

ALIGER

Asset Limited Income Constrained Employed

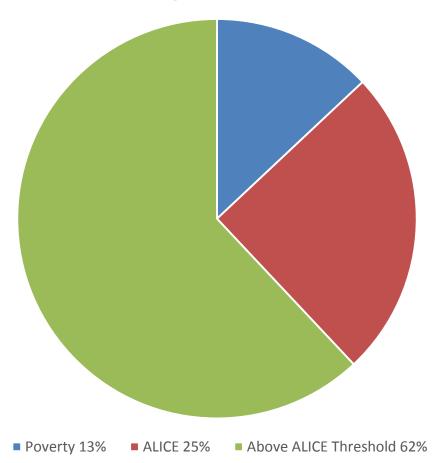
2021 Report





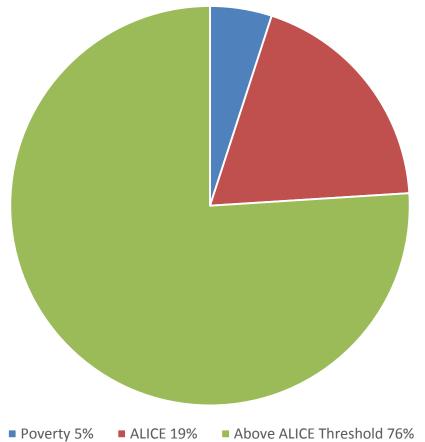
Asset Limited Income Constrained Employed





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1 in 4
Livingston
County
Households
Struggle to
meet all
expenses.





Livingston County Survival Budgets (2021)

Single Adult \$25,322

Single Senior \$28,272

Family of Four (2 A, 2C) \$59,448

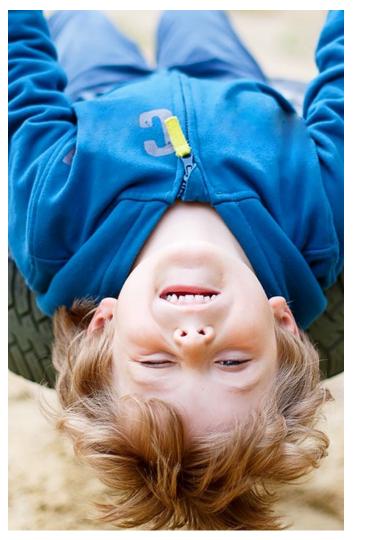
Federal Poverty Level (2021)

Single Adult \$12,880

Family of Four \$26,500



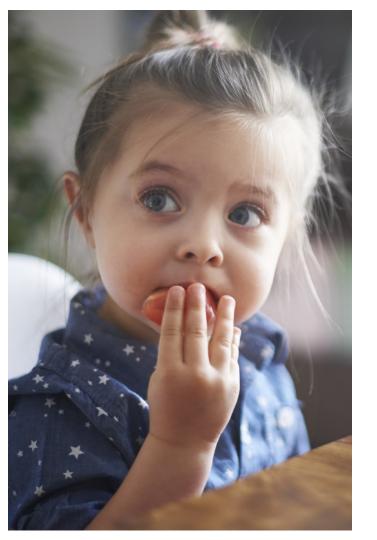




Head Start* Eligibility

- 100% of Poverty level
- Family of four must make < \$26,500 annually to qualify.

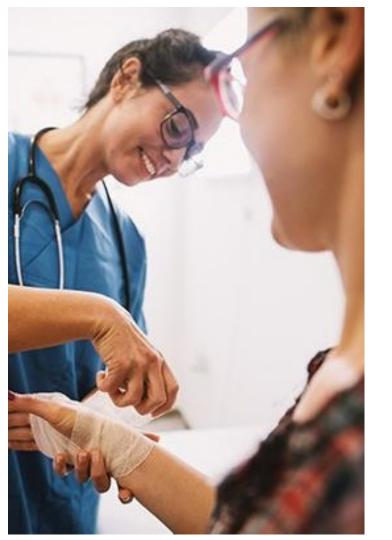
*Head Start programs promote the school readiness of infants, toddlers, and preschool-aged children from low-income families, and are available at no cost to in Livingston County for eligible 3 and 4 year old children.



SNAP* Eligibility

- 130% of Poverty level
- Family of four must make < \$34,450 annually to qualify.

*Supplemental Nutrition Assistance Program. SNAP is a timely, targeted and temporary Federal EBT Grocery Assistance Program.



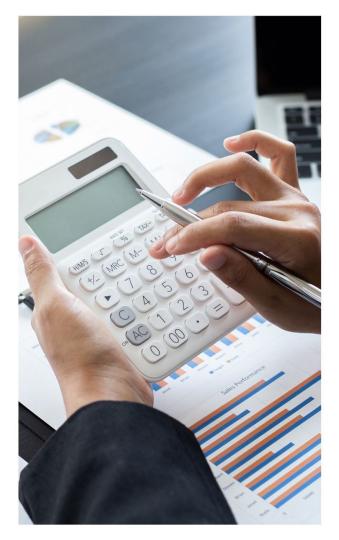
Healthy Michigan* Eligibility

- 133% of Poverty level
- Family of four must make < \$35,245 annually to qualify.

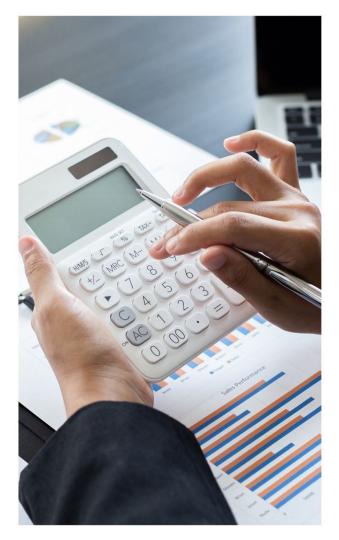
*Healthy Michigan is health care coverage for individuals 19-64 who do not qualify for Medicare.



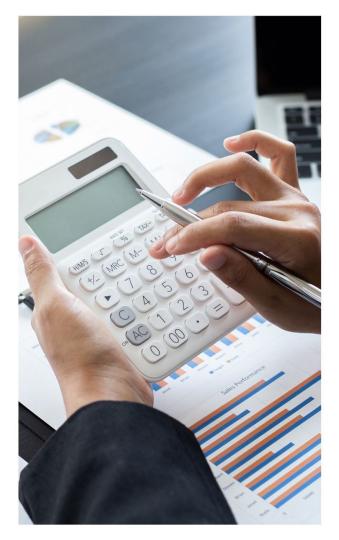
Here comes an unexpected crisis!



Housing	\$980
Child Care	\$494
Food	\$955
Transportation	\$929
Health Care	\$569
Technology	\$75
Miscellaneous	\$450
Taxes	\$502
Monthly Total	\$4,954
Annual Total	\$59,448
Hourly Wage	\$29.72



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Monthly Total	\$4,954
Annual Total	\$59,448
Hourly Wage	\$29.72

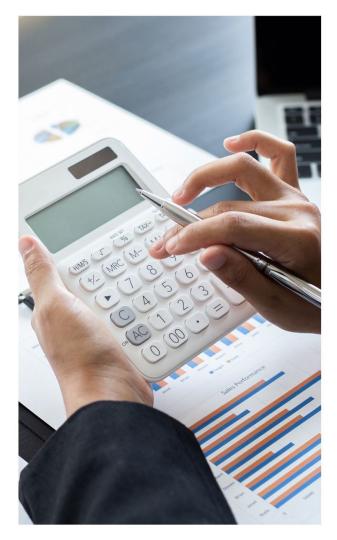


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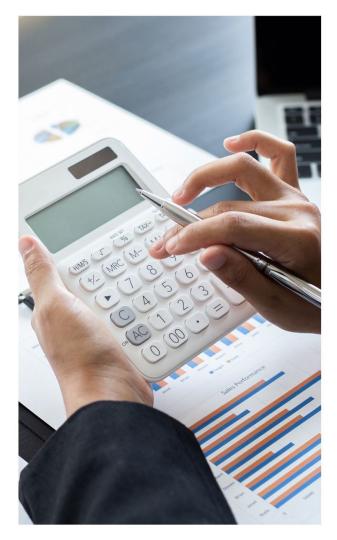


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Health Care	\$569
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Annual Total	\$7,448
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Child Care	\$494	Child Care	\$494
Food	\$955	Food	\$955
Transportation	\$929	Transportation	\$929
Health Care	\$569	Health Care	\$569
Technology	\$75	Technology	\$75
Miscellaneous	\$450	Miscellaneous	\$450
Taxes	\$502	Taxes	\$502
Monthly Total	\$4.95	Monthly Total	\$3,334
Annual Total	\$7, 448	Annual Total	\$40,000
Hourly Wage	\$29.72	Hourly Wage	\$20.00



ALICE

Asset Limited Income Constrained Employed

After you have made a decision (A, B or C), subtract 1 point for A, 2 points for B, 3 points for C

Weekly Budget

20 points total

Answers are worth between 1-3 points

ALICE

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After you have made a decision (A, B or C), subtract 1 point for A, 2 points for B, 3 points for C

Who are you?

- Married
- Two Daughters aged 8 and 4
- Caring for an aging parent who lives with you
- You and your spouse both work. One works fulltime while one has two part-time jobs.



1 bed 1 bath apartment, no patio/yard, street parking,

B 2 bed 1 bath apartment, covered patio, 1 covered parking spot, stove and refrigerator

3 bed 1.5 bath house, small yard, 2 car garage, stove, refrigerator and dishwasher



Walk, bike or take public transportation

B Family owns 1 car

C Family owns 2 cars





Child goes home after school with no supervision

В

Child attends a 3-day/week after school program where they work on homework or play outside

C

Child attends a 5-day/week after school program with educational activities





Child is watched by a neighbor

В

Child attends a child care program that is not accredited and offers limited stimulation

C

Child attends a quality child care program offers early learning components



A

Meals and snacks that are low-cost, made up primarily of shelf-stable foods.

В

Mixed meals and snacks; some choices are low-cost, shelf-stable and others include lean meats, fresh fruits and vegetables.

C

Meals and snacks consisting primarily of nutritious lean meats, fresh fruits and vegetables. Specialty diets for those who require it.



Senior parent is left at home in an at-risk situation during the week

3-day/week of care services delivered to the home and occasional caregiver respite

care at facility that provides transportation, nurses and group activities



A

No health insurance, you pay all health related costs

В

Health insurance for you through your employer, but none for your family members

C

Health insurance for you and your family through your employer



No money left after the bills are paid

\$20 left over each week after all bills are paid

\$50 left over each week after all bills are paid



Here comes an unexpected crisis!

The family car breaks down.

The price of gas doubles

Minus Three Points

Your spouse loses one of their part-time jobs

Minus Three Points

Your daughter grew two inches & needs new clothes

Minus Three Points

Minus Three Points



Full 2021 ALICE Report:

https://lcunitedway.org/wp-content/uploads/2021/03/2021ALICEReport.pdf

Methodology:

file:///C:/Users/LIZ/Downloads/2020ALICE Methodology FIN AL.pdf

ALICE Research Center:

http://neuepro.com/county-profiles/michigan

For presentations to board /leadership groups:

lwelch@lcunitedway.org



