PHILADELPHIA — Like many poor people in this city, Gladys James did not know she was entitled to free home help or discounted water bills. She had no idea she was eligible to re-enroll for food stamps after being cut off last year because of a misunderstanding.

Ms. James, 92, a former factory seamstress, lives on Social Security and a small pension totaling about $688 a month, or $8,266 annually. That puts her income well below the official federal poverty line of $11,490 a year for a single person. She is one of 430,000 people in Philadelphia — 28 percent of the city’s population — who live below the poverty line, the highest rate among the 10 largest American cities. Some 200,000 live on income that is less than half the federal poverty threshold, placing them in the “deep poverty” category, according to city statistics.

In North Philadelphia, one of the poorest sections of the city, as many as 65 percent of individuals in some neighborhoods meet the guidelines for the Community Services Block Grant, a federal program that funds local agencies providing services to low-income communities, according to 2010 census data. But with an array of public and private agencies providing different services in different locations, many poor people here are not getting the assistance available to them that could help them find work or qualify for benefits. In response, Philadelphia initiated an effort this summer that offers “one-stop shopping” in local outreach centers to help people get all the assistance they need — with food, housing, job training, financial counseling, child care and other services — in one place.

The effort, called Shared Prosperity, is a response to the recent growth in the number of poor people, many of whom are not benefiting from the city’s current economic recovery, said Eva Gladstein, executive director of the Mayor’s Office of Community Empowerment and Opportunity, which runs the program. “We’ve been bringing our economy back, but we haven’t paid attention to people with the fewest skills,” Ms. Gladstein said.

One-fifth of eligible residents are not receiving food stamps under the federal Supplemental Nutrition Assistance Program, and about the same number are not getting cash payments available to the working poor under the earned-income tax credit, city officials say.

After the intervention of Community Legal Services, a nonprofit group that advocates for low-income people, Ms. James eventually qualified for a city program under which she pays only $25 a month toward her water bills, and will shortly be receiving free visits from workers who will help her with chores in her North Philadelphia row home. After getting help from a social worker, she has also recently requalified for food stamps, worth about $85 a month, after being cut off in November because she did not know she had to enter a new identification number to receive the benefit. “She was the one that told me I should be getting food stamps,” Ms. James said of the worker, sitting in the cluttered, dimly lighted living room of the house where she has lived since 1955.
Clients of the new program include Cola Dockery, 34, who was released from prison in February after serving six months for burglary and armed robbery, and has since been living in a Philadelphia homeless shelter. Through the program, he got Internet access that allowed him to apply for jobs, qualified for food stamps and received mentoring by city staff members.

He also learned for the first time about how to set up a bank account, how to qualify for assistance from a food bank, and how to obtain free bus tokens so he could travel to job interviews. Recently he landed a job as a kitchen worker at a local college, for which he is paid about $250 a week. It is not enough to allow him to move into his own place anytime soon, he said, but he is grateful for the work, and credits the city’s poverty services for helping him get it.

To increase job opportunities for the poor, who often lack education or work experience, the new program aims to use tax credits to attract businesses in fields like hotel and restaurant work, health care and transportation that provide entry-level jobs and opportunities for career advancement. Officials hope to create 25,000 more jobs, including 1,700 in hotels and restaurants, by 2015.

In an attempt to break a cycle in which successive generations live in poverty, the program also hopes to increase the number of children entering kindergarten with pre-literacy skills, and to increase enrollment in high-quality child care. And to reduce the impact on the poor of predatory lending and costly check-cashing services, it will offer financial counseling to help clients open bank accounts, raise credit scores and reduce debt.

The services will also help former inmates, who face some of the biggest challenges in finding work. Phillip Fundenberg, 49, said he had benefited from the city’s services after being released from prison in January, and urged officials to do more to publicize the new program. “The city really doesn’t let the public know about all the stuff that’s out there,” Mr. Fundenberg said.