

St. Ambrose Housing Aid Center, Inc.

Winter 2021–22

Baltimore, Maryland

SHOW Fund Ensures Housing Stability for Older Women

According to the Bureau of Labor Statistics, older adults ages 65+ spend an average of \$17,500 annually in housing-related expenses. For older women, homeownership can be especially challenging.

The national median income for older women was just \$19,180 compared to \$32,654 for men in 2017. (In 2018, the

Federal Reserve reported that 40% of Americans could not handle a \$400 emergency expense without selling a belonging or borrowing funds.)

In Baltimore, the picture is similar, with research indicating that a greater percentage of older women live in multigenerational households with family members who depend on them.

The advocacy organization Justice in Aging reiterates this point, noting, “economic security, or the lack thereof, underpins much of the adversity that older women in America face as they age.

The compounding effects of gender disparities in both access to work and access to equal pay, coupled with societal norms that position women as the primary caregivers in many families, lead to more women aging into poverty.”

With a \$25,000 grant from the Baltimore Women’s Giving Circle, St. Ambrose attorneys and case managers addressed this disparity head on, piloting a project to provide direct financial relief to older women to cover emergency expenses that they could not pay.

The Sustaining Homes for Older Women (SHOW) Fund ensures that older Baltimore women can maintain their homes safely and sustainably and
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From the Executive Director

During the past year and a half, we witnessed a renewed national and local focus on the racial, gender and income inequities that existed long before the COVID-19 pandemic.

Our communities have spoken out loudly about the disparities that exist in healthcare, public safety, income, education, housing and the workforce. These disparities frequently overlap and intersect, placing vulnerable populations at greater risk.

The pandemic also shined a spotlight on the importance of home and the primary and essential need for housing

to be accessible, affordable, adequate and sustainable.

As you read the pages that follow, my hope is that you will gain a better understanding of the challenges many face in accessing safe, healthy and affordable housing and that you will see how St. Ambrose provides a pathway home and a springboard to a better life.

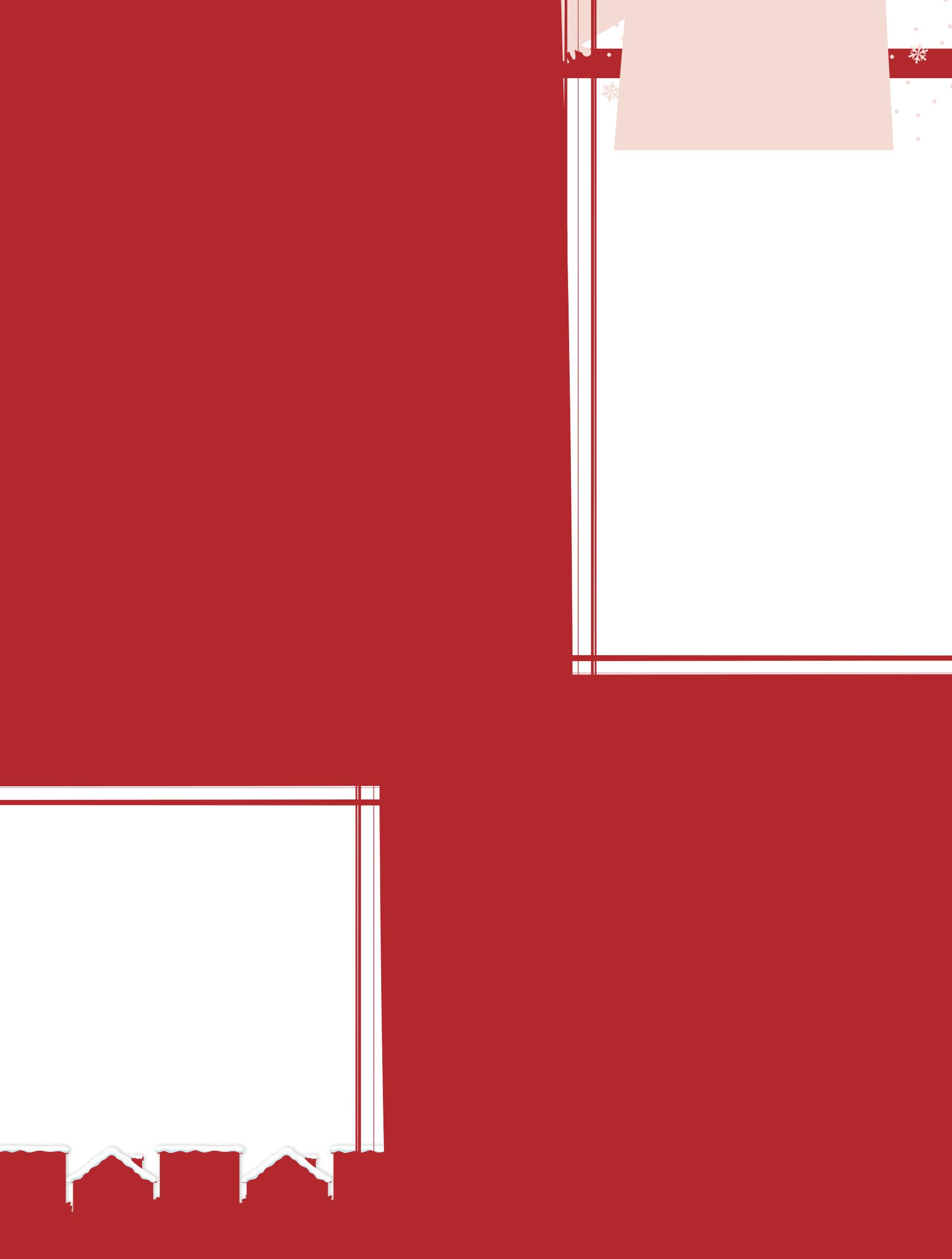
While 2020 and 2021 were full of unforeseen challenges, we witnessed incredible examples of determination and survival as ordinary people accomplished extraordinary things.

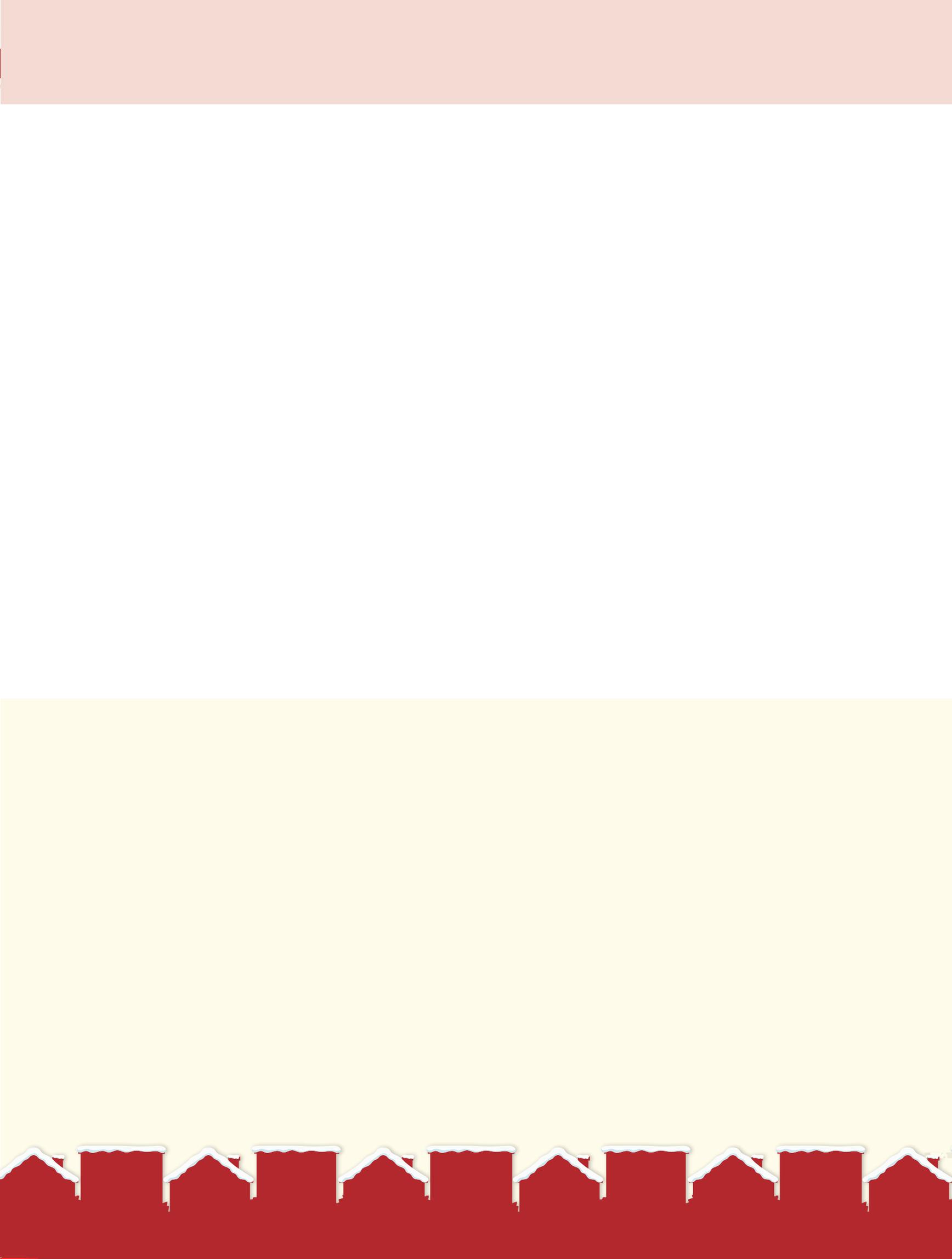
I hope you feel the optimism and sense of possibility, that we do, in the midst of hard times as well as our resolve to make our community a better place for everyone.

We are grateful for the support of so many in our community who sustain this vital work. Lastly, I also hope that you are inspired by the ways our community worked together to address the needs of our neighbors now and into the future.

—Gerard Joab









Thank you for supporting St. Ambrose and the more than 2,200 people in our community who turn to us for assistance each year.

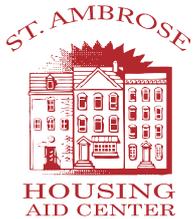
Your contribution builds safe and vibrant neighborhoods for our families. We need you with us to ensure that families in need can access housing, counseling, legal advice, food, furniture and other critical services when they need them.

Will you renew your financial support to St. Ambrose so that we can strengthen and expand our programs to create a better future for all who call Baltimore home?

Your support of St. Ambrose's mission has an extraordinary impact on the lives of families and neighborhoods. And with your partnership, we look forward to building a more equitable, prosperous future for all our neighbors.

**Please donate today using the enclosed envelope
or go online to www.stambros.org.**

❄️ **Join us!** ❄️



St. Ambrose Housing Aid Center
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Baltimore, Maryland 21218
www.stambros.org



Meet Our New Board Members

Seema D. Iyer, Ph.D., is Director of the Real Estate and Economic Development program at the Merrick School of Business (MSB) and associate director of the Jacob France Institute (JFI), MSB's economic research center. She oversees the Baltimore Neighborhood Indicators Alliance at JFI (BNIA-JFI), which collects, integrates and disseminates community-based quality of life indicators. BNIA-JFI produces the city's annual Vital Signs report, which takes the pulse of Baltimore's neighborhoods.

James Hook serves as Senior Vice President of SunTrust Community Capital, where he is responsible for originating commercial real estate loans, with an emphasis on affordable housing developments, primarily in the Mid-Atlantic and Southeastern United States. A native of Baltimore, James graduated from the Loyola University Joseph A. Sellinger, S.J. School of Business and Management. He also holds an MBA in Finance from The University of Baltimore's Robert G. Merrick School of Business.

Joseph Dugan is an associate in Gallagher, Evelius & Jones' Litigation Group working on complex commercial disputes, employment issues, and tort defense. Joe joined Gallagher after working as a trial attorney with the Federal Programs Branch of the Department of Justice, Civil Division, and as a law clerk for the Hon. James K. Breder and the Hon. David F. Hamilton of the U.S. Court of Appeals for the Seventh Circuit. Joe is a 2015 graduate of Indiana University Maurer School of Law.