

Policy Agenda

2019



Dear Friends —

We envision a Washington with a vibrant political system that is accessible to all members of the community, a robust social safety net to support families when times get tough, and policies that demonstrate fairness and respect for all individuals. These are elements that move a community forward and make it a place where everyone — particularly historically disenfranchised groups — can reach their full potential.

We support policies that create an equitable state and build power among community members.

In order to be included in Poverty Action's policy agenda, a public policy must:

- Create racial equity and address systemic problems that contribute to poverty;
- Be supported by people living on low incomes;
- Engage our community members in the civic process; and
- Provide Poverty Action with the opportunity to play a meaningful role in advocating for the issue.

As Washingtonians, there is a lot to be proud of about our state. We often lead the way on national issues of equity and progress. The 2018 Legislative Session was full of success, with the passage of many bills that made laudable steps toward economic justice in our state. However, there is still much work to be done. Join us this year as we build on this progress and fight for a Washington that is racially, economically, and politically just. Together we can build a state that truly exemplifies our values.

In solidarity,



Marcy Bowers



Our Approach



At Poverty Action, we firmly believe that every individual is an expert in their own lives. As an organization dedicated to advocating alongside people with low incomes and people of color, we believe that our communities have the wisdom needed to offer solutions to the problems they face. Our work starts with and is carried out in partnership with Washingtonians living on low incomes, and it all begins with our semi-annual Listening Sessions.

Listening Sessions allow Poverty Action staff and board members to travel the state and hear directly from Washingtonians about the issues impacting their families and communities. These community conversations are facilitated by Poverty Action board members (people with low incomes, people of color, and people living outside Seattle make up the majority of our board) and are often organized in collaboration with local advocacy groups or service providers. Our board members lead conversations focused on living on a low income, accessing safety net programs, the criminal justice system, and consumer debt — themes which are cornerstones of Poverty Action's work. We structure our sessions in a way that allows space for every participant to share their experiences and thoughts. The discussions that follow are honest and intimate.

As the name suggests, Listening Sessions are a time for Poverty Action staff and board to listen and learn from community members. But after these conversations are over, we turn what we have heard into a plan for action in the upcoming Legislative Session. Each year, our Policy Agenda is directly influenced by the conversations, feedback, and experiences that we hear from people with low incomes and people of color throughout Washington.

Our Listening Sessions directly inform the policies that we advocate for in Olympia.

We prioritize hosting Listening Sessions in Washington towns whose demographics accurately reflect the communities that our organization serves. This year, we met with community members from Yakima, Spokane, Tacoma, Everett, Maple Valley, and Pasco.

Everett

- Temporary Assistance for Needy Families (TANF) program requirements are a hindrance to stability, and parents would benefit from structured educational and career pathways.
- Formerly incarcerated parents face additional barriers to providing stability for their families.
- Parents are dissatisfied with support offered by Department of Social and Health Services (DSHS) caseworkers.

Yakima

- Heightened policing of immigrants, including their use of public benefits, creates barriers for families and individuals seeking stable housing and employment.
- Individuals struggle to repay debt, describe pawning personal items, or file for bankruptcy as an attempt to regain control of their finances.
- Parents describe a public educational system that is not meeting the needs of their families; cultural and language barriers exacerbate parental frustrations with the school system.

Tacoma

- Parents describe anxiety at having to work multiple jobs to make ends meet and pay off debt, therefore limiting the amount of time they have to spend with their children.
- Parents are frustrated by the lack of affordable options for after-school programs for their children, and feel that youth in their community are missing out on key developmental opportunities due to the expense of such programs.
- Formerly incarcerated individuals struggle to obtain housing and pay off debt such as student loans or Legal Financial Obligations after leaving prison.

Spokane

- Formerly incarcerated parents face significant obstacles to meeting their families' needs and avoiding debt.
- Families face significant barriers obtaining affordable housing.
- Parents receive limited support from caseworkers.

Pasco

- Attendees face steep barriers to meeting essential needs, especially housing.
- Attendees report disruptive financial impacts because of debt.

Maple Valley

- Parents struggle to meet basic costs and "cannot afford to pay their debt."
- Parents struggle obtaining essential services for themselves and their kids.
- TANF's 60-month time limit impedes families' transition to stability.

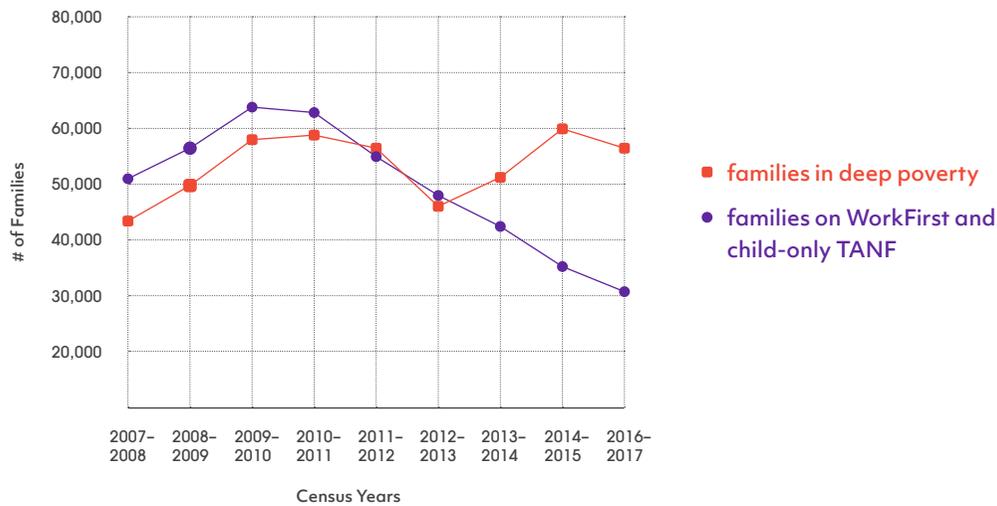
Each community that we held a Listening Session in has its own set of unique challenges and strengths. However, it is clear that low-income families across the state struggle to meet their basic needs, pay off debt, and, if they have criminal convictions, rebuild their lives after leaving prison.

Building a Stronger Safety Net

We all hope that even if we fall on hard times, we will still have access to support and a baseline of economic stability. However, in Washington state, those experiencing poverty today are having a harder time than ever. Twenty years ago, about one-quarter of families in poverty were experiencing deep poverty.* Today more than forty percent of kids, parents, and individuals in poverty are experiencing deep poverty. That's only about \$10,000 a year for a family of three.

Families of color disproportionately bear the brunt of these realities. Historical and contemporary racist policies, such as redlining, heightened policing, and segregated school systems have disproportionately underfunded and criminalized communities of color over the years. These discrepancies are exacerbated when we do not have strong safety net programs for people struggling with hurdles such as homelessness, financial instability, and mental health conditions. Investing in basic needs support is a direct investment in our communities and a fundamental part of ensuring a baseline of economic security.

The WorkFirst caseload has dropped dramatically over the last decade even as the number of families in deep poverty grew.



Source: Center on Budget and Policy Priorities analysis of poverty and deep poverty data from Census Current Population Survey. CBPP uses two-year averages of the poverty data and the TANF-to-Poverty ratios to improve the reliability of the data at the state level.

*What is deep poverty?

The U.S. Census Bureau defines “deep poverty” as living in a household with a total cash income below 50 percent of the poverty threshold. According to the Census Bureau, in 2016 18.5 million people lived in deep poverty. Those in deep poverty represented 5.8 percent of the total population and 45.6 percent of those in poverty.

Providing Financial Assistance to Families

EVERETT — Poverty Action staff and board met with current recipients of Temporary Assistance for Needy Families (TANF) for a Listening Session in June 2018. Attendees were participating in a 12-week life skills course at Everett Community College as part of their required WorkFirst participation hours. Given their firsthand knowledge of the TANF program, they offered valuable insight into how the program could better support families.

“How is me taking two college level classes online and being a single parent, and having to figure everything else out not enough participation? What single parent's going to be able to take five college level classes at a time? It's not realistic.

Participant of Everett Listening Session



Temporary Assistance for Needy Families (TANF)

Washington state protects families with children from the debilitating effects of deep poverty with Temporary Assistance for Needy Families (TANF)/WorkFirst. TANF provides cash assistance and child care to families while parents participate in WorkFirst, which helps with job searching, training, and addressing barriers to employment. Although there are thirty percent more families with children living in deep poverty today than a decade ago, our TANF program is serving 30,000 fewer families today than ten years ago. That's tens of thousands of children in poverty who we are leaving behind.

What We're Doing About It

Poverty Action supports policy changes to TANF that center a path to stability for families and children.

1. **Undo harsh policies that keep families from accessing TANF assistance** including expanding time limit extensions, eliminating permanent disqualifications, and easing harsh sanction policies.
2. **Re-instate the Child Support Pass-Through for TANF families**, which would allow families to receive a portion of their child support payments currently withheld entirely by the state.

Providing Assistance to Adults with Disabilities



SPOKANE — Attendees of this Listening Session were parents involved with Child Protective Services (CPS) and were connected to a Spokane-based parents' group focused on supporting parents in family reunification.

YAKIMA — Attendees were Latinx immigrants and participants of programs run by Yakima-based service provider La Casa Hogar. Most were parents who were taking English as a Second Language and/or citizenship classes.

Housing & Essential Needs (HEN), Aged, Blind, & Disabled (ABD), and Medical Care Services (MCS)

The state's **Housing and Essential Needs (HEN)** program provides rent, utility, and transportation assistance, as well as access to health and hygiene items to extremely low-income people with mental health illnesses or physical disabilities.

HEN is a highly effective program for those it serves, but its current funding shortage significantly limits its impact. As a result, county providers are incurring waitlists and eligible people remain homeless.

The **Aged, Blind, & Disabled (ABD)** program provides modest cash assistance of \$197 per month to low-income adults with permanent mental health illnesses or physical disabilities.

The ABD cash grant remains at an all-time low after being slashed during the Great Recession, meaning recipients have fewer resources for basic expenses, such as paying their rent or buying hygiene items.

Medical Care Services (MCS) provides health care coverage for elderly or disabled immigrants who receive ABD but are ineligible for Apple Health. However, MCS recipients are unable to access routine dental care because MCS does not provide dental coverage.

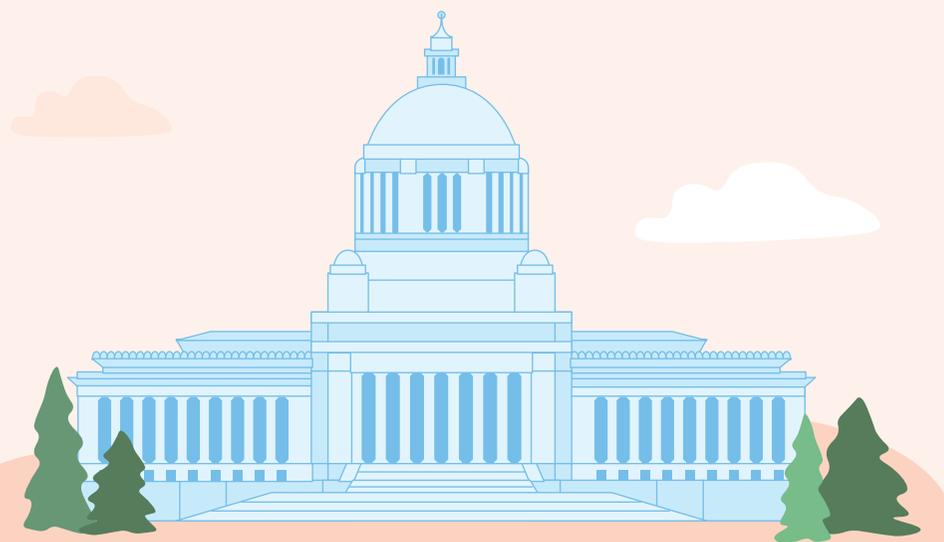
“ *I'm disabled, I do not work anymore. It almost does not help me, what they give me. They give me very little.* ”

Participant of Yakima Listening Session

What We're Doing About It

Poverty Action supports policies that prioritize the importance of investing in our social safety net for Washingtonians with disabilities.

1. **Substantially increase funding for HEN** in order to provide assistance to Washingtonians who are eligible but unserved. During the 2018 Legislative Session, we helped pass a bill that ensured low-income Washingtonians with disabilities who are homeless could access HEN. In order to serve all eligible people, our state must deeply invest in HEN.
2. **Significantly raise the ABD cash grant.** The ABD cash grant must be raised to more closely reflect Washington's rising cost of living.
3. **Add a dental benefit to Medical Care Services coverage.** The addition of a dental benefit would provide critical routine dental care to recipients of MCS. Providing routine dental care would also save the state millions of dollars in emergency dental care costs.



Revenue

TACOMA — Poverty Action worked in conjunction with Numbers2Names, a Tacoma-based criminal justice organization, to hold this final Listening Session in December 2018. Attendees were a diverse mix of formerly-incarcerated parents, students from Bates Technical College, and other community members from the Tacoma area.



History

For years, Washington state has had the worst tax code in the country. Families making the least amount of money pay up to six times more as a share of their income in taxes compared with the wealthiest Washingtonians. This tax system exacerbates the racial wealth gap created by long-standing policy barriers that prevent families of color from accessing housing, education, and employment opportunities.

“If you don’t have money you have to work 2-3 jobs. Then how does that affect your kids? It means you have kids raising kids. You’ve got 12- and 13-year-olds being adults because their parents are working so much they’re not present. You rob the kids of their childhood. In the end, poverty hurts kids the most.”

Participant of Tacoma Listening Session

What We’re Doing About It

Poverty Action supports a rebalancing of the tax code by funding and modernizing the Working Families Tax Credit.

The **Working Families Tax Credit (WFTC)**, which became law in 2008, is Washington state’s version of the **Earned Income Tax Credit (EITC)**, the federal government’s most successful poverty reduction program. But the state legislature has never funded the WFTC in the budget, missing a vital opportunity to rebalance our tax code for low- and moderate-income Washingtonians. If implemented, the WFTC would refund a portion of the state sales tax — an average of \$400 — to eligible households, thereby boosting families’ economic security and mitigating the impact of our state’s regressive tax structure. We also propose modernizing the WFTC to include:

- Expanding eligibility to workers without children age 19 and up;
- Using a modern definition of work to include low-income college students and people who care for family members; and
- Recognizing immigrant workers who are not eligible for the federal EITC as eligible for the WFTC.

Consumer Protections

PASCO — Poverty Action worked with Pasco-based service provider Community Action Connections to recruit attendees for this September 2018 Listening Session. Attendees spoke of their difficulty with making ends meet, especially with regards to housing and debt.

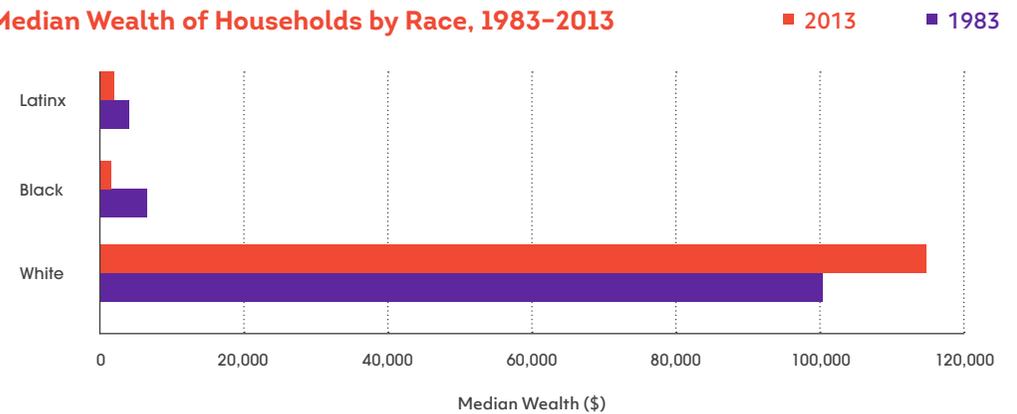
History

Debt can affect anyone, and is completely devastating to a household’s security and future. Families fall into debt for reasons that are often uncontrollable — illness, job loss, accidents.

For people living on low incomes, debt is a significant barrier to escaping poverty. We often hear that many people living on low incomes simply do not feel that they have any viable way to manage their debt.

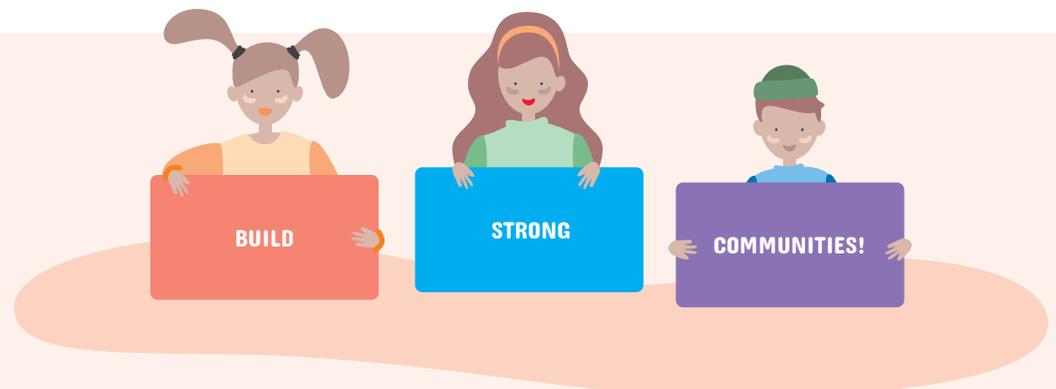
Additionally, communities of color and low-income communities are often the targets of exploitative and unfair practices of debt collection companies (aka “debt buyers” or “third party debt collectors”), trying to deprive people of their hard-earned income.

Median Wealth of Households by Race, 1983–2013



White families accumulate wealth faster than families of color, due to longstanding policies that give unfair economic advantages to white families. Over the last 30 years, the median wealth of white families has increased by 14% and has declined by 75% and 50% for Black and Latinx families, respectively. As a result, households of color are much less likely to have cash on hand in an emergency.

Source: https://prosperitynow.org/sites/default/files/PDFs/road_to_zero_wealth.pdf



Criminal Justice



MAPLE VALLEY — Attendees of this Listening Session were all residents of a transitional housing program for formerly incarcerated parents. Attendees spoke of their difficulties rebuilding their lives, even with the help of the housing program, due to societal barriers and stigma against people with criminal backgrounds.

History

On any given day in Washington, there are approximately 36,000 people living behind bars. Our state's incarceration rates are similar to those of Russia and Iran. Racist policies and practices — such as the war on drugs and three strikes laws — mean that African Americans, Latinxs, and Native Americans are incarcerated at disproportionately high rates in comparison to their white counterparts.

Life after incarceration is difficult as people struggle to obtain housing, employment, education, and reunite with family. We believe that everyone deserves a second chance, and that people impacted by the criminal justice system should have the supports necessary to build fulfilling lives.

“ I’m certified for iron work, carpentry, I’m a sous chef, and I get lowest pay on everything. I have a degree in horticulture. It don’t matter what you have sometimes. They can’t see past the paper. And when they do that background check, it don’t matter.

Participant of Maple Valley Listening Session

What We’re Doing About It

Poverty Action supports policies that provide opportunities for people to reclaim their lives, support their families, and participate in their communities after serving their sentences. In 2019, we’re advocating for:

The New Hope Act — This bill would modify the process of obtaining Certificates of Discharge and expands the types of convictions that are eligible to be vacated from criminal records. These changes would help formerly incarcerated people regain their civil rights, obtain housing, employment, and professional licensing, and reintegrate into their communities.

“ Stress. A lot, to the point where you have to decide do you pay that loan? Or do you go without food? And so a lot of the times, you know, I gotta have food on the table. So, things gonna default, go against your credit. It’s just more of a hole you dig yourself, you get dug into. You can’t get out.

Participant of Pasco Listening Session



What We’re Doing About It

Poverty Action believes that everyone, regardless of their income, should have fair and reasonable consumer protections when they borrow money and when they fall into debt. During the 2019 Legislative Session, we are advocating for policies that:

- Regulate the practices of debt collection companies, giving consumers a fair chance to defend themselves in court and address claims of outstanding debt.
- Protect people from medical bankruptcy by eliminating some interest that can be charged on medical debt, lowering the legal interest rate, and limiting what can be garnished from a person’s wages and bank accounts.
- Prevent home foreclosures, investing in services and resources to help homeowners pay outstanding property taxes and making it easier for homeowners to set up payment plans.

Organizing for Change in 2019

“ Upper middle class people who make these policies and the rules...they don't have any proximity to what we go through or how we think or where we live.

Participant of Spokane Listening Session

We've traveled around the state meeting with Washingtonians who have lived experience with the issues we work on. We've listened to their stories and learned what would make the greatest impact in their communities. Now it's time to take action on what we've heard and forge real policy solutions that will create opportunities for people with low incomes and people of color to succeed in Washington.

Our work as an organization is nothing without the voices of community members. The effort to build a government that is responsive and inclusive to the needs of all of us takes...all of us.

Advocacy looks different for everyone, and there are many ways to be an advocate and create the change you want to see. Maybe for you, advocacy looks like keeping up to date on local and national news, or sharing your

opinions via social media, or talking with loved ones about issues in your community. Maybe it means attending local marches and community events. Maybe it means signing petitions, sending emails, or calling your legislators to urge them to take action on certain issues. Maybe it means meeting your lawmakers in person and sharing your thoughts with them, such as through a lobby day.

“ I want to talk to my senators and legislators, and see if they would give us the opportunity to go and tell them our ideas for change. That is one of my hopes for the future.

Participant of Yakima Listening Session

Throughout the entirety of the 2019 Legislative Session, Poverty Action will keep you updated on the status of our policy agenda items — and other items that impact people with low incomes — via our Network News emails, which contain opportunities to help us push or block certain bills in the legislature. Visit our website to sign up for Network News and keep an eye on our social media!

If you have a lived experience with one of the issues we work on, and would like to share your story with us, please let us know.

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“ At the end I would just really like to see something positive coming from our stories and what we share with you guys. I want to see bills change, I want to go in front of a legislator, I want to write bold. I want to do a lot, and I just want to see something positive coming from everything.

Participant of Maple Valley Listening Session





The Statewide Poverty Action Network is a grassroots advocacy organization that fights against root causes of poverty and advances equitable policy change at the state level. We believe that change starts within the community, and that including the voices of those impacted by injustice is critical to building an equitable society.

We are a nonpartisan, nonprofit organization.
We do not support any candidate or political party.

