ECONOMIC PROFILES OF CONCORDIA, EAST CARROL, MADISON, AND TENSAS PARISHES IN NORTHEASTERN LOUISIANA, USA

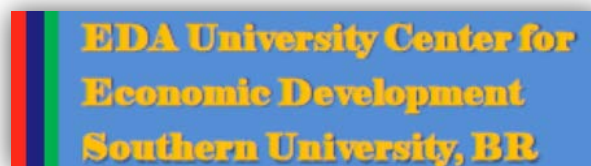## ONYUMBE E LUKONGO, Ph.D.

Assistant Professor of Agricultural Research and Extension
Southern University Agricultural and Research and Extension Center
Baton Rouge, LA 70813

ALOYCE R KALIBA, Ph.D.

Professor of Economics and Statistics and Co-Director
University Center for Economic Development
College of Business, Southern University and A & M College
Baton Rouge, LA 70813

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**EDA University Center for Economic Development Southern University, BR**

Overview

The State of Louisiana has been implementing a master plan for economic development known as Louisiana Vision 2020, a guide towards a new economic development model. The ultimate goal is creating a newer, vibrant, rich, diverse, and innovative, better Louisiana. The objective is changing Louisiana to become a learning enterprise with a better quality place to live, work, visit, and do businesses, and with a fertile and dynamic environment for profit and competitiveness. At the state level, Louisiana is showing healthy growths in major economic and business indicators. According to Louisiana Economic Development's selected highlights for 2013, from early 2008 to late 2013, the state's employment recorded high growth and respectively ranked number six and number two nationally and in the South Region. Louisiana also posted gains in per-capita income of about $1,500 putting the State at the 16th position nationwide for 2011/12 period. In other metrics, Louisiana ranks high in business climates, business facilities (4th as of 2013), ranks number one in state workforce development, and number six in business site selection in the nation. At the city level, according to Area Development Magazine, Lafayette ranks number one in the U.S. for economic growth and job creation. Implementation of Vision 2020 since 1999, post-Katrina recovery effort, and the recent Louisiana's innovative cluster-based economic development approach explains much of the success. However, recent trends in rural poverty in Louisiana do not show signs of a major improvement or significant reduction in poverty. Based on the complexity and persistence of poverty in Louisiana, researchers and other economic development agents recommend more comprehensive and location-specific community development strategies. Evidence from different data sources Louisiana continues to record high persistent poverty and remains one the poorest states with the second highest overall rate of poverty and children in poverty. The overall economic performance indicators at the state levels tend to mask poverty and underdevelopment in Louisiana.

The main objective of this study is presenting and analyzing trends of major economic indicators in Concordia, East Carrol, Madison, and Tensas Parishes in Louisiana. Meaning harmony, Concordia Parish borders the Mississippi River in Eastern Louisiana, and the parish seat is Vidalia. The parish has a total area of 747 square miles, of which 697 square miles is land and 50 square miles (6.7%) is water. The Ouachita River runs along the west boundary, the Red River along the south, and the Mississippi River along the east. East Carroll Parish is located in the Northeastern part of Louisiana. The parish seat is Lake Providence. The parish has a total area of 442 square miles, of which 421 square miles is land and 22 square miles (4.9%) is water. Named after President James Madison, Madison Parish is located in Northeastern Louisiana and its seat is Tallulah. The parish has a total area of 651 square miles, of which 624 square miles is land and 26 square miles (4.1%) is water. The name Tensas for Tensas Parish is derived from the Taensa people. The parish seat is St. Joseph and it has a total area of 641 square miles, of which 603 square miles is land and 38 square miles (6.0%) is water. The four parishes are among of the eleven parishes in Region 8 (North Delta Regional Planning and Development District) and are ranked as economically distressed areas, that is, areas with a poverty rate of at least 20 percent; and an unemployment rate that is at least 1.5 times the national

unemployment rate. The presentation and analyses of this reports focus on four areas: employment and job creation; industry cluster formation; poverty and education; and demographics.

Geolocation of the Parishes and Transportation Networks
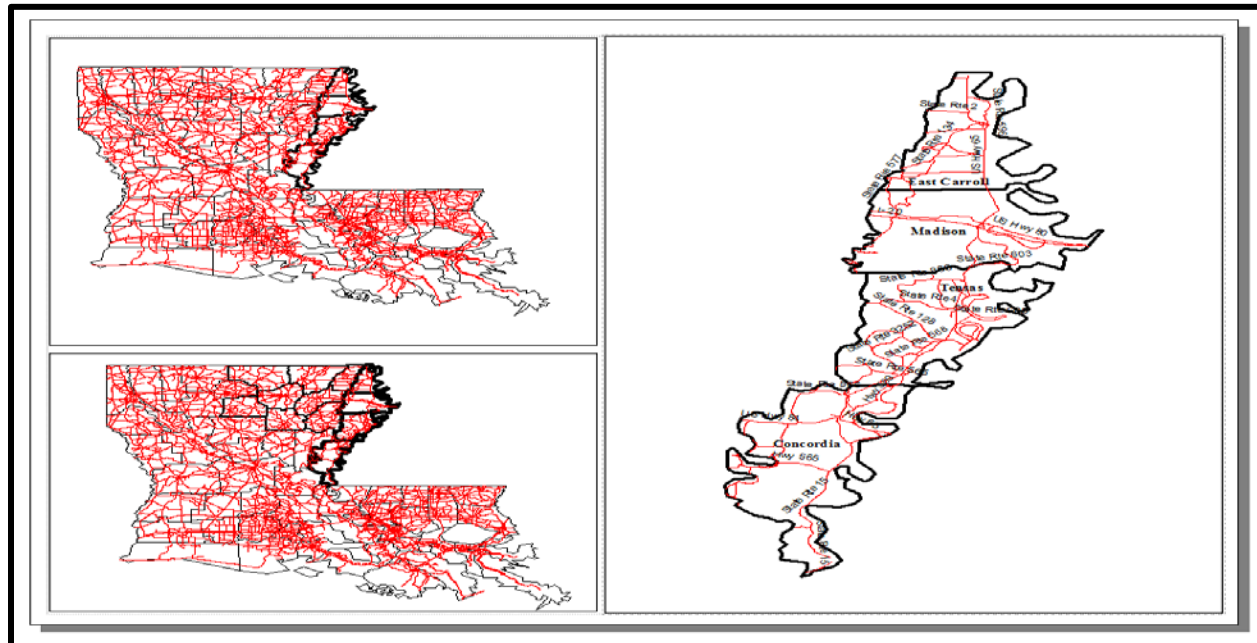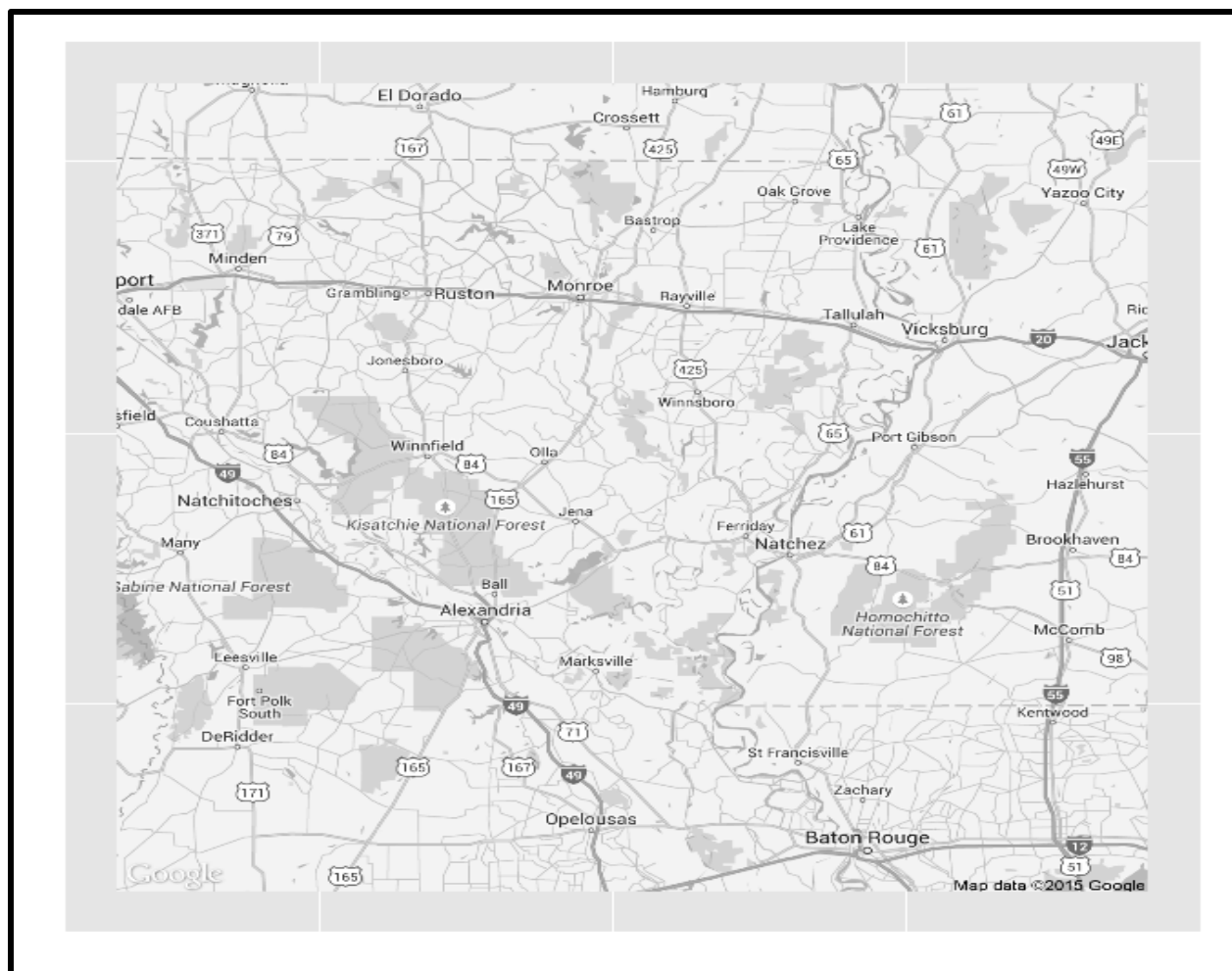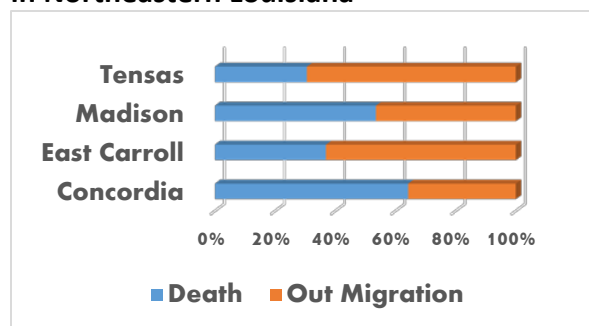
Population and Demographics

The estimated parish resident population figures is the official estimate, from the five year estimate of the American Community Survey (2009/2013). Whenever referenced, the baseline data is from the 2006/10 American Community Survey five year estimates. The surveys present detailed statistical portrait of social, economic, housing, and demographic characteristics of communities of all sizes in the USA. Population and demographic composition are one of the drivers of economic growth and development. They determine fertility, mortality, and immigration. The three factors have greater roles in changing regional demography and influence living standards of regions. For example, when a region has as many dependents as working adults, there is a need to accommodate for more pensions and health care, which have implications on its economy, development planning, and development policy. On the other hand, when the dependency ratios are low and the median age is much younger, the region has an opportunity to take the advantage of a demographic divide, as most of the population consists of working-age adults. Economic policies and strategies that are outward-looking, will invest more in education and workforce development to fast tract economic growth and development.

Table 1: Estimated Resident Population for the Last Four Years

Parish	1-Apr-2010 Census	Population Estimate (as of July 1)					Average Annual Growth Rate
		2010	2011	2012	2013	2014	
Concordia	20,822	20,833	20,823	20,446	20,475	20,466	-0.44
East Carroll	7,759	7,735	7,674	7,578	7,537	7,487	-0.81
Madison	12,093	12,104	11,973	12,194	11,927	11,843	-0.54
Tensas	5,252	5,235	5,096	4,971	4,907	4,830	-1.99

Between July 2010 and July 2014, the population in all Parishes decreased from 0.44 percent in Concordia to 1.99% in Tensas Parish.

Figure 1: Main Cause of Population Change in Northeastern Louisiana

Table 2: Composition of the Population

Parish	Gender	Population	Percent
Concordia	Male	10,341	50.07%
	Female	10,311	49.93%
East Carrol	Male	4,314	56.22%
	Female	3,360	43.78%
Madison	Male	6,012	49.90%
	Female	6,037	50.10%
Tensas	Male	2,446	47.91%
	Female	2,659	52.09%

Aging population in Madison and Concordia Parishes and Out-migration in East Carroll and Tensas Parishes are major factors in terms of population change in the four Parishes.

Figure 2: Percent Population Distribution by Age and Gender
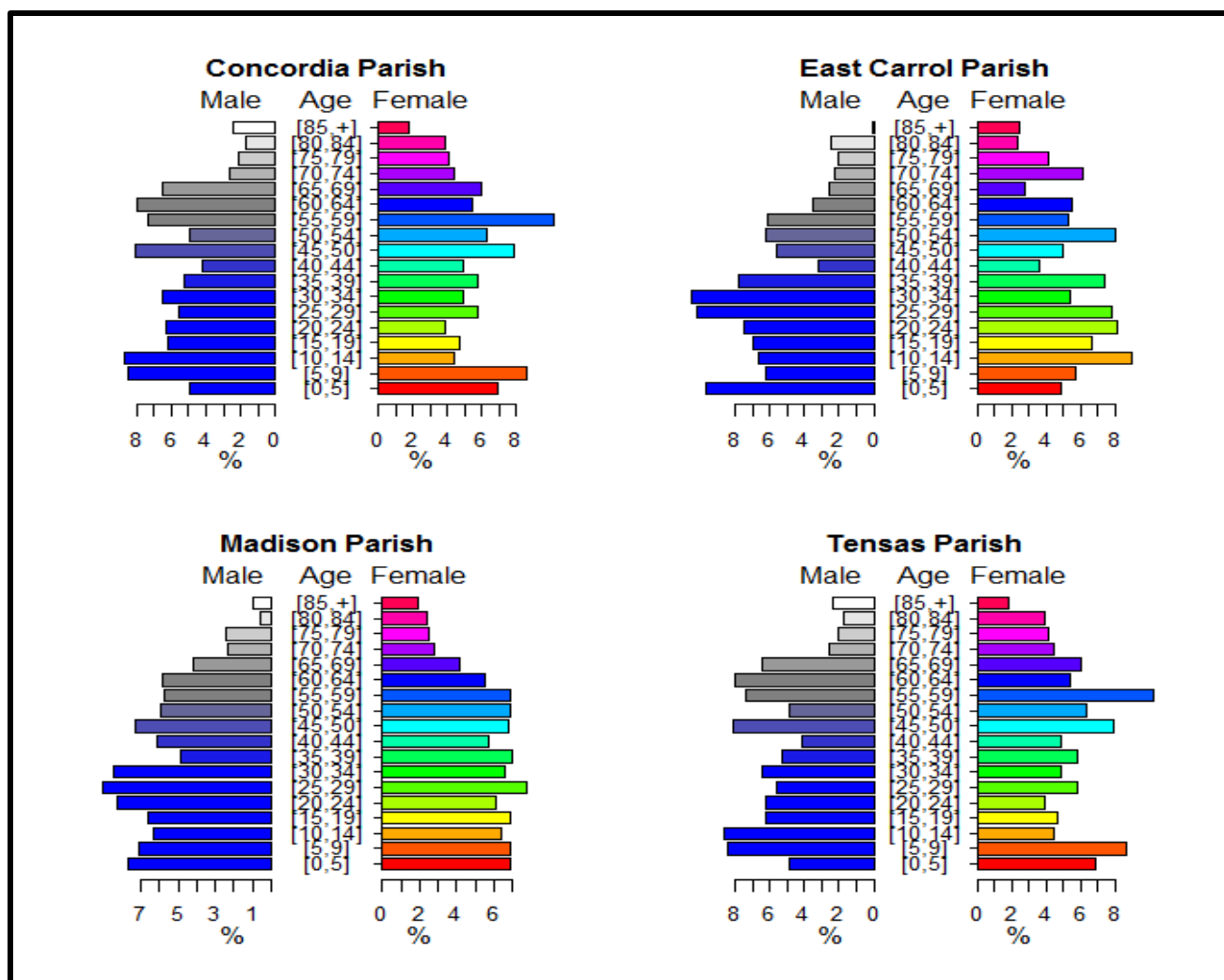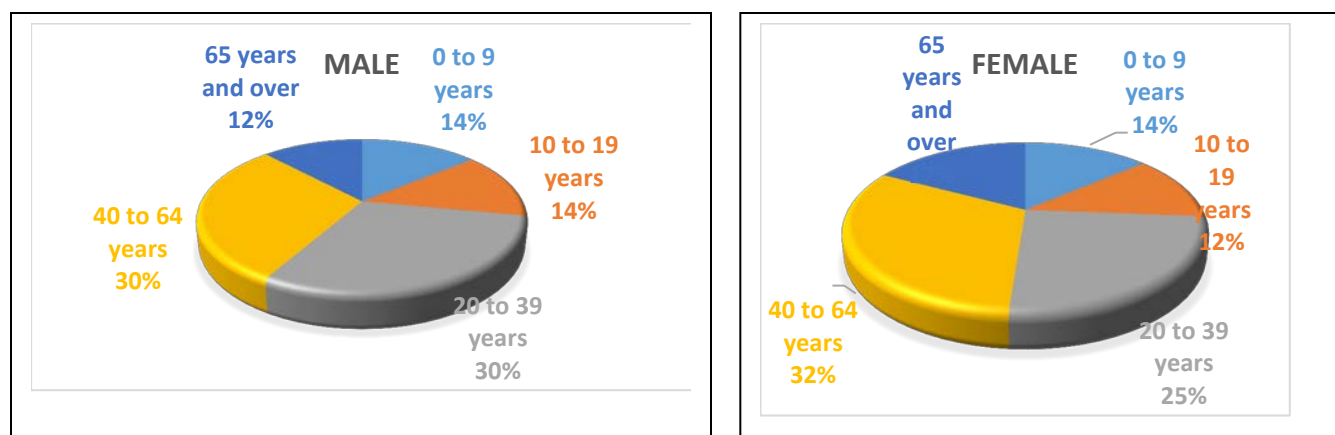
Figure 3: Population Distribution by Age Groups and Gender in the Four Parishes

Employment and Job creation

According to the National Bureau of Economic Research, after the recession that lasted from December 2007 to June 2009, labor market conditions are improving, but at a moderate pace. Employment levels remain well below pre-crisis and a number of challenges persist. Employment growth remains well below pre-crisis level, especially when considering growth in the working-age population. Moreover, despite recent declines in the incidence of long-term unemployment rate; average length unemployment are still higher compared to the rates in December 2007. More workers are involuntarily working less. There is also job polarization, in which employment has increased in the highest-skilled and lowest-skilled occupations, while it has declined in the middle of the skills distribution. For effective regional economic development planning, there is therefore a need to understand employment trends and type of job that are being created. Except for Concordia, number of Jobs available are decreasing overtime.

Figure 4: Trend on Number of Jobs Available (1995-2015)
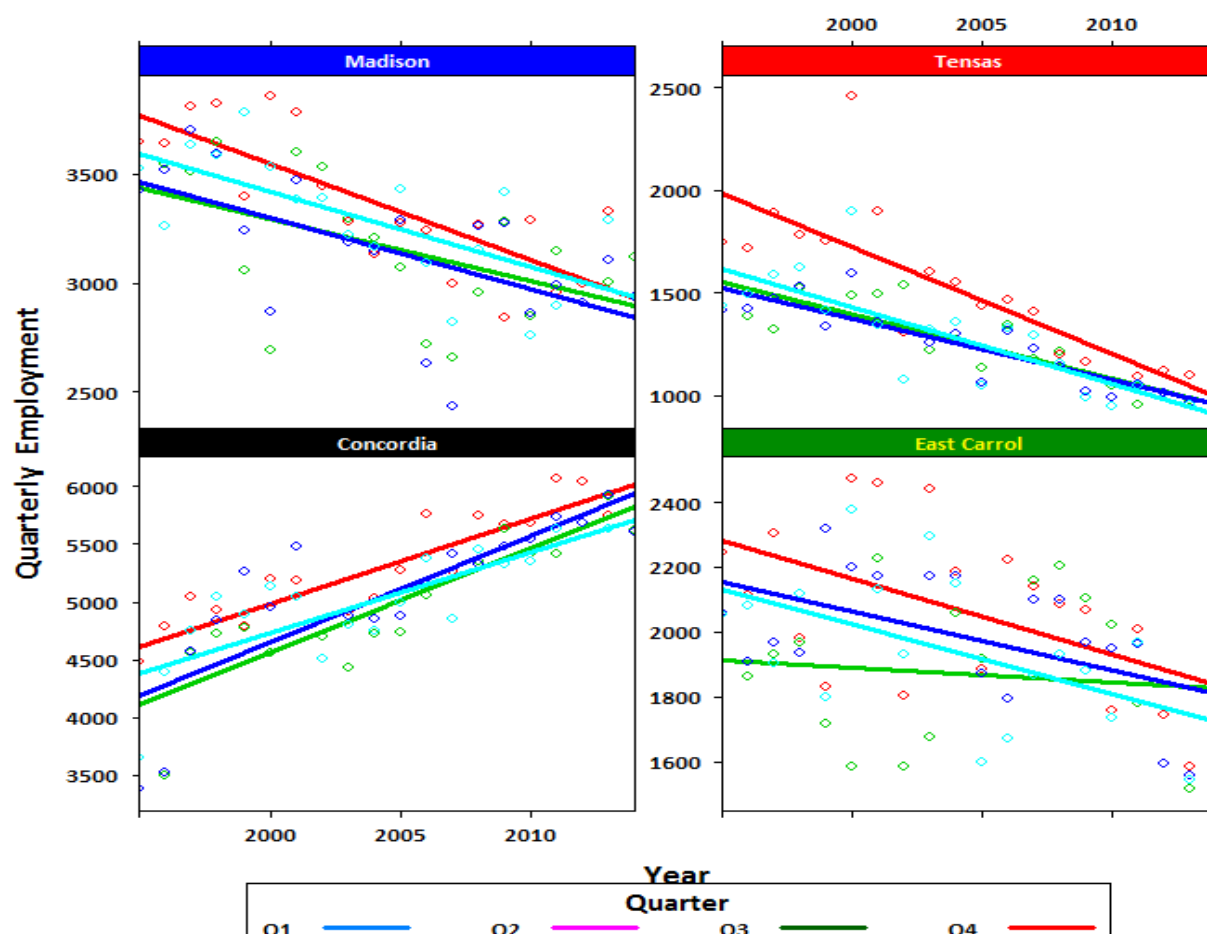
This is the estimate of the total number of jobs on the first day of the reference quarter. It is beginning-of-quarter employment counts, reported by the Quarterly Census of Employment and Wages (QCEW) program that publishes a quarterly count of employment and wages reported by employers and covers 98% of U.S. jobs. The weekly earning is adjusted by 1995 first quarter

consume price index (**Nominal Wage/Current Price Index) x 1995 Q1 Consumer Price Index**))

Figure 5: Trend on Weekly Earning (1995-2015)
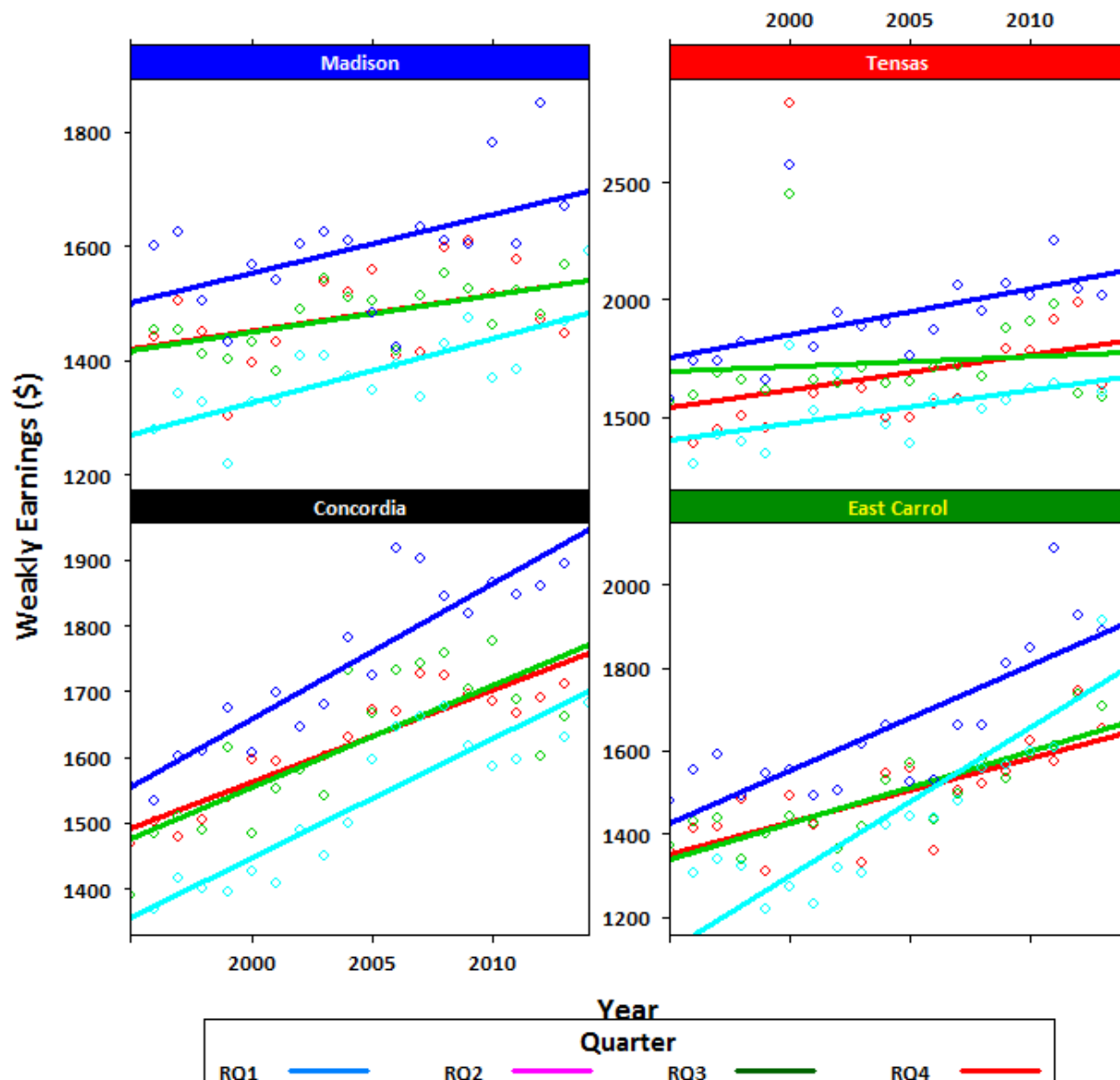
Level of Salaries and Wages

Salaries are associated with employee compensation quoted on an annual basis and wages are related with employee compensation based on the number of hours worked multiplied by an hourly rate of pay. The person receiving a salary is not paid a smaller amount for working fewer hours, nor is he paid more for working overtime. Someone who is paid wages receives a pay rate per hour, multiplied by the number of hours worked. Therefore, a wage is a regular payment, usually on an hourly, daily, or weekly basis, made by an employer to an employee,

especially for manual or unskilled work. Salaries and wages are price of labor in an economy. Higher salaries and wages benefits hard-working individuals in the form of rising living standards. Low salaries and wages and stagnation tends to weaken income growth that stifle economic growth and development. For economic sustainability, salaries and wages should be high enough to allow workers to meet basic needs or earn living salaries and wages. Living salaries and wages, are among the factors that are particularly beneficial for increasing worker's productivity; especially when salaries and wages rises with performance.

Table 3: Median Weekly Real Earning (1995-2015)

Parish	Q1	Q2	Q3	Q4	Average
Concordia	1,649.47	1,615.33	1,724.30	1,543.08	1,663.29
East Carrol	1,500.40	1,442.37	1,590.29	1,432.07	1,486.35
Madison	1,461.48	1,481.90	1,605.38	1,370.84	1,478.48
Tensas	1,592.45	1,662.44	1,902.50	1,553.08	1,683.83

Figure 6: Distribution of Real Weekly Earnings (1995-2015)
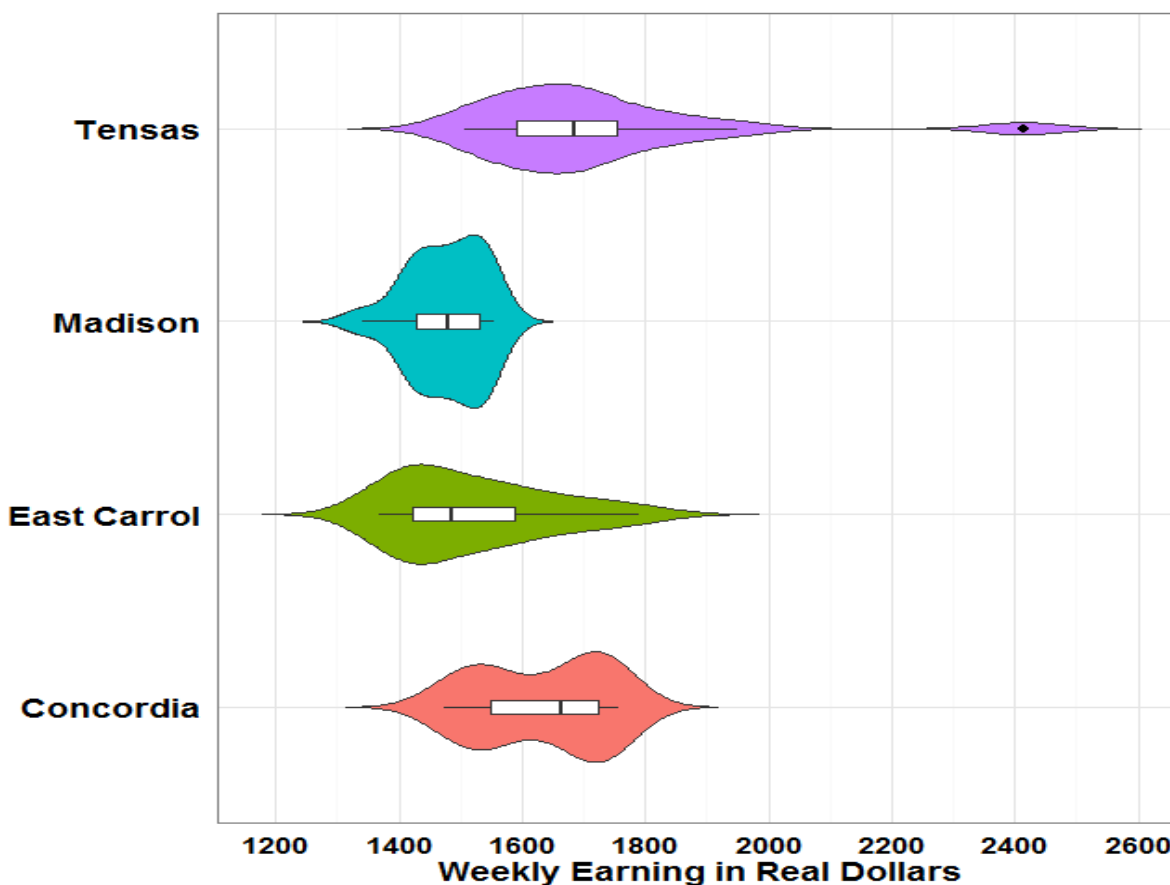
For most employees, the real weekly income ranged between $1,250 and $1,800. Few employee's in Tensas earned more than $2,000/week.

Important Industry Clusters

Several states and regions have made industry clusters a focus of their economic development efforts. Evidence shows industry cluster strategy offers an efficient and effective way to deliver programs and services to industry, build on the strengths of the regional economy, and foster economic development. Industry clusters also highlight relationships among industries and the organizations that contribute to the cluster's success. Therefore, industry cluster development is a part of a broader policy on global competitiveness. Industry cluster builds on three key pillars. The first pillar is geography. Clusters are driven by proximity and are often concentrated in a region within a larger nation, and sometimes in one town. The second pillar is value creation. Clusters include companies in different industries that are related to each other in the production of goods and services valued by customers. The third pillar is the business environment. Clusters are affected by cluster-specific business environment conditions resulting from individual actions as well as cooperation of companies, government agencies, universities and other institutions in the national and regional innovation system. In addition, clusters are important dimensions of strong business environments. Clusters are driven by externalities of various types, supplier relationships, the use of a common factor inputs like specialized labor markets, or knowledge spillovers. While many of these positive externalities occur naturally, their dynamics can be fostered through a mix of networking, collaboration, and competition.

Local government managers and other local officials can enhance the success of industry clusters formation through interventions that cut across a number of domains, including economic development, education and training, workforce development, and infrastructure provision. While new business recruitment from other regions is part of industry cluster formation, it is expensive, very competitive, and unsustainable. On the other hands, business retention and expansion programs help to build a positive business environment for the success of existing local businesses by guiding community leaders in terms of identifying supports for expanding and new businesses and local entrepreneurs. The programs also helps building cooperation and consensus among local government, economic development organizations, and businesses with regard to supporting collective action that is focused on improving the local and regional business climate.

Some of the main activities of business retention and expansion programs include: monitoring and evaluating the businesses in the community, determining if there are any problems or issues, and then taking positive action to improve the health of individual businesses and the overall business climate of the community. Monitoring and evaluation activities involves regularly collecting data at firm, company, and industry levels and analyzing the data to identify at-risk businesses, new and emerging business opportunities, which necessitate establishing an up-to-date database, continuous data collection and analysis. This is especially important for economically distressed areas that face various historic under-investments that limit gaining new, or holding onto existing industries. These areas have weak economic infrastructure and lack access to capital and innovations. They are also plagued by regional insularity and isolation; low skilled work force; and an overly mature or hierarchical industry structure. Technological exclusion exists due to poor access to sources of technology and benchmark

companies; and economic exclusion is a result of weak links to benchmark regions and markets. Understanding and nursing what is available, is a baby step toward sustained industry cluster formation.

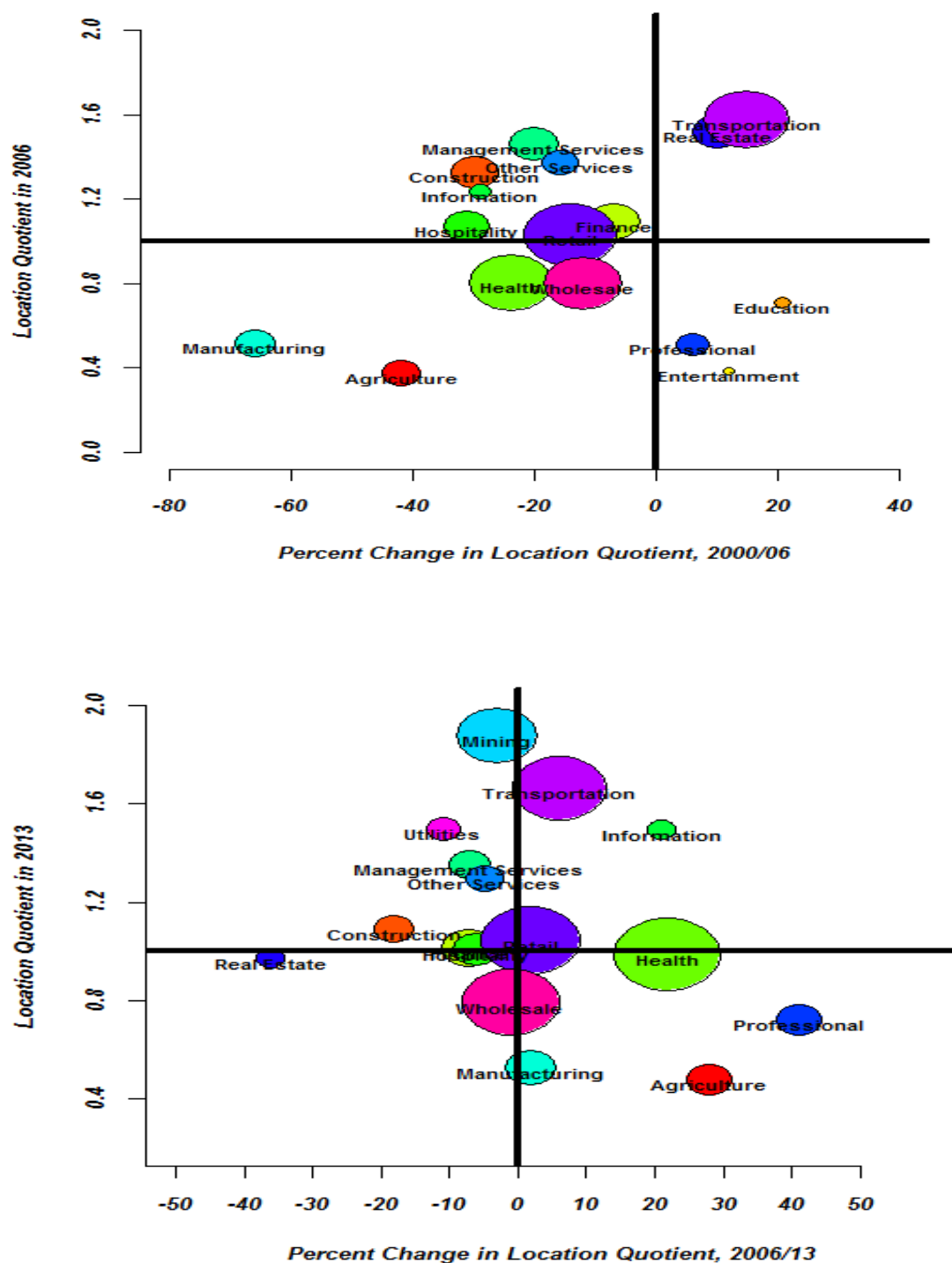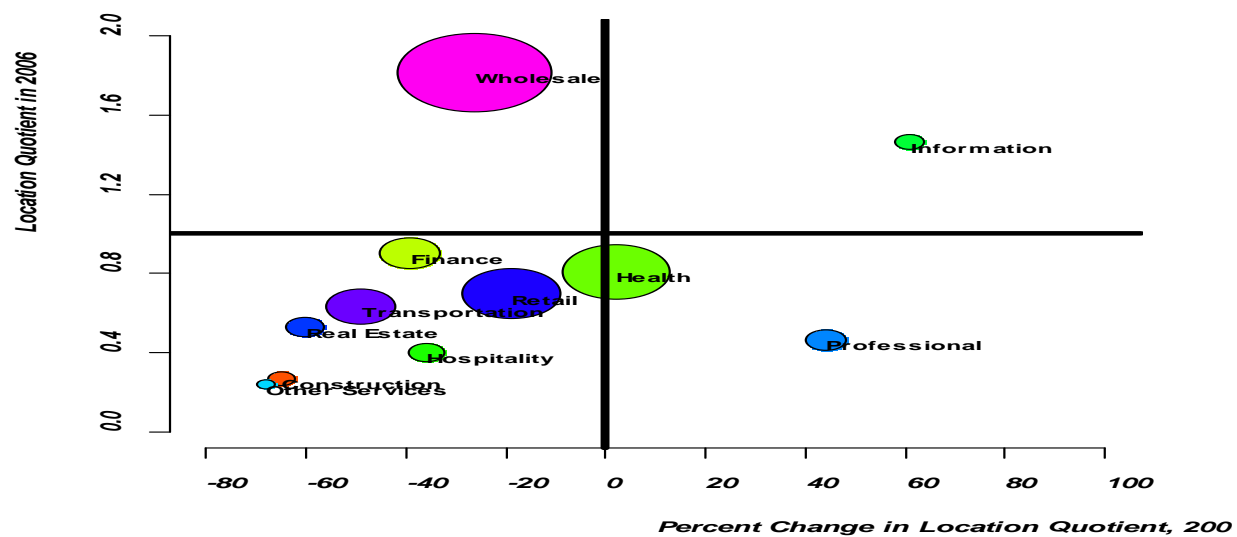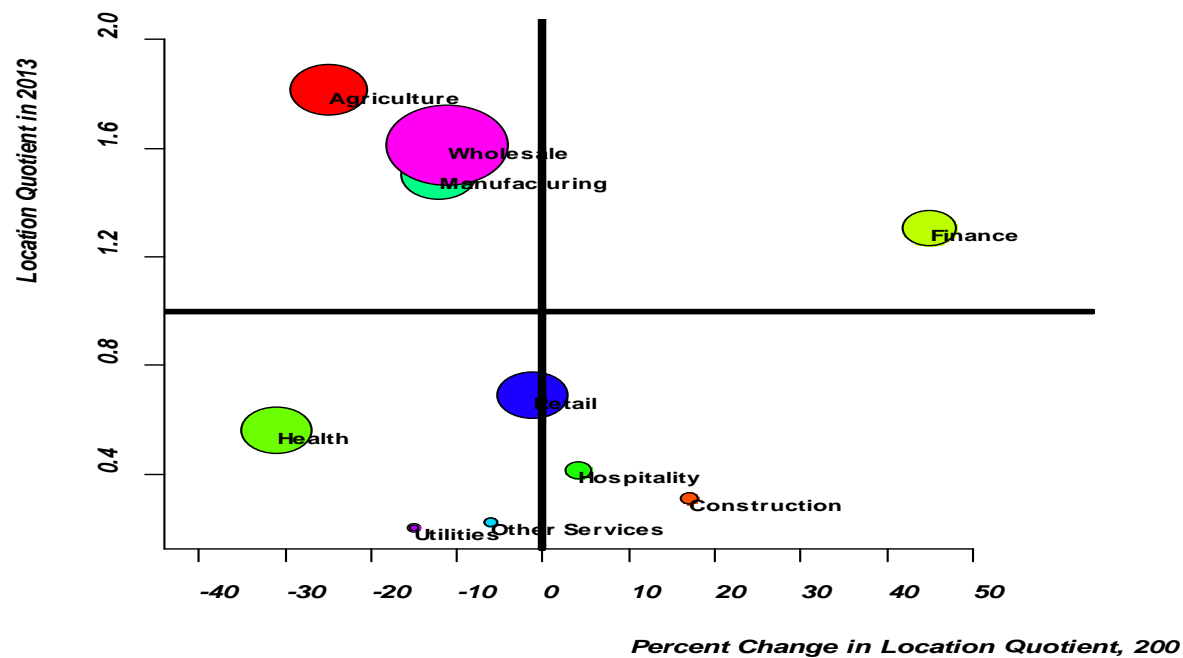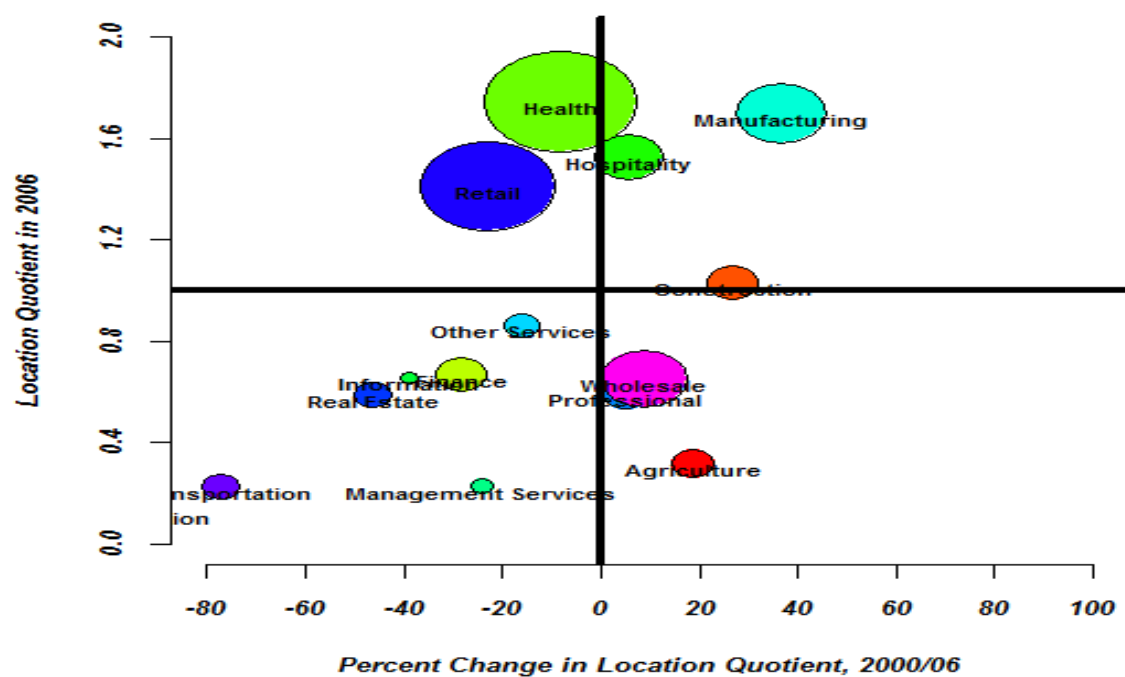## Figure 7.1 Movement of Industry Clusters in Concordia Parish

Figure 7.2 Movement of Industry Clusters in East Carroll Parish
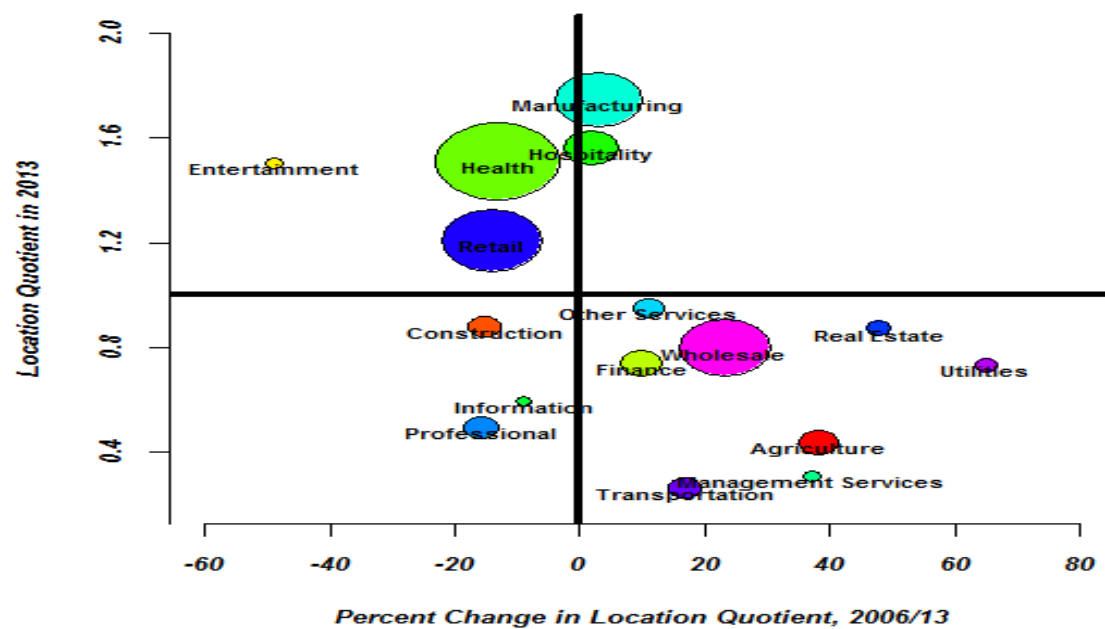
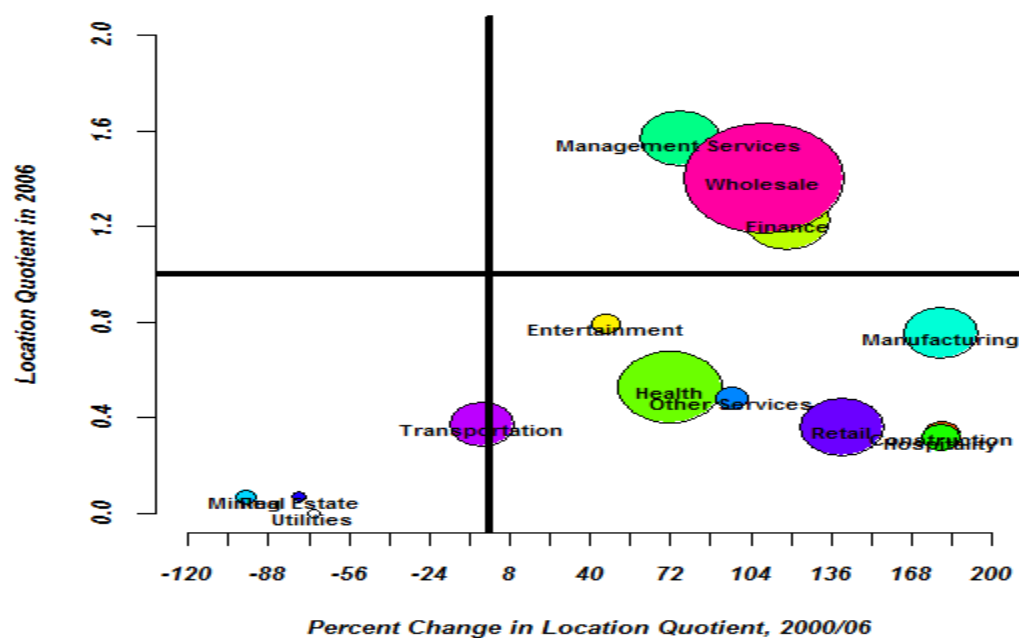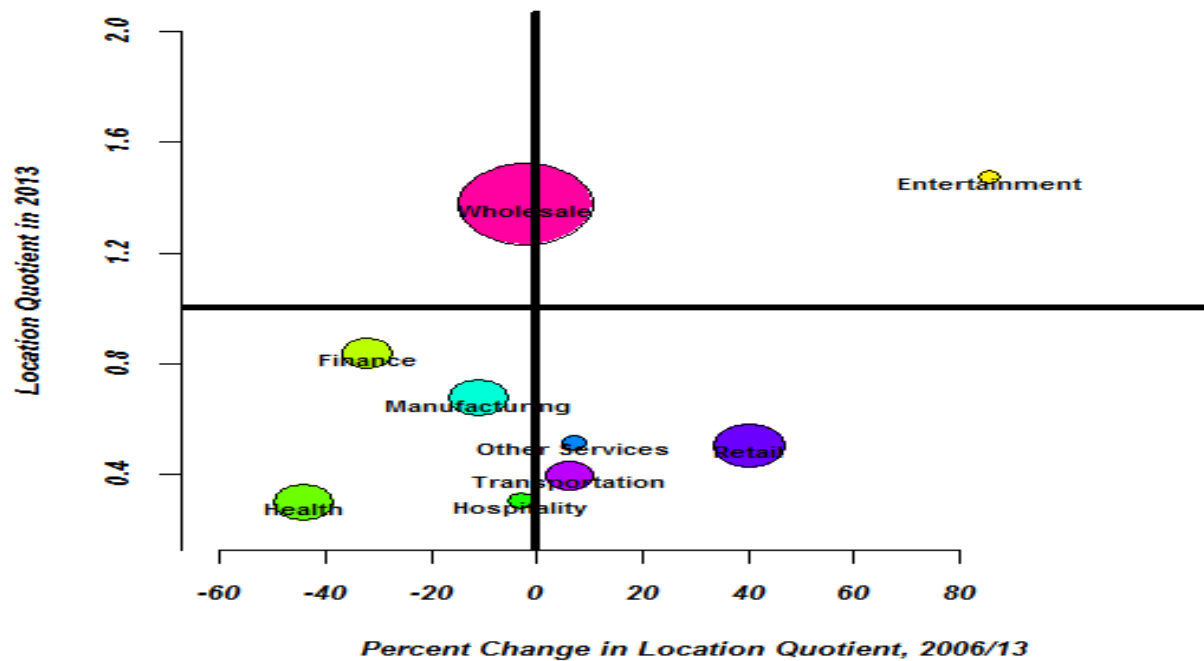## 7.3 Movement of Industry Clusters in Madison Parish

Figure 7.4 Movement of Industry Clusters in Tensas

Size and Business Patterns

In the United States, micro and small businesses are the engines of job creation and economic growth. According to the U.S. Small Business Administration, there are more than 28 million small businesses that account for 54% of all sales. Since in the 1970s, the enterprises have provided 55% of all jobs and created 66% of all net new jobs. There are more than 0.6 million franchised small businesses in the U.S. that account for 40% of all retail sales and provide jobs for some 8 million people. The small business sector in America occupies between 30% and 50% of all commercial space that is estimated to be between 20 and 34 billion square feet. While corporate America has been downsizing, the U.S. small business sector has been growing rapidly, the rate of small business start-ups has grown, and the rate for small business failures has declined. For example, since 1990, corporate America has eliminated 4 million jobs; in the same period, the small businesses added 8 million new jobs. Furthermore, small businesses produce 13 times more patents that larger firms.

For economic development agents and policy makers, it is important to distinguish between micro-businesses and small businesses. Micro-businesses are organization with less than five employees, requiring little capital ($50,000 or less) to get started. Microbusiness owners refer to themselves as soloists, independents, consultants, craftsmen, artists, musicians, freelancers, free agents, and self-employed people. They are mostly one-person enterprises that operate out of their homes, with part-time help from a family member or friends. For small businesses, the Small Business Administration has established "size standards," for all for-profit industries that represent the largest size that a may be classified as a small business. The size standard vary by industries. Based in number of employees, the numbers varies from less than 100 (most

of the Agricultural Sectors) to less than 1,500 (in the Manufacturing sector). Size standard in million dollars varies from $0.75 million (e.g. wheat farming) to $38.5 million (e.g. support activities for gas and oil operations.

Because of differences in sizes and level of operations, the needs of micro-businesses and small businesses differ, and there is a need to identify and analyze external support services and to assess existing gaps between the needs of micro, small and sole proprietor businesses in order to provide tailor-made support services for these enterprises. In particular, access to capital to micro-businesses from for-profit financial institutions is difficult, because of perceived risk and low profitability of small-sized loans. In addition, micro and small businesses face different micro and macro environments. The micro business environment refers to the forces that are close to the enterprise and affect its ability to serve its customers. It includes the company itself, its suppliers, marketing intermediaries, customer markets, and the public. Macro business environment are major external and uncontrollable factors that influence an enterprise's decision making, and affect its performance and strategies. These factors include the economic factors; demographics; legal, political, and social conditions; technological changes; and natural forces. Development agents and policy makers have to understand the size and distribution pattern of businesses in their regions, so as to identify the resources they need to grow and build an environment that is conducive for entrepreneurial firms to succeed, including access to capital and business advisory services and smart regulations and tax structures.

The Source of data on size and business patterns is from the U.S. Census Bureau County Business Pattern Database, the only source that provides complete, and consistent county and ZIP code level data for U.S. employer business establishments, with industry detail. Except for agriculture, the data is useful for studying the economic activity of small areas; analyzing economic changes over time; and as a benchmark for other statistical series, surveys, and databases between economic censuses. Businesses use the data for analyzing market potential, measuring the effectiveness of sales and advertising programs, setting sales quotas, and developing budgets. Government agencies use the data for administration and planning. We use the payroll as an indicator of establishment size, as number of employee for some industries are missing due to disclosure limitations.
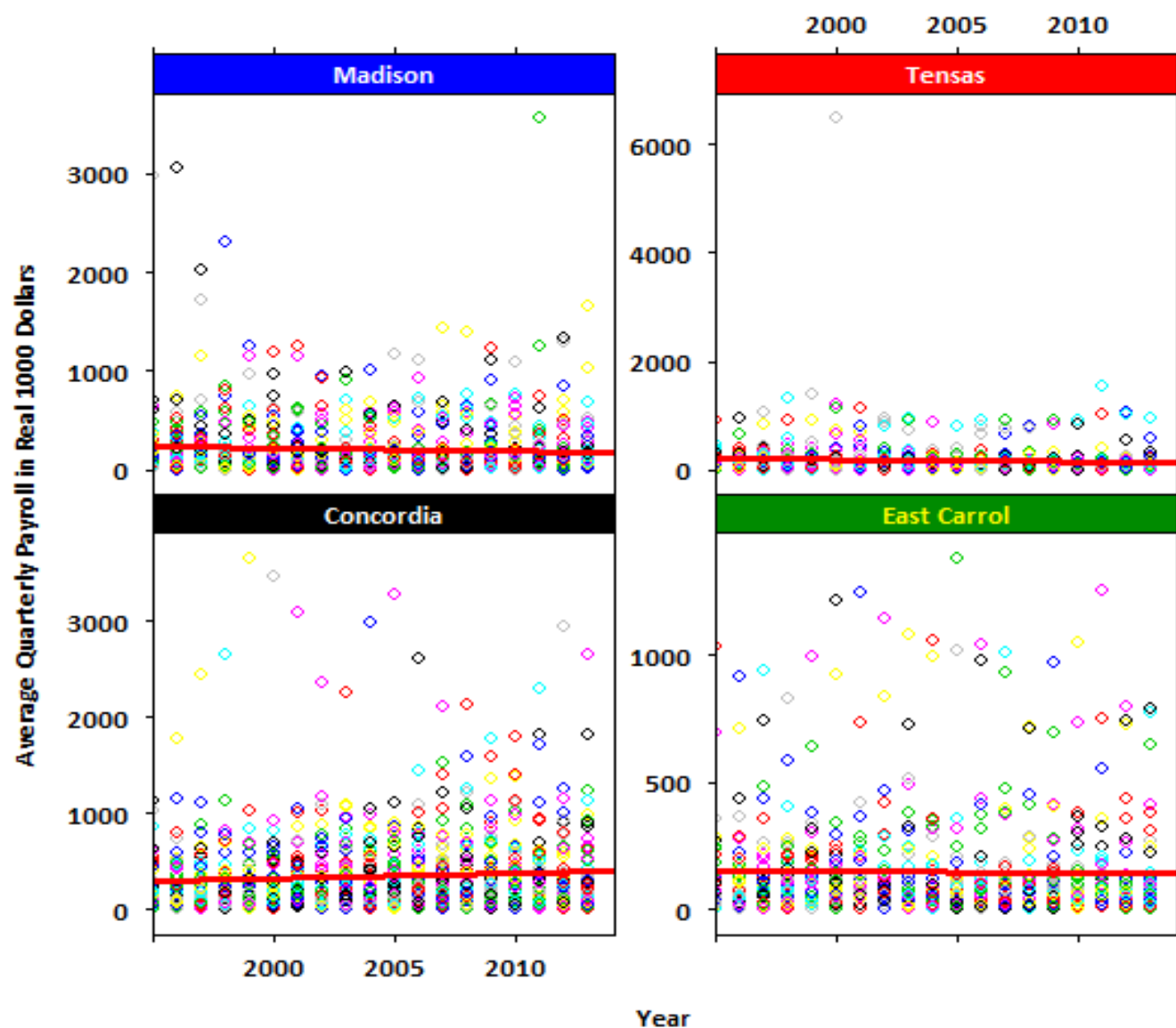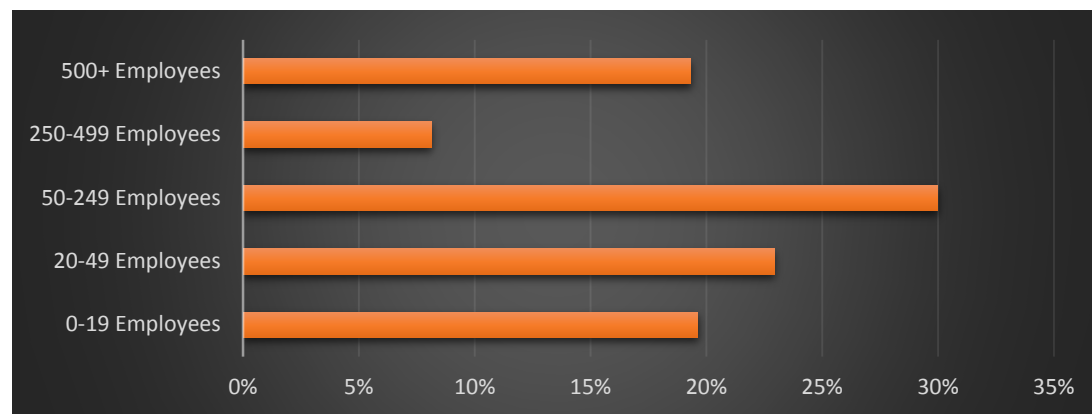
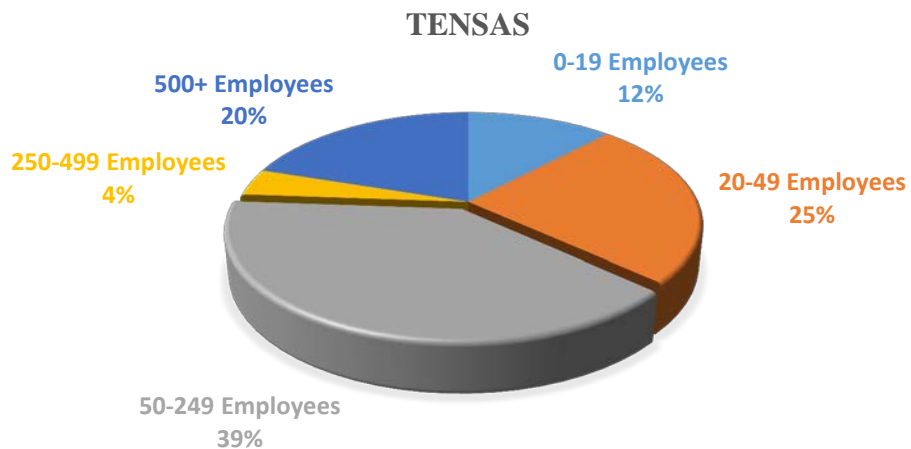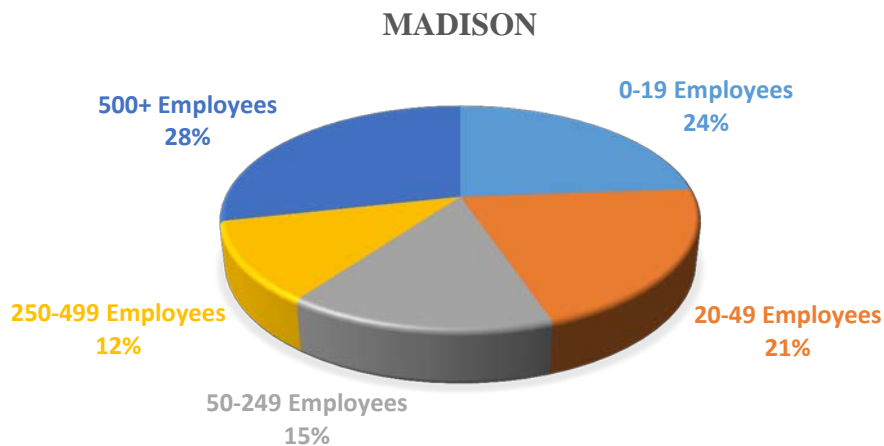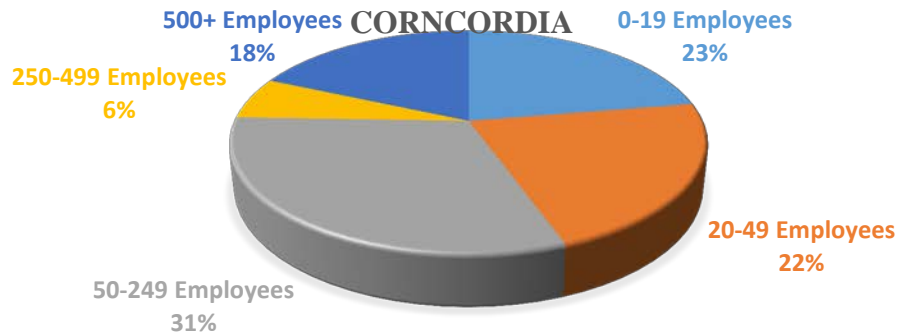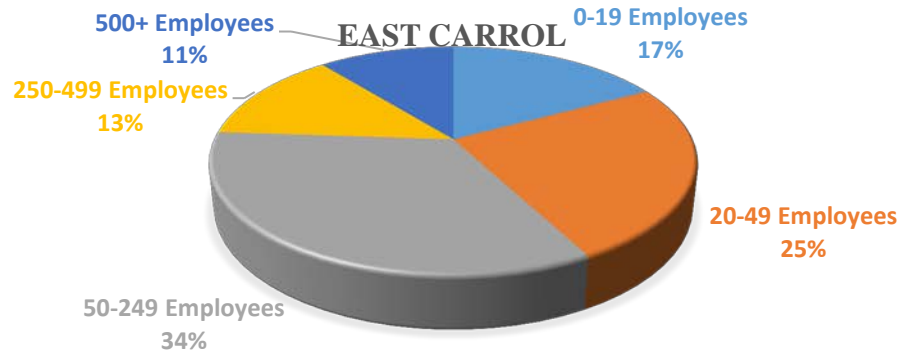## Figure 8 Average Earnings per Month for Each Employees

Table 4: Average Quarterly Payroll Size for the 1995/2014 Period

Parish	Firm Size	Median	Mean	CoefVar	Median	Mean	CoefVar
			1995/2014			**2014**	
Concordia	0-19 Employees	206	296	88	241	260	93
	20-49 Employees	203	272	88	280	247	114
	50-249 Employees	286	400	98	273	498	55
	250-499 Employees	56	177	125	NA	382	NA
	500+ Employees	169	549	142	885	409	216
East Carrol	0-19 Employees	76	148	157	264	152	173

	20-49 Employees	111	146	108	114	113	101
	50-249 Employees	150	219	121	359	300	120
	250-499 Employees	58	92	103	39	62	63
	500+ Employees	48	118	149	127	87	146
Madison	0-19 Employees	114	179	102	142	152	94
	20-49 Employees	100	186	109	234	224	104
	50-249 Employees	73	281	183	287	211	136
	250-499 Employees	55	158	240	69	89	78
	500+ Employees	136	219	107	246	288	85
Tensas	0-19 Employees	55	143	169	226	143	158
	20-49 Employees	113	136	80	123	136	90
	50-249 Employees	180	174	100	154	215	72
	250-499 Employees	18	45	140	NaA	NaN	NaA
	500+ Employees	91	318	228	370	208	178

Note: CoefVar denotes Coefficient of variations, which is a standardized measure of dispersion of a probability distribution or frequency distribution. It is generally expressed as a percentage to allow for comparison between distributions of values whose scales of measurement are not comparable. The higher the coefficient of variation, the greater the level of dispersion around the mean. The lower the value of the coefficient of variation, the more precise the estimate or there are small fluctuation in terms of quarterly employment.

EAST CARROL

500+ Employees
11%

250-499 Employees
13%

50-249 Employees
34%

0-19 Employees
17%

20-49 Employees
25%

CORNCORDIA

500+ Employees
18%

250-499 Employees
6%

50-249 Employees
31%

0-19 Employees
23%

20-49 Employees
22%

MADISON

500+ Employees
28%

250-499 Employees
12%

50-249 Employees
15%

0-19 Employees
24%

20-49 Employees
21%

TENSAS

500+ Employees
20%

250-499 Employees
4%

50-249 Employees
39%

0-19 Employees
12%

20-49 Employees
25%

Labor force Participation and Unemployment Rates

Labor force participation rate or economic activity rate measures active portion of an economy's labor force. The participation rate refers to the number of people who are either employed or are actively looking for work among working-age persons, typically between the ages of 16-64. People in those age groups who are not counted as participating in the labor force are students, homemakers, and persons under the age of 64 who are retired. The number of people who are no longer actively searching for work would not be included in the participation rate. During an economic recession, many workers often get discouraged and stop looking for employment, as a result, the participation rate decreases. The participation rate is an important metric to note for economic development planning because unemployment figures reflect the number of people who are looking for jobs but are unable to secure employment. An aging population can have both a positive and negative effect on the participation rate, through retirement and new people entering the workforce. The participation rate and unemployment data should be observed in tandem to give a better understanding of the overall employment status. In the United States the labor force participation rate is usually around 67-68%

Labor force participation rate serves as the basis for employment projections and predicting future performance of the aggregate economy. Declining labor force participation rates will limit growth in the labor force, which in turn stunts economic growth and development. In addition to many different macroeconomic indicators such as Gross Domestic Product, inflation and interest rates, the unemployment rate is a strong common measure for determining the vitality and health of an economy. Typically, high unemployment implies that there are fewer people with jobs. Households and families have less income to spend on good and services and also on investments. The economic negative ripple effects of persistent high unemployment rate are magnified by low collection of state and federal income taxes, decreasing sales taxes as the unemployed spend less, increase in expenditure on unemployment insurance by the government that increase the deficit, and probably increase in state and federal taxes to balance the budget due to lost revenue. A five percent unemployment rate is a natural unemployment rate or the lowest rate of unemployment that an economy can sustain over the long run.

Table 5: Employment Levels and Labor force Participation

Subject	Concordia		East Carroll		Madison		Tensas	
	Estimat	%	Estimate	%	Estimat	%	Estimat	%
Population 16 years and over	16,088	16,088	5,954	5,954	9,372	9,372	4,000	4,000
In labor force	8,420	52.3%	2,489	41.8%	4,960	52.9%	1,980	49.5%
Civilian labor force	8,420	52.3%	2,477	41.6%	4,960	52.9%	1,980	49.5%
Employed	6,851	42.6%	1,955	32.8%	3,892	41.5%	1,761	44.0%
Unemployed	1,569	9.8%	522	8.8%	1,068	11.4%	219	5.5%
Armed Forces	0	0.0%	12	0.2%	0	0.0%	0	0.0%
Not in labor force	7,668	47.7%	3,465	58.2%	4,412	47.1%	2,020	50.5%
Civilian labor force	8,420	8,420	2,477	2,477	4,960	4,960	1,980	1,980
Percent Unemployed	(X)	18.6%	(X)	21.1%	(X)	21.5%	(X)	11.1%
Females 16 years and over	8,032	8,032	2,643	2,643	4,735	4,735	2,127	2,127
Civilian labor force	4,073	50.7%	1,236	46.8%	2,180	46.0%	1,027	48.3%
Employed	3,443	42.9%	951	36.0%	1,805	38.1%	890	41.8%
OCCUPATION								
Management, business, science,	1,860	27.1%	464	23.7%	1,087	27.9%	394	22.4%
Service occupations	1,287	18.8%	560	28.6%	1,115	28.6%	443	25.2%
Sales and office occupations	1,787	26.1%	347	17.7%	720	18.5%	434	24.6%
Natural resources, construction,	1,166	17.0%	256	13.1%	481	12.4%	263	14.9%
Production, transportation, and	751	11.0%	328	16.8%	489	12.6%	227	12.9%
INDUSTRY								
Civilian employed population 16	6,851	6,851	1,955	1,955	3,892	3,892	1,761	1,761
Agriculture, forestry, fishing and	793	11.6%	170	8.7%	306	7.9%	389	22.1%
Construction	428	6.2%	152	7.8%	241	6.2%	33	1.9%
Manufacturing	232	3.4%	248	12.7%	185	4.8%	68	3.9%
Wholesale trade	280	4.1%	3	0.2%	47	1.2%	58	3.3%
Retail trade	1,150	16.8%	258	13.2%	350	9.0%	230	13.1%
Transportation and warehousing,	160	2.3%	60	3.1%	170	4.4%	110	6.2%
Information	107	1.6%	18	0.9%	14	0.4%	13	0.7%
Finance and insurance, and real	292	4.3%	63	3.2%	157	4.0%	82	4.7%
Professional, scientific, and	392	5.7%	54	2.8%	240	6.2%	58	3.3%
Educational services, and health	1,776	25.9%	600	30.7%	1,214	31.2%	371	21.1%
Arts, entertainment, and	281	4.1%	110	5.6%	307	7.9%	135	7.7%
Other services, except public	380	5.5%	36	1.8%	180	4.6%	112	6.4%
Public administration	580	8.5%	183	9.4%	481	12.4%	102	5.8%
CLASS OF WORKER								
Private wage and salary workers	4,916	71.8%	1,373	70.2%	2,633	67.7%	1,257	71.4%
Government workers	1,477	21.6%	459	23.5%	1,010	26.0%	328	18.6%
Self-employed in own not	455	6.6%	123	6.3%	249	6.4%	167	9.5%
Unpaid family workers	3	0.0%	0	0.0%	0	0.0%	9	0.5%

Level of Income, Poverty and Education

Recent seminar works on population and economic development suggest possible positive effects of population growth that include economies of scale, acceleration of technological progress, flexible market responses to emerging shortages, induced institutional change, cheaper communication and transportation, and easier collective social investments. In the US and especially in rural areas, decrease in population growth is associated with economic distress. In addition, understanding the relationship between poverty and economic growth and development is important for economic development planning. Several studies show that economic growth in one sector of the economy will not automatically translate into benefits for the poor: much will depend on the profile of growth (its employment - or productivity - intensity), the sectorial location of the poor, and the extent of mobility across sectors.

Table 6: Income Levels in the Four Parishes

Variable	Concordia		East Carroll		Madison		Tensas	
INCOME AND BENEFITS (IN 2013)	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Total households	7,642		2,488		4,068		2,049	
Less than $10,000	1,078	14.1%	510	20.5%	779	19.1%	278	13.6%
$10,000 to $14,999	980	12.8%	332	13.3%	485	11.9%	268	13.1%
$15,000 to $24,999	1,268	16.6%	384	15.4%	725	17.8%	384	18.7%
$25,000 to $34,999	997	13.0%	448	18.0%	599	14.7%	287	14.0%
$35,000 to $49,999	810	10.6%	272	10.9%	556	13.7%	255	12.4%
$50,000 to $74,999	1,298	17.0%	283	11.4%	443	10.9%	284	13.9%
$75,000 to $99,999	562	7.4%	111	4.5%	240	5.9%	54	2.6%
$100,000 to $149,999	433	5.7%	98	3.9%	195	4.8%	198	9.7%
$150,000 to $199,999	175	2.3%	26	1.0%	19	0.5%	8	0.4%
$200,000 or more	41	0.5%	24	1.0%	27	0.7%	33	1.6%
Median household income (dollars)	29,022	(X)	25,321	(X)	25,498	(X)	27,543	(X)
Mean household income (dollars)	43,043	(X)	35,859	(X)	36,564	(X)	43,632	(X)
Families	5,270	5,270	1,620	1,620	2,447	2,447	1,369	1,369
Less than $10,000	490	9.3%	243	15.0%	262	10.7%	106	7.7%
$10,000 to $14,999	484	9.2%	139	8.6%	290	11.9%	125	9.1%
$15,000 to $24,999	859	16.3%	233	14.4%	394	16.1%	237	17.3%
$25,000 to $34,999	658	12.5%	348	21.5%	355	14.5%	206	15.0%
$35,000 to $49,999	674	12.8%	195	12.0%	396	16.2%	196	14.3%
$50,000 to $74,999	1,028	19.5%	225	13.9%	360	14.7%	231	16.9%
$75,000 to $99,999	449	8.5%	99	6.1%	172	7.0%	50	3.7%
$100,000 to $149,999	412	7.8%	88	5.4%	172	7.0%	177	12.9%
$150,000 to $199,999	175	3.3%	26	1.6%	19	0.8%	8	0.6%
$200,000 or more	41	0.8%	24	1.5%	27	1.1%	33	2.4%
Median family income (dollars)	38,125	(X)	30,840	(X)	33,063	(X)	35,328	(X)
Mean family income (dollars)	50,732	(X)	43,689	(X)	44,587	(X)	53,469	(X)
Per capita income (dollars)	16,431	(X)	12,055	(X)	13,585	(X)	17,175	(X)
Nonfamily households	2,372	2,372	868	868	1,621	1,621	680	680
Median nonfamily income (dollars)	14,807	(X)	13,868	(X)	15,779	(X)	15,559	(X)
Mean nonfamily income (dollars)	23,483	(X)	20,093	(X)	22,854	(X)	21,532	(X)
Median earnings for workers (dollars)	19,855	(X)	16,885	(X)	19,537	(X)	18,128	(X)
Median earnings for male full-time, year-	36,201	(X)	27,647	(X)	32,589	(X)	31,207	(X)
Median earnings for female full-time,	26,865	(X)	17,830	(X)	23,380	(X)	17,473	(X)

Table 8: Other Income and Poverty Indicators

Variables	Concordia		East Carroll		Madison		Tensas	
HEALTH INSURANCE	Estimate	%	Estimat	%	Estimat	%	Estimat	%
Civilian noninstitutionalized	19,176		6,540		10,606		4,768	
With health insurance coverage	14,619	76.2%	4,673	71.5%	6,493	61.2%	2,799	58.7%
With private health insurance	8,608	44.9%	2,408	36.8%	3,596	33.9%	1,600	33.6%
With public coverage	8,145	42.5%	2,786	42.6%	3,886	36.6%	1,740	36.5%
No health insurance coverage	4,557	23.8%	1,867	28.5%	4,113	38.8%	1,969	41.3%
Civilian noninstitutionalized	5,093	5,093	1,948	1,948	2,903	2,903	1,266	1,266
No health insurance coverage	970	19.0%	500	25.7%	1,138	39.2%	612	48.3%
Civilian noninstitutionalized	11,152	11,152	3,591	3,591	6,359	6,359	2,605	2,605
In labor force:	7,732	7,732	2,279	2,279	4,655	4,655	1,800	1,800
Employed:	6,224	6,224	1,757	1,757	3,603	3,603	1,588	1,588
With health insurance	4,485	72.1%	1,182	67.3%	2,233	62.0%	813	51.2%
With private health	4,160	66.8%	1,116	63.5%	1,993	55.3%	781	49.2%
With public coverage	462	7.4%	86	4.9%	321	8.9%	81	5.1%
No health insurance coverage	1,739	27.9%	575	32.7%	1,370	38.0%	775	48.8%
Unemployed:	1,508	1,508	522	522	1,052	1,052	212	212
With health insurance	494	32.8%	238	45.6%	259	24.6%	14	6.6%
With private health	166	11.0%	58	11.1%	90	8.6%	4	1.9%
With public coverage	384	25.5%	185	35.4%	192	18.3%	14	6.6%
No health insurance coverage	1,014	67.2%	284	54.4%	793	75.4%	198	93.4%
Not in labor force:	3,420	3,420	1,312	1,312	1,704	1,704	805	805
With health insurance coverage	2,605	76.2%	829	63.2%	930	54.6%	462	57.4%
With private health insurance	1,158	33.9%	341	26.0%	381	22.4%	161	20.0%
With public coverage	1,669	48.8%	544	41.5%	685	40.2%	331	41.1%
No health insurance coverage	815	23.8%	483	36.8%	774	45.4%	343	42.6%
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL								
All families	(X)	27.2%	(X)	35.9%	(X)	32.3%	(X)	25.3%
With related children under 18	(X)	40.4%	(X)	52.7%	(X)	44.4%	(X)	45.8%
With related children under 5	(X)	38.8%	(X)	58.6%	(X)	42.3%	(X)	47.4%
Married couple families	(X)	13.5%	(X)	9.4%	(X)	18.6%	(X)	12.3%
With related children under 18	(X)	21.3%	(X)	13.9%	(X)	21.3%	(X)	31.9%
With related children under 5	(X)	11.0%	(X)	21.1%	(X)	28.3%	(X)	50.0%
Families with female householder,	(X)	54.2%	(X)	71.3%	(X)	55.1%	(X)	52.6%
With related children under 18	(X)	64.2%	(X)	86.2%	(X)	69.3%	(X)	62.3%
With related children under 5	(X)	68.2%	(X)	100.0%	(X)	69.4%	(X)	73.3%
All people	(X)	31.8%	(X)	48.0%	(X)	40.3%	(X)	34.3%
Under 18 years	(X)	44.4%	(X)	67.1%	(X)	59.6%	(X)	54.5%
Related children under 18 years	(X)	44.1%	(X)	67.1%	(X)	59.2%	(X)	54.5%
Related children under 5 years	(X)	46.8%	(X)	74.1%	(X)	63.8%	(X)	55.4%
Related children 5 to 17 years	(X)	43.1%	(X)	64.2%	(X)	57.1%	(X)	54.2%
18 years and over	(X)	27.3%	(X)	39.9%	(X)	33.1%	(X)	27.2%
18 to 64 years	(X)	29.4%	(X)	45.3%	(X)	33.8%	(X)	29.7%
65 years and over	(X)	19.5%	(X)	20.5%	(X)	29.6%	(X)	20.2%
People in families	(X)	30.0%	(X)	47.1%	(X)	39.5%	(X)	33.8%

Other Indicators of Regional's Socio-Economic Vitality and Health

Wealth Creation and Home Ownership

The economic importance of the housing market and benefits homeownership on the economy and the long-term social and financial benefits to individual homeowners are documented. During the fourth quarter of 2014, the housing sector contributed 0.11 percentage point to real U.S. Gross Domestic Product growth following a 0.10-percentage-point contribution in the third quarter, as economy expanded at a seasonally adjusted annual rate of 2.2 percent, according to the Bureau of Economic Analysis' second estimate. Since the last quarter of 2011, home building contribute about 20% of total economic expansion. The Federal Reserve Estimated that real estate owned by households was worth $22.9 trillion in the second quarter of 2014, which contribute about 28 percent to total households' wealth of about $81.5 trillion. Essentially, homeownership continues to be an element of American dream. In addition to tangible financial benefits, homeownership brings substantial social benefits for families, communities, and the country as a whole, including economic upward mobility. Housing and neighborhoods can either block or expand people's access to opportunities for upward mobility. For many families, home ownership is still the best way to assure themselves and their children of a secure future by building wealth. Moreover, home equity provided a cash lifeline for unexpected expenses, college tuition, and retirement. Children growing up in a disinvested community, where crime and violence are commonplace and public schools are ineffective, undermines their long-term life-chances. Higher cost communities with high-performing schools and enrichment opportunities, boost children's prospects for future success. In addition, when rent consumes an inordinate share of a family's budget; food, healthcare, and educational expenditures suffer. When families have to move unexpectedly because of eviction or foreclosure, the instability threatens their children's health and development.

Table 9: Income and Home Ownership

Subject	Concordia		East Caroll		Madison		Tensas	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Occupied housing units	4,745	2,897	1,398	1,090	2,192	1,876	1,301	748
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED DOLLARS)								
Less than $5,000	4.1%	10.7%	5.3%	13.2%	3.3%	11.5%	1.0%	13.1%
$5,000 to $9,999	4.7%	12.1%	4.7%	20.7%	4.3%	21.2%	7.1%	9.9%
$10,000 to $14,999	10.9%	16.0%	9.9%	17.7%	10.1%	14.1%	9.4%	19.5%
$15,000 to $19,999	8.4%	9.9%	6.4%	15.9%	7.8%	13.5%	12.0%	13.0%
$20,000 to $24,999	6.4%	9.7%	2.8%	7.5%	5.8%	9.2%	5.9%	7.2%
$25,000 to $34,999	11.8%	15.2%	21.9%	13.0%	13.1%	16.6%	17.1%	8.6%
$35,000 to $49,999	12.9%	6.8%	15.5%	5.0%	21.2%	4.9%	10.8%	15.4%
$50,000 to $74,999	20.0%	12.0%	17.2%	3.9%	14.9%	6.2%	15.7%	10.7%
$75,000 to $99,999	9.4%	4.0%	6.7%	1.7%	8.8%	2.5%	3.6%	0.9%
$100,000 to $149,999	7.3%	2.9%	6.0%	1.3%	8.8%	0.2%	14.2%	1.7%
$150,000 or more	4.1%	0.8%	3.6%	0.0%	1.9%	0.2%	3.2%	0.0%
Median household income ($)	40,010	20,493	34,292	14,609	38,373	15,896	33,218	17,772

Table 10: Other Homeownership Characteristics

Subject	Concordia		East Caroll		Madison		Teansas	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Occupied housing units	4,745	2,897	1,398	1,090	2,192	1,876	1,301	748
HOUSEHOLD SIZE								
1-person household	26.5%	32.4%	28.5%	34.6%	28.1%	48.3%	26.6%	38.1%
2-person household	35.5%	28.9%	38.1%	24.4%	38.0%	18.5%	43.7%	31.3%
3-person household	16.7%	18.2%	16.8%	14.2%	15.1%	13.1%	14.8%	9.4%
4-or-more-person household	21.3%	20.5%	16.7%	26.8%	18.7%	20.0%	14.9%	21.3%
OCCUPANTS PER ROOM								
1.00 or less occupants per room	98.2%	96.0%	98.3%	93.5%	98.5%	92.8%	96.8%	96.5%
1.01 to 1.50 occupants per room	1.1%	4.0%	1.7%	3.6%	1.5%	4.1%	2.4%	3.2%
1.51 or more occupants per room	0.7%	0.0%	0.0%	2.9%	0.0%	3.1%	0.8%	0.3%
HOUSEHOLD TYPE (INCLUDING								
Family households	71.4%	65.0%	71.2%	57.2%	69.5%	49.3%	70.3%	60.7%
Married-couple family	51.0%	27.1%	51.2%	12.4%	46.5%	17.2%	54.2%	15.1%
Householder 15 to 34 years	6.4%	6.4%	8.4%	2.2%	3.2%	7.0%	5.8%	4.9%
Householder 35 to 64 years	30.4%	18.0%	27.0%	7.4%	33.2%	9.1%	30.7%	6.7%
Householder 65 years and over	14.3%	2.8%	15.8%	2.8%	10.1%	1.1%	17.6%	3.5%
Other family	20.4%	37.9%	20.0%	44.9%	23.0%	32.1%	16.1%	45.6%
Male householder, no wife present	3.3%	5.0%	7.3%	2.1%	7.3%	3.0%	5.3%	6.3%
Householder 15 to 34 years	0.4%	0.6%	0.0%	0.0%	1.7%	2.0%	1.2%	2.0%
Householder 35 to 64 years	2.6%	3.2%	5.5%	2.1%	3.2%	0.6%	3.0%	3.3%
Householder 65 years and over	0.3%	1.2%	1.8%	0.0%	2.4%	0.4%	1.1%	0.9%
Female householder, no husband	17.1%	32.9%	12.7%	42.8%	15.6%	29.1%	10.8%	39.3%
Householder 15 to 34 years	4.7%	13.6%	0.0%	18.3%	1.1%	13.6%	0.8%	8.7%
Householder 35 to 64 years	9.0%	15.8%	5.4%	23.4%	9.5%	11.6%	4.8%	23.5%
Householder 65 years and over	3.4%	3.5%	7.4%	1.1%	5.0%	3.9%	5.1%	7.1%
Nonfamily households	28.6%	35.0%	28.8%	42.8%	30.5%	50.7%	29.7%	39.3%
Householder living alone	26.5%	32.4%	28.5%	34.6%	28.1%	48.3%	26.6%	38.1%
Householder 15 to 34 years	1.0%	3.8%	2.1%	12.4%	1.2%	17.4%	0.6%	5.2%
Householder 35 to 64 years	10.9%	21.6%	8.5%	13.1%	12.7%	25.6%	11.6%	26.2%
Householder 65 years and over	14.6%	7.0%	17.8%	9.1%	14.3%	5.3%	14.4%	6.7%
Householder not living alone	2.1%	2.6%	0.3%	8.2%	2.4%	2.4%	3.1%	1.2%
Householder 15 to 34 years	0.2%	1.6%	0.3%	5.5%	0.0%	0.9%	0.0%	1.2%
Householder 35 to 64 years	1.6%	1.0%	0.0%	1.7%	2.4%	1.5%	3.1%	0.0%
Householder 65 years and over	0.2%	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%
FAMILY TYPE AND PRESENCE OF								
With related children under 18 years	31.1%	45.1%	23.9%	40.7%	26.8%	37.7%	24.8%	32.6%
With own children under 18 years	26.2%	38.6%	18.0%	34.7%	17.3%	32.8%	19.8%	26.5%
Under 6 years only	2.9%	6.6%	3.8%	10.5%	1.8%	11.6%	3.0%	0.9%
Under 6 years and 6 to 17 years	5.5%	8.5%	0.5%	7.6%	3.1%	7.8%	2.2%	4.3%
6 to 17 years only	17.7%	23.5%	13.7%	16.6%	12.5%	13.4%	14.5%	21.3%
No own children under 18 years	4.9%	6.5%	5.9%	6.1%	9.4%	4.9%	5.0%	6.1%