

Upcoming Events

- Take Two Classic Comedy: 4 PM, Jan 18, 2009
- Take Two Classic Comedy: 4 PM, Feb. 15, 2009

Contact us:

- 2cents4change@gmail.com
- 978-463-0507 (Cathie) or 978-358-7579 (Laurie)
- www.2cents4change.povertyprogram.com



Jan-Feb 2009

Pennies for Poverty: 2 Cents 4 Change Funding

2 Cents Grant: Funds the grants by donating 2 cents a day or \$7.30 a year! 100% of the money donated is given out in grants! Have a 2 Cent Jar to save your change and when full, deposit directly into the 2 cent bank accounts or write a check to *Pennies for Poverty* and note on the memo line: *2 Cent Grant*

Pennies for Poverty: Support the overall program! If 200 people donate just \$10, our program costs of \$2,000 a year are covered! Please help fund the overall costs of the program! Write a check to *Pennies for Poverty* and note on the memo line: *Pennies for Poverty*.

Pennies for Poverty: 2 Cents 4 Change
282 High St., Newburyport,
MA 01950
978-463-0507
2cents4change@gmail.com
www.2cents4change.povertyprogram.com

2 CENT GRANT FUND

Starting Bal: \$1,552.14

Current Bal: \$1,709.24

2 CENT GRANT GIVEN OUT

\$0

PENNIES FOR POVERTY Program Operating Account

Previous Bal: \$2,306.92

Current Balance:

\$2,030.98

Pennies for Poverty: 2 Cents 4 Change is a program run by volunteers from the community, funded by the community for the benefit of the community.

Pennies for Poverty: 2 Cents 4 Change, Inc.

Two Cents, Two Cans, Two Hours, **TOGETHER!**

Penny News

Fran Larkin has joined the Pennies Board of Directors and will be the Common CENTS Garden liaison! "After a 35 year career at IBM I retired in 2004. I was in Business Administration and was a people manager project leader, program manager and team leader. We lived in Danbury, Ct. from 1978 to 2008 and moved to Newburyport in August of 2008. We are both originally from Mass, Kathy from Danvers and me from Harwich on Cape Cod. While in Ct, I was active in volunteer activities for IBM, our Church and in our community. Some of those included the United Way, the Red Cross and the Dorothy Day Soup Kitchen.

Since we moved to Newburyport, I have joined the Chamber of Commerce, the Historical Society, the YWCA and Friends of the Library, as well as joining the Board of Directors of Pennies for Poverty and will be the liaison for the Common CENTS Garden project with First Parish Church. I am also an Alzheimer's Advocate and Champion, a Retirement Coach and have a book being published, that will be out this spring, called *5 Words and Then Some*. This book is focused on the 3 million young adults who graduate from high school, college, the military and trade schools each year and provides hope, inspiration and practical advice on how to succeed in this big game we call life.

When I am not doing the above, I enjoy walking along Plum Island, picking cranberries and beach plums out there, kayaking, hiking, biking, cooking, reading biographies and history."

Common CENTS Resource Bank!

Donate two hours of specialty services per month! Can you help with home economics, family budgeting, basic savings, and nutrition? Can you give assistance in developing work skills? Tutoring, computer instruction, resume writing, interview techniques, and job search coaching? The potential list of needs is as varied as the individuals who live in our community. Individuals who would like to participate in the Resource Bank should contact Dudley Glover at 978-462-0891 and leave a voice mail with their contact information and a description of the skills they would like to donate.

Common CENTS Garden

The Common CENTS Garden is a joint effort between Pennies for Poverty and the First Parish Church of Newbury to provide fresh vegetables to the local soup kitchens and food pantries. First Parish has generously agreed to donate a plot of land for a garden and has volunteered to chair this important project. Fran Larkin has volunteered to be the liaison on behalf of Pennies for Poverty. If you would like to be involved, please contact us! If you have a garden or farm, consider planting extra and donating to the food pantries. Please help provide good nutrition to those in need by volunteering to help with the Common CENTS Garden, pledging to grow and donate some extra vegetables, help with delivering the vegetables. There are many ways to help. A flyer with more information is at the end of the newsletter.

Please consider volunteering!

**Making Change
with Change!**

Summary of 2008 Accomplishments

- We are a non profit corporation as of October 1, 2008. October 2, 2008 bank accounts were set up. The Federal 501C3 forms are being worked on.
- We have received a \$2,000 Grant from the Howard Benevolent Society; \$1,000 grant from the 5 Cent Savings; \$100 donation from the Belleville Congregational Church; and \$109 from a Band Concert fund-raiser.
- We have 6 Board Members: Cathie Gould, Founder and President; Laurie Ingersoll Co-Founder and Executive Director; Bob Gould, Treasurer; Gail Gandolfi, Two Can Chair; Eleanor Turke, Volunteer Coordinator; Dudley Glover, Common Cents Resource Data Bank and are actively seeking other Board members and Advisory Board members.
- We have the by-laws written; Board member application form completed; Annual Review of Program form; Monthly Board and Committee report completed; Board Handbook completed; and have a budget through 2009.
- We have the 2 cent grant application, the urgent grant application and a formula for rating the grants in place.
- We have developed a definition of poverty for Newburyport in order for us to have an idea of how many people may be looking for services (44%).
- We have a monthly newsletter to keep the public informed about our progress; to raise awareness; and to promote service agency needs.
- Flyers and promotional material done
- We have a website completed: www.2cents4change.povertyprogram.com
- A Service Directory has been completed and is available for down load online.
- A Volunteer Opportunities Directory has been completed and is available for down load online.
- Take Two free monthly movie nights began Saturday, September 20. We have had 3 movies.
- Take Time: Simply Music had 8 programs.
- Volunteer Job Fair October 17 & 18 at the Unitarian Church. The Volunteer Job Fair is sponsored by the Chamber of Commerce, Pennies for Poverty: 2 Cents 4 Change, Poverty Program and the Social Action Committee of the Unitarian Universalist Church. 27 agencies attended. Pennies for Poverty signed up 8 volunteers.
- Banner panels were designed by the participating agencies and volunteers which have been sewn together and hung at the Unitarian Church and blessed by the local clergy on Dec. 5. The purpose of the banner is additional awareness about poverty and PR for agencies helping the poor.
- A Food Drive to benefit the 5 local food pantries Oct 24, 25 and 26 at Shaw's. Collected \$4,400 worth of food and \$865 2 Cent Grant donations.
- We have been actively working with the service agencies and have been promoting their needs to the community through the newsletter and emails.
- We have had 2 fund raisers for the Pennies Program: a garage band night and Flukes and Finds hosted a reverse trick or treat on Oct. 24 to benefit the Pennies Program, raise funds for the 2 cent grant and food for the food pantries.
- One of the principles of the Pennies Program is that it can be done anywhere. We have helped start a "Sister Cents" program, Coins for the Congo, which will benefit the DR Congo.

 - We have started an additional program called "Common Cents" as part of the overall program. Common Cents because it makes sense to work together with other organizations in town. Our first program will be a Common Cents Garden to raise fresh vegetables for the local food pantries. First Parish of Newbury has agreed to chair this program and provide garden space in their Victory Gardens for a Pennies Common CENTS Garden. Fran Larkin has volunteered to be the liaison between Pennies and First Parish.
- Ann Smith contacted us about doing Meal Marks, a bookmark with all the service agencies & soup kitchen schedules on one side and the food pantry needs on the other. We have completed a sample and are looking into printing costs, donations of services or a monetary donation to cover costs or a small 2 cent grant.
- We have met with the Chamber of Commerce and will be doing a presentation in February.
- We have delivered informational packets about our program to all the local clergy.
- We have delivered packets, including the Service & Volunteer Opportunities Directory, to the local school nurses.
- Had a table at Kids for Peace Event Sept. 21, 2008.
- Helped a battered woman in Amesbury network to locate help with construction issues.
- Helped Newburyport High School locate volunteers for a girl from Africa.
- Delivered PR material to approximately 200 stores and 67 signed up to be 2 cent stores.
- Developed a Poverty Survey to determine the available resources and whether the increased needs will be met. Survey will be sent out early 2009.
- Looking into ways to deal with the weekend emergency food needs and possible pick up place for coupons, pizza parlor gift certificates.
- Asked to speak at the River Valley Hunger event 11/24
- Homeless bags idea presented to area churches and Belleville Sunday School will be doing the project.
- Raised \$1,709.24 for the 2 Cent Grant which represents approximately 10% of Newburyport's population.
- 2008 donations to cover cost of program: \$2,030.98
- Total funds raised: \$3,740.22

2 Cent Grants

2 Cent Grants are now available! The grants are available to either service organizations or to individuals with new ideas to lift people out of poverty. The grant application is available on our website under downloads.

Sister CENTS

The Pennies for Poverty: 2 Cents 4 Change was designed so that it could be done anywhere. Our program is specific to Newburyport. If another town or group would like to use our idea or modify our logo, please email us and we will present the proposal for a Board vote. *The Pennies for Poverty: 2 Cents 4 Change does not fund any other program that uses our idea, nor is Pennies for Poverty: 2 Cents 4 Change responsible in any way for other programs that use our idea.*

NEWSLETTER

If you have an event, volunteer need, food pantry need, article or other item that you would like in the Pennies Newsletter, please send us the information by the 25th of each month. Not all items and/or events will be accepted for publication.

Please help us spread the word about what we do by printing out the newsletter to share with a friend. Bring a friend to a Take Two Movie. Give a neighbor one of our flyers. Email us your ideas and suggestions for improving our program and increasing community involvement. We want to hear from you!

Looking for a speaker?

Looking for someone to speak to your club, church, organization, board or other company group? We'd be happy to come out and talk about what the Pennies for Poverty: 2 Cents 4 Change is all about.

Volunteers Needed

The Pennies for Poverty: 2 Cents 4 Change is looking for Board and Advisory Board Members. If you have the time, expertise and interest, the application is on our website under downloads or please give us a call and we will put on in the mail. This is an exciting opportunity to shape the future of the Pennies for Poverty Program, be in on the ground floor, and be part of a group that's doing things a bit different!

Upcoming Events

Take Two

Classic Comedies

Sun. Jan. 18, 4:00 PM

Belleville Church - Bannister Room 300

High Street, Newburyport

For details, call 978-465-7734

Take Two

Classic Comedies Movie

Sun. Feb. 15, 4:00 PM

Belleville Church - Bannister Room 300

High Street, Newburyport

For details, call 978-465-7734

POVERTY DEFINITIONS

There are about as many ways to define poverty as there are brands of shampoo. The various methods used are all meaningful in one way or another: some are more accurate as far as counting the number of poor; some are more reflective of the cost and impact to society; and some are simply formulas to make the problem either look better than it is or worse than it is. There are as many methods for determining poverty levels as there are solutions to poverty.

The Federal Poverty Level (FPL) is the method that the US Government uses to define poverty. It is a level which determines the amount of services that the government will provide to those in need. It is an across the country number whether you live on a farm in Kansas or a high rise in New York City. Obviously, the cost of living is vastly different in both these places. If you fall within the guidelines of the FPL (up to 200%) or lower, you will qualify for certain services such as food stamps, day care vouchers, low income housing etc. The FPL for a family of 3 is a little over \$17,600. The guidelines haven't changed much in 40 years and were largely developed based on the cost of food. The FPL is a strict method of determining poverty and would translate into having about 13% of the population in poverty in the USA.

Other ways to evaluate poverty include looking at relative poverty (basically how many people have significantly less money after necessities than the rest of the society), the Human Poverty Index used by the United Nations (evaluates various markers such as literacy, child mortality etc.), food insecurity or food stamp to name just a few.

The Self-Sufficiency Calculator is a method that takes into account the actual

cost of living, from cost of housing to daycare, in your particular community. This is, for our purposes of wanting a realistic poverty statistic and lack of 2008 income information, the best method for determining the number of people in our community that are not making ends meet. You can try it out yourself at various websites such as: <http://www.thecalculator.org/>.

To put the importance of local expenses such as housing costs in a bit of perspective, it would take a minimum wage worker 89 hours of work a week to be able to afford a 2 bedroom apartment costing 30% of income or \$918 which is the Federal Definition of affordable housing. This is close to the average cost of a 2 bedroom apartment in Newburyport. Using the same formula for a regular 40 hour work week and housing at 30% of income. it would equal \$416 a month for housing. Where will you find a home for \$416 a month? Not in Newburyport, with a budget apartment costing \$800 a month, unless you are in low-income or Section 8 housing, of which there aren't many available and for which there is a long wait list.

Of the hundreds of various ways to evaluate poverty, evaluate income disparity, etc. the bottom line is that regardless of which method is used, poverty has increased dramatically since 2000 and is likely to continue to rise. Having a means of determining the level of poverty is important so as to determine what services are needed; determine whether programs are working; evaluate social policies etc.

Regardless of the method used to determine poverty levels, and there are all sorts of arguments for and against all of the various ways to evaluate poverty, increasing poverty combined with increasing national debt limits the ability of a country to afford programs that help people in need. Poverty creates an economic loss to a community that reaches far into the future. The potential of an individual from earning potential and putting money into the community through purchases or taxes is diminished

due to poverty. Poverty limits access to education, with poor children statistically missing more days of school and not continuing on to higher education. This is not only an economic loss but a social problem that is hereditary.

With the exception of Mexico and Turkey, the USA has the highest level of income inequality and poverty rate of all the OECD countries. Countries with the lowest level of income disparity are the countries that have better social services to keep people out of poverty rather than to help them once they are in poverty. The bottom line is that, social services need to be put in place before people fall into poverty. And more importantly, reducing poverty is the greatest challenge of our time because it is an achievable goal, the success and failure of which depends on the choices made not only by nations but by individuals.

OECD (Organization for Economic Co-operation and Development) Report on the USA:

- “Average income of the richest 10% is \$93,000. Poorest 10% average income: \$5,800.
- Distribution of earnings is has widened by 20%: the upper income levels are earning more, getting more raises than the lower income levels.
- OECD average spending for social services is 22% while the US spends 9% of income.
- Elderly poverty has increased by 2%.
- Social mobility – the ability to move from poor to middle class to wealthy – is more difficult in the USA than other OECD countries. ”

Economic Policy Institute Report
www.epinet.org

- “OECD countries with higher social expenditures as a percentage of GDP had lower poverty rates among children. The negative relationship between social expenditures and child poverty is clearly evident. The US stands out as the country with the lowest expenditures and the highest child poverty rate.
- The US had the highest rate of permanent poverty (14.5%) among OECD countries.
- The relatively large numbers of people in poverty for long durations in the US

indicates that mobility out of poverty is more limited here than in other OECD countries.

- The US had the highest child poverty rate (21.9%) and the second-highest elderly poverty rate (24.7%). Finland (5.4%), Norway (6.4%), and Sweden (6.5%) had the lowest overall poverty rates.
- Income inequality is high and rising in the US compared to the rest of the OECD. At the bottom of the income scale, US poverty rates are higher and living standards are lower than for those at the bottom of comparable economies. Moreover, income mobility appears to be *lower* in the US than in other OECD countries.
- CEOs in the US are paid about three times as much as their counterparts abroad. Only in Switzerland did CEO pay reach even 50% of the US pay.”

2 Cent Businesses & Stores

Please consider shopping at the local stores and businesses and help support the local economy! Look for the 2 Cent logo in the store window and support the 2 Cent Businesses and Stores. Some of the 2 Cent Stores have designated an item in their stores as a “2 Cent Item”, and for every purchase of this item, the store donates 2 Cents to the 2 Cent Grant.

Belleville Church Thrift Store February \$3 Bag Sale!

February \$3 bag sale! Fill an entire shopping bag with gently used clothing for just \$3! Best deal in town! Household items, children’s toys, books at affordable prices are available as well. Service agencies can call the church for gift certificates for clients in need.

SERVICE AGENCY NEEDS

Please call or email us if you have any news items or needs that you would like us to put in the newsletter or that you would like us to email to everyone on our mailing list. Also, if you would like to be linked or have a note about your organization on our website, please call or email the information and/or link. The Two Cent Grant Application will be available on our website or call if you don’t have internet access, we will mail you one.

LOCAL FOOD PANTRIES URGENT NEEDS

cereal, juice boxes, school snacks, condiments, hygiene items, paper items, peanut butter and jelly, pasta and pasta sauce, canned meats and fruit, soup, powdered milk, macaroni and cheese, dried fruit, rice cakes, bread, crackers.

Community Action, 447 Merrimac St., Newburyport, 978-499-8357

Community Service 31 Green St., Newburyport, 978-465-7562.

Our Neighbor's Table, P.O. Box 592, Amesbury, 978-388-4863, 978-835-3016

Pettengill House, 13 Lafayette Rd, Salisbury, 978-463-8801

The Salvation Army, 40 Water St, Newburyport 978-465-0883

“Penny for your thoughts?”

Let us know your 2 cents, or if you would like to volunteer and in what capacity.

Name:

Address:

Phone:

Email:

Your 2 Cent Ideas, Suggestions, Comments:

Interested in Volunteering:

Yes No

“True compassion is more than flinging a coin to a beggar: it understands that an edifice which produces beggars needs restructuring. A true revolution of values will soon look uneasily on this nation’s glaring contrast of poverty and wealth.”

**Dr. Martin Luther King
Southern Christian
Leadership Conference
Atlanta, August 16, 1967**

~MASS Poverty FYI 2008~

Data excerpted with permission from
"Child Poverty in Massachusetts: A Tale of Two States"
a 2008 Kids Count publication of Massachusetts Citizens for Children
For full report: http://www.masskids.org/ChildPoverty_092908.pdf

General Poverty Stats:

- One in eight of our state's children lives at the official federal poverty level; one in four lives in a low-income family; and one in three lives below the Family Economic Self-Sufficiency measure.
- One in 12 Massachusetts children, or 82,000, lives in extreme poverty, or at 50% below the FPL in our rich state. These children come from families with incomes of \$10,600 or less each year, and suffer from profound deprivation of food, clothing, shelter, education and health care.
- A legislator driving on the Massachusetts Turnpike from his or her district to the State House in Boston would pass a child who is poor every four feet or nearly 1,300 children every mile of the 138-mile highway that stretches from Stockbridge to Boston.
- The state now has the 4th largest disparity in the nation between high-income and low-income residents. The state's growth in income inequality over the past two decades was the 3rd largest
- Massachusetts' share of children who are poor as a percentage of the total number of children who are poor in the country is 1.3%. If we apply this percentage to the national cost of poverty of \$500 billion, the cost of child poverty in the Commonwealth could be as much as \$6.5 billion dollars annually.
- Neighborhoods of concentrated poverty, in which residents are economically isolated, exact real costs on individuals and society, from reduced private-sector investment and local jobs, to increased consumer prices for the poor, high levels of crime, and poor mental and physical health.
- As the Center for Law and Social Policy (CLASP) points out, poverty is owned by both parties. Of the ten states with the highest poverty rates, 70% of Senators are Republican. Of Districts with the highest poverty rates in the House, more than 80% are Democratic.
- A recent Brookings Institution analysis indicates that only 36% of persons born into poverty move into the middle class as adults. The majority, or 58%, stays in low-income groups.
- Of the 84,000 Massachusetts families living below the poverty line in 2006, 68,000 were headed by single parents, while only 16,000 were headed by married couples.
- There are nearly 18,000 children whose families meet the eligibility criteria for child care subsidies, but who are on waiting lists due to limited funding.
- Massachusetts' share of children who are poor as a percentage of the total number of children who are poor in the country is 1.3%. If we apply this percentage to the \$500 billion, the cost of child poverty in the Commonwealth could be as much as \$6.5 billion dollars annually. The potential savings of \$6.5 billion from reducing child poverty is equal to one-quarter of Massachusetts' 2008 budget of \$26.8 billion. Investing in poverty will pay for itself. It is the best monetary and human investment that the state could make.
- Massachusetts ranks as the worst state in the nation on six domains of child well-being.

Health:

- 2006 Massachusetts Survey of Health Insurance Status, the uninsured rate for children 18 years old and under, was 2.5% or 38,512 children.
- Neuroscientists have found that many children growing up in poor families experience unhealthy levels of stress hormones which can impair language and memory.

Food and Nutrition:

- One in five Massachusetts children birth through five-years-old participate in the Women, Infants and Children (WIC) nutrition program.
- April 2008, Massachusetts households received an average of \$181 in Food Stamp benefits, which still falls short of the cost of a diet that meets nutrition guidelines.
- Between 2001 and 2005, food pantry usage in Massachusetts increased 14%.
- The Massachusetts Department of Transitional Assistance (DTA) has been working on increasing Food Stamp participation in Massachusetts, which has been among the lowest in the country.
- The absence or inadequate supply of nutritious food stunts brain growth and development. The effects are devastating in prenatal life and early childhood *when humans undergo unprecedented growth of the body and brain*. Children affected by food insecurity are less likely to have the social and cognitive skills and abilities that help them do well in school. Hungry school-age children have higher school absentee rates, lower grades, and more behavior problems.

Heat & Fuel:

- When babies' and toddlers' bodies have to divert already scarce calories to maintain body heat, cold and hunger combine to weaken their health, growth, ability to learn and to relate to others. Research from the Boston Medical Center found a 33% increase in the proportion of underweight infants and toddlers in their emergency room in the three months after the coldest months compared with the rest of the year.
- Home fuel expenditure was associated with a decreased expenditure on food in poor families – specifically, a 20% increase in energy expenditures meant a 10% decrease in food expenditures.

Education:

- Children from poor families are twice as likely to repeat a grade and three times as likely to be expelled from school.
- Early education and care in Massachusetts costs a parent, on average, \$10,000 per child. In March 2008, there were 59,866 children from infant-toddler through school-age who received assistance from the Department of Early Education and Care. Because of inadequate funding, there are still about 18,000 mostly eligible children on the waiting list for state financial assistance.
- Low levels of parental education are a primary risk factor for being low-income. While 6% of children under 18 years old whose parents have some college are poor at the 100% FPL, over one-quarter of children with parents that have a high school degree are poor, and about half of children with parents that have less than a high school education are poor.⁵
- Children who are not poor read three times as many books, are read to more often, watch far less television, and are more likely to visit museums or libraries.
- High quality early childhood education, starting with infants, have found that young children who receive high quality services show better cognitive development at 24 months of age and better language development at 36 months. They are 30% more likely to graduate from high school than children from similar backgrounds who don't have the same exposure to high quality early education. They are 40% less likely to need special education or be held back, and are 50% more likely to go to college.
- Northeastern University Study shows that manufacturing is actually a larger part of the state's economy. This sector continues to grow, comprising 13.3% of the state's output compared with 10.9% ten years ago. While college readiness is a major focus, the study suggests a wider role for the state's 38 vocational schools. College is not the only route to success for the state's young people
- Massachusetts ranks 46th in the nation in state spending on a per pupil basis.
- State funding for higher education has fallen by 17.5% in real terms since 2001. This decline has made it harder for state and community colleges to provide high quality education. Fees at community colleges in Massachusetts have increased by 67% since the 1995-1996, after controlling for inflation. Increased fees can reduce access to higher education, particularly for lower income students.

Housing & Homeless:

- On any given day, there are more than 50,000 school-aged children and youth, along with 50,000 younger children who are homeless in the Bay State.
- Despite recent progress in increasing affordable housing in suburban communities, fewer than one in seven Massachusetts communities meets the state goal of 10% affordable housing.
- According to the Department of Housing and Urban Development's Third Annual Homeless Assessment Report to Congress, the Bay State bucked a national trend of a decline in homelessness. Nationally, the number of homeless decreased by 12% between 2005 and 2007. But the Massachusetts homeless rate increased by 10.8% during that period, with homeless families accounting for the rising rate.
- 2007 found that over half (52%) of people who are homeless in Massachusetts are parents with children. In fact, on any given day, more than 50,000 school-aged children and youth as well as 50,000 younger children are homeless in the Bay State.
- Due to the shortage of affordable housing in Massachusetts, there are only four units of affordable housing for every ten low-income families who need it.
- In 2008 the Massachusetts House added \$1 million to Massachusetts Rental Voucher funding, but opportunity to house low-income households is still limited. There are over 57,000 households on the state's housing agency waiting list for federal rental assistance.

Abuse:

- The National Incidence Study of Child Abuse and Neglect found that children from families with annual incomes below \$15,000 were over 44 times more likely to experience some form of maltreatment than children from families with annual incomes above \$30,000.

Employment & Money:

- While the state economy ranks near the top of the nation in labor productivity, nearly one-third (or 434,000 children in 2006) were living in Massachusetts homes in which no parent was employed full-time, year-round.
- The state now ranks 28th in the nation in working families not being able to meet a family budget. Over three-quarters (77%) of the Commonwealth's low income children, compared with 66% in the U.S., live in households where housing costs exceed 30% of income.

- About one of every three persons not meeting their family budget is eligible for six programs aimed at helping working families: Earned Income Tax Credit (EITC), Food Stamps, housing assistance, Medicaid (Mass Health), and the State Children's Health Insurance Program (SCHIP). Transitional Aid to Families with Dependent Children (TAFDC) provides assistance and work opportunities to families through federal grants to states. According to some policy groups, however, there is little evidence that these reforms have helped most low-income parents earn the wages required to support a family in Massachusetts.
- Nationally, incomes have declined by 2.5% among the bottom fifth of families since the late 1990's, and have increased 9.1% among the top fifth. The size of the income gap in Massachusetts is now the 4th largest in the country. That is, in Massachusetts, the richest 20% of families at the top of the income scale have average incomes over eight times as large as the poorest 20% of families at the bottom.
- The average income of the richest 5% of families in Massachusetts increased by 90%, from \$163,783 to \$310,440. In comparison, the middle 20% experienced just a modest gain in income while the bottom 20% increased by \$324 (from \$20,285 to \$20,609) was insignificant.
- Low-income children at 200% of the FPL or below in wealthy Massachusetts may be worse off than their counterparts in other states in both real and relative terms: a dollar in Massachusetts buys less and the gap between rich and poor is so much wider than in other states.
- The Massachusetts minimum wage is one of the highest in the country. Yet the wage is still not indexed to inflation and is not adequate to raise a family. It does not raise residents to the relative same standard of living as minimum wage does in other states.
- According to the Center for American Progress report, *From Poverty to prosperity*, poverty could be cut by more than 25% just by increasing the minimum wage, earned income tax credits, child tax credits and child care subsidies.

Race:

- African American families in the state have a median family income of just \$38,565 per year compared with \$65,327 for White families. Latinos have a median family income of just \$27,885. For most minorities, disparities in assets such as home ownership are far greater than disparities in income.

Newburyport Poverty Statistics

Compiled by Pennies for Poverty: 2 Cents 4 Change

1,608 households are in poverty or 21.13% of population

598 households or 7.86 % of population = serious risk

Another 1,097 are at risk or 14.41%

Total potential for poverty in Newburyport: 43.40% of population

Net worth of less than \$50,000 = 52.29% of population.

Risk factors: Separated/divorced = 2132 or 11.82%

Widowed = 1,060 = 5.88%

Children 0-4 = 1,047

Children 5-9 = 938

Elderly = 2,476 = 13.73%

Non white = 7.32%

Education = no high school diploma = 5.17%

No college degree = 28.03 Total: 33.2%

Net Worth = less than \$10,000 = 27.31%

10-50,000 = 24.98%

Total net worth under \$50,000 = 52.29% of population

Medium Net worth is less than medium debt by \$45,000

Medium Income by Age = Children under 25 & Elderly at risk

Less than \$5,000 difference between medium income and average expenditures.

“Living in or near poverty has always been a form of exile, of being cut off from the larger society. To be poor in America today, even more than in the past, is to be an outcast in your own country. And that, the neuroscientists tell us, is what poisons a child’s brain.”

Paul Krugman, Poverty is Poison, New York Times February 18, 2008

End Poverty by 2020

Pennies for Poverty: 2 Cents 4 Change, Inc.

The purpose of the Pennies for Poverty Program is fundraising, promoting volunteerism, and raising awareness about poverty in Newburyport, MA. The program is divided into four parts: 2 Cents, 2 Cans, 2 Hours, TOGETHER. The core reason the Pennies for Poverty Program exists is to lessen the current effects of poverty and crisis, while working simultaneously to eliminate the root causes of poverty and crisis in the future.

The Pennies for Poverty: 2 Cents 4 Change, a non profit corporation, is run by volunteers. The Program does have expenses of about \$2,000 a year. So, please, if you can afford to donate, help us out with a small contribution. If 200 people and businesses in Newburyport all donated just \$10 a year, we would have our budget covered!

Anything above our expenses will be turned over to the 2 Cent Fund for the Grants. The Pennies for Poverty Program will not be saving up a "war chest" as we feel strongly that the extra money, above our expenses, needs to be available to help people.

If you would like to financially support the Pennies for Poverty: 2 Cents 4 Change campaign programs, send us a check made out to Pennies for Poverty and on the memo line write Pennies Program. Any money raised that is more than is needed for a fiscal year, will be turned over to the 2 Cents Grant Fund. Or send a check for the 2 Cent Grant: Make the check out to Pennies for Poverty and write "2 Cent" on the memo line.

**A nonprofit funded by the community, run
by volunteers of the community, for the
benefit of the community!**

Making Change with Change!

Two Cents for Change

We are asking that everyone in Newburyport donate 2 cents a day to the Two Cents for Change Campaign. Two cents a day is \$7.30 per year which doesn't seem like much but the combined 2 cents of everyone in Newburyport would total \$125,000! This money will fund programs which are currently not available or help fund programs which may need additional funds. One hundred percent of the 2 cent money raised will be given out in grants to service organizations or individuals to fund new initiatives that lift people out of poverty or help fund existing programs because of the current economic situation.

Two Cans for Change

Two Cans for Change is a program to increase awareness as well as increase donations to the food pantries in the area. We are encouraging everyone to donate at least 2 cans or non-perishables to any of the local food banks. Please note The Salvation Army can also take fresh fruit and vegetables.

Two Hours for Change

We are asking that everyone volunteer two hours a month to an organization of their choice. Two Hours for Change will have a Volunteer Job Fair in the fall to bring together organizations and individuals.

Together for Change

We will be having free events, such as classic comedy movies, and other presentations throughout the year in order to bring about awareness as well as community togetherness. Please watch the newspapers and our website for announcements!

For more information:
www.2cents4change.povertyprogram.com
2cents4change@gmail.com
282 High St., Newburyport, MA 01950

Common CENTS



Newburyport's Common Gardens

Be a 2009 Common CENTS Gardener!

Poverty in Newburyport is growing and the local food pantries and soup kitchens are increasing in need of additional food donations. One of the problems with poverty is not getting quality nutrition and not getting fresh fruit and vegetables. This is especially important for children in poor families as nutrition and adequate calorie intake is crucial in brain development, especially for children under the age of five.

The Pennies for Poverty: 2 Cents 4 Change, Inc. program decided to look into having a community vegetable garden, run by volunteers with the garden plot and seeds donated. The First Parish of Newbury has joined us on this important project and has agreed to Chair the program as well as donate the garden plot.

The Common Cents Garden purpose is organizing, planning, planting, harvesting, and disbursing of vegetables to benefit the local food pantries and soup kitchens. The committee will also work with individuals and farms to encourage them to plant a row of vegetables to donate to the food pantries and soup kitchens.

The committee would be responsible for finding donated sites; preparing the sites; planting; maintaining garden; harvesting and disbursing the produce; locating donations of seeds and any equipment needed for the garden.

Please consider joining this new initiative of Pennies for Poverty: 2 Cents 4 Change, Inc. and the First Parish Church of Newbury and TOGETHER we will make a difference!

Individual Name:

Address:

Phone:

Email:

Experience Gardening:

- None Some LOTS!
- Planning Committee
- Will work with stores and business for seed donations.
- Will work with farms and individual gardens.
- Will help prepare garden.
- Will help plant.
- Will help maintain garden
- Will help harvest.
- Will help disburse the produce.
- Will take photos and do a write up for the Penny News monthly.
- I will deliver vegetables.
- I would like Common CENTS to pick up produce.
- All of the above.

Thank You!

Pennies for Poverty: 2 Cents 4 Change, Inc.

Attention Farmers and Individual Vegetable Gardeners

Do you have extra space to plant an extra row or two of vegetables or have fruit to donate to the local food pantries and soup kitchens? Sign the pledge below and mail in to us and become an official Common CENTS garden! Join the growing list of Common CENTS gardeners and farmers on our website.

I pledge to grow ___ rows of vegetables or can donate _____(fruit) for the local food pantries and soup kitchens.

Farm Name:

Individual Name:

Address:

Phone:

Email:

- I will deliver vegetables.
- I would like Common CENTS to pick up produce.

**Making Change
with Change!**

