

PERSPECTIVE

FROM THE FRONTLINES

CELEBRATING 44 YEARS OF RESTORING HOPE



**CABARRUS
COUNTY**

FINANCIAL INSECURITY

Living Along the Line of Vulnerability



ED HOSACK
CEO

Vulnerabilities can be physical, emotional, social or environmental in nature. They can derive from **exposure** to unexpected circumstances, **sensitivity** to certain conditions or threats, or lacking the capacity to **adapt** routines or plans.

“Living along the line of vulnerability” means a household is experiencing such tight margins (living paycheck-to-paycheck) that an unexpected event can cause a set of circumstances where they cannot cover their basic expenses. In such environments, heads of households begin making choices between paying bills and basic needs.

The emotional mental or physical distress that develops out of these conditions often leads to insecurities that are associated with the inability to make decisions, even when the choices have

little consequence or the attempt to change circumstances by changing direction, plans, etc. CCM’s Financial Assistance program helps individuals gain perspective on their crisis in order to develop a plan and a path to financial recovery. Addressing vulnerability requires:

RELIEF (exposure) - awareness that leads to changing the environment in a manner that establishes safety and security.

STABILIZATION (sensitivity) - building trust, developing coping abilities and educating to establish boundaries and protective measures.



IN THIS EDITION

Introducing ALICE.....	2
2030 Strategic Plan.....	3
Thank You	3
Program Updates.....	4
Upcoming Events	5

TRAINING (adaptability) - resilience through healthy behaviors, asset development, emotional regulation and social capital.

Today, CCM's service model allows a limited opportunity to help households address their specific crisis. Our 2030 Strategic Plan recognizes the need to strengthen our engagement with households seeking relief in a manner that will help them move out of crisis and away from vulnerability.

INTRODUCING ALICE



**AMAHA
SHEFERAW**

In 2023, 13% of North Carolina households lived below the Federal Poverty Level (FPL), \$14,580 for an individual and \$30,000 for a family of four. But that number tells only part of the story.

An additional 29% of households earned above the poverty line yet still could not afford the basic cost of living

in their county. These families are known as **ALICE: Asset Limited, Income Constrained, Employed.**

According to the 2025 ALICE Report, 42% of North Carolina households were living in financial hardship.

Nearly half of our neighbors are one unexpected expense away from crisis. Behind the ALICE threshold are hard-working families doing everything they can to stay afloat.

Maria (name changed) works full-time in childcare. She pours into the lives of children every day. Her salary exceeds the federal benchmark, but not high enough to keep pace with today's rising rent, utilities, groceries, and healthcare. When her car needed repairs, she faced an impossible choice: fix the vehicle that gets her to work or pay the electric bill to keep the lights on. She is not unemployed. She is not unwilling. **She is ALICE.**

The face of hardship is changing. It is no longer limited to the individual standing outside of Walmart with a sign. Today, it may look like a

waitress sleeping in her car, a father working full-time but unable to afford rent, seniors choosing between medication and housing, or children lingering at the park until the local shelter opens at 7pm.

Many are the very workers who sustain our economy: childcare providers, restaurant staff, retail associates, and other essential workers.

Between 2010 and 2023, the number of ALICE households in North Carolina increased by 35%. Rising housing costs, stagnant wages, and escalating essentials have widened the gap between income and survival. When nearly half of our community members struggle, schools feel it, businesses feel it, congregations feel it, businesses feel it, congregations feel it, and so does our workforce.

As neighbors and leaders, we are called to both compassion and stewardship. Addressing this gap is not only a moral responsibility; it is an economic investment. Stable families strengthen consumer spending, workforce reliability, and long-term community growth.

We encourage community members, policymakers, faith leaders, and employers to use ALICE data to advocate for affordable housing, accessible childcare, reliable transportation, and livable wages.

When ALICE families are stable, our entire community flourishes.



2030 STRATEGIC PLAN



**JEREMY
BURLESON**

Over the past several months, CCM’s board and staff leadership have engaged in a comprehensive strategic planning process centered on **FIVE CORE GOALS:**

- increasing transitional housing capacity
- strengthening pathways to household stabilization
- improving outcomes for children in vulnerable families
- expanding workforce development opportunities
- empowering older adults to live healthy, purposeful lives

Through collaborative work sessions, data review, and mission alignment discussions, we identified **18 MEASURABLE OBJECTIVES** and **49 TARGETED STRATEGIES** designed to move each goal forward in tangible, accountable and measurable ways. In late February, during our annual retreat, our board unanimously approved our strategic plan setting the framework which will now serve as the foundation for operational execution for CCM staff.

In the coming months, these objectives and strategies will be translated into more than 200

specific action steps that will function as CCM’s five-year playbook. Each action step will clarify ownership, timelines, and performance indicators, ensuring that staff efforts remain aligned with board priorities and community need. Together, this disciplined approach to planning and implementation positions CCM to scale impact responsibly, measure progress clearly, and remain adaptable as conditions evolve across Cabarrus County.

THANK YOU



We are grateful to **QuikTrip** for their generous gift of **several gas cards** to support our Housing Program clients! Reliable transportation can be one of the biggest barriers for families working toward stability. With QuikTrip’s support, our clients will be able to fuel trips to job interviews and workdays, get their children to school, attend medical appointments, and make other critical trips that keep life moving forward. This thoughtful investment does more than fill gas tanks — it removes obstacles, creates opportunity, and helps families stay on the path toward long-term stability.

Thank you, QuikTrip!



FEBRUARY FOOD DRIVES

Speedway Hog Chapter	257 lbs.
VFW	261 lbs.
Emmanuel Outreach	3154lbs.
Bethel Baptist	499 lbs.
Harpley’s Processing/Mark Jasmine.....	491 lbs.
Church of Jesus Christ of Latter-day Saints.....	4,196 lbs.

PROGRAM AREA UPDATES

Food Program

Despite holiday and weather-related closures, CCM served **1,694 households** (5,557 individuals) in January, distributing **74,578 pounds of food**. We also received **59,620 pounds of donations**, and we are deeply grateful for the continued generosity of our community. Thank you to our faithful volunteers who make this ministry possible through their servant hearts. Most importantly, we had the privilege of praying with many clients, and we rejoice that one person surrendered their life to Christ. To God be the glory!



Housing

This month we celebrated three new families joining the program, and saw two families transition into their own apartments. Residents made major strides in employment, savings, and debt reduction — including one mother saving \$4,000 and another paying off past housing debt to apply for new apartments. A family of seven secured a four-bedroom income-based home, and another resident received long-awaited daycare vouchers, helping her increase work hours while her son is now thriving in school. Our tutoring program has grown to 13 students with two new volunteers, and we continue expanding support services for families. We also rejoice that one child gave his life to Christ and are grateful for community partners who poured into our families during a special Family Night.



YOUR WINDOW OF
OPPORTUNITY
CAPITAL CAMPAIGN

LEARN & GIVE



UPCOMING EVENTS



YOU ARE INVITED
TO OUR ANNUAL VOLUNTEER

PICNIC

Thursday, April 16th | 12:30 pm

Frank Liske Park
(In the Phillip Morris Shelter near the tennis court entrance)
4001 Stough Rd, Concord, NC 28027

RSVP by Wednesday, April 1st

Click below to register, sign up at your volunteer location,
or email mmcpherson@cooperativeministry.com

REGISTER NOW





OUR PARTNERS LOOK LIKE YOU

COMMUNITY PRAYER REQUESTS

Join with us in supporting our community through prayer. Watch as God works around us through our faithful prayers.

PRAY WITH US

FOOD RESOURCES

The 'Cabarrus County Food Resource Map', which was created by the Hunger Task Force, is available on our website. Please share this valuable resource with the community.

VIEW MAP



SENIOR RESOURCE GUIDE

We provide resources for housing, health, transportation, and more. Click the button to see all the resources we provide.

LEARN MORE



HELP with HOUSING

Our housing programs provide the opportunity for families with children, senior adults, and other adult individuals to stop the cycle of loss, establish sustainability, and achieve housing stability.

LEARN MORE



CONCORD
NEIGHBOR
HELPING
NEIGHBOR

Sign up to round up your monthly City of Concord Utility bill to the nearest dollar and help keep the air, heat, and lights on for hundreds of families in need.

Visit: <https://concordnc.gov/Departments/Customer-Care/Neighbor-Helping-Neighbor>



COOPERATIVE
CHRISTIAN
MINISTRY

APPLY

NEW! CCM Career Opportunities

246 Country Club Drive NE, PO Box 1717
Concord, NC 28026 TEL: 704-786-4709



GIVE ONLINE: CooperativeMinistry.com or TEXT: ccmhelps to 44321