

**2011-2012
Biennial
Report**

**Community
Service
Society** | Fighting Poverty
Strengthening
New York

Standing

Up For

New York

STANDING UP FOR NEW YORK

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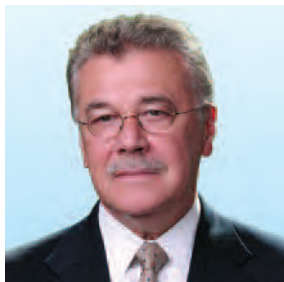
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**Community
Service
Society** | Fighting Poverty
Strengthening
New York

The Community Service Society of New York (CSS) is an informed, independent, and unwavering voice for positive action on behalf of more than 3 million low-income New Yorkers. CSS draws on a 170-year history of excellence in addressing the root causes of economic disparity through research, advocacy, litigation, and innovative program models that strengthen and benefit all New Yorkers.

New York City's poverty rate has risen faster than the nationwide rate in recent years, with one in five New York City residents living in poverty. The chasm between the richest and poorest New Yorkers has widened to the point where, as *The New York Times* reports, the city's income gap is "wider than almost anywhere else in the country, rivaling disparities in sub-Saharan Africa."¹

¹"Income Data Shows Widening Gap Between New York City's Richest and Poorest," Sam Roberts, *The New York Times*, September 20, 2012. <http://www.nytimes.com/2012/09/20/nyregion/rich-got-richer-and-poor-poorer-in-nyc-2011-data-shows.html?smid=pl-share>



The Community Service Society of New York is a pioneer in standing up to improve the economic security of all New Yorkers—and the city as a whole—by promoting access to good jobs, employment training and educational opportunities, affordable health care, and other pathways out of poverty. As we prepare to celebrate CSS's 170th anniversary in 2013, we are pleased to present this biennial report, which takes stock of our recent achievements and looks ahead to our future work.

CSS's efforts go far beyond palliative support for the poor because we recognize that systemic poverty can only be remedied through sustained public investment and smart policy. In response to this reality, CSS is charting a political movement to build a stronger, more equitable New York. We're furthering this movement with partners across the ideological spectrum who recognize that standing up for New York means pursuing a future in which better education, better jobs, better health, and a better standard of living belong to—and benefit—all New Yorkers.

To advance this ambitious vision, CSS works on many levels, including:

- Research to identify under-recognized and emerging contributors to poverty. We conduct an annual poll of low-income New Yorkers and carry out investigative research on a range of issues affecting marginalized New Yorkers.
- Publications, reports, policy analyses, and media outreach to disseminate our research findings to galvanize public awareness and mobilize political support for policies to offer all New Yorkers a fair shake at economic and educational advancement.
- Steadfast advocacy at the city and state levels to promote legislation that produces authentic opportunities to break the cycle of poverty.
- Litigation to correct problems that cannot be addressed through legislation alone.

- Pilot programs and innovative initiatives to find new ways to help New Yorkers lift themselves out of poverty.
- Partnerships with hundreds of community-based organizations, policy think tanks, unions, advocacy groups, government agencies, research institutions, media entities, and others. CSS finds common ground with diverse allies to build productive partnerships that yield far-reaching results for the communities we serve.

CSS's multifaceted strategy and long history have brought us widespread recognition as a uniquely effective organization. The powerful results of our efforts are detailed throughout this report.

As you follow the story of CSS's recent accomplishments, you'll see what we stand for and how we've stood up, time and time again, for New York. You'll also see signs of the unrelenting tenacity that has defined this organization since its earliest days in 1843.

CSS has never stopped standing up for what is right. When we encounter a barrier, we find ways around it. When one solution falls short, we apply our research-driven model to create other approaches. And we embrace new ideas as the very nature of poverty changes and New York itself changes—demographically, economically, and in many other ways. That's what standing up for New York means to CSS, and that's what we stand for, as a pioneering institution and as the engine of a much wider movement for a healthier, more economically vibrant city of opportunity.

We invite you stand with us in advancing this vision in the months and years to come.

David R. Jones, Esq.
President & CEO

Joseph R. Harbert, Ph.D.
Chair

MILESTONES: Pioneers in Philanthropy—And Photography





In November 2011, Columbia University's Wallach Gallery showcased an exhibition of documentary photography and other resources from the Community Service Society's archival collection at the university's Rare Book & Manuscript Library: *Social Forces Visualized: Photography and Scientific Charity, 1900–1920*. The exhibition included over 125 works by seminal photographers including Jacob Riis, Lewis Hine, and Jessie Tarbox Beals—pioneers of the social documentary tradition in the U.S. and frequent collaborators with the Community Service Society and its predecessor organizations. Many of the exhibition images had not been seen in public for close to a century. *Social Forces Visualized* was organized by Drew Sawyer and Huffa Frobes-Cross, both Ph.D. candidates in the Department of Art History and Archaeology at Columbia University.

The photographs were grouped according to four themes which dominated CSS's work in the early part of the 20th Century—and which still remain remarkably resonant today. These themes were Housing, Health, Social Surveys, and Welfare. The exhibition also included a generous selection of original CSS illustrations, maps, exhibition panels, and publications in which many of the photographs first appeared. These materials were intended to increase the public's awareness of the conditions of poverty and spur public investment in new solutions—solutions like the New York State Tenement House Act of 1901, a landmark act that stemmed directly from CSS research, advocacy, and public education campaigns in this era.



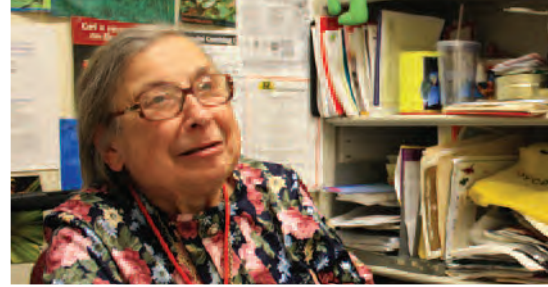
MILESTONES: 25 Years of Standing Up for New York



On September 15th, 2011, CSS celebrated the 25th anniversary of the leadership of David R. Jones, President and CEO, and Steven L. Krause, Executive Vice President and COO. Surrounded by family and hundreds of colleagues and friends, David Jones thanked Steven Krause and all those joined in the fight for New York's poor and marginalized.

When David Jones was tapped in 1986 as the youngest person ever to lead CSS, he said: "I look forward to continuing and strengthening CSS's long tradition of assisting those in the city and nation who are least able to help themselves." On his watch, CSS developed the nation's largest health care consumer assistance program; helped stop the purge of low-income voter lists; mobilized tens of thousands of skilled, trained volunteers; inaugurated the only regular survey of low-income opinion in the U.S.; helped connect countless families to desperately-needed benefits and services; fought to preserve and strengthen the city's affordable housing stock; and much more.





WHAT WE STAND FOR: Economic Security For All New Yorkers

Standing
Up for
New York

Despite talk of economic recovery, low-income families continue to struggle against immense odds. While the vast majority of these families include at least one working household member, their low-wage jobs don't pay enough to sustain a family and often lack basic benefits and job protections.

Thousands of marginalized New Yorkers face chronic joblessness and steep barriers to employment due to lack of education or conviction histories. More than three years after the end of the recession, the city's unemployment rate remains stubbornly high. For too many low-income New Yorkers, economic hardship is becoming an ever more entrenched reality.

Building on our nearly 170-year history of addressing the root causes of economic disparity, the Community Service Society of New York employs research and analysis, advocacy, litigation, and innovative service models as strategies to improve the economic security of low-income New Yorkers. Our work promotes policies and programs that:

- put more New Yorkers on the path to secure jobs that pay a livable wage;
- improve access to work supports and public benefits that enhance economic stability;
- remove barriers to employment and career advancement;
- create educational and employment opportunities for marginalized youth; and
- preserve access to affordable housing.

At the center of our agenda is *The Unheard Third*, our annual citywide survey documenting the concerns and hardships of low-income New Yorkers. With the 2013 New York City elections just around the corner, our

latest editions of *The Unheard Third* have ensured that New Yorkers with limited political muscle still have a say in shaping the policies and government priorities that will help them build their futures.

Our 2011 and 2012 surveys have uncovered some surprising findings:

- New Yorkers across all income levels are willing to pay higher taxes to improve educational outcomes among our city's youth. More than 6 in 10 respondents said they were willing to pay more in taxes to support programs that improve high school graduation rates and give young people who have dropped out of school another chance to earn their diploma or GED.
- One in three low-income New Yorkers reported that someone in their household had lost earnings, their jobs, or both in the past year. Among unemployed low-income respondents actively seeking employment, 65 percent reported being out of work for more than six months; while over half (56 percent) reported being jobless for a year or more.
- Half of working New Yorkers report that their employers do not provide paid sick leave. Low-income workers, Latinos, and those employed by smaller firms are the least likely to have access to paid sick time.

The Unheard Third reports are disseminated via press briefings, publications, testimony, and—in recent months—briefings to likely contenders in New York City's 2013 mayoral election. We share our data with researchers and thought leaders to spur action to improve the economic security of marginalized New Yorkers.



Publications: Workforce, Poverty, and Economic Security

- *The Impact of Paid Sick Days on Jobs: What's the Real Story?* (Highlights from a policy roundtable discussion hosted by the Community Service Society of New York, September 2012)
- *Upgrading Private Property at Public Expense: The Rising Cost of J-51* (Thomas J. Waters and Victor Bach, June 2012)
- *Making the Rent: Before and After the Recession: Rent-Income Pressures on New York City Tenants, 2005–2011.* (Victor Bach and Thomas J. Waters, June 2012)
- *Unintended Impacts: Fewer Black and Latino Freshman at CUNY Senior Colleges After the Recession* (Lazar Treschan and Apurva Mehrotra, May 2012)
- *A Continuing Jobs Crisis for Low-Income New Yorkers: Implications for 2013 City Elections* (Apurva Mehrotra and Nancy Rankin, *The Unheard Third* 2011, April 2012)
- *Still Sick in the City: What the Lack of Paid Leave Means for Working New Yorkers* (Nancy Rankin, *The Unheard Third* 2011, January 2012)
- *The Housing Role in Workforce Development: Challenge to the New York City Housing Authority* (Victor Bach and Thomas J. Waters, October 2011)
- *Not Many A's, But a Lot More B's—and Still Mostly C's: How New Yorkers Grade the Public Schools Before and After Mayoral Control* (Nancy Rankin and Apurva Mehrotra, *The Unheard Third* 2011, September 2011)
- *Missed Opportunity: How New York City Can Do a Better Job of Reconnecting Youth on Public Assistance to Education and Jobs* (Lazar Treschan, Santa Soriano-Vasquez, Brooke Richie-Babbage, June 2011)
- *Waiting for the Recovery: The Jobs Crisis and Ongoing Struggles among Low-Income New Yorkers* (Nancy Rankin and Krista Pietrangelo, *The Unheard Third* 2010, May 2011)
- *Housing the City of Immigrants* (Thomas J. Waters and Victor Bach, March 2011)
- *The New Housing Emergency: Vacancy destabilization and excessive rent increases are undermining rent and eviction protections for low- and middle-income New Yorkers.* (Assembly Speaker Sheldon Silver and the Community Service Society, March 2011)
- *Keeping it Real: A Perspective on the Formerly Incarcerated in New York* (Gabriel Torres-Rivera, March 2011)
- *Unemployment in New York City During the Recession and Early Recovery: Young Black Men Hit the Hardest* (Michelle Holder, December 2010)
- *Latino Youth in New York City: School, Work, and Income Trends for New York's Largest Group of Young People* (Lazar Treschan, October 2010)

Nearly two out of three low-income workers (64 percent) lacked paid sick time in 2011. An estimated 41 percent—totaling 1.4 to 1.6 million workers—had no paid leave of any kind, for sickness or vacation.

Standing
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New York

Taking a Stand on Paid Sick Days

Paid sick days are a fundamental workplace protection: a cornerstone of workers' job security, health, and economic stability. Yet in spite of growing momentum for paid sick days across the U.S.—including a statewide law in Connecticut, passage of local legislation in Seattle and San Francisco, and active campaigns from Massachusetts to Hawaii—New York City lags on this pivotal public health and workers' rights issue. Here in New York, and nationwide, the lack of paid sick leave disproportionately affects low-wage workers, exacerbating the economic vulnerability of those who can least afford to lose their pay (or their jobs) when illness strikes.

CSS has been a longtime leader in the movement to secure paid sick days for New York City's labor force. Our research shows that employees without paid sick days are more likely to be threatened with workplace retaliation and job loss; go to work sick; send sick children to school; and use emergency rooms for basic care at an annual cost to the city of over \$39 million.

Our 2009 *Sick in the City* report helped fuel the drive for passage of a law to provide a modest level of paid sick time coverage. Bills introduced in the City Council in 2009 and 2010 were blocked from coming to a vote by City Council Speaker Christine Quinn, who—despite widespread public support for the measure and a veto-proof majority of City Council members on board—cited concerns about burdening small businesses in hard economic times.

CSS and its allies have amassed a wealth of data to dispel such fears, showing that paid sick days laws in places like San Francisco have not burdened local businesses or slowed economic growth. That's because the cost of providing paid sick days is minimal and can easily be absorbed by small adjustments in operations or prices once a law ensures that no firm is at a competitive disadvantage. These small costs are far outweighed by benefits to workers, businesses, and the public health.



In the run-up to successful passage of a paid sick days bill by the City Council in 2013, our work on this issue has included:

- Leadership in the Paid Sick Days Campaign to secure a paid sick days standard for all New York City workers. Our partners include A Better Balance, the New York State Paid Family Leave Coalition, Make the Road-New York, the Restaurant Opportunities Center-New York, numerous unions, women's groups, and the Working Families Party.
- Sponsorship of a high-level policy roundtable in April 2012 to discuss the economic research on the effects of paid sick leave policies. The session included corporate leaders, business owners, economists, labor leaders, workers, public officials, and policy experts. Findings from the forum were widely distributed in a variety of formats to policy-makers, advocates, and the media to refute the fear tactics being used by the opposition with solid evidence from economic research and real-world examples that have shown that paid sick days laws will not cause job loss.
- Success in keeping the issue in the public eye in the run-up to the 2013 election season. CSS has published opinion pieces in support of paid sick leave standards in *The Daily News*, *El Diario/La Prensa*, *The Amsterdam News*, *The Huffington Post*, and other media outlets. Our work has helped to spur extensive coverage in the news media—including three *New York Times* editorials strongly supporting paid sick leave for all New Yorkers.



Stepping Up for New York City's Vulnerable Youth

Nearly one in five New York City youth ages 16 to 24 are neither in school nor in the labor force. As part of our overarching efforts to eliminate barriers to work-force participation, promote pathways out of poverty, and invest in second chances for disconnected youth, CSS advocates for policies that link young people to opportunities that increase their educational attainment and improve their employment prospects.

Raising the Bar on New York City's Services for Disconnected Youth

In New York City, low-income youth ages 17 to 24 are eligible to apply for cash benefits through the New York City Human Resources Administration (HRA) if they are considered "independent." Some cash assistance recipients are required to participate in work-related activities. Regulations encourage or require HRA to place youth and others who lack a high school diploma in educational programs to fulfill their work requirement and acquire educational credentials to help them succeed in the labor force.

However, our in-depth examination of this process revealed a wide divergence between HRA's stated policies and actual implementation. The study, conducted in partnership with the Resilience Advocacy Program, found that HRA sent most young people to the Back to Work program (a job search program geared for adults) and sometimes discouraged young people from applying for cash benefits or wrongfully denied them benefits.

Our 2011 report, *Missed Opportunity: How New York City Can Do a Better Job of Reconnecting Youth on Public Assistance to Education and Jobs*, detailed this schism between policy and practice. The report underscored the lost opportunity to connect disadvantaged

youth with age-appropriate job training and educational services to which they are legally entitled, and which serve as bridges to economic self-sufficiency. The widely circulated report galvanized public attention on this issue, spurred a supportive editorial in *The New York Times*, and was a springboard for vigorous advocacy to rectify the problem.

Drawing on the report's findings and recommendations, the City Council passed three bills in 2012 that reform the HRA's practices to vastly improve the chances that vulnerable young people seeking public assistance will be able to access cash assistance alongside education and other key services.

Pushing for Equal Access to Higher Education

In May 2012, CSS issued an important report on the effect of the recent recession and ongoing job crisis on freshman enrollment trends at City University of New York (CUNY), the city's largest institution of higher learning. The report, *Unintended Impacts: Fewer Black and Latino Freshman at CUNY Senior Colleges After the Recession*, found that in a city where more than seven in ten high school students are black and Latino, the number and proportion of black and Latino students are declining in CUNY's senior colleges. The recession that began in 2008 led to more applications to CUNY from those hit hard by the economic downturn; seeing this increase in demand, CUNY senior colleges raised their minimum admission requirements, leading to much greater enrollment of students with higher SAT scores. Consequently, the numbers of black and Latino students

enrolling as freshmen at the top five CUNY colleges dropped sharply, and also fell at other senior colleges. Our research revealed that:

- By 2010, the top five CUNY colleges were just 10 percent black, despite the fact that more black high school students than ever are taking the SAT exam.
- Latino students, who had made great gains at CUNY senior colleges between 2001 and 2008—particularly at the top five campuses—saw those gains erased in just two years.
- While blacks and Latinos comprise 72 percent of the NYC public high school system, they made up only 48 percent of CUNY senior college freshmen in 2010—and just 29 percent at the top five campuses. These figures have declined significantly since 2008, signaling an alarming trend.

These findings garnered significant media coverage and public discussion of what CUNY can do to increase the presence of black and Latino students at its senior colleges. The report includes recommendations to remediate the unanticipated effects of the recession upon a vital institution of higher learning for New York City’s diverse communities, and will, in combination with research updates and ongoing discussions with CUNY and the City Council, provide a valuable advocacy tool.

Other Highlights

Throughout 2011 and 2012, CSS maintained strong momentum on its efforts to reform New York City’s General Educational Development (GED) system, a key avenue to employment and economic security for persons without a high school diploma. Our work builds off our 2009 report, *From Basic Skills to Better Futures* (which identified major challenges in New York City’s systems of preparation and testing for the GED exam and garnered significant media coverage, including an editorial in *The New York Times*) and our leadership in the Campaign for Tomorrow’s Workforce, which is spurring



critical investments in education and skills-building for youth. CSS’s advocacy, in concert with other leaders in the field, led to the restoration of \$1 million in New York State budget cuts and \$3 million in city funds for GED and adult education funding, along with a \$3 million investment by MetLife in a new GED initiative.

CSS’s policy brief, *Latino Youth in New York City: School, Work, and Income Trends for New York’s Largest Group of Young People*, examined issues affecting New York’s City’s Latino residents, who now number 2.3 million and whose cultural, economic, and linguistic diversity defies generalizations. The report’s aim is to enrich the policy dialogue to better ensure that Latino youth have opportunities to succeed educationally and economically.

As part of our commitment to exploring creative models for solving entrenched problems, CSS created the Workforce Advocacy and Support Initiative (WASI), a three-year pilot program delivering comprehensive services to disconnected youth to transition them into the workforce. Working with four community-based partner organizations across the city, WASI provided young people with intensive youth development and supportive services to remove obstacles to employment and ease the transition into the world of work. At the conclusion of the three-year pilot in 2012, WASI was shown to help participants significantly improve their educational attainment, employment rates, and earnings as compared with youth not enrolled in the program.

CSS works to reverse this trend by advocating for increased funding for public and affordable housing, strengthening employment opportunities for public housing residents, and providing resources and support for families coping with housing difficulties.

Holding the Line on Affordable Housing

Housing is a fundamental right and a pillar of economic security and family stability. Yet as median rents continue to outpace median incomes in New York City, housing grows increasingly unaffordable for low-income families, while public resources for affordable housing are on the wane. CSS works to reverse this trend by advocating for increased funding for public and affordable housing, strengthening employment opportunities for public housing residents, and providing resources and support for families coping with housing difficulties.

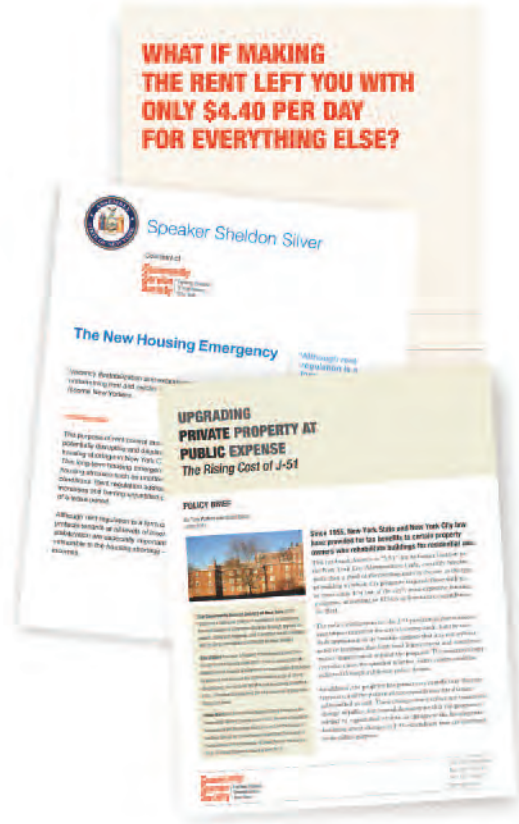
Key milestones in our housing-related work over the past two years include the following:

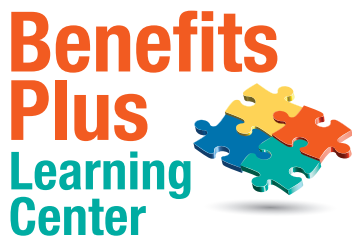
- *Housing the City of Immigrants*, a policy brief documenting the disproportionately poor housing conditions that immigrants in New York City must contend with. The report reveals that, compared to other New Yorkers, immigrants pay a larger share of their income in rent and are twice as likely to live in crowded conditions. The brief was presented at a forum co-sponsored by CSS and the New York Immigration Coalition in April 2011 to raise awareness of this important aspect of housing policy in a city with diverse and growing immigrant communities.
- The October 2011 release of *The Housing Role in Workforce Development*, a report pinpointing opportunities for the NYC Housing Authority (NYCHA) to engage in meaningful workforce development to address the skyrocketing rate of unemployment in public housing. NYCHA owns and manages 180,000 public housing units in 340 developments and also provides Section 8 vouchers that assist 97,000 households living in private rentals throughout the city. Under Section 3 of the

1968 Housing Act, NYCHA must use some of the billions of dollars in HUD funding it receives each year to provide job and training opportunities for its residents. Our report analyzes the challenges NYCHA faces in creating such opportunities, and recommends practical solutions.

- Raising awareness of the ever-worsening rent burdens through our 2012 policy brief, *Making the Rent: Before and After the Recession*. This report found that rent burdens for low-income tenants living in the city's private rental market rose sharply over the past six years, resulting in a growing proportion of income going toward rent—a trend that is part of the widening gap between rents and incomes for all tenants in New York City, regardless of income. The report warns that hundreds of thousands of low-income tenants who rely on the private rental market without benefit of rent assistance are facing greater risks of rent arrears, eviction, and related hardships.
- Protecting subsidized and rent-regulated housing stock via direct advocacy and the publication of *The New Housing Emergency*, a 2011 CSS report jointly issued with the New York State Assembly Speaker Sheldon Silver, who used the report to press for strengthened rent regulations. The report tracked the erosion of rent and eviction protections for low- and middle-income New Yorkers. CSS stood strong with housing advocates across the state to protect and expand laws that would prevent the continued decline in the number of affordable apartments. This effort paid off when, in June 2011, lawmakers in Albany bolstered protections for tenants.

- *Upgrading Private Property at Public Expense: The Rising Cost of J-51*, a June 2012 policy brief examining the city's J-51 Program, which offers developers and landlords property tax exemptions and abatements to renovate residential buildings. Our research found that from 2001 to 2011, the cost of the J-51 Program increased by nearly 50 percent, while the number of apartments improved rose by only 7 percent. Moreover, a growing share of the exemptions went to areas where the high-end real estate market was booming, suggesting that, in its current form, the program may in fact be subsidizing gentrification and displacement. Our analysis and recommendations have helped to frame the policy dialogue as state lawmakers debate the program's future.





Doing the Heavy Lifting to Ensure Access to Benefits

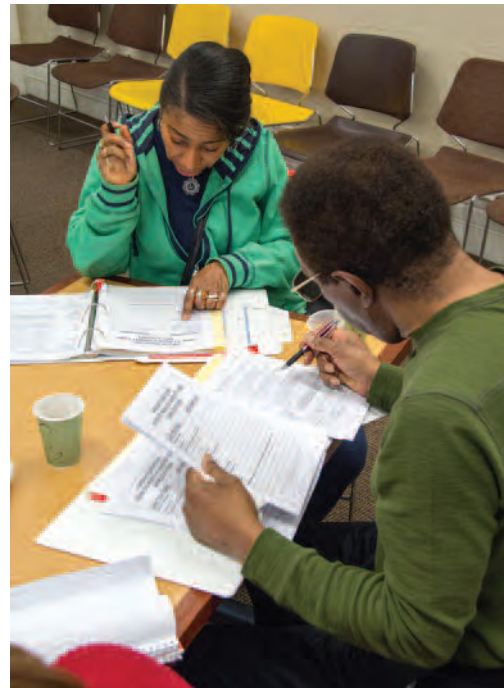
The weakened economy has vastly intensified the demand for public benefit programs and housing services. Clients facing a complex government bureaucracy often seek out social service professionals for help navigating the system. The professionals who serve them often spend countless hours searching for accurate information on benefits, unraveling complicated program procedures, and locating government contacts.

The Benefits Plus Learning Center provides these professionals with accurate, up-to-date information on government benefit and housing programs through its publications, trainings, and consultation services. These resources free up social service professionals' time and energy for the important work of helping clients improve their economic well being.

Our premier publication, *Benefits Plus*, is a searchable online guide to 60 different city, state, and federal public benefits and housing programs. Written by experienced advocates, reviewed by legal experts, and updated monthly, this online tool provides the information professionals need to understand and access benefit programs and correct errors, as well as providing valuable resources and government contacts.

The Benefits Plus Learning Center also equips social service professionals through its high-quality training opportunities. Professionals learn the fundamentals of benefit programs, gain practical knowledge, and develop skills to effectively navigate the benefit and housing systems.

Our experienced advocates also provide consultation services and ongoing support to help professionals navigate specific challenges in accessing benefits on behalf of their clients.



Over the past two years, highlights of our work have included:

- Launching the online version of Benefits Plus, so social service providers citywide can now access this treasure trove of benefits-related information from their desktops at any time.
- Expanding and updating our menu of free online Benefits Tools, including downloadable consumer benefit brochures, an updated listing of web-based benefits eligibility calculators and other virtual tools, a listing of affordable housing resources, and documentation guides, including where to go for needed documents.
- Partnering with the New York City Health and Hospitals Corporation to bring Benefits Plus to more than 250 social service professionals at six area hospitals.
- Delivering dozens of trainings and technical assistance sessions to support the efforts of organizations throughout the city to connect their clients with key benefits.
- Training 1,310 social service professionals on the ins and outs of public benefits and housing programs.

Standing With Formerly Incarcerated Men and Women to Remove Barriers to Reentry

Nearly 59,000 individuals are currently incarcerated in New York State prisons. As they return home to reunite with their families, these individuals face formidable legal obstacles to employment and economic security. CSS pursues a variety of strategies—including litigation, grassroots advocacy, direct services, and legislative advocacy—to win changes that enable formerly incarcerated people to rebuild their lives and contribute to their communities.

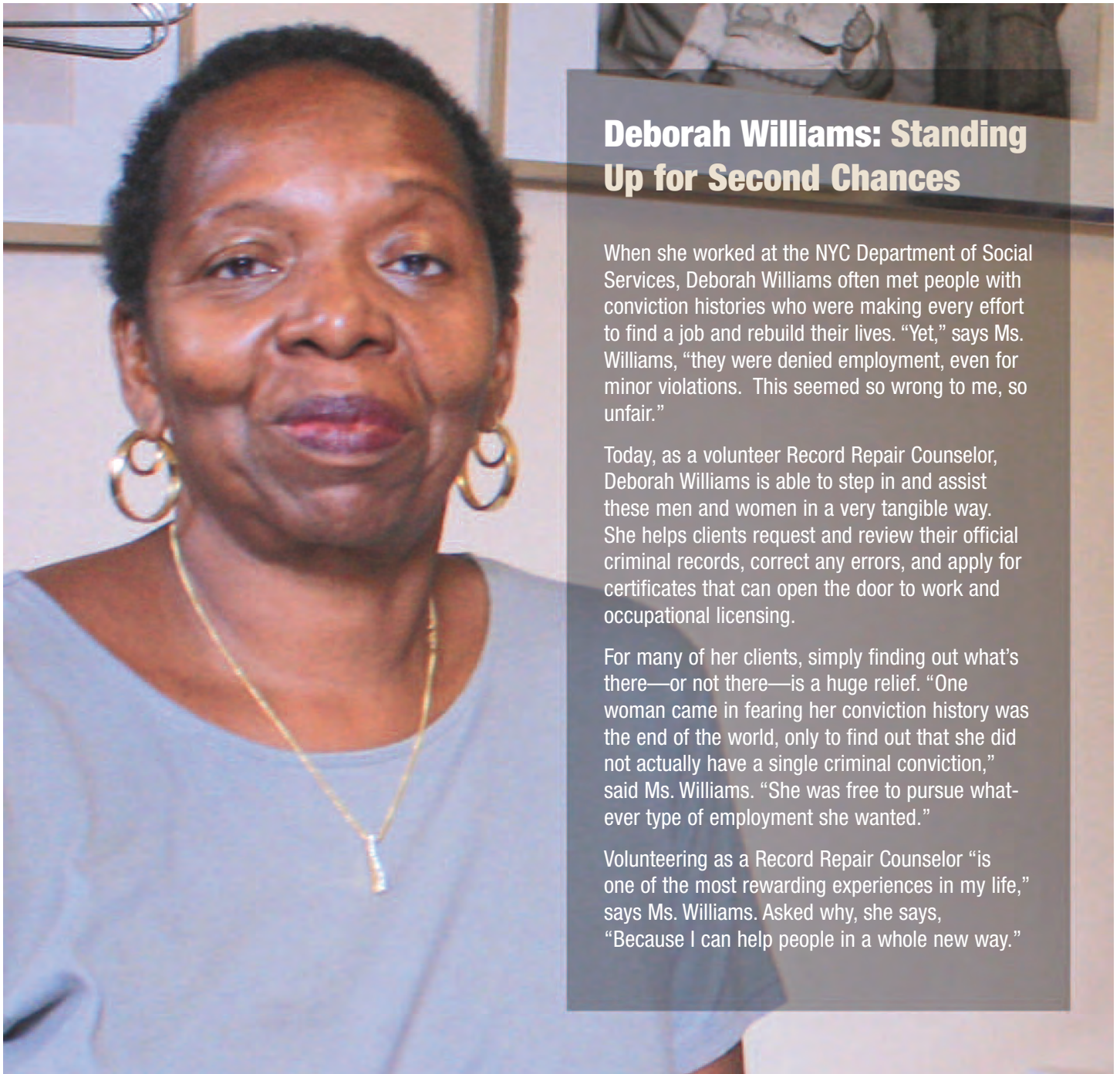
This work includes extensive activity by the New York Reentry Roundtable. Convened by CSS in 2005, the Roundtable includes service organizations, advocates, and formerly incarcerated individuals who work in alliance to press for state-level reforms that expand employment opportunities for the formerly incarcerated. Key Roundtable achievements in 2011 and 2012 include:

- Publishing *Keeping it Real: A Perspective on the Formerly Incarcerated in New York*, an informational brief highlighting key barriers to successful reentry and economic security.
- Recruiting new members to bring the Roundtable's total membership to more than 50 organizations.
- An annual Albany Advocacy Day, at which community stakeholders meet with more than 60 New York State legislators to educate them on our policy agenda and help spur passage of key legislative reforms.

CSS's Legal Department also engages in litigation and advocacy to enforce fair employment opportunities provided by law. While we are frequently able to settle matters without resorting to litigation, some cases require it. For example, CSS is co-counsel with civil rights organizations across the country in *Johnson v. Locke*—a nationwide Title VII class action against the Census Bureau concerning its hiring practices. We also engage in national and statewide advocacy coalitions dedicated to eradicating legal and societal barriers to reentry. Working closely with our Record Repair Program, the Legal Department also helps clients clear errors in their official criminal record histories, obtain occupational licenses and employment clearance, and gain access to subsidized housing.



SPOTLIGHT: Celebrating Our Volunteers



Deborah Williams: Standing Up for Second Chances

When she worked at the NYC Department of Social Services, Deborah Williams often met people with conviction histories who were making every effort to find a job and rebuild their lives. “Yet,” says Ms. Williams, “they were denied employment, even for minor violations. This seemed so wrong to me, so unfair.”

Today, as a volunteer Record Repair Counselor, Deborah Williams is able to step in and assist these men and women in a very tangible way. She helps clients request and review their official criminal records, correct any errors, and apply for certificates that can open the door to work and occupational licensing.

For many of her clients, simply finding out what’s there—or not there—is a huge relief. “One woman came in fearing her conviction history was the end of the world, only to find out that she did not actually have a single criminal conviction,” said Ms. Williams. “She was free to pursue whatever type of employment she wanted.”

Volunteering as a Record Repair Counselor “is one of the most rewarding experiences in my life,” says Ms. Williams. Asked why, she says, “Because I can help people in a whole new way.”



In 2012, 4,000 volunteers provided 850,000 hours of service through our Retired and Senior Volunteer Program (RSVP).

**Standing
Up for
New York**

Every year, CSS mobilizes thousands of individuals who bring their vast experience, rigorous training, and passionate commitment to service to strengthen their communities through volunteerism. Here are some of the ways our volunteers are making a difference.

Helping Families Gain Control of Their Finances

Trained volunteers greatly extend the reach and impact of our Financial Advocacy Program (FAP), which provided public benefits counseling and financial education to more than 11,000 low-income New Yorkers in 2011 and 2012. Thousands of low-income New Yorkers who are eligible for Food Stamps and other benefits aren't getting these vital supports. Meanwhile, low-income neighborhoods are often inundated by sub-prime lenders, check-cashing systems, and other high-risk ventures. Volunteers with FAP's Financial Coaching Corps address the need for financial education in struggling communities, while the Program's ACES volunteers supply public benefits know-how, resources, and advocacy support to help New Yorkers access vital supports.

Serving as Allies on the Path to Successful Reentry

Incarceration wreaks havoc on families, neighborhoods, and individual lives. Our Record Repair & Youth Mentoring volunteers are stepping up to help New Yorkers with criminal conviction histories and their families achieve success in school, on the job, and in the community.

Our Record Repair counselors work with formerly incarcerated individuals to request, review—and, in many instances, correct—their criminal records. A thorough understanding of their records can help these men and women obtain employment, housing, and stability that were previously unavailable to them.

To address the extremely high recidivism rate among youth involved with the Department of Juvenile Justice, our MentorUP volunteers work with young people in Alternatives to Detention (ATD) programs so that they can carve out a better future. MentorCHIP volunteers work tirelessly to help improve the cognitive, social, and lifelong learning of New York children who have a parent in prison.

Planning for When Disaster Strikes

Our Emergency Preparedness Speakers Bureau volunteers conduct presentations throughout New York City on how best to prepare for emergencies, attacks, and natural disasters, helping city residents avoid hazards that can lead to personal and economic turmoil.

Helping Students Who Need it Most

Volunteers with Experience Corps, a school-based literacy program with a proven track record of raising student reading scores, provide individualized tutoring and are helping thousands of New York City children learn and thrive, in school and beyond.



WHAT WE STAND FOR: Health Care for All New Yorkers

Standing
Up for
New York

New York State is home to nearly 2.8 million people who lack health care coverage. Many more have some form of coverage, but struggle with red tape and other obstacles to accessing care.

CSS is a frontrunner in the movement to ensure that all New Yorkers have access to affordable health insurance and quality care because we know that health care is a cornerstone of strong, economically secure communities.

In alliance with likeminded partners, CSS has been a staunch advocate for health care reform, a pioneering provider of consumer assistance for New Yorkers who need help navigating our health care bureaucracy, and a leader in devising policy solutions to systemic barriers to care. CSS also serves in a watchdog capacity to improve accountability among health insurance carriers and health care providers in New York State. Over the past two years, our powerful partnerships and unwavering persistence have paid off in extraordinary ways.

Clearly, the most momentous effect of our hard work—and the hard work of countless grassroots, city, state, and advocacy organizations across the nation—was the historic passage of the Affordable Care Act, which was signed into law in March 2010, and upheld by the Supreme Court in June 2012.

The Affordable Care Act offers coverage for uninsured people, allows parents to add young adult children as dependents on their own job-based coverage, and provides discounts for people in Medicare Part D who hit

the “donut hole” of coverage. It also prevents insurance companies from denying services to their enrollees for pre-existing conditions and helps states curb excessive premium hikes. The law represents a huge victory for America’s low- and middle-income people, and will be a boon to our nation’s public health.

As part of our longstanding advocacy to fix our broken health care system, CSS has kept close tabs on the unfolding implementation of health care reform in New York State. Over the past two years, our work on this issue has included policy reports, state-level recommendations, and public education materials, and leadership of the Health Care For All New York campaign, a statewide advocacy coalition with more than 150 members.

Other recent activities, detailed in the following pages, include helping thousands of individuals and small business owners transition to a newly transformed health care environment, pressing for accountability at health institutions that serve low-income New Yorkers, and standing up for fairer and more transparent practices by private insurers.



Publications: Access to Health Care

- *Optimizing Consumer Protections in State Health Insurance Exchanges* (Samuel Salganik, Elisabeth R. Benjamin, Marissa Geoffroy, Arianne Slagle, October 2012)
- *Incentivizing Patient Financial Assistance: How to Fix New York's Hospital Indigent Care Program* (Elisabeth R. Benjamin, Arianne Slagle, and Carrie Tracy, February 2012)
- *Health Reform Works: How the Affordable Care Act is Already Making a Difference for New Yorkers* (Arianne Slagle, Catherine W. Chao, and Brandon Sultan, January 2012)
- *Community Health Advocates 2011 Annual Report: New York's Consumer Voice for Health Care Access* (Community Health Advocates, January 2012)
- *Bridging the Gap: Exploring the Basic Health Insurance Option for New York* (Elisabeth R. Benjamin and Arianne Slagle, June 2011 REVISED January 2012)
- *Community Health Advocates 2010 Annual Report: New York's Consumer Voice for Health Care Access* (Community Health Advocates, February 2011)
- *Making Health Reform Work: State Consumer Assistance Programs* (Carrie Tracy, Elisabeth R. Benjamin, Christine Barber, September 2010)
- *Expanding Affordable Coverage for Low-Waged Workers: Fixing the Family Health Plus Employer Buy-In* (Elisabeth R. Benjamin & Arianne Slagle, June 2010)

Helping New Yorkers Get, Keep, and Use their Health Insurance

For many New Yorkers, navigating the health insurance system is a daunting task. Now, with the new health law, the Affordable Care Act bringing a spectrum of changes that improve access to coverage and care, consumers need accurate information and timely support to benefit from these far-reaching reforms.

CSS founded the Community Health Advocates (CHA) program to help people across the state make effective use of the health insurance and health care systems. This pioneering consumer assistance program provides expert, one-to-one assistance free of charge to any New Yorker who needs help with his or her health insurance.

Community Health Advocates helps consumers to access affordable care and to identify, enroll in, and navigate health coverage that meets their needs. CHA also works with consumers to resolve billing problems, coverage denials, and other insurance-related snags. Services are offered in 19 languages, with access to an additional 170 languages through a translation service. CHA partners with organizations around the state to provide the cultural and linguistic competency needed to address the wide-ranging health concerns of New York's diverse communities.

In 2010, CHA became New York's Statewide Consumer Assistance Program (CAP). Under the Affordable Care Act, CAPs have been created in each state to provide objective, consumer-friendly guidance on health care reform and accessing appropriate coverage. As one of the largest CAPs in the country, CHA delivers assistance through its live, toll-free helpline, and through a network of 30 community-based organizations across the state.

Since 2010, CHA has handled nearly 130,000 cases, enabling New Yorkers—regardless of culture, language, educational level, or economic status—to access care and coverage.



Community Health Advocates helped Sander Levine successfully appeal a \$1,500 insurance claim denial.

In 2012, to further ensure that the Affordable Care Act yields maximum benefits for New York's working people, CHA launched a Small Business Assistance Program (SBAP) with a statewide network of 17 small-business-serving groups that provide education and assistance on health coverage matters to small businesses. The SBAP will inform and empower small employers on many issues connected with health care reform, including small business tax credits and health insurance options for small businesses and their employees. As the nation's first-ever small business health assistance program, the SBAP is providing trustworthy, user-friendly support as New York's small employers make their way through the new terrain being opened up by health care reform.

Standing Up for Fair Insurance Practices

Health insurance premiums increased by 92 percent between 2000 and 2009, while median wages increased by just 14 percent. New York State has some of the nation's highest health insurance premiums, and nearly 3 million New Yorkers are covered by individually purchased or small-group coverage that leaves them vulnerable to excessive rate increases by private insurers. Every time rates increase, low-income and unemployed New Yorkers—whose numbers skyrocketed in the economic downturn—stand to lose their health coverage.

In recent years, CSS and the Health Care For All New York campaign have spearheaded and won major gains in the battle to build accountability and transparency into the system by requiring insurance plans to seek “prior approval” from New York State for any proposed premium increases.

In 2010, we successfully pressed for the passage of a bill empowering the State of New York to approve health insurance premium hikes before they go into effect. When several of New York State's largest insurers proposed double-digit premium increases the next year, letters from the Health Care For All New York campaign, vigorous advocacy by CSS on behalf of individual consumers, and a series of articles in *The New York Times* helped pressure the state to require that insurers make information on their proposed premium increases available to the public under the new law. In October 2011, the insurers began complying with this crucial new requirement.

A month later—in a major triumph for consumers—Governor Andrew Cuomo announced that 11 of the state's largest private health plans would have to pay back \$114.5 million to more than 570,000 New Yorkers who had been overcharged for health insurance premiums. This victory was soon followed by yet another major

“Come November, my health insurance is going up another \$100+, and the following year, it will go up \$200+... [At the] rate this is going, we will be in a cardboard box to have health insurance.”

“Due to the economy...I have not received a pay raise in four years. I don't see how we are going to be able to pay a premium that is 35% of our entire income!”

“I was shocked to see that the 2012 proposed rate increase would be a 267% increase from the 2011 monthly rate. It is too much of an increase and makes health insurance unaffordable again.”

Comments submitted to the New York State Financial Services Department by individuals affected by potential insurance hikes.

win when, in the first quarter of 2012, the State of New York ordered insurers to scale back their proposed premium hikes by an average of 4.5 percent, equivalent to roughly \$500 million in savings on premiums—a sign that the “prior approval” process is finally working for the people of New York.



Safeguarding Uninsured Patients' Access to Care

For the roughly 2.8 million New Yorkers who lack health insurance—and the many thousands of others who have inadequate insurance—hospitals and community-based health centers are often the only available source of health care. Although the Affordable Care Act will greatly reduce the numbers of uninsured, as many as 1.8 million New Yorkers may remain without coverage. That means hospitals will continue to serve as a lifeline for uninsured New Yorkers.

To offset the costs of providing care to uninsured and underinsured patients, New York operates an uncompensated care system known as the hospital Indigent Care Pool (ICP) program. This program allocates nearly \$1.2 billion in State and federal funds to compensate hospitals for free or reduced-cost care for low-income, uninsured patients (a.k.a. “charity care”) as well as for unpaid and uncollectable medical bills.

Over the past decade, government groups, patient advocates, and some government officials have noted the alleged failure of hospitals to consistently notify and provide financial assistance to patients who need it, as well as the lack of accountability and transparency in the allocation of public funds to hospitals. The State’s response to these concerns included the enactment of the Hospital Financial Assistance Law (HFAL) in 2006. The law requires hospitals to adopt written financial assistance policies, share this information with the public, and offer financial assistance to eligible patients in exchange for drawing on ICP funds.

In 2010 and 2011, CSS conducted an in-depth study to assess the financial assistance programs of the 201 hospitals across New York State that participate in the hospital ICP program. These hospitals collectively received nearly \$1.2 billion annually in ICP payments. Our research found widespread, systematic noncompliance among these hospitals vis-à-vis the rules governing the

ICP program and the Hospital Financial Assistance Law.

In February 2012, we published our findings in a major policy report entitled, *Incentivizing Patient Financial Assistance: How to fix New York’s Hospital Indigent Care Program*. The report received widespread media attention, including front-page coverage in *The New York Times*. Key findings included the following:

- Two-thirds of the hospitals surveyed had policies that violate state law or imposed undue burdens on patients applying for financial aid.
- One in 10 hospitals surveyed refused to provide CSS with information on their financial assistance policies and had no pertinent information posted on their public websites. Failing to provide HFAL information is a violation of the law, yet these hospitals collectively received more than \$87 million in ICP funds in 2010.
- Hospitals that provide the most financial assistance often receive the least amount of funding from the ICP program on a per application basis.
- In many cases, hospital ICP program reporting is facially flawed and/or internally inconsistent. In 2010, hospitals reporting flawed and/or inconsistent data received more than \$80 million in ICP payments.

The CSS report included recommendations for improving hospitals’ accountability and performance in fulfilling the ICP program’s intended aim. The report also explained how the Affordable Care Act will, as of 2014, alter New York’s ICP program, and how New York State would benefit—financially and in terms of improving the program’s effectiveness—by making the recommended reforms immediately. CSS is continuing to use our findings to spur much-needed action on this issue of profound significance to New York’s most vulnerable residents.

FINANCIAL STATEMENT

Condensed Consolidated Statement of Activities Years Ended June 30, 2012 and 2011

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total 2012	Total 2011
REVENUE:					
Public support:					
Contributions	\$ 382,050	\$ 12,286		\$ 394,336	\$ 351,018
Foundations	407,650	3,101,312		3,508,962	1,892,629
Bequests	63,690			63,690	703,400
Greater New York Fund/United Way	578	16,302		16,880	56,169
New York Times Neediest Cases Fund		1,084,957		1,084,957	1,063,630
Government grants		5,943,660		5,943,660	3,039,006
Contracts	231,699			231,699	691,244
Subscription and advertisement income	165,615			165,615	129,256
Total public support	1,251,282	10,158,517		11,409,799	7,926,352
Other revenue:					
Investment income	1,624,785	1,137,709		2,762,494	22,875,631
Change in fair value of beneficial interest in perpetual trusts			(1,598,324)	(1,598,324)	3,626,900
Program service fees	178,668			178,668	117,734
Change in investment in The United Charities	582,530			582,530	160,149
Total other revenue	2,385,983	1,137,709	(1,598,324)	1,925,368	26,780,414
Net assets released from restrictions	11,313,823	(11,313,823)			
Total Revenue	14,951,088	(17,597)	(1,598,324)	13,335,167	34,706,766
EXPENSES:					
Program services:					
Direct service program	11,752,564			11,752,564	9,464,948
Policy research and advocacy	3,537,621			3,537,621	2,967,019
Public interest	1,266,006			1,266,006	1,447,613
Total program services	16,556,191			16,556,191	13,879,580
Supporting services:					
Management and general	4,769,158			4,769,158	4,265,707
Fundraising	974,459			974,459	813,973
Total supporting services	5,743,617			5,743,617	5,079,680
Total expenses	22,299,808			22,299,808	18,959,260
Change in net assets before other charges	(7,348,720)	(17,597)	(1,598,324)	(8,964,641)	15,747,506
Pension and other postretirement benefits adjustment	(6,967,496)			(6,967,496)	3,532,875
CHANGE IN NET ASSETS	(14,316,216)	(17,597)	(1,598,324)	(15,932,137)	19,280,381
NET ASSETS – Beginning of year	74,851,446	23,543,899	60,363,676	158,759,021	139,478,640
NET ASSETS – End of year	\$ 60,532,230	\$ 23,526,302	\$ 58,765,352	\$ 142,826,884	\$ 158,759,021

Condensed Consolidated Statement of Financial Position
Years Ended June 30, 2012 and 2011

ASSETS	2012	2011
CASH AND CASH EQUIVALENTS	\$ 4,738,244	\$ 5,879,703
MARKETABLE SECURITIES	117,712,599	125,666,692
ACCOUNTS RECEIVABLE:		
Government agencies	2,201,279	1,637,032
Other	186,336	283,862
BENEFICIAL INTEREST IN PERPETUAL TRUSTS	29,670,817	31,269,141
ACCRUED INTEREST AND DIVIDENDS RECEIVABLE	20,848	28,332
PREPAID EXPENSES AND OTHER ASSETS	63,428	93,046
INTANGIBLE ASSET-City Limits Magazine	220,000	220,000
INVESTMENT IN The United Charities	1,906,028	1,323,498
EQUIPMENT AND IMPROVEMENTS—Net	2,108,839	2,247,251
TOTAL	\$ 158,828,418	\$ 168,648,557

LIABILITIES AND NET ASSETS

LIABILITIES:

Accounts payable and accrued expenses	2,816,077	2,014,369
Accrued Vacation	843,815	686,059
Due to City Futures, Inc.		50,000
Loan Payable		1,453,445
Liability for postemployment and postretirement benefits	12,341,642	5,685,663
Total liabilities	16,001,534	9,889,536

NET ASSETS:

Unrestricted	60,535,230	74,851,446
Temporarily restricted	23,526,302	23,543,899
Permanently restricted	58,765,352	60,363,676
Total Net Assets	142,826,884	158,759,021
TOTAL	\$ 158,828,418	\$ 168,648,557

NOTES These consolidated statements include all funds of the Community Service Society of New York and its affiliates, The Institute for Community Empowerment, and Friends of RSVP, Inc. The statements are condensed from the financial statements for the years ended June 30, 2012 and 2011, which have been audited by Loeb & Troper LLP.

1. A copy of the latest CSS financial report filed with the New York State Department of Law (Office of the Attorney General) in Albany is available upon request from the Department or CSS.

2. The Society's board follows a policy of appropriating Endowment monies according to a formula. The current formula allows up to 6% of the five-year average of the Endowment's market value to be spent. For the fiscal year ended June 30, 2012 and 2011, the Society appropriated \$7,879,000 and \$8,121,000 respectively, according to this formula.

OUR SUPPORTERS

The Community Service Society of New York is grateful for the generosity of all its supporters. As space is limited, we are only able to list our major contributors. However, this does not minimize our appreciation of everyone who cares about CSS's work.

Listed below are the generous individuals and entities who supported us in 2011 (Year ending June 30, 2011) and 2012 (Year ending June 30, 2012).

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Biennial Report covers fiscal years July 1, 2010 through June 30, 2011 and July 1, 2011 through June 30, 2012.

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