

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 Asset Limited, Income Constrained, Employed, 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%	Above ALICE 6,336 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 fair (60)	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, 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	1,574	44%
Boyne City	540	38%
Boyne Valley Township	88	39%
Chandler Township	1,185	47%
Charlevoix City	664	29%
Charlevoix Township	898	56%
East Jordan City	287	31%
Evangeline Township	623	28%
Eveline Township	890	27%
Hayes Township	253	30%
Hudson Township	620	27%
Marion Township	479	38%
Melrose Township	310	23%
Norwood Township	125	33%
Pealne Township	127	43%
South Arm Township	753	38%
St. James Township	788	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).

Emmet County, 2012		
Town	Total HH	% ALICE & Poverty
Bear Creek Township	240	42%
Bliss Township	325	44%
Carp Lake Township	221	40%
Center Township	113	58%
Cross Village Township	307	37%
Friendship Township	511	46%
Harbor Springs City	1,201	45%
Little Traverse Township	537	49%
Littlefield Township	989	36%
Maple River Township	2,552	48%
Mckinley Township	486	45%
Petoskey City	370	41%
Pleasantview Township	269	39%
Readmond Township	1,038	24%
Resort Township	789	28%
Springvale Township	326	44%
Wawatam Township	794	20%
West Traverse Township	2,440	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 EMMET COUNTY

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 Asset Limited, Income Constrained, Employed, 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 1,464 HH 11%	ALICE 3,480 HH 26%	Above ALICE 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.