

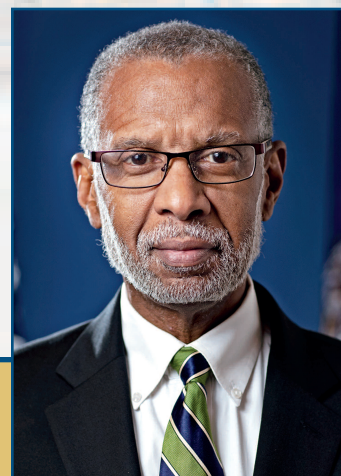
# POVERTY LISTENING TOUR



## *Report and Recommendations*



State Senator  
**Art Haywood**



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## Executive Summary

Many residents across Pennsylvania and the United States are living in poverty. At its core, poverty is the lack of adequate money and financial resources to meet basic needs. Access to adequate resources is not just about overcoming personal or individual barriers. It is important to recognize that government policies and social service support system failures hamper the ability of individuals to become self-sufficient. To better understand the depth and breadth of poverty and how it affects our communities, Senator Art Haywood visited multiple regions throughout Pennsylvania in 2019.

Referred to as the “Poverty Listening Tour,” Senator Haywood held statewide public meetings and private listening sessions to hear directly from persons struggling to find the necessary money and financial resources to meet their basic needs for living. These discussions focused on individuals and their methods of addressing the daily impediments to accessing wages, services, and supports needed to become self-sufficient and find a path off public assistance programs.

Public hearings were held in Philadelphia, Lock Haven, Erie and McKeesport. There were also meetings in Scranton and the Germantown area of Philadelphia, as well as discussions with providers and local organizations. Additional follow-up interviews were held in Erie.

This dialogue, discussion and exchange of information focused on methods used to meet basic needs, probing for solutions from those lacking food, income, family-sustaining jobs and housing.

The findings reveal a portrait of courage and determination by individuals dealing with often persistent problems, in difficult environments, amid a failing system of federal, state and local support programs. The stories are compelling – as is the need for immediate solutions.

The goal of this report is to educate policymakers about poverty and influence policy development to address the systems causing resource deprivation, increase resources and raise the income of people who are in the throes of poverty. The report contains significant data detailing the barriers to accessing resources and raising income, including first-person accounts and data-driven materials.

In addition, poverty is examined by geography, showing both how different and similar the struggles are among urban, suburban and rural constituencies. The report utilizes information gained from hearings in Lock Haven, Erie and Scranton, along with material from providers to examine poverty from a regional perspective.

The summary of testimony from the Poverty Listening Tour confirmed elements of poverty that are well known. Those who testified cited a lack of money and financial resources as main factors contributing to their poverty experiences. They also said that while there is an availability of poverty-wage jobs, few saw an immediate path toward long-term, family-sustaining employment. Almost all individuals described the low-wage job churn – one low-wage job succeeded by another low-wage job.

In addition, many testifiers noted inadequate housing and concerns with transportation as issues they dealt with in their lives. Many noted there are few alternatives if local housing stock and transportation are unavailable.

The testimony also raised other critical issues. From uncertain health care access, domestic violence issues, lack of education opportunities and administrative and bureaucratic problems, there were multiple items cited as obstacles during testimony throughout the state.

In addition to overall issues noted during discussion, local issues were mentioned as well. Along with individuals offering their observations, talks with provider panels about specific regional issues were instructive.

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This report contains a full examination of challenges, barriers, obstacles and systemic impediments faced by individuals. By fully understanding key issues, long-lasting and meaningful policies can be crafted to reduce suffering and provide pathways allowing individuals to overcome poverty.

The report also examines various obstacles to overcoming poverty. Referencing other resources, reports and studies, Senator Haywood's report identifies a list of barriers to accessing adequate resources and wages to meet basic needs, including:

- Family Support
- Child Care
- Low-Wage Jobs
- Health Care
- Criminal Records
- Financial Literacy
- Education Access and Attainment
- Homelessness
- Mental Health
- Hunger
- Substance Abuse and Addiction
- Transportation
- Loss of Public Assistance via the "Benefits Cliff"

Each of the factors identified were cited by testifiers during the Haywood 2019 Poverty Listening Tour.

### **Poverty Listening Tour Policy Recommendations**

One of the principal goals of the Poverty Listening Tour was to listen to those directly impacted by poverty and then develop effective policies to reduce systemic and individual obstacles. The compelling personal stories provided during this tour, regardless of region, demonstrate many of the factors that complicate efforts to improve circumstances. These further illustrate the great difficulty of crafting a one-size-fits-all solution to deep-rooted poverty.

It is important, therefore, to recognize that any proposed solution, even when universally and ably applied, may not resolve all issues. Based on the testimony presented and from the exploration of this issue subsequent to the hearings, a menu of policy and operational alternatives were discussed to address poverty.

Some of the suggestions made during the tour have been examined. Others have already been implemented in full or in part. Regardless, it is important to identify the options that were generated from listening to first-person accounts of poverty. The following list includes those recommendations while detailing the branch of government or governmental operation responsible for executing policy to engage action:

#### **Poverty Policy Recommendations:**

1. Create an Office of Economic Opportunity under the governor to address economic instability, poverty and deep poverty and seek ways to improve the efficiency and effectiveness of government services that serve low-income individuals (legislative);
2. Establish the PA CARES Council, comprised of community service providers, legal service organizations, county assistance officers, employers, training and workforce development providers, and state secretaries from DHS, DCED, L&I, Education, Health, DDAP, Transportation, Corrections, DMVA and Aging to advise the new Office of Economic Opportunity (legislative);



3. Establish the Germantown Poverty Relief Initiative, a three-year pilot program to help single women with children escape poverty. The program would help coordinate government and private workforce development organizations, educators and employers in Southeast Pennsylvania. It would also provide targeted outreach and marketing; adult education to enhance workforce and academic skills; career and financial coaching; and job training and placement in apprenticeship or permanent jobs (administrative/legislative/budget);
4. Improve direct departmental outreach to individuals who qualify for social services to encourage greater program engagement (administrative);
5. Seek maximum participation for all eligible benefit programs, and encourage voter registration (administrative);
6. Create a public marketing and outreach campaign to destigmatize poverty in our communities; and provide information for accessing resources, including safety net services and job training programs (administrative/budget);
7. Create a coordinated advocacy system that identifies individuals and families in need of social service interventions; and assign trained case managers to create customized plans for self-sufficiency at every stage and in every need sector (e.g. legal guidance and representation in asserting their rights, mental and occupational therapists, education and job specialist) (administrative);
8. Employ and train caseworkers through the Office of Economic Opportunity who will reach into under-utilized communities to find workers to fill employment needs/and coordinate social services and program involvement (administrative/budget);
9. Enhance intake training and boost pay for county assistance counselors (budget);
10. Add workforce development and soft skills – such as resume development, budgeting and time management – to caseworker training regimens (administrative);
11. Require county assistance offices to build, develop and update databases and post resources to better coordinate benefits with community non-profits, advocacy groups, churches and faith-based organizations (administrative);
12. Enact a \$15 minimum wage (legislative);
13. Study the “benefits cliff” that discourages people from working toward self-sustainability due to program income eligibility limits (legislative);
14. Consider establishing a Pennsylvania Earned Income Tax Credit (EITC) and how it can be used to reduce long-term poverty, stimulate job opportunities and reduce dependence on public assistance (legislative);
15. Enhance state-funded childcare subsidies, and fund childcare at job sites and worker training facilities (legislative/budget);
16. Encourage integrated regional planning to make the transportation system more accommodating for workers and employers (administrative);
17. Start a rural transportation pilot program. Use fleet vehicles such as school buses to provide other

transportation needs when not directly in service. Encourage and incentivize health care providers and employers to provide transportation services (legislative/administrative);

18. Encourage and invest in more affordable housing options (administrative/legislative);
19. Enhance state veterans' outreach efforts to help coordinate programs for those who are discharged to limit eligibility gaps for social service programs (administrative); and
20. Support more adult education, job training and outreach programs (administrative/legislative/budget).

## Personal Testimony

*The story of poverty in Pennsylvania is varied. Individuals from all walks of life and all areas of the state struggle to access adequate wages and resources. These individuals simply do not have enough money to meet their basic needs. This occurs because of systemic and individual obstacles. The report's focus and main source of information were detailed narratives from people struggling with poverty and those helping to address it in various communities. The testimony conveyed critical prime source information that will help policymakers better understand and address what is needed to permanently lift men and women out of poverty.*

### Lock Haven – STEP Clinton County Community Center – May 23, 2019



Senator Haywood and Senator Vincent Hughes participated in the discussion in Lock Haven.

#### ■ Leesa's Story

Leesa moved from Ohio to Pennsylvania in 2014 with her two children, ages one and three. They did not have family here or access to child care. Leesa also faced a pay gap. She was unemployed for 10 years and is now enrolled in the Work Ready Program through Trehab, a Community Action Agency serving several upper-tier counties.

Trehab has helped her become more independent and self-sufficient. Not only has the organization helped her obtain birth certificates, social security cards and a driver's license, it is also helping Leesa with build her resume and hone her interviewing skills in preparation for re-entry into the workforce. She is currently working through a medical assistant certification program paid for in part by Trehab. Leesa hopes to find a job as a receptionist and medical biller at a doctor's office. She said medical billers make \$12-15 per hour. When Leesa first came to Trehab, she began doing community service at Goodwill Industries and eventually was offered a job at their facility. Leesa and her children would walk one and one-half hours home at the end of each workday. As a person without resources, Leesa said that it was difficult to find a job if one is not available within a walkable distance. She said this was an extreme impediment to employment. Looking at future options, Leesa said some jobs are walkable in the medical billing field, while other jobs require another mode of transportation to get to work.

Leesa cited lack of flexible child care as another high barrier to finding a job. She said evening and weekend child care is needed but is generally unavailable, leaving folks with limited job experience fewer employment opportunities outside regular working hours.

### ■ *Tyran's Story*

Tyran came to Central Susquehanna Opportunities to find help and opportunity. The father to a young son, Tyran wanted to leave the shelter and seek housing elsewhere. He had a hard time sleeping at the shelter and was concerned for his son's safety. Facing poverty at the age of 23, he entered the Employment, Advancement and Retention Network (EARN) Program to find a job and make a better life for his child. He was able to get a temporary job and an apartment.

Tyran began his association with the EARN program as an outlet to work on improving his life. After observing the plight of other individuals in the program, he encouraged younger participants to follow his example to better their lives through programs such as EARN. Tyran said many people facing poverty end all attempts to improve their situation. Instead they admit defeat. He said SNAP benefits and other assistance programs do not provide substantial monetary payments, and, oftentimes, finding employment is a full-time job. Using himself as an example, Tyran said people can pull themselves out of poverty with faith and hard work.



Tyran is currently working with AmeriCorps but not earning as much as in previous jobs. He said Supplemental Nutrition Assistance Program (SNAP) benefits have been helpful to him. He said he would stretch SNAP benefits to last a month because it was his only source of income. Tyran does not use SNAP currently, but he does use LIHEAP for help with his energy bills. Living without a car, he walks to destinations due to the complexity of syncing his schedule with that of the bus system.

### ■ *Breilun's Story*

Originally from Dayton, Ohio, Breilun moved to Pennsylvania after he “got the boot” from his mom for doing things she did not approve of. Breilun had a suspended license and expired car registration, and his activities eventually caught up with him. He went to jail twice. When he was not in jail, Breilun was taking care of his siblings. He suffered the loss of his brother due to a collapsed lung.

After leaving jail for the second time, Breilun decided to change the course of his life. He enrolled in the EARN program and began receiving SNAP benefits. Often, he said, he wanted to give up because he made more money on the streets, but officials from the EARN Program convinced him to stick with the program. Breilun first obtained a job at One Alert in customer service. He said he was able to receive the offer for work because he was taught techniques for successful job interviewing, skills he never would have learned without EARN. He ended up joining the sales team at One Alert and became a top salesman. From there, he applied for his birth certificate and social security card so he could get his license reinstated.

Breilun knew he wanted more. He used CareerLink to find a route sales job and wanted to branch out even further. He ended up buying his own route and is currently building his own business. He said he is making roughly \$3,000 per week and providing a good life for his siblings and child because he decided to work the programs that were available and stay motivated by not letting setbacks define his future.



**■ Judith's Story**

Judith is a 19-year-old Lycoming County resident who has faced a series of difficult hurdles in her life. Judith was abandoned by her father when she was five-years-old – forcing her mother to work various jobs to make ends meet. As a young person, she was sexually abused by her cousin after he was released from prison. She was also bullied, which led to self-harming behaviors.

Judith did not graduate from high school and was subsequently arrested for theft and placed on probation. She then entered the Youth Enrichment for Success (YES) program at STEP, an at-risk youth program that helps young adults overcome barriers to self-sufficiency. The program is a partnership between STEP, Lycoming Children & Youth Services, Lycoming County Juvenile Probation Office and the Lycoming County Criminal Justice Advisory Board.

In the YES program and through the interventions provided at STEP, Judith has made great strides. She obtained her needed identification and documentation, completed her GED, worked on her resume and became more self-dependent. While Judith still says she is not quite ready to move out on her own and prefers to stay with her mom for now, the YES program has provided her with small weekly stipends to help pay for some costs of living. Judith has health issues requiring a special, more expensive diet. She receives up to \$45 per week for diligently attending YES classes, which helps to pay some of those costs.

**■ Kenar's Story**

Kenar is a 19-year-old man who grew up in a single-parent household with transient housing situations. His dad left when he was born. His mom was nearly killed in a domestic dispute. His mom was able to take he and his brother to North Carolina to live with her parents, but Kenar's grandfather kicked them out after one year. The family moved to another town and lived in a battered women's shelter for six months. They were finally able to find an apartment where they lived for three years before moving to Charlotte.

Eventually Kenar moved to an apartment in Coatesville with his grandmother. Unfortunately, the apartment was infested with bed bugs, which forced them to vacate. When Kenar enrolled in school, the district refused to accept course credits, mandating that he had to repeat ninth grade. At the age of 15, Kenar moved again, this time to Williamsport where he was finally able to finish ninth grade. During this time, he lived in a shelter for five months.

Kenar dropped out of school and got his GED through CareerLink. He enrolled in the YES program at STEP. He says this program helped him because the staff really cared and motivated him to succeed. He was able to get a photo ID and driver's permit and has taken driving lessons to get his driver's license. He was also able to get a job through STEP at Aramark in the local hospital and currently makes \$8.98 per hour after working for the past year. He said the hospital provides free transportation to work, but he also walks and skateboards when he needs to get places.

Kenar got his first apartment through interventions provided at STEP. The cost is roughly \$400 per month. He decided to hold off on going to college for a few years, preferring to work and experience living on his own. He plans to study computer support and networking when he goes back to school. He also plans to open his own photography business and website.

**■ Janice's Story**

Janice has moved through the EARN program several times on her path toward self-sufficiency. She left home at 18 to attend DuBois Business College of Huntington where she majored in Specialized Business. Through a series of events, she lost her apartment and was homeless for a large portion of her final semester

of college. At the same time, she found out she was pregnant. She became a single parent with an infant son and had no idea where to go for help. She went to the county assistance office for housing help. They ushered her into the EARN program, which she began eight years ago.

Janice said she has a unique perspective for utilizing the help she has received due to her business degree background. Her first community service project was helping fellow EARN program enrollees with business-related skills, such as resume building and interviewing. Janice said this was a wonderful experience and a huge lesson in the importance of networking, which is one of the primary skills she is using in advancing herself.



Janice was able to gain summer employment with the local intermediate unit as a trainer and finger printer, and later as a part-time para-educator at an early intervention pre-school. Eventually, she was hired full-time as a teaching assistant. She then moved to Blair County where she found full-time work as an assistant group supervisor at a daycare. By then, she was expecting her second child.

For 11 months, Janice was fortunate to stay at home with her children. During this time, she became a single mother again. She entered the EARN program and found employment at a candy factory. While this job paid the bills, Janice knew it would not make her happy. When she was presented with an opportunity through the Early Learning Resource Center (ELRC), she became excited for this next chapter in her life.

Janice was furloughed following her probationary period at the ELRC because she was supposedly not the right fit for the job. Her worst nightmares were coming true. She again faced unemployment and continued reliance on government assistance programming.

Instead, her life took a positive turn and reinforced the power of networking in creating a successful path forward. She was approached by her STEP coordinator to gauge her interest in a position as a career counselor with the Blair County EARN Program through the Center for Community Action (CCA). She remains in this position today. While not completely out of poverty, Janice is on a more stable path toward self-sufficiency.

### ■ *Brittany's Story*

Brittany is the matriarch of a family of five. Her husband is disabled. When they fell on hard times, they went to the county assistance office and found out they qualified for assistance. Brittany entered the EARN program. She volunteered at a local food bank to meet the community service hours requirement under the program. She also took classes that taught skills in resume writing, filling out job applications and interviewing for work.

She was nurtured and her work ethic was recognized and encouraged by the staff at CCA. Having this reinforcement meant so much to Brittany, as she had not grown up in a stable family situation. After working at the food bank for two years, she was further recognized for her work ethic and was offered a decent-pay job at CCA. After accepting the position over three years ago, Brittany said her family is now in a totally different place. She is able to pay her family's bills and provide things her children not only need, but things they might also want.

"I don't have to choose between paying a bill or buying them a gift," Brittany said.

Her family has been able to take their first vacation and she is in the process of buying their first home. Brittany said will always be grateful for CCA and the programs that enabled her to get to this point in her life.

## Philadelphia – Face to Face – May 24, 2019



Senator Haywood, Senator Katie Muth and Senator Hughes hosted the discussion in Philadelphia.

### ■ Rose's Story

Rose was a registered cardiac nurse for 15 years, an artist and actor. After her father died, Rose suffered a heart attack and required surgery. She lived in Virginia Beach, where the surgery was performed and botched, leaving Rose with an irreparable disability. She is unsure of her life's expectancy at this point.

After her surgery, Rose came to Philadelphia. She struggled to find housing on her own and attempted to live with her mentally-ill sister. Rose was not allowed to stay in her sister's housing and became homeless with her autistic adult son. She began coming to Face to Face to receive housing assistance, get healthy meals and find some kindness in the chaos of being homeless.

Rose has been living in her car for the past nine months with her son and caregiver from Virginia. She currently receives Medicare and Medicaid. Her car is falling apart, and, without a place to live, she relies on prepared meals that are often cold or less-than-healthy. Further, the \$100 she and her son receive in SNAP benefits each month does not cover these meals. Her SNAP benefits only last approximately one and one-half weeks.

Rose is having difficulty getting placement in the shelter system because of her son's unique needs. She hopes to get her son into safe housing for adults with special needs so that she can find an assisted living facility to help with her own medical needs.



### ■ Leon's Story

Leon has been in recovery for alcohol addiction. He is attending church and living in an alcohol recovery house where he shares a room with another man. However, Leon has dealt with many health-related issues including a diagnosis of diabetes, heart issues, poor circulation and a herniated disc. Recently, he had double hernia surgery that was not done properly and required a blood transfusion after surgery.

Leon is grateful for the benefits he receives and believes government is helping him live a better life. He receives SNAP benefits for food and social security disability income to help him pay for housing. He also receives Medicare and Medicaid to cover his medication costs and small comforts at the House of Healing where he lives.



### ■ Helen's Story

Helen has been dealing with housing problems for 18 years following a fire that destroyed her home in 2001. For the next seven years, she spent time in and out of shelters, or floating between friends' and family's homes until she had to return to the shelter regularly in 2008.

In 2010, Helen found an apartment and lived there for four years. Eventually,

the landlord lost the house to a short sale – forcing Helen to seek help in a shelter. The provider was unable to assist her because she was receiving Social Security Disability.

Helen received General Assistance and SNAP benefits until she was able to find an attorney and apply for Social Security Disability, which provided her first reliable income in years. Helen had previously worked at McDonald's as a maintenance person making poverty wages of \$7.25 per hour at the state minimum wage. She received a 20-cent raise in the 18 months she was employed there but was laid off after the franchise owner sold the business. Once disability payments stabilized her income, however, she no longer qualified to stay in the shelter system, as her income was now “too high” for a single adult.

Helen was able to find a room where she lived and paid rent for three years; however, the landlord was not maintaining the property, leaving Helen in unsafe living conditions. She now shares a small apartment with a friend.

Helen said the system is helpful at certain junctures, but improvements must be made to the shelter system and affordable housing assistance program. Many people are disqualified from entering shelters because they have a stable income, even if that income is not enough for them to procure housing in the unsubsidized market.

### ■ *Ike's Story*

Ike was just shy of 73 when he spoke to the panel. A retiree, he had previously served in the U.S. Marine Corps for 13 years and was a former school board member.

Ike echoed the comments of many others in expressing frustration with the lack of available quality housing options. He has been to several senior citizen housing venues where he claims he was “given the run-around,” experiencing long wait times on the phone or never receiving a call back. Despite applying for new senior citizen housing for the past five years, he continues to reside with his daughter. Ike receives some public assistance and retirement benefits but said he does not receive SNAP benefits. He says many vets face similar housing and poverty issues.



### ■ *Cynthia's Story*

Cynthia's story is similar to many of the stories heard on the Poverty Listening Tour. As with many others struggling in Philadelphia, Cynthia had issues with housing. She rents a house and has an oral agreement rather than a written lease. She has been residing there for one and one-half years.

During this time, Cynthia has been dealing with leaks all over her house. She has called the landlord repeatedly to fix the problems. Of her several maintenance requests, he has only fixed a large hole in the floor, and the repair occurred only after Cynthia fell through the opening. She is unable to use her second-floor bathroom, because the sink leaks into the first floor. The leak issue has caused mold to grow throughout the house.

Cynthia has called the fire department and the Philadelphia Office of Licenses and Inspections (L&I). After she called L&I, her landlord took her to court. A judge ruled in her favor.

Cynthia's electricity was subsequently shut off, forcing her to pay a hefty fee to have her service reinstated.



### ■ *Steve's Story*

Steve comes to Face to Face whenever it is open. He credits the organization and his family for keeping him strong and focused through their love and care. Steve has served time in jail and is determined to avoid reincarceration.

On the day of Senator Haywood's visit to Face to Face, Steve was scheduled for a job interview at the Daily News. He had worked at Barnes and Noble in Center City. Before that, he worked two jobs at poverty wages, one of which was a maintenance worker at Tesla. Since he did not have his own car, his boss would drive him to and from work in the suburbs. Between the job at Tesla and his other employment, Steve was earning roughly \$680 per month.

Steve was able to purchase his own home five years ago and can keep his housing situation stable with the support of his family and the community. He receives a free monthly SEPTA pass, which helps him travel around the city. He receives SNAP benefits and plans to apply for LIHEAP to help pay his heating bills. Steve also received medical assistance but says he has received the run-around from cash assistance.

He said he was treated relatively well with regards to SNAP benefits, despite a lack of notification that his benefits had been canceled. He now knows he must renew his SNAP benefits every six months. Steve said he was discouraged, however, from applying for cash assistance through the General Assistance program after a problem with his paperwork.

### ■ *Cherri's Story*

Cherri expressed frustration with the county assistance offices. She said she always hands her paperwork directly to someone at the office, but, regardless of these efforts, her paperwork does not get processed. She received a letter from Social Security explaining she was going to lose disability benefits because they had not received her paperwork. She said it is disheartening and difficult, not only because of her diligence in submitting her paperwork, but also because a person must go through recertification every time a benefits renewal is required.

## Erie – Urban Erie Community Development Corporation – May 29, 2019



Senator Haywood and Senator Dan Laughlin led the discussion in Erie.

### ■ *Danielle's Story*

Danielle discussed her efforts to escape poverty. She is a single mother of three and a military veteran who said she was discriminated against while looking for housing and employment.

Danielle said she was often able to find housing in a variety of locations, but it was substandard. Better accommodations for her family were unavailable because of low-wage jobs. Unable to find housing, she said she was compelled to go to a homeless shelter. Of particular concern was Danielle's desire to find proper schooling for her children.

In addition to housing, employment and school issues, Danielle said she was also a victim of domestic violence.



### ■ *Jasmine's Story*

Jasmine was trained and worked as a medical assistant. Despite her training and employment, she struggled with poverty wages with no benefits.

Her wages were frozen, and, already being too low, Jasmine sought SNAP benefits to help cover expenses. She also carries more than \$15,000 in student loan debt. Jasmine said the key to escaping poverty is getting a job with family-sustaining wages. She also said a minimum wage hike is essential.



### ■ *Cole's Story*

Cole outlined his struggle with poverty. Due to his father's heroin addiction, he was raised by his mother. Domestic violence and drug use were commonplace in the household during his childhood. Despite health issues, Cole said he wants to be self-sufficient. He uses Medical Assistance for his health care needs but struggles to find affordable housing. He is both a high school and college graduate. For his work, he runs a book store.

Cole used to receive SNAP benefits, but worried about losing benefits if his income surpassed program eligibility thresholds. He said surpassing program income limits would have resulted in him losing health care and other benefits. He said program income cut-off limits were an impediment to breaking free from poverty.

### ■ *Dave's Story*

The discussion of how poverty impacts rural communities was at the center of Dave's story. Dave is associated with the Union City Family Support Center, a program that addresses poverty issues in rural areas of Erie County.

Dave said he lives and works in a region that was devastated by economic globalization. He added that transportation issues also remain a major challenge for poor people in rural areas.

Dave recommended that poor people in rural areas could benefit from education and the bolstering of support networks. He said there were many factors that kept swaths of the population in poverty, but the low minimum wage, disability issues and program income thresholds were significant poverty factors. Dave said food stamps were helpful, but that the total amount available per month was insufficient.



### ■ *Ntambese's Story*

Ntambese is an immigrant from the Congo who came to the United States as a refugee. She said refugees need more help in assimilating to our country. While Ntambese found a work opportunity through the Erie Urban Community Center, the language barrier was a significant obstacle. She said she was discriminated against because of her inability to master English.

Despite her early difficulties with the language, Ntambese developed her English language skills enough to pursue a college degree at Edinboro University. In addition to language, Ntambese identified child care as an issue which makes dealing

with poverty more difficult. She added that she worries about losing benefits when exceeding program income guidelines.

### ■ *Amenia's Story*

Safety and security were top concerns for Amenias. She painfully described her efforts to avoid harm in the community. She said that in her housing development, gunshots were commonplace. Amenias said she tried to help her family deal with poverty but struggled to make much progress.

## McKeesport – Penn State Greater Allegheny – May 30, 2019



Senator Haywood and Senator Jim Brewster hosted the McKeesport meeting.

### ■ *Linda's Story*

Linda's focus was on health care services and the struggles she has dealing with declining health. She said she has lived without adequate money to meet basic needs her whole life and suffers from a plethora of medical issues. Linda relies on a variety of government programs including Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medicaid and SNAP to deal with poverty and health-related problems.

Relative to SNAP benefits, Linda said she receives \$114 per month or \$28 per week, which makes it exceptionally difficult to get enough healthy foods.

In her testimony, Linda cited communications issues as boundaries that halted any significant advancement. She added that she is frustrated with her continued medical challenges.

### ■ *William's Story*

William said he faced multiple challenges attaining enough money to provide for his basic needs. When seeking help from county offices, he said caseworkers did not seem familiar with all the programs that might have been helpful to him.

William added that while cash assistance and SNAP gave him some hope, it was not enough. He said the system needs to be changed and that he is more comfortable seeking assistance from non-profit service providers and community groups than government assistance offices.

### ■ *Toni's Story*

Toni focused on education in discussing her plight. She said that more educational opportunities and program information are needed to help people struggling with poverty. She added that better information and opportunities would result in better use of services. Toni voiced concern about students suffering from hunger while attending



community college. She argued that not only are jobs critical, but fSNAP benefits should not be taken away from 18-year-old students, regardless of circumstances.

### ■ *Rochelle's Story*

A single mother, Rochelle said she relies on the help she receives from family and government support networks. She said that in her journey to self-sufficiency, she has had a lot of help along the way. Rochelle said single moms are at the heart of the poverty issue and the key to overcoming challenges is to break down barriers and work toward economic justice.

Rochelle said reform efforts need to recognize that poverty is not about people not working or not wanting to work, but rather about people working hard and not earning enough money. To address low wages, she said more employment skill training is needed to produce living wages. Focusing on challenges faced by single mothers, Rochelle lamented that certain jobs are unavailable due to child care issues and lack of training options. No person grows up wanting to be on welfare, she said.

### ■ *Dominique's Story*

Dominique is a small businessman. He said he struggles to make ends meet and uses government programs such as SNAP from time to time. Dominique said SNAP benefits are not enough and that trying to live on food stamps is very difficult. He added that the \$112 monthly amount he receives in food stamps leads to unhealthy eating habits. Dominique said county assistance workers do not fully understand programs and are often unable to convey details about how programs can help.

## Mental Health Association of Northwestern Pennsylvania – July 16, 2019



MENTAL HEALTH  
ASSOCIATION  
of Northwestern Pennsylvania

Senate Democratic staff conducted the follow-up interviews at the Mental Health Association of Northwestern Pennsylvania.

### ■ *Michelle's Story*

There were many facets to Michelle's struggles with poverty. A former drug user, she often faced homelessness and rehabilitation. In time, she said she was able to acquire poverty-pay jobs at Walmart and as a personal care attendant. Michelle said she was discriminated against in seeking housing and had fears for her personal security.

Michelle said that over the years she wanted to work more, but, because she used programs driven by income guidelines, she feared exceeding limits. She said mental health issues impeded her search for housing and contributed to bouts of homelessness.

She noted that she now has strong support networks to help her, and that she relies on friends and her church to navigate poverty issues. Michelle suggested that more communication about programs would greatly help people dealing with poverty. She said some excellent programs are underutilized because there is a dearth of information.

**■ Devin's Story**

Devin's story is punctuated by bouts of homelessness. He was born and raised in New York and was in and out of homeless situations for many years. Devin said he moved to Erie where homeless shelters were more accommodating and provided help.

He sought to get his own footing and became determined to help others. He started volunteering for non-profit organizations, later securing a paid position with them. In moving to Erie, he was able to find work; however, work threatened his eligibility to receive benefits.

Devin began his journey of navigating government benefit programs and systems when he arrived Erie. His work for the non-profit is fulfilling and he has learned a great deal and finds helping others rewarding.

**■ Robert's Story**

Robert worked in automobile reupholstering in high school but dropped out his junior year. He then lost his job and faced homelessness. Eventually, Robert was able to find a house, but had to leave Erie to go help his son, who suffered with Post Traumatic Stress Disorder from his military service.

Robert returned to the area but was homeless. In seeking help from a variety of agencies, he said he was frustrated by the bureaucracy and difficulties in securing long-term help. Robert said state government assistance is not effective and public transportation issues are a continual problem.

Despite his struggles, Robert said non-profits and churches are excellent resources. While government offers access to services, he said there are many roadblocks. Government programs are not as simple as opening doors and applying for help. Churches, he said, had open doors.

**Providers Testimony – Philadelphia, McKeesport & Scranton – May 24, May 30 & July 15, 2019**

There is a significant array of providers who work to eradicate poverty and help men, women and children in need. To determine how government, private sector and non-profit service providers were addressing poverty issues, multiple providers were asked to provide input and expertise.

Interviews with service providers were held in Philadelphia and Scranton to better understand the ways services were utilized to treat the many facets of poverty. The information sessions included a question and answer period. The questions and the providers' responses are summarized for the purposes of the report.

**■ Louise Hayes, Supervising Attorney, Welfare Unit, Community Legal Services, Philadelphia**

Louise has been helping people navigate the government benefits system for her clients for 23 years. Community Legal Services (CLS), an organization providing free legal services to low-income individuals, represents thousands of clients each year in navigating the legal landscape of public benefits, foreclosures, evictions, utility shut-offs and employment barriers. Louise discussed several issues that are top priorities for CLS – based on their experience working with clients who are struggling to escape poverty.

Preservation of the General Assistance (GA) program was the first priority discussed. The program lent



financial support in the form of a small monthly cash stipend to the most vulnerable Pennsylvanians with no other income supports, averaging \$204 per month per individual. This included disabled people who were unable to work, people in domestic violence situations and people being treated for drug or alcohol addiction.

GA loans provided a lifeline for people who were waiting for their Social Security Disability payments to start. The funds enabled people to buy toiletries, pay medical co-payments or meet basic needs, such as purchasing weather-appropriate clothing.

Following the discussion with CLS in Philadelphia, the GA program was eliminated from the 2019-2020 state budget. Senate Democrats quickly introduced a plan to create a similar system, called the Emergency Relief Program. Meanwhile, the Pennsylvania Supreme Court is considering a temporary restoration of the program following a lawsuit filed by CLS and Disability Rights Pennsylvania in July 2019 (Hughes, 2019).

CLS is also advocating for changes to the Temporary Assistance for Needy Families (TANF) program. These federal grant amounts have not been increased since 1990. The maximum grant amount for a family of three is \$403 in most counties. As pointed out by CLS, this is not enough to pay market value rent on a one-bedroom apartment in any of the state's 67 counties. An increase would give parents greater flexibility in finding jobs that make sense for their families instead of hamstringing them into taking the first job they can find, often at lower pay.

CLS also urges the state Department of Human Services (DHS) to remove bureaucratic hurdles for poor families seeking access to TANF benefits. In 2016-17, only 28 percent of poor families with children in Pennsylvania received TANF, down from the "TANF-to-poverty ratio" of 87 percent in fiscal year 1995-96. DHS should provide more concerted outreach to eligible families not receiving benefits.

Also, CLS suggests DHS or the legislature create more generous "earned income disregards," which would allow low-income families to retain more money from their paychecks. This may be an essential provision for addressing the so-called "benefits cliff." Mothers receiving TANF lose 50 cents in benefits for every dollar they earn. Coupled with cuts to SNAP and increased child care costs, it is clear Pennsylvania needs to address the gaps in programming available to low-income families and individuals, so they have solid footing on the path to their own self-sufficiency.



With regards to TANF, CLS calls for an increase and rebalancing of TANF block grant funding. Right now, Pennsylvania spends the third highest among states on child care subsidies and pre-K from TANF block grant funds. While these are laudable programs, the TANF block grant has not been increased since 1996.

With child care subsidies available to people living at up to 235 percent of the Federal Poverty Level (FPL), individuals at the very bottom of the poverty ladder (23 percent FPL) are disproportionately inhibited from accessing cash assistance and welfare-to-work programs implemented specifically to target those in dire need. Pennsylvania should devote additional state funds specifically to child care assistance to help those in the most desperate echelons of the poverty index.

CLS recommends restoring funds that were cut from the welfare-to-work program so DHS's case management redesign for TANF moms is properly implemented and does not hamper the department's ability to sustain education and job training through CareerLinks.



### ■ *Shore Shields, Allegheny County Department of Human Services*

Shore discussed research on poverty in the county, its root causes and issues that men and women struggle with while striving for solid economic footing.

She said that community action is needed for a strong anti-poverty effort. Shore noted that a previous community needs assessment revealed three factors related to poverty: employment, housing and transportation. Shore said the minimum wage is too low and a skills gap prevents people from moving into different and better jobs. She said there are fast food jobs available, but they do not pay family-sustaining wages. Shore said low pay contributes to cycles of poverty.

She pointed to transportation as a significant hurdle for those struggling with poverty. She said rate increases, changes to the ConnectCard system, inconvenient scheduling and service shortfalls hampered upward economic mobility. Income thresholds for program eligibility were also cited as significant hurdles to better jobs, benefits and breaking free from government support systems.

### ■ *United Neighborhood Centers of Northeastern Pennsylvania, Scranton*



Senator John Blake joined Senator Haywood in a meeting with a dozen social service providers representing a broad array of services, including legal services, school-based programming, and medical services in Northeastern Pennsylvania.

The providers who participated were:

- Attorney Peggy Engle, Managing Attorney, North Penn Legal Services
- Meghan Loftus, MPA, President and CEO, Friends of the Poor
- Lisa Durkin, President and CEO, United Neighborhood Centers of Northeastern Pennsylvania
- Jessica Wallo, Vice President of Programs and Services, United Neighborhood Centers of Northeastern Pennsylvania
- Maureen Maher-Gray, Executive Director, NEPA Youth Shelter Teen Center “HQ”
- Karen Masters, Young Adult Program Manager, ResCare Workforce Services
- Jeff Calaide, Admissions Counselor, Job Corps
- Neola Lynott, EARN Program Supervisor, Pennsylvania CareerLink, Lackawanna County
- Stephen R. Nocilla, Stephanie Miller, and Michael Kendra, Catholic Social Services
- Lisa Fumanti Francis, Scranton Primary Health Care
- Joseph H. Hollander, CEO, The Clinics at Scranton Primary Health Care Center

The providers discussed the many challenges of serving people impacted by poverty. A summary of the providers’ answers to specific questions follow:

#### **What does poverty look like?**

- There is a very high percentage of single mothers trying to escape poverty;
- Many people experiencing poverty are eligible for daycare subsidies, TANF programming and assistance, and housing subsidies;
- People in poverty lack the funds to cover expenses, even when they can take advantage of programmatic assistance;

- As people earn more, Medicare and Medicaid co-payments based on income make it difficult to take the next step out of poverty. This explains how income thresholds, or the “benefits cliff,” create an impediment to self-sufficiency;
- Generally, 90 percent of clients in most programs are eligible for transitional cash when their income increases, amounting to \$50 every two weeks for three months (roughly \$300 total).

#### What are the greatest obstacles to overcoming poverty?

- Housing is a significant concern:
  - Rents are being pushed upwards;
  - Two-bedroom rentals are roughly \$700-800 per month in the Scranton area (Supplemental Security Income through Social Security only pays \$771 per month – housing costs are consuming most of people’s only income source).
  - There are large waiting lists for both city and county public housing. Openings are rare – occurring only for a week or two every two years.
- Workforce development and education is limited by access, availability and outside obstacles:
  - GED programs are hard to come by and lack space when they are found. Demand is greater than what the programs can provide;
  - More early supports are needed to stave off poverty as people enter adulthood;
  - Wage levels are low in most jobs that are available to those without training or education;
  - Warehouses in the Wilkes-Barre/Scranton area pay about \$14-15 per hour, but people are unable to reach them because of transportation barriers;
  - Scranton is consistently one (1) percent above the statewide unemployment percentage;
  - 100,000 jobs are coming to a new industrial park in Wilkes-Barre in the near future, but transportation is a major impediment to reaching these higher-paying jobs;
  - JobCorps is an education and technical skills program for young people (ages 16 to 24) through the U.S. Department of Labor:
    - JobCorps helps young people obtain drivers’ licenses and diplomas or GEDs and teaches skilled trades, such as nursing, carpentry and electrical work;
    - Students stay at JobCorps learning centers, but many fear losing benefits if they move out of their home;
    - It generally takes two years for students to stabilize their skill sets through the JobCorps program to have the greatest chance at finding success in the job market.
- Transportation remains a significant hurdle:
  - Transportation was noted as perhaps the largest obstacle to overcoming poverty in the Scranton area;
  - Many people between 18- and 35-years-old are completely disconnected from school or work;
  - While there is a large shipping economy just outside the city, many people cannot access the jobs available due to lack of transportation options;
  - It is difficult to rely on public transit schedules in coordinating working hours;
  - There is a lack of coordination between county transit systems;
  - Many individuals who do not reside within a walkable distance to work are being charged exorbitant amounts of money to carpool with fellow employees (this is just one example of the way people in poverty are being taken advantage of because their lack of options is directly related to their financial status);
  - Some clients are spending over 20 percent of their already-limited income on transportation, providing yet another example of how expensive it is to be poor.

- Health care remains an issue that must be dealt with effectively:
  - Health care providers for the low-income population are fighting the battle of preventative vs. emergency care. Oftentimes people wait until there is a medical problem to seek help;
  - Finding providers who will treat low-income patients is difficult because of the pay structure of services.

### How do people get out of poverty?

- Living in poverty creates many cyclical issues or “Catch 22s.” It is very expensive to be poor (those living in poverty pay more for transit, credit and many other items);
- The “benefits cliff” is an impediment to self-sufficiency;
- The “river of poverty” is overwhelming and social services can serve as lifeguards, but many people end up back in the service system after attempting to leave their supports;
- Generally, those who succeed to make it out of poverty have very strong support systems that include not only social services, but family, friends, and community support;
- Social service providers can educate clients on the effects of generational poverty and the need to effectively target responses to crisis situations;
- Families dealing with generational poverty cycle through job after job, which becomes normalized over time;
- Service providers help families understand the difference between something significant like losing a job and other circumstances that are more manageable.

### What needs to change?

- Providers lack administrative program flexibility in helping people pay bills through the programs they administer. For example, one provider noted that they can help clients pay water bills but there are no programs to help someone obtain emergency funds for car repairs. This makes it difficult for clients to prioritize what they need to pay;
- More funding is needed to provide resources to address mental health challenges;
- There are not enough offices and clinicians to help impoverished people with mental health needs, as well as a lack of housing and case management;
- Wait lists for mental health services are anywhere from a couple weeks to a couple months, which is far from ideal when people are in crisis and need access to immediate intervention;
  - Challenges continue for the mentally ill, even when they find a stable mental health path;
  - Payments of housing and social determinant services through Medicaid needs to be addressed;
  - Wrap-around services should be included in health care payment eligibility under the program;
- Juvenile justice system run-ins present difficult choices and outcomes for young people facing adjudication for criminal issues;
- Youth homeless is a major concern, as HUD-funded housing for There is also a problem with students dropping out of school to pay rent:
  - Impediments to getting to school include a lack of transportation;
  - To qualify for JobCorps, young people cannot be on active probation, have open court cases pending or have more than \$500 in fines;
  - In the Scranton School District, students are functionally illiterate as evidenced by the district’s zero percentaging to reach standardized testing requirements for grades 5-12;



- There are significant challenges among other populations within poverty:
  - Hispanic poverty rates are at about 50 percent in northeastern Pennsylvania;
  - There is an influx of individuals moving into the Scranton area from New York, Philadelphia and foreign countries, adding stress to available resources;
  - Language barriers present additional challenges to overcoming poverty among immigrant populations.



#### What happens after support systems fail?

- Many individuals return to social service programs again and again when a path to self-sufficiency outside government and other interventions becomes untenable.

### Experiences of Poverty

The experience of living in poverty is caused by a lack of adequate money and financial resources to meet basic needs and daily living expenses. It is critical for those examining policy issues to recognize how persons dealing with poverty describe their own personal poverty experiences.

Over the course of the Poverty Listening Tour, individuals provided their own definitions of poverty. Each manifested a slightly different version of what they thought poverty entailed, and, in gripping detail, described how they attempted to deal with stark conditions and challenging situations.



The tour found that while there were many different experiences of poverty, regional differences, societal norms, personal perspectives and other factors contributed to an individual's explanation of poverty. Based on the accounts offered, and in subsequent discussions, it is evident that within the broad array of poverty experiences, there are social and economic threads common to most individuals and situations. The self-identified experiences include specific characteristics that are important elements to understanding poverty at its root cause. The personal testimony brought into focus the crux of poverty – a lack of sufficient income to meet basic needs.

The common attributes that link an individual's stories of poverty include homelessness, hunger, safety and security concerns, housing instability, child care issues and dependency.

Many individuals raised health issues as a predominate factor in their lack of funds to meet basic needs.

*Rose suffered a heart attack that required surgery. She lived in Virginia Beach, where the surgery was performed and botched, leaving Rose with an irreparable disability. She is unsure of her life expectancy at this point.*



*Linda's focus was on health care services and her struggles with declining health. Linda has lived in poverty her whole life and suffers from a plethora of medical issues. She uses a variety of federal, state and local programs including Supplemental Security, SSDI, Medicaid and SNAP to deal with poverty issues and health-related concerns.*



Job instability and lack of education, training and skill development were contributing factors to poverty, as well. Transportation accessibility was also a strong component. Most individuals found that education provided a path to escape poverty.

For others, logistical issues presented immense obstacles to gaining traction toward self-sufficiency.

Within the common, nearly universal self-described experiences of poverty, there were distinct and subtle differences that made each situation unique. It was evident that poverty was managed systemically by individuals.

Some had resources available, alternatives and means to navigate within the system, while others were nearly destitute with almost no resources in-hand. These individuals were almost totally dependent on government, social service networks, family relationships or unconventional means for survival.

Regardless of circumstances, the men and women were resourceful in dealing with tough economic circumstances. While facing extreme hardship and challenges, they were able to identify and pursue alternatives, finding ways to persevere.

The vast majority of those conveying their definition of poverty were able to detail their poverty management plan. They used government assistance programs and networks developed through contacts with faith-based groups, community non-profits or within the population. Many outlined processes and procedures they used to address individual problems.

*Michelle now has strong support networks to help her, and she relies on friends and her church to navigate poverty issues.*

*Kenar dropped out of school and got his GED through CareerLink. He enrolled in the Youth Enrichment for Success (YES) program at STEP. He says this program helped him because the staff at STEP really cared and motivated him to succeed.*

Testimony from those who fall within the broad range of poverty – from destitute to low income – illustrated how men and women dealt with challenges. From those totally without means (income, housing, transportation, etc.) to others who live on the fringes of economic independence, policymaking lessons can be learned from understanding the obstacles faced within the broader definition.

*Rochelle said reform efforts need to recognize that poverty is not about people not working or not wanting to work, but rather about people working hard and not earning enough money.*



National studies and quantitative measures outline the empirical definition of poverty.

In its March 2016 report, “Poverty in the United States: 50-Year Trends and Safety Net Impacts,” the U.S. Department of Health and Human Services (HHS) noted several measures of poverty (Chaudry, et al., 2016). The official poverty measure uses a comparison of family income to dollars to calculate the poverty threshold (Chaudry, et al., 2016). According to the report, the value of this measure is its consistency when viewing poverty over time (Chaudry, et al., 2016). It is widely used to guide eligibility for social safety net programs (Chaudry, et al., 2016).

The poverty thresholds vary, depending on the size of the household and ages of family members (Office of the Assistant Secretary for Planning and Evaluation, 2019). These poverty guidelines are updated every year and published in the Federal Register (Office of the Assistant Secretary for Planning and Evaluation, 2019). The HHS poverty guideline thresholds for 2019 are provided below.

## 2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES & THE DISTRICT OF COLUMBIA

PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

*For families/households with more than 8 persons, add \$4,420 for each additional person.*

**The 2019 poverty guidelines are in effect as of January 11, 2019.**

**The Federal Register notice for the 2019 Poverty Guidelines was published February 1, 2019.**

Source: U.S. Department of Health & Human Services

The government generates other measures to further define poverty. One metric, the supplemental poverty measure, was designed to improve the “official” poverty measure, which has been criticized for its failure to reflect real family circumstances (Chaudry, et al., 2016). Shortcomings of the official poverty measure include its failure to consider government benefits and discretionary spending (Chaudry, et al., 2016).

HHS claims the supplemental poverty measure is an excellent way to understand the impact of social safety net programs and meet individuals’ basic needs (Chaudry, et al., 2016). Another important factor is the supplemental threshold, which has numerous benefits, including geographical consideration (Chaudry, et al., 2016).

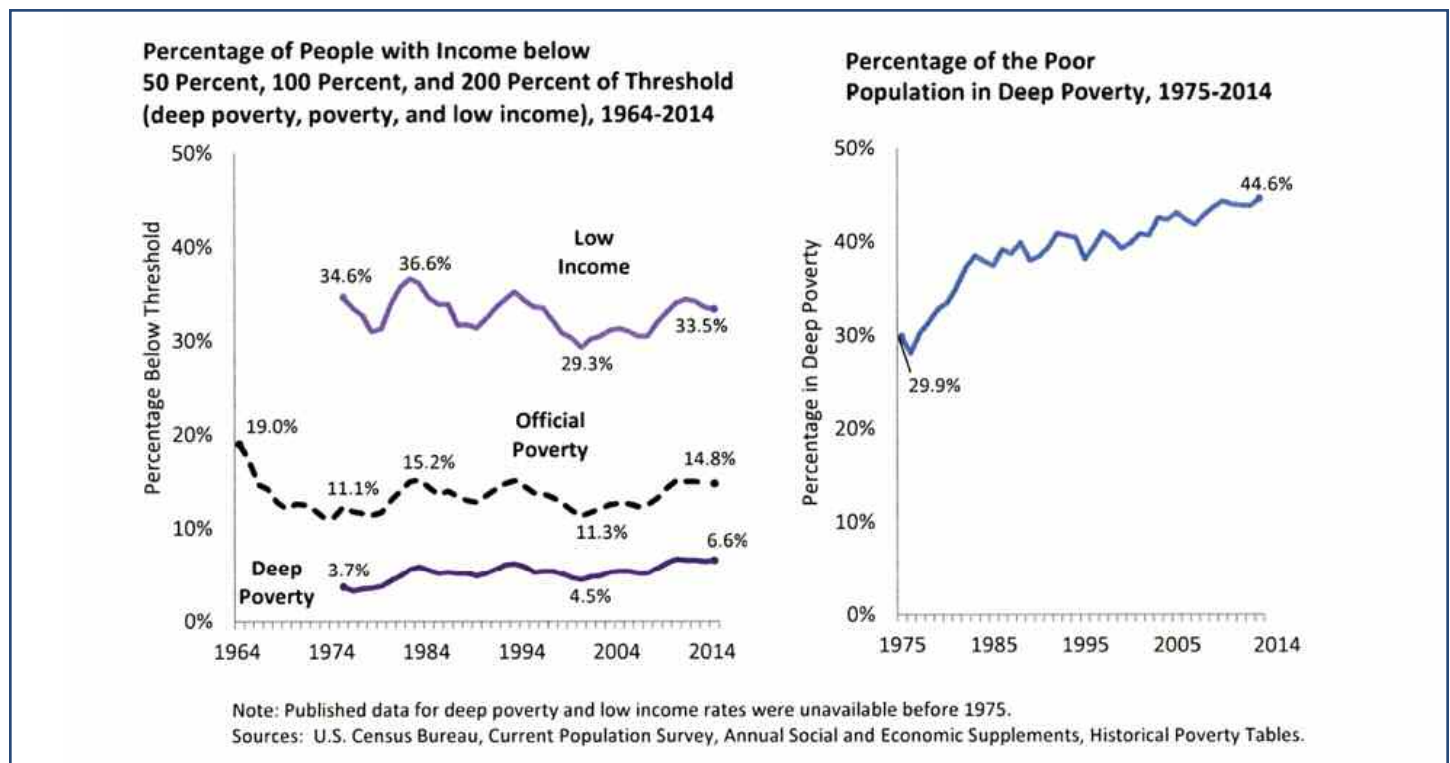
A third tool used in poverty calculations, the alternative poverty measure, adjusts the supplemental poverty measure thresholds for inflation (Chaudry, et al., 2016).

At the time of the Federal Labor Standards Act's (FLSA) passage, the country did not yet have a poverty wage measurement to quantify at what income level a family would not be able to meet their basic needs. The Federal Poverty Level (FPL) was established under President Lyndon B. Johnson's administration in 1963 by Mollie Orchansky, an economist with the Social Security Administration (Fisher, 1992). The FPL was created based on the static calculation of low- and economy-cost food prices under the U.S. Department of Agriculture's 1955 Household Food Consumption Survey food plan, multiplied by three (3) (Fisher, 1992). The FLP has been increased according to the Consumer Price Index since 1969; however, the base year calculation has not changed since 1963, nor has any measure for determining costs other than food been added to the calculation (Fisher, 1992).

There are many academic and government reports that detail the gradations of poverty. Poverty estimates are tied to assigned levels, typically referring to those families with incomes below 100 percent of the federal government's poverty threshold (Chaudry, et al., 2016). Another measure of economic stress that further defines poverty is referred to as "deep poverty" (Chaudry, et al., 2016).

According to the U.S. Census Bureau, cited by the Center for Poverty Research, University of California, Davis, "deep poverty" (Stevens, 2019), is defined as household income below 50 percent of their 2017 poverty threshold (Stevens, 2019). These individuals represented an estimated 5.7 percent of all Americans and 46.7 percent of those in poverty (Stevens, 2019).

Using data compiled over an extended period, HHS has generated helpful charts to illustrate how the population experiencing deep poverty has grown over the years (Chaudry, et al., 2016).



Source: Chaudry et al., 2016.

Testimony offered during the Poverty Listening Tour clearly demonstrated the dimensions of the threshold.

*Danielle presented a thorough outline of her effort to escape poverty. She is a single mother of three children and a military veteran who faced discrimination while looking for both housing and jobs. In addition to problems with housing, employment and school issues, she was also a victim of domestic violence.*

## Poverty Wages, the Minimum Wage, and Living Wages

“How much money constitutes a living wage?” is a question that has been widely debated. Workers, employers, and policymakers continue grappling to find the answer to that question. In order to understand what a living wage looks like, we must first examine our historical and current system of labor practices, including the minimum wage.

The Poverty Listening Tour established that poverty results from insufficient money and financial resources to meet basic needs. Understanding how employment wages impact workers and families is critical to creating long-term solutions to poverty.

The federal minimum wage was first enacted in 1938 under the FLSA. The FLSA was intended to rectify detrimental labor conditions affecting the “minimum standard of living necessary for health, efficiency and general well-being” (Fair Labor Standards Act of 1938). This included creating fair worker’s wages and labor standards, such as workplace safety laws and a ban on the use of child labor. In presenting his case to Congress, President Franklin Delano Roosevelt said the country should give, “all our able-bodied working men and women a fair day’s pay for a fair day’s work” (Grossman, 1978), or a living wage.

Many advocacy groups and research groups have been not only influencing policymakers, but working to unravel the riddle of what a living wage should look like in the U.S. Many states have increased their minimum wages in an effort to address this issue and keep up with the wage’s original intent. Research shows that increases to the minimum wage are essential to pulling people up and out of poverty. But the standards by which we determine an accurate reflection of actual costs of living in a given location need to be improved as well, as the FPL does not provide an accurate picture.

One such standard is available on the Living Wage Calculator, which was created in 2004 by Professor Amy K. Glasmeier, Ph.D., from the Massachusetts Institute of Technology (MIT) (Living Wage Calculator). The calculator is updated yearly by state, county and metropolitan statistical area and helps determine “the minimum employment earnings necessary to meet a family’s basic needs while also maintaining self-sufficiency” (Living Wage Calculator, 2018). Where the FPL threshold is deficient, the Living Wage Calculator attempts to account for more than just food as a living expense in determining minimum hourly wages needed to meet basic needs. It includes considerations of costs of child care, medical, housing, transportation and taxes in its calculations.

According to the data provided by the Living Wage Calculator, in Pennsylvania the minimum wage of \$7.25 is insufficient to meet a basic standard of living (Living Wage Calculator, 2019).

When workers are forced to earn poverty wages in the form of our current \$7.25 per hour minimum wage, we cannot expect them to pull themselves out of poverty conditions. No one earning a “living wage” should need to wonder how they are going to pay for their next meal, afford rent for the month, pay for child care for their dependents or their doctors bills. An increase of Pennsylvania’s minimum wage is necessary to provide our working poor with a path toward self-sufficiency.

## Geographic and Systemic Obstacles

The tour demonstrated that poverty has no geographic bounds. From crowded urban centers with available resources and programs to rural communities with far fewer people and less readily-available services, the dimensions of poverty came into focus despite these regional differences. While geography presented challenges, disadvantaged people living in cities and rural areas faced remarkably similar issues. Men, women and children across the state delineated a general set of issues and barriers.

Populations in cities and rural regions faced hunger, difficulty in obtaining housing, lack of quality jobs, drug abuse, domestic violence and discrimination of a social, cultural and racial nature, among other factors. Likewise, and regardless of geographic boundaries, individuals faced high barriers in accessing transportation, mental health services, housing and social services.

Across the state, individual stories provided a detailed portrait of the ways men and women cope with economic difficulties. Despite the similarities in their settings and circumstances, impoverished men and women in urban and rural areas had different methods of dealing with such conditions.

Rural poverty comes with logistical obstacles to a living wage, including transportation and access to education and services. Simply put, needed resources may be many miles away with few options to retrieve benefits.

*Leesa and her children would walk one and one-half hours home at the end of each workday. As a person without resources, Leesa said that it was difficult to find a job if one is not available within a walkable distance. She said this was an extreme impediment to employment.*

There have been many academic reports portraying the impact of poverty on rural regions. One report from PBS focused on the divide between urban and rural indigence (Thiede, Greiman, Weiler, Conroy, & Deller, 2017). It noted that a large swath of the rural workforce lives just above the poverty line and in economically-exposed circumstances (Thiede, Greiman, Weiler, Conroy, & Deller, 2017). Almost 20 percent of rural households were in families with incomes less than 150 percent of the poverty line (Thiede, Greiman, Weiler, Conroy, & Deller, 2017).

Rural communities across the nation have failed to recover the jobs lost in the recession.

*In the region where Dave resides and works, the area was devastated by economic globalization.*

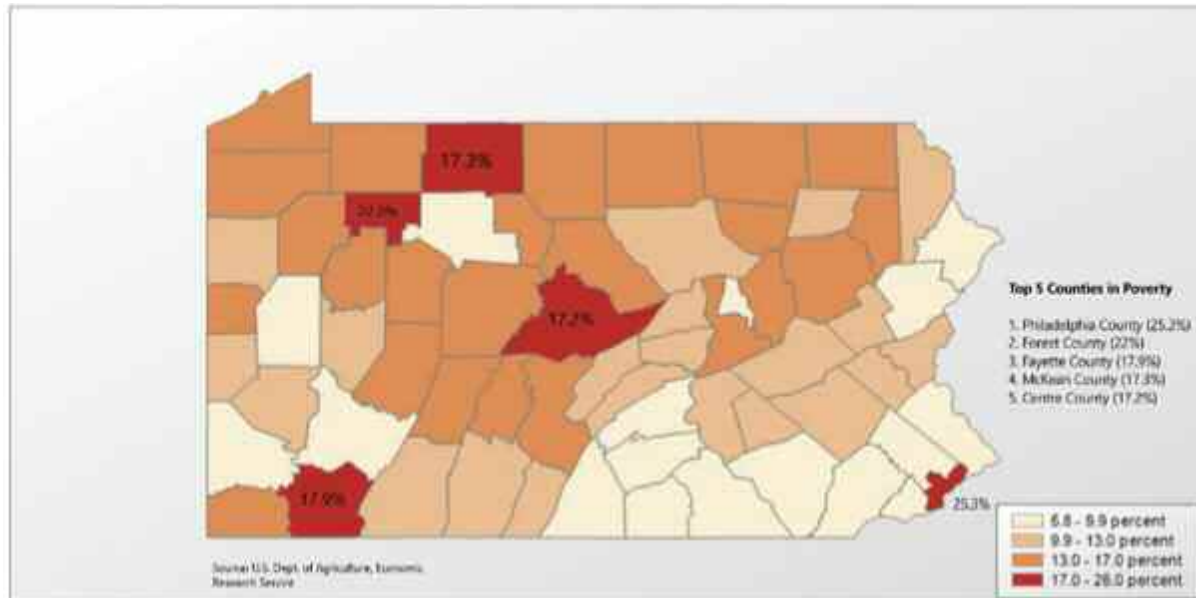
As it relates to Pennsylvania, the geography of poverty can be examined using a map of statistics gathered from the U.S. Department of Agriculture, Economic Research Service (U.S. Department of Agriculture, 2019).

The map paints a striking picture of ways poverty has infiltrated urban and rural regions. The common viewpoint of poverty as an issue nearly exclusive to urban areas is erroneous (U.S. Department of Agriculture, 2019). Simply put, there are several counties across the state where poverty is a strong characteristic of the population.

As compared on a per capita basis, while more than 25 percent of the population is impoverished in Philadelphia, in excess of 22 percent of the population of Forest County in northcentral Pennsylvania also lives in poverty (U.S. Department of Agriculture, 2019). The rural Fayette and McKean Counties also have

high poverty rates – over 17 percent (U.S. Department of Agriculture, 2019). Centre County, home of Penn State University and the location of several state-of-the-art technology companies, has a poverty rate of 17.2 percent (U.S. Department of Agriculture, 2019).

Percent of total population in poverty, 2017: Pennsylvania



Source: U.S. Department of Agriculture, 2019.

Personal accounts of individuals from urban and rural settings dealing with the challenges of poverty are instructive.

In urban areas, social services are more readily available, but, as testimony demonstrated, there are complications in accessing assistance. From distrust and outright hostility toward the programs to a lack of help from county assistance workers and security challenges, individuals living in poverty in large cities and populous communities experienced frustration.

*Cherri expressed frustration with the county assistance offices. She said she always hands her paperwork directly to someone at the office, but, regardless of these efforts, her paperwork fails to be processed. She received a letter from Social Security explaining she was going to lose disability benefits because the office had not received her paperwork.*

*Dominique said county assistance workers do not fully understand programs and have been unable to convey details about how programs can help.*

Beyond geographic issues, several people focused on what many viewed as organizational or physical barriers to advancing themselves toward self-sufficiency. Frustration with the barriers manifested itself in several ways.

There were consistent comments related to barriers that prevented greater progress out of poverty. Whether in rural areas or in urban settings, men and women repeatedly cited transportation, housing, food, education and poverty wage jobs as obstacles in their path to self-sufficiency.



The obstacles that were noted created gaps in the ability of programs to reach those in need. Regardless of the depth of their poverty, better public transportation, availability of safe, secure and affordable housing, enhanced education and job prospects and access to more and higher quality food were issues that led to insecurity and hardship. When the logistics related to these issues were out of place, the individuals reverted to clinging to sustenance and forgoing attempts to move out of poverty situations.

One of the largest challenges cited by those experiencing poverty was the lack of accessibility to quality job opportunities and living wages. The lack of family-sustaining job opportunities and meaningful education and job training were key elements in many Tour presentations.

A near universal impression among those who testified suggested that access to education and skill development was a pathway out of poverty. Many realized that the lack of education restricted their economic mobility.

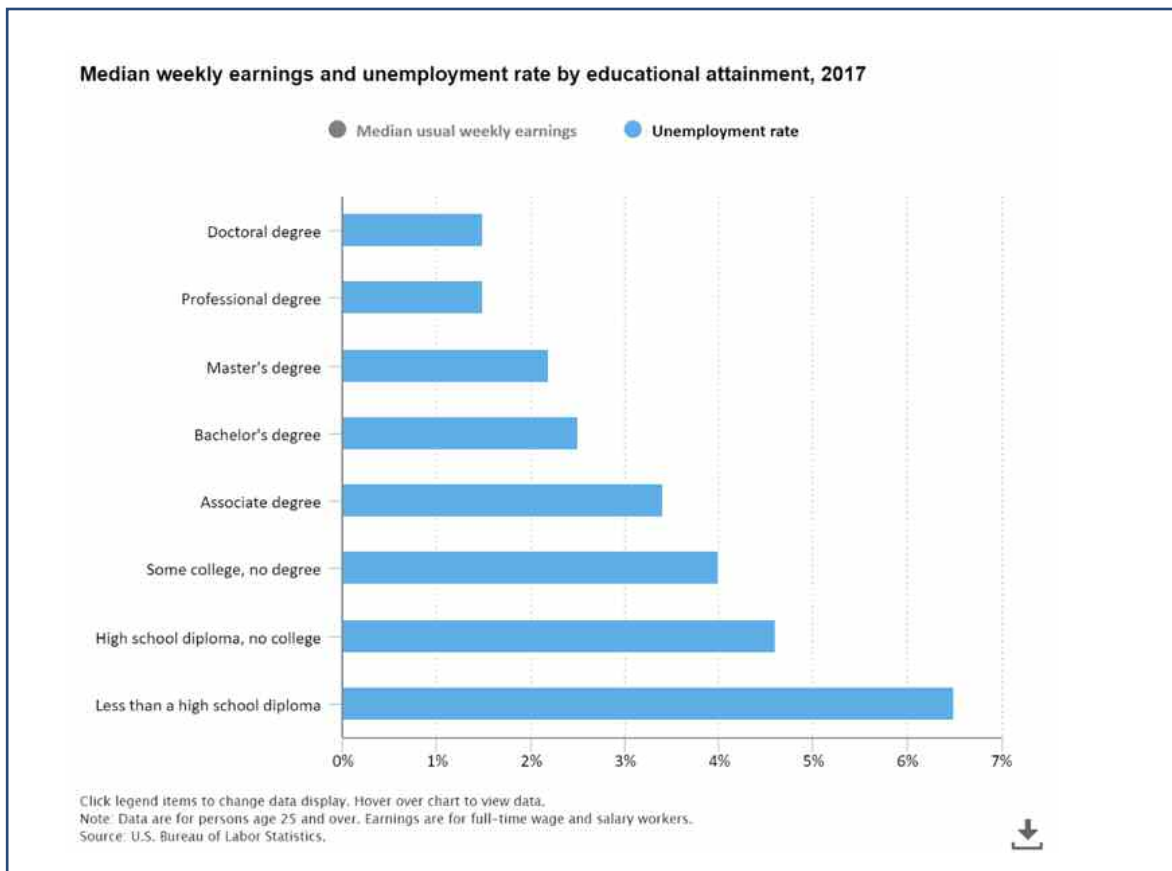
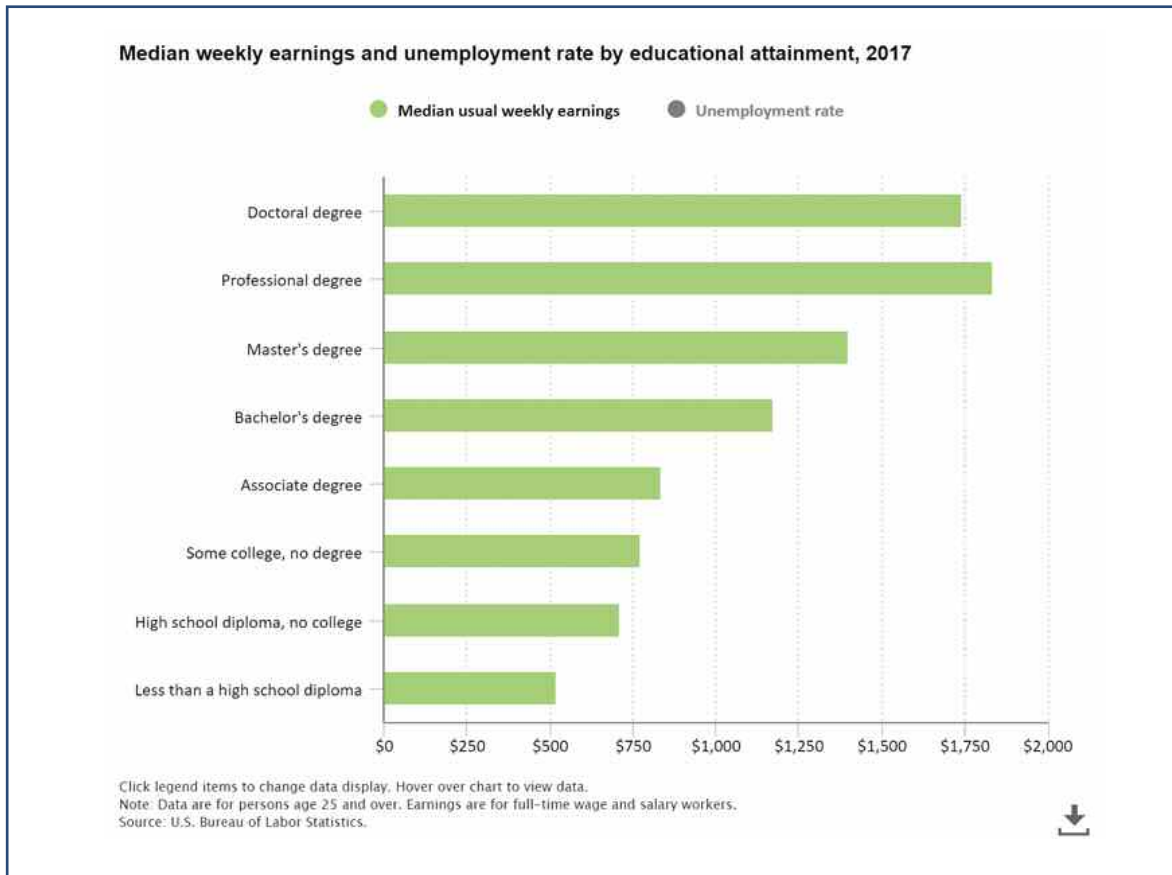
*To address low wages, Rochelle said more employment skill training is needed and skill-enhancement would help produce living wages.*

According to a U.S. Department of Health and Human Services report, “Poverty in the United States: 50-Year Trends and Safety Net Impacts,” which examined poverty over a 50-year period, education is a key determinant of poverty (Chaudry, et al., 2016).

The poverty rate of those who did not graduate high school is two or three times higher than that of high school graduates (Chaudry, et al., 2016). The U.S. Department of Health and Human Services also reports that the poverty rate for people with only a high school diploma has nearly tripled over the 50-year period (Chaudry, et al., 2016). The report noted that poverty rose significantly during times of economic distress (Chaudry, et al., 2016).



Examining the two charts from the U.S. Bureau of Labor Statistics Current Population Survey, reveals that people who are 25 and older with less education have lower weekly earnings and higher unemployment rates than those with an advanced education.



Source: Elka Torpey, "Measuring the value of education," Career Outlook, U.S. Bureau of Labor Statistics, April 2018.

The good news for some who testified was that after experiencing years of impoverishment, they sought out educational programs to advance academically and build their skills in selected fields. Often, these efforts were successful and contributed to greater income and stability.




## EMPLOYMENT PROGRAMS

for people who receive public benefits in PA

The Pennsylvania Department of Human Services has programs that help those receiving Temporary Assistance for Needy Families (TANF) and/or Supplemental Nutrition Assistance Program (SNAP) benefits prepare for, find, and keep employment. While some are required to look for work in order to keep their benefits, many others voluntarily enroll in the programs. Here is what is available:

<div style="text-align: center;">  <p><b>WORK READY</b></p> </div> <p><b>WHAT IS IT?</b> Program that provides case management to help people prepare for and secure employment.</p> <p><b>WHO DOES IT SERVE?</b> People who receive TANF and/or SNAP benefits.</p> <p><b>GOALS:</b> Active participation in the program that leads to enrollment in EARN or KEYS, or employment.</p>	<div style="text-align: center;">  <p><b>EARN</b></p> </div> <p><b>WHAT IS IT?</b> Program assisting people with transition from receiving public benefits to being active members of the workforce.</p> <p><b>WHO DOES IT SERVE?</b> People who receive TANF benefits.</p> <p><b>GOALS:</b> Job placement, job retention, credentialing, and no longer needing TANF.</p>
<div style="text-align: center;">  <p><b>KEYS</b></p> </div> <p><b>WHAT IS IT?</b> Collaboration with community colleges to assist people who receive benefits with completing certificates, degrees, and credentials.</p> <p><b>WHO DOES IT SERVE?</b> People who receive TANF and/or SNAP.</p> <p><b>GOALS:</b> Course completion, graduation, and employment.</p>	<div style="text-align: center;">  <p><b>SNAP 50/50</b></p> </div> <p><b>WHAT IS IT?</b> Nonprofit organizations leverage their funding against funding from the federal government to provide job-specific skills training.</p> <p><b>WHO DOES IT SERVE?</b> People who receive SNAP benefits.</p> <p><b>GOALS:</b> Program completion, job placement, and job retention.</p>

PENNSYLVANIA DEPARTMENT OF HUMAN SERVICES • JANUARY 2018 • DHS.PA.GOV

Source: Pennsylvania Department of Human Services  
<http://www.dhs.pa.gov/publications/infographics/employmentservices/>

*Leesa is working through a medical assistant certification program paid for in part by Trehab. She hopes to find a job as a receptionist and medical biller at a doctor's office. She said medical billers make \$12 to \$15 per hour.*

Far too many people seek education and training but are restricted by a lack of access. The provider panel noted that those seeking high school diplomas through GED programs were often rebuffed due to lack of space in classes. There is a far greater demand for such courses than there are slots available.

The provider panel also noted that earlier access to education improves outcomes. They claim that support early can help stave off poverty later. Those who receive a high school equivalency said the learning process cannot end with a GED.

*Toni focused a great deal on education in discussing her plight. She said that more educational opportunities and information about programs are needed to aid those struggling with poverty.*

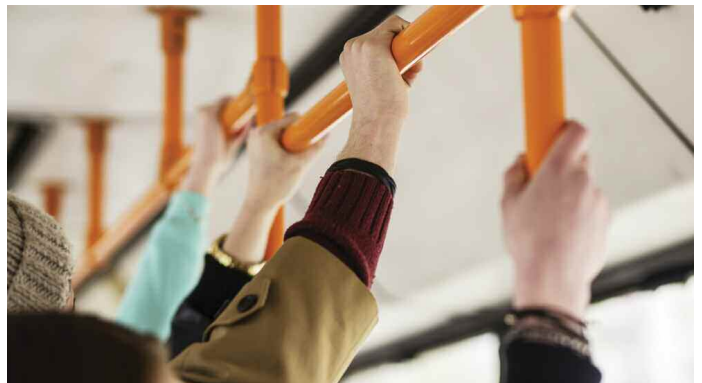
Testimony was also offered about the frustrations with seeking greater skills and education but being stuck in low-wage professions with limited advancement opportunities. Many of these individuals had limited means but were then hobbled by high student loan repayment bills.

*Jasmine described her efforts as she tried to navigate her way through a variety of challenges. She was trained and worked as a medical assistant. Despite her training and employment, the work resulted in low wages with no benefits. Her wages were frozen, and she needed food stamps to help cover expenses. She also carries more than \$15,000 in student loan debt.*

Transportation was high on the list of obstacles. Access to effective, efficient and inexpensive transportation was on the minds of many. It was clear the inability to get to work, school, child care or medical appointments created a barrier to advancing from poverty. The often-mentioned way to address inadequate public transit - walking to destinations - was not possible in many situations. The result was the loss of access to job opportunities or job training.

The inability to find suitable and convenient transportation to get to a job or work-training session compounded an already-difficult job search, given their lack of skills, many said. Transportation barriers limit those searching for work to near their homes and effectively limit the range of their job searches, essentially tying down those who sought change.

Far too many of the persons who testified settled for insufficient alternatives because they were dealing with other complications of their respective situations.



*Living without a car, Tyran walks to destinations due to the complexity of syncing his schedule with that of the bus system.*

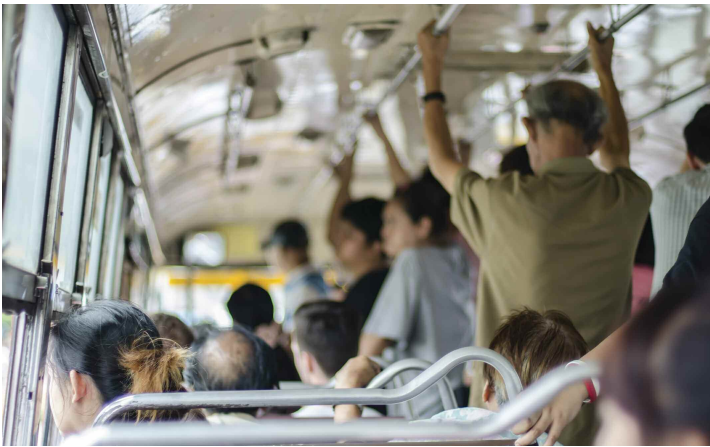
A recent paper underscores the importance of effective transportation in addressing poverty. A report in the Chicago Policy Review, “How Public Bus Routes Can Deconcentrate Poverty and Promote Equity” (Miller, 2018), concluded that “more robust public transit options can help deconcentrate poverty and promote equity and inclusivity across different areas” (Miller, 2018). This report was based on an analysis of census tract data



over an extended period (1970 to 2010) looking for a correlation between access to transportation and poverty (Miller, 2018).

In urban areas, public transportation was generally available (Miller, 2018). Scheduling and service availability to work in symmetry with public transportation presented difficulties (Miller, 2018). This was especially difficult in many service jobs that required working through the night, weekends and holidays (Miller, 2018).

*Shore mentioned transportation as a significant hurdle for those struggling with poverty. Regarding transportation, multiple issues were raised. Rate increases, changes to the ConnectCard system, inconvenient scheduling and unavailability of service hampered upward economic mobility.*



In Erie, several testifiers said they believed they could acquire enhanced job training, which would provide better jobs and lead to self-sufficiency, but public transportation access was sketchy. If they used the bus to get to a potential job training site, the service was either two hours early or two hours late, making public transportation functionally unavailable.

They added that the alternative to public transportation was an ad hoc system that neither promised, nor guaranteed, reliability. The shortage of options impacted a wide range of life-decisions, often with less-than-desirable results.

To deal with the lack of transportation access, some men and women relied on family members or friends for transportation. Depending on family and friends to fill in for public transit was necessary, but a burden, they testified.

In rural areas, transportation was identified as a significant hurdle. If public transportation was available at all, it was infrequent. Visits to job sites, skills training, medical care and access to other services was so difficult that it was almost unachievable.

Again, those persons living in rural areas had to rely on family and friends. According to testimony, officials in rural areas know of the inherent problems developing a schedule to help residents. Often, they are constrained by costs and efficiency demands.

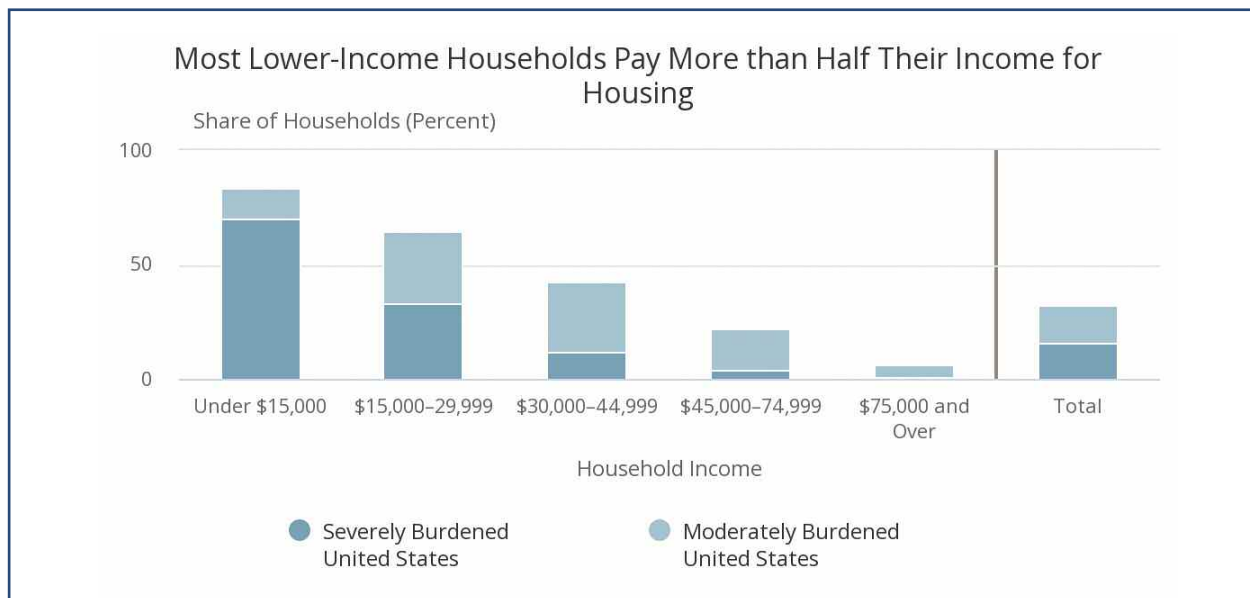
*Transportation issues remain a major challenge for the poor in rural areas, Dave said.*

Another often mentioned barrier is related to housing. The availability of suitable housing that is both secure and affordable was cited as a great and often harrowing problem. Some individuals testified they were forced to live in substandard housing with landlords who did not care to fix broken pipes, walls, leaks and other problems – or were loath to put any effort or money toward repairs. Others said that because affordable housing simply was not available, it forced them to seek housing in shelters or become homeless.



*Ike echoed the comments of many others in expressing frustration with the lack of available quality housing options. He has been to several senior citizen housing venues where he has “been given the run-around,” experiencing long wait times on the phone or never receiving a call back. He has applied for new senior citizen housing for the past five years. He has been living with his daughter for eleven years.*

Harvard University looked at the state of housing in the United States in 2018, reporting that over 70 percent of households with incomes below \$15,000 paid more than half of their income for housing (Joint Center for Housing Studies of Harvard University, 2018).



*Source: Joint Center for Housing Studies of Harvard University, 2018.*

Equally troubling and related to housing availability were the safety and security concerns expressed by individuals persisting in exceptionally tough situations. Fear for personal safety, and security concerns for members of the family, prompted some people to flee from housing in search of refuge in the homes of family members, public shelters or the streets.

*Helen has been dealing with housing insecurity for 18 years, since a fire destroyed her home in 2001. For the next 7 years, she spent time in and out of shelters, or floating between friends' and family's homes, until she had to return to the shelter regularly in 2008.*



Hunger was a notable barrier mentioned prominently in tour discussions. According to the Office of Disease Prevention and Health Promotion, food insecurity is the “disruption of food intake or eating patterns because of lack of money and other resources” (Office of Disease Prevention and Health Promotion, n.d.). Food availability, nutrition and reliable access is a threat (Office of Disease Prevention and Health Promotion, n.d.). Many testifiers who were enrolled in and received SNAP benefits lamented the limitations. They noted the amount of SNAP benefits had to be stretched each month to cover their food needs.

Concerns of individual participants ranged from limited stipends and budgeting for groceries to the quality of nutrition and related health risks resulting from unbalanced diets. Concerns were also expressed for certain populations who could not access enough food, notably college students.

*Relative to SNAP benefits, Linda said she receives \$114 per month or \$28 per week, which makes it exceptionally difficult to get enough healthy foods.*

*Dominique said SNAP benefits are not enough and that trying to live on food stamps is exceptionally difficult. The amount of food stamps available - \$112 per month - also leads to unhealthy eating habits.*

According to Feeding America, nearly 60 percent of food-insecure households used at least one federal food assistance program (Feeding America, n.d.). These programs include SNAP, school lunch program and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) (Feeding America, n.d.).



During the tour, alternative strategies were discussed for accessing meals outside of the federal food stamp program. These include attending meals hosted by faith-based groups and non-profits. Also mentioned were ideas for stretching SNAP benefits to cover the month.

Another barrier issue discussed over the course of the testimony was addressing child care needs. It was argued that affordable child care prevented individuals from seeking additional job training, better jobs and greater opportunities. Affordable, quality, safe and secure child care access was a significant challenge.

*Ntambese identified child care as an issue that makes dealing with poverty more difficult. She expressed a great deal of worry over the loss of benefits when program income guidelines are exceeded.*

Child care responsibilities required many individuals to limit their job searches, educational pursuits and careers.

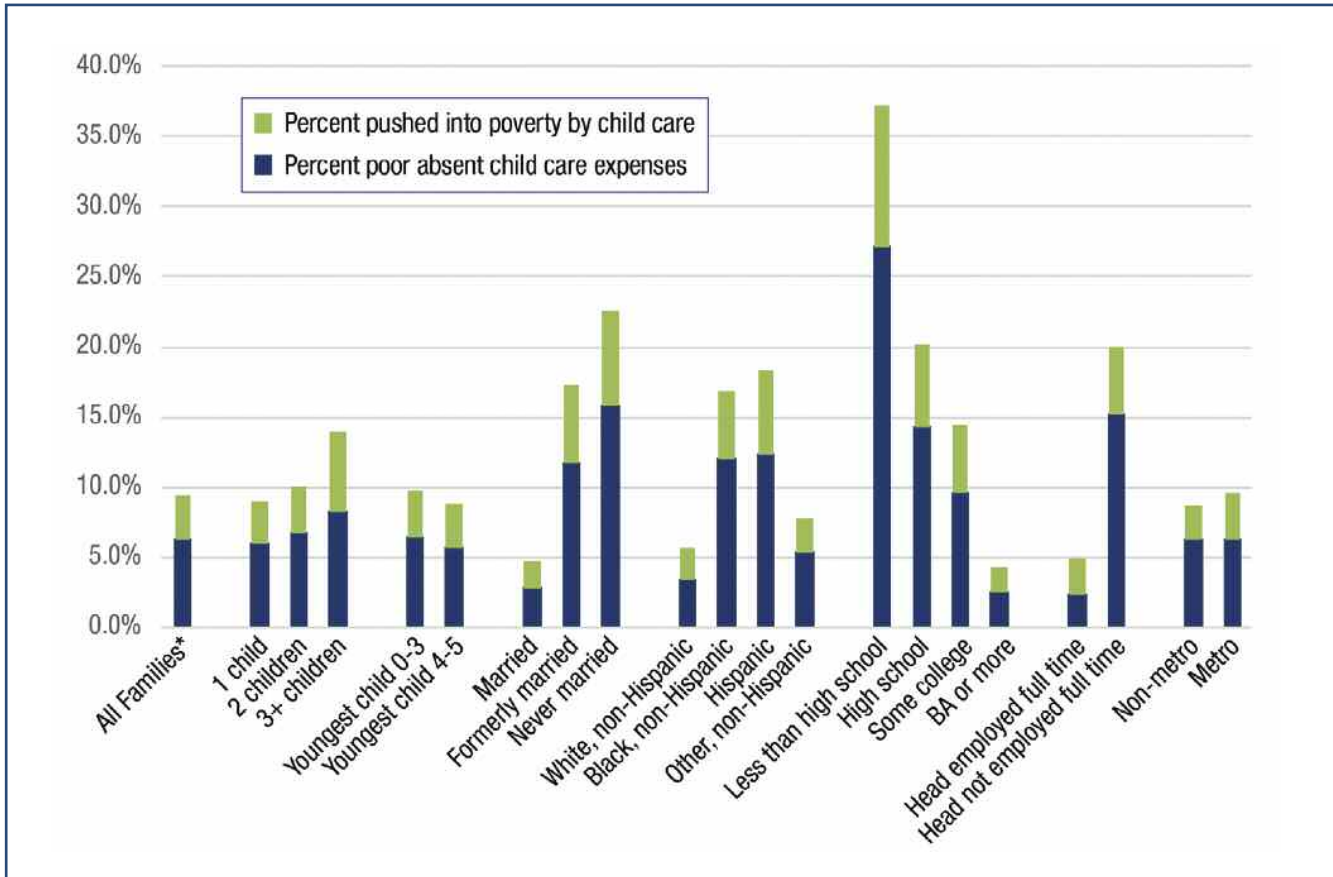


*Leesa cited lack of flexible child care as another high barrier to finding employment. Leesa said evening and weekend child care is needed but is generally unavailable, leaving folks with limited job experience fewer employment opportunities outside regular working hours.*





According to a report from the Carsey School of Public Policy at the University of New Hampshire, nearly a third of families with young children are poor (Mattingly & Wimer, 2017). Among families paying for child care, almost one in 10 are poor, and a third of these families are “pushed into poverty by child care expenses” (Mattingly & Wimer, 2017). The study found that an estimated 207,000 families were pressed into poverty as a result of child care costs (Mattingly & Wimer, 2017).



Source: Mattingly & Wimer, 2017.



## Benefits Cliff

One of the most difficult issues repeatedly discussed during the tour was the struggle of impoverished men and women to qualify for essential government programs while seeking better jobs and additional benefits.

Concerns about earning too much and exceeding program income limits was noted as a significant impediment to seeking a job or promotion. Many of the individuals testifying before the panel expressed a desire to earn more money and gain better work skills; yet they were constrained by fears that higher wages would cause them to exceed the income limits of the government programs they relied upon, disqualifying them from receiving such benefits in the future.

Many feared that accepting marginally better jobs with slightly better wages – while losing program benefits – would be more costly in the long run. In many cases, such a Catch 22 scenario could also threaten someone's access to life-saving programs. Overall, the desire to rise out of poverty situations was significantly impacted by this “benefits cliff.”

*Devin started volunteering for non-profit organizations, later securing a paid position with them. In moving to Erie, he was able to find work; however, that work impacted his eligibility to receive benefits. Devin began a journey of navigating government benefit programs and systems.*

The result is a continuation of a cycle in which poverty wage jobs with few benefits and little room for upward mobility become fixed in family life.

*Cole used to receive food stamps and was well-aware of the income thresholds for eligibility for programs. He feared making too much money and exceeding income guidelines would result in losing health care and other benefits. The income cut off for programs was a real impediment to breaking free from poverty.*



The fear of gaining skills and earning more money, but facing a net loss due to program ineligibility, remains a real issue and a barrier for growth for both individuals and the commonwealth. The report, “Getting Poorer While Working Harder: The ‘Cliff Effect,’” described workers as trapped in situations where they must deny promotions and pay raises to remain eligible for program benefits (Crandall, 2019).

The Foundation for Economic Education’s “If You Accept This Raise, You Fall Off the Welfare Cliff,” posted a math problem to illustrate this issue:

At \$12 per hour, the salary enables a person to access tax credits, food assistance, child care and medical benefits worth \$41,465, with taxable income of \$21,121 (Baetjer, 2016). In the situation where an employer wants to give a promotion and raise pay to \$15 an hour; the net salary increase is \$5,451 to \$27,572 after tax, but at that level the individual loses eligibility for programs worth \$8,336 (Baetjer, 2016).

*Helen had previously worked at McDonald's as a maintenance person making poverty wages of \$7.25 per hour at the state minimum wage. She received a 20-cent raise in the 18 months she was employed there but was laid off after the franchise owner sold the business. Once disability payments stabilized her income, however, she no longer qualified to stay in the shelter system, as her income was now "too high" for a single adult.*

Understanding the programs that aid individuals and families in need will also provide a clearer picture of how the benefits cliff affects those who utilize the assistance they provide. The information below shows income eligibility limits for two popular programs.

### SNAP

SNAP is a federal program administered by the state through the Department of Human Services. SNAP provides food assistance to low-income individuals and families based upon income and resource eligibility. Below, you will find information on income eligibility and monthly allotment levels as of September 2019.

Household Size	Gross Monthly Income (130% of Poverty)	Maximum Monthly Allotment
1	\$1,316	\$192
2	\$1,784	\$353
3	\$2,252	\$505
4	\$2,270	\$642
5	\$3,188	\$762
6	\$3,656	\$914
7	\$4,124	\$1,011
8	\$4,592	\$1,155
Each add. member	+\$468	+\$144

For low-income women with children, earning more than 130 percent of poverty by just a few dollars could result in loss of their food budget. This is because the few extra dollars per hour does not account for the maximum monthly allotment that is necessary to feed their families. In fact, the "benefits cliff" hurdle has been acknowledged by DHS such that in 2018, changes were made to SNAP eligibility for a specific population of students at community colleges by expanding the definition of "eligible student" under SNAP, allowing formerly ineligible, low-income students to qualify for benefits.

### Child Care Works Subsidized Child Care Program

Child Care Works is a subsidized childcare program that helps low income families pay for childcare. The program is funded with both state and federal dollars. In some cases, the subsidy does not cover the whole cost of a childcare program. In those circumstances, families may have to pay the difference between the subsidy and the program cost. Under the Child Care Works program, child care can be provided in a variety of settings, which includes care provided by family members. Below, you will find information on income eligibility for the child care subsidy.

Family Size	Maximum Yearly Family Income
2	\$33, 820
3	\$42,660
4	\$51,500
5	\$60,340
6	\$69,180
7	\$78,020
8	\$86, 860

Dealing with the benefits cliff is not new and it is not a Pennsylvania-specific problem. Other states have examined this issue and it has caught the attention of policymakers on the national level.

A recent paper published by the National Conference of State Legislatures examined the issue in depth (National Conference of State Legislatures, 2019). Using case studies from several states, with details about how the benefits cliff impacts various programs, the study produced specific policy options (National Conference of State Legislatures, 2019).



These include:

- **Mapping benefits cliffs:** Understanding the relationship between wages and the benefits cliff is an important step to addressing the problem. Other states have established a self-sufficiency standard to establish an amount needed to ensure a proper transition from programs (National Conference of State Legislatures, 2019).
- **Aligning eligibility levels:** Too many families fail to grasp the impact of program eligibility levels and therefore face a harsh reality when income exceeds program limits (National Conference of State Legislatures, 2019). Multiple states handle asset limits and income disregards. States have made efforts to adjust program administration (National Conference of State Legislatures, 2019).
- **Making work pay:** Some states have used tax credits to help offset a reduction in benefits or create pathways to smooth the transition from a reliance on benefits to work (National Conference of State Legislatures, 2019).
- **Increasing family economic security through asset adjustment:** Few families living at the edge of economic sustenance can handle unexpected bills (National Conference of State Legislatures, 2019). One way to help is to create asset security mechanisms including escrow accounts and individual development accounts (National Conference of State Legislatures, 2019).
- **Fostering culture and system changes in public and private sectors:** Engaging employers in an understanding of the benefits cliff on workers is a critical element to employee success (National Conference of State Legislatures, 2019). Helping workers adjust to the benefits cliff can be an important part of the business strategy (National Conference of State Legislatures, 2019).

For many Pennsylvanians, handling the benefits cliff becomes the most significant barrier to self-sufficiency (National Conference of State Legislatures, 2019).

## Individual Obstacles

Across the state and nation, individuals living in poverty experience significant hurdles in their pursuit of self-sufficiency. Some of these barriers are systemic – they result from societal structures and affect entire generations and communities. Some barriers are institutional, which deny impoverished people the support they need. Others are caused by unforeseen acts that pull at financial underpinnings and shake financial foundations. When concomitant barriers exist, the climb up the economic ladder is even more difficult.

As a result of the Poverty Listening Tour, common barriers to becoming self-sufficient came into focus. Specific barriers can be pinpointed and explored. As discussions with many individuals and providers illustrated, strong family, community and service supports are critical components for individuals to rise out of poverty and into self-sufficiency.

### Medical and Mental Illness

The roots of poverty go deep into many issues. One of the most difficult is the medical and mental health and concerns of men and women living in poverty. Each discussion offered new perspectives on the impact of health care issues on disadvantaged persons, along with solutions to address those needs.

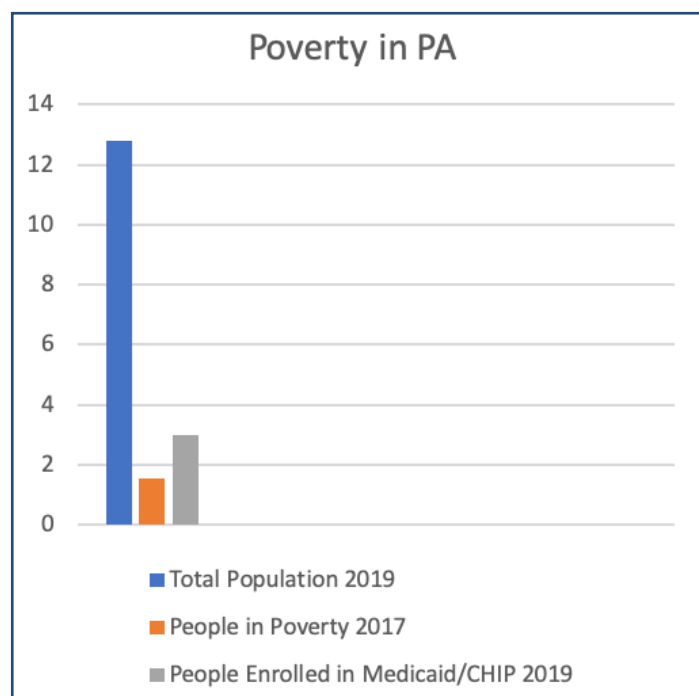
From a lack of access to services and communication difficulties to few practitioners being willing to care for impoverished people, a wide chasm exists between the poor and a range of health services. The testimony presented underscored the problem.

*Linda's focus was on health care services and her struggles with declining health. Linda has lived in poverty her whole life and suffers from a plethora of medical issues.*

As noted in testimony, both physical and mental health not only create barriers to escaping poverty but are negatively impacted by poverty. Access to quality healthcare providers and mental health interventions is not only impeded through the isolation that systemic barriers perpetuate, such as access to affordable and reliable transportation options, but also by societal or community stigma in obtaining treatment.

There is also strong evidence that poor health contributes to reduced income, creating what is referred to as the “health-poverty trap” (Health Affairs, 2018). Poor health also yields lower wages and lower wages yield poorer health outcomes (Health Affairs, 2018).

While many testifiers had Medicaid coverage, they were concerned that health care would not be available at critical moments in their lives. In Pennsylvania, nearly 3 million people were enrolled in Medicaid or CHIP coverage as of May 2019 (Medicaid.gov, n.d.).





While this is a substantial portion of our total population of roughly 12.8 million, just two years prior, 10.6 percent of Pennsylvanians under the aged of 65 and below 138 percent of the federal poverty line did not have health insurance at any time (Talk Poverty, 2018).

In addition, payment for health care services continues to plague Medicaid, according to the testimony provided. A shortage of housing options for families with adult children who require health and special needs supports further exacerbates health morbidities.

*After her father died, Rose suffered a heart attack that required surgery. She lived in Virginia Beach, where the surgery was performed and botched, leaving Rose with an irreparable disability. She is unsure of her life's expectancy at this point. She hopes to get her son in to safe housing for adults with special needs so that she can find an assisted living facility to help with her own medical needs.*

To gain a better understanding of the depth of the problem, advocates and service providers shared their perspectives. The providers' panel called for more funding to address mental health challenges. They asserted the wait time for mental health services exacerbates problems when counseling is necessary to prevent or address a crisis.

### SPOTLIGHT ON SPHCC

One bright light in the healthcare landscape for the disadvantaged is the Scranton Primary Health Care Center (SPHCC). This 40-year-old facility is the only Federally Qualified Health Care (FQHC) organization in Lackawanna County. It served 11,400 patients last year in 40,000 visits across many health care service areas, including primary care, dental and mental health care. They offer a broad amount of services, understanding the needs of the community but also knowing that offering many services under one roof helps alleviate the stigma associated with receiving any one service.

SPHCC patients are mostly uninsured or utilize Medicare and Medicaid as their primary health insurance. The facility uses sliding scale policies tied to the federal poverty level and are able to work with external referrals that adhere to the same policies. Not only is SPHCC working closely with area social service agencies, they are also investing in low-income communities and providing a training ground for many new doctors and medical students. SPHCC is currently collocating a dental office into a new subsidized housing project in Carbondale to be closer to the community they serve.

Because a lack of reliable transportation is often an impediment to positive health outcomes, SPHCC instituted a program called "SPHCC Cares," which utilizes internal funds to help cover taxi fare so patients can get to and from their medical appointments.



According to the report, "Addressing Poverty and Mental Illness," individuals who experience poverty, particularly early in life or for an extended period, are at risk of a host of adverse health and developmental outcomes through their life" (Simon, Bedere, & Manseau, 2018).

### Substance Abuse

Poverty and substance abuse are often intertwined, according to testimony presented. Far too many men and women have become impoverished due to substance abuse issues. From life-long dependency to short term issues that resulted in broken families, financial decline, domestic abuse and continued struggles, dealing with substance abuse has been a main cause of, and barrier to overcoming, poverty.

Some studies have indicated a correlation between poverty and substance abuse. According to the St. Joseph Institute for Addiction, the relationship between poverty and substance abuse is “complicated” (St. Joseph Institute, 2018); yet exists (St. Joseph Institute, 2018). Those in poverty situations are more likely to have abuse issues, but poverty does not always have a direct relationship with substance abuse (St. Joseph Institute, 2018).

The factors noted by the institute as leading to a higher risk of substance abuse for the poor include stress, hopelessness, lower self-esteem, lack of social support and a loss of access to health care (St. Joseph Institute, 2018).

Despite conflicting studies on whether the cause of addiction can be correlated in any way to socioeconomic status specifically, what is clear is that escaping dependence is more difficult when stabilizing factors are not in place, such as a steady job. As seen in the following chart, from 2011-2013, a larger percentage of heroin users were in the low- and mid-annual household income ranges, reinforcing finances and jobs as a major stabilizing factor in overcoming addiction.

### Heroin Use Has INCREASED Among Most Demographic Groups

Heroin use has increased among most demographic groups. This chart shows the annual average rate of heroin use (per 1,000 people in each demographic group) for the combined years 2002 to 2004 and 2011 to 2013 and shows the percent increase between those time periods.

	2002–2004*	2011–2013*	Percent Change
<b>Sex</b>			
Male	2.4	3.6	50%
Female	0.8	1.6	100%
<b>Age, Years</b>			
12–17	1.8	1.6	—
18–25 3.5	7.3		109%
26 or older	1.2	1.9	58%
<b>Race / Ethnicity</b>			
Non-Hispanic white	1.4	3	114%
Other	2	1.7	—
<b>Annual Household Income</b>			
Less than \$20,000	3.4	5.5	62%
\$20,000–\$49,999	1.3	2.3	77%
\$50,000 or more	1	1.6	60%

Source: Centers for Disease Control and Prevention  
<https://www.cdc.gov/vitalsigns/heroin/infographic.html>

*Michelle described the challenges she faced as a former drug user. Her drug use led to homelessness and rehabilitation.*

Based on testimony, many of those suffering from substance dependency recognize that assistance can help; however, structural barriers exist – lack of access to health care, transportation or mental health services – which prevent individuals from receiving the type of assistance that can make a real difference.

*Leon has been in recovery for alcohol addiction. He attends church and is living in an alcohol recovery house where he shares a room with another gentleman. However, Leon has dealt with many health-related issues, including a diagnosis of diabetes, heart issues, poor circulation and a herniated disc in his spine. Recently, he had double hernia surgery that was not done properly and required a post-surgery blood transfusion.*

A number of people who discussed dependency issues championed the help they received from local groups or organizations. In instances where a substantial portion of the population was living in shelters and suffered from drug and alcohol dependency, it was critical that an effort was made to reach them.

*Devin said he encountered many men and women who had drug and alcohol dependency issues. He said he encouraged others to seek treatment, gain self-esteem and build themselves up.*

### **Domestic Abuse**

Another issue that correlates with poverty is domestic abuse. Stories detailed during the tour demonstrated the nature of that relationship. Several presentations illustrated that difficult financial situations were compounded by domestic violence. In many cases, the domestic violence led to homelessness and despair. Other problems also resulted.

Testimony reinforced the fact that exposure to violence broke families apart and compounded other problems associated with poverty. Instability resulting from domestic violence contributed to homelessness, schooling interruptions, child care issues and substance abuse.

*Cole outlined his struggle with poverty. He was raised by a single mother and his father was a heroin addict. There was domestic violence and drug use in his household as well.*

Research validated the notion that domestic violence was among the factors contributing to poverty among women and children. Domestic violence victims faced housing issues and often lacked effective legal representation. These remain as obstacles, but there are other barriers that impede recovery from domestic violence, including psychological impacts.

Domestic violence survivors are often constrained by their abusive partners. This impacts their ability to work, privately hold assets and have control over bank accounts and communication devices (Renzetti & Larkin, 2009). This additional layer of abuse is often called “economic abuse” (Renzetti & Larkin, 2009). The mental and physical health strains of abuse often lead to greater absenteeism in the workplace and/or a reduction in productivity. This sometimes leads to job loss and additional financial problems for domestic violence victims (Renzetti & Larkin, 2009).



In “Dreams Deferred: A Survey on the Impact of Intimate Partner Violence on Survivors’ Education, Careers, and Economic Security,” written by the Institute for Women’s Policy Research, 164 “intimate partner violence” survivors were surveyed about the effects such violence has had on their education, career and economic stability (Hess & Del Rosario, 2018). Seventy-three percent of respondents claim they remained in an abusive

relationship or returned to one for economic reasons (Hess & Del Rosario, 2018). Sixty-two percent said they were disrupted from completing education or training due to “economic abuse” (Hess & Del Rosario, 2018). Eighty-three percent said their partners disrupted their ability to work (Hess & Del Rosario, 2018).

Women provided testimony about domestic abuse to tour panels and discussed how they tried to manage domestic violence situations. This included constantly moving families to new locales, adjusting housing availability within a community, moving to shelters and removing children from difficult home environments. These actions were aimed at overcoming traumatic situations and protecting the vulnerable. Domestic violence was a strong contributor to poverty in these instances.

*Danielle said she was compelled to go to a homeless shelter due to the lack of housing. Of particular concern was Danielle’s desire to find proper schooling for her children. She was a victim of domestic violence.*

### **Family or Generational**

Breaking the cycle of poverty among families was widely discussed during the tour. From the normalization of poverty over decades to high barriers preventing an escape from poverty, there were many examples of the chilling nature of familial poverty. Among the issues raised during the discussion of generational poverty was the vice-like hold of the benefits cliff that prevented financial traction.

Poor families were forced to manage in an environment that was averse to advancement because of the structural obstacles that create gaps in the social safety net, the panel learned. Difficult domestic situations created barriers that hobbled families for years.

*Judith is a 19-year-old Lycoming County resident, who has had a series of difficult hurdles to overcome in her life. The child of a single-parent household, Judith was abandoned by her father when she was 5 years old. Her mother had to work various jobs to make ends meet. As a young person, Judith was sexually abused by her cousin, who recently got out of prison. She also experienced bullying, which led to self-harming behaviors. Judith did not graduate from high school and began stealing.*

Working low-wage service industry jobs in most cases did not provide adequate health insurance, pensions, savings plans, or other support. This also resulted in continuous poverty.

Often, the cycle of familial poverty is broken by a combination of strong support systems and determination to break out of the cycle, according to advocates and service providers. Others found that their family support systems, while strong and accessible, were not enough to create the opportunity for a breakthrough.



*Kenar is a 19-year-old who grew up in a single-parent household with transient housing situations. His dad left when he was born. His mom was nearly killed in a domestic dispute. His mom was able to take he and his brother to North Carolina to live with her parents, but Kenar’s grandfather kicked them out after one year. The family moved to another town and lived in a battered women’s shelter for the next six months. They were then able to find an apartment, where they lived for the next three years.*

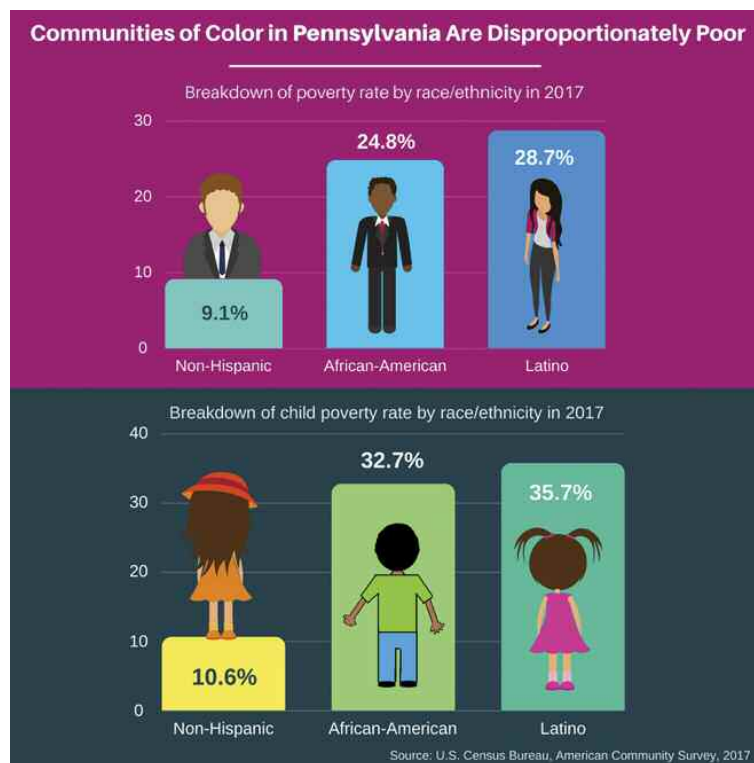


### ***Racial, Ethnic, or Immigrant Status***

Racial discrimination was a strong factor in poverty, presenters explained during the tour. In struggling to find secure housing, jobs and opportunity, several women testified that discrimination played a significant role in restricting their economic mobility.

*Danielle presented a thorough outline of her effort to escape poverty. A single mother of three and military veteran, she claims she faced discrimination while looking for housing and employment.*

It is evident that communities of color are disproportionately impacted by poverty in Pennsylvania. In statistics released by the Coalition for Low-Income Pennsylvanians and the Coalition on Human Needs via its “Pennsylvania Poverty Snapshot,” there are an overwhelming amount of African-Americans and Latinos struggling with poverty. In addition, children in communities of color suffer in poverty to an even greater extent.



Source: PA Poverty Coalition

<https://www.papovertycoalition.org/2018/10/impact-of-census-bureaus-poverty-data.html>

Immigrants are another group that struggle to reach self-sufficiency – with language barriers impeding access to education and employment opportunities.

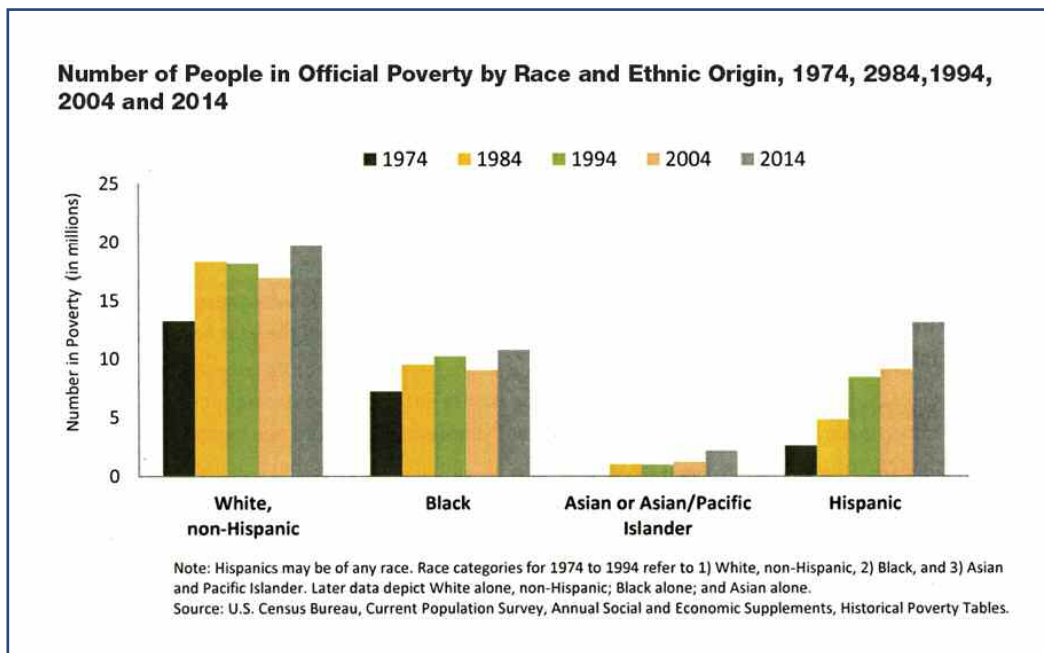
*Ntambese is an immigrant from the Congo who came to the United States as a refugee. She said refugees need more help with assimilation to our country. While Ntambese found a work opportunity through the Erie Urban Community Center, the language barrier was a significant obstacle. She said she was also discriminated against because of her inability to master English.*

Programmatic changes to social safety net programs and government policy changes, such as the border crackdown on undocumented immigrants, have also had huge impacts on immigrant populations in the U.S. Families are being ripped apart and the heads of working households are being deported in sweeping raids.

In Pennsylvania, immigrants are being targeted by U.S. Immigration and Customs Enforcement (ICE) at unprecedented levels (Deto, Immigrants are propping up the Pittsburgh metro area population, 2017). According to Syracuse University’s Transaction Records Access Clearinghouse (TRAC), ICE agents in the Pennsylvania are arresting undocumented immigrants at a higher percentage than in any other state (TRAC Immigration, 2019).

While it is unknown how these enforcement actions will impact the workforce, we know that in areas like Pittsburgh, where without immigrants, population would have declined more than any other metropolitan area in the U.S. since 2010, the loss of immigrants could have a real effect on the economy and tax base (Deto, Immigrants are propping up the Pittsburgh metro area population, 2017).

The discrimination described during the tour is one explanation for the high poverty rates among the Black and Hispanic populations over the last five decades. The time-series analysis compiled in the HHS report indicates that while the poverty rate has declined for African-Americans, it remains “close to three times the poverty rate for non-Hispanic Whites” (Chaudry, et al., 2016).



Source: Chaudry, et al., 2016.

### *Criminal Justice*

The criminal justice system contributes to poverty, according to testimony provided during the tour. Conviction, incarceration and subsequent release into communities resistant to hiring ex-convicts has curtailed opportunity and increased recidivism.

While so-called “second chance” and “clean slate” laws have removed some criminal conviction questions from employment applications and interviews, employers remain reluctant to employ people who have been incarcerated.

According to a recent report in Axios, “Prisons Thrive on Poverty,” based on Brookings Institute data, in eight years leading up to incarceration, nearly half of inmates had no income (Kight, 2019). Less than one in ten made more than \$25,000 or more in any one year (Kight, 2019).

An individual with a criminal record is often denied the chance to work or advance to jobs that offer better wages and benefits. The impact reverberates throughout the entire social safety net, as those unable to find work resort to seeking relief through government programs, family or local service organizations, testifiers said.

*Steve credits the organization and his family for keeping him strong and focused through the love and care they provide to him. He has served time in jail previously and is determined to avoid reincarceration.*

*When he was not serving time in jail, Breilun was taking care of his siblings. He suffered the loss of his brother due to a collapsed lung.*

The providers panel discussed the criminal justice system’s method of dealing with juvenile crime. They noted that juveniles often either plead guilty or face massive fines. Oftentimes, young people have the additional burden of having “the book thrown at them” if they have any additional slip-ups.

Involvement in the juvenile justice system is a barrier to service access, panelists noted. For instance, to be eligible for JobCorps, a young person cannot be on probation, have pending court dates or owe fines exceeding \$500. Even when sentenced to community service as an adjudication alternative, many kids struggle with balancing their court-ordered requirements and schooling. Finding a way to get to their community service assignments is also a problem for many young people.



The Center for American Progress issued “One Strike and You’re Out: How We Can Eliminate Barriers to Economic Security and Mobility for People with Criminal Records” in 2014 (Vallas & Dietrich, 2014). It highlighted the barriers to employment, housing, public assistance, education and training for people with criminal records (Vallas & Dietrich, 2014). As put by Rebecca Vallas, one of the report’s authors, having a criminal record can be “a life sentence to poverty (Vallas & Dietrich, 2014).”

Pennsylvania policymakers have begun to take these factors into consideration. The Center for American Progress’s report helped pave the way for passage of

the Clean Slate Act, the nation's first law that automatically expunges certain criminal records (Vallas & Dietrich, 2014). As the Washington Post reported, this will enable Pennsylvania to seal 30 million criminal cases, thus removing obstructions faced by many who seek economic stability and mobility (Knowles, 2019).

Still, the concern for positive outcomes for people intertwined in the juvenile justice system drives the need for services to be effective and well-applied, so that a strong economic, social and ethical foundation can be built once alternative adjudication is administered. The fear, according to panelists, is that too many juveniles are unable to extricate themselves from court-ordered requirements and end up reoffending.

## **Germantown Poverty Relief Initiative (GPRI)**

Senator Haywood and staff from his offices in Philadelphia, Harrisburg and Montgomery County were involved in the examination of poverty in the Germantown section of Philadelphia. As a result of the study, the proposed demonstration project (detailed below) represents a targeted effort to address poverty for women and children. Once implemented and then reviewed, this approach may serve as an model that can be used in other areas to reduce poverty.

### **GPRI Executive Summary**

According to the U.S. Census, the Germantown section of Philadelphia has over 3,000 households living in poverty, including nearly 2,000 female-headed households with children.

The goal of this proposed demonstration is the creation of pathways out of poverty for single women with children. The initiative will give women the tools to improve their lives and those of their children through adult education, reduction of "benefits cliffs," career and financial coaching, job training and skills development, and enrollment in apprenticeship programs or placement and retention in unsubsidized jobs.

The GPRI is a proposed family-centered demonstration program that is designed to create pathways out of poverty for low-income single women and their children in the Germantown section of Philadelphia. It would also work to reduce the frequency and severity of poverty in that community.

GPRI would not replicate or replace government and private workforce development programs but would address the missing components of those programs or systems that fail to reach needy people.

Principal functions of the demonstration program include:

- 1) Agency coordination;
- 2) Outreach and marketing;
- 3) Career and financial coaching;
- 4) Adult education;
- 5) Job training and employment; and
- 6) Reducing benefits cliffs.



## Principal Functions of GPRI

### *Agency Coordination*

The project would establish and manage relationships with state departments and agencies, local government entities and non-profit workforce development organizations to maximize coordination of effort. It would see to it that government regulations are interpreted and applied to provide the most effective platform to help people progress out of poverty. GPRI would consistently monitor regional career and industry developments that may offer participants new opportunities for education, training, apprenticeship and employment opportunities.

### *Outreach and Marketing*

The project would target outreach and marketing in the Germantown community to identify low-income, single women with children and create family profiles, including number and ages of dependent children. In addition, the organization would help identify health, housing or other conditions that lead to poverty. Outreach would be conducted among community gatekeepers, faith organizations, schools and parent organizations. They would also enlist support from officials at affordable housing developments, recreation centers, community events/meetings, emergency food pantries, government and private human service providers and through social media.

### *Career and Financial Coaching*

Residents of high poverty communities are often cut off from advancement opportunities – and often do not even know what opportunities exist. Day-to-day survival can leave little time or energy for planning beyond how to pay the next round of bills.



All GPRI coaching would take into consideration the needs of program participants, their children, and the frequent fragility of single-parent support networks. As an example, when the best option for a working participant's literacy instruction is offered at an evening or weekend program, the coach would help coordinate afterschool care and transportation for the participant and children who are too young to be at home alone. GPRI coaching would also emphasize asset-based, long-term planning for sustainable career growth and wage progression.

Career coaching would help participants learn what it takes to meet their immediate employment goals; make them aware of longer-term, diverse, and non-traditional career opportunities; and guide them to understand the increased earning potential of investing time and energy in their personal academic and skills development. The coach would help people enroll in selected apprenticeship, education or skills training programs; provide support to help navigate life challenges for them and their children; and encourage completion.

Financial coaches would work closely with participants to ensure they apply for and receive public benefits that would help them and their children. The coach would also help people develop budgets and prepare for changes in public benefit levels as earnings increase. The financial coach will also share free or reduced-cost goods and services in the community that can relieve pressure on the household budget or offer family enrichment and entertainment opportunities.

### *Adult Education*

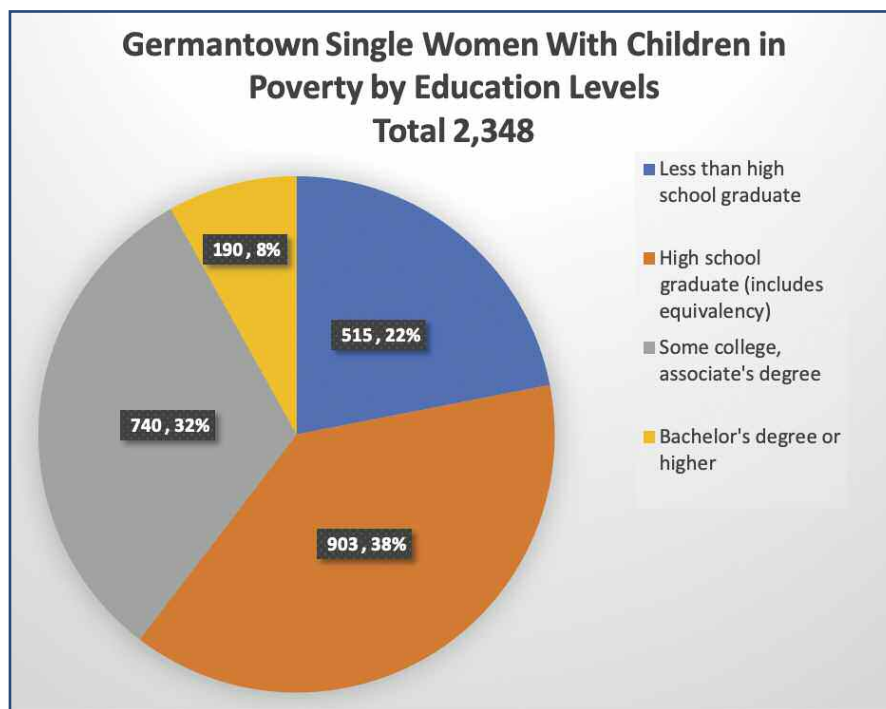
Philadelphia's regional economy has benefited from growth in regional foundational industries, education, medicine, and high-tech industries. This growth has created high-income jobs and careers, helped increase the city's population, and attracted young people and immigrants. At the same time, too many Philadelphians lack the academic and workforce skills to advance in the 21st Century labor force.

Despite a tremendous technology sector and knowledge-based job growth, there are still many Philadelphia-area jobs that lead to family-sustaining careers for people who have completed high school or an associate degree and are determined to keep learning. Therefore, adult education would be an integral component of the Germantown Poverty Relief Initiative.

Each participant would be assessed to identify reading, writing, arithmetic, and digital literacy skill levels. Where possible, necessary skills upgrading would be taught through contextualized instruction within skills training or pre-apprenticeship activities. When deficiencies are substantial, participants could enroll in free adult literacy classes that would be offered during daytime hours, as well as evenings and weekends.

Germantown has 2,300 female-headed households with children below the poverty level. However, 1,800 of these women have a high school degree or higher and, with appropriate education and skills training, can qualify for local middle-skill jobs and careers. GPRI would help these women access services to bolster their family income and provide better lives for themselves and their children.

Current literacy providers indicate that most Philadelphia adults come to training programs with 5th to 8th grade literacy and math levels. This includes high school graduates and working people. GPRI's goal would be to upgrade skills to 10th grade levels to help people qualify for higher paying jobs and internships.



Adult literacy providers rely on a mix of public and private resources that have diminished sharply over the last several years. Preliminary research indicates that additional adult education resources may be necessary to meet GPRI goals.

### ***Employment, Training and Apprenticeship Opportunities***

The state departments of Human Services, Labor and Industry, Education, Community and Economic Development, as well as non-profit organizations, colleges, and proprietary schools support a wide array of employment training, pre-apprenticeship and apprenticeship opportunities in the Southeast Pennsylvania. GPRI would help each participant find the vocational training or pre-apprenticeship program that is the right fit and maintain support through placement in an unsubsidized job or enrollment in an apprenticeship program.

Employment and career opportunities that are available to those with a high school or associate degree, or industry-recognized certification can be identified through several sources.

1) L&I High Priority Occupations - A portion of the 2019 High Priority Occupations list for the Philadelphia county workforce development area developed by the PA Department of Labor and Industry is included in this report as GPRI Exhibit 1, 2019 High Priority Occupations for Philadelphia County Workforce Development Area. The displayed sections of this database illustrate regional high priority occupations that require short or moderate-term, on-the-job training with or without a high school diploma, through occupations requiring a bachelor's degree. Sample 2019 high-priority occupations for the Philadelphia county workforce development area follow below:

**GPRI Exhibit 1**

SOC Code	SOC Title	Wages (2018)		
		Educational Attainment	Entry Level	Entry Hrly @ 2080 hrs
21-1093	Social & Human Service Assistants	ST OJT	\$28,500	\$14
21-1094	Community Health Workers	ST OJT	\$34,060	\$16
39-9011	Childcare Workers	ST OJT	\$17,910	\$9
39-9032	Recreation Workers	ST OJT	\$18,220	\$9
43-4051	Customer Service Representatives	ST OJT	\$27,640	\$13
13-1031	Claims Adjusters, Examiners & Investigators	LT OJT	\$51,600	\$25
47-2031	Carpenters	LT OJT	\$37,800	\$18
47-2111	Electricians	LT OJT	\$45,950	\$22
47-2152	Plumbers, Pipefitters & Steamfitters	LT OJT	\$49,550	\$24
49-9041	Industrial Machinery Mechanics	LT OJT	\$41,730	\$20
49-9043	Maintenance Workers, Machinery	LT OJT	\$29,760	\$14
49-9052	Telecommunications Line Installers & Repairers	LT OJT	\$42,820	\$21
51-4041	Machinists	LT OJT	\$37,370	\$18
47-4011	Construction & Building Inspectors	WK EXP	\$44,270	\$21
49-1011	Supervisors - Mechanics, Installers & Repairers	WK EXP	\$48,720	\$23
51-1011	Supervisors - Production & Operating Workers	WK EXP	\$45,250	\$22
53-1031	Supervisors - Transportation & Vehicle Operators	WK EXP	\$34,370	\$17

**Educational Attainment Abbreviations:**

Short-term or Moderate-term training (ST OJT or MT OJT) – basic tasks and skills are learned through a period of on-the-job training. A high school diploma may be required.

Long-term training (LT OJT) – a high school diploma and at least one year of on-the-job training or an apprenticeship.

Related work experience (WK EXP) – a high school diploma and training gained through hands-on work in a similar occupation.

2) CareerLink - The Northwest Philadelphia CareerLink serves the Germantown section of Philadelphia. Upon request, the CareerLink provided Senator Haywood's staff a list of 68 employers that have hired individuals at \$15.00 per hour or higher. The full list is attached as GPRI Exhibit 2 Northwest Career Link 12 Month Hires at or Above \$15.00 Per Hour. A sample of the list is displayed below.

**GPRI Exhibit 2**

	<b>Employer</b>	<b>Position</b>	<b>Wage</b>	<b>Wkly Hrs</b>	<b>Employer Zip Code</b>
1	Abington (Jefferson Health)	Phlebotomist	\$16.99	25	19001
2	Acclara Solutions, LLC	Accounts Receivable Associate	\$17.00	40	19034
3	All American Healthcare Services	CAN	\$15.00	30	19140
4	Allegis Group	Warehouse Worker	\$15.00	30	21076
5	Amazon	Warehouse Associate	\$15.00	20	19104
6	Amazon	Packaging	\$15.00	4	19130
7	Amazon	Shipping & Receiving Clerk	\$15.00	12	19406
8	Amazon Services	Fulfillment Associate	\$15.00	20	19137
9	American Airlines	Ramp Agent	\$15.85	20	19153
10	American Red Cross	Phlebotomist	\$18.15	40	19123
11	Aramark Facility Services, LLC	Cashier	\$16.65	20	19103
12	Asphire Staffing	Customer Service Representative	\$16.00	40	21401
13	Brulee Catering	Daily Operations Leader	\$16.00	40	19147
14	Children's Hospital of Philadelphia	CNA	\$19.89	24	19104
15	Cooper Hospital	Patient Services Rep II	\$16.12	30	08103



- 3) Registered Apprenticeship Programs - In addition to employers and job placement entities, Montgomery and Philadelphia counties have many registered apprenticeship programs that provide income during training. The full list is attached as GPRI Exhibit 3 Registered Apprenticeship Programs Montgomery and Philadelphia Counties. A sample of that list is displayed below.

**GPRI Exhibit 3**

<b>Registered Apprenticeship Sponsor</b>	<b>County</b>	<b>Occupation (1)</b>	<b>Training provider(s)</b>
Boro Developers	Montgomery County	Bricklayer	
Arcadia University	Montgomery County	Maintenance electrician	Eastern Center for Arts & Technology
Philadelphia Delaware Valley Ntma Chapter	Montgomery County	Machinist	
Glaxo Smith Kline	Montgomery County	Instrumentation technician	Reading Area Community College
Electro-Soft Inc.	Montgomery County	Industrial manufacturing technician	North Montco Technical Career Center
Sayre Health Center	Philadelphia County	Medical assistant	Sayre High School
Wes Health Systems	Philadelphia County	Psych. Rehab	Drexel University assistant
Jevs Human Services Inc. AFSCME District Council 47	Philadelphia County	Direct support professional	District 1199c Training & Upgrading Fund
*District 1199c Training & Upgrading Fund	Philadelphia County	Early childhood education	Community College of Philadelphia
The School District of Philadelphia- 32 Bj SEIU	Philadelphia County	Electrician	Thomas Edison High School
Liberty Resource Home Choice- United Homecare Workers	Philadelphia County	Nurses aide Training Instit.	Health & Technology
*United Home Care Workers	Philadelphia County	Advance home healthcare aid	Health & Technology Training Instit.

## Poverty Listening Tour Policy Recommendations

The testimony received over the course of Senator Haywood's Poverty Listening Tour provided compelling insights into the challenges, both systemic and individual, that a lack of money and resources present to individuals and families. Based on input from the individuals and social service providers who participated in our discussions, plus extensive research and analysis of the issues presented, the following list of policy recommendations were compiled to provide solutions for those who struggle with poverty in Pennsylvania.

### *Poverty Policy Recommendations:*

1. Create an Office of Economic Opportunity under the governor to address economic instability, poverty and deep poverty and seek ways to improve the efficiency and effectiveness of government services that serve low-income individuals (legislative);
2. Establish the PA CARES Council, comprised of community service providers, legal service organizations, county assistance officers, employers, training and workforce development providers, and state secretaries from Department of Human Services, Department of Community and Economic Development, Labor & Industry, Education, Health, Department of Drug & Alcohol Programs, Transportation, Corrections, Department of Military and Veterans Affairs and Aging to advise the new Office of Economic Opportunity (legislative);
3. Establish the Germantown Poverty Relief Initiative, a three-year pilot program to help single women with children escape poverty. The program would help coordinate government and private workforce development organizations, educators and employers in Southeast Pennsylvania. It would also provide targeted outreach and marketing; adult education to enhance workforce and academic skills; career and financial coaching; and job training and placement in apprenticeship or permanent jobs (administrative/legislative/budget);
4. Improve direct departmental outreach to individuals who qualify for social services to encourage greater program engagement (administrative);
5. Seek maximum participation for all eligible benefit programs, and encourage voter registration (administrative);
6. Create a public marketing and outreach campaign to destigmatize poverty in our communities; and provide information for accessing resources, including safety net services and job training programs (administrative/budget);
7. Create a coordinated advocacy system that identifies individuals and families in need of social service interventions; and assign trained case managers to create customized plans for self-sufficiency at every stage and in every need sector (e.g. legal guidance and representation in asserting their rights, mental and occupational therapists, education and /job specialist) (administrative);
8. Employ and train caseworkers through the Office of Economic Opportunity who will reach into under-utilized communities to find workers to fill employment needs and coordinate social services and program involvement (administrative/budget);
9. Enhance intake training and boost pay for county assistance counselors (budget);
10. Add workforce development and soft skills – such as resume development, budgeting and time management – to caseworker training regimens (administrative);

11. Require county assistance offices to build, develop and update databases and post resources to better coordinate benefits with community non-profits, advocacy groups, churches and faith-based organizations (administrative);
12. Enact a \$15 minimum wage (legislative);
13. Study the “benefits cliff” that discourages people from working toward self-sustainability due to program income eligibility limits (legislative);
14. Consider establishing a Pennsylvania Earned Income Tax Credit (EITC) and how it can be used to reduce long-term poverty, stimulate job opportunities and reduce dependence on public assistance (legislative);
15. Enhance state-funded childcare subsidies, and fund childcare at job sites and worker training facilities (legislative/budget);
16. Encourage integrated regional planning to make the transportation system more accommodating for workers and employers (administrative);
17. Start a rural transportation pilot program. Use fleet vehicles such as school buses to provide other transportation needs when not directly in service. Encourage and incentivize health care providers and employers to provide transportation services (legislative/administrative);
18. Encourage and invest in more affordable housing options (administrative/legislative);
19. Enhance state veterans outreach efforts to help coordinate programs for those who are discharged to limit eligibility gaps for social service programs (administrative); and
20. Support more adult education, job training and outreach programs (administrative/legislative/budget).

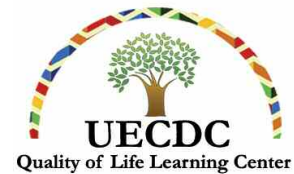
## Acknowledgements

A very special thank you to all the organizations that hosted stops on Senator Haywood's Poverty Listening Tour. The services you provide to address poverty experiences in your communities is invaluable. Thank you for your hospitality, insights, and willingness to participate in the creation of this report.

Thank you to Secretary Theresa Miller from the Pennsylvania Department of Human Services for your participation and departmental feedback as well.

My sincere gratitude is also extended to my colleagues, Senators Hughes, Muth, Laughlin, Brewster and Blake, who hosted discussions in their districts and participated in the Poverty Listening Tour. Without your involvement and interest in addressing poverty in Pennsylvania, this report would not have been possible.

Most importantly, thank you to the individuals who stepped forward and presented their stories so policymakers could gain a better understanding of poverty and its impact. Your contributions have helped educate and inform. Each individual gave of their time and lent us their stories so that better decisions can be made, and better policies enacted. We are extremely grateful for your perspective, kindness and consideration.





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## GPRI Addendum

Addendum 1 - 2019 High Priority Occupations for Philadelphia County Workforce Development Area

<https://www.workstats.dli.pa.gov/Products/HPOs/Pages/default.aspx>

SOC Code	SOC Title	Educational Attainment	Wages (2018) Entry Level	Entry Hrly @ 2080 hrs
21-1093	Social & Human Service Assistants	ST OJT	\$28,500	\$14
21-1094	Community Health Workers	ST OJT	\$34,060	\$16
39-9011	Childcare Workers	ST OJT	\$17,910	\$9
39-9032	Recreation Workers	ST OJT	\$18,220	\$9
43-4051	Customer Service Representatives	ST OJT	\$27,640	\$13
43-4111	Interviewers	ST OJT	\$23,740	\$11
43-4181	Reservation & Transportation Ticket Agents & Travel Clerks	ST OJT	\$28,250	\$14
43-6014	Secretaries	ST OJT	\$28,830	\$14
43-9061	Office Clerks, General	ST OJT	\$22,930	\$11
47-2061	Construction Laborers	ST OJT	\$21,840	\$11
53-3031	Driver/Sales Workers	ST OJT	\$17,020	\$8
53-3033	Light Truck or Delivery Services Drivers	ST OJT	\$23,320	\$11
53-7051	Industrial Truck & Tractor Operators	ST OJT	\$27,290	\$13
29-2052	Pharmacy Technicians	MT OJT	\$23,120	\$11
33-3012	Correctional Officers & Jailers	MT OJT	\$42,820	\$21
33-3051	Police & Sheriff's Patrol Officers	MT OJT	\$52,260	\$25
41-3011	Advertising Sales Agents	MT OJT	\$35,040	\$17
41-3021	Insurance Sales Agents	MT OJT	\$49,340	\$24
41-9022	Real Estate Sales Agents	MT OJT	\$36,620	\$18
43-3011	Bill & Account Collectors	MT OJT	\$31,830	\$15
43-3021	Billing & Posting Clerks	MT OJT	\$32,600	\$16
43-3051	Payroll & Timekeeping Clerks	MT OJT	\$31,030	\$15

43-4061	Eligibility Interviewers, Government Programs	MT OJT	\$42,850	\$21
43-5032	Dispatchers	MT OJT	\$25,410	\$12
43-6013	Medical Secretaries	MT OJT	\$28,690	\$14
43-9041	Insurance Claims & Policy Processing Clerks	MT OJT	\$34,140	\$16
47-2073	Operating Engineers & Other Construction Equipment Operators	MT OJT	\$43,600	\$21
47-2231	Solar Photovoltaic Installers	MT OJT	N/A	N/A
47-4051	Highway Maintenance Workers	MT OJT	N/A	N/A
49-9071	Maintenance & Repair Workers, General	MT OJT	\$27,920	\$13
51-2092	Team Assemblers	MT OJT	\$20,820	\$10
51-4011	Computer-Controlled Machine Tool Operators, Metal & Plastic	MT OJT	\$29,730	\$14
51-4121	Welders, Cutters, Solderers & Braziers	MT OJT	\$39,310	\$19
51-9061	Inspectors, Testers, Sorters, Samplers & Weighers	MT OJT	\$32,110	\$15
51-9111	Packaging & Filling Machine Operators & Tenders	MT OJT	\$22,390	\$11
13-1031	Claims Adjusters, Examiners & Investigators	LT OJT	\$51,600	\$25
47-2031	Carpenters	LT OJT	\$37,800	\$18
47-2111	Electricians	LT OJT	\$45,950	\$22
47-2152	Plumbers, Pipefitters & Steamfitters	LT OJT	\$49,550	\$24
49-9041	Industrial Machinery Mechanics	LT OJT	\$41,730	\$20
49-9043	Maintenance Workers, Machinery	LT OJT	\$29,760	\$14
49-9052	Telecommunications Line Installers & Repairers	LT OJT	\$42,820	\$21
51-4041	Machinists	LT OJT	\$37,370	\$18
25-3021	Self-Enrichment Education Teachers	WK EXP	\$26,130	\$13
33-3021	Detectives & Criminal Investigators	WK EXP	\$65,120	\$31
35-1011	Chefs & Head Cooks	WK EXP	\$45,300	\$22
35-1012	Supervisors - Food Preparation & Serving Workers	WK EXP	\$26,750	\$13
37-1011	Supervisors - Housekeeping & Janitorial Workers	WK EXP	\$33,650	\$16
39-1021	Supervisors - Personal Service Workers	WK EXP	\$25,020	\$12
41-1011	Supervisors - Retail Sales Workers	WK EXP	\$30,200	\$15
43-1011	Supervisors - Office & Administrative Support Workers	WK EXP	\$42,660	\$21
43-6011	Executive Secretaries & Executive Administrative Assistants	WK EXP	\$42,760	\$21
47-4011	Construction & Building Inspectors	WK EXP	\$44,270	\$21
49-1011	Supervisors - Mechanics, Installers & Repairers	WK EXP	\$48,720	\$23



51-1011	Supervisors - Production & Operating Workers	WK EXP	\$45,250	\$22
53-1031	Supervisors - Transportation & Vehicle Operators	WK EXP	\$34,370	\$17
15-1151	Computer User Support Specialists	PS	\$40,320	\$19
29-2041	Emergency Medical Technicians & Paramedics	PS	\$24,530	\$12
29-2061	Licensed Practical & Licensed Vocational Nurses	PS	\$46,230	\$22
29-2071	Medical Records & Health Information Technicians	PS	\$32,620	\$16
31-1014	Nursing Assistants	PS	\$25,430	\$12
31-9011	Massage Therapists	PS	\$31,020	\$15
31-9091	Dental Assistants	PS	\$28,730	\$14
31-9092	Medical Assistants	PS	\$25,060	\$12
31-9097	Phlebotomists	PS	\$27,400	\$13
49-3011	Aircraft Mechanics & Service Technicians	PS	\$51,270	\$25
49-3023	Automotive Service Technicians & Mechanics	PS	\$19,750	\$9
51-4012	CNC Machine Tool Programmers, Metal & Plastic	PS	\$46,380	\$22
53-3032	Heavy & Tractor-Trailer Truck Drivers	PS	\$32,780	\$16
43-3031	Bookkeeping, Accounting & Auditing Clerks	PS+	\$31,580	\$15
49-9021	Heating, A/C & Refrigeration Mechanics & Installers	PS+	\$39,730	\$19
15-1134	Web Developers	AD	\$47,920	\$23
15-1152	Computer Network Support Specialists	AD	\$49,380	\$24
17-3024	Electro-Mechanical Technicians	AD	N/A	N/A
17-3026	Industrial Engineering Technicians	AD	\$45,320	\$22
23-2011	Paralegals & Legal Assistants	AD	\$33,530	\$16
25-2011	Preschool Teachers	AD	\$20,680	\$10
29-1126	Respiratory Therapists	AD	\$44,610	\$21
29-2012	Medical & Clinical Laboratory Technicians	AD	\$36,580	\$18
29-2021	Dental Hygienists	AD	\$55,000	\$26
29-2034	Radiologic Technologists	AD	\$40,360	\$19
43-4161	Human Resources Assistants	AD	\$32,010	\$15
19-4031	Chemical Technicians	AD+	\$36,530	\$18
13-1023	Purchasing Agents	BD	\$50,730	\$24
13-1041	Compliance Officers	BD	\$46,470	\$22
13-1071	Human Resources Specialists	BD	\$47,330	\$23
13-2011	Accountants & Auditors	BD	\$52,660	\$25
15-1121	Computer Systems Analysts	BD	\$65,210	\$31
15-1131	Computer Programmers	BD	\$61,530	\$30
15-1132	Software Developers, Applications	BD	\$73,090	\$35

15-1142	Network & Computer Systems Administrators	BD	\$62,840	\$30
17-2051	Civil Engineers	BD	\$64,550	\$31
17-2112	Industrial Engineers	BD	\$69,910	\$34
17-2141	Mechanical Engineers	BD	\$58,450	\$28
19-4021	Biological Technicians	BD	\$36,700	\$18
21-1011	Substance Abuse & Behavioral Disorder Counselors	BD	\$32,190	\$15
21-1021	Child, Family & School Social Workers	BD	\$33,260	\$16
21-1092	Probation Officers & Correctional Treatment Specialists	BD	\$43,640	\$21
27-3031	Public Relations Specialists	BD	\$39,490	\$19
29-1141	Registered Nurses	BD	\$62,540	\$30
11-1021	General & Operations Managers	BD+	\$74,590	\$36

**Educational Attainment Abbreviations:**

Short-term or Moderate-term training (**ST OJT** or **MT OJT**) – basic tasks and skills are learned through a period of on-the-job training. A high school diploma may be required.

Long-term training (**LT OJT**) – a high school diploma and at least one year of on-the-job training or an apprenticeship.

Related work experience (**WK EXP**) – a high school diploma and training gained through hands-on work in a similar occupation.

Postsecondary training (**PS** or **PS+**) – training is gained through a postsecondary training program. Some period of related work experience may be required.

Associate Degree (**AD** or **AD+**) – degree completed after two years of full-time schooling beyond high school. Some period of related work experience may be required.

Bachelor's Degree (**BD** or **BD+**) – degree completed after four years of full-time schooling beyond high school. Some period of related work experience may be required.

Master's Degree (**MD** or **MD+**) – degree completed after two years of full-time schooling beyond a bachelor's degree. Some period of related work experience may be required.

Doctoral (**PhD**) or First Professional Degree (**PROF**) – degree programs requiring 3-6 years of education at the college or university level beyond a four-year bachelor's degree.

## Addendum 2- Northwest Career Link 12 Month Hires at or Above \$15.00 Per Hour

	Employer	Position	Wage	Wkly Hrs	Employer Zip Code
1	Abington (Jefferson Health)	Phlebotomist	\$16.99	25	19001
2	Acclara Solutions, LLC	Accounts Receivable Associate	\$17.00	40	19034
3	All American Healthcare Services	CNA	\$15.00	30	19140
4	Allegis Group	Warehouse Worker	\$15.00	30	21076
5	Amazon	Warehouse Associate	\$15.00	20	19104
6	Amazon	Packaging	\$15.00	4	19130
7	Amazon	Shipping & Receiving Clerk	\$15.00	12	19406
8	Amazon Services	Fulfillment Associate	\$15.00	20	19137
9	American Airlines	Ramp Agent	\$15.85	20	19153
10	American Red Cross	Phlebotomist	\$18.15	40	19123
11	Aramark Facility Services, LLC	Cashier	\$16.65	20	19103
12	Asphire Staffing	Customer Service Representative	\$16.00	40	21401
13	Brulee Catering	Daily Operations Leader	\$16.00	40	19147
14	Children's Hospital of Philadelphia	CNA	\$19.89	24	19104
15	Cooper Hospital	Patient Services Rep II	\$16.12	30	08103
16	Courtyard by Marriott	Guest Services Representative	\$16.73	40	19112
17	Delaware Valley Residential Care	Cognitive Therapist	\$18.00	40	18974
18	Delaware Valley Residential Care	Residential Care Assistant	\$16.00	30	19401
19	Dignity Housing	Development Associate	\$16.00	30	19144
20	Dock Woods - Living Branches	Nurse Aide Trainee	\$20.00	9	19446
21	Drexel University	Administrative Coordinator	\$23.00	40	19104
22	Dunbar Community Counseling	Outpatient Therapist	\$27.00	40	19104
23	Durham School Bus Services	School Bus Driver	\$17.00	30	19137
24	Early Learning Academy/Jamie Two	Teacher's Assistant	\$30.00	10	19111
25	Enterprise Center, The	Accounting Manager	\$20.60	6	19139
26	Epic Health Services/ Aveanna Health	Administrative Assistant	\$31.00	9	19004
27	Express Pros	Assistant Recruiter	\$16.25	40	19004
28	Extended Stay America	Housekeeping Team Lead	\$15.00	40	19033
29	Family Practice & Counseling	Medical Assistant Network	\$15.00	40	19142
30	Family Practice Upper Dublin	Medical Receptionist	\$15.00	40	19034
31	Hospital of the University of Penn	Home Health Aide	\$16.73	20	19104
32	Impact Services Corporation	Doc Program Support	\$16.00	40	19134
33	IntelyCare	CNA	\$15.73	25	02169
34	Intercultural Family Services	Counselor	\$18.40	40	19104

35	Jefferson Methodist	Orderly	\$16.43	12	19107
36	Johnson's Childcare Center	Director	\$18.00	40	19141
37	JP Mascaro & Sons	Trash Truck Driver	\$18.75	40	19405
38	Liberty Center	LPN	\$26.75	20	19150
39	Lyft	Driver	\$20.00	20	19144
40	Oak Street Health	Medical Assistant	\$18.00	35	19133
41	Parkhouse Nursing & Rehab	CNA	\$18.00	30	19468
42	Pennsylvania Convention Center	Housekeeping	\$17.52	20	19107
43	PeopleShare	Warehouse Production	\$15.00	40	19382
44	Philadelphia Women's Center	Medical Assistant	\$16.00	30	19106
45	PHMC	Recovery Assistant	\$16.90	20	19102
46	Pine Run Lakeview Doylestown Hospital	CNA	\$16.00	18	18901
47	Quest Diagnostics	Phlebotomy Technician	\$19.00	35	19044
48	Robert Half/Gray Hawk	Administrative Assistant	\$18.00	40	19103
49	Sam's Club	Cake Decorator	\$15.40	28	19090
50	Schulson Collective	Facilities Staff	\$18.25	40	19102
51	SEPTA	Student Operator	\$17.81	20	19107
52	Sherwood Crossing Apts & Townhomes	Maintenance Technician	\$17.00	40	19114
53	TD Bank	Teller	\$15.50	20	19118
54	Terravida Holistic Center	Assistant Buyer	\$19.23	40	19001
55	TJ Maxx	Loss Prevention	\$15.00	40	19107
56	Tribal Tech, LLC	Consultant	\$26.00	20	22314
57	U.S. Postal Service	Casual Mail Handler	\$16.00	40	19116
58	Uber/Self-Employment	Driver	\$20.00	20	19150
59	United States Postal Service	Mail Handler Assistant	\$15.56	35	19176
60	Universal Protection Services, LLC	Security Guard	\$16.00	30	19428
61	University of Pennsylvania	Medical Assistant	\$16.63	40	19104
62	USPS/Logan Station	Mail Carrier	\$17.29	40	19141
63	Walmart	Claims Supervisor	\$15.40	30	19406
64	Weave Bar, The	Hairstylist	\$16.00	40	19144
65	WellPath	Registered Nurse	\$37.00	40	17043
66	Wells Fargo Bank	Teller	\$16.00	40	19053
67	Willow Terrace	LPN	\$25.00	30	19144
68	Women of Change	Support Staff	\$15.00	24	19103



Addendum 3 - Registered Apprenticeship Programs Montgomery and Philadelphia Counties

<b>Apprenticeship Sponsor</b>	<b>County</b>	<b>Occupation (1)</b>	<b>Training Provider(s)</b>
BORO DEVELOPERS	MONTGOMERY COUNTY	BRICKLAYER	
ARCADIA UNIVERSITY COUNTY	MONTGOMERY ELECTRICIAN	MAINTENANCE ARTS & TECHNOLOGY	EASTERN CENTER FOR
PHILADELPHIA DELAWARE VALLEY NTMA CHAPTER	MONTGOMERY COUNTY	MACHINIST	
GLAXO SMITH KLINE COUNTY	MONTGOMERY TECHNICIAN	INSTRUMENTATION	READING AREA COMMUNITY COLLEGE
ELECTRO-SOFT INC.	MONTGOMERY COUNTY	INDUSTRIAL MANUFACTURING TECHNICIAN	NORTH MONTCO TECHNICAL CAREER CENTER
PHILADELPHIA-DELAWARE VALLEY NTMA CHAPTER	MONTGOMERY COUNTY	INDUSTRIAL MAINTENANCE MECHANIC	
FIRST QUALITY ENTERPRISES (KING OF PRUSSIA)	MONTGOMERY COUNTY	INDUSTRIAL MANUFACTURING TECHNICIAN	DELAWARE COUNTY COMMUNITY COLLEGE
CVS	MONTGOMERY COUNTY	PHARMACY TECHNICIAN	CVS HEALTH
GLAXO SMITH KLINE	MONTGOMERY COUNTY	INDUSTRIAL MAINTENANCE MECHANIC	READING AREA COMMUNITY COLLEGE
FIRST QUALITY ENTERPRISES (KING OF PRUSSIA)	MONTGOMERY COUNTY	INDUSTRIAL MAINTENANCE TECHNICIAN	DELAWARE COUNTY COMMUNITY COLLEGE, DEVELOPMENT DIMENSIONS INSTITUTE, CONVERGENCE
GLAXO SMITH KLINE	MONTGOMERY COUNTY	VALIDATION TECHNICIAN	MONTGOMERY COUNTY COMMUNITY COLLEGE
CHOICE CAREERS LLC	MONTGOMERY COUNTY	SCHOOL TEACHER	GWYNEDD MERCY UNIVERSITY
NTMA PHILADELPHIA-DELAWARE VALLEY CHAPTER	MONTGOMERY COUNTY	TOOL AND DIE MAKER	DELAWARE COUNTY COMMUNITY COLLEGE
SAYRE HEALTH CENTER	PHILADELPHIA COUNTY	MEDICAL ASSISTANT	SAYRE HIGH SCHOOL
WES HEALTH SYSTEMS	PHILADELPHIA COUNTY	PSYCH. REHAB ASSISTANT	DREXEL UNIVERSITY

JEVS HUMAN SERVICES INC. AFSCME DISTRICT COUNCIL 47	PHILADELPHIA COUNTY	DIRECT SUPPORT PROFESSIONAL	DISTRICT 1199 TRAINING & UPGRADING FUND
*DISTRICT 1199C TRAINING & UPGRADING FUND	PHILADELPHIA COUNTY	EARLY CHILDHOOD EDUCATION	COMMUNITY COLLEGE OF PHILADELPHIA
THE SCHOOL DISTRICT PHILADELPHIA- 32 BJ SEIU	PHILADELPHIA COUNTY	ELECTRICIAN	THOMAS EDISON HIGH SCHOOL
LIBERTY RESOURCE HOME CHOICE- UNITED HOMECARE WORKERS	PHILADELPHIA COUNTY	NURSES AIDE	HEALTH & TECHNOLOGY TRAINING INSTIT.
*UNITED HOME CARE WORKERS	PHILADELPHIA COUNTY	ADVANCE HOME HEALTHCARE AID	HEALTH & TECHNOLOGY TRAINING INSTIT.
SPIN- LOCAL 1739	PHILADELPHIA COUNTY	DIRECT SUPPORT PROFESSIONAL	DISTRICT 1199C TRAINING & UPGRADING FUND
THE WISTAR INSTITUTE	PHILADELPHIA COUNTY	BIOMEDICAL RESEARCH TECHNICIAN	COMMUNITY COLLEGE OF PHILADELPHIA
DISTRICT 1199C TRAINING & UPGRADING FUND	PHILADELPHIA COUNTY	DIRECT SUPPORT PROFESSIONAL	
ROAD TO SUCCESS	PHILADELPHIA COUNTY	COSMOTOLOGY	ROAD TO SUCCESS COSMETOLOGY AND BARBERING
HAHNEMANN UNIVERSITY HOSPITAL-DISTRICT 1199C	PHILADELPHIA COUNTY	NURSES AIDE	HEALTH & TECHNOLOGY TRAINING INSTIT.
CHILDREN'S VILLAGE-UFT LOCAL 6066	PHILADELPHIA COUNTY	PRE-K TEACHER	COMMUNITY COLLEGE OF PHILADELPHIA
JEVS-PIOTC	PHILADELPHIA COUNTY	IT GENERALIST	DISTRICT 1199C TRAINING & UPGRADING FUND
RHOADS INDUSTRIES-LOCAL LODGE 19	PHILADELPHIA COUNTY	WELDER, CUTTER, FITTER	COLLEGIATE CONSORTIUM FOR WRKFRC AND ECONOMIC DVLPMNT / COMMUNITY COLLEGE TECHNICAL SCHOOL
PHILADELPHIA - SCHOOL DISTRICT LOCAL 32 BJ SEIU	PHILADELPHIA COUNTY	HVAC	THOMAS EDISON HIGH SCHOOL

DISTRICT 1199C TRAINING & UPGRADING FUND	PHILADELPHIA COUNTY	ADVANCED MEDICAL ASSISTANT	HEALTH & TECHNOLOGY TRAINING INSTIT.
DISTRICT 1199C TRAINING & UPGRADING FUND	PHILADELPHIA COUNTY	ADDICTION COUNSELOR	PENN STATE- ABINGTON
SEPTA-TWU LOCAL 234	PHILADELPHIA COUNTY	BUS MAINTENANCE TECH	SEPTA - TWU (LOCAL 2013)

*Provided by*  
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*Serving the 4th District*

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