

MAINE STATE LEGISLATURE

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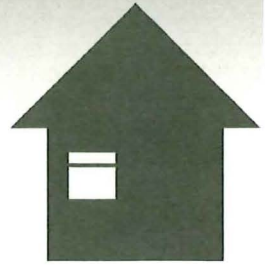


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MAINE PEOPLE AGREE OPPORTUNITY IS THE BRIDGE TO A BETTER FUTURE

What we learned about poverty from
Maine people in the summer of 2014

October 2, 2014



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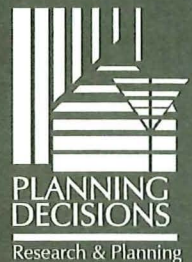
Prepared for:

MAINE
EQUAL



JUSTICE
PARTNERS

EVERY CHILD *matters*
education fund
Washington, DC



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EXECUTIVE SUMMARY

In the summer of 2014, Maine Equal Justice Partners and the Every Child Matters Education Fund went directly to Maine people to ask for their thoughts about poverty. They utilized two different approaches to test the opinions of Maine people across the State. The first was a scientific telephone survey of 478 likely Maine voters conducted from July 12 to July 16, 2014 by the Maine People's Resource Center. The second was a written survey completed by 941 Maine residents with low income over the age of 18, designed and analyzed by Professor Sandra Butler of the School of Social Work at the University of Maine.

Both groups were asked similar questions about the causes of poverty and the best strategies to reduce poverty. The two groups – those who may have only read about poverty and others who are experiencing its effects daily –shared strikingly similar ideas about poverty. Both groups agreed that the primary cause of poverty is Maine's under-performing economy, and that the best strategies to reduce poverty involve building bridges to opportunity.

The agreement on these basic principles extended beyond the general public and those with low incomes. It even included a remarkable level of agreement between conservatives and liberals, men and women, and people of all ages within the general public.

By large margins Maine people support solutions to poverty that include raising the minimum wage; expanding access to affordable health care, higher education and child care; promoting tax credits for working families; and reducing Maine's unacceptably high rate of hunger.

By a strong margin Mainers agree that the emphasis of any reforms should be on expanding opportunity, not punishing people. When it comes to the harsh rhetoric that blames people with low income for their circumstances, Mainers are distinctly uneasy. Instead Maine people are interested in having a constructive, solution-based conversation about poverty. They want to change the conversation, and focus on how to build bridges to opportunity. They are interested in solutions, not accusations.

In the summer of 2014, Maine Equal Justice Partners and the Every Child Matters Education Fund decided to ask Maine people directly about their thoughts about how to reduce poverty in our State. They utilized two different approaches to test the opinions of Maine people across the State. The first was a scientific telephone survey of 478 likely Maine voters conducted from July 12 to July 16, 2014 by the Maine People's Resource Center.¹ The second was a paper and online survey completed by 941 Maine adults (**over age 18**) with incomes below 200% of the poverty level. The survey was designed and analyzed by Professor Sandra Butler of the School of Social Work at the University of Maine.²

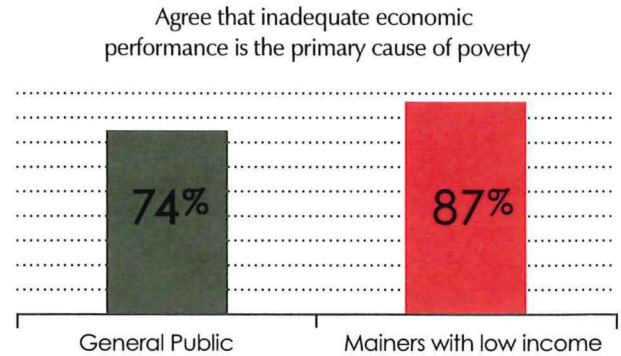
Both groups were asked similar questions about the causes of poverty and the best solutions. The level of agreement between the two groups – one of which has mostly only heard about poverty, the other which is experiencing poverty in their lives -- may come as a surprise.

What Causes Poverty?

"It's the Economy, stupid!"

What does the general public believe?

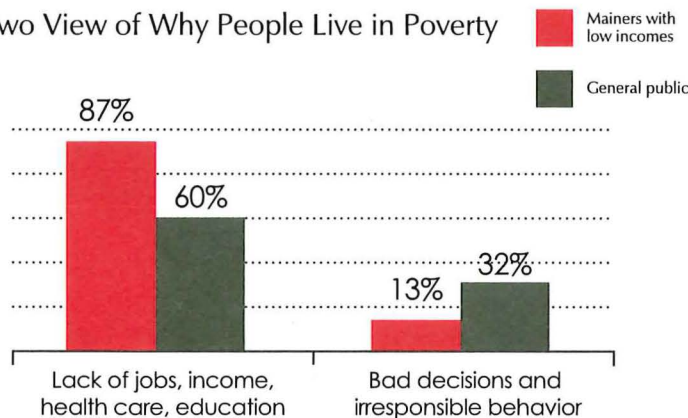
Maine people understand that poverty is the result of a lack of opportunity and the economy as a whole. Three of four (75%) Maine voters think that the "primary" cause of poverty is that "the economy is failing to produce enough jobs that pay decent wages." The same overwhelming result was found across the political spectrum, whether the voter self-identified as very conservative, very liberal or somewhere in between. It also held true across gender lines and all income ranges.



What do Mainers with low income believe?

The vast majority of people with low income agree. Seven out of eight (87%) people with low income believe that most people are poor because of society-wide economic trends -- "their jobs don't pay enough, they lack good health care and education, and things cost too much for them to save and move ahead." Overwhelmingly they rejected the premise that "most people who live in poverty are poor because they make bad decisions or act irresponsibly in their own lives."

Two View of Why People Live in Poverty



This is not surprising. These respondents are living in the midst of a recession that hasn't ended for them or their friends. From 2010 to 2013, the median wage fell in Maine.³ Maine ranked 49th among the 50 states and the District of Columbia in job growth between January 2011 and February 2014.⁴ As of that date, Maine as a whole had gained back only half of the jobs lost in the recession. While nearly 3 out of 4 of the working age, non-disabled households surveyed included at least one adult member with a job, many described a harsh labor market with few or

no options in their area. When asked to write in their top solutions to poverty the top two responses were "more jobs" and "higher wages."

So though the national economy has technically been in a recovery since 2009, the number of people under poverty in Maine continues to rise. From 2010 to 2013, those under poverty in Maine increased by 8%, or 13,400 people. From the point of view of someone living in poverty it is obvious why poverty is growing. "It's the economy, stupid," as one political advisor famously said.

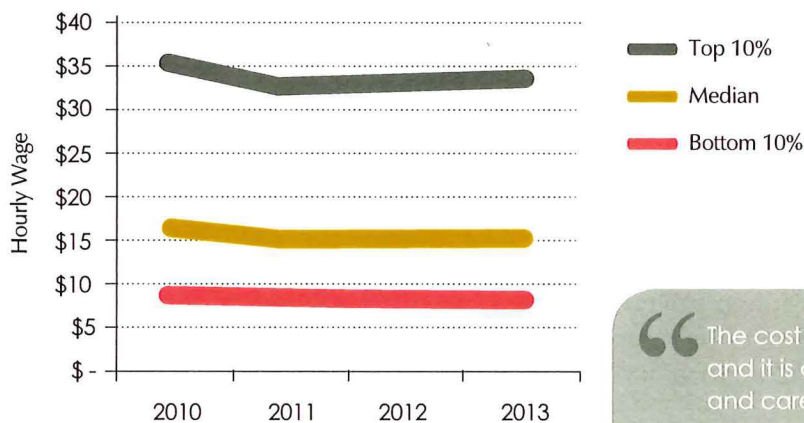
When asked to choose between two different views of why people live in poverty both the general public and people with low income agreed, responding by nearly a 2-1 margin that the structural problems of the economy are the major cause.

The Economy is Out of Balance

More people are working... **BUT** more of those workers are living in poverty

Respondents agreed that part of the cause of poverty is that the economy is "failing to produce enough jobs..." But that's not all. The rest of that sentence is equally important – "... that pay decent wages." **Here's why.**

Average Real Wage by Income Group, Maine
(2010 dollars) Source: Economic Policy Institute



In the last three years, wages from jobs have been mostly stagnant – increasing slightly only for the well-off (top 10%), declining slightly for median and low-wage workers (50% and 10% levels). But with inflation in New England growing at roughly 2% a year, this means that **real incomes** are going down even for the best-paid workers (3% less), but especially for the worst-paid (down 8% for the lowest paid workers).

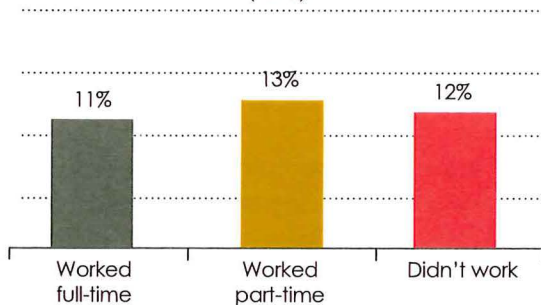
“The cost of living is very high and it is difficult to make a living and care for a family even when both parents are working. Something must be done.”

Mother of 2 living in Cumberland County

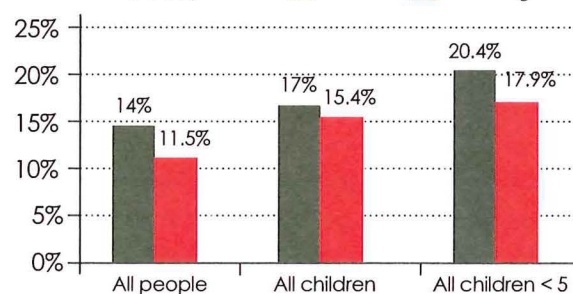


This leads to a paradox. Even though the number of people employed grew in Maine from 2010 to 2013, the number of people who were employed, but still lived under poverty, grew much faster. For example, the number of people working full-time but living under poverty grew by 11%. The number of part-time workers living under poverty grew by 13%. The number of part-time workers living under poverty grew by 13%.

Increase in Poverty Level Among Mainers 2010 - 2013
by Work Experience in the Last 12 months
(ACS)



Percent Under Poverty in Maine & New England
(ACS)



Moreover, the percent of all Mainers living in poverty continues to be considerably higher than it is for our New England neighbors. **It is particularly troubling that 1 out of 5 children under the age of 5 in Maine are living in poverty.**

Communities on the Edge

Poverty throws people's lives out of balance, often with harsh consequences

In Maine, one in four households living below the poverty level moves each year (compared to one in nine households above poverty in Maine). Children who move frequently over the course of the school year lose consistency in their education, and fall behind their peers. Families who move frequently lose the support of neighbors and friends. Housing instability also makes it hard to hold a job.

While housing puts the biggest dent in the pocketbooks of families with low income, it is not the only pressure point. The consequences of the financial pressures they face are shown in the experiences reported by the 941 low-income Maine survey respondents. Two in three had to go to a food pantry or soup kitchen; half didn't make enough to pay utility bills; a third had their car break down with no money to fix it; and a quarter had to move for financial reasons. Hunger is ever present among these families with 60% responding that they had to skip meals or cut the size of meals because there was not enough money for food.

The hardships experienced by certain groups deserve particular attention.

Single parents with low incomes had even more frequent problems with forced moves, utility bills, cars, and meals.

Seniors with low incomes had trouble getting enough to eat. Half (48.7%) had to use a food pantry; over a third (38%) had to cut back on the size of meals.

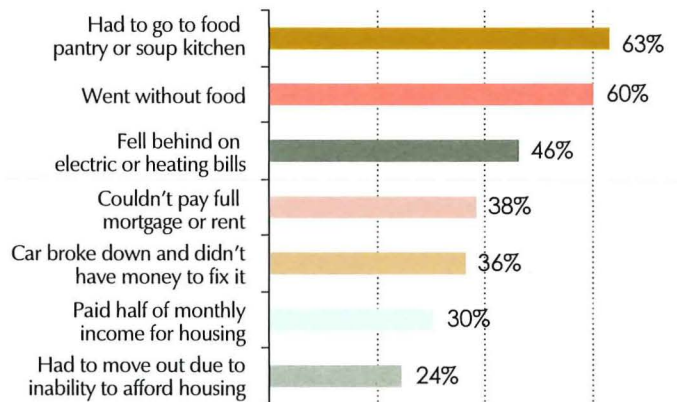
Families with **veterans** and low incomes also had trouble getting enough to eat. Nearly two-thirds had to use a food pantry (62.7%), and half (52.5%) had to cut back on meals. In addition, one in five (20.0%) had to move for financial reasons, and almost half (45.9%) couldn't pay a utility bill.

“In order for poor children to get a good education they need stable homes with enough food and good care.”

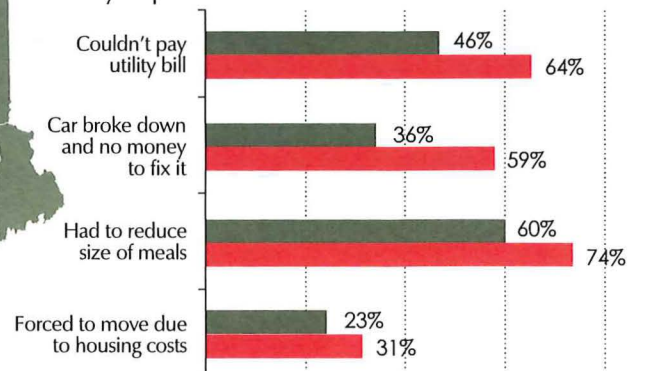
70 year old woman living in Lincoln County



Experiences of Hardship Among Mainers with Low Income in the Last 12 months



Experience of hardship for single parents with low income compared to all survey respondents with low income



“I should not live in poverty – my husband was in the military AF for 23 years.”

85 year old woman who is unable to pay the bills living in Lincoln County



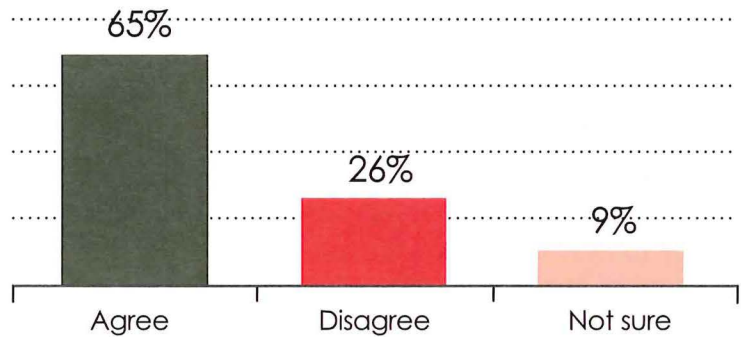
TO ECONOMIC OPPORTUNITY

The majority of Mainers have a shared understanding of the causes of poverty. For this reason, they also have a shared understanding of how to reduce it.

By a strong margin, Mainers agree that the emphasis of reforms should be on expanding opportunity, not punishing people. Almost two-thirds (65.4%) of Mainers think that the way to really “reform” welfare is to focus on creating opportunities and pathways for families to leave poverty, rather than spending time on punitive measures.

The following pages highlight multiple strategies broadly supported by Maine people that can reduce the unacceptable levels of stress, financial instability and insecurity in the lives of people living in poverty—and increase their opportunity to leave poverty behind for good.

“... in order to really “reform” welfare we need to create more opportunities for families to leave poverty instead of taking help away regardless of their circumstances...” **General Public**



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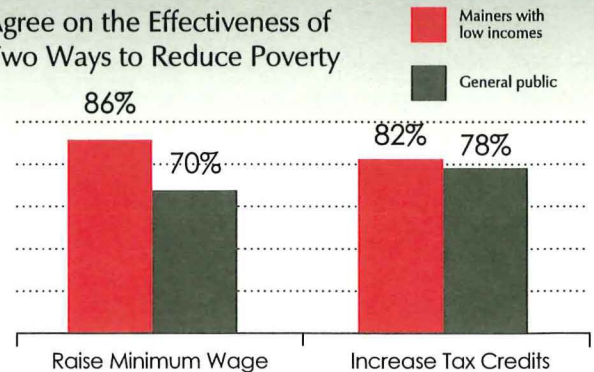
Building Bridges Increase Incomes

Raise the Minimum Wage

People with low incomes know what it is like to work full-time but continue to fall behind economically, because they are living that reality right now. Six out of seven respondents with low incomes (86%) would raise the minimum wage, with many commenting that it should become more of a "living wage".⁵

Support for raising the minimum wage is almost equally strong among the general electorate. Seven of ten (70%) Maine voters think that increasing the minimum wage would be effective in reducing poverty. This proposition is supported by a majority of Maine people regardless of party affiliation.

Agree on the Effectiveness of Two Ways to Reduce Poverty



“ We need to make the minimum wage a livable wage. I would like to see a livable wage for those of us who work at \$7.50 or \$8.00 an hour. ”

57 year old survey respondent living in Cumberland County



Bring Maine's Earned Income Tax Credit in line with other states

The earned income tax credit (EITC) is a credit provided to low and moderate income workers. At the federal level, the credit is "refundable" – in other words, you get money back if the taxes you have paid don't cover it. Maine is one of 25 states that have its own EITC, but its design reduces the impact. In Maine, the credit is "non-refundable" – you cannot get back more than you have paid in.

At the national level, the program is liked by conservatives and liberals alike. Rep. Paul Ryan says that "it helps families take ownership of their lives." Stephen Moore of the Heritage Foundation calls it an "efficient poverty abatement program." Glenn Hubbard, President George W. Bush's former economic adviser, says that it "promotes work as it reduces poverty."⁶ The National Bureau of Economic Research estimates that "Overall...the credit lifted just under 4.0 million people above the poverty line, reducing the overall poverty rate by 10% and the poverty rate among children by 16%."⁷

There is significant room to improve Maine's EITC, and in so doing to reduce poverty. Not only is Maine one of only 4 states in which the credit is non-refundable, but it also is set at one of the smallest rates in the nation. It equals only 5% of the federal refund. According to Joel Johnson of the Maine Center for Economic Policy, "Maine's EITC will provide a total of \$937,000 in tax relief to 18,000 low- and moderate-income Mainers this year. That's about \$52, on average, for the families that benefit from it."⁸

Naturally, survey respondents with low incomes are enthusiastic about the idea of increasing the EITC. Four in five (82%) think it would be an effective strategy to reduce poverty. So do Maine voters. Responding in roughly the same proportion (78%), they too thought that increasing "tax credits for working families" would be an effective poverty reduction strategy.

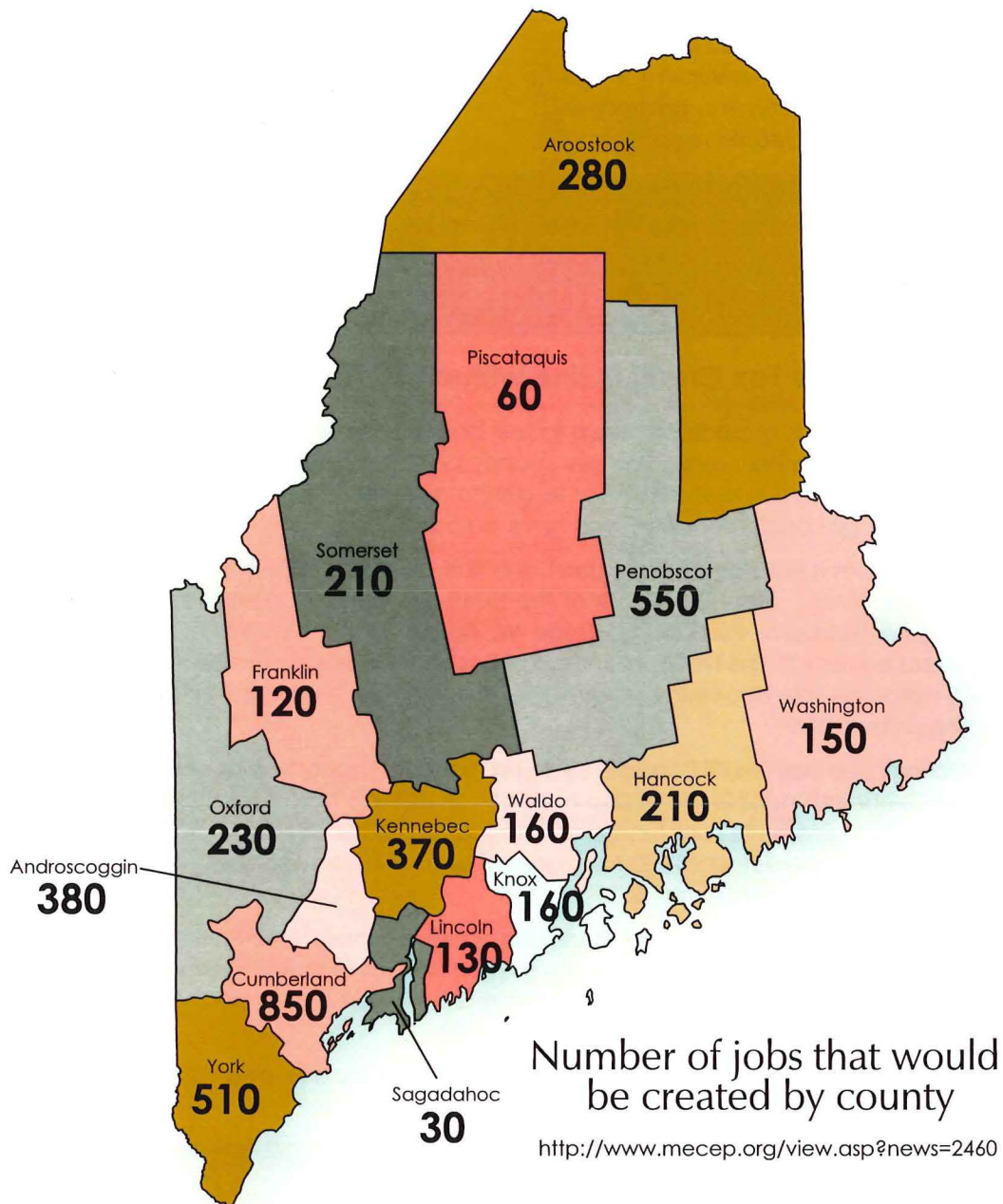
As at the national level, here in Maine this is a strategy that draws strong support—over 70%—from Maine people regardless of political affiliation.

RECENT MAINE HISTORY

A bill that would have increased Maine's minimum wage from \$7.50 to \$9 an hour over three years and then indexed it to inflation thereafter was vetoed by the Governor in 2013. The legislature failed to override the veto.

Build Maine's Employment Base

Finally, to get higher incomes, Maine needs to create more and better-paying jobs. The best means to do this are the subject of debate among experts in the state. **But there is one strategy that would add 4,000 jobs to the economy by 2016 that is well worth considering.** These 4,000 jobs would reduce Maine's unemployment rate by 0.6%, from 5.5% to 4.9%.⁹ These jobs would boost the economies of many of Maine's most rural counties and provide jobs and wages for a great many in areas that badly need them. **That simple economic strategy is for Maine to accept federal funds to expand the MaineCare program.** The chart below shows the job impact that this one action would have across all counties of Maine.



AFFORDABLE CHILD CARE

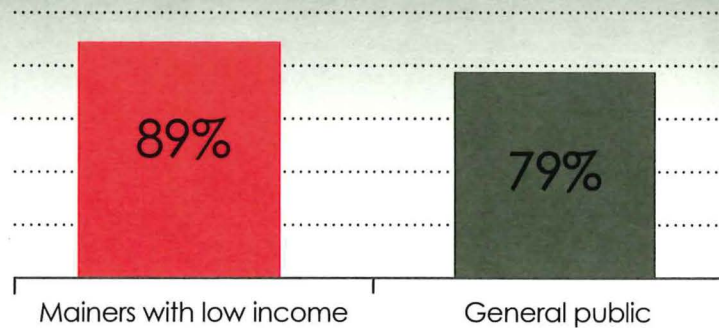
By wide margins, both respondents with low incomes and the general public agree that affordable child care for working parents is an effective strategy to reduce poverty. This makes sense and is supported by economists and neuroscientists as well.¹⁰ In order for parents to work and make a living, affordable care for their young children must be available.

There are an estimated 55,000 children in Maine under the age of 6 in families with working parents.¹¹ In the latest year for which data is available (2007), an estimated 22,000 were in child care.¹² In 2013, child care for infants at a Maine center cost as much as \$9,360 a year. Full-time care for children in a home-based child care setting costs somewhat less, but is still unaffordable without subsidies for low wage, working families.¹³

Beyond affordability there is also a large gap between supply and demand for child care for working parents. There are only about 2,000 licensed providers of child care in Maine. Of these 701 are in centers, 84 are in nursery schools, and 1,223 are in family homes.

But the challenge is not only quantity. It is also quality. These problems were highlighted in January of 2014, when a day care center in Lyman closed after it was disclosed that the state had sanctioned it for incidents of child abuse. Maine ranks 47th out of the 50 states for its child care oversight program, according to the national group Child Care Aware.¹⁴ To feel secure at work, parents need to be sure that their children are safe in care.

Agree on the Effectiveness of Making Child Care More Affordable as a Strategy to Reduce Poverty



RECENT MAINE HISTORY

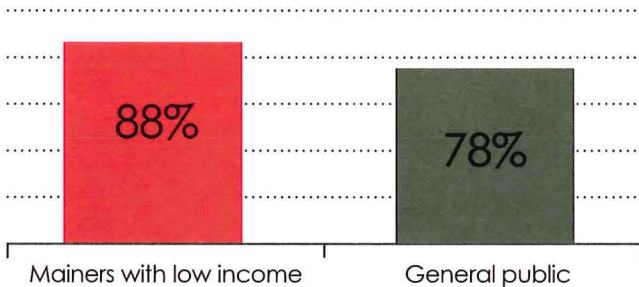
In 2012, Maine's subsidized child care program that allows low-income parents to work or pursue their education was cut by \$1.9 million of state funds, which after the loss of federal matching funds is factored in, was a total program cut of \$5 million.

HIGHER EDUCATION

One of the most proven pathways to opportunity is education. A Maine adult with a college degree can be expected to earn twice the income of a Maine adult who has not graduated from high school.

This fact is well-understood by Maine people, both those with low incomes and the general public. Around 4 in 5 of both groups think that increasing access to college would help reduce poverty.

Agree on the Effectiveness of Access to Higher Education as a Strategy to Reduce Poverty

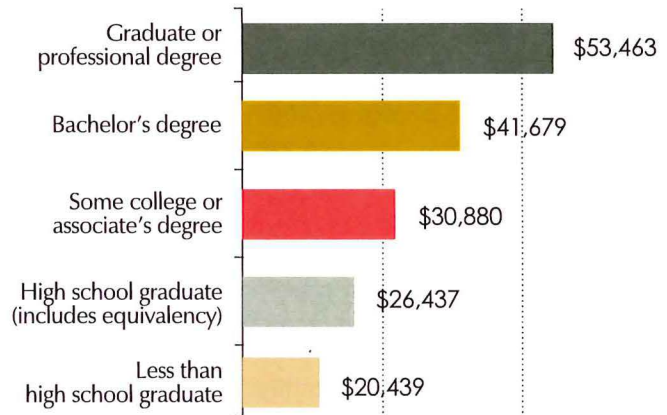


“ Parents as Scholars (PaS) is a wonderful program that enables individuals an opportunity to be self-supporting. I have seen it happen. I am a PaS graduate. And for the last seven years I have had NO government assistance. ”

Single mom living in Androscoggin County

Median Income by Education Achievement Age 25 and older, Maine

American Community Survey, 2008-2012



Creating bridges to higher education for adults with low income not only produces benefits for adult participants, it also benefits their children far into the future. Today, nearly a quarter of college students are parents, and more than 1 in 8 students are single parents.¹⁵ Research shows that when mothers with low-education complete additional education, their children's language and reading skills improve.¹⁶

RECENT MAINE HISTORY

Although Maine's nationally-acclaimed Parents As Scholars has had documented success in helping people with low income to get a college degree and improve their lives, enrollment has dropped by 28% since 2010 due to changing Department of Health and Human Services priorities. Last year, in fact, the Administration presented a bill to eliminate the program, but it was defeated in the Legislature.

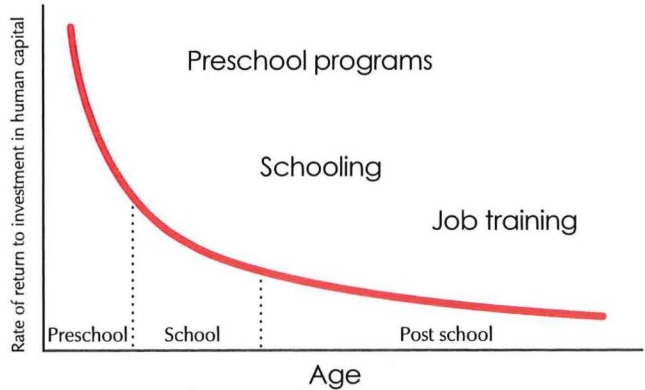
INVEST IN PRE-SCHOOL

In January of 2012, the Maine State Chamber of Commerce and the Maine Development Foundation released the third in their series of reports entitled **Making Maine Work**. This report was subtitled Investment in Young Children = Real Economic Development.

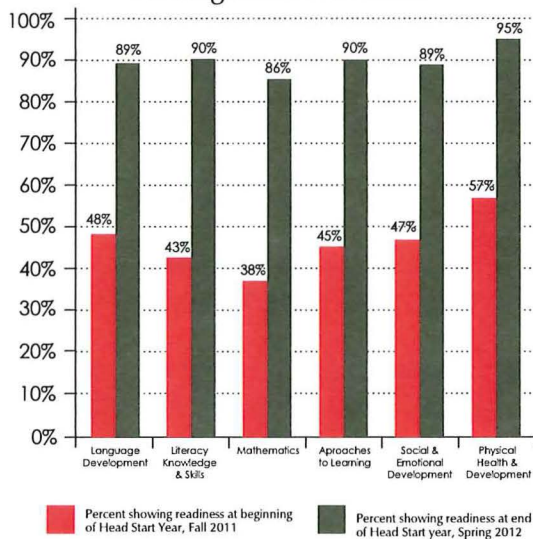
The major finding of the report is in the box to the right. The greatest chance of providing for the future educational success of young children is through investments early in life.

The major findings of Making Maine Work: Investment in Young Children Real Economic Development include:
The foundation for a strong workforce begins at birth - not at age 18 or 22.
 Approximately 85% of the core brain structure is formed by the age of 3.
 Our return on investment is greatest when we start at birth (Figure 1).

FIGURE 1: Rate of Return Human Capital

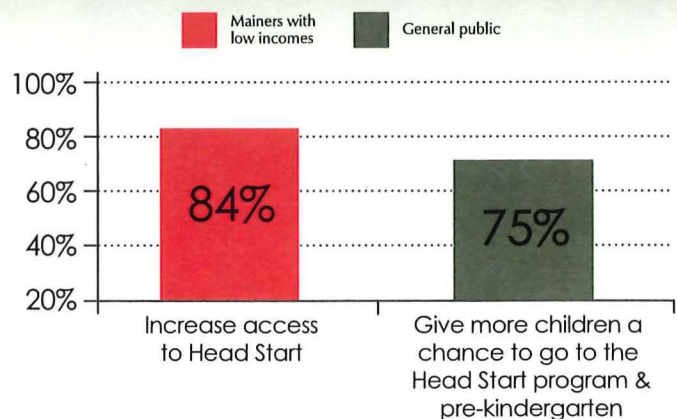


School Readiness Assessments of Maine Head Start Children Who Entered Kindergarten in Fall 2012



Research conducted by the Maine Children's Alliance shows that children in Maine Head Start programs nearly double their readiness to start kindergarten after one year in the program (see chart to left).¹⁷

Agree on the Effectiveness of Pre-school Education in Reducing Poverty



These facts apparently are well-understood by Maine people. At least 3 in 4 of both groups agree that pre-school education is an effective strategy to reduce poverty.

RECENT MAINE HISTORY

In 2012, the Governor and Legislature reduced Head Start funding by \$2 million. The Legislature restored \$1.3 million in 2014.

AFFORDABLE HOUSING

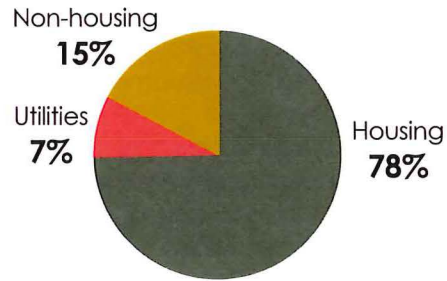
The major cost burden on low-income households in Maine is housing. Housing instability is inevitable when costs are out of line with income.

Among Maine households in the top half of incomes in Maine, one in ten (10%) pay more than 30% of their income for housing, and one in a hundred (1%) pay more than half. But for those earning less than half of the median income – roughly equal to the poverty level – 77% are paying more than 30% of their income for housing, and 44% are paying half or more of their income for housing.

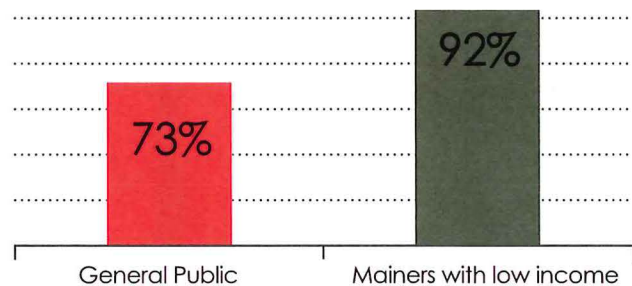
One indication of this burden on families is spending in the General Assistance program, which is the safety net of last resort in Maine. In 2012, 85% of all expenditures in the program involved housing and utilities.¹⁸

A majority of both Mainers with low incomes and the general public regard affordable housing as an effective strategy for reducing poverty.

Distribution of Maine General Assistance Expenditures in State Fiscal Year 2012



Agree on the Effectiveness of Accessing and Maintaining Affordable Housing for Reducing Poverty



“No one is secure without safe and decent housing. Without housing getting and keeping a job is futile. Rent is sky high and no one making minimum wage can even afford an apartment and that's fundamentally wrong!”

Working mom with low income living in Cumberland County

Although most of those burdened with high costs and frequent moves are renters, there are 59,000 homeowners with incomes below 50% of median (roughly below \$30,000). Of these, 44% are paying over 50% of their income for housing and housing-related expenses. A major component of this burden is the property tax. Among Mainers with low incomes, 83% support more help with property tax/housing costs for renters and homeowners.

The question on the effectiveness of help with property tax/housing costs for renters and homeowners as a poverty reduction strategy was not asked on the general public poll due to space limitations.

RECENT MAINE HISTORY

In the past, Maine had a "circuit breaker" program that helped many seniors and others with low income to manage their property tax burdens. In state fiscal year 2012, 89,000 Maine households benefitted from the program with an average refund of \$479 (maximum \$1,600). The program was replaced by the "Property Tax Fairness Credit," which as of September of 2014, had benefitted 75,000 Maine households with an average benefit of \$270.

AFFORDABLE HEALTH CARE

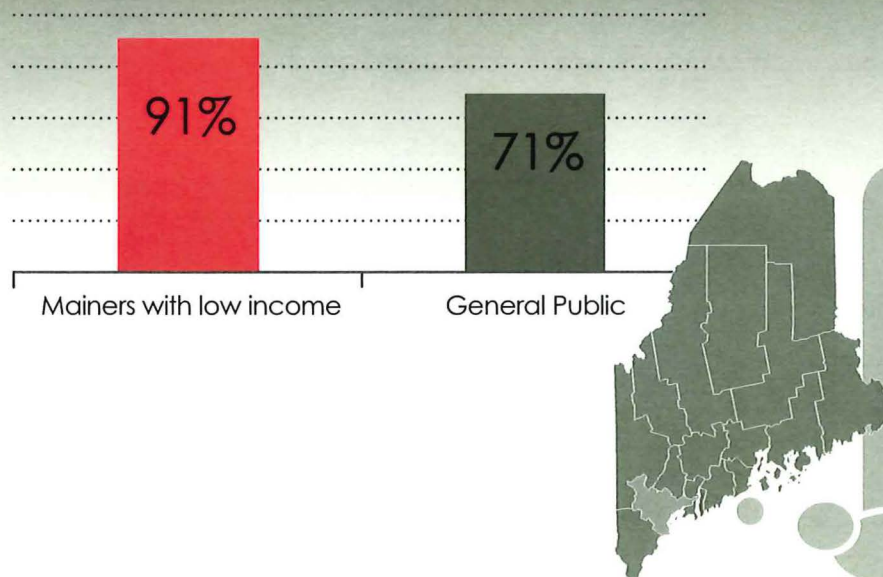
A strong majority of both residents with low income and the general public agree that expanded access to affordable health care is an effective strategy to reduce poverty in Maine.

This makes sense, as medical costs are a contributing factor to 62% of bankruptcies.¹⁹ Untreated medical problems are a reason that some low-income people are unable to work.

There is a well-established link between health problems and poverty. For every age group, those with lower incomes tend to report more health problems, and the difference increases over time until the age group right before Medicare eligibility.²⁰

Maine was one of only two states in the country to have an increase in the number of uninsured in 2013. The percentage of Maine people without health insurance in 2013 is 11.2%, up a percentage point since 2012.

Agree on the Effectiveness of Accessing and Maintaining Affordable Health Care for Reducing Poverty



“ I’m a survivor of a ruptured brain aneurysm and two strokes. My husband died from bladder cancer. We were middle class before all of the health problems. ”

56 year old woman who can no longer afford housing, utilities or food month to month living in Cumberland County

RECENT MAINE HISTORY

Maine is one of 21 states to refuse to accept federal funds to expand MaineCare. If we would accept these funds, 70,000 uninsured Maine people would gain insurance with the federal government picking up nearly all of the cost.

In addition, recent actions by the Governor and Legislature cut off 40,000 Mainers with low incomes from health insurance.

HEALTHY LOCAL FOOD

Maine ranks fifth-worst in the country for the proportion of its population (7.1%) who experience "very low food security."²¹ A family is classified as having very low food security if it reports at least 5 of 18 possible food-related problems, such as not eating for a day because there wasn't enough for food, skipping meals due to lack of money, not serving a balanced meal because of money concerns, etc.

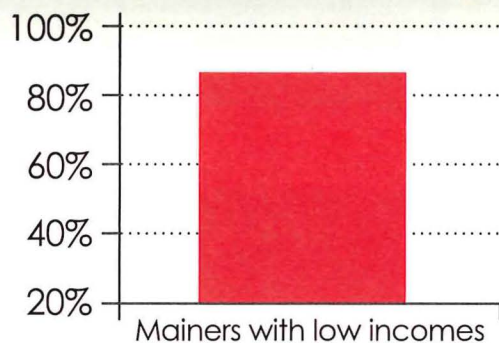
Nearly half of all Maine children (46%) were eligible for federally-subsidized school lunches in 2013.

There are currently 226,019 Mainers with low income enrolled in the federal Supplemental Nutrition Assistance Program (SNAP).²² These individuals receive an average monthly benefit of \$123 or about \$1.36 per meal.²³

Historically, it has been easier to use SNAP benefits in large grocery stores than in small local stores or farmer's markets, because of the technicalities of program participation. However, there have been recent experiments around the country, including one with Skowhegan farmer Sarah Smith, that have provided SNAP users with "double value" coupons for shopping with local farmers.

There are efforts underway to expand this kind of opportunity. The Farm Bill enacted by Congress in February of this year established a new competitive grant for projects like this that provide fruit and vegetable incentives to participants in the SNAP Program. Different kinds of groups may apply for these grants including farmer's markets, non-profit organizations, and health and economic development groups. These organizations must have the support of the State's SNAP agency. Maine would do well to encourage participation in this promising opportunity.

Agree on the Effectiveness of Supporting the Purchase of Healthy Foods for People Using SNAP Benefits as a Strategy to Reduce Poverty



The question on the effectiveness of supporting the purchase of healthy foods as a poverty reduction strategy was not asked on the general public poll due to space limitations.

Changing the Conversation

This report began by asking the question — what do Mainers believe are the causes of and solutions to poverty? The survey work makes it clear that Mainers believe that poverty is a result of an economy that is not performing well, and that the lack of opportunity is the primary cause of poverty. It also follows that the solutions that people prefer are ones that increase opportunity.

The surveys revealed a remarkable degree of common ground among people with low income and the general public. Even more surprising, there was agreement on many essential points between conservatives and liberals, men and women, and people of all ages within the general public.

Maine people want to change the conversation. They are interested in strategies that increase opportunity to reduce poverty, not in fixing blame. They are interested in solutions, not accusations. They are interested in building bridges to opportunity.

Let's start the dialogue now.



“ People need affordable education, affordable housing, affordable childcare, healthy affordable food, affordable healthcare, and jobs that pay enough to allow them to afford all of those things. ”

.....
37 year old survey respondent with low income living in Androscoggin County

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- Maine People's Resource Center provided strong insight and expertise for the polling of likely Maine voters described in this report.

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- ¹ This poll was conducted with a random sample of approximately 478 likely Maine voters by interactive voice response from July 12th through 16th, 2014. Calls were made at different times of day to maximize the diversity of possible respondents. Questions were recorded by a female interviewer. The survey results were mathematically weighted by gender, age and geographic area to ensure an accurate representation of the population being surveyed. The sample was not weighted by party or ideology. The margin of error of this survey was 5.09%.
- ² This was a paper and online survey of adults (age 18 or older) with low income (under 200% of the federal poverty level) in Maine asking them about their current circumstances and hardships, as well as their attitudes and understanding about poverty. Survey respondents were also asked questions about their support for a variety of policy initiatives as strategies for reducing poverty, including two open-ended questions that sought additional input from survey respondents on what they viewed as the best ways policymakers can reduce poverty. This survey was distributed at food pantries and by social service agencies throughout the state during mid-June of 2014 through mid-July of 2014. Individuals who were willing to complete this two-page survey were given a self-addressed-stamped-envelope to return the survey. The survey was also disseminated electronically using Survey Monkey. 1014 people responded to the survey; of that number 941 surveys were used after removing surveys that did not meet the demographic requirements with respect to age and income. Respondents included individuals from all parts of the state, including all sixteen counties. Researchers compiled and analyzed the results of the survey and Sandra Butler provided the final analysis of the results and findings.
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1	\$227	\$238	\$302	\$313	\$317	\$365	\$397	\$483	\$485	\$566	\$906
2	\$307	\$322	\$408	\$423	\$429	\$494	\$537	\$653	\$656	\$766	\$1,226
3	\$387	\$406	\$514	\$534	\$541	\$623	\$677	\$823	\$827	\$966	\$1,546
4	\$467	\$490	\$621	\$644	\$653	\$751	\$817	\$994	\$998	\$1,166	\$1,866
5	\$547	\$574	\$727	\$754	\$765	\$880	\$957	\$1,164	\$1,170	\$1,366	\$2,186
6	\$627	\$658	\$834	\$865	\$877	\$1,009	\$1,097	\$1,335	\$1,341	\$1,566	\$2,506
7	\$707	\$742	\$940	\$975	\$989	\$1,138	\$1,237	\$1,505	\$1,512	\$1,766	\$2,826
8	\$787	\$826	\$1,046	\$1,086	\$1,101	\$1,267	\$1,377	\$1,675	\$1,683	\$1,966	\$3,146
Each Additional Person	\$80	\$84	\$107	\$111	\$112	\$129	\$140	\$171	\$172	\$200	\$320

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