



COALITION ON HUMAN NEEDS

Public Policy Priorities
Calendar Years 2013 – 2014

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Executive Summary for Public Policy Priorities

The Great Recession came to its official end in 2009, but its damage will be with us for a long time. For three decades or more, inequality had been rising. Incomes for the top 1 percent grew 241 percent from 1979 to 2007; for the middle fifth, income grew 19 percent during this period; for the bottom fifth, only 11 percent. Even more than income, wealth has become concentrated in fewer hands. In 2010, the ratio of wealth for the top 1 percent as compared to the median household was 288 to 1, up from 125 to 1 fifty years before. While losses overtook all economic groups in the Great Recession, those at the top rebounded quickly. The richest 1 percent gobbled up 93 percent of all income gains in 2010, and continued to gain at the expense of everyone else in 2011. The rising tide mostly lifted the yachts.

The losses of the recession, worsening the long-term trends, have left most Americans far less secure. For the middle class, home values and retirement nest eggs plummeted. Median net worth fell nearly 39 percent from 2007 to 2010. Unemployment peaked at over 10 percent during the recession, and has slowly declined to under 8 percent. Millions of jobs have been created since the depths of the recession, but people who lost jobs found it much harder to return to the labor force, and when they did, it was frequently for less pay and fewer benefits. Now, more than four in ten of the unemployed have been out of work for more than six months; before the recession, only about one in six had been jobless so long.

Less work meant more poverty. Between 2007 and 2011, nearly 9 million more people fell under the official poverty line; the number of poor children grew by 2.8 million. Glaring racial disparities persist: in 2011 just under 10 percent of non-Hispanic whites were poor, but over one-quarter of African Americans and Hispanics lived in poverty.

Government kept this sobering situation from being even worse. Economic recovery measures created an estimated 2.7 million jobs. An increase in food stamps kept food on the table for millions, despite rising poverty. Unemployment Insurance and low-income tax credits lifted millions out of poverty. These essential steps show us government actions can avert economic catastrophe. But they did not do enough.

Tremendous wealth in few hands contributed to the economic collapse in 2007 and slows down our recovery now. When one-third of our nation lives in or too close to poverty, we buy less and produce less. Those with wealth amass political power to press for reduced taxes and disinvestment in much of what government does, including education, subsidized housing, scientific research and roads. Not every person of wealth wants a diminished federal role. But those who do have the resources to push hard for less health care, less nutrition assistance, and less help in times of need.

Americans understand this is unfair and increasingly recognize that it endangers our future. We cannot let the concentrated power of a few dismantle the engines of progress for most of us. We cannot let disparities by race and immigrant status continue if we want tomorrow's workers to be prepared to contribute to shared prosperity.

The Coalition on Human Needs supports a federal agenda that combats the dangers of shrinking opportunities and rising poverty and insecurity. We set as our top priorities:

- a federal budget with the flexibility to respond to urgent needs and make critical investments in the future;
- a progressive federal tax code that asks those individuals and corporations who have benefited most by being in America to do right by America, and that garners enough revenue from fair sources to allow the federal government to meet current and future needs of our people; and
- a federal commitment to protect and expand economic security for all our people, from the beginning through the end of life, by investments that lead to jobs and broadly shared opportunity, by implementing the Affordable Care Act, and by protecting retirement security.

We know that such an agenda cannot succeed if it does not include all of us: immigrants and native born, all races, ethnicities, and beliefs, people with disabilities, and people at every stage of the life span.

We call upon the Obama Administration and Congress to work towards adopting these Public Policy Priorities. The current focus on deficit reduction will not secure our future and improve our children's lives if it cements in place widening inequality by denying funds to carry out government's responsibilities. The federal government helps to make our nation stronger by ensuring that hungry people can eat and sick people can get medical care, improving and expanding educational opportunities, increasing affordable housing, improving the work/family balance, and supporting the efforts of vulnerable youth, working parents, immigrants, people with disabilities, and people of color to work and join the middle class. We need all our people to be able to contribute to national progress and to be protected when they cannot work.

A serious deficit reduction or budget plan must protect low-income and vulnerable people and invest in initiatives that will create jobs. These goals are achievable if we increase revenues from those with the ability to pay and seek savings from the Pentagon and other areas where waste is identified. These are the principles that inform the SAVE for All campaign (Strengthening America's Values and Economy for All), an important vehicle for CHN's budget work.

In the pages that follow, expert members of the Coalition on Human Needs make the case for a detailed agenda with the needed protections and investments to make us a stronger nation. In addition to the above top priorities listed as CHN Leadership Issues, CHN offers support on the following issues:

- fully implementing the Affordable Care Act, including expansions of Medicaid that will allow more poor individuals to qualify;

- implementing constructive and fair immigration policies that include a clear path to citizenship and provide civil rights protections and eligibility for services, and prevent the separation of family members;
- eradicating hunger, by protecting and strengthening the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and providing adequate funding for child, senior, and emergency nutrition programs;
- making the economy work for workers, through extension of federal unemployment insurance, direct job creation, including pathways to work for youth and low-income adults, and education and training;
- promoting fairness in the workplace through greater freedom to form unions, equity in employment, and an increased minimum wage;
- helping workers to balance family and work responsibilities through paid sick leave and greater control over work schedules;
- improving the well-being of children by improving Temporary Assistance for Needy Families and investing in high quality early childhood programs, child support initiatives, and tax credits for low-income working families; and protecting children from abuse or neglect through adequately funding child welfare services and reauthorizing the Violence Against Women Act;
- helping youth disconnected from school and work through summer and year-round employment programs and drop-out prevention and recovery efforts;
- investing in affordable housing and home energy assistance, and preventing homelessness through increased funding for subsidized rental housing and for the National Housing Trust Fund, as well as vouchers targeted to assist veterans and to prevent family break-up, and to carry out commitments to end homelessness;
- increasing the supply of affordable, accessible supports and services for people with disabilities, such as housing, transportation, workplace supports, and Medicaid for home- and community-based care;
- improving financial security for seniors and people with disabilities, including protections for Social Security and improvements in Supplemental Security Income (SSI);
- preserving neighborhoods and protecting low-income people through foreclosure prevention and curbs against predatory lending;
- maintaining and improving accurate measurements of economic security and hardship by the Census Bureau and other government research; and
- reclaiming our democracy by limiting the corrosive impact of big money on campaigns and enhancing opportunities for all to participate.

These priorities are within our reach. We know how to carry them out, and we are a wealthy enough nation to do so. All that is required is the political will.

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. This has always been true, but now vastly different views about how the federal government can and should interact with the economy have shaped high stakes budget conflicts with very real consequences for most of us.

The majority of voters and a great many economists and policy-makers agree that reducing and stabilizing federal debt should be achieved by a combination of increased revenues and reduced spending. There is also strong support for investments in education and infrastructure and other job creation measures, which are seen as contributors to economic growth. At the same time, there is widespread support for maintaining basic safety net programs such as Social Security, Medicare, Medicaid and SNAP/food stamps.

The FY 2013 budget passed by the House of Representatives, however, took the extreme view that revenues should be further reduced, with an emphasis on more tax cuts for the wealthiest, and that the federal role in providing services and benefits should be sharply limited. Underlying this approach is the belief that economic growth occurs when more of the nation's wealth is concentrated in fewer private hands.

The 2012 election provided voters with starkly competing visions of the best way towards economic recovery and fiscal stability, and they rejected the views embodied in the House FY 2013 budget in favor of asking the richest to give up some of the tax favors of the past while protecting safety net programs and investments such as education. 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, a majority opted for budget choices that more closely embody the values of most Americans.

The experience of the decade between 2000 and 2010 offered strong evidence to refute the assumptions of the House FY 2013 budget. In 2008, taxes for the top 1 percent were reduced to

only 23 percent, on average, about one-third less than this group paid in 1980. While there were increases in military spending and Medicare expanded because of the enactment of a prescription drug benefit, domestic appropriations remained below the historical average as a share of the economy until 2009, when Congress enacted increases to combat the Great Recession. Low tax revenue and below average domestic discretionary spending produced below average economic growth and job creation before the recession. Whatever growth occurred was heavily concentrated at the top, causing inequality to grow, with incomes stagnating for the bottom 60 percent. In contrast, during the 1990's, taxes were increased and there was strong growth in the economy and jobs, with rising incomes across the economic spectrum.

Our nation's history shows that higher levels of taxation do not discourage economic growth. Rather, the investments we have made in education, housing, transportation, and scientific research have created the conditions for broadly shared economic growth. Further, federal expenditures have time and time again jump-started economic activity when the private sector could not do it alone. That has been true in good times and bad, whether opening new possibilities because of a national highway system or promoting consumer demand through unemployment insurance or other income assistance.

If the federal government were to significantly restrict its spending towards economic security and growth, we would in the near term be far more likely to slip back into recession. Over the long term, failure to keep pace with a growing population's needs will set the current unacceptably high levels of inequality in stone and push us into prolonged decline.

When an economic crisis sharply curtails revenue, it is appropriate for the federal government to use deficit spending to boost the economy and to provide a safety net for those thrown out of work. Constraining public spending during a recession exacerbates the downturn. Although many deficit reduction proposals have recommended delaying cuts in spending until the economy is less fragile, the cuts to federal services have begun. For the next decade, caps in appropriations (discretionary spending) are expected to result in \$1.5 trillion cut below baseline levels, placing this spending well below its historical proportion of the economy. Until January 2013, these cuts, affecting education, housing, child care, nutrition, public health, environmental and consumer protections, and much more, were the only steps taken towards deficit reduction.

Pre-election paralysis in Congress set the nation on a course towards automatic broad spending cuts and tax increases that few people wanted and that if unchecked would have pushed us back into recession. Breaking the logjam, the Administration and Congress agreed to continue most of the Bush tax cuts, but did approve about \$600 billion in new revenue from the wealthiest 2 percent. Decisions on most of the pending service cuts were put off. In their continuing work on budget choices, Congress and the Administration should balance the long-term goals of deficit reduction with the urgent goals of shared economic growth. This will require significant new revenues from fair sources, savings from reducing waste in the Pentagon and elsewhere, and adequate room in the budget both to protect programs serving low-income and vulnerable people and to incorporate investments that promote job creation.

In their focus on deficit reduction, Congress and the Administration are re-shaping the federal budget process. Still, the right approach must be to determine the level of services our people

need and to agree on how to pay for those services. A spending cap limited to a percentage of GDP, regardless of the population's needs, is the wrong approach.

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. Pentagon, 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. Ending the wars in Iraq and Afghanistan should result in reduced military expenditures strategically targeted to combat 21st century threats. However, even if the across-the-board sequestration cuts to the Defense Department take effect in 2013, the Pentagon budget would return to 2007 levels, a time when we were paying for these two major wars. If the triggered cuts that begin with sequestration were to continue through 2021, the Pentagon will still have more in real terms than it spent at the height of the Cold War. The U.S. spends more on its military than the next 17 countries combined, and substantial Pentagon budget reductions are possible with no sacrifice to U.S. security. Support for military spending reductions has spread across the political spectrum. Responsible Pentagon savings should lead to improved national and economic security for our nation.

CHN supports investments in FY 2013 and FY 2014 to put the nation on a more secure road to economy recovery, even if these expenditures will increase the deficit temporarily. Examples of effective ways to boost the economy include extended unemployment insurance, improved SNAP/food stamp benefits and eligibility, aid to states, job creation initiatives, and refundable tax credits targeted to low-income people.

CHN supports a long-range balanced approach to reducing the deficit in which increased revenues from those most able to pay make up at least half the total package of deficit reduction measures. Deficit reduction measures should be more modest in the first years to avoid stalling the fragile economic recovery, with the goal of stabilizing the debt to GDP ratio by the end of a ten-year period. CHN urges policy-makers to protect low-income people from harm as they develop deficit reduction plans, and to base their decisions on analyses of revenue and expenditure proposals to determine the impacts on disparate income groups.

The Coalition on Human Needs opposes restrictive structural changes such as block grants or per capita caps as well as dollar 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. However, while the discretionary spending caps enacted under the Budget Control Act remain in place, **CHN supports** maintaining separate caps for domestic/international and defense expenditures. **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 limited to across-the-board spending cuts when deficit reduction targets 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 Congress can have a profound impact on the nation for decades to come, affecting the resources available to make long-neglected investments in human needs and helping to determine whether the growing divide between the very wealthy and everyone else will start to shrink or continue to widen.

Major budget and tax issues will be hotly debated this year. Efforts to reduce the deficit must not increase poverty and income inequality. Although the nation faces long-term fiscal challenges, the immediate need is to speed up the recovery, create jobs, and help those still struggling to get back on their feet. In the short-term, reducing the budget deficit is less important than jumpstarting the economy. Both require significant increases in revenues.

Tax reform should make the tax system more progressive and raise substantial additional revenue from the wealthiest individuals, business and corporations. Loopholes that encourage corporations to shift jobs and profits overseas should be closed to put the nation on a more sustainable fiscal path, allow us to support investments in the job creation measures our economy needs, and protect and strengthen vital programs and services. It is important to end the Bush-era tax cuts for income above \$250,000 per couple (\$200,000 per individual), which will affect only the richest two percent of households and generate nearly \$1 trillion in savings (over 10 years). If corporate tax reform moves forward, it should generate significant new additional revenues.

The improvements to the refundable tax credits enacted as part of the American Recovery and Reinvestment Act of 2009 (ARRA) must be extended when Congress extends the Bush-era tax cuts for 98 percent of Americans. The credits 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. Allowing the ARRA improvements to the Child Tax Credit to expire would cost more than 12.7 million taxpayers – over two-thirds of them women – about \$9 billion in 2013. Allowing the improvements to the Earned Income Tax Credit to expire would cost nearly 12 million taxpayers – over half of them women – about \$3.6 billion. Eleven million families and students paying for college would see tax increases averaging \$1,100 apiece if the American Opportunity Tax Credit were eliminated.

As Congress considers tax policy options, it should not hurt working families through harmful tax increases nor resulting harmful policy outcomes, such as undermining employer sponsored health care or retirement benefits. This is important because working families continue to face daily struggles with their retirement security and health care concerns.

The prevalence of misclassified workers further erodes federal tax revenues and the Social Security Trust Fund, in the form of unpaid and uncollectible income taxes, Social Security and Medicare (FICA) taxes, and unemployment (FUTA) taxes. Employers who misclassify employees as independent contractors to evade taxes can save payroll costs, and have an unfair and illegal advantage over businesses that play by the rules.

Everyone who works in the U.S. is required to pay taxes regardless of their immigration status. Individuals who are not eligible for a Social Security Number (SSN) – including both legal and undocumented immigrants – must file their taxes using an Individual Taxpayer Identification Number (ITIN). Because ITIN filers are responsible for complying with the same tax rules as people who file with SSNs, those filers should be eligible for the Earned Income Tax Credit, the Child Tax Credit, and the American Opportunity Tax Credit.

The EITC provides a very important benefit for workers caring for children. However, it is extremely limited for other low-wage workers. Currently, the maximum EITC for workers not caring for children is less than \$500 (only 14 percent of the value for a worker with one child) and workers younger than 25 and older than 64 are denied the credit. As a result, the EITC does little to bolster the economic security of these workers.

To ensure that America 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, including credits that help struggling families. **CHN supports** taxing income from investments (capital gains and dividends income) at the same rate as income from work (ordinary income). **CHN supports** progressive new sources of revenue, such as a financial transaction tax on Wall Street trading.

CHN supports strengthening the Earned Income Tax Credit by increasing the credit for both families with children and adults without qualifying children. **CHN supports extending the EITC to workers below age 25 and above age 64 who are not caring for children.** **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** ITIN eligibility for tax credits designed to help working families support their children and pay for college.

CHN supports closing loopholes benefitting corporations and wealthy individuals, which allow them 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 and/or penalize misclassification of employees as independent contractors.

CHN supports ending tax breaks for the wealthiest Americans at the expense of the neediest, including ending the Bush-era tax cuts for the top two percent of Americans. **CHN supports** taxing capital gains and dividends at the same rate as ordinary income. **CHN supports** a progressive, fiscally responsible estate tax and strongly **opposes** extending the 2010 reduced estate tax rate and increased exclusion. **CHN supports** reform of the Alternative Minimum Tax (AMT) that is progressive and offset by new revenues.

CHN opposes using offsets from cutting human needs programs to pay for tax cuts.

Promoting Economic Security and Job Creation (Section revised January 2014.)

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. The Great Recession made things much worse. From 2007 to 2010, median family income dropped 7.7 percent, adjusted for inflation. Families who borrowed against the value of their homes found that avenue closed as home values plummeted. The recession decimated assets for all but the wealthiest households, with median net worth falling 38.8 percent over the same three-year period. Retirement security declined substantially because of lost investments and reduced home values. Dramatic reductions in the number of workers with defined benefit retirement plans have added to insecurity. Poverty has risen, and is deeper for those already poor. For many workers, including immigrants, decreased economic security also leads to higher levels of vulnerability on the job.

In the two years of the Great Recession, average real income per family dropped by 17.4 percent, the largest drop since the Great Depression, according to economist Emmanuel Saez. In the first year after the recession, income for the top 1 percent jumped by 11.6 percent, compared to only 0.2 percent growth for everyone else. The richest 1 percent captured 93 percent of all the income gains in 2010. The accelerating inequality continued in 2011, with the top 20 percent taking in more than half of all income (51.1 percent) and the bottom 20 percent receiving only 2.3 percent. Such trends make most of the nation far more insecure, and will not be remedied by private market forces. Government must take steps to restore opportunity and shared prosperity.

Insecurity is not experienced evenly. People of color, single mothers, young workers, and people with low education levels are much more likely to be poor and have disproportionately high unemployment rates. There has been a dramatic increase in the number of long-term jobless. In 2007, before the onset of the recession, 17.6 percent of all unemployed workers had been jobless

for more than six months. After peaking at 45.5 percent in March of 2011, the proportion of long-term jobless remained at 40.6 percent of all the unemployed in October 2012. 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 the number of jobs increases at the same pace as in the first six months of 2012, we will not return to pre-recession unemployment levels until 2020. 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 477,000 jobs from October 2009 to October 2012, of which 209,000 were in local education. While state and local governments added 26,000 jobs in the last year, the pace is too slow, and was swamped by a loss of 40,000 federal government jobs in the same period. 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.

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 Congressional Budget Office estimates that extending the federal Unemployment Insurance program for a year will create or save jobs for 300,000 workers by the end of 2013. **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.

CHN supports an increase in the federal minimum wage and minimum wage for tipped workers. The minimum wage should be restored to its historic purchasing power and the tipped wage raised to 70 percent of the minimum wage, with both indexed to keep pace with the rising cost of living.

Financial 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, including proposals to shrink the inflation adjustment for benefits, or other proposals that are disproportionately harmful to people with low and moderate incomes. Any efforts to ensure the long-term solvency of the Social Security system must not reduce these benefits. **CHN opposes** efforts to eliminate targeted Social Security programs that serve children and people with disabilities. **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*.

The Coalition on Human Needs 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 minorities, 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.

CHN also **supports** additional funding to cover the cost of administering services such as Unemployment Insurance and SNAP/food stamps, whose clients have increased because of the poor economy. In addition, CHN **supports** full implementation of the higher levels of federal Medicaid payments to states enacted in the Affordable Care Act and **opposes** federal Medicaid cuts that result in reduced reimbursements to states.

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 initiatives similar to the successful but terminated 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), career and technical education, adult basic education, English language training, and Pell Grants (see the section below, *Making the Economy Work for Workers*).

CHN supports the creation of a National Infrastructure Bank, to allow a small portion of new federal infrastructure spending for grants and loans to leverage private capital investments.

CHN supports expansion of AmeriCorps, summer and year round employment programs and paid work experiences to create jobs and service opportunities for jobless young Americans, whose unemployment rate was nearly 24 percent in October 2012, about three times the overall rate.

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 than 46 million people in the United States do not have health insurance. As a result, millions are forgoing or delaying necessary medical care, jeopardizing their health and economic security. Racial and ethnic minorities are more likely to be uninsured and more likely to experience disparities in access and quality. The vast majority of the uninsured are in working families. In addition, millions of individuals who have health insurance still struggle to pay for the cost of care.

The Affordable Care Act builds on and improves our current health care system, while strengthening Medicare and expanding Medicaid. When fully implemented, the Affordable Care Act will provide a path to coverage for millions of currently uninsured Americans, either through a public program, employer-sponsored insurance, or a new group insurance pool. The Supreme Court has ruled that states have the option (rather than a requirement) to expand eligibility for the Medicaid program to individuals living at up to 133 percent of federal poverty (\$25,390 for a

family of 3). This has the potential of expanding health coverage to roughly 17 million low-income, uninsured people. In addition, the Affordable Care Act puts new rules on insurance companies to protect consumers. The law also provides new benefits to Medicare beneficiaries and strengthens the Medicare trust fund.

As a potential solution to addressing our nation's long-term deficit, some elected officials have proposed cutting Medicare, Medicaid and/or the Affordable Care Act and shifting more of the cost burden of health care onto consumers or states. However, the increase in spending on federal health care programs is due to the aging of the population and the sharply rising cost of health care in the economy as a whole. Shifting more of the burden to consumers or states does nothing to address the underlying problem of escalating costs.

The Coalition on Human Needs supports guaranteed affordable, high quality health care for every person. CHN supports the reforms in the Affordable Care Act that protect consumers, expand coverage and improve the quality of health care. **CHN supports** implementation of the Affordable Care Act at the federal and state levels in a way that is fair and reflects the interests of low- and moderate-income consumers. **CHN supports** funding for discretionary programs in the Affordable Care Act, including critical funding for public health and prevention. **CHN supports** the expansion of Medicaid in every state so consumers qualify for coverage based on income, rather than family status or disability. **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 restricting the availability of coverage and care for moderate- and low-income people. **CHN opposes** restricting the availability of coverage and care for immigrants, and unnecessary documentation requirements that create barriers to health care for citizens and immigrants.

CHN 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, including limits or delays in the availability of tax credit subsidies for moderate-income people to purchase insurance. Half of Medicare beneficiaries have incomes below \$22,000 per year. **CHN opposes** changes to Medicare that shift more health care costs onto low-income beneficiaries. Medicaid is a lean program that has already suffered steep cuts at the state level. Shifting Medicaid costs to the states could make states cautious about expanding Medicaid coverage under the Affordable Care Act. **CHN opposes** changes to federal Medicaid funding or changes to the structure of Medicaid that would result in shifting costs to states and to the low-income children, families, seniors, and people with disabilities who rely on it.

Constructive and Fair Immigration Policy for a Stronger America

Reform of our broken immigration policy is a moral and economic imperative. There are an estimated 11.5 million undocumented immigrants in the United States, 8 million of who are in the nation's workforce. These immigrants work in the toughest, hardest-to-fill jobs for the least amount of pay. Our broken immigration system leaves millions of immigrant

workers without any way to become citizens, regardless of the taxes they pay and their significant contributions to the places where they work and the communities in which they live.

More than 5.5 million children in the United States have at least one parent who is an unauthorized immigrant. Eighty-two percent (4.5 million) of these children are U.S. citizens by birth and 18 percent (1 million) are undocumented immigrants themselves. Children of immigrants are significantly more likely to be economically disadvantaged than children of native born parents. Hundreds of thousands of young people who were brought to this country as children live in fear of deportation.

The United States is also home to over 13 million lawful permanent residents (LPR) or green card holders who have not yet become U.S. citizens. These individuals arrived through family reunification, employment sponsorship or humanitarian programs. Many new immigrants find themselves in low wage jobs, with limited access to scarce resources such as job training and English language programs, to advance in the workforce. Many immigrants with advanced training and skills obtained abroad also must resort to lower wage jobs that don't fully utilize their skills due to limited, lengthy or costly recertification programs.

Despite high rates of employment, immigrant and mixed status families experience a wide range of unnecessary hardships. Immigrants – including those lawfully present in the U.S. - - are often shut out of basic economic support programs available to other taxpayers due to arbitrary eligibility restrictions that bear no relation to need. Even when eligible, immigrant and mixed status families are less likely to receive critical economic supports because of inconsistent and confusing rules and fear of repercussions.

An effective and meaningful immigration system will advance our nation's economic growth and productivity. We will become a stronger nation when our immigrant population can assume the rights and responsibilities of full citizenship. The President and Congress must give priority to creating an immigration system that preserves family unity, provides opportunity, protects the rights of individuals and communities and strengthens the U.S. economy.

The Coalition on Human Needs supports a comprehensive solution to our nation's immigration laws that includes a clear path to citizenship for undocumented immigrants living and working in the U.S.

CHN supports policies that lift families out of poverty, protect victims of violence and promote economic security regardless of immigration status.

CHN supports equal access to safety net programs, public services and economic supports that meet basic human needs, including health services and insurance, education, employment benefits, nutrition assistance, and income supplements.

CHN supports full labor and civil rights protections for immigrant workers.

CHN supports full inclusion and integration of immigrants into our communities.

CHN opposes raids and other policies 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 six people in the United States live in households that face a struggle against hunger.

The Coalition on Human Needs supports efforts to expand and protect Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) access and benefits to low-income individuals and families. Congress must invest resources to maintain and restore the American Recovery and Reinvestment Act boosts to SNAP benefits as well as make benefit allotments more adequate, open eligibility to more vulnerable people such as jobless adults, ex-offenders and immigrants, and connect more eligible people with program benefits. **CHN also 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. **CHN also supports** efforts through federal policy to meet the goal of eliminating childhood hunger by 2015.

CHN supports adequate and anticipated-need funding for all food and nutrition programs during the annual appropriations process – including WIC (Special Supplemental Nutrition Program for Women, Infants and Children), The Emergency Food Assistance Program (TEFAP), the Commodity Supplemental Food Program (CSFP), senior programs and emergency food and shelter programs.

Making the Economy Work for Workers

Even as our economy slowly improves, long-term unemployment remains a crisis. Public sector employment has not recovered from the large staffing reductions at all levels of government during the Great Recession, and private sector employment is growing slowly. Moreover, too many jobs that do exist are part-time, low wage positions with few or no health, scheduling or retirement benefits. The result has been a shrinking middle class and income inequality reaching historically high levels. 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.

Unemployment benefits provide crucial income support to those out of work as well as a much-needed boost to the overall economy. It has kept millions of Americans from falling into poverty. The U.S. continues to face a long-term unemployment problem that is unlike anything we have experienced since the Great Depression. A record percentage of the unemployed have been out of work for more than six months. And, nearly half of all unemployed workers run out of unemployment benefits before they find a new job.

The slow rate of job growth in both the private and public sectors is insufficient to return our economy to full employment in the near future. In addition to essential policies to boost demand, we need direct job creation as well. Direct government interventions to create jobs should rebuild our crumbling infrastructure, put teachers and other essential school staff back to work, and fully fund public safety officers and first responders. Any financial incentives provided to businesses must be inextricably linked to additional hiring for good jobs.

Our nation's flawed "guest worker" programs have grown out of our failed immigration policies. For example, the H-2B program for low-skilled, non-agricultural workers has been used by corporations as a way to undermine the jobs, working standards and wages for both U.S. and foreign workers. The federal government must ensure that U.S. workers are notified of job openings in a meaningful and timely manner, and it must strengthen labor protections for foreign guest workers, including wages, work hours, and the right to unionize.

Nearly 90 million working-age adults lack the basic literacy skills or education 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, immigrant workers, 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. And those who seek a college education should not be deterred by the cost.

Adult Education and workforce programs authorized under WIA are severely underfunded. Funding for workforce programs has declined over the past 27 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 Trade Adjustment Assistance (TAA) program was established in 1974 to help workers who lose their jobs due to U.S. trade policies. The Recovery Act of 2009 included amendments which expanded TAA coverage to more workers and employers, including those in the service

sector, improved workers' opportunities for training, health insurance coverage and reemployment, and increased funding for case management. Since then, these positive expansions have been extended through subsequent legislation.

The U.S. Department of Health and Human Services (HHS) has informed states that they can apply for Temporary Assistance for Needy Families (TANF) waivers so that they can better tailor their welfare-to-work efforts to state and local conditions. These waiver programs would be subject to rigorous evaluations.

The Coalition on Human Needs supports the reauthorization of the Emergency Unemployment Compensation program until unemployment has declined significantly.

CHN supports direct job creation of family-supporting, good jobs.

CHN supports implementation of the U.S. Department of Labor's H-2B "Wage" and "Comprehensive" regulations that protect the wages and working conditions of both U.S. and foreign guest workers.

CHN supports a continuation of the TAA programs changes originally established in the Recovery Act.

CHN supports 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** increased federal support for all workforce programs, including WIA, 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 availability and adequacy of Pell Grants so young people are not burdened with debt as they are attempting to gain a foothold in the labor force.

CHN supports greater alignment of these programs to create pathways to marketable postsecondary credentials for low-income adults and disadvantaged youth.

CHN supports a reauthorization of WIA that moves away from the work first model, devotes more funding to 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.

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. **CHN opposes** any congressional action to reverse HHS’s effort to ensure that states have adequate flexibility to devise welfare-to-work strategies that best meet the needs of their TANF populations.

Fairness in the Workplace

Economic insecurity is also rooted in the workplace itself. Most workers are employed “at will” and therefore can and do easily lose their jobs without recourse. Unions represent fewer than 12% of all workers and 7% of private sector workers, even though unionization protects employees from arbitrary employer actions and is a proven path to the middle class. Low unionization rates are due in large part to legal obstacles to certifying union representation. The median union wage is 29% 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 protections and benefits and decline in services.

The long-standing trend of growing income inequality continues apace. Nationally, the average income of the richest fifth of households was eight times that of the poorest fifth as of the late 2000s. The ranks of the working poor exceed 47 million, driven largely by the steep erosion of wage standards. Over the last 40 years, the real value of the federal minimum wage has fallen by close to 30%. This harms not only working families but the economy as a whole. The last minimum wage increases in 2007-2009 to \$7.25 per hour generated \$5.5 billion in new consumer spending. There is a separate minimum wage for tipped workers, which at a federal level has been frozen at a meager \$2.14 per hour for 20 years. The minimum wage remains far too low to sustain working families and is an increasing drag on the economy. Moreover, women earn 77% of what men earn. And, the 1963 law banning gender wage discrimination contains loopholes and lacks adequate enforcement tools.

More than 30 years after passage of the Pregnancy Discrimination Act, pregnant women still face challenges on the job. This is particularly true of jobs that require physical effort like lifting, standing for long periods and repetitive motion. Many of these women could continue to work without risk to themselves or their pregnancies with slight job modifications and accommodations that employers already are required to provide for employees with disabilities.

Employment discrimination against lesbian, gay, bisexual and transgender (LGBT) workers is widespread. It occurs both in hiring and on the job. It violates core American values of fairness and equality by discriminating against qualified individuals based on characteristics unrelated to the job.

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 the minimum wage, overtime pay, health and safety protections, anti-discrimination laws, and the right to bargain collectively and

join a union. \$3-4 billion a year in federal income and employment tax revenue is lost due to misclassification. 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. Our country needs reentry policies that value rehabilitation and recognize the crucial role of work in deterring recidivism and providing family economic stability.

Ironically, blatant discrimination in hiring against the unemployed is the new norm. Employers assume that anyone who is not currently employed, or unemployed for any length of time, must not be a competitive candidate and as a result, many employers are automatically screening out the unemployed from their applicant pool. And, some employers improperly use credit checks to screen potential employees. This also harms those workers hit hardest by the Great Recession and the slow economic recovery. Credit checks should only be used where there is a business necessity to do so. These practices are a nasty Catch-22 for the long-term unemployed – they have poor credit because they do not have jobs, yet they cannot get new jobs because of their poor credit and unemployed status.

Immigrant workers remain among some of the most vulnerable to employer abuse. Facing wage theft, sexual harassment and intimidation, employers routinely use employees' perceived or actual lack of immigration status to thwart union organizing efforts. This dynamic drives down working conditions for all employees.

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

The Obama Administration has revitalized the federal agencies that are tasked with protecting workers, including the National Labor Relations Board (NLRB), the Department of Labor (DOL), the Equal Employment Opportunity Commission (EEOC), and the Office of Federal Contract Compliance. 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 bargaining collectively, including collective bargaining rights for public safety officers, card check recognition and removing barriers to reaching first contracts. **CHN supports** an increase in the federal minimum wage and minimum wage for tipped workers. The minimum wage should be restored to its historic purchasing power and the tipped wage raised to 70 percent of the minimum wage, with both indexed to keep pace with the rising cost of living. **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. **CHN supports** federal legislation to improve gender pay equity and enforcement of equal pay laws.

CHN supports legislation that would allow pregnant women to continue to do their jobs and support their families by requiring employers to make the same kinds of accommodations for pregnancy, childbirth, and related medical conditions as they are currently required to do for employees with disabilities.

CHN supports legislation that ensures workplace equality by protecting LGBT workers from employment discrimination, including discriminatory hiring, firing, promotion, wages and benefits, and protection from retaliation for reporting these practices.

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, in-home child care providers and others. **CHN supports** the creation of a task force within the DOL to focus on the needs of workers currently excluded from many fundamental labor law protections.

CHN supports federal legislation that will curb employers’ abuse of immigrant workers.

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

CHN supports federal legislation that would make the practice of hiring discriminating against the long-term unemployed illegal. **CHN supports** legislation that would limit employers’ use of credit checks to screen potential employees, thus leveling the playing field for those workers who have been particularly hard hit by the recession.

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 to 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, health and 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) control over work schedules, including 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. While there are no federal paid leave laws for private sector workers, states and localities are taking action. For example, workers can earn paid sick days in the District of Columbia, Seattle, San Francisco and Connecticut and these provisions often encompass time for domestic violence related health and other needs; paid family leave insurance is being implemented in California and New Jersey.

The federal 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 is guaranteed it since firms with fewer than 50 employees are not covered by the law and only certain employees in those firms are eligible. Access to paid sick days is also limited. Only about 40 percent of the private sector workforce has access. And while workers at all wages can experience this problem, more than 80% of highest-wage workers have paid sick days while only about 20% of lowest wage workers do. 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 may face obstacles in using them since some employers assign unscheduled absence “points” or demerits that can lead to workplace discipline or termination. Many workers who earn sick days for themselves cannot use them to care for an ill child or loved one. 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.

Control over work schedules makes it more feasible for workers to meet the dual and dueling responsibilities of work and home. For some workers, this will take the form of workplace flexibility that allows them to vary the hours or location of work. For others, 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 business costs, regardless of whether the workers are high-or low-wage, in an office, a factory, or a hospital.

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.

These working conditions are not perks and have major implications for the future workforce. These working conditions determine the capacity of families to function effectively and for communities to thrive. Increasingly, jobs are low quality and provide low wages without paid leave and sustainable scheduling. As the percentage of our workforce with low quality jobs increases, the share of the workforce that is struggling will increase; this, in turn, jeopardizes the ability of businesses to effectively compete globally.

These working conditions influence the efficacy of investments in other arenas, including child care and early education. Paid leave, for example, provides an opportunity for parents to effectively bond with infants, to take time for well-child care (such as immunizations) and to care for a child who gets sick. Investments in helping workers get and advance in jobs are also tied to these working conditions. For example, when the hours on the job are a time when child care is less available (e.g. nights and weekends) or the hours are unpredictable this challenges investments in job creation, job placement, and job training.

The Coalition on Human Needs supports paid sick days legislation that would establish a national minimum earned sick days' standard for employers, expand FMLA coverage, and create a paid leave insurance fund. An initial step towards national paid leave insurance is federal funding for state innovations that would create model insurance programs. As a contractor of services the federal government should, through Executive Order, use taxpayer dollars to reward those contractors who treat their workers better than other employers by providing paid leave and by providing a responsive work schedule. Further, the federal government, as an employer should provide paid parental leave to its workers.

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 equity for part-time workers such that pay and benefits would be prorated; this builds upon provisions of the Balancing Act of 2011.

Protecting and Improving the Well Being of America's Children

In 2011, 46 million people (15 percent), including 16 million children, lived below the official poverty line (\$23,021 for a family of four). More than one in four children (25.1 percent) under age 5 lived in poverty and the rates for Black and Latino children were significantly higher, at 42 percent and 35 percent, respectively. The overall child poverty rate is over 30 percent in some states. Nearly half of all children live in low-income families, below 200 percent of the poverty level.

The younger children are, the more at risk they are of being poor – and the greater the potential for long-term negative consequences is far greater. These consequences matter not only to them and their families but also to the future of the nation because early childhood poverty comes at the very time when a child's brain is developing rapidly and attention to developmental needs is so important. Poverty during this period of rapid brain development can lead to significant short- and long-term harm for the healthy development of infants and toddlers.

More than five million children under age five are poor; almost half of poor children live in deep poverty – below half of the poverty line. Almost two-thirds of poor children – 10.2 million – live in a single parent family, but married couple families are not immune to poverty. Nearly one in nine children in married couple families was poor in 2011. And two-thirds of poor children 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 also 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.

Low-income, but not officially "poor" families are also at risk for poor outcomes. Many are in families that are always on the cusp of poverty. Job instability leads to housing, child care, food, and health care instability for children and families. A child's well-being depends in part upon the mental health of his or her parents and that parent's ability to care and nurture their children. According to research by the Urban Institute, "...of children in families with incomes below 200 percent of the poverty level, 25 percent lived with a parent who had symptoms of poor mental health, compared to only 10 percent of children in families with higher incomes, a statistically significant difference." These stressors on low income families may be aggravated by the additional challenges of job search and retention in a struggling economy.

For all children, the earliest years are a period of great potential or great setback for their development and learning. 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. In 1997, for every 100 families in poverty, 60 received benefits from the Temporary Assistance for Needy Families (TANF) program. However, by 2010, only 27 families received TANF benefits for every 100 in poverty. At the start of the recession, 1.69 million families were on TANF, by December 2010, despite the ravages of the recession this number had only risen to 1.94 million--an increase of 25,000 families--far below the 4 million families served in 1997 when the economy was booming.

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. Studies show that low income children who participate in high quality early childhood programs are less likely to be placed in special education, have lower rates of juvenile crime, and are more likely to graduate from school – an economic as well as societal return on the investment. 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. After-school programs can also help enrich children while supporting working families. Yet, more than 14 million children (25 percent of school-age children) have no access to after school programs. In 2012 the situation continued to decline with families in 27 states worse off under one or more key child care assistance policies in 2012 than in 2011. Twenty-three states have waiting lists for child care assistance and only one state pays rates at the federally recommended level, a sharp decline from 2001 when 22 states had rates at the recommended level.

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 over the past few years has cost children billions in uncollected child support and forced states to cut basic services to low-income non-custodial parents.

Some families that don't get supports needed to help them address the challenges they face will be at greater risk of family violence. Every year more than 700,000 children are victims of child abuse and neglect; more than 400,000 are in foster care; and more than 29,000 youth age out of foster care each year when they turn eighteen, live alone, and face high risks 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.

A 2009 DOJ study showed that more than 60 percent of the children surveyed were exposed to violence within the past year directly or indirectly and that such exposure to violence, crime, or abuse took place in their homes, schools, and communities. Children's exposure to violence, whether as victims or witnesses, is associated with long-term physical, psychological, and emotional harm. Now after far too many assaults in movie theaters, at shopping malls, on college campuses, and in high school, the tragic attack at Sandy Hook in Newtown Connecticut tells us even young children face the threat of deadly violence at what should be the ultimate zone of safety, our elementary schools.

The Coalition on Human Needs 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 and creating job opportunities so that adults that exit TANF do so for a good paying job that increases that family's well-being and economic security. Temporary improvements in the Child and Earned Income Tax Credits must be expanded to include phasing in the refundable Child Credit beginning with the first dollar of earnings and they must be made permanent to assist low income families in helping their children survive and thrive. These investments will help put millions of children and families back on a path toward prosperity. Funding for both the Community Services and Social Services Block Grants also help provide supportive services in communities where these children and families live and should not be eliminated but should be increased.

CHN supports investing in children and youth and strengthening families as key poverty reduction strategies. These investments can help prevent intergenerational cycles of poverty by maximizing opportunities for success. This includes provision of critical mental health and substance abuse services. 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 hundreds of thousands of children run the risk of being scarred by the long term effects of the recent 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 afterschool 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 community-based child abuse and child neglect prevention, specialized treatment, permanency and post-permanency services, workforce support and improvements, and enhanced state accountability for the care of children. **CHN supports** an immigration policy that prioritizes family unity. Our broken immigration system has resulted in the heartbreaking separation of children from their parents due to harsh detention and deportation policies.

CHN supports restoration of the federal incentive match for states' child support enforcement programs in order to maximize child support collections.

CHN supports the reauthorization of the Violence Against Women Act. 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.

CHN supports stronger gun laws and programs to prevent the senseless violence that continues to burden our country.

Building Pathways to Reconnect America's Disconnected Youth

Across this nation, there are an estimated 6.7 million youth ages 16 to 24 who are not working and not in school. Of that number, 3.4 million are considered "chronic" never in school or work after 16 years of age and without a secondary credential and 3.3 million are "under-attached", with no progression through to post-secondary education or employment. At the same time, in many of our largest cities, in our poor urban and rural communities, and in communities of color, the high school dropout rate is unacceptable - 50 percent or higher.

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. Economic recovery and job growth has been slow and many segments of the work force continue to struggle to get access to work, education and training. Twenty six percent of the unemployed in this country are between the ages of 16 and 24 and a sizable proportion of those in this age category are among the discouraged workers who have given up looking and are thus not represented in these statistics. Linking youth to our economic recovery must be a national priority. The unadjusted youth unemployment rate is nearly twice the national average. Seventeen percent of Latino youth ages 16 to 24 are unemployed, slightly more than double the national average and 27.6 percent of African Americans are unemployed, more than three times the national average. Great employment disparities also exist for those with limited education attainment. Only 44 percent of high school dropouts ages 16 to 24 are employed. For black youth in this category, just slightly more than one in five has a job.

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.

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. Over the course of his or her lifetime, a high school dropout earns, on average, about \$260,000 less than a high school graduate. Dropouts from the class of 2010 alone will cost the nation more than \$337 billion in lost wages over the course of their lifetimes. Investments in work, education and training for disconnected youth is not only smart policy but is also economically necessary to ensure the current and future vitality of countless American communities. Yet, the major employment and training programs targeted at disadvantaged youth serve less than 5 percent of the disconnected population.

Thus we need a high priority focus on dropout recovery and reengagement and targeted job creation strategies for youth and young adults. Federal policy should support systemic, comprehensive, cross-systems interventions at the local level with resources sufficient to the magnitude of the challenges we are facing as a nation. The Department of Labor in partnership with the Departments of Education, Justice, Health and Human Services and other federal

agencies including Energy, Transportation, and Interior must prioritize employment, education and training for youth.

The Coalition on Human Needs supports a robust job creation strategy which includes subsidized summer and year-round employment for youth and young adults targeted to high poverty communities and those with high levels of youth unemployment and high school dropout rates, and that emphasize high demand industries and employment pathways.

CHN supports job creation investments within infrastructure, energy, transportation and construction sectors that have an intentional strategy to link youth to employment pipelines and pathways within those industries.

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

CHN supports using the reauthorization of the Workforce Investment Act (WIA), the Elementary and Secondary Education Act (ESEA), Carl D. Perkins legislation, and the Higher Education Act as the opportunities to support the implementation of dropout recovery and reengagement strategies that lead to the attainment of secondary, postsecondary and industry credentials for young people across the nation in communities with low graduation rates and high youth unemployment.

CHN supports including dropout prevention, recovery and re-engagement as a priority focus in the reauthorization of the ESEA. The reauthorization of Elementary and Secondary Education Act (ESEA) can provide an opportunity to address educational programming at the secondary school level and hold our public education system accountable for the educational outcomes for all youth in the graduation cohort. It is essential that the nation's public education system play a key role in the recovery of young people who have dropped out of high school and support those who are at imminent risk of dropping out, including over-age and under-credited students. **CHN supports** 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.

CHN supports reauthorizing the Workforce Investment Act (WIA) and increasing funding for WIA Youth Activities, with an increased focus on serving disconnected and high needs youth ages 16-24; expanding funding for summer and year-round work experience, internships, and service learning opportunities; and the inclusion of a Youth Workforce Innovation Fund to promote cross-systems, comprehensive, community-based dropout recovery systems at the local level.

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 Housing and Homelessness

Nationwide, 76% of renters with incomes below 30% of area median pay more than half of their income toward housing. There is a shortage of 7 million affordable and available rental homes for these extremely low income households. Additionally, one-third of low-income families with children, with incomes below 80% of area median, pay more than half of their income towards rent. Homelessness is increasing across the country, leaving more children homeless. In no state can an individual working full-time, year-round at the minimum wage afford a modest two-bedroom rental unit for his or her family. Since 1995, the nation has lost more than 500,000 federally subsidized housing units; today the U.S. is producing very few new units or rental assistance vouchers to address the still growing housing needs of the lowest income households. Research demonstrates 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 providing safe, decent, affordable rental housing to low income households, including households who are experiencing homelessness, through funding of a full range of programs of the Departments of Housing and Urban Development (HUD) and Agriculture (USDA). CHN calls on Congress to adequately fund all of these rental housing programs through annual appropriations, dedicated funding, and reform legislation of the secondary mortgage market and GSEs, which are necessary to meet the range of housing needs in the United States. **CHN supports** the following actions to preserve current and expand affordable housing resources for these vulnerable families.

- **CHN supports** providing funding and enhancing tools to preserve all existing HUD and USDA Rural Housing Service public and assisted housing.
- **CHN supports** increasing funding for programs such as public housing, housing choice vouchers and project-based Section 8 and reforming policies to enhance the effectiveness of critical rental programs like the Housing Choice Voucher program.
- **CHN supports** funding for the National Housing Trust Fund so that more extremely low income people can access safe, decent and affordable housing,
- **CHN supports** 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, all programs that are highly effective at lifting poor families out of poverty.
- **CHN supports** funding of vouchers serving special populations including HUD Family Unification Program (FUP) vouchers, which strengthen families by preventing foster care

placements and the HUD and Veterans Affairs Supported Housing (VASH) vouchers, which provide housing and support services for our most vulnerable veterans.

- **CHN supports** the Obama Administration's plan 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. **CHN supports** improving policies that will help end homelessness. **CHN supports** tax reform that would rebalance federal housing policy and contribute increased resources to rental housing.

In addition to HUD's housing programs, **CHN supports** strong oversight of the Section 3 Economic Opportunities for Low and Very Low Income Persons obligation to provide job training, employment, and contracting opportunities for low and very low income residents. In addition to supporting HUD and USDA Rural Housing Service programs, **CHN supports** increased funding for the Low Income Home Energy Assistance Program (LIHEAP) and the use of Weatherization Assistance Program (WAP) to include rental properties (where half of WAP-eligible households live) with currently eligible low-income households.

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, impose minimum 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,-- about 20 percent of the population-- living in America. They are roughly twice as likely as the general population to live below the poverty line. In October 2010, 21.4 percent of people with disabilities were in the labor force, but a much larger percentage of people without disabilities are in the labor force. 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, would allow Medicaid dollars to follow the person into home or community-based care, with improved wages and benefits for the direct support workforce, and would support family caregivers of people living with disabilities. **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

Protecting the income security of Americans as they retire is a key component to assuring that all Americans are able to enjoy their retirement years in comfort and dignity. Yet we see today that many of the systems that have supported Americans in retirement have eroded substantially. The “three-legged retirement stool,” on which most workers have depended, is changing dramatically. Social Security, by itself, is inadequate to ensure lifetime income security; private pensions are disappearing rapidly; and the financial challenges of persistent economic hard times have weakened Americans’ ability to accumulate adequate retirement savings.

Some examples illustrate the scope of the problem. Most workers no longer have access to pensions through their employer. Making matters worse, half of all workers are no longer covered by any retirement plan at their place of employment. And while the savings rate is up from historic lows that were reached during the height of the Great Recession, it is still inadequate by historical standards.

By default, Social Security has become the bedrock of most Americans’ retirement. About 55 million people were receiving Social Security at the end of 2011, including 38 million workers and their dependents, 6 million survivors of deceased workers, and 11 million workers with disabilities and their families. The benefit is modest. In 2012, the average monthly payment for all retired workers is \$1,240, or \$14,880 per year. It is slightly less for a disabled worker, at \$1,111 per month on average. Still, for more than one-third of people over the age of 65, Social Security makes up at least 90 percent of their income.

The Supplemental Security Income (SSI) program, which is observing the 40th anniversary of its enactment in 2012, serves as a safety net for people who are elderly, blind, or have other disabilities and have very little income or assets/resources. SSI beneficiaries either receive no Social Security because they have not worked long enough to be insured, or their Social Security benefit is extremely low. In 2012, the maximum monthly SSI benefit for an individual is \$698. On an annual basis, the total payment would be \$8,376, which is about 80 percent of the poverty level for an aged individual.

Social Security also provides important financial security for the nearly 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 considered to be a program for all generations. To equal the protection provided by Social Security to a family members, it is estimated that a worker would have to purchase a life insurance policy with a face value of \$465,000.

Over the years, the Social Security Administration has established an exemplary record of efficiency in administering the programs for which it is responsible. It now faces the challenge of seeing the baby boom generation into its retirement years. Each day the SSA receives over 10,000 applications for retirement benefits alone. In addition, 3,143,984 workers applied for disability benefits. Forty-five million visitors were served in SSA's 1,233 field offices and over 67 million persons were served through its nationwide toll-free telephone number.

Unfortunately, the Congress in recent years has reduced funding for the agency, just as its workloads have expanded dramatically. As a result, the agency's staffing has declined by nearly 7,000 in the past two years and stands to lose an additional 2,000 positions in 2013 unless its funding level is increased. Disability backlogs, long a top priority for the agency, once more are on the rise and the average time for processing claims is also rising. To stay within its budget, SSA has had to close offices and reduce the number of hours per day the remaining offices are open to the public. In addition, the SSA has eliminated the annual mailing of statements that provided workers with detailed information about Social Security, the amount of the benefit they will receive when they retire, and the amount of wages reported to Social Security by their employers.

The Coalition for Human Needs supports Congress and the Administration working together to provide adequate administrative funding to the SSA so it can provide the high-quality service to the American people who over the years have been the hallmark of the agency's stewardship.

CHN supports proposals that protect and improve benefits while ensuring the long-term solvency of Social Security. This could include raising or removing the cap on taxable income. **CHN supports** opportunities to work and receive Social Security disability payments 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 income and work exclusions, which has been frozen since the program's enactment, 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** making improvements to the sub-poverty level benefit that is provided by this program. **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** 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. **CHN supports** adequate federal appropriations to meet the growing administrative burdens and backlogs facing SSA thus enabling it to fulfill its responsibilities to the American people, including providing annual statements of contributions to the Social Security program, as is required by law.

The Coalition for Human Needs opposes cutting already-modest Social Security benefits by increasing the retirement age, by means-testing the benefit formula or by adopting a “chained” consumer price index that would result in massive reductions in benefits received by the elderly, veterans and persons with disabilities. In addition, **CHN opposes** using the chained CPI for adjusting any means-tested benefits or for adjusting the Federal Poverty Index. **CHN opposes** replacing some or all of Social Security benefits with private accounts, and it opposes proposals that would cut or lessen the progressivity of the financial security provided by Social Security and SSI. **CHN opposes** policies that force elderly and disabled refugees to lose their SSI or that confiscate the Social Security contributions of some workers, such as undocumented immigrants. Finally, **CHN opposes** policies that 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.

Preserving Our Neighborhoods Through Foreclosure Prevention

Having experienced the boom and bust of the mortgage market, vast numbers of families remain underwater with their homes worth far less than what they are paying. While the big lenders were given a hand up, families continue to bear the burden of yesterday’s hyper inflated home prices. This will end badly. According to a recent study, 25 percent of Black and Hispanic borrowers and 12 percent of White borrowers in the U.S. lost homes or are at serious risk of losing their homes. Even after positive steps from the Consumer Financial Protection Bureau (CFPB) and rulings from the Attorneys General (AG) national settlements with the big five banks—putting into place proper levers to aid with foreclosure prevention and most importantly to offer principal reduction—servicers and lenders alike are still taking the most expedited route to foreclosure. This is of great detriment to our families who will see the liquidation of their greatest asset and place they call home. It also harms our neighborhoods and will continue to drag down our economy as a whole.

The Coalition on Human Needs supports exhausting loss mitigation efforts through principal reductions before foreclosing on a home and halting the dual tracking practice entirely by putting foreclosures on pause when a family is applying for a loan modification.

CHN also supports meaningful legislation to keep families in their homes and to prevent neighborhood blight, 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), 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 with a chance to repurchase the home.

Stemming Predatory Lending

Throughout the housing crisis, many families were targets of fraud and discrimination. Asian, Black, and Hispanic families in particular were 1.7, 3, and 2.2 (respectively) times as likely as

White borrowers to receive subprime loans even after accounting for similar credit profiles. In fact, through extensive investigations, we know that discrimination is systemic throughout some of the biggest lenders. For example, Wells Fargo, the nation's largest residential home mortgage originator, engaged in a pattern of discrimination against qualified Black and Hispanic borrowers from 2004 through 2009. This cannot be tolerated. Such discrimination hinders families at the outset when making their biggest investment and disables the asset-building qualities of a home purchase; it also exposes a homeowner to other toxic options later down the road. Families should have the right to access strong mortgage capital based on credit-qualifying indicators and not discriminatory segmentation.

CHN supports legal remedies to protect consumers from abusive lending practices. CHN applauds steps taken by the CFPB and the Attorneys General and hopes to see stronger enforcement as a result to penalize lenders for discriminatory practices. CHN is dismayed by the recent findings that less than 50 percent of AIG settlement dollars have been allocated to housing-related relief and implores states to put the funding to its proper use and not into their general coffers.

A Comprehensive National Framework for Measuring Economic Security and Hardship

Federal measures of economic security and hardship inform the public's understanding of human needs and influence policy making. We must maintain and continuously improve the major surveys and other efforts that provide us with economic security and hardship data. To maintain and further improve the usefulness of these surveys, adequate funding without harmful restrictions is essential. Unfortunately, some existing data collection efforts—including, most recently, the American Community Survey—have been targeted for elimination.

It is also critical that our national statistical system provides a full and accurate picture of economic security and hardship in today's United States, as well as the multiple dimensions of economic security and hardship, and the ways in which human needs are intertwined. The federal government has separate measures for various dimensions of economic security, including measures of unemployment produced by the Labor Department, statistics on income and health insurance 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 closest thing we have to a headline measure of basic income adequacy—the half-century-old official poverty measure (OPM)—has never been updated to account for increases in general living standards. As a result, those counted poor today have living standards that are farther removed from typical families than was the case for poor families half a century ago. A “contemporary poverty line”—one that had kept pace with typical living standards would be at least \$34,000 today for a family of four, not \$23,000. The Supplemental Poverty Measure (SPM) improves on the OPM in important ways— particularly by counting the Earned Income Tax Credit and several in-kind benefits, highlighting their effectiveness in reducing economic

insecurity—but it fails to adequately address this serious and longstanding problem.

To significantly improve our overall understanding of economic security and hardship, the following limitations of currently available measures should be addressed:

- The lack of family budget standards or other income standards that accurately reflect the economic resources families need to “make ends meet” at a modest, but adequate level for full participation in society. The federal government produced such standards for three decades following World War II, but they were eliminated during the Reagan Era budget cuts.
- The absence of a low-income measure that keeps pace over time with changes in typical living standard, as is done in most industrial nations.
- 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.
- The lack of research at the federal level on multidimensional measures of poverty, economic security, and hardship. Low-income and vulnerable people themselves often describe their experience of poverty as involving more than low income. Multidimensional measures, such as the Oxford Multidimensional Poverty Index and the Opportunity Index, can incorporate a range of indicators and may better capture the lived reality of poverty.

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 people 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 and civic 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 overall material hardship. As an initial, immediate step, **CHN supports** the production by the federal government of annual low-income data on the share of the population living below two-thirds or some other fraction of the national median income (equivalized for family size).

CHN supports increased investment in publicly available data to measure economic security and social progress at the national, state, and local 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 reporting of data by race, ethnicity, primary language, and disability. Finally, **CHN supports** 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. To turn policy into practice, federal agencies must issue implementing regulations and guidance, make grants, enforce laws and regulations, provide leadership and technical assistance, and waive or revise regulations as needed. Particularly at a time when legislative action is constrained by divided government, administrative action may present a significant opportunity to improve the delivery of programs for low-income individuals and families and the enforcement of worker and consumer protections.

The administration of many large entitlement programs is “inherently governmental” and therefore is solely provided by governmental agencies. Some other 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. To maximize scarce resources, it is also important that the federal government periodically assess the efficacy of these programs, highlight best practices, and assist potential grantees in gaining the tools necessary to write a successful application.

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, to inform public and nonprofit entities of the opportunities to improve services for low-income populations through grant funding, and to support effective enforcement of laws that protect workers and consumers.

Many low-income and vulnerable populations are served by multiple programs, administered by different agencies and/or at different levels of government. The services provided by these programs are often uncoordinated with each other. Some individuals fail to receive the full package of benefits that they need to succeed, while others must navigate confusing and sometimes contradictory program requirements in order to access services. **CHN supports** cross-agency federal efforts to integrate systems and share data in order to develop client-centric systems that are coordinated and responsive to client needs regardless of funding source. **CHN supports** the use of program options and waiver authority to improve service delivery and program effectiveness. **CHN supports** the collection and reporting of both financial and outcome data as part of the waiver process in order to improve our understanding of effective programs and the resources they deliver. **CHN opposes** the use of waivers to bypass essential

protections, including public administration necessary to protect the integrity of core functions, or reduce services for low-income populations.

In 2013-2014, the full implementation of 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 health insurance. **CHN supports** the federal government providing clear and consistent leadership to ensure that eligibility requirements and application processes are simplified and coordinated and that applications are written to encourage seamless enrollment of eligible individuals and use language accessible for a broad range of populations. **CHN supports** the federal government providing the maximum encouragement to states to “horizontally integrate” other human services programs into the eligibility systems being developed under the ACA and assisting in the removal of unnecessary barriers to such integration.

Reclaiming Our Democracy

In the wake of the Supreme Court’s disastrous decision in the *Citizen’s United* case, the 2012 elections witnessed an unprecedented amount of political spending intended to influence the outcome of the election. It is estimated that over \$6 billion dollars were spent and that as much as \$600 million of “dark money” was expended by powerful special interests to influence the outcomes of state and national elections. Coupled with a coordinated voter suppression campaign that our country has not experienced since the days of the Jim Crow era, it is safe to say that there is a quite literally a war on democracy itself.

If America is to fulfill its promise to all of its citizens, we need to commit to a democracy reform campaign in America that will bring together democracy reform organizations and organizations committed to social, economic, and social justice. When the wealthy and powerful are allowed to control who runs for office, and who will be elected, our democratic system will fail to be a Republic of, for, and by the people. Such a system controlled by powerful special interests will promote and adopt policies that will benefit the privileged and wealthy at the expense of the vast number of Americans who deserve access to quality health care, education, and affordable housing. Accordingly, we are committed to promoting a democracy reform agenda that will:

- Restore Transparency and Accountability
- Limit the Corrosive Influence of Big Money on Campaigns and Policy Makers
- Make Elections Fair
- Enhance the Opportunity to Participate

The Senate’s filibuster rule (Rule XXII) was designed to encourage full and careful debate, preventing the majority from steamrolling bills into law. In practice, the rule allows a minority – just 41 of the 100 senators -- to stifle debate, not just slowing down the majority but blocking it altogether. Once a rarely used maneuver to use of extended debate to delay votes, the filibuster is now routinely used to block consideration of hundreds of critical issues and nominations. Federal

action on the major issues of the day – from tackling the student loan debt crisis, to revitalizing the economy, to requiring disclosure of campaign spending and filling court vacancies – is now frequently held up by the need for 60 votes simply to bring legislation to the floor.

The Coalition on Human Needs supports requiring full transparency of money in politics, including disclosure of the sources of funds for political campaign and lobbying expenditures and increasing accountability of corporate spending through shareholder oversight.

CHN supports amending the U.S. Constitution to restore the rights of the American people, undermined by Citizens United and related court decisions, to limit the corrosive influence of money on campaigns.

CHN supports creating a citizen-led campaign finance system that allows candidates to run effective and competitive campaigns using only small donations and limited public matching funds.

CHN supports ensuring that every eligible citizen can freely exercise their right to vote and have their vote counted.

CHN supports reform of the filibuster rule in a way that makes its use more transparent and speeds up the pace legislation moves in the Senate.

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.