ALICE COUNTY REPORTS

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

ALICE IN ARENAC COUNTY

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

2024 Point-in-Time-Data

Population: 15,077 **Number of Households:** 6,552

Median Household Income: $58,811 (state average: $72,389)

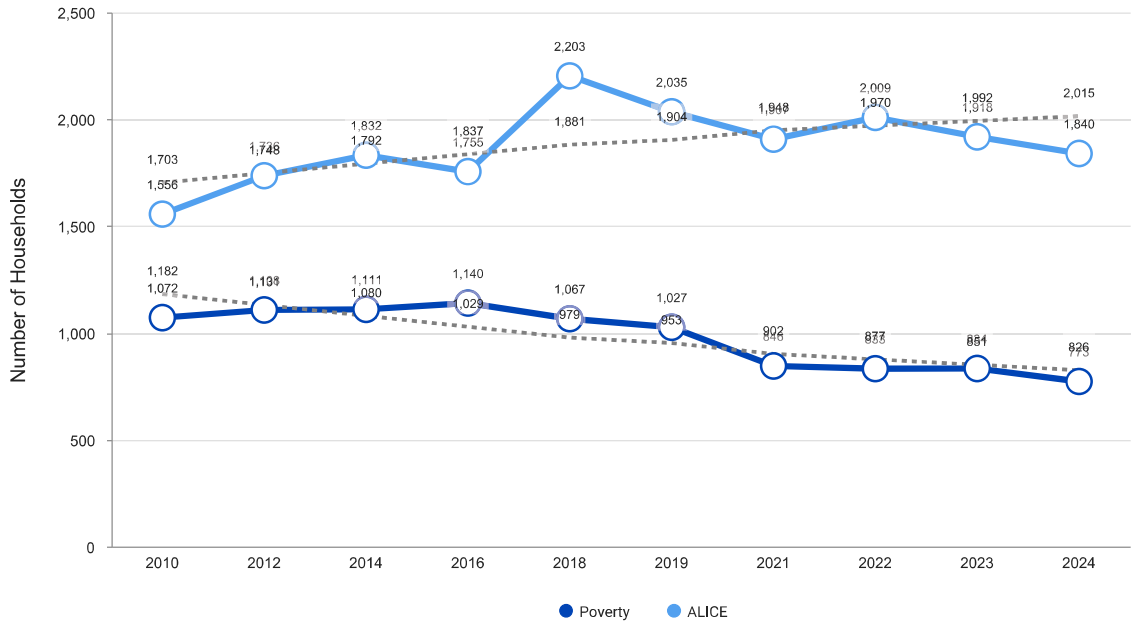
Labor Force Participation Rate: 52% (state average: 62%)

ALICE Households: 28% (state average 26%) **Households in Poverty:** 12% (state average 13%)

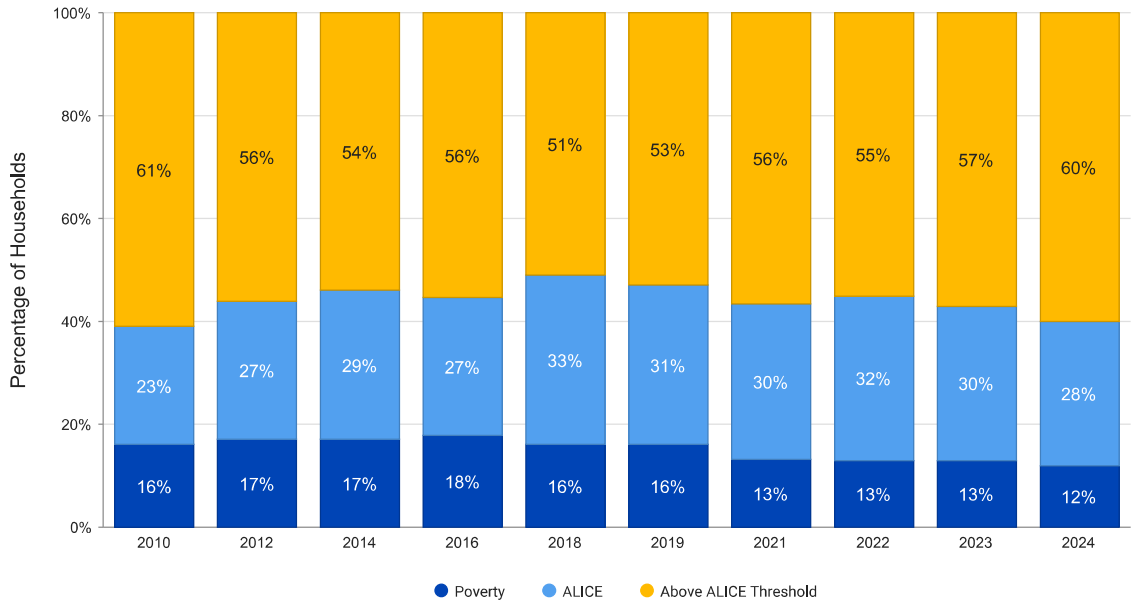
Financial Hardship Has Changed Over Time in Arenac County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE and Poverty-Level Households, Arenac County, Michigan, 2024



Percentage of Households, Arenac County, Michigan, 2024

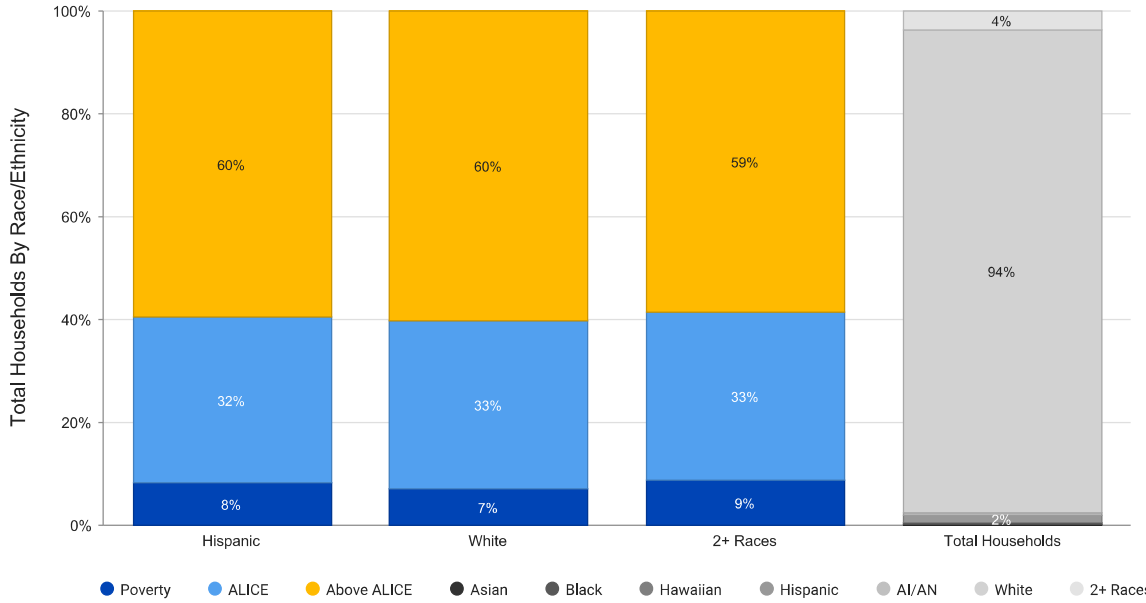


Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Arenac County, Michigan, 2024



Notes: All racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; the AI/AN (American Indian/Alaska Native), Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below $15,000 is used as a proxy. In 2020, the U.S. Census Bureau changed how it asked about race/ethnicity and how responses are coded. Due to this change, the Census Bureau recommends caution in comparing racial/ethnic data from before and after 2020.

Sources: ALICE Threshold, 2024; American Community Survey, 2024

There were also differences in financial hardship by household type and age of householder.

HOUSEHOLD TYPE

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	38%
Married (with children)	13%
Single-Female-Headed (with children)	69%
Single-Male-Headed (with children)	54%

AGE OF HOUSEHOLDER

Group	% Below ALICE Threshold
Under 25 Years	53%
25 to 44 Years	26%
45 to 64 Years	38%
65 Years and Over	47%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

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. In 2024, household costs in every county in Michigan were well above the Federal Poverty Level of $15,060 for a single adult and $31,200 for a family of four.

Household Survival Budget, Arenac County, Michigan, 2024

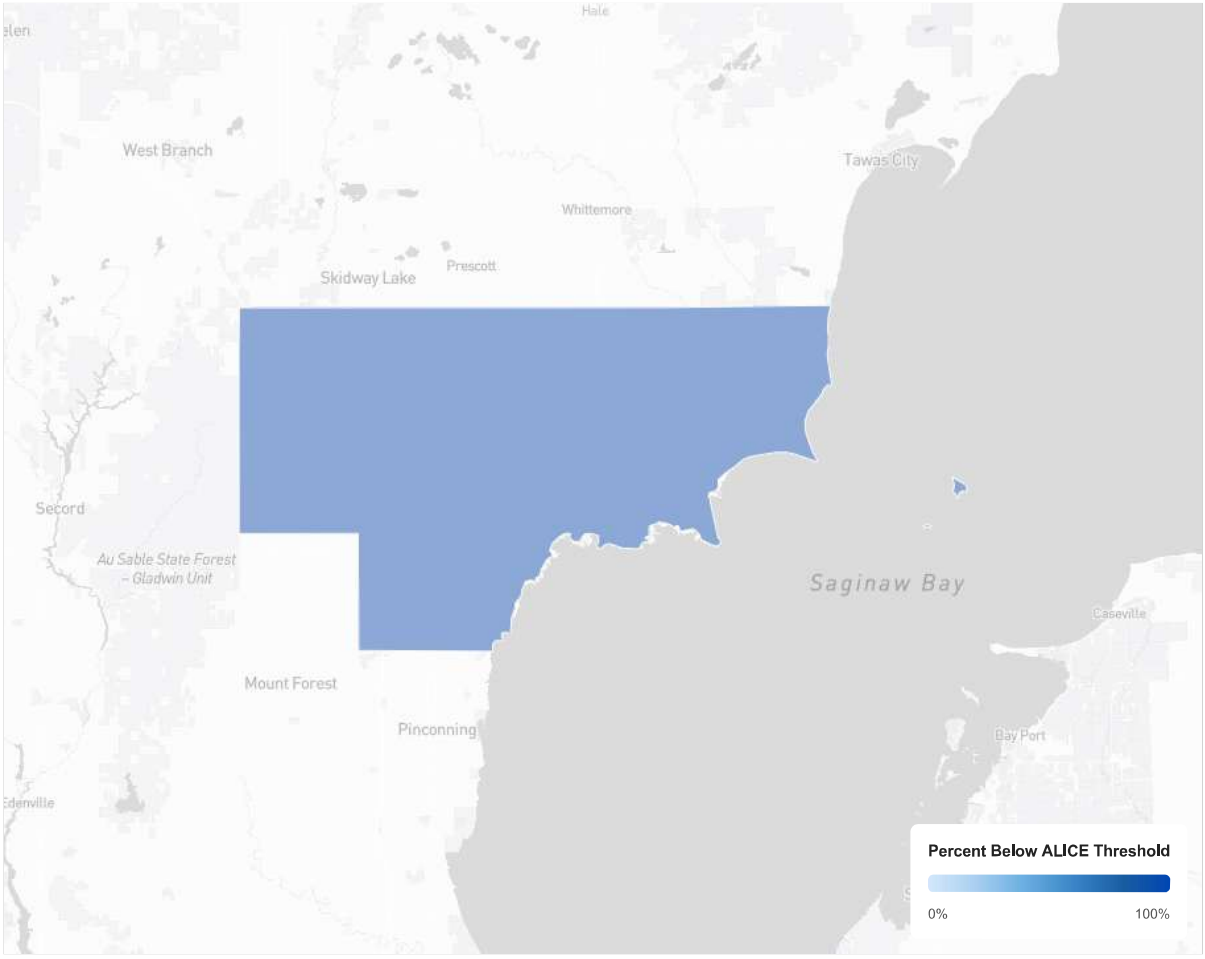
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	$696	$758	$758	$758	$996	$996	$696	$758
Child Care	$0	$200	$533	$0	$400	$1,135	$0	$0
Food	$404	$684	$613	$741	$1,243	$1,096	$372	$682
Transportation	$380	$472	$472	$554	$825	$825	$318	$431
Health Care	$193	$479	$479	$479	$712	$712	$496	$991
Technology	$87	$87	$87	$121	$121	$121	$87	$121
Miscellaneous	$176	$268	$294	$265	$430	$489	$197	$298
Taxes	$283	$216	$270	$356	$307	$441	$333	$599
Monthly Total	$2,219	$3,164	$3,506	$3,274	$5,034	$5,815	$2,499	$3,880
ANNUAL TOTAL	$26,628	$37,968	$42,072	$39,288	$60,408	$69,780	$29,988	$46,560
Hourly Wage	$13.31	$18.98	$21.04	$19.64	$30.20	$34.89	$14.99	$23.28

Notes: The budget for One Adult, One Child includes costs for one adult and a school-age child. The budget for One Adult, One in Child Care includes costs for an adult and an infant. The budget for Two Adults, Two in Child Care includes costs for two adults, one infant, and one preschooler. "Hourly Wage" shows the full-time wage needed to support each budget.

Sources: For ALICE Survival Budget sources, see the Methodology Overview on the Methodology page.

Financial Hardship Varies by Location in Michigan

There is substantial variation in the number of households who live below the ALICE Threshold within the county. Explore the map and table below to learn more. The map is shaded to show the percentage of households that are below the ALICE Threshold (poverty-level and ALICE households combined). The darker the blue, the higher the percentage.



Arenac County, Michigan, 2024

Counties	Total Households	% Below ALICE Threshold
Arenac	6,552	40%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

ALICE COUNTY REPORTS

Counties are the core geography for ALICE data: They reveal variations often masked by statewide averages, and the data is reported regularly and reliably.

ALICE IN BAY COUNTY

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

2024 Point-in-Time-Data

Population: 102,651 **Number of Households:** 46,193

Median Household Income: $64,694 (state average: $72,389)

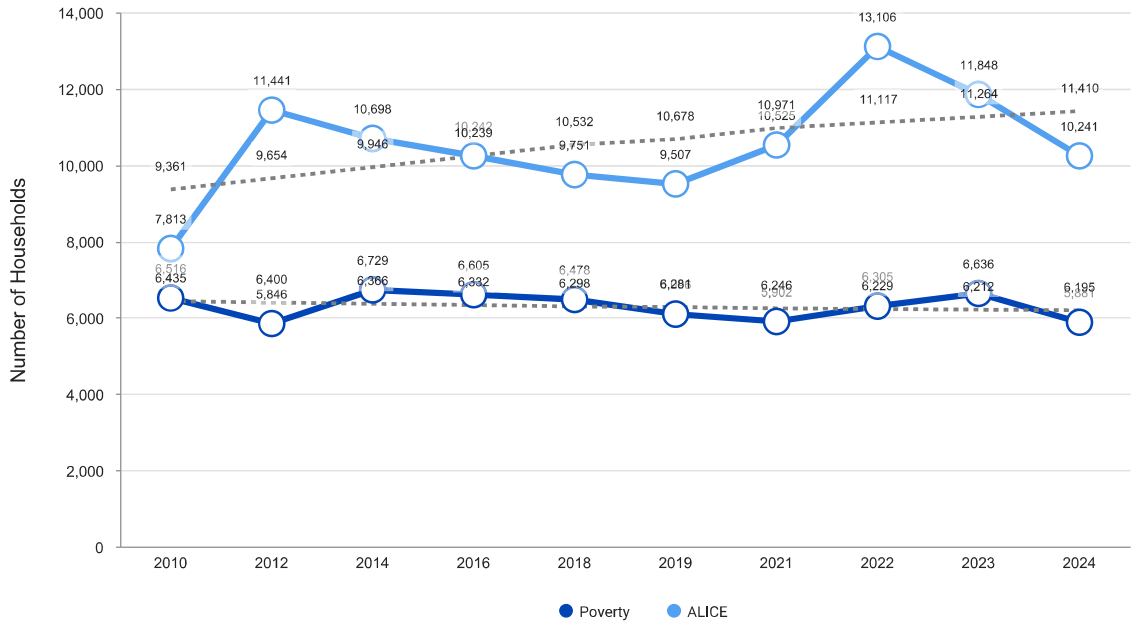
Labor Force Participation Rate: 63% (state average: 62%)

ALICE Households: 22% (state average 26%) **Households in Poverty:** 13% (state average 13%)

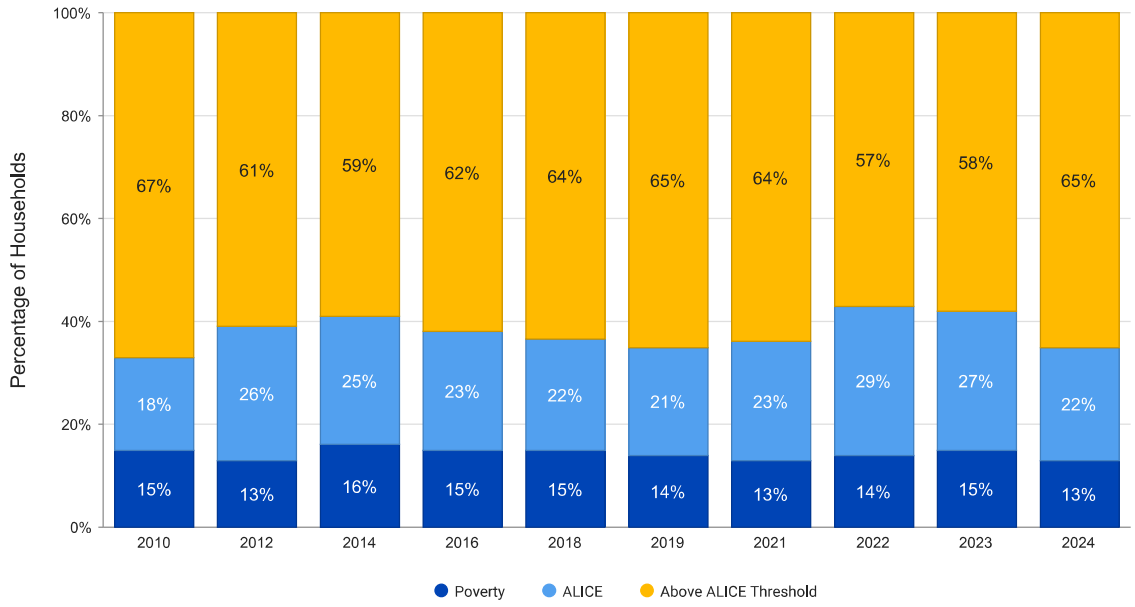
Financial Hardship Has Changed Over Time in Bay County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE and Poverty-Level Households, Bay County, Michigan, 2024



Percentage of Households, Bay County, Michigan, 2024

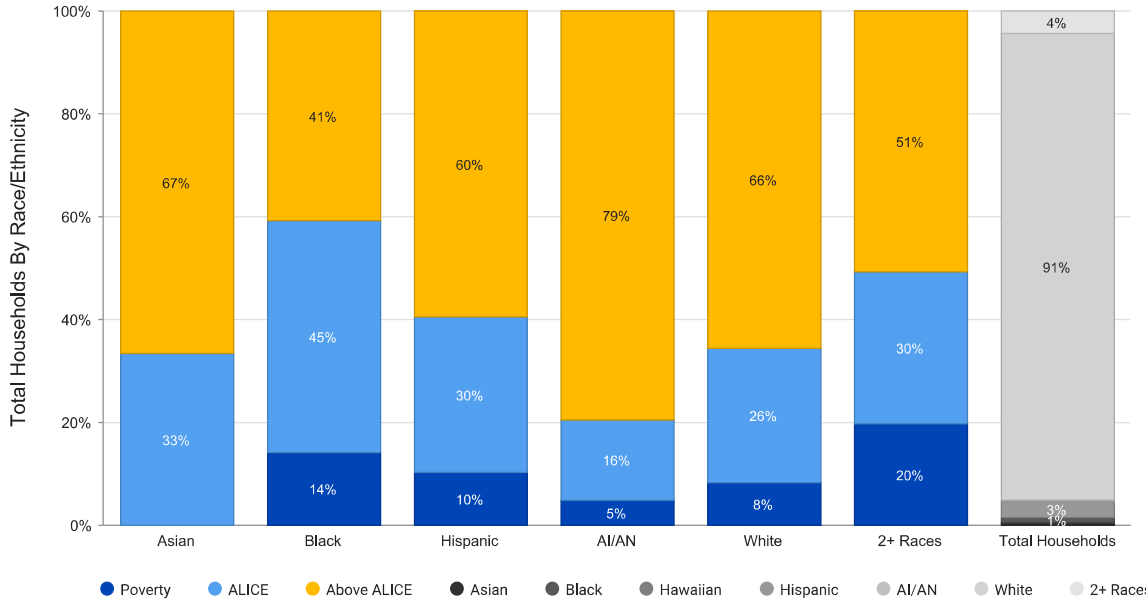


Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Bay County, Michigan, 2024



Notes: All racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; the AI/AN (American Indian/Alaska Native), Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below $15,000 is used as a proxy. In 2020, the U.S. Census Bureau changed how it asked about race/ethnicity and how responses are coded. Due to this change, the Census Bureau recommends caution in comparing racial/ethnic data from before and after 2020.

Sources: ALICE Threshold, 2024; American Community Survey, 2024

There were also differences in financial hardship by household type and age of householder.

HOUSEHOLD TYPE

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	27%
Married (with children)	9%
Single-Female-Headed (with children)	69%
Single-Male-Headed (with children)	51%

AGE OF HOUSEHOLDER

Group	% Below ALICE Threshold
Under 25 Years	35%
25 to 44 Years	24%
45 to 64 Years	30%
65 Years and Over	48%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

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. In 2024, household costs in every county in Michigan were well above the Federal Poverty Level of $15,060 for a single adult and $31,200 for a family of four.

Household Survival Budget, Bay County, Michigan, 2024

Monthly Costs	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 Adult 65+	Two Adults 65+
Housing	$804	$810	$810	$810	$1,031	$1,031	$804	$810
Child Care	$0	$250	$667	$0	$500	$1,411	$0	$0
Food	$437	$738	$662	$801	$1,342	$1,184	$402	$737
Transportation	$380	$472	$472	$554	$825	$825	$318	$431
Health Care	$193	$479	$479	$479	$712	$712	$510	$1,020
Technology	$87	$87	$87	$121	$121	$121	$87	$121
Miscellaneous	$190	$284	$318	$277	$453	$528	$212	$312
Taxes	$316	$244	$332	$383	$348	$546	$373	$635
Monthly Total	$2,407	$3,364	$3,827	$3,425	$5,332	$6,358	$2,706	$4,066
ANNUAL TOTAL	$28,884	$40,368	$45,924	$41,100	$63,984	$76,296	$32,472	$48,792
Hourly Wage	$14.44	$20.18	$22.96	$20.55	$31.99	$38.15	$16.24	$24.40

Notes: The budget for One Adult, One Child includes costs for one adult and a school-age child. The budget for One Adult, One in Child Care includes costs for an adult and an infant. The budget for Two Adults, Two in Child Care includes costs for two adults, one infant, and one preschooler. "Hourly Wage" shows the full-time wage needed to support each budget.

Sources: For ALICE Survival Budget sources, see the Methodology Overview on the Methodology page.

Financial Hardship Varies by Location in Michigan

There is substantial variation in the number of households who live below the ALICE Threshold within the county. Explore the map and table below to learn more. The map is shaded to show the percentage of households that are below the ALICE Threshold (poverty-level and ALICE households combined). The darker the blue, the higher the percentage.



Bay County, Michigan, 2024

Counties	Total Households	% Below ALICE Threshold
Bay	46,193	35%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

ALICE COUNTY REPORTS

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ALICE IN TUSCOLA COUNTY

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. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials.

2024 Point-in-Time-Data

Population: 52,980 **Number of Households:** 21,498

Median Household Income: $63,811 (state average: $72,389)

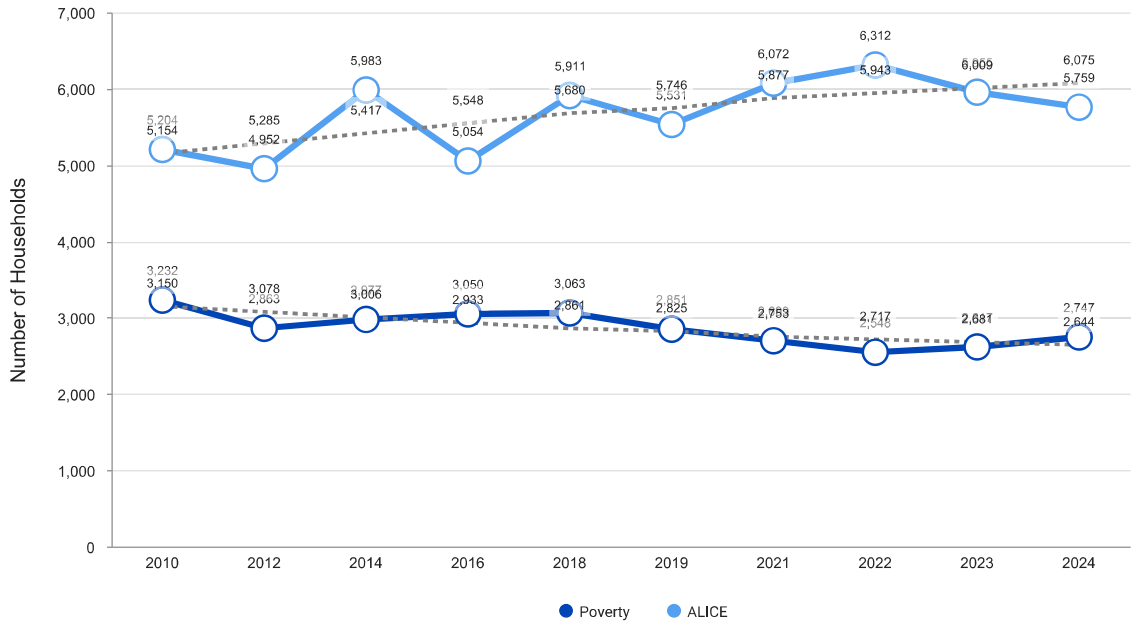
Labor Force Participation Rate: 55% (state average: 62%)

ALICE Households: 27% (state average 26%) **Households in Poverty:** 13% (state average 13%)

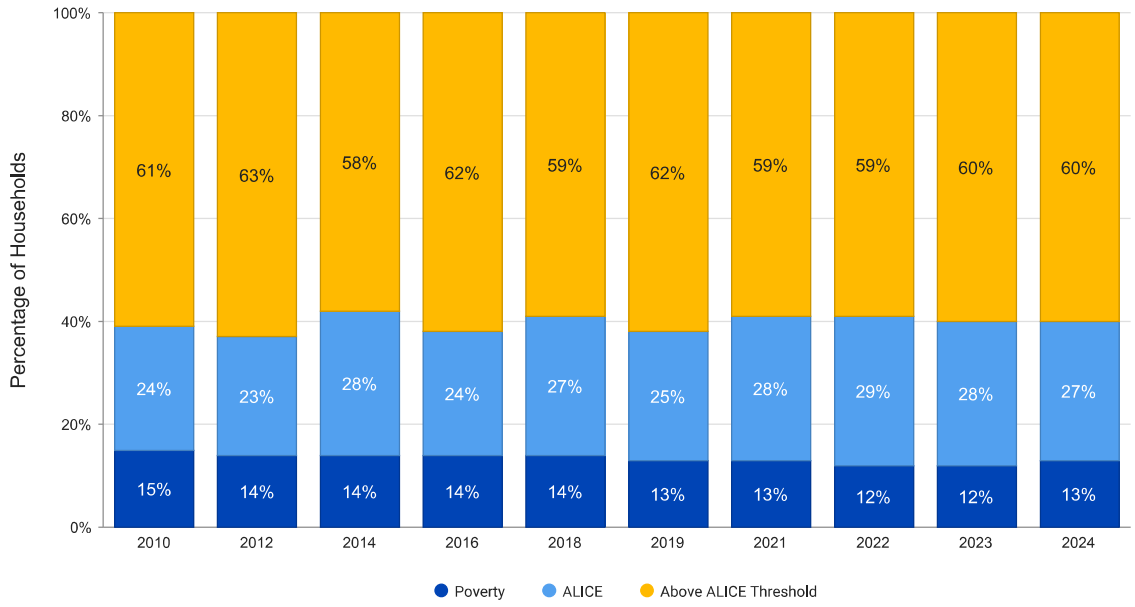
Financial Hardship Has Changed Over Time in Tuscola County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times.

Number of ALICE and Poverty-Level Households, Tuscola County, Michigan, 2024



Percentage of Households, Tuscola County, Michigan, 2024

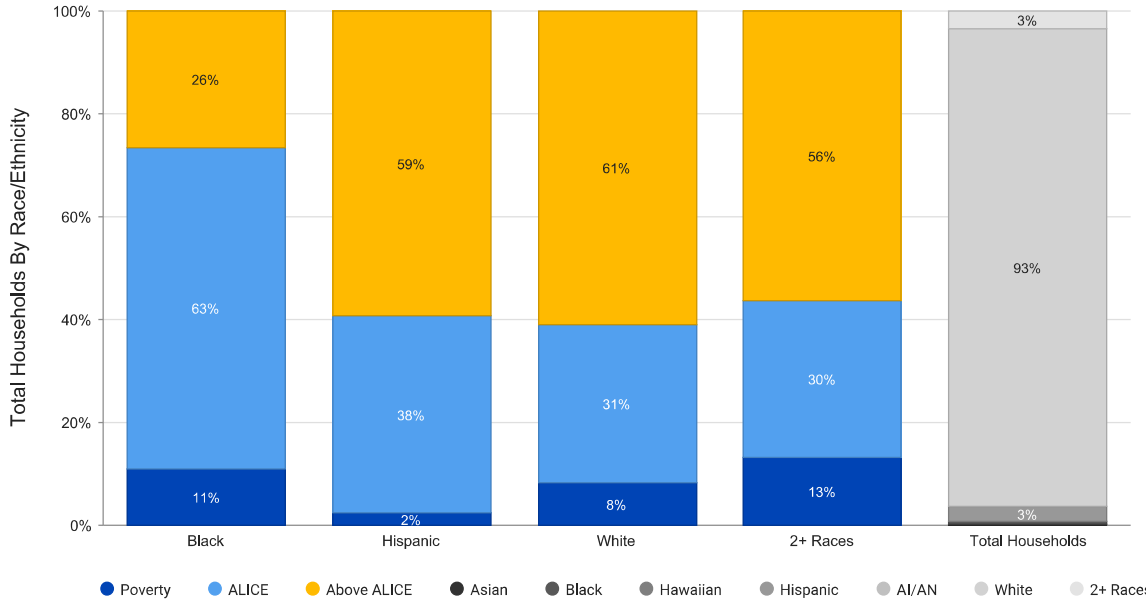


Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Tuscola County, Michigan, 2024



Notes: All racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; the AI/AN (American Indian/Alaska Native), Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below $15,000 is used as a proxy. In 2020, the U.S. Census Bureau changed how it asked about race/ethnicity and how responses are coded. Due to this change, the Census Bureau recommends caution in comparing racial/ethnic data from before and after 2020.

Sources: ALICE Threshold, 2024; American Community Survey, 2024

There were also differences in financial hardship by household type and age of householder.

HOUSEHOLD TYPE

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	36%
Married (with children)	15%
Single-Female-Headed (with children)	86%
Single-Male-Headed (with children)	65%

AGE OF HOUSEHOLDER

Group	% Below ALICE Threshold
Under 25 Years	48%
25 to 44 Years	31%
45 to 64 Years	37%
65 Years and Over	48%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024

The Cost of Basics Outpaces Wages

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Household Survival Budget, Tuscola County, Michigan, 2024

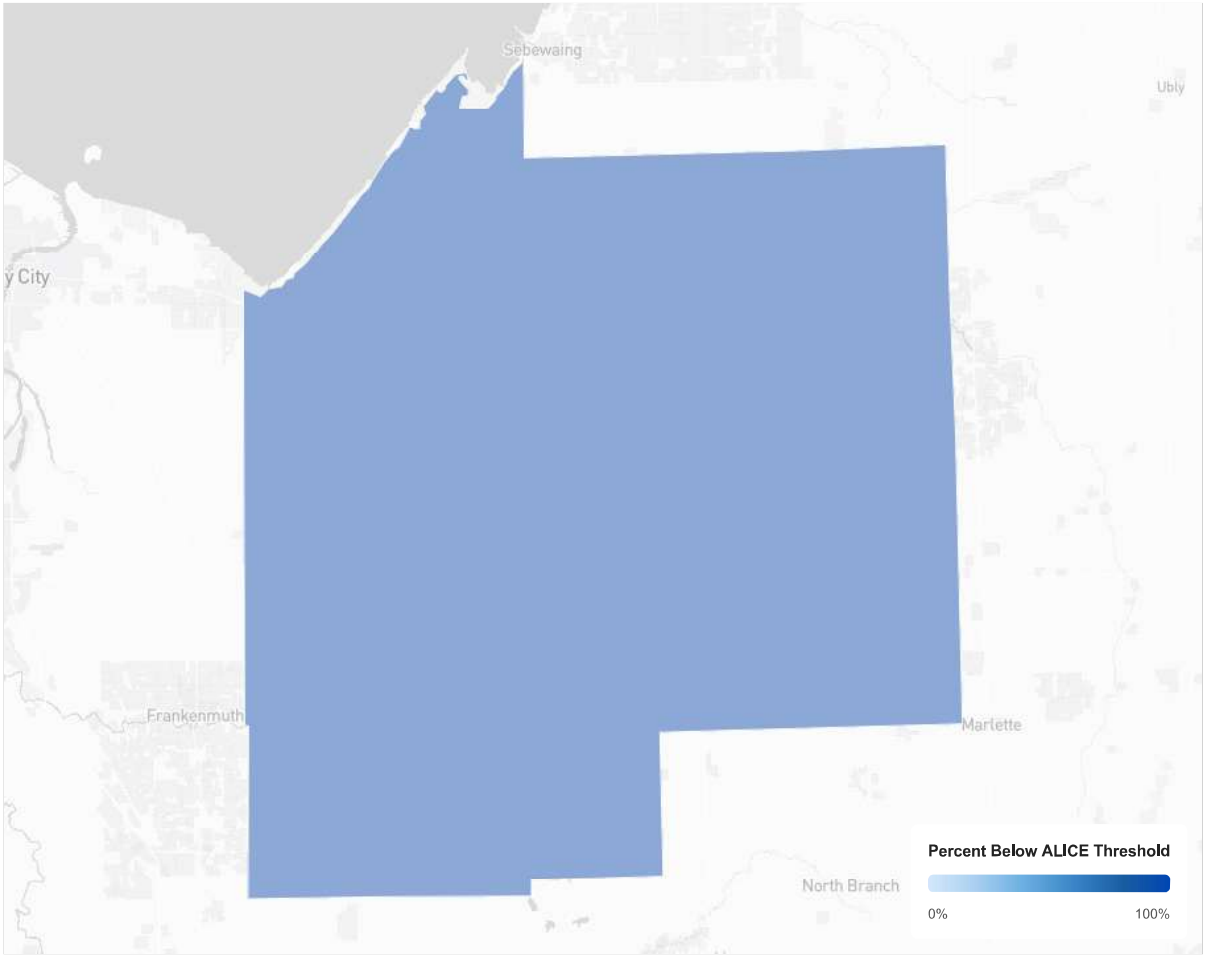
Monthly Costs	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing	$674	$821	$821	$821	$996	$996	$674	$821
Child Care	$0	$222	$592	$0	$444	$1,204	$0	$0
Food	$431	$728	$653	$790	$1,324	$1,168	$397	$727
Transportation	$380	$472	$472	$554	$825	$825	$318	$431
Health Care	$193	$479	$479	$479	$712	$712	$520	$1,040
Technology	$87	$87	$87	$121	$121	$121	$87	$121
Miscellaneous	$177	$281	$310	$277	$442	$503	$200	$314
Taxes	$284	$244	$313	$383	$331	$479	$340	$641
Monthly Total	$2,226	$3,334	$3,727	$3,425	$5,195	$6,008	$2,536	$4,095
ANNUAL TOTAL	$26,712	$40,008	$44,724	$41,100	$62,340	$72,096	$30,432	$49,140
Hourly Wage	$13.36	$20.00	$22.36	$20.55	$31.17	$36.05	$15.22	$24.57

Notes: The budget for One Adult, One Child includes costs for one adult and a school-age child. The budget for One Adult, One in Child Care includes costs for an adult and an infant. The budget for Two Adults, Two in Child Care includes costs for two adults, one infant, and one preschooler. "Hourly Wage" shows the full-time wage needed to support each budget.

Sources: For ALICE Survival Budget sources, see the Methodology Overview on the Methodology page.

Financial Hardship Varies by Location in Michigan

There is substantial variation in the number of households who live below the ALICE Threshold within the county. Explore the map and table below to learn more. The map is shaded to show the percentage of households that are below the ALICE Threshold (poverty-level and ALICE households combined). The darker the blue, the higher the percentage.



Tuscola County, Michigan, 2024

Counties	Total Households	% Below ALICE Threshold
Tuscola	21,498	40%

Sources: ALICE Threshold, 2010-2024; American Community Survey, 2010-2024