
State of Delaware Child Poverty Task Force

Findings and Initial Recommendations

Submitted to *The Honorable Jack A. Markell, Governor*

**Analysis of Child Poverty and Economic Opportunity in
Delaware- Findings and Initial Recommendations of the
Delaware Child Poverty Task Force**

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Child Poverty and Economic Opportunity in Delaware

“When you’re talking cost of living increases, groceries are especially painful. A difference of even five or ten cents makes an impact,” states one mother faced with the decision of whether to buy diapers or milk, because she didn’t have enough money for both.

One third of Delaware’s children live in low-income households. More than 27,000 kids (13% of Delaware’s children), are living in poverty (See Appendix 1 for more information on characteristics of Delaware children and families who are living in poverty).

Among low income families in Delaware, 86% have at least one parent who works and 60% have a parent who works full-time, year-round. Forty-two percent are two parent families.

Children who are most at risk for not achieving their potential fall into two categories- those who experience severe and chronic economic hardship and those who live in poverty while very young. Thirty-seven percent of Delaware’s children age birth thru age five are living in low-income families. One in every six is living below the poverty line.

Economic hardship can have profound effects on a child’s development and his prospects for the future. Poverty can contribute to behavioral, social and emotional problems and it can cause or exacerbate poor child health.

Once children enter school, those from low-income families tend to have worse outcomes than their non-poor peers. They score lower on standardized tests, are more likely to be retained in grade, and are more likely to drop out.

National long-term economic trends reflect the gradual but steady growth of economic insecurity among middle income and working families over the last 30 years. Incomes have increased very modestly for all but the highest earners- expanding income inequality.

In many ways, Delaware is no different than the rest of the country. Poverty is a growing concern and we see more middle class families who are entering dire circumstances with little hope of getting back on their feet. The current economic decline suggests even more difficulties for Delaware’s low-income and middle-income families. Recent events in the economy nationally and at the state level add to the urgency of the issue that the Task Force is addressing.

Delaware's Child Poverty Task Force

Executive order number one hundred and one, executed by Delaware's Governor in the summer of 2007, established the Delaware Child Poverty Task Force. The Task Force was assigned the duty of developing recommendations which will reduce child poverty in Delaware by fifty percent over the next ten years. To that extent, the task force has spent considerable the time since its creation evaluating the causes of child poverty and the current remedies that exist for such children byway of pre-existing state programs. Additionally, the Task Force convened a series of public forums to garner input and build public will for addressing the systematic issues which families face when trying to overcome poverty (see Appendix 6 for detailed information on the public forums).

The public forums, held statewide were successful in bringing together a diverse group of individuals, including those who represented state agencies, the legislature, non-profit organizations, advocates and individuals touched by a lack of economic opportunity. This combination of concerned individuals interested in the well-being of Delaware's children provided a plethora of knowledge and suggestions about what it's like to live in poverty in Delaware and how Delaware's children may be better served into the future.

Information about the task force, including meeting minutes and notes from the public forms, can be found at <http://www.kids.delaware.gov/cptf/>.

Although there are substantial state funds allocated to low-income families and their children (see Appendix 7 for a comprehensive list of state programs available to children in poverty), the Task Force feels that children need to become a top priority if the charge of reducing poverty by 50% can be met.

Recommendations of the Child Poverty Task Force are organized into six categories:

1. Basic needs- housing, food security, transportation
2. Health care
3. Early care and education- quality, subsidies, access, affordability
4. Building wealth and assets- income transfers, Earned Income Tax Credit (EITC), child care tax credits, minimum wage, Individual Development Accounts (IDAs), financial literacy, predatory lending
5. Education- standards, achievement gap, high school completion
6. Employability- vocational training, creative partnerships, employer incentives

Additionally, a Governor's Summit on Child Poverty and Economic Opportunity has been planned and will take place in April of 2009. This Summit entitled *Building Bright Futures: Advancing the Child Poverty Agenda*, had garnered broad-based support. A wide variety of groups have contributed both time and dollars to aid in the Summit's success including various departments within state

government, the University of Delaware, multiple nonprofits, and the Delaware State Chamber of Commerce.

The day long event will feature national speakers, local success stories and in-depth workshops to discuss and prioritize the task force's initial list of recommendations. One of the primary goals of the day will be to create concrete work plans to leverage resources, create community capacity, maximize service provision and communicate strategy for child poverty reduction. The audience, composed of legislators, media, Cabinet members, business leaders, faith and community-based leaders, foundation representatives, mayors, Office of the Governor, institutions of higher education and others, will ultimately strategize about outcomes for economic opportunity in Delaware.

Advancing Economic Opportunity in Delaware

Achieving the goals set forth in executive order 101- cutting Delaware's child poverty level in half- will not be an easy task. The creation of economic opportunity for prevention of poverty involves a wide variety of human needs. Consequently, the Task Force felt it was important to focus on a select number of areas that have proven to have the greatest impact. Operating from the assumption that individual needs differ, no single course of action will significantly reduce poverty. Instead, the cumulative effect of key improvements is what will have a substantial effect on creating economic opportunity for poverty reduction in the long term for Delaware.

A set of contextual recommendations (i.e., those that are universal when dealing with child poverty and economic opportunity) are presented first. The remaining recommendations for consideration by Delaware's Child Poverty Task Force are organized in six categories. Specifically:

1. Basic needs- homelessness, food security and transportation
2. Health care
3. Early care and education
4. Building wealth and assets- income transfers, EITC, child care tax credits, minimum wage, IDAs, financial literacy, predatory lending
5. Education- standards, achievement gap, high school completion
6. Employability- vocational training, creative partnerships, employer incentives

Contextual Recommendations

The Problem

Delaware has no single entity or organization with responsibility over its children. Multiple players with varying agendas leads to an unorganized approach to prioritizing challenges as player attention find tangents to work at hand.

There has been some recent nation-wide scrutiny of the federal poverty definition. The measure has been criticized because it reflects only pre-tax cash income and does not adjust for child care and other work expenses that families face. However, it is used because a new, standardized definition does not yet exist nationally.

Additionally, Delawareans who are trying to pull their families out of poverty often face a disincentive commonly called “benefit cliffs.” This phenomenon occurs when individuals in poverty find their work support benefits abruptly reduced or eliminated if their income increases, even marginally.

The Goal

An entity is in place whose duty it remains to keep child poverty reduction a priority within Delaware. To aid this goal, a uniform definition is created which takes into account all forms of cash and non cash income and expenses related to work that families incur. Additionally, family supports should be structured so that those leaving poverty face benefit “step downs” as they become self sufficient.

Recommendations

1. Establish the Delaware Child Poverty and Economic Opportunity Consortium (DCPEOC) as successor to the current Delaware Child Poverty Task Force
2. Develop a new poverty definition for Delaware that considers more than just pre-tax income, including the post-mid 20th century changes that have occurred impacting family resources such as out-of-pocket medical expenses
3. The State of Delaware will conduct an analysis of benefit programs and their interaction with federal benefit programs to identify the cliffs facing working Delaware families. Then the state will work to adjust programs to adjust cliffs and move to a “step-down” benefits program to eliminate economic disincentives for wage advancement

Basic Needs- Homelessness, Food Security and Transportation

Homelessness

The Problem

According to point in time studies, nearly 300 children are homeless on any given night in the state of Delaware. Most are considered sheltered but without a stable home in which to play, grow and learn. Using 2006 Homeless Management Information System (HMIS) data, Peuquet, Robinson and Kotz (2007) identified 688 adult females with children, 155 other adults with children, and 2,510 children in these families for a total of 3353 persons in homeless families over the course of one year. This group made up almost half (48%) of all homeless persons in Delaware. The Delaware Interagency Council on Homelessness was

formed in 2007 with the task of ending chronic homelessness and reducing episodic homelessness within the next ten years. Homeless families do not fit the same pattern as chronic adult homeless men and women (with alcohol, drug and mental health issues) and in most cases do not need permanent supportive housing. This group needs more effective homeless prevention programs and shorter term housing assistance.

Much of the affordable housing stock in Delaware was built in the late-1970's and early 1980's. Over time, these structures need an infusion of capital to perform much needed repairs and rehabilitation to ensure the safety of the residents and maintain the federal rent subsidies over the long term. A very high percentage of these rental units are occupied by single parents caring for one or more children.

There were nearly 4,500 foreclosure filings in Delaware in 2008 – more than twice the historical average. Foreclosure not only impacts the families losing their homes but the entire neighborhood that must cope with vacant properties and declining home values. The state must not only provide financial assistance but also act as a coordinating agent. The data shows that the earlier in the foreclosure process a family seeks assistance, the better chance they have of saving their home. Extrapolating from Comprehensive Housing Affordability Strategy (CHAS) 2000 data, it is estimated that there are approximately 2,500 extremely low-income families (e.g., under 30% of median family income) with children in Delaware who own their home and are paying more than 50 percent of their income for housing. This group is at high risk for foreclosure.

According to the 2008 Delaware Statewide Housing Needs Assessment, there are over 8,000 substandard owner-occupied housing units in the state. There is also a need for housing rehabilitation in rental housing, where most low-income families with children reside. For example, the City of Wilmington's Consolidated Plan Building Condition Survey (2006) found that 61 percent of substandard occupied units in the City of Wilmington were rentals. These homes are in need of a range of services from small emergency work such as a new furnace, to code items such as electrical, floor or roof work, to weatherization upgrades such as insulation and new windows.

According to a University of Delaware study of extremely low-income households and their housing needs (Kotz & Peuquet, 2007), there are over 22,000 families in Delaware who have incomes equal to or less than 50 percent of median family income and who are paying more than 50 percent of their income for housing. This group has income from under \$16,550 to \$37,950, depending upon their county of residence. There is a deficit in Delaware of approximately 7,500 units of housing affordable to female-headed households with children whose incomes are at or below 30 percent of median family income (by county, the income levels at 30 to 50 percent of median family income are: New Castle County: under \$22,750 to \$37,950; Kent County: under \$17,000 to \$28,350; Sussex County: under \$16,500 to \$27,550).

The Goal

Families should have safe and stable housing. When families encounter unexpected financial difficulties, assistance should be available to help maintain their housing. When families do become homeless, they should not be left without a safe and warm place to stay at night and should have assistance with finding permanent housing.

No Delaware family should pay more than 30% of its income for housing costs, including rent or mortgage, heat, utilities, taxes and insurance. Vastly increased numbers of affordable housing units are needed, as well as a renewed federal commitment to housing assistance for low income families. Rental units must meet at least minimum standards of health, safety and affordability.

Recommendations

1. Identify new and reallocate existing resources to create a system of long-term housing with accompanying supportive services
2. Support children aging out of the foster care system or other state institutions with housing assistance to prevent homelessness
3. Develop more effective homelessness prevention programs and shorter term housing assistance for homeless families and children
4. Support funding allocated to the Housing Development Fund for the purposes of creating a long-term statewide preservation strategy
5. Develop and maintain additional sources of rental housing subsidy for low-income families with children
6. Combine flexible housing subsidies with other educational and employment supports
7. Fund and expand the Delaware Emergency Mortgage Assistance Program to help more families who are at risk of losing their home to foreclosure due to the loss of a job, illness or some other circumstance outside of their control
8. Work with mortgage lenders and servicers to make sure that reasonable loan modifications can be made for families who can reasonably afford to stay in the home
9. Build capacity of housing default counseling agencies so homeowners can get help early in the foreclosure process

10. Improve the delivery of services by linking the different programs together to reduce administrative duplication, shorten waiting lists and allow families to receive the most appropriate level of home rehabilitation assistance
11. Improve code enforcement in rental units affordable to low-income families
12. Fund the state's Housing Development Fund (HDF) with an additional dedicated revenue source, to make more net housing units affordable to this population
13. Restructure existing programs, such as the Low-Income Housing Tax Credit (LIHTC) in order to make a percentage of these units contribute to an annual net increase in housing units affordable to this population
14. Increase the use of shared equity home ownership models, such as the community land trust (CLT), to make home ownership and asset accumulation possible for some households at the top of this income range

Ensuring Food Security

The Problem

The effects of hunger on children can be devastating and lifelong. A healthy diet has been proven essential to the academic achievement of young people and therefore nutritious meals are now considered an integral part of a good education. When children are hungry, they can not function and learn at their highest potential. Unfortunately, many children do not have access to healthful meals at home.

The Goal

No Delaware child should go hungry or undernourished.

Recommendations

1. Establish a school breakfast mandate so that more low-income children are served
2. Initiate a United States Department of Agriculture (USDA) Senior Farmer's Market program
3. Develop a USDA WIC Farmer's Market Nutrition program

4. Support Delaware's Food Banks to administer the USDA Temporary Emergency Food Assistance Program (TEFAP) as a cost effective and efficient delivery mechanism for getting food to people who need it
5. Improve and enhance delivery of the USDA Food Stamp Program. Specifically:
 - Increase enrollment efforts so that all eligible participants are being served,
 - Utilize additional federal options to assist people in qualifying for food stamps and
 - Encourage participation in program for working poor families
6. Expand availability of and participation in the summer food program
7. Support expansion of the Food Stamp Nutrition Education Program (FSNEP) in Delaware
8. Support the Child Protection Accountability Commission's proposed legislation extending the jurisdiction of Family Court over foster youth until age 21
9. Support the recommendations made by the Delaware Children's Campaign in its 12/2008 white paper entitled "Our Children: Aging or of Foster Care in Delaware."

Transportation

The Problem

In Delaware, low income families often have trouble accessing employment, services and health care because they cannot afford to own a car, operate a car or keep a car in good repair. For low income families, especially in rural communities, the nearest employers or services are not within walking distance of home and there is not easy access to public transportation.

The Goal

Ensure that low income parents in Delaware have access to safe, reliable transportation, which is necessary for a variety of vital life functions such as being able to work, participating in job training, getting to school, accessing child care, securing safe and affordable housing, seeking medical services and engaging in community life.

Recommendations...

1. State government will continue its efforts to increase the availability of public transportation, especially in our rural areas.
2. State government will work with localities to review existing public transportation systems and explore potential changes to public services in order to increase the access of low income parents to employment opportunities, child care, and other resources.

Health Care

The Problem

Growing up in poverty can have serious impact on children's health and development. Compared to children in more affluent families, children living in poverty have worse nutrition and more physical health problems on average, as well as lower average scores on measures of cognitive development. Health related problems are higher among children in poverty and have significant impact on children's school attendance and ability to learn.

Studies show that states that do not help families' access preventive health care often pay much greater amounts for emergency rooms and hospitalization when a preventable illness becomes a major disease. Health insurance is a key determinant in a family's ability to access adequate health care. Research shows that without insurance children are less likely to receive health services in a timely manner and their health and long-term development can be compromised. Children's illness disrupts parent's work attendance and productivity.

It is estimated that 20,000 children in Delaware are uninsured and the percent of children with health insurance has gotten worse. About 55% of these uninsured eligible children are eligible but not enrolled in the Medicaid or the Children's Health Insurance Program (CHIP).

Poverty can contribute to behavioral, social and emotional problems and it can cause or exacerbate poor child health. Children in families with income above 200% of the federal poverty line have significantly better health outcomes than children in lower income families. Such children are more likely to be in very good or excellent condition. They are less likely to be overweight and more likely to exercise at least once per week. Children with health insurance, whether public or private, are more likely than children without insurance to have a regular and accessible source of health care. Improved access to effective health care means improvements in the child's health status over time, which can positively affect the child's life.

The Goal

All Delaware children have access to reliable, quality health care.

Recommendations

1. COVER ALL KIDS

- Support SCHIP eligibility expansion in Delaware to the proposed 300% of Federal Poverty levels
- Intensify enrollment efforts, eliminate premiums and guarantee twelve month eligibility/enrollment
- Offer SCHIP buy-in options for children whose family incomes are above the eligibility threshold but do not have access to or can't afford comprehensive private health insurance

2. Fund and implement a health and wellness outreach program in minority communities to ensure that families have access to health care, fitness and nutrition programs

Early Care and Education

The Problem

Research shows that access to high-quality, affordable child care improves the employment stability of workers. Studies also show that low-wage families are much less likely to return to the welfare rolls if they have access to child care assistance. High quality child care promotes child development. It therefore serves not only as a work support for parents, but also as part of a broad approach to child development. Early learning experiences, both at home and in other environments, are critical for a child's healthy development. Odds that children will succeed in school and in life improve with high-quality learning opportunities. Participating in a quality program can enhance a child's academic performance and aid the child's ability to interact with his peers. Children attending high-quality programs are less likely to repeat grades, drop out of school or need special education than children who have not had high-quality early learning experiences.

In Delaware, there are more than 26,000 low-income families and 37% of these families have a preschool age child (under age 6). Young children living in poverty are considerably less likely to recognize all letters, count to 20, or be able to write their first names than their more affluent peers.

Delaware was one of the states in 2007 that increased eligibility levels in dollar terms as a percentage of the States Median Income (SDI). This makes it more likely that all eligible families receive assistance. However, co-payment

requirements were increased for families with earnings equal to the federal poverty level which make it more difficult to afford child care.

There were 67,000 Delaware children under age 18 in household with incomes under 200% of the poverty level. This is 31% of all children 18 and under in Delaware. This translates into 41,500 children through age 11 who live in households with incomes under 200% of the poverty level who are not in subsidized child care. The 2008 KIDS COUNT Fact Book for 2008 notes there was a monthly average of 24,266 children in state subsidized child care in 2007. This suggests there are 17,000 eligible children in households with incomes under 200% of the poverty level who are not in subsidized child care. As of December 2006 (Federal Fiscal Year 2007), when comparing the wealthiest counties in Delaware, Pennsylvania, Maryland and New Jersey- Delaware ranked the lowest in reimbursement rates for licensed homes, family child care, and child care centers with regular needs. As of December 2006 only two states offered special reimbursement rates for children with special needs in licensed homes, family care settings and in child care centers. Delaware reimbursement rates were lower than New Jersey reimbursement rates.

The Goal

Every Delaware child will have the opportunity to achieve his or her maximum potential through high-quality, nurturing learning experiences starting at birth.

Recommendations

1. Support a tiered-reimbursement for Purchase of Care linked to an early childhood rating system and additional funding as the market rate increases to minimize increases in parent co-pay.
2. Support an annual market rate review for Purchase of Care (POC) with resulting increases to bring rates to market rates for all childcare providers. Given the current economic climate, implement a phased- in increase over a four year period (2009-2012) unless economic circumstances allow for this phase-in to be accelerated. Increase reimbursement or revise subsidy standard to client so that client does not pay more out-of-pocket as the market rate increases.
3. Increase investments in professional development for early childcare providers with access to health benefits and incentives for childcare providers who provide health benefits.
4. Develop an educational scholarship and revolving loan fund to allow child care providers who care for low-income children under POC to gain additional training.

5. Include students as an eligible category for receipt of Purchase of Care (POC).
6. Stimulate the market to develop care during nontraditional hours.

Building Wealth and Assets- Income Transfers, EITC, Child Care Tax Credits, Minimum Wage, IDA's, Financial Literacy, Predatory Lending

The Problem

Among low-income families in Delaware, 86% have at least one parent who works and 60% have a parent who works full-time, year-round.

EITC, while encouraging and rewarding work, has been widely praised for success in supporting work and reducing poverty. The ability of low-wage families to retain more of their income has major implications for their well-being as well as the prosperity of the state. The Center on Budget and Policy Priorities indicates that the federal credit now lifts more children out of poverty than any other government program.

Currently, Delaware is one of four states with a non-refundable EITC. Fifteen (15) states have a refundable EITC, twenty-three (23) states have no EITC and nine (9) states have no income tax. Of the 22 states with an Earned Income Tax Credit (EITC), only three states (Delaware, Maine and Virginia) have structured the tax credit to be non-refundable. A non-refundable tax credit is one that does not provide a refund to the taxpayer-even if the calculations indicate that the taxpayer is eligible for the state EITC. Several other states have set higher percentages-the highest being New York at 30% and Minnesota.

In the 2005 tax year, there were 57,953 federal Delaware tax returns receiving an EITC for a total of \$105,324,527. In the 2004 tax year, 55% or 206,413 Delaware taxpayers had income at or below \$40,000. During that same year 70,307 or 23% of households had an income at or below \$25,000. The total number of tax returns prepared at no cost to the taxpayer by volunteers in 2008 was 14,400. These taxpayers saved 3.6 million in tax preparation fees. For tax year 2007 volunteers prepared 14,400 tax returns that generated \$19,260,398.00 in refunds. Thirty eight percent of these customers earned \$7,199,537.00 in Earned Income Credit. In Tax year 2005, 44% of Delaware taxpayers who received the Earned Income Credit received a Refund Anticipation Loan for which borrowers pay as much as 300%.

The Child Care Tax Credit provides tax relief to low-wage families with expenses for child care or care of other family members. Child care and dependent care expenses (CADC) take up a large share of family income. Delaware offers a non-refundable CADC.

In the 2004 tax year there were 35,122 federal Delaware tax returns that received the refundable portion of the Child Tax Credit for a total of \$33,330,760. Under current tax code, families with incomes up to \$110,000 a year can claim the Child Tax Credit, but families earning under \$11,300 are ineligible for federal help.

Research shows that without a reasonable wage, workers face multiple stresses that can result in illness, unemployment and homelessness. A full-time worker earning minimum wage earns \$10,712 per year, slightly more than ½ of the federal poverty level. A literature review shows mixed results. Those for an increase of minimum wage claim that it gets people out of poverty, those against claim that it increases costs to businesses and therefore increases layoffs. The Center for the Study of Social Policy indicates that moderate increases in the minimum wage have positive benefits for minimum wage earners and those just above the minimum wage, and can be enacted without significant job loss, even during economic downturns.

To help hard-working, low-wage families retain their earnings and assets, regulations can be enacted to ban unfair abusive practices. The payday lending model is designed to keep borrowers in debt. Eleven states saved families an estimated \$1.4 billion in 2006 by capping interest rates at approximately 36 percent. Delaware is one of only nine (9) states that have not set a maximum fee on payday loans. Where payday lending caps have been set, these loans carry interest rates 26 to 65 times larger than those of traditional credit cards. The State Attorney General's Consumer Protection Unit and the Office of the State Bank Commissioner note that the annualized interest rate on payday loans in Delaware ranges from 350 to 500 percent.

The Goal

Working families are supported in that they have incentives to build the financial assets needed to achieve economic stability and to weather a financial crisis.

Recommendations

1. Enact a refundable Delaware Earned Income Tax Credit at 20% of the federal credit to supplement low-wage parents. Given the current economic climate, implement a phased-in increase over a four year period (2009-2012) at 5% each year unless economic circumstances allow for this phase-in to be accelerated.
2. Expand and publicize the volunteer preparation of tax returns for low-income families to help low income taxpayers save on preparation fees and avoid expensive Refund Anticipation Loans that are marketed through paid preparers

3. Make Delaware's Child and Dependent Care Tax Credit refundable based on what the federal rate would be if it were refundable. Delaware currently offers a non-refundable Child and Dependent Care Tax Credit.
4. Establish Delaware minimum wage standards that are above the federal minimum wage standard to assist families and individuals below Federal poverty levels in achieving self-sufficiency income levels.
5. Provide automatic adjustments as the cost of living increases in the Delaware minimum wage standards
6. Increase state funding and involvement to advocate, provide incentives, publicize and expand financial services for unbanked and low-income families and residents.
7. Development of a Delaware "Office of Financial Empowerment" modeled after the one in New York City, with offices in state service centers that would provide, coordinate and facilitate the following services:
 - Conducting the EITC Campaign as a core mission/function
 - Bank accounts with no monthly fees, no minimum balance and an ATM card
 - Savings accounts for depositing EITC refunds for which the account holder would receive 50% of the initial deposit up to a specified amount
 - Individual Development Accounts (IDA) that provide a \$1.50 match for every dollar saved up to \$1,500 (a \$2,250 match plus the \$1,500 saved totals \$3,750)
 - Short-term Certificates of Deposit (CDs) that would be redeemable in three or six months.
 - -I-Savings Bonds (a special category of savings bonds) that can be purchased for a minimum of \$50 and can be cashed after one year.
 - Credit Reports
 - Financial management education-budgeting, wise use of credit cards, paying off debt, asset building, avoiding unfair or predatory lending practices, etc.
 - Individual financial counseling

8. Establish kiosks in state service centers to distribute program information on existing programs currently available such as Delawareans Save, Technosave, Individual Development Accounts (IDA's), EITC, etc.
9. Set legislated caps on maximum fees for payday loans made by unregulated lenders, exempting any state or nationally chartered bank
10. Encourage and/or provide incentives for banks and other financial institutions to provide banking services for low-income or unbanked residents

Education- Standards, Achievement Gap, High School Completion

The Problem

Poverty is associated with significant negative child outcomes, including greater risk for poor school performance, behavior problems, and learning disabilities. Poor children are at increased risk of repeated years of schooling, lower test scores and less education. Poverty puts children at greater risk of falling behind in school than does living in a single parent home or being born to teenage parents.

Children growing up poor in Delaware perform much lower in educational tests than do higher-income children. This achievement gap means a downward spiral of low literacy, poor academic achievement and lack of employment skills.

Dropout rates of young people in poverty leave them without a high school diploma and lacking educational skills necessary to find a living wage job in an increasingly technologically complex marketplace. Wage differences by Education are very significant

The Goal

The best schools in the world for every Delaware student... no exceptions... no excuses. Every Delaware child will have the opportunity to achieve his or her maximum potential through high-quality, nurturing learning experiences. All Delawareans will have at least a high school diploma.

Recommendations

1. Set high standards: set sights high with challenging expectations for every child coupled with high quality learning and additional instruction time to give students a good shot at meeting the higher standards
2. Invest in Early Childhood Education:

- Tuition subsidies for more low-income 3- and 4- year-olds to attend high-quality educational programs
 - Required participation in the Delaware Stars for Early Success Program, which sets high-quality program standards
 - Annual license renewals for all early child care and education providers to ensure consistent high quality
 - Additional professional development for providers so that they have the knowledge and skills to serve our youngsters well
 - Data systems to share information and follow the educational progress of students from prekindergarten through grade 12
 - Increased coordination across service agencies for children from birth to age 3
3. Develop and support high-quality teachers
 4. Empower principals and teachers to lead their schools
 5. Encourage innovation and parent involvement, require accountability
 6. Establish a simple and equitable funding system whereby resources follow individual students and are allocated based on their needs

Employability- Vocational Training, Creative Partnerships, Employer Incentives

The Problem

Low income Delawareans have only limited access to career development, micro business and job training programs. Their needs are varied: many have not finished high school, others need better job skills, while some are working but lack the skills needed for advancement. Their school age children often have limited aspirations and career guidance.

The Goal

Low income Delaware families should have the same access as all other Delawareans to training for available higher wage jobs and the opportunity to become small business owners.

Recommendations

1. Support outreach, coordination and marketing of currently existing services including:

- programs to assess and address inadequate individual reading and math skills that are barriers to employment training and employment
 - training programs that develop curricula to meet workforce shortages and foster employment in high-growth industries and employment areas.
 - access to GED and vocational education and training for adolescents, young adults and low-income parents
2. Support off shoots of the Department of Labor (DOL) “one-stops” closer to or in the local community
 3. Pass legislation to implement automatic expunging of misdemeanor and felony charges for juveniles
 4. Pass legislation to implement automatic expunging of misdemeanor and felony charges for adults.
 5. Provide incentives to employers who are hiring juveniles or adults with criminal records by building a Delaware version of the Federal Work Opportunity Act
 6. Create a re-entry strategy and program that increases re-entry supports (substance abuse treatment, emotional, behavioral and mental health, housing, vocational training and employment, mentoring and case management) for adults and juveniles returning to communities from criminal and juvenile justice institutions and treatment programs.
 7. Support entrepreneurial goals in low-income communities by supporting development of micro-enterprise.
 8. Support programs that address emotional, behavioral and mental health and skills development.

Moving Forward: Next Steps

The Delaware Summit on Child Poverty and Economic Opportunity, *Building Bright Futures: Advancing the Child Poverty Agenda*, will focus primarily on how to better support low-income children and families. The Summit will serve as a forum to create buy-in, establish priorities and directions for moving forward and to develop implementation and communication plans related to solving child poverty in Delaware- specifically, plans for how to leverage resources, create community capacity, maximize service provision and communicate strategy. From there, strategies for further community involvement will be developed as support at the local level is key to ensure specific needs are being met in a timely manner. The Summit will also serve as a forum to involve others as recommended in follow-up activities to ensure continuity and momentum.

The action plan for advancing the agenda of reduced child poverty will be developed based on the work of the Task Force and will be further shaped using input gleaned at the Summit. Specifically, a plan will be developed which sets goals, builds stakeholders, and defines outcomes with key indicators and benchmarks for success. The Task Force will continue data analysis, put forth budget recommendations as appropriate and propose possible legislation and/or policies and programs to build on the recommendations. It will also develop a communication plan for implementing work toward the state's goals and maintain a clear infrastructure. Central to all will be economic opportunity and maximization of life chances and connections. The Summit will help to strategize the types of policy actions needed and that can be reasonably taken.

New Research from KIDS COUNT in Delaware on Benefit Cliffs

Research conducted by the National Center for Children in Poverty has found that the programs created to assist people in poverty can also trap them as they try to become self-sufficient. Called the “cliff effect,” the phenomenon occurs when individuals in poverty find their work support benefits abruptly eliminated or reduced if their income increases, even marginally. Those who receive child care subsidies, food stamps and income tax credits may find losing such benefits is not worth the additional income that may come with a higher level of employment or working more hours. In fact, some families find they are far worse off after a modest pay increase because of the benefit cliffs, resulting in a disincentive for the family to strive for self-sufficiency.

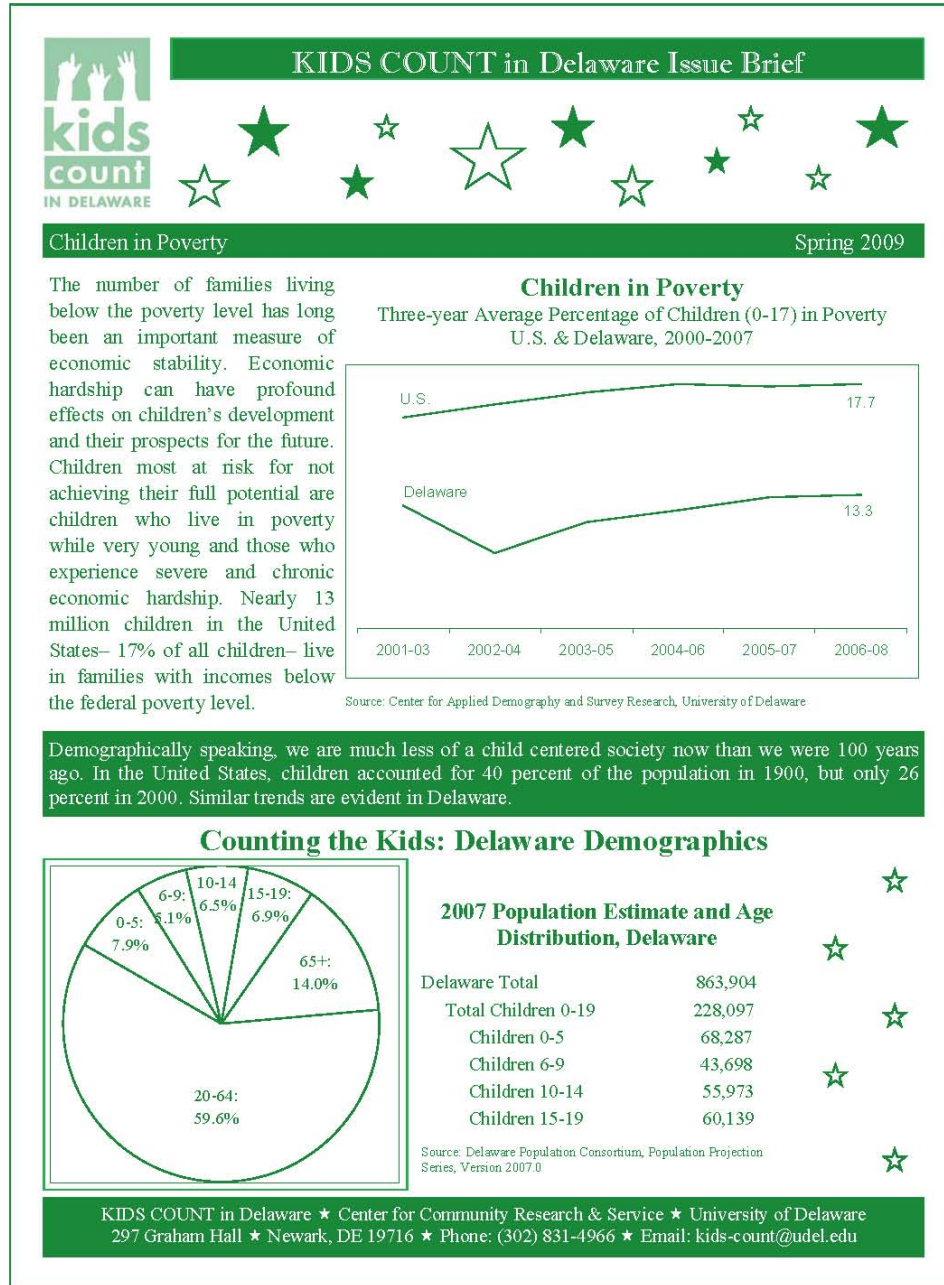
The Annie E. Casey has awarded the University of Delaware's KIDS COUNT in Delaware project a grant to analyze both the current benefit cliffs which families struggling to escape poverty face and the proposed recommendations being considered in Delaware by the Governor's Child Poverty Task Force. Based on this analysis, KIDS COUNT in Delaware will make recommendations for specific changes to Delaware's current benefits and family support eligibility rules,

focusing these solutions on holding working families harmless for advancement as they make the most of opportunities to leave poverty.

One of fifty-one similar projects throughout the United States funded by the Annie E. Casey Foundation, KIDS COUNT in Delaware is housed in the Center for Community Research and Service at the University of Delaware and led by a board of committed and concerned child and family advocates from the public and private sectors. KIDS COUNT in Delaware is especially indebted to the support of the University of Delaware and the State of Delaware.

Appendix 1

KIDS COUNT in Delaware Issue Brief Children in Poverty





Defining Poverty

The poverty measure was established in 1964 based on research indicating that families spent about one-third of their income on food. A family is officially classified as poor if its cash income (wages, pensions, social security benefits and all other forms of cash income) falls below the poverty threshold. For example, according to the federal poverty guidelines, a family of three must make less than \$16,705 annually to be considered in poverty. While the thresholds are updated each year for inflation, the measure is widely acknowledged to be outdated. This is because in today's society, food comprises a much lower percentage of an average family's expenses than it did in the sixties, while the costs of housing, child care, health care and transportation have increased substantially. Additional criticism of the federal poverty threshold is that the current measure does not take into account non-cash resources available to struggling American families including food stamps, tax credits or housing and child care subsidies nor does it vary by geographic region, while cost of living (especially housing costs) differs based on where a family resides.

Many research organizations, including the U.S. Census Bureau, have concluded that the official poverty measure is an antiquated standard that is no longer capable of capturing true economic need or determining whether working families earn enough to get by. Revising the current measure to a more accurate method of capturing those in need is on agendas nationwide. A number of sites, including New York City, are taking the lead with developing and instituting new measurements of poverty. At the federal level, legislation was introduced to the House in September 2008 related to updating poverty's definition at the federal level.



Poverty Thresholds

By Size of Family and Number of Related Children Under 18 Years,
Annual Income in Dollars, U.S., 2007

Size of Family Unit	Related Children Under 18 Years Old								
	None	One	Two	Three	Four	Five	Six	Seven	Eight +
One person under 65 years	\$10,787								
One person over 65 years	\$9,944								
Two persons, householder under 65	\$13,884	14,291							
Two persons, householder over 65	\$12,533	14,237							
Three persons	\$16,218	16,689	16,705						
Four persons	\$21,386	21,736	21,027	21,100					
Five persons	\$25,791	26,166	25,364	24,744	24,366				
Six persons	\$29,664	29,782	29,168	28,579	27,705	27,187			
Seven persons	\$34,132	34,345	33,610	33,098	32,144	31,031	29,810		
Eight persons	\$38,174	38,511	37,818	37,210	36,348	35,255	34,116	33,827	
Nine persons or more	\$45,921	46,143	45,529	45,014	44,168	43,004	41,952	41,691	40,085

Source: U.S. Census Bureau



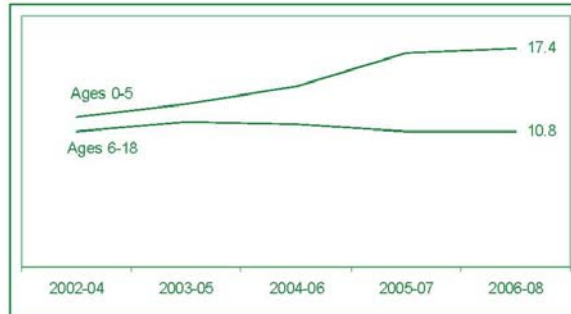
An Economic Profile of Delaware's Youngest Children

In Delaware, there are 26,000 low-income families and 37% of them have a preschool-age child (under age 6). Among low-income families in Delaware, 86% have at least one parent who works and 60% have a parent who works full-time, year-round. Forty-two percent are two-parent families.



Children in Poverty

Three-year Average Percentage of Children (ages 0-5 & ages 6-18) in Poverty, DE

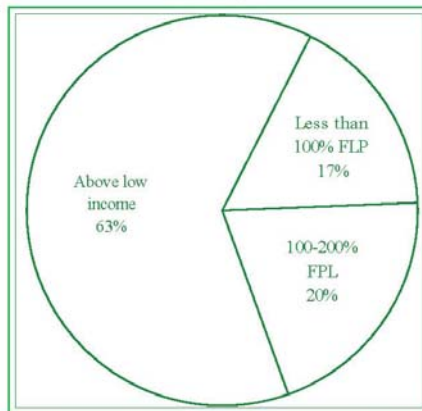


Source: Center for Applied Demography and Survey Research, University of Delaware

Very young children living in poverty are much less likely than are non-poor children to be able to recognize the letters of the alphabet, count to 20 or higher, write their name, read or pretend to read.

— Child Trends Data Bank

Young Children (0-5) by Income, Delaware, 2006



Source: National Center for Children in Poverty, Columbia University, Mailman School of Public Health

Low family income is related to children's cognitive development and their ability to learn. Odds that children will succeed in school and in life improve with high-quality early learning opportunities. Common elements of high-quality programs include:

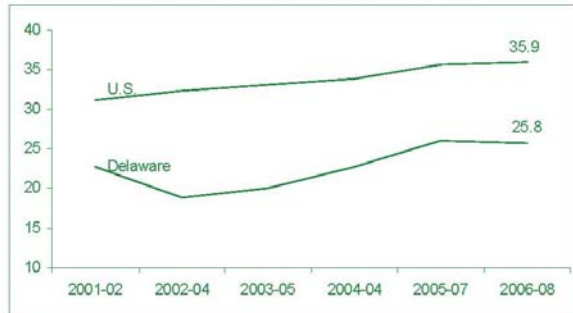
- ★ Highly skilled teachers
- ★ Small class sizes and high staff-to-child ratios
- ★ Age-appropriate curricula and stimulating materials in a safe physical setting
- ★ A language-rich environment
- ★ Warm, responsive interactions between staff and children

All 50 states in the U.S. invest in child care subsidy systems to enable low-income parents to access child care while they work and to support child development. In Delaware, this subsidization is termed Purchase of Care (POC).

Child Poverty's Relationship to Family Structure

Female-Headed Families in Poverty

Three-year Average Percentage of Families in Poverty with Single Female Head and Children Under 18, U.S. & Delaware, 2000-2007



Source: Center for Applied Demography and Survey Research, University of Delaware

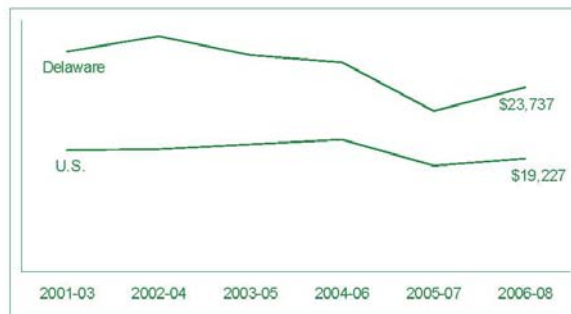
Because a child's family unit is the primary source of input, the presence of a parent's financial, human and social capital resources highly influences that child's development. A parent's basic life skills, education and social networks can provide experiences, resources and services for children to thrive and to grow into healthy, productive adults. In contrast, parents who face chronic economic hardship are much more likely than their more affluent peers to experience severe stress and depression—both of which are linked to poor social and emotional outcomes for children.

The number of caregivers present in a given household varies; increasingly, single parents (typically single mothers) are the primary caregiver in many families. Single-parent families tend to have much lower incomes than do two-parent families, but research indicates that the income differential accounts for only about one-half of the negative effects of parent absence on many areas of child and youth

well-being, including health, educational attainment and assessments, behavior problems and psychological well-being. Female-headed families have high poverty rates compared with other family types. Additionally, children raised in female-headed families experience significant challenges beyond the effects of having low-income. The economic disadvantage of a female-headed family is often a result of under-employment and limited home and property ownership.

Median Income of Female-Headed Families

Three-year Average Percentage Median Income of Families with Children Under 18 and Single Female Head, U.S. & Delaware, 2000-2007

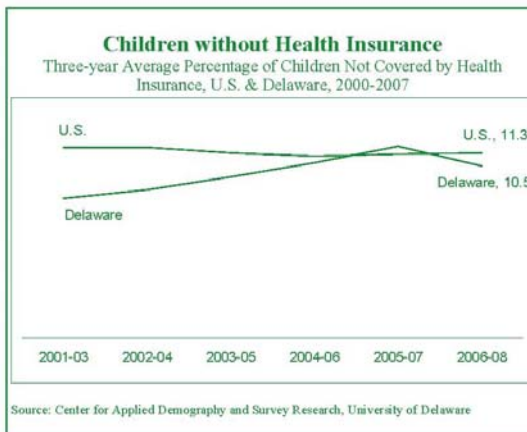


Source: Center for Applied Demography and Survey Research, University of Delaware



Poverty's Impact on Children: Health and Education

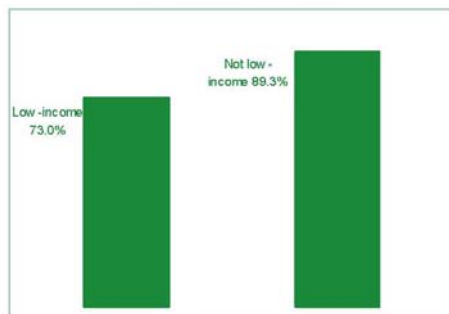
Poverty can contribute to behavioral, social and emotional problems and it can cause or exacerbate poor child health. Children in families with income above 200% of the federal poverty line have significantly better health outcomes than children in lower income families. Such children are more likely to be in very good or excellent condition. They are less likely to be overweight and more likely to exercise at least once per week. Children with health insurance, whether public or private, are more likely than children without insurance to have a regular and accessible source of health care. Improved access to effective health care means improvements in the child's health status over time, which can positively affect the child's life.



Over his or her lifetime, a high school dropout earns, on average, about \$260,000 less than a high school graduate and about \$1 million less than a college graduate.

Graduation Rates

June graduates compared to the 9th grade class four years ago according to NCLB* definition, Public School Students in Delaware, 2006/07 school year



*NCLB--No Child Left Behind

Source: Delaware Department of Education

Once children enter school, those from low-income families tend to have worse outcomes than their non-poor peers-- they score lower on standardized tests, are more likely to be retained in grade and are more likely to drop out. Children in lower-income families are also less likely to participate in after-school activities, sports and community service activities, when such participation would likely be beneficial due to its association with better academic outcomes, higher self-esteem and improved social skills. Nationwide, over a million of the students who enter ninth grade in a given year do not receive a high school diploma four years later. In fact, about 7,000 student drop out every school day, significantly decreasing their chances in the workplace and in life.



The Economic Impact of Child Poverty on America's Economy

In addition to the harmful consequences for children individually, high rates of families experiencing economic hardship exact a grave toll on the U.S. economy. Research suggests that there is a significant economic loss to society when children grow up in poverty. An analysis published in January 2007 finds that an estimate of the costs imposed on American society by childhood poverty is close to \$500 billion annually. This estimate is comprised of lost productivity in the labor force and spending on health care and the criminal justice system. Each year, child poverty reduces productivity and economic output by about 1.3 percent of GDP. Costs for total poverty in the U.S. (i.e., accounting for adults who are poor but were not poor as children) would further increase the aggregate cost of poverty. The research determines that significant public investments in effective poverty alleviation programs can result in cost savings in the future.

Poverty burdens U.S. society and robs it of some of its productive potential.

Center for American Progress

Childhood Poverty's Annual Aggregate Costs

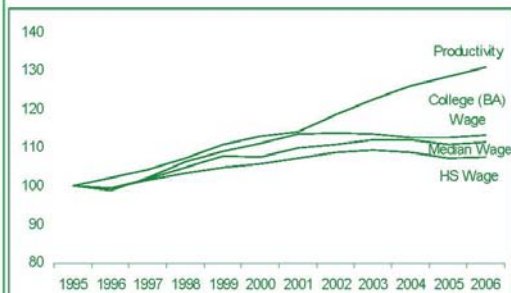
Forgone Earnings	1.3% of GDP
Crime	1.3% of GDP
Health	1.2% of GDP
Total (%)	3.8% of GDP
Total (\$)	\$500,000,000,000

Source: Center for American Progress

☆ Long-term economic trends are troubling because they reflect the gradual but steady growth of economic insecurity among middle-income and working families over the last 30 years. Incomes have increased very modestly for all but the highest earners—illustrating America's issue of a growing inequality. Stagnant incomes combined with the high cost of basic necessities have made it difficult for families to save and many middle- and low-income families alike have taken on crippling amounts of debt just to get by. Many families are a single crisis (a serious illness, job loss, divorce) away from finding financial devastation. The Economic Policy Institute suggests that causes of a growing inequality include increased educational returns (technology), globalization/trade, deregulation, race/gender differentials, absence of full employment, immigration, diminished union presence, low minimum wages, winner-take-all mentality, regressive tax changes, the crumbling "social contract," diminished mobility/privilege and reduced bargaining power.

The Productivity-Pay Gap

Hourly productivity and real wage growth, U.S., 1995-2006



Source: Mishel et al., *The State of Working America 2006/2007*. An Economic Policy Institute Book. Ithaca, N.Y.: Cornell University Press, 2007.



Economic Opportunity in Delaware

The challenge for any community is to find integrated, systemic solutions that address the root causes of poverty. Communities must find solutions that address the underlying systems—the policies, practices and attitudes—that perpetuate poverty. Real poverty reduction efforts may result in some short-term improvements, but are aimed more toward long-term change. To address the issue of child poverty in Delaware, in August 2007 Governor Minner created the Child Poverty Task Force whose purpose is to make recommendations for how to reduce child poverty in Delaware in half by 2017 (i.e., by 50% in ten years). The Task Force is composed of 24 individuals from across the state representing both public and private agencies and has three work groups- Data and Research, Public Meetings & Outreach and Agency Inventory. The Task Force has spent the last 18 months collecting information from experts, hearing from local communities and crafting a draft set of recommendations for child poverty reduction. On April 22nd, the draft recommendations will be presented for discussion and prioritization at the Governor's Summit on Child Poverty and Economic Opportunity.

	Governor's Summit on Child Poverty and Economic Opportunity	Release of the Governor's Child Poverty Task Force Report ★ ★ ★
	Building Bright Futures: Advancing the Child Poverty Agenda	National and state experts on child poverty & strategies toward economic opportunity ★ ★ ★
Wednesday, April 22, 2009 The Rollins Center, Dover Downs Hotel		Discuss & prioritize Delaware's draft recommendations

Recommendations for reducing child poverty in DE are grouped into several categories including:

- ★ Basic needs – housing, food security, transportation ★
- ★ Health care ★
- ★ Early care and education – quality, subsidies, access, affordability ★
- ★ Building wealth and assets – income transfers, EITC, child care tax credits, minimum wage, IDAs, financial literacy, predatory lending ★
- ★ Education – standards, achievement gap, high school completion ★
- ★ Employability – vocational training, creative partnerships, employer incentives ★

Next Steps

After the Child Poverty Summit concludes, the results will be analyzed and a period of public input will be opened. The Delaware Child Poverty Task Force will then utilize all of this data as they finalize recommendations to Governor.



Effective poverty reduction strategies will focus on supporting family success by building wealth and assets, encouraging entrepreneurship and educational attainment, enhancing income and earning potentials, increasing access to needed resources through system coordination and outreach and enhancing services from prevention to early intervention, prenatal care, school readiness and early care and education. No single course of action will significantly reduce child poverty; therefore, a multi-faceted approach that includes creative partnership and services, reallocation of monies, investment of new funds and policy revision is needed to create a cumulative effect. As Delaware progresses toward its goal of increased economic opportunity through a reduced childhood poverty level, it will be very important for individuals to take action, expressing input into which areas our elected officials should prioritize. Children are 26% of our population, but 100% of our future.

*One of fifty-one similar projects throughout the United States funded by the Annie E. Casey Foundation, **KIDS COUNT in Delaware** is housed in the Center for Community Research and Service at the University of Delaware and led by a board of committed and concerned child and family advocates from the public and private sectors. KIDS COUNT in Delaware is especially indebted to the support of the University of Delaware and the State of Delaware.*



KIDS COUNT in Delaware would like to offer a special Thank You to the MANY individuals and organizations who contributed both time and money in support of the April 22nd Summit on Child Poverty and Economic Opportunity. It is with everybody working together that we can make a positive change for Delaware's kids!



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University of Delaware
298 K Graham Hall
Newark, DE 19716-7350

Appendix 2

Description of Child Poverty in Delaware

Defining Poverty Accurately

Originally created in the 1960s, the calculation of Federal Poverty Level is a tool used to determine who in our population is living in poverty and also who may be eligible for assistance programs. Poverty thresholds are determined for statistical purposes by the U.S. Census Bureau and poverty guidelines are created for administrative purposes by the U.S. Department of Health and Human Services.¹ Poverty thresholds were first developed with the assumption that a family spends one-third of their budget on food.² However, a good deal of research advises that such an estimate may no longer be accurate. In today's society, the cost of living includes many expenses perhaps unforeseen by the development of such poverty measures, such as quality childcare and the rise of unaffordable housing. Regardless of the way in which poverty is calculated, the effects of living in poverty are considerable, especially for the children living in such circumstances.

Poverty Thresholds

Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years
Annual Income in Dollars, U.S., 2007

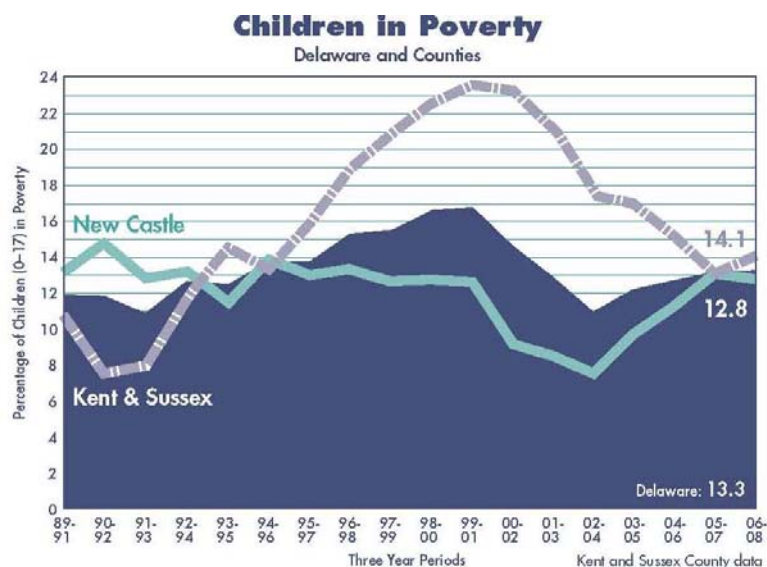
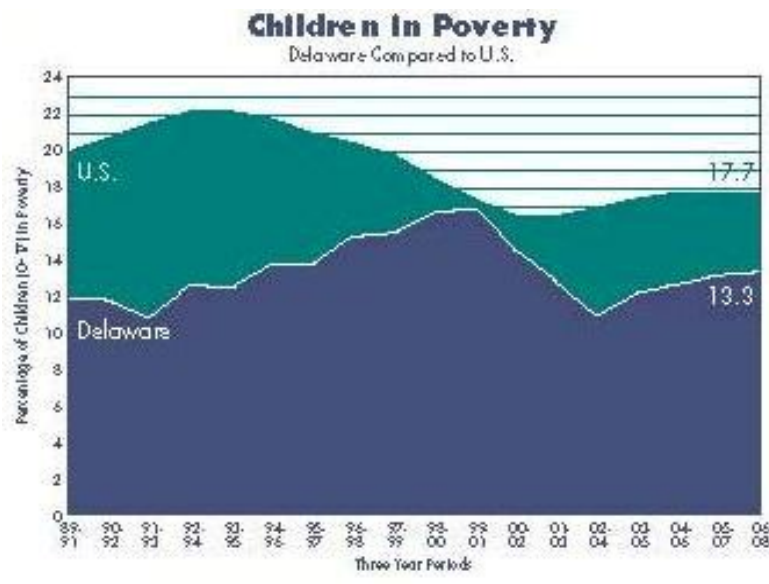
Size of Family Unit	Related Children under 18 years old								
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Seven persons	\$34,132	34,345	33,610	33,098	32,144	31,031	29,810		
Eight persons	\$38,174	38,511	37,818	37,210	36,348	35,255	34,116	33,827	
Nine persons or more	\$45,921	46,143	45,529	45,014	44,168	43,004	41,952	41,691	40,085

Source: U.S. Census Bureau

Low-income and impoverished families, particularly the children of these families are in distress. The ill effects that accompany living in poverty or even close to living in poverty are often times detrimental to the physical and emotional development of a child. The negative effects of both circumstances include poor health or even childhood death, lower scores on standardized tests and higher drop-out rates, and a higher possibility of growing into adulthood and remaining in poverty.³ The children of families in poverty are sometimes ill-equipped to find success as adults because of their powerlessness to remain healthy and more

importantly, their inability to be prepared for schooling. The children of low-income families, which are defined as those with an income at twice the Federal Poverty Level, also face a number of barriers in achieving success.⁴

The United States is one of the wealthiest countries in the world, yet of the seventeen wealthiest countries, it has the highest child poverty rate.⁵ In Delaware alone, there are 26,000 low-income families. Almost half of those low-income families include a child under the age of six.⁵ In other words, over 13% of Delaware's children live in poverty.⁵ Thousands of Delaware children are faced with the possibility of never evading a life filled with hurdles to success and scarcity of resources.

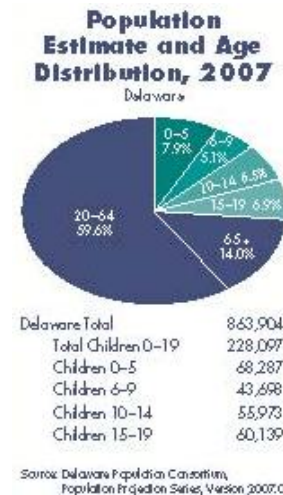


Source: Center for Applied Demography and Survey Research, University of Delaware

Kent and Sussex County data are not available separately.

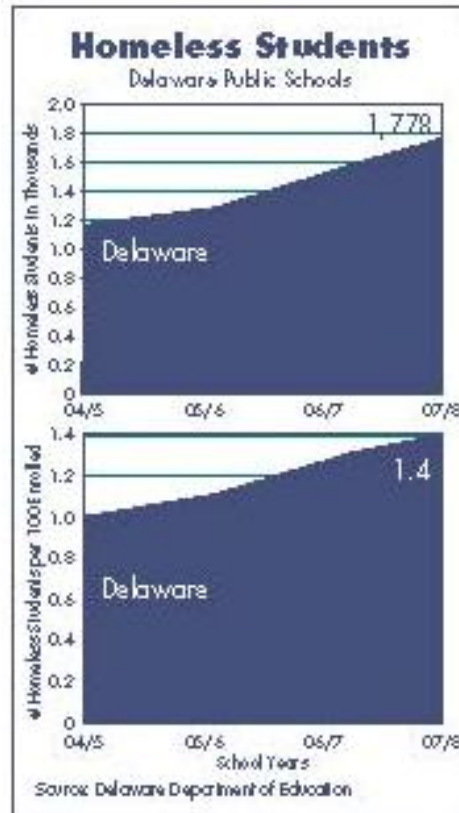
Delaware Population

- The total population of Delaware as of 2007 was estimated at 863,904.⁶
- Of this population, an estimated 228,097 were children under the age of nineteen.⁶



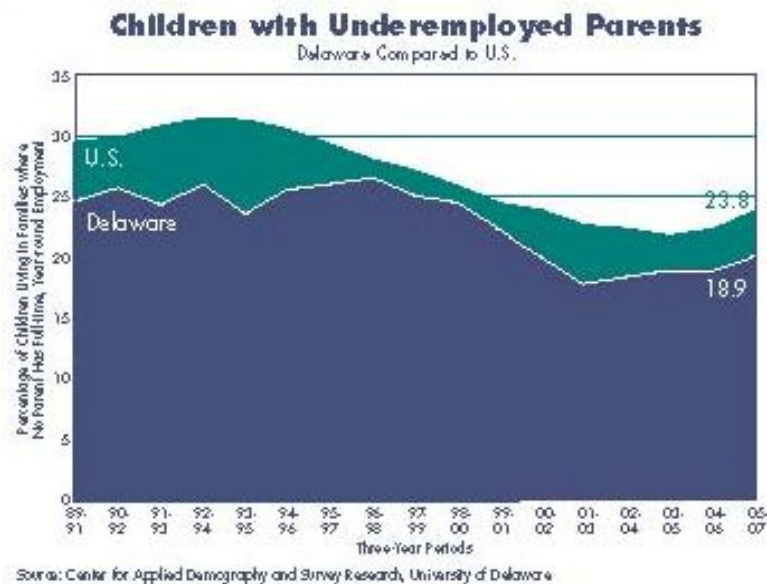
Child Poverty in Delaware

- The poverty threshold for a family of three with two children was \$16,705 in 2007.⁵
- The number of households below that threshold in 2007 was around 26,000.⁵
- 13% of Delaware children live in families that are below the poverty threshold.⁵
- 33% of Delaware children live in low-income families that are defined as having an income at 200% of the federal poverty level.⁷
- Additionally, there was an average of 1,778 public school students reported to be homeless by the Department of Education as of the 2007-08 school year. Without the foundation of a home, children cannot be expected to succeed as easily as their peers who have more resources.³

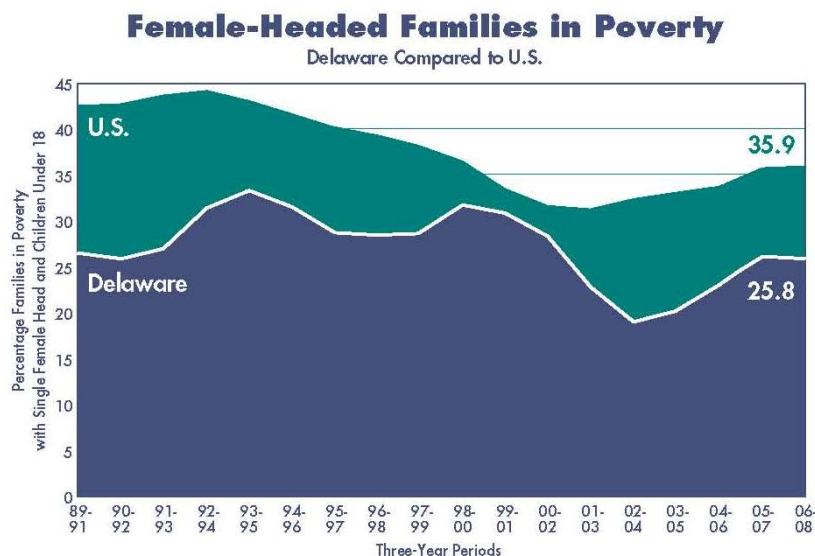


Delaware Families in Poverty

- As of 2006-2008, 23.9 % of Delaware children were living in families that had no parent with full-time, year-round work.⁸



- Over 40,000 children in Delaware live in a family that only has one parent working full-time all year.⁷
- There are more than 35,000 children living in low-income single-parent homes in Delaware.⁷
- The percentage of families led by single mothers and living under the poverty level was 25.8% in 2006-2008.⁹



Race and Ethnicity

- In 2007, the number of African-American children living at 100% of the poverty level was 35%, which was over three times the percentage of white children living in the same conditions.¹⁰
- The amount of Hispanic children in Delaware that were 100% of the poverty level was estimated to be 27% in 2007.¹⁰
- Using the measure of low-income at 200% of the poverty level, these numbers increase to 42% for African-American children and an astounding 67% for Hispanic children. The number of white children living in low-income families was 24%.⁷

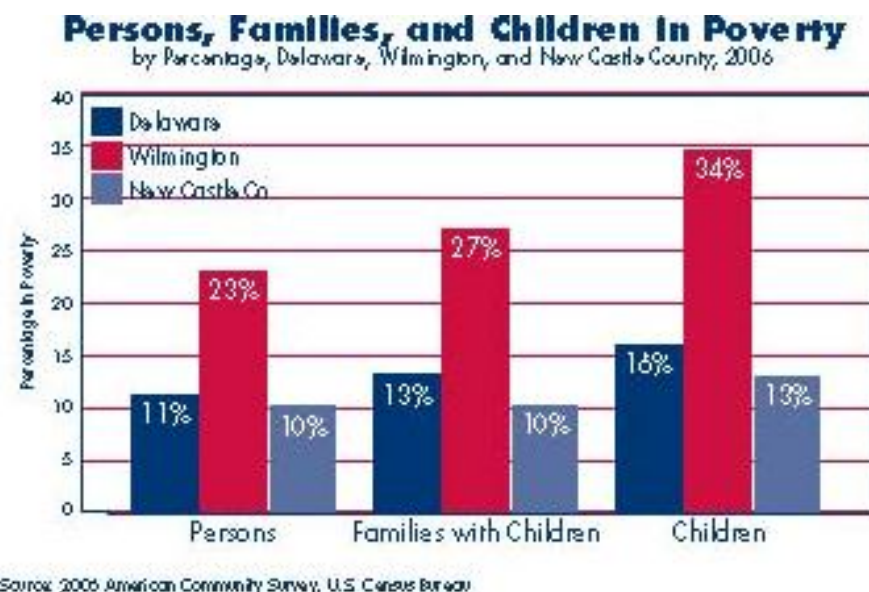
Municipalities

- The median income for families living in Wilmington was about two-thirds of that for New Castle County at \$47,802 as of 2006.¹¹

- Also in 2006, the percentage of families living in poverty in Wilmington was 22.8%, double the state's average.¹¹
- The amount of Wilmington families with children living in poverty and headed by a female was 40.0% in 2006.¹¹

Income and Poverty Levels Wilmington, New Castle County, and Delaware, 2006			
	Wilmington	NC County	Delaware
Median family income	\$47,802	\$71,518	\$62,623
Per capita income	\$24,757	\$28,614	\$26,812
Percent of persons below poverty level	22.8%	10.2%	11.1%
Percent of families with children below poverty level	26.8%	10.2%	13.0%
Percent of married couple families with children below poverty level	9.3%	4.0%	3.9%
Percent of female-headed families with children below poverty level	40.0%	25.0%	34.1%
Percent of children living below the poverty level	34.2%	12.8%	15.8%

Source: 2006 American Community Survey, U.S. Census Bureau



Trends

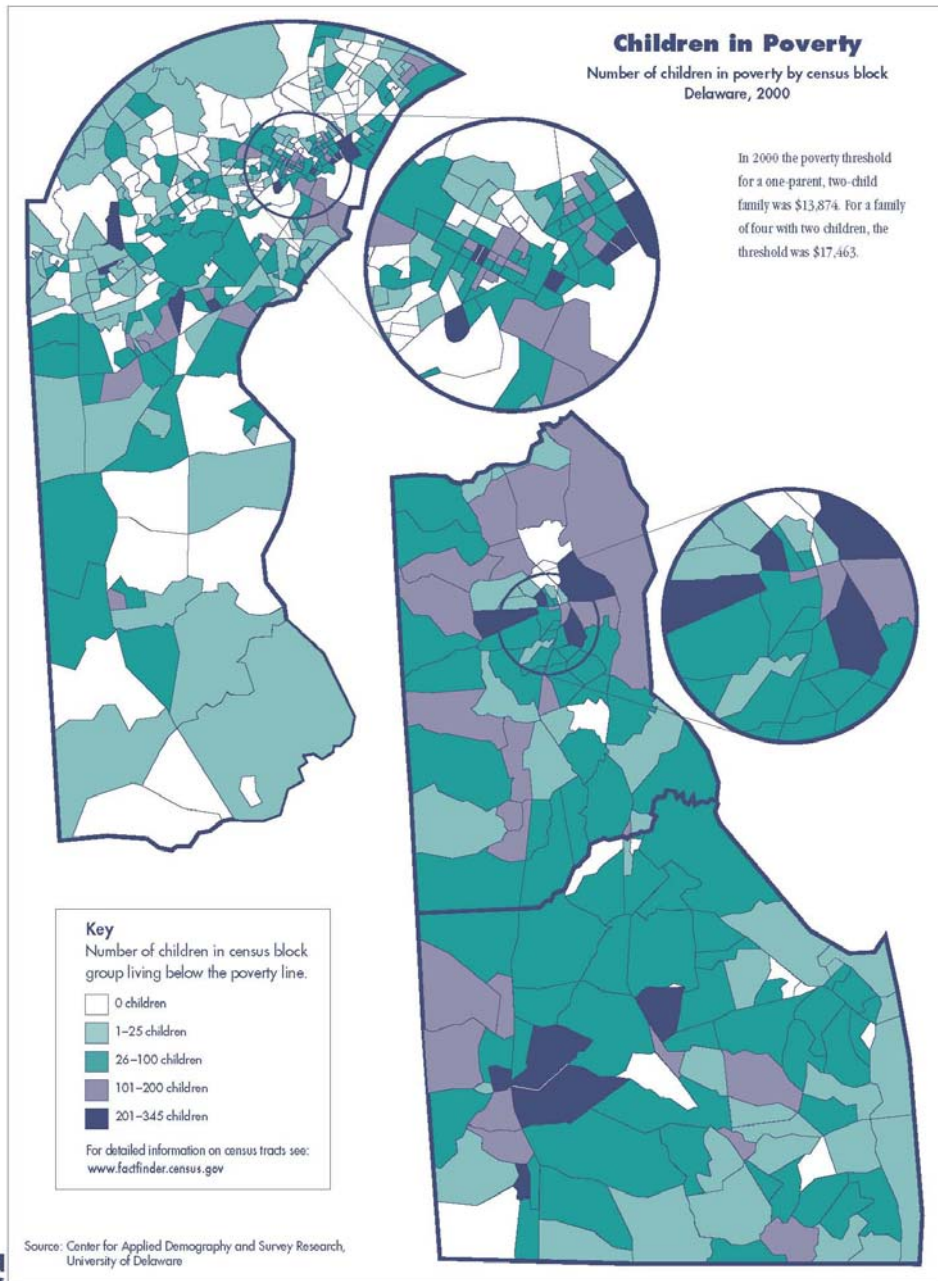
- Although lower than the national average, the state-wide trend of children in poverty has been increasing. Since 2002-2004, the child poverty rate in Delaware has risen from 11% to 13.3 % in 2006-2008.⁵

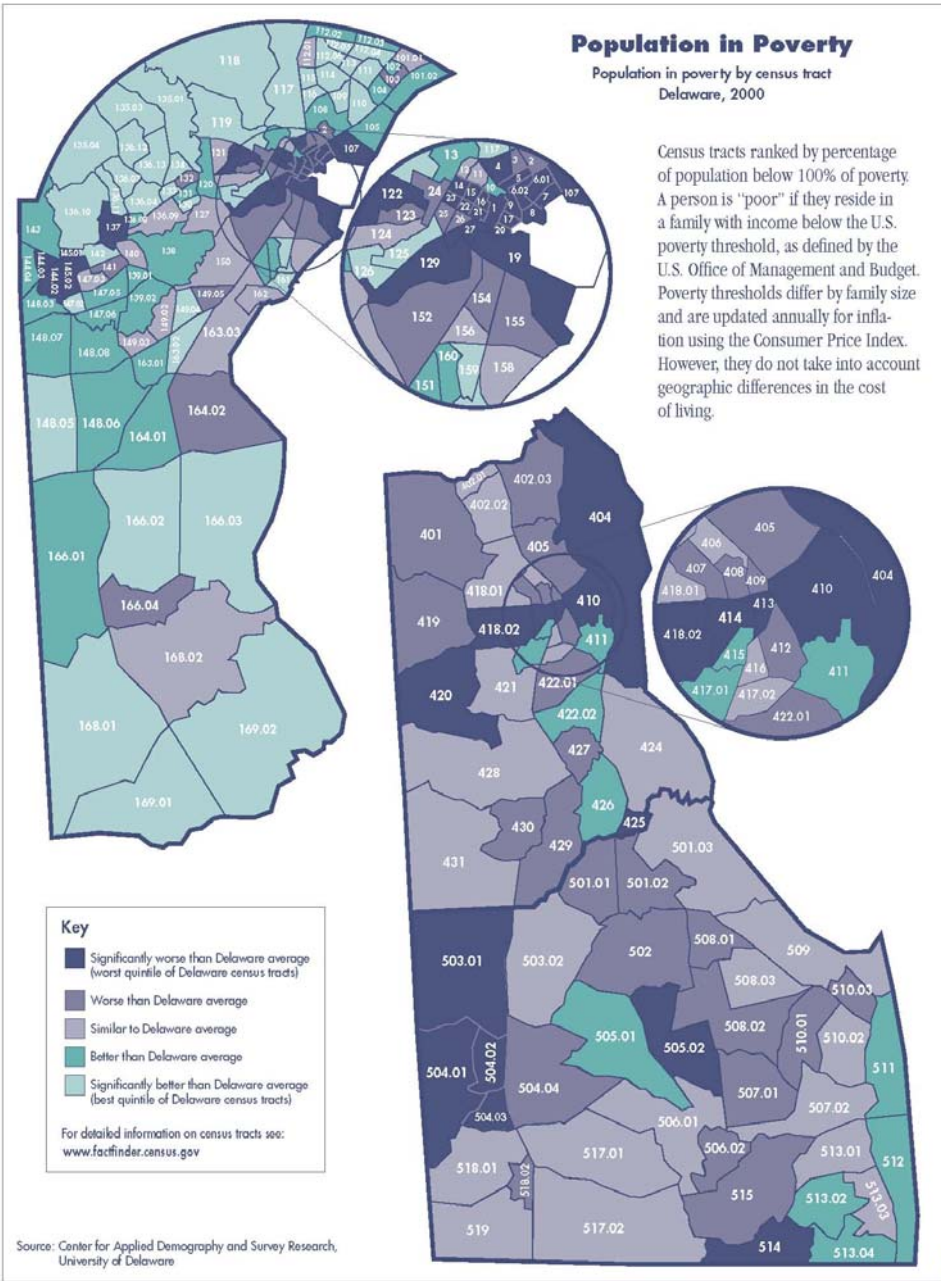
Comparisons to Other States

- The amount of Delaware children living poverty is less than the national average, which was 17.7% as of 2006-2008.⁵
- Delaware's infant mortality rate, once the 50th highest in the nation, dropped in the 2002-2006 time period to 8.8 deaths per 1,000. It is still above the national rate of 6.8 per 1,000. Additionally, the rate for African-American babies was more than twice that of white or Hispanic babies.¹²
- The number of births to teens 15-19 in Delaware is worse than the national average by almost two percent.¹³
- Delaware also has more low birth weight babies than the U.S. average.¹⁴

Many of these statistics illustrate the realities of the child poverty found in Delaware. With the knowledge that such poverty exists, it becomes vital to understand some of the causes of poverty. Without the context of what is causing so many of Delaware's children to face the harshness of living in poverty, suitable recommendations would be hard to achieve. There are a number of reasons why a family might be low-income or worse, living in extreme poverty. It is imperative to bear in mind that parents never want a life of poverty for their children.

Children in Poverty





Appendix 3

Analysis of Sources of Child Poverty

Poverty Examined

The issue of poverty is complex and can be distinctive to each family that lives in such circumstances. Such factors may include anything from the high costs of housing, to blocked employment opportunities on the basis of race or gender, or insufficient income. More simply, perhaps the parents of children in poverty have been attempting to live out of poverty since they were children themselves. The cyclical nature of poverty illustrates the importance of not attributing the cause of poverty to individuals. Poverty is a longstanding epidemic in the United States, and the tendency to blame individuals for their circumstances may actually hinder any advancement towards eradicating poverty.

The thousands of Delaware residents living in poverty share one component, which is the absence of an adequate income. Without the means to provide for one's own basic needs, it is nearly impossible to stretch a limited income to fully support one's children. Without a sufficient income to meet fundamental needs, which include housing, food, and childcare, many families are forced to make hard decisions. The choice of whether to pay a utility bill in order to keep a child's home heated, or to provide that child with a hot dinner, is one that no parent wants to make. However, the reality is that these decisions need to be made, and it is the children of low-income families that feel the effects.

It may appear obvious that Delaware families are poor because they lack financial security and sufficient income, but the issue of child poverty is much more complex. Although parents may work, even full-time hours, a minimum wage job may simply not be enough to guarantee a life out of poverty. Children that are raised in low-income families face hardships that can affect their futures as adults. Many times poverty continues on through generations, because each new generation must struggle against the odds to find success. The results of financial hardship create a web of social and cultural components that accompany a life in poverty.

The factors determining who lives in poverty may be any number of economic or non-economic factors. It may be possible that there is a lack of quality employment available, a bias on account of one's race or gender, changes within the community like the loss of industry, or even a change within one's family, such as a divorce. A person's lack of skills may also affect their ability to secure quality employment. Without having necessary job skills, some kind of education or job training, and basic literacy skills, sustaining sufficient income can be difficult. It is important to again stress the multigenerational nature of poverty. When a child is raised in poverty, and without the same capabilities to succeed in school, the result is an adult that remains ill-prepared and unable to compete in the workforce.

The causes of poverty can be multiple and complex. However, the often difficult choices made by those in poverty may actually create more problems. For example, the high cost of housing may lead a family to live in an area that is high in crime but affordable. Living in a community with high crime and little opportunity for quality employment could mean that a family has little chance of finding a path out of poverty. Another difficulty is the lack of affordable quality childcare. Many times parents have to spend most of their income to assure their children's safety, but using such a portion of one's income to cover this cost is sometimes not an option. Once again parents are left with an impossible decision and are at times forced to find cheaper and possibly less suitable conditions for their children. Not only does poverty create a difficult path to success, but factors such as the ones previously mentioned, contribute to or even exacerbate the already difficult conditions experienced by those living in poverty.

Although there are a range of issues that relate to child poverty, an emphasis will be placed on the following five causes of poverty:

1. High cost of living
2. Changing economy
3. Lack of educational attainment
4. Lack of assets and supports
5. Family structure

1. High Cost of Living

The average annual income for a Delaware household that includes children under the age of eighteen and two parents was \$67,492 as of 2005-2007 and this figure is higher than the national average.¹⁵ For a family with only one parent in the household this number falls to only \$ 23,338.¹⁵ The cost of living for an adult nearly doubles when that adult begins to raise a child. Although an income may have been sufficient before one had children, raising a child creates a host of added expenses for a family including an increase in the cost of food, housing, childcare, and health care.¹⁶ For parents that are raising children alone, the costs of living can easily rise above the income that an individual receives.

Self-Sufficiency

Low-wealth families many times rely on public assistance programs in order to make ends meet, or even to assure basic needs like healthcare. The end goal of many social welfare programs is to eventually assist a recipient in becoming self-sufficient. The notion of what it means to be self-sufficient and how it is one can become so, has been the topic of research and redefinition.

The Metropolitan Wilmington Urban League commissioned a Self-Sufficiency Standard for Delaware to be developed by Dr. Diane Pearce and Jennifer Brooks in 2003.¹⁷ Dr. Pearce originally developed the Self-Sufficiency Standard as part

of her work with Wider Opportunities for Women, an advocacy group for the economic independence of women.¹⁸ The study takes into account the income needed to provide for all of one's basic needs including things like housing, childcare, food, taxes, and healthcare but without the assistance of any social welfare programs such as TANF or food stamps.¹⁹ The Self-Sufficiency Standard provides an updated look at the realities of what it costs to live in Delaware and how much one's income is needed to cover those costs. The Federal Poverty Line is a practical and widely used tool, but the Self-Sufficiency Standard, by way of its recent inception may illustrate a more accurate portrait of the needs of Delaware families.

The Self-Sufficiency Standard designed for Delaware, composites the monthly costs for several types of families and provides an income figure that would be necessary to fit those needs.¹⁹ One illustrative example is that for a single parent with two children, including an infant and a preschool age child, the Self-Sufficiency Standard determines that the adult would need to attain an annual income of \$40,019 to sustain a standard quality of life in the city of Wilmington.²⁰ This figure represents almost double what the annual income of single parent households in Delaware was as of 2005-2007.¹⁵ This figure is just one representation of the realities of the cost of living in Delaware. While the Self-Sufficiency Standard provides a powerful insight into the necessities of many different families, the calculations it provides are many times underutilized.

Low Wages

Although many parents work full-time, the annual income they receive is not enough to cover the expenses of a family. A job that pays the minimum wage, even with full-time hours, is not enough to sustain a family of four and keep them above the federal poverty level. As of 2006, there were 29,473 families that had an income under \$25,000.²¹ When one accounts for the costs of food, housing, childcare, and healthcare, such a wage is not adequate and may cause families to prioritize on basic needs.

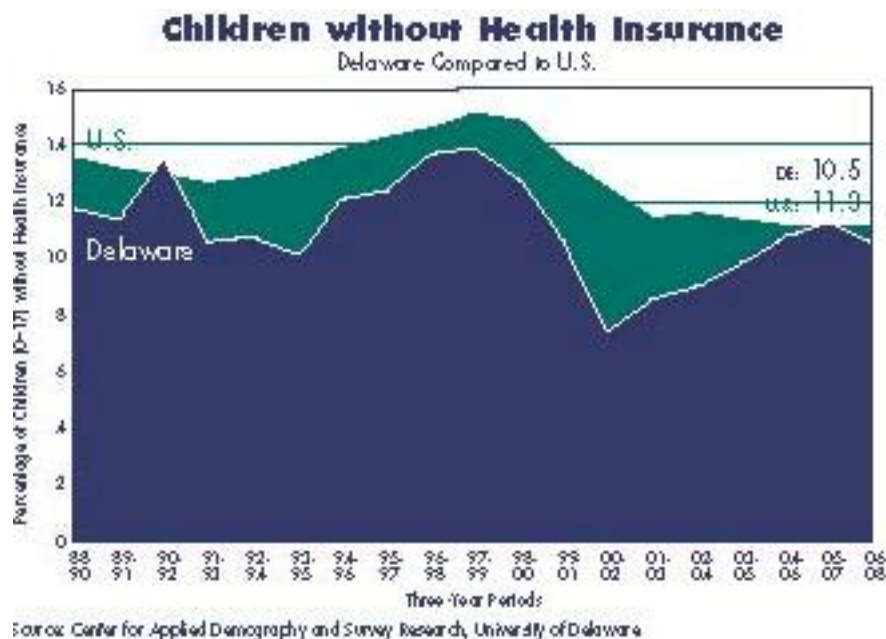
Housing

The majority of housing available in Delaware is categorized as detached single family homes, a very expensive and out of reach option for many low-income families.²² With many low-income families having difficulty paying for basic needs, the idea of investing in a home is simply not possible. Additionally, the costs of renting in Delaware can be just as expensive. One quarter of renters in Delaware spend more than 35% of their income on housing. Comparatively, for those who own their own homes, the majority of households spend less than fifteen percent of their income on housing.²² It would seem that owning one's homes is a preferable investment, but it is simply not an available option to many low-income families. The work that is available to many low-income families, who many times include workers without the necessary skills to maintain quality

employment, does not generate the income needed to purchase a home, or even rent housing and would still allow for a comfortable existence.

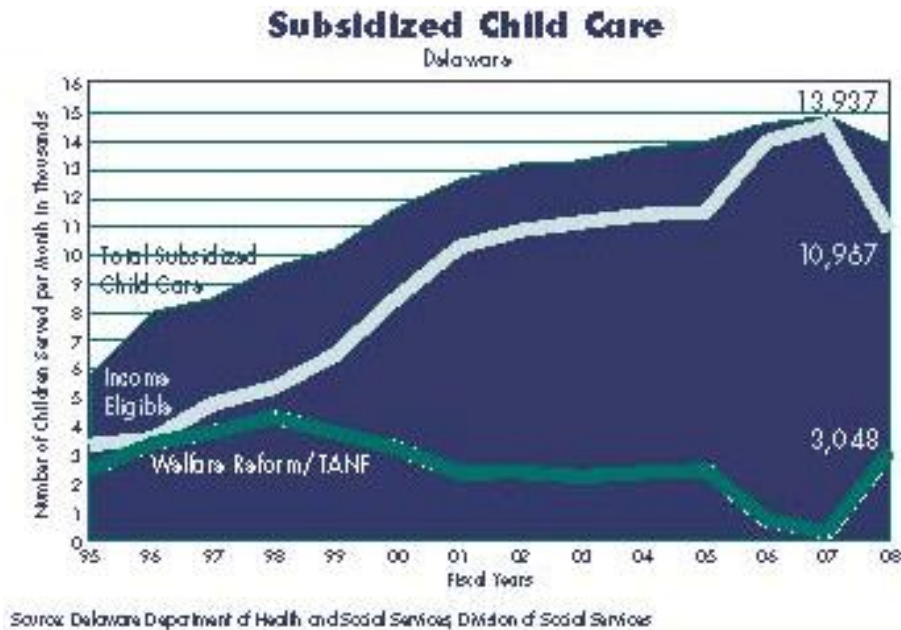
Cost of Healthcare

There are millions of Americans that live without the security of quality healthcare, including a number of Delaware residents. It is estimated that 21,000 Delaware children are uninsured.²³ Additionally, there are 73,000 low-income children that are insured through Medicaid or the State Children's Health Insurance Program (Delaware Healthy Children Program or SCHIP).²³ Of the ten percent of Delaware children that do not have health insurance, about 55% of these kids are eligible but not enrolled in the State Children's Health Insurance Program or Medicaid.²³ The lack of healthcare can often lead to more serious medical conditions because people typically must wait until a condition is serious enough to require hospitalization. Preventive medical care would provide children with not only the opportunity to remain healthy and equipped for school but would also to avoid expensive hospitalizations that could sink low-income families further into poverty.²³



Childcare

The cost of quality childcare can be staggering for any family. For families in Delaware that cost can run as high as almost three hundred dollars per week and averages about \$120 per week for a two year old child²⁴. If a family has more than one child in need of care, the costs can quickly raise above a family's means. In 2008, there were 13,937 children enrolled in state subsidized child care.²⁵



Other Costs

There are many other costs that can inhibit a family living in poverty from finding success. In addition to the high costs of some of the before mentioned needs, low-wealth families also suffer from symptoms of poverty that are not always visible. Some of these circumstances may include domestic violence or substance abuse.²⁶ Both of these issues can create an environment that is not conducive to raising a child and allowing that child to develop emotionally, socially, and cognitively on par with the child's peers. Families that experience substance abuse or domestic violence are limited in their options and suffer from lack of resources that increase the likelihood of their staying in poverty and further impacting the futures of their children.²⁶

Additionally, mental health problems can cause further problems for low-income families. The multigenerational effects of poverty put children of those families at greater risk for developing behavioral problems.²⁷ The added ill-effects for children in families with mental disorders are that a parent that suffers from mental disease may not be capable of providing that child with the care required to cultivate a child's development.²⁷ There is a need for services aimed at helping those with mental illness. Mental illness confounds the issue of poverty and makes it harder for families, and their children to succeed.

2. The Changing Economy

In today's world, with the existence of a global economy, the demand for a highly skilled workforce is at an all time high. The need for workers to be highly literate and capable of critical thinking means that the acquisition of a college degree is much more commonly needed to attain a sufficient income. The new type of

labor force required in a global economy means that the skills typically found in the former manufacturing industries are being replaced by highly demanded skills that include the ability to cope with changing tasks and a higher understanding of technology.²⁶

The following is an excerpt from the state of Connecticut's State Child Poverty Initial Plan Report that was published in 2005:

"According to the U.S. Department of Labor," The American economy is confronted with the challenges of rapid technological changes, the globalization of world markets, and profound demographic shifts. These forces are reshaping the workplace in terms of the nature and types of jobs, the composition of [the] workforce, and workers' education skills, and experiences in the world of work."

- Workers with postsecondary credentials are more likely to be employed than those with a high school education or less. In 2000, 87.8% of workers with a college degree were employed, which is a 12% higher employment rate than for those with just a high school diploma, and a 40% higher employment rate than for those with less than a high school diploma.
- According to a National Association of Manufacturers survey, over 80% of manufacturers reported a shortage of highly qualified applicants with specific educational backgrounds and skills.
- According to the Bureau of Labor Statistics, jobs requiring postsecondary education will account for 42% of the total job growth between 2000 and 2010. However, the growth in the number of workers with postsecondary education over the next 20 years is expected to be only 19%, which is much lower than the 38% rate between 1980 and 2000.²⁸

The ability for Delaware workers to find employment that requires little or no education and that pays a sufficient income is a contributing factor to the number of families in poverty. The absence of the skills that are acquired through the obtainment of some form of higher education leaves workers with little choice for employment. The multigenerational effects of poverty can hinder not only the amount of quality education that is available to a child but perhaps also the education that was available to the parent. The need for adults to receive education is equally as important as it is to provide children with an education. Additionally, it can be very difficult to achieve a higher socio-economic status than that of one's parents, and it is possible that children of low-wealth families experience a disadvantage later in life as they enter the labor force. The key to obtaining a secure, sustainable income in today's global economy is education. Because of the cyclical nature of poverty, children need to have access to quality early childhood education in order to set the stage for success in job market.

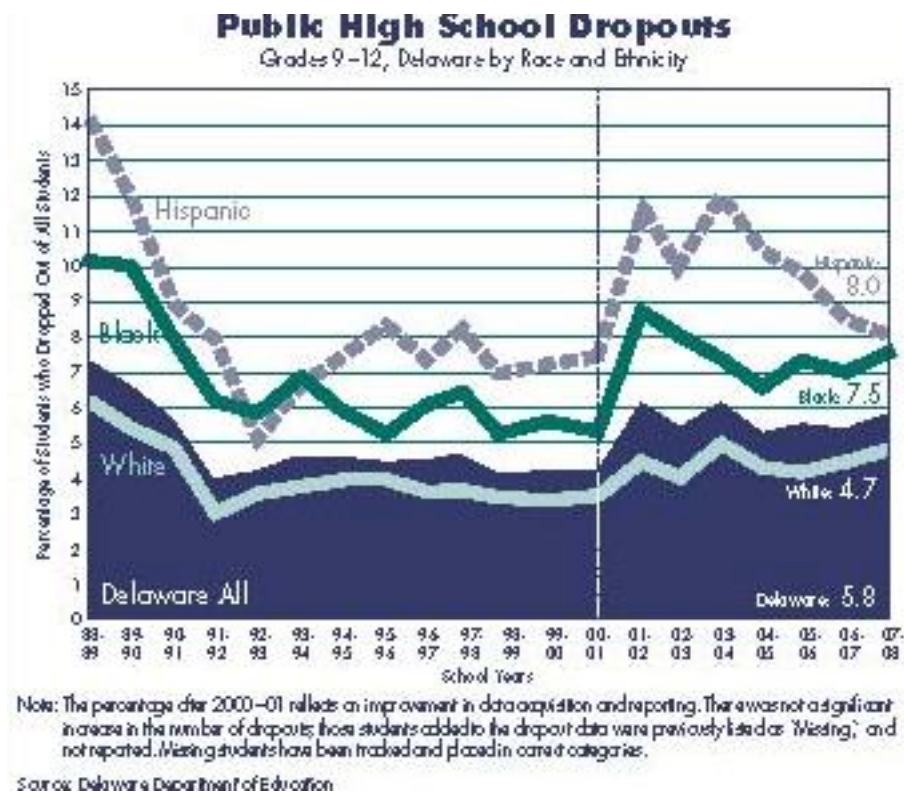
Unemployment

KIDS COUNT in Delaware states that employment is a major determinant of family well-being and secure employment of a caregiver greatly reduces the risks that often threaten a child's well-being.²⁹ The unemployment rate in Delaware as of September of 2008 was 4.4%.³⁰ While this figure is lower than the national average, the amount of children that were without a full-time working parent was 20%.⁸ That is to say that over twenty thousand of Delaware children had a parent that could not provide them with the income to meet their basic needs. Also as of September of 2008, the unemployment rate for the city of Wilmington was 6.3%, higher than the rate of the state.³¹

3. Lack of Educational Attainment

The discussion of the global economy and the assertion that many jobs may require a higher skill level than ever before, accompanies the fact that the lack of educational attainment of some Delaware residents directly impacts the income they are capable of obtaining.

- According to the Census Bureau, as of 2006 about 75% of Delaware residents did not have a bachelor's degree.³²
- Additionally, almost 20% of people did not even have a high school diploma.³²
- The dropout rate in 2007/08 for Delaware was 5.8%. The breakdowns of the dropout rate by race/ethnicity reveals that the percentage of Hispanic dropouts, being 8.0%, is nearly double that of white students who were at 4.7. Additionally, the dropout rate for African-Americans students was also higher than white students at a rate of 7.5%.³³



Education and Employment

By not continuing in one's education the options for employment become limited. For many people, the sheer cost of a college education puts such an accomplishment out of reach. When such costs are combined with the responsibility to care for one's family, there simply may not be enough resources to support furthering a parent's education. The parent is then left to the cycle of low-wage and un dependable work and back to making difficult choices on how to best provide for their children. Parents with full-time employment but low levels of education are at risk for experiencing poverty. On a national scale, those parents without a high school diploma represent about 73% of children that are living in low-income families; on the other hand, children in low-income families whose parents had at least some college education were estimated to only be about 15%.³⁴ In Delaware, 46% of children in low-income families have a parent that only received a high school diploma.⁴ Additionally, for those parents without a high school diploma, 85% of those families are low-income.⁴

The literacy levels associated with those who do not complete school may render such individuals unable to secure employment at all, let alone a job that pays a sufficient income. Completing one's education is vital to assure access to the skills necessary to compete in today's job market. The more education one can attain, the more likely it will be that such an individual will be self-sufficient and also be able to provide any children they may have with the developmental tools they need to succeed.

Illiteracy and Employment Opportunities

People that are without basic literacy skills are at an obvious disadvantage in the job market. Literacy is something many of us take for granted, but for millions of Americans, the lack of sufficient literacy skills is preventing their ability to find and maintain employment. "Nationally, 43% of people with the lowest literacy skills live in poverty and 70% have no job or part-time job."³⁵ Without the ability to successfully read and understand something as simple as a prescription bottle, many people cannot find an employer that does not require a higher level of literacy. In Delaware, incredibly, 20% percent of the population does not have the literacy level to function in society.³⁶ Children are heavily impacted by the illiteracy of their parents. Parents that have low literacy levels often do not read to their children and are many times unable to assist with a child's homework. All too frequently this causes a child to fall behind their classmates because they do not have the opportunity to develop pre-literacy skills. Discouraged young adults are more likely to drop out of school due to their illiteracy and therefore face a difficult time finding quality employment. Overall, the issue of illiteracy creates a struggle for people of all ages and is a problem that needs attention. Lacking basic literacy skills such as reading and writing is a problem that people cannot resolve on their own. Because it is likely that illiteracy can lead to low-wage work that requires little skill, and a dependence on public assistance sometimes results, in addition to the higher possibility of children inheriting the illiteracy of their parents, it is in the interest of everyone to address this problem.

Achievement Gap

A child's education begins at home. The opportunities for a child from a low-wealth family to be prepared for formal schooling physically, socially, and emotionally are not equitable to that of children from higher income families. Anything from a lack of health insurance, to the absence of good nutrition, or even the illiteracy of one's parents can impact the success of a child in school.

The 2007 national results of state testing in reading and mathematics for fourth and eighth graders show that, not only do children from low-income families score lower on standardized tests than children in higher income families, but the scores of the children increased as the education level of their parents increased.³⁷ The measures used to determine if a child was considered low-income were their eligibility to receive a free or reduced school lunch.³⁷ The levels of parental education included; did not graduate from high school, completed high school, some college after high school, and a bachelor's degree or higher.³⁷ As is indicated the more education a parent had, the more likely it was that their child scored more fairly on the standardized testing in regards to reading and math.

Once again it becomes obvious that education is the key to success and to the success of one's child. Children whose parents do not have a sufficient income to prepare them for school not only tend to score lower on standardized tests, but it also sometimes negatively affects their overall educational experience. Children who feel inferior to their peers are left discouraged and without the desire to continue with their education. With education playing such an instrumental role in defining one's future employment success, children that are ill-prepared for school and discouraged by their frustrations must be given special attention. It becomes necessary to instill the value of education in every child. Parents that may have been discouraged by their own educational experiences need to be reminded that obtaining an education does make a difference. Parents need to be involved and invested in their children's education, even though they may worry that such an effort may be futile.

There are other factors that affect the achievement gap between low-income and more affluent students. The circumstances that are involved with poverty mean that low-income children often live in low-income neighborhoods which include schools without sufficient resources. Schools that have teachers with less experience and large class sizes often do not offer the same opportunities for growth, as those schools with more resources such as quality textbooks and computers do.

4. Lack of Assets and Supports

Many Delaware families are just a paycheck away from living in poverty. There could be any number of reasons that a family experiences poverty including an illness, a divorce, or even an increase in rent. Economic self-sufficiency is for many, a benefit that results from the attainment of assets. Families need to have assets in order to create a safety net for an economic crisis that could arise and drive a family into poverty. With the formation of assets, a family could retain security to remain economically independent despite the rise of some unforeseen cost. For those families without the comfort of assets to fall back on, the risk of falling deeper into poverty is greater.

Too often is it the case that public assistance merely keeps a recipient afloat but does little to plan for the future especially when a recipient's time is limited for receiving benefits. The formation and protection of assets that can be used as income when needed is one of the key necessities for those living in poverty. Many low-income families suffer from bad credit and more often do not even have a checking account. Additionally, low-income families barely have enough income to cover basic needs so there is little to save for the future or to build assets. "For a family to be economically secure, they need: (1) a steady and predictable income to pay for basic needs; (2) savings and assets such as a car; and (3) human and social capital (including education, experience, skills and professional networks) to obtain a better-paying job. "³⁸

Lack of Assets

Asset poverty is a measure of economic security and mobility based on household net worth.³⁹ Where net worth is defined as the total value of all assets, such as a house or a business, minus any liabilities, such as debts, a household is asset poor if it has insufficient net worth to subsist at the federal poverty level for three months in the absence of income.³⁹ Thus, an asset poor household would not have enough savings or wealth to provide for basic needs during extended periods of economic hardship, such as a sudden job loss or a medical emergency.

While Delaware has been successful in having the least amount of its residents in asset poverty nationally, room for improvement still exists.⁴⁰ One in ten people living in Delaware are asset poor.⁴⁰ Delaware has a higher homeowner rate than the nation but there is a highly disproportionate number of white homeowners (79%) compared to minority homeowners (51%).⁴⁰ Additionally, the state has many residents living in high amounts of debt. The state ranked nationally reveals that there are only six states with higher median credit card debt, Delaware is 46th in median installment debt, and 34th in median mortgage debt.⁴⁰ Although Delaware may rank favorably for asset poverty, its numbers of residents living in debt may illustrate the high numbers of people living beyond their incomes. The state also has very low levels of female and minority business owners, almost the worst in the nation. With female-headed households and minorities disproportionately living in poverty and low-income households, there should be a greater emphasis on creating opportunities for these populations.

Formulating Assets and Affordable Housing

Owning a home can provide a family with a number of benefits. Not only can owning one's home serve as a base for building more assets by establishing credit, it also becomes an investment that a family can depend on. Additionally, homeownership allows for a family to build and maintain financial independence, but also contributes to a community's economic growth, thereby increasing the benefits to an entire community. By expanding homeownership opportunities to low-income families at lower than 200% of the poverty level, people will have the opportunity to build a life out of poverty. Homeownership, in conjunction with education and the acquisition of skills, can create a path out of poverty.

Delaware has a high homeownership rate when compared to the national average.⁴⁰ As of 2006, 76.8% of Delaware residents owned their homes, almost ten percent higher than the U.S. average.⁴⁰ However, the affordability of housing in Delaware is questionable. According to the Delaware State Housing Authority's Quarterly Report on income levels and affordability ranges, as of June of 2008 there were substantial affordability gaps for housing across all three counties.⁴¹ The following figures come directly from the Delaware State Housing Authority:

- In New Castle County, an income of \$22,300, roughly the income of a single mother in Delaware, would qualify for a mortgage of about \$55,000. With the average cost of a home in New Castle County being 240,000, this leaves a gap of over \$184,000. Even at an income more than three times as much at \$74,000 there would be an affordability gap of over \$11,000.⁴¹
- Kent County has even higher affordability gaps. A family that earns more than the median income for the county would still be short about \$15,000 after qualifying for a mortgage of about 206,000.⁴¹
- Sussex County has the most daunting affordability gaps of all three counties. A median income of \$55,000 would leave a homebuyer short over \$95,000 after a qualifying mortgage of over \$200, 000.⁴¹

Additionally, when the state's homeownership rates are evaluated on the basis of race, there are large disparities that exist. The rate of homeownership for whites in Delaware has been quoted at around 72%, while the rate for blacks was twenty percent less than whites at around 50%, and the rate for Hispanics was just 43%.⁴²

5. Family Structure

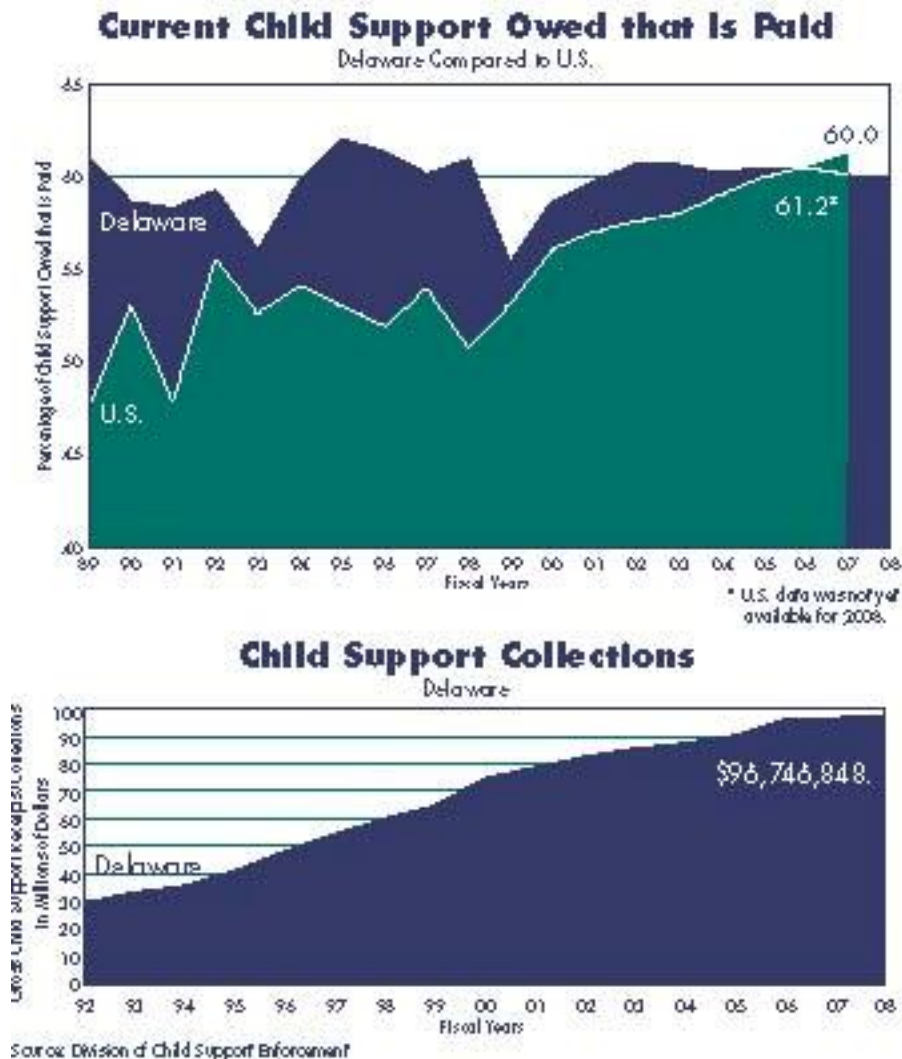
Single Parents Face Additional Barriers

When a child only has the economic support of one parent, the likelihood of the family having an income equitable to a two-parent family decreases. Single parents must do the emotional and economic work of two parents which frequently results in a lack of adequate time or money. A parent will often go without in order to assure a child's needs are met. Pay equity has not yet been achieved in the United States, and women are disproportionately at a higher risk for living in poverty. "Nationally, children of single mothers are much more likely to live in low-income families below 200% of the FPL (71%) than are children of single fathers (46%) or two parents (27%).⁴³ In 2003, the poverty rate for female-headed households nationally increased to 28%."⁴³

Lack of Child Support

When a single parent is left to support a family without the other parent of the child assuming financial responsibility, many times the family faces more economic hardship. As of 2008, only 60% of child support that is owed in Delaware was actually paid.⁴⁴ This indicates that forty percent of parents who are legally responsible to financially support their child are not doing so. Children need emotional, social, and financial support in order to reach their full potential.

When one parent is left with the sole responsibility to provide the support of two parents, a child is too often are unduly penalized.



Conclusion

The causes of poverty are multifaceted and more complicated than is typically realized. The individuals suffering from a life in poverty face institutional and structural barriers that cannot be attributed to personal deficits. The lack of employment possibilities, and therefore lack of economic self-sufficiency are issues that will not be resolved through the options of low-wage work and are compounded by the continual rise in costs-of-living. Low-income families need a concrete channel out of poverty which includes viable options to deal with the high costs of housing, healthcare, and childcare. The acquisition of an education is fundamental to the eradication of child poverty. Parents need to have access to not only an education for themselves, but also the ability to ensure that their children are able to be prepared for an education as well.

Opportunities for a quality education do not exist for all Delaware residents, whether it is for adults or children. Poverty is multigenerational and it is imperative to help the adults in low-income families, in order to prevent their children from experiencing the same disadvantages that poverty brings. Parents need to be able to attain and build assets to create a viable future for their children. Parents living in poverty are not able to acquire necessary assets on their own. In order to stop the proliferation of Delaware citizens in poverty, then needs of low-income parents need to be addressed.

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Appendix 4

Long-term Effects and Costs of Poverty

Poverty ultimately affects not only those living in impoverished conditions, but the state at large. The state of Delaware should hardly revel in the successes it obtains, while there still exist thousands of residents living in substandard conditions. Living in poverty and low-income circumstances removes a child's capacity to be fully prepared for the future. Because of the multigenerational effects of poverty, a child that is born impoverished will likely remain so into adulthood and therefore continue to need outside resources to provide for basic needs. Children living in poverty face a host of disadvantages that can include lower performance in school, health issues, and a loss of social capital which would eventually provide for a productive future. The result is that the state and its taxpayers are required to pay for the circumstances that are many times institutionally created. These children cannot be expected to be contributive members of the state, economically speaking, when for many the possibility of failure is much more probable.

It is essential to understand the complexity of poverty if any real efforts can be made to reduce the rate of child poverty in our state. By faulting individuals for their circumstances, and ignoring the structural causes of poverty, the goal to reduce the number of poor children in Delaware cannot be obtained. This is not to say that individuals living in poverty should be exempt from personal responsibility. Parents need to absolutely take responsibility for their children and provide for those children in the best way they can. The larger point is that the nature of poverty is not individualistic and therefore solutions should not be.

Many programs that exist to assist those in need are necessary and vital, but for the most part are ameliorative in nature. Poor and low-income families that are unable to secure basic needs should receive benefits like Medicaid and Food Stamps. However, programs such as the ones mentioned above simply do not foster a movement out of poverty. Such programs are expensive, a cost ultimately bore by taxpayers, and the need for the programs will only continue if a new approach to eradicating child poverty in Delaware is not initiated. The effects of child poverty need to be examined in order to fully appreciate the need to intervene and hopefully prevent the cycle of poverty from continuing. The state is capable of and must continue its efforts to ameliorate those in poverty, but it is also necessary to destroy the structural barriers that are preventing people from moving out of poverty. The long-term effects of poverty will illustrate that the cost of moving people out of poverty is perhaps not as expensive as the results of a life in poverty.

The long-term effects and costs of poverty can be equally as complex as the root causes of poverty. A life that is not equitable to the standard of living enjoyed by the majority of Delawareans can have detrimental effects on a child and ultimately the life they will lead as an adult. Parents have the responsibility to

provide their children with their basic needs but this is not always a realistic opportunity for some parents. Children that have access to a quality education, a safe neighborhood, a home, and medical care, also have access to a bright future. Children that do not live with the disadvantages that poverty brings are more capable of growing into adulthood with the capacity to become productive residents of the state. The children who do not share this access to preparation of success are in need. By improving the quality of life for all of Delaware's children, a healthier, more successful and economically secure state will result. By ignoring the causes of poverty and the effects it has on the life of a child, the consequence is the stagnant child poverty rate that continues to persist in Delaware.

Statistics have repeatedly shown that living in poverty can create negative consequences for a child. The health of a child is vital to their success and yet poor children are three times as likely to be in fair or poor health when compared to children in higher income families.⁴⁵ Additionally, there is research to point to deficiencies in the cognitive and social skills of poor children.⁴⁵ The impacts of poverty include such that "children who are poor are more likely to die in infancy, have a low birth weight, lack health care, housing, and adequate food, and receive lower scores in math and reading."⁴⁶ The disadvantaged start that a child in poverty faces has a direct result on their adolescence and adulthood. The following effects are a sample of some of the issues that are many times the result of living in poverty.

- Lost economic opportunity
- Compromised physical health
- Lower school achievement
- Teenage pregnancy

Lost Economic Opportunity

"The demands of the global economy, the pace of technological development, the short product life cycles and new flexible production processes demand a more highly educated and flexible labor pool, at entry level and beyond."⁴⁷ Children that are raised in poverty typically grow into adults that live in poverty. Without the successful preparation for the workforce through a child's education, the possibility that a child will only be capable of low-wage work is more probable. It has been shown that acquiring low-wage work, even at full-time hours, does not assure a life out of poverty. Even a low-wage worker that may not be living in poverty per se, many times still requires some outside assistance, such as health insurance through the state. Additionally, families that are low-income and do not receive any assistance from the state are usually asset poor and do not have the capability to save money for the future or build assets that can serve as economic cushions during times of financial trouble. The point is that children who live in poverty without any intervention can inevitably become adults that live in poverty, creating a cyclical pattern of costs to the state. The

providing of social and human services is a necessity, but the cycle of living in poverty can be stopped. This pattern can not be stopped by the reducing benefits, or enforcing strict requirements on recipients, but rather by tackling the issues that produce poverty. By intervening in the lives of children in poverty and addressing the issues that their families are facing, the cyclical nature of poverty may be broken. The costs that the state incurs by providing those in poverty with assistance for housing, food security, and health insurance, among other benefits, can be reduced by focusing on the next generation of impoverished children and low income families.

Compromised Physical Health

When a family's income is limited, there must be difficult decisions made about what the family can afford to pay for and what must be sacrificed until a later date, if not altogether. Too often health care is something that a family cannot afford to pay for and health services are typically put off until a condition has become worse. The result is that children may not receive proper medical and dental attention. This may cause an illness that may have started out as fairly minor to snowball into something much more serious. The effects of inadequate or no healthcare can be damaging to a child before that child is even born.

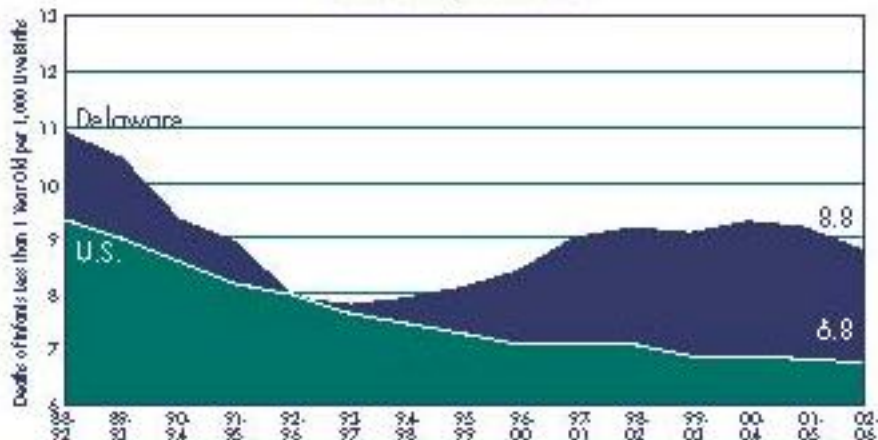
Prenatal care is paramount to ensure a healthy pregnancy and ultimately a healthy newborn. When a pregnant woman does not seek medical attention during her pregnancy, there is a risk that there might be complications due to the pregnancy that the mother will be unaware of, increasing risk to her unborn child and herself. Seeking out medical attention during a pregnancy can have a profound influence on the pregnancy, including better nutrition, more physical activity, and other healthy behaviors that a pregnant woman would become aware of through her regular visits. Additionally, women who cannot afford health insurance or health services run the risk of having a baby with a low birth rate. According to the KIDS COUNT fact book from 2009, an infant's weight at birth is a good indicator of the mother's health and nutritional status as well as the newborn's chances for survival, growth, long-term health and psychological development.⁴⁸ The cause of a low birth weight baby can be linked to a number of factors including inadequate prenatal care. When a mother-to-be is unable to secure adequate prenatal care the negative effects can follow a child throughout the child's life, leading to more health problems and more healthcare costs that a parent may not be able to secure for that child. Children that born with a low birth weight may have an increased risk of long-term disability and impaired development and are more likely than heavier infants to experience delayed motor and social development.⁴⁸

The infant mortality rate for Delaware is higher than the national average by more than two deaths of infants less than one year of age of per 1,000 live births.⁴⁹ KIDS COUNT in Delaware contends that infant mortality is related to the underlying health of the mother, public health practices, socioeconomic

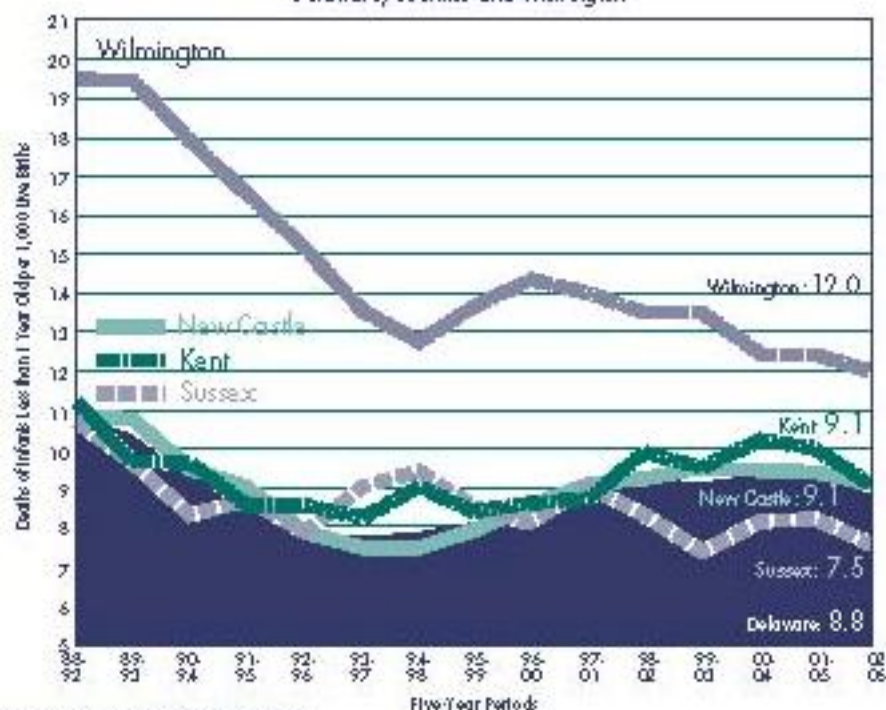
conditions, and availability and use of appropriate health care for infants and pregnant women.⁴⁹ Additionally, the number of African-American infant deaths is more than double the number of white infant deaths, highlighting a huge disparity among racial groups.⁵⁰ When the number of infant deaths is evaluated by the prenatal care received by the mother during pregnancy, the result is that an astounding 62.9 deaths, per 1,000 live births, that occurred in infants whose mothers did not receive prenatal care.⁵⁰ The number of deaths plummets to 10.2 deaths per 1,000 live births, when the mother received prenatal care in the third semester.⁵⁰ Furthermore, the number of infant deaths per 1,000 live births with an expectant mother that did not have insurance at the time of delivery was 23.9 deaths; almost triple the number of infant deaths that occurred with mothers that had private insurance.⁵⁰ These statistics clearly illustrate that prenatal care is vital for the health of not only the pregnant woman but also her unborn infant. Not having health insurance or the funds to pay for medical services necessary for a healthy pregnancy and birth can alter the development of a child from the very start.

Infant Mortality

Delaware Compared to U.S.



Delaware, Counties and Wilmington



Source: Delaware Health Statistics Center

A child living without health insurance means that adequate healthcare may not be readily available to that child. The impact of not receiving regular healthcare can potentially have long term effects on the life of a child. According to the KIDS COUNT in Delaware 2009 Fact Book, the status of a child's health insurance coverage is the single most important influence in determining whether or not that child has access to adequate healthcare when sick or injured.⁵¹ Having access to health insurance can provide a child with preventative care and a quicker response to illness or injury. Being healthy helps to allow a child to grow both physically and developmentally to the child's fullest potential. Not having health insurance, whether it is private or public, can create more

obstacles for a child, including issues that can follow into adulthood. Many times children without health insurance are in families that cannot afford private health insurance and therefore the child is at risk for not receiving adequate care. The costs that are related to not remedying a health concern quickly can easily expand beyond what the concern would have cost in the first place. For families that already cannot afford health insurance, the costs of out-of-pocket medical expenses can drive that family further into poverty, creating a greater burden for the state.

In Delaware, there are approximately 21,000 children living without health insurance.⁵¹ Almost 11% of Delaware's children run the risk of not receiving adequate medical care and therefore may potentially face more risks than other children, and many of these children are from working families.⁵¹

Additionally, providing a child with vaccines is of the utmost importance in protecting that child against a variety of life-threatening diseases. Not only does vaccination protect the child receiving the vaccine, but also protects the community at large because it can stop the spread of certain outbreaks. The costs of not providing a child with immunizations can have an impact on the life of the child and the state as well. Not having health insurance, or access to vaccines can be problematic for everyone within a community. Vaccines that are provided in a child's first two years of life can not only improve the child's health but also make that child more able to regularly attend school and avoid any family stress that can increase when a family member becomes sick. Immunizations are the first step in giving a child a healthy future. The consequences of not providing a child with necessary vaccines could result in an increase in health problems, which can lead to a variety of issues for a child that could inevitably cost taxpayers more money. Children that must spend their childhood dealing with health problems are unable to focus their energies on their education, which is ultimately the key to becoming successful in the workforce.

Childhood Asthma is the most common chronic illness affecting children.⁵² The annual KIDS COUNT 2009 fact book states that many children with asthma miss out on school, sports, and other childhood activities and also that children that are in poor families are more likely to suffer from the condition.⁵³ Also, children in fair or poor health were more than seven times as likely to have had an asthma attack in the past twelve months as children in excellent or very good health.⁵³ The total of asthma-related costs paid through Medicaid in 2003 was nearly 14 million dollars. Having asthma can create one more barrier that children face while trying to perform in school. Children with asthma that are living in poor families may not have the same access to needed medications, and may also suffer from more serious outbreaks because regular health visits may not be affordable. The possibility that a child loses out on educational opportunities because of a chronic illness means that the child could be left behind his or her peers academically, and ultimately be faced with more barriers to success.

Lower School Achievement

Education is the key to success. Giving a child the opportunity to be prepared for an education serves as a stepping stone for later accomplishments. Children that are faced with food insecurity, health concerns, lack of clothing, or a lack of pre-school skills are more likely to not be capable of performing as well in school. Performing poorly academically in grade school can foreshadow the lack of improvement in school performance as a student grows into adolescence. Poor performance later on in high school can lead to higher drop-out rates and decreases the likelihood that a student will move on to college. A poor education can directly influence the type of employment that a child will eventually obtain in adulthood, increasing the chances for unskilled and low-wage work, which could inevitably continue the cycle of poverty. The following statistics are taken from the most recently available results of the Delaware Student Testing Program, and illustrates the disparities that exist between low-income and non-low-income students.

- In spring of 2008, the reading scores of low-income 3rd graders were 17.32% lower than the scores of not low-income students. About 71% of low-income children met or exceeded the standard, while almost 90% of not low-income 3rd graders met or exceeded the same standard.⁵⁴
- The math scores for the same time period and grade level reveal a higher disparity, with only 66.8% of the low-income student scores meeting or exceeding the standard. For not low-income students, the percentage of scores meeting or exceeding the standard rises to 86.4, illustrating that almost twenty percent more of not low-income students meet the standard.⁵⁵
- The difference in scores for the same period and grade in the writing proponent of the test show the most difference between low-income and not low-income students. The scores for low-income students that met or exceeded the standard were only 33.2%, while the percentage of scores that met or exceeded the standard for not low-income children rose to 55%.⁵⁶
- The results for high school students in the 10th grade, also in the spring of 2008, do not show any improvement in the disparities but instead show greater differences in the scores of low-income and not low-income students, as well as lower scores overall. The percentage of reading scores for low-income students that met or exceeded the state standard was only 53.8%, opposed to not low-income students that showed 77.5% of scores meeting or exceeding the standard.⁵⁷
- The math scores for 10th grade students during the same period show a 26% disparity in the scores of low-income and not low-income student scores that met or exceeded the state standard. Less than 40% of the scores of low-income students met or exceeded the state standards.⁵⁸
- The writing scores for 10th graders in the spring of 2008 also showed that 17% more of not-low-income students met or exceeded the state standard.⁵⁹

Teenage Pregnancy

Having a child can be a wonderful yet very expensive and time-consuming experience. Being a teenager and having a child dramatically effects the options that are available to that teenager. The 2009 KIDS COUNT in Delaware Fact Book contends that, teen mothers are more likely to drop-out of school, live in poverty and rely on public assistance.⁶⁰ Not only do teenage mothers face additional hardships but the children of teenage mothers also face more risks. The risks associated with teenage pregnancy include low birth weight, health and developmental problems, infant mortality, and an increased risk of abuse or neglect.⁶⁰ As for the costs that teenage pregnancy can have on the state, teenage pregnancy can create a drain on resources due to lost tax revenue, increased cost for public assistance and child healthcare costs.⁶⁰

The teenage pregnancy rate in Delaware is higher than the national average.⁶⁰ For girls aged 15-17, the most recent data states that there are 23.0 births to teenage mothers for every 1,000 births in Delaware.⁶⁰ When mothers aged 18 and 19 are included in this figure, the number jumps to 43.6 births per 1,000 births.⁶¹ While in the last decade, the teenage birth rate for mothers aged 15-17 dropped from 41.8 to 24.2 in Delaware, there still remain substantial costs to the state because of this issue.⁶⁰ The 2009 KIDS COUNT in Delaware Fact Book maintains that in the teen birth rate in the United States rose in 2006 for the first time since 1991.⁶² By working to decrease teenage pregnancy, the state can avoid later costs that are incurred because of poverty, healthcare, and child care.

Conclusion

These are just a few of the costs that can be attributed to child poverty. By primarily using funds to deal with the symptoms of the poverty, such as low academic performance or teen pregnancy, ultimately the state might actually be spending more money than should be necessary. The outcomes of a life in poverty can be a bigger drain on the state. While it is necessary to continue programs that provide much needed income, food, education, and other resources, it is also essential to provide a pathway out of poverty. The larger goal is to help Delaware children grow into productive, contributing members of the state. To foster a movement out of poverty, instead of focusing on the consequences of poverty, would be much more for beneficial for the state, the child in poverty, and the community at large.

Appendix 5

Delaware Executive Order 101

Executive Order Number One Hundred-One Establishing the Child Poverty Task Force

WHEREAS, the United States of America has the highest child poverty rate of the seventeen wealthiest countries in the world; and

WHEREAS, although the State of Delaware made progress towards reducing child poverty in the 1990's, the poverty rate in Delaware has risen since 2002; and

WHEREAS, children who live in poverty are subjected to a number of harsh realities that include, but are not limited to, a substantially greater likelihood to die from infectious diseases and to drop out of school prior to obtaining a high school diploma; and

WHEREAS, the United Kingdom reduced the child poverty rate in Great Britain from 19% in 2000 to 11% in 2006 through its commitment to reduce child poverty by 50% within ten years; and

WHEREAS, the States of Connecticut, California, and Minnesota, as well as the cities of New York and Milwaukee, have made similar commitments to reduce the child poverty rate by 50% within ten years; and

WHEREAS, the State of Delaware recognizes the moral and economic interest in reducing child poverty, and appreciates the productivity that would result from a substantial decrease of child poverty in Delaware.

NOW, THEREFORE, I, RUTH ANN MINNER, by virtue of the authority vested in me as Governor of the State of Delaware, do hereby declare and order as follows:

1. The Child Poverty Task Force (the "Task Force") is hereby established.
2. The Task Force shall consist of twenty-five (25) members as follows:
 - a. The Secretary of the Department of Education or his/her designee;
 - b. The Secretary of the Department of Health and Social Services or his/her designee;
 - c. The Secretary of Labor or his/her designee;
 - d. The Secretary of the Department of Services for Children, Youth and Their Families and his/her designee;
 - e. The Executive Director of the Delaware State Housing Authority or his/her designee;
 - f. The Chief Judge of the Delaware Family Court or his/her designee;
 - g. The four Co-Chairs of the "Kids Caucus" in the State Legislature;

- h. The Child Advocate or his/her designee;
 - i. The Governor's Policy Advisor for Health;
 - j. The Governor's Policy Advisor for Education;
 - k. Three members of the Delaware non-profit community whose organizations serve children and families, to be appointed by the Governor;
 - l. A representative of the University of Delaware's Center for Community Research and Service;
 - m. A KIDS COUNT Delaware Board member or Data Committee Member or his/her designee;
 - n. A member of the business community appointed by the State Chamber of Commerce;
 - o. The President of the Metropolitan Wilmington Urban League or his/her designee;
 - p. A representative from the City of Wilmington, designated by the Mayor of the City of Wilmington;
 - q. One at-large member appointed by the President Pro Tempore of the Delaware Senate; and
 - r. One at-large member appointed by the Speaker of the Delaware House of Representatives.
3. The Task Force shall develop a ten-year plan to reduce the number of Delaware children living in poverty by 50% and to establish recommendations for prevention and intervention services in order to promote the health, safety and well-being of Delaware's children and their families. The plans shall include:
- a. Identifying and analyzing the occurrence of child poverty in Delaware' and
 - b. Identifying the risk factors for and underlying etiologies of child poverty; and
 - c. Reviewing scholarly research that identifies the best practices for prevention and intervention of child poverty; and
 - d. Analyzing the long-term effects of child poverty on children, their families and their communities; and
 - e. Assessing the costs of child poverty to municipalities and to the State; and
 - f. Creating an inventory of existing state-wide public and private programs that address child poverty; and
 - g. Calculating the percentage of the target population served by such programs and the current funding levels, if any, for such programs; and
 - h. Identifying and analyzing any deficiencies or inefficiencies of such programs; and
 - i. Establishing the procedures and priorities for implementing strategies to achieve a 50% reduction in child poverty in the State

of Delaware by June 30, 2017.

4. The chairperson of the Task Force, who shall be appointed by the Governor from among its members, shall lead the administration of the Task Force by:
 - a. Setting a time, date and place for the initial meeting;
 - b. Ensuring the proper preparation and distribution of meeting notices, agendas, minutes, correspondence, and reports of the Task Force;
 - c. Ensuring the Task Force identify any staffing requirements necessary to properly execute the functions of this order, and allow the representatives from among the various state agencies to distribute those responsibilities within those agencies; and
 - d. Ensuring the final report of the Task Force is submitted to the Governor with copies submitted to the Speaker of the House of Representatives, the President Pro Tempore of the Senate, the Director of the Division of Research of Legislative Council and the Delaware Public Archives;
5. The Task Force shall submit its report on "Recommendations to Reduce Child Poverty" to the Governor, Speaker of the House and President Pro Tempore within one year of the effective date of this order.

Approved: August 29, 2007

Executive Order 101 was extended under Governor Minner as an active task force into the next administration.

Appendix 6

Delaware Child Poverty Task Force

A. Requirements of Executive Order 101

In August of 2007, when Governor Ruth Ann Minner established executive order one hundred and one, and created the twenty-five member Delaware Child Poverty Task Force, there were several charges assigned to the Task Force, these included:

- a. Identifying and analyzing the occurrence of child poverty in Delaware; and
- b. Identifying the risk factors for and underlying etiologies of child poverty; and
- c. Reviewing scholarly research that identifies the best practices for prevention and intervention of child poverty; and
- d. Analyzing the long-term effects of child poverty on children, their families and their communities; and
- e. Assessing the costs of child poverty to municipalities and to the State; and
- f. Creating an inventory of existing state-wide public and private programs that address child poverty; and
- g. Calculating the percentage of the target population served by such programs and the current funding levels, if any, for such programs; and
- h. Identifying and analyzing any deficiencies or inefficiencies of such programs; and
- i. Establishing the procedures and priorities for implementing strategies to achieve a 50% reduction in child poverty in the State of Delaware by June 30, 2017.

B. Organizational Structure

Part of the strength of the Task Force is the diversity of its members. The Task Force has members that represent a variety of agencies and organizations. The executive order establishing the Child Poverty Task Force created the following list of members, or their designee, to include: the Secretary of the Department of Education, the Secretary of the Department of Health and Social Services, the Secretary of Labor, the Secretary of the Department of Services for Children, Youth and Their Families, the Executive Director of the Delaware State Housing Authority, the Chief Judge of the Delaware Family Court, the four Co-Chairs of the “Kid’s Caucus” in the State Legislature, the Child Advocate, the Governor’s

Policy Advisor for Health, The Governor's Policy Advisor for Education, three members of the Delaware non-profit community whose organizations serve children and families, to be appointed by the Governor, A representative of the University of Delaware's Center for Community Research and Service, a KIDS COUNT Delaware Board member or Data Committee Member, a member of the business community appointed by the State Chamber of Commerce, the President of the Metropolitan Wilmington Urban, a representative from the City of Wilmington, designated by the Mayor of the City of Wilmington, one at-large member appointed by the President *Pro Tempore* of the Delaware Senate, and one at-large member appointed by the Speaker of the Delaware House of Representatives.

<http://www.kids.delaware.gov/cptf/>

Once established, the Task Force began work on gathering the members together to discuss possibilities about how the Task Force should move forward. Three work groups were established by the Task Force including the Data and Research Work Group, the Public Meetings and Outreach Work Group and the Agency Inventory Work Group. Each of these work groups were tasked with spearheading a portion of the work which would ultimately lead to recommendations by the Task Force as a whole.

The Data and Research Work Group of the Delaware Child Poverty Task Force was charged with working collaboratively with the KIDS COUNT in Delaware data committee in order to present data to the task force as a whole regarding child poverty specific to Delaware. They led a discussion of the definition of "child" and "poverty" and identified risk factors, long-term effects and costs of poverty.

The Public Meetings and Outreach Work Group of the Delaware Child Poverty Task Force was charged with the task of obtaining public input from citizens and stakeholders. To this end, they planned seven forums that occurred all over the state and included panelists that could discuss the realities about child poverty in Delaware. The meetings included a series of roundtable discussions in which members of the Task Force, as well as representatives of agencies not included in the Task Force, and members of the public could react to the panelists. Additionally, the forums encouraged participants to brainstorm not only about the current issues facing Delaware children in poverty, but also about the programs they felt were successful in helping children, which programs can be improved, and what might be missing from some of the programs.

The Agency Inventory Work Group of the Delaware Child Poverty Task Force was charged with creating an inventory of agencies that address child poverty. They were asked to calculate the percentage served and document possible policy improvements and new ideas.

In addition to the work of the subgroups, the Child Poverty Task Force utilized the expertise of several national experts in the area of child poverty reduction including Jodie Levin-Epstein from the Center for Law and Social Policy, Mark Greenberg from the Center for American Progress, Jared Bernstein from the Economic Policy Institute, State Senator Doug Racine, Chair of the Vermont Child Poverty Commission and Deborah Weinstein from the Coalition on Human Needs representing the national Half in Ten campaign.

Guest Presenters to the Task Force

Jodie Levin- Epstein is Deputy Director of the Center for Law and Social Policy (CLASP), a national nonprofit that works to improve the lives of low-income citizens. Her focus is on working conditions- issues such as paid leave and workplace flexibility, particularly as they impact on low income workers. Her numerous CLASP publications in this area include *Getting Punched: The Job and Family Clock*; she was recently published in *Mother Load*, a special report by the American Prospect. She has been involved in efforts to create paid sick days legislation, working to mobilize progressive businesses to support new labor standards. Ms. Levin-Epstein has also played a key role in the re-emergence of poverty in recent public discourse. Her 2006 report *Targeting Poverty: Aim at a Bull's Eye* describes and identifies recent efforts around the nation to set targets for the elimination or reduction of poverty. Recently she has pioneered the website *Spotlight on Poverty* which focuses on the 2008 elections and poverty.

Mark Greenberg is a Senior Fellow and Director of The Poverty and Prosperity program for the Center for American Progress. Over the course of the year, CAP's Poverty Task Force is charged with developing recommendations for addressing poverty in the United States. Mr. Greenberg is directing the task force while on leave from the Center for Law and Social Policy (CLASP), where he is the Director of Policy. Mr. Greenberg has written extensively on issues relating to federal and state welfare reform efforts; workforce policy issues affecting low-income families; child care and early education policy; and other poverty-related issues. He frequently provides technical assistance to state and local governments regarding requirements and options under U. S. welfare, workforce, and child care legislation. His most recent publication *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half* has become a powerful tool to address the issue.

Dr. Jared Bernstein is Director of the Living Standards Program at the Economic Policy Institute in Washington, DC. EPI, formed in 1986, is a nonprofit, nonpartisan think tank that seeks to broaden the public debate about strategies to achieve a prosperous and fair economy. Dr. Bernstein's areas of research include poverty and low-wage labor markets, income inequality and mobility,

trends in economics, technology, and most importantly for our discussion- poverty thresholds, definitions and status.

Doug Racine (D-VT) has served as State Senator since 2006 and previously served as the Lt. Governor of the state from 1997-2003. Senator Racine chairs the Vermont Child Poverty Commission and will be sharing with us the processes, trials and tribulations, successes and challenges as Vermont works to address child poverty.

Deborah Weinstein is from the Coalition of Human Needs and a guest to the Task Force representing a new campaign called “Half in Ten.” This campaign seeks to reduce the national poverty rate by fifty percent over the next ten years. The Campaign contends that the elimination of at least half the nation’s poverty is a possible goal, especially considering that large reductions have been made in the past. Such reductions include for example, a forty percent drop between 1964 and 1973, or even a 25% drop as recent as 1993 and 2000. The Half Ten Campaign contends that moving the public will forward towards proven policy solutions, solutions similar to some of the recommendations made by this Task Force, can create a successful reduction in the number of people living in poverty.

Nancy Cauthen is from the National Center on Child Poverty (NCCP) and came to Delaware’s Child Poverty Task Force in order to discuss plans for development of a 2009 DE Family Economic Simulator tool. She shared NCCP’s past experience with the tool and showed how this would be helpful for the task force to use as we progressed toward recommendations. The tool will be helpful when analyzing benefit cliffs and making recommendations grounded in data for the best ways to move children and their families out of poverty.

Delaware Child Poverty Task Force Meeting Dates

Tuesday, December 11, 2007	1:00 PM – 4:00 PM
Friday, January 18, 2008	9:00 AM – 12:00 noon
Tuesday, February 12, 2008	9:00 AM – 12:00 noon
Tuesday, March 18, 2008	9:00 AM – 12:00 noon
Tuesday, April 22, 2008	9:00 AM – 12:00 noon
Thursday, May 22, 2008	1:00 PM – 4:00 PM
Friday, June 20, 2008	9:00 AM – 12:00 noon
Wednesday, July 23, 2008	9:00 AM – 12:00 noon
Thursday, August 21, 2008	1:00 PM – 4:00 PM

All meetings at Buena Vista
Route 12
Wilmington

Delaware Child Poverty Task Force Membership

Secretary of the Department of Education or his/her designee	<p>Nancy Wilson, Ph.D. nwilson@doe.k12.de.us Deputy Secretary Department of Education Townsend Building 401 Federal Street, Suite 2 Dover, DE 19901 (302) 735-4005 (work)</p> <p>State Code-</p>
Secretary of the Department of Health and Social Services or his/her designee	<p>Elaine Archangelo Director, Division of Social Services Department of Health and Social Services Herman Hollow Campus 1901 N. DuPont Highway New Castle, DE 19720 Elaine.archangelo@state.de.us (302) 255-9668 (work)</p> <p>State Code-</p>
Secretary of Labor or his/her designee	<p>Representative Helene Keeley Marketing Specialist Department of Labor 4425 N. Market St. 3rd Floor Wilmington, DE 19802 302-761-8131</p> <p>State Code-</p>
Secretary of the Department of Services for Children, Youth and Their Families or his/her designee	<p>Secretary Cari DeSantis Department of Children, Youth and Their Families 1825 Faulkland Road Wilmington, DE 19805 Carol.desantis@state.de.us (302) 633-2503 Assisant: Jeannie Rector Jeannie.recotr@state.de.us</p> <p>State Code-</p>
Executive Director of the Delaware State Housing Authority or his/her designee	<p>Matthew Heckles matthew@destatehousing.com (302) 739-4263-Dover</p>

	<p>Delaware State Housing Authority 18 The Green Dover, DE 19901 (302) 577-5001- Wilmington</p> <p>State Code-</p>
Chief Judge of the Delaware Family Court or his/her designee	<p>Chief Judge Chandlee Johnson Kuhn Chief Judge Family Court of Delaware New Castle County Courthouse 500 N. King Street Wilmington, DE 19801 672-1035 CJ.Kuhn@state.de.us</p> <p>State Code-</p>
1 st Chair of the “Kids Caucus” in the State Legislature	<p>Senator Patricia Blevins 209 Linden Avenue Elsmere, DE 19805 Patricia.blevins@state.de.us</p>
2 nd Chair of the “Kids Caucus” in the State Legislature	<p>Senator Liane Sorenson 417 Snuff Mill Road Hockessin, DE 19707 Liane.sorenson@state.de.us</p>
3 rd Chair of the “Kids Caucus” in the State Legislature	<p>Representative Pamela Maier 12 Chadd Road Newark, DE 19711 Pam.maier@state.de.us</p>
4 th Chair of the “Kids Caucus” in the State Legislature	<p>Representative Terry Schooley, Chair 2 Chapel Hill Drive Newark, DE 19711 Terry.schooley@state.de.us</p>
Child Advocate or his/her designee	<p>Allison McDowell Program Administrator Office of the Child Advocate 900 Kind Street, Suite 210 Wilmington, DE 19801 Allison.mcdowell@state.de.us (302) 255-1730</p>
Governor’s Policy Advisor for Health	Vacant
Governor’s Policy Advisor for	Sally Coonin

Education	<p>Policy Advisor for Education Office of the Governor Carvel State Office Building 820 N. French Street Wilmington, DE 19801 Sally.coonin@state.de.us (302) 577-3210</p> <p>State Code-</p>
1 st member of the Delaware non-profit community	<p>Jack Polidori, DSEA 153 Stoney Drive Dover, DE 19904 Phone: 233-0224 (h), 734-5834 (w) Jack.polidori@dsea.org</p>
2 nd member of the Delaware non-profit community	<p>Brian Olson, La Red Health Center PO Box 1046 Rehoboth Beach, DE 19971 Phone: 245-6710 (h); 855-2020 ext. 116 (w) bolson@laredhealthcenter.org</p>
3 rd member of the Delaware non-profit community	<p>Debra Singletary, Delmarva Rural Ministries 117 Thames Drive Dover, DE 19904 Phone: 674-1485 (h), 578-3652 (w) dsingletary@drminc.org</p>
Representative of the University of Delaware's Center for Community Research and Service	<p>Karen Curtis, Ph.D. Center for Community Research and Service 298 Graham Hall University of Delaware Newark, DE 19716 kacurtis@udel.edu</p>
KIDS COUNT Delaware Board member or Data Committee Member or his/her designee	<p>Al Snyder 107 Bunting Drive Wilmington, DE 19808 alvinisnyder@comcast.net</p>
Member of the business community appointed by the State Chamber of Commerce	<p>John Taylor Delaware Public Policy Institute 1201 N. Orange Street PO Box 671</p>

	<p>Wilmington, DE 19899 John.taylor@dsccl.com</p>
<p>President of the Metropolitan Wilmington Urban League or his/her designee</p>	<p>Deborah Wilson President and CEO Wilmington Metropolitan Urban League dwilson@mwul.org 100 W. 10th St. Suite 710 Wilmington, DE 19801</p>
<p>Representative from the City of Wilmington, designated by the Mayor of the City of Wilmington</p>	<p>Tanya Washington Deputy Chief of Staff Office of the Mayor 800 N. French Street 9th Floor Wilmington, DE 19801 576-2111 twashing@ci.wilmington.de.us</p>
<p>One at-large member appointed by the President Pro Tempore of the Senate</p>	<p>Senator Harris McDowell 2311 Baynard Boulevard Wilmington, DE 19802 Harris.mcdowell@state.de.us (302) 744-4147 (w)</p>
<p>One at-large member appointed by the Speaker of the House of Representatives</p>	<p>Representative Nick Manolacos 227 Charleton Drive Wilmington, DE 19808 Nick.t.manolacos@state.de.us 239-3943</p>

Appendix 7

Delaware Child Poverty Task Force Workplan & Minutes

Child Poverty Task Force Work Plan

Goal: The Task Force shall develop a ten-year plan to reduce the number of Delaware children living in poverty by 50% and establish recommendations for prevention and intervention services in order to promote the health and well-being of Delaware's children and families.

Task Force Work groups- First Stage

Purpose: To collect the whole range of data and research needed to make recommendations, including internal (state) and external (national) perspectives and information.

Time Frame- six months

Data and Research Work Group- staffed by KIDS COUNT in Delaware

Charge- to work with KIDS COUNT in Delaware to present data at January meeting; to lead discussion on definition of child and definition of poverty; to identify risk factors, underlying etiologies, long-term effects and cost to state

Public Meetings and Outreach Work Group- staffed by Legislative Fellow and KIDS COUNT in Delaware

Charge- to organize the process for getting public input from citizens and stakeholders throughout the state and report on results

Agency Inventory Work Group- staffed by Legislative Fellow

Charge- to create an inventory of agencies that address child poverty, calculate percentage of children served and document possible policy improvements, stumbling blocks and new ideas

Task Force Work Groups- second stage

To be decided

Tasks	Action Steps	Responsible Party	Date to be completed
1. Identify and analyze the occurrence of child poverty in Delaware	KIDS COUNT Data Committee will research and present with help from Data and Research Work Group Discussion of definition of child and definition of poverty	KIDS COUNT in Delaware and Data and Research Work Group	January Meeting 2008
2. Identify the risk factors for and underlying etiologies of child poverty	KIDS COUNT will prepare a draft for review by Data and Research Work Group	KIDS COUNT to provide TA to Work Group	April 2008
3. Review scholarly research that identifies the best practices for prevention and intervention of child poverty	Speakers will present at monthly meetings	Speakers from national organizations	Speakers at monthly meetings through June 2008
4. Analyze the long-term effects of child poverty on children, their families and their communities	Design a process to gather public information from agencies and citizens	KIDS COUNT to provide TA to Public Meetings and Outreach Work Group	Hold during April and May 2008
5. Assess the costs of child poverty to municipalities and to the State	KIDS COUNT will prepare a draft for review by Data and Research Work Group	KIDS COUNT to provide TA to Data and Research Work Group	May 2008
6. Create an inventory of existing state-	Develop inventory questionnaire	Legislative Fellows –	June 30, 2008

wide public and private programs that address child poverty	using Connecticut model -- mailing to occur in January 2008 Develop list of agencies -- mailing to occur in January 2008 Compile results	House Democrats With assistance from Agency Staff and Agency Inventory Work Group	
7. Calculate the percentage of the target population served by such programs and the current funding levels	Ask agencies to report on these	Legislative Fellows -- House Democrats with Assistance from agency staff and Agency Inventory Work Group	June 30, 2008
8. Identify and analyze any deficiencies or inefficiencies of such programs -- Document future hopes	Inventory agencies on what policy improvements would help alleviate poverty; what stumbling blocks keep Delaware from moving forward; new ideas	Agency Inventory Work Group with staff support	July 2008
9. Establish the procedures and policies for implementing strategies to achieve a 50% reduction of child poverty in the State of Delaware by June 30, 2017	Use models from other states and target 3 -5 short term strategies for the next 3 years with 3-5 long-term strategies to be reviewed at periodic intervals over the next 6 years. Must re-evaluate progress yearly for the next 10 years	Entire Task Force will make initial recommendations. Further evaluation to be conducted by a future entity to be decided at a later date.	Targeted completion date - August 29, 2008

Minutes 12/11/2007

Members: Nancy Wilson, Ph.D; Elaine Archangelo; Secretary Carol DeSantis; Matthew Heckles; Judge Kenneth Millman; Senator Patricia Blevins; Senator Liane Sorenson; Representative Pamela Maier; Representative Terry Schooley, Chair; Allsion McDowell; Sally Coonin; Jack Polidori; Brian Olson; Debra Singletary; Karen Curtis, Ph.D; Al Snyder; John Taylor; Deborah Wilson; Tanya Washington

Public: Brian Bartley; Maureen Lyons; Debbie Hamilton; Ramona Fullman; Roberta Gealt; Jeanne Dukes; Deborah Neff; Mark Eichler; Steve Dowshan; Lorie Tudor; Representative Melanie Marshall; Marge Verduci

Staffers: Janice Barlow, Victor Santos, Jerry Grant

Guest presenters: Jodie Levin-Epstein, Mark Greenberg

1. Introduction (Schooley)

Why have a poverty task force? General review/background on children and poverty; economy, tax rate, equal opportunity; *"Everybody does better when everybody does better."* Lessons learned:

- Prioritize/narrow down focus
- Get the public involved, do not isolate selves as a task force
- Don't reinvent the wheel- listen to national experts/experience

Review of agenda, executive order, task force structure and logistics. Short discussion related to what kinds of things everyone is interested in knowing about poverty (notes related to this are with the more detailed discussion in "Brainstorming" section below).

2. Jodie Levin-Epstein, Center for Law And Social Policy (CLASP)

At a national level, there has been an un-orchestrated resurgence of a focus on poverty. Delaware is one of the in those forefront, but not alone (CT, VT, MN). Many other states following our lead- and will be very interested in what comes out of DE.

Current trend is to use "target" as a tool- a numerical goal within a specified timeline (i.e., DE has target of 50% reduction within 10 years). Targets are shared, simple, silo-breakers, solution-builders; a vision which is easier for the public to understand than the often difficult to understand/follow public policy.

Background to why resurgence occurring- with Katrina, the nation saw inescapable poverty; a growing inequality making headlines; economic insecurity of everyday Americans/middle-class struggling to maintain status-quo.

Experience/expertise sharing as DE & others move forward: Spotlight on poverty and opportunity website (<http://www.spotlightonpoverty.org/>) reports news and developments so that nation can learn lessons quickly; much is happening at the local level too. Role of local chambers of commerce; amount of media attention; polling results.

(Tentative) tips for task force:

- Learn facts & also learn whom to ask questions. Ask questions about what is new about poverty today because it's different from the poverty of the 1950s or 60s. Collect info from agencies, from existing programs. Instead of only having hearings, visiting impoverished the folks on the commission learned a lot more than just reading the reports and the data. Savannah- did a simulation of poverty during an afternoon. Governor of OR lived on a 'food stamp diet'
- How to learn- do something creative to memorialize the event.
- Choosing recommendations- seek to prioritize, keep it simple. Match solution up to what we know best on anticipated impact.

- Sustaining political will is final task of group. How to do this over a decade? Does that include when reports are issued, how they are issued? Etc.

Q & A

- ✓ Why was the CA legislation vetoed? Was there a fiscal note attached? The governor's statement noted that it was vetoed because the provision called for a reduction but did not include a strategy and that particular ambiguity was not supported by governor.
- ✓ What is meant by term "poor institutions?" Poor communities sometimes have poorly funded schools, health institutions, etc. Jodi commented that her remarks suggested that poverty must be observed through these institutional structures as well as at the individual level.
- ✓ Clarification requested on IL example, looking at extreme poverty. Legislation in IL is expected to move through the legislature in 2008, target not yet set. Suggestion that DE might want to consider if we are interested in tracking how we're doing at various levels of poverty (50%, 100%, 200%).

3. Mark Greenberg, Center for American Progress

Following Hurricane Katrina the Center for American Progress created a Child Poverty Task Force with the charge of making the case of why the nation should address poverty and what should be done about poverty.

Poverty in America, national statistics review. One in six children in America are poor including 27% of Hispanic children and one third of African American children. Roughly one fourth of jobs in the American economy do NOT support a family of four out of poverty.

Ways of defining poverty- Research on chronic versus sporadic poverty- in a 13 year survey, 1 in 3 individuals were poor at some point in that 13 year period; 5% were poor for at least 10 of the 13 years. In US, we also talk in terms of wealth because of unequal distribution; study on asset poverty. International comparisons typically view poverty in terms of relative poverty/being out of mainstream; UNICEF ranks US 24 out of 24 developed nations when using this relative income measure.

Results of poverty- Academic researchers, estimating the cost of child (sustained) poverty to the US economy ~\$5 billion per year in decreased adult productivity.

What goal is reasonable- key to answering our questions/moving forward is understanding why progress happened when it did; focus on periods of dramatic progress (60s and 90s). In 60s, it was about a very strong economy during the period and the great strides of elderly poverty with federal initiatives, progress

with civil rights/minorities. Better research about the 90s- strong economy, demand for low raise workers was so strong that real wages began to grow after a few decades of stagnation; welfare reforms, earned income tax credit expansion, triple of child care funding, availability of child care, broadening of health care, child support system. A set of policies all operating at the same time, all pushing in the same direction operating in a strong economy.

What can we learn from Johnson's war on poverty? Is actually surprisingly hard to find particular programs and how they affected poverty in that era. Overall, broad role of economy- declines in poverty- flatness of economy since that time. Strong economic growth while at the same time reducing inequality. Broad conclusion to take is that a strong economy will help this, but it alone is not enough.

Cross cutting themes- importance of promoting decent work. Work should pay enough to meet basic needs; opportunity strategy that focuses on children's ability to maximize life chances; economic security and wealth generation

Our main challenge is political & public will (i.e., we know what works and what to do, but must implement strategies). Solution cannot be only federal, cannot be only government, must be multi-level & cross-sector.

Q & A

- ✓ Relative poverty versus absolute poverty? Absolute poverty is related to material deprivation. Relative poverty measures count those far from the norm (in UK, this is defined as children living in families with income below 60% of the median income).
- ✓ How to frame poverty when talking with public so that the conversation isn't about the "undeserving" poor? Take the focus of 'helping them' and look at benefits to all; for US to be a competitive nation into 21st century, must improve life chances of all of our children
- ✓ Relationship of welfare reform and poverty? There was a dramatic increase in employment of parents, also EITC. Some say that when multiple initiatives occur at the same time, then we can't disentangle appropriate factors to calculate results of individual program pieces.
- ✓ Why two-parent families isn't a part of the recommendations [made in Mark's report]? Research not clear on what to do about this because of marriage being a private decision in US. There is a great concern not to push people into bad marriages, etc. Debate over role of government in private affairs.
- ✓ Was role of child support enforcement examined? Yes- was not included in report because of desire to limit number of recommendations being made (12 made, sponsor wanted 3-5). Absent a second parent, child support would be beneficial. Additional comments regarding to prisoners and the amount of debt at re-entry due to back child support, law fees, etc.

- ✓ How to deal with Wilmington- no social service component, but probably largest problem? Task Force will want to work through this with conversations.

4. Review of work plan (Schooley)

First stage work groups being formed; expect to be active for next six months. Sign-up sheets passed around; workgroups to be staffed by KIDS COUNT in Delaware and Legislative Fellow. Work Groups are:

- Data and Research work group- Al Snyder, chair
- Public Meeting & Outreach work group- Karen Curtis, chair
- Agency Inventory work group- Cari DeSantis, chair

Data and Research will present at January meeting. Look at issues of: What is a child? What is poverty? ID risk factors, long term effects and cost to state

5. Brainstorming (full group)

Group is tasked with creating a plan to reduce poverty. Think in terms of: what three things will have the greatest impact and/or best mobilize public will around the problem. In order to make these recommendations, what information/data do we need/want- i.e., our “wish list.”

What information do we need?

Alternative measures of child poverty

Demographics overview

- (Including) child population in 5-year age cohorts

Overview of what poverty ‘looks like’

- Poverty by location
 - Do we understand why Kent/Sussex is so high?
 - What happened in DE in 90s to make us different from national trend?
- Poverty by age
- Borderline impoverished (middle class, couple of paychecks away)

Correlations with poverty

- Homelessness
- Substance abuse
- Mental health
- Teen pregnancy
- Low birth weight
- Dropout rate
- School attendance
- Incarcerated parents
- Single-parent families
- Child support
- ‘Serial’ parents

- Grandparent as primary caregiver
- Access to child care

Investment values (i.e., \$ invested in [area] saves \$ in future spending)

Programs currently in place

- Vision 2015
- SEED
- Success by 6
- UD study on the child
- Strong Communities
- Task force and report on financial independence
- Others...

Current system

- Built to handle systematic or episodic?
- Effectiveness of programs currently in place
- Refreshers- including cost of doing & multi-state comparisons
 - EITC
 - SCHIP
- How to break down silos
- Housing access for low income families- gaps and barriers
- Early care/education access- gaps and barriers
- Higher education access- gaps and barriers
- What is available for adults

Best practices

- How to improve the institutions for the long term (past the 10 years)
- Cohort- those who don't remain in poverty
- How to sustain a strong economy
- What to do in absence of strong economy
- How to frame issue to keep public will sustained
- How to get private sector buy-in
- How to focus our resources

What does NOT work

6. Public comment period

When we're thinking about solutions, we should make the distinction of what's going to get families out of poverty (versus which supports simply make poverty more bearable)

Other- thanks/regards to Terry and staff for preparation work

Minutes 1/18/2009

Members: Nancy Wilson, Ph.D; Elaine Archangelo; Representative Helene Keeley; Secretary Cari DeSantis; Senator Liane Sorenson; Representative Pamela Maier; Representative Terry Schooley, Chair; Allison McDowell; Karen

Curtis, Ph.D; Al Snyder; John Taylor; Deborah Wilson; Representative Nick Manolakos, Matthew Heckles.

Public: Brian Bartley; Deborah Neff

Staffers: Janice Barlow, Victor Santos, Jerry Grant

1. Welcome and Introduction

Introduction and greetings by all members present.

Review of minutes and corrections.

- ✓ Motion to approve (Wilson)
- ✓ Second (Archangelo)
- ✓ Minutes from 12/11/07 meeting approved

2. Review of charge, work plan and report on website

The Agency Inventory Work Group has a conference call scheduled for January 30th at 10am. Public Meetings and Outreach Work Group is going to be setting up a meeting between now and the February meeting. The Data and Research Work Group has met and is going to present today. The website for the Child Poverty Task Force will be up shortly. All info will be on site. It would be preferable to have the link to website on task force page under the General Assembly rather than on the Governor's page.

February meeting date has been changed to Monday, February 11th. Senator Doug Racine from Vermont will be the guest speaker.

3. Data and research work group report- Al Snyder & Janice Barlow

Attainable Data: Demographics overview, poverty by location, dropout rate correlated with income status, school achievement gap correlated with income status, single parent families correlated with poverty status, access to child care.

Comment – Nancy Wilson: Must look at how we judge graduation rate by income status. Currently the work group is judging it based upon free lunch status and there is a low participation for free lunch in high school. Children would rather go hungry than admit that they need free lunch.

Potentially Attainable Data: Poverty by age, post census trend, borderline impoverished, teen pregnancy correlated with poverty, substance abuse by individuals correlated with poverty status, adjusted poverty figures, children enrolled in Medicaid.

Question - Can we track the income level of children who go to college?

Difficult because some people go to college directly after graduation, sometimes they attend years after. We may be able to track with Seed Scholarship.

Data Not Likely Attainable: Kent/Sussex split, and substance abuse by family.

204,473 Children in Delaware, 13.2% of Children in poverty (based upon Federal standard). Delaware Child Poverty Trend is below national average, but is increasing while the Federal numbers are leveling off. Kent and Sussex numbers are driving state numbers, saw sharp increase in early 2000's. This increase may be as a result of influx of immigrants in Southern Delaware but the Delaware trend showing is at stark contrast with national trend. We need further research to understand the causes of the increase in child poverty numbers.

Two-parent families in Delaware have higher average income than 2-parent families nationally. The single-parent family average income in Delaware is comparable to the national number. The poverty rate for single-parent families in Delaware is 26.1%, and 5% for two-parent families.

Question: Is there data that shows the number of children in one parent households in comparison to two parent households?

Poverty & Education: Income is the strongest indicator on graduation rates. Graduation rates: Whites graduating at higher rates than blacks and Hispanics.

4. Presentation- Dr. Jared Bernstein, Economic Policy Institute

Poverty, growth and inequality

Recently took a trip to UK to examine the country's minimum wage. Margaret Thatcher eliminated minimum wage years ago, but it was brought back during the Tony Blair Administration. In the UK time and money plays a much diminished role in lobbying and there is less conversation around the invisible handcuffs that economists here worry over. In the UK there is less apathy towards a poverty target and they view the idea of a target as something that would focus legislators on a specific goal. Interest wasn't into the punishment that would come if didn't reach goal; it was focused more about what the process should be to do it. If done right, focuses policy makers to a positive goal. Interim targets that UK set haven't yet been met. Instead, conservatives have come forward giving advice on how goal can be reached. No effort to dismantle the initiatives already in place by former administration

The official poverty measure was invented in the late 1950s, wasn't meant to be a long term measure and is WIDELY agreed to be a measure of great deprivation. Poverty is a cyclical phenomenon. Economy down = poverty up. Relationship is fairly reliable.

Poverty rates in Delaware were pretty unresponsive in the 1980s to the recovery from the recession. Welfare rolls and being kicked up didn't impact the poverty number because welfare recipients are already included in the poverty count.

Comments / Questions: What could be the cause of this? Immigration? The DuPont Company laid off during that period; did this have something to do with it?

Employment rates of high school graduates in Delaware have been sliding since the early 1980s - part of the reason we trended against the US average.

Economist view- if productivity is growing, then living standards are rising. In reality, that is not the case. Growth is an average concept. If the rich get richer the average income goes up but the median income stays the same or may even decline. Much of the recent growth in the economy has been felt on Wall Street but not on Main Street.

Over the course of a recession, nobody expects poverty to go down and this type of statement should be included in a report.

Based on economic growth alone, poverty should have been eliminated by 1989. It obviously didn't. Why? That has to do directly with inequality. Poverty rate in 2006 was higher than in 2000 despite a rich economic growth- another example of how differences aren't 'trickling down' to the people.

Causes of inequality

The current poverty rate doesn't take into account differences between states, which can be very great. To create the measure an Economist figured out the basic budget for food- figured that it was about a third of the budget for most people. She also adjusted for family size. That is still how it is calculated (adjusted for inflation). Many drawbacks- food has fallen in price relative to other things that we purchase (is now approx 1/5th of current family budget). Also, official poverty measurement doesn't account for any taxes and certain transfers (EITC), doesn't take into account any non-cash benefits (food stamps) and does not take into account other costs such as child care and transportation costs which are necessary for some to go to work. In 1950, was about 1/2 of the median family income.

National Academy of Sciences was asked to come up with alternative poverty measure & detailed their measure in a publication. The census bureau has been implementing it- search census bureau for alternative poverty measures. Threshold moves in relative terms, takes into account taxes and transfers, and takes into account related costs (child care/transportation). There is a difference of about 5 million people if we measure "right".

While official measure is wrong for all the reasons above, we are OK with it because the trend is the same. Except- in the past couple of years, there has been a divergence, which has never been seen before. If this persists, it tells us that we have a different set of problems.

As the expenditure of the typical family rises, the threshold rises (may be seeing thresholds rising because families are spending more).

Question / Comment: Is there any chance that the federal poverty threshold may be shifted to a new/better measurement?

The creation of a standardized poverty rate point is likely- so that the next president wouldn't have a poverty number that jumped several percentage points but also that once it's done and things are in place, you'll start reflecting trends that are more accurate than the current trend. This type of change would change the composition of the poor but not change the number of poor.

The cause of growing inequality is not JUST about education. While that's a part of the reason, it is related to a number of other factors. Disparity is occurring within educational groups- not just between educational groups. Some of this has to do with globalization/off-shoring jobs. Lower costs have low wage labor embedded. Unions are historically associated with a more equitable distribution of the gains from growth.

Low wage workers are disproportionately immigrants. In the absence of full employment, we have an uglier immigration debate. Research says that debate has been overblown. With exception of one subgroup- low educated African American workers (research shows that they are experiencing many challenges of which immigration is one).

Question / Comment: What reactions could Delaware take to appreciably reduce the poverty rate over the next few years?

Make EITC refundable; improve quality of jobs by taking health care out of the relationship- too many low income jobs come without health care. It's one thing to understand who is poor and who isn't and it's another thing to act to change that status. Economic modeling helps us 'choose' who should be on that list.

5. Wrap-Up and Questions to Be Answered

Which poverty measure will we use?

We have to establish the goal that we're going to set- old or new standards need to come to that understanding fairly quickly.

Strategies are different when in an economic downturn than if we were on an up tic. What strategies are more likely to work when we're in this part of the economic cycle?

We need to get an email prior to next month's meeting about the thresholds and call for a vote so that when we come in for February's meeting, we can move forward on talking about strategies.

We need to spend time on what hasn't happened yet and acknowledge what's already in the works and then move on to what else needs to happen.

Minutes 2/11/2008

Members: Nancy Wilson, Ph.D; Elaine Archangelo; Representative Helene Keeley; Secretary Cari DeSantis; Matthew Heckles; Representative Pamela Maier; Representative Terry Schooley, Chair; Allison McDowell; Brian Olson; Debra Singletary; Karen Curtis, Ph.D; Al Snyder; John Taylor, Sally Coonin

Public: Pam Justis; Jenn Rehm-Clark; Amanda Ganley

Staffers: Janice Barlow, Victor Santos, Jerry Grant

1. Welcome and Introduction

2. Review and approval of minutes.

- **Moved to approve (Maier)**
- **Seconded (Snyder)**

3. Work group reports

Data and Research Work Group presented baseline data at last month's meeting. Data and Research is looking at strategies regarding what data to collect. The work group will also be informed by public hearings to find what the public views as its own needs.

Inventory Work Group met by teleconference to organize selves and identify the next step forward. Have a list of reports which will continue to grow. Main action that came out of the conference call was to take a look at what services are available here in DE and what are the thresholds for eligibility or to move a person beyond poverty. Also look at where the barriers. Meeting scheduled for 4th as a follow-up. Pull together community services surveys which have already been done.

Public Meetings and Outreach group has not met yet. The intent is to begin public meetings in April and May.

We are hopeful that the website will be up by the next meeting. All minutes, names, etc. will be listed on the site.

4. Presentation- the Honorable Doug Racine, VT State Senate

Senator Racine has been active in politics since 1974 with child welfare as one of his chief concerns. Vermont's child poverty statistics look good compared to the rest of the nation, but trends are going the wrong way and the statistics don't compare favorably with European nations. Senator Racine led the way by holding hearings in the State Senate with good discussions happening based on kids' statistics but couldn't get press coverage.

Child poverty needs to be dealt with as a political issue. Until the public says that they want something to happen, it's pretty difficult for a politician to make it happen. "When the people lead, the leaders will follow." Public forums held in

each of 14 counties. Forums (versus public hearing format) were very effective. Humanizing the issue- individual stories about what it means for the family. Change in public attitude. Get past the cynicism. We can make a difference.

Conversation-

Please describe the public forums in a little more detail? Started in October and picked 2 of the 14 counties in the state for initial forums. Vermont used two different formats and then had a hiatus, and used the best piece of each format to create the ideal event for the other 12 counties. Set up forums from 5-8 on weeknights. Meetings started off with a panel consisting of real people struggling with poverty, people who have gotten out of poverty, some providers, some educators, ministers, etc. Questions were placed in front of the participants but mostly they just talked about their experience.

Following a food break, roundtables were held with all in attendance. Volunteer facilitators and note takers.

After the roundtables a 15 minute wrap-up with a general discussion to share the ideas created in each roundtable with the whole group. At end, everyone went away feeling empowered, feeling that voice was heard. The purpose the first stage of the process was to shine a spotlight on poverty, and this was accomplished. Good start, now to build on what happened.

What location were the forums held? In schools, this worked out well, but one of the criticisms was that didn't reach out to low income community where they lived, we brought them to us. If were going to do a second round, would like to go to community center, food shelter, etc.

Did anyone advise about what to wear? Did you wear suits? Tend to wear a jacket and tie, but jacket came off pretty quickly. Most of the people on council looked more like regular folks. No one reacted to that.

Did you have people from all income levels come to the forums? Usual suspects came to the meetings, some poor, and lots of providers. Had very few educators show up, few business people, also faith communities, title 1 coordinators in schools. He would reach out to get a broader cross section of the community if/when he could do it again.

Build political will as a strategy? That is the reason for doing what was done. We talk about this being a priority all the time, but actions don't follow suit. Whole reason for doing this is to make that change.

Chart compiled by Vermont Department for Children and Families which shows what resources families have (\$ and benefits) at various levels of income.

People in 100% of poverty have more resources than those in 150% of poverty level. As people get ahead, they being to benefits that are worth more than their increase in income and don't break even until get to about 200% of poverty.

Lesson learned- working hard doesn't get you ahead- it creates 'perverse

disincentives' for working hard. There doesn't seem to be any real incentive to earn more or add more hours to existing schedules. Policies do make a difference in quality of life for people. Look at the effects that Social Security and Medicare have had on elderly in poverty.

Talk a little about how Vermont's commission was set up- workgroups?

Also, did feedback from public have any impact on how the commission operated? Statute that set up gave authority to have 6 meetings and 14 public meetings. Six meetings organized selves, how to evaluate, get moving on the public process. Two council meetings in December (after public forums) to work through report. Vermont did have several workgroups- one to talk about the public process, etc. The public input has directly impacted what the initial recommendations from the commission are.

Recommendations

- 1) **Making work worthwhile.** Remove the disincentives to getting ahead and making sure that supports are there for child care, transportation, etc. People want to get ahead- help them.
- 2) **Help people in meeting basic needs.** Affordable housing is a large problem in Vermont. Focus on reweaving the safety net and giving help with heating costs.
- 3) **Education.** Schools seem to be the place where we can get people together. Testing shows disparities between low income children and the rest. Low-income children start off behind and get farther behind as they go. There are successful efforts to narrow those gaps, but attention needs to be focused. Starting off with universal Pre-Kindergarten and parent-child center network that work primarily with low income young parents to help navigate the system, teach skills, etc. Follow up on that is the "full service" community school- wrap around services in the schools.
- 4) **Strengthening families and communities.** Dealing with poverty on a local level and having community members take ownership of the issue. Savannah, GA runs poverty programs out of its Chamber of Commerce, dealing with poverty as an economic development issue because the city is having trouble attracting businesses.

How did you deal with "silos" within state- no coordination of effort?

Problem from the business man's perspective is that there is good stuff going on, but there is not a collaborative effort. Vermont has had some effort to 'fix' this by joining departments. There is an awareness of it and are trying to encourage working together in order to develop various models and promote the collaboration.

Commissioner of Education (VT) is one of most progressive in nation and is very enthused about recommendations. Schools are a reflection of community. Potential to push issue as develops.

Does VT have a self sufficiency standard in place? Livable wage is used when run the numbers. What is amount? Depends on the size of the family- is a

number calculated by an outside group, but legislative has adopted it. Aware of it, try to consider it, but not a driving factor.

Observations on goal/benchmark? Vermont focused goal on concept more than a number. The Federal poverty level has intrinsic problems as shown on chart people can move to a higher income with kids become worse off. What looking at is a series of measures of the quality of life for children. Cut number of homeless children. Cut the disparity of test scores. Reduce the number of kids entering school not ready. If improvement in each of these measures, then we know that children are doing better- that is the heart of the idea. It's not just about the money. Money is important, supports are important, but they aren't everything- community must be involved. We must develop the political will and sense of responsibility.

Have you done any prioritization with your recommendations? No, we have said that all pieces must be addressed. If money becomes available, child care is where they would suggest placing it right off the bat. Housing and health care are problems, but feds have to get back involved to make any impact. Has VT's poverty level tracked with national percentages? Yes- it has increased and decreased at the same way as national trends. Federal policy has a bunch to do with what's happening, growing income disparities, federal funding priorities, etc.

Unrelenting withdraw to states for federal support. Is this conversation coming up at all? Only in terms of griping- might be a really good idea to quantify and put it out there. How to make up for federal dollars? More state funds coming into budget just replacing federal dollars. Feds are auditing more and more, threatening to take away more money.

In public forums, did not hear about health care because kids have reimbursement. Dental care was something that did come up. PCPs are starting not to want to take Medicaid in VT- already don't want to take dental because reimbursement so low.

If you have three suggestions you'd give to us, what would they be?

- 1) Make a concerted effort to involve other constituencies (business, schools, faith).
- 2) Get out to the public and make the forum process work. Publicize, get people to pay attention, phone call if you need to- active outreach effort.
- 3) Work the press, get the press involved, otherwise, you will have great meetings that don't go anywhere. Look at it as a political issue. You must get enough people interested in order to make some progress.

Comment - Delaware has a significant amount of people with narcotic felonies and large group of people who fall into poverty because of the minimum sentencing requirements. Perhaps some conversation with legislators and the business community discussing the social costs of the current arrangement needs to occur. Currently there is a legislative proposal to automatically expunge certain acts for minors once they become adults if they stay out of trouble.

What can we do fairly quickly to get some momentum going around this?

Would be very helpful to map out a plan—what are the pieces that we need to do in order to accomplish what we want to do? Rep. Schooley will work on adding and subtracting to work plan and will then send out to task force for review and comment.

Would be helpful to know what the low hanging fruit is- what is the legislation which can be supported? What bills are already out there? What else is being proposed? Research will happen.

We need to work on public awareness related to quality of life for children.

Maybe NCSL can offer some advice to map out campaign around public will issues.

We have to both quantify moving against some poverty measure as well as the quality of life issues. So many are long term outcome and we have to have both. Current work plan calls for public meetings in April and May, these should be held as combo schools and community centers. Have to have people caring about the issue first in order to have people to actively lobby. Want a broader mass to care about the issue. Identifying a handful of people from the business community- everyone could make calls. Task may be too much for just the work group to do the work may be more than it can handle, we must take on task as a whole group.

Minutes 3/18/2008

Task Force Members: Allison McDowell, Rep. Nick Manolakos, Dr. Karen Curtis, Sally Coonin, Judge Ken Mellman, Alvin Snyder, Jack Polidori, Rep. Helene Kelley, Rep. Terry Schooley (Chair), Elaine Archangelo

Members of the Public: Pam Justis, Erin McGrath, Shana Petruccelli, Barbara DeBastiani, Jennifer Rehm Clark, Deborah Clark

Staff Members: Jerry Grant, Janice Barlow, Victor Santos

1. **Welcome**
2. **Minutes approved.**
 - ✓ Moved (Curtis)
 - ✓ Seconded (Snyder)
3. **Recap of where we are (Schooley)**

Senator Doug Racine recommended that we talk to NCSL and collaborate with them on their efforts. NCSL had a meeting in October with a few states and brought together legislators to discuss how to move forward on the poverty issue. If there is another meeting like that, he thinks Delaware should be included. There are not as many states as far along as we are- many are just beginning.

4. Presentation on literature review (Santos)

During research that Victor conducted on reducing child poverty, he came up with five overriding themes:

- i. Refundable Earned Income Tax Credit: A bill has been introduced by Sen. Henry. There are 14 states with refundable EITC. Is there a fiscal note with the bill? Yes, there is a fiscal note of 18.5 million (for FY 08).
- ii. Child care subsidies: Literature echoes what has been said in this forum related to having appropriate reimbursement rates. There is also a bill introduced in regards to this in the General Assembly, which contains a large fiscal note
- iii. Education: According to Policy Matters Delaware funding creates disincentives for local school districts to provide full-day kindergarten- but they may have done this survey before the full day legislation went through. Now, every district which has gone to full day kindergarten does get reimbursed at the full rate. Delaware does good job for the 4 year olds at 100% of poverty or less, but do not offer to kids above that level.
- iv. Affordable Health Insurance - Delaware's eligibility ceiling is 200% of poverty level. A bill dealing with this (Maier) 286 links free and reduced lunch with public health. Went through the house last week
- v. Protections against predatory lending (mortgage and predatory lending): Delaware has no state law related to this. Delaware has no restrictions on usury laws, interest rate caps, or specific prohibitions. Two bills (mortgage and predatory lending) are in now.

5. Work group reports

- a. **Data and Research:** (Snyder) The group has had two meetings, will have a third on April 3rd from 1:30 to 3:30. Want some input from full group in order to focus our efforts. Amount of data that we could collect can be enormous (wide versus deep). What does the data tell us as well as what strategy to use?

Discussion

Make some recommendations based on the data that are politically feasibility and doable. Can this group give focus to the “tipping point”? Modeling of how much poverty will be reduced. Philosophical issue- is it politics for us to target a specific segment of the poor (deserving versus undeserving poor history which decisions have been based). Approach we take is indicative of the data we collect.

It's fine to target "working" but some strategies have to be targeted specifically to children regardless of who their parents are or else there will be a whole group of kids who get missed.

The discussion has been centered on what has been done in the past- what has been done in other states or what has been successful. We don't want to lose the ability to think outside of the box- bring in other ideas or other possibilities. Be innovative and look at what's unique to Delaware. Only caveat- as long as it will enable us to achieve a focus, allows us to look at those innovative factors and not simply lead us into deep waters.

Other side of this- pragmatics here are that the economy stinks. The number of dollars available for the next few years is going to be limited. We want something that has some kind of track record so that we can get some traction with the state of affairs. Not related to a negative, just trying to be pragmatic. The way that we're organizing the public meetings, is adapted version of what VT tried.

b. **Public Meetings and Outreach:** (Curtis) Public Forums will be held Mondays from 5-8pm throughout the state in April and May. We will have a panel that is comprised of low-income people and service providers. Following the panels and a break for dinner we will have round table discussion with all attendees.

"Children" are a political lightning rod which will pick up the media attention and the number of children in poverty is going to spike because we are beginning into a deep and prolonged recession.

Discussion

Will children participate in the meeting? Planning on having child care, but didn't plan on having children participate. Not necessarily ask children, but refocus questions to deal with more child poverty. Target market of working poor will also be something that sells- not too many agencies which are providing services to do this. Working poor contains so many target markets (TANF recipients trying to move out, women, former prisoners, etc.). That particular target market may be the best investment of funds. To get the training to go to the high wage jobs, that person needs child care subsidies. We are working with local agencies to bring in participants. By large, will get the adult point of view of what gets at child poverty. Teenagers a possibility, but younger there are liability issues/consent.

c. **Agency Inventory:** (Archangelo) This is still a work in progress. Work group had a meeting and want to create a chart showing how income goes up, what happens to benefits- are they really better off? . There are some benefits such as TANF and food stamps, and general assistance that are universally available if income is low enough. Child care is only available when there is a need and low income. Same is true for Medicaid and chip, and supplemental

security income. Others are available as long as the money is there (i.e., fuel assistance- which the money has already run out). Emergency assistance amounts vary depending on the need until the money runs out and then there are no more services available.

Comments

What do we want shown on the chart? EITC, child care tax credit, WIC (tied to a need, age, and income level). Previous minutes talk about pulling together community surveys that have been done in the past.

Do we put in services (child support), housing (not everyone gets), SSI- child has to meet eligibility requirements to get the benefit- not the parent?

Anyone can email Elaine suggestions for things to add.

Early childhood assistance program, parents as teachers, child development watch, school meal program. Summer feeding program- serves meals on Saturday (12,000 served; 3,000 served on Saturdays). How far do we want the benefits to go?

For example, should we include the SEED scholarship which isn't income dependent, but has a value? It should go on the list, but not on the graph because it is real dollars and can be assigned a value, but not immediate benefit to the impoverished.

What population of impoverished do we target? Those on the edge who need very little help, those who need supports for a while, or those who are likely to be on more long term.

How to reflect housing because is such a huge issue. Will list it and then let the group decide how to quantify it. Housing can be one of the largest drains on income. Housing coalition commissioned a study- about 14-15 dollars per hour to rent the average two bedroom apt in the state (over 17 in NCC and about 13 or 14 in Kent and Sussex). Economic policy institute's site has a calculator which will break down by type of expense as well.

What to use as the living wage number- additional discussion will be needed.

6. Discussion of poverty thresholds:

There is info in the packet handed out today on federal poverty threshold, federal poverty guidelines, self-sufficiency standard (multiple available). Is deviation from federal number something that we want to consider? Will need a fuller discussion on this matter.

7. Discussion of possible legislation to support:

The task force can support short-term and long-term initiatives that the Kids Caucus is planning to introduce.

We're all aware of fiscal across the board but it is great to have an agenda to push forward some initiatives. Our impact may be on the other side- where should the cuts NOT be made. What programs need to keep the full amount of funding when it comes to some of the children's programs, children's health insurance, social service programs, etc?

Note: April meeting cancelled due to public forms.

Minutes 6/20/2008

1. Welcome and Introductions- low turnout
2. Update from Chair (Schooley)... last meeting was March, but doesn't feel that way because all of the work that has gone on for the public forums. Press (especially from some of the smaller papers) please clip and send to Terry. We've had very good press from the forums about poverty. TNJ is picking an issue and doing a series- poverty will be one of these. "The new face of poverty." Al's group has been working hard. Are losing Cari, but Elaine's group has been working hard. Some conversations with NGA and NCSL, are getting on the radar screen as one of the states that is doing things. Budget situation has impacted everyone in the state. Seem to be coming out of it with good news for kids. Next couple of years expect to see more and more issues impacting children in the state. Kids Count has applied with AEC for a grant for \$40K to do a followup and more technical assistance. What's going to happen next? Constant question from forums. Need to build public will. Go back to communities and talk about how they can get involved. Teach advocacy skills. Also work on a communications strategy. Time to pull together all of the information from the forums. Hope to hear in the next couple of weeks whether we get the grant. Minimum wage bill has passed the senate- not sure if going to come up in the house. Same for raising tip wages. CHIP bill not going anywhere. Free and reduced linked to CHIP data has been signed. Refundable EITC and POC bills are dead. According to our work plan, will meet in July and Aug and wrap up by the end of Aug. Hope to get a sense of how many people will be able to meet. Want to begin writing preliminary recommendations and have to members by early September. Have something finalized by late October. Al will talk about many potential recommendations being researched by his group. Debbie- as guest- with half in ten campaign. Start for success also got approved- is going to

governor for signature now. Focus of quality of care and achievement gap and also looks at compensation issues for providers, etc. Kids Caucus has a list of bills that they were trying to push and this is one of them.

3. Work Group Updates

- a. Data and Research Work Group... Al Snyder... committee has met twice since last meeting and at the first meeting, divided into subgroups to deal with key issues. Detail as of recommendations- rough form, will be refined considerably. Not substantially through all of the work that will be doing. Three areas of recommendation which feel comfortable with. Four others that will be refined further in coming weeks. Took a lot of what was learned from experts earlier. Follow guidance from Mark Greenburg and deal with areas which have greatest impact- expansion of EITC, increase child care assistance, making child ??, increase minimum wage. Added protection against predatory lending, affordability of health care, reducing achievement gap. Culm efforts which would make a difference. Have not worked specifically with other work groups, but will adjust accordingly if others are a bit different. What was learned so far from the experts? Focus attention for why the recommendation is being made. Expansion of EITC. Tapped knowledge of Mary DuPont. What know is that has been proven to be single most effective means of getting cash into pockets of low income workers. Low wage families to retain more of their income. Prosperity to the state also benefit- brings in a lot of federal money. Federal credit now lifts more children out of poverty than any other program. Expansion- getting more people to claim it and expanding eligibility. DE has nonrefundable credit. Related to how much taxes you pay in. Only receive what you pay in. Versus getting the full amount regardless of whether or not you paid in (a negative income tax). State income tax can build on the federal and the impact is magnified. 15 states currently have a refundable. 23 states have no EITC 9 states have no income tax (we are one of 4 with nonrefundable). 2004, there were 11,456 taxes prepared by volunteers. Of all prepared, only 50% of returns were prepared by tax preparers. Very substantial opportunity to increase the number of volunteers preparing taxes. Recommendations- enact a refundable EITC state at 20% of the federal. Phased increase over a 4 year period at 5% each period unless financial conditions allow for a more quick. Expand and publicize opportunity for low income families. Create an office of economic empowerment with offices

and service center that coordinate following type of service- EITC campaign, bank accounts with no monthly fees and no min bal, savings for depositing EITC refunds, IDAs that provide \$1.50 match for every dollar saved up to \$1500, short term CDs, life savings bonds for min \$50 to cash after a year, credit report issues, financial management esp education, individual financial counseling. DCRAC folks have put in an application to start a community credit union (feel good that will be granted permission to start this). Many of the bullet points talked about are included in this idea. Mary does things that were just talked about, but realizes that can't expand in current status. New governor may want to look at economic development office. Things tend to get done at the "right" moment. While times are unfortunate with respect to the economic status of people, it might advance action that wouldn't have gone forward in more prosperous times. Helen will get more information on what it's about. Pulling all of these issues together- coordination and enable for individual needs, looking at community needs. Recommend kiosks at state service centers to get out information on various programs. Are they currently being used and effective? Center for American Progress also noted changes in federal EITC. Recommend- support changes. Exclude half of income of second spouse, increasing the benefit for more than two children, childless workers age 21-25. Second area- increasing child care assistance. 67,000 DE children under 18 had incomes under poverty level (31% of all children under 18 in DE). 2008 Kids Count fact book notes that monthly average of 24K children in subsidized care. Suggests many more not in subsidized care. DE ranked lowest in reimbursement rates for child care in highest income counties (compared with comparable of NJ, PA, MD) and also lowest in less high counties. Recommendations- increase reimbursement rates. Bill is there- persistence is key. Quality versus quantity question- there may be consequences unless cap of funds available increases too. Health and Social Services has looked at in a number of ways- and comes down to a money issue. How can connect it to other issues so that it has more of a punch. Third area- child and dependent care credit. DE is nonrefundable. Current tax code- families with income up to \$100K can claim, but families under \$11,300K are not eligible. Recommendation- make them eligible and link to inflation so that retains it's value over time. Why not eligible? Perhaps, don't owe tax therefore can't earn credit. If a

limit, then similar to the rationale that it needs to be an earnings incentive. Forth area- predatory lending practices. Ban unfair and abusive practices. Payday lending model designed to keep borrowers in debt. 2006, 11 states enacted legislation by capping interest rates at the 36% level (saved 1.4 billion dollars). Can't get the bill on the agenda to be heard. Public will is there, but can't get it done now. January might be a better time to tackle this issue. Have this on the radar screen. GA bill is to the extreme. State of DE welcomes banks and are a major part of economy- have to work with them. GA bill is harsh on banks. Are other pieces of legislation that would be a good compromise. One of 9 states that have not set a maximum fee on payday loans. Annualized interest rate on payday loans in Delaware ranges from 350%-500%. Recommend-state legislate caps. Encourage and provide incentives for banks to provide banking, etc. Rent-a-centers too as the original version of the idea. Three additional areas- direction, not recommendations (will be refined). 1. Minimum wage. Full time worker at min wage earns about half of the federal poverty threshold. No info yet regarding relationship between minimum wage and poverty. Lit review is divided. Think that will take the route that minimum wage is way to go- some Great Britain research shows increase to be effective. Min wage increase for tipped workers. Both witnesses from the restaurant industry and both talked about the negative effect that it would have on the industry. Cost to the restaurant. Idea of college students versus the workers who are in the industry for a lifetime. Affordability of health care- cost of adequate coverage increasing. Reasons to increase SCHIP. Number of children uninsured and trend getting worse. More than half of eligible children not enrolled. SCHIP need to be increased to the 300% poverty level. Individuals who not sure that want to take advantage. Bill to eliminate the premium. Outreach through school nurses in past- 6 month premium free and when it kicks in, saw the enrollment go down dramatically. Solano's research flawed because only asked people who were enrolled. Last issue- educational achievement as it pertains to poverty/income. Significant differences in meeting/exceeding. Also large differences in graduation rates (low income versus not low income). Suspension and expulsion rates also show disparities. Ability to graduate and then correlation between graduation and future earnings is well established. Need to have something to consider

about strengthening educational attainment efforts. Grandparents raising grandkids. Don't typically earn enough to submit tax income. Many didn't submit and so, didn't get the stimulus check for the kids they are raising.

- b. Public Meetings and Outreach Work Group... Curtis... seven public meetings around the state in April and May (one rescheduled into June because of nor'easter). Some task force members didn't attend any of the meetings, which is unfortunate because they didn't get exposure to some of the issues that were raised. Lots of help from people and organizations around the state. Paid for food and child care workers for each of the meetings. Attendance was great! Numbers in reports don't include children who came out and were in care. Format- panel responded to three questions. Dinner break. Round table discussions where everyone talked over four questions. Had low income persons at all meetings. Themes- at first glance. This is not final-lot more work to be done in pulling info together. Panel- many more people needing help, one pay-check away, churches getting involved, conflicts between work and family responsibilities, particular burdens for single parent families, program cuts, changes since welfare reform, stigma for children, grandparents raising children, on-call employment (no set hours on a weekly basis with hugely varying incomes) as a condition of employment. Also, choices for people in poverty- what bill to pay, who to feed, best priority for spending money. Families in abusing circumstances. Older children not in school consistently due to need to take care of younger children. 16 year olds who can sign selves out of school without parent permission. But parents still responsible. Children not receiving medical attention until it's a severe situation because parents can't leave work without docking pay and also not having insurance. People who turned down wage increases because of how it would affect their benefits. Elaine working on model. Housing situation came up everywhere. Stigma about using existing programs, fear on part of immigrants, programs for which immigrants no longer eligible, transportation (evening, night, weekend). Amount of public transportation-distance between bus stops. Language barriers. Literacy rates (doesn't matter that is in Spanish because people can't read it anyway). Sunday service bus as a pilot program. People have to use it so that it can continue. Credit card debt. Psychological stresses. Roundtable themes- many programs are there that are

working. Not as much knowledge about seed program as one would hope. Standard programs, mentoring, food distribution, substance abuse treatment, etc. Many of those mentioned also said that need more. Coordination needs improvement across programs. Communication too. Support for prison re-entry. Prevention, fewer penalties in public programs, etc. How to move out of poverty- education, livable wages. Barriers- political will, values reorientation, advocacy, transportation, stable employment, bad credit records. Payday lenders. Everyone wants same thing for children- what everybody has, the best, a future, etc. Has been an application put into the Casey Foundation for us to be able to take the next step with these meetings. Contact everyone who attended the first set and do some advocacy training. Get legislators out to the meetings. For all but the last meeting, there were students from UD who did note taking, but there's still a level of work to be completed. Thanks to everyone who participated, those that hosted, students, hosts, Karen!

16 year olds- parents have to sign if child is under 18 unless the child is an emancipated minor, then can sign for themselves. Doesn't happen a lot, but when does, usually happens when the child wants to work and the parent supports the decision. Sometimes a struggle to keep in school until 16 because families don't see the value in education.

- c. Agency Inventory Work Group... will here about this at next meeting.
- 4. Presentation- Half in Ten... new campaign to reduce poverty in half in ten years. Mark Greenburg called Debbie to come. Coalition of Human Needs in Washington. Prior on Children's Defense Fund. Info regarding the campaign. Press release from Edwards' release. Things we're going give entirely with their priorities. Build public will, getting info from individual level, asking the right questions. Coalition on Human Needs- has been around since Regan years and has been fighting for a long time on behalf of low income, vulnerable people at the federal level. Is a coalition of organizations. Members are policy organizations, labor, religious, service, civil rights groups, advocates, etc. Done a lot of work recently on educating folks to be active in the federal budget. Federal budget process virtually impenetrable. Two step process. Establish big pot of money for which a lot of programs are funded and then how much each gets. Center for American Progress and Acorn and leadership conference on civil rights came together with coalition on human needs to be certain that report

doesn't sit on a shelf. Develop a campaign- resources, strategy, goals, measurable outcomes, etc. Field component, research, message, etc. One of the hallmarks of campaign is see a close relationship between federal and state roles. Have divided working on the campaign- federal working group, state working group and a policy working group. Are inter-related. One of top priority items- unemployment insurance. Only about a third of workers who lose jobs will qualify for unemployment. Sometimes it's because earnings are too recent. Also, some states don't allow unemployment if only seeking part time work. Think that DE does allow. Some people don't qualify because left a job because of a crisis in their life (domestic violence or the like). Federal dollars for states to expand unemployment in those areas. If can pass that at the federal levels, then may incorporate expansions at the state level because don't need the fiscal note. More dollars for child care at the federal level, then may change the way go about dollars at the state level and which legislation gets through. Know that feds can't do everything, know that states can't do everything. Ways and reasons to work together. Resources- former Senator John Edwards who has agreed to be the national chair of the campaign. Not involved in day to day operations, but intent on doing a number of public speaking events throughout the country. Ambitious schedule of events throughout the country. Public will- getting issues heard and out there. Other resources- groups themselves joined together because of the complimenting nature of their resources. Depth of personnel and skills within each of the organizations part of the coalition of human needs. Have a lot of expertise with federal policy area and lobbying for federal policy. Hope to add to resources- more dollars to help with development of messaging, opinion research, communications, materials, etc. Have irons in the fire (national foundation support) and high hopes. Top priority issues- with exception of unemployment, they are remarkably similar- child tax credit, EITC, raising minimum wage, child care and head start, protections against foreclosure and predatory lending. Didn't include health care (not because not recognized as critical) because so many other orgs doing good work and wanted to fill a need. Tax (cut) extenders legislation- house attached change on child tax credit that is in a positive direction. Individuals can be too poor to get the transfer credit meant to help poor because of a desire to reward work. Orig threshold was \$10K. Many work and earn less than this threshold. Half in ten don't think that children should be in poverty regardless of work. Index so that threshold goes up each year. Now threshold is \$12,500. Volunteer tax preparation help. Two proposals in congress right now (drop threshold

down to \$8500 and took away indexing for inflation on house side) (senate side, altered house version back up to \$10K). Advocating now to go back to the 8500 level. Hoping to get that changed. Happening right now that working on. Problem that all face in terms of public will, political will, etc... if get 8500 this year and come back next year with a lower threshold, then past experience tells that they will not be receptive for a second round on the same issue. As we have been in recession period, there has been a greater understanding of best economic stimulus is getting money in the hands of lower economic people because they are the ones most likely to get out there and spend it. In the short term, an infusion of cash helps the lowest income people because they have money in their pocket to spend. But looking at the middle and longer term, if you leave behind so many people, it drags the nation down. Won't be competitive in a global economy. Many arguments- moral, practical, economic, etc. Want to talk about a vision for a stronger America, for a country where we will all be able to grow, to build for the future and this is the way to do it... this is where messaging is going thus far. Starting place will get to cutting child poverty by about a quarter and will need/want to do more in future.

Unemployment insurance- think know answer- yes, can collect as part time but is based on 18 months of wages. Based on most recent 18 months and three highest quarters. Weekly amount will be less. Can work a part time job and collect unemployment up to half. Bill being described would allow state to collect more federal funds in order to pay for services being provided. Severance needs to run out before employee is eligible for unemployment because only employer (not employee) pays into it. Federal potential policy in the supplemental spending package- extension of benefits for additional 13 weeks based on previous claim.

Are there ways that you see collaboration opportunities? Yes- DE has identified people who have spoken at forums and coalition gets requests from congress to have 'real people' at press conference. This may be a link. Depending on the issue, may be a particular message that want to deliver to DE senators or congressman. Highlight links through web the work being done. Link both ways. Child support enforcement not a top priority at this point for the campaign, they are trying to get the restoration of funds so that state won't lose federal dollars to pay for child support enforcement help. Get as many possible co-sponsors as possible in senate to get the funds. Biden not yet a sponsor. Share that federal govt used to give states has been reduced. Senate and house bill numbers passed out. How much is collected in child support dollars always seems surprising, very helpful to families who are trying to work, has been working, is cost-effective. Would like to share opinion research, would like

advice as DE has gone out an experimenting with approaches, help shape the questions which are asked.

Are half in ten working with other task forces in other states? Not half in ten so far, but Jodi and mark and been talking with people and working with many.

Would John Edwards be able to come to DE? In conjunction with report release. This may be something that is in the realm of possibility. Would this be too partisan? Not running anymore, is a household name, national recognition, has clearly identified this as an issue of priority. He's also been talking with McCain about the issue. Is exploring whether or not he can talk at the Republican Convention too.

5. Public Comment and Discussion/Next steps... subcommittees will be working over the summer. Should we have a July and Aug meeting? July 23rd will be cancelled. August 21st will be put on hold for now. Will do a memo around and see what it looks like for people. Will need to extend the task force (an executive order, so Terry will ask the governor to extend it out). Might not make a difference because is just a month or so- but check with gov too. Three co-chairs will need to get together and coordinate.

Minutes 8/21/2008

Members Present -- Al Snyder, Elaine Archangelo, Matt Heckles, Tanya Washington, Terry Schooley, Helene Keeley, Karen Curtis, Allison McDowell.

Staff Present -- Janice Barlow, Jerry Grant

1. Welcome and Introductions- some of the nametags were MIA, introductions all around.
2. Update from Chair (Rep Schooley)... minutes from last meeting reviewed. Motion to approve (Keeley) seconded (Snyder). Minutes were approved at presented. Terry will email the link to our website out to all members (<http://www.kids.delaware.gov/cptf/>). Work plan for today- go over Data and Research work group on preliminary recommendations; update from Agency Inventory work group; and discussion on NGA grant potential.
3. Data and Research work group (Al Snyder). Group analyzed Kids Count data and beyond related to kids in poverty and have made some preliminary recommendations for presentation to full task force (today's power point). Have selected areas which expect to have most impact & looked at whole issue of poverty reduction in the context that it's very important for all people to work, but that it's hard for many to support

themselves even earning. Looking at both work that pays and subsidies that are important to help enhance earnings.

There were nine categories that recommendations were grouped by:

- Expanding the Earned Income Tax Credit
- Helping Low Income Families Build Assets
- Increasing Child Care Assistance
- Making the Child Tax Credit Refundable
- Raising the Minimum Wage
- Protecting Against Predatory Lending Practices
- Enhancing the Affordability of Health Care
- Increasing Access to Vocational Education, Training and Employment Opportunities
- Addressing Educational Achievement Gaps

Contextual- definition of poverty. Needs to be changed, but we currently use federal poverty level as a starting point

Earned Income Tax Credit... by way of background, has been most effective means of getting cash into people's pockets to encourage and reward work. Widely praised as an asset in helping low wage families retain more of what they earn. In DE, it's not refundable. Suggestion to support recommendations made by the Center for American Progress related to federal law. Clarification/discussion on how it works and what is being proposed. Examples of how much various family units would get from EITC benefits. People may not find the gain adequate to the effort-gain sometimes seen as being minimal. Discussion on merits of tweaking laws to get ahead vs suggesting major changes which won't fly politically. Question of what fiscal note would be for on something like this. Question on eligibility recommendation- why does wording include "that are not student"? If a person is a worker, they are a worker, right? **AI will look more into this.** Question of a phased in DE refund up to 20%- **Terry will request fiscal note for a 5% increase.** Discussion on current publicizing of volunteer preparation services.

Helping Low Income Families Build Assets... an economic summit was held recently where a presentation was made from NYC of the Office of Financial Empowerment. Issue surrounding asset building is that system is fragmented because it has been built over time. Idea is that responsibility in some centralized area would make a difference. Builds on the governor's task force for financial independence (about 4 or 5 years ago- chaired by Markell). Clarification requested regarding i-savings bond- does this already exist? What is the return? Etc. Regarding match, would need to include a statement "if funds allow." **Decision that all of this (any implementation of recommendations put forward) would be subject to availability of funding. The statement really has to go in as a**

preface to the whole report. Preface also needs to say that many of these recommendations are likely to have significant results as well.

Increasing Child Care Assistance... regarding development of a rating system- stars program legislation already passed. Currently a lot of momentum in the area. Problem is that many child care providers won't be able to participate based on economic impact. Recommendations seem to be leaving out the parent side of the costs associated with child care. As rates go up, will need additional money to lower the client co-pay. Idea that children living in poverty should have an opportunity for child care and they don't unless there is a special circumstance. Clarification on wording of recommendation... market rate study looks at charges, not expenses . Would need to change wording to "cost review" if that's what we mean. DHSS supports paying market rate if the funds are there (again, based on cost not expense). Regarding tiered reimbursement- if were paying close to the market rate, then it is reasonable to pay for quality. But we need to get the floor up before can pay extra for enhanced quality. If the reason behind tiers is increased quality, then would we be excluding the people at the lowest earning levels because they won't be able to afford higher co-pay? Pay is currently at too low a percentage of the threshold. At lowest level of payment, state pays 57% of threshold. **Perhaps should be a separate recommendation to do a cost study and compare the cost rate to the market rate.** Can not pay federal funds at more than 75% of the market rate (prohibited by the regulations). **Also add a recommendation some gradual way to get to the market rate over time.** Focus on who doesn't know their costs is the home care providers. **Change 2nd bullet to ... and additional funding as the market rate increases to minimize increases in parent co-pay.**

Are there any eligibility standards that we should look at? Individuals who go to school- they get assistance if they are poor enough to be on food stamps. High school student that need care to graduate are also eligible, but not college students unless qualify for TANF/food stamps. **Agreed to add recommendation to make students as an eligible category.**

Back when started to expand child care, in order to increase the number of people who got care, co-pays increase. Notion that when go off of subsidy, would only have a 20% gap. Reality is that because POC is so much lower than market rate, recommend a more gradual increase in the co-pay or reduction of co-pay to put more money in people's pockets. Without getting to 75% of market, could start to do something about how much the co-pay is. As market increases, do something to mitigate co-pay. Will this mean that there would be less slots? DSS would NEVER support that as a recommendation. Things are going to costs more money- legislature would need to appropriate more funds. So far, no one has supported increases at the cost of number served. **There has to be**

more investment if actually want to reduce poverty. This sentiment needs to be primary in an overview statement. If people make that choice, it will be done consciously because it will be spelled out specifically in a fiscal note. Some advocates do advocate for that, but DSS not supportive of it. One of the most important things for the child is the warmth of the provider. If both things aren't there, then it's not going to be good. Having less money does reduce quality in a number of ways- can't afford to train, to pay others, etc. Is it harmful? Not necessarily. Some care is harmful. If the child is not getting the educational stimulation to keep up with peers, then may be considered harmful, but is the child getting this care at home? Daycare role in general- many lower wage jobs are not M-F, 9-5. Nontraditional hours are covered by POC. **Recommend- stimulate the market to develop care during nontraditional hours.** May want to consider a higher reimbursement rate, etc.

Making the Child Tax Credit Refundable... little discussion on this issue. Related discussion regarding home heating costs, not just the increase but the providers who would put folks on a payment plan because banks would allow them to obtain credit lines. Banks are taking these away so payment plans won't be accessible going forward. Consider alternate ways to mitigate inflation in basic need kinds of things- because welfare and food stamps don't go up.

Raising the Minimum Wage... getting money into people's pockets at the very lowest levels of earnings. Oregon and Washington already have automatic adjustments to keep up with inflation. Question posed- Is it strongly opposed by small business people? There are people within the chamber that are currently trying to champion this so that businesses aren't hit with a \$1 increase all at once- automatic, but within certain standards. May be one of the chamber's main priorities. Perhaps part of our job is to find champions for each of these categories to make them happen. **Suggestion that we re-title "raising the minimum wage" to 'sustaining' or something else? Sustaining wages. Making the minimum wage work.**

Protecting Against Predatory Lending Practices... rates are 350-500% annually (APR). People who can least afford it are paying the most. Is there some way to frame this so that banks don't feel that we'll be capping interest rates? Caps are seen as a slippery slope. Suggestion that any state or nationally chartered bank be exempted. Non-bank actors are the ones that are not regulated. Predatory lenders/payday loan people are represented in leg hall. **Under first bullet recommendation, add exemption.** More of education/disclosure issue? Have people understand what is happening to them. Include the educational piece, but people are desperate and will use out of desperation. Will we bite the bullet or put forward a more political line? Suggest- put this out and when there is

pushback, then negotiate at that point. Ask the players what they would suggest and how to protect individuals. Is there some way to get at the big banks through DCRAC on this issue? DCRAC has been talking about this for a long time. Ultimately, Terry and Helene need to sit down with the players and have the conversation with them. The bill that we have is modeled off of Georgia which is the toughest one out there so there is some wiggle room. What's getting all of the visibility is people losing homes, but predatory lending impacts people losing cars (i.e. defaults on title loans) which then affects the jobs and getting child to child care.

Language: "unregulated lenders." Weave the banks into championing the office of economic empowerment portion- optimistic that we can get some support here.

Enhancing the Affordability of Health Care... efforts to support SCHIP expansion. A lot of this stuff is in the works currently. Support some of the initiatives coming out of the insurance commissioner's office, Astra Zeneca is paying for an educational program to help people figure out whether they are eligible. Maybe some broad language that would capture a bunch of people. Many of the small businesses can't afford, but these are the ones that need it. Some- lifestyle choice (18-30 year olds particularly). **Change recommendation language from decrease barriers to "Eliminate premium and guarantee 12 month eligibility/enrollment".**

Increasing Access to Vocational Education, Training and Employment Opportunities... do we need to **add something in here about the star scholarship** which is for students in SEED program who have done first two years and have maintained a 3.5 GPA? Yes, cross reference the bill (162). Suggestion made to take it down at 3.0 and then negotiate up to 3.5 when doing fiscal note. First three bullet points are already in place through DOL, maybe need to do a better job of getting info out to people that DOL does/all of these services are there in the one-stop. **Put first items in context of outreach, coordination, marketing. New recommendation to have off shoots of the one stops closer to or in the local community.** Van is parked for now because there is no gas. Info related to the "start now" program at Del Tech shared. Program pays low-income people to get GED and sets up with job- track progress (re-capturing dropouts). Greg Mitchell is contact. Will they accept kids convicted of a felony? Don't know.

Question regarding expunging records. Should there be something for more substantial/more serious levels of felony? Discussion about how to work with some businesses who would be willing to take some of these folks. Open the conversation. Educational recommendation then? **Re-word "misdemeanor and felonies" for juveniles. Have another recommendation re: adult record expungement.** Two themes to

discussion- 1. permanent expungement- where information truly disappears from state system/from everything and 2. working with labor to get a pilot program for employees to work with individuals who have records. Maybe not deal with adults since other group working on that specifically. **Mental health- why limit to low income? Take out the qualifier.** Enterprise zones- don't work and no one wants to build a business in a place that isn't safe. Take it out. **Reword third bullet from bottom instead of eliminate?** Entrepreneurial- help support the development of small business. Use language micro-enterprise. Often biggest problem is money- ideas are good, but money not there. **Also, take out recommendation regarding black churches.**

Addressing the Educational Achievement Gaps... lack of education puts children at greater risk. Too many bullets in this section- **instead, refer to 2015 who has done the research and has priorities.**

Discussion related to specifics of 2015- property assessment? Not one of top 6 things but is a priority of lead commission. Anything on reducing the number of school districts? No didn't go there because would be too controversial. Is there something that addresses that there are currently are disparities in school systems now? Yes. Is there anything else in education (beyond the 2015) that we should look at? Perhaps the financial literacy education (or move this one to predatory lending category).

Other... Did the group talk about housing? We avoided housing. Matt will try to take a stab at crafting a couple of recommendations. Issue is huge- it really should to be included. A lot of what's here is the foundation for what will allow people not to live in a house-burdened environment. These things will allow people to purchase a home. Discussion on what the difference is between whether someone is comfortable in poverty or not living in poverty. For example, rental concerns with gap of earnings- instead of subsidizing rent on an individual basis, is there a way to influence the market? If a person is housed in a safe and decent environment, then they are housed in a way that they can go and get a job- it is a question of resources. Mitigate the rate of the rent increase as income goes up? Asset development/gaining wealth. Housing is such a small number of people- it's not an entitlement program. Use 30% as a threshold? No because is dated. **Matt and Karen will talk and give recommendation suggestions.**

Next steps... use notes from today to tweak list of recommendations and then prioritize. No more than three big ideas. Which ones would they be? Pick those that are going to have the broadest impact and that have some semblance of political possibility. Education and outreach, increasing incomes, something else (three focus points with sub comments).

Make sure that have footnotes for everything. Let people know that things are out there. How little people really know about the programs that are out there.

Federal information belongs in an appendix; we need to keep focus on Delaware stuff

4. Summit information... NGA proposal. Terry Schooley opened discussion on the National Governor's Association Proposal to fund a Summit on Poverty and Economic Opportunity. Terry has commitments from both John Carney and Jack Markell to host the summit, subject to the results of the election. Elaine said her Department is willing to match the funding and staff the event. Matt Heckles and Susan Cycyk from DSCYF will also help organize the summit.
5. Next steps... Terry asked everyone to email her their thoughts on AI's draft recommendations. Matt asked whether the final report will be more suggestion on implementation. Discussion ensued, including a suggestion that we make the summit a kickoff for implementing our recommendations. There was some discussion on the pros and cons of extending the Task Force versus naming a permanent commission. It was agreed that extending the deadline was the proper course.
6. Agency Work Group Report... Elaine produced a chart which she will email to all.
7. Public Comment... none

The next meeting will likely be held at the Smyrna Conference Center.

Minutes 12/10/2008

Members Present: Terry Schooley (chair), Karen Curtis, Trina Sanslone, Ashley Starrett, Vicky Powers, Nancy Wilson, Al Snyder, Elaine Archangelo, Jack Polidori, John Taylor, Senator Patty Blevins

Special Guests: Nancy Cauthen, Jodie Briggs from the National Center for Children in Poverty

Staff: Janice Barlow, Jerry Grant

1. Welcome and Introductions
2. Motion made to approve August minutes (Curtis), seconded (Wilson). Minutes approved.

3. Guest Speaker- Nancy Cauthen, PhD, Deputy Director, National Center for Children in Poverty (NCCP)... We're very excited to have Nancy here today to share information on what amounts to a major gift from NCCP to us. Their work will help us more clearly analyze some of these policy recommendations and let us see what the costs will really be.

Nancy... To add to what Terry said, NCCP is thrilled to see all of these states who are adopting initiatives to reduce child poverty. Primary work thus far at state level has been with advocates. Work supports and what NCCP can do in terms of helping DE evaluate the supports already in place and how they could better support low wage workers. The issue- part of the problem is that our economy is changing and more people are taking jobs that don't support a family and/or which lack benefits that others of us take for granted. Nationwide, between a quarter and a third of nation's workers have jobs that don't provide a lot of opportunity. For our purposes here, "low-income" = 200% federal poverty level. In DE 62% of low-income kids have at least one parent working full time (that figure is around 50% nationally).

NCCP originally set out to be able to assess what families need, knowing that poverty level isn't a sufficient measure. Started by building on existing methodologies (family budget, etc). Overall, families need approx two times the poverty level to meet basic obligations, but this figure varies by location (\$26-62K depending on location). Includes costs for housing/rent, utilities, food, child care, health insurance premiums, transportation, taxes. Calculator looks at three to seven localities within a state depending on the size of the state and regional differences. Much of regional difference that has been found in other states is based on housing/child care- these are the two big categories that create much of variation.

Question: Did you look at EPI budget calculator for DE? Which classify DE into NCC, Wilm, Dover, and all other "rural." And is this how you would delineate the localities?

Answer: NCCP would look to us for advice as to what the divisions/localities would be.

NCCP's budgets are what are considered the 'minimum to get by' compatible with decency and health standards. Calculator also looks at examples for low earner families (ex. single mom who earns \$8 per hour and not even close to the level required for how to meet basic needs). We know that people are getting by on these low levels, but that they are doing so by making some unhealthy choices- no childcare, housing in unsafe areas, doubling up for housing, etc. The tool then provides a graph that tracks mom's hourly wages and family's expenses- highlighting the gap for when expenses actually meet earnings.

That's where work supports come in- show what a difference work supports make and how.

Improving work supports- participation! Nationally, 1 in seven children eligible under federal guidelines are getting the subsidy. For example, food stamps participation nationally is anywhere from 50-70% (all federal dollars except for administrative costs). Question of "benefit cliffs" examined. "Cliff" is where a promotion or a raise would put the family in worse straits (i.e., a family may forego a raise of \$50 because they would lose food stamp benefit of \$2K). What we see is that from \$10 or \$11 an hour, the family doesn't see any real benefit until about \$24 per hour. The child care cliff is almost always the biggest.

This tool was built because advocates have been aware of the cliffs for a long time, but needed a way to put it in graphic form so that others can see and understand what is happening = A very useful communications tool! Simulator will allow us to test effects of various policies. Example policy option examined... food stamps (DE is one of 11 that does categorical eligibility and one of 3 that doesn't look at resources at all), but is tied to TANF eligibility. Is there a way to increase eligibility without increasing benefits? Set at 75% of the poverty level and then no longer eligible for categorical- would need to make sure that in the current economic times, changing the 75% would not increase the cash out of pocket. Gross income for food stamps is 130% of poverty. Net income limit is 100% of poverty. Don't think that can get a waiver on the net limit.

Question: What it is that NCCP has been doing with other states?

Answer: project called "Making Work Supports Work," working with advocates, Social Service depts., etc. Are looking across states to see what policies might benefit nationally, thinking in terms of a proposal to the federal government for support in the effort. Have already worked with CT, AL, OH, VT.

Basic principles that NCCP starts with- if a person is working full time, then he/she should be able to provide for the family's needs. As that person earns more/gets raises, then the family should be better off (or at least not worse off).

Moving forward:

DE data that is on the web right now is 5 years old and there have been some pretty substantial changes in methodology since it was originally created. Therefore, is not a useful tool. Expect that new tool will be available late Feb '09. Between Feb and April, task force will have access to tool- would like to map out what policy recommendations would be most useful. All of these recommendations are expensive, but have to lay it out now even when times are tight. When times are good, the resources go to those initiatives which were persistent.

Terry's meeting with Dan Rich raised idea of early care and education as being the issue already gathering momentum. Suggestion to "piggyback" our efforts.

Creating the simulator:

Task force would like for NCCP to consider looking specifically at Sussex County when portioning off the state. Perhaps even split off the coast when looking at Sussex (i.e., coast and balance of county). Other sections of state- Wilmington, Newark, Balance of New Castle County. What about the Route 40 corridor as a separate section? Kent County as a whole. Use fair market rents for housing.

4. Review of Draft Recommendations...

Conversation around the changing of the federal poverty definition- federal legislation which has been put in, still not the kind of agreement that would want among the researchers, hearings that are on-going. General comment- Concern over these recommendations is that they are overwhelming. Must prioritize, which recommendations are the most important? Front page with the three things and more things behind that that need to do when have money.

Review of draft recommendations by category:

Expanding the EITC- note that Mark's regression analysis needs to be footnoted and highlighted in this section as well as with child care, subsidized tax credit & increasing the minimum wage.

Build assets- is on Markel's website, report should acknowledge that IDA program has been started; is matched by DCRAC money (Elaine will send the reference). Add to bullet as the CD that want to break down general obligation bonds into \$1,000 units like was done a number of years ago by the state.

Increasing child care assistance: Suggestion to get rid of the cost study. Already is a rating system- get rid of that too. Add whole idea around increasing the subsidy to client so that the client doesn't pay more as market rate increases "increase reimbursement or revise subsidy standard"- type of language. Increase rate and increase amount of subsidy to the client. Star these or some kind of highlighting in full report.

Making the DE child tax credit refundable- make it refundable based on what the federal would be "if it were refundable"

Sustaining wages- we're better than fed rate right now, but federal will outpace us next year. Change to living wage? Recommend a percentage of living wage? Automatic increases based on something? (WA, OR, VT link theirs to CPI). Look at states that have the automatic adjustments and see how they structure that mechanism. Observation- states that have higher wages are those that have unionized their child care providers. To single out one industry or sector is not appropriate under this section of

sustaining wages. Instead, need more of a generic statement about unionizing to increase wages? Jack will send in a line about this- very generic.

Predatory lending: twenty four states have laws now. Recent article spoke to idea that banks need to make it easier for people to borrow and to save. Interested in the unregulated people. Will banks panic anyway?

Enhancing the affordability of health care: John will send the recommendations from the summit that was a consensus- how to reduce the uninsured in DE. Some of it goes to a couple that we have in here. Will circulate this and request feedback for what we want to consider as a part of our recommendations. Eliminate recommendation about bankruptcy study. SCHIP stuff- don't nickel and dime it, but "cover all kids" without premiums as an overall recommendation with detail bullets under it.

Training and employment: find out from Helene which ones of these already exist. NJ vs DE background check. Different "bar" to getting hired there than to getting hired here. Maybe need to explore this a little. Investigate the nuance of the expungement to see if can make it a palatable way to go. New recommendation- Provide incentives to employers who are hiring juveniles or adults with criminal records. Build a DE version of the Federal Work Opportunity Tax Credit (Helene would have info). Slokum industries is someone who may want to talk with- has been hiring this population for years. Look at hope commission recommendations in this area.

Educational achievement gaps: nothing else that specifically want to recommend.

Currently don't have anything at all on **Housing-** ask Matt to draft something to put in. Will refine one more time and then bring back and will prioritize.

5. Final Report Update... large report, encompassing all of the work of the full task force- speakers and work during the full task force meetings, work and data from the public forums, work of the research and data group, agency inventory group. This big report will have attachments to whole compliment of backup that we've reviewed, etc. We will have a smaller publication- executive summary style which will be a glossy, greatly distributed
6. Poverty Summit- April 22, 2008- Dover Downs
Committee who met last week- anyone here is welcome to join it. Another meeting next week wed at 1:30 in 295 Graham. Flush out more details. Need to raise more money for it. Structure that we talked about- a breakfast briefing for business people. Jack will do a speech. Thinking about asking Jared Bernstein too. Have asked Michelle Obama to be luncheon speaker. Fear that won't know until the last minute for whether she'll be able to come. Talked about doing tracts. Talk about if will charge

or not. Ideas- nuts to charge people to come to a conference on poverty. Don't freeze people out. Jeffrey Canada- harlem children's zone. Is fantastic, but also very expensive.

7. Potential Food Bank Legislative Ideas

From Pat Beebe- things that DE should be doing, but isn't. Nancy will check into some of the stuff (school breakfast), Elaine also (food stamp). Is accuracy right?

8. Public Comment... March 24th is the next of the UD Symposiums.

Minutes 2/10/2009

Members Present: Terry Schooley (chair), Elaine Archangelo, John Taylor, Matt Heckles, Karen Curtis, Al Snyder, Liane Sorenson, Helene Keeley, Nancy Wilson, Harris McDowell, Allison McDowell

Staff Present: Janice Barlow, Jerry Grant

1. Welcome and introductions
2. Motion made to approve December minutes (Snyder), seconded (Taylor). Minutes approved.
3. Poverty Summit Update... April 22nd Overview handout gives summit basics. Summit is being pitched with focus on economic implications of poverty. Fundraising has been going very well. Jack will speak both at business breakfast and at general summit. Originally tentative ask to Jared Bernstein, but that was prior to appointment by VP. New suggestion has been made to bring someone in from Mayor Bloomberg's office in NYC. Have not yet heard back from Michelle or Jill. Things are in the works to have Ralph Smith from Casey. Folks are coming for national panel- Mark, Jodie, (Nancy Cauthen has now left the NCCP and gone to NY) in her place is Kinsey Dinan. Family economic simulator work is moving along and they hope to have beta test ready by mid March. At that point, they'll want to take a look at policy recommendations in order to see the impact. NGA has been wonderful. They suggested that we get someone from CFED. At Summit, Terry will talk about what Task Force has done. Those in attendance will be breaking up into four tracks (safety nets will be two separate tracks). People will go to the same workshop theme all day. In the first session, will go over the recommendations with a panel of people who know the info; in the second session they will sit around tables and talk about recommendations in more depth- perhaps using tools that the NGA has shared? Suggestion made that some kind of wrap up is necessary- tell groups to come back with no more than four things to report back on. The "what next?" step- a bunch of different silos

going on in the community that are percolating- need to be pulled together so that are communicating & complimenting each other. One hope is that will come out of this with one entity which has oversight or that works with everyone- perhaps as a successor to the task force. Questions about max capacity: currently at 300; either first come first serve or else get a bigger room. Will get an indication of interest pretty quickly once we put registration info out. Feeling that this is not a day that we want to turn people away. Will check with Dover Downs to see if they can give us three additional breakouts, be willing to accommodate up to 500. Will have to find additional facilitators. People who were on our panels- Karen will contact to see if they can be there and what they would need in order to be there (childcare or transportation). John has volunteered to work with media with Terry. Next planning meeting is scheduled for Tues, Feb 24th at Smyrna State Service Center at 1PM. Once we have everything firmed up, will need to have a training session for the facilitators. Groups will be large and is hard not to engage with what the group is talking about. Elaine will find someone to run the training. Suggestion made for Susan to come and do a live training. Elaine will recruit facilitators. Anyone else please contact us if interested. Estimated that will need three facilitators for each room if having 75-100 people per breakout. Janice will ask for CCRS students to be assistants and to do the recording. Janice will send summit planning minutes to Task Force members so that people know what's going on. **Task Force assignment is to send in the names of people with which to "seed" the workshops.** Plan to have an executive summary of the task force report which will be printed (goal approx 8 pages). Full version of draft report will be online.

Note that a lot of economic stimulus information should be available by this time. Once a package is signed, can governor talk about what it means specifically for Delaware? Stimulus is short term (2 years) and this is a long term problem.

4. Recommendations... need to highlight the need to maintain in these tight economic times!
 - a. Report- Our grad student, Kim, wrote this draft. Terry and Janice have started to review and are in the process of adding newest KC data. **Task Force assignment is to look through draft for what is missing.** Specifically, target the non-recommendation parts; don't look at grammar, but for programs and such that are left out but should be there. **Feb 27th is deadline.** Send to Janice jls@udel.edu

Most of the stuff in our report here isn't about the short term poverty that we're seeing now- it's about more of a chronic condition. We'll have to raise the issue. Split conversation into: short term crisis- perhaps those things which the stimulus will effect?

And long term solutions- recommendations from the task force regarding systemic change. Consider having this report and then in recognition of where we are, have something else the size of the executive summary but keep separate for more of a short term. Nick Johnson, state fiscal network- to do an analysis. Governor must present it.

The long term goal should still be what the long term goal is. Perhaps "shore up" is the short term goal should be. Won't have an effect on the long term goal without paradigm shifts. Example- health care. **Decision: keep big report as the long term goal and have a short term goal.** How to accomplish a paradigm shift? Build the public will. This is the perfect opportunity- people who never thought they'd ever have to use services, erases the stigma. "Adversity is the best opportunity."

- b. Additional recommendations regarding housing... Under the category of Foreclosure Prevention, have: DE emergency mortgage assistance program, default housing counseling, court mediation process (to see if lender and borrower can come to an agreement in a more formal setting). Also, two notice bills going forward- first that lender provide notice to homeowner when 60 days delinquent; second would require notice 6 months prior to a rate reset (ARMs) and provide some info about where that rate will go and how it will impact on the monthly payment. Other recommendations based on work of Interagency council on homelessness: mental health and substance abuse programs, re-entry, kids exiting foster care. Namely, changing the system from 30 day stays to prevent chronic homelessness. Additional recommendation potential on homeownership- not sure if something along this line would be appropriate here or not; also fits well with predatory lending category. Maybe better approach would be to put some language in the predatory lending area about predatory mortgage situations.

Maintaining base stock of affordable rental slots in the state has become a crisis of sorts. HUD has not kept up with rent increases at rates that it has cost to rent those units which means needed rehabilitation, accessibility issues, hvac, etc have been postponed because don't have the money. Is there a definition of what is affordable? No one should be paying more than 30% of their income. One of the things that will impact on the stock is that credit is being tightened- landlords are requiring more and better credit to rent at the upper end which pushes everything down and consumers feel the effects the hardest on the bottom. Same type of thing is happening with the mortgages.

Side note- foreclosure filings. Seeing a bubble now from the 3 and 5 year arms, expect to see another bubble in a few years from people who are currently losing jobs. Potential third bubble- toxic assets. (article from Bloomberg on this).

Another category- housing rehab and weatherization programs which is important for home maintenance. Grant or low interest loan to make sure home is up to code and that family can stay in the home.

- c. Food Security... we will get input from Pat Beebe on what food security recommendations should be
- d. Prioritizing the recommendations... NGA- came up with this worksheet. People can work on this individually. Send out matrix electronically- perhaps via survey monkey? **If there are some recommendations that we need which aren't yet on here, please send to Janice so that they can be added.**

Will also ask larger community do this at the summit- for the section related to the workshop that they select. The report released at the summit will be just a draft. Community will have input into final. Suggestion made that if we buy a survey monkey subscription- then can have out there for a 2 weeks or 30 day after the conference and have as many people as want do this. Get some demographics on the respondents so that we know who is completing the info. Build in a question- did you attend the conference?

Conversation regarding in the decision making process, should there be some ethical considerations that should be played out? Might not help as much as think- and may end up hurting us. In discussions there is an ethical deliberation. Don't want programs to be pitted against each other. Or to promote a mistaken idea that people making the decisions aren't as enlightened as they really are. Whether people think decisions are based on 'ethics' or 'muscle' is dependent to some degree on which side of the argument they sit on. Where that comes back to the conference is the idea of- consider this framework when you make your ratings. Greater good now, greater good over time. Shifting the meter a little more from self interest to public good. More emphasis on the decision making processes that deal with the greater good.

- 5. Next meeting- perhaps last meeting- Tues, March 10th 9AM-12noon @ Buena Vista

Minutes 3/10/2009

Members Present: Terry Schooley, Tony Sianni, Al Snyder, Matt Heckles, Allison McDowell, Jack Polidori, Karen Curtis, Tanya Washington, Liane Sorenson, Helene Keeley

Staff Present: Jerry Grant, Janice Barlow

1. Welcome
2. Summit... two invitations here- business leader breakfast. Sponsorship DEDO, Chamber, AFL-CIO. Veronica White from Bloomberg's office is coming. She'll talk about public/private partnerships. Cash incentives for 2500 families. What else? Think about. Conference brochure is about to go live. Looks like everything is pretty well set. Jack and Terry will talk and then will have a panel of national folks. Matt Denn is going to moderate that session. Workshops- recommendations put into tracks. Sponsorships are great- list on back is not yet updated- includes also DSEA, DSHA, AFL-CIO, Astra Zeneca. Other state agency that should be asking? AG's office. Mayor's office. John Taylor has arranged for four or five op ed pieces to go in the paper the week before. Terry, governor, chamber of commerce, two others- perhaps casey foundation, who else? Perhaps national perspective from joint perspective of people who are coming.
3. Tracks that we're doing in the workshop sessions... morning period, there will be a panel giving some perspective of what it's all about. Then will look at recommendations. And will review matrix to. How many people here will facilitate? Jack Karen, Al, Liane.

Who is missing from panels on the tracks? Add a classroom teacher in education (jack will go to either Frederika or red clay). Add someone from housing coalition for basic needs (Karen will get someone). Early care and education or health care- someone from the Kids Caucus so that people know it's out there. Henrietta Johnson also to represent health care. Only one person from downstate- who else? For health care, there's La Red- Brian Olsen. Karen will make sure that the housing coalition person is from down state. Should someone from Christiana Care be here? Weak on the two from building wealth and assets- there's the new building assets coalition. Rashni Rangan from DCRAC in B predatory lending. Karen Valentine from ASFME in A for minimum wage. Y and NGCDC under A (but Mary is moving to state services on april 1st) would it still be appropriate to ask her to do it when she's no longer there? She's doing some things that cross- on anti hunder coalition and some national groups. and others who are participating. Cooperative Extension- Maria Pipidis under B financial literacy. Someone from the domestic violence community? Where would we put them- basic needs? Carol Post. But

don't have any recommendations that deal with domestic violence. Urban league is dealing with financial literacy outreach- Deborah is a member of the task force. Would be under B. How's the education one? Workforce readiness- someone from a vo tech high school or del tech. Tanya will ask someone- her contact from the Mayor's council. Sarah Pyle school- Lillian may be able to talk about because her role prior to becoming secretary, but perhaps someone from there- Tanya also attends that meeting, so she will ask her as well. Employability- helene will talk to john to make sure that he's covering everything. What about something with kids with disabilities? Not really a poverty issue though. DOL works with the Delaware Skills Center which is at howard, part of NCC vo-tech school district. Should have someone specifically from the skill center- do electrical, nursing, auto, computer. Helene will ask their ED to be on. Also consider job corps. What about CLASI for basic needs? Deb Gottschalk. What about Sunday breakfast- brother Ronald. In terms of food. Bill perkins from friendship house. Rochell bible from catholic charities. Chair of ditch is Kathy McKay. DE interagency Council on Homelessness. Focus there is chronic homelessness. Families don't tend to be chronic- chronic tend to be single adults. Matt will talk to Cathy. A piece of the homeless is domestic violence. Homelife management center at the y. nice model- would go with basic needs. Cathy McKay can really cover that type of service. Will have big panels if we do this.

Is there going to be some kind of take away? Is there someone from the governor's office who we can tack on to the panels to talk about what's going to happen with the stimulus dollars? Is there some way to get the breakdown to say this is what's happening, this is what's available. Plan is for Jack to present all of this info. Will there be some kind of handout to give on the day of summit? Perhaps we send everyone to the helpline. Maybe just ask each individual agency who may be getting the money to talk a bit about what's going on. Cabinet secretaries can work it into their presentation.

Would also like to get Stephanie McClellan tied in because she's the policy advisor to the governor.

All of the stimulus money doesn't come to the state- also not a single source where you can just go to see what eligible for. Have to go to multiple sources to find out what's available. City getting funds directly as well. DSHA getting funds directly from HUD.

Still worry about how to end this whole thing. When we finish all of these workshops, will ask folks to come back with their two main priorities to report back/out.

Is there some way to put this together in terms of a vision? Something that we'd like to do. Maybe picking up on the building bright futures part of it.

Are there tangible things that we can say that we're moving in the right direction? Show that we will make some kind of progress in the next year- someone run through the legislative agenda. The amount of child care money that is coming in will be huge and hasn't been there in the last few years. After school programs are needed. Two fold- educating child, allows single parent to work a few hours overtime. There's no aftercare for kids with disabilities. Someone mentioned POC- in the early care and education, consider someone from a daycare center who handles lots of POC kids- Bill Carl from Newark Day Nursery. Push pull between quality and ratios, expenses, etc that make it harder to take POC. Y takes POC. YW had to close their child care because POC put them under.

If don't have Michelle or Jill, who can we get to give the happy vision speech? Terry will call John Delitorio. Helene will make some calls too. To try to get Jill.

Members of task force, please register!

One of national orgs had kids in public housing do posters about where they would like to see public housing go. Had a little contest. Nutrition people did this as well on food stuff. Can perhaps do something like this. Posters from kids- draw the world without poverty. Have school pick top three. Next level- maybe even have some kids to come out. After school program maybe- boys and girls club. Pick one school.

In terms of building wealth, IDA through Boys and Girls club for kids to start saving early.

When Bidens came for DSEA, did have to change things? Had 250 used wands. Didn't have to give SS# because roped it off and those were the ones that needed the numbers for (people behind the rope who greeted her). When to bring first lady in? lunch or afternoon. Flexible.

Banks are still on Terry's list for calling. David Bakerian, investors. Bankers association.

4. Tony's going to do facilitator training. Dates are... April 14th at the Appoquinimink state service center from 9-12. And then again on April 16th from 1-4 at the same location. Won't take three hours, but allowing the time. Will try to pick a date the week before so that Easter week won't be a problem. If not facilitator, we do want there working in some aspect. May need other bodies as the day goes on. Will knock off one of these dates and add one the week before.

5. Casey grant- looking at benefit cliffs and recommendations to determine which will create step down instead of cliff.
6. Survey for the public... matrix was more complicated. Size seems reasonable. Other places to put this? Send to list serv- link to poverty web site, kc web, circulate the same way that are circulating the invite. Demographic info- are of the state (county or zip), do you have kids, do you think you live in poverty? Income? (range to check).
7. People who are apprehensive for asking for help. Have we thought about somewhere trying to give info that there is help there and that don't have to do this on own. Are a strong community as Delawareans. Getting over that uneasiness of saying that they need help because are too proud. Perhaps build into someone's help. Embarrassment because losing job like losing identity. How to ease that discomfort/how to let people know. When go to unemployment, to a nonprofit, etc. people will be treated appropriately. People who are collecting unemployment still make too much to collect food stamps, etc. the stigma that need to encourage folks to get over. What to look for, what are the signs, how to encourage people... are going to be a lot of middle class people who won't have any way to get on. Severance pay, 401, etc. if had it to begin with. No other job that are hiring right now. When will things get better?
8. Have the one page eligibility qualifications from the various programs. May be a couple of state agencies that could be set up that day with their examples. Might be too much because of the audience- people who already know what DOL does for example. The problem is going to exacerbate. Important to do at the beginning. Some of the personal stories. Is going to cut across class lines. Transcend the operational definition of poverty. Good way to be positive about some of this stuff. Perhaps even encourage another conference on it- coping in the new economy. Changes are fundamental, won't go away. Projections for how long will last keep getting longer. We know that the number in poverty will increase. Also know that those who are in there temporarily will get better sooner or later. The core group who are already living there will be even worse off. Whole issue of being able to rethink material possessions. How else to have a meaningful life- what do I do if I can't go shopping? Realization that the important thing is family, etc. As a positive note- perhaps come up with mini support groups? Group of women from same zip who could work together. Too much to ask for at this conference. Comes down to that we as a society have gotten to the point to me, my family, etc. more people actually communicating with their neighbors. How to turn around and make more of a positive thing that this is an opportunity to get back in touch with our family, our community. Attendance up at church, use library, turn off tv to save electricity. Whole idea that people

lead a more meaningful life , going back to fundamental values. Make some of the hard decisions that are easy to avoid.

9. One of recommendations would be to build a structure to follow up on this. Any link to ask people to participate in that? Should there be some sort of link? Can get into the kind of planning that Helene is talking about- that this doesn't end with the summit, but will be some structure to carry this one. This could help if a lot of people indicate need and or desire to participate, that will help. Opportunity for people to donate- Delaware does more, or something. Maybe something – Nancy Rockford, Tyler Markell, a better Delaware. Include a resource list in their packets? Innovative tips how to cope. Etc. catch all with helpline because have all agencies out there under the same umbrella. DOL has a connection with the Delaware libraries because are so busy that are directing some folks to go to libraries and register with DOL online. Getting through tough times. Better Delaware encouraging more volunteering. Delaware does more is for food bank and united way- food and collect money used for housing vouchers. Delaware grows more for summer- produce and fresh food piece oriented. When terry does overview on poverty, will talk about the big picture. Will ask jack to do the same and people throughout the day so that its not such a downer.
10. Will likely come back together one more time before the conference. Tues morning last week in March- 31st. 9-12. Terry will check to make sure that can get this place. Goal- have draft of final report and have an executive summary.

Appendix 8

Presentations to the Delaware Child Poverty Task Force

The following pages contain slides from powerpoint presentations made to the Delaware Child Poverty Task Force. Specifically, the presentations which follow were made by:

- Jodie Levin-Epstein from the Center for Law and Social Policy
- Mark Greenburg from the Center for American Progress
- Jared Bernstein from the Economic Policy Institute and
- Al Snyder & Janice Barlow from KIDS COUNT in Delaware



Poverty and Opportunity: Gaining Visibility

- ❑ Tips for Task Forces
 - Collecting Learning
 - Choosing Recommendations
 - Sustaining Political Will

The Child Poverty Task Force



DECEMBER 11, 2007

CLASP
CENTER FOR LAW AND SOCIAL POLICY

Jodie Levin-Epstein
Center for Law and Social Policy
l
o
d



Poverty and Opportunity: Gaining Visibility

- ❑ Developments around the Nation
- ❑ Targets as a Tool
- ❑ Tips for Task Forces

Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

☐ States with Targets

- Connecticut
- Vermont
- Delaware
- Minnesota

☐ States with Target Legislation - introduced/anticipated

- California: [vetoed/reintroduced]
- Illinois: extreme poverty 2008
- other...



Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

❑ National Organizations

- Center for American Progress
- U.S. Catholic Charities/Christian Churches Together/Sojourners
- U.S. Conference of Mayors/National League of Cities
- Community Action Partnership
- Funders: Spotlight on Poverty & Opportunity

❑ Congress

- Rep. Barbara Lee/Sen. Ted Kennedy
- hearings

CIASP
CENTER FOR LAW AND SOCIAL POLICY



Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

❑ In localities...

- New York City: target under development
- Portland Oregon: target 2000 - special initiative
- Savannah: target 25 - special initiative
- Kalamazoo: Chamber
- Providence: 2007 Task Force
- Milwaukee: 2006 Mayoral Forum
- Miami: 2002 Mayoral Initiative

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CENTER FOR LAB AND SOCIAL POLICY

Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

❑ Media

**Diane Sawyer Hopes Special Awakens
American to Poverty at Home**
ABC February 19, 2007



\$60 million
April 24-25 2007



CIASP
CENTER FOR LAW AND SOCIAL POLICY



Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

☐ Polls

- Zogby
- McLaughlin
- Freedman/McLaughlin



Poverty and Opportunity: Gaining Visibility

Some developments around the Nation...

□ Presidential Campaigns

- Edwards' target
- Obama's commitment
- Romney's engagement
- Huckabee's view

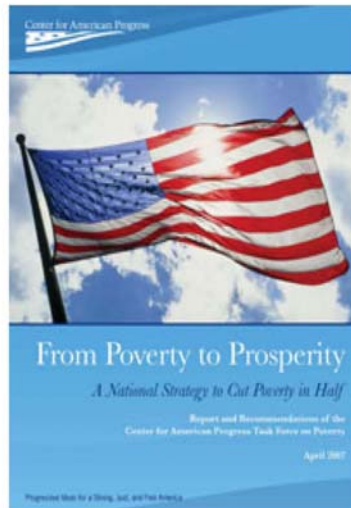


Poverty and Opportunity: Gaining Visibility

Targets as a Tool

- ☐ Shared
- ☐ Simple
- ☐ Silo - breakers
- ☐ Solution - builders

From Poverty to Prosperity: A National Strategy to Cut Poverty in Half



Mark Greenberg
Executive Director, Task Force on Poverty
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Washington, DC 20005
(202) 481-8160
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Center for American Progress



From Poverty to Prosperity: The US Can Cut Poverty in Half

Mark Greenberg
Executive Director, Task Force on Poverty
Center for American Progress

Delaware Child Poverty Task Force
December 11, 2007

Progressive Ideas for a Strong, Just and Free America

CAP's Poverty Task Force

After Katrina, Center for American Progress convened a Poverty Task Force—a diverse group of experts and leaders.

Task Force Charge:

- Make the case for why the nation should address poverty.
- Make recommendations for what should be done about it.

Task Force Members

Angela Glover Blackwell, Founder and CEO, PolicyLink (co-chair)
Peter B. Edelman, Professor of Law, Georgetown University (co-chair)

Rebecca Blank, Dean, Gerald R. Ford School of Public Policy, Henry Carter
Adams Collegiate Professor of Public Policy, University of Michigan

Linda Chavez-Thompson, Executive Vice President, AFL-CIO

Reverend Dr. Floyd F. Flake, President, Wilberforce University

Wizipan Garriott, Law Student, Board President of the He Sapa Leadership
Academy

Maude Hurd, National President, ACORN

Charles E. M. Kolb, President, Committee for Economic Development

Meizhu Lui, Executive Director, United for a Fair Economy

Alice M. Rivlin, Senior Fellow and Director, Greater Washington Research
Program, Brookings Institution

Barbara J. Robles, Associate Professor, Arizona State University

Robert Solow, Professor Emeritus, Massachusetts Institute of Technology

Dorothy Stoneman, Founder and President, YouthBuild USA

Wellington E. Webb, Former Mayor of Denver

Poverty in America

- 1 in 8 Americans are poor -- 36.5 million people.
 - Official measure -- \$20,614 for family of four.
 - Most people believe cost of making ends meet is twice that amount or more.
- 1 in 6 children are poor.
 - 27 percent of Hispanic children, 1/3 of African-American children.
 - 21 percent of children under 5 are poor
 - 30 percent young Hispanic, 40 percent young African-American.
- 2/3 of poor children live with a parent who works all or part of year.
 - 1 in 4 jobs do not pay enough to support a family of four at the poverty line.

Short and Long-Term Poverty

- **All Americans**
 - 1 in 3 are poor at some point in a 13-year period.
 - 5 percent are poor for at least 10 in 13 years.
- **Children**
 - 35-36 percent ever poor in childhood.
 - 6-8 percent poor 11 plus years.
 - 23-28 percent African-American children.

Poverty and Wealth

- Wealth is more unequal than income and asset poverty is extensive:
 - Top 1 percent has 19 percent of national income, bottom two quintiles have 12 percent.
 - Top 1 percent has over one-third of nation's net worth, bottom two quintiles have less than one percent.
 - In 2001, 37 percent of American households were "asset-poor."

Poverty in US high compared with other developed nations

- UNICEF report, using relative income measure, US ranks 24th of 24 nations on child poverty.
 - 22.7 percent, versus 11.3 percent average.
 - US ranks 5th on share of children in household with working parent.

Why We Should Reduce Poverty: The Economic Argument

Task Force commissioned Harry Holzer, Dianne Schanzenbach, Greg Duncan, Jens Ludwig, to examine economic costs of poverty.

*The Economic Costs of Poverty in the United States:
Subsequent Effects of Children Growing Up Poor*
concludes:

- Costs associated with persistent childhood poverty total about \$500 billion annually – equivalent of nearly 4 percent of GDP:
- Costs about evenly divided between lost adult productivity and wages, increased crime, and higher health expenditures.

A National Goal to Cut Poverty in Half

Task Force recommends national goal of cutting poverty in half over the next 10 years, setting the nation on a course to end poverty in a generation.

- National goal would:
 - express importance,
 - establish clear standard against which to measure progress;
 - promote accountability across governments and target for non-governmental efforts.

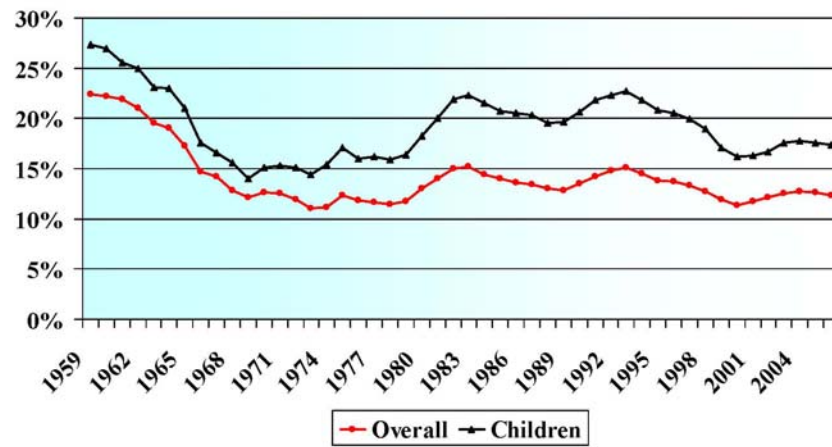
UK Experience

- In UK, having national goal of ending child poverty by 2020 has contributed to dramatic progress.
 - From 1998-99 to 2005-06, child poverty has fallen by more than half in absolute terms, 18 percent on a relative measure.
-

U.S. has made progress before

- Between 1964-1973, poverty fell by 42%.
- Between 1993-2000, poverty fell by 25%.
- Key is to combine efforts to attain full employment with focused policies.

U.S. Poverty and Child Poverty Rates, 1959-2006



A Four-Pronged Strategy

Promote decent work: People should work, and work should pay enough for workers and families to avoid poverty, meet basic needs, save for future.

Provide opportunity for all: Children should grow up in conditions that maximize their life chances. Adults should have opportunities to connect to work, get more education, live in good neighborhoods, move up in the workforce.

Ensure economic security: Americans should not fall into poverty when they cannot work or work is unavailable, unstable, or pays too little.

Help people build wealth: People should have assets that protect them during unstable periods and permit them to climb the ladder of economic mobility.

Guiding Principle of Progressive Universalism: Broad-based help, with the most help to those who need it most.

Task Force Recommendations

Recommendations in twelve areas, including:

- minimum wage
- Earned Income Tax Credit/Child Tax Credit
- supporting unionization
- child care and early education
- housing and equitable development policies
- disadvantaged and disconnected youth
- higher education
- former prisoners and reentry policies
- unemployment insurance
- reforms to means-tested benefits
- addressing high costs of being poor
- promoting savings for low-income families and workers.

Measuring Impacts of Selected Recommendations

**CAP contracted with the Urban Institute to
model the impacts of some of the Task
Force recommendations:**

- UI used Transfer Income Model, a microsimulation model that uses Census Bureau survey data and detailed information about program rules to simulate tax, benefit, and health programs.
- Modified definition of poverty, drawn from recommendations of National Academy of Sciences.

4 Modeled Recommendations

- **Raise Minimum wage** to 50 percent of average non-supervisory wage (\$8.40 in 2006)
- **Expand EITC** for childless workers, extend it to 18- to 24-year olds who are not full-time students, increase it for families with 3+ children, and exclude half the earnings of the lower-earning spouse if doing so resulted in a larger EITC.
- **Make Child Tax Credit fully refundable** so that all low-income children would benefit.
- **Increase Child Care Assistance**, by making subsidies available to all working families with incomes below 200 percent of poverty, and making Child and Dependent Care Tax Credit larger and refundable.

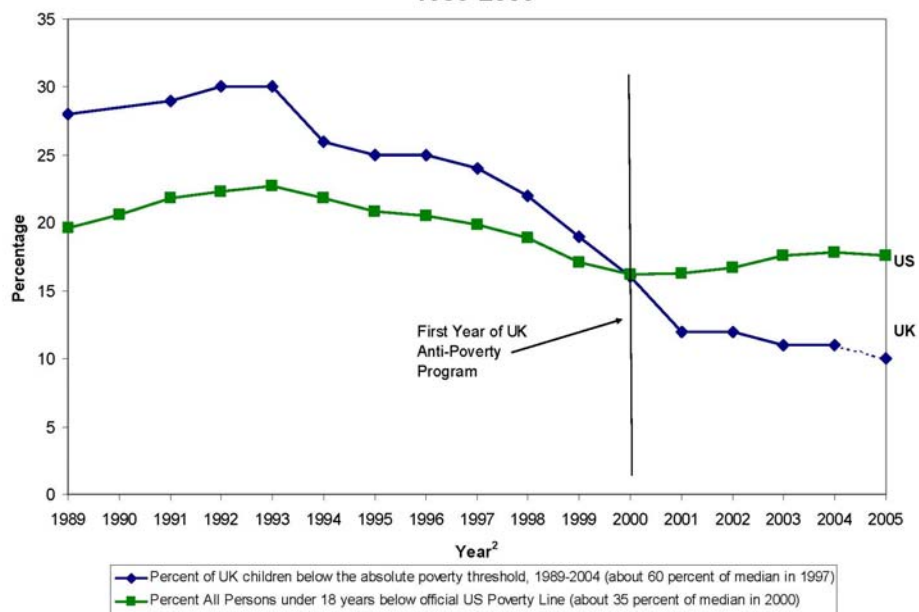
Estimated Impacts on Reducing Poverty		
	Overall Poverty Impact	Child Poverty Impact
Minimum Wage	-5%	-6%
EITC	-6%	-4%
Child Tax Credit	-9%	-20%
Child Care	-8%	-14.5%
Cumulative	-26%	-41%

The Challenge for US

- Challenge is not that nothing works, or that we don't know what to do -- it's about political will.
- Cannot just be federal, cannot just be government.
- State and local efforts can make an important impact and spur others.
- Critical time for moving ahead.



Figure 6. Trends in Absolute Child Poverty: UK vs. USA, 1989-2005



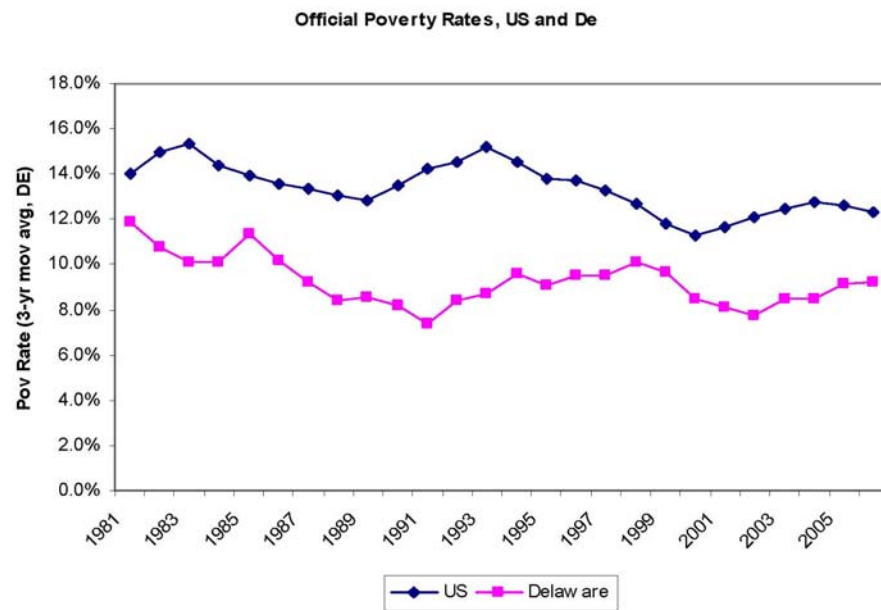
Source: U.S. Census Bureau (2006); UK Office of National Statistics and Development of Work and Pensions (2005).

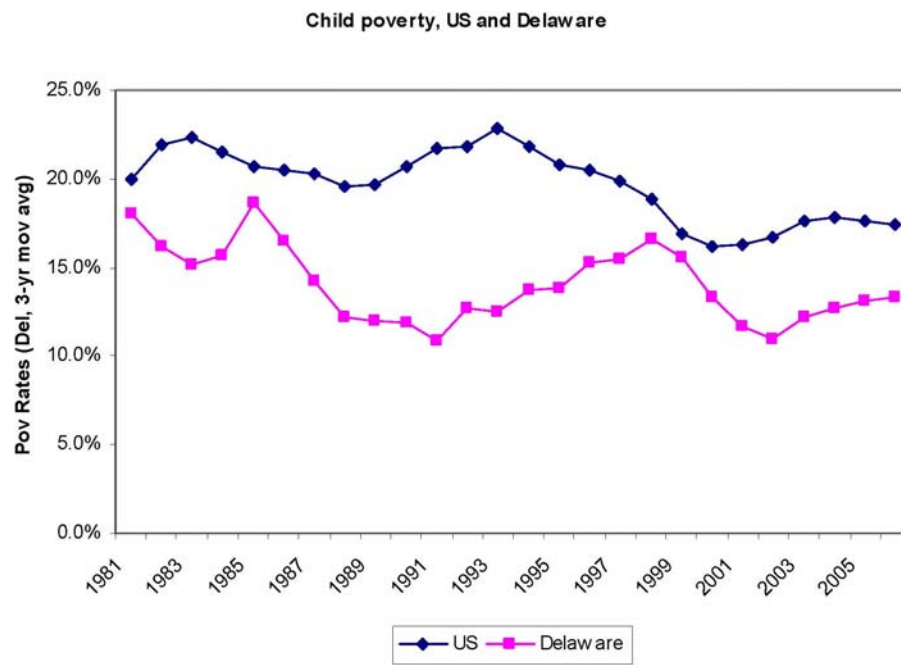


Poverty, Growth, and Inequality

Jared Bernstein
Economic Policy Institute
jbernstein@epi.org
January 18, 2008

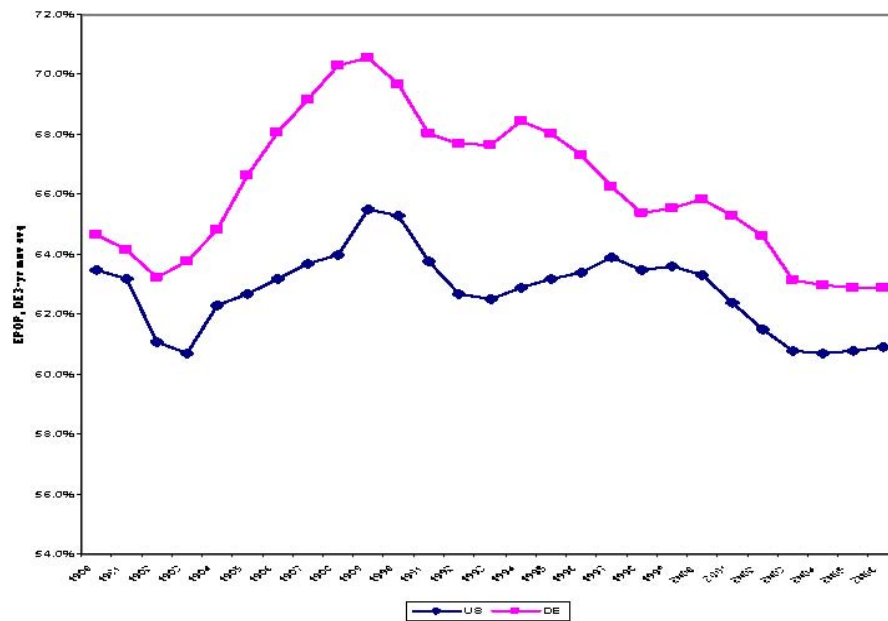








EPOP, HS Grads, US and DE, 1979-2006



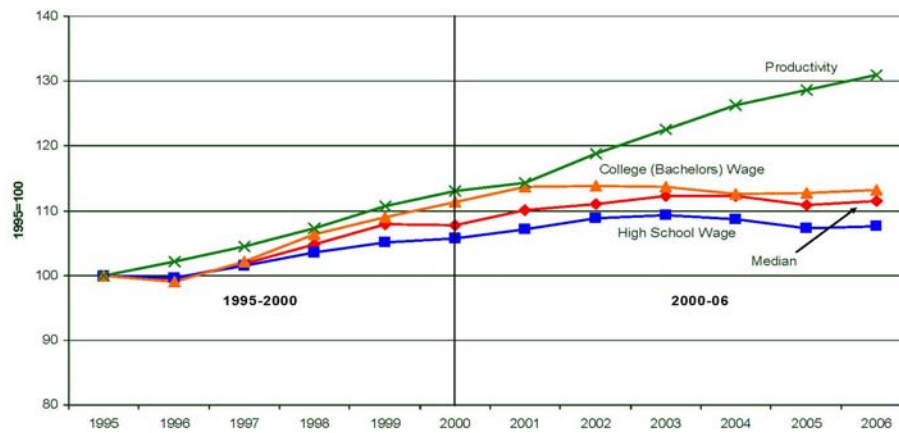


Income shares (including capital gains) of the top 1%, 1913-2005





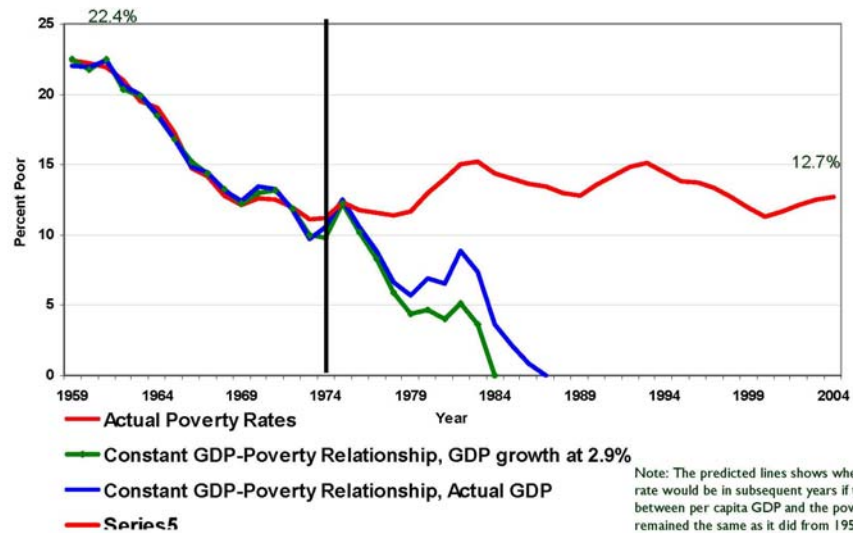
The Productivity-Pay Gap: Hourly productivity and real wage growth, 1995-2006



Mishel et al., *The State of Working America 2006/2007*. An Economic Policy Institute Book. Ithaca, N.Y.: Cornell University Press, 2007.
Update of Fig. A.

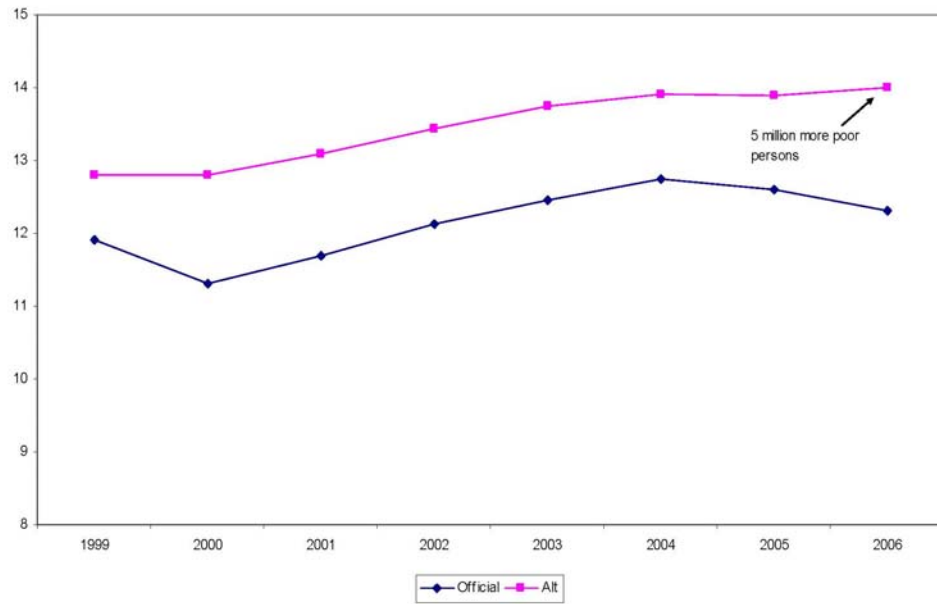


Official Poverty Rate and Predicted Rates with pre-1973 GDP/Poverty Relationship





Official and Alt Pov Rates, 1999-2006



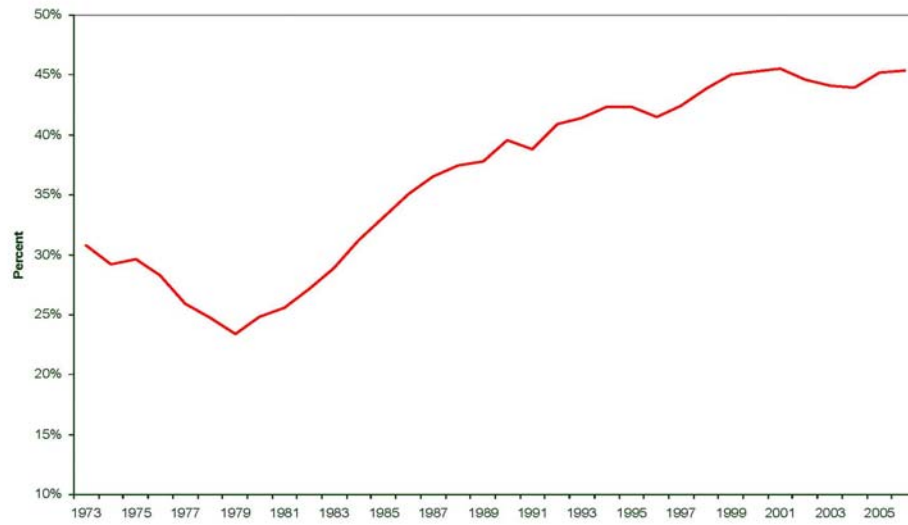


Causes of Growing Inequality

- Increased Educational Returns (Technology)
- Globalization/Trade
- Deregulation
- Race/Gender Differentials
- Absence of Full Employment
- Immigration
- Diminished Union Presence
- Low Minimum Wages
- Winner-take-all
- Regressive Tax Changes
- The Crumbling "Social Contract"
- Diminished Mobility/Privilege
- REDUCED BARGAINING POWER

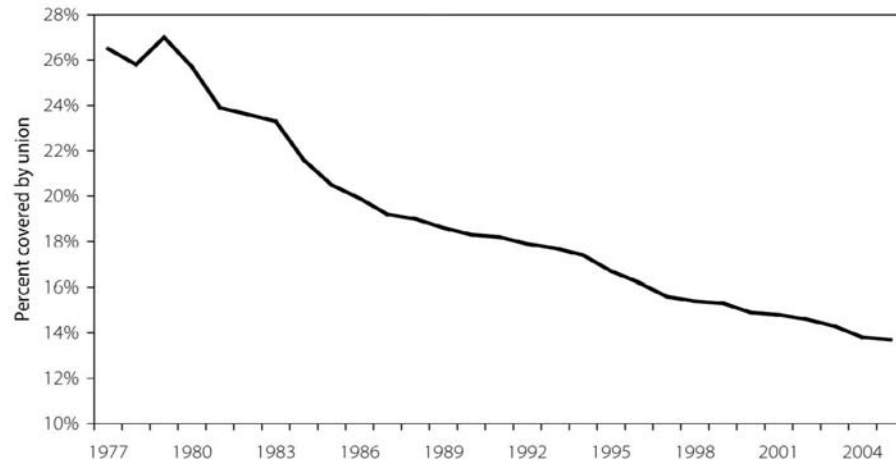


College/HS Wage Premium, 1973-2006





Union coverage rate in the United States, 1977-2005*



* Covered by a collective bargaining agreement.

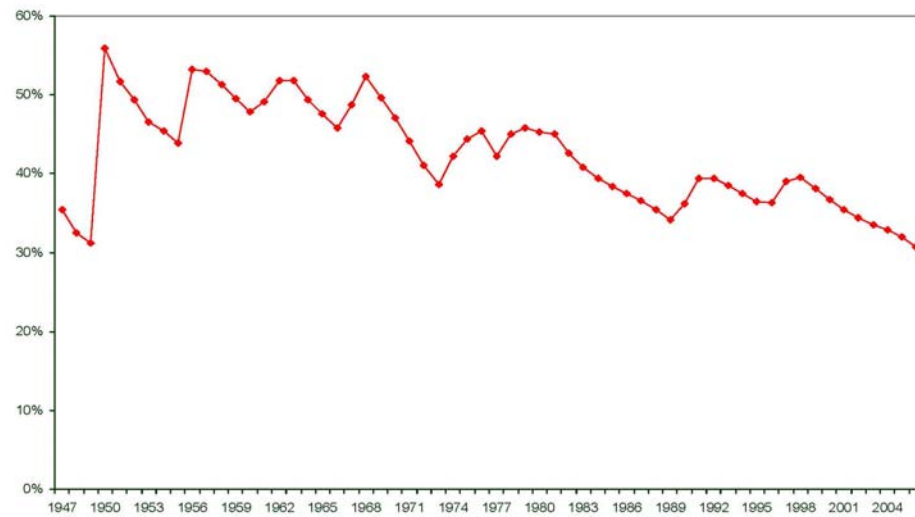
Source: Hirsch and Macpherson (1997) and BLS.

Figure 3W from: Mishel, Lawrence, Jared Bernstein, and Sylvia Allegretto, *The State of Working America 2006/2007*. An Economic Policy Institute Book. Ithaca, N.Y.: ILR Press, an imprint of Cornell University Press, 2007.



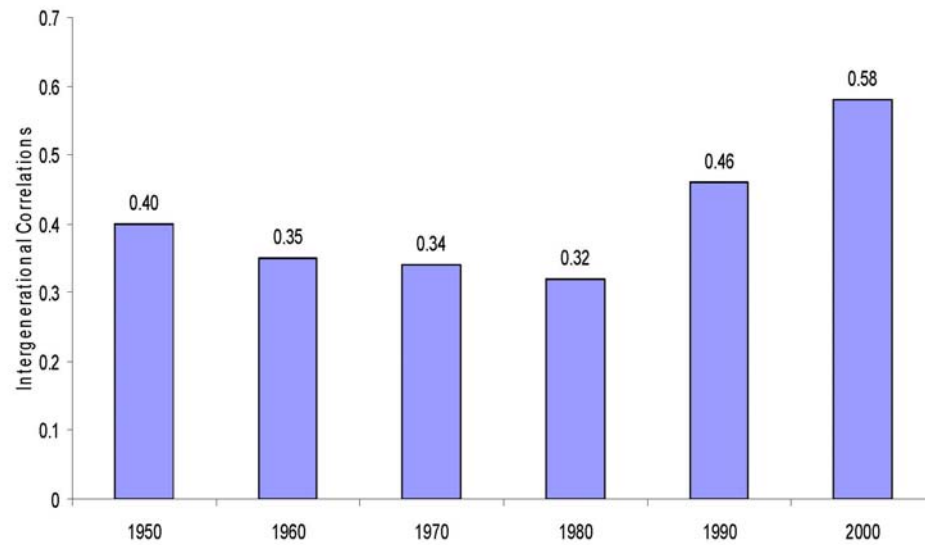


The Minimum Wage Relative to the Average Wage, 1947-2006





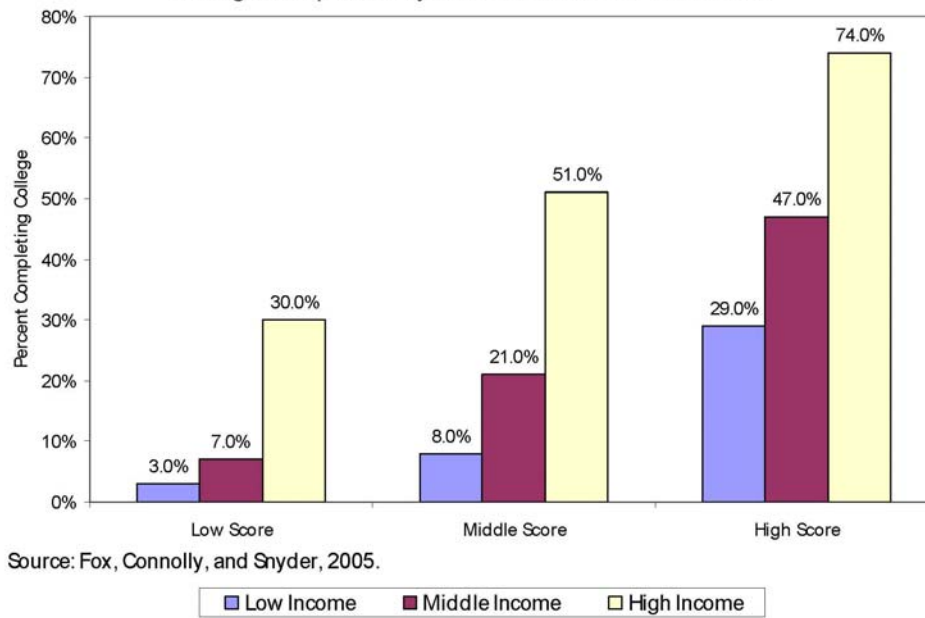
Intergenerational Income Correlations, 1950-2000



Source: Aaronson and Mazumder, 2005.



College Completion by Income Status and Test Scores

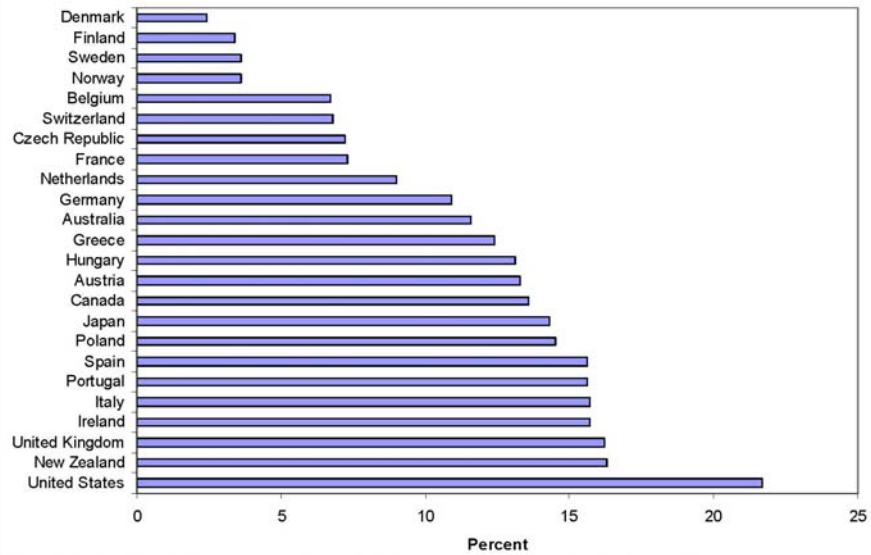




NAIRU Divergence, Family Income, Unemployment, and Inflation, 1949-2006					
	Cumulative Points	Real Annual Growth, Median			
	Diverging from	Family income*		Average	
	NAIRU	All	Afr-Amer	Unemployment	Inflation**
1949-73	-19.4	3.2%	3.7%	4.8%	2.4%
1973-2006	18.8	0.6%	0.8%	6.2%	3.7%
* 2005 is the most recent year for family income data.					
** Post-73 comparison leaves out 1979-82 to avoid upward bias. Including these years gives an average of 4.3%.					
Sources: CBO NAIRU estimates; Census Bureau, median family income (RS deflator); BLS, unemployment; BLS, CPI-RS deflator.					

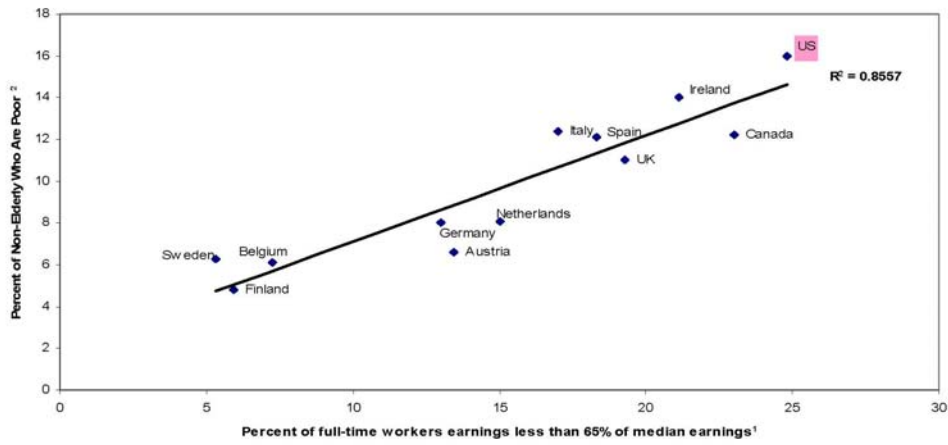


Percent of children (0-17 years) in households with equivalent incomes less than 50% of the median



Dates: 2000, 1999 (Australia, Austria and Greece), 2001 (Germany, New Zealand and Switzerland)
Source: UNICEF

Figure 4. Relationship of Low Pay and Non-Elderly Poverty Rates in Twelve Industrialized Countries circa 2000



Source: Tim Smeeding. OECD database on earnings (as reported in OECD Employment Outlook 2005) and authors' tabulations of the LIS data files.

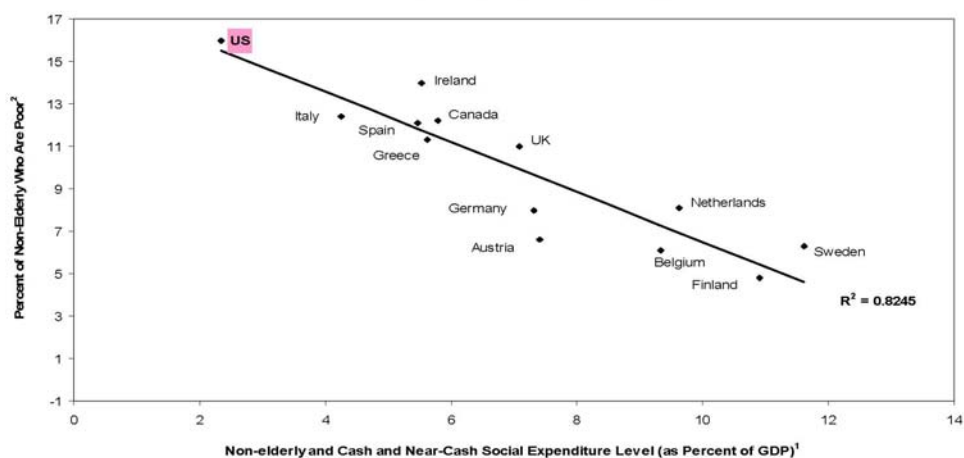
Notes:

¹Data refer to the most recent year for which data could be found (2000 for US, UK, Italy and Canada; 1998 for Germany, Sweden and the Netherlands; 1996 for Austria; 1995 for Belgium, Spain and Ireland). Data for Italy refer to net earnings. Data for Greece are not available.

²Percentage of persons below 65 in poor households.



Figure 5. Relationship of Cash Social Expenditures and Non-Elderly Poverty Rates in Thirteen Industrialized Countries circa 2000



Source: Tim Smeeding. OECD (2004) and authors' tabulations of the LIS data files. Cash and non-cash social expenditures exclude health, education, and social services, but include all forms of cash benefits. Non-elderly benefits include only those accruing to household head under age 65.

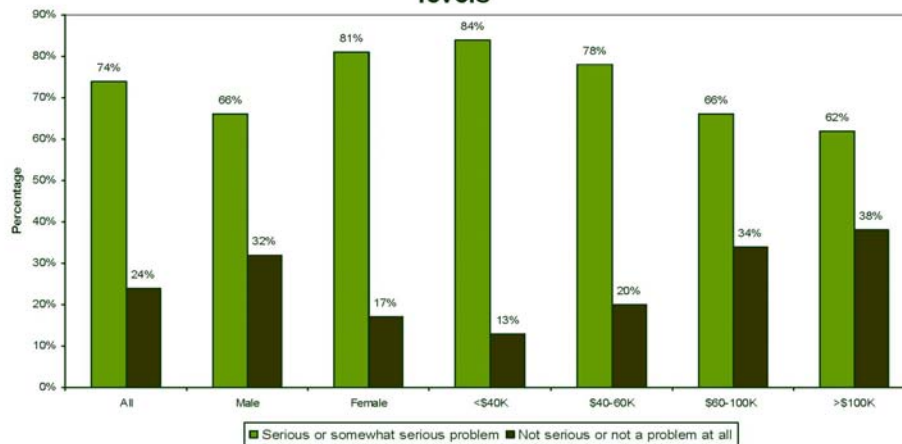
Notes:

¹Cash and non-cash social expenditures exclude health, education, and social services, but include all forms of cash benefits. Non-elderly benefits include only those accruing to household head under age 65.

²Percentage of persons below 65 in poor households.



Attitudes toward income inequality, by gender and wealth levels*



*Respondents' answers when asked the question, "As you may know, Congress is considering various measures to reduce the growing gap between the rich and the poor in this country. Do you think this income gap has become a very serious problem for the nation, a somewhat serious problem, or not too much of a problem, or not a problem at all?"

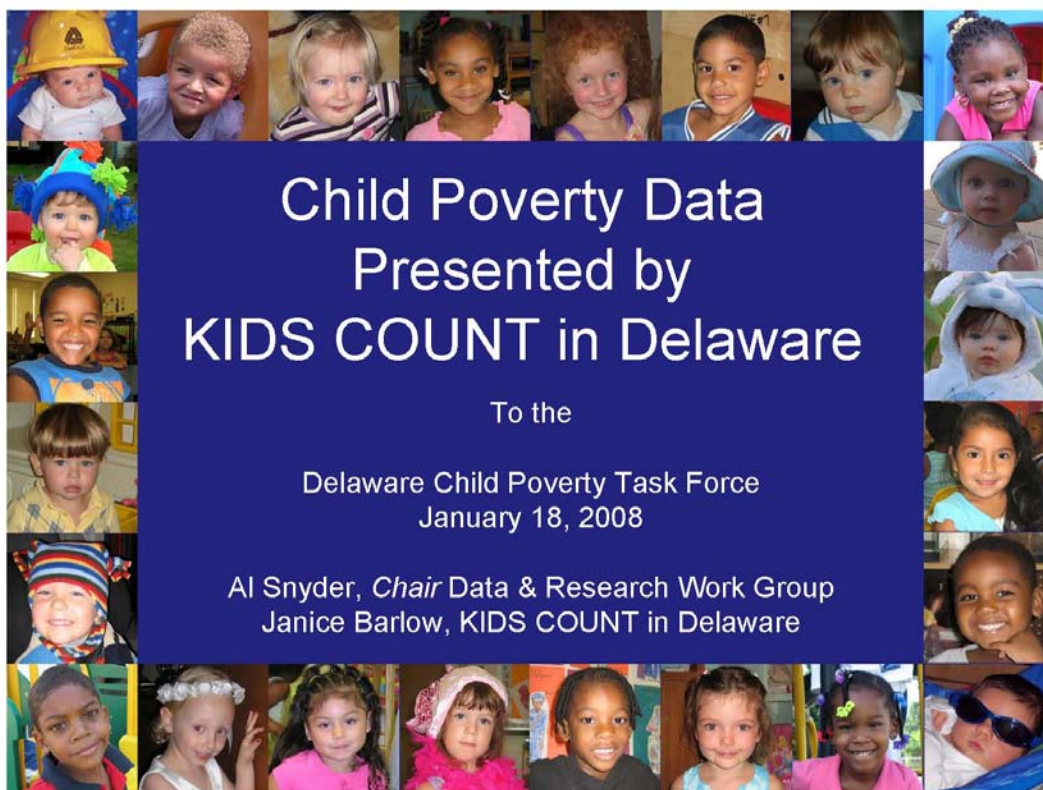
Source: LA Times Poll/Bloomberg National (2006)



Put DATA into ACTION

- Listen to a child • Show interest in your child's education*
- Teach children nonviolent ways to resolve conflict •*
- Be a mentor to an at-risk teen • Promote youth leadership*
- Ask your local school how to become a tutor or mentor •*
- Take a child seriously • Have your children immunized*
- Be a role model • Teach children manners*
- Show love to a child who is not your own •*
- Read a book to a child • Thank a teacher*





Poverty Task Force Data & Research Work Group



Data “Wish List” From December’s Brainstorming
Session Examined & Categorized

- Attainable
- Potentially Attainable (Under Investigation)
- Not Likely to be Attainable



Attainable Data



- Demographics overview
- Poverty by location
- Explanation of Kent/Sussex trend line
- Poverty by age
- Homelessness (DOE/Title I) caveat- broad definition
- Low birth weight correlated with race and poverty status
- Dropout rate correlated with income status
- School achievement gap correlated with income status
- Single parent families correlated with poverty status
- Access to child care



Potentially Attainable Data



- Poverty by age, post census trend
- Borderline impoverished
- Teen pregnancy correlated with poverty
- Substance abuse by individuals correlated with poverty status
- 'Adjusted' poverty figures
- Children enrolled in Medicaid



Data Not Likely to be Attainable



- Kent/Sussex split
- Substance abuse by family members correlated with poverty status
- Mental health status related to poverty status
- School attendance related to poverty status
- Child support related to childhood poverty status



The Data...



Fact Sheet

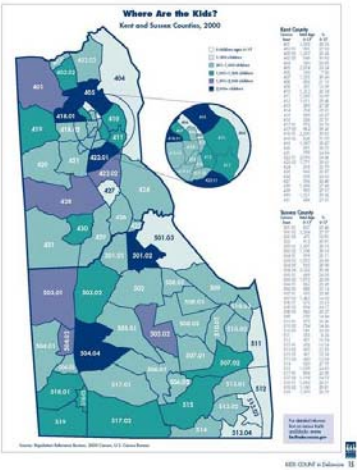
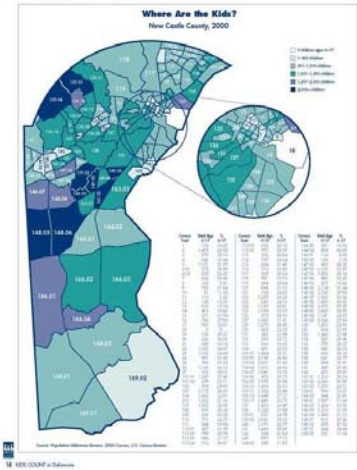


- Delaware Population in 2007
 - Total state population = 863,904
 - DE Children 0 -17 = 204,473
 - DE adults (18+) in poverty = 7.9%
 - DE children (0-17) in poverty = 13.2%
 - 2006 federal poverty level, family of 4 = \$20,614
 - Child poverty rate in DE peaked at 16.9% in 1999-2001, then declined steadily until 2002-04 when it increased from 11% to 13.2% in 2005-07



Delaware's Child Population

Counting the Kids



Delaware Children in Poverty

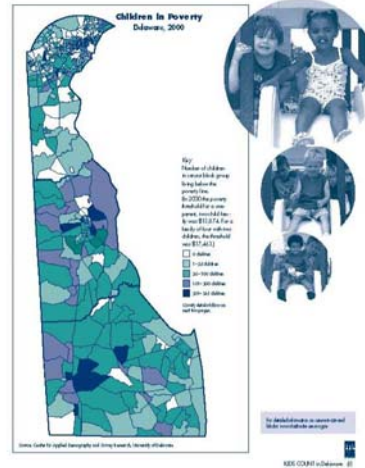
Table 69:

Poverty Thresholds

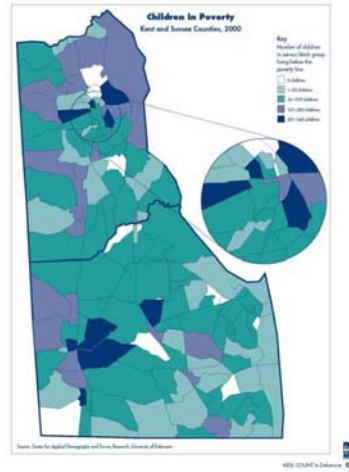
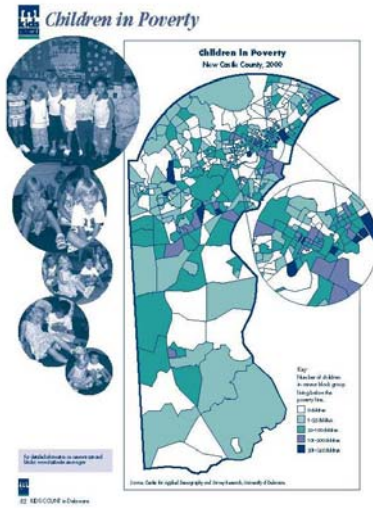
Poverty Thresholds by Size of Family and Number of Related Children Under 18 Years
Annual Income in Dollars, U.S., 2006

Size of Family Unit	Related Children under 18 years old							
	None	One	Two	Three	Four	Five	Six	Seven
One person under 65 years old	\$10,488							
One person 65 years old or older	\$9,569							
Two persons, householder under 65 years	\$13,500	13,896						
Two persons, householder 65 years or older	\$12,186	13,843						
Three persons	\$15,769	16,227	16,242					
Four persons	\$20,794	21,134	20,444	20,516				
Five persons	\$25,376	25,441	24,662	24,639	22,691			
Six persons	\$28,842	28,957	28,360	27,788	26,938	26,424		
Seven persons	\$33,187	33,394	32,680	32,18	31,254	30,172	28,985	
Eight persons	\$37,117	37,444	36,770	36,180	35,342	34,278	33,171	32,893
Nine persons or more	\$44,549	44,865	44,269	43,768	42,945	41,813	40,790	40,535

Source: U.S. Census Bureau



Delaware Children in Poverty



Children in Poverty

Delaware Compared to U.S.

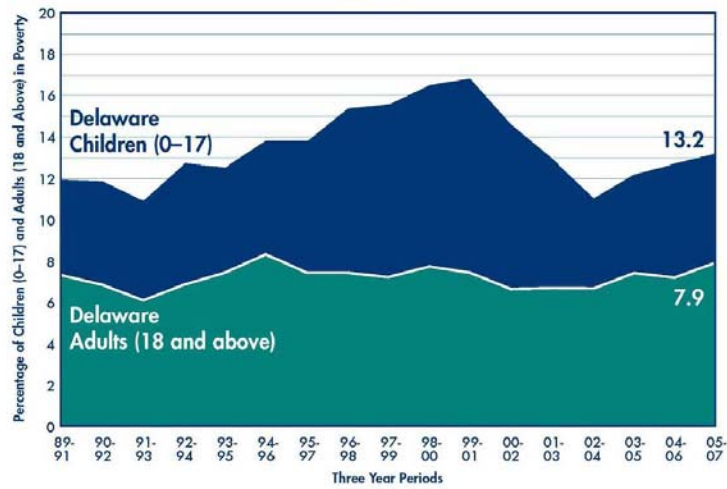


Source: Center for Applied Demography and Survey Research, University of Delaware



Children and Adults in Poverty

Delaware



Source: Center for Applied Demography and Survey Research, University of Delaware



Fact Sheet

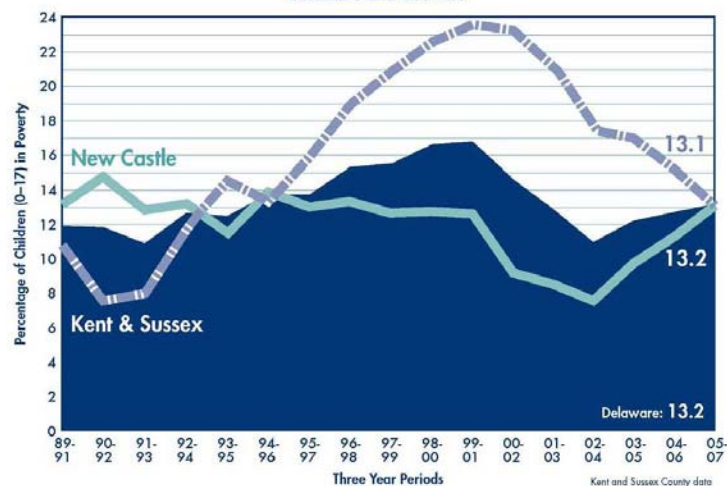


- Trends in Child Poverty
 - Child poverty is on the increase in New Castle County, moving from 7.6% in 2002-04 to 13.2% in 2005-07
 - Child poverty in Kent/Sussex Counties hit a high of 23.5% in 1999-2001. The 2005-07 rate was 13.1%



Children in Poverty

Delaware and Counties



Source: Center for Applied Demography and Survey Research, University of Delaware

Kent and Sussex County data are not available separately.



Fact Sheet

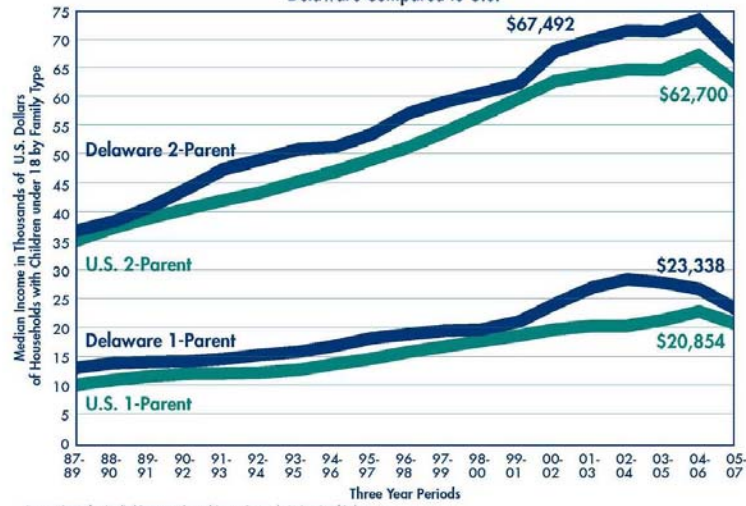


- Family Income
 - In 2005-07, the median household income in DE for 2-parent households was \$67,492
 - In 2005-07, the median household income for single-parent households was \$23,338



Median Income of Families with Children by Family Type

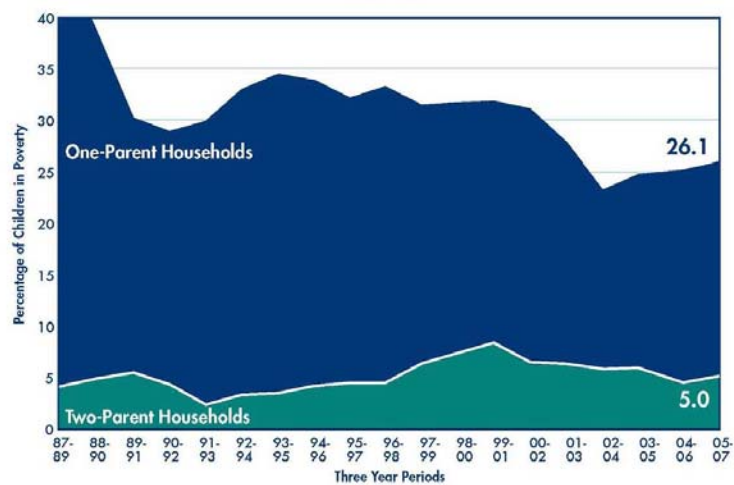
Delaware Compared to U.S.



Source: Center for Applied Demography and Survey Research, University of Delaware



Children in Poverty by Household Structure Delaware

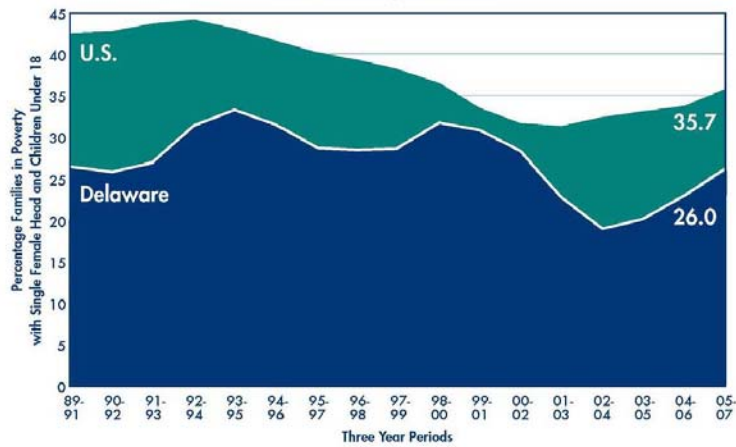


Source: Center for Applied Demography and Survey Research, University of Delaware



Female-Headed Families in Poverty

Delaware Compared to U.S.

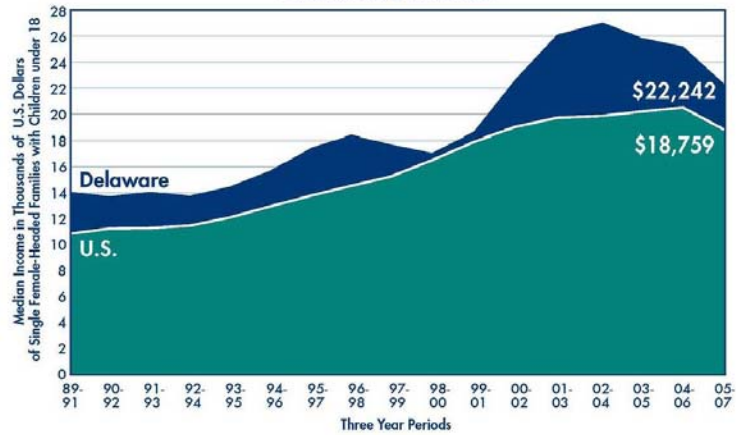


Source: Center for Applied Demography and Survey Research, University of Delaware



Median Income of Single-Female-Headed Families with Children under 18

Delaware Compared to U.S.

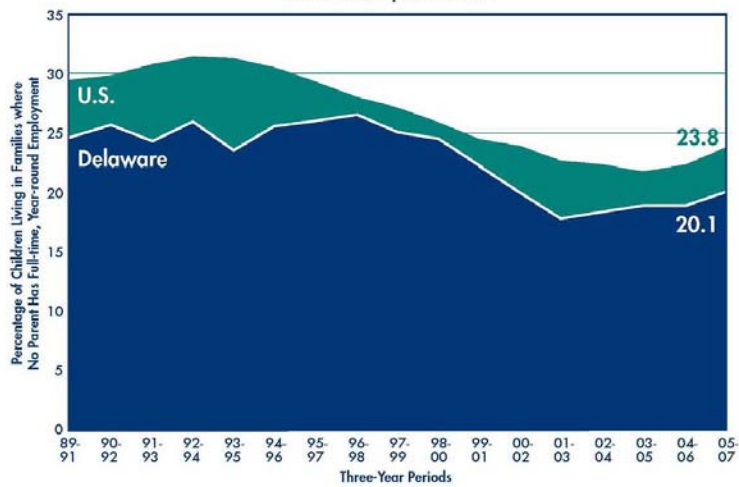


Source: Center for Applied Demography and Survey Research, University of Delaware



Children with Underemployed Parents

Delaware Compared to U.S.



Source: Center for Applied Demography and Survey Research, University of Delaware



Poverty and Education

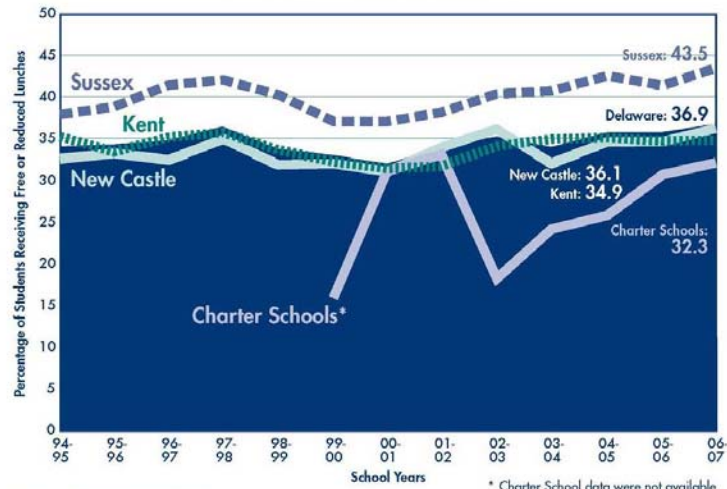


- Free & reduced-price lunch is the proxy measure for low income used when examining education data
- Low income students are less likely to graduate or to graduate on time. The graduation rate was 69.7% for low income versus 87.5% for NOT low income in the 06-07 school year
- Homeless data presented uses the federal McKinney-Vento Act definition



Free and Reduced-Price Lunches

Delaware, Counties and Charter Schools*



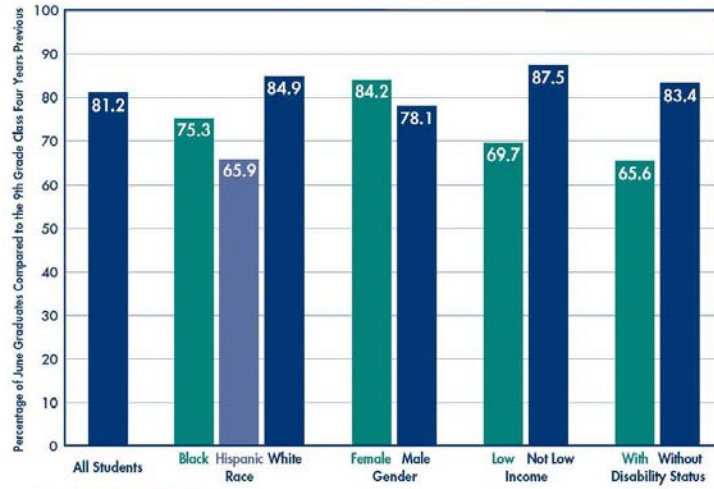
Source: Delaware Department of Education

* Charter School data were not available before the 1999-2000 school year.



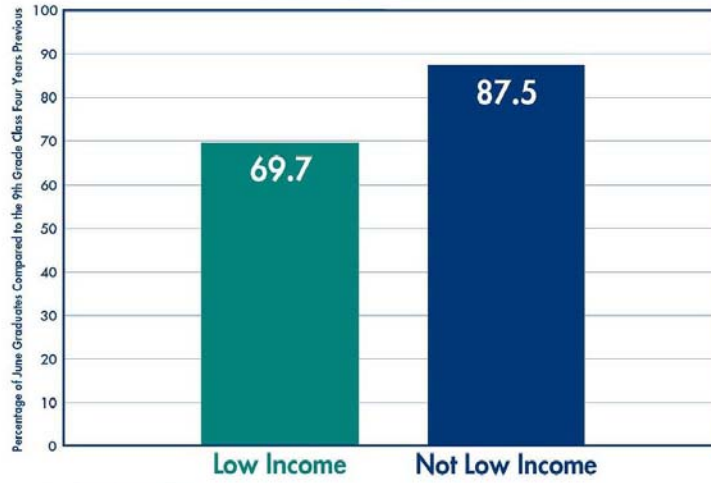
Graduation Rates

Delaware, School Year 2006-07



Graduation Rates

Delaware, School Year 2006-07

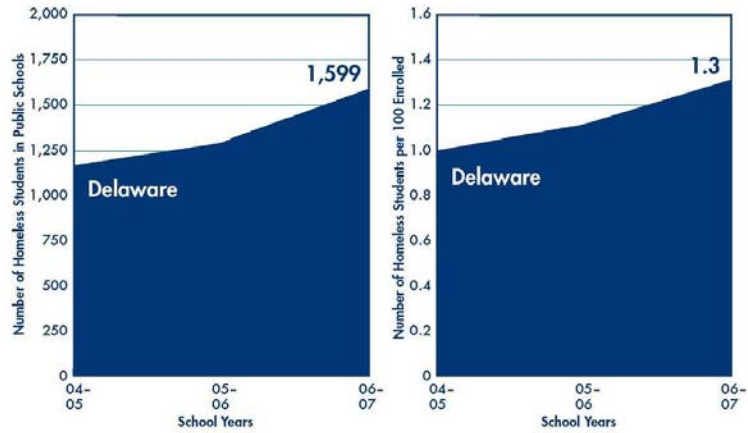


Source: Delaware Department of Education



Students Who Are Homeless

Delaware



Source: Delaware Department of Education



Trends in Health Care Coverage

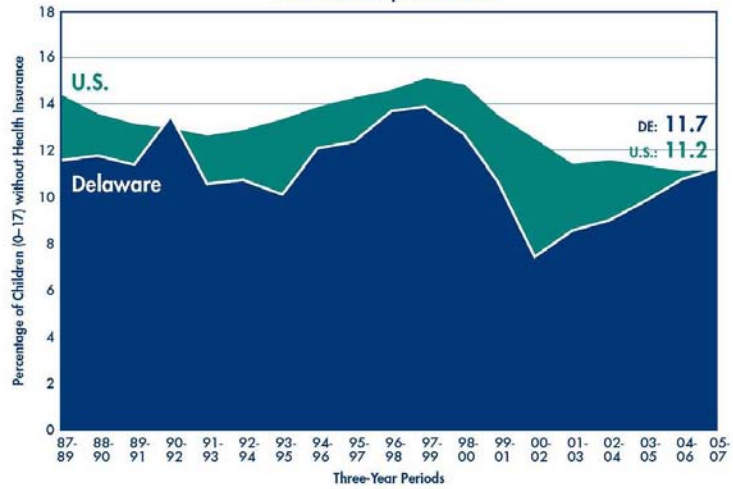


- The number of children without health care in Delaware has been steadily increasing from 7.5% in 2000-03 to 11.7% in 2005-07
- The percentage of all persons (0-64) without health care increased to 14.8% in 2005-07



Children without Health Insurance

Delaware Compared to U.S.

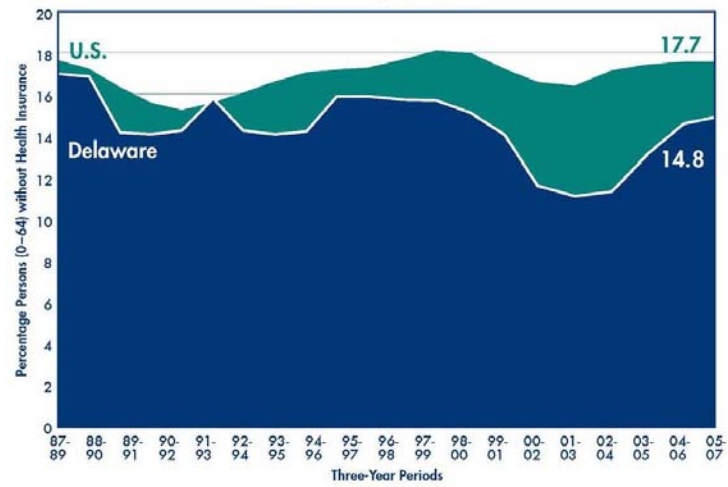


Source: Center for Applied Demography and Survey Research, University of Delaware



Lack of Health Care Coverage

Delaware Compared to U.S.



Source: Center for Applied Demography and Survey Research, University of Delaware





COMMUNITIES COUNT IN DELAWARE

Communities Count provides a snapshot of information about the communities in Delaware, focusing on data about children and families in individual census tracts. KIDS COUNT in Delaware especially thanks the Annie E. Casey Foundation for its support of this publication.

*Funded by
The Annie E.
Casey
Foundation*

*the
University
of Delaware,
and the State
of Delaware*



Appendix 9

Public Forums on Child Poverty

At the heart of the Child Poverty Task Force efforts for understanding what it means to be impoverished in Delaware was a series of public forums held by members of the Task Force. There were a total of seven public meetings held statewide. Three forums were held in New Castle County, two in Kent County and two in Sussex County. Organizations that provided panelists to speak about children's issues during the public meetings include: Child Development Watch, Children and Families First, Community Legal Aid Society (3), DE Early Childhood Center, DE Parents Association, Delmarva Rural Ministries, Delaware Technical & Community College, First Steps/Primero Pasos, Food Bank of DE, Hilltop Lutheran Neighborhood Center (2), House of Pride, Latin American Community Center (2), La Esperanza, La Red Health Center, Pencader Hundred Community Center, St. Michael's School & Nursery (2), Telamon/Head Start (2), Vera's Haven/Whatcoat Social Services, Western Sussex Boys & Girls Club and Women's Opportunity Link DE.

With a total of two hundred sixty-eight (268) individuals from a variety of walks of life coming together for conversations at these forums, the reality of child poverty in Delaware was brought clearly into focus. Children living in poverty here in Delaware need a voice and the panelists and participants that attended the Task Force meetings hoped doing so would provide those children with that voice. This report is the collective effort of all those involved in the strategizing to improve the lives of Delaware children.

Format of the Meetings

The format of the meetings included the presentations of panelists. At least three or four panelists in attendance either came from a low-income background or represented an agency that advocated for low-income people. The forum began with these presentations in order to bring the issues to the forefront and get people thinking about what it means to live in poverty. The panelists were asked to answer the following questions:

1. What is your experience with poverty in DE and what is the impact on children?
2. What are the choices people in poverty have to make and what is the impact on children?
3. What circumstances and barriers put Delawareans in poverty and what is the impact on children?

The panelists who spoke on these topics brought a wealth of experience and knowledge to the meetings. After the completion of the panelists' remarks, the attendees were divided into groups and there was a series of structured

roundtable discussions that involved all of the participants, including the panelists. The following questions are those that were asked during the roundtable discussion portion of the meeting:

1. What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
2. How can Delawareans move out of poverty and what is the impact on children?
3. What are the barriers or problems to moving out of poverty in DE and what is the impact on children?
4. What do you want for your children?

The results of the roundtable discussions provided the opportunity to solicit ideas and recommendations from all of the participants that represented people from many different fields and walks of life. These public meetings were a unique and powerful session of many minds targeting the same issues. Many of the recommendations of the Task Force were the direct result of the suggestions and insight provided by the diverse mix of people that attended the seven public meetings.

Panel Themes

The themes of the panel focused on three areas; experiences with poverty, the choices facing people in poverty, and the circumstances or barriers faced by those living in poverty.

- The first theme, experiences with poverty, spoke to the idea that poverty has a new face in Delaware. The number of families that are only a paycheck away from poverty are increasing. Many families that were once working or even middle class are more and more becoming faced with the possibility of poverty. The increase in the costs of living are affecting more than just those populations that have experienced prolonged poverty. Families are being stretched beyond their means and their children are feeling the pressures of not having the material possessions that many of their classmates have. Single parents feel even more pressure to make ends meet and still provide their children with the luxuries that children desire. Additionally, welfare reform has left many families without much needed cash assistance and the reliance on churches as an important source of support has increased.
- The second theme, the choices faced by people in poverty, illustrates the issue of low-wage work and how employment does not always guarantee comfort. The panel spoke about how low-wage work throughout Delaware, and especially seasonal work in Sussex County, can leave

people with the need to prioritize their bills and choose which necessities a family can do without until the next source of income is available. With the costs of housing, childcare, and healthcare skyrocketing, many parents must make difficult decisions about “what the family can do without.” These choices can include decisions between paying rent or buying medicine, paying the electric bill or buying food, or even keeping older children home from school to watch siblings in order to avoid the high costs of childcare. Many kids do not receive needed medical care because a parent cannot afford to risk losing income or even their job. Some parents even turn down the possibility of a higher wage because the resulting cut in supplemental benefits would leave the family worse off.

- The third and final theme mentioned by the panelists was the circumstances and barriers that may prevent a family from moving out of poverty. The stigma attached to being in poverty and using the social programs designed for those in need, may prevent a family from pursuing help. Additionally, some immigrants may not seek out help through existing programs in fear of government ramifications. A language barrier may also be a factor in the use of services by immigrants. Many of the barriers discussed by the panelists included a number of aspects that were lacking, including; lack of transportation, lack of knowledge about availability of programs, lack of affordable housing or quality childcare, and the lack of healthcare that families can afford.

Roundtable Themes

During the roundtable discussions, there were a variety of organizations and interests represented, which provided the opportunity to evaluate the issue of children living in poverty from a number of perspectives. Many of the participants brought first-hand knowledge of the state programs that exist in Delaware to the discussions. Some worked within the programs, others were the recipients of state programs, and still others were not associated with the programs at all but merely taxpaying citizens who had an opinion on what programs the state provides funding to. This combination of individuals enabled the discussions to be rich in diversity and fully capable to evaluate the program and the issues the program seeks to remedy from a range of viewpoints.

Successful Programs

According to the roundtable discussions there are a variety of state programs that appear to be at least somewhat effective. These successful programs include but are not limited to Temporary Assistance to Needy Families which provides much needed income to make up the difference in low-wage work, Food Stamps, which can insure that families have at least their nutritional needs met, and Medicaid, a highly efficient method of providing families with necessary medical attention that they might not otherwise have access to. Additionally,

programs like Women, Infants, and Children and Smart Start can be considered successful programs that provide pregnant and nursing mothers with not only nutritious foods but also access to vital information by nutritionists, social workers, and nurses in regards to having a healthy pregnancy and baby. In addition, Food Bank programs and food pantries also provide nutrition to families that may not be able to afford quality food.

Several programs that focus on early childhood education were also praised during the discussions. Programs including Head Start, Success by 6, and the Delaware Stars for Early Success programs are seen as successful in giving children that may face disadvantages because of their poverty, the opportunity to be as prepared for schooling as their classmates. In regards to higher education, the SEED program, Student Excellence Equals Degree, is successful in assisting with college tuition that may be out of reach for many low-income families.

A variety of other programs were discussed as having some success such as those that deal with mentoring, transitional housing, substance abuse treatment, community based programs, recreation programs for kids, and sliding scale programs that use a fee based on one's income. These programs represent just some of the many programs available to low-wealth families in Delaware. In spite of the successes of many of these programs, the discussion groups felt that many of the programs need to be expanded because as the rate of poverty in Delaware continues, so should the possibilities to have a life out of poverty.

Areas That Need Attention

While many programs were applauded during the meetings, the existence of troubled programs and other issues arose. One of the main problems targeted was the lack of communication across state programs and the need for coordination in applications and regulations for programs. Participants felt that state programs had the capability to provide even more service if they could be linked together and therefore perhaps simplify many of the common issues faced by recipients and case managers. Cooperation among agencies could create more efficiency and inevitably lead to better assisting clients towards a path of self-sufficiency.

There were also many concerns about the lack of incentives for secondary and post-secondary education. It is common for parents to relinquish the idea of going to college because there is simply not enough time or resources to support a family and obtain a degree. Public transportation was also a common worry because the cost of owning a car is out of reach for many families, and the limited access to public transportation, such as on nights and weekends, can sometimes create problems in obtaining and maintaining employment. Additionally, the unavailability of childcare during the weekend or at night might also impose constraints on a parent's employment.

Another issue that was discussed was the stigma attached to those living in poverty and the need for people to be willing and able to fight against the stereotypes about people in poverty. There is a need to change the way in which poverty is perceived if the likelihood of providing assistance to such families will increase. Many of the programs provided by the state need to be evaluated and improved including the reduction of penalties that many recipients face and the need for more case managers to provide productive support to clients. Concerns about prisoner re-entry and the need for expunging criminal records were also raised. The needs of immigrants were addressed by the discussions as well, such as having program materials in languages besides English and issues regarding citizenship requirements and immigration laws.

Moving Out of Poverty

The roundtables also discussed the multiple ways in which a family can become upwardly mobile and move out of poverty. At all of the meetings, each of the roundtable groups discussed education as the key to fostering a movement out of poverty. Because of the assets that an education can provide later in life, the groups felt that universal early childhood education could provide children with the foundation for success. For teenage children and adults, providing support for higher education and cutting the drop-out rate could boost the opportunity to prevent families from living in poverty. Education is the crucial tool for the prevention of poverty.

The variety of solutions that may influence one's movement out of poverty focused not just on education but also on jobs. The need for workers to find jobs that pay a livable wage and even the suggestion to create a subsidized jobs program to repair physical infrastructure, are a few ways the discussion groups thought about how people could improve their quality of life. In addition, the possibility of a refundable state Earned Income Tax Credit was mentioned as a means to provide low-wealth families with more income. In regards to transportation, many groups suggested a subsidy so that people could afford to get to work and earn a living. In addition to transportation, other costs of living, including housing, healthcare and childcare need to be made affordable for families that are working but simply not bringing in enough income to cover these costs. For some adults, things like life skills education and job training may provide them with the tools needed to become self-sufficient.

Possible Barriers to Moving Out of Poverty

During the Task Force forums, in addition to discussing the successes and failures of programs that exist for low-income people, the participants also talked about the problems experienced by individuals that may inhibit a movement out of poverty. Although poverty is a social problem that has societal and not necessarily individual roots, addressing the specific barriers faced by individuals is a good strategy in order to approach the issue from all possible perspectives.

All of the discussion groups suggested that lack of political will is a barrier to moving out of poverty. There is a need for citizens and officials to possess more interest in poverty-related issues, and to speak out for those Delawareans that do not experience the quality of life that many of us have. People must become more publically concerned with poverty because it affects all of us. Children that are born into poverty and face disadvantages in education, many times grow into adulthood still fighting against the barriers that poverty creates. Unemployment, low wages, and lack of consideration for the hardships that poverty imposes implies that the need for social programs will only expand, costing the state and its taxpayers more money.

The issue of who is to blame for poverty needs to be altered and a re-orientation of values is necessary to achieve change. If those in poverty could be advocated for, by others and by themselves, instead of attaching blame and hopelessness to those in despair, we can all benefit. By investing in the children that are living in poverty and their parents, perhaps the cyclical nature of poverty can be broken. The public needs to be made aware of the truth about poverty and the outcomes of children growing up in these circumstances, and more importantly how advocating for such families will indeed diminish the existence of poverty in Delaware.

Specifically, the concerns about how low-income families can begin a life out of poverty were raised. With the lack of public transportation, costs of living like affordable childcare, a livable wage and the cycle of unstable work, payday lenders and bad credit reports, many low-income families face a very uphill battle. However, by focusing on the children of low-wealth families and quality early childhood education, perhaps many of the bad cycles faced by adults in poverty can be prevented.

The roundtable discussions ended with the groups expressing what they would want for their children. The answer to this question by many groups was simple, “the best.” Included in what participants thought was the “best” for their children was the best health, education, productive future, financial stability, knowledge and skills. The participants want for their children what many people do, a bright future, a safe and comfortable upbringing, and the opportunity to become a successful adult. What it comes down to is this, low-income parents are just that, parents. Parents raising their children in poverty want all of the same things for their children that any parent would. Children should have the right to grow up safe and to become successful, regardless of the income of their parents. Given the costs of social programs, if the state can help children prepare for a successful adulthood, it is a worthwhile effort because it could mean the prevention of the multigenerational effects of poverty.

Appendix 10

Child Poverty Public Forum Flier, Questions, & Agendas

Community Meeting on Child Poverty

April 7pm 5-8pm

St. Michael's Nursery & School

701 No. Walnut Street, Wilmington

The Governor's Child Poverty Task Force has been charged with cutting Delaware's child poverty levels 50% by 2010. We are holding 7 meetings across the state to engage all Delawareans in a process that helps to better understand the scope of the problem and to come together in order to find solutions. Your participation is key to the process! Come to share your thoughts and ideas or to hear more about what is happening in Delaware.

Details:

- Dinner will be provided.
- Licensed child care will be provided to those that register by April 3rd.
- Please RSVP by calling Crystal Ross at 302-831-6710 or email cross@udel.edu

If you are unable to join us at this meeting hopefully you will be able to join us at one of the other meetings.

- April 14 in Dover
- April 21 in Georgetown
- April 28 in Bear
- May 5 in Harrington
- May 12 in
- May 19 in Wilmington

Call 302-831-6710 for more details.



**Child Poverty Task Force
Community Meeting
Panel Topics**

- What is your experience with poverty in Delaware and what is the impact on children?
- What are the choices people in poverty have to make and what is the impact on children?
- What circumstances and barriers put Delawareans in poverty and what is the impact on children?

**Child Poverty Task Force
Community Meeting
Round Table Discussion Questions**

- What programs, initiatives, or policies are currently working to fight poverty (particularly affecting children)?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?

Community Meeting on Child Poverty Agenda

April 14pm 5-8pm

Calvary Baptist Church
410 Fulton Street, Dover

Introductions

Meeting Facilitator: John Moore
United Way of Delaware, Dover

Panel

Kimberly Jarmon, *Vera's Haven*

Beverly Miles,
Board Member, Delmarva Rural Ministries

Harold Stafford
Delaware Parent's Association

Marion Harris
House of Pride

Dinner Break

Round Table Discussions

Wrap Up

Questions & Answers

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?

Please feel free to join us again at other meetings . Call 302-831-6780 for more details.

- April 21 in Georgetown
- April 28 in Bear
- May 5 in Harrington
- May 12 in Seaford
- May 19 in Wilmington



United Way of Delaware



Community Meeting on Child Poverty Agenda

April 21st 5-8pm

St. Paul's Episcopal Church

122 East Pine Street, Georgetown, Delaware, 19947

Introductions

Meeting Facilitators:

Prue Albright, *Kids Count Board Member*
Ann Gorrin, *Read Aloud Delaware*

Panel

Eleanor Kiesel,
Community Legal Aid Society, Inc. Georgetown

Belinda Camacho,
Head Start Parent, Telamon

Ethel Sayles,
La Esperanza Community Center

Marilyn Gonzalez
La Red Health Center

Dinner Break

Round Table Discussions

Wrap Up

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?

Please feel free to join us again at other meetings . Call 302-831-6780 for more details.

- April 28 in Bear
- May 5 in Harrington
- May 12 in Seaford
- May 19 in Wilmington



Community Meeting on Child Poverty Agenda

April 28th 5-8pm

Greater Newark Boys & Girls Club
1 Positive Place Bear, Delaware

Introductions

Meeting Facilitator: Donna Curtis
Kids Count Delaware, Board Member

Panel

Vicky Kelly, *Children & Families First*

Diane Neal,
Resident, Sparrow Run

Debbie Gottschalk,
Community Legal Aid Society

Amanda Ganley,
Women's Opportunity Link of DE

Dinner Break

Round Table Discussions

Wrap Up

Questions & Answers

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?

Please feel free to join us again at other meetings . Call 302-831-6780 for more details.

- May 5 in Harrington
- May 12 in Seaford
- May 19 in Wilmington



Community Meeting on Child Poverty Agenda

May 5th 5-8pm

**Delaware Early Childhood Center
Harrington, DE**

Introductions

Meeting Facilitator: Sandra Peterson

Panel

Shayla Taylor, Parent, Delaware Early Childhood Center

Mary Jo Montagne, Nurse, Child Development Watch

Crystal Timmons, Food Bank, Milford

Dinner Break

Round Table Discussions

**Wrap Up
& Answers**

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?



Community Meeting on Child Poverty Agenda

May 12th 5-8pm

Western Sussex Boys & Girls Club
310 Virginia Ave, Seaford, DE

Introductions

Meeting Facilitator:

Panel

Sharon Smack, *Tri-Community Coalition for Youth*

Joyce Stell, *NCALL*

Monica Suarez, *Telamon*

TBD

TBD

Dinner Break

Round Table Discussions

Wrap Up

Questions & Answers

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?

Please feel free to join us again at other meetings . Call 302-831-6780 for more details.

- May 19 in Wilmington



Community Meeting on Child Poverty Agenda

May 19th 5-8pm

Los Jardines

1000 West 5th Street Wilmington, DE

Introductions

Meeting Facilitator:

Laura Peterson, *Public Allies Delaware*

Panel

Dara Boger, *Hilltop Lutheran Neighborhood Center*

Patty Lowe, *Parent, ECAP, LACC*

Irya Armental, *Coordinator, ECAP, LACC*

Maria Johnson,
Parent, Hilltop Lutheran Neighborhood Center

Dinner Break

Round Table Discussions

Wrap Up: Questions & Answers

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?



Community Meeting on Child Poverty Agenda

June 9, 2008 5-8pm

Iglesia de Dios Maranatha

24620 German Road Seaford, DE 19973

Introductions

Meeting Facilitator: Ann Gorrin & Prue Albright

Panel

Monica Suarez., *Telamon*

Kendra Herrold

Trudy Cole, *First Steps/Primeras Pasas*

Dinner Break

Round Table Discussions

Wrap Up

Questions & Answers

Roundtable Discussion

- What programs, initiatives or policies are currently working to fight poverty (particularly affecting children)? What can Delaware do differently?
- How can Delawareans move out of poverty and what is the impact on children?
- What are the barriers or problems to moving out of poverty in Delaware and what is the impact on children?
- What do you want for your children?



Appendix 11

Summary of Statewide Child Poverty Programs

The following is a detailed list of state programs that provide services to families and individuals living in poverty or at risk for living in poverty. The programs are provided by an array of state departments and divisions, and they serve three main purposes. These purposes include prevention of the negative outcomes associated with poverty, providing support to families in need, and fostering a movement into self-sufficiency. The first list will illustrate the programs that are offered through several departments and divisions. Secondly, the list will be broken down by purpose and the programs will be described.

Child Poverty Related Programs by Department and Division

The Department of Health and Social Services-FY 2008 \$994,468,000

The Division of Social Services-FY 2008 67,265,000 (includes TANF, Child Care and General Assistance)

General Assistance
Temporary Assistance for Needy Families
Food Stamps
Child Care Services

The Division of Medicaid and Medical Assistance

Medicaid
Delaware Healthy Children Program

The Division of Child Support Enforcement-FY 2008 Total \$6, 409,000

Child Support Enforcement

The Division of Substance Abuse and Mental Disorders- FY 2008 \$92,799,000

Crisis Intervention
Mental Health Services

The Division of State Service Centers-FY 2008 \$12,701,000

Emergency Assistance Services
Emergency Housing Services
Adopt-A-Family
Dental Transportation Services
Family Visitation Centers

Kinship Care Program
Low-Income Home Energy Assistance Program
Weatherization Assistance Program
Community Food and Nutrition Program
Community Services Block Grant

The Division of Public Health- FY 2008 Total \$128,612,000

Delaware Adolescent Health Program
Delaware Teen Pregnancy Prevention
Alliance for Adolescent Pregnancy Prevention
Safe Arms for Babies
Child Development Watch
Children with Special Health Care Needs
Delaware Reproductive Health Services
Family Practice Team Model
Immunization Program
Preconception Care Program
Kids Kare
Lead Poisoning Prevention
Delaware Newborn Screening Program
Delaware Oral Health Program
Smart Start
WIC Program

**The Department of Services for Children, Youth and their Families- FY 2008
\$ 150,348,000**

K-5 Early Intervention Program

The Department of Education-FY 2008 \$1,117,258,000

National School Lunch and Breakfast Program
Child and Adult Care Food Program
Summer Food Service Program
Nutrition Education
Delaware Reads Aloud...
Delaware Stars for Early Success
Head Start
Early Head Start Program
Parents as Teachers
The Delaware SEED Scholarship Program
Delaware Higher Education Commission

The Department of Labor-FY 2008 \$24,970,000

State Summer Youth Employment Program

The Delaware State Housing Authority

Affordable & Accessible Housing Locator
Affordable Rental Housing Sites Directory
Housing Choice Vouchers
Moving to Work
Multi-Family Asset Management
Public Housing
Resident Services Activities
Single Family Mortgage Revenue Bond Program
Resident Homeownership Program
Public Housing Home Ownership Program
Delaware Emergency Mortgage Assistance Program
Housing Development Fund
Low-income Housing Tax Credits
Multi-family Mortgage Revenue Bond Program
Neighborhood Stabilization Program
Community Development Block Grants

Programs by Purpose

Prevention Programs

Nutrition Education- A goal of the School and Community Nutrition Programs staff is to promote nutrition education in all USDA child nutrition programs. Quality nutrition through a well balanced diet is foundational to a healthy lifestyle. Quality nutrition helps school-age children develop healthy minds which are essential to learning. Quality nutrition is also essential to combating our nation's childhood obesity epidemic.

Delaware Reads About...- Delaware Reads about literacy program is a statewide partnership between the Delaware Division of Libraries (DDL) and the Delaware Department of Education (DOE) encouraging Delawareans to be more involved and aware of the importance of literacy. The literacy partnership would like all Delawareans to read even more; in our schools, homes, communities and businesses throughout the state.

Delaware Stars for Early Success- Delaware Stars is designed as a voluntary system that expects programs to work on improving quality by moving up the Star Levels. Delaware Stars provides technical assistance and limited financial support to programs involved in Stars as they engage in quality improvement efforts.

Head Start- a forty year old federally funded program operated by local public and private non-profit and for-profit agencies to provide comprehensive child development services to children at or below the poverty, with a special focus on helping preschoolers from three to school entry develop the early reading and math skills they need to be successful in school.

Early Head Start program- was established to serve pregnant women and children from birth to three years of age in recognition of the mounting evidence that the earliest years matter a great deal to children's growth and development.

Parents as Teachers-The Parents as Teachers Program provides parent education services to parents with first born children. Beginning at birth up through thirty-six months, parents receive monthly home visits from a trained parent educator. The purpose of each visit is to provide information to parents about their children and strategies to further promote and facilitate their children's development. FY2008 \$1,317,000

Family Practice Team Model (Prenatal Care)- The Family Practice Team Model Program provides enhanced prenatal care and care for women and their new baby for two years after the baby's birth.

Immunization Program- The mission of the Delaware Immunization Program is to prevent and control the transmission of vaccine preventable diseases through the support and implementation of interventions aimed at increasing immunization rates. The program assures all children have access to vaccines. FY 2008 \$256,000

Preconception Care Program- Preconception Care is care that allows a woman to work with her health care provider to get her in her best preconception health. The Preconception Care Program provides enhanced reproductive health care for women.

Kids Kare- Kids Kare provides education and support to families with children who have medical needs that routinely require medications, have developmental needs or when moms and dads may need extra help to provide the special care that is needed for their child.

Lead Poisoning Prevention- The mission of the Office of Lead Poisoning Prevention (OLPP) is to protect the health of Delawareans by preventing childhood lead poisoning and promoting health among children (0 – 6 years of age) through education, safe environments, screening and early intervention.

Delaware Newborn Screening Program- The Delaware Newborn Screening Program (NSP) is a program intended to identify newborn babies with one of a number of rare disorders. Some disorders, if not identified and treated soon after birth, can result in developmental delay or mental retardation, serious medical

problems, or even death. There are some disorders that may be detected that have no treatment. Babies with these disorders may appear well at birth.

Delaware Adolescent Health Program- Delaware's Adolescent Health Program emphasizes a youth development approach in viewing this critical time period. The underlying philosophy of youth development is holistic, preventative and positive, focusing on the development of assets and competencies in youth as the best means for fostering health and well-being and for avoiding negative choices and outcomes.

Delaware Teen Pregnancy Prevention- The goal of Delaware Teen Pregnancy Prevention (TPP) is the reduction of unintended teenage pregnancies and teenage births. Delaware's teenage pregnancy and teenage birth rates continue to show downward trends of improvement.

Alliance for Adolescent Pregnancy Prevention (AAPP)- Supported with a grant from Delaware Health and Human Services, AAPP is designed to coordinate statewide adolescent pregnancy prevention initiatives, identify needs, target high-risk areas and populations, oversee a TPP media campaign, offer educational workshops and technical support, as well as assist with linking programs and resources.

Safe Arms for Babies- a law that allows a parent to go to any Delaware hospital emergency department and leave their newborn (14 days old or younger) with any emergency department staff or volunteer. This law provides immunity from criminal prosecution provided the baby is alive, unharmed and brought into a hospital emergency department.

Child Development Watch - Child Development Watch is the statewide early intervention program for children ages birth to 3. The program's mission is to enhance the development of infants and toddlers with disabilities or developmental delays and to enhance the capacity of their families to meet the needs of their young children. FY 2008 \$687,000

K-5 Early Intervention Program- The Mission of the K-5 Early Intervention Program is to establish a collaborative partnership between schools and family service agencies to serve children and their families. This is accomplished through a variety of services which enable the children to achieve academic and social success. FY 2008 \$ 1, 185, 000 (early intervention/prevention through DSCYF)

Support Programs

Medicaid- Medicaid furnishes medical assistance to eligible low-income families and to eligible aged, blind and/or disabled people whose income is insufficient to meet the cost of necessary medical services. Medicaid pays for: doctor visits, hospital care, labs, prescription drugs, transportation, routine shots for children, mental health and substance abuse services. FY 2008 \$544,196,000

Delaware Healthy Children Program- The Delaware Healthy Children Program is a low cost health insurance program for Delaware's uninsured children. The Delaware Healthy Children Program features the same high-quality coverage you'd get with some of the best private insurance plans. FY 2008 \$6, 600,000

General Assistance-General Assistance is a state-funded program designed to provide cash assistance to low-income people who do not qualify for federally funded programs, such as Temporary Assistance for Needy Families (TANF) or Social Security benefits. FY 2008 \$ 4, 510,000

Temporary Assistance for Needy Families (TANF)-Temporary Assistance for Needy Families (TANF) is Delaware's main cash assistance program. It is administered through a joint effort of the Division of Social Services (DSS), Delaware Department of Labor, Delaware Department of Transportation and the Delaware Economic Development Office. The goal of TANF is to give people temporary help until they get a job. FY 2008 \$ 3, 482,000

Food Stamps-Food Stamps is a program that enables low-income families to buy a variety of food that is the basis for better nutrition. FY 2008 \$549,000

Child Care Services-This service provides support for families with young children to enable the caretaker to hold a job, obtain training or meet special needs of the child. Child care may also be provided in child abuse cases to help protect the child. FY 2008 \$40,707, 000

Child Support Enforcement-Services include Establish Child Support, Modify Support, Enforcement Measures. FY 2008 \$ 6, 409, 000 (total cost of division)

Emergency Assistance Services-Emergency assistance funds for rent, utilities and emergency shelter are provided for eligible low-income persons in order to help them to maintain self-sufficiency and prevent homelessness. FY 2008 \$1, 668,000

Emergency Housing Services- State Emergency Housing Funds support contracts with emergency and transitional shelter agencies to provide temporary housing for those in need.

Adopt-A-Family-Adopt-A-Family has helped Delaware families in need since 1973 and is coordinated by the Division of State Service Centers in all three

counties. The Adopt-A-Family program aids families in crisis - those struggling with illness, homelessness, domestic violence, poverty or unemployment.

Dental Transportation Services-In cooperation with school systems, eligible low-income children are transported from school to dental clinics located in the state service centers.

Family Visitation Centers-Family Visitation Centers provide safe, neutral settings where children can maintain or re-establish a relationship with a non-custodial parent. The Visitation Centers provide monitored exchanges, supervised visitations and group visitations.

Kinship Care Program-The Kinship Care Program provides assistance for relative caregivers during the 180-day transition period when a child first moves into the non-parent caregiver's home (relative caregivers are non-parental relatives, such as grandparents or aunts and uncles, who take on the responsibility of caring for a relative child). The program assists in meeting immediate needs for clothing, shelter, health, safety, and educational supplies. FY 2008 \$70,000

Low Income Home Energy Assistance Program (LIHEAP)- The Delaware Energy Assistance Program (DEAP) is a federally funded program for low-income families that need help in meeting their costs of home energy. The Division of State Service Centers (DSSC) administers this program on a contractual basis with Catholic Charities, Inc. Funds are provided by the U.S. Department of Health & Human Services (HHS), under the Low-Income Home Energy Assistance Program (LIHEAP). DEAP services provide assistance to income eligible families to help them meet their home energy needs. FY 2008 \$1, 250,000

Weatherization Assistance Program-The Delaware Weatherization Assistance Program (WAP) installs energy efficiency improvements in the homes of low-income persons and households to reduce their energy burden, lower their energy costs and improve their health and safety in the home.

Community Food and Nutrition Program-Member agencies of the Food Bank of Delaware distribute food to households through food closets and mobile pantry programs in Delaware. All State Service Centers also distribute emergency food to households in need. FY 2008 \$129,000

National School Lunch & Breakfast Programs-The School Breakfast Program originated as a pilot project under the Child Nutrition Act of 1966 to target low-income areas and locations where children had to travel a great distance to school. It was later expanded to schools where there was a special need to improve the nutrition and dietary practices of low-income children. The National School Lunch Program (NSLP) is the oldest and largest of the child nutrition

programs operated by the Food and Consumer Service (FCS) of the U.S. Department of Agriculture.

Child & Adult Care Food Program-The CACFP is a United States Department of Agriculture (USDA), Food and Nutrition Service (FNS) meal reimbursement program administered in Delaware by the Department of Education for children and certain adults receiving meals in licensed Centers and Family Day Care homes.

Summer Food Service Program-The Summer Food Service Program (SFSP) is a federally funded program operated nationally by the U.S. Department of Agriculture (USDA) and locally by the Delaware Department of Education. Sponsoring organizations receive reimbursement for meals served to children 18 years of age and younger from low-income areas. Meals may be served anytime when schools are closed.

Children with Special Health Care Needs- Delaware's Office of Children with Special Health Care Needs provides statewide leadership through partnerships with key stakeholders including families, children and youth with special health care needs (CYSHCN), as well as state and community organizations to improve the wellbeing of CYSHCN. FY 2008 \$45,000

Delaware Oral Health Program- Our goal in the oral health program is to improve oral health and wellness for the people of Delaware. Oral health encompasses more than just healthy teeth. It involves the health of the oral cavity and related structures and has implications on overall well-being.

Smart Start- Smart Start is a program of extended services for Medicaid eligible pregnant women to assist in having a healthier baby. In addition to all of the regular Medicaid services, you can receive other services in the areas of nursing, social work, and nutrition.

WIC Program- WIC provides nutritious foods to supplement diets, Information on healthy eating, breastfeeding support, and Referrals to other healthcare, welfare and social services.

Affordable & Accessible Housing Locator- The locator service features over 200 affordable and/or accessible properties scattered throughout the State. An array of information can be obtained for each site, including accessibility features, site location, rent prices, and other useful information.

Affordable Rental Housing Sites Directory- DSHA provides affordable rental housing assistance to residents in Kent and Sussex Counties. We also maintain a comprehensive list of affordable housing statewide. This booklet contains contact information for affordable rental communities and shelters located in New Castle, Kent and Sussex Counties. Please contact the sites directly for rates and

availability.

The booklet also provides brief descriptions of Public Housing and Housing Choice Voucher Programs in Kent and Sussex Counties, as well as contact information for emergency assistance providers statewide.

Housing Choice Vouchers- DSHA offers a Housing Choice Voucher Program for DSHA-approved private rental residency. This program, offered in Kent and Sussex Counties, offers housing subsidies to eligible low-income individuals and families to rent existing, privately-owned dwelling units from participating landlords. The Delaware State Housing Authority administers 902 vouchers.

Multi-Family Asset Management- This program offers very low-income Delawareans 30 different affordable housing sites (with over 2,700 apartments) throughout the state, at which participants pay approximately 30% of their income for rent.

Public Housing (PH) - Kent/Sussex Counties- This program, offered in Kent and Sussex Counties, provides safe, decent affordable rental housing and access to supportive services for low-income families. A total of 518 units at ten Public Housing sites are owned and managed by the Delaware State Housing Authority.

Delaware Emergency Mortgage Assistance Program (DEMAP)- Commonly referred to as the DEMAP Program, this statewide program provides Delaware homeowners with assistance in preventing residential mortgage foreclosure(s) that result from circumstances beyond the homeowners control.

Neighborhood Stabilization Program (NSP)- The purpose of the neighborhood stabilization program is to assist communities that have been or are likely to be affected by foreclosures, while providing affordable rental and homeownership opportunities to households at or below 120% of Area Median Income.

Community Development Block Grants (CDBG) - Kent/Sussex Counties- Each year, Kent and Sussex County and local municipalities within these counties apply to DSHA for a portion of this federal grant money. DSHA administers the funds to these governmental entities, which in turn use the money to help repair substandard housing and make infrastructure improvements in needy areas of each county. Municipalities can request sewer and water system improvements, street repairs, street lights and other infrastructure improvements that support low- and moderate-income housing development.

Crisis Intervention- The Division of Substance Abuse and Mental Health offers a continuum of Crisis Intervention Services. These services are located throughout the State in Community Mental Health Centers, Detoxification

Centers, and Emergency Rooms. Crisis Intervention Service (CIS) staff are available 24 hours a day to assist people, 18 years and older, with severe personal, family or marital problems. These problems may include depression, major life changes such as unemployment or loss of an important relationship, anxiety, feelings of hopelessness, thoughts of suicide, delusions, paranoia and substance abuse.

Mental Health Services- The Eligibility and Enrollment Unit (EEU) functions as the “gatekeeper” for the Division of Substance Abuse and Mental Health’s (DSAMH) long term care system. DSAMH offers a variety of long term care services ranging from residential treatment programs for individuals with substance abuse disorders to Community Continuum of Care programs. The latter offers intensive community based mental health services and supports that promote the independence and recovery of individuals with severe and persistent mental illness.

Self-Sufficiency Programs

Community Services Block Grant-The Community Services Block Grant (CSBG) provides funds for a range of anti-poverty services, which include:

- Helping low-income communities to develop and implement community action plans for revitalization
- Helping low-income residents to develop and implement action plans for economic self-sufficiency
- Providing health care access and treatment services for migrants, immigrants, and adults without health insurance

The Delaware SEED (Student Excellence Equals Degree) Scholarship Program- provides tuition for full time students enrolled in an associate's degree program at Delaware Technical & Community College (DTCC) or the Associate of Arts program at the University of Delaware (UD). The program is for Delaware students who stay in school, work hard, and stay out of trouble. FY 2008 \$2, 385,000

Delaware Higher Education Commission- As part of the Department of Education, the Commission works to ensure that Delawareans have access to state resources for higher education by administering financial assistance programs and providing postsecondary education information to students, parents, and state policymakers. FY 2008 \$7,124,000

State Summer Youth Employment Program- The State Summer Youth Employment Program enables non-profit and governmental agencies to hire economically disadvantaged youth between the ages of 14 and 20 for the months of June, July and August through funds appropriated by the state legislature.

Moving to Work (MTW)- Applicants for the Public Housing (PH) and Housing Choice Vouchers programs are placed on a combined waiting list for assistance. Applicants are given the first available subsidy location, which may be a public housing site or in the form of a Voucher for use in the private market. Most residents, with the exception of the elderly and disabled, are eligible to receive subsidy under these programs for a maximum of 5 years (with some one-year extensions) while they take part in a mandatory self-sufficiency program.

Resident Services Activities- The DSHA offers Public Housing (PH) residents, Housing Choice Voucher housing residents and Moving To Work (MTW) participants a variety of activities to assist them to become self-sufficient. Resident Services activities include help obtaining a G.E.D., parenting and computer classes, resume development assistance, Boys and Girls Club and 4-H activities, household budgeting, and after-school homework programs.

Single Family Mortgage Revenue Bond Program (SFMRB)- Commonly referred to as the First-Time Home Buyers Program, this statewide program provides first mortgage financing at below-market interest rates to low- and moderate-income Delaware homebuyers who have not owned a home in the past three years.

Multi-Family Mortgage Revenue Bond Program (MFMRB)- This statewide program permits DSHA, through the issuance of tax-exempt mortgage revenue bonds to finance the acquisition, new construction or substantial rehabilitation of apartment complexes which are available for rent to low-income individuals and families.

Resident Homeownership Program (RHP)- This program offers eligible DSHA assisted housing residents the option of purchasing a home. Qualified participants will have the opportunity to purchase a home utilizing their existing assistance toward the mortgage.

Public Housing Home Ownership Program (PHHOP) - Kent County- This program, operated in Kent County only, provides Public Housing, Section 8, Capitol Green residents and Waiting List applicants with the opportunity to purchase their own homes in modest, residential neighborhoods.

Housing Development Fund (HDF)- The purpose of the Housing Development Fund (HDF) is to provide affordable, decent, safe and sanitary housing to responsible very low-, low- and moderate-income households. This program is designed to provide financing for developers and homeowners through sponsoring agencies. Types of developments that will be considered include, but are not limited to, the acquisition and/or rehabilitation of existing housing, the adaptive reuse of nonresidential buildings, and new construction. Both rental and for-sale housing will be considered.

Low Income Housing Tax Credits (LIHTC)- This statewide program provides a direct federal income tax credit to qualified owners and investors to build, acquire or rehabilitate rental housing units to rent to working low-income Delawareans. It also allows low-income Delawareans who can afford a monthly rent payment, but cannot afford to pay market rate rents.

Appendix 12

Delaware's Summit on Child Poverty & Economic Opportunity Building Bright Futures: Advancing the Child Poverty Agenda

State of Delaware Grant Request

Submitted to *the National Governor's Association Center for Best Practices*

Governor's Summit on Poverty and Economic Opportunity

Summary:

Delaware is one of three states that will be experiencing a gubernatorial transition this year. Due to the work that has been initiated by Governor Ruth Ann Minner through the August, 2007 inception of the Child Poverty Task Force, chaired by Rep. Teresa Schooley, Delaware has already demonstrated its commitment to advancing the issue of child poverty forward for discussion and resolution and are in fact one of several leading entities nationwide that is doing so. Delaware is poised for the next step in this process- that of gathering key stakeholders and statewide leaders to create a pathway for alleviating child poverty and strengthening our families and communities. This grant opportunity supports the logical progression and perfect timing, of holding a Summit in the spring. There is the utmost confidence that our new Governor will be supportive of this child poverty agenda, as all leading candidates have spoken about the issue positively and have offered letters of support to follow-through with supporting the work of this grant after the election results are known. For at least the past twenty-three years, Delaware Governors, regardless of their political affiliation, have supported family strengthening initiatives and we envision that this will continue for years to come. Although the gubernatorial transition will take place, there is clear commitment from those members of the Task Force that will remain constant, as well as non-appointed representatives from governmental agencies, and the University of Delaware through its KIDS COUNT in Delaware project to move the child poverty agenda forward.

Full Text:

Policy Landscape and Connection to Existing Efforts – Delaware has become a national leader in striving to reduce poverty rates, as our families are struggling. Thirteen percent of Delaware's children currently live in poverty. One in four children in single-parent households are living in poverty and are three times more likely to suffer from poor health. We know that low-income children who go hungry perform significantly worse on standardized tests and high school students from low-income families are six times more likely to drop out of school. Poverty is associated with hunger, delays in cognitive development, emotional and behavior problems, abuse, delinquency, unfavorable home environments,

heightened stress among overburdened parents, and higher risks of marital discord and hostile or insensitive child rearing practices. Children growing up in poverty are more likely to have low earnings as adults, which in turn reflect lower workforce productivity generating a direct loss of goods and services to Delaware's economy. In our state, teen pregnancy rates are on the rise again. Delaware's high school drop-out rate is among the worst in the nation with only 61% of public school students graduating in four years compared to 70% nationwide. Recent trends in substance abuse show that while cigarette and alcohol use have declined, the use of marijuana and prescription drugs are on the rise. Delaware's rate of low birth weight babies is increasing, as is the infant mortality rate. The Delaware Population Consortium predicts there will be more than 10,570 children in Delaware five years from now that there were five years ago, so time is of the essence to address family stability.

Growing up poor affects every aspect of our children's lives – their health, education, safety, and future. To address this issue, Governor Minner issued Executive Order No. 101 on August 29, 2007, establishing a Child Poverty Task Force, and named Rep. Terry Schooley as Chairperson. The Task Force has been charged with creating a plan to reduce the number of Delaware children living in poverty by half by 2017, while establishing recommendations for prevention and early intervention services to promote the health, safety and well-being of children and families. The 25-member Task Force is developing an effective, statewide child poverty reduction strategy, and has spent the past nine months collecting information from experts, hearing from communities and creating recommendations. Task Force members include: Cabinet-level appointees from the state Departments of Education, Health and Social Services, Labor, Services to Children and Families and Housing Authority; Family Court Chief Judge; Kid's Caucus members, a bipartisan group of legislators promoting the health and welfare of children; the Delaware's Child Advocate who is legislatively-mandated to safeguard the welfare of children through educational advocacy, system reform, public awareness, training and legal representation; Governor's Policy Advisors for Health and Education; community-based organizations; the Center for Community Research & Service at the University of Delaware, KIDS COUNT in Delaware; business leaders; the President of the Metropolitan Wilmington Urban League; a representative from the City of Wilmington; a Delaware Senator and a Delaware Representative.

Through leveraging financial support from an Annie E. Casey Foundation grant to KIDS COUNT in Delaware, the Child Poverty Task Force is currently identifying risk factors and underlying etiologies of child poverty, reviewing scholarly research around Best Practices for prevention and early intervention, analyzing long-term effects of child poverty on Delaware's families and communities, conducting an inventory of statewide programs to combat child poverty while analyzing deficiencies or inefficiencies and creating partnerships to foster cooperation and collaboration. For efficiency purposes, the Task Force has established three sub-committees, which are the Data and Research Workgroup,

the Outreach Workgroup and the Agency Inventory Workgroup. Each meets monthly and is chaired by state and community leaders. To date, the Task Force has held seven meetings to learn about the issues surrounding child poverty and continues to meet on a monthly basis. Speakers included: Mark Greenberg, Executive Director of the Task Force on Poverty at the Center for American Progress, Jodie Levin-Epstein, Deputy Director of the Center for Law and Social Policy, Jared Bernstein from the Economic Policy Institute, State Senator Doug Racine, Chair of the Vermont Child Poverty Commission and Deborah Weinstein of the Coalition of Human Needs. Additionally, seven public forums were held in communities throughout the state focused on gathering input from Delawareans regarding causes of poverty, barriers to getting out of poverty, possible solutions and general brainstorming. The public forums were also intended to begin raising awareness of childhood poverty by drawing media attention to efforts of the Task Force. A website has been created to communicate the Task Force's progress and initiatives, which can be located at <http://www.kids.delaware.gov/cptf/>.

Delaware's small size allows for great connectedness among projects focused on promoting the health and well-being of families, and the Child Poverty Task Force is partnering with a myriad of already-established resources. To list a few, Delaware has a very active Early Care and Education Council and community network of providers who have created a comprehensive state plan for early childhood services that includes professional development and improving children's physical and social/emotional health, early learning, family support and school readiness. Locating and training medical homes for children is an initiative through Medicaid and Public Health. Universal assessments are being used to ensure high quality screenings of at-risk children, new state child care licensing regulations have been created and an early childhood quality rating and improvement program is in place to ensure effective service delivery. A new initiative to incorporate behavior management consultants in day care centers is developing, evidence-based parent education programs occur statewide, Delaware's Healthy Mother and Infant Consortium and the Infant Mortality Task Force are actively researching Best Practices and developing services to impact families and home visiting programs are offered statewide for at-risk families. Delaware has a long history of public/private partnerships, especially in the business and economic development arenas. Both community organizations and business embrace education and workforce development initiatives. Partnerships are evident in the Rodel Foundation's *Vision 2015* which has engaged eighty-five private sector business and public education leaders in improving our education system. Unique public/private partnerships have been forged between Foundations, state and community-based agencies, institutes of higher learning and businesses to create successful initiatives for disadvantaged communities. The next step is to build public will around decreasing child poverty rates through a Summit, so this grant opportunity is very timely and relevant. Recommendations are nearing completion and will serve as a stepping stone to advancing a comprehensive state policy to promote family economic stability.

Summit Goals, Actions and Outcomes – The Delaware Summit, *Building Bright Futures: Advancing the Child Poverty Agenda*, will focus primarily on how to better support low-income children and families. Delaware is fortunate to have very committed and interested citizens who have already dedicated time and effort to help our at-risk children and families. The Child Poverty Task Force's community meetings were well-attended and covered by statewide media outlets. Framing the issue to engage a range of stakeholders has been relatively easy thus far, but retaining their significant participation is vital. Services to Delaware's families are strengths-based and holistic in nature. No single course of action will significantly reduce child poverty; therefore, a multi-faceted approach that includes creative partnerships and services, re-allocation of monies and policy revision is needed to create a cumulative effect. Research indicates that outcomes are more positive for youth and families who receive services where they live. Creating formal and informal networks that support strong communities and nurturing families is critical. Over the past four years, Delaware has embarked on building community capacity to provide needed services for children and their families. Great success has been achieved, as there has been an influx of dollars to community-based providers through grant seeking and revenue sharing, and new services created towards a continuum of care and increased sustainability of programs and initiatives. Advancing a poverty agenda is on the minds of many. Bringing together state and local leaders from the public and private sector is essential to garner continued commitment and support so as not to lose momentum.

We propose holding the *Building Bright Futures* Summit in early April, 2009, as the work of the Child Poverty Task Force is reaching a peak with recommendations coming forth this fall when they will be submitted to the Governor, the Speaker of the House and the President Pro Temp. We have every reason to believe that the Child Poverty Task Force will continue its work after the change in state leadership and that Rep. Schooley will brief the new Governor upon taking office about its value, progress thus far and how he can support ongoing efforts. Engaging the appropriate partners, leveraging resources to hold the Summit and finalizing the action steps and agenda have already begun in earnest as Delaware is committed to holding a Summit focused on child poverty even if not funded through this grant announcement. KIDS COUNT in Delaware, the State Children's Department and the Division of Social Services have already committed to providing both financial and logistical support to the Summit and other resources are also being accessed and leveraged. We are excited about the possibility of being funded though, as technical assistance and guidance would be most helpful in our quest to improve the lives of at-risk children and their families. The Summit will serve as a forum to create buy-in, establish priorities and directions for moving forward and to develop implementation and communication plans related to solving child poverty in Delaware. Summit short-term outcomes include:

1. To galvanize community and state leaders to take action by coordinating efforts with a lead organization/champion for each issue addressed in the Child Poverty Task Force's recommendations.
2. To engage media and other stakeholders in efforts of re-framing poverty from an episodic issue to a societal or thematic focus, highlighting the importance of social investments and demonstrating community responsibility for children rather than individual responsibility
3. To enhance community outreach and education related to agency inventory (i.e., knowledge base of what's currently available)
4. To develop a communication strategy which builds public will for addressing the issue of child poverty at a local level
5. To re-evaluate self-sufficiency income standards

Significant efforts to eliminate child poverty will not be effective unless the long-term effects of poverty on children are understood. The Summit's long-term outcomes are:

1. Alleviating poverty and supporting family success by building wealth and assets
2. Encouraging entrepreneurship and educational attainment
3. Enhancing income and income earning potentials (i.e. livable wages)
4. Increasing access to needed resources through system coordination and outreach
5. Enhancing services from prevention to early intervention, prenatal care, school readiness and early care and education

Each of these outcomes will move Delaware closer to our stated target goal of reducing child poverty by fifty percent in ten years. As the goal is stated in the Governor's Executive Order as a charge to the Child Poverty Task Force, one of the recommendations which will come from the Task Force is for the group to become institutionalized in order to have responsibility following-up with other recommendations which will be made. This model has been very successful in the state. Our most recent example is that of our Infant Mortality Task Force, which was formalized into the Healthy Infants and Mother's Consortium to continue work that will ensure that their recommendations are advanced.

Delaware will see a change in Gubernatorial leadership this year, but we are confident that reducing child poverty will remain a priority. All leading candidates have been spoken with and are committed to preserving the issue as one of vital importance, with one being the current Democratic Lt. Governor. Policy issue statements and conversations have centered on eliminating the achievement gap, addressing child poverty through services and support networks, expanding access to high quality early childhood education, increasing parental engagement and strengthening communities. Sustaining the child poverty initiative will not be an issue with regards to a leadership change. At least seventy percent of the Task Force's membership is not contingent upon the Gubernatorial election, and there are members and staffers that are non-

appointed state agency representatives as well as those from community-based organizations who will remain constant regardless of election results. Each of the leading candidates have committed their support to this initiative. The Governor's Office will be instrumental in the Summit planning, implementation and subsequent follow-up activities. In addition, staff from KIDS COUNT in Delaware, the State's Children's Department, the Department of Education, as well as the Division of Social Services will play a leading role in bringing the Summit to fruition. All involved individuals will remain into next year and beyond and can help sustain the momentum and move it forward. Although we have the committed support of the Executive branch of government in terms of Cabinet officials (i.e. Education, Health and Social Services, Children's Department, Labor and Housing), it is equally important and perhaps even more vital that leading community-based organizations and non-appointed state employees are committed to the cause as they have a vested interest in what happens longer term within their organization. Alleviating child poverty goes far beyond the Executive and Legislative branches. Delaware's System of Care philosophy is a value-based service delivery approach that brings together everyone involved in supporting and serving a child and family in all areas of life including home, school, work and community.

The audience for the Summit will be varied and targeted. Plans are to bring together Legislators, the media, Cabinet members, business leaders, faith and community-based leaders, foundation representatives, Mayors, Governor's office staff and institutions of higher education to create concrete work plans for how to leverage resources, create community capacity, maximize service provision and communicate strategy. From there, strategies for further community involvement will be developed as it is key to garner support at the local level to ensure specific needs are being met in a timely manner. The Summit will also serve as a forum to involve others as recommended in follow-up activities to ensure continuity and momentum.

The Governor has appointed KIDS COUNT in Delaware, which is housed in the Center for Community Research & Service at the University of Delaware to serve as the lead fiscal agent and lead Summit coordinator, along with representatives from the Governor's Office and three of the state's Cabinet-level Departments – Education, Social Services and Children's Services. The Child Poverty Task Force members will also participate in the planning of the Summit, which includes community-based representation as well. Terry Schooley has been designated by the Governor to lead the effort. She is the Director of KIDS COUNT in Delaware and is also a Delaware Representative. Ms. Schooley being a Legislator serves a dual purpose in ensuring continuity and accessibility to the Governor's Office during a time of transition.

Post-Summit Actions – The Child Poverty Task Force will recommend institutionalization of the focus on this issue by recommending the Task Force be converted to a formalized entity which can strive to advance other

recommendations which will be made. The action plan for advancing the agenda of reduced child poverty will be developed based on the work as a Task Force and will be further shaped using input gleaned at the Summit. Specifically, a plan will be developed which sets goals, builds stakeholders, and defines outcomes with key indicators and benchmarks for success. This new entity will continue data analysis, put forth budget recommendations as appropriate and propose possible legislation and/or policies and programs to build on the recommendations. It will also develop a communication plan for implementing work toward the state's goals and maintain a clear infrastructure. Central to all will be economic opportunity and maximization of life chances and connections. We understand that moving towards the stated long term outcomes will take time and sustained commitment. Past meetings, gatherings and discussions have thus far focused on defining the origin of childhood poverty. The Summit will help to strategize the types of policy actions needed and that can be reasonably taken. Data informed decisions are the cornerstone for policy shifts and Delaware is fortunate to have solid data about children and their families through the Youth Risk Behavior Survey, KIDS COUNT, epidemiological workgroup studies and agency-level service data. We are prepared to push the traditional boundaries of service delivery and policy shifts to ensure that our families are stable and capable of advancing their own causes. Since the Summit will be held in early April, we envision that the Child Poverty Task Force will begin reviewing recommendations and decisions that came out of the Summit at the May monthly meeting.

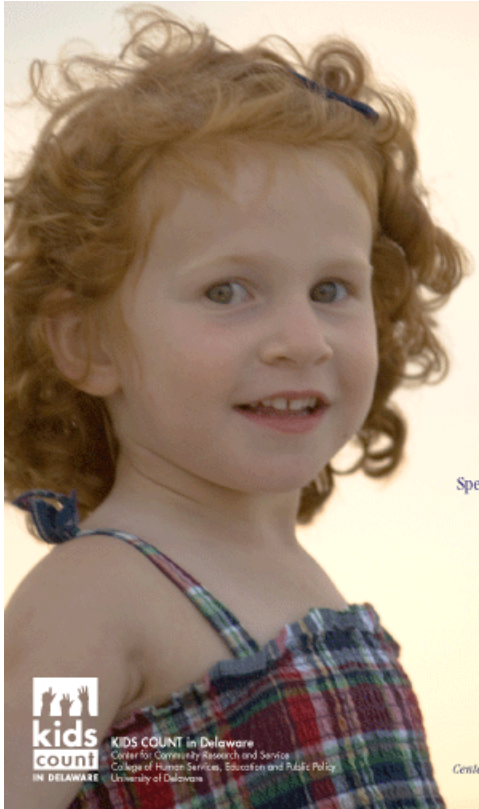
Delegation of specific tasks and responsibilities will be part of the Post-Summit activities, with adequate supports and resources provided to help ensure success. Time frames for task completion will be set to manage the initiative and progress towards the outcomes will be reviewed monthly at Task Force meetings. All alternatives and constituencies will be included in Post-Summit activities, as well ethical considerations taken into account to ensure equity and fairness for any recommended policy shifts. Communication strategies will be key to sustaining the momentum. Delaware governmental entities have a practiced record of instituting policy and program-level change, and recognize that resources must be commensurate with mandates. With the support of so many, we are confident that Post-Summit activities will set the stage for real change.

Proposed Use of Grant Funds – Grant funds will be used to support the marketing of and the costs directly related to the *Building Bright Futures* Summit. Specifically, grant funds will support travel and honorarium for a keynote speaker, facility rental, food and beverages, A/V, printing and marketing as detailed in the attached budget template and budget narrative. Supplemental funding will be leveraged via public/private partnership; specifically the state's Social Services and Children's Services and KIDS COUNT in Delaware will support additional expenses related to the Summit including food & beverages and printing costs. Personnel will also be supplied by the three organizations

involved in planning the summit to support logistical aspects of the event on the day of the Summit. We are so fortunate to have the buy-in of all relevant players that have committed both person and fiscal support to the Summit and its post-activities. Over the past two years, Delaware state agencies have made great effort in leveraging both new and existing resources so as to ensure continuity and efficacious use of state monies. The State Departments of Children's Services, Education, Labor and Health and Human Services have turned a keen eye towards shoring up infrastructures, mobilizing our communities, advocating for stable funding and for the first time partnering in new and creative ways. This has resulted in increased services, better coordination, and a new influx of monies from grant opportunities at the federal level with a sense of resolve to better Delaware citizen's lives. These grant funds will help demonstrate how effective collaboration at the grassroots level can make widespread changes. Delaware is also fortunate to have strong and varied private Foundations and corporate entities willing to help advance causes for the greater good. Their support will be invaluable in our quest to end child poverty.

Timeline

Date	Deliverable
By October, 2008:	<ul style="list-style-type: none"> Identify facility, date, and time for Delaware Summit: <i>Building Bright Futures: Advancing the Child Poverty Agenda</i>
By December, 2008:	<ul style="list-style-type: none"> Plan Summit logistics including keynote and other presentations
By February, 2009:	<ul style="list-style-type: none"> Market Summit to intended audience Begin registration process
By April, 2009:	<ul style="list-style-type: none"> Host Delaware Summit: <i>Building Bright Futures: Advancing the Child Poverty Agenda</i> Convert Child Poverty Task Force to Institutionalized Entity
By July, 2009:	<ul style="list-style-type: none"> Finalize action plan for advancing child poverty agenda in Delaware



KIDS COUNT in Delaware
Center for Community Research and Service
College of Human Services, Education and Public Policy
University of Delaware

Please join us:
**Governor's Summit on
Child Poverty and Economic Opportunity**

**Building Bright Futures:
Advancing the Child Poverty Agenda**

*Breakfast for
Business Leaders*

Wednesday, April 22, 2009, 7:00 to 8:30 a.m.
The Rollins Center, Dover Downs Hotel

Speakers: The Honorable Jack Markell, Governor of Delaware
Veronica White, Executive Director, CEO, New York City Center for Economic Opportunity
Public/Private Partnership – A Delaware Story: Goodwill of Delaware
and Kenny Family ShopRite of Delaware

After breakfast, please join us for the day-long Governor's Summit on Child Poverty.

RSVP for breakfast and register for the summit at

www.udel.edu/ce/povertysummit/breakfast/
or by calling 302-831-4966.

Attendance is limited so early registration is necessary.

*Sponsored by KIDS COUNT in Delaware, Office of the Governor, National Governors Association,
Delaware State Chamber of Commerce, Goodwill of Delaware, Kenny Family ShopRite of Delaware, and
Center for Community Research and Service, College of Human Services, Education and Public Policy, University of Delaware*

*Governor's Summit on Child Poverty
and Economic Opportunity*



**Building Bright Futures:
Advancing the
Child Poverty Agenda**

Wednesday, April 22, 2009

9:00 a.m. to 3:30 p.m.

The Rollins Center, Dover Downs Hotel



Center for Community Research and Service
College of Human Services, Education and Public Policy
University of Delaware



Summit Purpose

- Release of the Governor's Child Poverty Task Force Report
- Hear from national and state experts on the status of child poverty and strategies to reduce child poverty
- Discuss and prioritize Delaware's draft recommendations

Who Should Attend

Community and faith-based advocates, government and non-profit providers, policy makers, business leaders, foundations, educators, institutions of higher education, and media



Schedule of Events

- 8:30 – 9:00 a.m. Registration and Continental Breakfast
- 9:00 – 9:45 a.m. **Opening Plenary**
 Keynote Address: The Honorable Jack Markell, Governor of Delaware
 Release of Child Poverty Report: Representative Terry Schooley,
 Chair, Child Poverty Task Force; Director, KIDS COUNT in Delaware
- 9:45 – 11:00 a.m. **Child Poverty and Economic Opportunity: A National Perspective**
 Mark Greenberg, Director, Georgetown University Center on Poverty,
 Inequality and Public Policy; Senior Fellow, Center for American
 Progress; Senior Fellow, Center for Law and Social Policy
 Jodie Levin-Epstein, Deputy Director and Senior Policy Analyst,
 Center for Law and Social Policy (CLASP)
 Veronica White, Executive Director,
 New York City Center for Economic Opportunity
 Kinsey Dinan, Senior Policy Associate,
 National Center for Children in Poverty
- 11:00 – 11:15 a.m. Break
- 11:15 – 12:15 p.m. **Workshops:** panel discussion, facilitated discussion,
 and prioritizing of Child Poverty Task Force recommendations
1. Basic needs – housing, food security, transportation
 2. Health care
 3. Early care and education – quality, subsidies, access, affordability
 4. Building wealth and assets A – income transfers, EITC, child care tax credits, minimum wage
 5. Building wealth and assets B – IDAs, financial literacy, predatory lending
 6. Education – standards, achievement gap, high school completion
 7. Employability – vocational training, creative partnerships, employer incentives
- 12:15 – 1:30 p.m. **Luncheon**
 Luncheon Speaker: Ralph Smith, Executive Vice-President,
 The Annie E. Casey Foundation
- 1:30 – 3:00 p.m. **Workshops,** continued
- 3:00 – 3:30 p.m. **Report** from workshops and web surveys, and next steps

Invited Speakers

Kinsey Dinan contributes to the National Center for Children in Poverty's research and analysis of state and federal policies that promote the economic security and well-being of low-income children and their families. She manages the Making Work Supports Work initiative, which analyzes the current patchwork of federal and state programs that assist low-income working families and explores policy alternatives; the initiative builds on NCCP's Family Resource Simulator. She also manages a 50-state database of child and family policies, and she plays a central role in NCCP's work on children in immigrant families. Previously, Ms. Dinan was with the Women's Rights and Asia divisions of Human Rights Watch, and worked as a researcher in Nepal.

Mark H. Greenberg directs the Georgetown University Center on Poverty, Inequality and Public Policy, a joint initiative of the Georgetown University Law center and the Georgetown Public Policy Institute. He is also a Senior Fellow at the Center for American Progress, where he previously served as the Executive Director of CAP's Task Force on Poverty. In addition, he is a senior fellow at the Center for Law and Social Policy, where he previously was the Director of Policy. Mr. Greenberg has written extensively on federal and state low-income issues, including welfare reform; workforce policy; child care and early education; tax policy and others. He frequently provides technical assistance to state and local governments regarding poverty reduction strategies. Prior to coming to D.C., Mr. Greenberg worked at Jacksonville Area Legal Aid in Florida and the Western Center on Law and Poverty in Los Angeles, California. Mr. Greenberg is a graduate of Harvard College and Harvard Law School.

Jodie Levin-Epstein is Deputy Director of the Center for Law and Social Policy (CLASP). Ms. Levin-Epstein has played a key role in the re-emergence of poverty and opportunity in recent public discourse. Her 2008 report *Seizing the Moment: State Governments and the New Commitment to Reduce Poverty* reveals the stunning growth in state efforts to raise the political profile of poverty and opportunity. The newer *Target Practice: Lessons for Poverty Reduction* offers tips from the experience with policy targets used to reduce homelessness and to cut gas emissions. Her focus on low income working conditions concentrates on issues such as paid leave and workplace flexibility. Prior to joining CLASP, Ms. Levin-Epstein was the deputy director of Advocates for Youth. She also has served as an aide to Sen. Dick Clark and as a political appointee at the Department of Agriculture in the Carter administration. She was selected to be a member of several prestigious working groups, including a White House Task Force on Hunger and the National Academy of Sciences World Hunger Study Team.

Ralph Smith provides day-to-day leadership and management of the Annie E. Casey Foundation as its executive vice president. Previously, as senior vice president and director of planning and development, he helped design the Foundation's comprehensive effort to help communities improve outcomes for children by strengthening families and neighborhoods. Mr. Smith serves on the Boards of the Council on Foundations, the Foundation Center, Wachovia Regional Foundation, the Annenberg Institute for School Reform, and Venture Philanthropy Partners. A legal scholar and attorney, he was a member of the law faculty at the University of Pennsylvania and authored briefs in landmark cases before the United States Supreme Court and the U.S. Court of Appeals. He served in senior leadership positions for the Philadelphia school district and as senior advisor to the mayor. He is the founding director for the National Center on Fathers and Families and the Philadelphia Children's Network.

Veronica M. White is the Executive Director of the New York City Center for Economic Opportunity (CEO), working to implement innovative ways to reduce poverty in New York City. The CEO works with city agencies to design and implement evidence-based initiatives aimed at poverty reduction, and manages an Innovation Fund through which it provides city agencies annual funding to implement initiatives. CEO also oversees an evaluation of each initiative to determine which are successful in demonstrating results towards reducing poverty and increasing self-sufficiency. Ms. White has previously served as Chief Operating Officer of the New York City Partnership and President and CEO of the New York City Housing Partnership, as Deputy Commissioner of Planning, Policy and Intergovernmental Affairs at the New York City Department of Housing Preservation and Development, and practiced law at the firms of Brown & Wood and Sidley & Austin.



*Governor's Summit on Child Poverty
and Economic Opportunity*

**Building Bright Futures:
Advancing the
Child Poverty Agenda**

Wednesday, April 22, 2009
The Rollins Center, Dover Downs Hotel

Online Registration: Please go to www.udel.edu/ce/povertysummit/
Online registration is preferred.

Mail Registration: If online registration is not possible, please mail this form to
KIDS COUNT in Delaware, 298K Graham Hall, Newark, DE 19716.

Registration Fee: There is no charge for the Summit, but pre-registration is required.

Registration includes conference admission, continental breakfast, lunch, afternoon snack, and summit materials. **Attendance is limited. Early registration is strongly recommended.** Please print clearly.

Name* _____

Title* _____

*Please write your name and title as you would like them to appear on your name tag.

Agency _____

Address _____

City, State Zip _____

Daytime Phone _____

Email _____

Email address is extremely important. Please print clearly.

Any special needs (dietary, accessibility, etc.)? _____

Workshop Selection

- ☐ Basic needs – housing, food security, transportation (002)
- ☐ Health care (003)
- ☐ Early care and education – quality, subsidies, access, affordability (004)
- ☐ Building wealth and assets A – income transfers, EITC, child care tax credits, minimum wage (005)
- ☐ Building wealth and assets B – IDAs, financial literacy, predatory lending (006)
- ☐ Education – standards, achievement gap, high school completion (007)
- ☐ Employability – vocational training, creative partnerships, employer incentives (008)

Online registration is preferred. Please go to www.udel.edu/ce/povertysummit/

If online registration is not possible, please mail this form to
KIDS COUNT in Delaware, 298K Graham Hall, Newark, DE 19716.

For more information contact kids-count@udel.edu or 302-831-4966.





Thank you to our summit sponsors

National Governors' Association
 Office of the Governor
 KIDS COUNT in Delaware
 Astra Zeneca
 United Way of Delaware
 Delaware Department of Health and Social Services
 Delaware Department of Education
 Delaware Department of Labor
 Delaware Department of Services for Children, Youth and Their Families
 Delaware State Housing Authority
 University of Delaware
 UD Center for Community Research and Service
 City of Wilmington
 Speer Trust
 PHRMA
 Goodwill of Delaware
 Kenny Family Shop Rite of Delaware
 Delaware Chamber of Commerce
 AFL-CIO
 Delaware State Education Association
 Delaware Public Policy Institute

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