



# ALICE: A STUDY OF FINANCIAL HARDSHIP IN LOUISIANA

LIVE UNITED

2018  
REPORT  
for  
Southeast  
Louisiana



ALICE® is an acronym for Asset Limited, Income Constrained, Employed.

The United Way ALICE Project is a collaboration of United Ways in Connecticut, Florida, Hawai'i, Idaho, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin.



# LETTER TO THE COMMUNITY

Dear Community Members,

United Way of Southeast Louisiana first shed light in 2016 on the often overlooked households in our communities who work hard but struggle to make ends meet, households we call ALICE — Asset Limited, Income Constrained, Employed. And now, in 2019, we are reviewing our progress and the state of financial hardship across our seven-parish service area, which includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa, and Washington parishes.



United Way of Southeast Louisiana first shed light in 2016 on the often overlooked households in our communities who work hard but struggle to make ends meet, households we call ALICE — Asset Limited, Income Constrained, Employed. And now, in 2019, we are reviewing our progress and the state of financial hardship across our seven-parish service area, which includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa, and Washington parishes.

This updated ALICE Report upends the conventional view of financial stability in Southeast Louisiana, according to unemployment numbers and jobs reports. The reality is, nearly one in two households in our region is unable to afford basic expenses, including housing, child care, food, transportation, health care, cell phone access, and taxes.

While our goal is to eradicate poverty in our region, much of our community impact work is geared toward supporting ALICE families, including responding after natural disasters and investing in child care, education, workforce development, and other supports aimed at putting ALICE families on pathways to prosperity.

United Way continues to advocate for sound public policy to draw down millions of dollars back into our communities and the pockets of those struggling to get by financially. These policy advancements address the high cost of child care in our region, promote re-entry efforts that help ALICE households move up the ladder, and ensure that all families are safe and can afford necessary health care in times of great need.

Simply put, this updated Report is a call to action for all of us. In the coming months, we will engage communities across our region in conversations about ALICE and how we can generate more opportunities for ALICE families. And we will continue to provide leadership and support to drive systemic change in the areas of education, financial security, and health so that all ALICE households can succeed.

To do so, we believe the best path forward is through United Way's Blueprint for Prosperity — which calls for people working together to affect change. We're bringing together community partners, business leaders, and elected officials to tackle the most pressing challenges ALICE faces and developing lasting solutions to build a better, brighter Southeast Louisiana for us all.

Thank you to Entergy Corporation for its dedication to ALICE households. Entergy is committed to creating a stronger, more prosperous, and more equitable New Orleans, and we are grateful to call Entergy a partner in our fight for ALICE.

Lastly, all of this work would not be possible without our dedicated supporters of United Way. For that, we thank you.

View the complete United Way ALICE Report for Louisiana and the Regional Summary for Southeast Louisiana at [UnitedWaySELA.org/ALICE](http://UnitedWaySELA.org/ALICE).

Living United,

Michael Williamson  
President and CEO, United Way of Southeast Louisiana

## ALICE Project Participants

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# 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 ■ Alliant Energy ■ AT&T ■ Atlantic Health System ■ Deloitte ■ Entergy  
Johnson & Johnson ■ KeyBank ■ Novartis Pharmaceuticals Corporation ■ OneMain Financial  
RWJBarnabas Health ■ Thrivent Financial Foundation ■ Union Bank & Trust ■ UPS ■ U.S. Venture**

Dear Louisianans:

At Entergy, our focus on ALICE is rooted in the economic reality of the communities we serve — we know ALICE well.

ALICE families matter deeply to our business, as they should for all businesses, because when ALICE suffers, we all suffer. Poverty has a destabilizing impact on the economy of our communities, from mom-and-pop businesses to Fortune 500 corporations.

Our team at Entergy is as concerned about keeping power flowing for customers who are struggling financially as we are for those who are without power because of a storm or other issue. What that means is a commitment to attack the root causes of poverty, which we took on as a corporate cause with the formation of the low-income customer service initiative.



Entergy has developed four practical ways companies can get involved and be a part of the solution:

1. Recognize that ALICE is in our workforce. Offering competitive wages and benefits is a given for companies like Entergy that seek to be an employer of choice. Even so, from time to time, employees may find themselves in a position where they need help.
2. Business can help through investments in workforce development to equip ALICE with skills to land a living-wage job. Entergy created a five-year, \$5-million initiative to provide workforce training to help equip unemployed and underemployed adults for high-demand, high-wage jobs.
3. Businesses and corporations can partner with organizations and causes that have established track records for success in lifting up ALICE. For Entergy, this has meant galvanizing efforts around the Earned Income Tax Credit, the nation's most effective federal poverty alleviation program.
4. Businesses and corporations can help ALICE by supporting sound public policy at the local, state, and federal levels.

Equipping ALICE families with the tools to succeed is both practical and possible. ALICE represents our collective reality. What we do to help ALICE represents our collective future.

We are pleased to work with Louisiana United Ways and appreciate that partnership as we work together to build stronger financial stability for hardworking families throughout our state.

Sincerely,

**D. Patricia Riddlebarger**

*Vice President Corporate Social Responsibility, Entergy Corporation*



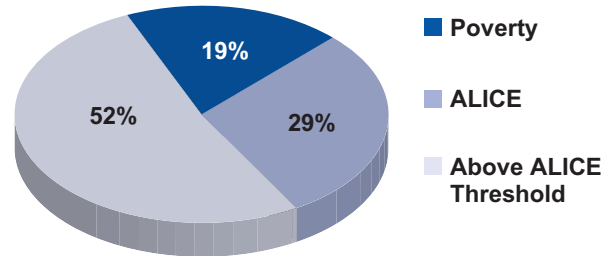
# AT-A-GLANCE: LOUISIANA

2016 Point-in-Time Data

Population: 4,681,666 | Number of Parishes: 64 | Number of Households: 1,729,126

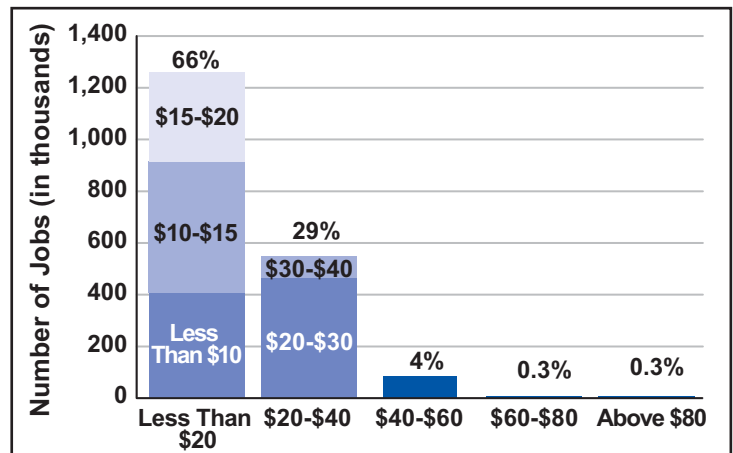
## How many households are struggling?

**ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of Louisiana's 1,729,126 households, 334,779 earn below the Federal Poverty Level (19 percent) and another 493,476 (29 percent) are ALICE.



## How much does ALICE earn?

In Louisiana, 66 percent of jobs pay less than \$20 per hour, with more than two-thirds of those jobs paying less than \$15 per hour. Another 29 percent of jobs pay from \$20 to \$40 per hour. Only 4 percent of jobs pay from \$40 to \$60 per hour. Only 0.3 percent of jobs pay from \$60 to \$80 per hour. Only 0.3 percent of jobs pay above \$80 per hour.



## What does it cost to afford the basic necessities?

Despite a low rate of inflation nationwide — 9 percent from 2010 to 2016 — the bare-minimum Household Survival Budget increased by 16 percent for a single adult and 33 percent for a family. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four.

Household Survival Budget, Louisiana Average, 2016		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$517	\$715
Child Care	\$-	\$996
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$148	\$409
Taxes	\$227	\$392
<b>Monthly Total</b>	<b>\$1,629</b>	<b>\$4,499</b>
<b>ANNUAL TOTAL</b>	<b>\$19,548</b>	<b>\$53,988</b>
<b>Hourly Wage*</b>	<b>\$9.77</b>	<b>\$26.99</b>

\*Full-time wage required to support this budget

# AT-A-GLANCE: LOUISIANA

Louisiana Parishes, 2016		
PARISH	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Acadia	22,655	47%
Allen	7,881	57%
Ascension	40,950	34%
Assumption	8,676	43%
Avoyelles	15,016	53%
Beauregard	13,106	43%
Bienville	5,738	48%
Bossier	47,458	46%
Caddo	96,532	53%
Calcasieu	77,029	46%
Caldwell	3,635	60%
Cameron	2,653	27%
Catahoula	3,731	54%
Claiborne	5,828	61%
Concordia	7,579	58%
De Soto	10,259	46%
East Baton Rouge	163,764	47%
East Carroll	2,557	75%
East Feliciana	6,822	48%
Evangeline	11,871	55%
Franklin	7,520	54%
Grant	7,286	52%
Iberia	26,240	50%
Iberville	11,162	47%
Jackson	6,052	48%
Jefferson	170,710	46%
Jefferson Davis	11,554	50%
Lafayette	89,130	44%
Lafourche	37,199	45%
LaSalle	5,320	52%
Lincoln	17,144	56%
Livingston	47,479	40%

Louisiana Parishes, 2016		
PARISH	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Madison	4,080	66%
Morehouse	10,273	59%
Natchitoches	14,393	59%
Orleans	154,355	53%
Ouachita	54,349	58%
Plaquemines	8,644	48%
Pointe Coupee	8,802	46%
Rapides	47,745	47%
Red River	3,491	49%
Richland	7,581	51%
Sabine	8,984	50%
St. Bernard	14,732	52%
St. Charles	18,586	37%
St. Helena	4,033	57%
St. James	7,952	36%
St. John the Baptist	15,363	45%
St. Landry	30,302	57%
St. Martin	19,268	49%
St. Mary	20,164	50%
St. Tammany	92,205	36%
Tangipahoa	47,756	48%
Tensas	1,941	66%
Terrebonne	40,102	48%
Union	8,194	55%
Vermilion	21,743	44%
Vernon	17,789	51%
Washington	17,487	58%
Webster	15,806	56%
West Baton Rouge	9,253	41%
West Carroll	4,185	49%
West Feliciana	3,879	49%
Winn	5,440	57%

Sources: Point-in-Time Data: American Community Survey, 2016. ALICE Demographics: American Community Survey and the ALICE Threshold, 2016. Wages: Bureau of Labor Statistics, 2016b. Budget: Consumer Reports, 2017; U.S. Department of Housing and Urban Development, 2016; U.S. Department of Agriculture, 2016; Bureau of Labor Statistics, 2016a; Internal Revenue Service, 2016; Tax Foundation, 2016, 2017, and Louisiana Department of Education, 2017.

# REGIONAL EXECUTIVE SUMMARY

In 2016, one in two households in Southeast Louisiana struggled to get by, unable to afford the basic necessities: health care, housing, food, child care, transportation, taxes, and a smartphone.

## By the Numbers

While the Federal Poverty Level reports that only 17 percent of Louisiana households face financial hardship, an additional 30 percent qualify as ALICE. More than 237,000 households – or 47 percent of Southeast Louisiana’s population live below the ALICE threshold. ALICE households earn above the poverty level but below the Household Survival Budget. Households living under the ALICE threshold include both ALICE and households in poverty.

Parish	Households	% Households in Poverty	% Households ALICE	% Below ALICE Threshold
Jefferson	170,710	14%	32%	46%
Orleans	154,355	24%	29%	53%
Plaquemines	8,644	18%	30%	48%
St. Bernard	14,732	20%	32%	52%
St. Tammany	92,205	9%	27%	36%
Tangipahoa	47,756	19%	29%	48%
Washington	17,487	28%	30%	58%
UWSELA Service Area Total	505,889	17%	30%	47%

## Why are There So Many ALICE Households in Louisiana?

Despite overall improvement in the economy, ALICE continues to face challenges from low wages, reduced work hours, depleted savings, and increasing costs.

The basic cost of living outpaced wages.

- The Household Survival Budget identifies the minimum cost for each of the seven basic household items needed to live and work in today’s economy: housing, child care, food, transportation, technology, taxes, and health care. The cost of these expenses increased steadily in every parish in Louisiana since 2010.

Changes in the workforce – Low-wage jobs dominate the local economy.

- Single adults now need an annual salary of over \$21,000, while a family of four needs an annual salary of over \$58,000 - just to afford the basics.
- Gaps in wages are growing wider and vary depending on employer size and location as well as the gender, education, and race/ethnicity of workers.
- An increase in contract and on-demand jobs is leading to less financial stability and health care coverage.

Child care affordability and accessibility remains a challenge.

- When parents cannot work due to limited or inaccessible child care, consequences are twofold - the child may not gain early-learning skills necessary for success in kindergarten and beyond, and the parent has to forgo work, limiting future earning potential.

Fewer families have savings and assets.

- Ownership of assets can contribute to stability of households. Yet few families in Southeast Louisiana own assets, such as a savings account, 401(k), or rental income, that are readily available to cover emergencies.

**The bottom line is**, ALICE households are forced to make difficult choices often skipping preventative health care, accredited child care, quality food, or car insurance. These "savings" threaten their health, safety, and future, and the costs are high for both ALICE and the wider community.

# ALICE IN JEFFERSON PARISH

## 2016 Point-in-Time Data

**Population:** 436,523 • **Number of Households:** 170,710

**Median Household Income:** \$49,678 (state average: \$45,146)

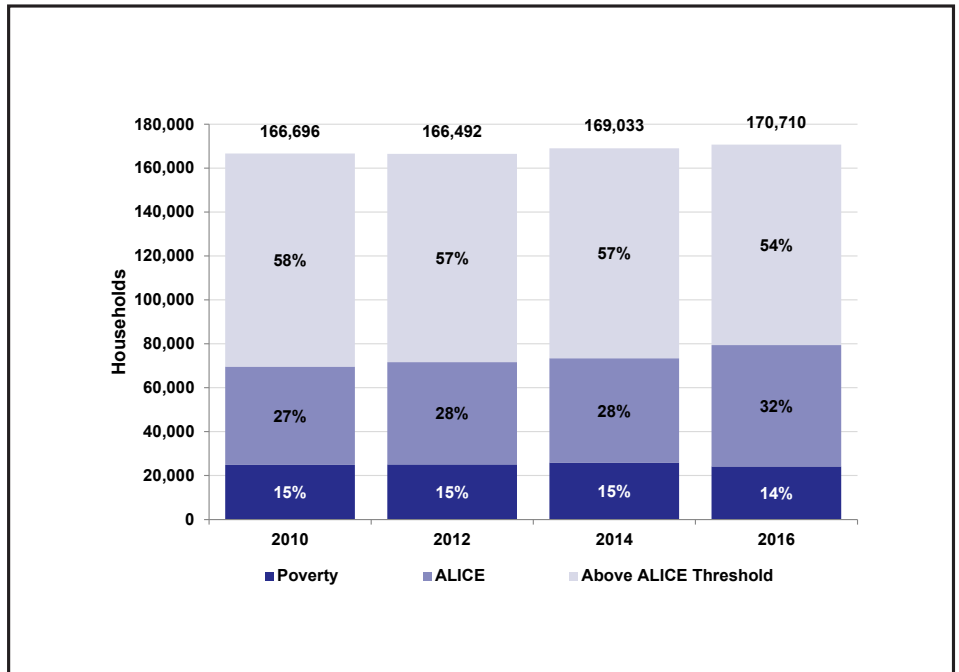
**Unemployment Rate:** 5.7% (state average: 7.0%)

**ALICE Households:** 32% (state average: 29%) • **Households in Poverty:** 14% (state average: 19%)

## How has the number of ALICE households changed over time?

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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

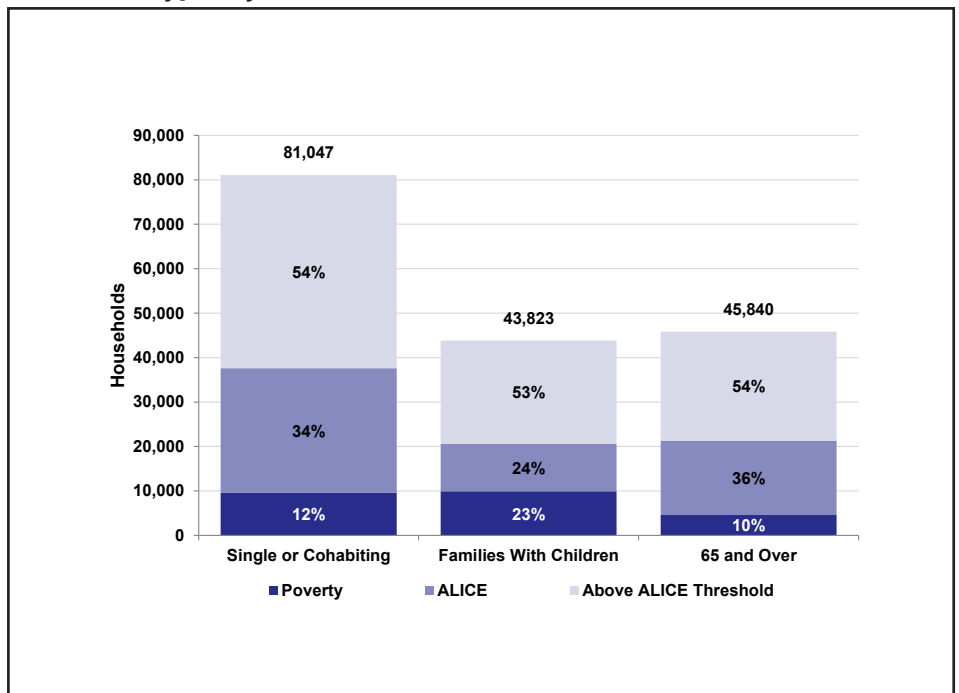
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

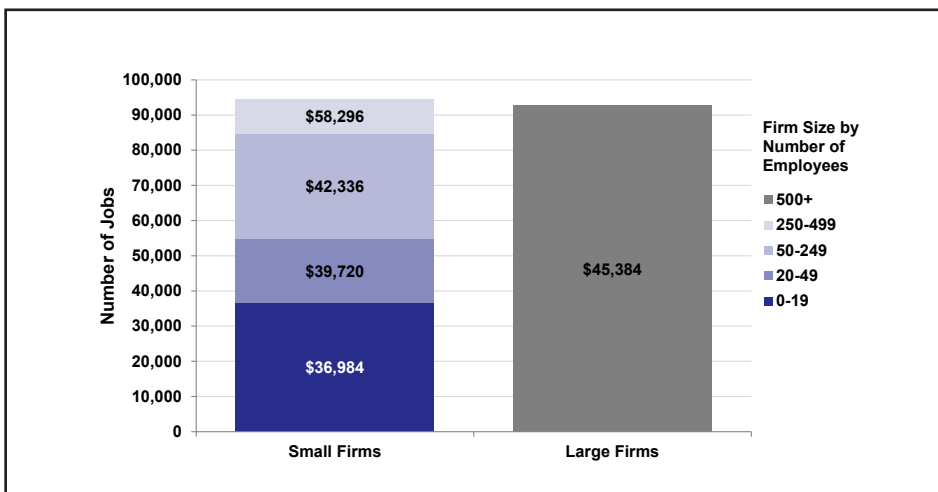
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Jefferson Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$669	\$963
Child Care	\$-	\$1,125
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$460
Taxes	\$274	\$526
<b>Monthly Total</b>	<b>\$1,848</b>	<b>\$5,061</b>
<b>ANNUAL TOTAL</b>	<b>\$22,176</b>	<b>\$60,732</b>
<b>Hourly Wage</b>	<b>\$11.09</b>	<b>\$30.37</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

Jefferson Parish, 2016		
Town	Total HH	% ALICE & Poverty
Avondale	1,729	59%
Barataria	430	52%
Bridge City	2,411	66%
Elmwood	2,785	36%
Estelle	5,290	43%
Grand Isle	342	55%
Gretna	6,856	58%
Harahan	3,962	37%
Harvey	7,870	61%
Jean Lafitte	614	42%
Jefferson	5,104	51%
Kenner	24,208	43%
Lafitte	321	59%
Marrero	11,810	57%
Metairie	60,296	42%
River Ridge	5,855	35%
Terrytown	8,617	56%
Timberlane	3,329	44%
Waggaman	3,465	58%
Westwego	3,482	63%
Woodmere	3,604	43%

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.



# ALICE IN ORLEANS PARISH

## 2016 Point-in-Time Data

**Population:** 391,495 • **Number of Households:** 154,355

**Median Household Income:** \$38,681 (state average: \$45,146)

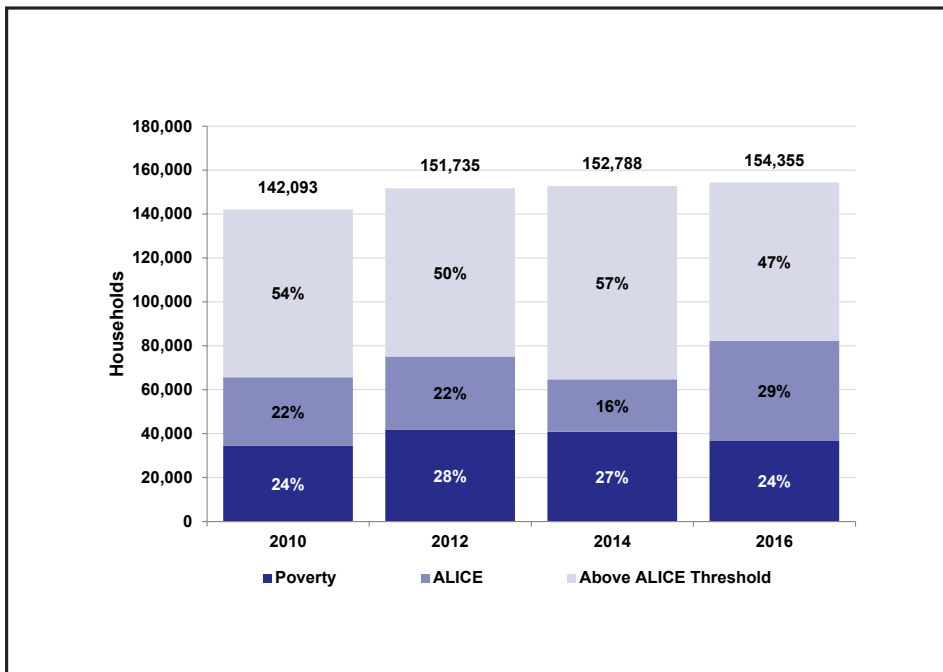
**Unemployment Rate:** 8.2% (state average: 7.0%)

**ALICE Households:** 29% (state average: 29%) • **Households in Poverty:** 24% (state average: 19%)

## How has the number of ALICE households changed over time?

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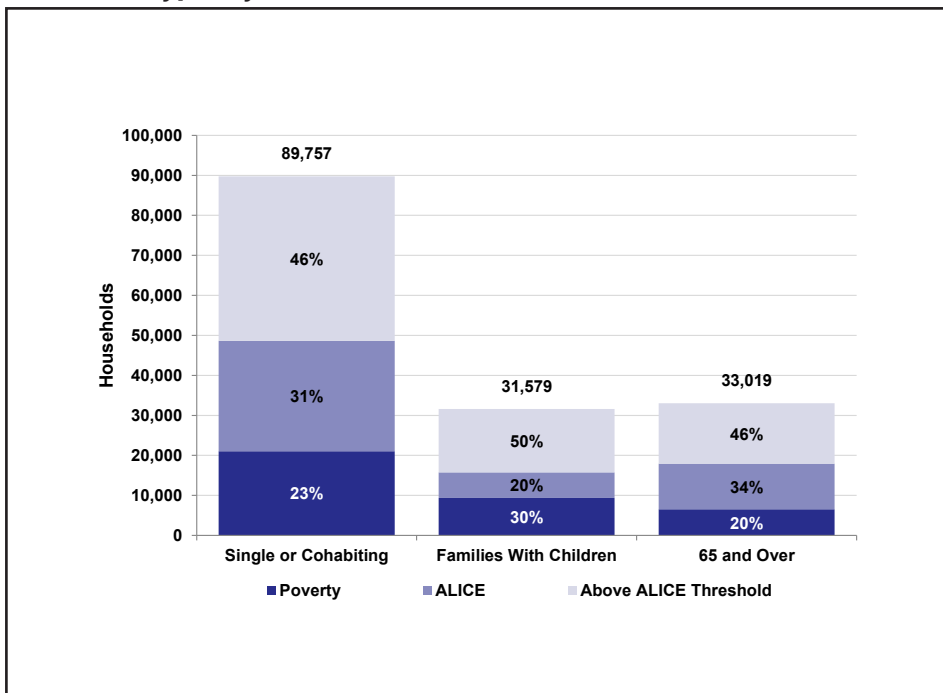
### Households by Income, 2010 to 2016



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The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Orleans Parish, 2016		
Town	Total HH	% ALICE & Poverty
New Orleans	154,355	53%

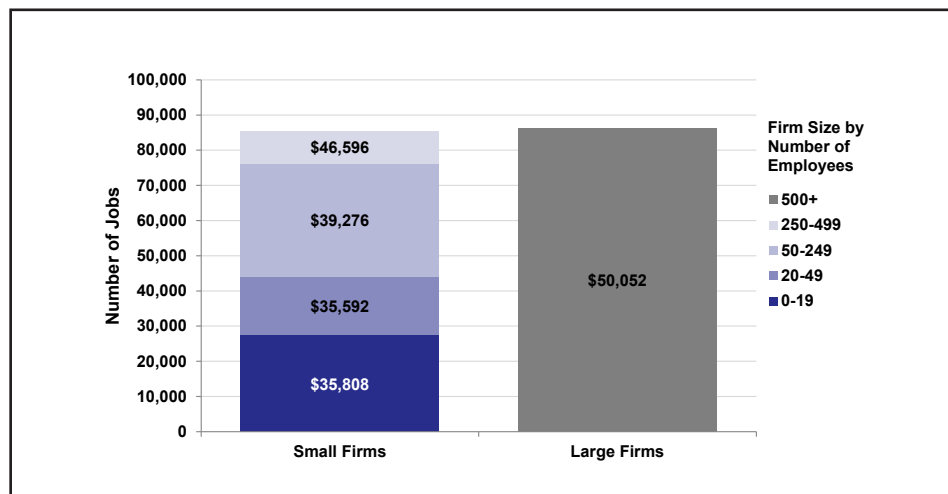
### Household Survival Budget, Orleans Parish

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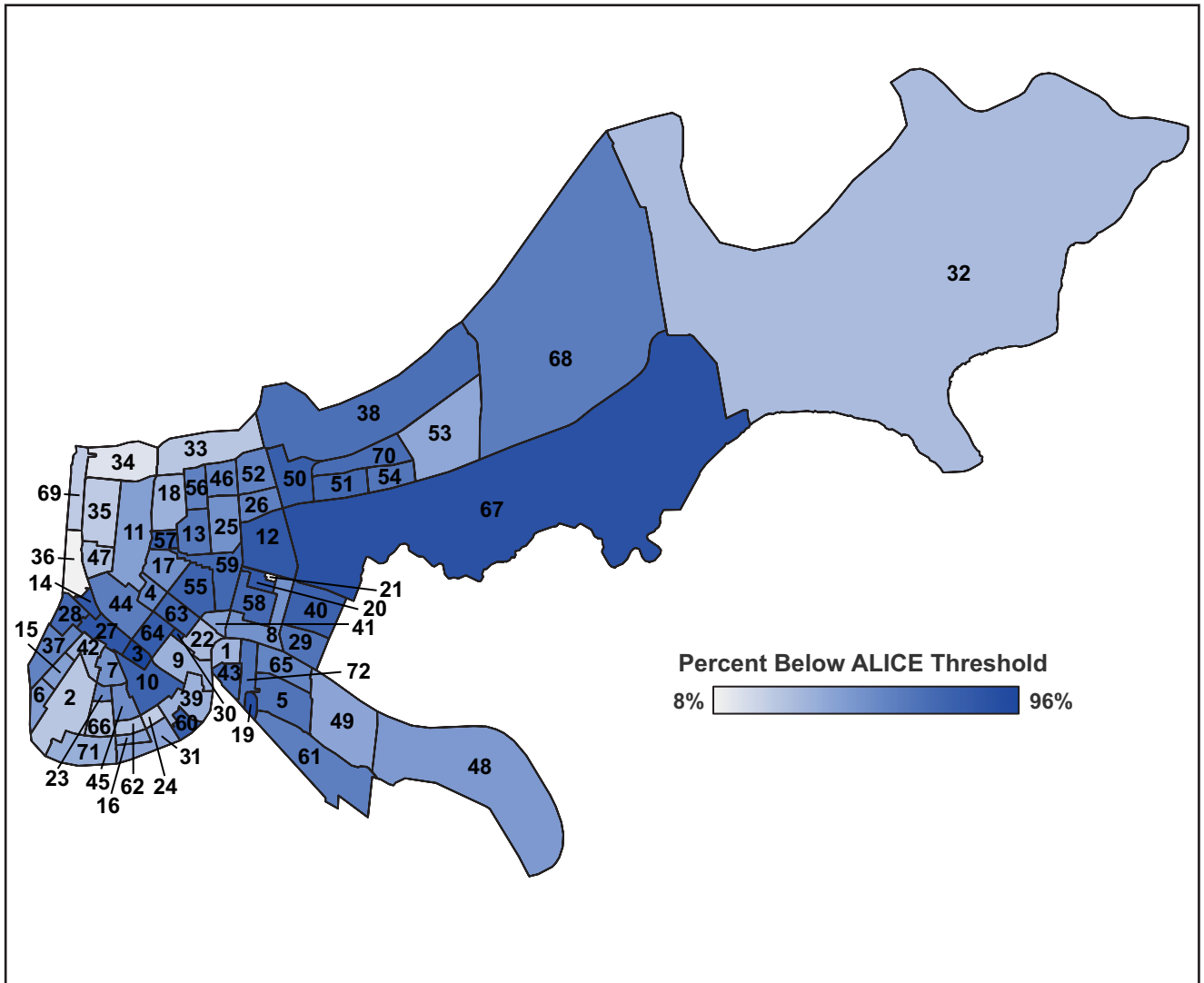
Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

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# ALICE IN NEW ORLEANS

There is financial hardship in all New Orleans neighborhoods, yet levels of hardship vary greatly across the city (Figure 7). Households with income below the ALICE Threshold range from 8 percent in Lakewood to 90 percent or more in Fischer Development, Iberville Development, and B.W. Cooper. With significant migration occurring in the wake of Hurricanes Katrina and Rita, many New Orleans neighborhoods have changed character and composition. New investment in the city is leading to improvements in many areas, but 44 out of 71 neighborhoods still have a majority of families with income below the ALICE households. There are many low-income neighborhoods that are predominantly Black, and residents face many of the same barriers to financial stability that they have for decades (LaBorde, 2016; Housing Authority of New Orleans, 2017).

**Percent of Households Below the ALICE Threshold by New Orleans Neighborhood, 2016**



Key to Map: New Orleans Neighborhoods		Total Households	Percent Below ALICE Threshold
1	Algiers Point	1,471	34%
2	Audubon	4,893	26%
3	B.W. Cooper	272	96%
4	Bayou St. John	1,943	56%
5	Behrman	2,886	66%
6	Black Pearl	844	45%
7	Broadmoor	2,659	50%
8	Bywater	1,869	51%
9	Central Business District	1,709	36%
10	Central City	6,401	76%
11	City Park	1,405	44%
12	Desire Dev & Neighborhood	922	83%
13	Dillard	2,103	64%
14	Dixon	663	83%
15	East Carrollton	1,815	44%
16	East Riverside	1,330	42%
17	Fairgrounds	2,672	52%
18	Filmore	2,004	36%
19	Fischer Development	382	90%
20	Florida Area	606	82%
21	Florida Development	N/A	N/A
22	French Quarter	2,159	32%
23	Freret	753	55%
24	Garden District	1,047	23%
25	Gentilly Terrace	3,865	51%
26	Gentilly Woods	973	59%
27	Gert Town	1,149	84%
28	Hollygrove	2,116	72%
29	Holy Cross	1,258	66%
30	Iberville Development	131	91%
31	Irish Channel	1,782	41%
32	Lake Catherine	331	31%
33	Lake Terrace & Oaks	823	26%
34	Lakeshore/Lake Vista	1,477	14%
35	Lakeview	3,075	24%
36	Lakewood	658	8%

Key to Map: New Orleans Neighborhoods		Total Households	Percent Below ALICE Threshold
37	Leonidas	3,032	58%
38	Little Woods	13,783	68%
39	Lower Garden District	3,781	36%
40	Lower Ninth Ward	1,455	77%
41	Marigny	1,914	44%
42	Marlyville/ Fontainebleau	2,503	35%
43	McDonogh	1,058	69%
44	Mid-City	5,689	61%
45	Milan	2,444	53%
46	Milneburg	1,640	58%
47	Navarre	1,217	30%
48	New Aurora/ English Turn	2,111	47%
49	Old Aurora	6,730	41%
50	Pines Village	1,251	79%
51	Plum Orchard	1,612	73%
52	Pontchartrain Park	602	59%
53	Read Blvd East	2,915	40%
54	Read Blvd West	1,803	65%
55	Seventh Ward	4,932	76%
56	St. Anthony	1,770	59%
57	St. Bernard Area	1,008	79%
58	St. Claude	3,000	72%
59	St. Roch	2,784	73%
60	St. Thomas Development	1,088	79%
61	Tall Timbers/ Brechtel	5,660	60%
62	Touro	1,272	29%
63	Treme'/Lafitte	2,186	74%
64	Tulane/Gravier	1,357	80%
65	U.S. Naval Support Area	794	57%
66	Uptown	2,981	29%
67	Viavant/Venetian Isles	296	88%
68	Village de l'est	2,724	61%
69	West End	1,934	24%
70	West Lake Forest	1,708	70%
71	West Riverside	2,477	37%
72	Whitney	887	67%

Source: American Community Survey, 2010, 2016, and the ALICE Threshold, 2010, 2016

# ALICE IN PLAQUEMINES PARISH

## 2016 Point-in-Time Data

**Population:** 23,584 • **Number of Households:** 8,644

**Median Household Income:** \$50,251 (state average: \$45,146)

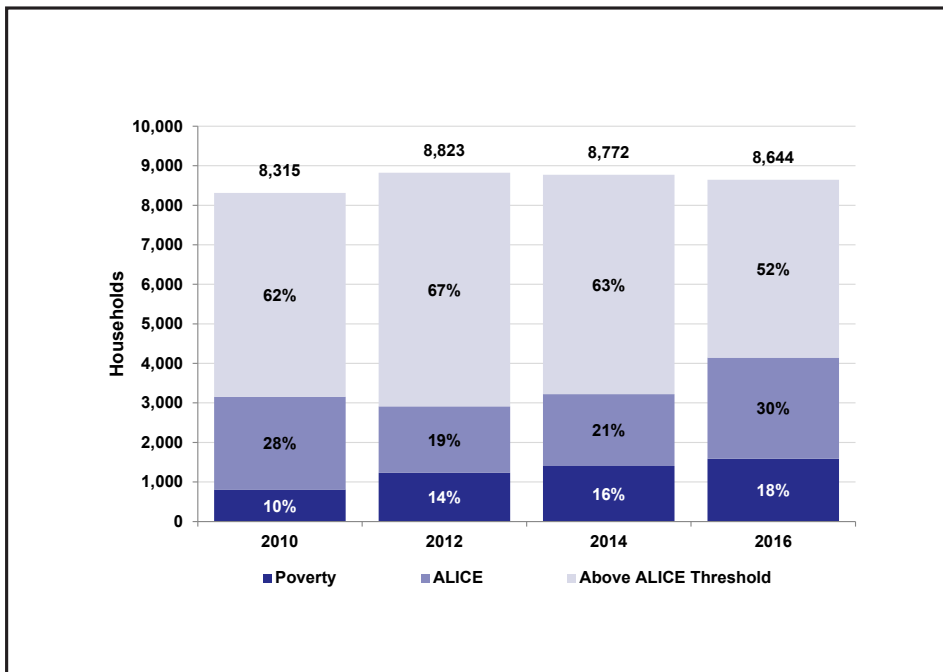
**Unemployment Rate:** 3.9% (state average: 7.0%)

**ALICE Households:** 30% (state average: 29%) • **Households in Poverty:** 18% (state average: 19%)

## How has the number of ALICE households changed over time?

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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

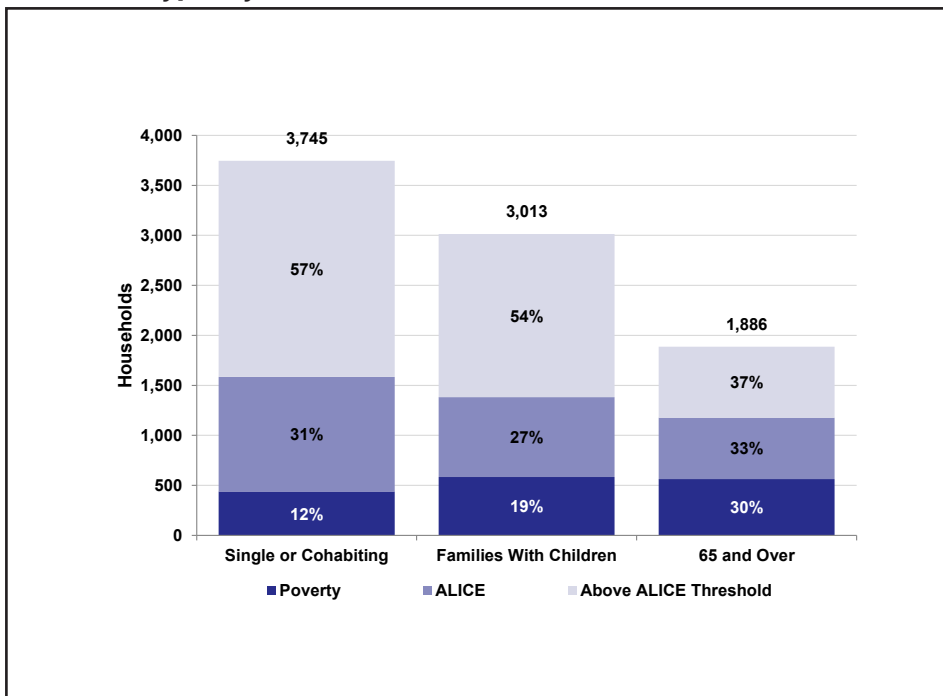
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Plaquemines Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$669	\$963
Child Care	\$-	\$1,125
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$460
Taxes	\$274	\$526
<b>Monthly Total</b>	<b>\$1,848</b>	<b>\$5,061</b>
<b>ANNUAL TOTAL</b>	<b>\$22,176</b>	<b>\$60,732</b>
<b>Hourly Wage</b>	<b>\$11.09</b>	<b>\$30.37</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

Plaquemines Parish, 2016		
Town	Total HH	% ALICE & Poverty
Belle Chasse	5,019	39%
Boothville	341	68%
Buras	463	48%
Empire	402	73%
Port Sulphur	578	71%
Triumph	113	64%

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

# ALICE IN ST. BERNARD PARISH

## 2016 Point-in-Time Data

**Population:** 44,091 • **Number of Households:** 14,732

**Median Household Income:** \$43,565 (state average: \$45,146)

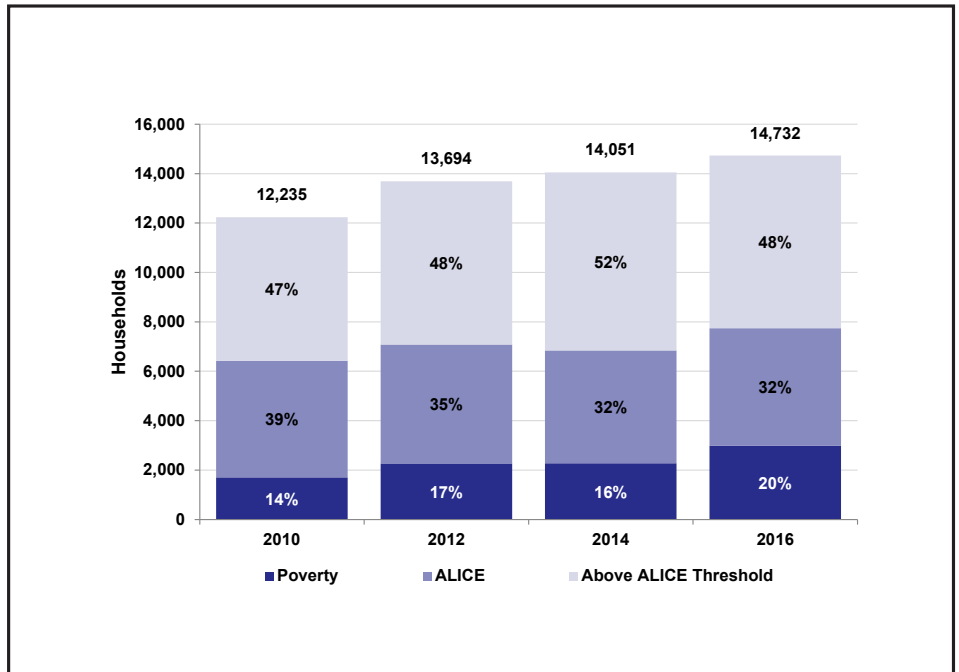
**Unemployment Rate:** 11.1% (state average: 7.0%)

**ALICE Households:** 32% (state average: 29%) • **Households in Poverty:** 20% (state average: 19%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

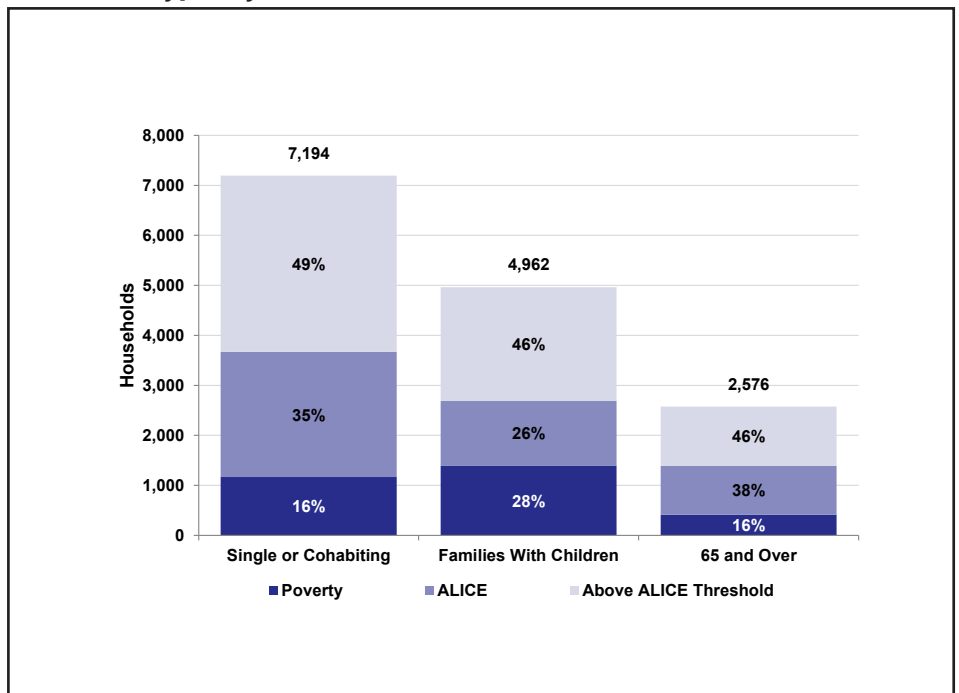
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Bernard Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$669	\$963
Child Care	\$-	\$1,125
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$460
Taxes	\$274	\$526
<b>Monthly Total</b>	<b>\$1,848</b>	<b>\$5,061</b>
<b>ANNUAL TOTAL</b>	<b>\$22,176</b>	<b>\$60,732</b>
<b>Hourly Wage</b>	<b>\$11.09</b>	<b>\$30.37</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

St. Bernard Parish, 2016		
Town	Total HH	% ALICE & Poverty
Arabi	1,706	59%
Chalmette	7,308	55%
Meraux	2,165	34%
Poydras	867	60%
Violet	1,868	61%

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# ALICE IN ST. TAMMANY PARISH

## 2016 Point-in-Time Data

**Population:** 253,602 • **Number of Households:** 92,205

**Median Household Income:** \$64,639 (state average: \$45,146)

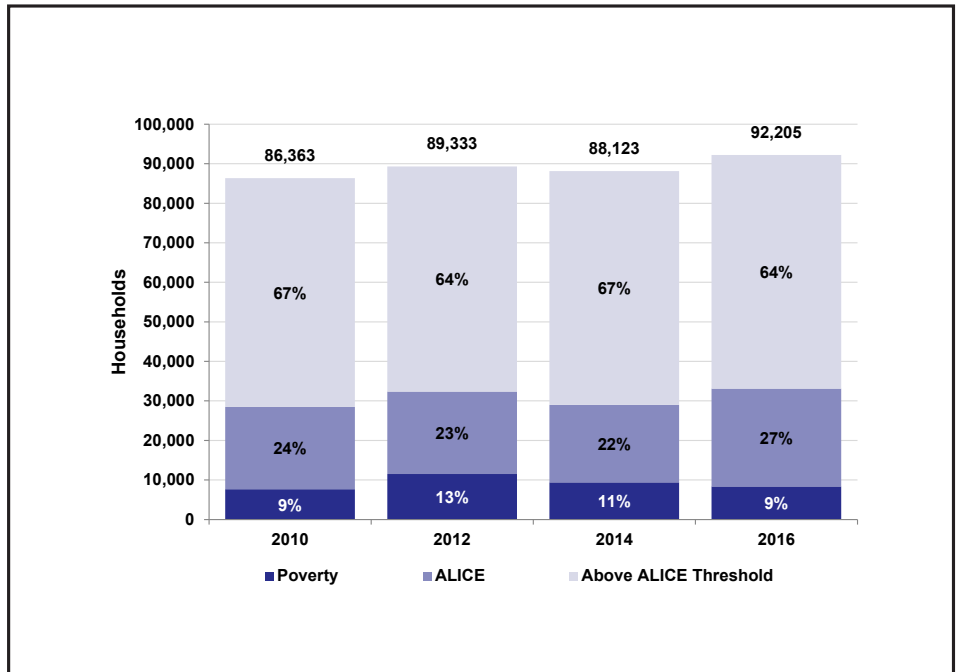
**Unemployment Rate:** 5.9% (state average: 7.0%)

**ALICE Households:** 27% (state average: 29%) • **Households in Poverty:** 9% (state average: 19%)

## How has the number of ALICE households changed over time?

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). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

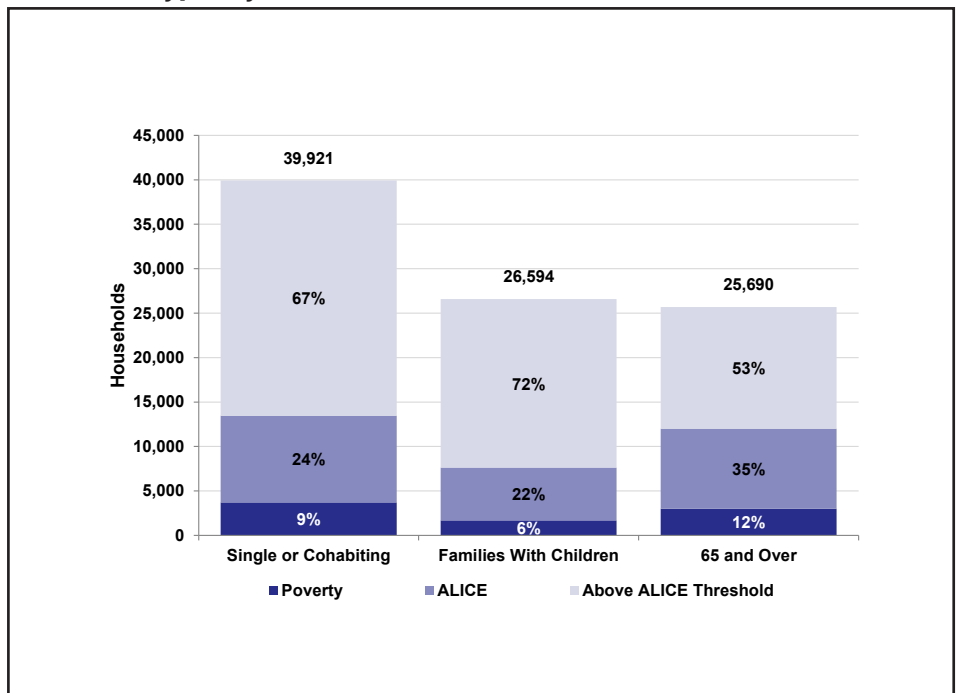
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

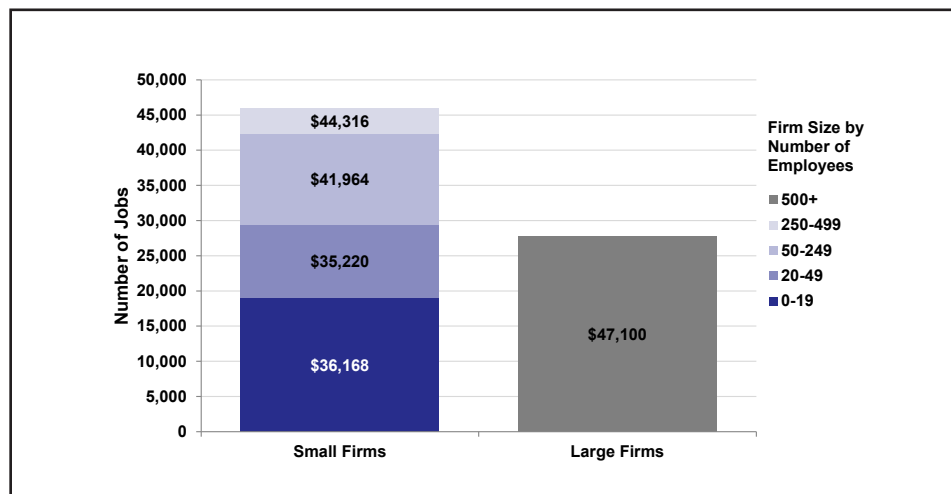
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, St. Tammany Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$669	\$963
Child Care	\$-	\$1,125
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$168	\$460
Taxes	\$274	\$526
<b>Monthly Total</b>	<b>\$1,848</b>	<b>\$5,061</b>
<b>ANNUAL TOTAL</b>	<b>\$22,176</b>	<b>\$60,732</b>
<b>Hourly Wage</b>	<b>\$11.09</b>	<b>\$30.37</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

St. Tammany Parish, 2016		
Town	Total HH	% ALICE & Poverty
Abita Springs	990	39%
Covington	3,547	41%
Eden Isle	3,241	28%
Folsom	299	61%
Lacombe	3,362	52%
Madisonville	327	39%
Mandeville	4,757	32%
Pearl River	860	48%
Slidell	10,240	43%
Sun	123	54%

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# ALICE IN TANGIPAHOA PARISH

## 2016 Point-in-Time Data

**Population:** 130,710 • **Number of Households:** 47,756

**Median Household Income:** \$48,162 (state average: \$45,146)

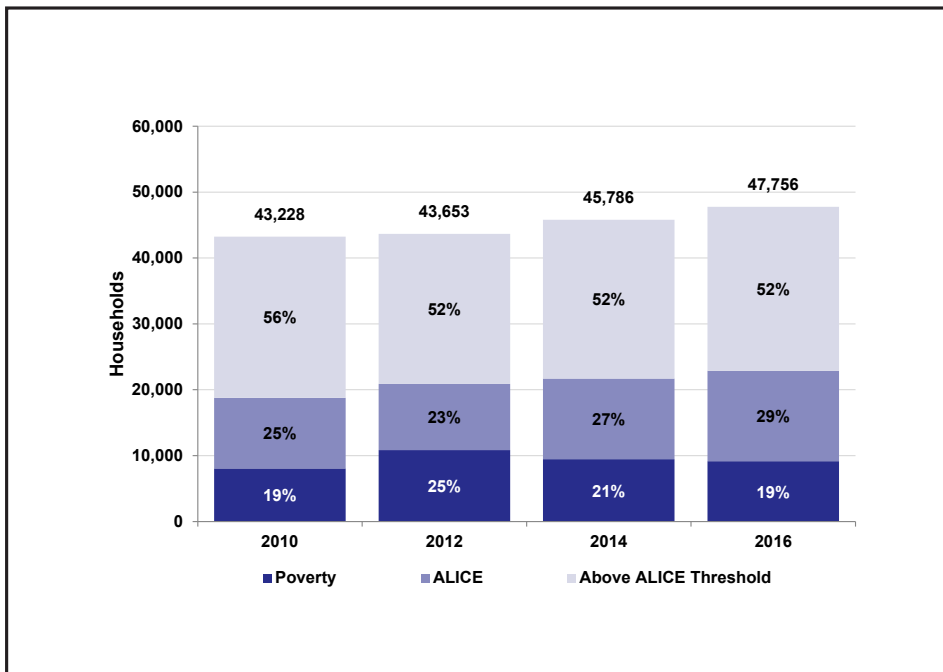
**Unemployment Rate:** 8.2% (state average: 7.0%)

**ALICE Households:** 29% (state average: 29%) • **Households in Poverty:** 19% (state average: 19%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

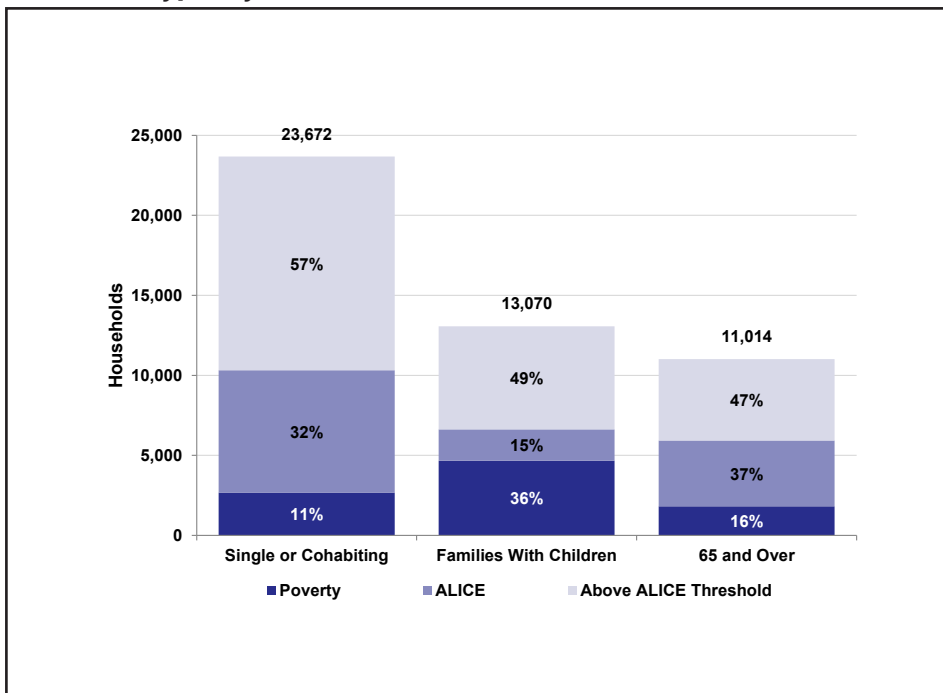
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

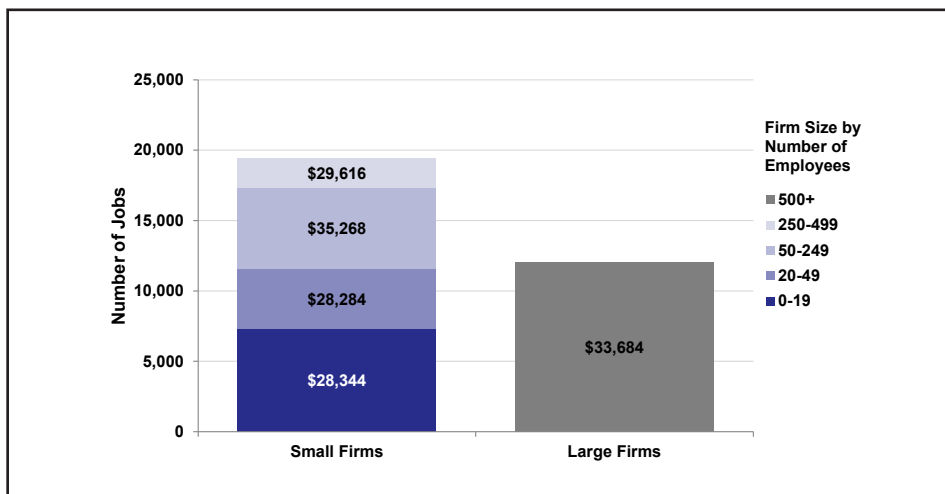
Household Survival Budget, Tangipahoa Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$606	\$783
Child Care	\$-	\$1,125
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$160	\$436
Taxes	\$253	\$462
<b>Monthly Total</b>	<b>\$1,756</b>	<b>\$4,793</b>
<b>ANNUAL TOTAL</b>	<b>\$21,072</b>	<b>\$57,516</b>
<b>Hourly Wage</b>	<b>\$10.54</b>	<b>\$28.76</b>

Tangipahoa Parish, 2016		
Town	Total HH	% ALICE & Poverty
Amite City	1,403	50%
Hammond	6,540	60%
Independence	629	63%
Kentwood	897	79%
Natalbany	1,276	64%
Ponchatoula	2,616	57%
Roseland	367	75%
Tangipahoa	259	70%
Tickfaw	227	63%

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

Note: Municipal-level data on this page is 1 or 5-year averages for Incorporated Places. Totals will not match county-level numbers because some places cross county borders, data is not available for the smallest places, and county-level data is often 1-year estimates.

# ALICE IN WASHINGTON PARISH

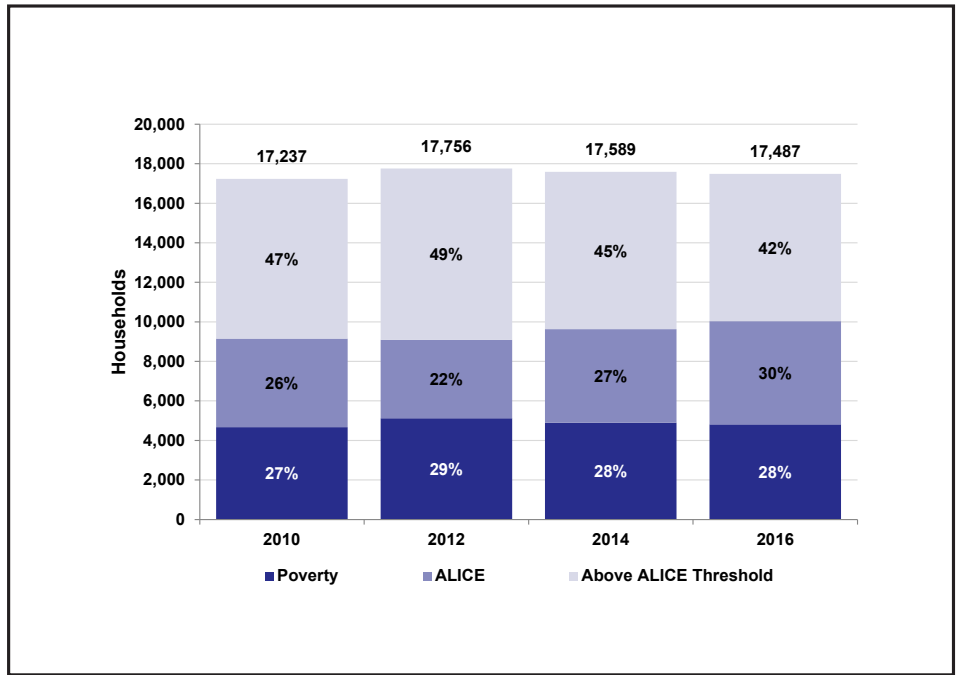
## 2016 Point-in-Time Data

**Population:** 46,367 • **Number of Households:** 17,487  
**Median Household Income:** \$31,013 (state average: \$45,146)  
**Unemployment Rate:** 13.1% (state average: 7.0%)  
**ALICE Households:** 30% (state average: 29%) • **Households in Poverty:** 28% (state average: 19%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold). Combined, the number of ALICE and poverty-level 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 status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

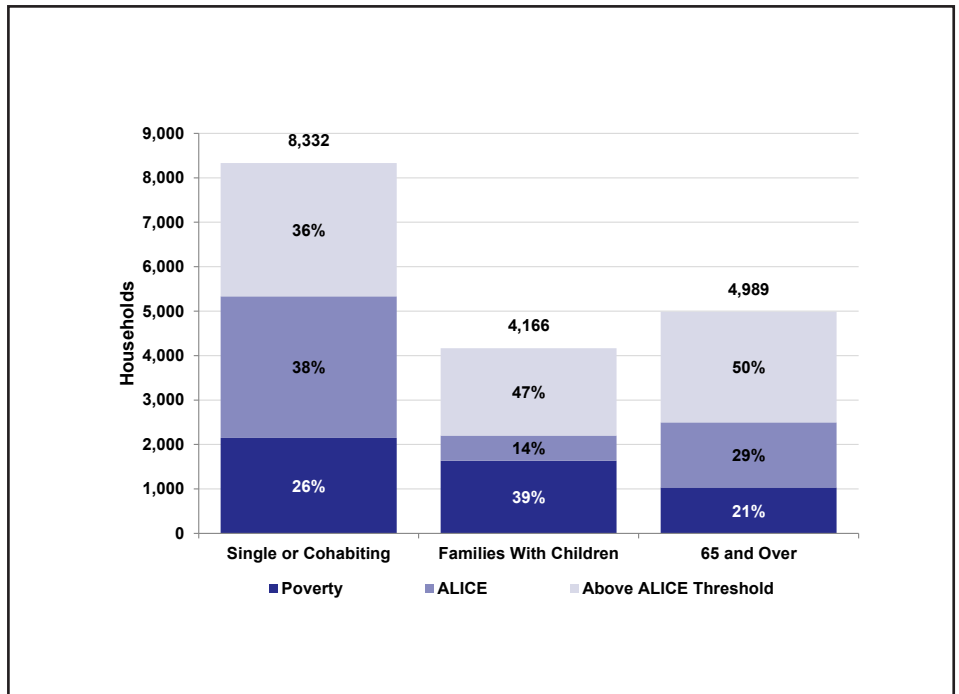
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 33 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Washington Parish, 2016		
Town	Total HH	% ALICE & Poverty
Angie	109	27%
Bogalusa	4,792	72%
Franklinton	1,596	69%
Varnado	185	66%

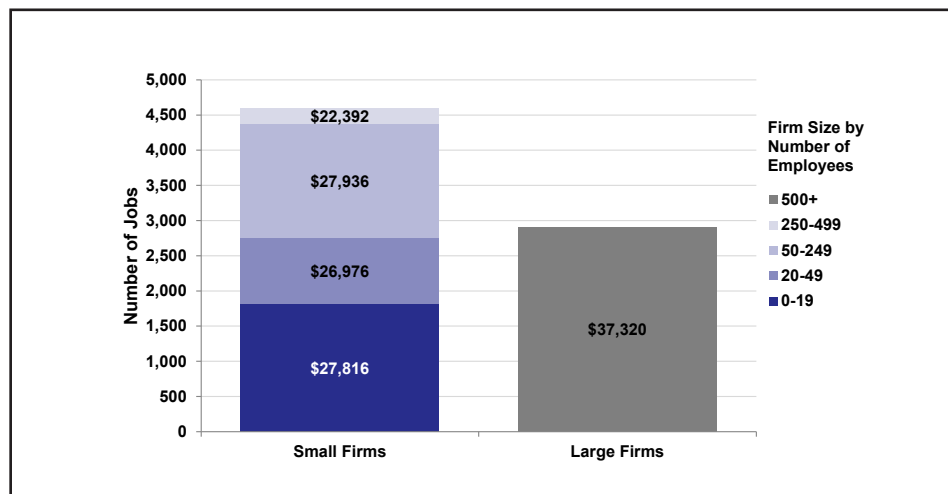
### Household Survival Budget, Washington Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$445	\$599
Child Care	\$-	\$938
Food	\$164	\$542
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$139	\$385
Taxes	\$206	\$331
<b>Monthly Total</b>	<b>\$1,527</b>	<b>\$4,240</b>
<b>ANNUAL TOTAL</b>	<b>\$18,324</b>	<b>\$50,880</b>
<b>Hourly Wage</b>	<b>\$9.16</b>	<b>\$25.44</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

### Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

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**United Way of Southeast Louisiana**

*serving Jefferson, Orleans, Plaquemines, St. Bernard,  
St. Tammany, Tangipahoa and Washington Parishes*

2515 Canal Street  
New Orleans, LA 70119

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**United Way of  
Southeast Louisiana**

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