

***Poverty Reduction Initiative to Prosperity Recovery Impact:
Reaching Out to Our Low and No Income
Friends, Neighbors and Families***

A Community Partnership Bulletin

Michigan State University
Department of Community, Agriculture, Recreation & Resource Studies
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Introduction

Michigan State University's Department of Community, Agriculture, Recreation and Resource Studies' (CARRS) faculty and outreach specialists have been partners with the Poverty Reduction Initiative (PRI) in Northwest Michigan from the Initiative's start-up in 2004.

It is our hope that Extension educators, community developers, human service professionals, business and labor leaders, faith community representatives, and many other interested community members will find this community partnership bulletin of value in your own local support of friends, neighbors, and families working to achieve lasting financial security. Additional information about all facets of this project, including those outlined in this bulletin, can found at: www.traversebaypri.org

The MSU CARRS/AARP MICHIGAN partnership with the Poverty Reduction Initiative, together with Michigan State University Extension (MSUE), in Antrim, Benzie, Grand Traverse, Kalkaska and Leelanau Counties is part of the University's ongoing comprehensive land-grant community development network of service to Michigan's Northern Lower Peninsula. Nearly 60 years ago MSU President John Hannah created and staffed the university's very first off-campus continuing education regional center in cooperation with Northwestern Michigan College in Traverse City, Michigan's first *community college* founded in 1951.

Positive Community Change "From the Inside Out" - ABCD

In best tradition of positive community change "from the inside out" our MSU CARRS partnership with the Poverty Reduction Initiative in Northwest Michigan has been defined by the "Asset-Based Community Development / ABCD" guiding principle that:

"...communities cannot be rebuilt by focusing on their needs, problems, and deficiencies. Rather, community building *starts* from the process of locating the, skills and capacities of residents, citizens associations, and local institutions." (1)

(1) from "Building Communities From The Inside Out - A Path Toward Finding and Mobilizing a Community's Assets" by John P. Kretzmann and John L. McKnight; ACTA Publications, 376 pp. 1993 <http://www.sesp.northwestern.edu/abcd/about/>

Poverty Reduction Initiative: Local Citizen-Led Positive Community Change

From the start in 2004, our PRI citizen-led community partnership, working together with friends and neighbors who face financial hardships each day, has mobilized and supported *six local issue response teams* comprised of community volunteers:

Employment, Wages, Workplace Success & Job Retention
Continuing Education & Basic Skills Training
Quality Health Care Access
Affordable Housing
Early Childhood Growth & Development
and
Social Attitudes & Public Perceptions.

Among the most effective community responses, resources and opportunities PRI has successfully brought together and supported through one or more issue teams are these:

Community Partnership Opportunity Conferences and Leadership Forums

Some simple conversations helped to launch PRI for bringing together an “inside out” regional coalition of community members, representing the public, private and non-profit/independent sectors, along with those struggling each day in financial poverty. A five-county invitation was extended to anyone who might be interested in learning more about human and economic cost of poverty and in taking action steps to reduce it in Northwest Michigan. More than 230 people attended on a February day in 2004, when area schools were closed due to a snow storm, to participate in our first “poverty in our midst” summit.

The day-long summit format began with brief presentations and personal narratives to offer a common frame of reference, in data, pictures and stories, for better understanding the impact of financial poverty for more than 13,000 residents across the region. Attendees then convened in individual county breakout sessions to brainstorm what local barriers to income security existed and what key community assets and opportunities might make a difference. Using a “sticky-dot” priority setting method, participants ranked local issues and assets for reducing poverty. In turn, all five county issue and asset reports were combined and region-wide “sticky-dot” top priorities were selected.

The top five topics which emerged were: jobs; education; health care; housing and attitudes. In the afternoon, summit participants were invited to begin to outline local strategies for helping individuals and families in financial poverty and to continue to actively participate in a “poverty reduction” workgroup with a focus on one of the five issues and opportunities from the summit.

Since 2004, PRI region-wide summits have been reconvened each year. Community outreach and response team leadership has also been guided by the addition of a PRI Steering Committee, in 2005, which meets monthly, and a PRI Advisory Council, in 2006, which meets three-times each year.

Also added in May 2007 and repeated in May 2008, PRI hosted a region-wide “opportunities conference” exclusively for area residents and their families who live in the crisis of financial poverty and severe economic hardships. These all-day community outreach and networking sessions have been led by Dr. Donna Beegle, a nationally recognized advocate, educator, researcher and author of “See Poverty...Be the Difference!” (published by Communication Across Barriers, 2006: www.combarriers.com), and attended by as many as 240 people.

“Saturday Specials”, Neighborhood Meetings, Laundry Project, and Navigators

As a complement to these major annual outreach and networking opportunities for helping people move out of poverty, PRI provided a number of local community partnership activities throughout the year. By personal contact, word of mouth, and direct mailings invitations are extended to all those who have attended past PRI events and activities.

For example, twice a year, in late winter and early fall, PRI hosts day-long “Saturday Special” workshops. Hands-on sessions include topics such as job searching, resume writing, interviewing preparation, and workplace skills for success; money management, credit repair, savings and investments, tax preparation and EITC filing; healthy eating on a budget; affordable housing, and the like. Lunch and child care are provided, take-away resource packets and door prizes, such as gas cards or discount coupons to be used for fresh produce at the farmers’ market, add to the excitement and fun for the day. Attendance at “Saturday Specials” can range from 70 to 125 people per event.

Another opportunity for those in poverty to network, share strengths and ideas, barter talents, and focus on assets are monthly close to home county-by-county PRI Neighborhood Meetings. These are informal gatherings, usually with a pot luck evening meal, with child care provided, and a focus on fellowship, emotional support, personal asset exchange and solution finding.

The Laundry Project takes place at the laundromat on specific days and times. Donations of detergent and quarters make it possible for participants to do their laundry at no cost while socializing and learning from each other. A bonus is that children are more readily accepted in school and adults have better results with job searches when their clothes are fresh!

More recently, to enhance the regional opportunities conferences in 2007 and 2008, PRI has begun a person-to-person “navigator” effort. Linked to the faith community, each navigator volunteers to listening ear, trouble-shooter, and option finder for financially impoverished adults and families. PRI navigators offer suggestions for accessing community resources and services or advice when working with and communicating with service agencies, employers, local government units, and schools. The growing cadre of PRI Navigators (currently about 30) are themselves provided support, and meet regularly to share personal stories, mentoring experiences, and making a difference results.

“Survive a ‘Month’ in Poverty” Simulation Workshops

Each “Survive a ‘Month’ in Poverty” three-hour simulation workshop enables participants to gain a valuable understanding about the daily challenges of living in poverty and about the issues facing more than 13,200 people with limited income across our Northwest Michigan five county region.

Each “survive” workshop participant role-plays a person in poverty in a variety of circumstances and situations: Some are newly unemployed, some have just experienced desertion of the breadwinner, others receive temporary assistance for needy families and children, while others are older residents challenged by illness and isolation. Each person is acting as a community member in a large workshop room setting that includes a bank, police station, school, grocery store, an employment office, food pantry, human services office, and pawnshop. The primary challenge is to provide both shelter and basic necessities for family members for an entire

“month” – divided into four 15-minute “weeks.” A person’s circumstances in poverty may change overnight with a *luck of the draw card* which could bring unexpected income or an unplanned expense. At the conclusion of the simulation, all workshop attendees are invited to share their experiences, reactions and insights about poverty in Northwest Michigan as part of a facilitated discussion.

“Survive” workshop attendees consistently rate this attitude-testing, often perception-changing, intensive role-playing experience, and post-workshop discussion and reflection, led by an MSU Extension Family & Consumer Sciences educator, as among PRI’s most valued and educational community outreach activities.

A Regional “Poverty Insight Project” Survey of Friends & Neighbors Receiving Community Services

Since its founding in 2004 PRI has retained a commitment to listening to the voices of those who face financial hardships every day. During late fall 2006 and early winter 2007, PRI surveyed more than 10,000 friends and neighbors eligible to receive community assistance from across Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau counties. Pre-paid postage return surveys were sent, with provisions for anonymity, to mailing lists provided by several area human services agencies, and were also distributed at homeless shelters, community meal sites, and local charities in the region.

For the purposes of this questionnaire, “poverty” was defined as a community member and/or family who may be eligible for assistance, and who earned less than 185% of the federal poverty guideline (for example in 2006, for a family of four, the federal poverty level “cap” was an annual income of \$ 20,000 or less).

More than 1,650 surveys were returned. PRI “Poverty Insight Project” survey questions included, for example:

“When thinking about the future, what is your best hope for reaching your personal goals and dreams?”

“How much do you feel that you are connected to the people in your community and accepted by them?”

“What kinds of community services have been very helpful to you? Help with...(check all that apply)”

“What kind of additional help do you need that no program is now providing to you? Help with... (check all the apply)”

“And in closing...Is there anything else you would like to tell us to better reach and serve our friends, neighbors and families?”

To this last question, nearly 600 hand-written comments, notes and narratives were received.

A wide variety of personal situations, life-experiences, challenges and outlooks were reflected in people’s responses which continue to guide PRI’s community partnership outreach strategies and priorities. Detailed results of this survey can be found at: www.traversebaypri.org

Micro-Enterprise and Finance Advising & Planning

Under the PRI community partnership, help to explore small business and home-based entrepreneur opportunities for those with limited income is provided by a certified advisor from the Michigan Small Business & Technology Development Center (MI-SBTDC) serving Northwest Michigan. The MI-SBTDC advisor works with each potential entrepreneur to develop her/his own specialized self-assessment, finance and savings plan needs in close cooperation and coordination with Northwest Michigan Human Services Agency. By accessing this no-cost, confidential, one-on-one advice and planning help, each limited income person or household may also be eligible for an Individual Development Account (IDA). This includes dollar-matching, financial asset tools, and personal counseling to support supplemental income opportunities; charting debt management strategies; maintaining good credit; preparing income tax returns; and other valued money management milestones.

PRI together with MSU Extension 4-H Youth Development Program and Family and Consumer Sciences educators will be piloting, in fall 2008, a money management, financial investment and micro-enterprise “club” for middle and high school aged students and their families from Leelanau County.

Financial Hardship: A National, State of Michigan and Northwest Michigan Perspective

Financial poverty for Michigan residents continues to be significantly higher than the nation at large at 14 percent compared to 13.0 percent respectively (2007 data by the American Community Survey). Poverty among families with children in Michigan is 10.1 percent, an increase of more than 51,000 families compared to 2001 (7.9 percent). Child poverty has also gone up during the same period from 14.2 percent in 2001 to 19.0 percent in 2007 (compared to 17.6 percent in the United States in 2007).

In Northwest Michigan, the financial measure of poverty is generally defined as the difference between the federal poverty guidelines by annual income and household size (U.S. Dept of Health & Human Services, 2006) and the estimated cost of living in the five county region. For a family of four the income gap is nearly \$9,000, with a guideline of \$20,000 compared to a local cost of living estimated at \$28,848 (2006), not including childcare, home and auto repair, health accidents or emergencies.

Future Directions – MSU a Continuing Community Partner

Throughout fall 2008, the Poverty Reduction Initiative’s six issues and opportunities workgroup, steering committee and advisory council members will be reviewing strategic directions for 2009-10. PRI members remain committed to identifying local issues, opportunities and solutions for positive community change in the lives and circumstances of individuals and families who face financial hardships every day in Northwest Michigan. Through a variety of next step outreach activities and services, with a focus on personal and community assets, peer-to-peer friendships and careful listening (from judgment to support), skills and attributes for workplace success (from welfare to career), and much more – the Poverty Reduction Initiative will continue address the challenge of moving our friends and neighbors from financial poverty to economic self-sufficiency.

Michigan State University and the Department of Community, Agriculture, Recreation and Resources Studies' faculty, staff and students will continue to be a Poverty Reduction Initiative community partner.

We value and invite your community partnership comments, questions, request for additional details, and overall suggestions in care of:

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