

Report: Half of Cenla residents struggling to get by  
ALICE report underscores need for affordable housing

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The home of Alexandria resident Detrice Jacobs is still in need of repair from damage left behind by storms that caused major flooding in March of 2016.

For months, the single mother and her daughter lived with a hole in their deteriorating roof, because completely repairing it would have cost up to \$9,000.

"I don't have that saved up," said Jacobs, who is currently working two jobs including at the Alexandria V.A. Medical Center.

Jacobs said flood victims denied by FEMA were able to qualify for loans, but even the note on those would put too much of a strain on the family's monthly budget.

"When you're working paycheck to paycheck, it's hard to have something to this extent happen," Jacobs said.

In some Central Louisiana parishes, nearly every other person would share a similar experience if a natural disaster struck, even with a steady income.

An updated report published by the United Way found 42 percent of Louisiana residents struggle just to afford a place to live and other anticipated expenses like child care, food and transportation. And in parishes like Avoyelles, Natchitoches and Concordia, that's now true for up to 54 percent of people.

The original ALICE report released three years ago was used to help FEMA understand the impact of recent flooding. It suggests that without help, it's nearly impossible for many hard-working people to recover.

"Louisiana has had more than its share of natural disasters, from Hurricanes Katrina and Rita to the 2016 floods. While these events take a toll on all Louisianans, those who are most vulnerable are ALICE and families living in poverty," Sarah Berthelot, CEO of the Louisiana Association of United Ways, wrote in the report's opening. "I have often wondered how ALICE rebuilds after such devastating losses, with little or no saving to weather the unexpected crisis."

## More about ALICE

United Way research about ALICE — a nickname for the Asset-Limited, Income Constrained, Employed — takes into account cost of living and calculates the survival budget for single adults and families of four. It notes that the cost of living increased in every Louisiana parish between 2007 and 2014, contributing to a 14-percent increase in the number of households in poverty and 13 percent more ALICE households. Today, 723,077 households in Louisiana, or 42 percent, fall into one of the two categories. “That’s a really different picture than the 19 percent poverty rate,” said David Britt, CEO and president of the United Way of Central Louisiana.

United Way Board Member Sandra McQuain, who has done presentations about the ALICE data for local and state groups, said the survival budget “leaves no room for life to happen.”

“It is certainly game over financially for ALICE when you have a natural disaster or some other catastrophic event like a fire,” McQuain wrote in an email. “But it doesn’t have to be dramatic to upend ALICE’s world. An increase in monthly utilities or a dead car battery, can be just as stressful and game changing.”

## Worst-case scenario

Jacobs know that worst-case scenario all too well. She is one of a couple hundred families in Central Louisiana having trouble bouncing back from flooding that happened more than a year ago, Britt said.

A committee organized by the United Way is assisting some families by helping secure donations and recruiting volunteers to help repair homes.

Based off the recommendations of case managers helping flood victims, the group has been able to identify dozens of people who have exhausted all resources, but have serious needs. Many are elderly or disabled and unable to repair damage to their homes themselves.

In the last month, the Long-term Recovery Committee was able to send help to Jacobs, so that the worst parts of her roof, which started to mildew months ago, could be repaired. But the back of the house still has water damage, and more mold is growing. On top of the problems with her house, Jacob’s daughter recently started experiencing health issues and may need an unexpected surgery soon.

"Being on a budget, it's hard to add in doctor's bills and all of this happening unexpectedly ... so I just appreciate them coming in," said Jacobs, who called the help she received an answer to prayer.

"I have no reason to hang my head low about anything," she said. "(I'm) blessed to even have a job."

Housing a big problem

ALICE data also underscores the need for affordable housing, something there is a growing awareness of locally. The report classified individuals who spend a significant amount of their monthly income on decent housing as rent-burdened.

Broken down, the bareminimum budget outlined in the ALICE Report is just that. For housing, a family of four living in Rapides Parish needs \$656 per month, researchfound. Nonprofits and agencies are trying to fulfill the need for affordable housing through various initiatives, but it's no easy task.

"If all of these folks doubled what they're doing now it still wouldn't be enough," said Joe Page, executive director of the Alexandria Housing Authority.

There are more than 500 people on a waiting list to receive help from the Housing Authority. But several local experts say the area is thousands units short of what could be used. That's left some homeless. Others live in houses that aren't up to code — or worse. "Sometimes they're dangerous (structures) ... even life-threatening," Page said. Willie Spears said ALICE data validated the need for the Greater Alexandria Economic Development Authority Revitalization Corp., which was formed shortly after the first report was published. It is a committee of GAEDA focused on finding affordable housing solutions.

A retired executive of Capital One Bank, Spears has worked on similar housing projects in Texas and Louisiana, including in New Orleans' Ninth Ward. The successful ones took strong publicprivate partnerships and policy changes, both things he's hoping to bring about that locally.

"It's a serious need and we're making some progress," he said.

ALICE awareness

McQuain said as ALICE awareness grows, the next step is for

communities to take action and develop a plan to address challenges posed by the data. "We need to begin thinking of legislative initiatives, economic development and educational outcomes in terms of impact on ALICE," she said.

That might look like setting benchmarks to move the needle, so that after so many years, less families are struggling to make ends meet. "We're not there yet and it will take decades to see results, but I truly think that is the only way we can meaningfully move the number on this data," McQuain said. "The ALICE data is not a United Way program, it is a community call to action," McQuain added. "I think in year one, we've done a great job raising awareness of ALICE."