Reflections from the Director

A piece of the pie. All of us want a slice don't we? People sometimes ask how it can be that families are in need of food in our wealthy country and prospering Eastern Massachusetts communities. One thing we've heard a lot about recently is the wealth gap. If a pie represented the estimated $98 trillion of household wealth in the United States, nine pieces, or 90% of the pie, would go to the wealthiest 20% in the country, according to a National Bureau of Economic Research study of household wealth trends in the US from 1962 to 2016. Out of those nine slices, four would go to just the top 1%. The upper middle class and the middle class would share one piece, or about 10%, and the lower middle class would get 0.3% of the pie. The poorest Americans, people in the bottom 20% whom Bread of Life serves, wouldn't get any. On average, they are more than $6,000 in debt.

Wealth, which can consist of things like home equity and retirement accounts, also may not help you buy food. If we look at income, the US Dept. of Housing & Urban Development (HUD) calculates Median Family Income (MFI) in our area* as $113,000 per year in 2019. In their assessment, a family of 3 people, maybe a parent and two kids or two parents and one kid, is considered Extremely Low Income if they earn up to 30% of MFI, or $32,000 per year. They're considered Low Income if they earn up to 50% of MFI, or $53,250 per year. As of Jan 2020, average rent in Malden for one bedroom apartments was $1,940 a month/$23,280 a year and average rent for two bedroom apartments was $2,582 a month/$30,984 a year. In Everett, the averages were higher, with one bedrooms at $2,202 a month/$26,424 a year and two bedrooms at $2,674 a month/$32,088 a year. It's clear to see that rent can be taking over 50% of your income if you're in the Extremely Low or Low Income earning brackets. According to the Housing Needs
Assessment completed by the City of Malden in partnership with the Metropolitan Area Planning Council in June 2019, 47% of Malden households are cost burdened, paying more than 30% of their income on housing costs, and about half of those are paying more than 50% of income on housing.

In 2019, Bread of Life helped prevent or alleviate hunger for 8,429 individuals in Malden, Everett, Melrose, Medford and six surrounding communities. These residents are struggling to make ends meet due to high housing costs, low-wage or part-time jobs, unemployment, one wage-earner in the home, or living on fixed income such as Social Security, disability or child support. We are looking toward the day when all working people, caregivers, elderly and disabled individuals get a slice of the pie and can provide enough food for themselves and their family. In the meantime, Bread of Life is helping these families and individuals put food on the table so they can pay their rent or mortgage as well as utility bills, medical expenses, school supplies, clothing, and other essentials. Bread of Life is also partnering in our Under One Roof Capital Campaign with a local nonprofit agency, Metro North Housing Corp. (MNHC), to construct 14 permanent studio apartments to be owned and operated by MNHC for housing very low-income homeless individuals and veterans. These affordable apartments will occupy the upper floors of our new facility, the lower floors of which will house all of Bread of Life’s operations - our offices, kitchen, dining/multi-use hall, food storage and pantry.

You, as a Bread of Life supporter, are making an impact on hunger and housing now and into the future. Thank you for partnering with us in this work.

God bless you,
Gabriella Snyder Stelmack
Executive Director

* Boston-Cambridge-Quincy, MA-NH HUS Metro FMR Area

P.S. Our "Under One Roof" campaign continues to gather momentum. Please like us and follow us on facebook and follow us on twitter. If you know of a house of worship, organization, business, individual, radio or TV show where we can talk about our campaign, please let us know by contacting Patty Kelly, Development Director: Patty.Kelly@breadoflifemalden.org, 781-820-4749.

Click here for information on our "Under One Roof" Campaign.

Click here to get involved in Bread of Life's work.

BOL Needs Your Support!

When: Monday, March 16, 2020, 6PM
What:Malden Historical Commission Public Hearing
Where:Markey Senior Center, 7 Washington Street, Malden, First Floor

Join Bread of Life as we attend the Malden Historical Commission Public Hearing as they consider Bread of Life’s application for a demolition permit in preparation for building our new facility. Bread of Life supporters are encouraged to attend!
Meeting is free and open to the public:

https://www.cityofmalden.org/AgendaCenter/ViewFile/Agenda/_03162020-976
We Love our supporters

Thank you to our wonderful supporters who joined us for our donor appreciation night! We loved having the opportunity to thank you for all of your support! J Malden Center, East Cambridge Savings Bank, Paul Brodeur for Mayor, Tramontozzi Law Offices, State Representatives, Steven Ultrino and Paul Donato, City of Malden (Official) Kevin Duffy, Councilor at Large Stephen Winslow and Malden Rotary Club's Paul Solano!

BOL Backpack Project: Update
Over 200 backpacks (and counting!) have been distributed to City of Everett students. Thank you to all who support Bread of Life's Backpack Project!

Did you know the Bread of Life Everett food pantry is located at City of Everett City Hall? In addition to offering food for low-income Everett residents, we have launched the Bread of Life Backpack Project to help make the day easier for Everett students who need a helping hand. Donations of items such as juice boxes, raisins, granola bars, small cereal boxes, pretzels, new blankets, new bath towels, and laundry detergent are always appreciated and may be dropped off at the pantry. For more info call 781-820-4749.

Spreading the Love

Winchester Co-Operative Bank generously donated $10,000 toward our capital campaign for a naming opportunity for outdoor landscaping at our new building! We are so thankful for your support and look forward to the Winchester Cooperative Bank Greenscape in your honor! Winchester Cooperative Bank also hosted a jelly drive for Bread of Life! How sweet is that?
Narcan Training

We are truly grateful to John Georges of Cataldo Ambulance Service for presenting a NARCAN training to Bread of Life staff and volunteers. An amazing presentation - we're truly grateful for your support. Thank you Maria Tamagna from the City of Malden Board of Health for joining us.

It's in the Bag

Bread of Life will receive a $1 donation for every $2.50 "GIVE BACK WHERE IT COUNTS" Bag sold in the month of March at Shaw's Supermarket store located at 34 Essex Street, Melrose.

Save the Date! Beer+Bites April 4!

Melrose Beer + Bites offers a chance to sample an assortment of local craft beers and ciders, as well as tasty appetizer "bites" from local food establishments in two sessions on April 4: 2-5 PM and 6:30-9:30 PM. Tasty brews and bites will be offered by a wide variety of vendors making Beer+Bites a unique chance to sample some of the newest tastes to hit the market! Tickets are $40 (plus processing fees through Eventbrite) and a portion of the proceeds will be donated to the Bread of Life in Malden. To buy tickets and learn more, visit www.melrosebeerandbites.com. Participants must be 21+ with a valid ID. For those who do not wish to drive, the event is also accessible from the Cedar Park stop on the Haverhill line of commuter rail and it is a short ride from the Oak Grove T stop on the Orange line.

Standing in the Gap...

Jane is a low-income mother who is raising her daughter. Every day she was spending money she didn't have, as well as time after she got home from work, for meal
preparation, cooking and cleaning, etc. One day she saw a poster (Chinese version) in the Malden library about our meal program and decided to attend. She found that this gave her more time to spend with her daughter, help her with her homework and play with her. After a while, she discovered that the communication and relationship between herself and her daughter was significantly improved. She is very thankful for Bread of Life for giving her more time to take care of her daughter and enjoy her family life.

*Although this story is true, the names used are not the actual names of the people in order to protect their privacy.*

### Shop and Smile

If you shop at Amazon, every purchase will result in a donation to Bread of Life if you register at Amazon Smile and select us as your designated charity. The big shopping season is upon us and this is a great way to give back! You can sign up at Amazon Smile [here](https://www.amazon.com/gp/feature.html?docId=100412&ie=UTF8&nodeId=5520283701).