

**Strengthen ALICE, Strengthen Community
Meeting Notes
September 25, 2014, 8-10 a.m.
Family Health Center of Battle Creek**

PROJECT 2020
Informing & Engaging the Battle Creek Area



Attendees: Kathy Szenda Wilson- BC Pulse; Kathleen Moore- Calhoun ISD/Lakeview School Board; Cheryl Peters – Generation E Institute; Jim Baldwin- CCHS; Jim Haadsma- Calhoun County; Raymond Higbea - WMU; Nelson Karre- Project 20/20; Mike Grider- Pills Anonymous/Alano Club; Amanda Lankerd- Project 20/20; Anji Phillips – TCC; Alyssa Stewart- United Way of BC; Patti Staib – Charitable Union; Laura Otte- United Way; Jeff Jones- CCHS; Carl Gibson- Calhoun County Sr. Services; Linda Grap- Senior Health Partners; Yvonne Powell- Neighborhoods Inc; John Coakes- Miller College; Catherine LaValley – Project 20/20; Marcia Starkey (United Way); Leah Clark- wraparound; Maryann Taylor-NIBC; Nancy Walker-NIBC; Mark Jones; Michael McCullough-BC Enquirer; Michelle Williamson-Community Action; Chris Sargent-United Way; Kate Werner-BC Habitat for Humanity; Helen Guzzo-City of Battle Creek; Melissa DeDie- wraparound; M.J. Burns-Calhoun ISD; Omar Alston-MDOC; John Clement-Summit Pointe; Chris Lussier- City of Battle Creek; Just Logsdon-Calhoun MDHS; Pat Maye-Fair Housing Cent of SW MI; Maria Borden-BC Pulse; Renee Underwood-Chemical Bank; Mike Larson-United Way; Mary Cherney-BBC; Niaomi Curtis; Jim Haadsma-Calhoun Cty Commissioner; Mark Dill-A New Day, Inc.; Roberta Sprague-A New Day, Inc.; Sue Hovanec-Wraparound; Kim Andrews-Bingham-KCC/NPA; Matt Lynn-United Way; Scott Cubberly-Edge program/BCPS; Rob Peterson-BCU; Victoria Reese-Health Equity Alliance; Jamie Greenless-Edge Program; Chuck Cheney - Real Estate Appraisal; Amanda Lankerd-Project 20/20; Stacey Hawkins-TCC; Anji Phillips-TCC

I. Welcome and Introductions

II. Strengthen ALICE, Strengthen Community – Group discussion/report out (see page 2)

Peggy Gagen from the United Way of the Greater Battle Creek and Kalamazoo Region and Brain Pittelko from the W.E. Upjohn Institute discussed the impact of and opportunities to support ALICE (Asset Limited, Income Constrained, Employed) in our community. The ALICE report takes a deeper look at households earning more than the official U.S. poverty level but less than the basic cost of living. These are hardworking, tax-paying individuals who go to work, get paid, and yet struggle to make ends meet. After the presentations, groups discussed the systemic barriers preventing families from thriving and opportunities to work differently in the community.

III. Formal Adjournment: Next meeting – October 23, 2014 from 8 – 10 a.m. at the Family Health Center of Battle Creek

POSTIVITLY IMPACT GRADUATION RATES IN OUR AREA

1. The economic challenges faced by ALICE populations are different from populations of individuals and families living in poverty (according to Federal Poverty Guidelines). What does the data suggest are the issues for ALICE living “within the income gap” between poverty and stability?
 - High school students (and adults) may not be aware of how much (or how little) their desired job pays; need to communicate/educate people about wages and expenses
 - Start educating before high school – earlier grades/middle school are where decisions are made
 - “We’re paying for it one way or another” – we can pay wages and benefits, but people need to survive
 - Employer isn’t paying the real cost of that person working for them
 - Additional costs include prisons, etc.
 - Communicate the importance/impact of a criminal record/drugs – need to start early
 - (from student) In high school, rarely thought ahead to the future, not sure what you want to do with your life
 - Local focus on early childhood and 3rd grade has been helpful, but anticipating that the students will be fine without additional support through graduation may be a fallacious assumption

2. What opportunities exist to explain and identify career options?
 - Relationships are important; mentoring has an impact
 - Being cognizant of the impact of trauma on decision making
 - Role models/teachers can have an impact on future – if kids have no role models or examples, they can’t see what’s possible or why it’s important
 - Need family education to help families understand the value of higher education and navigate the system

3. What are some examples of systems issues that create challenges for ALICE to navigate and access needed systems of support?
 - Make more money, systems support (such as food assistance, child care subsidies) become a disincentive to make more money
 - This is a policy issue – need to educate legislators about a step down system
 - Poverty mindset – immediate gratification, may not look at long term implications of staying on system or opportunities
 - Could have gone to KCC for free but didn’t have housing – acquired loans at a 4 year university
 - Help people understand the return on investment for education
 - Make a connection between need and services - more awareness
 - What may emerge as a result of employment to do better?
 - Pay students to attend school – earn through attendance - \$100/year

- Teach financial education
4. In what ways do you see your work potentially different or enhanced to account for ALICE?
 - Employers incentivize obtaining a bachelor’s degree by wage increases – you put money in, you get more out
 - Less about family issues, more about systems issues
 - Create connections among community members with young people/children to develop mentoring opportunities
 - Utilize different methods of social media to communicate messaging
 5. What do you see as opportunities for utilizing the available data within the execution of your work or your group's focus area?
 - Starting financial education early
 - Communicate wages and budgets to kids - kids don’t know what things cost
 - Role models/mentoring – can foresee what’s possible or why it’s important
 - Family education to help families understand and navigate higher education

ENSURE INDIVIDUALS AND FAMILIES HAVE ACCESS TO PRIMARY CARE

1. The economic challenges faced by ALICE populations are different from populations of individuals and families living in poverty (according to Federal Poverty Guidelines). What does the data suggest are the issues for ALICE living “within the income gap” between poverty and stability?
 - 55-64 year olds downsized to part-time or not working due to illness and can’t afford healthcare
 - “Poverty mentality” difficult to overcome
 - Poor credit histories and judgments are barriers to moving ahead
 - Targeting jobs that meet Healthy Michigan and Health Exchange
 - People may not self-identify as qualifying for benefits because of working – they don’t see themselves as “needy”
2. What are some examples of systems issues that create challenges for ALICE to navigate and access needed systems of support?
 - Childcare is a serious community issue. This is a public policy issue.
 - People not accessing healthcare providers due to small outstanding balances
 - Value of ROI in investing in supports for employees, past success in adding benefits to reducing absenteeism. Use “reasons” for absenteeism to increase employer supported resources. As employers understand improved workforce – community-wide partnership needed to help solve problems.

3. In what ways do you see your work potentially different or enhanced to account for ALICE?
 - Awareness to workers (ALICE) that the problem is not just wages – it’s bigger, minimizing stigma and maximizing hope
 - Important not to polarize the community
 - Encouraging voter registration and voting as this determines what happens
 - HR departments may be a resource for informing workers about community resources

4. What do you see as opportunities for utilizing the available data within the execution of your work or your group's focus area?
 - Education of public about the resources and processes available and how to access (make financial literacy info more available and purposeful)
 - Develop solutions for improved credit
 - Stigma of Medicaid - Arkansas model moves people into commercial insurance instead of expanded Medicaid
 - Graduated subsidies to help people
 - Change 150% of poverty for support such as utility assistance
 - Pilot project (church vans)/EDGE program to provide transportation

CREATE A CULTURE OF EDUCATION AND INSTILL THE VALUE OF EDUCATION AT A YOUNGER AGE

1. The economic challenges faced by ALICE populations are different from populations of individuals and families living in poverty (according to Federal Poverty Guidelines). What does the data suggest are the issues for ALICE living “within the income gap” between poverty and stability?
 - College for themselves – advanced education
 - Affordable housing
 - Few options for resources – letting go of assistance for “higher” wages, lost wages may impact reporting their income
 - Parenting – long hours, lose engagement with their families, school risks for kids if working or not; safety, truancy, etc.
 - Workplace policies may impact parent’s ability to attend school meetings, care for sick kids, etc.
 - Public policy doesn’t support wages, childcare, etc.
 - Reliance on older kids caring for younger siblings
 - Kids are limited by “why they know/see” – expectations and future
 - Transportation

2. What are some examples of systems issues that create challenges for ALICE to navigate and access needed systems of support
 - Unspoken rules/expectations – many don’t know these
 - Quality of life for employees in non-profit/service agencies – high burn out rate

- Any trends in public policy to look at? Skill sets, ethnicity, economic placement – lack those who are experiencing this personally on boards
 - Nonprofits represent ALICE
3. In what ways do you see your work potentially different or enhanced to account for ALICE?
- Bring resources to families
 - Provide access and support while providing advocacy
 - Reduced rate child care – connects resources (family enrichment)
 - Educate community
 - Public policy – educate legislators, income tax policies
 - Help change work policies – flexibility
 - Volunteerism
 - Employee health/funds to help alleviate stress for emergencies
 - Inclusion of ALICE community citizens representation on boards, committees – how to get them involved?
4. What do you see as opportunities for utilizing the available data within the execution of your work or your group's focus area?
- Public advocacy groups, state arms of nonprofits (United Way, etc.)
 - Need “engaged and exuberant electorates” – convince those experiencing/living ALICE to share their stories, educate others
 - How do we convince others their vote/voice matters to effect policy change?
 - Locally – transparency issues w/ local government
 - Labor campaigns – organized labor needs this info
 - Understand who is ALICE on staff – can we support?
 - Can we do without ALICE stigma/label?

EDUCATE AND TRAIN HIGH SCHOOL STUDENTS AND INCREASE JOB TRAINING PARTICULARLY FOR MANUFACTURING AND TRADES

1. The economic challenges faced by ALICE populations are different from populations of individuals and families living in poverty (according to Federal Poverty Guidelines). What does the data suggest are the issues for ALICE living “within the income gap” between poverty and stability?
- Childcare is a significant barrier to ALICE families
 - UW/TCC/Project 20/20 – Advancing this issue as a component of public policy i.e. use ALICE threshold as DHS cut off for access to benefits
 - Advocate for step down approaches to accessing benefits instead of benefit cliff
 - Hopelessness is an issue
 - Limit to the number of companies regarding length of time they can keep an employee as temporary employee

2. What are some examples of systems issues that create challenges for ALICE to navigate and access needed systems of support?
 - Incentives for business attractions that are consciously tied to ALICE threshold
 - Minimum wage increase impacting Healthy MI program
 - Temp agencies depress wages
3. In what ways do you see your work potentially different or enhanced to account for ALICE?
 - Implementing ALICE data instead of 200% of federal poverty line when talking with funders and organizations we encounter
 - Understand impact of healthcare on work place
4. What do you see as opportunities for utilizing the available data within the execution of your work or your group's focus area?
 - Life skills classes in high school – making students aware of ALICE
 - Getting into schools to talk about manufacturing jobs
 - Expanding the scope of college going culture to an emphasis on post-secondary education culture
 - Expanding opportunities related to entrepreneurship
 - Healthcare disparities – improving the pipeline from high school to college, economic disparities and inequities in healthcare professions
 - United Way will be concentrating on ALICE awareness
 - Use United Way conduit to expand employer understanding of ALICE – During United Way kick-off

EDUCATE A WORK FORCE ABOUT EXISTING PROGRAMS/RESOURCES THAT WILL HELP THEM FIND, GET AND KEEP A JOB?

1. The economic challenges faced by ALICE populations are different from populations of individuals and families living in poverty (according to Federal Poverty Guidelines). What does the data suggest are the issues for ALICE living “within the income gap” between poverty and stability?
 - Transportation
 - Jobs Michigan attracts/grows are below ALICE – finding industry to invest in Michigan that pays above
 - Understanding wages, family/economic costs
 - Public policy
 - Establish emergency services
 - Limited resources
 - Affordable housing
 - Unsafe neighborhoods
 - Housing market in BC
 - Costs of rent vs. ownership (35,000 houses, 350 mortgage, 750 rent)

2. What are some examples of systems issues that create challenges for ALICE to navigate and access needed systems of support?
 - Communities aren't walkable, work may require two-car family challenges
 - Cultural shift – decide to live differently
 - Fractured credit – increases costs (pay day loans, 20% car loan)
 - Immediate cut off from services – switch to gradual cut off, where does burden go?
 - Wages
 - Costs of education – student loan forgiveness; fines, tickets – remove license, forgive so people can get to work, get out in labor force
 - Second chances – felony convictions, 1 eviction – can't get housing
 - Stop putting price tag on everything

3. In what ways do you see your work potentially different or enhanced to account for ALICE?
 - NIBC – affordable housing, will take ALICE into account
 - Miller – awareness, share with co-workers, help with United Way campaign, emergency funds
 - City – drilling down neighborhood level, how this plays out in individual neighborhoods and its impact

4. What do you see as opportunities for utilizing the available data within the execution of your work or your group's focus area?
 - Help families with down payments (NIBC), improve credit – challenges with first mortgage capital (NIBC rentals are full – they rent at a lower rate)
 - Continue partnership/support of Goodwill Financial Opportunity Center – scale up EDGE from 90
 - Shift mindsets, check assumptions
 - Invite employers to discussion, build relationships, ask how can they help
 - Increase opportunities for forgiveness (student loans, traffic fines, felony convictions, credit)