

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED







LOUISIANA

ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW MEXICO, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, TEXAS, UTAH, VERMONT, VIRGINIA, WASHINGTON, WEST VIRGINIA, WISCONSIN, WYOMING



Winter 2016

STUDY OF FINANCIAL HARDSHIP

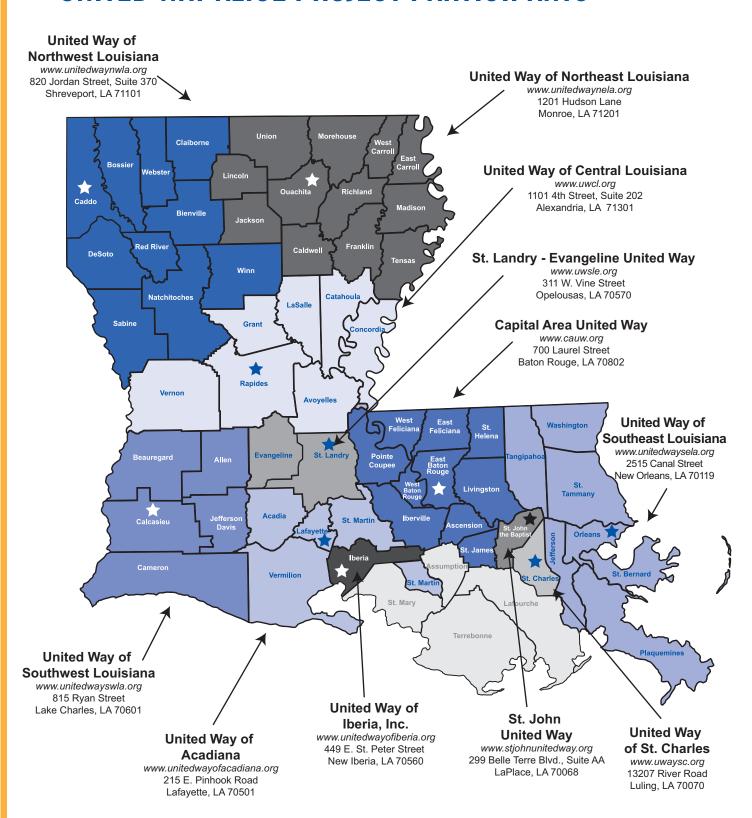
GIVE. ADVOCATE. VOLUNTEER.

Louisiana Association of United Ways

UnitedWayALICE.org/Louisiana



REGIONAL MAP OF LOUISIANA UNITED WAY ALICE PROJECT PARTICIPANTS



^{*} Represents parish location of regional United Way office.

LETTER TO THE COMMUNITY

Dear Louisianans.

Louisiana has had more than its share of natural disasters. from Hurricanes Katrina and Rita to the 2016 floods. While these events take a toll on all Louisianans, those who are most vulnerable are ALICE and families living in poverty. As someone directly impacted by the August flooding. I have often wondered how ALICE rebuilds after such devastating losses, with little or no saving to weather the unexpected crisis.



ALICE is a group of people who work hard, but still cannot afford to make ends meet. ALICE lives in every town and every parish in Louisiana – working as child care providers, aides for the elderly, as cashiers, mechanics, and waiters and waitresses. They are our friends, family, and people we rely on every day.

To provide a better understanding of ALICE, United Ways throughout Louisiana eagerly share this update, which advances the information by one year since our first United Way ALICE Report for Louisiana was released in January 2016.

This Report reveals that 23 percent of all Louisiana households are ALICE and another 19 percent live in poverty. Together, 42 percent of all Louisiana households cannot afford basic expenses – housing, child care, food, transportation, health care, and taxes.

One of our goals in releasing this Report is to help inform policy makers, coalitions, and organizations to more effectively help the people of our state. We take great pride in the fact that the Federal Emergency Management Agency (FEMA) recently used the United Way ALICE Report to help understand the impact of natural disasters on ALICE and to better target their services to our communities affected.

This United Way ALICE Report for Louisiana is made possible by generous corporate support from the Entergy Corporation. As our sponsor and as a National ALICE Advisory Council member, Entergy supports ALICE research in our state and around the nation. The Louisiana Association of United Ways is also grateful for the support of JPMorgan Chase as a Louisiana Friend of ALICE. These corporate partners are helping to bring the message of ALICE to our great state.

Both United Way ALICE Reports with parish-level information are available online at www.launitedway.org. If you would like to contact us about ALICE, please email us at ALICE@launitedway.org.

Join us in the fight for families who struggle to feed their children and reach financial stability. When Louisiana's ALICE households can improve their financial status so they are not struggling to make ends meet, we are all stronger and more prosperous.

Sincerely,

Sarah H. Berthelot

President and CEO, Louisiana Association of United Ways

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@sarahberthelot @launitedways #ALICELA #meetALICE

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FUNDERS AND PARTNERS

National ALICE Advisory Council

The United Way *ALICE Project* is partially funded and supported by the National ALICE Advisory Council, a body of corporate and national organizations convened to elevate ALICE's voice to a national level. The Council is a forum for sharing experiences, developing best practices, and building innovative impact strategies to stabilize ALICE households and our broader economy. Current members include:

Aetna Foundation | AT&T | Atlantic Health System | Deloitte | Entergy | Johnson & Johnson KeyBank | Novartis Pharmaceuticals Corporation | OneMain Financial Thrivent Financial Foundation | UPS | U.S. Venture

Dear Louisianans:

At Entergy, one of the many ways that we power life is by working in partnership to address our communities' most pressing issues. Working together, we have the power to break the cycle of intergenerational poverty.

As one of only two Fortune 500 companies headquartered in Louisiana, we take our responsibility to support efforts such as the United Way *ALICE Project* seriously. Entergy is committed to giving back and inspiring positive change, because we can only be as strong as the communities we serve.

This past year was a challenging one for the people of Louisiana, with devastating floods and tornadoes. For the more than 42 percent of Louisiana families who live below the ALICE threshold, these unexpected events hit the hardest. Three hundred of our very own employees were personally impacted by the 2016 floods, so the challenges of rebuilding really hit close to home. If history repeats, Louisiana will come back stronger than ever before.

We are pleased to work with United Ways throughout Louisiana to help build stronger financial stability in hard-working families, while addressing the underlying causes of poverty. Our opportunity to know ALICE and how we can best help Louisiana's struggling families opens a door for us all to move Louisiana families forward. At Entergy, we will use this report to do our part, knowing it will take everyone working together to create a brighter future for ALICE and indeed for all of us.

Entergy Corporation is an integrated energy company engaged primarily in electric power production and retail distribution operations. Entergy delivers electricity to 2.8 million utility customers in Arkansas, Louisiana, Mississippi, and Texas. Entergy has annual revenues of approximately \$11.5 billion and more than 13,000 employees. But more importantly, we have also invested approximately \$82 million over the past 10 years in community efforts, creating a stronger, more prosperous, and sustainable Louisiana.

We welcome all to join us as we work together to build stronger communities throughout Louisiana.

Sincerely,

Patty Riddlebarger

Director of Corporate Social Responsibility Entergy Corporation



Louisiana Friends of ALICE

The Louisiana Association of United Ways is grateful for the support of corporate partners who are committed to the success of this project and helping bring the message of ALICE to the state of Louisiana. Current Louisiana Friends of ALICE include:

THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for Louisiana, a team of researchers collaborated with a Research Advisory Committee, composed of 19 representatives from around Louisiana, who advised and contributed to our Report. This collaborative model, practiced in each state, ensures each United Way ALICE Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher and National Director

Stephanie Hoopes, Ph.D., is the lead researcher and national director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a national initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to grow this work in new and innovative ways as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a doctorate from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

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THE UNITED WAY ALICE PROJECT

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities who do not earn enough to afford basic necessities, a population called ALICE. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

Louisiana United Ways are proud to join the some 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate the current solutions and discover innovative approaches to give ALICE a voice, and to create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports

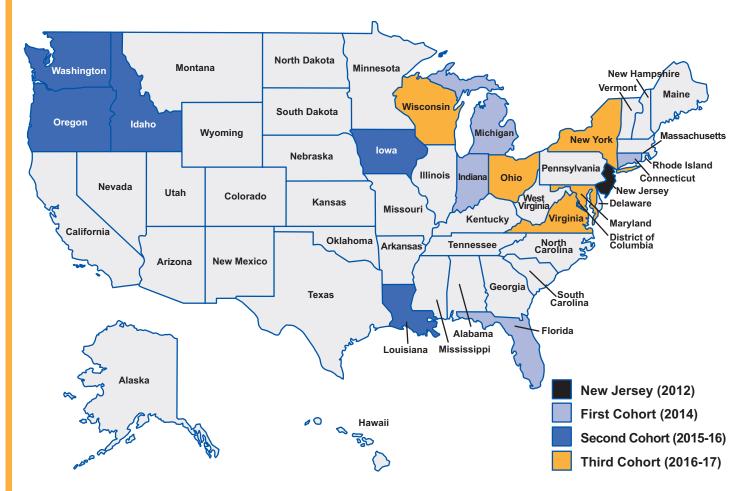


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UPDATE TO THE UNITED WAY ALICE REPORT FOR LOUISIANA

Update providing 2014 data

In Louisiana, 723,077 households – fully 42 percent – struggled to afford basic household necessities in 2014.

This update to the inaugural United Way ALICE Report for Louisiana provides the most current data on Louisiana residents who are struggling financially: 42 percent of households in Louisiana could not afford basic needs such as housing, child care, food, health care, and transportation in 2014. Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls ALICE – an acronym for Asset Limited, Income Constrained, Employed. ALICE households have incomes above the FPL, but despite being hard working, still struggle to afford basic household necessities.

This Report focuses on what has changed in Louisiana since the first United Way ALICE Report was published one year ago. Updating the data to 2014 aligns Louisiana with other state ALICE Reports. A multi-state comparison report will be available later in the year.

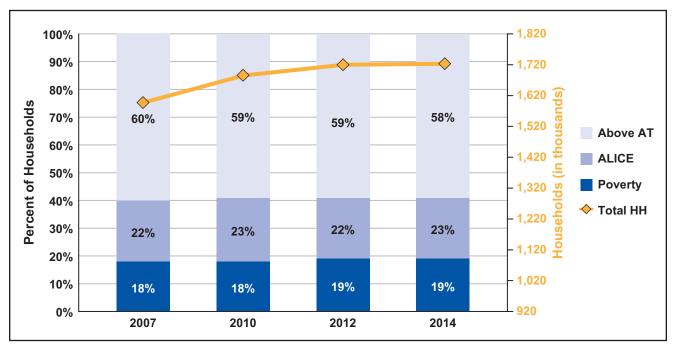
Overall, with signs of improvement in the job market, life improved incrementally for many Louisianans. However, the cost of living continued to rise, while severe weather events and industry sector job fluctuations have forced many families to use up any savings, making it harder for them to get ahead.

This Report updates the cost of basic needs in the **Household Survival Budget** for each parish, and the number of households earning below this amount – the **ALICE Threshold**. It provides data on ALICE and poverty-level households by age and household type for each parish and municipality, where available, to reveal variations in hardship that are often masked by state averages. These breakdowns can be found in the Louisiana Parish Pages. Finally, the Report provides a new analysis of public and private assistance, demonstrating how these resources fall short in meeting the needs of ALICE households.

MORE HOUSEHOLDS STRUGGLING FINANCIALLY SINCE THE LAST ALICE REPORT

Evidence is emerging that Louisiana is recovering, the population is increasing, and the number of jobs and level of wages are improving. Yet, the number of households below the ALICE Threshold also continues to rise, and their proportion of all households has remained the same. Households with income below the FPL remained at 19 percent from 2012 to 2014, while the proportion of ALICE households increased from 22 percent to 23 percent. The last report showed that in 2013, the proportion of ALICE households was 21 percent, which suggested a dip in the number of ALICE households, but data over a longer period of time shows the trend is increasing slightly. In fact, looking back to 2007, the start of the Great Recession, the number of households living below the ALICE Threshold has increased by 13 percent.

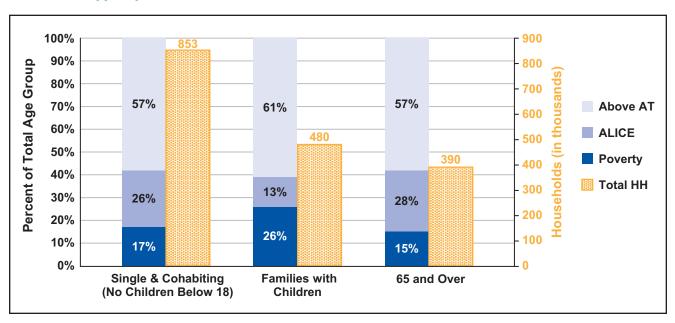
Figure 1. Household Income, Louisiana, 2007 to 2014



Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2014

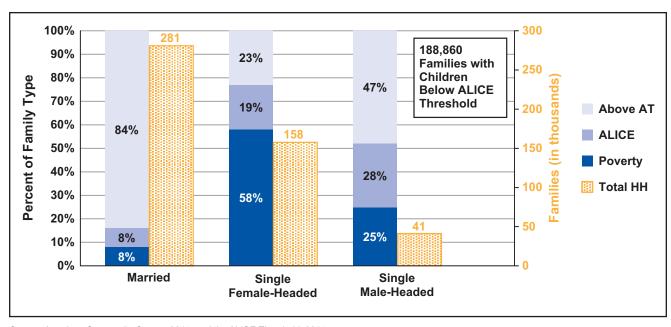
The size and makeup of households are changing across the U.S., with a trend towards smaller households, fewer households with children, fewer married-couple households, and more people living alone, especially at older ages. The number of families with children is decreasing, and households are aging. People are increasingly living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. In 2014, single and cohabiting adults with no children under 18 years old made up the largest group in Louisiana, accounting for 49 percent of households (Figure 2).

Figure 2. Household Type by Income, Louisiana, 2007 to 2014



- Families with children are the most likely group to be in poverty, especially those in single-parent families (Figure 3). Over the past decade, the number of married couples with children declined in Louisiana, while the number of single parent families increased.
- Seniors are the most likely group to be ALICE, though the numbers are improving. In 2014, 15 percent of seniors were in poverty and 28 percent were ALICE. From 2007 to 2014, the number of households headed by someone over 65 increased, but the proportion in poverty decreased slightly from 16 percent to 15 percent. The biggest improvement was in the reduction in the percentage of senior ALICE households, from 34 percent in 2007 to 28 percent in 2014.
- Other kinds of households singles, married without children, families with children 18 and older, and roommates account for almost half of all households in Louisiana, and 43 percent of these other households live below the ALICE Threshold (represented by the Single & Cohabiting category in Figure 2).

Figure 3. Families with Children by Income, Louisiana, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

BASIC COST OF LIVING OUTPACES INFLATION

The **Household Survival Budget** identifies the minimum cost for each of the five basic household items needed to live and work in today's economy: housing, child care, food, transportation, and health care. The cost of these expenses increased steadily in every parish in Louisiana between 2007 and 2014. The average budget rose by 27 percent, which is almost double the national rate of inflation of 14 percent during that time period. The average annual Household Survival Budget for a Louisiana family of four (two adults with one infant and one preschooler) was \$46,240, and for a single adult was \$16,817 – well above the family FPL of \$23,850 and the single FPL of \$11,670 (U.S. Department of Health & Human Services, 2014).

Figure 4. **Household Survival Budget, Louisiana, 2007 to 2014**

Monthly Costs – Louisiana Average – 2014			
	SINGLE ADULT	SINGLE ADULT 2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Housing	\$527	\$727	22%
Child Care	\$-	\$795	16%
Food	\$182	\$550	20%
Transportation	\$340	\$679	31%
Health Care	\$122	\$486	31%
Miscellaneous	\$127	\$350	27%
Taxes	\$103	\$266	0%
Monthly Total	\$1,401	\$3,853	27%
ANNUAL TOTAL	\$16,871	\$46,240	27%
Hourly Wage *	\$8.41	\$23.12	27%

^{*}Wage working full-time required to fund this budget

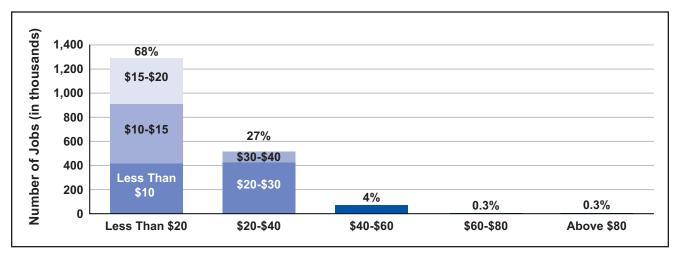
Note: Percent increases in Figure 4 are an average of the increases in each category for a single-adult and for a four-person family.

Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; Louisiana Department of Revenue; Care Solutions, 2015

LOW-WAGE JOBS DOMINATE THE ECONOMY

Low-wage jobs continued to dominate the landscape; 68 percent of all jobs in Louisiana paid less than \$20 per hour and two-thirds of those paid less than \$15 per hour. Working full time year round at \$15 per hour earns an annual salary of \$30,000, not enough to support the family Household Survival Budget. Yet the job market shows signs of improving: The number of jobs increased slightly (1 percent) from 2013 to 2014, and the percent of low-wage jobs (less than \$20 per hour) fell from 71 percent in 2013 to 68 percent in 2014, though this is still well above the 2007 level of 58 percent.

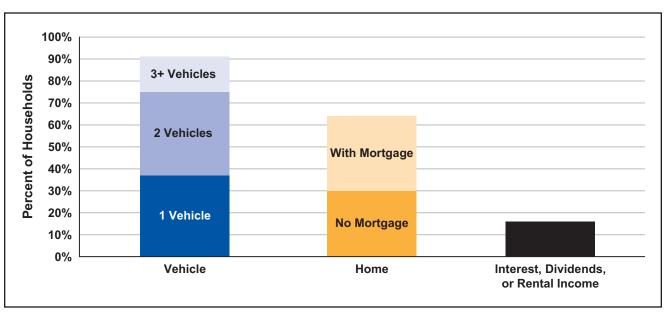
Figure 5. **Number of Jobs by Hourly Wage, Louisiana, 2014**



FEWER FAMILIES HAVE SAVINGS AND ASSETS

Accumulating assets has been difficult in Louisiana, particularly liquid assets that households can draw upon in times of emergency. Levels of ownership of three of the most common assets in Louisiana provide insight into resources families have for emergencies and to accumulate wealth. Ninety-one percent of households own at least one vehicles, 64 percent own a home, but only 16 percent have an investment that produces income. While a vehicle is a necessity for work, it does not hold its value over time. Homeownership is the means for most families to build savings, but more than half of households have a mortgage and may owe more money than they would earn by selling it. The most effective resource to weather an emergency is an investment that produces income, which can range from a savings account to a 401K retirement plan to a rental property. But with only 16 percent of households with such assets, most Louisiana households do not have a cushion against a crisis.

Figure 6. **Household Assets, Louisiana, 2014**



Source: American Community Survey, 2014

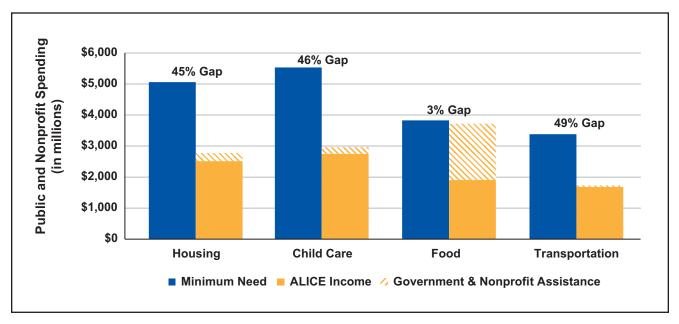
GAPS REMAIN EVEN WITH PUBLIC ASSISTANCE

The **ALICE Income Assessment** quantifies total income of households below the ALICE Threshold and how much public and nonprofit assistance is spent on these low-income households. The landscape for the ALICE Income Assessment is changing in Louisiana. As the number of households below the ALICE Threshold increased, the total need increased, but so did total income and assistance. However, much of the increase in assistance has been for health care spending, which accounts for the largest portion of assistance.

As a result, there are large gaps in some budget areas. Figure 7 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with ALICE income (shown in dark yellow), plus the public and nonprofit spending in each category (shown in yellow cross-hatch). The gap or surplus in each budget area is the difference between the blue column and the yellow/crosshatch column. The comparison assumes that the income households earn is allocated proportionately to each category. For a new and expanded analysis of income assistance, see the Supplement: Update on Income Assistance.

Figure 7.

Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), Louisiana, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012

CONCLUSION

ALICE households remain vulnerable in Louisiana. Unemployment and low-wage jobs persist for some groups, and the total number of households with wage or salary income is still lower in 2014 than 2007. There are 14 percent more households in poverty in 2014 than there were in 2007 and 13 percent more ALICE households.

Many younger workers struggle to find jobs that support independent living or repay college debt. Families with young children struggle to find affordable child care. Families who encounter an emergency – health, accident, and especially natural disaster – have little or no savings to help them cope. And seniors, especially those who used their savings to weather unemployment or underemployment, are struggling to regain stability above the ALICE Threshold.

Research shows that there are layers of support for financially fragile families. Often the first place low-income people or those without emergency savings seek help are from friends and family, followed by private nonprofits and government; they each can provide unique sets of assistance (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

Short-term strategies are those that help a family cope with an emergency and prevent spiraling into poverty. Long-term strategies are harder to implement, but can help a family maintain financial stability and support their family over time. Depending on how far a family's income is below the ALICE Threshold, different strategies may be required. But all strategies play an important role; there is no one solution. Many stakeholders have a role, including friends and family, nonprofits, employers, and government.

This update is part of the larger United Way *ALICE Project*. More information, including the initial Louisiana Report and the new National Consequences of Insufficient Income report, is available on the Project website: www.unitedWayALICE.org.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in Louisiana, adjusted for different parishes and household types.

The ALICE Threshold is the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each parish in Louisiana. (Please note that unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a significant shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

SUPPLEMENT: UPDATE ON INCOME ASSESSMENT

In the ongoing effort to provide the most useful understanding of ALICE households, The United Way ALICE Project continually incorporates changing conditions, such as increases in the cost of basic necessities. In the case of the ALICE Income Assessment, the increased health care spending has spurred additional analysis. This section presents a new Unfilled Gap analysis.

The ALICE Income Assessment quantifies total income of households below the ALICE Threshold and how much public and nonprofit assistance is spent on these low-income households. Though assistance appears significant, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to meeting basic needs with public and private assistance. First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the Federal Poverty Level (FPL), meaning that many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect." In Louisiana, as earnings rise above the FPL, SNAP benefits decrease and then stop once income reaches 165 percent of the FPL, or just \$40,104 for a family of four – 15 percent less than the Household Survival Budget for a family (National Conference of State Legislatures, October 2011; Louisiana Department of Family and Child Services, 2016).

Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 5 percent of the assistance provided in Louisiana is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, even though need varies across households.

As a result, there are large gaps in some budget areas. To estimate gaps in particular budget items, this analysis compares the total amount needed to fill each category of the Household Survival Budget for all families of four with the total income of all households below the ALICE Threshold plus the public and nonprofit spending earmarked for that category. This assumes that households allocate income according to its proportion in the budget. The gap or surplus in each budget area is presented below.

Gap in Housing Resources

In the Household Survival Budget for a family of four, housing accounts for 19 percent of the budget. If families spend 19 percent of income on housing, they are still far short of what is needed to afford rent at HUD's 40th rent percentile. To fill the gap, federal housing programs provide \$210 million in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated \$47 million on housing assistance (because nonprofit spending is not available by category, the estimate is one-fifth of the total nonprofit budget). Yet when income and government and nonprofit assistance for housing are combined, there is still a 45 percent gap in resources for all households to meet the basic ALICE Threshold for housing.

Gap in Child Care Resources

In the Household Survival Budget for a family of four, child care accounts for 21 percent of the family budget. Yet for many ALICE households, 21 percent of income is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to Louisiana families include \$166 million in federal spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Nonprofits provide additional child care assistance including vouchers and child care services estimated at \$47 million. Combined, there is still a 46 percent gap in resources for all households to meet the basic ALICE Threshold for child care.

Gap in Food Resources

In the Household Survival Budget for a family of four, food accounts for 14 percent of the family budget, yet for many ALICE households, 14 percent of their income is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for Louisiana households includes \$1.8 billion of federal spending on food programs, primarily SNAP (formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Nonprofits also provide food assistance – including food pantries, food banks, and soup kitchens – totaling approximately \$47 million. Combined, there is only a 3 percent gap in resources for all households to meet the basic ALICE Threshold for food.

Gap in Transportation Resources

In the Household Survival Budget for a family of four, transportation accounts for 13 percent of the family budget. Yet for many ALICE households, 13 percent of their income is not enough to afford even the running costs of a car. While Louisiana's public transportation systems are state funded, there is no government spending on transportation targeted specifically to ALICE and poverty-level families. However, nonprofits provide some programs, spending an estimated \$47 million. That leaves a 49 percent gap in resources for all households to meet the basic ALICE Threshold for transportation.

Taxes

In the Household Survival Budget for a family of four, taxes account for 7 percent of the family budget, so this analysis assumes that 7 percent of income is allocated towards taxes. The federal Earned Income Tax Credit (EITC) provides \$1.4 billion in tax credits and refunds for Louisiana's working families, and Louisiana EITC (worth 3.5 percent of the federal) provides an additional \$49 million. Eligible households collected an average federal tax refund of \$2,862, which helped 506,000 ALICE and poverty-level families (National Conference of State Legislatures, 2016; Internal Revenue Service (IRS), 2014). With this assistance, there is no gap in resources for all households to meet the basic ALICE Threshold for taxes.

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: \$7.4 billion, or 59 percent of all spending in Louisiana. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed or unpaid services provided by Louisiana hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers, 2014; Urban Institute, 2012).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), spending on health care has increased more than any other category. For this reason, public and nonprofit spending on health care in Louisiana surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income Louisiana households.

There are special challenges for estimating health care needs and costs, and delivering health care efficiently to 723,077 struggling Louisianans. First, there is greater variation in the amount of money families need for health care than exists in any other single category. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (Silletti, 2005; Culhane, Park, & Metraux, 2011; U.S. Department of Housing and Urban Development (HUD), 2010).

The difference between health care spending and other types of assistance is also obvious in the average amount of spending per household below the ALICE Threshold. In Louisiana, on average, each household received \$10,190 in health care resources from the government and hospitals in 2014. By comparison, the average benefit to these households from other types of federal, state, and local government and nonprofit assistance – excluding health care – was \$7,076 per household. Combining the two categories, the average household below the ALICE Threshold received a total of \$17,226 in cash and services, shared by all members of the household and spread throughout the year (Office of Management and Budget, 2014; American Community Survey, 2007, 2010, 2012, and 2014; National Association of State Budget Officers, 2014; Urban Institute, 2012).

To put the amount of per-household spending in perspective, most Louisiana residents, including those well above the ALICE Threshold receive some form of assistance. For example, households with income between \$100,000 and \$200,000 receive an average of \$7,970 as a home mortgage interest deduction and \$2,067 in real estate tax deductions; households with income above \$1 million receive an average of \$18,193 as a home mortgage interest deduction and \$11,671 in real estate tax deductions (Internal Revenue Service, 2014).

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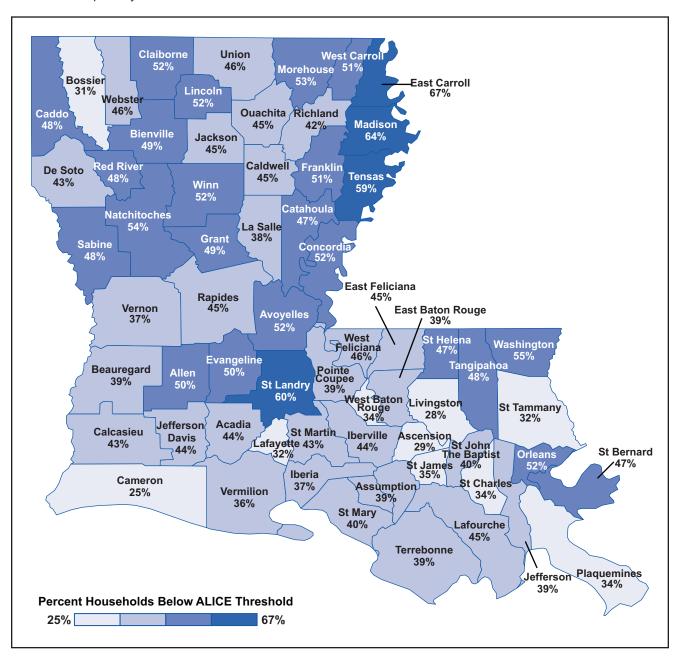
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LOUISIANA PARISH PAGES

The following section presents a snapshot of ALICE in each of Louisiana's 64 parishes, including the number and percent of households by income, the Household Survival Budget, household types that are struggling, savings and assets, and data for each municipality in the parish (where available). Because state averages often smooth over local variation, these parish pages are crucial to understanding the unique combination of demographic and economic circumstances in each parish in Louisiana. The map below provides a broad view of ALICE and poverty-level households in Louisiana.



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Louisiana Parishes, 2014					
Parish Total HH % ALICE & Poverty					
Acadia	22,788	44%			
Allen	8,108	50%			
Ascension	41,433	29%			
Assumption	8,726	39%			
Avoyelles	15,107	52%			
Beauregard	13,095	39%			
Bienville	5,888	49%			
Bossier	47,072	31%			
Caddo	94,854	48%			
Calcasieu	73,873	43%			
Caldwell	3,851	45%			
Cameron	2,577	25%			
Catahoula	3,786	47%			
Claiborne	5,677	52%			
Concordia	7,767	52%			
De Soto	10,172	43%			
East Baton Rouge	170,572	39%			
East Carroll	2,592	67%			
East Feliciana	6,909	45%			
Evangeline	12,053	50%			
Franklin	7,748	51%			
Grant	7,204	49%			
Iberia	25,855	37%			
Iberville	11,257	44%			
Jackson	6,166	45%			
Jefferson	169,033	39%			
Jefferson Davis	11,553	44%			
Lafayette	88,611	32%			
Lafourche	34,564	45%			
La Salle	5,715	38%			
Lincoln	17,060	52%			
Livingston	48,943	28%			

Louisiana Parishes, 2014				
Parish	Total HH	% ALICE & Poverty		
Madison	4,035	64%		
Morehouse	10,383	53%		
Natchitoches	14,598	54%		
Orleans	152,788	52%		
Ouachita	57,766	45%		
Plaquemines	8,772	34%		
Pointe Coupee	8,888	39%		
Rapides	46,738	45%		
Red River	3,382	48%		
Richland	7,676	42%		
Sabine	9,174	48%		
St Bernard	14,051	47%		
St Charles	18,421	34%		
St Helena	4,155	47%		
St James	7,925	35%		
St John The Baptist	15,444	40%		
St Landry	28,739	60%		
St Martin	18,834	43%		
St Mary	20,183	40%		
St Tammany	88,123	32%		
Tangipahoa	45,786	48%		
Tensas	1,936	59%		
Terrebonne	39,975	39%		
Union	8,712	46%		
Vermilion	21,623	36%		
Vernon	18,112	37%		
Washington	17,589	55%		
Webster	15,831	46%		
West Baton Rouge	9,030	34%		
West Carroll	4,216	51%		
West Feliciana	3,976	46%		

ALICE IN ACADIA PARISH

2014 Point-in-Time Data

Population: 62,031 | Number of Households: 22,788

Median Household Income: \$37,684 (state average: \$44,555)

Unemployment Rate: 9.4% (state average: 7.5%)

ALICE Households: 23% (state average: 23%); Poverty Households: 21% (state average: 19%)

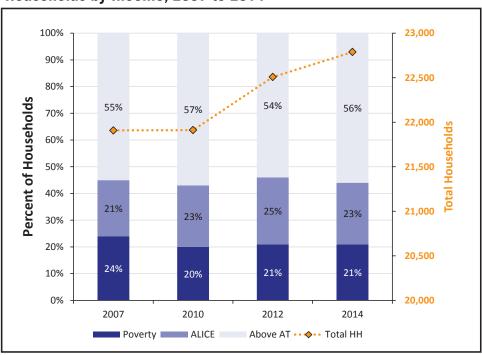
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

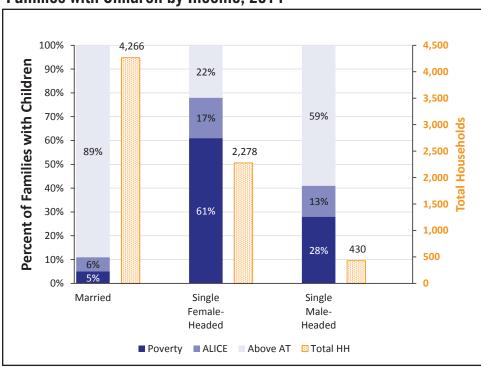
Households by Income, 2007 to 2014



Household Survival Budget, Acadia Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$492	\$637	
Child Care	\$-	\$694	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$123	\$326	
Taxes	\$92	\$214	
Monthly Total	\$1,351	\$3,586	
ANNUAL TOTAL	\$16,212	\$43,032	
Hourly Wage	\$8.11	\$21.52	

Children add significant expense to a family budget, so it is not surprising that many Acadia Parish families with children live below the ALICE Threshold. Though more Acadia Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

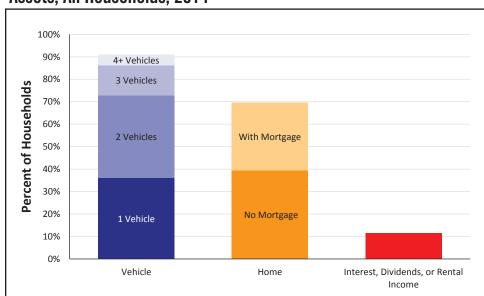
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Acadia Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Acadia Parish, 2014

Town	Total HH	% ALICE & Poverty
Church Point	1,722	61%
Crowley	4,832	55%
Egan	174	3%
Estherwood	285	29%
lota	736	49%
Mermentau	283	50%
Morse	312	47%
Rayne	3,173	53%

ALICE IN ALLEN PARISH

2014 Point-in-Time Data

Population: 25,691 | Number of Households: 8,108

Median Household Income: \$39,440 (state average: \$44,555)

Unemployment Rate: 7.5% (state average: 7.5%)

ALICE Households: 33% (state average: 23%); Poverty Households: 17% (state average: 19%)

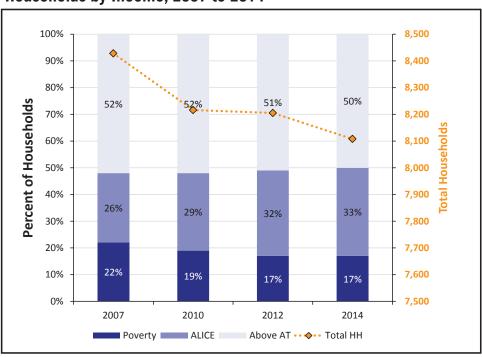
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

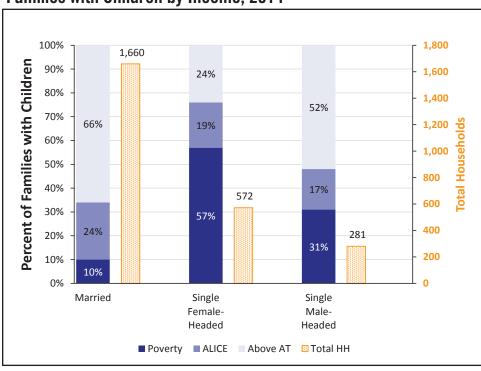
Households by Income, 2007 to 2014



Household Survival Budget, Allen Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$341 **Taxes** \$94 \$238 **Monthly Total** \$1,363 \$3,754 **ANNUAL TOTAL** \$16,356 \$45,048 Hourly Wage \$8.18 \$22.52

Children add significant expense to a family budget, so it is not surprising that many Allen Parish families with children live below the ALICE Threshold. Though more Allen Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

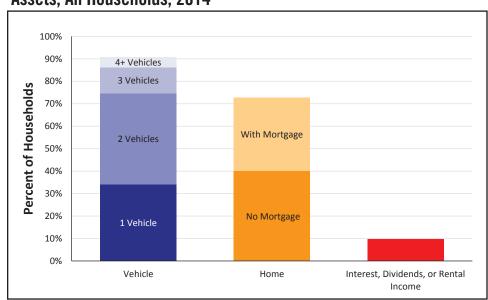
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Allen Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Allen Parish, 2014 % ALICE Town **Total HH** Poverty Elizabeth 190 62% 64% Kinder 1,113 Oakdale 2,126 58% 48% Oberlin 686

ALICE IN ASCENSION PARISH

2014 Point-in-Time Data

Population: 117,029 | **Number of Households:** 41,433 **Median Household Income:** \$66,576 (state average: \$44,555)

Unemployment Rate: 5.9% (state average: 7.5%)

ALICE Households: 18% (state average: 23%); Poverty Households: 11% (state average: 19%)

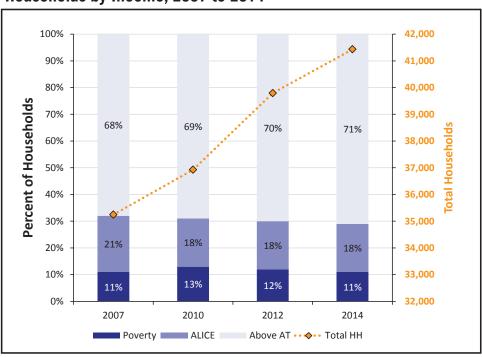
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



Household Survival Budget, Ascension Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$550 \$799 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$130 \$362 **Taxes** \$108 \$286 **Monthly Total** \$1,432 \$3,985 **ANNUAL TOTAL** \$17,184 \$47,820

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

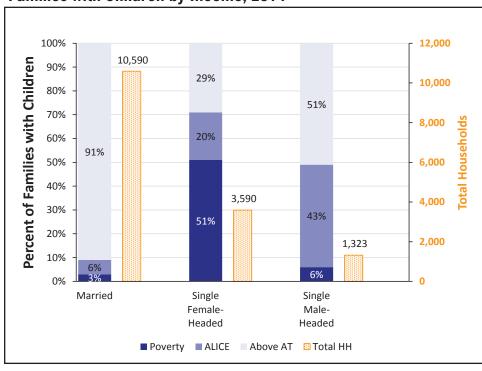
\$23.91

\$8.59

Hourly Wage

Children add significant expense to a family budget, so it is not surprising that many Ascension Parish families with children live below the ALICE Threshold. Though more Ascension Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

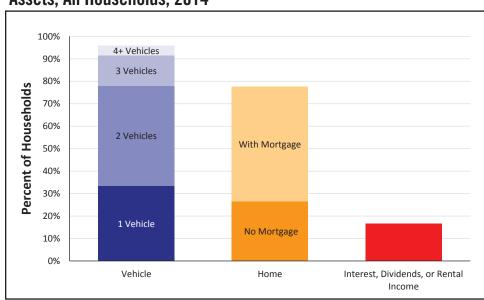
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ascension Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Ascension Parish, 2014

Town	Total HH	% ALICE & Poverty
Donaldsonville	2,515	56%
Gonzales	3,986	39%
Lemannville	122	59%
Prairieville	9,576	18%
Sorrento	652	40%

ALICE IN ASSUMPTION PARISH

2014 Point-in-Time Data

Population: 23,170 | Number of Households: 8,726

Median Household Income: \$47,961 (state average: \$44,555)

Unemployment Rate: 11.3% (state average: 7.5%)

ALICE Households: 23% (state average: 23%); Poverty Households: 16% (state average: 19%)

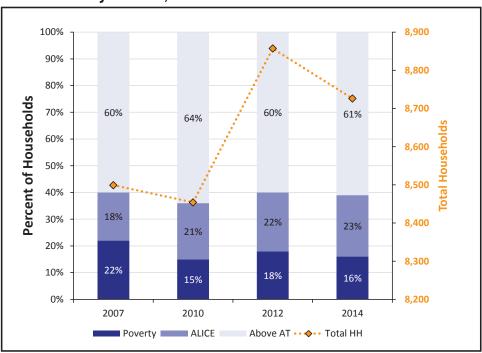
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

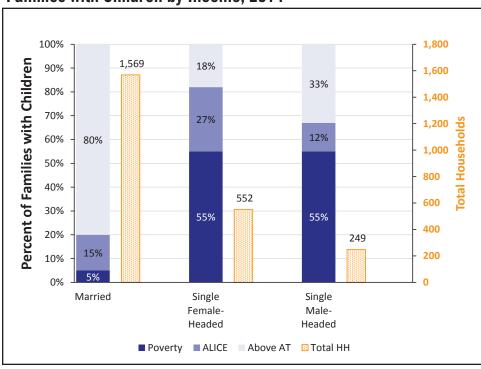


Household Survival Budget, Assumption Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$516	\$656
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$344
Taxes	\$99	\$243
Monthly Total	\$1,385	\$3,781
ANNUAL TOTAL	\$16,620	\$45,372
Hourly Wage	\$8.31	\$22.69

Children add significant expense to a family budget, so it is not surprising that many Assumption Parish families with children live below the ALICE Threshold. Though more Assumption Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

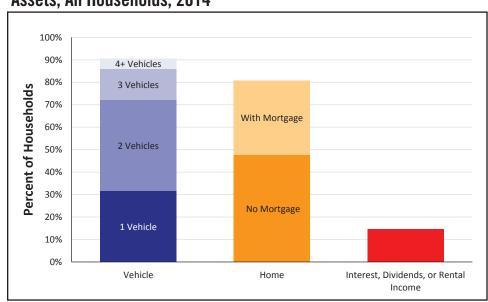
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Assumption Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Assumption Parish, 2014

Town	Total HH	% ALICE & Poverty
Bayou Corne	103	16%
Bayou L'Ourse	558	39%
Belle Rose	655	67%
Labadieville	722	34%
Napoleonville	212	53%
Paincourtville	398	18%
Pierre Part	1,214	22%
Supreme	325	67%

ALICE IN AVOYELLES PARISH

2014 Point-in-Time Data

Population: 41,604 | Number of Households: 15,107

Median Household Income: \$33,781 (state average: \$44,555)

Unemployment Rate: 10.2% (state average: 7.5%)

ALICE Households: 29% (state average: 23%); Poverty Households: 23% (state average: 19%)

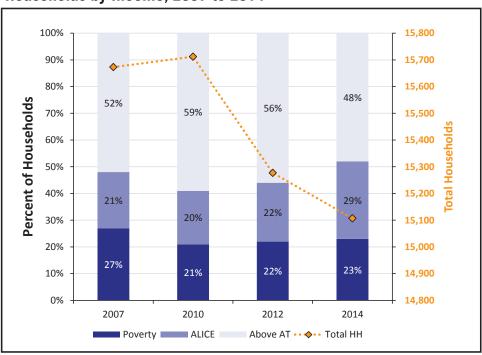
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

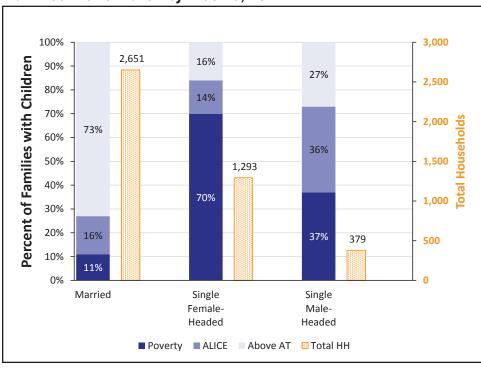
Households by Income, 2007 to 2014



Household Survival Budget, Avoyelles Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$451 \$665 **Child Care** \$-\$737 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$117 \$334 **Taxes** \$81 \$226 **Monthly Total** \$1,293 \$3,677 **ANNUAL TOTAL** \$15,516 \$44,124 \$7.76 Hourly Wage \$22.06

Children add significant expense to a family budget, so it is not surprising that many Avoyelles Parish families with children live below the ALICE Threshold. Though more Avoyelles Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

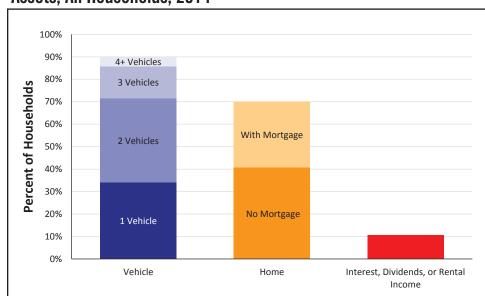
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Avoyelles Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Avoyelles Parish, 2014

Town	Total HH	% ALICE & Poverty
Bordelonville	344	56%
Bunkie	1,614	65%
Center Point	116	38%
Cottonport	674	60%
Evergreen	149	68%
Fifth Ward	371	60%
Hessmer	391	51%
Mansura	605	68%
Marksville	2,019	63%
Moreauville	408	59%
Simmesport	598	66%

ALICE IN BEAUREGARD PARISH

2014 Point-in-Time Data

Population: 36,109 | Number of Households: 13,095

Median Household Income: \$46,420 (state average: \$44,555)

Unemployment Rate: 6.7% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 17% (state average: 19%)

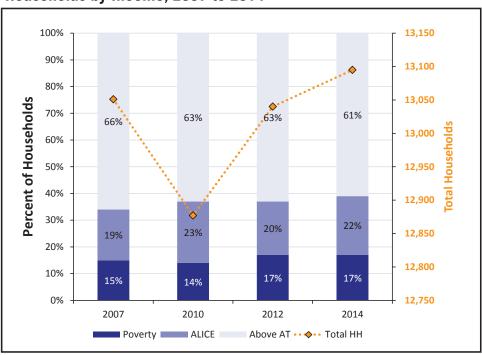
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

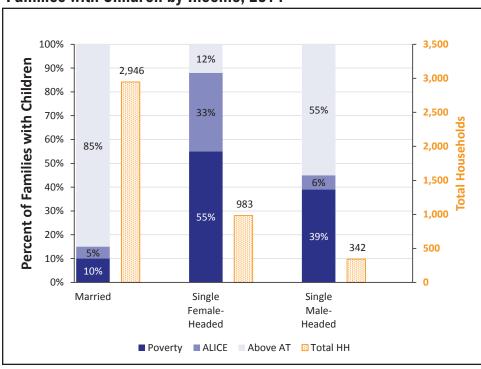


Household Survival Budget, Beauregard Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$543	\$672
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$129	\$346
Taxes	\$106	\$248
Monthly Total	\$1,422	\$3,804
ANNUAL TOTAL	\$17,064	\$45,648
Hourly Wage	\$8.53	\$22.82

Children add significant expense to a family budget, so it is not surprising that many Beauregard Parish families with children live below the ALICE Threshold. Though more Beauregard Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

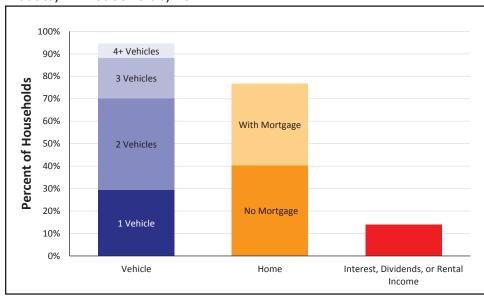
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Beauregard Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Beauregard Parish, 2014

Town	Total HH	% ALICE & Poverty
DeRidder	3,875	43%
Longville	286	51%
Merryville	443	65%
Oretta	133	42%
Singer	190	26%

ALICE IN BIENVILLE PARISH

2014 Point-in-Time Data

Population: 14,122 | Number of Households: 5,888

Median Household Income: \$32,826 (state average: \$44,555)

Unemployment Rate: 10.9% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 27% (state average: 19%)

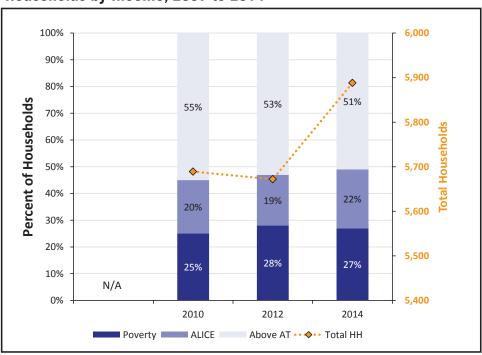
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

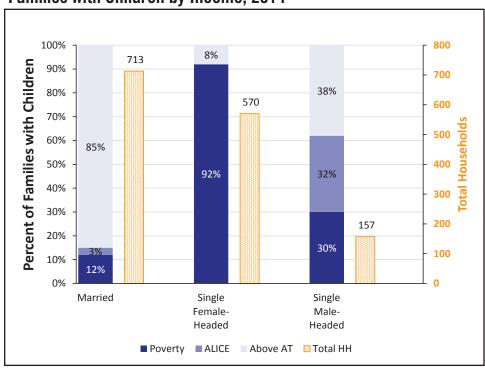
Households by Income, 2007 to 2014



Household Survival Budget, Bienville Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$764 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$334 **Taxes** \$94 \$228 **Monthly Total** \$1,363 \$3,678 **ANNUAL TOTAL** \$16,356 \$44,136 \$22.07 Hourly Wage \$8.18

Children add significant expense to a family budget, so it is not surprising that many Bienville Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Bienville Parish, and single parent families are more likely to have income below the ALICE Threshold.

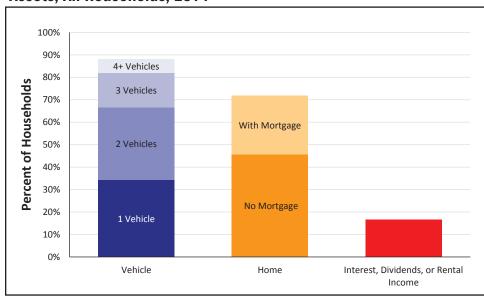
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bienville Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Bienville Parish, 2014

Town	Total HH	% ALICE & Poverty
Arcadia	1,147	66%
Gibsland	436	60%
Lucky	106	52%
Ringgold	639	69%
Saline	124	43%

ALICE IN BOSSIER PARISH

2014 Point-in-Time Data

Population: 125,064 | **Number of Households:** 47,072 **Median Household Income:** \$50,704 (state average: \$44,555)

Unemployment Rate: 7.1% (state average: 7.5%)

ALICE Households: 17% (state average: 23%); Poverty Households: 14% (state average: 19%)

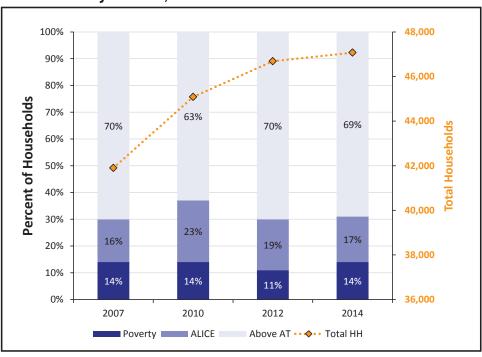
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

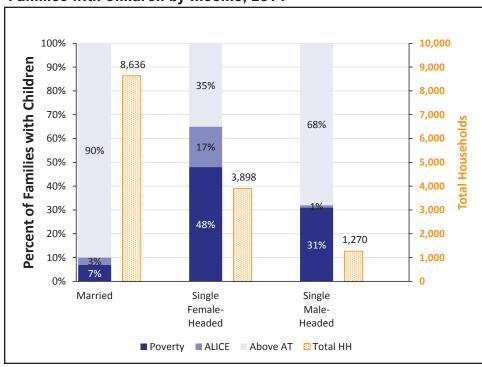
Households by Income, 2007 to 2014



Household Survival Budget, Bossier Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$543 \$757 **Child Care** \$-\$764 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 \$129 Miscellaneous \$350 **Taxes** \$106 \$261 **Monthly Total** \$1,422 \$3,847 **ANNUAL TOTAL** \$17,064 \$46,164 Hourly Wage \$8.53 \$23.08

Children add significant expense to a family budget, so it is not surprising that many Bossier Parish families with children live below the ALICE Threshold. Though more Bossier Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

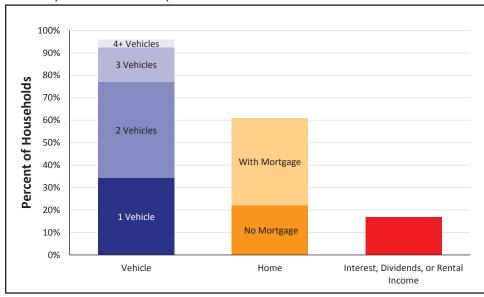
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bossier Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Bossier Parish, 2014

Town	Total HH	% ALICE & Poverty
Benton	660	44%
Bossier City	24,869	31%
Eastwood	1,531	20%
Haughton	1,312	37%
Plain Dealing	353	56%
Red Chute	2,480	24%

ALICE IN CADDO PARISH

2014 Point-in-Time Data

Population: 252,603 | **Number of Households:** 94,854 **Median Household Income:** \$39,315 (state average: \$44,555)

Unemployment Rate: 7.4% (state average: 7.5%)

ALICE Households: 25% (state average: 23%); Poverty Households: 23% (state average: 19%)

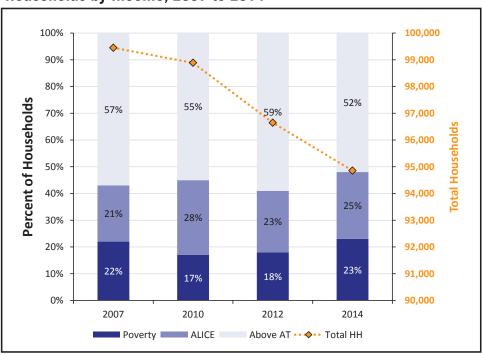
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

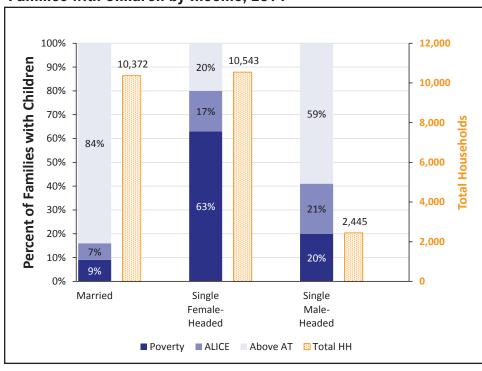
Households by Income, 2007 to 2014



Household Survival Budget, Caddo Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$543	\$757
Child Care	\$-	\$764
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$129	\$350
Taxes	\$106	\$261
Monthly Total	\$1,422	\$3,847
ANNUAL TOTAL	\$17,064	\$46,164
Hourly Wage	\$8.53	\$23.08

Children add significant expense to a family budget, so it is not surprising that many Caddo Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Caddo Parish, and single parent families are more likely to have income below the ALICE Threshold.

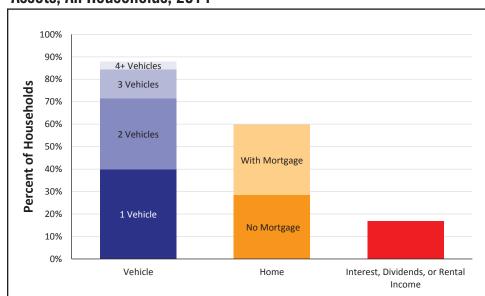
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Caddo Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Caddo Parish, 2014 % ALICE Town **Total HH** Poverty Blanchard 1,231 32% 46% 1,530 Greenwood Hosston 127 64% lda 109 55% 45% Lakeview 485 Mooringsport 349 64% Oil City 341 73% Rodessa 106 54% Shreveport 74,512 49%

1,675

64%

Vivian

ALICE IN CALCASIEU PARISH

2014 Point-in-Time Data

Population: 197,204 | **Number of Households:** 73,873 **Median Household Income:** \$45,742 (state average: \$44,555)

Unemployment Rate: 7.4% (state average: 7.5%)

ALICE Households: 25% (state average: 23%); Poverty Households: 18% (state average: 19%)

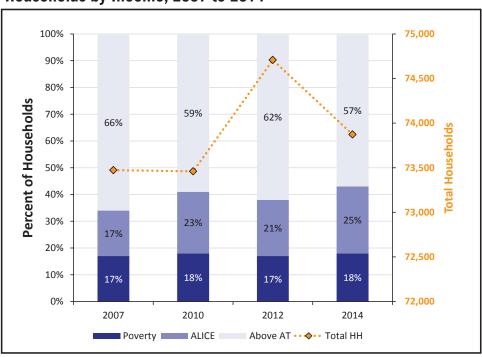
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

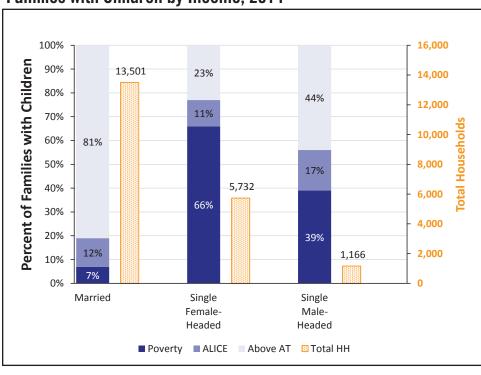
Households by Income, 2007 to 2014



Household Survival Budget, Calcasieu Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$549 \$729 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$130 \$353 **Taxes** \$108 \$264 **Monthly Total** \$1,431 \$3,884 **ANNUAL TOTAL** \$17,172 \$46,608 Hourly Wage \$8.59 \$23.30

Children add significant expense to a family budget, so it is not surprising that many Calcasieu Parish families with children live below the ALICE Threshold. Though more Calcasieu Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

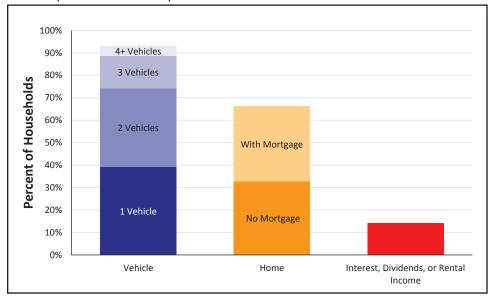
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Calcasieu Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Calcasieu Parish, 2014 % ALICE Town **Total HH** Poverty Carlyss 1,766 41% DeQuincy 1,228 50% Gillis 233 35% Hayes 127 31% 46% Iowa 1,154 Lake Charles 30,751 55% Moss Bluff 4,187 2,953 Prien 34% Starks 264 69% Sulphur 7,748 41% Vinton 1,474 61%

1,821

42%

Westlake

ALICE IN CALDWELL PARISH

2014 Point-in-Time Data

Population: 10,008 | Number of Households: 3,851

Median Household Income: \$36,792 (state average: \$44,555)

Unemployment Rate: 10.3% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); **Poverty Households:** 23% (state average: 19%)

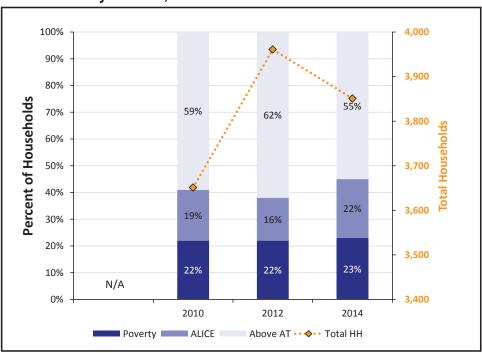
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

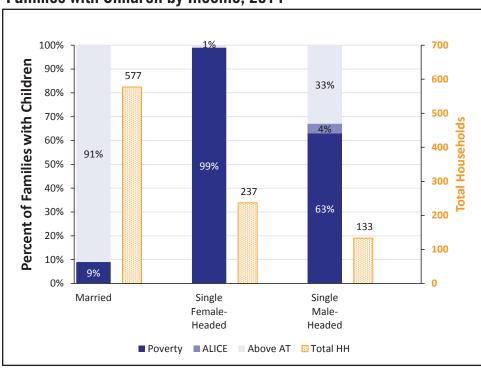
Households by Income, 2007 to 2014



Household Survival Budget, Caldwell Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$760 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$333 **Taxes** \$94 \$223 **Monthly Total** \$1,363 \$3,668 **ANNUAL TOTAL** \$16,356 \$44,016 Hourly Wage \$8.18 \$22.01

Children add significant expense to a family budget, so it is not surprising that many Caldwell Parish families with children live below the ALICE Threshold. Though more Caldwell Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

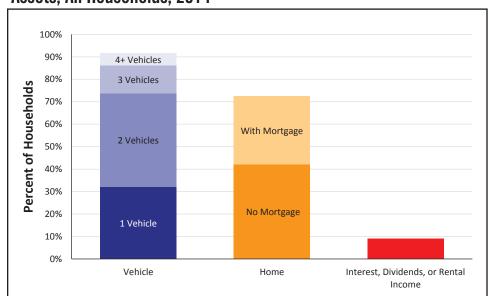
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Caldwell Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Caldwell Parish, 2014

Town	Total HH	% ALICE & Poverty
Banks Springs	522	77%
Clarks	203	70%
Columbia	181	48%
Grayson	206	48%

ALICE IN CAMERON PARISH

2014 Point-in-Time Data

Population: 6,713 | Number of Households: 2,577

Median Household Income: \$64,129 (state average: \$44,555)

Unemployment Rate: 6.0% (state average: 7.5%)

ALICE Households: 16% (state average: 23%); Poverty Households: 9% (state average: 19%)

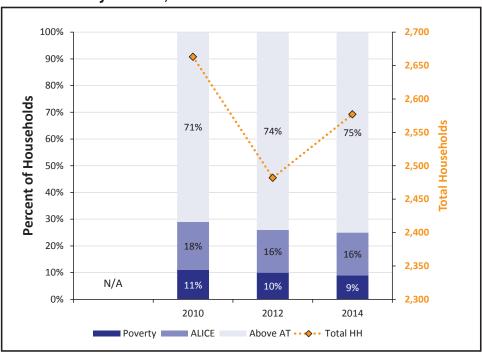
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

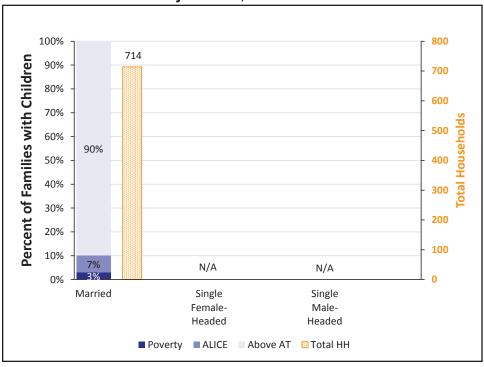
Households by Income, 2007 to 2014



Household Survival Budget, Cameron Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$549	\$729	
Child Care	\$-	\$823	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$130	\$353	
Taxes	\$108	\$264	
Monthly Total	\$1,431	\$3,884	
ANNUAL TOTAL	\$17,172	\$46,608	
Hourly Wage	\$8.59	\$23.30	

Children add significant expense to a family budget, so it is not surprising that many Cameron Parish families with children live below the ALICE Threshold. Though more Cameron Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

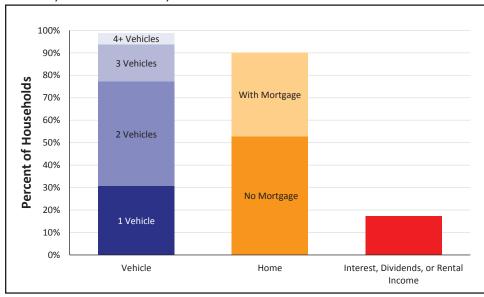
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Cameron Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Cameron Parish, 2014

Town	Total HH	% ALICE & Poverty
Cameron	137	12%
Hackberry	494	32%

ALICE IN CATAHOULA PARISH

2014 Point-in-Time Data

Population: 10,273 | Number of Households: 3,786

Median Household Income: \$35,093 (state average: \$44,555)

Unemployment Rate: 9.1% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 23% (state average: 19%)

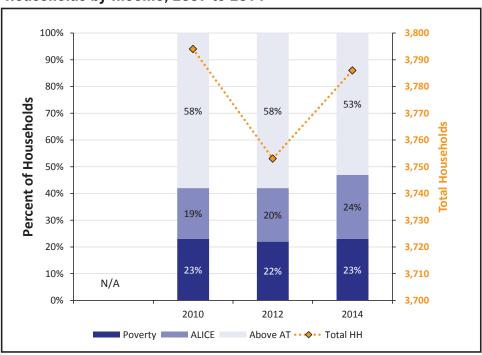
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

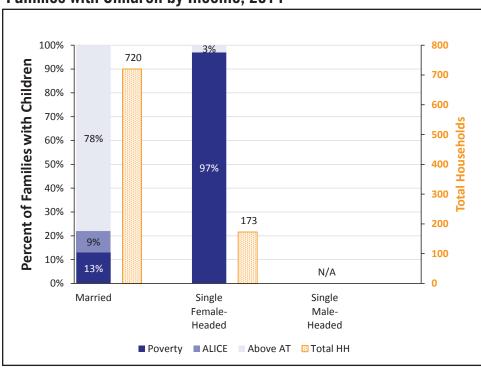
Households by Income, 2007 to 2014



Household Survival Budget, Catahoula Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$737 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$331 **Taxes** \$94 \$218 **Monthly Total** \$1,363 \$3,638 **ANNUAL TOTAL** \$16,356 \$43,656 Hourly Wage \$8.18 \$21.83

Children add significant expense to a family budget, so it is not surprising that many Catahoula Parish families with children live below the ALICE Threshold. Though more Catahoula Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

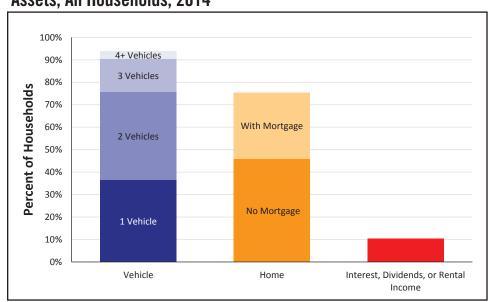
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Catahoula Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Catahoula Parish, 2014

Town	Total HH	% ALICE & Poverty
Harrisonburg	161	59%
Jonesville	792	66%
Sicily Island	159	66%
Wallace Ridge	109	31%

ALICE IN CLAIBORNE PARISH

2014 Point-in-Time Data

Population: 16,817 | Number of Households: 5,677

Median Household Income: \$34,216 (state average: \$44,555)

Unemployment Rate: 16.0% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 25% (state average: 19%)

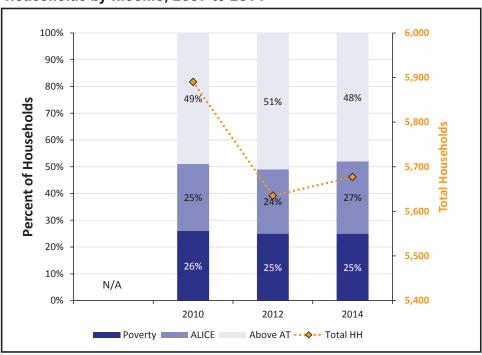
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

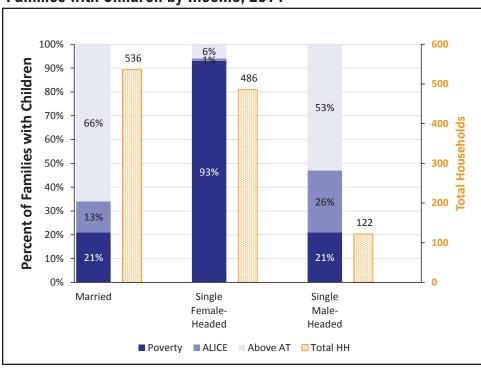
Households by Income, 2007 to 2014



Household Survival Budget, Claiborne Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$501	\$637	
Child Care	\$-	\$764	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$124	\$334	
Taxes	\$94	\$228	
Monthly Total	\$1,363	\$3,678	
ANNUAL TOTAL	\$16,356	\$44,136	
Hourly Wage	\$8.18	\$22.07	

Children add significant expense to a family budget, so it is not surprising that many Claiborne Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Claiborne Parish, and single parent families are more likely to have income below the ALICE Threshold.

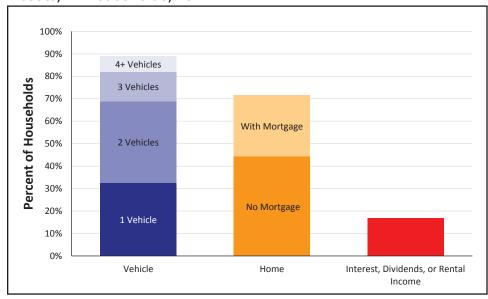
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Claiborne Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Claiborne Parish, 2014 Town Total HH & Poverty Athens 125 48%

1.021

1,145

Haynesville

Homer

58%

50%

ALICE IN CONCORDIA PARISH

2014 Point-in-Time Data

Population: 20,609 | Number of Households: 7,767

Median Household Income: \$29,824 (state average: \$44,555)

Unemployment Rate: 16.5% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); **Poverty Households:** 30% (state average: 19%)

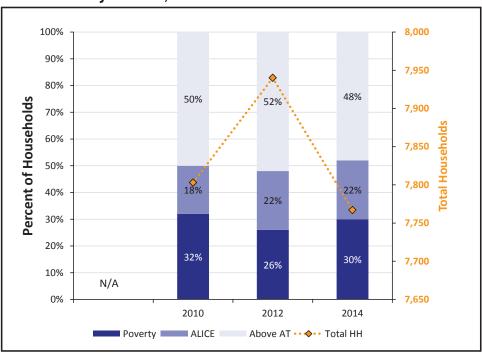
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

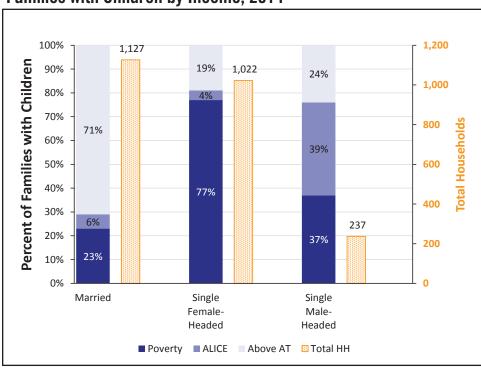
Households by Income, 2007 to 2014



Household Survival Budget, Concordia Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$468 \$637 **Child Care** \$-\$737 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$120 \$331 **Taxes** \$85 \$218 **Monthly Total** \$1,317 \$3,638 **ANNUAL TOTAL** \$15,804 \$43,656 \$7.90 Hourly Wage \$21.83

Children add significant expense to a family budget, so it is not surprising that many Concordia Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Concordia Parish, and single parent families are more likely to have income below the ALICE Threshold.

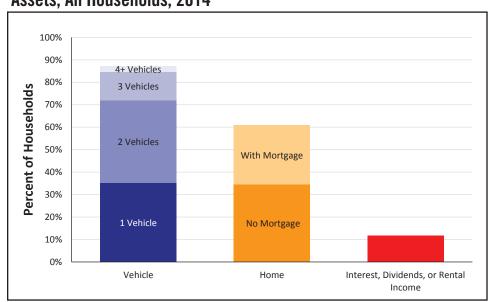
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Concordia Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Concordia Parish, 2014

Town	Total HH	% ALICE & Poverty
Clayton	272	63%
Ferriday	1,270	65%
Minorca	670	46%
Monterey	188	43%
Ridgecrest	296	50%
Spokane	175	21%
Vidalia	1,687	42%

ALICE IN DE SOTO PARISH

2014 Point-in-Time Data

Population: 26,968 | Number of Households: 10,172

Median Household Income: \$41,486 (state average: \$44,555)

Unemployment Rate: 8.9% (state average: 7.5%)

ALICE Households: 20% (state average: 23%); Poverty Households: 23% (state average: 19%)

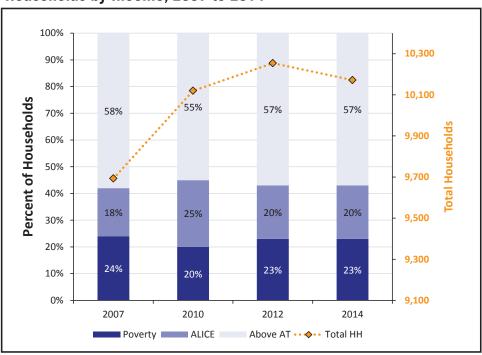
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

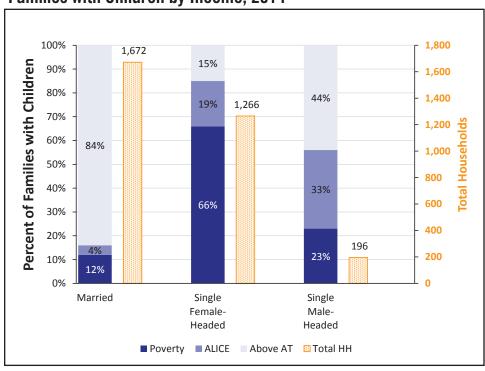
Households by Income, 2007 to 2014



Household Survival Budget, De Soto Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$543	\$757
Child Care	\$-	\$764
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$129	\$350
Taxes	\$106	\$261
Monthly Total	\$1,422	\$3,847
ANNUAL TOTAL	\$17,064	\$46,164
Hourly Wage	\$8.53	\$23.08

Children add significant expense to a family budget, so it is not surprising that many De Soto Parish families with children live below the ALICE Threshold. Though more De Soto Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

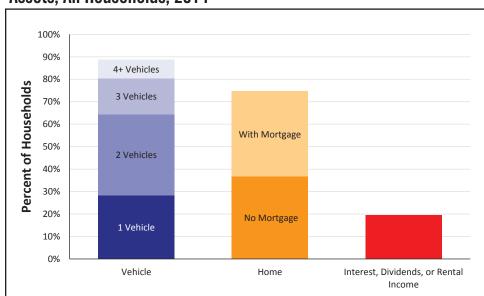
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in De Soto Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



De Soto Parish, 2014

Town	Total HH	% ALICE & Poverty
Frierson	119	60%
Grand Cane	117	34%
Keachi	118	45%
Logansport	718	60%
Mansfield	1,771	55%
South Mansfield	205	75%
Stonewall	743	29%

ALICE IN EAST BATON ROUGE PARISH

2014 Point-in-Time Data

Population: 446,042 | **Number of Households:** 170,572 **Median Household Income:** \$46,778 (state average: \$44,555)

Unemployment Rate: 6.5% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 17% (state average: 19%)

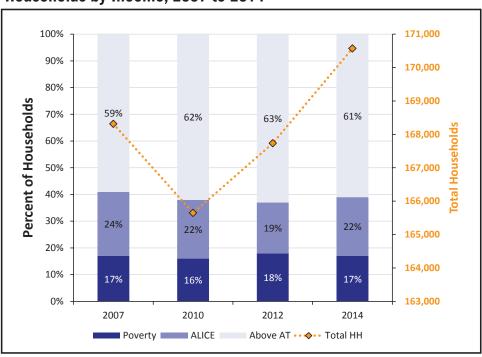
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

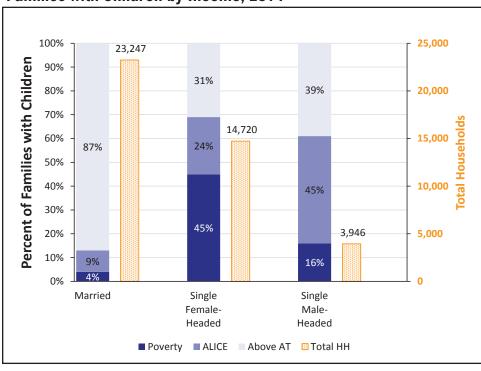


Household Survival Budget, East Baton Rouge Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$550	\$799
Child Care	\$-	\$905
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$374
Taxes	\$108	\$318
Monthly Total	\$1,432	\$4,111
ANNUAL TOTAL	\$17,184	\$49,332
Hourly Wage	\$8.59	\$24.67

Children add significant expense to a family budget, so it is not surprising that many East Baton Rouge Parish families with children live below the ALICE Threshold. Though more East Baton Rouge Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

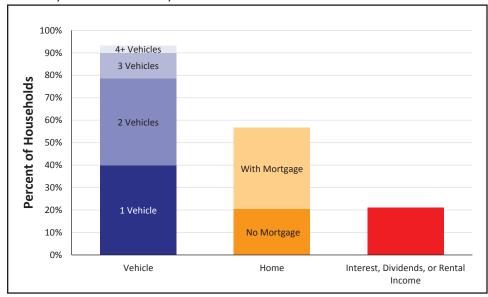
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in East Baton Rouge Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



East Baton Rouge Parish, 2014

Town	Total HH	% ALICE & Poverty
Baker	4,828	43%
Baton Rouge	91,034	49%
Brownfields	2,027	30%
Central	10,097	24%
Gardere	3,506	47%
Inniswold	2,781	26%
Merrydale	3,234	41%
Monticello	1,957	27%
Oak Hills Place	3,680	19%
Old Jefferson	2,833	19%
Shenandoah	7,339	11%
Village St. George	2,717	21%
Westminster	1,356	19%
Zachary	5,119	24%

ALICE IN EAST CARROLL PARISH

2014 Point-in-Time Data

Population: 7,602 | Number of Households: 2,592

Median Household Income: \$24,947 (state average: \$44,555)

Unemployment Rate: 18.2% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 40% (state average: 19%)

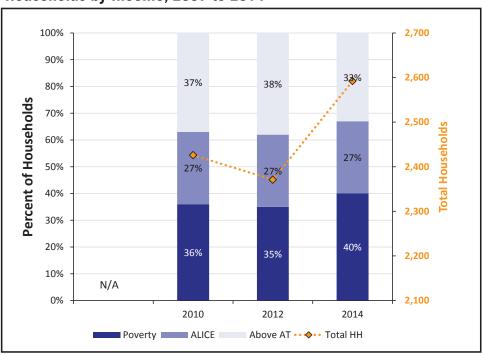
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



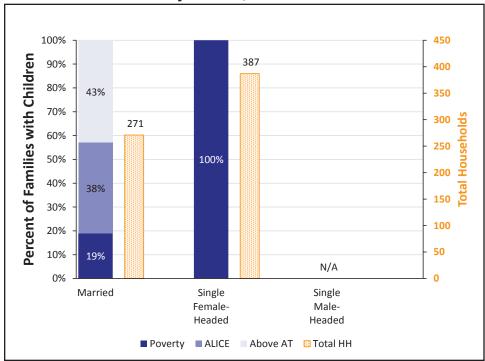
Household Survival Budget, East Carroll Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$497	\$637
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$123	\$333
Taxes	\$93	\$223
Monthly Total	\$1,357	\$3,668
ANNUAL TOTAL	\$16,284	\$44,016
Hourly Wage	\$8.14	\$22.01

Children add significant expense to a family budget, so it is not surprising that many East Carroll Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in East Carroll Parish, and single parent families are more likely to have income below the ALICE Threshold.

East Carroll Parish, 2014 Town Total HH & ALICE & Poverty Lake Providence 1,506 72%

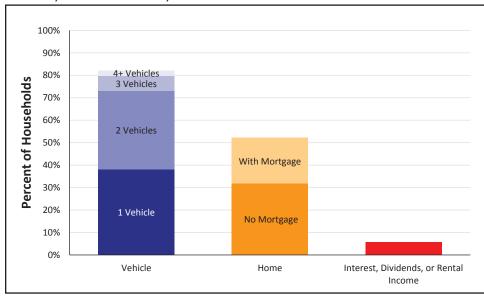
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in East Carroll Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN EAST FELICIANA PARISH

2014 Point-in-Time Data

Population: 19,964 | **Number of Households:** 6,909

Median Household Income: \$46,220 (state average: \$44,555)

Unemployment Rate: 6.5% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 18% (state average: 19%)

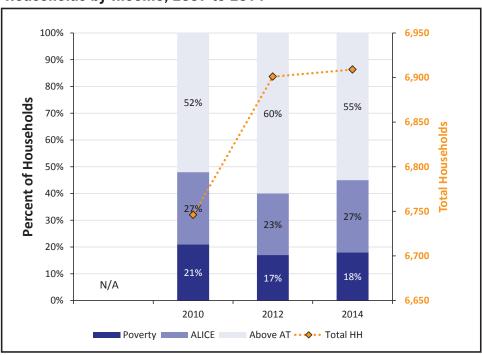
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

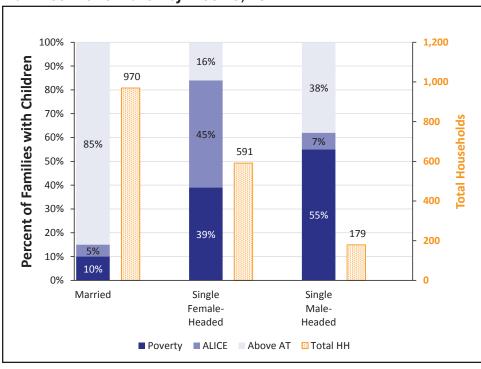


Household Survival Budget, East Feliciana Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$550	\$799
Child Care	\$-	\$905
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$374
Taxes	\$108	\$318
Monthly Total	\$1,432	\$4,111
ANNUAL TOTAL	\$17,184	\$49,332
Hourly Wage	\$8.59	\$24.67

Children add significant expense to a family budget, so it is not surprising that many East Feliciana Parish families with children live below the ALICE Threshold. Though more East Feliciana Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

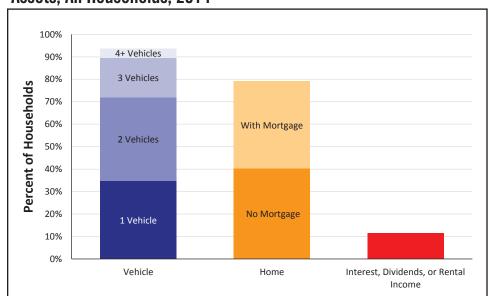
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in East Feliciana Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



East Feliciana Parish, 2014

Town	Total HH	% ALICE & Poverty
Clinton	714	54%
Jackson	724	58%
Norwood	139	57%
Slaughter	414	19%
Wilson	198	60%

ALICE IN EVANGELINE PARISH

2014 Point-in-Time Data

Population: 33,778 | **Number of Households:** 12,053

Median Household Income: \$30,323 (state average: \$44,555)

Unemployment Rate: 8.6% (state average: 7.5%)

ALICE Households: 23% (state average: 23%); Poverty Households: 27% (state average: 19%)

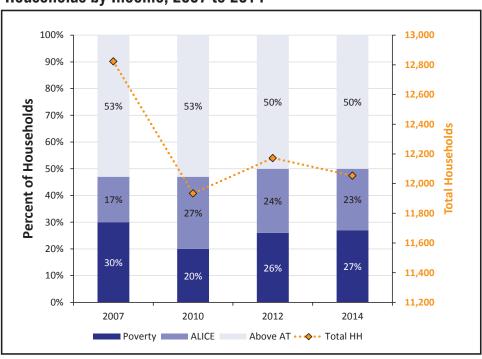
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

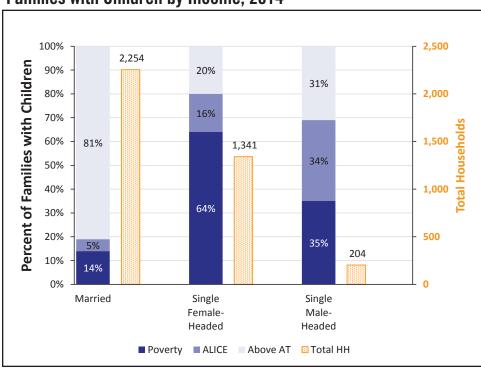
Households by Income, 2007 to 2014



Household Survival Budget, Evangeline Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$468 \$637 **Child Care** \$-\$694 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$120 \$326 **Taxes** \$85 \$214 **Monthly Total** \$1,317 \$3,586 **ANNUAL TOTAL** \$15,804 \$43,032 \$7.90 \$21.52 Hourly Wage

Children add significant expense to a family budget, so it is not surprising that many Evangeline Parish families with children live below the ALICE Threshold. Though more Evangeline Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

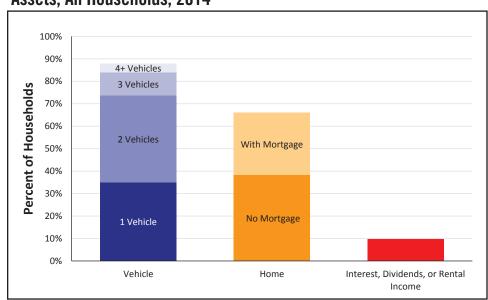
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Evangeline Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Evangeline Parish, 2014

Town	Total HH	% ALICE & Poverty
Basile	581	55%
Chataignier	169	50%
Mamou	1,355	66%
Pine Prairie	333	48%
Reddell	285	29%
Turkey Creek	125	40%
Ville Platte	2,796	68%

ALICE IN FRANKLIN PARISH

2014 Point-in-Time Data

Population: 20,645 | **Number of Households:** 7,748

Median Household Income: \$30,607 (state average: \$44,555)

Unemployment Rate: 9.5% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 27% (state average: 19%)

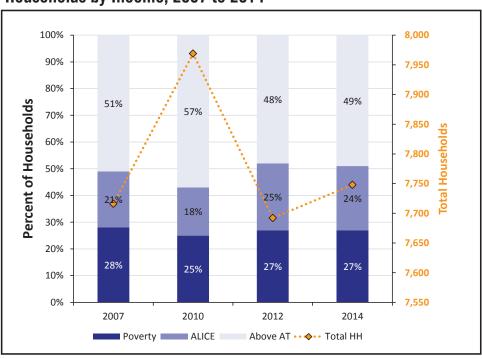
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

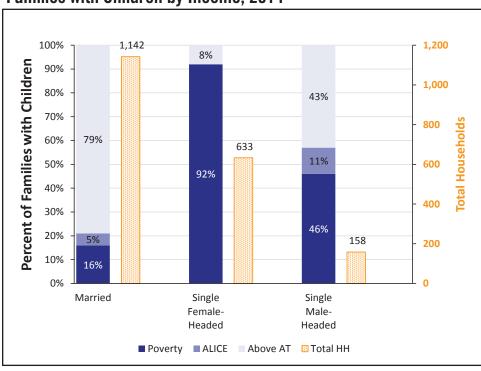


Household Survival Budget, Franklin Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$637
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$120	\$333
Taxes	\$85	\$223
Monthly Total	\$1,317	\$3,668
ANNUAL TOTAL	\$15,804	\$44,016
Hourly Wage	\$7.90	\$22.01

Children add significant expense to a family budget, so it is not surprising that many Franklin Parish families with children live below the ALICE Threshold. Though more Franklin Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

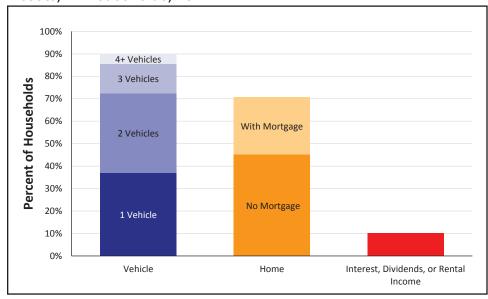
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Franklin Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Franklin Parish, 2014

Town	Total HH	% ALICE & Poverty
Baskin	122	48%
Gilbert	141	71%
Winnsboro	1,865	67%
Wisner	332	60%

ALICE IN GRANT PARISH

2014 Point-in-Time Data

Population: 22,363 | Number of Households: 7,204

Median Household Income: \$39,729 (state average: \$44,555)

Unemployment Rate: 10.3% (state average: 7.5%)

ALICE Households: 29% (state average: 23%); Poverty Households: 20% (state average: 19%)

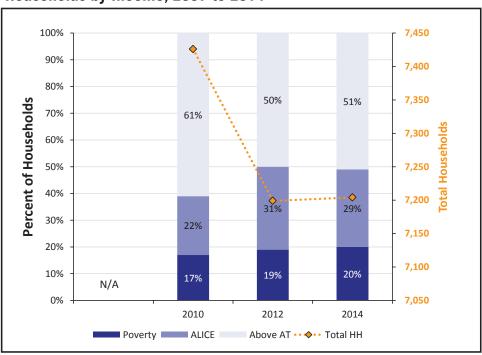
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

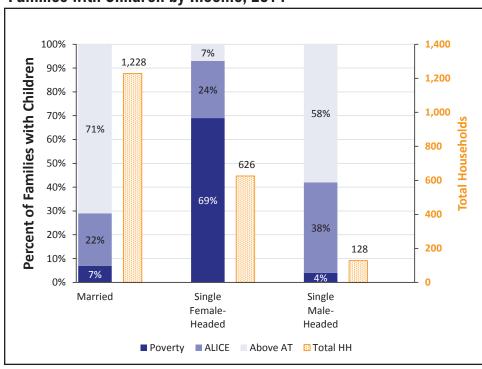
Households by Income, 2007 to 2014



Household Survival Budget, Grant Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$530	\$656	
Child Care	\$-	\$737	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$128	\$333	
Taxes	\$103	\$224	
Monthly Total	\$1,405	\$3,665	
ANNUAL TOTAL	\$16,860	\$43,980	
Hourly Wage	\$8.43	\$21.99	

Children add significant expense to a family budget, so it is not surprising that many Grant Parish families with children live below the ALICE Threshold. Though more Grant Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

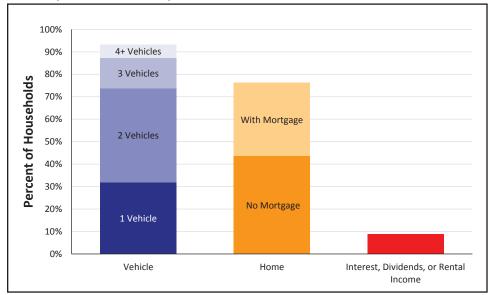
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Grant Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Grant Parish, 2014 % ALICE Town **Total HH** Poverty Colfax 569 69% 33% **Dry Prong** 167 121 38% Georgetown 283 53% Montgomery Pollock 168 58% Prospect 161 33% Rock Hill 108 47%

ALICE IN IBERIA PARISH

2014 Point-in-Time Data

Population: 73,913 | Number of Households: 25,855

Median Household Income: \$46,290 (state average: \$44,555)

Unemployment Rate: 8.5% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 16% (state average: 19%)

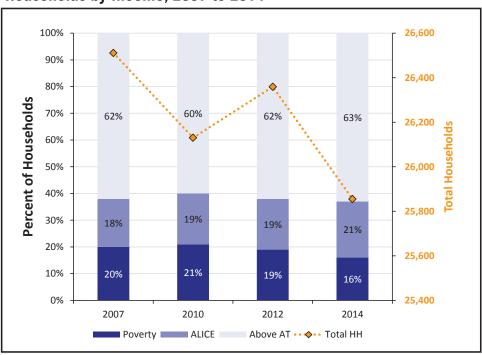
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

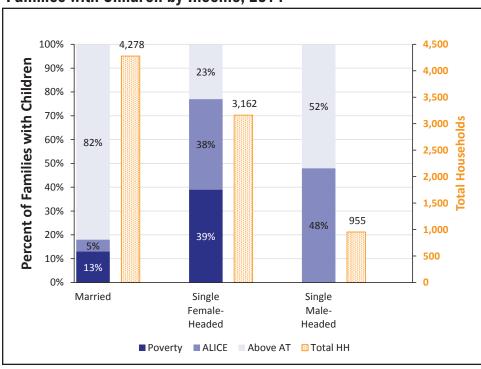
Households by Income, 2007 to 2014



Household Survival Budget, Iberia Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$519	\$707	
Child Care	\$-	\$694	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$126	\$335	
Taxes	\$99	\$233	
Monthly Total	\$1,388	\$3,684	
ANNUAL TOTAL	\$16,656	\$44,208	
Hourly Wage	\$8.33	\$22.10	

Children add significant expense to a family budget, so it is not surprising that many Iberia Parish families with children live below the ALICE Threshold. Though more Iberia Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

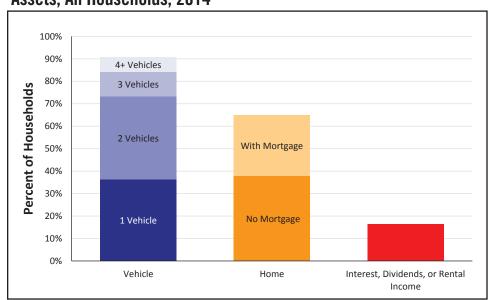
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Iberia Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Iberia Parish, 2014 % ALICE Town **Total HH** Poverty Jeanerette 1,889 61% Loreauville 44% 290 317 6% Lydia New Iberia 11.409 45%

ALICE IN IBERVILLE PARISH

2014 Point-in-Time Data

Population: 33,375 | Number of Households: 11,257

Median Household Income: \$45,692 (state average: \$44,555)

Unemployment Rate: 8.1% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 20% (state average: 19%)

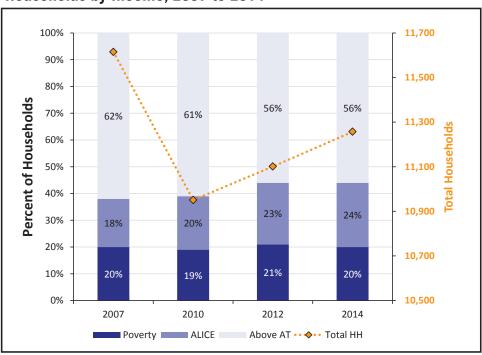
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



Household Survival Budget, Iberville Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$438 \$637 **Child Care** \$-\$905 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$116 \$352 **Taxes** \$77 \$265 **Monthly Total** \$1,275 \$3,874 **ANNUAL TOTAL** \$15,300 \$46,488

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

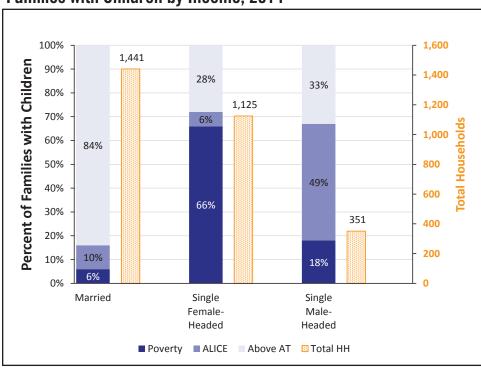
\$23.24

\$7.65

Hourly Wage

Children add significant expense to a family budget, so it is not surprising that many Iberville Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Iberville Parish, and single parent families are more likely to have income below the ALICE Threshold.

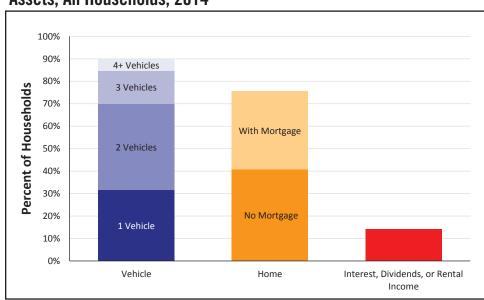
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Iberville Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Iberville Parish, 2014

Town	Total HH	% ALICE & Poverty
Bayou Goula	185	54%
Crescent	269	40%
Grosse Tete	280	48%
Maringouin	402	64%
Plaquemine	2,811	44%
Rosedale	422	48%
St. Gabriel	1,230	44%
White Castle	870	62%

ALICE IN JACKSON PARISH

2014 Point-in-Time Data

Population: 16,199 | Number of Households: 6,166

Median Household Income: \$36,466 (state average: \$44,555)

Unemployment Rate: 8.0% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 24% (state average: 19%)

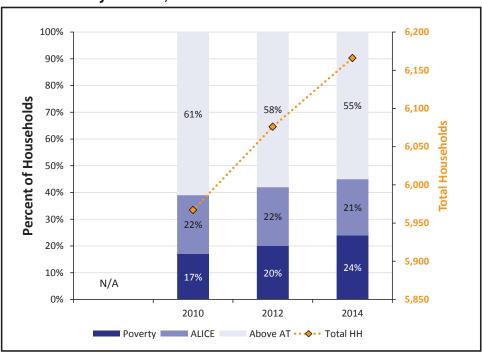
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

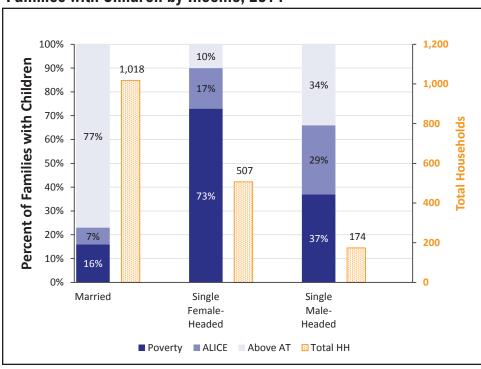
Households by Income, 2007 to 2014



Household Survival Budget, Jackson Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$489 \$637 **Child Care** \$-\$764 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$122 \$334 **Taxes** \$91 \$228 **Monthly Total** \$1,346 \$3,678 **ANNUAL TOTAL** \$16,152 \$44,136 Hourly Wage \$8.08 \$22.07

Children add significant expense to a family budget, so it is not surprising that many Jackson Parish families with children live below the ALICE Threshold. Though more Jackson Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

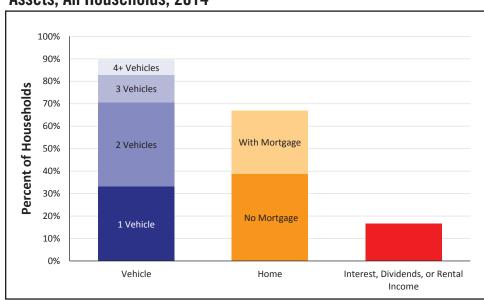
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jackson Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Jackson Parish, 2014

Town	Total HH	% ALICE & Poverty
Chatham	280	63%
East Hodge	139	63%
Hodge	165	42%
Jonesboro	1,638	59%
North Hodge	183	62%

ALICE IN JEFFERSON PARISH

2014 Point-in-Time Data

Population: 435,716 | **Number of Households:** 169,033 **Median Household Income:** \$46,961 (state average: \$44,555)

Unemployment Rate: 5.8% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 15% (state average: 19%)

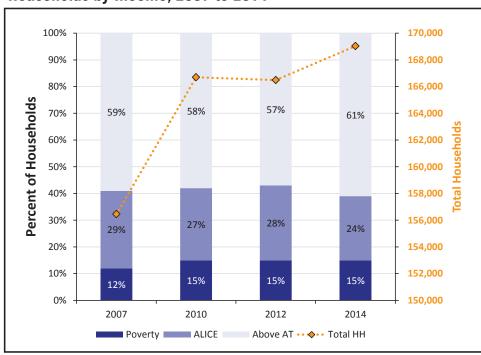
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

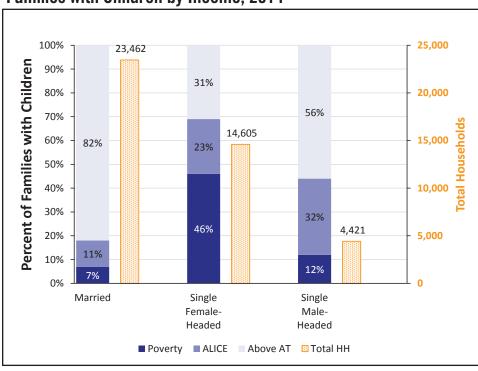
Households by Income, 2007 to 2014



Household Survival Budget, Jefferson Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$646 \$948 **Child Care** \$-\$949 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$142 \$399 **Taxes** \$135 \$381 **Monthly Total** \$1,567 \$4,392 **ANNUAL TOTAL** \$18,804 \$52,704 \$26.35 Hourly Wage \$9.40

Children add significant expense to a family budget, so it is not surprising that many Jefferson Parish families with children live below the ALICE Threshold. Though more Jefferson Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

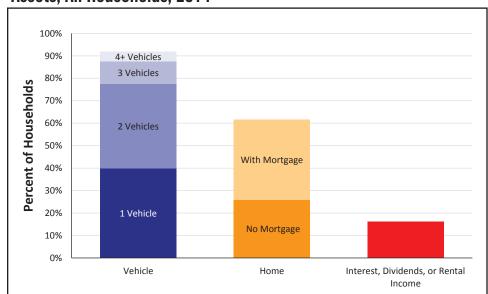
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jefferson Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Jefferson Parish, 2014 % ALICE Town **Total HH** Poverty Avondale 1,765 58% 48% Barataria 452 Bridge City 2,426 56% Elmwood 2 681 25% 32% Estelle 5,130 **Grand Isle** 387 41% Gretna 6,844 53% Harahan 3.927 Harvey 7,788 48% Jean Lafitte 683 35% Jefferson 5,137 45% 25.553 36% Kenner Lafitte 448 45% Marrero 12,191 56% Metairie 59,799 37% River Ridge 5,774 29% 8,475 43% Terrytown Timberlane 3,492 35% Waggaman 3,431 51%

3,770

3,671

53%

35%

Westwego

Woodmere

ALICE IN JEFFERSON DAVIS PARISH

2014 Point-in-Time Data

Population: 31,492 | Number of Households: 11,553

Median Household Income: \$40,335 (state average: \$44,555)

Unemployment Rate: 10.4% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 22% (state average: 19%)

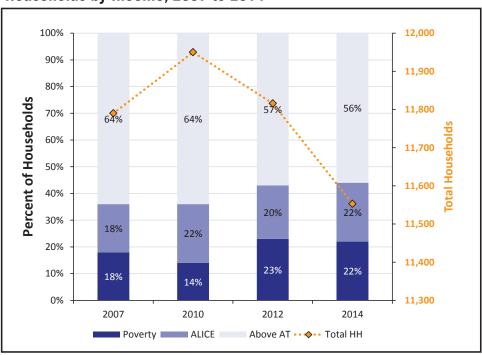
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

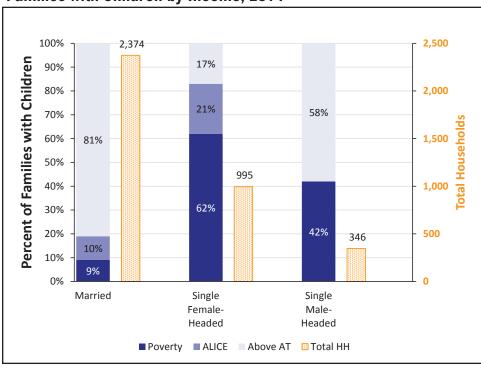


Household Survival Budget, Jefferson Davis Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$501	\$637
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$124	\$341
Taxes	\$94	\$238
Monthly Total	\$1,363	\$3,754
ANNUAL TOTAL	\$16,356	\$45,048
Hourly Wage	\$8.18	\$22.52

Children add significant expense to a family budget, so it is not surprising that many Jefferson Davis Parish families with children live below the ALICE Threshold. Though more Jefferson Davis Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

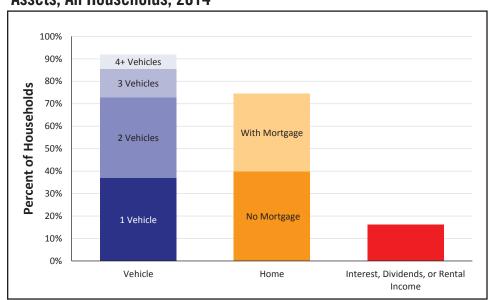
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Jefferson Davis Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Jefferson Davis Parish, 2014

Town	Total HH	% ALICE & Poverty
Elton	479	61%
Fenton	164	61%
Jennings	3,790	52%
Lacassine	135	12%
Lake Arthur	993	53%
Roanoke	164	40%
Welsh	1,148	46%

ALICE IN LASALLE PARISH

2014 Point-in-Time Data

Population: 14,874 | **Number of Households:** 5,715

Median Household Income: \$41,173 (state average: \$44,555)

Unemployment Rate: 6.9% (state average: 7.5%)

ALICE Households: 19% (state average: 23%); Poverty Households: 19% (state average: 19%)

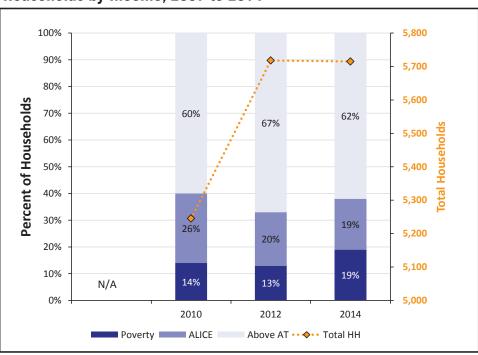
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

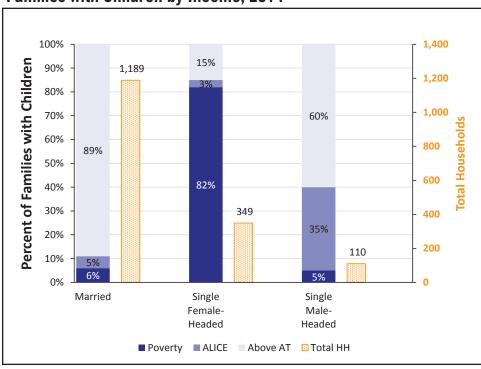
Households by Income, 2007 to 2014



Household Survival Budget, LaSalle Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$476	\$637
Child Care	\$-	\$737
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$121	\$331
Taxes	\$87	\$218
Monthly Total	\$1,328	\$3,638
ANNUAL TOTAL	\$15,936	\$43,656
Hourly Wage	\$7.97	\$21.83

Children add significant expense to a family budget, so it is not surprising that many LaSalle Parish families with children live below the ALICE Threshold. Though more LaSalle Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

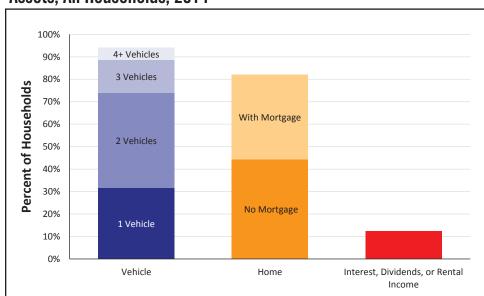
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in LaSalle Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



LaSalle Parish, 2014 Town Total HH % ALICE & Poverty Jena 1,452 41% Midway 620 61% Olla 533 41%

151

215

47% 44%

Tullos

Urania

ALICE IN LAFAYETTE PARISH

2014 Point-in-Time Data

Population: 235,644 | **Number of Households:** 88,611 **Median Household Income:** \$51,060 (state average: \$44,555)

Unemployment Rate: 4.9% (state average: 7.5%)

ALICE Households: 19% (state average: 23%); Poverty Households: 13% (state average: 19%)

Hourly Wage

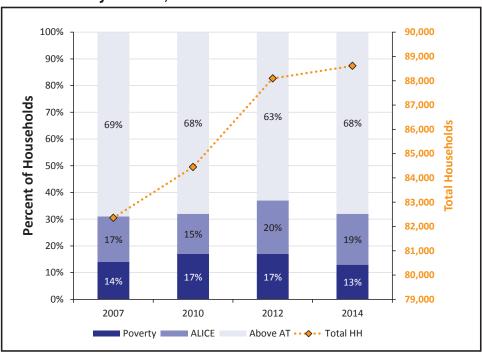
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



Household Survival Budget, Lafayette Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$791 **Child Care** \$-\$694 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$346 **Taxes** \$94 \$257 **Monthly Total** \$1,363 \$3,803 **ANNUAL TOTAL** \$16,356 \$45,636

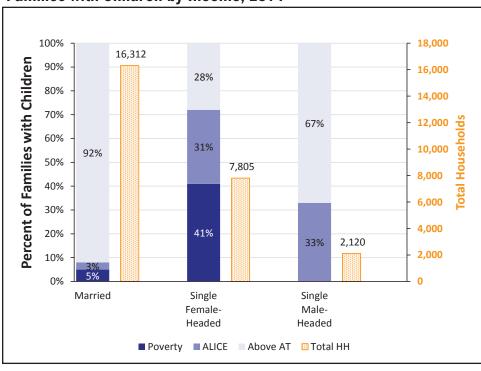
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

\$22.82

\$8.18

Children add significant expense to a family budget, so it is not surprising that many Lafayette Parish families with children live below the ALICE Threshold. Though more Lafayette Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

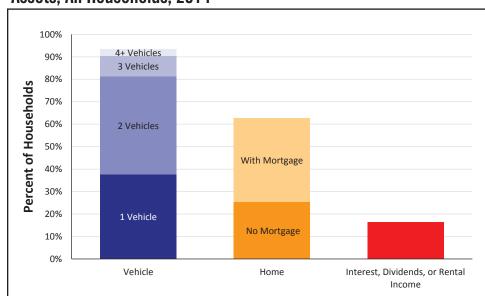
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lafayette Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Lafayette Parish, 2014

Town	Total HH	% ALICE & Poverty
Broussard	3,468	30%
Carencro	3,217	40%
Duson	640	51%
Lafayette	49,939	36%
Milton	1,019	6%
Ossun	691	42%
Scott	3,641	31%
Youngsville	3,237	13%

ALICE IN LAFOURCHE PARISH

2014 Point-in-Time Data

Population: 98,020 | Number of Households: 34,564

Median Household Income: \$41,842 (state average: \$44,555)

Unemployment Rate: 7.4% (state average: 7.5%)

ALICE Households: 26% (state average: 23%); Poverty Households: 19% (state average: 19%)

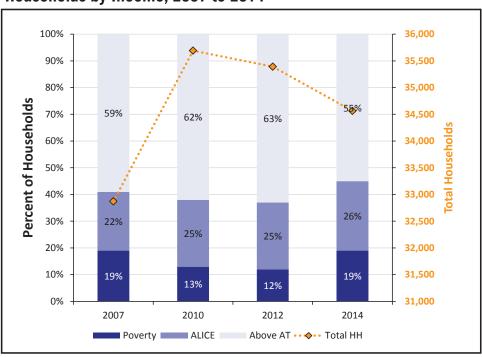
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

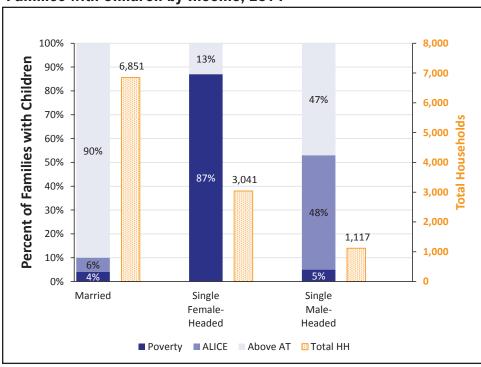
Households by Income, 2007 to 2014



Household Survival Budget, Lafourche Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$496 \$773 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$123 \$359 **Taxes** \$93 \$277 **Monthly Total** \$1,356 \$3,947 **ANNUAL TOTAL** \$16,272 \$47,364 Hourly Wage \$8.14 \$23.68

Children add significant expense to a family budget, so it is not surprising that many Lafourche Parish families with children live below the ALICE Threshold. Though more Lafourche Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

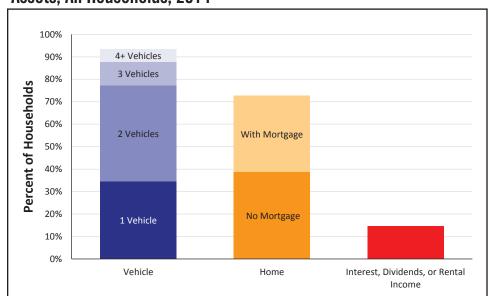
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lafourche Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Lafourche Parish, 2014 % ALICE Town **Total HH** Poverty Bayou Blue 4,305 38% Bayou Country Club 11% 523 Chackbay 1,815 31% Choctaw 344 52% 2,040 36% **Cut Off** Galliano 2,816 38% Golden Meadow 749 36% Kraeme 409 54% Lafourche Crossing 815 17% Larose 2,565 39% 990 43% Lockport 439 22% **Lockport Heights** Mathews 779 35% Raceland 3,756 43%

5,518

47%

Thibodaux

ALICE IN LINCOLN PARISH

2014 Point-in-Time Data

Population: 47,243 | **Number of Households:** 17,060

Median Household Income: \$34,210 (state average: \$44,555)

Unemployment Rate: 12.3% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 30% (state average: 19%)

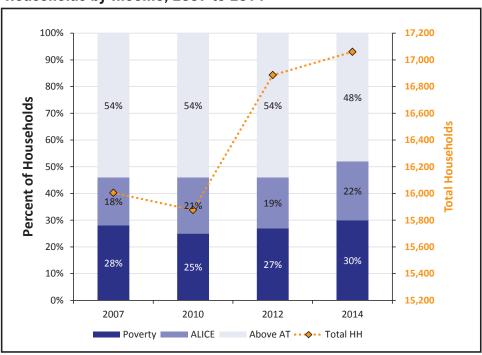
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

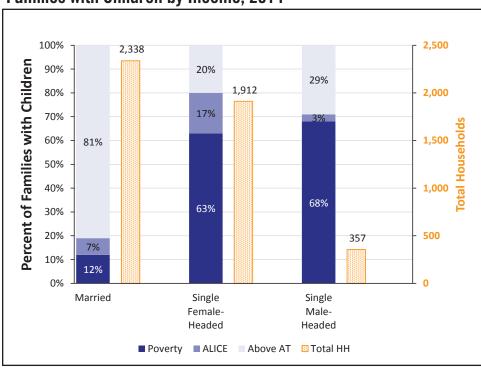
Households by Income, 2007 to 2014



Household Survival Budget, Lincoln Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$613 \$759 **Child Care** \$-\$760 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$138 \$349 **Taxes** \$126 \$257 **Monthly Total** \$1,521 \$3,840 **ANNUAL TOTAL** \$18,252 \$46,080 Hourly Wage \$9.13 \$23.04

Children add significant expense to a family budget, so it is not surprising that many Lincoln Parish families with children live below the ALICE Threshold. Though more Lincoln Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

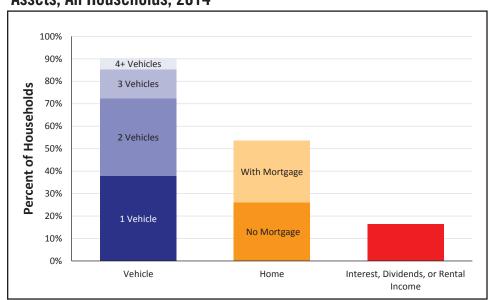
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Lincoln Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Lincoln Parish, 2014 % ALICE Town **Total HH** Poverty Choudrant 443 42% 68% Dubach 331 Grambling 1,478 64% Ruston 7 973 59% Simsboro 407 40% Vienna 170 33%

ALICE IN LIVINGSTON PARISH

2014 Point-in-Time Data

Population: 135,751 | **Number of Households:** 48,943 **Median Household Income:** \$60,466 (state average: \$44,555)

Unemployment Rate: 5.4% (state average: 7.5%)

ALICE Households: 17% (state average: 23%); Poverty Households: 11% (state average: 19%)

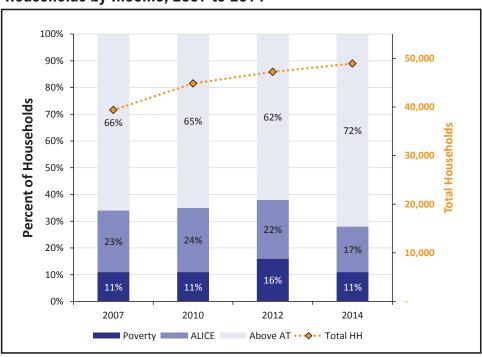
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

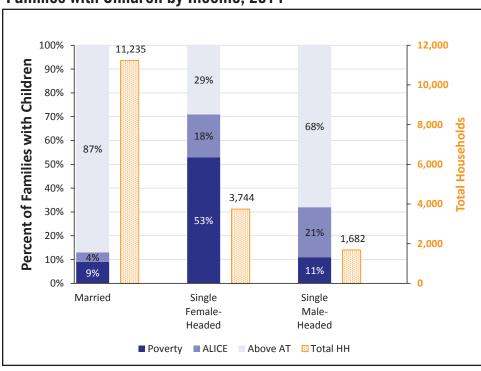
Households by Income, 2007 to 2014



Household Survival Budget, Livingston Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$550 \$799 **Child Care** \$-\$867 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$130 \$368 **Taxes** \$108 \$300 **Monthly Total** \$1,432 \$4,049 **ANNUAL TOTAL** \$17,184 \$48,588 \$8.59 \$24.29 Hourly Wage

Children add significant expense to a family budget, so it is not surprising that many Livingston Parish families with children live below the ALICE Threshold. Though more Livingston Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

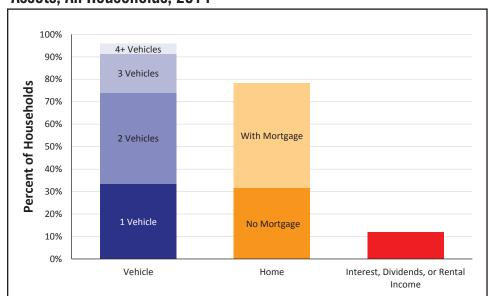
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Livingston Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Livingston Parish, 2014 Total HH P

Town	Total HH	% ALICE & Poverty
Albany	531	43%
Denham Springs	3,876	38%
French Settlement	484	39%
Killian	423	41%
Livingston	650	31%
Port Vincent	345	28%
Springfield	162	48%
Walker	2,303	34%
Watson	354	48%

ALICE IN MADISON PARISH

2014 Point-in-Time Data

Population: 12,008 | Number of Households: 4,035

Median Household Income: \$24,028 (state average: \$44,555)

Unemployment Rate: 19.2% (state average: 7.5%)

ALICE Households: 28% (state average: 23%); Poverty Households: 36% (state average: 19%)

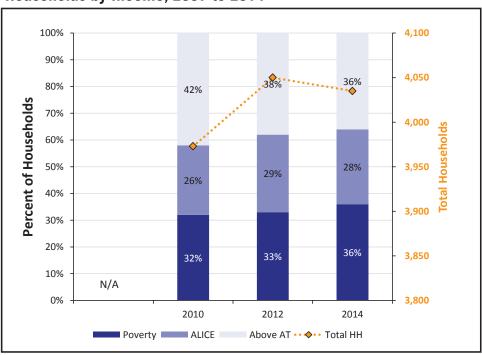
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

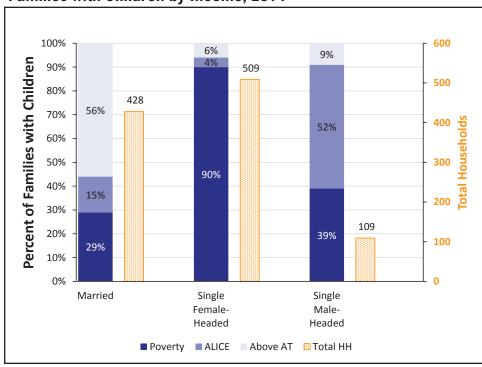


Household Survival Budget, Madison Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$484	\$659
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$122	\$336
Taxes	\$90	\$229
Monthly Total	\$1,340	\$3,699
ANNUAL TOTAL	\$16,080	\$44,388
Hourly Wage	\$8.04	\$22.19

Children add significant expense to a family budget, so it is not surprising that many Madison Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Madison Parish, and single parent families are more likely to have income below the ALICE Threshold.

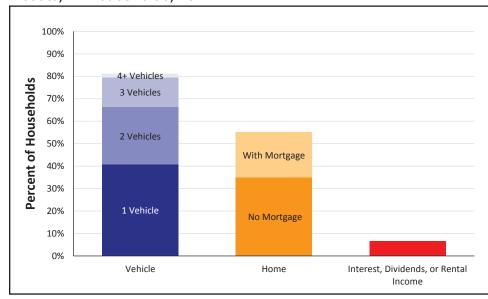
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Madison Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Madison Parish, 2014 Town Total HH & Poverty Delta 110 64% Richmond 172 43% Tallulah 2,551 65%

ALICE IN MOREHOUSE PARISH

2014 Point-in-Time Data

Population: 27,319 | Number of Households: 10,383

Median Household Income: \$28,304 (state average: \$44,555)

Unemployment Rate: 10.4% (state average: 7.5%)

ALICE Households: 25% (state average: 23%); Poverty Households: 28% (state average: 19%)

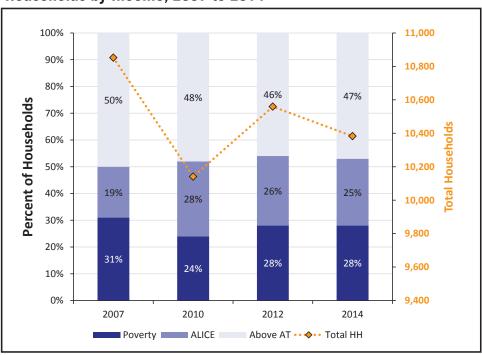
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



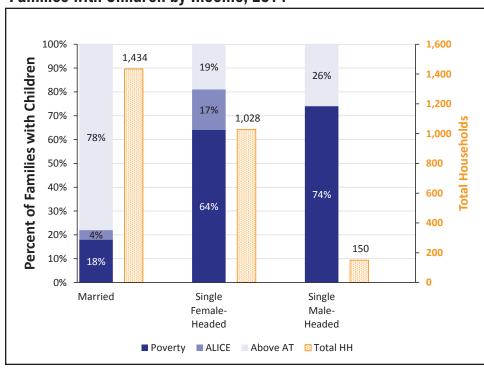
2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER Housing \$514 \$691 **Child Care** \$-\$760

Household Survival Budget, Morehouse Parish

Monthly Costs Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$125 \$340 **Taxes** \$98 \$238 **Monthly Total** \$1,381 \$3,744 **ANNUAL TOTAL** \$16,572 \$44,928 Hourly Wage \$8.29 \$22.46

Children add significant expense to a family budget, so it is not surprising that many Morehouse Parish families with children live below the ALICE Threshold. Though more Morehouse Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

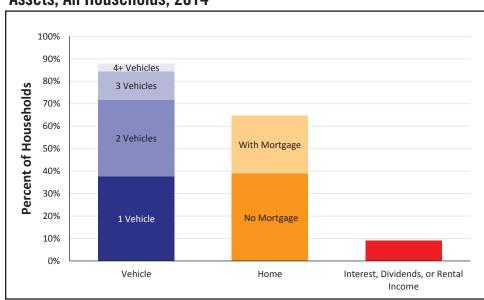
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Morehouse Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Morehouse Parish, 2014

Town	Total HH	% ALICE & Poverty
Bastrop	4,141	65%
Mer Rouge	190	54%

ALICE IN NATCHITOCHES PARISH

2014 Point-in-Time Data

Population: 39,359 | **Number of Households:** 14,598

Median Household Income: \$33,629 (state average: \$44,555)

Unemployment Rate: 11.2% (state average: 7.5%)

ALICE Households: 26% (state average: 23%); Poverty Households: 28% (state average: 19%)

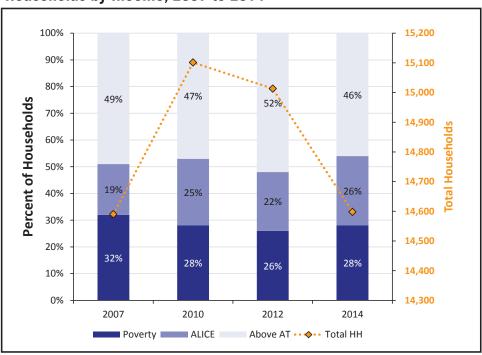
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

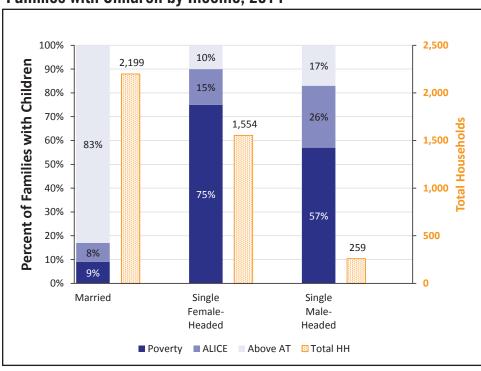


Household Survival Budget, Natchitoches Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$587	\$727
Child Care	\$-	\$764
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$135	\$346
Taxes	\$118	\$253
Monthly Total	\$1,484	\$3,805
ANNUAL TOTAL	\$17,808	\$45,660
Hourly Wage	\$8.90	\$22.83

Children add significant expense to a family budget, so it is not surprising that many Natchitoches Parish families with children live below the ALICE Threshold. Though more Natchitoches Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

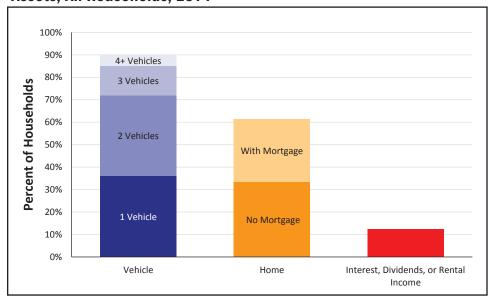
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Natchitoches Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Natchitoches Parish, 2014

Town	Total HH	% ALICE & Poverty
Ashland	108	43%
Campti	309	75%
Clarence	139	59%
Goldonna	155	48%
Natchez	140	80%
Natchitoches	7,014	63%
Point Place	146	35%
Provencal	227	49%
Vienna Bend	498	52%

ALICE IN ORLEANS PARISH

2014 Point-in-Time Data

Population: 384,320 | **Number of Households:** 152,788 **Median Household Income:** \$35,504 (state average: \$44,555)

Unemployment Rate: 10.3% (state average: 7.5%)

ALICE Households: 25% (state average: 23%); Poverty Households: 27% (state average: 19%)

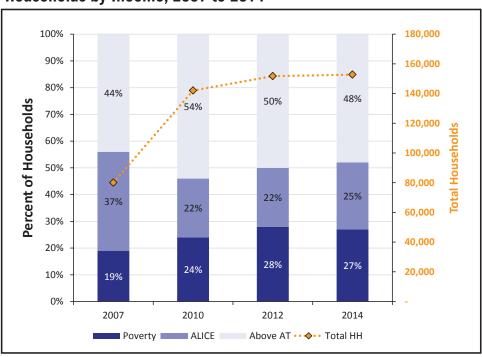
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

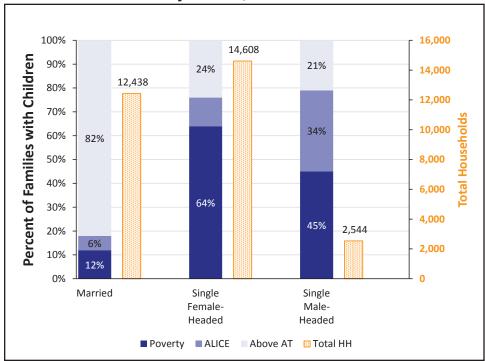


Household Survival Budget, Orleans Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$646 \$948 **Child Care** \$-\$949 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$129 \$511 Miscellaneous \$143 \$403 **Taxes** \$137 \$389 **Monthly Total** \$1,577 \$4,429 **ANNUAL TOTAL** \$18,924 \$53,148 \$26.57 Hourly Wage \$9.46

Children add significant expense to a family budget, so it is not surprising that many Orleans Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Orleans Parish, and single parent families are more likely to have income below the ALICE Threshold.

Orleans Parish, 2014 Town Total HH & ALICE & Poverty New Orleans 152,788 52%

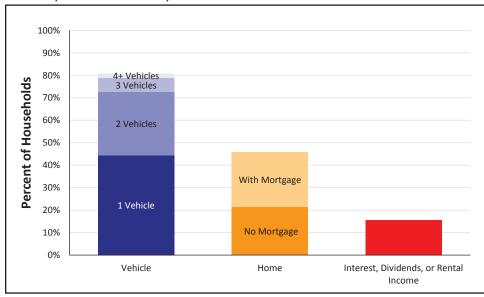
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Orleans Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN OUACHITA PARISH

2014 Point-in-Time Data

Population: 156,325 | **Number of Households:** 57,766 **Median Household Income:** \$41,139 (state average: \$44,555)

Unemployment Rate: 7.3% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 24% (state average: 19%)

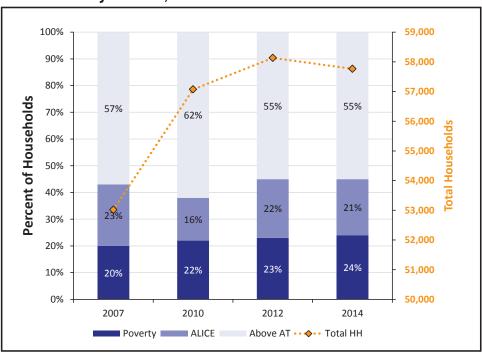
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

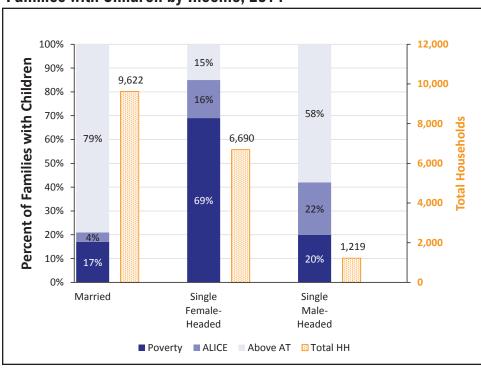
Households by Income, 2007 to 2014



Household Survival Budget, Ouachita Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$522 \$693 **Child Care** \$-\$760 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$126 \$341 **Taxes** \$100 \$238 **Monthly Total** \$1,392 \$3,747 **ANNUAL TOTAL** \$16,704 \$44,964 \$8.35 Hourly Wage \$22.48

Children add significant expense to a family budget, so it is not surprising that many Ouachita Parish families with children live below the ALICE Threshold. Though more Ouachita Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

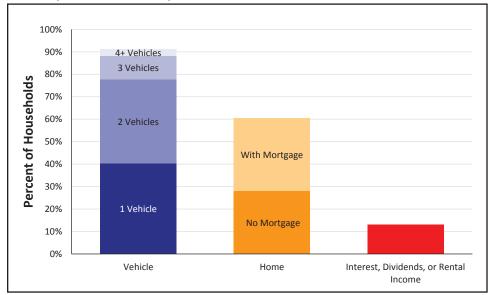
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ouachita Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Ouachita Parish, 2014 % ALICE Town **Total HH** Poverty Bawcomville 1,359 61% Brownsville 1.695 57% Calhoun 331 48% Claiborne 4 528 35% 32% Lakeshore 718 Monroe 18,390 58% Richwood 660 Sterlington 649 43% Swartz 1,823 38%

5,447

55%

West Monroe

ALICE IN PLAQUEMINES PARISH

2014 Point-in-Time Data

Population: 23,545 | Number of Households: 8,772

Median Household Income: \$54,835 (state average: \$44,555)

Unemployment Rate: 5.1% (state average: 7.5%)

ALICE Households: 18% (state average: 23%); Poverty Households: 16% (state average: 19%)

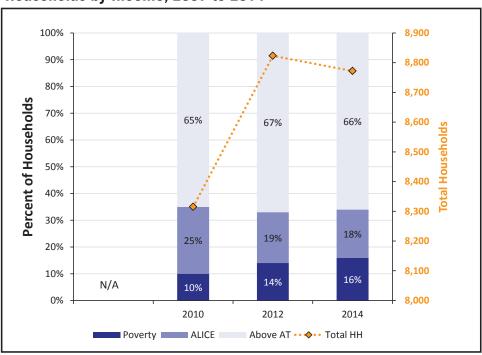
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

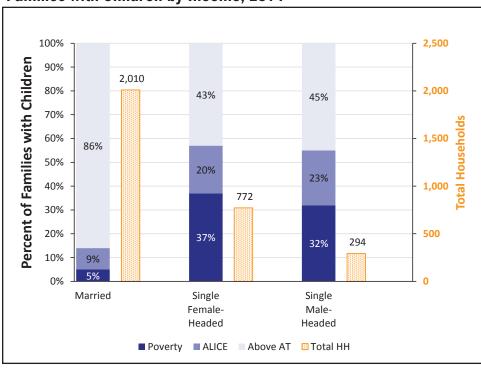


Household Survival Budget, Plaquemines Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$646	\$948
Child Care	\$-	\$949
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$142	\$399
Taxes	\$135	\$381
Monthly Total	\$1,567	\$4,392
ANNUAL TOTAL	\$18,804	\$52,704
Hourly Wage	\$9.40	\$26.35

Children add significant expense to a family budget, so it is not surprising that many Plaquemines Parish families with children live below the ALICE Threshold. Though more Plaquemines Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

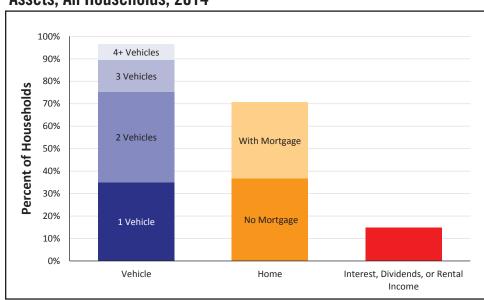
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Plaquemines Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Plaquemines Parish, 2014

Town	Total HH	% ALICE & Poverty
Belle Chasse	4,895	26%
Boothville	358	63%
Buras	386	46%
Empire	449	50%
Port Sulphur	710	56%

ALICE IN POINTE COUPEE PARISH

2014 Point-in-Time Data

Population: 22,631 | Number of Households: 8,888

Median Household Income: \$46,158 (state average: \$44,555)

Unemployment Rate: 6.1% (state average: 7.5%)

ALICE Households: 23% (state average: 23%); Poverty Households: 16% (state average: 19%)

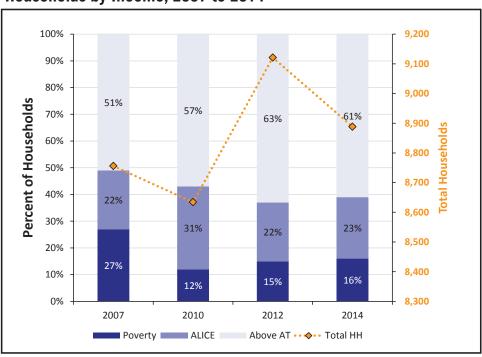
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

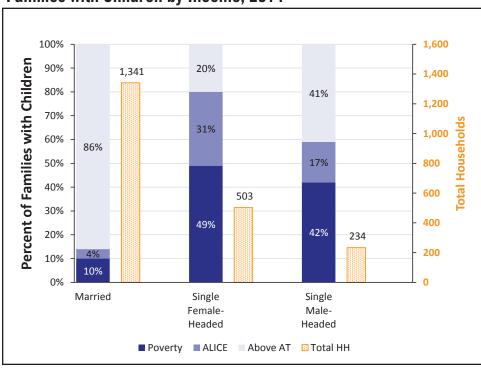


Household Survival Budget, Pointe Coupee Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$550	\$799
Child Care	\$-	\$905
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$374
Taxes	\$108	\$318
Monthly Total	\$1,432	\$4,111
ANNUAL TOTAL	\$17,184	\$49,332
Hourly Wage	\$8.59	\$24.67

Children add significant expense to a family budget, so it is not surprising that many Pointe Coupee Parish families with children live below the ALICE Threshold. Though more Pointe Coupee Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

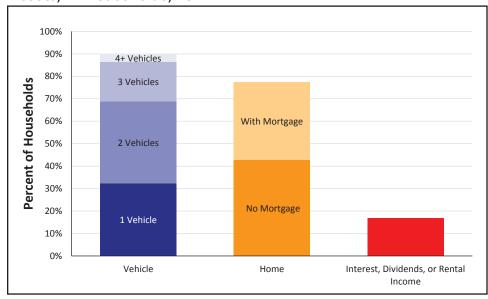
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Pointe Coupee Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Pointe Coupee Parish, 2014

Town	Total HH	% ALICE & Poverty
Fordoche	379	29%
Livonia	587	35%
Morganza	303	40%
New Roads	1,810	52%
Ventress	480	24%

ALICE IN RAPIDES PARISH

2014 Point-in-Time Data

Population: 132,488 | **Number of Households:** 46,738 **Median Household Income:** \$40,434 (state average: \$44,555)

Unemployment Rate: 8.6% (state average: 7.5%)

ALICE Households: 25% (state average: 23%); Poverty Households: 20% (state average: 19%)

How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

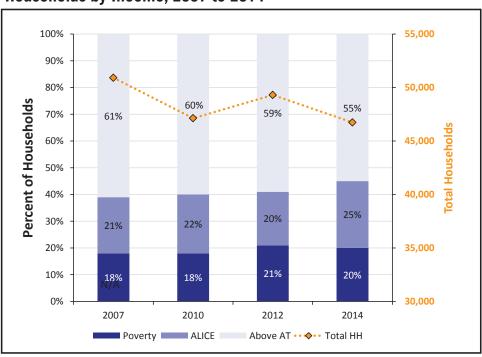
Taxes

Monthly Total

Hourly Wage

ANNUAL TOTAL

Households by Income, 2007 to 2014



2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$530 \$656 **Child Care** \$-\$737 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$128 \$333

\$103

\$1,405

\$8.43

\$16,860

Household Survival Budget, Rapides Parish

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

\$224

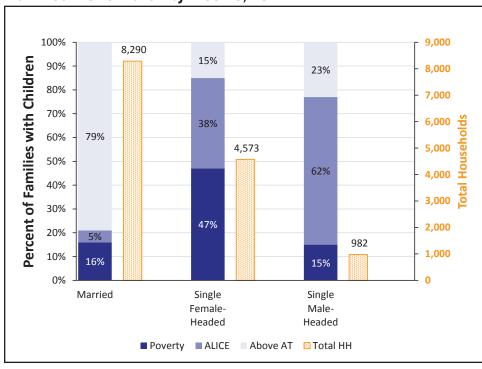
\$3,665

\$43,980

\$21.99

Children add significant expense to a family budget, so it is not surprising that many Rapides Parish families with children live below the ALICE Threshold. Though more Rapides Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

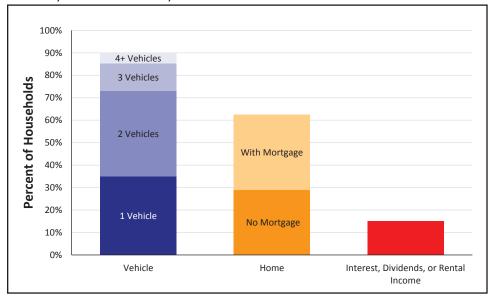
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Rapides Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Rapides Parish, 2014

Town	Total HH	% ALICE & Poverty
Alexandria	17,237	52%
Ball	1,413	34%
Boyce	528	65%
Cheneyville	196	72%
Deville	749	43%
Forest Hill	194	52%
Glenmora	496	61%
Lecompte	404	58%
Pineville	5,111	47%
Woodworth	526	30%

ALICE IN RED RIVER PARISH

2014 Point-in-Time Data

Population: 8,937 | Number of Households: 3,382

Median Household Income: \$37,681 (state average: \$44,555)

Unemployment Rate: 11.6% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 24% (state average: 19%)

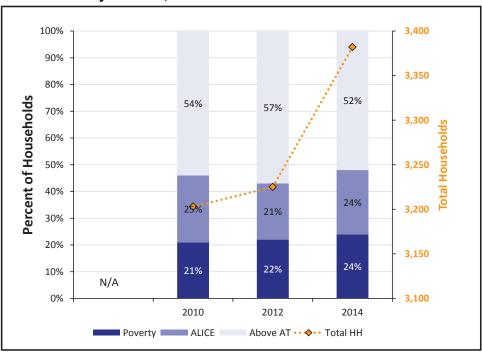
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

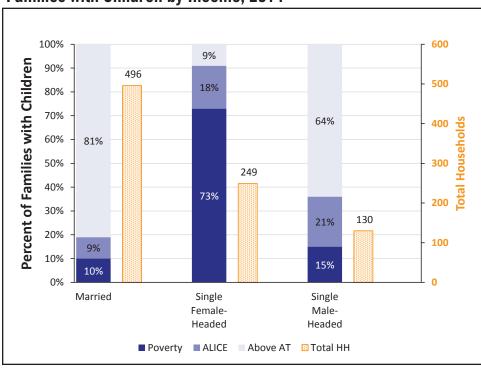
Households by Income, 2007 to 2014



Household Survival Budget, Red River Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$764 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$334 **Taxes** \$94 \$228 **Monthly Total** \$1,363 \$3,678 **ANNUAL TOTAL** \$16,356 \$44,136 Hourly Wage \$8.18 \$22.07

Children add significant expense to a family budget, so it is not surprising that many Red River Parish families with children live below the ALICE Threshold. Though more Red River Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

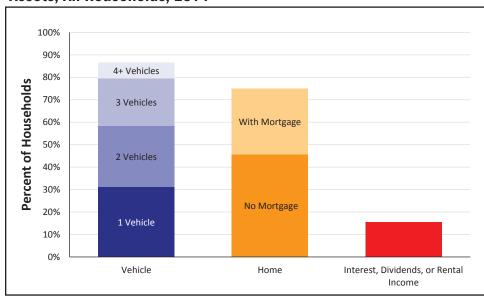
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Red River Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Red River Parish, 2014

Town	Total HH	% ALICE & Poverty
Coushatta	732	69%
Hall Summit	135	46%
Martin	223	38%

ALICE IN RICHLAND PARISH

2014 Point-in-Time Data

Population: 20,845 | **Number of Households:** 7,676

Median Household Income: \$38,708 (state average: \$44,555)

Unemployment Rate: 10.8% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 20% (state average: 19%)

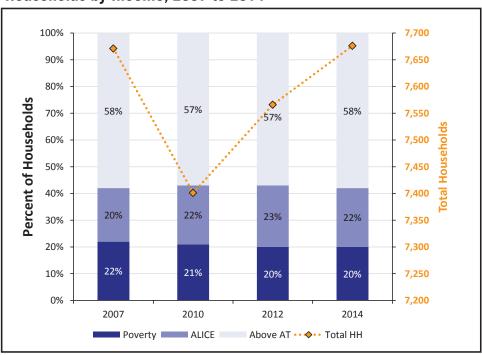
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

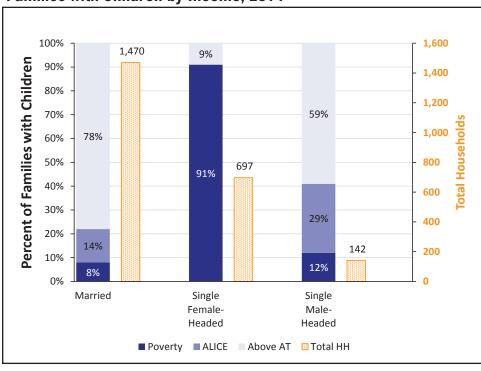
Households by Income, 2007 to 2014



Household Survival Budget, Richland Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$468 \$637 **Child Care** \$-\$760 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$120 \$333 **Taxes** \$85 \$223 **Monthly Total** \$1,317 \$3,668 **ANNUAL TOTAL** \$15,804 \$44,016 \$7.90 Hourly Wage \$22.01

Children add significant expense to a family budget, so it is not surprising that many Richland Parish families with children live below the ALICE Threshold. Though more Richland Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

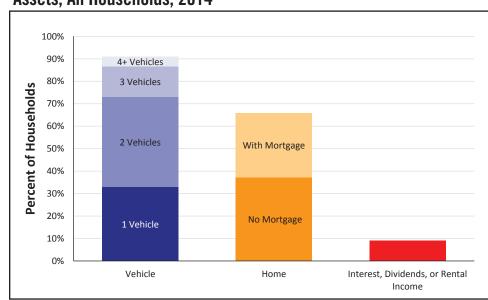
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Richland Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Richland Parish, 2014

Town	Total HH	% ALICE & Poverty
Delhi	1,090	44%
Mangham	309	56%
Rayville	1,368	57%
Start	414	43%

ALICE IN SABINE PARISH

2014 Point-in-Time Data

Population: 24,286 | Number of Households: 9,174

Median Household Income: \$36,513 (state average: \$44,555)

Unemployment Rate: 10.6% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 21% (state average: 19%)

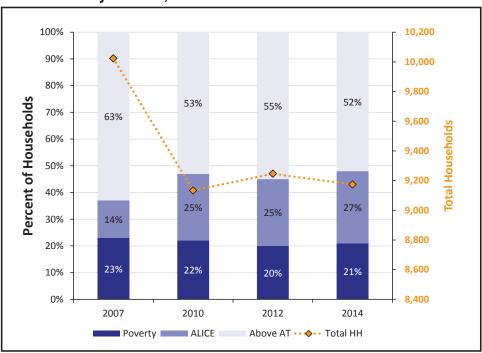
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

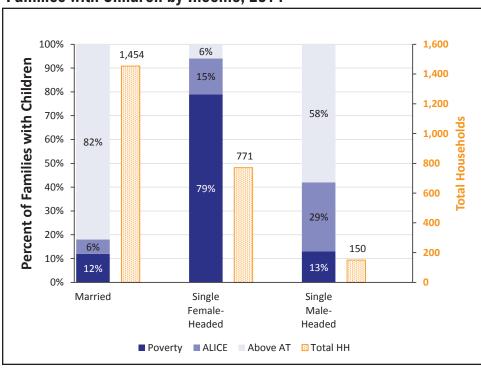
Households by Income, 2007 to 2014



Household Survival Budget, Sabine Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$515	\$637
Child Care	\$-	\$764
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$334
Taxes	\$98	\$228
Monthly Total	\$1,383	\$3,678
ANNUAL TOTAL	\$16,596	\$44,136
Hourly Wage	\$8.30	\$22.07

Children add significant expense to a family budget, so it is not surprising that many Sabine Parish families with children live below the ALICE Threshold. Though more Sabine Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

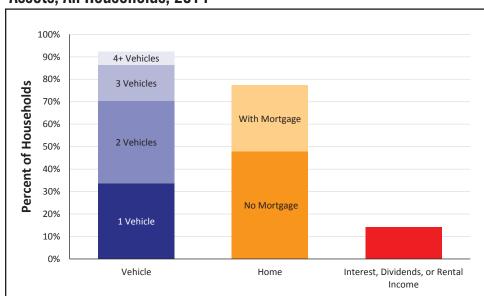
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sabine Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Sabine Parish, 2014 % ALICE Town **Total HH** Poverty Belmont 261 34% 58% Converse 155 Florien 182 63% Fort Jesup 155 44% Many 1,014 70% Pleasant Hill 275 52% Zwolle 724 60%

ALICE IN ST. BERNARD PARISH

2014 Point-in-Time Data

Population: 41,114 | Number of Households: 14,051

Median Household Income: \$44,706 (state average: \$44,555)

Unemployment Rate: 12.2% (state average: 7.5%)

ALICE Households: 31% (state average: 23%); Poverty Households: 16% (state average: 19%)

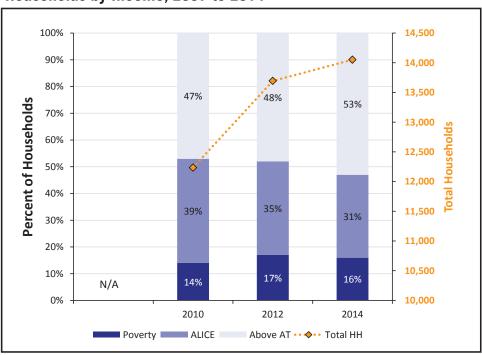
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

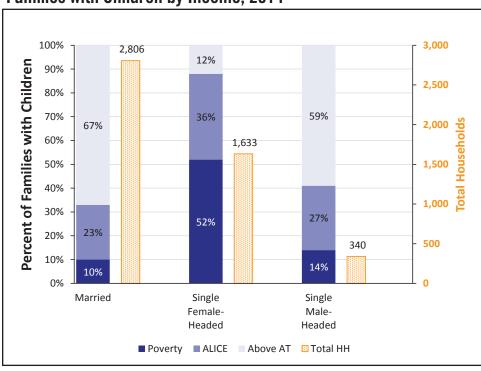


Household Survival Budget, St. Bernard Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$646	\$948
Child Care	\$-	\$949
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$142	\$399
Taxes	\$135	\$381
Monthly Total	\$1,567	\$4,392
ANNUAL TOTAL	\$18,804	\$52,704
Hourly Wage	\$9.40	\$26.35

Children add significant expense to a family budget, so it is not surprising that many St. Bernard Parish families with children live below the ALICE Threshold. Though more St. Bernard Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

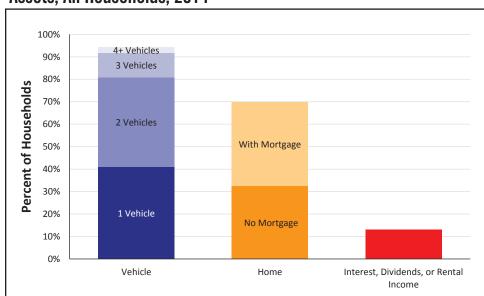
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Bernard Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Bernard Parish, 2014

Town	Total HH	% ALICE & Poverty
Arabi	1,584	54%
Chalmette	6,813	50%
Meraux	2,144	28%
Poydras	819	55%
Violet	1,912	50%

ALICE IN ST. CHARLES PARISH

2014 Point-in-Time Data

Population: 52,616 | Number of Households: 18,421

Median Household Income: \$57,785 (state average: \$44,555)

Unemployment Rate: 8.2% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 12% (state average: 19%)

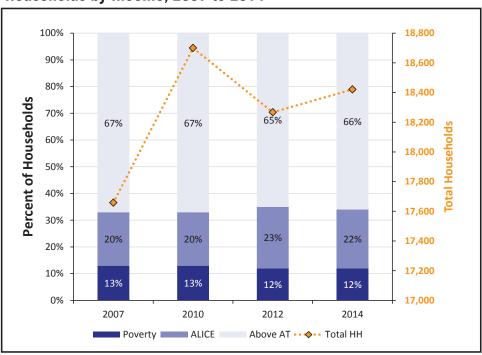
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

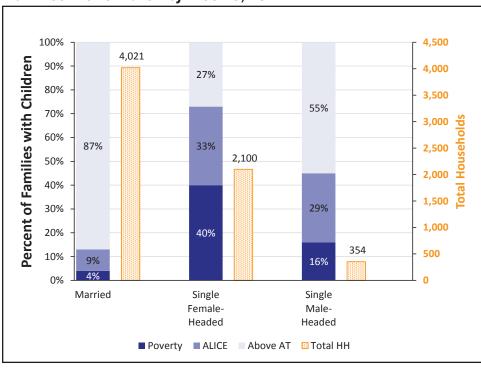


Household Survival Budget, St. Charles Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$646	\$948
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$142	\$382
Taxes	\$135	\$337
Monthly Total	\$1,567	\$4,205
ANNUAL TOTAL	\$18,804	\$50,460
Hourly Wage	\$9.40	\$25.23

Children add significant expense to a family budget, so it is not surprising that many St. Charles Parish families with children live below the ALICE Threshold. Though more St. Charles Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

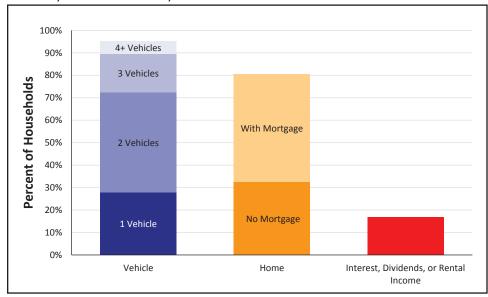
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Charles Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Charles Parish, 2014

Town	Total HH	% ALICE & Poverty
Ama	529	32%
Bayou Gauche	942	27%
Boutte	947	35%
Des Allemands	724	37%
Destrehan	3,933	25%
Hahnville	1,198	44%
Killona	238	96%
Luling	4,298	30%
Montz	643	29%
New Sarpy	571	56%
Norco	1,149	30%
Paradis	441	24%
St. Rose	2,970	45%

ALICE IN ST. HELENA PARISH

2014 Point-in-Time Data

Population: 10,937 | Number of Households: 4,155

Median Household Income: \$35,262 (state average: \$44,555)

Unemployment Rate: 15.3% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 26% (state average: 19%)

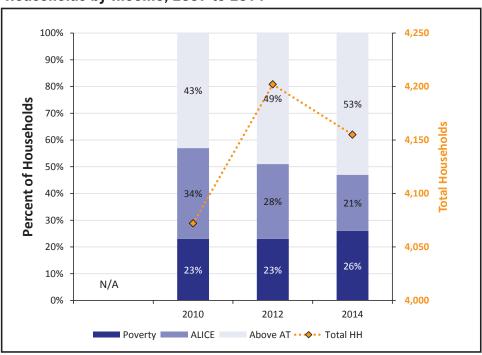
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

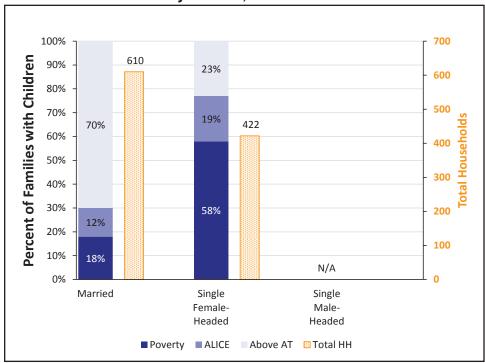


Household Survival Budget, St. Helena Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$550 \$799 **Child Care** \$-\$867 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$130 \$368 **Taxes** \$108 \$300 **Monthly Total** \$1,432 \$4,049 **ANNUAL TOTAL** \$17,184 \$48,588 \$24.29 Hourly Wage \$8.59

Children add significant expense to a family budget, so it is not surprising that many St. Helena Parish families with children live below the ALICE Threshold. Though more St. Helena Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

St. Helena Parish, 2014 Town Total HH % ALICE & Poverty Greensburg 241 52%

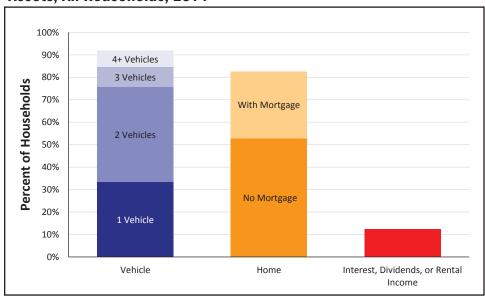
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Helena Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN ST. JAMES PARISH

2014 Point-in-Time Data

Population: 21,782 | Number of Households: 7,925

Median Household Income: \$53,259 (state average: \$44,555)

Unemployment Rate: 11.0% (state average: 7.5%)

ALICE Households: 19% (state average: 23%); Poverty Households: 16% (state average: 19%)

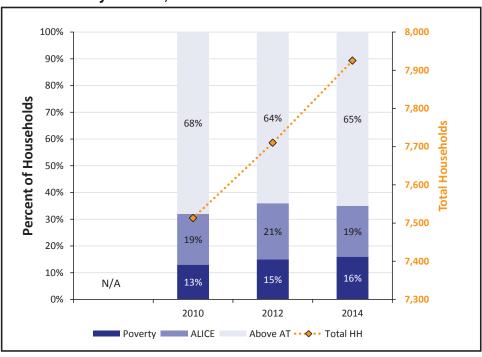
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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

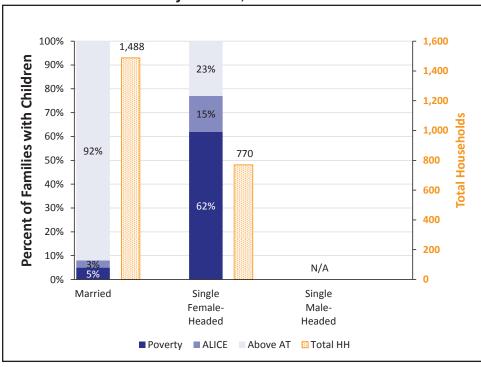
Households by Income, 2007 to 2014



Household Survival Budget, St. James Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$341 **Taxes** \$94 \$238 **Monthly Total** \$1,363 \$3,754 **ANNUAL TOTAL** \$16,356 \$45,048 Hourly Wage \$8.18 \$22.52

Children add significant expense to a family budget, so it is not surprising that many St. James Parish families with children live below the ALICE Threshold. Though more St. James Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

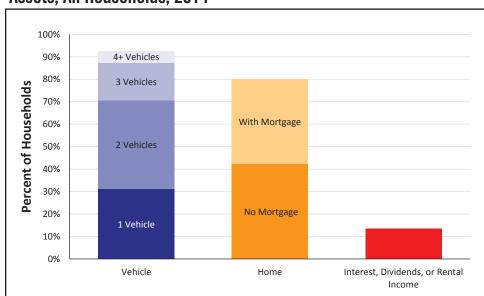
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. James Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. James Parish, 2014

Town	Total HH	% ALICE & Poverty
Convent	214	41%
Gramercy	1,293	33%
Grand Point	821	18%
Hester	161	28%
Lutcher	1,353	42%
North Vacherie	804	37%
Paulina	439	24%
South Vacherie	1,421	28%
St. James	344	40%
Union	349	59%
Welcome	243	44%

ALICE IN ST. JOHN THE BAPTIST PARISH

2014 Point-in-Time Data

Population: 44,570 | **Number of Households:** 15,444

Median Household Income: \$50,716 (state average: \$44,555)

Unemployment Rate: 10.8% (state average: 7.5%)

ALICE Households: 23% (state average: 23%); Poverty Households: 17% (state average: 19%)

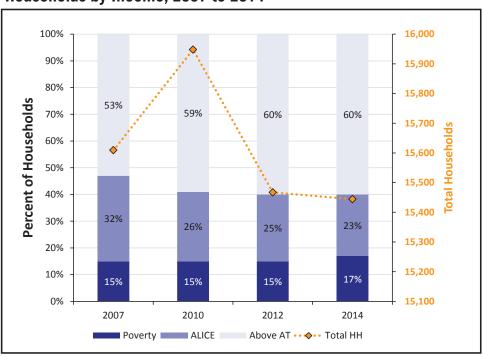
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ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

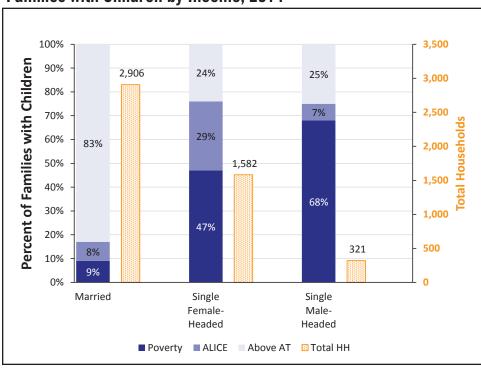


Household Survival Budget, St. John The Baptist Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$646	\$948
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$142	\$382
Taxes	\$135	\$337
Monthly Total	\$1,567	\$4,205
ANNUAL TOTAL	\$18,804	\$50,460
Hourly Wage	\$9.40	\$25.23

Children add significant expense to a family budget, so it is not surprising that many St. John The Baptist Parish families with children live below the ALICE Threshold. Though more St. John The Baptist Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

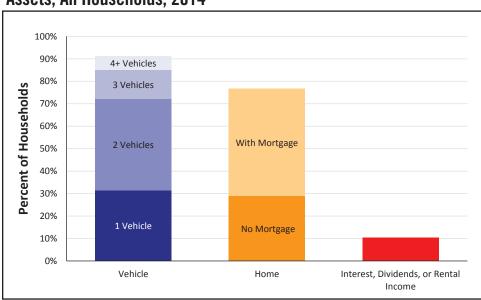
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. John The Baptist Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. John The Baptist Parish, 2014

Town	Total HH	% ALICE & Poverty
Edgard	860	42%
Garyville	932	52%
Laplace	9,907	40%
Pleasure Bend	123	30%
Reserve	3,342	41%
Wallace	253	43%

ALICE IN ST. LANDRY PARISH

2014 Point-in-Time Data

Population: 83,709 | Number of Households: 28,739

Median Household Income: \$27,753 (state average: \$44,555)

Unemployment Rate: 6.8% (state average: 7.5%)

ALICE Households: 29% (state average: 23%); Poverty Households: 31% (state average: 19%)

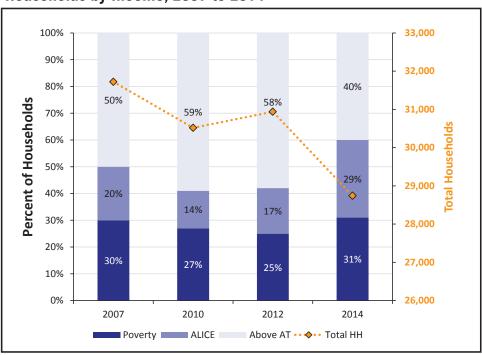
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

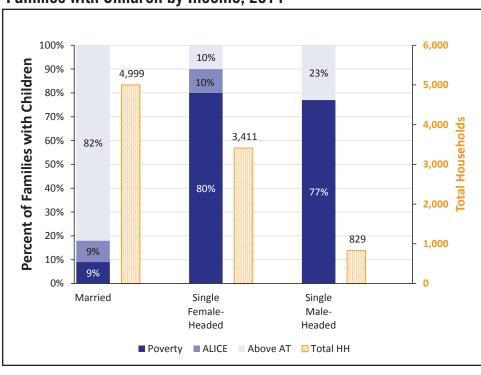
Households by Income, 2007 to 2014



Household Survival Budget, St. Landry Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$428 \$637 **Child Care** \$-\$694 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$114 \$326 **Taxes** \$74 \$214 **Monthly Total** \$1,260 \$3,586 **ANNUAL TOTAL** \$15,120 \$43,032 \$7.56 Hourly Wage \$21.52

Children add significant expense to a family budget, so it is not surprising that many St. Landry Parish families with children live below the ALICE Threshold. Though more St. Landry Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

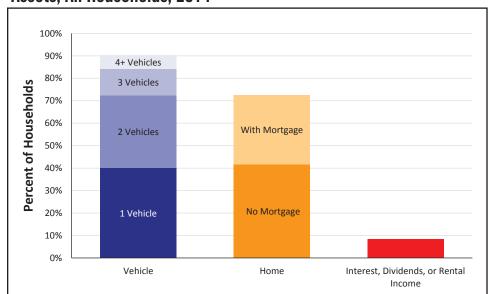
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Landry Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Landry Parish, 2014

Town	Total HH	% ALICE & Poverty
Arnaudville	422	47%
Cankton	257	37%
Eunice	3,965	56%
Grand Coteau	364	61%
Krotz Springs	445	64%
Lawtell	498	28%
Leonville	352	61%
Melville	431	76%
Opelousas	5,820	64%
Port Barre	696	60%
Sunset	1,186	54%
Washington	288	68%

ALICE IN ST. MARTIN PARISH

2014 Point-in-Time Data

Population: 52,823 | Number of Households: 18,834

Median Household Income: \$42,948 (state average: \$44,555)

Unemployment Rate: 7.8% (state average: 7.5%)

ALICE Households: 26% (state average: 23%); Poverty Households: 17% (state average: 19%)

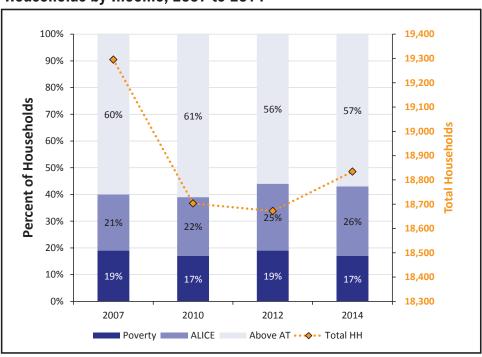
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

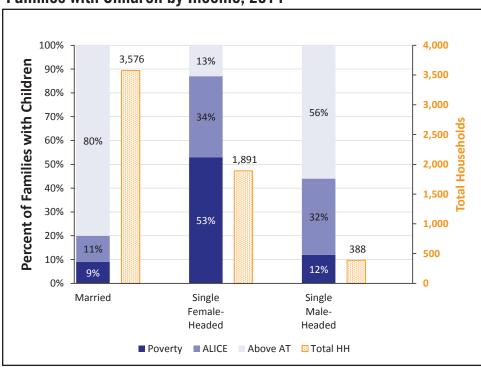
Households by Income, 2007 to 2014



Household Survival Budget, St. Martin Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$791 **Child Care** \$-\$694 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$346 **Taxes** \$94 \$257 **Monthly Total** \$1,363 \$3,803 **ANNUAL TOTAL** \$16,356 \$45,636 Hourly Wage \$8.18 \$22.82

Children add significant expense to a family budget, so it is not surprising that many St. Martin Parish families with children live below the ALICE Threshold. Though more St. Martin Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

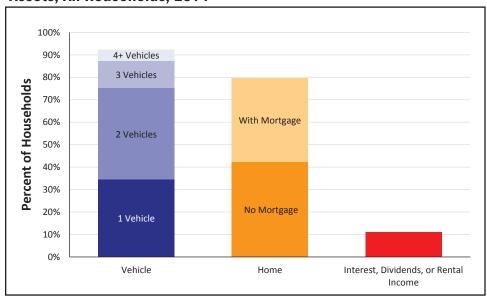
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Martin Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Martin Parish, 2014

Town	Total HH	% ALICE & Poverty
Breaux Bridge	2,832	54%
Cade	574	28%
Catahoula	312	43%
Cecilia	408	20%
Henderson	563	57%
Parks	260	51%
St. Martinville	2,315	68%

ALICE IN ST. MARY PARISH

2014 Point-in-Time Data

Population: 53,784 | **Number of Households:** 20,183

Median Household Income: \$41,956 (state average: \$44,555)

Unemployment Rate: 11.7% (state average: 7.5%)

ALICE Households: 18% (state average: 23%); Poverty Households: 22% (state average: 19%)

Hourly Wage

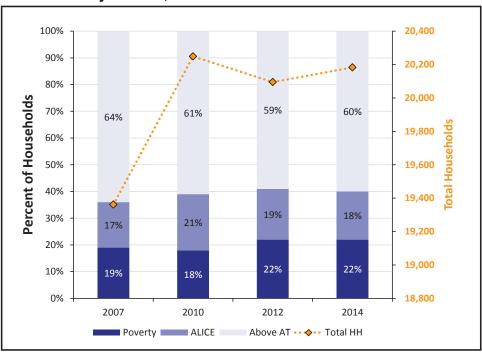
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



Household Survival Budget, St. Mary Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$518 \$696 **Child Care** \$-\$694 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$126 \$334 **Taxes** \$99 \$230 **Monthly Total** \$1,387 \$3,669 **ANNUAL TOTAL** \$16,644 \$44,028

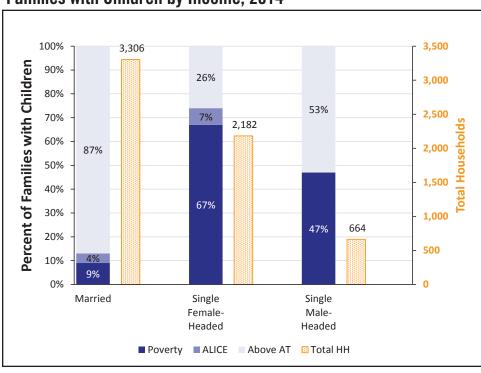
Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

\$22.01

\$8.32

Children add significant expense to a family budget, so it is not surprising that many St. Mary Parish families with children live below the ALICE Threshold. Though more St. Mary Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

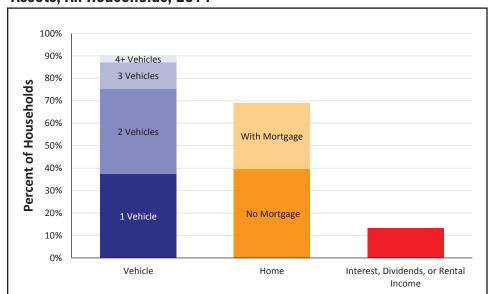
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Mary Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Mary Parish, 2014 % ALICE Town **Total HH** Poverty Amelia 866 33% 53% Baldwin 846 Bayou Vista 1,969 34% Berwick 1.789 39% 44% Charenton 759 Franklin 2.626 50% Glencoe 140 80% Morgan City 4,819 Patterson 2,238 35%

167

278

65%

29%

Siracusaville

Sorrel

ALICE IN ST. TAMMANY PARISH

2014 Point-in-Time Data

Population: 245,829 | **Number of Households:** 88,123 **Median Household Income:** \$63,210 (state average: \$44,555)

Unemployment Rate: 6.5% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); **Poverty Households:** 11% (state average: 19%)

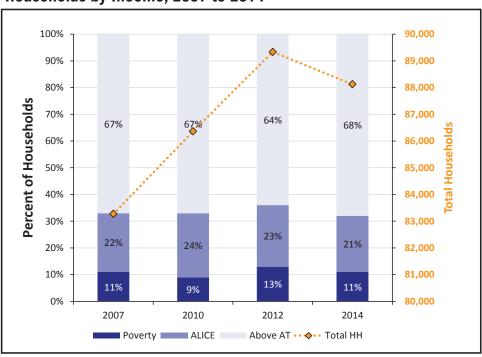
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

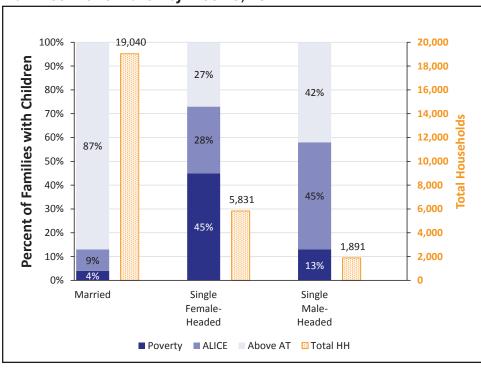


Household Survival Budget, St. Tammany Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$646	\$948
Child Care	\$-	\$867
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$142	\$388
Taxes	\$135	\$352
Monthly Total	\$1,567	\$4,270
ANNUAL TOTAL	\$18,804	\$51,240
Hourly Wage	\$9.40	\$25.62

Children add significant expense to a family budget, so it is not surprising that many St. Tammany Parish families with children live below the ALICE Threshold. Though more St. Tammany Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

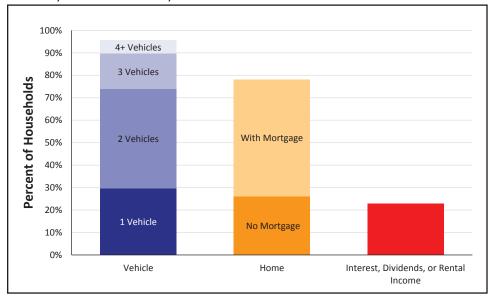
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. Tammany Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. Tammany Parish, 2014

Town	Total HH	% ALICE & Poverty
Abita Springs	976	31%
Covington	3,294	44%
Eden Isle	2,929	15%
Folsom	267	55%
Lacombe	3,182	45%
Madisonville	347	30%
Mandeville	4,670	27%
Pearl River	1,003	49%
Slidell	10,091	40%
Sun	131	55%

ALICE IN TANGIPAHOA PARISH

2014 Point-in-Time Data

Population: 127,049 | **Number of Households:** 45,786 **Median Household Income:** \$40,689 (state average: \$44,555)

Unemployment Rate: 10.4% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 21% (state average: 19%)

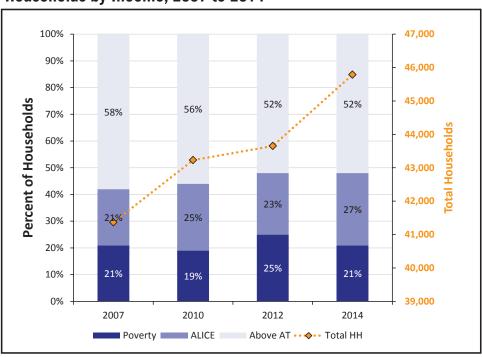
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

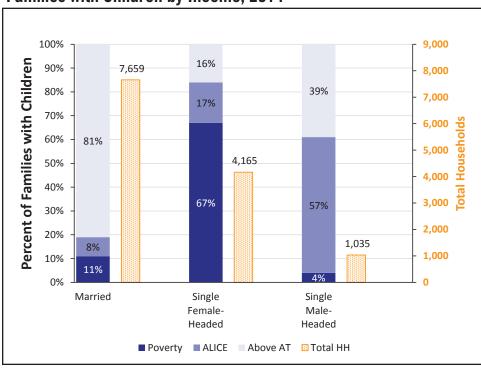


Household Survival Budget, Tangipahoa Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$540	\$822
Child Care	\$-	\$867
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$129	\$371
Taxes	\$105	\$308
Monthly Total	\$1,418	\$4,083
ANNUAL TOTAL	\$17,016	\$48,996
Hourly Wage	\$8.51	\$24.50

Children add significant expense to a family budget, so it is not surprising that many Tangipahoa Parish families with children live below the ALICE Threshold. Though more Tangipahoa Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

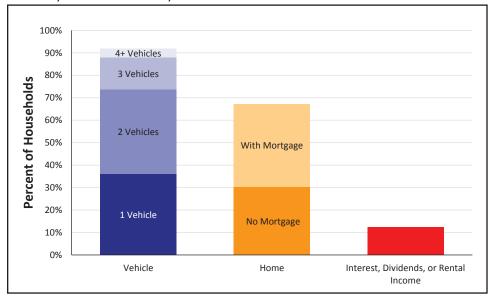
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Tangipahoa Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Tangipahoa Parish, 2014

Town	Total HH	% ALICE & Poverty
Amite City	1,323	46%
Hammond	6,854	56%
Independence	636	52%
Kentwood	863	76%
Natalbany	1,013	57%
Ponchatoula	2,646	48%
Roseland	408	66%
Tangipahoa	191	65%
Tickfaw	267	43%

ALICE IN TENSAS PARISH

2014 Point-in-Time Data

Population: 5,008 | Number of Households: 1,936

Median Household Income: \$26,178 (state average: \$44,555)

Unemployment Rate: 10.4% (state average: 7.5%)

ALICE Households: 30% (state average: 23%); Poverty Households: 29% (state average: 19%)

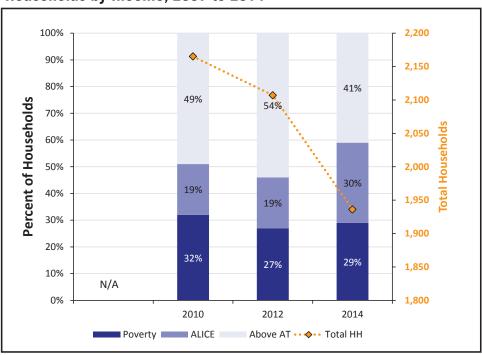
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

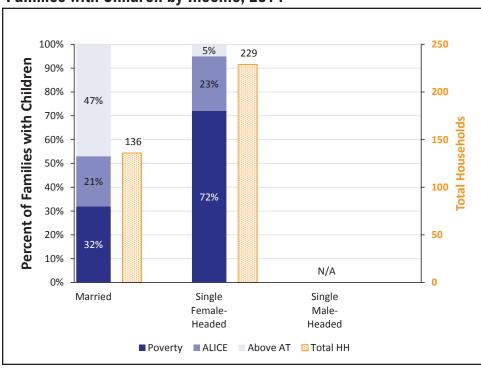
Households by Income, 2007 to 2014



Household Survival Budget, Tensas Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$637
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$120	\$333
Taxes	\$85	\$223
Monthly Total	\$1,317	\$3,668
ANNUAL TOTAL	\$15,804	\$44,016
Hourly Wage	\$7.90	\$22.01

Children add significant expense to a family budget, so it is not surprising that many Tensas Parish families with children live below the ALICE Threshold. More families are headed by single parents than married parents in Tensas Parish, and single parent families are more likely to have income below the ALICE Threshold.

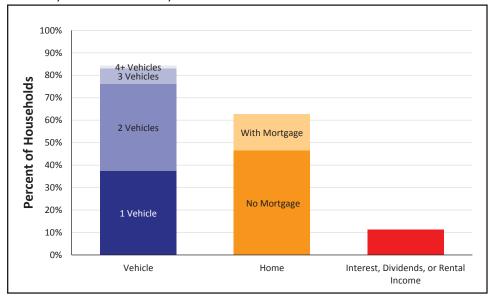
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Tensas Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN TERREBONNE PARISH

2014 Point-in-Time Data

Population: 113,328 | **Number of Households:** 39,975 **Median Household Income:** \$46,678 (state average: \$44,555)

Unemployment Rate: 6.9% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 18% (state average: 19%)

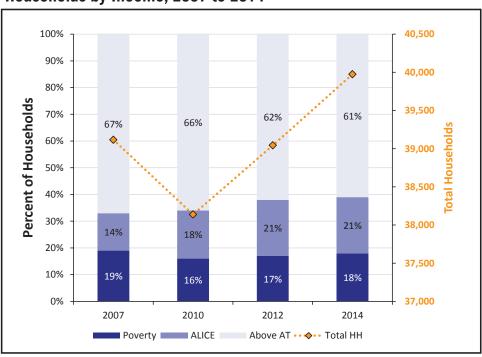
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

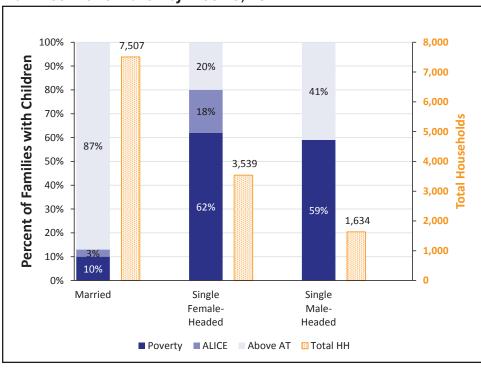


Household Survival Budget, Terrebonne Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$496	\$773
Child Care	\$-	\$823
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$123	\$359
Taxes	\$93	\$277
Monthly Total	\$1,356	\$3,947
ANNUAL TOTAL	\$16,272	\$47,364
Hourly Wage	\$8.14	\$23.68

Children add significant expense to a family budget, so it is not surprising that many Terrebonne Parish families with children live below the ALICE Threshold. Though more Terrebonne Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

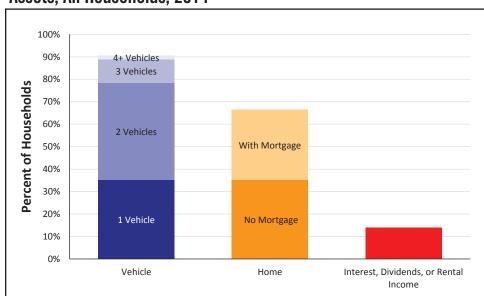
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Terrebonne Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Terrebonne Parish, 2014

Town	Total HH	% ALICE & Poverty
Bayou Cane	7,788	33%
Bourg	888	33%
Chauvin	1,052	48%
Dulac	443	45%
Gray	1,804	48%
Houma	12,297	40%
Montegut	474	41%
Presquille	500	12%
Schriever	2,516	30%

ALICE IN UNION PARISH

2014 Point-in-Time Data

Population: 22,623 | Number of Households: 8,712

Median Household Income: \$35,115 (state average: \$44,555)

Unemployment Rate: 7.6% (state average: 7.5%)

ALICE Households: 21% (state average: 23%); Poverty Households: 25% (state average: 19%)

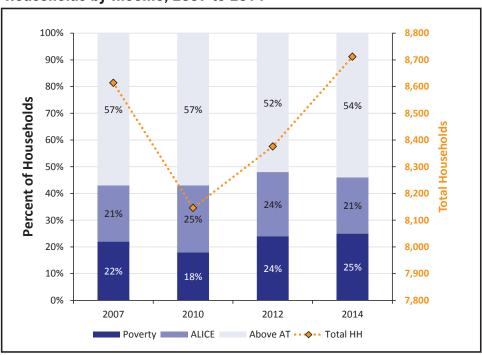
How many households are struggling?

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What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

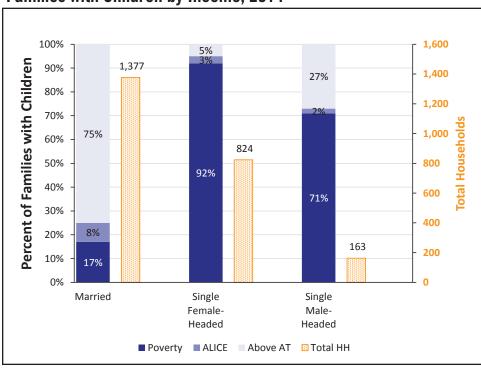
Households by Income, 2007 to 2014



Household Survival Budget, Union Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$522	\$693
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$341
Taxes	\$100	\$238
Monthly Total	\$1,392	\$3,747
ANNUAL TOTAL	\$16,704	\$44,964
Hourly Wage	\$8.35	\$22.48

Children add significant expense to a family budget, so it is not surprising that many Union Parish families with children live below the ALICE Threshold. Though more Union Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

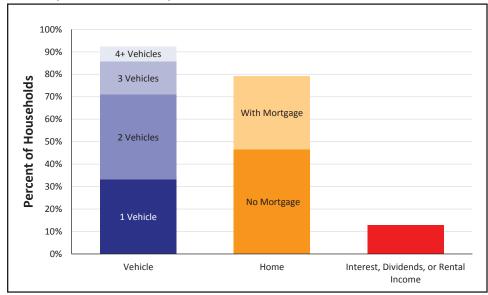
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Union Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Union Parish, 2014 % ALICE Town **Total HH** Poverty Bernice 519 65% 1,479 62% Farmerville Junction City 210 64% 54% Marion 297

ALICE IN VERMILION PARISH

2014 Point-in-Time Data

Population: 58,784 | **Number of Households:** 21,623

Median Household Income: \$47,344 (state average: \$44,555)

Unemployment Rate: 8.2% (state average: 7.5%)

ALICE Households: 18% (state average: 23%); Poverty Households: 18% (state average: 19%)

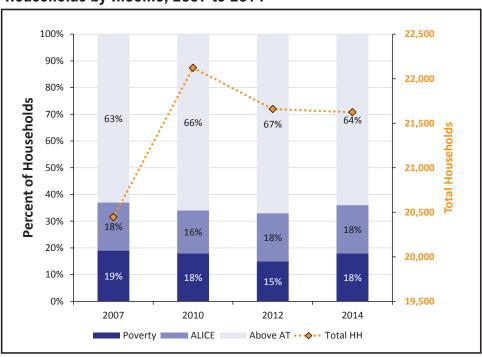
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

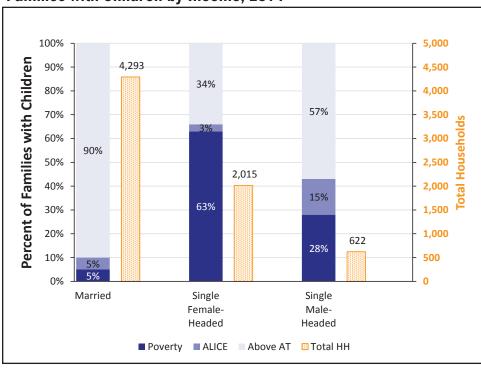
Households by Income, 2007 to 2014



Household Survival Budget, Vermilion Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$516	\$657
Child Care	\$-	\$694
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$126	\$329
Taxes	\$99	\$219
Monthly Total	\$1,385	\$3,614
ANNUAL TOTAL	\$16,620	\$43,368
Hourly Wage	\$8.31	\$21.68

Children add significant expense to a family budget, so it is not surprising that many Vermilion Parish families with children live below the ALICE Threshold. Though more Vermilion Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

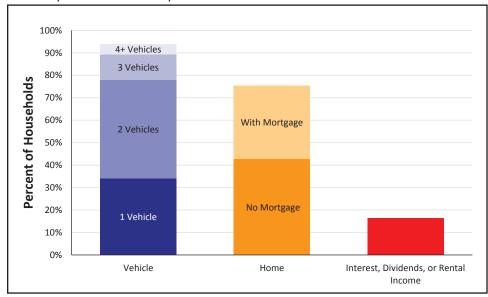
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Vermilion Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Vermilion Parish, 2014

Town	Total HH	% ALICE & Poverty
Abbeville	4,461	52%
Delcambre	725	36%
Erath	899	38%
Gueydan	668	42%
Kaplan	1,933	53%
Maurice	518	26%

ALICE IN VERNON PARISH

2014 Point-in-Time Data

Population: 52,844 | Number of Households: 18,112

Median Household Income: \$46,867 (state average: \$44,555)

Unemployment Rate: 7.5% (state average: 7.5%)

ALICE Households: 24% (state average: 23%); Poverty Households: 13% (state average: 19%)

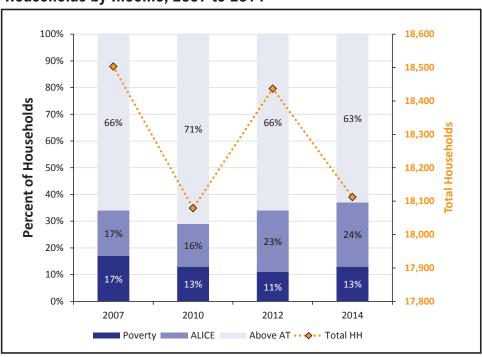
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

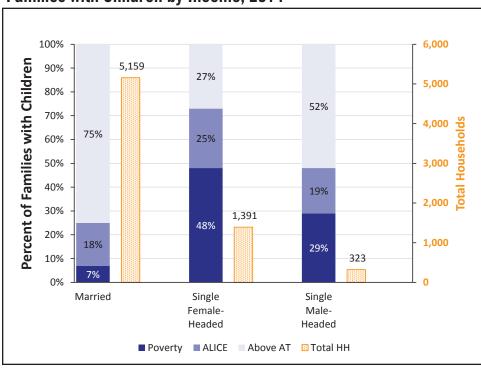
Households by Income, 2007 to 2014



Household Survival Budget, Vernon Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$546	\$915
Child Care	\$-	\$737
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$367
Taxes	\$107	\$300
Monthly Total	\$1,427	\$4,034
ANNUAL TOTAL	\$17,124	\$48,408
Hourly Wage	\$8.56	\$24.20

Children add significant expense to a family budget, so it is not surprising that many Vernon Parish families with children live below the ALICE Threshold. Though more Vernon Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

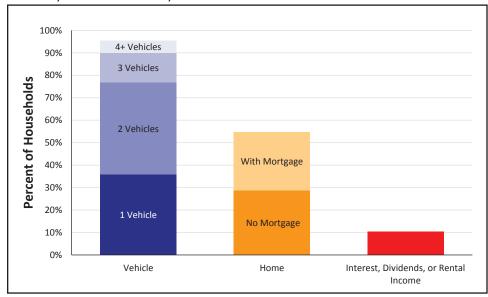
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Vernon Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Vernon Parish, 2014 % ALICE Town **Total HH** Poverty 410 34% Anacoco Fort Polk North 962 33% Fort Polk South 2,139 43% 168 44% Hornbeck 2,460 Leesville 47% New Llano 1,019 45% Pitkin 222 59% Rosepine 650 51% Simpson 258 20%

ALICE IN WASHINGTON PARISH

2014 Point-in-Time Data

Population: 46,723 | Number of Households: 17,589

Median Household Income: \$31,750 (state average: \$44,555)

Unemployment Rate: 16.1% (state average: 7.5%)

ALICE Households: 27% (state average: 23%); Poverty Households: 28% (state average: 19%)

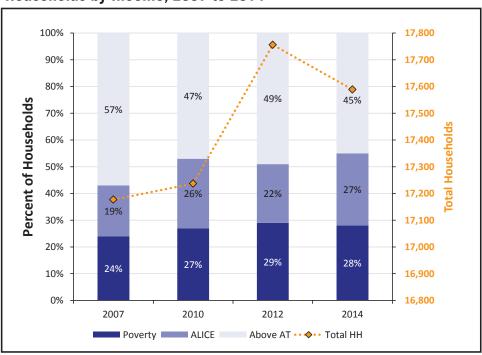
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

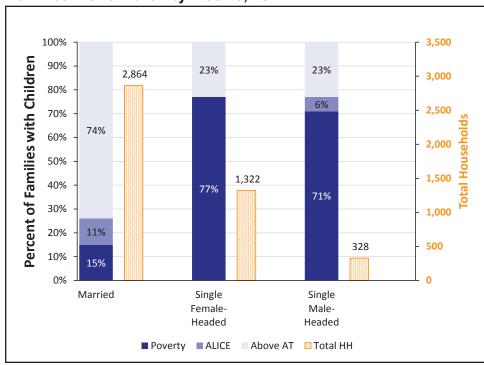


Household Survival Budget, Washington Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$482	\$657
Child Care	\$-	\$867
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$121	\$349
Taxes	\$89	\$255
Monthly Total	\$1,336	\$3,843
ANNUAL TOTAL	\$16,032	\$46,116
Hourly Wage	\$8.02	\$23.06

Children add significant expense to a family budget, so it is not surprising that many Washington Parish families with children live below the ALICE Threshold. Though more Washington Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

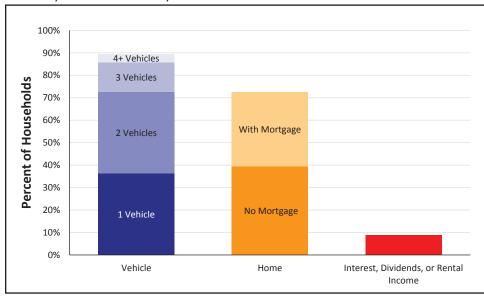
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Washington Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Washington Parish, 2014

Town	Total HH	% ALICE & Poverty
Bogalusa	4,497	61%
Franklinton	1,353	58%
Varnado	144	78%

ALICE IN WEBSTER PARISH

2014 Point-in-Time Data

Population: 40,890 | Number of Households: 15,831

Median Household Income: \$35,292 (state average: \$44,555)

Unemployment Rate: 10.6% (state average: 7.5%)

ALICE Households: 22% (state average: 23%); Poverty Households: 24% (state average: 19%)

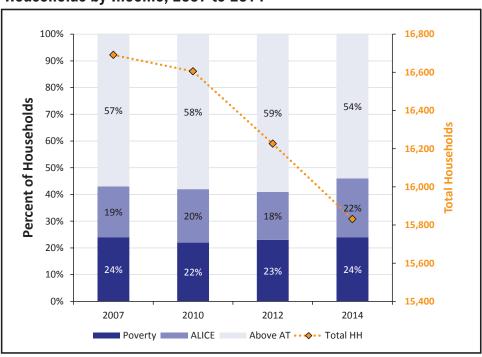
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

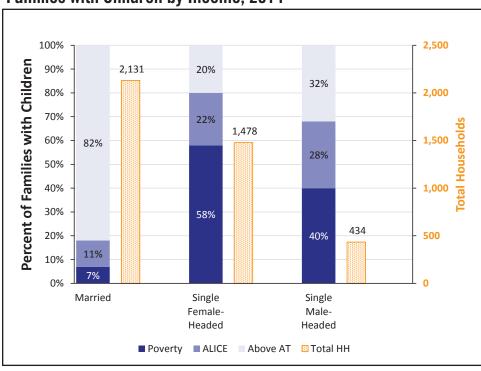


Household Survival Budget, Webster Parish SINGLE ADULT 2 ADULTS, 1 IN 1 REFERENCE OF

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$501	\$637
Child Care	\$-	\$764
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$124	\$334
Taxes	\$94	\$228
Monthly Total	\$1,363	\$3,678
ANNUAL TOTAL	\$16,356	\$44,136
Hourly Wage	\$8.18	\$22.07

Children add significant expense to a family budget, so it is not surprising that many Webster Parish families with children live below the ALICE Threshold. Though more Webster Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

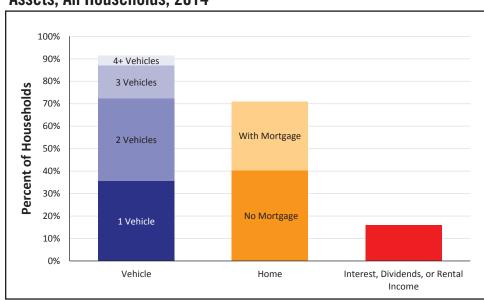
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Webster Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Webster Parish, 2014

Town	Total HH	% ALICE & Poverty
Cotton Valley	429	49%
Cullen	415	77%
Dixie Inn	115	65%
Doyline	366	47%
Minden	4,786	52%
Sarepta	318	30%
Sibley	509	37%
Springhill	2,175	54%

ALICE IN WEST BATON ROUGE PARISH

2014 Point-in-Time Data

Population: 24,347 | Number of Households: 9,030

Median Household Income: \$49,202 (state average: \$44,555)

Unemployment Rate: 6.1% (state average: 7.5%)

ALICE Households: 17% (state average: 23%); Poverty Households: 17% (state average: 19%)

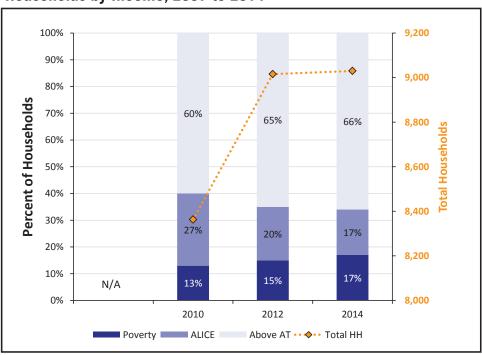
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

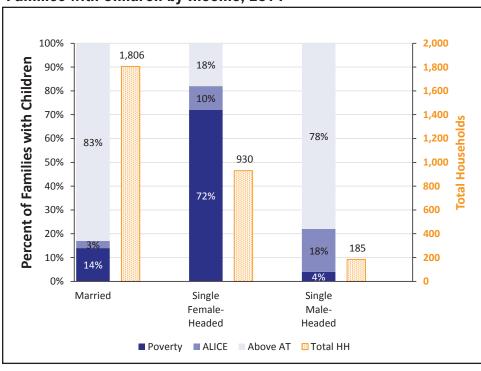


Household Survival Budget, West Baton Rouge Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$550	\$799
Child Care	\$-	\$905
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$374
Taxes	\$108	\$318
Monthly Total	\$1,432	\$4,111
ANNUAL TOTAL	\$17,184	\$49,332
Hourly Wage	\$8.59	\$24.67

Children add significant expense to a family budget, so it is not surprising that many West Baton Rouge Parish families with children live below the ALICE Threshold. Though more West Baton Rouge Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

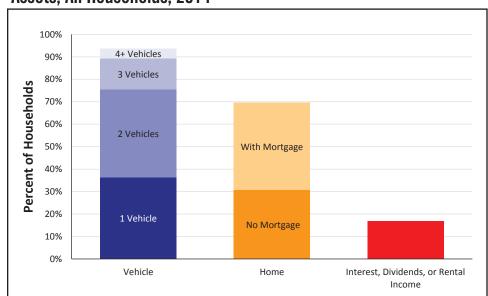
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in West Baton Rouge Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



West Baton Rouge Parish, 2014

Town	Total HH	% ALICE & Poverty
Addis	1,540	28%
Brusly	897	25%
Erwinville	867	19%
Port Allen	2,237	49%

ALICE IN WEST CARROLL PARISH

2014 Point-in-Time Data

Population: 11,522 | Number of Households: 4,216

Median Household Income: \$31,843 (state average: \$44,555)

Unemployment Rate: 9.6% (state average: 7.5%)

ALICE Households: 29% (state average: 23%); Poverty Households: 22% (state average: 19%)

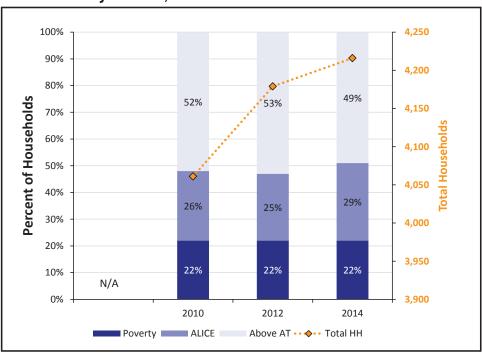
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014

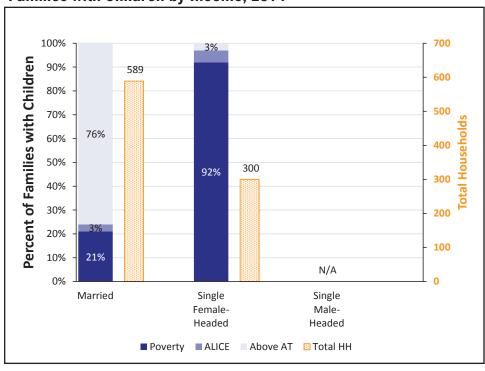


Household Survival Budget, West Carroll Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$637
Child Care	\$-	\$760
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$120	\$333
Taxes	\$85	\$223
Monthly Total	\$1,317	\$3,668
ANNUAL TOTAL	\$15,804	\$44,016
Hourly Wage	\$7.90	\$22.01

Children add significant expense to a family budget, so it is not surprising that many West Carroll Parish families with children live below the ALICE Threshold. Though more West Carroll Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014



Town Total HH % ALICE & Poverty Epps 180 63% Forest 119 48%

177

663

64%

62%

Kilbourne

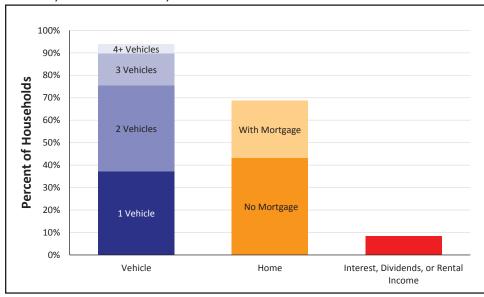
Oak Grove

West Carroll Parish, 2014

What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in West Carroll Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN WEST FELICIANA PARISH

2014 Point-in-Time Data

Population: 15,485 | **Number of Households:** 3,976

Median Household Income: \$53,967 (state average: \$44,555)

Unemployment Rate: 12.6% (state average: 7.5%)

ALICE Households: 31% (state average: 23%); Poverty Households: 15% (state average: 19%)

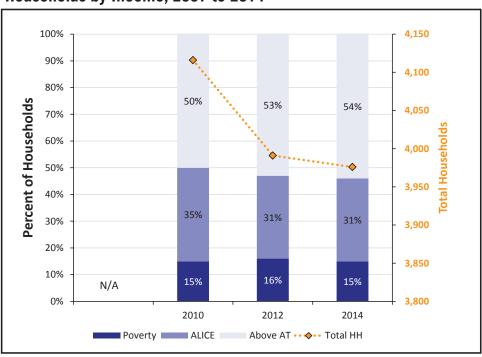
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



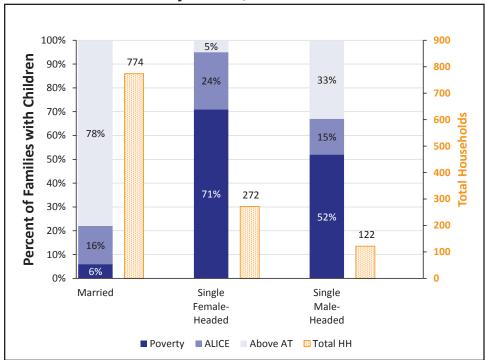
Household Survival Budget, West Feliciana Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$550	\$799
Child Care	\$-	\$905
Food	\$182	\$550
Transportation	\$340	\$679
Health Care	\$122	\$486
Miscellaneous	\$130	\$374
Taxes	\$108	\$318
Monthly Total	\$1,432	\$4,111
ANNUAL TOTAL	\$17,184	\$49,332
Hourly Wage	\$8.59	\$24.67

Children add significant expense to a family budget, so it is not surprising that many West Feliciana Parish families with children live below the ALICE Threshold. Though more West Feliciana Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

West Feliciana Parish, 2014 Town Total HH & Poverty St. Francisville 616 43%

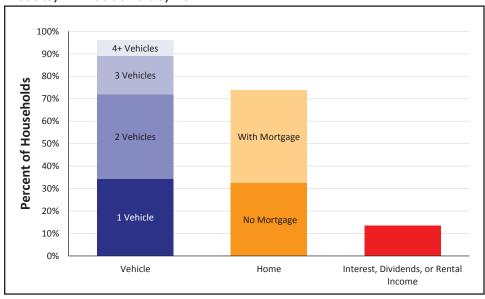
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in West Feliciana Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



ALICE IN WINN PARISH

2014 Point-in-Time Data

Population: 15,000 | Number of Households: 5,371

Median Household Income: \$32,608 (state average: \$44,555)

Unemployment Rate: 6.8% (state average: 7.5%)

ALICE Households: 26% (state average: 23%); Poverty Households: 26% (state average: 19%)

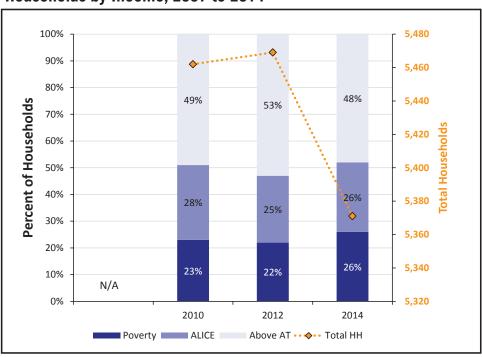
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

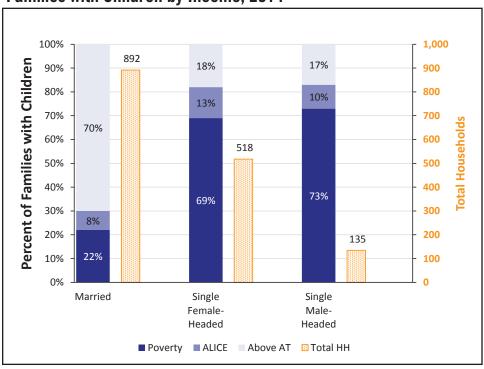
Households by Income, 2007 to 2014



Household Survival Budget, Winn Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$737 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$331 **Taxes** \$94 \$218 **Monthly Total** \$1,363 \$3,638 **ANNUAL TOTAL** \$16,356 \$43,656 Hourly Wage \$8.18 \$21.83

Children add significant expense to a family budget, so it is not surprising that many Winn Parish families with children live below the ALICE Threshold. Though more Winn Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

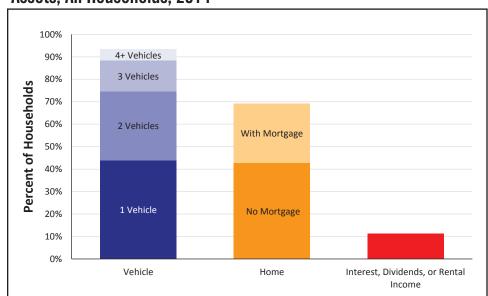
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Winn Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Winn Parish, 2014 % ALICE Town **Total HH** Poverty Dodson 115 64% 31% 120 Joyce St. Maurice 266 91% 65% Winnfield 1.861

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