



# COALITION ON HUMAN NEEDS

## Public Policy Priorities Calendar Years 2011 – 2012

### Overview for Public Policy Priorities

*I see one-third of a nation ill-housed, ill-clad, ill-nourished.*

*--Franklin Delano Roosevelt, 2<sup>nd</sup> Inaugural Address, 1937*

This is not the Great Depression. But in our time, one hundred million Americans – ***one-third of our nation*** – are living in or perilously close to poverty. Unemployment has hit the households of one-third of our nation over the past two years. And although our economy has started to grow, at the current rate, it would take twenty years – a generation – to return to the pre-recession unemployment rate of 5 percent.

We see that more than one-fifth of our children are in poverty, with mounting evidence of the long-term harm that poverty inflicts on children’s health and development. Particular populations are experiencing poverty and joblessness at Depression-era levels. More than one in four African Americans and Hispanics is poor and one in three African American and Hispanic children are living in poverty. About one-third of households headed by single mothers are living below the poverty line. We see today’s young adults with high unemployment and reduced prospects for decades, if the experience of less severe previous recessions is a guide. Older Americans, with more protections from poverty because of the monumental achievement of Social Security, also face growing economic insecurity because of substantial losses in home values and invested savings. Families living in poverty often experience extraordinarily stressful challenges resulting from inequality and segregation. These challenges include inadequate housing, lack of access to nutritious food, crumbling schools that lack basic resources, lack of jobs, poor public transportation, and exposure to addiction, violence, and high rates of incarceration.

Franklin Roosevelt called upon his nation to act to redress the injustices of his day. While he had strong public support, he was also met with vehement opposition. Even with the massive unemployment of the time, there were plenty of voices decrying aid to the jobless. A New York businessman spoke for many on the right in 1936 when he said, “Many of the poor and lazy class do not want work, and they will not work if offered it.”<sup>1</sup> But over the decades, most have recognized that Roosevelt’s multiple efforts to reduce joblessness were the stuff of greatness.

Now too, opposition in the right wing against federal help for the jobless is fierce and unapologetic. But the public disagrees. Seventy-three percent of voters said just after the 2010 election that with unemployment at 9.6 percent and millions still out of work, it is too early to cut

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<sup>1</sup> Cited in Katherine S. Newman and Elisabeth S. Jacobs, *Who Cares?*, Princeton University Press, 2010, page 26.

back benefits to those who have lost their job. Only 24 percent believe that a trillion-dollar deficit is a reason to start cutting back unemployment benefits.<sup>2</sup>

The public is right. Federal Unemployment Insurance is not only important for its help to individuals, although its help is substantial, providing income to 40 million unemployed people and their family members through October 2010 and lifting 3.3 million people out of poverty in 2009. It also does more than almost any other step government can take to create jobs and spur economic growth. Continuing the current federal Unemployment Compensation program would create 531,000 jobs in 2011 and 172,000 in 2012, according to the Economic Policy Institute. For the same cost, continuing the federal unemployment insurance program would create five times as many jobs as extending tax cuts for the richest 2 percent.

This example – tax cuts for those with high incomes versus help for the unemployed – is a choice similar to many that will be before Congress over the next two years. It is a choice between practical, effective help for children, youth, and workers today as well as for future economic growth and costly tax cuts that economists have judged to be relatively ineffective. Unemployment Insurance is one of the practical investments supported by the Coalition on Human Needs in its 2011-2012 Public Policy Priorities. There are many others, providing comprehensive assistance for families to enable parents to work and help their children to withstand the risks posed by poverty. Similarly, protecting older Americans from losing economic security ensures that they will have income for their own needs and to pump into the economy.

Congress and the Administration will face other choices besides inequitable and ineffectual tax cuts and investments in our people. Justified concerns about the long-term deficit are translated by some into a call to slash federal spending. Despite the recognition by deficit hawks like David M. Walker, former head of the Peter G. Peterson Foundation, that the federal government should not start cutting while the economy is so weak, there are proposals to cut FY 2011 domestic appropriations anywhere from 3 to 21 percent. Such cuts will act as a drag on the economy. In addition, with millions of Americans struggling to extricate themselves from the economic hole that opened up in the Great Recession, the cuts will make that hole still deeper. Working parents trying to get by with less pay need child care more, not less. Poor children facing less stimulation because their parents cannot afford books, toys, and trips to the museum need Head Start more, not less. Families coping with unemployment need SNAP/food stamps so they can purchase nutritious food. The rising number of youth out of school and out of work need more access to education, training, and jobs. People with disabilities who can be employed with some help need opportunities and assistance. Communities with funding to rebuild schools, roads, and public housing will gain jobs and private sector development.

These are only a few examples of investments that will pay off for decades to come. The health care reform legislation is another powerful example. Providing health security for millions of Americans is directly related to our economic security.

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<sup>2</sup> Hart Research Associates telephone survey, conducted November 5-8, 2010 among 802 registered voters; margin of error is plus or minus 3.5 percentage points.

Nevertheless, there is a genuine danger that Congress will turn away from these investments in a short-sighted and counterproductive concentration on deficit reduction. Such a course will stall the recovery. With fewer people working and paying taxes, the deficit will grow.

The priorities in this document follow a better path. It is a call to put first things first: to determine what kind of nation we want, and to provide the resources needed to achieve our goals fairly and effectively. The Coalition on Human Needs opposes strait-jacket budgeting, setting caps on spending unrelated to any thoughtful consideration of what our needs are and limits on revenues divorced from our nation's ability – and obligation – to pay. Imposing new budget rules that drive inexorably towards reduced services while making it easy to cut taxes is not in the public interest. Cloaking massive tax cuts for the highest incomes in America as “job creators” or help for small business is cynical and factually untrue.

There is another way. The Coalition on Human Needs joined with over one thousand organizations nationwide in writing a letter to the National Commission on Fiscal Responsibility and Reform, calling upon them to protect low- and moderate-income people from deficit reduction plans, and instead to leave room for investments so that they can have the opportunity to contribute to our future prosperity. We can protect the vulnerable one-third of our nation while setting our nation on a more secure course by collecting adequate revenues from fair sources, ending wasteful military programs, moving forward with health care cost controls initiated by the health care reform law, and identifying ineffective and costly expenditures that are part of our tax code. Programs that do not work should not be defended; but automatic budget-slashing will hurt, not help.

The United States is far too wealthy a nation to accept a declining standard of living as inevitable. Over the next two years, Congress and the Administration will make choices that will either invest and protect or cement in place the current dangerously high levels of inequality and economic insecurity. The “heedless self-interest” that presses for tax cuts for millionaires while denying opportunity and even basic needs to one-third of a nation must be exposed and opposed, as Franklin Roosevelt said, for its bad morals and bad economics. (*Second Inaugural Address, January 20, 1937*)

| *(Update approved by the CHN Board and inserted 10/25/11)*

*Since the President's National Commission on Fiscal Responsibility and Reform reported their recommendations in December 2010, efforts to address deficit reduction have continued to be a central part of the national debate. In response, CHN was instrumental in establishing the SAVE for All (Securing America's Values and Economy for All) Campaign in January 2011. The SAVE Statement of Principles (<http://www.chn.org/pdf/2011/StatementwithSigners.pdf>) was signed by over 1,600 national, state and local organizations.*

*In September 2011, the SAVE Campaign developed a document derived from the Statement of Principles, “The Responsible Path to Jobs, Shared Recovery and a Stable Future,” to guide its work with the Joint Select Committee on Deficit Reduction, a group of 12 Members of Congress mandated by the August Budget Control Act. The document will serve as a basis for on-going work undertaken by CHN and the broader SAVE Campaign into 2012 to create jobs, protect low-income people, address wasteful spending, and generate revenue.*

## 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 initiatives are identified as Leadership Issues:

## **Ensuring a Fair and Responsible Budget that Meets Human Needs**

The federal budget is an expression of values, a moral document. Those oft-repeated phrases do not mean that the nation's moral concerns are satisfied by a fine-sounding preamble. It means that the accretion of actions and disposition of resources that make up the budget demonstrate what is in reality most important to the people with the power to shape the document. It is not so surprising that as measured by the distribution of resources, budgets tend to value the protection of wealth more than they value the elimination of hunger or the assurance of college for all who want to attend. But in a time when parents fear that they will not be able to provide for their children and a middle class life seems to be slipping away for many, it is important to ask whether the choices within any budget proposal really do embody the values of most Americans.

In a nation as wealthy as the United States, the size of the budget should be large enough to be an engine of prosperity and a protector of security. When an economic crisis sharply curtails revenue, it is appropriate for the budget to provide deficit spending. Constraining spending to significantly reduce the deficit while the nation is struggling to recover from the Great Recession will throw more people out of work and stall our efforts to rebuild. That is why most deficit reduction proposals have recommended delaying cuts in spending until the economy is less fragile, although they may not agree how long this will take.

Over the longer term, economists across the spectrum agree that deficits should be reduced. Still, the right approach is to determine the level of services we wish to provide and to figure out how to pay for those services. Starting from a number such as a percentage of GDP, regardless of the population's needs, is the wrong approach. Specifically, the co-chairs of the National Commission on Fiscal Responsibility and Reform have built their deficit reduction recommendations around a spending cap of 21 percent of GDP, because that is the level spending has been over the last 40 years. However, that does not take into account the fact that our population is aging, and will over time require more expenditures for health care than has been true in the past. It also fails to take into account the investments needed to ensure that the

nation's young, today and in the future, grow up healthy and with the education they need to succeed. Budgets should start with estimates of necessary and desirable spending, and then look to areas where savings can be made and equitable sources of revenue found.

**The Coalition on Human Needs supports** a federal budget that gives priority to human needs, recognizing that investments are needed to provide opportunity and security 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 realize the goal of reducing poverty and increasing economic security for all Americans.

**CHN supports** an even-handed and open assessment of expenditures and revenues through the annual budget process based on program effectiveness at meeting important goals. Military, domestic, and tax expenditures alike must be subject to this assessment. Military spending has doubled during the last decade, at the expense of resources for human needs. Since the U.S. spends more on its military than the next 17 countries combined, substantial military budget reductions are possible with no sacrifice to U.S. security. The chairs of the President's deficit reduction commission have outlined \$100 billion in cuts, and support for military spending reductions has spread across the political spectrum. This money could be better spent on the economic security of our communities.

**CHN supports** investments in FY 2011 and FY 2012 to put the nation on a more secure road to economy recovery, despite the fact that these expenditures will increase the deficit temporarily. Examples of effective ways to boost the economy include extended unemployment insurance, increased SNAP/food stamps, aid to states, and job creation and refundable tax credits targeted to low-income people.

**CHN supports** a long-range balanced approach to reducing the deficit in which increased revenues make up at least half the total package of deficit reduction measures. CHN urges policy-makers to commit to protect low-income people from harm as they develop deficit reduction plans, and to base their decisions on a distributional analysis of the impact of revenue and expenditures proposals that show the impacts on disparate income groups.

**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.

**CHN opposes** budget process changes 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. Specifically, **CHN opposes** rigid budget caps, whether on the total budget, spending, or revenues. **CHN opposes** budget rules that make it easier to cut taxes while making it procedurally difficult to consider revenue or expenditure increases. **CHN opposes** automatic budget enforcement procedures that make across-the-board cuts when spending restrictions are exceeded. **CHN opposes** fast-track procedures for terminating or cutting services, benefits, and core program operations. **CHN opposes** constitutional amendments to require a balanced budget.

## Promoting a Progressive Tax Code That Raises Adequate Revenue

Years of tax policies that have disproportionately benefited higher-income individuals and big corporations have left the country with a tax code that is both unbalanced and insufficient to meet national needs. Tax provisions enacted by the next Congress can 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.

The two-year extension of the improvements to the refundable tax credits enacted as part of the American Recovery and Reinvestment Act of 2009 will help avert hardship for millions of working parents and their children, provide much-needed funding for college students, and create increased demand for products and services to boost the economy.

But the price demanded for securing this help is outrageously high. The nation will spend more than \$100 billion over the next two years to extend the Bush-era income tax cuts for the wealthiest Americans and cut the estate tax. These tax cuts are among the least effective ways to boost the economy and create jobs. Yet the same Congress that gave millionaires over \$100,000 a year in additional tax breaks and further enriched wealthy heirs and heiresses ended a successful job creation program, the Temporary Assistance for Needy Families Emergency Fund; cut funding for child support enforcement; and cut SNAP (Food Stamp) benefits. These measures are vital to low-income families, and their combined cost is less than one-tenth of the cost of tax cuts for the wealthy.

The increased prevalence of misclassified workers further erodes federal tax revenues, in the form of unpaid and uncollectible income taxes, Social Security (FICA) taxes, and unemployment (FUTA) taxes. Employers who misclassify employees as independent contractors to evade taxes can save upwards of 30% of their payroll costs, and businesses that play by the rules get unfairly underbid by those that don't.

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 and tax benefits that help struggling families.

**CHN supports** strengthening the Earned Income Tax Credit by increasing the credit for childless adults, including those outside the current age limits. **CHN supports** extending the Child Tax Credit to more low-income families by phasing it in beginning with the first dollar of earnings. **CHN supports** making refundable and improving the child and dependent care, education, and saver's tax credits. **CHN supports** an overall shift from tax deductions, which provide greater benefits to higher-income people who need them the least, to refundable tax credits, which benefit everyone equally. **CHN supports** increased funding for the IRS Volunteer Income Tax Assistance Program (VITA) to help low-income taxpayers get every tax credit to which they are entitled.

**CHN supports** closing loopholes that allow corporations and individuals to avoid and evade hundreds of billions of dollars in tax liability. **CHN supports** international tax reform proposals that target corporate tax avoidance, reduce incentives for corporations to shift jobs and profits offshore, and crack down on tax havens where corporations and wealthy individuals evade taxes. **CHN supports** addressing abuses separately if overall tax reform is not possible in the next year. **CHN supports** legislative and administrative actions that will curb misclassification of employees as independent contractors.

**CHN supports** ending tax breaks for the wealthiest Americans at the expense of the neediest. **CHN supports** a progressive, fiscally responsible estate tax and strongly **opposes** the two-year reduced rate and increased exemption. **CHN supports** terminating the temporary extension of rate cuts for higher-income tax brackets, the temporary repeal of the income limits on personal exemptions and deductions, and the temporary extension of capital gains and dividends tax cuts.

**CHN supports** reform of the AMT that is progressive and offset by new revenues, but strongly **opposes** repeal. **CHN supports** progressive new sources of revenue, such as a tax on the financial sector.

**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.

## Promoting Economic Security and Job Creation

Economic security has been declining for most Americans for decades. Living standards have deteriorated, as families only managed to prevent real incomes from falling by adding work hours. When earnings could not cover regular expenses, families increased debt. Dramatic reductions in the number of workers with defined benefit retirement plans have added to insecurity. The Great Recession made things much worse. Nearly one-third of voters in 2010 said that someone in their household had lost a job or been laid off in the past two years. In another survey, half responded that someone in their household had lost wages, hours, or tips over the past year. Retirement security has declined substantially because of lost investments and reduced home values. Poverty has risen, and is deeper for those already poor.

Insecurity is not experienced evenly. People of color, single mothers, and young workers are much more likely to be poor and have disproportionately high unemployment rates. Workers over the age of 50 have lower jobless rates, but are more subject to long-term unemployment, and when they return to work, are likely to take a job with lower pay or benefits.

**Jobs:** Employment is a central component of economic security. But if job growth continues at its current pace, it will be 20 years before unemployment returns to its pre-recession rate of 5 percent. That is unacceptable. America needs a comprehensive economic plan that will put people back to work. Such a plan will have many parts that are beyond the scope of the Coalition on Human Needs, including trade and currency policy, the design of policies to encourage job creation in this country instead of offshore, and making credit available and

affordable for small businesses. CHN recognizes that many different approaches should be tried, and **supports** oversight by the Obama Administration and Congressional committees to determine whether the options chosen are effective at creating new jobs, and whether they reach population groups most likely to be out of work and poor.

It will be impossible to achieve the job growth needed without a mix of private and public sector jobs. Budget-cutting in states and localities has resulted in a loss of 285,000 jobs from October 2009 to October 2010, nearly half of which were in local education. This is a drag on our economy, not only because of the people who are out of work, but because the services they perform contribute to economic growth.

**The Coalition on Human Needs supports** continued aid to states and localities, through increased federal Medicaid assistance and grants to states and localities for education and other services, with higher levels of aid continuing while unemployment remains high. CHN also **supports** additional funding to cover the cost of administering services such as Unemployment Insurance and SNAP/food stamps, whose clients are increasing because of the poor economy.

CHN **supports** increased funding to encourage states and localities to create temporary jobs targeted to provide employment experience and opportunities for low-income workers. Jobs in the public and private sectors can be created through the extension of the Temporary Assistance for Needy Families Emergency Fund, summer and year-round job placements for youth, and transitional jobs to help people with little job experience and/or severe barriers to employment, including ex-offenders. Such efforts should be well-coordinated with adequately funded education and training provided through such programs as the Workforce Investment Act (WIA), vocational education, adult basic education, English language training, and Pell Grants (see the section below, *Making the Economy Work for Workers*).

CHN **supports** substantial grants to states and localities for other job creation initiatives targeted to provide jobs for low-income people and distressed communities. Such grants should encourage partnerships with the private sector to employ low-income and unemployed workers in growth sectors such as health care, renewable energy, and transportation. For these grants, and for other federally funded job creation initiatives, effective strategies should include on-the-job training to prepare workers both for the first job and for subsequent moves up the career ladder. Job creation programs should include plans to connect targeted low-income groups to employment, such as parents, both custodial and non-custodial, ex-offenders, youth, people with disabilities, and workers over age 50. Programs should be funded to prepare women for employment in non-traditional occupations with good pay and benefits.

A comprehensive economic security plan must include coordination among many of the issue sections discussed below, in order to increase economic security through earnings, savings, income supports and protections against job loss.

Economic security means being protected from devastation when an economic contraction leaves millions without employment or with reduced earnings. The federal Unemployment Insurance program is designed to provide such protection for the long-term unemployed. Other forms of assistance, including the Supplemental Nutrition Assistance Program (SNAP/food stamps),

Temporary Assistance for Needy Families (TANF), and low-income tax credits, play a similar role in offering at least some protection from hardship and loss. At the same time these protections prevent families from falling irretrievably behind, the money they pump into the economy itself creates jobs. The Economic Policy Institute estimates that extending the federal Unemployment Insurance program for a year will create or save jobs for 488,000 workers and, because the increased spending also results in more hours of work, will generate more than 700,000 full-time equivalent jobs. **CHN supports** the extension of the current federal UI program for at least a year, with the expectation that it will continue to be needed as long as unemployment remains high. **CHN also supports** continued federal incentives for states to modernize their UI policies by counting a worker's most recent earnings and allowing certain other domestic circumstances (such as escaping from domestic violence) to qualify as "good cause" for leaving a job. **CHN also supports** at least the levels of SNAP benefits and refundable tax credits established in the American Recovery and Reinvestment Act, both to reduce economic insecurity and to create jobs.

**Retirement Security:** Americans are also less secure today because their sources of retirement income have been shrinking. The burst housing bubble has sharply reduced the ability of retirees to tap housing equity as part of their retirement plan. The financial crisis reduced the value of invested savings. Despite penalties, nearly one in five people over age 45 withdrew funds from retirement accounts in order to pay mortgages and other current expenses in 2009, according to an AARP study. Higher proportions of African Americans and Latinos were forced to make such withdrawals. Proposals to cut Social Security benefits will make economic insecurity unnecessarily worse for millions of retirees and survivors. **The Coalition on Human Needs opposes** proposals to reduce Social Security benefits or proposals that are disproportionately harmful to people with low and moderate incomes. **CHN opposes** diverting Social Security funds into private accounts. A more complete statement of CHN positions on retirement security is included in the section below, "Ensuring Financial Security for the Aging and People with Disabilities."

### **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

Nearly 51 million people in the United States do not have health insurance and 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. Racial and ethnic minorities are more likely to be uninsured and more likely to experience disparities in access and quality. More than seven million children are uninsured. The vast majority of the uninsured are in working families. In 2007, nearly two-thirds of bankruptcies were due, at least in part, to illness and medical bills. A recent study of home foreclosures in four states found that approximately half of foreclosures are due, at least in part, to medical problems.

**The Coalition on Human Needs supports** guaranteed affordable, high quality health care for every person. **CHN supports** the reforms in the Patient Protection and Affordable Care Act that protect consumers, expand coverage and improve the quality of health care. **CHN supports** implementation of the law at the federal and state levels in a way that is fair and reflects the interests of low- and moderate-income consumers. The Affordable Care Act builds on and improves our current health care system, and when fully implemented, will provide a path to coverage for most uninsured Americans, either through a public program, employer-sponsored insurance, or a new group insurance pool.

When fully implemented, the Affordable Care Act will make coverage more affordable by offering sliding scale subsidies for low- and moderate-income families. Strong rules will 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 will be strengthened and expanded so eligibility is based solely on need. The law promotes more attention to prevention and wellness and the health disparities experienced by racial and other minorities. The law updates and reauthorizes the Indian Health Program to meet the special needs of its target population. **CHN supports** funding the discretionary programs of the Affordable Care Act at an adequate level. **CHN supports** policies that hold states accountable for using every tool available to conduct outreach and enroll eligible people in the programs and benefits available under health reform.

**The Coalition on Human Needs opposes** any and all efforts to repeal the Affordable Care Act, in whole or in part. **CHN opposes** restrictions on funding for the Affordable Care Act. **CHN opposes** restricting the availability of coverage and care for low-income people. **CHN opposes** restricting the 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 become serious

problems requiring more intensive intervention from the health system. Immigrants – including those lawfully present in the US -- are often shut out of basic economic support 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 the taxes they pay and their other 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 economic supports that meet basic human needs, including health insurance, education, employment benefits, nutrition assistance, and income supplements, and ending the current bar for documented immigrants.

**The Coalition on Human Needs opposes** raids that divide families including separating 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 seven people in the United States live in households that faces a constant struggle against hunger.

**The Coalition on Human Needs supports** efforts to implement provisions of the 2008 Farm Bill that expanded nutrition program access and benefits to low-income individuals and families and those of the American Recovery and Reinvestment Act (ARRA) that also improved the Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps). Congress must invest resources to maintain and restore the ARRA boosts to SNAP benefits as well as to make 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. [As noted above, CHN supports additional funding to states to cover the costs of administering SNAP.]

**CHN supports** efforts to strengthen and expand school meals, pre-school (CACFP) and out-of-school time nutrition programs through implementation of the reauthorization of the Child Nutrition and WIC (Special Supplemental Nutrition Program for Women, Infants and Children) programs. **CHN also supports** efforts through federal policy to meet the goal of eliminating childhood hunger by 2015.

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

Stubbornly high unemployment and a dearth of good jobs are **the** defining economic challenges facing workers. As employees in both the public and private sectors lose their jobs and cannot find comparable employment for months or even years, they and their families are rapidly slipping from the middle class into poverty. A multi-pronged approach is needed to protect and create jobs that pay a living wage and provide decent benefits, improve and augment skill-building programs for both incumbent and unemployed workers, and strengthen the labor-exchange that links employers with workers.

Private sector employment is growing at an anemic rate. Government must ensure that any financial incentives provided to businesses are inextricably linked to additional hiring for good jobs. State and local government employees are experiencing massive layoffs as a result of the economic downturn and reduced revenues, which has more than offset private sector employment growth and is a serious drag on economic recovery.

The American Recovery and Reinvestment Act (ARRA) made important improvements in federal workforce programs. It included a robust program of unemployment benefits for unemployed workers, gave states increased funding for program operations and employment services, and extended benefits for the long-term unemployed. In addition, it created an unemployment insurance modernization program under which a majority of states have now changed their laws to make it easier for low wage, part-time and women workers to qualify for unemployment benefits. Major improvements were made in the Trade Adjustment Assistance (TAA) program, including expanded coverage for service and public sector workers and increased training and case management funding. Policy changes also made it easier for workers to qualify for TAA benefits and services.

ARRA temporarily doubled funding for adult, dislocated and youth workforce programs under the Workforce Investment Act (WIA) and included renewed attention to existing priorities such as training and services to low-income adults. It also increased the maximum size of Pell Grants to low-income students for two years and addressed the shortfall in program funding.

ARRA also established the Temporary Assistance for Needy Families (TANF) Emergency Fund, a successful job-generating policy that should be revived. It created nearly 250,000 jobs, mostly in the private sector, by reimbursing 80 percent of the costs of subsidizing new employment. These jobs programs, which enjoyed bipartisan support at the state level, assisted the long-term unemployed in gaining or regaining a foothold in the labor market.

Nearly 90 million working-age adults lack the basic literacy skills or educational credentials necessary to succeed in the postsecondary education and training that leads to family-supporting jobs and careers in today's economy. Among those most affected by the weak economy are individuals 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. Federal policy should support state and local efforts to develop seamless career pathways between adult education, job training, and higher

education programs to ensure workers have the skills they need to obtain employment and advance their careers over time.

Adult Education and workforce programs authorized under WIA are severely underfunded. Funding for workforce programs has declined over the last 25 years, leaving them hard pressed to address the needs of workers and employers during this critical time. The Adult Education system can serve only a small fraction of adults with low basic skills with existing funding. The Employment Service, which is the state-administered, federally-funded labor exchange, also has been severely underfunded for years. Employers rely on this agency to locate employees with the skills they require for open positions, and employees rely on it to find work that requires their skill-set, and for career guidance regarding education and training leading to new skills. Significant investments are needed to give the Employment Service the tools it needs to meet its growing mission, especially a sufficient number of well-trained job counselors.

**The Coalition on Human Needs supports** labor market interventions and a revitalized workforce system that will contribute to economic and job growth and 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, energy technology and other industries. **CHN supports** a continuation of the increased federal support for all workforce programs, including the Workforce Investment Act, Wagner Peyser Act, and unemployment insurance operations, and additional investments in literacy, adult basic education and career and technical education programs, as well as training for nontraditional occupations or those in which one gender is less than 25% of the workforce. **CHN supports** greater alignment of these programs to create pathways to marketable postsecondary credentials for low-income adults and disadvantaged youth.

**CHN supports** renewing the federal extended benefits unemployment insurance programs until unemployment has declined significantly.

**CHN supports** a continuation of the TAA program changes established in the ARRA.

**CHN supports** a reauthorization of the Workforce Investment Act that moves away from the work first model, devotes more WIA funding for training, stipends, and supportive services, supports “sector partnerships” to prepare workers for jobs and careers in key local or regional industries or sectors, invests in programs that integrate adult basic education and occupational training, and establishes performance standards that focus on training for living wage jobs and on the needs of low and moderate income individuals and other vulnerable populations.

**CHN supports** maintaining the 2010-2011 Pell grant levels to help low-income students access postsecondary education and gain credentials of value in the labor market.

**CHN supports** creating permanent counter-cyclical funding for TANF to ensure that states can respond to increased need, rewarding states that place parents in jobs with family-supporting 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, including immigrant families, and provide them with a safeguard against deepening poverty.

**The Coalition on Human Needs 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

Economic insecurity is also rooted in the workplace itself. Most workers are employed “at will” and therefore can easily lose their jobs without recourse. Unions currently represent only 12.3% of all workers and 7.2% of private sector workers, even though unionization protects employees from arbitrary employer actions and is a proven path to the middle class. The median union wage is 30% higher than the median for nonunionized workers, and unionized workers are more likely to have employer-sponsored health insurance and defined-benefit pension plans. Inherently governmental public sector jobs have been privatized, with resulting loss of union protection and decline in services.

Increasingly, workers are not fairly compensated for the fruits of their labor. Wages of low and moderate income earners have been stagnant over the last few decades. Those in the top 10% of the income scale receive 63.7% of all the income growth generated, while the bottom 20% of all earners see a miniscule 0.4% share of income growth. The minimum wage is a critically important wage floor, but its purchasing power has eroded significantly since the late 1960’s. Two-thirds of Americans support a robust increase in the minimum wage, from \$7.25 to at least \$10 per hour, and an automatic indexing each year. This will help working families make ends meet, and will boost the economy. The last increase in the federal minimum wage generated \$5.5 billion in new consumer spending. Recent census data show that women earn 77% of what men earn, based on the median earnings of full-time, year-round workers in 2009. The 1963 law banning gender wage discrimination contains loopholes and lacks adequate enforcement tools.

The increased prevalence of employers misclassifying their employees as independent contractors has had a negative impact on workers, government coffers, and law-abiding employers. It strips workers of their rights as employees to minimum wage, overtime pay, health and safety protections, anti-discrimination laws, and the right to bargain collectively and join a union. Government loses revenue when misclassifying employers save upwards of 30% of their payroll costs by illegally avoiding taxes paid for “employees.” And, businesses that play by the rules get unfairly underbid by those that misclassify their workers.

People with criminal records face enormous barriers to reentering the workforce. Employer background checks cast a wide net, catching a large number of people who were arrested but never convicted of a felony or whose conviction has no relevance to the jobs they are seeking. And, our country needs reentry policies that value rehabilitation and recognize the crucial role of work in deterring recidivism and providing family economic stability.

Employment has also become more tenuous as American jobs continue to be exported abroad and trade agreements fail to include enforceable labor standards.

The Obama Administration is revitalizing the federal agencies that are intended to protect workers, including the National Labor Relations Board (NLRB), the Department of Labor's Wage & Hour Division and Occupational Safety and Health Administration (OSHA), the Equal Employment Opportunity Commission (EEOC), and the Office of Federal Contract Compliance after eight years of underfunding and anti-worker ideology. We must ensure that these agencies have the pro-worker vision, leadership and dedicated personnel required to vigorously enforce employees' rights at work.

**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** increasing the minimum wage to at least \$10.00 per hour and indexing it annually. **CHN supports** requiring the payment of prevailing wages in federal contracting. **CHN supports** policies and adequate funding to enforce workplace protections such as the right to minimum wage and overtime pay, healthy and safe workplaces, equal opportunity and equal treatment, and the right to organize. **CHN supports** federal legislation to improve pay equity and enforcement of equal pay laws. **CHN supports** a renewed commitment to merit-based personnel systems in state and local programs that receive federal funding, as well as in federal employment.

**CHN supports** legislative and administrative actions that will curb misclassification of employees as independent contractors. **CHN supports** efforts to secure employee rights for "excluded workers," including domestic workers, farmworkers, day laborers, home care workers and others. **CHN supports** the creation of a task force within the Department of Labor to focus on the needs of workers currently excluded from many fundamental labor law protections.

**CHN supports** federal legislation to ensure fair accurate and relevant criminal background checks for employment, and the federal government itself reducing artificial barriers to employment of people with criminal records.

**CHN supports** the repeal of incentives in federal tax law that encourages the export of American jobs overseas.

**CHN supports** and encourages the Senate to vote on and approve qualified presidential appointees to key federal boards and commissions that protect workers' rights.

**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, to be whistleblowers, and to be free from discrimination. **CHN opposes** immigration enforcement actions that undermine the enforcement of labor, safety, anti-retaliation, and other employment laws.

## Meeting Work and Family Responsibilities

Millions of workers, including low-income parents, struggle to meet their responsibilities at work and at home. Improvements in (1) paid leave, (2) workplace flexibility and (3) part-time parity are needed to strengthen our workforce and economy.

Paid leave is essential to address ordinary illness, serious ailments, or the birth/adoption of a child. In the U.S., employers decide whether workers will get any paid time off. The U.S. is an outlier nation: 163 nations guarantee paid sick leave including 33 to care for an adult; 177 nations guarantee paid leave for new mothers including 74 for new fathers as well.

The Family and Medical Leave Act (FMLA) offers *unpaid* leave for birth, adoption, or a serious illness. The *unpaid* leave is limited; only about half the workforce can get it since firms with fewer than 25 employees are not covered by the law and only certain employees in those firms are eligible. Access to paid sick days is also limited. About 40 percent of the private sector workforce, and nearly three-quarters of food service workers, don't have any. Among working poor parents, the majority has no paid leave—no vacation days, sick days, or personal days. The result is that too many workers face the loss of wages or the loss of a job if they take time to get well or care for an ill family member. Even workers who technically have paid sick days face obstacles in using them since some employers assign unscheduled absence “points” or demerits that can lead to workplace discipline or termination. When workers are pressured to go to work sick with infectious diseases because they can't afford to stay home, that is unhealthy for the entire community.

Flexible workplace schedules and scheduling transparency are tools that make it more feasible for workers to meet the dual and dueling responsibilities of work and home. This includes scheduling that is predictable, offers stable hours, invites worker preference, and relies on voluntary rather than mandatory overtime. Workplaces that have schedules that are responsive to workers' needs enjoy employee retention. That cuts corporate costs. The federal government is now piloting a results oriented work environment which enables employees to have considerable autonomy with their time as long as they get the job done.

Some workers meet responsibilities at home by taking on part-time work; others who work part time would prefer to work full-time. In either case, these workers should have prorated access to the same benefits and working conditions available to full-time workers.

**The Coalition on Human Needs supports** paid sick days legislation that would establish a national minimum standard for employers, expanding FMLA coverage, and changing FMLA into a paid leave insurance program. An initial step towards national paid leave insurance is

federal funding for state innovations that would create model insurance programs. Further, the federal government, as an employer should provide paid parental leave to its workers. Workers should not have to go to work sick or choose between a paycheck and their family needs. With respect to workplace scheduling, **CHN supports** legislation that gives workers the right to ask for a change in their schedule. **CHN supports** the development of proposals to protect workers from unnecessary, sudden notice of schedule changes. **CHN also supports** legislation that provides for part-time equity in terms of prorated pay and benefits and that builds upon provisions of the Balancing Act of 2009 with regard to pension equity.

## Protecting and Improving the Well Being of America's Children

Nearly half of all children live in low-income families at or below 200 percent of the poverty level, and children comprised more than one-third of the 44 million people who were poor in 2009. Children that year experienced the steepest rise in poverty since 1959. An additional 1.4 million children swelled the ranks of poor children to 15.5 million – more than one in five. Children of color continue to suffer disproportionately from poverty. Black and Hispanic children are about three times as likely to be poor as White, non-Hispanic children. More than one in three Black children, one in three Hispanic children, and more than one in ten White children lived in poverty. The younger children are, the more at risk they are of being poor, and this is the very same time their brains are developing rapidly and attention to their developmental needs is so important. More than five million children under age five are poor; almost half live in extreme poverty – at half of the poverty level or below. Almost 60 percent of poor children – 9.2 million – live in a single parent family but married couple families are not immune to the recession's effects. Nearly nine percent more married couple families were poor in 2009 than in 2008. And two-thirds of poor families had one or more family members working.

Nearly half of all children born into poverty will be *persistently poor*, meaning they will be poor for at least half of their childhoods. Research by the Urban Institute tells us that 21 percent of children who are born poor will spend a significant amount of their early adulthood in poverty and have a range of worse adult outcomes. They are more likely to drop out of high school, experience teen pregnancy, and have unstable employment as young adults. And every year a child spends living in poverty further erodes the child's future prosperity.

Federal policy must respond to the needs of low-income children and families to ensure families have the resources they need to work and support and care for their children to enable them to thrive. Yet current policies and programs fall short of meeting these needs. Fewer than half of families with children poor enough to qualify receive help from the Temporary Assistance for Needy Families (TANF) Program. High-quality early childhood programs can help children in low-income families 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 six children eligible for federal child care assistance receives it, Head Start serves only about half of eligible preschoolers and Early Head Start serves approximately four percent of eligible infants and toddlers. More than 14 million children (25 percent of school-age children) are on their own after school.

The federal child support enforcement program has reduced the child poverty rate by 25 percent

among poor families and is very cost-effective. It collects \$4.78 from non-custodial parents for every government dollar spent on child support enforcement. Cuts in federal funding for child support enforcement in 2005, however, will cost children \$2 billion a year in uncollected child support and force states to cut basic services to low-income non-custodial parents.

Some families that don't get the supports they need to help them address the challenges they face will be at greater risk of family violence. Every year more than 770,000 children are victims of child abuse and neglect and more than 420,000 are in foster care; annually more than 29,000 youths age out of foster care each year when they turn eighteen, live alone and put themselves at risk of poor outcomes. Domestic, dating and sexual violence are costly and pervasive problems that shatter the sense of well-being that allows people to thrive. Nearly one in four women reports experiencing domestic violence at some point in her life and about one-third of children witness domestic violence in their home by the time they reach adulthood.

Services for children and adults victimized by family violence are scarce. Four in ten abused and neglected children get no services, and others get far less than they need. Shelters and other supports for women fleeing domestic abuse cannot meet the requests for help. Services are needed to prevent and treat child abuse and neglect, keep children safely with their families when appropriate, and recruit adoptive parents and relative guardians to care permanently for children who cannot return safely to their families from foster care. There is a need to increase services for women fleeing domestic violence and training for those systems and agencies that interact with victims of abuse.

**The Coalition on Human Needs (CHN) endorses** a national goal of cutting poverty in half by 2020 by supporting a range of actions to maximize opportunities for success for children and families. This means increased investments in income assistance and work opportunities for low income families. **CHN supports** improvements to the TANF Program to offer greater income supports to more low income families and increase investments in education and training opportunities. Improvements in the Child and Earned Income Tax Credits must be made permanent to assist low income families to help their children survive and thrive, and the Make Work Pay Credit must be continued. These investments will help put millions of children and families back on a path toward prosperity. Both the Community Services and Social Services Block Grants also help provide supportive services in communities where these children and families live and should be increased.

**CHN supports** restoring funding for child support enforcement, which was cut in the Deficit Reduction Act of 2005, to avert cuts to vital child support services that will cost families an estimated \$2 billion a year in lost child support.

**CHN supports** investing in children and youth and strengthening families as key poverty reduction strategies. These investments can help prevent the intergenerational cycle of poverty by maximizing opportunities for success. Families need help supporting their children. And a quality education that enables all children to succeed is key to enabling children to support themselves in the future. This is especially true now when tens of thousands of children run the risk of being scarred by the long term effects of the recession.

**CHN supports** increased funding for early childhood programs like Early Head Start, Head Start, the Child Care and Development Block Grant and other programs that give young children what they need to thrive. Such investments promote healthy child development and will help low income children start school ready to learn. They should be coupled with investments in after-school and summer programs to help prevent children from losing important educational gains while away from school. Such supports are also critical to enabling parents to work.

**CHN supports** efforts that help prevent child abuse and neglect and other family crises, strengthen supports for vulnerable children, youth and families and assist women experiencing domestic violence and their children who witness it. Reforms in federal child welfare financing are needed that will promote improved outcomes for children by increasing and redirecting funding for prevention, specialized treatment, permanency and post-permanency services, workforce support and improvements, and enhanced state accountability for the care of children. The Violence Against Women Act also must be reauthorized. The Act provides services for women and their children who are victims of domestic violence and resources to address sexual assault, supports training for law enforcement and targets initiatives for the health care system, employers, men and fathers. Increased investments in shelters and other resources also are needed for those fleeing domestic violence.

## **Building Pathways to Reconnect America's Disconnected Youth**

In many of our largest cities, in our poor urban and rural communities, and in communities of color the high school dropout rate is 50 percent or higher. The employment-population ratio in 2010 for youth 16 to 19 is at the lowest level in more than 60 years. According to the November 2010 Bureau of Labor Statistics report, only 43 percent of high school dropouts ages 16 to 24 are employed. For black youth in this category, just slightly more than one in three has a job. For many youth of color in areas of concentrated poverty, without a high school diploma, work is hardly an option. This high level of youth joblessness and idleness, during the time that youth should be gaining work and occupational skills and building an employment portfolio, will have enduring negative consequences not just for these youth as they assume adult responsibilities, but for the communities in which they reside and the nation as a whole.

The Great Recession has had a distressing impact on youth living in high poverty communities and their ability to access work, education, training, and other supports necessary for them to thrive and grow into productive citizens. Vulnerable youth, including those with limited skills and education and those attached to our nation's juvenile justice and child welfare systems face insurmountable odds as they transition into adulthood. Many youth aging out of foster care, for example, end up without an education, a job, housing, or the health and mental health services they need. And there is no one system responsible to help them to navigate these challenges and keep them from falling into the cracks. Too many disconnected youth end up trapped in a trajectory that leads to marginalized lives and often imprisonment. Consider that one in nine Black males between ages 25 to 29 is in prison or jail in the United States.

At a time when economic success increasingly requires a labor force with strong academic and occupational credentials, this level of lost talent constitutes a crisis that the nation simply cannot

afford to continue to ignore. Thus we need a high priority focus on dropout recovery and reengagement.

**The Coalition on Human Needs supports** using the reauthorization of WIA, the Elementary and Secondary Education Act (ESEA), and Perkins legislation as the opportunity to support the implementation of dropout recovery and reengagement strategies across the nation in communities with low graduation rates and high youth unemployment.

**CHN supports** programs that expand multiple education options for disconnected and high needs youth and increase opportunities for youth employment programming in high-growth, high-demand industries.

**CHN supports** reauthorizing the Workforce Investment Act (WIA) and increasing funding for WIA Youth Activities, including: 1) Expanded funding for summer and year-round work experience, internships, and service learning opportunities to ensure young people, especially those in communities of high economic distress, have “hands-on” exposure to work and the workplace, and 2) The inclusion of a *Youth Workforce Innovation Fund* in WIA to promote cross-systems, comprehensive, community-based dropout recovery systems at the local level.

**CHN supports** including dropout prevention, recovery and re-engagement as a priority focus in the reauthorization of the ESEA including targeting funding to support the turnaround of low performing high schools, active involvement of communities with schools to service the needs of youth in high risk situations, and the development of multiple pathways that support educational programming that may occur in non-traditional environments, lead to attainment of secondary credentials, and integrate education, work, personal development, and support services. These investments can help youth lead productive lives and prevent their involvement with the juvenile justice or adult criminal justice systems, where youth, particularly minority youth, often are subjected to unjust treatment. To help youth move forward in life, support is needed for reforms that promote investments for them in prevention, early intervention and re-entry supports rather than costly incarceration.

## **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 6 million affordable and available rental homes for this extremely low income group. 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 federally mandated subsidized affordable hard housing 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 and affordable place to live, many of the other problems (such as unemployment, health care, mental health, and food

assistance) demanding government services are lessened. Helping people pay rent is particularly effective at improving the economy and creating jobs.

**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 that are highly effective at lifting poor families out of poverty. **CHN supports** funding for the 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, including funding through reform legislation of the secondary mortgage market and GSEs, 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 housing vouchers, homeless assistance programs, and to preserve HUD-insured affordable housing that would otherwise lose affordability restrictions and protect affected tenants. **CHN supports** improved policies focused on ending homelessness and reforms that enhance the effectiveness of critical programs like Housing Choice Vouchers. **CHN supports** increased funding for the Low Income Home Energy Assistance Program (LIHEAP) and the use of Weatherization Assistance Program (WAP) funds for rental properties, where half of WAP-eligible households live. **CHN supports** funding of programs, including HUD Family Unification Program (FUP) vouchers, which serve to strengthen families and prevent foster care placements based on a family's housing status. **CHN supports** funding of programs, such as the Department of Housing and Urban Development and VA Supported Housing (HUD-VASH) Program, which provides housing vouchers and support services for our most vulnerable veterans, including veterans with families, women veterans, and veterans returning home with disabilities. **CHN supports** the goals and plan of the Obama Administration to end chronic homelessness within 5 years, end homelessness for veterans within 5 years, end homelessness for families, youth and children within 10 years, and establish a path to end all other types of homelessness.

**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, restrict immigrant family access to any federal housing program, or impose work requirements on assisted tenants or time limits on rental assistance.

## 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. In October 2010, the percentage of people with disabilities in the labor force was 21.4. By comparison, the percentage of persons with no disability in the labor force was 69.8. 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 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, 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 programs, 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 to ensure lifetime income security. 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, while up from recent lows, is still inadequate by historical standards. More than 53 million people were receiving Social Security benefits at the end of 2009, including 36 million retired workers and their dependents, 6 million survivors of deceased workers, and 10 million workers with disabilities and their families. For more than one-third of people over the age of 65, Social Security makes up at least 90 percent of their 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). Social Security also provides important financial security for the 6.7 million children who receive part of their family income through survivors, retirement, and disability benefits. Social Security covers 98 percent of all children in the event of the death or disability of a caregiver although it is seldom thought of as a program for all generations. 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. In recent years, the Congress has increased funding for the agency, a development that should be maintained. A return to the practice of underfunding Social Security's administrative costs at a time when caseloads and other workloads are continuing to escalate would put the agency'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 and the reinstatement of the student benefit to assist those young people who go on to college. **CHN supports** strengthening the safety net provided by SSI by increasing the inadequate resource limits, updating the program's income and work exclusions, which have been frozen for nearly 40 years, 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** policies that ensure that SSI benefits are considered to be available only to the eligible individual. **CHN supports** proposals to ensure that Social Security's COLA provisions prevent the erosion of benefits. **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, including policies that force elderly and disabled refugees to lose their 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, Predatory Lending and Fraud

The decision to let a housing bubble grow unchecked, along 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 risky investment and financial products and instruments, lack of transparency in the mortgage securitization process, and continued high unemployment are some of the most important underlying causes of the foreclosure crisis. Millions of families, both homeowners and renters, have already lost their homes, and millions more are at great risk of losing their homes in foreclosure over the next several years. Evidence has surfaced of systemic fraud by lenders foreclosing on homeowners, and attorneys general across the nation have initiated investigations into this issue.

**The Coalition on Human Needs supports** 1) a national moratorium on foreclosures until lenders demonstrate that they are adhering to all applicable laws and regulations in foreclosure proceedings, 2) requiring evaluation and mediation prior to foreclosures, 3) full funding for the Foreclosure Legal Assistance Program, and 4) increased penalties for fraud in foreclosure proceedings.

**CHN supports** meaningful legislation to keep families in their homes and to prevent neighborhood blight (such as substantial changes to the Home Affordable Modification Program) in order to significantly increase the program's success rate, legislation to allow bankruptcy judges to modify mortgages for bankrupt borrowers, reform of the GSEs practices (including

reducing principal on loans when that would reduce the chances of re-default and ensuring that servicers and attorneys are following all relevant laws and guidelines), instructions to Treasury to permit states participating in the Hardest Hit Funds program to use that funding for legal assistance when appropriate, full implementation and expansion of existing protections for renters displaced by foreclosures, and legislation allowing homeowners and renters in properties facing foreclosure to remain in their homes as renters for a substantial period of time.

**CHN also supports** legal remedies to protect consumers from abusive lending practices. CHN applauds the creation of the Consumer Financial Protection Bureau (CFPB) as an independent advocate within the government to protect borrowers from predatory lending, fraud and other abusive lending practices. **CHN opposes** any proposals to reduce the powers of or funding for the CFPB.

## **Promoting Equitable Solutions to Climate Change and Transition to a Clean-Energy Economy**

Strong action is needed to address global warming and the transition to a clean-energy economy, and such action can be taken in a way that both avoids economic hardship and creates economic opportunities for lower-income people. Failure to address climate change will result in environmental and economic disaster for everyone and do disproportionate harm to low-income people.

**The Coalition on Human Needs supports** the inclusion of provisions in federal legislation that address climate change and promote clean-energy economy measures to help affected workers and communities through the transition; that support the Weatherization Assistance Program and other cost-effective investments that help rebuild and retrofit our nation; and that fund training and job readiness programs for disadvantaged and displaced workers. Of particular importance to CHN is ensuring that low-income households are shielded from adverse impacts on their family budgets as a result of any comprehensive climate and energy legislation.

## **A Comprehensive National Framework for Measuring Economic Security and Hardship**

Federal measures of economic security inform the public's understanding of human needs and influence policy making. It is critical that such measures provide a full and accurate picture of the multiple and interconnected dimensions of economic security and hardship, and the ways in which human needs are inextricably intertwined. The federal government has separate measures for various dimensions of economic security and hardship, including measures of unemployment produced by the Labor Department, statistics on income and health produced by the Census Bureau, a measure of food insecurity developed by the Department of Agriculture, and some limited statistics on assets and debt. However, it lacks a comprehensive and integrated national statistical framework for measuring economic security overall.

The following limitations of our current fragmented system for measuring economic security are of particular concern:

- The lack of family budget standards that accurately reflect the economic resources families need to “make ends meet” at a modest, but adequate level. The federal government produced such standards for three decades following World War II, but they were eliminated during the Reagan Era budget cuts.
- The lack of an adequate set of annual indicators of economic hardship—including direct measures of the full range of hardships families experience due to inadequate income, assets, and other resources—in the American Community Survey (ACS) and the Current Population Survey (CPS).
- The lack of any official measure of material hardship overall, that is, a measure that integrates multiple indicators of specific dimensions of hardship into a single “headline” number that tells us the share of the U.S. population that has inadequate economic resources and is experiencing severe economic hardship (across one or more dimensions of hardship) as a result.

**The Coalition on Human Needs supports** a comprehensive and integrated statistical framework for measuring economic security and hardship that addresses these limitations. This framework should provide a full and accurate picture of the extent to which Americans with limited economic resources lack the goods and services that are broadly viewed as necessities of life in today’s America. These modern necessities include not only food and housing, but health care, quality child care, the ability to save for education, retirement, and other precautionary purposes, transportation, access to the internet, and sufficient time (outside of work) to meet family obligations and for recreation. The statistical indicators in this framework should provide accurate measures of economic security and hardship at both the national and state levels, and by various demographic characteristics, including race, ethnicity, gender, and disability.

**CHN supports** the development of family budget standards that accurately reflect the economic resources families need to live at a modest, but adequate level. These standards should be updated annually in a way that keeps pace with increases in mainstream living standards. They should also take into account factors like disability. Any state or local adjustments to standards should take into account regional differences in public infrastructure and services, particularly ones related to transportation infrastructure, and be generally consistent with geographic differences in direct measured levels of economic hardship.

**CHN supports** increased investment in publicly available data to measure economic security and social progress at both the national and state levels. Annual appropriations bills must include sufficient funds for the Census Bureau, the Bureau of Labor Statistics, the Bureau of Economic Analysis and other statistical programs within the federal government. **CHN supports** adequate funding for the American Community Survey (ACS), the Current Population Survey (CPS), the Survey for Income and Program Participation (SIPP), and other important surveys of economic and social well-being. Finally, sufficient resources should be provided to enhance the collection and report of data by race, ethnicity, primary language, and disability. Finally, **CHN supports** the efforts to consolidate and improve data collection, management, and disclosure where

possible and desirable, and that improve the functionality of Data.gov by integrating statistical information and providing useful analytical tools to the public.

## Implementing Policies

CHN recognizes that enacting legislation is only one step in the policy process. For example, the Affordable Care Act provides an unprecedented opportunity to expand health insurance coverage to millions of low-income individuals and families. However, this opportunity will only become reality if states adopt processes that minimize the burden of applying for and receiving benefits. Many programs are implemented through competitive grants and it is important that organizations serving low-income populations are aware of these funding opportunities and how to compete for them. CHN will work with its members and partners to identify opportunities to influence the development of regulations and guidance at both the federal and state levels to protect the interests of low-income and other vulnerable populations.

## Reclaiming Our Democracy

When powerful interests dominate the election process the needs of low-income people can be muted. One of the major obstacles to a democracy that works for all people is the current disconnect between those who vote for candidates and those who pay for their campaigns. The 2010 elections brought record spending and a dramatic return to anonymous contributions due to the Supreme Court's decision in *Citizens United* to allow unlimited political spending from corporate profits. Big corporations and multi-millionaires have come to dominate the airwaves, drowning out the voices of the most vulnerable and distorting our national priorities. As a result, many Americans have lost faith in their government's ability to act in the public's best interest. Our elected representatives need to be accountable to the millions who elect them.

**The Coalition on Human Needs** supports full transparency for all election spending, and small-donor public funding programs, -- like the Fair Elections Now Act -- that empower voters and enable candidates to run vigorous campaigns without relying on large contributions in order to amplify the voices of ordinary citizens in the political process and reduce the every-increasing consolidation of political power in the hands of the wealthiest elite.

*The positions in CHN's Public Policy Priorities document reflect the general consensus of member organizations on issues outlined in this document, but it does not reflect the specific position of all member organizations in every policy area.*