NITED WAY ALICE REPORT - LOUISIANA

ALICE IN ST. BERNARD PARISH

2016 Point-in-Time Data

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

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

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

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

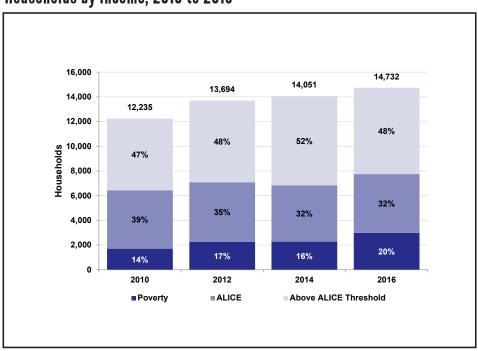
How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

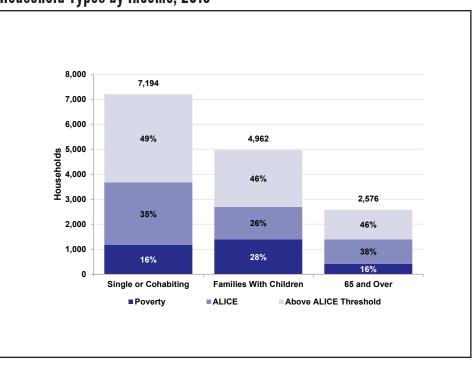
What types of households are struggling?

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

Households by Income, 2010 to 2016



Household Types by Income, 2016



Why do so many households struggle?

The cost of living continues to increase...

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

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

...and wages lag behind

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

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



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

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

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

ST. BERNARD PARISH, LA, 2016

ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School- Age Child	1 Adult, 1 Infant	2 Adult, 2 School- Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$669	\$787	\$787	\$787	\$963	\$963
Child Care	\$-	\$-	\$313	\$604	\$625	\$1,125
Food	\$164	\$372	\$309	\$258	\$621	\$542
Transportation	\$322	\$403	\$403	\$403	\$644	\$644
Health Care	\$196	\$392	\$461	\$345	\$726	\$726
Miscellaneous	\$168	\$240	\$262	\$295	\$403	\$460
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$274	\$372	\$297	\$383	\$376	\$526
Monthly Total	\$1,848	\$2,641	\$2,887	\$3,130	\$4,433	\$5,061
Annual Total	\$22,176	\$31,692	\$34,644	\$37,560	\$53,196	\$60,732
Hourly Wage	\$11.09	\$15.85	\$17.32	\$18.78	\$26.60	\$30.37

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 13 percent; and for a school-age child, by 8 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School- Age Child	1 Adult, 1 Infant	2 Adult, 2 School- Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$984	\$1,204	\$1,204	\$1,204	\$1,047	\$1,047
Child Care	\$-	\$-	\$375	\$625	\$750	\$1,333
Food	\$318	\$685	\$598	\$490	\$1,204	\$1,039
Transportation	\$370	\$740	\$740	\$740	\$1,184	\$1,184
Health Care	\$250	\$569	\$953	\$953	\$1,160	\$1,160
Miscellaneous	\$203	\$333	\$398	\$412	\$547	\$589
Savings	\$203	\$333	\$398	\$412	\$547	\$589
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$560	\$836	\$861	\$868	\$1,134	\$1,393
Monthly Total	\$2,997	\$4,829	\$5,636	\$5,813	\$7,702	\$8,463
Annual Total	\$35,964	\$57,948	\$67,632	\$69,756	\$92,424	\$101,556
Hourly Wage	\$17.98	\$28.97	\$33.82	\$34.88	\$46.21	\$50.78

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 10 percent; for an additional 4-year-old, by 11 percent; and for a school-age child, by 7 percent.

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Louisiana Department of Education, 2016.

Reference: <u>UnitedWayALICE.org</u>

