

# A VOICE for the Reduction of Poverty

## A VOICE ... for the Reduction of Poverty In Nashville and Beyond QUARTERLY NEWSLETTER

*A VOICE ([www.nashvillevoice.net/](http://www.nashvillevoice.net/)), a coalition of Nashvillians interested in the reduction of poverty, was formed just a year ago to serve as an aggressive and intentional community voice for the reduction of poverty in Nashville and beyond. Through newsletters and forums we have educated ourselves and our membership about issues related to poverty and have called on a variety of policy makers, locally and nationally, in support of specific measures that would lead to its reduction. We hope you will find value reading this newsletter; at least those articles that are of particular interest to you.*

*A VOICE is always interested in expanding our membership. If you are not yet a member, or if you know of others who might want to join us, please use the following link to join and encourage others to join us: [www.nashvillevoice.net/join-us.html](http://www.nashvillevoice.net/join-us.html).*

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### A VOICE's Affordable Housing Recommendations

**A VOICE** is interested in all matters and issues related to poverty. We have recently focused our attention on the increasing cost of housing in Davidson County. According to a recent study by Metro Social Services well over one-third of Davidson County residents are cost burdened homeowners or renters. This shortage of housing is expected to increase in the next two years. Establishment of the Barnes Housing Trust Fund was an important step for our city. But it cannot be effective without a dedicated source of revenue that is easily accessible to affordable housing builders. In addition, the Barnes Fund needs to be reinforced by Metro's adoption of policies that promote a wide range of housing options in our growing neighborhoods. To further educate the public and assist our city in taking action to address the shortage of safe, quality housing for families, **A VOICE** has drafted two position papers. The first supports a dedicated funding source for the Barnes Housing Trust Fund and the second recommends enforceable policies related to inclusionary zoning. Once we put the finishing touches on our policy statements we will distribute them to our membership, along with talking points designed to help educated others within their reach.

### Commentary on Housing in the Nashville Scene/October, 2014

... Nashville is coming to terms with its newly desirable status. With that maturity come tough questions that have to be answered. Affordable housing and low rents were common bullet points on coastal publications' lists of reasons why Nashville is a great place to live. But those cool, affordable neighborhoods are becoming less affordable. And as they get less affordable, they get less cool — priced out of range of the street-level creative class, the urban pioneers and the working families who gave them their initial energy and character.



... a delicate balancing act is underway. Long-timers (residents) are starting to wonder if there's a place in Nashville for them, or if they're victims of their hometown's success. Newcomers, meanwhile, lured by the

siren song (of Nashville being an “IT” city), are feeling crunched by low vacancy for rentals and spiking asking prices.

... the very thing that made Nashville a desirable destination — its accessibility to all — is far from secure. Eventually, the pressure to house people is going to come to bear, and languid suburban neighborhoods on Metro's fringes will face tough questions about their future too.

... people are moving back to the city, and that's good. A vibrant, bustling urban center has benefits both tangible and aesthetic. But high demand can homogenize a city into a glistening walled palace only for the wealthy, forcing workers to chase inexpensive living far from the benefits they helped make possible. If prices continue to rise, without a proportional raise in income or affordable housing, Nashville may learn there are more desirable things to be than “IT.”

### **Can Poverty in the United States Actually Be Reduced?**

Absolutely!!! Between 1959 and 1973 a strong economy, coupled with sound public policies, resulted in the U.S. poverty rate literally being cut in half. There is no reason we cannot do this again. According to a recent Columbia University study, our safety net reduced the number of Americans living in poverty from 26% in 1967 to 16% in 2012. Without these programs, the study estimates that 29% more Americans would be in poverty today. Investing in policies and programs that improve the economic interests of struggling Americans leads to improved short and long-term outcomes for children and families. According to the *Center for American Progress*, Congress can take 10 steps to significantly cut poverty, boost economic security, and expand the middle class:

1. Create jobs
2. Raise the minimum wage
3. Increase the Earned Income Tax Credit for childless workers
4. Support pay equity
5. Provide paid leave and paid sick days
6. Establish work schedules that work
7. Invest in affordable, high-quality child care and early education
8. Expand Medicaid
9. Reform the criminal justice system and enact policies that support re-entry
10. Reject any further cuts to keystone programs such as SNAPP and WIC

<https://www.americanprogress.org/issues/poverty/news/2014/09/17/97287/the-top-10-solutions-to-cut-poverty-and-grow-the-middle-class/>

### **Invisible Unemployment**

The authors of a recently published article (*The Rise of Invisible Unemployment* - The Atlantic - November 9, 2014) remind us that while unemployment has decreased, wages have not correspondingly risen. There reasons why the national unemployment rate has fallen below 6%, but earnings growth has remained flat include:

1. Wage growth and job growth are happening in different places. We are adding few jobs in goods-producing industries like manufacturing, but these have the highest overall post-recession wage growth. At the same time, jobs in service-producing industries (e.g. health care, leisure and hospitality, and education) are increasing at high levels but these have the lowest real wage growth.
2. Much of US unemployment is invisible. People who work part-time are not counted as unemployed, although they want and need to work more hours. The discouraged long-term unemployed who have stopped seeking employment are also not counted as unemployed. With part-time workers who want to work more hours and discouraged workers statistically invisible, the unemployment rate is artificially optimistic.

3. *Invisible work* is work done by American companies that isn't done by American workers. While Corporations increased profits during the recession by hiring and expanding abroad, doing so has been detrimental to domestic job and wage growth.

<http://www.theatlantic.com/business/archive/2014/11/no-wage-growth-but-why/382519/>

### Some good news out of Washington

Miracles of miracles ... in October the House and Senate reached a bipartisan agreement to reauthorize the Child Care and Development Block Grant (CCDBG). The CCDBG is the main source of subsidized childcare for low-income kids, and a critical funding stream for states. The CCDBG was last reauthorized in 1996 and has been woefully outdated, with virtually no health, safety, or quality provisions required of child care facilities. Passage of the bill by both Chambers will be a major step forward for the 11 million children who are in some type of childcare arrangement.

### Home Visiting Program



**A VOICE's** Steering Committee recently signed onto a letter of support with the *Center for American Progress' Half-in-Ten Project* for extending funding for the *Maternal, Infant and Early Childhood Home Visiting Program (MIECHV)* during one of the first acts of the next Congress. The program provides grants to states to implement and expand evidence-based home visiting programs that have been proven to improve the health, education and economic self-sufficiency of low-income children and families. MIECHV funding is currently set to expire in March 2015. If Congress fails to extend funding, states may be forced to curtail or eliminate home visiting services for needy families. In addition, the infrastructural improvements that states have made to build effective systems of care to support home visiting initiatives may be curtailed.

### 2013 U.S. Census Poverty Report Released

The recently released census data confirms that children remain the age group most disproportionately poor, with nearly one in five living in poverty (19.9 percent). African American and Latino poverty remains extremely high at 25+%. *"Given the positive changes in the economy, we could have seen a bigger drop in poverty if Congress hadn't cut food stamps, jobless benefits, education and training, housing, and much more,"* said Deborah Weinstein, executive director of *The Coalition on Human Needs*. Some key data from this report follows:

#### Poverty in Davidson County

The poverty rate in Davidson County decreased from 18.9 percent in 2012 to 17.8 in 2013, mostly related to our improving national economy. Sadly, there still are more than 117,000 Nashvillians living in poverty.

<b>Poverty Rate</b>	17.8% (-3.6% worse than U.S. avg.)
<b>Women Poverty Rate</b>	17.4% (-0.7% worse than U.S. avg.)
<b>African American Poverty Rate</b>	24.9% (+2.7% better than U.S. avg.)
<b>Asian American Poverty Rate</b>	12.2% (+0.6% better than U.S. avg.)
<b>Latino Poverty Rate</b>	30.5% (-5.8% worse than U.S. avg.)
<b>Child Poverty Rate</b>	29.2% (-7.3% worse than U.S. avg.)

## Poverty in America

- Poorest age group: more than 34% of all people in poverty are children.
- U.S. poverty: 45.3 million people, 14.5 percent of the U.S. population (less than \$18,284 for a family of three; less than \$23,493 for a family of four).
- Deep poverty: 20.4 million people, 1 in 15 Americans. 61% more people than in 2000 (less than \$9,142 for a family of three).
- Households without sufficient savings to subsist at the poverty level for three months in the absence of income, 2011: 25.4%.

*<http://www.census.gov/content/dam/Census/library/publications/2014/acs/acsbr13-01.pdf>*

## Children in Poverty

The U.S. has one of the highest rates of child poverty among all industrialized countries resulting in a horde of social consequences.

- Children were 60 percent more likely to be poor than adults in 2012.
- Over 16 million children were poor in 2012 — more than 1 in 5 children (40 percent of them lived in extreme poverty).
- The youngest children are the poorest: 1 in 4 children under age 5 (nearly 5 million) were poor — half of them (2.4 million) were considered extremely poor.
- Nearly 11.2 million children of color, 1 in 3, were poor in 2012.
- Approximately 1 in 5 Black and 1 in 7 Hispanic children were living in extreme poverty in 2012, compared to more than 1 in 18 White, non-Hispanic children.
- Nearly half of Black children under age 5 and more than 1 in 3 Hispanic children the same age were poor.
- The South was home to 42.1 percent of the nation's poor children, and had the highest child poverty rate at 24.2 percent.

Safety Net policies DO indeed help lift children out of poverty. Because their families were able to utilize these sources of support, nearly 9 million children were lifted out of poverty by the safety net and tax credits in 2012

- 5.3 million children were lifted out of poverty through The Earned Income Tax Credit (EITC) and the Child Tax Credit.
- 2.2 million children were lifted out of poverty through the Supplemental Nutrition Assistance Program (SNAP).
- 1.1 million children were lifted out of poverty by Social Security benefits.
- 1 million children were lifted out of poverty with the aid of housing subsidies

*<http://www.childrendefense.org>*

## Tennessee Sees Decline in Number of Uninsured

Despite our state's decision (Tennessean, 11/18) not to expand Medicaid, The Affordable Care Act is working in Tennessee. The number of uninsured people in the state shrunk by nearly a quarter in the first year since the new health insurance marketplace was launched under the Affordable Care Act. This brings the percentage of uninsured Tennesseans to its lowest level in a decade, a University of Tennessee at Knoxville report released Monday found. *"It's a significant decline, but not necessarily unexpected given the implementation of the ACA this year,"* said Dr. LeAnn Luna, the report's co-author.

Last year, the university reported that out of the state's 6.5 million residents, about 611,000 were uninsured, about 9.6 percent. But in the one year since the ACA was first implemented the number of uninsured

Tennesseans fell to 472,000, or 7.2 percent. This is the biggest single drop since the university began collecting such data 20 years ago. *NOTE: If our state agreed to participate in the Affordable Care Act, an additional 160,000 uninsured Tennesseans could receive healthcare insurance.*

**“Tennessee Among Nation’s Worst in Child Homelessness” was the headline in this past week’s Tennessean (11/18)**

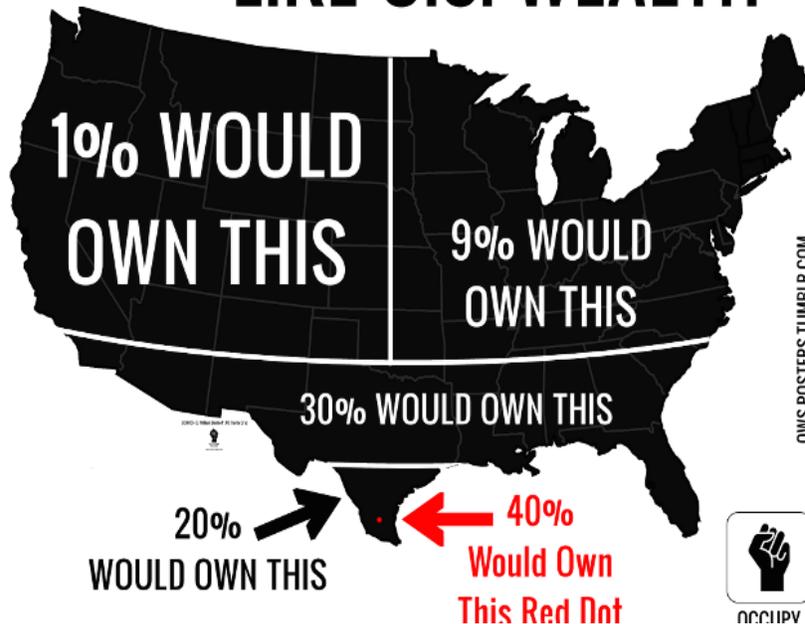
Despite local progress at addressing some of the issues related to homelessness, Tennessee is still near the bottom of newly released rankings (41<sup>st</sup> in the nation) on child homelessness, according to a new report from the American Institutes for Research, a national nonprofit that oversees the National Center on Family Homelessness.

According to this report, health problems facing Tennessee children living in poverty are the worst in the nation. “It’s very hard for children to succeed in school when they are hungry,” said Linda O’Neal, executive director of the Tennessee Commission on Children and Youth. Expanding eligibility for Medicaid and more collaborative work between (state and local) agencies could immediately help address some of the issues that lead to child homelessness, according to O’Neal.



**The Distribution of Wealth in the U.S.**

**IF U.S. LAND WERE DIVIDED  
LIKE U.S. WEALTH**



## **GUEST ESSAY**

**Rev. Charles Strobel**

**Room in the Inn/A VOICE Steering Committee Member**

The recent Veteran's Day observance reminded us that one of our most patriotic lessons is the overwhelming belief in our military's defense of our country. We value as priceless the notion that men and women put themselves in harm's way for all of us. In defending us, many lose their lives. Because of such heroism, we are proud to tell the story of their securing our liberty on our own shores in colonial days and their further defense of liberty on foreign shores.

There have been other conflicts in defense of our freedoms on our own shores. One in recent memory is the civil rights struggle in the 1960's. Women's suffrage also comes to mind. There is another one, though, that often is forgotten. This freedom fight emerges out of the late 1800's and carries over to the 1930's post-Depression era. It is important to remember presently, it seems to me, when we see the assault on "collective bargaining" around our state and nation.

If we go back 150 years, just as the Industrial Revolution was beginning, there were no "rights" for the ordinary worker. Millions of coal miners, railroad workers, factory workers, and steel workers labored long hours in unsafe working conditions with little pay. Children were a part of that labor force. Horror stories abound of oppressive conditions with no relief in sight. Gradually, grievances began to rise up out of the poorest among them, and the labor movement began.

Think back 100 years and consider a world of labor without child labor laws, health and safety standards, worker's compensation, unemployment compensation, a 40 hour week, health insurance, retirement benefits, paid vacations, and the right to organize into unions. There was none of these 100 years ago.

We are riding on the waves of the success of a labor revolution that had thousands of poor people die for these rights and privileges. And history shows that all the industrial barons, who today are our philanthropic heroes, did not give those benefits freely and generously but were mandated by government or the pressures of a violent labor movement.

Today these rights that were fought for and defended by an earlier work force are seen as benefits and privileges that every good company wants to provide freely, without unions, to maintain worker morale and keep attrition rates low. Many employers believe that these benefits contribute to better customer service and job performance. And doesn't it make sense that they would increase quality workmanship? These benefits are a form of "profit sharing" to workers, a way that owners can reward workers for helping their companies achieve success. And it removes the stigma of slave labor that still exists in our country and other parts of our world in sweat shops and migrant fields.

Of course, the costs for such benefits have increased, and this remains the basis for attacking "collective bargaining." These costs can be a legitimate "push back" from management at the negotiating table, but what seems more serious is the desire to deny the right to collective bargaining itself.

I believe this struggle for worker rights—now ironically central to the revolutions in the Middle East—is another beacon for the world to emulate when it looks to our American experiment in democratic governance. We are indebted to several generations of workers over 100 years ago for fighting and dying to secure these worker rights. Without their sacrifice, we would still be slaves today to a laissez-faire economy depending on its own self-correcting market forces that history shows never has worked voluntarily for the worker.

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**WEBSITE:** <http://www.nashvillevoice.net/>

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