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Hope meets working mom halfway home

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Jessica Gilbert of Worcester won't be watching Barack Obama's inaugural address today because her mother's funeral begins a half hour before the man who just declared, "Anything is possible in America," becomes our 44th president.

But as Jessica says goodbye to a cherished piece of her past, she embraces her future with newfound confidence. She believes the words of President-elect Obama and feels she represents the hope and self-sufficiency he touted throughout his campaign.

Four years ago, she was struggling as a customer service rep for a Westboro firm when a chance conversation with a colleague changed her life. A single mother raising three young children, she was bemoaning the lack of support for the working class.

"I've worked my whole life, since I was 14," said Jessica, 30. "I was living paycheck to paycheck and struggling to pay the bills. I told my friend that there aren't any programs for people like me. There's Section 8 and welfare, but there isn't anything for people who are out there working and trying to make it."

Her colleague introduced her to a local initiative called Moving to Work, which provides low-income families support services they need to build assets and gain financial independence as they receive matching funds. It's not a straight handout; participants must work, receive financial counseling and commit to a savings program. It's administered by RCAP Solutions, a nonprofit community development corporation that partners with the federal Department of Housing and Urban Development, and the state Department of Housing and Community Development.

"This program gives people attainable goals," said Kimberly Thomas of RCAP. "It gets people off state assistance and gives them hope for a brighter future."

The same day she got the number for RCAP, Jessica went to the Worcester office and applied. Her goal, like many participants, was to buy a home.

"I wanted structure for my kids," Jessica said. "They're my motivation. I grew up in Main South and we moved around a lot. I didn't want that for my kids."

Moving To Work helped Jessica set up a savings and escrow account. It provided matching funds and created an individualized service plan. She started the program in the summer of 2005. While enrolled in Moving to Work she got her GED, completed course work for an associate's degree in accounting from Salter College, and moved her family to a rent-to-own home off Salisbury Street.

When she completed the three-year program, her savings were turned over to her in the form of a check for more than \$16,000. If she buys a home by June, Moving to Work will match those funds for a down payment.

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"It was so surreal," said Jessica, sitting in a local coffee shop yesterday. "I just stood there and stared at the check. I got in my car and stared at it some more. Then I went to my mom's house, and me and my mom were jumping up and down. She was so excited for me ... She never owned a home and she wanted me to break the cycle. This program has meant so much to my mom, and so much for me."

Over the past six years, Moving to Work has distributed more than \$6 million to families. One participant lived in a shelter for a year before joining the program. Last week, he received a check for \$16,999 and was able to secure an apartment.

"The majority of program participants are very excited and want to become self-sufficient," said Carolina Gallien, work force development adviser for Moving to Work. "They end the program with dignity, pride and the hope of purchasing a home or continuing their education."

On Thursday, Jessica's 52-year-old mother died of a heart attack. Jessica is devastated by the loss; today, the same day as her mother's funeral, they had planned to watch the inauguration of Mr. Obama together. Jessica said both she and her mother voted for Mr. Obama and were excited by his calls for change and self-reliance.

"I think programs like this are exactly what he's talking about," Jessica said. "It gave me an initial jump, and I'll do the rest. I'm so blessed, and so grateful. I do feel like anything's possible."

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