

Poverty in Paradise: Invisible Leelanau 2021¹

“On the shores of two Great Lakes, two Michigans are pulling away from one another. For one, graceful summer homes rise on waterfronts, equipped with boats, tubes and toys. For the other, life is lived in trailers on back roads, or small houses tucked into the woods. One comes north in May and enjoys a summer of festivals, fun and restaurant dining. The other Michigan lives here year-round and waits tables or changes hotel beds. One is, like the state at large, recovering from the recession and building wealth. The other slips deeper into, or closer to, poverty.”
(Bridge Magazine, 2015)

Leelanau residents are fortunate. We have a strong sense of community, outstanding natural resources, rich agricultural land, vibrant townships and villages and good schools. We also have many faith-based organizations, committed volunteers, wonderful arts and historical associations, successful businesses and a number of effective service organizations and non-profits. Indeed, we live in a county that is the envy of many. But, despite our many assets, available reports about our county provide unsettling evidence of significant challenges that must be addressed if all of our residents are going to be able to realize the many advantages of Leelanau County. Evidence of need and challenges are highlighted in the following 13 indicators:

1. Served by MI Department of Health and Human Services (MDHHS)

2,983 Leelanau County residents receive services from one or more Department of Health & Human Services programs -- Family Independence Program, Food Assistance Program, State Disability Assistance Program, Child Development & Care, Medicaid Eligible, Healthy Michigan. (MDHHS Green Book, 10/2020)

2. Living in poverty

The United States Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, than family that is living in poverty. Seven (7)% of Leelanau County children under the age of 18 are living below the poverty level. 14.4% or 199 young adults (ages 18-24) are living in poverty. 18.6% of single parent families in the county are living in poverty. 7.1% (1,541) of the total population is living in poverty. (Michigan League for Public Policy, 2020)

3. Food assistance

345 Leelanau students have been identified to participate in the Leelanau Christian Neighbors' 'Blessings-in-a Backpack Program' in order to avoid going hungry on weekends [Glen Lake 71, Leland 70, Montessori 6, Northport 74, St. Mary 18, Suttons Bay 106]. (Verification by M. Stanton, LCN, 12/2020)

4. Food insecurity

Food insecurity refers to the US Department of Agriculture measurement of a lack of access to enough food for an active, healthy life for all members of a given household. 56% of

¹ Data included here was compiled in 2020 but some of the most recent statistics included in the 2020 reports are from prior year data sources. MDHHS Green Book (2020); The Annie E. Casey Foundation KIDS' Count Report (2020); Networks Northwest Housing Reports (2018); Housing North (2020); Leelanau County Senior Services Update; United Way of NW Michigan ALICE Report (2019); Bridge Magazine, Leelanau Ticker, &M-Live. **Data collected from various sources and included in an essay with Beth Verhay to be published in the Leelanau Township Collection, 2021 (Douglas Whitley, Editor).**

Northport's 2020 student population (57 students) has been directly certified for the Supplemental Nutrition Assistance Program [SNAP].¹ 9.5% (340) of our county's children (0 - 17) have been identified as 'Food Insecure.'² 42.9% of Leelanau County's students were identified for Free or Reduced Lunch in 2019. (*Kids' Count 2020*)

5. Child support

13.9% (536) Leelanau County children ages 0 – 19 have a parent with unpaid court-ordered child support; of those, one-third receive less than 70% of their court-ordered child support and 6% (32) children are living in homes where none of the Child support is received. (*Michigan League for Public Policy, 2020 & MI Department of Health & Human Services, 2020*)

6. Childcare expense

All children must have access to high-quality early childhood quality care. Early childhood care is a significant factor in a child's social development, school readiness, future success in school and success in life. The average cost of full-time childcare per month per child for Leelanau families is 38.8% of the full-time minimum wage. (*Early Childhood Investment Corporation, 2020*).

Michigan's average annual cost for childcare is \$10,870 (infant), \$10,374 (toddler) and \$8,959 for a 4-year-old.³ Quality childcare/preschool is unavailable to the large number of families caught in the middle between qualifying for federal/state assistance programs and being able to pay the high cost of care themselves. (*Michigan 2020 State Fact Sheet, Great Start to Quality, 2020*). Infant childcare is more expensive than the net cost of college at some public universities. (*Bridge Magazine, 2018*)

7. ALICE households

ALICE (Asset Limited, Income Constrained, Employed, but earning less than the basic cost of living) is a metric used by United Way to estimate the number of households earning above the federal poverty level but not enough to afford a bare-bones household budget. 26% of the households in Leelanau County have been identified as 'ALICE households;' 7% have been identified as 'Poverty' households. (*United Way ALICE Report, 2019*)

8. Prenatal care

30.3% (50) of county births are deemed to have less than 'Adequate Prenatal Care.'⁴ (*Michigan League for Public Policy, 2020*)

9. Academic achievement gaps

County schools, like the rest of the schools in the region/state/nation, continue to experience significant achievement gaps for low-income students and face the challenges associated with lack of preparation/readiness for school. 57.4% (66) of county third grade students were 'not proficient' in English Language Arts (M-STEP testing). 66.1% (82) students tested 'not proficient' on the 8th grade M-STEP assessment. 58.9% (83) of our county's 11th graders failed to meet the benchmark for 'college-ready' as identified by state-mandated testing. (*Michigan League for Public Policy, 2020*)

10. Child abuse & neglect

Like all of our neighboring counties, we know that families have problems with drugs, alcohol, child abuse/neglect, hunger, suicide, loneliness, domestic violence, mental health and access to related supportive services. 235 investigations of child abuse/neglect were reported for Leelanau County in 2019; 39 cases were confirmed. (Revised numbers reported by MDHHS Child Protective Services 3/19/20. *Michigan League for Public Policy, 2020*)

11. Seniors' finances

Although the percentage of seniors in Leelanau County living in poverty is lower than the overall poverty rate, the 2nd largest population demographic living in poverty is females age 75 and older. (7.77 % females 75+; 3.51 % of females 65 – 74; 3.21 males 65 – 74, and 2.69% males over 75. Seniors. (Data USA: Leelanau County Mi. <https://datausa.io/profile/geo/leelanau-county-mi>.^{iv}

12. Housing instability

Although no 2020 data is available, in 2016 the percentage of students experiencing homelessness (instability with consistent housing) were as follows: Glen Lake 6%, Leland 4%, Northport 13%, and Suttons Bay 16%. (*Michigan News*, 4/2018).

'Homelessness' in Northwest Michigan is a complicated issue as described in a 1/22/2021 *Leelanau Ticker* column for two key reasons: (1) Leelanau County 'homeless individuals and families' are often displaced to Grand Traverse County because there is a lack of services and support within our County and (2) Leelanau homeless numbers are included in the Northwest Michigan Coalition to End Homelessness numbers. 2019 numbers for the Coalition's 10-county area include 182 individuals labeled as 'chronically homeless' with a 'literally homeless' count of 988. Homeless in Leelanau include those numbers included within the Coalition's numbers plus those Leelanau families living in unstable homes with extended families because of foreclosure, eviction and high cost of housing in Leelanau County. (*Leelanau Ticker*, 1/22/2021)

Although exact homeless number of Leelanau homeless are not available, Leelanau County's ALICE households and those families living in poverty (33% of the County's households) are certainly living in homeless, near-homeless and unstable and/or risky housing arrangements.

13. Affordable housing

The county's household median income and housing values are mismatched with the average home priced at values beyond the affordability of the average household. Leelanau County's ratio of average home price to median income is 5.4 (more than two times the recommended ratio of 2.6) and is the highest in Northwest Michigan. The median home value is \$281,979. The median county family income is \$57,144.00, with the median monthly mortgage payment of \$1,140. A Wall Street report labeled Leelanau County "Michigan's most expensive housing market." (*Detroit Free Press*, 4/2018) Although many experts agree that families should not spend more than 45% of income on housing and transportation, the median-income Leelanau households spend 61% of their income on housing and transportation, leaving only 39% of income for food, health care, education, childcare, etc. Lower-income Leelanau families spend as much as 75% of their resources on housing and transportation. (*Networks Northwest Housing Overview* to Leelanau County Planning Commission, 2019)

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ⁱ Communication from Neil Wetherbee, Northport Public School Superintendent

ⁱⁱ For a family (2 parents/1 child) earning the median income (\$57,144/year - Michigan 2020), the cost of childcare is equal to approximately 20% of the family gross income.

ⁱⁱⁱ Adequacy of prenatal care is based on the Kessner Index that measures adequacy by the month the care began, number of prenatal visits and length of the pregnancy.

^{iv} Data USA is a free platform that allows users to collect, analyze, and visualize shared U.S. government partnership data. Launched on April 4, 2016, Data USA is the product of an ongoing collaborative effort between Deloitte, Massachusetts Institute of Technology (MIT) Collective Learning Group, and Data-wheel.