

PANTHERS



# REPORT CARD



Southwest Louisiana

# 2024

ALLEN | BEAUREGARD | CALCASIEU | CAMERON | JEFF DAVIS



As President and CEO of United Way of Southwest Louisiana, I am privileged to address you through this year's report card. We have faced unprecedented challenges together, yet our commitment to uplifting our community has never wavered. This report reflects on our achievements and underscores the ongoing need to support ALICE (Asset Limited, Income Constrained, Employed) and low-income families across our five-parish region.

Our mission is to empower and support the most vulnerable among us—those who work tirelessly yet face financial instability. Our ALICE families, often hidden in plain sight, are employed in jobs crucial to our local economy. They are our neighbors, friends and the backbone of our community. Yet, despite their indispensable contributions, they struggle to afford necessities due to low wages, rising living costs and unexpected expenses.

This year, our focus has intensified on providing holistic support to these families, ensuring they have access to essential services that foster educational continuity for children, enhance financial stability and improve overall health and wellbeing. Through collaborative efforts with local businesses, nonprofit partners and dedicated volunteers, we have made significant strides in creating a resilient and thriving community. However, our work is far from over.

The data presented in this report are a testament to the impact of our collective efforts. They also serve as a call to action for continued support and engagement from every sector of our community. By joining hands, we can create lasting change and break the cycle of poverty that holds back too many of our fellow citizens.

As we look ahead, let us recommit ourselves to this vital work. Let us forge more robust partnerships, innovate new solutions and invest in Southwest Louisiana's future. Together, we can ensure that every family, especially those who are ALICE or living in poverty, has the opportunity to thrive.

Thank you for your ongoing support and dedication to our cause. Your generosity, time and commitment are the pillars that sustain our efforts and fuel our optimism for a brighter future for all.

A handwritten signature in blue ink that reads "Denise Durel". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

**Denise Durel**  
President & CEO  
United Way of Southwest Louisiana

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Louisiana



Louisiana Partner

Asset Limited Income Constrained Employed



Why do we talk about A.L.I.C.E.

United Way of Southwest Louisiana's ALICE Report sheds light on the financial struggles faced by families that live in a gray area between poverty and prosperity. These families often earn above the Federal Poverty Level (FPL), making them ineligible for typical assistance programs, but they still cannot meet their basic needs each month.

Our report highlights the need for systemic changes and community support to help them achieve financial stability and access opportunities for upward mobility.

By utilizing the ALICE threshold, United Way can identify and assist those financially struggling, advocate for policies that help them move upwards and assist working families.

ALICE

- is employed (or retired)
has no savings for emergencies or evacuating prior to disasters
has no workplace benefits such as healthcare or vacation

Vocabulary

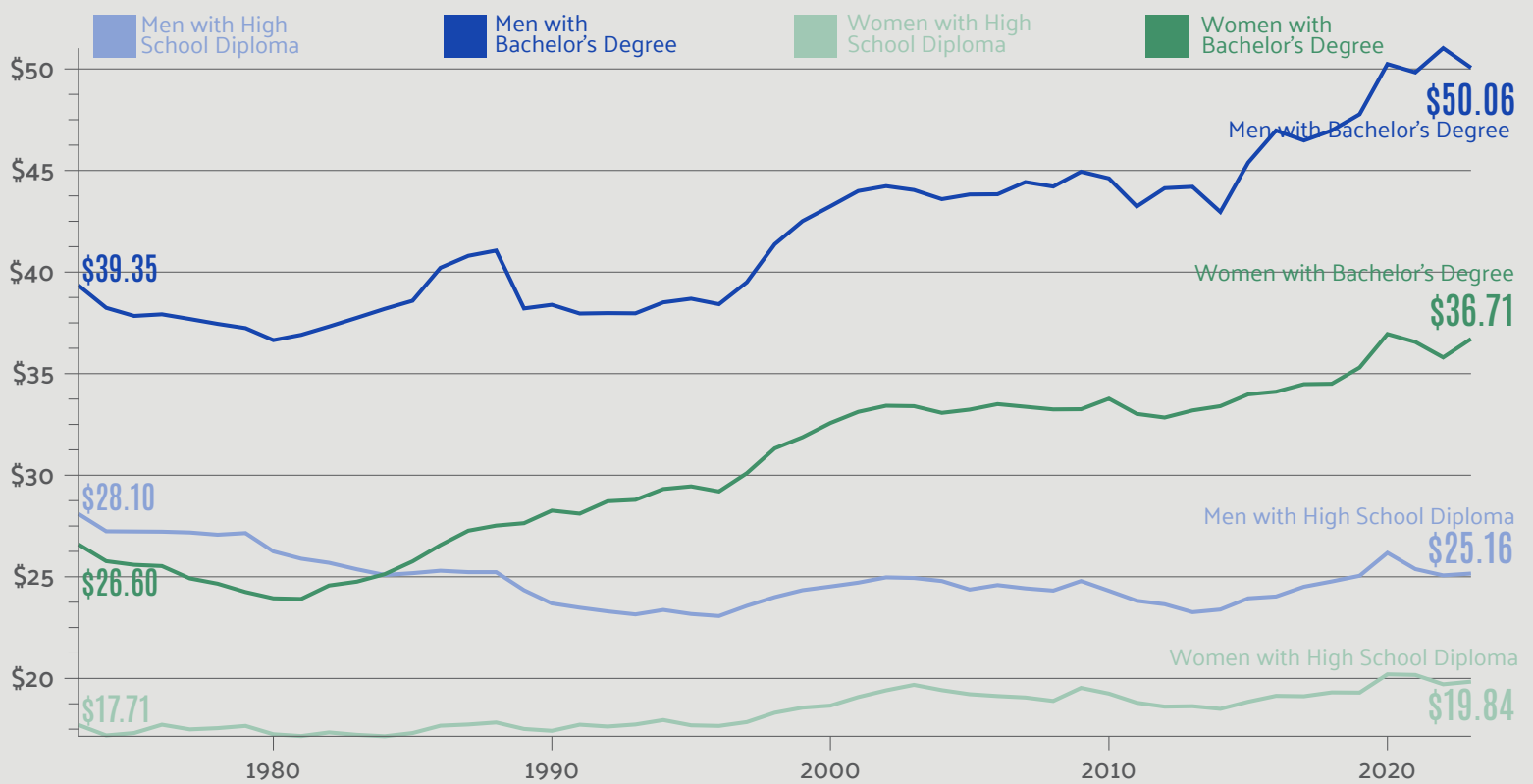
ALICE THRESHOLD

Measures the minimum income required to cover basic expenses for households, including ALICE families and those living in poverty. It will vary by parish, city and even neighborhood.

ALICE HOUSEHOLD SURVIVAL BUDGET

The Household Survival Budget reflects the bare minimum cost to live and work in the modern economy and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.





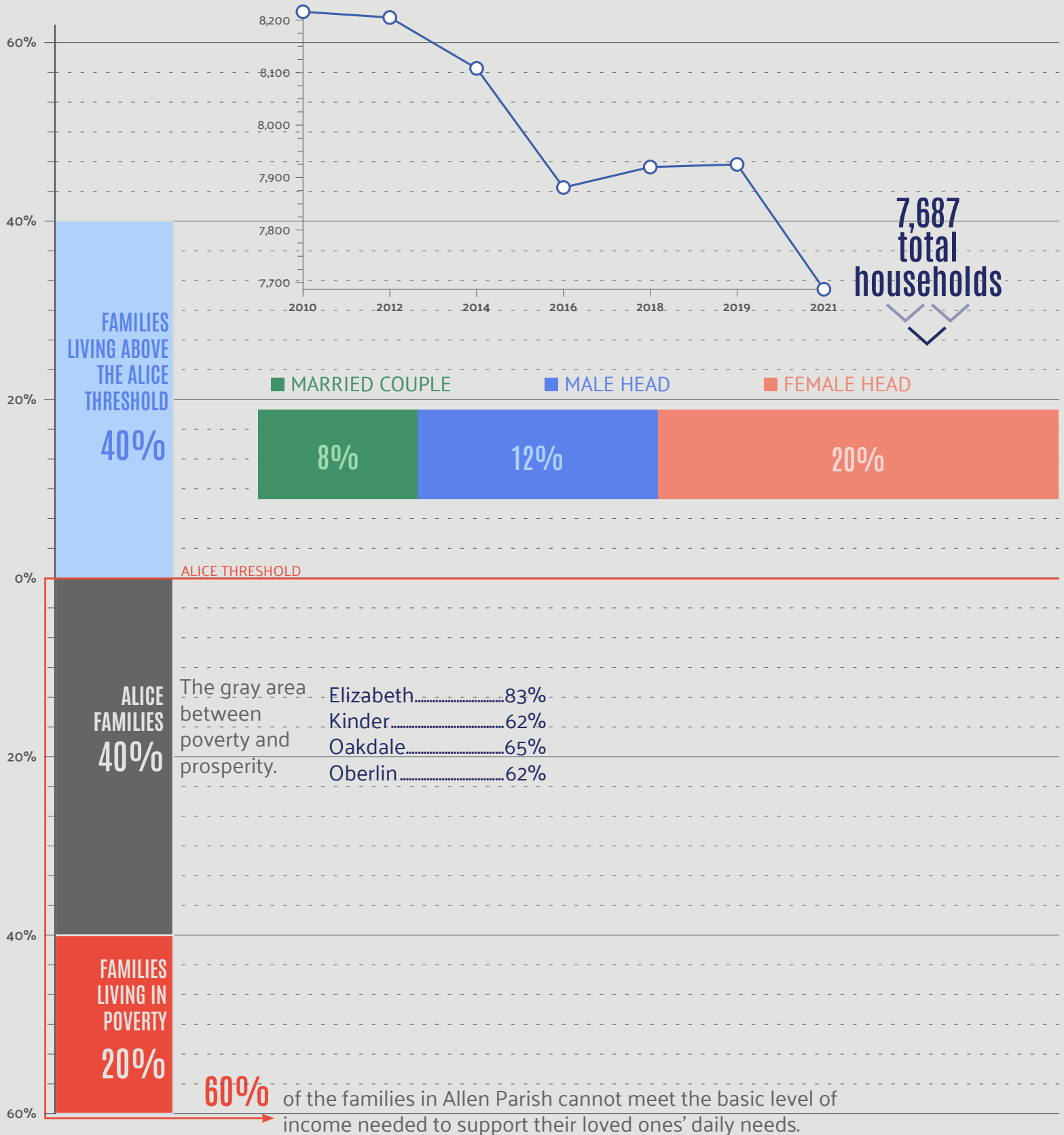
One significant challenge facing both ALICE and low-income families, in general, is the persistent pay gap based on gender and educational attainment. Women, particularly in these economic brackets, often earn less than their male counterparts for similar work, exacerbating financial strains on households that rely on every dollar. Additionally, the disparity in earnings between individuals with a high school diploma and those with a bachelor's degree further complicates the economic landscape for ALICE families.

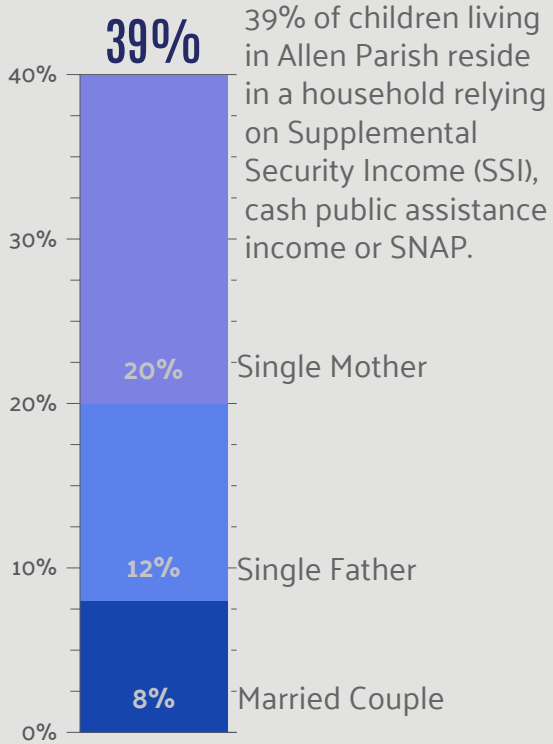
An educational pay gap means that families are locked into a cycle of lower earnings and limited job opportunities without access to higher education, which is often out of reach for low-income individuals due to its high costs. Both these pay gaps create a challenging environment for achieving financial stability and upward mobility, underscoring the need for systemic solutions to address wage inequity and educational barriers.

## SOURCES

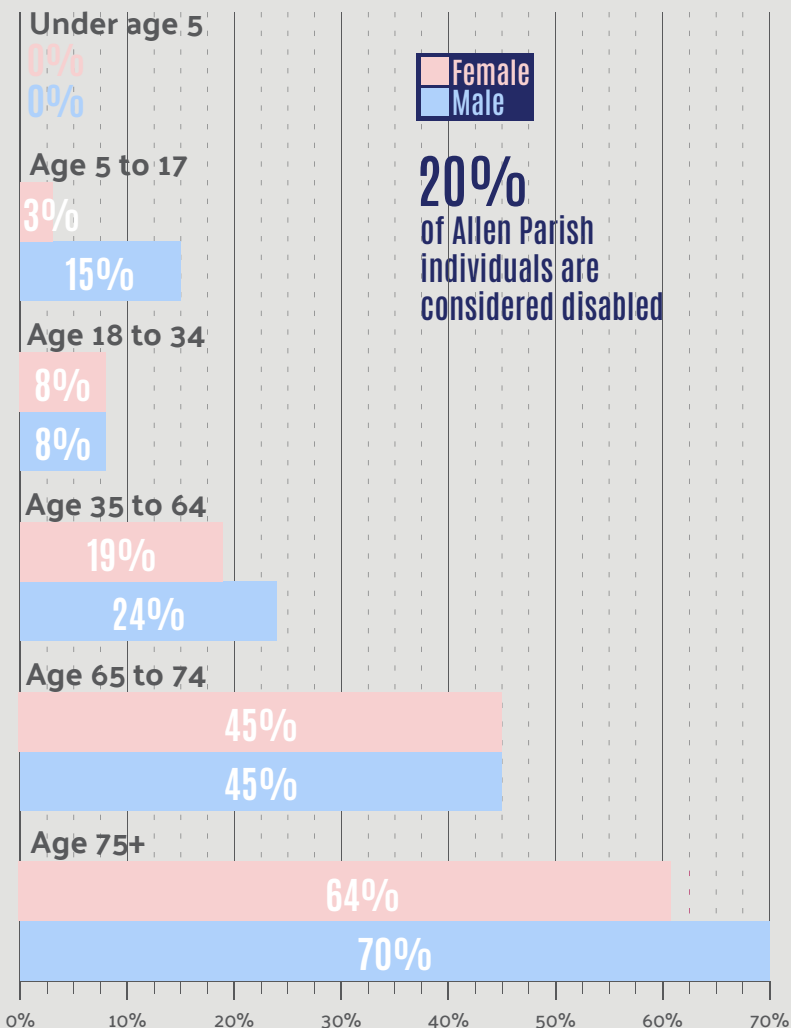
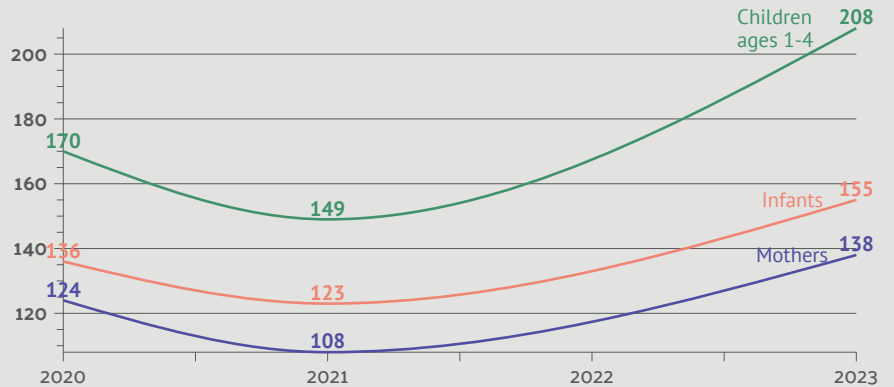
- ALICE Report
- America's Health Rankings
- Annie E. Casey Foundation
- Louisiana Department of Education
- Louisiana Department of Public Health
- US News & World Report
- U.S. Census Bureau

# ALLEN PARISH

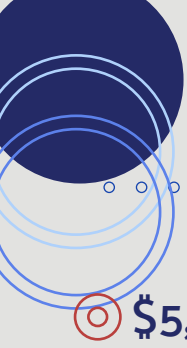




The number of Women, Infants and Children (WIC) recipients in Allen Parish is a testament to the importance of the WIC program in providing nutritional support to pregnant and breastfeeding women, infants and young children by ensuring they have access to the nutrients they need.



Living an unhealthy lifestyle can lead to disability, which in turn can limit an individual's ability to perform daily activities and work. This can have devastating financial consequences in regions like Allen Parish, where disability often leads to a loss of income and increased medical expenses. Furthermore, disability can make it challenging to access vital resources and opportunities for upward mobility, further exacerbating financial struggles.

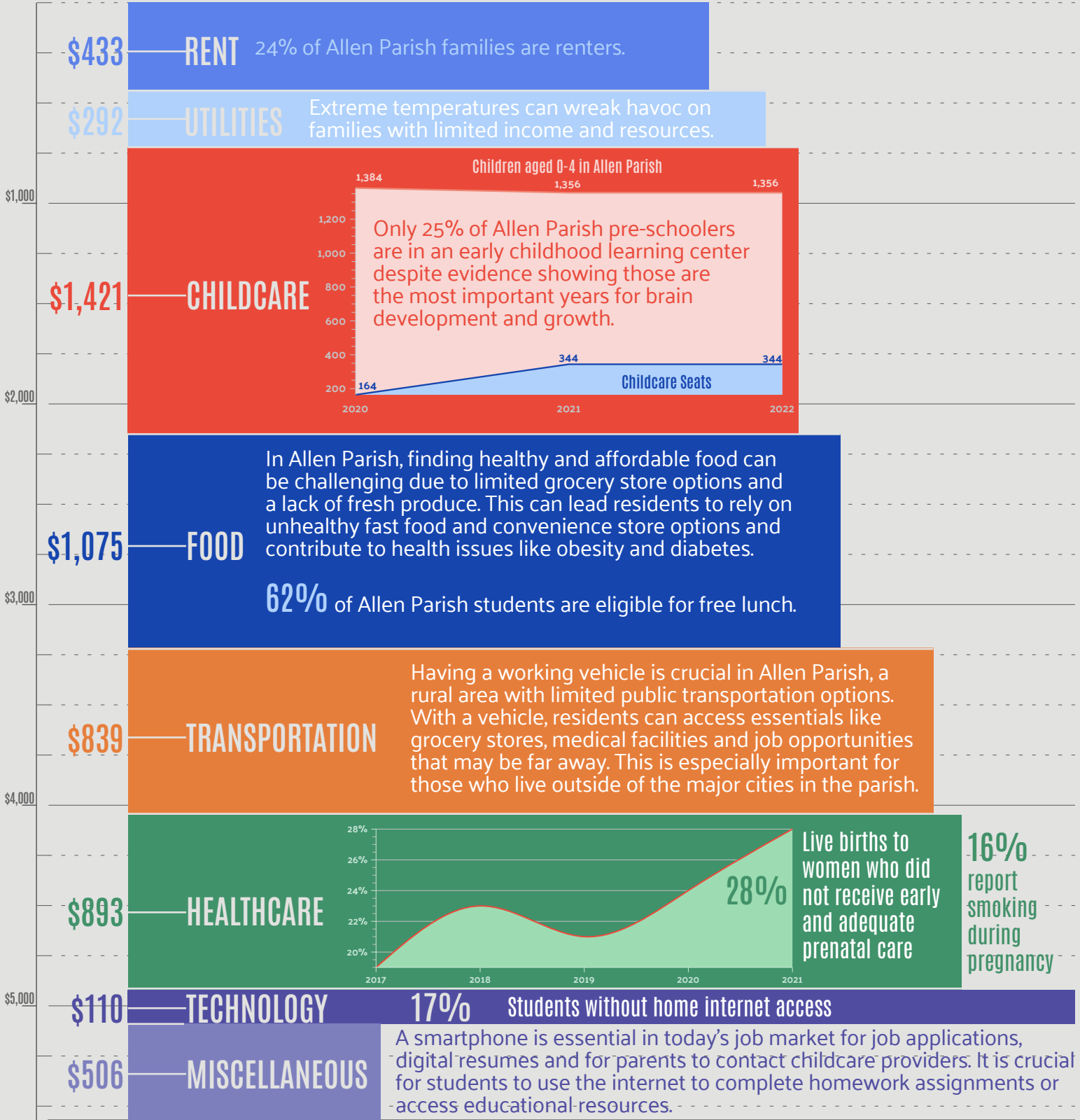


# ALICE HOUSEHOLD SURVIVAL BUDGET ALLEN PARISH: 2 ADULTS WITH 2 CHILDREN

In Allen Parish, a family of four is required to spend \$5,569 per month to survive.

**\$5,569**

The Household Survival Budget reflects the **bare minimum cost to live and work in the modern economy** and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.





need to earn **\$5,569 a month** or **\$66,828 a year** just for the basic necessities.

ALICE families make too much to qualify for public assistance but too little to afford basic necessities.

MEDIAN HOUSEHOLD INCOME.....\$47,660  
 FEDERAL POVERTY LEVEL.....\$26,500  
**ALICE FAMILY MAKES TOO MUCH BY.....\$29,972**

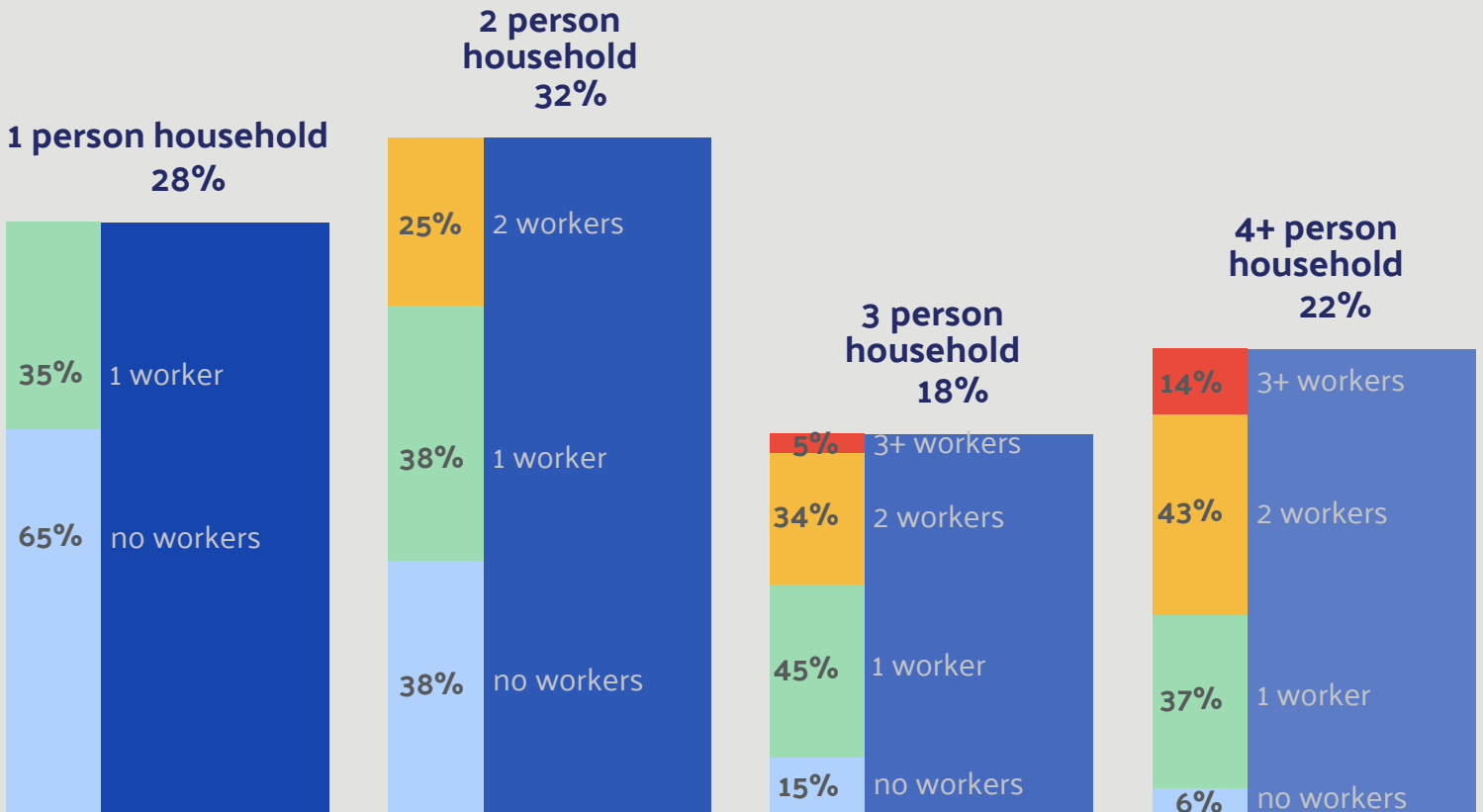
This is because the federal poverty level, used to determine eligibility for assistance programs, is outdated and does not reflect the actual cost of living in today's economy.

HOURLY WAGE NECESSARY TO COVER THE HOUSEHOLD SURVIVAL BUDGET	
1 ADULT.....	\$10.63
1 ADULT/1 CHILD*.....	\$19.78
2 ADULTS.....	\$16.65
2 ADULTS/2 CHILDREN*.....	\$33.41
1 SENIOR.....	\$12.13
2 SENIORS.....	\$18.77

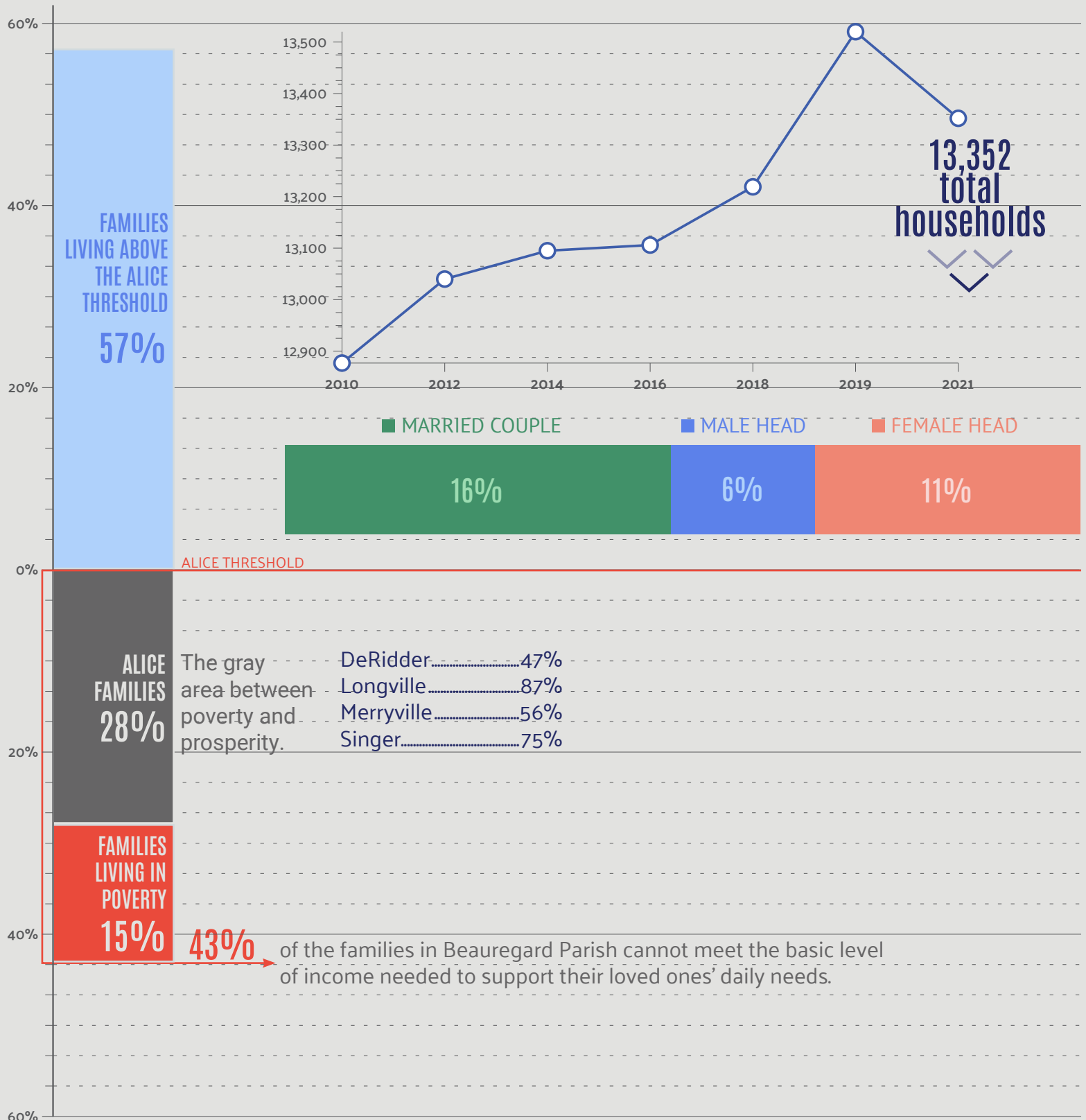
The Household Survival Budget provides a more accurate reflection of the bare minimum cost to live and work in Allen Parish.

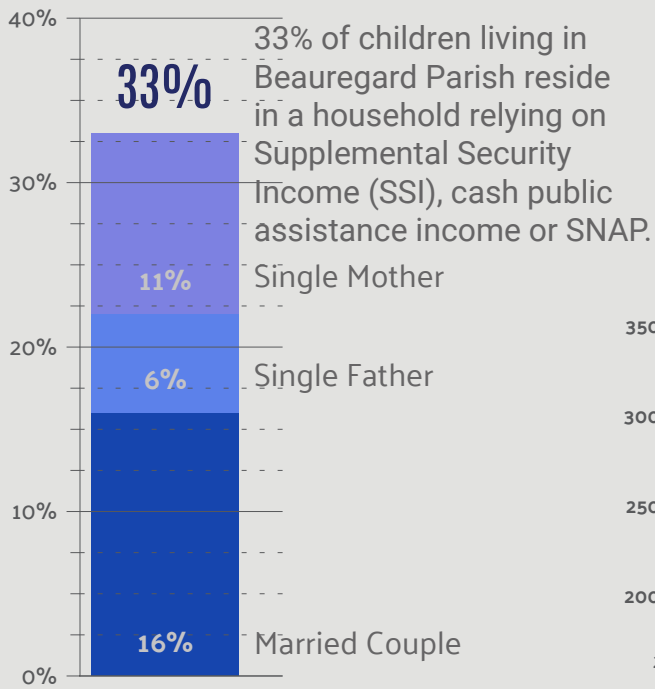
HOUSEHOLD SURVIVAL BUDGET.....\$66,828  
 MEDIAN HOUSEHOLD INCOME.....\$47,660  
**.....\$19,168**

\*assumes child/children in childcare

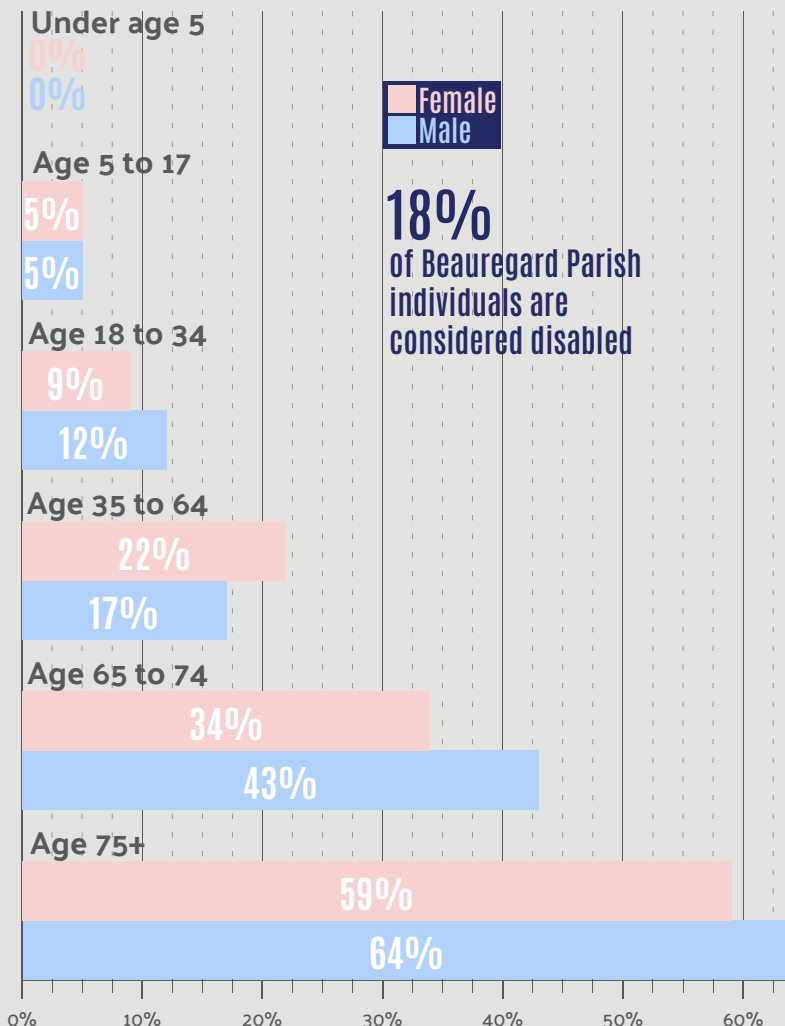
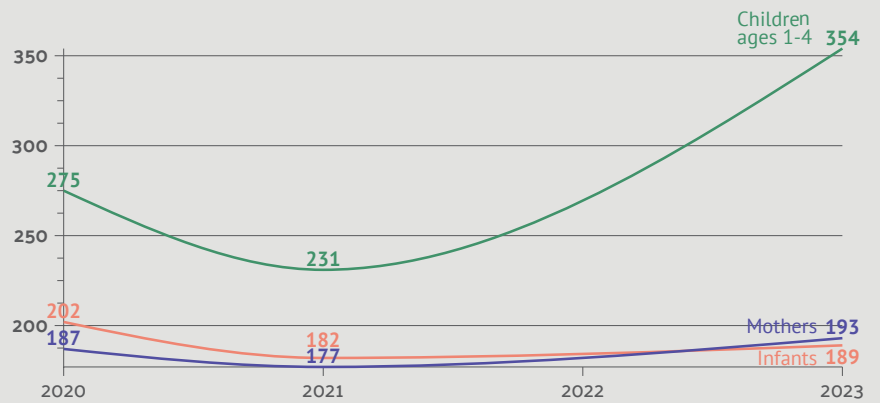


# BEAUREGARD PARISH

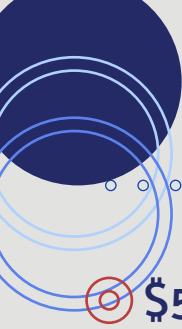




The number of Women, Infants and Children (WIC) recipients in Beauregard Parish is a testament to the importance of the WIC program in providing nutritional support to pregnant and breastfeeding women, infants and young children by ensuring they have access to the nutrients they need.



Living an unhealthy lifestyle can lead to disability, which in turn can limit an individual's ability to perform daily activities and work. This can have devastating financial consequences in regions like Beauregard Parish, where disability often leads to a loss of income and increased medical expenses. Furthermore, disability can make it challenging to access vital resources and opportunities for upward mobility, further exacerbating financial struggles.



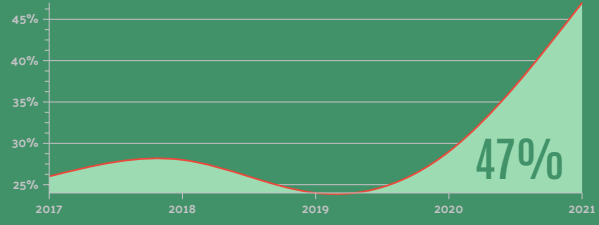
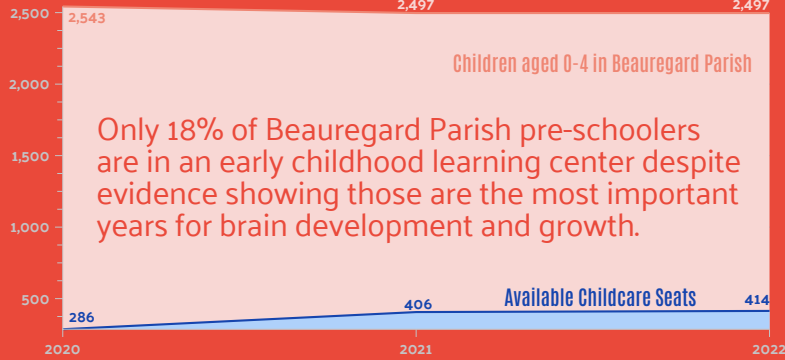
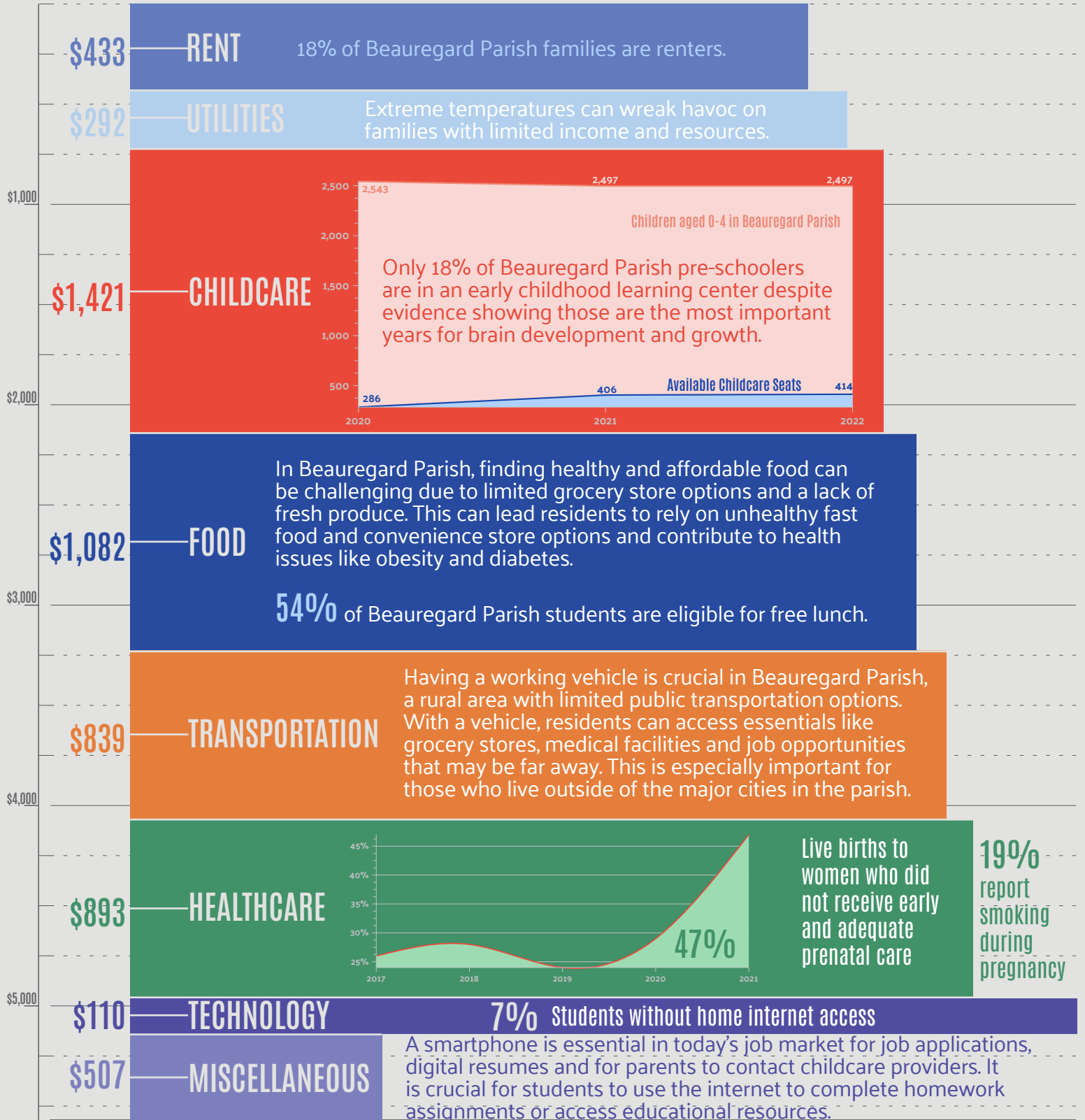
# ALICE HOUSEHOLD SURVIVAL BUDGET

## BEAUREGARD PARISH: 2 ADULTS WITH 2 CHILDREN

In Beauregard Parish, a family of four

The Household Survival Budget reflects the **bare minimum cost to live and work in the modern economy** and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.

**\$5,577**



19% report smoking during pregnancy

It is required to earn **\$5,577 a month** or **\$66,924 a year** just for the basic necessities.

ALICE families make too much to qualify for public assistance but too little to afford basic necessities.

MEDIAN HOUSEHOLD INCOME.....	\$57,130
FEDERAL POVERTY LEVEL.....	\$26,500
<b>FAMILY MAKES TOO MUCH BY .....</b>	<b>\$40,424</b>

This is because the federal poverty level, used to determine eligibility for assistance programs, is outdated and does not reflect the actual cost of living in today's economy.

HOURLY WAGE NECESSARY TO COVER THE HOUSEHOLD SURVIVAL BUDGET	
1 ADULT.....	\$11.14
1 ADULT/1 CHILD*.....	\$20.37
2 ADULTS.....	\$17.24
2 ADULTS/2 CHILDREN*.....	\$33.46
1 SENIOR.....	\$12.56
2 SENIORS.....	\$19.23

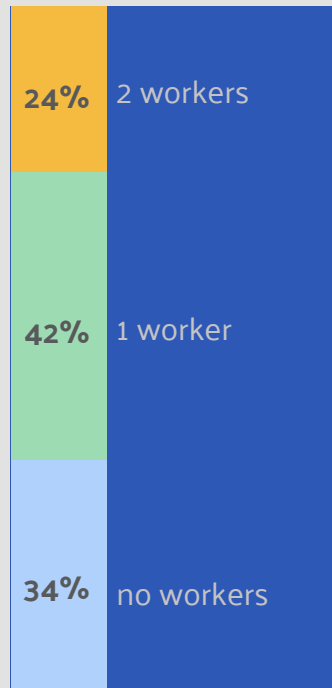
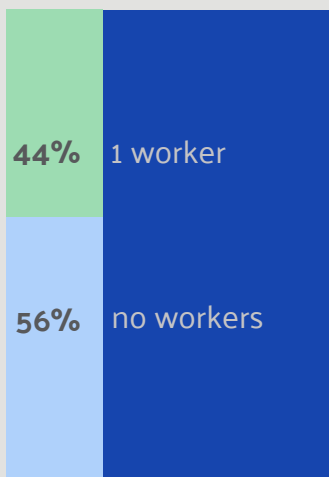
The Household Survival Budget provides a more accurate reflection of the bare minimum cost to live and work in Beaugard Parish.

HOUSEHOLD SURVIVAL BUDGET.....	\$66,924
MEDIAN HOUSEHOLD INCOME.....	\$57,130
.....	<b>\$9,794</b>

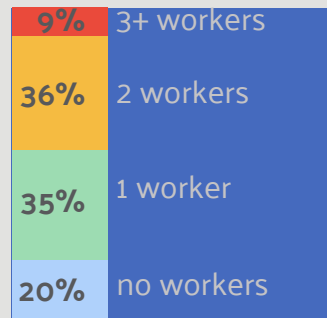
\*assumes child/children in childcare

**2 person household  
35%**

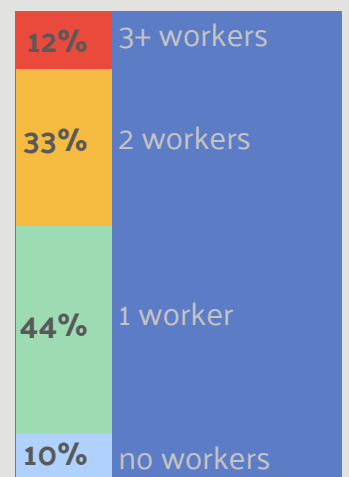
**1 person household  
24%**



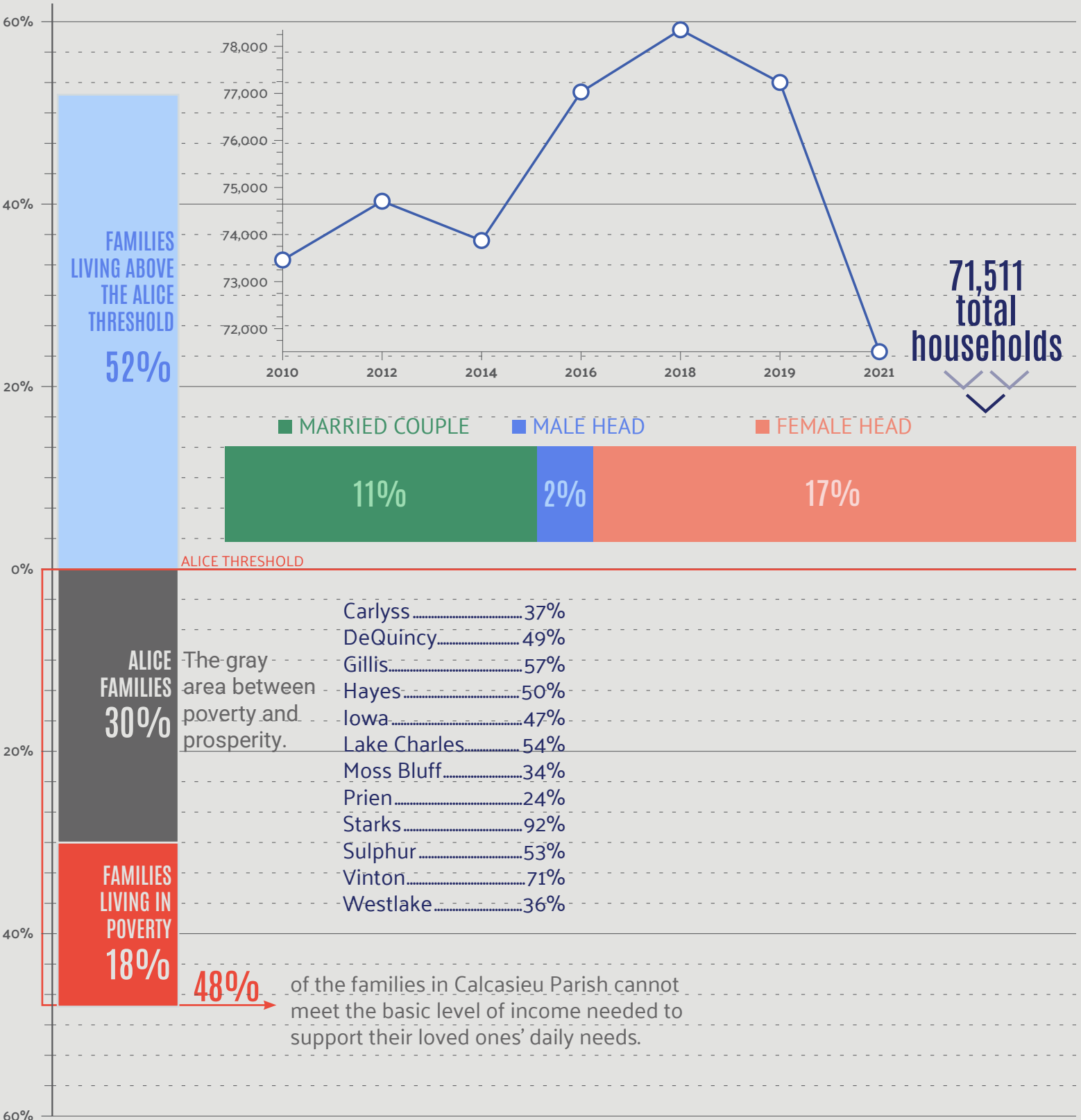
**3 person household  
16%**

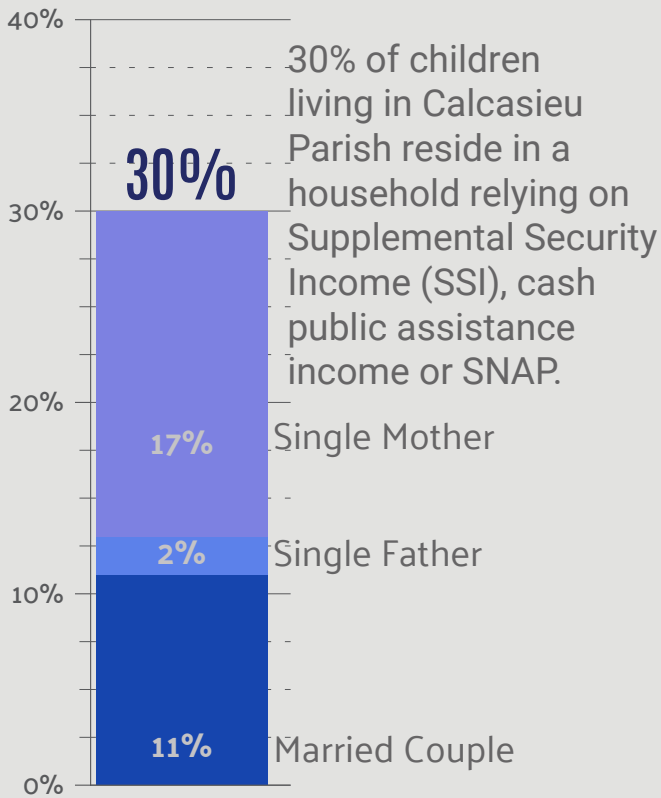


**4+ person household  
24%**

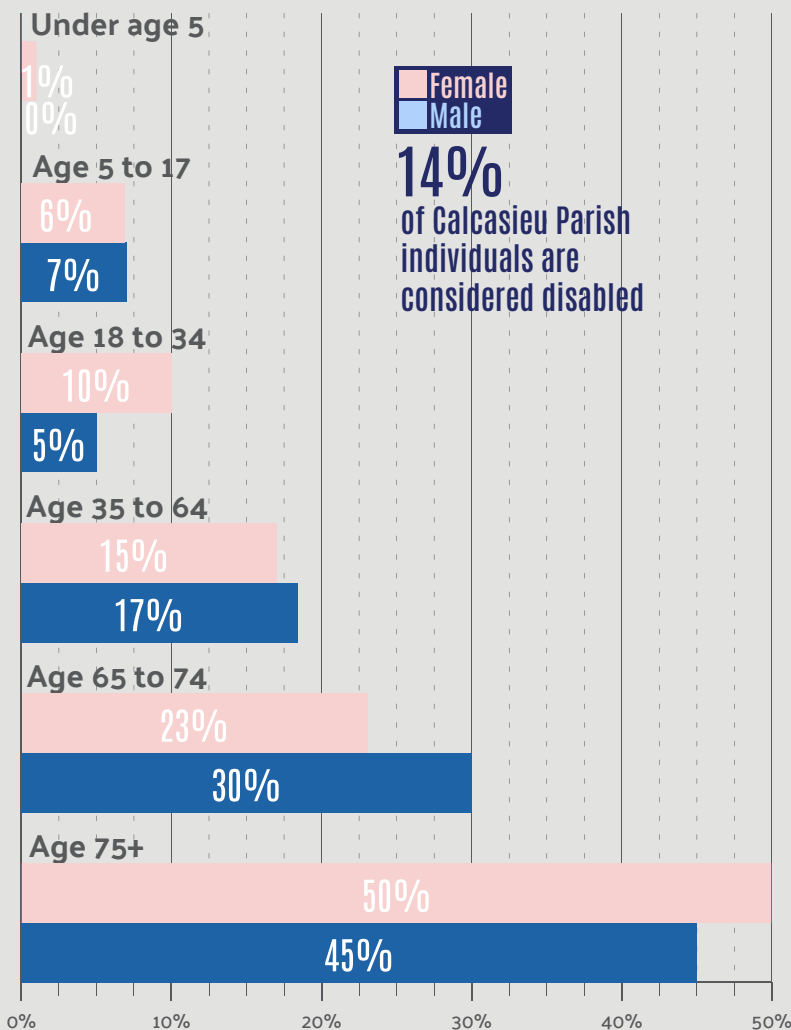
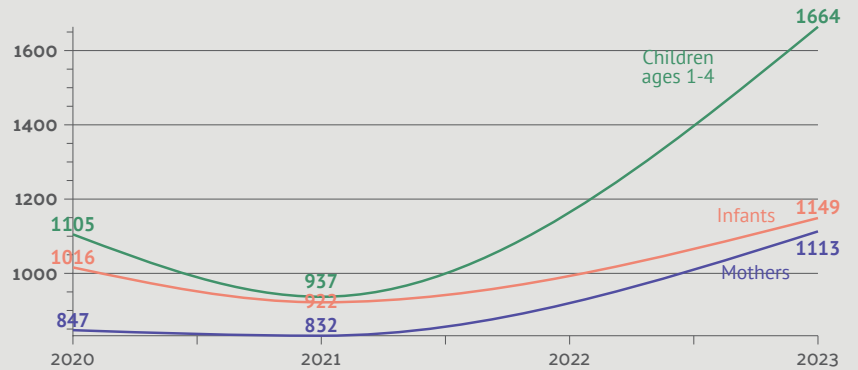


# CALCASIEU PARISH

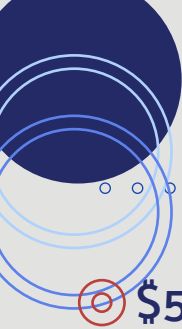




The number of Women, Infants and Children (WIC) recipients in Calcasieu Parish is a testament to the importance of the WIC program in providing nutritional support to pregnant and breastfeeding women, infants and young children by ensuring they have access to the nutrients they need.



Living an unhealthy lifestyle can lead to disability, which in turn can limit an individual's ability to perform daily activities and work. This can have devastating financial consequences in regions like Calcasieu Parish, where disability often leads to a loss of income and increased medical expenses. Furthermore, disability can make it challenging to access vital resources and opportunities for upward mobility, further exacerbating financial struggles.

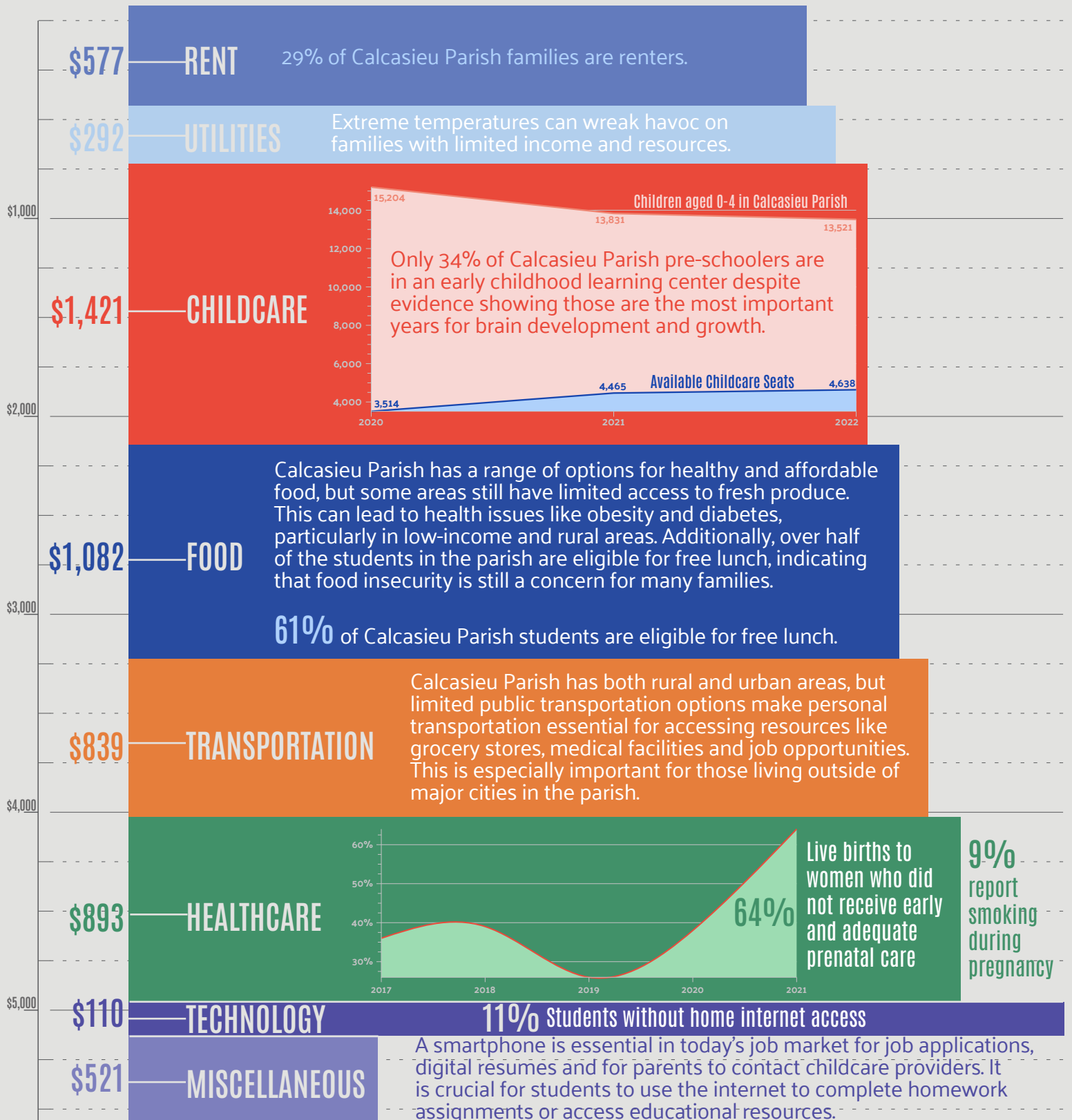


# ALICE HOUSEHOLD SURVIVAL BUDGET CALCASIEU PARISH: 2 ADULTS WITH 2 CHILDREN

In Beauregard Parish, a family of four

The Household Survival Budget reflects the **bare minimum cost to live and work in the modern economy** and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.

**\$5,735**





... is required to earn **\$5,735 a month** or **\$68,820 a year** just for the basic necessities.

ALICE families make too much to qualify for public assistance but too little to afford basic necessities.

MEDIAN HOUSEHOLD INCOME.....	\$58,020
FEDERAL POVERTY LEVEL.....	\$26,500
<b>FAMILY MAKES TOO MUCH BY .....</b>	<b>\$42,320</b>

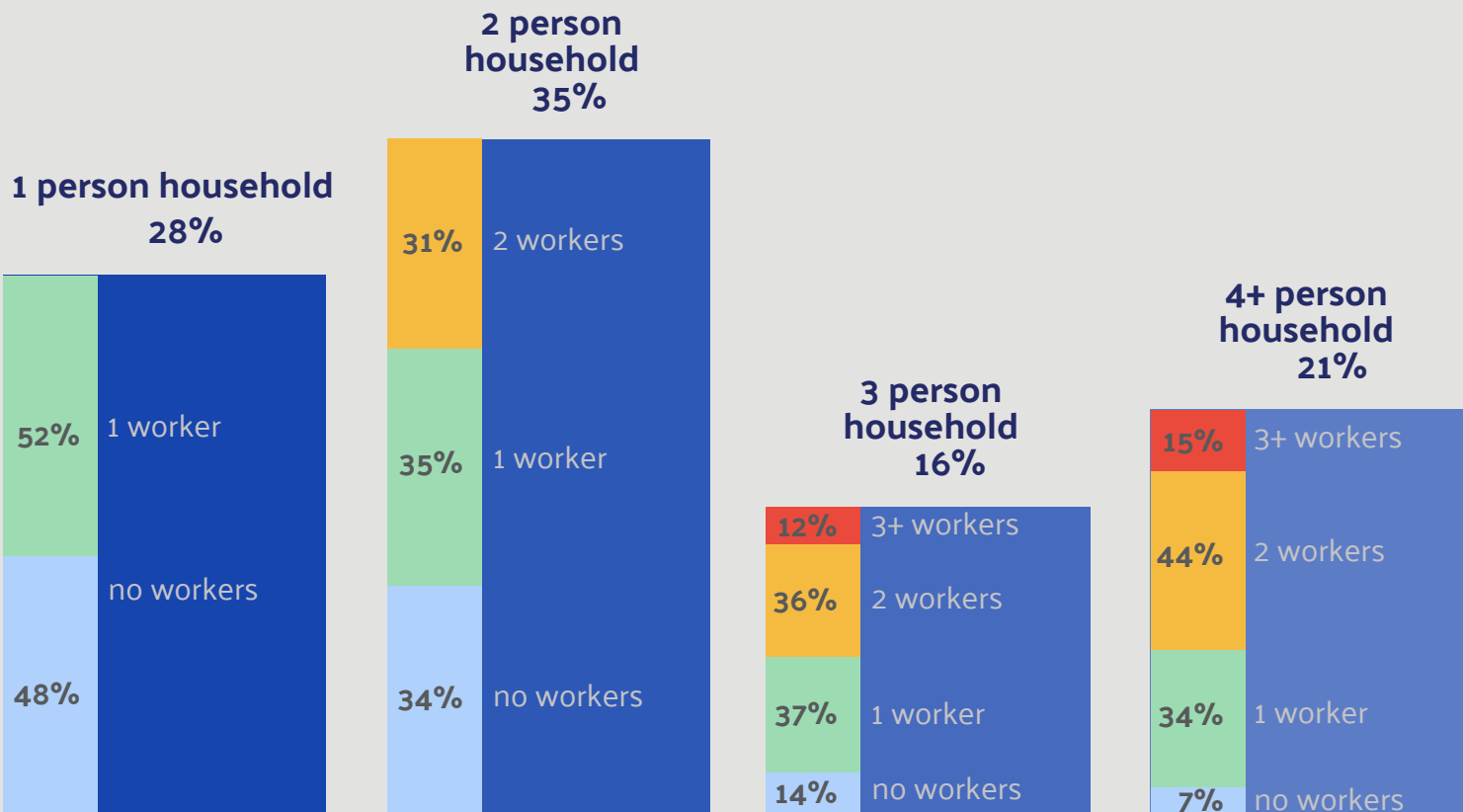
This is because the federal poverty level, used to determine eligibility for assistance programs, is outdated and does not reflect the actual cost of living in today's economy.

HOURLY WAGE NECESSARY TO COVER THE HOUSEHOLD SURVIVAL BUDGET	
1 ADULT.....	\$11.33
1 ADULT/1 CHILD*.....	\$20.63
2 ADULTS.....	\$17.50
2 ADULTS/2 CHILDREN*.....	\$34.41
1 SENIOR.....	\$12.67
2 SENIORS.....	\$19.32

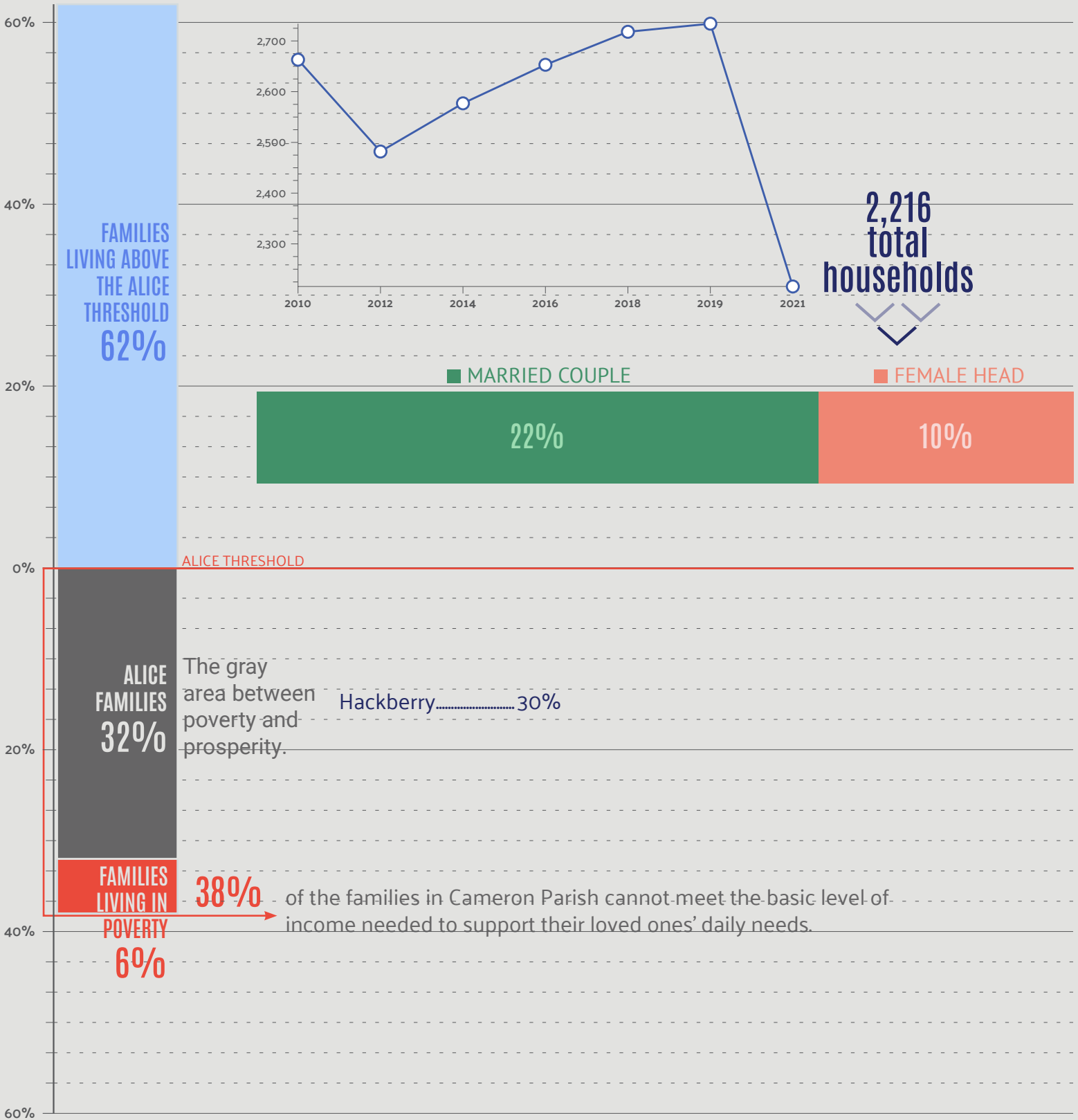
The Household Survival Budget provides a more accurate reflection of the bare minimum cost to live and work in Beauregard Parish.

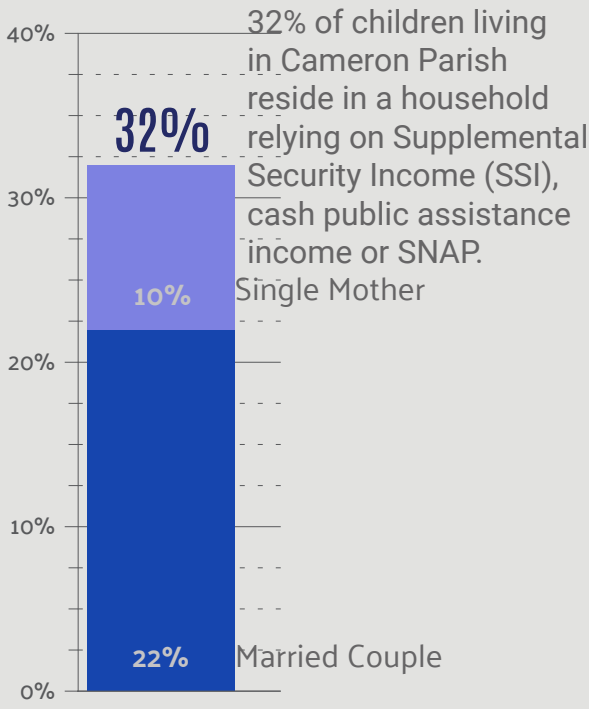
HOUSEHOLD SURVIVAL BUDGET .....	\$68,820
MEDIAN HOUSEHOLD INCOME.....	\$58,020
.....	<b>\$10,800</b>

\*assumes child/children in childcare

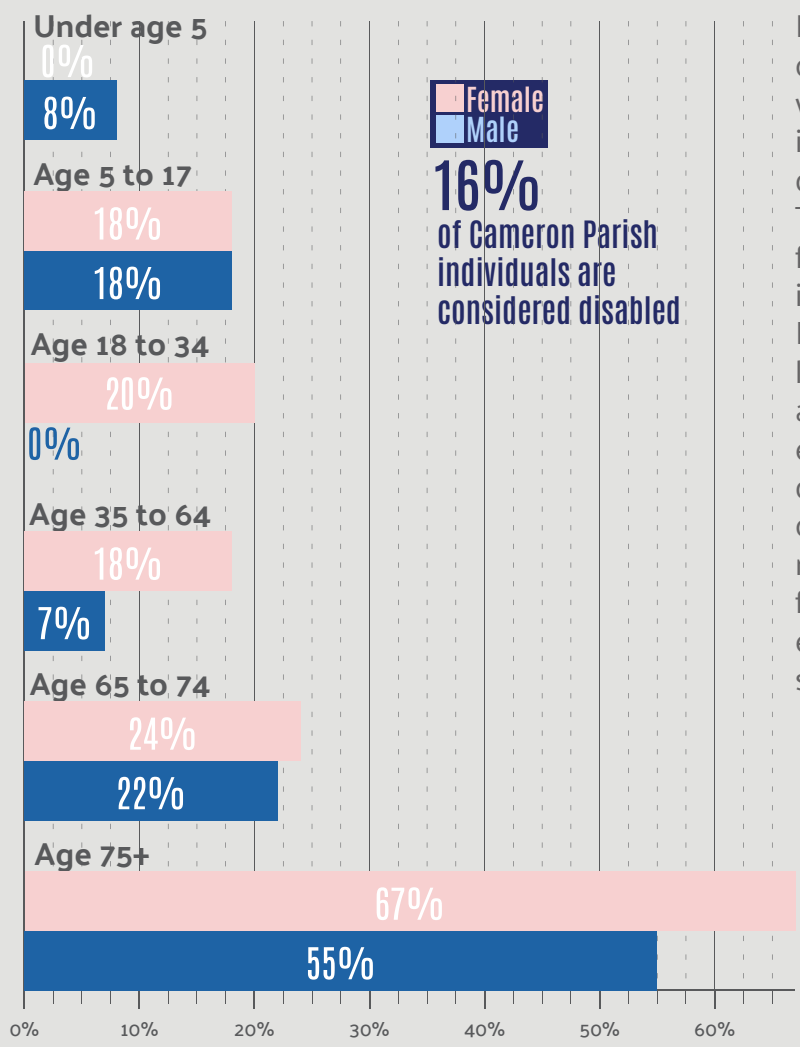
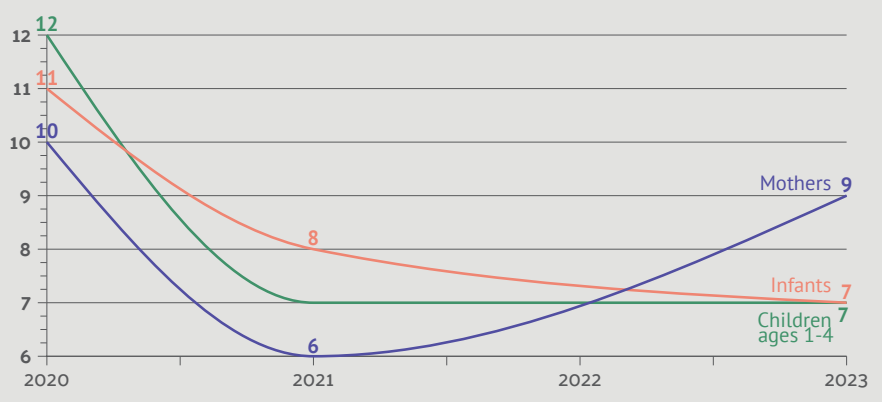


# CAMERON PARISH

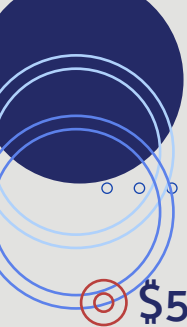




The number of Women, Infants and Children (WIC) recipients in Cameron Parish is a testament to the importance of the WIC program in providing nutritional support to pregnant and breastfeeding women, infants and young children by ensuring they have access to the nutrients they need.



Living an unhealthy lifestyle can lead to disability, which in turn can limit an individual's ability to perform daily activities and work. This can have devastating financial consequences in regions like Cameron Parish, where disability often leads to a loss of income and increased medical expenses. Furthermore, disability can make it challenging to access vital resources and opportunities for upward mobility, further exacerbating financial struggles.



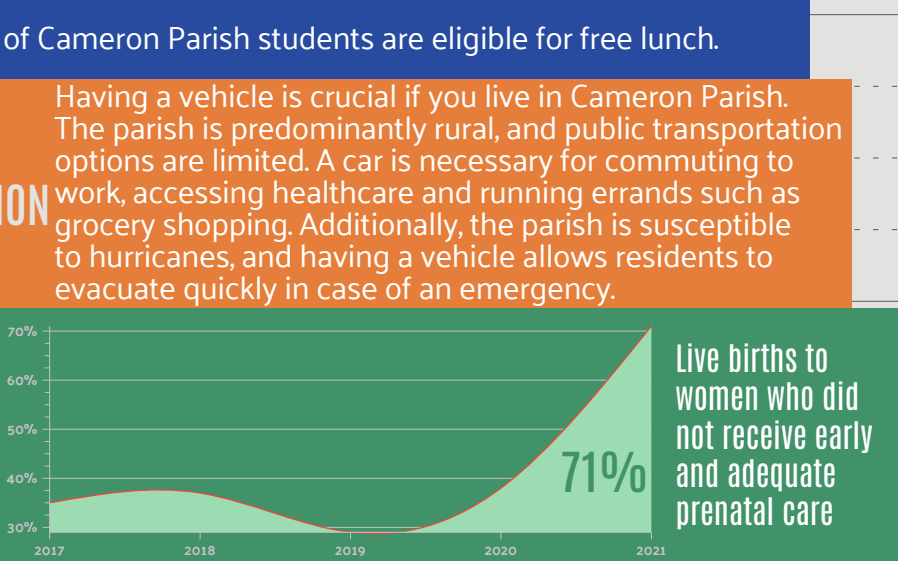
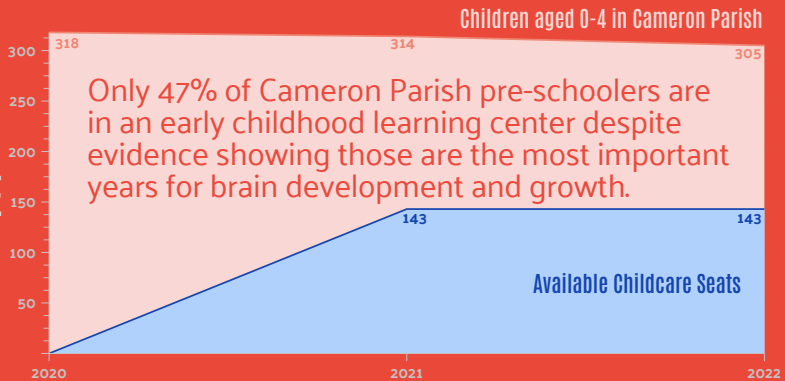
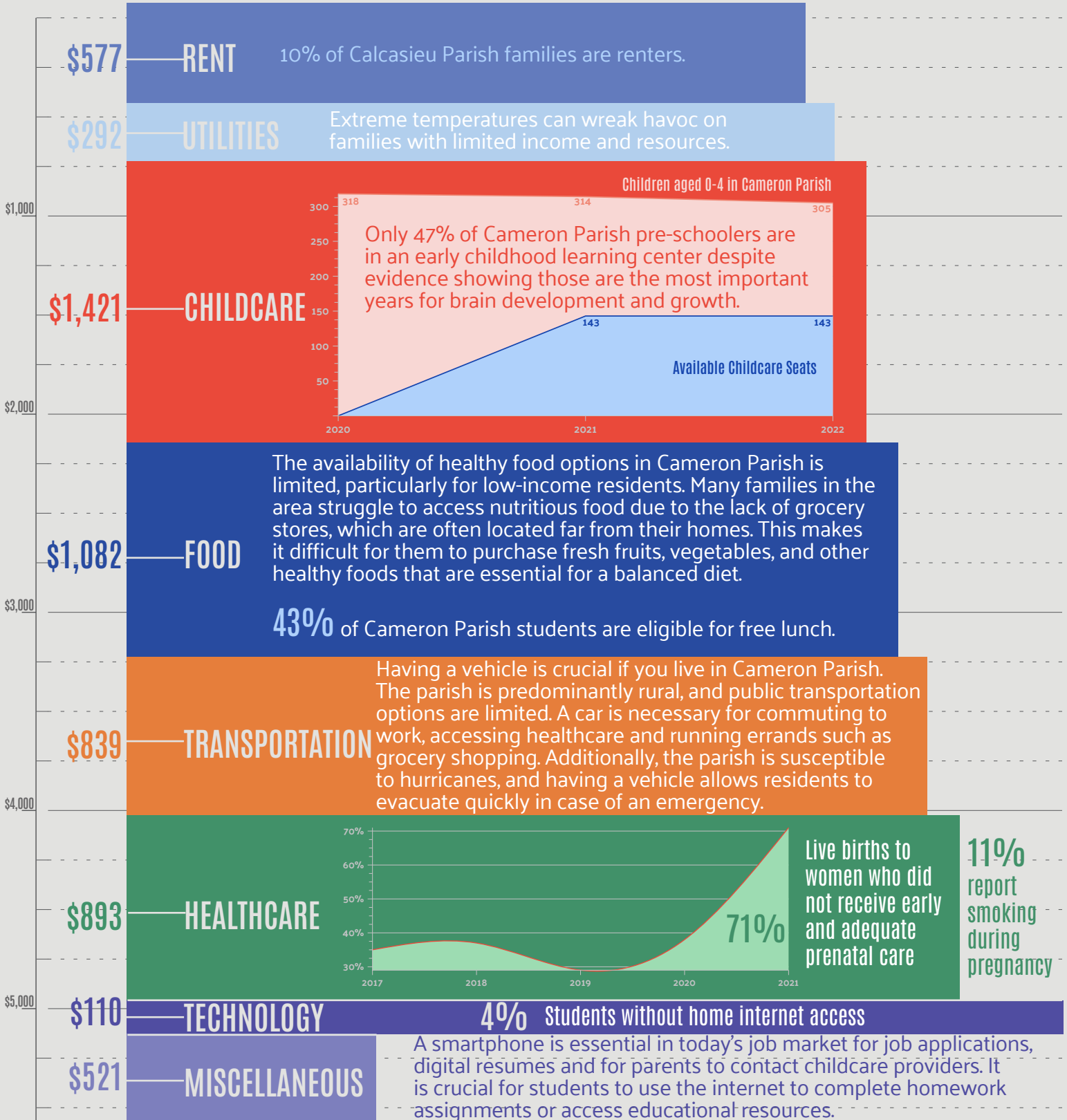
# ALICE HOUSEHOLD SURVIVAL BUDGET

## CAMERON PARISH: 2 ADULTS WITH 2 CHILDREN

In Cameron Parish, a family of four is

The Household Survival Budget reflects the **bare minimum cost to live and work in the modern economy** and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.

**\$5,735**



...s required to earn **\$5,735 a month** or **\$68,820 a year** just for the basic necessities.

ALICE families make too much to qualify for public assistance but too little to afford basic necessities.

MEDIAN HOUSEHOLD INCOME.....\$64,525  
 FEDERAL POVERTY LEVEL.....\$26,500  
**FAMILY MAKES TOO MUCH BY.....\$38,025**

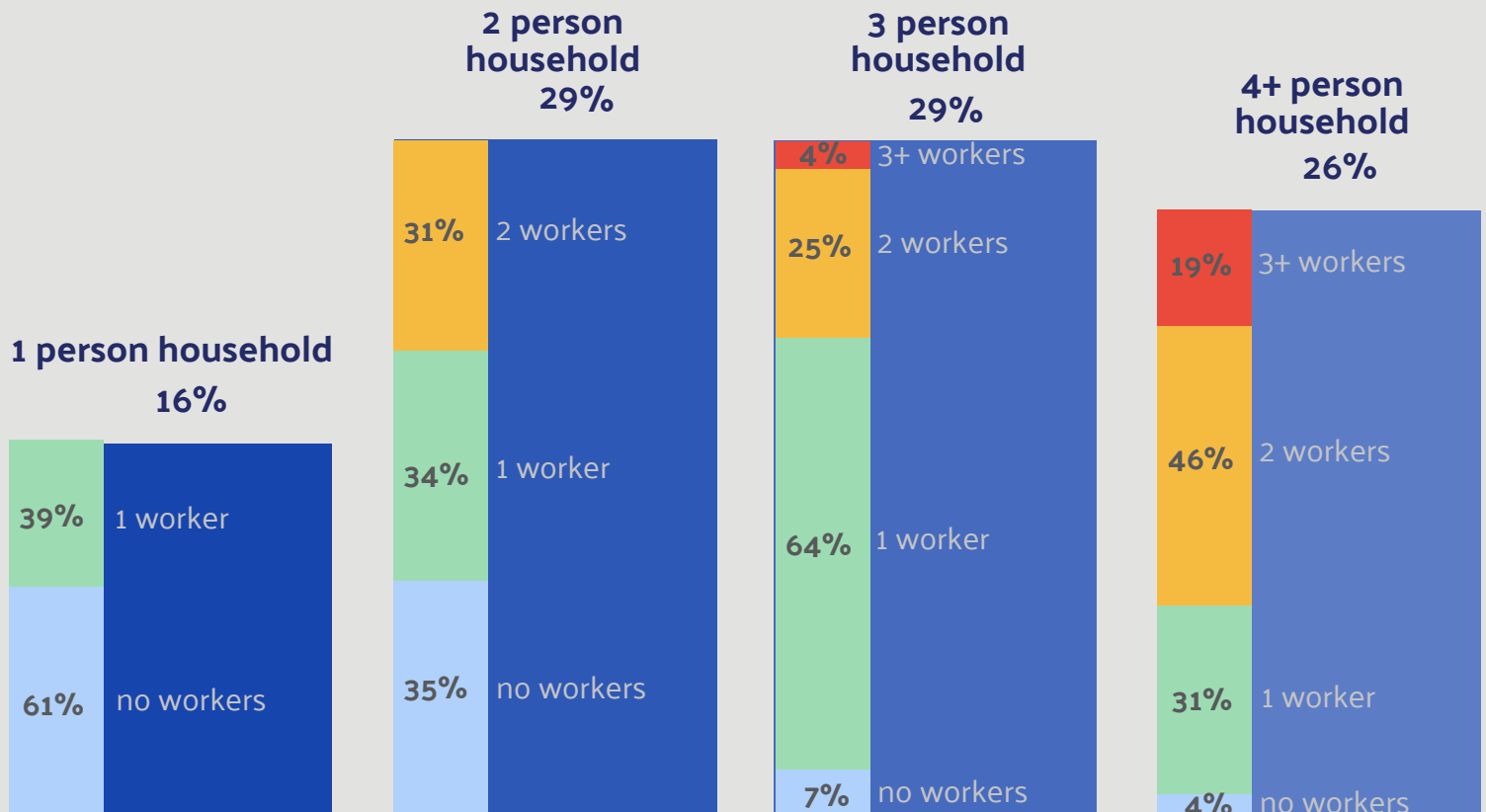
This is because the federal poverty level, used to determine eligibility for assistance programs, is outdated and does not reflect the actual cost of living in today's economy.

HOURLY WAGE NECESSARY TO COVER THE HOUSEHOLD SURVIVAL BUDGET	
1 ADULT.....	\$11.33
1 ADULT/1 CHILD*.....	\$20.63
2 ADULTS.....	\$17.50
2 ADULTS/2 CHILDREN*.....	\$34.41
1 SENIOR.....	\$12.47
2 SENIORS.....	\$18.92

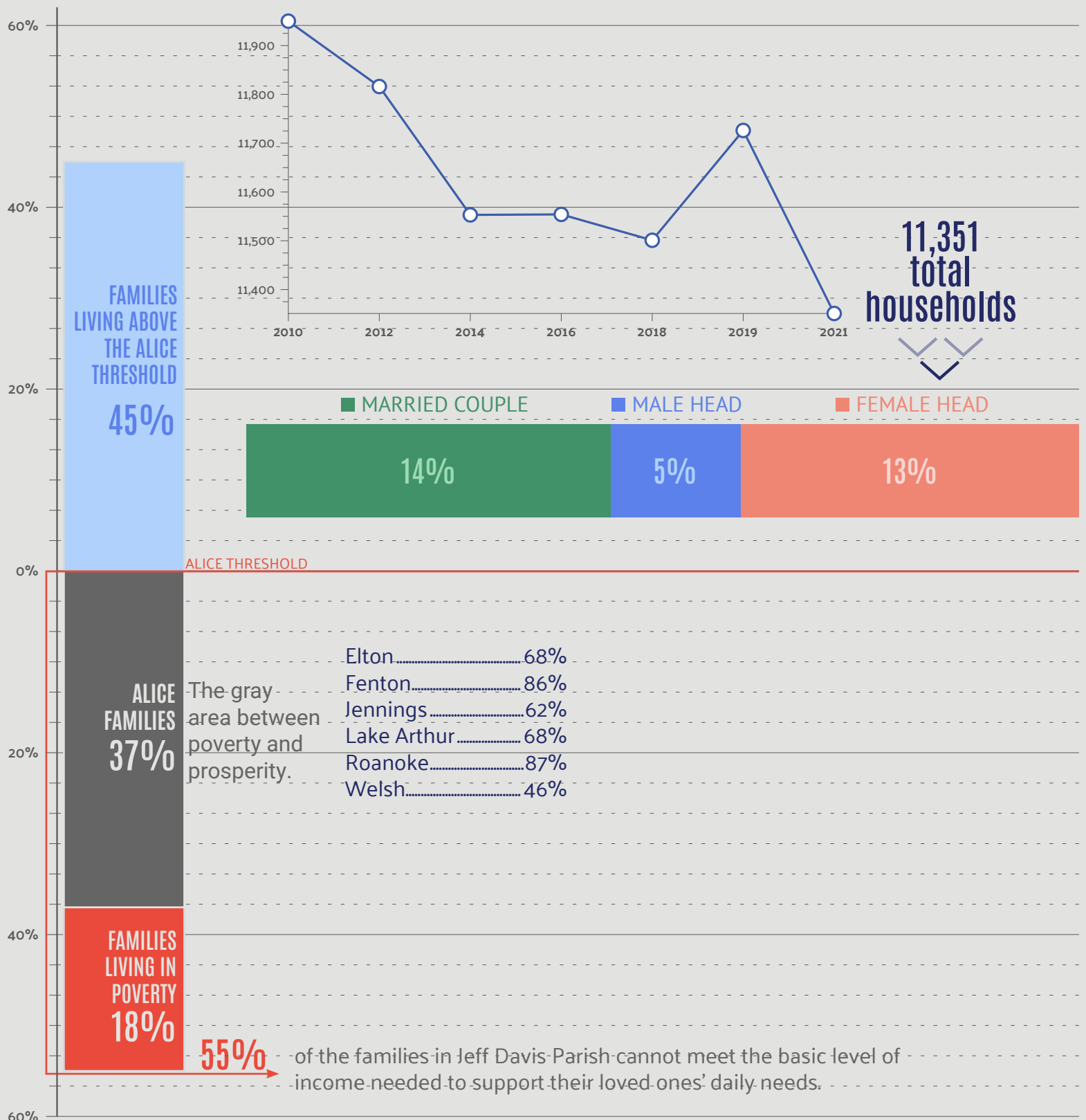
The Household Survival Budget provides a more accurate reflection of the bare minimum cost to live and work in Beauregard Parish.

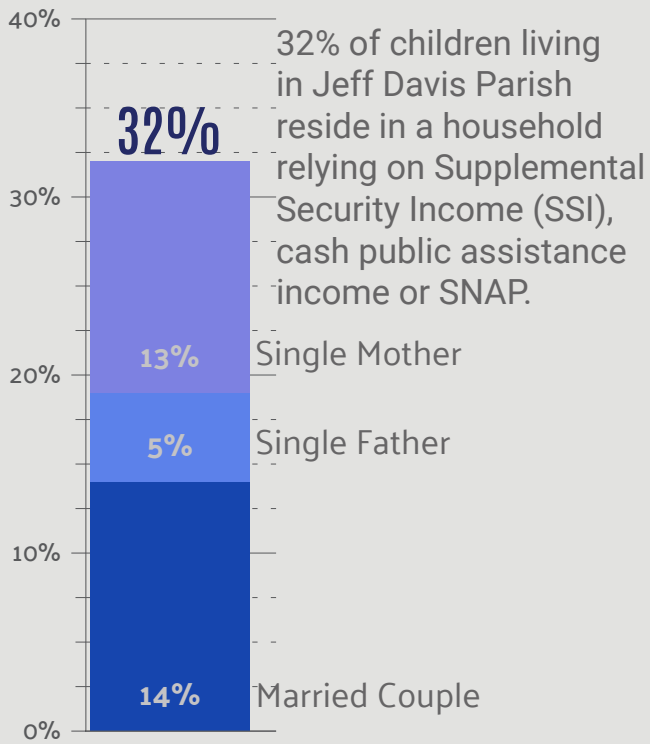
HOUSEHOLD SURVIVAL BUDGET.....\$68,820  
 MEDIAN HOUSEHOLD INCOME.....\$64,525  
 .....**\$4,295**

\*assumes child/children in childcare

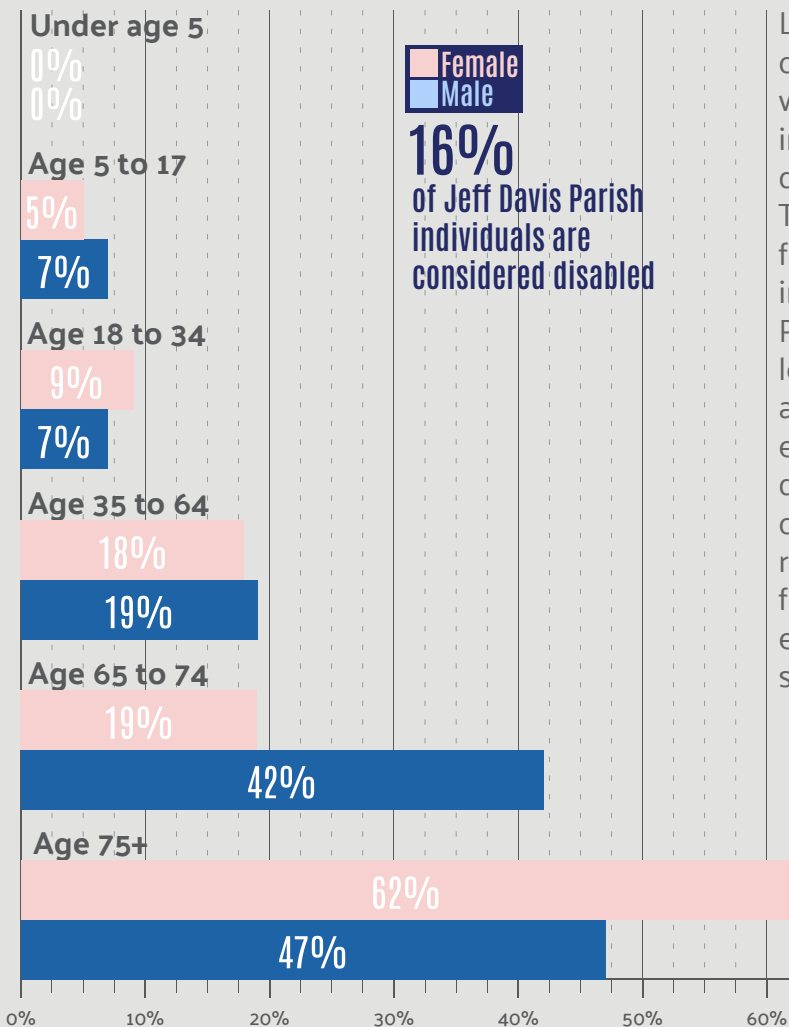
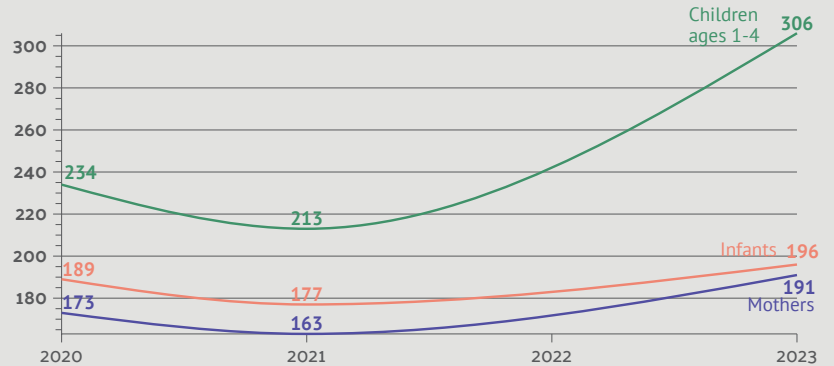


# JEFF DAVIS PARISH

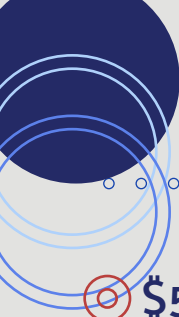




The number of Women, Infants and Children (WIC) recipients in Jeff Davis Parish is a testament to the importance of the WIC program in providing nutritional support to pregnant and breastfeeding women, infants and young children by ensuring they have access to the nutrients they need.



Living an unhealthy lifestyle can lead to disability, which in turn can limit an individual's ability to perform daily activities and work. This can have devastating financial consequences in regions like Jeff Davis Parish, where disability often leads to a loss of income and increased medical expenses. Furthermore, disability can make it challenging to access vital resources and opportunities for upward mobility, further exacerbating financial struggles.



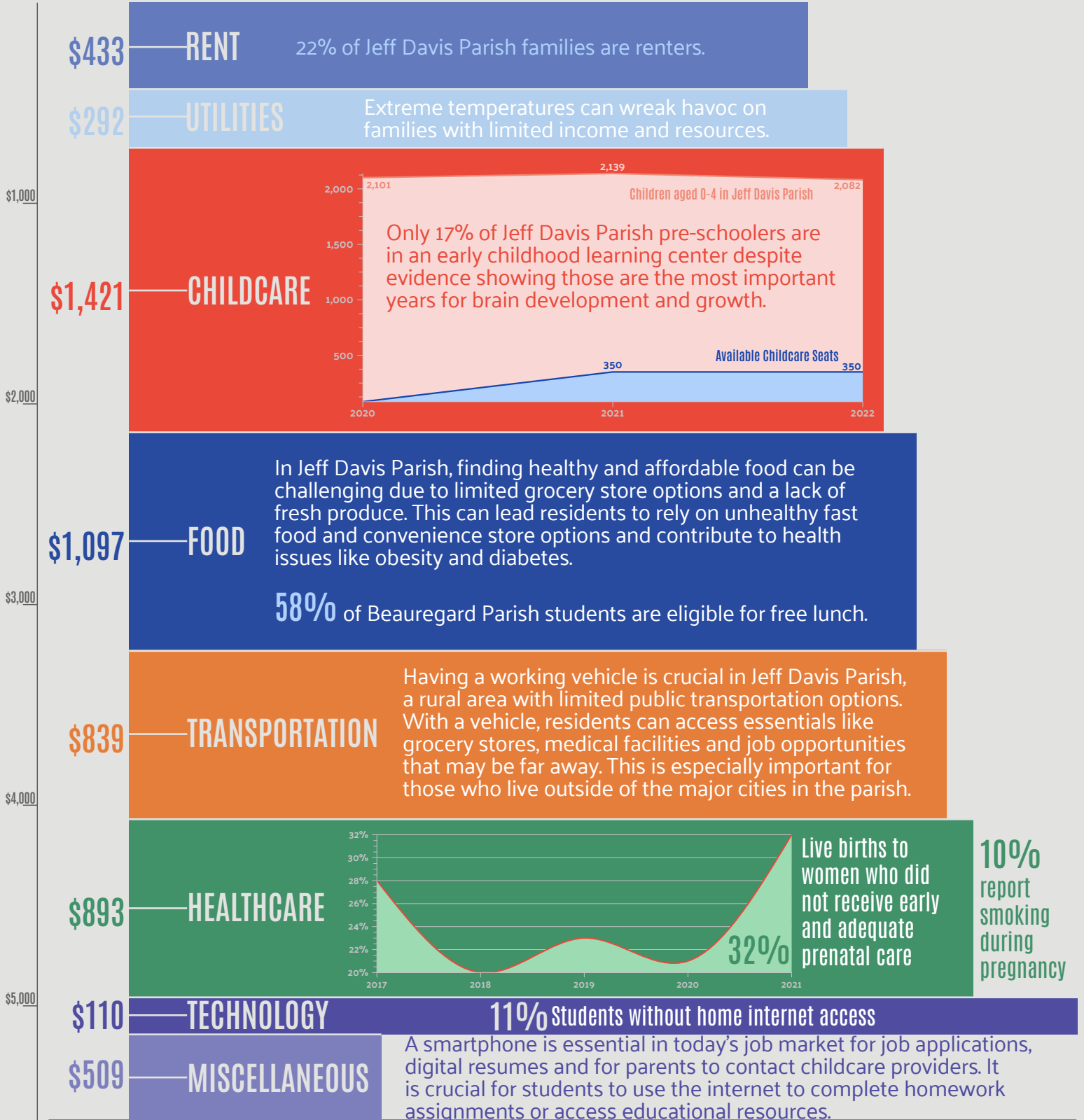
# ALICE HOUSEHOLD SURVIVAL BUDGET

## JEFF DAVIS PARISH: 2 ADULTS WITH 2 CHILDREN

In Jeff Davis Parish, a family of four i

The Household Survival Budget reflects the **bare minimum cost to live and work in the modern economy** and includes housing, childcare, food, transportation, healthcare and a smartphone plan. It does not include savings for emergencies or future goals like college or retirement.

**\$5,594**





... required to earn **\$5,594 a month** or **\$67,128 a year** just for the basic necessities.

ALICE families make too much to qualify for public assistance but too little to afford basic necessities.

MEDIAN HOUSEHOLD INCOME.....\$45,578  
 FEDERAL POVERTY LEVEL.....\$26,500  
**FAMILY MAKES TOO MUCH BY.....\$19,078**

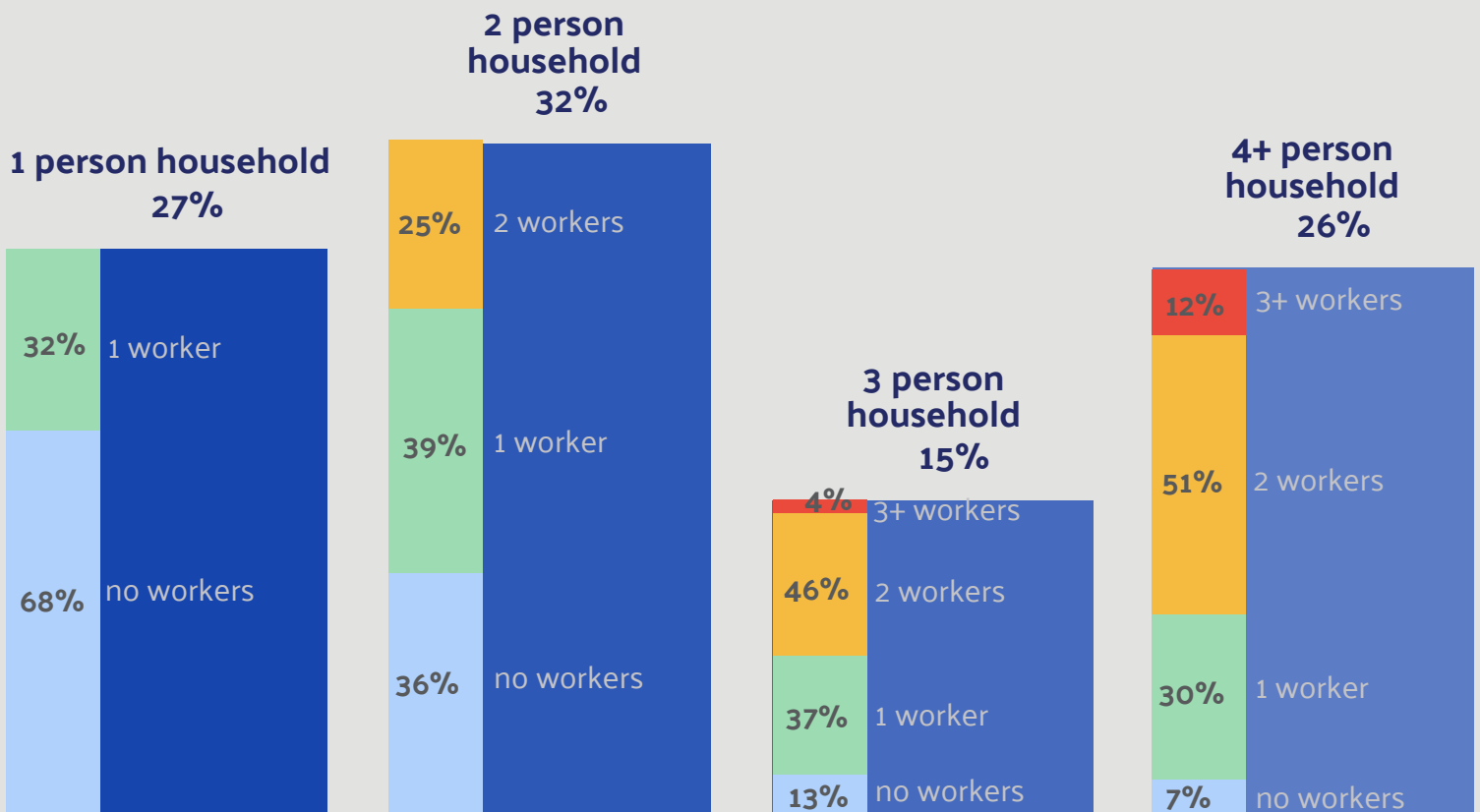
This is because the federal poverty level, used to determine eligibility for assistance programs, is outdated and does not reflect the actual cost of living in today's economy.

HOURLY WAGE NECESSARY TO COVER THE HOUSEHOLD SURVIVAL BUDGET	
1 ADULT.....	\$11.18
1 ADULT/1 CHILD*.....	\$20.44
2 ADULTS.....	\$17.32
2 ADULTS/2 CHILDREN*.....	\$33.56
1 SENIOR.....	\$12.62
2 SENIORS.....	\$19.34

The Household Survival Budget provides a more accurate reflection of the bare minimum cost to live and work in Beauregard Parish.

HOUSEHOLD SURVIVAL BUDGET.....\$67,128  
 MEDIAN HOUSEHOLD INCOME.....\$45,578  
 .....**\$21,550**

\*assumes child/children in childcare



# Louisiana

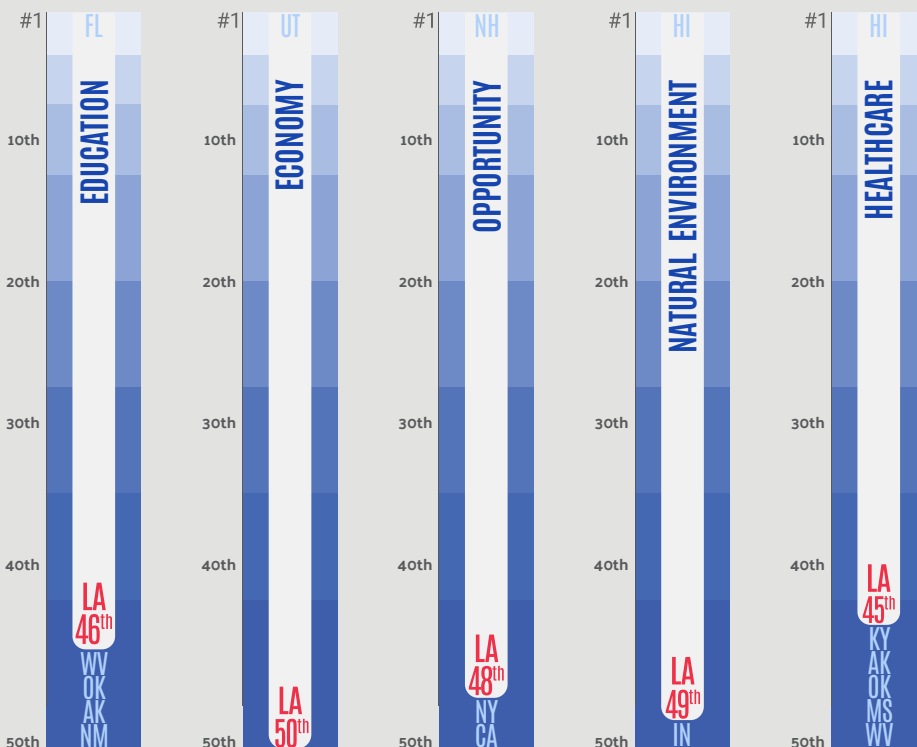
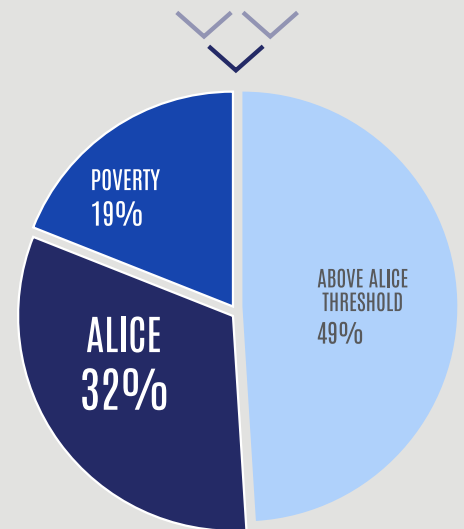


Many Louisiana workers fall into the ALICE or ‘working poor.’ These individuals work hard daily but struggle to make ends meet because their wages fall short of the amount needed to cover basic expenses. These individuals often live in middle-income areas but need help accessing resources typically available to those with a higher income. The lack of access to affordable healthcare, quality education and other essential resources can perpetuate the cycle of poverty and make it challenging for these workers to achieve financial stability.

The ALICE population is the most significant portion of the working poor in Louisiana who work hard every day but struggle to afford basic necessities like housing, transportation and food. Louisiana needs to work towards creating opportunities for these individuals to access the resources and support they need to improve their lives and secure a brighter future.



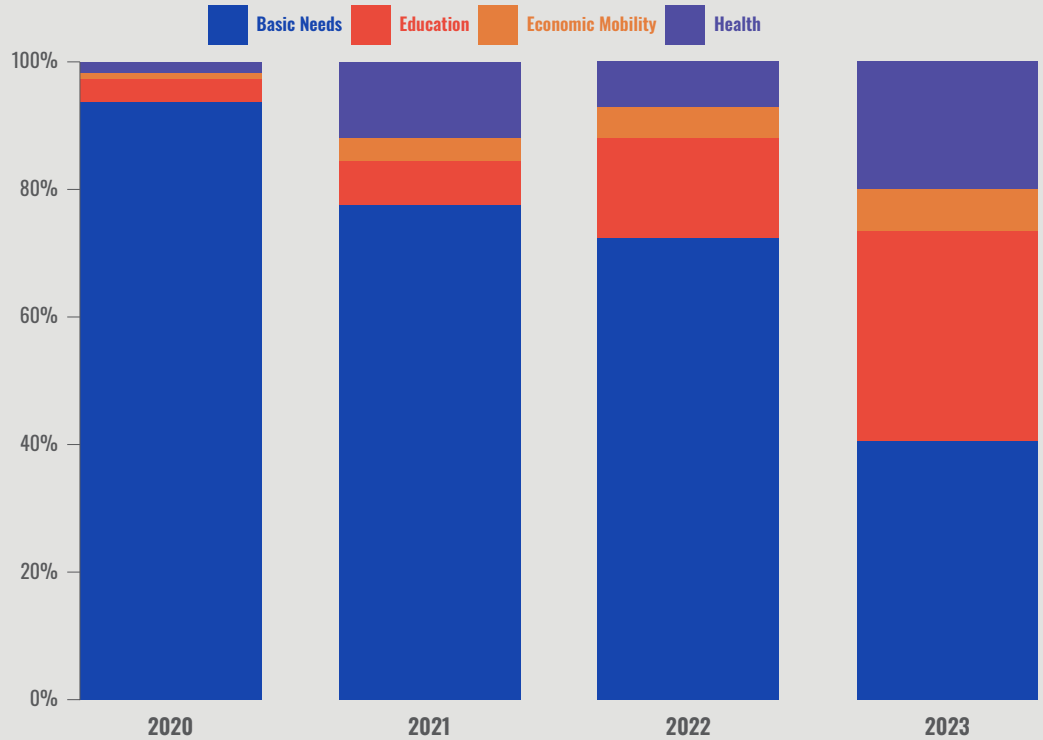
Louisiana ranks #50 in the US News & World Report's Best States ranking due to factors such as healthcare, education and opportunity.



# How are we addressing these challenges?

The Initiatives of the United Way of Southwest Louisiana are crucial resources that help fill the gaps in the community where resources are missing. These Initiatives and special projects address critical issues such as Education, Health, Basic Needs and Economic Mobility.

Since the global pandemic, an average of 90% of the work has been done through these Initiatives and special projects, while the remaining 10% of services are provided through its funded Partner Agencies.



Together, they have served

**1,112,121 individuals and families,**

demonstrating a deep commitment to investing in and supporting the local Southwest Louisiana community every day.

