

ALICE[®]

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



Fall 2015, Rev. August 2016

STUDY OF FINANCIAL HARDSHIP

GIVE. ADVOCATE. VOLUNTEER.

Louisiana Association
of United Ways

UnitedWayALICE.org/Louisiana

LIVE UNITED



REGIONAL MAP OF LOUISIANA

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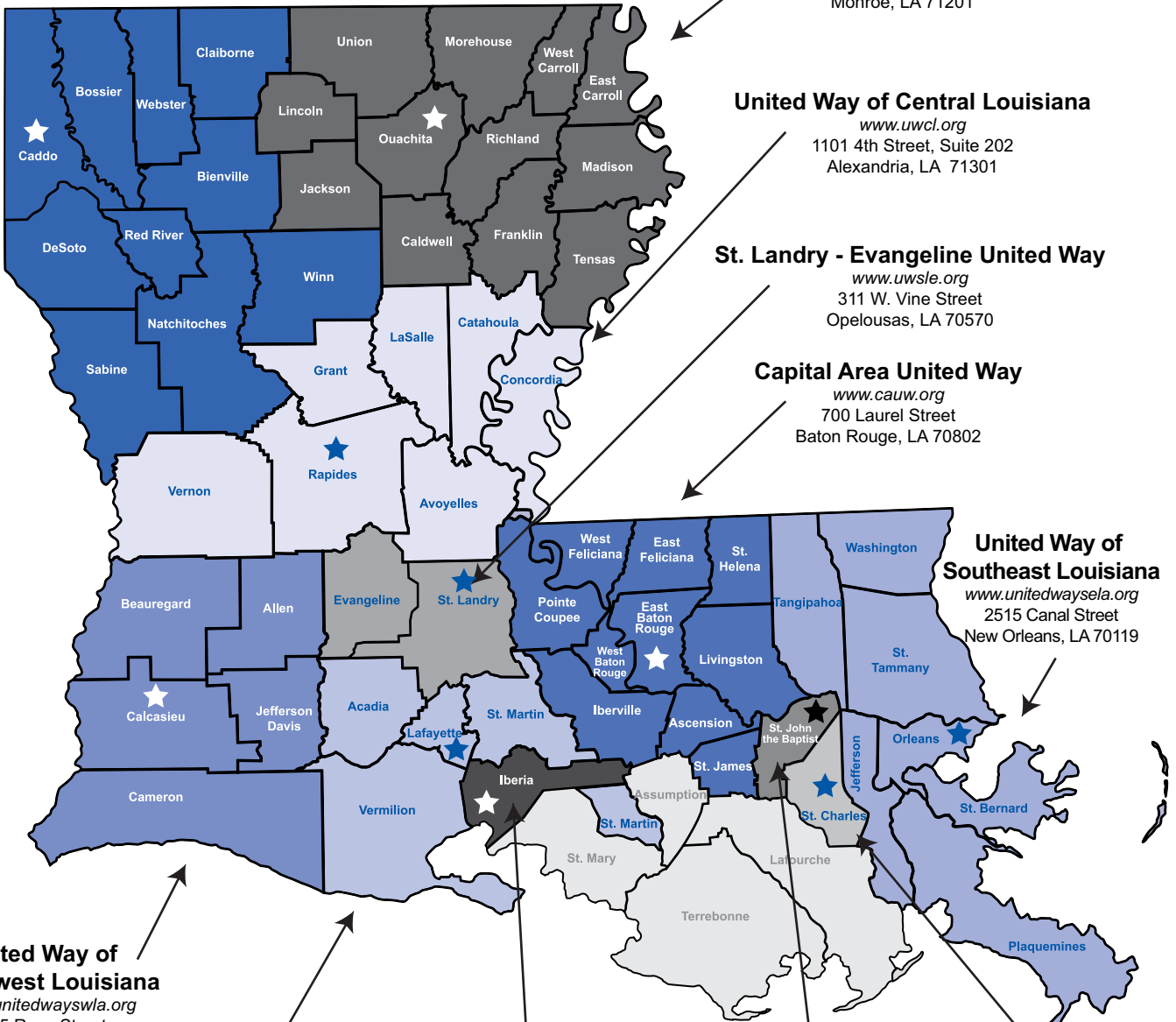
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★ Represents parish location of regional United Way office.

LETTER TO THE COMMUNITY

Dear Louisianans,

You may not realize it, but you already know ALICE.

We see ALICE every day – hard workers who keep Louisiana’s economy running, but who aren’t always sure that they can put food on their own tables. We find ALICE each day working behind cash registers, fixing our cars, serving us in restaurants and retail stores, and caring for our young and our elderly.



United Ways throughout Louisiana have come together to give an identity and voice to people who work hard yet still struggle to make ends meet – people we call **ALICE** – **A**sset Limited, **I**ncome **C**onstrained, **E**mployed. ALICE lives in every parish in Louisiana.

This report shows us that 40 percent of all Louisiana families are ALICE or live below the Federal Poverty Threshold. This means that 40 percent of all Louisiana families are not earning enough to “get by” based on a Household Survival Budget that uses conservative estimates of monthly expenses for housing, child care, food, transportation, health care and taxes. These ALICE families are working hard, but are one small emergency away from a major financial crisis.

Join Louisiana United Ways as we seek to better understand the challenges so many face and to identify solutions that make it easier for ALICE to become more financially secure.

I ask that you read and share this report to raise awareness about ALICE. Please connect with your local United Way and learn how you can help create more opportunities for ALICE.

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.

Our complete United Way ALICE Report with parish-level information is available online at www.launitedway.org. If you would like to contact me about this United Way ALICE Report, please email me at ALICE@launitedway.org.

Let’s all work together to build a stronger and more prosperous Louisiana.

Sincerely,

A handwritten signature in blue ink that reads "Sarah H. Berthelot". The signature is written in a cursive, flowing style.

Sarah H. Berthelot
President and CEO, Louisiana Association of United Ways
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#ALICELA #meetALICE

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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:

**AT&T | Atlantic Health System | Deloitte | Entergy | Johnson & Johnson
Novartis Pharmaceuticals Corporation | UPS**

Dear Louisianans:

Entergy and our employees are blessed to be an integral part of this state. We don't know what the future holds, but we do know it will need people, with imagination and ingenuity, to unlock problems – and turn ephemeral ideas into a new reality.

Whoever we are, and wherever we came from, all of us here are looking to the next frontier, trying to create the kind of future we want – the kind of future that offers opportunity for all Louisiana residents.

From its very beginnings, this is a state used to hardship – we have suffered famines and wars, storms and disasters. Every single time, the people of Louisiana, pull together and come back stronger than before.

At Entergy, we always say that we are more than a power company – that what we do powers the lives of the people we serve. Entergy is committed to giving back to the community, because we can only be as strong as the communities we serve. Martin Luther King, Jr. said it best when he said, "Whatever affects one directly, affects all indirectly. I can never be what I ought to be, until you are what you ought to be. This is the interrelated structure of reality."

In the decade since devastating hurricanes Katrina and Rita ripped up the Gulf coast, Entergy has invested about \$1 billion upgrading Louisiana plants and substations, and nearly \$200 million hardening transmission and distribution systems. But more importantly, we have also invested approximately \$60 million in community efforts, to create a stronger, more prosperous and sustainable Louisiana.

As one of only two Fortune 500 companies headquartered in Louisiana, we take seriously our responsibility to support efforts such as the United Way *ALICE Project*.

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.

We appreciate the partnership of United Way 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:

JPMORGAN CHASE & Co.

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 United Way ALICE 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 Ph.D. 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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EXECUTIVE SUMMARY

In Louisiana, 695,719 households – fully 40 percent – struggled to afford basic household necessities in 2013.

WHO IS ALICE?

With the cost of living higher than what most wages pay, **ALICE** families – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – work hard and earn above the Federal Poverty Level, but not enough to afford a basic household budget of housing, child care, food, transportation, and health care. ALICE households live in every parish in Louisiana – urban, suburban, and rural. They include women and men, young and old, of all races and ethnicities.

WHO IS STRUGGLING?

While the Federal Poverty Level reports that only 19 percent of Louisiana households face financial hardship, an additional 21 percent (368,682 households) qualify as ALICE.

WHY ARE THERE SO MANY ALICE HOUSEHOLDS IN LOUISIANA?

Low wage jobs dominate the local economy: More than 70 percent of jobs in Louisiana pay less than \$20 per hour, with most paying less than \$15 per hour (\$15 per hour full time = \$30,000/year). These jobs – especially service jobs that pay below \$20 per hour and require only a high school education or less – will grow far faster than higher-wage jobs over the next decade.

The basic cost of living outpaces wages: The cost of basic household expenses in Louisiana is more than most of the region's jobs can support. The average annual Household Survival Budget for a Louisiana family of four (two adults with one infant and one preschooler) is \$42,444 – nearly double the U.S. family poverty level of \$23,550.

Jobs are not located near housing that is affordable: After Hurricanes Katrina and Rita and through the Great Recession from 2007 to 2010, housing affordability fell by one-third, and job opportunities fell 9 percent. Conditions did not improve from 2010 to 2013, so it remains difficult for ALICE households to find both housing affordability and job opportunities in many parishes in Louisiana.

Public and private assistance helps, but doesn't achieve financial stability: Assistance provides essential support for households below the ALICE Threshold, but cannot lift all households to economic stability. Government, nonprofit, and health care organizations spend \$11.5 billion on services for ALICE and poverty-level households in Louisiana to supplement their income, but even that total is still 7.7 percent short of lifting all households above the ALICE Threshold.

WHAT ARE THE CONSEQUENCES, AND WHAT WOULD IMPROVE THE ECONOMIC SITUATION FOR ALICE HOUSEHOLDS?

Consequences: When ALICE households cannot make ends meet, they are forced to make difficult choices such as forgoing health care, accredited child care, healthy food, or car insurance. These “savings” threaten their health, safety, and future – and they reduce productivity and raise insurance premiums and taxes for everyone. The costs are high for both ALICE families and the wider community.

Effective change: While short-term strategies can make conditions less severe, only structural economic changes will significantly improve the prospects for ALICE and enable hardworking households to support themselves. Strengthening the Louisiana economy and meeting ALICE’s challenges are linked: Improvement for one would directly benefit the other. The ALICE tools can help policymakers, community leaders, and business leaders to better understand the magnitude and variety of households facing financial hardship, and to create more effective change.

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 Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category, and is adjusted for different parishes and household types.

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.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources. A Dashboard is provided for each parish in the state.

Consequences of Households Living below the ALICE Threshold in Louisiana

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase, less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and other social services
Substandard public education	Learning risks; limited earning potential/mobility; limited career opportunity	Stressed parents; future need for social services
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expense	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

Suggested reference: *United Way ALICE Report – Louisiana, 2015*

AT-A-GLANCE: LOUISIANA

2013 Point-in-Time Data

Population: 4,625,470 | Number of Parishes: 64 | Number of Households: 1,730,059

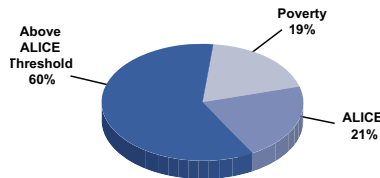
Median Household Income (state average): \$44,164

Unemployment Rate (state average): 8%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.49

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the state (the ALICE Threshold). Combined, the number of poverty and ALICE households (40 percent) equals the total Louisiana population struggling to afford basic needs.



Income Assessment for Louisiana

The total annual income of poverty-level and ALICE households in Louisiana is \$10.7 billion, which includes wages and Social Security. This is only 44.4 percent of the amount needed just to reach the ALICE Threshold of \$24.1 billion statewide. Government and nonprofit assistance makes up an additional 47.9 percent, or \$11.5 billion, but that still leaves an Unfilled Gap of 7.7 percent, or \$1.9 billion.

ALICE Threshold	-	Earned Income and Assistance	=	Unfilled Gap
\$24.1 billion	-	\$22.2 billion	=	\$1.9 billion

What does it cost to afford the basic necessities?

This bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Monthly Costs – Louisiana Average – 2013

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007–2013 PERCENT CHANGE
Housing	\$517	\$713	20%
Child Care	\$–	\$791	16%
Food	\$177	\$535	17%
Transportation	\$347	\$694	8%
Health Care	\$109	\$435	17%
Taxes	\$161	\$47	-39%
Miscellaneous	\$131	\$322	11%
Monthly Total	\$1,442	\$3,537	11%
ANNUAL TOTAL	\$17,304	\$42,444	11%
Hourly Wage	\$8.65/hour	\$21.22/hour	11%

AT-A-GLANCE: LOUISIANA

AT-A-GLANCE: LOUISIANA

2013 Point-in-Time Data

Population: 4,625,470 | Number of Parishes: 64 | Number of Households: 1,730,059

Median Household Income (state average): \$44,164

Unemployment Rate (state average): 8%

Gini Coefficient (zero = equality; one = inequality) (state average): 0.49

Louisiana Parishes, 2013		
Parish	Total HH	% ALICE & Poverty
Acadia	22,837	45%
Allen	8,108	45%
Ascension	40,762	22%
Assumption	8,658	40%
Avoyelles	15,050	49%
Beauregard	12,966	37%
Bienville	5,668	50%
Bossier	47,151	33%
Caddo	98,570	44%
Calcasieu	76,601	40%
Caldwell	3,935	42%
Cameron	2,529	25%
Catahoula	3,767	43%
Claiborne	5,726	50%
Concordia	7,733	52%
De Soto	10,208	46%
East Baton Rouge	168,824	35%
East Carroll	2,488	66%
East Feliciana	7,052	39%
Evangeline	12,053	47%
Franklin	7,388	54%
Grant	7,328	47%
Iberia	26,536	38%
Iberville	11,396	44%
Jackson	6,090	42%
Jefferson	167,442	41%
Jefferson Davis	11,587	44%
Lafayette	88,453	32%
Lafourche	34,469	36%
La Salle	5,619	36%
Lincoln	17,221	51%
Livingston	47,465	36%

Louisiana Parishes, 2013		
Parish	Total HH	% ALICE & Poverty
Madison	4,068	64%
Morehouse	10,424	57%
Natchitoches	14,544	49%
Orleans	158,354	47%
Ouachita	56,477	45%
Plaquemines	8,673	35%
Pointe Coupee	8,848	46%
Rapides	48,074	43%
Red River	3,320	40%
Richland	7,674	47%
Sabine	9,193	45%
St Bernard	14,251	51%
St Charles	18,190	37%
St Helena	4,130	51%
St James	7,937	34%
St John The Baptist	15,182	40%
St Landry	31,698	49%
St Martin	18,615	41%
St Mary	20,077	42%
St Tammany	88,248	31%
Tangipahoa	46,039	42%
Tensas	2,049	55%
Terrebonne	38,949	32%
Union	8,507	51%
Vermilion	21,447	36%
Vernon	17,856	40%
Washington	17,549	51%
Webster	15,410	46%
West Baton Rouge	9,057	36%
West Carroll	4,130	49%
West Feliciana	4,007	44%
Winn	5,402	46%

Sources: 2013 Point-in-Time Data: American Community Survey, 2013. ALICE demographics: American Community Survey, 2013, and the ALICE Threshold, 2013. Income Assessment: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2013; National Association of State Budget Officers, 2014; NCCS Data Web Report Builder, 2010; see Appendix E. 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) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1-year estimate.

INTRODUCTION

Louisiana is perhaps best known as the home of Mardi Gras and Cajun cuisine, and it offers a sportsman's paradise of rivers, lakes, bayous, and the Gulf coast. The state garnered more complex national and international attention in the wake of Hurricanes Katrina and Rita in 2005, and again following the Deepwater Horizon oil spill along the Gulf coast in 2010. The Pelican State is a leader in domestic oil and gas production as well as in petrochemical manufacturing.

Yet despite its economic strengths as a leader in the oil and gas industry, Louisiana also contains sharp disparities in wealth and income, with some of the poorest U.S. cities existing alongside some of the most affluent in the South. What is often overlooked is the growing number of households that are above the poverty level, but unable to afford the state's cost of living.

Traditional measures hide the reality that 40 percent of households in Louisiana struggle to support themselves. Because income is distributed unequally in Louisiana, there is both great wealth and significant economic hardship. That inequality increased by 12 percent from 1979 to 2013; now, the top 20 percent of Louisiana's population earns 52 percent of all income earned in the state, while the bottom 20 percent earns only 3 percent (see Appendix A).

In 2013, Louisiana's poverty rate of 19 percent was above the U.S. average of 15 percent, and the median annual income of \$44,164 was below the U.S. median of \$52,250. Yet the state's overall economic situation is even more complex, and followed a different trajectory through the Great Recession (2007 to 2010) than most states due to a series of events starting with the one-two punch of Hurricanes Katrina and Rita in 2005 and continuing through the Deepwater Horizon oil spill in 2010. The hurricanes damaged or destroyed businesses and homes along the coast, most devastatingly in New Orleans and Cameron Parish. Large portions of the state's population were displaced in 2005 and 2006, resulting in reduced economic activity statewide and personal hardship for hundreds of thousands. Population movement and a lack of housing put added pressure on parts of the state not hard-hit by the storms.

Just as the national Great Recession was beginning in 2007, stimulus arrived in Louisiana in the form of post-hurricane recovery funding. FEMA recovery funds provided \$19.6 billion and private insurance paid out an additional \$25 billion, which in part funded jobs in cleanup and rebuilding. Yet recovery from the hurricanes has been uneven, the wage levels of most jobs in Louisiana are low, and the state continues to be impacted by fluctuations in international energy prices. In addition, trauma from disasters and displacement has had long-term effects on the physical and mental health of many Louisiana residents.

None of the economic measures traditionally used to calculate the financial status of Louisiana's households, such as the Federal Poverty Level, consider the actual cost of living in each parish in Louisiana or the wage rate of jobs in the state. For that reason, those indices do not fully capture the number of households facing economic hardship across Louisiana's 64 parishes.

“None of the economic measures traditionally used to calculate the financial status of Louisiana's households, such as the Federal Poverty Level, consider the actual cost of living in each parish in Louisiana or the wage rate of jobs in the state.”

“ALICE households are working households, composed of women and men; young and old; urban, suburban, and rural; all races and ethnicities; and they live in every parish in Louisiana.”

The term “ALICE” describes a household that is Asset Limited, Income Constrained, Employed. ALICE is a household with income above the Federal Poverty Level but below a basic survival threshold, defined here as the ALICE Threshold. Defying many stereotypes, ALICE households are working households, composed of women and men; young and old; urban, suburban, and rural; all races and ethnicities; and they live in every parish in Louisiana.

The 2015 United Way ALICE Report for Louisiana provides better measures and language to describe the sector of Louisiana’s population that struggles to afford basic household necessities. It presents a more accurate picture of the economic reality in the state, especially regarding the number of households that are severely economically challenged.

The Report asks whether conditions have improved since the Great Recession, and whether families have been able to work their way above the ALICE Threshold. It includes a toolbox of ALICE measures that provide greater understanding of how and why so many families are still struggling financially. Some of the challenges Louisiana faces are unique, while others are trends that have been unfolding nationally for at least three decades.

This Report is about far more than poverty; it reveals **profound changes in the structure of Louisiana’s communities and jobs**. It documents the increase in the basic cost of living, the decrease in the availability of jobs that can support household necessities, and the shortage of housing that the majority of the state’s jobs can support.

The findings are stark: The impact of the 2005 hurricanes and the ensuing Great Recession was severe, and conditions in Louisiana have not improved in the three years since the technical end of the Recession in 2010. In 2007, 40 percent of households had income below the ALICE Threshold, and despite massive recovery efforts and almost \$45 billion in government funds and insurance payments for storm damage, that percentage remained the same in 2013. In contrast, the official U.S. poverty rate in Louisiana reports that in 2013, 19 percent, or 327,037 households, were struggling. But the Federal Poverty Level was developed in 1965; its methodology has remained largely unchanged despite changes in the cost of living over time, and it is not adjusted to reflect cost of living differences across the country.

The ALICE measures quantify the magnitude of those struggling, and they provide the new language needed to discuss this segment of our community and the economic challenges that so many residents face. In Louisiana, there are 368,682 ALICE households that have income above the Federal Poverty Level but below the ALICE Threshold. When combined with households below the poverty level, **in total, 695,719 households in Louisiana – fully 40 percent – struggled to support themselves in 2013.**

ALICE households are working households; they hold jobs, pay taxes, and provide services that are vital to the Louisiana economy, in a variety of positions such as retail salespeople, laborers and movers, customer service representatives, and nursing assistants. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation. Moreover, the growth of low-skilled jobs is projected to outpace that of medium- and high-skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise. Given these projections, ALICE households will continue to make up a significant percentage of households in the state.

REPORT OVERVIEW

Who is struggling in Louisiana?

Section I presents the **ALICE Threshold**: a realistic measure for income inadequacy in Louisiana that takes into account the current cost of basic necessities and geographic variation. In Louisiana there are 695,719 households – 40 percent of the state’s total – with income below the realistic cost of basic necessities; 327,037 of those households are living below the Federal Poverty Level and another 368,682 are ALICE households. This section provides a statistical picture of ALICE household demographics, including geography, age, race/ethnicity, gender, family type, disability, education, and immigrant status. Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.

How costly is it to live in Louisiana?

Section II details the average minimum costs for households in Louisiana to simply survive – not to save or otherwise “get ahead”. It is well known that the cost of living in Louisiana easily outpaces Louisiana’s low average wages. The annual Household Survival Budget quantifies the costs of the five basic essentials of housing, child care, food, health care, and transportation. Using the thriftiest official standards, including those used by the U.S. Department of Agriculture (USDA) and the U.S. Department of Housing and Urban Development (HUD), the average annual **Household Survival Budget** for a Louisiana family of four (two adults with one infant and one preschooler) is \$42,444, and for a single adult it is \$17,304. These numbers vary by parish, but all highlight the inadequacy of the 2013 U.S. poverty designation of \$23,550 for a family and \$11,490 for a single adult as an economic survival standard in Louisiana.

The Household Survival Budget is the basis for the ALICE Threshold, which redefines the basic economic survival standard for Louisiana households. Section II also details a **Household Stability Budget**, which reaches beyond survival to budget for savings and stability at a modest level. Even at this level, it is almost double the Household Survival Budget for a family of four in Louisiana.

Where does ALICE work? How much does ALICE earn and save?

Section III examines where members of ALICE households work, as well as the amount and types of assets these households have been able to accumulate. With more than 70 percent of jobs in Louisiana paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold. In addition, the housing and stock market crash associated with the Great Recession, as well as high unemployment, took a toll on household savings in the state. Twenty-four percent of Louisiana households are asset poor, and 47 percent do not have sufficient liquid net worth to subsist at the Federal Poverty Level for three months without income.

“With more than 70 percent of jobs in Louisiana paying less than \$20 per hour, it is not surprising that so many households fall below the ALICE Threshold.”

How much income and assistance are necessary to reach the ALICE Threshold?

Section IV examines how much income is needed to enable Louisiana households to afford the Household Survival Budget. This section also compares that level of income to how much households actually earn as well as the amount of public and private assistance they receive. The **ALICE Income Assessment** estimates that ALICE and poverty-level households in Louisiana earn 44 percent of what is required to reach the ALICE Threshold. Resources from hospitals; nonprofits; and federal, state, and local governments contribute another 42 percent. What remains is a gap of 14 percent for families below the ALICE Threshold to reach the basic economic survival standard that the Threshold represents.

What are the economic conditions for ALICE households in Louisiana?

Section V presents the **Economic Viability Dashboard**, a measure of the conditions that Louisiana’s ALICE households actually face. The Dashboard compares housing affordability, job opportunities, and community resources across the state’s 64 parishes. From 2007 to 2010, housing affordability fell by one-third and job opportunities fell by 9 percent, and both then remained flat to 2013. Community resources doubled over the period as residents returned or resettled and invested in their communities. However, it remains difficult for ALICE households in Louisiana to find both affordable housing and job opportunities in the same parish.

“From 2007 to 2010, housing affordability fell by one-third and job opportunities fell by 9 percent, and both then remained flat to 2013.”

What are the consequences of insufficient household income?

Section VI focuses on how households survive without sufficient income and assets to meet the ALICE Threshold. It outlines the difficult choices ALICE households face, such as forgoing preventive health care, accredited child care, healthy food, or car insurance. These choices threaten their health, safety, and future, and have consequences for their wider communities as well.

Conclusion

The ALICE Report concludes by outlining the structural issues that pose the greatest challenges to ALICE households going forward. These include changes in the age and diversity of Louisiana’s population; Louisiana’s vulnerability to natural disasters, both physically and financially, and the particular hardships those events cause for ALICE households; economic disparities by race and ethnicity; and ALICE’s leverage at the ballot box, particularly in the upcoming 2016 elections. This section also identifies a range of general strategies that would reduce the number of Louisiana households living below the ALICE Threshold.

DATA PARAMETERS

The ALICE measures presented in this Report are calculated for each parish. Because Louisiana is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and parishes. For example, the percent of households below the ALICE Threshold ranges from 22 percent in Ascension Parish to 66 percent in East Carroll Parish.

The ALICE measures are calculated for 2007, 2010, and 2013 in order to compare the beginning and the end of the economic downturn known as the Great Recession and any progress made in the three years since the technical end of the Recession. The 2013 results will also serve as an important baseline from which to measure both the continuing recovery and the impact of the Affordable Care Act in the years ahead.

This Report uses data from a variety of sources, including the American Community Survey, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Bureau of Labor Statistics at the U.S. Department of Labor (BLS), the Internal Revenue Service (IRS), Child Care Aware (formerly NACCRRRA), and these agencies' Louisiana state counterparts. State, parish, and municipal data is used to provide different lenses on ALICE households. The data are estimates; some are geographic averages, others are 1-, 3-, or 5-year averages depending on population size. The Report examines issues surrounding ALICE households from different angles, trying to draw the clearest picture with the range of data available.

For the purposes of this Report, many percentages are rounded to whole numbers. In some cases, this may result in percentages totaling 99 or 101 percent instead of 100 percent.

“Because Louisiana is economically, racially, ethnically, and geographically diverse, state averages mask significant differences between municipalities and parishes.”

I. WHO IS STRUGGLING IN LOUISIANA?

Measure 1 – The ALICE Threshold

AT-A-GLANCE: SECTION I

“Despite being employed, many households earning more than the Federal Poverty Level still do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care.”

- **ALICE** defined: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – Despite being employed, many households earning more than the Federal Poverty Level still do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care.
- In Louisiana, there are 368,682 ALICE households, while another 327,037 households live below the poverty level. In total, 40 percent of Louisiana households earn below the ALICE Threshold.
- ALICE households make up between 12 and 32 percent of the population in every parish in Louisiana.
- Louisiana’s three largest cities—New Orleans, Baton Rouge, and Shreveport—each have more than 44 percent of households living below the ALICE Threshold.
- ALICE households include all demographic groups and mirror the racial and ethnic makeup of the overall Louisiana population: 57 percent are White, 42 percent are Black, and 3 percent are Hispanic.
- Nearly one third – 30 percent – of senior households in Louisiana qualify as ALICE.
- Single-female-headed households account for the majority (75 percent) of Louisiana’s households with children living below the Federal Poverty Level and 53 percent of ALICE households with children, while married parents account for 17 percent of households with children living below the Federal Poverty Level and 34 percent of ALICE households with children.
- “Other” households, those that are not seniors or don’t have children under 18, account for 49 percent of the state’s households with income below the ALICE Threshold.
- Several demographic factors make Louisianans more likely to fall into the ALICE population, including being a woman or a member of a racial/ethnic minority, having lower levels of education, having a disability, being an unauthorized or unskilled immigrant, or facing language barriers.

According to the U.S. Census Bureau, the federal poverty rate in Louisiana increased from 18 percent in 2007 to 19 percent, or 327,037 of the state’s 1.7 million households, in 2013. However, the continued demand for public and private welfare services over the last five years suggests that many times that number of the state’s households struggle to support themselves.

The Federal Poverty Level is no longer a realistic measure to define the level of financial hardship in households across each parish in Louisiana or each county in the U.S. The Federal Poverty Level, developed in 1965, no longer reflects the actual current cost of basic household necessities. Its methodology has not been updated since 1974 to accommodate changes in the cost of living over time, nor is it adjusted to reflect cost of living differences across the U.S.

There have been extensive critiques of the Federal Poverty Level and arguments for better poverty measures (O'Brien and Pedulla, 2010; Uchitelle, 2001). The official poverty level is so understated that many government and nonprofit agencies use multiples of the Federal Poverty Level to determine eligibility for assistance programs. For example, Louisiana's Women, Infants & Children Program (WIC) uses 200 percent of the Federal Poverty Level and the Louisiana Scholarship Program uses 250 percent of the Federal Poverty Level to determine program eligibility (Louisiana Department of Health and Hospitals, 2015; Louisiana Department of Education, 2015). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the Federal Poverty Level to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, and Mather, 2012).

Recognizing the shortcomings of the Federal Poverty Level, the U.S. Census Bureau has developed an alternative metric, the Supplemental Poverty Measure (SPM), which is based on expenditures reported in the Consumer Expenditure Survey and adjusted for geographic differences in the cost of housing. The SPM was meant to capture more of a state's struggling households, but SPM rates in Louisiana don't reflect that; Louisiana's 3-year average SPM (2011-2013) of 18.3 percent differs little from the state's official poverty rate for 2013 (U.S. Census Bureau, 2013; Short, 2014).

Despite its shortcomings, the Federal Poverty Level has provided a standard measure over time to determine how many people in the U.S. are living in deep poverty. The needs and challenges that these people face are severe, and they require substantial community assistance. The definition of "poverty," however, is vague, often has moral connotations, and can be inappropriately – and inaccurately – associated only with the unemployed. To further our understanding of the economic challenges that financially constrained working households face across the country, this Report presents a measure of what it actually costs to live in each parish in Louisiana, calculates how many households have income below that level, and offers an enhanced set of tools to describe the challenges they and their communities face, and the implications of those challenges now and in the future.

This is not merely an academic issue, but a practical one. The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness. Using the Federal Poverty Level may over-report the number of households facing financial hardship in areas with a low cost of living and under-report the number in areas with a high cost of living. For example, the Geography of Poverty project at the U.S. Department of Agriculture (USDA) finds that nearly 84 percent of persistent-poverty counties are located in the South (USDA, May 2015), but it does not adjust for the lower cost of living in most southern states. By the same token, there are many households struggling in other regions where the cost of living is higher, but they are often not counted in the official numbers. The ALICE Threshold, which takes into account the relative cost of living at the local level, enables more meaningful comparisons across the country.

"The lack of accurate information about the number of people who are "poor" distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness."

INTRODUCING ALICE

Despite being employed, many individuals and families in Louisiana do not earn enough to afford the five basic household necessities of housing, child care, food, transportation, and health care. Even though they are working, their income does not cover the cost of living in the state and they often require public assistance to survive.

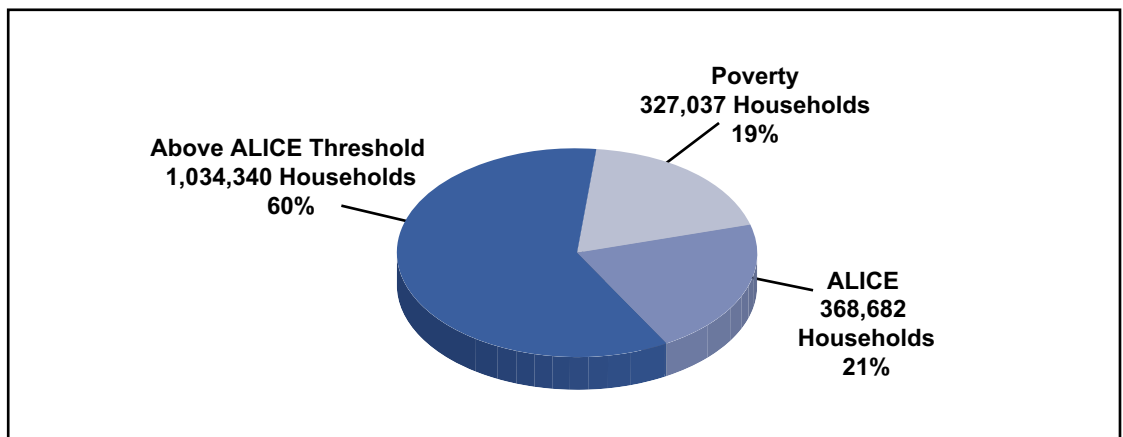
Until recently, this group of people was loosely referred to as the working poor, or technically, as the lowest two income quintiles. The term “**ALICE**” – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – more clearly defines this population as households with income above the official Federal Poverty Level but below a newly defined basic survival income level. These ALICE households are as diverse as the general population, composed of women and men, young and old, of all races and ethnicities.

THE ALICE THRESHOLD

In Louisiana, where the cost of living is low, it is still important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each parish. **The ALICE Threshold** is a realistic standard developed from the **Household Survival Budget**, a measure that estimates the minimal cost of the five basic household necessities – housing, child care, food, transportation, and health care. **Based on calculations from the American Community Survey and the ALICE Threshold, 695,719 households in Louisiana – 40 percent – are either in poverty or qualify as ALICE** (Figure 1).

“ In Louisiana, where the cost of living is low, it is still important to have a current and realistic standard that reflects the true cost of economic survival and compares it to household incomes across each parish.”

Figure 1.
Household Income, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

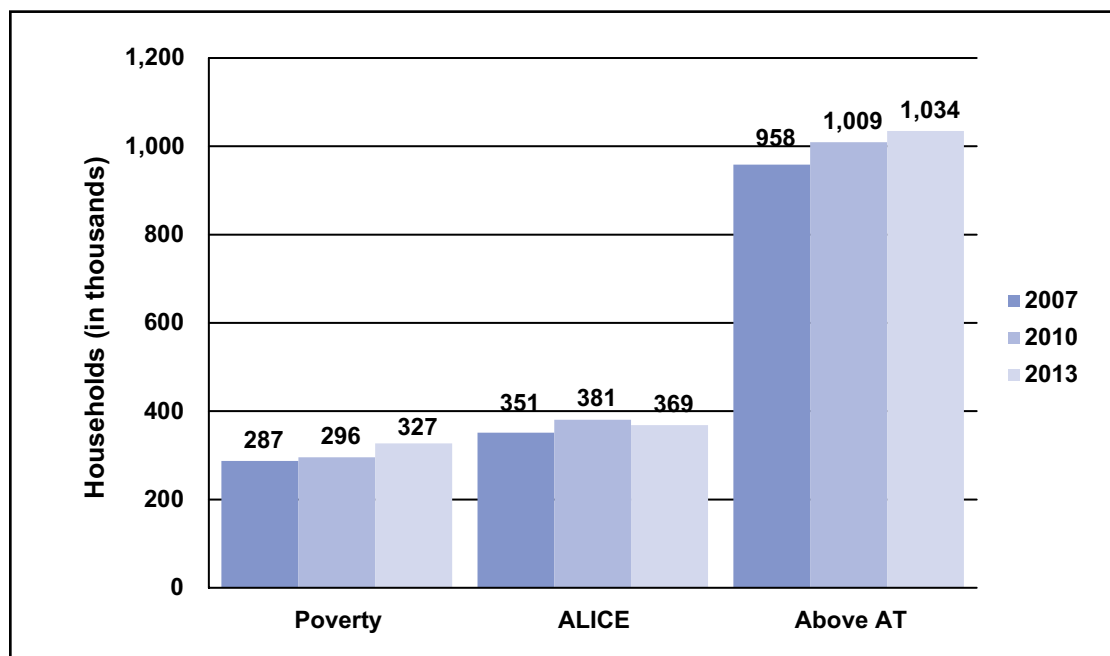
Based on the Household Survival Budget and average household size, the ALICE Threshold is calculated in each parish for two sets of households: those headed by someone younger than 65 years old, and those headed by someone 65 years and older. Because the basic cost of living varies across the state, the ALICE Threshold for Louisiana households headed by someone under 65 years old ranges from **\$35,000 to \$60,000** per year. For older households, the ALICE Threshold ranges from **\$25,000 to \$30,000** per year. The methodology for the ALICE Threshold is presented in Appendix B; ALICE Thresholds for each parish are listed in Appendix J, ALICE Parish Pages.

ALICE OVER TIME

The one-two punch of Hurricane Katrina in August 2005 followed by Hurricane Rita in September and then the Great Recession of 2007 to 2010 took a severe economic toll on Louisiana that dramatically shaped household demographics. In the year after the 2005 hurricanes, residents began returning to the state, and from 2007 to 2013, the total number of households in Louisiana increased by 8 percent, from 1,597,111 in 2007 to 1,685,303 in 2010, and to 1,730,059 in 2013. The hurricanes and the Recession had the biggest impact on those below the Federal Poverty Level, with the number of households in poverty increasing by 3 percent from 2007 to 2010 and then by another 11 percent from 2010 to 2013. For ALICE households, the number increased by 8 percent through the Great Recession and then decreased 3 percent from 2010 to 2013. The corresponding rise in the poverty numbers suggests that many ALICE families moved below the Federal Poverty Level during this period, though the number of households above the ALICE Threshold also increased throughout the period, by 8 percent, with some ALICE families moving above the Threshold (Figure 2).

“The one-two punch of Hurricane Katrina in August 2005 followed by Hurricane Rita in September and then the Great Recession of 2007 to 2010 took a severe economic toll on Louisiana that dramatically shaped household demographics.”

Figure 2.
Households by Income, Louisiana, 2007 to 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

Though these statistics don't fully capture fluidity, it is important to note that households move above and below the ALICE Threshold over time as economic and personal circumstances change. Nationally, the U.S. Census reports that from January 2009 to December 2011, 31.6 percent of the U.S. population was in poverty for at least two months. By comparison, the national poverty rate for 2010 was 15 percent (Edwards, 2014). Household income is fluid, and ALICE households may be alternately in poverty or more financially secure at different points during the year.

WHERE DOES ALICE LIVE?

ALICE lives across Louisiana in every parish. Contrary to some stereotypes, ALICE families live in rural, urban, and suburban areas.

ALICE by Parish

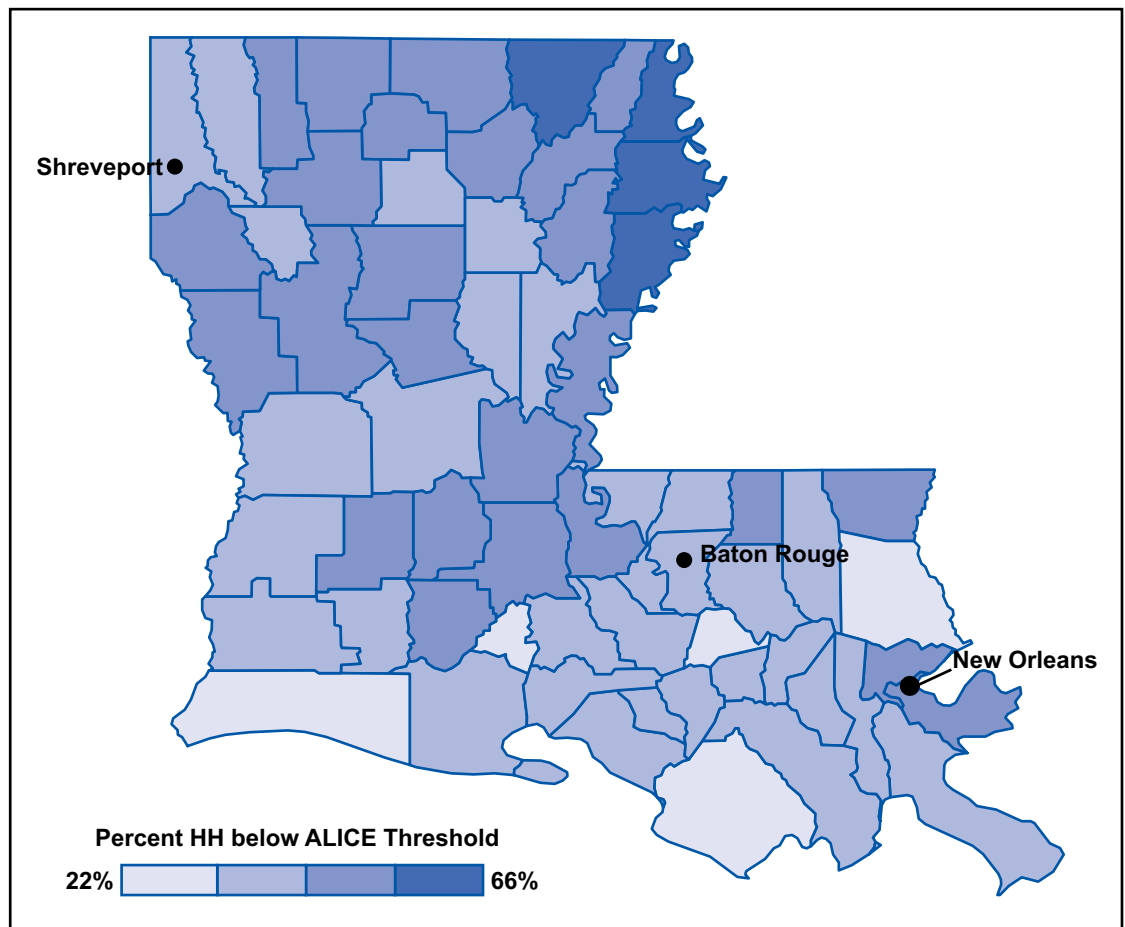
The total number of households and the number of households living below the ALICE Threshold vary greatly across Louisiana’s 64 parishes. For example, Tensas Parish is the smallest parish in the state with 2,049 households, and East Baton Rouge Parish is the largest with 168,824 households. Cameron Parish has the smallest number of households with income below the ALICE Threshold, with 642; Orleans Parish has the largest number, with 74,816. (For parish breakdowns over time, see Appendix I.)

Households living below the ALICE Threshold constitute a significant percentage of households in all Louisiana parishes (Figure 3). However, there is variation between parishes in terms of overall magnitude as well as share of poverty and ALICE households:

- **Below the ALICE Threshold (including households in poverty):** Percentages range from 22 percent in Ascension Parish to 66 percent in East Carroll Parish.
- **Poverty:** Percentages ranges from 9 in Cameron Parish to 39 in East Carroll Parish.
- **ALICE:** Percentages range from 12 in Ascension Parish to 32 in St. Bernard Parish.

“Households living below the ALICE Threshold constitute a significant percentage of households in all Louisiana parishes.”

Figure 3. **Percent of Households below the ALICE Threshold by Parish, Louisiana, 2013**



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

One of the biggest impacts of the migration following Hurricanes Katrina and Rita was the shift in population within the state. From 2002 to 2012, several parishes gained and lost more than 10 percent of their population. In the northern part of the state, the population in Bossier, Grant, and Lincoln parishes increased by more than 10 percent, while at the same time, the population in East Carroll, Madison, Morehouse, and Tensas decreased by more than 10 percent. In the central part of the state, the population in Lafayette and West Baton Rouge parishes increased by more than 10 percent, while at the same time, the population in Cameron Parish decreased by more than 10 percent. And around New Orleans, the population in Ascension, Livingston, St. Charles, St. Tammany, and Tangipahoa parishes increased by more than 10 percent, while the population in Orleans, Plaquemines, and St. Bernard parishes decreased by more than 10 percent (Stonecipher, 2013; Blanchard, 2014).

Interestingly, these population swings did not have a uniform impact on the percent of households in each parish that were below the ALICE Threshold. But many of the parishes with the largest percent of households below the ALICE Threshold also had among the largest decreases in overall population: More than half of households in East Carroll, Franklin, Madison, Morehouse, St. Bernard, and Tensas have income below the ALICE Threshold, and all lost more than 10 percent of their overall population from 2002 to 2012. Another measure of economic conditions in a parish is the persistence of economic hardship over time. According to the USDA, 24 of Louisiana's 64 parishes are persistent-poverty parishes, where 20 percent or more of the population has lived in poverty over the last 30 years (USDA, 2015).

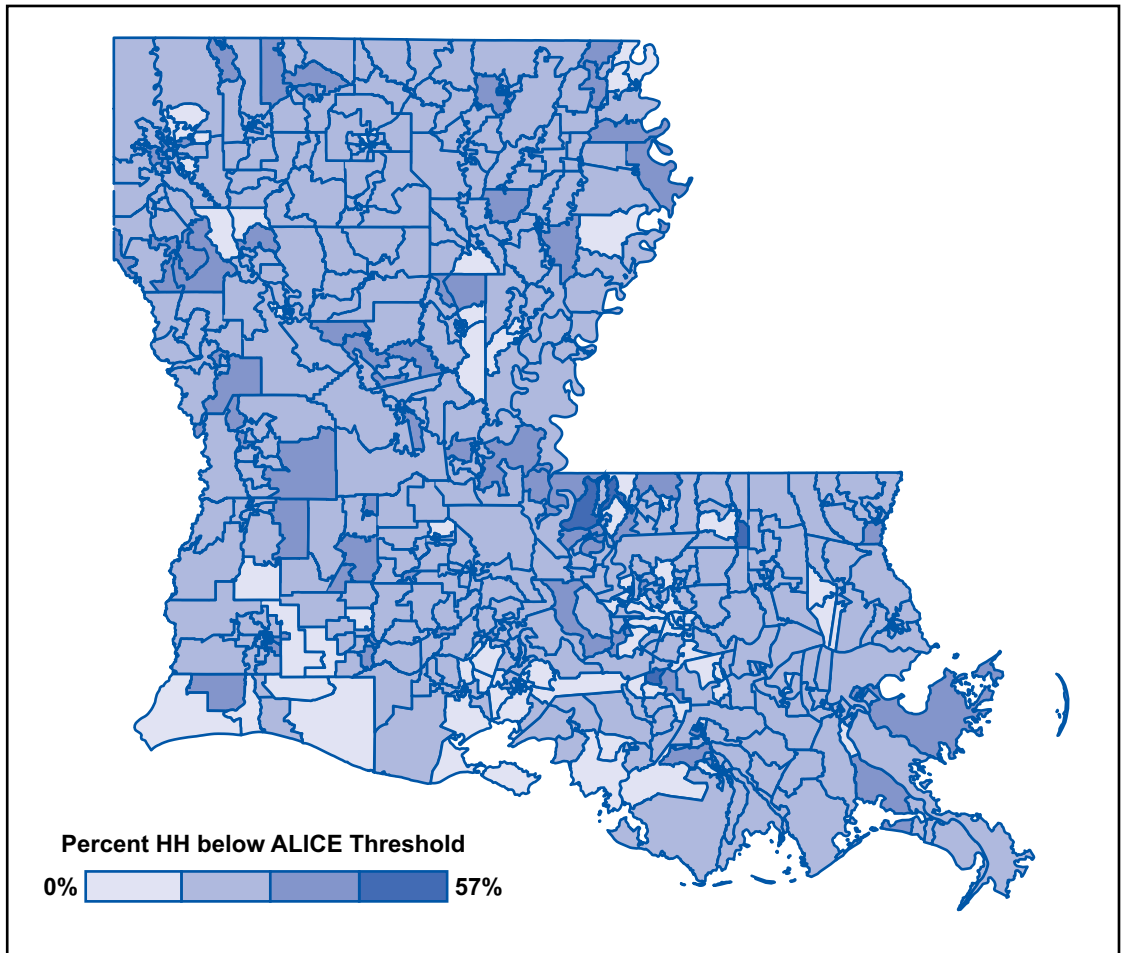
ALICE Breakdown within Parishes

Within each Louisiana parish, ALICE and poverty households represent more than 30 percent of households in the majority of towns and cities that report households with income. Because Louisiana has large geographic areas with very sparsely-populated towns and cities where it can be difficult to get accurate data, the distribution of ALICE and poverty households in the state's towns and cities is shown on a map of parish subdivisions (Figure 4). Parish subdivisions include towns and cities as well as their surrounding areas, to provide a more complete view of local variation in household income.

Parish subdivisions with the lowest percentage of households below the ALICE Threshold are shaded lightest blue on the map in Figure 4; those with the highest percentage are shaded darkest blue. See Appendix H for full data for cities and towns. The percent of households below the ALICE Threshold in each municipality is also included in the municipal list on each Parish Page in Appendix J.

“Within each Louisiana parish, ALICE and poverty households represent more than 30 percent of households in the majority of towns and cities that report households with income.”

Figure 4.
Percent of Households below the ALICE Threshold by Parish Subdivision, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

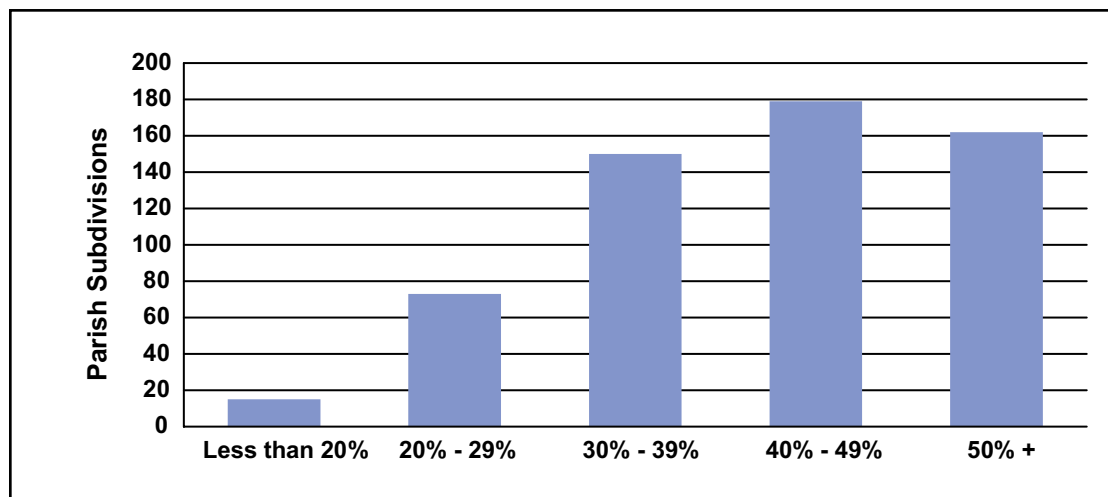
NOTE: For areas with small populations, the American Community Survey estimates of household income are often based on 3- or 5-year averages, making these ALICE estimates less precise than the parish-level estimates.

“Eighty-five percent of Louisiana’s 579 parish subdivisions have more than 30 percent of households living on an income below the ALICE Threshold.”

Eighty-five percent of Louisiana’s 579 parish subdivisions have more than 30 percent of households living on an income below the ALICE Threshold. Only 15 parish subdivisions have fewer than 20 percent of households with income below the ALICE Threshold, and most parish subdivisions have 40 to 49 percent of households with income below the ALICE Threshold (Figure 5).

Figure 5.

Distribution of Households below the ALICE Threshold across Parish Subdivisions, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

There are large concentrations of households with income below the ALICE Threshold in Louisiana’s largest cities. Of the 12 cities with more than 12,000 households, all have more than 35 percent of households with income below the ALICE Threshold, and two have more than 50 percent: Monroe and Marrero (Figure 6).

Figure 6.

Households below the ALICE Threshold, Largest Cities and Towns in Louisiana, 2013

Largest Cities and Towns (above 12,000 Households)	Number of Households	Percent of Households below ALICE Threshold
New Orleans	158,354	48
Baton Rouge	88,748	44
Shreveport	77,784	47
Metairie	59,686	35
Lafayette	48,569	37
Lake Charles	30,111	47
Bossier City	25,109	40
Kenner	24,845	35
Monroe	18,312	57
Alexandria	16,478	49
Houma	12,422	35
Marrero	12,261	58

Source: American Community Survey, 2013, and the ALICE Threshold, 2013

“There are large concentrations of households with income below the ALICE Threshold in Louisiana’s largest cities.”

ALICE DEMOGRAPHICS

ALICE households vary in size and makeup; there is no typical configuration. In fact, contrary to some stereotypes, the composition of ALICE households mirrors that of the population in general. There are young and old ALICE households, those with children, and those with a family member who has a disability. They vary in educational level attained, as well as in race and ethnicity. They live in cities, in suburbs, and in rural areas.

These households move in and out of being ALICE over time. For instance, a young ALICE household may capitalize on their education and move above the ALICE Threshold. An older ALICE household may experience a health emergency, lose a job, or suffer from a disaster and slip into poverty.

While the demographic characteristics of households in poverty measured by the Federal Poverty Level are well known from U.S. Census reports, the demographic characteristics of ALICE households are not as well known. This section provides an overview of the demographics of ALICE households and compares them to households in poverty as well as to the total population.

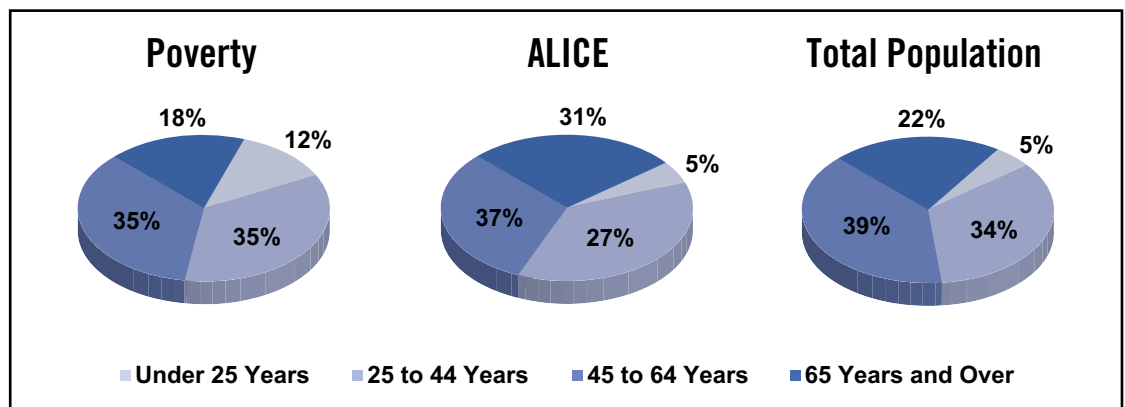
Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population. Differences are most striking for those groups who traditionally have the lowest wages: women; racial/ethnic minorities; undocumented, language-isolated, or unskilled recent immigrants; people with low levels of education; people with a disability; formerly incarcerated people; youth who have aged out of foster care; and younger veterans. Parish statistics for race/ethnicity and age are presented in Appendix B.

“Except for a few notable exceptions, ALICE households generally reflect the demographics of the overall state population.”

Age

There are ALICE households in every age bracket in Louisiana. The number of ALICE households and households in poverty generally reflect their proportion of the overall population, with the youngest overrepresented in poverty and the oldest overrepresented in the ALICE population (Figure 7).

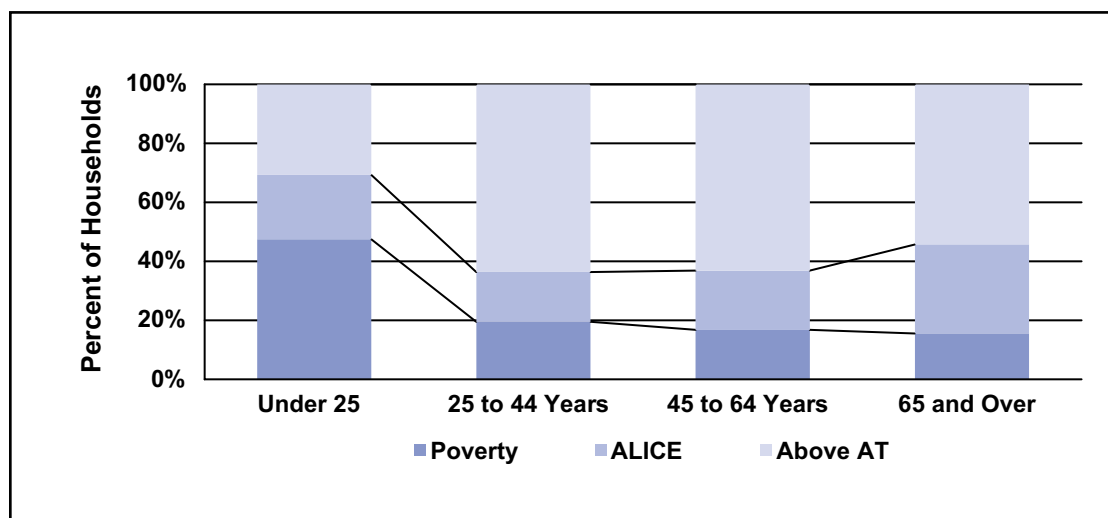
Figure 7.
Household Income by Age, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

Figure 7 looks at how each household income tier breaks down by age; Figure 8, on the other hand, looks at how each age group breaks down by household income level. Within the youngest Louisiana age group (under 25), almost half (47 percent) are in poverty, while an additional 22 percent are ALICE households. As households get older, a smaller percent are in poverty. Middle-aged households (25 to 64 years) also make up the smallest percentage of ALICE households. Senior households (65 years and older) are less likely to be in poverty but more likely to have the highest share of ALICE households (30 percent).

Figure 8.
Age by Household Income, Louisiana, 2013



“ALICE households in Louisiana face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income.”

Source: American Community Survey, 2013, and the ALICE Threshold, 2013

ALICE households in Louisiana face specific challenges depending on age. Many senior households continue to work, some by choice and others because of low income. In Louisiana’s 65- to 69-year-old age group, 31 percent are in the labor force, as are 18 percent of Louisiana residents aged 70–74, and 7 percent of those 75 years and over. These rates are among the highest in the country (American Community Survey, 2013).

The comparatively low rate of senior households in poverty (16 percent) provides evidence that government benefits, including Social Security, are effective at reducing poverty among seniors (Haskins, 2011). But the fact that 30 percent of senior households qualify as ALICE highlights the reality that these same benefits often do not make financial stability possible (see Figure 8).

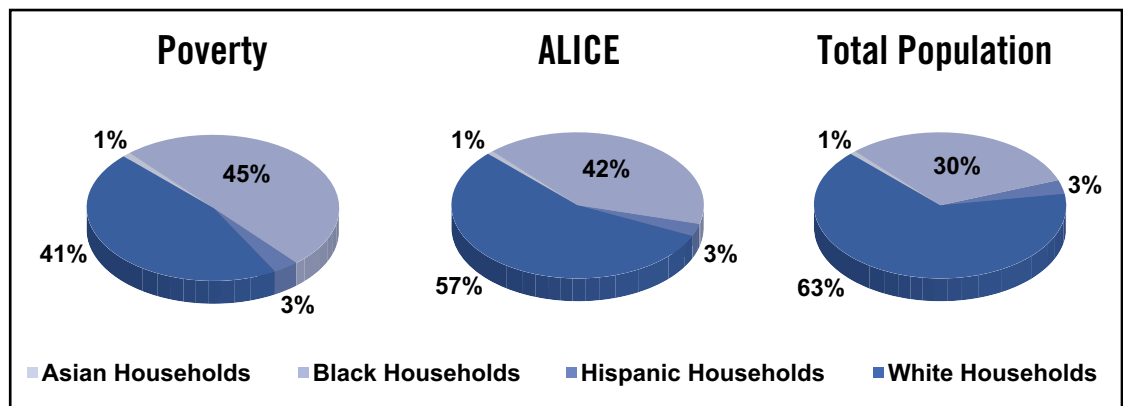
Earning enough income to reach the ALICE Threshold is especially challenging for young households in Louisiana, and that difficulty has contributed to a decline in young households in the state. The number of Louisiana households in this age bracket decreased by 10 percent from 2007 to 2013. Two main factors drove that decrease: Some young workers moved in with their parents to save money, and others left Louisiana to look for other opportunities (Vespa, Lewis and Kreider, 2013; American Community Survey, 2013).

Race/Ethnicity

While differences in race and ethnicity are often highlighted between households in poverty and the total population, less is known about those differences among ALICE households. Black and Hispanic households are still over-represented as a percentage of ALICE households, but overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Louisiana population as a whole (Figure 9).

Of Louisiana's 1,730,059 households, 63 percent are headed by someone who is White (White alone, not Hispanic or Latino, U.S. Census classification), as are 57 percent of ALICE households and 41 percent of households in poverty. However, Black households, which make up 30 percent of the total population, account for 45 percent of families in poverty and 42 percent of ALICE households.

Figure 9.
Households by Race/Ethnicity and Income, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

NOTE: Because race and ethnicity are overlapping categories and Louisiana is a state with a large percentage of minorities, the totals for each income category do not add to 100 percent exactly. This data is for households; because household size varies for different racial/ethnic groups, population percentages may differ from household percentages. Native Americans account for only 0.6 percent of households; there is insufficient data to accurately calculate their household income status.

Louisiana is one of the most culturally and ethnically diverse states in the country. At the end of World War II, the established population of the Louisiana Delta included French, Spanish (among them Central and South Americans, and Islenos, immigrants from the Canary Islands), Filipinos, Blacks, Italians, Chinese, Native Americans, and numerous other groups.

Blacks make up 30 percent of Louisiana's population (the second-highest percentage in any U.S. state, after Mississippi), and New Orleans has the seventh largest black population of any U.S. city (both by number and percentage) with 343,831 Black residents in 2013. While the Census designation doesn't break out Blacks who identify as multi-racial, many Black residents in Louisiana have multi-racial and multi-ethnic ancestry, such as those descended from the state's mixed-race Free People of Color (or Creoles of color), and Black Indians, who have both African-American and Native American heritage. The overall population of Blacks in Louisiana has grown slightly since the 1980s. But New Orleans' Black citizens were disproportionately affected by property damage in the wake of Hurricane Katrina and left the city in significant numbers, resulting in a decline in the city's majority Black population from 67 percent in 2000 to 61 percent in 2010 (Louisiana State University AgCenter, 2013; Rastogi, Johnson, Hoeffel, and Drewery, 2011).

“Black and Hispanic households are still over-represented as a percentage of ALICE households, but overall, the race and ethnicity of ALICE households fairly closely mirrors that of the Louisiana population as a whole.”

There has been a small but longstanding Hispanic population in Louisiana for the last century, composed primarily of Central Americans. In 2013, Hispanics or Latinos made up only 3 percent of the Louisiana population (about 140,000 people), but they have been one of the fastest-growing groups in Louisiana and the Gulf Coast in general following a large influx of Hispanic immigrants to the state after Hurricanes Katrina and Rita. Between 2000 and 2013, a period when both Black and White populations in the New Orleans metropolitan area dropped, the Hispanic population doubled in most New Orleans metro area parishes (Grimm, 2015; Logan, 2006; Louisiana State University AgCenter, 2012). Many of the approximately 14,500 Latinos living in New Orleans in 2005 – including established Honduran and Salvadoran communities – were affected by Hurricane Katrina, and Hispanics made up a majority of the laborers who rebuilt the areas hardest hit by the storms (Fussell, 2009).

Two mixed-race groups that have been highly identified with the culture of Louisiana but are not reported as separate categories in the U.S. Census are Cajuns and Creoles. Cajuns are a unique group of people descended from Acadians, French-speaking Whites from Nova Scotia, Canada. Cajuns now reside primarily in 22 parishes in south Louisiana, still speak a French patois, and have kept a distinctive culture and cuisine. The Cajun people represented approximately 50 percent of the state’s White population in the early 1940s (Kollmorgen and Harrison 1946). More recently, according to the 2010 American Community Survey, those of Cajun, French, and French Canadian descent represent an estimated 17.3 percent of the state’s total population (Louisiana State University AgCenter, 2012; Riviere 2009).

A significant number of Louisianans identify themselves as Creole, mixed-race and multi-cultural people of African, European, and possibly Native American ancestry. Creoles live primarily in southern Louisiana and the coastal portions of Mississippi and Alabama. The term Creole as used in Louisiana technically refers to anyone who traces their heritage back to the early French, Spanish, and Haitian settlers who lived in the area before the Louisiana Purchase. When defined as multiracial – two or more races, by Census designation – present-day Creoles account for as much as 1.6 percent of the Louisiana population (Louisiana State University AgCenter, April 2014; American Community Survey, 2013).

Native Americans make up less than 1 percent of the Louisiana population, but the Census category does not accurately reflect those who have intermarried with other groups, including Cajuns (Louisiana State University AgCenter, 2013).

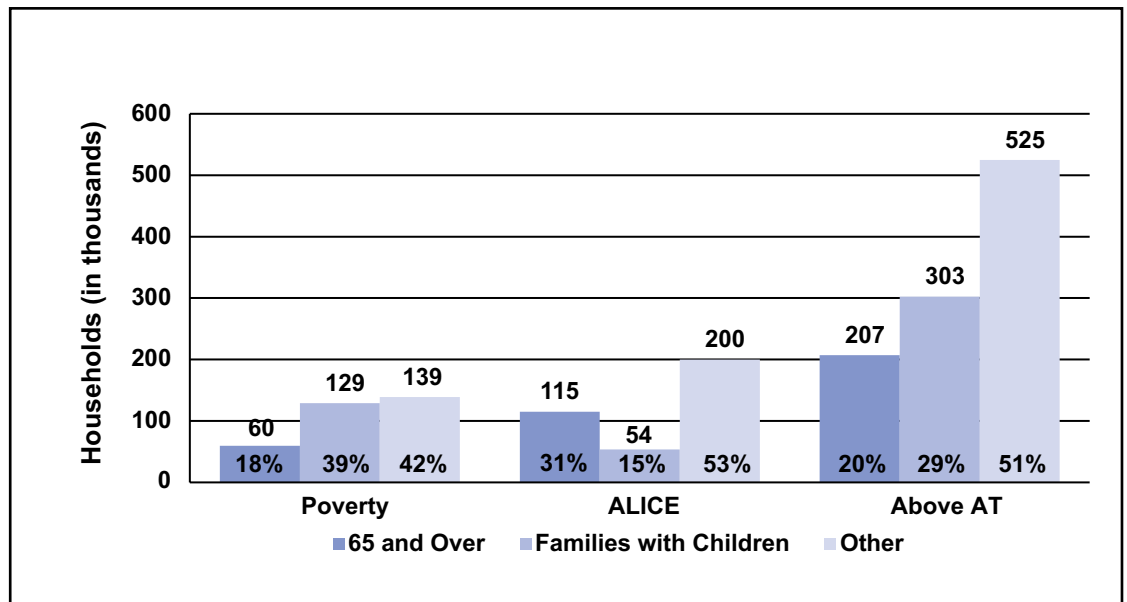
Household Type

While ALICE households come in all sizes and demographic configurations, two of the most common ALICE household types are seniors and households with children. This is not surprising as these demographics are associated with higher costs, especially in health care for seniors and child care for families with children. Senior ALICE households were discussed earlier in this section; ALICE households with children are examined further below.

Along with seniors and families with children, there are many other types of households struggling to make ends meet as well. These “other” households now make up the largest proportion of Louisiana households with income below the ALICE Threshold, at 49 percent (Figure 10). “Other” households include families with at least two members related by birth, marriage, or adoption, but with no children under the age of 18; single-adult households younger than 65 years; or people who share a housing unit with non-relatives – for example, boarders or roommates. Across the country, other households increased between 1970 and 2012: The share of households comprised of married couples with children under 18 decreased by half from 40 percent to 20 percent, and the proportion of single-adult households increased from 17 percent to 27 percent (Vespa, Lewis, and Kreider, 2013).

“Between 2000 and 2013, a period when both Black and White populations in the New Orleans metropolitan area dropped, the Hispanic population doubled in most New Orleans metro area parishes.”

Figure 10.
Household Types by Income, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

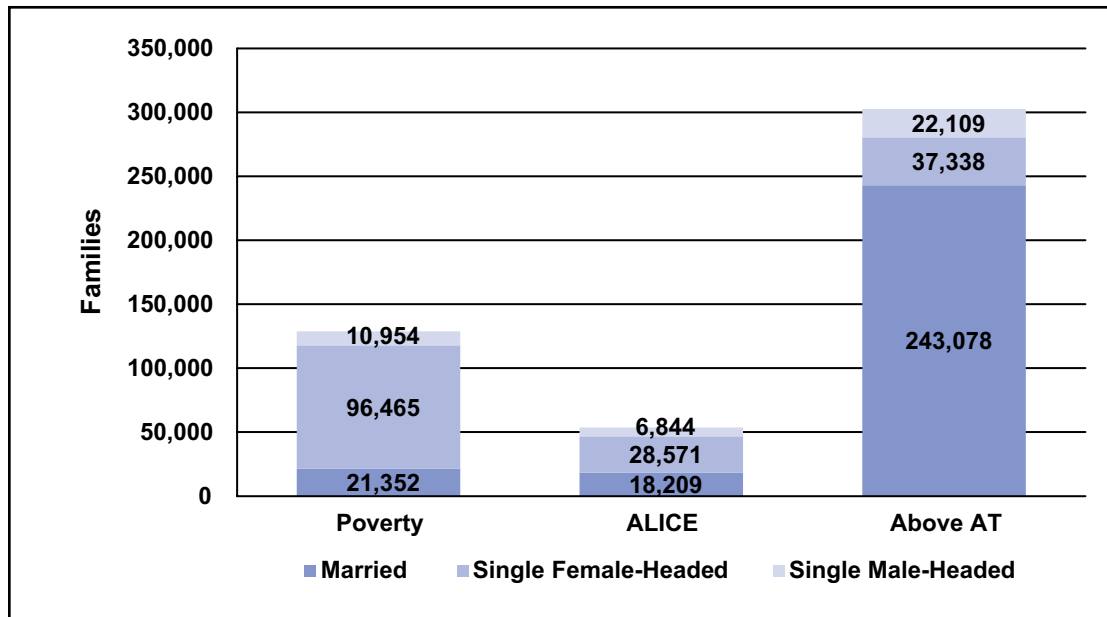
Families with Children

According to the American Community Survey, most children under 18 in Louisiana (59 percent) live in married-parent families. Yet while so much attention is focused on the prevalence of single parents in poverty, it is important to note that the lines between married-couple and single-parent households are often blurred. Nationally, 37 percent of single-parent homes have one parent as the sole adult. In 11 percent of “single-parent” homes, the parent has a cohabiting partner, and in 52 percent of “single-parent” homes, another adult age 18 or older lives in the home. Even with these other adults who are potential wage earners, children in families with income below the ALICE Threshold are more likely to live in single-parent families, loosely defined (Figure 11). Most single-parent families are headed by mothers, but single-father families account for 8 percent of families with children in Louisiana.

Like the rest of the population, the number of Louisiana families with children increased from 2007 to 2013. The overall number of families with children increased by 29 percent. The number of households with children in poverty increased by 52 percent, while the number of ALICE households with children increased by 12 percent, and the number of families with children above the ALICE Threshold increased by 27 percent. In 2013, families with children accounted for 28 percent of all households living below the ALICE Threshold.

“Like the rest of the population, the number of Louisiana families with children increased from 2007 to 2013.”

Figure 11.
Households with Children by Income, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

Not surprisingly, the most expensive household budget is for a household with young children. Not only are these households larger, but they incur costs for child care, preschool, and after-school care (discussed further in Section II). The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number (and cost) of children. Variations of these are discussed below.

Married-Couple Households with Children

With two income earners, married couples with children have greater means to provide a higher household income than households with one adult. For this reason, 80 percent of married-couple families with children in Louisiana have income above the ALICE Threshold. However, because they are the largest group with children, married-couple families with children still account for 17 percent of families with children who live in poverty and 34 percent of ALICE families with children.

Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession. A subset of this group, families who owned their own homes, faced a steep decrease: Between 2005 and 2011, the number of households with children (under 18) that owned a home fell by 15 percent (Vespa, Lewis, and Kreider, 2013).

“Nationally, married-couple families experienced a 33 percent increase in unemployment for at least one parent during the Great Recession.”

Single-female-headed Households with Children

Households headed by single women with children account for 33 percent of Louisiana families with children but 69 percent of households with children below the ALICE Threshold. They are much more likely to be in poverty, accounting for 75 percent of all households with children in poverty and 53 percent of ALICE households with children.

In Louisiana, single-female-headed families account for 24 percent of all households (under 65) below the ALICE Threshold — a significant portion, but certainly not the majority. However, single-female-headed families are often highlighted as the most typical low-income household. For example, the Working Poor Families Project (WFPF) estimated that 53 percent of low-income working families in Louisiana were headed by women in 2012, as were 39 percent nationally. The WFPF rate may be higher because they do not include families with unemployed workers or those with a disability, as the ALICE Threshold does (Povich, Roberts, and Mather, 2014).

With only one wage earner, single-parent households are at an economic disadvantage. For women, this is compounded by the fact that in Louisiana, they still earn significantly less than men, as detailed in Figure 13.

Single-male-headed Households with Children

Figure 11 shows how each family income tier breaks down by parent type. Households headed by single men with children make up 8 percent of all Louisiana families with children, 9 percent of families in poverty, and 13 percent of ALICE families. Though single-male-headed families are less common than those headed by a woman, their numbers are increasing. They face similar challenges to single-female-headed families, with only one wage earner responsible for child care. In fact, when looking at parent types by income tier in Louisiana, almost half of all single-male-headed families with children (45 percent) have income below the ALICE Threshold.

ADDITIONAL RISK FACTORS FOR BEING ALICE

Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE. In addition to the challenges faced by racial/ethnic minorities, unauthorized or unskilled recent immigrants, and the language-isolated, other demographic factors that make Louisiana residents more likely to fall into the ALICE population include being female, having low levels of education, having been incarcerated, having been in foster care, or living with a disability. Groups with more than one of these factors – younger combat veterans, for example, who may have both a disability and lower levels of education – are even more likely to fall below the ALICE Threshold.

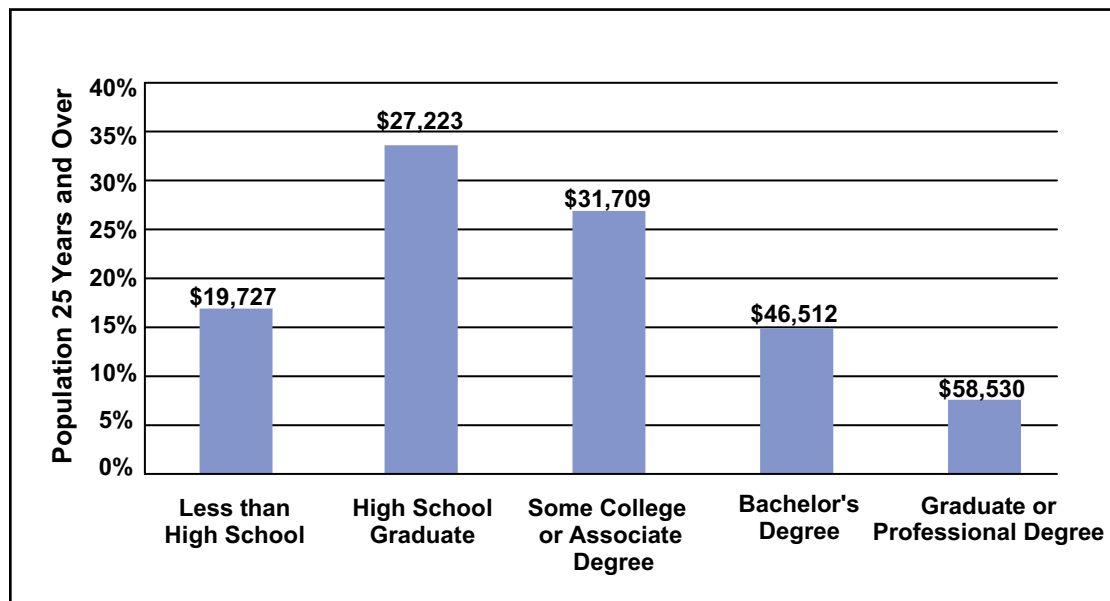
Lower Levels of Education

Income continues to be highly correlated with education. In Louisiana, 51 percent of the population has a high school diploma or some college education, but only 23 percent of the population 25 years and older has a bachelor's or advanced degree, despite the fact that median earnings increase significantly for those with higher levels of education (Figure 12).

“Demographic groups that are especially vulnerable to underemployment, unemployment, and lower earning power are more likely than other groups to be in poverty or to be ALICE.”

Figure 12.

Education Attainment and Median Annual Earnings, Louisiana, 2013



Source: American Community Survey, 2013

Those residents with the least education are more likely to have earnings below the ALICE Threshold. Yet with the increasing cost of education over the last decade, college has become unaffordable for many and a huge source of debt for others. While Louisiana colleges and universities received more than \$419 million in federal Pell Grants in 2013, 48 percent of Louisiana's Class of 2013 still graduated with an average of \$23,358 in student debt (National Priorities Project, 2013; Project on Student Debt, 2014).

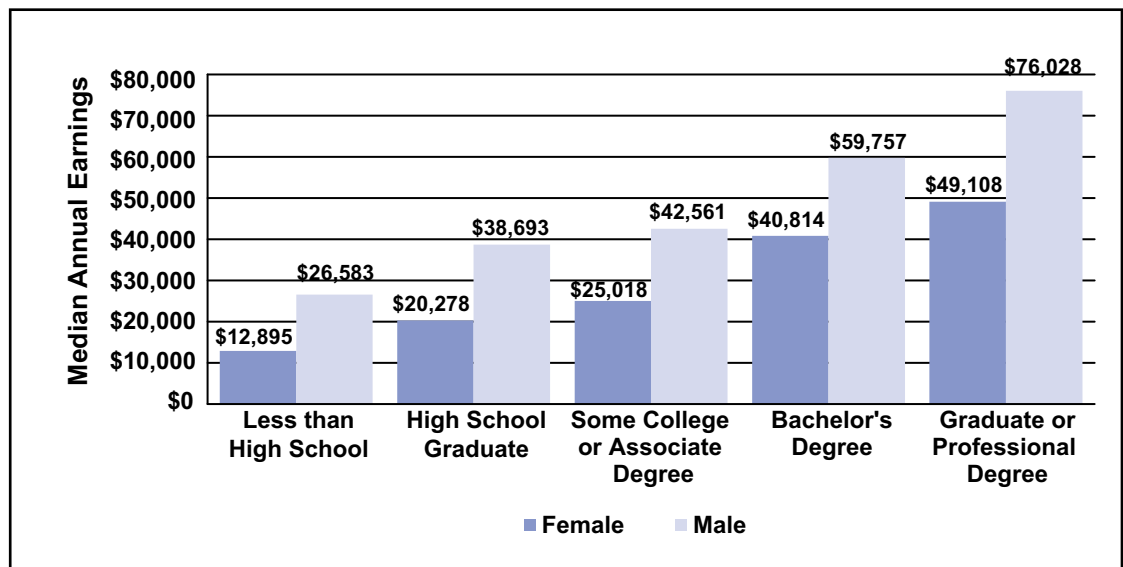
ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income. Many demographic factors impact a household's ability to meet the ALICE Threshold. For example, according to the National Center for Education Statistics, economically disadvantaged students, students with limited English proficiency, and students with disabilities all have graduation rates below the state and national averages for all students (Stetser and Stillwell, 2014).

In Louisiana, the graduation rate for public high school students was 71 percent for all students but significantly lower for economically disadvantaged students (64 percent), those with limited English proficiency (43 percent), and those with disabilities (29 percent) in 2013 (Stetser and Stillwell, 2014). It is not surprising that these same groups also earn lower wages later in life.

Within Louisiana and across all states, there is also a striking difference in earnings between men and women at all educational levels (Figure 13). **Men earn at least 46 percent more than women across all educational levels and as much as 106 percent more for those with less than a high school diploma** (American Community Survey, 2013). This, in part, helps explain why so many of Louisiana's single-female-headed households have incomes below the ALICE Threshold.

“ALICE households are more likely to have less education than households above the ALICE Threshold, but higher education alone is no longer a guarantee of a self-sufficient income.”

Figure 13.
Median Annual Earnings by Education and Gender, Louisiana, 2013



Source: American Community Survey, 2013

Gender

“According to the U.S. Bureau of Labor Statistics (BLS) Current Population Survey, women’s median earnings are lower than men’s in nearly all occupations.”

Although women make up nearly half of the U.S. workforce, out-earn men in college and graduate degrees, and are the equal or primary breadwinner in four out of ten families, they continue to earn significantly less than men in comparable jobs.

According to the U.S. Bureau of Labor Statistics (BLS) Current Population Survey, women’s median earnings are lower than men’s in nearly all occupations. In 2014, female full-time workers still made only 78 cents on each dollar earned by men, a gap of 22 percent. In addition, male-dominated occupations tend to pay more than female-dominated occupations at similar skill levels. Despite many changes to the economy, these disparities remain persistent features of the U.S. labor market (BLS, 2015; Hegewisch and Ellis, 2015). The persistence of the gender wage gap helps explain why female-headed households are disproportionately likely to live in poverty or to be ALICE.

Older women are also more likely to be poor: Recent data reveal that women age 65 and older are nearly twice as likely to be poor compared to older men (Lee & Shaw, 2008). In Louisiana, senior women are more likely to live longer and to be in poverty. Of those 65 years and older in 2013, there were 31 percent more women than men, and 15 percent of women were in poverty compared to 9 percent of men (American Community Survey, 2013).

Disability

Households with a member who is living with a disability are more likely than other households to be in poverty or to be ALICE. These households often have both increased health care expenses and reduced earning power. The national median income for households where one adult is living with a disability is generally 60 percent less than for those without disabilities (American Community Survey, 2006 and 2013).

The National Bureau of Economic Research estimates that 36 percent of Americans under age 50 have been disabled at least temporarily, and 9 percent have a chronic and severe disability. The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value. The economic hardship experienced by the chronically and severely disabled is often more than twice as great as that of the average household (Meyer and Mok, 2013). In addition, those with a disability are more likely to live in severely substandard conditions and pay more than one-half of their household income for rent (U.S. Department of Housing and Urban Development, March 2011).

Louisiana's numbers fit with these national findings. Notably, Louisiana residents with a disability are far less likely to be employed: Only 22 percent of working-age residents (18 to 64 years old) with a disability are employed, compared to 60 percent of those with no disability. And for those who are working, they earn less. The median annual earnings for a Louisiana resident with a disability are \$20,425, one-third less than the \$29,688 median annual earnings for those without a disability (American Community Survey, 2013).

A total of 18 percent of people in Louisiana have a lasting physical, mental, or emotional disability that impedes them from being independent or able to work. Approximately 25 percent of Louisiana residents aged 16 and over with a severe disability live in poverty, compared with 18 percent of the total population. Disability is generally disproportionately associated with age; in Louisiana, 42 percent of residents 65 years or older are living with a disability, which is more than double the 18 percent average for all ages (American Community Survey, 2013).

Multiple Factors: Unskilled Immigrants

Related to race and ethnicity is immigration, with Hispanics and Asians making up the majority of Louisiana's 182,559 immigrants. In terms of place of birth, 53 percent of the state's immigrants were born in Latin America; 33 percent were born in Asia; 9 percent were born in Europe; and 3 percent were born in Africa (Migration Policy Institute, 2013; Maciag, 2014).

Immigrant groups vary widely in language, education, age, and skills. **Nationally, immigrants are only slightly more likely to be poverty-level or ALICE households than non-immigrants. However, for some subsets of immigrant groups – such as non-citizens; more recent, less-skilled, or unskilled immigrants; and those who are language-isolated – the likelihood increases** (Suro, Wilson and Singer, 2012).

Immigrants in general earn less than native-born residents in Louisiana; the median annual earnings for a male foreign-born resident are \$35,475 compared to \$49,847 for a male resident born in-state, and \$27,235 for a female foreign-born resident compared to \$31,951 for a female resident born in-state (U.S. Census, 2013).

Yet the immigrant community also includes some of the state's wealthiest residents. One indicator of this is education attainment. Foreign-born residents in Louisiana are more likely than the native-born population not to graduate from high school (24 percent compared to 34 percent for native-born), but they achieve at the same rate as the overall population or better in higher education. The same percentage (15 percent) of foreign-born Louisiana residents have a bachelor's degree as native-born residents, while more foreign-born (14 percent) have a graduate or professional degree, compared to 7 percent for native-born residents (American Community Survey, 2013).

“The economic consequences of disability are profound: 79 percent of Americans with a disability experience a decline in earnings, 35 percent have lower after-tax income, and 24 percent have a lower housing value.”

“Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant workers contributed at least \$15 billion to the Louisiana economy in 2014.”

Across income and educational levels, the data on immigrants reinforces the point that ALICE households are working and are an essential part of the economy. Immigrant workers contributed at least \$15 billion to the Louisiana economy in 2014. Immigrants comprised 3.9 percent of the state’s population and 5.4 percent of the state’s workforce in 2013 (Immigration Policy Center, 2015).

However, some immigrant groups face language and citizenship barriers that keep them from jobs, higher wages, and resources (Suro, Wilson and Singer, 2012). Unauthorized immigrants make up a significant percentage of the immigrant population in Louisiana. The U.S. Department of Homeland Security estimates that there were 55,000 unauthorized immigrants in Louisiana, or roughly 30 percent of the state’s immigrant population, in 2012 (Pew Research Center Hispanic Trends, 2014). This group of immigrants works in the shadow economy where there are few or no labor protections, such as minimum wage or safety regulations, and they have little or no access to the public safety net.

According to a report by the Congressional Budget Office (CBO), in general, state and local governments carry most of the cost of providing a range of public services to unauthorized immigrants – particularly services related to education, health care, and law enforcement. Because these governments provide these services to all residents in their jurisdiction, the amount spent on services to unauthorized immigrants represents a small percentage of the total. The tax revenues that unauthorized immigrants generate for state and local governments, however, do not offset the total cost of services that they receive, and federal aid programs do not fully cover the costs that those governments incur (Merrell, 2007).

Research by the U.S. Census Bureau has found that the ability to speak English among immigrants influences their employment status, ability to find full-time employment, and earning levels, regardless of the particular language spoken at home. Those with the highest level of spoken English have the highest earnings, which approach the earnings of English-only speakers (Day and Shin, 2005). There are more than 10 different foreign languages spoken in Louisiana, with Spanish or Spanish Creole being the most common at 3.5 percent, as well as many dialects. Of the population over 5 years old in 2009, 1.5 percent were linguistically isolated, meaning that no one in the household age 14 or older spoke English only or spoke English “very well” (American Community Survey, 2009; American Community Survey, 2013).

Multiple Factors: Veterans

As of 2014, there were just over 330,000 veterans living in Louisiana. While local data about veterans is difficult to obtain, local reports of unemployed and homeless veterans suggest that many veterans – especially the youngest – likely live below the ALICE Threshold. This included 437 homeless Louisiana veterans in 2014, one of the lowest numbers in the U.S., and a 54 percent decrease from 950 in 2011; and in January 2015, New Orleans became the first major U.S. city to achieve a “functional zero” in veteran homelessness. That status means that all veterans in the city who need housing receive it within 30 days (U.S. Department of Veterans Affairs, September 2014; UNITY of Greater New Orleans, 2015).

Unemployment is a major challenge for younger vets. Seventy-one percent (107,967) of Louisiana’s veterans are in the labor force (including those looking for work); of those, 7 percent were unemployed in 2013. But while 90 percent of Louisiana veterans are 35 years or older (Figure 14), **the most recent and youngest – 26,855 veterans aged 18 to 34 years – are almost twice as likely to be unemployed or in struggling ALICE households** (American Community Survey, 2013).

Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire. Younger veterans, in particular, embody a trifecta of factors that make them more likely to be ALICE: they are dealing with the complex physical, social, and emotional consequences of military service; they are more likely to have less education and training than veterans of other service periods; and they are more likely to have a disability than older veterans.

Figure 14.
Veterans by Age, Louisiana, 2013

Age	Number of Veterans (LA)	Percent of Total Vets (LA)	Percent of Veterans Unemployed (US)
18 to 34 years	26,855	10%	9%
35 to 54 years	63,379	24%	5%
55 to 64 years	61,230	23%	6%
65 years and over	117,358	44%	NA

Source: American Community Survey, 2013; Bureau of Labor Statistics, 2013

The root causes of higher unemployment of veterans from recent deployments are uncertain, but the Federal Reserve Bank of Chicago suggests a number of possibilities. First, wartime deployments often result in physical or psychological trauma that affects the ability of new veterans to find work. Second, deployed veterans receive combat-specific training that is often not transferable to the civilian labor market. Finally, new veterans are typically younger and less educated than average workers — factors that generally contribute to higher unemployment rates (Faberman and Foster, 2013; BLS, 2013).

“Unemployed veterans are most at risk of being in poverty or living in ALICE households, especially when they have exhausted their temporary health benefits and when their unemployment benefits expire.”

Multiple Factors: Ex-Offenders

Louisiana has the highest incarceration rate in the country at 847 per 100,000 adults, and a high number of ex-offenders (approximately 70,000) under probation or parole supervision. Each year another 15,000 offenders are released from Louisiana prisons and jails having served their sentences (National Institute of Corrections, 2013; Louisiana Workforce Commission, 2013).

People with past convictions in Louisiana and across the country are more likely to be unemployed or to work in low-wage jobs. Research has documented that ex-offenders are confronted by an array of barriers that significantly impede their ability to find work and otherwise reintegrate into their communities, including low levels of education, lack of skills and experience due to time out of the labor force, questions about past convictions on initial job applications, problems obtaining subsidized housing, and substance abuse issues. The Center for Economic and Policy Research estimates that the employment rate for ex-offenders is 1.5 to 1.7 percent lower than for the total population. When ex-offenders do find employment, it tends to be in low-wage service jobs often held by ALICE workers, in industries including construction, food service, hotel/hospitality, landscaping/lawn care, manufacturing, telemarketing, temporary employment, and warehousing (Leshnick, Geckeler, Wiegand, Nicholson, and Foley, 2012; Schmitt and Warner, 2010).

II. HOW COSTLY IS IT TO LIVE IN LOUISIANA?

Measure 2 – The Household Budget: Survival vs. Stability

AT-A-GLANCE: SECTION II

- The Household Survival Budget estimates what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.
- The average annual Household Survival Budget for a four-person family living in Louisiana is \$42,444. In comparison, the U.S. poverty level is \$23,550 per year for the same sized family.
- The Household Survival Budget for a family translates to an hourly wage of \$21.22, 40 hours per week for one parent (or \$10.61 per hour each, if two parents work).
- The average annual Household Survival Budget for a single adult is \$17,304 in Louisiana, which translates to an hourly wage of \$8.65.
- For a single adult in Louisiana, an efficiency apartment accounts for 36 percent of the Household Survival Budget, 6 percent more than affordability guidelines of 30 percent.
- Child care represents a Louisiana family's greatest expense: an average of \$961 per month for two children in licensed and accredited child care, or \$791 for registered home-based care.
- The Household Stability Budget measures how much income is needed to support and sustain an economically viable household, and includes a 10 percent savings plan.
- In Louisiana, the Household Stability Budget is \$82,860 per year for a family of four — 95 percent higher than the Household Survival Budget.
- To afford the Household Stability Budget for a two-parent family, each parent must earn \$20.71 an hour or one parent must earn \$41.42 an hour.

“The cost of basic household necessities increased in Louisiana from 2007 to 2013 despite low inflation during the Great Recession.”

The cost of basic household necessities increased in Louisiana from 2007 to 2013 despite low inflation during the Great Recession. As a result, 40 percent of households in Louisiana are challenged to afford the basic necessities. This section presents the **Household Survival Budget**, a realistic measure estimating what it costs to afford the five basic household necessities: housing, child care, food, transportation, and health care.

THE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget follows the original intent of the Federal Poverty Level as a standard for temporary sustainability (Blank, 2008). This budget identifies the minimum cost option for each of the five basic household necessities. Figure 15 shows a statewide average Household Survival Budget for Louisiana in two variations, one for a single adult and the other for a family with two adults, a preschooler, and an infant. A Household Survival Budget for each parish in Louisiana is presented in Appendix J, and additional family variations are available at <http://spaa.newark.rutgers.edu/united-way-alice>

The average annual Household Survival Budget for a four-person family living in Louisiana is \$42,444, an increase of 12 percent from the start of the Great Recession in 2007, driven primarily by a 20 percent increase in one of the budget's largest costs, housing, as well as 17 percent increases in food and health care and a 16 percent increase in child care. The only item to decrease was taxes. **The Household Survival Budget for a family translates to an hourly wage of \$21.22, 40 hours per week for 50 weeks per year for one parent (or \$10.61 per hour each, if two parents work).** The annual Household Survival Budget for a single adult is \$17,304, an increase of 10 percent since 2007. The single-adult budget translates to an hourly wage of \$8.65. The rate of inflation over the same period was 12 percent. Percent changes in Figure 15 are an average of the increases in each category for a single adult and for a four-person family.

As a frame of reference, it is worth noting that the Household Survival Budget is lower than both the MIT Living Wage Calculator and the Economic Policy Institute's Family Budget Calculator (Glasmeier, 2015; Economic Policy Institute, 2013).

Figure 15.
Household Survival Budget, Louisiana Average, 2013

Monthly Costs – Louisiana Average – 2013			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2013 PERCENT CHANGE
Housing	\$517	\$713	20%
Child Care	\$–	\$791	16%
Food	\$177	\$535	17%
Transportation	\$347	\$694	8%
Health Care	\$109	\$435	17%
Taxes	\$161	\$47	-39%
Miscellaneous	\$131	\$322	11%
Monthly Total	\$1,442	\$3,537	11%
ANNUAL TOTAL	\$17,304	\$42,444	11%
Hourly Wage	\$8.65	\$21.22	11%

Source: See Appendix C.

“The average annual Household Survival Budget for a four-person family living in Louisiana is \$42,444, an increase of 12 percent from the start of the Great Recession in 2007, driven primarily by a 20 percent increase in one of the budget’s largest costs, housing, as well as 17 percent increases in food and health care and a 16 percent increase in child care.”

“Overall, cost increases in the single-adult budget occurred primarily from 2007 to 2010, but increases continued through 2013. Interestingly, the biggest cost increases for the family budget occurred from 2010 to 2013.”

In comparison to the annual Household Survival Budget, the U.S. poverty level was \$23,550 per year for a family of four and \$11,490 per year for a single adult in 2013, and the Louisiana median family income was \$44,164 per year (U.S. Census Bureau, 2014).

Overall, cost increases in the single-adult budget occurred primarily from 2007 to 2010, but increases continued through 2013. Interestingly, the biggest cost increases for the family budget occurred from 2010 to 2013.

The 20 percent increase in housing is particularly surprising because it happened during a downturn in the housing market and was much higher than the 12 percent national rate of inflation. However, it is understandable when seen against the backdrop of the foreclosure crisis that occurred at the top and middle of the housing market during the Great Recession. As those foreclosed homeowners moved into lower-end housing, there was increased demand for an already limited housing supply, and housing prices rose accordingly.

The Household Survival Budget varies across Louisiana parishes. The basic essentials were least expensive at \$39,420 per year for a family in Acadia, Evangeline, St. Landry, and Vermilion parishes, and \$15,696 for a single adult in St. Landry Parish. They were most expensive for a family at \$48,492 in Jefferson, Orleans, Plaquemines, and St. Bernard parishes, and \$19,248 for a single adult in Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany parishes. For each parish’s Survival Budget, see Appendix J.

Housing

The cost of housing for the Household Survival Budget is based on the U.S. Department of Housing and Urban Development’s (HUD) Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Housing costs vary by parish in Louisiana. Rental housing is least expensive for a two-bedroom apartment in 25 parishes at \$620 per month and for an efficiency apartment at \$417 in St. Landry Parish. Rental housing is most expensive for a two-bedroom apartment in Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany parishes at \$935, and in Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John the Baptist, and St. Tammany parishes at \$637 per month for an efficiency apartment. The National Low Income Housing Coalition (NLIHC) reports that housing affordability in Louisiana was near the national average in 2014 (NLIHC, 2015).

In the Household Survival Budget, housing for a family accounts for 20 percent of the budget, which is below HUD’s affordability guidelines of 30 percent (HUD, 2013). However, for a single adult in Louisiana, an efficiency apartment accounts for 36 percent of the Household Survival Budget and the renter would be considered “housing burdened.” The availability of affordable housing units is addressed in Section V.

Child Care

In Louisiana, income inadequacy rates are higher for households with children at least in part because of the cost of child care. The Household Survival Budget includes the cost of registered home-based child care at an average rate of \$791 per month (\$406 per month for an infant and \$385 per month for a 4-year-old). Home-based child care has only voluntary licensing, so the quality of care that it provides is not regulated and may vary widely between locations (Care Solutions, 2007). However, licensed and accredited child care centers, which are fully regulated to meet standards of quality care, are significantly more expensive with

an average cost of \$961 per month (\$494 per month for an infant and \$467 per month for a 4-year-old). The cost of child care in Louisiana was calculated using NACCRRA's annual survey (Care Solutions, 2014).

Child care for two children accounts for 22 percent of the family's budget, their greatest expense. The cost of child care in Louisiana increased by 9 percent through the Great Recession from 2007 to 2010, and by an additional 7 percent in the following three years. These increases have made child care costs prohibitive for many ALICE families, not just in Louisiana but nationwide. For example, a recent study from the Oregon Child Care Research Partnership found that it was 24 percent harder (measured by increase in prices combined with decrease in income) for a family to purchase care in 2012 than in 2004, and 33 percent harder for single parents (Weber, 2015).

Costs vary across parishes: the least expensive home-based child care for two children, an infant and a preschooler, is found in Acadia, Evangeline, Iberia, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion parishes at \$694 per month. The most expensive home-based child care is in Jefferson, Orleans, Plaquemines, and St. Bernard parishes at \$930 per month.

Food

The original U.S. poverty level was based in part on the 1962 Economy Food Plan, which recognized food as a most basic element of economic well-being. The food budget for the Household Survival Budget is based on the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, in keeping with the purpose of the overall budget to show the minimum budget amount possible for each category. The Thrifty Food Plan is also the basis for Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account broad regional variation across the country but not localized variation, which can be even greater, especially for fruit and vegetables (Hanson, 2008; Leibtag, Ephraim, and Kumcu, 2011).

Within the Household Survival Budget, the cost of food in Louisiana is \$535 per month for a family of two adults and two young children and \$177 per month for a single adult (USDA, 2013). The cost of food increased in Louisiana by a surprisingly large 17 percent from 2007 to 2013, more than the 12 percent rate of inflation. The original Federal Poverty Level was based on the premise that food accounts for one-third of a household budget, so that a total household budget was the cost of food multiplied by three. Yet with the large increases in the cost of other parts of the household budget, food now accounts for only 15 percent of the Household Survival Budget for a family or 12 percent of the budget for a single adult in Louisiana. Because the methodology of the Federal Poverty Level has not evolved in tandem with changing lifestyles and work demands, the Federal Poverty Level significantly underestimates the cost of even the most minimal household budget today.

“The cost of child care in Louisiana increased by 9 percent through the Great Recession from 2007 to 2010, and by an additional 7 percent in the following three years. These increases have made child care costs prohibitive for many ALICE families, not just in Louisiana but nationwide.”

Transportation

The fourth item in the Household Survival Budget is transportation, a prerequisite for most employment in Louisiana. The average cost of transportation by car is several times greater than by public transport. According to the Consumer Expenditure Survey, a Louisiana family pays an average of \$694 per month for gasoline, motor oil, and other vehicle expenses. By comparison, the average cost for public transportation is \$30 per month, but public transportation is not widely available in any parish. The Household Survival Budget in Figure 15 shows state average transportation costs adjusted for household size. Actual parish costs are shown in Appendix J.

Transportation costs represent 20 percent of the average Household Survival Budget for a family. For a single adult, transportation accounts for 24 percent of their budget, making it the second most expensive item. These costs are lower than in other budgets for households with incomes similar to ALICE. The Housing and Transportation Affordability Index finds that for low-income Louisiana households, transportation costs take up more than 25 percent of the household budget in the New Orleans-Metairie Area, and 43 percent in Bastrop (Center for Neighborhood Technology, 2011).

Public transportation is typically the cheapest form of transportation, but it does not exist in most of Louisiana. In fact, only in Orleans Parish does 7 percent of the population use public transportation to get to work; in most parishes that rate is well under 2 percent (American Community Survey, 2013). Most workers in the state must have a car to get to work, which is a significant additional cost for ALICE households.

“Public transportation is typically the cheapest form of transportation, but it does not exist in most of Louisiana.”

Health Care

The fifth item in the Household Survival Budget is health care costs. The health care budget includes the nominal out-of-pocket health care spending indicated in the Consumer Expenditure Survey. In 2013, the average health care cost in Louisiana was \$109 per month for a single adult (8 percent of the budget) and \$435 per month for a family (12 percent of the budget), which represents an increase of 17 percent from 2007 to 2013. Since it does not include health insurance, such a low health care budget is not realistically sustainable in Louisiana, especially if any household member has a serious illness or a medical emergency.

Seniors have many additional health care costs beyond those covered by Medicare. The Household Survival Budget does not cover these additional necessities, many of which are very costly and can be a prohibitive additional budget expense for ALICE families. For example, according to the John Hancock 2013 Cost of Care Survey, poor health can add additional costs, with wide geographic variation in Louisiana. Costs for daily adult day care range from \$2,100 per month in Baton Rouge to \$2,340 in New Orleans; and costs for assisted living range from \$2,711 in Shreveport to \$2,941 per month in New Orleans (John Hancock, 2013).

Taxes

While not typically considered essential to survival, taxes are nonetheless a legal requirement of earning income in Louisiana, even for low-income households. Taxes represent 11 percent of the average Household Survival Budget for a single adult, and with credits and exemptions, only 1 percent of the average budget for a family. A single adult in Louisiana earning \$17,000 per year pays on average \$1,932 in federal and state taxes, and a family earning around \$42,000 per year, benefitting from the federal Child Tax Credit and the Child and Dependent Care Credit, pays approximately \$564 (IRS and Louisiana Department of Revenue, 2007, 2010 and 2013). For tax details, see Appendix C.

Louisiana's personal income tax has fewer tax brackets (three) over a narrower range (2 to 6 percent) than most states in the country, and the top rate begins at \$100,000 of taxable income for a married couple. Therefore, the tax is progressive for low- and middle-income families. With the Earned Income Tax Credit, the effective tax rate is slightly negative for low-income Louisianans (Institute on Taxation and Economic Policy, 2013; Richardson, Sheffrin, and Alm, 2015).

The Earned Income Tax Credit (EITC), a benefit for working individuals with low to moderate incomes, is not included in the tax calculation because the gross income threshold for EITC is below the ALICE Threshold, \$41,952 vs. \$42,444 for a family of four and \$13,980 vs. \$17,304 for a working adult. However, many ALICE households at the lower end of the income scale are eligible for EITC (IRS, 2014). The IRS estimates that the federal EITC helped more than 529,000 families in Louisiana in 2012. The Louisiana EITC is 3.5 percent of the federal credit (IRS, 2014; Tax Policy Center, 2015; Center on Budget and Policy Priorities, 2013).

What is Missing from the Household Survival Budget?

The Household Survival Budget is a bare-minimum budget, not a “get-ahead” budget. The small Miscellaneous category, 10 percent of all costs, covers overflow from the five basic categories. It could be used for items many consider additional essentials, such as toiletries, diapers, cleaning supplies, or work clothes. With changes in technology over the last decade, phone usage has shifted so dramatically that the Miscellaneous category could also have to cover the cost of a smartphone, which many people use in place of a home landline. According to the Pew Research Center, nearly two-thirds (64 percent) of U.S. adults own a smartphone, up from 35 percent in 2011. Nearly half (46 percent) of smartphone owners say their smartphone is something “they couldn’t live without.” Yet at the same time, this added expense has presented new challenges. Almost one-quarter (23 percent) of Pew survey respondents report that they have canceled or suspended their smartphone service at some point because of cost (Pew Research Center, 2015).

The Miscellaneous category is not enough money to purchase cable service, or cover automotive or appliance repairs. It does not allow for dinner at a restaurant, tickets to the movies, or travel. And there is no room in the Household Survival Budget for a financial indulgence such as holiday gifts, a new television, a bedspread – something that many households take for granted. The budget also does not allow for any savings, leaving a family vulnerable to any unexpected expense, such as a costly car repair, natural disaster, or health issue. For this reason, a household living on a Household Survival Budget is described as just surviving. The consequences of this – for households and the wider community – are discussed in Section VI.

THE HOUSEHOLD STABILITY BUDGET

Reaching beyond the Household Survival Budget, **the Household Stability Budget** is a measure of how much income is needed to support and sustain an economically viable household. The Stability Budget represents the basic household items necessary for a household to participate in the modern economy in a sustainable manner over time. **In Louisiana, the Household Stability Budget is \$82,860 per year for a family of four – 95 percent higher than the Household Survival Budget** (Figure 16). That comparison highlights yet again how minimal the expenses are in the Household Survival Budget.

“The Household Survival Budget is a bare-minimum budget, not a ‘get-ahead’ budget.”

Figure 16.

Average Household Stability Budget vs. Household Survival Budget, Louisiana, 2013

Monthly Costs – Louisiana Average - 2013			
2 ADULTS, 1 INFANT, 1 PRESCHOOLER			
	Stability	Survival	Percent Change
Housing	\$1,019	\$713	43%
Child Care	\$961	\$791	21%
Food	\$1,006	\$535	88%
Transportation	\$1,137	\$694	64%
Health Care	\$997	\$435	129%
Miscellaneous	\$512	\$322	59%
Savings	\$512	\$0	NA
Taxes	\$761	\$47	1519%
Monthly Total	\$6,905	\$3,537	95%
ANNUAL TOTAL	\$82,860	\$42,444	95%
Hourly Wage	\$41.42	\$21.22	95%

Source: See Appendix D

The spending amounts in the Household Stability Budget are those that can be maintained over time. Better quality housing that is safer and needs fewer repairs is represented in the median rent for single adults and single parents, and in a moderate house with a mortgage. Child care has been upgraded to licensed and accredited child care, where quality is fully regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month, which is realistic for a working family. For transportation, the Stability Budget includes leasing a car, which allows drivers to more easily maintain a basic level of safety and reliability. For health care, the budget adds in health insurance and is represented by the cost of an employer-sponsored health plan. The Miscellaneous category represents 10 percent of the five basic necessities; it does not include a contingency for taxes, as in the Household Survival Budget. Full details and sources are listed in Appendix D, as are the Household Stability Budget figures for a single adult.

Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category. Savings of \$512 or less per month for a family is probably enough to invest in education and retirement, while \$159 or less per month for a single adult might be enough to cover the monthly payments on a student loan or build towards the down payment on a house. However, in many cases, the reality is that savings are used for an emergency and never accumulated for further investment.

The Household Stability Budget for a Louisiana family with two children is moderate in what it includes, yet it still totals \$82,860 per year. This is almost double the Household Survival Budget for Louisiana and the Louisiana median family income of \$ 44,164 per year. To afford the Household Stability Budget for a two-parent family, each parent must earn \$20.71 an hour or one parent must earn \$41.42 an hour.

The Household Stability Budget for a single adult totals \$26,736 per year, 54 percent higher than the Household Survival Budget, but less than the Louisiana median earnings of \$31,756 for a single adult. To afford the Household Stability Budget, a single adult must earn \$13.37 an hour.

“Because savings are a crucial component of self-sufficiency, the Household Stability Budget also includes a 10 percent savings category.”

III. WHERE DOES ALICE WORK? HOW MUCH DOES ALICE EARN AND SAVE?

AT-A-GLANCE: SECTION III

- Hurricanes Katrina and Rita changed the economic dynamic in Louisiana. From 2005 to 2006, Louisiana lost 3 percent of its population and 4 percent of its labor force. From 2006 to 2007, GDP growth slowed to 1 percent.
- Just as the Great Recession started in 2007, residents began to return to Louisiana; FEMA recovery funds totaled \$19.6 billion and private insurance paid out \$25 billion, providing a stimulus to the state economy.
- The underemployment rate in Louisiana has risen steadily, from 4.5 percent in 2006 to 12.7 percent in 2013.
- Middle-wage, middle-skill jobs have declined in Louisiana, while positions in lower-paying service occupations have continued to grow.
- In Louisiana, 52 percent of jobs pay less than \$15 per hour, and 71 percent pay less than \$20 per hour.
- A full-time job that pays \$15 per hour grosses \$30,000 per year, well below the \$42,444 average Household Survival Budget for a family of four in Louisiana.
- There are 70,820 cashier jobs in Louisiana, paying on average \$8.75 per hour. This salary goes less than halfway toward meeting the family Household Survival Budget.
- Jobs paying less than \$10 per hour increased by 115% in Louisiana between 2007 and 2013, while jobs paying \$30 to \$40 per hour fell by 64 percent.
- In 2011, 24 percent of Louisiana's households had less than \$4,632 in savings or other assets.
- Many households in Louisiana do not have basic banking access. In 2011, more than half of Louisiana's households with an annual income below \$30,000 had used an Alternative Financial Product such as non-bank money orders or non-bank check cashing.

“The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets.”

More than any demographic feature, ALICE households are defined by their jobs and their savings accounts. The ability to afford household needs is a function of income, but ALICE workers have low-paying jobs. Similarly, the ability to be financially stable is a function of savings, but ALICE households have few or no assets and little opportunity to amass liquid assets. As a consequence, these households are more likely to use costly alternative financial services and to risk losing their homes in the event of an unforeseen emergency or health issue. Nowhere was this more apparent than on the Gulf coast during the aftermath

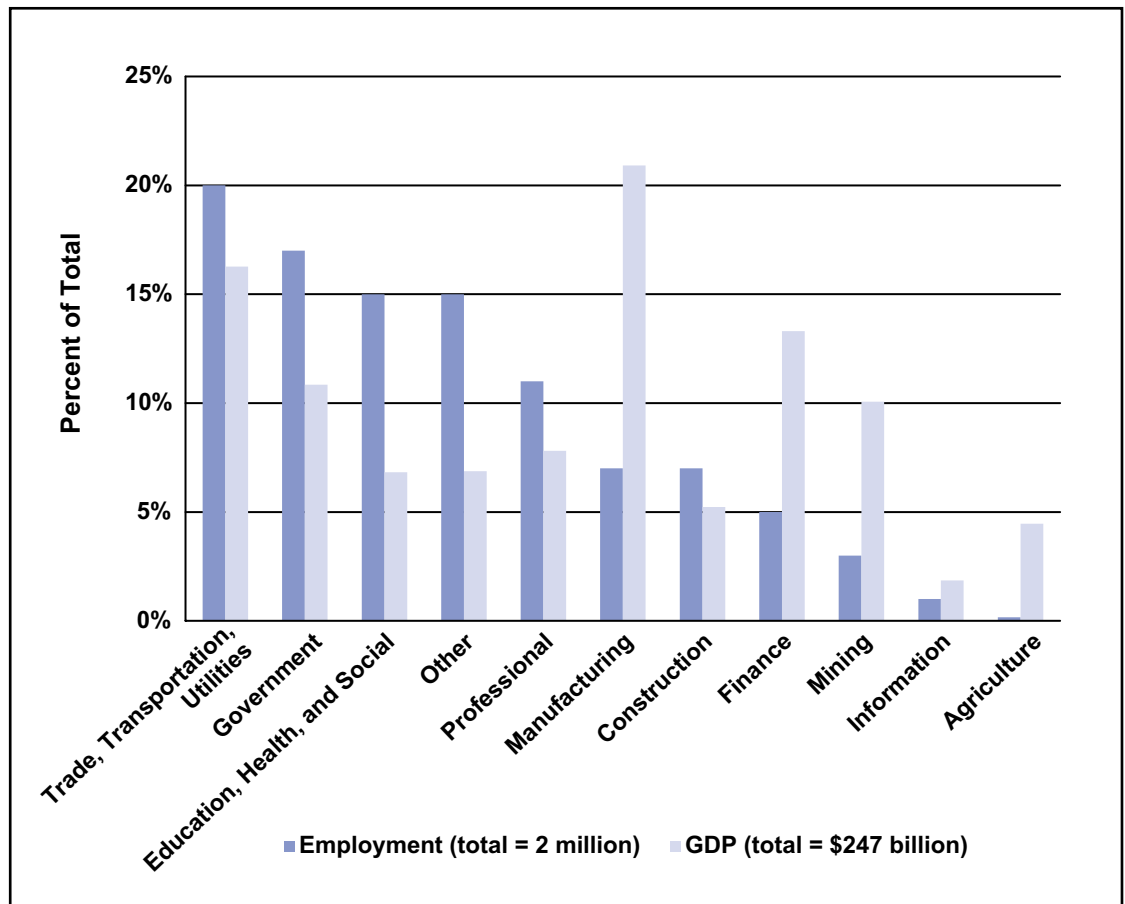
“Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy.”

of the 2005 hurricanes. This section examines the declining job opportunities and savings trends for ALICE households in Louisiana.

Changes in the labor market over the past 35 years, including labor-saving technological advances, the decline of manufacturing, growth of the service sector, increased globalization, declining unionization, and the failure of the minimum wage to keep up with inflation, have reshaped the U.S. economy. At the same time, in Louisiana there was large economic expansion in the oil and gas extraction sector as well as the creation of the casino industry. Changing the situation again was the damage that Hurricanes Katrina and Rita did to the oil and gas industry in 2005, followed by the Deepwater Horizon oil spill and the ensuing clean-up work and insurance payments (Autor, 2010; National Employment Law Project, 2014; Scott and Richardson, 2014). Among many other impacts, these shifts in the economy, both in Louisiana and nationally, led to the decline in middle-wage, middle-skill jobs and the growth of lower-paying service occupations.

Often, evaluation of a state economy focuses primarily on the amount of investment into given industries and their contribution to GDP. Yet these factors do not always match an industry’s level of employment or wages (Figure 17). For example, in Louisiana, the largest industry in terms of contribution to GDP is manufacturing, primarily petroleum, coal, and chemical products, yet employment in this industry ranks 6 out of 10 statewide. Similarly, finance and mining make much larger contributions to GDP than to employment. Conversely, trade, transportation, and utilities, as well as government and educational services, health care, and social assistance industries, carry more weight as employers than their financial contribution to GDP would indicate (Bureau of Labor Statistics (BLS), 2013).

Figure 17.
Louisiana Economy, Employment and GDP by Industry, 2013



Source: Bureau of Labor Statistics, 2013

While they make up a small portion of the overall economy, agriculture, forestry, fisheries, and wildlife are critical to many Louisiana communities in northeastern, southwestern, and south central Louisiana. Forestry production occurs mostly in the state's hill parishes; fisheries production takes place mainly along the coast; and aquacultural production of catfish is located mainly in the northeast. The state's top five agricultural products are cane for sugar, rice, cattle and calves, soybeans, and cotton. As the Louisiana State University (LSU) AgCenter notes, agriculture, forestry, and fisheries are a way of life in Louisiana, and families have lived on many of these farms or forestlands or in these fishing villages for generations (Richardson, 2013; LSU AgCenter, 2014).

Due to Hurricanes Katrina and Rita in August and September of 2005, Louisiana ultimately had a different experience of the Great Recession than most states. The devastation from the two storms displaced more than 1.4 million residents; it also closed businesses, destroyed more than 100 oil and gas platforms, and flooded power stations, reducing economic activity across the state and causing financial hardship for hundreds of thousands. From 2005 to 2006, Louisiana lost 3 percent of its population and 4 percent of its labor force. GDP growth slowed to 1 percent from 2006 to 2007 (FEMA, 2015; Kurth and Le, 2012; Scott, Richardson, and Collins, 2014; Insurance Information Institute, 2010; Governor's Office of Homeland Security & Emergency Preparedness, 2015).

Starting in 2006, at the same time that the national economy was beginning to falter, recovery money, which eventually totaled \$19.6 billion from FEMA and \$25 billion from private insurance payments, began to pour into the state just as displaced residents began to return. In addition, the Haynesville Shale deposit, the second largest natural gas field in the contiguous states, was discovered in the northwestern part of the state (FEMA, 2015; Kurth and Le, 2012; Scott, Richardson, and Collins, 2014; Insurance Information Institute, 2010; Scott, 2010; U.S. Energy Information Administration, 2011).

The size of the state's labor force surpassed its 2005 level by 2008. But the labor participation rate has continued to fall from its 2005 high of 63 percent, to 60 percent in 2013. At the same time, the population distribution across the state has shifted; some of the worst hit areas, and especially New Orleans, have still not regained their full population, while other areas have hit new population records (BLS, 2014; HUD, 2006).

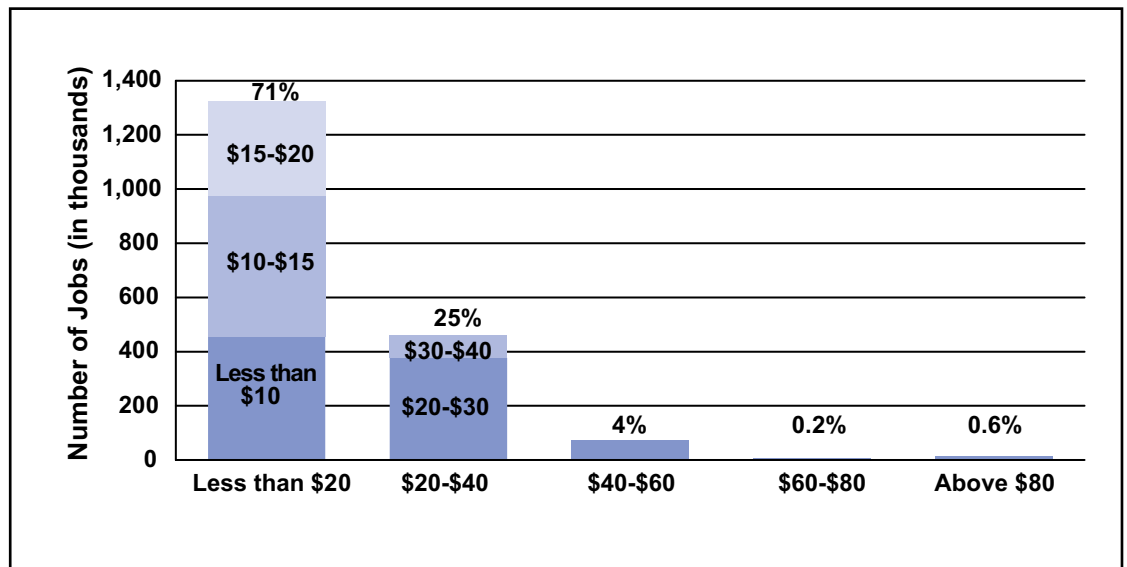
As a result, Louisiana had a different employment trajectory from the rest of the U.S. during the Great Recession. The state's recent historical low unemployment rate was 4.3 percent in 2007, having fallen from 7.2 percent the year before. In 2010, unemployment rose back up to 8 percent, and then dropped only to 6.7 percent midway through 2013, which was lower than the national rate of 8 percent (BLS, 2014). These changes to Louisiana's economy have had a mixed impact on the income and the assets of ALICE households.

“Due to Hurricanes Katrina and Rita in August and September of 2005, Louisiana ultimately had a different experience of the Great Recession than most states.”

INCOME CONSTRAINED

One of the defining characteristics of ALICE households is that they are “Income Constrained.” Changes in Louisiana’s economy over the last several decades have reduced the job opportunities for ALICE households. Louisiana now faces an economy dominated by low-paying jobs. **In Louisiana, 71 percent of jobs pay less than \$20 per hour, with three-quarters of those paying less than \$15 per hour** (Figure 18). Another 25 percent of jobs pay between \$20 and \$40 per hour, with 80 percent of those paying between \$20 and \$30 per hour. Only 4 percent of jobs pay between \$40 and \$60 per hour; 0.2 percent pay between \$60 and \$80 per hour, and another 0.6 percent pay above \$80 per hour. **A full-time job that pays \$15 per hour grosses \$30,000 per year, which is less than three-quarters of the Household Survival Budget for a family of four in Louisiana.**

Figure 18.
Number of Jobs by Hourly Wage, Louisiana, 2013



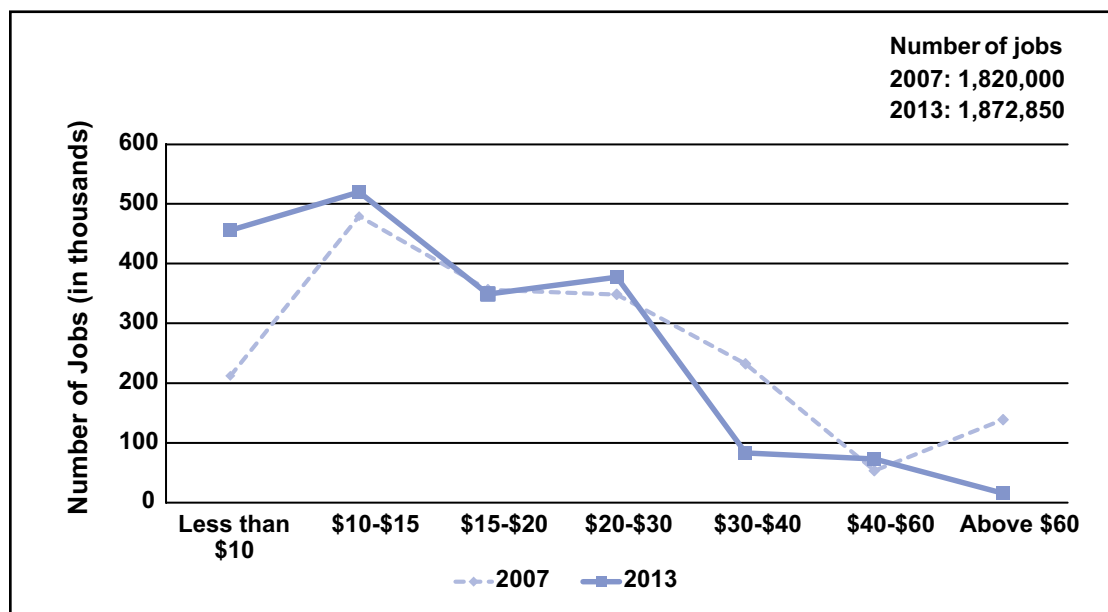
Source: Bureau of Labor Statistics, 2013

Over the last several decades, Louisiana experienced a structural shift from relatively high-wage manufacturing jobs to relatively low-wage service industry jobs, such as tourism, office and administrative support, sales, education and training, transportation and material moving, and food preparation and serving (Jorgensen and Timmer, 2011). At the same time, the Center for Economic and Policy Research estimates that relative to 1979, the national economy has lost about one-third of its capacity to generate good jobs – those that pay at least \$37,000 per year and offer employer-provided health insurance and an employer-sponsored retirement plan (Schmitt and Jones, 2012).

“Changes in Louisiana’s economy over the last several decades have reduced the job opportunities for ALICE households. Louisiana now faces an economy dominated by low-paying jobs.”

While the economy has been changing over time, the shift from 2007 to 2013 shows a dramatic increase in low-wage jobs and a reduction in middle-wage jobs (Figure 19). The number of total jobs in Louisiana increased by 3 percent, from 1.82 million in 2007 to 1.87 million in 2013. Yet the number of jobs paying more than \$30 per hour fell dramatically overall, with jobs paying \$30 to \$40 falling by 64 percent and jobs paying over \$80 per hour falling by 89 percent. At the same time, jobs paying less than \$10 more than doubled and jobs paying \$10 to \$15 increased by 9 percent.

Figure 19.
Number of Jobs by Hourly Wage, Louisiana, 2007 to 2013



Source: Bureau of Labor Statistics, 2013

Service-sector jobs have become an essential and dominant component of Louisiana's economy, with occupations employing the largest number of workers now concentrated in this sector. Two hallmarks of the service-sector economy are that these jobs pay low wages and workers must be physically on-site; retail sales, nurses' aides, and food preparation workers cannot telecommute or be outsourced. Of the top 20 largest occupations in terms of number of jobs (Figure 20), all require the worker to be on-site, yet only 14 percent of the jobs pay enough to support the Household Survival Budget at more than \$20 per hour. This means that Louisiana's economy is dependent on jobs whose wages are so low that workers cannot afford to live near their jobs even though most are required to work on-site.

Low-paid service-sector workers cannot afford the Household Survival Budget. For example, the most common occupation in Louisiana is cashier. There are 70,820 cashier jobs in the state, paying on average \$8.75 per hour, or \$17,500 full-time year round. **These jobs fall short of meeting the family Household Survival Budget by almost \$25,000 per year.**

“Service-sector jobs have become an essential and dominant component of Louisiana’s economy, with occupations employing the largest number of workers now concentrated in this sector.”

Figure 20.
Occupations by Employment and Wage, Louisiana, 2013

Occupation	Number of Jobs	Median Hourly Wage
Cashiers	70,820	\$8.75
Retail Salespersons	59,990	\$10.12
Registered Nurses	40,600	\$29.03
Laborers and Freight Movers, Hand	40,250	\$11.28
Office Clerks, General	39,170	\$10.58
Secretaries and Administrative Assistants	38,060	\$13.34
Waiters and Waitresses	34,370	\$8.61
Food Preparation Workers	30,600	\$8.56
General and Operations Managers	30,040	\$40.94
Janitors and Cleaners	29,720	\$9.37
Maintenance and Repair Workers, General	29,020	\$15.92
Personal Care Aides	26,550	\$8.57
Combined Food Prep, including Fast Food	24,760	\$8.55
Bookkeeping, Accounting Clerks	24,340	\$16.18
Sales Representatives, Wholesale and Manufacturing	23,920	\$23.62
Heavy and Tractor-Trailer Truck Drivers	23,880	\$17.67
Nursing Assistants	23,140	\$9.57
Licensed Practical and Licensed Vocational Nurses	21,930	\$17.91
Customer Service Representatives	21,710	\$13.00
Stock Clerks and Order Fillers	21,620	\$9.42

Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2013

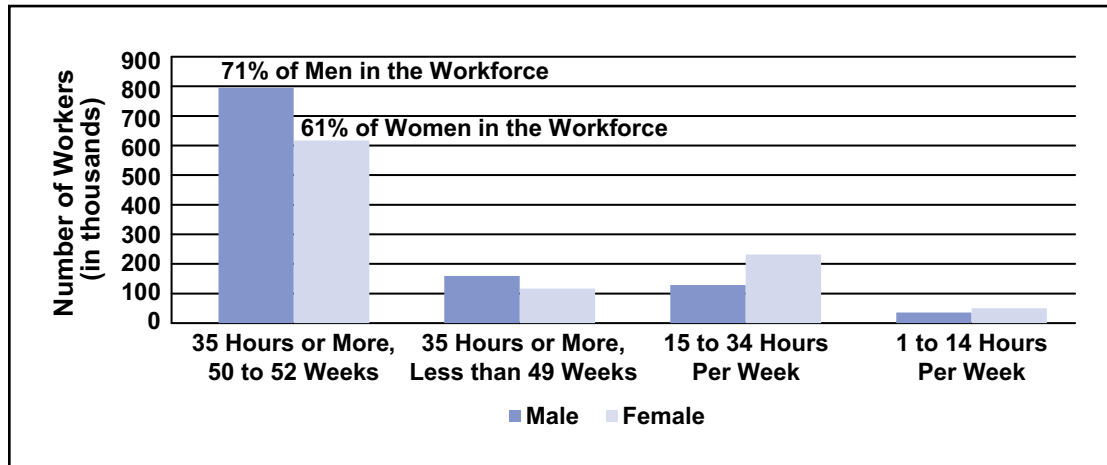
“Jobs paying less than \$20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.”

In addition to those who were unemployed (8 percent) as defined by the official unemployment rate in 2013, there are many Louisiana residents who are underemployed — those who are employed part time for economic reasons or who have stopped looking for work but would like to work (12.7 percent). While unemployment started to improve in 2010, the underemployment rate has continued to rise since 2006, when the rate was only 4.5 percent (BLS, 2013).

Of those employed in Louisiana, 71 percent of men (794,859) and 61 percent of women (617,775) in the labor force work full time (defined as more than 35 hours per week, 50 to 52 weeks per year). However, 29 percent of men and 39 percent of women work part time (Figure 21). Jobs paying less than \$20 per hour are more likely to be part time. With women working more part-time jobs, their income is correspondingly lower than that of their male counterparts.

Figure 21.

Full-Time and Part-Time Employment by Gender, Louisiana, 2013



Source: American Community Survey, 2013

Shifts in Sources of Income

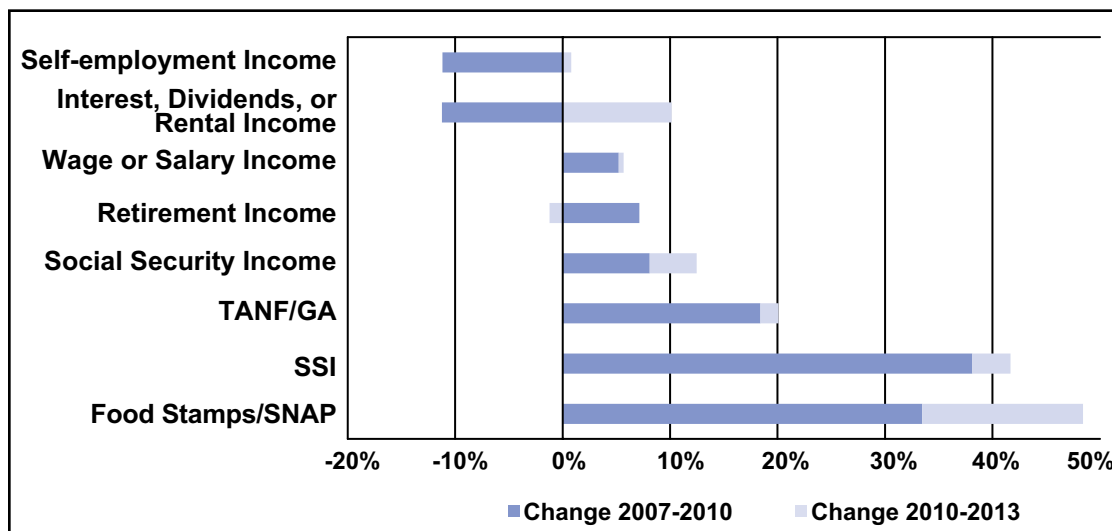
Changes in the sources of income for Louisiana households during the period from 2007 to 2013 provide insight into the way the economy impacted different families (Figure 22). The toughest economic years were from 2007 to 2010, when most of the changes occurred (shown in Figure 22 in light blue). Some of those trends have since been reversed, but none have returned to pre-2007 levels.

The number of households earning a wage or salary income increased by 5 percent from 2007 to 2010 and then remained relatively flat from 2010 to 2013. The number of households with self-employment income decreased by 11 percent from 2007 to 2010 and then improved by one percent from 2010 to 2013. Interest, dividend, and rental income decreased by 11 percent from 2007 to 2010 and then improved by 10 percent over the next three years (American Community Survey, 2013).

Between 2007 and 2013, the impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 6 percent increase in the number of households receiving retirement income and a 12 percent increase in households receiving Social Security income.

Figure 22.

Percent Change in Household Sources of Income, Louisiana, 2007 to 2013



Source: American Community Survey, 2013

“Between 2007 and 2013, the impact of both the aging population and the increasing reliance on a low-wage service economy was evident in a 6 percent increase in the number of households receiving retirement income and a 12 percent increase in households receiving Social Security income.”

The impact of the financial downturn on households was also evident in the striking increase in the number of Louisiana households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2013, many that became unemployed during this period began receiving government assistance for the first time. The number of households receiving Temporary Assistance for Needy Families (TANF) or General Assistance (GA), programs that provide income support to adults without dependents, increased by 20 percent. The number of households receiving Supplemental Security Income (SSI) increased by 42 percent; SSI includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled. At the same time, the number of households receiving Food Stamps (SNAP) increased by more than 48 percent.

ASSET LIMITED

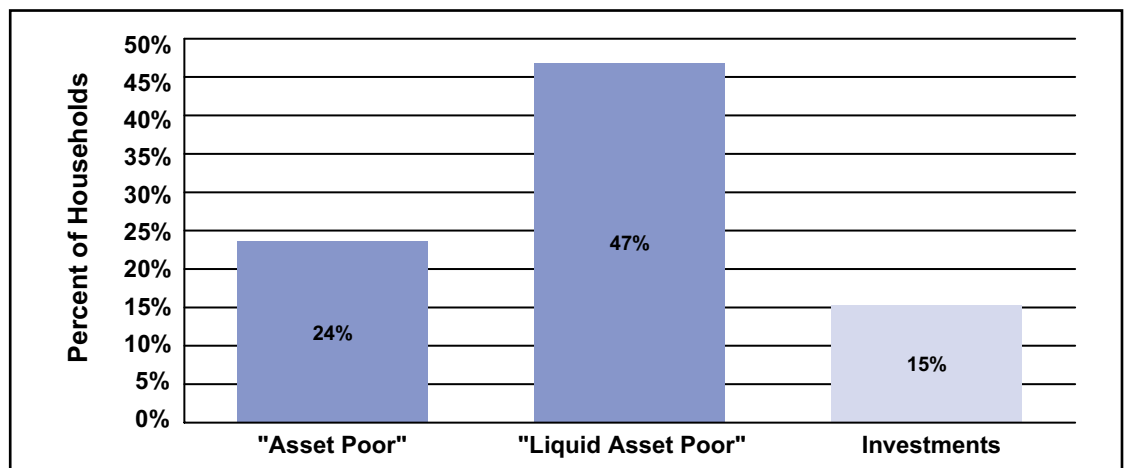
The second defining feature of ALICE households is their lack of savings. Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in Louisiana. The cost of unexpected emergencies, from temporary accommodation after the 2005 hurricanes to rebuilding expenses, depleted the savings of many. Loss of jobs forced others to slowly use their retirement savings. The lack of assets makes ALICE households more vulnerable to emergencies. It also increases their costs, such as alternative financing fees and high interest rates, which limits efforts to build more assets.

In 2011, 24 percent of Louisiana households were considered to be “asset poor,” defined by the Corporation for Enterprise Development (CFED) as not having enough net worth to subsist at the poverty level for three months without income. In other words, an asset poor family of three in that year had less than \$4,632 in savings or other assets. The percentage of households without sufficient “liquid assets” was even higher, at 47 percent. “Liquid assets” include cash or a savings account, but not a vehicle or home (CFED, 2012) (Figure 23). A 2014 national survey by the Federal Reserve found that 47 percent of all respondents and two-thirds of respondents with a household income under \$40,000 say they either could not cover an emergency expense costing \$400, or would cover it by selling something or borrowing money (Federal Reserve, 2015).

Many more households would be considered “asset poor” if the criterion were an inability to subsist without income for three months at the ALICE Threshold instead of at the outdated Federal Poverty Level. The Pew Research Center reports that almost half of Americans, 48 percent of survey respondents, state that they often do not have enough money to make ends meet (Pew Research Center for the People and the Press, 2012).

“The lack of assets makes ALICE households more vulnerable to emergencies. It also increases their costs, such as alternative financing fees and high interest rates, which limits efforts to build more assets.”

Figure 23.
Households by Wealth, Louisiana, 2012



Source: American Community Survey, 2012; Corporation for Enterprise Development, 2014

In Louisiana, only 15 percent of households had an investment that produces income, such as stocks or rental properties, in 2012 (see light blue bar in Figure 23). The number of households with investments decreased by 11 percent through the Great Recession, a consequence of the stock market crash and hurricane damage. This large reduction in investment income fits with the national trend of reduced assets for households of all income types. When combined with an emergency, the loss of these assets forced many households below the ALICE Threshold (American Community Survey, 2007 and 2012).

Data on wealth at the state level is limited, but the national information available suggests that Louisiana fits within national trends of a decline in wealth for low-income households. From 1983 to 2010, middle-wealth families across the country experienced an increase in wealth of 13 percent, compared to an increase of 120 percent for the highest-wealth families. At the other end of the spectrum, the lowest-wealth families – those in the bottom 20 percent – saw their wealth fall below zero, meaning that their average debts exceeded their assets (McKernan, Ratcliffe, Steuerle, and Zhang, 2013).

According to the Urban Institute, the racial wealth gap was even larger (McKernan, Ratcliffe, Steuerle, and Zhang, 2013). The collapse of the labor, housing, and stock markets beginning in 2007 impacted the wealth holdings of all socio-economic groups nationally, but in percentage terms, the declines were greater for less-advantaged groups as defined by minority status, education, and pre-recession income and wealth (Pfeffer, Danziger, and Schoeni, 2013).

A drop in wealth is also the reason many households fall below the ALICE Threshold. Drawing on financial assets that can be liquidated or leveraged, such as savings accounts, retirement accounts, home equity, and stocks, is often the first step households will take to cope with unemployment. When these reserves are used up, financial instability increases (Boguslaw et al., 2013).

Once assets have been depleted, the cost of staying financially afloat increases for ALICE households. Generally, access to credit can provide a valuable source of financial stability and in some cases does as much to reduce hardship as tripling family income (Mayer and Jencks, 1989; Barr and Blank, 2008). Just having a bank account lowers financial delinquency and increases credit scores (Shtauber, 2013). **But many households in Louisiana do not have basic banking access. According to CFED, 13.9 percent of households in Louisiana are unbanked, and 24.5 percent are under-banked** (i.e. households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs) (CFED, 2014).

Because the banking needs of low- to moderate-income individuals and small businesses are often not filled by community banks and credit unions, Alternative Financial Product (AFP) establishments have expanded to fill the unmet need for small financial transactions (Flores, 2012).

AFPs provide a range of services including non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, and tax refund anticipation loans. **In 2011, more than half (53 percent) of Louisiana households with an annual income below \$30,000 had used an AFP.** Interestingly, for households with an annual income above \$75,000, that figure was not that much lower, at 49 percent (Federal Deposit Insurance Corporation (FDIC), 2014).

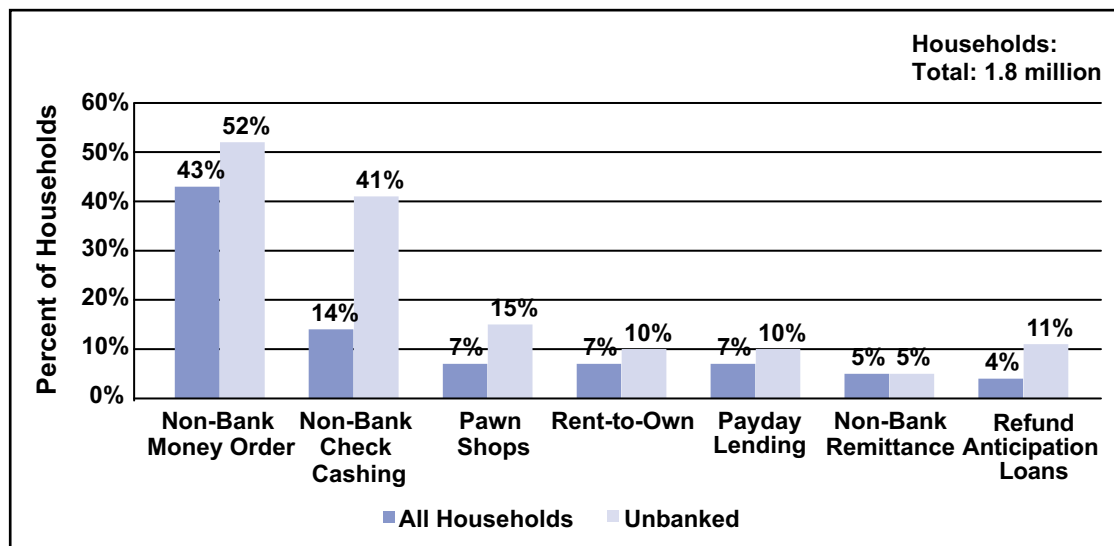
The most commonly used AFPs in Louisiana are non-bank money orders, with 43 percent of all households and 52 percent of unbanked households having used a non-bank money order in 2011. The next most commonly used AFP is non-bank check cashing, used by 14 percent of all households but 41 percent of unbanked households, followed by pawn shops,

“Data on wealth at the state level is limited, but the national information available suggests that Louisiana fits within national trends of a decline in wealth for low-income households.”

“For those Louisiana households that stretched to buy a home in the mid-2000s, low wages, the damage from the hurricanes, and the national housing market crisis made it financially difficult for many ALICE homeowners to maintain their homes.”

used by 7 percent of the total population and 15 percent of unbanked households, and rent-to-own and payday lending, used by 7 percent of the total population and 10 percent of unbanked households each. The use of other AFPs by the total population is less than 5 percent, except that 11 percent of unbanked households have used refund anticipation loans (FDIC, 2014) (Figure 24).

Figure 24.
Use of Alternative Financial Products by Banking Status, Louisiana, 2011



Source: Federal Deposit Insurance Corporation, 2013

In Louisiana, 55 percent of households with income below the ALICE Threshold own their home, an asset that has traditionally provided financial stability. Yet, the number of homeowners in Louisiana has fallen over the last decade. The rate of homeownership peaked in 2008 at 73.5 percent, one of the highest rates in the country, and fell to 65.3 percent in 2014 (Federal Reserve Bank of St. Louis, 2015).

The 2005 hurricanes created a different housing dynamic than other states were experiencing at the time. In Louisiana, more than 500,000 housing units were destroyed or damaged in 2005, an astonishing 29 percent of all owner-occupied units and 35 percent of all rental units, according to HUD. Much of the damage was concentrated around New Orleans and the coast, putting tremendous pressure on the housing stock that was left and increasing prices. Many families moved away from the damaged areas, creating greater demand for housing stock in cities like Baton Rouge (Scott and Richardson, 2014; HUD, 2006).

For those Louisiana households that stretched to buy a home in the mid-2000s, low wages, the damage from the hurricanes, and the national housing market crisis made it financially difficult for many ALICE homeowners to maintain their homes. Some households could not keep up their mortgage payments. Still, Louisiana was not as hard-hit as some states, with 9,723 completed foreclosures from 2012 to 2013. The current mortgage foreclosure rate in Louisiana is 2.2 percent, compared to 2.8 percent nationally (CoreLogic, 2013).

With a contracted housing stock and increased demand, some residents who wanted to buy a home but did not have funds for a down payment or could not qualify for a mortgage turned to risky and expensive lease or rent-to-own options. In fact, 7 percent of the total population and 10 percent of unbanked households in Louisiana have used a rent-to-own financial product (FDIC, 2014).

IV. HOW MUCH INCOME AND ASSISTANCE IS NEEDED TO REACH THE ALICE THRESHOLD?

Measure 3 – The ALICE Income Assessment

AT-A-GLANCE: SECTION IV

- In Louisiana, the total needed to ensure all households had income at the ALICE Threshold is \$24.1 billion, yet families earn only \$10.7 billion, which is only 44.4 percent of the amount needed to reach the ALICE Threshold.
- The total annual public and private spending on Louisiana households below the ALICE Threshold, which includes families in poverty, provided an additional \$11.5 billion, or 47.9 percent.
- Health care spending accounted for over half of all public spending (6.7 billion) on Louisiana households below the ALICE threshold.
- Yet the total of income and assistance still left an Unfilled Gap of 1.9 billion, or 7.7 percent of what was needed.
- It would require approximately \$1.9 billion in additional wages or public resources for all Louisiana households to have income at the ALICE Threshold.
- For households living below the ALICE Threshold in Louisiana, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) is \$6,986 per household, plus another \$9,592 in health care.
- Many ALICE and poverty-level households (529,000) received Earned Income Tax Credits (EITC) in 2012. EITC-related refunds in Louisiana totaled \$1.4 billion, for an average of \$2,656 per eligible household.
- Without public and nonprofit spending, ALICE households would face great hardship, with many more qualifying as living below the Federal Poverty Level.

“Forty percent of Louisiana households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?”

Forty percent of Louisiana households do not have enough income to reach the ALICE Threshold for financial security. But how far below the ALICE Threshold are their earnings? How much does the government spend in an attempt to help fill the gap? And is it enough to enable all households to meet their basic needs?

Recent national studies have quantified the cost of public services needed to support low-wage workers, specifically those who work at big box retail chain stores and fast food restaurants (Allegretto et al., 2013; Dube and Jacobs, 2004; Wider Opportunities for Women, 2011). But the total cost of public and nonprofit assistance for struggling households had not

been tallied on a state-by-state basis until the first United Way ALICE Report for New Jersey (Hoopes Halpin, 2012). The ALICE Income Assessment provides a tool to measure these resources for ALICE and poverty households. Because funds are allocated differently for different programs (some based on the Federal Poverty Level or multiples, others using local cost budgets), it is not possible to separate spending on ALICE households from spending on those in poverty. In fact, some programs that are focused on those in poverty, such as Medicaid, end up supporting other low-income residents as well (Finkelstein, Hendren and Luttmer, 2015).

THE ALICE INCOME ASSESSMENT

ALICE Threshold	–	Earned Income and Assistance	=	Unfilled Gap
\$24.1 billion	–	\$22.2 billion	=	\$1.9 billion

“The total annual public and private spending on Louisiana households below the ALICE Threshold, which includes families in poverty, is \$11.5 billion, or 5 percent of Louisiana’s \$247 billion Gross Domestic Product.”

The ALICE Income Assessment is a tool to measure how much income a household needs to reach the ALICE Threshold compared to how much they actually earn and how much public assistance is provided to help them meet their basic needs. Public assistance used in this analysis includes only programs that are directed specifically at low-income families and individuals; it does not include programs such as neighborhood policing, which are provided to all families. In addition, the Assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as college subsidies. The analysis is only of funds spent, not an evaluation of the efficiency of the programs or efficacy of meeting household needs.

The ALICE Income Assessment totals the income needed to reach the ALICE Threshold (see the Household Survival Budget in Section II), then subtracts earned income, as well as government and nonprofit assistance. The remainder is the Unfilled Gap, highlighted in Figure 25.

The total annual income of poverty-level and ALICE households in Louisiana is \$10.7 billion, which includes wages and Social Security. This is only 44.4 percent of the amount needed just to reach the ALICE Threshold of \$24.1 billion statewide. Government and nonprofit assistance makes up an additional 47.9 percent, but that still leaves an Unfilled Gap of 7.7 percent, or \$1.9 billion. The consequences of the Unfilled Gap for ALICE households are discussed in Section VI.

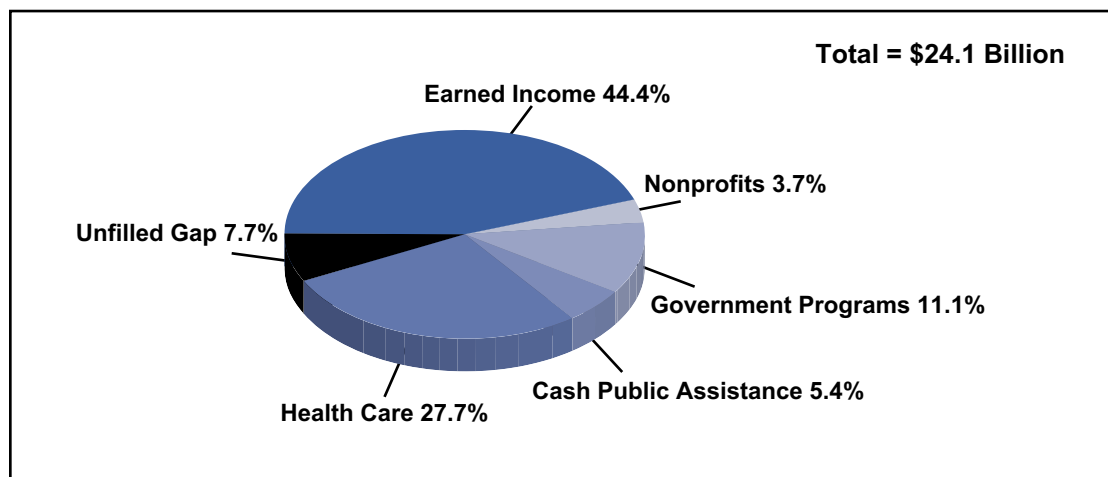
The total annual public and private spending on Louisiana households below the ALICE Threshold, which includes families in poverty, is \$11.5 billion (Figure 25), or 5 percent of Louisiana’s \$247 billion Gross Domestic Product (BLS, 2013). That spending includes several types of assistance:

- Health care assistance is \$6.7 billion, the largest single category, and adds 27.7 percent
- Government programs spend \$2.7 billion, or 11.1 percent
- Cash public assistance delivers \$1.3 billion, adding another 5.4 percent
- Nonprofit programs spend \$898 million, or 3.7 percent

Yet even the total amount of this assistance is not enough to make up the difference between earned income and the ALICE Threshold. The remaining 7.7 percent is the Unfilled Gap (additional details in Appendix E). **In other words, it would require approximately \$1.9 billion in additional wages or public resources for all Louisiana households to have income at the ALICE Threshold.**

Figure 25.

Categories of Income and Assistance for Households below the ALICE Threshold, Louisiana, 2013



Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2013; National Association of State Budget Officers, 2014; NCCS Data Web Report Builder, 2010; see Appendix E

DEFINITIONS

- **Earned Income** = Wages, dividends, Social Security
- **Nonprofits** = Human services revenue not from the government or user fees
- **Cash Public Assistance** = Supplemental Security Income (SSI) and Temporary Assistance for Needy Families (TANF)
- **Government Programs** = Head Start, Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), housing, and human services, federal and state
- **Health Care** = Medicaid, Children's Health Insurance Program (CHIP), community health benefits
- **Unfilled Gap** = Shortfall to ALICE Threshold

“Health care is the largest single amount of assistance to low-income households in Louisiana: \$6.7 billion, or two-thirds of all spending.”

Details for Spending Categories in Louisiana

Health care is the largest single amount of assistance to low-income households in Louisiana: \$6.7 billion, or over one half (58 percent) of all spending. This figure includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and community benefits provided by Louisiana hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers (NASBO), 2014; NCCS Data Web Report Builder, 2010). Health care is separated from other public spending because it has become such a large category and is a different type of spending.

Outside of health care, Cash Public Assistance and Government Programs comprise the remainder of public spending on low-income families. Breaking down this spending by federal and state sources provides additional insights. Federally-funded programs (excluding health care) for Louisiana households below the ALICE Threshold total \$4.0 billion and are the second largest source of assistance. These programs account for 34 percent of spending on the state's low-income households.

The federal programs fall into four categories:

- **Social services** is the largest category, spending \$1.3 billion on Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Service Block Grant.
- **Education spending** is \$164 million, a figure that only includes programs that help children meet their basic needs or that are necessary to enable their parents to work. They are Head Start, Neglected and Delinquent Children and Youth Education, the Rural and Low-Income Schools Program, and Homeless Children and Youth Education. Though advanced education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included in the education spending figure.
- **Food programs** provide \$2 billion in assistance, including the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- **Housing programs** account for \$466 million, including Section 8 Housing Vouchers, the Low-Income Home Energy Assistance Program, and Community Development Block Grants (CDBG).

“Federally-funded programs (excluding health care) for Louisiana households below the ALICE Threshold total \$4.0 billion and are the second largest source of assistance.”

Louisiana state and local government assistance (excluding health care) for households below the ALICE Threshold totals \$3 million, accounting for 0.03 percent of assistance to the state's low-income households. This category includes state matching grants for public assistance such as TANF and other cash benefits, as reported by the National Association of State Budget Officers (NASBO, 2014).

Outside the category of public spending, nonprofit support from human services organizations in Louisiana is \$898 million, or 8 percent of assistance to households below the ALICE Threshold. Although many nonprofits also receive government funding to deliver programs, the \$898 million figure does not include government grants or user fees (NCCS Data Web Report Builder, 2010). Most of the \$898 million is raised by the nonprofits from corporations, foundations, and individuals. Human services nonprofits provide a wide array of services for households below the ALICE Threshold including job training, temporary housing, and child care (Figure 26).

Figure 26.

Sources of Public and Private Assistance to Households below the ALICE Threshold, Louisiana, 2013

Source of Assistance	Spending in Millions
Federal	
<i>Social Services</i>	\$1,314
<i>Education</i>	\$164
<i>Food</i>	\$2,016
<i>Housing</i>	\$466
State and Local Government	\$3
Nonprofits	\$898
Health Care	\$6,674
TOTAL	\$11,535

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2013; National Association of State Budget Officers, 2014; NCCS Data Web Report Builder, 2010

Public and Nonprofit Spending Per Household

When looking at households (not individuals) below the ALICE Threshold in Louisiana, the average benefit from federal, state, and local government and nonprofit sources (excluding health care) was \$6,986 per household. On average, each household also received almost double that (\$9,592) in health care resources from government and hospitals. In total, the average household below the ALICE Threshold received a total of \$16,578 in cash and services, shared between all members of the household and spread throughout 2013 (Figure 27).

Figure 27.

Public Assistance per Household below the ALICE Threshold, Louisiana, 2013

Spending per HH Below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
Louisiana	\$9,592	\$6,986	\$16,578

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2013; National Association of State Budget Officers, 2014; NCCS Data Web Report Builder, 2010; American Community Survey, 2013; and ALICE Threshold, 2013

Despite the seemingly large amounts of welfare and health care spending nationwide, this spending makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family (Weaver, 2009). A single-parent three-person family earning federal minimum wage and relying on a basic assistance package falls 50 percent short for basic household expenses in almost every state, according to Wider Opportunities for Women (WOW), a Washington, D.C.-based research organization. WOW also notes that

“Despite the seemingly large amounts of welfare and health care spending nationwide, this spending makes up a small percentage of GDP, and it falls well short of what is necessary to provide financial stability for a family.”

workers earning slightly more than the federal minimum wage may not be much closer to economic security than those earning below it, as those who earn above minimum wage lose eligibility for many benefits (WOW, 2011).

Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the Federal Poverty Level, particularly in the wake of the Great Recession. Nationally, federal spending per capita grew significantly during the Recession, especially in SNAP, EITC, Unemployment Insurance, and Medicaid programs. This growth was spread across demographic groups, including single-parent families, two-parent families, and families with and without children (Moffitt, 2013).

Health Care Considerations

Health care assistance to households requires special consideration. Many studies have found that a few people use a disproportionately large share of health care, while the rest use small amounts, and that the ER is a costly and inefficient way of delivering health care (U.S. Department of Housing and Urban Development, 2010; Silletti, 2005; Culhane, Park, and Metraux, 2011). While Louisiana households below the ALICE Threshold receive an average of \$9,592 in health care assistance annually, it is likely that many ALICE and poverty households actually receive far less. A very few probably receive much larger amounts of health care assistance, as in Malcolm Gladwell's famous anecdote about the homeless man whose repeated use of the ER cost the system a million dollars a year (Gladwell, 2006). For those households that do not receive health care assistance, however, the Unfilled Gap would be much larger: the average Unfilled Gap of 7.7 percent, plus 27.7 percent from the health care assistance they did not receive, to total 35.4 percent.

“Without public and nonprofit spending, however, ALICE households would face great hardship; many more would be qualified as living below the Federal Poverty Level, particularly in the wake of the Great Recession.”

Earned Income Tax Credit

Another source of relief for many ALICE households is the Earned Income Tax Credit (EITC). In fact, in 2012, eligible households in Louisiana received an aggregate \$1.4 billion through the federal EITC, for an average refund of \$2,656 to reduce their taxes, which helped more than 529,000 ALICE and poverty-level families that year (IRS, 2012). The federal EITC, together with the Louisiana EITC, which is 3.5 percent of the federal, and the Child Tax Credit (CTC), lifted 141,000 Louisiana taxpayers out of poverty, including 82,000 children on average, from 2011 to 2013, according to the Center on Budget and Policy Priorities (CBPP) (CBPP, 2015).

While some households actually receive a refund, most benefit only from a reduction in taxes owed. Since the net refund amount in Louisiana is positive for all income brackets, the EITC contribution to the ALICE Unfilled Gap is not included as government assistance in the calculations above (IRS, 2013). In other words, a lower tax bill is considered a reduction in household expenses.

EITC filing data provides another window into households with income below the ALICE Threshold. In 2012, 24.7 percent of tax filers in Louisiana were eligible for federal EITC, and of those, 20 percent were married households, 53.3 percent were single heads of households, and 26.7 percent were single adults. The median Adjusted Gross Income was \$12,122. In terms of industries that employ EITC-eligible workers, the most common was health care, followed by retail trade, accommodation, food services, construction, and other services (Brookings Institution, 2012).

The National Context

While government and nonprofit spending on households with income below the ALICE Threshold is not enough to lift all households into financial stability (Ben-Shalom, Moffitt, and Scholz, 2012; Shaefer and Edin, 2013), it makes a significant difference for many ALICE families. Without it, their situation would be much worse: Programs like SNAP, the EITC and CTC, and Medicaid provide a critical safety net for basic household well-being and enable many families to work (Sherman, Trisi, and Parrott, 2013; Grogger, 2003; Dowd and Horowitz, 2011; Rosenbaum, 2013).

Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession. Findings from The Pew Charitable Trusts Economic Mobility Project, a national survey of working-age families from 1999 to 2012, show that families facing unemployment and other financial hardship during the Great Recession turned to government, nonprofit, and private institutional resources as a safety net. More than two of every three families interviewed drew on one or more of these institutional resources, receiving help in categories as varied as income, food, health care, education and training, housing and utility assistance, and counseling. Many had never depended on social welfare programs before and were surprised to find themselves in need (Boguslaw et al., 2013).

“Families in a wide range of economic circumstances access public assistance, especially in the wake of the Great Recession.”

V. WHAT ARE THE ECONOMIC CONDITIONS FOR ALICE HOUSEHOLDS IN LOUISIANA?

Measure 4 – The Economic Viability Dashboard

AT-A-GLANCE: SECTION V

“The driver of worsening economic conditions across Louisiana was the large decline in Housing Affordability, which fell by 33 percent from 2007 to 2010.”

- The Economic Viability Dashboard incorporates three indices – Housing Affordability, Job Opportunities, and Community Resources – for each parish.
- Only three parishes in Louisiana scored in the highest third in all three indices of the Dashboard: Lafourche, LaSalle, and St. Martin. Ouachita and Tangipahoa parishes scored in the lowest third in all three indices.
- The driver of worsening economic conditions across Louisiana was the large decline in housing affordability, which fell by 33 percent from 2007 to 2010.
- The average affordable housing gap in Louisiana is a 10 percent shortage in rental housing stock.
- Housing burdened: on average in Louisiana, 44 percent of renters pay more than 30 percent of their household income on rent, and 15 percent of owners pay more than 30 percent of their income on monthly owner costs.
- The average annual real estate tax in Louisiana is \$464, but there is wide variation across parishes.
- Job opportunities actually improved slightly from 2007 to 2010, but then dipped again from 2010 to 2013.
- The average wage for a new hire in Louisiana is \$2,541 per month, but there is significant variation among parishes.
- In most parishes in Louisiana, the 2013 unemployment rate was slightly below the national average of 8 percent, but rates ranged widely from a low of 4.5 percent to a high of 21.5 percent.
- Preschool enrollment, a marker of education resources, varies widely among parishes: only 21 percent of 3- and 4-year-olds are enrolled in preschool in Cameron Parish, while 80 percent are enrolled in West Baton Rouge Parish.
- Of non-seniors with annual income under 200 percent of the Federal Poverty Level, 21 percent in Louisiana did not have health insurance in 2013.
- Statewide, 60 percent of Louisianans voted in the 2012 presidential election, slightly above the national average.

Place matters. The Harvard Equality of Opportunity Project has brought to the fore the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty and Hendren, April 2015). For ALICE in particular, local economic conditions largely determine how many households in a parish or state struggle financially. These conditions also determine how difficult it is to survive without sufficient income and assets to afford basic household necessities.

In order to understand the challenges that the ALICE population faces in Louisiana, it is essential to recognize that local conditions do not impact all socio-economic and geographic groups in the same way. As an example, the ability to recover from hurricane damage differed between those who had insurance and those who did not. In terms of geographic differences, Louisiana's prominent petroleum industry typically gets big investment headlines, but that attention often obscures the slow growth in other areas of the state.

Parish unemployment statistics, on the other hand, clearly reveal where there are not enough jobs in Louisiana. Yet having a job is only part of the economic landscape for ALICE households. The full picture requires an understanding of the types of jobs available and their wages, as well as the cost of basic living expenses and the level of community resources in each parish.

ECONOMIC VIABILITY DASHBOARD

The Economic Viability Dashboard is a tool that presents three parallel indices that focus particularly on the economic conditions that ALICE households face in Louisiana: Housing Affordability, Job Opportunities, and Community Resources. The ideal for a parish is to have good conditions in all three indices. The indices provide the means to compare parishes in Louisiana and also to see changes over time.

The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households. The Dashboard offers the means to better understand why so many households struggle to achieve basic economic stability throughout Louisiana, and why that struggle is harder in some parts of the state than in others.

Economic Viability Dashboard Scores

The cumulative Dashboard results are presented in the color-coded Louisiana parish map in Figure 28, and the detailed index results are presented in the table in Figure 29. Full results, as well as the methodology and sources, are in Appendix F. Index scores for each parish range from a possible 1 (worst) to 100 (best); they are then reported by groupings with the bottom third of scores labeled “poor” and colored dark blue; the middle third of scores labeled “fair” and colored medium blue; and the top third of scores labeled “good” and colored light blue.

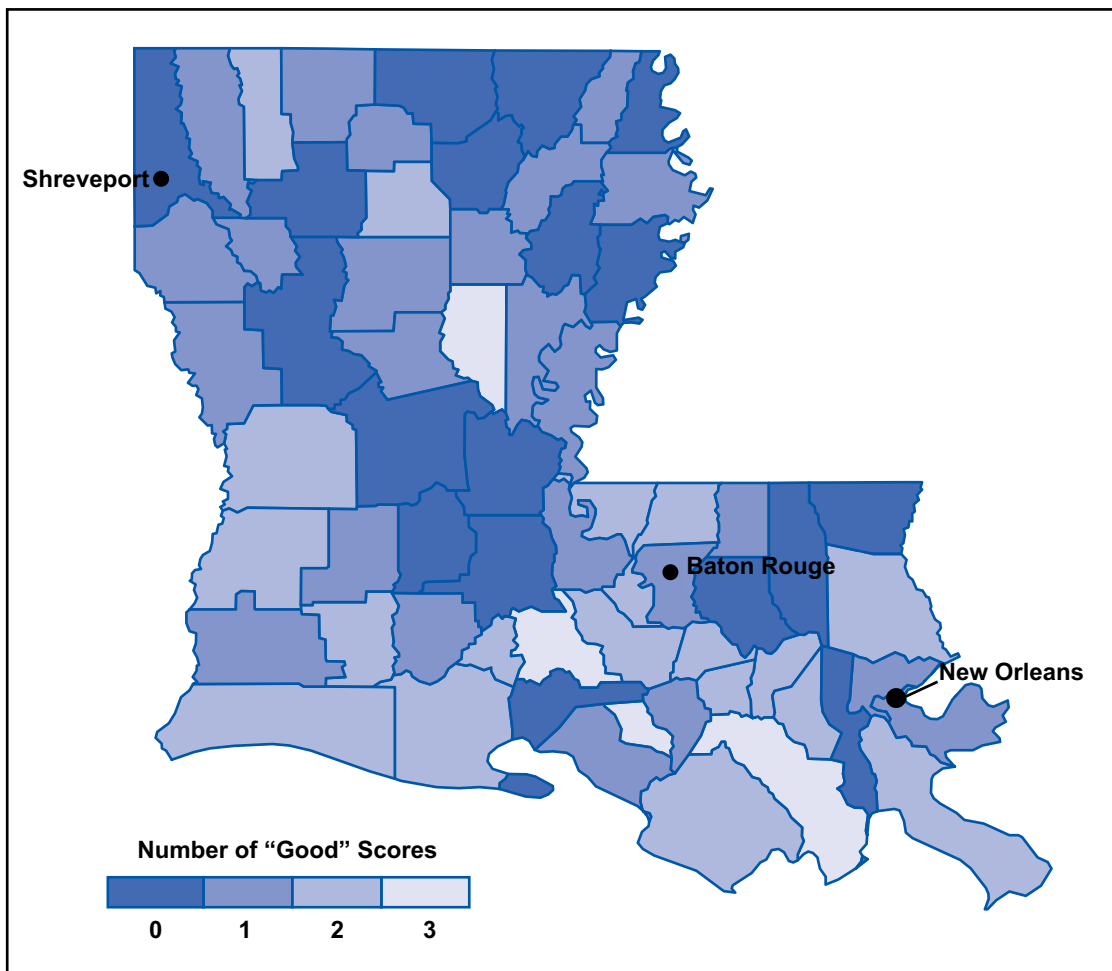
ALICE households have to navigate a range of variables, and the Economic Viability Dashboard, using the best available proxies, illustrates them clearly. A common challenge is to find job opportunities in the same parishes that are affordable places to live for ALICE households. In addition, many affordable parishes do not offer key community resources such as access to quality schools, high levels of health coverage, and the types of community engagement that create social capital. The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources.

For ALICE households, those locations are both most needed and hardest to find. The Economic Viability Dashboard shows that only three parishes in Louisiana score in the

“The Economic Viability Dashboard provides a window directly into the economic conditions that matter most to ALICE households.”

highest third in all three indices: Lafourche, LaSalle, and St. Martin parishes. In addition, Terrebonne, Vermilion, and Vernon parishes scored well on Housing and Jobs, but ‘fair’ on Community Resources. At the other end of the spectrum, Ouachita and Tangipahoa parishes scored in the lowest third in all three indices, and 18 parishes did not receive a good score on any of the indices (Figure 29). The three indices are reviewed below. Each index is comprised of three indicators.

Figure 28.
Number of “Good” Scores, Economic Viability Dashboard, Louisiana, 2013



Sources and Methodology: See Appendix F

“The ideal locations are those that offer affordable housing, job opportunities, and high levels of community resources. For ALICE households, those locations are both most needed and hardest to find.”

Figure 29.

Economic Viability Dashboard, Louisiana, 2013

- Index scores are from a possible 1 (worst) to 100 (best)
- The scores are color coded by thirds: poor = bottom third; fair = middle third; good = top third of scores for each index

Parish	Housing Affordability	Job Opportunities	Community Resources
Acadia	good	fair	poor
Allen	good	fair	poor
Ascension	fair	good	good
Assumption	fair	fair	good
Avoyelles	fair	poor	poor
Beauregard	good	good	poor
Bienville	fair	poor	fair
Bossier	poor	good	poor
Caddo	poor	fair	fair
Calcasieu	fair	good	fair
Caldwell	good	poor	poor
Cameron	good	good	poor
Catahoula	good	poor	fair
Claiborne	fair	poor	good
Concordia	fair	poor	good
De Soto	fair	fair	good
East Baton Rouge	poor	fair	good
East Carroll	poor	poor	fair
East Feliciana	fair	good	good
Evangeline	fair	fair	poor
Franklin	fair	poor	poor
Grant	good	fair	poor
Iberia	fair	fair	poor
Iberville	fair	good	good
Jackson	fair	good	good
Jefferson Davis	poor	fair	fair
Jefferson	good	fair	good
Lafayette	poor	good	good
Lafourche	good	good	good

Parish	Housing Affordability	Job Opportunities	Community Resources
LaSalle	good	good	good
Lincoln	poor	poor	good
Livingston	poor	fair	fair
Madison	poor	poor	good
Morehouse	fair	fair	poor
Natchitoches	poor	poor	fair
Orleans	poor	poor	good
Ouachita	poor	poor	poor
Plaquemines	poor	good	good
Pointe Coupee	poor	fair	good
Rapides	poor	fair	fair
Red River	good	poor	fair
Richland	good	fair	fair
Sabine	good	poor	poor
St. Bernard	fair	good	fair
St. Charles	poor	good	good
St. Helena	good	poor	fair
St. James	fair	good	good
St. John the Baptist	poor	good	good
St. Landry	fair	fair	fair
St. Martin	good	good	good
St. Mary	good	fair	poor
St. Tammany	poor	good	good
Tangipahoa	poor	poor	poor
Tensas	fair	poor	poor
Terrebonne	good	good	fair
Union	poor	poor	fair
Vermilion	good	good	poor
Vernon	good	good	poor
Washington	fair	poor	poor
Webster	good	fair	good
West Baton Rouge	fair	good	good
West Carroll	good	fair	fair
West Feliciana	fair	good	good
Winn	fair	fair	good

The Housing Affordability Index

Key Indicators: Affordable Housing Stock + Housing Burden + Real Estate Taxes

The more affordable a parish, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

In Louisiana, there is wide variation between parishes on Housing Affordability scores (Figure 29 and Appendix F). The least affordable parish is Orleans Parish, with a score of only 1 out of 100; the most affordable is LaSalle Parish, with a score of 69. Even the most affordable parishes are well below the possible 100 points. In terms of regions, the parishes around New Orleans and Baton Rouge are the least affordable.

Affordable Housing Gap Indicator

The first key indicator in the Housing Affordability Index is the affordable housing gap. In a given parish, there is a difference between the total number of available renter and owner units and the number of housing units that households below the ALICE Threshold can afford while spending no more than one-third of their income on housing. This indicator measures that gap, as a percent of the overall housing stock. This is one of the few indicators that assesses the total housing stock in a parish and includes subsidized as well as market rate units that are affordable to ALICE and poverty households.

The larger the gap, the harder it is for households below the ALICE Threshold to find affordable housing, and for this Index, the lower the score. The average affordable housing gap in Louisiana is a 10 percent shortage in rental housing stock, but there is large variation between parishes. Vernon Parish actually has no shortage while Orleans Parish has the largest gap, with a 25 percent shortage.

Housing Burden Indicator

The second key indicator in the Housing Affordability Index is the housing burden, defined as housing costs that exceed 30 percent of income, as defined by the U.S. Department of Housing and Urban Development (HUD). That standard is based on the premise established in the United States Housing Act of 1937 that 30 percent of income was the most a family could spend on housing and still afford other household necessities (Schwartz and Wilson, 2008).

With many of Louisiana's metro areas ranking among the least affordable in the country, it is not surprising that many Louisiana households are housing burdened. In fact, on average, 44 percent of Louisiana renters pay more than 30 percent of their household income on rent, and 15 percent of owners pay more than 30 percent of their income on monthly owner costs, which include their mortgage. There is wide variation across the state, with the highest housing burden in Orleans Parish at a rate of 44 percent; the lowest is 14 percent in LaSalle Parish (American Community Survey, 2013). For the Housing Affordability Index, the housing burden is inversely related so that the greater the housing burden, the less affordable the cost of living and, therefore, the lower the Index score.

“With many of Louisiana’s metro areas ranking among the least affordable in the country, it is not surprising that many Louisiana households are housing burdened.”

Real Estate Taxes Indicator

The third key indicator in the Housing Affordability Index is real estate taxes. While related to housing cost, they also reflect a parish's standard of living. The average annual real estate tax in Louisiana is \$464, but there is wide variation across parishes. Average annual real estate taxes are lowest in Allen Parish at \$200 and highest in St. Tammany Parish at \$1,634 (American Community Survey, 2013). For the Housing Affordability Index, real estate taxes are inversely related so that the higher the taxes, the harder it is to support a household and, therefore, the lower the Index score.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire Wages

“There is much more variation in job opportunities across Louisiana than in the other indicators, reflecting the different economic activity across the state.”

The Job Opportunities Index focuses on jobs for the population in general and for households living below the ALICE Threshold in particular. The key indicators for job opportunities are income distribution, the unemployment rate, and new hire wages. The more job opportunities there are in a parish, the more likely a household is to be financially stable. There is much more variation in job opportunities across Louisiana than in the other indicators, reflecting the different economic activity across the state. The fewest job opportunities are in East Carroll Parish with a score of only 16, and the most are in Cameron Parish with a score of 100. The extreme high score for Cameron Parish reflects the unprecedented investment in new liquefied natural gas (LNG) export facilities and associated construction and petroleum industry jobs.

Income Distribution Indicator

The first indicator in the Job Opportunities Index is income distribution as measured by the share of income for the lowest two quintiles. The more evenly income is distributed across the quintiles, the greater the possibility ALICE households have to achieve the parish's median income, and therefore the higher the Index score. The distribution of income in Louisiana is slightly less equal than in the U.S. overall, with the bottom two quintiles earning 11 percent of income in Louisiana and 12 percent nationally. Within Louisiana, income is most unequal in Lincoln and Orleans parishes, where the lowest two quintiles earn only 8 percent of the income. The highest percentage that these two quintiles earn is 15 percent in Ascension, St. John the Baptist, and Vernon parishes (American Community Survey, 2013).

Unemployment Rate Indicator

The second indicator in the Job Opportunities Index is the unemployment rate. Having a job is obviously crucial to financial stability; the higher the unemployment level in a given parish, the fewer opportunities there are for earning income, and therefore the lower the Index score. The 2013 state unemployment rate was 8 percent, but there is wide variation across the state. The lowest rate is in Terrebonne Parish, at 4.5 percent, and the highest is above 20 percent in East Carroll and Madison parishes (American Community Survey, 2013).

New Hire Wages Indicator

The third indicator in the Job Opportunities Index is the “average wage for new hires” as reported by the Bureau of Labor Statistics (BLS). While having a job is essential, having a job with a salary high enough to afford the cost of living is also important. This indicator seeks to capture the types of jobs that are currently available in each parish. The higher the wage for new hires, the greater the contribution employment can make to household income and, therefore, the higher the Index score. The average wage for a new hire in Louisiana is \$2,541 per month, according to the U.S. Census Quarterly Workforce Indicators, but there is wide variation between parishes. At the low end of the spectrum, new hires in Tensas Parish earn \$1,626 per month; at the top of the spectrum, new hires in Cameron Parish can expect to earn more than four times that at \$7,127 per month. This degree of variation reflects the enormously different economic activity across the state and the kinds of jobs and/or wage levels available (see further discussion in Sections III and VI).

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

The Community Resources Index measures the education, health, and social resources that are available in a community. These resources are fundamental prerequisites to being able to work and raise a family. The Index focuses on resources that can make a difference in the financial stability of ALICE households in both the short and long terms. It also looks at resources that reflect on a specific locality, rather than those that are available in all communities across the country.

In Louisiana, there is less variation between parishes in Community Resources scores than in the other indices. The parishes with the fewest Community Resources are Avoyelles and Caldwell parishes, with a score of 48 out of 100; the most resources are in St. James Parish, with a score of 69.

Education Resources Indicator

The first indicator in the Community Resources Index reflects the level of education resources in each parish. Providing public education is a fundamental American value, and education is widely regarded as a means to achieve economic success. Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family’s current and future earning potential. For these reasons, the quality of education available to low-income children could be one of the most important determinants of their future. As a proxy for the level of education resources in a parish, the Index uses the percent of 3- and 4-year-olds enrolled in preschool (American Community Survey, 2013). The higher the percentage of the population enrolled in preschool, the higher the Index score.

The average percentage of 3- and 4-year-olds enrolled in preschool in Louisiana is 49 percent, but there is wide variation between parishes. Only 21 percent of 3- and 4-year-olds are enrolled in preschool in Cameron Parish, while 80 percent are enrolled in West Baton Rouge Parish. This extreme variation indicates that there are very different policies and resources devoted to early childhood education across the state.

“Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future.”

Health Resources Indicator

The second indicator in the Community Resources Index reflects the level of health resources in each parish. Health insurance is especially important for people living below the ALICE Threshold who earn more than 133 percent of the Federal Poverty Level, the qualification level for Medicaid. They do not have the resources to pay for a health emergency, and going forward may not be able to afford the high deductibles of the lowest-cost plans offered through the Affordable Care Act. As a proxy for the level of health resources in a parish, the Index uses percent of the population with health insurance. The higher the rate of health insurance, the higher the Index score.

Though health coverage rates might seem to be correlated with higher income, low-income households are in fact roughly as likely as high-income households to have insurance in Louisiana, even apart from eligibility for Medicaid and the Children's Health Insurance Program (CHIP). In fact, for individuals under the age of 64 with annual income under 200 percent of the Federal Poverty Level, 21 percent in Louisiana did not have health insurance in 2013, compared to 26 percent of the national non-elderly U.S. population (Kaiser Family Foundation, 2013).

The overall level of health insurance coverage in Louisiana increased slightly over the last two decades, from 80.8 percent in 1994 to 83.4 percent in 2013 (U.S. Census, 1995 and 2013). However, coverage rates vary widely across the state today: The parish with the lowest health insurance coverage rate is Tensas Parish with 49.5 percent, and the highest is Ascension Parish with 84 percent (American Community Survey, 2013).

Social Capital Indicator

The third indicator reflects the level of social capital in each parish. Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict. The greater the community engagement, the more the community's activities reflect the population's values (Putnam, 1995; National Task Force on Civic Learning and Democratic Engagement, 2012; Saguaro Seminar on Civic Engagement in America, 2000). Participating in electoral and political processes, such as voting, campaigning, attending rallies and protests, contacting officials, or serving on local boards, is one aspect of community engagement. Broader community engagement includes volunteering and contributing with religious, educational, neighborhood, and community organizations.

As a proxy for the level of social capital in a parish, the Index uses one of the longest-standing indicators of community engagement: the percent of the adult population who voted in the most recent national election (U.S. Election Assistance Commission, 2014; Hoopes Halpin, Holzer, Jett, Piotrowski, and Van Ryzin, 2012). The higher the proportion of the total population (taking into account the impact of noncitizens) that is registered to vote, the greater the community engagement and ability to build social capital in the community and, therefore, the higher the Index score.

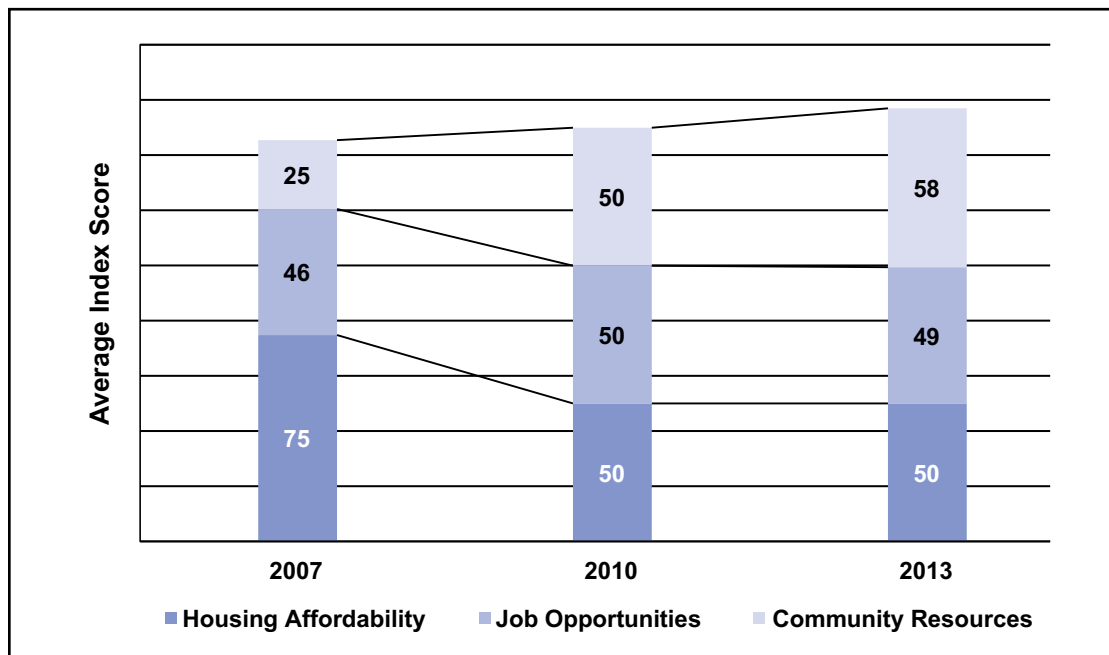
The percent of residents who voted in Louisiana is slightly above the national average of 58 percent, with 60 percent having voted in the 2012 presidential election. This is much higher than the 2014 mid-term election rate of 45 percent in Louisiana and 37 percent nationally (United States Elections Project, 2012 and 2014). There is also great variation across the state: In West Baton Rouge Parish only 5 percent of residents voted, while 63 percent voted in St. James Parish (U.S. Census, 2013; American Community Survey, 2013).

“Communities with engaged citizens build the social capital necessary to mobilize resources, improve quality of life, and resolve conflict.”

Changes Over Time

The Economic Viability Dashboard enables comparison over time for the three dimensions that it measures. To visualize changes over time, the average scores for all parishes in Louisiana on each index are presented in Figure 30. With 2010 as the baseline for the each Index, the assigned score for each is 50. Scores in 2007 or 2013 that are above 50 show better conditions than in 2010; scores below that level represent worse conditions. In measuring change over time, complete data was not available for 15 (smaller and mostly rural) parishes out of 64.

Figure 30.
Economic Viability Dashboard, Louisiana, 2007 to 2013



“In terms of job opportunities, hurricane recovery jobs fueled by FEMA funds and insurance payouts were not enough to offset the loss of jobs due to hurricane damage and destruction of businesses, as well as the decline in the national economy.”

Source: See Appendix F

The change in Dashboard scores from 2007 to 2013 provides a striking picture of the way Louisiana has started to recover from the 2005 hurricanes as well as the Great Recession. From 2007 to 2010, scores for Housing Affordability fell by 33 percent, while Job Opportunities actually improved by 9 percent and Community Resources doubled. In the three years since the technical end of the Great Recession, Housing Affordability remained flat and Job Opportunities fell by 1 percent while Community Resources continued to improve, increasing by another 15 percent.

What were the key drivers of change? The drop in Housing Affordability reflects the drastic decrease in livable housing stock across the state, as people moved out of areas where houses had been damaged or destroyed to areas with less damage. This movement caused an increase in demand for an already limited housing supply, especially for low-cost rental units. In terms of job opportunities, hurricane recovery jobs fueled by FEMA funds and insurance payouts were not enough to offset the loss of jobs due to hurricane damage and destruction of businesses, as well as the decline in the national economy. The great increase in Community Resources was mainly driven by voter turnout and to a lesser extent by the percent of children enrolled in preschool. Both show the slowing pace of population movement and families becoming more settled and connecting (or reconnecting) with their communities.

“Housing Affordability fell in all but two parishes in Louisiana from 2007 to 2013. The biggest drops were in the parishes surrounding New Orleans, where Housing Affordability fell by more than 45 percent.”

The differences between parishes help highlight the very different situations across the state. Housing Affordability fell in all but two parishes in Louisiana from 2007 to 2013. The biggest drops were in the parishes surrounding New Orleans, where Housing Affordability fell by more than 45 percent. In Orleans Parish in particular, it fell by 100 percent from 2007 to 2013, a clear reflection of hurricane damage. In the parishes surrounding Baton Rouge there was much more variation, reflecting the effect of increased demand on the existing housing stock. The biggest drops were in East Baton Rouge, Livingston, and West Feliciana parishes, where Housing Affordability fell by more than 42 percent. At the same time, there was a 2 percent increase in Iberia and West Baton Rouge parishes.

The changes in Job Opportunities were much more varied across the state, with as many parishes experiencing increases as those experiencing decreases. Most of the improvement in Job Opportunities occurred outside the New Orleans area, but there were big decreases in Job Opportunities in parishes in all regions of the state. In fact, Job Opportunities fell by more than 20 percent in Avoyelles, Jefferson Davis, Livingston, and Union parishes. Many of the increases occurred in the Baton Rouge area, helping to fuel the increased demand for housing. There were also large increases in a few parishes across the state: Job Opportunities improved by more than 100 percent in West Carroll, West Feliciana, and Winn parishes from 2007 to 2013.

Community Resources increased by more than 47 percent in all parishes from 2007 to 2013, and by more than 100 percent in 33 parishes. Interestingly, in general, they increased more in parishes where Job Opportunities improved, again suggesting that the increase was driven by people becoming more stable after the hurricane disruption. For example, Winn Parish had a 200 percent increase in Job Opportunities and a 216 percent increase in Community Resources, and West Feliciana Parish had a 218 percent increase in Job Opportunities and a 237 percent increase in Community Resources.

COMPARISON WITH OTHER INDICES

THE HUMAN DEVELOPMENT INDEX

A project of the Social Science Research Council, this Index measures health (life expectancy), education (school enrollment and the highest educational degree attained), and income (median personal earnings) for each state in the U.S. Of all the states, Louisiana ranks 46th in social and economic development, driven primarily by the state's low education attainment, short life expectancy, and low median earnings (Lewis and Burd-Sharps, 2014).

BE THE CHANGE'S OPPORTUNITY INDEX

This Index measures the degree of opportunity – now and in the future – available to residents of each state based on measurements of that state's economic, educational, and community health. Louisiana ranks 46th overall and scores below average on the economy, education, and community health scores. This Index also breaks opportunity scores down by parish (Opportunity Nation, 2013).

THE INSTITUTION FOR SOCIAL AND POLICY STUDIES' ECONOMIC SECURITY INDEX

This Index measures not conditions, but changes — the size of drops in income or spikes in medical spending and the corresponding “financial insecurity” level in each state. Louisiana residents face more financial insecurity than the national average, and like the national average, Louisiana's insecurity scores have improved since 2010 (Hacker, Huber, Nichols, Rehm, and Craig, 2012).

THE GALLUP-HEALTHWAYS WELL-BEING INDEX

This Index provides a view of life in Louisiana at the state level in terms of overall well-being, life evaluation, emotional health, physical health, healthy behavior, work environment, and feeling safe, satisfied, and optimistic within a community. Overall, Louisiana has scored near the national average, slightly lower in terms of physical health and slightly higher in terms of emotional health and work environment (Gallup-Healthways, 2013).

THE NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)/WELLS FARGO HOUSING OPPORTUNITY INDEX

This Index measures the share of homes sold in a given area that would be affordable to a family earning the local median income, based on standard mortgage underwriting criteria. However, the Index's 225 metro areas do not include any in Louisiana (NAHB/Wells Fargo, 2015).

THE INTERGENERATIONAL MOBILITY INDEX

Developed by the Equality of Opportunity project at Harvard University, this Index focuses on metro areas, measuring the upward mobility of children from low-income families. Of the 50 largest commuting zones in the U.S., New Orleans is ranked 42nd in the probability that a child born to a family in the bottom quintile of the national income distribution will ultimately reach the top quintile (Chetty, Hendren, Kline, and Saez, 2014).

THE HUMAN NEEDS INDEX

Developed by the Indiana University Lilly Family School of Philanthropy and the Salvation Army, this Index is based on the services that the Salvation Army provides (clothing, food, basic medical care, and shelter). Louisiana ranked 22nd nationally in the composite index of poverty-related need and the impact of Salvation Army services in 2014 (Indiana University Lilly Family School of Philanthropy, 2015).

“Most of the improvement in Job Opportunities occurred outside the New Orleans area, but there were big decreases in Job Opportunities in parishes in all regions of the state.”

VI. THE CONSEQUENCES OF INSUFFICIENT HOUSEHOLD INCOME

“Many of Louisiana’s ALICE households have depleted their savings and are still having trouble finding higher-wage jobs three years after the end of the Great Recession.”

When households face difficult economic conditions and cannot afford basic necessities, they are forced to make difficult choices and take costly risks. When the overall economic climate worsens, as it did in Louisiana after Hurricanes Katrina and Rita, many households have to make even harder trade-offs; the same is true when families are faced with emergencies and unexpected expenses. Many of Louisiana’s ALICE households have depleted their savings and are still having trouble finding higher-wage jobs three years after the end of the Great Recession. This section reviews the strategies that they use to survive.

For ALICE households, difficult economic conditions create specific problems in the areas of housing, child care and education, food, health and health care, and transportation, as well as income and savings. **Yet what is not always acknowledged is that these problems have consequences not just for ALICE households, but for their broader communities as well.**

The choices that ALICE households are forced to make often include skipping health care, accredited child care, healthy food, or car insurance. While these “savings” have direct impacts on the health, safety, and future of these households, their wider effects can include reducing Louisiana’s economic productivity and raising insurance premiums and taxes for everyone (Figure 31).

Figure 31.
Consequences of Households Living below the ALICE Threshold in Louisiana

	Impact on ALICE	Impact on Community
HOUSING		
Live in substandard housing	Inconvenience; health and safety risks; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
Move farther away from job	Longer commute; costs increase, less time for other activities	More traffic on road; workers late to job
Homeless	Disruption to job, family, school, etc.	Costs for homeless shelters, foster care system, health care
CHILD CARE AND EDUCATION		
Substandard child care	Safety and learning risks; health risks; limited future employment opportunity	Future need for education and social services; less productive worker
No child care	One parent cannot work; forgoing immediate income and future promotions	Future need for education and other social services
Substandard public education	Learning risks; limited earning potential/ mobility; limited career opportunity	Stressed parents; future need for social services

	Impact on ALICE	Impact on Community
FOOD		
Less healthy	Poor health; obesity	Less productive worker/student; increased future demand for health care
Not enough	Poor daily functioning	Even less productive; increased future need for social services and health care
TRANSPORTATION		
Old car	Unreliable transportation; risk of accidents; increased maintenance costs	Worker stressed, late, and/or absent from job – less productive
No insurance/registration	Risk of fine; accident liability; risk of license being revoked	Higher insurance premiums; unsafe vehicles on the road
Long commute	Less time for other activities; more costly	More traffic on road; workers late to job; increased demand for road maintenance and services
No car	Limited employment opportunities and access to health care/child care	Reduced economic productivity; higher taxes for specialized public transportation; greater stress on emergency vehicles
HEALTH AND HEALTH CARE		
Underinsured	Forgo preventative health care; more out-of-pocket expense	Workers report to job sick; spread illness; less productive; absenteeism
No insurance	Forgo preventative health care; use emergency room for non-emergency care	Higher premiums for all to fill the gap; more expensive health costs
INCOME		
Low wages	Longer work hours; pressure on other family members to work (drop out of school); no savings	Worker stressed, late, and/or absent from job – less productive; higher taxes to fill the gap
No wages	Cost of looking for work and finding social services	Less productive society; higher taxes to fill the gap
SAVINGS		
Minimal Savings	Mental stress; crises; risk taking; use costly alternative financial systems to bridge gaps	More workers facing crisis; unstable workforce; community disruption
No savings	Crises spiral quickly, leading to homelessness, hunger, illness	Costs for homeless shelters, foster care system, emergency health care

“Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations.”

Suggested reference: United Way ALICE Report – Louisiana, 2015

HOUSING

Housing is the cornerstone of financial stability, and as such, its relatively high cost often forces ALICE households into difficult situations. Homelessness is the worst possible outcome when ALICE cannot afford basic housing, but there are lesser consequences that still take a toll, including excessive spending on housing, living far from work, or living in substandard units. Finding convenient housing that is affordable is challenging in many parts of Louisiana. Changing demographics and the damage from Hurricanes Katrina and Rita, as well as Hurricanes Ike and Gustav, have increased the demand for an already tight supply of

smaller, low-cost housing units, especially rental units. In addition, the economic challenges in Louisiana have cost many homeowners the equity in their homes and even forced some into foreclosure.

While the cost of housing is generally lower in Louisiana than in other parts of the country, it remains the most expensive budget item in all parishes for all households except those with two or more children in child care.

Many housing units cost less because they are in undesirable locations, lack basic kitchen or bath facilities, or are in need of repair. Low-cost housing units are often in areas with high crime rates, run-down infrastructure, no public transportation, or long distances from grocery stores, public services, and other necessities. There is a trade-off between spending money on housing or on transportation. The Joint Center for Housing Studies estimates that low-income households that spend 30 percent or less of their income on housing spend on average \$100 more on transportation than those that allocate over half their income to housing (Belsky, Goodman, and Drew, 2005).

While Louisiana’s housing stock is somewhat younger than the national average, 22 percent of housing units were built before 1960 (U.S. average is 30 percent), and the oldest units, those built before 1940, account for approximately 7 percent of the state’s housing stock (American Community Survey, 2013). Older units are more likely to need maintenance and more costly repairs. With very low vacancy rates statewide – 1.6 percent for homeowners and 7.6 percent for renters – Louisiana residents are more likely to face problems of higher costs, or poor housing conditions for lower-cost units (American Community Survey, 2013).

“When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat.”

ALICE families in Louisiana often live in substandard units. Of the state’s low-cost housing stock, 6,248 units lack complete plumbing facilities and 12,871 lack complete kitchen facilities (American Community Survey, 2013). Low-rent housing often needs maintenance, so ALICE families face the additional cost of upkeep as well as the safety risks of do-it-yourself repairs, or possibly greater risks when repairs are not made. A costly repair can threaten the safety or livelihood of an ALICE household.

Another indicator of the lack of housing affordability in the state is the extent to which households are housing burdened. As discussed in Section V, 44 percent of Louisiana renters paid more than 30 percent of their household income on rent, and 15 percent of owners paid more than 30 percent of their income on monthly owner costs, which include their mortgage, in 2013. Owners and renters with lower incomes are more likely to be housing burdened than those with higher incomes (American Community Survey, 2012 and 2013). When households with income below the ALICE Threshold spend more than 30 percent of income on rent and utility costs, they are often forced to forgo other basics, such as food, medicine, child care, or heat (National Low Income Housing Coalition (NLIHC), 2015).

Renters

ALICE households are more likely to be renters than owners in Louisiana, occupying more than half of all rental units. The damage from the set of hurricanes, layered on top of the national housing crisis, led to an increase in the demand for rental housing in Louisiana. The percentage of total households renting in Louisiana increased from 32 percent in 2007 to 34 percent in 2013 (American Community Survey, 2013).

Yet renting has distinct downsides. First, as mentioned above, renters are more likely than owners to face a housing burden. Second, while renting offers greater mobility, allowing people to move more easily for work, and renters are more likely than homeowners to have moved in the last few years, there are associated costs (American Community Survey, 2012).

Any move has a range of costs, from financial transition costs and reduced wages due to time off from work to social start-up costs for new schools and the process of becoming invested in a new community. Finally, and perhaps most importantly, renters are not able to build equity in a home.

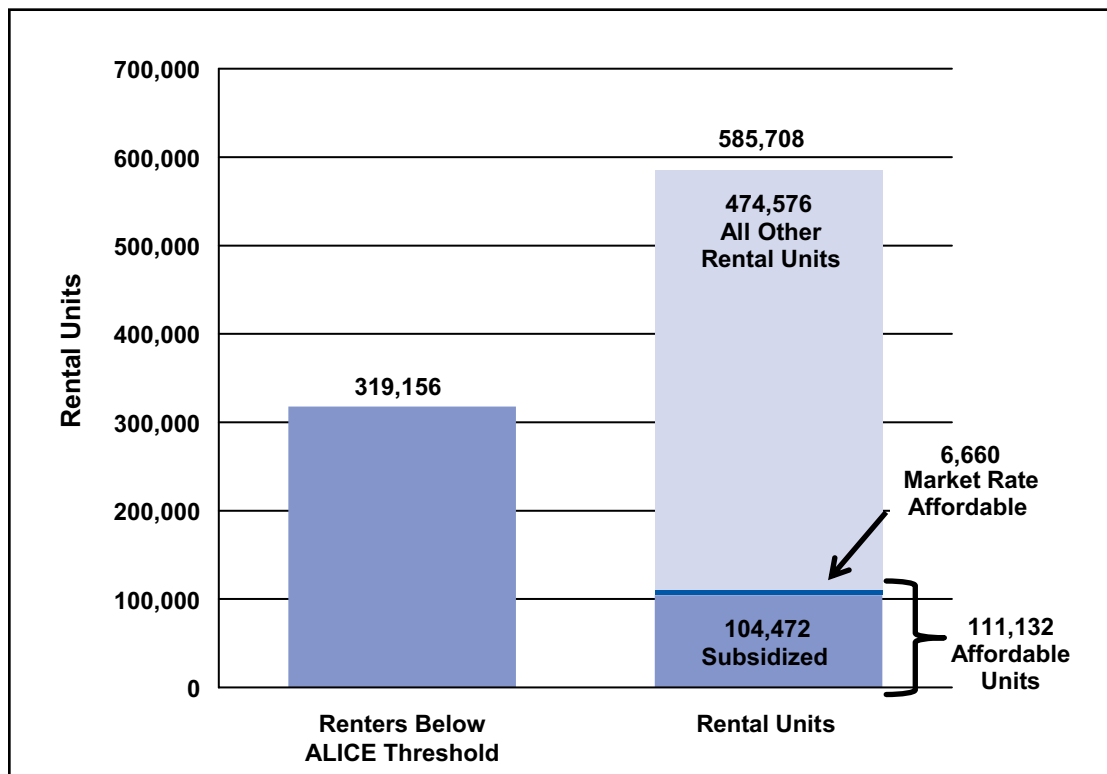
Analysis of the housing stock in each parish in Louisiana reveals that the available units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are roughly 320,000 renters with income below the ALICE Threshold, yet there are fewer than 112,000 rental units, subsidized and market rate, that these households can afford without being housing burdened (Figure 32). In other words, Louisiana would need at least 200,000 more lower-cost rental units – almost double the number that exist now – to meet the demand of renters below the ALICE Threshold. This assumes that all ALICE and poverty households are currently living in rental units they can afford, but the number of households that are housing burdened reveals that this is often not the case in Louisiana, and that assessment of need for low-cost rental units across the state is in fact a low estimate.

Using a different methodology, the NLIHC estimates a shortage of 110,522 units in Louisiana that are affordable and available for extremely low-income renters, based on affordability to residents earning less than 30 percent of the median income (NLIHC, 2015). Despite using different parameters, the NLIHC and ALICE estimates both confirm the significant shortage of affordable rental units in Louisiana.

“Louisiana would need at least 200,000 more lower-cost rental units – almost double the number that exist now – to meet the demand of renters below the ALICE Threshold.”

Figure 32.

Renters below the ALICE Threshold vs. Rental Stock, Louisiana, 2013



Source: American Community Survey, 2013, and the ALICE Threshold, 2013

Subsidized housing units are an important source of housing that is affordable for ALICE families. Of the 111,123 rental units that households with income below the ALICE Threshold can afford across the state, approximately 94 percent are subsidized: Louisiana’s affordable

“ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures.”

rental housing programs reached 104,472 households across the state in 2013 (HUD, 2013). Market rate units can also be a vital source of housing for ALICE families, but the number of market rate affordable housing units in Louisiana is extremely low, at only 1 percent of all rental units — the lowest percentage in any state that the United Way ALICE Project has analyzed to date.

Across the state, most renters continue to spend large portions of their income on housing. In Louisiana, the estimated mean wage for a renter in 2013 was \$15.27 per hour. At this wage, in order to afford the Fair Market Rate (FMR) for a two-bedroom apartment without becoming housing burdened, a renter must work 84 hours per week, 52 weeks per year (NLIHC, 2014).

Homeowners

In Louisiana, many of households with income below the ALICE Threshold are homeowners. There would be enough affordable units for them (i.e., those that do not consume more than one-third of their income) if all homeowners had a 30-year mortgage at 4 percent for 90 percent of the value of the house or better. But the fact that 29 percent of households with a mortgage are housing burdened suggests that many homeowners were not able to get competitive financing rates, or that they put less than 10 percent down, or were not able to find units that were affordable. The increase in the number of renters also reflects these challenges.

ALICE families that own their homes are more likely than higher-income families to have a sub-prime mortgage. Almost by definition, most sub-prime mortgages are sold to low-income households, and now these households make up the majority of foreclosures. In 2013, Louisiana had 9,723 completed foreclosures. Its current foreclosure inventory rate of 2.2 percent is still high; the percentage of delinquent borrowers across the U.S. has historically been 1.1 percent. The number of foreclosures has continued to increase in some areas, especially in the New Orleans metro area. St. Tammany Parish had the highest foreclosure rate in the state in 2013 (CoreLogic, 2013; Shannon, 2013).

For an ALICE household, a foreclosure not only results in the loss of a stable place to live and an owner’s primary asset but also reduces the owner’s credit rating, creating barriers to future home purchases and rentals. With few or no other assets to cushion the impact, ALICE households recovering from foreclosure often have difficulty finding new housing (Bernanke, 2008; Kingsley, Smith, and Price, 2009; Frame, 2010).

In addition, with the tightening of mortgage regulations, those who do not qualify for traditional mortgages look for alternatives, leading to an increased use of “contract for deed” or “rent-to-own” mortgages that charge higher interest rates and have less favorable terms for borrowers. The need for such services is reflected in the growth of this industry nationally (Anderson and Jaggia, 2008; Edelman, Zonta, Gordon, 2015; Kusisto, 2015).

Homelessness

Ultimately, if an ALICE household cannot afford their home or it becomes too unsafe and has to be vacated, they can become homeless. This starts a downward spiral of bad credit and destabilized work, school, and family life. Some households move in with relatives, threatening the stability of another household. Others move to public assistance housing and homeless services, adding to government costs.

In Louisiana in 2014, there were 4,606 homeless people, including 437 homeless veterans. The state’s rate of homelessness of 99 per 100,000 people is much lower than the national rate of 200 per 100,000. Overall, more than one-quarter of the homeless in Louisiana are homeless as families (National Alliance to End Homelessness, 2012; U.S. Interagency Council on Homelessness, 2014). In January 2015, New Orleans achieved a “functional zero”

in veteran homelessness, meaning that every newly discovered veteran living on the streets or in an emergency shelter is provided permanent housing within an average of 30 days. New Orleans was one of the first cities in the country to reach this goal (UNITY of Greater New Orleans, 2015).

Broader Consequences for Housing in Louisiana

When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community. When workers pay more for housing, they have less to spend on other goods and services in the community. They may not have enough resources to maintain their homes, which impacts entire neighborhoods. If they are forced to move due to cost or foreclosure, that adds instability to their neighborhoods. As the Economic Viability Dashboard showed, population relocation was strongly associated with lower voter turnout, which is a marker for reduced community resources. As Louisiana's population resettled, voter turnout increased. And ultimately, if a family becomes homeless, there are additional costs that the wider community absorbs.

The evidence is clear that the cost of preventing homelessness is significantly less than the cost of caring for a homeless family or returning them to a home – one-sixth the cost, according to the Office of the Inspector General of the U.S. Department of Health and Human Services. According to the U.S. Department of Housing and Urban Development (HUD), the average cost of services for homeless individuals ranges from \$1,634 to \$2,308 per month, and for families, from \$3,184 to \$20,031 per month (Spellman, Khadduri, Sokol, and Leopold, March 2010). And Philip Mangano, former executive director of the U.S. Interagency Council on Homelessness, reports **that the cost of keeping people on the street ranges from \$35,000 to \$150,000 per person per year, while the cost of keeping formerly homeless people housed ranges from \$13,000 to \$25,000 per person per year**, based on data from 65 U.S. cities (Mangano, 2008).

“When ALICE families cannot afford safe housing near where they work, there are consequences for the whole community.”

Future Prospects

The cost of housing in Louisiana will continue to be a drain on the Household Survival Budget. Based on forecasted economic and demographic changes, significantly more households will be in need of smaller, lower-cost housing over the next two decades, adding to the demand for additional affordable housing options. These trends include the decline in the rate of homeownership (down 5.7 percentage points from 2004 to 2014), the decrease in household size, the flat level of incomes for renters, and the changing demands of seniors as well as young workers. With economic growth such as that expected in Southwest Louisiana, the Southwest Louisiana Economic Development Alliance estimates that 9,750 housing units will be needed by 2024, with the highest concentration of housing needed at the lowest price point: 30 percent of single family homes will need to be priced below \$100,000, and half of rental units will need to rent for less than \$600 per month (Southwest Louisiana Economic Development Alliance, 2015; Federal Reserve Bank of St. Louis, 2014).

In general, rental housing units – especially those that are older and in poor condition – are also vulnerable to removal or, as was seen in the 2005 hurricanes, particularly vulnerable to damage and destruction. Nationally, 5.6 percent of the rental stock was demolished between 2001 and 2011, but the loss rate for units with rent under \$400 per month (i.e., those most affordable for ALICE households) was more than twice as high, at 12.8 percent (Joint Center for Housing Studies, 2013). The removal of these units, as inexpensive and unsafe as they may be, puts additional pressure on the remaining rental stock, increasing costs for all renters.

Homeownership continues to elude many workers, especially in Louisiana. Nationally, the two most common reasons renters cite for renting rather than owning a home are that they

“The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential.”

don't think they can afford the necessary down payment (50 percent of respondents) or they don't think that they will qualify for a mortgage (31 percent), according to the Federal Reserve's Survey of Household Economics and Decisionmaking in 2014 (Federal Reserve, 2015). Because homeownership has been the most common vehicle for families to build savings, the shift towards renting and away from homeownership may leave those families without the assets needed for retirement or education, or to draw upon in an emergency. This, in turn, stands to increase the number of ALICE households in the future.

The ability to drastically change the housing stock in Louisiana is constrained by geography, economics, and, in some places, zoning laws that limit the potential for new small or low-cost housing units to be built in economically prosperous areas. Given this combination of factors, many ALICE households will continue to live farther away from their jobs or in unsafe units, resulting in the associated challenges and costs (Prevost, 2013).

CHILD CARE AND EDUCATION

Education is one of the few ways ALICE families can get ahead in the long run. In the short-term, it is a challenge to find quality, affordable child care, strong public schools, and affordable higher education. As a result, ALICE families often forgo education opportunities, with consequences both for their earning potential and for the development of human capital in their community.

Quality, Affordable Child Care

Quality, affordable child care is one of the most important – and most expensive – budget items for ALICE families. The consequences for a family of not having child care are twofold: the child may not gain pre-learning skills necessary for success in kindergarten and beyond, and one parent has to forgo work, limiting both current income and future earning potential. As discussed in Section II, child care in Louisiana is often the most expensive item in the Household Survival Budget. The average cost of registered home-based child care is \$406 per month for an infant in Louisiana, and the cost for a 4-year-old is \$385 per month. By comparison, the average cost of licensed, accredited child care center for an infant is 22 percent more (based on analyses from Care Solutions for the Louisiana Department of Social Services; see Appendix C for sources).

In an attempt to save money or because they lack other available child care options, ALICE parents may use unlicensed, home-based child care or even rely on friends and neighbors. Unlicensed, home-based child care, while less expensive, is not fully regulated, so the safety, health, and learning quality of home-based care can vary greatly and are not guaranteed (Child Care Aware of America, 2014).

Some child care needs can be covered by publicly subsidized preschools, which provide great savings to ALICE families. In Louisiana, state preschool programs enroll almost 20,000 children. The state ranks 22nd nationally in terms of spending per preschool student, at \$4,721 per year. In terms of quality, one of Louisiana's three programs, Non-public Schools Early Childhood Development Program, which provides tuition reimbursement for qualifying programs to 1,200 4-year-olds in families with income below 200 percent of the Federal Poverty Level, met all 10 of the benchmarks for state pre-K quality standards set by the National Institute for Early Education Research (NIEER). The 8(g) Student Enhancement Block Grant Program, which provides pre-K programs to 2,643 at-risk 4-year-olds, met seven benchmarks, and the Cecil J. Picard LA4 Early Childhood Program, which enrolls 16,028 4-year-olds who qualify for reduced-price lunches, met eight benchmarks. Interestingly,

enrollment for 3-year-olds remained flat from 2001 to 2013, while enrollment for 4-year-olds increased by 19 percent (NIEER, 2015).

From 2011 to 2013 in Louisiana, 50 percent of children ages 3 and 4 attended preschool, slightly above the national average of 46 percent. However, attendance at preschool is highly related to income, and children in households with higher incomes are more likely to attend preschool. In Louisiana, 46 percent of children in households with income below 200 percent of the Federal Poverty Level were enrolled in preschool, compared to 55 percent for those in families with income above 200 percent of the Federal Poverty Level (Annie E. Casey Foundation, 2014). Although Black and Hispanic families in Louisiana are disproportionately represented among lower-income households, preschool attendance rates for Black and Hispanic children were virtually the same as for all children ages 3 to 4.

The Achievement Gap

One area of particular concern for Louisiana's ALICE households is the achievement gap in the state's public schools. Across the state, minorities and low-income students performed lower on test scores throughout K-12 and had lower high school graduation rates.

In terms of overall student achievement, Louisiana ranks second to last in the U.S., according to Education Week's Quality Counts report. According to the most recent data, only 26 percent of fourth graders in Louisiana were proficient in math, as compared to the national average of 41 percent. In eighth grade math, only 20 percent of Louisiana students were proficient, versus a national average of 34 percent. In reading for both fourth and eighth grades, only 23 percent of Louisiana students were proficient, versus a national average of 34 percent. As a result, in 2012 Louisiana's high school graduation rate of 72 percent was lower than the national average of 81 percent, ranking Louisiana 46th nationally on this measure (Education Week Research Center, 2015).

School results are also strongly correlated to income. The more students in poverty there are enrolled in a particular school, the lower that school's average performance scores. For students in schools where fewer than 20 percent of students were eligible for free lunches, the average performance scores were almost twice as high as those in schools where more than 80 percent of students were eligible for free lunches in 2005, the latest full performance scores available (Cowen Institute, 2009).

However, Louisiana has a lower poverty gap (the difference in test scores between poor and more affluent students) than the national average and reduced the gap by about 2.1 points from 2003 to 2013. The percentage of all students performing at the "Basic and above" level in English/Language Arts increased from 50.4 percent to 63.5 percent between 1999 and 2008. However, the difference between the percentage of White and Black students achieving at the Basic and above level remains wide. In 2008, 75 percent of White students achieved at the Basic and above level in English and 77 percent did so in math, compared to 50 percent for Black students in English and 46 percent in math, the most recent scores by race for Louisiana (Cowen Institute, 2009; Education Week Research Center, 2015).

Broader Consequences for Child Care and Education in Louisiana

Quality learning experiences have social and economic benefits for children, parents, employers, and society as a whole, now and in the future. Early learning in particular enables young children to gain skills necessary for success in kindergarten and beyond. In addition, it enables parents to work, which enhances the family's current and future earning potential.

"One area of particular concern for Louisiana's ALICE households is the achievement gap in the state's public schools."

The value of quality child care – for children, their families, and the wider community – is well documented. **Alternatively, poor quality child care can slow intellectual and social development, and low standards of hygiene and safety can lead to injury and illness for children.** Inadequate child care also has wider consequences: It negatively affects parents and employers as well, resulting in absenteeism, tardiness, and low productivity (Alliance for Excellent Education, 2011 and 2013; Haskins, 2011; Childhood Trends, 2011; McCartney, 2008).

The difference in the net earnings of a high school graduate versus a high school dropout in the U.S. is \$305,000 over that person’s lifetime, according to a 2009 estimate by the Center for Labor Market Studies at Northeastern University. The gap between high school graduates and those who hold a bachelor’s degree is \$512,000. Included in these calculations is income from tax payments minus the cost of government assistance, institutionalization, and incarceration. The evidence is clear on the importance of needing, at a minimum, a solid high school education in order to achieve economic success. The lack of a basic education has repercussions society-wide as well, including lower tax revenues, greater public spending on public assistance and health care, and higher crime rates. Closing the education achievement gap would be economically beneficial not only for lower-income individuals and families but for all Louisiana residents (Tyler and Lofstrom, 2009; Center for Labor Market Studies, 2009 and 2009a).

“The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Louisiana.”

Future Prospects

The importance of high-quality child care and public education remains a fundamental American value, but ALICE households are challenged to find quality, affordable education at all levels in Louisiana. From child care through high school, the state’s current facilities do not match the existing need, creating several important consequences for the Louisiana economy. Reworking public education to address the achievement gap takes significant financial resources, but if the gap is not addressed, the state economy forgoes local talent. In addition, people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues while 89 percent of those with a bachelor’s degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, and Payea, 2013; Campbell, 2006; Mitra, 2011). Overall, Louisiana’s education system produces the 4th lowest rate of “Opportunities for Success” in the U.S., according to the Education Week’s Quality Counts report (Education Week Research Center, 2015).

Child Care

Economic trends may make it harder to find and afford quality child care in Louisiana in the future. With low levels of funding for state preschool programs and an increase in population movement, the number of certified in-home child care providers fell by more than 50 percent from 2010 to 2014. At the same time, costs increased by 11 percent (Care Solutions, 2015). As a result of the decrease in spaces and increases in cost, there will be more parents across the state who must forgo work or advancement, and more children who may not be fully school-ready.

K-12 and Beyond

Another response to the persistence of the achievement gap and the perception that public schools have not met the needs of many students has been the creation of charter schools. The ability of charter schools to improve school performance and

close the achievement gap for minority and low-income students is the subject of nationwide debate. New Orleans' first charter school was established in 1998, but Louisiana moved to the fore of the movement after the disruption to public schools in New Orleans in the wake of Hurricanes Katrina. There are currently 98 charter schools in the state serving over 70,000 students. Charter schools in Louisiana are publicly funded but run by independent non-profit boards; management can be either nonprofit or for-profit, but currently there are very few for-profit operators. The majority of charter schools are located in the Recovery School District in New Orleans, the first virtually all-charter urban school district in America, where more than 90% of students attend charter schools and 81 percent of those students are economically disadvantaged (Louisiana Department of Education, 2014; Cowen Institute for Public Education Initiatives, 2013; CREDO, 2013).

Because of this, New Orleans has become a test case for the ability of charter school to make an impact. The most recent research by the Education Research Alliance shows that since the expansion of charter schools, the city's students have preformed near the state average on a wide range of academic outcomes. This includes all major subgroups of students who are at risk for worse academic outcomes—Black students, low-income students, special education students, and English Language Learners (ELL). However, critics argue that the improvement is the result of multiple factors besides the presence of charter schools. Nonetheless, New Orleans is still the second-lowest-ranked district in the second-lowest-ranked state in the country, with dropout and graduation rates that are last and nearly last in the state, respectively (Heilig, 2015; Harris and Larson, 2014; Harris, 2015; Gabor, 2015).

In terms of K–12 and higher education preparing students for jobs, the state faces two major challenges: job creation, and the reduction in jobs requiring higher education. Education has traditionally been the best guarantee of higher income and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households. Longer-term structural changes have limited the growth of medium- and high-skilled jobs, changing the need for education as well as incentives to pursue higher education and take on student debt.

In addition, tuition has increased beyond the means of many ALICE households and burdened many others. In Louisiana's Class of 2014, 47 percent graduated with an average of \$23,358 in student debt (Project on Student Debt, 2015). Because college graduates have greater earning power, more Americans than ever before are attending college, but at the same time, more are dropping out and defaulting on their loans. In Louisiana, 27 percent of residents have some college or an associate's degree, but not a bachelor's degree. These residents are more likely to have debt that they cannot repay. Nationally, 58 percent of borrowers whose student loans came due in 2005 hadn't received a degree, according to the Institute for Higher Education Policy. Of those, 59 percent were delinquent on their loans or had already defaulted, compared with 38 percent of college graduates (Cunningham and Kienzl, 2011).

Another factor limiting the prospects of many recent graduates is the lack of medium- and high-paying job opportunities. Research by the National Bureau of Economic Research and the Federal Reserve has found that many jobs that require highly skilled workers are offering wages that are too low for college-educated students to live on and pay back their loans. When unemployment is high, employers have more choice in applicants and can seek more qualified candidates at lower wages. In pursuit of cost savings, employers may also leave positions open. The competition

“Education has traditionally been the best guarantee of higher income and the two are still strongly correlated. Yet short- and long-term factors may be changing the equation, especially for ALICE households.”

for these jobs means that less qualified or less experienced workers are passed over even though they could do the job (Rothstein, 2012; Altig and Robertson, 2012) As a result, it appears in recent national surveys that a number of jobs are unfilled due to lack of qualified candidates (Manpower, 2012), when in fact qualifications are not the obstacle to filling these positions.

There is wide disparity in employment and earnings among young workers based on their level of education and also among college graduates based on their major. The unemployment rate for young workers without a college degree is significantly higher than for those with a degree. Degree majors that provide technical training (such as engineering, math, or computer science), or majors that are geared toward growing parts of the economy (such as education and health) have done relatively well. At the other end of the spectrum, those with majors that provide less technical and more general training, such as leisure and hospitality, communications, the liberal arts, and even the social sciences and business, have not tended to fare particularly well in recent years; hence the increase in well-educated ALICE households (PayScale, 2014; Abel, Deitz and Su, 2014). For example, the median annual salaries of college-educated workers age 25 to 59 years old range from \$39,000 for an early childhood educator to \$136,000 for a petroleum engineer (Carnevale, Cheah, and Hanson, 2015).

Low wages, then, are the main problem, in tandem with strong competition for the fewer well-paying jobs. This situation will improve slightly as unemployment falls. But major change will not occur unless there is a structural shift in the kinds of jobs that make up our economy.

Nevertheless, basic secondary education remains essential for any job, and the performance and graduation rates of Louisiana public schools, especially for low-income and minority students, remain an area of particular concern. In fact, according to the Alliance for Excellent Education, if all students graduated from high school in Louisiana, their aggregate increased income would be \$166 million, and increased federal tax revenues would be \$26 million (AEE, 2013).

“The prevalence of household food insecurity has increased across Louisiana from 12.3 percent in 2001 to 16.5 percent in 2013.”

FOOD

Having enough food is a basic challenge for ALICE households. The USDA defines food insecurity as the lack of access, at times, to enough food for an active, healthy life for all household members and limited or uncertain availability of nutritionally adequate foods. According to Feeding America’s 2014 Map the Meal Gap study, 17 percent of Louisiana’s residents are food insecure, including 261,960 children. The prevalence of household food insecurity has increased across Louisiana from 12.3 percent in 2001 to 16.5 percent in 2013. There are also much higher rates of food insecurity in some parishes; it is above 20 percent in Claiborne, Concordia, Franklin, Lincoln, Madison, Morehouse, and Orleans parishes, and 30 percent in East Carroll Parish (USDA, 2014; Gundersen, Engelhard, Satoh, and Waxman, 2014; Feeding America, 2015).

The ALICE population also has difficulty accessing healthy food options, and this was exacerbated by business disruptions after the 2005 hurricanes. Many low-income households work long hours at low-paying jobs and do not have time to regularly shop for and prepare low-cost meals. In addition, they are faced with higher prices for and often minimal access to fresh food in low-income neighborhoods, which often makes healthy cooking at home difficult and unaffordable. More convenient options like fast food, however, are usually far less healthy. In Louisiana, 47 percent of adults and 50 percent of adolescents do not eat fruit or vegetables daily. This may be explained in part by the fact that 33 percent of Louisiana

neighborhoods do not have healthy food retailers within a half-mile; this percentage is higher than the national average of 30.5 percent (Centers for Disease Control and Prevention (CDC), 2013).

In New Orleans, the number of supermarkets dropped precipitously after Katrina, from 31 in 2004–2005 to 15 in 2007. Diminished neighborhood access to a supermarket was a citywide phenomenon, with residents having 43 percent less access by 2007. By 2009 access had improved, though not to pre-Katrina levels; but by 2014, citywide neighborhood access to supermarkets exceeded 2004–2005 levels (Mundorf, Willits-Smith, and Rose, 2015).

When ALICE families do not have enough food, they use various strategies to avoid hunger, but those strategies are not always successful and can result in unintended health problems. According to the recent Feeding America national survey, the purchase of inexpensive, unhealthy food is the most commonly reported coping strategy for food-insecure families (reported by 78.7 percent of respondents), and many families also buy food that has passed its expiration date (56 percent). Eating foods that are higher in fat, sodium, and sugar, or that are no longer fresh, can contribute to obesity, heart disease, diabetes, low energy levels, and poor nutrition. The second most common strategy is to seek federal or charitable food assistance (63 percent), and a third is to sell or pawn personal property to obtain funds for food (34.9 percent), which is not a sustainable solution. Most respondents to the survey employed two or more of these strategies (Feeding America, 2014).

In line with documented links between food insecurity and obesity, ALICE families are more vulnerable to obesity than families with higher income. ALICE households often lack access to healthy, affordable food or the time to prepare it, and they have fewer opportunities for physical activity because of long hours at work and poor access to recreational spaces and facilities. In addition, stress often contributes to weight gain, and ALICE households face significant stress from food insecurity and other financial pressures. These factors help explain why obesity is increasing for those in poverty as well as for households with higher levels of income (Hartline-Grafton, 2011; Food Research and Action Center (FRAC), 2015; Kim and Leigh, 2010). In Louisiana overall, more than 35 percent of adults are overweight or obese, more than the national average of 28 percent, and 42 percent of Louisiana’s residents with income below 200 percent of the Federal Poverty Level are obese (Schoen et al., 2013; CDC, 2013).

“In New Orleans, the number of supermarkets dropped precipitously after Katrina, from 31 in 2004–2005 to 15 in 2007.”

Broader Consequences for Food in Louisiana

Not having enough income to afford healthy food has consequences not only for ALICE’s health, but also for the strength of the local economy and the future health care costs of the wider community. Numerous studies have shown associations between food insecurity and adverse health outcomes such as coronary heart disease, cancer, stroke, diabetes, hypertension, and osteoporosis (Seligman, Laraia and Kushel, 2010; Kendall, Olson and Frongillo, 1996). The USDA argues that healthier diets would prevent excessive medical costs, lost productivity, and premature deaths associated with these conditions (USDA, 1999).

Future Prospects

The USDA’s Thrifty Food Plan does not provide for a sustainable, healthy diet, especially with the continued increase in the cost of food staples. A recent Institute of Medicine (IOM) report finds that most SNAP benefit levels are based on unrealistic assumptions about the cost of food, time preparation, and access to grocery stores (IOM, 2013). Other public health and nutrition advocates have been even more critical (FRAC, December 2012). Unrealistic assumptions about the cost of food and time it takes to prepare have ripple effects for those relying on SNAP, who often don’t get the benefits they need and may be judged as wasteful if they try to use their benefits to buy higher-quality or quick-to-prepare foods.

“Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment.”

The use of government food programs as well as food kitchens, pantries, and banks has increased steadily through the Great Recession to the present. From 2007 to 2010, SNAP enrollment more than doubled across Louisiana. The 2009 Recovery Act boosted SNAP benefits, but after it expired in 2013, SNAP enrollment slowed. At that point, some individuals no longer qualified and many others had their benefits reduced (Dean and Rosenbaum, 2013). Yet the strong, ongoing increase in the use of food kitchens, pantries, and banks suggests that many Louisianans continue to be challenged in meeting their food needs today, and often employ more than one strategy to avoid hunger. Feeding America reports that nationally, the number of unique clients served by their programs increased by roughly 25 percent from 2010 to 2014 (Feeding America, 2014).

Many of the strategies people use to avoid hunger are not sustainable, particularly eating cheaper, less healthy food, and selling or pawning personal property to have money for food. In fact, these strategies are likely to lead to more families becoming ALICE or slipping into poverty, either through poor health and additional health care costs or reduced assets to weather an unexpected emergency.

TRANSPORTATION AND COMMUTING

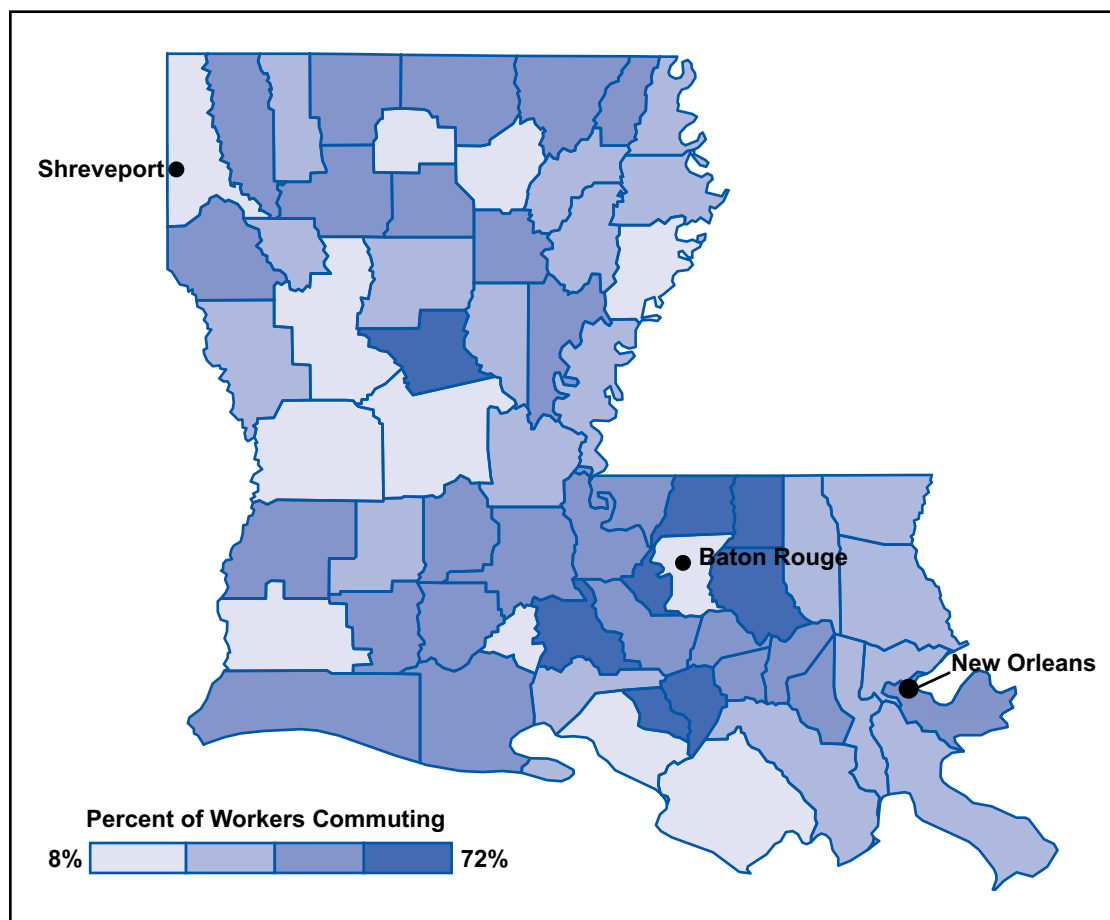
In Louisiana there is no public transportation available to workers in most parishes. The largest usage is in Orleans Parish with 7 percent of workers using public transportation for work; usage in the rest of the parishes is less than 2 percent (American Community Survey, 2013).

Given this public transportation landscape, commuting impacts most workers in Louisiana, with a majority using a car to get to their jobs, but it poses particular challenges for ALICE workers. Because many ALICE households work in the service sector, they are required to be on the job in person, making vehicles essential for employment. Also, as discussed in Section V, it is difficult to find both affordable housing and job opportunities near one another in Louisiana. As a result, the mean travel time to work is 25.2 minutes, which reflects the national average of 26 minutes. However, travel time is higher in some areas, including Ascension Parish at 31 minutes, Livingston Parish at 33 minutes, and St. Tammany Parish at 34 minutes (American Community Survey, 2013).

Another way to look at transportation is that 30 percent of commuters in Louisiana – using both public and private transportation – commute to another parish for work (Figure 33). There is huge variation across the state: In Calcasieu and Ouachita parishes fewer than 10 percent of workers commute outside their home parish, while in Grant and St. Helena parishes more than 70 percent of workers commute outside their parish to work (U.S. Census, 2013).

Long commutes add costs (car, gas, child care) that ALICE households cannot afford. The average cost of owning and operating a car in the U.S. ranges from about \$6,000 to \$12,000 per year, according to the AAA. Commutes also reduce time for other activities such as exercise, shopping for and cooking healthy food, and community and family involvement (AAA, 2013; HUD, 2014).

Figure 33.
Percent of Workers Commuting Outside Home Parish, Louisiana, 2013



Source: U.S. Census, 2013

“Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families.”

Cars also impact the broader quality of life. Nationally, families with a car are more likely to have a job and live in neighborhoods with greater safety, environmental quality, and social quality than households without cars. Both cars and transit access also have a positive effect on earnings, though the effect of car ownership is considerably larger. Cars are also essential for emergencies, such as evacuating for a hurricane (Pendall et al., 2014).

Because owning a car is essential for work, many ALICE households need to borrow money in order to buy a vehicle. Low-income families are twice as likely to have a vehicle loan as all families. Many workers cannot qualify for traditional loans and are forced to resort to non-traditional means to finance a vehicle, such as “Buy Here Pay Here” used car dealership loans and Car-title loans. Car-title lending has a significant presence in Louisiana, with 180 stores processing more than 40,860 loans (Center for Responsible Lending, 2012).

In 2010, approximately 33 percent of ALICE households nationally bought a new vehicle with a car loan, a drop from 44 percent in 2007, reflecting the national decrease in the purchase of new vehicles. With that national decrease, the average value of vehicles dropped across the country. Nationally, for low-income families, the median car value is \$4,000, or about one-third of the \$12,000 median value of cars owned by middle-income families (Bricker, Kennickell, Moore, and Sabelhaus, 2012).

“Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.”

One way low-income households try to close the income gap is by skimping on expenses, and those expenses often include car insurance. Despite the fact that driving without insurance is a violation in almost all states including Louisiana, 13 percent of Louisiana motorists were uninsured in 2009 (Insurance Research Council, 2011). Another cost-saving strategy is not registering a vehicle, avoiding the annual fee and possibly the repairs needed for it to pass inspection. These strategies may provide short-term savings, but they have long-term consequences such as fines, towing and storage fees, points on a driver’s license that increase the cost of car insurance, and even impounding of the vehicle.

Another complication ALICE drivers can face is not being able to pay a traffic ticket. The system of sizable fixed fines for particular offenses in most municipalities hits low-income drivers harder than those who are more affluent. Preliminary reports across the country have found that in many states, when drivers can’t pay a ticket, their driver’s license can be suspended, harming credit ratings, raising public safety concerns, and making it harder for people to get and keep jobs and take care of their families (Urbana IDOT Traffic Stop Data Task Force, 2015; Lawyers Committee for Civil Rights, 2015).

Broader Consequences for Transportation in Louisiana

These “cost-cutting” strategies all have risks for ALICE households as well as for the wider community. Long commutes reduce worker productivity and state economic competitiveness (Belsky, Goodman, and Drew, 2005). Older cars that may need repairs make driving less safe and increase pollution for all, as does deferring car maintenance. Vehicles without insurance increase costs for all motorists; uninsured and under-insured motorist coverage adds roughly 8 percent to an average auto premium for the rest of the community (McQueen, 2008). And when there is an emergency, such as a child being sick or injured, if an ALICE household does not have reliable transportation, their options are poor – forgo treatment and risk the child’s health, rely on friends or neighbors for transportation, or resort to public specialty transit services or even an ambulance, increasing costs for all taxpayers.

Future Prospects

For ALICE households in Louisiana, housing and transportation are tightly linked and can have a large impact on the household budget. People who live in location-efficient neighborhoods – compact, mixed-use, and with convenient access to jobs, services, transit, and amenities – have lower transportation costs than those who don’t. According to the Center for Neighborhood Technology’s (CNT) Housing and Transportation Affordability Index, many Louisiana workers live in location-inefficient areas, and as a result have high transportation costs (CNT, 2011). Commuting long distances will only increase in the coming years as lack of affordable housing persists and pushes people away from employment centers.

Jobs and transportation are also linked. The rising trend of nonstandard and part-time schedules can complicate transportation for low-wage workers, who may be relying on friends or family for rides or using public transportation, which may become cost prohibitive on less than a full-time work schedule (Watson, Frohlich, and Johnston, 2014).

Given the size and age of Louisiana’s transportation infrastructure, the damage it sustained from the 2005 hurricanes and other natural disasters, and the state’s growing population, it will be expensive for the state to meet the increasing demand for transportation improvements (U.S. Department of Transportation, 2015). Yet without them, costs will increase for ALICE commuters in terms of both time spent in transit and wear and tear on their vehicles.

HEALTH AND HEALTH CARE

Quality of health directly correlates to income: Low-income households in the U.S. are more likely than higher-income households to be obese and to have poorer health in general. In Louisiana, more than half of low-income adults report poor health-related quality of life (CDC, 2011; CDC, Behavioral Risk Factor Surveillance System, 2010 and 2011). This is a two-way connection: Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress (Choi, 2009; Currie and Tekin, 2011; Federal Reserve, 2013; Zurlo, Yoon, and Kim, 2014). Research on “toxic stress” has found that living in chronically stressful situations, such as living in a dangerous neighborhood or in a family that struggles to afford daily food, damages neurological functioning, which in turn impedes a person’s – especially a child’s – ability to function well (Shonkoff and Garner, 2012; Evans, Brooks-Gunn, and Klebanov, 2011).

The damage and disruption caused by Hurricanes Katrina and Rita disrupted health care in Louisiana. The hurricanes caused immediate physical injury, yet it was hard to get treatment because there was major damage to hospitals and other care facilities, most notably Charity Hospital in New Orleans. The storms and the challenges of recovery also caused great mental stress, which the state had minimal capacity to address before and even less afterwards (CDC, 2006; NAMI, 2009; Huelskoetter, 2015).

Recent studies have reinforced the experience of Louisiana residents in the aftermath of Hurricanes Katrina and Rita, reporting that in any situation, access to medical care alone cannot help people achieve and maintain good health if they have unmet basic needs, such as not having enough to eat, living in a dilapidated apartment without heat, or being unemployed (Berkowitz et al., 2015; Robert Wood Johnson Foundation, December 2011). In a 2011 survey by the Robert Wood Johnson Foundation, physicians reported that their patients frequently express health concerns caused by unmet social needs, including the conditions in which people are born, grow, live, work, and age. Four in five physicians surveyed say unmet social needs are directly leading to poor health. The top social needs include: fitness programs (75 percent), nutritious food (64 percent), transportation assistance (47 percent), employment assistance (52 percent), adult education (49 percent), and housing assistance (43 percent) (Robert Wood Johnson Foundation, December 2011).

ALICE households often try to save on health care by forgoing preventative care and health insurance. As a result, they more frequently use the emergency room (ER) for advanced treatment that might not have been necessary if they had had earlier access to in-office primary or specialty care. In addition, without regular preventative care and coverage, they are more likely to develop chronic health conditions. These ongoing conditions lead to additional medical and care expenses and often require family members to devote time to caregiving, which is discussed further in the Conclusion.

Preventative Health Care

A common way to try to save on health care costs is to forgo preventative health care, which typically includes seeing a primary care doctor, taking regular medication as needed, and maintaining a healthy lifestyle. For many ALICE households, visits to doctors are often seen as too expensive. In Louisiana, 33 percent of adults with income under 200 percent of the Federal Poverty Level went without health care in 2011, while only 7 percent of adults with income at or above 400 percent of the Federal Poverty Level went without health care (Commonwealth Fund, 2013; Cohen, Kirzinger, and Gindi, 2013).

“Having a health problem can reduce income and increase expenses, often causing a family to fall below the ALICE Threshold or even into poverty. And trying to maintain a household with a low income and few assets can also cause poor health and certainly mental stress.”

“Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment.”

Forgoing preventative dental care is even more common, and low-income adults are almost twice as likely as higher-income adults to have gone without a dental check-up in the previous year. In Louisiana, more than half of residents did not visit the dentist in 2013. Yet poor oral health impacts overall health and increases the risk for diabetes, heart disease, and poor birth outcomes (Schoen et al., 2013; U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). The Health Policy Institute reports that the number of ER visits for dental conditions in the U.S. doubled from 2000 to 2012 and continues to rise as the number of dental office visits declines. In 2012, ER dental visits cost the U.S. health care system \$1.6 billion, with an average cost of \$749 per visit. Up to 79 percent of ER dental visits could be diverted to more cost-efficient community settings. For example, an analysis in Maryland estimates that the state Medicaid program could save up to \$4 million each year through these types of diversion programs (Wall and Vujicic, 2015).

Untreated mental health issues are also a pressing problem and must be viewed in the context of the 2005 hurricanes and subsequent storms, which affected inpatient beds and access to services throughout the Gulf region, including those areas that received evacuees. People with serious mental illnesses could not access treatment and there was consequent increased pressure on both emergency rooms and jails, according to the National Alliance on Mental Illness (NAMI, 2010).

Close to 183,000 adults in Louisiana were living with serious mental illness in 2007 (the most recent year for which NAMI data is available). This represents approximately 6 percent of the adult population, significantly higher than the national rate of 4 percent. Yet Louisiana’s public health system has struggled to provide services, which fits with national trends. National data from 2013 show that fewer than 40 percent of adults who were living with mental illness received treatment. This represents an increase from 2007, when only 17 percent of adults received treatment. Across the U.S., funding has been cut for mental health services while demand has increased. The result has been longer waiting lists for care, less money to help patients find housing and jobs, and more people visiting ERs for psychiatric care (Aron, Honberg, Duckworth, et al., 2009; Glover, Miller and Sadowski, 2012; NAMI, 2010).

Cost is one of the primary reasons that people do not seek mental health treatment. In recent national surveys, over 65 percent of respondents cited money-related issues as the primary reason for not pursuing treatment. Even among individuals with private insurance, over half said that the number one reason they do not seek mental health treatment is because they are worried about the cost. For those without comprehensive mental health coverage, treatment is often prohibitively expensive (Center for Behavioral Health Statistics and Quality, 2012; Parity Project, 2003).

Disasters also have significant adverse mental health effects on both adults and children; with the firsthand experience of many during the 2005 hurricanes as well as the highly publicized media images of Hurricane Katrina and other disasters, it is not surprising that more than 49,000 children, 5 percent of all children in Louisiana, live with serious mental health conditions (Harris, 2015). According to the National Center for Children in Poverty, the consequences of untreated mental illness in children and teens are severe. Nationally, 44 percent of youth with mental health problems drop out of school; 50 percent of children in the child welfare system have mental health problems; and 67 to 70 percent of youth in the juvenile justice system have a diagnosable mental health disorder (Stagman and Cooper, 2010; NAMI, 2010). National research also shows that, consistent with other areas of health, children in low-income households (such as ALICE) and minority children who have special health care needs have higher rates of mental health problems than their White or higher-income counterparts, yet are less likely to receive mental health services (VanLandeghem and Brach, 2009).

In addition to the high costs of health care, low-income and minority families across the country may experience other barriers to care, including language and cultural barriers, transportation challenges, and difficulty making work and child care arrangements to accommodate health care appointments (U.S. Senate Committee on Health, Education, Labor & Pensions, 2012). When care is hard to access, a health problem worsens, and the cost of treatment increases significantly for the patient or, if the patient cannot pay, for the state.

Insurance Coverage

Another way to save on health care costs is to go without health insurance. According to the Kaiser Family Foundation, based on the Census Bureau's March 2014 Current Population Survey, for the population under 65 years old in Louisiana, 14 percent did not have health insurance in 2013, while 21 percent of those with income less than 200 percent of the Federal Poverty Level (roughly below the ALICE Threshold) were without insurance. Initial reports on the impact of the Affordable Care Act (ACA) and the Health Insurance Marketplace in Louisiana, but without the federal Medicaid expansion, suggest that there has been an additional modest reduction in the number of uninsured Louisianans. Because about half of the uninsured in Louisiana are not eligible for assistance and 34 percent are eligible only for tax credits, it is not surprising that the Commonwealth Fund finds that 30 percent of Louisiana residents are underinsured (Kaiser Family Foundation, 2014; Kaiser Family Foundation, June 2014; Schoen et al., 2013; Cohen and Martinez, 2015; Witters, 2015).

The national rate of health insurance coverage for low-wage workers has fallen steadily over the last three decades. As recently as 2013 there remained a strong correlation between income and lack of insurance coverage, with 30.8 percent of those making less than \$25,000 uninsured compared to 5 percent of those with income over \$75,000 (Federal Reserve, 2014; Schmitt, 2012).

Forgoing dental insurance is even more common, as it is often not included in private health insurance packages. Dental care also has restrictive coverage through Medicaid in most states, including Louisiana, and as a result, only 56 percent of low-income adults in Louisiana visited a dentist in the past year (Kaiser Commission on Medicaid and the Uninsured, June 2012; Kaiser Family Foundation, 2014).

Emergency Room Use

The consequences of forgoing preventative care and health insurance include poorer health status and increases in ER use, hospitalizations, and cardiovascular events (Heisler, Langa, Eby, Fendrick, Kabeto, and Piette, 2004; Piette, Rosland, Silveira, Hayward, and McHorney, 2011). When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option. Notably, low income is the most important cause of avoidable hospital use and costs, according to a recent Rutgers study (DeLia and Lloyd, 2014).

These consequences are very apparent in the high rate of ER use in Louisiana. In 2013, the number of ER visits was 559 per 1,000 people, compared to the national rate of 423 per 1,000. Nationally, Louisiana was ranked second to last in deterring avoidable hospital use (Schoen et al., 2013; Kaiser Family Foundation, 2015).

“When health care is expensive, many ALICE families only seek care when an illness is advanced and pain is unbearable. It is at that point that many people go to the ER for help because their condition has reached a crisis point and they have no other option.”

Caregiving

Another hidden health care cost is that of caring for a sick or elderly family member or someone living with a disability. A 2014 AARP Survey in Louisiana found that over half (53 percent) of Louisiana’s registered voters age 45 and older are currently providing or have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability. About two-thirds of those caregivers had to use their own money or modify their work schedules in order to provide this care (Bonner and Harrison, 2015).

National estimates of the number of caregivers vary, ranging from 18 percent (in a 2015 AARP survey) to 23 percent of workers and 16 percent of retirees (in the Employee Benefit Research Institute’s 2015 Retirement Confidence Survey) to 9 percent of the adult population (in a 2014 RAND Corporation survey) (AARP Public Policy Institute, 2015; Helman, Copeland, and VanDerhei, 2015; Ramchand et al., 2014).

While families of all income levels may choose to care for family members themselves, many caregivers are forced into the role because they cannot afford to hire outside care. In fact, half of caregivers report that they had no choice in taking on their caregiving responsibilities, and almost half (47 percent) reported household income of less than \$50,000 per year (AARP Public Policy Institute, 2015). The value of caregiving is significant for care recipients; the presence of an informal caregiver can improve care recipients’ well-being and recovery, and defray medical care and institutionalization costs. Yet caregiving is costly for families in several ways, including added direct costs, mental and physical strain on the caregiver, and lost income due to decreased hours or loss of job (Ramchand et al., 2014; Tanielian et al., 2013).

“A 2014 AARP Survey in Louisiana found that over half (53 percent) of Louisiana’s registered voters age 45 and older are currently providing or have provided unpaid care to an adult loved one who is ill, frail, elderly, or has a physical or mental disability.”

Family caregiving exacts a toll on the caregivers and on the broader economy. Nationally, 18 percent of caregivers report experiencing extreme financial strain as a result of providing care (4 or 5 on a 5-point scale), and another 20 percent report moderate financial strain. Another 19 percent of caregivers report a high level of physical strain resulting from caregiving, and 38 percent consider their caregiving situation to be emotionally stressful (AARP Public Policy Institute, 2015).

For the 60 percent of caregivers who are working, caregiving is also costly in the time it takes away from employment. Six in 10 caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, such as cutting back on their working hours, taking a leave of absence, or receiving a warning about performance or attendance (AARP Public Policy Institute, 2015). A 2010 MetLife Mature Market Institute study quantifies the opportunity cost for adult children caring for their elderly parents. For women, who are more likely to provide basic care, the total per-person amount of lost wages due to leaving the labor force early and/or reducing hours of work because of caregiving responsibilities was on average \$142,693 over the care period. The estimated impact of caregiving in lost Social Security benefits was \$131,351, and a very conservative estimate for reduced pensions was approximately \$50,000. In total, nationally, the cost impact of caregiving on an individual female caregiver in terms of lost wages and retirement benefits was \$324,044 (MetLife, 2010).

Broader Consequences for Health and Health Care in Louisiana

When ALICE households forgo health care and insurance in an attempt to save money, their health and household finances suffer, but there are effects on the broader community as well.

Untreated mental health and substance abuse issues shift problems to other areas: they increase ER costs, increase acute care costs, and add to caseloads in the criminal, juvenile

justice, and corrections systems, as well as increasing costs to assist the homeless and the unemployed. It should be noted that nationally, each \$1 spent on substance abuse treatment saves \$7 in future health care spending (Glover, Miller, and Sadowski, 2012).

Untreated or improperly treated mental illness also costs employees lost wages for absenteeism, and their companies feel the cost in decreased productivity. A NAMI study estimated that the annual cost to employers for mental-health absenteeism ranged from \$10,000 for small organizations to over \$3 million for large organizations (Harvard Mental Health Letter, 2010; Parity Project, 2003).

The wider community feels the consequences of increased ER use in increases in health insurance premiums, charity care, Medicare, and hospital community assistance (Bureau of Labor Statistics (BLS), 2010; Kaiser Family Foundation, 2011).

In terms of impact on the economy as a whole, family caregiving offers substantial health care cost savings, since it is much less expensive than hospital care or a nursing home, but it incurs significant costs for U.S. employers. Family caregiving for the elderly costs employers approximately \$13.4 billion in excess health care spending each year for employees who are also caregivers, due to the toll that caregiving takes on their own health (MetLife, 2010). In addition, an analysis of the Gallup Well-Being survey found that the lost productivity due to absenteeism among full- and part-time caregivers cost the U.S. economy more than \$28 billion in 2010 (Witters, 2011).

Future Prospects

The trend for low-income households to have poorer overall health than higher-income households will increase as health care and healthy food costs rise and the Louisiana population ages. Poor health is a common reason why many households face a reduction in income and become ALICE households in the first place, and without sufficient income, it is even harder to stay healthy or improve health. Low-income households are more likely to be obese and have poor health status, both long-term drivers that will increase health care needs and costs in the future.

The situation may be reversed, or at least slowed, by the ACA, though its impact is not yet clear. New research from the Harvard School of Public Health shows that health insurance coverage not only makes a difference in health outcomes but also decreases financial strain (Baicker and Finkelstein, 2011). Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.

Affording Health Care

There are two groups of people in Louisiana who may not benefit from the ACA: those who earn less than the Federal Poverty Level but do not qualify for Medicaid, and those who earn above the Medicaid level but do not have enough income to cover all their basic necessities.

To be eligible for Medicaid in Louisiana, a working parent can earn a maximum of 24 percent of the Federal Poverty Level. By comparison, the level for states with Medicaid expansion is 138 percent of the Federal Poverty Level. Since marketplace subsidies for ACA coverage in Louisiana start at 100 percent of the Federal Poverty Level, parents earning above \$4,684 but below \$19,530 are not eligible for any health care assistance (Kaiser Family Foundation, 2013).

For workers earning above the Federal Poverty Level but not earning enough to meet all of their basic needs, the ACA plans may not be economical, especially

“Expanded health insurance coverage and more efficient health care delivery would improve conditions for all households below the ALICE Threshold.”

when incorporating the plans' high deductibles. The ADP Institute estimates the income threshold for choosing to participate in health care coverage is \$45,000, even when incorporating government subsidies. Initial research on the first wave of ACA enrollment shows that there is a lower rate of participation by low- and moderate-income families (those with income between 138 percent and 400 percent of the Federal Poverty Level), and a higher rate of taxpayers opting to pay the penalty for remaining uninsured instead (\$95 per adult and \$47.50 per child) — 5 percent of taxpayers instead of the 2 to 4 percent estimated (ADP Research Institute, 2014; Viebeck, 2015; Koskinen, 2015).

A Louisiana example is illuminating. According to the Kaiser Family Foundation Subsidy Calculator, a married couple with two children living in Baton Rouge with an annual income of \$45,389 (the cost of the Household Survival Budget for East Baton Rouge Parish) would pay a monthly premium of \$223 for the Silver Plan (after taking into account \$7,792 in annual subsidies), which looks much better than the \$435 budgeted in the Household Survival Budget for the family's health care costs without health insurance. However, the out-of-pocket expenses for the Silver Plan, including co-pays and deductible, could total at least \$4,500 per year, increasing the monthly cost of the Silver Plan to \$598, far more than their current spending. With the subsidies, the cost of the ACA Bronze Plan would actually be \$0, but the co-pays and deductible would still apply and fewer items are covered, so out-of-pocket costs would be higher (Kaiser Family Foundation Health Insurance Marketplace Calculator, 2015). These families will need to make difficult decisions about their health care.

“The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.”

The Physician Shortage

Finding doctors to treat low-income families may be even more difficult in the coming years. According to the Kaiser Family Foundation, there are 118 Primary Care Health Professional Shortage Areas (HPSA) in Louisiana, with 78 percent of need being met. This is significantly better than the national rate of 60 percent for HPSAs across the country. In addition, there are approximately 109 Dental Care and Mental HPSAs in Louisiana, with only 42 percent of need being met (Kaiser Family Foundation, 2014).

The availability of primary care is especially important for prevention and cost-effective treatment. People without a usual source of care, particularly the uninsured and Medicaid enrollees, are more likely to rely on ERs for care (Liaw, Petterson, Rabin, and Bazemore, 2014). The lack of primary care not only reduces the quality of health in the short term, but it contributes to more complicated health issues and increased costs over the long term.

Going forward, there will be increased demand for health care in Louisiana from a population that is aging and is increasingly insured due to the ACA. Just to maintain current rates of utilization, Louisiana will need an additional 392 primary care physicians (PCPs) by 2030, a 15 percent increase compared to the state's 2,556-PCP workforce as of 2010 (Petterson, Cai, Moore, and Bazemore, 2013).

Access to Care

In addition, insurance coverage does not guarantee access to health care in Louisiana. In fact, 62.1 percent of PCPs in Louisiana did not accept new Medicaid patients in 2011–12. More doctors are likely to stop accepting Medicaid patients because reimbursement rates are expected to decline, now that federal funding

to keep Medicaid reimbursement rates at the same level as when the ACA was introduced has ended (Ollove, 2015; Decker, 2013).

Accessing and affording health care in Louisiana is most difficult for non-citizens, who are not covered by the ACA. Immigrants and unauthorized workers in Louisiana will continue to struggle to find and afford health care coverage (Lloyd, Cantor, Gaboda, and Guarnaccia, 2011; DeNavas-Walt, Proctor, and Smith, 2013).

TAXES

While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes. There is some tax relief for the elderly and the lowest-income earners, but most ALICE households pay about 15 percent of their income in federal taxes. Only very low-income households, earning less than \$20,000 per year for a couple or \$10,000 per year for a single individual (below the poverty rate), are not required to file a tax return (IRS, 2013). However, when households cannot afford to pay their taxes, they increase the cost to those who do. They also incur the risk of being audited and paying fines and interest in addition to the original amount due.

ALICE households pay income, property, and wage taxes. While federal tax credits have made a difference for many ALICE households, they do not match the size of those received by higher-income households, such as the mortgage tax deduction. Taxes paid after federal deductions result in the lowest income quintile paying more than 10 percent in income tax while the highest income quintile pays less than 8 percent, according to the Institute on Taxation and Economic Policy. In terms of payroll taxes, on average, the lowest income group pays more than 8 percent of their income while those in the highest income quintile pay less than 6 percent of theirs. The lowest income group on average also pays almost 8 percent of their income in state sales and excise taxes, while those in the highest income quintile pay less than 3 percent (Marr and Huang, 2012; Institute on Taxation and Economic Policy, 2015).

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are important ways to reduce poverty, primarily for families with children. The credits encourage work, with little or no effect on the number of hours worked, and they supplement the wages of low-paid workers. For taxpayers eligible for the EITC who have no qualifying children, the credit does little to offset income and payroll taxes. However, among taxpayers (married or single) with qualifying children, there is often a reduction in poverty rates due to the EITC and CTC. For taxpayers with the lowest income, the two credits together more than offset income and payroll taxes to raise living standards (Marr, Huang, Sherman, and Debot, 2015; Hungerford and Thiess, 2013). Overall, the median adjusted gross income of EITC filers in Louisiana is very low – \$12,122 for a household – so the tax credits for which they are eligible are helpful, but are not enough to move them to financial stability.

Broader Consequences for Taxes in Louisiana

When ALICE workers cannot pay their taxes, not only do they face penalties, fees, and the hassle of collection agencies and more paperwork, but the wider community must cover that gap. According to the Government Accountability Office (GAO), at the end of fiscal year 2011, individuals owed a total of \$258 billion in federal unpaid tax debts (U.S. GAO, 2012). When this happens, the rest of the community must pay more to cover the shortfall and the cost of collection efforts.

“While headlines often feature low-income households receiving government assistance, the analysis of the Household Survival Budget makes clear that ALICE households contribute to the economy by working, buying goods and services, and paying taxes.”

“The most immediate challenge to financial stability for Louisiana’s ALICE households is employment — finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care.”

Future Prospects

Besides the cost of household basics and the level of current wages, the tax code is another factor in questions of economic inequality. According to the Federal Reserve, federal taxes compress income distribution and reduce income inequality while state taxes widen the after-tax income distribution. According to the Institute on Taxation and Economic Policy (ITEP)’s Tax Inequality Index, Louisiana has the 19th most unfair state and local tax system in the country (ITEP, 2015). Reductions in tax rates – for income tax, sales tax, and payroll taxes – could increase the income families have to afford the basic Household Survival Budget. In addition, changes in the tax structure could reduce inequality between income groups.

INCOME

Over the last three decades, the Louisiana economy has been impacted by a set of devastating hurricanes and the Deepwater Horizon oil spill and fluctuations in energy prices, as well as the overall influence of the national Great Recession and slow recovery. While 2010 marked the technical end of the Recession, low-income families continued to struggle in Louisiana and nationally over the three years that followed. Families at the bottom of the income distribution saw continued substantial declines in average real incomes between 2010 and 2013, while those in the top half saw, on average, modest gains (Bricker et al., 2014). The most immediate challenge to financial stability for Louisiana’s ALICE households is employment — finding jobs with wages and numbers of hours that can support a basic household budget, as well as basic work protections such as employment security, paid sick days, and access to health care. Other important sources of income for some ALICE families are government benefit programs, and less commonly, income from investments.

Unemployment and Underemployment

The unemployment rate in Louisiana has improved since the Great Recession, falling from 8 percent in 2010 to 6.4 percent in 2014. However, that does not include those who are underemployed, such as those working less than a 40-hour week who want to be working more. The underemployment rate was 11.3 percent in 2014, down from 12.9 percent in 2010 (BLS, 2013). According to national statistics from the Federal Reserve, half of part-time workers and one-third of underemployed workers would prefer to work more hours (Federal Reserve, 2015). A notably underemployed group is farm workers, who account for about 5 percent of the labor force in Louisiana. While the average wage is \$16 per hour, much of the work is seasonal and weather-dependent (BLS, Occupational Employment Statistics, 2013).

For a small but significant number of people, long-term unemployment continues to be a problem. As former Federal Reserve Chairman Ben Bernanke explained, “Because of its negative effects on workers’ skills and attachment to the labor force, long-term unemployment may ultimately reduce the productive capacity of our economy” (Bernanke, 2012). Obviously, long spells of unemployment can also have disastrous financial consequences for low-income families.

In the current economy, pressure for additional family income often spurs teens to drop out of school in order to work. Louisiana has relatively low high school graduation rates to begin with – a full 28 percent did not graduate on time in 2011-2012 – and those rates are even lower for youth in households where insufficient income drives family members to drop out of school and find jobs. Unfortunately, there are also fewer job opportunities in today’s economy, especially for youth in poorer areas. Across the U.S. in 2013, 16 percent of people age 18

to 24 are not enrolled in school, are not working, and have no degree beyond a high school diploma or GED; the rate is 22 percent in Louisiana (Annie E. Casey Foundation, 2013). Low graduation rates and high unemployment both contribute to higher rates of crime, teen pregnancy, and substance abuse.

Employment Practices

In Louisiana, ALICE is most likely to work in industries and occupations that not only pay low wages but also have low levels of employment security, no paid sick days or parental leave, and no access to health care (Schmitt, 2012; Schwartz, Wasser, Gillard, and Paarlberg, 2015; Watson and Swanberg, 2011). These industries in Louisiana include tourism, education and health services, and transportation. The much-noted petrochemical and modern manufacturing industries provide higher-wage jobs, which contribute strongly to the state's GDP, but offer fewer jobs overall, as discussed in Section III. Yet even within seemingly high-skilled industries, there is a substantial portion of workers who do not receive high wages, but who provide critical support services. For example, in the professional and business services industry in Louisiana, 26 percent of jobs are administrative and support services (BLS, 2013).

The employment practices in many of these low-wages jobs, especially part-time jobs, make it harder for workers to earn a minimal income or plan for the future. According to the BLS, nationally, only 23 percent of part-time workers in the private sector have medical benefits available, compared to 86 percent of full-time employees. Similarly, 37 percent of part-time workers have access to retirement benefits, compared to 74 percent of full-time employees; and only 24 percent of part-time workers are offered paid sick leave, compared to 74 percent of full-time employees (BLS, 2014).

Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits. Research shows that these employers make a particular difference for workers with a disability, who are often disadvantaged economically and thus more likely to be ALICE (Ton, 2012; Schur, Kruse, Blasi, and Blanck, 2009).

One of the greatest economic shifts over the last 50 years is the increase in working mothers. In 1967, 27.5 percent of mothers were primary or co-breadwinners for their families. By 2012, nearly two-thirds (63.3 percent) brought home at least 25 percent of their families' incomes (Glynn, 2014). This shift has a number of different repercussions for families. On the one hand, families have greater income or more diversified sources of income when there is more than one income earner. On the other, women still earn less than men and are more likely to work in low-wage jobs. These jobs typically have work scheduling policies and other practices that pose particular challenges for workers with significant responsibilities outside of their job, including caregiving, pursuing education and workforce training, or holding down a second job (Watson, Frohlich, and Johnston, 2014).

Ultimately, low wages also mean that ALICE households cannot afford to save, and the loss of a job means that any savings accumulated in better times are used to cover basic living expenses. ALICE families have both the greatest risk of job loss and the least access to resources to soften the blow. The Pew Charitable Trusts Economic Mobility Project found that families that experienced unemployment suffered not only lost income during their period of not working, but also longer-term wealth losses, compromising their economic security and mobility (Boguslaw et al., 2013).

“Even within industries, employment practices can vary by employer. Within occupations, there is wide variation in wage level, job security, predictability of schedule, opportunities for advancement, and benefits.”

“While attention is often focused on top-level recovery jobs in petrochemicals and the energy industries, a different group of occupations – low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state.”

Broader Consequences for Income in Louisiana

When ALICE workers and their families struggle to afford a basic household budget, there are consequences for the whole community, and those have been outlined above. From a more global perspective, ALICE workers who are struggling to make ends meet are often less productive workers. They are more likely to be tired or stressed on the job, late to work, or absent. With fewer savings to weather an emergency, they are disproportionately impacted by natural disasters and less able to return to work quickly. Together, these factors put a strain on fellow workers and drain company resources. In addition, unemployed workers add costs to government programs, from unemployment benefits to all the social services necessary to support a family, as outlined in the ALICE Income Assessment in Section IV. These expenses increase taxes for all.

Future Prospects

The most immediate challenge to financial stability for Louisiana’s ALICE households is employment. Public assistance also makes a big difference for many ALICE families, and to a lesser extent, income from investments, which is discussed in the next section on savings.

The future path of employment in Louisiana depends, of course, on the outlook for the industries that make up the state economy. Over the period of 2012 to 2022, the forecast is for total employment in the state to grow slowly, but there is wide variation in the performance of various industries and geographies. While attention is often focused on top-level recovery jobs in petrochemicals and the energy industries, a different group of occupations – low-skilled, low-wage service jobs – will have the greatest impact on ALICE workers in the state.

Looking ahead, of the occupations with the most projected job openings from 2012 to 2022, low-skilled jobs have the largest share (Figure 34). More than 81 percent of the almost 10,000 new jobs in the top 20 projected occupations in Louisiana pay less than \$20 per hour (equivalent to an annual full-time salary of less than \$40,000), and most of those jobs pay between \$10 and \$15 per hour. What stands out in this table is how few occupations require a bachelor’s degree and offer wages over \$30 per hour. While they account for a small percentage of new job growth, these jobs offer much more financial stability for workers and their families. These occupations include 480 projected openings for General and Operations Managers with an hourly wage of \$52.86 (one of the highest rates in the country), and 740 Registered Nurses with an hourly wage of \$30.89.

Figure 34.

Projected Occupational Demand by Wage, Education, and Work Experience, Louisiana, 2012–2022

OCCUPATIONAL TITLE	2012 EMPLOYMENT	ANNUAL NEW GROWTH	HOURLY WAGE	EDUCATION OR TRAINING	WORK EXPERIENCE
Personal Care Aides	24,990	1,010	\$8.93	Less than high school	None
Retail Salespersons	58,870	820	\$12.21	High school diploma or equivalent	None
Registered Nurses	41,270	740	\$30.89	Associate's degree	None
Laborers and Freight, Hand	39,440	620	\$12.54	Less than high school	None
Secretaries and Administrative Assistants	40,400	560	\$14.42	Postsecondary non-degree award	None
Combined Food Prep, Including Fast Food	27,780	530	\$8.84	Less than high school	None
General and Operations Managers	31,060	480	\$52.86	Bachelor's degree	Less than 5 years
Home Health Aides	11,560	470	\$10.13	Less than high school	None
Licensed Practical and Vocational Nurses	22,930	440	\$18.91	Postsecondary non-degree award	None
Cashiers	68,250	420	\$9.22	High school diploma or equivalent	None
Nursing Assistants	23,500	400	\$10.33	Postsecondary non-degree award	None
Heavy and Tractor-Trailer Truck Drivers	27,860	390	\$19.34	Postsecondary non-degree award	None
Maintenance and Repair Workers	28,650	380	\$17.60	High school diploma or equivalent	None
Janitors and Cleaners	30,050	370	\$10.49	Less than high school	None
Bookkeeping, Accounting Clerks	26,890	370	\$17.21	Associate's Degree	None
Customer Service Representatives	22,200	360	\$14.29	Postsecondary non-degree award	None
Waiters and Waitresses	34,660	350	\$9.89	Less than high school	None
Construction Laborers	23,700	350	\$14.17	Less than high school	None
Sales Representatives	25,470	330	\$28.71	Postsecondary non-degree award	None
First-Line Supervisors	20,820	300	\$22.92	Associate's Degree	Less than 5 years

“More than 81 percent of the almost 10,000 new jobs in the top 20 projected occupations in Louisiana pay less than \$20 per hour (equivalent to an annual full-time salary of less than \$40,000), and most of those jobs pay between \$10 and \$15 per hour.”

Source: Louisiana Workforce Commission, 2015

Statewide averages conceal weak growth, especially in the rural, less populated parishes in northern Louisiana that were less impacted by the set of hurricanes in the south and more by the national Recession. Heavily dependent on agriculture and related industries, these parishes have fewer means for expansion. In addition, Louisiana’s largest single employer, Fort Polk in Vernon Parish with 10,836 troops, has undergone a 7 percent troop reduction and more may follow with the Army’s structural realignment (Reese, 2014; Allen, 2015; Scott, Richardson, and Collins, 2014). One bright spot was the discovery of the Haynesville Shale deposit, the second largest natural gas field in the contiguous states, in 2008. The economic impact on the areas, especially Caddo, Bossier, DeSoto, and Red River parishes was \$10.6 billion in new business per year and \$5.7 billion in household earnings per year (Scott, 2010; U.S. Energy Information Administration, 2011).

Statewide averages also conceal strong growth in certain areas; a study from the Ourso College of Business at Louisiana State University shows that most economic growth is expected to occur in the southern half of the state, along or below Interstate 10 (Scott, Richardson, and Collins, 2014). The Lake Charles metropolitan area was the fastest growing metro area in the U.S. from April 2014 to April 2015, with employment growing 7.8 percent, largely due to the renaissance in the petrochemical and energy industries. Future expansion may be slowed by the drop in oil prices (Southwest Louisiana Economic Development Alliance, 2015; Finn, 2015).

“If the economic expansion proceeds in south Louisiana, there will be a host of opportunities and challenges for ALICE workers.”

One area of possibility for ALICE workers is in the construction industry, which was hit hard by the Recession. Because the industry is highly dependent on the economic recovery and economic expansion, the extent of growth is hard to predict. But reports of new investments are promising, particularly for power plants, as well as production, extraction, and export facilities. But many of these projects await financing and/or local and national environmental permitting. These jobs will then create demand for more transportation infrastructure as well as homes for new workers (Scott, Richardson, and Collins, 2014).

If the economic expansion proceeds in south Louisiana, there will be a host of opportunities and challenges for ALICE workers. Most importantly, there will be new job opportunities. But there will also be challenges in finding good employers – those who offer decent wages and job practices – as well as affordable housing and reliable infrastructure (Kurth and Le, 2012). Another trend in low-wage jobs is the increase in unpredictable schedules, especially call-in shifts and involuntary part-time schedules. These practices reduce income predictability and increase family care costs, especially child care (Watson, Frohlich, and Johnston, 2014; Clawson and Gerstel, 2014; Luce and Fujita, 2012). Ultimately, a “just-in-time” workforce shifts the risk of economic fluctuations onto individual workers, making these families more vulnerable and more likely to be financially unstable (Lambert, 2008; Lambert and Henly, 2010; Henly, Shaefer, and Waxman, 2006).

With job growth in Louisiana concentrated in sectors with low wages, investment in education will have a diminishing payoff, reducing the means by which ALICE families can raise their income to a more financially stable level. Of the top 20 occupations with the most projected job openings in Louisiana, a bachelor’s degree is the highest education requirement and is needed for only 17 percent of job openings. Forty-four percent of the new jobs in the state require a high school diploma or less. Only 10 percent require an associate’s degree, yet 30 percent require a postsecondary non-degree award; none require a master’s or doctoral degree.

These projections support national findings that the U.S. economy is less able to generate middle wage jobs than in years past. According to the Center for Economic and Policy

Research, at every age level, workers with four years or more of college are actually less likely to have a good job (one that pays at least \$37,000 per year and has employer-provided health insurance and an employer-sponsored retirement plan) now than three decades ago (Schmitt and Jones, 2012). Similarly, according to the Economic Policy Institute, the education and training levels necessary for the labor force of 2020 will not require a significantly greater level of education than workers currently possess (Thiess, 2012). The experience of recent college graduates shows that they are less likely to be gainfully employed than previous generations (Stone, Van Horn, and Zukin, 2012). With this employment outlook, the number of ALICE households will increase, as will demand for resources to fill the gap to financial stability.

Future prospects for public assistance for ALICE families are moderate. With many government benefits now linked to work, but many jobs increasingly subject to changes in hours due to seasonal or economic activity, ALICE workers are often in a precarious position. An unexpected reduction in hours means a loss of pay, and it can mean the loss of employer or government benefits that are tied to work hours, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. In fact, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, and Rouhani, 2015; Watson, Frohlich and Johnston, 2014; U.S. GAO, 2007).

Overall, benefits programs have retrenched since the phasing out of the American Recovery and Reinvestment Act of 2009; extended federal unemployment benefits were shut off April 2012, and emergency unemployment compensation shut off at the end of 2013. The notable exception is the expansion of health insurance coverage with the rollout of the ACA, though Louisiana did not participate in the Medicaid expansion. In some cases, nonprofits have worked to fill these benefits gaps, most notably with food pantries expanding, as SNAP benefits fall.

SAVINGS

Without assets, ALICE households risk greater economic instability, both in the present through an unexpected emergency and in the future because they lack the means to invest in education, home ownership, or a retirement account. Without savings, it is impossible for a household to become economically independent. Without asset-building stakeholders, communities may experience instability and a decline in economic growth.

The assets of an ALICE household are especially vulnerable when workers lose their jobs. According to The Pew Charitable Trusts Economic Mobility Project, during unemployment, a common strategy is to draw down retirement accounts. Penalties are charged for early withdrawals, and retirement savings are diminished, putting future financial stability at risk (Boguslaw et al., 2013). This will have an impact on those who retire before their assets can be replenished, as discussed in the Conclusion.

Almost by definition, those with lower incomes have fewer assets, but they also have different types of assets (Figure 35). Households with income in the lowest quintile are less likely than households in the highest income quintile to have assets of any kind, and they are half as likely to have interest earning assets at financial institutions or own a business or a home. They are also far less likely to own stocks or mutual funds or an IRA or have a 401k savings plan. Though still less likely, they are closer to rates of households in the highest income quintile in terms of having a regular checking account or owning a motor vehicle.

“Without savings, it is impossible for a household to become economically independent. Without asset-building stakeholders, communities may experience instability and a decline in economic growth.”

Figure 35.

Percent Holding Assets for Households by Type of Asset Owned and Household Income, U.S., 2011

Percent Holding Assets for Households by Type of Asset Owned and Household Income, U.S., 2011								
	INTEREST EARNING ASSETS AT FINANCIAL INSTITUTIONS	REGULAR CHECKING ACCOUNTS	STOCKS AND MUTUAL FUND SHARES	OWN BUSINESS OR PROFESSION	MOTOR VEHICLES	OWN HOME	IRA OR KEOGH ACCOUNTS	401K & THRIFT SAVINGS PLAN
TOTAL	69.8	29.0	19.6	13.8	84.7	65.3	28.9	42.1
MONTHLY HOUSEHOLD INCOME								
Lowest quintile	44.0	24.2	6.2	11.1	62.6	41.6	10.9	8.8
Second quintile	60.3	28.7	11.8	9.5	82.2	55.3	18.4	21.9
Third quintile	72.3	30.8	15.6	11.6	90.5	65.6	25.9	41.9
Fourth quintile	82.7	31.0	24.0	14.4	93.3	77.0	37.3	61.1
Highest quintile	89.8	30.2	40.2	22.4	94.8	87.0	52.2	76.7

Source: U.S. Census, 2011

“In Louisiana there are 221 rent-to-own stores with annual revenues of \$167 million, the 11th highest rate in the country, and 931 payday lenders, the 8th highest rate in the country.”

With these types of assets as their financial base, it is clear why low-income families struggle to accumulate assets. The value of a car usually decreases over time, and a checking account, if it grows at all, grows much more slowly than stocks, an IRA, or a 401k.

Few assets and a weak credit record mean that many ALICE families are forced to use costly alternative financial products, as discussed in Section III. They are also vulnerable to predatory lending practices. This was especially true during the housing boom, which in part led to so many foreclosures in Louisiana (McKernan, Ratcliffe, and Shank, 2011).

High-interest, unsecured debt from credit cards and payday loans can be a useful short-term alternative to even higher-cost borrowing or the failure to pay mortgage, rent, and utility bills. For example, the cost of restoring discontinued utilities is often greater than the interest rate on a credit card. Because payday loans and rent-to-own stores fill an important need for families to access furniture, electronics, major appliances, computers, wheels and tires, musical instruments, jewelry, and other products, their use has proliferated both over the Internet and through local businesses. But this means that the downside of such loans continues in Louisiana as across the country. In Louisiana there are 221 rent-to-own stores with annual revenues of \$167 million, the 11th highest rate in the country, and 931 payday lenders, the 8th highest rate in the country (Association of Progressive Rental Organizations, 2015; Center for Responsible Lending, 2012; Bhutla, Skiba, and Tobacman, 2014).

The repeated use of payday loans and credit card debt increases fees and interest rates and decreases the chance that they can be repaid (Montezemolo, 2013; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw et al., 2013). Repeated use of payday loans is also linked to a higher rate of moving out of one's home, delaying medical care or prescription drug purchases, and even filing for Chapter 13 bankruptcy (Montezemolo, 2013; Campbell, Jackson, Madrian, and Tufano, 2011; Boguslaw et al., 2013).

For military personnel, payday loans are associated with declines in overall job performance and lower levels of retention. Indeed, to discourage payday loans to military personnel, the 2007 National Defense Authorization Act caps rates on payday loans to service members at a 36 percent annual rate (Campbell, Jackson, Madrian, and Tufano, 2011).

Broader Consequences for Savings in Louisiana

When ALICE families do not have savings, they do not have the resources to resolve an emergency and are often forced to seek public assistance, which puts them in a more vulnerable position than if they had had the means to address the issue immediately. The community as a whole not only shares the cost of emergency services, but it feels the broader social and economic disruption that such emergencies cause.

Future Prospects

The lack of savings may not be noticed from day to day, but it takes its toll over time — when there are no resources for an emergency and a family spirals into homelessness, when a family cannot send their child to college, or when seniors cannot retire. Those who lost their jobs or moved into lower paying jobs, especially after the 2005 hurricanes or during the Great Recession, have used their savings to get by, and with lower wages, many have not been able to replenish those savings. This lack of resources to invest is one of the strongest drivers of financial inequality in the U.S. Because low-income households have few assets to begin with — and the assets they are more likely to have are either liquid assets, which are consumed by emergencies, or cars, which do not gain in value over time — it is extremely difficult for ALICE families to improve their asset base.

Lack of savings has consequences both for short-term financial stability and for longer-term economic mobility. According to The Pew Charitable Trusts Economic Mobility Project, even for low-income families, the children of parents who save are more likely to experience upward mobility than those who do not (Cramer, O'Brien, Cooper, and Luengo-Prado, 2009).

“Those who lost their jobs or moved into lower paying jobs, especially after the 2005 hurricanes or during the Great Recession, have used their savings to get by, and with lower wages, many have not been able to replenish those savings.”

CONCLUSION

This Report on **Asset Limited, Income Constrained, Employed (ALICE)** households across Louisiana offers a new set of tools – on both the state and the parish level – that policymakers and stakeholders in Louisiana’s future can use to understand financial hardship in the state. The Report explains what it costs to function at the most basic level in the local economy, using the **Household Survival Budget**. In addition, the Report reveals that a full 40 percent of households in Louisiana cannot reach even that most basic level of functioning, because they earn below the **ALICE Threshold** for economic survival.

In order to address the economic challenges in the state’s economy, it is also important to recognize that these families are forced to take risks in order to get by, such as forgoing health insurance, car repairs, or a meal — risks that can be harmful to the families as well as costly for the wider community.

ALICE households range from young families with children to senior citizens, and they face challenges ranging from low-wage jobs located far from their homes, with the associated increased cost of commuting, to financial barriers that limit access to low-cost community banking services, to having few or no assets to cushion the cost of an unexpected health emergency or caregiving need. Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession. Effective policy solutions will need to reflect this reality.

“Some households become ALICE after an emergency, while others have been struggling near the poverty line since the Great Recession.”

While ALICE families differ in their composition, obstacles, and magnitude of need, there are four broad trends that will influence who becomes ALICE in Louisiana and what the implications will be for the wider community:

1. Population changes – aging and international migration
2. Natural disasters – hurricanes and floods disproportionately impact low-income households
3. Racial/ethnic diversity and economic disparities – economic differences continue between population groups
4. Voting – the upcoming presidential election and ALICE’s political voice

What will it take to make a difference for ALICE families and expand the options that they have? With the **Economic Viability Dashboard**, stakeholders can better identify where housing is affordable for local wages, where there are job opportunities, where there are strong community resources for ALICE households – and where there are gaps.

As the **ALICE Income Assessment** documents, despite aggregate ALICE household earnings of more than \$10.7 billion and another \$11.5 billion in spending by government, nonprofits, and hospitals, there are still 695,719 households in Louisiana that struggle financially.

Without public assistance, ALICE households would face even greater hardship, and many more would be in poverty. However, the majority of government programs are intended to alleviate poverty and help the poor obtain basic housing, food, clothing, health care, and education (Haskins, 2011; Shaefer and Edin, 2013), not to enable economic stability. Accordingly, these efforts have not solved the problem of economic insecurity among ALICE households. This is clearest in Social Security spending: Senior households largely have incomes that are above the Federal Poverty Level but often still below the ALICE Threshold

for economic survival. Quantifying the problem can help stakeholders best decide whether to fill that gap by working to increase income for ALICE households or decrease expenses for basic household necessities.

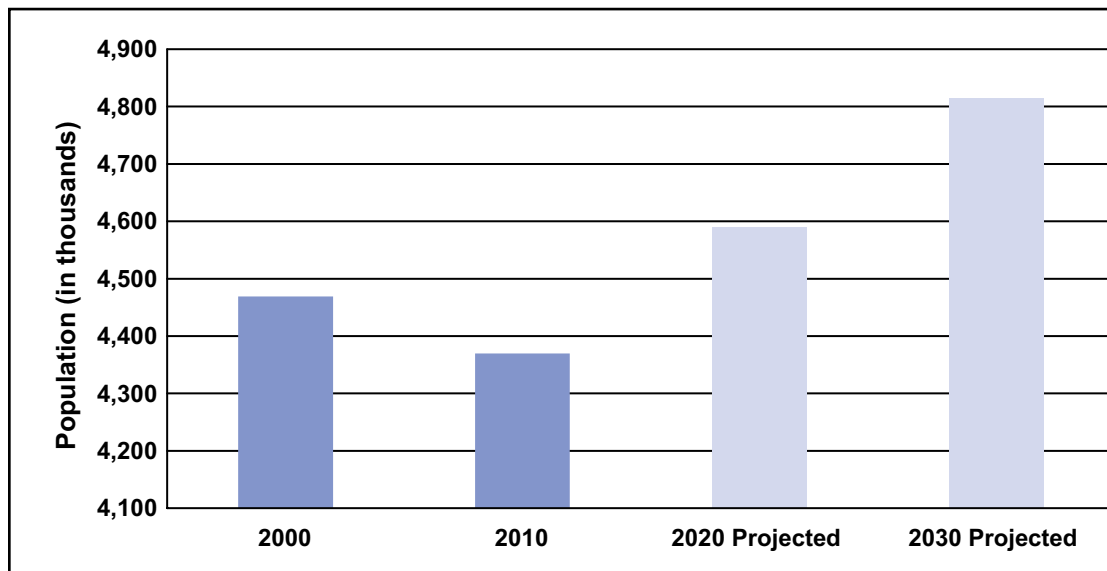
This section also reviews the short-term interventions that can help sustain ALICE households through an emergency, as well as medium-term strategies that can ease the consequences and hardship of those struggling to achieve economic stability in Louisiana. Finally, this section considers the long-term, large-scale economic and social changes that would significantly reduce the number of households with income below the ALICE Threshold.

POPULATION CHANGES

With the population across Louisiana expected to continue to grow over the next two decades, there are many implications for ALICE households. Before Hurricane Katrina, Louisiana had already experienced a population decline in the early part of the 2000s. The enormous outflow in 2005-2006 was reversed the following year, and that reversal is expected to continue so that by 2020, the population will be above the level in 2000 (Figure 36). The population is expected to grow by 5 percent from 2010 to 2020 and another 5 percent from 2020 to 2030 (Blanchard, 2014; Louisiana State Census Data Center, 2010).

“Louisiana’s population has become both older and more diverse, and this trend is projected to continue into the next two decades.”

Figure 36.
Population Growth, Louisiana, 2000 to 2030



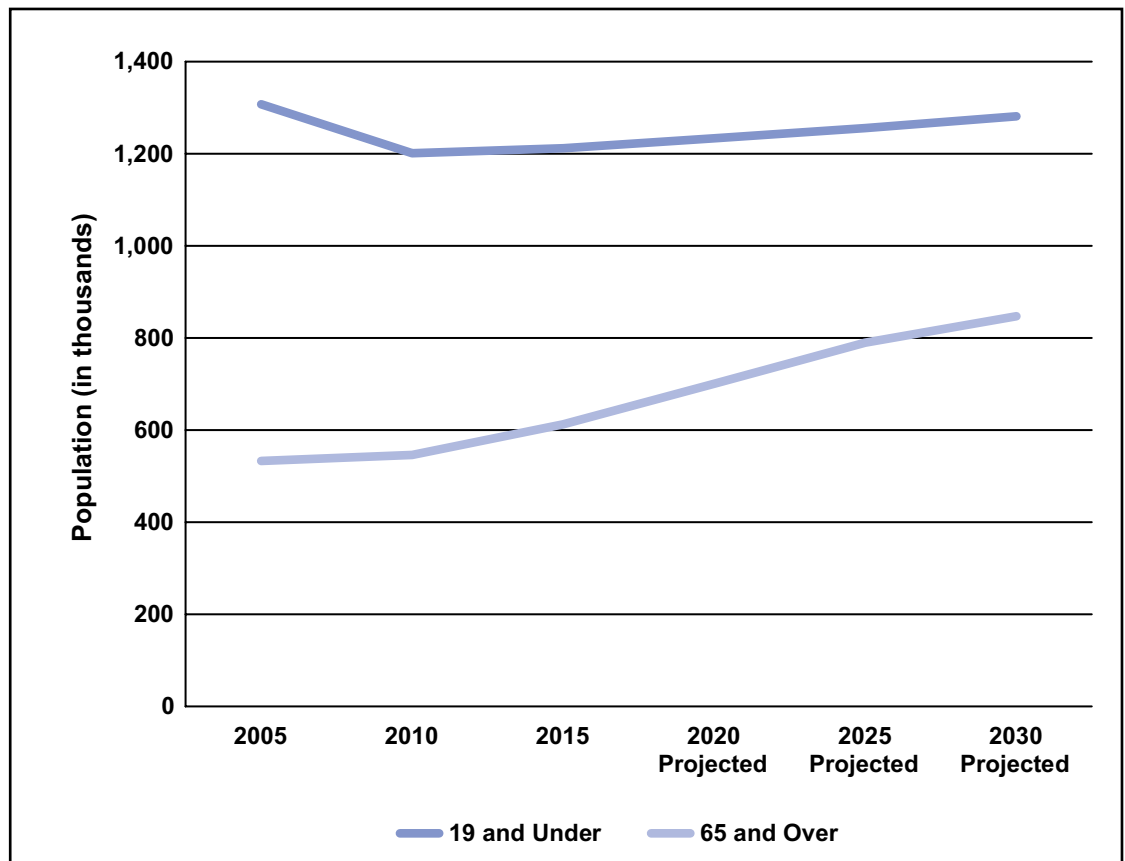
Source: Blanchard, 2014; Louisiana State Census Data Center, 2010

Louisiana’s population has become both older and more diverse, and this trend is projected to continue into the next two decades. The aging of the Baby Boomers has wide implications, including a smaller proportion of younger families, a more racially and ethnically diverse population of families with children, and a decrease in the working-age population. The work gap provides opportunities for immigrants in Louisiana, but because there are still obstacles to economic stability for racial and ethnic minority groups, there will be ongoing challenges to economic prosperity in the state.

AN AGING POPULATION

By 2030, the share of the population aged 65 and over is projected to increase in nearly every country in the world. Insofar as this shift will tend to lower both labor force participation and savings rates, it raises bona fide concerns about a future slowing of economic growth (Bloom, Canning, and Fink, 2011). In Louisiana, the population change from 2005 to 2010 was somewhat of an anomaly due to displacement by Hurricanes Katrina and Rita. Starting in 2010, Louisiana’s elderly population is projected to increase from 12 percent of the population (not households) in 2010 to 18 percent of the population by 2030, a 55 percent increase (Figure 37). By comparison, the population 19 years and younger will increase by 7 percent, and the number of young adult and middle age residents (20-64) will remain the largest portion of the population but will increase by only 2 percent (Blanchard, 2014; Louisiana State Census Data Center, 2010).

Figure 37.
Population Growth by Age, Louisiana, 2005 to 2030



Source: Blanchard, 2014; Louisiana State Census Data Center, 2010

“Starting in 2010, Louisiana’s elderly population is projected to increase from 12 percent of the population (not households) in 2010 to 18 percent of the population by 2030, a 55 percent increase.”

With 39 percent of non-retirees nationally giving little or no thought to financial planning for retirement and 31 percent having no retirement savings or pension, the number of senior ALICE households will likely increase. Retirement plan participation has continued to decrease since the Great Recession for families in the bottom half of the income distribution. Participation rebounded slightly only for upper-middle-income families from 2010 to 2013, but it did not return to the levels observed in 2007 (Bricker et al., 2014).

This shift in demographics, as well as the impact of hurricane damage, the stock market crash, and periods of high unemployment, will likely produce more senior ALICE households

and increase their economic challenges. Some aging householders in Louisiana have seen their houses damaged, and others face a decline in the value of their homes. Many have seen their retirement assets go toward emergencies and their wages decrease so that they cannot save. A recent AARP report on working-age adults (18- to 64-years old) found that more than half of Louisiana’s private sector employees work for an employer that does not offer a retirement plan; more than three-quarters of these employees earn less than \$40,000 per year (Federal Reserve, 2015; John and Koenig, 2015).

More of the ALICE seniors will be women because they are likely to live longer than their generation of men. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women live longer than men, they are more likely to be single and depend on one income at older ages. Nationally in 2012, only 46 percent of women aged 65 and older were married, compared to 73 percent of men (Waid, 2013; Bureau of Labor Statistics, 2015; Hounsell, 2008; U.S. Census, 2012).

Infrastructure

The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the infrastructure in the state, especially the housing market for smaller, affordable rental units. These units will need to be in proximity to family, health care, and other services, or transportation services will need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to Louisiana’s housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty realizing home values they had estimated in better times, which they had thought would support their retirement plans (U.S. Department of Transportation, 2015).

Senior Living and Eldercare

Second, there will be increased demand for geriatric health services, including assisted living and nursing facilities and home health care. But without sufficient savings, many families will not be able to afford these services. The median annual cost of a private room in a nursing home in Louisiana is \$58,345, representing 189 percent of the median annual household income in the state, according to the AARP Scorecard on Long-Term Services and Supports. In terms of access to long-term care, Louisiana ranked 37th in the country on an index that includes information, awareness, counseling, and quality (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014).

The need for quality elder caregiving is already apparent. Over 7,300 cases of abuse involving older and vulnerable adults are reported in Louisiana each year, according to the Louisiana Office of Aging and Adult Services, and there are thousands more unreported (Louisiana Office of Aging and Adult Services, 2015).

In terms of health services, older adults frequently don’t receive recommended preventive care, and this problem is amplified among low-income individuals. In Louisiana, less than one-third (31 percent) of adults age 50 or older with incomes below 200 percent of the Federal Poverty Level routinely received age- and gender-appropriate screenings and vaccinations in 2010. By comparison, that rate is 52 percent for those with income at or above 400 percent of the Federal Poverty Level (Schoen et al., 2013).

In addition to the traditional increase in physical health problems, seniors in Louisiana are more likely to face mental health issues. As discussed in Section VI, in the wake of

“The aging population, combined with other trends, will have significant consequences for ALICE households and the wider community. First, there will be increased pressure on the infrastructure in the state, especially the housing market for smaller, affordable rental units.”

Hurricanes Katrina and Rita and other natural disasters, a wider percentage of the population – including seniors – faced mental health issues, yet the state was unprepared to address them. According to the 2011 Behavioral Risk Factor Surveillance System (BRFSS) survey, in Louisiana, 15 percent of 50- to 64-year-olds and 8.6 percent of those 65 and older report mental distress, compared with 12.8 percent of 50- to 64-year-olds and 7 percent of those 65 and older nationally. These seniors are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012).

Caregiving

Third, there will be a need for even more caregivers in the future, both paid home health aides and unpaid family members, and they are both more likely to be ALICE. Personal care aides are the fastest growing job in Louisiana, followed closely by home health aides and nursing assistants (see job projections in Section VI). These jobs often pay around \$10 per hour, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. They also require the worker to be there in person, which can mean travelling great distances even in bad weather and with variable hours (Louisiana Workforce Commission, 2015; Bercovitz, Moss, Park-Lee, Jones, Harris-Kojetin, and Squillace, 2011; Redfoot, Feinberg, and Houser, 2013).

ALICE families will more likely take on caregiving responsibilities for their own relatives because they cannot afford other care options. Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than \$50,000, or close to the ALICE Threshold. The demand for caregivers is projected to increase across the country. At the same time, it is projected that there will be relatively fewer family members available to provide care, which is not surprising given the financial burdens that caregiving imposes. The Caregiver Support Ratio, which measures the number of people aged 45 to 64 for each person aged 80 and older, was 8.3 in 2010 and is projected to fall to 4.4 by 2030 and 3.4 in 2050. This means that the overall pool of middle-aged people who could potentially serve as caregivers to seniors will shrink significantly (AARP Public Policy Institute, 2015; Redfoot, Feinberg, and Houser, 2013). Recent surveys have found that this trend has already started in Louisiana.

There are serious health and financial consequences for caregivers; they risk future financial instability due not just to reduced work opportunities but also to lost Social Security benefits and reduced pensions, in addition to the toll caregiving takes on both mental and physical health. This is reflected in the high percentage of caregivers who report stress: A recent study found that in Louisiana, more than half of caregivers reported experiencing a lot of stress, and more than one-third reported not being well-rested (Reinhard, Kassner, Houser, Ujvari, Mollica, and Hendrickson, 2014).

One particularly vulnerable subset of caregivers is the 5.5 million military caregivers in the United States. Military caregivers helping veterans from earlier eras tend to resemble civilian caregivers in many ways; by contrast, post-9/11 military caregivers (accounting for 20 percent of military caregivers) differ systematically, according to a RAND Corporation survey. These caregivers are more likely to be caring for a younger individual with a mental health or substance use condition. They themselves tend to be younger (more than 40 percent are between ages 18 and 30), nonwhite, a veteran of military service, employed, and perhaps most significantly, not connected to a support network (Ramchand et al., 2014).

“Currently, approximately 20 percent of households have a family caregiver, with half of those reporting income less than \$50,000, or close to the ALICE Threshold.”

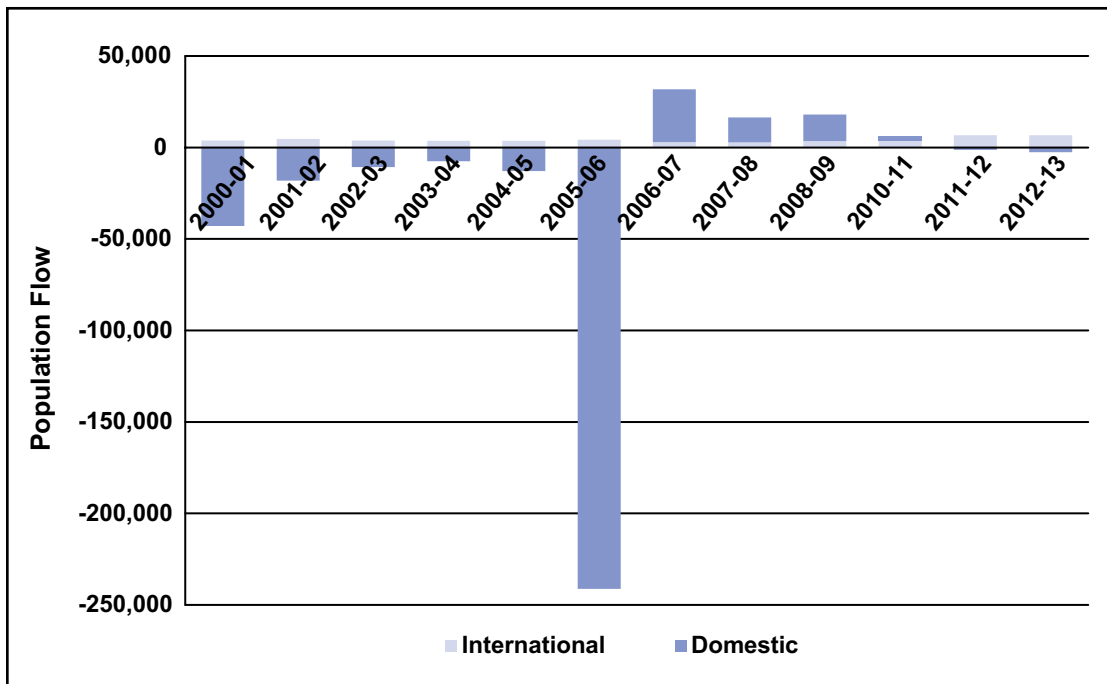
MIGRATION

The population movement after Hurricanes Katrina and Rita was one of the biggest in the United States since the Dust Bowl. More than 240,000 residents moved out of the state in 2005-2006 (Figure 38). Interestingly, migration out of the state started before 2000, well before Hurricane Katrina, with residents moving out of rural parishes to look for better economic opportunities in other states. Domestic migration was positive from 2006 to 2011 with many hurricane evacuees returning, but in 2011 the number of people moving out of Louisiana exceeded the number moving in (U.S. Department of Homeland Security, 2006; Rural Policy Research Institute, 2006; U.S. Census, 2010 and 2015).

In addition to the flows in and out of the state, there has been great movement within the state. The hurricane destruction along the coast forced many to move at the same time that a slow economy in the northern parishes pushed many residents there to move to larger metropolitan areas. The major recipient of new residents was the Baton Rouge metropolitan area. Going forward, most growth is expected in the south, with the population in Baton Rouge expected to grow 9.4 percent between 2010 and 2020 and the population in the New Orleans metropolitan area expected to grow 12 percent. Conversely, 20 of the 29 parishes in Northeastern, Northwestern, and Central Louisiana will have negative growth, while only four will have positive growth greater than 5 percent: Bossier, DeSoto, Grant, and Sabine (Blanchard, 2014).

“The population movement after Hurricanes Katrina and Rita was one of the biggest in the United States since the Dust Bowl.”

Figure 38.
Migration, Louisiana, 2000 to 2013



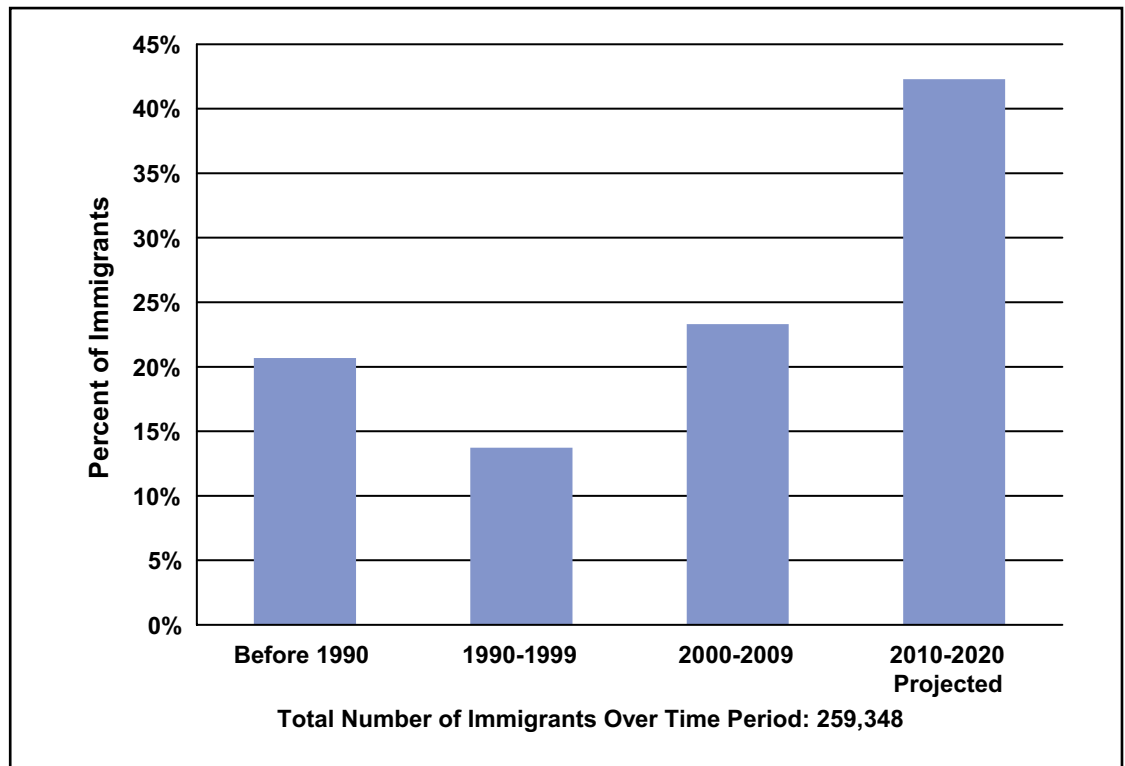
Source: U.S. Census, 2015

Most of the focus has been on domestic migration, but international migration is becoming more important and has been increasing steadily over time, with international inflows surpassing domestic outflows for the first time in 2010 (Figure 38). In fact, if immigration in

“As both workers and entrepreneurs, immigrants have been an important source of economic growth in Louisiana, making up 5.4 percent of the state’s workforce (118,068 workers) in 2013, according to the U.S. Census Bureau.”

Louisiana continues at the same rate as 2010 to 2013, by 2020, the number of new immigrants could increase by 45 percent to almost 260,000. This will mean that new immigrants, those arriving between 2010 and 2020, will make up the largest percentage of foreign-born residents in Louisiana (Migration Policy Institute, 2013) (Figure 39).

Figure 39.
Foreign-Born Residents’ Period of Entry into U.S., Louisiana, 1990 to 2020



Source: Migration Policy Institute, 2013, and author calculations

An emerging trend for Louisiana is the growing Hispanic population. Currently, more than half of Louisiana’s immigrants were born in South America, Central America, Mexico, or the Caribbean, making Hispanics the largest immigrant group. One-third of immigrants are from Asia, with the largest group from Vietnam, followed by China and India. The growth of the Hispanic immigrant population will be concentrated in metropolitan areas. The projected Hispanic growth rate in the Baton Rouge metropolitan area is 14 percent, in the New Orleans metro area is more than 10 percent, and in the Lake Charles metro area is 8 percent (Blanchard, 2014; Migration Policy Institute, 2013).

Immigrants vary widely in language, education, age, and skills. Many are well educated and financially successful in the United States. However, many other immigrant families have distinct challenges that make them more likely to be unemployed or in struggling ALICE households, including low levels of education, minimal English proficiency, and lack of access to support services if they have unauthorized citizenship status (Gonzalez-Barrera, Lopez, Passel, and Taylor, 2013).

As both workers and entrepreneurs, immigrants have been an important source of economic growth in Louisiana, making up 5.4 percent of the state’s workforce (118,068 workers) in 2013, according to the U.S. Census Bureau (Immigration Policy Center, 2015). Across the state there were 11,068 Latino-owned businesses with sales and receipts of \$2.6 billion, employing 13,271 people in 2007, the last year for which data is available. The state’s 10,365

Asian-owned businesses had sales and receipts of \$2.6 billion and employed 20,401 people in 2007, according to the U.S. Census Bureau's Survey of Business Owners.

Unauthorized workers are also important to Louisiana's economy. According to an estimate by the Perryman Group, if all unauthorized immigrants were removed from the state, Louisiana would lose \$947 million in economic activity, \$420 million in gross state product, and approximately 6,660 jobs (Perryman Group, 2008). Unauthorized workers are often underpaid, and are among the most vulnerable to living in ALICE and poverty households.

The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman and Gray, 2012). Both job opportunities and wages need to be sufficient in order to continue to attract these workers.

NATURAL DISASTERS

A 2011 Kiplinger report gave Louisiana the distinction of being the state most at risk of disaster due to its having endured seven hurricanes, two tropical storms, and other severe weather from 2001 to 2010, all of which produced an estimated insured property loss of \$31.9 billion. With fewer disasters after 2010, the state's ranking fell to number 8 in 2015 (Kiplinger, 2011 and 2015). The vivid pictures of struggle in the wake of Hurricane Katrina along the coast, but especially in New Orleans, brought home the challenges that natural disasters can present for all Americans, but especially those with lower incomes. The reality in Louisiana is much broader than Katrina: The state faces a host of ongoing environmental hazards, including floods, droughts, tropical storms, and especially hurricanes. Most commonly, the focus in discussions of the impact of natural disasters is on the economy and the cost of loss of property or business interruption, or how infrastructure – highways, bridges, public transportation, coastal ports, and waterways – all will be impacted (U.S. Department of Transportation, 2014).

But individual families will also be greatly impacted. Without resources to prepare for or recover from inevitable disasters, ALICE households are more vulnerable to natural disasters than households with higher incomes. And natural disasters are one reason why many households fall below the ALICE Threshold. Disasters can be very local or can affect an entire region, and while localized disasters may not always make the headlines, they can still be devastating for the families they impact. Wider-spread disasters have an even greater impact because they often damage both the homes where families live and the businesses where they work. Hurricanes Katrina and Rita brought these realities, especially for low- and moderate-income households, to national attention.

The areas of Louisiana that are vulnerable to specific disasters – the Gulf coast, along the Mississippi River, low-lying areas near lakes and levees – are well known and well documented. With surges and floodwaters reaching 60 miles inland in extreme disasters, the geography of vulnerability in the state is large. Yet given ongoing pressure for more housing, development has continued in many of these areas nonetheless, and mitigation measures are expensive and not always feasible.

There are several impacts of disasters in Louisiana that have a disproportionate impact on low-income families, including damage to homes and property, lost earnings, cost of dislocation, and increased mental health issues. With no savings to cover even minor damage to their home or car, many households have no way to pay for these additional expenses. More fundamentally, the housing that ALICE households can afford is often less expensive because it is located in flood-prone areas. With a tight budget, most ALICE households also cannot afford insurance or even preventative maintenance (Ruscher, 2006; Weems et al., 2007; Hoopes Halpin, 2013; Cooley, Moore, Heberger, and Allen, 2012).

“Without resources to prepare for or recover from inevitable disasters, ALICE households are more vulnerable to natural disasters than households with higher incomes. And natural disasters are one reason why many households fall below the ALICE Threshold.”

Economic Losses

Natural disasters can cause loss of income for workers in a number of different ways. Jobs are often lost due to businesses that close; shifts are cancelled because businesses close temporarily; and hourly wage workers lose income when damage to transportation or property means that they cannot get to their jobs even if those businesses are still open. For families with income below the ALICE Threshold, even a temporary loss of wages can be devastating. This was especially striking in Louisiana after the 2005 hurricanes; analysis of IRS data shows that in 2006, lost wages amounted to over \$5,500 per tax filer, while per capita unemployment insurance payments were \$167 per resident (though up from \$63 per resident in 2004).

Those working in low-wage hourly jobs are more likely to be impacted by lost wages, as those with a salary are still paid unless the business that employs them closes completely. The tourism industry, a large employer of low-wage hourly workers, is especially vulnerable: After the 2005 hurricanes, Louisiana’s tourism industry lost approximately 22,900 jobs and \$382.7 million in wages (Zissimopoulos and Karoly, 2010; Moore, 2010; Deryugina, Kawano, and Levitt, 2013; Office of Electricity Delivery and Energy Reliability, 2009).

Those people evacuated from their homes are the hardest hit in the wake of a natural disaster, and the longer they are away, the greater the economic impact. In addition to the stress of uncertainty, these families incur the financial costs of moving, temporary accommodation, and food, as well as reduced wages due to time off from work. With any move, there are also social start-up costs for new schools and rebuilding an extended social network (Hoopes, 2013; Deryugina, Kawano, and Levitt, 2013). After the 2005 hurricanes, of all the Louisiana residents who were displaced, including the 240,000 people who moved out of state and the many more who moved within the state, approximately 60 percent returned to their pre-hurricane addresses before October 2006 (Pane, McCaffrey, Tharp-Taylor, Asmus, and Stokes, 2006). Yet those who returned by 2009 had moved a median of two times before doing so. Those who did not return were more likely to be Black, have lower levels of education, and have a low family income, and they were likely to have been renters rather than homeowners. Roughly one-fourth of New Orleans residents who were displaced by the storm had not returned five years later (Geaghan, 2011; Deryugina, Kawano, and Levitt, 2013).

One bright spot is that disaster recovery work can provide jobs to a hard-hit area. This was especially true for New Orleans, where there was a boom in construction and insurance as well as scientific and technical engineering and architecture jobs in environmental remediation, shoring up levees and restoring wetlands. But as recovery work ends, communities often find that structural changes that had been happening slowly have now been accelerated. In New Orleans, as the \$135 billion rebuilding winds down, federal employment data reveal a local economy largely dependent on tourism, government, small business, and colleges, and the two largest private employers are hospital chains. Jobs are increasingly skewed to those with low-wages; for example, restaurant work is one of the few sectors now employing more people than before Katrina. Though it gets a lot of attention, the budding tech industry in the city has produced only a small number of jobs to date (Eaton and McWhirter, 2015; Zissimopoulos and Karoly, 2010; Moore, 2010; Deryugina, Kawano, and Levitt, 2013; Office of Electricity Delivery and Energy Reliability, 2009).

Educational Losses

A particular area of concern is the impact of a natural disaster on students and schools, which can range from absenteeism to health and mental health issues that impact learning to the destruction of school buildings and displacement of students and teachers. Students

“After the 2005 hurricanes, Louisiana’s tourism industry lost approximately 22,900 jobs and \$382.7 million in wages.”

are impacted by natural disasters that are localized as well as by those that have statewide effects. Hurricanes Katrina and Rita caused the largest dislocation of students in U.S. history, displacing nearly 200,000 public school students in pre-kindergarten through grade 12 — more than 26 percent of the state’s pre-storm enrollment. There were numerous impacts on students across Louisiana, from increased class sizes in more than a third of the schools to higher rates of absenteeism and greater need for mental health counseling, especially for displaced students. In many schools, principals reported that teachers showed higher levels of stress than in prior years, and teachers hired to fill vacant positions were often displaced teachers who were struggling with their own personal problems resulting from the hurricanes (Pane et al., 2006).

Health Effects

Natural disasters have fairly well-known effects on physical health, and their effects on mental health are becoming more widely recognized. Physical health impacts include increases in reported fair or poor health, the presence of at least one diagnosed medical condition, and being overweight. Mental health impacts, in addition to generalized worry, stress, and fear, include serious mental illness and PTSD. Factors that make individuals more vulnerable to poor health outcomes after a disaster include low income, minimal social support, high levels of damage to personal property, not having a car, and exposure to poor conditions in the immediate aftermath (such as no fresh water and lack of knowledge about the safety of family members). There is growing evidence that suggests Hurricanes Katrina and Rita had both immediate and lasting adverse physical and mental health consequences on Louisianans. Young adults, women, parents of small children, and those with low income suffered the highest levels of PTSD and mental health disorders (CDC, 2006; NAMI, 2009; Huelskoetter, 2015; Rhodes et al., 2010).

Long-term Vulnerability

Compared to families with higher income, ALICE families have fewer resources to recover from a hurricane or other disaster, such as savings to cover lost wages and emergency expenses, insurance to cover damage, and health insurance to treat mental health issues. They also have fewer resources to attract attention and outside assistance. For example, New Orleans received broad national media attention after Katrina, whereas Cameron Parish, in the southwest corner of the state, where 40 percent of structures were completely destroyed after Hurricane Rita – known locally as “The Forgotten Storm” – was virtually unknown outside Louisiana and has yet to recover.

For many ALICE families, the cost of mitigation – flood-proofing a house, sheltering a car, even basic maintenance – is not possible on low wages and no savings. In fact, many residents in Cameron Parish live in small trailers or campers in their yards because they cannot afford to rebuild with the new elevation requirements (Associated Press, 2015). Because of this, they are more likely to sustain property damage in the future from a tropical storm or have a car flood in bad weather.

The aggregate cost of mitigation against hurricanes, tropical storms and flooding is enormous, but it is only a small percentage of the cost of business interruption and damage to homes, businesses, and infrastructure. These investments would make a big difference to ALICE families, especially those hourly paid workers who do not earn wages when a hurricane closes their place of employment or a flood prevents them from getting to work.

With greater damage and often fewer resources, it was harder for Black Louisianans to recover from Katrina. For example, more than 175,000 Black residents (58 percent) left

“Hurricanes Katrina and Rita caused the largest dislocation of students in U.S. history, displacing nearly 200,000 public school students in pre-kindergarten through grade 12 — more than 26 percent of the state’s pre-storm enrollment.”

New Orleans in the year after the storm; more than 75,000 never came back. Of those who did return, only 42 percent did so within a year, compared to 70 percent of Whites. Ongoing policies have hindered their return and their ability to rebuild as well. The federal Road Home rebuilding program based payments on the appraised value of damaged properties (which was often far lower in Black neighborhoods), not on the cost of repairing them (Henderson, Davis, and Climek, 2015; Casselman, 2015).

RACIAL/ETHNIC DIVERSITY AND ECONOMIC DISPARITIES

As the population in Louisiana grows, it is also becoming more racially and ethnically diverse, and this diversity is forecasted to increase at an even faster rate in the next two decades, primarily through international migration. The state’s Black population is expected to increase through domestic migration. Aging will have an impact on the ethnic composition of Louisiana’s workforce as well. As older residents retire in the next two decades, a lower percentage of the remaining working-age population will be White and a higher percentage will be Hispanic and Asian. These younger and more racially and ethnically diverse cohorts will make up an increasing share of the labor force over the next two decades and beyond.

While attitudes about race have greatly improved over the last few decades, the economic disparities that remain indicate a deeper cause. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics, with individual behavior playing only a minimal role. Structural impediments to equity exist in the legal system, health care, housing, education, and jobs. For these reasons, it is not surprising that Blacks and Hispanics are two of the demographic groups disproportionately likely to have lower income and to be among households below the ALICE Threshold (Mishel, Bivens, Gould, and Shierholz, 2012; Shapiro, Meschede, and Osoro, 2013; Oliver and Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality, 2015; Goldrick-Rab, Kelchen, and Houle, 2014; Sum and Khatiwada, 2010).

Economic Disparities

While ALICE households consist of all races and ethnicities, economic disparities continue to be marked in Louisiana for Black and Hispanic communities. This is a particular concern as the Louisiana population increases in diversity. The differences start with education, then employment, and extend to income and the ability to accumulate wealth.

Education

As Section VI explained, one area of particular and ongoing concern for Louisiana’s ALICE households is the achievement gap in Louisiana’s public schools. Across the state, minorities and low-income students performed lower on math and reading test scores throughout K-12 and had lower high school graduation rates, all of which makes them more likely to live in poverty or ALICE households as adults. In addition to structural issues of school funding and residential segregation that feed the achievement gap, current research also shows that academic success is deeply tied to family resources, especially access to books, high-quality child care, and other goods and services that foster the stimulating environment necessary for cognitive development (Bradbury, Corak, Waldfogel, and Washbrook, 2015).

With the displacement of New Orleans residents, 65 percent of whom were members of racial and ethnic minority groups, and the influx of new residents, the racial make-

“Structural impediments to equity exist in the legal system, health care, housing, education, and jobs.”

up of the New Orleans school district has changed. In 2004, 93 percent of public school students and 73 percent of Orleans Parish’s classroom teachers were Black; in 2013, those numbers had fallen to 86 percent of students and 54 percent of teachers. During the same period, the percent of White students increased from 4 percent to 7 percent (Cowen Institute for Public Education Initiatives, 2013; Kimmett, 2015; Pane et al., 2006).

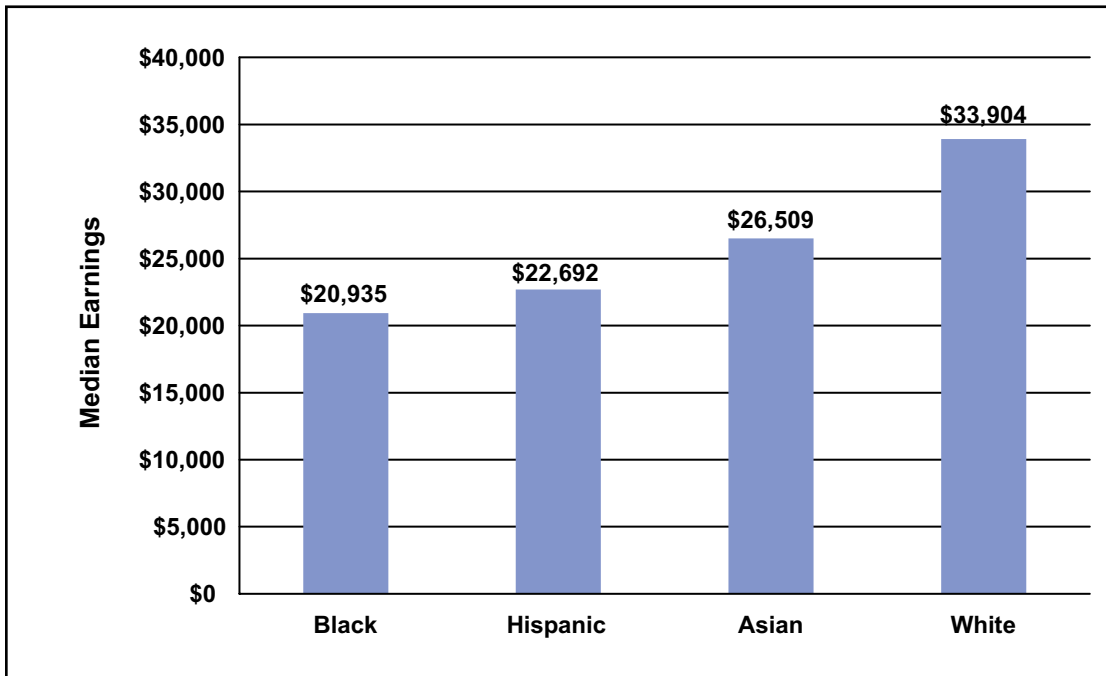
It is not yet clear if the slight improvement in education outcomes in New Orleans is due to school reforms, the influx of new residents, greater education resources, or a combination of factors. There is also debate as to the distribution of education benefits along racial lines (Journey for Justice Alliance, 2014). But perhaps most concerning is that for students of all races, Louisiana remains the second-lowest-ranked state in the country (Harris, 2015; Gabor, 2015).

“In 2004, 93 percent of public school students and 73 percent of Orleans Parish’s classroom teachers were Black; in 2013, those numbers had fallen to 86 percent of students and 54 percent of teachers.”

Employment and Earnings

Employment and wage differences between Whites, Hispanics, and Blacks are especially pronounced across Louisiana. In 2014, the unemployment rate for Whites was 4.6 percent, while for Hispanics it was 8.5 percent, and for Blacks it was 10.3 percent (BLS, 2013). And in terms of earnings, the median earnings for Black workers are 62 percent lower than for White workers in Louisiana. Similarly, the median earnings for Hispanic workers are 49 percent less than for White workers, and the median earnings for Asian workers are 28 percent less than for White workers (American Community Survey, 2013) (Figure 40).

Figure 40.
Median Earnings by Race and Ethnicity, Louisiana, 2013



Source: American Community Survey, 2013

These differences have been accentuated in New Orleans since Katrina and Rita. According to the American Community Survey, Black New Orleanians were less likely than other residents to be working when the storms hit in 2005 and are more likely to be living in poverty now. Black household incomes, adjusted for inflation, have fallen, and the earnings gap between Black and White residents has grown. In 2013, the

unemployment rate for Blacks in New Orleans was 13 percent, more than twice the 6 percent rate for Whites (Peters, Lee, Simpson, and Govan, 2015; Casselman, 2015).

Blacks have long accounted for most of the city's poor, but before the storm they also made up a majority of its middle-income households and were well represented among its doctors, lawyers, and other professionals. After Katrina, the latter groups shrank. The most striking shift occurred when 7,500 unionized teachers and other public school staff – a majority of them Black – were dismissed after 88 percent of public school buildings were damaged (Casselman, 2015; Gabor, 2015).

Assets

With less income, it follows that it is harder to save and build assets. Blacks and Hispanics face economic and racial barriers to wealth accumulation in Louisiana and across the U.S., including difficulty buying a home in a popular neighborhood, accessing quality financial services including a mortgage, and earning a college degree.

Home ownership is the most common means of accumulating wealth, but in Louisiana, as in the rest of the country, Blacks are more likely to be renters than homeowners, with 53 percent of Black households living in renter-occupied units compared to 27 percent of White households in 2014 (American Community Survey, 2007 and 2014). There are also disparities incurred by access to different neighborhoods for homeownership: In New Orleans, Black neighborhoods have historically been located in low-lying areas, and when 80 percent of the city was flooded during Katrina, 81 percent of Black residents reported that their homes were destroyed or rendered uninhabitable. The city's predominantly White neighborhoods were largely built on higher ground and fared comparatively better, with 37 percent of Whites reporting their homes destroyed (Henderson, Davis, and Climek, 2015; Casselman, 2015; Plyer, 2015; U.S. Census, 2011).

Blacks have traditionally also found it harder to access quality, affordable financial services, including mortgages and insurance. For example, after the 2005 hurricanes, Black households were less likely to have homeowners' insurance, and also less likely to have other personal resources to reinvest in their homes. Because of this, many Black residents have been forced to live in damaged properties or temporary housing, sell their properties at a loss, or, for those whose homes were passed down within families without titles or deeds, walk away from their properties (Henderson, Davis, and Climek, 2015; Casselman, 2015; Forgette, King and Dettrey, 2008; Groen and Polivka, 2010; Logan, 2006; Greater New Orleans Fair Housing Action Center, 2011).

While state level data is not available, national data provides a window into the way income disparities lead to greater wealth disparities. For example, nationally, less than half of all households have investment assets, but even among these types of assets, there are large differences by race and ethnicity. More than 44 percent of White and Asian families have a 401K savings plan, while 32 percent of Black families and 26 percent of Hispanic families do. Similarly, one-third of White and Asian families have an IRA account, while less than 11 percent of Black and Hispanic families do; and more than 22 percent of White and Asian families have stocks or mutual funds, while less than 6 percent of Black and Hispanic families do (U.S. Census, 2011). With such a different base, Blacks and Hispanics are much less able to build assets for the future.

Ultimately, these issues of race, ethnicity, and financial stability are interrelated and will continue to be in the decades to come. According to the National Center for Children in Poverty, children under 18 years are more likely to live in poverty or in low-income families than the general population, and that fact is directly related to parental education and employment levels, racial and ethnic disparities, housing

“In New Orleans, Black neighborhoods have historically been located in low-lying areas, and when 80 percent of the city was flooded during Katrina, 81 percent of Black residents reported that their homes were destroyed or rendered uninhabitable.”

instability, and family structure (Jiang, Ekono, and Skinner, 2015). For this reason, trends including the predominance of low-wage jobs, a continuing lack of affordable housing, and the persistence of race-based economic disparities have serious implications for the next generation.

VOTING

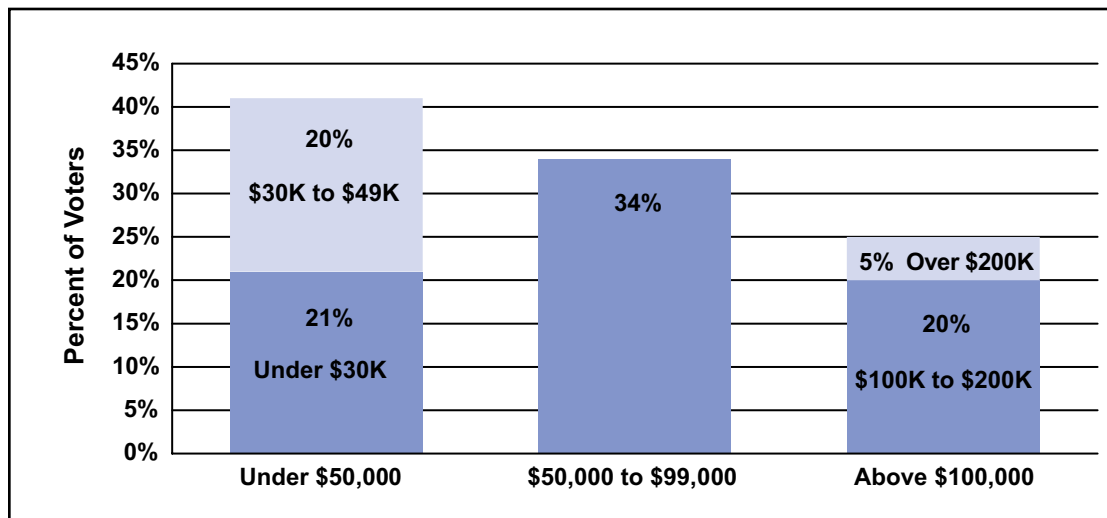
With the next Presidential election in November 2016, questions arise about ALICE’s voice at the voting booth, especially in light of headlines about the voting rates of lower-income households, such as “Rich Americans are Nearly Twice as Likely to Vote as the Poor” (Kavoussi, 2014). Analysis of historical data reinforces this view, such as the U.S. Census report that highlights the demographic trend that voting rates were highest for Americans 65 years and older, non-Hispanic Whites, individuals with high levels of education, and those with relatively high incomes (File, 2015).

While rates are higher for those groups, the majority of ALICE households do vote and ALICE households make up a sizable voting demographic. In fact, nationally, those living in households with income below \$50,000 per year (near the average ALICE Threshold) vote at only slightly lower rates than wealthier households: In the last presidential election in 2012, 68 percent were registered to vote compared to 76 percent of households with income above \$50,000, and 56 percent reported voting compared to 67 percent of households with income above \$50,000. ALICE voters represent a substantial block of the electorate, accounting for 30 percent of those registered and 28 percent of those who voted in the 2012 presidential election (U.S. Census, 2012).

ALICE voters make up an even bigger block of the Louisiana electorate. In the most recent Louisiana election, the 2014 Senate election, the largest voting block were voters with household income below \$50,000 per year, close to the ALICE Threshold. In fact, 41 percent of voters had income less than \$50,000; with half of those reporting income less than \$30,000 and the other half with income between \$30,000 and \$50,000. In comparison, 34 percent of voters had income between \$50,000 and \$100,000, and 25 percent had income above \$100,000 (NBCnews.com, 2014) (Figure 41).

“In the most recent Louisiana election, the 2014 Senate election, the largest voting block were voters with household income below \$50,000 per year, close to the ALICE Threshold.”

Figure 41.
Louisiana Voters by Annual Income, 2014 U.S. Senate Election



Source: NBCnews.com, 2014

IMPROVING LIFE FOR ALICE: SHORT-, MEDIUM-, AND LONG-TERM STRATEGIES

The United Way ALICE Report provides a way to look at strategies that support ALICE families now and in the near future, as well as those that might help them become financially stable in the longer term. There are two basic approaches that would make a difference: increase ALICE’s income or reduce their expenses. Because ALICE families are part of our economy and our communities, there is a wide range of interventions that can improve ALICE’s situation at different points in time. Many stakeholders have a role, including friends and family, nonprofits, employers, and government (Figure 42).

Figure 42.

Short-, Medium-, and Long-Term Strategies to Assist ALICE Families

Strategies to Assist ALICE Families			
	SHORT-TERM	MEDIUM-TERM	LONG-TERM
Friends and family	<ul style="list-style-type: none"> • Temporary housing • Food • Rides • Child care • Caregiving for ill/ elderly relatives 	<ul style="list-style-type: none"> • Loans 	<ul style="list-style-type: none"> • Support to access good employers
Nonprofits	<ul style="list-style-type: none"> • Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care 	<ul style="list-style-type: none"> • Loans and affordable financial products 	<ul style="list-style-type: none"> • Support to access good employers
Employers	<ul style="list-style-type: none"> • Paid days off • Transportation assistance 	<ul style="list-style-type: none"> • Regular work schedule • Full-time opportunities • Higher wages • Benefits • Flex-time • Telecommuting • HR resources for caregivers • On-site health services, presentations, wellness incentives 	<ul style="list-style-type: none"> • Career paths • Mentoring
Government	<ul style="list-style-type: none"> • TANF • Child care and housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers 	<ul style="list-style-type: none"> • Quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden 	<ul style="list-style-type: none"> • Attract higher-skilled jobs • Strengthen infrastructure

“Because ALICE families are part of our economy and our communities, there is a wide range of interventions that can improve ALICE’s situation at different points in time.”

Efforts to assist ALICE and poverty households in supporting themselves can be broken down into short-, medium-, and long-term actions. Short-term intervention by family, employers, nonprofits, and government throughout Louisiana can be essential to supporting a household through a crisis and preventing a downward spiral to homelessness. The chief value of short-term measures is in the stability that they provide. Food pantries, TANF, utility assistance, emergency housing repairs, and child care subsidies all help stabilize ALICE households, potentially preventing much larger future costs.

To permanently reduce the number of ALICE households, broader and more strategic action is needed. For ALICE households to be able to support themselves, structural economic changes are required to make Louisiana more affordable and provide better income opportunities. The costs of basic necessities – housing, child care, transportation, food, and health care – are high in Louisiana relative to the income currently available to ALICE households. Broad improvement in financial stability is dependent upon changes to the housing market and the health care delivery system. Investments in transportation infrastructure, affordable quality child care, and healthy living would also help.

One of the most direct and significant ways to impact ALICE would be an improvement in job opportunities, in the form of either an increase in the wages of current low-wage jobs or an increase in the number of higher-paying jobs, which would enable ALICE households to afford to live near their work, build assets, and become financially independent. How much would have to change? **In Louisiana, 609,040 of the state’s 3.7 million jobs pay less than \$10.61 per hour, the least amount needed for each of two working parents to support their family. And of those 609,040 jobs, nearly one-third pay less than \$8.65 per hour, the least amount needed for a single adult to afford the Household Survival Budget, provided these jobs are full-time.**

The biggest impact on income opportunity would come through a substantial increase in the number of medium- and high-skilled jobs in both the public and private sectors. Such a shift would require an influx of new businesses and possibly new industries, as well as increased education and training.

In expanding job opportunities, both the kind of job and the kind of employer matter. Across industries, employers who can offer adequate wages and benefits, consistent schedules, job security, and advancement potential can make a significant difference for ALICE households.

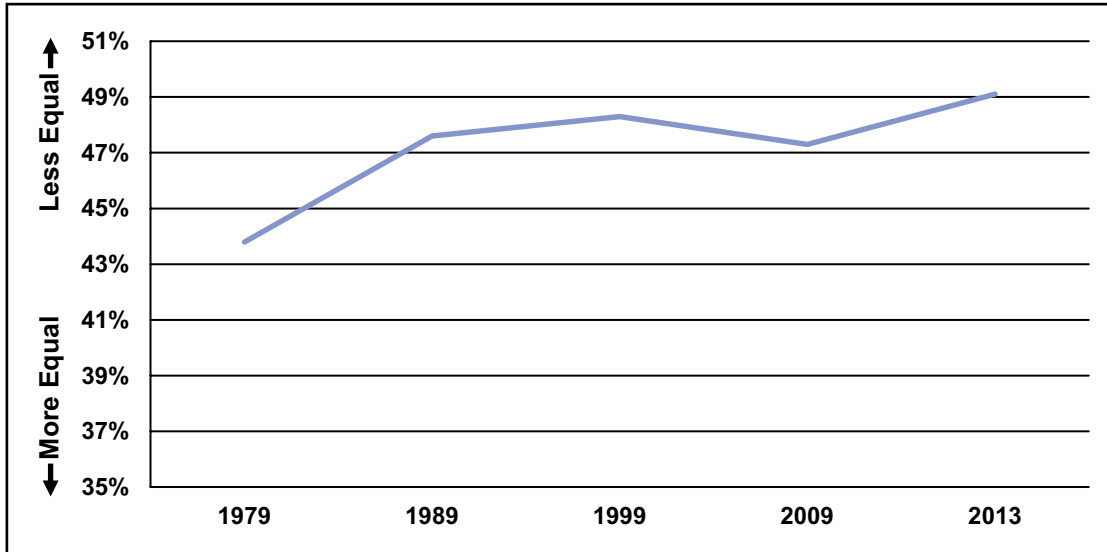
The extensive use of alternative financial services in Louisiana suggests that more cost-effective financial resources, such as better access to savings, auto loans, and sound microloans, would also help ALICE households become more financially stable.

Ultimately, improvements in job opportunities and a decrease in the cost of household essentials would enable ALICE households to afford to live near their work, build assets, and become financially independent.

“For ALICE households to be able to support themselves, structural economic changes are required to make Louisiana more affordable and provide better income opportunities.”

APPENDIX A – INCOME INEQUALITY IN LOUISIANA

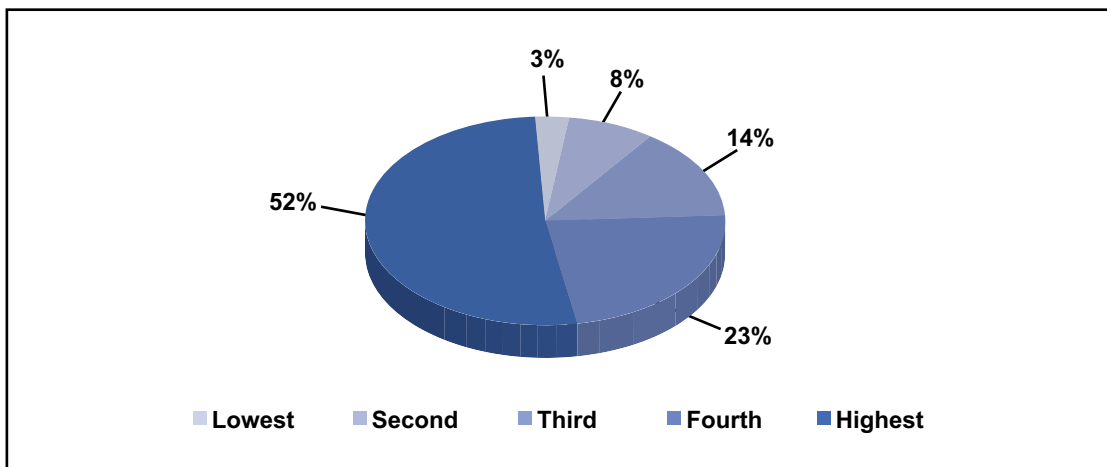
Income Inequality in Louisiana, 1979–2013



Source: American Community Survey, 1979–2013

The Gini index is a measure of income inequality. It varies from 0 to 100 percent, where 0 indicates perfect equality and 100 indicates perfect inequality (when one person has all the income). The distribution of income in Louisiana has grown more unequal over time.

Income Distribution by Quintile in Louisiana, 2013



Source: American Community Survey, Table B19082, 2013

Income distribution is a tool to measure how income is divided within a population. In this case, the population is divided into five groups or quintiles. In Louisiana the top 20 percent of the population – the highest quintile receives 52 percent of all income, while the bottom quintile earns only 3 percent. If five Louisiana residents divided \$100 according to the current distribution of income, the first person would get \$52, the second would get \$23, the third, \$14, the fourth, \$8, and the last \$3.

APPENDIX B – THE ALICE THRESHOLD: METHODOLOGY

The ALICE Threshold determines how many households are struggling in a parish based upon the Household Survival Budget. Using the Household Survival Budgets for different household combinations, a pair of ALICE Thresholds is developed for each parish, one for households headed by someone younger than 65 years old and one for households headed by someone 65 years and older.

- For households headed by someone under 65 years old, the ALICE Threshold is calculated by adding the Household Survival Budget for a family of four plus the Household Survival Budget for a single adult, dividing by 5, and then multiplying the average household size for households headed by someone under 65 years old in each parish.
- The ALICE Threshold for households headed by someone 65 years old and over is calculated by multiplying the Household Survival Budget for a single adult by the average senior household size in each parish.
- The results are rounded to the nearest Census break (\$30,000, \$35,000, \$40,000, \$45,000, \$50,000, \$60,000, or \$75,000).

The number of ALICE households is calculated by subtracting the number of households in poverty as reported by the American Community Survey, 2007–2013, from the total number of households below the ALICE Threshold. The number of households in poverty by racial/ethnic categories is not reported by the American Community Survey, so when determining the number of ALICE households by race/ethnicity, the number of households earning less than \$15,000 per year is used as an approximation for households in poverty.

NOTE: American Community Survey data for Louisiana parishes with populations over 65,000 are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates. Because there was not a 5-year survey for 2007, the data for the least populated parishes (see chart below) is replaced with 2009 5-year data where possible. For statewide totals, the 2007 3-year state estimate is used as a base and breakdowns are based on the percentages of parishes reporting data.

For Louisiana, when comparisons over time from 2007 to 2013, only parishes where data was available in both eras was used. American Community Survey data in 2007 is available only for the 42 most populous parishes (out of 64 parishes), and not available for the following:

Bienville	Madison
Caldwell	Plaquemines
Cameron	Red River
Catahoula	St Bernard
Claiborne	St Helena
Concordia	St James
East Carroll	Tensas
East Feliciana	West Baton Rouge
Grant	West Carroll
Jackson	West Feliciana
La Salle	Winn

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Louisiana, 2013

Parish	Total HHs	HHs below ALICE Threshold	Percent HH below AT - Race/Ethnicity				Percent HH below AT - Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH under 65 years	ALICE Threshold - HH 65 years and over
Acadia	22,837	45%	44%	70%	66%	40%	62%	\$ 35,000	\$ 25,000
Allen	8,108	44%	27%	63%	33%	42%	52%	\$ 40,000	\$ 25,000
Ascension	40,762	22%	39%	36%	33%	20%	39%	\$ 35,000	\$ 30,000
Assumption	8,658	40%	NA	69%	51%	28%	46%	\$ 35,000	\$ 25,000
Avoyelles	15,050	48%	39%	62%	43%	42%	56%	\$ 35,000	\$ 25,000
Beauregard	12,966	37%	36%	54%	43%	33%	45%	\$ 35,000	\$ 30,000
Bienville	5,668	50%	NA	68%	19%	38%	56%	\$ 35,000	\$ 25,000
Bossier	47,151	33%	45%	54%	29%	27%	49%	\$ 35,000	\$ 30,000
Caddo	98,570	44%	39%	62%	43%	29%	46%	\$ 35,000	\$ 30,000
Calcasieu	76,601	40%	37%	59%	33%	32%	48%	\$ 35,000	\$ 30,000
Caldwell	3,935	43%	33%	68%	9%	37%	53%	\$ 35,000	\$ 25,000
Cameron	2,529	25%	NA	100%	25%	25%	40%	\$ 35,000	\$ 30,000
Catahoula	3,767	43%	NA	64%	84%	36%	44%	\$ 35,000	\$ 25,000
Claiborne	5,726	50%	NA	75%	100%	32%	42%	\$ 40,000	\$ 25,000
Concordia	7,733	53%	60%	74%	43%	39%	46%	\$ 35,000	\$ 25,000
De Soto	10,208	46%	25%	69%	66%	35%	51%	\$ 40,000	\$ 30,000
East Baton Rouge	168,824	35%	29%	48%	37%	23%	33%	\$ 35,000	\$ 30,000
East Carroll	2,488	66%	100%	82%	76%	36%	44%	\$ 45,000	\$ 25,000
East Feliciana	7,052	39%	NA	51%	100%	30%	45%	\$ 40,000	\$ 30,000
Evangeline	12,053	48%	NA	78%	68%	35%	47%	\$ 35,000	\$ 25,000
Franklin	7,388	55%	NA	72%	51%	46%	54%	\$ 35,000	\$ 25,000
Grant	7,328	47%	NA	66%	60%	47%	55%	\$ 40,000	\$ 30,000
Iberia	26,536	38%	28%	55%	32%	34%	37%	\$ 35,000	\$ 25,000
Iberville	11,396	44%	NA	50%	49%	37%	47%	\$ 40,000	\$ 25,000
Jackson	6,090	42%	100%	57%	NA	36%	38%	\$ 35,000	\$ 25,000
Jefferson	167,442	41%	38%	61%	46%	31%	41%	\$ 40,000	\$ 30,000
Jefferson Davis	11,587	43%	19%	68%	54%	38%	51%	\$ 35,000	\$ 25,000
Lafayette	88,453	32%	23%	55%	38%	24%	40%	\$ 35,000	\$ 25,000
Lafourche	34,469	35%	12%	64%	45%	31%	38%	\$ 40,000	\$ 25,000
La Salle	5,619	36%	NA	53%	36%	34%	44%	\$ 35,000	\$ 25,000
Lincoln	17,221	51%	28%	71%	58%	35%	43%	\$ 35,000	\$ 30,000
Livingston	47,465	36%	38%	55%	30%	34%	50%	\$ 40,000	\$ 30,000
Madison	4,068	63%	NA	73%	91%	48%	48%	\$ 40,000	\$ 25,000

Parish	Total HHs	HHs below ALICE Threshold	Percent HH below AT - Race/Ethnicity				Percent HH below AT - Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Morehouse	10,424	56%	NA	67%	100%	44%	56%	\$ 35,000	\$ 25,000
Natchitoches	14,544	49%	27%	67%	63%	35%	47%	\$ 35,000	\$ 30,000
Orleans	158,354	48%	39%	60%	42%	29%	54%	\$ 35,000	\$ 30,000
Ouachita	56,477	46%	24%	69%	41%	35%	49%	\$ 35,000	\$ 30,000
Plaquemines	8,673	35%	48%	44%	52%	29%	50%	\$ 40,000	\$ 30,000
Pointe Coupee	8,848	46%	25%	65%	49%	32%	55%	\$ 40,000	\$ 30,000
Rapides	48,074	43%	41%	61%	31%	36%	54%	\$ 35,000	\$ 30,000
Red River	3,320	40%	NA	56%	NA	31%	45%	\$ 35,000	\$ 25,000
Richland	7,674	47%	NA	66%	76%	37%	57%	\$ 35,000	\$ 25,000
Sabine	9,193	44%	64%	73%	55%	39%	51%	\$ 35,000	\$ 25,000
St Bernard	14,251	51%	67%	64%	61%	45%	46%	\$ 45,000	\$ 30,000
St Charles	18,190	37%	35%	55%	16%	31%	46%	\$ 45,000	\$ 30,000
St Helena	4,130	51%	NA	65%	42%	36%	50%	\$ 40,000	\$ 30,000
St James	7,937	35%	NA	50%	19%	16%	43%	\$ 35,000	\$ 25,000
St John The Baptist	15,182	40%	NA	43%	35%	34%	45%	\$ 45,000	\$ 30,000
St Landry	31,698	49%	65%	64%	34%	39%	50%	\$ 35,000	\$ 25,000
St Martin	18,615	41%	69%	59%	36%	34%	59%	\$ 35,000	\$ 25,000
St Mary	20,077	42%	34%	57%	57%	32%	53%	\$ 35,000	\$ 25,000
St Tammany	88,248	31%	22%	49%	35%	28%	38%	\$ 40,000	\$ 30,000
Tangipahoa	46,039	43%	51%	61%	58%	32%	53%	\$ 35,000	\$ 30,000
Tensas	2,049	55%	NA	70%	58%	39%	51%	\$ 35,000	\$ 25,000
Terrebonne	38,949	32%	49%	54%	26%	28%	43%	\$ 40,000	\$ 25,000
Union	8,507	50%	NA	73%	63%	41%	50%	\$ 35,000	\$ 30,000
Vermilion	21,447	36%	31%	61%	28%	33%	47%	\$ 35,000	\$ 25,000
Vernon	17,856	40%	28%	46%	38%	38%	40%	\$ 40,000	\$ 25,000
Washington	17,549	51%	61%	68%	50%	45%	50%	\$ 35,000	\$ 25,000
Webster	15,410	46%	47%	67%	50%	34%	47%	\$ 35,000	\$ 25,000
West Baton Rouge	9,057	36%	NA	49%	35%	27%	43%	\$ 40,000	\$ 30,000
West Carroll	4,130	49%	100%	77%	92%	44%	54%	\$ 40,000	\$ 25,000
West Feliciana	4,007	44%	NA	70%	50%	28%	35%	\$ 60,000	\$ 30,000
Winn	5,402	47%	NA	72%	66%	37%	52%	\$ 35,000	\$ 25,000

Source: American Community Survey, 2013. Estimates depend on population size: population above 65,000, 1-year estimate; population between 20,000 and 65,000, 3-year estimate; population below 20,000 people, 5-year estimate.

APPENDIX C – THE HOUSEHOLD SURVIVAL BUDGET: METHODOLOGY AND SOURCES

The Household Survival Budget provides the foundation for a threshold for economic survival in each parish. The Budget is comprised of the actual cost of five household essentials plus a 10 percent contingency and taxes for each parish. The minimum level is used in each category for 2007, 2010, and 2013. The line items and sources are reviewed below.

HOUSING

The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.

Source: U.S. Department of Housing and Urban Development (HUD)

CHILD CARE

The child care budget is based on the average annual cost of care for one infant and one preschooler in Registered Family Child Care Homes (the least expensive childcare option). Data are compiled by Care Solutions for the Louisiana Department of Social Services. When data is missing, state averages are used, though missing data may mean child care facilities are not available in those parishes and residents may be forced to use facilities in neighboring parishes.

Sources:

Louisiana Child Care Market Rate Survey 2007

<http://www.dss.state.la.us/assets/docs/searchable/ofcs/2007marketratesurvey.pdf>

Louisiana Child Care Market Rate Survey 2010

http://www.dcss.louisiana.gov/assets/docs/searchable/OFS/ChildcareDevelopmentFund/2010_Market_Rate_Survey.pdf

Louisiana Child Care Market Rate Survey 2014

<https://www.louisianabelieves.com/docs/default-source/early-childhood/louisiana-child-care-market-rate-survey---2014.pdf?sfvrsn=4>

FOOD

The food budget is based on the Thrifty Level (lowest of four levels) of the U.S. Department of Agriculture (USDA) Food Plans: Cost of Food at Home, U.S. Average, June 2007. State food budget numbers are adjusted for regional price variation, "Regional Variation Nearly Double Inflation Rate for Food Prices," Food CPI, Price, and Expenditures, USDA, 2009.

Sources:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

<http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJun07.pdf>

TRANSPORTATION

The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan areas and states, Louisiana's parishes were matched with the most local level.

Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). In the parishes where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those parishes where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead. Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas and motor oil and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

HEALTH CARE

The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and states, Louisiana's parishes were matched with the most local level. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health budget does not include the cost of health insurance.

Source: <http://www.bls.gov/cex/csxmsa.htm#y0607>

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (including taxes) to cover cost overruns.

TAXES

The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit. Louisiana income tax rates remained flat from 2007 to 2013, but the income brackets increased slightly. Louisiana tax calculations also include the Personal Tax Credit.

Federal taxes include income tax using standard deductions and exemptions for each household type. The federal tax brackets increased slightly from 2007 to 2010 to 2013, though rates stayed the same. Federal taxes also include the employee portions of Social Security and Medicare at 6.2 and 1.45 percent respectively. The employee Social Security tax holiday rate of 4.2 percent was incorporated for 2012.

Sources:

Federal

Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions, 2007, 2010, and 2013.

<http://www.irs.gov/pub/irs-prior/i1040--2013.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2010.pdf>

<http://www.irs.gov/pub/irs-prior/i1040--2007.pdf>

State

Louisiana Department of Revenue: Resident Income Tax: IT-540 Forms and Instructions, 2007, 2010, and 2013

<http://revenue.louisiana.gov/IndividualIncomeTax>

<http://revenue.louisiana.gov/TaxForms/IT540i%282013%29F.pdf>

<http://revenue.louisiana.gov/TaxForms/IT540%282010%29.%20INST.pdf>

http://revenue.louisiana.gov/TaxForms/it540%281_07%29f.pdf

HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget for all household variations by parish can be found at:

<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX D – THE HOUSEHOLD STABILITY BUDGET: METHODOLOGY AND SOURCES

The Household Stability Budget represents the cost of living in each parish at a modest but sustainable level, in contrast to the basic level of the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent miscellaneous or contingency item, as well as taxes for each parish. The data builds on the sources from the Household Survival Budget; differences are reviewed below.

HOUSING

The housing budget is based on HUD’s median rent for a one-bedroom apartment, rather than an efficiency at the Fair Market Rent of 40th percentile, for a single adult; the basis for a head of household with children is a two-bedroom apartment; and housing for a family is based on the American Community Survey’s median monthly owner costs for those with a mortgage, instead of the Household Survival Budget’s rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below.

CHILD CARE

The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the National Association of Child Care Resource and Referral Agencies (NACCRRA).

FOOD

The food budget is based on the USDA’s Moderate Level Food Plans for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the Consumer Expenditure Survey (CES).

TRANSPORTATION

Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

HEALTH CARE

The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.

Sources: http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2012/tiic2.htm
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2012/tviid2.htm

MISCELLANEOUS

The Miscellaneous category includes 10 percent of the total (not including taxes or savings) to cover cost overruns.

SAVINGS

The Household Stability Budget also includes a 10 percent line item for savings, a category that is essential for sustainability. This provides a cushion for emergencies and possibly allows a household to invest in their education, house, car, and health as needed.

TAXES

Taxes increase for the Household Stability Budget, but the methodology is the same as in the Household Survival Budget. The one difference is that a mortgage deduction is included for families who are now homeowners. In addition, while real estate taxes were included in rent in the Household Survival Budget, they are added to the tax bill here for homeowners.

HOUSEHOLD STABILITY BUDGET

Average Household Stability Budget, Louisiana, 2013

Monthly Costs – Louisiana Average – 2013		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$713	\$1,019
Child Care	\$–	\$961
Food	\$327	\$1,006
Transportation	\$355	\$1,137
Health Care	\$192	\$997
Miscellaneous	\$159	\$512
Savings	\$159	\$512
Taxes	\$323	\$761
Monthly Total	\$2,228	\$6,905
ANNUAL TOTAL	\$26,736	\$82,860
Hourly Wage	\$13.37	\$41.42

The Household Stability Budget for all household variations by parish can be found at:
<http://spaa.newark.rutgers.edu/united-way-alice>

APPENDIX E – THE ALICE INCOME ASSESSMENT: METHODOLOGY AND SOURCES

The ALICE Income Assessment is a tool to measure how much households need to reach the ALICE Threshold compared to their actual income, which includes earned income as well as cash government assistance and in-kind public assistance. The Unfilled Gap is calculated by totaling the income needed to reach the Threshold, then subtracting earned income and all government and nonprofit spending. Household Earnings include wages, dividends, and Social Security.

There are many resources available to low-income families. The ones included here are those that benefit households below the ALICE Threshold, not resources that benefit society in general. For example, spending on free and reduced-price school lunches is included; public education budgets are not. In addition, the assessment includes only programs that directly help ALICE families meet the basic Household Survival Budget, such as TANF and Medicaid; it does not include programs that assist low-income families in broader ways, such as to attend college. The analysis is only of funds spent, not an evaluation of the efficiency of the programs or efficacy of meeting household needs. Data is for 2013 unless otherwise noted.

FEDERAL SPENDING

Social Services

- Temporary Assistance for Needy Families (TANF) – Provides cash assistance to low-income families.
- Social Security Disability Insurance – Provides funds to offset the living costs of disabled workers who formerly contributed to Social Security but are not old enough to draw it.
- Social Services Block Grant – Funds programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce, or eliminate dependency on social services.

Child Care and Education

- Head Start – Provides money for agencies to promote school readiness for low-income children by providing health, education, nutritional, and social services to the children and their parents.
- Neglected and Delinquent Children and Youth Education - Supplementary education services to help provide education continuity for children and youths in state-run institutions for juveniles and in adult correctional institutions so that these youths can make successful transitions to school or employment once they are released.
- Rural and Low-Income Schools Program -Provides financial assistance to rural districts to assist them in meeting their state's definition of adequate yearly progress.
- Homeless Children and Youth Education - Supports an office for coordination of the education of homeless children and youths in each state, which gathers comprehensive information about homeless children and youths and the impediments they must overcome to regularly attend school.

Food

- Supplemental Nutrition Assistance Program (SNAP) – Provides money to low-income households to supplement their food budgets. Formerly Food Stamps.
- School Lunch Program – Subsidizes lunches for low-income children in schools or residential institutions.
- School Breakfast Program – Provides funds to schools to offset the costs of providing a nutritious breakfast and reimburses the costs of free and reduced-price meals.
- Child and Adult Care Food Program – Provides grants to non-residential care centers, after-school programs, and emergency shelters to provide nutritious meals and snacks.
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) – Provides pregnant women and children through age five with money for nutritious foods and referrals to health services.

Housing

- Section 8 Housing Choice Vouchers – Tenant-based rental assistance for low-income families; includes Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857).
- Low-Income Home Energy Assistance Program (LIHEAP) – Provides funds to nonprofits to help low-income homeowners afford heating and cooling costs. The program may give money directly to a homeowner or give to an energy supplier on the homeowner's behalf.
- Community Development Block Grants (CDBG) – Provide annual grants to develop decent housing and a suitable living environment and to expand economic opportunities. Not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons.

HEALTH CARE

- Medicaid – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.
- Children's Health Insurance Program (CHIP) – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and authorized immigrants.

STATE AND LOCAL GOVERNMENT SPENDING

State spending on households below the ALICE Threshold includes public assistance such as TANF and other cash programs, Medicaid, Children's Health Insurance Program (CHIP), and Medicare Part D Clawback Payments. In order to keep the spending consistent across states, the data was that reported to the National Association of State Budget Officers (NASBO) and presented in their 2014 annual report, which includes 2013 actuals.

NONPROFIT ASSISTANCE

- Non-Profit Revenue for Human Services – Nonprofits as reported on Form 990EZc3 and 990 c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service. Most current data is for 2010.
- Community Health Benefit – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report. Most current data is for 2010.

Sources:

- Office of Management and Budget, “Fiscal Year 2015 Analytical Perspectives Budget of The U.S. Government,” U.S. Government Printing Office, Washington, DC. 2014. Tables start on p.253. <http://www.gpo.gov/fdsys/pkg/BUDGET-2015-PER/pdf/BUDGET-2015-PER.pdf>
- Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. <http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>
- Department of Treasury, “USAspending.gov Data Download,” Bureau of the Fiscal Service, accessed 9/1/15. <https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx>
- Supplemental Social Insurance, B19066 - Aggregate Supplemental Security Income (SSI) In the Past 12 Months (In 2013 Inflation-Adjusted Dollars) For Households, American Community Survey, 2013.
- State spending data was gathered from: National Association of State Budget Officers (NASBO), “State Expenditure Report: Examining Fiscal 2012-2014 State Spending,” 2014. <https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202012-2014%29S.pdf>
- Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute.
- Community Health Benefit – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2010, Urban Institute.

APPENDIX F – THE ECONOMIC VIABILITY DASHBOARD: METHODOLOGY AND SOURCES

The Economic Viability Dashboard is composed of three indices: The Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. The methodology and sources for each are presented below.

INDEX METHODOLOGY

Each index in the Dashboard is composed of different kinds of measures. The first step is therefore to create a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to “z-scores”, which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu) / \sigma$$

where x is the indicator’s value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the housing burden, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100. The year 2010 is used as the base from which change can be measured over time.

All Louisiana parishes are included on the dashboard. For each year, parishes with data for at least 7 of the 9 indicators are included. In 2007, there was sufficient data for 42 out of 64 parishes. Data was available for all parishes in 2010 and 2013.

INDICATORS AND THEIR SOURCES

Housing Affordability Index

- Affordable Housing Gap – Measures the number of units needed to house all ALICE and poverty households spending no more than one-third of their income on housing compared to the number of those units currently available, controlled for size by the percent of total housing stock. The gap is calculated as the number of ALICE households minus the number of rental and owner-occupied housing units that ALICE households can afford.

Source: American Community Survey (ACS) and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing

Source: American Community Survey, Table PD04

- Real Estate Taxes – Median real estate taxes

Source: American Community Survey, Table B25103

Job Opportunities Index

- Income Distribution – Share of Income of the Lowest Two Quintiles
Source: American Community Survey, Table B19082
- Unemployment Rate – Employment Status
Source: American Community Survey, Table S2301
- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
Source: LED Extraction Tool: <http://ledextract.ces.census.gov/>

Community Resources Index

- Education Resources – 3- to 4-year-olds enrolled in preschool
Source: American Community Survey, Table B14003
- Health Resources – Percent of population under 65 years old with health insurance. For consistency with data sets, for 2007 we use 2008 data. Prior to 2008, data was only available through the SAHIE Estimates using the Current Population Survey (CPS) which does not match the American Community Survey where data from 2008 to date has been collected.
Source: American Community Survey, Table S2701 for 2010 and 2013; and B27001 for 2008
- Social Capital – Percent of population 18 and older who voted in the 2012 presidential election. To match the election cycle, for 2013 we used 2014 data, for 2010 we used 2010 data, and for 2007 we used 2006 data.

Sources:

Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010.

http://www.eac.gov/research/election_administration_and_voting_survey.aspx

Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey. http://www.eac.gov/research/uocava_survey.aspx#2006eavdata

Economic Viability Dashboard, Louisiana, 2013

Parish	Housing Affordability	Job Opportunities	Community Resources
Acadia	good (65)	fair (44)	poor (50)
Allen	good (67)	fair (52)	poor (54)
Ascension	fair (50)	good (78)	good (60)
Assumption	fair (50)	fair (42)	good (61)
Avoyelles	fair (48)	poor (36)	poor (48)
Beauregard	good (58)	good (59)	poor (53)
Bienville	fair (53)	poor (40)	fair (58)
Bossier	poor (41)	good (53)	poor (52)
Caddo	poor (36)	fair (50)	fair (57)
Calcasieu	fair (49)	good (53)	fair (59)
Caldwell	good (60)	poor (40)	poor (48)
Cameron	good (62)	good (100)	poor (49)
Catahoula	good (63)	poor (36)	fair (56)
Claiborne	fair (56)	poor (38)	good (63)
Concordia	fair (48)	poor (35)	good (68)
De Soto	fair (50)	fair (52)	good (61)
East Baton Rouge	poor (29)	fair (49)	good (60)
East Carroll	poor (37)	poor (16)	fair (55)
East Feliciana	fair (54)	good (62)	good (62)
Evangeline	fair (50)	fair (42)	poor (54)
Franklin	fair (53)	poor (35)	poor (50)
Grant	good (66)	fair (50)	poor (50)
Iberia	fair (56)	fair (51)	poor (50)
Iberville	fair (57)	good (56)	good (61)
Jackson	fair (56)	good (57)	good (60)
Jefferson	good (58)	fair (52)	good (61)
Jefferson Davis	poor (33)	fair (41)	fair (56)
Lafayette	poor (44)	good (57)	good (60)
Lafourche	good (58)	good (76)	good (62)
LaSalle	good (69)	good (60)	good (62)
Lincoln	poor (27)	poor (34)	good (60)
Livingston	poor (40)	fair (50)	fair (57)
Madison	poor (40)	poor (21)	good (65)
Morehouse	fair (47)	fair (43)	poor (54)
Natchitoches	poor (38)	poor (38)	fair (59)

Economic Viability Dashboard, Louisiana, 2013

Parish	Housing Affordability	Job Opportunities	Community Resources
Orleans	poor (1)	poor (39)	good (61)
Ouachita	poor (38)	poor (40)	poor (54)
Plaquemines	poor (35)	good (74)	good (64)
Pointe Coupee	poor (43)	fair (45)	good (60)
Rapides	poor (42)	fair (42)	fair (59)
Red River	good (62)	poor (38)	fair (58)
Richland	good (64)	fair (41)	fair (55)
Sabine	good (62)	poor (38)	poor (51)
St. Bernard	fair (46)	good (54)	fair (58)
St. Charles	poor (37)	good (76)	good (64)
St. Helena	good (59)	poor (38)	fair (56)
St. James	fair (48)	good (62)	good (69)
St. John the Baptist	poor (44)	good (68)	good (60)
St. Landry	fair (47)	fair (50)	fair (59)
St. Martin	good (59)	good (59)	good (62)
St. Mary	good (58)	fair (50)	poor (54)
St. Tammany	poor (27)	good (53)	good (64)
Tangipahoa	poor (41)	poor (36)	poor (53)
Tensas	fair (49)	poor (35)	poor (49)
Terrebonne	good (62)	good (76)	fair (57)
Union	poor (42)	poor (39)	fair (57)
Vermilion	good (66)	good (57)	poor (54)
Vernon	good (63)	good (60)	poor (52)
Washington	fair (51)	poor (33)	poor (54)
Webster	good (60)	fair (52)	good (61)
West Baton Rouge	fair (57)	good (60)	good (65)
West Carroll	good (60)	fair (44)	fair (55)
West Feliciana	fair (53)	good (54)	good (64)
Winn	fair (57)	fair (45)	good (60)

APPENDIX G – HOUSING DATA BY PARISH

This table presents key housing data for each parish in Louisiana in 2013 for both owner-occupied and renter-occupied housing units. For owner-occupied units, the table presents the percent of owner units that are occupied by households with income below the ALICE Threshold and the percent of all owner-occupied units that are housing burdened, meaning that housing costs are more than 30 percent of household income. For renter-occupied units, the table presents the percent of renter units occupied by households with income below the ALICE Threshold and the percent of all renter-occupied units that are housing burdened. In addition, the table includes the Affordable Housing Gap, the number of additional rental units needed that are affordable to households with income below the ALICE Threshold so that all of these households would pay less than one-third of their income on housing.

Housing Data by Parish, Louisiana, 2013

Parish	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More than 30% of Income	Additional Rental Units Needed to Accommodate All Renters Below AT	
Acadia	16,044	38%	34%	6,793	53%	40%	3,567	3-year
Allen	5,896	40%	34%	2,212	63%	32%	1,402	3-year
Ascension	33,397	17%	20%	7,365	28%	NA	2,045	1-year
Assumption	6,911	35%	36%	1,747	69%	NA	1,200	3-year
Avoyelles	10,495	43%	39%	4,555	73%	58%	3,317	3-year
Beauregard	10,029	31%	27%	2,937	61%	48%	1,799	3-year
Bienville	4,057	46%	41%	1,611	77%	49%	1,242	5-year
Bossier	31,678	23%	33%	15,473	41%	49%	6,270	1-year
Caddo	59,793	29%	41%	38,777	55%	48%	21,481	1-year
Calcasieu	51,707	27%	26%	24,894	52%	50%	12,876	1-year
Caldwell	2,920	40%	33%	1,015	64%	48%	648	5-year
Cameron	2,276	24%	29%	253	45%	28%	113	5-year
Catahoula	2,906	44%	39%	861	67%	33%	581	5-year
Claiborne	4,010	43%	40%	1,716	72%	53%	1,232	5-year
Concordia	4,791	42%	35%	2,942	80%	42%	2,339	3-year
De Soto	7,558	33%	41%	2,650	82%	55%	2,180	3-year
East Baton Rouge	99,686	20%	34%	69,138	51%	48%	35,402	1-year
East Carroll	1,398	67%	41%	1,090	93%	69%	1,015	5-year
East Feliciana	5,484	35%	36%	1,568	51%	NA	805	3-year
Evangeline	8,174	42%	42%	3,879	74%	62%	2,883	3-year
Franklin	5,204	49%	39%	2,184	83%	55%	1,816	3-year
Grant	5,630	41%	34%	1,698	61%	45%	1,031	3-year
Iberia	18,762	30%	36%	7,774	46%	44%	3,612	1-year
Iberville	8,360	36%	34%	3,036	67%	48%	2,022	3-year
Jackson	4,059	34%	27%	2,031	70%	42%	1,423	5-year
Jefferson	103,298	0%	47%	64,144	50%	54%	32,312	1-year
Jefferson Davis	8,783	40%	37%	2,804	67%	51%	1,878	3-year

Housing Data by Parish, Louisiana, 2013

Parish	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs Below ALICE Threshold	Housing Burden: Percent Owners Pay More than 30% of Income	Renter-Occupied	Percent Rented by HHs Below ALICE Threshold	Housing Burden: Percent Renters Pay More than 30% of Income	Additional Rental Units Needed to Accommodate All Renters Below AT	American Community Survey Estimate
Lafayette	59,551	23%	31%	28,902	48%	42%	13,948	1-year
Lafourche	25,859	26%	26%	8,610	38%	47%	3,311	1-year
LaSalle	4,677	35%	25%	942	66%	25%	618	5-year
Lincoln	9,091	36%	33%	8,130	72%	56%	5,833	3-year
Livingston	37,551	26%	33%	9,914	47%	NA	4,610	1-year
Madison	2,192	44%	37%	1,876	86%	50%	1,613	5-year
Morehouse	6,963	53%	52%	3,461	76%	54%	2,637	3-year
Natchitoches	8,995	35%	40%	5,549	77%	59%	4,287	3-year
Orleans	72,001	0%	61%	86,353	60%	56%	51,456	1-year
Ouachita	34,133	28%	35%	22,344	61%	50%	13,650	1-year
Plaquemines	6,278	0%	40%	2,395	38%	NA	908	3-year
Pointe Coupee	6,738	39%	39%	2,110	68%	NA	1,428	3-year
Rapides	30,721	29%	34%	17,353	54%	54%	9,326	1-year
Red River	2,526	36%	35%	794	66%	37%	524	5-year
Richland	5,293	45%	33%	2,381	65%	27%	1,544	3-year
Sabine	7,099	43%	38%	2,094	69%	43%	1,455	3-year
St. Bernard	9,536	47%	36%	4,715	78%	60%	3,673	3-year
St. Charles	14,642	40%	40%	3,548	64%	50%	2,258	3-year
St. Helena	3,394	47%	45%	736	73%	40%	536	5-year
St. James	6,401	34%	35%	1,536	55%	NA	839	3-year
St. John the Baptist	11,771	43%	48%	3,411	66%	51%	2,268	3-year
St. Landry	21,726	37%	38%	9,972	70%	60%	6,944	1-year
St. Martin	14,974	39%	36%	3,641	59%	37%	2,153	3-year
St. Mary	13,717	34%	36%	6,360	50%	46%	3,190	3-year
St. Tammany	68,530	0%	44%	19,718	37%	53%	7,292	1-year
Tangipahoa	31,583	32%	41%	14,456	51%	58%	7,380	1-year
Tensas	1,301	53%	43%	748	71%	54%	533	5-year
Terrebonne	31,051	26%	29%	7,898	15%	NA	1,205	1-year
Union	6,722	44%	43%	1,785	84%	NA	1,499	3-year
Vermilion	16,032	30%	29%	5,415	44%	44%	2,362	3-year
Vernon	9,678	34%	31%	8,178	43%	38%	3,502	3-year
Washington	13,030	47%	48%	4,519	74%	52%	3,326	3-year
Webster	11,015	37%	39%	4,395	57%	47%	2,517	3-year
West Baton Rouge	6,469	27%	23%	2,588	53%	47%	1,372	3-year
West Carroll	2,910	44%	31%	1,220	68%	43%	834	5-year
West Feliciana	2,955	36%	32%	1,052	69%	30%	724	5-year
Winn	3,940	42%	30%	1,462	76%	52%	1,111	5-year

APPENDIX H – KEY FACTS AND ALICE STATISTICS FOR LOUISIANA MUNICIPALITIES

Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in Louisiana. Key data and ALICE statistics for the state’s municipalities are presented here. U.S. Census designated parish subdivisions and places are listed here, and they can have overlapping areas. The data are from the American Community Survey and ALICE calculations; for most towns with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Key Facts and ALICE Statistics for Louisiana Municipalities, 2013

Municipality by Parish	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%	Source, American Community Survey Estimate
Branch, Acadia	217	84	0%	18%	82%	0.19	0%	100%	18%	NA	5-year
Church Point, Acadia	4,550	1,713	30%	32%	38%	0.51	12%	64%	18%	26%	5-year
Crowley, Acadia	13,249	4,748	30%	21%	49%	0.5	16%	72%	24%	40%	5-year
District 1, Acadia	6,223	2,265	32%	24%	44%	0.53	18%	78%	25%	42%	5-year
District 2, Acadia	6,932	2,467	18%	24%	58%	0.45	6%	76%	22%	41%	5-year
District 3, Acadia	6,990	2,508	21%	24%	55%	0.47	15%	74%	14%	36%	5-year
District 4, Acadia	8,095	2,901	20%	28%	52%	0.42	6%	71%	19%	37%	5-year
District 5, Acadia	6,998	2,827	17%	30%	53%	0.46	9%	70%	19%	24%	5-year
District 6, Acadia	9,691	3,192	27%	17%	56%	0.46	10%	75%	13%	38%	5-year
District 7, Acadia	9,038	3,277	12%	22%	66%	0.43	7%	76%	12%	22%	5-year
District 8, Acadia	7,880	3,090	12%	27%	61%	0.41	7%	79%	11%	22%	5-year
Egan, Acadia	383	179	15%	0%	85%	0.4	18%	69%	0%	100%	5-year
Estherwood, Acadia	1,039	366	10%	12%	78%	0.34	3%	72%	6%	6%	5-year
Iota, Acadia	1,546	634	13%	40%	47%	0.47	8%	85%	10%	37%	5-year
Mermentau, Acadia	721	293	25%	28%	47%	0.5	14%	80%	10%	42%	5-year
Morse, Acadia	893	294	15%	34%	51%	0.39	15%	65%	11%	21%	5-year
Rayne, Acadia	7,978	3,054	22%	27%	51%	0.48	8%	68%	18%	32%	5-year
District 1, Allen	808	428	15%	57%	28%	0.34	11%	81%	29%	23%	5-year
District 2, Allen	3,262	1,108	21%	28%	51%	0.4	9%	72%	8%	44%	5-year
District 3, Allen	5,494	1,287	25%	31%	44%	0.5	12%	73%	20%	21%	5-year
District 4, Allen	3,418	1,176	17%	22%	61%	0.46	13%	72%	14%	16%	5-year
District 5, Allen	3,569	1,352	14%	30%	56%	0.44	4%	81%	13%	31%	5-year
District 6, Allen	4,164	1,030	21%	29%	50%	0.43	9%	76%	22%	41%	5-year
District 7, Allen	4,959	1,718	11%	27%	62%	0.42	7%	71%	16%	23%	5-year
Elizabeth, Allen	549	172	26%	22%	52%	0.46	5%	73%	18%	44%	5-year
Kinder, Allen	2,678	1,137	20%	35%	45%	0.41	6%	68%	24%	40%	5-year
Oakdale, Allen	7,742	2,100	23%	34%	43%	0.46	10%	74%	15%	27%	5-year
Oberlin, Allen	2,086	640	21%	24%	55%	0.43	4%	82%	10%	34%	5-year
District 1, Ascension	7,410	2,647	25%	27%	48%	0.46	8%	75%	21%	50%	5-year
District 2, Ascension	9,926	3,419	14%	12%	74%	0.44	5%	79%	16%	51%	5-year
District 3, Ascension	7,985	2,912	19%	19%	62%	0.43	6%	71%	17%	50%	5-year
District 4, Ascension	12,936	4,283	5%	6%	89%	0.33	4%	91%	16%	55%	5-year

Key Facts and ALICE Statistics for Louisiana Municipalities, 2013

Municipality by Parish	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%	Source, American Community Survey Estimate
District 5, Ascension	11,058	3,762	10%	11%	79%	0.35	11%	79%	13%	37%	5-year
District 6, Ascension	9,004	3,304	11%	20%	69%	0.39	10%	83%	15%	58%	5-year
District 7, Ascension	9,930	3,672	7%	10%	83%	0.35	3%	89%	7%	63%	5-year
District 8, Ascension	15,920	5,237	8%	8%	84%	0.38	5%	84%	23%	36%	5-year
District 9, Ascension	7,250	2,627	10%	15%	75%	0.38	7%	78%	14%	35%	5-year
District 10, Ascension	8,318	2,966	17%	11%	72%	0.42	7%	80%	25%	59%	5-year
District 11, Ascension	10,183	3,458	5%	11%	84%	0.35	5%	80%	11%	37%	5-year
Donaldsonville, Ascension	7,476	2,593	24%	24%	52%	0.44	7%	76%	22%	50%	5-year
Gonzales, Ascension	9,978	3,834	21%	13%	66%	0.45	7%	72%	24%	63%	5-year
Lemannville, Ascension	1,013	157	3%	32%	65%	0.29	1%	94%	0%	0%	5-year
Prairieville, Ascension	26,659	9,369	6%	9%	85%	0.34	0%	87%	11%	47%	5-year
Sorrento, Ascension	1,693	659	17%	14%	69%	0.45	5%	75%	19%	31%	5-year
Bayou L'Ourse, Assumption	1,533	555	14%	24%	62%	0.4	16%	79%	13%	13%	5-year
Belle Rose, Assumption	1,699	640	18%	45%	37%	0.4	10%	65%	38%	55%	5-year
District 1, Assumption	2,697	953	33%	31%	36%	0.53	12%	69%	40%	26%	5-year
District 2, Assumption	2,690	815	7%	14%	79%	0.35	10%	80%	16%	37%	5-year
District 3, Assumption	2,714	1,024	18%	22%	60%	0.4	14%	77%	10%	39%	5-year
District 4, Assumption	1,965	728	23%	24%	53%	0.47	8%	80%	17%	55%	5-year
District 5, Assumption	2,780	989	19%	23%	58%	0.5	12%	83%	24%	45%	5-year
District 6, Assumption	2,591	816	20%	13%	67%	0.41	16%	77%	20%	14%	5-year
District 7, Assumption	1,917	720	16%	43%	41%	0.4	10%	69%	33%	55%	5-year
District 8, Assumption	2,860	1,187	11%	14%	75%	0.38	10%	85%	3%	13%	5-year
District 9, Assumption	3,054	1,339	11%	16%	73%	0.36	8%	76%	10%	14%	5-year
Labadieville, Assumption	2,018	711	18%	19%	63%	0.42	11%	81%	14%	59%	5-year
Napoleonville, Assumption	532	196	37%	27%	36%	0.49	7%	65%	24%	64%	5-year
Paincourtville, Assumption	1,219	395	16%	7%	77%	0.34	5%	80%	7%	0%	5-year
Pierre Part, Assumption	2,971	1,251	10%	12%	78%	0.35	6%	80%	6%	0%	5-year
Supreme, Assumption	818	309	36%	23%	41%	0.54	20%	70%	27%	24%	5-year
Bordelonville, Avoyelles	957	365	21%	27%	52%	0.45	16%	91%	26%	0%	5-year
Bunkie, Avoyelles	4,145	1,717	36%	22%	42%	0.47	11%	76%	28%	55%	5-year
Center Point, Avoyelles	470	140	11%	16%	73%	0.31	13%	69%	8%	NA	5-year
Cottonport, Avoyelles	3,082	733	29%	24%	47%	0.46	12%	67%	15%	47%	5-year
District 1, Avoyelles	4,527	1,699	12%	20%	68%	0.43	11%	73%	10%	19%	5-year
District 2, Avoyelles	4,124	1,720	20%	31%	49%	0.47	5%	76%	24%	35%	5-year
District 3, Avoyelles	4,396	1,678	22%	27%	51%	0.45	4%	69%	13%	40%	5-year
District 4, Avoyelles	5,365	2,030	15%	25%	60%	0.42	13%	71%	17%	40%	5-year
District 5, Avoyelles	4,359	1,599	36%	27%	37%	0.45	15%	62%	18%	49%	5-year
District 6, Avoyelles	4,242	1,185	30%	24%	46%	0.55	18%	68%	20%	45%	5-year
District 7, Avoyelles	6,477	2,165	17%	29%	54%	0.44	10%	78%	16%	15%	5-year
District 8, Avoyelles	4,313	1,752	26%	26%	48%	0.46	4%	78%	19%	60%	5-year
District 9, Avoyelles	3,962	1,504	31%	17%	52%	0.51	12%	73%	24%	54%	5-year
Evergreen, Avoyelles	284	141	35%	30%	35%	0.55	12%	69%	9%	40%	5-year
Fifth Ward, Avoyelles	719	331	18%	40%	42%	0.48	4%	95%	19%	19%	5-year
Hessmer, Avoyelles	843	355	31%	22%	47%	0.48	14%	61%	28%	56%	5-year
Mansura, Avoyelles	1,385	523	31%	34%	35%	0.52	9%	61%	22%	50%	5-year
Marksville, Avoyelles	5,663	2,175	27%	32%	41%	0.45	6%	64%	13%	45%	5-year
Moreauville, Avoyelles	1,157	464	14%	33%	53%	0.41	6%	73%	14%	25%	5-year
Plaucheville, Avoyelles	216	110	26%	42%	32%	0.59	0%	78%	25%	26%	5-year

Municipality by Parish	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Gini Coefficient	Unemployment Rate	Health Insurance Coverage %	Housing Burden: % Owner Over 30%	Housing Burden: % Renter Over 30%	Source, American Community Survey Estimate
Simmesport, Avoyelles	1,795	600	37%	23%	40%	0.45	15%	68%	12%	49%	5-year
DeRidder, Beauregard	10,690	3,912	22%	20%	58%	0.44	7%	72%	15%	45%	5-year
District 1, Beauregard	4,286	1,211	16%	17%	67%	0.38	5%	70%	11%	36%	5-year
District 2, Beauregard	2,992	1,301	17%	27%	56%	0.43	8%	71%	11%	29%	5-year
District 3A, Beauregard	2,738	1,029	26%	22%	52%	0.51	4%	69%	16%	39%	5-year
District 3B, Beauregard	2,468	860	16%	27%	57%	0.41	6%	75%	14%	35%	5-year
District 3C, Beauregard	3,030	1,116	17%	16%	67%	0.42	6%	66%	11%	43%	5-year
District 3D, Beauregard	3,082	1,214	18%	20%	62%	0.41	8%	76%	15%	50%	5-year
District 3E, Beauregard	3,437	1,240	15%	18%	67%	0.44	6%	80%	9%	43%	5-year
District 4A, Beauregard	5,660	1,922	17%	13%	70%	0.42	5%	77%	11%	5%	5-year
District 4B, Beauregard	4,048	1,514	7%	20%	73%	0.4	6%	81%	13%	29%	5-year
District 5, Beauregard	4,150	1,541	13%	32%	55%	0.44	15%	67%	14%	27%	5-year
Longville, Beauregard	655	235	6%	20%	74%	0.42	6%	89%	11%	NA	5-year
Merryville, Beauregard	1,013	432	28%	32%	40%	0.41	4%	66%	18%	36%	5-year
Oretta, Beauregard	464	121	46%	7%	47%	0.36	14%	53%	23%	0%	5-year
Singer, Beauregard	644	195	0%	14%	86%	0.16	3%	68%	10%	0%	5-year
Arcadia, Bienville	2,958	1,169	37%	28%	35%	0.5	14%	73%	26%	48%	5-year
Bienville, Bienville	226	100	23%	18%	59%	0.41	7%	74%	7%	13%	5-year
District 1, Bienville	1,940	731	29%	23%	48%	0.47	7%	77%	29%	44%	5-year
District 2, Bienville	2,032	868	35%	28%	37%	0.47	21%	72%	24%	47%	5-year
District 3, Bienville	1,771	763	25%	22%	53%	0.5	9%	79%	16%	40%	5-year
District 4, Bienville	2,243	908	37%	19%	44%	0.48	13%	65%	21%	38%	5-year
District 5, Bienville	2,089	887	21%	22%	57%	0.46	13%	79%	8%	30%	5-year
District 6, Bienville	2,341	799	21%	22%	57%	0.46	13%	77%	21%	10%	5-year
District 7, Bienville	1,813	712	18%	27%	55%	0.48	11%	72%	18%	4%	5-year
Gibbsland, Bienville	977	420	36%	22%	42%	0.53	17%	76%	26%	32%	5-year
Lucky, Bienville	301	111	26%	25%	49%	0.44	22%	65%	18%	5%	5-year
Ringgold, Bienville	1,784	609	46%	20%	34%	0.48	19%	55%	22%	41%	5-year
Saline, Bienville	335	102	20%	34%	46%	0.45	14%	61%	5%	8%	5-year
Benton, Bossier	1,892	744	19%	23%	58%	0.44	6%	64%	12%	53%	5-year
Bossier City, Bossier	66,334	25,109	16%	24%	60%	0.47	7%	78%	21%	48%	1-year
District 1, Bossier	9,790	3,568	18%	16%	66%	0.52	10%	73%	11%	49%	5-year
District 2, Bossier	9,807	3,494	6%	10%	84%	0.37	7%	86%	13%	39%	5-year
District 3, Bossier	10,656	3,750	9%	11%	80%	0.39	6%	82%	22%	39%	5-year
District 4, Bossier	9,385	3,558	18%	25%	57%	0.43	6%	79%	14%	13%	5-year
District 5, Bossier	12,832	4,275	9%	13%	78%	0.45	2%	82%	21%	37%	5-year
District 6, Bossier	13,046	5,420	9%	14%	77%	0.42	3%	82%	22%	53%	5-year
District 7, Bossier	8,164	3,000	37%	22%	41%	0.48	18%	63%	19%	55%	5-year
District 8, Bossier	8,565	3,467	23%	34%	43%	0.38	11%	63%	33%	56%	5-year
District 9, Bossier	7,948	3,483	21%	31%	48%	0.4	9%	64%	16%	41%	5-year
District 10, Bossier	10,804	4,078	15%	21%	64%	0.41	7%	78%	25%	50%	5-year
District 11, Bossier	7,962	3,563	4%	18%	78%	0.36	3%	86%	19%	27%	5-year
District 12, Bossier	10,988	4,120	6%	11%	83%	0.35	5%	86%	16%	31%	5-year
Eastwood, Bossier	4,146	1,270	8%	9%	83%	0.35	11%	88%	14%	36%	5-year
Haughton, Bossier	3,451	1,238	22%	16%	62%	0.52	10%	56%	11%	54%	5-year
Plain Dealing, Bossier	873	365	26%	37%	37%	0.51	16%	77%	16%	35%	5-year
Red Chute, Bossier	6,099	2,271	9%	11%	80%	0.38	4%	78%	14%	33%	5-year
Blanchard, Caddo	2,899	1,170	9%	27%	64%	0.39	2%	86%	14%	58%	5-year
District 1, Caddo	18,762	7,772	16%	28%	56%	0.46	7%	77%	17%	29%	5-year
District 2, Caddo	21,289	7,532	26%	24%	50%	0.48	13%	68%	21%	55%	5-year
District 3, Caddo	15,100	5,265	34%	31%	35%	0.54	15%	67%	19%	52%	5-year
District 4, Caddo	21,711	9,102	18%	27%	55%	0.47	9%	70%	23%	43%	5-year

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District 5, Caddo	17,165	6,016	33%	30%	37%	0.44	15%	60%	18%	64%	5-year
District 6, Caddo	18,226	6,478	29%	30%	41%	0.48	11%	58%	23%	52%	5-year
District 7, Caddo	19,195	7,153	24%	34%	42%	0.5	10%	64%	27%	55%	5-year
District 8, Caddo	25,115	11,060	8%	20%	72%	0.45	4%	86%	16%	37%	5-year
District 9, Caddo	27,833	11,051	8%	18%	74%	0.52	3%	83%	23%	54%	5-year
District 10, Caddo	20,114	7,619	18%	28%	54%	0.42	9%	74%	23%	42%	5-year
District 11, Caddo	25,009	9,289	8%	19%	73%	0.38	6%	79%	20%	36%	5-year
District 12, Caddo	26,032	10,217	12%	23%	65%	0.42	7%	76%	23%	45%	5-year
Greenwood, Caddo	3,209	1,460	12%	27%	61%	0.39	8%	78%	30%	45%	5-year
Hosston, Caddo	317	127	17%	29%	54%	0.42	6%	78%	21%	23%	5-year
Ida, Caddo	227	119	17%	37%	46%	0.43	14%	69%	21%	0%	5-year
Lakeview, Caddo	805	426	11%	29%	60%	0.54	8%	69%	26%	41%	5-year
Mooringsport, Caddo	793	330	21%	34%	45%	0.43	13%	67%	32%	53%	5-year
Oil, Caddo	751	360	31%	37%	32%	0.48	12%	63%	33%	49%	5-year
Shreveport, Caddo	200,191	77,784	20%	27%	53%	0.51	8%	72%	23%	47%	1-year
Vivian, Caddo	3,678	1,745	23%	36%	41%	0.51	10%	69%	16%	20%	5-year
Carlyss, Calcasieu	4,993	1,714	17%	21%	62%	0.44	10%	80%	13%	32%	5-year
DeQuincy, Calcasieu	3,213	1,178	29%	25%	46%	0.45	14%	60%	10%	62%	5-year
District 1, Calcasieu	13,119	4,683	4%	16%	80%	0.39	7%	83%	12%	33%	5-year
District 2, Calcasieu	12,502	4,589	27%	22%	51%	0.47	12%	70%	24%	48%	5-year
District 3, Calcasieu	12,381	5,082	34%	29%	37%	0.47	17%	64%	23%	45%	5-year
District 4, Calcasieu	12,081	4,083	18%	30%	52%	0.45	11%	72%	18%	39%	5-year
District 5, Calcasieu	12,215	5,748	12%	26%	62%	0.5	9%	79%	19%	43%	5-year
District 6, Calcasieu	13,213	5,188	10%	18%	72%	0.46	10%	78%	16%	30%	5-year
District 7, Calcasieu	14,211	5,546	20%	21%	59%	0.45	9%	72%	18%	46%	5-year
District 8, Calcasieu	12,522	4,819	6%	22%	72%	0.5	4%	88%	18%	46%	5-year
District 9, Calcasieu	13,673	5,350	26%	31%	43%	0.48	12%	68%	28%	58%	5-year
District 10, Calcasieu	12,057	4,246	16%	14%	70%	0.4	8%	78%	19%	37%	5-year
District 11, Calcasieu	12,200	4,514	18%	23%	59%	0.44	8%	71%	9%	48%	5-year
District 12, Calcasieu	13,984	4,972	16%	18%	66%	0.43	5%	79%	13%	33%	5-year
District 13, Calcasieu	13,074	4,991	24%	25%	51%	0.47	10%	69%	17%	45%	5-year
District 14, Calcasieu	13,307	4,869	17%	20%	63%	0.42	10%	74%	18%	31%	5-year
District 15, Calcasieu	12,989	5,046	11%	21%	68%	0.45	7%	85%	11%	39%	5-year
Gillis, Calcasieu	452	212	8%	30%	62%	0.27	8%	65%	9%	0%	5-year
Hayes, Calcasieu	625	149	30%	0%	70%	0.22	25%	92%	40%	NA	5-year
Iowa, Calcasieu	3,028	1,092	18%	21%	61%	0.42	8%	67%	24%	38%	5-year
Lake Charles, Calcasieu	74,032	30,111	21%	26%	53%	0.51	14%	72%	19%	47%	1-year
Moss Bluff, Calcasieu	12,071	4,079	5%	15%	80%	0.4	7%	81%	13%	29%	5-year
Prien, Calcasieu	7,960	2,971	5%	26%	69%	0.48	5%	85%	20%	6%	5-year
Starks, Calcasieu	632	261	38%	16%	46%	0.48	8%	84%	9%	73%	5-year
Sulphur, Calcasieu	20,199	7,657	19%	20%	61%	0.44	11%	75%	11%	46%	3-year
Vinton, Calcasieu	3,221	1,259	24%	30%	46%	0.45	2%	68%	20%	44%	5-year
Westlake, Calcasieu	4,572	1,825	21%	21%	58%	0.44	14%	69%	25%	38%	5-year
Banks Springs, Caldwell	1,248	468	40%	32%	28%	0.43	9%	70%	8%	48%	5-year
Clarks, Caldwell	934	249	49%	30%	21%	0.49	11%	60%	21%	61%	5-year
Columbia, Caldwell	450	161	27%	12%	61%	0.5	14%	57%	21%	58%	5-year
District 1, Caldwell	1,819	691	8%	22%	70%	0.43	9%	66%	11%	46%	5-year
District 2, Caldwell	999	414	23%	18%	59%	0.65	15%	63%	34%	12%	5-year
District 3, Caldwell	1,605	673	14%	27%	59%	0.41	8%	60%	8%	27%	5-year
District 4, Caldwell	1,425	553	39%	26%	35%	0.47	10%	70%	13%	46%	5-year

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District 5, Caldwell	997	406	22%	17%	61%	0.51	7%	85%	25%	47%	5-year
District 6, Caldwell	1,703	596	26%	25%	49%	0.46	4%	57%	17%	36%	5-year
District 7, Caldwell	1,535	602	18%	13%	69%	0.45	9%	84%	12%	58%	5-year
Grayson, Caldwell	422	221	28%	28%	44%	0.52	7%	72%	18%	36%	5-year
Cameron, Cameron	290	111	23%	0%	77%	0.41	0%	72%	22%	NA	5-year
District 1, Cameron	272	109	21%	6%	73%	0.38	0%	88%	0%	NA	5-year
District 2, Cameron	1,265	508	4%	31%	65%	0.49	2%	84%	5%	0%	5-year
District 3, Cameron	1,969	681	4%	11%	85%	0.35	4%	79%	13%	0%	5-year
District 4, Cameron	820	302	13%	13%	74%	0.4	16%	89%	17%	0%	5-year
District 5, Cameron	438	149	26%	15%	59%	0.55	1%	60%	16%	0%	5-year
District 6, Cameron	290	111	23%	0%	77%	0.41	0%	72%	22%	NA	5-year
District 7, Cameron	1,735	669	8%	16%	76%	0.35	9%	86%	20%	45%	5-year
Hackberry, Cameron	1,265	508	4%	31%	65%	0.49	2%	84%	5%	0%	5-year
District 1, Catahoula	719	272	31%	18%	51%	0.46	0%	71%	30%	32%	5-year
District 2, Catahoula	1,170	428	33%	22%	45%	0.48	11%	54%	13%	5%	5-year
District 3, Catahoula	925	380	16%	17%	67%	0.46	4%	66%	15%	0%	5-year
District 4, Catahoula	2,042	562	12%	27%	61%	0.57	12%	55%	5%	2%	5-year
District 5, Catahoula	1,044	429	13%	11%	76%	0.33	9%	76%	19%	0%	5-year
District 6, Catahoula	1,167	505	21%	13%	66%	0.56	11%	57%	25%	0%	5-year
District 7, Catahoula	782	300	28%	40%	32%	0.42	22%	51%	31%	40%	5-year
District 8, Catahoula	1,332	427	35%	16%	49%	0.46	27%	55%	16%	50%	5-year
District 9, Catahoula	1,151	464	19%	28%	53%	0.45	5%	74%	15%	0%	5-year
Harrisonburg, Catahoula	466	182	27%	27%	46%	0.45	18%	66%	10%	6%	5-year
Jonesville, Catahoula	2,207	780	31%	27%	42%	0.46	25%	54%	25%	45%	5-year
Sicily Island, Catahoula	592	152	28%	30%	42%	0.48	23%	55%	3%	11%	5-year
Wallace Ridge, Catahoula	315	154	12%	20%	68%	0.3	0%	100%	6%	0%	5-year
Athens, Claiborne	364	138	21%	20%	59%	0.47	34%	59%	24%	0%	5-year
District 1, Claiborne	2,254	703	33%	26%	41%	0.43	14%	70%	16%	27%	5-year
District 2, Claiborne	2,820	518	8%	28%	64%	0.4	10%	72%	12%	46%	5-year
District 3, Claiborne	1,547	565	14%	32%	54%	0.48	6%	71%	23%	26%	5-year
District 4, Claiborne	1,488	570	52%	12%	36%	0.57	19%	73%	23%	49%	5-year
District 5, Claiborne	1,842	613	20%	20%	60%	0.47	19%	72%	23%	0%	5-year
District 6, Claiborne	1,357	683	23%	20%	57%	0.49	11%	67%	13%	10%	5-year
District 7, Claiborne	1,605	460	29%	21%	50%	0.47	27%	66%	10%	64%	5-year
District 8, Claiborne	1,298	516	34%	31%	35%	0.54	12%	59%	17%	11%	5-year
District 9, Claiborne	1,501	625	16%	34%	50%	0.45	20%	63%	31%	51%	5-year
District 10, Claiborne	1,252	473	24%	27%	49%	0.36	5%	73%	7%	36%	5-year
Haynesville, Claiborne	2,617	1,014	33%	19%	48%	0.5	15%	70%	17%	47%	5-year
Homer, Claiborne	3,186	1,130	27%	28%	45%	0.48	25%	66%	10%	34%	5-year
Lisbon, Claiborne	324	101	12%	12%	76%	0.36	3%	90%	9%	0%	5-year
Clayton, Concordia	805	276	43%	20%	37%	0.46	20%	48%	22%	34%	5-year
District 1, Concordia	3,865	1,560	37%	24%	39%	0.59	25%	62%	16%	44%	5-year
District 2, Concordia	2,324	765	32%	29%	39%	0.42	25%	50%	20%	40%	5-year
District 3, Concordia	4,177	1,681	17%	22%	61%	0.41	8%	82%	14%	18%	5-year
District 4, Concordia	5,933	1,912	36%	24%	40%	0.44	23%	65%	34%	18%	5-year
District 5A, Concordia	2,148	813	36%	19%	45%	0.42	23%	63%	33%	15%	5-year
District 5B, Concordia	2,205	911	17%	24%	59%	0.43	8%	82%	18%	39%	5-year
Ferriday, Concordia	3,492	1,244	41%	26%	33%	0.49	33%	56%	37%	37%	5-year
Minorca, Concordia	2,039	734	23%	21%	56%	0.42	5%	69%	21%	30%	5-year
Monterey, Concordia	609	204	20%	20%	60%	0.41	3%	69%	14%	65%	5-year
Ridgecrest, Concordia	616	269	23%	23%	54%	0.4	8%	56%	19%	13%	5-year

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Spokane, Concordia	344	160	3%	19%	78%	0.38	10%	86%	3%	100%	5-year
Vidalia, Concordia	4,250	1,634	22%	25%	53%	0.42	17%	73%	13%	26%	5-year
District 1A, De Soto	2,500	921	6%	25%	69%	0.39	7%	69%	10%	2%	5-year
District 1B, De Soto	2,339	917	23%	35%	42%	0.46	8%	71%	18%	47%	5-year
District 1C, De Soto	2,461	921	20%	17%	63%	0.45	6%	75%	16%	24%	5-year
District 2, De Soto	2,355	970	11%	17%	72%	0.35	7%	87%	17%	38%	5-year
District 3, De Soto	2,556	899	2%	25%	73%	0.36	9%	80%	16%	0%	5-year
District 4A, De Soto	2,511	910	26%	25%	49%	0.46	10%	74%	35%	47%	5-year
District 4B, De Soto	2,117	896	26%	31%	43%	0.53	20%	78%	21%	66%	5-year
District 4C, De Soto	2,347	983	28%	32%	40%	0.5	7%	75%	16%	44%	5-year
District 4D, De Soto	2,540	959	32%	30%	38%	0.49	16%	69%	16%	33%	5-year
District 5, De Soto	2,850	1,073	29%	15%	56%	0.43	5%	67%	17%	40%	5-year
District 6, De Soto	2,237	821	40%	32%	28%	0.57	21%	60%	22%	74%	5-year
Keachi, De Soto	380	111	20%	16%	64%	0.42	7%	70%	29%	13%	5-year
Logansport, De Soto	1,771	659	29%	31%	40%	0.48	10%	72%	15%	50%	5-year
Longstreet, De Soto	433	111	2%	44%	54%	0.3	0%	70%	13%	0%	5-year
Mansfield, De Soto	5,030	1,913	33%	30%	37%	0.49	16%	74%	25%	55%	5-year
South Mansfield, De Soto	545	244	46%	32%	22%	0.48	26%	57%	44%	36%	5-year
Stonewall, De Soto	1,741	680	4%	21%	75%	0.35	4%	85%	16%	35%	5-year
Baker, East Baton Rouge	13,869	4,940	16%	25%	59%	0.39	9%	77%	30%	60%	5-year
Baton Rouge, East Baton Rouge	229,405	88,748	26%	18%	56%	0.55	10%	76%	21%	49%	1-year
Brownfields, East Baton Rouge	5,668	1,999	11%	18%	71%	0.37	9%	84%	30%	43%	5-year
Central, East Baton Rouge	27,447	10,058	7%	13%	80%	0.39	2%	86%	14%	50%	3-year
District 1, East Baton Rouge	37,416	12,797	10%	17%	73%	0.41	8%	85%	23%	37%	5-year
District 2, East Baton Rouge	34,618	11,730	21%	25%	54%	0.43	12%	74%	27%	52%	5-year
District 3, East Baton Rouge	37,900	13,932	22%	8%	70%	0.54	5%	87%	23%	52%	5-year
District 4, East Baton Rouge	37,003	13,138	8%	14%	78%	0.4	6%	82%	18%	52%	5-year
District 5, East Baton Rouge	37,052	12,469	22%	21%	57%	0.42	12%	73%	24%	50%	5-year
District 6, East Baton Rouge	35,437	13,827	23%	24%	53%	0.48	13%	70%	24%	53%	5-year
District 7, East Baton Rouge	37,048	14,490	24%	29%	47%	0.48	14%	67%	23%	52%	5-year
District 8, East Baton Rouge	35,610	15,317	10%	17%	73%	0.41	5%	81%	18%	47%	5-year
District 9, East Baton Rouge	38,333	14,237	8%	12%	80%	0.42	5%	90%	21%	55%	5-year
District 10, East Baton Rouge	36,999	12,329	35%	25%	40%	0.51	13%	77%	28%	53%	5-year
District 11, East Baton Rouge	37,811	17,459	12%	17%	71%	0.49	5%	85%	21%	50%	5-year
District 12, East Baton Rouge	36,674	15,697	23%	14%	63%	0.55	6%	87%	18%	52%	5-year
Gardere, East Baton Rouge	10,657	3,452	29%	14%	57%	0.45	6%	68%	27%	43%	5-year
Inniswold, East Baton Rouge	5,984	2,696	14%	15%	71%	0.47	6%	85%	26%	46%	5-year
Merrydale, East Baton Rouge	9,774	3,222	19%	19%	62%	0.42	14%	76%	20%	43%	5-year
Monticello, East Baton Rouge	5,528	1,950	10%	14%	76%	0.34	8%	86%	25%	29%	5-year

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Oak Hills Place, East Baton Rouge	7,912	3,628	11%	8%	81%	0.4	2%	93%	19%	42%	5-year
Old Jefferson, East Baton Rouge	6,925	2,784	12%	9%	79%	0.38	4%	86%	24%	67%	5-year
Shenandoah, East Baton Rouge	19,697	7,407	4%	6%	90%	0.37	3%	93%	11%	41%	5-year
Village St. George, East Baton Rouge	7,058	2,744	9%	13%	78%	0.51	4%	85%	21%	58%	5-year
Westminster, East Baton Rouge	3,016	1,402	10%	7%	83%	0.38	4%	93%	12%	33%	5-year
Zachary, East Baton Rouge	15,256	5,144	8%	14%	78%	0.37	5%	84%	24%	36%	5-year
District 1, East Carroll	832	329	28%	32%	40%	0.39	17%	59%	12%	59%	5-year
District 2, East Carroll	1,407	247	22%	19%	59%	0.52	2%	63%	8%	12%	5-year
District 3, East Carroll	630	269	40%	13%	47%	0.41	20%	69%	14%	51%	5-year
District 4, East Carroll	749	324	12%	9%	79%	0.39	4%	79%	27%	30%	5-year
District 5, East Carroll	828	293	62%	21%	17%	0.5	25%	73%	30%	84%	5-year
District 6, East Carroll	888	216	44%	47%	9%	0.33	39%	58%	56%	48%	5-year
District 7, East Carroll	932	282	49%	39%	12%	0.39	34%	54%	0%	53%	5-year
District 8, East Carroll	744	325	61%	22%	17%	0.49	34%	80%	26%	59%	5-year
District 9, East Carroll	664	203	37%	47%	16%	0.54	17%	31%	0%	76%	5-year
Lake Providence, East Carroll	3,937	1,350	44%	27%	29%	0.5	22%	61%	24%	61%	5-year
Clinton, East Feliciana	1,615	653	35%	16%	49%	0.52	13%	69%	21%	19%	5-year
District 1A, East Feliciana	2,828	1,057	5%	27%	68%	0.34	3%	82%	12%	23%	5-year
District 1B, East Feliciana	2,755	1,087	5%	21%	74%	0.35	12%	76%	10%	39%	5-year
District 2, East Feliciana	2,343	792	20%	21%	59%	0.52	5%	80%	23%	53%	5-year
District 3, East Feliciana	1,766	629	20%	22%	58%	0.52	6%	68%	16%	21%	5-year
District 4A, East Feliciana	2,278	178	25%	28%	47%	0.37	4%	78%	37%	94%	5-year
District 4B, East Feliciana	1,815	852	17%	31%	52%	0.43	2%	73%	22%	33%	5-year
District 5, East Feliciana	1,871	707	32%	14%	54%	0.55	11%	70%	18%	19%	5-year
District 6, East Feliciana	2,705	1,082	22%	26%	52%	0.5	10%	89%	18%	38%	5-year
District 7, East Feliciana	1,750	607	12%	30%	58%	0.44	6%	62%	23%	52%	5-year
Jackson, East Feliciana	3,818	848	20%	35%	45%	0.37	7%	70%	23%	45%	5-year
Norwood, East Feliciana	327	151	30%	26%	44%	0.5	6%	77%	10%	72%	5-year
Slaughter, East Feliciana	1,078	393	5%	9%	86%	0.3	8%	82%	7%	16%	5-year
Wilson, East Feliciana	461	119	34%	23%	43%	0.33	15%	53%	12%	2%	5-year
Basile, Evangeline	1,849	535	38%	18%	44%	0.54	7%	65%	30%	33%	5-year
Chataignier, Evangeline	412	166	36%	17%	47%	0.45	7%	76%	18%	43%	5-year
District 1, Evangeline	2,223	890	17%	21%	62%	0.4	6%	84%	13%	39%	5-year
District 2, Evangeline	3,193	848	29%	17%	54%	0.52	13%	72%	19%	32%	5-year
District 3, Evangeline	3,474	1,227	28%	21%	51%	0.49	17%	81%	10%	40%	5-year
District 4, Evangeline	4,761	1,241	18%	26%	56%	0.39	4%	71%	28%	34%	5-year
District 5, Evangeline	3,040	969	18%	15%	67%	0.39	4%	75%	23%	49%	5-year
District 6, Evangeline	2,439	1,076	21%	27%	52%	0.48	3%	67%	8%	76%	5-year
District 7, Evangeline	2,404	1,015	18%	26%	56%	0.42	5%	93%	22%	39%	5-year
District 8, Evangeline	3,004	1,095	19%	22%	59%	0.46	10%	82%	15%	54%	5-year
District 9, Evangeline	1,844	798	33%	21%	46%	0.6	8%	67%	32%	38%	5-year
District 10, Evangeline	2,384	878	12%	13%	75%	0.48	2%	82%	16%	7%	5-year
District 11, Evangeline	2,059	864	44%	37%	19%	0.49	21%	58%	32%	55%	5-year
District 12, Evangeline	1,861	658	39%	29%	32%	0.58	4%	77%	21%	55%	5-year
District 13, Evangeline	1,107	408	60%	25%	15%	0.39	16%	58%	45%	69%	5-year

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Mamou, Evangeline	3,223	1,389	36%	27%	37%	0.47	16%	78%	20%	59%	5-year
Pine Prairie, Evangeline	1,661	321	17%	29%	54%	0.4	9%	65%	18%	30%	5-year
Reddell, Evangeline	740	310	18%	17%	65%	0.5	6%	68%	20%	5%	5-year
Turkey Creek, Evangeline	299	116	9%	10%	81%	0.36	1%	90%	6%	20%	5-year
Ville Platte, Evangeline	7,394	2,836	37%	28%	35%	0.55	12%	68%	25%	53%	5-year
Baskin, Franklin	325	141	16%	21%	63%	0.42	13%	58%	12%	29%	5-year
District 1, Franklin	2,475	1,020	19%	26%	55%	0.46	7%	54%	23%	15%	5-year
District 2, Franklin	3,150	1,282	23%	17%	60%	0.42	9%	69%	15%	42%	5-year
District 3, Franklin	2,549	1,151	19%	29%	52%	0.46	10%	63%	8%	25%	5-year
District 4, Franklin	4,364	1,200	18%	22%	60%	0.45	13%	68%	13%	31%	5-year
District 5, Franklin	2,875	1,019	45%	19%	36%	0.44	16%	51%	23%	50%	5-year
District 6, Franklin	2,962	1,145	18%	27%	55%	0.45	16%	64%	15%	22%	5-year
District 7, Franklin	2,324	887	51%	21%	28%	0.52	15%	62%	18%	53%	5-year
Gilbert, Franklin	374	149	28%	33%	39%	0.45	18%	56%	12%	4%	5-year
Winnsboro, Franklin	4,886	1,692	47%	17%	36%	0.44	19%	54%	22%	52%	5-year
Wisner, Franklin	975	352	36%	23%	41%	0.47	12%	48%	11%	38%	5-year
Colfax, Grant	1,717	568	41%	24%	35%	0.47	10%	65%	23%	64%	5-year
District 1, Grant	2,395	949	19%	32%	49%	0.45	18%	73%	14%	18%	5-year
District 2, Grant	2,046	848	19%	36%	45%	0.43	18%	80%	21%	31%	5-year
District 3, Grant	2,107	749	33%	26%	41%	0.57	9%	71%	22%	62%	5-year
District 4, Grant	2,476	855	14%	32%	54%	0.4	8%	68%	25%	35%	5-year
District 5, Grant	2,359	889	13%	23%	64%	0.37	9%	75%	13%	36%	5-year
District 6, Grant	5,397	1,033	18%	19%	63%	0.45	7%	78%	19%	41%	5-year
District 7, Grant	2,999	1,109	19%	35%	46%	0.41	6%	67%	15%	36%	5-year
District 8, Grant	2,334	908	13%	28%	59%	0.44	7%	83%	15%	18%	5-year
Dry Prong, Grant	561	164	21%	15%	64%	0.45	5%	71%	18%	0%	5-year
Georgetown, Grant	336	121	23%	25%	52%	0.48	12%	84%	9%	49%	5-year
Montgomery, Grant	631	257	33%	22%	45%	0.5	33%	64%	14%	60%	5-year
Pollock, Grant	491	182	18%	30%	52%	0.45	8%	72%	18%	56%	5-year
Prospect, Grant	743	184	0%	23%	77%	0.19	6%	86%	47%	0%	5-year
Rock Hill, Grant	304	127	0%	37%	63%	0.24	9%	67%	0%	0%	5-year
District 1, Iberia	3,585	1,498	34%	25%	41%	0.5	11%	71%	26%	35%	5-year
District 2, Iberia	5,095	1,424	24%	23%	53%	0.45	20%	65%	9%	55%	5-year
District 3, Iberia	6,770	2,155	14%	22%	64%	0.42	7%	72%	17%	26%	5-year
District 4, Iberia	4,968	1,898	39%	25%	36%	0.46	11%	72%	34%	42%	5-year
District 5, Iberia	5,001	1,956	25%	16%	59%	0.4	17%	60%	16%	42%	5-year
District 6, Iberia	4,595	1,752	15%	27%	58%	0.55	13%	72%	15%	39%	5-year
District 7, Iberia	5,736	2,287	9%	18%	73%	0.4	6%	84%	17%	62%	5-year
District 8, Iberia	6,636	2,506	6%	10%	84%	0.47	5%	92%	15%	49%	5-year
District 9, Iberia	6,159	2,118	12%	11%	77%	0.52	9%	82%	16%	33%	5-year
District 10, Iberia	5,224	2,016	11%	8%	81%	0.36	9%	81%	18%	27%	5-year
District 11, Iberia	4,510	1,635	21%	12%	67%	0.49	13%	67%	24%	23%	5-year
District 12, Iberia	4,610	1,691	33%	20%	47%	0.46	14%	69%	22%	48%	5-year
District 13, Iberia	4,719	1,682	15%	13%	72%	0.38	3%	73%	11%	14%	5-year
District 14, Iberia	5,943	1,878	27%	13%	60%	0.5	8%	64%	25%	36%	5-year
Jeanerette, Iberia	5,546	2,011	35%	14%	51%	0.48	20%	64%	27%	39%	5-year
Loreauville, Iberia	675	280	18%	30%	52%	0.43	13%	69%	11%	18%	5-year
Lydia, Iberia	806	356	0%	8%	92%	0.21	6%	98%	0%	0%	5-year
New Iberia, Iberia	30,790	11,543	24%	21%	55%	0.51	14%	74%	21%	44%	3-year
Bayou Goula, Iberville	536	179	29%	17%	54%	0.36	21%	56%	13%	87%	5-year

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Crescent, Iberville	934	326	25%	21%	54%	0.33	0%	63%	7%	NA	5-year
District 1, Iberville	2,344	879	30%	20%	50%	0.48	18%	75%	17%	63%	5-year
District 2, Iberville	2,417	920	23%	18%	59%	0.47	5%	85%	16%	0%	5-year
District 3, Iberville	1,397	514	26%	13%	61%	0.49	7%	79%	10%	84%	5-year
District 4, Iberville	4,829	445	30%	16%	54%	0.44	24%	71%	44%	17%	5-year
District 5, Iberville	2,548	1,022	22%	20%	58%	0.46	4%	79%	15%	28%	5-year
District 6, Iberville	2,253	768	19%	29%	52%	0.48	11%	77%	41%	49%	5-year
District 7, Iberville	2,026	742	33%	8%	59%	0.46	6%	85%	21%	33%	5-year
District 8, Iberville	2,242	862	23%	28%	49%	0.41	6%	76%	20%	22%	5-year
District 9, Iberville	3,411	1,078	8%	21%	71%	0.52	6%	83%	20%	58%	5-year
District 10, Iberville	2,472	951	18%	30%	52%	0.45	5%	78%	12%	53%	5-year
District 11, Iberville	2,717	1,074	11%	23%	66%	0.44	5%	79%	11%	8%	5-year
District 12, Iberville	1,841	732	24%	31%	45%	0.61	13%	64%	24%	39%	5-year
District 13, Iberville	2,863	1,205	9%	14%	77%	0.42	5%	85%	14%	20%	5-year
Grosse Tete, Iberville	711	247	8%	26%	66%	0.55	5%	74%	11%	16%	5-year
Maringouin, Iberville	1,044	404	29%	33%	38%	0.48	22%	71%	20%	46%	5-year
Plaquemine, Iberville	7,094	2,812	23%	20%	57%	0.51	5%	80%	18%	27%	5-year
Rosedale, Iberville	910	367	13%	30%	57%	0.47	5%	79%	18%	0%	5-year
St. Gabriel, Iberville	6,721	1,252	19%	17%	64%	0.42	11%	77%	27%	19%	5-year
White Castle, Iberville	2,020	723	36%	23%	41%	0.49	22%	71%	22%	67%	5-year
Chatham, Jackson	596	264	36%	26%	38%	0.48	9%	51%	30%	42%	5-year
District 1, Jackson	2,427	897	15%	22%	63%	0.4	10%	88%	7%	38%	5-year
District 2, Jackson	3,227	1,098	16%	17%	67%	0.43	8%	79%	11%	38%	5-year
District 3, Jackson	1,920	763	19%	24%	57%	0.44	5%	78%	14%	28%	5-year
District 4, Jackson	1,623	691	22%	19%	59%	0.43	4%	78%	15%	16%	5-year
District 5, Jackson	2,242	864	28%	27%	45%	0.46	12%	80%	23%	34%	5-year
District 6, Jackson	2,699	877	16%	24%	60%	0.42	8%	68%	18%	21%	5-year
District 7, Jackson	2,079	900	26%	21%	53%	0.4	4%	61%	12%	45%	5-year
East Hodge, Jackson	399	155	36%	35%	29%	0.53	8%	62%	10%	28%	5-year
Hodge, Jackson	421	182	14%	25%	61%	0.27	11%	80%	10%	20%	5-year
Jonesboro, Jackson	4,675	1,702	25%	24%	51%	0.43	9%	72%	21%	35%	5-year
North Hodge, Jackson	470	193	33%	29%	38%	0.44	2%	54%	22%	62%	5-year
Avondale, Jefferson	5,374	1,720	24%	22%	54%	0.41	7%	71%	18%	64%	5-year
Barataria, Jefferson	835	376	17%	27%	56%	0.5	16%	76%	32%	0%	5-year
Bridge, Jefferson	7,389	2,448	25%	31%	44%	0.44	21%	57%	27%	55%	5-year
District 1, Jefferson	93,133	32,505	16%	22%	62%	0.44	7%	73%	26%	51%	5-year
District 2, Jefferson	80,747	33,516	15%	26%	59%	0.46	8%	78%	24%	48%	5-year
District 3, Jefferson	78,034	27,081	25%	27%	48%	0.47	10%	67%	30%	60%	5-year
District 4, Jefferson	89,279	33,993	10%	23%	67%	0.44	8%	75%	25%	49%	5-year
District 5, Jefferson	92,284	40,156	13%	24%	63%	0.5	6%	72%	23%	44%	5-year
Elmwood, Jefferson	4,945	2,731	6%	22%	72%	0.35	2%	90%	38%	32%	5-year
Estelle, Jefferson	17,003	5,376	11%	21%	68%	0.39	5%	79%	31%	64%	5-year
Grand Isle, Jefferson	854	366	19%	27%	54%	0.35	7%	45%	28%	28%	5-year
Gretna, Jefferson	17,757	6,644	23%	30%	47%	0.51	11%	61%	24%	52%	5-year
Harahan, Jefferson	9,294	3,866	10%	20%	70%	0.43	3%	82%	18%	51%	5-year
Harvey, Jefferson	21,168	7,678	26%	23%	51%	0.48	5%	74%	25%	68%	3-year
Jean Lafitte, Jefferson	2,137	701	11%	27%	62%	0.4	6%	75%	19%	53%	5-year
Jefferson, Jefferson	11,003	5,161	17%	30%	53%	0.44	9%	72%	25%	49%	5-year
Kenner, Jefferson	66,975	24,845	14%	21%	65%	0.46	4%	71%	26%	51%	1-year
Lafitte, Jefferson	1,305	491	8%	19%	73%	0.41	3%	82%	16%	30%	5-year
Marrero, Jefferson	33,167	12,261	27%	31%	42%	0.49	7%	76%	25%	65%	3-year
Metairie, Jefferson	143,630	59,686	14%	21%	65%	0.52	6%	76%	22%	47%	1-year

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River Ridge, Jefferson	13,335	5,729	10%	21%	69%	0.48	6%	89%	24%	42%	5-year
Terrytown, Jefferson	25,577	8,421	21%	25%	54%	0.45	8%	64%	24%	59%	3-year
Timberlane, Jefferson	10,623	3,429	14%	21%	65%	0.41	4%	73%	21%	46%	5-year
Waggaman, Jefferson	9,970	3,445	21%	31%	48%	0.43	11%	73%	34%	49%	5-year
Westwego, Jefferson	8,561	3,689	17%	37%	46%	0.42	15%	77%	24%	49%	5-year
Woodmere, Jefferson	12,039	3,714	19%	15%	66%	0.39	8%	74%	34%	62%	5-year
District 1, Jefferson Davis	2,393	924	28%	23%	49%	0.48	17%	63%	25%	30%	5-year
District 2, Jefferson Davis	2,416	902	14%	30%	56%	0.42	6%	78%	27%	31%	5-year
District 3, Jefferson Davis	2,069	771	25%	23%	52%	0.46	6%	69%	17%	33%	5-year
District 4, Jefferson Davis	2,313	848	19%	26%	55%	0.46	16%	65%	3%	37%	5-year
District 5, Jefferson Davis	2,730	1,001	21%	25%	54%	0.49	13%	83%	22%	57%	5-year
District 6, Jefferson Davis	1,663	633	26%	44%	30%	0.6	11%	63%	13%	53%	5-year
District 7, Jefferson Davis	2,430	883	7%	29%	64%	0.44	7%	83%	10%	48%	5-year
District 8, Jefferson Davis	2,746	936	11%	14%	75%	0.37	9%	82%	11%	68%	5-year
District 9, Jefferson Davis	2,312	888	24%	17%	59%	0.47	6%	82%	13%	28%	5-year
District 10, Jefferson Davis	2,669	994	21%	15%	64%	0.48	15%	90%	19%	33%	5-year
District 11, Jefferson Davis	2,612	900	15%	19%	66%	0.45	7%	75%	3%	25%	5-year
District 12, Jefferson Davis	2,193	857	23%	24%	53%	0.41	11%	59%	27%	19%	5-year
District 13, Jefferson Davis	2,952	1,097	14%	14%	72%	0.44	7%	81%	12%	5%	5-year
Elton, Jefferson Davis	1,059	445	24%	29%	47%	0.48	8%	75%	18%	21%	5-year
Fenton, Jefferson Davis	376	154	26%	40%	34%	0.35	17%	82%	29%	20%	5-year
Jennings, Jefferson Davis	10,311	3,751	21%	27%	52%	0.49	11%	72%	13%	47%	5-year
Lacassine, Jefferson Davis	418	134	0%	7%	93%	0.24	0%	87%	0%	0%	5-year
Lake Arthur, Jefferson Davis	2,735	1,020	30%	24%	46%	0.45	16%	64%	25%	45%	5-year
Roanoke, Jefferson Davis	509	223	22%	25%	53%	0.42	14%	88%	5%	67%	5-year
Welsh, Jefferson Davis	3,230	1,147	20%	21%	59%	0.43	9%	59%	16%	20%	5-year
District 1, La Salle	1,108	445	18%	30%	52%	0.45	9%	65%	13%	30%	5-year
District 2, La Salle	1,474	545	19%	29%	52%	0.49	10%	76%	24%	51%	5-year
District 3, La Salle	1,629	459	16%	25%	59%	0.42	13%	64%	11%	23%	5-year
District 4, La Salle	1,605	613	14%	13%	73%	0.43	14%	74%	12%	8%	5-year
District 5, La Salle	1,472	630	6%	27%	67%	0.43	2%	80%	10%	25%	5-year
District 6, La Salle	1,609	630	7%	13%	80%	0.34	1%	70%	11%	0%	5-year
District 7, La Salle	1,401	555	14%	21%	65%	0.45	5%	71%	12%	7%	5-year
District 8, La Salle	880	371	8%	23%	69%	0.37	0%	85%	6%	42%	5-year
District 9, La Salle	2,141	785	11%	9%	80%	0.4	2%	86%	9%	NA	5-year
District 10, La Salle	1,524	586	35%	28%	37%	0.47	8%	53%	18%	2%	5-year
Jena, La Salle	3,398	1,417	12%	19%	69%	0.43	6%	71%	12%	11%	5-year
Midway, La Salle	1,514	567	25%	26%	49%	0.46	7%	63%	21%	3%	5-year
Olla, La Salle	1,318	539	14%	29%	57%	0.46	9%	74%	7%	46%	5-year
Tullos, La Salle	330	139	27%	26%	47%	0.46	24%	63%	24%	43%	5-year

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Urania, La Salle	1,129	226	16%	28%	56%	0.45	14%	63%	7%	20%	5-year
Broussard, Lafayette	8,559	3,328	17%	14%	69%	0.44	4%	83%	26%	42%	5-year
Carencro, Lafayette	7,885	3,209	17%	27%	56%	0.48	10%	68%	24%	34%	5-year
District A, Lafayette	27,154	10,570	18%	19%	63%	0.47	8%	72%	26%	35%	5-year
District B, Lafayette	52,344	19,268	17%	17%	66%	0.47	6%	76%	18%	37%	5-year
District C, Lafayette	17,517	6,478	37%	30%	33%	0.49	15%	55%	35%	57%	5-year
District D, Lafayette	17,099	6,135	28%	20%	52%	0.54	10%	78%	22%	54%	5-year
District E, Lafayette	23,510	9,956	20%	21%	59%	0.46	5%	73%	18%	50%	5-year
District F, Lafayette	29,964	12,151	8%	13%	79%	0.48	3%	85%	21%	37%	5-year
District G, Lafayette	57,131	21,946	10%	12%	78%	0.44	6%	84%	16%	35%	5-year
Duson, Lafayette	1,914	686	27%	24%	49%	0.48	8%	70%	16%	38%	5-year
Lafayette, Lafayette	124,282	48,569	18%	19%	63%	0.5	7%	75%	17%	42%	1-year
Milton, Lafayette	3,210	1,062	0%	5%	95%	0.34	0%	98%	2%	25%	5-year
Ossun, Lafayette	2,346	782	32%	13%	55%	0.42	9%	71%	22%	39%	5-year
Scott, Lafayette	8,659	3,722	13%	19%	68%	0.48	6%	83%	23%	27%	5-year
Youngsville, Lafayette	8,695	3,139	4%	5%	91%	0.36	6%	90%	15%	8%	5-year
Bayou Blue, Lafourche	12,375	4,194	12%	26%	62%	0.43	6%	68%	12%	45%	5-year
Bayou Country Club, Lafourche	1,212	483	2%	7%	91%	0.35	3%	99%	12%	0%	5-year
Chackbay, Lafourche	5,795	1,988	10%	22%	68%	0.4	6%	79%	10%	75%	5-year
Choctaw, Lafourche	787	336	21%	36%	43%	0.4	25%	60%	17%	0%	5-year
Cut Off, Lafourche	5,143	1,856	16%	19%	65%	0.43	11%	71%	22%	23%	5-year
District 1, Lafourche	10,366	3,860	29%	30%	41%	0.43	6%	61%	21%	45%	5-year
District 2, Lafourche	11,071	4,189	13%	25%	62%	0.42	7%	76%	12%	49%	5-year
District 3, Lafourche	11,025	4,432	9%	14%	77%	0.43	3%	86%	14%	40%	5-year
District 4, Lafourche	10,150	3,529	9%	16%	75%	0.44	5%	86%	12%	24%	5-year
District 5, Lafourche	10,872	3,579	9%	22%	69%	0.39	6%	73%	17%	43%	5-year
District 6, Lafourche	11,524	4,006	17%	21%	62%	0.5	5%	74%	16%	35%	5-year
District 7, Lafourche	10,660	3,726	11%	24%	65%	0.45	4%	78%	12%	34%	5-year
District 8, Lafourche	10,253	3,844	18%	21%	61%	0.43	9%	71%	15%	34%	5-year
District 9, Lafourche	10,834	3,907	14%	23%	63%	0.46	8%	69%	17%	27%	5-year
Galliano, Lafourche	7,743	2,774	13%	22%	65%	0.42	8%	72%	18%	32%	5-year
Golden Meadow, Lafourche	1,790	738	16%	24%	60%	0.58	9%	70%	11%	29%	5-year
Kraemer, Lafourche	1,176	444	11%	32%	57%	0.39	0%	80%	8%	0%	5-year
Lafourche Crossing, Lafourche	2,210	801	12%	4%	84%	0.44	3%	84%	10%	0%	5-year
Larose, Lafourche	7,108	2,729	17%	22%	61%	0.43	6%	75%	10%	33%	5-year
Lockport Heights, Lafourche	935	416	6%	25%	69%	0.36	0%	95%	5%	30%	5-year
Lockport, Lafourche	2,568	990	15%	28%	57%	0.44	6%	80%	10%	47%	5-year
Mathews, Lafourche	2,380	840	3%	19%	78%	0.52	0%	80%	7%	35%	5-year
Raceland, Lafourche	10,209	3,720	18%	23%	59%	0.45	7%	75%	17%	39%	5-year
Thibodaux, Lafourche	14,576	5,400	18%	25%	57%	0.5	5%	75%	14%	44%	5-year
Choudrant, Lincoln	934	408	24%	18%	58%	0.62	9%	75%	21%	54%	5-year
District 1, Lincoln	3,113	1,106	46%	23%	31%	0.58	17%	58%	42%	52%	5-year
District 2, Lincoln	4,234	1,241	51%	16%	33%	0.49	29%	57%	30%	45%	5-year
District 3, Lincoln	4,403	1,648	11%	24%	65%	0.49	4%	76%	15%	23%	5-year
District 4, Lincoln	3,721	1,462	20%	15%	65%	0.44	5%	76%	13%	28%	5-year
District 5, Lincoln	4,476	1,681	15%	18%	67%	0.53	7%	79%	12%	37%	5-year
District 6, Lincoln	4,885	1,997	24%	13%	63%	0.51	10%	85%	16%	47%	5-year
District 7, Lincoln	4,049	1,508	15%	15%	70%	0.47	5%	96%	22%	52%	5-year
District 8, Lincoln	3,622	1,383	19%	23%	58%	0.43	8%	71%	16%	38%	5-year

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District 9, Lincoln	3,752	852	58%	3%	39%	0.45	13%	81%	19%	58%	5-year
District 10, Lincoln	3,373	1,201	49%	20%	31%	0.67	14%	67%	22%	58%	5-year
District 11, Lincoln	4,295	1,992	47%	26%	27%	0.53	15%	62%	21%	62%	5-year
District 12, Lincoln	3,003	806	33%	14%	53%	0.47	25%	79%	29%	40%	5-year
Dubach, Lincoln	893	329	28%	26%	46%	0.43	11%	59%	30%	35%	5-year
Grambling, Lincoln	4,974	1,443	49%	19%	32%	0.52	25%	57%	33%	45%	5-year
Ruston, Lincoln	22,145	8,488	39%	18%	43%	0.55	12%	74%	18%	55%	3-year
Simsboro, Lincoln	1,201	455	11%	32%	57%	0.37	2%	67%	6%	30%	5-year
Vienna, Lincoln	472	183	16%	10%	74%	0.43	5%	81%	19%	50%	5-year
Albany, Livingston	1,346	483	23%	24%	53%	0.46	20%	71%	13%	46%	5-year
Denham Springs, Livingston	10,192	3,802	14%	25%	61%	0.4	9%	67%	25%	44%	5-year
District 1, Livingston	11,256	3,969	17%	22%	61%	0.43	7%	78%	17%	45%	5-year
District 2, Livingston	22,796	7,688	9%	17%	74%	0.37	7%	85%	14%	48%	5-year
District 3, Livingston	15,815	5,534	15%	20%	65%	0.42	8%	75%	20%	43%	5-year
District 4, Livingston	9,144	3,415	14%	27%	59%	0.41	9%	68%	25%	45%	5-year
District 5, Livingston	16,509	5,693	6%	17%	77%	0.41	8%	77%	18%	29%	5-year
District 6, Livingston	16,716	6,066	10%	22%	68%	0.41	5%	80%	15%	25%	5-year
District 7, Livingston	15,777	5,415	13%	24%	63%	0.41	9%	69%	21%	48%	5-year
District 8, Livingston	9,619	3,927	15%	19%	66%	0.47	11%	72%	24%	30%	5-year
District 9, Livingston	12,560	4,539	26%	25%	49%	0.49	10%	70%	21%	56%	5-year
French Settlement, Livingston	1,280	471	21%	22%	57%	0.47	5%	87%	22%	37%	5-year
Killian, Livingston	1,018	450	13%	32%	55%	0.47	20%	76%	33%	50%	5-year
Livingston, Livingston	1,636	561	21%	19%	60%	0.45	7%	66%	18%	43%	5-year
Port Vincent, Livingston	808	302	8%	23%	69%	0.48	7%	90%	16%	29%	5-year
Springfield, Livingston	412	166	16%	32%	52%	0.43	12%	69%	27%	24%	5-year
Walker, Livingston	6,152	2,280	15%	26%	59%	0.43	12%	63%	18%	59%	5-year
Watson, Livingston	726	292	23%	26%	51%	0.54	0%	92%	9%	100%	5-year
Delta, Madison	235	108	8%	46%	46%	0.34	5%	58%	16%	15%	5-year
District 1, Madison	1,947	676	26%	36%	38%	0.51	14%	50%	21%	27%	5-year
District 2, Madison	1,883	552	41%	21%	38%	0.46	17%	55%	15%	27%	5-year
District 3, Madison	1,215	427	51%	24%	25%	0.49	28%	64%	28%	29%	5-year
District 4, Madison	1,887	443	37%	34%	29%	0.54	27%	51%	4%	29%	5-year
District 5, Madison	1,190	392	31%	31%	38%	0.35	30%	45%	8%	61%	5-year
District 6, Madison	1,052	393	56%	21%	23%	0.54	30%	45%	31%	42%	5-year
District 7, Madison	1,776	693	30%	27%	43%	0.43	25%	60%	16%	37%	5-year
District 8, Madison	1,099	492	21%	37%	42%	0.43	5%	59%	13%	38%	5-year
Richmond, Madison	577	192	16%	33%	51%	0.47	6%	55%	15%	22%	5-year
Tallulah, Madison	7,299	2,471	38%	28%	34%	0.46	24%	52%	14%	39%	5-year
Bastrop, Morehouse	11,216	4,137	37%	27%	36%	0.47	16%	61%	24%	44%	5-year
Collinston, Morehouse	273	125	18%	48%	34%	0.43	4%	72%	2%	47%	5-year
District 1, Morehouse	4,913	1,783	18%	20%	62%	0.4	7%	77%	16%	30%	5-year
District 2, Morehouse	3,504	1,336	27%	28%	45%	0.5	10%	66%	19%	29%	5-year
District 3, Morehouse	4,296	1,715	21%	26%	53%	0.47	5%	59%	14%	45%	5-year
District 4, Morehouse	3,787	1,583	18%	29%	53%	0.47	8%	74%	26%	20%	5-year
District 5, Morehouse	4,361	1,519	34%	22%	44%	0.46	14%	59%	19%	49%	5-year
District 6, Morehouse	3,309	1,323	33%	32%	35%	0.45	20%	63%	23%	48%	5-year
District 7, Morehouse	3,433	1,223	48%	24%	28%	0.48	15%	60%	24%	40%	5-year
Mer Rouge, Morehouse	563	198	37%	14%	49%	0.54	0%	61%	19%	51%	5-year
Ashland, Natchitoches	300	113	16%	27%	57%	0.42	1%	71%	9%	0%	5-year

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Campti, Natchitoches	895	297	62%	11%	27%	0.62	29%	69%	25%	71%	5-year
Clarence, Natchitoches	403	148	36%	20%	44%	0.49	17%	68%	15%	58%	5-year
District 1, Natchitoches	3,826	1,636	17%	16%	67%	0.51	10%	86%	16%	29%	5-year
District 2, Natchitoches	3,123	1,120	32%	31%	37%	0.48	22%	60%	29%	61%	5-year
District 3, Natchitoches	2,732	1,160	48%	26%	26%	0.52	12%	57%	27%	59%	5-year
District 4, Natchitoches	2,777	988	37%	9%	54%	0.59	4%	75%	13%	66%	5-year
District 5, Natchitoches	5,283	1,718	44%	26%	30%	0.51	19%	56%	27%	62%	5-year
District 6, Natchitoches	3,886	1,594	21%	22%	57%	0.47	3%	85%	23%	49%	5-year
District 7, Natchitoches	4,258	1,542	18%	25%	57%	0.47	8%	71%	14%	36%	5-year
District 8, Natchitoches	2,923	1,068	29%	15%	56%	0.48	10%	74%	20%	54%	5-year
District 9, Natchitoches	3,678	1,335	19%	21%	60%	0.55	8%	77%	14%	32%	5-year
District 10, Natchitoches	3,956	1,471	15%	26%	59%	0.5	6%	72%	18%	36%	5-year
District 11, Natchitoches	2,961	1,271	20%	27%	53%	0.45	8%	72%	23%	38%	5-year
Goldonna, Natchitoches	401	157	8%	35%	57%	0.41	9%	66%	10%	40%	5-year
Natchez, Natchitoches	360	169	41%	31%	28%	0.49	7%	75%	28%	61%	5-year
Natchitoches, Natchitoches	18,336	6,971	34%	23%	43%	0.53	12%	68%	24%	59%	5-year
Point Place, Natchitoches	272	139	12%	26%	62%	0.4	3%	69%	11%	52%	5-year
Provencal, Natchitoches	562	207	25%	15%	60%	0.39	5%	78%	12%	21%	5-year
Vienna Bend, Natchitoches	1,191	458	27%	27%	46%	0.55	13%	85%	13%	23%	5-year
New Orleans, Orleans	378,715	158,354	26%	22%	52%	0.56	9%	77%	32%	54%	1-year
Bawcomville, Ouachita	3,647	1,335	27%	35%	38%	0.41	10%	52%	32%	40%	5-year
Brownsville, Ouachita	4,184	1,687	9%	39%	52%	0.4	11%	58%	16%	26%	5-year
Calhoun, Ouachita	927	379	26%	13%	61%	0.52	10%	82%	29%	29%	5-year
Claiborne, Ouachita	12,701	4,690	12%	19%	69%	0.4	6%	79%	17%	44%	5-year
District A, Ouachita	27,964	10,704	12%	18%	70%	0.43	5%	81%	17%	38%	5-year
District B, Ouachita	27,067	10,192	15%	25%	60%	0.43	8%	69%	20%	34%	5-year
District C, Ouachita	26,491	11,168	19%	21%	60%	0.52	4%	74%	19%	47%	5-year
District D, Ouachita	25,200	8,291	39%	26%	35%	0.53	13%	55%	25%	57%	5-year
District E, Ouachita	25,745	9,955	17%	22%	61%	0.47	5%	71%	18%	46%	5-year
District F, Ouachita	22,174	7,241	39%	25%	36%	0.47	19%	59%	28%	56%	5-year
Lakeshore, Ouachita	1,920	776	13%	20%	67%	0.44	6%	63%	22%	34%	5-year
Monroe, Ouachita	49,569	18,312	31%	26%	43%	0.58	13%	63%	22%	52%	3-year
Richwood, Ouachita	4,780	683	45%	26%	29%	0.56	7%	47%	20%	53%	5-year
Sterlington, Ouachita	1,614	600	19%	23%	58%	0.44	2%	65%	16%	59%	5-year
Swartz, Ouachita	4,789	1,762	18%	18%	64%	0.44	5%	72%	18%	19%	5-year
West Monroe, Ouachita	13,093	5,506	26%	26%	48%	0.48	6%	71%	20%	54%	5-year
Belle Chasse, Plaquemines	13,365	4,859	9%	18%	73%	0.4	4%	87%	24%	46%	5-year
Boothville, Plaquemines	840	325	41%	19%	40%	0.56	12%	60%	21%	69%	5-year
Buras, Plaquemines	832	391	25%	25%	50%	0.51	1%	66%	16%	0%	5-year
District 1, Plaquemines	1,680	616	26%	18%	56%	0.44	16%	74%	21%	86%	5-year
District 2, Plaquemines	3,971	1,509	13%	18%	69%	0.46	4%	80%	23%	49%	5-year
District 3, Plaquemines	3,914	1,323	1%	23%	76%	0.35	5%	91%	21%	35%	5-year
District 4, Plaquemines	4,940	1,834	11%	15%	74%	0.34	2%	90%	31%	48%	5-year
District 5, Plaquemines	3,587	1,274	15%	11%	74%	0.39	3%	94%	24%	0%	5-year
District 6, Plaquemines	1,912	638	13%	35%	52%	0.41	11%	58%	37%	NA	5-year
District 7, Plaquemines	1,261	515	26%	20%	54%	0.44	1%	79%	27%	50%	5-year
District 8, Plaquemines	913	443	24%	28%	48%	0.51	1%	67%	14%	0%	5-year
District 9, Plaquemines	1,207	463	34%	15%	51%	0.51	8%	65%	17%	38%	5-year
Empire, Plaquemines	905	393	23%	25%	52%	0.48	2%	83%	21%	100%	5-year

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Port Sulphur, Plaquemines	1,938	647	18%	30%	52%	0.35	8%	60%	35%	0%	5-year
District 1, Pointe Coupee	1,893	658	21%	34%	45%	0.41	7%	54%	16%	4%	5-year
District 2, Pointe Coupee	1,927	790	16%	21%	63%	0.41	6%	74%	14%	15%	5-year
District 3, Pointe Coupee	1,111	418	27%	33%	40%	0.45	26%	65%	47%	29%	5-year
District 4, Pointe Coupee	2,314	915	7%	26%	67%	0.38	11%	82%	7%	17%	5-year
District 5, Pointe Coupee	1,545	730	7%	29%	64%	0.39	4%	84%	3%	22%	5-year
District 6, Pointe Coupee	1,998	826	8%	19%	73%	0.42	3%	89%	11%	28%	5-year
District 7, Pointe Coupee	1,555	738	24%	40%	36%	0.5	0%	83%	29%	22%	5-year
District 8, Pointe Coupee	1,509	535	21%	36%	43%	0.48	13%	46%	16%	41%	5-year
District 9, Pointe Coupee	1,907	741	10%	21%	69%	0.42	0%	81%	17%	29%	5-year
District 10, Pointe Coupee	2,895	1,026	20%	24%	56%	0.47	5%	74%	20%	20%	5-year
District 11, Pointe Coupee	1,844	740	11%	23%	66%	0.48	3%	87%	9%	0%	5-year
District 12, Pointe Coupee	2,238	701	26%	31%	43%	0.54	12%	77%	36%	45%	5-year
Fordoche, Pointe Coupee	957	407	6%	30%	64%	0.36	7%	85%	7%	0%	5-year
Livonia, Pointe Coupee	1,695	602	20%	17%	63%	0.39	3%	82%	13%	33%	5-year
Morganza, Pointe Coupee	789	305	17%	26%	57%	0.37	13%	78%	18%	26%	5-year
New Roads, Pointe Coupee	4,812	1,734	18%	35%	47%	0.48	5%	67%	15%	36%	5-year
Ventress, Pointe Coupee	1,097	492	4%	20%	76%	0.31	6%	81%	4%	7%	5-year
Alexandria, Rapides	48,135	16,478	23%	26%	51%	0.5	12%	71%	23%	56%	3-year
Ball, Rapides	4,000	1,351	13%	22%	65%	0.39	10%	78%	13%	39%	5-year
Boyce, Rapides	1,283	449	37%	20%	43%	0.52	8%	77%	35%	43%	5-year
Cheneyville, Rapides	524	179	31%	41%	28%	0.42	18%	67%	30%	54%	5-year
Deville, Rapides	1,874	720	18%	22%	60%	0.36	6%	78%	7%	28%	5-year
District A, Rapides	14,404	5,074	16%	20%	64%	0.45	7%	74%	16%	47%	5-year
District B, Rapides	14,925	5,699	19%	26%	55%	0.47	10%	76%	19%	39%	5-year
District C, Rapides	17,775	6,337	10%	16%	74%	0.41	4%	85%	15%	21%	5-year
District D, Rapides	12,575	4,111	32%	32%	36%	0.44	13%	70%	27%	60%	5-year
District E, Rapides	16,592	6,078	12%	22%	66%	0.45	8%	77%	20%	34%	5-year
District F, Rapides	13,285	4,823	29%	31%	40%	0.46	16%	69%	28%	61%	5-year
District G, Rapides	14,326	5,719	11%	21%	68%	0.48	5%	78%	20%	42%	5-year
District H, Rapides	14,884	5,192	17%	23%	60%	0.48	10%	71%	15%	30%	5-year
District I, Rapides	13,268	4,573	25%	26%	49%	0.53	10%	70%	25%	63%	5-year
Forest Hill, Rapides	756	221	27%	38%	35%	0.5	4%	40%	30%	40%	5-year
Glenmora, Rapides	1,272	470	30%	20%	50%	0.46	15%	64%	19%	49%	5-year
Lecompte, Rapides	947	397	23%	27%	50%	0.43	6%	66%	18%	44%	5-year
Pineville, Rapides	14,498	5,242	17%	25%	58%	0.47	8%	77%	22%	34%	5-year
Woodworth, Rapides	1,418	590	8%	23%	69%	0.44	5%	83%	9%	17%	5-year
Coushatta, Red River	1,971	638	42%	22%	36%	0.5	17%	57%	11%	38%	5-year
District 1, Red River	1,159	536	23%	17%	60%	0.53	9%	60%	14%	13%	5-year
District 2, Red River	1,561	561	11%	30%	59%	0.56	10%	72%	24%	7%	5-year
District 3, Red River	1,333	590	12%	12%	76%	0.44	9%	76%	12%	50%	5-year
District 4, Red River	896	281	7%	7%	86%	0.34	2%	60%	5%	20%	5-year
District 5, Red River	1,631	556	46%	17%	37%	0.49	18%	59%	19%	38%	5-year
District 6, Red River	1,137	364	33%	15%	52%	0.53	27%	66%	16%	0%	5-year
District 7, Red River	1,311	432	20%	24%	56%	0.45	18%	62%	14%	34%	5-year
Hall Summit, Red River	354	124	8%	31%	61%	0.34	15%	74%	19%	65%	5-year

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Martin, Red River	789	258	13%	31%	56%	0.5	12%	73%	25%	13%	5-year
Delhi, Richland	2,947	1,068	26%	21%	53%	0.5	14%	64%	26%	34%	5-year
District 1, Richland	2,664	971	18%	20%	62%	0.47	5%	58%	16%	35%	5-year
District 2, Richland	2,129	756	32%	25%	43%	0.43	17%	55%	35%	32%	5-year
District 3, Richland	2,808	993	21%	24%	55%	0.42	15%	42%	24%	26%	5-year
District 4, Richland	1,713	728	20%	26%	54%	0.47	18%	40%	11%	7%	5-year
District 5, Richland	2,215	1,004	25%	25%	50%	0.44	11%	61%	19%	33%	5-year
District 6, Richland	1,340	405	38%	27%	35%	0.43	28%	55%	26%	32%	5-year
District 7, Richland	2,283	809	25%	21%	54%	0.48	13%	68%	21%	35%	5-year
District 8, Richland	3,564	1,101	10%	20%	70%	0.41	10%	64%	3%	22%	5-year
District 9, Richland	2,100	852	17%	29%	54%	0.43	7%	65%	15%	27%	5-year
Mangham, Richland	877	315	27%	32%	41%	0.48	14%	46%	33%	37%	5-year
Rayville, Richland	3,749	1,236	35%	24%	41%	0.42	21%	55%	21%	33%	5-year
Start, Richland	800	379	19%	27%	54%	0.44	8%	73%	3%	38%	5-year
Belmont, Sabine	690	254	9%	20%	71%	0.32	0%	77%	24%	0%	5-year
Converse, Sabine	418	160	24%	30%	46%	0.56	15%	46%	11%	31%	5-year
District 1, Sabine	2,184	831	19%	29%	52%	0.44	12%	73%	25%	12%	5-year
District 2, Sabine	2,723	1,195	10%	27%	63%	0.46	7%	80%	14%	29%	5-year
District 3, Sabine	2,643	966	10%	25%	65%	0.47	11%	80%	10%	10%	5-year
District 4, Sabine	2,607	912	40%	36%	24%	0.5	15%	66%	18%	49%	5-year
District 5, Sabine	2,431	929	19%	21%	60%	0.55	10%	78%	15%	23%	5-year
District 6, Sabine	2,697	1,151	22%	24%	54%	0.5	8%	65%	16%	39%	5-year
District 7, Sabine	2,667	1,094	23%	23%	54%	0.48	9%	57%	18%	12%	5-year
District 8, Sabine	3,504	1,075	28%	23%	49%	0.52	17%	62%	15%	46%	5-year
District 9, Sabine	2,830	1,022	17%	23%	60%	0.48	10%	71%	15%	16%	5-year
Florien, Sabine	521	186	37%	26%	37%	0.56	22%	61%	27%	31%	5-year
Fort Jesup, Sabine	428	158	14%	27%	59%	0.55	17%	77%	7%	10%	5-year
Many, Sabine	2,842	1,014	31%	37%	32%	0.52	8%	73%	17%	48%	5-year
Noble, Sabine	322	112	19%	15%	66%	0.4	6%	70%	17%	0%	5-year
Pleasant Hill, Sabine	850	273	27%	25%	48%	0.53	11%	67%	2%	25%	5-year
Zwolle, Sabine	2,332	725	35%	25%	40%	0.52	19%	63%	21%	51%	5-year
Arabi, St Bernard	4,305	1,543	18%	37%	45%	0.42	10%	79%	21%	68%	5-year
Chalmette, St Bernard	18,019	6,604	19%	36%	45%	0.46	10%	81%	20%	53%	5-year
District A, St Bernard	6,564	2,286	21%	35%	44%	0.44	9%	80%	22%	66%	5-year
District B, St Bernard	7,233	2,844	19%	43%	38%	0.45	12%	77%	14%	51%	5-year
District C, St Bernard	8,041	2,889	17%	30%	53%	0.46	10%	84%	21%	55%	5-year
District D, St Bernard	8,532	2,782	16%	26%	58%	0.39	13%	86%	23%	58%	5-year
District E, St Bernard	8,480	2,913	15%	35%	50%	0.41	16%	80%	23%	31%	5-year
Meraux, St Bernard	6,203	1,988	10%	25%	65%	0.35	11%	90%	22%	61%	5-year
Poydras, St Bernard	2,205	796	20%	40%	40%	0.39	25%	81%	13%	39%	5-year
Violet, St Bernard	5,966	2,035	14%	33%	53%	0.42	15%	78%	28%	44%	5-year
Ama, St Charles	1,204	537	3%	21%	76%	0.37	4%	81%	21%	5%	5-year
Bayou Gauche, St Charles	3,087	1,047	11%	15%	74%	0.36	4%	84%	12%	71%	5-year
Boutte, St Charles	2,489	891	12%	24%	64%	0.39	5%	95%	25%	65%	5-year
Des Allemands, St Charles	1,587	690	16%	35%	49%	0.47	12%	61%	17%	28%	5-year
Destrehan, St Charles	11,297	3,992	7%	16%	77%	0.39	9%	85%	21%	44%	5-year
District 1, St Charles	7,509	2,520	22%	24%	54%	0.44	15%	75%	23%	58%	5-year
District 2, St Charles	5,875	2,390	3%	20%	77%	0.36	4%	90%	18%	31%	5-year
District 3, St Charles	7,691	2,740	6%	12%	82%	0.37	8%	89%	22%	38%	5-year
District 4, St Charles	6,228	2,204	12%	19%	69%	0.39	7%	84%	15%	50%	5-year

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District 5, St Charles	9,332	3,076	16%	24%	60%	0.4	12%	68%	27%	62%	5-year
District 6, St Charles	7,739	2,803	11%	28%	61%	0.41	8%	80%	19%	43%	5-year
District 7, St Charles	8,253	2,814	13%	26%	61%	0.43	6%	80%	25%	55%	5-year
Hahnville, St Charles	3,454	1,217	19%	26%	55%	0.42	14%	73%	22%	47%	5-year
Killona, St Charles	695	261	64%	12%	24%	0.53	40%	87%	40%	54%	5-year
Luling, St Charles	12,333	4,411	9%	25%	66%	0.41	6%	84%	21%	52%	5-year
Montz, St Charles	1,962	646	8%	21%	71%	0.37	9%	87%	23%	48%	5-year
New Sarpy, St Charles	1,534	574	13%	45%	42%	0.45	14%	74%	27%	30%	5-year
Norco, St Charles	3,093	1,162	11%	22%	67%	0.4	5%	82%	13%	47%	5-year
Paradis, St Charles	847	288	14%	16%	70%	0.33	0%	90%	12%	16%	5-year
St. Rose, St Charles	8,871	2,928	16%	24%	60%	0.4	11%	68%	28%	66%	5-year
District 1, St Helena	1,637	691	22%	27%	51%	0.62	13%	68%	11%	51%	5-year
District 2, St Helena	1,356	488	20%	27%	53%	0.42	13%	70%	10%	27%	5-year
District 3, St Helena	2,552	802	47%	13%	40%	0.45	15%	74%	31%	22%	5-year
District 4, St Helena	2,096	791	18%	22%	60%	0.39	13%	65%	21%	0%	5-year
District 5, St Helena	1,451	655	18%	53%	29%	0.36	22%	45%	27%	31%	5-year
District 6, St Helena	1,970	703	14%	27%	59%	0.49	11%	83%	18%	0%	5-year
Greensburg, St Helena	743	261	30%	21%	49%	0.48	3%	68%	9%	34%	5-year
Convent, St James	564	196	31%	17%	52%	0.57	32%	63%	21%	76%	5-year
District 1, St James	3,565	1,304	18%	16%	66%	0.41	14%	72%	30%	24%	5-year
District 2, St James	3,181	1,160	9%	21%	70%	0.42	7%	90%	10%	53%	5-year
District 3, St James	3,489	1,352	19%	10%	71%	0.46	7%	87%	17%	50%	5-year
District 4, St James	2,710	915	34%	11%	55%	0.54	16%	79%	26%	28%	5-year
District 5, St James	3,031	906	17%	28%	55%	0.41	15%	72%	12%	41%	5-year
District 6, St James	3,126	1,019	10%	13%	77%	0.4	11%	78%	11%	4%	5-year
District 7, St James	2,814	1,130	4%	19%	77%	0.41	7%	83%	10%	0%	5-year
Gramercy, St James	3,547	1,294	18%	16%	66%	0.41	14%	72%	29%	24%	5-year
Grand Point, St James	2,189	839	10%	11%	79%	0.41	5%	91%	16%	0%	5-year
Hester, St James	422	137	0%	19%	81%	0.37	0%	100%	22%	0%	5-year
Lutcher, St James	3,508	1,272	17%	21%	62%	0.45	11%	85%	12%	67%	5-year
North Vacherie, St James	2,424	825	12%	17%	71%	0.4	14%	78%	15%	4%	5-year
Paulina, St James	1,126	443	15%	10%	75%	0.48	6%	83%	17%	0%	5-year
South Vacherie, St James	3,452	1,330	4%	18%	78%	0.4	6%	82%	9%	0%	5-year
St. James, St James	895	305	16%	26%	58%	0.4	13%	78%	14%	10%	5-year
Union, St James	1,175	385	58%	10%	32%	0.52	22%	85%	39%	15%	5-year
Welcome, St James	1,207	298	29%	20%	51%	0.38	18%	66%	16%	63%	5-year
District 1, St John The Baptist	5,294	1,976	33%	26%	41%	0.46	16%	75%	25%	26%	5-year
District 2, St John The Baptist	5,563	2,200	18%	25%	57%	0.41	13%	80%	19%	30%	5-year
District 3, St John The Baptist	6,466	1,990	16%	24%	60%	0.35	14%	72%	23%	55%	5-year
District 4, St John The Baptist	6,972	2,165	14%	31%	55%	0.38	11%	72%	39%	43%	5-year
District 5, St John The Baptist	7,697	2,707	10%	21%	69%	0.36	4%	76%	26%	39%	5-year
District 6, St John The Baptist	5,770	1,813	11%	36%	53%	0.39	15%	70%	31%	87%	5-year
District 7, St John The Baptist	7,377	2,589	10%	19%	71%	0.38	9%	86%	30%	49%	5-year
Edgard, St John The Baptist	2,160	833	29%	21%	50%	0.42	23%	85%	28%	7%	5-year

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Garyville, St John The Baptist	2,192	930	30%	19%	51%	0.45	22%	92%	26%	47%	5-year
LaPlace, St John The Baptist	28,163	9,543	13%	27%	60%	0.39	9%	79%	29%	43%	3-year
Pleasure Bend, St John The Baptist	281	113	21%	15%	64%	0.26	0%	78%	14%	NA	5-year
Reserve, St John The Baptist	9,837	3,260	14%	26%	60%	0.37	12%	72%	19%	37%	5-year
Wallace, St John The Baptist	885	265	9%	42%	49%	0.38	13%	79%	17%	87%	5-year
Arnaudville, St Landry	1,088	377	24%	18%	58%	0.42	4%	80%	9%	19%	5-year
Cankton, St Landry	664	277	25%	14%	61%	0.4	11%	77%	14%	11%	5-year
District 1, St Landry	5,783	1,885	38%	20%	42%	0.48	11%	68%	18%	56%	5-year
District 2, St Landry	6,167	2,124	50%	15%	35%	0.55	15%	75%	25%	59%	5-year
District 3, St Landry	4,757	1,632	36%	22%	42%	0.47	14%	70%	28%	57%	5-year
District 4, St Landry	6,139	2,497	23%	28%	49%	0.47	3%	78%	23%	59%	5-year
District 5, St Landry	6,042	2,397	27%	19%	54%	0.48	2%	83%	14%	51%	5-year
District 6, St Landry	6,974	2,514	18%	21%	61%	0.45	3%	79%	13%	40%	5-year
District 7, St Landry	7,433	2,684	19%	17%	64%	0.43	7%	81%	11%	38%	5-year
District 8, St Landry	8,865	3,375	23%	17%	60%	0.48	4%	82%	19%	22%	5-year
District 9, St Landry	5,547	2,289	13%	17%	70%	0.45	7%	78%	16%	37%	5-year
District 10, St Landry	5,925	2,200	36%	25%	39%	0.53	10%	72%	28%	48%	5-year
District 11, St Landry	8,045	2,727	18%	18%	64%	0.47	8%	77%	17%	40%	5-year
District 12, St Landry	5,462	2,206	24%	30%	46%	0.48	4%	79%	21%	41%	5-year
District 13, St Landry	6,395	2,405	26%	23%	51%	0.46	5%	61%	19%	34%	5-year
Eunice, St Landry	10,359	3,986	25%	26%	49%	0.47	6%	70%	21%	36%	5-year
Grand Coteau, St Landry	805	311	36%	27%	37%	0.52	5%	71%	20%	22%	5-year
Krotz Springs, St Landry	1,001	391	22%	33%	45%	0.49	3%	68%	7%	43%	5-year
Lawtell, St Landry	1,582	551	7%	13%	80%	0.45	0%	85%	2%	0%	5-year
Leonville, St Landry	1,170	395	24%	22%	54%	0.42	10%	71%	13%	66%	5-year
Melville, St Landry	1,091	477	52%	15%	33%	0.54	7%	71%	21%	42%	5-year
Opelousas, St Landry	16,679	5,927	40%	23%	37%	0.52	13%	68%	24%	52%	5-year
Port Barre, St Landry	2,001	753	36%	17%	47%	0.5	5%	72%	20%	48%	5-year
Sunset, St Landry	2,897	1,080	29%	16%	55%	0.52	4%	85%	20%	32%	5-year
Washington, St Landry	603	339	46%	24%	30%	0.69	5%	87%	14%	74%	5-year
Breaux Bridge, St Martin	8,202	2,581	27%	21%	52%	0.54	16%	72%	30%	48%	5-year
Cade, St Martin	1,141	531	13%	25%	62%	0.45	1%	95%	19%	81%	5-year
Catahoula, St Martin	1,152	315	18%	15%	67%	0.36	1%	76%	23%	NA	5-year
Cecilia, St Martin	1,308	473	6%	5%	89%	0.37	21%	84%	9%	0%	5-year
District 1, St Martin	4,374	1,745	9%	24%	67%	0.43	5%	82%	7%	24%	5-year
District 2, St Martin	4,589	1,940	18%	28%	54%	0.48	2%	80%	27%	28%	5-year
District 3, St Martin	3,676	1,435	41%	22%	37%	0.58	19%	74%	19%	58%	5-year
District 4, St Martin	5,561	1,959	16%	21%	63%	0.41	3%	75%	16%	6%	5-year
District 5, St Martin	6,688	2,318	12%	24%	64%	0.41	9%	73%	20%	12%	5-year
District 6, St Martin	6,443	2,196	22%	19%	59%	0.5	14%	76%	23%	44%	5-year
District 7, St Martin	6,257	1,969	21%	25%	54%	0.48	16%	68%	32%	47%	5-year
District 8, St Martin	7,712	2,658	16%	21%	63%	0.45	5%	72%	13%	13%	5-year
District 9, St Martin	7,259	2,536	8%	21%	71%	0.42	9%	79%	11%	4%	5-year
Henderson, St Martin	1,709	567	26%	22%	52%	0.46	7%	56%	14%	19%	5-year
Parks, St Martin	528	244	21%	34%	45%	0.48	6%	79%	15%	7%	5-year
St. Martinville, St Martin	6,128	2,466	31%	29%	40%	0.51	11%	72%	26%	46%	5-year
Amelia, St Mary	2,286	856	16%	25%	59%	0.35	16%	57%	3%	9%	5-year
Baldwin, St Mary	2,121	817	29%	24%	47%	0.5	16%	60%	21%	23%	5-year
Bayou Vista, St Mary	5,020	1,887	22%	13%	65%	0.4	7%	72%	11%	51%	5-year

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Berwick, St Mary	4,899	1,766	19%	19%	62%	0.46	9%	75%	19%	41%	5-year
Charenton, St Mary	1,750	672	11%	35%	54%	0.41	11%	62%	15%	45%	5-year
District 1, St Mary	5,998	2,216	25%	26%	49%	0.46	13%	62%	15%	27%	5-year
District 2, St Mary	5,490	2,138	23%	28%	49%	0.53	18%	72%	19%	44%	5-year
District 3, St Mary	5,719	1,996	23%	16%	61%	0.44	20%	65%	18%	36%	5-year
District 4, St Mary	8,205	2,877	17%	14%	69%	0.42	9%	71%	14%	49%	5-year
District 5, St Mary	8,759	3,292	17%	14%	69%	0.41	9%	79%	16%	29%	5-year
District 6, St Mary	7,645	2,791	14%	17%	69%	0.45	10%	73%	19%	35%	5-year
District 7, St Mary	5,621	2,296	25%	16%	59%	0.46	7%	65%	24%	30%	5-year
District 8, St Mary	6,641	2,486	24%	26%	50%	0.41	15%	59%	12%	34%	5-year
Franklin, St Mary	7,564	2,670	26%	22%	52%	0.51	21%	66%	19%	46%	5-year
Glencoe, St Mary	314	112	43%	45%	12%	0.44	32%	58%	29%	28%	5-year
Morgan City, St Mary	12,246	4,808	21%	19%	60%	0.47	10%	65%	20%	34%	5-year
Patterson, St Mary	6,083	2,232	20%	16%	64%	0.42	9%	76%	20%	35%	5-year
Siracusa, St Mary	457	134	58%	13%	29%	0.57	34%	46%	17%	0%	5-year
Sorrel, St Mary	724	271	20%	16%	64%	0.44	2%	71%	13%	NA	5-year
Abita Springs, St Tammany	2,584	987	9%	16%	75%	0.42	4%	88%	25%	50%	5-year
Covington, St Tammany	8,981	3,346	18%	25%	57%	0.47	3%	78%	22%	54%	5-year
District 1, St Tammany	24,921	9,162	7%	14%	79%	0.45	4%	88%	21%	49%	5-year
District 2, St Tammany	15,289	5,872	9%	20%	71%	0.43	6%	78%	26%	26%	5-year
District 3, St Tammany	19,909	7,053	17%	24%	59%	0.47	7%	77%	27%	50%	5-year
District 4, St Tammany	17,271	6,473	7%	13%	80%	0.46	4%	88%	25%	52%	5-year
District 5, St Tammany	16,682	6,683	8%	19%	73%	0.44	8%	81%	15%	45%	5-year
District 6, St Tammany	16,829	6,407	18%	23%	59%	0.44	11%	69%	23%	34%	5-year
District 7, St Tammany	19,967	7,157	11%	20%	69%	0.44	7%	79%	27%	38%	5-year
District 8, St Tammany	13,115	4,814	6%	20%	74%	0.37	9%	81%	20%	43%	5-year
District 9, St Tammany	16,332	5,937	11%	16%	73%	0.44	10%	82%	25%	48%	5-year
District 10, St Tammany	17,089	6,501	5%	14%	81%	0.42	8%	85%	22%	47%	5-year
District 11, St Tammany	16,586	5,735	12%	25%	63%	0.41	10%	76%	31%	51%	5-year
District 12, St Tammany	16,702	6,055	15%	23%	62%	0.46	9%	78%	29%	63%	5-year
District 13, St Tammany	15,608	6,067	10%	18%	72%	0.41	7%	79%	33%	41%	5-year
District 14, St Tammany	10,532	3,602	27%	34%	39%	0.45	15%	67%	32%	67%	5-year
Eden Isle, St Tammany	7,385	2,955	5%	13%	82%	0.41	3%	93%	31%	44%	5-year
Folsom, St Tammany	701	279	25%	24%	51%	0.44	8%	70%	19%	26%	5-year
Lacombe, St Tammany	7,851	3,137	18%	24%	58%	0.46	12%	69%	31%	31%	5-year
Madisonville, St Tammany	880	359	12%	21%	67%	0.47	5%	84%	29%	50%	5-year
Mandeville, St Tammany	11,961	4,741	9%	15%	76%	0.49	9%	77%	22%	52%	5-year
Pearl River, St Tammany	2,521	865	15%	31%	54%	0.45	7%	71%	24%	64%	5-year
Slidell, St Tammany	27,400	9,741	15%	22%	63%	0.41	11%	75%	23%	53%	3-year
Sun, St Tammany	301	122	11%	44%	45%	0.42	22%	52%	19%	47%	5-year
Amite, Tangipahoa	4,209	1,203	24%	25%	51%	0.49	17%	76%	16%	44%	5-year
District 1, Tangipahoa	10,511	3,736	24%	24%	52%	0.48	18%	73%	20%	33%	5-year
District 2, Tangipahoa	13,456	4,686	12%	24%	64%	0.41	10%	75%	18%	40%	5-year
District 3, Tangipahoa	11,938	3,764	28%	27%	45%	0.45	23%	63%	20%	50%	5-year
District 4, Tangipahoa	12,115	4,159	20%	19%	61%	0.43	13%	68%	22%	41%	5-year
District 5, Tangipahoa	11,781	4,065	25%	20%	55%	0.5	11%	77%	23%	50%	5-year
District 6, Tangipahoa	11,835	4,458	23%	24%	53%	0.46	13%	72%	26%	48%	5-year
District 7, Tangipahoa	12,398	4,614	31%	27%	42%	0.53	18%	72%	30%	56%	5-year
District 8, Tangipahoa	12,256	4,914	21%	17%	62%	0.48	9%	80%	28%	46%	5-year

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District 9, Tangipahoa	13,144	4,996	13%	28%	59%	0.43	10%	83%	20%	37%	5-year
District 10, Tangipahoa	13,231	5,026	14%	17%	69%	0.44	8%	83%	20%	41%	5-year
Hammond, Tangipahoa	20,207	6,794	29%	26%	45%	0.54	14%	73%	27%	59%	3-year
Independence, Tangipahoa	2,111	690	35%	11%	54%	0.47	22%	67%	17%	53%	5-year
Kentwood, Tangipahoa	1,987	776	34%	33%	33%	0.48	24%	77%	31%	42%	5-year
Natalbany, Tangipahoa	2,848	1,017	24%	28%	48%	0.46	16%	60%	21%	47%	5-year
Ponchatoula, Tangipahoa	6,671	2,755	15%	30%	55%	0.47	7%	82%	26%	40%	5-year
Roseland, Tangipahoa	1,168	415	30%	26%	44%	0.39	34%	73%	31%	60%	5-year
Tangipahoa, Tangipahoa	661	242	33%	26%	41%	0.39	42%	75%	19%	62%	5-year
Tickfaw, Tangipahoa	830	278	18%	23%	59%	0.38	15%	63%	23%	28%	5-year
District 1, Tensas	746	312	34%	14%	52%	0.4	10%	47%	12%	24%	5-year
District 2, Tensas	675	299	31%	31%	38%	0.42	9%	41%	18%	38%	5-year
District 3, Tensas	1,111	400	15%	21%	64%	0.5	12%	55%	14%	40%	5-year
District 4, Tensas	581	253	21%	27%	52%	0.54	4%	59%	17%	25%	5-year
District 5, Tensas	713	261	30%	43%	27%	0.41	6%	70%	25%	15%	5-year
District 6, Tensas	643	245	38%	19%	43%	0.45	12%	41%	15%	57%	5-year
District 7, Tensas	636	279	44%	26%	30%	0.45	26%	30%	22%	16%	5-year
Newellton, Tensas	1,168	492	29%	28%	43%	0.47	13%	51%	14%	46%	5-year
St. Joseph, Tensas	989	363	26%	34%	40%	0.54	5%	66%	18%	12%	5-year
Waterproof, Tensas	759	319	45%	28%	27%	0.44	24%	31%	19%	21%	5-year
Bayou Cane, Terrebonne	20,810	7,901	11%	20%	69%	0.41	0%	74%	18%	34%	3-year
Bourg, Terrebonne	2,166	797	14%	13%	73%	0.39	2%	93%	28%	9%	5-year
Chauvin, Terrebonne	3,254	1,067	19%	29%	52%	0.41	10%	60%	19%	46%	5-year
District 1, Terrebonne	10,053	3,759	21%	23%	56%	0.43	9%	68%	26%	39%	5-year
District 2, Terrebonne	10,503	4,039	29%	31%	40%	0.49	9%	74%	26%	43%	5-year
District 3, Terrebonne	14,196	5,337	11%	22%	67%	0.41	6%	77%	21%	38%	5-year
District 4, Terrebonne	12,307	4,272	12%	23%	65%	0.45	6%	69%	13%	37%	5-year
District 5, Terrebonne	12,678	4,962	14%	23%	63%	0.4	6%	75%	19%	30%	5-year
District 6, Terrebonne	12,625	4,143	5%	6%	89%	0.37	3%	93%	14%	23%	5-year
District 7, Terrebonne	13,654	4,042	18%	16%	66%	0.43	11%	74%	6%	23%	5-year
District 8, Terrebonne	13,213	4,563	15%	21%	64%	0.41	7%	71%	19%	36%	5-year
District 9, Terrebonne	12,639	4,162	15%	16%	69%	0.42	6%	74%	17%	25%	5-year
Dulac, Terrebonne	940	385	36%	17%	47%	0.55	11%	59%	2%	0%	5-year
Gray, Terrebonne	5,172	1,753	23%	21%	56%	0.44	7%	72%	26%	41%	5-year
Houma, Terrebonne	33,817	12,422	16%	19%	65%	0.46	4%	79%	18%	31%	3-year
Montegut, Terrebonne	1,387	436	20%	14%	66%	0.44	26%	54%	31%	100%	5-year
Presquille, Terrebonne	1,493	474	0%	10%	90%	0.4	4%	99%	14%	NA	5-year
Schriever, Terrebonne	7,239	2,435	14%	21%	65%	0.45	8%	70%	18%	39%	5-year
Bernice, Union	1,644	587	47%	17%	36%	0.56	14%	68%	16%	35%	5-year
District 1, Union	2,587	851	43%	27%	30%	0.47	14%	71%	27%	57%	5-year
District 2, Union	2,205	899	19%	23%	58%	0.43	8%	74%	17%	26%	5-year
District 3, Union	2,416	787	18%	23%	59%	0.45	6%	70%	12%	0%	5-year
District 4, Union	2,235	936	27%	19%	54%	0.48	16%	65%	9%	6%	5-year
District 5, Union	3,203	1,266	15%	20%	65%	0.41	2%	82%	14%	67%	5-year
District 6, Union	2,344	898	17%	19%	64%	0.37	5%	70%	14%	21%	5-year
District 7, Union	3,113	1,146	12%	24%	64%	0.41	4%	78%	8%	31%	5-year
District 8, Union	2,241	925	33%	26%	41%	0.54	10%	79%	34%	73%	5-year
District 9, Union	2,232	824	46%	22%	32%	0.58	11%	54%	15%	30%	5-year
Farmerville, Union	3,841	1,359	37%	23%	40%	0.48	9%	78%	25%	47%	5-year
Junction City, Union	519	207	35%	28%	37%	0.51	0%	50%	6%	30%	5-year

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Marion, Union	685	308	28%	27%	45%	0.45	7%	73%	19%	46%	5-year
Abbeville, Vermilion	12,293	4,593	25%	25%	50%	0.47	14%	64%	23%	43%	5-year
Delcambre, Vermilion	1,669	681	18%	25%	57%	0.41	8%	82%	21%	30%	5-year
District 1, Vermilion	6,983	2,314	9%	11%	80%	0.47	9%	75%	10%	16%	5-year
District 2, Vermilion	4,402	1,700	15%	16%	69%	0.42	7%	83%	14%	25%	5-year
District 3, Vermilion	5,808	1,935	17%	8%	75%	0.41	7%	78%	13%	57%	5-year
District 4, Vermilion	2,868	1,120	31%	38%	31%	0.46	23%	58%	37%	41%	5-year
District 5, Vermilion	4,708	1,641	20%	15%	65%	0.48	9%	70%	15%	50%	5-year
District 6, Vermilion	4,492	1,894	12%	19%	69%	0.42	5%	75%	15%	36%	5-year
District 7, Vermilion	3,717	1,466	30%	20%	50%	0.48	14%	67%	23%	39%	5-year
District 8, Vermilion	3,417	1,266	11%	23%	66%	0.41	8%	80%	22%	27%	5-year
District 9, Vermilion	3,318	1,237	23%	14%	63%	0.44	12%	75%	18%	11%	5-year
District 10, Vermilion	2,931	1,283	24%	24%	52%	0.49	16%	73%	15%	38%	5-year
District 11, Vermilion	3,858	1,476	14%	23%	63%	0.44	4%	76%	16%	43%	5-year
District 12, Vermilion	3,708	1,356	21%	16%	63%	0.44	11%	72%	23%	39%	5-year
District 13, Vermilion	4,584	1,551	14%	21%	65%	0.44	3%	78%	15%	2%	5-year
District 14, Vermilion	3,600	1,526	16%	24%	60%	0.44	4%	84%	11%	27%	5-year
Erath, Vermilion	2,504	983	17%	25%	58%	0.46	3%	78%	13%	34%	5-year
Gueydan, Vermilion	1,620	690	24%	20%	56%	0.46	4%	74%	18%	30%	5-year
Kaplan, Vermilion	4,616	1,877	29%	19%	52%	0.51	13%	76%	19%	39%	5-year
Maurice, Vermilion	1,719	555	15%	11%	74%	0.37	12%	67%	15%	12%	5-year
Anacoco, Vernon	1,042	401	10%	28%	62%	0.4	6%	74%	11%	22%	5-year
District 1, Vernon	2,890	1,045	10%	20%	70%	0.37	9%	71%	8%	23%	5-year
District 2, Vernon	3,744	1,405	12%	30%	58%	0.44	7%	80%	11%	27%	5-year
District 3, Vernon	4,508	1,659	10%	22%	68%	0.41	3%	77%	5%	15%	5-year
District 4, Vernon	11,826	2,999	10%	26%	64%	0.32	9%	93%	15%	29%	5-year
District 5, Vernon	2,946	1,151	13%	31%	56%	0.4	6%	74%	17%	13%	5-year
District 6, Vernon	3,883	1,423	17%	15%	68%	0.4	7%	77%	19%	15%	5-year
District 7, Vernon	3,394	1,166	17%	26%	57%	0.37	5%	68%	18%	46%	5-year
District 8, Vernon	4,403	1,731	15%	24%	61%	0.43	6%	74%	13%	35%	5-year
District 9, Vernon	3,123	1,151	10%	29%	61%	0.44	7%	72%	17%	27%	5-year
District 10, Vernon	1,970	728	29%	27%	44%	0.48	8%	77%	23%	35%	5-year
District 11, Vernon	6,405	2,478	16%	22%	62%	0.39	11%	82%	17%	30%	5-year
District 12, Vernon	3,418	1,212	11%	21%	68%	0.41	7%	79%	13%	27%	5-year
Fort Polk North, Vernon	2,716	955	9%	22%	69%	0.3	19%	93%	NA	24%	5-year
Fort Polk South, Vernon	9,652	2,080	10%	30%	60%	0.3	9%	97%	0%	31%	5-year
Hornbeck, Vernon	457	163	14%	25%	61%	0.43	10%	90%	16%	26%	5-year
Leesville, Vernon	6,646	2,501	20%	26%	54%	0.43	9%	72%	18%	31%	5-year
New Llano, Vernon	2,516	1,079	19%	28%	53%	0.41	7%	75%	19%	40%	5-year
Pitkin, Vernon	464	178	19%	34%	47%	0.39	3%	64%	23%	65%	5-year
Rosepine, Vernon	1,731	650	19%	33%	48%	0.39	4%	67%	13%	49%	5-year
Simpson, Vernon	736	231	13%	4%	83%	0.38	3%	88%	11%	0%	5-year
Angie, Washington	371	142	31%	14%	55%	0.52	13%	77%	27%	13%	5-year
Bogalusa, Washington	12,186	4,525	36%	24%	40%	0.51	25%	71%	28%	47%	5-year
District 1, Washington	6,651	2,652	28%	31%	41%	0.46	20%	71%	26%	38%	5-year
District 2, Washington	6,661	2,530	23%	19%	58%	0.46	8%	77%	18%	27%	5-year
District 3, Washington	7,037	2,523	34%	20%	46%	0.52	23%	71%	29%	61%	5-year
District 4, Washington	6,721	2,063	39%	16%	45%	0.57	21%	68%	24%	34%	5-year
District 5, Washington	7,148	2,707	21%	23%	56%	0.47	12%	65%	17%	39%	5-year
District 6, Washington	5,763	2,243	27%	28%	45%	0.48	13%	66%	30%	49%	5-year

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District 7, Washington	6,954	2,881	21%	24%	55%	0.46	16%	61%	22%	8%	5-year
Franklinton, Washington	3,839	1,405	28%	27%	45%	0.46	13%	69%	25%	31%	5-year
Varnado, Washington	379	141	39%	29%	32%	0.46	32%	61%	19%	36%	5-year
Cotton Valley, Webster	946	407	23%	25%	52%	0.45	11%	70%	27%	39%	5-year
Cullen, Webster	996	451	46%	25%	29%	0.41	3%	78%	28%	67%	5-year
District 1, Webster	3,448	1,376	29%	29%	42%	0.5	17%	67%	20%	41%	5-year
District 2, Webster	2,491	1,114	55%	15%	30%	0.41	16%	51%	18%	63%	5-year
District 3, Webster	3,665	1,237	8%	31%	61%	0.39	8%	71%	12%	12%	5-year
District 4, Webster	3,583	1,351	10%	15%	75%	0.39	5%	78%	12%	22%	5-year
District 5, Webster	3,477	1,320	11%	28%	61%	0.38	7%	68%	12%	33%	5-year
District 6, Webster	4,155	1,597	12%	17%	71%	0.48	9%	82%	19%	40%	5-year
District 7, Webster	3,201	1,289	23%	17%	60%	0.5	13%	69%	19%	42%	5-year
District 8, Webster	3,704	1,480	11%	29%	60%	0.38	10%	65%	19%	37%	5-year
District 9, Webster	2,793	1,043	40%	31%	29%	0.44	12%	45%	23%	54%	5-year
District 10, Webster	2,408	1,014	27%	36%	37%	0.42	13%	71%	30%	46%	5-year
District 11, Webster	4,528	1,609	28%	20%	52%	0.47	14%	77%	21%	44%	5-year
District 12, Webster	3,586	1,550	20%	21%	59%	0.44	8%	69%	23%	34%	5-year
Dixie Inn, Webster	295	125	22%	50%	28%	0.34	8%	48%	21%	48%	5-year
Doyle, Webster	868	353	22%	24%	54%	0.48	8%	61%	15%	57%	5-year
Minden, Webster	13,035	5,056	23%	27%	50%	0.47	12%	66%	23%	46%	5-year
Sarepta, Webster	1,021	339	5%	27%	68%	0.37	5%	73%	7%	12%	5-year
Sibley, Webster	1,361	503	24%	12%	64%	0.4	13%	76%	28%	37%	5-year
Springhill, Webster	5,260	2,180	39%	23%	38%	0.48	17%	57%	17%	49%	5-year
Addis, West Baton Rouge	3,812	1,405	17%	17%	66%	0.39	9%	72%	23%	36%	5-year
Brusly, West Baton Rouge	2,577	883	12%	9%	79%	0.37	3%	94%	13%	30%	5-year
District 1, West Baton Rouge	3,138	1,219	20%	24%	56%	0.41	10%	70%	25%	44%	5-year
District 2, West Baton Rouge	2,932	1,100	9%	5%	86%	0.34	4%	87%	12%	7%	5-year
District 3, West Baton Rouge	2,278	753	11%	21%	68%	0.41	10%	86%	9%	13%	5-year
District 4, West Baton Rouge	2,607	950	4%	14%	82%	0.32	3%	93%	6%	20%	5-year
District 5, West Baton Rouge	2,447	991	23%	31%	46%	0.49	4%	65%	17%	51%	5-year
District 6, West Baton Rouge	2,564	768	17%	14%	69%	0.37	4%	82%	11%	31%	5-year
District 7, West Baton Rouge	2,582	872	15%	21%	64%	0.45	5%	83%	15%	70%	5-year
District 8, West Baton Rouge	2,761	1,029	12%	18%	70%	0.38	6%	91%	12%	23%	5-year
District 9, West Baton Rouge	2,703	1,138	16%	30%	54%	0.34	8%	73%	20%	51%	5-year
Erwinville, West Baton Rouge	1,939	770	10%	15%	75%	0.36	2%	93%	4%	33%	5-year
Port Allen, West Baton Rouge	5,148	2,149	13%	29%	58%	0.42	6%	75%	17%	42%	5-year
District A, West Carroll	2,193	524	15%	26%	59%	0.42	5%	69%	4%	19%	5-year
District B, West Carroll	2,684	888	24%	20%	56%	0.45	14%	54%	11%	5%	5-year
District C, West Carroll	1,859	944	27%	34%	39%	0.47	10%	50%	23%	34%	5-year
District D, West Carroll	2,476	898	35%	19%	46%	0.48	7%	55%	21%	37%	5-year
District E, West Carroll	2,328	876	7%	34%	59%	0.42	9%	59%	10%	48%	5-year
Epps, West Carroll	1,117	184	16%	36%	48%	0.41	12%	64%	3%	27%	5-year
Forest, West Carroll	272	108	14%	29%	57%	0.51	10%	55%	6%	36%	5-year

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Kilbourne, West Carroll	478	168	23%	33%	44%	0.47	10%	51%	24%	39%	5-year
Oak Grove, West Carroll	1,796	673	35%	29%	36%	0.49	6%	53%	22%	40%	5-year
District 1, West Feliciana	1,485	507	17%	34%	49%	0.47	5%	77%	20%	25%	5-year
District 2, West Feliciana	2,308	846	11%	13%	76%	0.42	7%	91%	13%	31%	5-year
District 3, West Feliciana	1,825	617	6%	46%	48%	0.44	8%	70%	10%	10%	5-year
District 4, West Feliciana	5,280	455	7%	35%	58%	0.35	10%	82%	11%	0%	5-year
District 5, West Feliciana	1,539	520	39%	43%	18%	0.46	4%	59%	27%	48%	5-year
District 6, West Feliciana	1,939	627	9%	21%	70%	0.39	17%	80%	24%	13%	5-year
District 7, West Feliciana	1,146	435	19%	19%	62%	0.42	5%	92%	18%	6%	5-year
St. Francisville, West Feliciana	1,990	674	15%	32%	53%	0.45	6%	81%	20%	23%	5-year
Calvin, Winn	269	104	16%	15%	69%	0.35	3%	63%	8%	71%	5-year
District 1, Winn	1,448	716	41%	24%	35%	0.48	12%	76%	31%	60%	5-year
District 2, Winn	1,863	727	35%	23%	42%	0.43	14%	61%	11%	41%	5-year
District 3, Winn	4,102	913	23%	22%	55%	0.52	8%	63%	16%	29%	5-year
District 4, Winn	1,867	824	12%	22%	66%	0.39	5%	75%	16%	29%	5-year
District 5, Winn	1,987	770	18%	26%	56%	0.44	7%	68%	12%	16%	5-year
District 6, Winn	2,137	816	24%	20%	56%	0.45	5%	59%	3%	64%	5-year
District 7, Winn	1,725	636	13%	22%	65%	0.44	11%	86%	10%	4%	5-year
Dodson, Winn	349	119	27%	18%	55%	0.35	11%	55%	14%	24%	5-year
St. Maurice, Winn	358	163	56%	23%	21%	0.46	0%	87%	26%	0%	5-year
Winnfield, Winn	4,773	1,930	36%	21%	43%	0.49	14%	62%	15%	54%	5-year

APPENDIX I – HOUSEHOLDS BY INCOME

This table presents the total number of households in each parish in Louisiana in 2007, 2010, and 2013, as well as the percent of households in poverty and ALICE for each year. Data is from the American Community Survey. Estimates depend on population size: for parishes with populations above 65,000, data is a 1-year estimate; for populations between 20,000 and 65,000, a 3-year estimate; and for populations below 20,000, a 5-year estimate. For the smallest parishes, populations below 20,000, data is not available for 2007 as there were no American Community Survey 5-year estimates that year.

ALICE Households, Louisiana, 2007-2013

Parish	Households 2013	Poverty % 2013	ALICE % 2013	Households 2010	Poverty % 2010	ALICE % 2010	Households 2007	Poverty % 2007	ALICE % 2007
Acadia	22,837	20%	25%	21,911	20%	23%	21,908	24%	24%
Allen	8,108	15%	29%	8,216	19%	29%	8,428	22%	26%
Ascension	40,762	10%	12%	36,927	13%	18%	35,245	11%	21%
Assumption	8,658	18%	22%	8,454	15%	21%	8,499	22%	18%
Avoyelles	15,050	23%	25%	15,712	21%	20%	15,673	27%	21%
Beauregard	12,966	17%	20%	12,877	14%	23%	13,051	15%	19%
Bienville	5,668	27%	23%	5,689	25%	20%	NA	NA	NA
Bossier	47,151	15%	18%	45,087	14%	23%	41,900	14%	16%
Caddo	98,570	18%	26%	98,886	17%	28%	99,450	22%	21%
Calcasieu	76,601	16%	24%	73,459	18%	23%	73,473	17%	17%
Caldwell	3,935	21%	22%	3,651	22%	19%	NA	NA	NA
Cameron	2,529	9%	16%	2,663	11%	18%	NA	NA	NA
Catahoula	3,767	22%	21%	3,794	23%	21%	NA	NA	NA
Claiborne	5,726	25%	25%	5,890	26%	23%	NA	NA	NA
Concordia	7,733	27%	26%	7,803	32%	18%	NA	NA	NA
De Soto	10,208	23%	23%	10,120	20%	25%	9,693	24%	18%
East Baton Rouge	168,824	19%	16%	165,646	16%	22%	168,313	17%	24%
East Carroll	2,488	39%	27%	2,426	36%	30%	NA	NA	NA
East Feliciana	7,052	15%	24%	6,746	21%	27%	6,933	0%	50%
Evangeline	12,053	27%	21%	11,934	20%	27%	12,823	30%	17%
Franklin	7,388	29%	26%	7,969	25%	18%	7,716	28%	21%
Grant	7,328	18%	29%	7,426	17%	22%	NA	NA	NA
Iberia	26,536	17%	21%	26,130	21%	19%	26,511	20%	18%
Iberville	11,396	21%	23%	10,951	19%	20%	11,615	20%	21%
Jackson	6,090	20%	22%	5,967	17%	22%	NA	NA	NA
Jefferson	167,442	17%	24%	166,696	15%	27%	156,453	12%	29%
Jefferson Davis	11,587	21%	22%	11,950	14%	22%	11,790	18%	20%
La Salle	5,619	15%	21%	5,245	14%	29%	32,872	19%	22%
Lafayette	88,453	16%	16%	84,447	17%	14%	82,357	14%	17%
Lafourche	34,469	15%	20%	35,691	13%	24%	82,357	14%	17%
Lincoln	17,221	33%	18%	15,876	25%	21%	16,005	28%	18%
Livingston	47,465	16%	20%	44,849	11%	24%	39,382	11%	23%
Madison	4,068	35%	28%	3,973	32%	26%	NA	NA	NA
Morehouse	10,424	29%	27%	10,141	24%	28%	10,852	31%	19%
Natchitoches	14,544	27%	22%	15,101	28%	25%	14,590	32%	19%
Orleans	158,354	26%	22%	142,093	24%	23%	80,039	19%	36%
Ouachita	56,477	25%	21%	57,072	22%	16%	53,018	20%	23%

ALICE Households, Louisiana, 2007-2013

Parish	Households 2013	Poverty % 2013	ALICE % 2013	Households 2010	Poverty % 2010	ALICE % 2010	Households 2007	Poverty % 2007	ALICE % 2007
Plaquemines	8,673	16%	19%	8,315	10%	25%	NA	NA	NA
Pointe Coupee	8,848	21%	25%	8,634	12%	33%	8,756	27%	24%
Rapides	48,074	17%	26%	47,126	18%	22%	50,914	18%	21%
Red River	3,320	22%	18%	3,203	21%	25%	NA	NA	NA
Richland	7,674	20%	27%	7,401	21%	22%	7,671	22%	17%
Sabine	9,193	19%	25%	9,133	22%	25%	10,023	23%	16%
St. Bernard	14,251	19%	32%	12,235	14%	39%	NA	NA	NA
St. Charles	18,190	13%	24%	18,700	13%	19%	17,658	13%	20%
St. Helena	4,130	24%	27%	4,072	23%	36%	NA	NA	NA
St. James	7,937	17%	18%	7,513	13%	19%	7,528	0%	32%
St. John the Baptist	15,182	15%	25%	15,948	15%	26%	15,609	15%	32%
St. Landry	31,698	28%	21%	30,518	27%	14%	31,720	30%	20%
St. Martin	18,615	17%	24%	18,703	17%	22%	19,295	19%	21%
St. Mary	20,077	23%	19%	20,249	18%	19%	19,362	19%	20%
St. Tammany	88,248	11%	20%	86,363	9%	24%	83,277	11%	22%
Tangipahoa	46,039	22%	21%	43,228	19%	25%	41,369	21%	21%
Tensas	2,049	30%	25%	2,165	32%	19%	NA	NA	NA
Terrebonne	38,949	12%	20%	38,138	16%	18%	39,116	19%	14%
Union	8,507	27%	23%	8,146	18%	25%	8,614	22%	21%
Vermillion	21,447	17%	19%	22,122	18%	16%	20,445	19%	20%
Vernon	17,856	14%	26%	18,079	13%	16%	18,503	17%	19%
Washington	17,549	26%	25%	17,237	27%	26%	17,177	24%	21%
Webster	15,410	21%	25%	16,605	22%	20%	16,691	24%	21%
West Baton Rouge	9,057	17%	19%	8,363	13%	27%	8,639	0%	41%
West Carroll	4,130	22%	27%	4,061	22%	26%	NA	NA	NA
West Feliciana	4,007	15%	29%	4,116	15%	35%	NA	NA	NA
Winn	5,402	24%	23%	5,462	23%	28%	NA	NA	NA

APPENDIX J – ALICE 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, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, 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.

Building on American Community Survey data, for parishes with populations over 65,000, the data are 1-year estimates; for populations between 20,000 and 65,000, data are 3-year estimates; and for populations below 20,000, data are 5-year estimates.

Acadia Parish, 2013

Town	Total HH	% ALICE & Poverty
Church Point	1713	62%
Crowley	4,748	51%
Egan	179	15%
Estherwood	366	22%
Iota	634	53%
Mermentau	293	53%
Morse	294	49%
Rayne	3054	49%

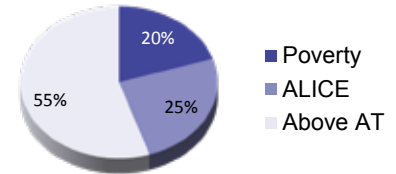
ALICE IN ACADIA PARISH

2013 Point-in-Time Data

Population: 61,975 | **Number of Households:** 22,837
Median Household Income: \$36,630 (state average: \$44,164)
Unemployment Rate: 10.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (65)

Job Opportunities
fair (44)

Community Resources
poor (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Acadia Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$478	\$620
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$126	\$299
Taxes	\$153	\$7
Monthly Total	\$1,390	\$3,285
ANNUAL TOTAL	\$16,680	\$39,420
Hourly Wage	\$8.34	\$19.71

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

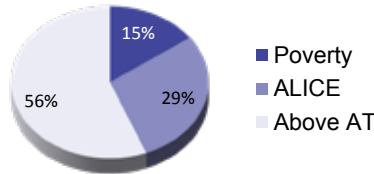
ALICE IN ALLEN PARISH

2013 Point-in-Time Data

Population: 25,590 | **Number of Households:** 8,108
Median Household Income: \$40,591 (state average: \$44,164)
Unemployment Rate: 6.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (67)

Job Opportunities
fair (52)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Allen Parish, 2013		
Town	Total HH	% ALICE & Poverty
Elizabeth	172	48%
Kinder	1,137	55%
Oakdale	2,100	57%
Oberlin	640	45%

Household Survival Budget, Allen Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$815
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$313
Taxes	\$155	\$28
Monthly Total	\$1,402	\$3,441
ANNUAL TOTAL	\$16,824	\$41,292
Hourly Wage	\$8.41	\$20.65

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Ascension Parish, 2013

Town	Total HH	% ALICE & Poverty
Donaldsonville	2,593	48%
Gonzales	3,834	34%
Lemannville	157	35%
Prairieville	9,369	15%
Sorrento	659	31%

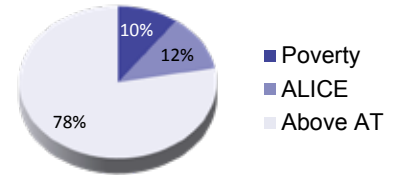
ALICE IN ASCENSION PARISH

2013 Point-in-Time Data

Population: 114,393 | **Number of Households:** 40,762
Median Household Income: \$75,308 (state average: \$44,164)
Unemployment Rate: 5.7% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.37 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (50)

Job Opportunities
good (78)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Ascension Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$337
Taxes	\$169	\$72
Monthly Total	\$1,488	\$3,711
ANNUAL TOTAL	\$17,856	\$44,532
Hourly Wage	\$8.93	\$22.27

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

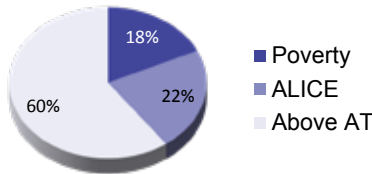
ALICE IN ASSUMPTION PARISH

2013 Point-in-Time Data

Population: 23,160 | **Number of Households:** 8,658
Median Household Income: \$46,705 (state average: \$44,164)
Unemployment Rate: 12.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (50)

Job Opportunities
fair (42)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Assumption Parish, 2013		
Town	Total HH	% ALICE & Poverty
Bayou L'Ourse	555	38%
Belle Rose	640	63%
Labadieville	711	37%
Napoleonville	196	64%
Paincourtville	395	23%
Pierre Part	1,251	22%
Supreme	309	59%

Household Survival Budget, Assumption Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$494	\$628
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$128	\$316
Taxes	\$156	\$34
Monthly Total	\$1,411	\$3,478
ANNUAL TOTAL	\$16,932	\$41,736
Hourly Wage	\$8.47	\$20.87

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Avoyelles Parish, 2013

Town	Total HH	% ALICE & Poverty
Bordelonville	365	48%
Bunkie	1,717	58%
Center Point	140	27%
Cottonport	733	53%
Evergreen	141	65%
Fifth Ward	331	58%
Hessmer	355	53%
Mansura	523	65%
Marksville	2,175	59%
Moreauville	464	47%
Plaucheville	110	68%
Simmesport	600	60%

ALICE IN AVOYELLES PARISH

2013 Point-in-Time Data

Population: 41,563 | **Number of Households:** 15,050

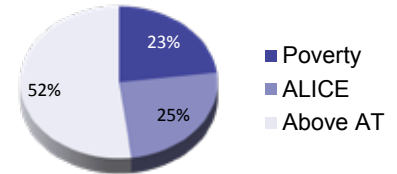
Median Household Income: \$32,664 (state average: \$44,164)

Unemployment Rate: 11.1% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
poor (36)

Community Resources
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Avoyelles Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$420	\$620
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$119	\$302
Taxes	\$140	\$11
Monthly Total	\$1,312	\$3,324
ANNUAL TOTAL	\$15,744	\$39,888
Hourly Wage	\$7.87	\$19.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

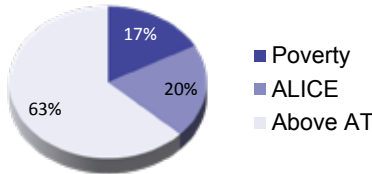
ALICE IN BEAUREGARD PARISH

2013 Point-in-Time Data

Population: 36,159 | **Number of Households:** 12,966
Median Household Income: \$46,294 (state average: \$44,164)
Unemployment Rate: 5.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
good (59)

Community Resources
poor (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Beauregard Parish, 2013		
Town	Total HH	% ALICE & Poverty
Deridder	3,912	42%
Longville	235	26%
Merryville	432	60%
Oretta	121	53%
Singer	195	14%

Household Survival Budget, Beauregard Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$520	\$644
Child Care	\$-	\$815
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$131	\$316
Taxes	\$162	\$33
Monthly Total	\$1,446	\$3,473
ANNUAL TOTAL	\$17,352	\$41,676
Hourly Wage	\$8.68	\$20.84

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Bienville Parish, 2013

Town	Total HH	% ALICE & Poverty
Arcadia	1,169	65%
Bienville	100	41%
Gibbsland	420	58%
Lucky	111	51%
Ringgold	609	66%
Saline	102	54%

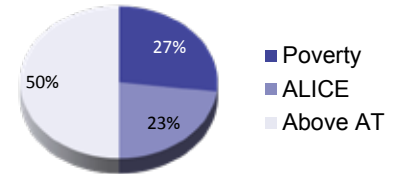
ALICE IN BIENVILLE PARISH

2013 Point-in-Time Data

Population: 14,229 | **Number of Households:** 5,668
Median Household Income: \$31,543 (state average: \$44,164)
Unemployment Rate: 12.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (53)

Job Opportunities
poor (40)

Community Resources
fair (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Bienville Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$309
Taxes	\$155	\$22
Monthly Total	\$1,402	\$3,394
ANNUAL TOTAL	\$16,824	\$40,728
Hourly Wage	\$8.41	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

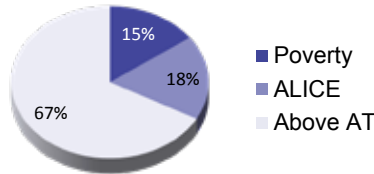
ALICE IN BOSSIER PARISH

2013 Point-in-Time Data

Population: 123,823 | **Number of Households:** 47,151
Median Household Income: \$51,796 (state average: \$44,164)
Unemployment Rate: 4.7% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (41)

Job Opportunities
good (53)

Community Resources
poor (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Bossier Parish, 2013		
Town	Total HH	% ALICE & Poverty
Benton	744	42%
Bossier City	25,109	40%
Eastwood	1,270	17%
Haughton	1,238	38%
Plain Dealing	365	63%
Red Chute	2,271	20%

Household Survival Budget, Bossier Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$563	\$785
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$329
Taxes	\$172	\$59
Monthly Total	\$1,504	\$3,616
ANNUAL TOTAL	\$18,048	\$43,392
Hourly Wage	\$9.02	\$21.70

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Caddo Parish, 2013

Town	Total HH	% ALICE & Poverty
Blanchard	1170	36%
Greenwood	1,460	39%
Hosston	127	46%
Ida	119	54%
Lakeview	426	40%
Mooringsport	330	55%
Oil	360	68%
Shreveport	77784	47%
Vivian	1745	59%

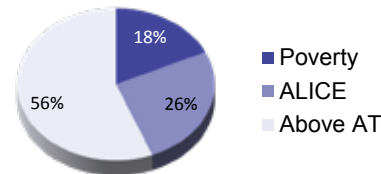
ALICE IN CADDO PARISH

2013 Point-in-Time Data

Population: 254,887 | **Number of Households:** 98,570
Median Household Income: \$39,683 (state average: \$44,164)
Unemployment Rate: 6.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (36)

Job Opportunities
fair (50)

Community Resources
fair (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Caddo Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$563	\$785
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$329
Taxes	\$172	\$59
Monthly Total	\$1,504	\$3,616
ANNUAL TOTAL	\$18,048	\$43,392
Hourly Wage	\$9.02	\$21.70

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

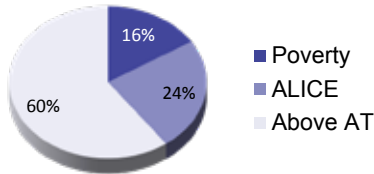
ALICE IN CALCASIEU PARISH

2013 Point-in-Time Data

Population: 195,296 | **Number of Households:** 76,601
Median Household Income: \$42,625 (state average: \$44,164)
Unemployment Rate: 9.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (49)

Job Opportunities
good (53)

Community Resources
fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Calcasieu Parish, 2013		
Town	Total HH	% ALICE & Poverty
Carlyss	1,714	38%
Dequincy	1,178	54%
Gillis	212	38%
Hayes	149	30%
Iowa	1,092	39%
Lake Charles	30,111	47%
Moss Bluff	4,079	20%
Starks	261	54%
Sulphur	7,657	39%
Vinton	1,259	54%
Westlake	1,825	42%

Household Survival Budget, Calcasieu Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$563	\$748
Child Care	\$-	\$815
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$328
Taxes	\$172	\$57
Monthly Total	\$1,504	\$3,613
ANNUAL TOTAL	\$18,048	\$43,356
Hourly Wage	\$9.02	\$21.68

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Caldwell Parish, 2013

Town	Total HH	% ALICE & Poverty
Banks Springs	468	72%
Clarks	249	79%
Columbia	161	39%
Grayson	221	56%

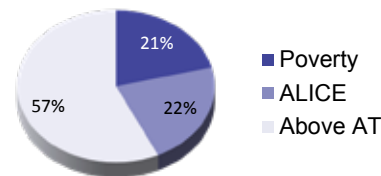
ALICE IN CALDWELL PARISH

2013 Point-in-Time Data

Population: 10,083 | **Number of Households:** 3,935
Median Household Income: \$39,385 (state average: \$44,164)
Unemployment Rate: 8.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
poor (40)

Community Resources
poor (48)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Caldwell Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$305
Taxes	\$155	\$17
Monthly Total	\$1,402	\$3,355
ANNUAL TOTAL	\$16,824	\$40,260
Hourly Wage	\$8.41	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

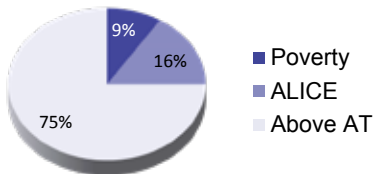
ALICE IN CAMERON PARISH

2013 Point-in-Time Data

Population: 6,789 | **Number of Households:** 2,529
Median Household Income: \$64,574 (state average: \$44,164)
Unemployment Rate: 5.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.42 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (62)

Job Opportunities
good (100)

Community Resources
poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Cameron Parish, 2013		
Town	Total HH	% ALICE & Poverty
Cameron	111	23%
Hackberry	508	35%

Household Survival Budget, Cameron Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$563	\$748
Child Care	\$-	\$815
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$328
Taxes	\$172	\$57
Monthly Total	\$1,504	\$3,613
ANNUAL TOTAL	\$18,048	\$43,356
Hourly Wage	\$9.02	\$21.68

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Catahoula Parish, 2013

Town	Total HH	% ALICE & Poverty
Harrisonburg	182	54%
Jonesville	780	58%
Sicity Island	152	58%
Wallace Ridge	154	32%

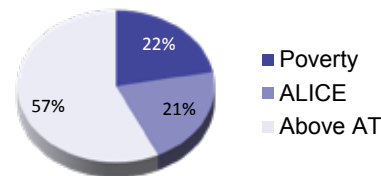
ALICE IN CATAHOULA PARISH

2013 Point-in-Time Data

Population: 10,332 | **Number of Households:** 3,767
Median Household Income: \$36,165 (state average: \$44,164)
Unemployment Rate: 12.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (63)

Job Opportunities
poor (36)

Community Resources
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Catahoula Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$302
Taxes	\$155	\$11
Monthly Total	\$1,402	\$3,324
ANNUAL TOTAL	\$16,824	\$39,888
Hourly Wage	\$8.41	\$19.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

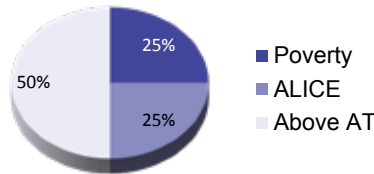
ALICE IN CLAIBORNE PARISH

2013 Point-in-Time Data

Population: 16,964 | **Number of Households:** 5,726
Median Household Income: \$32,996 (state average: \$44,164)
Unemployment Rate: 14.6% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
poor (38)

Community Resources
good (63)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Claiborne Parish, 2013		
Town	Total HH	% ALICE & Poverty
Athens	138	41%
Haynesville	1,014	52%
Homer	1,130	55%
Lisbon	101	24%

Household Survival Budget, Claiborne Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$309
Taxes	\$155	\$22
Monthly Total	\$1,402	\$3,394
ANNUAL TOTAL	\$16,824	\$40,728
Hourly Wage	\$8.41	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Concordia Parish, 2013

Town	Total HH	% ALICE & Poverty
Clayton	276	63%
Ferriday	1,244	67%
Minorca	734	44%
Monterey	204	40%
Ridgecrest	269	46%
Spokane	160	22%
Vidalia	1,634	47%

ALICE IN CONCORDIA PARISH

2013 Point-in-Time Data

Population: 20,566 | **Number of Households:** 7,733

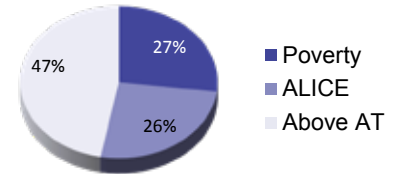
Median Household Income: \$29,752 (state average: \$44,164)

Unemployment Rate: 13.9% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
poor (35)

Community Resources
good (68)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Concordia Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$302
Taxes	\$148	\$11
Monthly Total	\$1,359	\$3,324
ANNUAL TOTAL	\$16,308	\$39,888
Hourly Wage	\$8.15	\$19.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

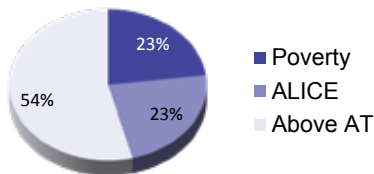
ALICE IN DE SOTO PARISH

2013 Point-in-Time Data

Population: 26,973 | **Number of Households:** 10,208
Median Household Income: \$41,117 (state average: \$44,164)
Unemployment Rate: 9.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (50)

Job Opportunities
fair (52)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

De Soto Parish, 2013		
Town	Total HH	% ALICE & Poverty
Keachi	111	36%
Logansport	659	60%
Longstreet	111	46%
Mansfield	1913	63%
South Mansfield	244	78%
Stonewall	680	25%

Household Survival Budget, De Soto Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$563	\$785
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$329
Taxes	\$172	\$59
Monthly Total	\$1,504	\$3,616
ANNUAL TOTAL	\$18,048	\$43,392
Hourly Wage	\$9.02	\$21.70

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

East Baton Rouge Parish, 2013

Town	Total HH	% ALICE & Poverty
St. George	2,744	22%
Baker	4,940	41%
Baton Rouge	88,748	44%
Brownfields	1,999	29%
Central	10,058	20%
Gardere	3,452	43%
Inniswold	2,696	29%
Merrydale	3,222	38%
Monticello	1,950	24%
Oak Hills Place	3,628	19%
Old Jefferson	2,784	21%
Shenandoah	7,407	10%
Westminster	1,402	17%
Zachary	5,144	22%

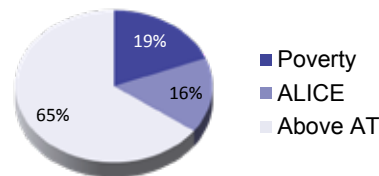
ALICE IN EAST BATON ROUGE PARISH

2013 Point-in-Time Data

Population: 445,227 | **Number of Households:** 168,824
Median Household Income: \$48,463 (state average: \$44,164)
Unemployment Rate: 7.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (29)

Job Opportunities
fair (49)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, East Baton Rouge Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$344
Taxes	\$169	\$87
Monthly Total	\$1,488	\$3,782
ANNUAL TOTAL	\$17,856	\$45,384
Hourly Wage	\$8.93	\$22.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

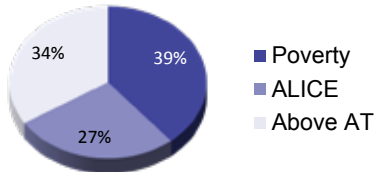
ALICE IN EAST CARROLL PARISH

2013 Point-in-Time Data

Population: 7,674 | **Number of Households:** 2,488
Median Household Income: \$25,321 (state average: \$44,164)
Unemployment Rate: 21.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (37)

Job Opportunities
poor (16)

Community Resources
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

East Carroll Parish, 2013		
Town	Total HH	% ALICE & Poverty
Lake Providence	1,350	71%

Household Survival Budget, East Carroll Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$484	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$305
Taxes	\$154	\$17
Monthly Total	\$1,398	\$3,355
ANNUAL TOTAL	\$16,776	\$40,260
Hourly Wage	\$8.39	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

East Feliciana Parish, 2013

Town	Total HH	% ALICE & Poverty
Clinton	653	51%
Jackson	848	55%
Norwood	151	56%
Slaughter	393	14%
Wilson	119	57%

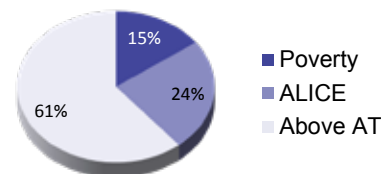
ALICE IN EAST FELICIANA PARISH

2013 Point-in-Time Data

Population: 19,963 | **Number of Households:** 7,052
Median Household Income: \$46,425 (state average: \$44,164)
Unemployment Rate: 5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (54)

Job Opportunities
good (62)

Community Resources
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, East Feliciana Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$344
Taxes	\$169	\$87
Monthly Total	\$1,488	\$3,782
ANNUAL TOTAL	\$17,856	\$45,384
Hourly Wage	\$8.93	\$22.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

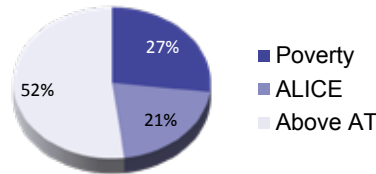
ALICE IN EVANGELINE PARISH

2013 Point-in-Time Data

Population: 33,642 | **Number of Households:** 12,053
Median Household Income: \$32,366 (state average: \$44,164)
Unemployment Rate: 6.6% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (50)

Job Opportunities
fair (42)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Evangeline Parish, 2013		
Town	Total HH	% ALICE & Poverty
Basile	535	56%
Chataignier	166	53%
Mamou	1,389	63%
Pine Prairie	321	46%
Reddell	310	35%
Turkey Creek	116	19%
Ville Platte	2,836	65%

Household Survival Budget, Evangeline Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$299
Taxes	\$148	\$7
Monthly Total	\$1,359	\$3,285
ANNUAL TOTAL	\$16,308	\$39,420
Hourly Wage	\$8.15	\$19.71

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

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Franklin Parish, 2013

Town	Total HH	% ALICE & Poverty
Baskin	141	37%
Gilbert	149	61%
Winnsboro	1,692	64%
Wisner	352	59%

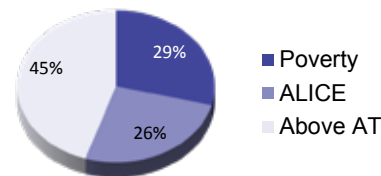
ALICE IN FRANKLIN PARISH

2013 Point-in-Time Data

Population: 20,660 | **Number of Households:** 7,388
Median Household Income: \$26,947 (state average: \$44,164)
Unemployment Rate: 12.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (53)

Job Opportunities
poor (35)

Community Resources
poor (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Franklin Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$305
Taxes	\$148	\$17
Monthly Total	\$1,359	\$3,355
ANNUAL TOTAL	\$16,308	\$40,260
Hourly Wage	\$8.15	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

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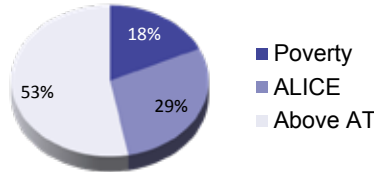
ALICE IN GRANT PARISH

2013 Point-in-Time Data

Population: 22,058 | **Number of Households:** 7,328
Median Household Income: \$39,287 (state average: \$44,164)
Unemployment Rate: 10.7% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (66)

Job Opportunities
fair (50)

Community Resources
poor (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Grant Parish, 2013		
Town	Total HH	% ALICE & Poverty
Colfax	568	65%
Dry Prong	164	36%
Georgetown	121	48%
Montgomery	257	55%
Pollock	182	48%
Prospect	184	23%
Rock Hill	127	37%

Household Survival Budget, Grant Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$531	\$657
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$133	\$307
Taxes	\$165	\$19
Monthly Total	\$1,461	\$3,374
ANNUAL TOTAL	\$17,532	\$40,488
Hourly Wage	\$8.77	\$20.24

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Iberia Parish, 2013

Town	Total HH	% ALICE & Poverty
Jeanerette	2,011	49%
Loreauville	280	48%
Lydia	356	8%
New Iberia	11,543	45%

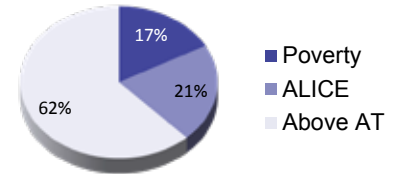
ALICE IN IBERIA PARISH

2013 Point-in-Time Data

Population: 73,878 | **Number of Households:** 26,536
Median Household Income: \$39,793 (state average: \$44,164)
Unemployment Rate: 11.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
fair (51)

Community Resources
poor (50)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Iberia Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$504	\$686
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$130	\$307
Taxes	\$159	\$22
Monthly Total	\$1,425	\$3,373
ANNUAL TOTAL	\$17,100	\$40,476
Hourly Wage	\$8.55	\$20.24

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

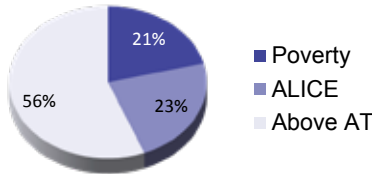
ALICE IN IBERVILLE PARISH

2013 Point-in-Time Data

Population: 33,341 | **Number of Households:** 11,396
Median Household Income: \$41,705 (state average: \$44,164)
Unemployment Rate: 9.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (57)

Job Opportunities
good (56)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Iberville Parish, 2013		
Town	Total HH	% ALICE & Poverty
Bayou Goula	179	46%
Crescent	326	46%
Grosse Tete	247	34%
Maringouin	404	62%
Plaquemine	2,812	43%
Rosedale	367	43%
St. Gabriel	1,252	36%
White Castle	723	59%

Household Survival Budget, Iberville Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$427	\$620
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$120	\$322
Taxes	\$141	\$46
Monthly Total	\$1,321	\$3,539
ANNUAL TOTAL	\$15,852	\$42,468
Hourly Wage	\$7.93	\$21.23

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Jackson Parish, 2013

Town	Total HH	% ALICE & Poverty
Chatham	264	62%
East Hodge	155	71%
Hodge	182	39%
Jonesboro	1702	49%
North Hodge	193	62%

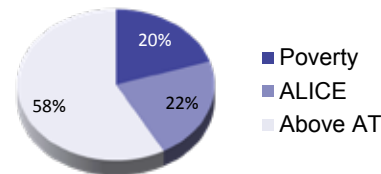
ALICE IN JACKSON PARISH

2013 Point-in-Time Data

Population: 16,217 | **Number of Households:** 6,090
Median Household Income: \$37,388 (state average: \$44,164)
Unemployment Rate: 7.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (56)

Job Opportunities
good (57)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Jackson Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$476	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$126	\$309
Taxes	\$152	\$22
Monthly Total	\$1,387	\$3,394
ANNUAL TOTAL	\$16,644	\$40,728
Hourly Wage	\$8.32	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

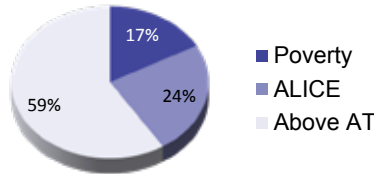
ALICE IN JEFFERSON PARISH

2013 Point-in-Time Data

Population: 434,767 | **Number of Households:** 167,442
Median Household Income: \$46,576 (state average: \$44,164)
Unemployment Rate: 6.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
fair (52)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Jefferson Parish, 2013		
Town	Total HH	% ALICE & Poverty
Avondale	1,720	46%
Barataria	376	44%
Bridge	2,448	56%
Elmwood	2,731	28%
Estelle	5,376	32%
Grand Isle	366	46%
Gretna	6,644	53%
Harahan	3,866	30%
Harvey	7,678	49%
Jean Lafitte	701	38%
Jefferson	5,161	47%
Kenner	24,845	35%
Lafitte	491	27%
Marrero	12,261	58%
Metairie	59,686	35%
River Ridge	5,729	31%
Terrytown	8,421	46%
Timberlane	3,429	35%
Waggaman	3,445	52%
Westwego	3,689	54%
Woodmere	3,714	34%

Household Survival Budget, Jefferson Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$930
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$367
Taxes	\$188	\$144
Monthly Total	\$1,604	\$4,041
ANNUAL TOTAL	\$19,248	\$48,492
Hourly Wage	\$9.62	\$24.25

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Jefferson Davis Parish, 2013

Town	Total HH	% ALICE & Poverty
Elton	445	53%
Fenton	154	66%
Jennings	3,751	48%
Lacassine	134	7%
Lake Arthur	1,020	54%
Roanoke	223	47%
Welsh	1,147	41%

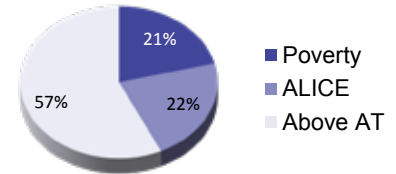
ALICE IN JEFFERSON DAVIS PARISH

2013 Point-in-Time Data

Population: 31,440 | **Number of Households:** 11,587
Median Household Income: \$39,478 (state average: \$44,164)
Unemployment Rate: 9.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (33)

Job Opportunities
fair (41)

Community Resources
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Jefferson Davis Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$513	\$653
Child Care	\$-	\$815
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$131	\$317
Taxes	\$161	\$35
Monthly Total	\$1,437	\$3,485
ANNUAL TOTAL	\$17,244	\$41,820
Hourly Wage	\$8.62	\$20.91

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

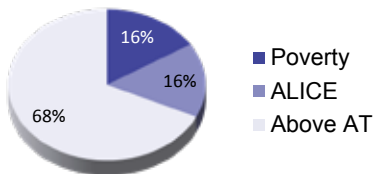
ALICE IN LAFAYETTE PARISH

2013 Point-in-Time Data

Population: 230,845 | **Number of Households:** 88,453
Median Household Income: \$57,949 (state average: \$44,164)
Unemployment Rate: 5.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (44)

Job Opportunities
good (57)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Lafayette Parish, 2013		
Town	Total HH	% ALICE & Poverty
Broussard	3,328	31%
Carencro	3,209	44%
Duson	686	51%
Lafayette	48,569	37%
Milton	1,062	5%
Ossun	782	45%
Scott	3,722	32%
Youngsville	3,139	9%

Household Survival Budget, Lafayette Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$488	\$772
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$128	\$317
Taxes	\$155	\$41
Monthly Total	\$1,403	\$3,489
ANNUAL TOTAL	\$16,836	\$41,868
Hourly Wage	\$8.42	\$20.93

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

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Lafourche Parish, 2013

Town	Total HH	% ALICE & Poverty
Bayou Blue	4,194	38%
Bayou Country Club	483	9%
Chackbay	1,988	32%
Choctaw	336	57%
Cut Off	1,856	35%
Galliano	2,774	35%
Golden Meadow	738	40%
Kraemer	444	43%
Lafourche Crossing	801	16%
Larose	2,729	39%
Lockport Heights	416	31%
Lockport	990	43%
Mathews	840	22%
Raceland	3,720	41%
Thibodaux	5,400	43%

ALICE IN LAFOURCHE PARISH

2013 Point-in-Time Data

Population: 97,141 | **Number of Households:** 34,469

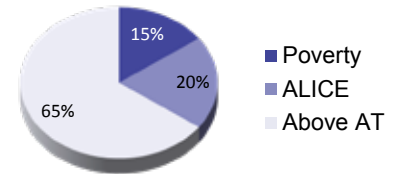
Median Household Income: \$52,373 (state average: \$44,164)

Unemployment Rate: 6.7% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
good (76)

Community Resources
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Lafourche Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$480	\$748
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$331
Taxes	\$153	\$61
Monthly Total	\$1,392	\$3,640
ANNUAL TOTAL	\$16,704	\$43,680
Hourly Wage	\$8.35	\$21.84

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

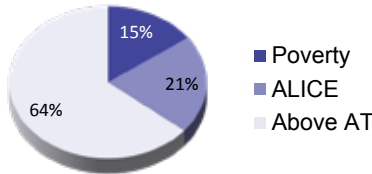
ALICE IN LASALLE PARISH

2013 Point-in-Time Data

Population: 14,843 | **Number of Households:** 5,619
Median Household Income: \$42,528 (state average: \$44,164)
Unemployment Rate: 6.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (69)

Job Opportunities
good (60)

Community Resources
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

LaSalle Parish, 2013		
Town	Total HH	% ALICE & Poverty
Jena	1,417	31%
Midway	567	51%
Olla	539	43%
Tullos	139	53%
Urania	226	44%

Household Survival Budget, LaSalle Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$464	\$620
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$125	\$302
Taxes	\$150	\$11
Monthly Total	\$1,371	\$3,324
ANNUAL TOTAL	\$16,452	\$39,888
Hourly Wage	\$8.22	\$19.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Lincoln Parish, 2013

Town	Total HH	% ALICE & Poverty
Choudrant	408	42%
Dubach	329	54%
Grambling	1,443	68%
Ruston	8,488	57%
Simsboro	455	43%
Vienna	183	26%

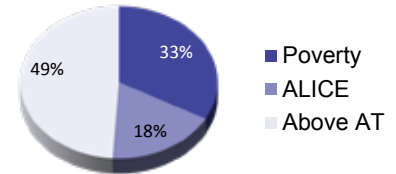
ALICE IN LINCOLN PARISH

2013 Point-in-Time Data

Population: 47,172 | **Number of Households:** 17,221
Median Household Income: \$31,690 (state average: \$44,164)
Unemployment Rate: 12.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.55 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (27)

Job Opportunities
poor (34)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Lincoln Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$567	\$702
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$137	\$315
Taxes	\$173	\$35
Monthly Total	\$1,509	\$3,465
ANNUAL TOTAL	\$18,108	\$41,580
Hourly Wage	\$9.06	\$20.79

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

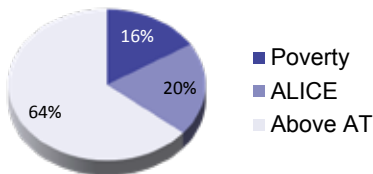
ALICE IN LIVINGSTON PARISH

2013 Point-in-Time Data

Population: 134,053 | **Number of Households:** 47,465
Median Household Income: \$52,246 (state average: \$44,164)
Unemployment Rate: 9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (40)

Job Opportunities
fair (50)

Community Resources
fair (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Livingston Parish, 2013		
Town	Total HH	% ALICE & Poverty
Albany	483	47%
Denham Springs	3,802	39%
French Settlement	471	43%
Killian	450	45%
Livingston	561	40%
Port Vincent	302	31%
Springfield	166	48%
Walker	2,280	41%
Watson	292	49%

Household Survival Budget, Livingston Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$856
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$340
Taxes	\$169	\$78
Monthly Total	\$1,488	\$3,740
ANNUAL TOTAL	\$17,856	\$44,880
Hourly Wage	\$8.93	\$22.44

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Madison Parish, 2013

Town	Total HH	% ALICE & Poverty
Delta	108	54%
Richmond	192	49%
Tallulah	2471	66%

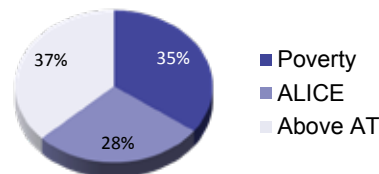
ALICE IN MADISON PARISH

2013 Point-in-Time Data

Population: 12,049 | **Number of Households:** 4,068
Median Household Income: \$25,498 (state average: \$44,164)
Unemployment Rate: 21.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (40)

Job Opportunities
poor (21)

Community Resources
good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Madison Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$305
Taxes	\$148	\$17
Monthly Total	\$1,359	\$3,355
ANNUAL TOTAL	\$16,308	\$40,260
Hourly Wage	\$8.15	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

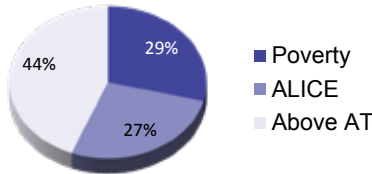
ALICE IN MOREHOUSE PARISH

2013 Point-in-Time Data

Population: 27,326 | **Number of Households:** 10,424
Median Household Income: \$25,717 (state average: \$44,164)
Unemployment Rate: 9.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (47)

Job Opportunities
fair (43)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Morehouse Parish, 2013		
Town	Total HH	% ALICE & Poverty
Bastrop	4,137	64%
Collinston	125	66%
Mer Rouge	198	51%

Household Survival Budget, Morehouse Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$493	\$663
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$128	\$310
Taxes	\$156	\$26
Monthly Total	\$1,410	\$3,413
ANNUAL TOTAL	\$16,920	\$40,956
Hourly Wage	\$8.46	\$20.48

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Natchitoches Parish, 2013

Town	Total HH	% ALICE & Poverty
Ashland	113	43%
Campti	297	73%
Clarence	148	56%
Goldonna	157	43%
Natchez	169	72%
Natchitoches	6,971	57%
Point Place	139	38%
Provençal	207	40%
Vienna Bend	458	54%

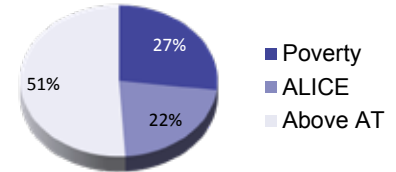
ALICE IN NATCHITOCHE PARISH

2013 Point-in-Time Data

Population: 39,359 | **Number of Households:** 14,544
Median Household Income: \$33,731 (state average: \$44,164)
Unemployment Rate: 8.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.52 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (38)

Job Opportunities
poor (38)

Community Resources
fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Natchitoches Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$519	\$643
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$131	\$311
Taxes	\$162	\$27
Monthly Total	\$1,445	\$3,425
ANNUAL TOTAL	\$17,340	\$41,100
Hourly Wage	\$8.67	\$20.55

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN ORLEANS PARISH

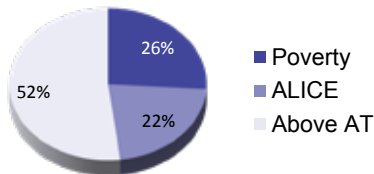
2013 Point-in-Time Data

Population: 378,715 | **Number of Households:** 158,354
Median Household Income: \$36,631 (state average: \$44,164)
Unemployment Rate: 9.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.56 (state average: 0.49)

Orleans Parish, 2013		
Town	Total HH	% ALICE & Poverty
New Orleans	158,354	48%

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (1)

Job Opportunities
poor (39)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Orleans Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$930
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$367
Taxes	\$188	\$144
Monthly Total	\$1,604	\$4,041
ANNUAL TOTAL	\$19,248	\$48,492
Hourly Wage	\$9.62	\$24.25

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Ouachita Parish, 2013

Town	Total HH	% ALICE & Poverty
Bawcomville	1,335	62%
Brownsville	1,687	48%
Calhoun	379	39%
Claiborne	4,690	31%
Lakeshore	776	33%
Monroe	18,312	57%
Richwood	683	71%
Sterlington	600	42%
Swartz	1,762	36%
West Monroe	5,506	52%

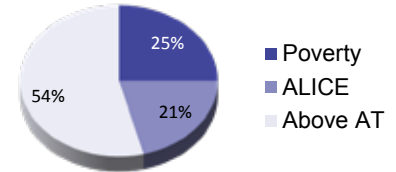
ALICE IN OUACHITA PARISH

2013 Point-in-Time Data

Population: 156,220 | **Number of Households:** 56,477
Median Household Income: \$40,473 (state average: \$44,164)
Unemployment Rate: 7.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (38)

Job Opportunities
poor (40)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Ouachita Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$523	\$695
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$132	\$314
Taxes	\$163	\$33
Monthly Total	\$1,450	\$3,456
ANNUAL TOTAL	\$17,400	\$41,472
Hourly Wage	\$8.70	\$20.73

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

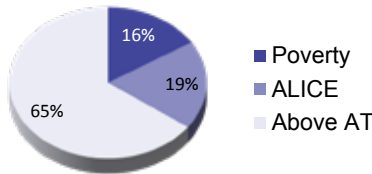
ALICE IN PLAQUEMINES PARISH

2013 Point-in-Time Data

Population: 23,690 | **Number of Households:** 8,673
Median Household Income: \$52,136 (state average: \$44,164)
Unemployment Rate: 6% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (35)

Job Opportunities
good (74)

Community Resources
good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Plaquemines Parish, 2013		
Town	Total HH	% ALICE & Poverty
Belle Chasse	4,859	27%
Boothville	325	60%
Buras	391	50%
Empire	393	48%
Port Sulphur	647	48%

Household Survival Budget, Plaquemines Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$930
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$367
Taxes	\$188	\$144
Monthly Total	\$1,604	\$4,041
ANNUAL TOTAL	\$19,248	\$48,492
Hourly Wage	\$9.62	\$24.25

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Pointe Coupee Parish, 2013

Town	Total HH	% ALICE & Poverty
Fordoche	407	36%
Livonia	602	37%
Morganza	305	43%
New Roads	1,734	53%
Ventress	492	24%

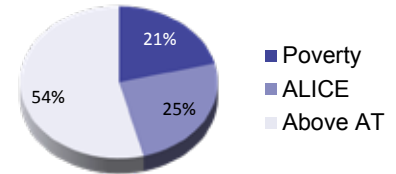
ALICE IN POINTE COUPEE PARISH

2013 Point-in-Time Data

Population: 22,691 | **Number of Households:** 8,848
Median Household Income: \$41,696 (state average: \$44,164)
Unemployment Rate: 6.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (43)

Job Opportunities
fair (45)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Pointe Coupee Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$344
Taxes	\$169	\$87
Monthly Total	\$1,488	\$3,782
ANNUAL TOTAL	\$17,856	\$45,384
Hourly Wage	\$8.93	\$22.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

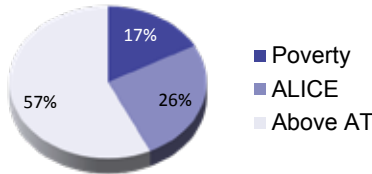
ALICE IN RAPIDES PARISH

2013 Point-in-Time Data

Population: 132,723 | **Number of Households:** 48,074
Median Household Income: \$39,331 (state average: \$44,164)
Unemployment Rate: 9.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (42)

Job Opportunities
fair (42)

Community Resources
fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Rapides Parish, 2013		
Town	Total HH	% ALICE & Poverty
Alexandria	16,478	49%
Ball	1,351	35%
Boyce	449	57%
Cheneyville	179	72%
Deville	720	40%
Forest Hill	221	65%
Glenmora	470	50%
Lecompte	397	50%
Pineville	5242	42%
Woodworth	590	31%

Household Survival Budget, Rapides Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$531	\$657
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$133	\$307
Taxes	\$165	\$19
Monthly Total	\$1,461	\$3,374
ANNUAL TOTAL	\$17,532	\$40,488
Hourly Wage	\$8.77	\$20.24

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Red River Parish, 2013

Town	Total HH	% ALICE & Poverty
Coushatta	638	64%
Hall Summit	124	39%
Martin	258	44%

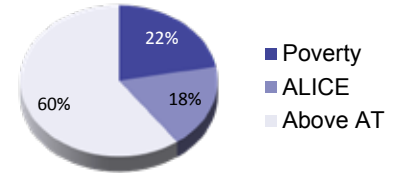
ALICE IN RED RIVER PARISH

2013 Point-in-Time Data

Population: 9,028 | **Number of Households:** 3,320
Median Household Income: \$39,346 (state average: \$44,164)
Unemployment Rate: 13.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.51 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (62)

Job Opportunities
poor (38)

Community Resources
fair (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Red River Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$309
Taxes	\$155	\$22
Monthly Total	\$1,402	\$3,394
ANNUAL TOTAL	\$16,824	\$40,728
Hourly Wage	\$8.41	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

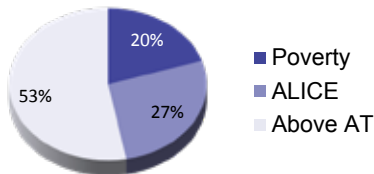
ALICE IN RICHLAND PARISH

2013 Point-in-Time Data

Population: 20,887 | **Number of Households:** 7,674
Median Household Income: \$32,958 (state average: \$44,164)
Unemployment Rate: 10.8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (64)

Job Opportunities
fair (41)

Community Resources
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Richland Parish, 2013		
Town	Total HH	% ALICE & Poverty
Delhi	1,068	47%
Mangham	315	59%
Rayville	1,236	59%
Start	379	46%

Household Survival Budget, Richland Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$305
Taxes	\$148	\$17
Monthly Total	\$1,359	\$3,355
ANNUAL TOTAL	\$16,308	\$40,260
Hourly Wage	\$8.15	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Sabine Parish, 2013

Town	Total HH	% ALICE & Poverty
Belmont	254	29%
Converse	160	54%
Florien	186	63%
Fort Jesup	158	41%
Many	1014	68%
Noble	112	34%
Pleasant Hill	273	52%
Zwolle	725	60%

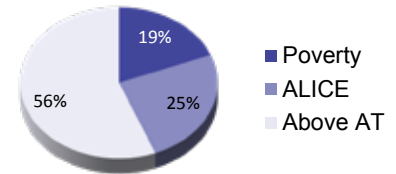
ALICE IN SABINE PARISH

2013 Point-in-Time Data

Population: 24,330 | **Number of Households:** 9,193
Median Household Income: \$35,650 (state average: \$44,164)
Unemployment Rate: 11.3% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (62)

Job Opportunities
poor (38)

Community Resources
poor (51)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Sabine Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$501	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$129	\$309
Taxes	\$158	\$22
Monthly Total	\$1,421	\$3,394
ANNUAL TOTAL	\$17,052	\$40,728
Hourly Wage	\$8.52	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

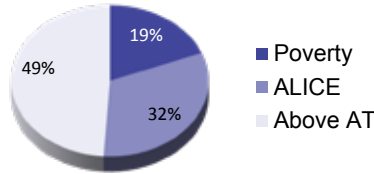
ALICE IN ST. BERNARD PARISH

2013 Point-in-Time Data

Population: 41,524 | **Number of Households:** 14,251
Median Household Income: \$41,426 (state average: \$44,164)
Unemployment Rate: 11.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (46)

Job Opportunities
good (54)

Community Resources
fair (58)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

St. Bernard Parish, 2013		
Town	Total HH	% ALICE & Poverty
Arabi	1,543	55%
Chalmette	6,604	55%
Meraux	1,988	35%
Poydras	796	60%
Violet	2,035	47%

Household Survival Budget, St. Bernard Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$930
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$367
Taxes	\$188	\$144
Monthly Total	\$1,604	\$4,041
ANNUAL TOTAL	\$19,248	\$48,492
Hourly Wage	\$9.62	\$24.25

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

St. Charles Parish, 2013

Town	Total HH	% ALICE & Poverty
Ama	537	24%
Bayou Gauche	1,047	26%
Boutte	891	36%
Des Allemands	690	51%
Destrehan	3,992	23%
Hahnville	1,217	45%
Killona	261	76%
Luling	4,411	34%
Montz	646	29%
New Sarpy	574	58%
Norco	1,162	33%
Paradis	288	30%
St. Rose	2,928	40%

ALICE IN ST. CHARLES PARISH

2013 Point-in-Time Data

Population: 52,520 | **Number of Households:** 18,190

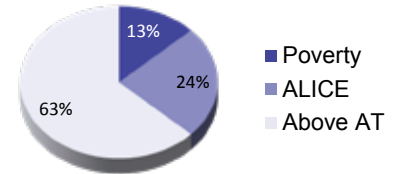
Median Household Income: \$54,885 (state average: \$44,164)

Unemployment Rate: 9.1% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (37)

Job Opportunities
good (76)

Community Resources
good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, St. Charles Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$355
Taxes	\$188	\$112
Monthly Total	\$1,604	\$3,902
ANNUAL TOTAL	\$19,248	\$46,824
Hourly Wage	\$9.62	\$23.41

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

ALICE IN ST. HELENA PARISH

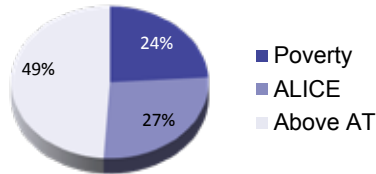
2013 Point-in-Time Data

Population: 11,062 | **Number of Households:** 4,130
Median Household Income: \$33,143 (state average: \$44,164)
Unemployment Rate: 13.9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

St. Helena Parish, 2013		
Town	Total HH	% ALICE & Poverty
Greensburg	261	51%

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (59)

Job Opportunities
poor (38)

Community Resources
fair (56)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, St. Helena Parish		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$856
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$340
Taxes	\$169	\$78
Monthly Total	\$1,488	\$3,740
ANNUAL TOTAL	\$17,856	\$44,880
Hourly Wage	\$8.93	\$22.44

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

St. James Parish, 2013

Town	Total HH	% ALICE & Poverty
Convent	196	48%
Gramercy	1,294	34%
Grand Point	839	21%
Hester	137	19%
Lutcher	1,272	38%
North Vacherie	825	29%
Paulina	443	25%
South Vacherie	1330	22%
St. James	305	42%
Union	385	68%
Welcome	298	49%

ALICE IN ST. JAMES PARISH

2013 Point-in-Time Data

Population: 21,773 | **Number of Households:** 7,937

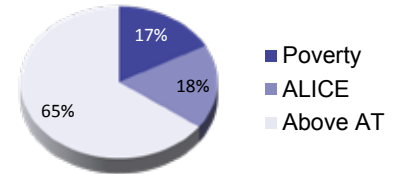
Median Household Income: \$51,016 (state average: \$44,164)

Unemployment Rate: 12.1% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (48)

Job Opportunities
good (62)

Community Resources
good (69)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, St. James Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$315
Taxes	\$155	\$32
Monthly Total	\$1,402	\$3,467
ANNUAL TOTAL	\$16,824	\$41,604
Hourly Wage	\$8.41	\$20.80

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

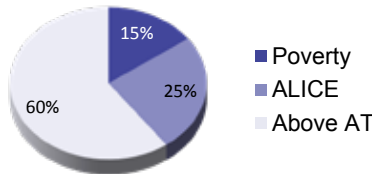
ALICE IN ST. JOHN THE BAPTIST PARISH

2013 Point-in-Time Data

Population: 44,559 | **Number of Households:** 15,182
Median Household Income: \$50,893 (state average: \$44,164)
Unemployment Rate: 10.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.39 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (44)

Job Opportunities
good (68)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

St. John the Baptist Parish, 2013		
Town	Total HH	% ALICE & Poverty
Edgard	833	50%
Garyville	930	49%
LaPlace	9,543	40%
Pleasure Bend	113	36%
Reserve	3,260	40%
Wallace	265	51%

Household Survival Budget, St. John the Baptist Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$355
Taxes	\$188	\$112
Monthly Total	\$1,604	\$3,902
ANNUAL TOTAL	\$19,248	\$46,824
Hourly Wage	\$9.62	\$23.41

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

St. Landry Parish, 2013

Town	Total HH	% ALICE & Poverty
Arnaudville	377	42%
Cankton	277	39%
Eunice	3,986	51%
Grand Coteau	311	63%
Krotz Springs	391	55%
Lawtell	551	20%
Leonville	395	46%
Melville	477	67%
Opelousas	5,927	63%
Port Barre	753	53%
Sunset	1080	45%
Washington	339	70%

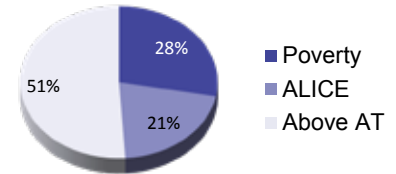
ALICE IN ST. LANDRY PARISH

2013 Point-in-Time Data

Population: 83,454 | **Number of Households:** 31,698
Median Household Income: \$31,955 (state average: \$44,164)
Unemployment Rate: 4.7% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (47)

Job Opportunities
fair (50)

Community Resources
fair (59)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, St. Landry Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$417	\$620
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$119	\$299
Taxes	\$139	\$7
Monthly Total	\$1,308	\$3,285
ANNUAL TOTAL	\$15,696	\$39,420
Hourly Wage	\$7.85	\$19.71

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

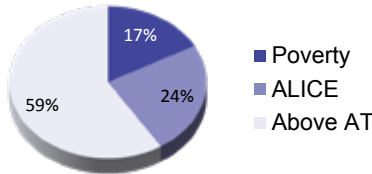
ALICE IN ST. MARTIN PARISH

2013 Point-in-Time Data

Population: 52,834 | **Number of Households:** 18,615
Median Household Income: \$40,983 (state average: \$44,164)
Unemployment Rate: 7.6% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (59)

Job Opportunities
good (59)

Community Resources
good (62)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Town	Total HH	% ALICE & Poverty
Breaux Bridge	2,581	48%
Cade	531	38%
Catahoula	315	33%
Cecilia	473	11%
Henderson	567	48%
Parks	244	55%
St. Martinville	2,466	60%

Household Survival Budget, St. Martin Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$488	\$772
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$128	\$317
Taxes	\$155	\$41
Monthly Total	\$1,403	\$3,489
ANNUAL TOTAL	\$16,836	\$41,868
Hourly Wage	\$8.42	\$20.93

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

St. Mary Parish, 2013

Town	Total HH	% ALICE & Poverty
Amelia	856	41%
Baldwin	817	53%
Bayou Vista	1,887	35%
Berwick	1,766	38%
Charenton	672	46%
Franklin	2,670	48%
Glencoe	112	88%
Morgan City	4,808	40%
Patterson	2,232	36%
SiracusaVille	134	71%
Sorrel	271	36%

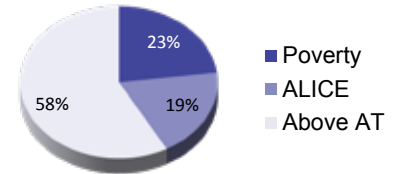
ALICE IN ST. MARY PARISH

2013 Point-in-Time Data

Population: 53,754 | **Number of Households:** 20,077
Median Household Income: \$37,905 (state average: \$44,164)
Unemployment Rate: 13.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (58)

Job Opportunities
fair (50)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, St. Mary Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$488	\$656
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$128	\$303
Taxes	\$155	\$15
Monthly Total	\$1,403	\$3,333
ANNUAL TOTAL	\$16,836	\$39,996
Hourly Wage	\$8.42	\$20.00

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

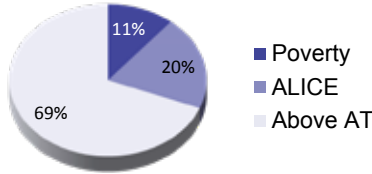
ALICE IN ST. TAMMANY PARISH

2013 Point-in-Time Data

Population: 242,333 | **Number of Households:** 88,248
Median Household Income: \$61,280 (state average: \$44,164)
Unemployment Rate: 8.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (27)

Job Opportunities
good (53)

Community Resources
good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

St. Tammany Parish, 2013		
Town	Total HH	% ALICE & Poverty
Abita Springs	987	25%
Covington	3,346	43%
Eden Isle	2,955	18%
Folsom	279	49%
Lacombe	3,137	42%
Madisonville	359	33%
Mandeville	4,741	24%
Pearl River	865	46%
Slidell	9,741	37%
Sun	122	55%

Household Survival Budget, St. Tammany Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$637	\$935
Child Care	\$-	\$856
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$146	\$357
Taxes	\$188	\$119
Monthly Total	\$1,604	\$3,932
ANNUAL TOTAL	\$19,248	\$47,184
Hourly Wage	\$9.62	\$23.59

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Tangipahoa Parish, 2013

Town	Total HH	% ALICE & Poverty
Amite	1,203	49%
Hammond	6,794	55%
Independence	690	46%
Kentwood	776	67%
Natalbany	1,017	52%
Ponchatoula	2,755	45%
Roseland	415	56%
Tangipahoa	242	59%
Tickfaw	278	41%

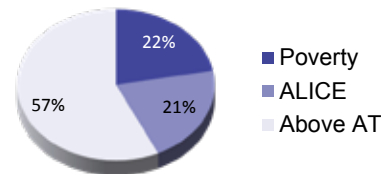
ALICE IN TANGIPAHOA PARISH

2013 Point-in-Time Data

Population: 125,412 | **Number of Households:** 46,039
Median Household Income: \$44,166 (state average: \$44,164)
Unemployment Rate: 13% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (41)

Job Opportunities
poor (36)

Community Resources
poor (53)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Tangipahoa Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$538	\$819
Child Care	\$-	\$856
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$134	\$342
Taxes	\$166	\$82
Monthly Total	\$1,470	\$3,764
ANNUAL TOTAL	\$17,640	\$45,168
Hourly Wage	\$8.82	\$22.58

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

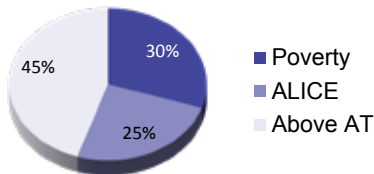
ALICE IN TENSAS PARISH

2013 Point-in-Time Data

Population: 5,105 | **Number of Households:** 2,049
Median Household Income: \$27,543 (state average: \$44,164)
Unemployment Rate: 11.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.5 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (49)

Job Opportunities
poor (35)

Community Resources
poor (49)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Tensas Parish, 2013		
Town	Total HH	% ALICE & Poverty
Newellton	492	57%
St. Joseph	363	60%
Waterproof	319	73%

Household Survival Budget, Tensas Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$305
Taxes	\$148	\$17
Monthly Total	\$1,359	\$3,355
ANNUAL TOTAL	\$16,308	\$40,260
Hourly Wage	\$8.15	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Terrebonne Parish, 2013

Town	Total HH	% ALICE & Poverty
Bayou Cane	7,901	31%
Bourg	797	27%
Chauvin	1,067	48%
Dulac	385	53%
Gray	1,753	44%
Houma	12,422	35%
Montegut	436	34%
Presquille	474	10%
Schriever	2,435	35%

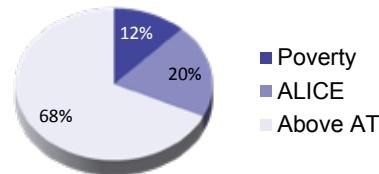
ALICE IN TERREBONNE PARISH

2013 Point-in-Time Data

Population: 112,749 | **Number of Households:** 38,949
Median Household Income: \$55,148 (state average: \$44,164)
Unemployment Rate: 4.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.43 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (62)

Job Opportunities
good (76)

Community Resources
fair (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Terrebonne Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$480	\$748
Child Care	\$-	\$835
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$331
Taxes	\$153	\$61
Monthly Total	\$1,392	\$3,640
ANNUAL TOTAL	\$16,704	\$43,680
Hourly Wage	\$8.35	\$21.84

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

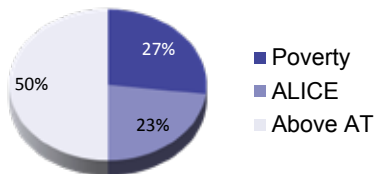
ALICE IN UNION PARISH

2013 Point-in-Time Data

Population: 22,501 | **Number of Households:** 8,507
Median Household Income: \$32,249 (state average: \$44,164)
Unemployment Rate: 8% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
poor (42)

Job Opportunities
poor (39)

Community Resources
fair (57)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Union Parish, 2013		
Town	Total HH	% ALICE & Poverty
Bernice	587	64%
Farmerville	1359	60%
Junction	207	63%
Marion	308	55%

Household Survival Budget, Union Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$523	\$695
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$132	\$314
Taxes	\$163	\$33
Monthly Total	\$1,450	\$3,456
ANNUAL TOTAL	\$17,400	\$41,472
Hourly Wage	\$8.70	\$20.73

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Vermilion Parish, 2013

Town	Total HH	% ALICE & Poverty
Abbeville	4,593	50%
Delcambre	681	43%
Erath	983	42%
Gueydan	690	44%
Kaplan	1,877	48%
Maurice	555	26%

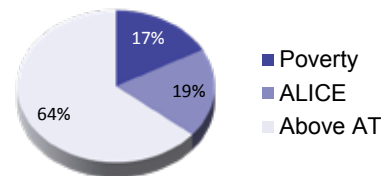
ALICE IN VERMILION PARISH

2013 Point-in-Time Data

Population: 58,730 | **Number of Households:** 21,447
Median Household Income: \$45,483 (state average: \$44,164)
Unemployment Rate: 9% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (66)

Job Opportunities
good (57)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Vermilion Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$694
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$299
Taxes	\$155	\$7
Monthly Total	\$1,402	\$3,285
ANNUAL TOTAL	\$16,824	\$39,420
Hourly Wage	\$8.41	\$19.71

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

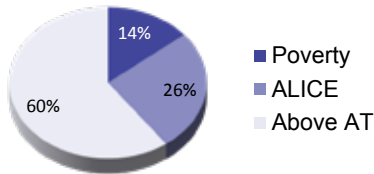
ALICE IN VERNON PARISH

2013 Point-in-Time Data

Population: 52,968 | **Number of Households:** 17,856
Median Household Income: \$45,212 (state average: \$44,164)
Unemployment Rate: 7.5% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.41 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (63)

Job Opportunities
good (60)

Community Resources
poor (52)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Vernon Parish, 2013		
Town	Total HH	% ALICE & Poverty
Anacoco	401	38%
Fort Polk North	955	31%
Fort Polk South	2,080	40%
Hornbeck	163	39%
Leesville	2,501	46%
New Llano	1,079	47%
Pitkin	178	53%
Rosepine	650	52%
Simpson	231	17%

Household Survival Budget, Vernon Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$510	\$855
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$130	\$331
Taxes	\$160	\$64
Monthly Total	\$1,433	\$3,640
ANNUAL TOTAL	\$17,196	\$43,680
Hourly Wage	\$8.60	\$21.84

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

Washington Parish, 2013

Town	Total HH	% ALICE & Poverty
Angie	142	45%
Bogalusa	4,525	60%
Franklinton	1,405	55%
Varnado	141	68%

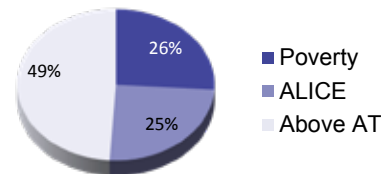
ALICE IN WASHINGTON PARISH

2013 Point-in-Time Data

Population: 46,764 | **Number of Households:** 17,549
Median Household Income: \$31,898 (state average: \$44,164)
Unemployment Rate: 15.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.49 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (51)

Job Opportunities
poor (33)

Community Resources
poor (54)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, Washington Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$467	\$636
Child Care	\$-	\$856
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$125	\$320
Taxes	\$150	\$41
Monthly Total	\$1,375	\$3,517
ANNUAL TOTAL	\$16,500	\$42,204
Hourly Wage	\$8.25	\$21.10

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

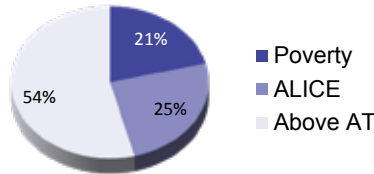
ALICE IN WEBSTER PARISH

2013 Point-in-Time Data

Population: 40,950 | **Number of Households:** 15,410
Median Household Income: \$34,742 (state average: \$44,164)
Unemployment Rate: 8.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.48 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
fair (52)

Community Resources
good (61)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Webster Parish, 2013		
Town	Total HH	% ALICE & Poverty
Cotton Valley	407	48%
Cullen	451	71%
Dixie Inn	125	72%
Doyline	353	46%
Minden	5056	50%
Sarepta	339	32%
Sibley	503	36%
Springhill	2180	62%

Household Survival Budget, Webster Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$778
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$309
Taxes	\$155	\$22
Monthly Total	\$1,402	\$3,394
ANNUAL TOTAL	\$16,824	\$40,728
Hourly Wage	\$8.41	\$20.36

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

West Baton Rouge Parish, 2013

Town	Total HH	% ALICE & Poverty
Addis	1,405	34%
Brusly	883	21%
Erwinville	770	25%
Port Allen	2,149	42%

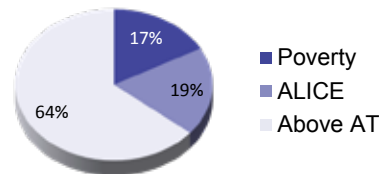
ALICE IN WEST BATON ROUGE PARISH

2013 Point-in-Time Data

Population: 24,253 | **Number of Households:** 9,057
Median Household Income: \$47,242 (state average: \$44,164)
Unemployment Rate: 9.1% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.44 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (57)

Job Opportunities
good (60)

Community Resources
good (65)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, West Baton Rouge Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$344
Taxes	\$169	\$87
Monthly Total	\$1,488	\$3,782
ANNUAL TOTAL	\$17,856	\$45,384
Hourly Wage	\$8.93	\$22.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

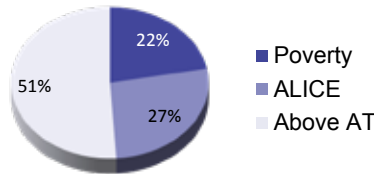
ALICE IN WEST CARROLL PARISH

2013 Point-in-Time Data

Population: 11,540 | **Number of Households:** 4,130
Median Household Income: \$33,848 (state average: \$44,164)
Unemployment Rate: 9.2% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.46 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
good (60)

Job Opportunities
fair (44)

Community Resources
fair (55)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

West Carroll Parish, 2013		
Town	Total HH	% ALICE & Poverty
Epps	184	52%
Forest	108	43%
Kilbourne	168	56%
Oak Grove	673	64%

Household Survival Budget, West Carroll Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$455	\$620
Child Care	\$-	\$748
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$124	\$305
Taxes	\$148	\$17
Monthly Total	\$1,359	\$3,355
ANNUAL TOTAL	\$16,308	\$40,260
Hourly Wage	\$8.15	\$20.13

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

West Feliciana Parish, 2013

Town	Total HH	% ALICE & Poverty
St. Francisville	674	47%

ALICE IN WEST FELICIANA PARISH

2013 Point-in-Time Data

Population: 15,522 | **Number of Households:** 4,007

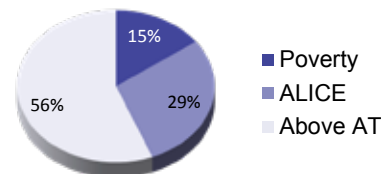
Median Household Income: \$61,616 (state average: \$44,164)

Unemployment Rate: 8.9% (state average: 8%)

Gini Coefficient (zero = equality; one = inequality): 0.45 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (53)

Job Opportunities
good (54)

Community Resources
good (64)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Household Survival Budget, West Feliciana Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$551	\$801
Child Care	\$-	\$886
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$135	\$344
Taxes	\$169	\$87
Monthly Total	\$1,488	\$3,782
ANNUAL TOTAL	\$17,856	\$45,384
Hourly Wage	\$8.93	\$22.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

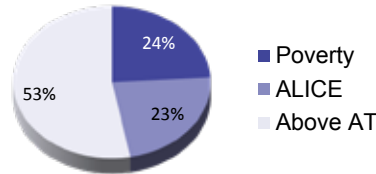
ALICE IN WINN PARISH

2013 Point-in-Time Data

Population: 15,129 | **Number of Households:** 5,402
Median Household Income: \$34,322 (state average: \$44,164)
Unemployment Rate: 8.4% (state average: 8%)
Gini Coefficient (zero = equality; one = inequality): 0.47 (state average: 0.49)

How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the parish. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.



What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing Affordability
fair (57)

Job Opportunities
fair (45)

Community Resources
good (60)

What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty level of \$11,490 for a single adult and \$23,550 for a family of four.

Winn Parish, 2013		
Town	Total HH	% ALICE & Poverty
Calvin	104	31%
Dodson	119	45%
St. Maurice	163	79%
Winnfield	1930	57%

Household Survival Budget, Winn Parish

	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Housing	\$487	\$620
Child Care	\$-	\$726
Food	\$177	\$535
Transportation	\$347	\$694
Health Care	\$109	\$435
Miscellaneous	\$127	\$302
Taxes	\$155	\$11
Monthly Total	\$1,402	\$3,324
ANNUAL TOTAL	\$16,824	\$39,888
Hourly Wage	\$8.41	\$19.94

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and Child Care Aware, 2013; American Community Survey, 1 year estimate.

NOTE: Municipal-level data on this page is for Census Places. Totals will not match parish-level data; municipal-level data often relies on 3- and 5-year averages and is not available for the smallest towns that do not report income.

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