

POVERTY ACTION

MEMBER REPORT—2011

www.povertyaction.org

ROOT CAUSES
REaL SoLUTIONS

Poverty Action volunteers make our work possible, donating thousands of hours of your time to work for real solutions.

THANK YOU!

ROOT CAUSES
REaL SoLUTIONS

Flor Alarcon Avendano · Ashley Albert ·
Maya Anderson · Patrick Ascolese · Joan Auletta ·
Ken Baber · Pamela Bailey · Teresa Bailey ·
Ethan Bancroft · Maya Baxter · Nancy Beck ·
Keith Beggs · Jay Blackburn · Charlie Blackwolf ·
Shanen Boettcher · Yolonda Borrero · Lily Bond ·
Hilary Bowker · Mark Bowker · Kim Brown ·

· Kathy Ellis · Paula Emery · Lillian Eng ·
Margaret Engle · Theo Epperson · Victoria Evett ·
Tim Farrell · Annie Feng · Martha Figueroa ·
Rose Floyd · Rachel Forte · Vicki Galan ·
Dustin Gamza · Cheryl Gaona · Letreasha Gaona ·
Tiana Gaona · Zanne Garland · Steven Garrett ·
Addisalem Gebremedhin · Manuela Ginnett ·
Marcel Goulet · Denise L. Graham · Shirley Grant ·
Shereetha Graves · Paul Haas · Erin Haick ·
Daniel Hannah · Britta Hanson · Sonja Harris ·
Ralph Haugerud · Jemima Herman · Michael Herron ·
Lauren Higgins · Sholanda Higgins · Chris Hillman ·
Julie Horowitz · Daniel Hubbell · Rhonda Hue ·
Sean Hughes · Kaylyn Hunter · Jessan Hutchinson ·
Quillian · Carol Isaac · Emily Johnson ·
Keith Johnson · Nellie Johnson · Vernida Jones ·
Kapraloia · JoAnn Keenan · Vianne Kenny ·
Robin Kilwine · James King · Jesse Kleinman ·
Alicia Korkowski · Kristin Ladd · Amy Le ·
Claire Leamy · Claire Levy · Lynn Ling · Lloyd Lowe ·
Sharon Lowe · Amber Macki · Juanita Maestas ·
Maya Magarati · Michelle Maroto · Jenny Martin ·
Ron Maynard · Maureen McCaslin · Shane McDaniel ·
Cierra McDonald · Kathleen McGreevy ·
Nell McNamara · Danny Meltzer · Paul Metzner ·
Alison Miller · Arthur Miller · Tammy Money ·
Wesley Moore · Barb Morgan · Ilana Morris ·
Jim Morris · Ursula Mosqueira · Casey Mullen ·

Nancy Namburg · Sudha Nandaqopal · Kim Nathane ·
Teresa Nelson · Catheryne Nguyen ·
Amber Nicholas · Tom Nielsen · Marilee Nielson ·
Meg Nimain · David Northover · Nadine Nyambi ·
Jeremy Nyugen · Davey Oil · Elna Orbeta ·
Seana Ormsby · Robert Osborn · Jeffrey Perkins Jr. ·
Dan Peterson · Christina Pizana · Susan Quinn ·
Janet Ramos · Grant Raupp · Barbara Reskin ·
Dan Rogers · Mary Rogers · Paul Rogers ·
Brooke Rolston · Zoe Romero · Maureen Searle ·
Brian Serafini · Dave Sharrow · Rod Shutt ·
Leigh Simmer · Jennifer Simon Halai ·
Balbir Singh · Osam Singh · Reggie Smith ·
Abigail Soto · Noah Spitzer-Williams · Anna Strahan ·
Erika Strong · Anne Sunrise · Deedra Tackett ·
Thanh Tang · Kenneth Tanzer · Stephanie Teng ·
Meseret Tesfaye · Jennifer Thim · Michele Thomas ·
Michelle Thompson · Maggie Thompson-Pratt ·
Robert Towle · Ellen Tracht · Juan Vega ·
Ligia Velázquez · Brittin Wagner · Meg Wakeman ·
Dana Walker · Andrea Wallace · Charlie Wallblom ·
Mary Kay Wallblom · Heidi Kay Walter · Aina Ware ·
Eline Ware · Eman Ware · Inam Ware · Roxana Ware ·
Sahrrieff Ware · Sarank Ware · Yusuf Ware ·
Markus Weickenmeier · Joan Weiss · Vivian West ·
Nathania Widjaja · Chloe Wilson · Jamie Wright ·
Kyla Wright · Jason Wright · Sarah Wylie ·
Fiona York · Shyna Zhang · Peter Zimmerman

Mike Buchman · Kiondra Bullock · Annie Burton ·
Mary Byrd · Ross Cantor · Kacie Cardwell ·
Lin Carlson · Chris Carnell · Glenda Carper ·
Jeffrey Carrol · Tai Chi · YunHee Choi ·
Rachel Claffin · Diana Coblenz · Krissy Condon ·
Nels Cone · Kyna Conlin · Zac Croft · Ryan Curren ·
Cassalyn David · Krista Davis · Tonie Davis ·
Sungea Dawson · Williams Dean · Jason Demeny ·
Cheri Dennis · Ryvanne Dennis · Regina Dowell ·
Mark Drummond · Amy Dunning ·
Stephanie Earhart · Jean Edelhertz · Allison Eisinger

VOLUNTEER SPOTLIGHT—A Poverty Activist's Story

Poverty Action intern and volunteer Teresa Bailey has witnessed how public policy can operate as both a root cause and a powerful solution for social inequality. "Standing up and making our voices heard against injustices is what it takes to make sure that we all have the chance to survive and live with dignity."



Teresa Bailey began her internship at Poverty Action in September 2010, while a social work student at University of Washington. Jumping right in, she was instrumental at marshalling voter registration at the height of our 2010 Vote for a Change Campaign, then focused her organizing energy on our 2011 Listening Sessions, the cornerstone of Poverty Action's policy development and accountability work.

Commitment to Food Justice—During the legislative session, Teresa combined her Poverty Action internship with a second internship at Solid Ground's Lettuce Link program, which helps ensure people can access nutritious and culturally appropriate food. Bringing attention to disproportionate budget cuts to programs that serve immigrant communities, Teresa mobilized volunteers to advocate for restored funding to the State Food Assistance Program.

Teens In Action—Teresa showed her creativity, passion and leadership by working with Poverty Action staff and board to

develop our new Teens in Action program. In the spring, Teresa designed a legislative advocacy curriculum for a Seattle alternative school and co-taught a class with a Poverty Action board member, engaging 25 low-income youth of color by teaching about our state's legislative process and how to lobby their lawmakers. Asking the teens which issues were most important to them, Teresa worked with the young people to advocate against the Attorney General's Racial Profiling/Gang Bill, which would have unfairly criminalized many youth of color. She organized a letter-writing campaign that generated 28 letters and played a critical role in preventing this bill from passing. She praises the student activists: "I cannot say enough about the dedication and strength of these young people as they trained, wrote letters and emails, lobbied, rallied and spoke out against this racially unjust and unconstitutional legislation."

—Senait Brown, Outreach Coordinator

15 Years of Advocacy for Washington

Poverty Action marks a significant milestone, names new director

Greetings from Poverty Action! I want to introduce myself as the new director of Poverty Action. I'm thrilled to step into this role after six years on staff. This year marks Poverty Action's 15th anniversary, and an important time for Poverty Action and for the broader economic justice movement. What we have achieved in the past 15 years is unprecedented: a powerful network of people with low incomes and their allies, legislators and community partners, organizing around the premise that everyone should be able to meet their basic needs and have opportunities to prosper.

Fifteen years ago, life in the U.S. was quite different. Gas was \$1.25 per gallon, few people had cell phones, and the federal government helped low-income families meet basic needs by providing Aid for Families with Dependent Children (AFDC). This program changed dramatically in 1996 with the passage of "welfare reform": AFDC was renamed Temporary Assistance for Needy Families (TANF), welfare benefits were time-limited, and getting a job became the ideological focus. In short, people with low incomes were set to receive less support to meet their basic needs.

Ten community leaders responded by banding together to establish the Washington Welfare Reform Coalition. Since then, we've changed our name to Poverty Action, and expanded our focus to include access to education, strong consumer protections, asset building and voter education and mobilization. We've deepened our analysis of the intersections of race, gender and poverty, and we've helped thousands of families share their stories with their representatives.

In the past three years alone, we've reined in payday lenders, passed laws to curb the foreclosure crisis (including this year's Foreclosure Fairness Act, see inside), prevented the elimination of numerous safety net programs, and educated more than 50,000 voters.



Poverty Action staff rally in Olympia in April, urging lawmakers to 'ask an expert'—someone who relies on basic needs programs—before making deep budget cuts.

But our work is far from over. As the effects of the recession drag on, Poverty Action members must be even louder and share even more stories with our lawmakers and the media. Together, I am confident we can do this.

I am excited to celebrate the past 15 years with you and look forward to working with you for the next 15 years!

Marcy Bowers
Executive Director

STAFF
Kate Baber
Marcy Bowers
Senait Brown
Danielle Friedman

STATEWIDE
POVERTY ACTION
NETWORK

OUR MISSION

The Statewide Poverty Action Network builds grassroots power to end causes of poverty and to create opportunities for everyone to prosper.

Get involved! Sign up to volunteer or donate at www.povertyaction.org

Deep Cuts, Important Saves to Safety Net

2011 BUDGET WRAPUP

By Kate Baber, Community Organizer

During the 2011 Legislative Session, a \$5 billion state budget deficit jeopardized Washington's safety net, which provides a strong foundation of support and ensures all people in Washington—not just the wealthy—are able to meet their most essential needs, reach economic security and access opportunities to thrive.

Poverty Action members and our allies worked hard all session long to protect basic needs programs from unprecedented cuts and elimination. While some severe cuts could not be prevented, undoubtedly programs would have suffered even worse cuts without our members' sustained advocacy efforts.

Here's how some of our top priorities fared:

- » Disability Lifeline (DL) was restructured into three new programs, to go into effect November 1, 2011. All former DL recipients will retain medical benefits; however, only those who likely will qualify for Social Security Disability (SSD) will continue to receive the reduced \$197 monthly cash grant. Other DL recipients will be eligible for a new housing program and "necessities bank".
- » The Temporary Assistance for Needy Families (TANF) grant was reduced by 15 percent and now imposes a strict five-year lifetime limit. That will cause 5,500 families and nearly 13,000 children to lose their only source of income.
- » The Basic Health Plan was reduced by \$129 million and the number of participants is now capped at 34,000, admitting no new participants.
- » The Apple Health for Kids' Children's Health Program was cut by \$1.5 million by requiring families whose incomes are above 200 percent of the Federal Poverty Level to pay a premium.
- » Medicaid's Adult Dental program was reduced by \$57 million by eliminating routine dental care for everyone except pregnant women, people with developmental disabilities, and people living in long-term care facilities.

Moving forward, we will work to repair our safety net by pairing creative policy solutions with intensified grassroots advocacy. Together, we **can** create a better future for all Washingtonians.

2011

Olympia WATCH

Strengthening consumer protections Fairness in foreclosure, lending practices

By Danielle Friedman, Public Policy Coordinator

For the past several years, Poverty Action's advocacy statewide and in Olympia helped achieve groundbreaking protections for Washington consumers, and this year was no different. When we asked our members about their advocacy priorities, we heard loud and clear that predatory lending practices, specifically payday lending and mortgage lending, were holding people back. We needed solutions to help Washington people struggling to raise their families and keep their homes during these tough economic times.

Foreclosure Fairness Act: Implementing a proven solution

A mix of lax lending standards, opportunistic banks and high unemployment rates led to more than 40,000 Washington families in 2010 losing their homes to foreclosure, with devastating effects on our communities, especially our communities of color. Neighboring house prices have dropped and empty houses have created hollow, unsafe communities.

Poverty Action looked to the best practices of other states, where we saw mediation programs lowering foreclosure rates. Foreclosure mediation gives homeowners an opportunity to sit down with their lender to discuss alternatives before losing their home—and most valuable asset. Twenty-three other jurisdictions—states and municipalities—have some sort of mediation process to seek foreclosure alternatives. These programs have found that **60 percent of people participating in mediation avoid losing their homes.**

Together, Poverty Action staff, board and members like you took action. We launched a full-scale campaign dedicated to creating a foreclosure mediation program in our state. Poverty Action activists shared their experiences related to foreclosure



by email, phone calls and letters. By busloads we went down to the Capitol to attend hearings and meet with our lawmakers. We reached out to our community partners and built a strong foundation throughout the state. Ultimately thousands of people took action on this issue.

As a result of your hard work, Washington passed a bill implementing a foreclosure mediation program in our state. The law went into effect on July 22, 2011. Now, homeowners have an opportunity to avoid foreclosure by maximizing the likelihood for loan modifications.

Payday Lending Law: Defending previous wins

Passing a law is just the beginning. We also must defend our wins and build on them, as we did this session when payday lenders tried to repeal the 2009 law we worked so hard together to pass—and which had already **saved consumers more than \$122 million in its first year.** Poverty Action went into defense mode, and members responded quickly and loudly about the need to protect this anti-predatory-lending law. We won and kept the law intact.

Poverty Action will watch closely to make sure both laws do as they intended, that people who need these protections can access them and that laws are strong enough to enforce responsible lending practices.

The message is powerful: Together we can make significant change. By sharing personal stories, we put a human face on the issues that often go unnoticed. We look forward to our continued success working together around the state to achieve fair and reasonable consumer protections for Washingtonians.

Poverty Action activists proudly stand witness as Gov. Gregoire signs HB 1362, the Foreclosure Fairness Act.

Get involved. Visit our website at www.povertyaction.org

ARE YOU FACING FORECLOSURE?

Poverty Action passes a new law to prevent foreclosures.

Now you can ask for a face-to-face meeting with your lender by requesting foreclosure mediation.

» What is foreclosure mediation?

Foreclosure mediation is a process where a neutral, third-party mediator assists the homeowner and the lender to reach a fair, negotiated agreement.

» Why request mediation?

During mediation, the lender is required to negotiate with you in good faith to discuss alternatives to foreclosure.

» Who is eligible?

- Homeowners who are in default on their mortgage and have not yet received the Notice of Trustee's Sale,
- Homeowners who live in owner-occupied properties.

» How can I request mediation?

Foreclosure mediation must be requested by a housing counselor or an attorney on behalf of a homeowner. **To find a housing counselor call 1.877.894.HOME.**

Foreclosure Fairness Act



PHOTO COURTESY WASHINGTON STATE HOUSE OF REPRESENTATIVES