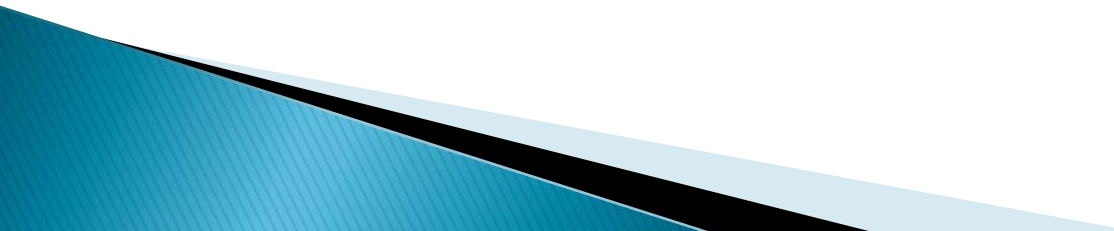


# Authentic Voices at the Table

*A Poverty Reduction Initiative/  
NWMCOG Framework for our Future Project*

Tina Allen  
Strategic Solutions

# The Project

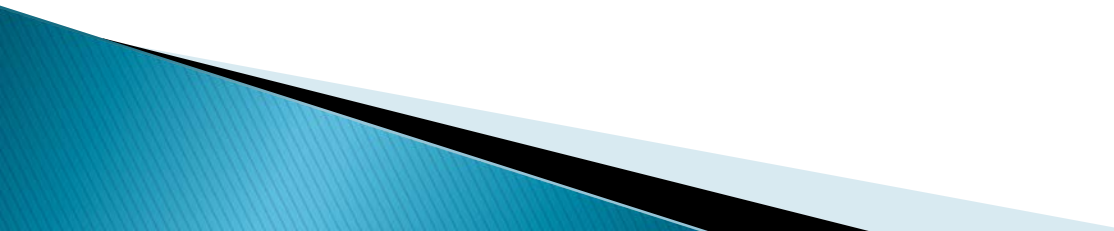
- ▶ People living in poverty are commonly under-represented in any public input process.
  - ▶ The hope is that these discussions will change the culture of communication between those living with the social and economic challenges of living in poverty and those who have the ability to enact change.
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# The Process

*“Please let them know that there are so many more of us out there than they think.”*

- ▶ All of the participants were told that this was their opportunity to tell the decision-makers what they are struggling with in the areas of housing, energy, transportation, and jobs and to provide any ideas they have in solving their concerns.

It is of utmost importance that you understand that the words and descriptions given come directly from those involved in the discussions; some in groups and some as individuals. Since few statements are direct quotes, they have gone through my personal filter, but all attempts have been made to have the messages be as directly translated from the participant as possible.




# Results

*“We don’t think of ourselves as poverty-stricken. We just have more bills to pay than the money coming in.”*

- ▶ Most were working at least one job or on a fixed income because they were senior citizens or disabled.
- ▶ Most were working part-time seasonal jobs that offered no benefits or pay coming in during the off-seasons.
- ▶ Most of those who were unemployed were parents of young children or children with disabilities, like autism, that require having someone with the children on a full-time basis.
- ▶ There were very few participants who live solely on public assistance.


# Results

- ▶ Most people live where they live, especially those living in the more rural areas, because it is home.
  - ▶ Parents and grandparents have their adult children, including families, living with them again because they have lost their jobs.
  - ▶ They would rather pay more to travel to work or take a job that pays less to be where they are. Being near home is the higher value.
- 

# Housing


*“If I had a home where I could turn on the kitchen faucet and water came out, and I could flush the toilet, and the house was warm...my life would be wonderfully changed!”*

# Housing

- ▶ There is not enough housing in this six county region that is within reach of people on fixed incomes, those working low wage jobs, or the unemployed.
  - ▶ The housing that is affordable is sub-standard and/or very costly.
  - ▶ Rental units are most in demand.
  - ▶ The story doesn't change in the City or out into the six counties.
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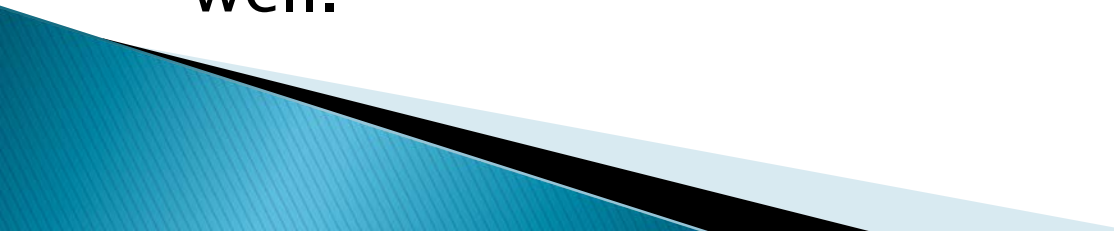
# Housing

- ▶ Families of five are living in two bedroom homes because larger housing isn't affordable or available year-round.
  - ▶ There is more housing in the winter when cabins are available, but then they have to move out in the summer.
  - ▶ When there are fewer houses available the people with money are able to pay the higher prices to get into better living situations.
  - ▶ This leaves the sub-standard and smaller housing to those who can afford less.
  - ▶ When no good housing is available, then families are forced to live in homes with no heat, working plumbing, or way to cook.
  - ▶ The owners of the sub-standard rental units have no reason to change since they know that they can always find a renter.
  - ▶ The renters believe that if they complain they will be forced to leave and then will have no options for housing at all since there is so little available.
- 


# Housing

- ▶ Senior citizens living on a fixed income more often own their homes, although some enjoy the amenities that come with renting.
- ▶ In the small area villages, there is very little apartment-type living available so they often need to move from the communities they love to get the housing they need.
- ▶ Seniors who own their own homes have found it difficult to keep them without borrowing against them.
- ▶ They took out the mortgages when they had more income and the interest rates were high. Now that they have less income, they can't refinance because they won't qualify so they continue to pay the higher rates.


# Housing

- ▶ Some workers, primarily farm workers, are tied to their homes through their work. Part of their work compensation comes in the way of housing.
  - ▶ Although they are happy to have the housing available to them, it is sometimes in disrepair and much too small for their families.
  - ▶ If that is the case they cannot complain or they will not only lose their housing, but their jobs as well.
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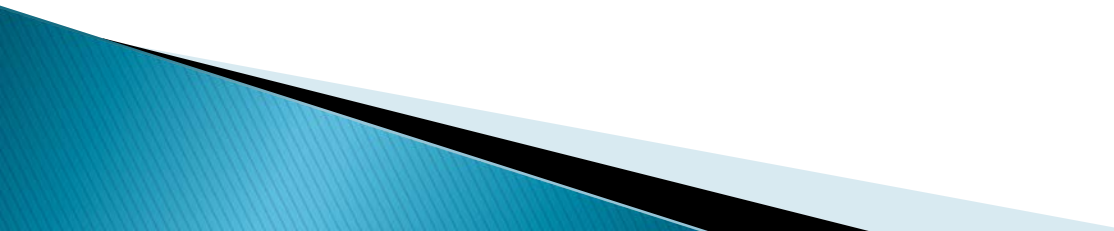
# Housing

- ▶ Young people who want to live in the urbanized area in and around the City of Traverse City find that they are not able to afford a place alone, even working two or three jobs.
  - ▶ Most often they have roommates to share housing expenses and do not need to own a car.
  - ▶ The only way you can find a rental in the city is by knowing someone who can provide the connections.
  - ▶ Low income rentals have very long waiting lists and if you do get in, you're afraid to complain for fear of losing your home.
  - ▶ Once you have an eviction in your history, you cannot get into subsidized housing again or any other rental units.
- 


# Housing

- ▶ Purchasing a home is out of reach for many, and sometimes just the way banks finance homes is the barrier.
  - ▶ Banks require a paper trail of income to borrow money.
  - ▶ Participants feel that banks are trying to prohibit them from getting a loan instead of helping them find ways to own their own home.
  - ▶ Banks will not accept partial payment so the homeowner is always one month behind.
  - ▶ You have to be behind X number of months to get help and if you get a job in the meantime you make too much to qualify so you never catch up on that month you're behind and eventually lose the house.
  - ▶ At that point your credit is so bad that you can't get a loan for another home.
- 


# Housing

- ▶ Property taxes that are based on the homeowner's income would be helpful.
  - ▶ The question of what is being done with all of the empty homes that are left through the housing crisis is always mentioned. There should be a program that helps put young, low-income families into some of those homes instead of letting them rot; maybe something like a rent to own program.
- 

# Transportation


- ▶ People need cost-effective, timely transportation.
  - ▶ Some own their own cars, but believe that they are one repair bill away from having no transportation, and in return; no job.
  - ▶ Those who own cars do not necessarily have them insured or have driver's licenses.
  - ▶ Those with employment travel in their own cars, get rides from friends and co-workers, ride their bikes, walk or use public transportation.
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# Transportation

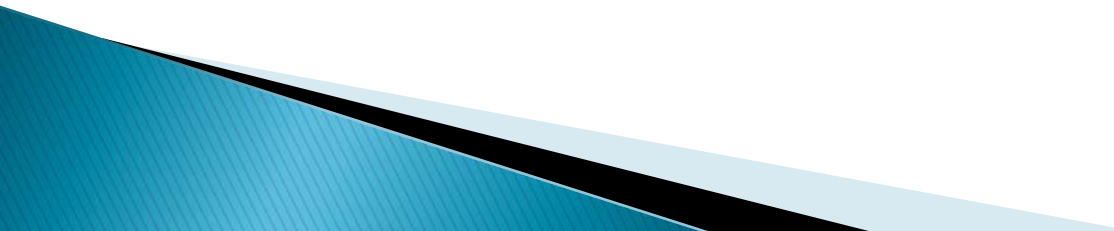
- ▶ Public transportation is the manner of last resort for those with jobs because rarely do their work schedules coincide with bus service times.
  - ▶ Most workers work either very early in the morning or late in the evening and often on weekends.
  - ▶ Other than regular stops in the Traverse City service area, the bus systems are basically dial-a-ride and there is no assurance that any rider can get to work or an appointment on time.
  - ▶ The cost of bus transportation is unaffordable.
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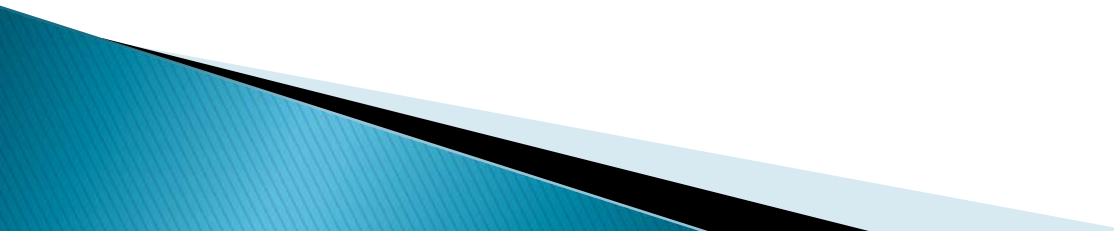
# Transportation

- ▶ Most of those riding a bike or walking have made the financial choice to not have any car or only one car.
  - ▶ These choices are much more difficult to make work in the winter months since there are few sidewalks and those are snow-covered, and the bike lanes are unsafe.
  - ▶ In cases where people live farther from a village or city, bike or foot travel are not viewed as options any time of the year.
  - ▶ Crossing streets also poses its own set of problems. In areas like Chum's Corners, Acme, Kalkaska, and other village areas that have the stores that are needed, there are few sidewalks and there is no way to stop the traffic to safely cross at the intersections; if there are any intersections at all.
  - ▶ Those who ride bikes for transportation have a real fear for their safety. Most bicyclists and car drivers do not understand the rules of the road for bicyclists. There needs to be an active educational campaign on both sides of this issue.
- 


# Transportation

- ▶ Decision-makers need to think of the people who are not driving cars; not because they choose it for recreation, but because they have no other option.
  - ▶ People who are working in the service industry at low paying wages need to be at work early and stay late in the day.
  - ▶ They aren't able to call ahead for a ride because they may not know their shift for the next day until the end of the night.
  - ▶ One of the biggest obstacles to having and keeping a job is reliable transportation. If workers can't get to their jobs on time they will lose that job.
- 

# Energy

- ▶ The cost of heating their homes is a real concern.
  - ▶ Some heat with wood.
  - ▶ Those with disabilities or those who are senior citizens rely on others to cut the wood and stoke the fires. Without that help they would have no heat.
  - ▶ Those living in sub-standard or non-weatherized homes that do not have working furnaces of any sort are heating by turning on their ovens and leaving the doors open, or when there's no oven, boiling water on top of the stove.
  - ▶ These can be rental units where the landlord has not responded to complaints or homes they own but can't afford to maintain. In these cases, the electric bills can easily top \$400 per month.
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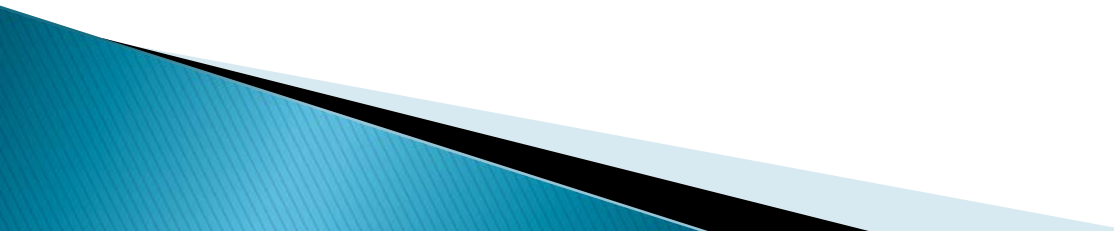
# Energy

- ▶ Thankful for programs that help with weatherization and utility bills.
  - ▶ Working poor are seldom receiving help from any local agencies so don't get the help
  - ▶ There is also concern about the cost of connecting to utilities.
  - ▶ The credit references for some participants have made it difficult to set up utility account.
  - ▶ Landlords may have multiple units within one building but only one meter. He/she then divides the utility costs among all of the rental units on an equal basis which doesn't allow someone trying to keep costs down to have any control of those costs.
  - ▶ When utility service is not in the name of the renters, they are not eligible for assistance with the costs.
- 


# Energy

- ▶ Cost of public water and/or sewer too high.
- ▶ Would like to have the choice to have their own septic system and water wells

# Energy

- ▶ If landlords were forced to provide working furnaces and took part in weatherization programs, the impact on the renters would be tremendous.
  - ▶ Owners of homes would like to see more short-term, low-interest loans or grants available to homeowners who want to upgrade their heating or weatherize their homes.
- 

# Employment


- ▶ Jobs are available for anyone wanting to and able to work in the six county areas, but most of those jobs do not pay a living wage, are not full-time, are seasonal, do not have any benefits, and are not in the areas where the participants can afford to live.
  - ▶ If they miss a day of work, they are not paid.
  - ▶ This situation forces young people with families to either leave their home community to find jobs or to choose to stay and work more than one job and/or continue to live in poverty.
  - ▶ Local governments do not provide an atmosphere that is welcoming to industrial jobs or those that provide a living wage to unskilled labor.
  - ▶ Participants want the jobs to be as close to where they live as possible, primarily in the existing villages, to help the local economy grow from the additional workers and to keep that small town feeling.
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# Employment

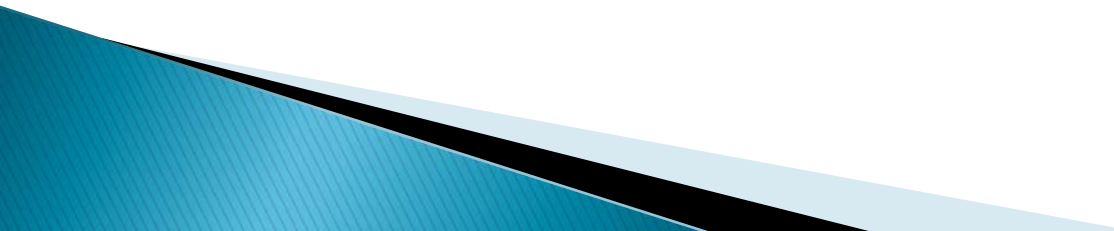
- ▶ Some of the younger participants were less concerned about not meeting expenses now and more concerned about having little opportunity to advance their careers.
- ▶ Employment that allows for upward mobility is difficult to find whether they have a college education or not



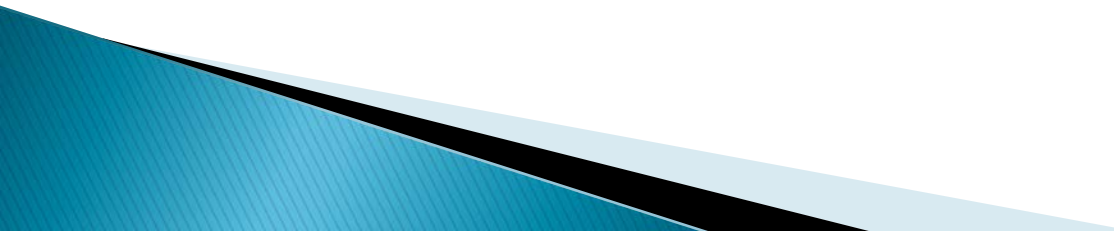
# Employment

- ▶ The cost of child care is a prohibiting factor in mothers being able to work outside of the home.
  - ▶ No jobs that allow them to work during the times when their children are in school, but in the summer they have to leave them alone.
  - ▶ If the children are too young, the mother can no longer afford to work.
  - ▶ In some cases, very young children are being left alone to care for themselves with a neighbor checking on them periodically.
  - ▶ Employer provided day care or a day care center with fees based on income would help with this concern.
  - ▶ There needs to be a way to get parents back to work without losing all the money they have in assistance while staying home.
- 


# Employment

- ▶ Starting/owning own business best way to get out of poverty without leaving home town.
  - ▶ There is interest in having place that helps people start their own businesses, even those that would be home-based.
  - ▶ When people are renting, and the housing stock is limited, having a space to house a business start-up while developing the business skills needed to be successful would be beneficial.
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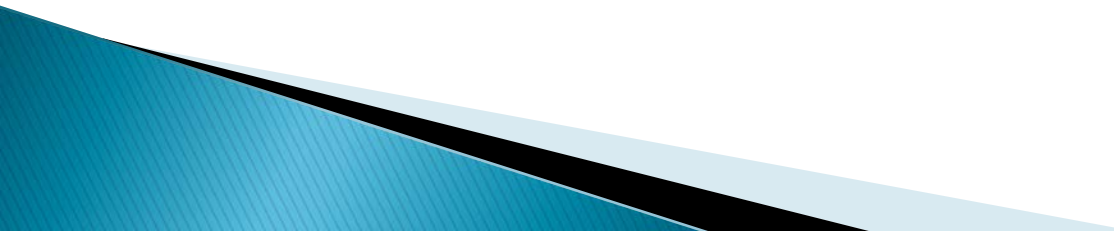
# Employment

- ▶ Business owners in each community could get together and use available information on the cost of living in the community to develop a local “livable wage” and do what they can to provide that to their workers.
  - ▶ If people could live on just their own wage, or two wages in a family, they would be better employees, not miss as much work and that would help make the business more profitable.
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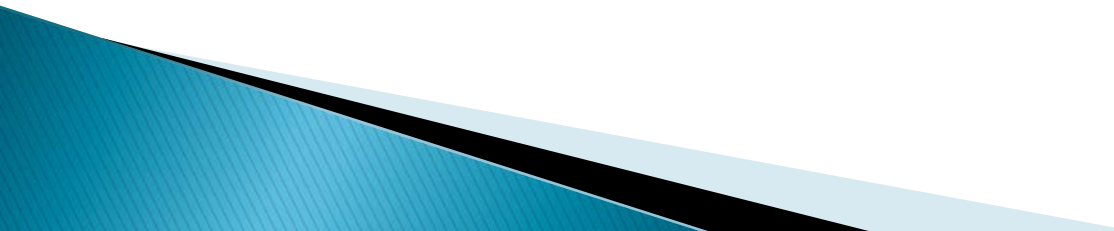
# Education

- ▶ Local K–12 schools are providing a good education to their students
  - ▶ GED exams are expensive and the study classes are most often offered during times when people are working.
  - ▶ Overwhelming support for middle school and high school classes focused on “life–skills” related learning such as, financial decisions: budgeting, keeping track of expenses, saving, renting, buying and financing a home, etc, and how to save on expenses: cooking a meal from scratch, fixing their own cars, housing repairs, etc. This piece of education should be mandatory.
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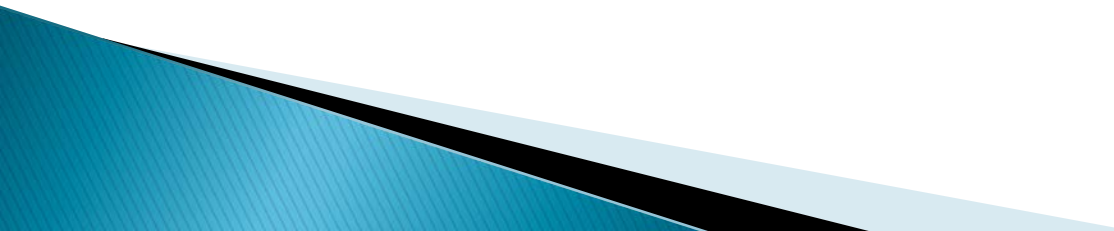
# Education

- ▶ Need connection between assistance and working toward self-sufficiency.
  - ▶ Learn how to set goals and work toward them. Those same courses that would be valuable at a high school level would be helpful to those who find themselves needing public assistance.
- 

# Education

- ▶ Clear desire for educational opportunities that are directly related to local jobs.
  - ▶ Since there is no time, energy, or ability to pay tuition for those living on low or fixed incomes, they desire opportunities that will pay off in the job market.
  - ▶ The training would not necessarily be related to a specific employer, but would offer the worker the ability to be skilled enough to be competitive and with several job possibilities.
  - ▶ Educators should take a look at the types of jobs that are actually available in the communities and then provide training to fill those jobs.
- 

# Education

- ▶ Understand that a college degree is very helpful in securing long-term employment, but for most, that doesn't seem to be an option for their children.
  - ▶ While there may be help to pay for the actual costs of education, there isn't money to pay for the family needs when those children don't have time to work and help pay the bills.
  - ▶ Their financial concerns are for today, not in four years.
- 

# Healthy Food

- ▶ Much of the food donated to the Food Pantries is packaged dinners or processed foods.
- ▶ When donations of raw meats or fresh vegetables and fruits are available, many of those using the foods don't know how to cook them.
- ▶ Providing workshops that would help people know more about feeding a family most economically and without processed, packaged food would be of great benefit to those using the Food Pantries.
- ▶ When you're raised with only access to less expensive, less healthy food, that's what you're used to.
- ▶ It takes gas money and transportation resources to utilize food pantries.



# Healthy Food

- ▶ Concern for the health of the Bridge Card program. There is real concern that assistance for the purchase of food will be lessened or gone. The participants were not just concerned for themselves, but for their entire communities. This is a tool that gets the working poor from paycheck to paycheck.
- ▶ Since those who are homeless have no access to a kitchen to cook their own food and don't have community meal programs in the more rural areas, it would be nice if community restaurants could provide prepared food to them in some way.

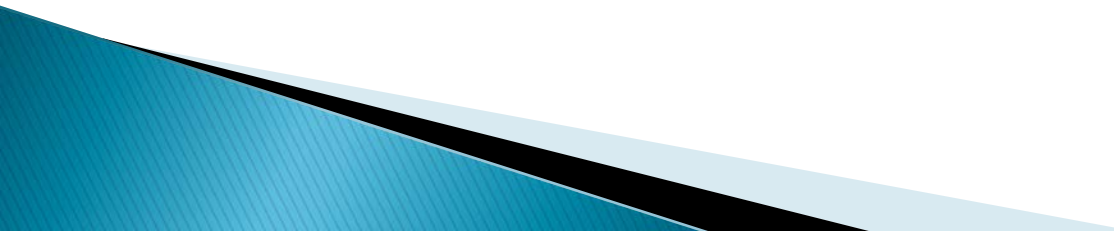
# Discrimination

- ▶ Seniors feel they are treated well and some have the most financial security they have ever had.
- ▶ Young people feel that it is difficult to compete in the rental market with those who are older because they are viewed as partiers and less stable tenants.


# Discrimination

- ▶ Young adults with disabilities that keep them at a lower maturity level than chronological age struggle with those who assume they should act like adults when they aren't.
- ▶ People living with mental illness feel judged in the workplace as well as the community. They often take the blame for others.

# Discrimination

- ▶ Immigrants for which English is their second language have employment barriers and are passed over for raises and promotions because employers understand that their options are limited.
  - ▶ Do feel that they are treated well and are respected in the general community.
- 

# Subtle Discrimination

- ▶ If you can't take care of your home maintenance then you aren't taking care of your children.
  - ▶ If you need help with your food expenses or to pay your utility bills, the workers make a point of reminding you that you are receiving help.
  - ▶ People working in social programs do not treat people with dignity and respect and assume that the people they should be serving understand as much as they do.
- 

# Anecdotal Information

*“When the tide comes in, all of the boats go up. Share the blessings you have with others and we’ll all be better off.”*

# Next Steps

- ▶ *What are the opportunities we can create to address these issues?*
  - ▶ *What resources do we have or need to further address these issues?*
- 