

THE FIRST ✿ THE ONLY

Vero Beach

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*Our annual Photo Contest
keeps Indian River County*

In Focus



TCCH pediatrician Dr. Stefania Saint-Hilaire puts a young patient at ease. The organization provides care for thousands of families each year.



Work in Progress

LOCAL ORGANIZATIONS TACKLE GENERATIONAL POVERTY, ONE FAMILY AT A TIME

The beachside 7-11 convenience store was busy for a late Saturday afternoon in June. I set the gas pump to fill up my SUV and ran inside to pay for a propane tank replacement in advance of a cookout I was hosting. I needed to get home to start the grill before my parents, my brothers, and their families arrived. I was in such a hurry that I almost missed hearing it.

“The card only has one dollar and 65 cents on it,” the man said. “Put the stuff back, honey.”

A slim, sun-weathered father dressed in a long-sleeve cotton shirt, faded blue jeans, and scuffed leather cowboy boots pulled his six-pack of Busch beer from the plastic bag on the counter. He handed a Starbucks Frappuccino to his wife, who was dressed in hospital scrubs and looked as if she had just finished a shift. The boy, who had sandy-blond hair and seemed to be the same age as my own 8-year-old son, took the glass bottle of Yoo-hoo.

“Go on, put it back,” the father directed, a bit

more sternly than before. Mother and son walked down the aisle toward the cooler, returned their items, and then headed out the front door, foregoing their afternoon treat.

I caught eyes with the father and started to offer to pay his tab, but he shook me off. I couldn’t tell whether it was pride or embarrassment, but it did not matter. He tipped his hat, let out a sigh, walked out to meet his family in the parking lot, and drove off in his pickup truck.

I carried the new propane tank to the car,



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loaded it into the back, and replaced the gas pump that had stopped automatically after reaching the tank's limit. The sale price on the pump read \$111.17. The propane cost another \$39.99. My menu for the evening included more than \$100 worth of rib-eye steaks and at least as much in beer and wine. As I drove home, I wondered how many hours the father and mother I just encountered would have had to work to earn the \$350 I had just spent? Once they earned it, how long might they need to make it last? How often did they have to forgo the simple pleasures they just returned to the cooler after a long day of work?

According to the United Way of Indian River County, at least 46 percent of our county's households struggle to make ends meet. While 13 percent of these struggling households live below the federal poverty level, another 33 percent are classified as what the United Way calls "ALICE," which stands for Asset Limited, Income Constrained, Employed. That is almost 19,000 households in our community that earn above the federal poverty level but not enough to afford basic household necessities.

The men and women who head ALICE households typically hold full-time jobs, and in

some cases, they work extra to make ends meet. In Indian River County, for a family of four, "making ends meet" requires a household income of at least \$63,000. To earn this amount, both parents I met in the 7-11 must make at least \$15 per hour, a wage that will not be guaranteed in Florida until 2026. Without a financial windfall, a serious increase in employable skills, or a streak of luck, there are likely to be many more work weeks that end for this couple with just \$1.65 left.

One dollar and 65 cents won't buy a six-pack. It probably won't buy a Starbucks Frappuccino or a Yoo-hoo here on the beach either. A dollar and 65 cents is not even close to the amount it takes to prevent an ALICE family from avoiding a financial catastrophe such as a large medical bill, a costly home or automobile repair, or some other unexpected but necessary expense.

When these types of financial emergencies arise, these families are, more likely than not, going to choose to pay one household expense over another. Three hundred fifty dollars to replace the radiator in an ALICE father's truck that he uses to drive to and from work each day? He might skip paying his electric and water bills that month. Three hundred

fifty dollars to fix the air conditioner that stopped blowing cool air while the mother hosted a summer birthday barbecue of hot dogs and hamburgers for her son? She might delay a visit to the dentist and choose to suffer with tooth pain for another month for fear of what else the dental visit might find.

Unfortunately, these problems do not typically arise one at a time. When multiple financial emergencies arise, the impact is compounded. This is when families are most likely to find themselves in crisis.

In Indian River County, there is an entire network of health and social service organizations working to help prevent ALICE families from falling through the cracks. One of the nonprofit charitable organizations leading the way to ensure that families have access to quality, affordable healthcare is Treasure Coast Community Health. Vicki Soule is the organization's president and CEO who, together with almost 300 caregivers, saw 21,000 patients at one of TCCH's eight health centers located throughout the county in the past year. These visits were for medical care, behavioral health care, and dental care.

"Sixty-five percent of the patients we see live below the federal poverty line, which is \$26,500 for a family of four [in 2021],

and most [are] uninsured or underinsured" Soule reports. "The remainder of the patients we see have some form of health insurance. Ninety percent of all patients surveyed say they would recommend TCCH to others based on exceptional patient care quality measures."

Another nonprofit charitable organization that is working to ensure that families have what they need to manage through financial emergencies is the Economic Opportunities Council of Indian River County. Executive Director Angela Davis-Greene oversees an operation that serves hundreds of families annually with programs that provide emergency financial assistance, affordable childcare, and services to promote greater economic self-sufficiency.

"Our Reach program is a terrific example of what the Economic Opportunities Council does to help ALICE families to get ahead and be more equipped to manage through financial emergencies," said Davis-Greene. Participants are community members who typically are already working but in need of additional training to obtain jobs that pay higher wages. "Our goal is to put an end to generational poverty, one family at a time."



Yolanda Snyder and Ashley Duncan-Reed (front), along with Glendys Barrios, Janae Broston, Courtney Chambliss, Danyelle Boyd, and Francisco Javier Perez (back), complete the EOC Getting Ahead workshop.

The United Way of Indian River County’s Volunteer Income Tax Assistance (VITA) program offers free tax services to ALICE families and others with low-to-moderate incomes. In 2022, 28 IRS-trained-and-certified VITA volunteers helped more than 1,300 individuals and families to file almost \$2 million worth of income tax returns by the April 15 filing deadline. On average, this free service helped families save \$175 in tax preparation and filing fees and put \$1,867 back into their pockets.

“For these families, \$2,000 in combined savings, tax credits, and refunds goes a long way toward preventing a crisis and providing financial stability,” says Meredith Egan, UWIRC’s CEO. “A month’s rent, several months of groceries, a year’s worth of utility

bills. These are significant contributions that provide relief for hardworking families that just need a little help to get by.”

Diamond Litty, the Nineteenth Circuit public defender, founded the nonprofit LifeBuilders of the Treasure Coast to provide similar help to community members involved with the criminal justice system or drug and alcohol dependency court.

“We provide modest amounts of financial assistance to people we encounter through the courts who are finally ready to commit to living a crime- or substance-free life,” says Litty. “A couple of hundred dollars here, another hundred dollars there. Our program participants tell us all the time how much it helps them at a time in their lives when they have otherwise felt lost.”

“Lost” is a catch-all euphemism that might

describe how hundreds of ALICE families feel at any given moment when a routine daily activity of swiping a bank card is interrupted by a notice of insufficient funds. Lost is what it feels like to have to choose between paying the utility bill this month or a medical expense the next. I imagine shame is not far behind. Fear and anger are probably in there somewhere too.

Dog-tired after a long day of work. Thirsty for a cold beer. Happy to have an evening together as a family. Proud to buy a son a sweet, chocolaty treat. Only to be interrupted by the stark reminder that the month is only halfway finished and there is \$1.65 in the bank account. For this father, life is hard.

Finding ways to help families like his in our community, however, is not so hard. Indian River Community Foundation’s online Nonprofit

Search available at ircommunityfoundation.org was developed to help generous people in our community to find, learn about and give directly to charities like those mentioned in this column that meet the needs of ALICE families with dignity and respect. *Time and Treasure*, this magazine’s annual Guide to Better Giving, is another resource that can help. A donation to the United Way of Indian River County is also sure to make a difference.

Whatever cause sparks your interest, I encourage you to give generously. One dollar and 65 cents as a symbolic gesture of solidarity with struggling families is a good place to start. One thousand six hundred fifty dollars can just about cover a year’s worth of electric bills for a family of four. Sixteen thousand five hundred dollars can provide rental deposits for more than a dozen families in need. A stretch gift of \$165,000 or even \$1,650,000 to the right charitable organization could end generational poverty for a number of families in our community.

There are one million reasons I can think of that get in the way of me choosing a simple act of kindness to give to a neighbor in need. I’ve got \$1.65. That’s enough to get started. ☺