



Everything Jersey

## Newark's financial empowerment centers: There's help out there

By Star-Ledger Editorial Board/The Star-Led...

October 05, 2009, 5:57AM

Not long ago, **Rose Hinton** stood at the front desk of the Newark Now Financial Empowerment Center, where she came with a friend looking for help filing a tax return.

These days Hinton sits on the opposite side of that desk, as a receptionist at the storefront office on Bloomfield Avenue. It's not a paying gig, but Hinton, who's been helping out at the center for three months, is hoping it will lead to a steady job.

"They tend to hire from within," Hinton said in between answering phones at the center last week.

Thanks to a partnership with nonprofit SingleStop USA, Newark Now opened the office in April to offer low-income people free help managing their money, cleaning up credit, filing tax returns and navigating the application process for various aid programs, such as health care coverage and food stamps.

Programs that emphasize self-sufficiency are hallmarks of the local organization. Started in 2002 by now-mayor **Cory Booker**, many of its programs have shown solid results. By 2008, the free tax assistance program had helped about 2,100 low-income families obtain more than \$3 million in refunds.

Indeed, there is much good to be said about teaching folks to become financially literate. The project has helped thousands of people wade through a maze of government programs intended to help people make ends meet. Some low-income people who walk into the center don't realize they're eligible for programs like Medicaid, FamilyCare or the earned income tax credit.

Also seemingly successful is a program to assist men who need help with parenting, job training and life skills. The Newark Comprehensive Center for Fathers has graduated more than 100 men to date and helped many find work.

It is the hope of eventually getting a job that catches the eye of many walking past the brightly painted windows on any given weekday. Like Hinton, their hopes of successfully finding work have been set back by a prolonged recession that has hit the poor and middle class particularly hard.

Newark's unemployment rate surged to 14.3 percent in July, the highest level since the same month in 1994, according to the U.S. Labor Department. Statewide, the recession drove unemployment to 9.7 percent in August, nearly matching Friday's national figure of 9.8 percent. New Jersey has lost 155,700 jobs since December 2007, when the jobless rate was 4.5 percent.

Little wonder, then, Hinton is still looking for work. But despite being jobless, she remains optimistic. "They do a good job here and they're really caring people," she said. "They really do help people."

© 2009 NJ.com. All rights reserved.