

A helping hand up

By Zach Osowski | The Herald Bulletin | Posted: Tuesday, May 12, 2015 7:00 am

ANDERSON — Andrew Phillips was working on the docks at Carter Express. It was a steady job, but he had a higher ambition — to drive trucks for the company and earn a better living.

The problem: Phillips and his family couldn't afford to pay the \$5,000-\$6,000 in fees to take commercial driver's license courses.

"We probably could have taken out a loan," Phillips said. "But I don't think we could have afforded the extra payments."

The solution: Carter Express, in league with local unemployment office WorkOne, funded Phillips' classes. That one boost was all he needed. Today, Phillips is driving a truck for Carter and earning a higher income.

Samantha Shaw, the director of driver resources at Carter Logistics, said hiring locally is important to the company.

"We hire all of our drivers within a one-hour radius of the hub in Anderson," Shaw said. "So, the more people we can hire here in Madison County, the better."

In order to get more people from Madison County, Carter started the program to give its employees truck-driving training. Shaw said, depending on workload and availability, some of Carter's drivers make close to \$45,000 in their first year.

Phillips has stepped up in the working world, but thousands of others in Madison County are stuck in limbo between poverty and the ability to pay their bills and get ahead financially. According to a 2014 study by the Indiana Association of United Ways, 28 percent of county residents belong to this group, assigned the acronym ALICE -- Asset Limited, Income Constrained, Employed.

If they, like Phillips, could just get that one boost they need -- enough money for specialized job training, enough for an associate degree, enough for a reliable car, or for better health insurance --



Given a chance

Andrew Phillips used a Carter Express program to attain his commercial driver's license. His pay increased, and now he can afford health insurance for his family.

they could rise toward financial independence, rather than falling into poverty.

Phillips and his wife have a 3-year-old daughter together. His teenage daughter from a previous relationship also lives with them. Before he earned his CDL and began driving a truck for Carter, his family couldn't afford health insurance through the company.

Now, with the extra income, he has signed up for health insurance through Carter.

"With a 3-year-old, that stuff is really important," Phillips said. "It's been a huge help for us."

Anderson resident Jason Cross also took advantage of the free driving school to increase his income. After bouncing from job to job through his early 20s, Cross, 28, now makes more than \$40,000 driving trucks and has achieved a new degree of financial independence.

Connecting to resources

Nancy Vaughan, president of the United Way of Madison County, said it can be difficult to connect people to resources.

"We have a hard time getting info to the people in tough financial situations," she said. "We're still learning how to reach them."

Phillips agreed that finding helpful programs can be tough.

"I really don't think a lot of people know about programs like WorkOne," he said. "I didn't until I was approached about it."

In neighboring Delaware County, where 47 percent of residents (compared to Madison County's 42 percent) are at or below the ALICE threshold, one organization is involving the middle and upper classes in resolving financial instability.

Molly Flodder is the executive director for TEAMwork for Quality Living in Muncie. Her organization's mission is to give people in poverty and in the ALICE group the skills they need to reach for financial independence.

The group offers 18-week classes for motivated individuals who want to enhance their money-earning potential. In the weekly classes, the students, mostly single mothers, learn life skills such as how to budget properly.

But TEAMwork takes it a step further by joining people who passed the class with "allies" -- middle- and upper-class residents who have signed up to combat poverty in Delaware County. The idea is to enable graduates to see and learn the habits of people who are financially secure. The mentors also hold their charges accountable for staying on track, which helps to solidify skills they learned during class.

TEAMwork, Flodder said, seeks to engage the whole community. Poverty, she insists, isn't going to go away, or fade at all, without all socioeconomic groups addressing it.

"We want to help break down the barriers that create poverty, but we also want people to be aware of what those barriers are," Flodder said. "Education and jobs are usually the two biggest topics of those discussions."

Eighty-two people have graduated from the TEAMwork poverty-fighting program. Of those, 50 were in the ALICE category. Twenty-eight have secured higher-wage jobs or have received pay increases at work. Three have surpassed the household stability budget. And two have passed the living-wage threshold and climbed out of the ALICE category.

As Flodder explained, a stability budget means the family is bringing in as much money as they are spending and not falling further into debt. The living-wage threshold means they are making more than needed to survive and have started saving money.

Flodder is encouraged by the success, but she's not satisfied.

"We need to continue to work on this problem," she said.

Hope on the horizon

Vaughan seems confident that, with a better understanding of the ALICE group, the problem can be solved in Madison County. But she has no illusions that it's going to be easy.

"It's not simple to get out of this situation," Vaughan said. "It takes a lot of money. It's really, really hard for people."

But now that the community is aware of it, more resources can be pushed toward trying to help those caught in the ALICE category.

Can Madison County muster the resources to help?

"This community is blessed with big hearts," said Beth Erskine, executive director of the Leadership Academy of Madison County. "Every day, we talk with people who are working tirelessly through a nonprofit agency, their church, their school, or their neighborhood to better the life of someone else."

Vaughan thinks the biggest challenge is offering a more comprehensive solution to those who need help.

"We have a lot of resources here in Madison County," she said. "The problem is they are not user friendly, and that's not just me saying that. People have a problem knowing where to go."

And they can have problems getting there.

People with limited resources, such as lack of transportation, might find it impossible to get to three different places in a day for help with food, insurance and clothing.

Vaughan asks this important question: If a person visits one place for some free clothes, is that organization going to tell them about a free financial literacy program that might be going on that week?

Total cooperation among community organizations; that's what Vaughan and the local United Way will strive for in the next few years.

"We've been talking to all of the organizations, and everyone is on the same page as far as what we need to do," she said. "But the devil is in the details."

Ultimately, the United Way would like to set up a comprehensive database accessible to all the not-for profits in the community. Organizations could simply enter a name into the database and share that person's needs with all of the other agencies, as well as pointing the person in the right directions for various needs.

"We know the problem is out there now," Vaughan said. "And we're working hard to fix it."

Fixing it starts one person at a time, and leads to inspiring stories like those of Andrew Phillips and Jason Cross. They visualized a better future and found the help they needed to reach that future. Now they're climbing past the ALICE threshold -- and leaving the threat of poverty behind.