

## Income

### Focus Group Discussion Notes

March 19, 2009

The United Way of Monmouth County (UWMC) Income Focus Group Discussion was held on March 19, 2009 from 10:30 AM to 12:30 PM at the New Jersey Natural Gas Building, Conference Rooms C, D & E, 1415 Wyckoff Road, Wall, New Jersey.

#### Facilitator

Christine Jagerburger, UWMC Director of Community Impact

#### Participants

Russell Anderson, Center for Vocational Rehabilitation

Kathleen Callan, 180 Turning Lives Around

Peggy Comfort, Manna House

Ellen Davis, HABcore, Inc

Rose Gerdes, Calico Cat Cupboard / Community Outreach Group, Inc

Dave Gibbons, Habitat for Humanity of Northeastern Monmouth County

Veronica Gilbert-Tyson, Mercy Center

Mary Lou Killian, 180 Turning Lives Around

Janice Liebenow, Calico Cat Cupboard / Community Outreach Group, Inc

Bob McCully, Habitat for Humanity of Northeastern Monmouth County

Lourdes Negron-Janus, Acelero Learning Center Monmouth County Head Start

Lou Papparozzi, UWMC Board Member

Sue Ralph, Manna House

Diana Robinson, Regional Perinatal Consortium

Mark Scher, UWMC Volunteer

Anita Traynor, Acelero Learning Monmouth County Head Start

Marge Wagenvoord, Calico Cat Cupboard / Community Outreach Group, Inc

Becky Winters, Novadebt

#### UWMC Staff

Kathy Bibby, Administrative Assistant

#### Overview/Background

UWMC is hosting seven facilitated focus group discussions in support of our Community Impact Transformation process. The Income focus group is the fourth in the series. This focus group specifically examines:

- Data from the Income section of the Social and Demographic Report
- Responses to the Community Leaders Survey questions concerning Basic Needs, Income/Employment, Housing, Barriers to Service and Additional Information

Please refer to the attached PowerPoint presentation for an overview of Community Impact and for the Income focus group's agenda & outline.

## Discussion Topics

- The most critical issues in Monmouth County regarding Income
- The underlying root causes of those critical issues
- The “best practices” in terms of addressing the issues

## Basic Needs

- Medical Bills
  - As individuals lose their jobs they also lose their health benefits
  - Medical bills, coupled with job/income loss compounds the economic stress on the household
- Food
  - Seeing increased demand for emergency food
    - Some of the increased demand is from households who do not qualify for food stamps; slightly over income levels
  - Food pantries/Food Bank need more protein and produce for clients
    - Protein and produce are more expensive foods to purchase; pantries/Food Bank can purchase greater quantities of carbohydrates (i.e. pasta) for less cost
    - Diminishes the availability and variety of healthy foods for clients
- Furniture
  - Lack of availability/variety for clients
    - Example of households acquiring bedding from streets that have bed bugs
  - Furniture available from thrift stores may be free, others are low cost
    - Issues around when thrifts stores are open to accommodate clients
  - Lack of transportation to pick up donations
  - Lack of space to store/house donations
  - Issues around timing of donations around people who want to donate and matching them with households who need that particular donation at that particular time
  - Issues around placing larger pieces of furniture if clients have smaller apartments/housing
  - Need centralized source to coordinate information on donations
    - UWMC Donations Listserv
      - To share information on the availability of donated items from the community with nonprofits
      - To join this listserv, send an e-mail to: [donations-subscribe@uwmclistserv.org](mailto:donations-subscribe@uwmclistserv.org)
      - To post information to this listserv, send the e-mail to: [donations@uwmclistserv.org](mailto:donations@uwmclistserv.org)
    - Calling All Angels program
      - Community partnership between the Southern Monmouth DYFS office and the United Methodist Church in Manasquan. Through the program, the church donates emergency food, clothing, furniture and other items to needy families identified by DYFS.
- Utility Bills
  - Issues around landlords’ management of rentals properties to make units are more energy efficient and therefore lower utility bill costs for renters

- i.e. insulation, using electric instead of gas for heat
  - Prior payment/past overdue bill issues
    - Poor payment history, need higher deposit to have utilities turned on
    - Must pay off past due amounts before utilities can be turned on
- Overall, seeing more middle/higher income households seeking assistance

## Employment

- Need training programs for people to earn higher wages
  - Example-training for home health aides, not enough income to be self-sufficient
- Issues around low-wages for immigrant workers, compounded by legal status
- Cost/availability of day care for working parents
- Need to address “entitlement” mentality
  - Need to teach/promote personal responsibility
  - Need to set goals for the entire family
- Need vocational training/workplace training for special needs populations
- Impact of Education
  - Need to begin education at a very young age
  - Lack of life skills training for students
    - i.e. home economics courses not necessarily offered in curriculum
  - Lack of financial literacy education for students
    - Schools will be required to provide 2.5 credits of financial literacy within their curriculum; according to the New Jersey Coalition for Financial Education
  - Lack of parent involvement/engagement
  - Need to set the bar high for all students to achieve
    - Need to provide choices for achievement, i.e. higher education, vocational trade
    - Expand vision of what is available/possible for students
    - Need career fair before job fair
      - Focus students on “what do I want to do”
  - Need vocational training in high schools
    - Teach students skills to be “employment ready”
    - Need emphasis on computer skills
  - Lack of availability of secondary trade schools as those institutions close
    - Example- Stuart School of Business Administration has closed
      - Primarily secretarial courses
  - Lack of education for immigrants from native country
  - New Jersey Virtual High School
    - NJVHS is the first online option for education in New Jersey
    - Established by the Monmouth-Ocean Educational Services Commission (MOESC) to provide students with courses that can be taken anytime, anyplace, and anywhere.
    - Students in grades 9-12 require the permission of their sending district for high school credit.
    - [www.njvs.org](http://www.njvs.org)

## Housing

- Financial Assistance for security deposits

- Lack of support training for renters to make the transition to home ownership
- Need to support current homeowners/section 8 households to maintain housing
  - i.e. budgeting support, debt management training
- Overcrowded houses
  - Multiple families in single family units
- Stigma around Affordable Housing
  - NIMBY issues
  - Many towns going to court over new COA regulations
    - Towns are now obligated to provide their “fair share” for affordable housing
      - Can no longer transfer to other towns
    - In the short-term having a negative impact on the availability of affordable housing as lawsuits are active and housing is not being built
  - Need advocacy to address stigma/community attitudes
    - Issue of affordability impacts our children, our teachers, our social workers, etc
    - Need to put a face on the issue
- Lack of emergency shelter for victims of domestic violence
- Impact of tax structure/funding
  - Increase in housing units can causes an increase in students which can lead to an increase in school costs

### **Additional Issues**

- Lack of accurate community information/knowledge about services
  - Need to dispel misinformation
- Lack of coordination of resources
- Lack of respect from agencies when clients apply for services
- Lack of survival/life skills training
  - Lack of funding to support programs
- Lack of parent education training/support
- Lack of funding/programs for displaced homemakers

### **Barriers to Service**

- Transportation
- Legal status/documentation issues for Immigrations
  - Impacts eligibility to access many programs and services
- Prior convictions impacting person’s ability to qualify for services

### **Best Practices**

- Build on clients strengths, not focus on weaknesses
- Provide a vision for children for success to break the cycle of poverty
- Collaboration
  - Reduce duplication of services
  - Reduce competition for resources; splinters funding
    - Particularly as current funding is dwindling
- Focus on long-term impact/support
  - Study-5 years for person/family to change their behaviors/attitudes

- Example Manna House graduate program-clients need on-going support after Manna House to make lasting change
- Advocacy
  - Develop train- the- trainer program for advocates
  - Develop tools to challenge people's thinking
- Share and highlight best practices
- Focus on current needs as well as making changes for the future
- Home sharing programs
  - Matches Home Seekers (people looking for a room to rent) with Home Providers (people who have a room to rent).
  - Home Sharing promotes living arrangements in which people share a residence based on common needs, interests and preferences.
  - Many programs nationwide
- Resource Coordination/information sharing
  - United Way of Monmouth County Listserv
    - UWMC hosts 11 e-mail listserv groups for the nonprofit community to share information and opportunities with each other, topics include trainings, donations, employment, grants and research
  - 2-1-1 program
    - 2-1-1 is a free, statewide system designed to connect people in need of assistance with service providers who can help, funded by United Ways in New Jersey, including UWMC
      - [www.nj211.org](http://www.nj211.org)
  - Asbury Park Resource Guide- Mercy Center Family Resource Center
    - Provides information on available programs for Asbury Park residents
    - <http://www.mercycenternj.org/family-resources.php>