We envision an inclusive and diverse Cambridge without poverty where everyone has affordable housing, quality health care, education, food security and economic stability.

Community Assessment Report & Strategic Plan

2018-2020

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2. EXECUTIVE SUMMARY

CEOC is proud to present the results of its Community Assessment Report & Strategic Plan (CARSP) planning process to lead CEOC into the year 2020. This CARSP represents CEOC’s strong commitment to its newly updated mission to: “Empower people and mobilize resources to fight poverty’s causes and impacts through education and organizing.”

CEOC’s CARSP’s Planning Committee was comprised of Board and staff members and led CEOC through a nine-month planning process. The Planning Committee reviewed and approved the community needs assessment survey and key informant and focus group discussion questions, to insure that the questions were clearly written and easy to understand. The individual and focus group surveying, and key informant interviews were carried out over a three-month period. The focus groups were conducted in the primary language of the participants, English, Spanish, Haitian Kreyol and Amharic.

The Planning Committee reviewed and analyzed all the individual and focus group discussions and individual key informant responses from the interviews. The CARSP includes qualitative data that was collected through individual surveying, one-on-one interviews with key informants and focus groups, and quantitative data sources that are listed in the appendices.

The current situation for poor and low-income individuals is already dire. CEOC’s CARSP documents the current specific challenges facing low-income and poor people in Cambridge, and some of the surrounding communities that CEOC serves.

The following are a few highlights of some of major economic impact issues identified in CEOC’s CARSP: impacting low-income and poor people in Cambridge: poverty; lack of affordable housing; and barriers to health care access.

Cambridge residents live with a wide range of financial extremes. On the one hand, Cambridge has a median household income of $75,909 that is higher than the state at $67,846. On the other hand, Cambridge has a higher household poverty rate than the state, at 14% vs 12%. In Cambridge the poor rub elbows with the affluent daily. There are currently 471 millionaires living in Cambridge.

Low-income people in Cambridge are struggling to simply make ends meet with insufficient income, high rents and limited benefits. Fifty-six percent of individuals who completed CEOC’s needs assessment survey reported that if they lost their income they would only to be able to support themselves or their family for less than one month, and 28% said they could support themselves for one month.

This financial extreme is further highlighted by the fact that the poverty rate for families with children is higher in Cambridge than the state, 15% vs 13% statewide. The numbers are even higher for families with children headed by a woman alone, over 38% of these families live in poverty. People of color in Cambridge experience poverty at higher rates than the overall population. In Cambridge the poverty rate for Whites is 10.7% and 26.4% for Blacks, one and a half times more.
Studies support the fact that poverty and wealth accumulation do not impact all races equally. *The Ever-Growing Gap Report* illustrates that over the past thirty years, the average wealth of white families has grown by 84%, 1.2 times the rate of growth for the Latino population and three times the rate of growth for the Black population. If average Black family wealth continues to grow at the same pace as it has over the past three decades, it would take Black families 228 years to amass the same amount of wealth White families have today. For the average Latino family it would take 84 years to amass the same wealth as White families.

CEOC focus group members who were people of color reported to us that they experience that the city diminishes issues of race and class, by attributing their economic situation solely to economic inequality or poverty, without acknowledging issues related to the lack of opportunities that arise because of racial discrimination. CEOC’s priority to build civic engagement is critical to insuring that Cambridge’s diverse populations are engaged in the public policy discussions and decisions that impact them and their communities.

Food insecurity is tied to financial insecurity. Sixty-seven percent of CEOC survey respondents reported that in the past twelve months they worried that they would run out of food before they were able to get more. Forty-nine percent reported actually running out of food in the past twelve months.

Other Massachusetts’ financial statistics further highlight this growing income inequality, Massachusetts ranks sixth out of the 50 states in income inequality based upon the ratio of the top 1% to the bottom 99%. The Boston-Cambridge-Newton area is the most unequal metro area in the state. The top 1% here makes 30.6 times more than the bottom 99%. This is within a metro area that has the most expensive housing costs in the state.

According to the National Low-Income Housing Coalition, *Out Of Reach*, the Boston-Cambridge-Quincy HMFA has the most expensive housing in the state, requiring an hourly income of $32.52 wage in order to be able to afford a two-bedroom apartment without paying more than 30% of income. Given the income extremes of Cambridge residents in the city, affordable housing is the number one identified need in Cambridge. It is an acknowledged fact that Cambridge is experiencing an affordable housing crisis. For low-income and poor people affordable and stable housing is necessary for them to attempt to build economic stability and security. As their income increases, rents go up and benefits go done it is an unending roller coaster.

CEOC survey respondents expressed concerns about the potential elimination of the Affordable Care Act (ACA). The failed proposal that did not pass the U.S. Senate would have stripped Medicaid as an entitlement program and pushed the costs onto the states.

It would have cost Massachusetts an increase of $527 million to maintain Medicaid expansion, a 120% increase in state costs. Clearly this would not be sustainable for the state, thus jeopardizing those in long-term care, pregnant women and the many thousands of individuals who were eligible to enroll in MassHealth as a result of the
expanded Medicaid eligibility and children enrolled in the Children’s Health Insurance Program (CHIP).

Those already enrolled in health insurance realize that without ACA their health insurance and therefore their access to health care would be at risk. Sixty-seven percent of CEOC assessment respondents reported that they have health insurance, but only 23% reported that they could afford their premiums and co-pays, without the Medicaid expansion they would lose their health insurance and access to their physicians and medications.

The findings are not new or surprising as stated earlier in this report. These reported priorities are the same that were identified in CEOC’s previous community needs assessment, exposing the lack of progress that the nation has made in addressing issues of poverty. Not only have we not made progress, and we have heard directly from impacted low-income and poor people that it is getting worse. The quantitative data supports their claims. Rising income inequality, lack of affordable housing, increasing health premiums and co-pays limiting health care access, and diminishing access to public benefits. There appears to be little relief in sight with a proposed FY 2018 federal Presidential budget, if enacted would leave a shredded safety net hanging by a thread.

In this uncertain and threatening economic environment for poor and low-income people, the Planning Committee, after comprehensive review, discussed and submitted to the Board of Directors the results of the community needs assessment, key informant interviews and focus groups, and recommended these top priority needs for CEOC to include in its CARSP.

The priorities identified in CEOC’s CARSP are the local ramification of the issues facing low-income and poor people throughout the nation: lack of affordable housing; access barriers to affordable health care; homelessness; hunger; greater civic engagement for low-income, poor and diverse people; individual debt, including college debt; and income inequality and insecurity.

The Board reviewed and discussed the Planning Committee’s recommendations and approved them for CEOC’s three-year goals and outcomes.

The completed CARSP was presented to the Board of Directors and approved at the June 29, 2017 Board meeting, which proposed CEOC’s five three-year strategic goals:

Goal 1. CEOC will increase the number of affordable housing units in Cambridge
Goal 2. CEOC will increase the number of people participating in public hearings, policy forums, community planning or other advisory Boards, related to CEOC’s delivery of service and/or implementation of strategies to address conditions of poverty in Cambridge
Goal 3. Individuals and families with low-incomes are stable and achieve economic security
Goal 4. CEOC will increase enrollment to affordable health insurance in our community and maintain enrollment for those who are already enrolled
Goal 5. Individuals have increased access to nutritious healthy food
The Board also decided to review its mission statement and voted to change it at the April 27, 2017 Board meeting. The Board also decided to review its vision statement and voted to change it at the May 25, 2017 Board meeting. These revised mission and vision statements are included in the Board approved CARSP 2018.

In addition to the three-year strategic goals and objectives, the Board reviewed and established internal agency outcomes in the area of: funding strategies, staffing and service delivery systems, linkages and service gaps. The Board reviewed, discussed, asked clarifying questions and only then approved the CARSP for submission to DHCD.

CEOC is prepared to challenge these complex issues with individual advocacy, education, organizing, and public policy advocacy to engage impacted and non-impacted individuals in public policy advocacy to create public policies that support and rather than sanction poor people.

CEOC’s CARSP will challenge the entrenched problems facing low-income and poor people in Cambridge whose situations are exacerbated by the extremes of living in the state’s most expensive housing cost area, with the highest income inequality and the highest poverty rate. It would not be hyperbole to say that Cambridge is “A Tale of Two Cities.”

Looking forward it would be a serious omission to not acknowledge some specific federal public policies that would threaten the city of Cambridge and CEOC participants. Because of Cambridge’s established Sanctuary City status, that rightly refuses to collaborate with Immigration and Customs Enforcement (ICE), the city and CEOC are at risk for funding cuts. ICE deportation actions are also scaring CEOC immigrant participants and residents throughout the city. The impermanency of the Temporary Protective Status (TPS) is of special concern to CEOC’s Haitian participants who would have nothing in Haiti to which to return, should TPS not be renewed.

Also the potential cuts to both CSBG and CDBG would significantly impact CEOC funding going forward and its ability to carry out program services. Federal cuts to a whole host of public benefit programs would negatively impact the financial security of low-income and poor individuals and families.

These potential regressive public policy changes and potential devastating funding cuts would shred the safety net upon which the poor, elderly, people with disabilities, children and low-income families rely, in order it establish and maintain some level of financial stability.

Shredding the safety net makes little sense because data shows that the safety net reduces poverty. The Center On Budget and Policy Priorities reported in May 2016, that the safety net in Massachusetts lifted 920,000 people, including 200,000 children above the poverty line and provided health coverage to 41% of all children. These safety net benefits included Social Security, SNAP, Earned Income Tax Credits and Child Tax Credits, Supplemental Security Income and Housing Assistance.
Realistically the successful completion of the goals and initiatives established in CEOC’s CARSP will not eliminate poverty in Cambridge, however, the successful completion of these initiatives will reduce many of the negative impacts that poverty creates for low-income and poor individuals and families in Cambridge. CEOC in carrying out its CARSP over the next three years will be challenging poverty’s impacts during a time of the greatest income inequality that the nation has ever seen.

3. BOARD AUTHORIZATION

The CEOC Board of Directors approved the Community Assessment Report and Strategic Plan for submission to DHCD at a meeting on June 29, 2017.

4. AGENCY DESCRIPTION

The Cambridge Economic Opportunity Committee, Inc. - CEOC was founded in April 1965 as part of the federal Office of Economic Opportunity (OEO) “War on Poverty” and is Cambridge’s designated anti-poverty agency.

CEOC has a rich history in community organizing initiatives that have successfully resulted in public policy changes moving towards what we believe to be a more just government. CEOC has successfully established public policies and initiatives that support: the preservation and development of affordable housing; access to quality affordable health care; anti-hunger efforts; building economic equality for real opportunities for families to move out of poverty; and the development of community leadership to increase civic participation and engagement by impacted people.

CEOC provides its services in a one-stop comprehensive bundled services approach, which studies have shown to be a best practice, CEOC staff meet people where they are by dealing with them as a whole person and not just one individual need. Based upon best practices, bundled services result in people gaining access to more benefits then they would in siloed structured organizations.

A bundled services model reduces the “incurred” costs to low-income participants by: reducing the hassles and barriers of accessing benefits for which they are eligible without requiring multiple agency contacts; limiting transportation trips, costs and time spent; eliminating scheduling barriers because cross-trained staff can address all household needs at once; eliminating stress of multiple presentations of household demographic and economic information; managing all necessary documents in one place and once assembled, eliminating the need to create multiple copies.

CEOC’s bundled services are coordinated around the value that maintaining an individual or family’s affordable housing is the cornerstone of lifting people out of poverty and keep them from falling back into poverty, because once you lose your home you lose everything.

Once housing is stabilized participants are offered other programs and services. CEOC’s comprehensive one-stop bundled services model incorporates all CEOC programs: food pantry; individual tenant advocacy for housing stabilization and
homelessness prevention to keep people in their homes; financial education and coaching to build economic stability; FAFSA advocacy and education on understanding financial aid offers and avoiding college debt; free tax preparation to maximize EITC and child tax credits; comprehensive public benefits outreach, enrollment, advocacy, and follow up to ensure that all individuals and families are receiving all the cash supports for which they are eligible and to maintain these critical benefits, especially SNAP, TAFDC, SSI, and SSDI; and as a Massachusetts Certified Health Connector Navigator for MassHealth and all health care application advocacy, outreach, enrollment and plan selection to balance medical costs with financial needs.

CEOC also strives to empower low-income and working poor community members to advocate for initiatives that establish public policies at the local, state and federal level, that offer real economic supports for low-income individuals and families, without creating economic cliffs that eliminate needed benefits because of increased wages. These initiatives leave individuals and families worse off economically, by having to choose increased wages or lost benefits, with no hope of increasing economic stability and thus never escaping poverty. CEOC finds that in today’s political and economic climate staff are working harder to provide services to an ever-increasing number of participants with an ever-increasing intensity of needs.

5. MISSION STATEMENT

At the Board meeting on April 27, 2017 the CEOC Board of Directors approved a revised agency mission. *Empower people and mobilize resources to fight poverty’s causes and impacts through education and organizing.*

6. VISION STATEMENT

At the Board meeting on May 25, 2017 the CEOC Board of Directors approved a revised agency vision. *We envision an inclusive and diverse Cambridge without poverty where everyone has affordable housing, quality health care and education, food security and economic stability.*

7. COMMUNITY PROFILES

CEOC’s CSBG designated service area is Cambridge, MA. CEOC as a Massachusetts Health Connector Certified Navigator, IRS Certified Volunteer Income Tax Assistance (VITA) site, and SNAP outreach and enrollment agency, provides these services to individuals from the surrounding communities of Boston, Everett, Malden, Medford, Revere, and Somerville. Although CEOC’s designated area is Cambridge, CEOC provides services to these non-Cambridge residents because of statewide eligibility or because CEOC is more accessible for the participants even if the service is provided by a community action agency in their city. These are limited encounters in terms of CEOC’s overall participant population.

CEOC cannot provide its entire comprehensive one-stop bundled services to these participants because of eligibility restrictions. Because CEOC provides limited services to these communities and has no involvement in their greater community, basic
demographic information for these communities is included at the end of the Cambridge Profile section. CEOC also does not provide any public policy advocacy, as we do not have political standing in those communities, and are not members of those communities.

CEOC’s targeted populations for CSBG are Cambridge residents who have incomes <125% of the poverty level. For non-CSBG funded programs targeted populations eligibility varies, with Community Development eligibility at 80% of Area Median Income (AMI). For tax preparation, the income limit is $75,000. For health insurance enrollment there is no income limit. CEOC’s overall targeted populations are: linguistic and racial minorities, seniors, youth, and adults, people with limited English Proficiency (LEP), individuals with disabilities and immigrants.

**CAMBRIDGE PROFILE**

**Population**
According to the 2010 United States Census Bureau, Cambridge was the 10th densest incorporated city in the United States, with 105,162 residents, a 3.8% increase from the 2000 Census.

Cambridge is one of the five largest cities in Massachusetts. The population has increased since 2000, showing a slightly higher rate of growth than that of the county and the state during this time. Cambridge’s population is much younger than the county and the state, with a higher population of work age adults. The city has particularly large numbers of students and young professionals. The city has a lower proportion of children and seniors than the county and the state.

**Race**
Cambridge is more racially and ethnically diverse than the county and the state. The racial breakdown of the population in the city is 68% White, 15% Asian and 11% Black or African American and 7% Hispanic of any race.

27.1% of Cambridge residents are foreign born and 10.7% are naturalized citizens. Cambridge has long served as a port of entry for immigrants from around the world. Major languages and language groups other than English recorded by the 2011-2015 American Community Survey include Spanish (6.5%), Chinese (5.0%), French including Haitian Kreyol (3.8%), African Languages (2.3%), and Portuguese (1.9%).

**Poverty/Income Security**
Cambridge residents live with a wide range of financial extremes. On the one hand Cambridge has a median household income of $75,909 that is higher than the state at $67,846.

In contrast Cambridge has a higher household poverty rate than the state at 14% vs 12%. (Census, Poverty Status In The Past 12 Months By Household Type By Age Of Householder American Survey 5-Year Estimates.) These data can imply that there is a higher rate of income inequality in Cambridge than the state. An environment of wealth in Cambridge surrounds a sizeable number of people living in poverty.
Massachusetts ranks sixth out of the 50 states in income inequality based upon the ratio of the top 1% to the bottom 99%. The Boston-Cambridge-Newton area is the most economically unequal metro area in the state. The top 1% in this area makes 30.6 times more than the bottom 99%.  

The number of households in Cambridge earning 50 – 80% of AMI has declined by 49% since 1990, while the number of households earning over 120% of AMI has increased by 60%.  

It is also well established that the federal poverty line is a very dated way to define financial stability. In 2015 the Cambridge Mayor’s Blue Ribbon Commission on Income Insecurity, of which CEOC’s Executive Director and Associate Director were appointed members, formed to address issues of income inequality and insecurity in Cambridge and established its own definition of income insecurity as “the amount of money it takes for a person or persons to meet their basic needs without government assistance.” The amounts were one person $51,000, two persons $76,000, three persons $83,100, four persons $108,000.  

In completing the Cambridge Community Needs Assessment Technical Development Corporation (TDC) employed the City of Cambridge Affordability Ladder data to establish a threshold that determined the income needed to support the cost of market rate housing at no more than 30% of total household income.  

This broader definition of financial insecurity established by the Income Insecurity Committee Report allowed TDC to estimate the larger number of people living outside of poverty but still finding it difficult to afford to live in Cambridge. In total there were at least 45,000 financially insecure individuals in Cambridge in 2014, or about 43% of the population. Of the remainder, 42% are able to afford adequate housing while 15% are students and others living in-group quarters. TDC noted that the financially insecure number might be conservative because TDC used the affordability threshold for a one-bedroom apartment, thus undercounting the impact on families.  

The populations particularly at risk of experiencing financial insecurity are children, especially those living in households headed by a single female and those who identify as Black/African American or Hispanic, and foreign-born individuals. Poverty impacts children at a higher rate than the county or the state, a trend in all age groups. About 18% of children live in poverty, as compared to 15% statewide. See table below.
Not surprisingly, the poverty rate for families with children is higher in Cambridge than the state at 15% vs. 13% statewide. The numbers are even starker for families with children led by a single woman, over 38% of these families in Cambridge live in poverty.\(^\text{11}\)

Poverty among children is particularly concerning since it is a predictor for negative life outcomes. Poverty is one among a number of Adverse Childhood Experiences (ACE), which have been connected to such negative outcomes as low school performance and chronic health problems.\(^\text{13}\) Health problems in adulthood may arise even decades after ACEs occur.\(^\text{12,13}\)

People of color experience poverty at higher rates than the overall population in Cambridge and the state. The poverty rate among people who identify as Black or African American and those who are of Hispanic or Latino origin (of any race) is nearly double the overall rate of poverty in Cambridge. Asians also have higher rates of poverty, though not as far from the average. Interestingly, Hispanics in Cambridge have a lower poverty rate than the statewide average for this group, while African Americans in Cambridge experience poverty at a higher rate than African Americans statewide. Immigration status also appears to be a factor. In Cambridge, 20% of individuals born outside the United States are living in poverty, as opposed to the 15% city average for non-foreign born.\(^\text{14}\)

Poverty exists in several Cambridge neighborhoods, at a higher average rate: East Cambridge, Wellington-Harrington, The Port, Mid-Cambridge and Riverside. Cambridgeport, Neighborhood Nine and North Cambridge have relatively low percentage rates of poverty, but high absolute numbers of poor people.\(^\text{15}\) Interestingly the neighborhoods listed above were the original low-income target neighborhoods that
were identified when CEOC was designated as Cambridge’ Community Action Agency.

**Education**

Cambridge is home to two of the most prestigious universities, Harvard and MIT, which together with Lesley University, Hult Business School and Cambridge College educate 46,508 students, including 14,655 undergraduates and 21,572 graduate students and 10,278 non-degree students.¹⁶

According to the 2011 - 2015 American Community Survey data on the level of education in Cambridge, 75% of the population over 25 has either a four year Bachelor degree or a graduate degree, 9.8% has either an Associate degree or some college course work, 9.5% has a high school diploma and 5.6% does not have a high school diploma. Of the population 18 or older, 31.3% are enrolled fulltime in a college or graduate school degree program.

The Cambridge Public Schools have an enrollment of 6,565 students, 39% are white, 28% are Black, 13.5% are Latino and 12.4% are Asian. Twenty-eight percent are low-income and 8.2% are English language learners. Cambridge spends $27,500 per student per year, well above the state average of $14,900.¹⁷

But in spite of this significant expenditure Cambridge schools are not sufficiently preparing Black and Latino students with critical math and science skills. The racial achievement gaps in math and science are evident as early as third and fifth grades and continue into high school. The racial achievement gap continues into higher education. According to the most recent data, only 29% of Cambridge’s Black ninth graders move seamlessly toward any kind of college degree within six years. For Latino students, 14% have such postsecondary success. Black and Latino students are less likely to seamlessly secure degrees than their white and Asian classmates. The difference between white and Black students is nine percentage points and between white and Latino students, twenty-four percentage points.¹⁸

This racial achievement gap carries into adulthood. Of Cambridge’s white and Asian residents older than 25, 88% have a bachelor’s degree or higher. But Black and Latino adults lag behind both white and Asian adults in possessing bachelor’s degrees or higher. In 2014 less than a third of black adults held at least a bachelor’s degree and nearly 60% of Latino adults held at least a bachelor’s degree. There is almost a 50-percentage point difference between white and black adults with at least a bachelor’s degree. Research show that even the earliest learning and development gaps affects health education, quality of life and civic engagement in adulthood.¹⁹

**Employment**

According to the Massachusetts Department of Labor and Workforce Development, as of March 2017 Cambridge had an unemployment rate of 2.30%, which was the lowest in Massachusetts, compared to the state unemployment rate that just increased to 4.2% in May. The Department also reported an annual average of 116,089 jobs in Cambridge during 2015. This figure includes only employees for whom the unemployment tax is paid; it does not include self-employed persons or sole proprietors.
Given the high number of professional employers in Cambridge it is not surprising that according to the Massachusetts Executive Office of Labor and Workforce Development during the third quarter of 2015 the average annual wage earned in Cambridge was $110,443. The Cambridge median household income in 2015 was $79,416. Besides hospitality and retail trade, all other areas of employment require advanced education or skill training in order to be eligible for employment. Given the education gap described in the education section, it is easy to see how the racial achievement gap can negatively impact the financial earnings of a student for their entire life.\(^{20}\)

For those with less training who seek to earn high wages, or advancement do not find it so easy. Employment is a key path toward greater degrees of financial security for low-income people. However, residents reported that there are barriers to career readiness for Cambridge’s low-income populations. Their skills may not match those needed by Cambridge’s employers. The majority of those who work in Cambridge are not from Cambridge. The number of local workers who are from Cambridge has remained stagnant and the proportion is declining as the economy expands.\(^{20}\)

Even employment, however, is not a guarantee of a living wage in Cambridge. A review of U.S. Census data for the past 12 months (2015-2015), of work hours show that 34% of workers in Cambridge were underemployed as compared to 30% in the state and 27% in the country.

**Health Care**

Poor health and poverty are closely linked. It is well known that those with higher and moderate incomes are healthier on average than those with low-incomes. For every age group and on most health indicators, the poor are less healthy than the near poor or non-poor. Many factors influence health disparities, including access to medical care.\(^{22}\)

22. (Institute for Research on Poverty, Focus on Policy, October 2015)

These disparities exist in both health insurance coverage and access. Recent National Health Interview Survey data indicated that poor individuals were more than four times more likely to delay or forgo needed medical care due to cost than those with middle or high incomes. The poor are also more than nine times more likely than those in middle and high-income ranges to forgo needed prescription drugs due to cost.

According to the 2013 Cambridge Public Health Commission’s Community Health Access Survey, 99.6% of Cambridge residents reported that they had health insurance coverage compared to the state at 96.7%. But even with health insurance, 57.3% reported that they experienced cost of care as a barrier to accessing visits because of copays for visits and prescriptions, and 2.3% of respondents have difficulty accessing care for themselves or their families.

Another factor that impacts low-income and poor individuals around sustaining health insurance coverage is churn. Churn is when individuals move on and off coverage due to employment changes, income changes, losing eligibility for Medicaid expansion or the Children’s Health Insurance Program (CHIP). These changes or income fluctuations all affect an individual or family’s eligibility. Churn can have serious health impacts on
consumers. Consumers that experience gaps in coverage face worse health outcomes as they tend to delay seeking routine care or skip needed treatments.

The potential elimination of the Affordable Care Act (ACA) will create the greatest challenge to maintaining insurance coverage for low-income and poor individuals and families, let alone access. If the Republicans succeed at their long held goal of eliminating the ACA, approximately 22 million individuals will lose their coverage.

Further, according to the Kaiser Family Foundation, Medicaid expansion under ACA would be eliminated over time resulting in an $880 billion reduction to the federal budget. The repeal of the Medicaid expansion would reduce the federal deficit by $337 billion dollars over ten years by eliminating care for the neediest Americans.

States will also be able to seek waivers from providing health insurance coverage to those with preexisting conditions, by offering participation in high-risk pools. These pools existed previously but were not utilized because of their high cost as the pools were underfunded. If anyone in these pools currently experience churn in their coverage, under the Republican plan they will pay a huge penalty in premium cost to rejoin.

The elimination of Medicaid expansion would push these costs onto the state. According to the Massachusetts Budget and Policy Center, Massachusetts’ Medicaid expansion pays for MassHealth that provides insurance to Massachusetts’ residents including children in low-income households, low wage workers, elders in nursing homes, people with disabilities and others with very low-income who cannot afford insurance. The FY 2018 state budget assumes that the enrollment for MassHealth will stay at 1.9 - 2 million enrollees, at a cost of $16.5 billion. The federal government reimburses Massachusetts more than half of this MassHealth expense. However with the potential elimination of the Medicaid expansion, this reimbursement would no longer exist, putting all MassHealth enrollees in jeopardy of losing their health insurance coverage.

The American Health Care Act (Trump Care) would reduce insurance coverage sharply and drive up costs. According to Congressional Budget Office without the ACA: premiums would rise 15-20% in the first two years, then after that the coverage would be less expensive, but that would only happen because insurance benefits would shrink and co-pays would rise; eliminating the enrollment mandate would create a smaller insurance pool because young and healthy people without a penalty mandate would not seek insurance thus raising the cost for those who are sick and need the insurance coverage; the reduction in insurance coverage would be especially severe for lower income families; seniors would pay five times the rate of younger people, ACA only allowed seniors to pay no more than three times as much.  

**Hunger**
For individuals in Cambridge with high incomes, there are many food choices: ethnic restaurants from every country, four Whole Foods grocery markets and Farmer’s Markets around the city every day of the week during the growing season. But access to healthy food is more difficult for people living in poverty. There are no accessible
affordable grocery stores in Cambridge for those living in the high poverty neighborhoods.\textsuperscript{23}

Food security is tied to financial security. Food security for the population that is struggling financially is difficult to quantify, however there are programs that can be used to establish that food insecurity exists in Cambridge. SNAP enrollment is a good indicator of food insecurity. SNAP is the federal Supplemental Nutrition Assistance Program that provides food access to low-income households.

SNAP enrollment in October 2015 for Cambridge was 5,607 households, and 8,848 individuals, according to the Census Bureau’s American Community Survey (2011-2015). The ACS shows that households with children and seniors are disproportionately represented in SNAP, as are those led by a Black/African American or a Hispanic person. SNAP usage is linked to Cambridge’s low-income poverty neighborhoods. Twelve-percent of Cambridge’s population is enrolled in SNAP which is in line with Cambridge’s poverty rate. Cambridge had a high rate of students (45%) enrolled in free or reduced lunch programs in school year 2014-2015.\textsuperscript{24}

Food insecurity leads to poor health status for children such as developmental risks, mental health problems, poor educational outcomes, unhealthy weights, poor growth and unhealthy eating practices.\textsuperscript{25} Hungry children also struggle to concentrate and learn, have higher rates of absenteeism, get sick more frequently and recover more slowly. Nationally families with children, particularly those headed by a single adult and those headed by a Black or Hispanic adult are disproportionally impacted by food insecurity.\textsuperscript{26}

CEOOC’s own community needs assessment survey found that 67% of those who completed the survey answered yes to the question “Over the past 12 months were you worried that your household would run out of food before you were able to get more?” Also, 49% also responded yes to the question “Within the last 12 months my food ran out.”

**Housing**

Cambridge’s extremely high cost of housing creates an affordable housing crisis for low-income households. Affordable housing ranked as the number one need in Cambridge in CEOC’s community assessments and in the city’s Community Needs Assessment. Low income and extremely high housing costs are a bad formula for Cambridge’s low-income and poor residents to attempt to move out of poverty and gain economic stability and financial security.

Between 2000 and 2015, median-asking rents for a one-bedroom apartment in Cambridge increased 90% from $1,268 to $2,403. For a two-bedroom apartment, median-asking rents increased 70% from $1,691 to $2,882; and for a three-bedroom apartment, 64% from $2,050 to $3,368.\textsuperscript{27}

In 2013, 65.6% of extremely low-income, (at or below 30% of AMI), renter households in Cambridge were housing cost-burdened, paying more than 30% of their gross income on rent, and 55.8% were severely cost-burdened, paying more than 50% of their gross income on rent.\textsuperscript{28}
Seventy-eight percent of very low-income (31% – 50% of AMI) renter households in Cambridge were cost-burdened; and 49.9% were severely cost-burdened. Seventy-four percent of low-income (51% – 80% of AMI) renter households in Cambridge were cost-burdened; and 22.1% were severely cost-burdened. Twenty percent of renter households in Cambridge with incomes above 80% of AMI were cost-burdened; and 1.6% were severely cost-burdened. Those who have higher incomes can afford to pay more for housing because they have a greater financial cushion. Low-income households do not have any financial flexibility.\textsuperscript{29}

The 2015 median market rate sales price of a single family home was $1,253,000, for a two family $1,100,000, and for a condominium $600,000.\textsuperscript{30}

The wait lists for all Cambridge Housing Authority as of May 2017 - 13,700 for public housing, elderly disabled, family developments, housing choice vouchers program; and single room occupancy waitlist 1,235. City of Cambridge Inclusionary Housing Rental Pool 2,250.\textsuperscript{31}

**Homelessness**
The Cambridge Census of Persons Experiencing Homelessness, an annual point-in-time count, found 517 individuals either unsheltered or in shelters on January 27, 2016. Of the 517 people, 339 were single individuals and 178 were members of households with children.\textsuperscript{32}

Homeless services in Cambridge are provided in two broad categories, non-residential or supportive services such as street outreach, daytime shelters and housing search. The second category is residential services including shelters, or transition to permanent housing.

Emergency shelters address the person’s immediate need of an acute housing crisis; transitional housing provides interim housing and support to help homeless people move into and maintain permanent housing; and permanent housing is community-based housing without a designated length of stay in which formerly homeless individuals and families live as independently as possible.

Data from the 2016 Housing Inventory Count, provided in the table below, show that all three residential types are highly utilized and indicate a need for additional permanent housing resources. While shelter and housing services are stretched to meet demand, non-residential support services, such as street outreach, legal and fiduciary services, and housing search assistance, are negatively impacted by a shift in HUD’s funding strategy prioritizing permanent housing.\textsuperscript{33}

<table>
<thead>
<tr>
<th>Type of housing</th>
<th>Point-in-Time Count 1/27/16</th>
<th>Beds available</th>
<th>Avg. bed utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency shelter - individual</td>
<td>234</td>
<td>259</td>
<td>90%</td>
</tr>
<tr>
<td>Emergency shelter - family</td>
<td>60</td>
<td>62</td>
<td>97%</td>
</tr>
<tr>
<td>Transitional housing – individual and family</td>
<td>155</td>
<td>170</td>
<td>91%</td>
</tr>
</tbody>
</table>
Permanent supportive housing – individual and family | 329 | 346 | 95%

City of Cambridge “2016 Cambridge Homeless Housing Inventory Count”

Although permanent housing is the primary resource needed to address homelessness, supportive services are also critical to help people attain and retain permanent housing. As a result of the recent federal funding cuts to supportive service projects, the City of Cambridge’s ability to support homeless populations is limited, with children, contributing to a rise in family homelessness.

Given that there are not enough resources to meet the need for affordable housing there are not enough resources to address the immediate needs of Cambridge’s homeless population. Transitional services are becoming more of a long-term solution for some.

Data from the 2015 Annual Homeless Assessment Report (AHAR) for the period between October 2014 and September 2015 show that 50% of families in Cambridge emergency shelters stayed for longer than 6 months.

<table>
<thead>
<tr>
<th>Length of Stay by Type of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of housing</td>
</tr>
<tr>
<td>----------------------------------</td>
</tr>
<tr>
<td>Emergency shelter individual</td>
</tr>
<tr>
<td>Emergency shelter family</td>
</tr>
</tbody>
</table>

Although homelessness impacts all populations, particular populations experience a greater impact. The Cambridge 2016 US Census shows that Black and African American individuals disproportionately experience homelessness. Black residents represent roughly 11% of the city, but include 29% of the total homeless populations.

Civic Engagement and Social and Community Involvement

CEOC is fortunate to be able to include the results of the TDC Cambridge Needs Assessment telephone survey results that showed that most residents are fairly satisfied with Cambridge as a place with a “sense of community” with nearly 70% rating it as excellent to good in 2016. This rating declined from the peak of 78% in 2014. While this represents an overall positive feeling of residents in neighborhoods throughout the city, the Assessment went on to point out that there are sub-populations that experience barriers to civic engagement and social capital: immigrants, seniors, people of color and low-income people. These sub-populations are CEOC’s target population and also participated in CEOC’s focus groups and expressed similar concerns.

Immigrants reported facing cultural and linguistic barriers to participation in Cambridge civic life in TDC and CEOC focus groups. These focus group participants discussed the lack of interpreter services at public meetings and discomfort with speaking in public settings with limited English skills.

CEOC’s focus group with Haitian immigrants reported that personal networks of
family and friends might offer limited support to get engaged, because they often face similar language and cultural barriers.

TDC’s targeted focus groups limited to just seniors noted that seniors in Cambridge can become isolated, particularly when health issues arise, preventing them from engaging in their communities. CEOC does provide senior services around assistance and advocacy to apply for and receive a reasonable accommodation, which in many cases allows seniors to remain in their homes.

Participants in TDC and CEOC focus groups described systemic racism that they have experienced and observed in Cambridge. Some participants felt that the City diminishes issues of race and class, by attributing disadvantages solely to economic inequality or poverty without acknowledging enough about the lack of opportunities that can arise from racial discrimination.

According to TDC there is evidence for racial discrimination that can be seen in data collected by the Data Resource Center for Child and Adolescent Health, which found that 4.4% of Cambridge children and youth ages 0-17 reported being “treated or judged unfairly due to race/ethnicity.” This number is somewhat higher than those observed in the state (3.3%) and country (4.1%).

**CEOC Demographic Profile**

**Cambridge Profile: Overall Poverty Rate of <100%: 14%**.

<table>
<thead>
<tr>
<th>Age</th>
<th>% Poverty</th>
<th>Race/Ethnicity</th>
<th>% Poverty</th>
<th>Gender</th>
<th>% Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>14.9</td>
<td>White</td>
<td>10.7</td>
<td>Male</td>
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</tr>
<tr>
<td>&gt;5</td>
<td>13.9</td>
<td>Black</td>
<td>26.4</td>
<td>Female</td>
<td>14.8</td>
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<tr>
<td>5-17</td>
<td>15.4</td>
<td>Amer. Indian</td>
<td>13.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-34</td>
<td>17.7</td>
<td>Asian</td>
<td>30.9</td>
<td></td>
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</tr>
<tr>
<td>35-64</td>
<td>9.9</td>
<td>Other Pacific Islander</td>
<td>18.8</td>
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<tr>
<td>60+</td>
<td>12.2</td>
<td>Other Race</td>
<td>22.1</td>
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<td></td>
<td></td>
<td>Two or more races</td>
<td>20.8</td>
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<tr>
<td></td>
<td></td>
<td>Latino Origin</td>
<td>26.3</td>
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**Total Cambridge Gender & Age**

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<td>51.6</td>
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<table>
<thead>
<tr>
<th>Age</th>
<th>%</th>
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<tr>
<td>10-14</td>
<td>2.8</td>
</tr>
<tr>
<td>15-19</td>
<td>7.6</td>
</tr>
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</table>

**Total Cambridge Race**

<table>
<thead>
<tr>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Black</td>
<td>11.7</td>
</tr>
<tr>
<td>American Indian / Alaskan Native</td>
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</tr>
<tr>
<td>Asian</td>
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<td>Two or More Races</td>
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</tr>
<tr>
<td>Hispanic/Latino</td>
<td>7.6</td>
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Profiles of Non-Designated Cities that CEOC Serves
Non-designated service area profiles – 100% of poverty by age, race/ethnicity, gender
Boston, Everett, Malden, Medford, Revere, and Somerville.

Boston Profile: Overall poverty rate of <100%: 21.5%.

<table>
<thead>
<tr>
<th>AGE</th>
<th>% POVERTY</th>
<th>RACE/ETHNICITY</th>
<th>% POVERTY</th>
<th>SEX</th>
<th>% POVERTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>29.8</td>
<td>White</td>
<td>16.4</td>
<td>Male</td>
<td>19.2</td>
</tr>
<tr>
<td>&gt;5</td>
<td>26.1</td>
<td>Black</td>
<td>24.1</td>
<td>Female</td>
<td>23.7</td>
</tr>
<tr>
<td>5-17</td>
<td>31.5</td>
<td>Amer. Indian</td>
<td>24.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-34</td>
<td>23</td>
<td>Asian</td>
<td>30.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35-64</td>
<td>16.4</td>
<td>Other Pacific Islander</td>
<td>21.5</td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
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<td>Latino Origin</td>
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</tbody>
</table>

Everett Profile: Overall poverty rate of <100%: 14.9%

<table>
<thead>
<tr>
<th>AGE</th>
<th>% POVERTY</th>
<th>RACE/ETHNICITY</th>
<th>% POVERTY</th>
<th>SEX</th>
<th>% POVERTY</th>
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<tbody>
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<tr>
<td>&gt;5</td>
<td>23.9</td>
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<td>Female</td>
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</tr>
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<td>18.2</td>
<td>Asian</td>
<td>15.5</td>
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<td></td>
</tr>
<tr>
<td>35-64</td>
<td>10.7</td>
<td>Other Pacific Islander</td>
<td>0</td>
<td></td>
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</tr>
<tr>
<td>60+</td>
<td>10.5</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Two or more races</td>
<td>13.5</td>
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<tr>
<td></td>
<td></td>
<td>Latino Origin</td>
<td>19.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Malden Profile: Overall poverty rate of <100%: 15.6%

<table>
<thead>
<tr>
<th>AGE</th>
<th>% POVERTY</th>
<th>RACE/ETHNICITY</th>
<th>% POVERTY</th>
<th>SEX</th>
<th>% POVERTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>18</td>
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<td>12.3</td>
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</tr>
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<td>22.3</td>
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<td>Female</td>
<td>17.1</td>
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</tr>
<tr>
<td>Age</td>
<td>% Poverty</td>
<td>Race/Ethnicity</td>
<td>% Poverty</td>
<td>Gender</td>
<td>% Poverty</td>
</tr>
<tr>
<td>----------</td>
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<td>-----------</td>
<td>--------</td>
<td>-----------</td>
</tr>
<tr>
<td>&lt;18</td>
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<td>Male</td>
<td>8.9</td>
</tr>
<tr>
<td>&gt;5</td>
<td>9.6</td>
<td>Black</td>
<td>11.4</td>
<td>Female</td>
<td>12.4</td>
</tr>
<tr>
<td>5-17</td>
<td>13.6</td>
<td>Amer. Indian</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-34</td>
<td>14.8</td>
<td>Asian</td>
<td>10.2</td>
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</tr>
<tr>
<td>35-64</td>
<td>7.2</td>
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</tr>
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<td></td>
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<tr>
<td></td>
<td></td>
<td>Two or more races</td>
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<td></td>
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<td></td>
<td></td>
<td>Latino Origin</td>
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</table>

**Medford Profile: Overall poverty rate of <100%: 10.8%**.

<table>
<thead>
<tr>
<th>Age</th>
<th>% Poverty</th>
<th>Race/Ethnicity</th>
<th>% Poverty</th>
<th>Gender</th>
<th>% Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>29.8</td>
<td>White</td>
<td>16.4</td>
<td>Male</td>
<td>19.2</td>
</tr>
<tr>
<td>&gt;5</td>
<td>26.1</td>
<td>Black</td>
<td>24.1</td>
<td>Female</td>
<td>23.7</td>
</tr>
<tr>
<td>5-17</td>
<td>31.5</td>
<td>Amer. Indian</td>
<td>24.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-34</td>
<td>23</td>
<td>Asian</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>35-64</td>
<td>16.4</td>
<td>Other Pacific Islander</td>
<td>21.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60+</td>
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<td>Other Race</td>
<td>33.7</td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Two or more races</td>
<td>24</td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Latino Origin</td>
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</tbody>
</table>

**Revere Profile: Overall poverty rate of <100%: 15.6%**.

<table>
<thead>
<tr>
<th>Age</th>
<th>% Poverty</th>
<th>Race/Ethnicity</th>
<th>% Poverty</th>
<th>Gender</th>
<th>% Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>29.8</td>
<td>White</td>
<td>16.4</td>
<td>Male</td>
<td>19.2</td>
</tr>
<tr>
<td>&gt;5</td>
<td>26.1</td>
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<tr>
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<td>35-64</td>
<td>16.4</td>
<td>Other Pacific Islander</td>
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</tr>
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<td></td>
<td></td>
<td>Latino Origin</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Somerville Profile: Overall poverty rate of <100%: 14.7%**.
The overall poverty rates for Cambridge’s non-designated service areas range from a low of 10.8% for Medford to a high of 21.5% for Boston. Although the percentages vary, overall it is evident that poverty impacts the residents of these cities significantly. Children, racial and ethnic minorities and women are experiencing poverty at a higher rate than others in each city.

### Total Population: Gender and Age

<table>
<thead>
<tr>
<th>SEX (%)</th>
<th>BOSTON</th>
<th>EVERETT</th>
<th>MALDEN</th>
<th>MEDFORD</th>
<th>REVERE</th>
<th>SOMERVILLE</th>
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</thead>
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<td>51.6</td>
<td>52.9</td>
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<td>50.2</td>
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<table>
<thead>
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<th>AGE (%)</th>
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<th>MALDEN</th>
<th>MEDFORD</th>
<th>REVERE</th>
<th>SOMERVILLE</th>
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<td>3.8</td>
</tr>
<tr>
<td>60-64</td>
<td>4.5</td>
<td>5</td>
<td>4.9</td>
<td>5.3</td>
<td>5.5</td>
<td>3.8</td>
</tr>
<tr>
<td>65-74</td>
<td>5.8</td>
<td>5.9</td>
<td>6.1</td>
<td>7.1</td>
<td>7.5</td>
<td>5.2</td>
</tr>
<tr>
<td>75-84</td>
<td>3.2</td>
<td>4.1</td>
<td>3.8</td>
<td>3</td>
<td>4.4</td>
<td>2.9</td>
</tr>
<tr>
<td>&gt;85</td>
<td>1.6</td>
<td>1.6</td>
<td>1.7</td>
<td>2.3</td>
<td>2</td>
<td>1.3</td>
</tr>
</tbody>
</table>

### Total Population: Race

<table>
<thead>
<tr>
<th>RACE (%)</th>
<th>BOSTON</th>
<th>EVERETT</th>
<th>MALDEN</th>
<th>MEDFORD</th>
<th>REVERE</th>
<th>SOMERVILLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>53</td>
<td>63.5</td>
<td>54.2</td>
<td>78.9</td>
<td>76.2</td>
<td>75.5</td>
</tr>
<tr>
<td>Black</td>
<td>25.2</td>
<td>18.9</td>
<td>14.4</td>
<td>9.3</td>
<td>6</td>
<td>7.8</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>.4</td>
<td>.2</td>
<td>.2</td>
<td>.3</td>
<td>.2</td>
<td>.1</td>
</tr>
<tr>
<td>Asian</td>
<td>9.3</td>
<td>4.6</td>
<td>24.5</td>
<td>7.5</td>
<td>6.7</td>
<td>10.1</td>
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<tr>
<td>Other Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Some Other Race</td>
<td>7.5</td>
<td>6.4</td>
<td>2.4</td>
<td>1</td>
<td>7.3</td>
<td>3.3</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>4.5</td>
<td>6.3</td>
<td>4.3</td>
<td>3</td>
<td>3.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>18.8</td>
<td>21.5</td>
<td>10.3</td>
<td>5.9</td>
<td>26.4</td>
<td>9.8</td>
</tr>
</tbody>
</table>

### Other Key Demographics for Surrounding Cities Served by CEOC

<table>
<thead>
<tr>
<th>DEMOGRAPHICS</th>
<th>BOSTON</th>
<th>MALDEN</th>
<th>MEDFORD</th>
<th>REVERE</th>
<th>SOMERVILLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>POPULATION</td>
<td>639,147</td>
<td>60,309</td>
<td>56,981</td>
<td>53,258</td>
<td>77,560</td>
</tr>
</tbody>
</table>
The most of the demographics for the cities listed above are greater than those of the state, and thus makes it more difficult economically for low-income and poor residents in these cities. These demographics include: greater population density, higher median home price and value index, higher median rent and median incomes that cannot support the rent at 30% of income. Additionally some educational achievement levels are lower than the state in the different age groups.

The demographic that drives economic stress on low-income and poor people living in these cities and Cambridge is the extremely high cost of housing.

The federal government, the primary supporter of affordable housing for the nation is turning its back on the poor who have relied upon federal resources and now have no place else to turn. Cities across the nation find that they are struggling to maintain affordable housing for their residents, since the cost of new construction is not affordable to low-wage earners. Federal funding for housing assistance programs that serve the lowest income households including Housing Choice Vouchers, Public Housing, Section 8 Project-Based Rental Assistance, Housing for the Elderly, and Housing for Persons with Disabilities declined 3.3% between 2010-2017. During this period housing received the largest cut of nearly $1.8 billion.36

The cost of housing nationally is at a crisis level in every community. A person making the federal minimum wage of $7.25 an hour working a forty hour week cannot afford a modest two-bedroom apartment anywhere in America! A worker earning this minimum wage would have to work 117 hours per week for 52 weeks (almost 3 fulltime jobs) to rent a modest two-bedroom apartment, and 94.5 hours a week (2.4 fulltime jobs) to afford a modest one-bedroom apartment.37

<table>
<thead>
<tr>
<th>Density</th>
<th>1,475%</th>
<th>1,324%</th>
<th>7,034%</th>
<th>1,006%</th>
<th>2,142%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;MA</td>
<td>&gt;MA</td>
<td>&gt;MA</td>
<td>&gt;MA</td>
<td>&gt;MA</td>
<td>&gt;MA</td>
</tr>
<tr>
<td>Median House Price</td>
<td>$379,500</td>
<td>$388,800</td>
<td>$392,700</td>
<td>$305,500</td>
<td>$449,100</td>
</tr>
<tr>
<td>Median Rent</td>
<td>$1,298</td>
<td>$1,264</td>
<td>$1,464</td>
<td>$1,176</td>
<td>$1,470</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>34%</td>
<td>41.4%</td>
<td>57.5%</td>
<td>49.4%</td>
<td>34%</td>
</tr>
<tr>
<td>Rent</td>
<td>66%</td>
<td>58.6%</td>
<td>42.5%</td>
<td>50.6%</td>
<td>66%</td>
</tr>
<tr>
<td>Home Value Index</td>
<td>$379,500</td>
<td>$388,500</td>
<td>$506,900</td>
<td>$353,400</td>
<td>$592,900</td>
</tr>
</tbody>
</table>

(All data in the above charts are from the U.S. Census, American FactFinder Survey 2011-2015, 5-Year Estimates)
The hourly wage needed to afford a two-bedroom apartment in Massachusetts without paying more than 30% of one’s income is $27.39. The Report ranks the Boston-Cambridge-Quincy HMFA, which includes Malden, Medford, Revere, and Somerville, the most expensive housing area in Massachusetts. In this metro area, an hourly wage of $32.52 is required, which is 18% higher than anywhere else in the state. A Massachusetts worker earning the Massachusetts minimum wage of $11.00 an hour would need to work three fulltime jobs to afford this rent at 30% of income.

Household income has not kept up with the rising cost of housing. From the housing crisis of 2007-2015 the median gross rent for a rental home in the U.S. increased by 6% while the median income for renter households rose by just 1% and median income for all households declined by 4%.38

We know that the struggle to find decent rental housing at an affordable cost is most difficult for low-income households. Also these low-income renters are competing with households of higher incomes who are also seeking affordable rents. Only 35 affordable and available rental-housing units exist for every 100 extremely low-income renter households.39

Besides Boston, these communities do not have providers who can offer residents the services that CEOC is providing: health care and SNAP enrollment and advocacy; free tax preparation to maximize Earned Income Tax Credit (EITC) and child tax credits; and food pantry services. ABCD provides these services to its residents. CEOC provided limited services to Boston residents mostly because they are employed in Cambridge and coming to CEOC was more convenient either before work or at the end of the day.

Affordable housing is the greatest challenge facing Cambridge’s metro area. As the cost of housing continued to rise in the metropolitan area, people moved further away in order to find less expensive housing. Now these surrounding communities are experiencing increased demand and increased cost for housing. The rising cost of housing creates the greatest burden for low-income and working poor individuals and families who struggle to balance their basic needs while hoping to build economic stability and security.

8. COMMUNITY AND INTERNAL ASSESSMENT PROCESS

Internal Process
The CEOC Planning Committee developed and approved the survey tool and its questions. The Committee piloted the survey tool and focus group questions to insure that the questions were clear and there were no comprehension issues lost in translation and necessary adjustments made when needed.

The CEOC Planning Committee developed the list of those key informants to be interviewed and with whom CEOC should hold focus groups. The Committee prioritized the need for multilingual focus groups in the primary language of the participants.
CEOC prioritized the input and feedback from its customers, participants, and non-participants. CEOC utilized paper surveys and small focus groups, because CEOC has found over the years that these small groups allow all voices to be heard even the most shy. Small groups make it easier for people to speak up. The benefit is that CEOC can hear directly in the words of the participant their concerns, priorities, suggestions and recommendations for improvement.

CEOC also utilized the results of Cambridge’s comprehensive Community Needs Assessment conducted by the Technical Development Corporation (TDC) that also held focus groups and conducted a citywide telephone survey of Cambridge residents.

The CEOC Board members completed surveys and ranked their priority community needs. The Board also reviewed the complete survey results.

The Board also completed their own self-assessment on their role and their effectiveness in insuring that CEOC is carrying out its mission and is in compliance with all funding source regulations. The Assessment asked members to rank their agreement with the following statements: Board members understand their roles and responsibilities, agency mission and vision; Board Committee structure is effective in carrying out Board functions; Board members understand their role in financial management and performance; Board members establish and monitor program and public policy and outcomes; Board meetings are effective in following the agenda and ending on time; the Board annually evaluates and sets the compensation of the Executive Director; Board reviews, updates and approves all required agency policies and procedures; Board maintains diversity that is representative of the community; Board continuously receives training on building their skills; Board members are engaged and able to raise any subject without being silenced.

The staff also completed the needs assessment survey, but was additionally asked what would improve their work duties at CEOC and what did they like most about working at CEOC.

A critical activity of CEOC’s Community Assessment Report & Strategic Plan was the solicitation of feedback from staff on agency program strengths and service gaps.

CEOC currently employs six individuals in addition to CEOC’s Executive Director, Associate Director and Finance Director. These six staff members completed the internal staff assessment, four are direct line staff, and two are midlevel managers.

The survey included the following questions about their work:

- Do CEOC’s operations and programs’ provide participants with positive results?
- Do you experience individual satisfaction with your job and have clarity about their job duties?
- Do you feel that you receive appropriate supervision and have regular access to your supervisor to carry out your job duties?
- Do you feel satisfied with your job?
- Do you feel free to express your opinions without fear of retribution?
• Do you have a good understanding of the agency mission and do you think the agency is operating in line with its mission and truly challenging poverty by helping people build economic stability?
• Do you feel that management is honest and open with you; and do you feel valued as an employee?
• Do you feel that your salary directly reflects your job duties?

In addition to the completion of the survey staff discussed their answers in their supervisory meetings and in a staff meeting.

Community Process
CEOC conducted 223 individual surveys of CEOC low-income participants and low-income non-participants, and pantry volunteers.

Since CEOC’s designated service area is Cambridge with very limited services provided to those from surrounding communities, CEOC prioritized surveying those non-participants who would have some knowledge of the Cambridge community and the needs challenging the low-income individuals living in Cambridge. The non-Cambridge area participants that CEOC surveyed were from the faith-based churches, the Cambridge Health Alliance Volunteer Health Advisors and non-Cambridge tax filers.

Surveys were distributed at meetings, service sites and at individual service encounters, which resulted in a very successful number of completions from participants. CEOC set a goal of 250 completed surveys, 17 individuals choose not to complete the survey, and non-Cambridge residents completed 18. (A copy of the individual survey is included in the appendix).

CEOC conducted its own focus groups: one with CEOC’s Haitian Action Group in Haitian Kreyol; two groups of tenants at the Fresh Pond Apartments, (an expiring use property), in Amharic and Spanish; one group each with Cambridge Health Alliance Volunteer Health Advisors (VHA) a multicultural education and outreach program to improve the health of underserved immigrant communities and LEP speakers; Cambridge Community Learning Center students, many who have limited English proficiency and are taking English as a second language classes and preparing for college.

Participants in focus groups did not complete surveys. CEOC staff asked a series of questions for discussion. (The focus group questions are included in the appendix). Sixty-one individuals participated in focus groups.

Key informant interviews were conducted with three elected officials; four Cambridge City department staff, one school department staff; four Cambridge Food Pantry Network pantries that represent four different faith-based church communities; a business leader from the Cambridge Chamber of Commerce and the Harvard Square Business Association; and five members of the Cambridge Non-Profit Coalition.

The graph below shows the race of those who completed the survey, were key informant interviewees or participated in focus groups.
The following graph shows the language spoken at home of those who completed the survey, were key informant interviewees or participated in focus groups.

CEOC included an overall customer satisfaction question in its community needs assessment survey and in its focus group discussions. The results are shown in the graph below. The question asked of all CEOC participants was: “I am satisfied with the
services and treatment that I receive at CEOC,” strongly agree, agree, disagree, and strongly disagree. This statement was also discussed in the focus groups of participants.

CEOC will utilize its annual comprehensive satisfaction survey to collect specific feedback about CEOC to improve the 65% rating of strongly agree and the 34% agree. The comprehensive survey is conducted in the fall and is reported to the Board with the Annual Progress Report at the October meeting.

CEOC also utilized the results of Cambridge’s comprehensive Community Needs Assessment conducted by the Technical Development Corporation (TDC) that also held focus groups and conducted a citywide telephone survey of Cambridge residents.
KEY FINDINGS: COMMUNITY ASSESSMENT

CEOC Community Needs Assessment Priority Ranking Chart

The above ranking reflects the results of CEOC’s Community Needs Assessment surveying of participants and non-participants, focus groups, key informant interviews and board and staff surveys.

The top six priority need areas identified are: affordable housing, affordable healthcare, homelessness, hunger, accommodations for people with disabilities, and immigration.

Although financial education for managing credit and overall debt was not ranked in this first tier by the respondents as a need, when asked in the survey about “How many months would you be able to support yourself or your family if you lost your source of income?” 56% reported less than one month; 28% reported one month; 7% reported two months; 5% three months; and only 4% over three months. When asked to “Rate their current credit,” 34% ranked it very bad or bad; 17% ranked themselves average; 15% good; 7% very good; 7% reported they did not know. When asked about paying a late fee on a bill in the last two months; 34% reported that they had. The Planning Committee recommended to the Board that these additional statistics point to a documented need. Financial education and coaching are critical to help people plan and establish their financial goals to build financial security for themselves.

Although FAFSA and Taxes are not ranked in the top “priority need areas” the Planning Committee included these in their community need priorities list because they are essential in offering participants education about avoiding college debt in order to complete their degree without needing to drop out because of insufficient funds or...
finishing with debilitating debt. CEOC incorporates the completion of the FAFSA with its free tax preparation program, which insures that students are filing their FAFSA in a timely way.

While filing taxes CEOC staff educates tax filers about appropriate payroll deductions so that the tax filer does not incur a large tax liability when filing their taxes at the end of the year. CEOC insures full receipt of earned income and child tax credits for building economic security, by avoiding the cost of for-profit preparers, saving hundreds of additional dollars for low-income filers.

CEOC is a Massachusetts Health Connector Certified Navigator and can enroll tax filers in health insurance and assist in selecting the plan that meets their medical and financial needs, and avoid the penalty.

The Board approved that the priority areas of affordable housing, health care access, hunger, income insecurity & inequality (financial education and coaching, free tax preparation and FAFSA assistance) should be included in the development of priorities and the measureable outcomes that are to be included in CEOC’s Strategic Plan.

CEOC will continue to accommodate individuals with disabilities in the delivery of all CEOC programs and services. A primary intervention service CEOC provides for individuals with disabilities is advocacy to request and secure a reasonable accommodation for their housing that they need to be able to maintain and remain in their subsidized apartment.

Given the political climate, CEOC does not have the legal capacity to address any individual immigration status issues. CEOC does have a referral relationship with the Massachusetts Association of Portuguese Speakers who provides free citizenship application assistance for those who are eligible to apply.

The second tier priority need areas identified through CEOC’s community needs assessment include: senior services, childcare, jobs with low wages and unemployment, mental health services, legal services, domestic violence, and substance abuse. The Planning Committee evaluated and decided that CEOC did not have the capacity to address the second tier of priority issues.

The second tier services, including homelessness are not areas in which CEOC has expertise or programming, however the Planning Committee reviewed CEOC’s referral networks to insure that participants who come to CEOC seeking these services can be effectively referred and obtain them. The Committee determined that the following referrals are extremely accessible as they are currently in place between CEOC and the listed agencies in the Service Gap Section of this Plan.

CEOC was fortunate to be able to include the results of the TDC Cambridge Needs Assessment telephone survey results that showed that most residents are fairly satisfied with Cambridge as a place with a “sense of community” with nearly 70% rating it as excellent to good in 2016. This rating declined from the peak of 78% in 2014.
While this represents an overall positive feeling of residents in neighborhoods throughout the city, the Assessment went on to point out that there are sub-populations that experience barriers to civic engagement and social capital: immigrants, seniors, people of color and low-income people. These sub-populations are CEOC’s target population and also participated in CEOC’s focus groups and expressed similar feelings and concerns.

In both TDC and CEOC focus groups, immigrants reported facing cultural and linguistic barriers to participation in Cambridge civic activities and public events. These focus group participants discussed the lack of interpreter services at public meetings and discomfort with speaking in public settings with limited English skills.

CEOC’s focus group with Haitian immigrant tenants reported that personal networks of family and friends might offer limited support to get engaged, because they too often face similar language and cultural barriers.

Participants in TDC and CEOC focus groups described systemic racism that they have experienced and observed in Cambridge. Some participants felt that the City and other public agencies diminish issues of race and class, by attributing disadvantages solely to economic inequality or poverty without acknowledging enough about the lack of opportunities that can arise from racial discrimination.

According to TDC there is evidence for racial discrimination that can be seen in data collected by the Data Resource Center for Child and Adolescent Health, which found that 4.4% of Cambridge children and youth ages 0-17 reported being “treated or judged unfairly due to race/ethnicity.” This number is somewhat higher than those observed in the state (3.3%) and country (4.1%).

As these barriers were so consistently stated in the focus groups, the Board wanted a specific civic engagement objective to be included as part of CEOC’s overall tenant advocacy efforts as most of the tenants in the focus groups are representative of all linguistic and racial minority tenants living in subsidized public and private housing.

10. Key Findings: Internal Assessment

The Board completed its community needs assessment and it is no surprise that their concerns were in agreement with the results of the CEOC’s community needs assessment and Cambridge’s citywide community needs assessment that were described in the previous Community Assessment section. Members were unanimous in stating that affordable housing was the number one priority need to be met as stable housing is necessary upon which low-income individuals and families can begin to build economic security. Without a home, you lose everything.

The majority of members responded strongly agree or agree to the majority of their self-assessment questions. Board members ranked private fundraising as an area for increased activity for Board involvement as CEOC’s future public funding can be in jeopardy given the changing priorities of the federal government.
Board members also identified their desire to be more vocal and participate in public policy hearings concerning issues impacting the low-income community, especially the development and preservation of affordable housing in Cambridge. Members also want to speak out against negative policies that sanction the poor and to speak in support of those policies that attempt to alleviate the causes and impacts of poverty.

CEOC’s Board members are active not only in CEOC’s advocacy work, but come to the CEOC Board as active members of the community and other organizations that actively challenge the causes and impacts of poverty in Cambridge. The members of the Board attend and speak in public hearings in support of public policies that support low-income and poor individuals and families.

Staff completed the community needs prioritization their needs assessment and priorities were in agreement with the results of the agency’s comprehensive assessment that was implemented. The top priorities identified are the issues to which staff are responding daily for participants.

Overall the staff responses were all very positive and affirming about their job satisfaction and clarity of duties and that they were providing participants with positive results. All staff felt that CEOC efforts and programs were addressing issues of poverty. Management shared with staff the Board’s revised mission statement, which staff felt was an improved representation of CEOC’s work. Staff also expressed that they felt that CEOC plays an active and prominent role in advocating for public policies that support low-income individuals and families, especially for those with limited English proficiency, and racial and ethnic minorities.

Staff felt that CEOC programs services were a direct help to participants and they highlighted CEOC’s comprehensive bundled services approach as a key reason for this success and a major component to their job satisfaction because they are able to provide multiple services to a participant, and not have to send people to other agencies. Staff commented that participants tell them that they appreciate that they can enroll in multiple services while at CEOC. This is also a great benefit to those with limited English proficiency since CEOC staff speak multiple languages.

Staff voiced that they did feel that they could freely express and share their concerns and they were heard in their regular supervision meetings. They also felt that they received regular and timely updates from management about any changes in operations, internal or external challenges such as funding cuts in full staff meetings. CEOC’s small staff size provides a great advantage to maintaining communication, oversight and support to staff to be able to react in real time to implementing any improvements that are identified that support staff, agency programs and participants. Staff express that they truly feel part of the agency team as they all are engaged in the same work. Many times they say there is no “I” in team.
### Need #1: Housing

#### Strategic Three Year Goal Statement

**CEOC will provide individual tenant advocacy to avoid evictions**

### Indicate whether the goal addresses (check all that apply):

- Org. Standard 6.2
  - X Reduction of Poverty
  - ☐ Revitalization of low-income communities
  - ☐ Empowerment of people with low incomes to become more self-sufficient

### Indicate whether it is a (check all that apply):

- Org. Standard 6.3
  - X Family Goal
  - ☐ Community Goal
  - ☐ Agency Goal

### Indicate which CSBG Service Category applies (check one):

- Org. Standard 4.2
  - ☐ Employment
  - ☐ Education
  - ☐ Income Management
  - X Housing
  - ☐ Emergency Services
  - ☐ Nutrition
  - ☐ Linkages
  - ☐ Self-Sufficiency
  - ☐ Health
  - ☐ Other:

### Specific Objectives

*insert additional rows if needed*

#### Fiscal Year 2018

CEOC will provide individual advocacy and case management to 75 tenants for stabilization and to prevent tenant eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability and avoid eviction.

#### Fiscal Year 2019

CEOC will provide individual tenant advocacy to 75 tenants to prevent eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability and avoid eviction.

#### Fiscal Year 2020

CEOC will provide individual tenant advocacy to 75 tenants to prevent eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability and avoid eviction.

---

**Agency Name: CEOC**
### Need #1: Housing

**Strategic Three Year Goal Statement**

_CEOC will increase the number of affordable housing units in Cambridge_

<table>
<thead>
<tr>
<th>Indicate whether the goal addresses (check all the apply):</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Reduction of Poverty ✗ Revitalization of low-income communities □ Empowerment of people with low incomes to become more self sufficient</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indicate whether it is a (check all that apply):</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Family Goal    ✗ Community Goal    □ Agency Goal</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indicate which CSBG Service Category applies (check one):</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Employment □ Education □ Income Management    ✗ Housing □ Emergency Services □ Nutrition □ Linkages □ Self-Sufficiency □ Health □ Other:</td>
</tr>
</tbody>
</table>

**Specific Objectives**  
insert additional rows if needed

#### Fiscal Year 2018

_CEOC will develop and advocate for the approval of a Cambridge Comprehensive Affordable Housing Plan by the Cambridge City Council._

_CEOC will coordinate and organize 10 tenants and/or representatives of non-profit organizations to speak in support of the passage of the Plan to create more affordable housing_

#### Fiscal Year 2019

_CEOC will coordinate and organize 15 tenants or individuals from non-profit organizations to speak in support of the Plan initiatives to create a 5% increase in affordable housing units_

#### Fiscal Year 2020

_CEOC will coordinate and organize 20 tenants or representatives of other non-profit organizations to speak in support of Plan initiatives for an 8% increase in affordable housing units_

_CEOC will coordinate and organize 25 individual tenants and/or representatives from other non-profits to advocate for the preservation and maintenance of the 504 units at the Fresh Pond Apartments as affordable when its use expires_
### Need #2: Civic Engagement and Community Involvement Indicators

#### Strategic Three Year Goal Statement

**CEOC** will increase the number of people participating in public hearings, policy forums, community planning or other advisory boards, related to the **CEOC**’s delivery of service and/or implementation of strategies to address conditions of poverty, in Cambridge.

#### Indicate whether the goal addresses (check all the apply):

- ☐ Reduction of Poverty
- ☐ Revitalization of low-income communities
- ✗ Empowerment of people with low incomes to become more self sufficient

#### Indicate whether it is a (check all that apply):

- ☐ Family Goal
- ☐ Community Goal
- ☐ Agency Goal

#### Indicate which CSBG Service Category applies (check one):

- ☐ Employment
- ☐ Education
- ☐ Income Management
- ✗ Housing
- ☐ Emergency Services
- ☐ Nutrition
- ☐ Linkages
- ☐ Self-Sufficiency
- ☐ Health
- ☐ Other:

#### Specific Objectives

*insert additional rows if needed*

**Fiscal Year 2018**

- CEOC will organize 125 tenants in three public housing or subsidized developments to advocate for public policies that preserve affordable housing.
- CEOC will organize 175 tenants to sign petitions and/or speak at the hearing in support of the annual Community Preservation Act allocation formula of 80% affordable housing - 10% open space - 10% historic preservation to insure City Council approval for this CPA formula.
- CEOC will develop and support tenant leadership in three developments to establish Tenant Councils, Associations or Leadership Teams.

**Fiscal Year 2019**

- CEOC will organize 145 tenants in their developments to advocate for public policies that preserve affordable housing.
- CEOC will organize 185 tenants to sign petitions and/or speak at the hearing in support of the annual Community Preservation Act allocation formula of 80% affordable housing - 10% open space - 10% historic preservation to insure City Council approval for this CPA formula.
- CEOC will develop and support tenant leadership in four developments to establish Tenant Councils, Associations or Leadership Teams.

**Fiscal Year 2020**

- CEOC will organize 200 tenants to sign petitions and/or speak at the hearing in support of the annual Community Preservation Act allocation formula of 80% affordable housing - 10% open space - 10% historic preservation to insure City Council approval for this CPA formula.
- CEOC will organize 155 tenants in their buildings to advocate for public policies that preserve affordable housing.
- CEOC will develop and support tenant leadership in five developments to establish Tenant Councils, Associations and/or Leadership Teams.
### Need #3: Financial Stability

**Strategic Three Year Goal Statement**

*Individuals and Families with Low-incomes are stable and achieve economic security*

**Indicate whether the goal addresses** *(check all the apply)*:
- ☐ Reduction of Poverty
- ☐ Revitalization of low-income communities
- ☑ Empowerment of people with low incomes to become more self sufficient

**Indicate whether it is a** *(check all that apply)*:
- ☑ Family Goal
- ☐ Community Goal
- ☐ Agency Goal

**Indicate which CSBG Service Category applies** *(check one)*:

- □ Employment
- □ Education
- ☑ Income Management
- □ Housing
- □ Emergency Services
- □ Nutrition
- □ Linkages
- □ Self-Sufficiency
- □ Health
- □ Other:

**Specific Objectives**

*insert additional rows if needed*

#### Fiscal Year 2018

- CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits, thus avoiding hundreds of dollars in for-profit tax filing fees.
- CEOC will provide 75 individuals with assistance in completion of FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt.
- CEOC will provide 10 financial education workshops to 100 individuals and individual financial education and coaching to 30 individuals.
- CEOC will investigate the opportunity to develop and establish a Children’s Savings Account program for Cambridge.

#### Fiscal Year 2019

- CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits thus avoiding hundreds of dollars in for-profit tax filing fees.
- CEOC will provide 75 individuals with assistance in completion of the FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt.
- CEOC will provide 10 financial education workshops to 100 individuals and individual financial education and coaching to 30 individuals.

#### Fiscal Year 2020

- CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits, thus avoiding hundreds of dollars in for-profit tax filing fees.
- CEOC will provide 75 individuals with assistance in completion of FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt.
- CEOC will provide 10 financial education workshops to 100 individuals and individual financial education and coaching to 30 individuals.
### Need #4: Affordable Health Care Access

#### Strategic Three Year Goal Statement

**CEOC will increase enrollment to affordable health care in our community and maintain enrollment for those already enrolled**

#### Indicate whether the goal addresses (check all that apply):

- [ ] Reduction of Poverty
- [ ] Revitalization of low-income communities
- [x] Empowerment of people with low incomes to become more self sufficient

#### Indicate whether it is a (check all that apply):

- [x] Family Goal
- [ ] Community Goal
- [ ] Agency Goal

#### Indicate which CSBG Service Category applies (check one):

- [ ] Employment
- [ ] Education
- [ ] Income Management
- [ ] Housing
- [ ] Emergency Services
- [ ] Nutrition
- [ ] Linkages
- [ ] Self-Sufficiency
- [x] Health
- [ ] Other:

#### Specific Objectives

*insert additional rows if needed*

##### Fiscal Year 2018

- CEOC will become recertified as a Navigator agency to provide outreach, education and enrollment and receive a grant of $88,500
- CEOC will receive a $40,000 BC/BS grant to provide health insurance outreach, education and enrollment
- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment, outreach and education to 3,500 individuals

##### Fiscal Year 2019

- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment, outreach and education to 3,500 individuals

##### Fiscal Year 2020

- CEOC will again become recertified as a Navigator agency to provide outreach, education and enrollment and receive an $88,500 grant
- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs enrolled
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment, outreach and education to 3,500 individuals
FUNDING STRATEGIES

CEOC will continue to seek out additional funding to support its CSBG program funding. CEOC currently receives other public funding through the Community Development Block Grant (CDBG) that together with CSBG funding supports CEOC’s individual tenant advocacy for housing stabilization and homeless prevention. CDBG funding also supports CEOC’s SNAP Outreach and Enrollment efforts. CEOC receives Cambridge city funding to purchase food for CEOC’s Food Pantry and the other members of the Cambridge Food Pantry Network, which CEOC coordinates. CEOC also receives food donations from the Annual Central Square Postal Workers Food Drive, Massachusetts Emergency Food Program (MEFAP) and other donated or low cost food products from the Greater Boston Food Bank. CEOC’s CSBG hunger relief efforts are also supported by MAZON: A Jewish Response to Hunger, a private foundation and the Emergency Food Services Program. CEOC receives private foundation funding to support CSBG in its FAFSA application assistance and education to avoid college debt. CEOC’s free tax preparation is supported through CSBG and the Internal Revenue Service, as CEOC is a Volunteer Income Tax Assistance (VITA) site. CEOC’s health outreach, education and enrollment services are supported by CSBG, Massachusetts Health Connector, as CEOC is a Certified Navigator agency and the Blue

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### Need #5: Hunger Relief

#### Strategic Three Year Goal Statement

*Individuals have increased access to nutritious healthy food*

**Indicate whether the goal addresses (check all that apply):**

- Reducing Poverty
- Revitalization of low-income communities
  - X Empowerment of people with low incomes to become more self sufficient

**Indicate whether it is a (check all that apply):**

- X Family Goal
- Community Goal
- Agency Goal

**Indicate which CSBG Service Category applies (check one):**

- Employment
- Education
- Income Management
- Housing
- Emergency Services
- X Nutrition
- Linkages
- Self-Sufficiency
- Health
- Other:

#### Specific Objectives

Insert additional rows if needed

**Fiscal Year 2018**

- CEOC will secure $151,000 city food funding to purchase food for the members of the Cambridge Food Pantry Network and the school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 1,900 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 100 households

**Fiscal Year 2019**

- CEOC will secure $165,000 city food funding to purchase food for the members of the Cambridge Food Pantry Network and the school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 1,900 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 115 households

**Fiscal Year 2020**

- CEOC will secure $175,000 city food funding to purchase food for the members of the Cambridge Food Pantry Network and the school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 2,000 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 125 households
Cross Blue Shield Foundation. CEOC also receives financial support from individual donors.

CEOC as stated earlier has a significant fund balance upon which to rely. The Board is investigating low-risk investment opportunities for some of the fund balance to increase CEOC’s financial stability. This funding can also serve as a match for additional funds. The Board is also investigating the use of consultant services to assist with agency visibility, media branding, diverse fundraising events, and to assist with donor appeals.

**Fundraising Internal Agency Goals**

**Year One**
- CEOC will develop an expanded citywide mailing list from which to solicit donations, and establish an annual agency appeal based upon these additional donor names and establish a baseline of donations upon which to reestablish CEOC’s donor list
- The Board and Management Team will interview and hire a consultant to assist members in planning various types of fundraising events and develop a CEOC brand upon which to build for future events
- CEOC will work with a consultant to redevelop its website and other media platforms

**Year Two**
- CEOC will increase its individual donors by 5%
- CEOC will invest a portion of the fund balance in a low-risk account to increase the fund balance
- CEOC Board will plan and sponsor a funding raising event

**Year Three**
- CEOC will seek to increase its private foundation funding by 10%
- CEOC will increase the amount of its private donations by 10%
- CEOC Board will plan and sponsor a fundraising event

**SERVICE DELIVERY SYSTEM**

CEOC’s one-stop comprehensive bundled services delivery model approach is coordinated around the priority that maintaining one’s affordable housing is the cornerstone of lifting people out of poverty. We know the negative results of not having stable affordable housing: poor physical and mental health for all household members young and old; children fall behind educationally with no opportunity for secondary educational opportunities to advance economically; inability to maintain a nutritious diet thus further negatively impacting current and long-term health outcomes; intermittent employment, no economic stability and therefore no opportunity to move out of poverty, for once you lose your home you lose everything.

CEOC’s comprehensive bundled services model incorporates all CEOC programs: food pantry; individual tenant advocacy for housing stabilization and homelessness prevention to keep people in their homes; financial education and coaching to build economic stability; FAFSA advocacy and education on understanding financial aid offers and avoiding college debt; free tax preparation to maximize EITC and child tax credits avoiding for-profit filing fees; comprehensive public benefits enrollment,
advocacy, and follow up to ensure that all individuals and families are receiving all the cash supports for which they are eligible and to maintain these critical benefits, especially SNAP, TAFDC, SSI, and SSDI; and as a Certified Massachusetts Health Connector Navigator provides health insurance outreach, enrollment, education and on-going advocacy to assist enrollees in plan selection to balance their medical with financial needs.

In this comprehensive bundled services model where all staff are cross-trained and comprehensively funded, the delivery of service is seamless, because the staff member doesn’t change because of program service funding. This approach better serves the participant by removing the need to go through silos of service delivery and is more cost effective for CEOC because participants do not need a second appointment tying up staff time more than once.

A bundled services approach allows staff to problem-solve and trouble-shoot multiple issues at one time thus allowing for a more impactful comprehensive crisis intervention. CEOC’s bundled services approach offers staff the opportunity to always offer financial education and coaching to maximize participants’ cash resources, which is a critical intervention to avoid eviction and establish economic stability and security.

For example a participant who successfully applies for and receives SNAP benefits can be assisted to re-budget the grocery purchase savings through financial education and coaching to apply savings towards credit card and/or college debt or establish an account for future emergencies.

Tax filers who claim more dependants to receive a larger refund at the end of the year can receive education on perhaps it is better to receive more of their pay during the year than falling behind in their rent and then be threatened with eviction or not be able to pay down debt or buy food. Similarly those who are applying for SNAP are referred to the CEOC Food Pantry.

Providing free tax preparation and health insurance enrollment avoids the health care mandate penalty, helps the participant select the insurance coverage that meets their medical and financial needs further keeping money in their pockets to pay their rent, buy food and manage debt.

Bundled service delivery allows CEOC staff to assist participants to build a financial foundation that stabilizes them in addressing an immediate housing/eviction threat. Once the crisis is resolved, the relationship that is established between the staff member and the participant facilitates engaging the participant to become active in learning about their rights and responsibilities and the regulations controlling their housing so that they have all the information they need to protect and maintain their continued tenancy.

These educated and financially stabilized tenants are the most effective advocates to promote the need for affordable housing in Cambridge. All data in Cambridge documents and many give lip service about Cambridge’s affordable housing crisis, but a tenant who can speak to and put a face on the importance of affordable housing in their lives is critical to challenge the loud voices of the NIMBY’s (Not In My Back Yard),
who now come out for every hearing on developing affordable housing. It is a little more difficult for NIMBY’s to equate affordable housing as problem housing in a room filled with successful low-income people working and contributing to their community who live in affordable housing. It is critical that policy makers hear the voices of low-income community members in order to develop public policies that support affordable housing and silence the negative comments of others in referring to those who live in affordable housing or this is not the neighborhood to have affordable housing.

CEOC ensures that eligible participants know about CSBG services by providing targeted outreach in their communities and in their housing developments. CEOC also provides outreach to other agencies and organizations that serve the CSBG income eligible population. CEOC provides bilingual services and also translates all outreach materials so that they are accessible to individuals with limited English proficiency. CEOC also provides interpreters at all public meetings. These interpreters are a critical intervention to insure that newly arriving immigrants and those with limited English proficiency, many of whom are of racial minorities can fully participate in public discussions that impact them. Without these services racial and linguistic minorities are silenced, thus contributing to their expressed feelings of racism, discrimination and exclusion.

All CEOC services are supported through a combination of CSBG and other public funding, private foundation and individual donors and donated food products.

**Staff Development Internal Agency Goals**

CEOC will continue to focus on staff leadership development throughout the organization in order to strengthen its human resources. The goal of the leadership development work is to assist employees to realize their career plans within the organization, improve employee morale by providing them with a way to acquire knowledge and skill, and to respond to changing community demands.

In order to formalize its leadership development program, CEOC Management Team will develop a policy statement that will be presented to the Board for approval. This policy will provide a framework by which the program will function and provide an agency focus and resources on efforts that are designed to support the agency in achieving the mission of the leadership development program.

The leadership development program will operate on three levels within the organization:

- **Agency:** focusing on leadership competencies, training opportunities, and skills needed to increase leadership throughout the organization.
- **Program:** focusing on teamwork and leadership opportunities within individual programs; although all staff are cross-trained in all program areas, this will allow CEOC to develop “experts” in each area.
- **Individual:** focusing on personal and professional skill development in order to develop leadership and expertise throughout the organization.

The components of the leadership development cycle that will be utilized include:

- Assessing the current program and staff needs
- Assessing the future program and staff needs
• Identifying and develop individual talent and expertise
• Evaluating the staff and program success

LINKAGES

CEOC will not duplicate any other CSBG antipoverty program because no other CSBG agency provides services or programs in Cambridge. For the services that CEOC provides to the residents of surrounding communities and towns that have CSBG funded agencies, the services provided by CEOC are either services that are not provided by another community action agency or that it was more convenient for the participant to come to Cambridge for services.

The services that CEOC provides to people living in the catchment areas of ABCD and CAAS are SNAP, VITA and health insurance enrollment. CEOC is a Massachusetts Health Connector Certified Navigator and neither CAAS nor ABCD are. CAAS is not a VITA site.

ABCD is a VITA site, but they utilize volunteers who are not certified at the Advanced Level, only Basic, which eliminates their ability to complete Schedule C, which applies to many low-income self-employed individuals such as cab, Uber and Lift drivers and home child care providers. CEOC also files Individual Tax Identification Number (ITIN) applications and provides tax preparation services after April 15th. CEOC also integrates FAFSA application filing with tax filing.

Although individual SNAP enrollment assistance is provided by CAAS and ABCD, their services are not integrated into a bundled services model insuring that all benefits for which they are eligible they can apply for at one time.

CEOC will not duplicate any Cambridge governmental funded programs because the City of Cambridge contracts with CEOC to provide unique services that no other agency with which the city contracts is providing. CEOC does coordinate it services with other agencies so as to not duplicate services provided by another social services agency in Cambridge. CEOC is a founding member of the Cambridge Non-Profit Coalition (CNC), and a member of the Steering Committee and Government Relations Committee. The CNC was established to insure non-profit collaboration and coordination to better serve and not duplicate services being provided to Cambridge’s low-income individuals and families. The CNC strives to maximize our political strength to advocate for expanded resources from Cambridge’s Community Benefits funds to better meet the needs of Cambridge’s low-income and poor individuals and families. All the organizations with which CEOC has strong referral relationships are members of the CNC. The CNC has been meeting for two years

SERVICE GAPS

The priority needs identified through the CEOC’s community needs assessment that CEOC does not directly address are: homelessness, senior services, child care, employment and low wages, mental health and substance abuse and addiction services, legal services, and domestic violence. CEOC addresses homelessness by providing eviction prevention advocacy and housing stabilization.
Homeless services are provided in Cambridge by a comprehensive group of agencies that provide shelter, case management, housing search, meals, daytime shelter, mental health, counseling and substance abuse services. CEOC has these referral relationships: the Cambridge Multi-Service Center; Transition House Shelter, for Woman who are survivors of domestic violence; other family and individual shelters and meal programs throughout the city; and Health Care for the Homeless through the Cambridge Health Alliance to insure that any homeless individuals who come to CEOC are referred to the appropriate agency. CEOC serves as a resource for many homeless individuals who utilize the CEOC Food Pantry.

Senior specific or unique service needs are referred to the Senior Center, which is just across Massachusetts Avenue in Central Square where CEOC is located. The Council On Aging program is located at the Senior Center and provides comprehensive nutritional and health screenings, exercise and craft classes, social events and houses one the Cambridge food Pantry Network food pantries.

CEOC refers parents seeking childcare to the city of Cambridge Department of Human Service Programs (DHSP) which operates preschool and afterschool programs and accepts vouchers, has Massachusetts Early Education and Care slots and also offers tuition assistance.

The DHSP also operates the Cambridge Works Program, which is a transitional jobs program, designed to serve residents (age 18-35) who, for a variety of reasons, have not been able to get or keep jobs. The work experience is coupled with intense case management, and participants attend weekly workshops to develop soft skills and to identify and address personal barriers that have prevented their employment success.

The Cambridge Employment Program (CEP) provides individualized career counseling to support Cambridge residents in achieving their short and long-term employment goals. The CEP works with clients at all levels of experience across a wide variety of occupations and industries. Services are free of charge and include:

- Developing or improving resumes, cover letter and interviewing skills
- Identifying transferable skills and realistic next steps
- Learning about online job search strategies and tools
- Thinking about a long-term career path

CEOC staff work collaboratively with the DHSP staff who manage these programs and can easily and effectively refer CEOC participants in need of these services. The DHSP is located one block from CEOC.

For mental health and substance abuse needs, CEOC can refer any participant to the Cambridge Health Alliance (CHA) Department of Psychology which offers: comprehensive mental health services to evaluate and treat medical and psychological problems; developmental impairments, learning, emotional or behavioral disorders; and addiction concerns. Services are available for all ages and in many languages. Services are available in hospital and outpatient settings, including integrated care within CHA Primary Care practices. This helps patients receive care in the most
appropriate settings. The CHA also has psychiatry emergency care and strong community connections that emphasize prevention and wellness. CEOC is a member of the CHA Community Health Advisory Committee that addresses issues of access to services for low-income, linguistic and racial minorities and immigrants.

The CHA also provides: outpatient addiction services to help people get sober and maintain sobriety; Fresh Start Alcohol and Drug Recovery Group an anonymous peer support group held weekly; and SMART Recovery® a scientifically tested program for those wanting to manage their addiction. The CEOC Board has asked the Executive Director to investigate the issues around training staff in the use of administering Narcon given there could be a potential need for this lifesaving intervention for a CEOC participant.

CEOC also has a referral relationship with Community Legal Services and Counseling Center (CLSACC) that prides in addition to civil legal assistance, psychological counseling for people with low-incomes to combat the effects of poverty and violence by helping clients and children meet basic human needs for safety, income, health and housing. CLSACC also provide immigration law services.

CEOC works cooperatively Cambridge and Somerville Legal Services and the Community Counseling from whom CEOC receives legal technical assistance and refers all eviction cases.

Transition House is the primary provider of domestic violence intervention services and operates a shelter in Cambridge. CEOC can refer any domestic violence survivor to Transition House for intervention. CEOC provides financial education and coaching to the women in the shelter as they begin to rebuild their financial lives.

As stated previously Cambridge non-profit agencies have established the Cambridge Non-Profit Coalition (CNC) to address the gaps in meeting the needs of the low-income community. There was also an acknowledgment that the current resources are insufficient to meet this need. In response to the unmet need the leadership of several Cambridge non-profits came together to form the CNC to develop a plan to grow the capacity of the non-profit sector in Cambridge to meet this growing need. CEOC was involved in the establishment of the CNC.

The CNC identified the Cambridge’s Community Benefits contributions through the Cambridge City Council Incentive Zoning Ordinance in 2016 that established a $12 per square foot fee that a developer is required to pay to the city to offset the impact of their development projects. The city had no formal process or plan in place on how to effectively utilize this funding to meet community needs. In order to effectively utilize the Community Benefits contributions that the city received from developers, the CNC together with the Cambridge Community Foundation successfully advocated that the city perform an objective comprehensive community needs assessment to establish a consensus on community priority needs that the Community Benefits funding could be utilized to aggressively and comprehensively address identified needs facing low-income residents of Cambridge. The city hired Technical Development Corporation (TDC) to carry out the needs assessment.
Additionally the CNC worked with the City Manager’s Office to establish a Community Benefits Advisory Committee to review the results of the needs assessment and prioritize a methodology to address those needs. The Advisory Committee has just been appointed and will be meeting soon. CNC has three members on the Advisory Committee. The CNC will continue to work with the Advisory Committee to insure that it utilizes Community Benefits resources to address broadly identified needs and not just award small grants to non-profit organizations. This process will insure that funds are allocated to meet an outstanding prioritized need and not duplicate any current service.

12. Specific Objectives

Goal 1. CEOC will increase the number of affordable housing unit in Cambridge

**Fiscal Year 2018**
- CEOC will work to develop and advocate for the approval of a Cambridge Comprehensive Affordable Housing Plan for the city.
- CEOC will coordinate and organize 10 tenants and/or representatives of non-profit organizations to speak in support of the passage of the Plan to create more affordable housing.
- CEOC will provide individual tenant advocacy to 75 tenants to prevent eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability.

**Fiscal Year 2019**
- CEOC will coordinate and organize 15 tenants or individuals from non-profit organizations to speak in support of the Plan initiatives to create a 5% increase in affordable housing units.
- CEOC will provide individual tenant advocacy to 75 tenants to prevent eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability.

**Fiscal Year 2020**
- CEOC will coordinate and organize 20 tenants or representatives of other non-profit organizations to speak in support of the Plan’s initiatives for an 8% increase in affordable housing units.
- CEOC will coordinate and organize 35 individual tenants and/or representatives from other non-profits to advocate for the preservation and maintenance of the 504 affordable housing units at the Fresh Pond Apartments as affordable when its use expires.
- CEOC will provide individual advocacy to 75 tenants to prevent eviction by assisting with rent arrearages; rent re-certification; grievance panel hearings and appeals; advocacy for reasonable accommodation requests; and other interventions to maintain tenants’ housing stability.
The goal of increasing affordable housing in Cambridge is an on-going complex and expensive endeavor. Over these three years CEOC will build upon the annual public policy successes that we are able to achieve in coordination with elected officials, other organizations serving low income tenants and tenant themselves.

Since securing affordable housing in Cambridge is so difficult it is critical that low-income tenants who are living in subsidized housing remain in their homes and avoid eviction. CEOC will work with tenants to insure their housing stability. CEOC’s individual tenant advocacy interventions are critical to maintain housing stability and to provide CEOC’s comprehensive bundled services at the same time.

CEOC is on the Mayor’s Ad Hoc Affordable Housing Group of advocates and non-profit housing agencies to develop a Comprehensive Affordable Housing Plan, which will review best practices in other cities and develop specific policies that support the city’s overall goal of developing 1,000 affordable housing units by 2020. This plan will identify short and long term goals and initiatives. The Plan once developed will be presented to the City Council Housing Committee, which is co-chaired by the Mayor for public input and review. It will then be submitted to the City Council for review and approval.

The Plan will be comprehensive in its vision and scope in order to be able to create more affordable housing in one of the most expensive and still increasing housing cost markets in the country. It will require numerous initiatives, some that chip away incrementally and some that will require long-term comprehensive zoning changes or Home Rule Petitions that require state legislation and approval.

In addition to the challenge of the high cost of building affordable housing in Cambridge, there is also the challenge of the growing loud voices of abutters of any potential affordable housing development that are in support of affordable housing, but... “Why can’t we have more open space, what about the trees, or it is too dense.”

Previous affordable housing developments have been delayed for years increasing the cost of the development for complaints about not enough grass or too much shade that have resulted in the loss of precious three bedroom units which are sorely needed for thousands of families on the public housing waiting lists who were forced from the city because of high rents who are desperate to return to their hometown.

Even after the city of Cambridge took an abandoned property by eminent domain for several million dollars for affordable housing the neighbors who spoke at the hearing about the planned use for the land suggested a park and gardens!

CEOC will be coordinating with other supporters of affordable housing and low-income tenants to counteract these abutters’ voices in these hearings. If the abutters of all potential developments can control what is built, then Cambridge will never realize its goal of 1,000 new units by 2020.

CEOC will work to coordinate tenants and other non-housing organizations that serve low-income residents to advocate in support of the Plan once it is presented to the City
Council for approval and continue to be involved throughout the implementation of its initiatives.

CEOC will also be coordinating support with City Councilors, and the local non-profit developers and the Cambridge Non-Profit Coalition (CNC) who work with low-income populations in need of affordable housing or provide affordable housing themselves to promote support for public policies that develop additional housing and maintain existing affordable housing.

Annually CEOC will mobilize supporter to speak in favor of the Community Preservation Act formula of 80% affordable housing-10% open space-10% historic preservation that requires annual approval. This is important so that Cambridge can take advantage of the state’s matching funds for affordable housing. These funds will be critical to CEOC and others in efforts to have the financial resources to preserve the 504 units of affordable housing at the Fresh Pond Apartments when they expire in 2020.

**Goal 2. CEOC will increase the number of people participating in public hearings, policy forums, community planning or other advisory boards, related to CEOC’s service delivery and/or implementation of strategies to address conditions of poverty in Cambridge.**

**Fiscal Year 2018**
- CEOC will organize 125 tenants in three developments to advocate for public policies that preserve affordable housing.
- CEOC will organize 175 tenants to sign petitions and/or speak in support of the annual Community Preservation Act Allocation of 80% affordable housing, 10% open space and 10% historic preservation to insure City Council approval.
- CEOC will develop and support tenant leadership in three developments to establish Tenant Councils and/or Associations

**Fiscal Year 2019**
- CEOC will organize 145 tenants in their buildings to advocate for public policies that preserve affordable housing.
- CEOC will organize 185 tenants to sign petitions and/or speak in support annual Community Preservation Act allocation of 80% affordable housing-10% open space-10% historic preservation to insure approval by the Cambridge City Council of this CPA formula
- CEOC will develop and support tenant leadership in four developments to establish Tenant Councils and Associations

**Fiscal Year 2020**
- Organize 200 tenants to sign petitions and/or speak in support of the annual Community Preservation Act allocation of 80% affordable housing-10% open space-10% historic preservation to insure Cambridge City Council approval for this CPA formula
- CEOC will organize 155 tenants in their developments to advocate for public policies that preserve affordable housing
- Develop and support tenant leadership in five developments to establish Tenant Councils, Associations and Leadership Teams
CEOC is creating a new position to enhance its current provision of individual tenant advocacy and housing stabilization. Once the individual housing crisis facing a tenant is resolved, the tenant is able to participate in tenant meetings and advocate for and encourage others who are experiencing similar situations to join together and empower each other.

CEOC will also be expanding its organizing activities of low-income tenants living in public and subsidized housing to become more educated about their rights and responsibilities and the responsibilities of the owners and their building’s management companies so that they can be proactive in resolving issues in their developments.

CEOC will organize these tenant meetings to address building-wide issues impacting all tenants and facilitate meetings with owners and/or management staff. CEOC will strive to develop tenant leadership to insure the owners or management staff hear and respond to tenants’ concerns.

This position will also coordinate CEOC’s public policy advocacy and organize tenant leaders in their buildings to speak in support of new and/or developing initiatives to create and preserve affordable housing at City Council and City Council Housing Committee and City Council Ordinance Committee hearings, and at Planning and Zoning Board hearings. Always building the voice of tenants to challenge the voices that support affordable housing, …but...

CEOC will also be coordinating with the members of the Cambridge Non-Profit Coalition (CNC) who work with low-income populations in need of affordable housing or provide affordable housing themselves to bring their participants to hearings to speak in support of affordable housing.

CEOC will also partner with the Cambridge and Somerville Legal Services and the Community Legal Services and Counseling Center for legal assistance should tenants receive eviction notices.

**Goal 3. Individuals and Families with Low-incomes are stable and achieve economic security**

**Fiscal Year 2018**

- CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits, thus avoiding hundreds of dollars in for-profit tax filer fees.
- CEOC will provide 75 individuals with assistance in completion of FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt.
- CEOC will provide 10 financial education and coaching workshops to 100 individuals and individual financial education and coaching to 30 individuals.
- CEOC will investigate the opportunity to develop and establish a Children’s Savings Account program in Cambridge.

**Fiscal Year 2019**
• CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits thus avoiding hundreds of dollars in for-profit tax filer fees
• CEOC will provide 75 individuals with assistance in completion of the FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt
• CEOC will provide 10 financial education and coaching workshops to 100 individuals and individual education and coaching to 30 individuals

**Fiscal Year 2020**

• CEOC will provide 2,000 individuals with free tax preparation maximizing their earned income and other tax credits, thus avoiding hundreds of dollars in for-profit tax filer fees
• CEOC will provide 75 individuals with assistance in completion of FAFSA in order to attend an advanced educational or certificate program and education to avoid college debt
• CEOC will provide 10 financial education and coaching workshops to 100 individuals and provide individual financial education and coaching to 30 individuals

CEOC cross-trained staff will prioritize enrolling participants in all the benefits for which they are eligible and provide advocacy and follow-up to insure that any problem is corrected so that they receive their benefit. CEOC staff will also provide outreach to eligible participants where they live or in agencies that serve low-income and poor individuals and families. CEOC will also advocate for improvements to public policies and requirements that foil the economic success of low-income individuals and families in gaining benefits.

The challenge of providing low-income individuals and families to secure economic stability is a delicate balance of wages and benefits to avoid the “cliff effect.” The cliff effect is when earnings increase and benefits decrease. According to the report *Between A Rock and a Hard Place: A Closer Look at Cliff Effects in Massachusetts*, for every additional dollar of earnings a worker getting SNAP receives, they would see a drop in their amount of SNAP benefits of about 30 cents. The more supports received, the more pronounced the cliffs. Working families with young children, especially single parent families are the most likely to be impacted because they are balancing different benefits with different eligibility. Just when a household thinks they have made a sound financial decision of working more hours or taking a promotion, they may find that this decision to advance actually results in them standing at the edge of the cliff where needed benefits are lost because of increased wages, but wages still do not cover the cost of continuing the benefit.

In many cases when a single mother who receiving public benefits increases her wages she can lose her child care subsidy, which then wouldn’t allow her to work at all. This is the looming choice of the cliff effect for low-income households - work does not really benefit them, it becomes a penalty.

Making the right financial decision obviously varies by individual, one size doesn’t fit all. CEOC will in addition to evaluating with each participant where their cliff occurs,
CEOC will be providing overall financial education and coaching, utilizing the *Your Money Your Goals* Curriculum which is self directed by the participant with coaching from CEOC staff. CEOC will provide workshops and individual coaching to help individuals establish their own financial goals.

CEOC will provide free tax preparation and FAFSA completion at the same time. While completing the filers’ taxes, staff will insure that they are claiming the appropriate number of deductions, and since the service is free, insures that the filer receives all their earned income and child tax credits by avoiding the for-profit preparers’ fees that rob them of their refund.

When completing the FAFSA staff provide education on avoiding college debt. Staff will provide follow-up education on college selection and managing cost, based upon the student’s area of study. Staff assist students with choosing the right type of college, public vs private, how to read the college award letter and compare award letters. CEOC is partnering with Inversant, whose mission is to ensure that, through parental engagement, every low-to-moderate income family has the resources and understanding they need to achieve their goals for higher education.

Also during tax filing staff enroll tax filers without health insurance into a health plan that meets their medical and financial needs.

**Goal 4. CEOC will increase enrollment for affordable health insurance and maintain enrollment for those who are already enrolled in our community**

**Fiscal Year 2018**
- CEOC will become recertified as a Navigator agency to provide outreach, education and enrollment and receive an $85,500 grant
- CEOC will receive a $40,000 grant from BlueCross/BlueShield (BCBS) to provide outreach, education and enrollment
- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment outreach and education to 3,500 individuals

**Fiscal Year 2019**
- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment outreach and education to 3,500 individuals

**Fiscal Year 2020**
- CEOC will again be certified as a Navigator agency to provide outreach, education and enrollment and receive an $85,500 grant
- CEOC will enroll 240 individuals for health insurance that meets their financial and medical needs
- CEOC will assist 1,750 individuals to maintain their health insurance
- CEOC will provide health insurance enrollment outreach and education to 3,500 individuals
Health insurance does not guarantee access, especially in the changing time of Trumpcare. CEOC will assist health insurance enrollees to select the health insurance carrier for which their preferred physicians and hospitals are included. Staff will also provide guidance on balancing premium cost, deductibles and co-pays for visits and prescriptions. Enrollees need to balance their medical and financial needs. CEOC also troubleshoots issues with the system for corrections.

CEOC will collaborate its outreach with the Cambridge Health Alliance (CHA) Volunteer Health Advisors who serve as a bridge between the community and medical care and speak 14 languages that can assist CEOC in its enrollment.

CEOC wants to be sure that once staff have enrolled an individual for health insurance that it truly benefits their health. CEOC will be one of a comprehensive group of community partners with the Cambridge Health Alliance (CHA) as it develops as a Mass Health Accountable Care Organization (ACO) to integrate the ability to address the social determinates of health that impact physical health.

According to the World Health Organization, social determinates of health are the economic and social conditions and their distribution among the populations that influence individual and group differences in health status. They are health promoting factors found in one’s living and working conditions such as distribution of income, wealth, influence and power, rather than individual risk factors or genetics that influence the risk for a disease or vulnerability to disease or injury.

According to the Centers for Disease Control, only 25% of health outcomes are a result of medical care, 75% of health outcomes are a result of social determinates of health.

CEOC will be coordinating this effort through its membership on the CHA Community Health Advisory Committee (CHAC). There is increasing recognition of the important role that social conditions can play in the overall health and well being of low-income individuals and families, and communities.

Goal 5. Individuals have increased access to nutritious healthy food

**Fiscal Year 2018**
- CEOC will secure $151,00 in Cambridge city food funding to purchase food for the ten-member Cambridge Food Pantry Network and the four school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 1,900 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 100 individuals

**Fiscal Year 2019**
- CEOC will secure $165,000 of Cambridge city food funding to purchase food for the ten-member Cambridge Food Pantry Network and the four school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 1,900 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 115 individuals
Fiscal Year 2020

- CEOC will secure $175,000 of Cambridge city food funding to purchase food for the ten-member Cambridge Food Pantry Network and the school pantries
- CEOC will operate the CEOC Food Pantry to provide nutritious food to pantry patrons in 1,900 households
- CEOC will provide SNAP outreach, education, enrollment and follow-up advocacy to enroll 125 individuals

CEOC will over the next three years continue to insure that city funds are sufficient to purchase nutritious, both fresh produce and non-perishable foods for the ten-member Cambridge Food Pantry Network and the four school based pantries in the Cambridge public schools. CEOC will continue to operate its Food Pantry always seeking ways to maximize funding to purchase the most nutritious and fresh produce in response to pantry patron needs. The members of the Cambridge Food Pantry Network are comprised of other non-profits and church pantries of four different faith-based denominations.

CEOC will provide outreach, education, enrollment advocacy and follow-up to enroll all eligible pantry patrons in SNAP. CEOC staff will provide SNAP outreach in the CEOC Food Pantry, Cambridge Food Pantry Network pantries, school based pantries, public housing and other subsidized housing developments of low-income seniors, people with disabilities, individuals and families to insure all those who are eligible receive SNAP.

CEOC also participates on the Statewide SNAP Coalition that works with the Commissioner of the Department of Transitional Assistance and Massachusetts Law Reform Institute to improve access to SNAP and to remove barriers in the system that make accessing SNAP benefits difficult. CEOC staff share trouble-shooting issues that CEOC has encountered and identify for improvements.

13. PLAN MONITORING AND REPORTING

In addition to the Six-Month and Annual Progress Reports that are required to be submitted to the Board for approval, the Board will receive quarterly written updates and monthly presentations by program staff as to the program’s progress or challenges encountered; trends that they observe; participants’ feedback about any access barriers that they may encounter; and the impact of any programmatic funding cuts on participants. The Executive Director will prepare the written reports and coordinate staff presentations with the Board President for time on the agenda to share program outcomes.
FOOTNOTES

1. City of Cambridge, Community Development Department Facts, Website
2. Census, Selected Characteristics 2010-2014, American Survey, 5-year estimates
3. Census, Poverty Status In the Past 12 Months By Household Type, By Age of Householder, American Community Survey 5-Year Estimates
8. Cambridge Housing Profile, Cambridge Community Development Department, (2016).
27. City Of Cambridge Housing Profile (2016).
31. Cambridge Community Development Department, (May 16, 2017).
REFERENCES
1. A Better Way Our Vision for a Confident America
2. A Place to Call Home – A Case for Increased Federal Investments in Affordable Housing
3. Annie E. Casey Foundation
4. Better Care Reconciliation Act – Overview of the Senate Substitute
5. Between a Rock and a Hard Place- A Closer Look At Cliff Effects In Massachusetts
7. Brookings Institute
8. Cambridge Community Development Department
9. Cambridge Community Needs Assessment
10. Cambridge Homelessness Report
11. Cambridge Housing Authority
12. Cambridge Mayor’s Blue Ribbon Committee On Income Insecurity Report
13. Cambridge School Department
14. City of Cambridge Community Health Assessment
15. Community Action Partnership
16. Department of Housing and Community Development
17. Economic Policy Institute
18. Envision Cambridge?
20. Food Research and Action Center
21. Henry J. Kaiser Family Foundation
22. How Cities Can Promote Equity and Inclusion By Adopting Comprehensive Housing Strategies
23. Income Inequality in the U.S. by state, metropolitan area, and county
24. Inversant
25. Joint Center for Housing Studies, Harvard University
26. Massachusetts Budget and Policy Center
27. Massachusetts Department of Education
28. Massachusetts Department of Labor
29. Massachusetts Department of Public Health
30. National Center for Policy and Budget
31. Out or Reach National Low-Income Housing Coalition (2017)
32. Project Bread
34. The Boston Globe
35. The Ever Growing Gap- CFED
36. The Gap - A Shortage of Affordable Homes
37. The Importance of CHIP Reauthorization for Massachusetts
38. The New York Times
39. The Road to the cliff Edge: Understanding Financial Gaps Faced by Workers and Job Seekers
40. The Washington Post
41. U.S. Census Bureau; American FactFinder; American Community Survey
CEOC is asking community members to answer this survey so that we can better understand and meet your needs. The survey is a mix of questions about specific topics that affect your household and some questions that ask for your opinions. By answering these questions you are helping CEOC to more effectively plan program services and community and public policy advocacy.

Household Type: Please Check One:
- Single Person
- Two-parent Household
- Single Parent/Female
- Two Adults, no Children
- Single Parent/Male
- Other

TELL US YOUR INCOME BY ANY OF THE FOLLOWING:
- ANNUAL: __________ Monthly: __________ Weekly: ______ Hourly________
- No Income

CHECK ALL TYPES OF INCOME
- SSI
- Social Security
- SSDI
- Unemployment
- Wages
- Pension
- TANF
- EAEDC

- Your Age
- 18-23
- 24-44
- 45-54
- 55-69
- 70+

- Number of people in your household? ________

- Number of people in your household by age:
- 0-17
- 18-23
- 24-44
- 45-54
- 55-69
- 70+

RACE: PLEASE CHECK ONE
- American Indian/Alaskan Native
- White
- Black/African American
- Multi-Racial
- Hawaiian/Pacific Islander
- Other

ETHNICITY: PLEASE CHECK ONE:
- African American
- Japanese
- Thai
- Chinese
- Haitian
- West Indian
- Cape Verdean
- Latin
- White/Caucasian
- Filipino
- Russian
- Other
- Jamaican
- Native American
- Other

1. HOUSING
- I own
- I rent
- I live in a shelter
- I stay with friends
- I am homeless

Please check all that apply:
☐ I have received an eviction or shutoff notice this past year.
☐ I live in public housing
☐ I live in private housing
☐ I have a Section 8

2. HUNGER

Please check all that apply:
☐ Within the past 12 months I worried about whether my food would run out before I had the money to get more.
☐ Within the past 12 months my food did not last until I had money to get more.
☐ I use food pantries.
☐ I receive SNAP/food stamps.

3. HEALTH CARE

Please check all that apply:
☐ I have health insurance for myself
☐ All members of my household have health insurance
☐ Sometimes I don’t get medical care or fill prescriptions because I can’t afford co-pays
☐ I do not have health insurance, because it is too expensive

5. INCOME/BUDGETING/DEBT  Are you currently working?  ☐ Yes  ☐ No

Please check all that apply:
☐ I have student loan debt.
☐ I have a credit card debt.
☐ I am able to pay my bills on time.
☐ At the end of the month I have at least $50 left of my income to save.

How many months would you be able to support yourself and/or your family if you lost your source of income?
☐ Less than 1 month  ☐ 1 month  ☐ 2 months  ☐ 3 months  ☐ over 3 months

6. WHAT ARE YOUR CONCERNS ABOUT YOUR FINANCIAL FUTURE?
Please check all that apply:
- Bad credit
- Low wages/too few work hours
- Not being able to save
- Getting into more personal debt
- Losing my job
- Finding a Job
- Financing college for my kids

7. COMPARED TO YOUR LAST YEAR’S FINANCIAL SITUATION, HOW WOULD YOU RATE YOUR FINANCES THIS YEAR?

Please check one:
- Better than last year
- Same as last year
- Worse than last year
- My financial situation causes me stress

8. ARE YOU OR SOMEONE IN YOUR HOUSEHOLD LOOKING TO ATTEND COLLEGE?    ☐ Yes ☐ No

If yes do you think that college is affordable to you or someone in your family?
- Yes    - No

If yes, do you understand the application process for federal grants and loans?
- Yes    - No

9. I AM SATISFIED WITH THE SERVICES AND TREATMENT THAT I RECEIVE AT CEOC.
- STRONGLY AGREE  ☐ AGREE  ☐ DISAGREE  ☐ STONGLY DISAGREE

10. FILL IN THE BLANK:
CEOC COULD IMPROVE ITS SERVICES BY:
**COMMUNITY NEEDS**

What do you feel are the most pressing needs in the Cambridge community (select six): get rid of check boxes

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**WHAT DO YOU THINK IS THE MOST IMPORTANT POLITICAL ISSUE IN THE UNITED STATES TODAY THAT THE CONGRESS/GOVERNMENT SHOULD ADDRESS?**

______________________________________________________________________________

58
CEOC Focus Group Questions

• If you could improve one aspect of your community, what would it be and why?

• What do you believe are the 2-3 most important characteristics of a healthy and engaged community?

• What are the greatest challenges you face living in Cambridge?

• How have people around you helped you overcome challenges?

• What do you believe is keeping Cambridge from doing what needs to be done to improve the economic stability of low-income residents?

• What would interest you enough to become involved in improving opportunities for low-income individuals and families in Cambridge?

• What are the most helpful resources that are available to you living in Cambridge?

• What additional services or resources would you like CEOC or the city to provide?

• Does CEOC meet your needs when you come for assistance?

• What more could CEOC do for you?

• If you could send a message to elected officials, what would it be?