

CREATING OPPORTUNITIES TO
PROSPER

2012 LEGISLATIVE AGENDA
STATEWIDE POVERTY ACTION NETWORK



Dear Members and Friends of Poverty Action,



This year is the first of many crossroads. In the midst of the worst economy since the Great Depression, Washington will convene the 2012 Legislative Session. During the session, lawmakers will make critical decisions about how our state climbs out of this recession and rebuilds for the future. Which path will we choose?

Our state is at a crossroads. Our state is a great place to live because people before us made deliberate and thoughtful decisions to invest in the economic security of our communities. It is crucial that we modernize and broaden our revenue system in order to strengthen our economy and ensure Washington remains a place where all families and communities can thrive. In 2012, Poverty Action will work around the clock to prevent another round of devastating cuts to the programs and services that communities depend on, protect consumers from predatory lending practices, challenge racial disparity and promote equity in communities of color.

But each of these priorities will take more than a short-term strategy. In the coming year, we will advocate for long-term structural changes to our tax system and deepen our commitment to a Washington that is prosperous for everyone.

Our state lawmakers are at a crossroads. Facing a fourth year of budget deficits, legislators must decide how to reconcile a \$2 billion budget shortfall. Washington's path to economic recovery and future prosperity depends on the choices lawmakers make in the coming months. Legislators can choose to make smart investments that ensure people can meet basic needs and have opportunities to prosper by passing new revenue, or pass another all-cuts budget that will strip an additional \$2 billion from our state's budget.

We are also at a crossroads. Poverty Action activists and advocates must also decide whether we take action by encouraging our lawmakers to pass a budget and policies that reflect our values, or whether we remain silent. The purpose of this booklet is to share what policies our 7,000 members across the state believe are essential to ensuring everyone in our state can reach economic security. But it will require your action to make these priorities a reality.

Located on the back of this booklet are specific ways you can take action. For more information, you can also visit our website at povertyaction.org or call us toll free at 1-866-789-7726.

Help us choose the right path forward. Join us in ensuring that all Washingtonians can meet their basic needs and have the opportunity to prosper as we work to end poverty in Washington state.

Sincerely,

A handwritten signature in black ink that reads "Marcy Bowers". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Marcy Bowers
Executive Director

Ensuring All People Can Meet Their Basic Needs

Temporary Assistance for Needy Families (TANF)

Our state's TANF system helps struggling families reach economic security through employment. TANF provides basic cash assistance for parents and their dependent children who have incomes so low they are not able to meet their basic needs. People who qualify for TANF, also known as WorkFirst, engage in immediate job search and participate in work activities. In this time of economic crisis, TANF is more important than ever in helping people meet their basic needs.

Position: 1) Maintain TANF grant amount; 2) Oppose strict enforcement of lifetime receipt; 3) Restore and expand Working Connections Child Care; 4) Ensure that the welfare system provides real opportunities for families to move out of poverty and see a progression in their wages over time.

Housing and Essential Needs (HEN) (formerly Disability Lifeline and General Assistance-Unemployable)

We all hope that if something unexpected happens, we will have access to support and the opportunity for a decent quality of life. HEN, the former Disability Lifeline program, ensures that people who are temporarily unable to work due to a physical or mental disability can meet their basic needs. Recipients are not eligible for federal assistance, so to help them meet their basic needs, they receive housing assistance and essential needs, such as toothpaste and toilet paper, from the state.

In November 2011, Disability Lifeline was disbanded and three smaller programs, including HEN, were created to take its place. This resulted in a complete loss of support for 5,000 individuals and diminished support for the remaining 35,000 recipients. The elimination of these programs will undoubtedly lead to increased homelessness and hunger for already vulnerable community members.

Position: Maintain funding for all three former Disability Lifeline programs, including HEN, Pregnant Women Assistance (PWA), and Aged, Blind or Disabled (ABD).

Access to Healthcare

Access to affordable health care is critical for Washington families, ensuring that both children and adults can be safe and healthy. However, hundreds of thousands of low-income working families in Washington are without basic health coverage. More and more, even those with health insurance are not secure—facing inadequate coverage or the risk of losing what they have.

Position: 1) Support policies that help Washington adults and children gain access to affordable, comprehensive health care; 2) Maintain funding for the Basic Health Plan, Apple Health for Kids and the Disability Lifeline medical care program; 3) Preserve funding for Medicaid Optional services including Adult Dental Care, Maternity Support Services, Medical Interpreter Services and Pharmaceutical Coverage.

Fair and Reasonable Consumer Protections

Foreclosure Prevention

Homeownership is a family's most valuable asset and largest source of household wealth. However, families across the state are losing their homes to foreclosure at alarming rates. Abuses in the mortgage lending market enticed and cornered homeowners into unfair and harmful mortgages, undermining the American Dream for hundreds of thousands of Washingtonians.

Between 2009 and 2011, over 110,000 families in Washington lost their homes—and foreclosure rates continue to soar. The effect of this crisis cannot be underestimated: this wave of foreclosures is harming neighboring house prices, creating unsafe and hollow communities, and eliminating much needed revenue from property taxes.

In 2011, Poverty Action passed the Foreclosure Fairness Act that implements a statewide mediation process where a neutral, third-party mediator assists the homeowner and the lender in reaching a fair, negotiated agreement. This will help families stay in their homes by maximizing the likelihood of loan modifications.

Position: Maintain and strengthen the Foreclosure Fairness Act.

Debt and Predatory Lending

Everyone, regardless of their income, should have the right to fair and reasonable consumer protections when they borrow money. More and more people in Washington state are struggling to meet their basic needs and are falling deeper and deeper into debt from rising costs of housing, health care, and transportation. Payday lenders, big banks, mortgage lenders, and debt collection companies are targeting low- and moderate-income communities, people of color, and military personnel with deceptive, high-cost loan products, thereby threatening the financial security of the people of Washington.

Since 2008, Poverty Action has passed more consumer protection laws than had passed in the last two decades combined. Mortgage lending protections, the payday lending law and the Foreclosure Fairness Act are some of the first anti-predatory lending bills to ever pass in Washington state. The 2009 payday lending law has saved consumers over \$122 million in its first year alone. This tremendous savings to consumers comes at a time when low-income families are financially stretched, poverty is on the rise, and people need every penny of their income to survive.

Position: 1) Maintain consumer protections put in place, such as the payday lending law; 2) Ban unfair debt collection practices.

Creating Opportunities to Prosper

Access to Higher Education and Training

Everyone dreams of a better future for themselves and the ones they love—a college degree, saving for a home, opening a small business. Arguably, that is what the American Dream is all about. Yet many people in our state are barred from that dream. They struggle in low wage jobs, unable to afford to go back to school or to save a significant amount of money. According to the U.S. Census Bureau, in 2010 one in three adults had a high school diploma or less, severely limiting their earning potential in the workforce.

Position: 1) Continue to support funding and policies that increase access to higher education and training for people with lower incomes; 2) Maintain funding for need-based financial aid and opportunity grants which help students with low-incomes afford tuition, books, career counseling, childcare and transportation; 3) Support the I-BEST program and reform Dev. Ed., which give students the basic skills and training necessary in order to be competitive in the workforce.



Achieving Racial Equity

Eliminating the Root Causes of Institutional Racism

Everyone should be able to live in a safe community, where they can raise their families without fear of harassment or discrimination. Poverty Action is grounded in the understanding that racism perpetuates poverty, and that to end poverty we must eliminate racism. People of color are more likely to live in poverty than whites, with 29.1% of African Americans and 19.2% of Latinos living below the Federal Poverty Line (FPL), compared to only 7.6% of white households. Moreover, the median income of white households is almost twice that of African American households. Many of the barriers people of color face are a direct result of institutional racism, including housing discrimination, benefits denied to immigrants, and predatory lending.

Position: 1) Support policies that build an equitable, multicultural community with access and power for all; 2) Oppose any legislation that would discriminate or disproportionately impact people unfairly based on race or ethnicity. This includes the punitive gang bill, which would legalize racial profiling, or the driver's license bill, which would make eligibility for a driver's license dependent on citizenship status.

Immigrant and Refugee Justice

Washington's immigrant and refugee communities are a vital part of our state's culture and economy. Immigrants are our neighbors, our family members and our friends. Yet, they are bearing a disproportionate burden as lawmakers struggle with ongoing budget cuts. Many services that support immigrants and refugees in our state are under threat of complete elimination.

Position: 1) Preserve funding for State Family Assistance, which provides cash assistance to low-income immigrant families with children who do not yet qualify for the federal TANF program; 2) Preserve funding for the State Food Assistance program, which helps immigrant families purchase food; 3) Preserve funding for LEP Pathways, a program that provides English as a Second Language (ESL) instruction and employment services to immigrants and refugees; 4) Preserve funding for Naturalization Services, which assists over 4,400 immigrants in becoming U.S. citizens annually.



Raising Revenue to Protect Washington's Future

Our communities thrive when all people can meet their basic needs and have opportunities to prosper. In the past, our state has invested in our shared future by providing health care for kids, ensuring support for seniors and disabled adults, and ensuring low-income families can meet their most basic needs. As we enter the fourth year of the Great Recession, our state is facing an additional \$2 billion revenue shortfall. At a time when communities are just beginning to feel the impact of the over \$4 billion in cuts still rolling out from the 2011 Legislative Session, people living on low incomes cannot absorb another round of cuts to the programs they depend on to survive.

Position: Create new sources of revenue that can support a healthy economy and meet the needs of our state.



Join Poverty Action!

Yes! I want to strengthen my voice in the state capitol.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

I will join with a donation of: Other \$150 \$60 \$35 \$10

Unless you wish to join as an organization, please give your home address so that Poverty Action can connect you with your local legislators. Please cut out this postcard and send it with your donation to the Statewide Poverty Action Network, 1501 N 45th St., Seattle, WA 98103.

The Statewide Poverty Action Network is a project of Solid Ground, registered with the Secretary of State as a charitable organization under Chapter 9.09 of the RCW. For information on Solid Ground finances call 1-800-332-GIVE. Your donation is tax-deductible. Tax ID #23-7421892



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Five Actions You Can Take to Eliminate Poverty

JOIN

Join Poverty Action and make your voice heard in the fight against poverty. You'll be updated on current issues and receive action tools to help make a difference! Mail in the form to your left or donate securely online at povertyaction.org.

SPEAK

Share your personal story. Join SPEAK (Sharing Personal Experience As Knowledge) and share your struggles, insights and recommendations of what you would change in public policies. Your story can make a difference with lawmakers and the media.

SIGN UP

Sign up to receive the Network News, Poverty Action's email alerts. We'll keep you up-to-date throughout the legislative session and the year on how you can take action and weigh in on important policy and election decisions. Sign up at povertyaction.org.

MEET

Join Poverty Action in Olympia to meet with your lawmakers. We'll help you plan your visit, schedule your appointments, help you find your lawmakers' offices, and assist you during the visit. Contact Kate Baber to sign up at 206-694-6794 or kate@povertyaction.org.

VOLUNTEER

Volunteer at Poverty Action. If you have some spare time, we've got great opportunities for you to make a difference. Help out at our office or in your community. Tell us about yourself and we'll find a project to match your location, skills and interests. Contact Senait Brown at 206-694-6794 or senait@povertyaction.org.

