# **ALICE IN MONTCALM COUNTY**

2022 Point-in-Time Data

UNITED FOR ALICE

Population: 67,433 • Number of Households: 25,218

Median Household Income: \$61,967 (state average: \$66,986) Labor Force Participation Rate: 54.4% (state average: 61.6%)

ALICE Households: 31% (state average: 28%) • Households in Poverty: 14% (state average: 13%)

### Financial Hardship 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.

Households move below or above the ALICE Threshold as economic factors and circumstances change. This was especially true amid the economic crosscurrents of the COVID-19 pandemic, with higher wages, inflation, and additional pandemic assistance. By 2022, 11,188 households (44%) were below the ALICE Threshold in Montcalm County.

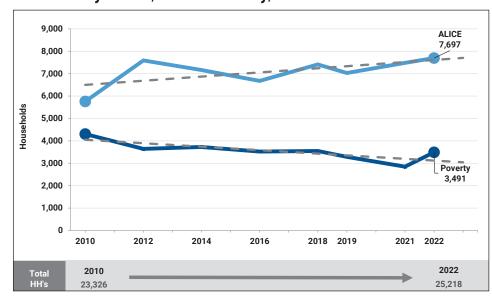
## The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, 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 by household composition, as costs can vary greatly depending on location and household needs.

In 2022, household costs in Montcalm County were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

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

#### Households by Income, Montcalm County, 2010-2022



Note: See an interactive version of this data at <u>UnitedForALICE.org/Michigan</u> Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

Household Survival Budget, Montcalm County, 2022		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 Preschooler
<b>Monthly Costs and Credits</b>		
Housing – Rent	\$445	\$472
Housing – Utilities	\$163	\$310
Child Care	_	\$1,008
Food	\$422	\$1,150
Transportation	\$462	\$1,113
Health Care	\$174	\$601
Technology	\$86	\$116
Miscellaneous	\$175	\$477
Tax Payments	\$319	\$970
Tax Credits	\$0	-\$433
Monthly Total	\$2,246	\$5,784
ANNUAL TOTAL	\$26,952	\$69,408
Hourly Wage*	\$13.48	\$34.70

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

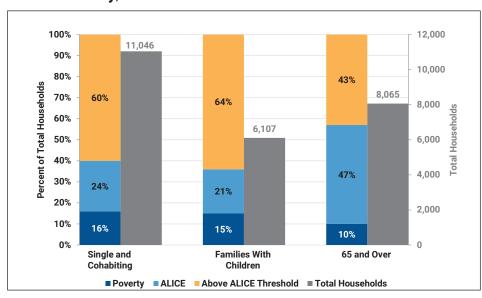
## Financial Hardship is Not Evenly Distributed

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.

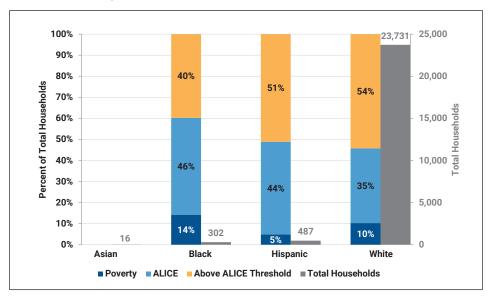
Visit <u>UnitedForALICE.org/Michigan</u> to view more national, state, and county data.

#### Household Financial Status by Household Type, Montcalm County, 2022



Sources: ALICE Threshold, 2022; American Community Survey, 2022

### Household Financial Status by Race/Ethnicity, Montcalm County, 2022



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

Sources: ALICE Threshold, 2022; American Community Survey, 2022

Montcalm County, 2022 % ALICE & Town Households Poverty 44% Belvidere township 765 1,217 38% Bloomer township Bushnell township 470 40% Carson City city 450 Cato township 1,028 44% Crystal township 1,007 47% 433 Day township 50% Douglass township 1,016 48% 1,417 28% Eureka township 44% Evergreen township 1,011 Fairplain township 730 47% Ferris township 44% Greenville city 3,593 53% 1,061 51% Home township Maple Valley township 784 40% Montcalm township 1,244 45% Pierson township 1,209 37% Pine township 645 Reynolds township 2,011 41% Richland township 958 51% 45% Sidney township 1.082 Stanton city 495 60% Winfield township

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Data for counties with populations over 65,000 is 1-year estimates. Geographies with fewer than 100 households are not included. Therefore, totals will not match the county-level numbers.

ALICE UPDATE, 2024 MONTCALM COUNTY, MICHIGAN