



Stories from **The New York Times Neediest Cases**



Since 1911, *The New York Times* Neediest Cases Fund has provided direct assistance to children, families and adults, and individuals with disabilities in New York City. *The New York Times* published daily articles from November 2014 through January 2015, featuring inspiring stories of those who have been helped by seven major New York City nonprofit organizations which receive the Neediest Cases Fund, including Community Service Society of New York (CSS).

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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 more than 170 years 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.

You can support needy New Yorkers by making your check payable to:

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Helping New York's Neediest



For more than 100 years, *The New York Times* has sponsored the annual Neediest Cases Fund to raise money for needy individuals and families at seven major New York City nonprofits; Community Service Society of New York (CSS) is fortunate to be one of the recipient agencies. *The New York Times* Fund has allowed us to provide stability to individuals and families at a time when they were experiencing financial hardship

and struggling to survive.

From November to January, *The New York Times* Neediest Cases shares the stories of individuals and families who have fallen on hard times, but are striving for full-time work or an education leading to a livable wage. The Neediest Cases Fund provides a message of hope; through the Fund there is financial help available for those seeking to get themselves and their families back on their feet. The Fund helps to stop the cycle of poverty that has plagued many families for generations. This help would not exist without the thousands of donors who have given so generously since the Neediest Cases' inception. This booklet is a collection of our 2014-2015 Neediest Cases Fund stories published in *The New York Times*; it gives examples of some of the recipients whose lives were improved with assistance from *The New York Times*.

The Community Service Society of New York was formed in 1939 by the merger of two venerable social service agencies: The New York Association for the Improvement of the Condition of the Poor (founded in 1843) and the Charity Organization Society (founded in 1882). Our long history in the fight against poverty has been marked by significant achievements: serving as the catalyst for the city's first

tenement housing laws; creating a prototype for the nation's free school lunch program; organizing a summer course in social work which would later become the Columbia University School of Social Work; and advancing New York State's old age assistance program, an important forerunner to Social Security. More recently, in 1966 we launched the nation's first and largest volunteer program for older adults, the Retired & Senior Volunteer Program (RSVP). With support from the *Times* Neediest, CSS provides services which include youth mentoring, financial and benefits counseling, financial assistance, training and technical assistance on public benefits programs to social service providers, reentry assistance to the formerly incarcerated, and financial assistance for healthcare needs. This booklet provides a snapshot of the more than 1,000 clients served by the Income Support Services Unit, providing assistance to low-income individuals in workforce development programs. We continue to make remarkable progress, thanks in large part to the support of a vast network of partners, contributors, and volunteers.

Sometimes a reader is so touched by a particular story, that they want to donate additional funds to our clients, as recently happened with the Yip Harburg Foundation and an anonymous donor. We are grateful for our continued partnership with *The New York Times* and to the thousands of generous individuals who contribute to the Neediest Cases Fund and to the Community Service Society. This booklet is a token of appreciation for your support. Because of you, we are able to help New York's neediest individuals and families get back on their feet and work towards an improved quality of life. I cannot thank you enough for making a difference.

David R. Jones, Esq.
President & Chief Executive Officer
Community Service Society

AFTER THE DEATH OF HER FATHER, SHE FIGHTS HER WAY BACK TO COLLEGE

By Sandra E. Garcia
Published: November 3, 2014
Photo: Michelle V. Agins/The New York Times

On a rainy Tuesday morning, Melicia Pristell sat in the lobby of Academic Building 1 on the Medgar Evers College campus, where she often comes to study. Her face buried in a book and a messenger bag across her lap, she had safely returned to her sanctuary — one she had almost lost.

Ms. Pristell, 22, has always been studious. But, she said, “my life has not been easy.”

When Ms. Pristell was 8, she moved from Brooklyn to Florida with her brother and mother. Things there soured, however, and the family returned within a year, moving into a shelter in the Bronx. They shared a bed, and the bathrooms were communal. “I hated it there,” Ms. Pristell said. “I never got any sleep; I had to wear flip-flops in the shower. It was the worst.” Her father, who was not married to her mother, Marcia Pristell, lived nearby, but his help was not an option; she rarely saw him.

Amid the madness of the shelter, school was her only constant, and she sought refuge in its halls and in her books. “School was my getaway,” she said.



In 2003, after about a year in the shelter, the family moved into an apartment in Brooklyn. Her father, Franklin Lawrence, stayed in the Bronx.

She began to feel angry at his absence, for his having an apartment while they slept three to a bed. “He wasn’t in the picture, and I did not understand why.”

The years passed and she stuck to her studies, keeping her eye on college. In 2009, her junior year, her brother, Arshad, said it was time to go see their

father. Ms. Pristell was not so sure.

“He wants to see you,” she remembered Arshad telling her. At first, she refused. But a few weeks later, Ms. Pristell was ready. “I finally wanted to see him,” she said.

They met at his apartment in Queens, where he had moved a few years earlier.

Her father started the conversation, she said, because he could tell she was uncomfortable. By the end of their visit, Ms. Pristell was crying.

“I told him how I felt when we were without a place,” she said.

“I cried and told him all the things that I wanted to tell him,” she said, her eyes looking to the ceiling. “We hugged, I put my head on his shoulder and it just felt so good. It felt like a burden was lifted.”

She graduated from high school in 2010; her father was there. After the ceremony, they took a photo — her mother, her brother, her father, all together, all smiling.

She started classes at Medgar Evers College in Brooklyn in January 2011. She would speak to her father on the phone about twice a week.

Her family had grown and she was in school, her sanctuaries merging. It lasted seven months.

That August, while he was at work, her father had a stroke. At the hospital later that day, he had a heart attack. He died before she could get there. “It was a mess,” Ms. Pristell said. “I was a mess.”

She fell into a depression.

She tried to attend school the next semester, but something was not right. She was not laughing; she was crying at random times. “I was sad all the time and I hated it,” she said.

She dropped out and isolated herself in her room for months. “I didn’t want to talk to anybody, I didn’t want to be

**Ms. Pristell was ready.
“I finally wanted to see him,”
she said.**

around anybody,” she said.

It was her mother who “really got me out of my rut,” Ms. Pristell said, inspiring her to get up, to keep moving, drawing her out of her seclusion. She looked for work and thought again of school.

In the summer of 2012, she joined the Green City Force, an AmeriCorps program that helps young people from low-income homes work in environmental programs. Through

Green City, she joined City University of New York’s Start program, which helps students pass their remedial courses so they can begin earning college credits.

This fall, she returned to Medgar Evers.

Her income did not meet the needs of a full-time college student, and she turned to the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund, which drew \$300 from the fund to buy her a laptop so she could do her work.

Ms. Pristell is back in her sanctuary, taking five classes this fall. She misses her father but cherishes her remaining relationships. Perhaps, she says, she will study medicine so when the next heart attack comes, she can do something to fight it.

“I will not lose another parent,” she said.

THE SECOND ACT IN HIS UNLIKELY PURSUIT: A COLLEGE DEGREE

By Kenneth Rosen
Published: November 6, 2014
Photo: Christopher Gregory/The New York Times



Born and raised in the Queensbridge Houses in Long Island City, Queens, the largest public housing development in the country, Derrick Lawson dreamed of a life outside the projects. Perhaps one day

his interest in computers would earn him a respectable job, and he would make his way to TriBeCa. But college was never part of the plan.

“I had this mind-set where all I knew was Queensbridge,” Mr. Lawson, 21, said last month.

At age 2, he moved with his parents and sister from one side of the housing complex to the other. A bullet hole in the wall above his bed offered a glimpse at the life of another young boy who had lived there years before — Nasir bin Olu Dara Jones, better known by his hip-hop alias, Nas. The rapper, who exposed the struggles of life inside Queensbridge with his debut album, “Illmatic,” found stardom among performers like Jay Z and Busta Rhymes, both from similar neighborhoods.

“Other than them, nobody I knew personally was able to come out the projects and become successful or anything like that,” Mr. Lawson said. In a 2002 television episode of MTV’s “Diary,” a young Mr. Lawson was seen in the background as a camera crew accompanied Nas on a tour of his old childhood residence. Nas

pointed out the bullet hole in his old bedroom. Toward the end of the segment, he ruffled the young Mr. Lawson’s head. “Stay in school; get those grades up, little man,” Nas said before exiting.

That encouragement was soon overshadowed. When Mr. Lawson was 9, his father was stabbed outside of their building during a confrontation and later died.

Hopes of leaving Queensbridge diminished. As Mr. Lawson saw it, no one left the projects, except in handcuffs or a body bag. He wanted out, to pursue a degree in computer science, but his dream seemed far-fetched. College “was for geniuses,” Mr. Lawson said, and he had no idea where to begin.

According to data from the most recent census survey, there are 871 people in the Queensbridge development 25 to 34 years old — and of those, only 8.5 percent have bachelor’s degrees. During his junior year at Long Island City High School, Mr. Lawson was referred to Urban Upbound, a nonprofit organization that brings economic and educational

resources to public housing neighborhoods. The group offered career guidance, budget counseling, tax preparation and, most importantly to him, SAT tutors. He found a mentor in Bishop Mitchell G. Taylor, the group's founder and chief executive.

immediate support of Mr. Taylor. There were school resources, but he did not know how to gain access to them. In May 2013, after two semesters on academic probation, he dropped out and returned home, \$6,400 in debt.

Mr. Lawson said, adding that he saved every way he could and paid off a large portion of his debt.

With more than \$3,200 in student debt remaining, Mr. Lawson works weekends at MoMA and has enrolled at Queensborough Community College in Bayside, Queens.

“Nobody I knew personally was able to come out the projects and become successful or anything like that”

Despite some procedural hiccups, Mr. Lawson did well on his SAT and, through Pell and TAP grants, received full tuition assistance to Onondaga Community College in Syracuse, a member school of the State University of New York. He relied on loans for housing and food. But his grades slipped, and after his first semester he was put on academic probation and lost his TAP assistance. To him, these were signs that he did not belong.

“I was lost up there and I didn't know who to talk to,” he said, adding that he felt overwhelmed without the

In November, a friend helped him get a job as a security guard at the Museum of Modern Art, and Mr. Lawson started paying off his debt. But that left him with little leeway, and he worried how he would afford to get to work. Through a partnership with Urban Upbound, the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund, drew \$112 from the fund to buy Mr. Lawson a one-month MetroCard.

“That one month made a difference,”

He has a short-term plan. It includes an associate degree by 2016, followed by a bachelor's degree. “As long as I'm able to keep my focus on the main goal and be determined,” he said, “I'm able to get to that point where I want to be in life.”

BACK TO SCHOOL WITH HELPING OTHERS AS HER GOAL

By Steven Rocker
Published: November 10, 2014
Photo: Michelle V. Agins/The New York Times



Psychological and financial battles nearly broke up Caridad Manzueta's family, derailed her ambitions and left her dead. She is 20 years old.

At 13, Ms. Manzueta struggled with depression and insomnia. "I would be so tired in school from being up all night I would then become depressed when I couldn't focus in a traditional school environment," Ms. Manzueta said. "I felt dumb."

She started missing classes and would

often attend school only to take exams. Ms. Manzueta's middle school called New York City's Administration for Children's Services, which opened a case that threatened to remove her from her home.

"I thought I would be less of a burden to my family if I were dead, so the A.C.S. case would be closed," Ms. Manzueta said. "I didn't want my little sister to go to foster care."

In the sixth grade, she said, she attempted suicide by taking her

mother's prescription drugs.

She credits her younger sister, Aisha, who was 6 at the time, with saving her life after finding her and calling for help. Ms. Manzueta said she spent three days in a coma and missed much of the school year.

My sister would come visit me once a week and whenever Aisha would bring up the suicide situation, she would start crying. I felt bad seeing her cry," Ms. Manzueta said.

She began outpatient treatment at Woodhull Medical and Mental Health Center in Queens. She was given medication for the depression and insomnia, she said. She repeated the sixth grade and continued the treatment for three years. But school was still a struggle, and at 16 she dropped out.

Ms. Manzueta, who lives in Ridgewood, Queens, with her father, mother, Aisha and two older siblings, helped support her family by working at a day care center run by her maternal grandmother. In February 2013, Ms. Manzueta moved with her family to Orlando, Fla., in the hope of re-entering high school. "I found that

the schools were the same, and I felt like I couldn't stay focused," she said.

Feeling defeated, Ms. Manzueta returned to New York and her mother told her about Opportunities for a Better Tomorrow, an organization that helps both youths and adults with job training, academic reinforcement and other support services.

The program allowed her to earn her high school equivalency diploma and two other credentials, one from the National Retail Federation in customer service, and the other a Microsoft Word credential. Ms. Manzueta rushed to apply to the Borough of Manhattan Community College, but she did not realize she needed to pay a \$65 application fee until it was too late to apply for a fee waiver.

A counselor for the Better Tomorrow program referred her to the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund. The agency drew \$65 from the fund to cover her application fee. She was accepted. Ms. Manzueta began taking classes in September and hopes to be the first in her family to finish college. She expects to achieve an associate

degree in two years, then enroll in York College to earn a bachelor's degree.

And she has known for a long time where she hopes that path will lead.

When she would go to the doctor with her father as a child, Ms. Manzueta said, it was the physician assistant who made her feel comfortable, whether about getting a shot or simply being in the room. The care the assistant took enamored her, she said, and has long stood as the symbol for how to best help others. "Being a physician assistant," she said, "will enable me to help more people than working for the day care."

She has already helped her sister, and her family has taken note. Aisha is excited about starting school and trying to follow in her big sister's footsteps. Ms. Manzueta's father, who supports the family on \$1,200 in monthly disability benefits, sold a G.P.S. unit and two pairs of shoes so that Aisha could buy school supplies.

Ms. Manzueta's older sister works at Whole Foods and brings in \$600 a month; her older brother brings in \$900 in construction work. The family

pays \$1,180 a month for rent.

"I'm so glad I was able to show my little sister and my family that I can turn my life around," Ms. Manzueta said. "I have caused them pain, and I want to do my best to make it up to them all. My little sister rarely leaves my side, and we have gotten so much closer."

"My family pushes me to succeed," she added. "My mom is doing everything to see me finish. I want to make them proud."

WANTING TO HELP OTHERS, BUT IN NEED OF SOME HIMSELF

By Eric V. Copage
Published: November 12, 2014
Photo: Nicole Bengiveno/The New York Times

Miguel Rodriguez's new interview attire — shiny black shoes; dapper white, blue and black dress shirts; three handkerchiefs; and three regimental-striped ties — led not to a position on Wall Street, but to a job installing solar panels on city roofs. And that is just the way he likes it.

“My family comes from the countryside,” said Mr. Rodriguez, 21, who lives and grew up on the Lower East Side of Manhattan.

Recalling summer visits as a child to extended family in the Dominican Republic, he said that even at a young age he was struck by the advantages living in the United States afforded. That realization has intensified over the past year and inspired him to find a way to have a positive impact.

He hopes to help both of his communities, in the city and in the Dominican Republic, with energy concerns. “Whether it’s to help them with the environment,” he said, “or help them with the shortages they experience every day.”

But the road to this realization was circuitous, and Mr. Rodriguez strayed from it along the way. Sometimes



because of bad luck. Sometimes, he admits, because of poor judgment.

“It was a period of pain and struggle,” he said of his years at Marta Valle High School on the Lower East Side. “Little, small incidents with people. Scuffles or fights sometimes.”

He regrets not taking to heart the advice that several mentors offered him. One teacher, he said, told him: “If you feel angry, step back. Don’t ever let a situation get the best of you, because you don’t know what the final

consequences will be.” Mr. Rodriguez also recalled the advice of Malik Simmonds, a volunteer basketball coach at the high school.

“He told me that just like in a basketball game, make the best decisions so you see everyone else around you does better,” Mr. Rodriguez said.

He graduated with his class and enrolled full time at the New York City College of Technology in Brooklyn, where he planned to get

a degree in computer science. He was living with his mother, his older brother and his brother's wife and two children. To help the household, Mr. Rodriguez worked 30 hours a week as a clerk at a CVS drugstore in Greenwich Village, he said, and frequently babysat the children. The workload was too much, he said, and his grades slipped.

“I’ve been able to understand that life is not a direct path. It’s an accumulation of things that come together from everywhere.”

Then, he accidentally cut himself opening a box at work. It took seven stitches to close up the wound and he missed a final exam, causing his grades to plummet. In summer 2012, he dropped out of school and, after nine months at CVS, he was fired. He said the firing made him feel ashamed.

“I felt I was a young man and I didn’t know what it is that I’m capable of,” he said. “I would go for runs just to cool off, trying to clear my mind so that something could pop up that could help me be who I am.”

He worked odd jobs while trying to find direction. In spring 2013, Mr. Rodriguez joined Henry Street Settlement’s Employment Coordination Program, where he learned about Green City Force, an AmeriCorps program that helps young people from low-income backgrounds train for jobs in the environmental field. He applied, was accepted and

received a stipend of \$1,000 a month. But he still needed a second job.

His counselor at Green City referred him to the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund. The group drew \$125 from the fund to buy him his interview attire.

“Even though these new clothes are said to be professional, to be out in the office, they opened the door for me to get down and work with my hands to do the work that needs to be done

through labor instead of working on the computer,” he said.

Mr. Rodriguez got an internship with Grid Alternatives, a nonprofit alternative-energy organization, and an executive there referred him to On-Force Solar, a solar energy company in the Bronx, where he has been working since July. He said he regularly put in 10-to-12 hour days, and loves every minute.

He hopes to learn more about sustainable agriculture — he volunteers at community gardens in Brooklyn — and plans to continue learning about energy alternatives, specializing in electricity, with a goal of melding the two fields and starting his own business.

“From the things everyone has shared with me,” he said, “I’ve been able to understand that life is not a direct path. It’s an accumulation of things that come together from everywhere.”

AFTER SEEKING HELP, A STUDENT FINDS A PATH TO A JOB

By John Otis
Published: November 17, 2014
Photo: Hiroko Masuike/The New York Times



For Lidio Rodriguez, 21, the decision to attend college had little to do with laying a foundation for his future. It was, instead, out of a more basic need for a roof over his head.

Three years ago, his mother told him that he could no longer live with her. He was never privy to her exact reasons, though the two often argued, he said.

“It was an awful experience,” said Mr. Rodriguez, who spent a week on the streets, sleeping on subway trains or

on park benches.

“During the day, I would spend a lot of time at the library, either reading or using the computer. In between, would be me wandering, just trying to make the time go quicker.”

He found some sanctuary at his girlfriend’s apartment, which he knew would be temporary. So Mr. Rodriguez applied to college, reasoning that he could support himself financially by taking out student loans. More important, he would have a dormitory

for shelter.

“You ever been so lost that you’re just looking for a place to stay?” Mr. Rodriguez asked. “That was it for me. It wasn’t an educational decision, it was a desperate decision.”

In 2011, after a couple of months without a home, Mr. Rodriguez was accepted at the State University of New York at Canton, more than six hours from New York City. He began taking classes that fall. But college was not the fresh start he had envisioned. Instead it was a desultory drag.

“I would get through the day, but every single day was harder and harder,” Mr. Rodriguez said. “You just wake up feeling like you have no place in the world. I’d go to class, then go back to the dorm and stay there.”

Mr. Rodriguez’s studies suffered and his mood soured. He dropped out after two semesters. When he returned to New York, one of Mr. Rodriguez’s friends invited him to live in his apartment in the Bronx. He spent the next year aimless, applying to numerous jobs, he said, for which he was underqualified. To earn money, Mr. Rodriguez repaired computers for his friends.

“I didn’t like feeling so powerless,” he said.

During this time, Mr. Rodriguez gained another ally, his former math teacher at Academy for Language and Technology, Matthew Kandel, who, Mr. Rodriguez said, lent him money and advice.

It was surprising, said Mr. Rodriguez, who admitted that he was far from the perfect student in high school.

“Matthew finds the time out of his day to speak with me and advise me on various things, from finance to career choices,” Mr. Rodriguez said. “Through all that, I owe a lot to him.”

Last year, the job hunt turned up a promising lead. Mr. Rodriguez learned about Per Scholas, a nonprofit that offers free technology education, job training and career development to residents of underprivileged communities.

Skeptical but curious, he visited Per Scholas in the spring of 2013 and took a required test to assess his math and

English skills. Mr. Rodriguez failed the math portion, which led him to seek tutoring. Months later, he successfully completed the test and in March 2014, Mr. Rodriguez was accepted into the 13-week IT-Ready training.

“Had it not been for them, I wouldn’t be where I am,” Mr. Rodriguez said of Community Service Society.

However, Mr. Rodriguez’s limited income nearly dashed the opportunity. He was unable to afford the transportation to and from Per Scholas. Community Service Society, one of the seven organizations supported by *The New York Times* Neediest Cases Fund, secured \$224 to pay for two monthly MetroCards.

“Had it not been for them, I wouldn’t be where I am,” Mr. Rodriguez said of Community Service Society. “My being here is an accumulation of me trying to swallow my pride and admit that you sometimes need help and not being afraid to ask for it.”

Mr. Rodriguez completed his training in July. That month, he was hired as a contractor for a project at Montefiore Medical Center, where he is part of an information technology team that is upgrading thousands of computers.

He also works as a proctor at Fordham Law School, helping students with software problems during exams.

Mr. Rodriguez continues to pay off his student loans, still lives with his friend,

and is in infrequent but cordial communication with his mother. He expects to be able to move into his own apartment in the next few months.

“One of the things I had to learn was how to fail,” Mr. Rodriguez said. “But I’m doing everything I can to make sure my future is as far away from that as possible.”

FOLLOWING HER MOTHER'S EXAMPLE, IN ADDICTION AND THEN IN SOBRIETY

By John Otis
Published: November 19, 2014
Photo: Sam Hodgson/The New York Times



Nicole Gurley followed her mother's path; first to her detriment and later to her salvation. Both women are former drug addicts who can now jointly celebrate their sobriety.

"If I ever have a daughter, I don't want us to have that in common," Ms. Gurley, 34, said.

She said she first used heroin at 15, while in high school in Newark. The adults around her did nothing to stop or dissuade her from using drugs, she

said, adding that the mother of one of her friends helped them acquire the drugs.

Her own mother was deep in the throes of addiction. Ms. Gurley dropped out of school in ninth grade and began spending as much time dealing drugs as she did using them. Days cycled on, locking her into a destructive pattern, and after five years of drug-induced languor, Ms. Gurley said, she developed a craving for something more.

"At 20, I felt like I was 40," she said. "I needed to be more responsible."

Although Ms. Gurley continued using drugs, she managed to find a job at a meat market. She was first hired to be a delivery driver but was later taught butchering skills. The company closed in 2009, she said. During that stretch, Ms. Gurley's mother entered an inpatient drug rehabilitation program in New York City. Once her mother became sober, their relationship was affected.

"I wouldn't be around her," Ms. Gurley said. "I didn't feel right. My mother knew I was still getting high, but I was trying to hide it. When you're using, nobody wants to hear 'Don't get high.'"

Ms. Gurley's mother is now a drug counselor at a New Jersey prison, where she has worked for more than five years. In 2008, Ms. Gurley enrolled at Essex County College, which offered a joint G.E.D./associate degree program. Addiction hindered her schooling. She took classes for three years and accumulated 88 credits before dropping out.

"I was doing well," Ms. Gurley said. "But I was getting high. I realized that

the root of all my problems was that I was getting high.”

In April 2012, she tried to once again follow the example presented by her mother, this time to improve her life. She entered the Addicts Rehabilitation Center and spent 12 months there. She has not used drugs since then, she said. Ms. Gurley was referred

Since graduates of the Association for Community Employment program are eligible for college scholarships, she made plans to return to school. First, she had to pay off an outstanding student loan of \$1,000 before Essex County College would release her transcripts. The Community Service Society once again used Neediest

“I want to be a youth counselor and tell the kids not to do drugs.”

to the Association for Community Employment to get help finding work. In November 2012, she was hired as a line cook at an Applebee’s restaurant. Community Service Society, a partner of the association for community employment, and one of the seven organizations supported by *The New York Times* Neediest Cases Fund, gave Ms. Gurley \$250 to pay for her food handler’s license, which led to another job at Bond 45 in Midtown Manhattan. She has worked there since September 2013.

Still, Ms. Gurley wanted to finish earning her degree.

Cases funds to help, giving her \$500 to cover half of the loan. She paid the remaining half.

She hopes to pursue a career in the social sciences and reach children before teenage curiosity or defiance can even begin to tilt them toward experimentation.

“I want to be a youth counselor and tell the kids not to do drugs,” Ms. Gurley said. “No one told me that” at a young age, she said. “No one helped me.”

IN HER THIRD CHANCE AT LIFE, SHE DISCOVERS AN APPETITE FOR LIVING

By John Otis
Published: November 24, 2014
Photo: Kirsten Luce/The New York Times

Twice in her life, Lidia de los Santos has dropped onto the tracks of the New York City subway system, as the thundering of a coming train sounded through the tunnels.

The first time, in middle school, she was shoved there by one of her many classmates and tormentors. The second time, just a few years later, Ms. de los Santos leapt onto the tracks herself, in an impulsive yet resolute bid to end her life. “There was no place I was wanted,” she said. “I just jumped. I didn’t care about the train. I just cared about the moment.”

The jump came during Ms. de los Santos’s sophomore year of high school, at the apex of what she described as an implacable depression. She stood at the edge of the subway platform, closed her eyes, and jumped the moment she heard the rumbling of an approaching train. Ms. de los Santos did not realize the train was arriving on the opposite side of the platform.

In that instance, just as with the first, a stranger intervened, scooping Ms. de los Santos off the tracks. He chided her, she said, until another train arrived. Then Ms. de los Santos simply rode home.



The bullying that caused the first fall and motivated the second began in the sixth grade, but school had been a source of great anxiety well before then, Ms. de los Santos, who was born in the Dominican Republic, said. When she moved to Brooklyn at age 4 with her mother and siblings, she struggled to learn the language.

“Homework, I didn’t really understand,” Ms. de los Santos, 21, said. “I didn’t raise my hand. I wasn’t really talking in class. Everyone was talking a certain way and I felt, well,

I can’t speak like that. So I just stayed quiet.”

Her poor grasp of English, meek demeanor and immigration status made her a target of relentless persecution, she said. She was the target of cruelty and sometimes physical assaults, the most extreme of which landed her onto the tracks as a G train was nearing the station. In that case, a stranger yanked her up with little time to spare. The assailant was later expelled from school.

Ms. de los Santos had a few friends — companions whom she could count on to share a lunch table, but not for empathy or advocacy. Home was equally devoid of support, she said, and she began cutting herself to cope with the bullying. Nothing improved and nothing changed, she said, and she dropped out of high school soon after her suicide attempt. “I stayed in my room for a whole year,” Ms. de los Santos said.

“I want to help people like me.”

She made some money washing hair at a salon, where her mother had worked since the 1990s, but gave no serious thought to her future, she said, until she began attending church services at the Bay Ridge Christian Center.

“The support system there is incredible,” she said. “I went to a different kind of environment that just made me want to better myself. My depression went away.”

Ms. de los Santos soon noticed a flier on the church’s bulletin board for Opportunities for a Better Tomorrow, a beneficiary agency of the Community

Service Society, one of the seven organizations supported by *The New York Times* Neediest Cases Fund. Its mission is to serve at-risk, out-of-school and unemployed youths.

One rainy day in February 2013, Ms. de los Santos, in a quick but determined decision, made her way to Opportunities for a Better Tomorrow. “I just put clothes on and just came walking here,” she said.

Before long, Ms. de los Santos was enrolled in math and English classes. In October of that year, she earned her high school equivalency diploma. Additional courses in computing work force development allowed her to get a full-time job. Currently, she works as a coordinator of operations at FireServ, which sells alarms and other safety devices.

In September 2013, Ms. de los Santos moved out of her mother’s home and into an apartment in Sunset Park, Brooklyn that she shares with a roommate.

Her social life is vibrant. And she was recently accepted into the Borough of Manhattan Community College.

The Community Service Society provided Ms. de los Santos with \$65 of Neediest Cases funds to cover the cost of her application fee. She is scheduled to begin taking classes in January.

“I want to help people like me,” Ms. de los Santos said. Though she has yet to decide on a career, it has been reward enough, she said, to have gone from a state of mind where no vision of her future existed at all to one enchanted by possibilities. “I was so depressed and all like, ‘I don’t want to be here,’ ” Ms. de los Santos said. “Now I want to be here.”

A FATHER STRIVES TO REBUILD TIES STRAINED BY DIVORCE AND ALCOHOLISM

By Alex Vadukul
Published: December 1, 2014
Photo: Nicole Bengiveno/The New York Times



Leonard Sharp limped toward a park bench in front of the Queens public school he had attended as a boy. On another bench an older man sitting with two quiet companions discreetly lit a smoke under the cover of his hooded sweatshirt.

Mr. Sharp, 48, was dressed in a short-sleeved shirt and a dark tie on that October day. He had a soft leather bag over his shoulder and his glasses were tinted purple. He gazed ahead and began to reflect on his life.

Though as a young boy he dreaded walking home from school in this once crime-ridden neighborhood, he never foresaw himself veering off course, crippled by alcoholism after a divorce and estrangement from his children.

Mr. Sharp was born in the Bronx but his parents moved to Long Island City, Queens, when he was 12. He started working at a Macy's store in 1993 as a security guard, and it was there, during a lunch break, that he met a fellow security guard who caught his eye. They got married in 1995.

By the time he moved with his wife to Alabama in search of better opportunities, he had five children; a boy and four girls. There were also two boys from his wife's previous marriage. Mr. Sharp worked at Walmart to support his family, and his wife stayed at home to look after the children. The first years passed smoothly, he said, but financial strains eventually surfaced.

"It really wasn't working out," he said.

His income was limited and the couple faced two home foreclosures, one in 1998 and another in 2005. Not long after, for reasons Mr. Sharp still has trouble articulating, his wife took the children back to Queens. He followed them in 2009 with expectations of a transfer to a Walmart on Long Island and hopes of reconciliation with his wife. But she was not interested, he said, and his transfer fell through.

Mr. Sharp's relationship with his children was also strained, he added, and he felt he had little choice but to file for divorce. "After the divorce," he said, "that's when everything started changing."

Mr. Sharp went to live with his mother, and began drinking heavily.

“I can say I started going through a depression,” he said, “and I was seeking comfort through alcohol.”

He added, “I would see a commercial on TV and just start crying.” The dark spell lasted over a year.

Mr. Sharp would drink with others — sometimes, he said, with the sorts of characters he had avoided on his walks home as a boy. A friend’s grandmother let them drink and watch television in her apartment. When she died, he began to consider life’s finality. It was a turning point. “What’s that they call it?” he said. “A crossroads moment in your life?” He checked himself into rehab in 2010.

He initially chafed when counselors projected the reasons for his problems back at him. “There was one lady, and at first I was not digging her,” Mr. Sharp recalled. She was always challenging me. ‘Where’s the man in you?’ she’d say. I was like, ‘Can I get

another counselor, please?’ I would dread seeing her. But I then started to see change in myself.”

“It’s sort of like psychological sports,” he continued. “You can blame certain things in your life but the real problem is, it’s you.” After a year in the program, he wanted to be a counselor. “I’ve seen the results in others and

“I’m closer with my son now,” he said, “and I’m much closer with my girls.”

in me,” he said. “I’ve seen some pass away in there,” he added, but others “come out and are ready to conquer the world.”

He obtained a 350-hour training certificate, but money is tight and he does not have the \$250 to take the final exam to become a certified alcoholism and substance abuse counselor. Mr. Sharp lives off public assistance and pays child support, he said.

In January, Mr. Sharp was referred

to the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund. In two installments, one in January and the other in April, the agency drew \$832 total from the fund to purchase clothing, glasses and a monthly MetroCard for him.

Mr. Sharp continues to stay with his mother and their living situation can be tense, he said. He has a limp from a hip injury, which becomes painful without medication; he hopes to have surgery before the end of the year.

But Mr. Sharp has been sober since 2011, he said, and has restored relations with his children. “I’m closer with my son now,” he said, “and I’m much closer with my girls.”

As the afternoon waned in front of his old school, Public School 111, dismissal time approached and children would soon flood the street. Mr. Sharp had letters to write and appointments to make, which he would do on a computer at a nearby library. He got up from the bench and walked down the sunny street.

IN A ZIGZAG, HE FINDS A PATH TO SUCCESS

By John Corrales
Published: December 10, 2014
Photo: Edwin J. Torres/The New York Times

R. J. Bradshaw, 5 years old, zigzagged through the dining room last month wielding his math homework.

“I’m fast, like Sonic the Hedgehog,” he said, out of breath.

He eagerly offered the homework to his father, Roderick A. Bradshaw, 34, who hoisted him onto his lap to take a look.

“Wow, you did this?” he asked his son. “I’m so proud of you.”

Like his son, Mr. Bradshaw is accustomed to speed.

From November 2013 to April 2014, he went from being unemployed to attending a technology-based job-training program to juggling three part-time jobs and an internship.

“I’ve been kicked down many times, but it’s not about you falling,” Mr. Bradshaw said. “It’s about you getting back up.”

Mr. Bradshaw worked at the Department of Housing Preservation and Development from 2007 to 2011, but even after becoming a senior administrator there, he said, he was unsure of his ultimate goal.



“I was learning a lot about low-income tax credits and about Section 8 housing, but I was still trying to figure out my path, you know, what’s my purpose,” he said. “That’s when my father told me to specialize in something. He said, ‘Go to Per Scholas, go to Per Scholas.’ I was like, dad, I need the money now.”

Per Scholas is a nonprofit technology training program for people in low-income communities.

Ignoring his father’s suggestion, Mr. Bradshaw, of the Bronx, set his sights

on becoming a real estate developer and in 2011 got a job with the Doe Fund as a property manager.

But Mr. Bradshaw slipped a disk in his back during a Christmas bowling party that year. He was out of work for six months before resigning in June, he said, because he felt it was unfair for his small department to struggle with an increased workload during his absence.

The injury made it difficult to find other work, he said, and with mixed feelings, he applied for disability assistance.

“So I’m in the office, and it was horrible,” he said. “The conditions were horrible and then the city employees are going through these people like they’re numbers, and in my head I’m laughing because I know I can get a job faster than I could get the assistance.”

In September 2012, he got a temporary administrative job with Robert Half International, a staffing

“If you think about success and you put in the work, you’ll get success.”

agency. In February 2013, he worked on contract with the real estate firm Lemle & Wolff. But in August 2013, the projects ran dry.

He began collecting unemployment insurance benefits again and did not have a job on the horizon. In November 2013, he finally followed his father’s advice and applied to Per Scholas.

The work was engaging and challenging, he said, but in February,

his unemployment benefits ceased.

“Everything around me is total chaos,” he said of that time. “But I knew if I stayed on that path, if I follow that light at the end of the tunnel, I’d get out of this rut.”

One of his advisers at the program referred him to Community Service Society, one of seven agencies supported by *The New York Times*

Neediest Cases Fund. The agency drew \$142 from the fund to supply Mr. Bradshaw with a weekly, and then a monthly, MetroCard that he said allowed him to focus on getting to class.

“I can’t even express how that little gesture changed everything,” he said.

Mr. Bradshaw completed his studies and, on the day of his graduation, went to work part time as a hardware technician at JPMorgan Chase in

Brooklyn’s MetroTech complex. Other offers of part-time work came, and suddenly he was juggling an internship with Praxis Housing Initiatives and technician jobs at JPMorgan, Barclays bank and Fordham Law School.

“If you think about success and you put in the work, you’ll get success,” Mr. Bradshaw said.

Mr. Bradshaw graduated from Per Scholas on April 4, and on May 5 he started a full-time job as a support engineer at CipherTechs, a network security firm.

Mr. Bradshaw said he had found a career he loved. “When you have a long-term goal, you really don’t see the steps ahead of you, you see where you’re at now,” he said. “But it’s funny, because when you start to do the work, you’re like, ‘O.K., I’ll be fine.’ ”

HELPING A QUEENS WOMAN WITH PROFESSIONAL DEVELOPMENT

By Dan Glaun
Published: December 13, 2014
Photo: Michelle V. Agins/The New York Times



Cumanda Kollaris has lost three homes in her 59 years. She does not want to lose a fourth.

Her living room is spotless and smells of flowers, and from it she can hear the rattle and hum of N and Q trains passing on their elevated tracks through Astoria, Queens. She speaks in soft, accented English when offering tea or recalling her childhood in Ecuador, and she does not yet know where next month's rent money will come from. "We are struggling," Ms. Kollaris said.

Her first home in New York City burned down in 1974. As the ninth of 13 children, Ms. Kollaris was among the last of her family to immigrate to the United States, where she, her parents and several of her siblings filled a house in Richmond Hill, Queens.

She was in Ecuador when the fire started. She heard the story from her mother, Ana Lucia Larrea: how Ms. Larrea, recovering from back surgery, woke to the sensation of heat and thought she was delirious with fever;

how she struggled out of bed and warned the rest of the family; and how one of Ms. Kollaris's brothers threw his 2-week-old son to safety out a back window. No one was hurt, but the house was gone.

The family rebuilt with insurance money, but by 1984 Ms. Kollaris was living with her sister in a Kew Gardens, Queens, apartment. The work she found was stable, but she found it dull, first as a typist in a Manhattan clothing factory and then answering phones and doing paperwork in the billing department of an advertising agency.

"I always wanted to do something with my hands," Ms. Kollaris said. "I decided to go to beauty school." She liked the job, and it paid her rent.

One of her salon co-workers set her up on a blind date at a disco club, but it was another man that caught her eye. Lambros Kollaris was dressed in a suit, with a girl on each arm. "I said he must be a Mafioso," Ms. Kollaris said, laughing. That night, he asked her to dance. Within a year and a half they were married.

Ms. Kollaris bought a two-story house with her husband in the Rockland

County hamlet of Valley Cottage, and in 1988 they had a son, Sotiris. She stopped working to care for him, but she soon found suburban life stultifying; she missed the salon, lived hours from the rest of her family and felt increasingly isolated and overwhelmed. Her husband devoted his time to taking care of her, and

“I felt so good because I used those tools,” she said. “I feel more confident.”

finances began to slip. They missed six months of mortgage payments; Mr. Kollaris, a cabdriver, was unable to pay his fees and was stripped of his taxi medallion. They sold the house in 1992 and moved to a rental in Flushing, Queens.

There, Mr. Kollaris found work driving again and Ms. Kollaris returned to work as well. In 2012, with Sotiris at college on scholarship, they lived in a basement apartment in Long Island City, Queens. Then Lambros Kollaris fell and broke his wrist.

With Mr. Kollaris unable to work, their income was the \$150 to \$300 a week Ms. Kollaris brought in on commission from the salon. They fell behind on rent and moved to Astoria. Though Medicaid covered Mr. Kollaris’s treatment for his wrist, monthly expenses still proved too much — \$1,500 for rent, about

\$150 for electricity, a \$40 budget cable package and \$58.63 to settle a years-old debt to Macy’s. Ms. Kollaris turned to the aid group Urban Upbound.

“I feel embarrassed, because I want to be able to take care of myself without being a burden to anybody else,” Ms. Kollaris said.

Urban Upbound helped her apply for food stamps and enroll in a career planning and résumé-writing course. When she expressed a desire to further develop as a stylist, the group connected her with the Community

Service Society of New York, an antipoverty organization supported by *The New York Times* Neediest Cases Fund.

She attended a four-day colorist course in September, its \$796 tuition covered by the fund. The class was not a panacea, with rent a constant concern and medical issues still taking a toll: Mr. Kollaris had a cornea transplant in June, and in late September he flew to Greece to visit his ailing mother.

The class was, however, a start.

Ms. Kollaris was tested on a Sunday in early October. A coloring job was assigned to her while her boss was away, her first since the class. She applied the color, and felt immediately that the new techniques had paid off.

“I felt so good because I used those tools,” she said. “I feel more confident.”

That day, Ms. Kollaris said, both she and her client went home happy.

AFTER WORKING IN FILM, A QUEENS MAN HOPES FOR A LIFE IN TECHNOLOGY

By Eleanor Stanford
Published: December 16, 2014
Photo: Edwin J. Torres/The New York Times

Ten years ago, Michael Stratton could be found, as a perk of his job, talking with Hollywood stars on movie sets across New York City. From Yankee Stadium to the downtown ferries, he worked as a film extra and occasional stunt driver in scenes with some of the world's highest paid actors

"I just joked around with them," Mr. Stratton, 52, said last month. "Then you get to hear their stories, and it's inspirational."

Though his work was fulfilling, at home his story began to play out very differently. His marriage disintegrated and his wife filed for divorce in November 2006. They continued to live together "like roommates," he said, until 2007, when he moved out of the apartment they shared with their teenage daughter in Queens Village.

His child support payments were set at \$900 a month with payments backdated to when the divorce papers were filed, so in February 2009, he was \$26,270 in arrears. New payments stopped in February 2010 after his daughter moved out of her



mother's apartment, but the balance remained.

What his acting jobs had provided in inspiration, they lacked in dependable income. Work soon dried up, with the momentum gone from his career.

"It was a wake-up call," Mr. Stratton said quietly. "When we're on the way up, we never think it's going to be us."

Mr. Stratton knew he needed to look outside of acting. "It's the new Wild

West out there, and I had to learn quickly," he said. He passed exams to qualify as a New York State court aide and court officer in 2009 and 2010, but he is still on the state's waiting list for a position.

He applied for other jobs, including as a conductor with the Long Island Rail Road, but he said he believed the arrears put him at a disadvantage, as potential employers balked after seeing the debt on his record.

Mr. Stratton owes \$29,300 in back payments. For a time, his driver's license and security license were suspended over the arrears. Those actions, he said, had a "devastating" effect.

After moving out on his own, Mr. Stratton, who was born and reared in Queens, struggled to keep a roof over his head. "People don't understand how you can get to this point," he said. "But that's how."

For a time he relied on friends, sleeping on their sofas, but months turned into years.

Trying to get his payments on track while his license was suspended in 2007, Mr. Stratton juggled a part-time night security job at Hofstra University in Long Island with work as a bouncer at clubs in Manhattan. The hours were unpredictable, and none of the jobs paid more than \$16 an hour, he said.

Working late hours was also a tactical decision: He would not need to worry about finding a bed for the night. Before shifts at the college, he would work out and shower there. He kept his belongings stored in his car, and

many nights, he said, he did not sleep at all.

"It is sometimes exhausting, but it's possible," he shrugged.

He continued to support his daughter outside the structure of child support, he said: "My relationship with her wasn't hurt by this, though she's caught in the middle."

"People don't understand how you can get to this point."

After six years of unstable housing, he moved into a temporary place in Valley Stream, N.Y., on Halloween of last year.

Also in 2013, Mr. Stratton found what he described as an oasis: Per Scholas, a nonprofit organization based in the Bronx offering free I.T. training to low-income communities. He started the training in February, but the daily 20-mile commute was straining his budget. Per Scholas referred him to Community Service Society, one of the seven agencies supported by *The New*

York Times Neediest Cases Fund. The agency drew \$112 from the fund for a one-month MetroCard.

Mr. Stratton graduated from Per Scholas in August. A spokeswoman said he was "at the top of the list" for a software tester position with technology company Doran Jones. The job would finally offer Mr. Stratton a full-time salary with benefits. Until then, Mr. Stratton waits and continues his daily balancing act.

His rent is \$400 a month, and he receives \$91 every two weeks in Social Security and \$180 a month in food stamps. The state takes money from his bank accounts to pay the arrears at its discretion, he said. He remains close to his daughter, now a junior in college. The divorce and the arrears, he said, have not defined their relationship. "If my daughter needs something, I give it to her," he said. "That's where my heart has been — with her."

A CHILDHOOD IN FOSTER CARE DIDN'T DIMINISH HER DREAMS

By Nate Schweber
Published: December 18, 2014
Photo: Ozier Muhammad/The New York Times



On a shelf in Mary Brown's studio apartment in Harlem, next to biographies of Barack Obama and Nelson Mandela, parallel to a window that offers a view of the South Bronx, rests the thing of which she is proudest: her high school diploma. "It's where it belongs," Ms. Brown, 28, said with a smile. For Ms. Brown, that diploma shows she has already fared better than many of those from a similar background.

"Only half of all people who, like Ms. Brown, grow up in foster care graduate from high school on time, compared with 70 to 80 percent of children who grow up in a traditional family setting, according to several studies by nonprofit and foster advocacy groups.

Ms. Brown now wants to accomplish something even rarer among those raised in foster care: graduate from college. But without the support of a

family, or the benefit of a childhood girded by stability, she has struggled to achieve that goal. "It's not easy coming out of foster care," she said. "It's not like you can say to your parents, 'Say, can you pay my rent for six months while I figure out what I want to do?'"

Just after she was born at Harlem Hospital Center, Ms. Brown was placed in foster care with a family in Jamaica, Queens. At Public School 160 and, later, Catherine and Count Basie Middle School 72, she enjoyed social studies, writing and, especially, reading. "Reading takes you to different places, allows you to expand your mind," she said. "And not think like everybody around you thinks." Still, Ms. Brown acknowledged, she sometimes floundered in school. "I was one of those kids who did the work fast," she said, "and then started causing trouble because I was bored."

By the time she was 12, Ms. Brown said, her foster arrangement "just wasn't working." She moved to a group home in Manhattan while completing middle school in Queens. She then moved to Westchester County for her first three years of high school. For her senior year, she transferred

to Murry Bergtraum High School for Business Careers in Manhattan, living at different times in group homes in Brooklyn, on Staten Island and in the Bronx.

“Five boroughs? I did the whole thing,” she said. “I never sat and thought about it; it’s just something that happened.”

Ms. Brown said she learned during her senior year that because of the transfer, she did not have enough credits to graduate on schedule. From friends, she learned about the John V. Lindsay Wildcat Charter School in Lower Manhattan. It offered a curriculum that she could tailor in a way that allowed her to quickly earn the credits she needed to get her diploma on time.

She transferred again. At Wildcat, an English teacher, Michael Steiner, encouraged her to consider college. “She was industrious, hardworking and diligent,” Mr. Steiner said. “That’s what made me think she could succeed.”

Ms. Brown graduated from high school in 2006 and moved into an independent living program in Harlem intended for young adults shifting

out of foster care. She received a scholarship from John Jay College of Criminal Justice and enrolled. But she found that the pace of classes was not stimulating enough, and she was also dogged by worries about how she would support herself when she aged out of foster care altogether. Her grades slipped and she left school after three semesters.

“I think I went to college because I was afraid of not having anything to go on,” she said. “I never thought about what I really wanted to do.”

In 2008, she worked variously as an office assistant, at a clothing store and doing construction. With help from Harlem Congregations for Community Improvement, a nonprofit organization, she settled into the affordable apartment where she continues to live. In 2012, she tried college again. But working construction all day and taking classes at night was too exhausting, she said.

“I’m falling asleep when the teacher’s teaching,” Ms. Brown said. Again she dropped out. At the end of 2013, she quit construction work. By early 2014, she was working as a babysitter, but not earning enough to pay her heating

bills. She said she began to feel as if her life was “stuck.”

Robin Brown, no relation, the programs administrator for Harlem Congregations for Community Improvement and someone who had become a mentor to Ms. Brown, referred her to Community Services Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund. The agency drew \$150 from the fund in January for food and \$112 for a monthly MetroCard, and then drew \$257.44 in June to pay the balance due on her utility bill.

Robin Brown also encouraged her to give college another try.

“Mary is very smart, but she needs to be motivated and supported,” Robin Brown said. The financial help, Mary Brown said, was “one less thing to worry about while I’m getting back on my feet.” She re-enrolled at Bronx Community College this fall and said that she expected to earn her associate degree in 2015. “I’m a little older and a lot wiser,” she said. “I know how hard it is out there, and I know it’s about putting in the hard work.”

INSPIRED BY HER TWINS, A MOTHER MOVES FROM A SHUFFLE TO A STRIDE

By Ashley Southall

Published: December 22, 2014

Photo: Michelle V. Agins/The New York Times

Nicole Paige, 27, loves to tell the story of the red velvet cheesecake. Ms. Paige, who has had a passion for cooking since she worked in her uncle's kitchen as a young girl, made the cake for a co-worker's graduation party last spring.

It all but disappeared. "There was nothing left," she said. "I like to do that."

Her mother died when Ms. Paige was 6, and she lived with her uncle in Queens for two years before moving in with her father in Manhattan.

"I picked up that kind of love for baking from him," she said of her uncle. "And everybody loved his baking. And I started trying to do it, and people like it." Last year, she decided to make a career of it. She enrolled in the School of Professional Studies at New York City College of Technology and is working toward her bachelor's degree in hospitality management.

She speaks of baking with ease and energy. In October, however, clasping her hands and biting her lip, she began to tell a more difficult story: about realizing she was stuck.



She had not known it at 21 when, a year after she graduated from the Borough of Manhattan Community College with an associate degree in office administration, she was shuffling along in a clerical job and involved in a souring relationship, she said. But it became clear in July 2009, when she learned she was pregnant — with twins.

She gave birth to her daughter, Jordin, and her son, Matthew, on Feb. 22, 2010. She moved in with their father,

whom she met in her senior year of high school, but they split up shortly after the twins' first birthday. She and the children moved out, staying off and on with relatives in the city.

In April 2011, an aunt took her to the Alice Branch Plaza Shelter in Brooklyn. She lived there until January 2013, when a caseworker helped her to get an apartment at Semiperm, a residence on the Upper West Side associated with the Settlement Housing Fund, a nonprofit

affordable-housing developer that helps homeless single-parent families. Having children sharpened her focus.

Two months after moving into the shelter, she started working as a benefits specialist at LaGuardia Community College. The job offered a day care program in a nearby building, and it came with up to \$5,250 in free tuition within the City University of New York system. In the fall semester, she took culinary and networking classes. Pell grants helped pay for books, and she used her own money to pay fees.

Ms. Paige hopes her busy schedule helps her build a better future, but for now, finances are tight. Her income is about \$30,000 a year. The rent is subsidized by a Section 8 housing voucher, and she pays \$715 a month. Day care costs average about \$2,000 each semester.

Most of the rest of her money goes toward her phone, electric and other bills. In months when she receives three paychecks, she takes the children to the movies. Things seemed to be steady enough until April, when she was told that the child care assistance she was receiving, in the form of

vouchers from the Human Resources Administration, did not cover the children's care when she went to work.

Keeping her children in the child care program was crucial. Its therapists had helped Matthew to overcome speech and behavioral problems; Jordin had learned to spell her name earlier than cousins her age. The classes were small and the children were encouraged to read. If anything happened, they were close to their mother.

Ms. Paige was referred to the Community Service Society, one of seven agencies supported by *The New York Times* Neediest Cases Fund. In April and May, the agency drew a total of \$3,948 from the fund to cover the cost of child care through July.

She had worked out a monthly payment plan, contributing \$200 a month toward the cost of child care when, in December, she was awarded a \$950 grant. That left her with \$400 to pay for the rest of the year. She hopes her income tax return will be enough to cover the children's day care until next fall, when they enter kindergarten.

With her chief worry settled, Ms.

Paige was again able to refocus on her plan for better days. The family begins and ends each long day with a 45-minute commute. Most mornings they are on a train to Queens by 7:45. The children stay at day care on Tuesday nights when Ms. Paige has a networking class. They stay at their aunt's house on Friday nights so their mother can take her culinary class on Saturdays, and the family spends Sundays together at home.

Ms. Paige said that though the days are exhausting, the possibility of being better able to provide for her family makes it all worth it. "I hated the feeling of being stuck," she said. "I don't want them to be stuck. I want them to keep moving forward."

AMID STUDENT DEBT, OVERCOMING A ROADBLOCK TO HIS CAREER DREAMS

By Dan Glaun
Published: December 29, 2014
Photo: Ben Russell/The New York Times



In his years of skateboarding, Abdu Rodney has had the run of Brooklyn. He has jumped the stone steps at Cadman Plaza, between the federal district courthouse and the Brooklyn Bridge, and suffered sprained joints and lacerated skin, attending much of high school covered in a shifting cartography of scrapes and bruises.

Though skateboarding has its dangers, it does not scare him. Learning to drive in New York, however, is a different story. “It’s nerve-racking,” said Mr. Rodney, a lanky 21-year-old. “Especially in New York City, it’s really dense and close quarters, so you’ve got to be more aware of your surroundings.”

The driving lessons were more than a lark for Mr. Rodney. Getting behind the wheel was part of his professional future, which, for Mr. Rodney, serves a dual function: a sense of greater purpose beyond the skate park, and an escape from the student loan debt that has shadowed him since he withdrew from art school two and a half years ago.

While working for Green City Force, a nonprofit group, Mr. Rodney found that having a driver’s license would have been helpful. So, Green City Force referred Mr. Rodney to the Community Service Society, one of the seven agencies supported by *The New York Times* Neediest Cases Fund, for help obtaining his license. Using money from the fund, the Community Service Society paid \$258 to cover the cost of Mr. Rodney’s written test,

driving classes and license exam fee.

Mr. Rodney was raised near the pre-Barclays Center Atlantic Terminal, and for the last 13 years has lived in a Boerum Hill housing complex with two younger sisters and his mother, Karlene, a phlebotomist who made sure the utility bills were paid and kept the table laden with the curries of her native Tobago.

After graduating from high school in 2011, Mr. Rodney enrolled to study video production at the Art Institute of New York City. His studies there ended in his second year when the school told him that he had to pay nearly \$1,700 in delinquent fees or face expulsion. He did not have the money, so he withdrew.

So in June 2012, Mr. Rodney found himself out of school, owing about \$8,000 in student loans. He skated, listened to music — jazz in the mornings, hip-hop while on his skateboard — and saw friends, until his mother brought home a flier from Green City Force, an AmeriCorps affiliate that had teamed up with the New York City Housing Authority, advertising its green-economy training program for public housing residents.

“She took the whole flier down,” Mr. Rodney said. “It had those little numbers you could take off, but she just ripped the whole thing off the wall.”

He called those numbers and by August 2013 was at the Housing Authority’s farm in the Red Hook West Houses, where after Hurricane Sandy a crew of staff and volunteers had rebuilt over a dozen plots of crops — collard greens, cherry and

“It’s all love at the end of the day,” Mr. Rodney said. “Trying to be more positive is where it starts.”

beef tomatoes, okra, pumpkins, Swiss chard, amaranth. The farming work helped turn a nascent environmentalism into an evangelical earth- and health-consciousness, with Mr. Rodney now a voluble source of facts on “food deserts” — neighborhoods without ready access to healthy food sources — carbon footprints, juicing, sustainability and mind-body connections.

“It’s hard, living in the lower economic communities and seeing what we do see outside; it’s not always good. But in a sense, everybody wants change,” Mr. Rodney said. “It didn’t take Green City Force for me to realize that, but they sort of helped and pushed me into the right direction.”

On a bright Saturday morning in November, Mr. Rodney, armed with a plastic bag, scoured the farm for vegetables to bring home. He knelt

in a kale bed, breaking stalks off above the stem, and described the juice cocktail he was planning: kale with ginger and apple juice, possibly mushrooms and squash, and beets for color.

The program, which he finished this month, was good to Mr. Rodney, he said. He earned a promotion and worked at a solar energy internship with the nonprofit group Grid

Alternatives. He expects scholarships to cover most of his remaining \$4,875 in student loans.

The benefits from Green City Force — a \$560 monthly stipend and a monthly MetroCard — allowed Mr. Rodney to ease the financial burden on his mother, who raised him and his sisters by herself. And with his professional experience, and that driver’s license he hopes to receive soon, he sees a future in the sustainability economy, which for him is as much a mind-set as an occupation. “It’s all love at the end of the day,” Mr. Rodney said. “Trying to be more positive is where it starts.”

FROM CARETAKER TO COMPUTER ANALYST VIA A NONPROFIT TECHNOLOGY SCHOOL

By John Otis
Published: January 8, 2015
Photo: Michelle V. Agins/The New York Times



In 2008, Sydney Almorales was wrapping up his senior year at Brownsville Academy High School, plotting his course to college. But by the middle of the year, his future as a student was abruptly overtaken by a more immediate duty: caretaker.

Mr. Almorales's stepfather, who had been living in Trinidad, was dying of cancer and would be receiving treatment in New York. Though he and Mr. Almorales's mother were

estranged, she invited his stepfather to live with them.

"My mother needed a lot of help, moneywise," said Mr. Almorales, 24. "I got a job. I started pitching in as much as I could. Once I realized how difficult everything was, and how much I was able to help, I got more focused on work rather than college." Mr. Almorales worked in the restaurant industry, as a server, a caterer and a delivery driver. The

disparate responsibilities and long hours were a strain. "There were days I'd come home, not sleep, and go back out," he said.

But his determination never faltered. Mr. Almorales and his mother, who also worked at a restaurant, stayed on top of the household finances. Mr. Almorales spent whatever time he could spare by his stepfather's side, watching television or bringing him ice cream.

"He was the only father I ever knew," Mr. Almorales said. He said he had known his biological father, but the two were never close and are no longer in contact. His stepfather died early in 2009. Mr. Almorales grieved by working even harder. "I just worked until I couldn't work anymore," he said of his coping strategy. "Then I slept, and worked again."

Mr. Almorales grew weary of the grind, and wanted to rededicate himself to his deferred pursuit of a college education. "I didn't know if I wanted to write, if I wanted to be a scientist," he said. "I hadn't yet focused on what I wanted to do."

Ultimately, it was Mr. Almorales's

fascination with computers that decided his next move. In the spring of 2014, he enrolled at Per Scholas, a nonprofit organization that offers free technology education, job training and career development opportunities to those in underprivileged communities.

“The hours for the actual classes are pretty much all day, and the hours for work are pretty much all night,” Mr. Almorales said. “So one or the other was going to have to get dropped.”

He committed himself to Per Scholas and quit his restaurant job, a choice he did not make impetuously. “I had a little bit of money saved up for rainy days, and this was definitely a rainy couple of months,” Mr. Almorales said.

In June, with roughly a month of classes remaining, Mr. Almorales’s savings were nearly depleted. He could not afford a weekly MetroCard for the subway, his only means of getting to class.

Mr. Almorales could not lean on his mother for financial support. Things at

home had run cold between them the last few years, he said. Both mother and son contributed to the rent, but otherwise fended for themselves. “We’re not very talkative people,” Mr. Almorales said. “We don’t really talk to one another.”

Mr. Almorales chuckled as he remembered pressing friends to let him borrow their subway cards. One day

“I had a little bit of money saved up for rainy days, and this was definitely a rainy couple of months.”

last April, Mr. Almorales was speaking to a classmate about the likelihood that he would have to forfeit the opportunity Per Scholas had granted him. “We were both swapping war stories about what we’ve done to be here so far,” he said.

A teacher overheard their conversation and put Mr. Almorales in touch with Per Scholas’s alumni services. They obtained a grant from the Community Service Society, one of the organizations supported by *The*

New York Times Neediest Cases Fund, which used \$60 to cover two weekly MetroCards in April and May for Mr. Almorales. “I was just blown away that this even existed,” he said.

After graduating from Per Scholas in July, Mr. Almorales got a paid internship with CS Technology, an Internet technology consulting firm. He now works as a programmer and an analyst at Ipreo, another such company.

“I love the job,” he said. “It helps me pursue a passion I have for programing and scripting.” He can clearly picture his climb up the company ladder. He

aspires to gain far more programming experience over the next few years, and then become a junior developer. More important, he wants to secure his independence.

“I just want to move out, have my own place,” said Mr. Almorales. He is excited about moving forward on a track he had only fantasized about years earlier. “I took a bit of a gamble,” Mr. Almorales said. “But now I feel happy I did.”

A BUSINESS COLLAPSE FROZE HIS INCOME, AND THEN THE PHARMACY BILLS CAME

By David W. Dunlap
Published: January 15, 2015
Photo: Josh Haner/The New York Times

When you are glazing doughnuts, they have to be really warm, just moments out of the fryer, for the glaze to coat them properly. Sometimes, as he stood on the bakery floor, Moshe Orlansky, proprietor of the Donut Delite Baking and Processing Company in Far Rockaway, Queens, simply could not turn away from the stick that held a dozen freshly glazed doughnuts. “I could eat a whole stick,” he allowed with a rapturous look, leaving a visitor to dream hungrily of honeyed surfaces on cloud-soft confections. “There were good years in this business,” Mr. Orlansky, 62, said.

And there were some really awful ones, too. In 1990, he recalled, vandals tossed a Molotov cocktail down a vent shaft into his bakery and retail shop on New Haven Avenue. The first attack failed, but they came back a week later and burned the place down. He moved the business to Cedarhurst.

In 2001, he brought Donut Delite back to Far Rockaway, taking over an abandoned warehouse on Redfern Avenue, not far from the flood-prone Motts Basin. He gave up retail to concentrate on supplying kosher doughnuts and muffins to food distributors. It was a



niche market, to be sure, but there was enough demand nationwide to keep him busy. On good days, Mr. Orlansky said, the plant turned out 150 to 200 dozen doughnuts and muffins.

What makes a doughnut kosher? “There’s nothing inherently traif about them,” Mr. Orlansky said, referring to food forbidden under Jewish dietary law. But to achieve certification by rabbinical supervisors as “pareve,” his doughnuts could not contain any trace

of dairy products or meat.

Among other restrictions, Mr. Orlansky said, that meant that he was prohibited from buying his vegetable oil shortening from a company that also produced lard, “in the remote chance that there was a drop of lard in a humongous tanker truck.” It also ruled out the use of blueberries, lest they be infested. “We’re not allowed to eat bugs,” he explained.

Another awful year was 2012. October, to be more specific. “What did me in was Sandy,” Mr. Orlansky said. His plant was flooded with five feet of water and his equipment was destroyed. He could not afford to walk away, however, with four of his 10 children still in school. Persuaded that Donut Delite could rise again, he acquired a plant in Inwood, Long Island. This time, he said, he faced neighborhood opposition and official intransigence.

Complicating matters was his failing health. With diabetic ulcers on his feet, Mr. Orlansky could no longer work standing up. A kidney had failed. Stepping out of the shower one evening, he went into cardiac arrest. (Mr. Orlansky credits a member of the Hatzolah ambulance corps with not giving up trying to revive him, even after four fruitless defibrillations, because the volunteer fondly remembered the old Donut Delite shop.)

Rather than fight the increasingly daunting odds, Mr. Orlansky said he sold his business to an investor from Baltimore for an upfront payment of \$65,000. The rest was to come from future revenues, in installments of roughly \$100,000 a year for 10 years,

Mr. Orlansky said. “This was what I was going to live on,” he added. Instead, the crippled business collapsed. That left Mr. Orlansky and his wife, Shoshana, with a teenage child still at home, living on his \$814 monthly disability check and his wife’s \$15,000 annual salary as a part-time first-grade teacher.

So the letters that came in March 2014 from the Oxford insurance plan and a collection agency working for Oxford were especially unwelcome. Mr. Orlansky learned that Oxford had mistakenly paid 17 pharmacy claims, totaling \$2,532.38, in April 2013, after Mr. Orlansky’s Oxford coverage had ended and before Medicare had kicked in. Now, Oxford wanted its money back.

But the Oxford letter also included a telephone number for Community Health Advocates, a program run by the Community Service Society of New York, one of the seven organizations supported by *The New York Times* Neediest Cases Fund. Mr. Orlansky contacted the society and was put in touch with Katie Engst, an associate supervising attorney.

She said Mr. Orlansky was not alone in failing to understand how to make

a seamless transition from private insurance to public health insurance. “It’s very common that people can’t figure out what they need,” Ms. Engst said. Of course, that did not diminish his responsibility for paying the bill. In September, Community Health Advocates gave him \$2,532.38 to do just that.

Though the book has pretty much closed on Donut Delite, Mr. Orlansky seemed happy to answer a doughnut fan’s question: How do you get the filling inside?

To begin, he said, the dough is cut either into rings or solid discs, about one-quarter-inch thick. Before being fried, the forms spend about 15 minutes on racks in a warming and moistening device called a proofer that allows the yeast to ferment and the dough to rise. “It’s air that makes it a doughnut,” Mr. Orlansky said.

After being fried, he said, there is an air pocket in the discs large enough to be filled, by nozzles, with jelly or custard or Bavarian cream. Which brought up another lifelong mystery: What exactly is Bavarian cream? “It’s pretty much the same as custard,” Mr. Orlansky said. “It’s just a fancier name.”

NEIGHBORS STEP UP TO HELP NEW YORKERS THROUGH TOUGH TIMES

By John Otis
Published: February 22, 2015

The Maley family gets to see a lot more of one another.

Maria Maley is a single mother, raising two daughters: Nicole, 17, and Danielle, 11. Danielle has severe autism and can do very little for herself. Ms. Maley was unable to afford a home computer, and Nicole traveled every day to the library or imposed upon her friends in order to complete school assignments. She spent hours away from home almost every evening — until an anonymous donor read her story as part of *The New York Times* Neediest Cases and bought Nicole a computer.

“It was life changing for her,” Ms. Maley said. “She’s so happy. It’s been so much stress off her.”

Ms. Maley’s was one of the 88 articles in the Neediest Cases campaign, in its 103rd year, which once again told the stories of struggling New Yorkers and the enduring tolls of poverty and loss.

Makia Green moved to Washington, D.C., this month and plans to pursue a master’s degree in social work at Howard University.

“We are very happy that the readers of *The New York Times* have reached into their pockets to help people they don’t know in a time of need,” said Michael Golden, the president of the fund and the vice chairman of *The New York Times* Company. “It’s a wonderful reflection of the generous spirit and kind hearts of our audience.”

The Times Company covers the administrative costs of the fund, and unrestricted contributions of \$100,000 or more from trusts and estates are invested in an endowment. This year the total raised included \$72,841 from Citigroup, collected in employee fund-raising events.

Money from the fund is distributed to seven multiservice agencies: Brooklyn Community Services, Catholic Charities Archdiocese of New York, Catholic Charities Brooklyn and Queens, the Children’s Aid Society, the Community Service Society, the Federation of Protestant Welfare Agencies and UJA-Federation of New York. It is spent at the agencies’ discretion, often on things that other sources of assistance typically do

not cover, or when money is needed immediately.

The agencies often give in relatively small amounts — enough for a monthly MetroCard; a shirt and tie; one month’s rent — helping recipients meet targeted needs. The donations in a given campaign go into the fund to be used to help those whose stories will be told the following year. But some donors seek to give directly to the people profiled, creating a second wave of aid that often exceeds the initial funds.

One reader enlisted her neighbor Stan Lee, a creator of “Spider-Man,” to send a personal sketch to Jamal Hunter, 8, who has autism and a healthy obsession with the superhero.

In December, *The Times* told the story of Nicole Paige, a single mother of 4-year-old twins who worked a full-time job and was in danger of losing child care services. The fund helped her cover the costs. A longtime reader reached out to Ms. Paige through the Community Service Society.

“She was really trying to make life

better for their family, for their kids,” the donor, who wished to remain anonymous, said of Ms. Paige. “I felt like a little bit of a helping hand would make a big difference to her.”

She gave Ms. Paige \$15,000. “We don’t have any real connection to these people other than reading the stories,” the donor said.

The Neediest stories, however, are often difficult ones, and loss can follow as easily as success. Anna Maria Walsh, who has a disability that limits her mobility, and Peter Walsh, her caretaker and husband of 27 years, were profiled in November.

Mr. Walsh, who Ms. Walsh said in the article was “by my side day and night,” died on Feb. 11. Ms. Walsh said she was now struggling with his burial costs.

There were many stories like Ms. Walsh’s — of the effect of illness and the death of a loved one. But the stories involving children seemed to particularly resonate with readers.

After the death of his ex-wife, Yefim Ulitskiy was left to raise his two

young daughters by himself, and, like Ms. Paige, was struggling to balance parenthood and the demands of long work hours. UJA-Federation drew \$415 from the fund to cover commuting costs to the Edith and Carl Marks Jewish Community House of Bensonhurst, where the girls attended an after-school program. The center was so inundated with calls after the article that it created a separate fund and collected more than \$1,600.

An anonymous donor gave another \$15,000 to Mr. Ulitskiy, who said he is putting most of it aside for his children’s future.

Josefina Rodriguez a foster mother, has cared for 40 children from 1998 to 2006 and is taking care of two preteen adoptive daughters in a home with no central heating. When she fell behind on her electric bill, Catholic Charities and its affiliate, the Kennedy Child Study Center, brought relief to the family, and \$280 from the fund was used to pay the bill.

One reader gave a \$2,500 donation to cover Ms. Rodriguez’s heating bill through the winter.

Makia Green’s mother died of cancer in December 2013. Ms. Green, who was a junior in college, could not afford the burial, and Children’s Aid Society gave her money from the fund. Many readers attempted to reach out to Ms. Green. Overwhelmed by the generosity, Ms. Green said, she set up a crowdfunding page, where she raised an additional \$23,000. She used the money to clear her debts and put the rest in savings. “Being self-sufficient is a big deal because my mother worked so hard to do that for herself,” Ms. Green said. She moved to Washington, D.C., this month to pursue a master’s degree in social work at Howard University, and she hopes to find work in community or youth development.

“It’s a place to put my things and a place to put my mother’s things,” Ms. Green said of her home, where she lives with a roommate. “I can breathe, I can relax.”

When Ms. Green found that there was money left in the fund, she gave it to her cousin, who was struggling to raise a daughter and just needed a little help.

CSS PROGRAMS

RECEIVING SUPPORT FROM THE NEW YORK TIMES

2014/15

Income Support Services Unit

The New York Times Neediest Cases stories in this booklet provide a snapshot of the 1,200 clients served by our Income Support Services Unit Partnership Initiative. Launched in 2009, the Partnership Initiative works to promote the employment and economic stability for low-income participants of nine workforce development and education programs. The Partnership Initiative provides small cash grants and basic case management to the clients of partnering organizations in order to remove or alleviate obstacles to their participation in the agencies' workforce and education programs. *The New York Times* Neediest Cases Campaign is the funding conduit that provides the financial support for the Partnership Initiative. CSS's eviction prevention program provides emergency rent arrears and utilities assistance for individuals and families in housing court who are in danger of being evicted or having their gas and/or electricity shut off.

HIGHLIGHTS:

1,200+ clients were provided with cash grants and basic case management services

230 families received emergency eviction prevention grants

675 participants in workforce development programs received grants for their urgent needs—including **288** MetroCards

Workforce Development Partner Agencies

Association of Community Employment

Grace Institute

Green City Force

Greenhope Services for Women

Harlem Congregations for Community Improvement

Opportunities for a Better Tomorrow

Per Scholas

Settlement Houses/Semi Perm

Urban Upbound

Benefits Plus Learning Center



The Benefits Plus Learning Center was created with the specific goal of increasing access to public benefits for low-income New Yorkers, many of whom are employed but still unable to make ends meet. Over \$2 billion in state and federal aid for poor New Yorkers goes unclaimed because people are not aware of their eligibility and barriers to applying are great. Social service providers on the front lines are overworked,

understaffed, and lack the resources to serve the many people in need of services. The Benefits Plus Learning Center annually serves more than 1,000 professionals from over 300 community-based organizations across New York City, ultimately helping thousands of low-income clients access public benefits that forge a pathway out of poverty. The Center provides training, consultation services, and publications for both the professional and the consumer. These resources, created by experts in the field and updated regularly, provide professionals with a variety of methods in which to learn and access current information that ultimately increases their ability to effectively and efficiently help low-income individuals.

HIGHLIGHTS:

75 workshops were conducted for over **1,600** social service participants enabling them to provide services to thousands of low-income clients

The Retired and Senior Volunteer Program (RSVP)

RSVP

Retired and Senior Volunteer Program

RSVP matches the skills and interests of older adults with

volunteer opportunities at more than 300 New York City nonprofit organizations including soup kitchens, food pantries, thrift shops, adult literacy and English as a Second Language programs. Service activities include one-on-one and group English conversation instruction; tutoring and after school support; delivering meals; transporting clients to medical appointments; hypertension screening; preparing and serving food pantries and soup kitchens; serving as ombudsmen and assisting organizations to provide services to people with HIV/AIDS, the frail elderly, individuals with Alzheimer's and people with disabilities.

Since its founding by CSS in 1966, RSVP has been replicated nationally, with over 350 RSVP's throughout the country. In the next two decades, the number of Americans ages 55 and older will swell from 76 million to 110 million as the large baby boom generation continues to age. Older Americans' health and well-being is important for the entire society, and the longer they can live independently, the lower the social costs will be for the society as a whole. Whether older Americans can delay or prevent disability associated with advanced age will depend in part on how they spend their time after retirement. A growing body of research suggests that older adults who are engaged in social and community activities maintain mental and physical health longer than older adults who are not.

HIGHLIGHTS:

700 volunteers provided **502,094** hours of service

12,706 veterans received assistance in VA facilities

34,744 people in need were served at soup kitchens and food pantries

6,072 homebound older adults and people with disabilities received home delivered hot meals

3,051 clients provided with translation services in hospitals

Advocacy, Counseling, and Entitlement Services (ACES)

The ACES Project, established in 1984, trains and certifies older adult volunteers, to serve as public benefit counselors in community agencies in NYC. The public benefit system is vastly underused, especially by the working poor. Many are unaware of the benefits and services available to them. Complicated eligibility

guidelines and lengthy application procedures serve as barriers to receiving public benefits. ACES volunteers provide support and expertise by screening for public benefit eligibility, providing information and referrals, advocating for clients and assisting with applications.

HIGHLIGHTS:

5,784 client contacts

Counseling on **7,325** public benefit issues

Completed **2,891** applications and recertifications

Financial Coaching Corps

In 2007, CSS launched the Financial Coaching Corps in order to address the need for financial education in impoverished urban areas, where lack of conventional banking services encourages the use of sub-prime lenders, check-cashing systems, and other high-risk practices. Through ongoing one-on-one sessions, volunteer financial coaches provide tools and skills that build clients'

confidence in money management by obtaining and reviewing credit reports, developing debt reduction plans, prioritizing bills, opening a bank account, and creating a budget and setting financial goals. FCC is powered by a cadre of older adult volunteer financial coaches who complete a rigorous training program and provide services at local community-based organizations.

HIGHLIGHTS:

Over **700** clients at **24** community partner agencies were helped with issues including banking, budgeting and reviewing and correcting credit reports

87% of clients reported an increase in understanding of one or more personal finance topics

Intergenerational Mentoring Programs

MentorCHIP offers site-based mentoring with an academic and asset-building focus to build the confidence and social skills of children ages 6 through 16, whose parents are incarcerated. By pairing passionate, committed older adult volunteers with vulnerable young people, the program hopes to break the cycle of intergenerational poverty.

MentorUP was created to offer site-based mentoring with an academic and asset-building focus to build the confidence and social skills of young people ages 13 through 18 with pending, prior, or possible conflicts with the law. By pairing at-risk youth with well trained, highly motivated older adult volunteers, the program works to break the cycle of recidivism and offer the opportunity of a better future.

HIGHLIGHTS:

7,246 hours of intergenerational mentoring were provided

290 youth impacted by incarceration were provided with a mentor

Next Door Project



One out of every three New Yorkers has a criminal record, and half of all official criminal histories contain at least one apparent error. These errors compound the problems people with past criminal convictions face in gaining employment, housing, and

a firm footing in their communities. With the assistance of our highly-trained cadre of older adult volunteers, the Next Door Project helps New Yorkers review, understand, and correct their official criminal records and apply for certificates that demonstrate rehabilitation. We connect clients with community resources and draw on CSS's own legal expertise to help open doors to employment and economic stability.

HIGHLIGHTS:

698 New Yorkers served

15 highly-trained older adult volunteers, many of whom hail from the same neighborhoods as our clients

Over **45%** of client "rap sheets" contained apparent errors

Community Health Advocates



Community Health Advocates (CHA) is New York State's designated consumer assistance program. CHA helps New Yorkers navigate

the complex health care system by providing individual assistance and public outreach to communities throughout New York State.

Through a live toll-free helpline and network of community-based partner organizations, CHA helps consumers and small employers understand health insurance coverage, access the care they need, and resolve medical billing and debt issues.

HIGHLIGHTS:

86,000+ cases completed

34,000+ helpline calls

\$6.8 million in health-related costs saved for New Yorkers

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