

## 2022 Point-in-Time Data

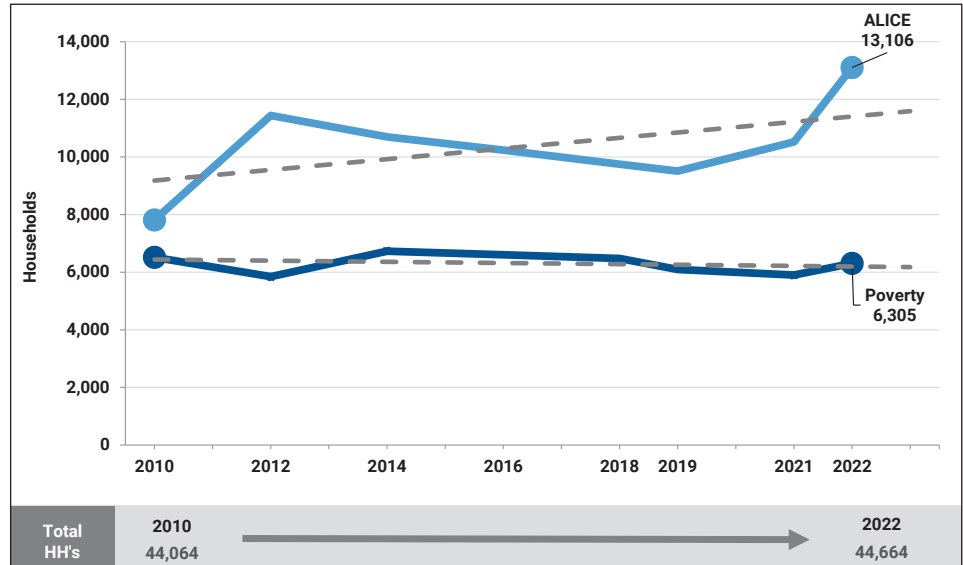
**Population:** 102,821 • **Number of Households:** 44,664  
**Median Household Income:** \$55,134 (state average: \$66,986)  
**Labor Force Participation Rate:** 56.5% (state average: 61.6%)  
**ALICE Households:** 29% (state average: 28%) • **Households in Poverty:** 14% (state average: 13%)

## Financial Hardship Over Time

ALICE is an acronym for **A**sset **L**imited, **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). 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, 19,411 households (43%) were below the ALICE Threshold in Bay County.

## Households by Income, Bay County, 2010–2022



Note: See an interactive version of this data at [UnitedForALICE.org/Michigan](https://UnitedForALICE.org/Michigan)

Sources: ALICE Threshold, 2010–2022; American Community Survey, 2010–2022

## 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 Bay 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 Bay County, visit [UnitedForALICE.org/Household-Budgets/Michigan](https://UnitedForALICE.org/Household-Budgets/Michigan)

## Household Survival Budget, Bay County, 2022

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs and Credits</b>		
Housing – Rent	\$359	\$476
Housing – Utilities	\$163	\$310
Child Care	–	\$1,163
Food	\$419	\$1,142
Transportation	\$462	\$1,113
Health Care	\$174	\$601
Technology	\$86	\$116
Miscellaneous	\$166	\$492
Tax Payments	\$296	\$1,010
Tax Credits	\$0	-\$433
<b>Monthly Total</b>	\$2,125	\$5,990
<b>ANNUAL TOTAL</b>	\$25,500	\$71,880
<b>Hourly Wage*</b>	<b>\$12.75</b>	<b>\$35.94</b>

\*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit [UnitedForALICE.org/Methodology](https://UnitedForALICE.org/Methodology)

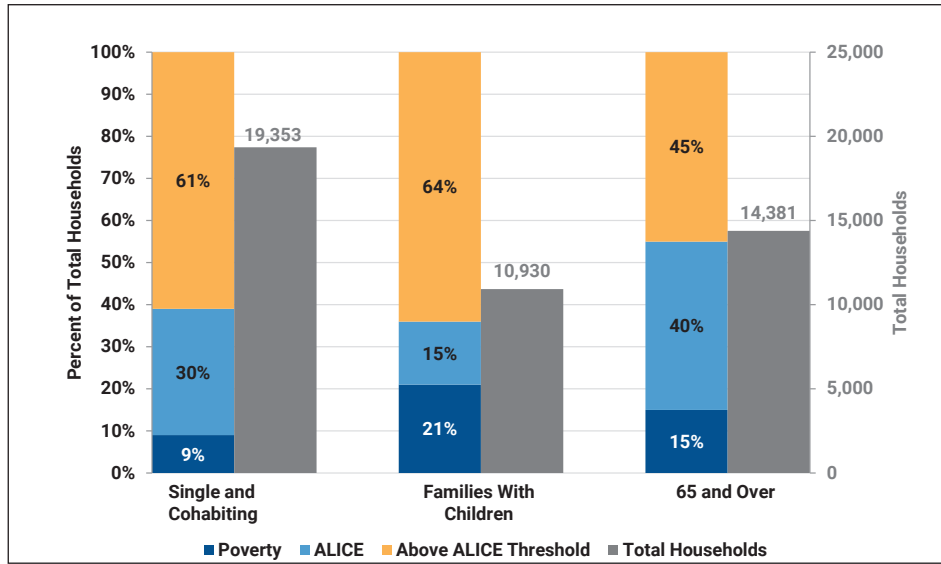
# Financial Hardship is Not Evenly Distributed

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.

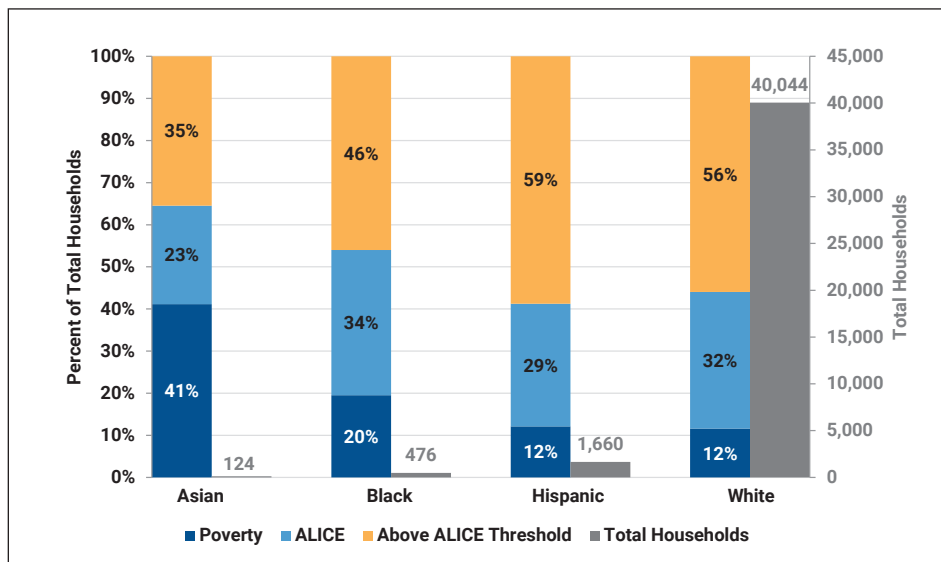
Visit [UnitedForALICE.org/Michigan](https://UnitedForALICE.org/Michigan) to view more national, state, and county data.

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



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

## Household Financial Status by Race/Ethnicity, Bay 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

Bay County, 2022		
Town	Total Households	% ALICE & Poverty
Auburn city	1,010	42%
Bangor charter township	6,477	48%
Bay City city	14,379	53%
Beaver township	999	27%
Essexville city	1,379	26%
Frankenlust township	1,481	22%
Fraser township	1,386	34%
Garfield township	752	30%
Gibson township	438	49%
Hampton charter township	4,512	50%
Kawkawlin township	2,035	25%
Merritt township	561	27%
Monitor charter township	4,385	28%
Mount Forest township	491	28%
Pinconning city	586	36%
Pinconning township	791	37%
Portsmouth charter township	1,313	29%
Williams charter township	1,997	24%

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.