

COUNCIL OF THE CITY OF PHILADELPHIA
SPECIAL COMMITTEE ON POVERTY
REDUCTION AND PREVENTION

Room 400, City Hall
Philadelphia, Pennsylvania
Thursday, October 10, 2019
3:13 p.m.

PRESENT:

COUNCILWOMAN MARIA D. QUINONES-SANCHEZ
COUNCIL PRESIDENT DARRELL L. CLARKE
COUNCILWOMAN JANNIE L. BLACKWELL
COUNCILMAN ALLAN DOMB
COUNCILWOMAN BLONDELL REYNOLDS BROWN
EVA GLADSTEIN, Deputy Managing Director
of Health and Human Services
SHARMAIN MATLOCK-TURNER, President and
CEO, Urban Affairs Coalition
MEL WELLS, President and CEO, One Day At
A Time

RESOLUTION 190239 - Resolution authorizing the
creation of a "Special Committee on Poverty
Reduction and Prevention" to hold hearings to
propose and implement actionable policies and
programs that substantively prevent and
alleviate poverty in every Philadelphia
neighborhood.

- - -

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN SANCHEZ: Good
3 afternoon, everyone. I want to thank
4 everyone who is here today for the first
5 meeting of the Special Committee on
6 Poverty Reduction and Prevention.

7 I want to acknowledge Council
8 President Clarke, who will open our
9 hearing.

10 COUNCIL PRESIDENT CLARKE:
11 Thank you very much, Councilwoman.

12 And good afternoon, everyone,
13 here today and those of you that may be
14 watching on Channel 64 or 65. I just
15 want to say that from my perspective,
16 this is a very exciting day for a lot of
17 reasons. Obviously this whole issue
18 about poverty has been something that's
19 been discussed for a lot of years,
20 actually literally decades as it relates
21 to the City of Philadelphia, but I think
22 something special and something a little
23 different will happen as a result of this
24 particular format and these individuals
25 who are -- I want to welcome and I want

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 to thank personally Eva Gladstein, my
3 good friend and colleague Councilwoman
4 Quinones-Sanchez, Sharmain
5 Matlock-Turner, and Mel Wells for their
6 willingness to serve as Co-Chairs. We
7 will have a significant number of
8 individuals that will participate, and I
9 want to say thank you all to them.

10 So in recent days, I've
11 actually been calling this initiative --
12 I actually did an interview, I think,
13 with Al Dia yesterday and I talked about
14 moonshot, right? And people kind of go,
15 moonshot? So to be honest with you, I
16 saw a documentary the other day when I'm
17 flipping channels and it talked about
18 moonshot, where we actually sent a person
19 to the moon, and the intent of that
20 moonshot at that time was to uplift
21 humanity. And, you know, in some
22 respects, this obviously and that term
23 was relevant, because we're talking about
24 uplifting literally one out of every four
25 persons in the City of Philadelphia out

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 of poverty. That is a significant
3 number, I think a little less than
4 400,000 people.

5 So while it took a gargantuan
6 effort on behalf of the United States and
7 all the other participants to get us to
8 the moon, similarly it will take a
9 significant level of participation and
10 effort to move those individuals out of
11 poverty and prevent other people from
12 slipping back into poverty. But if we're
13 all together and if we have the same
14 drive, the same commitment as they had
15 when people decided to go to the moon, I
16 genuinely think that we'll be able to get
17 there.

18 So I just want to say how
19 important this is, as you all know, and I
20 know I'm kind of speaking to the choir in
21 terms of the people that are here, but I
22 just wanted to give you a sense of how
23 important this is to us.

24 So to my colleagues, thank you
25 all very much for your willingness, and

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 we look forward to providing whatever
3 level of support and to continue the
4 theme of moving the City forward and
5 losing that very, very unfavorable
6 designation as being the poorest big city
7 in the country. That's something that,
8 frankly, we no longer want to be known
9 as.

10 So thank you, Madam Co-Chair
11 and the members of this illustrious panel
12 up here.

13 COUNCILWOMAN SANCHEZ: Thank
14 you, Council President Clarke.

15 I'm going to just try to
16 facilitate and work through this meeting.
17 I want to thank Council President Clarke
18 and all the Council colleagues who, in
19 one way or another over at least the 12
20 years that I've been here in Council,
21 have worked really aggressively on this
22 issue, but really pulling it together and
23 creating not only this Committee but a
24 process where we can put together some of
25 the best minds and empowering us to work

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 through not just the regular approach but
3 really bold and decisive action.

4 I want to give an opportunity
5 to all of the Co-Chairs of the Committee
6 to say some opening words, but I want to
7 acknowledge the membership of the central
8 committee and all of the people that are
9 participating in our subcommittees for
10 lending of their time, their energy,
11 their expertise, many of them providing
12 some of their staff and their staff hours
13 to help us pull this together.

14 So the Committee members, if
15 you haven't done so already, we have
16 assigned seats with your names on the
17 front, but I wanted to take a moment and
18 acknowledge the full Committee members
19 and then I will provide an opportunity
20 for our Co-Chairs to say some opening
21 words.

22 Patrick Clancy, the President
23 and CEO of Philadelphia Works; obviously
24 our Council colleague Councilman Allan
25 Domb; Bill Golderer, President and CEO of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 United Way of Greater Philadelphia and
3 Southern New Jersey; Dr. Donald Guy
4 Generals, the President of Community
5 College of Philadelphia; Otis Hackney,
6 the Chief Education Officer for the
7 Mayor's Office of Education; Sidney
8 Hargro, President of Philanthropy Network
9 of Greater Philadelphia.

10 Please stand if I call your
11 name and you're here so that folks know
12 who you are.

13 Maura Hesdon, General Manager
14 of Shoemaker Construction; Dr. William
15 Hite, Jr., Superintendent. He's not
16 here, but he sends his regrets, and I
17 know he has some of his staff and his
18 team here. Sheila Ireland, Executive
19 Director of the Office of Workforce
20 Development; Dr. Roberta Rehner Iversen,
21 Associate Professor of Social Policy and
22 Practice at the University of
23 Pennsylvania; Dr. Judith Levine,
24 Associate Professor of Sociology and
25 Director of Public Policy at Temple;

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Mitch Little, Executive Director of the
3 Mayor's Office of Community Development;
4 Yvette Nunez, Vice President of Civic
5 Affairs at the Chamber of Commerce; Mecca
6 Robinson, Executive Director of Forget Me
7 Knot Youth Services; Dr. Theresa
8 Singleton, Senior Vice President,
9 Community Affairs Officer at the Federal
10 Reserve Bank of Philadelphia; and of
11 course our own Chris Woods, Executive
12 Vice President of District Council 1199C.

13 Along with this illustrious
14 group of folks, again, some of the best
15 minds in the City, we have a one-page
16 fact sheet with all of the members of the
17 subcommittee, and I invite anyone who is
18 interested in seeing the entire list, and
19 I want to personally, on behalf of
20 Council President and all the Co-Chairs,
21 thank every single one.

22 We have been charged with
23 something -- to produce a document by the
24 end of the year. So this is not a
25 meeting to meet, but really a process to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 create some definitive action steps.

3 So with that, I want to provide

4 Eva Gladstein, who heads the Mayor's

5 cabinet on, I guess, health and human

6 services, to say some opening words.

7 MS. GLADSTEIN: Thank you,

8 Councilwoman. Thank you, Council

9 President Clarke. I'm really honored to

10 be here and very pleased to be appointed

11 one of the Co-Chairs of this Committee.

12 I've spent a lot of years

13 looking at this subject and thinking

14 about it and trying to take action, and I

15 really think this is an opportunity, with

16 City Council calling us all to action,

17 really to take the reports and the work

18 that many people sitting here have been

19 engaged in for many years and really

20 bring it up to a new level. And so I

21 really welcome that.

22 I'm here also as Co-Chair of a

23 subcommittee. I want to give a

24 shout-out. Many of the members of that

25 Subcommittee on the Social Safety Net are

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 here today. We've met several times with
3 that subcommittee already and we've been
4 working hard at looking at our own
5 practice, our own experience, people who
6 are using services, people who are
7 providing services, people with other
8 experiences in terms of what our best
9 ideas are around the social safety net
10 and how to bring them to this Committee
11 for action, short, medium, and long-term
12 ideas.

13 And then we only have a minute,
14 but the other thing I want to say is that
15 we have been working particularly in this
16 Administration but in many
17 Administrations making many investments,
18 and yet they haven't had the results that
19 we all want to see, and many of those
20 folks who are doing those investments are
21 in the room and I think are energized by
22 this work.

23 We've been looking at financial
24 empowerment, access to benefits, housing,
25 and certainly trying to serve people who

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 are without homes, who are homeless, the
3 workforce system and in particular how we
4 can help people who are disconnected from
5 the workforce system enter that system,
6 be it gradually if they have barriers
7 towards that, and obviously education
8 investments at every stage of folks'
9 life.

10 So I think we've been
11 investing. We're doing good work, and we
12 had a slight decrease in the number of
13 people as measured who are living in
14 poverty, but we have much more work to
15 do, and I'm really hopeful that this
16 formation can get us there and we can be
17 finished in December and start taking --
18 be acting all along, but start taking
19 some new actions as of the new year.

20 Thank you.

21 COUNCILWOMAN SANCHEZ: Thank
22 you.

23 Our other Co-Chair in heading
24 the Subcommittee on Jobs and Education is
25 Sharmain Matlock-Turner.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. MATLOCK-TURNER: Thank you
3 very much. It's a pleasure to be here
4 this afternoon. I really want to thank
5 you for all of you being here and being a
6 part of this critical conversation. This
7 certainly is an issue that all of us feel
8 very deeply about and how it's affecting
9 our city.

10 I really want to thank City
11 Council, Council President Clarke, along
12 with Councilmembers Quinones-Sanchez,
13 Councilman Domb, and so many others who
14 have been a part of saying that we need
15 to figure out how we can come together to
16 really work on this issue. So I'm
17 excited to be working with Maria, with
18 Eva, with my friend here, Mel Wells, who
19 you're going to hear from shortly, on
20 this Special Committee to Reduce Poverty,
21 and I think all of us in the end want to
22 prevent poverty.

23 Most of you, I think, know a
24 little bit about the Urban Affairs
25 Coalition. We have been in the community

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 for 50 years. We have over 74 groups,
3 non-profits and social entrepreneurs who
4 are a part of the UAC family of programs
5 who are working every day on critical
6 issues that are facing our community,
7 ending homelessness, finding paths and
8 bridges to self-sufficiency, supporting
9 quality education, and helping young
10 people plan their futures and so much
11 more.

12 We believe in a multifaceted
13 approach to achieving self-sufficiency,
14 and we have over the years seen friends,
15 family, and neighbors succeed and move on
16 to productive and fulfilling lives.

17 However, it is no secret that
18 the City of Philadelphia has almost
19 400,000 of our 1.6 million citizens
20 living below the poverty line. They are
21 children, they are adults, they are
22 workers, they are the disabled, they are
23 our seniors.

24 Only with recognizing the
25 unique needs of each person will we be

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 able to craft the solutions necessary to
3 begin the process to end poverty. The
4 work will require the collaboration of
5 the partners in this room representing
6 government, the private sector, the
7 public sector, foundations, and each of
8 us as individual citizens. And we are
9 not starting with a blank slate. I
10 really want to also thank City Council
11 for the 2018 report Narrowing the Gap:
12 Strategies to Alleviate Poverty and
13 Prevent Poverty in Philadelphia. This
14 report, which there's a copy here if you
15 haven't seen it, lays out 27 strategies
16 to begin our conversation and
17 deliberations. The Council states in the
18 report that we think this is a good
19 beginning but, and I quote, we do not
20 presume that these ideas are
21 comprehensive solutions to poverty nor do
22 we believe that they are the only
23 solutions.

24 However, I do believe that this
25 report is a good place for us to start to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 specifically tackle the issue of poverty
3 in Philadelphia. As the Co-Chair, along
4 with my friend Mel Wells of One Day At A
5 Time, we are co-chairing the Jobs and
6 Education Subcommittee, and we're looking
7 forward to having a great conversation
8 around the issues that are laid out in
9 the report. Whether we're looking at the
10 skills gap, establishing a living wage,
11 or making sure that workers have the kind
12 of protections that they need in the
13 workplace, we're going to personally be
14 engaged in helping to identify with you
15 some of the key strategies that are going
16 to get us to where we need to be.

17 You see the list in the report
18 of the people who are working as a part
19 of our Jobs and Education Subcommittee.
20 We have a terrific list of business
21 leaders, community leaders, labor, and
22 individuals who are going to be tackling
23 those suggestions and certainly hearing
24 from all of you with additional ones, and
25 we hope to come out, Councilwoman

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Sanchez, with three to five
3 recommendations for Council to consider
4 as you get ready for your budget process
5 for next year.

6 Thank you all very much.

7 COUNCILWOMAN SANCHEZ: And our
8 next Co-Chair brings a lot of energy and
9 he's like let's not talk about it, let's
10 be about it, Mel Wells.

11 MR. WELLS: Good afternoon. I
12 would like to thank Council for having me
13 here today. To keep it real for
14 everybody, I can't believe that I'm
15 actually sitting up here in this room.
16 I'm extremely grateful. Over 37 years
17 ago, me and my family, we sat in the
18 welfare office trying to figure out how
19 will we get out of poverty with our
20 company One Day At A Time. Now we're
21 located in London, India, and also
22 Cambodia serving over 56,000 people. So
23 my job is to make sure that the people in
24 the community voices are heard and that
25 they can cross the bridge of resources to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 get them out of poverty.

3 So my job here is to keep it
4 real for the people that's in the
5 community who need to come out of
6 poverty. So thank you for having me,
7 everyone.

8 COUNCILWOMAN SANCHEZ: Thank
9 you.

10 I don't know if Councilman
11 Domb, I want to provide you an
12 opportunity -- I also want to acknowledge
13 that Councilwoman Jannie Blackwell has
14 joined us. All of you know the level of
15 advocacy that the Councilwoman has had as
16 it relates to housing and homelessness in
17 the City.

18 Thank you, Councilwoman, for
19 joining us.

20 Councilman Domb.

21 COUNCILMAN DOMB: Thank you. I
22 first want to thank my colleagues,
23 Council President Darrell Clarke and
24 Councilmember Maria Quinones-Sanchez, for
25 overseeing this Special Committee, along

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 with the additional Co-Chairs, Sharmain
3 Matlock-Turner, Eva Gladstein, and Mel
4 Wells.

5 It's important that we have
6 industry experts and community service
7 providers joining us on this Committee,
8 because they see firsthand how poverty
9 impacts our neighborhoods. I commend
10 their participation today and, more
11 importantly, their ongoing commitment to
12 serving low-income Philadelphians.

13 While I anticipate some of the
14 conversation today will be focused on
15 programs and initiatives that are in
16 place by both the City and outside
17 organizations, I want to raise two
18 important factors that we really need to
19 keep in mind when discussing poverty in
20 Philadelphia.

21 One of those factors -- Council
22 President, you know what I'm going to
23 say -- is the Earned Income Tax Credit,
24 but there's also -- you're going to hear
25 from, I believe, Pauline Abernathy from

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Benefits Data Trust later in this meeting
3 today. We still leave on the table --
4 and the charts are on the table in the
5 front -- \$450 million in federal and
6 state monies that could go to people in
7 Philadelphia, 450 million over about five
8 different programs, whether it's Earned
9 Income Tax, SNAP, medical assistance,
10 PACENET, property tax, and rent relief.
11 We have to figure out a better way to get
12 that money into the hands of
13 Philadelphians.

14 The second issue -- and this is
15 really, I think, a major issue -- that
16 there has been an unfair burden on our
17 poor in this city that we have yet to
18 tackle. In a recent analysis,
19 Philadelphia taxes its poor residents
20 more than any other large city in the
21 country. We tax higher than -- in any 50
22 states or the 50 largest cities, we tax
23 people the highest.

24 For a family in Philadelphia
25 earning 25,000 a year, their tax burden

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 is 4,500, or 18 percent, the highest in
3 the country. Other cities range from 8
4 to 13 percent. The bulk of the tax
5 burden comes from their income, the wage
6 tax, which accounts for almost 40 percent
7 of the total tax burden. Philadelphia
8 needs to provide a fair system and remove
9 one of the largest barriers that keeps
10 our poor from ever improving their
11 financial situation.

12 It is with high hopes that the
13 bill that Councilwoman Sanchez and
14 Councilwoman Blackwell and I introduced
15 the other week will provide a wage tax
16 refund for low-income residents as part
17 of this Committee's discussions. This
18 bill could affect 60,000 households with
19 an average refund of \$700 per household
20 and potentially 100,000 people. The cost
21 could be \$40 to \$42 million. And people
22 say, how are we going to pay for it? The
23 income tax, the wage tax increase per
24 year, just average inflation, is about 81
25 to 82 million. Half of our increase just

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 from inflation could pay for this
3 program.

4 So we all look forward to these
5 discussions, ideas, and results that come
6 from today's hearing, and I thank you for
7 coordinating this and organizing it.

8 Thank you very much.

9 COUNCILWOMAN SANCHEZ: Thank
10 you.

11 So we gather here today to hear
12 from you, Philadelphia, about why and how
13 each and every City employee can and must
14 work to improve, as I like to say, income
15 access and opportunity to improve the
16 quality of life for those who suffer and
17 live in poverty. We need to hear from
18 you, and that's why this task force is
19 committed to our very condensed schedule
20 through the end of the year, and we hope
21 to be able to influence next year's
22 budget, our Five Year Plan, and our
23 ten-year projections in a very
24 intentional way.

25 If you haven't already done so,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 please sign up to testify at the table at
3 the front, as I mentioned earlier. I
4 will begin -- I am going to call our
5 first panel of witnesses.

6 The framing of who lives in
7 poverty is hugely important. I want to
8 thank Council President Clarke for
9 allowing this Committee access to The
10 Reinvestment Fund, who has been working
11 with us and will work with us through
12 this process.

13 So we will begin with the
14 presentation entitled "Defining Poverty
15 in Philadelphia" by Ira Goldstein from
16 The Reinvestment Fund, so if he can come
17 forward. And Octavia Howell from Pew
18 will then follow.

19 (Witnesses approached witness
20 table.)

21 DR. GOLDSTEIN: Well, good
22 afternoon and thank you for the
23 opportunity to come here.

24 COUNCILWOMAN SANCHEZ: Talk
25 into the mic and say your name for the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 record. I'm sorry.

3 DR. GOLDSTEIN: Sure. Thank
4 you for the opportunity to come here and
5 give you the results of some of the work
6 that we've done to try and begin to set
7 the stage for what the poverty climate is
8 here in the City of Philadelphia.

9 I'm joined by my colleague from
10 Reinvestment Fund, Emily Dowdall, and our
11 friend from the Philadelphia Research
12 Initiative at Pew Trust, Octavia Howell.

13 What we're going to do is
14 really split the presentation up in a way
15 that gives you some basic sort of
16 environmental data about what poverty is
17 and what the groupings are in terms of
18 who is in them and what the circumstance
19 is. Then we'll show you some maps
20 detailing the geography of poverty in
21 Philadelphia. And then Octavia will
22 spend some time speaking with you about
23 the perspectives that have been offered
24 to Pew through their survey work and
25 focus groups on what the situation is to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 live as somebody who is below the poverty
3 line.

4 So with that, the poverty
5 measure that we are all used to thinking
6 about is one that was created in the
7 1960s by now sort of folk hero in this
8 space, Molly Orshansky, and other than
9 basically the Consumer Price Index, that
10 has not changed over the course of time.

11 It has the benefit of being
12 very consistently measured, and so you
13 can sort of benchmark yourself from time
14 to time, but it's got a lot of problems
15 with it.

16 There have been innovations in
17 the measurement of poverty, one of which
18 I'll talk about in a moment called the
19 Supplemental Poverty Measure, and that I
20 think is in some ways going to be more
21 instructive to you as you think about the
22 kinds of intervention strategies and
23 policies and programs and legislation
24 that will help move the situation for
25 people who are poor here in the City of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Philadelphia. Nevertheless, as I said,
3 the official poverty measure is the one
4 that people generally will look to move
5 with these things.

6 That's an awful graphic for
7 people sitting anywhere other than close
8 by, but we offer it mostly just to give
9 people a sense of what the income
10 thresholds are for people who are poor.
11 Basically when you're thinking about a
12 four-person family, depending upon the
13 constellation of that family, you're
14 looking at an annual income that's in and
15 around \$24,000, \$25,000. So these are
16 very low incomes predicated on the notion
17 that back in the 1960s people spent about
18 three times what they spent on food for
19 the rest of the things that they needed,
20 and that became the poverty threshold.
21 They are, by no means, I think a way of
22 really understanding the totality of the
23 circumstance, nor do they take into
24 account a variety of other things, which
25 the Supplemental Poverty Measures do.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Like, for example, the fact that people
3 who are of modest means, depending upon
4 the program that we're talking about,
5 they'll have access to other things that
6 sort of add to their economic viability.
7 On the other hand, there are also things
8 that take away from it, things like, as
9 Councilman Domb mentioned, taxes take
10 away from that. And so the Supplemental
11 Poverty Measure is a way of essentially
12 trying to sort of equalize this situation
13 for people.

14 It's also the case that the
15 poverty measure is invariant across the
16 country. And so while we've always felt
17 that Philadelphia is a pretty affordable
18 place to be, the fact of the matter is,
19 we are above the average in terms of the
20 basic costs of living. We're not as bad
21 as San Jose, for example, but we are
22 substantially less affordable than a
23 place like even San Antonio or Memphis or
24 some of the other places that we like to
25 think ourselves in comparison to or, by

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 the way, even Chicago.

3 This chart is also showing you
4 that there are great differences in the
5 extent to which housing costs vary across
6 the country. So, for example, the
7 National Low Income Housing Coalition
8 does a terrific job with their annual Out
9 of Reach study that looks at the extent
10 to which if you are earning a minimum
11 wage how many hours you would need to
12 work to be able to afford a typical
13 two-bedroom apartment. And in the City
14 of Philadelphia, somebody who is working
15 at minimum wage would have to work about
16 127 hours to have the typical two-bedroom
17 apartment without being substantially
18 cost burdened. And in some measure, it's
19 our cost of housing, but another measure,
20 it's also our minimum wage, which is
21 still stuck at that seven and a quarter
22 level, where if you look at some of the
23 other places like New York state or
24 California, some of those other
25 communities have raised their minimum

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 wages. And so the number what minimum
3 wage is and thus the number of hours you
4 need to work, all else being equal, will
5 be more advantageous in those places.

6 So what do the drivers of
7 poverty look like? The fact of the
8 matter is, education is a huge driver.
9 This particular chart is really designed
10 as a way of trying to help understand
11 what it means to have different levels of
12 education, and critically I think is the
13 fact that without a high school degree,
14 so for heads of household who are 25
15 years old who have not completed high
16 school and don't have a degree, roughly
17 50 percent of those households live at or
18 near poverty. The simple -- not the
19 simple, but the fact of completing high
20 school and getting that degree drops that
21 percentage down pretty significantly to
22 about 35 percent if you add in at or near
23 poverty, but 28 percent below poverty.

24 So getting that high school degree
25 reduces quite dramatically the likelihood

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 that somebody would be in poverty, as
3 does increasing levels as you get up
4 through some college and a college
5 degree.

6 So clearly education is a huge
7 driver. Helping people get to the point
8 where their educations are above that
9 high school level in and alone is going
10 to make, I think, a pretty significant
11 difference in the poverty rates here in
12 Philadelphia.

13 This is unemployment. So
14 obviously unemployment is a huge driver.
15 The black line at the -- well, in recent
16 years in the top is Philadelphia's
17 unemployment rate. The other lines on
18 that chart are the other large cities,
19 the nine other largest cities in the
20 country. And what you'll notice is in
21 the beginning of the period that we've
22 charted here in that 2009 or '10 period,
23 we were sort of in the middle of the
24 pack, and we've all gotten better in
25 terms of what the unemployment rate looks

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 like. Nevertheless, at this point now
3 Philadelphia is leading in a bad way the
4 unemployment situation of those other
5 nine large American cities. So we're
6 much better off than we were at the peak
7 of unemployment, but we're less well off
8 vis-a-vis the other large American
9 cities.

10 Our labor force, which is the
11 next two lines, and the number of people
12 who are employed in the City of
13 Philadelphia has in fact grown, but at a
14 relatively slow pace. Nevertheless, if
15 you look back to 2009, if you were to
16 think about just the labor force, there
17 are about 40 or so thousand more people
18 in the labor force and a good almost
19 80,000 people who are employed. So those
20 are real numbers, and when you think
21 about the drivers, as Council President
22 Clarke said, moving 100,000 people out of
23 poverty, the one way to do that is to get
24 people meaningfully attached into the
25 labor force.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 This is a very difficult chart
3 to understand and to read and certainly
4 at a distance even more difficult, so my
5 apologies for that. What we're trying to
6 get at here for those who can see it up
7 close is what jobs pay in different
8 communities over time. So the first set
9 of bars on the left are Philadelphia,
10 then another set being Chicago, then
11 Memphis and Milwaukee. Why Memphis and
12 Milwaukee? Because those are two other
13 cities that have poverty rates that are
14 in and around what Philadelphia's are,
15 although they are smaller cities than
16 Philadelphia.

17 And what you'll notice is that
18 the percentage of jobs paying the lowest
19 wages -- so these are jobs, not people
20 with jobs. These are actual jobs in the
21 City of Philadelphia. Compared to
22 Chicago at least, we have a larger
23 percentage of our jobs paying the lowest
24 wages and a higher percentage of jobs
25 persistently paying the higher wages. So

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 work, just physical jobs located in the
3 City of Philadelphia, pay less than they
4 pay, and certainly in Chicago, and we're
5 better off vis-a-vis this measure than
6 Memphis and Milwaukee.

7 Now, if you think about the
8 earnings that people have, and these are
9 residents of Philadelphia, regardless of
10 where they work, if they work in the City
11 or if they work in the suburbs, we have
12 higher percentages of people earning, of
13 our residents, earning less money whether
14 or not they're working here in
15 Philadelphia or not. And so you have
16 this sort of mismatch between the jobs
17 that are here and the people that are
18 getting them.

19 The next chart shows you --
20 well, Philadelphia, we did the
21 estimations. Philadelphia would have to
22 have 20,000 fewer people in the lowest
23 wage category and 17,000 fewer people in
24 that middle wage category just to have a
25 profile that looks like Chicago in 2017.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 That's almost 38,000 people, roughly
3 speaking, that would be moved sort of
4 above that line if we're able to sort of
5 move those wages up a bit.

6 So this next chart is showing
7 you if we were to compare ourselves to
8 those same set of cities, but notably I
9 think Chicago on this particular chart,
10 again, is that we have a lower percentage
11 of our jobs paying \$3,300 a month, which
12 is just \$40,000 a year, but that's the
13 best way you can break these data. And
14 although that has been rising, we remain
15 consistently below that comparator city
16 of Chicago.

17 COUNCIL PRESIDENT CLARKE: Ira,
18 excuse me.

19 I'm sorry to interrupt, Madam
20 Chair.

21 One quick question. With
22 respect to the incomes rising, did you
23 dig down to determine if that was because
24 of people moving into the City with
25 higher incomes or people who currently

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 live here incomes are rising? Because
3 that's kind of important in terms of what
4 we're trying to do.

5 DR. GOLDSTEIN: Yes. And the
6 next slides -- well, we do have that
7 data, yes.

8 COUNCIL PRESIDENT CLARKE: All
9 right.

10 DR. GOLDSTEIN: We can tell you
11 that. We can tell you whether or not
12 they've moved in.

13 COUNCIL PRESIDENT CLARKE:
14 Sorry to break up your flow.

15 DR. GOLDSTEIN: No, no, no.
16 I'll get it back.

17 So this is the percentage of
18 folks who have -- let's see where we are.
19 I'm sorry. The percentage of higher
20 paying jobs to non-residents. So this
21 pattern has actually been pretty
22 consistent over time. In other words,
23 people who live outside of the City of
24 Philadelphia and work in Philly generally
25 make more than people who live inside of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Philly and work inside of Philly, and
3 that difference is not trivial, and
4 you'll see that chart is showing that
5 those differences is maintained. Even if
6 you compare us to Chicago, which has a
7 similar pattern, we are worse off than
8 them in that regard.

9 Just a little bit more stats
10 and then you'll get to see some
11 geography. These are just the raw
12 numbers, and no need to dwell on these.
13 I think that people understand at this
14 point that we had in 2016 close to
15 400,000 people who were living at or
16 below the poverty line and that we were
17 fortunate that it has dropped down by
18 about 23,000, 25,000 people, but it's
19 still an awful lot of people in the City
20 of Philadelphia who are suffering from
21 the economic deprivation that attaches to
22 such low wages.

23 These are the poverty rates of
24 the ten largest cities. Philadelphia is
25 the top. And, again, although we are

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 down off that peak, we're not down all
3 that much off that peak, and we are in
4 some ways going in a different direction
5 than some of the other large cities where
6 they're dropping at a rate that is a good
7 bit faster than our drop-off.

8 And one estimation that we did
9 in comparing us again to the other large
10 cities that have a more typical current
11 poverty rate of about 18 percent, we
12 would have to have that hundred thousand
13 people fewer in poverty just to get to
14 that more typical rate of poverty.

15 Comparing Philadelphia to the
16 other poorest cities, what you'll find is
17 that Philadelphia amongst the poorest
18 cities as opposed to amongst the largest
19 cities, but amongst the poorest cities,
20 we are still in the upper reaches of
21 that. So, you know, higher rates of the
22 poorest cities in the country are
23 Milwaukee, Memphis, Cleveland, and
24 Detroit. And a little better off than us
25 are places like Fresno, New Orleans,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Tucson, Miami, and Atlanta. But these
3 are very different communities, and if
4 you think about what's happening to
5 Detroit and Cleveland and Milwaukee,
6 these are not places that I think that as
7 a lifelong Philadelphian, that
8 economically that I'd like to compare
9 myself to, frankly.

10 The groups met, the different
11 subgroups met, and identified several
12 different categories of people that they
13 would like us over the course of the next
14 month and a half to drill into a little
15 bit, and those are children who are
16 living in households that are below the
17 poverty line. So people under 18. They
18 are people who are 18 to 64 but in the
19 labor force, and then 18 to 64 and out of
20 the labor force, and then people who are
21 65 and older.

22 Why those breakouts? Those
23 breakouts are really critical because the
24 kinds of policies, programs, legislation,
25 intervention strategies and the like are

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 very different when you're talking about
3 somebody who is over the age of 65 than
4 for children, and the flows of funds, as
5 Councilman Domb mentioned, the EITC and
6 the variety of other things, those attach
7 differently to different populations.

8 And so the ability to sort of be able to
9 drill down on those groupings is going to
10 be critical, and we will continue to
11 drill down on those as we go.

12 One of the -- I'm skipping over
13 some charts in the interest of time and
14 the fact that they really aren't visible
15 from this distance anyhow. So what I'd
16 like to just show here is the number of
17 people in those groupings and, for
18 example, using the 2006 American
19 Community Survey data. What you find is
20 that there's about 123,000 people who are
21 under the age of 18 who are in poverty.
22 You've got about 94,000 who are 18 to 64
23 but in the labor force, about 143,000 who
24 are 18 to 64 and out of the labor force,
25 and then about 31,000 who are over the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 age of 65.

3 So that gives you a sense of
4 the magnitude of the populations that you
5 are thinking about and the different
6 poverty rates for those different groups.
7 So, for example, those people who are 18
8 to 64 and out of the labor force, far and
9 away the highest poverty rates.

10 And as you'll see in some later
11 slides, one of the critical things is
12 undoubtedly going to be figuring out how
13 to get them to reconnect into that labor
14 force, because that does make a huge
15 difference in what the conditions are
16 economically that people confront.

17 This next chart -- or this
18 figure is showing you the different
19 income levels of the groups. So you're
20 going to see, for example, the far left,
21 under 18 and in poverty and then under 18
22 but not in poverty. The little lines
23 inside those boxes that you can see if
24 you stare closely, that is the middle 50
25 percent of the population in that group.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 The little green dot is the median. So
3 that's the typical income for people in
4 that group. And then the large box shows
5 you about the middle 80 percent. So 80
6 percent of the people in that group fall
7 within that box. And you'll see there's
8 actually some overlap in those particular
9 boxes. And so when you think about what
10 the conditions are, they're actually
11 quite variant.

12 For example, if you look at in
13 poverty but not in the labor force versus
14 not in poverty and not in the labor
15 force, there's actually, like some of
16 those other groupings, there are some
17 different overlappings, but you'll also
18 notice those typical incomes vary a good
19 bit.

20 Let me just go back to one
21 slide and point out, without giving any
22 detail, that we will, before this is all
23 said and done, be able to give you the
24 numbers of people who are self-reporting
25 with a variety of different disability

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 conditions, like people's ability to --
3 cognitive disabilities or ambulatory
4 disabilities or ability to live
5 independently. These are all
6 self-identified conditions in the
7 American Community -- in the census, in
8 the American Community Survey, and there
9 are tens of thousands of people in the
10 City of Philadelphia in each of these
11 groupings that identify with each of
12 those disabilities. The complexity here
13 is that not all of them necessarily, not
14 all of those disability conditions
15 preclude one from participating in the
16 labor force. And it's going to be a
17 little difficult to disentangle all of
18 that, but it's important to know that
19 those populations do exist and the size
20 of them.

21 So with that, I'm going to turn
22 it over to my colleague Emily, who is
23 going to speak to you a little bit about
24 the geography of poverty in Philadelphia.

25 MS. DOWDALL: Good afternoon.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 So I'm going to talk a little bit about
3 the geography of poverty and then take a
4 look at how some of the geographic
5 patterns differ across the different
6 drivers of poverty, as well as some of
7 the factors that influence and affect the
8 lives of those living in poverty and then
9 also the policy and programming
10 intervention possibilities for those
11 folks living in poverty.

12 So, first, this is a map of
13 people living in poverty. Those darker
14 areas are areas where there are more
15 households in poverty. This map will
16 look pretty familiar, I think, to many
17 people in this room. Poverty is somewhat
18 concentrated in the City, but there are
19 pockets of poverty in every Council
20 district. And so I think it's very clear
21 that this is an issue that impacts all
22 communities across the City.

23 Now, looking at one of those
24 major drivers of poverty, these are
25 concentrations of adults who do not have

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 a high school diploma. The very darkest
3 areas there are areas where at least 50
4 percent of the population does not have a
5 high school diploma.

6 Again, going back to some of
7 the numbers that Ira went through, the
8 high school diploma is something that is
9 the difference between you being able to
10 earn a wage that is going to keep you in
11 poverty or earn a wage that will allow
12 you to rise above poverty. And I would
13 just point out that those sort of dark
14 yellow areas where 25 percent of the
15 population has no high school degree are
16 areas where there's also roughly 25
17 percent of the population or more also
18 living in poverty, and that's no surprise
19 given how important and essential that
20 high school diploma is.

21 Now, this is areas where the
22 population has some college but did not
23 earn a degree. And so they may have the
24 burden of the debt taken out to attend
25 college, but none of the income benefit

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 of having the actual degree.

3 This can contribute to general
4 financial instability, and this is also
5 an area for possible intervention where
6 there can be efforts to connect people
7 back with education to finish the degree.

8 This is the share of residents
9 who are earning \$40,000 a year or less.
10 That's about the median income for the
11 City of Philadelphia. So these are areas
12 where incomes are below median for the
13 City. And, again, this looks very
14 similar to that map of poverty. This is,
15 again, for workers, no matter where they
16 work, but who live in these areas.

17 Now, this is moving down to
18 workers earning \$15,000 a year or less.
19 So these are places where people are
20 working, but not earning a living wage
21 through that work and where they're
22 concentrated in the City.

23 Now, this is a map of the share
24 of tax returns that had an EITC claim
25 with them. We would expect this to look

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 a lot like that map of low-income
3 earners. And combining this map,
4 comparing this with that last map could
5 also help point you to places where
6 people might be under-enrolled and not
7 taking advantage of that program.

8 This is a map of households
9 with single parents and children. We
10 know that the poverty rate is
11 substantially higher for children than it
12 is for the general population, and many
13 of those children live in single-parent
14 households.

15 This is the population that
16 lacks health insurance. It looks a
17 little bit different from that last map
18 in part because children have access to
19 more programs than, of course, single
20 adults do, but lacking health insurance
21 can open you up to the insecurity of
22 being thrown off by one emergency medical
23 bill, and it can also interfere with
24 attachment to the workforce if you're not
25 addressing underlying health problems

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 because of that lack of insurance.

3 Now we're going to look at some
4 maps related to housing and poverty. So
5 these are areas -- the darker areas are
6 where homeowners are spending more than
7 30 percent of their income on housing.
8 That's how cost burden is defined.

9 When we then take a look at
10 renters, things look a lot worse. There
11 are a lot of -- more than 50 percent of
12 renters across the City are cost
13 burdened. And I think the notable thing
14 about this map is that it really
15 resembles a lot more the map of low
16 incomes than it would resemble a map of
17 high prices. So a lot of the cost burden
18 is associated with very low incomes, and
19 these are households who just can't
20 afford really anything that's on the
21 market given their income.

22 MS. GLADSTEIN: Could you give
23 us the numbers of households at some
24 later point, not just the percent, in
25 both those categories?

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. DOWDALL: Sure.

3 MS. GLADSTEIN: Thank you.

4 MS. DOWDALL: And now here are
5 subsidized renter households. And so for
6 that subgroup of low-income households
7 who are able to access subsidized
8 housing, this does alleviate that burden
9 and can make for better financial
10 stability, but we know that the demand
11 and the need for subsidized housing far
12 outstrips the availability of those
13 units.

14 This is a map of foreclosures
15 in Philadelphia as a share of sales. You
16 can see that in many cases they are
17 concentrated in high-poverty areas and
18 areas just outside those high-poverty
19 areas. Foreclosures, of course,
20 destabilize households but also the
21 communities around them. We know there's
22 a lot of research on how they can affect
23 housing prices and investment in the
24 surrounding neighborhood.

25 These are eviction filings as a

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 share of renters in neighborhoods.

3 Again, we see some concentrated pockets

4 that also tend to be in high-poverty

5 areas. Evictions, of course, are also a

6 very destabilizing event.

7 And now I'm just going to walk

8 quickly through our market value

9 analysis. So this is an analytic tool

10 that Reinvestment Fund developed. It

11 sorts all of the block groups in the City

12 of Philadelphia into one of ten

13 categories here from the strongest "A"

14 markets to the weakest "I" markets and

15 everything in between. This analysis

16 allows us to think about how to

17 strategically use resources and match the

18 right policy tools and interventions to

19 different types of real estate markets.

20 The first one was done back in 2001, and

21 this, I believe, is our seventh one that

22 we just completed.

23 So these are the indicators,

24 which, of course, the print is much too

25 small for anyone to see, but there are

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 about 12 different data indicators that
3 go into making these market categories.
4 So while sale price is important and
5 you'll see if you look from "A" to "I"
6 that the sale price goes from higher to
7 lower, it's not the only thing that makes
8 a real estate market.

9 So, for example, when you look
10 at the foreclosure column, you'll see
11 that the highest foreclosures are in
12 those yellow middle markets. And I think
13 for our purposes today, it's also really
14 important to look at the subsidized
15 renters and where they are and the
16 ability of renters living in subsidized
17 housing to access these more stable,
18 stronger markets. And you see that in
19 fact in those "D" markets, you do see a
20 relatively high share of subsidized
21 housing units.

22 Now comparing the 2018 MVA back
23 to the one in 2015, in some ways it's
24 been seen as good news that you see
25 growth of the stronger market categories.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 We saw a lot more purple and blue. We
3 saw a lot of orange turning to yellow up
4 in the Lower Northeast and in the
5 Northwest, but we also see that the
6 lowest -- the weakest markets have grown
7 smaller, and what this means is that
8 there's also fewer affordable markets.
9 So while investment in the City is a good
10 thing, it means that there are fewer
11 areas that are accessible to our lowest
12 income families.

13 And another way of looking at
14 this is this next series of maps that I'm
15 going to show you, which is something we
16 think about as our geography of
17 opportunity. So what types of real
18 estate markets can people of different
19 income levels access in the City.

20 So here we take the median
21 income for a white household in the City
22 of Philadelphia and see what markets
23 they're able to access as determined by
24 the median sale price on those markets.
25 And so you can see that this family can

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 access areas that are many of the yellow
3 middle markets as well as the orange and
4 the salmon color weaker markets.

5 Now when we look at the median
6 income for African American households,
7 you see that the geography becomes more
8 constrained, because that's a lower
9 median income. When we look at the
10 median income for Hispanic households,
11 it's even more constrained.

12 We also looked at markets
13 compared to the poverty line income for a
14 family of four in Philadelphia, and you
15 see that households earning poverty
16 income are only going to be able to
17 access really these very weak markets.

18 So with that, I'm going to turn
19 it over to Octavia.

20 COUNCILWOMAN SANCHEZ: Can you
21 hold it a second. Just for the purposes
22 of flow, I didn't know if any of the
23 Co-Chairs had some immediate questions
24 around the maps, and then I'll have
25 Octavia, if it's okay with you.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. MATLOCK-TURNER: Yes. I'm
3 curious when we sort of look at the data
4 around poverty, especially around
5 household income, how do we count or do
6 we have the ability to count unrelated
7 adults who are sharing households? How
8 does that data get incorporated? And I
9 think of that just to wonder whether or
10 not there could be some incentives as
11 we're looking for transitional support
12 and driving down expenses to that 30
13 percent number.

14 But I'm just curious, do we
15 have any sense at all in how we collect
16 the data how unrelated adults maybe with
17 children are ultimately cohabitating?

18 DR. GOLDSTEIN: I think the
19 answer to that is, we don't know that
20 right this second, and I think that the
21 data that we're going to have accessible
22 to us to do that is going to be somewhat
23 less than perfect, but I think we can get
24 it to be indicative, particularly if
25 we're trying to figure out in general

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 what that means in terms of contribution
3 to the household income.

4 I think we will be kind of
5 hard-pressed to be able to say that there
6 are X number of households very
7 specifically that are in that condition,
8 but I think we can get at it as the
9 subcommittees opine on the different
10 intervention strategies.

11 MS. MATLOCK-TURNER: Thank you.

12 COUNCILWOMAN SANCHEZ: Any
13 other questions from the Committee?

14 (No response.)

15 COUNCILWOMAN SANCHEZ: Octavia.

16 MS. HOWELL: Well, thank you.

17 As Ira mentioned, I am Octavia Howell, a
18 researcher with Pew Charitable Trusts
19 here in Philadelphia, and we have done a
20 lot of research about poverty in the past
21 several years. As a part of that
22 research, we commissioned a poll of 1,600
23 Philadelphia residents of all income
24 levels and asked them a number of
25 questions about their lives. These poll

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 results provide much of what I'm going to
3 talk about here today.

4 Our survey gave us two ways to
5 identify people living in poverty. One
6 was based on matching the size of their
7 households and incomes to the federal
8 poverty threshold and the other was their
9 answer to a simple question: Do you
10 consider yourself to be poor? And the
11 two methods produced very different
12 results.

13 We found that 45 percent of
14 those whose income and family size met
15 the federal definition of poverty said
16 that they were not poor. We have a quote
17 here from Lucy, which is one of my
18 favorite quotes from our focus group's
19 work, where she said, "We have to work
20 for things, but I don't think anybody
21 here is really, really poor. We have
22 water. We have food."

23 Through our polling, we learned
24 that those experiencing poverty in
25 Philadelphia share many of the same

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 concerns as other residents in the City,
3 including crime, education, and jobs, but
4 they face unique obstacles.

5 As Emily outlined, one of those
6 obstacles is the ability to find and
7 maintain stable housing. And we learned
8 in our poll that 39 percent of
9 respondents to Pew's 2016 poll said they
10 grew up poor and that they had moved a
11 lot when they were young, compared to
12 only 14 percent of those who had not
13 grown up poor. And more than a quarter
14 of them said they had been evicted or
15 homeless during childhood, compared with
16 only 6 percent of those who did not grow
17 up poor.

18 Data from the American Housing
19 Survey sheds additional light on the
20 problem of housing instability for
21 Philadelphia's poor residents. Results
22 from this census survey revealed that
23 more than four out of five households in
24 Philadelphia, poor households in
25 Philadelphia, live in private market

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 housing with no rent subsidies, and among
3 them, 94 percent were cost burdened,
4 spending more than 30 percent of their
5 incomes on housing. Eighty percent were
6 spending more than half of their incomes
7 on rent, mortgage, and utility payments.

8 Households with incomes below
9 the poverty level also have greater
10 exposure to inadequate housing, with 17
11 percent reporting such conditions,
12 compared to 8 percent of those with
13 incomes from above the poverty line.

14 Education was another issue
15 that was very important to Philadelphia
16 residents, including those with incomes
17 below the poverty line. And like all
18 residents, poor Philadelphians are
19 concerned that public schools are doing a
20 poor job -- poor or fair job, excuse me,
21 educating students. Sixty-nine percent
22 of the poor felt this way, along with 75
23 percent of those with higher incomes.
24 Yet, 70 percent of poor parents
25 responding to our poll said that their

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 children -- they had children that
3 attended District-run public schools,
4 compared with 46 percent of non-poor
5 residents.

6 Data from the Philadelphia
7 School District revealed that 2 percent
8 of all poor students in Philadelphia
9 public schools attend schools with high
10 achievement ratings, while 75 percent
11 went to schools that received the lowest
12 achievement rating of intervene, compared
13 with 59 percent of those who are not
14 poor.

15 Only 61 percent of poor
16 students who entered District-run schools
17 in 2012 went on to graduate in 2016,
18 compared to 70 percent of the non-poor.
19 Nationally, 84 percent of public high
20 school students graduated in four years.

21 The impact of these metrics is
22 significant. You'll recall that Ira and
23 Emily both pointed out that poverty is
24 higher among those who do not have a high
25 school degree. According to the 2016

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 American Community Survey, the poverty
3 rate for Philadelphians without a high
4 school diploma is 10 percentage points
5 higher than the citywide rate.

6 By far, Philadelphians ranked
7 crime as the most important issue facing
8 the City, including 52 percent of poor
9 residents and 41 percent of those of
10 higher income responded to the poll. And
11 those living in areas with high poverty
12 have greater exposure to the City's
13 crime. Police Department data reveal
14 that there was an average of 40 crimes
15 per thousand residents in the City's
16 poorest neighborhoods, compared to 14 in
17 areas where poverty rates were below 20
18 percent. This contributes to a sense of
19 insecurity for many poor residents.

20 In our poll, 48 percent of
21 those with incomes below poverty said
22 they felt safe outside in their
23 neighborhoods at night, compared to 64
24 percent of those with higher incomes.

25 We sought to understand the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 impact that poverty had on the physical
3 and emotional well-being of Philadelphia
4 residents. Surveys by the
5 Philadelphia -- excuse me; by the
6 Philadelphia Health Management
7 Corporation showed us that Philadelphians
8 in poverty had higher levels of stress
9 and had higher levels of chronic illness
10 than other residents. Research from the
11 Virginia Commonwealth University also
12 revealed that those living in the poorest
13 parts of the City have life expectancies
14 as much as 20 years lower than
15 Philadelphia residents -- in wealthier
16 parts of the City. Excuse me.

17 From our own poll, we learned
18 that Philadelphians who said they grew up
19 poor were twice as likely to report
20 having experienced neglect and abuse
21 while they were growing up. Thirty-eight
22 percent who said they had grown up poor
23 also said they had been cared for during
24 their childhood by someone with mental
25 illness, depression, or drug problems.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Of those who were not poor as children,
3 16 percent had caregivers with those
4 issues.

5 In our focus group, we talked
6 to residents about their experiences with
7 work, and as might be expected, many
8 shared that they often performed one or
9 more jobs under the table, taking
10 advantage of their talents and skills to
11 earn money, and this type of work
12 typically does not show up in workforce
13 participation figures.

14 Among those who do sustain
15 formal employment, the American Community
16 Survey data revealed that only 21 percent
17 were employed full time all year at work.
18 An additional 20 percent worked part
19 time.

20 And, finally, I want to talk
21 about mobility from poverty as we
22 revealed in our survey. Numerous studies
23 have found that many of the life
24 experiences faced by the poor,
25 particularly in their childhood and young

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 adult years, helped to perpetuate the
3 condition of poverty, but Philadelphians
4 reported that they experienced both
5 upward and downward mobility.

6 More than half of those who
7 were poor at the time of the Pew survey
8 reported having been poor during
9 childhood, and others saw themselves as
10 examples of upward mobility. More than
11 half of those who said that they grew up
12 poor were not in poverty at the time of
13 our survey.

14 COUNCILWOMAN SANCHEZ: Thank
15 you, Octavia.

16 Any questions from our panel?
17 Sharmain Matlock Turner.

18 MS. MATLOCK-TURNER: Thank you
19 very much, all of you, for the data. It
20 certainly is daunting to try to overlay
21 all of this information on top of the
22 challenge that we face to figure out what
23 are the right kind of strategies and/or
24 interventions that we really need to put
25 in place. And so I was curious on one of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 the slides, Ira -- and, again, I may have
3 missed this, so forgive me if I did, but
4 I know we talked about Philadelphia's --
5 or Pennsylvania's minimum wage being at
6 7.25 as being one of the lowest when we
7 did some comparisons to other cities and
8 what their statement on wages are, but
9 I'm curious, do you also have a sense of
10 how many people in Philadelphia are
11 actually working at 7.25 an hour? So
12 even though that is the minimum wage, if
13 we sort of look at the working poor, are
14 half of them -- is that their wage or
15 not?

16 DR. GOLDSTEIN: So I couldn't
17 give you the actual number off the top of
18 my head, but if you think back to those
19 charts that had a lot of bars going
20 across divided into three categories,
21 that lowest category, the one -- that
22 chart there. The portion of the chart
23 that's in red, those are people who --
24 those are jobs that are paying under
25 \$1,250 a month. That's the lowest income

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 cut that we could make. And if you sort
3 of think about seven and a quarter times
4 40 times four, that gets you very close
5 to that total. So we will be able to get
6 you reasonably close to that answer, but
7 not precisely there. But we'll get you
8 close.

9 MS. MATLOCK-TURNER: Okay.
10 Thank you. Because I know that's
11 certainly one of the areas that we spend
12 a lot of time talking about.

13 DR. GOLDSTEIN: And this is
14 really important. It's an important
15 distinction too, because we often times
16 look at household income, but apropos to
17 your other question, like there are
18 people who contribute, but these are the
19 actual jobs what they pay. So it will
20 get us closer to your answer.

21 MS. MATLOCK-TURNER: Thank you.

22 COUNCILWOMAN SANCHEZ:
23 Councilman Domb.

24 COUNCILMAN DOMB: Thank you.

25 Great presentations by all of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 you, by the way. Thank you very much.

3 Great information. I just have a few
4 questions I wanted to ask.

5 You have a chart in here that
6 talked about Philadelphia's unemployment
7 and it talked about how we have not
8 really -- I think it's Page 10. Why do
9 you think that is occurring, in your
10 opinion?

11 DR. GOLDSTEIN: Well, I think
12 that there's probably a few reasons that
13 is. First of all, our economy over the
14 last 40, 50 years, whether or not you
15 look at housing, whether or not you look
16 at employment, you'll notice even in just
17 this relatively shorter period of time we
18 are way less volatile than other cities.

19 Some people will draw the
20 analogy between a stock and a bond.
21 Philadelphia is more like a bond. It
22 doesn't fluctuate as much as some other
23 cities. So I think that is a piece of
24 it.

25 I think it's also the case that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 our economy in its comeback has come back
3 with a different set of jobs that are
4 going to be a little -- the implications
5 for the incomes are less.

6 So I don't know that I can give
7 you a fully definitive answer, other than
8 some of the other cities have more
9 diverse or less diverse economies if you
10 think about the regions of the country,
11 like San Jose. You know, that is sort of
12 the tech corridor of the country for
13 sure, and so it's going to be influenced
14 by a variety of other much stronger
15 driving forces. Ours are going to be
16 driven by service, health, and education.

17 COUNCILMAN DOMB: Would you say
18 that maybe because we were such a large
19 manufacturing base 30, 40, 50 years ago,
20 that the economy changed so dramatically
21 that we did not keep up with the training
22 of our workforce and what we're teaching
23 in schools to compete with today and
24 tomorrow's economy?

25 DR. GOLDSTEIN: I think that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 that's a fair extrapolation from that
3 change for sure, and I think what we have
4 to figure out to a degree is whether or
5 not we've done a better or worse job than
6 some other cities. If it's a factor, we
7 need to do a better job. So the
8 comparative piece there I think is less
9 important than the absolute of are we
10 doing a good job doing that.

11 COUNCILMAN DOMB: One other
12 last question I have. I think it was
13 Page 24. You talked about people not in
14 the labor force. Are people not in the
15 labor force because they've given up
16 looking for a job, or what would be the
17 reason not to be in the labor force?

18 DR. GOLDSTEIN: Typically not
19 in the labor force means, for whatever
20 reason, I've given up work. It's not
21 that I'm in school. It's not that I'm
22 temporarily laid off. It's that I've
23 given up looking for work.

24 So, you know, I think we can,
25 over the course of the next month and a

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 half, try and determine what the largest
3 drivers of that are, whether or not it's
4 that they tried for a given period of
5 time and just gave up or whatever else is
6 the situation that attaches. That will
7 require us to look at other data than
8 typical census data, but we can figure
9 some of that stuff out, and that might be
10 helpful in terms of a lever to pull
11 people in, since that labor force
12 participation is so important to getting
13 the incomes above poverty.

14 COUNCILMAN DOMB: Because
15 that's your biggest number in here, isn't
16 it, the not in the labor force?

17 DR. GOLDSTEIN: It's a big
18 number, yeah.

19 COUNCILMAN DOMB: Okay. Thank
20 you.

21 DR. GOLDSTEIN: And it's not
22 older people, because we've broken it out
23 separately.

24 COUNCILMAN DOMB: Right. Thank
25 you very much. Thank you.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN SANCHEZ: For
3 clarity purposes, would a lot of those
4 folks fall in the category of permanently
5 disabled?

6 DR. GOLDSTEIN: It could be
7 that some are permanently disabled, yes.
8 I don't know the exact composition,
9 though, but, yes, that could be it.

10 COUNCILWOMAN SANCHEZ: For the
11 purposes of the mapping around
12 particularly like North Central where you
13 have Temple, what variation do you allow
14 for that student population that moves
15 around as it relates to that concentrated
16 pocket?

17 DR. GOLDSTEIN: So that is an
18 issue for sure in the official poverty
19 data. The best estimates that I've seen
20 is that Philadelphia's student population
21 accounts for a couple percentage points
22 possibly overall in the poverty rate. In
23 any given area it could be a lot more,
24 though. And so in those few census
25 tracts in and around Temple where

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 students have found housing off campus,
3 then, yes, particularly if they're going
4 through the exercise of -- assuming for
5 purposes of the census saying that's
6 their residence, that could make the
7 poverty rate in those places look higher.
8 But there are communities that are entire
9 communities where the Census Bureau has
10 estimated 10, 12 percent of the poverty
11 rate is a function purely of a student
12 place like Ann Arbor, for example, where
13 it's all students.

14 COUNCILWOMAN SANCHEZ: Of these
15 data -- I know one of the things that we
16 want to be mindful of in creating these
17 categories is like how do we measure the
18 impact of what we want to do moving
19 forward. What other variations should we
20 be paying attention to with the
21 limitations of the data, right? The data
22 is the data, but what other things should
23 we keep in mind, whether it's geography
24 based or category based?

25 DR. GOLDSTEIN: Well, I think a

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 couple --

3 MS. GLADSTEIN: Could I add in
4 margin of error in terms of these
5 one-year reports. Talk about that a
6 little bit.

7 DR. GOLDSTEIN: Sure. And
8 you'll notice on a lot of these things,
9 we've tried not to use one year's worth
10 of data. We've tried to sort of fold
11 together two or even three years, because
12 we think that there's a lot of volatility
13 in the data.

14 Particularly the supplemental
15 poverty measures, those are based on data
16 from the current population survey, and
17 those are samples of, I think, closer to
18 500 or 600 for the entire City. So we
19 felt it was important to roll together a
20 few years.

21 Some of the other things that I
22 think might be useful to pay attention to
23 here are people who are sort of close to
24 those categories and will be migrating in
25 and out, and so that you're trying to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 sort of think about a problem that you're
3 tackling now and that's the "now"
4 snapshot, but there's a whole other
5 cohort of people moving through and a
6 whole cohort of people moving out.

7 So I think a little bit of that
8 mobility will be important for us to take
9 account of, because, again, that's going
10 to influence your ability to sort of hit
11 your target number.

12 I also think it probably makes
13 sense to pay attention to the people who
14 are sort of near the margin. So that's
15 why one of the charts we showed you 125
16 percent of poverty.

17 For other things that we've
18 been involved in, when you look at, for
19 example, school lunch participation,
20 subsidized school lunch participation,
21 that percentage of people who are sort of
22 near poverty, get the reduced price
23 lunches, they're a very volatile,
24 economically volatile, group, because one
25 day they're above and then something

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 happens and all the sudden they're below
3 poverty.

4 So I think in some ways we
5 should probably think about broadening
6 our lens on some of these things to look
7 at some of those populations just above
8 poverty, because I also think that some
9 of those families are going to be in a
10 situation where a really constructive
11 hand could sort of get them above and
12 more permanently out and not be in that
13 position of volatility.

14 COUNCILWOMAN SANCHEZ: Eva.

15 MS. GLADSTEIN: I think the
16 Council President might have asked this
17 question, but I just want to stress it.
18 One of my concerns always is that while
19 we want to encourage support, activate
20 mobility out of poverty, knowing who is
21 moving in also and what their needs may
22 be and are there like finite ways to
23 actually measure that is one question I
24 have.

25 My second is different,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 unrelated. So why don't you respond to
3 that.

4 DR. GOLDSTEIN: The first one
5 is difficult. I mean, I think that what
6 we should probably be doing is paying
7 attention to a variety of different
8 pieces of data. Like, for example,
9 people are born every day in Philadelphia
10 and people pass away every day in
11 Philadelphia, and there is reasonable
12 data that the Health Department has
13 access to that can help us think through
14 that process of who is being born to
15 whom, where in the City, making sure if
16 we think about connection to benefits and
17 things like that, that we're very focused
18 on making sure that people do connect at
19 the earliest moment or when people pass,
20 that property passes in a reasonable way.

21 So I think that that's probably
22 another piece of data that will help us
23 design closer to in time and immediately
24 responsive kinds of things, whether or
25 not we're talking about benefits,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 frankly, or housing or workforce, because
3 those all attach.

4 We also at our organization pay
5 a lot of attention to childcare, and one
6 of the things that has drawn us to that
7 is this notion that firstly high-quality
8 childcare, the evidence shows, prepares
9 people, prepares children to get into
10 kindergarten and perform in school, which
11 is going to hopefully address that
12 disparity in terms of high school
13 graduation. It's a long slav to get to
14 it, but we think that that's a piece of
15 it.

16 So sort of thinking through
17 what are the investment strategies that
18 we're going to get at essentially early
19 that will have a long term but more
20 permanent return I think is probably
21 important for us.

22 MS. GLADSTEIN: My second is
23 more of a comment, which is as we do our
24 work, I think it's important for us to
25 both think about individuals and think

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 about them as households as well, because
3 a lot of the data is based upon
4 households, and understanding if the
5 individuals in that household, for
6 example, are under or over 65, have a
7 disability that prevents them from
8 working or not, are young and should not
9 be expected to be in the workforce, or
10 hopefully should be able to attach to the
11 workforce.

12 So it's just kind of something
13 for us all to be conscious about, because
14 I think we kind of flip back and forth
15 between the household and the
16 individuals, without ever really knowing
17 who was in the household. And if we can
18 make an investment in a potential wage
19 earner in the household or help an
20 individual, a child in the household get
21 health insurance or early childhood
22 education, like what are those
23 differences.

24 DR. GOLDSTEIN: We will do
25 that.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN SANCHEZ: I'm
3 going to recognize Sharmain and then
4 Councilman Domb.

5 MS. MATLOCK-TURNER: In sort of
6 thinking about the people who have
7 multiple barriers to success, I mean, I
8 think of people who are homeless, people
9 who have drug and alcohol problems, maybe
10 people who have some kind of criminal
11 record. How do you account in the data
12 for people -- are they in the disabled
13 group? Are they just a part of the
14 poverty number? How do you account for
15 folks that we know have multiple barriers
16 and need very specific interventions just
17 for health and safety and an opportunity
18 to be able to make it from day to day?

19 DR. GOLDSTEIN: I think from a
20 data perspective, honestly, it's a tough
21 one. I think that there probably are
22 significant undercounts of some
23 populations in the official data and then
24 reasonable counts of other of the
25 groupings that you had mentioned, the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 other -- for example, I suspect that a
3 lot of the homeless population is
4 probably not getting picked up,
5 notwithstanding the best efforts of
6 outreach around the American Community
7 Survey and the like. My guess is that
8 there's probably a reasonably significant
9 undercount.

10 On the other hand, people who
11 are -- you had mentioned folks who have
12 criminal records and the like. I think
13 that to the extent that any population is
14 being counted or not, I don't know that
15 there's any particular reason to suspect,
16 and I haven't seen a lot of data to
17 suggest, that there's a differential
18 undercount there. So I think that that
19 population is probably as well as any
20 other counted in the census and then
21 accounted for in the poverty rate.

22 I do think that probably some
23 of the drug and alcohol, particularly if
24 it's so severe that people are not
25 accessible to those who are collecting

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 data or the homeless population of
3 Philadelphia, my guess is that there's
4 not a trivial undercount there.

5 Now, what I would say is that
6 it's probably not different than other
7 cities, but, again, I don't think the
8 comparison to other cities is as
9 important as we got a job here, right?
10 And whether or not we have more or less
11 than Chicago or whether or not the
12 differential undercount is the same or
13 different, less important, but the fact
14 that it is a population that's going to
15 need attention.

16 COUNCILWOMAN SANCHEZ: I want
17 to acknowledge that Councilwoman Blondell
18 Reynolds Brown has joined us. Thank you,
19 Councilwoman.

20 Councilman Domb.

21 COUNCILMAN DOMB: I have
22 another question on the data. I guess
23 from what I can tell, and these maps are
24 very good, clearly the poverty is focused
25 in Council District 7, Council District 5

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and 3 and 8, with 5 and 7 having the
3 most, according to the chart, poverty.

4 And then when you go to the educational
5 attainment, I don't know why, but

6 District Council 7 seems to have the
7 lowest educational attainment of any of

8 the -- this is great information, I

9 think. And then when you go to the share
10 of residents that are less than 15,000 a

11 year, I would have thought it was

12 District Council 7, but it's District
13 Council 5. Why do you think that is?

14 DR. GOLDSTEIN: I don't have an
15 answer for you on that one, but I think
16 that was an anomaly. You do see it a
17 little bit -- you see that population pop
18 up in District 5. That's where you're
19 seeing that hotspot.

20 But Emily may --

21 MS. DOWDALL: And it could also
22 be that in that area which has so many
23 people without high school diplomas,
24 there are going to be a higher share of
25 people who aren't in the workforce at

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 all, so they're not showing up as earning
3 less than \$15,000 a year, because that's
4 only earners captured in that figure.

5 COUNCILMAN DOMB: So if we were
6 thinking of ideas, just to throw this out
7 there, would it make sense for us to
8 focus on those four districts and
9 specifically 5 and 7 and figure out like
10 can we use the libraries to get people
11 high school diplomas, get them the
12 courses, can we get Community College to
13 have courses offered in those areas, like
14 could we focus on those districts where
15 we know there's issues?

16 DR. GOLDSTEIN: I think you're
17 going to hear from Benefits Data Trust
18 and United Way, for example, on some of
19 this notion of targeting based on where
20 the need is and getting the service right
21 there, and I'm sure they'll have
22 something very specific to say about
23 that. But I think on its face, it's a
24 reasonable thing to think about.

25 COUNCILWOMAN SANCHEZ: I just

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 want to add the factor of race, because
3 the difference between the 5th and 7th is
4 that I have a large Hispanic population,
5 language minority population. That also
6 counts for some of that variation. So if
7 you would take it by race in those two
8 districts, you would see, it would pop up
9 for you.

10 COUNCILMAN DOMB: Okay. Thank
11 you. Thank you very much.

12 COUNCILWOMAN SANCHEZ: Thank
13 you.

14 I'm going to recognize Mel
15 Wells.

16 MR. WELLS: I have to excuse
17 myself, so I did not want to be rude as
18 we're speaking about our family members
19 that are in poverty, but one thing I
20 really heard -- maybe you didn't say the
21 word -- was generational poverty and
22 expectations, and it sounds like a lot of
23 individuals are stuck in poverty because
24 that's their expectation that that's how
25 they're supposed to be, especially when

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 you ask the question of are you poor and
3 the person I believe in North
4 Philadelphia said that, oh, I'm not poor,
5 this is just how it is and so forth.

6 So I believe one of my jobs
7 here and also the Co-Chairs is also to
8 change the expectations that are in the
9 community. Once we do that, then people
10 can utilize the resources more.

11 So thank you for your time. I
12 think you did a great presentation.
13 Thank you.

14 DR. GOLDSTEIN: Can I say one
15 thing about that? And we talked a little
16 bit about it in the meetings leading up
17 to this, is this notion of -- I think
18 it's an increasingly popular notion that
19 people are now thinking that, for
20 example, there is more to our well-being
21 than how much money we have in our pocket
22 or the GDP or GNP at the City or state or
23 county or country, and it's this notion
24 of social well-being, and it's sort of
25 multidimensional and it gets to things

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 like how safe do I feel in my community,
3 how connected do I feel to my neighbors,
4 how is my health, what's the environment
5 within the community within which I live.
6 And I think that in some ways, what that
7 shows is that economic well-being.

8 If you were to map that in
9 Philadelphia, and we have those
10 dimensions, what you'll see is there are
11 places where sort of the adverse side of
12 those things piles up, but there are
13 other places where the economics are
14 challenging, but there are strengths on
15 some of those other dimensions. And I
16 think that although the Committee is very
17 much focused on sort of dropping that
18 rate and getting 100,000 people to earn
19 at a level that gets them above the
20 poverty line, I think it's not -- it
21 would be wise also to think about what
22 some of these other dimensions are and
23 help to think about what are the other
24 conditions of people who are living
25 notwithstanding what their economic means

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 are.

3 MR. WELLS: Thank you so much.

4 COUNCILWOMAN SANCHEZ:

5 Sharmain.

6 MS. MATLOCK-TURNER: Yes.

7 Certainly one of the areas that everyone
8 is concerned about whenever you talk
9 about you want to change the poverty rate
10 is, are we talking about a Philadelphia
11 way, which is helping those who are
12 really in need move up, or are we talking
13 about a Seattle way where we move
14 everyone out of Seattle because they can
15 no longer afford to live there.

16 When you look at the data, what
17 do you look at to make sure that we are
18 not looking at a displacement strategy
19 for change, that we're really looking at
20 support for those who are here to be able
21 to move up?

22 DR. GOLDSTEIN: Yeah. I think
23 that before December, we'll have a much
24 better handle on it, but those data that
25 we use to create some of those challenge

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 slides, wherever they are, about the wage
3 levels -- I'm trying to get you into this
4 right place. This really sort of talks
5 about where people live and where they
6 work and talks about the income levels
7 that they have and a variety of other
8 circumstances. It's a very unique
9 dataset and one that's not often used
10 when you sort of think about these
11 poverty-related issues. I think we will
12 be able to use that a little bit to
13 figure out like are we doing that.

14 Now, as much as I mentioned
15 that Philadelphia's cost of living and
16 our housing is higher, it's not anywhere
17 near what a Seattle is, and so I don't
18 know that we have -- or a Portland or a
19 variety of other places. So I think that
20 there's probably some of that sort of
21 displacement of poor people into our sort
22 of inner rings, but we will be able to
23 test that a bit and figure out whether or
24 not we are achieving a decline in poverty
25 as a result of really helping people get

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 out of it or helping people out of the
3 City. And, again, we would hope it would
4 be the former, but we should be able to
5 get a handle on that.

6 MS. MATLOCK-TURNER: Thank you.

7 COUNCILWOMAN SANCHEZ: Thank
8 you.

9 I want to open it up real
10 quickly to any of the Committee members,
11 the general Committee members that are
12 here, if you have a question. The
13 Sergeant-At-Arms has a microphone. Any
14 of the general Committee members, if you
15 have a question for our panel, the
16 Sergeant-At-Arms has a microphone.

17 (No response.)

18 COUNCILWOMAN SANCHEZ: Okay.
19 So one of the things to Sharmain's point,
20 because poverty causes the level of
21 mobility that it does, what should we be
22 looking at as we create strategies or
23 tactics and how would you make the
24 modification in the data for the purposes
25 of evaluating our work moving forward?

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 DR. GOLDSTEIN: That's a very
3 good and difficult question. I guess we
4 could look at some of the surrounding
5 areas and see if they are essentially
6 feeling a change that's sort of
7 commensurate with ours or in an opposite
8 direction than ours. So that's one
9 thing.

10 I think it's also going to be
11 important for us to sort of think through
12 some of the complexities, I think the
13 philosophical complexities, of let's say
14 that the City of Philadelphia is
15 successfully able to help a set of
16 families out of poverty and it becomes
17 their choice to go to Elkins Park right
18 outside the City because it's an
19 opportunity for reasonably priced housing
20 and decent public education and things
21 that were the irritants that people
22 identified in the survey. I mean, I
23 think that that's something that we ought
24 to think about, like that's not
25 necessarily a bad thing, but I think that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 we need to figure out, we need to be able
3 to quantify when that's happening versus
4 a sort of force-out.

5 COUNCILWOMAN SANCHEZ: And the
6 reason I say that, because so much of
7 this is about housing insecurity, which
8 causes the mobility. So I want to make
9 sure, again, that we're being mindful of
10 that as we look at our numbers and the
11 impact that we want to have.

12 DR. GOLDSTEIN: And I think
13 that we dropped a lot of housing data in
14 here without, I feel in some ways,
15 without the tightest connection, because
16 in some ways, influencing somebody's
17 housing situation doesn't directly affect
18 how much money they have in their pocket,
19 which doesn't directly affect whether or
20 not they count as poor or not.
21 Nevertheless, it does influence the
22 situation and the condition on which
23 people are, A, living and, B, trying to
24 get out of economic poverty.

25 So I think that we're going to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 need, before all this is said and done,
3 really to sort of dig in on some of the
4 housing-related things in a more
5 constructive way so that we can get at
6 the issue that you're talking about.

7 COUNCILWOMAN SANCHEZ: I just
8 think it's important for our framing. I
9 know that we're being rather aggressive
10 and bold in what we're trying to do, and
11 just remind people some of the nuances to
12 this and we're going to try to measure
13 this for one year, five years, and ten
14 years since Council President has put out
15 those numbers. So I just -- it's not
16 going to be a perfect science, but that
17 we are mindful of all of the things. I
18 mean, School District is here. They can
19 tell you that in January kids go to
20 different schools, right? That happens
21 often, right? The principals talk about
22 it. So we just want to be a little bit
23 more mindful.

24 Eva -- oh, Councilwoman
25 Blondell Reynolds.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN BROWN: Yes. Good
3 afternoon. Good afternoon to the
4 panelists.

5 Three things. One, I want to
6 commend my colleague Councilwoman Sanchez
7 and President Clarke for stepping back
8 and taking an airplane view at this
9 challenge that we continue to face as a
10 city and, two, say thank you to the
11 partners who believe that this exercise,
12 which is more than that, is necessary if
13 we want to be serious and strategic about
14 kicking this ball down the road.

15 And so with that, two things.
16 One, when I came here in 2000, one of my
17 disturbing revelations was that systems
18 were not talking to each other, and so
19 that made remedies and the implementation
20 of remedies exceedingly difficult if DHS
21 and the School District and OESS was
22 dealing with the same family and neither
23 one of those systems knew that there were
24 other systems involved in that child's
25 life. I think there's been great

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 improvement.

3 The data that you have here is
4 timely as we look to next year when we
5 have to wrap our arms and heads around
6 the census. And so where and what role
7 do you believe this data can have so that
8 we participate in the census in a way
9 that drives the dollars we believe we
10 deserve as a city since what we get is
11 purely based on those who sign up for the
12 census?

13 DR. GOLDSTEIN: That's a
14 fascinating and I think super practical
15 question. I mean, to my mind, what we do
16 know is that if you look at data about
17 census participation, first of all,
18 generally, the rates have been coming
19 down over the decades. They're not what
20 they used to be.

21 COUNCILWOMAN BROWN: That's
22 alarming.

23 DR. GOLDSTEIN: And we know
24 also that not every population
25 participates at the same rate, and we

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 know that Philadelphia is a place where
3 its various populations, although not as
4 bad as it was decades ago, we're still a
5 reasonably segregated city by race and
6 ethnicity and income. And so what that
7 means to me is if the issue is making
8 sure that everybody gets counted, it's
9 going to those places where you're going
10 to have the highest concentrations of
11 people who are most likely not to be
12 counted and give them the comfort and
13 tools to be able to be counted.

14 Some of the innovations in the
15 census for 2020 involve things like
16 filing electronically, like using the web
17 to fill out your census form, but we also
18 know that that's going to help some
19 populations more than others giving
20 people access.

21 COUNCILWOMAN BROWN:

22 Absolutely.

23 DR. GOLDSTEIN: So I think
24 embedded in your question I think is the
25 very smart, practical thing, which is

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 find those places where you have the
3 greatest concentrations of people who
4 have the greatest likelihood of not
5 participating and give them the comfort
6 and tools to participate.

7 COUNCILWOMAN BROWN: And the
8 one group that comes to mind immediately
9 are those who are most vulnerable, the
10 homeless. How and what are we going to
11 do as a city that we capture every single
12 individual who is in that circumstance?
13 And so I'm of the thinking that
14 anticipating the work required around the
15 census count can be a part of this
16 conversation and discussion as well.

17 Thank you, Madam Chairwoman.

18 COUNCILWOMAN SANCHEZ: Thank
19 you.

20 I think Eva wants to respond a
21 little bit to that.

22 MS. GLADSTEIN: I did, and then
23 ask a further question about housing. I
24 think it's a great question,
25 Councilwoman. I know Census 2020, which

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Council helped support through funding,
3 is looking very closely specifically at
4 vulnerable populations that we had to
5 target for outreach and, for example,
6 working in partnership with the Office of
7 Homeless Services, among other
8 organizations, to make sure there is a
9 good count, but this data can help feed
10 that effort and make it even stronger.

11 COUNCILWOMAN BROWN: I would
12 submit that there's a role for the School
13 District of Philadelphia and other sister
14 stakeholders in that process as well. So
15 if we don't capture them in one step, do
16 we get them in another.

17 MS. GLADSTEIN: Absolutely.

18 The other point I was going to
19 make as we talked about housing stability
20 and the reason I asked for the numbers
21 and you had percents of overburdened
22 homeowners and percents of overburdened
23 renters, and I know of the eviction work
24 you're doing at The Reinvestment Fund. I
25 think particularly for the Housing

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Subcommittee starting to look at the real
3 numbers, because we know that evictions
4 drive people further into poverty and
5 there's a cascading effect. So looking
6 at the housing solutions, just getting
7 some of the more detail, particularly
8 from your eviction work, I think will be
9 very helpful.

10 DR. GOLDSTEIN: Absolutely.

11 If I could add just one other
12 thing about this census. We focus on the
13 resources, but if you think about the
14 constitutional purposes, representation,
15 and we've lost representation over the
16 decades. If you go back 50, 60, 80
17 years, we've lost representation. So
18 it's not only the immediacy of the money,
19 but it's all the other things that having
20 a larger representative body has for us
21 in Washington.

22 COUNCILWOMAN SANCHEZ:

23 Councilman Domb.

24 COUNCILMAN DOMB: I have two
25 more questions I wanted to ask. On Page

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 13, you're comparing Philadelphia,
3 Chicago, Memphis, and Milwaukee, and I
4 guess my question is, knowing that in the
5 last several years millennials and baby
6 boomers wanted to live urban, because
7 people are coming into cities like
8 Philadelphia and Chicago, would that have
9 skewed those numbers to show that growth?

10 DR. GOLDSTEIN: Yeah, I think
11 that it could, and I also think that
12 there's a piece of it which is, we are
13 more vital economies than -- well, than
14 certainly Milwaukee at this point. So
15 our population has begun to grow. It
16 started to grow in 2006, I think was --
17 2005-06 was about the trough. And so
18 that sort of growth, I think, fuels a bit
19 of a stronger economy. I don't have
20 Chicago's population numbers in my head,
21 but I think that the vitality of the
22 economy helps understand that. And, yes,
23 we do draw more millennials than some of
24 the other communities. We're noted for
25 having some of the highest rates of that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 in the country.

3 COUNCILMAN DOMB: And the other
4 chart that I don't understand why but
5 maybe you do, Page 15, why the higher
6 paying jobs to non-residents is higher
7 than Chicago's and increasing.

8 DR. GOLDSTEIN: That was
9 puzzling, right? And honestly, I think
10 that puzzled me as well and Emily and our
11 team. We tried to understand it better.
12 I don't know if -- I mean, it's not a
13 minimum wage issue. That's not what's
14 driving it, and it's not the fact that
15 there are imperfections in the data in
16 terms of what gets reported, and it's not
17 a function of the fact that they're sort
18 of economic centers of their regions.

19 So we don't fully understand
20 that yet, but I think we will, because if
21 that ends up becoming a policy lever for
22 us, it's worth understanding why that
23 pattern exists. But it puzzled us as
24 well.

25 COUNCILMAN DOMB: Okay. Thank

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 you. Thank you.

3 Thank you, Madam Chairwoman.

4 COUNCILWOMAN SANCHEZ: Thank

5 you.

6 There being no other questions,

7 I'm going to thank our first panelists.

8 For the purposes of logistics,

9 we had allotted some time for minimal

10 public testimony at this time. The

11 people who had signed up unfortunately

12 had to go. I didn't know if there was

13 anybody -- because we advertised it that

14 way, I wanted to make sure. The two

15 people who had signed up had to go at

16 4:30. Is there anyone here before I call

17 our next panel?

18 (No response.)

19 COUNCILWOMAN SANCHEZ: Okay.

20 Because we had asked folks to sign up at

21 the table.

22 So with that, thank you so

23 much. Again, the Committee has access to

24 The Reinvestment Fund through this

25 process, and that's why we wanted to get

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 some clarity on this data and the numbers
3 and how we were going to measure or
4 attempt to outline goals and impact that
5 could be measurable based on the
6 categories. Not perfect science, but at
7 least the ability for folks to see the
8 way we wanted to break up individual
9 versus household.

10 So thank you very much to Ira
11 and to Reinvestment Fund team and the Pew
12 Charitable Trusts.

13 So I'm going to allow for a
14 five-minute break, because I know our
15 stenographer, and then I'm going to ask
16 our next panelists, because we're ahead
17 of time, which is not a bad thing to be.
18 So I'm going to ask United Way, Benefits
19 Data Trust, and Sister Mary Scullion to
20 be ready, and we will reconvene at 5
21 o'clock.

22 Thank you.

23 (Short recess.)

24 (Witnesses approached witness
25 table.)

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN SANCHEZ: We're
3 going to reconvene. Sharmain learned
4 that I know how we are in Council,
5 there's no such thing as five minutes.

6 MS. MATLOCK-TURNER: She is so
7 right, as usual.

8 COUNCILWOMAN SANCHEZ: I want
9 to thank Mitch Little and Mecca Robinson
10 for joining us. They're also members
11 at-large of this Committee who have
12 joined us.

13 And if we can proceed with our
14 next panel, Bill Golderer and Pauline
15 Abernathy, and of course everyone knows
16 Sister Mary Scullion. This is our next
17 and final panel and then, as promised, we
18 will allow for public testimony at 6:30.

19 Please note that we were
20 intentional in doing this hearing in the
21 afternoon to allow people, school, work,
22 and when I close today and give some of
23 the logistics around the subcommittees,
24 all of us have been charged to make these
25 public hearings available and accessible

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 to all. So thank you very much.

3 So with that, Bill, you want to
4 start.

5 MR. GOLDERER: All right.

6 Councilwoman, thank you. And I couldn't
7 say enough of how honored I am to serve
8 the mission, the newly refined mission,
9 of the United Way of Greater Philadelphia
10 and Southern New Jersey, which is to
11 meaningfully and measurably reduce
12 intergenerational poverty in our region.
13 And something that I think is not lost on
14 anybody here, but we will be talking a
15 lot about data today, which is obviously
16 very, very important, but I come to this
17 conversation having served for 15 years
18 as the founder of an organization called
19 Broad Street Ministry. When you see
20 9,000 unduplicated neighbors walking
21 through your front door on an annual
22 basis looking to achieve their dreams of
23 security and well-being and prosperity,
24 we're talking about data and statistics,
25 but really what we're talking about is

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 people, and they're our neighbors. And
3 that's the fierce urgency of now that we
4 need to be pursuing this with. So that's
5 the first comment.

6 The second comment before I
7 launch into this is, I'm sensing that we
8 are entering a very important moment. We
9 have the highest millennial retention
10 rate of any major city in the United
11 States. We have a renaissance that's
12 underway in Philadelphia that isn't
13 touching everyone, and we'll be talking
14 about that later, but more and more
15 neighbors who are -- who have capacity,
16 who have skills, who have a desire to
17 lean in want to see this needle move.
18 They don't want to carry around this
19 badge of shame that we are the poorest
20 large city. And I feel like if we could
21 energize and serve as a catalyst and
22 galvanize and capitalize a real strategy,
23 I think people will come and people will
24 invest and people will share what they
25 have so that our neighbors can experience

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 their slice of the American dream.

3 So with that said, I'm
4 incredibly grateful to our friends at
5 Benefits Data Trust as well as my friend
6 of many years, Mary Scullion, as well as
7 Ira and his team at The Reinvestment Fund
8 for framing the conversation in data,
9 because when we talk about the
10 interventions that are actually going to
11 help people and move people forward, if
12 we're talking about changing the
13 narrative around poverty, we're not
14 talking about people who are doing
15 anything other than striving, and we need
16 to know to a better degree how hard
17 people are working to overcome their
18 challenges. And the interventions that
19 we select, the things we capitalize,
20 require that we be rooted in data and
21 analyzing the interventions that we know
22 work, but better capitalizing them in a
23 strategic fashion.

24 So when the United Way has been
25 leaning on our friends -- and some of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 this is going to be duplicative, the data
3 that you're going to be hearing, but
4 that's by intention. I want us all to be
5 mindful that all data is not the same,
6 that this idea of the disaggregation of
7 the data that is in front of us helps us
8 understand not only disparities among
9 race and gender but also in terms of
10 neighborhood and the proximity of -- it's
11 going to be very important for us to be
12 proximate to people suffering. The
13 challenges in one neighborhood are very
14 different from the challenges of another
15 neighborhood. And so that's why the
16 disaggregation of this data requires the
17 best science that we can get our hands
18 around.

19 And so I want to be very clear,
20 the swimlane of the United Way and the
21 data has not been to do the work
22 ourselves, but to invite partnership with
23 some of the best in the business who do
24 this, frankly, for profit. And I wonder
25 if there's ways -- we were wondering

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 whether there were ways they could do it
3 for good.

4 So some of this is a little bit
5 of breaking news, but we have for over a
6 year now have been leaning on the
7 analysis of Mark Zandi, who is the Chief
8 Economist at Moody's, who has in a pro
9 bono fashion put five senior analysts
10 alongside the Monitor Institute, which is
11 part of the Deloitte practice, which is a
12 global practice that is not rooted in
13 Philadelphia. We were part of a
14 competition to see if they would lean
15 into our challenges to help us better
16 understand this data before we start
17 making assumptions, and the reality is
18 both of these interventions that are
19 coming in terms of research and analysis
20 and as I've spoken with my colleagues
21 here, we are only halfway there. We are
22 nowhere near answers, but what we're
23 learning is surprising, a little bit
24 troubling, but there are also a lot of
25 opportunities, and these represent two

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 entities from the private sector that are
3 leaning into our challenges as though it
4 were as important as meeting their bottom
5 line obligations.

6 So moving ahead, things we've
7 already heard today, and I'll move
8 quickly here. We know that while
9 imperfect and dated, what we're talking
10 about with poverty is a measure of
11 income. And so what I'll be talking
12 about here is, we are making prudent and
13 important investments in a holistic set
14 of interventions already with people who
15 are experiencing poverty, but I think
16 what we might be considering today is if
17 we're talking about moving people higher
18 and higher in their income, the
19 interventions that we are zeroing in on
20 have to do with what are the barriers
21 that need to be removed for people to
22 achieve higher income, what are the
23 benefits that could be pulled down for
24 people to be lifted up, and also what are
25 the new opportunities that need to be

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 created and how do we capitalize those
3 opportunities.

4 And here's some stark things
5 that are important for Council. I'm sure
6 you know this, but I don't know if you've
7 ever seen this graphic. This is the same
8 data used by Ira Goldstein, but it's the
9 American -- it's sourced from the
10 American Community Survey, which if you
11 walk around Center City, people really do
12 wonder, well, how could we possibly still
13 have this high incidence of poverty when
14 there's all these gleaming towers and
15 beautiful restaurants, and the reality
16 is, this points to that during the
17 largest sustained economic recovery in
18 the history of our nation, and
19 Philadelphia has benefited from that, if
20 you are in the top four quintiles of
21 income, meaning if you are in the top 80
22 percent, Philadelphia is as good as any
23 place in the country to live.

24 However, the only city in the
25 United States where during the same

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 period of economic recovery, if you are
3 in the bottom 20 percent, every other
4 market that we looked at, people, our
5 neighbors, moved forward in other cities,
6 our neighbors moved backward. It's a
7 statistical anomaly that we really need
8 to get curious about.

9 We've heard a lot about labor
10 force participation. I am not an expert
11 on this, but this also shows that we are
12 lagging behind our peer cities in terms
13 of attachment to the workforce. And I
14 feel like when we talk about measure of
15 income, what we're talking about here is
16 income supports and getting more people
17 to living wage employment. Those are
18 really the focus, with an important
19 attachment to criminal justice, housing,
20 and health. These are things that we
21 know.

22 This I just mentioned. It's
23 been well documented by Council, and I
24 really appreciate your advocacy and work
25 on this. This just points out that some

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 information as it relates to the barriers
3 to employment for people who are coming
4 out of incarceration are steep, and we
5 need more than a strategy. We need a
6 legislative agenda. We need a policy
7 agenda. But really we need a private
8 sector comprehensive agenda about how we
9 create opportunity for people who are
10 coming out of prison for a second chance,
11 and that's at the core of some of this,
12 but just to see where we rank in terms of
13 other peer cities in terms of the
14 barriers of incarceration.

15 We heard a lot about the heat
16 map before, and I really want to
17 emphasize this, because in addition to
18 pointing out the other principals that
19 I've laid out before, another principal
20 is, this is a city of neighborhoods. We
21 all know that, and one size will not fit
22 all, and the interventions that are
23 outlined here are not intended to be a
24 blanket or some kind of ivory tower, but
25 they need local application with

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 incredibly talented community leaders who
3 have been asked for years and years to do
4 more with less. And I'm going to be
5 suggesting something really strange,
6 which is that we give them more to do but
7 with greater resource, because that would
8 be really -- make this idea of lifting
9 100,000 people out of poverty a real
10 possibility.

11 So how do we respond? I
12 appreciated Council President Clarke's
13 idea of the moonshot. My parlance has
14 been the Marshall Plan, because the
15 reality is after the Second World War,
16 after Europe was broken, there were two
17 motivations for rebuilding Europe. One,
18 it's the right thing to do. It's the
19 morally right thing to do, and it was in
20 our economic self-interest to do so. And
21 it was -- the three principles that were
22 underneath the Marshall Plan was, one, an
23 aspirational vision. This problem is not
24 bigger than who we are. We are capable
25 of doing this and we are going to do it

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 with resolve.

3 Second, you don't just walk
4 over to Europe with your shovel in your
5 garage and start digging away. You need
6 an actual plan. You need to actually
7 think through what goes first, second,
8 and third, and what are we going to need
9 to do if we want to be successful.

10 And then, third, this is the
11 controversial part. This is going to
12 cost more than anybody wants it to cost.
13 We are going to have to invest our way
14 out of this. It's just that simple.
15 Council is going to be part of that, I
16 hope, but I also believe that the private
17 sector is waiting. The philanthropists
18 of the community are waiting. Normal
19 neighbors who feel fortunate want to get
20 engaged, but we need to first set the
21 table for something that is measurable
22 and meaningful in terms of an engagement
23 here.

24 So here are a few things. I
25 promised you a couple of ideas. And I'm

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 trying to watch my time. The first has
3 to do with, unsurprising, and we've heard
4 about this, the imperative for job
5 growth. But when we talk about job
6 growth, many people think about, well,
7 who are people who are currently in
8 poverty and where is their best
9 employment opportunity? According to the
10 data we have, 52 percent of employment in
11 our community comes from small business
12 enterprise and entrepreneurship, and of
13 that 52 percent, 78 percent of people in
14 poverty attach to small business. So it
15 seems logical that one of the
16 interventions we need to meaningfully and
17 measurably engage in is small business
18 development as well as entrepreneurship.

19 The data I want to make sure I
20 get correct. I think I have it, is that
21 when we talk about owned enterprise, we
22 have a very robust small business
23 ecosystem, and yet in a majority minority
24 city, African American and Latinos
25 represent more than 50 percent of our

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 population and yet they are only 3
3 percent of business owners. That's a
4 statistical anomaly when you benchmark
5 against other cities.

6 So United Way is proposing,
7 along with a host of other investors, the
8 idea that like Detroit has done before us
9 and Oakland and the Bronx, a robust
10 ecosystem from idea to open be created
11 for entrepreneurs of color. And that
12 would not be led by me, but it would be
13 led by the immediate past CEO of the
14 African American Chamber of Commerce,
15 Mike Banks, who has left that post to
16 join United Way to drive and inspire that
17 effort.

18 Second, barriers to entry.
19 These are surgical interventions that are
20 customized for the problem we're trying
21 to solve. When we're talking about
22 removing barriers to labor force
23 participation, we're talking about the
24 majority we heard earlier about
25 home-based childcare, which is huge in

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 our region and underinvested in in terms
3 of ensuring that those are quality and
4 safe, not just for the nurturing of the
5 child, which is a long-term labor
6 participation strategy, but for people
7 and parents who are trying to get to work
8 and keep a job. If they do not have
9 stable childcare, their chances of
10 retaining that job is very low.

11 Working with a comprehensive
12 plan hopefully with the Chamber of
13 Commerce to meaningfully engage HR
14 functions to pivot away from a talent
15 strategy that is really currently a
16 majority place of risk mitigation instead
17 of courageous approaches to
18 non-traditional candidates who are really
19 looking at opportunity, who are capable
20 and qualified, but right now are ruled
21 out and not able to participate in a
22 meaningful way, and then diversion,
23 expungement, and preventative healthcare,
24 as well as stable housing. These are
25 things we know about it.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 The last has to do with -- I
3 know Councilman Domb might give me a
4 standing O for this one, but the reality
5 of the matter is, he quoted 450 million.
6 That's correct. I have 130 million just
7 in Philadelphia County alone, that if we
8 were better able to capitalize
9 high-performing, proven, and tested
10 organizations like Benefits Data Trust,
11 Campaign for Working Families and look at
12 this holistically, there are so many
13 approaches to Philadelphia's poverty
14 problem that are noble and also -- but
15 they're a bit boutique in their
16 application. We need to be talking
17 scale, we need to be talking long term,
18 and we need to be putting out milestones
19 and markers in order to move this
20 stubborn needle.

21 So what is it going to require?
22 Massive -- and I must say that three
23 times. The time for small ideas is over.
24 We need big ideas with big commitment,
25 multi-year, citywide campaign to reduce

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 poverty. This will not sit at United
3 Way. We are putting all of our resources
4 behind an idea where it could be possibly
5 powered in part by United Way, but I
6 think everyone needs to see themselves
7 inside these solutions. That's, I think,
8 important.

9 Second, unprecedented public
10 and private investment to grow the
11 capacity of key organizations that have a
12 proven track record that they could, if
13 we challenge them to scale, they could do
14 it. They could meet the demands of more
15 capital and more urgency around moving
16 people over the poverty line and even
17 further.

18 The reality, though, this is,
19 as we all know -- some of you know I'm an
20 ordained minister, and a minor prophet in
21 our times was Hank Williams, Jr., who
22 once said romance without finance don't
23 stand a chance. And you cannot move this
24 needle unless we find more capital,
25 courage capital, committed capital,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 capital that is not risk averse.

3 And measurement and
4 accountability. I think we all know part
5 of what contributes to the Philadelphia
6 shrug is that there's bold proclamations,
7 bold ideas that are trotted out there,
8 and then we have a big event and then we
9 leave and go do the next thing. I really
10 think measurement and accountability will
11 reduce the cynicism of people who want to
12 see this needle move, but they want to
13 know we're serious.

14 The thing that I would point to
15 is, there are other major markets that
16 are -- we have an opportunity to learn
17 from them. I think a lot of people in
18 Philadelphia know we're special, and I
19 know that. Born here, raised here, I'm
20 from here. But I am curious about how
21 other markets have moved the
22 constellation of the private sector,
23 traditional philanthropy, high-performing
24 community organizations, and public
25 policy marching in concert forward toward

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 a common goal. This has happened in
3 other markets to great effect.

4 So the mandate that I bring to
5 you today is this idea that there needs
6 to be an articulation, and you're getting
7 there, measurable goals, incremental
8 goals that need to be drilled down that
9 would move our region forward. The
10 interventions that we can put against
11 those goals -- and you'll hear -- I've
12 shared some. You'll hear others in a
13 minute. The stakeholder alignment is
14 crucial, and that's above my pay grade,
15 but at some level, we're going to have to
16 overcome the MET if we're ever going to
17 get there. I'm sure you know the MET,
18 money, ego, and turf. That's our biggest
19 challenge here. And new transformational
20 investment off the sidelines.

21 Considerations for Council, and
22 I'll leave it here. I appreciate the
23 leadership you've shown in bringing this
24 conversation to the forefront and putting
25 some numbers to it, and I think that the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 platform you have and the leverage that
3 you produce can create this fierce sense
4 of urgency, and bringing proven leaders
5 like Eva along with Sharmain around to
6 articulate a common agenda I think is
7 crucial.

8 Capitalization, there are many
9 models of public, private models where we
10 agree that there needs to be an
11 allocation and a strategy for deployment
12 of capital in a way that makes sense, and
13 we need to agree upon measurement, what
14 is it that we think is worth measuring,
15 because what gets measured gets done.

16 Thank you.

17 COUNCILWOMAN SANCHEZ: Before
18 we move over to Pauline, I had a couple
19 of questions. I didn't want to lose the
20 flow around this.

21 I want to drill down a little
22 bit around some of the business, the
23 commerce piece that you've talked about.
24 We've had competing goals departmentally,
25 right? And I think as government,

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 sometimes the bureaucracy, people are
3 spinning, I always say, the different
4 portfolios that people have. On the one
5 hand, in every index that we use about
6 what is a choice neighborhood, right, or
7 a neighborhood that has all those
8 amenities, transportation, walkability,
9 all those things, we talk about
10 mixed-income, commercial, residential.
11 And so part of our zoning strategy and
12 our development strategy has been about
13 pushing for this commercial development,
14 right, that is empty.

15 I represent ten El stops.

16 MR. GOLDERER: Yes.

17 COUNCILWOMAN SANCHEZ: Right?

18 Quite a challenge. And this number
19 around the lack of capital for
20 entrepreneurship among communities of
21 color.

22 Can you give me one or two
23 things that in that world -- and we
24 talked about investment, but what are two
25 or three things that quickly rise to you

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 about what we should be doing around
3 that? I know we have the Power Up
4 program with Community College, and we've
5 done a lot of incremental things, but if
6 you could do one or two big-ticket items
7 other than just investing, what do you
8 think?

9 MR. GOLDERER: One is more
10 atmospheric and then the other one is
11 concrete. The atmospheric one is, I've
12 been trying to quietly bring people on
13 field trips to look at how other markets
14 have done this, and what you hear from
15 this market is, oh, we're already doing
16 that. And so I'm going to give you a
17 very concrete example.

18 In Detroit, since the
19 Entrepreneurs of Color fund has been
20 launched, which is about five years ago,
21 18,000 living wage jobs have been created
22 and sustained, with the average credit
23 rating of the applicant for those funds
24 is 420.

25 COUNCILWOMAN SANCHEZ: Wow.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 How much money are we talking about?

3 MR. GOLDERER: So the total
4 value of the fund is \$30 million. So
5 it's not -- again, romance without
6 finance don't stand a chance. Remember
7 that?

8 And the second part is, lending
9 institutions do not lend capital to lose
10 money. So how could philanthropy and
11 others who have gone on an
12 entrepreneurial journey and had
13 success -- and there are many of those in
14 our region -- how could we convince them
15 to create an opportunity for there to be
16 courage capital that's deployed in three
17 ways. More robust investment in our
18 technical assistance. We have great
19 providers here, but they're doing it on a
20 shoestring.

21 Second, backstop some of these
22 loans. Like if you want to see different
23 results, you need to give some of the
24 people who are lending money some stomach
25 comfort. In their desire to do the right

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 thing, you want to make sure that they're
3 encouraged to do the right thing.

4 And the third part is really
5 doing a little bit more with our
6 entrepreneurs or would-be entrepreneurs
7 to deliberate -- you can have a great
8 business plan, but do you have the
9 passion test, do you have the ability to
10 see it through. Because that started a
11 bunch of things, and it gets hard and
12 there are dark days, and we need to
13 really do more diligence on -- everyone
14 has ideas, but who is going to execute.

15 So those would be the three
16 things.

17 COUNCILWOMAN SANCHEZ: So one
18 of the things we're hearing from some of
19 the small businesses is, they're getting
20 priced out, particularly if you don't own
21 your facility. In the models that you
22 looked at or that you're beginning to
23 look at, did any of them -- and I know
24 when Eva was overseeing the American
25 Street Empowerment Zone, one of the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 toolboxes was one-year subsidy, rental
3 subsidy. Did you see any other programs
4 similar that you think Philadelphia
5 should be considering? I think the
6 Department of Commerce identified
7 100-and-something commercial corridors of
8 some sort in the City. Did you --

9 MR. GOLDERER: There's an
10 incredible hub concept. I know I'm
11 talking a lot about Detroit, but I'm
12 enamored of what they've done, and this
13 was partly from people acting differently
14 and behaving differently.

15 So just to give you an example,
16 for 150 years the Kellogg Family
17 Foundation only funded kids, safe,
18 unobjectionable, uncontroversial kids.
19 And then one day they woke up and read
20 the paper and it said Detroit is
21 bankrupt. And so then they thought,
22 well, what should we do differently, and
23 one of the things they backed, in
24 addition to this Entrepreneurs of Color
25 idea, was basically a comprehensive land

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 banking system that matched people who
3 were looking to enter a commercial
4 corridor and also people who were aging
5 out, who were retiring and looking to
6 move for whatever reason, and gave first
7 shot to people who were younger who were
8 trying to establish themselves at that.
9 And so that was a deep, deep partnership
10 between their Chamber or the equivalent,
11 their City Council, and also
12 philanthropy. And we don't have those
13 kinds of things here, but I don't think
14 it's impossible.

15 COUNCILWOMAN SANCHEZ: So \$30
16 million, five years, 18,000 living wage
17 jobs.

18 MR. GOLDERER: It's very
19 different. And we need to continue, I
20 must say. My friends here, from Pat
21 Clancy, I'm not suggesting that we move
22 away from workforce development, or
23 Sheila, don't stab me, if you're still
24 here. I believe in that, but I feel like
25 this is about additive, what are we going

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 to do on top of. It's not about
3 rearranging the chairs. It's about
4 bringing new chairs.

5 COUNCILWOMAN SANCHEZ: No.
6 We've made it clear this is not about
7 either/or. It's an "and" and an "and"
8 and an "and." So I appreciate that.

9 Sharmain.

10 MS. MATLOCK-TURNER: Yes.
11 Bill, thank you very much for giving us,
12 I think, something that we can sort of
13 really think about from a macro process,
14 but also this sort of idea and some bold
15 and different ideas and how also we learn
16 from others.

17 One of the things that I liked
18 about the City Council report was with
19 the suggestions that they made, they
20 actually did look at other cities and say
21 this has been tried here, it's been tried
22 here. But I want to jump to the
23 measurement side, because when we talk
24 about trying to make sure that we're
25 moving 100,000 people out of poverty --

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and I love your finance and romance and
3 we need the money. Money, money, money.
4 How can you with what you're doing really
5 help the broader community, the City
6 government, the private sector,
7 individuals, when we come back as a group
8 and say in order to move 100,000 people,
9 we need X millions and millions of
10 dollars over a five-year, 25-year span?
11 How do we build that case and put the
12 kind of structure in place that people
13 can see the incremental change, but know
14 that it's the total investment that
15 ultimately is going to drive that change
16 as opposed to these are some really great
17 ideas and you guys can do it with what
18 you already have?

19 MR. GOLDERER: Thank you,
20 Sharmain, for the question. There's two
21 components to that. The first is, I
22 think a very significant -- and I have a
23 donor in mind for this -- a significant
24 investment needs to be made in knowledge
25 management, a dashboard that everybody

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 can understand, that is about are we
3 making progress whenever we launch,
4 whenever we move out to market and say
5 this is what we're trying to do and by
6 when, this is the knowledge management.
7 And then affixed to that answer is a
8 price tag.

9 So I believe that what we
10 should be talking about in terms of these
11 ideas that are generated, there needs to
12 be an intervention map or a solution map
13 where you see if this happens, if you are
14 able to assemble five years, 25 million,
15 and you are interested in this
16 neighborhood because of this
17 hyper-customized intervention, the price
18 tag for that is this. And then somebody
19 would say -- I mean, I don't know if you
20 do this, but I've had zero success in
21 Philadelphia restaurants negotiating the
22 price of an entree. I'd like that, but I
23 I'd like it for \$12. No. It costs what
24 it costs and we have to be firm on that.

25 You don't have to do that, but

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 I'll do it, because for years -- and Eva
3 knows this -- that's really -- people who
4 are delivering for our communities don't
5 feel like they can stand up and say
6 actually you're trying to make me do a
7 \$30 job with \$4, and because I love the
8 people, I'm going to do it, but the
9 reality is, it's high time there be some
10 real conversation about are we
11 appropriately capitalizing interventions
12 that we know work, they are proven in
13 this market and elsewhere. But we are
14 not -- but also to be fair, if you're
15 going to ask an investor to be
16 sacrificial in their investment, you owe
17 a higher rate of return in terms of
18 proving it. Measurement, knowledge
19 information, and accountability.

20 MS. MATLOCK-TURNER: And, Bill,
21 just let me follow up on that, because it
22 seems like to me married to that
23 measurement is the idea about how is the
24 City going to look better for,
25 quote/unquote, the investors. So

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 measuring certainly the effect of the
3 change that we're looking at, but are you
4 also going to have a metric and be able
5 to communicate that metric effectively
6 that it's costing us less to do this,
7 that, or the other because we've made
8 this intervention or taxes are different
9 because of this intervention. What's
10 your sense about how you sort of marry
11 the benefit as well as the change?

12 MR. GOLDERER: So the benefit
13 of the engagement with Moody's and
14 Deloitte is -- I mean, I have
15 limitations, as you well know. I'm more
16 of a moralist. Okay? But they're
17 economists, and they're benchmarking us
18 against other cities, and the playbook
19 that we're playing out of is, I was
20 amazed at how powerfully people who I
21 know hate each other convened around the
22 prospect of Amazon, right? Because they
23 could imagine what that would do for the
24 economy. What you're suggesting with
25 100,000 people moving out of poverty, it

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 certainly -- there is no tolerable amount
3 of poverty in our city, but what we're
4 looking for is progress, and what I've
5 asked the analysts that are working on
6 this project with us is to forecast two
7 scenarios. One, the aspirational
8 scenario. How would our lives be
9 different, how would the lives of the
10 individuals be different, how would all
11 the systems be different, how would our
12 taxation structure be different. If we
13 achieved this, what would that look like.
14 And then also how is the Philadelphia
15 renaissance going to look if we don't.
16 What's the cost of that, not just to
17 individual lives but the viability of the
18 City where we are -- I don't think
19 anybody here was celebrating a move of
20 25.7 to 24.5, but really we are still a
21 huge delta away from the top ten cities
22 in terms of poverty. We are still 87.5
23 thousand people behind. We're the New
24 York Knicks. We're behind, and we need
25 to get serious.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILWOMAN SANCHEZ: Eva.

3 MS. GLADSTEIN: I so hope you
4 are successful. We all so hope you are
5 successful.

6 I think there are some truisms,
7 if you will, that we all think about our
8 city and our city as we think about this
9 issue. One is that we have sort of a low
10 corporate participation rate, because we
11 don't have headquarters located here.

12 Second is, we don't have as
13 robust a philanthropic and foundation
14 community as other cities. And for
15 years, we were not on the growth curve,
16 although we are now.

17 So if you could talk a little
18 bit about like as you've been doing this
19 work, what makes you think some of those
20 first two factors might change, and then
21 a little bit more about the specific role
22 that United Way would play in doing this.
23 Because from my perception, you're
24 looking at significantly altering the
25 role of United Way, which I think is --

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 ultimately I hope is a great thing, but
3 as you know, those organizations that
4 have been doing \$30 of work for \$4 are
5 going to view that as a real thread and
6 have a concern.

7 COUNCILWOMAN SANCHEZ: Explain
8 your MET matrix to us.

9 MR. GOLDERER: Sure. I'm going
10 to go in reverse order. I give the Board
11 a lot of credit of United Way. In 2021,
12 United Way will celebrate 100 years in
13 this community. And I'm stewarding a
14 mission that will live well beyond me and
15 was going on well before me, and I give
16 the Board credit to recognize that the
17 disparity in our city is not something
18 that they were willing to tolerate. And
19 so the question that I had to ask them
20 was, okay, you've adopted a new purpose,
21 but you're built the way you've always
22 been built. So are you prepared to
23 transform yourself into something -- if
24 you're trying to address this urgent
25 need, then we have to change, and it's

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 not incremental. And some of you, if you
3 follow this stuff, the change over the
4 last 18 months -- and Sharmain is a Board
5 member -- it has not been incremental.

6 So we are in service -- for me,
7 the mission is always first. The
8 institution comes second.

9 Second, I don't think there's
10 any -- I've been doing, when I can't
11 sleep, just a brief study of -- this is a
12 trope in our -- and I don't disagree with
13 you, but I would say that there are two
14 things that are about behavior change,
15 but I don't think there's scarcity here.
16 My closet, my quiet hobby has been
17 studying the valuation of companies in
18 this region over the last ten years, and
19 philanthropy is flat or down and
20 valuation is up.

21 United Way is invited into 400
22 companies throughout the region. We're
23 really -- that's really one of our own --
24 that is a value to be able to enter those
25 companies at the invitation of the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 corporation, and we have an invitation to
3 ask if we were to assemble something
4 real, would you invest something big, and
5 I feel like there's a lot of folks over
6 the last 10 to 12 years whose personal
7 income has grown seismically, and to ask
8 them to be involved in something small
9 would not be the right thing, but to
10 invite them into something big, that
11 seems to be the strategy that we're
12 trying to go after.

13 Now, the reality is, everybody
14 is inviting everybody to care about
15 everything, and the reality is, you can
16 do anything, but you can't do everything.
17 So the reality is, there is going to be
18 some struggle here, because that's just
19 real, but if we're really serious about
20 putting the neighbors first, then we need
21 to arrive on that as the principal, and
22 we're going to try and capitalize
23 strategies that move people forward, and
24 that could be -- I mean, we all know
25 Philadelphia -- social change in

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Philadelphia is a contact sport. I don't
3 need to tell you that.

4 COUNCILWOMAN SANCHEZ: Any
5 other questions of Bill?

6 (No response.)

7 COUNCILWOMAN SANCHEZ: Thank
8 you, Bill. I'm going to ask you to stay
9 at the podium. I just wanted to make
10 sure we kept on the flow.

11 Pauline.

12 COUNCILWOMAN BROWN: Madam
13 Chair?

14 COUNCILWOMAN SANCHEZ:
15 Councilwoman Blondell Reynolds Brown.

16 COUNCILWOMAN BROWN: Could I
17 please hear an elevator snapshot of your
18 vision of how the work of your small
19 business entrepreneurial expert in back
20 of you will help and be a part of this
21 equation that you're talking about?

22 MR. GOLDERER: Can you say that
23 one more time?

24 COUNCILWOMAN BROWN: You've
25 mentioned that you brought on the former

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Executive Director, Mr. Banks, of the
3 African American Chamber. So in a
4 nutshell, can you simply share with us
5 your vision on how his work is going to
6 fold in and be a part of this equation?

7 MR. GOLDERER: I think one of
8 the things that we cannot discount -- and
9 I don't want to brag on Mike, but Mike
10 represents this rare combination -- well,
11 it's not rare, unfortunately, but of
12 lived experience, of understanding the
13 anatomy of business, of how -- of where
14 and what the gaps actually are and what
15 they look like. And so when we're going
16 to try and bridge the gap between
17 venture, courage, capital to lift
18 something like this off, you need someone
19 who can really drill down on where the
20 exact barriers to this job growth and
21 upscaling and moving people forward are
22 and what new capital could yield us in
23 terms of new results. So you need -- I
24 mean, part of this is credibility, like
25 is this a credible thing you're telling

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 me. And I think we have reason to be
3 suspicious, because there's been a lot of
4 big ideas, but we're trying to lead with
5 the lived experience of overcoming
6 challenges and demonstrating what capital
7 could do.

8 COUNCILWOMAN BROWN: Well, he
9 certainly has his own testimony that's a
10 wonderful story, so there should be no
11 question about credibility, and it is a
12 novel, innovative approach that
13 Councilman Domb talks about all the time.
14 So to know that now we have an entity in
15 place that's going to put legs on the
16 idea is encouraging.

17 Thank you.

18 Thank you, Madam Chairwoman.

19 COUNCILWOMAN SANCHEZ: Let me
20 add the boldness around the investment.
21 I went to a pension training by minority
22 pension investors several years ago for
23 the summer. Yeah, that's what we do in
24 the summer. And one of the things that I
25 appreciated was that the minority

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 investors were really trying to encourage
3 pension funds to do some of the social
4 impact investment, and some of the
5 examples that they gave were when in fact
6 they were flexible in their criteria,
7 when they created product lines for
8 particular constituencies, including
9 undocumented, their returns were
10 incredibly high and their defaults were
11 almost zero. And you sit through that
12 and you say, how can we as government be
13 even more creative around our pension.
14 Because that is, to your point, you're
15 saying I have access to 400 corporations,
16 right? Imagine if you went and said 10
17 percent of your pension is going to be
18 invested in social impact within your
19 footprint, right, where you make money,
20 your customer base. I mean, what does
21 that translate to? But, you know, where
22 people have been bold in that kind of
23 investment, the return is there, right,
24 let alone the human investment and the
25 capital.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 We got to get away from that
3 Philly shrug and really do that.

4 Councilman Domb.

5 COUNCILMAN DOMB: Thank you,
6 and thanks for your presentation. It was
7 very good. I just had a couple questions
8 and comments I wanted to make.

9 We talk about entrepreneurs,
10 and I know you touched on this, that 78.8
11 percent of the entrepreneurs in
12 Philadelphia are white and 10 percent are
13 Asian and 2.4 African American, which is
14 a disgrace to the City with a population
15 of 45 percent.

16 This Council back in February,
17 we put forth a resolution, and I'm going
18 to ask United Way if you can, with all
19 the companies involved, if they could get
20 behind this and get our legislators in
21 Harrisburg to move it forward. I'll tell
22 you what the legislation is basically,
23 but I want you think in this context
24 before I mention it. Twenty years ago if
25 you could name the top five companies in

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 the United States, they probably would
3 have been maybe Exxon, maybe AT&T, maybe
4 General Motors, maybe Ford. And today
5 who are the top five companies? Probably
6 Amazon, probably Google, probably Apple.
7 I don't know what else is out there, but
8 that's the concept, the tech.

9 So the resolution put forth by
10 every member of this Council was to ask
11 the State of Pennsylvania -- after I met
12 with Governor Wolf, he said do this,
13 which we did. We asked for four things.
14 One, teach financial literacy pre-K to
15 12th grade. So four-year-olds up to 12th
16 grade. Teach in our schools coding and
17 technology pre-K to 12th grade. And I
18 could tell you right now most
19 four-year-olds are probably better in
20 tech than I am. They're really good.
21 And then number three, teach
22 entrepreneurship, teach it in the
23 schools, 7th, 8th, 9th, 10th, 11th, and
24 12th grade. This was all in the
25 resolution. And then the last piece was

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 a page out of the Cristo Rey High School.
3 Allow students the option of working one
4 day a week in 9th, 10th, 11th, and 12th
5 grade, get credit for the one day, and go
6 to school for the four days. But those
7 four different job experiences would be
8 invaluable to them.

9 I mean, if we were trying to
10 change poverty in the big picture -- and
11 so we sent this up to Harrisburg. Every
12 member here supported it. We haven't
13 gotten anywhere yet. If we could enlist
14 United Way or your companies to call the
15 Governor, call the legislators and say,
16 hey, we need to change -- this is not, by
17 the way, this probably should be changed
18 across the country, not just
19 Philadelphia, but we need to change what
20 we're doing so we can prepare our
21 students for not just today's economy but
22 tomorrow's economy. This is going to be
23 a very different economy tomorrow than it
24 is today. So whatever United Way could
25 do to help.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 And this entrepreneurship
3 thing, teaching it in school would be a
4 great thing, because I think you'd
5 increase, as we saw from earlier, the
6 high school graduation rates. I know
7 myself, if I'm interested in a topic, I'm
8 going to pay attention, and if I'm not
9 interested, you lost me. So I think if
10 we can engage the students, it would be a
11 really positive thing.

12 Anyway, thank you for your
13 presentation. It was very good. Thank
14 you.

15 MR. GOLDERER: Thank you,
16 Councilman.

17 COUNCILWOMAN SANCHEZ: Sorry,
18 Pauline.

19 MS. ABERNATHY: Thank you,
20 Council President Clarke, Councilmembers
21 Quinones-Sanchez, Reynolds Brown, and
22 Domb, Special Committee Co-Chairs, and
23 everyone else who is here today to share
24 their thoughts and insights about how to
25 reduce poverty in Philadelphia.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 My name is Pauline Abernathy.

3 I'm Chief Strategy Officer at Benefits
4 Data Trust. BDT is a national non-profit
5 organization headquartered here in
6 Philadelphia with a mission to help
7 people live healthier, more independent
8 lives by creating smarter ways to access
9 essential benefits and services. Each
10 year BDT helps tens of thousands of
11 people make ends meet using a mix of
12 data, technology, targeted outreach, and
13 policy change.

14 Since 2005, BDT has screened
15 more than one million households
16 nationwide, securing over \$7 billion in
17 cumulative benefits and services. In
18 Philadelphia alone, we have helped more
19 than 110,000 Philadelphians secure more
20 than 330 million in benefits to help pay
21 for food, healthcare, housing, childcare,
22 and other basic needs.

23 We are proud of the fact that
24 many of our employees exemplify how
25 benefits can help people through rough

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 times and on a path to a better life.

3 I'll share the story of one staff member

4 who I'll call Maria. 2011 was a dark

5 year for her. As Maria puts it, she had

6 three children, a pack of hotdogs in the

7 freezer, and no money in her bank

8 account, despite having worked since age

9 14. She literally didn't know how she

10 was going to feed her kids. She tried

11 applying for SNAP and found the

12 experience utterly demoralizing and, in

13 fact, demeaning. I'm thrilled to say

14 that today Maria is a Benefits Outreach

15 Specialist helping others in a dignified

16 way on their own journeys, and her

17 children are in college.

18 Last year, Mayor Kenney came to

19 BDT's office across the street from here

20 to mark the 10th anniversary of

21 BenePhilly, a citywide initiative to

22 combat poverty and increase economic

23 security. BenePhilly started as a

24 partnership with the City and state to

25 help low-income seniors apply over the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 phone for benefits to help them pay for
3 groceries, housing, and healthcare. In
4 2014, with the support from the Mayor's
5 Office of Community Empowerment and
6 Opportunity, BenePhilly expanded to
7 include in-person assistance to people of
8 all ages through a network of community
9 partners using our software.

10 Today, low-income people of all
11 ages can walk into BenePhilly Centers run
12 by organizations they know and trust and
13 be screened for up to 19 benefits and
14 receive help applying, while being
15 treated with dignity. I want to take a
16 moment to commend our outstanding
17 partners, including Catholic Social
18 Services, Esperanza, Impact Services
19 Corporation, Penn Asian Senior Services,
20 Philadelphia FIGHT, Project HOME,
21 SEAMAAC, UESF, and United Communities
22 Southeast Philadelphia.

23 Through BDT and our partners,
24 last year alone 5,200 Philadelphia
25 households received an average of \$5,100

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 in critical benefits, which translates
3 into \$26 million in benefits for the City
4 as a whole.

5 The return on investment is
6 compelling. A recently published
7 randomized experiment conducted by
8 economists at MIT's Poverty Lab with
9 Benefits Data Trust found our targeted
10 outreach tripled SNAP enrollment and
11 generated \$20 in benefits for every \$1
12 invested.

13 While there is no single
14 solution to poverty, benefits provide a
15 bridge to economic mobility for
16 low-income families and adults. It is
17 difficult to focus on getting a job if
18 you don't know how you're going to feed
19 your children or where they're going to
20 sleep tonight. So it's not surprising
21 that rigorous research shows that
22 benefits improve health, employment,
23 earnings, and educational achievement.

24 Yet, despite the work of
25 BenePhilly, thousands of struggling

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Philadelphians are still not receiving
3 the benefits for which they are eligible.
4 As Councilman Domb said at the beginning
5 of this hearing, we estimate at BDT that
6 Philadelphians are collectively leaving
7 \$450 million in untapped federal and
8 state benefits on the table every year.
9 To put this number in perspective, \$450
10 million is more than the City spends
11 annually on public and behavioral health,
12 human services, parks and recreation, and
13 SEPTA combined.

14 Oh, that's hard to read also.

15 What this shows is even --
16 there are over 60,000 Philadelphians who
17 are eligible to participate in SNAP who
18 are not participating, which is nearly
19 enough to fill the entire Eagles stadium.
20 That's how many are eligible and not
21 receiving it.

22 And this estimate of 450
23 million takes into account only five
24 programs for which we could make reliable
25 estimates, EITC, SNAP, Medicaid, PACE and

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 PACENET prescriptions assistance, and the
3 Commonwealth's property tax and rent
4 rebate program. Adding in other critical
5 benefits such as WIC, Medicare Savings
6 programs and the Child Tax Credit would
7 increase the number further.

8 There are several reasons why
9 eligible people don't apply for benefits.
10 Lack of information is one of them. Many
11 simply don't know that assistance is
12 available or that they qualify, which
13 makes sense if you think of what Pew's
14 poll showed, that half of people living
15 in poverty don't think of themselves as
16 poor, so in that case, you might not
17 think you're eligible for assistance.

18 Others know they're eligible,
19 but need help applying, and the process
20 can be complicated and each benefit can
21 require a separate application. And as
22 anyone in this room who has ever
23 struggled to fill out their own taxes
24 knows, the language on government forms
25 can be confusing. It is doubly so for

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 individuals with low literacy or for whom
3 English is not their first language.

4 While these and other barriers
5 are real, they are entirely surmountable
6 and addressing them should be part of any
7 comprehensive strategy to reduce poverty
8 and increase economic mobility. As
9 Narrowing the Gap suggested, Philadelphia
10 can dramatically improve benefits access
11 by leveraging existing access points,
12 technology, and data sources. Where
13 people cannot be automatically enrolled
14 in a benefit, we should alert them to
15 their eligibility and make it easy to
16 apply, either in person, on the phone, or
17 online.

18 A few years ago there was
19 basically only one way to do banking.
20 You went into a bank and saw a teller.
21 Today, with the proliferation of mobile
22 phones and apps, the financial world has
23 changed. Banks quickly changed and
24 realized that there was no
25 one-size-fits-all way of serving their

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 customers. They came up with new ways of
3 doing business using technology.

4 Imagine if technology serving
5 families in economic distress were up to
6 par with that technology serving
7 financial services. Imagine if our
8 neighbors in need could get help without
9 having to ask for it. This Committee and
10 the City of Philadelphia can do that. We
11 offer two main recommendations for doing
12 so as part of a broader strategy.

13 First, leverage existing access
14 points across Philadelphia. One of the
15 biggest opportunities to achieve impact
16 at scale is by leveraging existing
17 infrastructure, institutions, and
18 community organizations. For instance,
19 our city's libraries and schools create
20 opportunities for people to be screened
21 and apply for benefits at places they
22 already know and visit. Similarly, the
23 network of CareerLinks and training
24 programs operated by Philadelphia Works
25 offer opportunities to screen and assist

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 jobseekers in applying for benefits. The
3 City's RISE programs are another example
4 of an access point that can be leveraged
5 to assist returning citizens who were
6 previously incarcerated.

7 Technology-driven tools have
8 made it possible for people to begin the
9 process of applying for benefits from
10 just about anywhere. For example, with
11 support from the United Way, we worked
12 with the Campaign for Working Families
13 during the most recent tax season to
14 pilot a new tool called Benefits Launch.
15 People waiting for free tax assistance in
16 the VITA centers could use Benefits
17 Launch to see if they were likely
18 eligible for up to 19 benefits. The
19 screening takes ten minutes or less, can
20 be completed on a mobile phone or a
21 tablet. It identifies the benefits
22 people are likely eligible for and
23 provides options to apply in person, over
24 the phone, or online. BDT can then
25 follow up with text messages to help

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 people follow through on the path they
3 select. Because Benefits Launch is
4 adaptable, it could even be used in a
5 canvassing effort in high-need
6 neighborhoods.

7 Second, leverage existing data
8 for targeted outreach and streamlined
9 enrollment. BDT has been able to scale
10 its work in six states using a model that
11 combines data-matching technology and
12 targeted outreach. For example, by
13 cross-matching Medicaid and SNAP
14 enrollment lists, one can identify people
15 who are unenrolled and likely eligible
16 for SNAP by virtue of the fact that they
17 receive Medicaid. We then conduct
18 targeted outreach to the identified
19 people, in partnership with trusted state
20 or local entities, to let people know
21 they are likely eligible and offer
22 assistance applying.

23 In New York City, with support
24 from the Robin Hood Foundation, we have
25 worked with the City Department of Social

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Services to conduct proactive outreach to
3 those on Medicaid but not SNAP and use
4 verified information from their Medicaid
5 applications to greatly streamline the
6 SNAP enrollment process.

7 Many Philadelphia agencies have
8 data that can be used to conduct targeted
9 outreach to people who are likely
10 eligible for help paying for essentials
11 like groceries, healthcare, and housing.
12 For example, the Philadelphia Water
13 Department and Gas Works offer discounts
14 to low-income families who may qualify
15 for other federal, state, or local
16 assistance. Similarly, some Medicaid
17 managed care organizations that operate
18 in Philadelphia are interested in
19 strategies focused on the social
20 determinants of health, including
21 promoting good nutrition for their
22 members, which has been shown to reduce
23 healthcare costs and improve health.

24 Data matching can identify their members
25 enrolled in Medicaid but not in SNAP and

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 provide the basis for targeted outreach.

3 The Health Department may have similar
4 opportunities to increase SNAP enrollment
5 among people who use the City health
6 centers.

7 Finally, all families in public
8 housing have limited incomes, and it may
9 be possible to work with the Philadelphia
10 Housing Authority on a data match and
11 outreach campaign.

12 By leveraging existing access
13 points, technology, and data sources, the
14 City can literally secure tens of
15 millions of dollars of federal and state
16 benefits for Philadelphians, benefits
17 that have been proven to improve student
18 test scores, graduation rates, earnings,
19 employment, and health, create jobs and
20 stimulate the economy. We know how to do
21 it. We simply need the will to do it.

22 When combined with other proven and
23 innovative policies and services
24 encompassing housing, jobs, and
25 education, more Philadelphians will be

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 able to look forward to a brighter
3 future.

4 Thank you.

5 COUNCILWOMAN SANCHEZ: Thank
6 you, Pauline, and I know that you're
7 going to be working very closely with Eva
8 and the Safety Net.

9 What, if any, challenges did
10 you face in other cities around the data
11 matching?

12 MS. ABERNATHY: It is always a
13 challenge, but we've now done it in
14 multiple states and with multiple
15 agencies, and what we find is much more
16 is permitted than agencies often realize.
17 And so by taking the time to explain what
18 is possible and working through, we've
19 been able to surmount them.

20 COUNCILWOMAN SANCHEZ: Were
21 there any legal obstacles? Sometimes
22 Health Department, HIPAA. Did you
23 confront any challenges that way around
24 data sharing?

25 MS. ABERNATHY: It absolutely

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 is challenging, but it's doable. We're
3 working now with health plans, so we have
4 to go through a very rigorous process in
5 order to do data sharing. In some cases
6 where an agency doesn't want to share
7 data, we've been able to have -- help
8 them do the data match themselves and
9 then have them do the outreach that sends
10 people to us for assistance. So even
11 where a data match isn't possible or they
12 don't want to share the data externally,
13 we're able to help them do it themselves
14 and still be able to do targeted
15 outreach.

16 COUNCILWOMAN SANCHEZ: What are
17 the targeted outreach strategies that you
18 find most effective that you know we're
19 not doing in Philadelphia currently?
20 There's a lot of great efforts, right,
21 but what are we not doing in Philadelphia
22 right now?

23 MS. ABERNATHY: I think we're
24 doing the right things. We're just not
25 doing them at the proper scale. With

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 more funding, we could be reaching out to
3 many more people. We have the list
4 already. There are obviously a whole
5 host of additional lists, but we just
6 aren't funded adequately. With more
7 partners, we can see when we map who are
8 enrolled through BenePhilly. You can see
9 they're clustered where we have a
10 BenePhilly partner. So having partners,
11 having sufficient people to answer the
12 phones to more aggressively promote the
13 hotline, those are all things that
14 would -- I mean, again, we know how to do
15 this. We are just underresourced and our
16 partners are underresourced.

17 COUNCILWOMAN SANCHEZ: So one
18 of the benefits of having this process,
19 I'm not the no person. I'm like tell me
20 how, right, and if it's a law, then I'm
21 going to write it. Too many times in the
22 bureaucracy we plan for what we have, not
23 for what we need. And so part of this
24 action plan has to take us out of that
25 box that we put ourselves in.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 So we appreciate the work, and
3 we'll be asking very specifically how do
4 we make the investment -- you said a 20
5 to 1 return on our investment -- so that
6 we could do something aggressively. I'll
7 talk to Councilman Domb. He's always
8 coming up with ideas. He walks in the
9 office, he's like what about if we, what
10 about if we.

11 This is one of those issues
12 that is a non-negotiable coming out of
13 this process, and I know that Eva is very
14 committed to it, and it's very
15 frustrating that as a government, we're
16 not doing a better job. We can't ask
17 private sector to do what we don't do,
18 right? And so I really, really thank you
19 for all the work that's been done and
20 with our partners, but this is one of
21 those things that we're going to -- so
22 let's plan for what we need, not for what
23 we have.

24 Thank you.

25 Sharmain.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. MATLOCK-TURNER: Eva.

3 MS. GLADSTEIN: You go first.

4 MS. MATLOCK-TURNER: I just

5 wanted to say thank you very much for

6 this, because I was really happy to see

7 that you're continuing to move not just

8 for this to be a retail model, which is

9 somebody has to show up and ask for help,

10 when we know just from the work that we

11 saw with Ira, there's a lot of data out

12 there that tells us what block people

13 live on, what neighborhood they're in.

14 The census is certainly going to give

15 us -- Councilwoman Blondell Reynolds

16 Brown talks about the census. We're

17 going to have a lot of new data. So it

18 seems like to me getting to a more

19 wholesale plan as opposed to us having to

20 invest so much on the retail side just to

21 go find people -- is there something in

22 the structure that you're creating here

23 that can push us even a little bit faster

24 to identifying and then have a department

25 say, okay, I'm signing you up and it's an

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 opt out as opposed to an opt in strategy?

3 MS. ABERNATHY: So great

4 question. We actually worked with New

5 York City Mayor's Office in response to a

6 request from their City Council, quite

7 frankly, legislation they passed to

8 mandate a study to look at to what extent

9 there could be automatic enrollment and

10 whether there could be a single

11 application, all those different ways of

12 streamlining it. And so the report was

13 presented, and I've shared that with the

14 Safety Net Subcommittee, and I think it

15 would be worthwhile to do something

16 similar in Philadelphia. There won't be

17 quite as many opportunities, because in

18 New York City they actually administer

19 SNAP in a way that we don't here, but

20 certainly all of the City benefits, the

21 City-funded benefits, there's no reason

22 why they couldn't be aligned to the

23 eligibility for SNAP, for instance, or

24 Medicaid and then we can make it almost

25 automatic. You could have pop-ups

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 that pop up as soon as you click off.

3 Particularly in partnership
4 with the state, one of the things we
5 worked with the state to do is that when
6 you're applying for SNAP, you can get a
7 pop-up if you're eligible to say would
8 you like to be enrolled in Medicaid, and
9 you don't even have to fill out a full
10 Medicaid application. You're just
11 consent. And so we submitted over 60,000
12 applications for that kind of a consent
13 to be enrolled in Medicaid when Medicaid
14 was first expanded, and now it's just
15 been institutionalized. And as much as
16 possible, we want all of the data
17 matching and everything to get
18 institutionalized, so where we can be
19 helpful and do it for agencies or teach
20 them how to do it, we're happy to do so.

21 MS. MATLOCK-TURNER: Just one
22 follow-up on the EITC. I've had these
23 conversations with Councilman Domb. I am
24 curious if you have looked at the Earned
25 Income Tax Credit at the federal level to

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 see whether or not either Congress or the
3 IRS could automatically, based on the
4 data that they have, formulate at least
5 some percentage of what people would be
6 eligible for for EITC and just give it to
7 them either on a monthly basis or at the
8 end of the year. Has there been any
9 conversation like that in your space, and
10 why is something like that maybe crazy
11 and won't work?

12 MS. ABERNATHY: There was
13 actually a pilot done of that, and others
14 here may recall what some of the
15 challenges were, but I'd be happy to dig
16 that up and share that with you to
17 understand, because it does seem like
18 common sense, but I remember they ran
19 into some challenges.

20 MS. GLADSTEIN: Particularly if
21 it could be done on a monthly basis
22 rather than an annual payment, wouldn't
23 we all love it.

24 I want to thank BDT for all it
25 has done and is doing and share one thing

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and then ask Pauline a question. The one
3 thing I wanted to share is, with this new
4 kind of self-administered application,
5 we're looking at using that in our health
6 centers, in our community schools, and in
7 our prisons for family members who are
8 waiting for visits. So that's also
9 increased the opportunity that there are
10 in addition to the seven BenePhilly
11 centers based in community organizations.

12 CEO spends a very large
13 percentage of its grant on BenePhilly and
14 I think believes that -- Mitch had to
15 leave. I think he would testify that
16 it's well spent and it's a very good
17 investment.

18 The question I wanted to ask
19 is, it's always helpful to know when we
20 are an outlier compared to other cities.
21 So in terms of our utilization of the
22 five big benefits that you charted out
23 for us, could you share with us whether
24 or not -- I had always heard like some of
25 our numbers were pretty good, not that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 they were at 100 percent utilization, but
3 is 85 percent good or actually like is
4 the norm 97 percent, so 85 percent really
5 isn't good?

6 MS. ABERNATHY: It's certainly
7 higher than many states, but we also have
8 much higher poverty. So one would have
9 to look at the -- find cities with
10 similar poverty levels and compare their
11 participation rates to ours to really
12 assess it. But what we clearly know is,
13 there are over 60,000 people who are
14 eligible and not participating even if we
15 are doing well as a result of these
16 partnerships that have taken hold.

17 MS. GLADSTEIN: Maybe that's
18 something we could look at in our
19 subcommittee, comparing ourselves to some
20 other high-poverty areas and their
21 utilization rates. Maybe we could learn
22 something from them as well.

23 COUNCILWOMAN SANCHEZ: Thank
24 you.

25 Councilman Domb.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 COUNCILMAN DOMB: Thank you.

3 Thank you for your
4 presentation. By the way, I've taken a
5 tour of BDT and you guys are doing a
6 great job really. Very impressive.

7 MS. ABERNATHY: Thank you.

8 COUNCILMAN DOMB: Council
9 President and I had a question. I just
10 wanted to clarify. Is the \$450 million
11 Philadelphia residents or is that
12 Philadelphia and the suburbs?

13 MS. ABERNATHY: Philadelphia
14 itself. Just Philadelphia.

15 COUNCILMAN DOMB: Just
16 Philadelphia, okay.

17 MS. ABERNATHY: Yeah.

18 COUNCILMAN DOMB: And then the
19 second question I have -- I have three --
20 how much is the City contributing to BDT
21 on an annual basis?

22 MS. ABERNATHY: \$1.3 million.

23 COUNCILMAN DOMB: 1.3. And
24 you're saying, Councilwoman Sanchez
25 confirmed, that it's a 20 to 1 return?

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. ABERNATHY: Well, the total
3 of BenePhilly's investment, including the
4 private sector from our foundation
5 partners and the state, for that matter,
6 is 2.2 million, and so the 2.2 million
7 generated 26 million. So for that, it
8 was 12 to 1. The research I cited was
9 for SNAP outreach in particular rather
10 than this model that -- this more
11 comprehensive model.

12 COUNCILMAN DOMB: But even if
13 it's 10 to 1 or 20 to 1, what we're
14 saying here is that of the \$450 million
15 that I assume that money comes out of all
16 of our federal withholding tax, basically
17 that's where it's coming from, and when
18 it doesn't come back to the residents in
19 the City, to a degree it's a transfer of
20 wealth out of this region. You could
21 look at it that way. And so it would
22 behoove us to increase the funding --

23 MS. ABERNATHY: Absolutely.

24 COUNCILMAN DOMB: --
25 dramatically to make sure this money

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 comes back to the people in the City.

3 The other question I had was,
4 do you think there's any benefit if we
5 could figure out a way -- we send out
6 576,000 real estate tax bills every year
7 and we send out water and sewer bills, I
8 think, monthly. Is there any way to
9 include these benefits in that mailing to
10 raise awareness and who to call to
11 enroll?

12 MS. ABERNATHY: Yes. It would
13 certainly help as long as we've got
14 enough resources to handle the phone
15 calls and provide the assistance. What
16 we found is, the more it can be
17 personalized, the more effect it has. So
18 often just generic information, here's a
19 program. Particularly, again, if you
20 don't think you're poor, you don't think
21 you're eligible.

22 COUNCILMAN DOMB: Well, let me
23 ask you a question. Would it make sense
24 for us to focus on properties that are
25 AVI valued under a certain level?

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. ABERNATHY: Absolutely.

3 What again that MIT study showed is that
4 when we did targeted outreach that said
5 from a trusted source, in this case it
6 was the state, to someone saying we think
7 you are eligible for SNAP -- these were
8 seniors on Medicaid -- we think you
9 personally are eligible, there was an 81
10 percent increase in people who never even
11 called us. They just went and did it
12 themselves based on the information
13 alone, which would suggest if you have
14 targeted information that is personalized
15 from a trusted source, for many people
16 that's enough. For other people, they
17 need the assistance. So we found that
18 our offering them assistance tripled it,
19 not just an 80 percent increase, but a
20 tripling. And for others still, they're
21 going to want to have it from someone
22 they trust in person or they're not
23 connected already to a benefit. So if
24 you're not connected to a benefit, then
25 you need a different way.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 But absolutely. I think the
3 more we could target the information so
4 that it was more personalized, we'll see
5 an increase. And then if we can send
6 them to places where they can be served
7 in the way they want, whether it's
8 online, in person, or on the phone, even
9 better, we'll see something more like
10 that tripling.

11 COUNCILMAN DOMB: So I don't
12 know if you're allowed to discuss this,
13 but I'll ask the question anyway. In the
14 contract that we have with your company,
15 is that a contract -- how does that work?
16 Is that a contract for X amount of hours
17 or is it X amount of people? How is that
18 determined?

19 MS. ABERNATHY: It's for a
20 certain amount of money and in exchange,
21 we and the BenePhilly partners commit to
22 doing a certain number of applications.

23 COUNCILMAN DOMB: Applications,
24 okay. So it's per application basically.
25 So the more we --

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 MS. ABERNATHY: Well, we don't
3 get paid more if we do more applications.
4 It's a fixed amount.

5 COUNCILMAN DOMB: Okay. I
6 think I understand.

7 MS. GLADSTEIN: There's a
8 certain payment that goes to each of the
9 outreach sites, and for that payment,
10 which pays for a little bit more than one
11 staff person maybe or maybe just a staff
12 person, they commit to doing X number of
13 applications, and then beyond that, there
14 are costs to BDT, which is still
15 operating the call center and doing all
16 of the back-office support and actually
17 getting the applications in, like the
18 follow-up documentation and the training
19 for all those sites.

20 COUNCILMAN DOMB: Got it.
21 Would you be equipped if -- we noticed
22 that Council District 5 and 7 have by far
23 the highest level of poverty. Would you
24 be equipped to be able to have people on
25 laptops or iPads or whatever to go into

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 the field and actually take applications
3 in the field, whether they're knocking on
4 doors, as Councilwoman Sanchez and I
5 talked about earlier, or in the District
6 Council offices where they could have a
7 Tuesday evening from 6:00 to 9:00 or
8 something?

9 MS. ABERNATHY: Yeah. In fact,
10 the mobile unit at CEO does go out and do
11 exactly that using our software.

12 SISTER MARY: We do it too.

13 COUNCILMAN DOMB: Okay. That's
14 great. Thank you very much.

15 MS. ABERNATHY: Again, we have
16 the tools. We know how to do it. It is
17 really just a resource question.

18 COUNCILMAN DOMB: So you need
19 the money, is what you're saying.

20 MS. ABERNATHY: Yes.

21 COUNCILMAN DOMB: Thank you.

22 Thank you.

23 COUNCILWOMAN SANCHEZ:
24 Councilman, we know who the people are
25 and we know where they live. We just

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 need to connect the dots.

3 Thank you.

4 Thank you, Sister Mary, for
5 your patience.

6 SISTER MARY: Okay. I'm really
7 excited to be here today. I want to
8 thank Council President Clarke, who has
9 been such a phenomenal leader in our
10 community and in our city to end poverty,
11 and we appreciate all his support and
12 leadership over many, many years. And to
13 Councilwoman Maria Quinones-Sanchez, we
14 are really excited again to be here with
15 you and to see your hard work and
16 determination in Kensington, and we hope
17 soon to be partnering with you there as
18 well. And, of course, to Eva Gladstein,
19 who I don't want to say how many years
20 we've worked together, and the same with
21 Sharmain, but let's just say it's a
22 little bit longer than even Council
23 President Clarke. Started very, very
24 young.

25 I'm really excited by the

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 report that this City Council issued on
3 the poverty and the gap. I read it. I
4 think there's some really interesting and
5 exciting ideas there, and I'm hoping that
6 you can prioritize and, you know, move
7 forward with those ideas. They were
8 great. I especially loved -- and we see
9 it every day. I think the idea of really
10 connecting Philadelphians who live in the
11 City of Philadelphia who are poor and
12 unemployed with jobs in Philadelphia is
13 the most strategic one that we're really
14 excited about and we really want to work
15 on, and we'll get in more detail, not
16 today but at a future time to do that.

17 So anyway, I was asked to give
18 a big idea, so I'm going to do it. And
19 that big idea is, I believe here in the
20 City of Philadelphia we can end chronic
21 street homelessness, and the reason I
22 believe that we can do it is because of
23 the ten largest cities in the United
24 States, we have the highest poverty rate.
25 Of the ten largest cities in the United

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 States, we have the lowest number of
3 people living on the streets. That is an
4 incredible statistic, and I invite
5 anybody here that thinks, "really?" to go
6 to LA; San Francisco; Seattle,
7 Washington; Portland, Oregon; New York
8 City; or Washington, DC or any other
9 place you want to go to and you'll come
10 home and Philadelphia will look a lot
11 better than when you went there. And I
12 really want to acknowledge the presence
13 of Liz Hersh, who leads our homeless work
14 here in Philadelphia. Her energy and
15 determination and really creativity in
16 bringing new ideas and efforts to this
17 has really made an impact as well.

18 So I am going to talk a little
19 bit -- I'm not going to go a big long
20 presentation, because it can be boiled
21 down into smaller and counterintuitive
22 things. So that's what I'm going to do.

23 First thing is, single most
24 important thing to ending homelessness in
25 our city is affordable housing. Single

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 most important thing to ending

3 homelessness in the long run is a quality

4 education for every single child.

5 Homelessness is symptomatic of some our

6 deeper societal problems. It's only

7 going to be solved by sustained work,

8 thoughtful, intelligent, continued,

9 sustained efforts over long periods of

10 time. There's no quick fixes. You know,

11 just putting it out there right away.

12 Also, the three things that I

13 believe the City needs to invest in is

14 affordable housing for everyone that

15 needs it. Okay? So, of course, my

16 particular focus is for the very, very

17 poorest members of our community, but I

18 also believe we need to invest in

19 affordable housing for people who are

20 working and low income, and the way the

21 prices are rising in our city, we need to

22 be able to do something to support the

23 working families in our communities as

24 well. Housing, affordable housing.

25 Second, employment. And I just

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 said it. Project HOME, the good news is,
3 last year we got 183 people jobs, and
4 some of those men and women have lived on
5 our streets for 10 and 20 years and are
6 now working.

7 Ending homelessness -- this is
8 the first counterintuitive thing. Ending
9 homelessness saves lives, but it also
10 saves money.

11 Our prisons are our largest
12 mental hospitals. Our prisons are our
13 largest hopefully recovering communities
14 as well, but about 70-some percent of all
15 the people incarcerated have histories of
16 addiction. Let's be preventative. Let's
17 work with men and women and families with
18 special needs to get the same thing that
19 we all need, a safe place to live,
20 employment opportunities, and a quality
21 education. And at Project HOME, any day
22 of the week that you feel maybe this
23 can't work, you just come and we'll show
24 you people that are working all
25 throughout the City of Philadelphia that

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 have been homeless, that have been
3 homeless for many, many years, and now
4 are paying taxes, are paying rent, with
5 no subsidy. They may have needed a
6 subsidy at one time, but now no subsidy,
7 are voting, and are leaders in our
8 community.

9 I have so much hope that we can
10 do this because of years of experience
11 and thousands of lives that are out there
12 that have overcome homelessness with a
13 hand up, not a hand out. Okay?

14 So second thing is that we need
15 affordable housing, and in the City of
16 Philadelphia, we have about 5,000 units
17 of supportive housing. To end chronic
18 street homelessness in our city, we need
19 another 2,500 units of housing dedicated
20 to people with special needs.

21 People that are on the streets
22 is the prophetic presence saying, hey,
23 there's something radically wrong here.
24 It's a smaller percentage of people that
25 are homeless, but it's the most visible.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 The people who live on the streets mainly
3 have special needs, mental health or
4 addiction or both or physical
5 disabilities. Two thousand five hundred
6 units would give us the capacity in the
7 City to address the needs as people
8 become homeless who are new that year and
9 people who leave homelessness, which
10 again is the best news. People leave
11 homelessness, leave subsidies when they
12 get employment. So to build that
13 capacity is what we need to do to end
14 chronic street homelessness. We're
15 two-thirds of the way there. Many cities
16 in the United States would die to be as
17 far along as we are, and we just have to
18 finish the job. It's not that hard.

19 Subsidies and permanent
20 supportive housing, safe havens and
21 recovery housing, and there's -- it's the
22 power of we. There's so many
23 collaborators, ODAAT, Housing First,
24 Pathways to Housing, Mental Health
25 Partnership, you know, Self, so many

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 organizations, but it's the power of we.

3 So that's one thing.

4 The second thing I just want to
5 talk about is another -- this is
6 counterintuitive, but as I said, saving
7 lives and saving money. At Project HOME
8 we do a lot of development of housing
9 that's affordable. According to
10 Econsult, in all the zip codes that
11 Project HOME works with -- now, this
12 study is going to come out soon. This is
13 a draft. This is a preview. You're the
14 first to hear this. Okay?

15 But of all the zip codes that
16 Project HOME works with, if you look at
17 the property values and how they've risen
18 in those zip codes -- and they've all
19 risen. That's one number. But if you
20 look at the properties that are located a
21 quarter of a mile from Project HOME
22 sites, the property values have risen
23 greater than what they have in the
24 general zip code.

25 Now, what Econsult estimates --

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and I'm just saying this because it is
3 counterintuitive and you're going to just
4 think, really? But I'm going to tell you
5 anyway.

6 In total, the presence of
7 Project HOME sites are estimated to add
8 around \$1.4 billion in values to the
9 housing prices of the properties around
10 Project HOME. That's \$1.4 billion in
11 homeowners' pockets and maybe even in
12 Domb real estate's pockets, because we
13 have some in Center City. So that's
14 okay. I'm teasing. I'm just teasing.
15 But it's really true. It's also true.
16 Okay?

17 But if you apply the City's
18 mileage rate of 1. -- it's almost 2
19 percent to this additional \$1.4 billion
20 in housing values, the results is an
21 estimated \$20 million in property tax
22 revenue to the City of Philadelphia and
23 to the School District of Philadelphia
24 from 2010 to 2019, and that's in Project
25 HOME's area of development.

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 So, again, that is
3 counterintuitive, but the reason I'm
4 bringing that up, these numbers would
5 also be true for the Philadelphia Housing
6 Authority, for other developers, CDCs,
7 Pennsylvania CDCs, the great CDCs in
8 Kensington. By doing affordable housing
9 in neighborhoods, you're adding value to
10 the existing homeowners. So that is a
11 real amazing thing.

12 The second thing that I just
13 wanted to say is, I also think that as
14 part of the strategy to ending poverty
15 and ending homelessness, like the Earned
16 Income Housing Tax Credit -- and I think
17 Councilman Domb was the one who
18 recommended it. While the City is
19 getting a surplus, so now we're talking
20 about when the City's fiscal year ends
21 and you look at the surplus that the City
22 has, in those years where there's a
23 surplus, I think we should give a rebate
24 to the Earned Income -- like an Earned
25 Income Tax Credit here in the City of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Philadelphia to anybody making \$30,000 or
3 \$40,000 or less. You know, I know you
4 said 24,000. I'd take it up a little
5 bit, you know, because families need it,
6 and we have a surplus.

7 So I think we should also give
8 money to people, you know, not just
9 programs as much as I value Project HOME
10 and all the other organizations, but
11 figure out a way to give money to people.
12 I think that would go a long way too.

13 And I also think there should be
14 incentives for philanthropists in the
15 United Way to raise money when we have a
16 surplus by doing challenge grants in
17 whatever strategy you come up with to
18 ending poverty to incentivize people to
19 do it by leading by example and using
20 some of the additional surplus from the
21 General Fund to incentivize others to
22 join in this very, very, very important
23 effort.

24 I also wanted to talk about
25 BenePhilly a little bit. We love

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 BenePhilly. It's such a great program.

3 And I think in our big idea of ending

4 chronic street homelessness, which we

5 definitely think is doable and definitely

6 think can be done, when we do BenePhilly,

7 we think we should add registering to

8 vote, right? Like in any program that we

9 do, we should register poor and homeless

10 people to vote so that their voice will

11 be heard as we move forward with building

12 an agenda.

13 I also believe in our effort to
14 end and prevent chronic street

15 homelessness, one of the things that I

16 think is critically important is that we

17 do it with the people that are

18 experiencing homelessness through focus

19 groups, through other ways of engaging

20 them as leaders and being part of

21 envisioning how this can be done, because

22 they know the best way out of

23 homelessness and poverty, because they're

24 the ones that are directly experiencing

25 it. So I think that that has to be

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 critically important as well.

3 I also think for the BenePhilly
4 thing, to include tax services and links
5 to financial and homeownership counseling
6 as well as to career counseling through
7 BenePhilly. Again, Pauline is absolutely
8 right, people don't realize the
9 opportunities that are out there for
10 them, and the more that we can connect
11 and talk to people who are actually
12 experiencing poverty and homelessness and
13 get them educated and involved in being
14 part of the solution, we're going to have
15 a stronger solution and a stronger city.

16 Lastly, I just really want to
17 say in Philadelphia, I think the most
18 amazing thing is that we're a city with
19 so many leaders that are passionate about
20 this effort and organizations like SEPTA,
21 organizations like the Franklin
22 Institute, the Free Library. So another
23 great example of really connecting with
24 people that are on the streets that maybe
25 on some given day you may pass and think

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 this is a hopeless situation, with the
3 Restroom Attendant program, now we hired
4 19 people who were living on the streets
5 to be restroom attendants in MSB and in
6 the libraries. It's a win-win situation
7 for everybody. The bathrooms are
8 cleaner, you know, safer. People are
9 working. They're the kinds of innovative
10 partnerships that Sharmain and Eva and
11 the Councilwoman and the Council
12 President have come up with, along with
13 others in this room, that I just think we
14 have to keep expanding.

15 I have so much hope, and I
16 think this is a great opportunity. I'm
17 so excited about your leadership. We're
18 willing to work shoulder to shoulder with
19 you in any way we can. I think we are
20 poised in this city to make a big leap
21 forward by working together and thinking
22 it through and being accountable and all
23 the things everybody else has said. I
24 just didn't want to repeat, repeat. And
25 I just also want to thank everybody in

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 this room for believing with us that none
3 of us are home until all of us are home
4 and that we can never be complacent as
5 long as one of our sisters and brothers
6 are on the street, and our city will be
7 so much stronger and so much vibrant,
8 that all those corporations in LA and San
9 Francisco will want to move here because
10 we have nobody living on our streets, and
11 that is a quality of life that is
12 cherished, I think, by many people. And
13 I think by doing this, it could be a way
14 of enhancing the overall economic
15 potential and growth of our community.

16 Thank you.

17 (Applause.)

18 COUNCILWOMAN SANCHEZ: Thank
19 you, Sister Mary, for doing God's work,
20 and thank you so much for your
21 willingness to really help us in
22 Kensington in addressing a very
23 complicated issue, and we really look
24 forward to you being there boots on the
25 ground at this particular time as

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 everybody knows with everything that's
3 going on in Kensington.

4 Real quickly, you talked about
5 the 183 clients who got jobs. I know you
6 have your own store that you run and some
7 of the other things. One or two
8 things -- and I know Sharmain is leading
9 the education/jobs piece. What is the
10 one or two things we could be doing at a
11 better scale to help people transition
12 from homelessness to a job in terms of
13 the skills gaps?

14 SISTER MARY: So the most
15 important thing that we learned if we
16 could do one thing is, incentivize people
17 with a little bit of money to come
18 through what we call certificate
19 programs. So people have to be trained
20 to do the library. They have to be
21 trained to do the peer -- CPS, certified
22 peer specialist training, A Plus
23 certification, SafeServ, SafeServ
24 Supervision, customer service. And we're
25 working with an organization from New

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 York, Perskolis (ph), on more technology
3 skills, and by the training and working
4 right -- and it includes internships and
5 apprenticeships, so you have to work at
6 the places. And sometimes it takes two
7 or three times for it to stick, but the
8 issue is, it eventually does stick, and
9 that's what you have to do to continue
10 the opportunities for employment in
11 various different ways that makes it
12 possible for people to succeed. And
13 companies like even Amazon, UPS, the Gap,
14 other bigger companies will come and do
15 job fairs, and then if we can continue to
16 work the training piece and the
17 technology piece, Microsoft Office and
18 all that, they really get the jobs. They
19 might start part time, but eventually get
20 full-time jobs. Just because you said at
21 SEPTA where we've been pretty successful
22 there, one of the people who worked there
23 and now is vested just bought his own
24 home. You know, it's wonderful. It's so
25 much -- it's so exciting to see someone

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 who once lived on the streets, ten years
3 later -- again, it's not like -- there's
4 no instant things, but there has to be a
5 pathway forward. There has to be
6 opportunities. It can't be shelter or
7 revolving door that leads nowhere, only
8 back to the street. There has to be
9 interventions where people can work,
10 where people can live, live a dignified
11 life and have a sense of community and
12 purpose. And, you know, we're just so,
13 so, so encouraged.

14 COUNCILWOMAN SANCHEZ: Thank
15 you.

16 Any questions?

17 MS. MATLOCK-TURNER: Yes. I
18 just want to say thank you for everything
19 that you've done. One of the first
20 meetings that I attended when I joined
21 the Coalition just a few years ago was
22 with you around the whole effort about
23 ending homelessness, a Blueprint to End
24 Homelessness.

25 SISTER MARY: We can do it. We

1 10/10/19 - POVERTY REDUCTION - RES. 190239
2 can do it.

3 MS. MATLOCK-TURNER: And so
4 that's my question. We're sort of
5 sitting here now saying we think we have
6 a blueprint to end poverty. What about
7 that movement that gets us to the place
8 where we are the best city on really
9 creating space and place and dignity for
10 those that are homeless? What can you
11 share with us as we start this movement?

12 SISTER MARY: So I think it
13 consists of two -- a couple things. The
14 first thing is, I think under Liz's
15 leadership with a lot of support from Eva
16 and David Jones with the Department of
17 Behavioral Health, there is a plan and
18 they know what needs to be done, which is
19 there's no one way. So it's housing
20 first. It's recovery housing, but not --
21 certified or dignified recovery housing,
22 because there's so many issues with that.
23 So recovery housing. Some safe havens
24 for people that are mentally ill and a
25 lot of permanent housing with both with

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 subsidies and through development. So
3 that's the housing picture.

4 Every day -- and this has been
5 another really great process with CCD;
6 that's the Center City District -- the
7 Philadelphia Police Department, Project
8 HOME, Reading Terminal, and the Fashion
9 District. During the day when people are
10 most visible, we work as a team and
11 engage people during the day, and with
12 dedicated placements for people to go,
13 meaning that if someone says, I want to
14 come in, we can get them in, and then we
15 follow them, so there's employment
16 opportunities and actually a pathway out
17 of homelessness. We'd like to bring that
18 more to scale, and I know that not -- I'm
19 using the Ambassadors of Hope as one
20 example, but that's not the only example.
21 Bethesda, One Day At A Time has been
22 phenomenal, you know, with the encampment
23 beds and -- they're a strong partner in
24 this whole effort.

25 So, again, it's just

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 understanding who the people are that are
3 out there and then having the appropriate
4 placements for them where they can move
5 forward. Sometimes it's a shelter.

6 Actually, most of the people that are on
7 the street come and go. We don't know
8 where they came from; we don't know where
9 they went. They don't need that heavy
10 intervention, but for the chronically
11 homeless who are seriously mentally ill
12 and seriously long-term addicted, they
13 need an intervention with support based
14 on their -- like no one can do it for
15 you, but when they're ready to make those
16 changes, you have to have the opportunity
17 and the support there where they can
18 continue on the journey home. And now
19 they're working and contributing, they're
20 taxpayers, they're voters.

21 MS. MATLOCK-TURNER: So it
22 sounds like to me we're going to need the
23 three of you to continue to tell the
24 story, because I think an important part
25 of what happened around the homeless area

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 was having that kind of civic and
3 business leadership, along with the great
4 work of government, to really continue to
5 work together to say we're not going to
6 let small disagreements get in the way of
7 really staying focused on the big picture
8 and working that through a lot of
9 different political administrations and
10 different businesses coming in. So it
11 seems like to me sort of keeping the
12 community involved, engaged, sharing
13 information around success, and then
14 challenging us around the challenges to
15 say there's more that we could do, but
16 really saying that we can solve this
17 problem. It won't get done tomorrow, but
18 we absolutely can solve this problem.

19 SISTER MARY: Correct. And I
20 think, Sharmain, I think with Council
21 President Clarke's leadership, along with
22 Maria Quinones-Sanchez and Allan Domb and
23 all the other Councilpeople, to really
24 put some resources and challenges out
25 there that need to be matched. The City

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 can't do it alone, but to give some
3 leadership and incentives for others to
4 get involved, I think we could make a lot
5 more progress, and I think to do it in
6 years when there's a surplus. You have a
7 surplus this year.

8 I mean, I know the City has a
9 lot of needs and I'm like the common good
10 kind of person, but a little bit -- you
11 know, we need a nice chunk for poverty,
12 because, again, it has a return on its
13 investment if you look at the Econsult
14 report that we're looking at right now.

15 MS. MATLOCK-TURNER: Thank you.

16 COUNCILWOMAN SANCHEZ: Thank
17 you.

18 Any questions from any other
19 folks from the panel?

20 (No response.)

21 COUNCILWOMAN SANCHEZ: Just,
22 again, thank you to our panel. We
23 really, really appreciate it, and this is
24 going to be an ongoing conversation. I
25 know some of you are participating in

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 some of the subcommittee activities, and
3 definitely all of you are helping inform
4 the action steps for what we're going to
5 produce.

6 I want to go quickly through
7 some of the logistics as we move forward.
8 As I mentioned at the beginning of this
9 hearing, we have a Housing Subcommittee
10 chaired by Councilman Domb and I, and
11 we're going to be focusing on some of the
12 scenes that we heard here, the
13 preservation of affordability, how to
14 protect homeowners, and ensuring fair
15 housing for all, with particular eye in
16 making sure that we figure out ways to
17 incentivize access for housing,
18 particularly for returning citizens and
19 others who that becomes even a bigger of
20 a challenge.

21 The Jobs and Education
22 Subcommittee, which Sharmain and Mel are
23 chairing, will focus on strategies that
24 close the skills gap and really looking
25 at creating those family-sustaining jobs

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and protecting workers.

3 And, of course, Eva is chairing
4 the Social Safety Net Subcommittee, which
5 will focus on some of the things we
6 talked today about, strategizing to
7 maximize benefits for enrollment,
8 sustaining family income, and promoting
9 financial fairness.

10 I want to really thank everyone
11 who came out today to kick off this big
12 ideas kind of discussion, the framing,
13 allowing us to frame poverty and the
14 working poor, with keeping in mind that
15 the glass is half full, that there are a
16 lot of great partners and there's an
17 excitement. And I really do believe that
18 the business sector is waiting for us to
19 challenge them with some very specific
20 action items. I think everyone is there.

21 I think as we look at the
22 growth in the City and you hear, whether
23 it's the Chamber's Inclusive Growth
24 Strategy, the neighborhood strategy,
25 absolutely with our partners at

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 Pennsylvania Association of CDCs and
3 others, really looking at commercial
4 corridors and this livable, walkable
5 communities, I think we're going to get a
6 lot of great energy. And, again, really
7 want to think and plan for what we need,
8 not what we have, and let us challenge
9 ourselves to figure out how we close
10 those gaps.

11 All the chairs, all of the
12 coordination is happening through Chris
13 Goy in the President's office. We will
14 be listing the series of hearings. We
15 have tasked every subcommittee to have a
16 public hearing. We've encouraged folks
17 to go out so that this is not the only
18 space where we're having conversation.
19 We will have one more of these sessions,
20 and in the interim, all of the Committee
21 members that are on our one-page fact
22 sheet, which is a lot of names, are going
23 to be producing some tangible action
24 steps.

25 This is not a production of

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 another report, but an action plan that
3 we hope to be able to turn over to the
4 Administration and charge them with
5 significant investment for next year,
6 impacting our five-year and our ten-year
7 plan, and that's why the framing, the
8 data, and how we're going to measure and
9 monitor our progress was important, that
10 we shape that today. With the support of
11 Ira and his team, we look forward to
12 doing that.

13 If there is no one else here to
14 testify, no one else signed up at the
15 table, then I will recess early, which
16 never happens. I want to invite any of
17 my Co-Chairs, if they want to have any
18 closing words, and we will reach out to
19 folks, as I said, for the remainder of
20 the hearing, the subcommittee work, and
21 then our closing public hearing before
22 issuing the report.

23 Eva.

24 MS. GLADSTEIN: I just wanted
25 to thank everybody who is here for their

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 work, for their hopefulness, and
3 encourage them to do two things. One is
4 tell the success stories, and the other
5 is encourage other people to participate
6 in this process as we move forward. It's
7 really important.

8 Again, we hope to get out into
9 the neighborhoods through our three next
10 hearings in November, but just to, again,
11 bring your energy out to the community
12 and back into the other activities. And,
13 again, thank you, everybody.

14 COUNCILWOMAN SANCHEZ:

15 Sharmain.

16 MS. MATLOCK-TURNER: Yes. I
17 just want to say even though the three of
18 us are sitting up here and we look really
19 good and smart, I really want to thank
20 the team of people who are working with
21 us. We talked about staff from Council
22 President Clarke's office, but Marcus
23 Kellam from my staff is doing 100 other
24 things that I have him doing. He's doing
25 a terrific job in supporting this work

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 and is working on getting other things
3 scheduled. I know Eva has the same thing
4 with people on her team, also Mel Wells
5 as well.

6 So this really is, I think, an
7 act of love. We're all committed to
8 really driving this forward. And so
9 everybody is volunteering, so please give
10 us the best of your time and energy so
11 that we can come up with an action plan
12 that is going to get the rest of the City
13 excited about the fact that we can end
14 this. It's not just about intervention
15 anymore. It's about really getting to
16 the place that we're the city where
17 people want to come because we figured
18 out how to solve this problem.

19 So stay with us. Follow us.
20 Share with others that we're not giving
21 in and that we're not giving up.

22 Thank you.

23 COUNCILWOMAN SANCHEZ: Thank
24 you.

25 Councilman Domb, do you have

1 10/10/19 - POVERTY REDUCTION - RES. 190239

2 any closing words for us?

3 COUNCILMAN DOMB: No.

4 COUNCILWOMAN SANCHEZ: Thank

5 you, everyone, and I look forward to this

6 short journey and a lot of action.

7 Thank you.

8 (Special Committee on Poverty

9 Reduction and Prevention concluded at

10 6:41 p.m.)

11 - - -

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE

I HEREBY CERTIFY that the proceedings, evidence and objections are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter, and that this is a true and correct transcript of same.

MICHELE L. MURPHY
RPR-Notary Public

(The foregoing certification of this transcript does not apply to any reproduction of the same by any means, unless under the direct control and/or supervision of the certifying reporter.)

Special Committee on Poverty Reduction and Prevention
October 10, 2019

A	169:2 170:2	17:12 78:17	133:24	2:12 12:4	100:18,21	103:21	109:25
Abernathy	185:7	175:12	179:7	16:11 22:22	142:3	anatomy	115:16
18:25	194:18	act 201:7	addressing	41:25 90:3	allowed	137:13	149:21
100:15	197:25	acting 11:18	45:25 150:6	90:3 100:21	170:12	and/or 61:23	161:11
143:19	abuse 59:20	124:13	187:22	age 38:3,21	allowing 22:9	203:23	162:10
144:2	access 10:24	action 6:3 9:2	adequately	39:2 145:8	197:13	Ann 69:12	164:4
156:12,25	21:15 22:9	9:14,16	158:6	agencies	allows 48:16	anniversary	170:24
157:23	26:5 45:18	10:11	administer	154:7	alongside	145:20	applications
161:3	47:7 49:17	158:24	161:18	156:15,16	105:10	annual 25:14	154:5
163:12	50:19,23	196:4	Administra...	162:19	altering	27:8 101:21	162:12
165:6 166:7	51:2,17	197:20	10:16 199:4	agency 157:6	132:24	163:22	170:22,23
166:13,17	73:13 92:20	198:23	administrat...	agenda 109:6	amazed	166:21	171:3,13,17
166:22	98:23	199:2	10:17 194:9	109:7,8	130:20	annually	172:2
167:2,23	139:15	201:11	adopted	119:6	amazing	148:11	apply 145:25
168:12	144:8	202:6	133:20	184:12	182:11	anomaly	149:9
169:2	150:10,11	actionable	adult 61:2	ages 146:8,11	185:18	79:16 108:7	150:16
170:19	151:13	1:19	adults 13:21	aggressive	Amazon	113:4	151:21
171:2 172:9	152:4	actions 11:19	42:25 45:20	89:9	130:22	answer 52:19	152:23
172:15,20	155:12	activate	52:7,16	aggressively	141:6	54:9 63:6	181:17
ability 38:8	196:17	72:19	147:16	5:21 158:12	189:13	63:20 65:7	203:21
41:2,4	accessible	activities	advantage	159:6	Ambassadors	79:15 128:7	applying
49:16 52:6	50:11 52:21	196:2	45:7 60:10	aging 125:4	192:19	158:11	145:11
55:6 71:10	77:25	200:12	advantageo...	ago 16:17	ambulatory	answers	146:14
99:7 123:9	100:25	actual 31:20	28:5	65:19 92:4	41:3	105:22	149:19
able 4:16	account	44:2 62:17	adverse 83:11	121:20	amenities	anticipate	152:2,9
14:2 21:21	25:24 71:9	63:19 111:6	advertised	138:22	120:8	18:13	153:22
27:12 33:4	76:11,14	adaptable	98:13	140:24	American	anticipating	162:6
38:8 40:23	145:8	153:4	advocacy	150:18	30:5,8	93:14	appointed
43:9 47:7	148:23	add 26:6	17:15	190:21	38:18 41:7	Antonio	9:10
50:23 51:16	accountabil...	28:22 70:3	108:24	agree 119:10	41:8 51:6	26:23	appreciate
53:5 63:5	117:4,10	81:2 95:11	Affairs 1:15	119:13	55:18 58:2	anybody	108:24
75:10 76:18	129:19	138:20	8:5,9 12:24	ahead 99:16	60:15 77:6	54:20 98:13	118:22
84:20 85:12	accountable	181:7 184:7	affect 20:18	106:6	103:2 107:9	101:14	126:8 159:2
85:22 86:4	186:22	addicted	42:7 47:22	airplane 90:8	107:10	111:12	173:11
87:15 88:2	accounted	193:12	88:17,19	AI 3:13	112:24	131:19	195:23
92:13	77:21	addiction	affixed 128:7	alarming	113:14	175:5 183:2	appreciated
114:21	accounts 20:6	177:16	afford 27:12	91:22	123:24	anymore	110:12
115:8	68:21	179:4	46:20 84:15	alcohol 76:9	137:3	201:15	138:25
128:14	accurately	adding 149:4	affordability	77:23	140:13	anyway	apprentices...
130:4	203:5	182:9	196:13	alert 150:14	amount 131:2	143:12	189:5
134:24	achieve	addition	affordable	aligned	170:16,17	170:13	approach 6:2
153:9 156:2	101:22	109:17	26:17,22	161:22	170:20	174:17	13:13
156:19	106:22	124:24	50:8 175:25	alignment	171:4	181:5	138:12
157:7,13,14	151:15	164:10	176:14,19	118:13	analogy	apartment	approached
171:24	achieved	additional	176:24	Allan 1:12	64:20	27:13,17	22:19 99:24
176:22	131:13	15:24 18:2	178:15	6:24 194:22	analysis	apologies	approaches
199:3	achievement	55:19 60:18	180:9 182:8	alleviate 1:20	19:18 48:9	31:5	114:17
absolute 66:9	57:10,12	158:5	African 51:6	14:12 47:8	48:15 105:7	Applause	115:13
absolutely	147:23	181:19	112:24	allocation	105:19	187:17	appropriate
92:22 94:17	achieving	183:20	113:14	119:11	analysts	Apple 141:6	193:3
95:10	13:13 85:24	additive	137:3	allotted 98:9	105:9 131:5	applicant	appropriat...
156:25	acknowledge	125:25	140:13	allow 43:11	analytic 48:9	121:23	129:11
167:23	2:7 6:7,18	address 74:11	afternoon 2:3	68:13 99:13	analyzing	application	apps 150:22

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 2

apropos 63:16	169:17,18	150:13	bankrupt 124:21	becoming 97:21	103:5	115:8	115:15
Arbor 69:12	Associate 7:21,24	163:3	Banks 113:15	beds 192:23	106:23	129:24	119:22
area 44:5	associated 46:18	availability 47:12	137:2	beginning 14:19 29:21	115:10	141:19	123:5
68:23 79:22	Association 198:2	available 100:25	150:23	123:22	144:3,9,17	145:2	132:18,21
181:25	assume 167:15	149:12	barriers 11:6	148:4 196:8	144:20,25	159:16	160:23
193:25	assuming 69:4	20:19,24	20:9 76:7	begun 96:15	145:14	170:9	171:10
areas 42:14	assumptions 105:17	106:20	76:15	behalf 4:6	146:2,13	175:11	173:22
42:14 43:3	at-large 100:11	109:2,14	109:2,14	8:19	147:2,3,9	188:11	175:19
43:3,14,16	AT&T 141:3	113:18,22	113:18,22	behaving 124:14	147:11,14	beyond 133:14	183:5,25
43:21 44:11	Atlanta 37:2	137:20	137:20	behavior 134:14	147:22	171:13	188:17
44:16 46:5	atmospheric 121:10,11	150:4	150:4	behavioral 148:11	148:3,8	big 5:6 67:17	195:10
46:5 47:17	attach 38:6	bars 31:9	base 65:19	191:17	149:5,9	115:24,24	black 29:15
47:18,19	AT&T 141:3	62:19	139:20	based 54:6	150:10	117:8 135:4	Blackwell 1:12 17:13
48:5 50:11	Atlanta 37:2	base 65:19	139:20	69:24,24	151:21	135:10	20:14
51:2 58:11	atmospheric 121:10,11	69:24,24	based 54:6	70:15 75:3	152:2,9,14	138:4	blanket 109:24
58:17 63:11	attach 38:6	70:15 75:3	69:24,24	80:19 91:11	152:16,18	142:10	block 14:9
80:13 84:7	attached 112:14	80:19 91:11	70:15 75:3	99:5 163:3	152:21	164:22	block 48:11
87:5 165:20	attaches 30:24	99:5 163:3	80:19 91:11	164:11	153:3	174:18,19	160:12
arms 91:5	attaches 30:24	164:11	99:5 163:3	169:12	155:16,16	175:19	Blondell 1:13
arrive 135:21	attaches 30:24	169:12	164:11	193:13	158:18	184:3	78:17 89:25
articulate 119:6	attaches 30:24	193:13	169:12	basic 23:15	161:20,21	186:20	136:15
articulation 118:6	attaches 30:24	back 4:12	193:13	26:20	164:22	194:7	160:15
Asian 140:13	attaches 30:24	25:17 30:15	back 4:12	48:21 82:3	168:9 197:7	197:11	blue 50:2
146:19	attaches 30:24	34:16 40:20	25:17 30:15	82:6 90:11	BenePhilly 145:21,23	big-ticket 121:6	blueprint 190:23
asked 53:24	attaches 30:24	43:6 44:7	34:16 40:20	91:7,9	146:6,11	bigger 110:24	191:6
72:16 94:20	attaches 30:24	48:20 49:22	43:6 44:7	111:16	147:25	189:14	Board 133:10
98:20 110:3	attaches 30:24	62:18 65:2	48:20 49:22	125:24	158:8,10	196:19	133:16
131:5	attaches 30:24	75:14 90:7	62:18 65:2	128:9	164:10,13	196:19	134:4
141:13	attaches 30:24	95:16 127:7	75:14 90:7	174:19,22	170:21	biggest 67:15	body 95:20
174:17	attaches 30:24	136:19	95:16 127:7	176:13,18	183:25	118:18	boiled 175:20
asking 159:3	attaches 30:24	140:16	95:16 127:7	197:17	184:2,6	151:15	bold 6:3
aspirational 110:23	attaches 30:24	167:18	124:25	believes 164:14	185:3,7	bill 6:25	89:10 117:6
131:7	attaches 30:24	168:2 190:8	140:22	164:14	BenePhilly's 167:3	20:13,18	117:7
assemble 128:14	attaches 30:24	200:12	140:22	believing 187:2	best 5:25 8:14	45:23	126:14
135:3	attaches 30:24	back-office 171:16	140:22	187:2	10:8 33:13	100:14	139:22
assess 165:12	attaches 30:24	171:16	140:22	benchmark 24:13 113:4	68:19 77:5	101:3	boldness 138:20
assigned 6:16	attaches 30:24	backed 124:23	140:22	benchmark... 130:17	104:17,23	126:11	138:20
assist 151:25	attaches 30:24	122:21	140:22	benefit 24:11	112:8	129:20	bond 64:20
152:5	attaches 30:24	backward 108:6	140:22	43:25	179:10	136:5,8	64:21
assistance 19:9 122:18	attaches 30:24	108:6	140:22	130:11,12	184:22	billion 144:16	bono 105:9
146:7 149:2	attaches 30:24	bad 26:20	140:22	149:20	191:8	181:8,10,19	boomers 96:6
149:11,17	attaches 30:24	30:3 87:25	140:22	150:14	201:10	bills 168:6,7	boots 187:24
152:15	attaches 30:24	92:4 99:17	140:22	168:4	Bethesda 192:21	bit 12:24 33:5	born 73:9,14
153:22	attaches 30:24	badge 102:19	140:22	169:23,24	better 19:11	35:9 36:7	117:19
154:16	attaches 30:24	ball 90:14	140:22	benefited 107:19	29:24 30:6	37:15 40:19	bottom 106:4
157:10	attaches 30:24	bank 8:10	140:22	benefits 10:24 19:2	32:5 36:24	41:23 42:2	108:3
168:15	attaches 30:24	145:7	140:22	73:16,25	47:9 66:5,7	45:17 70:6	bought 189:23
	attaches 30:24	150:20	140:22	80:17 99:18	84:24 97:11	71:7 79:17	boutique 115:15
	attaches 30:24	banking 125:2	140:22		103:16,22	82:16 85:12	
	attaches 30:24	150:19	140:22		105:15	85:23 89:22	
	attaches 30:24		140:22			93:21 96:18	
	attaches 30:24		140:22			105:4,23	

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

box 40:4,7 158:25	21:22 build 127:11	calls 168:15	95:5	6:23,25	197:19	chart 27:3	178:17
boxes 39:23 40:9	179:12 building	Cambodia 16:22	case 26:14	113:13	198:8	28:9 29:18	179:14
brag 137:9	184:11	campaign 115:11,25	64:25	164:12	challenges 103:18	31:2 32:19	184:4,14
break 33:13 34:14 99:8 99:14	built 133:21 133:22	152:12	127:11	172:10	104:13,14	33:6,9 35:4	chronically 193:10
breaking 105:5	bulk 20:4	155:11	149:16	certain 168:25	105:15	39:17 62:22	chunk 195:11
breakouts 37:22,23	bunch 123:11	campus 69:2	169:5	170:20,22	106:3 138:6	62:22 64:5	circumstance 23:18 25:23
bridge 16:25 137:16 147:15	burden 19:16 19:25 20:5 20:7 43:24	candidates 114:18	cases 47:16 157:5	171:8	156:9,23	79:3 97:4	circumstan... 93:12
bridges 13:8	burdened 27:18 46:13	canvassing 153:5	catalyst 102:21	certainly 10:25 12:7	163:15,19	charted 29:22 164:22	circumstan... 85:8
brief 134:11	56:3	capable 110:24	categories 37:12 46:25	15:23 31:3	194:14,24	charts 19:4 38:13 62:19	cited 167:8
brighter 156:2	Bureau 69:9	114:19	48:13 49:3	32:4 61:20	challenging 83:14 157:2	71:15	cities 19:22
bring 9:20 10:10 118:4 121:12	bureaucracy 120:2	capacity 102:15	49:25 62:20	63:11 84:7	194:14	cherished 187:12	20:3 29:18
192:17 200:11	158:22	116:11	69:17 70:24	96:14 130:2	Chamber 8:5 113:14	Chicago 27:2 31:10,22	29:19 30:5
bringing 118:23	business 15:20	116:13	99:6	131:2 138:9	114:12	32:4,25	30:9 31:13
119:4 126:4	104:23	179:6,13	category 32:23,24	160:14	125:10	33:9,16	31:15 33:8
175:16	112:11,14	capital 116:15,24	62:21 68:4	161:20	137:3	35:6 78:11	35:24 36:5
182:4	112:17,22	116:25,25	69:24	165:6	Chamber's 197:23	96:3,8	36:10,16,18
brings 16:8	113:3	117:2	Catholic 146:17	168:13	chance 109:10	Chicago's 96:20 97:7	36:19,19,22
Broad 101:19	119:22	119:12	causes 86:20 88:8	188:18	116:23	Chief 7:6 105:7 144:3	62:7 64:18
broadening 72:5	123:8	120:19	CCD 192:5	203:2	122:6	child 75:20 114:5 149:6	64:23 65:8
broader 127:5	136:19	122:9,16	CDCs 182:6 182:7,7	certification 188:23	chances 114:9	176:4	66:6 78:7,8
151:12	137:13	137:17,22	198:2	203:20	change 66:3 82:8 84:9	child's 90:24 74:5,8	96:7 108:5
broken 67:22 110:16	139:25	138:6	celebrate 133:12	certified 188:21	84:19 87:6	childcare 130:18	108:12
Bronx 113:9	136:19	139:25	celebrating 131:19	191:21	127:13,15	child's 90:24 74:5,8	109:13
brothers 187:5	137:13	Capitalizati... 119:8	celebrating 131:19	CERTIFY 203:3	130:3,11	113:25	113:5
brought 136:25	151:3 194:3	capitalize 102:22	census 41:7 55:22 67:8	certifying 203:24	132:20	114:9	126:20
Brown 1:13 78:18 90:2	197:18	103:19	68:24 69:5	Chair 33:20 136:13	133:25	144:21	130:18
91:21 92:21	businesses 123:19	107:2 115:8	69:9 77:20	chaired 196:10	134:3,14	childhood 55:15 59:24	131:21
93:7 94:11	194:10	135:22	91:6,8,12	chairing 196:23	135:25	60:25 61:9	132:14
136:12,15	C	139:25	91:17 92:15	chairs 126:3 126:4	142:10,16	75:21	156:10
136:16,24	cabinet 9:5	capture 93:11 94:15	92:17 93:15	198:11	142:19	children 13:21 37:15	164:20
138:8	California 27:24	80:4	93:25 95:12	Chairwoman 93:17 98:3	144:13	38:4 45:9	165:9
143:21	call 7:10 22:4 98:16	154:17	160:14,16	138:18	changed 24:10 65:20	45:11,13,18	174:23,25
160:16	142:14,15	care 135:14 154:17	center 107:11 171:15	challenge 61:22 84:25	142:17	52:17 57:2	179:15
budget 16:4	145:4	caregivers 60:3	181:13	90:9 116:13	150:23,23	57:2 60:2	citizens 13:19 14:8 152:5
	168:10	caregivers 60:3	192:6	118:19	changes 193:16	74:9 145:6	196:18
	171:15	carry 102:18	centers 97:18 146:11	120:18	changing 103:12	74:9 145:6	city 1:2,7 2:21 3:25
	188:18	cascading	152:16	156:13	Channel 2:14 120:6	52:17 57:2	5:4,6 8:15
	called 24:18 101:18		155:6 164:6	183:16	channels 3:17 118:19	57:2 60:2	9:16 12:9
	152:14		164:11	196:20	charge 199:4 100:24	74:9 145:6	12:10 13:18
	169:11		central 6:7 68:12		charged 8:22 53:18 99:12	145:17	14:10 17:17
	calling 3:11 9:16		CEO 1:15,15		Charitable 174:20	147:19	18:16 19:17
						choice 87:17 120:6	19:20 21:13
						choir 4:20	23:8 24:25
						Chris 8:11 198:12	27:13 30:12
						chronic 59:9	31:21 32:3
							32:10 33:15
							33:24 34:23
							35:19 41:10

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

Page 4

42:18,22	city's 58:12	closer 63:20	145:17	18:9 90:6	59:11	170:14	150:7
44:11,13,22	58:15	70:17 73:23	color 51:4	146:16	Commonwe...	comparative	167:11
46:12 48:11	151:19	closet 134:16	113:11	commensur...	149:3	66:8	concentrated
50:9,19,21	152:3	closing	120:21	87:7	communicate	comparator	42:18 44:22
55:2 58:8	181:17	199:18,21	121:19	comment	130:5	33:15	47:17 48:3
59:13,16	182:20	202:2	124:24	74:23 102:5	communities	compare 33:7	68:15
70:18 73:15	City-funded	clustered	column 49:10	102:6	27:25 31:8	35:6 37:8	concentrati...
82:22 86:3	161:21	158:9	combat	comments	37:3 42:22	165:10	42:25 92:10
87:14,18	citywide 58:5	Co-Chair	145:22	140:8	47:21 69:8	compared	93:3
90:10 91:10	115:25	5:10 9:22	combination	commerce	69:9 96:24	31:21 51:13	concept
92:5 93:11	145:21	11:23 15:3	137:10	8:5 113:14	120:20	55:11,15	124:10
102:10,20	civic 8:4	16:8	combined	114:13	129:4	56:12 57:4	141:8
107:11,24	194:2	co-chairing	148:13	119:23	146:21	57:12,18	concern
109:20	claim 44:24	15:5	155:22	124:6	176:23	58:16,23	133:6
112:24	Clancy 6:22	Co-Chairs	combines	commercial	177:13	164:20	concerned
124:8	125:21	3:6 6:5,20	153:11	120:10,13	198:5	comparing	56:19 84:8
125:11	clarify 166:10	8:20 9:11	combining	124:7 125:3	community	36:9,15	concerns 55:2
126:18	clarity 68:3	18:2 51:23	45:3	198:3	7:4 8:3,9	45:4 49:22	72:18
127:5	99:2	82:7 143:22	come 12:15	commission...	12:25 13:6	96:2 165:19	concert
129:24	Clarke 1:11	199:17	15:25 17:5	53:22	15:21 16:24	comparison	117:25
131:3,18	2:8,10 5:14	Coalition	21:5 22:16	commit	17:5 18:6	26:25 78:8	concluded
132:8,8	5:17 9:9	1:15 12:25	22:23 23:4	170:21	38:19 41:7	comparisons	202:9
133:17	12:11 17:23	27:7 190:21	65:2 101:16	171:12	41:8 58:2	62:7	concrete
140:14	22:8 30:22	code 180:24	102:23	commitment	60:15 77:6	compelling	121:11,17
145:24	33:17 34:8	codes 180:10	127:7	4:14 18:11	80:12 82:9	147:6	condensed
147:3	34:13 90:7	180:15,18	167:18	115:24	83:2,5	compete	21:19
148:10	143:20	coding	175:9	committed	107:10	65:23	condition
151:10	173:8,23	141:16	177:23	21:19	110:2	competing	53:7 61:3
153:23,25	Clarke's	cognitive	180:12	116:25	111:18	119:24	88:22
155:5,14	110:12	41:3	183:17	159:14	112:11	competition	conditions
161:5,6,18	194:21	cohabitating	186:12	201:7	117:24	105:14	39:15 40:10
161:20	200:22	52:17	188:17	committee	121:4 127:5	complacent	41:2,6,14
166:20	cleaner 186:8	cohort 71:5,6	189:14	1:3,18 2:5	132:14	187:4	56:11 83:24
167:19	clear 42:20	collaboration	192:14	5:23 6:5,8	133:13	completed	conduct
168:2	104:19	14:4	193:7	6:14,18	146:5,8	28:15 48:22	153:17
173:10	126:6	collaborators	201:11,17	9:11 10:10	151:18	152:20	154:2,8
174:2,11,20	clearly 29:6	179:23	comeback	12:20 17:25	164:6,11	completing	conducted
175:8,25	78:24	colleague 3:3	65:2	18:7 22:9	173:10	28:19	147:7
176:13,21	165:12	6:24 23:9	comes 20:5	53:13 83:16	176:17	complexities	confirmed
177:25	Cleveland	41:22 90:6	93:8 112:11	86:10,11,14	178:8	87:12,13	166:25
178:15,18	36:23 37:5	colleagues	134:8	98:23	187:15	complexity	confront
179:7	click 162:2	4:24 5:18	167:15	100:11	190:11	41:12	39:16
181:13,22	clients 188:5	17:22	168:2	143:22	194:12	complicated	156:23
182:18,21	climate 23:7	105:20	comfort	151:9	200:11	149:20	confusing
182:25	close 25:7	collect 52:15	92:12 93:5	198:20	companies	187:23	149:25
185:15,18	31:7 35:14	collecting	122:25	202:8	134:17,22	components	Congress
186:20	63:4,6,8	77:25	coming 91:18	Committee's	134:25	127:21	163:2
187:6 191:8	70:23	collectively	96:7 105:19	20:17	140:19,25	composition	connect 44:6
192:6	100:22	148:6	109:3,10	common	141:5	68:8	73:18 173:2
194:25	196:24	college 7:5	159:8,12	118:2 119:6	142:14	comprehen...	185:10
195:8	198:9	29:4,4	167:17	163:18	189:13,14	14:21 109:8	connected
197:22	closely 39:24	43:22,25	194:10	195:9	company	114:11	83:3 169:23
201:12,16	94:3 156:7	80:12 121:4	commend	Commonwe...	16:20	124:25	169:24

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

connecting 174:10 185:23	170:14,15 170:16	corridors 124:7 198:4	63:23,24 65:17 66:11	91:21 92:21 93:7,18,25	counts 76:24 81:6	credible 137:25	117:11
connection 73:16 88:15	44:3 63:18	cost 20:20 27:18,19	67:14,19,24 76:4 78:20	94:11 95:22 98:4,19	county 82:23 115:7	credit 18:23 121:22	D
conscious 75:13	58:18 117:5	46:8,12,17 56:3 85:15	78:21 80:5 81:10 95:23	100:2,8 101:6	couple 68:21 70:2 111:25	133:11,16 142:5 149:6	D 1:11 49:19
consent 162:11,12	166:20 193:19	111:12,12 131:16	95:24 97:3 97:25 115:3	119:17 120:17	119:18 140:7	162:25 182:16,25	dark 43:13 123:12
consider 16:3 54:10	contribution 53:2	costing 130:6 costs 26:20	138:13 140:4,5	121:25 123:17	191:13 courage	crime 55:3 58:7,13	darker 42:13 46:5
Considerati... 118:21	control 203:23	27:5 128:23 128:24	143:16 148:4 159:7	125:15 126:5 132:2	116:25 122:16	crimes 58:14 criminal	darkest 43:2 Darrell 1:11
considering 106:16	controversial 111:11	154:23 171:14	162:23 165:25	133:7 136:4 136:7,12,14	137:17 courageous	76:10 77:12 108:19	dashboard 127:25
124:5	convened 130:21	Council 1:2 1:11 2:7,10	166:2,8,15 166:18,23	136:15,16 136:24	114:17 course 8:11	Cristo 142:2 criteria 139:6	data 19:2 23:16 33:13
consistent 34:22	conversation 12:6 14:16	5:14,17,18 5:20 6:24	167:12,24 168:22	138:8,19 143:17	24:10 37:13 45:19 47:19	critical 12:6 13:5 37:23	34:7 38:19 49:2 52:3,8
consistently 24:12 33:15	15:7 18:14	8:12,20 9:8 9:16 12:11	170:11,23 171:5,20	156:5,20 157:16	48:5,24 66:25	38:10 39:11 147:2 149:4	52:16,21 55:18 57:6
consists 191:13	93:16	12:11 14:10 14:17 16:3	172:13,18 172:21,24	158:17 160:15	100:15 173:18	critically 28:12	58:13 60:16 61:19 67:7
constellation 25:13	103:8	16:12 17:23 18:21 22:8	182:17 196:10	165:23 166:24	176:15 197:3	184:16 185:2	67:8 68:19 69:15,21,21
117:22	129:10	30:21 33:17 34:8,13	201:25 202:3	172:4,23 173:13	courses 80:12 80:13	cross 16:25 cross-mat...	69:22 70:10 70:13,15
constituenci... 139:8	163:9 195:24	42:19 72:16 78:25,25	Councilme... 17:24	186:11 187:18	CPS 188:21 craft 14:2	153:13 crucial	73:8,12,22 75:3 76:11
constitutional 95:14	198:18	79:6,12,13 89:14 94:2	Councilme... 12:12	190:14 195:16,21	crazy 163:10 create 9:2	118:14 119:7	76:20,23 77:16 78:2
constrained 51:8,11	conversations 162:23	100:4 107:5 108:23	143:20 Councilpeo...	200:14 201:23	84:25 86:22 109:9 119:3	cumulative 144:17	78:22 80:17 84:16,24
Construction 7:14	convince 122:14	110:12 111:15	194:23 Councilwo...	202:4 counseling	122:15 151:19	52:14 61:25 62:9 108:8	86:24 88:13 91:3,7,16
constructive 72:10 89:5	21:7	118:21 125:11	Councilwo... 1:11,12,13	185:5,6 count 52:5,6	155:19 created 24:6	117:20 162:24	94:9 97:15 99:2,19
Consumer 24:9	198:12	126:18 140:16	2:2,11 3:3 5:13 9:8	88:20 93:15 94:9	107:2 113:10	current 36:10 70:16	101:15,24 103:5,8,20
contact 136:2 contained 203:5	copy 14:14 core 109:11	141:10 143:20	11:21 15:25 16:7 17:8	counted 77:14,20	121:21 139:7	currently 33:25 112:7	104:2,5,7 104:16,21
context 140:23	corporate 132:10	161:6 166:8 171:22	17:13,15,18 20:13,14	92:8,12,13 counterintu...	creating 5:23 69:16 144:8	114:15 157:19	105:16 107:8
continue 5:3 38:10 90:9	59:7 135:2 146:19	172:6 173:8 173:22	21:9 22:24 51:20 53:12	175:21 177:8 180:6	160:22 191:9	114:15 157:19	112:10,19 115:10
125:19 189:9,15	139:15 187:8	174:2 186:11	53:15 61:14 63:22 68:2	181:3 182:3 country 5:7	196:25 creation 1:18	curve 132:15 customer	144:4,12 147:9
193:18,23 194:4	112:20 115:6	186:11 194:20	68:10 69:14 72:14 76:2	19:21 20:3 26:16 27:6	creative 139:13	139:20 188:24	150:12 153:7 154:8
continued 176:8	correct 194:19	200:21 Councilman	78:16,17,19 80:25 81:12	29:20 36:22 65:10,12	creativity 175:15	customers 151:2	154:24 155:10,13
continuing 160:7	203:8 corridor	12:13 17:10 17:20,21	84:4 86:7 86:18 88:5	82:23 97:2 107:23	credibility 137:24	customized 113:20	156:10,24 157:5,7,8
contract	65:12 125:4	26:9 38:5	90:2,6	142:18	138:11	cut 63:2 cynicism	157:11,12 160:11,17

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 6

162:16	definition	Deputy 1:13	27:4 35:5	diploma 43:2	74:12	142:20	donor 127:23
163:4 199:8	54:15	deserve 91:10	75:23	43:5,8,20	133:17	151:3,11	door 101:21
data-match...	definitive 9:2	design 73:23	different 2:23	58:4	displacement	157:19,21	190:7
153:11	65:7	designation	19:8 28:11	diplomas	84:18 85:21	157:24,25	doors 172:4
dataset 85:9	degree 28:13	5:6	31:7 36:4	79:23 80:11	distance 31:4	159:16	dot 40:2
dated 106:9	28:16,20,24	designed 28:9	37:3,10,12	direct 203:23	38:15	163:25	dots 173:2
daunting	29:5 43:15	desire 102:16	38:2,7 39:5	direction 36:4	distinction	165:15	doubly
61:20	43:23 44:2	122:25	39:6,18	87:8	63:15	166:5	149:25
David 191:16	44:7 57:25	despite 145:8	40:17,25	directly 88:17	distress 151:5	170:22	Dowdall
day 1:15 2:16	66:4 103:16	147:24	42:5 45:17	88:19	district 8:12	171:12,15	23:10 41:25
3:16 13:5	167:19	destabilize	48:19 49:2	184:24	42:20 57:7	182:8	47:2,4
15:4 16:20	deliberate	47:20	50:18 53:9	Director 1:13	78:25,25	183:16	79:21
71:25 73:9	123:7	destabilizing	54:11 65:3	7:19,25 8:2	79:6,12,12	187:13,19	downward
73:10 76:18	deliberations	48:6	72:25 73:7	8:6 137:2	79:18 89:18	188:10	61:5
76:18	14:17	detail 40:22	78:6,13	disabilities	90:21 94:13	199:12	Dr 7:3,14,20
124:19	delivering	95:7 174:15	89:20	41:3,4,12	171:22	200:23,24	7:23 8:7
142:4,5	129:4	detailing	104:14	179:5	172:5	200:24	22:21 23:3
174:9	Deloitte	23:20	120:3	disability	181:23	dollars 91:9	34:5,10,15
177:21	105:11	determinants	122:22	40:25 41:14	192:6,9	127:10	52:18 62:16
185:25	130:14	154:20	125:19	75:7	District-run	155:15	63:13 64:11
192:4,9,11	delta 131:21	determinati...	126:15	disabled	57:3,16	Domb 1:12	65:25 66:18
192:21	demand	173:16	130:8 131:9	13:22 68:5	districts 80:8	6:25 12:13	67:17,21
days 3:10	47:10	175:15	131:10,11	68:7 76:12	80:14 81:8	17:11,20,21	68:6,17
123:12	demands	determine	131:12	disaggregat...	disturbing	26:9 38:5	69:25 70:7
142:6	116:14	33:23 67:2	142:7,23	104:6,16	90:17	63:23,24	73:4 75:24
DC 175:8	demeaning	determined	161:11	disagree	diverse 65:9,9	65:17 66:11	76:19 79:14
dealing 90:22	145:13	50:23	169:25	134:12	diversion	67:14,19,24	80:16 82:14
debt 43:24	demonstrat...	170:18	189:11	disagreeme...	114:22	76:4 78:20	84:22 87:2
decades 2:20	138:6	Detroit 36:24	194:9,10	194:6	divided 62:20	78:21 80:5	88:12 91:13
91:19 92:4	demoralizing	37:5 113:8	differential	disconnected	doable 157:2	81:10 95:23	91:23 92:23
95:16	145:12	121:18	77:17 78:12	11:4	184:5	95:24 97:3	95:10 96:10
December	department	124:11,20	differently	discount	document	97:25 115:3	97:8
11:17 84:23	58:13 73:12	developed	38:7 124:13	137:8	8:23	138:13	draft 180:13
decent 87:20	124:6	48:10	124:14,22	discounts	documentary	140:4,5	dramatically
decided 4:15	153:25	developers	difficult 31:2	154:13	3:16	143:22	28:25 65:20
decisive 6:3	154:13	182:6	31:4 41:17	discuss	documentat...	148:4 159:7	150:10
decline 85:24	155:3	development	73:5 87:3	170:12	171:18	162:23	167:25
decrease	156:22	7:20 8:3	90:20	discussed	documented	165:25	draw 64:19
11:12	160:24	112:18	147:17	2:19	108:23	166:2,8,15	96:23
dedicated	191:16	120:12,13	dig 33:23	discussing	doing 10:20	166:18,23	drawn 74:6
178:19	192:7	125:22	89:3 163:15	18:19	11:11 56:19	167:12,24	dream 103:2
192:12	department...	180:8	digging 111:5	discussion	66:10,10	168:22	dreams
deep 125:9,9	119:24	181:25	dignified	93:16	73:6 85:13	170:11,23	101:22
deeper 176:6	depending	192:2	145:15	197:12	94:24	171:5,20	drill 37:14
deeply 12:8	25:12 26:3	DHS 90:20	190:10	discussions	100:20	172:13,18	38:9,11
defaults	deployed	Dia 3:13	191:21	20:17 21:5	103:14	172:21	119:21
139:10	122:16	die 179:16	dignity	disentangle	110:25	181:12	137:19
defined 46:8	deployment	differ 42:5	146:15	41:17	121:2,15	182:17	drilled 118:8
Defining	119:11	difference	191:9	disgrace	122:19	194:22	drive 4:14
22:14	depression	29:11 35:3	diligence	140:14	123:5 127:4	196:10	95:4 113:16
definitely	59:25	39:15 43:9	123:13	disparities	132:18,22	201:25	127:15
184:5,5	deprivation	81:3	dimensions	104:8	133:4	202:3	driven 65:16
196:3	35:21	differences	83:10,15,22	disparity	134:10	Donald 7:3	driver 28:8

29:7,14	110:20	29:8	emergency	182:20	entirely 150:5	15:10	200:13
drivers 28:6	145:22	effect 95:5	45:22	energize	entities 106:2	estate 48:19	201:9
30:21 42:6	147:15	118:3 130:2	Emily 23:10	102:21	153:20	49:8 50:18	evicted 55:14
42:24 67:3	150:8 151:5	168:17	41:22 55:5	energized	entitled 22:14	168:6	eviction
drives 91:9	187:14	effective	57:23 79:20	10:21	entity 138:14	estate's	47:25 94:23
driving 52:12	economically	157:18	97:10	energy 6:10	entree 128:22	181:12	95:8
65:15 97:14	37:8 39:16	effectively	emotional	16:8 175:14	entreprene...	estimate	evictions 48:5
201:8	71:24	130:5	59:3	198:6	122:12	148:5,22	95:3
drop-off 36:7	economics	effort 4:6,10	emphasize	200:11	136:19	estimated	evidence 74:8
dropped	83:13	94:10	109:17	201:10	entreprene...	69:10 181:7	203:4
35:17 88:13	economies	113:17	employed	engage	13:3 113:11	181:21	exact 68:8
dropping	65:9 96:13	153:5	30:12,19	112:17	121:19	estimates	137:20
36:6 83:17	Economist	183:23	60:17	114:13	123:6,6	68:19	exactly
drops 28:20	105:8	184:13	employee	143:10	124:24	148:25	172:11
drug 59:25	economists	185:20	21:13	192:11	140:9,11	180:25	example 26:2
76:9 77:23	130:17	190:22	employees	engaged 9:19	entreprene...	estimation	26:21 27:6
duplicative	147:8	192:24	144:24	15:14	112:12,18	36:8	38:18 39:7
104:2	economy	efforts 44:6	employment	111:20	120:20	estimations	39:20 40:12
dwell 35:12	64:13 65:2	77:5 157:20	60:15 64:16	194:12	141:22	32:21	49:9 69:12
	65:20,24	175:16	108:17	engagement	143:2	ethnicity 92:6	71:19 73:8
E	96:19,22	176:9	109:3 112:9	111:22	entry 113:18	Europe	75:6 77:2
Eagles 148:19	130:24	ego 118:18	112:10	130:13	environment	110:16,17	80:18 82:20
earlier 22:3	142:21,22	Eighty 56:5	147:22	engaging	83:4	111:4	94:5 121:17
113:24	142:23	EITC 38:5	155:19	184:19	environmen...	Eva 1:13 3:2	124:15
143:5 172:5	155:20	44:24	176:25	English 150:3	23:16	9:4 12:18	152:3,10
earliest 73:19	Econsult	148:25	177:20	enhancing	envisioning	18:3 72:14	153:12
early 74:18	180:10,25	162:22	179:12	187:14	184:21	89:24 93:20	154:12
75:21	195:13	163:6	189:10	enlist 142:13	equal 28:4	119:5	183:19
199:15	ecosystem	either 150:16	192:15	enroll 168:11	equalize	123:24	185:23
earn 43:10,11	112:23	163:2,7	empowering	enrolled	26:12	129:2 132:2	192:20,20
43:23 60:11	113:10	either/or	5:25	150:13	equation	156:7	examples
83:18	educated	126:7	empowerm...	154:25	136:21	159:13	61:10 139:5
Earned 18:23	185:13	El 120:15	10:24	158:8 162:8	137:6	160:2	exceedingly
19:8 162:24	educating	electronically	123:25	162:13	equipped	173:18	90:20
182:15,24	56:21	92:16	146:5	enrollment	171:21,24	186:10	exchange
182:24	education 7:6	elevator	empty 120:14	147:10	equivalent	191:15	170:20
earner 75:19	7:7 11:7,24	136:17	enamored	153:9,14	125:10	197:3	excited 12:17
earners 45:3	13:9 15:6	eligibility	124:12	154:6 155:4	error 70:4	199:23	173:7,14,25
80:4	15:19 28:8	150:15	encampment	161:9 197:7	especially	201:3	174:14
earning 19:25	28:12 29:6	161:23	192:22	ensuring	52:4 81:25	evaluating	186:17
27:10 32:12	44:7 55:3	eligible 148:3	encompassi...	114:3	174:8	86:25	201:13
32:13 44:9	56:14 65:16	148:17,20	155:24	196:14	Esperanza	evening 172:7	excitement
44:18,20	75:22 87:20	149:9,17,18	encourage	enter 11:5	146:18	event 48:6	197:17
51:15 80:2	155:25	152:18,22	72:19 139:2	125:3	essential	117:8	exciting 2:16
earnings 32:8	176:4	153:15,21	200:3,5	134:24	43:19 144:9	eventually	174:5
147:23	177:21	154:10	encouraged	entered 57:16	essentially	189:8,19	189:25
155:18	196:21	162:7 163:6	123:3	entering	26:11 74:18	everybody	excuse 33:18
easy 150:15	education/j...	165:14	190:13	102:8	87:5	16:14 92:8	56:20 59:5
economic	188:9	168:21	198:16	enterprise	essentials	127:25	59:16 81:16
26:6 35:21	educational	169:7,9	encouraging	112:12,21	154:10	135:13,14	execute
83:7,25	79:4,7	Elkins 87:17	138:16	entire 8:18	establish	186:7,23,25	123:14
88:24 97:18	147:23	embedded	ends 97:21	69:8 70:18	125:8	188:2	Executive
107:17	educations	92:24	144:11	148:19	establishing	199:25	7:18 8:2,6
108:2							

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

Page 8

8:11 137:2 exemplify 144:24 exercise 69:4 90:11 exist 41:19 existing 150:11 151:13,16 153:7 155:12 182:10 exists 97:23 expanded 146:6 162:14 expanding 186:14 expect 44:25 expectancies 59:13 expectation 81:24 expectations 81:22 82:8 expected 60:7 75:9 expenses 52:12 experience 10:5 102:25 137:12 138:5 145:12 178:10 experienced 59:20 61:4 experiences 10:8 60:6 60:24 142:7 experiencing 54:24 106:15 184:18,24 185:12 experiment 147:7 expert 108:10 136:19 expertise 6:11 experts 18:6 explain 133:7 156:17	exposure 56:10 58:12 expungement 114:23 extent 27:5,9 77:13 161:8 externally 157:12 extrapolation 66:2 extremely 16:16 Exxon 141:3 eye 196:15 <hr/> F <hr/> face 55:4 61:22 80:23 90:9 156:10 faced 60:24 facilitate 5:16 facility 123:21 facing 13:6 58:7 fact 8:16 26:2 26:18 28:7 28:13,19 30:13 38:14 49:19 78:13 97:14,17 139:5 144:23 145:13 153:16 172:9 198:21 201:13 factor 66:6 81:2 factors 18:18 18:21 42:7 132:20 fair 20:8 56:20 66:2 129:14 196:14 fairness 197:9 fairs 189:15 fall 40:6 68:4 familiar 42:16 families 50:12	72:9 87:16 115:11 147:16 151:5 152:12 154:14 155:7 176:23 177:17 183:5 family 13:4 13:15 16:17 19:24 25:12 25:13 50:25 51:14 54:14 81:18 90:22 124:16 164:7 197:8 family-sust... 196:25 far 39:8,20 47:11 58:6 171:22 179:17 fascinating 91:14 fashion 103:23 105:9 192:8 faster 36:7 160:23 favorite 54:18 February 140:16 federal 8:9 19:5 54:7 54:15 148:7 154:15 155:15 162:25 167:16 feed 94:9 145:10 147:18 feel 12:7 83:2 83:3 88:14 102:20 108:14 111:19 125:24 129:5 135:5 177:22	feeling 87:6 felt 26:16 56:22 58:22 70:19 fewer 32:22 32:23 36:13 50:8,10 field 121:13 172:2,3 fierce 102:3 119:3 FIGHT 146:20 figure 12:15 16:18 19:11 39:18 52:25 61:22 66:4 67:8 80:4,9 85:13,23 88:2 168:5 183:11 196:16 198:9 figured 201:17 figures 60:13 figuring 39:12 filing 92:16 filings 47:25 fill 92:17 148:19 149:23 162:9 final 100:17 finally 60:20 155:7 finance 116:22 122:6 127:2 financial 10:23 20:11 44:4 47:9 141:14 150:22 151:7 185:5 197:9 find 36:16 38:19 55:6 93:2 116:24 156:15 157:18 160:21	165:9 finding 13:7 finish 44:7 179:18 finished 11:17 finite 72:22 firm 128:24 first 2:4 17:22 22:5 31:8 42:12 48:20 64:13 73:4 91:17 98:7 102:5 111:7 111:20 112:2 125:6 127:21 132:20 134:7 135:20 150:3 151:13 160:3 162:14 175:23 177:8 179:23 180:14 190:19 191:14,20 firsthand 18:8 firstly 74:7 fiscal 182:20 fit 109:21 five 16:2 19:7 21:22 55:23 89:13 100:5 105:9 121:20 125:16 128:14 140:25 141:5 148:23 164:22 179:5 five-minute 99:14 five-year 127:10 199:6 fixed 171:4	fixes 176:10 flat 134:19 flexible 139:6 flip 75:14 flipping 3:17 flow 34:14 51:22 119:20 136:10 flows 38:4 fluctuate 64:22 focus 23:25 54:18 60:5 80:8,14 95:12 108:18 147:17 168:24 176:16 184:18 196:23 197:5 focused 18:14 73:17 78:24 83:17 154:19 194:7 focusing 196:11 fold 70:10 137:6 folk 24:7 folks 7:11 8:14 10:20 34:18 42:11 68:4 76:15 77:11 98:20 99:7 135:5 195:19 198:16 199:19 folks' 11:8 follow 22:18 129:21 134:3 152:25 153:2 192:15 201:19 follow-up 162:22 171:18	food 25:18 54:22 144:21 footprint 139:19 force 21:18 30:10,16,18 30:25 37:19 37:20 38:23 38:24 39:8 39:14 40:13 40:15 41:16 66:14,15,17 66:19 67:11 67:16 108:10 113:22 force-out 88:4 forces 65:15 Ford 141:4 forecast 131:6 foreclosure 49:10 foreclosures 47:14,19 49:11 forefront 118:24 foregoing 203:7,20 Forget 8:6 forgive 62:3 form 92:17 formal 60:15 format 2:24 formation 11:16 former 86:4 136:25 forms 149:24 formulate 163:4 forth 75:14 82:5 140:17 141:9 fortunate 35:17 111:19 forward 5:2,4 15:7 21:4 22:17 69:19	86:25 103:11 108:5 117:25 118:9 135:23 137:21 140:21 156:2 174:7 184:11 186:21 187:24 190:5 193:5 196:7 199:11 200:6 201:8 202:5 found 54:13 60:23 69:2 145:11 147:9 168:16 169:17 foundation 124:17 132:13 153:24 167:4 foundations 14:7 founder 101:18 four 3:24 51:14 55:23 57:20 63:4 80:8 107:20 141:13 142:6,7 four-person 25:12 four-year-o... 141:15,19 frame 197:13 framing 22:6 89:8 103:8 197:12 199:7 Frankisco 175:6 187:9 Franklin 185:21 frankly 5:8 37:9 74:2
--	--	---	---	--	--	---	---

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

104:24	futures 13:10	123:19	GNP 82:22	99:13,15,18	125:18	194:4	groceries
161:7		147:17	go 3:14 4:15	100:3	127:19	Governor	146:3
free 152:15	G	160:18	19:6 38:11	103:10	130:12	141:12	154:11
185:22	galvanize	171:17	40:20 49:3	104:2,3,11	133:9	142:15	ground
freezer 145:7	102:22	182:19	79:4,9	110:4,25	136:22	Goy 198:13	187:25
Fresno 36:25	gap 14:11	201:2,15	87:17 89:19	111:8,11,13	137:7	grade 118:14	group 8:14
friend 3:3	15:10	give 4:22 6:4	95:16 98:12	111:15	143:15	141:15,16	39:25 40:4
12:18 15:4	137:16	9:23 23:5	98:15 117:9	115:21	Goldstein	141:17,24	40:6 60:5
23:11 103:5	150:9 174:3	25:8 40:23	133:10	118:15,16	22:15,21	142:5	71:24 76:13
friends 13:14	189:13	46:22 62:17	135:12	121:16	23:3 34:5	gradually	93:8 127:7
103:4,25	196:24	65:6 92:12	142:5 157:4	123:14	34:10,15	11:6	group's 54:18
125:20	gaps 137:14	93:5 100:22	160:3,21	125:25	52:18 62:16	graduate	groupings
front 6:17	188:13	110:6 115:3	171:25	127:15	63:13 64:11	57:17	23:17 38:9
19:5 22:3	198:10	120:22	172:10	129:8,15,24	65:25 66:18	graduated	38:17 40:16
101:21	garage 111:5	121:16	175:5,9,19	130:4	67:17,21	57:20	41:11 76:25
104:7	gargantuan	122:23	183:12	131:15	68:6,17	graduation	groups 13:2
frustrating	4:5	124:15	192:12	133:5,9,15	69:25 70:7	74:13 143:6	23:25 37:10
159:15	Gas 154:13	133:10,15	193:7 196:6	135:17,22	73:4 75:24	155:18	39:6,19
fuels 96:18	gather 21:11	160:14	198:17	136:8 137:5	76:19 79:14	grant 164:13	48:11
fulfilling	GDP 82:22	163:6	goal 118:2	137:15	80:16 82:14	grants 183:16	184:19
13:16	gender 104:9	174:17	goals 99:4	138:15	84:22 87:2	graphic 25:6	grow 55:16
full 6:18	general 7:13	179:6	118:7,8,11	139:17	88:12 91:13	107:7	96:15,16
60:17 162:9	44:3 45:12	182:23	119:24	140:17	91:23 92:23	grateful	116:10
197:15	52:25 86:11	183:7,11	God's 187:19	142:22	95:10 96:10	16:16 103:4	growing
full-time	86:14 141:4	195:2 201:9	goes 49:6	143:8	97:8 107:8	great 15:7	59:21
189:20	180:24	given 43:19	111:7 171:8	145:10	good 2:2,12	27:4 63:25	grown 30:13
fully 65:7	183:21	46:21 66:15	going 5:15	147:18,19	3:3 11:11	64:3 79:8	50:6 55:13
97:19 203:5	generally	66:20,23	12:19 15:13	156:7	14:18,25	82:12 90:25	59:22 135:7
function	25:4 34:24	67:4 68:23	15:15,22	158:21	16:11 22:21	93:24 118:3	growth 49:25
69:11 97:17	91:18	185:25	18:22,24	159:21	30:18 36:6	122:18	96:9,18
functions	Generals 7:4	gives 23:15	20:22 22:4	160:14,17	40:18 41:25	123:7	112:5,6
114:14	generated	39:3	23:13 24:20	169:21	49:24 50:9	127:16	132:15
fund 22:10,16	128:11	giving 40:21	29:9 36:4	174:18	66:10 78:24	133:2 143:4	137:20
23:10 48:10	147:11	92:19	38:9 39:12	175:18,19	87:3 90:2,3	157:20	187:15
94:24 98:24	167:7	126:11	39:20 41:16	175:22	94:9 105:3	161:3 166:6	197:22,23
99:11 103:7	generational	201:20,21	41:21,23	176:7	107:22	172:14	guess 9:5
121:19	81:21	Gladstein	42:2 43:6	180:12	140:7	174:8 182:7	77:7 78:3
122:4	generic	1:13 3:2 9:4	43:10 46:3	181:3,4	141:20	184:2	78:22 87:3
183:21	168:18	9:7 18:3	48:7 50:15	185:14	143:13	185:23	96:4
funded	genuinely	46:22 47:3	51:16,18	188:3	154:21	186:16	Guy 7:3
124:17	4:16	70:3 72:15	52:21,22	193:22	164:16,25	192:5 194:3	guys 127:17
158:6	geographic	74:22 93:22	54:2 62:19	194:5	165:3,5	197:16	166:5
funding 94:2	42:4	94:17 132:3	65:4,13,15	195:24	177:2 195:9	198:6	
158:2	geography	160:3	69:3 71:9	196:4,11	200:19	greater 7:2,9	H
167:22	23:20 35:11	163:20	72:9 74:11	198:5,22	Google 141:6	56:9 58:12	Hackney 7:5
funds 38:4	41:24 42:3	165:17	74:18 76:3	199:8	gotten 29:24	101:9 110:7	half 20:25
121:23	50:16 51:7	171:7	78:14 79:24	201:12	142:13	180:23	37:14 56:6
139:3	69:23	173:18	80:17 81:14	Golderer	government	greatest 93:3	61:6,11
further 93:23	getting 28:20	199:24	87:10 88:25	6:25 100:14	14:6 119:25	93:4	62:14 67:2
95:4 116:17	28:24 32:18	glass 197:15	89:12,16	101:5	127:6	greatly 154:5	149:14
149:7	67:12 77:4	gleaming	92:9,9,18	120:16	139:12	green 40:2	197:15
future 156:3	80:20 83:18	107:14	93:10 94:18	121:9 122:3	149:24	grew 55:10	halfway
174:16	95:6 108:16	global 105:12	98:7 99:3	124:9	159:15	59:18 61:11	105:21
	118:6						Hall 1:7

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 10

hand 26:7 72:11 77:10 120:5 178:13,13 handle 84:24 86:5 168:14 hands 19:12 104:17 Hank 116:21 happen 2:23 happened 118:2 193:25 happening 37:4 88:3 198:12 happens 72:2 89:20 128:13 199:16 happy 160:6 162:20 163:15 hard 10:4 103:16 123:11 148:14 173:15 179:18 hard-pressed 53:5 Hargro 7:8 Harrisburg 140:21 142:11 hate 130:21 havens 179:20 191:23 head 62:18 96:20 heading 11:23 headquarte... 144:5 headquarters 132:11 heads 9:4 28:14 91:5 health 1:14 9:5 45:16 45:20,25 59:6 65:16	73:12 75:21 76:17 83:4 108:20 147:22 148:11 154:20,23 155:3,5,19 156:22 157:3 164:5 179:3,24 191:17 healthcare 114:23 144:21 146:3 154:11,23 healthier 144:7 hear 12:19 18:24 21:11 21:17 80:17 118:11,12 121:14 136:17 180:14 197:22 heard 16:24 81:20 106:7 108:9 109:15 112:3 113:24 164:24 184:11 196:12 hearing 2:9 15:23 21:6 100:20 104:3 123:18 148:5 196:9 198:16 199:20,21 hearings 1:19 100:25 198:14 200:10 heat 109:15 heavy 193:9 help 6:13 11:4 24:24 28:10 45:5 73:13,22	75:19 83:23 87:15 92:18 94:9 103:11 105:15 127:5 136:20 142:25 144:6,20,25 145:25 146:2,14 149:19 151:8 152:25 154:10 157:7,13 160:9 168:13 187:21 188:11 helped 61:2 94:2 144:18 helpful 67:10 95:9 162:19 164:19 helping 13:9 15:14 29:7 84:11 85:25 86:2 145:15 196:3 helps 96:22 104:7 144:10 hero 24:7 Hersh 175:13 Hesdon 7:13 hey 142:16 178:22 high 20:12 28:13,15,19 28:24 29:9 43:2,5,8,15 43:20 46:17 49:20 57:9 57:19,24 58:3,11 74:12 79:23 80:11 107:13 129:9 139:10 142:2 143:6 high-need 153:5	high-perfor... 115:9 117:23 high-poverty 47:17,18 48:4 165:20 high-quality 74:7 higher 19:21 31:24,25 32:12 33:25 34:19 36:21 45:11 49:6 56:23 57:24 58:5,10,24 59:8,9 69:7 79:24 85:16 97:5,6 106:17,18 106:22 129:17 165:7,8 highest 19:23 20:2 39:9 49:11 92:10 96:25 102:9 171:23 174:24 HIPAA 156:22 hired 186:3 Hispanic 51:10 81:4 histories 177:15 history 107:18 hit 71:10 Hite 7:15 hobby 134:16 hold 1:19 51:21 165:16 holistic 106:13 holistically 115:12 home 146:20 175:10 177:2,21 180:7,11,16 180:21 181:7,10	183:9 187:3 187:3 189:24 192:8 193:18 HOME's 181:25 home-based 113:25 homeless 11:2 55:15 76:8 77:3 78:2 93:10 94:7 175:13 178:2,3,25 179:8 184:9 191:10 193:11,25 homelessness 13:7 17:16 174:21 175:24 176:3,5 177:7,9 178:12,18 179:9,11,14 182:15 184:4,15,18 184:23 185:12 188:12 190:23,24 192:17 homeowners 46:6 94:22 182:10 196:14 homeowners' 181:11 homeowner... 185:5 homes 11:2 honest 3:15 honestly 76:20 97:9 honored 9:9 101:7 Hood 153:24 hope 15:25 21:20 86:3 111:16 132:3,4 133:2	173:16 178:9 186:15 192:19 199:3 200:8 hopeful 11:15 hopefully 74:11 75:10 114:12 177:13 hopefulness 200:2 hopeless 186:2 hopes 20:12 hoping 174:5 hospitals 177:12 host 113:7 158:5 hotdogs 145:6 hotline 158:13 hotspot 79:19 hour 62:11 hours 6:12 27:11,16 28:3 170:16 household 20:19 28:14 50:21 52:5 53:3 63:16 75:5,15,17 75:19,20 99:9 households 20:18 28:17 37:16 42:15 45:8,14 46:19,23 47:5,6,20 51:6,10,15 52:7 53:6 54:7 55:23 55:24 56:8 75:2,4 144:15 146:25 housing 10:24 17:16 27:5,7,19 46:4,7 47:8	47:11,23 49:17,21 55:7,18,20 56:2,5,10 64:15 69:2 74:2 85:16 87:19 88:7 88:13,17 93:23 94:19 94:25 95:6 108:19 114:24 144:21 146:3 154:11 155:8,10,24 175:25 176:14,19 176:24,24 178:15,17 178:19 179:20,21 179:23,24 180:8 181:9 181:20 182:5,8,16 191:19,20 191:21,23 191:25 192:3 196:9 196:15,17 housing-rel... 89:4 Howell 22:17 23:12 53:16 53:17 HR 114:13 hub 124:10 huge 28:8 29:6,14 39:14 113:25 131:21 hugely 22:7 human 1:14 9:5 139:24 148:12 humanity 3:21 hundred 36:12 179:5 hyper-custo... 128:17	I	idea 104:6 110:8,13 113:8,10 116:4 118:5 124:25 126:14 129:23 138:16 174:9,18,19 184:3 ideas 10:9,12 14:20 21:5 80:6 111:25 115:23,24 117:7 123:14 126:15 127:17 128:11 138:4 159:8 174:5,7 175:16 197:12 identified 37:11 87:22 124:6 153:18 identifies 152:21 identify 15:14 41:11 54:5 153:14 154:24 identifying 160:24 ill 191:24 193:11 illness 59:9 59:25 illustrious 5:11 8:13 imagine 130:23 139:16 151:4,7 immediacy 95:18 immediate 51:23 113:13 immediately 73:23 93:8
--	---	--	--	--	---	---	----------	---

impact 57:21 59:2 69:18 88:11 99:4 139:4,18 146:18 151:15 175:17	impossible 125:14 impressive 166:6 improve 21:14,15 147:22 150:10 154:23 155:17 improvement 91:2 improving 20:10 in-person 146:7 inadequate 56:10 incarcerated 152:6 177:15 incarceration 109:4,14 incentives 52:10 183:14 195:3 incentivize 183:18,21 188:16 196:17 incidence 107:13 include 146:7 168:9 185:4 includes 189:4 including 55:3 56:16 58:8 139:8 146:17 154:20 167:3 Inclusive 197:23 income 18:23 19:9 20:5 20:23 21:14 25:9,14 27:7 39:19 40:3 43:25 44:10 46:7 46:21 50:12	50:19,21 51:6,9,10 51:13,16 52:5 53:3 53:23 54:14 58:10 62:25 63:16 85:6 92:6 106:11 106:18,22 107:21 108:15,16 135:7 162:25 176:20 182:16,24 182:25 197:8 incomes 25:16 33:22 33:25 34:2 40:18 44:12 46:16,18 54:7 56:5,6 56:8,13,16 56:23 58:21 58:24 65:5 67:13 155:8 incorporated 52:8 increase 20:23,25 143:5 145:22 149:7 150:8 155:4 167:22 169:10,19 170:5 increased 164:9 increasing 29:3 97:7 increasingly 82:18 incredible 124:10 175:4 incredibly 103:4 110:2 139:10 incremental 118:7 121:5 127:13	134:2,5 independent 144:7 independen... 41:5 index 24:9 120:5 India 16:21 indicative 52:24 indicators 48:23 49:2 individual 14:8 75:20 93:12 99:8 131:17 individuals 2:24 3:8 4:10 15:22 74:25 75:5 75:16 81:23 127:7 131:10 150:2 industry 18:6 inflation 20:24 21:2 influence 21:21 42:7 71:10 88:21 influenced 65:13 influencing 88:16 inform 196:3 information 61:21 64:3 79:8 109:2 129:19 149:10 154:4 168:18 169:12,14 170:3 194:13 infrastruct... 151:17 initiative 3:11 23:12 145:21 initiatives 18:15 inner 85:22	innovations 24:16 92:14 innovative 138:12 155:23 186:9 insecurity 45:21 58:19 88:7 inside 34:25 35:2 39:23 116:7 insights 143:24 inspire 113:16 instability 44:4 55:20 instance 151:18 161:23 instant 190:4 Institute 105:10 185:22 institution 134:8 institutiona... 162:15,18 institutions 122:9 151:17 instructive 24:21 insurance 45:16,20 46:2 75:21 intelligent 176:8 intended 109:23 intent 3:19 intention 104:4 intentional 21:24 100:20 interest 38:13 interested 8:18 128:15 143:7,9 154:18 interesting	174:4 interfere 45:23 intergenera... 101:12 interim 198:20 internships 189:4 interrupt 33:19 intervene 57:12 intervention 24:22 37:25 42:10 44:5 53:10 128:12,17 130:8,9 193:10,13 201:14 interventions 48:18 61:24 76:16 103:10,18 103:21 105:18 106:14,19 109:22 112:16 113:19 118:10 129:11 190:9 interview 3:12 introduced 20:14 invaluable 142:8 invariant 26:15 invest 102:24 111:13 135:4 160:20 176:13,18 invested 139:18 147:12 investing 11:11 121:7 investment	47:23 50:9 74:17 75:18 116:10 118:20 120:24 122:17 127:14,24 129:16 138:20 139:4,23,24 147:5 159:4 159:5 164:17 167:3 195:13 199:5 investments 10:17,20 11:8 106:13 investor 129:15 investors 113:7 129:25 138:22 139:2 invitation 134:25 135:2 invite 8:17 104:22 135:10 175:4 199:16 invited 134:21 inviting 135:14 involve 92:15 involved 71:18 90:24 135:8 140:19 185:13 194:12 195:4 iPads 171:25 Ira 22:15 33:17 43:7 53:17 57:22 62:2 99:10 103:7 107:8 160:11	199:11 Ireland 7:18 irritants 87:21 IRS 163:3 issue 2:17 5:22 12:7 12:16 15:2 19:14,15 42:21 56:14 58:7 68:18 89:6 92:7 97:13 132:9 187:23 189:8 issued 174:2 issues 13:6 15:8 60:4 80:15 85:11 159:11 191:22 issuing 199:22 items 121:6 197:20 Iversen 7:20 ivory 109:24
J							
Jannie 1:12 17:13 January 89:19 Jersey 7:3 101:10 job 16:23 17:3 27:8 56:20,20 66:5,7,10 66:16 78:9 112:4,5 114:8,10 129:7 137:20 142:7 147:17 159:16 166:6 179:18 188:12 189:15 200:25 jobs 11:24 15:5,19							

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 12

31:7,18,19	Kenney	85:18 89:9	186:8 188:5	laptops	learn 117:16	lever 67:10	lists 153:14
31:20,20,23	145:18	91:16,23	188:8	171:25	126:15	97:21	158:5
31:24 32:2	Kensington	92:2,18	189:24	large 19:20	165:21	leverage	literacy
32:16 33:11	173:16	93:25 94:23	190:12	29:18 30:5	learned 54:23	119:2	141:14
34:20 55:3	182:8	95:3 97:12	191:18	30:8 36:5,9	55:7 59:17	151:13	150:2
60:9 62:24	187:22	98:12 99:14	192:18,22	40:4 65:18	100:3	153:7	literally 2:20
63:19 65:3	188:3	100:4	193:7,8	81:4 102:20	188:15	leveraged	3:24 145:9
82:6 97:6	kept 136:10	103:16,21	195:8,11,25	164:12	learning	152:4	155:14
121:21	key 15:15	106:8 107:6	201:3	larger 31:22	105:23	leveraging	little 2:22 4:3
125:17	116:11	107:6	knowing	95:20	leave 19:3	150:11	8:2 12:24
155:19,24	kick 197:11	108:21	72:20 75:16	largest 19:22	117:9	151:16	35:9 36:24
174:12	kicking 90:14	109:21	96:4	20:9 29:19	118:22	155:12	37:14 39:22
177:3 188:5	kids 89:19	114:25	knowledge	35:24 36:18	164:15	Levine 7:23	40:2 41:17
189:18,20	124:17,18	115:3	127:24	67:2 107:17	179:9,10,11	libraries	41:23 42:2
196:21,25	145:10	116:19,19	128:6	174:23,25	leaving 148:6	80:10	45:17 65:4
jobseekers	kind 3:14	117:4,13,18	129:18	177:11,13	led 113:12,13	151:19	70:6 71:7
152:2	4:20 15:11	117:19	known 5:8	Lastly 185:16	left 31:9	186:6	79:17 82:15
join 113:16	34:3 53:4	118:17	knows 100:15	Latinos	39:20	library	85:12 89:22
183:22	61:23 75:12	121:3	129:3	112:24	113:15	185:22	93:21 100:9
joined 17:14	75:14 76:10	123:23	149:24	launch 102:7	legal 156:21	188:20	105:4,23
23:9 78:18	109:24	124:10	188:2	128:3	legislation	life 11:9	119:21
100:12	127:12	127:13	L	152:14,17	24:23 37:24	21:16 59:13	123:5
190:20	139:22	128:19	L 1:11,12	153:3	140:22	60:23 90:25	132:17,21
joining 17:19	162:12	129:12	203:14	launched	161:7	145:2	160:23
18:7 100:10	164:4 194:2	130:15,21	LA 175:6	121:20	legislative	187:11	171:10
Jones 191:16	195:10	133:3	187:8	law 158:20	109:6	190:11	173:22
Jose 26:21	197:12	135:24	Lab 147:8	lays 14:15	legislators	lifelong 37:7	175:18
65:11	kindergarten	138:14	labor 15:21	lead 138:4	140:20	lift 137:17	183:4,25
journey	74:10	139:21	30:10,16,18	leader 173:9	142:15	lifted 106:24	188:17
122:12	kinds 24:22	140:10	30:25 37:19	leaders 15:21	legs 138:15	lifting 110:8	195:10
193:18	37:24 73:24	141:7 143:6	37:20 38:23	15:21 110:2	lend 122:9	light 55:19	livable 198:4
202:6	125:13	145:9	38:24 39:8	119:4 178:7	lending 6:10	liked 126:17	live 21:17
journeys	186:9	146:12	39:13 40:13	184:20	122:8,24	likelihood	24:2 28:17
145:16	knew 90:23	147:18	40:14 41:16	185:19	lens 72:6	28:25 93:4	34:2,23,25
Jr 7:15	Knicks	149:11,18	66:14,15,17	leadership	let's 16:9,9	limitations	41:4 44:16
116:21	131:24	151:22	66:19 67:11	118:23	34:18 87:13	69:21	45:13 55:25
Judith 7:23	knocking	153:20	67:16 108:9	173:12	159:22	130:15	83:5 84:15
jump 126:22	172:3	155:20	113:22	186:17	173:21	limited 155:8	85:5 96:6
justice 108:19	Knot 8:7	156:6	114:5	191:15	177:16,16	line 13:20	107:23
K	know 3:21	157:18	120:19	194:3,21	level 4:9 5:3	24:3 29:15	133:14
keep 16:13	4:19,20	158:14	lack 46:2	195:3	9:20 17:14	33:4 35:16	144:7
17:3 18:19	7:11,17	159:13	120:19	leading 30:3	27:22 29:9	37:17 51:13	160:13
43:10 65:21	12:23 17:10	160:10	149:10	82:16	56:9 83:19	56:13,17	172:25
69:23 114:8	17:14 18:22	164:19	lacking 45:20	183:19	86:20	83:20 106:5	174:10
186:14	36:21 41:18	165:12	lacks 45:16	188:8	118:15	116:16	177:19
keeping	45:10 47:10	170:12	lagging	leads 175:13	162:25	lines 29:17	179:2
194:11	47:21 51:22	172:16,24	108:12	190:7	168:25	30:11 39:22	190:10,10
197:14	52:19 62:4	172:25	laid 15:8	lean 102:17	171:23	139:7	lived 137:12
keeps 20:9	63:10 65:6	174:6	66:22	105:14	levels 28:11	links 185:4	138:5 177:4
Kellam	65:11 66:24	176:10	109:19	leaning	29:3 39:19	list 8:18	190:2
200:23	68:8 69:15	179:25	land 124:25	103:25	50:19 53:24	15:17,20	lives 13:16
Kellogg	76:15 77:14	183:3,3,5,8	language	105:6 106:3	59:8,9 85:3	158:3	22:6 42:8
124:16	79:5 80:15	184:22	81:5 149:24	leap 186:20	85:6 165:10	listing 198:14	53:25 131:8
			150:3				

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

131:9,17	46:3,9,10	lose 119:19	45:2 47:6	7:13	married	197:7	measurement
144:8 177:9	49:5,9,14	122:9	145:25	Managing	129:22	Mayor	24:17 117:3
178:11	51:5,9 52:3	losing 5:5	146:10	1:13	marry 130:10	145:18	117:10
180:7	62:13 63:16	lost 95:15,17	147:16	mandate	Marshall	Mayor's 7:7	119:13
living 11:13	64:15,15	101:13	154:14	118:4 161:8	110:14,22	8:3 9:4	126:23
13:20 15:10	67:7 69:7	143:9	lower 33:10	manufactur...	Mary 99:19	146:4 161:5	129:18,23
26:20 35:15	71:18 72:6	lot 2:16,19	49:7 50:4	65:19	100:16	mean 73:5	measures
37:16 42:8	84:16,17	9:12 16:8	51:8 59:14	map 42:12,15	103:6	76:7 87:22	25:25 70:15
42:11,13	87:4 88:10	24:14 35:19	lowest 31:18	44:14,23	172:12	89:18 91:15	measuring
43:18 44:20	91:4,16	45:2 46:10	31:23 32:22	45:2,3,4,8	173:4,6	97:12	119:14
49:16 54:5	95:2 115:11	46:11,15,17	50:6,11	45:17 46:14	187:19	128:19	130:2
58:11 59:12	121:13	47:22 50:2	57:11 62:6	46:15,16	188:14	130:14	Mecca 8:5
83:24 85:15	123:23	50:3 53:20	62:21,25	47:14 83:8	190:25	135:24	100:9
88:23	126:20	55:11 62:19	79:7 175:2	109:16	191:12	137:24	median 40:2
108:17	129:24	63:12 68:3	Lucy 54:17	128:12,12	194:19	139:20	44:10,12
121:21	131:13,15	68:23 70:8	lunch 71:19	158:7	Massive	142:9	50:20,24
125:16	137:15	70:12 74:5	71:20	mapping	115:22	158:14	51:5,9,10
149:14	156:2 161:8	75:3 77:3	lunches 71:23	68:11	match 48:17	195:8	Medicaid
175:3 186:4	165:9,18	77:16 81:22		maps 23:19	155:10	meaning	148:25
187:10	167:21	88:13	M	46:4 50:14	157:8,11	107:21	153:13,17
Liz 175:13	175:10	101:15	macro 126:13	51:24 78:23	matched	192:13	154:3,4,16
Liz's 191:14	180:16,20	105:24	Madam 5:10	marching	125:2	meaningful	154:25
loans 122:22	182:21	108:9	33:19 93:17	117:25	194:25	111:22	161:24
local 109:25	187:23	109:15	98:3 136:12	Marcus	matching	114:22	162:8,10,13
153:20	195:13	117:17	138:18	200:22	54:6 154:24	meaningfully	162:13
154:15	197:21	121:5	magnitude	margin 70:4	156:11	30:24	169:8
located 16:21	199:11	124:11	39:4	71:14	162:17	101:11	medical 19:9
32:2 132:11	200:18	133:11	mailing 168:9	Maria 1:11	Matlock	112:16	45:22
180:20	202:5	135:5 138:3	main 151:11	12:17 17:24	61:17	114:13	Medicare
logical 112:15	looked 51:12	157:20	maintain	145:4,5,14	Matlock-T...	means 25:21	149:5
logistics 98:8	108:4	160:11,17	55:7	173:13	1:14 3:5	26:3 28:11	medium
100:23	123:22	175:10	maintained	194:22	11:25 12:2	50:7,10	10:11
196:7	162:24	180:8	35:5	mark 105:7	18:3 52:2	53:2 66:19	meet 8:25
London	looking 9:13	191:15,25	major 19:15	145:20	53:11 61:18	83:25 92:7	116:14
16:21	10:4,23	194:8 195:4	42:24	markers	63:9,21	203:22	144:11
long 74:13,19	15:6,9	195:9	102:10	115:19	76:5 84:6	measurable	meeting 2:5
115:17	25:14 42:23	197:16	117:15	market 46:21	86:6 100:6	99:5 111:21	5:16 8:25
168:13	50:13 52:11	198:6,22	majority	48:8 49:3,8	126:10	118:7	19:2 106:4
175:19	66:16,23	202:6	112:23	49:25 55:25	129:20	measurably	meetings
176:3,9	84:18,19	love 127:2	113:24	108:4	160:2,4	101:11	82:16
183:12	86:22 94:3	129:7	114:16	121:15	162:21	112:17	190:20
187:5	95:5 101:22	163:23	making 10:17	128:4	190:17	measure 24:5	Mel 1:15 3:5
long-term	114:19	183:25	15:11 49:3	129:13	191:3	24:19 25:3	12:18 15:4
10:11 114:5	125:3,5	201:7	73:15,18	markets	193:21	26:11,15	16:10 18:3
193:12	130:3 131:4	loved 174:8	92:7 105:17	48:14,14,19	195:15	27:18,19	81:14
longer 5:8	132:24	low 25:16	106:12	49:12,18,19	200:16	32:5 69:17	196:22
84:15	164:5	27:7 35:22	128:3 183:2	50:6,8,18	matrix 133:8	72:23 89:12	201:4
173:22	195:14	46:15,18	196:16	50:22,24	matter 26:18	99:3 106:10	member
look 5:2 21:4	196:24	114:10	managed	51:3,4,12	28:8 44:15	108:14	134:5
25:4 27:22	198:3	132:9 150:2	154:17	51:17	115:5 167:5	199:8	141:10
28:7 30:15	looks 27:9	176:20	management	117:15,21	203:7	measured	142:12
40:12 42:4	29:25 32:25	low-income	59:6 127:25	118:3	Maura 7:13	11:13 24:12	145:3
42:16 44:25	44:13 45:16	18:12 20:16	128:6	121:13	maximize	119:15	members
			Manager				

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 14

5:11 6:14	middle 29:23	62:5,12	24:18 73:19	106:7	103:13	151:8	13:15 83:3
6:18 8:16	32:24 39:24	97:13	102:8	115:19	Narrowing	155:21	101:20
9:24 81:18	40:5 49:12	minister	146:16	116:23	14:11 150:9	158:23	102:2,15,25
86:10,11,14	51:3	116:20	money 19:12	117:12	nation 107:18	159:22	108:5,6
100:10	migrating	Ministry	32:13 60:11	118:9	national 27:7	169:17,25	111:19
154:22,24	70:24	101:19	82:21 88:18	119:18	144:4	172:18	135:20
164:7	Mike 113:15	minor 116:20	95:18	125:6,21	Nationally	173:2	151:8
176:17	137:9,9	minority 81:5	118:18	127:8 128:4	57:19	176:18,21	neither 90:22
198:21	mile 180:21	112:23	122:2,10,24	131:19	nationwide	177:19	net 9:25 10:9
membership	mileage	138:21,25	127:3,3,3,3	135:23	144:16	178:14,18	156:8
6:7	181:18	minute 10:13	139:19	140:21	near 28:18,22	179:13	161:14
Memphis	milestones	118:13	145:7	160:7 174:6	71:14,22	183:5 193:9	197:4
26:23 31:11	115:18	minutes	167:15,25	184:11	85:17	193:13,22	network 7:8
31:11 32:6	millennial	100:5	170:20	187:9 193:4	105:22	194:25	146:8
36:23 96:3	102:9	152:19	172:19	196:7 200:6	nearly 148:18	195:11	151:23
men 177:4,17	millennials	mismatch	177:10	moved 33:3	necessarily	198:7	never 169:10
mental 59:24	96:5,23	32:16	180:7 183:8	34:12 55:10	41:13 87:25	needed 25:19	187:4
177:12	million 13:19	missed 62:3	183:11,15	108:5,6	necessary	178:5	199:16
179:3,24	19:5,7	mission 101:8	188:17	117:21	14:2 90:12	needle 102:17	Nevertheless
mentally	20:21,25	101:8	monies 19:6	movement	need 12:14	115:20	25:2 30:2
191:24	115:5,6	133:14	monitor	191:7,11	15:12,16	116:24	30:14 88:21
193:11	122:4	134:7 144:6	105:10	moves 68:14	17:5 18:18	117:12	new 7:3 9:20
mention	125:16	MIT 169:3	199:9	moving 5:4	21:17 27:11	needs 13:25	11:19,19
140:24	128:14	MIT's 147:8	month 33:11	30:22 33:24	28:4 35:12	20:8 72:21	27:23 36:25
mentioned	144:15,20	Mitch 8:2	37:14 62:25	44:17 69:18	47:11 61:24	116:6 118:5	101:10
22:3 26:9	147:3 148:7	100:9	66:25	71:5,6	66:7 76:16	119:10	106:25
38:5 53:17	148:10,23	164:14	monthly	72:21 86:25	78:15 80:20	127:24	118:19
76:25 77:11	166:10,22	mitigation	163:7,21	106:6,17	84:12 88:2	128:11	126:4
85:14	167:6,6,7	114:16	168:8	116:15	88:2 89:2	144:22	131:23
108:22	167:14	mix 144:11	months 134:4	126:25	102:4	176:13,15	133:20
136:25	181:21	mixed-inco...	Moody's	130:25	103:15	177:18	137:22,23
196:8	millions	120:10	105:8	137:21	106:21,25	178:20	151:2
messages	127:9,9	mobile	130:13	MSB 186:5	108:7 109:5	179:3,7	152:14
152:25	155:15	150:21	moon 3:19	multi-year	109:5,6,7	191:18	153:23
met 10:2	Milwaukee	152:20	4:8,15	115:25	109:25	195:9	160:17
37:10,11	31:11,12	172:10	moonshot	multidimen...	111:5,6,8	neglect 59:20	161:4,18
54:14	32:6 36:23	mobility	3:14,15,18	82:25	111:20	negotiating	164:3 175:7
118:16,17	37:5 96:3	60:21 61:5	3:20 110:13	multifaceted	112:16	128:21	175:16
133:8	96:14	61:10 71:8	moralist	13:12	115:16,17	neighborho...	179:8
141:11	mind 18:19	72:20 86:21	130:16	multiple 76:7	115:18,24	1:21 47:24	188:25
methods	69:23 91:15	88:8 147:15	morally	76:15	118:8	104:10,13	newly 101:8
54:11	93:8 127:23	150:8	110:19	156:14,14	119:13	104:15	news 49:24
metric 130:4	197:14	model 153:10	mortgage	MURPHY	122:23	120:6,7	105:5 177:2
130:5	mindful	160:8	56:7	203:14	123:12	128:16	179:10
metrics 57:21	69:16 88:9	167:10,11	motivations	MVA 49:22	125:19	160:13	nice 195:11
Miami 37:2	89:17,23	models 119:9	110:17	N	127:3,9	197:24	night 58:23
mic 22:25	104:5	119:9	Motors 141:4	name 7:11	131:24	neighborho...	nine 29:19
MICHELE	minds 5:25	123:21	move 4:10	22:25	133:25	18:9 48:2	30:5
203:14	8:15	modest 26:3	13:15 24:24	140:25	135:20	58:16,23	noble 115:14
microphone	minimal 98:9	modification	25:4 33:5	144:2	136:3	109:20	non-negotia...
86:13,16	minimum	86:24	84:12,13,21	names 6:16	137:18,23	153:6 182:9	159:12
Microsoft	27:10,15,20	Molly 24:8	102:17	198:22	142:16,19	200:9	non-poor
189:17	27:25 28:2	moment 6:17	103:11	narrative	149:19	neighbors	57:4,18

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

144:4 non-profits 13:3 non-residents 34:20 97:6 non-traditi... 114:18 norm 165:4 Normal 111:18 North 68:12 82:3 Northeast 50:4 Northwest 50:5 notable 46:13 notably 33:8 note 100:19 noted 96:24 notes 203:6 notice 29:20 31:17 40:18 64:16 70:8 noticed 171:21 notion 25:16 74:7 80:19 82:17,18,23 notwithstan... 77:5 83:25 novel 138:12 November 200:10 nuances 89:11 number 3:7 4:3 11:12 28:2,3 30:11 38:16 52:13 53:6 53:24 62:17 67:15,18 71:11 76:14 120:18 141:21 148:9 149:7 170:22 171:12 175:2 180:19 numbers 30:20 35:12	40:24 43:7 46:23 88:10 89:15 94:20 95:3 96:9 96:20 99:2 118:25 164:25 182:4 Numerous 60:22 Nunez 8:4 nurturing 114:4 nutrition 154:21 nutshell 137:4 <hr/> O O 115:4 o'clock 99:21 Oakland 113:9 objections 203:4 obligations 106:5 obstacles 55:4,6 156:21 obviously 2:17 3:22 6:23 11:7 29:14 101:15 158:4 occurring 64:9 Octavia 22:17 23:12 23:21 51:19 51:25 53:15 53:17 61:15 October 1:8 ODAAT 179:23 OESS 90:21 offer 25:8 151:11,25 153:21 154:13 offered 23:23 80:13 offering	169:18 office 7:7,19 8:3 16:18 94:6 145:19 146:5 159:9 161:5 189:17 198:13 200:22 Officer 7:6 8:9 144:3 offices 172:6 official 25:3 68:18 76:23 oh 82:4 89:24 121:15 148:14 okay 51:25 63:9 67:19 81:10 86:18 97:25 98:19 130:16 133:20 160:25 166:16 170:24 171:5 172:13 173:6 176:15 178:13 180:14 181:14,16 old 28:15 older 37:21 67:22 once 82:9 116:22 190:2 one-page 8:15 198:21 one-size-fits... 150:25 one-year 70:5 124:2 ones 15:24 184:24 ongoing 18:11 195:24 online 150:17 152:24 170:8	open 2:8 45:21 86:9 113:10 opening 6:6 6:20 9:6 operate 154:17 operated 151:24 operating 171:15 opine 53:9 opinion 64:10 opportunities 105:25 106:25 107:3 151:15,20 151:25 155:4 161:17 177:20 185:9 189:10 190:6 192:16 opportunity 6:4,19 9:15 17:12 21:15 22:23 23:4 50:17 76:17 87:19 109:9 112:9 114:19 117:16 122:15 146:6 164:9 186:16 193:16 opposed 36:18 127:16 160:19 161:2 opposite 87:7 opt 161:2,2 option 142:3 options 152:23 orange 50:3 51:3 ordained 116:20	order 115:19 127:8 133:10 157:5 Oregon 175:7 organization 74:4 101:18 144:5 188:25 organizations 18:17 94:8 115:10 116:11 117:24 133:3 146:12 151:18 154:17 164:11 180:2 183:10 185:20,21 organizing 21:7 Orleans 36:25 Orshansky 24:8 Otis 7:5 ought 87:23 outlier 164:20 outline 99:4 outlined 55:5 109:23 outreach 77:6 94:5 144:12 145:14 147:10 153:8,12,18 154:2,9 155:2,11 157:9,15,17 167:9 169:4 171:9 outside 18:16 34:23 47:18 58:22 87:18 outstanding 146:16 outstrips 47:12 overall 68:22	187:14 overburden... 94:21,22 overcome 103:17 118:16 178:12 overcoming 138:5 overlap 40:8 overlappings 40:17 overlay 61:20 overseeing 17:25 123:24 owe 129:16 owned 112:21 owners 113:3 <hr/> P p.m 1:8 202:10 pace 30:14 148:25 PACENET 19:10 149:2 pack 29:24 145:6 page 64:8 66:13 95:25 97:5 142:2 paid 171:3 panel 5:11 22:5 61:16 86:15 98:17 100:14,17 195:19,22 panelists 90:4 98:7 99:16 paper 124:20 par 151:6 parents 45:9 56:24 114:7 Park 87:17 parks 148:12 parlance 110:13 part 12:6,14 13:4 15:18 20:16 45:18 53:21 60:18 76:13 93:15 105:11,13	111:11,15 116:5 117:4 120:11 122:8 123:4 136:20 137:6,24 150:6 151:12 158:23 182:14 184:20 185:14 189:19 193:24 participants 4:7 participate 3:8 91:8 93:6 114:21 148:17 200:5 participates 91:25 participating 6:9 41:15 93:5 148:18 165:14 195:25 participation 4:9 18:10 60:13 67:12 71:19,20 91:17 108:10 113:23 114:6 132:10 165:11 particular 2:24 11:3 28:9 33:9 40:8 77:15 139:8 167:9 176:16 187:25 196:15 particularly 10:15 52:24 60:25 68:12 69:3 70:14 77:23 94:25 95:7 123:20 162:3	163:20 168:19 196:18 partly 124:13 partner 158:10 192:23 partnering 173:17 partners 14:5 90:11 146:9 146:17,23 158:7,10,16 159:20 167:5 170:21 197:16,25 partnership 94:6 104:22 125:9 145:24 153:19 162:3 179:25 partnerships 165:16 186:10 parts 59:13 59:16 pass 73:10,19 185:25 passed 161:7 passes 73:20 passion 123:9 passionate 185:19 Pat 125:20 path 145:2 153:2 paths 13:7 pathway 190:5 192:16 Pathways 179:24 patience 173:5 Patrick 6:22 pattern 34:21 35:7 97:23 patterns 42:5 Pauline 18:25 100:14
---	--	---	--	---	---	--	---

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 16

136:11	25:17 26:2	112:7,13	191:24	89:16 99:6	149:13	144:6,18	87:13
143:18	26:13 29:7	114:6	192:9,11,12	perform	ph 189:2	146:20,22	phone 146:2
144:2 156:6	30:11,17,19	116:16	193:2,6	74:10	phenomenal	146:24	150:16
164:2 185:7	30:22,24	117:11,17	200:5,20	performed	173:9	150:9	152:20,24
pay 20:22	31:19 32:8	120:2,4	201:4,17	60:8	192:22	151:10,14	168:14
21:2 31:7	32:12,17,22	121:12	people's 41:2	period 29:21	Philadelphia	151:24	170:8
32:3,4	32:23 33:2	122:24	percent 20:2	29:22 64:17	1:2,7,20	154:7,12,18	phones
63:19 70:22	33:24,25	124:13	20:4,6	67:4 108:2	2:21 3:25	155:9	150:22
71:13 74:4	34:23,25	125:2,4,7	28:17,22,23	periods 176:9	6:23 7:2,5,9	157:19,21	158:12
118:14	35:13,15,18	126:25	36:11 39:25	permanent	8:10 13:18	161:16	physical 32:2
143:8	35:19 36:13	127:8,12	40:5,6 43:4	74:20	14:13 15:3	166:11,12	59:2 179:4
144:20	37:12,17,18	129:3,8	43:14,17	179:19	18:20 19:7	166:13,14	picked 77:4
146:2	37:20 38:17	130:20,25	46:7,11,24	191:25	19:19,24	166:16	picture
paying 31:18	38:20 39:7	131:23	52:13 54:13	permanently	20:7 21:12	174:11,12	142:10
31:23,25	39:16 40:3	135:23	55:8,12,16	68:4,7	22:15 23:8	174:20	192:3 194:7
33:11 34:20	40:6,24	137:21	56:3,4,5,11	72:12	23:11,21	175:10,14	piece 64:23
62:24 69:20	41:9 42:13	139:22	56:12,21,23	permitted	25:2 26:17	177:25	66:8 73:22
73:6 97:6	42:17 44:6	144:7,11,25	56:24 57:4	156:16	27:14 29:12	178:16	74:14 96:12
154:10	44:19 45:6	146:7,10	57:7,10,13	perpetuate	30:3,13	181:22,23	119:23
178:4,4	50:18 54:5	149:9,14	57:15,18,19	61:2	31:9,16,21	182:5 183:2	141:25
payment	62:10,23	150:13	58:8,9,18	persistently	32:3,9,15	185:17	188:9
163:22	63:18 64:19	151:20	58:20,24	31:25	32:20,21	192:7	189:16,17
171:8,9	66:13,14	152:8,15,22	59:22 60:3	Perskolis	34:24 35:20	Philadelphi...	pieces 73:8
payments	67:11,22	153:2,14,19	60:16,18	189:2	35:24 36:15	29:16 31:14	piles 83:12
56:7	70:23 71:5	153:20	69:10 71:16	person 3:18	36:17 41:10	55:21 62:4	pilot 152:14
pays 171:10	71:6,13,21	154:9 155:5	107:22	13:25 82:3	41:24 44:11	64:6 68:20	163:13
peak 30:6	73:9,10,18	157:10	108:3	150:16	47:15 48:12	85:15	pivot 114:14
36:2,3	73:19 74:9	158:3,11	112:10,13	152:23	50:22 51:14	115:13	place 14:25
peer 108:12	76:6,8,8,10	160:12,21	112:13,25	158:19	53:19,23	Philadelphi...	18:16 26:18
109:13	76:12 77:10	163:5	113:3	169:22	54:25 55:24	37:7	26:23 61:25
188:21,22	77:24 79:23	165:13	139:17	170:8	55:25 56:15	Philadelphi...	69:12 85:4
Penn 146:19	79:25 80:10	168:2	140:11,12	171:11,12	57:6,8 59:3	18:12 19:13	92:2 107:23
Pennsylvania	82:9,19	169:10,15	140:15	195:10	59:5,6,15	56:18 58:3	114:16
1:7 7:23	83:18,24	169:16	165:2,3,4,4	personal	62:10 64:21	58:6 59:7	127:12
141:11	85:5,21,25	170:17	169:10,19	135:6	73:9,11	59:18 61:3	138:15
182:7 198:2	86:2 87:21	171:24	177:14	personalized	78:3 82:4	144:19	175:9
Pennsylvan...	88:23 89:11	172:24	181:19	168:17	83:9 84:10	148:2,6,16	177:19
62:5	92:11,20	175:3	percentage	169:14	87:14 92:2	155:16,25	191:7,9
pension	93:3 95:4	176:19	28:21 31:18	170:4	94:13 96:2	174:10	201:16
138:21,22	96:7 98:11	177:3,15,24	31:23,24	personally	96:8 101:9	philanthropic	placements
139:3,13,17	98:15	178:20,21	33:10 34:17	3:2 8:19	102:12	132:13	192:12
people 3:14	100:21	178:24	34:19 58:4	15:13 169:9	105:13	philanthro...	193:4
4:4,11,15	102:2,23,23	179:2,7,9	68:21 71:21	persons 3:25	107:19,22	111:17	places 26:24
4:21 6:8	102:24	179:10	163:5	perspective	115:7 117:5	183:14	27:23 28:5
9:18 10:5,6	103:11,11	183:8,11,18	164:13	2:15 76:20	117:18	philanthropy	36:25 37:6
10:7,25	103:14,17	184:10,17	178:24	148:9	124:4	7:8 117:23	44:19 45:5
11:4,13	104:12	185:8,11,24	percentages	perspectives	128:21	122:10	69:7 83:11
13:10 15:18	106:14,17	186:4,8	32:12	23:23	131:14	125:12	83:13 85:19
16:22,23	106:21,24	187:12	percents	Pew 22:17	135:25	134:19	92:9 93:2
17:4 19:6	107:11	188:11,16	94:21,22	23:12,24	136:2	Philly 34:24	151:21
19:23 20:20	108:4,16	188:19	perception	53:18 61:7	140:12	35:2,2	170:6 189:6
20:21 24:25	109:3,9	189:12,22	132:23	99:11	142:19	140:3	plan 13:10
25:4,7,9,10	110:9 112:6	190:9,10	perfect 52:23	Pew's 55:9	143:25	philosophical	21:22

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

110:14,22	192:7	43:15,17,22	13:1,20	60:21 61:1	131:1,3,22	180:2	34:13 72:16
111:6	policies 1:19	45:12,15	14:1,3,12	61:3,12	132:1 133:1	powered	89:14 90:7
114:12	24:23 37:24	68:14,20	14:13,21	62:1 63:1	134:1 135:1	116:5	110:12
123:8	155:23	70:16 77:3	15:1,2 16:1	64:1 65:1	136:1 137:1	powerfully	143:20
158:22,24	policy 7:21,25	77:13,19	16:19 17:1	66:1 67:1	138:1 139:1	130:20	166:9 173:8
159:22	42:9 48:18	78:2,14	17:2,6 18:1	67:13 68:1	140:1 141:1	practical	173:23
160:19	97:21 109:6	79:17 81:4	18:8,19	68:18,22	142:1,10	91:14 92:25	186:12
191:17	117:25	81:5 91:24	19:1 20:1	69:1,7,10	143:1,25	practice 7:22	194:21
198:7 199:2	144:13	96:15,20	21:1,17	70:1,15	144:1 145:1	10:5 105:11	200:22
199:7	political	113:2	22:1,7,14	71:1,16,22	145:22	105:12	President's
201:11	194:9	140:14	23:1,7,16	72:1,3,8,20	146:1 147:1	pre-K 141:14	198:13
plans 157:3	poll 53:22,25	populations	23:20 24:1	73:1 74:1	147:8,14	141:17	presume
platform	55:8,9	38:7 39:4	24:2,4,17	75:1 76:1	148:1 149:1	precisely 63:7	14:20
119:2	56:25 58:10	41:19 72:7	24:19 25:1	76:14 77:1	149:15	preclude	pretty 26:17
play 132:22	58:20 59:17	76:23 92:3	25:3,20,25	77:21 78:1	150:1,7	41:15	28:21 29:10
playbook	149:14	92:19 94:4	26:1,11,15	78:24 79:1	151:1 152:1	predicated	34:21 42:16
130:18	polling 54:23	portfolios	27:1 28:1,7	79:3 80:1	153:1 154:1	25:16	164:25
playing	poor 19:17,19	120:4	28:18,23,23	81:1,19,21	155:1 156:1	prepare	189:21
130:19	20:10 24:25	portion 62:22	29:1,2,11	81:23 82:1	157:1 158:1	142:20	prevent 1:20
please 7:10	25:10 54:10	Portland	30:1,23	83:1,20	159:1 160:1	prepared	4:11 12:22
22:2 100:19	54:16,21	85:18 175:7	31:1,13	84:1,9 85:1	161:1 162:1	133:22	14:13
136:17	55:10,13,17	position	32:1 33:1	85:24 86:1	163:1 164:1	prepares 74:8	184:14
201:9	55:21,24	72:13	34:1 35:1	86:20 87:1	165:1,8,10	74:9	preventative
pleased 9:10	56:18,20,20	positive	35:16,23	87:16 88:1	166:1 167:1	prescriptions	114:23
pleasure 12:3	56:22,24	143:11	36:1,11,13	88:24 89:1	168:1 169:1	149:2	177:16
Plus 188:22	57:8,14,15	possibilities	36:14 37:1	90:1 91:1	170:1 171:1	presence	Prevention
pocket 68:16	58:8,19	42:10	37:17 38:1	92:1 93:1	171:23	175:12	1:4,19 2:6
82:21 88:18	59:19,22	possibility	38:21 39:1	94:1 95:1,4	172:1 173:1	178:22	202:9
pockets 42:19	60:2,24	110:10	39:6,9,21	96:1 97:1	173:10	181:6	prevents 75:7
48:3 181:11	61:7,8,12	possible 44:5	39:22 40:1	98:1 99:1	174:1,3,24	PRESENT	preview
181:12	62:13 82:2	152:8 155:9	40:13,14	100:1 101:1	175:1 176:1	1:10	180:13
podium 136:9	82:4 85:21	156:18	41:1,24	101:12	177:1 178:1	presentation	previously
point 29:7	88:20	157:11	42:1,3,6,8	102:1 103:1	179:1 180:1	22:14 23:14	152:6
30:2 35:14	149:16	162:16	42:11,13,15	103:13	181:1 182:1	82:12 140:6	price 24:9
40:21 43:13	168:20	189:12	42:17,19,24	104:1 105:1	182:14	143:13	49:4,6
45:5 46:24	174:11	possibly	43:1,11,12	106:1,10,15	183:1,18	166:4	50:24 71:22
86:19 94:18	184:9	68:22	43:18 44:1	107:1,13	184:1,23	175:20	128:8,17,22
96:14	197:14	107:12	44:14 45:1	108:1 109:1	185:1,12	presentations	priced 87:19
117:14	poorest 5:6	116:4	45:10 46:1	110:1,9	186:1 187:1	63:25	123:20
139:14	36:16,17,19	post 113:15	46:4 47:1	111:1 112:1	188:1 189:1	presented	prices 46:17
152:4	36:22 58:16	potential	48:1 49:1	112:8,14	190:1 191:1	161:13	47:23
pointed 57:23	59:12	75:18	50:1 51:1	113:1 114:1	191:6 192:1	preservation	176:21
pointing	102:19	187:15	51:13,15	115:1,13	193:1 194:1	196:13	181:9
109:18	176:17	potentially	52:1,4 53:1	116:1,2,16	195:1,11	President	principal
points 58:4	pop 79:17	20:20	53:20 54:1	117:1 118:1	196:1 197:1	1:11,14,15	109:19
68:21	81:8 162:2	poverty 1:3	54:5,8,15	119:1 120:1	197:13	2:8,10 5:14	135:21
107:16	pop-up 162:7	1:18,20 2:1	54:24 55:1	121:1 122:1	198:1 199:1	5:17 6:22	principals
108:25	pop-ups	2:6,18 3:1	56:1,9,13	123:1 124:1	200:1 201:1	6:25 7:4,8	89:21
150:11	161:25	4:1,2,11,12	56:17 57:1	125:1 126:1	202:1,8	8:4,8,12,20	109:18
151:14	popular	5:1 6:1 7:1	57:23 58:1	126:25	poverty-rel...	9:9 12:11	principles
155:13	82:18	8:1 9:1 10:1	58:2,11,17	127:1 128:1	85:11	17:23 18:22	110:21
poised 186:20	population	11:1,14	58:21 59:1	129:1 130:1	power 121:3	22:8 30:21	print 48:24
Police 58:13	39:25 43:4	12:1,20,22	59:2,8 60:1	130:25	179:22	33:17 34:8	prioritize

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 18

174:6 prison 109:10 prisons 164:7 177:11,12 private 14:6 55:25 106:2 109:7 111:16 116:10 117:22 119:9 127:6 159:17 167:4 pro 105:8 proactive 154:2 probably 64:12 71:12 72:5 73:6 73:21 74:20 76:21 77:4 77:8,19,22 78:6 85:20 141:2,5,6,6 141:19 142:17 problem 55:20 71:2 110:23 113:20 115:14 194:17,18 201:18 problems 24:14 45:25 59:25 76:9 176:6 proceed 100:13 proceedings 203:4 process 5:24 8:25 14:3 16:4 22:12 73:14 94:14 98:25 126:13 149:19 152:9 154:6 157:4 158:18 159:13 192:5 200:6	proclamati... 117:6 produce 8:23 119:3 196:5 produced 54:11 producing 198:23 product 139:7 production 198:25 productive 13:16 Professor 7:21,24 profile 32:25 profit 104:24 program 21:3 26:4 45:7 121:4 149:4 168:19 184:2,8 186:3 programmi... 42:9 programs 1:20 13:4 18:15 19:8 24:23 37:24 45:19 124:3 148:24 149:6 151:24 152:3 183:9 188:19 progress 128:3 131:4 195:5 199:9 project 131:6 146:20 177:2,21 180:7,11,16 180:21 181:7,10,24 183:9 192:7 projections 21:23 proliferation 150:21 promised 100:17 111:25	promote 158:12 promoting 154:21 197:8 proper 157:25 properties 168:24 180:20 181:9 property 19:10 73:20 149:3 180:17,22 181:21 prophet 116:20 prophetic 178:22 propose 1:19 proposing 113:6 prospect 130:22 prosperity 101:23 protect 196:14 protecting 197:2 protections 15:12 proud 144:23 proven 115:9 116:12 119:4 129:12 155:17,22 provide 6:19 9:3 17:11 20:8,15 54:2 147:14 155:2 168:15 providers 18:7 122:19 provides 152:23 providing 5:2 6:11 10:7 proving 129:18	proximate 104:12 proximity 104:10 prudent 106:12 public 7:25 14:7 56:19 57:3,9,19 87:20 98:10 100:18,25 116:9 117:24 119:9 148:11 155:7 198:16 199:21 203:15 published 147:6 pull 6:13 67:10 pulled 106:23 pulling 5:22 purely 69:11 91:11 purple 50:2 purpose 133:20 190:12 purposes 49:13 51:21 68:3,11 69:5 86:24 95:14 98:8 pursuing 102:4 push 160:23 pushing 120:13 put 5:24 61:24 89:14 105:9 118:10 127:11 138:15 140:17 141:9 148:9 158:25 194:24 puts 145:5 putting	115:18 116:3 118:24 135:20 176:11 puzzled 97:10 97:23 puzzling 97:9 <hr/> Q <hr/> qualified 114:20 qualify 149:12 154:14 quality 13:9 21:16 114:3 176:3 177:20 187:11 quantify 88:3 quarter 27:21 55:13 63:3 180:21 question 33:21 54:9 63:17 66:12 72:17,23 78:22 82:2 86:12,15 87:3 91:15 92:24 93:23 93:24 96:4 127:20 133:19 138:11 161:4 164:2 164:18 166:9,19 168:3,23 170:13 172:17 191:4 questions 51:23 53:13 53:25 61:16 64:4 95:25 98:6 119:19 136:5 140:7 190:16 195:18 quick 33:21 176:10 quickly 48:8	86:10 106:8 120:25 150:23 188:4 196:6 quiet 134:16 quietly 121:12 Quinones-S... 1:11 3:4 12:12 17:24 143:21 173:13 194:22 quintiles 107:20 quite 28:25 40:11 120:18 161:6,17 quote 14:19 54:16 quote/unqu... 129:25 quoted 115:5 quotes 54:18 <hr/> R <hr/> race 81:2,7 92:5 104:9 radically 178:23 raise 18:17 168:10 183:15 raised 27:25 117:19 ran 163:18 randomized 147:7 range 20:3 rank 109:12 ranked 58:6 rare 137:10 137:11 rate 29:17,25 36:6,11,14 45:10 58:3 58:5 68:22 69:7,11 77:21 83:18 84:9 91:25 102:10 129:17 132:10	174:24 181:18 rates 29:11 31:13 35:23 36:21 39:6 39:9 58:17 91:18 96:25 143:6 155:18 165:11,21 rating 57:12 121:23 ratings 57:10 raw 35:11 reach 27:9 199:18 reaches 36:20 reaching 158:2 read 31:3 124:19 148:14 174:3 Reading 192:8 ready 16:4 99:20 193:15 real 16:13 17:4 30:20 48:19 49:8 50:17 86:9 95:2 102:22 110:9 129:10 133:5 135:4 135:19 150:5 168:6 181:12 182:11 188:4 reality 105:17 107:15 110:15 115:4 116:18 129:9 135:13,15 135:17 realize 156:16 185:8 realized	150:24 really 5:21,22 6:3 8:25 9:9 9:15,17,19 9:21 11:15 12:4,10,16 14:10 18:18 19:15 23:14 25:22 28:9 37:23 38:14 46:14,20 49:13 51:17 54:21,21 61:24 63:14 64:8 72:10 75:16 81:20 84:12,19 85:4,25 89:3 101:25 107:11 108:7,18,24 109:7,16 110:5,8 114:15,18 117:9 123:4 123:13 126:13 127:4,16 129:3 131:20 134:23,23 135:19 137:19 139:2 140:3 141:20 143:11 159:18,18 160:6 165:4 165:11 166:6 172:17 173:6,14,25 174:4,9,13 174:14 175:5,12,15 175:17 181:4,15 185:16,23 187:21,23 189:18 191:8 192:5 194:4,7,16 194:23
---	--	---	---	--	--	--	--

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

195:23,23	76:11	59:1 60:1	165:1 166:1	148:24	representat...	76:1 77:1	182:1 183:1
196:24	116:12	61:1 62:1	167:1 168:1	relief 19:10	95:20	78:1 79:1	184:1 185:1
197:10,17	records 77:12	63:1 64:1	169:1 170:1	remain 33:14	representing	80:1 81:1	186:1 187:1
198:3,6	recovering	65:1 66:1	171:1 172:1	remainder	14:5	82:1 83:1	188:1 189:1
200:7,18,19	177:13	67:1 68:1	173:1 174:1	199:19	represents	84:1 85:1	190:1 191:1
201:6,8,15	recovery	69:1 70:1	175:1 176:1	remedies	137:10	86:1 87:1	192:1 193:1
rearranging	107:17	71:1 72:1	177:1 178:1	90:19,20	reproduction	88:1 89:1	194:1 195:1
126:3	108:2	73:1 74:1	179:1 180:1	remember	203:21	90:1 91:1	196:1 197:1
reason 66:17	179:21	75:1 76:1	181:1 182:1	122:6	request 161:6	92:1 93:1	198:1 199:1
66:20 77:15	191:20,21	77:1 78:1	183:1 184:1	163:18	require 14:4	94:1 95:1	200:1 201:1
88:6 94:20	191:23	79:1 80:1	185:1 186:1	remind 89:11	67:7 103:20	96:1 97:1	202:1
125:6 138:2	recreation	81:1 82:1	187:1 188:1	remove 20:8	115:21	98:1 99:1	research
161:21	148:12	83:1 84:1	189:1 190:1	removed	149:21	100:1 101:1	23:11 47:22
174:21	red 62:23	85:1 86:1	191:1 192:1	106:21	required	102:1 103:1	53:20,22
182:3	reduce 12:20	87:1 88:1	193:1 194:1	removing	93:14	104:1 105:1	59:10
reasonable	101:11	89:1 90:1	195:1 196:1	113:22	requires	106:1 107:1	105:19
73:11,20	115:25	91:1 92:1	197:1 198:1	renaissance	104:16	108:1 109:1	147:21
76:24 80:24	117:11	93:1 94:1	199:1 200:1	102:11	RES 2:1 3:1	110:1 111:1	167:8
reasonably	143:25	95:1 96:1	201:1 202:1	131:15	4:1 5:1 6:1	112:1 113:1	researcher
63:6 77:8	150:7	97:1 98:1	202:9	rent 19:10	7:1 8:1 9:1	114:1 115:1	53:18
87:19 92:5	154:22	99:1 100:1	refined 101:8	56:2,7	10:1 11:1	116:1 117:1	resemble
reasons 2:17	reduced	101:1 102:1	refund 20:16	149:3 178:4	12:1 13:1	118:1 119:1	46:16
64:12 149:8	71:22	103:1 104:1	20:19	rental 124:2	14:1 15:1	120:1 121:1	resembles
rebate 149:4	reduces 28:25	105:1 106:1	regard 35:8	renter 47:5	16:1 17:1	122:1 123:1	46:15
182:23	Reduction	107:1 108:1	regardless	renters 46:10	18:1 19:1	124:1 125:1	Reserve 8:10
rebuilding	1:4,19 2:1,6	109:1 110:1	32:9	46:12 48:2	20:1 21:1	126:1 127:1	residence
110:17	3:1 4:1 5:1	111:1 112:1	region 101:12	49:15,16	22:1 23:1	128:1 129:1	69:6
recall 57:22	6:1 7:1 8:1	113:1 114:1	114:2 118:9	94:23	24:1 25:1	130:1 131:1	residential
163:14	9:1 10:1	115:1 116:1	122:14	repeat 186:24	26:1 27:1	132:1 133:1	120:10
receive	11:1 12:1	117:1 118:1	134:18,22	186:24	28:1 29:1	134:1 135:1	residents
146:14	13:1 14:1	119:1 120:1	167:20	report 14:11	30:1 31:1	136:1 137:1	19:19 20:16
153:17	15:1 16:1	121:1 122:1	regions 65:10	14:14,18,25	32:1 33:1	138:1 139:1	32:9,13
received	17:1 18:1	123:1 124:1	97:18	15:9,17	34:1 35:1	140:1 141:1	44:8 53:23
57:11	19:1 20:1	125:1 126:1	register 184:9	59:19	36:1 37:1	142:1 143:1	55:2,21
146:25	21:1 22:1	127:1 128:1	registering	126:18	38:1 39:1	144:1 145:1	56:16,18
receiving	23:1 24:1	129:1 130:1	184:7	161:12	40:1 41:1	146:1 147:1	57:5 58:9
148:2,21	25:1 26:1	131:1 132:1	regrets 7:16	174:2	42:1 43:1	148:1 149:1	58:15,19
recess 99:23	27:1 28:1	133:1 134:1	regular 6:2	195:14	44:1 45:1	150:1 151:1	59:4,10,15
199:15	29:1 30:1	135:1 136:1	Rehner 7:20	199:2,22	46:1 47:1	152:1 153:1	60:6 79:10
recognize	31:1 32:1	137:1 138:1	Reinvestme...	reported 61:4	48:1 49:1	154:1 155:1	166:11
76:3 81:14	33:1 34:1	139:1 140:1	22:10,16	61:8 97:16	50:1 51:1	156:1 157:1	167:18
133:16	35:1 36:1	141:1 142:1	23:10 48:10	reporter	52:1 53:1	158:1 159:1	resolution
recognizing	37:1 38:1	143:1 144:1	94:24 98:24	203:24	54:1 55:1	160:1 161:1	1:18,18
13:24	39:1 40:1	145:1 146:1	99:11 103:7	reporting	56:1 57:1	162:1 163:1	140:17
recommend...	41:1 42:1	147:1 148:1	related 46:4	56:11	58:1 59:1	164:1 165:1	141:9,25
16:3 151:11	43:1 44:1	149:1 150:1	relates 2:20	reports 9:17	60:1 61:1	166:1 167:1	resolve 111:2
recommend...	45:1 46:1	151:1 152:1	17:16 68:15	70:5	62:1 63:1	168:1 169:1	resource
182:18	47:1 48:1	153:1 154:1	109:2	represent	64:1 65:1	170:1 171:1	110:7
reconnect	49:1 50:1	155:1 156:1	relatively	105:25	66:1 67:1	172:1 173:1	172:17
39:13	51:1 52:1	157:1 158:1	30:14 49:20	112:25	68:1 69:1	174:1 175:1	resources
reconvene	53:1 54:1	159:1 160:1	64:17	120:15	70:1 71:1	176:1 177:1	16:25 48:17
99:20 100:3	55:1 56:1	161:1 162:1	relevant 3:23	representat...	72:1 73:1	178:1 179:1	82:10 95:13
record 23:2	57:1 58:1	163:1 164:1	reliable	95:14,15,17	74:1 75:1	180:1 181:1	116:3

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 20

168:14	returns 44:24	rings 85:22	191:23	195:16,21	89:18 90:21	sector 14:6,7	segregated
194:24	139:9	rise 43:12	safer 186:8	200:14	94:12	106:2 109:8	92:5
respect 33:22	reveal 58:13	120:25	SafeServ	201:23	100:21	111:17	seismically
respects 3:22	revealed	152:3	188:23,23	202:4	142:2,6	117:22	135:7
respond 73:2	55:22 57:7	risen 180:17	safety 9:25	sat 16:17	143:3,6	127:6	select 103:19
93:20	59:12 60:16	180:19,22	10:9 76:17	saves 177:9	181:23	159:17	153:3
110:11	60:22	rising 33:14	156:8	177:10	schools 56:19	167:4	Self 179:25
responded	revelations	33:22 34:2	161:14	saving 180:6	57:3,9,9,11	197:18	self-admini...
58:10	90:17	176:21	197:4	180:7	57:16 65:23	secure 144:19	164:4
respondents	revenue	risk 114:16	sale 49:4,6	Savings	89:20	155:14	self-identified
55:9	181:22	117:2	50:24	149:5	141:16,23	securing	41:6
responding	reverse	road 90:14	sales 47:15	saw 3:16 50:2	151:19	144:16	self-interest
56:25	133:10	Roberta 7:20	salmon 51:4	50:3 61:9	164:6	security	110:20
response	revolving	Robin 153:24	samples	143:5	science 89:16	101:23	self-reporting
53:14 86:17	190:7	Robinson 8:6	70:17	150:20	99:6 104:17	145:23	40:24
98:18 136:6	Rey 142:2	100:9	San 26:21,23	160:11	scores 155:18	see 10:19	self-sufficie...
161:5	Reynolds	robust 112:22	65:11 175:6	saying 12:14	screen 151:25	15:17 18:8	13:8,13
195:20	1:13 78:18	113:9	187:8	69:5 139:15	screened	31:6 34:18	send 168:5,7
responsive	89:25	122:17	Sanchez 2:2	166:24	144:14	35:4,10	170:5
73:24	136:15	132:13	5:13 11:21	167:14	146:13	39:10,20,23	sends 7:16
rest 25:19	143:21	role 91:6	16:2,7 17:8	169:6	151:20	40:7 47:16	157:9
201:12	160:15	94:12	20:13 21:9	172:19	screening	48:3,25	senior 8:8
restaurants	right 3:14	132:21,25	22:24 51:20	178:22	152:19	49:5,10,18	105:9
107:15	34:9 48:18	roll 70:19	53:12,15	181:2 191:5	Scullion	49:19,24	146:19
128:21	52:20 61:23	romance	61:14 63:22	194:16	99:19	50:5,22,25	seniors 13:23
restroom	67:24 69:21	116:22	68:2,10	says 192:13	100:16	51:7,15	145:25
186:3,5	78:9 80:20	122:5 127:2	69:14 72:14	scale 115:17	103:6	79:16,17	169:8
result 2:23	85:4 87:17	room 1:7	76:2 78:16	116:13	SEAMAAC	81:8 83:10	sense 4:22
85:25	89:20,21	10:21 14:5	80:25 81:12	151:16	146:21	87:5 99:7	25:9 39:3
165:15	97:9 100:7	16:15 42:17	84:4 86:7	153:9	season 152:13	101:19	52:15 58:18
results 10:18	101:5	149:22	86:18 88:5	157:25	seats 6:16	102:17	62:9 71:13
21:5 23:5	110:18,19	186:13	89:7 90:6	188:11	Seattle 84:13	105:14	80:7 119:3
54:2,12	114:20	187:2	93:18 95:22	192:18	84:14 85:17	109:12	119:12
55:21	119:25	rooted 103:20	98:4,19	scarcity	175:6	116:6	130:10
122:23	120:6,14,17	105:12	100:2,8	134:15	second 19:14	117:12	149:13
137:23	122:25	rough 144:25	119:17	scenario	51:21 52:20	122:22	163:18
181:20	123:3	roughly	120:17	131:8	72:25 74:22	123:10	168:23
retail 160:8	130:22	28:16 33:2	121:25	scenarios	102:6	124:3	190:11
160:20	135:9	43:16	123:17	131:7	109:10	127:13	sensing 102:7
retaining	139:16,19	RPR-Notary	125:15	scenes 196:12	110:15	128:13	sent 3:18
114:10	139:23	203:15	126:5 132:2	schedule	111:3,7	152:17	142:11
retention	141:18	rude 81:17	133:7 136:4	21:19	113:18	158:7,8	separate
102:9	157:20,22	ruled 114:20	136:7,14	scheduled	116:9 122:8	160:6 163:2	149:21
retiring 125:5	157:24	run 146:11	138:19	201:3	122:21	170:4,9	separately
return 74:20	158:20	176:3 188:6	143:17	school 28:13	132:12	173:15	67:23
129:17	159:18		156:5,20	28:16,20,24	134:8,9	174:8	SEPTA
139:23	176:11	S	157:16	29:9 43:2,5	153:7	189:25	148:13
147:5 159:5	184:8 185:8	sacrificial	158:17	43:8,15,20	166:19	seeing 8:18	185:20
166:25	189:4	129:16	165:23	57:7,20,25	176:25	79:19	189:21
195:12	195:14	safe 58:22	166:24	58:4 66:21	178:14	seen 13:14	Sergeant-A...
returning	rigorous	83:2 114:4	172:4,23	71:19,20	180:4	14:15 49:24	86:13,16
152:5	147:21	124:17	187:18	74:10,12	182:12	68:19 77:16	series 50:14
196:18	157:4	177:19	190:14	79:23 80:11	secret 13:17	107:7	198:14
		179:20					

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

serious 90:13 117:13 131:25 135:19	164:3,23 191:11 201:20 shared 60:8 118:12 161:13	showed 59:7 71:15 149:14 169:3 showing 27:3 33:6 35:4 39:18 80:2 shown 118:23 154:22 shows 32:19 40:4 74:8 83:7 108:11 147:21 148:15 shrug 117:6 140:3 side 83:11 126:23 160:20 sidelines 118:20 Sidney 7:7 sign 22:2 91:11 98:20 signed 98:11 98:15 199:14 significant 3:7 4:2,9 29:10 57:22 situation 20:11 23:25 24:24 26:12 30:4 67:6 72:10 88:17 88:22 186:2 186:6 six 153:10 Sixty-nine 56:21 size 41:19 54:6,14 109:21 skewed 96:9 skills 15:10 60:10 102:16 188:13 189:3 196:24 skipping 38:12 slate 14:9 slav 74:13	45:9,19 93:11 147:13 161:10 175:23,25 176:4 single-parent 45:13 Singleton 8:8 sister 94:13 99:19 100:16 172:12 173:4,6 173:19 187:14 188:14 190:25 191:12 194:19 sisters 187:5 sit 116:2 139:11 sites 171:9,19 180:22 181:7 sitting 9:18 16:15 25:7 191:5 200:18 situation 20:11 23:25 24:24 26:12 30:4 67:6 72:10 88:17 88:22 186:2 186:6 six 153:10 Sixty-nine 56:21 size 41:19 54:6,14 109:21 skewed 96:9 skills 15:10 60:10 102:16 188:13 189:3 196:24 skipping 38:12 slate 14:9 slav 74:13	sleep 134:11 147:20 slice 103:2 slide 40:21 slides 34:6 39:11 62:2 85:2 slight 11:12 slipping 4:12 slow 30:14 small 48:25 112:11,14 112:17,22 115:23 123:19 135:8 136:18 194:6 smaller 31:15 50:7 175:21 178:24 smart 92:25 200:19 smarter 144:8 SNAP 19:9 145:11 147:10 148:17,25 153:13,16 154:3,6,25 155:4 161:19,23 162:6 167:9 169:7 snapshot 71:4 136:17 social 7:21 9:25 10:9 13:3 82:24 135:25 139:3,18 146:17 153:25 154:19 197:4 societal 176:6 Sociology 7:24 software 146:9 172:11 solution	128:12 147:14 185:14,15 solutions 14:2 14:21,23 95:6 116:7 solve 113:21 194:16,18 201:18 solved 176:7 somebody 24:2 27:14 29:2 38:3 128:18 160:9 somebody's 88:16 somewhat 42:17 52:22 soon 162:2 173:17 180:12 sorry 23:2 33:19 34:14 34:19 143:17 sort 23:15 24:7,13 26:6,12 29:23 32:16 33:3,4 38:8 43:13 52:3 62:13 63:2 65:11 70:10 70:23 71:2 71:10,14,21 72:11 74:16 76:5 82:24 83:11,17 85:4,10,20 85:21 87:6 87:11 88:4 89:3 96:18 97:17 124:8 126:12,14 130:10 132:9 191:4 194:11 sorts 48:11 sought 58:25 sounds 81:22 193:22 source 169:5	169:15 sourced 107:9 sources 150:12 155:13 Southeast 146:22 Southern 7:3 101:10 space 24:8 163:9 191:9 198:18 span 127:10 speak 41:23 speaking 4:20 23:22 33:3 81:18 special 1:3,18 2:5,22 12:20 17:25 117:18 143:22 177:18 178:20 179:3 202:8 specialist 145:15 188:22 specific 76:16 80:22 132:21 197:19 specifically 15:2 53:7 80:9 94:3 159:3 spend 23:22 63:11 spending 46:6 56:4,6 spends 148:10 164:12 spent 9:12 25:17,18 164:16 spinning 120:3 split 23:14 spoken 105:20 sport 136:2	stab 125:23 stability 47:10 94:19 stable 49:17 55:7 114:9 114:24 stadium 148:19 staff 6:12,12 7:17 145:3 171:11,11 200:21,23 stage 11:8 23:7 stakeholder 118:13 stakeholders 94:14 stand 7:10 116:23 122:6 129:5 standing 115:4 stare 39:24 stark 107:4 start 11:17,18 14:25 101:4 105:16 111:5 189:19 191:11 started 96:16 123:10 145:23 173:23 starting 14:9 95:2 state 19:6 27:23 82:22 141:11 145:24 148:8 153:19 154:15 155:15 162:4,5 167:5 169:6 statement 62:8 states 4:6 14:17 19:22 102:11 107:25
--	--	---	--	---	--	---	---

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 22

141:2	135:23	96:19	subgroups	suggestions	196:16	60:9 98:21	120:24
153:10	154:19	185:15,15	37:11	15:23	surgical	99:25	172:5 188:4
156:14	157:17	187:7	subject 9:13	126:19	113:19	111:21	197:6
165:7	196:23	strongest	submit 94:12	summer	surmount	148:8	200:21
174:24	strategizing	48:13	submitted	138:23,24	156:19	199:15	talking 3:23
175:2	197:6	structure	162:11	super 91:14	surmounta...	tablet 152:21	26:4 38:2
179:16	strategy	127:12	subsidies	Superinten...	150:5	tackle 15:2	63:12 73:25
statistic 175:4	84:18	131:12	56:2 179:11	7:15	surplus	19:18	84:10,12
statistical	102:22	160:22	179:19	supervision	182:19,21	tackling	89:6 90:18
108:7 113:4	109:5 114:6	struggle	192:2	188:24	182:23	15:22 71:3	101:14,24
statistics	114:15	135:18	subsidized	203:23	183:6,16,20	tactics 86:23	101:25
101:24	119:11	struggled	47:5,7,11	supplemental	195:6,7	tag 128:8,18	102:13
stats 35:9	120:11,12	149:23	49:14,16,20	24:19 25:25	surprise	take 4:8 6:17	103:12,14
stay 136:8	135:11	struggling	71:20	26:10 70:14	43:18	9:14,17	106:9,11,17
201:19	144:3 150:7	147:25	subsidy 124:2	support 5:3	surprising	25:23 26:8	108:15
staying 194:7	151:12	stubborn	124:3 178:5	52:11 72:19	105:23	26:9 42:3	113:21,23
steep 109:4	161:2	115:20	178:6,6	84:20 94:2	147:20	46:9 50:20	115:16,17
stenographer	182:14	stuck 27:21	substantially	146:4	surrounding	71:8 81:7	122:2
99:15	183:17	81:23	26:22 27:17	152:11	47:24 87:4	146:15	124:11
stenographic	197:24,24	student 68:14	45:11	153:23	survey 23:24	158:24	128:10
203:6	streamline	68:20 69:11	substantively	171:16	38:19 41:8	172:2 183:4	136:21
step 94:15	154:5	155:17	1:20	173:11	54:4 55:19	taken 43:24	182:19
stepping 90:7	streamlined	students	suburbs	176:22	55:22 58:2	165:16	talks 85:4,6
steps 9:2	153:8	56:21 57:8	32:11	191:15	60:16,22	166:4 203:6	138:13
196:4	streamlining	57:16,20	166:12	193:13,17	61:7,13	takes 148:23	160:16
198:24	161:12	69:2,13	succeed 13:15	199:10	70:16 77:7	152:19	tangible
stewarding	street 101:19	142:3,21	189:12	supported	87:22	189:6	198:23
133:13	123:25	143:10	success 76:7	142:12	107:10	talent 114:14	target 71:11
stick 189:7,8	145:19	studies 60:22	122:13	supporting	Surveys 59:4	talented	94:5 170:3
stimulate	174:21	study 27:9	128:20	13:8 200:25	suspect 77:2	110:2	targeted
155:20	178:18	134:11	194:13	supportive	77:15	talents 60:10	144:12
stock 64:20	179:14	161:8 169:3	200:4	178:17	suspicious	talk 16:9	147:9 153:8
stomach	184:4,14	180:12	successful	179:20	138:3	22:24 24:18	153:12,18
122:24	187:6 190:8	studying	111:9 132:4	supports	sustain 60:14	42:2 54:3	154:8 155:2
stops 120:15	193:7	134:17	132:5	108:16	sustained	60:20 70:5	157:14,17
store 188:6	streets 175:3	stuff 67:9	189:21	supposed	107:17	84:8 89:21	169:4,14
stories 200:4	177:5	134:3	successfully	81:25	121:22	103:9	targeting
story 138:10	178:21	subcommitt...	87:15	sure 15:11	176:7,9	108:14	80:19
145:3	179:2	8:17 9:23	sudden 72:2	16:23 23:3	sustaining	112:5,21	task 21:18
193:24	185:24	9:25 10:3	suffer 21:16	47:2 65:13	197:8	120:9	tasked
strange 110:5	186:4	11:24 15:6	suffering	66:3 68:18	swimlane	126:23	198:15
strategic	187:10	15:19 95:2	35:20	70:7 73:15	104:20	132:17	tax 18:23
90:13	190:2	161:14	104:12	73:18 80:21	symptomatic	140:9 159:7	19:9,10,21
103:23	strengths	165:19	sufficient	84:17 88:9	176:5	175:18	19:22,25
174:13	83:14	196:2,9,22	158:11	92:8 94:8	system 11:3,5	180:5	20:4,6,7,15
strategically	stress 59:8	197:4	suggest 77:17	98:14 107:5	11:5 20:8	183:24	20:23,23
48:17	72:17	198:15	169:13	112:19	125:2	185:11	44:24 149:3
strategies	striving	199:20	suggested	118:17	systems 90:17	talked 3:13	149:6
14:12,15	103:15	subcommitt...	150:9	123:2	90:23,24	3:17 60:5	152:13,15
15:15 24:22	strong 192:23	6:9 53:9	suggesting	126:24	131:11	62:4 64:6,7	162:25
37:25 53:10	stronger	100:23	110:5	133:9		66:13 82:15	167:16
61:23 74:17	49:18,25	subgroup	125:21	136:10	T	94:19	168:6
86:22	65:14 94:10	47:6	130:24	167:25	table 19:3,4	119:23	181:21
					22:2,20		

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

182:16,25	temporarily	thank 2:3,11	200:13,19	123:11,16	74:25 75:14	181:4	123:15
185:4	66:22	3:2,9 4:24	201:22,23	123:18	76:8,19,21	182:13,16	141:21
taxation	ten 35:24	5:10,13,17	202:4,7	124:23	77:12,18,22	182:23	145:6
131:12	48:12 89:13	8:21 9:7,8	thanks 140:6	125:13	78:7 79:9	183:7,12,13	166:19
taxes 19:19	120:15	11:20,21	theme 5:4	126:17	79:13,15	184:3,5,6,7	176:12
26:9 130:8	131:21	12:2,4,10	Theresa 8:7	134:14	80:16,23,24	184:16,25	189:7
149:23	134:18	14:10 16:6	thing 10:14	137:8	82:12,17	185:3,17,25	193:23
178:4	152:19	16:12 17:6	46:13 49:7	138:24	83:6,16,20	186:13,16	200:9,17
taxpayers	174:23,25	17:8,18,21	50:10 80:24	141:13	83:21,23	186:19	threshold
193:20	190:2	17:22 21:6	81:19 82:15	157:24	84:22 85:10	187:12,13	25:20 54:8
teach 141:14	ten-year	21:8,9 22:8	87:9,25	158:13	85:11,19	191:5,12,14	thresholds
141:16,21	21:23 199:6	22:22 23:3	92:25 95:12	159:21	87:10,11,12	193:24	25:10
141:22	tend 48:4	47:3 53:11	99:17 100:5	162:4	87:23,24,25	194:20,20	thrilled
162:19	tens 41:9	53:16 61:14	110:18,19	175:22	88:12,25	195:4,5	145:13
teaching	144:10	61:18 63:10	117:9,14	176:12	89:8 90:25	197:20,21	throw 80:6
65:22 143:3	155:14	63:21,24	123:2,3	184:15	91:14 92:23	198:5,7	thrown 45:22
team 7:18	term 3:22	64:2 67:19	133:2 135:9	186:23	92:24 93:20	201:6	Thursday 1:8
97:11 99:11	74:19	67:24,25	137:25	188:7,8,10	93:24 94:25	thinking 9:13	tightest 88:15
103:7	115:17	78:18 81:10	143:3,4,11	190:4	95:8,13	24:5 25:11	time 1:16
192:10	Terminal	81:11,12	163:25	191:13	96:10,11,16	39:5 74:16	3:20 6:10
199:11	192:8	82:11,13	164:3	197:5 200:3	96:18,21	76:6 80:6	15:5 16:20
200:20	terms 4:21	84:3 86:6,7	175:23,24	200:24	97:9,20	82:19 93:13	23:22 24:10
201:4	10:8 23:17	90:10 93:17	176:2 177:8	201:2	101:13	186:21	24:13,14
teasing	26:19 29:25	93:18 97:25	177:18	think 2:21	102:23	thinks 175:5	31:8 34:22
181:14,14	34:3 53:2	98:2,3,4,7	178:14	3:12 4:3,16	106:15	third 111:8	38:13 60:17
tech 65:12	67:10 70:4	98:22 99:10	180:3,4	9:15 10:21	111:7 112:6	111:10	60:19 61:7
141:8,20	74:12 97:16	99:22 100:9	182:11,12	11:10 12:21	112:20	123:4	61:12 63:12
technical	104:9	101:2,6	185:4,18	12:23 14:18	116:6,7	Thirty-eight	64:17 67:5
122:18	105:19	119:16	188:15,16	19:15 24:20	117:4,10,17	59:21	73:23 82:11
technology	108:12	126:11	191:14	24:21 25:21	118:25	thought	98:9,10
141:17	109:12,13	127:19	201:3	26:25 28:12	119:6,14,25	79:11	99:17 112:2
144:12	111:22	136:7	things 25:5	29:10 30:16	121:8 124:4	124:21	115:23
150:12	114:2	138:17,18	25:19,24	30:20 32:7	124:5	thoughtful	129:9
151:3,4,6	128:10	140:5	26:5,7,8	33:9 35:13	125:13	176:8	136:23
153:11	129:17	143:12,13	38:6 39:11	37:4,6 40:9	126:12,13	thoughts	138:13
155:13	131:22	143:15,19	46:10 54:20	42:16,20	127:22	143:24	156:17
189:2,17	137:23	156:4,5	69:15,22	46:13 48:16	131:18	thousand	174:16
Technology...	164:21	159:18,24	70:8,21	49:12 50:16	132:6,7,8	30:17 36:12	176:10
152:7	188:12	160:5	71:17 72:6	52:9,18,20	132:19,25	58:15	178:6
tell 34:10,11	terrific 15:20	163:24	73:17,24	52:23 53:4	134:9,15	131:23	187:25
78:23 89:19	27:8 200:25	165:23	74:6 82:25	53:8 54:20	137:7 138:2	179:5	189:19
136:3	test 85:23	166:2,3,7	83:12 86:19	62:18 63:3	140:23	thousands	192:21
140:21	123:9	172:14,21	87:20 89:4	64:8,9,11	143:4,9	41:9 144:10	201:10
141:18	155:18	172:22	89:17 90:5	64:23,25	149:13,15	147:25	timely 91:4
158:19	tested 115:9	173:3,4,8	90:15 92:15	65:10,25	149:17	178:11	times 10:2
181:4	testify 22:2	186:25	95:19	66:3,8,12	157:23	thread 133:5	25:18 63:3
193:23	164:15	187:16,18	103:19	66:24 69:25	161:14	three 16:2	63:4,15
200:4	199:14	187:20	106:6 107:4	70:12,17,22	164:14,15	25:18 62:20	115:23
teller 150:20	testimony	190:14,18	108:20	71:2,7,12	168:4,8,20	70:11 90:5	116:21
telling 137:25	98:10	195:15,16	111:24	72:4,5,8,15	168:20	110:21	145:2
tells 160:12	100:18	195:22	114:25	73:5,13,16	169:6,8	115:22	158:21
Temple 7:25	138:9	197:10	120:9,23,25	73:21 74:14	170:2 171:6	120:25	189:7
68:13,25	text 152:25	199:25	121:5	74:20,24,25	174:4,9	122:16	today 2:4,13

Special Committee on Poverty Reduction and Prevention
October 10, 2019

10:2 16:13	totality 25:22	trips 121:13	Turner 61:17	undercounts	102:10	120:5	32:5
18:10,14	touched	trivial 35:3	turning 50:3	76:22	103:24	152:16	visible 38:14
19:3 21:11	140:10	78:4	Twenty	underinvest...	104:20	154:3 155:5	178:25
49:13 54:3	touching	trope 134:12	140:24	114:2	107:25	useful 70:22	192:10
65:23	102:13	trotted 117:7	twice 59:19	underlying	113:6,16	usual 100:7	vision 110:23
100:22	tough 76:20	troubling	two 18:17	45:25	116:2,5	utility 56:7	136:18
101:15	tour 166:5	105:24	30:11 31:12	underneath	132:22,25	utilization	137:5
106:7,16	tower 109:24	trough 96:17	54:4,11	110:22	133:11,12	164:21	visit 151:22
118:5 141:4	towers 107:14	true 181:15	70:11 81:7	underresou...	134:21	165:2,21	visits 164:8
142:24	track 116:12	181:15	90:10,15	158:15,16	140:18	utilize 82:10	VITA 152:16
143:23	tracts 68:25	182:5 203:7	95:24 98:14	understand	141:2	utterly	vital 96:13
145:14	traditional	truisms 132:6	105:25	28:10 31:3	142:14,24	145:12	vitality 96:21
146:10	117:23	trust 19:2	110:16	35:13 58:25	146:21		voice 184:10
150:21	trained	23:12 80:17	120:22,24	96:22 97:4	152:11	V	voices 16:24
173:7	188:19,21	99:19 103:5	121:6	97:11,19	174:23,25	valuation	volatile 64:18
174:16	training	115:10	127:20	104:8	179:16	134:17,20	71:23,24
197:6,11	65:21	144:4	131:6	105:16	183:15	value 48:8	volatility
199:10	138:21	146:12	132:20	128:2	units 47:13	122:4	70:12 72:13
today's 21:6	151:23	147:9	134:13	163:17	49:21	134:24	volunteering
142:21	171:18	169:22	151:11	171:6	178:16,19	182:9 183:9	201:9
tolerable	188:22	trusted	179:5 188:7	understand...	179:6	valued	vote 184:8,10
131:2	189:3,16	153:19	188:10	25:22 75:4	University	168:25	voters 193:20
tolerate	transcript	169:5,15	189:6	97:22	7:22 59:11	values 180:17	voting 178:7
133:18	203:8,21	Trusts 53:18	191:13	137:12	unobjection...	180:22	vulnerable
tomorrow	transfer	99:12	200:3	193:2	124:18	181:8,20	93:9 94:4
142:23	167:19	try 5:15 23:6	two-bedroom	underway	unprece...	variant 40:11	W
194:17	transform	61:20 67:2	27:13,16	102:12	116:9	variation	wage 15:10
tomorrow's	133:23	89:12	two-thirds	undocumen...	unrelated	68:13 81:6	20:5,15,23
65:24	transforma...	135:22	179:15	139:9	52:6,16	variations	27:11,15,20
142:22	118:19	137:16	tying 34:4	undoubtedly	73:2	69:19	28:3 32:23
tonight	transition	trying 9:14	type 60:11	39:12	unsurprising	variety 25:24	32:24 43:10
147:20	188:11	10:25 16:18	types 48:19	unduplicated	112:3	38:6 40:25	43:11 44:20
tool 48:9	transitional	26:12 28:10	50:17	101:20	untapped	65:14 73:7	62:5,12,14
152:14	52:11	31:5 52:25	typical 27:12	unemployed	148:7	85:7,19	75:18 85:2
toolboxes	translate	70:25 85:3	27:16 36:10	174:12	uplift 3:20	various 92:3	97:13
124:2	139:21	88:23 89:10	36:14 40:3	unemploym...	uplifting 3:24	189:11	108:17
tools 48:18	translates	112:2	40:18 67:8	29:13,14,17	upper 36:20	vary 27:5	121:21
92:13 93:6	147:2	113:20	typically	29:25 30:4	UPS 189:13	40:18	125:16
152:7	transportat...	114:7	60:12 66:18	30:7 64:6	upscaling	venture	wages 28:2
172:16	120:8	121:12	U	unenrolled	137:21	137:17	31:19,24,25
top 29:16	treated	125:8	UAC 13:4	153:15	upward 61:5	verified 154:4	33:5 35:22
35:25 61:21	146:15	126:24	UESF 146:21	unfair 19:16	61:10	versus 40:13	62:8
62:17	tried 67:4	128:5 129:6	ultimately	unfavorable	urban 1:15	88:3 99:9	waiting
107:20,21	70:9,10	133:24	52:17	5:5	12:24 96:6	vested 189:23	111:17,18
126:2	97:11	135:12	127:15	unfortunat...	urgency	viability 26:6	152:15
131:21	126:21,21	138:4 139:2	133:2	98:11	102:3	131:17	164:8
140:25	145:10	142:9	uncontrove...	137:11	116:15	vibrant 187:7	197:18
141:5	tripled	Tucson 37:2	124:18	unique 13:25	119:4	Vice 8:4,8,12	walk 48:7
topic 143:7	147:10	Tuesday	under-enrol...	55:4 85:8	urgent	view 90:8	107:11
total 20:7	169:18	172:7	45:6	unit 172:10	133:24	133:5	111:3
63:5 122:3	tripling	turf 118:18	undercount	United 4:6	use 48:17	Virginia	146:11
127:14	169:20	turn 41:21	77:9,18	7:2 80:18	70:9 80:10	59:11	walkability
167:2 181:6	170:10	51:18 199:3	78:4,12	99:18 101:9	84:25 85:12	virtue 153:16	120:8
						vis-a-vis 30:8	

Special Committee on Poverty Reduction and Prevention
October 10, 2019

walkable	198:7	142:24	81:18 84:19	66:5 67:22	Williams	100:21	32:14 44:20
198:4	199:16,17	145:16	88:9,25	70:9,10	116:21	103:22	62:11,13
walking	200:17,19	150:19,25	89:9,10,12	71:17 95:15	willing	104:21	75:8 94:6
101:20	201:17	152:11	92:4 96:24	95:17 106:6	133:18	108:24	103:17
walks 159:8	wanted 4:22	156:23	99:16 100:2	108:9 112:3	186:18	114:7	114:11
want 2:3,7,15	6:17 64:4	161:19	101:24,25	119:24	willingness	129:12	115:11
2:25,25 3:9	95:25 96:6	166:4	103:12,13	121:4 126:6	3:6 4:25	132:19	131:5 142:3
4:18 5:8,17	98:14,25	167:21	105:22	130:7	187:21	133:4	152:12
6:4,6 8:19	99:8 136:9	168:5,8	106:9,17	156:13,18	win-win	136:18	156:7,18
9:3,23	140:8 160:5	169:25	108:15	157:7	186:6	137:5	157:3
10:14,19	164:3,18	170:7	113:20,21	168:13	wise 83:21	147:24	176:20,23
12:4,10,21	166:10	176:20	113:23	173:20	withholding	153:10	177:6,24
14:10 17:11	182:13	179:15	117:13,18	189:21	167:16	155:9 159:2	186:9,21
17:12,22	183:24	183:11,12	118:15,16	198:16	witness 22:19	159:19	188:25
18:17 22:7	199:24	183:15	121:15	weak 51:17	99:24	160:10	189:3
60:20 69:16	wants 93:20	184:22	123:18	weaker 51:4	witnesses	163:11	193:19
69:18 72:17	111:12	186:19	126:24	weakest	22:5,19	170:15	194:8
72:19 78:16	War 110:15	187:13	128:5 130:3	48:14 50:6	99:24	173:15	197:14
81:2,17	Washington	191:19	130:19	wealth	woke 124:19	174:14	200:20
84:9 86:9	95:21 175:7	194:6	131:3,23,24	167:20	Wolf 141:12	175:13	201:2
88:8,11	175:8	ways 24:20	134:22	wealthier	women 177:4	176:7	workplace
89:22 90:5	watch 112:2	36:4 49:23	135:11,19	59:15	177:17	177:17,23	15:13
90:13 100:8	watching	54:4 72:4	135:22	web 92:16	wonder 52:9	186:18	works 6:23
101:3	2:14	72:22 83:6	137:15	week 20:15	104:24	187:19	151:24
102:17,18	water 54:22	88:14,16	138:4	142:4	107:12	189:5,16	154:13
104:4,19	154:12	104:25	142:20	177:22	wonderful	190:9	180:11,16
109:16	168:7	105:2	157:2,13,18	welcome 2:25	138:10	192:10	world 110:15
111:9,19	way 5:19 7:2	122:17	157:23,24	9:21	189:24	194:4,5	120:23
112:19	19:11 21:24	144:8 151:2	159:15,21	welfare 16:18	wondering	199:20	150:22
117:11,12	23:14 25:21	161:11	160:16	well-being	104:25	200:2,25	worse 35:7
119:19,21	26:11 27:2	184:19	162:20	59:3 82:20	Woods 8:11	worked 5:21	46:10 66:5
122:22	28:10 30:3	189:11	164:5	82:24 83:7	word 81:21	60:18 145:8	worth 70:9
123:2	30:23 33:13	196:16	167:13	101:23	words 6:6,21	152:11	97:22
126:22	50:13 56:22	we'll 4:16	174:13	Wells 1:15	9:6 34:22	153:25	119:14
137:9	64:2,18	23:19 63:7	179:14	3:5 12:18	199:18	161:4 162:5	worthwhile
140:23	73:20 80:18	84:23	182:19	15:4 16:10	202:2	173:20	161:15
146:15	84:11,13	102:13	185:14,18	16:11 18:4	work 5:16,25	189:22	would-be
157:6,12	89:5 91:8	159:3 170:4	186:17	81:15,16	9:17 10:22	workers	123:6
162:16	98:14 99:8	170:9	188:24	84:3 201:4	11:11,14	13:22 15:11	wouldn't
163:24	99:18 101:9	174:15	190:12	went 43:7	12:16 14:4	44:15,18	163:22
169:21	103:24	177:23	191:4	57:11,17	21:14 22:11	197:2	Wow 121:25
170:7 173:7	104:20	we're 3:23	193:22	138:21	23:5,24	workforce	wrap 91:5
173:19	111:13	4:12 11:11	194:5	139:16	27:12,15	7:19 11:3,5	write 158:21
174:14	113:6,16	15:6,9,13	195:14	150:20	28:4 32:2	45:24 60:12	wrong 178:23
175:9,12	114:22	16:20 23:13	196:4,11	169:11	32:10,10,11	65:22 74:2	
180:4	116:3,5	26:4,20	198:5,18	175:11	34:24 35:2	75:9,11	X
185:16	119:12	30:5,7 31:5	199:8 201:7	193:9	44:16,21	79:25	X 53:6 127:9
186:24,25	132:22,25	32:4 33:4	201:16,20	white 50:21	54:19,19	108:13	170:16,17
187:9	133:11,12	34:4 36:2	201:21	140:12	60:7,11,17	125:22	171:12
190:18	133:21	46:3 52:11	we've 10:2,3	wholesale	66:20,23	working 10:4	
192:13	134:21	52:21,25	10:23 11:10	160:19	74:24 85:6	10:15 12:17	Y
196:6	140:18	65:22 73:17	23:6 26:16	WIC 149:5	86:25 93:14	13:5 15:18	yeah 67:18
197:10	142:14,17	73:25 74:18	29:21,24	William 7:14	94:23 95:8	22:10 27:14	84:22 96:10
							138:23

Special Committee on Poverty Reduction and Prevention
October 10, 2019

Page 26

166:17	yellow 43:14	6:1 7:1 8:1	113:1 114:1	126:25	8:1 9:1 10:1	115:1 116:1	108:3
172:9	49:12 50:3	9:1 10:1	115:1 116:1	127:8	11:1 12:1	117:1 118:1	147:11
year 8:24	51:2	11:1 12:1	117:1 118:1	130:25	13:1 14:1	119:1 120:1	159:4
11:19 16:5	yesterday	13:1 14:1	119:1 120:1	10th 141:23	15:1 16:1	121:1 122:1	166:25
19:25 20:24	3:13	15:1 16:1	121:1 122:1	142:4	17:1 18:1	123:1 124:1	167:13
21:20,22	yield 137:22	17:1 18:1	123:1 124:1	145:20	19:1 20:1	125:1 126:1	177:5
33:12 44:9	York 27:23	19:1 20:1	125:1 126:1	110,000	21:1 22:1	127:1 128:1	181:21
44:18 60:17	131:24	21:1 22:1	127:1 128:1	144:19	23:1 24:1	129:1 130:1	20,000 32:22
79:11 80:3	153:23	23:1 24:1	129:1 130:1	1199C 8:12	25:1 26:1	131:1 132:1	2000 90:16
89:13 91:4	161:5,18	25:1 26:1	131:1 132:1	11th 141:23	27:1 28:1	133:1 134:1	2001 48:20
105:6	175:7 189:2	27:1 28:1	133:1 134:1	142:4	29:1 30:1	135:1 136:1	2005 144:14
144:10	young 13:9	29:1 30:1	135:1 136:1	12 5:19 49:2	31:1 32:1	137:1 138:1	2005-06
145:5,18	55:11 60:25	31:1 32:1	137:1 138:1	69:10	33:1 34:1	139:1 140:1	96:17
146:24	75:8 173:24	33:1 34:1	139:1 140:1	128:23	35:1 36:1	141:1 142:1	2006 38:18
148:8 163:8	younger	35:1 36:1	141:1 142:1	135:6 167:8	37:1 38:1	143:1 144:1	96:16
168:6 177:3	younger	37:1 38:1	143:1 144:1	123,000	39:1 40:1	145:1 146:1	2009 29:22
179:8	Youth 8:7	39:1 40:1	145:1 146:1	38:20	41:1 42:1	147:1 148:1	30:15
182:20	Yvette 8:4	41:1 42:1	147:1 148:1	125 71:15	43:1 44:1	149:1 150:1	2010 181:24
195:7 199:5	<hr/>	43:1 44:1	149:1 150:1	127 27:16	45:1 46:1	151:1 152:1	2011 145:4
year's 21:21	Z	45:1 46:1	151:1 152:1	12th 141:15	47:1 48:1	153:1 154:1	2012 57:17
70:9	Zandi 105:7	47:1 48:1	153:1 154:1	141:15,17	49:1 50:1	155:1 156:1	2014 146:4
years 2:19	zero 128:20	49:1 50:1	155:1 156:1	141:24	51:1 52:1	157:1 158:1	2015 49:23
5:20 9:12	139:11	51:1 52:1	157:1 158:1	142:4	53:1 54:1	159:1 160:1	2016 35:14
9:19 13:2	zeroing	53:1 54:1	159:1 160:1	13 20:4 96:2	55:1 56:1	161:1 162:1	55:9 57:17
13:14 16:16	106:19	55:1 56:1	161:1 162:1	130 115:6	57:1 58:1	163:1 164:1	57:25
28:15 29:16	zip 180:10,15	57:1 58:1	163:1 164:1	14 55:12	59:1 60:1	165:1 166:1	2017 32:25
53:21 57:20	180:18,24	59:1 60:1	165:1 166:1	58:16 145:9	61:1 62:1	167:1 168:1	2018 14:11
59:14 61:2	Zone 123:25	61:1 62:1	167:1 168:1	143,000	63:1 64:1	169:1 170:1	49:22
64:14 65:19	zoning	63:1 64:1	169:1 170:1	38:23	65:1 66:1	171:1 172:1	2019 1:8
70:11,20	120:11	65:1 66:1	171:1 172:1	15 97:5	67:1 68:1	173:1 174:1	181:24
89:13,14	<hr/>	67:1 68:1	173:1 174:1	101:17	69:1 70:1	175:1 176:1	2020 92:15
95:17 96:5	0	69:1 70:1	175:1 176:1	15,000 44:18	71:1 72:1	177:1 178:1	93:25
101:17	<hr/>	71:1 72:1	177:1 178:1	79:10 80:3	73:1 74:1	179:1 180:1	2021 133:11
103:6 110:3	1	73:1 74:1	179:1 180:1	150 124:16	75:1 76:1	181:1 182:1	21 60:16
110:3	1 147:11	75:1 76:1	181:1 182:1	16 60:3	77:1 78:1	183:1 184:1	23,000 35:18
121:20	159:5	77:1 78:1	183:1 184:1	17 56:10	79:1 80:1	185:1 186:1	24 66:13
124:16	166:25	79:1 80:1	185:1 186:1	17,000 32:23	81:1 82:1	187:1 188:1	24,000 25:15
125:16	167:8,13,13	81:1 82:1	187:1 188:1	18 20:2 36:11	83:1 84:1	189:1 190:1	183:4
128:14	181:18	83:1 84:1	189:1 190:1	37:17,18,19	85:1 86:1	191:1 192:1	24.5 131:20
129:2	1,250 62:25	85:1 86:1	191:1 192:1	38:21,22,24	87:1 88:1	193:1 194:1	25 28:14
132:15	1,600 53:22	87:1 88:1	193:1 194:1	39:7,21,21	89:1 90:1	195:1 196:1	43:14,16
133:12	1.3 166:22,23	89:1 90:1	195:1 196:1	134:4	91:1 92:1	197:1 198:1	128:14
134:18	1.4 181:8,10	91:1 92:1	197:1 198:1	18,000	93:1 94:1	199:1 200:1	25-year
135:6	181:19	93:1 94:1	199:1 200:1	121:21	95:1 96:1	201:1 202:1	127:10
138:22	1.6 13:19	95:1 96:1	201:1 202:1	125:16	97:1 98:1	1960s 24:7	25,000 19:25
140:24	10 1:8 29:22	97:1 98:1	100 133:12	183 177:3	99:1 100:1	25:17	25:15 35:18
150:18	58:4 64:8	99:1 100:1	165:2	188:5	101:1 102:1	<hr/>	25.7 131:20
173:12,19	69:10 135:6	101:1 102:1	200:23	19 146:13	103:1 104:1	2	26 147:3
177:5 178:3	139:16	103:1 104:1	100-and-so...	152:18	105:1 106:1	2 57:7 181:18	167:7
178:10	140:12	105:1 106:1	124:7	186:4	107:1 108:1	2,500 178:19	27 14:15
182:22	167:13	107:1 108:1	100,000	190239 1:18	109:1 110:1	2.2 167:6,6	28 28:23
190:2,21	177:5	109:1 110:1	20:20 30:22	2:1 3:1 4:1	111:1 112:1	2.4 140:13	<hr/>
195:6	10/10/19 2:1	111:1 112:1	83:18 110:9	5:1 6:1 7:1	113:1 114:1	20 58:17	3
	3:1 4:1 5:1					59:14 60:18	3 79:2 113:2

Special Committee on Poverty Reduction and Prevention
 October 10, 2019

3,300 33:11	46:11 64:14	80 40:5,5				
3:13 1:8	65:19 95:16	95:16				
30 46:7 52:12	112:25	107:21				
56:4 65:19	500 70:18	169:19				
122:4	52 58:8	80,000 30:19				
125:15	112:10,13	81 20:24				
129:7 133:4	56,000 16:22	169:9				
30,000 183:2	576,000	82 20:25				
31,000 38:25	168:6	84 57:19				
330 144:20	59 57:13	85 165:3,4				
35 28:22	5th 81:3	87.5 131:22				
37 16:16		8th 141:23				
38,000 33:2	6					
39 55:8	6 55:16	9				
	6:00 172:7	9,000 101:20				
4	6:30 100:18	9:00 172:7				
4 129:7 133:4	6:41 202:10	94 56:3				
4,500 20:2	60 95:16	94,000 38:22				
4:30 98:16	60,000 20:18	97 165:4				
40 20:6,21	148:16	9th 141:23				
30:17 58:14	162:11	142:4				
63:4 64:14	165:13					
65:19	600 70:18					
40,000 33:12	61 57:15					
44:9 183:3	64 2:14 37:18					
400 1:7	37:19 38:22					
134:21	38:24 39:8					
139:15	58:23					
400,000 4:4	65 2:14 37:21					
13:19 35:15	38:3 39:2					
41 58:9	75:6					
42 20:21						
420 121:24	7					
45 54:13	7 78:25 79:2					
140:15	79:6,12					
450 19:5,7	80:9 144:16					
115:5 148:7	171:22					
148:9,22	7.25 62:6,11					
166:10	70 56:24					
167:14	57:18					
46 57:4	70-some					
48 58:20	177:14					
	700 20:19					
5	74 13:2					
5 78:25 79:2	75 56:22					
79:13,18	57:10					
80:9 99:20	78 112:13					
171:22	78.8 140:10					
5,000 178:16	7th 81:3					
5,100 146:25	141:23					
5,200 146:24						
50 13:2 19:21	8					
19:22 28:17	8 20:3 56:12					
39:24 43:3	79:2					

