

Good morning, we are so happy to see you here today.

We have such a diverse group of people here every year-- over 280 people confirmed this year representing more than 80 organizations. Employers, social service providers, government leaders, neighborhood leaders, visitors from out of town, almost every segment of our community attend every year.

For me the annual meeting has begun to symbolize opportunity. Opportunity depends upon perspective -- from my vantage point, looking around this room, I believe that by working together to overcome obstacles we can create opportunities. For others who are here, it may mean creating opportunities in their own lives or in the lives of others.

Last month in one week we heard from the census analysts that if it were not for SNAP, the food stamp program, we would have had an additional four million people fall into poverty last year. That very same week we heard from Congress about their plans to cut the SNAP program.

Also in September, the ONE-YEAR census numbers for 2012 were released showing the poverty rate in Savannah had gone up almost three points to 28.6%.

When obstacles such as these arise at the macro level, it is very difficult to see opportunity. As the poverty reduction initiative's director I myself have questioned how we can have an impact in Savannah with our limited resources.

As I was thinking about our meeting today, I found myself drawn to an inspiring metaphor for "opportunity".

In 2004 NASA launched two rockets to MARS with Rovers inside of them seven months later both of them landed--- one on one side of the planet--- and the other on the opposite side. The first Rover named Spirit went immobile after a couple of years.

However the Rover that landed on the other side of the planet remains active today. It has exceeded its planned life of 90 days--- by 9 years and 171 days.

That Rover's name is "Opportunity.

Opportunity has continued to move, gather scientific observations, and report back to Earth for over 38 times its designed lifespan. Think of all the years, risks, challenges, people and resources it took to create an opportunity to find life on MARS.

Opportunity, what a simple word, but how difficult it can be to hold onto its possibility, especially in the face of darkness. Opportunity appears at times shining valiantly showing us what is possible. It is so easy to stay negative to miss opportunities and to not move forward, especially with so many factors that feel out of our control.

Let's leave MARS and come spiraling back to little Savannah.

This year, our staff selected the theme, "the poor pay more" for our annual meeting today. It's a phrase that's been used by many but perhaps not so well understood.

How do the poor pay more?

We know low income families generally don't have bank accounts or access to credit and subsequently will spend more money to cash their checks or to access loans.

We know that public transportation takes more time to get to work, time to get to the doctor, more time to go shopping.

We know that fresh produce is not readily available in most high poverty neighborhoods and those families who live there often have to rely on convenience stores for their groceries. They wind up buying expensive foods that are less nutritious, which in turn can lead to health problems later in life.

We know that healthcare seems like a “luxury” to many living in poverty, and that too many rely on emergency rooms for their primary care.

Low income families live in neighborhoods where there are higher rates of crime and they are more frequently robbed than middle income and higher income families. According to the Bureau of Justice those with household incomes below \$7,500 are more than three times more likely to be robbed than those with incomes above \$75,000.

We know that low income families spend way more than 1/3 of their income on housing. I could go on and on... But from my vantage point, there's no doubt the poor have the deck stacked against them.

Nevertheless, many low income families are working hard every day to open the door of opportunity and to keep it open. They are motivated and are taking steps to improve their lives.

Low income families here in Savannah have another thing going for them---they have you working for them. Take a moment to look around and to see the diversity of people in this room who are working to improve the lives of their neighbors. Some people may be struggling right now to get by but they are here because we all want to believe in opportunity for ourselves and for our community.

As I look around at all of you here today, I am reminded of the power of the collective voice. When I worked as a community organizer in Miami, I used to hold trainings in neighborhoods for leaders. One of the themes that we spoke about was power. When we asked people to define power they would normally talk about money or a politician with authority or something along those lines.

But we also have collective power as a group to reduce poverty. We have the power to challenge our own internal skepticisms and prejudices. We have the power to challenge systems to make them work more effectively and fairly.

At Step Up we are harnessing our collective energy to affect policies and systems so they work well for everyone.

We have leveraged our partners and relationships to create an Affordable Housing Fund. The initial \$160K public investment from the city has already leveraged almost \$300K in development and home improvement financing deals. This is just the beginning and we will continue working to greatly expand our impact through this fund.

We have also taken significant steps at a statewide level to improve Food Stamp (SNAP) application and renewal processes.

And this year Step Up's BOD voted unanimously to begin a public information campaign on Title Pawn Lending.

I am so proud of the work that we are doing in the policy arena. Not only are we helping to shape policy locally, but we are being called upon from across the state and country on a regular basis for the results that we are having.

Although the poverty rate went up we are seeing success on the ground. This year we have stretched our thinking, testing innovative

approaches, and have engaged our partners more deeply. We are well on track with those partners to assisting more than 12,000 people again.

Individuals are attending financial education workshops, enrolling in GED preparation and workforce development classes, opening low-cost bank accounts or filing taxes at one of our community's free tax preparation sites. We've worked to train non-profits and neighborhood leaders to examine data and show better results, and we continue to raise funds to support our work and the work of our partner organizations.

Let me tell you about a couple of our partnerships right now.

Education is one of the best escape routes from poverty. That's why Step Up works to build and support education programs that promote professional development and success at the workplace.

The newly designed "E3" Educate Empower & Employ program brings our Chatham Apprentice Program together with our Centers for Working Families program, in this case with Savannah Technical College, the West Broad St. YMCA, and with local employers to increase the quality and number of training opportunities for low-income individuals with minimal skills.

This program is one of the most comprehensive in our community with 80 hours of training concentrated into four weeks.

Twenty students are now in their second week of training—they understand you can't always count on opportunity to fall in your lap--you also have to work for it.

I am inspired by some of the stories I've heard from these participants—and others in programs we're supporting. Allow me to share a few.

Robert Mills runs 10 miles a day. He rides his bike everywhere and is always at the West Broad Y early, even though he lives in Thunderbolt and class starts at 8:00 a.m.

He tells his story best:

“In February 1988 I committed crimes of arson and burglary. I received a 25 year sentence. I served on and off for 23 years of this sentence and in June of 2013, I maxed out my sentence. While in prison my entire family passed away. Upon release I had nowhere to go and I was homeless. From June 5, to October 11, 2013, I lived in a tent in some woods here in Savannah.

The E3 Program is an awesome opportunity to better myself, both in interviews and being able to communicate with employers. My goal is to get a good paying job. Since being in the Program, I have gotten a full-time job, an apartment and I have been accepted in to the HVAC program at Savannah Tech.”

Robert Mills is the audience today, along with others from the E3 program—I’d like all of you who are here to please stand up and be acknowledged. Robert’s story is the story of many people in our community. He can act as a real light of inspiration for all of us.

If it were not for several organizations coming together--- and not working in silos—STC, Chatham County, Step Up, WBY, Goodwill, HUGs and CCCS-- this program and this opportunity would not be possible.

Thanks to another partnership with CCCS the FINRA Foundation and the City of Savannah, we have continued to provide financial education and public benefit screening at the workplace.

We connect financial education to opportunities. The City has allowed us to work with their lower wage employees to provide a three hour class. The first hour is classroom style, the second hour they pull their credit reports and the third hour they make corrections to their reports.

A recent survey of city employees showed that after the class, 69% of respondents had made a concrete plan to pay down debt; 34.4% had corrected errors on their credit reports and 25% had changed their direct deposit so that some of their check is going to savings.

One person from the class reported:

“Because when I looked at my budget I learned that I have been spending entirely too much money eating out--so I have started to cook more which I hate doing, but it’s saving me more each month”

The employer work is some of Step Up’s most exciting work and we are very grateful to the 14 employers who are working with us to help their lower wage workers. One employer is being acknowledged here later this morning.

Our Neighborhood Leadership Academy is a partnership with SSU and the Frueauff Foundation and is designed to help leaders to find their power to become more involved with decision making within the city.

This three month program has a powerful group of neighborhood leaders. Over 50 people have graduated and are involved in their neighborhood associations and on boards to improve our community.

Just a few examples of this---Pastor Manuel, was recently elected to CASA’s BOD. One alumnus has joined the City’s Cultural Arts Commission, another has joined Citizen Advocacy’s Board of Directors, and six other alumni of the NLA program have joined Step Up’s Board of Directors.

We are getting regular requests for referrals of leaders to other Boards.

Opportunity---seeing people take the opportunity to improve conditions for themselves and for their communities is what keeps us going in spite of all the obstacles we are faced with.

The question that I leave you with this morning is what our board chair, Mike Traynor, recently said to me when I told him the poverty rate had gone up again---

He said, “what more can we do?” This was his immediate response. So I ask you all, what more can we do? It is not just Step Up's responsibility, it is all of our responsibilities to create opportunity and exercise our collective power here in Savannah.

We have the opportunity to extend our reach from helping 12,000 people to many more people and to bring the rate of poverty down in our community.

While “Opportunity” is literally above us on Mars, working away and sending us samples of any signs of life on that distant planet, more down-to-earth opportunities are all around us right here in Savannah. In fact they are sitting all around you right now. We just need to work together to act on them.

Thank you all for being here today and thank you so much for your ongoing support.

I want to take moment and thank Step Up Savannah Staff, and our three AmeriCorps volunteers—Caitlyn, Jessica and Miranda.

Before you leave today make sure to get a copy of our annual report and later remember to visit our brand new website to see our outcomes for the year.

And thank you to Studio SPOKE for its work redesigning the website.