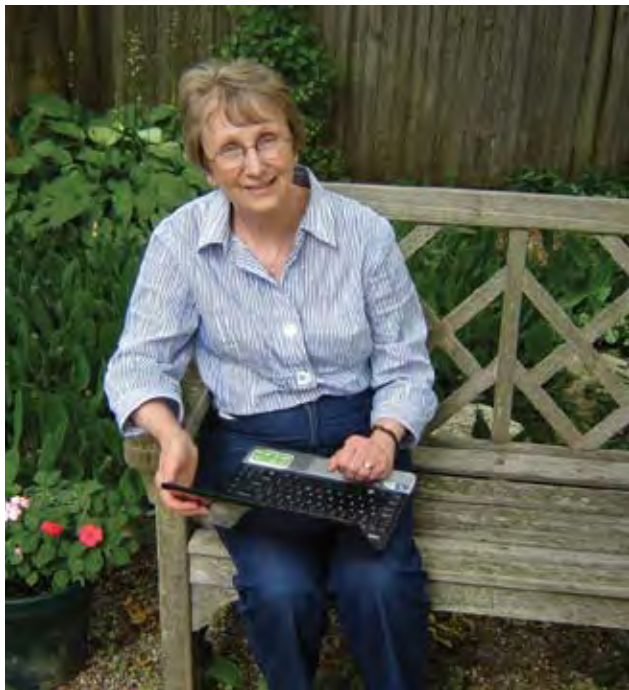


Letter from the Editor



Photograph: John Ellis

Welcome once again to *Communities & Banking*. Our cover story by University of Minnesota professor Ben Senauer explains why the Supplemental Nutrition Assistance Program (SNAP, or food stamps) has been a lifesaver for the working poor in the downturn. The average \$134 per person per month has often meant the difference between eating and not eating.

Sarah Byrnes describes Resilience Circles, in which groups of people give one another a helping hand and brainstorm to change policies that hurt the poor. Jorge Acero from the Maine Bureau of Employment Services, meanwhile, writes about a state program that is helping low-income Mainers move into higher-skilled jobs with better pay. We also feature research by MassINC's Ben Forman and Caroline Koch on how growing income inequality has increased geographic segregation.

As ever, *Communities & Banking* continues to investigate the high U.S. incarceration rate and its effect on lower-income communities. An article demonstrating that many addicted and mentally ill prisoners might be less expensively and more effectively treated in communities is important reading.

Foreclosure mediation—which gets all parties in the same room to hammer out foreclosure alternatives—is seeing increased acceptance as foreclosure continues nationwide. The Fed's Robert Clifford shares his Massachusetts state house testimony on when mediation is likely to be successful.

Peter Hollands of Boston Private Bank offers practical guidelines for bankers seeking a good return from community development projects. Susan Longworth of the Chicago Fed explains how interjurisdictional collaboration can increase the supply of affordable housing and revitalize communities. And in the education arena, Kevin Todd describes research that can aid educators making student-placement decisions.

Last but not least, Claire Greene reports on a youth production called *Money Matters* that engages actors' and audiences' emotions so as to improve retention of information about money and saving. Let us know if you want to come see the play at the Boston Fed on October 18.

And always feel free to contact me,

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Managing Editor