

In the News COMMENTARY

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Helping Our Working Poor

Cook County's best-kept secret helps poor people manage challenges of daily life

By Robert L. Wharton

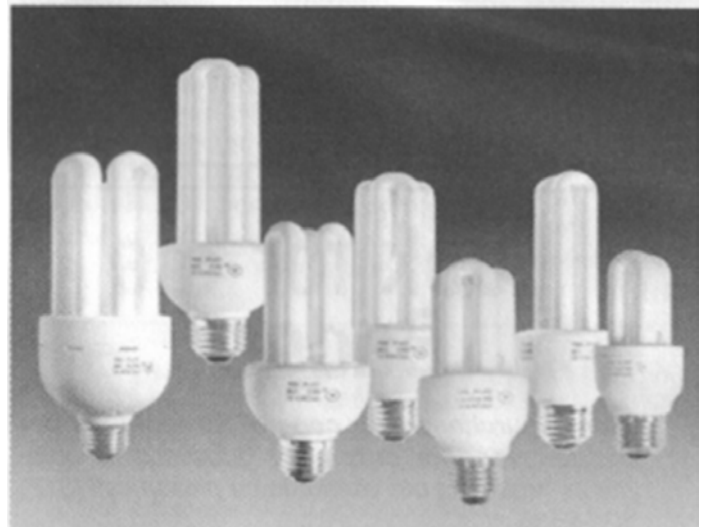
Weathering winter is never easy, but this season has been brutal in more ways than one. The bitter cold we endured a few weeks ago drove energy consumption up just when, after a ten-year freeze on rate hikes, consumers were hit with a steep increase in electricity costs.

This collision of conditions hits hardest our working poor: people earning minimum wage, perhaps a little more, often working multiple jobs to support themselves and their families. We at CEDA – the Community and Economic Development Association of Cook County, Inc., believe one of the best ways to help the working poor is a decent minimum wage. So it's good news that the minimum wage in Illinois is set to rise in July from the current \$6.50 per hour to \$7.50.

In the meantime, however, the challenges of daily living remain more daunting than many of us realize for an unconscionable number of our fellow Cook County residents. As of 2004, the most recent year for which full statistics are available, the number of people living in poverty in Cook County was more than 763,000 – moving toward a million.

And that number includes more than 21 percent of all children living in this county. That's right – more than 1 in 5 of this county's children are growing up in poverty, their families typically living paycheck – one misstep, one illness, one bad break away from dropping into debt, disarray, and possibly homelessness.

This is why CEDA exists. For 40 years now, quietly and effectively, we've been working to help low-income people move from dependence to self-sufficiency. As a nonprofit community action agency, we leverage federal, state, and local resources to get the most out of those resources. Our wide range of programs and connections has made us a model for other anti-poverty agencies.



CFL or Compact Fluorescent Light bulbs use at least 2/3 less energy than standard incandescent bulbs to provide the same amount of light, and last up to 10 times longer. They save \$30 or more in energy costs over each bulb's lifetime and generate 70 percent less heat, so they're safer to operate and can cut energy costs associated with home cooling.

Our most important practice is to work with everyone. From Early Head Start for the youngest preschoolers through Meals on Wheels for the elderly, CEDA addresses hunger, education, housing, and health care by joining with public and private agencies to serve the greatest number of people.

Right now, we're concerned about those higher electricity rates putting a dent in tight budgets. So I'm pleased to say that here in Cook County – despite the recent cuts at Stroger Hospital and throughout the county – despite these serious, even life-threatening issues, help is available in many areas where our working poor need it.

Utility bill payment assistance funds are still available through the Low-Income Home Energy Assistance Program – LIHEAP. For households already disconnected or in imminent danger of disconnection from ComEd service, POWER UP is the company's new bill payment assistance program, with a higher income eligibility than LIHEAP's. Call CEDA hotline **1-800-571-CEDA** for all program eligibility information and intake locations.

Reducing energy costs is something all of us can do by reducing energy usage: dialing down thermostats, especially at night, and switching to CFL bulbs where possible. But the greatest impact in reducing energy bills is likely to come from insulating your home well. Low-income Cook County

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homeowners and renters may be eligible for the CEDA Weatherization Assistance Program; call the CEDA hotline today at 1-800-571-CEDA.

Finally, we're helping people chronically behind in their utility bill payments and those who can't break from the disconnection-reconnection cycle through the Residential Energy Assistance Challenge Option Program (REACH). This program helps high-risk energy customers develop bill-paying skills, improve job-search skills, and reenter the banking system through intensive education and case management. Selected customers commit to 12 months in the REACH program; if interested, call the CEDA hotline number above.

We're even helping small businesses with our Revolving Loan Program, providing low-interest loans from a million-dollar-plus pool to help Cook County businesses expand. A single string is attached: For every \$20,000 in loan funds, the borrower agrees to hire one low-income employee. This deal is good for everyone: keeping money in the county, helping our businesses grow at minimal cost, increasing employment for Cook County residents.



A repair man tends to a damaged furnace. Dialing down your thermostat, especially at night, is one of several ways to reduce energy costs.

into being. Once we fought racial barriers to housing; today we fight predatory lending practices. Once we focused on opening good manufacturing jobs to all; today we work to cushion the loss of those jobs as the global economy places more people, more families, on the brink of poverty, or deeper in its grip.

What all of us at CEDA share is a belief in the responsibility of each individual for making a better world. We are immensely proud of the part we play in accomplishing that goal. Our work is never done, but we couldn't be happier about doing it.

Robert L. Wharton is President and CEO of CEDA, the Community and Economic Development Association of Cook County, Inc.

CEDA is a nonprofit community action agency that serves 225,000 individuals annually throughout Chicago and Cook County. As one of the nation's largest not-for-profits, CEDA is a nationally acclaimed leader in the quest to eliminate poverty through its many innovative, effective family- and community-based programs empowering individuals and families to achieve self-sufficiency and improve their quality of life. To learn more about CEDA's programs and impact on Chicago and Cook County, or to schedule an interview with CEDA President Robert Wharton, Please contact Jerry Thomas at 312-285-5166.

CEDA and other Community Action Agencies came out of the Civil Rights Movement. Some readers may be far too young to remember the 1960s War on Poverty, which brought CEDA