

ALICE IN BAY COUNTY



2023 Point-in-Time Data

Population: 102,500 • **Number of Households:** 44,417

Median Household Income: \$58,675 (state: \$69,183)

Labor Force Participation Rate: 57.4% (state: 61.7%)

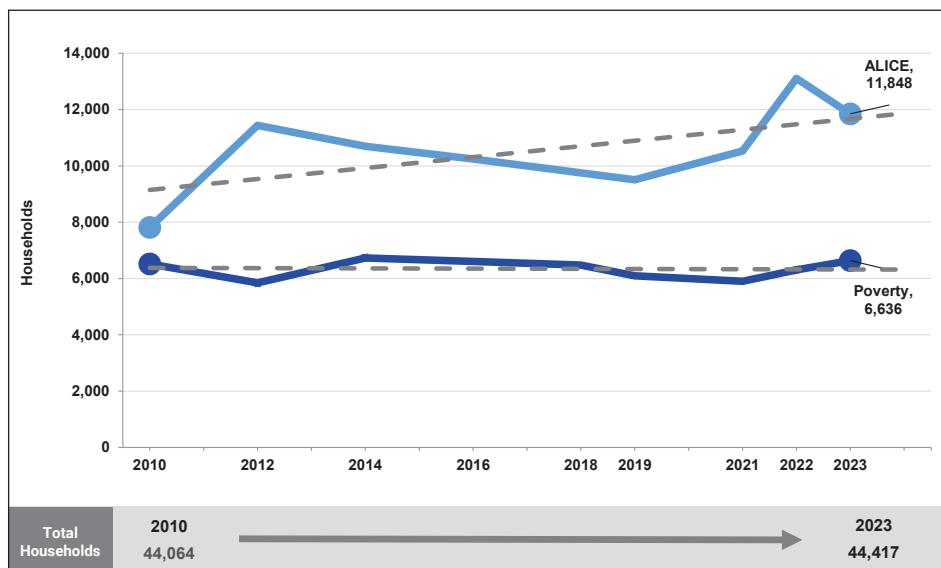
ALICE Households: 27% (state: 27%) • **Households in Poverty:** 15% (state: 14%)

Trends in Financial Hardship

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – 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. The line graph to the right shows the number of ALICE and poverty-level households (solid blue lines), as well as the trend over time (dotted gray lines). **By 2023, 18,484 households (42%) were below the ALICE Threshold in Bay County.**

ALICE and Poverty-Level Households, Bay County, 2010–2023



Note: See an interactive version of this data at UnitedForALICE.org/Michigan

Sources: ALICE Threshold, 2010–2023; American Community Survey, 2010–2023

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 2023, household costs in Bay County were well above the Federal Poverty Level of \$14,580 for a single adult and \$30,000 for a family of four.

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

Household Survival Budget, Bay County, 2023

	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs		
Housing	\$692	\$964
Child Care	–	\$1,163
Food	\$435	\$1,182
Transportation	\$416	\$964
Health Care	\$180	\$670
Technology	\$86	\$116
Miscellaneous	\$181	\$506
Taxes	\$301	\$506
Monthly Total	\$2,291	\$6,071
ANNUAL TOTAL	\$27,492	\$72,852
Hourly Wage*	\$13.75	\$36.43

*Full-time wage required to support this budget

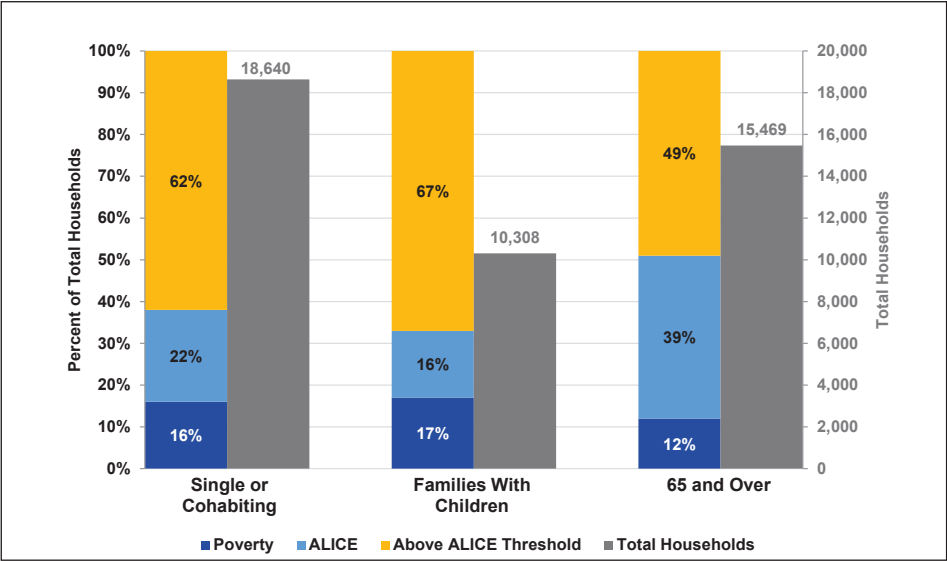
For ALICE Household Survival Budget sources, visit UnitedForALICE.org/Methodology

Financial Hardship is Not Evenly Distributed

The largest demographic groups in the county also tend to have the largest number of households below the ALICE Threshold. However, when looking at the percentage of each group that is below the Threshold, some groups face higher rates of hardship.

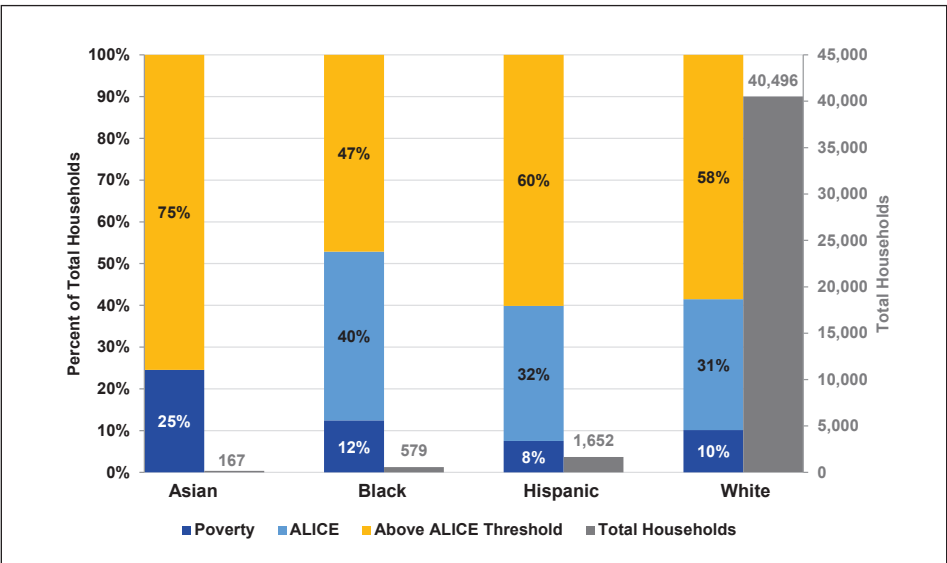
Explore more demographic data at UnitedForALICE.org/Michigan and visit UnitedForALICE.org/Mapping-Tool to see ALICE data for all available geographies.

Household Financial Status by Household Type, Bay County, 2023



Note: Families with children include married-parent, single-female-headed, and single-male-headed households.
Sources: ALICE Threshold, 2023; American Community Survey, 2023

Household Financial Status by Race/Ethnicity, Bay County, 2023



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, 2023; American Community Survey, 2023

Bay County, 2023		
Town	Total Households	% ALICE & Poverty
Auburn city	953	41%
Bangor charter township	6,193	45%
Bay City city	14,557	52%
Beaver township	1,022	29%
Essexville city	1,292	26%
Frankenlust township	1,494	21%
Fraser township	1,404	43%
Garfield township	701	28%
Gibson township	433	44%
Hampton charter township	4,415	50%
Kawkawlin township	2,043	28%
Merritt township	550	32%
Monitor charter township	4,431	30%
Mount Forest township	531	34%
Pinconning city	615	41%
Pinconning township	768	38%
Portsmouth charter township	1,312	32%
Williams charter township	2,165	29%

Note: Municipal-level data on this page is 5-year averages for U.S. Census County Subdivisions, which include Census County Divisions (CCD). 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.