POVERTY SOLUTIONS
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FACT SHEET

Michigan Poverty & Well Being Map: Southwest Region

The Southwest Region includes: Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, and Van Buren counties. Learn more about the map at poverty.umich.edu.

Financial Fragility and Healthcare Access in Southwest Michigan

The Southwest Region, which is home to approximately 783,000 residents, presents a surface picture of rough parity with the state on poverty and well-being indicators. The region's poverty rate (12.9% regionally versus 13.4% statewide), receipt of government food assistance (12.9% of households in the region versus 13.5% statewide), and housing cost burden (31.9% versus 32.7%) all track closely to Michigan averages. Median household income in the Southwest Region trails the state by roughly $5,000 annually, and the 38.7% of households that are Asset Limited, Income Constrained, Employed (ALICE) and still struggling to afford the basics is just below the statewide figure of 39.7%. Yet, aggregate figures still obscure the financial precarity that defines daily life for a large share of households in the region. ALICE captures households that earn above the federal poverty line but not enough to afford necessities, meaning working households who nonetheless cannot cover housing, transportation, food, childcare, and healthcare without running a deficit. For many of these households, the margin between stability and crisis is razor-thin. Two indicators make this precarity concrete: the region's adults without health insurance rate of 8.9%, nearly two percentage points above the statewide figure of 7.1%, and the variation in both ALICE rates and insurance coverage across the region's seven counties.

	State	Region
Population	10,077,761	783,025
Median Household Income	$72,336	$67,394
Children in Poverty	17.7%	15.9%
Population in Poverty	13.4%	12.9%
ALICE	26.3%	25.4%
ALICE + Poverty	39.7%	38.7%
Households Receiving Food Stamps / SNAP	13.5%	12.9%
Housing Cost Burdened	32.7%	31.9%
Adults Without Insurance	7.1%	8.9%
Single- Parent Households	30.6%	33.1%

The three counties in the region with the highest proportion of households that fall between ALICE and the poverty line, Branch County (29.6%), Cass County (27.5%), and St. Joseph (27.4%), also have more than 10% of adults without health insurance. St. Joseph County stands out sharply, with 14.2% of adults uninsured, which is nearly 1 in 7, and more than double Kalamazoo County's uninsured rate of 6.7%. For uninsured households across the region, the practical consequences are well documented: deferred preventive care, reliance on emergency departments for conditions that could have been treated earlier and more cheaply, medical debt that accelerates the slide from financial fragility into poverty, and reduced ability to manage chronic conditions that affect employment and long-term earnings. In a region where households are already stretched thin, an uninsured medical event can be catastrophic.

Households in these three rural counties spend about 27% their income on transportation, leaving them with less capacity to pay insurance premiums, even subsidized ones, and less ability to make copayments or cover deductibles when care is needed.[1] Additionally, these added costs mean that even insured households may struggle to reach providers, particularly specialists, without taking time off work and bearing the fuel and vehicle costs of longer trips. Healthcare provider shortages reduce the practical value of insurance coverage, even when households have it. The result is a region where financial fragility, health insurance coverage gaps, and access barriers reinforce one another, and where the households most in need of healthcare are the least equipped to obtain it.

Addressing these compounding pressures requires policy interventions that treat coverage and affordability as connected rather than separate problems. Medicaid outreach and enrollment support represents the most direct near-term lever to reduce coverage gaps. Many uninsured adults in these counties are likely eligible for Healthy Michigan Plan coverage but have not enrolled, making navigator and community health worker outreach a high-return investment relative to its cost. At the regional level, the transportation cost burden that limits both insurance affordability and physical access to care points toward co-location of health services in accessible community settings and expanded telehealth infrastructure suited to rural geographies. The Kalamazoo Promise model demonstrates that sustained and targeted investment in a single county can produce measurable population-level outcomes, and its relative success on both ALICE rates and insurance coverage compared to the rest of the region suggests that comprehensive, place-based strategies outperform narrowly targeted single-issue interventions. The challenge for Southwest Michigan's higher-ALICE counties is that the structural conditions keeping households on the financial edge, like wage stagnation, transportation cost burdens, and coverage gaps, are mutually reinforcing, and the households most exposed to them have the least capacity to navigate the systems designed to help them.

References

1 H+T Map and Index. Center for Neighborhood Technology. https://htaindex.cnt.org/map/