

The NACDC Brown Paper

The CHDO designated area, approved by the City of Worcester, Secretary of State and the Federal Government is comprised of four (4) contiguous zip codes: 01607; 01608; 01609; 01610. There are 58,605 residents who populate these zip codes. The **poverty levels** are 20% and more below, the HUD identified poverty guidelines. The percentages below the poverty level are 21.5%; 53.3; 42.6%; and 37.4% respectively. **Single parent households** range from 12-24% in these zips. More than 15% of the zip code population has less than a high school **education**. Within the same areas, over 72% of the population are **renters**. Statistics show that environment, divorce, finances, poor health and educational attainment are among the top ten causes of stress (see attachment 1). Stress on the other hand, leads to some very toxic behavior, covered later in this brown paper.

Let us take a closer look at, the area of immediate concern to New Americans Community Development Corporation (NACDC), the 01608 zip code. You will notice a dramatic variance in the socioeconomic numbers that lead to: dysfunction, drug use, prostitution, poverty, mental illness, homelessness, career skills deficiencies, imprisonment, blight and decadences. In a recent meeting with Jeffrey T. Turgeon, Executive Director, Central Massachusetts Workforce Investment Board, he introduced NACDC to an extremely valuable and creditable data analysis tool. The tool is "All City Data.com". The site provides intricate details that breakdown the obvious needs, concerns and it uncovers disparities that make it our moral obligation to pay more attention to this disenfranchised area, not continue to ignore. Worcester has worked on multiple "Urban Renewal Plans and none have involved "Main Middle" and area NACDC describes as Chandler to Hammond Street, within its designated area. The Worcester Redevelopment Authority has participated in six urban renewal projects (soon to be seven) including:

- Area D Urban Renewal Project, Mass. R-15
- Elm Park Urban Renewal Project, Mass. R-57
- Expressway Urban Renewal Project, Mass. R-16
- New Salem Urban Renewal Project, Mass. R-5-1
- Medical City Urban Renewal Project (for. East Central Urban Renewal Plan) - Still Active
- Union Station Urban Renewal Revitalization Plan - Still Active
- Downtown Urban Revitalization Plan - Proposed

None of the seven (7) projects have included full community participation nor "Main Middle".

Some conspiracy theorist believe that 01608 is a dumping ground, a police strategy and/or a systemic plan to control and perpetuate a class of people who fuel the economy but, never learn to create a better quality of life for themselves nor their next of kin. Which leads to the Great Brook Valley, Plumley Village and Lakeside "Complex".

For this data exploration, I would like to lay out a few of the "Obvious" but, evidently not so obvious data points that should cause our local government to declare a state of emergency for

01608. The zip code includes 3,558 census reported citizens. Not including, close to another 500 unregistered, undocumented and homeless individual's inhabiting the same foot print. Here is some of the data for your consideration:

Percent of renters: 96%,
Compared to 36% state wide.

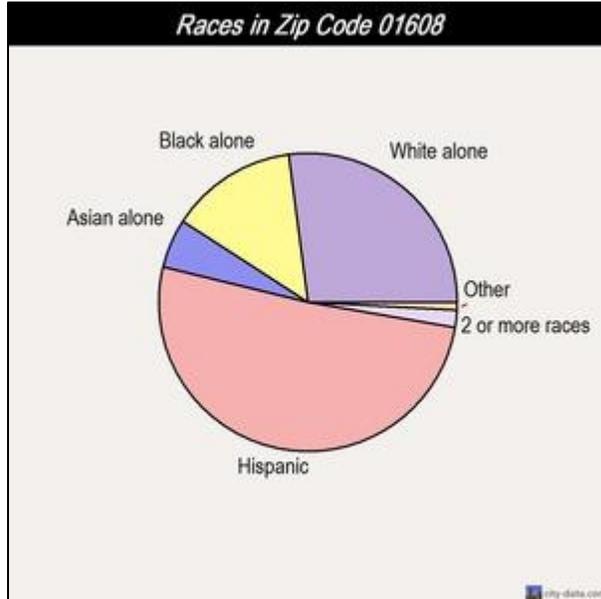
Cost of living index is 125.1,
Compared to 100.0 U.S. average.

For the population 25 years and over unemployment is 17.7%.
Compared to 6.2% state wide

Zip code 01608 compared to state average:

- **Median household income** significantly below **state average**.
- **Median house value** significantly below **state average**.
- **Unemployed percentage** above **state average**.
- **Hispanic race population percentage** significantly above **state average**.
- **Median age** significantly below **state average**.
- **Foreign-born population percentage** significantly above **state average**.
- **Renting percentage** significantly above **state average**.
- **Length of stay since moving in** significantly below **state average**.
- **Number of rooms per house** significantly below **state average**.
- **House age** above **state average**.
- **Percentage of population with a bachelor's degree or higher** significantly below **state average**.

Races in zip code 10608:



- 1,986** Hispanic or Latino population
- 1,052** White population
- 537** Black population
- 207** Asian population
- 72** Two or more races population
- 18** Some other race population
- 16** American Indian population
- 0** Native Hawaiian and Other Pacific Islander population

100% urban population.

According to our research of Massachusetts and other state lists there **were 5 registered sex offenders** living in zip code 01608 as of September 06, 2016.

Estimated median house/condo value in 2013:

This zip code: \$64, 000

Massachusetts: \$327, 200

Median resident age:

This zip code: 27.2 years

Massachusetts median age: 39.4 years

Average household size:

This zip code: 2.4 people

Massachusetts: 2.5 people

Averages for the 2012 tax year for zip code 01608, filed in 2013:

Average Adjusted Gross Income (AGI) in 2012: \$48,097 (Individual Income Tax Returns)

Here: \$48,097

State:\$81,425

Salary/wage: \$30,800 (reported on 85.2% of returns)

Here: \$30,800

State:\$64,752

(% of AGI for various income ranges: 83.2% for AGIs below \$25k, 88.4% for AGIs \$25k-50k, 91.0% for AGIs \$50k-75k, 48.7% for AGIs \$100k-200k, 28.3% for AGIs over 200k)

Estimated median household income in 2013:

This zip code: \$19,418

Massachusetts: \$66,768

Nearest zip codes: 01610, 01605, 01604, 01609, 01607, 01603.

Percentage of family households:

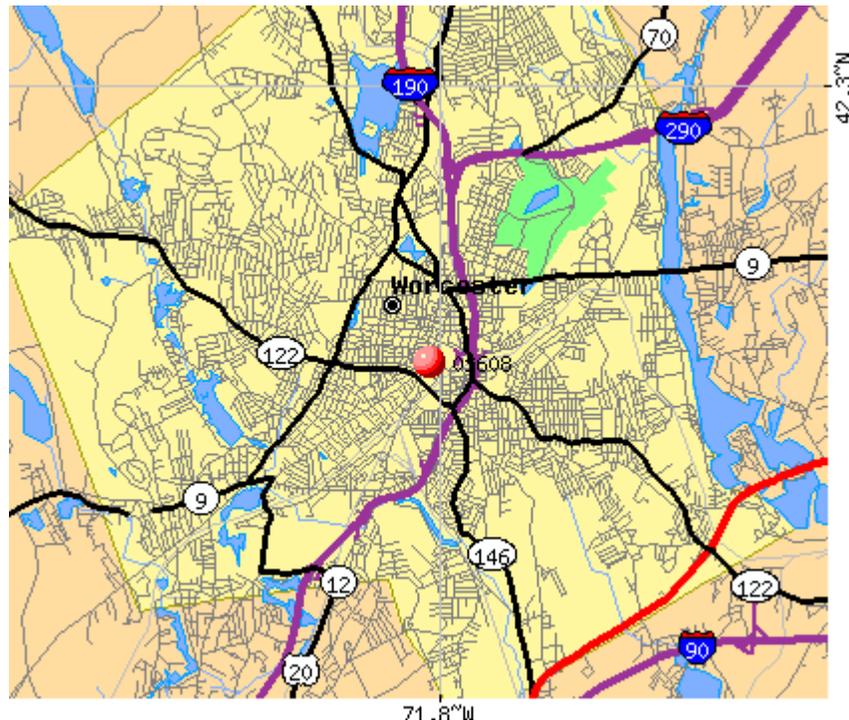
This zip code: 47.8%

Massachusetts: 48.3%

Percentage of households with unmarried partners:

This zip code: 5.2%

Massachusetts:6.2%



Likely homosexual households (counted as self-reported same-sex unmarried-partner households):

- **Lesbian couples:** 0.0% of all households
- **Gay men:** 0.4% of all households

Household received Food Stamps/SNAP in the past 12 months: 700

Household did not receive Food Stamps/SNAP in the past 12 months: 755

Women who had a birth in the past 12 months: 67 (38 **now married**, 29 **unmarried**)

Women who did not have a birth in the past 12 months: 1,160 (205 **now married**, 955 **unmarried**)

Housing units in zip code 01608 with a mortgage: 57 (7 **second mortgage**, 12 **home equity loan**)

Median monthly owner costs for units with a mortgage: \$940

Residents with income below the poverty level in 2013:

This zip code: 53.3%

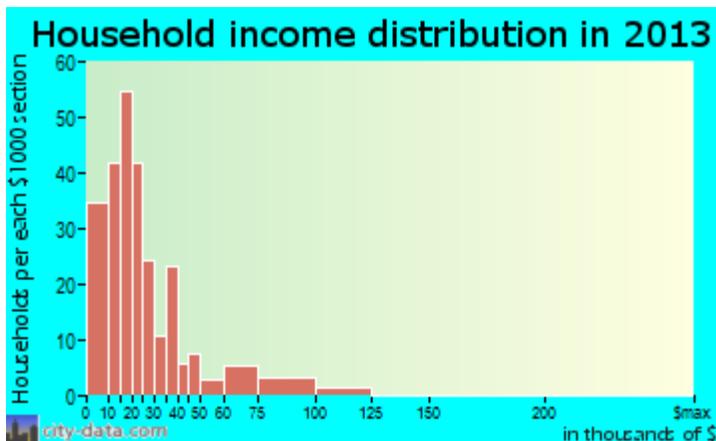
Massachusetts: 11.9%

Residents with income below 50% of the poverty level in 2013:

This zip code: 32.7%

Massachusetts: 6.5%

Zip code 01608 household income distribution in 2013



14	Less than \$10,000
189	\$10,000 to \$14,999
248	\$15,000 to \$19,999
189	\$20,000 to \$24,999
110	\$25,000 to \$29,999
48	\$30,000 to \$34,999
105	\$35,000 to \$39,999
25	\$40,000 to \$44,999
33	\$45,000 to \$49,999
24	\$50,000 to \$59,999
73	\$60,000 to \$74,999
71	\$75,000 to \$99,999
26	\$100,000 to \$124,999

Household type by relationship:

Households: 3,448

- **In family households:** 2,687 (230 male householders, 526 female householders)
169 spouses, 1,400 children (1,348 natural, 1 adopted, 53 stepchildren), 58 grandchildren, 70 brothers or sisters, 69 parents, 48 other relatives, 97 non-relatives
- **In nonfamily households:** 761 (358 male householders (334 living alone)), 341 female householders (322 living alone)), 62 nonrelatives
- **In group quarters:** 110 (0 institutionalized population)

Size of family households: 229 2-persons, 140 3-persons, 225 4-persons, 162 5-persons

Size of nonfamily households: 656 1-person, 34 2-persons, 9 3-persons

195 married couples with children.

713 single-parent households (31 men, 682 women).

36.6% of residents of 01608 zip code speak English at home.

35.6% of residents speak Spanish at home
(30% very well, 31% well, 24% not well, 15% not at all).

20.4% of residents speak other Indo-European language at home
(26% very well, 67% well, 5% not well, 3% not at all).

0.8% of residents speak Asian or Pacific Island language at home (100% not well).

6.6% of residents speak other language at home
(21% very well, 73% well, 6% not well).

Foreign born population: 1,486 (41.8%)
(53.1% of them are naturalized citizens)

This zip code: 41.8%

Massachusetts: 15.6%

Most common places of birth for the foreign-born residents in this zip code:

- **24% Afghanistan**
- **18% Dominican Republic**
- **6% Saudi Arabia**
- **6% Pakistan**
- **6% El Salvador**
- **6% Dominica**
- **5% Other Caribbean**

Private vs. Public School Enrollment:

Students in private schools in grades 1 to 8 (elementary and middle school):

This zip code: 0.0%

Massachusetts: 9.2%

Students in private schools in grades 9 to 12 (high school):

This zip code: 0.0%

Massachusetts: 10.8%

Students in private undergraduate colleges: 65

This zip code: 23.2%

Massachusetts: 45.6%

Stress symptoms may be affecting your health, even though you might not realize it. You may think illness is to blame for that nagging headache, your frequent insomnia or your decreased productivity at work. But stress may actually be the culprit.

Indeed, stress symptoms can affect your body, your thoughts and feelings, and your behavior. Being able to recognize common stress symptoms can give you a jump on managing them. Stress that's left unchecked can contribute too many health problems, such as high blood pressure, heart disease, obesity and diabetes.

Common effects of stress on your body

- Headache
- Muscle tension or pain
- Chest pain
- Fatigue
- Change in sex drive
- Stomach upset
- Sleep problems

Common effects of stress on your mood

- Anxiety
- Restlessness
- Lack of motivation or focus
- Feeling overwhelmed
- Irritability or anger
- Sadness or depression

Common effects of stress on your behavior

- Overeating or undereating
- Angry outbursts
- Drug or alcohol abuse
- Tobacco use
- Social withdrawal
- Exercising less often

If you have stress symptoms, taking steps to manage your stress can have numerous health benefits. Explore stress management strategies, such as:

- Regular physical activity
- Relaxation techniques, such as deep breathing, meditation, yoga, tai chi or getting a massage
- Keeping a sense of humor
- Socializing with family and friends
- Setting aside time for hobbies, such as reading a book or listening to music

Aim to find active ways to manage your stress. Inactive ways you may use to manage stress — such as watching television, surfing the Internet or playing video games — may seem relaxing, but they may increase your stress over the long term.

And be sure to get plenty of sleep and eat a healthy, balanced diet. Avoid tobacco use, excess caffeine and alcohol intake, and the use of illicit substances.

If you're not sure if stress is the cause or if you've taken steps to control your stress but your symptoms continue, see your doctor. Your doctor may want to check for other potential causes. Or, consider seeing a professional counselor or therapist, who can help you identify sources of your stress and learn new coping tools.

Also, if you have chest pain, especially if it occurs during physical activity or is accompanied by shortness of breath, sweating, dizziness, nausea, or pain radiating into your shoulder and arm, get emergency help immediately. These may be warning signs of a heart attack and not simply stress symptoms.

Actual numbers, graphs and statistics will prove that these areas need more diverse and creative approaches to heal the wounds. The NACDC and its parent company are willing to take on the risk, opposition and political exclusionary pressures to develop a cure that roots out the sickness at its core, not just a band aid to treat and perpetuate the treatment. The statistics tells our team there is something drastically wrong. Collectively, we can, if we desire to, over time positively change the data and create a better quality of life for close to 60,000 citizens. Which will in turn have a rippling effect on the entire city.

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