

# ALICE IN THE CROSS CURRENTS: COVID AND FINANCIAL HARDSHIP IN OUR COMMUNITY



2023 ALICE DATA



# WHO IS ALICE—AND DID THEY WEATHER THE STORM?



Asset Limited, Income  
Constrained, Employed

## ALICE households:

- Are above the Federal Poverty Level (FPL) but below Household Survival Budget
- Have low-wage jobs
- Don't have savings for emergencies or investing in the future.



**CAUGHT IN THE  
CROSSCURRENTS OF  
COMPETING FORCES**

**JOB DISRUPTION**

**MIGRATION**

**INFLATION**

**WAGE INCREASES**

**PANDEMIC ASSISTANCE**



Heart of West Michigan  
United Way

# HOUSEHOLD BUDGETS

- **The Household Survival Budget** estimates the actual bare-minimum costs of household necessities (housing, childcare, food, transportation, healthcare, and a basic smartphone plan) in Michigan, adjusted for different counties and household types.
- **The Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and healthcare, reflecting key differences in household expenses by age.
- **The Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

## Key Terms

**Household Survival Budget:** The bare-minimum costs of basic necessities (housing, child care, food, transportation, health care, and a smartphone plan).

**ALICE Threshold:** The average income needed to afford the Household Survival Budget. Households below the ALICE Threshold include both ALICE and poverty-level households.

**ALICE:** Households with income above the Federal Poverty Level but below the basic cost of living.

**Poverty:** Households earning below the Federal Poverty Level

**Total Households:** The number of households as reported by the American Community Survey.



# ALICE SURVIVAL BUDGET—MICHIGAN

Household Survival Budget, Michigan, 2021								
Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Senior	Two Seniors
Housing - Rent	\$431	\$415	\$415	\$415	\$532	\$532	\$431	\$415
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$199	\$530	\$0	\$398	\$1,110	\$0	\$0
Food	\$416	\$706	\$634	\$764	\$1,245	\$1,135	\$384	\$705
Transportation	\$396	\$494	\$494	\$572	\$872	\$872	\$349	\$478
Health Care	\$216	\$447	\$447	\$447	\$605	\$605	\$512	\$1,024
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$169	\$258	\$283	\$255	\$405	\$466	\$191	\$297
Tax Payments	\$304	\$467	\$535	\$407	\$785	\$944	\$360	\$641
Tax Credits	\$0	(\$349)	(\$563)	\$0	(\$699)	(\$1,148)	\$0	\$0
Monthly Total	\$2,161	\$2,951	\$3,089	\$3,209	\$4,545	\$4,918	\$2,456	\$3,909
ANNUAL TOTAL	\$25,932	\$35,412	\$37,068	\$38,508	\$54,540	\$59,016	\$29,472	\$46,908
Hourly Wage	\$12.97	\$17.71	\$18.53	\$19.25	\$27.27	\$29.51	\$14.74	\$23.45



# ALICE SURVIVAL BUDGET–KENT

Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Senior	Two Seniors
Housing - Rent	\$585	\$578	\$578	\$578	\$702	\$702	\$585	\$578
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$234	\$623	\$0	\$467	\$1,316	\$0	\$0
Food	\$425	\$721	\$647	\$779	\$1,270	\$1,158	\$392	\$719
Transportation	\$396	\$494	\$494	\$572	\$872	\$872	\$349	\$478
Health Care	\$216	\$447	\$447	\$447	\$605	\$605	\$519	\$1,038
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$185	\$279	\$310	\$273	\$432	\$506	\$207	\$316
Tax Payments	\$346	\$523	\$605	\$450	\$854	\$1,048	\$405	\$691
Tax Credits	\$0	(\$367)	(\$611)	\$0	(\$734)	(\$1,258)	\$0	\$0
Monthly Total	\$2,382	\$3,223	\$3,407	\$3,448	\$4,870	\$5,351	\$2,686	\$4,169
ANNUAL TOTAL	\$28,584	\$38,676	\$40,884	\$41,376	\$58,440	\$64,212	\$32,232	\$50,028
Hourly Wage	\$14.29	\$19.34	\$20.44	\$20.69	\$29.22	\$32.11	\$16.12	\$25.01

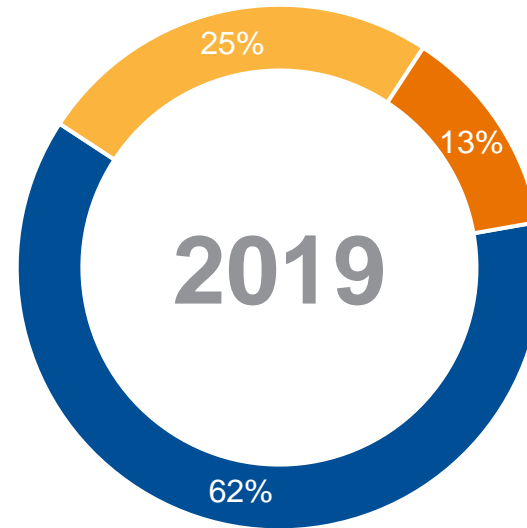
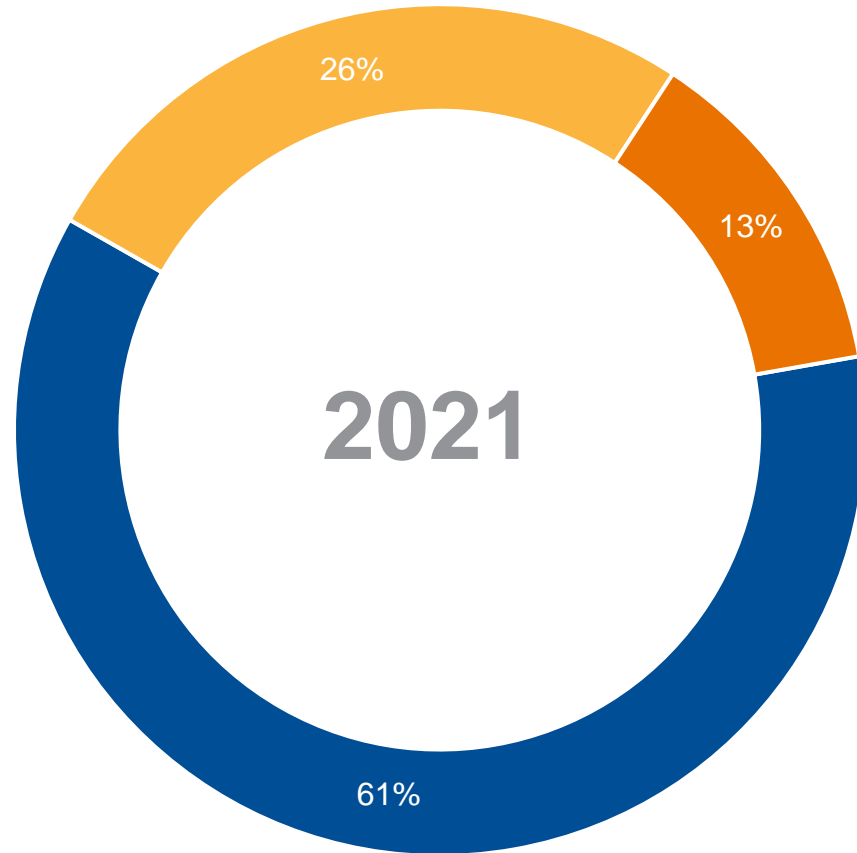


View Notes

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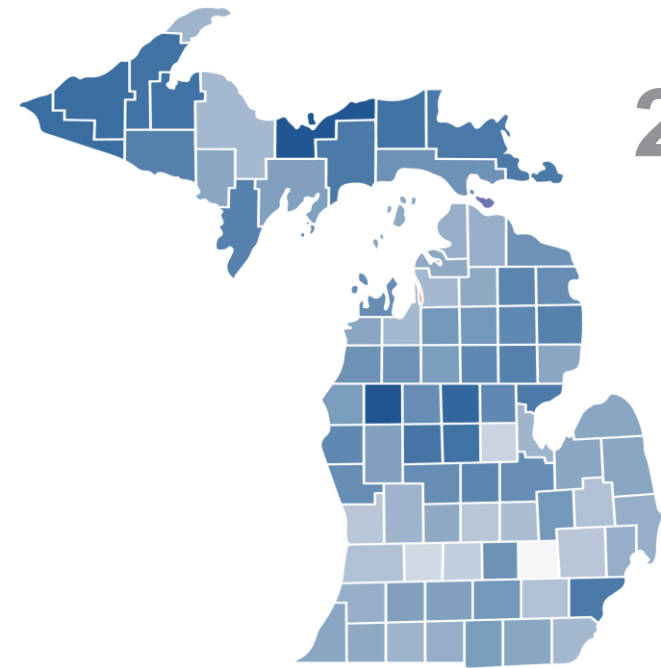
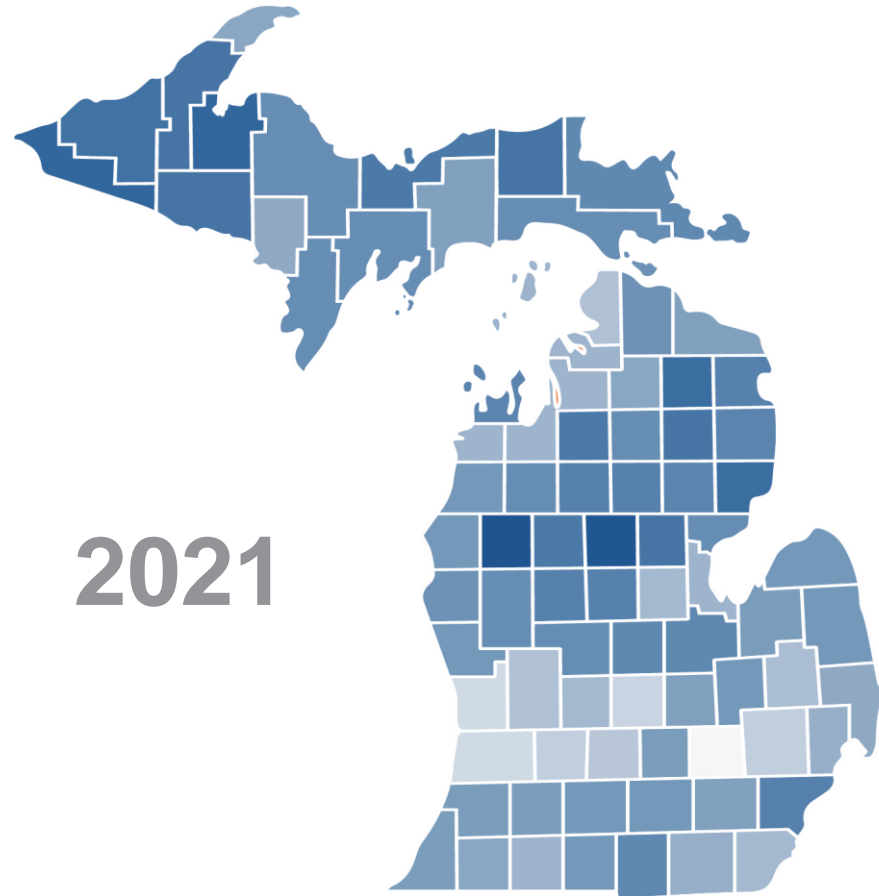
# ALICE IN MICHIGAN



■ Above ALICE Threshold   ■ ALICE   ■ Poverty



# ALICE IN MICHIGAN



Percent Below ALICE Threshold

24%



56%



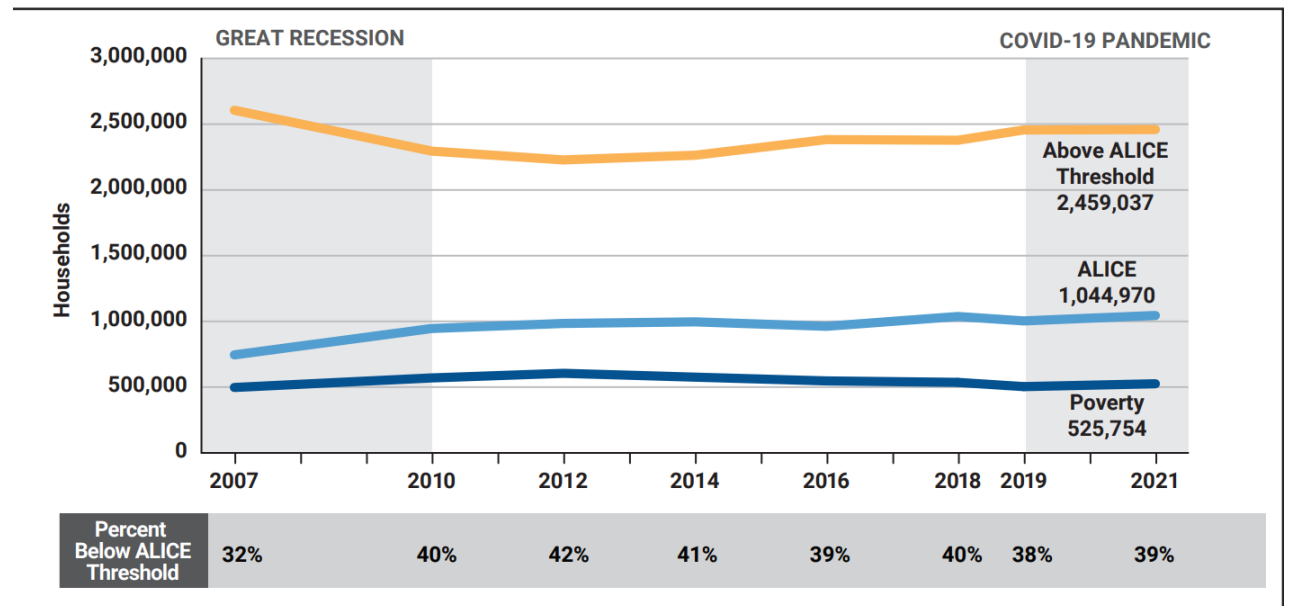


# ALICE IN MICHIGAN

## ALICE and Poverty-Level Households

- The number of Michigan households in poverty peaked in 2012 and tapered down through 2019
- ALICE households continue to climb, reaching more than one million households in 2018. By 2019 things started to improve.
- In contrast to the Great Recession, during the pandemic, the share of households in financial hardship remained stable, increasing by just 1% from 38% in 2019 to 39% in 2021

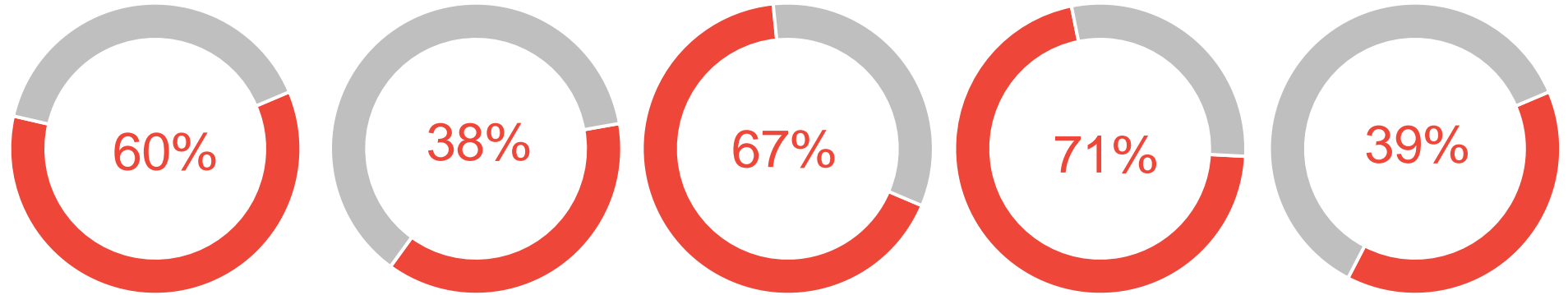
Households by Income, Michigan, 200–2021



Sources: ALICE Threshold, 2007–2019; American Community Survey, 2007–2019



# SOME HOUSEHOLDS ARE MORE LIKELY TO BE ALICE



**BLACK**

**HISPANIC**

**UNDER 25  
YEARS OLD**

**SINGLE FEMALE  
HEADED WITH  
CHILDREN**

**ALL  
HOUSEHOLDS**

**TOTAL  
HOUSEHOLDS**

527,439

152,075

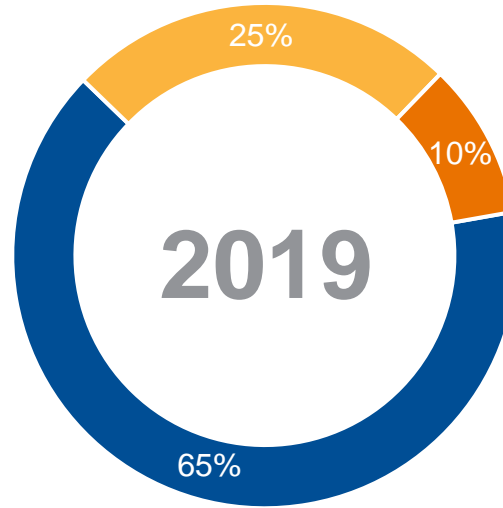
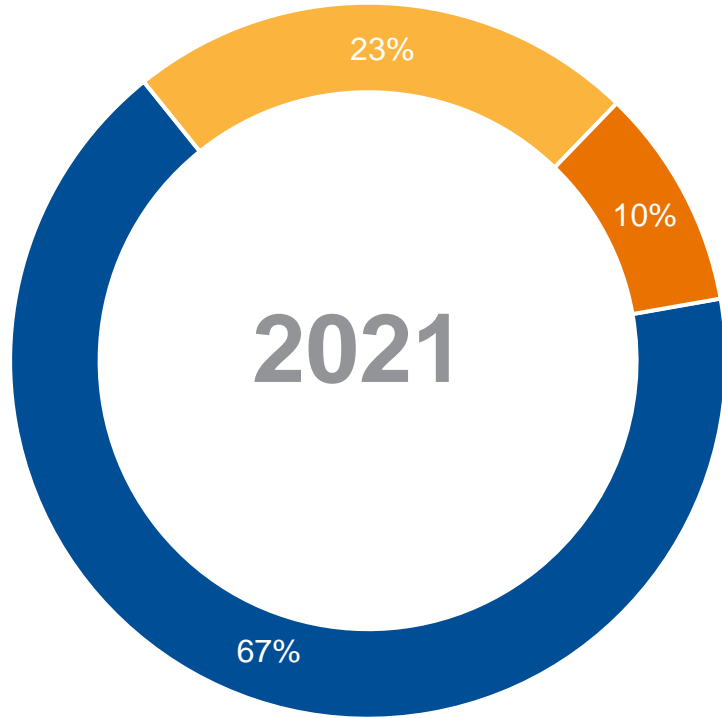
158,806

246,552

4,029,76



# ALICE IN KENT COUNTY



■ Above ALICE Threshold ■ ALICE ■ Poverty

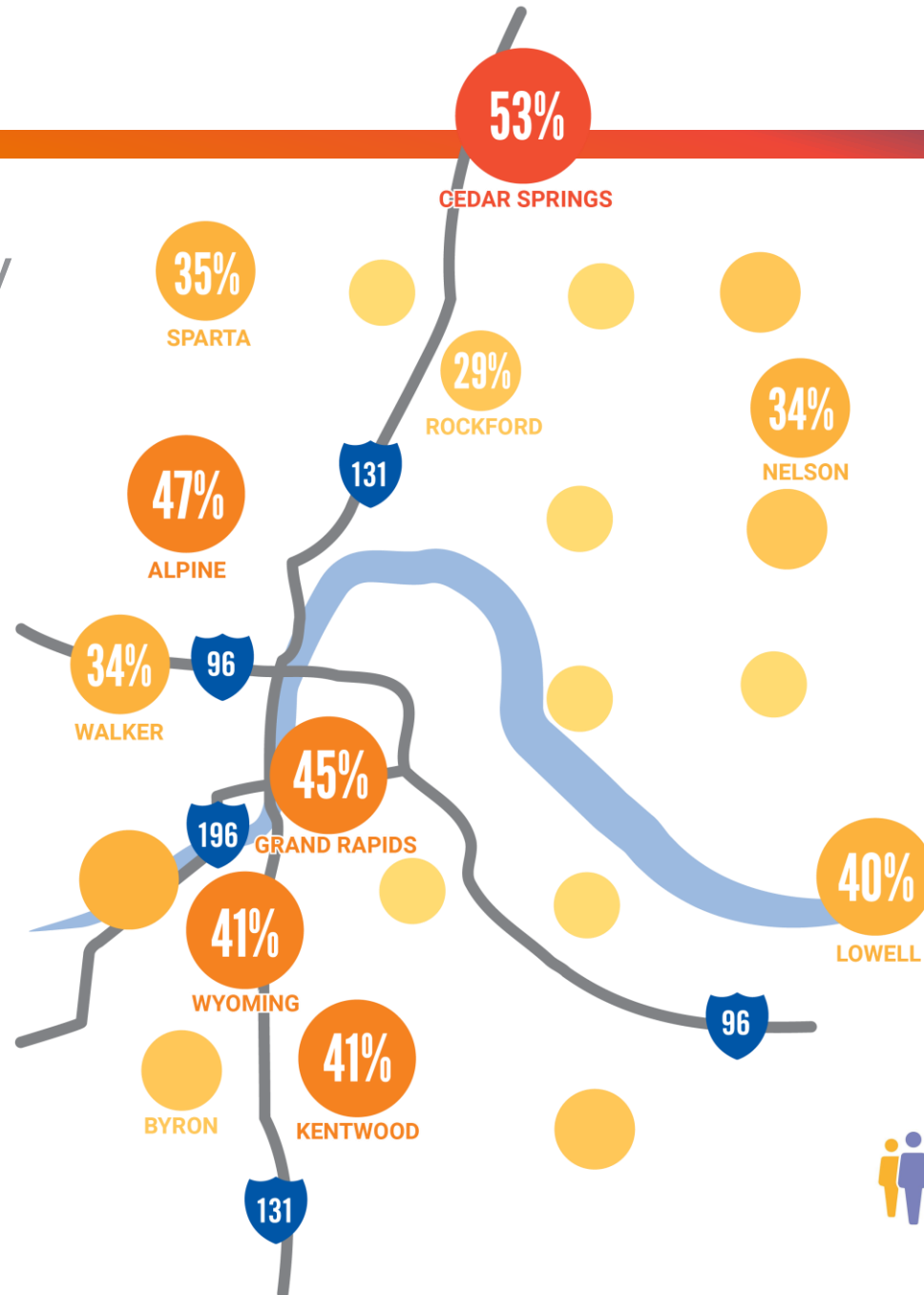
## Point-in-Time Data

- Population:  
2019 = 656,955  
2021 = 658,046
- Number of Households:  
2019 = 245,437  
2021 = 253,092
- Median Household Income:  
2019 = \$66,532  
2021 = \$72,021

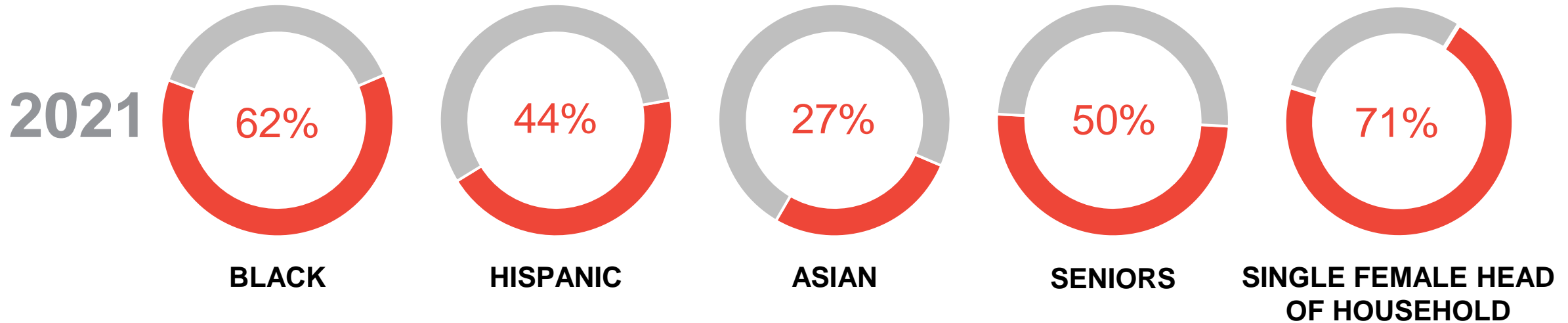


# ALICE IN KENT COUNTY

How do ALICE numbers vary across Kent County?



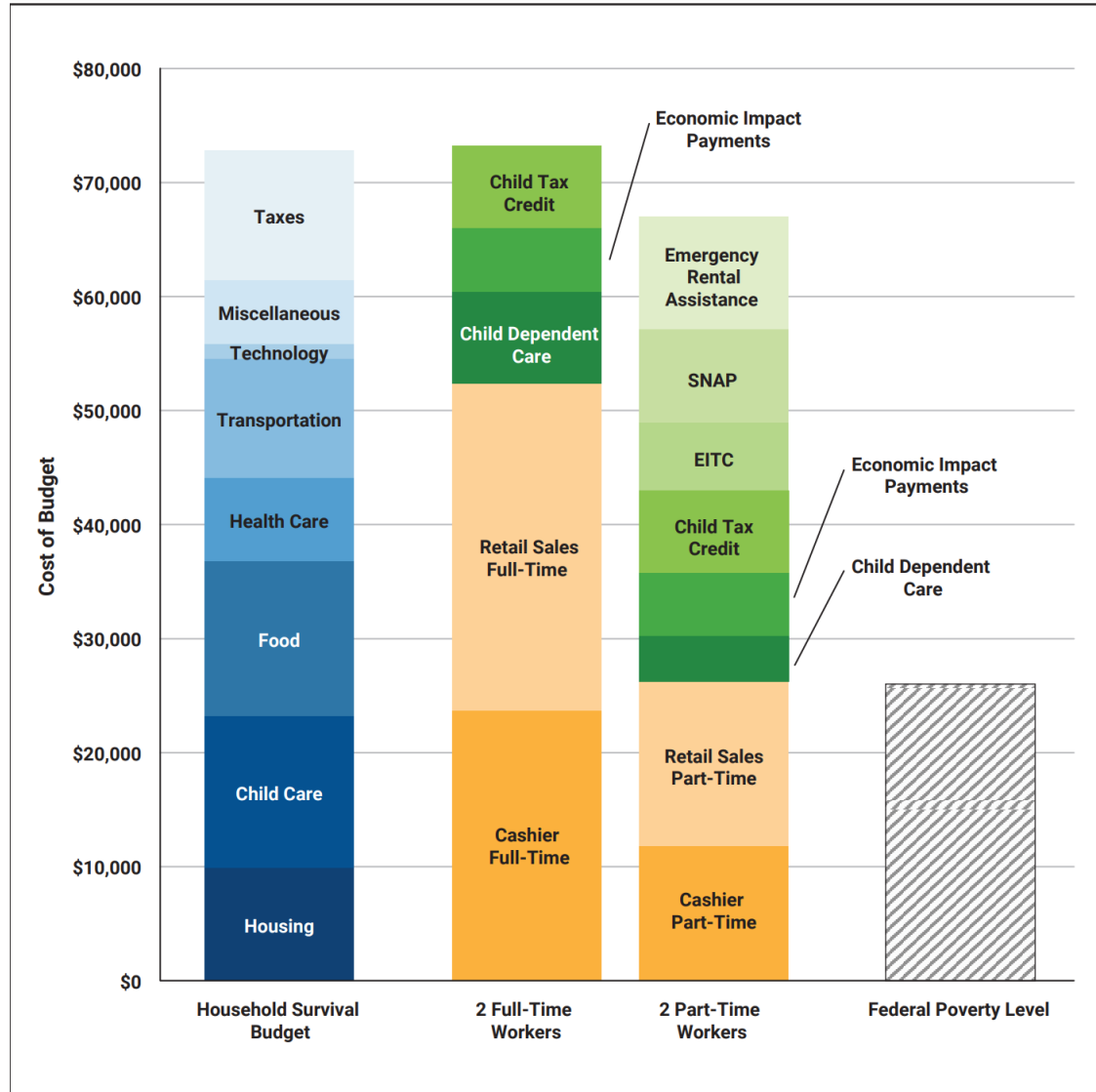
# ALICE BY HOUSEHOLDS IN KENT COUNTY



Households of all ages, genders, races, and ethnicities—but certain groups are more likely to be ALICE.



# CUSHIONING THE BLOW—BUT WAS IT ENOUGH?



Note: Full-time income is calculated based on 40 hours per week; part-time income is based on 20 hours per week.



# WARNING SIGNS ON THE HORIZON

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**FOOD  
INSUFFICIENCY**



**BEHIND ON RENT  
PAYMENTS**



**STRUGGLING  
TO PAY BILLS**

# WARNING SIGNS ON THE HORIZON

Only **41%** of **State's** struggling households had  
emergency savings in 2021



# UNITED FOR ALICE WEBSITE



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## RESEARCH CENTER • MICHIGAN

We all know people who are **ALICE**: Asset Limited, Income Constrained, Employed – earning more than the Federal Poverty Level, but not enough to afford the basics where they live. ALICE workers were celebrated as essential heroes during the COVID-19 pandemic, yet they do not earn enough to support their own families.

ALICE households and households in poverty are forced to make tough choices, such as deciding between quality child care or paying the rent – choices that have long-term consequences not only for their families, but for all.

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NATIONAL OVERVIEW	PARTNER STATES	ALICE ESSENTIALS INDEX	METHODOLOGY	ALL ALICE REPORTS		
STATE OVERVIEW	COUNTY REPORTS	HOUSEHOLD BUDGETS	MAPS	DEMOGRAPHICS	LABOR FORCE	WELL-BEING

[UnitedForAlice.org](https://UnitedForAlice.org)



# MAUW PUBLIC POLICY PRIORITIES



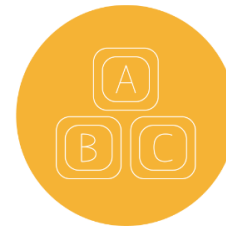
**EARNED INCOME  
TAX CREDIT**



**MICHIGAN 2-1-1**



**POSTSECONDARY  
ATTAINMENT**



**ACCESSIBLE  
CHILDCARE**



**AFFORDABLE  
HOUSING**