



Serving the Poor – Beyond A Business Career

“Are there poor people in Buckhead?”

Carroll Sterne, retired banker and CTK parishoner, engaged with those at BELIEVES earlier this month to answer this and many other questions as a part of a discussion entitled “Serving The Poor – Beyond A Business Career.”



Sterne, a native Atlanta, grew up on Rivers Road just one block over from the Cathedral of Christ the King, and came to CTK for School and Mass.

“I didn’t know poor people,” said Sterne. “I went to Marist High School ... I didn’t know poor people. Then I went to Vanderbilt ... and again I didn’t know poor people. In my business career, I didn’t know poor people. Later in my professional career, I was the Secretary for Catholic Charities for the Archdiocese of Atlanta, but even there I didn’t deal directly with the poor. My opinion was always 2nd hand.”

Then one day all that changed.

“I was in a pew at CTK one Sunday and saw a St. Vincent DePaul Society ad for the need to have people interview people who needed their assistance, so I decided to call,” Sterne shared. “A short while later, one day I went to interview a client with Kyle Reis, and I said, ‘There are no poor people in Buckhead’ and he said ‘you just wait.’”

Before sharing what he encountered, Sterne gave some perspective about how CTK and the St. Vincent DePaul Society engage with those in need who Sterne and his fellow St. Vincent DePaul volunteers encounter.

“We’re in a very generous parish,” Sterne said, “with an average of \$300,000 per year collected at CTK for the St. Vincent DePaul Society.”

With an average grant to those in need of about \$500, Sterne said essentially St. Vincent DePaul’s efforts through CTK is like running a small business with an average transaction of \$500, serving very high maintenance clients – and all with volunteers.

“It’s the most rewarding thing that I’ve done.”

What has Sterne seen in the 7-8 years that he has been a part of the St. Vincent DePaul Society?

“We see the working poor, the underemployed,” said Sterne who worked for organizations such as Coca-Cola, SunTrust Bank, and the Archdiocese of Atlanta in his career. “There is a difference between poor and broke. We’ve all been broke. The poor don’t have people or family to turn to and don’t have credit to see themselves through.”

Sterne says he tries to put himself in the shoes of the poor, and feel the pressure that they are under in that situation – pressures like needing to eat but having no food.

“The pressure these people are under as they try to deal with what they regularly deal with is hard to let sink in,” he said. “Oh, and by the way, all the while they need to look good and put on a happy face for interviews.”

The big question Sterne says that we need to wrestle with is, ‘How do we deal with the long term working poor?’



One experience that helped Sterne gain understanding for the poor is when he went to a presentation by a Children’s Healthcare doctor and she was talking about brain development of kids. He found it insightful to learn that brain development is affected not just by physical, but also emotional stress. If the brain hasn’t developed properly, then the person is left functioning with a brain that developed differently from ours. That is perhaps why we see these folks make so many bad decisions.

Sterne also shared another set of insights – what it’s like once a poor, underemployed person does get a job.

“Most people working at Publix in Buckhead, or many retailers, only work 35 hours a week so the company doesn’t have to pay for their health insurance,” he said. At 35 hours per week, it is hard to find that second job or support a family.

On top of that, Sterne said that many employers hire people as independent contractors rather than W-2 employees so if they get laid off they won’t be eligible for unemployment.

“It’s not legal for an employer to do this, but the only way to catch them is for an employee to report the employer – which they rarely if ever will do because they fear losing their jobs.”

One time, Sterne dealt with an employee at Publix who had come to St. Vincent DePaul for assistance. He was late on his auto insurance one month because he had no financial margin or cushion. Once he was late on the auto insurance, it was cancelled. Then that triggered his vehicle license and registration to get cancelled.

One Saturday, this gentleman was driving in his car, when the police pulled him over – with his kids in the car – after running his license plate and seeing that his registration had been cancelled. The car got towed - \$300 to retrieve. The two tickets he received were for a combined \$1,200. Then his situation was turned over to a private probation company, so the man faced an additional \$40 charge each month.

“He would have never been able to pay that fine, but we were able pay through the St. Vincent DePaul Society,” stated Sterne.

“We always say, ‘let them pull themselves up by their bootstraps.’ That’s Walter Mitty stuff. These people are so beat down.”

Sterne added that a lot of what he and his fellow volunteers at the St. Vincent DePaul Society do is help the people who come to them with common sense stuff.

Then he stated further, “Many people we deal with aren’t employable. Blue collar jobs don’t exist anymore. Our entry-level jobs are retail, and people can’t match up with these job requirements because of all they face and the lack of margin in their lives.”

Within the Buckhead region, Sterne told the audience there are people with no furniture – like a family – 5 kids, 2 adults, off Moores Mill Road that had just mattresses on the floor.

He also added that a lot of people try to find a way into the Buckhead area because of E. Rivers Elementary School to get their kids in there.

“The easiest people to help are those without kids. When kids are involved, the situation becomes so much needier. We bend over backwards for them, but going back to the brain development comment earlier, you can imagine the stress on kids seeing parents struggle.”

Sterne then went on to further break down other aspects of life that the poor have to face on a day-to-day, such as housing, student loans, and health.



On housing, Sterne stated that in Atlanta, landlords have all the power.

“Many of you probably have heard of the Darlington complex on Peachtree Rd.. We don’t go in there anymore. It’s nasty, dirty, has shootings, and more. The rent can range from \$600-\$650 per month with water and utilities included so the cash flow on the building must be good for the landlord.”

On student loans, what Sterne had to say maybe not be what you would think.

“A huge number of our clients have student loans because they can live on the student loans. For example, a place like Strayer University offers online degrees. Our clients don’t have funds to live so they sign up for an online degree program to be able to take out students loans which they’ll never be able to pay back, but need the funds from to survive. You cannot bankrupt on student loan debt, so they’ll never get a tax refund for the rest of their lives.”

Then there’s the health of many of the people Sterne and his peers serve.

“So many of these people have chronic illnesses,” he said. “They have no medical check-ups, but these are people who aren’t old. We tell them to go to Grady to get a Grady card, and a lot do. Grady is a good provider.”

He added that unemployable people with health problems want to get on Social Security disability because they'll get a check each month until they're not disabled – a "gold standard" in their eyes.

With all that he shared, Sterne, tossed out the question that he says many times he gets asked – "Do you see people gaming the system?"

"That's what you'll always hear, but the answer to that question is 'no, not really.' We see a few, but most people are just in need."

Sterne then gave two examples of clients they have dealt with in the last few weeks.

"One client lives at the Darlington Apartments on Peachtree Road and works 27 hours per week at Dillard's at Perimeter Mall for \$11 per hour. She has just gotten a second job at a Fulton County middle school in Alpharetta working 3 hours per day, 5 days a week. She has no car and rides MARTA. Think about that commute. She owes \$22,000 in student loans on which she is not paying, rents a bed for \$17.50 per month and had to take out a payday loan last month to pay her \$650 rent and water. For that loan she pays \$76 twice a month for 10 months – \$1,520 to borrow \$650. St. Vincent de Paul paid her rent with late fees of \$779. She'll get by with both jobs, but if she loses the school job, she is back in the ditch," Sterne said at the end of sharing this client's story.

"Another client works for Emory School of Public Health as a research interviewer earning \$16.40 per hour, but she is only able to work 20 hours per month because of some mental issues. The job is in Conyers, she lives in Buckhead, and she does not get paid mileage. Her car payment is \$340 per month, and insurance is \$147 per month. She owes \$11,000 on her credit cards, has been dropped off of Medicaid and has 7 prescriptions to fill each month. And at the end of the appointment she said 'and my husband is disabled.' This is an unsustainable situation. We did what we could – an appointment at our Chamblee Dunwoody food pantry, paid her Georgia Power bill of \$184 and a car payment of \$341."

So is the St. Vincent DePaul Society the only organization doing the work to help the poor? In Buckhead, Sterne said there are others such as Buckhead Community Ministries, the Salvation Army, and Midtown Assistance, but there are not a lot that do what they do.

After retiring and getting involved with the St. Vincent DePaul Society, Sterne shared that four years ago he was drawn to another avenue to get involved in the community – getting involved with the Georgia Legislature. He currently is the Chief of Staff for State Representative Mary Margaret Oliver.

"Four years ago, I went down to the Legislature. I didn't know much about the legislature but they're important – they make laws," said Sterne. "Down there, the assumption is 'you're sorry if you're poor, and if you're poor, it's your own fault.' There is no lobby for the poor. The majority of legislators assume there are jobs there for those who are willing to work. They pass laws that are punitive, such as requiring a drug test on food stamp recipients or cutting unemployment benefits to pay back loans to the Feds, or trying to tack on a \$5 charge for free cell phone for food stamp recipients so they will have 'skin in the game.'"

Sterne did comment that there are some things changing legislatively that have promise – such as changes to the private probation system, MARTA support and criminal justice reform.

Yet, the question begging to be asked is – where do we go from here?

"I would love to say one day we won't have poor people, but the poor will always be with us – we have to find a way to provide for them, rather than be a society that treats them in a negative way," he stated. "What it boils down to is 'How do we care for them?'"

As the discussion transitioned to the tables, Sterne stopped by and engaged in the various discussions taking place. At one table, Natalie Grasso, Board Relations and Development Manager at the Woodruff Arts Center commented that in processing all that Sterne said, she feels the system is set up to fail people.

Sterne replied, “It’s hard not to get cynical and discouraged. When we see a client, we can tell the story and fill in the blanks – it repeats.”



Michael Kirchner, a Large Market Rep at Guardian Life, jumped in from a broader faith perspective sharing that recently he was reading “Killing Jesus” and it’s a lot about all that’s being done around Jesus to oppress people, which is what he felt Sterne was describing sounded like.

Sterne again replied saying that not too long ago, he and his peers invited State Representative Ed Lindsey to come to a meeting with their St. Vincent DePaul Society clients – and he did – but for the most part, Sterne felt those in the legislature just don’t care.

“Down there people, respond to power. There are two lobbying areas at the Capitol. The north atrium is where ‘do-gooders’ are. The south atrium is where the ‘juice’ is filled with lobbyists for banks, utilities, large companies, and those with money. The south is where things happen. Honestly, I don’t have a solution.”

Before wrapping up the session, the conversation at the tables ceased so there could be time for one final question asked of Sterne in front of everyone.

The question – what skills did you take from your time in banking that has helped in your work with non-profits?

“I was in finance,” Sterne responded, “so analytics certainly carries over. However, what’s equally important is getting to know people. I learned to keep asking questions. In banking, or now in working with the poor I have come to realize that at the onset you never get the full story so keep asking questions to understand.”