



WCAC

BREAKING THE CYCLE OF POVERTY ONE NEIGHBOR AT A TIME

2025



ANNUAL REPORT

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Dear Friends,

As we reflect on the past year at Worcester Community Action Council, we are filled with deep gratitude — and something more: a renewed sense of promise. 2025 was not an easy year. Economic uncertainty, shifting federal and state landscapes, and growing community need tested us at every turn. But in the face of that uncertainty, something powerful emerged — the resilience, compassion, and unwavering commitment that defines us.

WCAC remained committed in our mission to help people move toward economic mobility, and together, we made meaningful, measurable progress. That progress was hard-won, and we did not take it lightly.

Across Central Massachusetts, the need continued to grow. Families worked to stay warm. Parents searched for reliable childcare. Seniors sought safe, stable housing. Individuals took courageous steps toward financial independence. In each of these moments — amid uncertainty and the challenge — WCAC was there. Not simply responding to need, but expanding our reach, strengthening our programs, and deepening the impact we know is possible.

It was due to the extraordinary dedication of our staff, partners, and supporters, that 2025 became a year of growth and momentum — proof that even in difficult times, progress is achievable. Together, we helped thousands of neighbors access the resources and opportunities they needed to move forward with stability and confidence. That is not a small thing. That is a future being built, one person at a time.

The promise of this work extends far beyond individual households. When we invest in people, we strengthen entire communities, support local economies, and build more resilient systems across Central Massachusetts — systems that can withstand the pressures and uncertainties that lie ahead.

We know the road forward will bring new challenges. But we also know what we are capable of. As we look ahead, we do so with clear eyes, deep optimism, and unshakable purpose. Real change is happening — and with your continued partnership, WCAC will keep building on this momentum, working to break the cycle of poverty and create lasting opportunity, one neighbor at a time.



M. Campbell
Marybeth Campbell
 Chief Executive Officer



Kristen Lemire
Kristen Lemire
 Chair

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- Miurka Torres**
- Donald Xenos**



16,000

Applications
Processed



15,000

Households
Assisted



1,750

Served Energy
Efficiency
Programming



615

Served Heating
Repairs/
Replacements

I just want to let you know how grateful I am for having been a part of your weatherization program. Everything I received was more than I could have hoped for. It was way beyond my expectations. Thank you so much for all that you did.

- Pauline, *WCAC Client*

\$14 Million +
in Heating Benefits

\$15 Million +
in Energy Benefits



“This past year, WCAC’s Heating and Energy Assistance Program remained a vital lifeline for thousands of families across Central Massachusetts—despite significant staffing reductions and cuts to client benefits. By helping nearly 15,000 households stay safe and warm and delivering more than \$14 million in critical assistance, we demonstrated our unwavering commitment to meeting people where they are. We are proud to continue showing up when our neighbors need us most. As we look ahead, we remain focused on strengthening our capacity, advocating for sustainable funding, and expanding our ability to serve families across Central Massachusetts.”

- Dianne Schiavone, Director, Home Energy Assistance Program



“2025 was a big year for the WCAC Energy Team. We reorganized, rebuilt, and redesigned how we deliver energy services across Worcester County. Through the team’s hard work and dedication, we installed more than \$15 million in energy-efficient upgrades, including full home weatherization, air source heat pump installations, heating system replacements, new triple-pane windows, and energy-efficient home appliances such as washers, refrigerators, and air conditioners for both tenants and homeowners.”

- Rich Justice, Director, Energy Resources



320

Enrolled in WCAC's Head Start Prenatal to Five Program



100%

Of Enrolled Children Showed Progress Towards School Readiness



116

EHS & HF Parents Improved their Parenting Skills



16

Families Increased their Income with Extended School Day Hours

Head Start is an amazing program and I am so thankful that my daughter has an opportunity to come here! As a single mom it is hard for me to be able to afford other quality preschools, because of this amazing WCAC Head Start she is thriving. My daughter enjoys coming to school and loves learning.

- WCAC Head Start Parent

205

Children were screened for dental health

122

Healthy Families and Early Head Start Home Visits



"Head Start is about more than early education; it is about meeting families where they are and removing barriers so children can thrive. Guided by feedback from our Head Start Family Survey, we launched an Extended Day pilot at our Leicester center and, building on its success, are proud to expand services to Southbridge in its second year."

- Kathy Dow, Director, Head Start



"This past year marked a time of growth and improvement for WCAC Healthy Families. We focused on reconnecting with the communities we serve and building new partnerships, helping us better share the impact of our work with first-time parents and reinforce our mission and HFM goals. We are here for you and your family."

- Camille Diaz, Director, Healthy Families of Southern Worcester County





598

Received Job & Work Readiness Training



558

Received Job Placement Assistance



41

Participated in HiSET Preparation



15

Youth Participated in Post-Secondary Preparation

“Through the Youth Summer Work program, I experienced meaningful growth in my skills, confidence, and leadership. What started as a way to stay productive and creative during the summer became one of the most impactful experiences of my life, allowing me to give back to my community and step into a leadership role I never imagined for myself.

- Raymond, *WCAC Client*

558
Youthworks
Participants

75+
Employers



“At WCAC, we believe opportunity changes lives when it is met with the right support. In 2025, our Jobs & Education Center programs served more than 600 youth and adults, connecting young people to employment while strengthening foundational education skills and helping participants earn HiSETs and industry-recognized credentials. Each outcome reflects our commitment to helping individuals move toward stability and brighter futures.”

- Patti Ovalles, Director, Job & Education Center





111

Ongoing Financial Empowerment Coaching Clients



489

Received Assistance with Emergency Housing Applications



469

Households Received SNAP Application Assistance



90

Improved their Credit through Axuda Micro-Loans

When I first began financial coaching, I felt embarrassed and overwhelmed, but my coach met me with compassion, helped me understand my finances, and reminded me that progress was possible even in hard moments. Through ongoing support, encouragement, and connections to community resources, my coach helped me regain stability, confidence, and hope for a better future.

- WCAC Client

6,000 +
Total Clients Served

1,400
Received Free Tax Assistance



“Through WCAC’s Resiliency and Financial Empowerment programs, individuals and families receive support to navigate complex systems, stabilize housing, access food and essential resources, and strengthen their financial footing. From benefits navigation to budgeting tools, this work helps households move from crisis to stability. Together, these supports restore hope and create lasting pathways to economic security and upward mobility.”

- Maydee Morales, Director, Resiliency Center



GUARANTEED BASIC INCOME

Over the past two years, 52 households have participated in WCAC’s Guaranteed Basic Income pilot, the first GBI program in Central Massachusetts. Made possible by a \$250,000 City of Worcester ARPA grant, the initiative was unique in its approach, pairing a monthly cash stipend with consistent, client-centered coaching to support self-determined goal setting. The pilot addressed the region’s high poverty rates and Massachusetts’ extreme cost of living, while recognizing the benefits cliff faced by many low- to moderate-income families, where modest income gains can result in the loss of essential supports without meaningfully improving financial stability.



50%

Obtained Higher Income in the 12 Month Program



52%

Successfully Increased their Savings



63%

Reported an Increase in the strength of their Networks



20

Increased their Housing Bridge Score through the 12 Month Program

"Collectively, I was taught how to balance a budget, put money aside into savings, build my credit up, take a training course, start a whole new career... I really wish more people would have an opportunity to experience something like this because it helped me a lot."

- WCAC GBI Program Participant

TWELVE MONTHS OF CHANGE: How Four GBI Participants Reduced Debt Through Resilience



"We measure progress using the Economic Mobility Bridge to Self-Sufficiency, a 100-point scale that looks at the whole person across every pillar of life including finances, housing stability, job satisfaction, and pathways to increased income. We took these measurements at baseline, six months in, and again at the end of the program. While progress isn't always linear because people are human, we saw powerful results. By the end of just one year, multiple families increased their scores by 24 points or more. On a 100-point scale, that level of growth is extraordinary and demonstrates the real, meaningful impact of guaranteed income paired with coaching."

- Terra Oliveira, Director, Financial Empowerment

ABBVIE
Dale Allen
Richard Ardizzone
Wendy Ardizzone
Richard Bates
Berkshire Bank Foundation
Christine Bielick
Robert Blackman
Kristin Boudreau
Robert Branca Jr.
Matthew Brooks
Beverly Campbell
Marybeth Campbell
Charles Cary
Deborah Cary
Charter Communications
Cinchit
Clark University
Maureen Clifford
Cornerstone Bank
Creating Healthier Communities
DAF Giving 360
SimonDavidson-Weiss
Janet Davis
DCU
Michele Desmarais
Dale Domings
Kathleen Dow
Ecotec
Timothy Emhoff
Jennifer Emhoff
Emily Feeley
Fidelity
Fidelity Charitable
Field First
Halle Fields
Allen Fletcher
Warner Fletcher
Fratlicelli Oil Company
Jen Garofalo
Mary Gilbert
Brianna Goldberg
Greater Worcester
Community Foundation
Bruce Greenberg
Erin Guyette
Hanover Insurance Group
Jackson Henry
Darlene Heywosz
Adam Katz
Emilia Keene-Kendrick
Lamoureux Pagano Associates
Dennis Lataille
Nicholas Lazzaro
Ann Lisi
Donna Lombardi
M & T Bank
MA Public Health Associates
Peter Martin
Mastermans
Jacob Mela
Millbury Federal Credit Union
Mirick O'Connell
Marie Mullen
Mutual of America Life Insurance
Nault Architect
Lauren Nelson
Margaret O'Connor
OpenSky
Glenn Pape
Partners for a Healthier
Community
Michael Pedone
Maureen Power
Margaux Reinoso
Janet Rivard
River & Stone Yoga
Pamela Rogers
Abigail Rosenstein
Anna Rudnicki
Brett Russ
Robert Seder
Sentry Oil
Sarah Skinner
Spectrum Health System
Spiral Giving Network
Christian Sulmasy
Paula Sulmasy
George Tetler
TJX Foundation
Jay Turner
Dustin Turner
Umass Memorial Health Care
Unibank
United Congregation Church
United Way of Central MA
Olga Valdman
Ellen VanScoyoc
Jens Walz
Nancy Waugh
Gabrielle Wilson
Webster Five
Whitney Bros. Oil Corp
Jenna Wills
Worcester Railers

FUEL & ENERGY

United Way of Central Massachusetts

HEAD START PRENATAL TO FIVE

Fundación MAPFRE

United Way of Central MA

JOB & EDUCATION CENTER

Mass Clean Energy Center

MassHousing

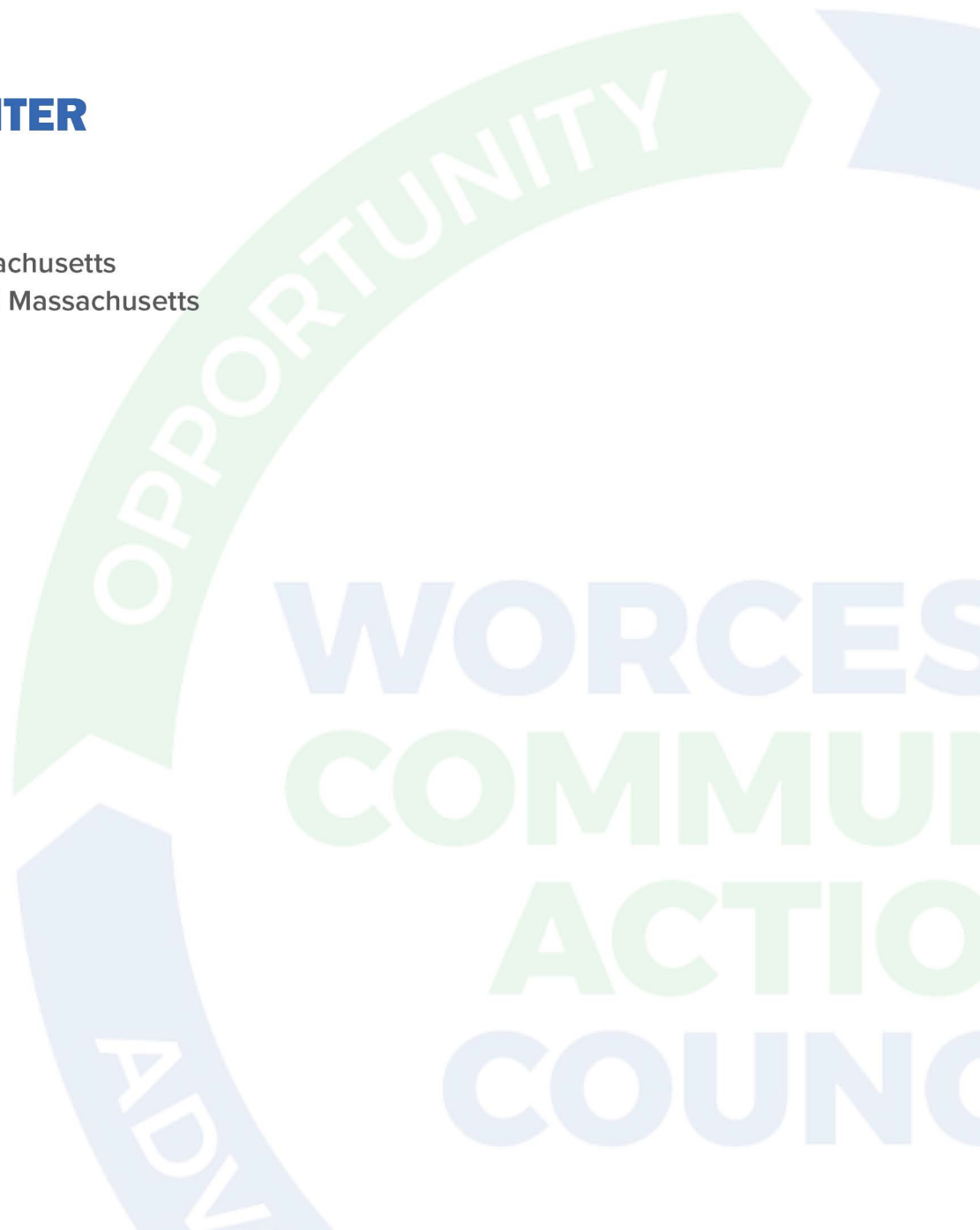
RESILIENCY CENTER

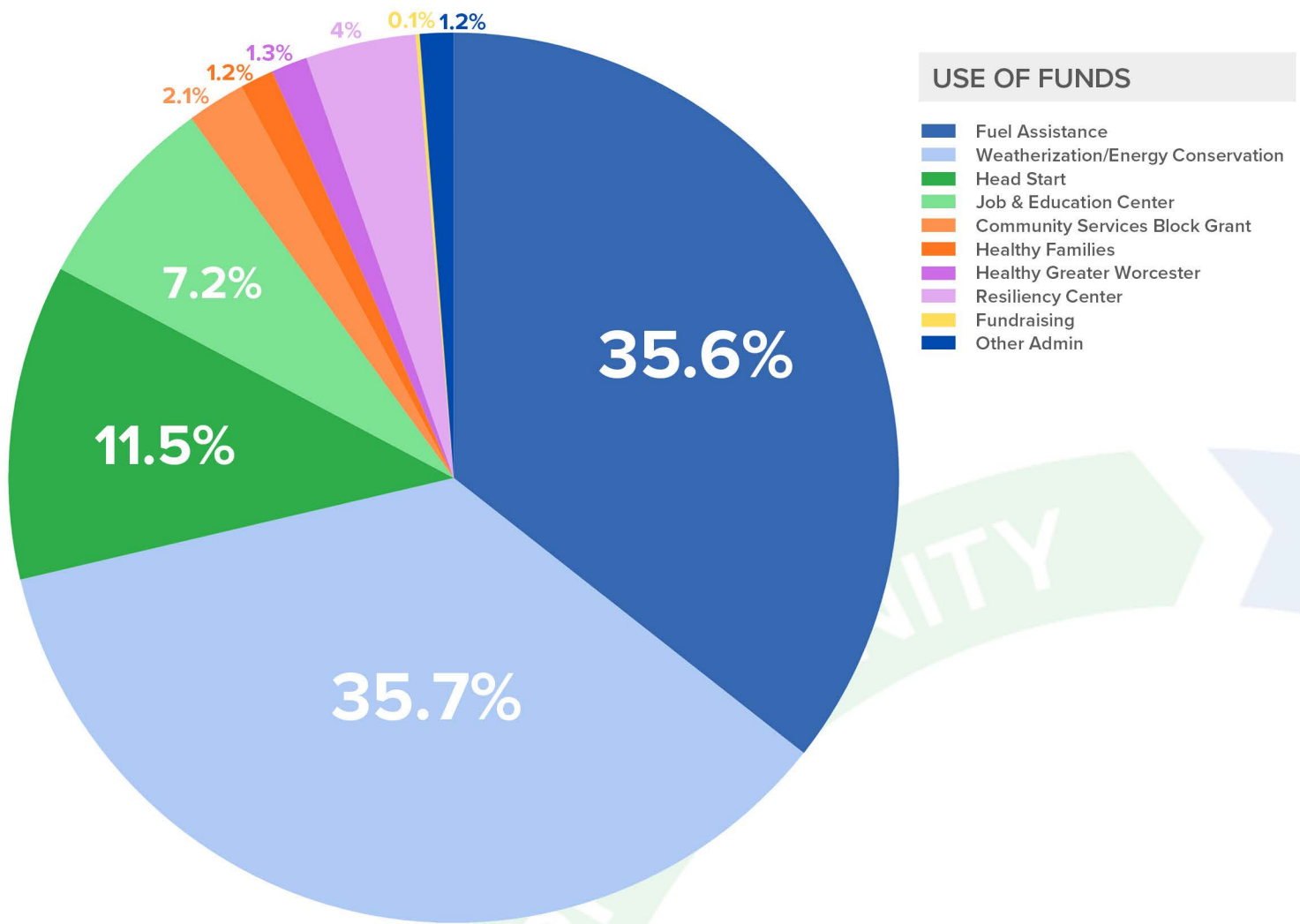
Fallon

TJX Foundation

United Way of Central Massachusetts

United Way of South Central Massachusetts





SOURCES OF REVENUE

Mass Dept of Housing & Community Dev	
Pass Thru Fed & State	16,796,406
Earned Revenue Fees	13,533,459
Federal Funding - Head Start	3,495,081
Federal Funding - Other Pass Thru	174,410
City of Worcester - Pass Thru Fed & State	3,143,926
In-Kind Contributions	300,206
The Children's Trust Fund	184,366
State Revenues - Other	833,425
Mass Dept of Public Health	243,849
Corporate, Foundation & Private Grants	1,584,014
United Way	154,441
Mass Dept of Early Education & Care	782,178
Mass Dept of Education	201,186
Individual Donations	5,904
Other Income	404,103
TOTAL SOURCES OF REVENUE	41,836,954

USE OF FUNDS

Fuel Assistance	14,590,246
Weatherization/Energy Conservation	14,642,137
Head Start	4,690,441
Job & Education Center	2,946,069
Community Services Block Grant	871,473
Healthy Families	501,177
Healthy Greater Worcester	539,086
Resiliency Center	1,639,839
Fundraising	59,203
Other Admin	501,911
TOTAL SOURCES OF REVENUE	40,981,582



**HELPING INDIVIDUALS MOVE TO
ECONOMIC SELF-SUFFICIENCY THROUGH:**

PROGRAMS | PARTNERSHIPS | ADVOCACY



www.WCAC.net