





Visit our homepage at www.WCAC.net for our Community Impact Video containing additional interviews with WCAC staff and clients.

## A MESSAGE FROM OUR LEADERSHIP

"There are no problems we cannot solve together, and very few that we can solve by ourselves." – President Lyndon B. Johnson

Have you ever suffered an unanticipated job loss or sudden health crisis? Have you ever struggled to pay the minimum due on your credit card bill, or held two jobs just to pay the bills? Far too many households live just on the brink, a mere heartbeat away from financial hardship or poverty.

And while most everyone experiences bumps along the way, too often there are real barriers that present obstacles to success. There are public policies that create conditions for success; however, other policies have created obstacles to opportunity for many people, or allowed those obstacles to persist. Together we can – and must – work to strengthen programs that help people move to economic self-sufficiency, while we concurrently make changes to policies that trap people in the cycle of poverty.

#### We all have a role to play in fighting poverty.

Whether it is offering financial resources to support a program or service; calling or writing elected officials to seek state or federal support for particular programs or budget line items, or sharing a story of one of the many individuals lifted up by anti-poverty efforts - your voice matters.

Worcester Community Action Council, Inc. is committed to helping first-time parents as they navigate the challenges of raising a newborn; imparting young children with early educational and literacy skills to establish a foundation for lifelong learning; helping at-risk teens and young adults develop skills to obtain employment or additional education; providing quality childcare to allow parents to find secure employment; and ensuring people with disabilities, seniors, veterans and others with limited income remain warm in their homes.

We thank you for your support and look forward to working together to continue to build a stronger community for us all.

With warm regards,

Jul C Desgilis

Jill C. Dagilis
Executive Director

Noreen Johnson Smith Board Chair

## BOARD OF DIRECTORS

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#### CHILDREN & FAMILIES

 Early Head Start Home Educators conducted 2,210 home visits for infants and toddlers, serving as a strong feeder for the Head Start program with many families remaining enrolled from a child's birth to age five.

 108 children received Early Head Start programming, focusing on early developmental milestones, parenting support and education, as well as community referrals.

Head Start served 228 preschoolers from 211 families during the 2017-2018 school year, 107 enrolled in full-day, 96 in a part-day program, allowing 129 parents to hold employment, with another 98 either in job training or school.

• 105 preschoolers 'graduated' from WCAC's Head Start program.

 Healthy Families of Southern Worcester County (HFSWC) provided 2,487 home visits to families promoting positive parenting choices and the prevention of child abuse and neglect to 86 first-time parents.

- 100 first-time parents participated in HFSWC parenting classes, resulting in improved parenting/caregiving skills.
- 48 HFSWC participants enrolled in an education or vocational skills program; 11 obtained a recognized credential, certificate or degree.
- HFSWC program was awarded the Children's Trust Healthy Families Massachusetts Training
   Award for providing staff professional development in diversity, substance abuse, immigration,
   housing, self-care, curriculum, social equity, mental health and much more.











#### **ENERGY ASSISTANCE**

- WCAC's Low Income Home Energy Assistance Program (LIHEAP) processed 13,945 applications for fuel assistance, including 2,157 first-time applicants.
- 11,940 certified-eligible households obtained fuel assistance benefits totaling \$10,387,943 through LIHEAP and distributed via 74 local vendors and utilities.
- 42% of those households receiving fuel assistance were elderly; 15% were households with children under the age of six; 42% of households were

- either self-employed or otherwise earning wages; 70% were receiving Social Security or Disability.
- Weatherization, insulation, heating system repairs/ replacement services were provided to 1,090 households, totaling over \$2.3 million in local investment.
- The Appliance Management Program (AMP) provided 819 households with efficient lightbulbs and appliances, such as refrigerators, freezers, washing machines, air conditioners and humidifiers while promoting money-saving energy education.



1,090 WEATHERIZATION, INSULATION, OR HEATING HOUSEHOLDS WEATHERIZATION



#### **EDUCATION & EMPLOYMENT**

- 316 youth received subsidized employment at 61 worksites with public/private partners through the 2018 Summer YouthWorks Jobs Program. 59 sites were in Worcester, two in Webster.
- 48 individuals enrolled in WCAC's HiSET and Career Pathways program; 18 obtained their high school equivalency certificate.
- 22 individuals enrolled in Certified Nursing Assistant training; 9 secured employment within the past year.
- WCAC provided supports (bus passes, cab vouchers, gas cards) to alleviate transportation barriers for 252 individuals.
- 68 individuals enrolled in Job Readiness Training through two anti-violence prevention programs;
   53 secured employment placements.
- 21 chronically unemployed and homeless individuals enrolled in Job Readiness Training; 3 secured employment placements.





18 INDIVIDUALS
OBTAINED THEIR
HIGH SCHOOL
EQUIVALENCY
CERTIFICATE



53 INDIVIDUALS
SECURED EMPLOYMENT
THROUGH JOB READINESS
TRAINING



316 YOUTH RECEIVED SUBSIDIZED EMPLOYMENT THROUGH YOUTHWORKS

#### **EMERGENCY ASSISTANCE**

- 2,452 fuel deliveries and utility payments were made to households facing no-heat emergencies, funded through generous private donations to WCAC's Emergency Fuel fund and in partnership with local fuel vendors.
- WCAC processed Supplemental Nutrition Assistance Program (SNAP) applications supporting 93 individuals and made referrals for emergency food assistance.







SNAP
APPLICATIONS
SUPPORTING
93
INDIVIDUALS
PROCESSED

#### ASSET DEVELOPMENT

- The Bank On Worcester County initiative established a coalition of six local financial institutions UniBank, Bay State Savings Bank, DCU, Fidelity, Commerce/Berkshire Bank, and Cornerstone Bank to design and promote a checking account targeting unbanked or underbanked individuals.
- The Bank On coalition attended 12 events, providing 150 community organizations with information and distributing over 5,000 referral cards.
- 80 volunteers donated 1,652 hours to prepare income tax returns at no cost for 829 low-income households through WCAC's Volunteer Income Tax Assistance (VITA) program, including 65 served at a secondary site expanded in Southbridge.
- The two WCAC sites generated \$1.46 million in returns, among the more than \$3.59 million generated city-wide through the Worcester Tax Free Service Coalition.
- 506 individuals were provided with Financial Capability Skills Training.

















## BANK ON / VITA EXPANSION

FOR SOMEONE TRYING TO FIGURE OUT HOW TO PAY THIS MONTH'S RENT, utilities, childcare, transportation costs and still have a little left over to buy food, the prospect of 'saving' money may be daunting. An estimated 6% of Worcester County residents don't have a bank account. Another 16% are considered 'underbanked', subject to high fees each time they utilize check cashing services to access their paychecks or pay bills. Over the course of a lifetime, such fees can amount to as much as an estimated \$40,000.

Recognizing the added burden this places on already vulnerable households, WCAC has made the integration of financial literacy a priority for all of its programs, highlighted in particular, by the establishment of BankOn Worcester County and the expansion of its Volunteer Income Tax Assistance (VITA) program.

BankOn Worcester County, supported by a grant from the Health Foundation of Central Massachusetts, is a creative approach to addressing poverty as a community health concern, resulting in a unified partnership of local government, non-profit organizations and banking institutions who are focused on increasing financial stability for low-to-moderate-income individuals and families through access to banking and financial education.

Over the past year, a coalition of six financial institutions – UniBank, Bay State Savings Bank, DCU, Fidelity, Commerce/Berkshire Bank, and Cornerstone Bank – have worked with WCAC to design and promote a checking account targeting unbanked or underbanked individuals, many of whom face barriers to banking due to prior banking history or mistrust of the banking industry. Features include an initial deposit of \$25 or less, reduced fees, and in some cases, the ability to establish an account when clients have been turned away in the past.

The VITA program utilizes IRS-trained volunteers to process income tax returns for low-to-moderate-income households at no cost. For the past 14 years, WCAC has participated in the Worcester Free Tax Service Coalition, generating millions of dollars in returns for thousands of households throughout the city. In 2018, WCAC's VITA site alone served 809 clients, generating \$1.46 million in returns. City-wide, the coalition served 2,120 clients and generated \$3.59 million dollars in returns.

Utilizing the free tax preparation services allows families to retain their full refund, and avoid typical preparation fees which can often cost hundreds of dollars.



Volunteers are trained specifically to look for tax credits the household may be eligible for, such as the Earned Income Tax Credit (EITC), Child Tax Credit (CTC) and other credits. Some households with children are eligible for tax refunds of over \$6,000.

Recognizing the immediate impact these returns can make for families struggling to make ends meet, WCAC, supported by a grant from the United Way of Southbridge, Sturbridge & Charlton, expanded the availability of VITA to the Southbridge area. First offering the services to families enrolled in the agency's Healthy Families of Southern Worcester County, Head Start, and Early Head Start programs, and then opening it to the general public, the expanded Southbridge VITA program served 65 clients, double the previous year.



## FINDING A WAY FORWARD TOGETHER

ON FRIDAY, OCTOBER 5, 2018, WCAC HOSTED A COMMUNITY FORUM ON POVERTY featuring the presentation of a recent report by the Massachusetts Budget and Policy Center, "Obstacles on the Road to Opportunity: Finding a Way Forward." The report found effective programs that help families to make ends meet such as the Earned Income Tax Credit, SNAP, fuel assistance, Head Start, and Social Security cut the number of people in Massachusetts living in poverty by almost half and reduce the number of children living in poverty by more than half. We were pleased to welcome Congressman Jim McGovern, who gave the keynote address, as well as many local and state elected officials, partner agencies, students

and community residents. A lively panel discussion focused on strategies and solutions to poverty right here in Central Massachusetts.

"The community needs to understand the reality and the importance of these programs," said Congressman James P. McGovern. "These are all solvable problems - they are political conditions... that doesn't mean partisan, it means we need to use the system and fight for the changes needed."

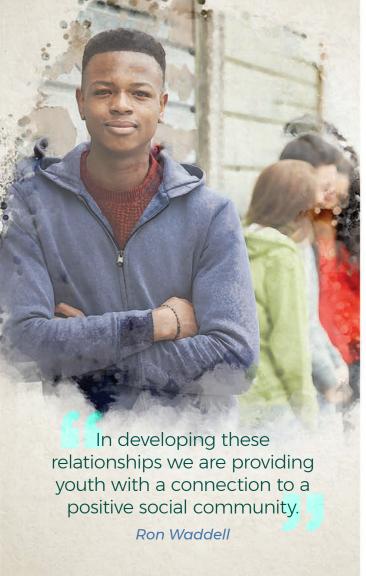
WCAC will continue to work with our partners, speakers and attendees to move forward with strategies to help those in need in 2019 and beyond.

# SPREADING THE WORD TO SPREAD WARMTH

#### IN AN EFFORT TO SPREAD THE WORD ABOUT THE LOW INCOME HOME ENERGY ASSISTANCE PROGRAM

(LIHEAP), most commonly referred to as fuel assistance, WCAC collaborated with our colleagues in community action throughout the state to create a unified message on 70 billboards throughout the Commonwealth. The billboards direct prospective clients to a collaborative website - HeatingHelpMA.org - which contains links to fuel assistance for every community in Massachusetts. The 'You Work Hard. Heat is Expensive' campaign resulted in an increase of almost 10% in first-time fuel applicants - ultimately helping to keep more people safe and warm.





## SAFE & SUCCESSFUL YOUTH INITIATIVE

THEIR CLIENTS HAVE BEEN PEGGED AS THE TOP
1-2% MOST VIOLENT IN OUR COMMUNITY, and yet
for Ron Waddell and Junito Ramos, the young men
they work with are simply the top 1-2% in need of love.
As case managers for the Safe and Successful Youth
Initiative (SSYI) at WCAC, the two forge relationships
with individuals many others have given up on.

Worcester is one of twelve cities in the Commonwealth to host an SSYI program, funded through the state's Office of Health & Human Services. The program targets males ages 17-24 who have either been victims or perpetrators of gun/knife violence and/or have a gang affiliation. WCAC was designated as the lead agency for the City's program in the spring of 2018.

"In developing these relationships we are providing youth with a connection to a positive social community," Waddell says, noting "They don't join a gang for a bad purpose - they're looking for acceptance, loyalty, security, a sense of identity. Kinship is the intervention." Working closely with the Worcester Police Department where many referrals come from, program participants are 42% less likely to recidivate as compared to non-participants.

Connecting our clients to educational and employment opportunities such as those available through WCAC's Job & Education Center is key in directing the youth towards a productive future. But it's so much more than a jobs program, Ron notes - "it's a life transformation program."

The success of the program is getting noticed. On a recent site visit to Worcester, Glenn Daly, Director of the Office of Children Youth and Families, MA Executive Office of Health and Human Services noted, "It was an opportunity for us to see firsthand the impressive work you are all doing to support youth involved with SSYI. Your commitment and the relationships you have formed with the youth and with each other is evident and great to see."



# FEEDING OUR FUTURE

#### HEALTHY NUTRITION IS CRUCIAL FOR YOUNG CHILDREN'S IMMEDIATE

SUCCESS, as well as for providing a solid ground for healthy growth and development throughout the course of their lifetime. Children enrolled in WCAC's Head Start program receive a nutritious breakfast, lunch and snack daily. While the agency is reimbursed a portion of the nutrition program's costs by the United States Department of Agriculture (USDA), a sizable expense to the agency remains. That burden has been lightened thanks to a \$57,000 grant from Fundación MAPFRE to support the nutrition program. The grant from Fundación MAPFRE will provide each of the 203 children enrolled in WCAC's Head Start program the equivalent of 89 daily breakfasts.

Nutrition is a cornerstone to the Head Start comprehensive curriculum which strengthens children's literacy and development skills. Meals are served family style so that teachers and staff can model table manners, sharing and social interaction lessons, as well as healthy nutrition.

"Early childhood learning programs are important to the development of our children," said Alfredo Castelo, Fundación MAPFRE's representative in the U.S. "Fundación MAPFRE is proud to support Head Start and help children in our local communities begin their day with a healthy meal."



## FY2018 IN-KIND GOODS AND SERVICES

#### ACTION HEROES

Creedon and Company **Curry Printing** Troy B. Thompson Photography Mechanics Hall

#### COAT DRIVE

AllCom Credit Union Avalon Marlborough Commerce Bank & Trust Company National Grid Jodi Rymer

#### HEAD START

4-Imprint

AA Transportation

Apple Tree Arts

Autism Learning Partners

Behavioral Concepts

Harrington Hospital

Jeffrey Canniff

Kennedy Donovan Center

Kerry Wormwood

Kid Zone Dental

Lakeshore Learning

Lamoureux, Pagano & Associates Inc.

MA Department of Public Health

Point Breeze Restaurant

Portland Institute

Savers Bank

Smile Massachusetts

Southbridge Credit Union

Southbridge Public Schools

Spiridis Consulting

United Way of Central Massachusetts

United Way of Southbridge, Sturbridge, Charlton

You Inc. Worcester

You Inc. Southbridge

#### HEAITHY FAMILIES

Michele Byrnes Nicole Croteau

Camille Diaz

Fallon Health

Harrington Hospital/Childbirth

Education

Harrington Self Wellness

Program

Jacob Edwards Library

Kennedy Donovan Center

Kids Zone Dental

Mike Lemovitz

New Hope, Inc.

Adrianna Ojeda

Page Chiropractic

Christine Penzone

Planned Parenthood

Jim Powers

Lisa Sullivan

South Bay Community Services

South Central WIC

South County Pediatrics

TriCommunity YMCA

Tufts Health Plan

Voices with Choices - You Inc.

Tiaona Winot

Your Life Matters

#### HOLIDAY HAPPENING AT HANOVER THEATRE

Creedon and Company The Hanover Theatre for the

Performing Arts

Worcester Business **Development Corporation** 

#### JOB & EDUCATION CENTER

Addie Lee's Soul Food

Cooking Matters

Dress for Success Worcester

Future Focus Media

Glickman Kovago & Company

**Group Benefit Strategies** 

MassEdCO. Inc.

Mastermans, LLP

Carol McGuirk

Polar Beverages

Quinsigamond Community

College

Rutland Public Library

The Hanover Theatre for the Performing Arts

Troy Thompson

**YWCA** 

**UMass Memorial** 

UMass Memorial Medical School, Diversity and Equal Opportunity Office

#### **AGENCY WIDE**

Bowditch & Dewey, LLP Family Services of Central

Massachusetts

PFNTA Communications, Inc. VITA Volunteers

Special thanks to WCAC's Board of Directors and Head Start Policy Council for their time and commitment to the agency over the past year.



## FY2018 ANNUAL APPEAL DONORS

#### SUPPORTING MEMBERS: \$1 - \$99

Lawrence & Gloria Abramoff Pedro Aponte Rich & Wendy Ardizzone Bank of America Charitable Foundation Fric Batista

Robert Blackman Craig Blais

Snjezana Bosnjak Donna Bunker-Swanstrom

Elizabeth Campanale

Charles & Deborah Cary

Elice Chiapulis Camille Diaz

Tom Dubay

Pamela M. Farley Joshua Froimson

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Priscilla A. Holmes

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Donna Lombardi Peter Martin Marcia & Michael Mills Margaret O'Connor James J. O'Day Radames Pagan Tammy Parella Yung Phan Marjorie Purves Michelle Ramirez Janet Rivard Gladys Rodriguez-Parker Joyce Rowell Karen Rucks Pamela Turner Judith Whittle Jenna Wills Angela Ziemski In Honor of Jill Dagilis & Mary Knittle In Honor of Noreen and John Smith

In Memory of Tom &

James Petrella

#### FOUNDING MEMBERS: \$100 - \$299

Frances Anthes George Balko Robert Branca Lucille & Thomas Brennan Christine Consolmagno Melvin S. Cutler Charitable Foundation The Honorable John 1 Conte Janelle Correa Thomas J. Corrigan Michael Crawford Jane Cullen Dix and Sarah Davis Leedan Dearden Ann I. Debiasio Francis A. Ford and Shirlev A. Doyle Fund Fraticelli Oil Company David C. & Kathleen M. Frechette EcoTec. Inc. Ellen M. Ganley **Eve Gilmore** Glickman Kovago & Jacobs

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Peter R. Stanton
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Sheila & George Tetler
Evelyn Velez
Brian Westerlind
Worcester Credit Union
Leo Xarras
In memory of Richard
Barakian
In Memory of Clark
"Chuck" Burritt

## CHAMPIONS: \$300 - \$700

Kerry Brennan
Kathleen Dow
Christine Fant
Warner & Mary Fletcher
FLEXcon
Steven & Leona Joseph
Mike and Joyce Keegan
Mary & Robert Knittle
Olta Kodra
Cheryl & Joseph Lapriore
Susan Mailman & James
Chapdelaine
Susan Mais
National Grid

Network for Good Anne O'Brien Jodi Rymer & Eric Goedken Mr. & Mrs. Jonathan Sigel William Van Dam Unum Judith Whittle In Memory of Chuck Burritt

#### LEADERS: \$1,000+

Jill & Paul Dagilis F.W. Madigan Company United Way of Central Massachusetts



## FY2018 PRIVATE GRANTS & DONATIONS

## 12TH ANNUAL ACTION HEROES CELEBRATION

AllCom Credit Union
Anna Maria College
Becker College
Berkshire Bank
Bollus Lynch, LLP
Bowditch & Dewey, LLP
Marybeth Campbell
Coghlin Services Fund
Community Networks
Corporation
DCU

Dexter Russell Eastern Bank Eversource Fraticelli Oil Company, Inc. Glickman Kovago & Jacobs

Guild of St. Agnes Imperial Distributors

Mike & Joyce Keegan Marsh & McLennan

Agency

Mirick O'Connell Attorneys at Law

1. Lavv

Mutual of America

National Grid
Polar Beverages
Reliant MSO, LLC
RSC Insurance Brokerage
University of
Massachusetts Medical

School Unum

Webster Five

Whitney Bros. Oil, Corp.

Worcester Business
Development Corporation/
Mercantile Center

#### HOLIDAY HAPPENING AT HANOVER THEATRE

Kerry Brennan
Marybeth Campbell
Allen & Galena Families
Noreen Johnson Smith
Worcester Center for
Performing Arts

#### COAT DRIVE

TJX Foundation Mark Petniunas

#### **FUEL ASSISTANCE**

Francisco Austriaco Dr. Peter Bagley James R. Buonomo & Paula Rowse Buonomo Fund of Greater Worcester Community Foundation Shawn Cody Cornerstone Bank Dr. Richard Ellison Dr. Timothy Emhoff Eversource Michelle Fernald Cindy French Jennifer Gelinas Dr. Bruce Greenberg Mirick O'Connell Attornevs at Law Dr. Stephen Heard Luanne Hills Dr. Richard Irwin Dr. Craig Lilly

Gurudev Lotun

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Susan Tarrant
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Massachusetts
Dr. Matthias Walz

#### **HEAD START**

Randy & Donna Becker Mary DeFeudis The Duffy Family Foundacion MAPFRE Greater Worcester Community Foundation Noreen Johnson Smith National Grid Foundation Remillard Family Foundation Southbridge Credit Union Webster Five Foundation Town of Webster In Memory of Florence Sullivan

## **HEALTHY** FAMILIES

Center

Eileen Aubuchon Christ Memorial Episcopal Church Hyde Charitable Foundation Suzanne Kaitbenski Page Chiropractic Health

### JOB & EDUCATION CENTER

Bank of America Charitable Foundation Capital One Citizens' Credo Champion for Community Award – Laura Martinez Ruth H. and Warren A. Ellsworth Foundation Fallon Community Health Plan Greater Worcester Community Foundation Roman Catholic Bishop of Worcester United Way of Central Massachusetts Unum

#### VOLUNTEER INCOME TAX ASSISTANCE PROGRAM

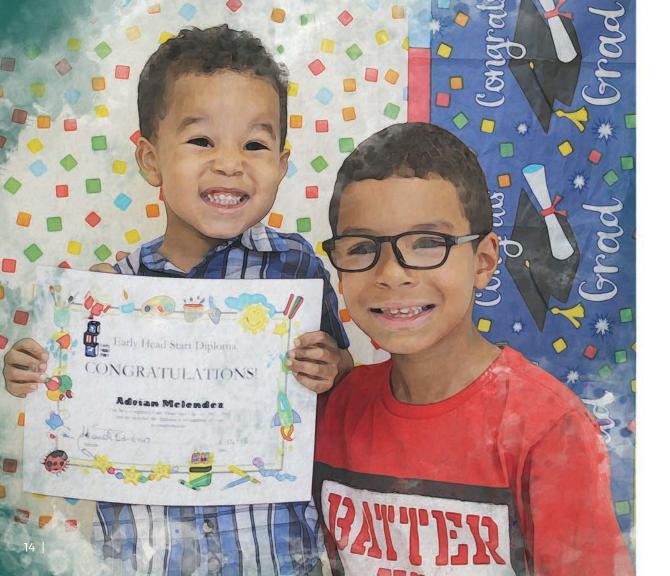
MASSCAP

H&R Block Non-Profit Referral Program United Way of Southbridge, Sturbridge, Charlton

#### UNRESTRICTED

The Fletcher Foundation Massachusetts Bankers Association Charitable Foundation Inc. Stoddard Charitable Trust Unum

Every effort has been made to ensure the accuracy of these lists. Please let us know if we have made an error. Thank you.



## FINANCIALS FY2018\*

#### SOURCES OF FUNDS

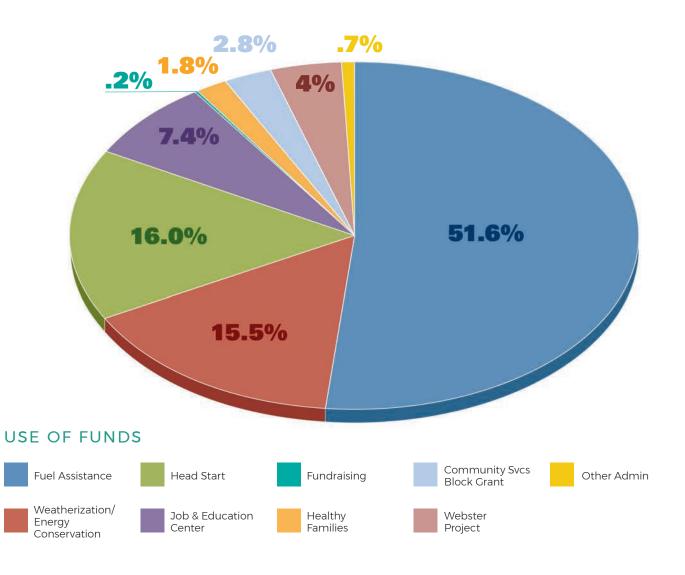
MA Dept. Housing & Community Dev.	\$13,235,570
Earned Revenue Fees	2,352,491
Federal Funding - Head Start	3,187,740
City of Worcester - Pass Thru Fed & State	e 896,346
In-Kind Contributions	788,375
The Children's Trust Fund	288,164
State Revenues - Other	325,017
MA Dept of Public Health	121,071
Corporate, Foundation & Private Grants	767,010
United Way	199,656
MA Dept. of Early Ed. & Care	187,267
MA Dept. of Education	157,319
Individual Donations	165,906
Local Government	34,710
Other Income	8,826
TOTAL SOURCES OF FUNDS	\$22,715,468

\*Unaudited Financial Statement WCAC's fiscal year is October 1 to September 30.

#### **USE OF FUNDS**

Fuel Assistance	\$11,729,680
Weatherization/Energy Conservation	3,512,663
Head Start	3,624,023
Job & Education Center	1,688,321
Fundraising	41,396
Healthy Families	409,684
Community Svcs Block Grant	625,161
Webster Project	916,386
Other Admin	168,154
TOTAL USE OF FUNDS	\$22,715,468

Serving the City of Worcester and 45 neighboring communities: Auburn, Blackstone, Boylston, Brimfield, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Hardwick, Holden, Holland, Hopedale, Hubbardston, Grafton, Leicester, Mendon, Milford, Millbury, Millville, Monson, New Braintree, North Brookfield, Northborough, Northbridge, Palmer, Oakham, Oxford, Paxton, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Upton, Uxbridge, Wales, Warren, Webster, West Boylston, West Brookfield, and Westborough.





#### **Worcester Community Action Council, Inc.**

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THE ANTIPOVERTY AGENCY FOR CENTRAL MASSACHUSETTS

**www.wcac.net** Phone 508.754.1176

Fax 508.754.0203



WORCESTER COMMUNITY ACTION COUNCIL INC.'S MISSION IS

"Helping people move to economic self-sufficiency through programs, partnerships, and advocacy."