

## Working to end poverty where we live

December 2009



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## Getting a Life Back on Track

**O**n an early September day, Laura (not her real name) was summoned to court to face eviction proceedings. Laura and her family lived in one unit of a three-family house that had been foreclosed on by the bank. Laura knew the threat of eviction was real. Two weeks prior, the bank had evicted the owner, Laura's elderly mother, from another unit in the building. Now Laura shared her unit with her husband, three young girls, and her mother, who had had to turn to her daughter for shelter. Laura's husband was unemployed, and it fell upon her to support a family of six. She did not have any other place to go, nor could she afford first

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## Home Visits Build Bonds with Parents, Students

By Margarita Ashton

**CAAS Head Start** teachers visit the homes of their students twice a year. Home visits help parents meet their various needs, in areas from housing and jobs to psychological and health concerns. Often, the home visit is the first time parents feel comfortable enough to talk to somebody about their troubles. The



*Teacher Diane Williams plays guitar with Jessica and daughter Jasmine.*

teacher's home visit can be the first step towards solving them. Another benefit of home visits is the strengthening of the bond that develops between families and CAAS staff. Parents learn that these visit, as Director of Family Advocates Alba Perez puts it, "are not to judge how beautiful their house is, nor whether it is clean or filthy." The parents' sense of relief is...

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# *“Poverty Requires So Much More”*

a message from  
Executive Director  
Kimberly Smith - Cofield



**Most** of us never give much thought to what the impact is of having poverty in our communities or around our neighborhoods. We may not see evidence of the poor in our day-to-day travels or observe signs of the impoverished except on the evening news. It's easy to have an out of sight, out of mind attitude when our children are eating well, clothed admirably and are attending schools where violence isn't a threat and learning is truly a priority.

However, if you stop to think about what it costs to be poor or among the working poor trying every day to reach for that golden ring of what we refer to in this country as *prosperity*, which stays just beyond the tips of their fingers, we might be surprised. Not only do they endure a disproportionate degree of expenses just for being poor, but they are also expected to have an incredible level of patience, an ability to persevere under any conditions and an inordinate amount of time on their hands.

As I visit many of this country's cities, big and small, there are broad similarities that are true and immensely sad. It cost so much more to live in the poorer communities than it does in the middle class or wealthier neighborhoods. Frequently, the **cost of food** is pricier than the deals that those who live *on the other side of town* are able to get. When you are trying to manage without, you very often don't have a car to get to supermarkets where you are able to compare prices or do bulk shopping, where the middle class are often seen...even if you did, it's unlikely that you would have that extra freezer to store the sale items that you were able to catch.

Taking the bus and/ or taxi is challenging, given that you end up spending hours just to get to your destination and more money to save money. The alternative frequently, is to buy groceries at the corner store where; the mark-up on products hovers between 200% and 400%, there's a lack of fresh produce and other healthier items to select from, and the less expensive items that will fill up a child are high in calorie and lower in nutritional value.

When it comes to the poor in our communities, just trying to do your family's laundry can be a futile task for the weary. Again, without the luxury of an automobile to pile the children and soiled clothes into, just moving about the city trying to keep track of your belongings is quite a process. Then it is a must to stick around for the hours that it takes to attend to your personal belongings for fear that someone else might get interested in them while you are away. **Time is a costly commodity** when you are poor. Especially when you are supposed to be trying to seek employment during working hours as well or get to the housing benefits office to request help.

In every poor neighborhood are check cashing businesses, in some cases more than there are banks. Unfortunately, many who have found themselves struggling financially over a period of time have fallen prey to the seductive **financial services** of credit card companies who seek out the vulnerable, small daily loan operations and the check-cashing spots in the neighborhood. Before long, out of desperation, lack of information and/ or education, an individual's credit is ruined and they ...

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## *“Poverty Requires So Much More”*


have no other option but to pay the check-cashing and money-order fees for bills instead of utilizing the banking services of their wealthier counterpart.

Having a low-wage paying job, working long and many times extra hours, trying to afford child care in a positive environment for your children compounded with the worry if the telephone ringing as you walk through the door is going to be the same bill collector who has been trying to reach you for days at all hours of the day, has an **emotional cost** that can be punishing. Unfortunately, the children often feel the brunt of these chronic economic pressures. As the level of frustration mounts, so too does the parents ability to respond as open, empathetic and patient to the *normal* behaviors of children wanting to share their day and experiences.

You can only imagine when there's poor nutrition, exhaustion, lack of adequate housing, transportation and overall constant high levels of stress, the body can quickly fall prey to deterioration. The common disease and illnesses that the disenfranchised are more often susceptible to are signals to them that things are chaotic, stressful and needing intervention. Unfortunately, very often that's not what happens. Life goes on, the less fortunate gets used to the poor health since most of the time they cannot afford our healthcare, and they lack affordable insurance. When things are at their worst they frequent a costly visit to the local emergency room. But they don't have to pay for that service. The rest of the community shares that responsibility.

Coping mechanisms come into play when stress reaches levels that feel unbearable. Again, in many poorer communities the residents are preyed upon by the alcohol companies. It's not unusual to see large billboards advertising liquor directly in an area frequented not only by adults, but young people as well. There is a disproportionate number of liquor establishments, bars and generally stores in

poorer communities. In fact, there are several middle class suburban communities in Massachusetts that have fought to keep out such businesses and fast food establishments, claiming that *it would not be in the best interest of the community* to have them. These businesses are not in and of themselves a problem. However, in the poorer neighborhoods, they are enticing to become misused by the individual trying to cope with life's struggles.



*We need your support to help diminish some of the costs of poverty to our community.*

Similarly, with stress, depression, illness, and a feeling of hopelessness, comes the more serious concerns or the **community's costs** of poverty; homelessness, decline in property, stagnant education, increased crime, and an all around decline in the welfare, health and civic life of an otherwise possible thriving community.

The Community Action Agency of Somerville, Inc.'s programs continue to reduce poverty among the individuals and families that are feeling the effects of a tough economy and conditions that cause or perpetuate poverty here in Somerville. As a member of this community, we ask that you continue to join us in helping to realize this mission every day. More than ever, **we need your support to help diminish some of the costs of poverty to our community.** ♦



# Annual Meeting of the Community Action Agency of Somerville, (CAAS)

## CAAS Board of Directors

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**Ralph Hergert**  
**Gale Doane**

**Brandy Brooks**  
**Alice Mello**

**Marie Galvin**  
**Virginia Azubuine**



Members of Jovenes Latinos Youth group



Abadit Ghebrehiwet and Margoth Orellana



Guest speaker David Magnani of the Mass. Nonprofit Network.



Alderman Jack Connolly, former Board members Lou Ann David and Mary Louise Daly, former Mayor Dorothy Kelly Gay, Board Member Teresa Cardoso.



Alba Perez, Maria Bentubo, Ginger Sanders(Head Start Staff)



Members of the Purple Hat Club at Roosevelt Towers.

# Annual Meeting of the Community Action Agency of Somerville, (CAAS)



CAAS' Executive Director  
Kim Smith-Cofield



CAAS' Advocacy Program  
Director Melissa McWhinney



Gift basket raffle  
winner



Rachel Bedick and residents of  
Clarendon Hill Development



Over 150 people attended  
the fabulous event



Head Start Staff: Sandy Ford  
(seated), Christopher  
Hosman, Carol Nolan.



Cathy Barber, Board Member-  
Paul Bockelman, and former  
Board Member Brian Brady



Jack Hamilton,  
former CAAS ED  
and Lori  
Harrington

Donald Norton from the  
Somerville News, Phillip  
Ercolini, Director of  
Somerville Housing  
Department, and Alderman  
Jack Connolly



# Home Visits Build Bonds with Parents, Students

*(Continued from page 1)*

palpable. Suddenly, the attention shifts to their child's unique set of achievements and preferences and treasured anecdotes about the child.

One parent saw the home visit as an opportunity for teachers to learn about one of her daughter's musical interests, playing guitar and singing.

Teacher Diane Williams was gushing about another student's willingness to help with the cleaning up at school. Three-year old Joshua rose to the occasion. Unprompted, he proceeded to put away the array of toys he had shown us.



*Joshua "reads" to his mom and his teacher.*



*Joshua is proud that he learned to put his toys away.*

Joshua lovingly lingered over his favorite book and "read" it to us. According to his mom, "He's had it since he was one, and knows most of the words." Now, his teacher will nourish the love of reading she discovered when she visited her student's home. ♦



*Teacher Margarita Ashton helps parent find solutions in Head Start parent handbook.*

## Getting a Life Back on Track

*(Continued from page 1)*

month's rent and security deposit for a new place. For help, Laura came to CAAS. CAAS Advocate Gleisson Araujo met with the bank's lawyer and pressed him to help Laura and her family keep from becoming homeless. The lawyer said the bank would not help the family with any costs related to a new place. "The bank will only agree to more time for the family to vacate," the lawyer said. Fortunately, Laura found a new place within a week. It looked as if the problem was solved.

But there was a catch: Laura only had one-fourth of the money needed to secure the new apartment. CAAS Advocacy immediately contacted the bank's lawyer to request the bank pay the

difference so that Laura and her family could secure the new apartment. This time, the bank agreed--but there was another problem. The family did not have money for the moving expenses, which the bank refused to pay. This problem was serious. The bank gave only five days for the family to vacate the property. If they did not, the offer would be withdrawn, and the bank would then proceed to evict the family in court.

CAAS Advocacy contacted some of our local agencies for emergency assistance and was able to get most of the family's moving costs covered.

Laura and her family have moved into the new place. They can now put this matter behind them and focus on getting their life back on track.

***It looked as if the problem was solved--but there was a catch.***



# Thank you to our Sponsors

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Justin Moeling and Stephanie Toews-Moeling  
Ronnarong Thai Tapas Bar  
Sagra Restaurant

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# CAAS’ Vasquez Wins Statewide Award



Ismael Vasquez, CAAS Latino Program Director, received an Employee Excellence Award from the Mass Association for Community Action (MASSCAP) at an award ceremony October 21 at the State House. For 17 years, Vasquez has helped families become self-sufficient.



CAAS Executive Director Kimberly Smith-Cofield and MASSCAP’s Joseph Diamond congratulate Ismael Vasquez on his award.

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*Working to End Poverty Where  
We Live*

## CAAS' New Post-Foreclosure Eviction Prevention Project



*Volunteer door-knockers (from left to right): Howie Rafal, Mark Abrams, Michelle Sternthal, and Elizabeth Jackson.*

*On* Sunday November 1<sup>st</sup> and November 8<sup>th</sup> CAAS, in collaboration with Cambridge & Somerville Legal Services, trained 26 volunteers to door-knock on foreclosed properties and begin CAAS' new Post-Foreclosure Eviction Prevention project.

If you would like to volunteer to help inform people of their rights, please call Rachel Bedick, 617-623-7370 x141.

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