

Confronting the Problem OF POVERTY

By Angela Lindsay

The state of poverty often transcends economics. It can also be an emotional, intellectual and social mind-set. When facing such an all-consuming issue, how do people even begin to go about improving their situations? It is one of the many dilemmas that the Charlotte Area Fund (CAF) has been helping deal with since 1963.

CAF is a 501(c)(3) nonprofit organization that was established to do such things as are necessary or desirable for advancing the general welfare of the people in the area of Charlotte, or for educational, scientific or charitable purposes in this area. Its mission is to identify and address poverty causes, by providing programs and services that assist economically disadvantaged citizens with gaining the skills and abilities necessary to achieve self sufficiency.

"The stress of making financial ends meet for the working poor is an enormously difficult juggling act, with severe economic consequences if not managed well," says Nicholas V. Wharton, president of the Charlotte Area Fund, Inc. "Top of mind for many is the benefits cliff which can result in the loss of subsidized childcare if earnings rise above strict income eligibility guidelines. For instance, current eligibility requirements for the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF), in effect, discourages parents from accepting that job promotion, working additional hours or taking a high-paying job."

In 2017, the poverty rate in Mecklenburg County was 13.4 percent, with the largest demographic living in poverty being females ages 25 – 34 (datausa.io). The living wage for a family of four (with both adults working) in Mecklenburg County is \$15.67. The poverty rate for that same family is \$6.03 (livingwage.mit.edu). As one of North Carolina's oldest nonprofit agencies, primarily funded through the federal



Nicholas V. Wharton,
president of the Charlotte Area Fund, Inc.

Community Service Block Grant, community action agencies such as CAF promote self-sufficiency initiatives, and seek to empower the poor through maximum feasible participation involving the poor themselves in identifying problems and developing solutions.

"Charlotte is rated least favorable among 50 major cities for economic mobility of the poor, according to the Harvard/Berkley Mobility report," Wharton says. "Far too many working poor families can't obtain affordable housing, a livable wage career, quality education or adequate health care. The social determinants of health provide new insights into how the intersectionality of these factors reduces opportunities, limits choices and threatens health and mortality. Simply put, poverty and poor health are inextricably linked and have

By the numbers

POVERTY IN CHARLOTTE

13.4%

The poverty rate in Mecklenburg County in 2017, with the largest demographic living in poverty being females ages 25-30

\$15.06

The living wage for a family of four (with both adults working) in Mecklenburg County

\$6.03

The poverty rate for that same family

metastasized in our region, not unlike a dreadful diagnosis of cancer. Intergenerational poverty has become a malignant condition in targeted communities, leaving families on life support. These factors and the intractable effects of an unforgiving criminal justice system all conspire to undermine the self-sufficiency of families to thrive in Charlotte's service-oriented, high tech economy."

CAF's legacy of developing and coordinating poverty solutions, he says, is credited with the genesis of initiatives such as the Food Bank of Metrolina (now Second Harvest Food Bank), Legal Services of Southern Piedmont, Head Start, Employment and Training (now Workforce Investment Opportunity Act), Manpower Training, Energy Conservation (Weatherization) and numerous other social sector initiatives. CAF is one of 34 agencies in North Carolina and one of 1,000 nationwide operating Head Start, Low Income Energy Assistance (LIHEAP) and Weatherization Assistance Programs (WAP). Additionally, the CAF Self Sufficiency Project and Senior Assistance programs provide vital support to families living at or below 125 percent of the federal income poverty level, with free workforce development training for in-demand jobs, paid internships, education support, success coaches and health and nutrition services, as well as essential wraparound support services such as emergency assistance, financial education, child care support, free prescription drug program, expungement and other services.

Wharton says the demand in our region to fill 60,000 middle-skill jobs, which require only specialized short-term training to obtain an above-living wage position, presents an opportunity to train underutilized talent in careers such as HVAC, broadband fiber optics, customer service, property/lease management, medical technician and other fields. CFA has also incorporated the Leading on Opportunity Task Force recommendations with its needs assessment, and launched Community Action Accelerator Partnerships to leverage funding to achieve

shared outcomes with nonprofit agencies across the region.

Wharton's immediate vision is to revitalize CFA as a trusted social sector agency that targets barriers and solutions to poverty across the Mecklenburg County, through improved coordination, collaboration and communication. In a short period of time, CFA has already renovated its offices, introduced new workforce development and senior assistance programs and established new partnerships that support its clients.

"It's an extraordinary honor to represent, defend and advance this agency's legacy supporting the economic needs of the poor and disenfranchised," Wharton says. "This work is hard and not for the faint at heart. Each day, driving to the CAF offices at 901 North Tryon, I witness scores of neglected human capital walking the streets experiencing various levels of brokenness, which serves as a constant reminder of the perilous decades of intentional public policy that marginalized and neglected those not deemed worthy of a quality a life. My personal journey -- growing up poor in NYC, and professional experience, leading organizational change and developing diverse, underutilized talent in broad educational, corporate and community advocacy roles -- inspires me to empower low-income individuals and families to acquire essential skills and knowledge, to gain access to new opportunities and to achieve economic self-sufficiency." □

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WHO INSPIRES ME MOST: I get a lot of inspiration from my family. I was able to grow up surrounded by innovators, dreamers, hustlers, hard workers, and people that didn't take "no" for an answer.