

Understanding  
**BROOKLINE**

**POVERTY**

**A REPORT ON**



Brookline  
Community  
Foundation

With roots that go back to the 19th century, the Brookline Community Foundation (BCF) is the only foundation that addresses the needs of Brookline as a whole. Today, BCF shines a spotlight on community needs, inspires philanthropy and awards strategic grants to build a more vibrant, engaged and equitable Brookline.

Since 1999, BCF has given over \$5M to more than 100 nonprofits that creatively address the needs of our community.

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# DEAR FRIENDS AND NEIGHBORS,

Last year, the Brookline Community Foundation (BCF) released an in-depth report on trends and needs in our community. The first report in our *Understanding Brookline* series has become a point of reference for many, connecting town residents and leaders around common data points and drawing much-needed attention to shared challenges.

The finding that has garnered the most attention is Brookline's 13% poverty rate (based on the 2010 Census). It's a surprising figure for a town known for its resources and has prompted many good questions: Who makes up this 13%? Why has the rate increased in recent years? What factors cause financial stress for Brookline residents? And perhaps most importantly: What can we do as a community to address economic hardship in our town?

This second report in the *Understanding Brookline* series attempts to answer these questions and others, taking a deeper look at who is affected by poverty and economic insecurity in Brookline and where capacity is needed to help more of our neighbors achieve long-term stability.

At BCF, we are already using this research to inform our strategic grantmaking. The findings we present here will guide us as we raise new funds and work with partners to reduce and alleviate poverty in Brookline over the next several years. We invite you to join with us, helping to realize our vision of a community where all residents have the supports and opportunities they need to thrive.

Sincerely,



**JENNY AMORY**  
Executive Director



**FRANK STEINFELD**  
President, Board of Trustees

# UNDERSTANDING BROOKLINE: A REPORT ON POVERTY

In this follow up to the 2013 Understanding Brookline report, the Brookline Community Foundation takes a closer look at poverty in Brookline. We examined data from the U.S. Census Bureau's American Community Survey and spoke with experts, staff from agencies serving low-income populations, town leaders and those with lived experience to understand who is affected by economic insecurity and where collective efforts are needed to reduce and alleviate poverty in Brookline.



## PART 1 • WHO POVERTY AFFECTS

Nearly 59,000 people reside in Brookline today, and according to the 2012 American Community Survey, 13.2% (approximately 7,574 individuals) live at or below the federal poverty level.

### Poverty and economic insecurity touch more residents than we may realize.

Poverty cuts across all age and demographic groups in Brookline. • Poverty extends far beyond those living in public housing, who account for only 12.8% of all residents living in poverty. • Poverty is a limited measure of hardship; 29.1% of Brookline residents live in households below the 300% poverty threshold, a marker of economic insecurity.

### Some groups are affected more than others.

Brookline's poverty population is disproportionately (68.1%) female. • Single people and non-families make up the bulk of those living below poverty. • Poverty rates vary across racial groups; an estimated 19.4% of Latino residents, 13.5% of Asian residents, 13.1% of black residents and 11.6% of white residents have income at or below poverty. • Approximately a third (32.9%) of adults reporting disabilities have income at or below poverty. • Of families in poverty, single female-headed families make up the largest group. • Lesbian, gay, bisexual, and transgender (LGBT) residents are also more likely to live below poverty, according to national data. • Poverty is more highly concentrated in some census tracts, with the highest rates of poverty in the northeast areas of the town. • Poverty rates decrease as education levels increase; 6.9% of adults with at least a Bachelor's degree live in poverty, compared with 25.8% of adults without a high school diploma.



## PART 2 • POVERTY'S COMPLEX FACTORS

National studies and local service providers point to numerous, interconnected factors that contribute to poverty in Brookline.

### Costs are rising, while incomes dwindle.

Unemployment and underemployment are significant factors, especially for residents with a high school education or less. • Wages have stagnated or declined for many; minimum wage

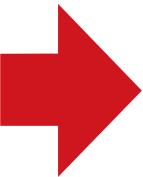
employment falls far short of the income required for economic independence in Brookline.

- Affordable housing is scarce. Brookline public housing has multi-year waiting lists, and residents with housing vouchers struggle to find property owners willing to accept these vouchers.
- The cost of childcare has been steadily increasing, up by 7.3% since 2010.
- Health care is a growing burden too. Between 2010 and 2013, health care costs for a Massachusetts family of three increased by 21%.

**Poverty has complex causes and requires holistic solutions.**

Service providers report that a growing number of Brookline residents are grappling with serious crises, including domestic violence and homelessness.

- Psychological distress and substance abuse adds to the complexity.
- Local providers note a need for multi-disciplinary services and wraparound case management to support multiply stressed individuals and families.



**PART 3 • TOWARD A BETTER BROOKLINE FOR ALL**

While many impressive efforts are underway to address poverty in Brookline, there is still more work we can do as a community to meet more of our neighbors' urgent needs, create pathways out of poverty and eliminate barriers to economic sufficiency.

**RECOMMENDATION 1 Expand emergency supports.**

Expand summer food resources for children who participate in free and reduced-cost meal programs during the school year.

- Address barriers to emergency assistance, including language, transportation and stigma.
- Develop a one-stop approach to needs assessment and program enrollment.
- Assist eligible residents to enroll in state and federal assistance programs.
- Raise awareness about local programs that reduce financial hardship.

**RECOMMENDATION 2 Create more pathways out of poverty.**

Expand adult education, job training and job readiness programming.

- Develop more programs that empower low-income residents to reach personal and financial goals.
- Increase wraparound case management services, so residents can access the range of supports they need.
- Focus on educational equity from an early age, with quality programs that improve the long-term prospects of all Brookline children.

**RECOMMENDATION 3 Tackle systemic barriers to economic sufficiency.**

Invest in significant expansion of affordable housing.

- Ensure that all residents have access to affordable mental and physical healthcare.
- Ensure all individuals and families can access healthy, affordable food.
- Foster public dialogue and take action to address discrimination that limits opportunities for individuals based on gender, race, socioeconomic background, disability, age, sexual orientation and other factors.

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## HELP US MOVE BROOKLINE FORWARD

*We welcome your ideas and contributions as we continue to investigate these issues and work with our partners to ensure that all Brookline residents have the opportunities they need to thrive.*

## INTRODUCTION

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# UNDERSTANDING BROOKLINE: A REPORT ON POVERTY

In 2013, the Brookline Community Foundation (BCF) released the first report in the Understanding Brookline series, examining emerging demographic trends and changing needs in our community. In this second report, we take a closer look at a topic of great concern to many: poverty and economic insecurity in our town.

In part one of this report, we present the most current data available from the U.S. Census Bureau's American Community Survey to provide a more nuanced picture of Brookline's poverty and near-poverty populations. Part two draws on input from experts and town agencies serving and empowering financially vulnerable populations and from those with lived experience. We conclude with recommendations about how we can use data like these to make Brookline a better place to live for all of our neighbors.



Photo by Mark Zastrow/markzastrow.com.

## PART 1 • WHO POVERTY AFFECTS

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Nearly 59,000 people reside in Brookline today, with a growing proportion living at or below the federal poverty threshold. In 2000, 9.3% of Brookline residents lived at or below poverty; that percentage increased to 13.2% in 2012. Many additional residents earn below Brookline's true cost of living.

These data and the data in the following sections, except where noted, derive from the American Community Survey, a Census Bureau survey that samples a small percentage of the population each year.<sup>1</sup>

## POVERTY AFFECTS MORE THAN WE MAY REALIZE

According to the most recent American Community Survey, 13.2% of Brookline residents—or, approximately 7,574 individuals—live at or below the federal poverty level.

**Brookline residents of all ages live in poverty.** The poverty rate is significant across all age bands: 5.6% of children under age 6 and 5.7% of children ages 6 to 11 live in poverty households; 17.1% of adults over age 75 live at or below poverty, up from 8.3% in 2000. (Some of this fluctuation may be within the margin of error.)

**Students are one piece of the picture.** Some—but not all—of Brookline's poverty rate derives from its large population of students. If we assume that many college students rely on financial aid or their families for support, reporting little income of their own, we might ask what Brookline's poverty rate would be without this group. There is no easy way to answer that question. When college-aged adults (18-24 years olds) are excluded from survey data, the town's poverty rate is 8.1%. However, not all residents in this age group are students, and some students face real financial stress. We caution drawing conclusions from this adjusted figure.

**Brookline poverty extends far beyond public housing.** As of March 2014, 969 individuals with income below poverty were living in Brookline Housing Authority (BHA) units. That represents only 12.8% of the town's poverty population. (A total of 1,613 people live in public housing; not all of these individuals earn below poverty, but they do meet the income requirements for housing assistance.<sup>2</sup>) Brookline has an additional 879 units of subsidized rental housing owned and operated by for-profit and non-profit entities other than BHA. However, there are far more low-income residents eligible for these subsidized units than there are units available.

### Brookline Today

Nearly

**59,000**  
residents

**13.2%**

(approx. 7,574 individuals)  
live below poverty

**29.1%**

(approx. 16,686 individuals)  
face significant economic  
insecurity.



## A VERY LOW BAR

Adopted in 1965, the federal definition of poverty is based on an estimate of basic food costs for a household, times three. That same measure is still in use today, with annual adjustments made for inflation. Meanwhile, household costs have changed dramatically. Food prices have risen much more slowly than the costs of housing, medical care and other necessities, contributing to a significant disparity between the poverty threshold and the true cost of living.

In 2012, the federal poverty threshold for a family of four was \$23,492. A family's total annual income (excluding non-cash benefits) must fall below this line to meet the federal definition of poverty. Approximately one in seven people in the United States report living below this threshold.<sup>3</sup>

## SOME GROUPS ARE AFFECTED MORE THAN OTHERS

While residents from every demographic group experience financial hardship, some groups are overrepresented in Brookline's poverty population.

**Brookline's poor are disproportionately female.** Women and girls make up 68.1% of those living in poverty (and only 56.4% of Brookline's total population). In 2012, 15.7% of females lived in households with income at or below poverty, compared with 9.8% of males. The gender gap spans several age bands and is especially striking for the 18-24 year olds; 63.9% of women in this age group live below poverty, compared with 25.6% of their male peers.

**Non-families make up the bulk of Brookline's poverty population.** A third (33.3%) of those in poverty live in single person households; only 3.1% of poverty households are families headed by married couples.

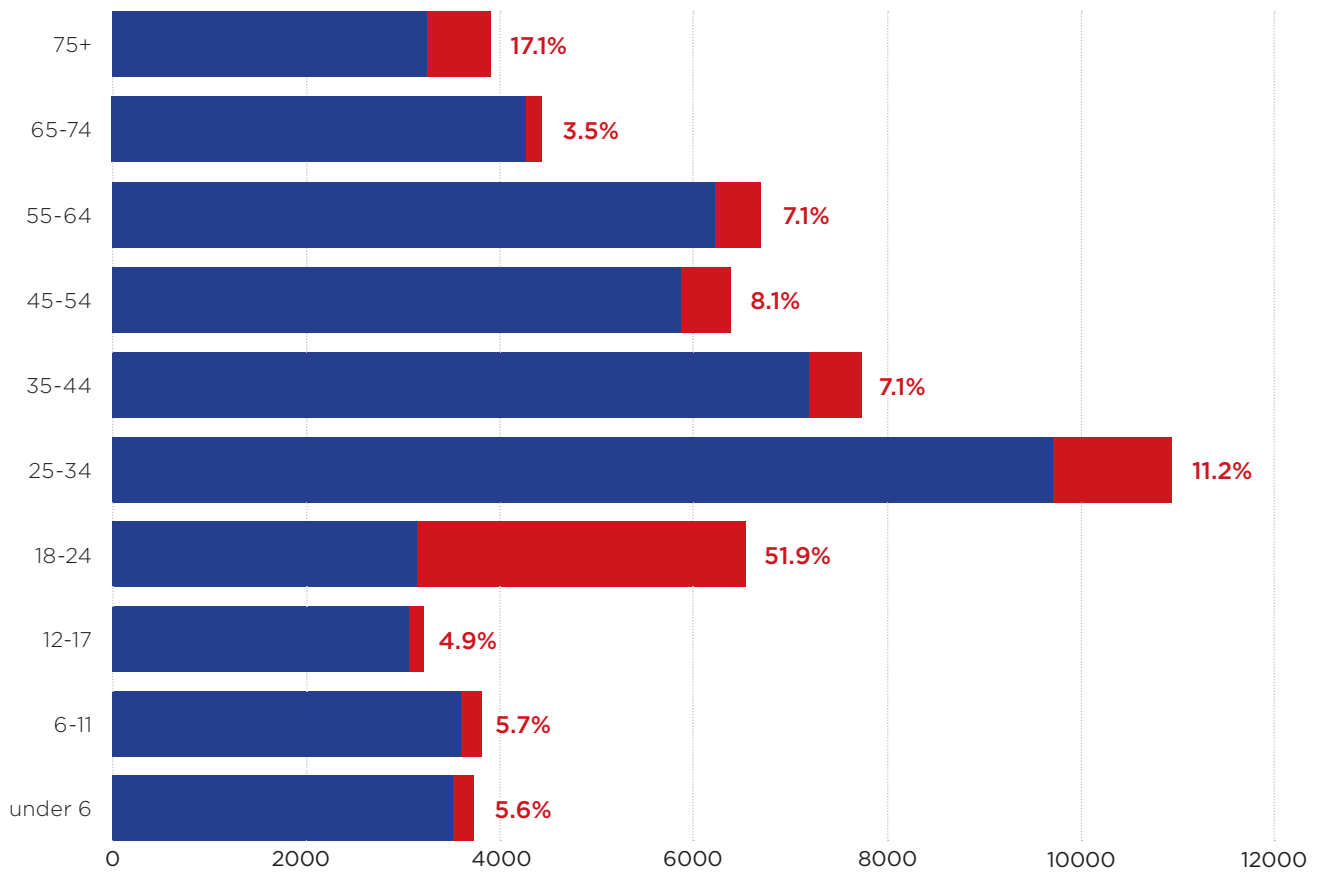
**Poverty rates vary significantly across racial groups.** The estimated poverty rate for Latino residents is 19.4% versus 13.5% for Asian residents, 13.1% for black residents, 11.6% for white residents and 15.3% for residents of two or more races. The median income for white and Asian households (\$85,683 and \$81,575, respectively) far exceeds the median income of Latino and black households (\$63,431 and \$49,602).

**Disabled adults are more likely to live below poverty.** Brookline is home to an estimated 1,776 working-age adults (ages 20-64) who report being disabled; 32.9% live at or below the poverty line.



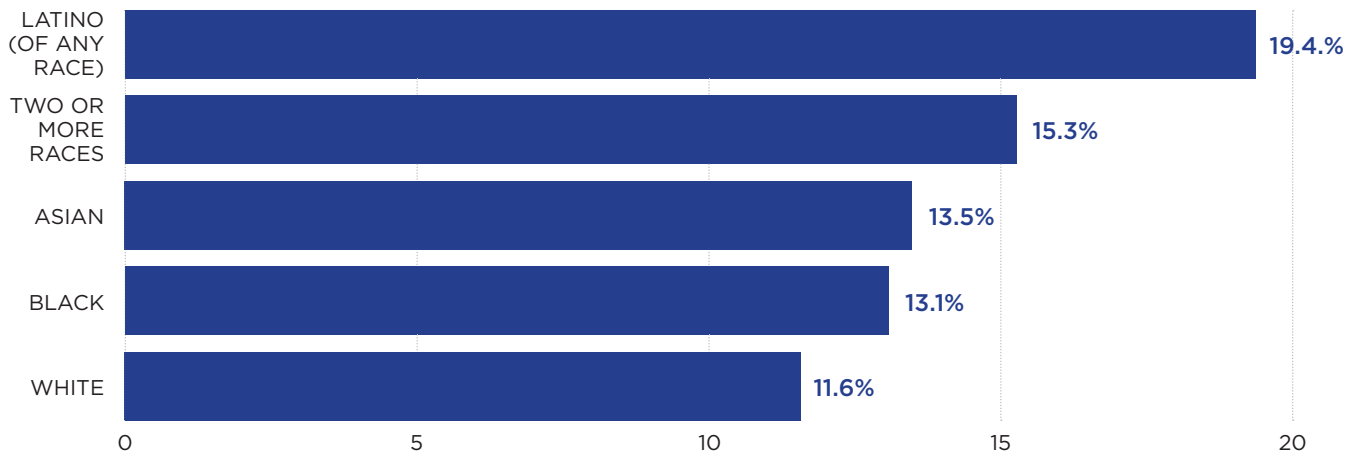


**BROOKLINE POVERTY BY AGE GROUP |** ■ Non-Poverty ■ Poverty



**Source** American Community Survey, 2010-2012.  
**Note** The coefficient of variation exceeds 15% for all age groups.

**BROOKLINE POVERTY BY RACE |** In percent



**Source** American Community Survey, 2008-2012.  
**Note** Coefficient of variation exceeds 15% for all groups except white residents.



# A PREMIUM FOR EDUCATION

In Massachusetts' knowledge-based economy, most jobs paying family-sustaining wages require education beyond a high school diploma, and in Brookline, poverty is strongly correlated with educational attainment. Accessing further education can be difficult, however, due to its cost and potential loss of income. Childcare and transportation can compound the challenges.

Two local programs offer innovative approaches. Through the Next Steps Training Incentive Program, participants can earn \$250 by enrolling in job training; the stipend can be applied toward transportation or food benefits, or granted as a lump sum. Brookline Veterans Temporary Employment, a town-funded program, provides employment to Brookline military veterans for up to 24 hours a week as they complete educational goals, seek permanent employment and transition to civilian life.

**Female-headed families make up the largest group of families in poverty.** Families make up 10.3% of Brookline's poverty households (a total of 415 families). Approximately half of these families are headed by single women. Although they comprise a relatively small percentage of Brookline's total poverty population, 14.6% of all female-headed families report income below the poverty rate.

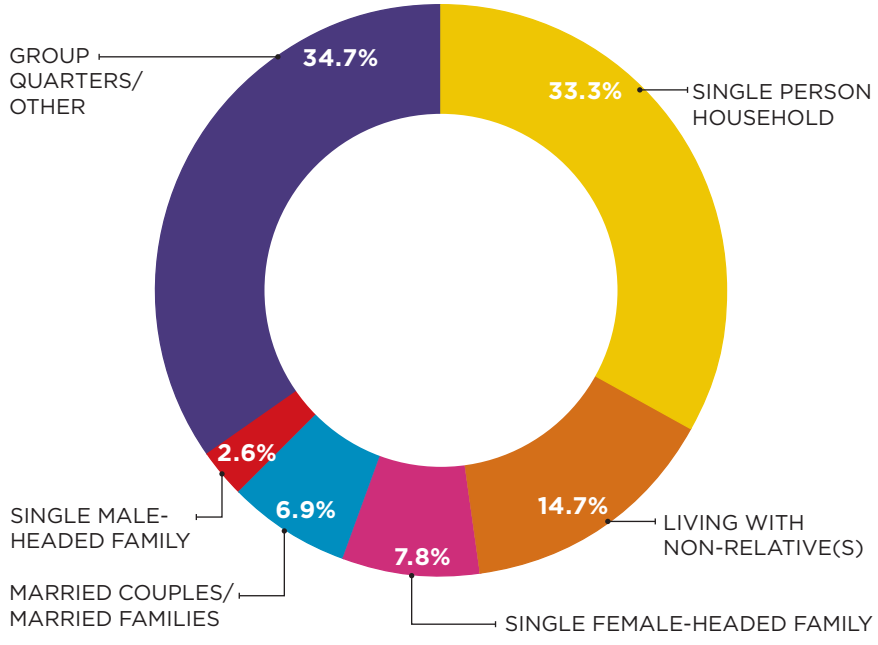
**Discrimination based on sexual orientation may be a factor.** Lesbian, gay, bisexual, and transgender (LGBT) residents are also more likely to live below poverty, according to national data. A 2012 Gallup survey found that, among adults living alone, 20.1% of LGBT men live in poverty compared with 13.4% of non-LGBT men; in the same survey, 21.5% of LGBT women reported living in poverty, compared with 19.1% of non-LGBT women.<sup>4</sup> American Community Survey sample sizes are too small to estimate poverty rates for LGBT residents in Brookline.

**Poverty varies by living arrangement.** More than a third (34.7%) of Brookline's poverty population lives in group quarters, such as college-affiliated housing, nursing facilities or group homes.

**Poverty is more highly concentrated in some census tracts,** with the highest rates of poverty in the northeast areas of the town.

**Poverty rates decrease as education levels increase.** Most (79.2%) of Brookline adults over age 25 have at least a Bachelor's degree; the rate of poverty for this group is 6.9%. In contrast, the poverty rate is 12.5% for those with just a high school diploma and 25.8% for adults without a diploma.

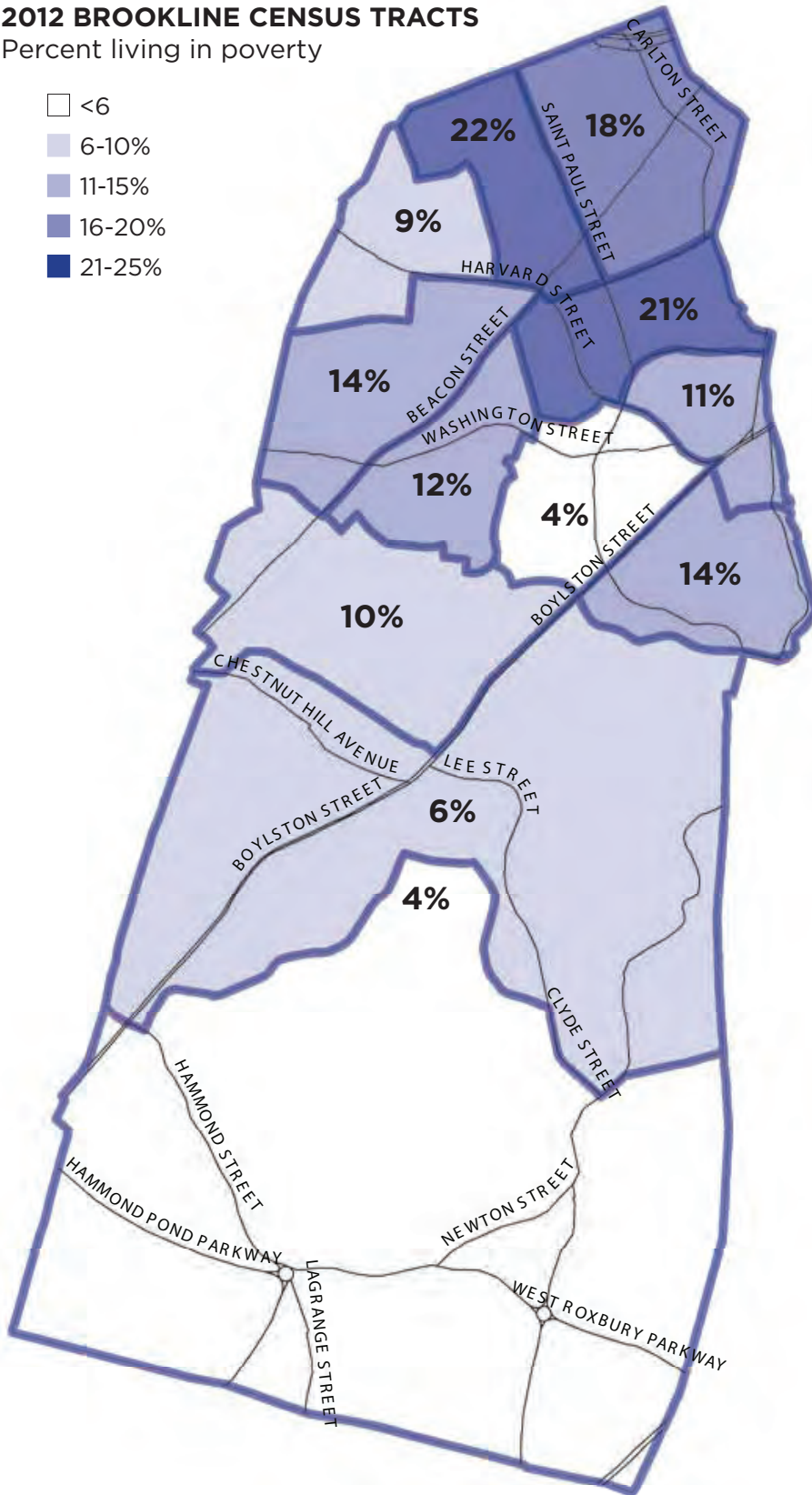
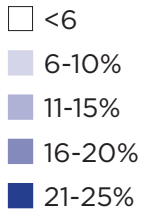
## POVERTY POPULATION BY LIVING ARRANGEMENT



**Source** American Community Survey, 2010-2012.  
**Note** The coefficient of variation exceeds 15% for all living arrangements except single-person households.

## 2012 BROOKLINE CENSUS TRACTS

Percent living in poverty



Women and girls make up

# 68.1%

of those in poverty (and 56.4% of the total population).

In 2012

# 15.7%

of Brookline females lived at or below poverty, compared with 9.8% of males.

**Source** American Community Survey, 2008-2012, with assistance from Jed Fehrenbach, GIS Manager, Town of Brookline.

**Note** All tract-level estimates have a coefficient of variation greater than 15%.

SAM

**TIME FOR AN EMPLOYMENT UPGRADE**

Sam, a trained mechanic, immigrated to Boston from China in 1985. He worked for more than 10 years at Logan Airport as a conveyer-belt handler and tour guide, without any promotion despite his diligence. He was stuck professionally and financially until he connected with the Brookline Housing Authority's Next Steps program. Through Next Steps, Sam was able to obtain the referrals and financial assistance he needed to pursue a commercial driver's license while continuing to work at the airport. With continued support from Next Steps, Sam found a job as a bus driver at Boston College. He is now a full-time union employee of the MBTA. With help from a Town of Brookline housing project planner, Sam was able to purchase an affordable house in Brookline last year. His children currently attend the Brookline Public Schools.

*These are true stories of Brookline residents. Names have been changed to protect their identity.*

## SERIOUS FINANCIAL HARDSHIP AFFECTS EVEN MORE RESIDENTS

Poverty is a limited definition of financial hardship, masking the full extent of financial need in Brookline.

**The true cost of living far exceeds the poverty rate.** Boston-based Crittenton Women's Union has developed an Economic Independence Index to get a more realistic estimate of the cost of living in Massachusetts. For Norfolk County (which includes Brookline), the calculator estimates a minimum required income of \$76,152 for two adults with one pre-school age child and one school-age child.<sup>5</sup> That's more than three times the poverty threshold and does not include non-essentials like recreation and gifts, or funds allocated to savings or debt. Given Brookline's high housing costs, this is probably a conservative figure.

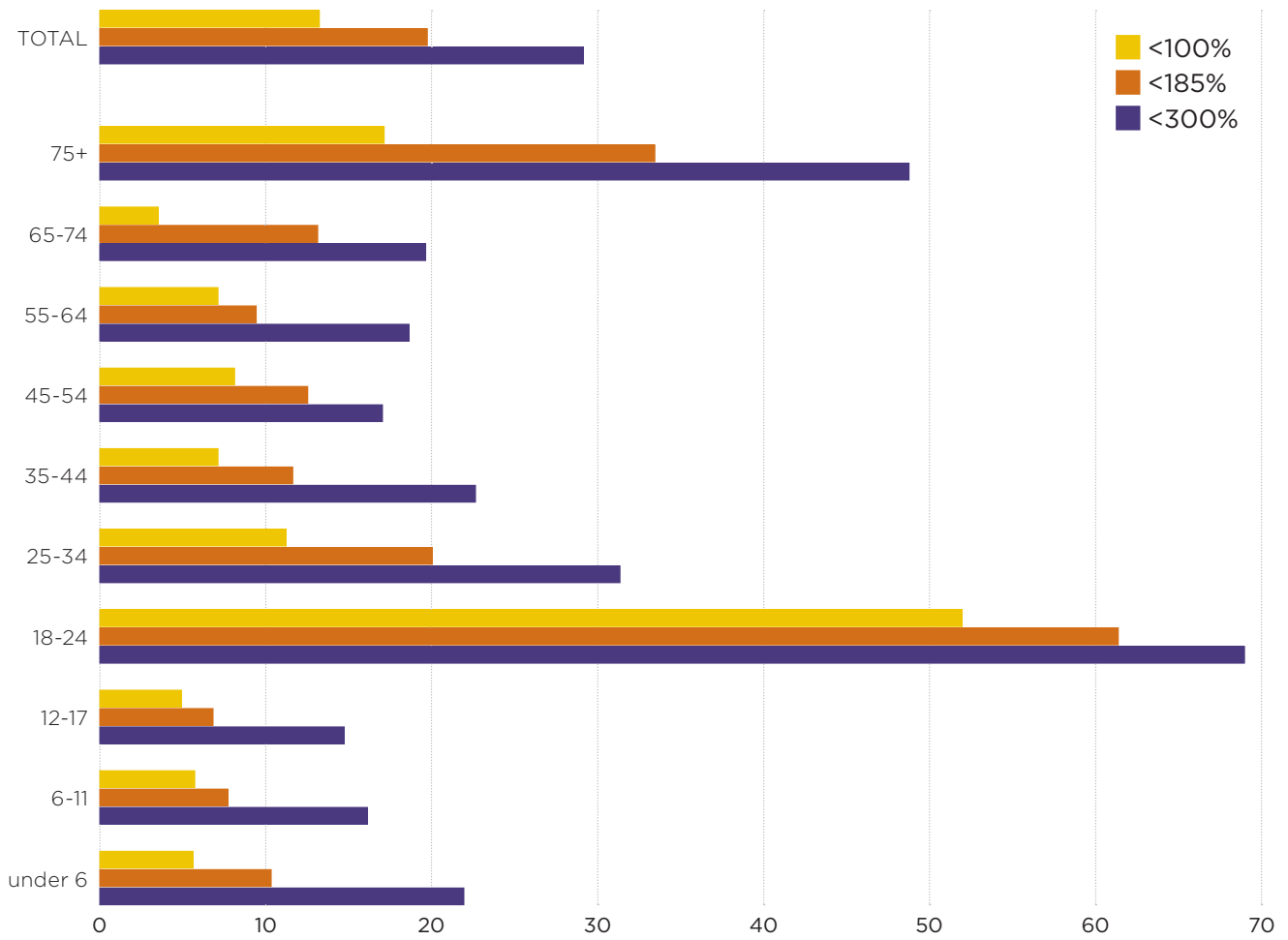
**Almost a third of Brookline residents are economically insecure.** Recent Census estimates indicate that 19.7% of Brookline residents live in households with income below 185% of the federal poverty rate, the cut-off point used for many public benefits. Meanwhile, 29.1% (approximately 16,686 individuals) fall below the 300% poverty threshold, with household income equivalent to less than three times the poverty rate, a marker of significant financial hardship.

**Many working poor families cannot make ends meet with earnings alone.** A single mother earning the state's median income for women will experience a gap of almost \$39,000 between her income and what she needs to meet all her expenses.<sup>6</sup> For single fathers, this gap is over \$22,000. A parent earning the state's current minimum wage would need four times their annual income to cover the basic expenses of a two-child family.



Photo by David Binder, courtesy of **Lovin' Spoonfuls**.

## PERSONS BY AGE GROUP AT 100%, 185% AND 300% POVERTY | In percent



Source American Community Survey, 2010-2012.

Note The coefficient of variance is greater than 15% for most age groups.

## INCOME THRESHOLDS BY HOUSEHOLD SIZE

NUMBER IN HOUSEHOLD	AT OR BELOW POVERTY THRESHOLD	AT OR BELOW 185% OF POVERTY THRESHOLD	AT OR BELOW 300% OF POVERTY THRESHOLD
1	\$11,720	\$21,682	\$35,160
2	\$14,937	\$27,633	\$44,811
3	\$18,284	\$33,825	\$54,852
4	\$23,492	\$43,460	\$70,476
5	\$27,827	\$51,480	\$83,481
6	\$31,471	\$58,221	\$94,413
7	\$35,743	\$66,125	\$107,229
8	\$39,688	\$73,423	\$119,064

Source U.S. Census Bureau, 2012.

Note Income thresholds have increased slightly since 2012, but these figures are consistent with the rest of our analysis.

## PART 2 • POVERTY'S COMPLEX FACTORS

The challenges faced by Brookline's economically insecure are significant and the barriers to achieving stability great. National research and local service providers point to numerous, interconnected factors that contribute to Brookline poverty.



JONI

### MEDICAL AND FINANCIAL CHALLENGES

Joni, a single mother of a two year old, ran into difficulty when her hours at work were reduced. Ongoing medical problems made it difficult to seek employment elsewhere. After several months, she was unable to keep up with her rent. She moved in with extended family briefly but couldn't stay due to overcrowding. A Brookline Community Mental Health Center (BCMHC) case manager helped Joni locate affordable housing, apply for disability benefits and procure a childcare voucher for her son. When her housing application was approved, BCMHC's homelessness prevention program covered the first month's rent and security deposit. Joni and her son are now living in a one-bedroom apartment they can afford, and a case manager continues to provide stabilizing support.

## COSTS ARE RISING, WHILE INCOMES DWINDLE

Across the state and country, wages have not kept pace with inflation for large segments of the population. Nationally, average inflation-adjusted income has dropped by 9% for the bottom 40% of households since 2007.<sup>7</sup> These broader economic patterns make it harder for a growing number of individuals and families to make ends meet.

### Unemployment and underemployment affect many residents.

Brookline's overall unemployment rate as of May 2014 is 2.8%,<sup>8</sup> a figure that does not include those who have ceased searching or who have less work than they need. Meanwhile, according to the Brookline Housing Authority, half of all non-disabled adults living in public housing are unemployed; residents with a high school education or less have the hardest time finding steady employment.

**Wages have stagnated or declined for many workers.** Across the country, low-wage workers are older and more educated than they were in recent decades, and they are earning less relative to inflation. Even with multiple jobs, it can be hard to stay afloat.

**Affordable housing is scarce.** With home values and rents rising, more than a third of Brookline homeowners and nearly half of renters are spending over 30% of their income on housing.<sup>9</sup> Meanwhile, public housing has multi-year waiting lists, and residents with subsidized housing vouchers struggle to find property owners that will accept the federally determined rate. Options are especially scarce for residents with disabilities and families needing two or more bedrooms.

**Childcare costs are increasing.** The cost of childcare for preschool and school-age children has been steadily increasing, up by 7.3% since 2010.<sup>10</sup> Across Massachusetts, the average cost of family-based childcare for one pre-school aged child is \$961 per month, or \$11,532 per year.<sup>11</sup> Center-based care is significantly more expensive. In Brookline, demand for reduced-cost and subsidized preschool and out-of-school programming greatly exceeds supply.

**Health care is a growing burden too.** Across the country, the cost of health care has increased steadily above the inflation rate. Between 2010 and 2013, health care costs for a Massachusetts family of three increased by 21%.<sup>12</sup> Even with the passage of the Affordable Care Act, these costs are expected to continue to grow.



# TRISH

When Trish, a married mother of two, fled a violent home situation, she and her young daughters were placed in a temporary protective shelter. Because she couldn't leave her children unsupervised, she had to change her work schedule, trading evening hours for reduced daytime shifts. As a result, her income was cut in half, putting market-rate housing out of reach. A Brookline Community Mental Health Center case manager worked with Trish to keep her family safe, get everyone enrolled in counseling, establish a realistic budget and apply for housing. After several months, Trish obtained a Section 8 housing voucher and moved into a new apartment with her girls. A case manager continues to provide emotional support as Trish works to secure full-time employment, achieve stability for her family and ensure that her daughters are fully engaged in school and community activities.

## SEEKING SAFETY AND A NEW STABILITY

Photos by Debra Rose, courtesy of the Brookline Community Mental Health Center: Women and Girls Thriving Summit.



## POVERTY IS EXPENSIVE

Though it may be counterintuitive, some expenses increase for people in poverty, making daily living even more precarious.<sup>16</sup>

**FOOD:** Without a functioning kitchen or the means to buy in bulk, individuals may rely on overpriced convenience food.

**HOUSING:** Most leases require first month's rent, a security deposit and solid credit; the alternative is overpriced short-term rentals.

**CHILDCARE:** Families who rely on informal arrangements or a patchwork of caregivers are more likely to experience work disruptions that jeopardize employment.

**BANKING:** Lenders charge higher rates to individuals with fewer means, traditional banks charge fees for overdrafts and non-mainstream banks take a cut out of every transaction.

**TIME:** Unpaid sick days, snow days and other emergencies can mean lost income for low-wage workers. Meanwhile, long hours and multiple jobs limit their ability to seek better options.

# MULTIPLE FACTORS CAN MAKE STABILITY A CHALLENGE TO ACHIEVE

An unexpected expense can throw a person who is struggling into serious financial crisis. Often, one problem causes a domino effect, making financial recovery even more challenging.

**Many residents are grappling with serious crises.** The Brookline Housing Authority reports that its resident population has changed in recent years, with more people transitioning from homelessness, domestic abuse situations or both, and the Brookline Community Mental Health Center estimates that 60% of homeless or near-homeless residents it serves have come from domestic abuse situations. These trends extend beyond Brookline: In 2012, 12.9% of all families who entered the state's emergency assistance shelters cited domestic violence as the primary reason for entry; this figure does not include single women or families recording other primary reasons for homelessness.<sup>13</sup> An earlier state survey found that 63.1% of parents in family shelters had been victims of domestic violence at some point in their adult lives and 35% had experienced domestic violence in the past year.<sup>14</sup>

**Psychological distress adds to the complexity.** According to the U.S. Department of Health and Human Services, adults living below the poverty level are three times more likely to experience serious psychological distress as those earning 200% above the threshold.<sup>15</sup> It's a two-way issue. People struggling with mental health and substance abuse often struggle to access the services they need. Meanwhile, numerous studies suggest that economic distress significantly increases a person's likelihood of suffering from various psychiatric illnesses.

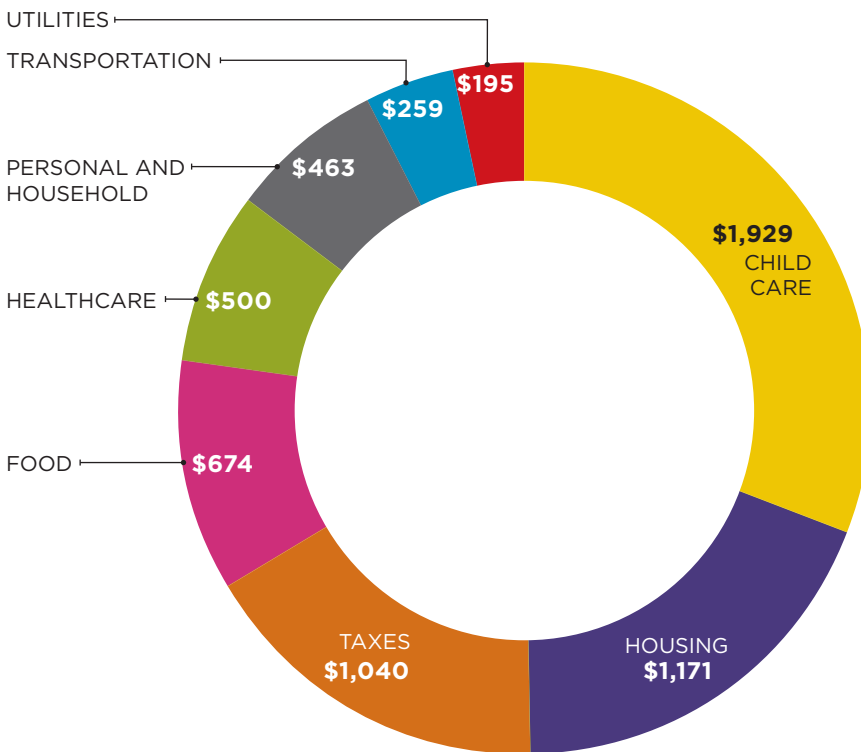
**Holistic solutions are required.** Many non-profit leaders in Brookline note an increasing need for multi-disciplinary services to support multi-stressed individuals and families, including elders. However, local agencies don't always have the capacity to provide the full scope of services their clients require or case management that would help them access the full range of necessary services elsewhere.





Photo by David Binder, courtesy of the **Brookline Emergency Food Pantry**.

**MONTHLY EXPENSES** | Single parent with one school-age child and one pre-school child

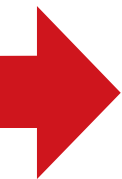


**Source** Crittenton Women's Union, Massachusetts Economic Independence Index, 2013.



Bao and Judy have lived in Brookline for more than 20 years and are parents of three Brookline Public Schools graduates. After Bao retired from his job in the hotel industry, rising property taxes put the couple in danger of foreclosure. Bao learned about the tax work-off program managed by the Town of Brookline Assessor's Office and the Council on Aging, which provides property tax discounts to income-eligible seniors who volunteer in town agencies. The Council on Aging also helped Judy find a part-time job assisting with the Brookline Senior Center's food distribution program. Bao and Judy are now able to meet their monthly expenses and stay in their home. As a result of their new connections, Judy has begun volunteering at the Senior Center, where she teaches an exercise class in her native Mandarin and is taking a Spanish class for fun.

**RISEING TAXES THREATEN HOME SECURITY**



## SEEKING ASSISTANCE

Low-income Brookline residents may be eligible for public assistance programs beyond those described here. State and federal programs address an array of needs, including:

- child care
- education
- employment
- health care
- heat and utilities
- housing
- legal counsel
- tax credits
- transportation

For a full listing of federal and state assistance programs, visit: [MassResources.org](http://MassResources.org).

# PUBLIC BENEFITS PROVIDE LIMITED SUPPORT

Federal and state assistance programs, intended as a safety net for low-income individuals and families, have not kept pace with inflation in recent decades. Many low-income Brookline residents rely on such assistance, but these programs provide less support to a smaller pool of recipients than in the past. The most far-reaching programs include:

**Transitional Aid to Families with Dependent Children (TAFDC)** provides time-limited assistance to families with children. Massachusetts' federal block grant has decreased by 30% between 1997 and 2012,<sup>17</sup> and total state spending decreased 68% from \$992M in 1995 to \$315M in 2013.<sup>18</sup> The maximum size of grants to families has declined, as has the number of families receiving support. State funding for TAFDC childcare vouchers has dropped significantly as well.

**Supplemental Nutritional Assistance Program (SNAP)** provides federal food assistance to any household that earns below 130% of the poverty threshold, or 200% if it includes a pregnant woman or child. The state reports that as of December 2013, 1,353 Brookline households received SNAP benefits,<sup>19</sup> significantly lower than the number that would be eligible based on income.

**Free and reduced lunch:** Last year, the Brookline Public Schools served free meals to 706 students and reduced-price meals to 122 students; this represents 11.4% of the student body. Children are eligible for free school meals if their family receives food stamps or transitional assistance.

**Energy and utilities assistance:** Several government and non-profit programs help low-income households pay for fuel, weatherization and heating system repairs. Statewide funding for one of the largest programs, the Low Income Home Energy Assistance Program, fell from \$175M in 2010 to \$140M in 2014.<sup>20</sup>



Photo by David Binder, courtesy of **Next Steps**.

## Brookline Agencies Addressing Poverty

Many area organizations support financially vulnerable Brookline residents through a range of services and program models. Some of these programs address residents' immediate needs, while others provide extended support and educational opportunities that place residents in a better position over the long term. This following list, which is not meant to be exhaustive, provides a snapshot of their efforts.

### Emergency Assistance

**Brookline Community Foundation Safety Net Program**, administered by the Brookline Community Mental Health Center, provides financial assistance to residents who fall behind on rent or utility bills or are in need of food, clothing, transportation and other emergency support.

**Brookline faith organizations**, including many churches and synagogues, use discretionary funds to help members with urgent needs, including food and utility bills.

**Kids Clothes Club** works through schools, day care centers, shelters and community agencies to deliver new winter coats to children who need them.

### Food Insecurity

**Brookline Food Co-Op** provides free food to those living in Brookline public housing and others in need.

**Brookline Emergency Food Pantry** provides free food and personal care products to low-income families and individuals.

**Lovin' Spoonfuls** facilitates the rescue of healthy, fresh food that would otherwise be discarded, delivering this food directly to community organizations where it can have the greatest impact.

### Housing

**Brookline Assessor's Office** offers tax exemptions and deferrals to help income-eligible seniors keep their homes. The Assessor's Office also works with the Council on Aging to manage a tax work-off program through which seniors can volunteer time to town agencies and departments in return for a property tax discount.

**Brookline Planning and Community Development Department** administers Brookline's Affordable Housing Trust, the town's HOME Investment Partnership Program and a portion of the town's Community Development Block Grant that supports the development and preservation of affordable housing across the town.

**Brookline Housing Authority** is the town's largest provider of affordable housing, operating 924 apartments and administering 660 housing vouchers. The Housing Authority also provides assisted-living services to seniors, runs the Next Steps career development program for underemployed adults and partners with the Brookline Public Schools to operate Steps to Success, a comprehensive academic support program for youth from low-income families.

“2014 was one of the busiest years in the history of the Brookline Emergency Food Pantry. This summer alone we enrolled 100 new households, and demand continues to grow as more Brookline residents struggle with basic costs of living.”

RENE FEUERMAN, Director,  
Brookline Emergency Food Pantry

“ I was apprehensive about starting over after being out of work for a long time. Through Next Steps, I was able to focus on my goal, make a plan, and get the encouragement I needed to land my dream job.”

VANESSA,  
Next Steps Training Incentive Program graduate

**Caritas Communities** serves the housing needs of low-income individuals across Greater Boston through the development and long-term management of affordable rooming houses.

**Pine Street Inn** provides comprehensive services to homeless men and women, with a focus on developing permanent, affordable and supportive housing options. More than 800 men and women live in Pine Street Inn's 36 permanent housing developments in Boston and Brookline.

## Seniors

**Brookline Council on Aging** offers a variety of programs and services to low-income seniors, including counseling, legal assistance, taxi services and help with applications for fuel assistance and food benefits. The Council also produces an annual Elder Resource Guide.

**Brookline Senior Center** offers a range of programming in the arts, health and recreation, with the goal of helping seniors maintain their independence. Programs include a food distribution program and free and subsidized exercise classes.

**FriendshipWorks** aims to reduce social isolation and enhance the quality of life of older adults. The Friendly Helpers and Medical Escort programs pair volunteers with elders who need help at home or getting to and from medical appointments.

**Hearth** works to eliminate elder homelessness, operating several multi-service homes in Greater Boston, including the Ruth Cowin house in Brookline. Outreach workers help homeless and near-homeless individuals over age 50 secure housing, health care and other social services.

**Springwell** supports low-income seniors, people with disabilities and their care givers with services that include in-home case management, protective services, home-delivered meals, community dining and nutritional counseling, healthy living and money management workshops, home visits and medical escorts.

## Education and Youth

**Brookline Early Education Program** offers free- and reduced-tuition programming to preschool-aged children from low-income families. A home outreach program supports families challenged by poverty, limited education, language barriers, low literacy and other obstacles, helping them prepare their children to enter school ready to succeed.

**Brookline Public Schools** provide education for all Brookline students. The school system also provides free- and reduced-price breakfast and lunch to students from low-income families and offers continuing education courses, enrichment programs and numerous athletic opportunities.

**Brookline Recreation Department** provides affordable, accessible programming for low-income and at-risk residents, including summer camps, out-of-school-time activities and year-round health and wellness opportunities. Reduced fees make programming accessible to Brookline residents of all ages and income levels.

**Brookline Teen Center** provides Brookline teens with a safe place to

connect, learn and grow. An array of programs and events support the emotional, physical and academic development of adolescents, and a pay-what-you-can membership model makes programs accessible to all Brookline teens.

**Public Library of Brookline** provides all Brookline residents access to a wealth of recorded knowledge and information. The library offers many free cultural and education events as well, including English as a Second Language conversation groups, story hours, film screenings and free passes to local museums.

**Steps to Success** provides Brookline students from low-income families with academic support and enrichment, college awareness and readiness programming, paid summer internships and academic advocates. The program also offers family education, English language classes and other support services, with a focus on youth and families living in Brookline public housing.

## Multi-service

**Brookline Community Mental Health Center** makes quality outpatient mental health care accessible to all Brookline residents, including those without the means to pay. The organization also runs a number of support groups and programs that help low- and moderate-income residents gain stability and improve their well being, including: Surviving and Thriving, which helps economically challenged women develop life skills, resilience and positive connections; the New Pathways Emergency Shelter Program, which provides safe shelter for runaway and homeless teens; and Transition to Independent Living, which provides residential services to young homeless men.

**Brookline Veterans' Services Department** assists local veterans in applying for state and federal military benefits and in finding housing, health care, employment and counseling services.

**Jewish Family and Child Services** provides human service and health care programs to vulnerable populations, including children and adults with disabilities or mental illness, new mothers and their infants, seniors requiring visiting nurses and people experiencing financial crisis, hunger or domestic abuse. Among their signature programs is Family Table, a kosher food pantry.

## Public Health and Safety

**Brookline Health and Human Services Department** helps residents enroll in health insurance and state and federal assistance programs. The department runs a number of public health and educational programs, advocates for those who face discrimination and social injustice, and offers free flu clinics and immunizations.

**Brookline Police Department** runs the Walk and Talk Program through which officers act as liaisons between the police department and Brookline Housing Authority administrators, staff and residents. The police department also provides grants for emergency shelter for victims of domestic violence and runs a Child Seat Safety Program that offers free inspection and installation of car seats, often providing new seats for low-income families.

“ I feel very blessed knowing that there are people and places out there to provide assistance to a family like mine.”

MARIA,  
BCF Safety Net recipient

## PART 3 • TOWARD A BETTER BROOKLINE FOR ALL

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In our effort to understand the challenges and opportunities for reducing local poverty, Brookline Community Foundation trustees and staff spoke with leaders and staff of a number of agencies and nonprofits that have developed expertise serving low-income populations, as well as those with lived experience.



### SUPPORT IN CRISIS

Too often, residents are faced with impossible decisions: rent or childcare, groceries or warm clothing. The Brookline Community Foundation Safety Net program, administered by the Brookline Community Mental Health Center, provides critical emergency assistance for rent, food, utility bills and other acute financial needs, so low-income Brookline residents do not have to make such choices. This special fund helps approximately 850 residents per year. Since 2012, applications for support have increased by 20%.

## CURRENT CHALLENGES

Local service providers and low-income residents report that current levels of need outstrip the services they can provide. They point to four types of challenges that leave many Brookline residents without the supports they need.

**Gaps in service:** Some types of services are extremely limited in Brookline, including subsidized child care, affordable dental, vision, health and mental health care, workforce development and postsecondary training, and free or low-cost legal assistance.

**Access and coordination:** Providers note inefficiencies, with many organizations offering disparate services that are not centrally coordinated. Some residents—including non-English speakers and isolated elders—remain outside the support network entirely and may not be aware of what is available.

**Case management:** Residents with complex needs often require multiple layers of support, including help navigating various services and coordinating care. Some local organizations offer wraparound case management, but many more residents could use such support.

**Limited funding:** Even where Brookline boasts promising models for addressing the causes and impacts of poverty, providers tell us they do not have the resources to serve everyone who requests help.

Important work is underway to address some of these concerns, with promising initiatives recently launched by several town agencies and nonprofits. These emerging efforts deserve continued support. At the same time, there is far more we can do to address gaps, coordinate care and increase support for our neighbors.

## OPPORTUNITIES

With its many resources and committed organizations, Brookline has the potential to be a community in which all neighbors have the supports and opportunities they need to thrive. Realizing such a vision will require commitments from many and strong partnerships across organizations, sectors and economic tiers. A robust approach to addressing Brookline's 13.2% poverty rate—and the needs of many neighbors on the cusp—will require work on at least three levels.



# RECOMMENDATIONS



## EXPAND EMERGENCY SUPPORTS

No one in Brookline should go without food, housing, medical care or other basic resources. A strong emergency support system can ensure that every resident has a net to fall on in times of crisis.

**Increase funding** to emergency subsistence programs, including food pantries, to ensure these programs can serve every neighbor who needs short-term support.

**Expand summer food** resources to fill the gap for children who receive free or reduced-price meal programs during the school year.

**Address barriers** to access by attending to transportation needs, developing multilingual and culturally sensitive outreach and attending to the fear or shame that may prevent some residents from seeking or accepting help.

**Develop a one-stop** approach to needs assessment and program enrollment, so residents can sign up for multiple services at once and access comprehensive assistance in times of crisis.

**Support enrollment** in public benefits, helping residents who are eligible for state and federal programs understand their options, fill out forms, navigate public systems and reduce the overall magnitude of their need.

**Raise awareness** about local programs that reduce hardship, including the town’s property tax deferral and exemption program for low-income seniors.

Many low-income residents could benefit from quality programs that enhance their skills and long-term prospects. Brookline is home to promising models, including Steps to Success, which provides youth living in Brookline public housing and other youth from low-income families with academic enrichment, paid internships, college exposure activities and other supports that prepare them for success in college and beyond. Since it was founded in 2001, Steps to Success, has supported more than 3,800 Brookline youth to set high aspirations and pursue paths out of poverty.

## CREATE MORE PATHWAYS OUT OF POVERTY

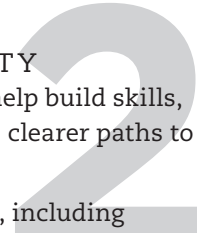
Many residents would benefit from investments that help build skills, develop social and professional networks, and provide clearer paths to financial stability.

**Expand adult education** and job preparation resources, including workforce training vouchers, subsidized internships, “learn and earn” employment opportunities, English language classes, high school equivalency programs, scholarships for non-traditional learners and job application boot camps. Across programs, ensure childcare is accessible.

**Develop more programs** that empower low-income residents to improve their circumstances and advocate for themselves, including opportunities to build financial literacy and life-management skills, form connections with peers and mentors, develop personal action plans and receive personalized coaching to accomplish long-term goals.

**Increase access** to wraparound case management, so residents can access the range of health, mental health and other supports they may need to achieve stability.

**Focus on educational equity** from an early age, ensuring that children and youth from low-income households have access to quality early education, out-of-school academic and enrichment programs, college scholarship and preparation programs, and other opportunities that improve their long-term prospects.



### TACKLE BARRIERS TO ECONOMIC SUFFICIENCY

Poverty has complex causes, with roots beyond Brookline's borders. It will take more than a focus on individuals to ensure that all residents have the resources they need. Addressing local poverty will also require changes to the policies, structures and systems that perpetuate economic inequality and instability. Local, collaborative efforts can make a difference in addressing many of these barriers. Below are a few examples of the types of systemic changes we can work toward as a community.

**Ensure that residents** have access to employment with fair wages and benefits with which they can fully support themselves and their families.

**Invest in significant expansion** of affordable housing.

**Ensure that all residents** have access to affordable mental and physical healthcare.

**Ensure all individuals** and families can access healthy, affordable food.

**Expand access** to technology and invest in computer literacy to address digital inequities.

**Foster public dialogue** and take action to address discrimination that limits opportunities for individuals based on gender, race, socioeconomic background, disability status, age, sexual orientation and other factors.



Photo by Leise Jones, courtesy of **Brookline Housing Authority**.



## PART 4 • HELP US MOVE BROOKLINE FORWARD

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We are a town with many resources, creative problem-solvers and compassionate neighbors. By coordinating our efforts and investments, we have the potential to become a town where all residents have the support they need to thrive. You can be a part of a shared effort to reduce and alleviate poverty in Brookline.

## TAKE ACTION

We invite community participation as we continue to investigate the issues described in this report and as we convene partner organizations to discuss what it will take to create a seamless network of community supports. Here are a few actions you can take:

**HELP BUILD UNDERSTANDING** about how poverty affects our town by circulating this report to your friends and neighbors.

- For a sharable link, visit:  
[brooklinecommunity.org/understanding-brookline](http://brooklinecommunity.org/understanding-brookline).
- To request additional print copies, contact us at [contact@brooklinecommunity.org](mailto:contact@brooklinecommunity.org).

**GET INVOLVED** in efforts to reduce Brookline poverty by contributing time and support to one or more of the local organizations serving financially vulnerable residents (see p. 17).

**STAY UP TO DATE** on Brookline Community Foundation research and related community events by joining our mailing list. Visit our website to sign up.

**MAKE AN IMMEDIATE DIFFERENCE** with a gift. A contribution to BCF's Brookline Forward campaign will support local organizations and partnerships that are working to address short-term needs, strengthen and coordinate the town's support network, and create more pathways out of poverty.

[brooklinecommunity.org](http://brooklinecommunity.org)



# GIVE WHERE YOU LIVE

The Brookline Community Foundation makes local giving easy, with options tailored to your circumstances and the causes closest to your heart. To learn about additional ways you can support your neighbors now and through future gifts, visit: [brooklinecommunity.org/give](http://brooklinecommunity.org/give).



Photo by David Binder, courtesy of **Steps to Success**.

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<sup>1</sup> Where possible, we have used the American Community Survey (ACS) three-year estimates (based on survey data from 2010-2012) to reflect the most current conditions possible. In some cases, we presented five-year ACS estimates (combined survey responses from 2008-2012) because a greater sample size was necessary for accuracy. In keeping with U.S. Census Bureau's recommendations, we have noted where small sample sizes produce a coefficient of variance (CV) greater than 15%, signaling a significant degree of possible error. Because all of the data presented are consistent with longer-term trends in the Census, we believe they can all be considered useful estimates.

<sup>2</sup> Brookline Housing Authority, 2014.

<sup>3</sup> U.S. Census Bureau, 2012.

<sup>4</sup> Lee Badgett, M.V., L. E. Durso, and A. Schneebaum. "New Patterns of Poverty in the Lesbian, Gay, and Bisexual Community." The Williams Institute, University of California, 2013.

<sup>5</sup> *Economic Independence Calculator*. Crittenton Women's Union, accessed July 2014, [www.liveworkthrive.org/site/calculator](http://www.liveworkthrive.org/site/calculator)

<sup>6</sup> Ames, M., et al. "Massachusetts Economic Independence Index 2013." Crittenton Women's Union, 2013.

<sup>7</sup> U.S. Census Bureau, as quoted in "Middle Class Priced Out as Urban Populations Shift." *The Boston Globe*. June 14, 2014, B7.

<sup>8</sup> U.S. Bureau of Labor Statistics, May 2014.

<sup>9</sup> *Understanding Brookline: Emerging Trends and Changing Needs*. Brookline Community Foundation, 2012.

<sup>10</sup> Crittenton Women's Union, 2013.

<sup>11</sup> Crittenton Women's Union, 2013.

<sup>12</sup> Crittenton Women's Union, 2013.

<sup>13</sup> "Increasing the Effectiveness of Government's Response to the Intersection of Homelessness, Domestic Violence and Sexual Violence in the Commonwealth of Massachusetts." Governor's Council on Domestic Violence and Sexual Assault and Interagency Council on Housing and Homelessness, 2013.

<sup>14</sup> "Domestic Violence Among Homeless Families." Massachusetts Department of Transitional Assistance, 2008.

<sup>15</sup> "Health, United States, 2011." National Center for Health Statistics. <http://www.cdc.gov/nchs/data/hus/11.pdf>

<sup>16</sup> Adapted from "8 Surprising Ways Poverty is Absurdly Expensive." Salon.com, Feb 2, 2014.

<sup>17</sup> "TANF Spending Fact Sheet: Massachusetts." Center on Budget and Policy Priorities, 2012.

<sup>18</sup> Wagman, Nancy and Jeff Bernstein. "TAFDC: Declines in Support for Low-Income Children and Families." Massachusetts Budget and Policy Center, 2013.

<sup>19</sup> Massachusetts Department of Transitional Assistance, 2013.

<sup>20</sup> "Campaign for Low Energy Assistance: Massachusetts Facts." LIHEAP, 2013.

# ACKNOWLEDGMENTS

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## COMMUNITY RESOURCES

Bethany Presbyterian Church  
Brookline Assessor's Office  
Brookline Board of Selectmen  
Brookline Clergy Association  
Brookline Commission for Women  
Brookline Community Mental Health Center  
Brookline Community Mental Health Center:  
    Women and Girls Thriving Summit  
Brookline Council on Aging  
Brookline Department of Planning and  
    Community Development  
Brookline Early Education Program  
Brookline Emergency Food Pantry  
Brookline Health & Human Services Department  
Brookline Housing Authority  
Brookline Housing Authority - Next Steps  
Brookline Information Technology Department  
Brookline Interactive Group  
Brookline Parent Education Network  
Brookline Police Department  
Brookline Public Schools  
Brookline Recreation Department  
Brookline Teen Center  
Brookline Town Administration  
Brookline Veterans' Services  
First Presbyterian Church  
FriendshipWorks  
Highrock Brookline  
Jane Doe Inc.  
Jennifer A. Lynch Committee Against Domestic Violence  
Lovin' Spoonfuls  
My Life My Choice  
Temple Beth Zion  
Steps to Success  
Steps to Success Parent Advisory Council

*We have worked to ensure accuracy of the information contained in this report. All content is ultimately the responsibility of the Brookline Community Foundation. Feedback and responses are welcome. Please send them to Executive Director Jenny Amory at [jamory@brooklinecommunity.org](mailto:jamory@brooklinecommunity.org).*



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**THANK YOU TO OUR GENEROUS CORPORATE SPONSORS**

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