ALICE IN CONCORDIA PARISH

2014 Point-in-Time Data

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

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

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

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

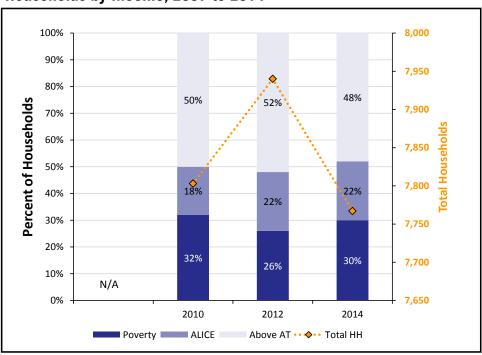
How many households are struggling?

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

What does it cost to afford the basic necessities?

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

Households by Income, 2007 to 2014



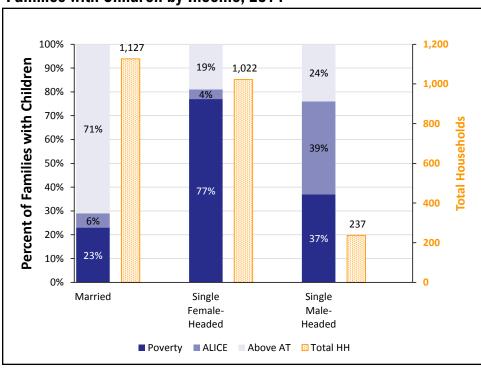
Household Survival Budget, Concordia Parish			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	
Monthly Costs			
Housing	\$468	\$637	
Child Care	\$-	\$737	
Food	\$182	\$550	
Transportation	\$340	\$679	
Health Care	\$122	\$486	
Miscellaneous	\$120	\$331	
Taxes	\$85	\$218	
Monthly Total	\$1,317	\$3,638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

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

How many families with children are struggling?

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

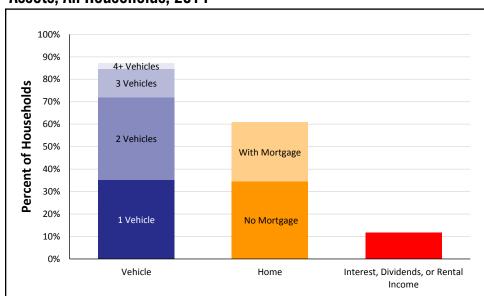
Families with Children by Income, 2014



What assets do households have?

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

Assets, All Households, 2014



Concordia Parish, 2014

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

Note: Municipal-level data on this page is for Places, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match parish-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.