

## JUST THE FACTS: NEW ORLEANS POVERTY

New Orleans continue to lead the nation with the highest official poverty rate among the 50 largest metro areas in 2017, according to Census data released in September 2018. This particular indicator is important because poverty creates barriers to access including health services, healthy food and other necessities.

Depending on the full estimate of the population (which lies somewhere between 383,000 and 391,000), this means that almost 80-83,000 people are in poverty and live below the poverty line. This is significantly higher than the national average of 14%. The largest demographic group living in poverty is Female 25-34, followed by Female 35-44 and then Female 55-64. Including children in the picture and the results are very dim, over 40% age 0-17 are under the poverty level. Further, some 13.32% of the population are considered very low income at below 50% of the poverty line.

Among New Orleans families, 21% live in poverty, with African America families experiencing poverty at much higher rates (30%) than white families (8%). However, to understand the impacts of poverty on our community, we must look beyond traditional singular poverty rates, to expand to the extent to which families have sufficient savings to support themselves for a short time should they suddenly lose their income. Asset poverty rates indicate the percent of households that do not have enough assets (specifically net worth) to survive at the poverty level for three months without income. In total, 38% of New Orleans households are asset poor. Although black and Latino households are more likely to be asset poor in New Orleans, asset poverty spans race categories with 50% of black households, 40% of Latino households, 24% of Asian households, and 22% of white households living in asset poverty in New Orleans.

Households with lower levels of education are more likely to be asset poor, but too many households with college degrees also have insufficient savings. In fact, 22% of New Orleans households with at least a bachelor's degree do not have sufficient net worth to sustain themselves at a poverty level for three months should they lose their income. Thus, even middle-income families face asset poverty. For example, 28% of New Orleans households earning between \$45,655 and \$70,014 are asset poor. Placing asset poverty into a real context such as forced evacuations, which happens in the city every few years. Evacuation is more feasible when a family owns a car, and too many New Orleans households do not have access to a vehicle including fully 10% of those that have at least one worker in the home. Beyond access to a vehicle, evacuating is costly. For example, families typically need to buy a tank of gas at a minimum to leave add idling and then one to return, and these costs can be out of reach for households that live paycheck to paycheck.

An important financial asset is health insurance. Having health insurance helps to ensure that a family does not have to dip into savings in the event of a medical emergency. In addition, having health insurance improves health by increasing the chances that families will get the primary care they need. In New Orleans for 2017, fully 16% of the non-elderly population lacks health insurance compared to 10% nationally.

Lastly, added to those individual below the poverty line are those who are slightly above. These are community members working in jobs, most full-time that are needed, but don't always pay enough to afford the basics, such as our child care teachers, home health aides, mechanics, store clerks, office assistants and more. With the cost of living higher than what most wages pay, these families work hard and earn above the Federal Poverty Level, but not enough to afford a basic household budget of housing, childcare, food, transportation, and health care.



**TOTAL COMMUNITY ACTION, INC.**

## Our Mission

**To reduce poverty in our community through collaboration with other agencies and by providing human services, experiences and opportunities that move persons from poverty to self-sufficiency.**

*To us, self-sufficiency is taking responsibility to provide for yourself and your family using available resources to maintain the best quality of life possible.*



## Our Vision

New Orleans has viable pathways for all individuals and families to achieve financial stability, self-sufficiency and ultimately prosperity. TCA is the catalyst for generating community wide change to ensure that pathways provide opportunities for low-income individuals and families.

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## What We Do and Why

Total Community Action wraps a community of support around individuals and families by tackling the issues that prevents people from becoming self-sufficient, removing any barriers they may face, and creating hope so that goals can be achieved and dreams realized. Many of the people who come to TCA have struggles related to finding a job with a livable wage, affordable housing, quality childcare options, as well as help pursuing education without take on more debt, and managing their finances. We are **HOPE!**

### Program Categories



### Services

Head Start  
Early Head Start  
Parent Engagement  
Stationary Food Pantry  
Mobile Food Pantry  
Food Distribution  
Information and Referral  
Employment Job Counseling  
Employment skills training  
Job Placement / Development  
Life and Job Readiness Skills Training  
Summer Youth Employment  
Youth empowerment camps  
Emergency Assistance Utility and Water  
Homeless Prevention

Senior services  
Parent Empowerment and Leadership Training  
Community Leadership Institute  
Community Advocacy  
Juvenile Justice Program  
Household Financial Counseling  
Income Tax Preparation Assistance  
Child Care Assistance  
Transportation Assistance  
Housing Counseling and Location  
Food Assistance  
Senior Independent living & disabled individuals  
Household Financial Counseling

**During the 2017 - 2018 year we served 23,154 individuals and 14,659 families through 30 targeted service areas in 16 locations in Orleans parish ranging from infants to older adults**



TotalCommunityAction



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**Thelma H. French**  
President/CEO

