

A VOICE for the Reduction of Poverty

A VOICE ... *for the Reduction of Poverty in Nashville and Beyond*

<http://www.nashvillevoice.net>

SPRING NEWSLETTER

Spring 2014

OUR EVOLVING VOICE

As summer is around the corner, we thought it worthwhile to circle the wagons and review the work of our organization since our launch just a few months ago. While we are a relatively new grassroots organization, thanks to the help of many our first six months have been quite productive and eventful. While continuing to build our membership (which now stands around 800 individuals and a dozen+ affiliate organizations) we have kept true to our mission to advocate and educate on issues related to poverty.

- On the advocacy front, we raised our voice loudly through our broad *calls for action* to our membership regarding regressive poverty related legislation that surfaced both within and outside of Tennessee and Nashville. In addition, we registered our concern and suggestions for positive change through direct contact with both public policymakers and elected public officials.
- On the education front, we disseminated by-monthly newsletters and focused informational updates to our membership and others. We organized three well-attended public forums. The first included an address on national poverty issues from the Washington-based Center for American Progress presented by prominent poverty issue analyst Melissa Boteach. We followed that event with a seminar on Affordable Housing led by Vanderbilt Professor Jim Fraser, who led us in an examination of strategies for addressing affordable housing in our community. Our recently held District Attorney Forum afforded the public an opportunity to question the DA candidates on their knowledge, track record, and general understanding of the difficulties people of poverty and color experience when negotiating our legal system.

As an organization of concerned citizens, A VOICE is interested in all areas of the poverty conversation and will respond as advocates as needed. We are concerned about workforce development, food security, the minimum wage, Medicaid expansion, healthcare, childcare, education, neighborhood development, incarceration, and the availability of community services.

Our current major focus is on the increasing shortage of affordable housing in our community and the needs of families being displaced by the gentrification of neighborhoods. To this end our Steering Committee is studying how best to formulate and promote an intentional community commitment to inclusionary housing and financing

and identifying and advocating for strategies that support the continuing growth and diversity of our city in ways that do not negatively impact on the most vulnerable among us.

VOICE MEMBERSHIP DRIVE

Although we are encouraged by the steady growth in our organization, we know that our power to influence will be largely determined by the strength of our voice. To this end, we plan to devote some of our energy in the next months to expanding our numbers. You can be an Ambassador for A VOICE by forwarding this newsletter, and asking your personal, organizational, and professional contacts to sign up as members at <http://www.capwiz.com/povertytn/mlm/signup/>.

REFLECTIONS FOR MOTHER'S DAY

More than 35 million mothers live with minor children in the United States; 6.5 million, nearly one in five, are poor; and another 3.6 million live between 100 percent and 150 percent of the poverty line. The challenges of unequal pay and low wages that many women face—especially women of color—are compounded by the additional responsibilities many mothers bear, particularly single mothers. For many mothers, quality childcare is unaffordable, work schedules are unpredictable and inflexible, and they have no paid sick or family leave. Despite these obstacles, mothers are playing an increased role in their families' economic security and the nation's economy as breadwinners or co-breadwinners in two-thirds of American families.

There is a lot of work to be done to ensure that mothers are provided the same economic opportunities to thrive not only as individuals but also for their families and for the nation. There are clear solutions to help fix these disparities, including paid family and medical leave so working mothers are not forced to choose between staying home to care for a sick child or losing their jobs; raising the minimum wage and strengthening equal pay laws to help close the wage gap, which is especially large for mothers; and expanding high-quality pre-K and child care to enable families to work. These popular policies, backed by at least 80 percent of Americans, are a win-win, as they support families and the economy.

CONVERSATION STARTERS/FACTS ABOUT POVERTY

- **The untrue argument against entitlements for the poor:** One of the most frequently used arguments for reducing assistance to people in need, one used by Rep. Paul Ryan and others in opposing an increase in the minimum wage and supporting the reduction of food stamps, is that the poor frivolously spend the government support they receive. According to the latest data from the US Bureau of Labor Statistics, the poor spend far more on necessities (housing, utilities, food, transportation) and far less on luxuries (restaurants and entertainment) than does the rest of our population. The poor devotes more than 77% of their income to basics as compared to the rich who devote only 40%.
- **Employment in Tennessee continues to be very difficult to find.** The most recent data available (2012) verifies that more than half of Tennessee jobs, or 1.5 million jobs, pay below the living wage for a

family of four. In December 2013, nearly 250,000 Tennesseans, approximately 8% of our total workforce, were actively seeking work and unable to find it. Fifty-seven Tennessee counties have lost per capita real wages in the last 20 years, which means that the average wage in those counties bought more 20 years ago than it does today. Working populations in all but one of those counties increased over the same period, which means the issue is not declining local opportunity but is the proliferation of declining wages and jobs. (Sources: TN Dept. of Labor & Workforce Development, US Dept. of Labor Bureau of Labor Statistics, IRS Tax Statistics, MIT's Living Wage Calculator)

- **Increasing the minimum wage would have reduced the cost of SNAP to the US:** In his State of the Union address, President Obama called on Congress to raise the national minimum wage to \$10.10 an hour. The proposal failed to reach the 60-vote threshold it needed to pass in Congress, with all but one Republican voting to sustain a filibuster against the measure, fearing that raising the minimum wage would force business to cut jobs. But new data from the Center for American Progress and the Institute for Research on Labor and Employment at the University of California at Berkeley demonstrate that increasing the minimum wage to \$10.10 per hour would have led to \$4.6 billion in annual savings, \$46b over ten years, in the SNAP, The Supplemental Nutrition Assistance Program, formerly known as food stamps, because the increased minimum wage would have reduced the need for food stamps. The Fair Minimum Wage Act would have helped 28 million American workers make ends meet and would have lifted 900,000 Americans out of poverty.
- **Setting Kids Up for Life in Poverty:** Research has shown that locking up young people puts them at greater risk of joining the unemployment line and leading a life in poverty. Fortunately, the national trend is to send fewer young offenders to juvenile institutions and more of them to community-based education programs that keep them connected to their families and prepare them for employment. To help young people lead productive lives outside of poverty we need to do more of the same in Tennessee and Nashville, by attending to the lack of education and the social and emotional issues that helped land them in trouble in the first place. A new study by the Southern Education Foundation, a nonprofit group based in Atlanta, shows that nearly two-thirds of the young people who were confined in 2010 were confined for nonviolent, relatively minor offenses. We need to redefine the mission of our juvenile justice systems, refocusing from warehousing and punishing juveniles to a much more restorative mission. It is a mistake to assume that all children held in juvenile facilities (a disproportionate number being of color) represent "hard cases" beyond redemption.
- **Predatory lending hurts low-income Americans:** Payday loans typically offer about two weeks of credit, with the loan due in full on the borrower's next payday, at an annual interest rate of up to 400 percent. While borrowers find fast relief for immediate cash shortages through these loans, they often find themselves indebted for months. A recent hearing was held in Nashville by the US Consumer Financial Protection Bureau (CFPB) to gather insights from consumer groups and payday lenders for new guidelines it is developing. Their presentation was met with a chorus of opposition from cash advance industry representatives who emphasized consumers' abilities to make sound financial decisions without government interference. However, the CFPB shared its concerns that too many payday loaners trap consumers in cycles of debt. The Bureau emphasized that while consumers should have access to small-dollar loans, interest rates and timelines for repayment must be fair and transparent.
- **The Real Reason Red States Will not Pass Medicaid Expansion:** The Supreme Court ruled in 2012 that states could opt out of joining Medicaid expansion and the extra federal money that came with it.

Many states with Republican governors or majority Republican legislators, including ours, have done just that, in spite of leaving millions of their citizens unable to secure low cost health insurance, arguing that the cost to state is too high. New figures from the Center on Budget and Policy Priorities, however, show that the cost to the states for expanding Medicaid through the Affordable Care Act is far less than previously thought, one-third less than previously expected (\$70 to \$46 billion). In addition, states accepting expansion will no longer need to pay for much of the emergency care of uninsured people that now takes place at hospitals and clinics. The bottom line is that Medicaid expansion in states like ours is affordable particularly since the federal government will pick up 95 percent of the total cost. Given these numbers, it is fair to conclude that states refusing to expand health coverage under Medicaid are motivated by ideological stubbornness rather than reason.

MAYOR DEAN ADDRESSES POVERTY in His State of Metro Speech

Mayor Dean called attention to the city's commitment to attacking poverty during his recent State of Metro Address:

"We need to create pathways for our citizens to achieve their goals in life, no matter where they stand today. That is the goal behind programs like our Financial Empowerment Centers, which at the end of their first year have helped more than 1,100 people reduce their debt and increase their savings by more. This is also the goal of the Barnes Fund for Affordable Housing. During this speech last year, we announced plans to put \$3 million in our operating budget for affordable housing investments. As I said then, for the most part, we have relied on the nonprofit community and the federal government to address this need in our city. It's time to do more. And we are doing more. With the initial investment in the fund, we will be able to support five affordable housing developments that will mostly meet hard-to-fill needs in our community for the elderly, disabled and large families. At the same time, these developments will bring new life to under-developed or blighted properties. And we will continue to invest in the fund with this year's operating budget."

We applaud the Mayor's commitment to the poor and look forward in the months ahead to an increased emphasis on the part of our city to helping people in need.

FIGHTING CHILD HUNGER THIS SUMMER

The Summer Food Service Program (SFSP) is a federal program designed to ensure that low-income children receive adequate nutrition during the summer months (<http://www.fns.usda.gov/sfsp/summer-food-service-program-sfsp>). Unfortunately, of the 57,954 MNPS students eligible to receive free and reduced meals during the school year, last summer SFSP was only able to reach an average of 5,000 children per day. As a result, thousands of families were forced to stretch already tight budgets to make sure their kids were fed.

We do not want Nashville children to needlessly go hungry, nor do we want to leave \$8,000,000 in funding on the table because we cannot reach eligible children. Last summer the Metro Action Commission (MAC) sponsored the operation of nearly 110 SFSP sites at parks, churches, community organizations, and apartment complexes. These efforts deserve our loud applause ... but also need our support. Here's what you can do:

- MAC is currently accepting applications for new SFSP sites this summer. Please consider becoming a site and letting others you know that they can do the same. If you run or are affiliated with a program that serves primarily low-income youth, or operates in an area where at least 50% of the children are free or reduced lunch eligible, you may be able to incorporate SFSP into your program.
- Help spread the word to families when SFSP begins in June. Contact Keith Barnes (keith@communityfoodadvocates.org) to receive a list of SFSP sites and outreach materials.
- For more information about SFSP ... link to: (<http://www.nashville.gov/Portals/0/SiteContent/MAC/2014%20sfsp%20application.pdf>).

NPT REPORTS: Children's Health Crisis Series – Food

Nashville Public Television and Second Harvest Food Bank invite you to a preview screening and panel discussion of *NPT Reports: Children's Health Crisis Series – Food*, the latest episode in NPT's multi-year documentary series on children's health. The screening will take place on May 20, at 11:30am, at Second Harvest (331 Great Circle Road).

A panel discussion moderated by Jennifer Justus will follow the screening. Lunch will be provided. RSVP at [Second Harvest Food Bank of Middle Tennessee](#). Among a number of important issues, this documentary will focus on the relationship of healthy eating and healthy children.

For additional information about A VOICE, or to learn how you can get more involved in the work we do, please contact:

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