Note: This is the author’s third draft. It has not yet been reviewed by the participants in the Learning Community or by Partnership staff. We invite your feedback. Additional drafts maybe forthcoming.

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Please Note: There are many hotlinks to the source material in this document, so a digital version (rather than a paper version) is the best way to use this White Paper.
We want to thank the staff at the Partnership who assisted in creating and managing this Learning Community and the webinars.

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We also thank all the people who participated in the webinars and gave their feedback there, those who attended the workshops and gave feedback after the National Convention, and those who commented on this paper.

We have selected many strategies from national advocacy organizations, think tanks and experts. We have tried to identify all sources. Where we have inadvertently missed citing the correct source -- we apologize and give you full credit for your idea.
1. **CHANGE THE RULES UNDER WHICH THE ECONOMY OPERATES TO EXPAND ECONOMIC OPPORTUNITY - BACKGROUND MATERIALS**

We have concluded that for next ten to twenty years, under any scenario we can imagine, there will NEVER be enough good jobs in the private sector for all who want to work. There will NEVER be enough full-time jobs for people who want to work full-time. Automation and globalization will continue to eliminate millions of jobs, including jobs like accounting, real estate brokers, and most office jobs. You can hire a college graduate in India who speaks excellent English to perform most office-related jobs over the Internet for $4 an hour.

A few publications:

- A good summary of the future impact of automation is *Race Against the Machine* from MIT.
- Oxfam’s *The Future of Employment* shows where jobs will evaporate on page 37.
- Rutgers University’s Heldrich Center for Workforce Development published a study “AMERICANS’ ATTITUDES ABOUT WORK: Unhappy, Worried, and Pessimistic: Americans in the Aftermath of the Great Recession” by Cliff Zukin, Ph.D., Carl Van Horn, Ph.D., Allison Kopicki, in August 2014.
- Here’s one that will give you something to think about. The *2016 Annual Economic Report of the President* projects that if you work in a job earning less than $20 an hour, there is an 83% probability this job will be automated out of existence. Look at page 239.

This section describes strategies, which if successful, could produce the largest changes in income for an individual or family. If the economy continues to operate under the current rules, it will continue to produce the same kinds of income disparities, unemployment and underemployment. If we can help change the rules under which the economy operates then more people will be able to obtain work and to increase their income. The strategies listed in this section are designed to (A) increase the number of jobs (sixteen sources), and (B) to make work pay better (ten sources, (C) to expand work supports (four sources), and (D) to get or keep money into the household (six sources), and (E) other changes needed in the structure of the financial system (six sources). (F) Alternative approaches to economic activity (7 sources), (G) what kind of economy are we trying to create? And the research shows that as family incomes go up, resilience increases and the “tyranny of the moment” in trying to make life work on a daily basis declines. Most of these are public policy strategies, not strategies for service delivery to individuals. Most Federal policies and programs originated at the local or state level. Eventually the Federal level picks up on and expands policies and programs that have shown merit in several states. Get these going on the local or state level. Be ready to pump these up at the Federal level when the opportunity arises. We then added a challenge question related to “What Kind of Economy Are We Trying to Create?” And then we added a few concluding thoughts on this section.

A. **EXPAND THE NUMBER OF JOBS**

1) Expand societal and private sector investment in conservation programs, including the “green jobs” which must eventually happen (cap and trade, The New Reality). The investments needed to reduce energy consumption in general and to reduce carbon
emissions specifically will be massive. WEATHERIZATION IS GOING TO EXPAND in terms of measures installed and homes eligible. Perhaps it will move to a different budget category or administering agency, but it in the only horse on the track that can quickly install energy conservation measures in low-income homes.

2) Get into the share economy for collaborative consumption such as: Uber, Lyft, Airbnb and dozens of others. These are new channels for generating income. It only averages $7,900 a year, but is something.

3) EXPAND Public Service Employment to repair infrastructure such as water, sewers, roads and bridges. Install conservation measures, and anything else that produces public benefits.

4) Advocate for TAX REFORM. There about 100 reforms needed. Among these include: Tax Simplification, broaden the base while lowering the rates, Maintain or increase progressivity, reform the individual alternative minimum tax (AMT), tax capital gains as ordinary income, and most of all reform the tax expenditure system. Many organizations working on behalf of the middle and low-income advocating tax reforms. A few include: Economic Policy Institute, the Tax Policy Center of the Urban Institute and Brookings, and DEMOS.

5) Put a price on carbon emissions, primarily greenhouse gasses (Cap and Trade).

6) Continue microbusiness programs an advocate for more especially for women Association for Enterprise Opportunity http://www.microenterprise.org (CAMEO). Self-employment is viable for perhaps 15% of the population.

7) Continue social enterprises that provide paid work and sometimes generate revenue for the agency. There are only about 300,000 people working in social enterprises; it seems like this number should be larger.

8) The Institute for Research on Labor & Employment at the University of California, Berkeley in partnership with the Annie E. Casey foundation has provided a number of avenues for job creation.xiv

9) For more examples for job creation strategies visit the Economic Policy Institute websitexv. A few examples from the eleven described in the above paper are below.

- Past budget request proposed funding for the for the Surface Transportation Act, increasing employment by an average of 117,000 jobs annually over the next three years, or 350,000 jobs total, with larger job gains in later years.
- Enact a direct job creation program to put up to 2.2 million people to work over the next two years repairing schools, rebuilding communities, improving national parks, and rehiring police officers, firefighters, and teachers.
- Invest $200 billion in renewable energy and energy efficiency improvements, which could increase employment by 2.1 million jobs.
- Implement a federally subsidized work-sharing program, which could employ 1 million more people over the next year.

10) Support creation of employee organizations – unions.

11) Contrary to what some people believe, going back to the economic rules of 1950 or 1920 (stripping away worker protections and benefits) will not expand opportunity for most people who have low-incomes. That approach would benefit only the upper income groups.

12) “The Democracy Collaborative is a national leader in equitable, inclusive and sustainable development through our Community Wealth Building Initiative. This
initiative sustains a wide range of Advisory, Research and Field Building activities designed to transform the practice of community/economic development in the United States. Another important program is the Next System Project, ongoing intellectual work designed to connect Community Wealth Building to the larger context of systemic economic transformation.” Founded by long-time friend of community action Gar Alperovitz the collaborative has several programs such as the www.Community-Wealth.org where Alperovitz and other describer several models for community ownership such as co-ops, community land trusts and others.

13) The Aspen Institutes Economic Opportunity program held a series of webinars on job creation.xvi

14) The annual report from Half In Ten is titled Building Local Momentum for National Change: Annual Poverty and Inequality Indicators Report, November 2014. It made these recommendations:
"The federal government, states, and cities can create more good jobs and reduce poverty and inequality by adopting the following policies. Specifically, they should:
• Create transitional public jobs by establishing a federal Pathways Back to Work Fund
• Modernize and invest in our public infrastructure.

It is instructive to note that because the policies they recommended -- that would have in fact reduced poverty by half within ten years -- were never adopted by Congress, Half in Ten is now organizing their work under the heading of Poverty to Prosperity. They made several other recommendations.xvii

15) Many of the recommendations made in this paper can be found at the Center for American Progress.

16) Much has been written about the economic and social consequences of inequality. Sage Theological makes the case for reducing inequality from the perspective of morality.

17) A 2015 report that is getting a lot of attention was produced by the America Enterprise Institute and Brookings, “OPPORTUNITY, RESPONSIBILITY, AND SECURITY: A CONSENSUS PLAN FOR REDUCING POVERTY AND RESTORING THE AMERICAN DREAM”

Although many of their recommendations make sense and seem reasonable and should be done, most of them will not produce results for 20 years, and they do not address the four biggest drivers of income stagnation which are: automation, globalization, corporate policies and the tax laws that permit extreme income inequality.

18) Something that would move incomes up more quickly is this paper by Melissa Boteach, https://www.americanprogress.org/issues/poverty/report/2016/06/06/138765/a-progressive-agenda-to-cut-poverty-and-expand-opportunity

19) Here is the paper by Jaren Bernstein in which he lays out his prescriptions. It is only 347 pages long – and you thought this White paper was long!
These last three entries above are the three musketeers of big reports. If you read none of these other sources, look through those three.

B. EXPAND THE AMOUNT OF MONEY THAT WORKERS EARN.
1) Support efforts by the US President, members of Congress, state legislatures and cities to increase the minimum wage. $12 to $15 is the current range, although if the minimum wage had kept up with inflation the past 40 years it would be over $20.
2) We must help redefine what constitute socially acceptable work for which society will compensate people via the Earned Income Tax Credit system. Support expansion of EITC to single people and childless couples.
3) There is a social movement to change the “social contract” between employers and workers so that productivity gains are once again share with workers – like they were from 1945 to 1975.
4) Support development of employee owned businesses, co-ops (See Gar Alperovitz)
5) Attention has recently been focused on reducing “wage theft” particularly from workers in farm, construction and restaurant employment.
6) The Obama Administration recently changed overtime rules so that more people qualify.
7) **EPI Briefing Paper # 382 from the Economic Policy Institute on August 27, 2014** by Elise Gould is titled: “ Why America’s Workers Need Faster Wage Growth—and What We Can Do about It.” Ms. Gould describes the many reasons why wages have stagnated, and lists her recommendations for what to enhance wage growth.
9) EPI published another compilation of How to Raise Wages: Policies that Work and Policies that don’t.
10) Center for American progress published the “Report of the Commission on Inclusive Prosperity” which looks at these issues across all developed countries.

C. EXPAND WORK SUPPORTS. 1) Increase support for child care, family leave, on the job training, and employers providing or paying for educational upgrading.

D. GET MORE MONEY INTO THE HOUSEHOLD – AND KEEP IT THERE
1. Help bring this about through changes to TANF, state EITC. A new study from the Center for the Study of Social Policy recommends "Expanding the Earned Income Tax Credit to Childless Adults."
2. Using DOL, TANF and state level programs to create and implement supported work programs and community service jobs.
3. Support multi-adult family formation, whether they are related, unrelated, straight, gay, and married, unmarried. A single-adult household with children is in trouble. Ask me! A two-adult household and more specifically a two-income household is in much better shape.
4. Oppose payday loans, bank overdraft fees, and rip-off car loans.
Here’s a new list of work supports from CLASP: http://www.clasp.org/issues/work-support-strategies

E. OTHER FINANCIAL REFORMS

1. Support the Frank-Dodd Banking Reform Act and other efforts to rein in banks use of YOUR MONEY to make high-risk investments.

2. Support the efforts to raise the amount of equity capital that a bank must have from 5% to 30%. See Stanford University Economics Professor Anat Admati’s book The Bankers’ New Clothes: What’s Wrong with Banking and What to Do about It (Princeton University Press, March 2013) Information about this book is here: http://press.princeton.edu/titles/10230.html

3. Most stadium deals will soak up a billion dollars of taxpayer money and primarily benefit team owners and players, do little or nothing for the local economy and even if it does will not benefit low-income people. Most of these should be opposed by organizations that advocate on behalf of people with low incomes.

4. Oppose most use of tax incentives to try to lure businesses to your area. This is a constant-sum game. Some other community will lose, and when the tax benefits run out - the business will move. In 1993 the USDA Economic Research Service persuaded Congress that there were 17 strategies for expanding the economy that should be used in the Empowerment Zone Enterprise Community (EZ/EC) initiative. The only strategy specifically prohibited was – using public funds or tax breaks to lure businesses to an area.

5. Oppose increases in sales taxes to pay for narrow improvements that benefit a few, i.e. do not raise sales taxes on everybody for highway improvements – raise user taxes (gas, diesel, vehicle registration fees).

6. Stop “corporate inversions through which U.S. companies merge with smaller companies in other countries then claim their headquarters as being in the other country to avoid U.S. taxes. (Example: Burger King recently merged with a small Canadian company.)

F. ALTERNATIVE ECONOMIC SYSTEMS. There are seven topics covered here:

- In Defense of Capitalism. Keep it Going like It Is.
- HOW TO “reform capitalism”
- Reducing Consumption
- The Sharing Economy and the On-Demand Economy
- The Informal Economy
- Turn citizens into shareholders of the countries natural resources
- Utopian Movements


There are people who believe that nothing is really wrong with the current economic system. Some say it is operating about as well as can be expected, other go beyond that and say the marketplace is the only true arbiter of social and economic justice, and these pesky laws like the Clean Air Act and Clean Water Act are artificial barriers to the invisible hand working its magic. Given that much of this publication presents proposals for making changes to or
repairing what we see as defects in the way capitalism functions, it seemed only fair to let the
defenders of capitalism have a say. So, here are two.

- Is capitalism the best system for people to help solve other people’s problems? One
  insightful overview of capitalism and the good and bad it produces is in the September,
  2014 edition of McKinsey Quarterly, in an article titled “Redefining Capitalism” by Eric
  Beinhocker and Nick Hanauer.
- Another thoughtful defense is in the same issue titled “Business, society and the future of
  capitalism,” by Unilever Corporation Chief Executive Paul Polman.

2. How to “reform” capitalism
From the Corporate Social Responsibility (CSR) movement that started in the 1970’s to the
“greening of businesses” there has been much discussion about how to persuade, entice, and
reward voluntary change in how U.S. companies operate under the current rules of the
economy. A forum sponsored by the Ford Foundation, Where Markets Lead Will Justice
Follow, also takes up this issue.

Behind the Brands is an initiative of Oxfam to persuade food and beverage companies to
change how they operate, particularly with regard to their supply chains that extend into
other countries. One notable success had to do with persuading three big international
corporations to change how they treat women who pick the cocoa beans used in making
chocolate. They say: “Together, we’re standing up for women working on cocoa farms and
pushing the big chocolate companies to put policies in place so women have equal pay, fairer
treatment, opportunities for training, the chance to own the land they work, and more.”

Is there a threat of a boycott or an actual boycott that would help people with low incomes?
Think about Burger King. Through a process of “ownership inversion” this company bought
a Canadian company and moved their corporate headquarters to Canada, thus avoiding
paying taxes on some of their income. Burger King was just a start of this. According to the
Wall Street Journal, 10 inversions, which allow firms to lower their corporate tax rates by
buying foreign targets, were done in 2014, with two more in 2015.

About these types of efforts, one might ask -- How’s it going? Have they produced real
change? How much worse off would the world be without these efforts? And, for the
companies that have changed policies with regard to their workers or the climate, what can
be done to help and encourage them companies moving in the right direction?

3. Reducing Consumption
Do you have enough money to live on? What is “enough?” If you cannot pay the light bill
or buy food for the kids or make the car insurance payment, you may be struggling to
maintain a minimal quality of life. But what if you do have enough for the basics? And are
nagged by a sense that you have gone too far into “conspicuous consumption” driven by the
need to buy or mimic the latest fashions or feel the need to have the latest version of –
everything? Are you living inside a mountain of “stuff?”

CAA’s already operate programs focused on specific goals like reducing energy
consumption.
For those who are trying to reduce the amount of money they spend on several types of consumption, there are some new groups who focus on frugal living. They seek to go beyond the “Reduce, Reuse, Recycle” approach. New York Magazine (November 17, 2014) describes this social movement “Pete and his family live in Colorado, on little. His gospel, delivered on his popular blog, is one of pointed frugality and carefully engineered saving. Ride a bike instead of taking the car. Live with roommates. Wear the clothes you have. Travel on the cheap. Eat on the cheap. Date on the cheap. Save, invest your savings, and then live on them.”

The blog for Pete the guru at Mr. Money Mustache: you can start at the beginning of his posts and read them all. Then, you truly will have everything.

The Tiny House Movement says “Simply put it is a social movement where people are downsizing the space that they live in. The typical American home is around 2600 square feet, while the typical small or tiny house is around 100-400 square feet. Tiny Houses come in all shapes, sizes and forms but they focus on smaller spaces and simplified living.” Tiny houses have a whole social movement going called “tiny living,” of which the tiny house is just one part, see: http://thetinylife.com/what-is-the-tiny-house-movement

Here is website that gives ten reasons to reducing consumerism: http://www.becomingminimalist.com/escaping-excessive-consumerism

The Center for a New American Dream has advice about ‘stuff” in their Beyond Consumerism Program. They say: “We work too much, we consume too much, we don’t have enough time for friends and family, and we’re constantly being bombarded with marketers' manipulative messages. It’s time to help Americans live lives beyond consumerism. It’s time to build a society that has transcended an economy based on artificially stimulated consumption and unsustainable growth and to develop instead an economy and culture that are centered on maximizing well-being.

The Center for a New American Dream’s Beyond Consumerism program is striving to do this by providing ways for individuals, communities, and activists to help transform their lives and culture so that living sustainably becomes as natural as living as a consumer has become today. The goal of the program is to help Americans move beyond the consumer culture that has taken root since the mid 20th century. Strategies include:

Inspiration & Education: We will provide articles, videos, blogs, and interviews that challenge the "normalization" of high-consumption lifestyles and the consumerist-oriented economy, as well as promote alternatives for households, schools, and broader society.

Resources & Tools: We will provide easy and accessible content on steps toward lifestyle changes and low-impact living, as well as an organizing kit for our practitioner network. The five areas within this program are: Consuming Consciously, Reclaiming Our Time, Avoiding Advertising, Kids and Commercialism, and Promoting Self-Reliance.
**Partnering & Campaigns:** We will support and build coalitions for awareness-raising and strategic advocacy, such as a campaign on the work-leisure balance (e.g., a reduced workweek), a campaign to eliminate tax deduction for advertising, and select consumer campaigns.

**Connection & Support:** We will create an easy-to-use community web platform for our members to find each other, invite others to join, and form local practitioner networks to support each others' individual and family behavior change and to influence others to adopt their own changes.” xviii

4. The Sharing Economy and the On-Demand Economy

THE SHARING ECONOMY. This first section looks at it from the perspective of sharing resources in ways that benefit consumers. Examples re: Uber, Lyft, Airbnb, etc.

On December 2, 2014, the Aspen Institute help a seminar on this topic titled: “The Future of Work in the Sharing Economy.” Here is the description they posted about the workshop: “The sharing economy has gained traction and attention in the last few years. Also known as the gig economy, consumer-to-consumer sharing, and peer-to-peer marketplaces, the term, “sharing economy” is used to describe a wide variety of exchanges between people including of property, skills, labor, or space. By using an online platform to connect users and providers, this system puts a modern spin on old fashioned bartering, swapping, borrowing, and trading – and greatly expands the scope and scale of potential exchanges. Sharing economy companies include Airbnb (rent a room or your house), Uber (provide rides), TaskRabbit (do chores for others), and Instacart (be a personal grocery shopper), to name a few. There were an estimated 80 million shares in the United States in 2013 (although that included 33 million “resharers” who buy and/or sell pre-owned goods online at sites like Craigslist). Forbes estimated that the sharing economy would generate $3.5 billion in revenue in 2013. Many have touted this system’s benefits for consumers, including convenient and affordable services and shared goods. But what are the benefits—and the downsides—of the sharing economy for the workers who provide the services? What is the influence of the sharing economy on the future of work? What are the implications for public policy and business practice? Panelists will explore these issues and more. Join the conversation!”

Two of the organizations that spoke at the seminar are PEERS and Beyond Jobs. You can seek work or list work you want performed at PEERS.

“**Beyond Jobs**” an organization in Britain describes the future asks “What is irregular work? Running errands, hiring out your possessions, working at a cafe for an occasional lunchtime rush, letting a tourist stay on your sofa, tutoring, being on call for checkout duty at local shops, unscheduled homecare visits, even lending a small amount of cash for a week. There are thousands of sectors.”

For more on the sharing economy, the Aspen Institute’s Economic Opportunities Program has posted a webinar where you can see excerpts.

THE ON-DEMAND ECONOMY. In this second section the January 3, 2015 issue of The Economist Magazine looks at this new approach and how it affects “…the organization of work and the social contract in a capitalist society.”
In “Workers on tap” the article says: ‘The rise of the on-demand economy poses difficult questions for workers, companies and politicians.”

“But two powerful forces are speeding this up and pushing it into ever more parts of the economy. The first is technology. Cheap computing power means a lone thespian with an Apple Mac can create videos that rival those of Hollywood studios. Complex tasks, such as programming a computer or writing a legal brief, can now be divided into their component parts—and subcontracted to specialists around the world. The on-demand economy allows society to tap into its under-used resources: thus Uber gets people to rent their own cars, and InnoCentive lets them rent their spare brain capacity.

The other great force is changing social habits. Karl Marx said that the world would be divided into people who owned the means of production—the idle rich—and people who worked for them. In fact it is increasingly being divided between people who have money but no time and people who have time but no money. The on-demand economy provides a way for these two groups to trade with each other.

In “Briefing: The Future of Work” an article the Economist magazine titled: “There’s an app for that” the author says: “Freelance workers available at a moment’s notice will reshape the nature of companies and the structure of careers.”

Many writing jobs, from writing manuals to legal briefs, are now subcontracted to English-speakers in India and China who cost you the buyer $4 an hour.

WHAT THIS MEANS FOR CAA’S. One estimate is that as many as one-third of workers now do some freelance work, either out of choice or necessity. Most of these types of self-employment provide no benefits and no pension and workers often have to provide their own auto and liability insurance. This may produce income for some college graduates and other middle-class people, but it is unclear as to how this will benefit people either as providers or consumers if they have little education and low incomes. Our historic concept of a “job” for a “company” where you got a “salary” and “benefits” is increasingly obsolete.

And, unless a job training program has employers who have guaranteed employment for their graduates, the job training programs that are based on the old fantasies that somehow our graduate will find a job are themselves obsolete.

5. The Informal Economy

This is economic activity and transactions between people that is outside of the regulated employment and is not reported to taxing authorities. These are two major categories: (1) activities that would be legal if reported. Examples are: me fixing your roof, in return for you painting my porch, or you selling your produce by the side of the road, and (2) activity that would be illegal if reported (illegal drugs, bootlegging, selling stolen property.) The vast majority of activity in the informal economy is in category (1). Nebraska’s informal economy done by faculty at the University of Nebraska noted that “Economists estimate the size of the
nation’s informal economy as a percentage of the GNP to range from 4.4 percent to 27 percent, with most estimates falling around 10 percent.”

For purposes of this discussion, we will go with the 10% estimate. Strategies for CAA’s

- Help people develop their skills and business acumen so they can operate successfully in the formal economy -- which most microbusiness program try to do.
- In terms of helping people to operate in the informal economy as a stepping stone into the formal economy, I am reminded that Wayne Thomas, the CSA Regional Director in Region 7, used to say “You can do a lot more than you can talk about, and you can talk about a lot more than you can write about.”

This 85-page beauty from Aspen’s FIELD program (The Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination) describes how many people patch together several sources of income to “make a living”. They are looking at ways to help microbusinesses get large and enter the formal economy. From their publication: “For the purpose of this study, the informal economy is defined as that component of the overall market in which enterprises, employers and self-employed individuals engage in legal but unregulated activities. While they do not comply with standard business practices, taxation regulations and/or other business reporting requirements, they are otherwise not engaged in overtly criminal activity. It includes both employed and self-employed workers; cash is the most common medium of exchange; and inferior work conditions are commonplace for workers.”

Some studies of household spending in the U.S. show that people with low-incomes spend more than they report earnings. Here is one possible explanation. The Urban Institute looks at informal “employment” within the U.S., and estimate that a substantial portion of women receiving public assistance recipients earn additional money. Citing Edin and Lein’s book “Making Ends Meet” the UI report states: “Few of these women were engaged in illegal activities such as drug dealing or prostitution; the vast majority indicated they ‘worked on the side,’ regularly babysat, cleaned houses, did lawn and yard work, or collected cans and other recyclable items to earn money.’ In other words, the mothers performed legitimate work outside the formal labor market (that is, outside tax laws).”

The Academy on Line has an annual conference on the informal economy.

Internationally, many countries, especially in South America, Asia and Africa, the informal economy accounts for 50% or more of all economic activity.

- The Swedish International Development Cooperation Agency has published a 76 page overview.
- London based International Institute for Environment and Development has also published a report.
- The UN development Program describes problems in the informal economy because some people being deprived of rights to property, workplace protections etc.
- The informal economy is often association with agricultural activity in rural areas. The Worldwatch Institute looks at how it operates in urban areas.
- Details about how both illegal activity and activity that would be legal if declared is measured, can be found in a 233 page publication from the International Labor
Strategies for CAA’s

- Help people start trying new things to make a living.
- Help people who are doing something at a small scale to operate on a larger scale. Use your parking lot for a weekend flea market or farmers market.
- Help people develop their skills and business acumen so they can operate successfully in the formal economy - which most microbusiness program try to do.
- In terms of helping people to continue to operate in the informal economy, I am reminded that Wayne Thomas, the CSA Regional Director in Region 7, used to say “In a bureaucratic system, you can do a lot more than you can talk about, and you can talk about a lot more than you can write about.”

6. Turn Citizens into Shareholders.
Shades of Thomas Paine and Alaska. “Marcelo M. Giugale is senior director of the World Bank’s Global Practice for Macroeconomics and Fiscal Management and a fellow of the National Academy of Public Administration wrote a column is based on his 2014 TED: Talk “Ending Poverty.”

7. Utopian movements
Since the first century, there have been social movements that seek to create societies based on totally different premises from the existing society, whatever those happen to be. Some of them are based on religious principles, other on sectarian social principles, others on alternative economic systems.

Webster’s online dictionary says: “utopia noun ˈyū-ˈtō-pē-əl is “an imaginary place in which the government, laws, and social conditions are perfect.” “Perfect” means according to the believer’s definition of perfect. These fall into two groups – those that believe that all humans are in the same boat and we all sink or swim together, and those that think our society/country/race/group of believers is far superior to you and yours therefore we have the right or even the duty to kill the rest of you. Or, to retreat behind our wall and not have anything to do with anybody else.

Of these two types, some of the “we are superior” approaches have taken over a whole society/country (Russia, Germany, and Japan) for a few years or even a few decades. However, the best that most utopian societies have managed to accomplish is to create a small enclave of a few hundred to a few thousand people in the 1800s in the US.

The National Park Service allowed utopian efforts go live on park land noting, “There were hundreds of communal utopian experiments in the early United States, and the Shakers alone founded around 20 settlements. While great differences existed between the various utopian communities or colonies, each society shared a common bond in a vision of communal living in a utopian society.”
The definition of a utopian colony, according to Robert V. Hine, author of *California's Utopian Colonies*, "consists of a group of people who are attempting to establish a new social pattern based upon a vision of the ideal society and who have withdrawn themselves from the community at large to embody that vision in experimental form." These colonies can, by definition, be composed of either religious or secular members, the former stressing (in the western tradition) a community life inspired by religion while the latter may express the idealism of a utilitarian creed expedient to establishing human happiness, with a belief in the cooperative way of life. The more familiar non-monastic religious communal movements typical in Western society have generally originated from a deliberate attempt among various Christian sects to revive the structure of the primitive Christian community of first-century Jerusalem, which "held all things in common" (Acts 2.44; 4.32).

Utopianism can exist in thought as well as deed. Here is one group which has publications, and links to other groups: [http://www.newdemocracyworld.org](http://www.newdemocracyworld.org)

In summary, utopian thinking is interesting but has not proved to be a viable method for creating an entirely new society. Specific ideas from utopian thinking do occasionally make their way into the mainstream.

It is interesting to note that for most of it history community action agencies have focused on helping people integrate into the mainstream economy and society, by reducing barriers to participation (such as those based on race, gender, etc.) or by creating new ways to participate (economic development, creating social capital) or by building the capacity of individuals/families/groups to participate (through education, training, self-help activities.) Maybe some of this is based on utopian thinking.

G. WHAT KIND OF ECONOMY ARE WE TRYING TO CREATE?

It appears that the consumer based economy is not sustainable, either from the perspective of natural resource consumption, or basic fairness. Several conversations are underway to “reframe” how we think about the economy. We go into these in more detail later in this paper. One approach to Shaping a New Narrative for a New Economy is by YES magazine. “Many of you have asked for access to the recording of this conversation between David Korten and Otto Scharmer. The recording of the December 8, 2014 session can be found at [http://www.ceholmesconsulting.com/shaping-narrative-economy](http://www.ceholmesconsulting.com/shaping-narrative-economy)

Another approach to creating a broad conceptual framework about the kind of economy we should try to create is described by Pope Francis in the May 24, 2015 *Encyclical Laudato Si*. Our colleague John Buckstead writes (July 12, 2015) writes: “Pope Francis has placed the ‘common good’ at the center of this encyclical and in paragraphs 155-159 he provides his definition. Almost everything that follows is based on the essential importance of the common good, and I think his definition would be close to mine. The ‘common good’ -- we should immediately agree -- is our North Star; we can spend eternity defining precisely what it means at any point in time, but we won’t go far wrong if we just make a good faith effort to understand it and to pursue it. For purposes of today’s world, Pope Francis’s definition serves us well. Note his reliance on the use of the term, especially in paragraphs 155-200.” We think his explanation...
of the common good will resonate with most people in community action, whatever their religious orientation.

H. CONCLUDING THOUGHTS

Lest you think that the authors believe there is a clear pathway forward on how to increase economic mobility and expand economic opportunity and to find guaranteed methods to help people make a living, the authors are closer to believing that there is no clarity and certainly no agreement that is going to be implemented about how to do this. Automation and globalization are outrunning the ability of governments everywhere to even understand what is happening, let alone to develop policy proposals to deal with the worst effects of these dynamics.

The policy proposals to take the rules under which the economy operates back to 1950 or maybe 1920 or maybe 1870 and to eliminate all those pesky rules that President Nixon came up with under the Clean Air Act and the Clean Water Act – we think these proposals are 100% wrong. The other approach is to make a symbolic gesture in 10 cities or 50 cities where some new approach to coordinating existing programs be being tried and is going to take 5 or 10 years to produce results. We think these approaches are probably going to be 100% ineffective. OK, maybe only 90% ineffective, because even if by some miracle they produced significant changes there is not an iota of commitment to take them to scale. There is no way these approaches will solve the problem of millions of people who are unable to make a living.

Former chief economist to Vice President Biden, Jared Bernstein Washington Post Article from November 7, 2014 ends his article by saying: “To be clear, this is not a story of good D’s and bad R’s. It’s not like the Democrats were pushing very hard on a reconnection agenda either. In fact, that’s where we started, with the political observation that neither party is articulating a simple, strong policy agenda that could plausibly reconnect growth and middle-class wages, incomes, and opportunities. He just published “The Reconnection Agenda: Reuniting Growth and prosperity.”

Our opinion is that the community action network should focus more attention on changing the rules under which the economy operates. We don’t think there is any point in attacking the 1% personally (Tax, yes, but don’t attack.) They are just the lucky beneficiaries of the way the capitalist system works. They are the result of the system. And, once they get there they have a powerful incentive to make sure the system continues to operate that way. If you invented something in your garage and became a billionaire, wouldn’t you think life was fair?

But the root problems are not the few beneficiaries but are in the way capitalism itself works. As Thomas Piketty proved, it has operated this way in all societies that permit it for at least 200 years.

There were some enlightened “Fordist” corporate managers from 1945 to 1975 -- “what’s good for General Motors is good for America” -- but this is demonstrably no longer the case.

There have to be PUBLIC POLICIES that counteract the corporations that take the money and run. A corporation should not have the same rights as a human. Corporations are economic
subsystems and as they operate they have impacts on their employees, owners, suppliers, customers, neighbors and on society. Many corporations try to externalize their negative byproducts by dumping them onto some other sector or onto society as a whole (air, water). Some protections have been put into place. Richard Nixon signed the Clear Air Act in 1970 and the Clean Water Act in 1972.

There are more and more linkages being shown between the environmental problems and the way corporations operate. Read Pope Francis Encyclical Laudato Si on poverty and the climate. One theme is that unsustainable consumption has created problems with resource depletion as well as climate impacts, and these are moral issues as well as economic and political issues. This is brilliant insights and useful prescriptions. [http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html](http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html)

Another discouraging development is the recent report from Georgetown University that the huge majority of jobs created since the 2008 recession have gone to college graduates. People with only a high school education are – nowhere. So when the person without a high school diploma or with only a high school education comes to your office, don’t promise them something that you cannot deliver. [https://cew.georgetown.edu/wp-content/uploads/Americas-Divided-Recovery-web.pdf](https://cew.georgetown.edu/wp-content/uploads/Americas-Divided-Recovery-web.pdf)

Although we are very discouraged about the current structure of the American economy in terms of its ability to provide work for all who want to work and to enable everybody to achieve the American Dream, we are very encouraged by the historic ability of the community action movement to be resilient and to develop and encourage social movements that produce changes that benefit people with low incomes. Strategies for changing the rules under which the society operates have expanded opportunity in the past, and it can in the future, too.

A note on Politics. Here we go through another presidential election cycle that started with 20 candidates. Most of them had prescriptions for improving economic opportunity. If they wrote a book or a major policy paper we cite them (Rand Paul on criminal justice reform, Hilary Clinton on early childhood development, etc.) but we have not cited stump speeches or sound bites. We will let the test of time and the meat grinder of American politics sort through their recommendations.
2. **HUMAN DEVELOPMENT - BACKGROUND MATERIALS**

A. Overview. CAA’s should pursue strategies both for human development and for expansion of economic opportunity.

Moving to Opportunity was a series of projects about moving people to new geographic areas – mostly to middle-class suburbs. The results show that housing alone is not enough, especially for the people who bring their psychological baggage with them. Head Start has long recognized the importance of the parent, but it was only recently that the researchers proved the impact that Adverse Childhood Experiences (ACEs) or and it cure “good parenting” can have on kids. Now the proof exists. The academic theoreticians, the academic research, the universities, the evaluations, the press, the think tanks are all lined up behind the idea that people can develop their capabilities to avoid problems, or that people are flawed but can be fixed (or the damage can be repaired) if interventions take place early enough. The new research adds up to a more comprehensive set of intervention strategies. Jim Masters’s opinion is that these strategies may assist about 30% of people with low incomes – but are not needed by many others.

His further opinion is that this alignment of the academic forces is however sufficient to precipitate a MASSIVE REALLOCATION of federal resources into prenatal to age 5, or possibly prenatal through third grade. It has started and will continue for at least 10 years, because the evidence in support of this is as compelling as the evidence of the link between smoking and cancer, and the link between sugar and obesity.

In December, 2014, Congress reauthorized – after 18 years of inaction – the Child Care Development block grants, (CLASP) and added 75 million dollars for 2015. And, added $500 million for the new Early Head Start-Child Care Partnership initiative.

http://www.acf.hhs.gov/ecd/early-learning/ehs-cc-partnerships

The Gates Foundation says: “Our goal: to ensure that every child has high-quality early learning opportunities that support kindergarten readiness and elementary school achievement.”

The Clinton Foundation initiative is: https://www.clintonfoundation.org/our-work/too-small-fail

We include these two examples from foundations not because we think these are necessarily the best models or that you should seeking funding from them, but to illustrate that big foundation money is going into early childhood programs. While this is good news for child care and early childhood development, it is also highlights the horns-of-a-dilemma situation for other strategies. In the good old days, the American Dream had room for a person with no education, poor social skills, bad habits, missing teeth and torn coveralls. With a strong back and arms they could make a living by making something, building something, digging up something, cutting down something, or killing critters. Now the concept of the America Dream includes a litmus test of middle-class educational attainment and social skills that provide necessary but by no means sufficient conditions for getting a good job. And, if you want your kids to get to the starting gate you had better have middle-class parenting skills (and resources) to help them get there. This societal shift leaves millions behind, with no prospects for adequate income and dramatically
lowered probability of them or their children escaping from the bottom income quintile. Social worker and the teachers are now the guides to achieving a better life, and if you don’t do it their way then it is your fault you do not succeed. In 1984, in the U.S. there were 177,000 coal miners. Now, due to surface mining giant machines there are about 80,000 miners producing the same amount of coal. In Appalachia, the unemployed coal miners get this change in the American Dream – and join the Tea Party in their version of “rage against the machine.” About 20 years ago the research showed that more than 50% of the people who experienced poverty were poor for about 18 – 24 months and never sought any kind of governmental aid or participated in any programs. The percentage of people not seeking aid may be lower now because of more widespread use of Medicaid and food programs like WIC and SNAP. Whatever the percentage, most of the people who are unemployed but seeking employment do not need interventions by professionals – they just need work.

So the arguments between nature and nurture, between the economic opportunity structure and individual attitudes and work behavior are once again rising into public consciousness. Both sides of these arguments are bolstered by new research. It would appear that both arguments are correct, but while the need for interventions is true for 30% of people with low incomes, the need for work is true for about 90% of people with low incomes (i.e. for those who are able to work). Some people with low incomes would benefit from being “fixed” by having their attitudes or behavior changed, but that is the small problem. The big problem is that there is not enough opportunities to make a living either for people who do get fixed or who don’t need fixing in the first place. Thus our emphasis in the opening section of the White Paper on changing the rules under which the economy operates.

There are some economists like Piketty, Reich, Stiglitz, Alperovitz, EPI, and Jared Bernstein leading the economic opportunity group and a lot academics and other advocates leading the “nurture the kids” school of thought. There has to be a mix of new policies for both approaches. Most people in community action understand this. We need to help them build out the frameworks to enable both sets of policies to be pursued.

We should avoid a showdown between these two groups, because if there is a showdown, the “nurture the kids” group will win and the “economic opportunity” group will be pushed off into the future. Then, when the nurture the kids group has every American all tuned up, there will be a revelation that in the new-normal economy -- there is no work with adequate incomes for about the same 40% of working-age adults as is true today.

There are some groups trying to find a mix of approaches between the two major schools of thought: PolicyLink, Center for American Progress, et. al. I hope they have mixtures that if successful would move both approaches forward, but in some cases they are just confounding the issues by failing to articulate the larger dimensions.

Thomas Edsall NY Times article of September 6, 2014 gives an overview of these issues concluding, “We have to figure out a better way to approach intervention, whether it’s education-based or neighborhood-based or both. Otherwise how can we interrupt the intergenerational transmission of disadvantage we are only beginning to understand?”
This paper continues with 22 issues for CAA’s to think about with regard to human development. It presents some new developments and identifies challenge issues for CAA’s. Note, however, that most of these are long-term investments and have no immediate impact on the ability of people to make a living.

1. **Support expansion of early childhood development.**  THIS IS THE NEXT BIG THING. Get your community and agency into child care, preschool education, prenatal care, and nutrition – everything from pregnancy through preschool. There will be preschool for all, it will be run by the state departments of education and the local education authorities. What will your role be?

   - There is a massive shift of public funds into early childhood health and education. President Obama unveiled this billion dollar program at the **White House Summit on Early Education on December 12, 2014.**
   - For list of the “steering committee” of national organizations like the National Governor’s Association and National Association of Counties see: [http://d28y3yac382hz.cloudfront.net/assets/F_FFYF_Investinus_TAproviders_1209141.pdf?f6743f](http://d28y3yac382hz.cloudfront.net/assets/F_FFYF_Investinus_TAproviders_1209141.pdf?f6743f)
   - For the challenge that is being made to shift resources into this purpose see Invest in US [http://www.washingtonpost.com/posteverything/wp/2014/12/09/my-version-of-the-progressive-agenda-fits-on-a-little-bag-take-that-complexity/?hpid=z12](http://www.washingtonpost.com/posteverything/wp/2014/12/09/my-version-of-the-progressive-agenda-fits-on-a-little-bag-take-that-complexity/?hpid=z12)
   - For the 19 page list of Foundations and organizations moving resources in this directions see: [http://www.washingtonpost.com/posteverything/wp/2014/12/09/my-version-of-the-progressive-agenda-fits-on-a-little-bag-take-that-complexity/?hpid=z12](http://www.washingtonpost.com/posteverything/wp/2014/12/09/my-version-of-the-progressive-agenda-fits-on-a-little-bag-take-that-complexity/?hpid=z12) If you want to join those who are taking the pledge, see: [https://investinus.org/take-the-challenge/personal-pledge](https://investinus.org/take-the-challenge/personal-pledge)

2. **How Much Could We Improve Children’s Life Chances by Intervening Early and Often?**

Brookings’ **CCF Brief # 54, published in July, 2014,** Isabell Sawhill and others give us the answer: “Children born into low-income families face barriers to success in each stage of life from birth to age 40. Using data on a representative group of American children and a life cycle model to track their progress from the earliest years through school and beyond, we show that well-evaluated targeted interventions can close over 70 percent of the gap between more and less advantaged children in the proportion who end up middle class by middle age. These interventions can also greatly improve social mobility and enhance the lifetime incomes of less advantaged children. The children’s enhanced incomes are roughly 10 times greater than the costs of the programs, suggesting that once the higher taxes and reduced benefits likely to accompany these higher incomes are taken into account, they would have a positive ratio of
benefits to costs for the taxpayer. The biggest challenge is taking these programs to scale without diluting their effectiveness.”

- From the YouTube series: Did You Know
- **The Future of Work**. It is “transparent, flat, measured, communication based, location will not matter, college is the new high school, outsourced, competitive, crowd sourced worldwide, done by virtual teams, To find out what all these words mean, see this six minute video:

**Urban Institute report of January 2015** looks at both costs and impacts of the proposal put forth by the Children’s Defense Fund to reduce child poverty. Note COSTS and IMPACTS -- a good way to gain support for proposed approaches

3. **The Future of Education.**

In Dr. Tony Wagner, co-director of Harvard's Change Leadership Group video presentation *Seven Skills Students Need for Their Future* has identified what he calls a "global achievement gap," which is the leap between what even our best schools are teaching, and the must-have skills of the future. These are: 1) Critical thinking and problem-solving, 2) Collaboration across networks and leading by influence, 3) Agility and adaptability, 4) Initiative and entrepreneurialism, 5) Effective oral and written communication, 6) Accessing and analyzing information, and 7) Curiosity and imagination.

4. **The Human Development Capability Approach**

There is one theoretical framework that synthesizes and encompasses most of the new research on early childhood development. It is the [Human Development Capability Approach](https://www.humandevelopmentprogramme.org/), sometimes called “the capability approach” or “the human development approach.” This is the best conceptual framework for today’s uses. It was initially developed by Nobel prize-winning Harvard Professor Amartya Sen for the United Nations Development Program.

Here is an overview of one basic textbook from: “Since 1990, the United Nations Development Programme has been publishing Human Development Reports at the global, regional, national and local level. The message in these reports is simple: development is about giving people the opportunities to live lives they value, and about enabling them to become actors in their own destinies. The message is based on the “capability approach” of economist and Nobel Prize laureate Amartya Sen. Today, there is little doubt that the approach has had a considerable impact on both academics and policymakers alike.”
“Aimed at undergraduates and post-graduates in the social sciences, as well as development practitioners, this textbook provides an introduction to the human development and capability approach; it also clarifies key concepts and fosters debate on a number of critical issues. The book offers new perspectives on a wide range of topics, which include the conceptualization and measurement of well-being and inequality; the role of markets and economic growth in promoting development; the importance of democracy and public debate; culture and religion; health; equality and justice; and the connections between social and economic policy in addressing poverty and inequality.” (Emphasis added.)

This is used in most of the rest of the world, but – amazingly – not in the U.S. It is time we embraced it.

Professor Martha Nussbaum is one of the principal theoreticians on the development approach. The Stanford University Center for Language and Information published her overview.

This approach has the ability to bridge the liberal-conservative gap in the U.S. because it integrates and finds a balance between the market economy, individual freedom and government intervention. While the capability approach is way ahead of most “street level” social services in the U.S. and it to commends attention to those working in the field of poverty.

5. Adverse Childhood Experiences (ACEs)

This one-page will give you a good list of what the ten ACEs are. You can make a preliminary judgement about which of these you think your CAA can do something about.

The first research results were published in 1998, followed by 57 other publications through 2011. They showed that:

- childhood trauma was very common, even in employed white middle-class, college-educated people with great health insurance;
- there was a direct link between childhood trauma and adult onset of chronic disease, as well as depression, suicide, being violent and a victim of violence;
- More types of trauma increased the risk of health, social and emotional problems.

People usually experience more than one type of trauma – rarely is it only sex abuse or only verbal abuse.”

This ends the material from the website. The desirability of preventing ACE’s and methods to help with the effects of ACEs are woven into the to Head Start Parent Family Community Engagement Framework and Two Generation strategies which are discussed next.

6. Two Generation Strategies

Helping both children and parents. Seems like a no-brainer, right? Haven’t Community Action Agencies been doing this for 50 years? Well, yes – and no.
“Yes” because CAA’s have ALWAYS recognized the importance of working with the whole family, and the extended family, and the clan, and other people who are important to a specific family. In the 1960’s, most CAA’s sponsored Head Start programs which included working with parents. In the 1980’s, many CAA’s used CSBG funds to develop various types of family development programs. Many of the early efforts were based on the 3-year long projects funded by the OCS Demonstration Partnership Program that required evaluations of each project. The initial family development programs at CAA’s were also based on the research from the University of Iowa School of Social Work that received funding from the HHS/Children’s Bureau to develop new ways to work with families to reduce the need for foster care placements.

“No” because there is a raft of brand-new research that describes new strategies and tools about how to work with families. CAA’s -- like the nursing, social work and teaching professions -- will have to scramble to develop their capacity to be sponsors of and/or providers of the new types of services at the levels of expertise that are needed to produce desired results. There are also many advocacy opportunities to expand investment in these newly discovered strategies.

The HHS/Office of Program Research and Evaluation held a one-day closed workshop on May 16, 2014 for about 40 HHS officials and others on the topic of Intergenerational Social and Economic Mobility (ISEM) There were 13 presentations in three categories: (1) “What Do We Know? (2) What Are the Policy Levers? Follow the Life Course from an ACF Perspective, and (3) Wrap Up: Implications for Research and Policy.”

There will be no attempt to summarize all of the material here. Instead we select a few key points from the unpublished meeting proceedings and give you citations and hotlinks to other publications by the presenters.

Carolyn J. Heinrich, University of Texas at Austin, workshop on Programs to Promote Labor Market Self-Sufficiency for the “Not-College-Bound.”

There is a collaboration between Harvard and Brookings at www.thefutureofchildren.org that published a whole edition of their Journal summarizing two-generation strategies in the spring of 2014.

Deborah A. Phillips, Georgetown University, presentation on “High Quality Preschool Expansion: What Does Research Say?” Several of her comments supported the concept of providing high-quality preschool education. One was: “High-quality preschool benefits both low- and middle-income children, with substantial effects on both groups, but greater impact on children living in or near poverty (Tulsa, Boston substantially reduced income and racial/ethnic gaps in school readiness).”

She also referred people to the website for the Center for Research on Children in the U.S. (CROCUS) located at Georgetown University, where a longer version of the report from which she drew some of her remarks can be downloaded.

Isabel V. Sawhill, Senior Fellow, Economic Studies, Co-Director, Center on Children & Families, The Brookings Institution, did a presentation on The Social Genome Project at
Brookings. This is: “A life cycle model from the prenatal period to age 40 with 6 life stages and benchmarks of success for each life stage.” She said that the purposes are:

- “To simulate policies or changes that might impact social mobility of less advantaged
- To compare different strategies within a single consistent framework, including costs and benefits
- To explore the potential impact of multiple interventions in different life stages
- To generate descriptive data on pathways to the middle class and analytical offshoots that can inform policy in specific policy domains and life stages
- To set a research agenda for the future.”

Adam Thomas made a presentation titled: Unintended & Nonmarital Pregnancy: Policy Solutions. He described another project of the Social Genome Project called FamilyScape. The following description about FamilyScape is from a paper on the Brookings website titled Architectural Overview. “FamilyScape 2.0 simulates the key antecedents of pregnancy (sexual activity, contraceptive use, and female fecundity) and many of its most important outcomes (e.g., childbearing within and outside of marriage, children’s chances of being born into poverty, and abortion). The model lends itself readily to policy simulations, since any of its inputs can easily be changed under the assumption that a given intervention has a particular effect on individual behavior.”

Our interpretation of the key concepts in Mr. Thomas’s presentation is that deferring pregnancy through use of contraception until a child is desired is good for mother, baby and society. His last slide said: “Note: most of the research discussed today is documented in a series of papers, policy briefs, and opinion pieces available on the Brookings FamilyScape website and on Thomas’s faculty page at Georgetown.”

Tim Smeeding, Director for the ACF/OPRE workshop, did a presentation titled: “Tying the ISEM Research Presentations Together: What do We Know? How Does It Link to Policy?” A few of his recommendations are listed here:

- Do our best to eliminate out-of-wedlock childbirth for those who have not finished school or found employment
- In France and Denmark there is causal evidence that universal preschool programs partially close the SES (socioeconomic status) gap in school achievement and subsequent wages and therefore the high-child poverty countries might benefit from policies to improve economic well-being for low-income families, especially single parents
- Support for parents to improve their parenting skills in the general context of intervening early in a child’s life (nurse home visiting) is about to take place in the USA as part of health care and health reform and efforts by Am. Pediatrics Association
- Higher child allowances and comprehensive policies to reduce disadvantage for low-income families with children are two such options which work well in Canada.

HHS/OPRE should find ways to share more of this information. We believe that the new research on Two Gen will have a big impact on social policy and on the allocation of Federal funds.
Two more items. Head Start is on the leading edge of implementing the findings from these types of studies and from other research. Their new Parent, Family, Community Engagement (PFCE) framework pulls together research from parenting, nutrition, brain research and educational theory to create a comprehensive approach to helping Head Start programs and parents and to help their children. This is terrific information. Whether your agency is a Head Start sponsor or not, CAA’s can use the materials created for Head Start programs to enhance the ability of their staff to use the latest research for family development. To help guide professional development, please see the: Professional Development Guides for Implementing PFCE

Additional resources on Two Gen can be found
- On the PFCE website
- National Head Start Association
- Report from CLASP on what President Obama proposes for Two Gen.
- Aspen Institute report Ascend program at the Aspen Institute

In conclusion, big things are happening in family development under the rubric of Two Gen. CAA’s as well as nurses, social workers and teachers all have to engage in a process of intensive professional development to absorb and use these new concepts. You can either choose to learn about and implement these new practices, or choose to be left behind.

3. Case Study of Two Gen at CAP Tulsa (OK) from the Spotlight on Poverty

“But, early education alone is not enough. Indeed, experts have long recognized the importance of engaging families in creating supportive environments for child development. It is for this reason that CAP Tulsa has embraced the “two-generation” philosophy to breaking the cycle of poverty. We believe this approach creates the best chance for low-income children to ensure their children are not born into poverty.” And, all CAA’s should sign up to get info from the

8. Nurse-Family Partnership

“Nurse-Family Partnership is an evidence-based community healthcare program that empowers low-income, first-time mothers to become confident parents and strong women by partnering them with nurse home visitors. This trusted relationship instills a level of confidence in the first-time moms that will help them guide them and their children to successful futures. Nurse-Family Partnership has more than 37 years of evidence from randomized, controlled trials that prove the effectiveness of this community healthcare program”

On their evaluation page describes: “The level of proven effectiveness demonstrated is unsurpassed in evidence-based home visitation programs. The program effects that have the strongest evidentiary foundations are those that have been found in at least two of the three trials and are listed below.
- Consistent program effects
- Improved prenatal health
- Fewer childhood injuries
- Fewer subsequent pregnancies
- Increased intervals between births
• Increased maternal employment
• Improved school readiness.

We include them because (a) it works, (b) it has a long history, (c) its effectiveness is proven by randomized controlled evaluations, and (d) if an elected official has to choose between this kind of program and programs that do not have these characteristics, which are they more likely to support?


This works in Latin countries and others where the Word Bank is using it, and it is being tested in New York City... the idea is to provide small amount of cash contingent on parents doing things like getting their children immunized, getting them to school on time, etc.

From the Economist Magazine, December 6, 2014, “A behavioural approach to poverty is not new. The World Bank has long had a behavioural unit. The Poverty Action Lab at the Massachusetts Institute of Technology has championed randomised control trials to test tweaks to policy. But by making this the subject of its main annual publication, the Bank has brought behavioural economics into the mainstream of development. It is likely to prove a challenge to traditional ways of combating poverty, as well as a complement to them.” (Note the British spelling.)

The World Bank has also reported describing behavioral economics and how it is being used in development is at.

10. Social and Health Issue: Is Marriage For People Other Than College Graduates – Toast?

How Inequality is remaking the American Family May 1, 2014 by June Carbone (Author), Naomi Cahn (Author) discusses the American Family when, “There was a time when the phrase "American family" conjured up a single, specific image: a breadwinner dad, a homemaker mom, and their 2.5 kids living comfortable lives in a middle-class suburb. Today, that image has been shattered, due in part to skyrocketing divorce rates, single parenthood, and increased out-of-wedlock births. But whether it is conservatives bewailing the wages of moral decline and women’s liberation, or progressives celebrating the result of women’s greater freedom and changing sexual mores, most Americans fail to identify the root factor driving the changes: economic inequality that is remaking the American family along class lines.”

In Marriage Markets, June Carbone and Naomi Cahn examine how macroeconomic forces are transforming our most intimate and important spheres, and how working class and lower income families have paid the highest price. Just like health, education, and seemingly every other advantage in life, a stable two-parent home has become a luxury that only the well-off can afford. The best educated and most prosperous have the most stable families, while working class families have seen the greatest increase in relationship instability.

Why is this so? The book provides the answer: greater economic inequality has profoundly
changed marriage markets, the way men and women match up when they search for a life partner. It has produced a larger group of high-income men than women; written off the men at the bottom because of chronic unemployment, incarceration, and substance abuse; and left a larger group of women with a smaller group of comparable men in the middle. The failure to see marriage as a market affected by supply and demand has obscured any meaningful analysis of the way that societal changes influence culture. Only policies that redress the balance between men and women through greater access to education, stable employment, and opportunities for social mobility can produce a culture that encourages commitment and investment in family life.

A rigorous and enlightening account of why American families have changed so much in recent decades, *Marriage Markets* cuts through the ideological and moralistic rhetoric that drives our current debate. It offers critically needed solutions for a problem that will haunt America for generations to come.”

**11. Health Issue. The Unbelievable Rise of Single Motherhood**

An article titled “The Unbelievable Rise of Single Motherhood” was in the Washington Post on December 18, 2014. Here is one of the charts.

![Unmarried births chart](image)

**12. Health Issue: Use of Long Acting Removable Contraceptives (LARCs)**

I heard somebody say that “Health care funding is upside down, they pay too much for treatment and not enough for prevention.” Here is one prevention strategy – LARCs.
In the Sunday NY Times September 14, 2014 Isabel Sawhill (Brookings) argues that marriage is history -- in part because men are not reliable partners in part because their earnings are so unpredictable. She says that policy should be focused on promoting responsible parenthood. A key element of this is use of LARC’s -- long-acting reversible contraception (IUD’s etc.). Here is her article:  http://www.nytimes.com/2014/09/14/opinion/sunday/beyond-marriage.html?_r=0


Also from their website: “The American Academy of Pediatrics is an organization of 62,000 primary care pediatricians, pediatric medical subspecialists and pediatric surgical specialists dedicated to the health, safety and well-being of infants, children, adolescents and young adults.

For more information, visit www.aap.org. See more at: http://www.aap.org/en-us/about-the-aap/aap-press-room/Pages/AAP-Updates-Recommendations-on-Teen-Pregnancy-Prevention.aspx#sthash.x0sWpsie.dpuf “

Here is a presentation that makes the “case for change” in using LARC’s: http://www2.aap.org/nach/3rdIMICH/Espey2009.pdf

Remember that in the 1960’s the CAA’s were THE FIRST sponsors of federally-funded family planning services. These were often delivered in conjunction with or through delegate agency agreements with Planned Parenthood and other medical providers. LARCs may be the next step.

Check out the Infographic at the bottom of this MDRC webpage. http://www.mdrc.org/project/improving-contraceptive-options-now-icon#overview

13. Work to keep youth “at risk” from going further downhill.

We need better ways of dealing with you-at-risk, and here it is. There is a new publication: “Positive Youth Justice: Framing Justice Interventions Using the Concepts of Positive Youth Development” From their forward: “Initially, PYD was promoted as a way for youth service providers, youth leaders, afterschool programs and educators to become focused on maximizing and helping youth to develop their natural talents, assets and skills in decision-making, cooperation, reciprocity and giving to others, and setting high expectations for themselves and their peers. PYD innovations gave rise to teens providing charitable, community service, the evolution of service learning, and opened doors for youth to serve on government advisory bodies and commissions, and nonprofit boards. This has all been productive—especially in terms of facilitating a healthy respect and greater collaboration between youth and adults and allowing youths’ thoughts, experiences and “voices” to be taken seriously and incorporated into the design and delivery of policies and programs.

Yet, in the arenas of juvenile justice and delinquency prevention, PYD approaches and innovations are more limited in scope and impact, or missing altogether. Clearly, juvenile justice
and delinquency prevention is an arena where PYD could have its most profound positive value and impact. If building on the assets of young people is developmentally appropriate in one arena, it is likely to be so in another. Fortunately, there are leading examples of PYD approaches that engage and build on the myriad intellectual, social, creative, physical and spiritual strengths, and pro-social qualities of at-risk and court involved youth.” Here is the publication. http://www.njjn.org/uploads/digital-library/resource_1548.pdf

It has been said that meth addiction is spiritual suicide and dropping out of high school is economic suicide. CAA’s are already familiar with the literature that obtaining high-school level skills in literacy and numeracy is essential to functioning in the modern economy. Whether this is done in conventional high schools, special schools, tutoring, or other methods -- youth must obtain these skills.

14. Social Capital

Social capital is linked to civic engagement and several elements of participation and inclusion in society.

University of California Professor John Powell has some insights about whether a person is seen as “belonging”. See this 7-minute video at: https://www.youtube.com/watch?v=mWlaejby7M Professor Gary Melton at the University of Colorado School of Medicine discusses hospitality, a concept embedded in most religions in which you treat strangers – an even people you do not like -- with kindness and forgiveness, and invite them into your home and give them a meal if they are hungry. The article is in “Hospitality: Transformative Service to Children, Families and Communities” is in the American Psychologist, November, 2014 issue. The Abstracts is printed here. “Abstract. Hospitality is an ancient moral practice that was deeply embedded in early Judaism, Christianity, and Islam. Hospitality requires acceptance of, service to, and respect for people who lack a place in the community. The contemporary importance of this practice reflects the social disconnection and economic disadvantage of many young parents and the high frequency of separation of young people, including many young parents, from their communities. Such social deterioration substantially increases the risk of child maltreatment. Building on the proposals of the U.S. Advisory Board on Child Abuse and Neglect, Strong Communities for Children demonstrated the effectiveness of community building in reducing such risk. It further suggested the importance of both relying on and learning from hospitable people in strengthening support for children and their parents. (PsycINFO Database Record (c) 2014 APA, all rights reserved).”

CirclesUSA is an approach based on the concept of increasing social capital by having allies offer coaching and moral support to a family. This grew out of a program at Mid Iowa Community Action.xviii

How you measure social capital is an ongoing project at the Insight Center. They review all of the methods current in use to measure economic security.

The World Bank increasingly supports participatory and “bottom-up” approaches to development. As demands for greater accountability and real results have increased, there is an attendant need for enhanced results-based monitoring and evaluation of policies, programs, and
projects. An important part of this is measuring the role of social capital in CDD (Community Driven Development) implementation and how CDD operations can impact social capital.

Measurement tools: This section provides an overview of the two key measuring tools that have been developed — the Social Capital Assessment Tool (SOCAT) and the Social Capital Integrated Questionnaire (SC-IQ).

Measuring the Dimensions of Social Capital: Five key dimensions have been identified as useful proxies for social capital – groups and networks, trust, collective action, social inclusion and information & communication. This section provides an overview of the key factors to consider while measuring each of these dimensions.

Social Capital Measurement in CDD Operations: By building an understanding of community-level dynamics, social capital measurement can inform strategies for designing, implementing and evaluating CDD programs. This section provides an overview of the issues to consider while measuring social capital in the different stages of the project cycle.”

The Harvard Kennedy School has sponsored several discussions about social capital.

The “father” of social capital is Robert Putnam author of “Bowling Alone.” He summarized this in his paper “Social Capital: Measurement and Consequences.” His comparisons of states in terms of the amount of social capital and tolerance for people “not like me” is fascinating.

Professors Jan and Cornelia Flora at Iowa State University show how social capital is related to other forms of capital at the community level. “Cornelia and Jan Flora (2008) developed the Community Capitals Framework as an approach to analyze how communities work. Based on their research to uncover characteristics of entrepreneurial and sustainable communities, they found that the communities most successful in supporting healthy sustainable community and economic development paid attention to all seven types of capital: natural, cultural, human, social, political, financial and built.” The Flora’s moderated a World Bank panel on how social capital relates to other forms of development, provides more information.

15. Here is a human development strategy: work to prevent people from killing each other.

The U.S. has about 12,000 homicides each year, mostly from handguns and mostly committed by relatives or people who know each other. As we all know the effects of murder and other violent crime has a devastating impact on a family.

As published in the NY Times “More People Die from Homicide than in Wars, U.N. Says” Worldwide, about 475,000 people are killed in 2012. More that 6 million were killed from 2000 to 2012 which is more than all wars combined. This article is based on the UN Executive Summary that provides an overview on global homicide.


About 70,000,000 Americans have some kind of criminal record. In addition to whatever the initial penalty was involved, a criminal record is all too often a sentence to a life of poverty.
Information about the number of people convicted can be found at the Department of Justice website at: https://ucr.fbi.gov/about-us/cjis/ucr
And here is a terrific pie chart showing who is behind bars and why: http://www.prisonpolicy.org/reports/pie2016.html

There are two general areas on this topic covered in this White Paper. The first is with regard to the lengths of sentences given for various types of crimes. Elected officials from Senator Rand Paul to President Obama have called on legislatures to remove, for example, minor drug crimes from the list of felonies. Drug use should be in the domain of health and education, not criminal justice. An organization named The Sentencing Project seeks to change laws at the Federal and state and local levels on what happens to people convicted of a crime.

The second area is with regard to people who already have a criminal record. The Half In Ten organization at the Center for American Progress held a seminar on December 2, 2014 in conjunction with The Sentencing Project titled “One Strike and You’re Out: How to Remove Barriers to Economic Mobility for Americans with Criminal Records.”

Decriminalize marijuana for personal use. This whole issue should be in the domains of health, education and mental health, not in criminal justice. Erase prison records for non-violent crimes. Promote restitution and re-entry strategies.

The Glenn County Human Resource Agency/Colusa-Glenn-Trinity Community Action Partnership in California has a project to help people with records to re-integrate into the community. “The Community Re-Entry Work (CREW) Program – was initiated with almost no funding, but has seen remarkable results in reducing recidivism rates, improving housing and employment outcomes, and system-wide cost-savings, and was recently awarded the California State Association of Counties’ 2012 California Counties Innovation Award.”

The US incarcerates the largest number of people in the world, more than Russia or China according to several studies.

- In 2010 black men were more than six times as likely as white men be incarcerated in federal and state prisons, and local jails, for Hispanics it is 2.6 times.xxv
- The incarceration rate in the US is four times the world average. Currently there are 2.4 million in US prisons (nearly 1% of the US population) plus 4.6 million on probation or other correction activity, 51% in federal prisons are charged with a drug felony.xxvi
- The US imprisons the most women in the world.xxvii
- Some individual US states imprison up to six times as many people as do nations of comparable population. In several states, i.e. Louisiana prisons system has become a growth industry.
- The Washington DC Sentencing Project published “Incarcerated Parents and Their Children” report in February 2009, finding that:
  o In 2007, 1.7 million minor children had a parent in prison, an 82% increase since 1991.
  o One in 43 American children has a parent in prison, with particularly broad racial/ethnic variation.
o One in 15 black children and 1 in 42 Latino children has a parent in prison, compared to 1 in 111 white children.

o In 2007, there were 809,800 parents incarcerated in U.S. state and federal prisons, an increase of 79% since 1991.

o In 2007, half (52%) of all incarcerated men and women were parents.

We note this category because of the extraordinary cost to house a prisoner. One estimate is for a low-risk inmate is $21,000 annually vs $33,000 for maximum security inmate. This is a huge expense for the US taxpayer, barizing very little success. For instance, California estimated that it spent during its annual 2007 budget 2.5 times more to house and feed inmates than for education. The lack of success can be gaged in the rate of recidivism of those released from State prisons. During the period of 2005 to 2010 3 in 4 former prisoners in 30 states arrested within 5 years of release. And, sadly our very poor education system especially in low-income communities have become the school to prison road for many minorities.

Investments into preventive activities such as family and sick leave, free or subsidized preventive health and medical care, free universal pre-school and improved k-12 education for low-income areas and minorities, will lead to far fewer incarnations as we have now.

In Ferguson, MO a minor moving violation quickly escalates in cost. This was used to support a large portion of the municipal budget. A recent study in Missouri by the state found this operates in other Missouri cities as well. This includes confiscation of cars, boars etc. The reform of “civil forfeiture” is also needed. The Center for American Progress has guidance on what needs to be done. 


17. **All kids must have high-school skills.** (The Common Core is good.) Support school reforms. Some places like Chicago and New York City show that increasing graduation rates can be done.

18. **Support the Affordable Care Act.** A formed Director of OCS, Clarence Carter, said that a health care system that included both preventative care and prompt treatment could reduce poverty by 30%. Get your state to support expansion of Medicaid. Support and stimulate social movements like Occupy, education reforms, and movements around women’s issues. See if you can form an alliance with the Tea Party.

19. **BE INCREDIBLY CAREFUL about use of Social Impact Bonds** for most human services where repayment of (part or all) of the bonds will be forgiven based on achieving performance goals. Only a very few organizations using a very few tightly focused strategy areas can pull this off. Most organizations will not be able to deliver.

20. **Reduce or redirect the human desire for continuing to expand consumption** of stuff, stuff, stuff. In the long run, this has to happen. It is impossible for all or even most of the people in the world to have the lifestyle that American’s do today.

21. **Explore sustainable, alternative approaches** like Transition Towns.
22. Some children, by the time they are four years old, have heard thirty million more words than other. They have a much bigger vocabulary. Start talking! [http://thirtymillionwords.org/tmw-initiative]

23. Final thoughts on human development – the effects of “credentialism”.

We conclude this overview of the latest trends in human development with an additional issue for CAA’s to consider. Most of these new strategies require people who have degrees, certificates, or credentials of various kinds to deliver the services. The historical practice of hiring a person into an entry level family worker position because they had empathy with other people of low incomes based on similar life experiences appears to be eroding. Can CAA continue to hire people with low-incomes and low educational attainment to help deliver these upgraded or new types of family development services? Can CAAs develop or find educational pathways that enable existing workers to develop the skills called for in the Two Gen and other models? Or are we looking at a transition in the qualifications of the CAA workforce? If this transition occurs, CAAs will find themselves in competition for employees with public agencies that do foster care and child protective services, and with private charities like the Jewish Family Services, Lutheran Social Services, Catholic Charities, Boys and Girls Clubs and dozens other long-standing charitable organizations that employ most of the 600,000+ social workers. If the CAA’s move into this arena, they will be the new kids on the block. How will CAA’s meet or beat the working conditions in these other organizations? Similarly, the long-standing practice of hiring people with limited education to learn how to do eligibility processing will continue to be impacted by automation. There are dozens of pilot projects in states to determine eligibility for public benefits and program participation by cross-accessing existing databases. Eligibility determination is on its way to becoming a one-click process.
3. SAFETY NET - BACKGROUND MATERIALS ON THE TOPIC

Overview: All industrialized countries have a safety net below which they do not want anybody to fall. This floor of “anti-destitution” supports consists of cash or cash equivalents, or stuff. In most countries, this is more robust that what we have in the U.S. In the U.S., there is no agreement about what the safety net should contain by way of features or benefits, and no agreements about what the minimums should be, and no agreement about how long the benefits should last. You can see this writ large in the varying monthly benefits for recipients of TANF, which for a single person recently ranged from $81 in Arkansas to $428 in Minnesota. The states are spread all along that spectrum. Kansas is $267 and Missouri is $136. Really? The Green Book from the House of Representatives Ways and Means Committee shows TANF and other benefit levels http://greenbook.waysandmeans.house.gov/2011-green-book/chapter-7-temporary-assistance-for-needy-families/tanf-tables-and-figures

TANF caseload data is found at: http://www.acf.hhs.gov/ofa/programs/tanf/data-reports

This March, 2016 publication titled “Poverty in the United States 50 year trends and safety net impacts” from HHS/ASPE shows how poverty would be MUCH MUCH WORSE if there was no safety net. https://aspe.hhs.gov/poverty-united-states-50-year-trends-and-safety-net-impacts

This issue of differences in what people think the safety net should include came home to me in my travels between CAA’s which have the capacity to set rules on how they distribute free food. One CAA says “two grocery bags a month for three months then nothing for the rest of the year.” A CAA next door might say “Two of our standardized distributions and then you have to skip a month.” I’m making these up to make the point that there is no agreement about what constitutes the desired minimums, at the Federal level, among states, or among CAA’s. Of course there are variations in the cost of living between different parts of the country, and there are excellent studies showing what it really costs to live in various jurisdictions. But what elements and what percentage of those actual costs should be in a safety net that will be provided to any person who needs it in any given area? Good question! Some suggestions are listed next.

a) EXPLORE but do not leap on ideas like Britain’s Universal Credit, where several cash transfer programs are converted into a combination of work support and income maintenance.

b) CONTINUE the existing safety net programs, e.g. SNAP. I put the ACA in human development above -- but you could also look at it as a safety net strategy.

c) THINK about what happens when the trends toward automation and EBT continue and eventually all eligibility determination and benefit transfers are done online between the recipient and a database in the cloud. Programs like LIHEAP, SNAP, TANF, and WIC that now employ local workers for eligibility screening will lose that function.

d) There are many other organizations concerned with safety net issues, but these will get you going.

- Some of the larger programs, like Social Security, are monitored by the National Academy of Social Insurance http://www.nasi.org
The American Public Human Services Association houses the associations of state officials who manage TANF, Medicaid, SNAP. [http://www.aphsa.org/content/APHSA/en/home.html](http://www.aphsa.org/content/APHSA/en/home.html)

See also: “The National Indian Child Welfare Association (NICWA) works to address the issues of child abuse and neglect through [training, research, public policy](http://www.nicwa.org/what_we_do), and grassroots community development. NICWA also works to support compliance with the [Indian Child Welfare Act of 1978 (ICWA)](http://www.aphsa.org/content/APHSA/en/home.html), which seeks to keep American Indian children with American Indian families.” Their website is: [http://www.nicwa.org/what_we_do](http://www.nicwa.org/what_we_do)


In the 1950’s a man with no teeth, torn coveralls, unshaven, and unbathed -- with tobacco juice dripping down his chin – even if he was a “little funny in the head” could get a job for $10 a day swinging a shovel or unloading a boxcar or ship. He could get a room in a single-room occupancy hotel for $3 or $4 have money left over. All those jobs are gone, and the SRO’s are gone. One solution to homelessness is to provide a way for a person to earn a few dollars and to find a cheap place to sleep. There are other subpopulations (families who lose their dwelling place, etc.) but the root cause is that there is not enough work.

4. FAMILY FORMATION and IMPLICATIONS FOR THE SAFETY NET - BACKGROUND MATERIALS

Yes, if a person graduates from high school, then gets almost ANY kind of additional training or education, works most of the time, then gets married, and THEN has kids, the odds of experiencing poverty are dramatically lower than if the person does not graduate from high school and does not work most of the time and has children without another long-term (income producing) adult in the house. Recent research from the Brooking Institution says that the common sense perceptions of your grandparents about get an education, then work, then add a second income and THEN have kids are basically correct. xxix

However, family formation issues are very difficult to influence. Many programs that were government funded have tried to influence family formation, with only occasional modest results. The only program that has had some modest success is the reduction of pregnancies by unmarried teen-age females.

Only a few of the myriad of factors that go into decisions about marriage and children can be influenced by “a program.” Society can and does penalize people – by limiting their TANF benefits, or throwing them off of a program for what are considered undesirable actions but the few large scale, long term interventions that have been evaluated (Casey, Aspen) have shown extremely limited or no results. How long should we continue investing in this strategy?
The latest large-scale intervention is the Head Start Parent Family Community Engagement Framework, which the 25,000 family workers in Head Start will use to organize services and to work with families themselves. For CAA’s that want to persist in something they call “family development” the PFCE is worth a look as a conceptual framework.

https://eclkc.ohs.acf.hhs.gov/hslc/tta-system/family/framework

Although I think it will have only limited impact in terms of reducing poverty for the reasons cited above, if I had to pick one array of policies that are the most likely to be enacted for the next ten years or so, it is the policy mix offered by Isabel Sawhill and Ron Haskins from the Brookings Institution in the article

https://www.brookings.edu/wp-content/uploads/2016/06/pb28.pdf On page 6, they write about requiring that a person must be “working” to receive benefits (we ask, how do you work if there are not jobs?). The authors say: “Looking beyond the circumstances of today’s single mothers and focusing instead on a vision for the future leads us to suggest a comprehensive, behavior-based strategy for reducing poverty. The strategy is based on a set of normative expectations for the youngest generation. They would be expected to stay in school at least through high school, delay childbearing until marriage, work full-time to support any children they chose to bear outside marriage, and limit the size of their families to what they could afford to support. Existing policies would be aligned with this set of expectations. Income assistance would be conditional on work with some exceptions for hardship cases, including serious disability. Benefit programs (including tax credits and exemptions) would be capped at two children per family. This policy would not deny people the right to have more children, but it would require that they do so at their own expense. Marriage and work disincentives in existing benefit programs would be reduced wherever possible, not just by extending benefits up the income scale but also by making marriage and work a condition for receiving more types of assistance.

At the same time, some other benefits would be made more generous. Sawhill would guarantee good-quality child care to all low-income parents and add up to six months of paid leave for parents with infants or young children. Such leave would be conditional on having a substantial work history, would be available to all families, and would be subsidized on a sliding scale basis. Haskins does not support increases in family leave, but supports increased spending on child care, especially for poor children.

Paid leave would be combined with a more generous set of supports for low-income working families (including not only child care but also health insurance and the EITC). Unemployment insurance and community service jobs would be available for those unable to find work in the private sector, but only for a limited time, and only at minimum wage.”

There is more, but you get the key elements. And again, we think this is the likely direction of social policy from the Federal level. Whatever benefits or supplements are available will increasingly be tied to meeting certain requirements for “work,” however defined. If you could EXPAND the definition of what constitutes “work” which would qualify the person for these benefits -- that would be a good thing to do.

Eventually we expect there will be some kind of limit on the number of children people can have and expect public subsidy, i.e. “You get child care tax credits for two but no more than that.”
“Food stamps for four – but no more.” Inevitably, this tightening will leave millions living outside of these benefit programs. How will they live? What will your CAA do?
5. HOW WE TALK ABOUT POVERTY AND ECONOMIC SECURITY

This section discusses the terminology used in the war against poverty and the issue of false narratives that drive policy concerning family life and the social safety net.

False narratives may be created with the intent to deceive by limiting the number of narrative elements provided so that the observer completes the bulk of the narrative themselves, thereby taking ownership of the narrative by personalizing it.

In 1993, Stephanie Coontz author, historian, and faculty member at Evergreen State College, Olympia, Washington, and Director of Research and Public Education for the Council on Contemporary Families published her book “The Way We Never Were: American Families and The Nostalgia Trap Paperback” that and her follow-up 1998 book “The Way We Really Are: Coming to Terms With America's Changing Families” have served to debunk the many myths and false impressions that far right evangelicals have pushed about the American Family to suit their own ideas and righteous agenda. Mary Sanchez in her review of Contz’s contribution wisely noted in her April 8, 2016 Kansas City Start Article ‘Family values’ advocates forget that the heyday never really existed” that “Twist the past and base current public policy on these misperceptions, and you will end up with a destructive effort that exacerbates the problems of inequality.”

This leads us to false narratives, propelled by inaccurate information recited over and over again. One such as argument partly pushed by mortgage bankers try to assert cause and effect to shift the blame for global economic meltdown and the recession of 2007-2009 on to unscrupulous and speculative home buyers. They manipulated the news media and many members of Congress to blame the mortgage crisis on greedy home buyers gaming the system because of “easy money and easy credit,” never mind that banks and investment companies were conspiring with the security rating firms and appraisers along with US government agencies to create billions of worthless mortgage backed by greedy investment securities that ultimately caused the global meltdown.xxx

Paul C. Gorski Associate Professor of Integrative Studies in New Century College at George Mason University cited several stereotypes that describe the poor and ethnic minorities in his book “Reaching and Teaching Students in Poverty: Strategies for Erasing the Opportunity Gap.” Among these there is this:xxxiii

**Stereotype 1: Poor People Do Not Value Education**

*The most popular measure of parental attitudes about education, particularly among teachers, is “family involvement” (Jeynes, 2011). This stands to reason, as research consistently confirms a correlation between family involvement and school achievement (Lee & Bowen, 2006; Oyserman, Brickman, & Rhodes, 2007). However, too often, our notions of family involvement are limited in scope, focused only on in-school involvement—the kind of involvement that requires parents and guardians to visit their children’s schools or classrooms. While it is true...*
that low-income parents and guardians are less likely to participate in this brand of “involvement” (National Center for Educational Statistics, 2005), they engage in home-based involvement strategies, such as encouraging children to read and limiting television watching, more frequently than their wealthier counterparts (Lee & Bowen, 2006).

Broadly speaking, there simply is no evidence, beyond differences in on-site involvement, that attitudes about the value of education in poor communities differ in any substantial way from those in wealthier communities. The evidence, in fact, suggests that attitudes about the value of education among families in poverty are identical to those among families in other socioeconomic strata. In other words, poor people, demonstrating impressive resilience, value education just as much as wealthy people (Compton-Lilly, 2003; Grenfell & James, 1998) despite the fact that they often experience schools as unwelcoming and inequitable.

For example:

- in a study of low-income urban families, Compton-Lilly (2000) found that parents overwhelmingly have high educational expectations for their children and expect their children’s teachers to have equally high expectations for them, particularly in reading;
- in their study focusing on low-income African American parents, Cirecie West-Olatunji and her colleagues (2010) found that they regularly reached out to their children’s schools and stressed the importance of education to their children;
- similarly, Patricia Jennings (2004), in her study on how women on welfare respond to the “culture of poverty” stereotype, found that single mothers voraciously valued and sought out educational opportunities for themselves, both as a way to secure living wage work and as an opportunity to model the importance of education to their children;
- based on their study of 234 low-income parents and guardians, Kathryn Drummond and Deborah Stipek (2004) found that they worked tirelessly to support their children’s intellectual development;
- during an ethnographic study of a racially diverse group of low-income families, Guofang Li (2010) found that parents, including those who were not English-proficient, used a variety of strategies to bolster their children’s literacy development;
- a recent study shows, contrasting popular perception, that poor families invest just as much time as their wealthier counterparts exploring school options for their children (Grady, Bielick, & Aud, 2010); and
- using data from the more than 20,000 families that participated in the Early Childhood Longitudinal Study, Carey Cooper and her colleagues (2010) found, quite simply, that “poor parents reported engaging their children in home-learning activities as often as nonpoor parents” (p. 876)

Starting about 20 years ago, studies by Linguistics Professor George Lakoff and also by Dr. Meg Bostrum (Ford Foundation) produced a series of reports like the one below that showed using the traditional historic language about poverty was LOSING ITS POWER to persuade people to support new policies to reduce poverty.

The clarion call to action about civil rights and anti-poverty of the 1960’s had run out of steam by the late 1980’s. The civil rights movement had largely succeeded in eliminating the most
overt forms of discrimination, and the remainder had either proven too subtle for public policy to impact (school quality, housing patterns, the ongoing effects of structural racism) or had moved into the courts (employment discrimination.) The civil rights movement lost much of its steam. The only large scale “rights” based strategies to make changes since the 1970’s were the disability rights movement and the recent activity around gay marriage.

A recent study by the Center for Community Change continued this line of inquiry and recommends:

<table>
<thead>
<tr>
<th>Words to avoid</th>
<th>Words to embrace</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor; working poor;</td>
<td>can’t make ends meet;</td>
</tr>
<tr>
<td>low income</td>
<td>living on the brink;</td>
</tr>
<tr>
<td>Safety net</td>
<td>working to provide for family</td>
</tr>
<tr>
<td>Entitlements</td>
<td>provide basic living standards;</td>
</tr>
<tr>
<td></td>
<td>and resources for our seniors</td>
</tr>
<tr>
<td></td>
<td>your health and retirement security</td>
</tr>
</tbody>
</table>

The implication of this is when you use words like “poverty” you are talking to yourself, your past, and your colleagues who are paid by a public program.

When you use phrases like “can’t make ends meet” and “living on the brink” you are using phrases that appeal to a much wider variety of people in America.

So, where do you think the highest probability of expansion of support for needed actions rests, the people who talk about “poverty” or the people with whom phrases like “can’t make ends meet” resonates? Continued use of obsolete terms means that the limits to growth are largely self-imposed. You can choose to stay in the same place or reach out to new constituencies. It’s up to you.

Vanessa Timmer wrote an article in which she describes five ways to think about the future. They are:

- **New economies as Living Systems** – creating economies that function within the flow and interdependence of living systems and the web of life.
- **New economies as Healing** – evolving economies that nurture connections for ecosystems and communities to restore and regenerate themselves and become whole.
- **New economies as Growing up** – developing economies wherein human civilization moves from adolescence to maturity. Author Duane Elgin notes our needed societal shift to an ‘early maturity’ of greater responsibility, stewardship and self-management.
- **New economies as Insurance** - developing new economies to provide for our basic needs without overextending - mitigating our risk and vulnerability through self-sufficiency and reciprocity.
- **New economies as Belonging** – creating conditions for connectivity and accountability, coming home again to the world and to each other.

Try these out and see which resonate in your area.
David Korten has written a book: *Change The Story, Change The Future* as follows: “Choice-making beings of many possibilities, we humans live by shared cultural stories. They are the lens through which we view reality. They shape what we most value as a society and the institutions by which we structure power.

When we get our story wrong, we get our future wrong. We are in terminal crisis because we have our defining story badly wrong. Seduced by a fabricated Sacred Money and Markets story, we live in indentured service to money-seeking corporate robots and relate to Earth as if it were a dead rock for sale.

Communications technologies now give us the capacity as a species to choose our common story with conscious intention. This is a moment of unprecedented opportunity to create a future consistent with our true nature and possibility as living beings born of a Living Earth born of a Living Universe.

An authentic Sacred Life and Living Earth story is emerging. It has ancient roots in indigenous wisdom. If embraced, it changes everything. Change the story, change the future.”

The Partnership is having discussions with The Frameworks Institute about how to “reframe” the approach that we use to discuss poverty issues. [http://www.frameworksinstitute.org/](http://www.frameworksinstitute.org/)
6. GLOBALIZATION AND INTERNATIONAL COMPARISONS - BACKGROUND MATERIALS

“In the industrialized nations, who is poor, how many are poor, at what level they are poor, and for how long they are poor is a matter of national choice.” Garth Magnum, in his book The Persistence of Poverty in the United States. https://jhupbooks.press.jhu.edu/content/persistence-poverty-united-states

The US is falling behind other developed nations in a number of areas: 1) family support systems, 2) intergeneration mobility, 3) education, 4) health and medical, and 5) incarceration. We include the latter because of its enormous impact on the American society and an example how policy makers react negatively to criminal behavior and most other social problems instead of being pro-active.

In what the US middle class has become to expect as basic rights and opportunities, many of these are failing or at best very low in areas that America has in the past ranked among the highest internationally. On the bright side, many of the developing and western nations have improved to such a degree that they have moved ahead of the US in many of these areas. These rankings were conducted by a number of respected international organizations and are discussed below.

1. Global Outlook, Global Threats [A1]

But we begin with an overview of the current global outlook. The world has come a long way in the last 20-25 years in addressing poverty and improving the living standards of most people. China has made substantial economic improvements in China becoming the 2nd largest economy and beginning to build a thriving middle class. So too India. But not so much Russia despite 25 years ago moving from a centrally planned economy of to a market economy and seeing sustainable economic growth. At the beginning of the 21st century, Russia along with Brazil and South Africa saw significant growth in their GNP and per capita income. However, the global economic recession of 2007-2009 has done much to halt this and very little recovery. Many nations in the middle-east saw enormous growth, only to be undone by the growing conflict in Muslim countries.

More recently a number of additional important global threats have been identified all of which are addressed in the 2016 edition of the World Economic Forum (WEF) annual Global Risk Report. Among these are: climate change threat/environmental destruction, water shortage, rise of chronic diseases, increasing forced migration, greater income inequality, energy market volatility (#2 in the survey), more and greater unemployment than before (#1) to name a few. The issues of security, while not addressed in this outlook, is a highly critical risk identified in the WEF report.

Take for instance climate change and/or water shortage as a treat to our food supply and for many food insecurity. When combined with population growth, especially in areas where it is
not constrained, the level of food insecurity will most certainly rise, and greater risk of chronic diseases and increased poverty.

Much of the worlds forced migration is caused by water shortages, particularly because man-made damage to the local ecosystem was not mitigated. Many nations and societies have not invested in mitigating activities such as best practices in solid waste management, waste water treatment, clean air policies, and so on. As a result crops can no longer grow, feeding people and livestock causing migration to other regions.

To understand the vulnerable state of the U.S. and global economies is to understand “emerging-market” countries downturns. According to Christine Lagarde, head of the International Monetary Fund the current global economy led by China along with other emerging market economies are middle-income countries that, along with the poorest countries, account for 85 percent of the world’s population and 60 percent of the global economy. In many ways, their passage into the global marketplace has been a triumph. Rapid economic growth, driven in part by trade and international investment, has catapulted hundreds of millions of people out of deep poverty. By World Bank estimates, about 13 percent of the world’s population lives on incomes of $1.90 a day or less, but that’s down from 37 percent in 1990 and 44 percent in 1981.

Since 2008, mid-point of the 2007-2009 global recession, emerging-market countries have “provided more than 80 percent of global growth,” Lagarde said in a speech at the University of Maryland.

Robert J. Samuelson writes a weekly economics column for the Washington Post has neatly summarized the current situation by predicting the crash of 2016 stating that China is at the epicenter of the problem. Its annual growth, once 10 percent, appears headed toward 6 percent. This, in turn, has led to a collapse in prices for raw materials (oil, metals, foodstuffs), because China’s demand has been weaker than expected. Commodity prices are down about two-thirds from recent peaks, according to the IMF.

The ripple effects have spread. Commodity-producing countries — Brazil, South Africa, Australia, Canada — have suffered setbacks. Companies that borrowed heavily to add capacity are now straining to repay debts. With prices depressed, some banks and bond investors may be stiffed. A Morgan Stanley analysis finds that most U.S. banks have ample reserves against likely defaults. This may be less true of banks in Europe and emerging-market nations. Facing large losses, emerging-market banks have already tightened credit, reports the Institute of International Finance (IIF), an industry group.

Samuelson continues in his article with this: As a result, international trade and investment — engines of the world economy — are languishing. For many years, international trade grew faster than the world economy. From 1997 to 2006, trade expanded 6.8 percent annually compared with 4 percent growth for the world economy. The gap reflected greater globalization: more cross-border supply chains and more specialization. Now this is no longer true. In 2015, both trade and the world economy grew at about 3 percent.

The same thing has happened to foreign direct investment (FDI): factories and businesses in emerging-market countries owned by outsiders. In 2015, FDI in 30 emerging-market countries totaled $488 billion, down from a peak of $606 billion in 2011, says the IIF.
The United States cannot isolate itself from these realities. The weakening global economy would be less important if the U.S. domestic economy were booming. It isn’t. Americans spend cautiously because they’re still spooked by the shock of the 2008-09 financial crisis and Great Recession. Consumers try to protect themselves against a recurrence by raising their saving and reducing their debt. Businesses do likewise by skimping on investment projects. A recent Wall Street Journal story carried the headline: “Big Firms Hit Brake as Profit Slumps.”

The pessimism is often self-fulfilling. Consumers and companies act cautiously, producing a shaky prosperity that breeds more caution. To escape this trap, the U.S. economy needs a shove from abroad. The assumption once was that the boost would come from the emerging-market countries. This increasingly seems wishful thinking. It is hard to find large pockets of strong, confident growth anywhere in the world. This is the markets’ somber message: There is only a thin margin for error between continued recovery and dreaded recession.

And, yes, the U.S. has lost a few million jobs to China. [http://economics.mit.edu/files/6613](http://economics.mit.edu/files/6613)

2. **Pro-family and family support systems:** In comparing the US with other countries, Center for the Next Generation (pgs 10-11) found:
   - In general, large European countries have lower poverty rates than those of the United States, thanks to more generous social and pro-family policies including paid maternity and paternity leave, paid child care and other government directed cash payments, and tax breaks for families with children. European students on average score higher on math, science, and reading tests than their American peers.
   - Of the 34 members of the Organization for Economic Co-operation and Development (OECD), the US:
     - Only 11 percent of workers have paid family leave, making it increasingly difficult for dual-earner and single-family households to properly care for children.
     - In 2011 the US ranked as one of the most impoverished 4th from the bottom at 17.4% of 34 OECD countries, followed by Chile, Israel and Mexico (see chart below).
   - In food security:
     - The US is ranked #1, overall in the current Economist Intelligence Unit global food security index particularly in the area of affordability.
     - However, the US was #4 in food availability behind Denmark, Norway and France
     - The Us ranked #3 in food quality and safety behind Israel and France
   - Pre-school Education
     - The United Kingdom’s universal free preschool, combined with one of the most innovative family support models in the world, have led to integrated family services and early intervention in community based “children’s centers.” Begun in the late 1990s, studies show these investments in early childhood and pro-family services have improved child social behavior, boosted learning skills, and promoted home settings more conducive to learning.
Ranks 30th in OECD’s studies in early childhood education and day care, half of U.S. children receive no early childhood education, and there is no national strategy to increase enrollment. Poor country such as Romania does better with a 75% enrollment or Mexico with 82%.

3. **Intergeneration and Social Mobility** – the US ranked 8th in this category Center for Economic Performance, London study of European and North American countries.
   - Gap between richest and poorest regions the US ranks second behind UK but Italians has the smallest gap between its regions.
   - Social Mobility: A Pew Research 2010 survey of the Millennials (born after 1980) generation finds that they are not doing nearly as well as their parents:
     - Today, fully 37% of 18- to 29-year-olds are unemployed or out of the workforce, the highest share among this age group in more than three decades. Research shows that young people who graduate from college in a bad economy typically suffer long-term consequences -- with effects on their careers and earnings that linger as long as 15 years
     - A significant share (one-in-eight) of adult Millennials (ages 22 and older) is living with their parent due to the recession.
     - One-in-five (21%) adults of those are married now, half the share of their parents' generation at the same stage of life.
     - About a third (34%) are parents. In 2006, more than a third of 18 to 29 year old women who gave birth were unmarried, far higher than earlier generations.

4. **In Education** the US Department of Education review of OECD statistics reveal that:
   - OECD’s rankings have U.S. students in 14th place in reading literacy among OECD nations in reading literacy. 15-year-old American students were average performers showing no improvement in reading since 2000.
   - In mathematics, U.S. 15-year-olds are below-average performers among OECD nations—ranked 25th, outperforming their peers in math in only five OECD countries.
   - In science US students are in 17th place in 2009 OECD rankings.
   - Overall, in one generation, the United States has fallen from 1st place to 9th place in the proportion of young people with college degrees.
   - By 2009, 17 percent of German students were competent at advanced math, compared with just 10 percent of U.S. students. The US is ranked 27th in math.
   - Of 25 OECD countries in 2006, the US ranks 13th, at 35%, in the percentage of college graduates to population. Ranking higher is Poland at 47.3%. (http://www.oecd-ilibrary.org/education/tertiary-education-graduation-rates_20755120-table1)
   - According to the Center for the Next Generation report “The Competition that Really Matters” published August 2012 (pgs 5-6) finds:
     - The United States has the most educated 60-year-olds in the world but not the most educated 30-year-olds, 20-year-olds or 10-year-olds.
     - More than half of U.S. post-secondary students drop out without receiving a degree.

5. In matters of health and medical services the US ranks near the bottom of industrial countries:
Of the 34 members of the **Organization for Economic Co-operation and Development** (OECD), the US:

- Ranks at the bottom with only 26.4% **health care coverage** for its 310 million citizens. 30 other OECD countries provide at least 95% coverage.
- 2nd in “**Better Life**” index behind Australia. The US excels most in money and jobs, Switzerland in health and education. OECD adjusted the current index for **income equality** with the US scoring near the bottom.

- More than a quarter of U.S. children have a **chronic health condition**, such as obesity or asthma, threatening their capacity to learn according to **Center for the Next Generation**.

- Another overview of lessons learned from other countries comes from – wait for it – “lessons learned from other countries” by Melissa Boteach at the Center for American Progress
7. AFFORDABLE HOUSING SOLUTIONS

Housing Affordability: Housing prices and rents are driven by classic supply and demand economics. A driver of homelessness are rising rents and home prices in turn driven by availability. To understand how this works, there is an indicator called the Housing Affordability Index created by the National Association of Realtors (NAR). The Index which starts at 100 measures whether or not a typical family earns enough income to qualify for a mortgage loan on a typical home at the national and regional levels based on the most recent price and income data. Needless to say, the lower the index number, the less affordable to the average wage earner is the average home in the area they live. The index is published annually by the NAR.

As an example, the typical “starter home” in the US is $189,300. In 2015, approximately 1/3 of all home buyers were first time buyers. To afford a “starter home” if the first time buyer can put 10% down ($1,930) towards the purchase the buyer would assume a $170,370 mortgage with an approximate $845 monthly payment at an effective interest rate of 4.32%. Using Federal mandated lending requirements the qualifying income for this is $40,563.

According to the 2015 published index, among the least affordable metropolitan areas are the San Jose-Sunnyvale-Santa Clara, CA metropolitan area at 63.9. New York-Wayne-White Plains, NY-NJ is 84.4. The more affordable areas in the US in 2015 are: Buffalo (284.6), Cincinnati (275.1), Cleveland (295.1) and Rochester (281.8).

As we mentioned before, home prices and rents are mostly driven by supply and demand. In the high wage and low unemployment areas such as San Francisco Bay Area or New York, housing costs are out-of-reach for most workers causing them to endure long commutes from home to work. The workers in this case are often from middle income occupations such as teachers, police, bank tellers, restaurant employees, retail store clerks, etc. the very people needed for local services.

Another cause is more artificial, the local political climate is controlled by anti-growth movements and environmentalists demanding a limit to traffic, and therefore commercial and housing developments.

Mortgage interest rates are a second factor in determining monthly housing payments. If rates are high, monthly mortgage payments are high and vice versa. Currently, relative rates for 30 year fixed mortgages are quite low compared to prior years (see chart below).
Another important factor in housing costs are policies of local governments. Often these reflect the attitude of local voters on matters of growth rates, density, environment, impact on local services (Water/Sewer/Schools) and traffic circulation. Poor traffic conditions are perhaps the number one reason local react adversely against housing development. If the infrastructure is insufficient to accommodate traffic generated by a housing or commercial development, voters will react negatively and will organize to stop the development.

In many northern California communities, NIMBYism (Not in my back yard) is an outgrowth of persistent housing and commercial development. Once NIMBYism was limited to undesirable facilities such as “smokestack” plants, prisons, power companies, or chemical companies. Now it is extended to perceived “adverse impacts” on the community. These can be street or highway improvements, rail extensions, schools, water and sewer plants, the very things that mitigate growth impacts. Many of the NIMBY policies that arise in local governments are specifically aimed at multi-family units that can provide affordable rents to low-income residents.

Another is the adoption of impact fees on housing development. These are to buy open space for schools, parks, road and infrastructure construction and a variety of other requirement to accommodate development. These fees add to the price of a home, making many communities less affordable.

Another aspect of NIMBYism is called the “lifeboat” syndrome, where the local government decided that its infrastructure cannot support future development and up goes a building moratoriums. Some States, i.e. California allow temporary building moratoriums only if a local government makes a finding that it indeed lacks the necessary services or goes into a serious rewriting of its planning and zoning laws. In a landmark case the US Court of Appeals for the Ninth Circuit, in *Construction Industry Association v. City of Petaluma*, held that a city has the right to limit and control the numerical extent, aesthetic quality, and geographical direction of its
own growth. The case was appealed to the US Supreme Court but it turned down the request and therefore the 9th Circuit judgement upheld that "Petaluma Plan” of controlled growth, which limited new housing units to a number designed to affect an eventual optimum population level, fell within the broad parameters of legitimate governmental interests, permitting exercise of the city's public welfare zoning powers.

However, housing policies advocated by the City of Petaluma were adopted by most of the cities and in the 9 counties that make up the San Francisco bay area, especially to the county to the south, Marin County located at the north end of the Golden Gate Bridge. For the most part, the 8 cities in Marin adopted very limited growth control ordinances justified by lack of water that needed to be imported from its northern neighbor and the negative impact on its local street systems. The outcome resulted in young families and local civil servants (teachers, fire, police, etc) priced out of high cost of housing and therefore must commute long distances to get to work. For many years, Marin was the jobs center for Sonoma County which served as the “bedroom” community for Marin. This was not just a North Bay problem, but one for all over the SF Bay Area. To learn more, read Emily Badger’s April 28, 2016 article “San Francisco’s long shadow” in the Washington Post where she found that “The nation’s biggest housing winners and losers live only 80 miles apart. The miraculous housing boom in San Francisco and Silicon Valley helped fuel a similar bubble in nearby Stockton. But when the housing market collapsed, only families in Stockton were left suffering — and still do today.”

Another growth prevention mechanism is the cumbersome Environmental Impact Report (EIR) process. One is required for every housing development, often requires a year or more to conduct and write an adequate EIR, one that will be accepted by the government jurisdiction the development will occur. Then it may take months of hearings and discussions before a local entity will make a decision which will be subject in most instances to a court challenge.

The collapse of the housing bubble causing the global recession of 2007-2009 resulted in $11 trillion in household wealth losses, with retirement accounts and life savings swept away. However, the worse tragedy was that 26 million Americans ultimately lost their jobs from the resultant world-wide recession many abandoning their homes due to aggressive foreclosure process by banks and other financial institutions.

While foreclosure rates continue to drop, some regions, especially in the coastal communities are experiencing sharp rises in home sales. This has led to very low inventory in some areas causing sharp price increases. Some housing market experts are beginning to sense that this might be the start of another housing bubble.

Another cause of this sharp decrease in housing inventory is the very large number of inner city homes and apartments that were bank foreclosures but are not for resale. This is especially true of units in predominately black communities where banks have chosen not to secure nor maintain these properties so that they could be resold when the economy rebounded.
According to Real Estate Economy Watch in August 2015 there were 3.8 vacant and abandoned million homes, nearly twice as many as the total listings currently on all of the nation’s MLSs. They do not include the 1.3 million vacation homes occupied part of the year or the 2 million used only occasionally. These could be easily become the entry homes for first time home buyers. The article goes on to state, “Many are foreclosures that fell through the cracks and ended up in such bad condition and bad location that it doesn’t pay their owners to rehab them for sale or rental. Some are on ice because the investors, lenders developers are waiting for better ties or can’t get it together to get them back on the market. A large proportion of them are literally lost. The Census Bureau admits that a “large proportion” of vacant units that it classifies in the “other” category might not be properly classified due to “the difficulty on the part of the enumerators to determine the status for these vacant units.”

Housing solutions for low-income and moderate income family’s resources:

Solutions to providing affordable housing can be placed in various categories: finance, government subsidized, redevelopment, innovative and infill. However we begin this section showing an example of how community action programs can take advantage of resources in their areas to provide affordable to their low-income families.

The Campaign for Housing and Community Development Funding (CHCDF) offered affordable housing and community development policy recommendations to each major party’s platform committee. NACEDA is an active member of this coalition of 70 housing, homeless and community development organizations working together to get the highest possible funding for these programs.
Community Action Agency Housing programs:
Community Action Agency of Butte County California, Chico is a model CAA providing housing for low-income families and supportive services in addition to its weatherization and utility assistance programs. They have a permanent housing site (North Point) and a transitional housing program (Escalante). Regarding the latter, most of the adults served are either in recovery for drug and alcohol addictions, or have been diagnosed with some form of mental illness (in some cases both). Often these conditions, combined with their homelessness, have resulted in their children being detained in foster care by County Children’s Services. The Esplanade House program enables them to be reunited with their children. The program provides an on-site licensed drug and alcohol counseling program, case management (for both adults and children), as well as groups and classes which address topics ranging from parenting to financial literacy to healthy relationships. Off-site services are also accessed and part of each households’ service plan, including behavioral health counseling, drug court, and any other appropriate community services which enhance the adult’s recovery and ability to become self-sufficient. For more details go to: https://buttecaa.com/menus/esplanade-house.html

North Point was constructed for families and single individuals who are low-income and need affordable rents to help them achieve self-sufficiency. Seven units are restricted for extremely low income households (earning less than 30% of Area Median Income), forty-two units are set aside for low-income households (earning less than 60% of Area Median Income), and there is one manager’s unit. All units are energy-efficient, and the project includes a children’s playground, bbq/picnic area, a community room with a kitchen, a computer lab, laundry facilities, bike parking, a community garden, and a variety of educational classes and support groups which meet in the community room. The 50 unit project provides 5 one-bedroom units, 19 two-bedroom units, 26 three-bedroom units, including 4 ADA-accessible units and 2 units for persons with sensory impairments. Roof solar panels enable the complex to be energy efficient.

Financial solutions:
MCCs: First time homebuyers especially need assistance in financing their first home. Among the available tools is the Mortgage Credit Certificate (MCC) program. The MCC Tax Credit is a federal credit which can reduce potential federal income tax liability, creating additional net spendable income which borrowers may use toward their monthly mortgage payment. This MCC
Tax Credit program enables the first-time homebuyers to convert a portion of their annual mortgage interest into a direct dollar for dollar tax credit on their U.S. individual income tax returns. The difficulty here is that not every state provides for an MCC program.

Infill Solutions:
Garage Apartments: Granting garage apartments (granny units) otherwise known as accessory dwelling units is a way of providing affordable rentals in an area where a housing development is difficult to carryout. Building a rental unit above an existing garage often leads to a win-win for the home owner and renters causing very little traffic impact, and a winner for local governments seeking ways to provide affordable housing without subsidizing it from local tax payers. But, the process of creating ordinances by local governments can be difficult often pitting neighbor against neighbor. For more on this see Bibliography of Selected Resources on Second Units prepared by the California Department of Housing and Community Development (August 2005).

Innovative:
Tiny Houses: The tiny house is called THIMBY, or Tiny House in my Backyard. Imagine a cabin mounted on a trailer. That’s THIMBY with a building cost below $25,000, more if you want the top of the line fixtures. In Sonoma County California, the Board of Supervisors have taken leadership roles in this area and are looking at placing 12 tiny homes in an underutilized parking lot to house a few of the county’s homeless population.

Government Subsidies:
HUD Section 8 Housing Choice Vouchers - The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by local public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA. A good example of a well-run housing authority is Topeka Housing Authority of Topeka, KS http://www.tha.gov/.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.
State sponsored Renter’s subsidies: The state of California is a model state that provides subsidies for renters. In 2012, according to the California Budget and Policy Center, renters received just $110 million in tax benefits through California’s Renters’ Credit in 2012. Currently there is legislation pending in the California Senate and Assembly to increase the amount of the subsidy.

Redevelopment:
Tenderloin Neighborhood Development Corporation (TNDC) of San Francisco has been in operation since 1985. It has 33 buildings in six San Francisco neighborhoods, providing safe, affordable homes for 3,600 people. Over the years the corporation has acquired apartment buildings, hotels, condominiums and other facilities through federal, state and city grants, rental income streams, rehabilitation and loans. TNDC recognizes by providing tenants with activities maintenance and upkeep can be made cost effective.

Information Clearing Centers for Housing
California Community Economic Development Association (CCEDA) serves as a clearinghouse for information and action that advances the field of community economic development through training and continuing education, technical assistance, and advocacy on public policy. As a California based non-profit organization and is able to provide direct Community Economic Development (CED) technical assistance to non-profit CED organizations throughout the country through grants we have obtained from the public and private sector.

Consumer Scams
During the great recession of 2007-2009, banks, mortgage companies and many others colluded to organize and conduct a large number of scams that fleeced the poor, elderly and many others out of their homes or paying predatory loans on their homes. For details check out the Wall Street Journal of March 9, 2016 “Big Banks Paid $110 Billion in Mortgage-Related Fines.” The article provides details about the largest U.S. banks that were penalized for their role in inflating a mortgage bubble that helped cause the financial crisis and who got that money as shown in the graphic below?

Unfortunately, many of these scams continue unabated. Many of these are in play by other unscrupulous and disreputable lenders. The California Bureau of Real Estate is an excellent source that provides a good list of what to watch for. Here are the publications/consumer alerts from the CalBRE website that might be useful:
Suggested Questions for Consumers to ask those who Offer Real Estate and Home Loan Services helping you to avoid becoming a scam victim:


CalBRE Issues Tips for seniors to Avoid Real Estate and Related Fraud:


What You Can Do to Protect Yourself from Getting Ripped Off in Real Estate and Home Loan Relief Scams:


A Homeowner’s Guide To Foreclosure in California:


Foreclosure Information for Homeowners:


Fraud Warnings for Homeowners in Financial Distress:


Preventing Real Estate Fraud: How to Protect Yourself and Your Home:


To see all of the Consumer Publications, look here:

http://www.dre.ca.gov/Publications/CompleteListPublications.html#consumer

For all the Consumer Alerts, check here:

http://www.dre.ca.gov/Consumers/ConsumerAlerts.html

For information about scams in your state check for the state’s real estate commission or department that should have similar information.
8. THE HIGH PROBABILITY OF EVEN MORE UNHAPPY SCENARIOS - BACKGROUND MATERIALS

What if – or perhaps we should just say when:
- Global warming continues unchecked and the ocean raises 3 feet or 5 feet;
- Petroleum depletion outruns both energy conservation and development of new energy sources,
- The American public does not support the kinds of changes that would increase the number of jobs and make work pay,
- Inequality continues unabated, and
- 40% of existing jobs are automated out of existence within the next ten years.

CLIMATE CHANGE: My perspective is that climate change is happening. Is this solely due to humans putting carbon dioxide and other chemicals into the air, or are there longer-term natural trends at work? Here is what the World Bank says about climate change and poverty: https://openknowledge.worldbank.org/bitstream/handle/10986/20639/WPS7126.pdf

Advocates on behalf of people with low incomes should follow this. In its worst form, the icecaps melt, millions who live by the sea are displaced as oceans rise several feet, weather gyrations get even weirder, storms get worse, food supplies are disrupted or eliminated -- and on and on.

Since 1992, representatives from most nations have met periodically trying to set standards. This has proved difficult as the big polluters, China and The U.S., want to keep burning fossil fuels at rates that on a per capita basis exceed the rest of the world several fold. Some developing nations say “we want dramatic economic growth like the U.S. and China too -- and we refuse to accept limits on use of fossil fuels to stimulate growth.”

Interestingly, in the U.S. there only about 5,000 coal-fired factories and coal-fired electric generating plants that are the primary cause of emissions of carbon dioxide and other bad gasses in the U.S. But, they use a lot of coal and they are big money operations. Also, cows generate a huge amount of methane, which is about five times more potent than carbon dioxide as a contributor to global warming.

Elements of the agreement to be discussed in Paris in 2015 were worked out by 196 nations (or maybe it was 200 or maybe it was 190) at a conference in Lima, Peru that took place in December, 2014.
“At the Paris climate conference (COP21) in December 2015, 195 countries adopted the first-ever universal, legally binding global climate deal.”

[link]

So far it appears that all governments in the world (including China) are in support of this approach, except for the U.S. Senate.

Keep track of the Transition movement. They are trying conceptualize life when a variety of resources are depleted. See: The Transition Movement started in Ireland in 2005, and has spread to about 1,500 communities in Europe and the U.S. The primary Transition strategies are de-carbonization and re-localization of economic activity. TransitionUS is the United States branch of the international organization. Their self - description “Bringing A New World To Life” states “Transition US is a nonprofit organization that provides inspiration, encouragement, support, networking, and training for Transition Initiatives across the United States. We are working in close partnership with the Transition Network, a UK based organization that supports the international Transition Movement as a whole.

The Transition Movement is a vibrant, grassroots movement that seeks to build community resilience in the face of such challenges as peak oil, climate change and the economic crisis. It represents one of the most promising ways of engaging people in strengthening their communities against the effects of these challenges, resulting in a life that is more abundant, fulfilling, equitable and socially connected. We believe that we can make the transition to a more sustainable world. We hope that you will join us.”

The Schumacher Center for a New Economics describes how to implement several strategies such as local currency, community supported agriculture, community land trusts, and community supported industry. They are the original “small is beautiful” people. “Our Mission. To educate the public about an economics that supports both people and the planet. We believe that a fair and sustainable economy is possible and that citizens working for the common interest can build systems to achieve it. We recognize that the environmental and equity crises we now face have their roots in the current economic system.” See:

[link]

Resource Depletion

Jim thinks: the world will suck every drop of petroleum from the earth’s crust even if it is in national parks, under Main Street or under your house. Humans are addicted to what oil does for them and cannot even conceive of life without it. Whether energy conservation and alternate forms of energy can keep up with petroleum depletion is highly questionable. So far, the answer is no. Natural gas may save industry, but it won’t save transportation. Soon, humans are going to need to eat that corn that is going into Ethanol. This will take us all to The New Reality. I think that whether “peak oil” has already happened OR will happen in ten or 20 years after “fracking” hits the end of its supply – the eventual inevitable depletion of petroleum resources is going to hit America hard. Read “Facing the New Reality” report and shudder. Plant a garden and buy a bicycle and get a horse. Maybe a horse to share :) The development of “sustainable communities” seems like a long-shot, but necessity does sometimes compel invention.
RACE. No paper about community action would be complete without a reference to the state of black/white relations in the U.S. today. While the authors have many facts and opinions on this subject, we decided to include what we think is a good overview of the situation today from The May 9, 2015 issues of The Economist Magazine: http://www.economist.com/news/united-states/21650533-what-dead-white-man-can-teach-america-about-inner-city-decay-fire-and-fuel

The Kellogg Foundation is funding a new initiative called “Truth, Racial Healing & Transformation. In our next step in pursuit of racial equity, an unprecedented Truth, Racial Healing & Transformation (TRHT) enterprise will help communities embrace racial healing and uproot the unconscious and conscious beliefs in racial hierarchy.” https://www.wkkf.org/what-we-do/racial-equity The Partnership is working with this initiative.

In a brilliant anticipation of this work, several years ago James Norman (Rochester) and Lois Carson (Riverside) and Mary Virtue invented similar approaches called Facing Race – Embracing Equity that began digging into structural racism. http://www.actrochester.org/race-ethnicity-indicators

WORK AND INCOME. If public support does not develop to bring about the kinds of changes needed in the economy, then the number of people per dwelling unit will continue to increase, adolescence will continue to increase from age 30 (where it is now) to age 40, and living standards will continue to decline for the bottom 40% of Americans. America will continue to move toward what India and China look like today.

In India and China, about 30% of their populations live much like the American middle and upper classes do today, and about 30% live sort of like our grandparents did in the 1930’s with one light bulb and a small diesel tractor – and about 40% have a subsistence agricultural barter (no cash) economy pretty much like their great, great grandparents did in 1850.

However, when China and India will soon have more college graduates than America has people, the social and economic structures in all three countries will begin to resemble each other. As the upper and middle income groups in India and China come up, America’s middle class will continue to lose ground. Think of the convergence toward a “world average wage” that has happened in textiles, shoes, appliances, automobiles, televisions, cell phones and other sectors of the economy as those sectors globalized. The wages in other countries rose and American wages declined or moved offshore. Envision that process of moving to world averages in more and more sectors happening to all nations. There are no policy proposals – none -- by governments deal with these dynamics and trends.

If there is “no there there” in the job market, what will people do? When 50% of Americans have no prospects of a real job, my guess is that they will not take lightly to this decline in expectations and opportunity.

The Atlantic Magazine had an article about the end of work as we know it. http://www.theatlantic.com/magazine/archive/2015/07/world-without-work/395294/
But, we may as well include a countervailing argument from the optimists. Or perhaps we should say – people who live in the here and now and do not necessarily look at the long-term trends. 

Before you come to the conclusion that this section is done, here is a laundry list of challenges.

**What sectors are unsustainable over the long run, or have already crashed?**

1. Affordable housing


4. Medicaid. Medicaid has long suffered confusion with its better-known Medicare cousin, which funds medical care for seniors. Most voters don’t know that Medicaid covers 50 million lower-income individuals, that it pays the bills of two-thirds of the nation’s nursing home residents or that it funds more than one-third of all births. And most don’t know that Medicaid has now surged past Medicare to become the nation's largest health care program. [http://www.governing.com/columns/potomac-chronicle/Looking-For-a-Real-Crisis-Try-Medicaid.html](http://www.governing.com/columns/potomac-chronicle/Looking-For-a-Real-Crisis-Try-Medicaid.html)

5. Affordable Care Act (What IS the next iteration?)

6. Resource extraction (oil, rare metals, etc)

7. Climate change

8. Pollution of air, water, etc

9. Ocean pollution/plastic

10. Water. Drought (Texas, Syria, Africa etc.). Depletion of freshwater aquifers. Floods, Obsolete water storage and distribution systems. Contaminated water supplies. There are 155,000 public water systems in the U.S., many a century old. About 10% have the same type of problem as Flint, Michigan

11. Sewer systems

12. Overfishing

13. Over logging, forest depletion

14. Topsoil loss

15. Explosion of Roundup resistant weeds

16. Loss of honeybees and natural pollinators,

17. Loss of beneficial soil microbes and beneficial microbe and insect diversity
18. College costs and student debt. “According to the Federal Reserve Bank of New York, outstanding student loan debt in the United States lies between $902 Billion and $1 Trillion with around $864 Billion in Federal student loan debt. As of Quarter 1 in 2012, the average student loan balance for all age groups is $24,301.”

https://www.google.com/?gfe_rd=ssl&ei=V5AZV7nUN-GD8Qc55bsw#q=how+much+student+debt+in+us

19. Corporate Pension plans dumped onto the Federal government “One of the most important functions of PBGC is assuming responsibility for pension plans when their sponsors can no longer keep them going. We insure the benefits of more than 40 million workers and retirees. Currently, we pay more than 800,000 people each month. An additional 585,000 workers are scheduled to receive benefits from PBGC when they retire”  http://www.pbgc.gov

20. National debt. “On January 26, 2016, debt held by the public was $13.62 trillion or about 75% of the previous 12 months of GDP”

https://en.wikipedia.org/wiki/National_debt_of_the_United_States

21. Insufficient savings for retirement, i.e. 40% of seniors retire with no assets, another 20% with less than $50,000 in assets.

http://fundreference.com/articles/2015/1001362/retirement-savings-stats

Around half of American households have no retirement accounts at all. No 401(k)s, no IRAs, nothing. You might think that’s because they’re all expecting pension income in retirement. In fact, according to the Government Accountability Office (GAO), around 29% of households age 55 and older have neither retirement savings nor a pension. It doesn’t paint a pretty picture.  https://smartasset.com/retirement/average-retirement-savings-are-you-normal

22. Unfunded liabilities of state and local medical plans and pension plans
Collins and Rettenmaier analyzed 153 state and local pension plans, representing more than 85 percent of liabilities for state and local pensions and other benefits, and recalculated their liabilities using a lower discount rate. Their calculations show:

- Unfunded pension liabilities are approximately $2.5 trillion, compared to the reported amount of $493 billion.

- Unfunded liabilities for health and other benefits are $558 billion, compared to the reported $537 billion.

- Thus, total unfunded liabilities for all benefit plans are an estimated $3.1 trillion -- nearly three times higher than the plans report.

http://www.ncpa.org/sub/dpd/?Article_ID=19634

What do you think of that list?
9. HOW DO WE BRING ABOUT CHANGE - BACKGROUND MATERIALS

This section discusses a seven elements of change, these are:

1. Theories of Change
2. Elected Officials
3. Religious Leaders
4. Conservative Spokespeople
5. Social Movements and Populism
6. Intentional Change Through Facilitated Processes
7. What We Need to Change in Ourselves in Order to Bring About Changes in Society

A. THEORIES OF CHANGE.

There are many approaches to bringing about directed change. Most are difficult, long-term and subject to implosion for unpredictable reasons. Even a small-scale change, like an affordable housing development project, takes a lot of work. One experienced affordable housing developer said the average housing project falls apart completely about 5 times, due to a partner (or you) not having planned the project correctly or being unable to perform.

Ms. Sarah Stachowiak describes ten ways to bring about change in “PATHWAYS FOR CHANGE: 10 Theories to Inform Advocacy and Policy Change Efforts.”

“Global theories include the following:
1. “Large Leaps” or Punctuated Equilibrium theory
2. “Policy Windows” or Agenda-Setting theory
3. “Coalition” theory or Advocacy Coalition Framework
4. “Power Politics” or Power Elites theory
5. “Regime” theory

Tactical theories include the following:
1. “Messaging and Frameworks” theory
2. “Media Influence” or Agenda-Setting theory
3. “Grassroots” or Community Organizing theory
4. “Group Formation” or Self-Categorization theory
5. “Diffusion” theory or Diffusion of Innovations”

At the “global” (societal or community) level, one must decide whether to wait for other dynamics in the society to begin to produce change and to piggy-back on them or blend with them. Or you might initiate or pursue change at the “tactical” level through methods like those she describes. Everybody in community action should read this.

http://www.evaluationinnovation.org/sites/default/files/Pathways%20for%20Change.pdf

Margaret Wheatley is one of the best thinkers about how to produce large scale change. In her article co-authored with Deborah Frieze, “USING EMERGENCE TO TAKE SOCIAL INNOVATIONS TO SCALE” ©2006 she writes, “In spite of current ads and slogans, the world doesn’t change one person at a time. It changes as networks of relationships form among people who discover they share a common cause and vision of what’s possible. This is good news for
those of us intent on changing the world and creating a positive future. Rather than worry about critical mass, our work is to foster critical connections. We don’t need to convince large numbers of people to change; instead, we need to connect with kindred spirits. Through these relationships, we will develop the new knowledge, practices, courage, and commitment that lead to broad-based change.”

David Osborne had co-authored the book “Reinventing Government” with Ted Gaebler. (Jim Masters had managed some seminars David and Ted did with others based on the ideas in the book.)

In the early-1990’s John Johnston and I were working with USDA Rural Development on their strategic planning and results measurement improvements under the new Government Performance and Results Act. David was staff director for Vice President Al Gore’s initiative -- the National Performance Review. I asked him: “What percent of USDA employees have to agree to the proposed innovations in order to get them implemented.” He replied instantly: “10% to 15%, and it does not make any particular difference where they are located in the organization. If they act in concert, that number can change any large institution.”

Malcolm Gladwell wrote a book titled “The Tipping Point: How Little Things Can Make a Big Difference.” The back cover says: “The tipping point is that magic moment when an idea, trend, or social behavior crosses a threshold, tips, and spreads like wildfire. Just as a single sick person can start an epidemic of the flu, so too can a small but precisely targeted push cause a fashion trend, the popularity of a new product, or a drop in the crime rate. This widely acclaimed bestseller, in which Malcolm Gladwell explores and brilliantly illuminates the tipping point phenomenon, is already changing the way people throughout the world think about selling products and disseminating ideas.”

Milton Friedman said that when a crisis occurs, the search for solutions is first to try ideas that are already around but not being used. There are ideas that we recommend that CAA’s keep alive. There will be future crises. The crisis could be caused by the banks and hedge funds just like last time, by energy shortage issues, by international events, by climate change, by terrorism, or by the continued decline in the number of jobs that erodes the ability of people to make a living. Several politicians have said something to the effect of “Don’t let a good crisis go to waste.”

Jim Masters says “punctuated equilibrium” is on one way that change happens. Every twenty to thirty years in America, there is a societal spasm that opens up the policy space for recognizing emergent social values, updating human development methods, or revising the rules under which the economy operates. Crises and spasms have happened in the 1860, 1890’s, 1930’s, 1960’s, and 1980’s, and arguably – right now. Be ready. In the meantime, start the desired strategies at the local and state level so that when the opportunity arises at the Federal level there are local examples that can be taken to scale on a nationwide basis.

Most change is driven by changes in social values, in science, technology, or changes in the composition of the populations (demographics, immigration). These changes take YEARS or DECADES to work their way into and be recognized by the political system. For example, the
political class are almost universally in denial about the loss of jobs to automaton and globalization and corporate practices. Their basic strategy for dealing with the likely loss of millions of jobs in the next decade is: economic growth and more education, i.e. more of the same. The power of myth overrides facts in most societies.

Many changes in society are not reflected at all in public policy -- ever. Remember that the framers of the constitution intentionally created a system of checks-and-balances so there would not be a “tyranny of the majority.”

Those few that fight their way into public policy are often decades behind “what people believe” (e.g. decriminalize use of marijuana, gay marriage, health care for all). Most change in social values is generational. The old coots have to die for the views of the next generation to come to the fore. Social values even undergird Supreme Court decisions, from the Dred Scott decision in 1857 allowing slaves to be taken into the Western territories, to the 2015 decision upholding the Affordable Care Act.

A Brief Explanation of the Overton Window of Political Possibility, By Joseph Lehman, president of the Mackinac Center for Public Policy

“You've probably had this experience at some point: You've read about a great new idea for reforming government policy and thought, ‘This makes so much sense; why don't lawmakers just do it?’ But months pass, and you don't hear politicians even discuss the idea, let alone act on it. There's a reason: Ideas take time to produce changes in policy. This can be frustrating, but it also means that ideas policymakers refuse to countenance now may yet — with patience — become law.

The migration from mere ideas to the law of the land can be described by a model called the Overton Window. Ideas can be arranged in order from more free to less free (or from less government intervention to more). (NOTE: some lead in comments were removed from this citation here). To avoid comparison with the left-right political spectrum, Joe Overton arranged the policies from bottom (less free) to top (more free). At any one time, some group of adjacent policies along the freedom spectrum fall into a ‘window of political possibility.’ Policies inside the window are politically acceptable, meaning officeholders believe they can support the policies and survive the next election. Policies outside the window, either higher or lower, are politically unacceptable at the moment. If you shift the position or size of the window, you change what is politically possible.

Many believe that politicians move the window, but that's actually rare. In our understanding, politicians typically don't determine what is politically acceptable; more often they react to it and validate it. Generally speaking, policy change follows political change, which itself follows social change. The most durable policy changes are those that are undergirded by strong social movements.

For example, Prohibition was a policy change driven by a social movement that did not prove strong enough to sustain the policy. Certain environmental policies that have proven durable are
backed by strong social movements that favor those policies — or at least the idea they represent.

When social and political forces bring about change, the window of political possibility shifts up or down the spectrum and can also expand to include more policy options or shrink to include fewer. The window presents a menu of policy choices to politicians: From their point of view, relatively safe choices are inside the window and politically riskier choices (or bolder ones, if you prefer) are outside.

Lawmakers who support policies outside the window are one of two kinds — true leaders who have the rare ability to shift the window by themselves, or politicians who risk electoral defeat because they are perceived as out of touch. This explains why key lawmakers in 2009 and 2010 were reluctant to support a massive federal health care bill seen as unpopular with the people. Officeholders knew a vote outside the window would subject them to the political Furies, as in fact it has.

The Overton Window doesn't describe everything, but it describes one big thing: “Politicians will rarely support whatever policy they choose whenever they choose; rather, they will do what they feel they can do without risking electoral defeat, given the current political environment shaped by ideas, social movements and societal sensibilities.

“That's why it's important for the Mackinac Center and others to educate citizens on the nation's founding principles of limited government and free markets. Public policies rooted in those ideas produced freedom and prosperity unmatched by any other society in history. The same policies can return us to prosperity now. A people animated by our nation's founding principles will shift the window of political possibility toward greater freedom.”

We include this lengthy citation because conservative think tanks spend a lot of time and money to create support for an idea to shift the position or size of the window of acceptability. Glenn Beck wrote a book about it. They want to get the desired idea inside the Overton window and on the list of ideas which if supported by a public official would not result in their defeat. Then, it has the possibility of becoming law. In 1986, Gregg Easterbrook did a brilliant analysis in Atlantic Magazine about how the conservative think tanks are so much more effective at this than people of any other political orientation.

For those who would like more recent information about how the conservatives “won”, see also Alice O’Connor's analysis in her book Poverty Knowledge: Social Science, Social Policy, and the Poor in Twentieth-Century U.S. History. Princeton University Press, 2001. She says: “Progressive-era ‘poverty warriors’ cast poverty in America as a problem of unemployment, low wages, labor exploitation, and political disfranchisement. In the 1990s, (conservative) policy specialists made ‘dependency’ the issue and crafted incentives to get people off welfare. Poverty Knowledge gives the first comprehensive historical account of the thinking behind these very different views of ‘the poverty problem,’ in a century-spanning inquiry into the politics, institutions, ideologies, and social science that shaped poverty research and policy.
On the other hand, some argue that while the conservatives have won the “war” of ideas around economics and why welfare erodes individual responsibility, they have lost the “culture war” around other traditional values. [http://www.wsj.com/articles/the-liberals-won-the-war-1433459775](http://www.wsj.com/articles/the-liberals-won-the-war-1433459775)

Keep track of social value trends over the decades at [http://www.pewresearch.org](http://www.pewresearch.org) and [http://www.gallup.com/home.aspx](http://www.gallup.com/home.aspx)

Here are a few more social movements hoping for their own Overton window:

Fight for 15 [http://fightfor15.org](http://fightfor15.org)


Occupy [http://www.occupy.com](http://www.occupy.com) and [http://occupywallst.org/about](http://occupywallst.org/about)

Black Lives Matter [http://www.joincampaignzero.org/#vision](http://www.joincampaignzero.org/#vision)

Local Progress [http://localprogress.org](http://localprogress.org)

Here’s a new concept paper from John Johnston, formerly of South Dakota State CSBG Director, Training for Community Action and then President of the Topeka Housing Authority. John has 40 years’ experience in community action. He is also working on a rural version of this.

**CHANGE IN TEN WORDS, by John Johnston**

Half of us are open to change---2.5% are Innovators; 13.5% are Early Adopters, and 34% are the Early Majority. Half of us are not---34% are the Late Majority and 16% are Laggards. (E M. Rogers’ Theory of the Diffusion of Innovations).

Any effort to make change happen must start with people who are open to change. Then, it is a matter of these people working through ten words---trends, new model, people, new why, new what's, new how’s.

**TRENDS**

It is clear---to people open to change---that the U.S. middle class is shrinking, the poverty population is growing, and, for decades now the U.S. economic and public policy systems have increasingly benefited the very wealthy. (Richard Wilkinson’s July, 2011 TED talk, “How Economic Inequality Harms Societies”)

**NEW MODEL**

For decades now people in the public, private, and non-profit sectors have worked to reverse these trends while people of great power and wealth have worked to increase their power and wealth by framing the public policy debate in a way that forces people to “remember the future.”
“Who controls the past controls the future. Who controls the present controls the past.”
George Orwell, 1984

To find solutions people will need to “create the future.” More specifically, they will need to take R. Buckminster Fuller’s advice.

“You can never change things by fighting the existing reality. To change Something, build a new model that makes the existing model obsolete.”

A new model powerful enough to make the old model obsolete will be radically different. Putting this model in place will require a paradigm change---a new way of looking at, thinking about, and acting in the world. (George Monbiot’s “How Wolves Change Rivers” video)
http://www.filmsforaction.org/watch/how-wolves-change-rivers/#.UvbfojUYR.f
de

PEOPLE
Creating a new model powerful enough to make the old model obsolete will require Innovators and Early Adopters. It will require people capable of playing five roles---sponsors, champions, mini-champions, committed front line staff, and technical experts. And, it will require people who can sort out the WHYS, WHATS, and HOWS of organizations. (Simon Sinek’s September, 2009 TED talk “How Great Leaders Inspire Action”)

NEW WHY
No amount of tinkering around the edges of growing inequality will be enough to make the existing model obsolete. The current WHY of using a steadily shrinking pool of resources to “fix” a steadily growing number of low income individuals and families will need to give way to the WHY of transforming low income neighborhoods?

NEW WHATS
In much the same way current WHATS will need to give way to new, different WHATS. Organizations will need to move…

FROM
Being against something
What is wrong with people
Helping individuals and families
Strategies to help some people
Ignoring systemic barriers
Ignoring ACEs and toxic stress

TO
being for something
what is being done to people?
helping neighbors realize hopes/dreams
Strategies to help everyone
eliminating systemic barriers
Addressing ACEs and toxic stress

NEW HOWS
The people involved in an effort to create a new model that makes the old model obsolete will need a CHANGE MECHANISM to catalyze and house change initiatives.
This CHANGE MECHANISM (skunkworks, research and demonstration shop, innovation center) will: shelter emerging ideas, approaches, and strategies; encourage the involvement of an ever expanding array of partners—businesses, non-profits, and public entities; operate with no hierarchy and few rules;

The people involved in an effort to create a new model will also need a CHANGE PROCESS to systematically identify and overcome barriers to change. This CHANGE PROCESS will be used to: promote big picture thinking; drive electric, intense, sustained learning and idea sharing; encourage people to say “yes” first, then work to make “yes” happen; identify new WHYS, WHATS and HOWS; build capacity; and, keep score.

For the full version of the latest paper, see:
http://www.cencomfut.com/ANewModel072116byJohnJohnston.docx

As we continue looking at the HOW of bringing about change, one useful organization is “Bolder Advocacy” which is an initiative of the Alliance for Justice (a coalition of 140 organizations). They have a variety of publications to help nonprofit organization engage in advocacy. Their website: http://bolderadvocacy.org/afj-on-advocacy

Another useful method is to align yourself or your organization with other organizations that are pursuing changes you support. Whether joining as a member, or just subscribing to their e-newsletter, you can receive a LOT of information. Margaret Wheatley says “seek out kindred spirits.” This White Paper identifies dozens of organizations seeking change.

B. ELECTED OFFICIALS

1. PRESIDENT OBAMA
In the State of the Union speech January 24, 2012, President Obama laid out his plan for “An America Built to Last. In his State of the Union Address, the President laid out a blueprint for an economy that’s built to last – an economy built on American manufacturing, American energy, skills for American workers, and a renewal of American values.” Here’s the overview: http://www.whitehouse.gov/blog/2012/01/24/blueprint-america-built-last
Here’s the actual blueprint:
http://www.whitehouse.gov/sites/default/files/blueprint_for_an_america_built_to_last.pdf

2. PRESIDENTIAL CANDIDATES FOR THE 2016 RACE

There was an avalanche of position papers and proposed polices the 2016 election season. We focused on their approaches to deal with economic issues: These were as of July, 2015. We decided to leave these in for one more version of this White paper,

The caution here is that community action pushed the Presidential Button once (LBJ) and got an avalanche. They have been pushing it ever since and have gotten --?? Jim Masters says that “IMHO the last Presidents to really understand and support community action were Richard Nixon (first term only) and then Gerald Ford.” As one insightful advocate says “Community
Action is now a Congressional program, not a President’s program.” But, hope springs eternal. Obviously CAA’s cannot identify with any candidate or use public funds to support candidates, but they do need to understand the issues and comment on the proposed usefulness of the ideas being presented. I do not know how many of these are still up there, but those that are still there will show you want these candidates were thinking (or not.).

3. REPUBLICAN CANDIDATES

- Lindsey Graham
- http://paulryan.house.gov/issues/issue/?IssueID=9973#.VaUxbZXbKUk
- Rick Perry - https://rickperry.org/issues

4. DEMOCRAT CANDIDATES

- Lincoln Chaffee - http://www.ontheissues.org/2016/Lincoln_Chafee_Budget_+_Economy.htm
• Bernie Sanders - http://www.sanders.senate.gov/agenda
• Summary Statements from “on the issues” of major candidates on budget and economy - http://www.ontheissues.org/Budget+Economy.htm
• List of all candidates -- hundreds of them! http://www.politics1.com/p2016.htm

5. OTHER SOURCES

DEMOCRATIC PARTY - https://www.democrats.org/issues/jobs-and-the-economy
REPUBLICAN PARTY - https://www.gop.com/platform/restoring-the-american-dream
TEA PARTY - http://www.teaparty-platform.com

C. RELIGIOUS LEADERS

Most denominations have position papers on social justice, helping the poor and related topics. Of special note is the new Encyclical from Pope Francis, Laudato Si. This lays out a vision for a more sustainable world. We go into this in more detail on the chapter on reframing or changing The debate about poverty. The Encyclical is at: http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html
Jim Wallis is an evangelical leaders who speaks out on poverty. He leads Sojourners: https://sojo.net/email-signup?gclid=CI3Dh8H4mccCFUyVfgodLhEGiA
The next group was initiated by Tikkun Magazine, a magazine of progressive intellectual thought. www.spiritualprogressives.org
Here is a description of new economy advocacy: http://spiritualprogressives.org/newsite/?page_id=123
Their recommendations for legislation are found here: http://www.tikkun.org/nextgen/tag/nsp_proposed_legislation
Again, most religions and denominations within religions have position papers about poverty.

D. CONSERVATIVE SPOKESPEOPLE AND THINK TANKS

In their book “Young Guns: A New generation of Conservative Leaders” ” a group of Republicans led by Paul Ryan, Eric Cantor and Kevin McCarthy lay out a compilation of ideas for improving life in America. This was published in 2010 by Simon and Shuster, and is available in paper, and in a Kindle version for $9.73. See: http://www.amazon.com/Young-Guns-Generation-Conservative-Leaders-ebook/dp/B003WEA9PW Here is a review/overview of the book: http://www.futureofcapitalism.com/2200/young-guns#

Other conservative organizations and individuals are listed below.
• **Cato Institute** - Cato publication on the failure of welfare all social programs since 1965:  
  [http://www.cato.org/research/welfare](http://www.cato.org/research/welfare)

• American Enterprise Institute.  [http://www.aei.org](http://www.aei.org)

• Heritage Foundation.  [http://www.heritage.org](http://www.heritage.org)

The Harvard Institute of Politics Survey of Young Americans’ Attitudes toward Politics and Public Service (25th Edition: March 22 – April 4, 2014) determined that young Americans aren’t very satisfied with any elected official, candidate or party. Kind of equal opportunity disdain.

We think that conservatives like Rand Paul have a few useful ideas on topics related to people with low-incomes, and their positions are described earlier in this document.

Here is one of House Speaker Paul Ryan’s approaches.  

### E. SOCIAL MOVEMENTS AND POPULISM

CAA’s were very involved in social movements and social change at the societal, state and community levels in the early decades of community action, helping to bring about sweeping changes in the rules under which the economy operated and the rules under which government programs were administered. CAA’s were the eyes and ears of the Civil Rights Act, and we spent part of every week in conversation with the civil rights attorneys and community relations staff at the Department of Justice.

Bill Gates says the next social movement will be about children, and he is putting his money where his mouth is.  

At the World Future Society conference in July, 2015, several speakers made a persuasive case that health will be the next civil rights movement.

Populism was/is a social movement that has many tenants that seem relevant today, supporting the little guy against the big bad banks, etc. However, populism seems to have had its heyday (no pun intended even though it was primarily based in rural areas) from the 1870’s to the 1890’s. See:  
And from Wikipedia:  
“Based among poor, white cotton farmers in the South (especially North Carolina, Alabama, and Texas) and hard-pressed wheat farmers in the plains states (especially Kansas and Nebraska), it represented a radical crusading form of agrarianism and hostility to banks, cities, railroads, gold, and elites generally.” They controlled the Kansas legislature in 1890. Some might ask: “Where are they now that we really need them?”

Today, the boundary between hard-core populism and utopian thinking is fuzzy. Here is a very interesting organization called the Program on Corporations, Law and Democracy. Check out their ‘Democracy Insurgency Curriculum’ Another group is Move to Amend that seeks to amend the U.S. Constitution to void the Citizens United decision that corporations are people.
In an NPR article “What is behind the new Populism” author Liz Halloran states: “Conservative populists are exercised about cultural and political elites, and liberals about economical elites.”

The Occupy Movement had populist themes, but it foundered on their lack of a specific program and the inability to control the anarchists. You would think the police, the press and the public could tell the difference between a man sitting in a pup tent in front of City Hall who was crying because he lost his house and a masked person dressed all-in-black carrying a sledge hammer to break store windows. But in Oakland, California they could not seem to tell the difference.

The Tea Party is one of the largest social movements of our time. They voice many legitimate concerns and valid criticisms of how the economy operates. Their policy recommendations however seem to add up to simply shrinking the size of government. There is a cynical undercurrent that nothing works, so the government should do nothing. “Get out of the way and let Adam Smith’s invisible hand do its work.”

F. INTENTIONAL CHANGE THROUGH GROUP PROCESSES

There are many approaches to work with a single organization to bringing people from a variety of organizations and constituencies into a facilitated process for change. Among these are:

- **Future Search** with Marv Weisbord and Sandra Janoff the put 30 or 40 people in a room and don’t let them out until they reach a consensus. Jim Masters attended one of the workshops of and found that the process is OK, it is more complicated than that, but they help build understanding and cooperation.
- Another is Labcraft, [http://labcraft.co](http://labcraft.co) (yes that is co not com)
- **Circles USA** has a Transformational Leadership methodology.
- The Stanford Innovation Review [www.ssireview.org](http://www.ssireview.org) has articles on theory, and also case studies.

**McKinsey and Company** offer methods for producing change in a variety of settings. “The art and science of delivering social change. The public-policy universe is full of good ideas to cure disease, alleviate poverty, and solve chronic, complex social problems. But getting the policy right is just a small fraction of the challenge. The ability to implement simple, pragmatic, scalable, and durable solutions is usually the litmus test of whether positive social change takes root or dies.” In *The art and science of delivery*, an anthology from McKinsey’s *Voices on Society*, available on the McKinsey on Society Web site, leading social thinkers and practitioners present delivery models for social change and cutting-edge approaches to implementing improvements in health care, food security, financial services, governance, and other areas.

Contributors, including former UK Prime Minister Tony Blair, author Dambisa Moyo, food activist Jamie Oliver, social entrepreneur Salman Kahn, and many others share their ideas on “how to create successful social-sector delivery programs for those who need them most.”

**Meeting of the Minds** is a private-sector approach to getting agreement among diverse sectors and interests about a desired change.
The American Assembly, founded by Dwight Eisenhower, now housed at Columbia University brings large number of diverse people together. (OEO sent me to an American Assembly on Black Economic Development – in 1967.) The United Way and the World Future Society also have methods and consultants.


Here is the doc itself: https://sustainabledevelopment.un.org/post2015

The Organisation for Economic Co-operation and Development (OECD) is 34 developed nations that promote economic growth. Their Global Foresight Community has a horizon scanning portal through which they conduct scenario based policy discussions. Dr Angela Wilkinson, strategic foresight counselor, says (paraphrasing not quoting): global consumption continues to outpace global resources and efficiency; our global systems lag far behind global realities; there is a continuing divergence from secular capitalism to more societies based on values, craftsmanship and do it yourself economies.

In summary, there are many ways to create change. There is not a great deal of difference between some of these systems. There is a big difference between using a system (conceptual framework, a list of action steps, etc) and not using a system at all. Find a system that will work for your organization. It does not have to be perfect, you can fine-tune it as you use it. But, start with something.

G. WHAT WE NEED TO CHANGE IN OURSELVES IN ORDER TO BRING ABOUT CHANGES IN SOCIETY


Bures states: “Our beliefs and biases blind us to the things we need to see. As the philosopher Friedrich Nietzsche once observed, ‘Convictions are more dangerous enemies of truth than lies.’” (Page 31).

Bure continues: “All these statements (examples were given) are false, so correcting them should be a simple matter of presenting people with the correct information. What Nyhan and Reifler found was that presenting the correct information often had the opposite effect: it caused people to believe the wrong information even more strongly. They call this the ‘backfire effect’”. (Page 32.)
So what does community action do when “what we know” turns out to be wrong? I think that the ideological and value constructs about the American Dream that underpinned the community action movement in the 1960’s were largely correct – until about 1975. This belief that if you worked hard and played by the rules you would be enough to support a family was largely correct – until about 1975. Virtually all of our strategies to reduce poverty worked in the early days, when getting Dad a GED and a job on the assembly line at the minimum wage would lift the family out of poverty. Not by much, but by enough. Or, removing a color or gender barrier at a private or public sector employer would give minorities and women who had more education and/or experience access to opportunities previously denied to them. There was a sufficiently high correlation between the myth of the America Dream and the reality of our efforts to help people achieve the American Dream that we could comfortably use it as one of the rationales for community action. It all worked – until about 1975.

Since 1975, the reality of the trends and facts-on-the-ground have increasingly diverged from the myth. Between automaton, globalization and other corporate practices, the concepts of work and income as they existed in the 1960’s are fundamentally different. Since 1975, the recognition that the American Dream is not working for millions of Americans has emerged very slowly among economists, sociologist and political scientists. After all, they are Americans who believe in their country, too. But since about 2005, hundreds of articles and dozens of book have been published on the shrinkage of opportunities, the decline of social mobility, income stagnation, and the increases in income disparity. The facts are now screaming at us. Jobs are no longer a sufficient method for people to obtain a share of economic productivity. The expression “Stop beating a dead horse” can also be restated as “Stop trying to ride a dead horse.”

Community action, along with most other federally funded programs, is now a strong culture and weak strategy movement, in that most of our strategies and programs are not enough help a large number of families escape poverty. Some = yes. But at the scale we would like = no.

Community action is not unique. Almost all publicly funded job training, community development, and human development strategies added together still do not enable substantial number of families to escape poverty and to achieve income stability. We are where we are and the-existing-strategies-are-no-longer-enough.

We need to recognize the new realities – avoid a backfire effect – and, looping back to our conclusions: (1) find ways to change the rules under which the economy operates, (2) find ways beyond the traditional j-o-b to help families make a living. It is time to take action. Community Action.

One useful way to think about the future was invented by a futurist (is that a pun?) named David Pearce Snyder. It is called the “futures cone” or the “cone of the future.” Google those phrases and you will see hundreds of variations. You can develop scenarios of possible futures, within that range some are more plausible, within that group some are more probable and some are more preferable. There are always wild cards or black swans due to nature or lack of foresight or unintended consequences of previous approaches.
People can make choices. Invent the future you prefer and make it happen.

Above all, PERSIST!
Appendix 2. Results from the National Survey

National Poll Results Summary

The following is an analysis of the NCAP membership survey conducted May and June 2015 of 931 members with 8 questions. 101 responses were received equating to a 95% confidence level.

James Masters and Allen Stansbury of the Center for Community Futures, Berkeley, CA designed the survey in cooperation with the staff of NCAP of Jarle Crocker, Natalie Kramer and Tiffany Marley.

Special thanks are given to those 101 members who took the time to respond to our questionnaire.

Questions 1-3 focused on the following 14 issue areas but in different ways. Q1 was directed at the agency level, Q 2 was aimed at the NCAP level and Q3 what were the priorities at the community level.

1. Increase access to parent engagement and education programs for children aged 0-5
2. Increase access to and quality of early care and education for children aged 0-5
3. Increase access to higher education for low-income students
4. Increase access to health care for low-income individuals and families
5. Increase access to public benefit programs
6. Increase access to job training and related workforce development programs
7. Increase direct public sector spending on job creation programs
8. Enact tax reform legislation that supports low-income individuals and families
9. Enact/strengthen regulatory reforms in the finance sector
10. Increase the minimum wage
11. Enact/strengthen labor laws and regulations
12. Reform immigration laws
13. Reform the corrections system
14. Strengthen voting rights

The 101 respondents’ ranked a) Increase access to parent engagement and education programs for children aged 0-5, b) Increase access to and quality of early care and education for children aged 0-5, c) access to job training and related workforce development programs, and d) increase access to higher education for low-income students were top ranked as follows:

Increase access to parent engagement and education programs for children ranked the high in the first two questions (Q1) agency level and (Q2) at the National Partnership. However, access to job training and related workforce development programs ranked highest for at both the network level (Q2) and the community level (Q3). Increased access to and quality of early care and education for children aged 0-5 also ranked high along with increase access to health care for
low-income individuals and families. Increase access to higher education for low-income students ranked second at the community level.

Question 4 asked respondents to rank in order of importance which of the following are most critical to support your agency's work on the types of issues listed in the first three questions. They responded that staff development was 1st, followed by training and political support as 3rd.

Question 5 asked agencies to assess the level of your agency's effort to engage in education, awareness, and similar stakeholder engagement strategies around anti-poverty efforts. Most agencies rated their individual efforts mostly medium at a medium effort (37.1%) However those whose efforts were high (35.1%) and very high (10.3%). This means that roughly 400+ agencies of 931 are highly engaged in education and awareness strategies around anti-poverty efforts where as 17.6% had a low or very low effort in informing the public and others.

Question 6 asks how often you use the following activities as part of your anti-poverty efforts. The top five were
1. In-District Meeting with Elected Officials
2. Legislative Office Visits
3. Join a Coalition
4. Created of Factsheets/Briefs on Poverty Issues/Programs
5. Social Media Campaign

While face to face meeting with elected officials and their representatives were most frequently or moderately used, coalitions, fact sheets/briefs and social media campaigns were also believed to be effective. As to actual outcomes of any one or a combination of these activities was not ascertained.

Question 7 asked on which level, local, state, regional or national level were most of the activity at the local and state level with (77.6 % and 65.3%).

Question 8 asked for comments and 19 were received, most concerning the way question 3 and 4 were presented. Two responds suggested partnering with the health community and another suggested looking at the 2015 SEACAA platform. If there is a way to obtain this we should take a look.

— Rein in the high interest rates for student loans: currently there is $1.36 trillion in student loans with interest rates ranging from the current 4.29% to 6.84%;

— Target income inequality especially through tax reforms, i.e. set a more reasonable, higher tax on investment income, close the “carried interest loophole,” use these to expand earned income tax credits (EITC) to single persons which will a long way towards furthering income and asset inequality.

— Amend the tax code for multi-national corporations that take advantage of current US tax laws to hide and protect earnings in overseas banks – there is over $2.5 trillion on deposit in US banks along with an estimated $1.5 trillion in overseas banks that are not invested in America’s economy and jobs but gathering interest;
— Support the regulatory effort created by Dodd–Frank Wall Street Reform and Consumer Protection Act to prevent bank and financial practices that lead the US into the 2007-2009 global recession;
— Reform the criminal justice system such as what is proposed in recent congressional legislation especially for the thousands of those languishing throughout the US prison system for crimes that do not fit the punishment.\textsuperscript{xlv}

There is a lot that can be done to change public attitudes and reform public policy. There is also a need to change the rules of the game. Right now, the rules are stacked against 80% of America’s income groups, that is: the entire middle class and moderate and low-income earners. One approach is by changing public attitudes and changing the rules of the economy such as:
- Replace ancient public policies with preventive ones – provide free or subsidized annual health check-ups or replace “commit a minor crime and go to jail” with a living wage job;
- Replace the myth investors are the job creators and so don’t tax them with the fact that job creation is due to our consumption economy;
- Turn around the myth of expanded wages and salaries are “job killers:” increased minimum wages, update outdated overtime laws, do away with unstable work schedules turn them into job creators and profit makers;\textsuperscript{xlvi}
- Repeal the gender pay gap with enactment of Paycheck Fairness Act;
- Expanding economic opportunity. Move away from the “zero sum game,” move towards growing the economy through investments in education, social and capital infrastructure.
- Creating a workable minimum wage. The $15 an hour move in some places is a big step. It is an experiment that may or may not work.
- Family leave and the longer list from the previous summary are all good topics for discussion.

A more detailed quantitative analysis of the survey can be found in the pages that follow.
Outcome of the NCAP May-June 2015 membership survey. Of 931 members, 101 responses were received which equates to a 95% confidence level.

Questions 1-3 focused on the following 14 issues:

1. Increase access to parent engagement and education programs for children aged 0-5
2. Increase access to and quality of early care and education for children aged 0-5
3. Increase access to higher education for low-income students
4. Increase access to health care for low-income individuals and families
5. Increase access to public benefit programs
6. Increase access to job training and related workforce development programs
7. Increase direct public sector spending on job creation programs
8. Enact tax reform legislation that supports low-income individuals and families
9. Enact/strengthen regulatory reforms in the finance sector
10. Increase the minimum wage
11. Enact/strengthen labor laws and regulations
12. Reform immigration laws
13. Reform the corrections system
14. Strengthen voting rights

Q1 Assess the level of your agency's involvement in its programs and community engagement efforts around the following

<table>
<thead>
<tr>
<th>Options</th>
<th>Medium</th>
<th>High</th>
<th>Very High</th>
<th>Highest ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase access to parent engagement and education programs for children aged 0-5</td>
<td>12</td>
<td>24</td>
<td>31</td>
<td>1</td>
</tr>
<tr>
<td>Increase access to and quality of early care and education for children aged 0-5</td>
<td>14</td>
<td>24</td>
<td>27</td>
<td>1</td>
</tr>
<tr>
<td>Increase access to higher education for low-income students</td>
<td>27</td>
<td>9</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Increase access to health care for low-income individuals and families</td>
<td>23</td>
<td>25</td>
<td>14</td>
<td>2</td>
</tr>
<tr>
<td>Increase access to public benefit programs</td>
<td>23</td>
<td>32</td>
<td>11</td>
<td>3</td>
</tr>
<tr>
<td>Increase access to job training and related workforce development programs</td>
<td>23</td>
<td>30</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>Increase direct public sector spending on job creation programs</td>
<td>15</td>
<td>9</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Issue Area</td>
<td>Medium</td>
<td>High</td>
<td>Very High</td>
<td>Highest Ranking</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>--------</td>
<td>------</td>
<td>-----------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Enact tax reform legislation that supports low-income individuals and families</td>
<td>7</td>
<td>10</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Enact/strengthen regulatory reforms in the finance sector</td>
<td>13</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Increase the minimum wage</td>
<td>14</td>
<td>13</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Enact/strengthen labor laws and regulations</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Reform immigration laws</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Reform the corrections system</td>
<td>13</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Strengthen voting rights</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Q2 What extent should the national Community Action Network be involved in the following issue areas taking into consideration (a) your assessment of the initiative’s potential to improve outcomes for low-income individuals, families, and communities, (b) the potential for the Community Action Network to influence the issue, and (c) the need to prioritize support for different initiatives given limited resources?

Answer Options

<table>
<thead>
<tr>
<th>Issue Area</th>
<th>Medium</th>
<th>High</th>
<th>Very High</th>
<th>Highest Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase access to parent engagement and education programs for children aged 0-5</td>
<td>16</td>
<td>41</td>
<td>37</td>
<td>2</td>
</tr>
<tr>
<td>Increase access to and quality of early care and education for children aged 0-5</td>
<td>17</td>
<td>39</td>
<td>39</td>
<td>3</td>
</tr>
<tr>
<td>Increase access to higher education for low-income students</td>
<td>22</td>
<td>44</td>
<td>31</td>
<td>4</td>
</tr>
<tr>
<td>Increase access to health care for low-income individuals and families</td>
<td>20</td>
<td>44</td>
<td>28</td>
<td>5</td>
</tr>
<tr>
<td>Increase access to public benefit programs</td>
<td>21</td>
<td>49</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Increase access to job training and related workforce development programs</td>
<td>7</td>
<td>39</td>
<td>51</td>
<td>1</td>
</tr>
<tr>
<td>Increase direct public sector spending on job creation programs</td>
<td>26</td>
<td>38</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Enact tax reform legislation that supports low-income individuals and families</td>
<td>24</td>
<td>38</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Enact/strengthen regulatory reforms in the finance sector</td>
<td>36</td>
<td>27</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Increase the minimum wage</td>
<td>19</td>
<td>40</td>
<td>27</td>
<td>5</td>
</tr>
<tr>
<td>Enact/strengthen labor laws and regulations</td>
<td>32</td>
<td>21</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Reform immigration laws</td>
<td>33</td>
<td>26</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Reform the corrections system</td>
<td>30</td>
<td>31</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Strengthen voting rights</td>
<td>33</td>
<td>23</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>

Q3 Rank the top five issue areas that are most important to addressing the needs of the community that your agency serves.
<table>
<thead>
<tr>
<th>Answer Options</th>
<th>Rating Average</th>
<th>Highest Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase access to parent engagement and education programs for children aged 0-5</td>
<td>4.33</td>
<td>4</td>
</tr>
<tr>
<td>Increase access to and quality of early care and education for children aged 0-5</td>
<td>4.26</td>
<td>3</td>
</tr>
<tr>
<td>Increase access to higher education for low-income students</td>
<td>4.16</td>
<td>2</td>
</tr>
<tr>
<td>Increase access to health care for low-income individuals and families)</td>
<td>5.18</td>
<td>5</td>
</tr>
<tr>
<td>Increase access to public benefit programs</td>
<td>5.53</td>
<td>6</td>
</tr>
<tr>
<td>Increase access to job training and related workforce development programs</td>
<td>3.92</td>
<td>1</td>
</tr>
<tr>
<td>Increase direct public sector spending on job creation programs</td>
<td>6.56</td>
<td>7</td>
</tr>
<tr>
<td>Enact tax reform legislation that supports low-income individuals and families</td>
<td>8.24</td>
<td>9</td>
</tr>
<tr>
<td>Enact/strengthen regulatory reforms in the finance sector</td>
<td>8.99</td>
<td>10</td>
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<tr>
<td>Increase the minimum wage</td>
<td>6.76</td>
<td>8</td>
</tr>
<tr>
<td>Enact/strengthen labor laws and regulations</td>
<td>10.95</td>
<td></td>
</tr>
<tr>
<td>Reform immigration laws</td>
<td>11.92</td>
<td></td>
</tr>
<tr>
<td>Reform the corrections system</td>
<td>11.08</td>
<td></td>
</tr>
<tr>
<td>Strengthen voting rights</td>
<td>12.69</td>
<td></td>
</tr>
</tbody>
</table>

Q4 Rank in order of importance which of the following are most critical to support your agency's work on the types of issues listed in the first three questions above.

<table>
<thead>
<tr>
<th>Answer Options</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Rating Average</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Development</td>
<td>32</td>
<td>37</td>
<td>15</td>
<td>8</td>
<td>5</td>
<td>2.14</td>
<td>1</td>
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<tr>
<td>Political Support</td>
<td>25</td>
<td>13</td>
<td>16</td>
<td>18</td>
<td>25</td>
<td>3.05</td>
<td>3</td>
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<tr>
<td>Training</td>
<td>16</td>
<td>22</td>
<td>29</td>
<td>25</td>
<td>5</td>
<td>2.80</td>
<td>2</td>
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<tr>
<td>Technical Assistance</td>
<td>8</td>
<td>8</td>
<td>24</td>
<td>32</td>
<td>25</td>
<td>3.60</td>
<td>5</td>
</tr>
<tr>
<td>Applicable Evidence-Informed Resources</td>
<td>16</td>
<td>17</td>
<td>13</td>
<td>14</td>
<td>37</td>
<td>3.40</td>
<td>4</td>
</tr>
</tbody>
</table>

Q5 Assess the level of your agency's effort to engage in education, awareness, and similar stakeholder engagement strategies around anti-poverty efforts.
<table>
<thead>
<tr>
<th>Answer Options</th>
<th>Response Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>0.0%</td>
</tr>
<tr>
<td>Very Low</td>
<td>5.2%</td>
</tr>
<tr>
<td>Low</td>
<td>12.4%</td>
</tr>
<tr>
<td>Medium</td>
<td>37.1%</td>
</tr>
<tr>
<td>High</td>
<td>35.1%</td>
</tr>
<tr>
<td>Very High</td>
<td>10.3%</td>
</tr>
</tbody>
</table>

Q6 How often do you use the following activities as part of your anti-poverty efforts?

<table>
<thead>
<tr>
<th>Answer Options</th>
<th>Never</th>
<th>Rarely</th>
<th>Moderately</th>
<th>Frequently</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter Writing Campaign</td>
<td>24</td>
<td>42</td>
<td>27</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Legislative Office Visits</td>
<td>7</td>
<td>21</td>
<td>54</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>In-District Meeting with Elected Officials</td>
<td>6</td>
<td>17</td>
<td>55</td>
<td>22</td>
<td>1</td>
</tr>
<tr>
<td>Email Blasts</td>
<td>31</td>
<td>24</td>
<td>30</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>Telephone Bank</td>
<td>70</td>
<td>27</td>
<td>2</td>
<td>1</td>
<td></td>
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<tr>
<td>Letters to the Editor</td>
<td>34</td>
<td>43</td>
<td>18</td>
<td>4</td>
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<tr>
<td>Opinion Editorial</td>
<td>44</td>
<td>39</td>
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<td>3</td>
<td></td>
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<tr>
<td>Town Hall Meeting</td>
<td>32</td>
<td>48</td>
<td>17</td>
<td>1</td>
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<tr>
<td>Social Media Campaign</td>
<td>20</td>
<td>28</td>
<td>33</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>Ballot Measure Education</td>
<td>66</td>
<td>25</td>
<td>7</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Voter Registration</td>
<td>69</td>
<td>21</td>
<td>8</td>
<td>2</td>
<td></td>
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<tr>
<td>Join a Coalition</td>
<td>14</td>
<td>17</td>
<td>33</td>
<td>36</td>
<td>3</td>
</tr>
<tr>
<td>Created of Factsheets/Briefs on Poverty Issues/Programs</td>
<td>12</td>
<td>16</td>
<td>43</td>
<td>25</td>
<td>4</td>
</tr>
</tbody>
</table>

Q7 Are these activities participated in mostly on a:
<table>
<thead>
<tr>
<th>Answer Options</th>
<th>Response Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local level</td>
<td>77.6%</td>
</tr>
<tr>
<td>State level</td>
<td>65.3%</td>
</tr>
<tr>
<td>Regional level</td>
<td>20.4%</td>
</tr>
<tr>
<td>National level</td>
<td>20.4%</td>
</tr>
</tbody>
</table>

**Q8 additional comments**

- Question 3 and 4 did not seem to work, just defaulted to a straight top to bottom ranking.
- Questions 3 & 4 didn't allow me to prioritize. Board education on the capacities to be politically active is our top T/TA need. For example - we're partnering with the Tea Party (!) on support for summer feeding programs. Our Board didn't understand why we'd want to do a letter to the editor instead of just writing to our Senators. In general, CAAs should be FAR more politically engaged.
- The survey would not let me rank 3 and 4 the way I wanted them to be.
- Questions 3 and 4 did not allow me to rank. It automatically filled numbers in numerical order.
- Question #4 is poorly conceived. Three of the choices are essentially the same.
- The best social program is a job. Private industry must be allowed to function in an environment that enhanced job creation. The U.S. corporate tax rate must be lowered in order for this country to compete. Capitalism works, just look at the countries that follow this system. This system must be allowed to have a free market place without undue government interference. Governments do not create jobs and there can only be true individual liberty when there is economic freedom.
- Public CAAs such as ours are very limited in being able to take a political stand on issues.
- This survey frustrates me. Some concepts are not bad but the language choices are closely associated with certain partisan and ideological positions. CAP needs to be relentlessly focused on ending poverty and unaligned itself from identification with partisan or ideological affiliation.
- I think consideration should be given to use of the 2015 SEACAA platform issues for Network prioritization.
- I would like to strongly encourage the Network to reach across the aisle to our Public Health Colleagues as they are working on the determinants of health (which community action agencies have been doing since they were established). I would also strongly encourage working more with academic partners.
- More education on the HATCH act and where the line is between education and lobbying.
• We have to stay engaged. We are losing way too many CAA’s.
• Many of our staff qualify for our services so career development for our staff would be a great place to start for folks.
• Stay focused on the issue and continue to be anti-poverty experts and a resource to/for the network.
• I am just appalled at the lack of support for the Community Action programs and the need for more advocacy as it relates to it. Don't spend the money if you don't want to support the principles of alleviating poverty.
• The key is that each agency has their own internal capacity to be a catalyst of change, quality of life issues and developing a better place to live, work and play is one of our priorities in everything we do!
• There is still a strong perception problem surrounding the causes of poverty and work ethic.
• I think it is very important that we recognize and align issues around poverty with the social, economic, and educational determinants of health. I think we should aligning ourselves and partnering with the American Public Health Association. Also, research is showing increasing acuity levels of rural poverty as rural areas are left out of the information / technology initiatives which affects delivery of health care, lack of business development, etc. further widening the disparities between those who have and those who don't have.
• I think unbiased education of common issues (such as how minimum wage increases affect the economy, or the impact of various tax regulations) would be effective for the network.
APPENDIX 3: ACE’s quiz and discussion
(http://acesstoohigh.com/got-your-ace-score)

“The most important thing to remember is that the ACE score is meant as a guideline: If you experienced other types of toxic stress over months or years, then those would likely increase your risk of health consequences.

Prior to your 18th birthday:

1. Did a parent or other adult in the household often or very often… Swear at you, insult you, put you down, or humiliate you? Or, Act in a way that made you afraid that you might be physically hurt?

No___If Yes, enter 1 __

2. Did a parent or other adult in the household often or very often… push, grab, slap, or throw something at you? Or, ever hit you so hard that you had marks or were injured?

No___If Yes, enter 1 __

3. Did an adult or person at least 5 years older than you ever… Touch or fondle you or have you touch their body in a sexual way? Or Attempt or actually have oral, anal, or vaginal intercourse with you?

No___If Yes, enter 1 __

4. Did you often or very often feel that … No one in your family loved you or thought you were important or special? Or your family didn’t look out for each other, feel close to each other, or support each other?

No___If Yes, enter 1 __

5. Did you often or very often feel that … You didn’t have enough to eat, had to wear dirty clothes, and had no one to protect you? Or your parents were too drunk or high to take care of you or take you to the doctor if you needed it?

No___If Yes, enter 1 __

6. Was a biological parent ever lost to you through divorce, abandonment, or other reason?

No___If Yes, enter 1 __

7. Was your mother or stepmother:

Often or very often pushed, grabbed, slapped, or had something thrown at her? Or sometimes, often, or very often kicked, bitten, hit with a fist, or hit with something hard? Or ever repeatedly hit over at least a few minutes or threatened with a gun or knife?

No___If Yes, enter 1 __
8. Did you live with anyone who was a problem drinker or alcoholic, or who used street drugs?

   No___If Yes, enter 1 __

9. Was a household member depressed or mentally ill, or did a household member attempt suicide?

   No___If Yes, enter 1 __

10. Did a household member go to prison?

    No___If Yes, enter 1 __

 Now add up your “Yes” answers: __ this is your ACE Score

 Now that you’ve got your ACE score, what does it mean?

 First….a tiny bit of background to help you figure this out…..(if you want the back story about the fascinating origins of the ACE Study, read The Adverse Childhood Experiences Study — the largest, most important public health study you never heard of — began in an obesity clinic.)

 The CDC’s Adverse Childhood Experiences Study (ACE Study) uncovered a stunning link between childhood trauma and the chronic diseases people develop as adults, as well as social and emotional problems. This includes heart disease, lung cancer, diabetes and many autoimmune diseases, as well as depression, violence, being a victim of violence, and suicide.
Appendix 4: About the Authors.

Jim Masters, Center for Community Futures

Jim Masters, CCAP, NCRT, has 48 years’ experience in the community action network. Jim compiles strategies as recommended by economists, think tanks and the community action network. Jim brings this and his practical experience to the table for those interested, engaged and who can influence the decision making process to determine a new vision and strategy for the future of the war on poverty movement. Contact Jim: Jimasters@cencomfut.com

Allen Stansbury has served as a Senior Associate at the Center for Community Futures in Berkeley, CA, since 1990. During this period he has provided training and technical assistance in management and organizational development. He also conducts economic and public policy analysis and to that end has published a timely authorities and resource document titled “Decline of the US Middle Class, America’s new working poor” in a blog format started in August 2013. See the blog at: www.cencomfut.com Contact Allen: allen@stansbury.net

In addition to that, Allen provides training in Human Resource Management Systems, Organizational Development and has coordinated a team of social welfare and training professionals in the development and implementation of case management.
Appendix 5: Endnotes

i All of the material for each webinar is on the Partnership website http://www.communityactionpartnership.com/index.php?option=com_content&task=view&id=123
ii See https://www.whitehouse.gov/blog/2015/07/07/increasing-solar-access-all-americans

v See http://www.epi.org/publication/rising-income-inequality-role-shifting-market/
vii See http://www.epi.org/publication/how-to-tax-multinational-corporations/
ix See Federal Reserve St. Louis https://research.stlouisfed.org/fred2/series/EXCSRESNS
ix See ASCE’s The Impact of Current Infrastructure Investment on America’s Economic Future
x See: http://www.federalreserve.gov/releases/g19/current/
xii See S948 - A bill to amend the Internal Revenue Code of 1986 to eliminate the taxable income limit on percentage depletion for oil and natural gas produced from marginal properties Senator James Inhof, Oklahoma.
xiii The Way We Never Were: American Families And The Nostalgia Trap by Stephanie Coontz – October 6, 1993, Basic Books; also see ‘family values’ advocates forget that the heyday never really existed by Mary Sanchez, Kansas City Star, April 8, 2016
xvi See: http://www.irle.berkeley.edu/research/jobcreation/bigJobs_090911.pdf
xvii All of the papers presented in this series are at http://www.bigideasforjobs.org/the-ideas
xix See more at: http://www.newsmagazine.org/programs/beyond-consumerism
xxi You can download the free PDF textbook from this same website http://idl-bnc.idrc.ca/dspace/bitstream/10625/40248/1/IDL-40248.pdf
xxii For more information there is the Human Development and Capability Association (HDXCA) and in the UN 2014 Human Development Report
xxiii Spotlight on Poverty: www.spotlightonpoverty.org
xxiv Purchase can be made at https://www.epi.org/publication/putting_america_back_to_work_policies_for_job_creation_and_stronger_economy/
xxvii See http://www.bis.gov/index.cfm?ty=pbdetail&iid=4987
xxix See: http://www.brookings.edu/research/papers/2003/09/childrenfamilies-haskins
xxx For more on this please read The Big Short: Inside the Doomsday Machine by Michael Lewis Feb 1, 2011
xxxi These stereotypes are summarized in Five Stereotypes about Poor Families and Education, by Valerie Strauss Washington Post, October 28, 2013
xii See: https://www.epi.org/publication/rising-income-inequality-role-shifting-market/
xxiv (Source: OECD Education database; Canada, National Longitudinal Survey of Children and Youth (2006); Korea: Korean Institute of Childcare and Education; Eurostat (2008) for non-OECD countries.)
xxv Full disclosure, the writer is a graduate of the local middle and high school in Petaluma
See: The Dry Rot in America’s Housing Stock: A Sad Legacy of the Foreclosure Era, Real Estate Economy Watch 8-15-2015

See: http://www.federalreserve.gov/releases/g19/current/


For a set of comprehensive tax reforms see Bowles-Simpson’s proposals


See: http://www.epi.org/publication/rising-income-inequality-role-shifting-market/

See http://www.epi.org/publication/how-to-tax-multinational-corporations/


See: The Good Jobs Strategy: How the Smartest Companies Invest in Employees to Lower Costs and Boost Profits