

VETERANS

BELOW THE ALICE THRESHOLD

Veterans who are below the **ALICE Threshold** include those in poverty and those who are **ALICE** (Asset Limited, Income Constrained, Employed). Typically undercounted and overlooked, ALICE lives paycheck to paycheck – earning above the poverty level, but less than the cost of household basics.



224K

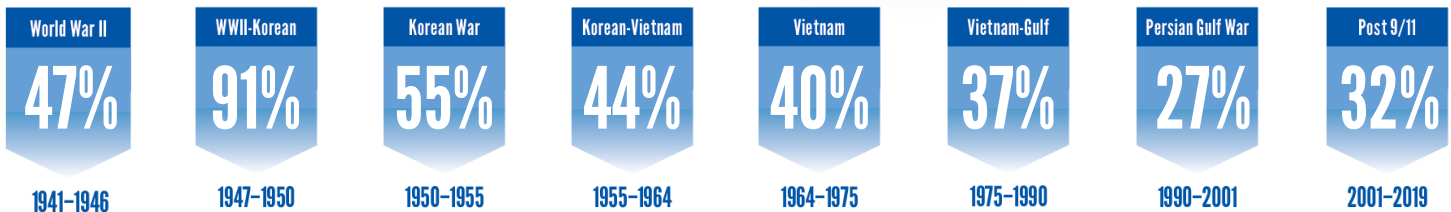
Veterans

36%

Below the ALICE Threshold

- White 32%
- Hispanic 40%
- Black 46%
- Two or More Races 19%
- With Disabilities 42%

FINANCIAL HARDSHIP BY SERVICE ERA



STRUGGLES OF VETERANS BELOW THE ALICE THRESHOLD

50% RENT BURDENED*

48% NO HIGH-SPEED INTERNET

28% HOME OWNER COST BURDENED*

87% NO SNAP

* In households that pay more than 35% of their income for rent and utilities

Source: ALICE in Focus: Veterans, November 2022

LEARN MORE








Louisiana Association of United Ways

ALICE VETERANS

LESSONS LEARNED

More than 1 in 3 Louisiana veterans were in poverty or were **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) in 2019. Yet overall, veterans fared better financially than those who never served. Our research suggests these key factors: full time employment, homeownership, private health insurance, and VA health and disability support.

	Veterans	Nonveterans
 Below ALICE Threshold (Poverty + ALICE)	36%	43%
 Employed Full time	86%	77%
 Own Their Own Home	78%	70%
 Covered by Private Health Insurance	73%	62%
 People with Disabilities Below ALICE Threshold	42%	62%

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Learning what works for veterans can help inform action. United, with these findings, we can expand our understanding to promote a better future for all ALICE households.



ALICE VETERANS

LESSONS LEARNED: EMPLOYMENT

More than 1 in 3 Louisiana veterans were in poverty or were **ALICE** (Asset Limited, Income Constrained, Employed) in 2019. Yet overall, veterans fared better financially than those who never served. The ALICE research suggests **stronger employment opportunities** as a key factor.

	Veterans	Nonveterans
 Below ALICE Threshold (Poverty + ALICE)	36%	43%
 Employed Full Time	86%	77%
 Rate of Financial Hardship, Those Employed Full Time	17%	27%
 Rate of Financial Hardship, Those Employed Part Time	58%	52%
 Unemployed	4%	4%
 Unemployed with a Disability	6%	4%

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ALICE VETERANS

LESSONS LEARNED: HOUSING

More than 1 in 3 Louisiana veterans were in poverty or were **ALICE** (Asset Limited, Income Constrained, Employed) in 2019. Yet overall, veterans fared better financially than those who never served. The ALICE research suggests **housing supports** as a key factor.

	Veterans	Nonveterans
 Below ALICE Threshold (Poverty + ALICE)	36%	43%
 Homeowner	78%	70%
 Rate of Housing Cost Burden*, Those Below ALICE Threshold	28%	26%
 Rate of Renter Cost Burden*, Those Below ALICE Threshold	50%	49%

*In households that pay more than 35% of their income for rent and utilities

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ALICE VETERANS

LESSONS LEARNED: HEALTH COVERAGE

More than 1 in 3 Louisiana veterans were in poverty or were **ALICE** (Asset Limited, Income Constrained, Employed) in 2019. Yet overall, veterans fared better financially than those who never served. The ALICE research suggests **stronger health coverage and benefits** as a key factor.

	Veterans	Nonveterans
 Below ALICE Threshold (Poverty + ALICE)	36%	43%
 Covered by Private Health Insurance	73%	62%
 Enrolled in TRICARE or VA Health Care	46%	0%
 People with Disabilities Below ALICE Threshold	42%	62%

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