

ALICE IN CHARLEVOIX COUNTY

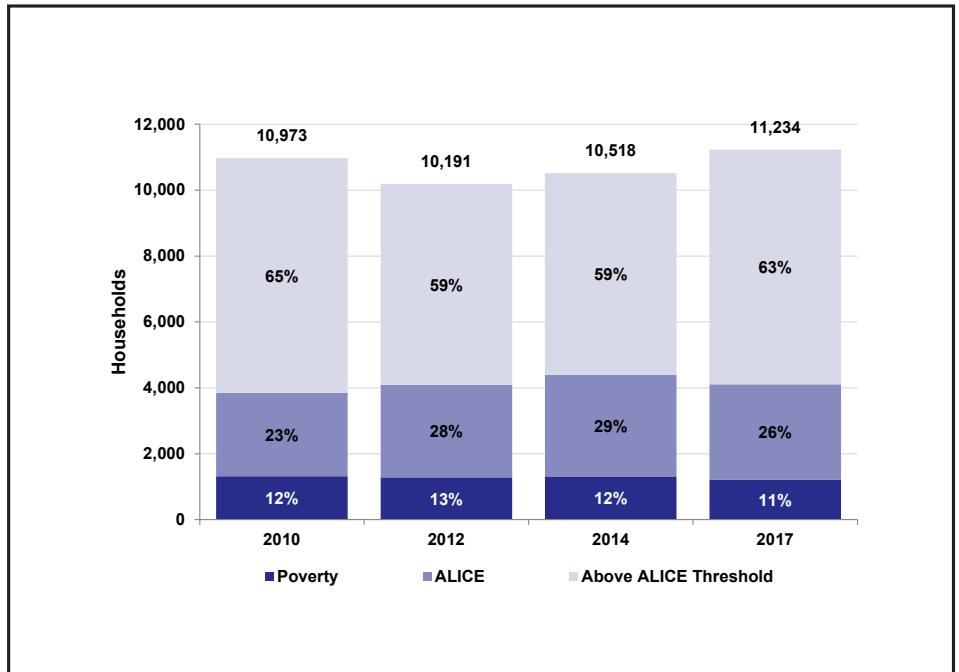
2017 Point-in-Time Data

Population: 26,160 • **Number of Households:** 11,234
Median Household Income: \$51,567 (state average: \$54,909)
Unemployment Rate: 6.2% (state average: 5.9%)
ALICE Households: 26% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

How has the number of ALICE households changed over time?

ALICE is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

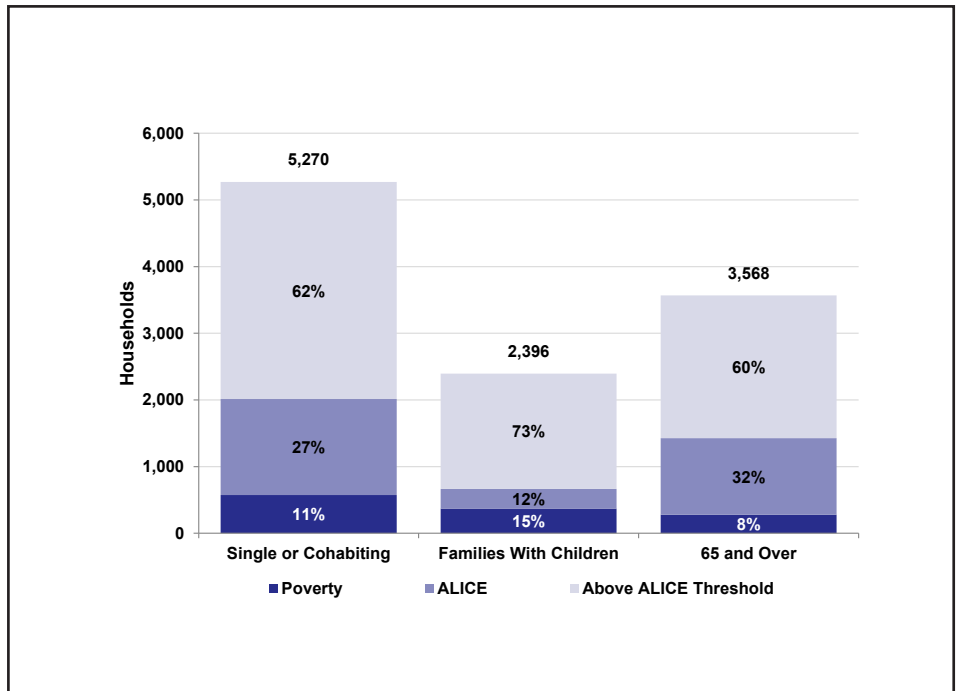
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

| Household Survival Budget, Charlevoix County | | |
|--|-----------------|--------------------------------------|
| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
| Monthly Costs | | |
| Housing | \$582 | \$715 |
| Child Care | \$- | \$932 |
| Food | \$199 | \$604 |
| Transportation | \$340 | \$679 |
| Health Care | \$236 | \$888 |
| Technology | \$55 | \$75 |
| Miscellaneous | \$168 | \$433 |
| Taxes | \$271 | \$437 |
| Monthly Total | \$1,851 | \$4,763 |
| ANNUAL TOTAL | \$22,212 | \$57,156 |
| Hourly Wage | \$11.11 | \$28.58 |

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD, 2017; IRS, 2016, 2017; Michigan Department of Education Office of Great Start, 2018; Tax Foundation 2017, 2018; USDA, 2017.

| Charlevoix County, 2017 | | |
|-------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bay Township | 564 | 21% |
| Boyer City | 1,629 | 39% |
| Boyer Valley Township | 533 | 31% |
| Chandler Township | 106 | 38% |
| Charlevoix City | 1,321 | 52% |
| Charlevoix Township | 658 | 30% |
| East Jordan City | 993 | 58% |
| Evangeline Township | 347 | 30% |
| Eveline Township | 719 | 27% |
| Hayes Township | 737 | 31% |
| Hudson Township | 278 | 37% |
| Marion Township | 669 | 33% |
| Melrose Township | 607 | 36% |
| Norwood Township | 337 | 28% |
| Peaine Township | 135 | 27% |
| South Arm Township | 749 | 32% |
| St. James Township | 145 | 36% |
| Wilson Township | 707 | 26% |

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE IN EMMET COUNTY

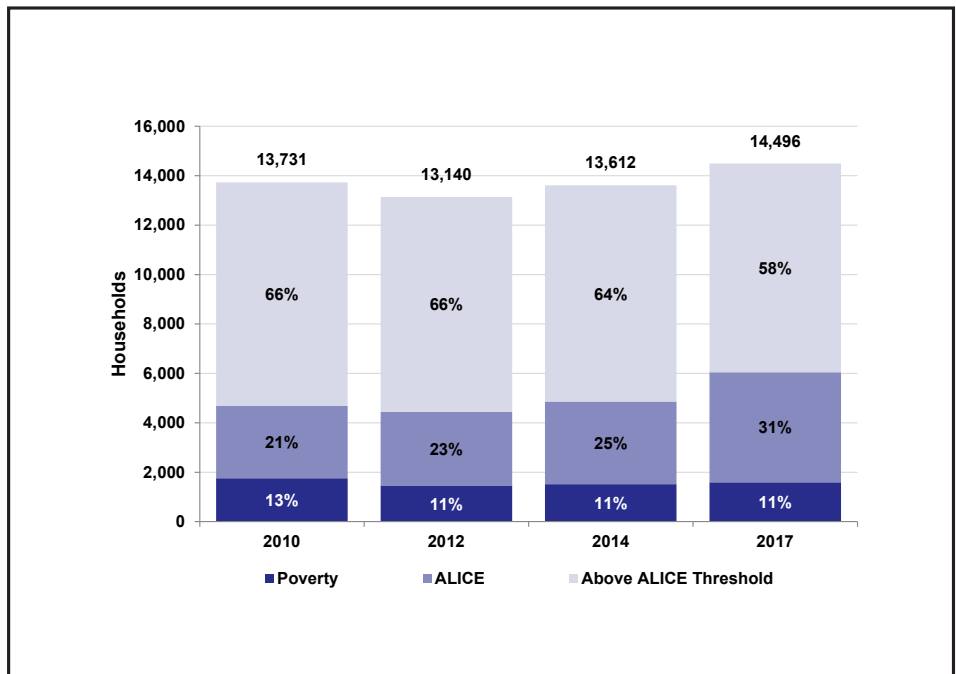
2017 Point-in-Time Data

Population: 32,978 • **Number of Households:** 14,496
Median Household Income: \$51,475 (state average: \$54,909)
Unemployment Rate: 6.1% (state average: 5.9%)
ALICE Households: 31% (state average: 29%) • **Households in Poverty:** 11% (state average: 14%)

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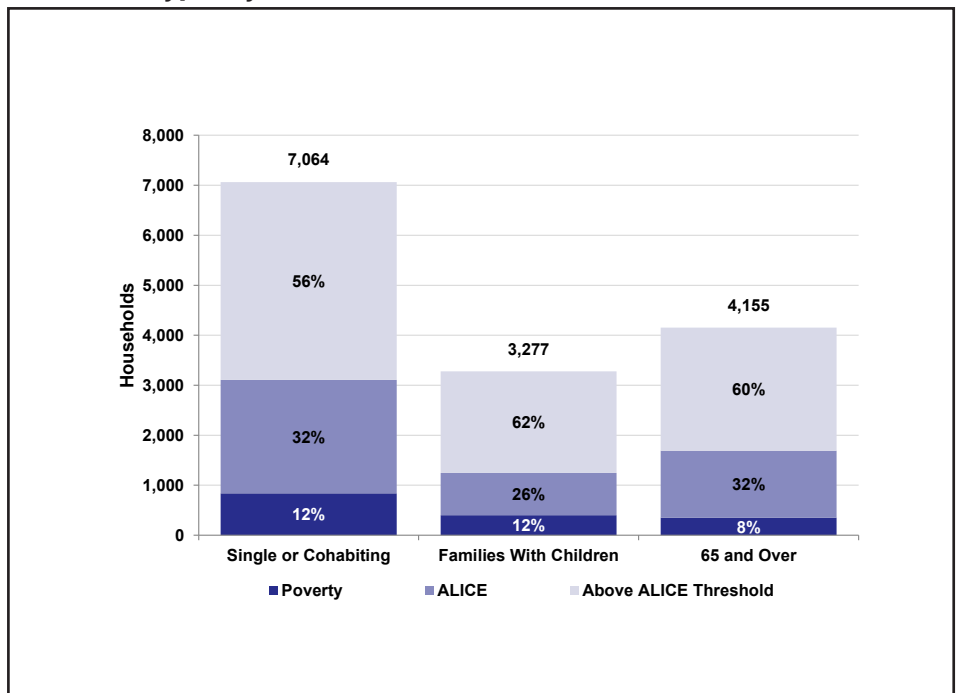
Households by Income, 2010 to 2017



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Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

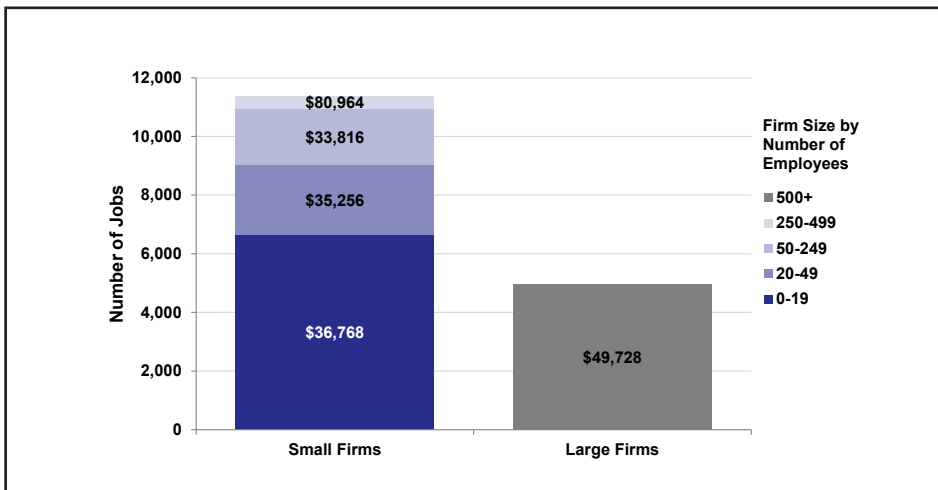
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 26 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

| Household Survival Budget, Emmet County | | |
|---|--------------|--------------------------------------|
| | SINGLE ADULT | 2 ADULTS, 1 INFANT, 1 PRESCHOOLER |
| Monthly Costs | | |
| Housing | \$522 | \$800 |
| Child Care | \$- | \$1,161 |
| Food | \$199 | \$604 |
| Transportation | \$340 | \$679 |
| Health Care | \$236 | \$888 |
| Technology | \$55 | \$75 |
| Miscellaneous | \$160 | \$476 |
| Taxes | \$249 | \$555 |
| Monthly Total | \$1,761 | \$5,238 |
| ANNUAL TOTAL | \$21,132 | \$62,856 |
| Hourly Wage | \$10.57 | \$31.43 |

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



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| Emmet County, 2017 | | |
|--------------------------|----------|-------------------|
| Town | Total HH | % ALICE & Poverty |
| Bear Creek Township | 2,728 | 39% |
| Bliss Township | 278 | 48% |
| Carp Lake Township | 365 | 40% |
| Center Township | 245 | 46% |
| Cross Village Township | 118 | 53% |
| Friendship Township | 363 | 37% |
| Harbor Springs City | 513 | 44% |
| Little Traverse Township | 1,012 | 33% |
| Littlefield Township | 1,292 | 47% |
| Maple River Township | 577 | 41% |
| Mckinley Township | 526 | 62% |
| Petoskey City | 2,927 | 55% |
| Pleasantview Township | 393 | 31% |
| Readmond Township | 304 | 32% |
| Resort Township | 982 | 23% |
| Springvale Township | 839 | 30% |
| Wawatam Township | 281 | 56% |
| West Traverse Township | 753 | 23% |

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