



COALITION ON HUMAN NEEDS

Public Policy Priorities Calendar Year 2009

Overview

We have always known that heedless self-interest was bad morals; we know now that it is bad economics.

The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.

Franklin Delano Roosevelt, Second Inaugural
Address, January 20, 1937

The current economic crisis confirms the bad economics of heedless self-interest. The economic security of millions of Americans has been diminished. A recent poll found that about four in ten families reported falling behind in payments for rent or mortgage and utilities and were unable to get medical care because of the cost over the past year. Nearly a third said in the past year they had too little money to buy enough food. Rising joblessness has swelled the numbers of poor and near-poor families. Communities are seeing more hunger and homelessness. The harm to children's health and development will not be easily undone.

Economists across the political spectrum have re-learned that helping low-income people to meet their immediate needs helps the economy in the short term, with evidence that income supports such as food stamps and unemployment insurance provide the most effective boosts to the economy. Now we must recognize that our long-term economic growth depends on ensuring that everyone can contribute – not just by having sufficient income to fuel today's economy, but by having the education and opportunity to create the work of the future.

The Great Depression taught Franklin Roosevelt that the federal government was needed to help those who had been left out to be full partners in rebuilding our nation and to protect all of us from "blind economic forces and blindly selfish men." Now the worst economic conditions in decades are awakening us again to the urgent need to use federal power and resources to invest and protect.

It is the mission of the Coalition on Human Needs to enlist the federal government to help people who have too little. We believe that it is morally wrong and fundamentally undemocratic to deny opportunities to some Americans and consign them to lives of

hardship. We also believe that failing to extend to each of us the opportunity to reach our full potential hurts all of us.

The policy priorities supported by the Coalition on Human Needs are designed to provide low-income and vulnerable people with the resources they need to succeed and protect them when economic forces, ill health, or other conditions make work impossible. Especially in light of the many years of shrinking investment in services for children and working families, education and training, affordable housing, public health, and other basic needs, the nation must make a major commitment in 2009 and beyond to invest in its people.

In particular, the new Administration should commit the federal government to the goal of cutting poverty in half in ten years. The President should designate a central authority in the executive branch to oversee and coordinate strategies and actions across federal agencies to meet the goal, with regular public reporting of progress towards reducing poverty. The coordinated strategy should recognize that the only effective way to cut poverty in half in ten years is to provide people in poverty with a realistic route to the middle class and economic security.

Full participation in the work of our nation requires investment in every stage of life. A healthy population is essential, as is guaranteeing a system of health coverage that serves all people. Investments in education are undermined if children are held back by chronic illnesses or preventable developmental delays.

Human needs priorities are inextricably intertwined. Children's chances for success in school and in later life are linked to prenatal care, adequate nutrition and health care, safe and stable housing, and early childhood education. The ability of both parents to provide for their children's needs hinges on their own preparation for decent jobs, their health and access to help to overcome problems such as substance abuse. Paid sick leave and affordable child care support parents' opportunities for employment. Community investment in good schools, affordable housing, and safe environments all play a role in child health and development. The failure to prevent or treat chronic health conditions increases the costs of caring for the elderly. Failure to meet the needs of people with disabilities prevents them from making their fullest contributions to the economy. CHN's policy priorities address all these interrelated needs.

In an economic crisis, it is necessary for the federal government to pay for these critical investments through deficit spending. But long-term shared prosperity depends on ensuring that federal revenues are adequate to invest in building our human capital and meeting human needs. Such investment is equally important as other national goals such as renewable energy and infrastructure rebuilding. In fact, developing creative solutions and the capacity to carry them out depend on a healthy and educated population.

Reaching our goals requires a progressive tax structure. The trillions in tax cuts lavished on the wealthy have widened income inequality and contributed to the risky securities

that brought down the finance system. They did not lead to investments whose benefits were broadly shared. Redirecting the nation's priorities must include allowing regressive and unaffordable tax cuts to expire, closing tax loopholes, and securing additional revenues from equitable new sources.

It will take years to reverse the service cuts of the past. That is all the more reason why redirecting our national priorities must begin now.

CHN Leadership Issues

Issues in this category are cross cutting and affect the entire human needs community. The Coalition will play a leadership role on these issues. Issues in this category will get the highest possible attention from CHN staff where appropriate and feasible. CHN will:

- Advocate for these priorities before Congress and the Administration;
- Organize and actively participate in lobbying visits;
- Hold strategy sessions;
- Initiate sign-on letters and circulate sign-on letters initiated by others;
- Host seminars, briefings, and webinars;
- Educate the human needs community and its network on the issues;
- Highlight and provide information on the status of these issues in our emails, web site, and in *The Human Needs Report*;
- Update CHN members on their status at bi-weekly Advocates' Meetings.

The following public policy areas as well as CHN's economic recovery work (see *Towards Shared Recovery* dated 12/10/08 at:

<http://www.chn.org/pdf/2008/sharedrecovery103108.pdf>) are identified as CHN Leadership Issues:

Ensuring a Fair and Responsible Budget that Meets Human Needs

The federal government commands vast resources that can be used to address the critical needs of people, communities, and the nation's economy. The federal budget should reflect our common responsibility to set priorities both to provide for short-term economic recovery and long-term shared prosperity. Neither can be achieved without substantial investment in meeting basic needs, such as health care, food, housing, employment, and basic income.

Deficit spending in a recession is necessary. Spending must be targeted effectively to rebuild the economy while promoting the economic security of our people. To minimize the burden on future generations, the budget must shift from the unwise choices of the past, reducing unproductive uses of federal dollars such as wasteful and ineffective weapons systems and tax breaks for the wealthy and powerful few.

The Coalition on Human Needs supports a federal budget that gives priority to human needs, especially for low- and moderate-income people. The President's budget, Congressional Budget Resolution, and subsequent reconciliation and appropriations bills should all provide for real growth in meeting the needs of the most vulnerable and realizing the goal of reducing poverty and enabling all Americans to reach a level of economic security.

The Coalition on Human Needs opposes cuts in critical human needs programs that would hamper their effectiveness or their ability to serve eligible families, and **supports** ensuring that program funding is adjusted to address unmet needs and keep pace with inflation.

The Coalition on Human Needs opposes budget process changes or commissions that would make it more difficult to consider all parts of the budget in a careful and balanced way, including revenues as well as spending, or the impact of changes in programs on the people who rely on them, as well as the bottom line.

Promoting a Progressive Tax Code That Raises Adequate Revenue

The decisions the next Congress and President make will have a profound impact on the nation for decades to come. They will affect the resources available to make long-neglected investments in human needs and help determine whether the growing divide between the very wealthy and everyone else will start to shrink or continue to widen.

Nearly all of the tax cuts enacted since 2001 will expire by the end of 2010. The federal estate tax will be repealed for one year at the end of 2009 before it too reverts to pre-2001 law levels at the end of 2010. Extending all of the Bush tax cuts and adjusting the Alternative Minimum Tax would cost over \$4 trillion over the next ten years and nearly one-third of the tax benefits would go to the top one percent of the income scale.

To ensure that the nation has the resources it needs to invest in meeting human needs and to directly promote a more equitable society, the **Coalition on Human Needs supports** tax policies that raise adequate revenues in a progressive manner.

CHN supports expanding tax assistance for low-income families and individuals, such as: increasing the Earned Income Tax Credit for childless adults and larger families; extending the refundable Child Tax Credit to more low-income families as a step toward full refundability; and making refundable and improving the child and dependent care, education, and saver's tax credits.

CHN supports closing loopholes that allow corporations and individuals to evade hundreds of billions of dollars in tax liability. **CHN supports** ending tax breaks skewed to the wealthiest Americans, including the capital gains and dividends tax cuts, rate cuts for higher-income tax brackets, and repeal of the income limits on personal exemptions and deductions. **CHN supports** reform of the AMT that is progressive and offset by new

revenues, but strongly **opposes** repeal. **CHN supports** a progressive, fiscally responsible estate tax.

CHN opposes using offsets from cutting human needs programs to pay for tax cuts. **CHN opposes** preferential treatment for investment income, wealth, and the transfer of wealth. **CHN opposes** using the tax system as a tool for immigration enforcement or punitive policies towards particular taxpaying populations.

CHN Supportive Issues

Issues in this category are those in which CHN will serve to “bridge” the gap between the human needs community and any other coalitions working on the identified issues. The Coalition will not take the lead on these issues but will support other leaders and expand their advocacy capacity. As resources permit, CHN will:

- Advocate on behalf of these issues before Congress and the Administration;
- Disseminate sign-on letters generated by other organizations to CHN member groups;
- Co-host briefings and forums on supportive issues;
- Identify member organizations to participate in advocacy efforts, but will not take primary responsibility for arranging meetings or actions on the issue;
- Track the legislation in *The Human Needs Report*; and
- Provide updates during the bi-weekly Advocates’ Meetings.

The following public policy initiatives are identified as Supportive Issues:

Promoting High Quality Affordable Health Care for Everyone

More and more middle- and low-income people are living without health insurance. As a result, millions are forgoing or delaying necessary medical care. This jeopardizes not only their health, but also the entire community’s economic security. The vast majority of the uninsured are in working families. Racial and ethnic minorities are more likely to be uninsured. More than eight million children are uninsured. In 2005, about half of families filing for bankruptcy did so, at least in part, due to medical reasons. Over five million families filed for medically related bankruptcy from 2000 through June 2007

The Coalition on Human Needs supports guaranteed affordable, high quality health care for every person. **CHN supports** reforms that build on and improve our current health care system, while assuring every person – adults and children - has access to care, via either a public program, employer-sponsored insurance, or a new group insurance pool. Coverage should be made affordable by offering sliding scale subsidies for low- and moderate-income families. Strong rules should hold insurance companies accountable to play fair, so families can receive coverage no matter where they live and whether or not they have a pre-existing medical condition. Medicaid eligibility should be strengthened and expanded so eligibility is based on need, rather than on family status. **CHN supports** policies that improve prevention and wellness, including support for

mental health and substance abuse services, affordable prescription drugs, an improved Medicare program, and a strong public health system. **CHN supports** expanding, updating, and reauthorizing The Indian Health program to meet the special needs of its target population.

The Coalition on Human Needs opposes efforts to restrict access to care or shift more of the costs of health care to those least able to afford it. **CHN opposes** restrictions on availability of coverage and care for immigrants, and unnecessary documentation requirements that create barriers to healthcare for citizens and immigrants.

Promoting Equity for Immigrants in Access to Services

Despite high rates of employment, immigrant families experience a wide range of preventable hardships that can have negative impacts beyond themselves. For example, one in two immigrant children lack health insurance, frequently leaving them without access to the preventative care needed to address minor health problems that left untreated can exacerbate to serious problems requiring more intensive intervention from the health system. Immigrants – including those lawfully residing in the US -- are often shut out of basic safety net programs available to other taxpayers due to arbitrary eligibility restrictions that bear no relation to need. The broken immigration system leaves millions of immigrant workers without any way to become citizens, regardless of their contributions to the places where they work and the communities in which they live.

The Coalition on Human Needs supports a comprehensive fix to our nation's immigration laws that includes a clear path to citizenship for undocumented immigrants living and working in the US. **CHN supports** equal access to public services and benefits that meet basic human needs, including health insurance, nutrition assistance, education, income supplements, and employment benefits, ending the current bar for documented immigrants. **CHN opposes** raids that separate children from parents, and other actions regarding immigrants that have a divisive effect on communities and that foster restricted access to services for eligible beneficiaries.

Eradicating Hunger in the United States

Hunger in America is recognized as the recurrent and involuntary lack of access to sufficient food due to poverty or constrained resources, which can lead to malnutrition over time. Based on USDA and Census Bureau statistics, one out of eight people in the United States faces a constant struggle against hunger.

The Coalition on Human Needs supports efforts to strengthen and expand school meals and out-of-school time nutrition programs through the reauthorization of the Child Nutrition and WIC (Special Supplemental Nutrition Program for Women, Infants and Children) programs. **CHN supports** efforts to implement provisions of the 2008 Farm Bill that expanded nutrition program access and benefits to low-income individuals and families. Congress must continue to invest resources to make SNAP (Supplemental

Nutrition Assistance Program, formerly Food Stamp) benefit allotments more adequate, to open eligibility to more vulnerable people, such as jobless adults, ex-offenders and all documented immigrants, and to connect more eligible people with program benefits.

Adequate funding for all food and nutrition programs – including WIC, The Emergency Food Assistance Program (TEFAP) and the Commodity Supplemental Food Program (CSFP) – must be assured during the annual appropriations process.

Making the Economy Work for Workers

The most recent Census Bureau data available from 2007 confirms what struggling low- and moderate-income families already know: they are falling further behind as income inequality widens. Poverty was higher in 2007 (12.5 percent) than in the recession year 2001 (11.7 percent). That translates into 4.4 million more poor people in 2007 than in 2001. Women are concentrated in the lowest paying occupations, increasing their chance of being poor. From January through October, 2008, the nation has lost 1.2 million jobs. One in ten workers is unemployed and either actively seeking work, unemployed but too discouraged to look, or working part-time involuntarily because full-time work is not available. But, only 37% of the unemployed received unemployment benefits in 2007, largely because of outdated eligibility rules that disproportionately disqualify low-wage and part-time workers, women, and people of color. Employment has also become more tenuous as American jobs are being exported abroad, trade agreements fail to include enforceable labor standards, and the Trade Adjustment Assistance (TAA) program has not been updated and expanded to help all workers – including service sector and public sector workers -- adversely impacted by trade. Economic recovery requires an aggressive job creation strategy that should include employment strategies for low-income persons.

Basic education deficiencies exist among 80 to 90 million adults in the U.S. out of a labor force of about 150 million. Despite the serious deterioration in the economic status of working families and the importance of education and skill development, investments in employment and training programs have declined in real terms by nearly 70 percent since 1979, including federal funding for state employment services that match unemployed workers with employers. Many sectors of workers are adversely affected by these deep cuts, including those facing distinctive barriers to employment, older workers needing to retool their skills to match their physical capabilities, school dropouts and other at-risk youth and young adults, and those who must adjust to job dislocations. The Temporary Assistance for Needy Families (TANF) inadequately blends work, education, training supportive services to tailor programs to meet the individual needs of welfare recipients. Further, TANF programs have failed to provide adequate economic security to families outside or marginally attached to the labor market, many of whom have fallen into deeper poverty.

The Coalition on Human Needs supports labor market interventions and a revitalized workforce system that will enable workers to secure living wage jobs with decent benefits. This includes a fully-funded, high-quality education, training, and publicly-

provided labor-exchange system designed to meet the demand for skilled workers and serve job seekers who face barriers to securing jobs that pay self-sufficiency level wages. **CHN supports** gender parity in skills development classes and in hiring. **CHN supports** policies to ensure that low-income youth and adults have access to jobs created through federal government investments in transportation and energy technology. **CHN supports** providing incentives to states to expand eligibility for unemployment insurance and increased administrative funding. **CHN supports** the repeal of incentives in federal tax law that encourages the export of American jobs overseas. **CHN supports** federal policy that would modernize and expand Trade Adjustment Assistance and adequately fund the merit system administration of these programs. **CHN supports** TAA policy that would encourage local planning to increase gender parity in workplace participation in targeted high-growth sectors, and specialized training and services aimed at increasing gender parity.

CHN supports a reauthorization of the Workforce Investment Act (WIA) that provides for employment and training opportunities that includes stipends and focuses on services and programs for low and moderate income individuals and other vulnerable populations. **CHN supports** expanding financial aid to enable low-income youth and adults to attend and succeed in college. These efforts must include and be responsive to the needs of individuals with disabilities, older workers, those receiving TANF assistance, and those in prison or re-entering the community after incarceration. **CHN supports** improving TANF by rewarding states that place parents in jobs with above-poverty wages and benefits on a pathway to greater economic security, and giving states more flexibility to meet work participation rates through education, training, and other activities that help parents overcome barriers to employment, including those arising from disabilities. **CHN supports** improving TANF to ensure states have adequate flexibility to meet the basic needs of low-income families and provide families' with a safeguard against deepening poverty.

CHN opposes policies that would block grant and cut existing programs, privatize workforce programs that are currently operated by public agencies, or replace existing programs or services with individual accounts. **CHN opposes** policies that treat rapid reemployment or "work first" policies as a higher priority than needed wage replacement for jobless workers or receiving education, training and placement help for good jobs.

Fairness in the Workplace

Much of working families' unprecedented economic insecurity is rooted in the workplace itself. The post-World War II model of a male wage earner with one lifetime employer, widespread unionization, and employment-based, secure health and retirement benefits no longer exists. Today, workers hold jobs with numerous employers during their working lives, most women work outside the home, and many employers no longer offer and/or pay for health insurance and pensions. Unions currently represent only 13.3% of workers, mostly in the public sector, even though unionization is a proven anti-poverty strategy, with union workers' wages 30 percent higher on average than their nonunion

counterparts. Inherently governmental public sector jobs have been privatized, with resulting loss of union protection and decline in services. The minimum wage, which will increase to \$7.25 per hour in July 2009, still lags behind its purchasing power of decades ago. And, over the past eight years government agencies that were intended to protect workers -- the National Labor Relations Board (NLRB), the Department of Labor's Wage & Hour Division and Occupational Safety and Health Administration (OSHA), and the Equal Employment Opportunity Commission (EEOC) -- have all been weakened by underfunding and anti-worker ideology.

The Coalition on Human Needs supports workers' freedom to form unions and to bargain collectively, including card check recognition and removing barriers to reaching first contracts. **CHN supports** policies that guarantee and enforce workplace protections such as the right to minimum wage and overtime pay, healthy and safe workplaces, and equal treatment. **CHN supports** strengthening workers' ability to enforce their rights to equal pay. **CHN supports** a renewed commitment to merit-based personnel systems in state and local programs that receive federal funding, as well as federal employment. **CHN supports** increasing the value of the minimum wage to at least 50 percent of the average wage and indexing it to this measure through automatic annual adjustments. **CHN supports** requiring the payment of prevailing wages in federal contracting. **CHN supports** labor standards that give part-time workers proportionate wages and benefits to full-time workers. **CHN supports** adoption of standards to protect health care workers and other first responders in the event of a pandemic influenza outbreak.

The Coalition on Human Needs opposes any federal action that would erode worker protections, including the right to organize, to receive fair wages, to work in healthy and safe workplaces, and to be free from discrimination. **CHN opposes** immigration enforcement actions that undermine the enforcement of labor, safety, and employment laws.

Meeting Work and Family Responsibilities

Millions of parents, especially low-income parents, struggle to meet their responsibilities at work and at home. The Family and Medical Leave Act (FMLA) applies to just 60% of the workforce, and only provides *unpaid* leave for specific events like birth, adoption, or a serious illness. Nearly half of the private sector workforce, and more than eight out of ten food service workers, lack even one paid sick day a year. High-quality child care helps children develop the skills they need to succeed in school and gives parents the support they need to be productive at work. But only one in seven children eligible for federal child care assistance receives it, Head Start serves only about half of eligible preschoolers and Early Head Start serves less than 3% of eligible infants and toddlers. Child support enforcement helps ensure that children receive support from both their parents. However, recent cuts in federal funding will cost children \$1 billion per year or more in uncollected child support, and will force states to cut basic services and promising initiatives to provide employment and case management services to low-income noncustodial parents.

The Coalition on Human Needs supports expanding FMLA coverage, requiring employers to provide paid sick days, and establishing paid family leave for families struggling to work and meet family obligations. Workers should not have to go to work sick or choose between a paycheck and their family needs. **CHN supports** increased funding for the Child Care and Development Block Grant program.

The Coalition on Human Needs supports restoring child support enforcement funding cut by the Deficit Reduction Act of 2005 and encouraging states to adopt policies to allow children to receive all of the child support paid on their behalf, rather than using child support collections to reimburse welfare costs.

Protecting and Improving The Well Being of America's Children

Children have the highest rate of poverty of any age group in America well over 17 percent with the number increasing by 500,000 children between 2006 and 2007. Assistance to families to overcome poverty falls far short of the need. Fewer than half of families with children poor enough to qualify receive help from TANF. Only half of eligible children are served by Head Start and only one in seven eligible families receives help paying for child care so children can learn and their parents can work. More than 14 million children (25 percent of school-age children) are on their own after school. Department of Labor (BLS) statistics indicates that summer 2007 (June-August) was one of the worst ever for youth to find a summer job, with only 39 percent of teenagers (16-19) finding a summer job. This is the lowest summer teen employment in over 60 years. A survey of 9000 men and women ages 16-24 released by the BLS in March 2007, found that "forty-one percent of high school dropouts and 22 percent of graduates not enrolled in college" did not have a job and were not participating in job training at the age of 19. Researchers estimate that if only one-third of dropouts were to earn a high school diploma, savings in food stamps, housing assistance, and TANF would amount to \$10.8 billion per year.

Every year nearly 900,000 children are the victims of child abuse and neglect and over 500,000 are in foster care, while over 24,000 leave foster care because they lose eligibility when they turn eighteen. There is a lack of services to prevent abuse and neglect, reunify the children when appropriate, recruit foster and adoptive parents, and prepare disconnected youth for transition to adulthood. Child welfare workers often have overwhelming caseloads, lack of training and supervision, which contribute to high turnover. More than 2 million teens are arrested each year. Proven programs to help prevent crime and reduce recidivism suffer from insufficient funding.

The Coalition on Human Needs supports alleviating child poverty by increasing family income through policies including improvements to TANF to provide more income assistance when parents are low-earning, engaged in education or training, or unable to work; greater access to unemployment compensation; and the use of refundable tax credits. **CHN supports** increasing funding for and improving the TANF contingency fund so that states with increasing poverty can meet the needs of their poor families.

The Coalition on Human Needs supports increased funding to expand and improve early childhood education programs like Head Start and other pre-school programs for low-income children and child care. **CHN supports** expansion of after-school programs and other proven prevention and intervention programs, such as those that will be reauthorized through the Juvenile Justice and Delinquency Prevention Act and Second Chance Act.

The Coalition on Human Needs supports programs that expand non-traditional education options for disconnected youth and new opportunities for youth employment programs in collaboration with high-growth, high-demand industries. **CHN supports** reauthorizing the Workforce Investment Act (WIA) and increasing funding for WIA Youth Activities.

The Coalition on Human Needs supports programs that help strengthen vulnerable children, youth and families. **CHN supports** reform of the eligibility standard for foster and kinship care. CHN calls on Congress to fully fund CAPTA (Child Abuse Prevention and Treatment Act) and PSSF (Promoting Safe and Stable Families). **CHN supports** home visiting legislation that can help prevent abuse and neglect. **CHN supports** legislation that would strengthen the child welfare workforce by funding the new college loan forgiveness programs for child welfare and other high need profession workers and by supporting other workforce improvement proposals. **CHN supports** efforts that will reduce the number of youth “aging out” of the foster care system including supporting the Chafee Independent Living Program, the Education and Training Voucher Program, and Family Unification Vouchers.

The Coalition on Human Needs supports strengthening access to Medicaid for children in the child welfare system and calls on the new administration to permanently reject regulations that restrict access to health services for these children. **CHN supports** restoring funding to the Social Services Block Grant program. **CHN supports** maintaining Title IV-E foster care and adoption assistance as an entitlement and making the funds more flexible so that they can also cover the cost of prevention and other family-based services.

Affordable and Accessible Housing and Homelessness

Nationwide, 71% of renters and 64% of homeowners with incomes below 30% of area median pay more than half of their incomes for housing. Nationwide, there is a shortage of 5.6 million affordable and available rental homes for this extremely low income group. For all populations, homelessness is increasing across the country. In no rural county or metropolitan area will working full-time, year-round at the minimum wage provide sufficient income to afford a modest one-bedroom unit. The nation has lost more than 500,000 federal subsidized units since 1995 and today is producing very few units to address the housing needs of the lowest income households. Research shows that when

people have a safe place to live, many of the other problems (such as, health care, mental health, food assistance, etc.) demanding government services are lessened.

The Coalition on Human Needs supports the preservation of critical HUD housing assistance subsidies like public housing, housing choice vouchers and project-based Section 8. **CHN supports** expansion of the newly-created National Housing Trust Fund so that more people can access safe, decent and affordable housing, and calls on Congress to adequately fund all HUD programs as they are necessary to meet the range of housing needs in the United States, including assistance to persons who are homeless. **CHN supports** increased funding for new vouchers, homeless service programs and improved policies focused on ending homelessness for families, individuals and youth and enhancing the effectiveness of critical programs like Housing Choice Vouchers while preserving critical resources like public housing and project-based Section 8. **CHN supports** increased funding for the Low Income Home Energy Assistance Program (LIHEAP).

The Coalition on Human Needs opposes any proposals that would reduce the number of federally-subsidized housing units available to people with the lowest incomes and opposes any proposals that would weaken income targeting, increase residents' rents or restrict immigrant family access in any federal housing program.

Promoting Inclusive Policies for People with Disabilities

There are over 50 million people with disabilities living in America. They are roughly twice as likely as the general population to live below the poverty line, and approximately half of working age people with disabilities are unemployed. Across the board, people with disabilities continue to face substandard experiences and outcomes in employment, education, housing, transportation, and health care because of inaccessible and inadequately-funded state and federal programs, outdated public policies, as well as persistent fears, myths, and stereotypes surrounding disability.

The Coalition on Human Need supports policies that increase the availability of affordable and accessible housing and transportation. **CHN supports** policies that provide access to affordable, quality health care and long-term services and supports in the community through Medicaid, Medicare, and the private market. **CHN supports** policies which seek to improve the disproportionately high unemployment rate of adults with disabilities by means of workplace supports, job training, rehabilitation services, education to workforce transition programs, work incentives programs, Medicaid buy-ins, civil rights restoration and rigorous enforcement of the Americans with Disabilities Act (ADA) and other civil rights laws. **CHN supports** policies to allow people with disabilities to build assets. **CHN supports** policies which provide opportunities for people with disabilities to have greater control over resources that provide for their long-term care and which would allow Medicaid dollars to follow the person into home or community-based care, with improved wages and benefits for the direct support

workforce. **CHN supports** the continued role of Social Security in providing an economic safety net for people with disabilities and elders.

The Coalition on Human Needs opposes policies that have the effect of cutting back on housing subsidies, accessible transportation, Medicaid, Social Security, and other critical supports for people with disabilities.

Ensuring Financial Security for the Aging and People with Disabilities

The "three-legged retirement stool" upon which most workers depend in their twilight years is changing dramatically. Pensions, Social Security and personal retirement savings are all inadequate for today's longer life spans. Most workers no longer have access to pensions through their employer. Half of all workers are not covered by any retirement plan at their job. Our nation's level of personal savings is the lowest since the Great Depression. More than 48 million people were receiving Social Security benefits at the end of last year, including 33 million retired workers and their dependents, 7 million survivors of deceased workers, and 8 million workers with disabilities and their families. For one-third of people over the age of 65, Social Security makes up at least 90 percent of income. Supplemental Security Income (SSI) serves as a safety net for people who are elderly or have disabilities and are very poor (either because they do not qualify for Social Security or because their Social Security benefits are extremely low). Because of its reach and exemplary record of efficiency in most core aspects of its work, the Social Security Administration has been asked to take on new workloads in recent years related to collaboration with the Department of Homeland Security and requirements of the Medicare Modernization Act. Underfunding of the Social Security's Administrative costs at a time when caseloads and other workloads are escalating is putting the SSA's ability to carry out its core responsibilities at serious risk.

The Coalition on Human Needs supports proposals that protect and improve benefits while ensuring the long-term solvency of Social Security. **CHN supports** opportunities for people both to work and receive Social Security disability payments and SSI. **CHN supports** strengthening the safety net provided by SSI by changing the inadequate resource limits, ending eligibility time limits for refugees and other humanitarian immigrants, and bringing eligibility rules for other lawfully-residing immigrants into parity with those that apply to citizens. **CHN supports** adequate federal appropriations to meet the growing administrative burdens and backlogs facing SSA. **CHN supports** policies that would strengthen defined benefit pensions for public and private employees, expand coverage for low-wage workers in other employer-based retirement plans, and provide effective incentives for personal savings and asset building by low-income people.

The Coalition on Human Needs opposes replacing some or all of Social Security benefits with private accounts. **CHN opposes** any proposal that would lessen the progressivity of Social Security or cut back or erode the financial security provided by Social Security and SSI, or confiscate the Social Security contributions of some workers,

such as formerly undocumented immigrants. Finally, **CHN opposes** policies that would undermine defined benefit pensions and tax policies that allow the wealthy to shelter investment income, while doing little or nothing to help low- and moderate-income people or increase net savings.

Protecting Families from Foreclosures and Predatory Lending

The decision to let a housing bubble grow unchecked, coupled with reckless and predatory lending practices, the securitization of subprime mortgage loans, inaccurate ratings of the risks of investing in securitized debt, little or no regulation of innovative investment and financial products and instruments, and lack of transparency are some of the most important underlying causes and conditions of the foreclosure and financial crises.

Coalition on Human Needs supports legislation requiring mortgage lenders receiving federal Troubled Assets Relief Program (TARP) funds to modify loans to keep families in their homes and stem the tide of foreclosures, to protect renters displaced by the foreclosure crisis, and to allow bankruptcy judges to modify mortgages for bankrupt borrowers. **CHN supports** proposals to systematically modify loans and provide a government guarantee against default. **CHN supports** legal remedies to protect consumers from abusive lending practices. In addition, homeowners facing foreclosure should be allowed to remain in their homes as renters for a substantial period of time.

Advancing Equitable Solutions to Climate Change

Strong action is needed to address global warming, and such action can be taken in a way that avoids economic hardship for lower-income people or putting a squeeze on the rest of the budget.

The Coalition on Human Needs supports the inclusion in climate change legislation of measures to auction off emissions allowances, rather than give them to corporations as windfall profits; help affected workers and communities through the transition to a clean-energy economy; and fund “green-collar” job training programs for disadvantaged and displaced workers. Of particular importance to CHN is ensuring that any climate change bill shields low-income households from adverse impacts on their family budgets.

Preserve High-Quality Data on Human Needs and Services

It is crucial to know how well programs are meeting the needs of the individuals they are intended to serve. The surveys conducted by the Census Bureau help to show income, poverty, and many other demographic trends that at least partly illuminate progress or setbacks in meeting needs. At the same time, the increasingly common practice of

keeping the government running through continuing resolutions has created budget uncertainty for important sources of data on families. The Census Bureau is facing a looming overall budget squeeze as it heightens activities related to the Decennial Census of 2010; this squeeze may limit its ability to conduct a successful Decennial Census, and could result in cutbacks in other surveys that measure the well-being of families in the United States – such as the Survey of Income and Program Participation, the American Community Survey, and the Current Population Survey.

Assessing progress in alleviating poverty requires modernizing the official measure of poverty so that it counts both income and expenditures more accurately.

The Coalition on Human Needs supports efforts to restore funding to make large-scale government data sources available to researchers in all sectors so that they may assess the effectiveness of public benefit programs and propose policy changes based on facts rather than preconceptions about these programs and their participants. Annual appropriations bills must include sufficient funds for the Census Bureau. **CHN supports** funding adequate to fully implement the decennial census and surveys such as the Survey of Income and Program Participation (SIPP), the American Community Survey, and the Current Population Survey. **CHN supports** modernizing the federal poverty standard by including estimates of the costs of expenditures for housing, utilities, food, clothing, and other needs, and counting more sources of income (including public benefits), adjusting for regional differences where possible. Research should be conducted to describe poor families' actual budgets and the higher amount families or individuals need to spend to meet basic needs. The modernized poverty measure should be used for research purposes, and not to reduce eligibility for public benefits.