

## GREAT INCENTIVES

BY BETH GRIFFIN

Owni**O**ning a business is a great incentive to get out of bed and go to work every day. It also helps if the job pays a decent wage, provides benefits and opportunities for advancement, and makes a critical difference in the lives of other people.

Home Care Associates (HCA) is a worker-owned home health company in Philadelphia that has received support from the Catholic Campaign for Human Development (CCHD) since it opened its doors in 1993. It serves two vulnerable groups: the low-income women who train to be home health aides, and the disabled and infirm clients they help.

“We take a lot of pride in being one of the best agencies in the area,” says HCA President Karen Kulp. “We try to go the extra mile. The worker-owners know that it’s their company and their reputation,” and HCA makes sure that all of the aides are well-trained and supervised.

For starters, the work is not for everyone, says Karen. “Each training class of 20 is assembled from a pool of about 200 applicants. Most are African American women between 20 and 35 years old; half have been on welfare and half have been un- or underemployed.”

The recruitment process includes a group information session, two individual interviews, a criminal background check, a drug test, and a field visit with a working aide. “In the process, we paint an unsentimental picture of our work and we get down to the nitty gritty details,” Karen explains. “We want non-judgmental



Photo courtesy of Home Care Associates

HCA HOME HEALTH AIDES PROVIDE COMPASSIONATE AND HIGHLY PROFESSIONAL CARE TO PHILADELPHIA-AREA RESIDENTS.

people because we take care of a diverse group of clients. We can teach skills, but the trainees have to want to do this work.”

Applicants who complete the recruitment process, Karen says, are likely to have the tools to be successful and reliable. “We don’t train people if we can’t employ

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## FROM THE DIRECTOR

Dear Friend of CCHD:



In our seventh annual *Poverty Pulse* survey at the end of 2006, 84% of respondents stated that they were concerned about poverty in the United States; 60% think there will be more people living in poverty in a year. Low-income families across our country are struggling to hang on, making hard choices between hunger, housing, and health care for their families.

At the Catholic Campaign for Human Development (CCHD) we believe the time has come to end poverty in America once and for all. CCHD supports self-sufficiency and self-determination as the best strategies for change. We support projects that break the cycle of poverty for good—like projects carried out by the workers and worker-owners of Home Care Associates (HCA) in Philadelphia.

CCHD has supported HCA since its start 14 years ago when it began to offer low-income workers a chance to earn a fair wage doing important work, and to own a piece of the business if they so chose. Their successes are indicative of what can happen when good will, a sound business plan, and financial support come together. We are proud of CCHD's association with HCA and we hope you, as a friend and supporter, share our pride in their accomplishments as well.

In his second letter to the Corinthians, St. Paul writes, "Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work" (2 Cor 9:8). Your ongoing support of CCHD's mission gives witness to this promise of Scripture and great encouragement to all of us on staff and in our funded groups.

Gratefully yours,

Timothy F. Collins  
Executive Director  
Catholic Campaign for Human Development

### WHAT IS CCHD?

Through the Catholic Campaign for Human Development (CCHD), of the United States Conference of Catholic Bishops (USCCB), Catholics and friends of CCHD across the country help poor and low-income Americans to help themselves and their communities out of poverty.

Since 1970, the Catholic Campaign has contributed over \$280 million to more than 7,800 low-income led, community-based projects that strengthen families, create jobs, build affordable housing, fight crime, and improve schools and neighborhoods. CCHD requires that projects develop community leadership and participation so that their solutions to poverty will be long-lasting and effective, and so that CCHD's investment in people will help break the cycle of poverty. CCHD also educates Catholics about the causes of poverty and seeks to build solidarity between poor and non-poor persons.

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them,” she explains, adding that applicants who miss appointments or come late are turned away.

“It’s about accountability and quality,” she says.

The training itself is a four-week program conducted by two former health aides who came through the HCA program in the early 1990s. Their classes are supplemented by sessions with a nurse and a consumer. “We teach the technical skills to be a home health aide,” says Karen, “but we also work on the soft skills, such as communication with clients and supervisors. We are training adult learners. Our classes are interactive and not all lectures.” Role-playing and cooperative games are used to promote empathy, dispel stereotypes, and minimize conflict. In one exercise, pairs of trainees walk around Center City in Philadelphia. One member of each pair has either marbles in her shoes or petroleum jelly on her sunglasses. “It helps them experience what it’s like to not walk well or see well,” says Karen.

After graduation, trainees are accompanied by a peer mentor for their first week and also have visits from senior mentors, who talk with the clients and aides and make an assessment. HCA workers can also take advanced training classes to qualify them to earn a higher wage. “The aides welcome further education and certification,” says Karen. HCA has joined a government-funded home health aide apprenticeship program, as part of a pilot program to create a national certification for the workers.

HCA’s clients are primarily disabled people referred by a local center for independent living, says Karen, but HCA works with private patients in their homes and at a local hospital and also provides care to hospice patients. “We’ll go anywhere we can get to on public transportation,” she says.

Karen says, “It’s life-threatening not to provide the services we provide. It’s a challenge for our whole system to make it attractive to come into this work and give the people training, support, and adequate pay.” She adds, “If you can’t find a caregiver to hire, a family member becomes the caregiver and that leads to lost wages.”

About half of the HCA employees are worker-owners, Karen says. Each person is allowed to own only one

share, and each share is worth \$500. Owners elect board members and share in dividends if there is any profit at the end of the year. Workers are eligible to buy a share after three months with HCA. They pay \$35 for the share and take an internal loan for the balance. The share price is refunded to anyone who leaves. “We try to make it easy for people to learn how to become worker-owners,” says Karen, but some do not choose to do so, perhaps because they are not sure how long they will stay at the job or because family members disagree with the concept.

HCA charges clients rates that are average for the area, says Karen, and pays its aides a competitive wage, as well as offering fully paid health benefits and time off. “We offer case management for the HCA people.

We try to help them be successful,” says Karen.

HCA’s successes are inestimable, says Karen. “One of the most remarkable things is that we’ve been able to give career paths to people who started as

home health aides, came off welfare, bought houses, and became successful for the first time in their lives.” More than half of the HCA office staff, which includes service representatives, case managers, schedulers, and human resource people, started as home health aides.

CCHD has helped HCA with both loans and grants. This year, HCA will finish repaying a loan that allowed them to respond to changing health regulations and to expand their revenue and range of service. “The CCHD loan came at a time when HCA was at a turning point and needed help to survive,” says Karen. “Without the CCHD loan, I don’t know that we would be here.”

Andy Slettebak, CCHD Economic Development Coordinator, says that HCA stands out because “the leadership they are able to recruit and develop is awesome. They have faith that there are leaders in the low-income community and they find these women and really listen to them.”

For more information about HCA, visit them online at [www.homecareassociatespa.com](http://www.homecareassociatespa.com). 

**“It’s life-threatening not to provide the services we provide.”**

— Karen Kulp, HCA President

# YOU HAVE TO DO IT FROM YOUR HEART

BY BETH GRIFFIN

“There’s really not enough money to pay you to do this job. You have to do it from your heart. The reward is in seeing the smile on someone’s face when they’ve been bathed and dressed and have someone to talk to—especially knowing you helped them do it.”

That’s Terrell Cannon’s take on Home Care Associates. And she knows what she’s talking about, because she has been with HCA since the second training class in 1993. She has held almost every job in the place, and she is now the training coordinator and HCA’s liaison with the Pennsylvania Department of Public Welfare.

Terrell’s path to leadership and self-sufficiency was not a straight one. As a young woman, she had a good job handling invoices and documentation for a wholesale distributor, but her first pregnancy left her exhausted. On the advice of a friend, she quit the job and went on public assistance, because, she says, “I didn’t have any experience with public assistance and it seemed like a good thing to be able to sit home and get paid.”

Terrell says that her caseworker “saw a potential in me that I didn’t see” and pointed Terrell to HCA.

“I was high-tempered and it didn’t take much for me to blow up,” recalls Terrell, “but I always made sure that the children and the elders were cared for.” Terrell took anger management classes and her attitude

changed. The oldest of her four sons is especially grateful and occasionally reminds her that she used to yell but doesn’t anymore.

Terrell transmits what she has learned to the HCA trainees. Three of her mantras are “You make stepping stones out of stumbling blocks,” “I am a strong African American woman,” and “I am positive and honest.”

Terrell says that HCA has been supportive of her and her family. Her husband is the director of housekeeping at a nursing home, and when their youngest child was born prematurely, HCA let her work from home and in her neighborhood. “HCA knows that this is my passion. Karen [Kulp] has faith in me and that push helps me go farther.”

Terrell is currently working on her master’s degree in human services and will use it to broaden the programs and curriculum at HCA. It’s a plan that is good for HCA but also works wonders at home. “We all do our homework together, and the kids are excited when I’m exhausted,” she laughs. ☺



## HOW YOU CAN HELP

You can donate your time, talent, and treasure to CCHD in many ways. Consider supporting CCHD with a stock donation or a matching gift from your employer, or remember CCHD in your estate planning. For more information about CCHD, or to discuss ways to support our mission, contact Mary Mencarini Campbell at 202-541-3365 or [mcampbell@uscgb.org](mailto:mcampbell@uscgb.org). Visit our Web site at [www.uscgb.org/cchd](http://www.uscgb.org/cchd), or explore the state of U.S. poverty, made up of 37 million Americans, at [www.povertyusa.org](http://www.povertyusa.org).

## WHERE’S MY MONEY GOING?

All CCHD funds received are used solely for the support of CCHD’s anti-poverty mission. CCHD abides by the charitable standards set by a leading donor advisory service. Our funds are divided as follows: 89% is assigned to CCHD’s core program mission of community empowerment, economic development, education programs, and supporting services; 3% is allocated to coordinate the annual appeal; and 8% is assigned to administrative costs.

**We thank you for helping to break the cycle of poverty through your ongoing support for CCHD.**