UNITED WAY

UNITED FOR ALICE SUMMIT

November 13 | 9am - 3:30pm

The H Hotel | Midland, MI

WHAT WE HOPE TO ACCOMPLISH TODAY

- Gain insights from the latest ALICE report
- Discover ways to support employees and the people you serve
- Share innovative solutions
- Increase empathy and understanding

EVENT AGENDA AND RESOURCES

INTRODUCING ALICE & 2025 REPORT DEEP DIVE

WHO IS ALICE?

Asset Limited.
Income Constrained.
Employed.

- Hardworking employees
- Essential workers
- Earn more than Federal Poverty Level
- Often don’t qualify for help
- Struggle to afford basics
- Forced to make tough choices
- May not know how to ask for help

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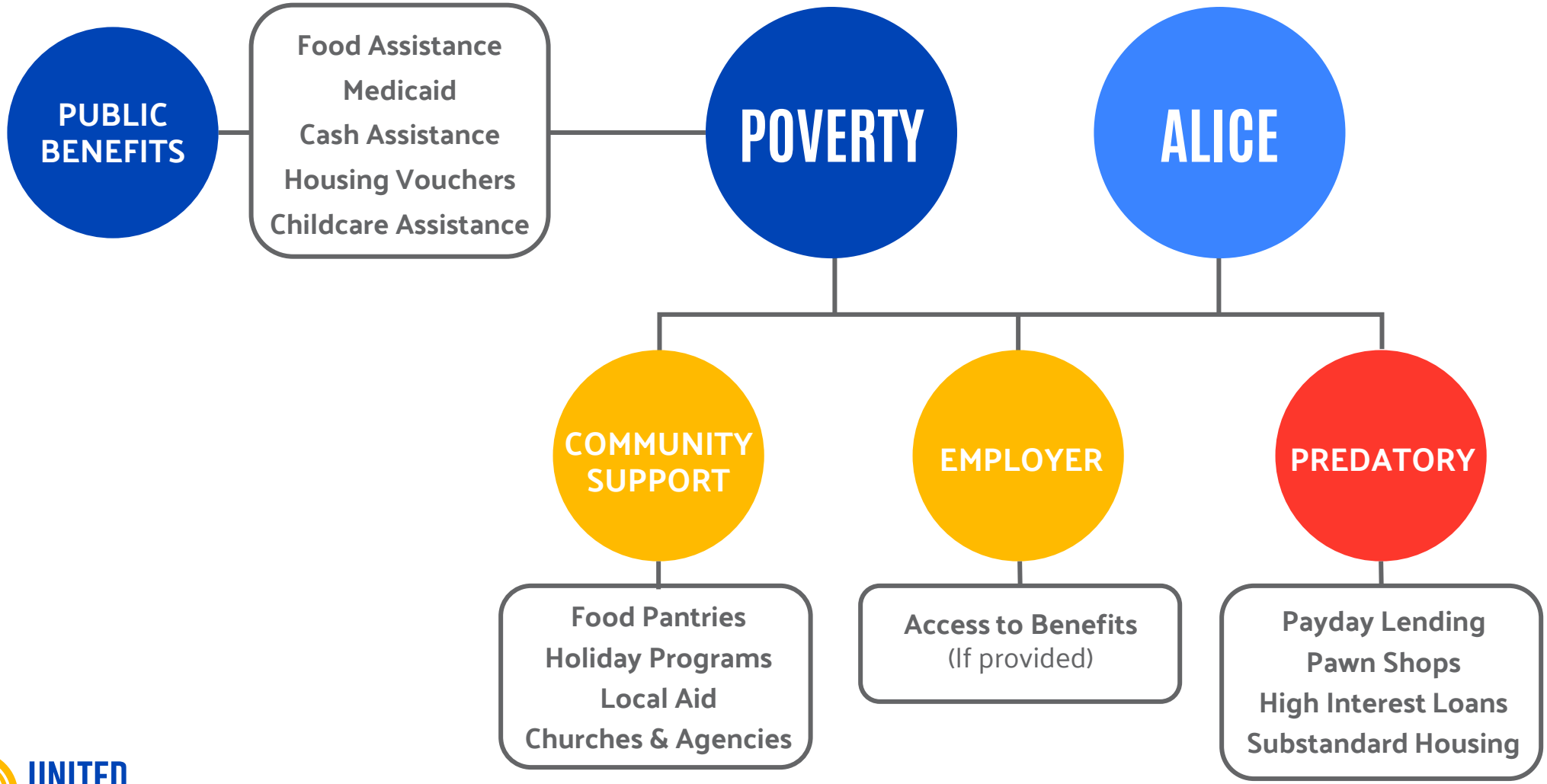
PUBLIC BENEFITS
Food Assistance
Medicaid
Cash Assistance
Housing Vouchers
Childcare Assistance
POVERTY
ALICE
COMMUNITY SUPPORT
EMPLOYER
PREDATORY
Food Pantries
Holiday Programs
Local Aid
Churches & Agencies
Access to Benefits
(If provided)
Payday Lending
Pawn Shops
High Interest Loans
Substandard Housing

ALICE PROJECT

The cost to Live and Work in the Modern Economy

TRANSPARENT

Anyone can “look under the hood” and see the data for themselves

REGULARLY UPDATED

Recorded repeatedly over time across the country

AS LOCAL AS POSSIBLE

Reveal regional & local at differences in prices

ALICE ESSENTIALS

HOUSING

CHILDCARE

FOOD

TRANSPORTATION

HEALTHCARE

TECHNOLOGY

TAXES

UNITED WAY

HOW THE ALICE PROJECT IS MADE

Consumers Energy FOUNDATION

Funds production of ALICE Report for Michigan

MCUF MICHIGAN CREDIT UNION FOUNDATION

Funds Indicators of Well-Being

UNITED FOR ALICE®

UNITED WAY Michigan Association of United Ways

United For ALICE is responsible for annual report development nationwide, data collection, methodology.
We add the local context.

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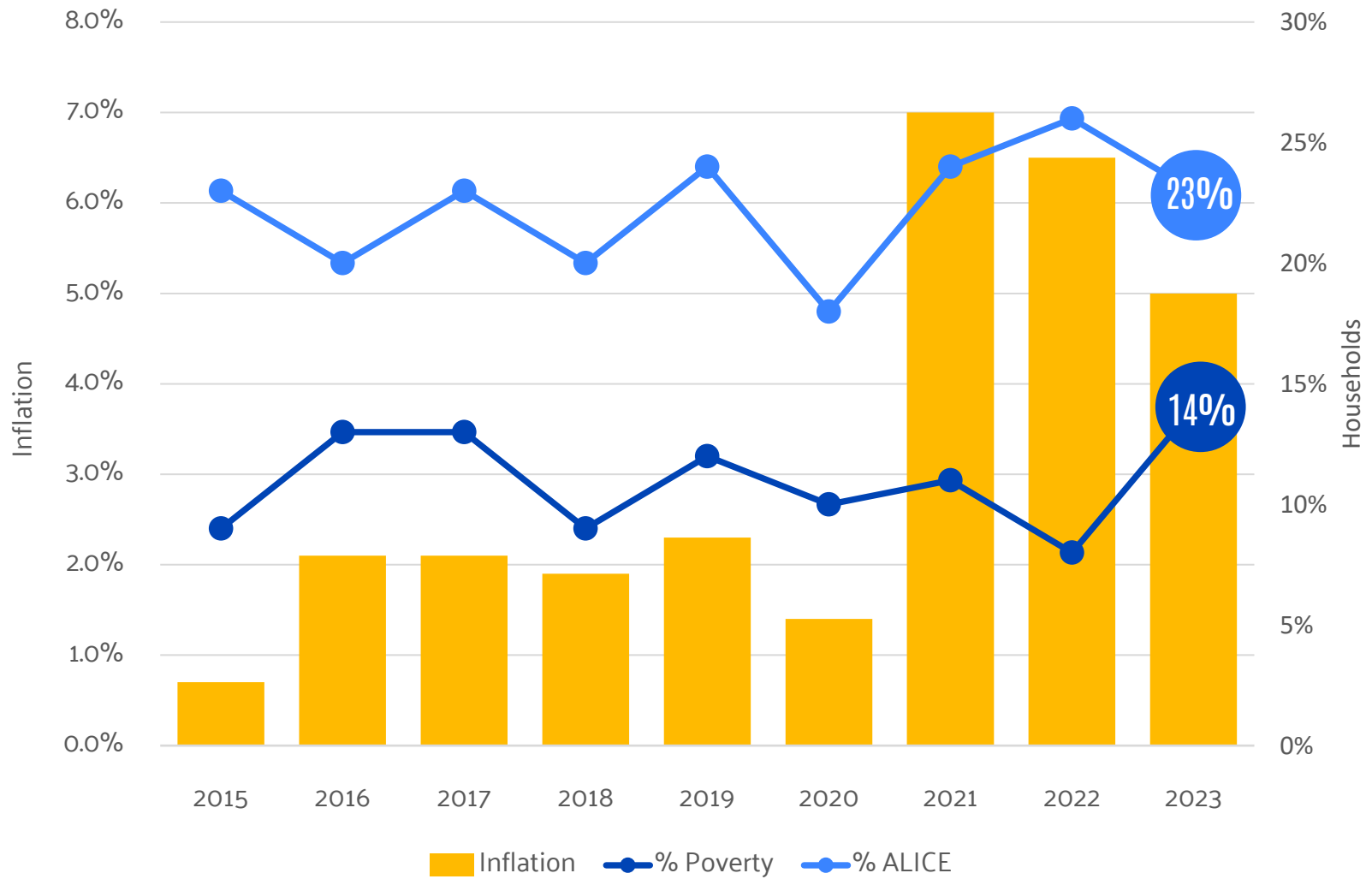
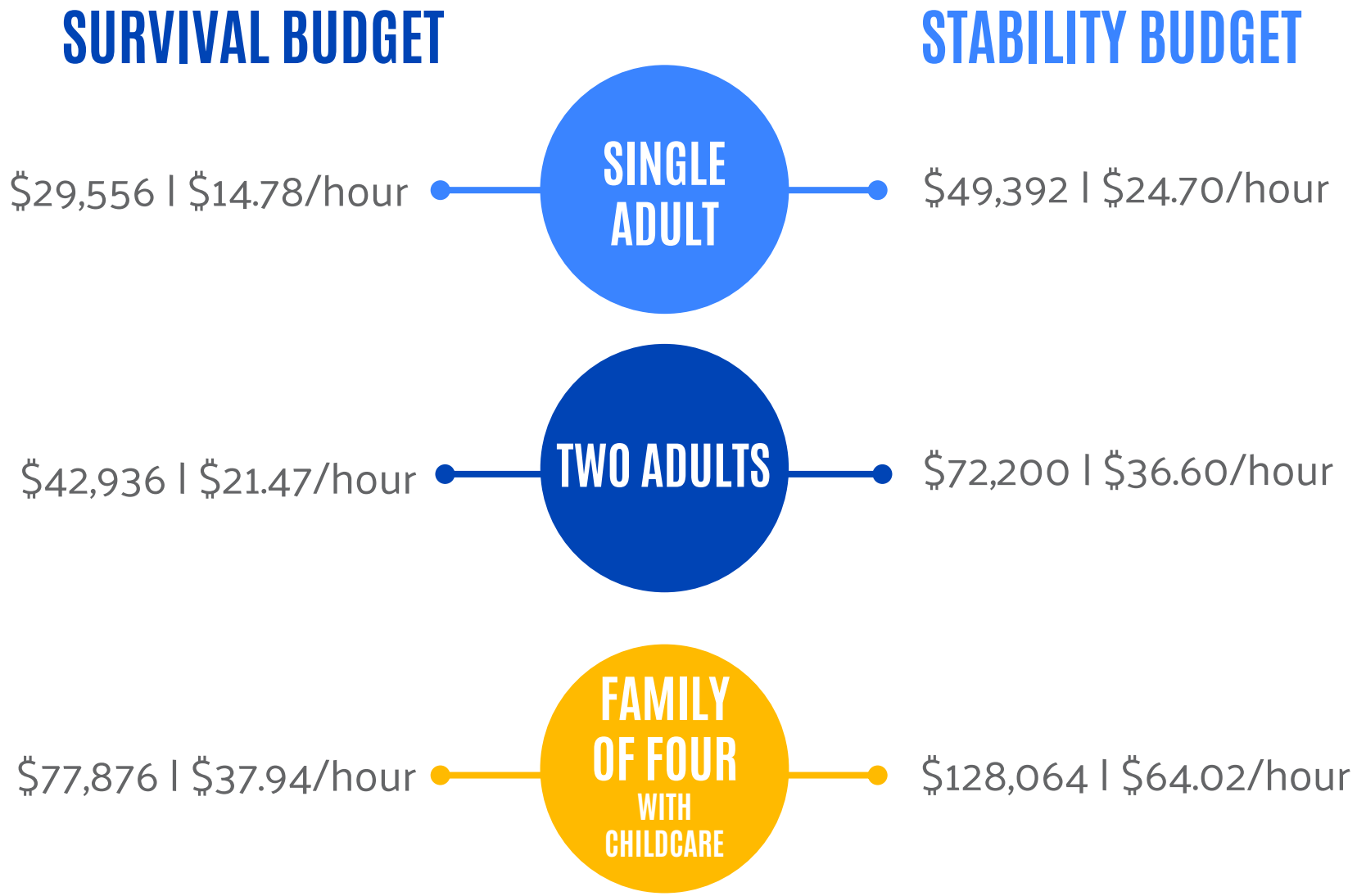
ALICE IN MIDLAND COUNTY

MIDLAND COUNTY ALICE & POVERTY



ALICE THRESHOLDS

MIDLAND COUNTY



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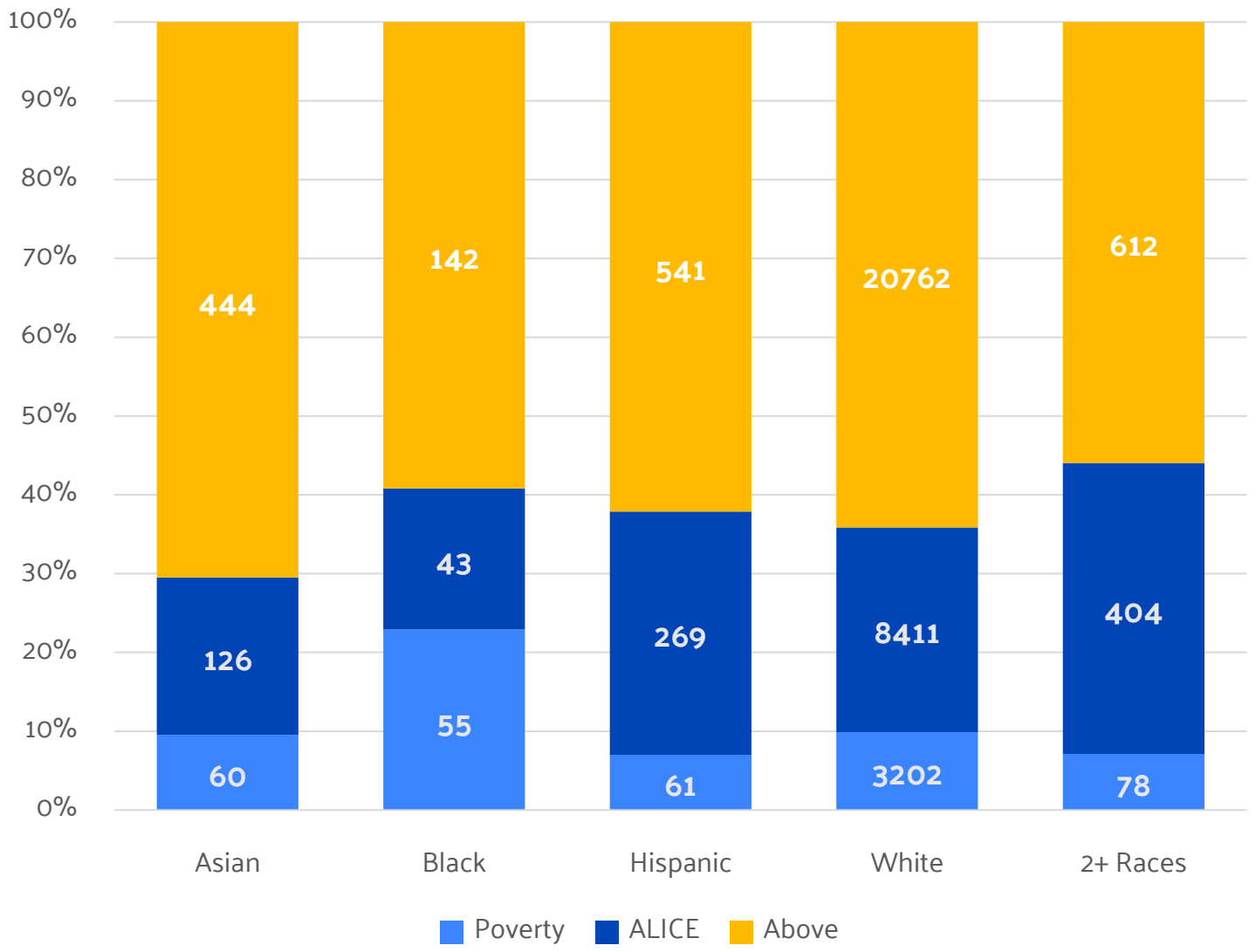
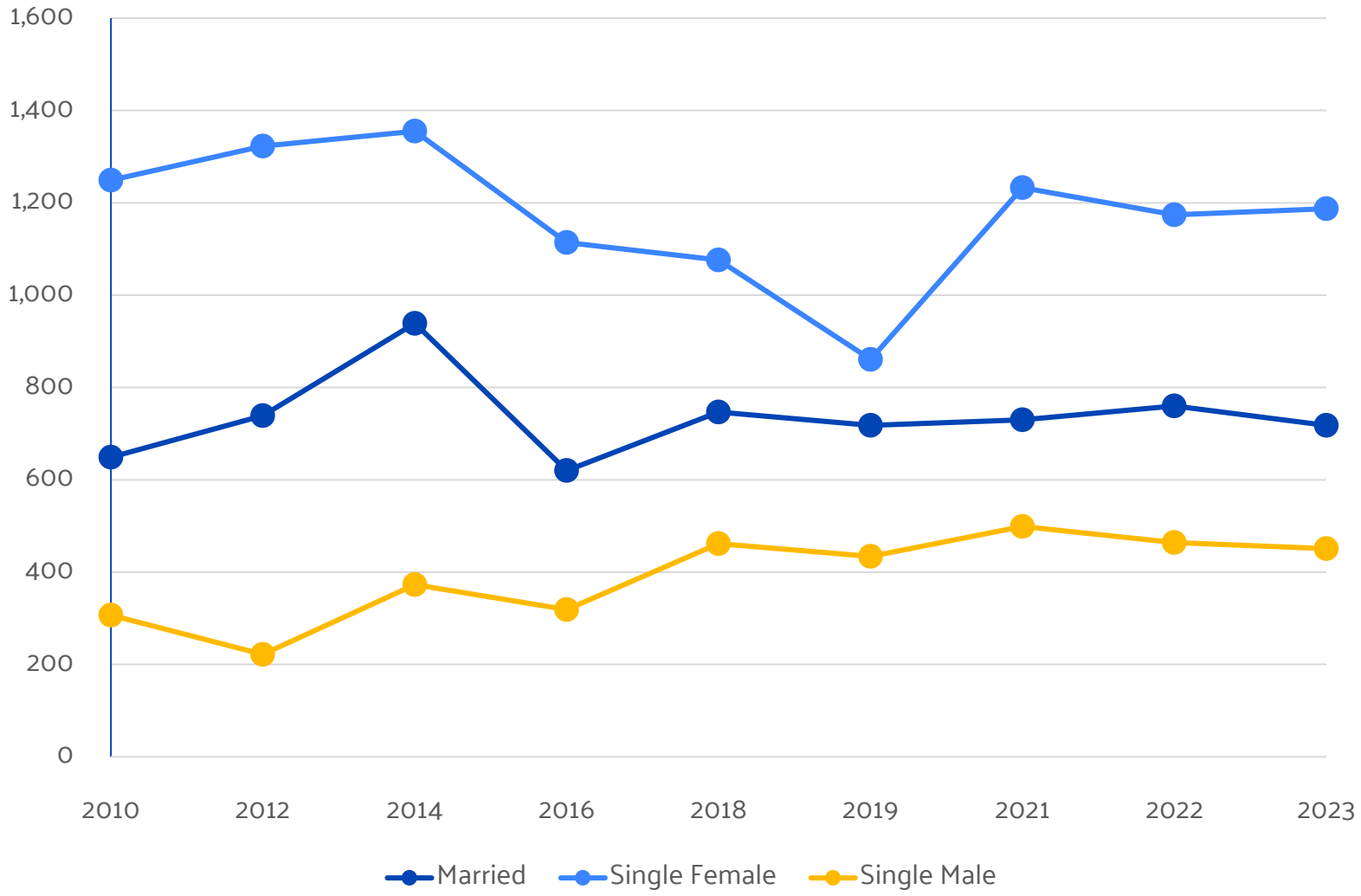
MIDLAND COUNTY ALICE & POVERTY DEMOGRAPHICS



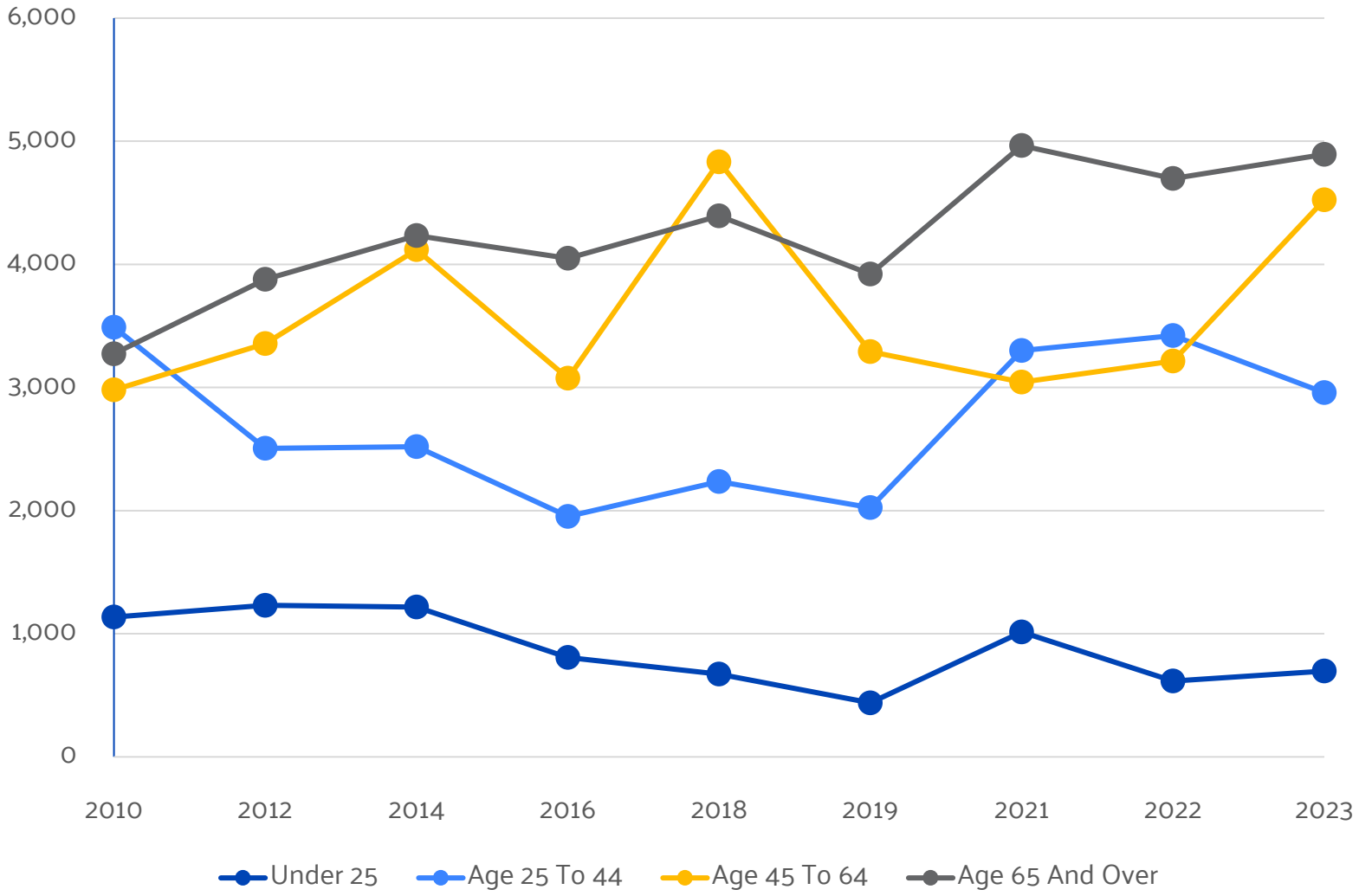
FAMILY DISPARITIES OVER TIME

Midland County



AGE DISPARITIES OVER TIME

Midland County



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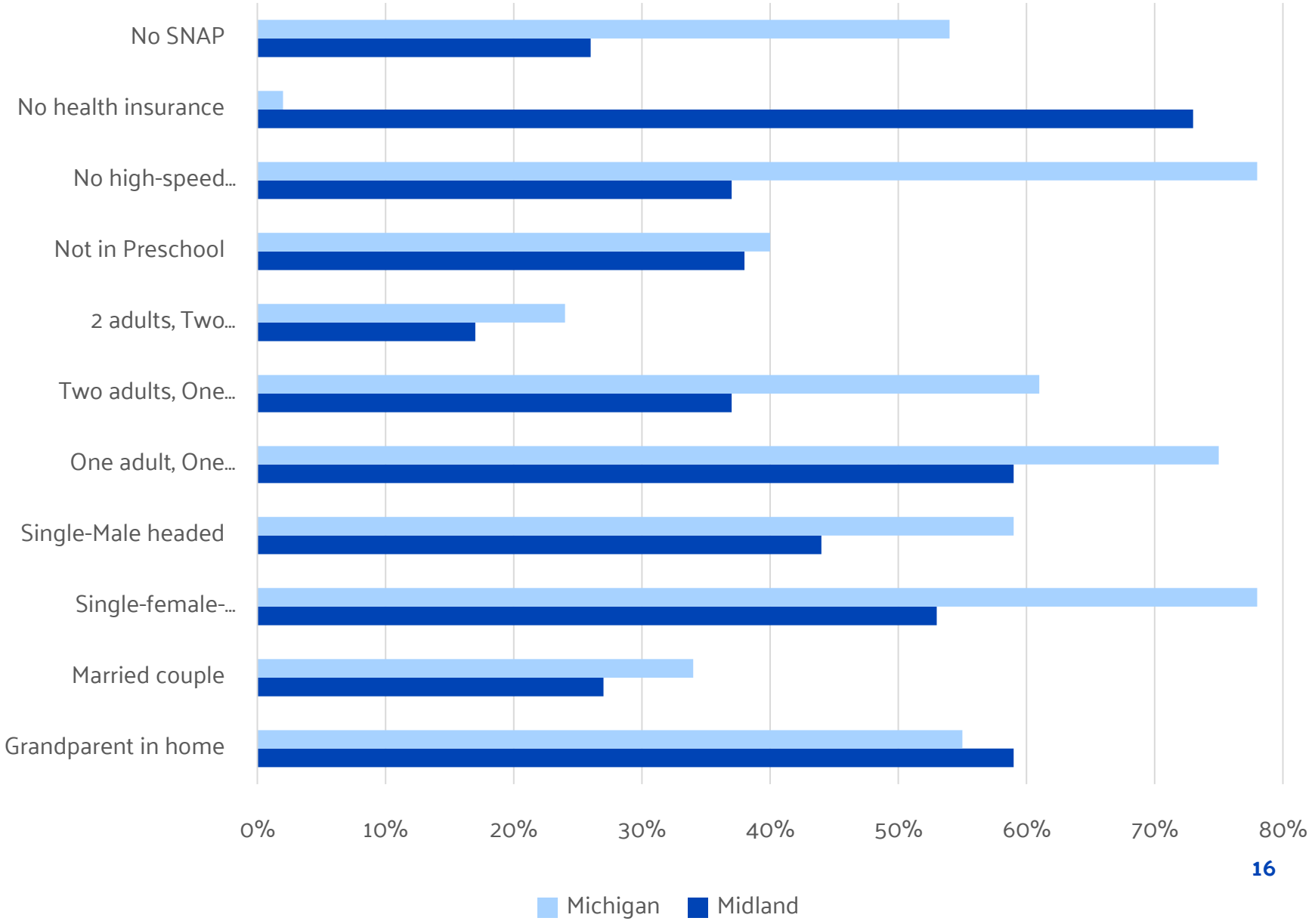
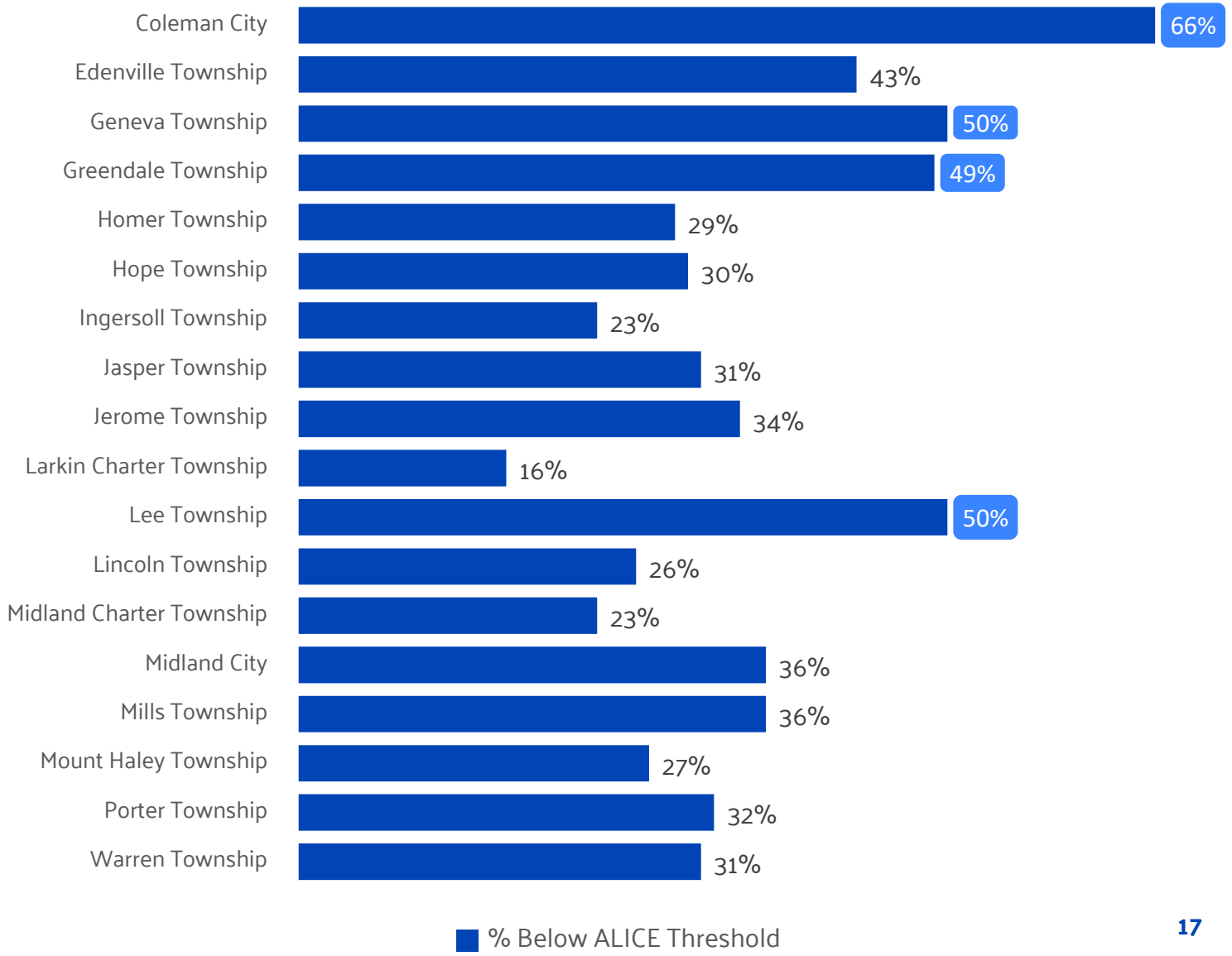
CHILDREN BELOW ALICE THRESHOLD

Michigan vs. Midland/Bay PUMA



MIDLAND COUNTY ALICE & POVERTY

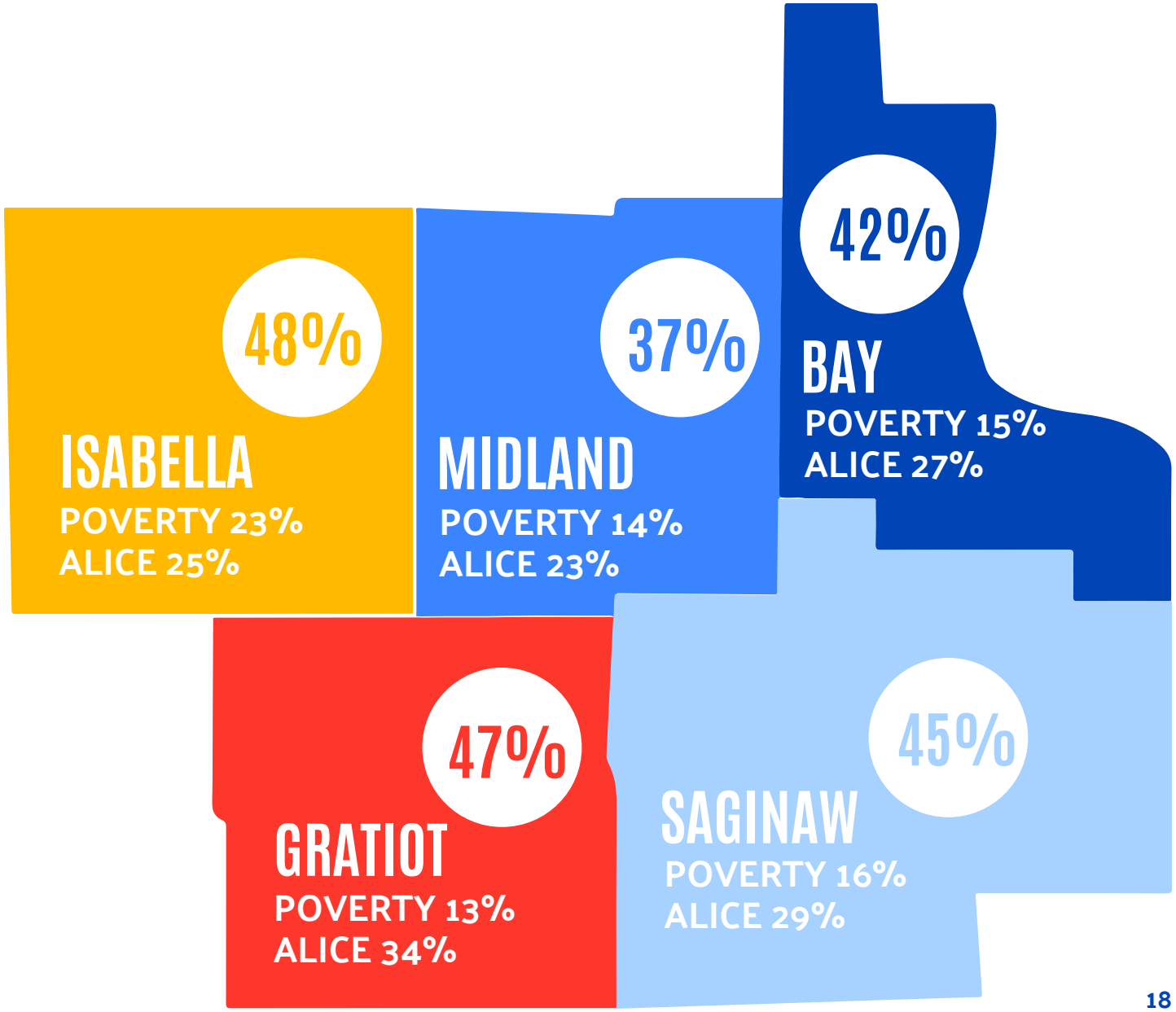
County Details



REGIONAL ALICE & POVERTY

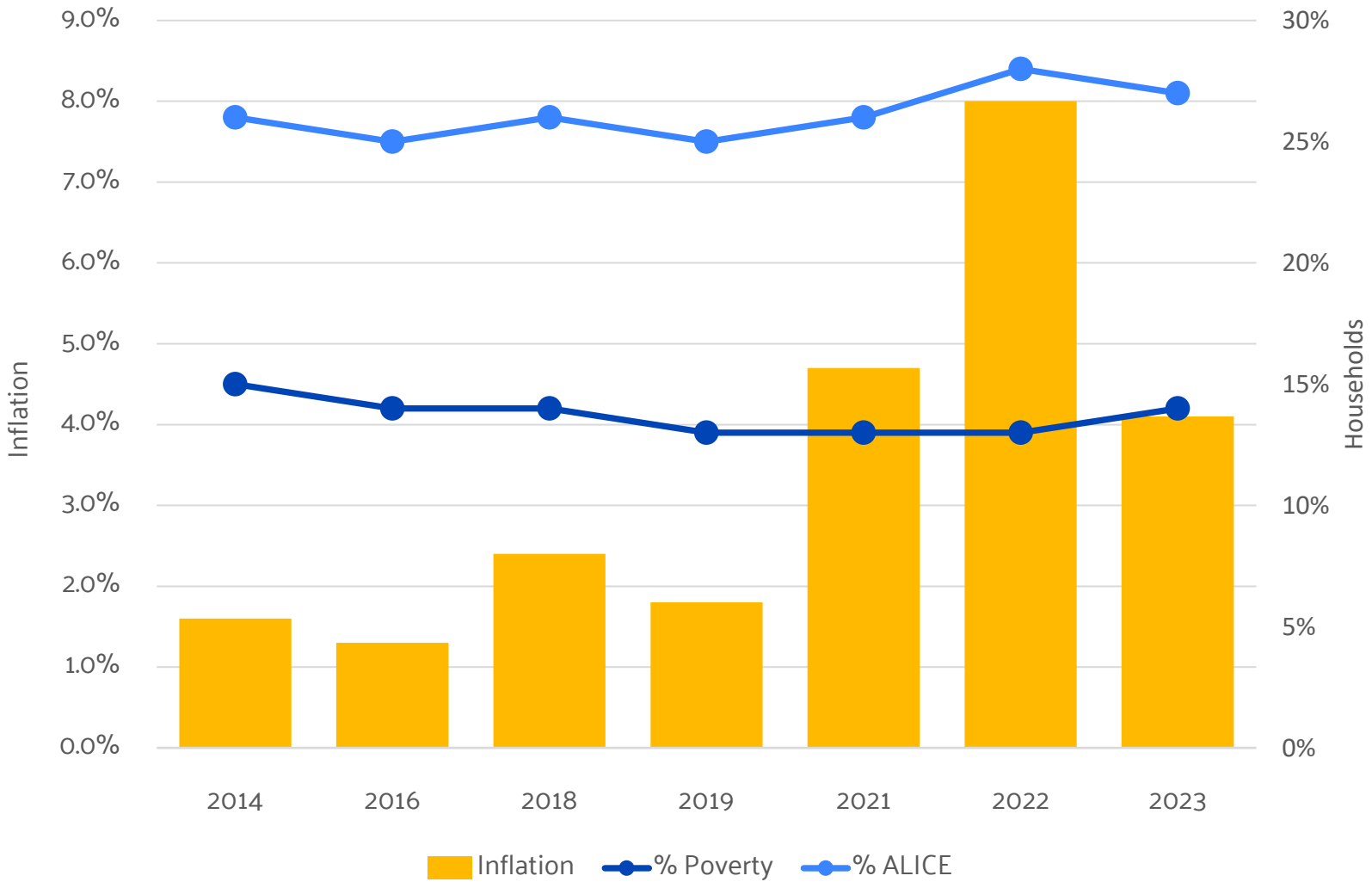
Michigan 41%

Poverty 14% + ALICE 27%



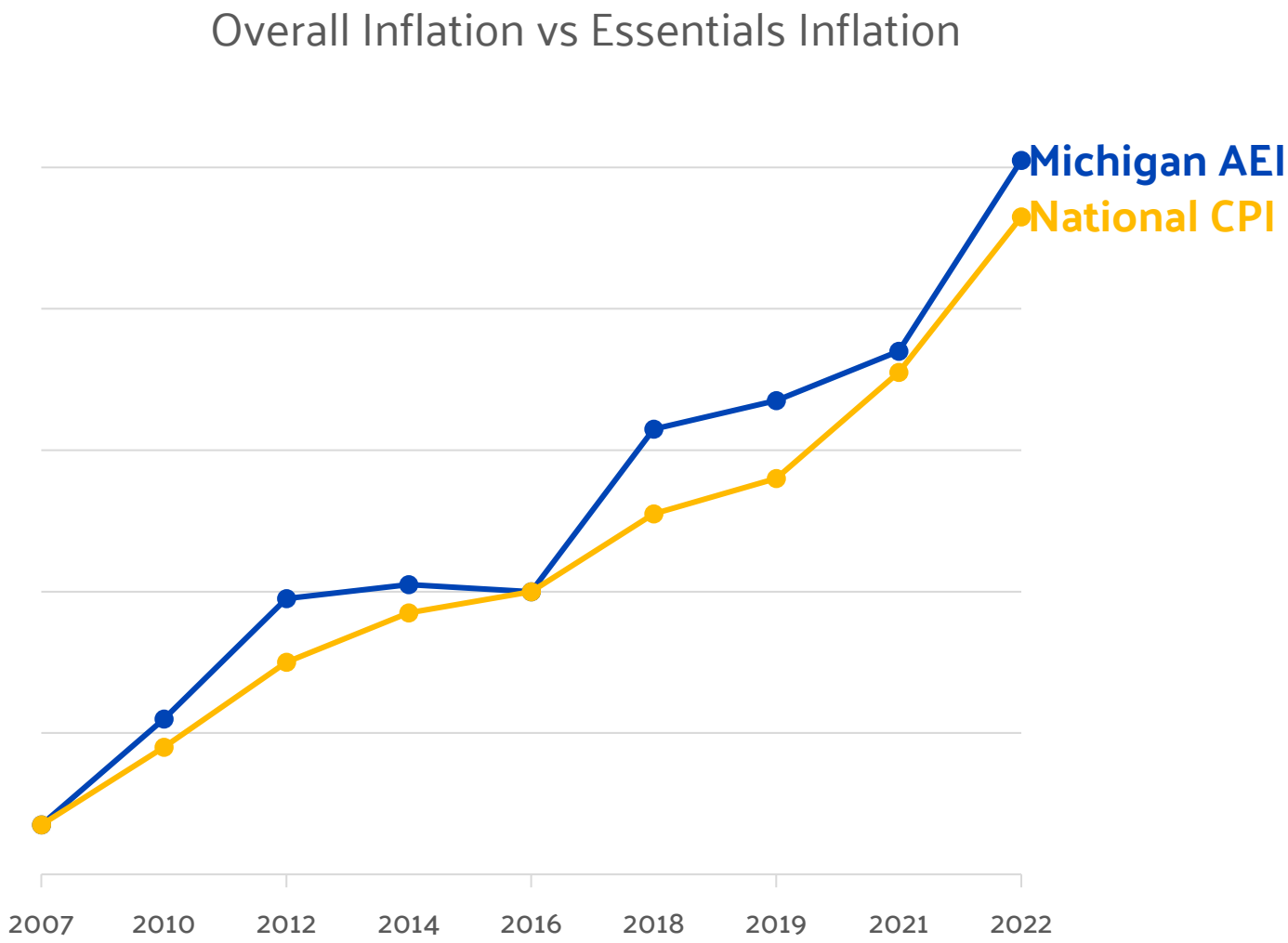
IMPACT FACTORS

ECONOMIC DISRUPTIONS

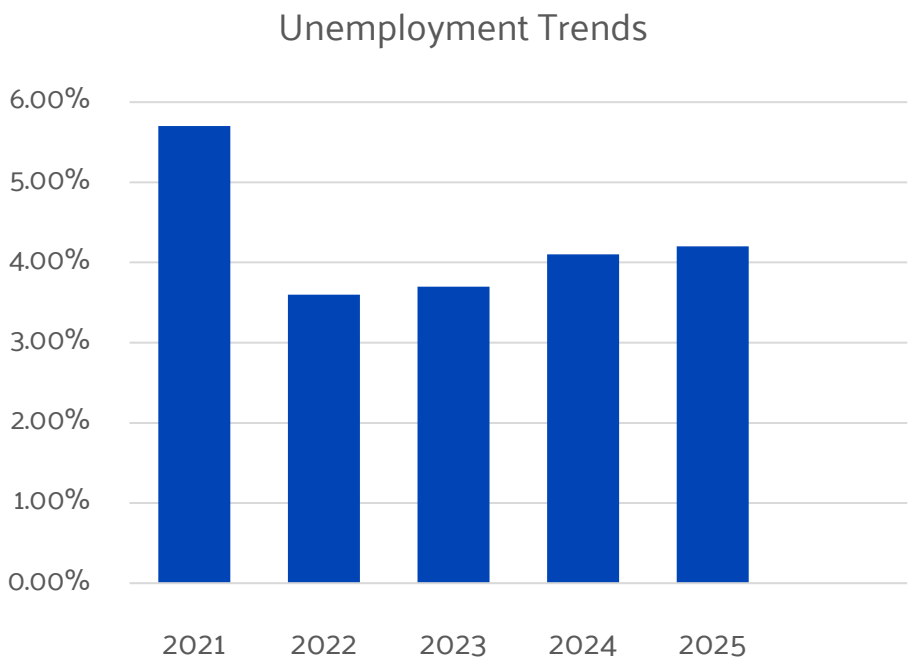


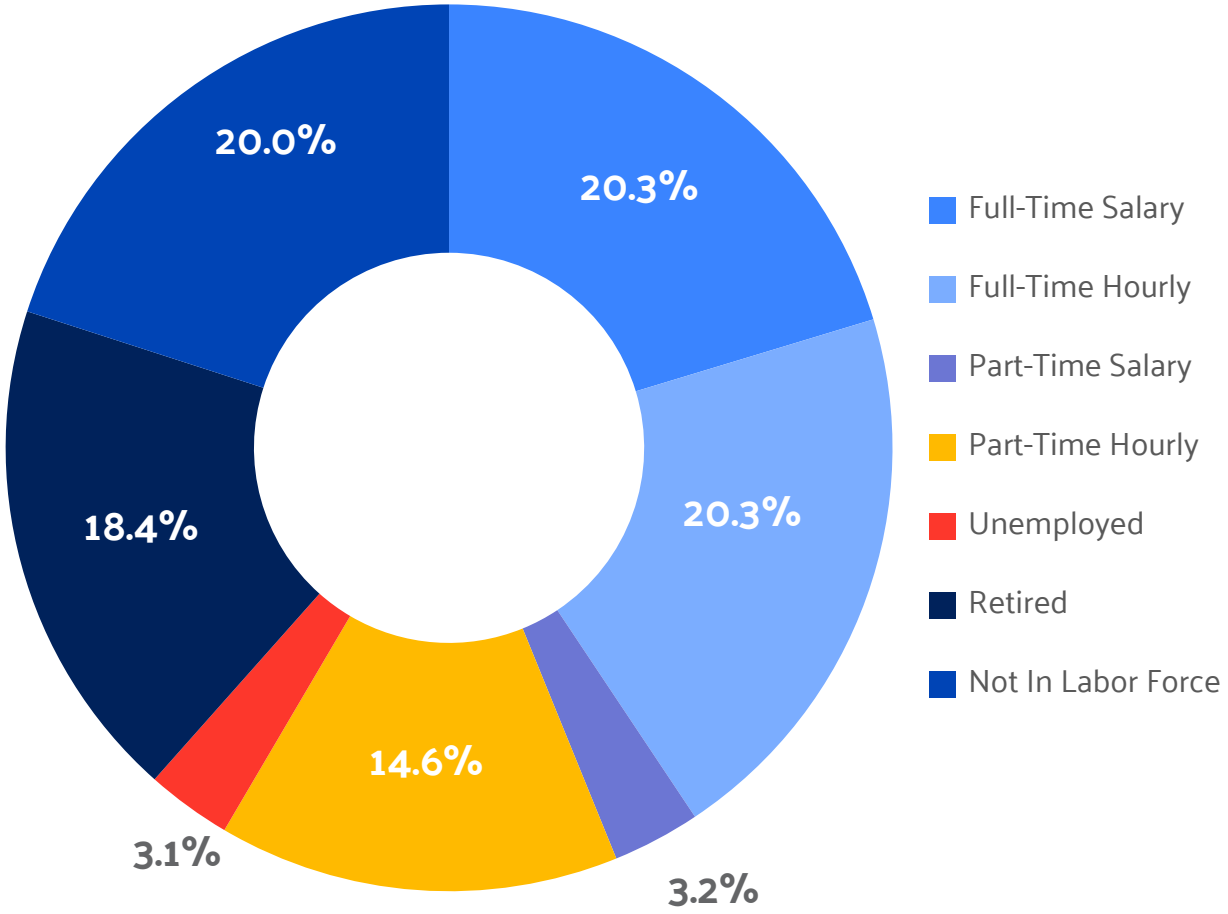
INFLATION LAGS RISING PRICE OF ESSENTIALS

Michigan



WORK AND WAGES





LABOR FORCE CHANGES IN MICHIGAN

14 OF 20

Most common professions in MI have median wage less than $20/hour

52%

Below ALICE rate for Orderlies & Psych Aides (New in top 20)

35%

ALICE households with any emergency savings in **2021**

31%

ALICE households with any emergency savings in **2023**

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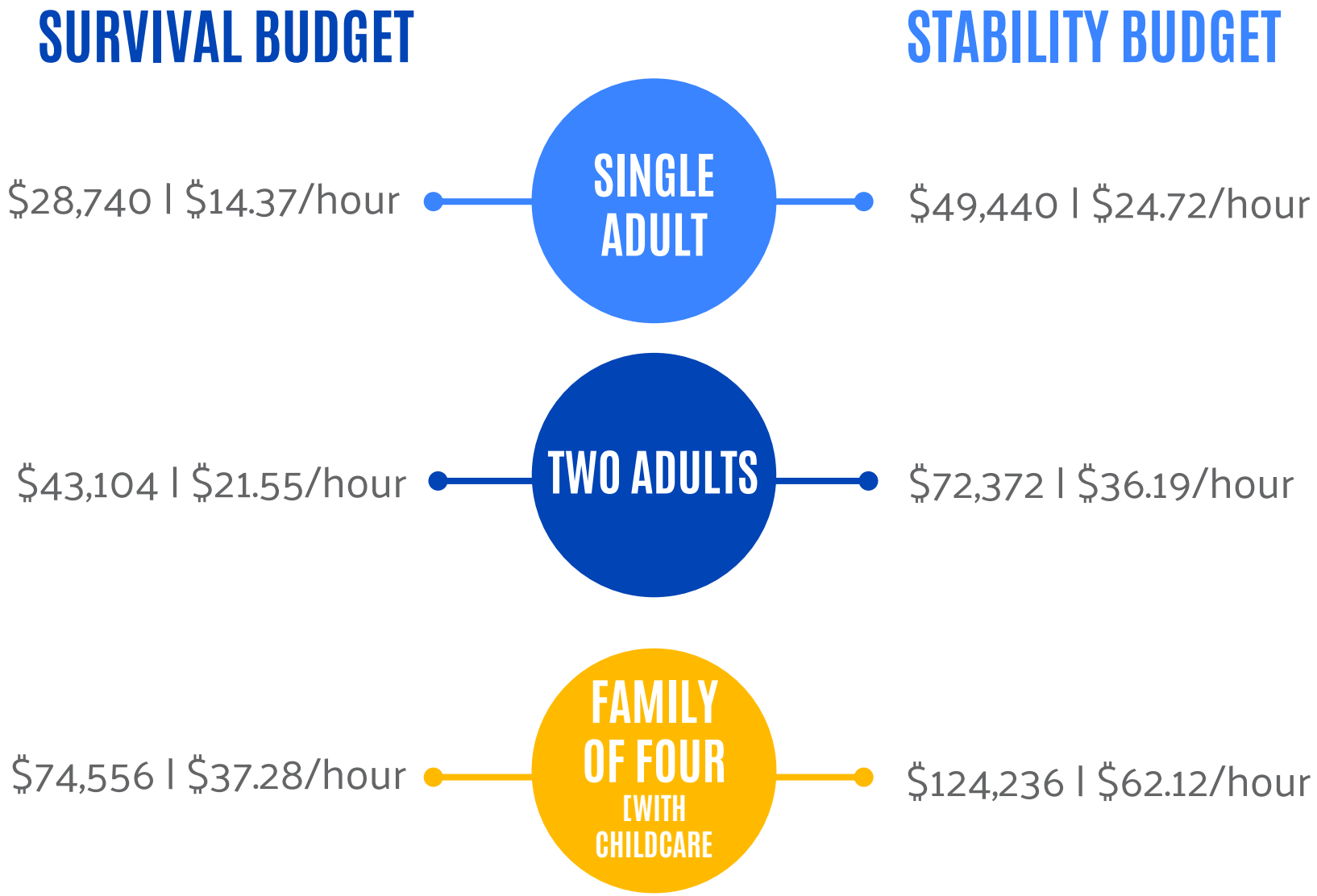
ALICE BUDGET & SAVINGS

ALICE THRESHOLDS

MICHIGAN



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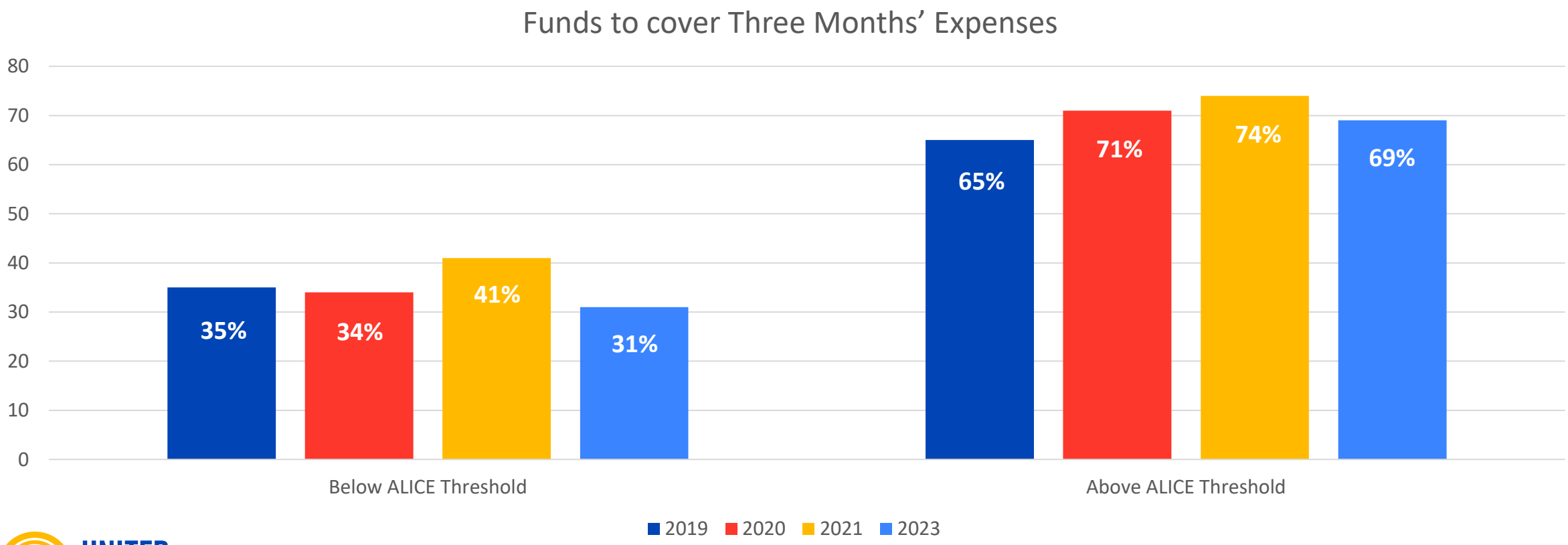
SURVIVAL VS STABILITY BUDGET

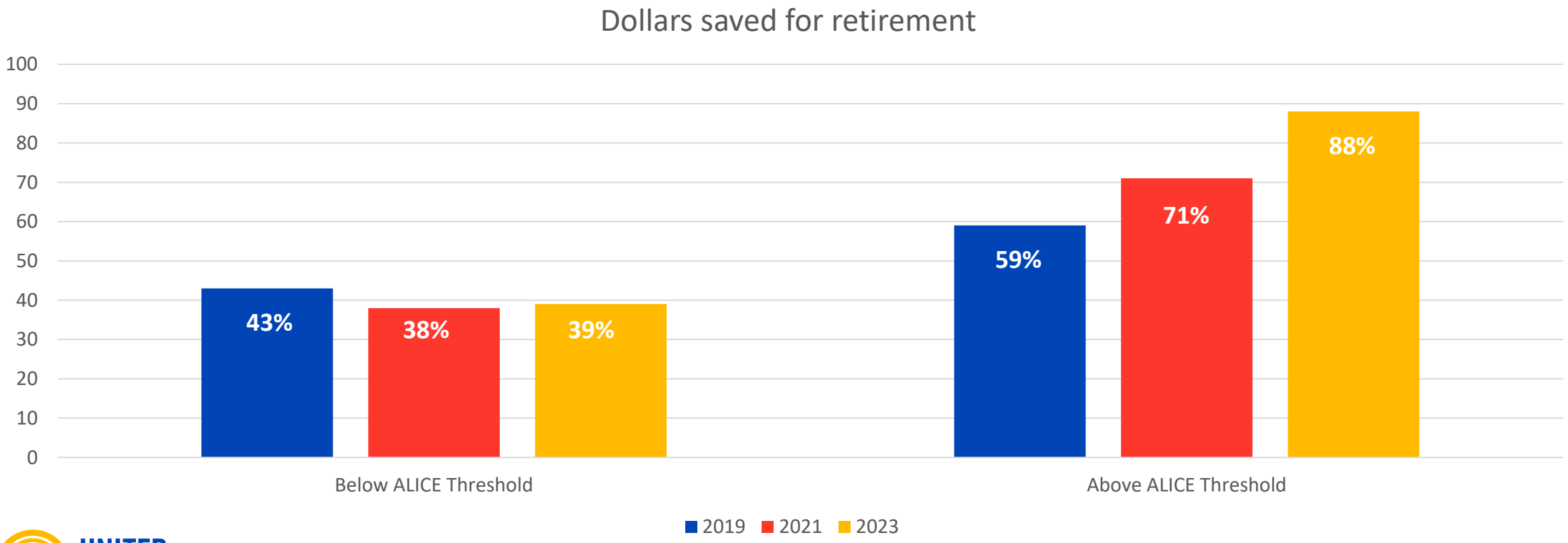
Midland County

	HOUSEHOLD SURVIVAL BUDGET	HOUSEHOLD STABILITY BUDGET
	HUD's FMR (40th percentile) at 110% for an efficiency, one-bedroom, or two-bedroom apartment.	HUD's **median rent** for single adults and single parents, and a moderate house with a mortgage for a two-parent family.
	Registered Family Child Care Homes for an infant and a preschooler.	Licensed and accredited childcare center for an infant and preschooler.
	USDA's Thrifty Food Plan by age with county variation from Feeding America.	**USDA's Moderate Food Plan** by age plus average cost of food away from home.
	Operating costs for **small or medium sedan** or public transportation where viable.	Operating costs for a **small or medium SUV** or public transportation where viable.
	Premiums based on employer-sponsored health insurance plus out-of-pocket cost. For seniors, cost of Medicare Part A and B plus out-of-pocket expenses.	Premiums based on employer-sponsored health insurance plus out-of-pocket cost.

SAVINGS | RAINY DAY FUNDS



RETIREMENT ASSETS



WELLBEING INDICATORS

For households living below the ALICE threshold

64%

ALICE renters burdened by cost of housing

Statewide: 67%

97%

Working age ALICE adults with health insurance

Statewide: 90%

52%

ALICE home-owners burdened by cost of housing

Statewide: 48%

13%

Of children in Midland County are food insecure. 13.7% for all households.

Statewide: 19% (kids) and 15.4% (all)

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LUNCH & KEYNOTE

Consumers Energy Spotlight
Linzy Kurdzeil

Kim Trent
Deputy Director of Prosperity
Michigan Department of Labor and Economic Opportunity

Consumers Energy's Commitment to our ALICE Customers

Linzy Kurdziel

Manager of Income Qualified Energy Waste Reduction

Consumers Energy

Count on Us®

2025 Year in Review: CE x MAUW Partnership

Distributed $750K in grants to local United Ways

Received $587K* in donation pledges from employees for our annual United Way Campaign

Employees volunteered 300+ hours* in partnership with local United Ways at events such as:

- Food distributions
- City & park clean-ups
- Elementary student tutoring
- Veteran support services

Collaboration with Michigan 2-1-1 on Energy Assistance referrals and support

Dozens of employees served on local United Way Boards

*Year to Date

My Lived Experience in an ALICE Household

Easy Access to Meaningful Assistance

Crisis

Identify and connect to vulnerable customers in need

Stability

Provide barrier-free & no-cost energy efficiency upgrades to start reducing energy burden

Resiliency

Long-term reduction in energy bills that lessens financial constraints & positively impacts quality of life

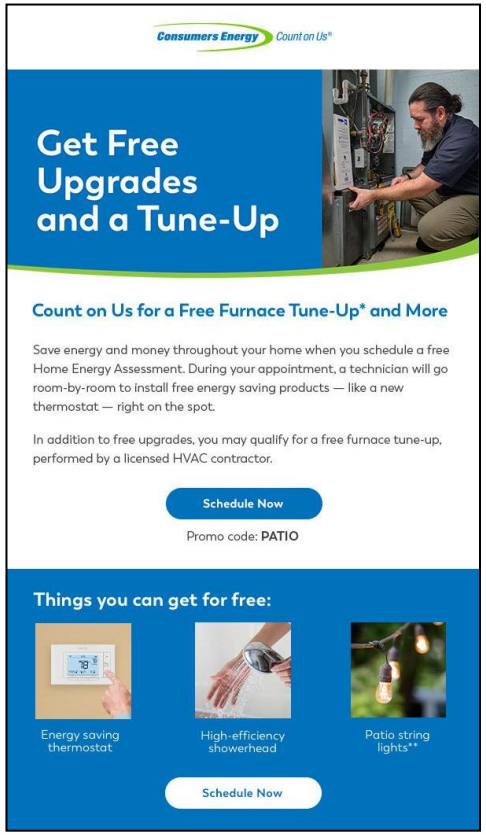
Multi-Pronged Approach to Make the Most Impact

Energy Assistance

If you are in crisis or behind on your bill, there are options to get you back on track.

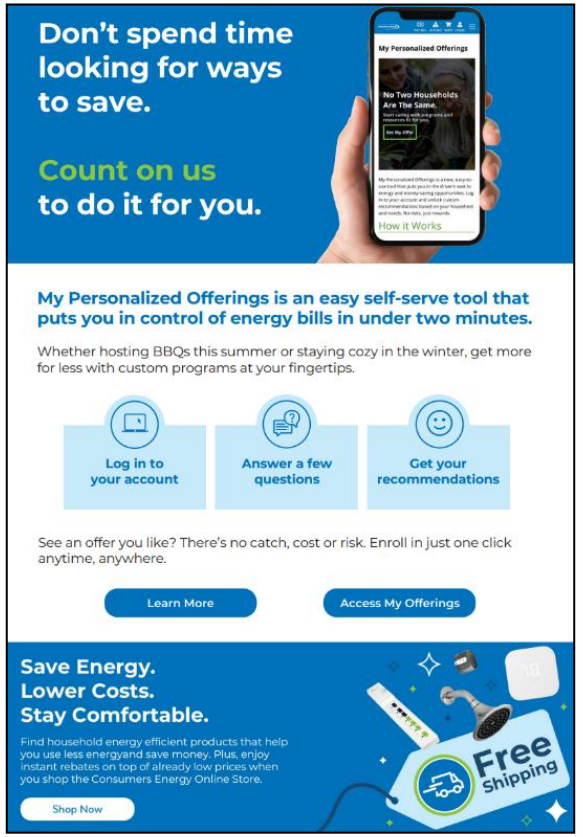
Income Qualified EWR

Continue to stabilize your bill for the future through free energy saving programs.



My Personalized Offerings

Sign-up for all eligible programs in one place for a streamlined experience.



Counting the ways you can **count on us**

Consumers Energy Count on Us®

"I am so grateful and overjoyed with the attention my home is getting...

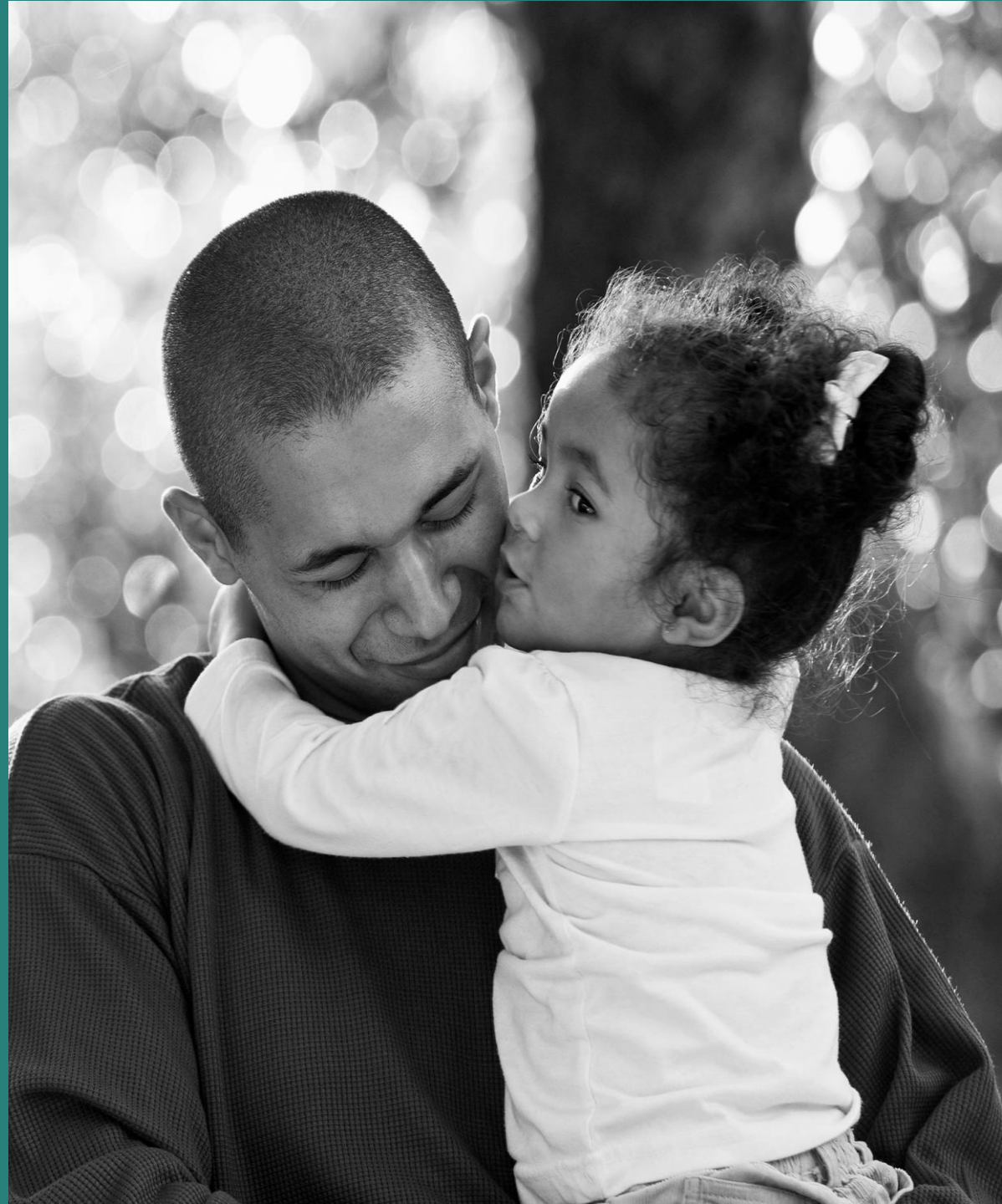
I cannot thank you enough, I am just so humbled... You all just saved my life."

- Helping Neighbors Participant, 2024

LIFTING MICHIGANDERS OUT OF POVERTY

Kim Trent – Deputy Director, LEO Office of Prosperity
Michigan Poverty Task Force Updates
Thursday, Nov. 13, 2025

MICHIGAN DEPARTMENT OF
LABOR & ECONOMIC
OPPORTUNITY



Michigan Poverty Task Force

- Convened by Gov. Gretchen Whitmer in 2019
- 14 State department directors or designees
- Workgroups & Advisory Council
- Reports & Recommendations
- Grants

Partnerships with United Way

- PTF depends on **ALICE data**
- Joint presentation at the **2024 ALICE Conference**
- Presentation at **United Way events**, conferences throughout Michigan
- Upcoming presentation at the **2026 National ALICE Summit**

PTF Goals: Lowering Costs & Raising Household Income

MICHIGAN DEPARTMENT OF
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LOWERING COSTS:
Safe and Affordable Housing

- Utility Package
- Superior Watershed Partnership
- Community Land Trusts
- Michigan Housing and Community Development Fund
- Eviction Diversion Program (COVID)

LOWERING COSTS:
Quality Child Care and Education

- MI Tri-Share
- Boosting Child Care Assistance Eligibility
- MI Reconnect
- Futures for Frontliners
- Michigan Achievement Scholarship

LOWERING COSTS:
Savings

- Boosted the federal match for the Earned Income Tax Credit from 6% to 30%
- Children's Savings Accounts pilots
- VITA

LOWERING COSTS:
Quality Healthcare

- RX kids
- Health care for qualified immigrants
- Genesse Health Plan

LOWERING COSTS:
Adequate Food

- **Removed asset test** for food assistance
- **Free breakfast and lunch** for all K-12 school kids
- **Summer food** for K-12 kids via EBT
- **Greater Lansing Food Bank** Impact Grant – Door Dash and rural busing systems
- **SNAP** Benefits

LOWERING COSTS: Reliable Transportation

- **Michigan:** 1 in 4 adults experience transportation insecurity

- **Michigan Mobility Wallet Pilot**
- **Goal:** Make it easier for people to pay for public transit by creating one simple system where riders or partners can add money or link a bank account. This will help more Michiganders access the transportation they need.

LOWERING COSTS:
Reliable Technology

- Michigan High Speed Internet Office
- Broadband Equity Access and Deployment program. Michigan received fourth highest federal allocation: $1.559 billion to connect Michiganders to high-speed internet.
- Some locations that were approved have recently been deemed ineligible by NTIA
- Realizing Opportunity with Broadband Infrastructure Networks (ROBIN) program has connected people across Michigan.

LOWERING COSTS:
Reliable Technology

- Michigan High Speed Internet Office
- Michigan's Inclusive Training, Technology, and Equity Network (MITTEN)
- February 2025: 14 subgrantees approved as MITTEN Hubs
- May 9, 2025: Digital Equity Capacity Grant Termination
- Serving over 200,000 individuals
- Anticipated economic impact: $117,379,725

RAISING HOUSEHOLD INCOME: Removing Barriers to Work

- Driver's licenses for **JIIs**
- Revised professional licensure rules for JIIs

RAISING HOUSEHOLD INCOME: TANF

ACCOMPLISHMENTS

- Extended cash payments to 60 months from 48
- Ended diversion to college scholarships
- Increased cash payment standard

GOALS

Eliminate full family and lifetime bans

- Reduce 10-day AEP

Poverty Task Force Report

MICHIGAN DEPARTMENT OF
LABOR & ECONOMIC
OPPORTUNITY

Preview of 2025 PTF Report

- **Remove barriers** to workforce participation and economic mobility.
- **Enhance public safety** through economic inclusion of justice-impacted individuals
- Expand access to **stable, affordable housing**
- Invest in education for **Michigan youth**
- Transform **TANF**

MICHIGAN DEPARTMENT OF
LABOR & ECONOMIC
OPPORTUNITY

Michigan.gov/PovertyTaskForce

Q&A

MICHIGAN DEPARTMENT OF
LABOR & ECONOMIC
OPPORTUNITY

Kim Trent, Deputy Director
Office of Prosperity
Labor and Economic Opportunity
TrentK1@michigan.gov

PUBLIC POLICY & ADVOCACY PANEL

UNITED FOR ALICE

We envision using the ALICE as the standard for financial security and economic success in Michigan.

COLLECTIVE PUBLIC POLICY WINS

- Expanded Great Start Readiness Preschool to **over 50,000 children**
- Nearly **doubled eligibility** for the Michigan Child Care Scholarship
- Creation of **Child Care "Tri-Share"**
- Tripled the value of the **Michigan Earned Income Tax Credit**

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UNITED FOR ALICE POLICY AGENDA

- **Strengthen Charitable Sector**
- Continue to **increase ALICE incomes** through targeted tax reform
- Expand **affordable childcare and housing** to help rein in costs
- **Increase funding for 211**
- Protect critical ALICE supports in the **Federal budget**

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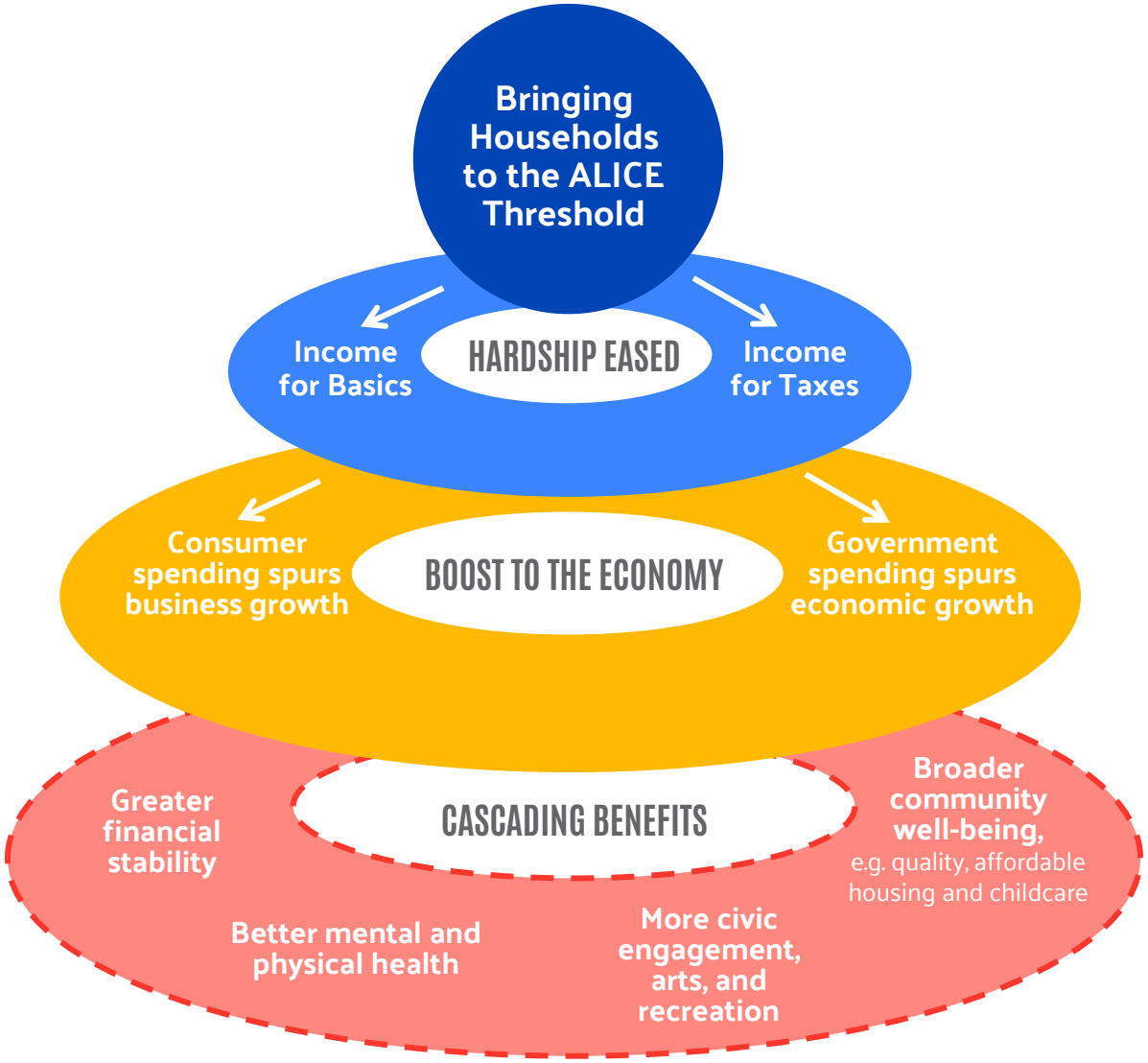
Bringing Households to the ALICE Threshold
Income for Basics
HARDSHIP EASED
Income for Taxes
Consumer spending spurs business growth
BOOST TO THE ECONOMY
Government spending spurs economic growth
Greater financial stability
CASCADING BENEFITS
Broader community well-being,
e.g. quality, affordable housing and childcare
Better mental and physical health
More civic engagement, arts, and recreation

INNOVATION IN ACTION

LEVERAGING INCOME FOR TOMORROW | LIFT

- Impacted over 2,000 individuals since the pilot
- Invest in:
  - Rental Assistance
  - Mortgage Assistance
  - Home Repairs
  - Auto Repairs
  - Utility Assistance

"I was able to get back to work and back on track with all my bills. I am a single mom, and was pregnant, and it was a huge sigh of relief knowing you guys were able to help."

- **ALICE Neighbor, 27**
  Rent Assistance

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REGROW TOGETHER

- Reducing food waste
- Increase access to healthy, nutritious food across Midland County
- Instilling employment skills in students at Windover High School, Coleman High School and participants at Arnold Center
- Connecting neighbors to other resources
- To date | 55,000+ meals

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REGROW TOGETHER

United For ALICE at Work helps businesses implement policies that enhance workforce success and sustainability. Partnering with local United Ways and forward-thinking companies, we help employers build strategies to reduce turnover, increase retention and boost engagement.

Since 2020, UWSCMI has worked alongside United Way of Northern New Jersey and United For ALICE to build, pilot, and launch a network-wide community impact product aimed to better support United Way workforce partners.

- 11 workplaces have completed the cohort
- 5 funders have supported the project
- Launched network-wide in 2023

- Workshop focused on applying ALICE data to:
  - Benefits & Compensation
  - Financial Wellness
  - Professional Development
  - Scheduling & Flexibility
  - Work Supports & Resources

Questions? Natalie O'Hagan, Senior Director of Strategy & Culture
United Way of South Central Michigan

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INNOVATION IN ACTION

Table Discussion

- At your table, share examples of how you're supporting ALICE.
- What is one thing that you learned today that you're taking back to your organization and community?
- How do we talk about ALICE without creating stigma and shame? etc.
- How do we identify and create a safe place for ALICE to connect with resources?

Please turn in notes at the end of this session.

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UNITED WAY Michigan Association of United Ways

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MEMBERS CREDIT FIRST UNION

Delta College

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THANK YOU FOR JOINING US!