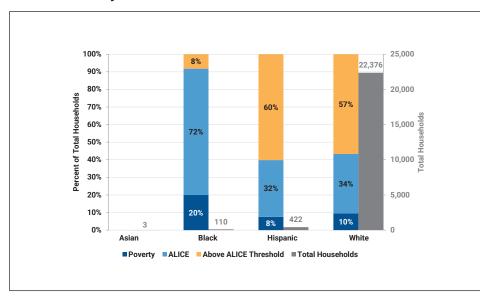
Visit UnitedForALICE.org/Michigan to view more national, state, and county data.

Household Financial Status by Household Type, Montcalm County, 2021



Source: ALICE Threshold, 2021; American Community Survey, 2021

Household Financial Status by Race/Ethnicity, Montcalm County, 2021



Note: All racial categories are for one race alone. Race and ethnicity are overlapping categories; the Asian and Black groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race.

Source: ALICE Threshold, 2021; American Community Survey, 2021

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

Montcalm County, 2021

Town	Total Households	% ALICE & Poverty
Belvidere township	790	42%
Bloomer township	595	34%
Bushnell township	475	40%
Carson City city	462	62%
Cato township	1,073	46%
Crystal township	1,034	46%
Day township	484	45%
Douglass township	997	43%
Eureka township	1,442	27%
Evergreen township	1,019	43%
Fairplain township	770	45%
Ferris township	486	38%
Greenville city	3,681	53%
Home township	1,059	53%
Maple Valley township	773	41%
Montcalm township	1,306	44%
Pierson township	1,223	32%
Pine township	667	33%
Reynolds township	1,947	40%
Richland township	956	47%
Sidney township	1,114	41%
Stanton city	539	59%
Winfield township	794	29%