



ALICE IN THE COVID AND FINANCIAL HARDSHIP IN BRANCH, CALHOUN, KALAMAZOO, ST. JOSEPH COUNTIES 2023 Report

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Officer
United Way of South Central
Michigan



United Way of
South Central Michigan

Calhoun | Clinton | Eaton | Ingham | Jackson | Kalamazoo



Who are We?

The United Way of South Central Michigan serves Calhoun, Clinton, Eaton, Ingham, Jackson and Kalamazoo counties.

OUR VISION

Strong, caring communities where every person is valued, thriving, and connected for the common good.

OUR MISSION

We bring together the people, ideas, and resources to lead with our communities and create a flourishing, equitable life for everyone.

OUR PATH

Our work lifts our local communities by reducing racial and economic disparities, addressing the needs of ALICE households in financial stability, education, health, and basic needs; and creating opportunities for every person to reach their full potential.

Who is ALICE – and Did They Weather the Storm?

ALICE: Asset Limited, Income Constrained,
Employed

Hard working households whose earnings
can't keep up with the rising costs of
necessities.

They are above the federal poverty line,
but below the ALICE survival budget
threshold for their household



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Caught in the Crosscurrents of the

Competing Forces of 2020 &

2021

JOB DISRUPTION
WAGE INCREASES
INFLATION
PANDEMIC ASSISTANCE
MIGRATION



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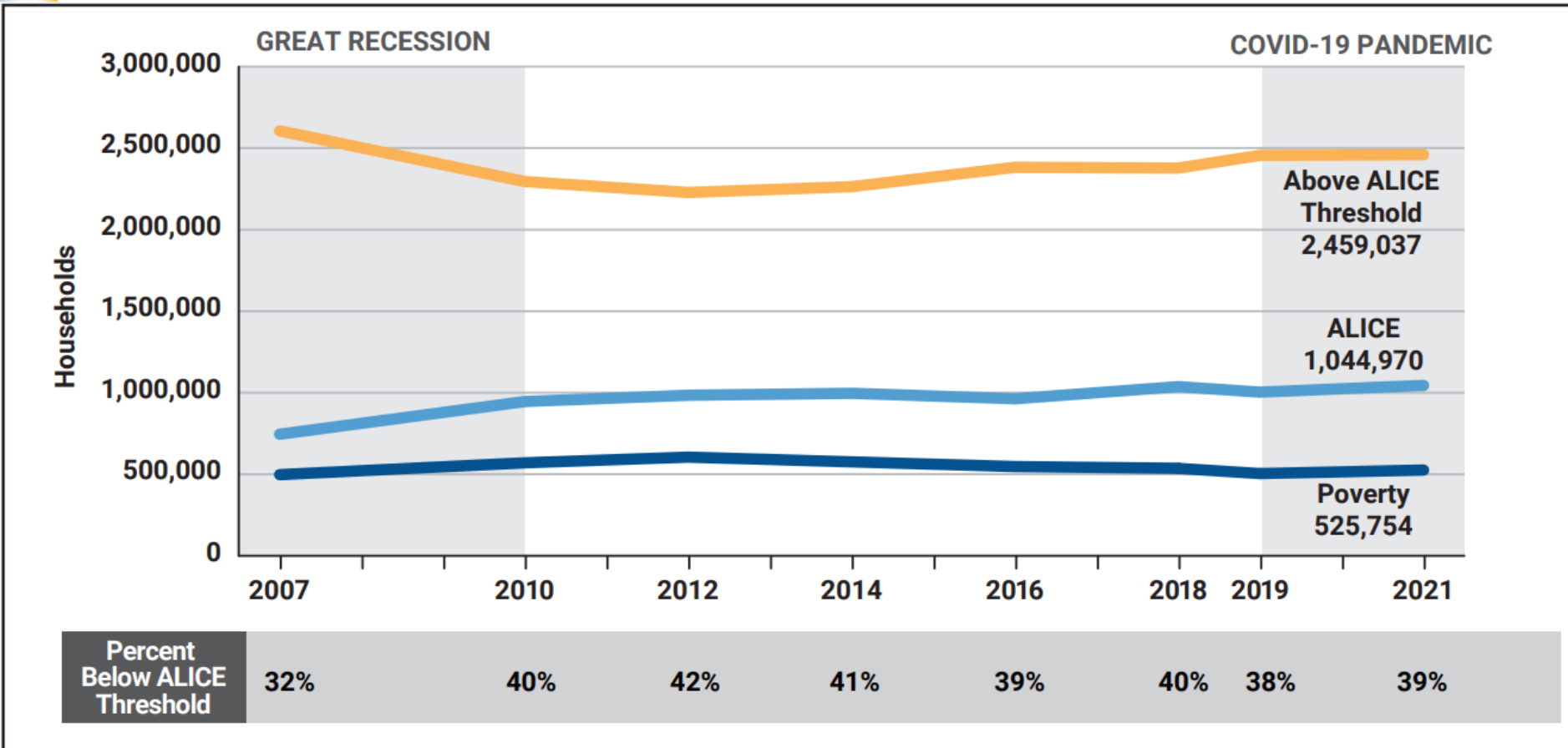


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Branch, Calhoun, Kalamazoo & St. Joseph Survival Budget

ALICE Household Survival Budget, Selected Counties, Michigan, 2021								
Monthly Costs and Credits	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 Senior	Two Seniors
Housing - Rent	\$430	\$422	\$422	\$422	\$545	\$545	\$430	\$422
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$192	\$511	\$0	\$383	\$1,081	\$0	\$0
Food	\$384	\$652	\$585	\$705	\$1,149	\$1,048	\$355	\$651
Transportation	\$396	\$494	\$494	\$572	\$872	\$872	\$349	\$478
Health Care	\$216	\$447	\$447	\$447	\$605	\$605	\$495	\$990
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$166	\$252	\$277	\$250	\$396	\$455	\$186	\$289
Tax Payments	\$296	\$453	\$519	\$394	\$760	\$916	\$348	\$619
Tax Credits	\$0	(\$346)	(\$556)	\$0	(\$692)	(\$1,141)	\$0	\$0
Monthly Total	\$2,117	\$2,880	\$3,013	\$3,139	\$4,420	\$4,783	\$2,392	\$3,798
ANNUAL TOTAL	\$25,404	\$34,560	\$36,156	\$37,668	\$53,040	\$57,396	\$28,704	\$45,576
Hourly Wage	\$12.70	\$17.28	\$18.08	\$18.83	\$26.52	\$28.70	\$14.35	\$22.79

Statewide Trends (2021)



Households
Below
the ALICE
Threshold:
2019:
1,508,284

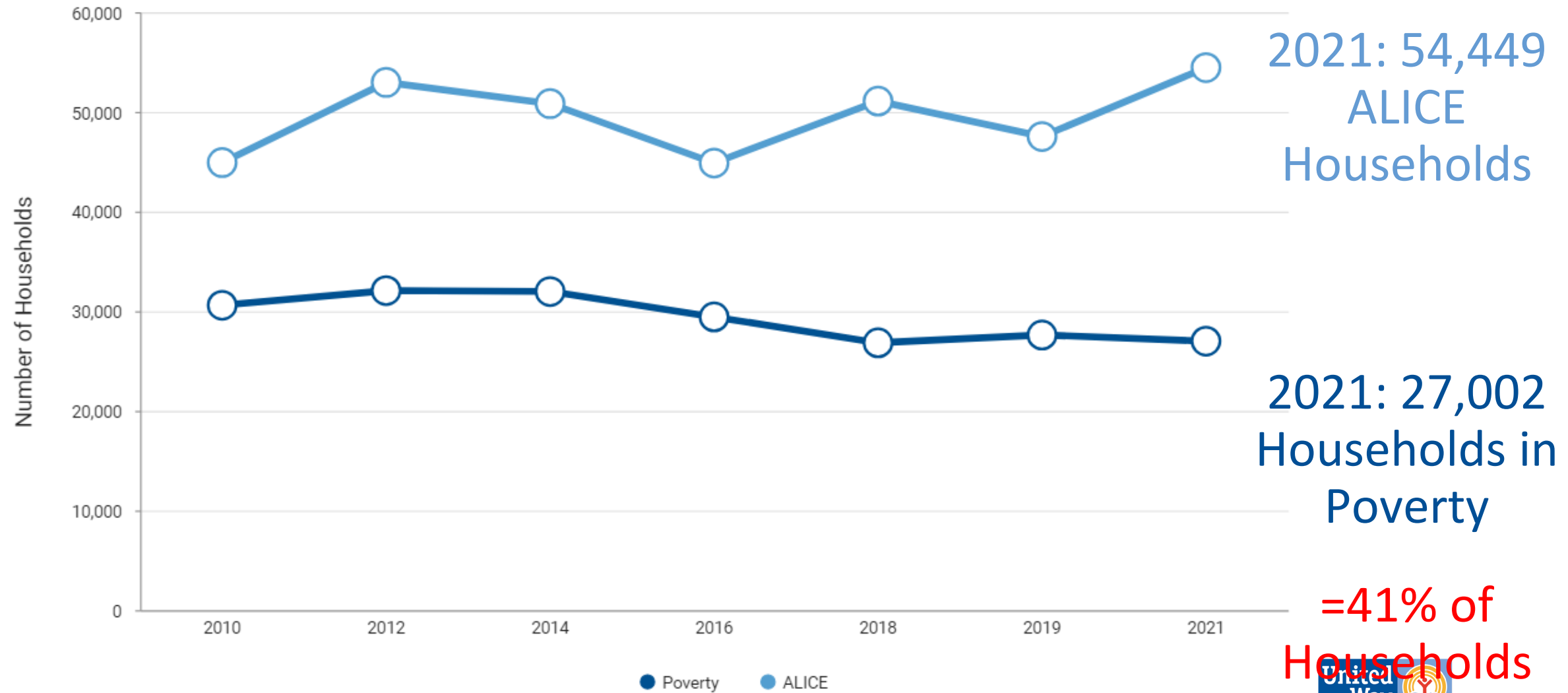


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Branch, Calhoun, Kalamazoo & St. Joseph Trends County

Number of Households, Selected Counties, Michigan, 2021



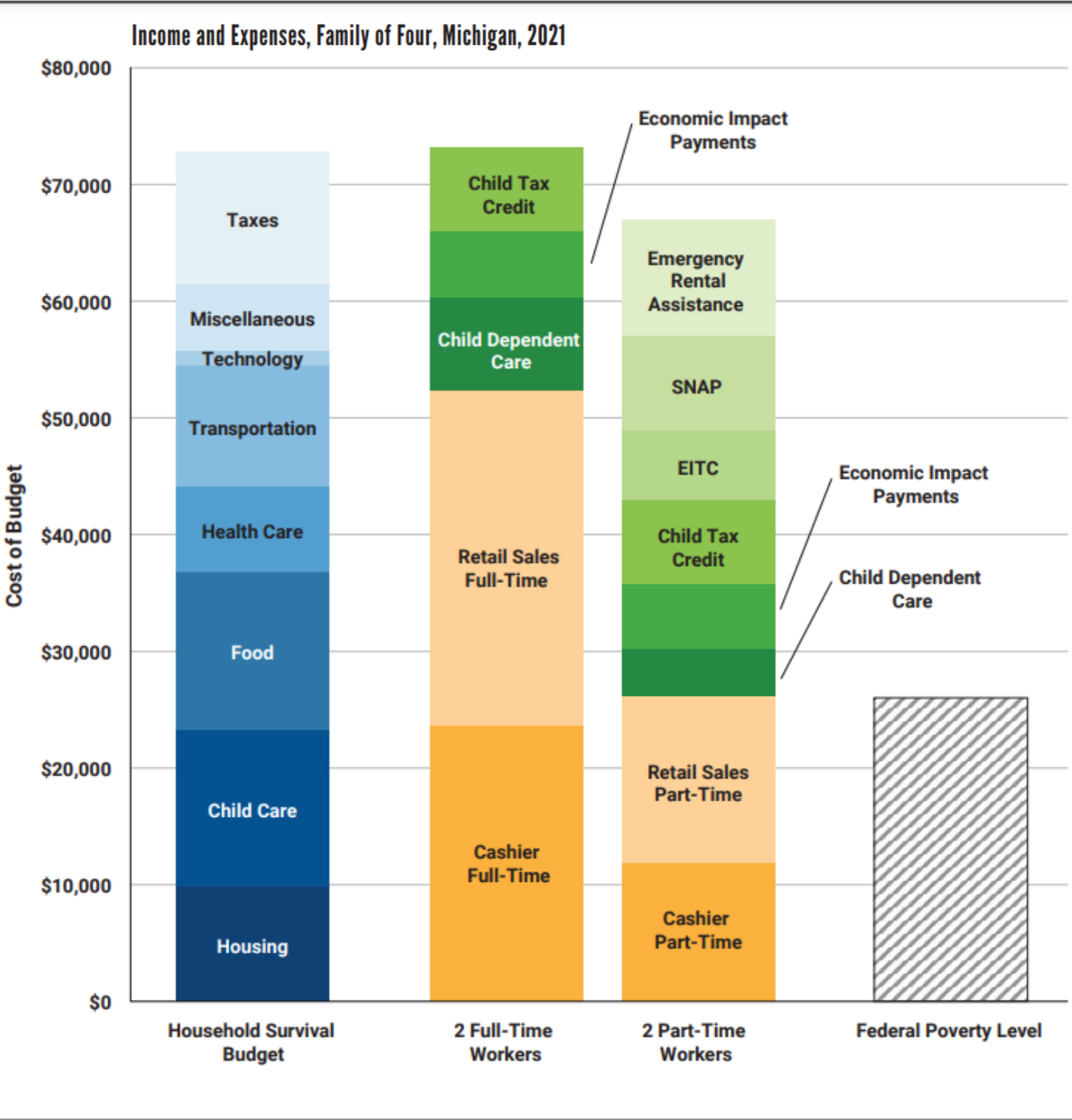
2021: 54,449
ALICE
Households

2021: 27,002
Households in
Poverty

=41% of
Households
Below the
ALICE



The Impact of Pandemic Support In 2020 & 2021



In Real Terms:
 An ALICE family in our region went from receiving over \$500 per month in SNAP benefits during the pandemic to just \$50 a month.

Financial Hardship Is Not Equally Distributed

Household Types and Ages Most Likely to be below the ALICE threshold

Branch, Calhoun, Kalamazoo & St Joseph

Single Female Headed Households w/ Children	77%
Single Male Headed Households w/ Children	74%
Households headed by Individuals under 25	67%
Households headed by Individuals over 65	48%



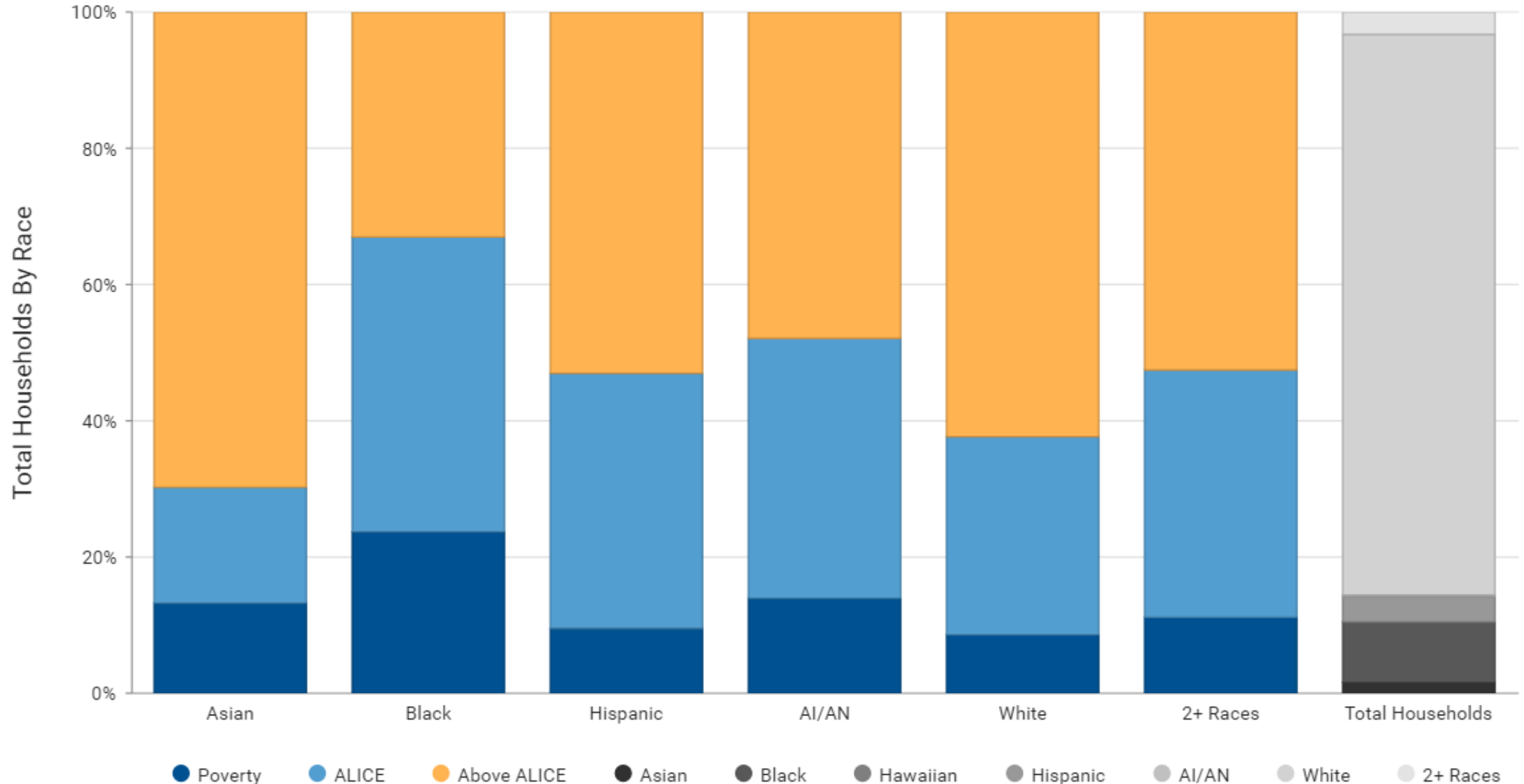
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Financial Hardship Is Not Equally Distributed

Households by Race/Ethnicity, Selected Counties, Michigan, 2021



Financial Hardship Is Not Equally Distributed ...But WHY?

- History of discrimination
 - Jobs
 - Housing
 - Health care
 - Education
 - Present day consequences of discrimination
 - Generational wealth transfer
 - Job/wage discrimination
 - Under-resourced neighborhoods, schools,
- 

Warning Signs on the Road Ahead



Pandemic supports were impactful, but have mostly ended in 2022 and 2023, creating huge gaps for many households.



In 2021, 55% of households below the ALICE threshold had no emergency savings and 62% have no



Since 2021, inflation has increased on essential items such as food and rent, compounded by high interest rates that hamper ALICE's buying power for large items.

Strategy: United for ALICE @ Work

Cohort-style Curriculum for Employers:

- Targeted to Human Resource professionals (upper management to c-suite individuals)
- 12-15 hours of content across six 2-hour modules and out-of-classroom work.
- Web-based course provided through Tovuti, a learning management platform
- Course instructor and United Way staff available to support you

Participants will:

- Join a cohort of dedicated professionals committed to improving their policies, practices, and procedures to better support ALICE (and move people out of ALICE).
- Learn about innovative business solutions in areas such as Benefits & Compensation, Flexible Scheduling, Professional Development, Financial Wellness, and Work Support &



Questions?

Ideas?



Contact Info & Links:

Presentation Requests: E-mail
communityimpact@uwscmi.org

UWSCMI Website: unitedforscmi.org/battle-creek-kalamazoo

United for ALICE Research Center:
www.unitedforalice.org/michigan

Thank You!



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