

### **Assumptions about why people are in poverty**

- No vision for their life
- Low expectations/self-esteem
- Physical/Mental disabilities
- Chemical abuse
- Lazy
- Lack of social capital/connections
- No access to transportation/can't get to work
- Lack of livable wage jobs/wages too low
- Spouse controls finances
- Veterans issues-PTSD
- TBI
- Trauma/oppression/ racism
- “Abilityism”-attitudes about people with disabilities
- Generational poverty
- Wages and costs mismatch
- Health cost issues
- Class expectations
- Job retention issues
- Language barriers
- Criminal history
- Unstable living conditions
- Inadequate education or training
- Welfare system that perpetuates poverty
- Divorce
- Lack of job counseling
- Lack of affordable child care
- Young parenthood-teen moms
- Emphasis on college degrees/”credentials”
- “Non-paid” work
- Underground economy
- Racial biases/expectations
- Economic divestment (people and the community)
- Lack of labor adjustment policies
- Shifts in labor trends
- Lack of access/ability to build assets
- Inability to access/establish credit
- Family expectations (i.e. caring for aging parents)
- Inadequate health care
- High number of dependents
- Lack of someone to fall back on
- Immigration policies (work)
- Support in job retention
- Predatory/high-interest loan products
- Isolation in rural communities
- Victim of violence (battered women, etc)

- Loss of “fallback” benefits once they start a job
- “Cliffs” in welfare/income supports.
- No “back up”
- Poor choices
- Can’t manage money
- Bad luck-illness and “life”
- They are cheats or frauds

### **Idea Generation**

- Increased access to adult mentors. Through school counselors, churches, secondary institutions, community organizations, and tribal/community elders.
- E-14 Education System: Across the board two years of post-secondary education classes. Requirement is that student must have graduated from a Minnesota High School (4 votes)**
- Create incentives to work by eliminating cliffs in support programs and marginal tax rates (6 votes).**
- Create incentives for local employers who pay good wages.
- Tax credits for foster care, child care, and elder care (or payments).
  - Fund at-home infant child care
- Employment for ex-offenders
- More community/faith-based support for ex-offenders.
- Minimum Wage (1 vote)**
  - indexing (5 votes)**
  - liveable
  - EITC fills gap between earned wage and living wage (1 vote)**
  - Expand EITC to single childless
- Housing (1 vote)**
  - Expand housing stock
  - Expand vouchers
  - Assist local communities to incorporate vouchers in development
  - Case management-provide supportive services.
- Asset Development
  - Expand development money
  - Tie to small business development
  - Credit issues-repairing credit
  - Public works projects (i.e.-WPA)
- Hold employers accountable (2 votes)**
  - Cut down on big corporations only encouraging public services (examples. Target, Wal-Mart)
  - Tightening labor law violations
- Raise minimum wage
- Require livable wage to receive government contracts
- Double earned income tax credits
- Fully fund child care (1 vote)**
- Rent control

- Keep existing housing affordable as well as building new housing
- Re-think emphasis on traditional education
- Care giver tax credit
- Marketing campaigns
- Deal with public attitude issues
- Peer juried lending services
  - Attempt to stop or limit the spiraling out of control of bumps along the way
  - Have low income governed groups (circles of support, community action programs, etc) to manage it
    - Gives some accountability
    - Expectation of paying it back.
- Get rid of the cliffs that come with aid
  - raising or getting rid of asset limits
  - possibly more of a sliding scale
- Family leave subsidies
  - Sick leave, etc
- Improve infrastructure limits (ex. Transportation) (1 vote)**

**Idea Categories—bold were four key ones we agreed on**

- 1. Temporary support in hard times--Back Up/Way to Bounce Back**
- 2. System needs to be fair and just for those that can't work (w/ no assumptions about who can work)**
- 3. Support those who are working**
  - a. Enhance income for those who can work**
  - b. help with retention and promotion**
4. People in poverty incur greater costs
5. Hold employers responsible
- 6. Enabling others to get back in work force (e.g., those with disabilities, criminal convictions or the elderly)--must consider what if there are no jobs/economic viable community)**

Later we added:

1. education
2. economic development to ensure there are jobs