

In this issue:

Money plays an important role in everyone's lives, but it becomes a particularly complicated issue when you are homeless, or trying to move beyond the streets. In many people's minds, homelessness conjures up images of the person on the corner asking for spare change. In reality, the range of relationships with money on the streets is much more complex, and each individual has his or her own story to tell. This newsletter looks at the role that money plays in some of our clients' lives, and how their relationships with money can affect them today and in the future.

Making Ends Meet on the Streets

A 2010 survey of 250 adolescents ranked financial independence as the primary "rite of passage" into adulthood, beating out such things as "having a child," "getting married," and "completing high school." As with rites of passage through the generations, we largely depend on others to guide us, to teach us, and to help us make smooth transitions into self-reliance. Many homeless youth never received this support. When they find themselves on the streets, the reality of financial independence can come as a rude awakening into adulthood.

Serina, an ATC client for thirteen years, made this transition very young. "I was on the streets when I was eleven. My mom and dad started using drugs, and everything went downhill. I was in foster homes, but I would run away, trying to find my mom. Once I was on the streets, yeah, of course I had to provide for myself."

Serina's confidence and poise are apparent as soon as she enters a room. She has a rare ability to make you laugh even while relating difficult moments from her past.

For people who are young and on their own, life on the streets offers limited opportunities to make a living. For Serina, the decision was largely made for her. "Well, it was easy [to choose how to get money]; I was a pretty little girl, and I was bigger for my age. Like, I was developed. And so men, they'd just give me whatever I wanted. I learned that very young."

In the street economy, money can change hands quickly and in large sums. Despite the dangers, working on the street allowed Serina to make the money she needed to survive. Getting accustomed to having income-on-demand made it hard to give up. "I was on the street, so I'm always used to having money. If I don't have it, I will get it right there. I still struggle with it [after getting off the streets]. When that money's gone, it's like, 'I need more money.'"



"Sometimes I kinda freak out, like, how are we gonna eat? How are we gonna get to school? And we have to pay, the little things in between."

- Dominique and her girlfriend, Freshy

Being Poor is Expensive

ATC's clients often face the troubling paradox that "you have to be rich to be poor" (see pullouts). Steven Ford, ATC client for five years, has to deal with this reality every day.

At any given time, Steven will be working at least two jobs, but his goal is to find a career. Sharply dressed and personable, he speaks in a way that puts you at ease. His mind is full of brilliant business ideas that, given the right break, could lead him to big things.

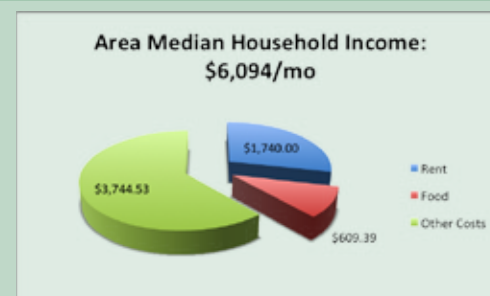
His ambition puts him with the 61% of Americans who say that having a good career is "very important" to them. "I just want more," he says. "I worked hard, I got a nice car, and I worked hard for that. I want a home. I want my daughter to have a room. To get where you need in life you need a career."

Steven is working hard to keep up with the expenses of his daily life. "I can't spend \$70 here if it's not what needs to be spent, I gotta spend it on what I need. I just had to spend \$277 dollars on some tires for the car. If it's raining and I'm driving on bald tires, I'm jeopardizing my life and my daughter's life. I need money to go back and forth to Vallejo to pick [my daughter] up, gas to drop her off. Child support is \$255 a month, but with all my commute and travel and gas, that's still too much. I'm just trying to stay above water."

From a young age, Steven knew he wanted to work; he points to his lack of education as a major obstacle to achieving his goals. "If you

continued on page 4

"You Have to be Rich to be Poor..."



An individual on Social Security Disability Insurance who lives in *subsidized* housing in San Francisco spends 87% of her income on rent and food. A household with Area Median Income, paying market rate rent, spends 38.6% of its income on these necessities.



Letter from the Director

Rob Gitin

Imagine how you would spend your money if you were only concerned with the next 24 hours. You might buy yourself a really good meal, and buy one for your friends, too. You might pick your favorite expensive activity and go do it. You might buy gifts for the people in your life that you love most. You might spend it on something really fun that isn't very good for you in the long term. You definitely wouldn't be saving money for years down the road, or even for your rent payment.

Welcome to the world of many of At The Crossroads' clients. Homeless youth largely live in survival mode, where they place priority on what is going to get them through the next 24 hours, and what is going to make those hours feel as good as possible. They often don't trust that they will live to see the future, so why think about it? Their lives are so immersed in survival that seeing anything beyond the immediate horizon is not possible. They make decisions accordingly, spending money on the things that will feel best right away.

I remember talking with a client a few years ago about how he spent the first paycheck from his new job. He bought presents for his nieces, nephews, and cousins, and stocked his aunt's house with groceries. He didn't set aside any money for his rent. When I asked him why he made those decisions, he said, "I've been homeless before, and I'll probably be homeless again, but it's been years since I got my family presents. They'll remember it, and I will too. I won't remember whether or not I'm homeless a week from now. And who knows what will happen to me in a week anyway?" Who could blame him for the choices he made?

Learning how to save and budget money is not just a skill; it requires a leap of faith. Our clients first have to believe that they have a future. They have to trust that tomorrow is going to come, and that if they plan for it, it will bring good things. This trust can run counter to their life experiences. They watch friends die, and so they question tomorrow. Whatever their hopes and dreams might have been, they ended up on the streets. For them, it feels like the future does not hold much happiness.

On top of this, the things that clients do to make money can be pretty dehumanizing. They end up having few options other than to beg, steal, sell their bodies, or participate in the street economy in other ways. For many people, the way they make money becomes a source of pride. For our clients, it is often a source of pain. None of these activities lend themselves to feeling very good. If life feels horrible, why would you want to imagine a future, let alone save for it?

We can't undo the life experiences of our clients. What we *can* do is to start by believing ourselves that they have better days ahead of them, and to let them know why we believe in them personally – without being too cheesy about it. As we get to know our clients, and discover their strengths and their talents, that becomes easier to do. As clients start to sense that our belief in them is sincere, and not Pollyanna, it may spark some hope and faith in themselves. Slowly, but surely, they start stretching their concept of the future, little by little. They get on a housing waitlist. They sign up for a class. They enter into a job-training program. And they save a dollar for tomorrow, because they finally see somewhere they want to go, and believe that they will get there.



Staff

Outreach Counselors

Naomi Irvine
Brenda Covarrubias
Kris Chance

Executive Director

Rob Gitin

Program Manager

Shawn Garety

Community Resource

Coordinator

Ivan Alomar

Development

Coordinator

Jon Sege

AmeriCorps VISTA

Campaign Coordinators

Alison Dagenais
Ally Gibely
Hannah Yaritz

Community Resource

Organizer

Corey Brown

Outreach Volunteers

David Garcia
Neshama Rakofsky
Angelo Santiago

Board of Directors

Alan D'Souza
Mary Gregory
Avner Lapovsky
Frank Petkovich
Lateefah Simon
Marc Vogl
Zeb Young

At The Crossroads

333 Valencia Street
Suite 320

San Francisco, CA 94103

t. (415) 487-0691

f. (415) 487-0692

getinvolved@atthecrossroads.org

www.atthecrossroads.org

If you would like a copy of one of our previous newsletters, send us an email, and we'll send it to you as long as we have some left (we have a limited supply). Electronic copies are available to view at www.atthecrossroads.org/newsletters

Mission Statement

At The Crossroads reaches out to homeless youth and young adults at their point of need, and works with them to build healthy and fulfilling lives.

Core Values

- Prioritizing meeting the needs of our clients first
- Making services as accessible as possible
- Supporting empowerment
- Respecting individuality

What We Do: The Basics

- ▶ ATC walks the streets three nights a week in two areas of San Francisco: Downtown/Tenderloin and the Mission. We hand out basic necessities like food, condoms, and socks, and slowly build counseling relationships.
- ▶ We work with young people whom others have given up on, who would not get help without us.
- ▶ We meet with clients 1-to-1. We listen to them talk about anything they want, with no agenda and no judgment. We help them figure out who they want to be, and how to become that person.
- ▶ We keep working with clients after they leave the streets. We continue to support them for as long as they want, helping them build outstanding lives, not just lives of subsistence.
- ▶ We work closely with other organizations, connecting our clients with services such as jobs, housing, education, health care, and mental health services.
- ▶ We support other programs in their efforts to work with homeless youth through dialogue, trainings, and technical assistance.
- ▶ We work with city government to improve the continuum of support for all young people on the streets in San Francisco.

“

At The Crossroads lets me know that I am not alone, that I don't have to be by myself; I don't have to feel like I can't do anything.

-Marlon, ATC client

”



Get Involved with At The Crossroads

Join our email list.

If you want to keep up-to-date on all of the goings on with At The Crossroads, it's time to join our email list. If you are only on our mailing list, you are missing out on so much!

Twice a month, you'll get emails informing you about volunteer opportunities, upcoming events, and other ways to get involved. You'll also get to learn more about our clients, and about the people and places that support At The Crossroads. It is the best way to stay informed about ATC, and to learn about the many ways to take part in the organization.

Please encourage your friends to join our email list as well. At The Crossroads' future depends on having more and more people become acquainted with our work, and this is an easy way to introduce others to the organization.

To join our email list, just send an email to getinvolved@atthecrossroads.org and say "sign me up for your email list."



got a parent or parents that can teach you how to read, then anything else you do, that's your choice. I read my first book when I was 19. That's why I'm going to Project Read. I graduated. I got a diploma. I feel like education is key. Being able to go to school for a career that you wanna do can get you where you need to be."

Higher Learning, Higher Price

While a college education may be a stepping stone to a higher-earning career, college years are often riddled with financial challenges. Dominique, ATC client for nine months, was living in a shelter for months before she found a place to stay. "I was having a lot of problems at home, so I just left and ended up at the shelter, and I had no money at all for maybe the first month."

Dominique and her girlfriend, Freshy, are now studying at the Community College of San Francisco and living in a Single Room Occupancy residence. While at ATC's office, Dominique laughingly chides Freshy about an Anthropology paper she's writing, which has been a work in progress for some time. Dominique and Freshy are like any college students, worrying about exams, trying to make deadlines for papers, and trying to have fun on the side.

Also like many young college students, they are learning to balance education with the costs of living. "Sometimes I kinda freak out," Dominique says. "Like, how are we gonna eat? How are we gonna get to school? And then we have to pay the little things in between." For Dominique, having some disposable income and learning to budget the non-essentials has proven to be a challenge.



Steven Ford with his characteristic smile

When a client is living on the streets, budgeting is often highly intuitive. Focusing on day-to-day survival leaves little room for unnecessary spending. Off the streets, learning to manage a more consistent income presents unique challenges for young people who are unaccustomed to larger sums of money.

Dominique describes the challenge of managing her financial aid. "When I didn't have any [money], I wouldn't spend it at all. 'I'm not gonna try and buy stuff that I don't need, I'm just gonna keep it.' But then once I had a whole bunch, I lost myself with that and got too excited."

For kids on or off the street, handling their own money is a learning process; often young people learn more by observing behaviors than by listening to advice. For Dominique, money management is a balance between cultivating certain behaviors and unlearning others. "I had to learn money management myself, but it was hard. I still wanted to spend it on whatever, because that's what I was used to when I lived at my mom's house." She points out that she's learned a lot recently, but that it's still stressful. "We're just trying to do it ourselves," she says, "and we're trying to figure out how we can do it without jeopardizing our grades. It's definitely stressful."

An Artist's Life

For young artists like Mikey, an ATC client for four years, the pursuit of an artistic career can come at high cost. "I think about [money] a lot," he says, "mainly that I'm kind of bankrupting myself and trying to make a living as an artist." Mikey earns his income selling artwork and performing on the street. His highly detailed drawings depict scenes of urban life, with deep social commentary throughout the text. His comics production is largely governed by his financial capacity. "Yeah, it can be constricting to be like, well, I've gotta use this page maximum, or to work in a smaller format so your writing has to be condensed without losing its flow."



Mikey holding one of his comics

Trying to make a living as an artist is notoriously challenging. As Mikey explains, "people are whimsical about buying artwork or tipping a street performer. Sometimes you get more money or have a good night. But there're a lot of people that are into art in San Francisco that don't ever want to pay a cent for it."

Given the environment Mikey describes, many artists are faced with a dilemma. The price tag on an artist's work often shapes public perceptions of his or her success. "You have to fit into that mainstream notion of what you should be, and make a certain amount of money, for people to call you a success as an artist." Yet for Mikey, placing a price tag on his art runs counter to the true value of the work. "As somebody that cares about artwork, your art shouldn't be based on how much money you could make, because that's the opposite of what good art is when it's made for itself alone."

What keeps Mikey going is his love for the work. "That's how I want to make my living," he says, "I don't care if it bankrupts me or not."

Wanting More

Ruff, who's been an ATC client for four years, is a self-described "good businessman." Among his numerous ambitions, which include opening a restaurant, Ruff's biggest long-term goal is to be

"With that baby there, it just put instant pressure on me. I don't have no choice but to do what I have to do now."

-Ruff



a successful rapper. With goals like this, Ruff makes sure to “take everything a little bit slower.” He has a clear plan in mind: “Dealing with my music; that’s one of my investments that I’m putting a lot into, and hopefully I get a lot out of it. I’m spending a lot of time and money doing my music.”

Part of “making it” in popular culture, and especially as a musician, is the lifestyle. And the rap lifestyle takes money. In Ruff’s words, “You have to be this certain way, and to be this certain way you have to have money.” It’s a well-known aphorism that early in any career, it is important to “dress for success.” For young rap artists like Ruff, being able to spend money on the lifestyle is another part of the job.

Ruff has been working since he was fourteen years old and, before moving to San Francisco, sold books state-to-state as a traveling salesman. It was upon moving to the Bay Area that everything changed. “When I came out here I lost my ID, birth certificate, and social security card. Naomi [an ATC counselor] helped me get it back, but it took about three years because without none of them it’s hard to get the others.” Without any ID, Ruff couldn’t find work.



“I like to be dependent on myself, and I like to work for what I have.”

-Serina

The frustration of constantly being turned down for jobs grew unbearable with the birth of his daughter. “I would’ve had more patience, take more time to do what I had to do to get my stuff right. But with that baby there, it just put instant pressure on me. I don’t have no choice but to do what I have to do now.”

I Would Get my Daughter a House

The added pressure of having children goes beyond mouths to feed. For many young parents like Ruff, being able to provide more for their children than they had motivates them in their work. For his children, Ruff hopes to be able to provide “everything. You want a golden egg? We go find one, real fast. That’s my baby.”

Steven is thinking of moving to the East Bay to be closer to his daughter. “In Vallejo and Richmond, the oil refineries are places that give them [people of color] opportunities to make a lot of money. My daughter lives in Vallejo, so if I got to work in a refinery, I will. I just wanna take care of my daughter. That’s it. That’s all.”

Serina wants her daughter to grow up differently than she did. “I like to give her what she wants because when I was young, I didn’t have what I wanted. My daughter, she has to have everything.” For Serina, it’s important that her daughter experience financial security. She is looking for a “normal job” and has already applied for a training at a Certified Nurse’s Assistant program. “I like to be dependent on myself, and I like to work for what I have. I want to show my daughter some stability, like, this is how you’re supposed to live.”

Many youth on the streets have keen memories of their own transitions to financial independence. They want to be able to provide a stable environment for their children, and, when the time comes, to support them as they make their own passage into financial adulthood. §

“You Have to be Rich to be Poor...”

Housing

Single Room Occupancy (SRO) hotels are the only option for many youth on the streets, who don’t have the credit scores or the deposit money to pay for an apartment. Rather than being cheaper, these hotels charge by the night, and can cost more than \$1,500/month, even though they are far inferior to a typical room in an apartment. The high cost leads youth to have to make money any way they can, often leading them into the street economy.



Food

If you are living on the streets or in a typical SRO, you don’t have a refrigerator or a stove. This means that you are eating out three meals a day. Even cheap fast food meals can really add up, costing \$15-\$25 every day. Many of our clients have had to choose between food and a roof over their head. For young people who have recently gotten indoors and are spending most of their income on rent, food can be a tipping point that leads them back to homelessness.



Check Cashing Businesses

Check cashing businesses are ubiquitous in poor urban areas. They will cash checks and perform other financial services, such as payday lending and loans. Many banks hold checks for several days before cashing them. If you need cash fast, you may not have a choice in where you go. The catch: Check cashers charge 1-3% of the value of the check. Many offer short-term consumer loans at 300-500% APR. In both situations, it means that poor people get poorer.



Building a Support System

Most of the youth ATC's counselors meet on the streets are in "survival mode." For these youth, fulfilling basic needs on a day-to-day basis is prioritized above all else. Since money is essential to getting shelter and food, the struggle for survival is the struggle for money. Kris Chance, ATC counselor for three years, describes her interaction with clients who are in survival mode. "When I check in with clients on outreach who are in those places in their lives, they say something like, 'I have to be out here for a certain amount of time and make a certain amount of money so that I can get a room for the night.'"

When survival is on the line, people are often pushed into things that they would not have done otherwise. As Kris explains, "most of the time, when people are engaged in what we call the 'street economy,' it is because they are not able to access funds in more legitimate ways. Money is worth all the risks that a lot of our clients are taking, and they'll do a lot of things they really don't want to do just to get it." Youth on the street have often become self-sufficient at a very young age. Handling the stress of making enough to survive, and dealing with the risks and realities of the street economy, can keep young people from having the luxury of thinking about alternatives.



"These are young kids out there, and they're just like any young kid. They want the same things."

-Naomi Irvine

Naomi has been an outreach counselor with ATC for four years. She explains that, "when money has that big of an influence on your life, it takes up a lot of brain space."

Breaking the Cycle

Making enough money for short-term needs and wants keeps many young people involved in the street economy. "Once that moment is gone or fulfilled, there's going to be another thing that they have to get money for, and if they get it, that's going to be fulfilled and then... it's just one thing after another," explains Kris.

The constant struggle to procure basic necessities makes it hard to plan much farther than the next day. By finding services, such as ATC's, that provide food and other basic supplies, youth are able to prioritize other things. "We can help provide that support and stability," says Naomi, "and somewhere to get groceries, food, and clothes. Then they'll be able to spend their money on housing, transportation and all those other things, and stay afloat."

The goal, of course, is to go beyond staying afloat. But it can be difficult to think about big-picture financial ideas without first being settled in a routine. As Brenda, who's been a counselor for three and a half years, explains, "consistency definitely plays a role in terms of money management. Thinking about money in general, you need to have some sort of stability in your life, and not many of our clients do."

As long as youth are preoccupied with meeting their basic needs, it is difficult to consider other priorities, including psychological health. At the same time, many young people who struggle with trauma or mental illness need to address these emotional and psychological priorities before they will be capable of consistently providing for themselves. This cycle needs to be confronted on both fronts. By providing groceries and helping youth get into housing, ATC counselors reduce the need for youth to be constantly hustling for shelter and meals. This opens up space for them to address personal obstacles. Slowly, and with support, youth can break out of the cycle of instability.



"When I check in with clients, they say something like, 'I have to be out here for a certain amount of time and make a certain amount of money so that I can get a room for the night.'"

-Kris Chance

Looking for a Network

Often, young people on the streets are disconnected from anyone that could help them address their needs. "A support system is not in place for a lot of our clients," says Brenda, "and so, before we can talk about money management, we have to talk about other issues going on."

When they end up on the streets and begin to take care of themselves, young people assume many of the roles that adults would have performed. It is important to remember, however, that these are very young people with very big responsibilities.

"These are young kids out there," Naomi reminds us. "And they're just like any young kid that either has money or doesn't have money - they want the same things. They want the Wii system, they want to have a normal life, be happy, and be part of the youth culture." Many young people, especially those who have fought to provide for themselves, are not receptive to conversations in which money management and budgeting are called into question. "People don't really want to talk about money because it's been

something they've wanted in their lives, and now it's their own," explains Naomi.

Learning New Financial Ropes

Financial planning opens up new opportunities for young people transitioning off the streets, Naomi explains. "Whether it be going back to school, finding an apartment, or providing for their children; whatever it is, money allows them to do that, and not to have to worry and hustle every day. It allows them to do many things that they've been wanting to do in their lives."

As with all aspects of ATC's work, counselors approach finances with respect for the individuality of each young person's needs. "I think [what's important is] just talking to each individual person about what they want out of their life, what will make them happy, and seeing if money itself is a direct necessity to achieve those things," says Kris. "It's just a matter of if they want to do that, and what the best option for them is," says Brenda. "You can't really tell someone, 'you have to save that money, let me open an account for you.' It's just waiting for that moment where you can ask, 'do you want to take this option?'"

According to a March 2011 survey released



"[To manage money], you need to have some stability in your life. Not many of our clients do."

-Brenda Covarrubias

by the National Foundation for Credit Counseling, 56% of Americans do not have a budget, and 33% reported having no savings. Most Americans receive little financial education outside of the home, and learn to manage their money on an ad-hoc basis. "Helping people become more comfortable managing money is something that everyone could use, especially our clients," says Naomi. Taking slow steps to financial independence and having caretakers to guide you along the way are

crucial to many peoples' financial skills. For youth on the street, making an abrupt transition to self-sufficiency introduces a particular way of thinking about money that doesn't always lend itself to financial security.

When ATC's clients become more financially stable, they face special challenges in learning to manage their money. According to Naomi, our clients "didn't have enough to ever think farther than 'I hope I have a place to stay tonight,' or 'I hope I can pay for my kids' shoes or clothes.' When they get out of that place, they just have no idea what to do with it." Many youth see money as something to be earned and spent immediately. Holding it for an extended period of time is counterintuitive and even dangerous on the streets. Getting off the streets, however, can open new opportunities to start planning for the future.

Like all young people, ATC's clients need support to tackle complicated financial issues. And, like any youth, they will not master it on the first try. "It's important," says Brenda, "to provide consistent support as clients form their own relationships with money. You're going to fail at times, but you're going to keep moving forward, and that's something we always try to focus on with clients."§



Services Helping Young People Manage Their Money

In the past few years, the scope of opportunity for all youth to make a living has narrowed. For those who lack a strong education, who struggle with mental health issues and past trauma, or who don't have a stable support system, things are even harder.

Ciara Wade is the Program Director at New Door Ventures, a San Francisco nonprofit

that provides paid employment to at-risk youth. She explains that "from a broadly national standpoint, we've outsourced a lot of those things that were an opportunity for employment for young people who don't want to take the education track, or who feel disconnected from that." After the 2008 economic crash, this changing job market became even more difficult.

Iliana Montauk is the Senior Financial Services Associate at EARN, a micro-savings provider for low-income working families. "During the recession," she says, "for low wage workers, the unemployment rate has been as high or higher than during the Great Depression - around 30%." In addition, the cost of tuition throughout the U.S. is rising at about 7% per year.



"If you can get one success, it can transform that person's orientation. It can be like, 'hey, I can do this.'"

-Margaret Libby
Mission SF Community Financial Center

Scraping by on Public Support

Given the lack of opportunity for both employment and education, youth who face mental health challenges or substance use can quickly be pushed into survival mode. Federal, state, and local governments provide limited monetary support to those who are close to the edge. In San Francisco, the County Adult Assistance Program oversees public benefits programs, including General

continued on next page



Iliana
Montauk,
EARN

Assistance (G.A.), a system commonly accessed by homeless youth.

Ruth Isaacson, an attorney and Executive Director of the General Assistance Advocacy Project, explains that through G.A. and the “Care Not Cash” initiative that passed in 2002 and took effect in 2004, homeless residents of San Francisco are eligible for \$59 per month in cash aid.

Social support systems, Ruth explains, are enough to scrape by, but “it is very, very difficult with an amount of money that small to put things into place in your life in order to get a job, find better housing, those kinds of things.” Surviving on such a severely limited income leaves little room for establishing future plans. According to Ruth, people “are forced to make every single penny stretch as far as they can.” Money management, for people on the streets or on public assistance, is about learning “financial survival skills.”

Financial Survival Skills

John Luna, a financial counselor at Mission SF Community Financial Center, points out that many youth are extremely resourceful with limited funds. Pursuing their goals, however, involves painful sacrifices. “I have a Peruvian [client],” John describes, “25 years old and studying at City College. He’s making it on \$435 a month. He told me, ‘I may only have one meal a day, and it hurts when I only have that one meal. But I have to pay my rent, I need money for transportation, because this is my way out.’”



Ciara
Wade,
New
Door
Ventures

When you are getting by day-to-day, your relationship with money can be a constant balancing act, and opportunities to save are often not available. “We had one employee,” says Ciara, “who didn’t have a refrigerator in her SRO. She knew that it was more cost effective to go grocery shopping and cook for herself, but how was she going to store it?”

Overcoming Shame

Many people are ashamed of their financial difficulties, or have no community to turn to for support. There is a stigma associated with “mishandling” money, and a broad cultural perception that it is a sign of irresponsibility. John Luna has had clients say, “I’d rather talk about my sexual history or medical history than talk about my financial history.”



“[Clients say] I’d rather talk about my sexual history or my medical history than talk about my financial history.”

-John Luna

Mission SF Community Financial Center

In order to address challenges, the first step for each individual is to overcome shame. Many factors that contribute to young people’s financial insecurity are largely out of their control. One example, explains Margaret Libby, Executive Director of Mission SF Community Financial Center, is bad credit inherited from family members. “When our counselor pulls their credit report, there are all these negative items. It’s not them doing it, it’s a family member who’s using their social security number.”

Financial mishaps have greater impact on people who are living day-to-day. Iliana gives an example of a bounced check. “For someone with a lot of money, owing \$300 to

the bank isn’t a big deal. For EARN savers, that’s a serious financial crisis. You can’t pay, you close the account, and it spirals out of control very quickly.”

The Keys: Motivation and Support

Homeless or unstably housed youth are even more vulnerable to losing financial control, as they are already disconnected from support networks. Ruth reflects, “I am lucky enough to have parents and friends who would be there to support me, would care enough to help pay the rent. When I say it [homelessness] could happen to any of us, it could. What makes you and I different than people who succumb to homelessness is that they don’t have the same kind of network.”

On top of this, Ciara sees many clients who, despite their limited financial capacity, take responsibility for caring for others. “A lot of our young people,” she says, “pay money to support their nieces and nephews, or help their grandma pay the electricity bill. There are a lot of young people who, even though they’re unstably housed, take a lot of responsibility in providing for their families.”

The stress of providing for themselves and their families on a severely limited income can inspire people to take action. “The homeless and formerly homeless people I work with are some of the most motivated amongst all the people we serve,” remarks Iliana. According to her, the memory of homelessness impassions them to learn skills to avoid it.

So how do people begin to overcome financial challenges? According to Iliana, “the first step for everyone is to stop being afraid and to stop feeling guilty.” People often assume that they’re simply doomed to keep making mistakes.



Ruth Isaacson,
GAAP

Tackling complex financial issues can be very draining, emotionally and intellectually. The key, Margaret explains, is to show people that success is possible. “If you can get one success,” she says, “it can transform that person’s orientation. It can be like, ‘hey, I can do this.’”§



I Think I Can Campaign 2011

59 Participants

1075 Donors

\$72,124 raised

Thank you to our incredible participants! Check out what some of them did:



Wendy Todd biked 13 miles to and from work every day during the month of March, rain or shine! According to our math, that adds up to over 250 miles! Not only that, but she raised \$3,048 from 70 donations. Wow, Wendy! You're our hero.

Whoever said "perro que no camina, no encuentra hueso" (if you don't try, you can't succeed) wasn't referring to **Marc Scoppettone**! Marc is revitalizing his Spanish skills, hoping to be able to converse with his friend's three-year-old son. We are sure that very soon, Marc will be a regular platicador. So far, Marc has raised \$5,300 from 29 donations. Bravo Marc!



Kate Shaw is taking portraits for families who do not otherwise have the means to have one, including many of ATC's clients. You can check out some of her gorgeous photos on her campaign web page, which we're thinking of renaming "cute overload, family style." So far, she's raised \$1,970 from 23 donations! Thanks, Kate, for helping in so many ways!

THANK YOU to all the awesome businesses that contributed to the 2011 I Think I Can Campaign!

Achadinha Cheese Co.
Affi's Marin Gourmet
Alldrin & Sons Alaska Salmon
Allstar Organics
Andalu
Andante Dairy
Beach Blanket Babylon
Beekind
Bella Viva
Benedetta
Betelnut
Bi-Rite Creamery
Bi-Rite Market
Blue Bottle Coffee
Boccalone
Books Inc.
Brava Theater
Bubbles & Shampoo
Campton Place
Cap'n Mike's Holy Smoke
Ciao Bella

CJ's Stix
Colibri
Common Scents
Commonwealth
Critical Edge Knife Sharpening
Cypress Flower Farm
Delfina
Della Fattoria
Eatwell Farm
Exploratorium
Fatted Calf Charcuterie
FLAX art & design
Four Barrel Coffee
Frazzle Free
Fringale
Frog Hollow Farm
G.L. Alfieri Farms
Glamarama
Glashoff Farms
Golden Gate Meat Company
Greens Restaurant

Hamada Farms
Happy Girl Kitchen Co.
Happy Quail Farms
Harry Denton's Starlight Room
Hayes Street Grill
Hodo Soy Beanery
Hog Island Oyster Co.
International Orange
Jelly Belly
JetBlue
Juniper Ridge
K & J Orchards
Kingdom of Herbs
La Boulange
Lafitte
Lazy Bear Restaurant
Little Star Pizza
Live Fit Gym
Luna Park
Marathon Matt
Marin Theatre

Massa Organics
Miette
Mission Minis
The Monk's Kettle
Mountain Ranch Organically
Grown
Namu
Next to Normal
Nicholas Coley
Oakland A's
Oakland Raiders
ODC School
Pacific Catch
PacWest Athletics
Pakwan
Pauline's Pizza
Petaluma Farms
Prospect
Rickshaw Bagworks
Robert Foley Vineyards
Roli Roti

Rose Pistola
Saint Benoît Yogurt
Saintsbury Vineyard
San Francisco 49ers
San Francisco Giants
Seghesio Family Vineyards
Serpentine
7x7
Shogun Fish Company
Slow Club
Social Imprints
Stonehouse California Olive Oil
Sukhi's Gourmet Indian Foods
Sundance Movie Theater
Tell Tale Preserve Company
The Wayfare Tavern
Timbuk2
Tipu's Chai
Virgin America Airlines
Wish Bar & Lounge

Have an idea for a campaign? Want to try something new? Sign up at campaign.attthecrossroads.org



Time to Celebrate! ATC is an independent organization!!

After 13 years of being fiscally sponsored by Community Initiatives, At The Crossroads has amicably separated and become our own fully independent organization! We are excited to take this momentous step forward, which will help lay the foundation for the long-term health and stability of the organization. Thank you so much to **Tori Talavera** for doing an amazing job leading this process, to **MBV Law** for donating their legal expertise to make sure our paperwork was in order, and to our wonderful **Board of Directors** for helping us navigate the many steps of going independent, and for taking on the responsibility of governing the organization.

Welcome to our new staff and Board members

AmeriCorps VISTA



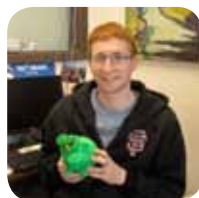
Corey looks schmazzy while he keeps ATC connected

Coming to ATC from central Florida, **Corey Brown** brings a unique expertise in dealing with natural disasters.

That, along with the “house fires” he enjoys hosting at his

apartment mean that we are always on the lookout for some spontaneous fun. As the Community Resource Organizer, he is best known among our clients as the guy who makes flyers for the resource board, but we know he does a lot more than that. Corey’s hard work and commitment to our clients continue to make our services better. Welcome Corey!

ATC Staff



Jon spends his days watching out for ATC’s lucky piggy bank

Jon Sege comes to At The Crossroads straight from Nepal, where he spent the previous year studying water filtration systems as a Fulbright Scholar. Because, of course, what else

would someone do to prepare to be our new Development Coordinator? Jon hails from Boston, and is a die-hard Beantown sports fan. He recently composed a rap song for a coworker as a holiday gift, stays in shape by boxing, and apparently has formidable drumming skills. We couldn’t be happier with our new renaissance man, who is applying his diverse skill set to raising cash for ATC.

Board Member



Marc’s perfectly-coiffed hair does not require any gel

We are thrilled to have **Marc Vogl**, join our board. Marc is the incoming Executive Director of the Bay Area Video Coalition, and is the cofounder of the sketch comedy group Killing My Lobster. He

and his wife Megara are the proud parents of an adorable one-year old son, Felix. Marc recently raised money for ATC by learning to play the ukulele, and man, does he have some serious skills. In addition to his pluckiness, Marc brings a great deal of thoughtfulness, creativity, and enthusiasm to our Board. And he’s a little bit funny, too.

Shout Outs

Old Navy is better than biscuits and gravy!

The only thing harder than trying to rhyme with **Old Navy** is trying to find a company that is as generous as they are! Old Navy has been supporting our work for many years, donating clothing on a consistent basis, and setting up volunteer events for their employees, who are known for making truly outstanding homemade birthday cards for our clients. But in the past year or two, they have outdone themselves. They have donated tens of thousands of items of clothing, everything from wool winter jackets to fuzzy animal slippers. Our clients are constantly amazed by the quality of clothing we have to offer, and Old Navy is the biggest reason why.




San Francisco Giants Step Up To The Plate!

On June 22, the World Series winning **San Francisco Giants** will be holding their second annual Step Up To The Plate Night to raise money and awareness for a few organizations helping those in need. At The Crossroads is thrilled to be one of the programs being recognized! Last year’s event was incredible, highlighted by our very own outreach counselor, Kristina Chance, singing the national anthem so well that she made Beyoncé jealous. A portion of the special event tickets will go to support our work. Email getinvolved@atthecrossroads.org if you want ticket information. Thank you to the Giants for being champs both on the field and in the community!

Annual Fund Donors, November 2010-May 2011

Because of the plethora of amazing ATC donors, we are only able to acknowledge those who have contributed since our last newsletter. To see all of our 2010 Annual Fund donors, go to: www.atthecrossroads.org/contributors

PARTNER - \$10,000 AND ABOVE

Scott & Evette Ferguson
Carl Kawaja & Wendy Holcombe
Lori Lerner & Terry Berkemeier
Dan Stone & Ellie Carmody

PILLAR - \$5,000-\$9,999

Becky Snell & Emily Leisy

ALLY - \$1,000-\$4,999

Anonymous
Jane Andrew & Arun Bhalla
Lynn Charles
Clifford Diver
Gail & Gene Gitin
Mitch Gitin
James Herre & Kate Blumberg
Jim Hunt
Janie Johnson
Anne & Ed Lundstrom
Sloan Miller
The Otters
*John Schwarten**
Amanda Stewart
Harvey & Danna Stone

ADVOCATE - \$500-\$999

Anonymous
Chad Bowar
Sam Brasch
Nadine Cruz & Larry Ulrich
Alan D'Souza
Lisa Feldstein & Max Drukman
Bob & Randi Fisher
Michael Grabe
Malkeet Gupta & Nithya Ramanathan
Pete & Danielle Jensen
Sandhya Kilaru
Steven & Trish London
Andrew McClelland & Janet Yu
Nion McEvoy
Cynthia Nadai
Matthew Novotny
Gina & Dave Pell
Marc Scoppettone & Grant Gibson
*Kat Taylor & Tom Steyer**
Gene & Sue Valla
Keith Wilson

SUPPORTER - \$250-\$499

Anonymous
Drew Bamford
Liz & Kuri Borgwardt
Steven Bratka
Al & Susan Camarillo
Julie Cochrane & Michael Heuga
Don Dagenais
Patty Daniels
Laura DePalatis
Katie Dougherty
Chris & Ann Marie Everdell
Calla & Spencer Fleischer
Joseph Giugliano & Nick Munajo
Oren Gradus & Barbara Long
Martha & Jim Gregg
Sallie Hall
Scott & Ellen Hand*
Mike Heffernan*
Miranda Heller
David Kirchner
Fred & Susie Kneip
Ed Laurance & Cindy Grundy
Megan Laurance & Bob O'Connor
Mr. & Mrs. Charles Lowrey
R. Stuart McIntee
Keitha Pansy
Ken & Betsy Plevan
Kerith Pucci
Madelen Rosetti
Eric Sloan & Elise Proulx
Andrew Stadler

David Whiteside
Lisa & Frank Wohl
Josh & L.E. Wolovits

FRIEND - \$100-\$249

Anonymous (multiple)
Anne Adams
Meg Aulry
Sandra Baron & Joel Blau
Lee-Faye & Paul Bateman
Diane Bisgeier
Irv & Lila Brandwein
Tim Caro-Bruce
Lyman Casey
Shannon Casey-Cannon
Cari & Erik Chen
Diane Crowley*
Leslie Culver
Larry Davis
George Demos
Cheryl Dorsey
Al & Liz Dossa
Paul Duchscherer
Camille Dundy & Ray Black
Margaret Erickson
Cait & John Evans
CecCee Fairley
The Fee Family
Allison MacQueen Felder & Jonathan Felder
Tracy Flynn
Robert Frear & Tim Kennedy
Rickie Friedberg
Lilia Fulton
Nanette Gartrell & Dee Mosbacher
Rick Goldsmith
Ilana Golin
Irvin Govan
Mary Griffin
Eric Halperin & Susannah Fox
Archie Held
Alison Hiraga
Mariya Hodge
Rachel Hooper
Saydeah Howard
Darren Jenkins
Caroline Judy
Michael Kenin & Kim Giambruni
Leslie Kleinberg
Peter Lam
Kizmet Lapovsky
Pat Lavin
David Lefkowitz
Lois & Ron London
Sarah London
Dr. Warren LoPresti
Tony Luick
Jim & Lynn Macfarlan
Pat Magnafichi
Stephanie Mann
Sage McCotter & Randy Hulet
Macy & Mac McGinness
Joszi Meskan
Tim Morrison
Nina Gates Mottow
Tom & Martina Murphy
Kathryn Nyrop & Stephen Koch
John Overmire
Diane Parish
Ben Peterson & Wendy McKennon
Fiona & Hannah Raymond-Cox & Mark Kelly
Greg Regan
Leah Revelioty
Patricia & Nicholas Revelioty
Margaret Rhodes
Stephen & Christine Rhodes
Bob & Irene Risedorff
Laura Rosenbury
Charles & Heather Sandel
Robert & Carroll Sandel*
Charles Schlangen

Jackie Schmidt-Posner & Barry Posner

Joel Shapiro
Marlo Simmons-Briggs & Rich Briggs
Irene & Daniella Siroeskey
Joseph Smooke
John Sorrenti
Mollie Squires
Eric & Polly Stanbridge
Jessica Standiford
John Stassen
John & Sara Stassen
Una Stoddart
Victor Talavera Jr.
Laura Thomas
Howard Ting
Beth & Steve Varon
Mark Vermeulen
Michael & Johanna Wald
Carter Wall
Liz & David Wei
Mark Wheelers*
Douglas Whitehurst
Michael & Marianne Wiener
Cedric & Amy Wiesner
Betsy Wilcox*
Christine Wilcox
Chris & Susan Wilkens
Michael Wilson
Judy Winn-Bell
Betty, John, and Jerrold Wong
Molly Wood & Dagny Maidman
Scott & Joan Wylie

PATRON - \$1-\$99

Anonymous (multiple)
Allison Amend
Marianna Aue & Cara Jobson
Ken Beach
Kate Beckwith
Jonathan Berk
Lewis Blackman & Barbara Dodick
Joan Bletsch
Jack Bloom
Gail Brousal
Dr. & Mrs. Dean Burgess
Anne & David Casey
Rebecca Cate
Courtney Catron
Peter Cecotti
Doug Chan
Sanjiv & Joey Chawla
Stanton Chew
Carla Cochrane
Jo Cohen
Zoe Cohen
Nancy Crow
Linda Dery
Stacey Finkelstein
Amy Flynn
Joel Fossourier
Gavin Funabiki
Shayna Gelender
Gregory Gooden
Debbie Goss
Leah Grass
Carol Greenberg
Eldon & Emily Greenberg
Sheira Greenwald
Renee Greig
Eric & Marianne Haesloop
Carlina Hansen
Tara Harman
Lisa Hirschkop
Daniel Holstein
Ron Indra & Nicholas Phan
Rena Ivy*
Leonard Jackson
Honoree Jeffers
Jesse Johnson
Meredith Johnson

Denise & Mary Kropf-Rodezno
Karen Lam
Teresa Lara
Jackie Leng
George Lewandowski
Cindy Ma
Sabina Maier Smith
Mark McCormick*
Cheryl Meaux*
Adam Miller
Robert Moore
Nanasiri
Lori Norcia
Colleen Ohair
Evelyn Ostergren
Rod Pinaroc
Kat Powell
Christopher Reetz
Pamela Reo
Gabriella Rodezno
Laure Sablak
Anne Shelley & Muppy Fund
Thelma & Bill Silverman
Cindy & Michael Speltz
David Stelow*
Terri Thomas
Lisa Tongue
Pamela Tropin
Jasmine Tyler
Sandra Walsh
Adam Weinstock
Diana Wild
Gordon Yamamoto
Zeb Young

*Donations were made in honor of the following:

- Patty Daniels
- Jenny Stadler
- Jessica Standiford
- Saidah Grayson
- Rowen Sandel
- Annie Galvin
- The Crowleys and the McCrackens
- Ethel "Mama" Nesterman
- Mary Gregory
- Anne Holst and Bill & Lydia MacMillan
- Darcy Wheelers & Chris McCaslin
- Christine Wilcox
- Vanessa Schwarten Lyons

FOUNDATIONS

GGs Foundation, \$30,000
Anonymous, \$25,000
The William G. Gilmore Foundation \$20,000
Five Bridges Foundation \$15,000
The Intero Foundation \$10,000
The Capital Group Companies Charitable Foundation \$6,000
The Adobe Foundation \$5,000
The Bamford Foundation \$5,000
Yahoo Employee Foundation, \$5,000
Heffernan Group Foundation \$5,000
Y & H Soda Foundation \$2,000
Bill Cnubam Supporting Foundation \$1,000

CORPORATIONS

Baker & McKenzie, LLP \$1,000
Hitachi Consulting \$1,000
Bank of the West \$500
Sterling Communications \$250
Silicon Valley/San Jose Business Journal \$200
Buffalo Exchange \$111.83
Golden State Activewear \$100
MJM Management Group \$100

CORPORATE IN-KIND DONORS

Adaptive Path
CBS Interactive
Gap/Old Navy
Levi Strauss & Co.
Mainstreet Collection
Rickshaw Bagworks
Saintsbury
Salesforce.com
Social Imprints
Timbuk2 Designs
Union Bank

IN-KIND DONORS

Jen Blackman

Christine Beliveau
Sanjiv Chawla
Gabriela Corral
Diwali Group
Camille Dundy & Ray Black
Lisa Ellis
Julie Erich
Allison MacQueen Felder
Deborah Gitin
Jeff Goodhue
Rena Ivy
Katrina Johnson
Megan Keane
Nicole Luporini
Laureen Paraguya
Karen Penn
Becky Prior
Terry Rillera
Becky Snell
Sam Test
Joe Thurgood
Katherine Toy

OTHER IN-KIND DONORS

Condom Distribution Program, SFDPH
Food Runners
San Francisco Buddhist Center

DISCOUNTED GOODS PROVIDERS

San Francisco Food Bank

DONATIONS AND VOLUNTEER HOURS WERE MATCHED BY THE FOLLOWING COMPANIES:

Dodge & Cox
The Gap, Inc.
Google Matching Gifts
Electronic Arts
Genentech's Employee Giving and Volunteer Match Program
Levi Strauss Foundation
Louis R. Lurie Foundation

Holiday Party Donations

Anonymous (multiple)
Deb Andelin
Jane Andrew & Arun Bhalla
Suzanne Ash
Kristina Batiste
Marjorie Benz
Tiffany Bryant
Sarah Cabassa
Zoya Chittum
Karen Daniels
Patty Daniels
CecCee Fairley
Jennifer Gardner
Mitch Gitin
Eve & Max Koltuv
Pat Magnafichi
Theresa McGarry
Jason Menayan
Adam Miller
Ye Min
Leila Monroe
Katie Morris & Jason McCarthy
Frank Petkovich
Elise Riley & John Mazotta
Edna Rivera
Sandra Saberman
Janine Spaulding
Loren & Erica Taylor
van Löben Sels/RembeRock Foundation
Sherrie Wayman
Rebecca Weill
Darcy Wheelers & Chris McCaslin
Paula & Mark Williams

Bold indicates donors who have supported us for at least five years.

Italic indicates donors who have supported for at least three years.

* Donors who have given in honor or memory of another.

Our donors are extremely important to us. If you notice omissions or errors, please email jons@atthecrossroads.org

I Think I Can Campaign donors

We wish there were enough space to acknowledge everyone who donated to the I Think I Can Campaign, but there are too many - 1075 - to list. A good problem to have! Find your name immortalized at:

atthecrossroads.org/contributors

THANK YOU!

Summer SunDay

Enjoy a beautiful hike up Mt. Tam
and raise money for homeless youth!



**Sunday
July 24th**



Learn more and sign up at
atthecrossroads.org/summersunday

There's still plenty of time to

hop on board

The Little Engine For Good



SIGN UP: CAMPAIGN.ATTHECROSSROADS.ORG