

# ALICE IN ST. BERNARD PARISH

## 2014 Point-in-Time Data

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

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

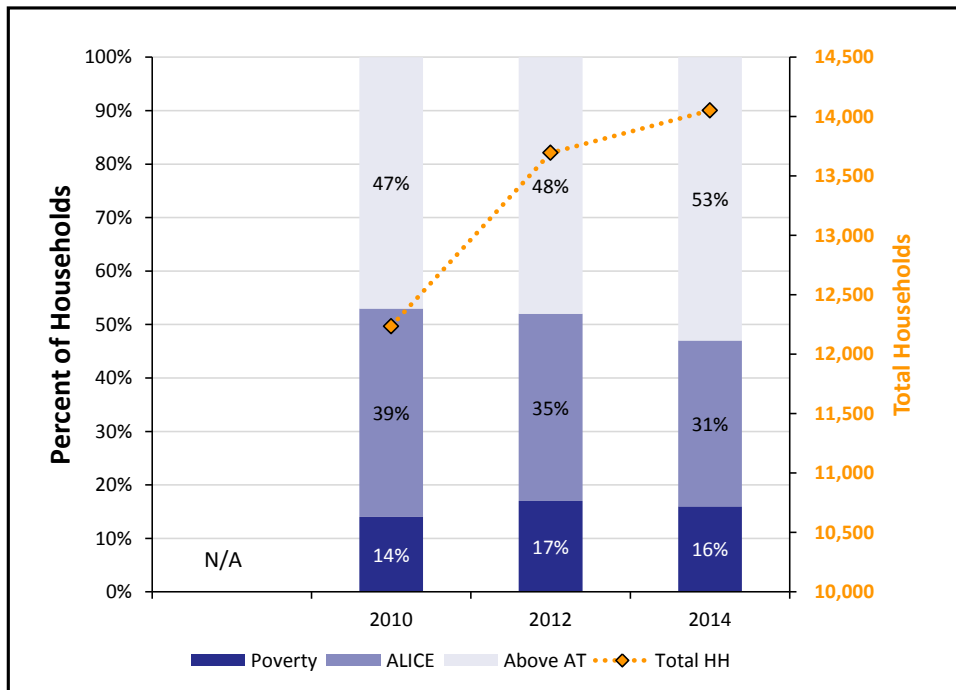
**Unemployment Rate:** 12.2% (state average: 7.5%)

**ALICE Households:** 31% (state average: 22%); **Poverty Households:** 16% (state average: 19%)

## How many households are struggling?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, 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.

## Households by Income, 2007 to 2014



## 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.

## Household Survival Budget, St. Bernard Parish

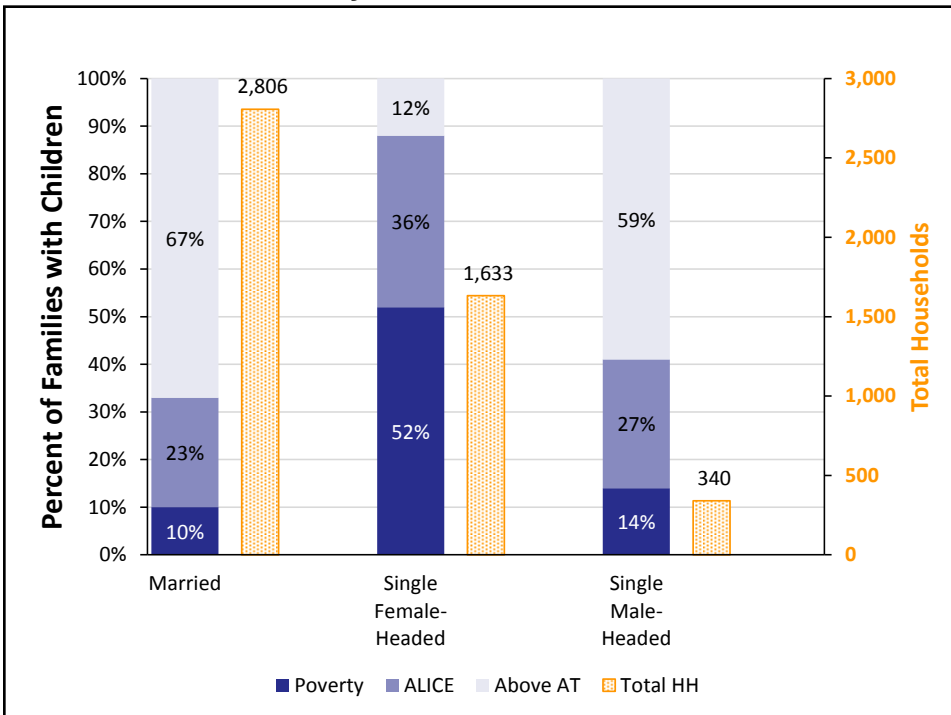
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
<b>Housing</b>	\$646	\$948
<b>Child Care</b>	\$-	\$949
<b>Food</b>	\$182	\$550
<b>Transportation</b>	\$340	\$679
<b>Health Care</b>	\$122	\$486
<b>Miscellaneous</b>	\$142	\$399
<b>Taxes</b>	\$135	\$381
<b>Monthly Total</b>	\$1,567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

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 St. Bernard Parish families with children live below the ALICE Threshold. Though more St. Bernard Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

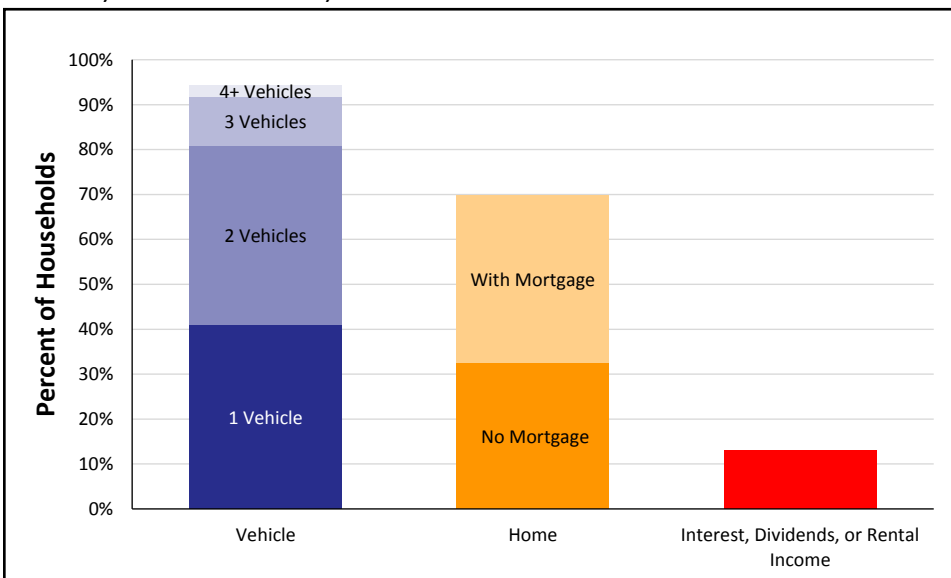
### Families with Children by Income, 2014



## What assets do households have?

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

### Assets, All Households, 2014



St. Bernard Parish, 2014		
Town	Total HH	% ALICE & Poverty
Arabi	1,584	54%
Chalmette	6,813	50%
Meraux	2,144	28%
Poydras	819	55%
Violet	1,912	50%

*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.*