



Policy Agenda



The current COVID-19 pandemic has swept through Washington state, shocking our healthcare system and paralyzing our state and local economies. This has been, and continues to be, a difficult, confusing, and scary time for all. At the same time, we recognize that the pandemic is harming our state’s marginalized communities fastest and hardest. People with low incomes; women; Black, Latinx, and Indigenous community members; and people with disabilities are disproportionately facing lost wages and housing insecurity, or are doing hard, essential work without proper protective equipment.

The road ahead will be difficult, but its challenges are not insurmountable. Reviving the health and well-being of our communities and rebuilding local economies will take the dedication and cooperation of state lawmakers, advocates, and community leaders. Now is the time for bold action to rebuild our economy and create a Washington that is racially, economically, and politically just.

During the 2021 Legislative Session, Poverty Action has committed to...

Fighting for what’s right: We will advocate for policies that protect low-income communities and facilitate a just economic recovery. The health and futures of our hardest-hit communities, as well as communities that have faced historic discrimination, must be at the forefront of policymakers’ plans.

Upholding community members’ stories: The economic harm of the pandemic is likely to linger, even after stay-at-home orders are eased. It is critical that community experiences of hardship and resilience are heard, believed, and acted upon to create protective community policies.

Building community: Through digital advocacy tools such as social media, video calls, emails, and texts, we’re creating a sphere of online advocacy that can be easily accessed throughout the farthest reaches of Washington state. We hope that you, whether you’re a lawmaker or a person living on a low income, will join us in the work toward a just economic recovery.

We believe that Washington can be a place where the economic recovery is just, equitable, and centers the experiences of people who’ve been hit hardest by the pandemic and its consequences - people with low incomes and people of color.

It will take all of us to make this happen. It will take all of our calls, emails, and online visits to legislators. It will take bold, decisive leadership on the part of legislators. And it will take all of our hard work and dedication to remove the structural barriers that existed before COVID-19 and create a stronger, more resilient Washington.

Thank you for all you do!

Marcy Bowers, Director



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Our History

For over two decades, Poverty Action and our statewide network have worked to eliminate the root causes of poverty and to build power among Washingtonians living on low incomes. Poverty Action uses its position as the state’s most diverse and effective anti-poverty coalition to continue to work on state public policy and to connect the specific debates on those policies to the larger message of economic equity and security.



building a stronger safety net

ISSUE #1

Defining the Problem

No one should have to live in deep poverty, wondering how to pay for their next meal or next month's rent. A strong safety net that protects communities and helps people living on the lowest incomes meet their basic needs is central to this vision. Safety net programs should be effective stepping stones out of poverty.

Washington state's social safety net is formed largely by its state-funded assistance programs, which are designed to protect children and adults from the harmful effects of deep poverty¹. Before 2020, however, Washington's social safety net was already insufficient for individuals and families, and did not provide a baseline of financial stability. Families were already uncertain of what might happen if life presented an unexpected challenge like a sudden job loss or a long illness.

The COVID-19 pandemic has created lasting public health and economic crises in our state, which are most deeply felt by those living on the lowest incomes. As this pandemic has laid bare the racial inequities that have always been embedded in our systems, the health and financial impacts have been especially significant for Black, Indigenous, Latinx, and other communities of color.

Washington lawmakers have the opportunity this year to say no to cuts and choose to invest in communities, ensuring that all families can support their most basic needs. This is especially important this year, as existing hardships in low-income communities and communities of color have been further compounded by COVID-19 and threats of budget cuts in the face of an economic recession.

Poverty Action is dedicated to strengthening basic needs supports and advocating for policies that will ensure a baseline of economic security, especially in the face of an unprecedented health crisis and economic downturn. Our safety net work is focused on three programs in particular: one that supports families with children, and two that support adults with disabilities.

¹What is deep poverty? The U.S. Census Bureau defines "deep poverty" as living in a household with a total cash income below 50% of the poverty threshold. According to the Census Bureau, 18.5 million people nationwide lived in deep poverty in 2016.

Providing Financial Assistance to Adults with Disabilities

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 people living on extremely low incomes with mental health illness or physical disabilities. HEN is a highly effective program that prevents homelessness and promotes health, recovery, and wellness. HEN has been especially important during the COVID-19 pandemic, as the program has helped keep thousands of people safely housed across the state. While the demand for HEN has always far outstripped the available resources allocated for the program, significant investments were made last year that lawmakers can choose to protect and maintain. Housing is key to Washington state's ability to make a full health and economic recovery.

The Aged, Blind, or Disabled (ABD) program provides modest cash assistance to adults with low incomes and permanent mental illness or physical disabilities who are working towards obtaining federal disability benefits. The ABD cash grant remains at an all-time low after being slashed during the Great Recession. The current maximum cash grant is \$197 per month. Despite the fact that the state is fully reimbursed by the federal government for the cost of providing ABD once recipients transition to federal benefits, the state has not acted to ensure that the grant provides a more meaningful level of support to people with disabilities living on low incomes.

What We're Doing About It

Poverty Action supports policies that prioritize the health, wellness, and stability of Washingtonians with disabilities living on low incomes.

We are committed to protecting all investments and refusing any cuts to HEN or ABD. Austerity budget cuts harmed adults with disabilities during the Great Recession, and our state has the opportunity to refuse to make the same mistake during this economic downturn. A state budget shortfall does not have to mean fewer supports for adults with disabilities.

Providing Financial Assistance to Families

Washington state protects families with children from the harmful effects of deep poverty through the Temporary Assistance for Needy Families (TANF)/WorkFirst program. TANF provides cash assistance and childcare to families while parents participate in WorkFirst, which helps with job searching, training, and addressing barriers to employment.

Prior to COVID-19, the number of families who were able to access TANF had dropped to an all-time low of fewer than 25,000 households, even while rates of deep poverty remained stubbornly persistent throughout the state. During the Great Recession, Washington state implemented harsh and punitive policy changes in a misguided attempt to save money. These policy changes included severe time limits on how long a family can receive the benefit, debilitating sanctions, and processes that made accessing the benefit even more complicated.

“ I would like to see 2021 as the year where we all heal from the pain that 2020 brought, and we now treat everyone with dignity and compassion, without judgment or condemnation. Let 2021 be about love and healing.

- Pam B., Poverty Action Board Member

These changes collectively undermined the efficacy of our state’s TANF program as a safeguard against poverty by cutting off thousands of very low-income families from the support they need, and exacerbating systemic racism by disproportionately harming Black and American Indian and Alaska Native families. These families are cut off at rates that are disproportional to their percentage of the overall caseload. While Black families make up 19% of the TANF caseload, they make up nearly 30% of the families removed from TANF due to time limits.

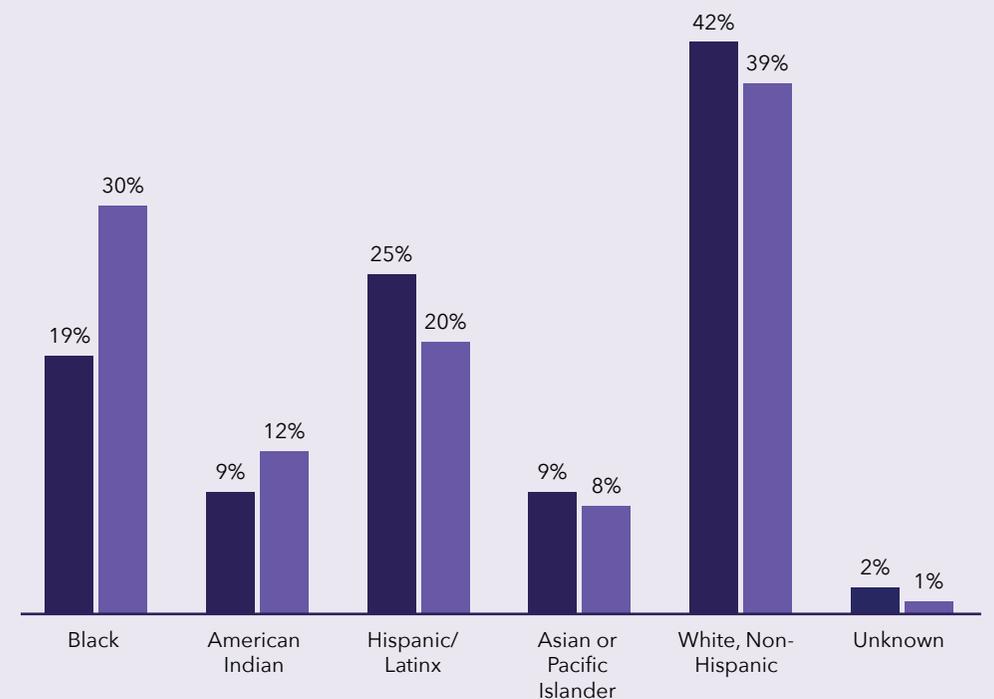
The COVID-19 pandemic has highlighted the importance of having a well-resourced safety net that can protect families from economic hardship in the face of job loss, illness, or any number of emergencies. During this pandemic, Washington has taken thoughtful emergency measures to ensure that families have been able to keep meeting their most basic needs without facing additional health risks and undue hardship.

The harsh policies previously implemented during the Great Recession were temporarily rolled back, allowing families to access needed help more equitably and effectively.

As these temporary extensions expire in 2021, lawmakers have the responsibility to invest in families living on the lowest incomes. The pandemic has only exacerbated disparities in income and made it harder for people living on low incomes to get by. With this investment, our state can work towards eliminating racial disparities in TANF outcomes and make our state’s safety net more robust and meaningful for all participants.

TANF’s harsh time limit policy disproportionately penalizes Black and Indigenous families

Washington state TANF/WorkFirst recipients as a percentage of all recipients and as a percentage of those removed from the program due to time limits, 2015-2017:



■ Share of WorkFirst/TANF recipient population overall ■ Share of those cut off due to time limits

Source: Washington State Budget & Policy Center, analysis of Department of Social & Health Services TANF recipient data. Figures are 3-year averages from State Fiscal Years 2015, 2016, and 2017.

What We're Doing About It

Poverty Action supports continued investments to TANF and changes that restore policies which prioritize equity and the well-being of families and children.

1. Protect current investments in the TANF program that provide essential coverage for families, especially as more families have turned to TANF to meet their basic needs during the pandemic. This includes implementing legislation passed during the 2020 legislative session as scheduled, instead of delaying their start dates to save money. Now is not the time to delay help for families experiencing crises such as homelessness.
2. Extend relief measures implemented during the COVID-19 pandemic, especially through the following economic downturn. The economic impacts of this pandemic will likely be with us for years, and families living on low incomes must be supported.
3. Undo harsh policies which prevent families experiencing hardship from accessing TANF and create inequitable outcomes for Black and Indigenous families. Enact common-sense time limit extensions and ease harsh sanction policies.

Defining the Problem

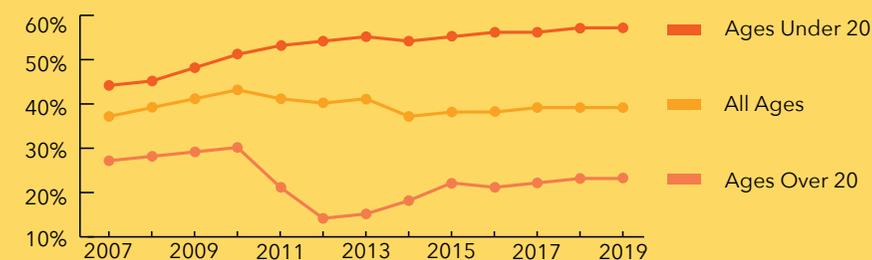
Affordable, accessible dental care is an essential component of overall health. Yet people with low incomes struggle to access dental care - a problem made worse by COVID-19. Even when insured through state-funded insurance like Apple Health (Washington state's version of Medicaid), Washingtonians find that dentists often reject their insurance due to its low reimbursement rates.

Furthermore, our state has an acute oral health provider shortage. Thirty-seven out of 39 counties in the state report a shortage of dental professionals required to meet local needs. The pandemic is straining our state's oral healthcare system, leaving thousands of Washingtonians without access to essential healthcare to stay well and combat COVID-19. When Washingtonians do not have access to preventative oral healthcare, many have no other choice but to turn to expensive emergency room settings to receive dental relief, further straining limited hospital capacity.

Poor oral health has a direct, adverse impact on a person's overall health, including diabetes, heart disease, and increasing the chances of complications from COVID-19. Unfortunately, the people who are already impacted by significant barriers to preventative oral healthcare are the most disproportionately affected by COVID-19 and its economic impacts.

Most Apple Health Dental coverage recipients in Washington state are not getting dental care

Apple Health Dental utilization trend from 2007 - 2019 by age group



Source: Washington State Health Care Authority, Apple Health (Medicaid) Dental Services Enrollment and Utilization FY 2019 Data, www.hca.wa.gov/about-hca/dental-data

What We're Doing About It

Poverty Action supports policies that prioritize the health and wellness of Washingtonians by boosting access to affordable and comprehensive dental care.

1. Maintain current levels of funding for the Medicaid Adult Dental program. During the Great Recession, this critical program was eliminated in a short-sighted effort to balance the state budget. Legislators rightly restored this program in 2013 and it now serves over 700,000 people with low incomes.
2. Expand dental therapy across Washington state. Dental therapists are dental care professionals who can provide high-quality, preventative oral healthcare for a lower cost, and work in dental offices under the supervision of licensed dentists.

increasing access to higher education

ISSUE #3

Defining the Problem

People who graduate from college earn more over their lifetimes, are more economically secure, and are more likely to have access to benefits such as healthcare or retirement funds. For years, many policy experts have viewed higher education as a critical strategy to addressing poverty. While the benefits of college are undeniable, the higher education system was not built to support women, low-income students, or students of color, but rather to support young men from wealthy families. Often, complicated student aid applications, expensive student loans, and barriers to housing and childcare prevent students on low incomes from attending, let alone graduating from, higher education institutions such as technical colleges, community colleges, or four-year colleges and universities in our state.

Retention and graduation rates for students of color are much lower when compared to their white counterparts. Across higher education institutions in the U.S., White and Asian students completed their programs at similar rates - 62% and 63.2%, respectively, while Latinx and Black students graduated at rates of 45.8% and 38%, respectively. Students of color are more likely to be first generation students, come from families who have lower incomes, and be more sensitive to the rising cost of tuition.

Over the last two legislative sessions, state legislators significantly increased funding for state financial aid and retention services for students seeking to attain a higher education. Much of the investment came from the Washington Education Investment Act, which funds full or partial tuition costs for students whose families make under \$92,000 a year for a family of four. Over 110,000 students were eligible for this tuition assistance in 2020.

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In 2021, I would like to see more people treat homeless people with dignity, with being human. And instead of a half-eaten sandwich or leftovers, give

them conversation. Say hi, how's your day. Take time to speak with somebody that's living on the streets and surviving homelessness.

- Drayton J., Poverty Action Community Member

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While students and their families are now better positioned to afford higher education, tuition assistance does not capture the entire cost of attendance nor does it fully address the accessibility issues that keep low-income students and students of color away from high education. Furthermore, Washington state's financial aid programs are built to serve new, incoming undergraduate students. We can and must do more to support nontraditional students, returning adults, undocumented students, and those impacted by the justice system who are looking to advance their education.

What We're Doing About It

Poverty Action supports increasing access and graduation rates for students of color in Washington, which calls for new levels of investment in students before they get to college, increased financial aid, funding for critical retention services, and cultivating a student body and faculty that reflect the diversity of our state.

1. Protect and increase existing financial aid programs such as the Washington College Grant, and other financial aid investments made by the Washington Education Investment Act.
2. Expand financial aid programs that assist students with housing, food, books, transportation, healthcare, and other associated costs.
3. Increase wraparound services that support retention and graduation rates for students of color, including emergency cash grants, mental health services, guidance counselors, sexual assault prevention and education, and workforce development programs.
4. Increase the diversity of the student body and of faculty and support staff on college campuses by supporting programs, initiatives, and community outreach that target communities of color.

ISSUE #4

Defining the Problem

How can it be that a state with as many major corporations and wealthy individuals as ours is also home to so many struggling working people, renters, parents, and service workers? The answer lies in our upside down, inequitable tax code.

Washington state has the most regressive tax code of any state in the country. That means everyday people pay disproportionately more in taxes than the wealthy. Families making the least amount of money pay as much as six times more in state and local taxes as a share of their income, compared to people making the most money. When billionaires have the same tax bills as teachers, nurses, and grocers, basic services like schools, parks, and public transportation go underfunded.

Things don't have to be this way. We can have a state with social services and housing for all. A state with accessible mass transit, well-funded arts and education programs, and childcare for all. A state where no Washingtonian is denied economic security. To get there, we'll have to work to implement progressive revenue solutions that ask more from those who have more.

The COVID-19 pandemic didn't create inequity in Washington state. It revealed it. As our state recovers from the recessionary climate created by the pandemic, it's vital that we don't repeat the mistakes of the 2008 economic calamity, when we balanced our budgets on the backs of already overburdened Washingtonians.

What We're Doing About It

Poverty Action supports equitable revenue solutions that ensure economic security for low-income households in Washington.

1. Rebalance our state tax code with revenue measures like estate taxes, capital gains taxes, and payroll taxes, which are paid by those who can most afford it.
2. Enact and fund a Recovery Rebate, a statewide cash stimulus for low- to moderate-income Washingtonians that will help them ride out the harmful economic effects of the pandemic.
3. Fund and expand the Working Families Tax Credit (WFTC). The WFTC became law in 2008 and is Washington's version of the Earned Income Tax Credit (EITC), one of the federal government's most successful poverty reduction programs.

ISSUE #5

Defining the Problem

The tragic police killings of George Floyd, Breonna Taylor, and countless others have sparked a new civil rights reckoning. It's a time of great inspiration and possibility as the movement to affirm the value of Black lives has invited elected officials to make real changes to our legal system and law enforcement. At Poverty Action, we support calls to distribute funds formerly spent on over-policing to long-neglected Black and Indigenous communities, and to exonerate and heal all protestors who have been charged or harmed for exercising their constitutional right to assemble.

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What I would like to see for future 2021? No one left in the cold due to evictions because of the moratorium. And changes to criminal justice policy in Washington state: driving infractions shouldn't be criminalized.
Losing your job because you go to jail for a driving infraction potentially puts you and the kids on the streets. Making people start over again is an unfair advantage for the rich to stay rich and the poor to stay poor.”
 - Dante P., Poverty Action Community Member

We're all familiar with the grainy archival footage of civil rights demonstrators pushing for a more just world in the 1950s and 1960s. In present day Washington state, we have a chance to meet the urgency of the current civil rights moment.

What We're Doing About It

Poverty Action stands in strength and solidarity with Black-led organizations across the state that have called for police accountability in Washington.

1. Adapt police accountability measures for police officers who abuse their power and create peer-intervention models of policing where officers are encouraged to report the misdeeds of other officers.
2. Draw funding from the Washington State Patrol budget to fund upstream investments of health and public safety - like jobs programs, cash assistance, housing, and social services.



Defining the Problem

Racial justice cannot be realized without economic justice. While Washington's major cities have hosted a movement to affirm the value of Black lives, the roots of socioeconomic inequity are inscribed in our laws, in our consumer marketplace, and in the day-to-day lives of everyday Washingtonians.

At the same time that the global pandemic has been a boon to Washington's tech giants, renters and homeowners have become increasingly vulnerable: In late 2020, it was revealed that 437,000 Washingtonians were [using credit cards and short-term loans](#)¹ to pay their rent. Similarly, many homeowners - burdened by a state tax code that relies primarily on sales and property taxes - have fallen into property tax delinquency. At present, counties in Washington state can collect a 12% interest rate on delinquent property taxes, as well as a 3% penalty beginning in June of the year taxes are due, and an additional 8% penalty in December. Tax delinquency disproportionately impacts people of color and low-income families, potentially resulting in the loss of home equity and even foreclosure. Displacement resulting from tax delinquency has been an instrument of racist policy for decades. [George Floyd's great-great-grandfather](#)² acquired five hundred acres of land during Reconstruction after the Civil War, only to have it later seized by white farmers who used property tax laws to dissolve Black landholdings and wealth.

Furthermore, debt in all forms - medical debt, tax debt, student loan debt, consumer debt - is more pervasive in communities of color due to a longstanding gap in the accumulation of wealth. This debt leads to harassment by debt collection companies, unfair garnishment of bank accounts, reduced credit scores, the suspension of drivers' licenses, and enormous stress in the lives of people with low incomes.

¹"A debt crisis looms as renters turn to credit cards to stay afloat"
<https://crosscut.com/focus/2020/09/debt-crisis-looms-renters-turn-credit-cards-stay-afloat>

²"George Floyd's America: Born with two strikes"
<https://www.washingtonpost.com/graphics/2020/national/george-floyd-america/systemic-racism/>

What We're Doing About It

As vulnerable Washingtonians are impacted by the recessionary climate of COVID-19, now is the time for consumer protections that mitigate the very real costs of an unequal economic system. We can build a more equitable Washington with a few achievable policy measures.

1. End the practice of suspending driver's licenses as a punishment for the inability to pay a debt.
2. Prevent home foreclosures due to property tax delinquency by funding programs that help homeowners set up payment plans and ensuring that counties provide homeowners with information about services and programs to help them address outstanding property taxes.
3. Automatically protect bank accounts from garnishment. Under the current statute, collectors must leave at least \$2,000 in a person's bank account when garnishing the account. However, that protection is not automatic; a person must go through a process to get their money returned if it is garnished below \$2,000. People shouldn't have to apply to have their own money returned after wrongful garnishment.
4. Prevent insurance companies from utilizing credit scores in premium pricing. Because of the racial wealth gap, this policy results in people of color paying disproportionately higher insurance prices.

It's no secret that 2020 has been a difficult year, with many families dealing with the loss of employment, the loss of housing, and even the loss of a loved one. On a macro level, our state is facing two distinct challenges: one of public health and safety, and the other of economic crisis. But through a unified, statewide commitment to inclusive policies that prioritize the health and economic well-being of all of Washington state's communities, we can move forward toward recovery together.

I want to see things get better in 2021 - and for kids and families who have enough struggles right now to not have financial help like extra food stamps and stimulus checks pulled out from under them when the pandemic ends. It should not take a pandemic for our government to take care of our communities and for people to take care of each other!

- Juanita M., Poverty Action Board Member

We invite you to join us and thousands of other community advocates from across Washington state to take part in this recovery. Visit us online and sign up for our Network News emails, which contain opportunities to help us push or block certain bills in the legislature. Throughout the 2021 Legislative Session, we will keep you updated on the status of our policy agenda items and let you know about events and opportunities to advocate.



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our mission

The Statewide Poverty Action Network builds grassroots power to end the causes of poverty and create opportunities for everyone to prosper.

our vision

Poverty Action envisions a state where people of all income levels fully promote and participate in building the fabric of socially, politically, and economically just communities.



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