

Struggling to make ends meet

[Lex Talamo](#) , alexa.talamo@shreveporttimes.com

Published 7:16 a.m. CT May 30, 2017 | Updated 11:59 a.m. CT May 30, 2017



(Photo: Henrietta Wildsmith/The Times)

Cameron is a smart, energetic 10-year-old who lives with his mother in an affordable housing apartment complex in Bossier City.

Eyes bright, Cameron speaks seriously about how he works hard in school to stay out of trouble and keep his grades up. He wants to be a police officer when he gets older. He knows the importance of education and going after his dreams because his mother, Adrienne Rogers, has talked to him about it, he says.

Rogers, who works part time in professional civil services work, said she's had to work hard to afford a good home for Cameron, but she wanted her son to grow up in a safe area.

"It took awhile for us to get in here, to pay the deposit and the first months rent [but] it's a safe area," she said.

Cameron and his mom are one family with a steady income still struggling to make ends meet.

A recent report published by the United Way suggests they are not alone - with close to half of the state's population barely able to afford the roofs over their heads.



Adrienne Rogers and her son Cameron Boxley live in affordable housing in Bossier City. (Photo: Henrietta Wildsmith/The Times)

What the United Way study found

The United Way report published this year built on findings about a population nicknamed ALICE - Asset-Limited, Income Constrained, Employed- from 2015.

"ALICE is a group of people who work hard but still cannot afford to make ends meet," Sarah Berthelot, CEO of Louisiana Association of United Ways, wrote in the report's opening.

The nonprofit reported that more than 18,000 renters in Caddo Parish - or 48 percent - pay more than 30 percent of their total income for housing, making them "housing burdened." More than 40 percent of all Louisiana families can't afford basic expenses of housing, food, child care, transportation or health care, according to the report.

For that chunk of change, these hard-working but low-income families and individuals often find themselves in substandard housing or crime-ridden areas.



Marcus Jackson has two jobs but still struggles with the day to day cost of living. (Photo: Henrietta Wildsmith/The Times)

Marcus Jackson lives in affordable housing in Shreveport and works two jobs to pay the rent for himself and his sisters, several of whom are supporting small children. Jackson also pays child-support for a 10-year-old son. He has another child on the way.

"Everything is so outrageous, our electric bills, everything is going up. We're trying to survive out here," the 26-year-old said. "I work for nine hours a day, and when I get off, I have to make things stretch for another day."

Jackson, several of his sisters, and several of their children were sitting outside on the landing of his second-floor apartment on an 85 degree day in April - trying to catch a breeze. Jackson said the family turns off the unit's air conditioning to help cut down on utility costs.

Despite the sacrifices they have to make, Jackson said he's committed to doing what he can to improve the quality of life for himself, his children, and his sisters and their children.

"If you take a handout, people want something back from you," he said. "We've got these beautiful kids we have to be strong for. I'm working to keep my family going."



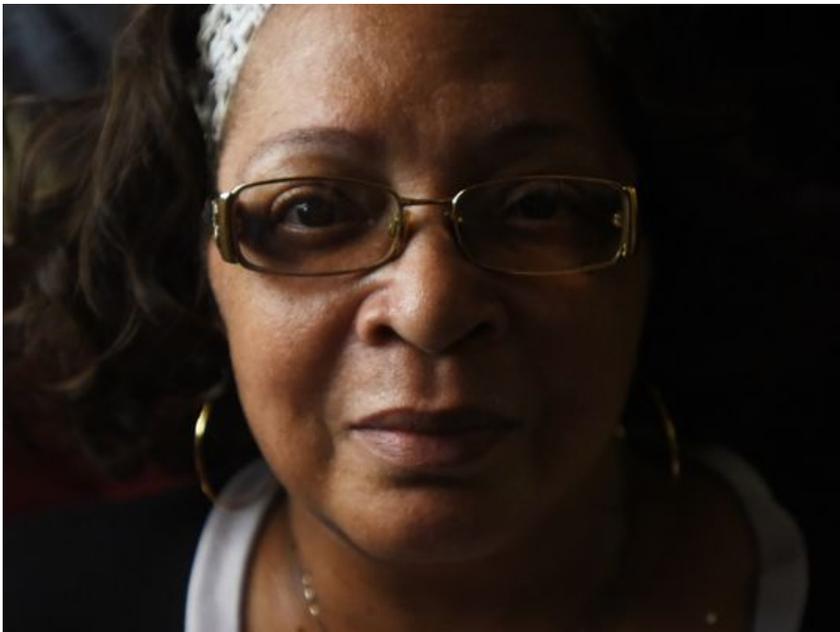
Marcus Jackson and his girlfriend Jashaylan Lattin, who is six months pregnant with his child. Jackson tries to cut expenses by going without air-conditioning, cooking at home and watching movies at home instead of going out. (Photo: Henrietta Wildsmith/The Times)

Hollywood Heights: One mother's story of how she made it through tough times

Shelia Moore lives in a brightly-painted, well-decorated home in Hollywood Heights in Shreveport. Several neon-colored tike bikes flank her small front porch, and the wreath on her door and mats on the floor read "Home Sweet Home" and "Welcome."

Moore has festooned the inside of her sanctuary with artistically-framed pictures and satin lampshades and curtains - all of which she bought from Walmart.

She's been able to create a high quality of life for herself by being thrifty: not buying name brand clothing for her children, shopping for sale items at discount stores, not spending above her means.



Shelia Moore believes you should live within your budget. (Photo: Henrietta Wildsmith/The Times)

She knows not everyone is so lucky.

“The cost of living has not kept up with the essential things you need. You have to be on a budget,” she said. “Every time you go to the grocery store, or you get your water bill, everything is going up, and a lot of jobs around here only pay minimum wage.”

Moore has several adult children, all employed, who still sometimes turn to her when times get tough. Her oldest, who works full-time at the post office, sometimes needs Moore to help with caring for her child or childcare costs.

RELATED: [Property blight costs communities \(/story/news/2015/11/04/property-blight-costs-communities/74890068/\)](/story/news/2015/11/04/property-blight-costs-communities/74890068/)

Her second daughter - who just became Assistant Manager at Red Lobster, Moore said proudly - also continues to rely on her mother’s support.

“Everyone doesn’t have a mother to help them. If someone wasn’t helping her, she would have been evicted from her house. She would have lost her car,” Moore said. “They work. They make good money. But if something comes up, they struggle.”

Moore’s mother used to tell her, If you can’t make it in Shreveport, you can’t make it anywhere.

But Moore said that’s no longer the case.

“It’s not just Shreveport. It’s a national problem,” she said. “People are struggling everywhere.”



Shelia Moore finds ways to do things she likes but stay within her budget. (Photo: Henrietta Wildsmith/The Times)

FEMA and floods

The ALICE report also found:

- Cost of living increased in every parish between 2007 and 2014
- For housing, needed survival income was \$727 a month for a family of four and \$527 for a single adult
- Caddo Parish had 48 percent of its population as ALICE or below the federal poverty level. Bossier Parish had 31 percent.
- For both Caddo and Bossier parish, few families had “liquid assets” such as savings accounts, 401 (k) plans, or set-aside rental income.
- [Flooding in 2016 \(/story/news/2017/03/12/flood-victims-still-reeling-2016s-flood/98671332/\)](/story/news/2017/03/12/flood-victims-still-reeling-2016s-flood/98671332/) increased the number of Louisiana residents who are ALICE or federal poverty level.

The United Way reported the Federal Emergency Management Agency used the first ALICE report to help understand the impact of natural disasters on poverty-stricken populations and better target services to affected communities. The 2016 update reflected that recent floods plunged even more people into crisis, who are still struggling to resurrect their lives from the flood waters.



David Rogers and his wife, Theresa, lost their mobile home in the flood. This land is the only place the couple has lived in their 26 years of married life. (Photo: Henrietta Wildsmith/The Times)

One of those individuals is David Rogers, a retired Shreveport city employee who now lives with his wife in a camper in Oil City. The Rogers' home was destroyed in the March 2016 floods and black mold has since taken over the former dwelling.

Rogers said FEMA reimbursed him for only \$14,000 worth of damages, and he and his wife simply can't afford a new home.

"We don't have near the amenities we had, and half the things don't work," Rogers said. "But we live on fixed income, and we don't have the money to move."



David Rogers in the truck camper that he and his wife, Theresa, now sleep in after their mobile home was destroyed in the flood. (Photo: Henrietta Wildsmith/The Times)

Possible solutions?

The topic of affordable housing - or lack thereof - is not new to Caddo Parish leaders. But several current initiatives in the parish aim to address the affordable housing crisis - or at least raise additional awareness.

In April, the Caddo Parish Commission passed an ordinance that established the Dr. E. Edward Jones Housing Trust Fund to provide quality affordable housing to parish residents.

The late Jones left behind a legacy as a civil rights activist and beloved reverend in Shreveport. The ordinance in his honor establishes a trust fund committee whose mission will be to study and develop quality affordable housing in the parish, for both renters and owners, and also to advise the Caddo Parish Commission in awarding grants from the Housing Trust Fund to nonprofits.

Commissioner Steven Jackson, who proposed the ordinance, said no funds are allocated for the trust fund but that "conversations are being had with local lending institutions that have a history of investing" - who will receive a tax deduction for their support.

"We also hope to reach out to other private sector corporations that have a philanthropic foundation committed to building vibrant and healthier communities," Jackson said.

The commission also passed an ordinance establishing the Faith Builder Adjudicated Property Program, which will use state laws to allow the parish to directly sell or donate adjudicated or surplus land to developers or nonprofit organizations "who demonstrate the experience and financial capacity to execute proper development of property," Jackson said.

RELATED: [Struggling to Survive \(/story/news/2016/01/27/struggling-survive/78846170/\)](/story/news/2016/01/27/struggling-survive/78846170/)

Jackson said the United Way's ALICE report was a "leading reason" for the two proposals.

"It exposes a pretty ugly truth regarding the plight of many individuals we see and interact with every day," he said. "Every individual that works 40 hours a week, and sometimes more, deserves safe, affordable and quality housing regardless of their background, income or zip code."

The City of Shreveport also rolled out a partnership with CivicSource (</story/news/2017/03/01/leaders-hope-online-auctions-strengthen-neighborhoods-reduce-blight/98534776/>), an online auction facilitator that aims to help the city sell dozens of adjudicated properties, in March. In a news release, Mayor Ollie Tyler called the new partnership with CivicSource a "great opportunity to clean up the city" and restore communities.

City council members and the Shreveport Housing Authority also are taking a longer-term look at the problem.

Bobby Collins, executive director of the Shreveport Housing Authority, suggested that a complete overhaul of some of the city's affordable housing units may be on the horizon.

In May, the Times asked Collins about needed repair work to the roof of [Wilkinson Terrace \(/story/news/2017/05/08/get-er-done-gaping-hole-roof-near-housing-complex/101285676/\)](/story/news/2017/05/08/get-er-done-gaping-hole-roof-near-housing-complex/101285676/) complex building, on Southern Avenue in Shreveport.

"It's part of a long-term redevelopment plan we are working on with the HUD," Collins said, referring to the U.S. Housing and Urban Development Department.

RELATED: [Reducing blight is possible, experts say \(/story/news/2015/11/29/reducing-blight-possible-experts-say/75869108/\)](/story/news/2015/11/29/reducing-blight-possible-experts-say/75869108/)

District B's Jeff Everson said newer models of affordable housing development suggest that isolating or permitting only low-income individuals in a complex in a lower socioeconomic area can limit that community's resources or sense of possibility.

"When you put all the low-income people together, and all you know is low-income, it makes it more difficult for you to have aspirations for life," Everson said.

A better model would be to allow a mixed-income population to inhabit quality apartment complexes or affordable housing units, Everson said. Jackson agreed.

"Our trust fund, when funded, may also support mix used and mix income developments," Jackson wrote in an email. "This is very important to prevent potential developments from over-saturating an area with just low to moderate income individuals with access to no amenities."

Integrating income-levels and adjacent communities also would provide a potential draw for developers, Everson said.

"Are you going to build a grocery store next to a low-income housing complex? No," Everson said. "We have a few good partners locally, but they are at capacity and can't do what needs to be done."

The City of Shreveport and the Housing Authority do have some resources available for low-income residents, including income-based and disability housing, Section 8 vouchers, workforce and other subsidized housing options.

Everson also said that many people think of subsidized or substandard housing as being limited to “people who aren’t working.” But that isn’t always the case, he said.

“Often it’s people who are working full time, people who take substandard housing because they are desperate,” Everson said.

Renting from an absentee landlord or someone else who offers families what seems like a “deal” often face additional problems, such as holes in the roof that can cause utility costs to skyrocket or broken air conditioning units that can lead to health concerns in summer, Everson said.

“It’s stealing wealth from neighbors and giving the money to an out-of-stater who doesn’t give a lick,” Everson said. “Having well managed housing would help with property values. There are so many positives that can come from working together on this.”

Meanwhile Adrienne Rogers, the mom of 10-year-old Cameron, said she’ll continue doing what they’ve been doing - making it on their own.

“I tell him he can do anything he wants to do,” she said. “You need support, but sometimes you don’t have it. You just have to do it by yourself.”

BY THE NUMBERS: Percent ALICE and Poverty-Level Population by Parish

73 percent: Oil City

64 percent: Hosston/Vivian/Mooringsport (each)

56 percent: Plain Dealing

55 percent: Ida

54 percent: Rodessa

49 percent: Shreveport

46 percent: Greenwood

45 percent: Lakeview

44 percent: Benton

37 percent: Haughton

32 percent: Blanchard

31 percent: Bossier City

24 percent: Red Chute

20 percent: Eastwood