Special Committee on Poverty Reduction and Prevention November 18, 2019

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

The Philadelphia Corporation
For the Aging
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Monday, November 18, 2019
4:26 p.m.

PRESENT:
COUNCIL PRESIDENT DARRELL L. CLARKE COUNCILMAN ALLAN DOMB

RESOLUTIONS: 190239

MS. GLADSTEIN: Good evening, everyone. Thank you so much for being here.

This is the first of three subcommittee meetings of City Council Special Committee on Poverty Reduction and Prevention. So, I am really pleased to see this turnout this evening -- afternoon/evening. Starting in the afternoon, going into the evening. So, we really appreciate it.

I'm just going to do a few opening
words, talk to you a little bit about the agenda. And then, have the subcommittee members introduce themselves. And really, we are trying to reserve a significant amount of time for conversation. So, we took this meeting outside of the formal halls of City Hall and City Council Chambers so we can set up the room in a way that we can discuss the proposals that are on the table right now, and also get ideas about some additional or new proposals and have a quality conversation to take back and absorb and continue to do more work on. So, we are expecting all of you to have -- to be able to add your experiences and

1 thoughts as we go through this process.

My name is Eva Gladstein. I'm Deputy Managing Director for Health and Human Services. And I'm honored to be one of the four co-chairs of this City Council Special Committee. Councilman Domb has joined us, so we appreciate his interest and, you know, coming to hear what you have to say and learn from that. Councilwoman Maria Quinones-Sanchez unfortunately is not able to be here, but she's represented by staff, as well. I want to express appreciation. She has provided real leadership in this project. And certainly, Council President Darrell Clarke is the person who empowered all this and all of us to get this work going. And it's really significant. So, we appreciate that.

In case you haven't noticed, this is a -- we are holding this meeting in the auditorium of The Philadelphia Corporation For Aging. This will be recorded, streamed. There is a stenographer, Angela -- did I get that right -- who will be recording, so we will have all of the information captured today and available on City Council's website.

So, one of the things I do want to do is say our word of appreciation To the Corporation for Aging. Ben Ellis is here representing.
(Applause.)
MS. GLADSTEIN: That's right. Applause is good. Gives us such a beautiful space in which to work this evening as well as some refreshments to keep us going until you get home tonight. So, refreshments are in the rear.

Also in the rear is a resource table that you can go by, if you haven't already, and pick up materials at any point that you want to do that. So, I'm going to start first with a little piece of homework.

One of the things, there are three subcommittees. There is one on housing. There is one on jobs and education. And then this committee, which is on the social safety net. And one of the first things that we had to do as a subcommittee was define what we meant by social safety net, which is not the easiest thing in the world to do. So, I want to share what our definition is so that that can help guide our discussion going forward this evening.

So, here you go. The Special Committee

1 on Poverty Reduction and Prevention looks to 2 improve the social safety net to safeguard every Philadelphian's access to healthcare, nutritious food, housing and basic income supports. The social safety net is a collection of services and supports to ensure that all Philadelphians are healthy, have the basic building blocks for economic mobility and are well positioned to thrive.

And so, I think unlike the other subcommittees, we are looking at recommendations and proposals that can improve the quality of life for Philadelphians, particularly those with very low or no income. That may or may not help us meet the overarching goal of the special committee, which is quite ambitious, which is to help a hundred thousand individuals in Philadelphia move out of poverty by 2024. It's a very ambitious goal.

For those of you who are students of this, the way the Federal Government counts poverty is based upon income. So, doesn't necessarily take into account other kinds of supports that we think are basic such as access to food, healthcare, housing, et cetera. But
this subcommittee is definitely looking at those additional supports as being necessary for people to have the building blocks and to be able to move out of poverty at some point; hopefully, near time in the future and according to their own goals.

So, I am going to stop talking for a minute before we get to the rest of our agenda and ask members of the subcommittee to introduce themselves. I am going to start on this side of the room. And I hope most of you are sitting up front, but not all of you.

I am looking at Ben.
MR. ELLIS: My name is Ben Ellis. I'm Vice President of Finance for Philadelphia Corporation For Aging.

MS. WOLFF: Hi, everyone. My name is Jennifer Wolff. I'm Policy Analyst at Pennsylvania Health Access Network.

MR. GONZALEZ: Buenos Tardes. My name is Will Gonzalez, the Executive Director of Ceiba.

MS. DIETRICH: Hi. Sharon Dietrich. I'm a Litigation Director at Community Legal Services.

MR. BERGMAN: Glenn Bergman, Deputy Director at Philabundance.

MS. FISHER: Hi. I'm Kathy Fisher, Policy Director at the Greater Philadelphia Coalition Against Hunger.

MS. ABERNATHY: Pauline Abernathy, Benefits Data Trust.

MS. ROMENS: Hi. Kristin Romens from the PEW Charitable Trust.

MS. ROBINSON: Hi. I'm Debbie
Robinson. I'm a self-advocate. Also, I'm the Executive Director of a non-profit called Speaking for Ourselves. I just joined the committee a couple weeks ago.

MS. SCOTT: Hi. Stephanie Scott, Department of Human Services of Philadelphia County Assistant's Office.

MS. WILLIAMS: I'm Ms. Williams. I'm a consultant with CEO.

MS. BROWN: I'm Carolyn Brown, Director of Planning Evaluation with the Office of Community Empowerment and Opportunity.

MS. GLADSTEIN: All right. We got everybody? Did I miss anybody?

So, thank you again. And folks have --

1 on the subcommittees have worked really hard and 2 our committed and committed to continuing to work hard to kind of get this right. So, what we are presenting you tonight are a series of recommendations that were kind of work-shopped amongst ourselves. But we want to get your input and feedback as well as hearing if you have additional ideas for other proposals around strengthening the social safety net.

So, the way we are going to work the agenda is we are going to have fairly brief presentations on three different groups of proposals. The first is called Removing Barriers. And you will learn what that is in a minute. The second is about Growing Income. And the third is on Benefits Access. When those presentations are done, I want to try to ask you to hold questions unless it's for clarification. What we are going to do is, you're signature at a table. And there is a card on the table telling you which of those sets of proposals we are going to discuss at that table. We will give you the opportunity for discussion with a facilitator and a record keeper of that discussion. And you will have

1 the opportunity to go to two tables and to address two of the topics this evening so you can have a full discussion.

There is a table in the rear where if you want to present some new ideas, we will also have staff there so that you can present those ideas for to us bring back to our subcommittee. And also, I think at every table there are sticky notes. And folks can feel free to write their ideas on the sticky notes. And we will be putting them up on the news print sheets and also on the rear wall so we can take that back and process that again.

Is that clear to everybody? We will be keeping time, so you kind of know when the discussion is starting and when to move from one discussion table to a second discussion table.

So with that, I'm going to ask Rachel Eisenberg and Sharon Dietrich to reveal to you what we mean by Removing Barriers.

MR. SELLERS: Can I ask a question?
I want to know if the committee has come up with an idea of what they consider poverty to be or what started family of one or family of four? What do you consider poverty number to
be?
MS. GLADSTEIN: We are using the Federal Poverty Level Definition, which one could debate whether or not that is fair because it's been the same definition for decades and doesn't cover a lot of situations including what the costs are getting particular area or the benefits that might be available.

But in the City of Philadelphia, our poverty level was most recently determined by the Federal Government to be 24.5 percent, something under 400,000 individuals living under that federal poverty level. And for a family of four, it's about $\$ 25,000$ plus or minus. I think many of us would argue that, actually, you need a much higher income to be able to move out of poverty in the City of Philadelphia.

But for the purpose of tonight's discussion, that's the definition that we are using.

MS. EISENBERG: Good evening, everyone. Thank you to subcommittee members for having me to speak with you here today. My name is Rachel Eisenberg. And I'm the Director of Policy and Planning for the Managing Director's Office of

Criminal Justice. And I'm here to set a little bit around the relationship between the criminal justice system and poverty in the City of Philadelphia.

So, there is a joint recognition between the City and its criminal justice partner agencies that for just far too long, the Criminal Justice System has been overly punitive and has created barriers to reentry and economic prosperity that are damaging to both individuals and communities as a hole.

Support is growing nationwide around criminal justice reform and reducing mass incarceration. In fact, the City has been engaged in a large scale collaborative criminal justice reform effort since 2015 to reduce the size of the local jail population by 50 percent in five years. And to date, we have accomplished or we have reduced the jail population by 40 percent and have been able to close one of the oldest and largest jail facilities in the City.
(Applause.)
So, that was an incredible undertaking by both local criminal justice agencies and

1 community members to jointly reform the system and create pathways out of the criminal justice system from the earlier interest. And so, we are very proud of that. But there is still a lot more work to do

And so despite the progress that we made, the Criminal Justice System continues to impact far too many people in ways that are life altering and long lasting.

Nationally, one in three individuals in this country have criminal records. And here in Philadelphia, there are 35,000 people on local probation and parole; and 25,000 people that are admitted to our jails approximately in a given year. The collateral consequences of criminal records and incarceration are deeply felt by individuals in communities who are directly impacted; particularly, communities of color and those who experience poverty.

Criminal records put up barriers to employment, education, housing, and other -- and establishing other family and community supports. Incarceration and the disconnection that results from that only exacerbates those barriers. And a vast majority of people in the

1 criminal justice system also experience poverty.

We know that between 80 and 90 percent of the people charged with a crime in Philadelphia, have either a court-appointed counsel or public defender. Meaning, they don't have the ability to afford an attorney. And the economic impacts of the system itself are astounding. From the earliest stages of the criminal justice process, an individual's ability to pay money bail impacts whether they are incarcerated pre-trial. Court fines and fees are assessed in all cases. And supervision fees and diversionary program fees only add to the economic impacts of criminal justice involvement. And the ability to pay those fees impacts whether or not you're able to have your records sealed under clean state, which is something that Sharon will discuss later.

So, we are working hard in Philadelphia to ensure that justice does not depend on people's financial situation, but there is a lot more to do. We look forward to working collaboratively with this committee and other stakeholders to ensure that the justice system is fair and equitable for everyone regardless of

1 your race, ethnicity, gender, sexual orientation 2 or your ability to pay.

Thank you.
(Applause.)
MS. DIETRICH: Hi, everyone. Again, I'm Sharon Dietrich. I brought some slides today to help me with my presentation, which hopefully will work. Yes. We are off to a promising start.

So, I'm with the employment unit at Community Legal Services, where we serve about 1500 new clients a year. And of that 1500 new clients, 1000 of them come in about health with their criminal records, which is two out of three. I think a really remarkable number.

And primarily, what they are looking for when they come in is they say, $I$ want to get my record expunged. And it's pretty clear why they want that. They recognize that employers of background screening, housing providers even educational institutions. And getting away from your record can be one of the key things you can do to quickly make a big difference in your life.

So, we worked on a law called Clean

Slate that has gone into effect over the last year. And it, basically, does two things. The primary thing that $I$ will be talking about is that it makes it possible for a person to get their record, certain records cleared even without having to find a lawyer or going to court. But instead, technology in possible situations, seals up their record if they are eligible. And it applies to non-convictions.

So you know, you had a case, and it's dropped or you are found not guilty. It applies to what are called summary convictions, below a misdemeanor. If ten years have gone by and you have paid off your fines and costs. And finally, it applies to misdemeanor convictions, if ten years have gone by without you being convicted of another felony or a misdemeanor and your fines and costs are paid.

So far, this has been an extraordinary successful law as far as it's gone because 31 million cases are on their way to being sealed automatically without a person needing a lawyer.

In addition, Clean Slate made it possible for other things that were not

1 previously able to be sealed, but you need a 2 lawyer for them. Just so you know, though, like second degree simple assault, you cannot be sealable, and now it is.

So -- so now can I change the slide? Yes, I can. Okay. But as good as it is with 31 million cases, our goal at CLS is to make this as broad as it can possibly be because that is the beauty of this. The more people we can do throughout a nation, the more people can be helped by this. And there is certain things that are a problem with it being as broadly applicable as it could be.

The first is, the process only works when there is data in the system. And unfortunately, many cases in Philadelphia, especially the old cases from before 2006, do not have that grade in it in the data. It doesn't say, was it a misdemeanor? Was it a felony? Was it a second degree misdemeanor or a third degree misdemeanor? That's a problem because if it doesn't say that, you can't get your case automatically sealed.

The second thing, is that if you owe court fines and costs on a case, that case is

1 not going to be sealed. And that is a huge 2 barrier for people as you will hear more about today.

And finally, Pennsylvania's running behind a lot of states in that we do not allow any felony conviction to be sealed no matter how old it is or anything that you have done to turn your life around, excuse me. So particularly, a lot of drug felonies are holding people back but other types, as well. And we are kind of behind the rest of the country, at least about three-fifths of the country now is allowing for felonies to be sealed.

Indeed, Michigan is about to pass one of these Clean Slate laws for automatic sealing, allowing felonies to be automatically sealed. But we don't even have the right to file a petition to get such a case sealed.

So, our recommendations on Clean Slate to make it more effective are the following.

First of all, we would like to see the courts help out the technology by putting some data in where it doesn't already exist. So, those misdemeanor cases can automatically be sealed. So, that is a labor intensive thing,

1 unfortunately. And some support, financial 2 support from the state would help. But we would 3 like to see the Philadelphia courts, which are 4 interested, commit that they will try to get as 5 many grades as possible in so minor convictions 6 like DUI or low level theft or prostitution, whatnot that go back ten years are automatically sealed and those people can move forward.

The second thing is, we want to see the barrier of fines and costs eliminated. And obviously, one way it could eliminated is if we could eliminate fines and costs. And you will hear more about that. And of course, we would be supportive of that. But short of that, we would like to support a bill that Jordan Harris, who was the prime sponsor from Philadelphia along with Senator Anthony Williams for Clean Slate.

Jordan Harris has a house bill 1540 that would say it's only if you owe restitution that you would be prohibited from getting your misdemeanor or summary offense sealed. And most cases, honestly, do not involve restitution. That would greatly increase the number of cases sealed.

And finally, we want to see the General Assembly start to get with it and get those felony convictions eligible to be sealed, as well. So, those are our recommendations on Clean Slate.

Just to let you know, if you are interested in this whole Clean Slate thing, a place for more information is a website that CLS runs called mycleanslatePA.com. Everything you want to know, I think, about Clean Slate will be available on that website. Or also, if you want to see whether the law is going to help you, you can go to an expungement clinic. If you are a low income Philadelphian, you can come into CLS for intake. We take new cases at our Center City office, 15th and Chestnut, every Monday through Friday from 9 to 12.

And that's it for me. Thank you.
(Applause.)
MS. GLADSTEIN: That's what we mean by Removing Barriers. And again, that was kind of a hint of some of the other recommendations that are coming. So, thank you Rachel and Sharon. And again, when we get ready for small group discussions, if you are interested in learning

1 more and providing input on this recommendation, just make sure you go to one of the tables where a placard says Removing Barriers.

And next -- who is going first? We have two Wills representing together. Will Gonzalez is going first, and then Will Hall.

MR. GONZALEZ: Thank you, Eva. You proved where there is "Wills" there is ways.

Thank you for coming to this important hearing and for inviting me to testify. My name is Will Gonzalez. I'm the Executive Director of CEIBA.

Local earned income tax credits make sense. The Earned Income Tax Credit, which is a federal program, is one of the most successful and deep poverty programs in the country.

And to give you an example, if a family of four earning around $\$ 16,000$ can get up to $\$ 6,431$ in terms of a one-time tax line. There is some issues in terms of making sure that everybody who is eligible to get that credit applies for it. And let me say that I'm so proud to be in Philadelphia where amazing efforts are being made by CEIBA, the Campaign for Working Family, AARP, others to make sure

1 that Department of Revenue and others are doing their maximum to make sure that people apply for this federal tax credit.

However, as you know, with the rate of poverty that we have in the City, that's not enough. And so, having a Pennsylvania State Earned Income Tax Credit and a Philadelphia Local City Earned Income Tax Credit is very helpful for poor families. There is numerous studies showing the value of both the federal EITC and, also, adding onto that state and local EITCs. These EITCs help working families make ends meet. It keeps families working and reduce poverty, especially among children.

The EITC has kept more children living above the poverty line than any other tax credit program.

For example, in Montgomery County, Maryland, a local EITC increased the probability of low birth rate babies between 1.9 percent to 2.4 percent points among likely eligible mothers.

Having a state -- talking about
Pennsylvania state, EITC is not crazy.
Twenty-nine states plus the District of Columbia

1 and Puerto Rico have their own version of their
2 Federal Earned Income Tax Credit. Let me first
3 start -- because I know that they are recording
4 this. And the acronym EITC is already being
5 used in Pennsylvania for something else.
6 Another tax credit program, believe it or not. But this particular EITC is used to give tax breaks to businesses who may qualify donations to scholarship, educational improvement and kindergarten scholarships. So when $I$ am talking about the EITC in Pennsylvania, I'm really meaning the Earned Income Tax Credit.

Another reason why it's important to have a state earned income tax credit is that in Pennsylvania, we have a significantly regressive tax system. What that means is that below income families pay proportionately more in their taxes than higher income brackets. In Pennsylvania, has a Tax Forgiveness Program, but that doesn't incentivize work. And its benefits are limited to the amount of tax owed. And that is not helpful to those who pay little tax, including the lowest income working families. And many of those who are just entering the
workforce.
A state EITC is not that costly. To provide its own credit, Pennsylvania would only need to add one line item to its tax form. The calculations are straightforward. Most state Earned Income Tax Credit programs are set as the percentage of the Federal Income Tax Rate program. So basically, the state filers would simply multiple that percentage by the tax amount of the federal income tax credit to determine the amount of the state Earned Income Tax Credit.

In most states, the straight income tax credit is refundable. This means that tax filers can claim the maximum value of the state tax credit, even if that exceeds what they owe in tax liability.

Pennsylvania is ready to have a state EITC. In 2009, the General Assembly Joint State Government Commission researched the subject, put out a study and said that it could provide an additional 10 percent of the Federal Earned Income Tax Credit at a cost to the Commonwealth of $\$ 144$ million. States with State Earned Income Tax Credits have very low administrative

1 costs, typically less than 1 percent.
Philadelphia is also ready, thanks to

Councilman Domb and Councilwoman Maria Quinones-Sanchez, to have a Philly local EITC. There is a bill currently in City Council, and I hope you can support that. I don't know if I can do advocacy here. But anyway, there is a bill currently in City Council that is asking to put into effect a local Earned Income Tax Credit.

Philadelphians need both a state and a local EITC. People who live in Philadelphia bear the highest tax burden of any metro area in the US, 18 percent. If the City leadership can be sensitive to the tax burdens borne by big business and take into consideration that to martial out all other efforts to implement tax cuts for businesses like Amazon and bring them to Philadelphia, then why can't we expect the City to have the capacity to find ways to implement a local EITC to help low-wage earning families stay in Philadelphia?

If we are committed to equitable development, then we have to encourage workers to live in the City at the same time that we

1 seek to encourage corporations to come to
2 Philadelphia. The local EITC and the state EITC
3 are good investments. They incentivize low
4 income individuals to work, and they have a
5 multiplier effect. For every dollar in EITC or
6 tax refunds that someone gets, we can say it's
7 like a 15 percent investment in businesses and
8 the neighborhoods in the local economy. So, we

1 folks who come in, come in at a place of crisis, 2 facing utility shutoff or an eviction notice or something like that. And one of the first things once we dealt with the immediate threat, is work with a client to put together a crisis budget, just a budget that meets the most basic needs and is balanced month to month.

Unfortunately, a lot of the clients come in don't have sufficient income to put together a crisis budget. The model is supposed to grow folks from there to financial security to asset accumulation. But without sufficient income, we can't do that initial crisis budget.

So, one of the recommendations from the committee is an increase in TANF for a family of three. The proposed increase would phase in from $\$ 403$ a month up to over $\$ 880$ a month. With that extra $\$ 480$ a month, our counselors can work with low income individuals to put together a crisis budget which has, you know, immediate stress relieving effects and, also, greater security for the family, but also long term effects. I believe recommendation points to research around the effect it has on children as they are going to school to not be dealing with

1 the most, you know, awful parts of living in 2 poverty.

And Will talked a lot about the EITC proposals. Gave another snapshot for that. Family of four making $\$ 32,000$ that comes into our financial empowerment centers, through EITC proposals, would see tax refund of a little over a thousand dollars a year. I just want to give you an idea of what our counselors can help folks do with that extra money.

Earlier this year, the State Treasurer announced that Keystone for Scholars Program. A hundred dollars goes into an account for every child born after January 1, 2019. And the Treasurer estimates that if the family puts \$25 into the account every month, but the time the child is ready to go to college, there will be $\$ 10,000$ in the account, which is great. Unfortunately, most of the clients we see don't have that extra $\$ 25$ a month.

This family of four through the EITC proposals would have the $\$ 600$ needed every year to match that or make more than match that money the state is providing to help that family grow well so that college isn't just an idea but is a

1 actual goal for the two children living in this 2 family.

I used to be a bankruptcy attorney. We go through bankruptcy. The IRS calculates how much you need for basic living expenses. And they give a family of four a credit of about $\$ 516$ a year for personal care and services. And as any of us know who have worked with folks who are low income, personal care service is one of the first things to go when you can't meet your basic needs. Which has adverse impacts on not only personal well being but also job prospects and how much kids attain in school when they are not dressed appropriately. This thousand dollars would meet that 516-dollar need.

That same IRS testing gives a family of the four $\$ 260$ allowance for out-of-pocket medical costs every month. Medical costs that are often forgone and lead to much higher costs, future medical problems. This thousand dollar credit would cover at least four of those months for this family of four.

These are just some of the things that our counselors run into helping folks put together budgets as they come in. And why any

1 of them would be very supportive of the EITC and 2 the TANF recommendations.
(Applause.)
MS. GLADSTEIN: Our third set of presentations are around improving access to benefits. And to discuss that, I'm not sure if Mitch or Pauline -- Mitch Little, the Office of Community Empowerment and Opportunity will come up; and then Pauline Abernathy from Benefits Data Trust.

MR. LITTLE: Good evening again. My name is Mitch Little. I'm the Executive Director of the Office of Community Empowerment and Opportunity, known as CEO. My office serves as the community action agency for Philadelphia who is responsible for administering the Community Services Block Grant funding to help meet the needs of improved life conditions for thousands of Philadelphian residents living near and below the poverty line.

Earlier on as we develop our approach for addressing poverty in Philadelphia related

1 to termination, that new programs and policies were needed to ensure that every eligible Philadelphian was able to easily apply for and receive all the public benefits to which they were entitled. By public benefit, we mean familiar programs such as Supplemental Nutrition Assistance Program, known as SNAP or food stamps; cash assistance programs such as TANF, Temporary Assistance for Needy Families; LIHEAP, Low Income Home Energy Assistance Program; Medicaid and many others.

Why do some eligible households neglect access available for public benefit programs and resources? Well, we understand first and foremost that there is a lack of awareness. There are thousands of people in the City who are eligible for certain public benefits who don't even know that they are eligible. Seniors or people with limited English proficiencies or students, for example, are population who are often unaware of the existing benefits that they qualify for.

Secondly, the complexity of the application process. There are also thousands of people in Philadelphia who know about public

1 benefits but face difficulty navigating complex
2 applications and recertification processes. They wind up getting discouraged because of their application which are rejected or have their case closed simply because a form they attempt to submit didn't go through and they have to start the whole process over again from the beginning, a phenomenon known as the benefits turn.

Oftentimes, the question is asked, why is improving access to public benefits so important to addressing poverty? Well, when families living in poverty don't have access to public benefits that they are eligible for, they miss out on much needed assistance that can make the difference between having heat, food on their tables, access to some needed medical treatment or even keeping a roof over their head.

Why did the office begin to investigate the BenePhilly Program five years ago? Well, BenePhilly, which is run by our partners Benefit Data Trust, provides streamline application assistance for 19 different publicly funded benefits. They do that through a network of
coordinated BenePhilly centers that's enable residents to meet in person, with enrollment specialist housed with entrusted neighborhood organizations that provide direct one-on-one assistance with the application.

Residents who prefer to start the process by phone can access the hotline. We go through a step-by-step intake process that will identify all the programs that they qualify for and get each application started.

Since the launch of BenePhilly, our agency has provided assistance to more than 50,000 applicants, resulting in over 25,000 firm enrollments and generating benefits valued at approximately $\$ 52$ million.

With all that success, though, there is still much more that is needed to improve benefits access for Philadelphians living below or near the poverty line. We need more coordinated access across agencies that serve vulnerable populations to ensure that nobody falls through the cracks. We also need to identify systemic improvements that will make it easier for applicants to confirm and document their eligibility for existing programs and to

1 help reduce paperwork required to further 2 streamline the process.

The recommendation of the safety -- let me try it again. The Social Safety Net Subcommittee that focuses on benefit access are designed to deal with on the progress made through BenePhilly and similar programs by taking the next necessary steps to eliminate barriers and better integrate enrollment activities throughout our services network.

Thank you for taking the time to let me share with you this evening about this very important work and the great strides we are making across the City, and the necessary need to make even more.

With that, I will invite Pauline up to talk a little bit more about the recommendations to go with that.
(Applause.)
MS. ABERNATHY: Thank you, Mitch. Pauline Abernathy with Benefit Data Trust. As you just heard, thanks to the support of CEO, the state, private funders such as PEW, the United Way and many others, it's now possible for people to go to organizations around the

1 City, 25 different places, and get assistance, being screened and applying for benefits all in one place rather than having to fill out multiple applications, or they can simply call the hotline that Benefits Data Trust runs. It's a free hotline that you can do the entire screening and application over the phone, whichever people prefer.

Our partners in this effort are Catholic Social Services, Campaign for Working Families, Esperanza, Impact Social Services Corporation, HACE, Philadelphia FIGHT, Project HOME, UESF, the United Community Southeast, Philadelphia and others are places where you can go in person and get seen and assistance applying.

Since BenePhilly first started in 2008, over 110,000 Philadelphians have been enrolled in benefits for over $\$ 330$ million. But despite those huge numbers, there is so much more. We estimate, and there's a flyer in the back, that Philadelphians are leaving on the table each year $\$ 450$ million in benefits for which they are eligible that they are not receiving. Those are all federal and state benefits that people are eligible for including Medicaid; EITC, Earned

1 Income Tax Credit; Quick; SNAP, food assistance.

And so, this committee's recommendations
is an opportunity to develop strategies to ensure that more people are getting those $\$ 450$ million in benefits that families who desperately need them. And so, we developed three sets of tentative recommendations that we would welcome your input on tonight as a way to do that.

The first is to expand the number of locations where people can get seen and assistance for applying benefits in a streamlined where, again, currently you can get screened for up to 19 benefits at a time, and your answers get -- go into the application so you don't have to keep providing the same information 19 times. It's just one set of questions. And it fills them out automatically and is submitted the applications for people in the BenePhilly centers or on the hotline can help you, provide documents if documents are needed to support your application, which sometimes is the case.

So, we have a tool called Community
Prism that we provide to organizations. And

1 it's currently in the 25 locations including
2 health centers, community schools and
$\qquad$ non-profits. Where people, volunteers or social workers can actually help screen people. We have a separate tool called Benefits Launch where people can do a quick screen themselves in less than ten minutes. One can just tell whether you are likely eligible for up to 19 benefits.

And then it directs you to where you can get assistance applying if you want assistance. Either to the online application sites or to a new person, location or to the hotline. And then we can follow up with text messages to help you along the way if people get tripped up in the process. And also, just a reminder to follow through on the next step.

So, our first recommendation is to provide those tools to more locations. In addition, it's to help support the financial empowerment centers that you just heard Will talk about, so that they are available free one-on-one financial counseling is available in more locations around the City. Our second recommendation has to do with

1 providing proactive targeted outreach. Many people don't apply for benefits because they either don't know they exist or they don't know they are eligible. We at Benefits Data Trust has been doing for years is been getting different lists to identify who is eligible and not participating. And we literally then mail or text or call all of the different ways to tell people using a trusted partner, either the state or local non-profit to say we think you are likely eligible for benefits. Call us or go to this location and get assistance.

And so, our second recommendation is to do much more of that whether it's done by BDT or City agency or other non-profits, is to use the data that people already have to identify who is likely eligible and not receiving benefits and then do an outreach. We know that just flyers alone don't tend to have much impact. But a personalized letter from a trusted entity that has clear action of where to go, research has been very clear as a huge measurable impact.

And then the other part of that recommendation is to really focus on particular populations like immigrant populations,

1 students, returning citizens, others who we know are missing out on benefits. And to also not just help people enroll, but also help them to recertification. So each year, often or sometimes even more frequently than that, one has to provide additional information to keep a benefit.

In New York City, we contact every participant in the SNAP Program to remind them when it's time to renew the SNAP application. Then we provide text assistance with each step along the way. And so, something similar could be done here either by us or by others to help people in a low cost way, make sure that they keep the benefits once they are on them.

And the third and final recommendation is for the City funded benefits, of which there are many to help people with home repairs, property taxes, utility bills and other things. Right now, those are all separate applications, often a paper application. And to instead, move to a single application for City benefits and really move as much as we can towards automatic enrollment. If you're one benefit, so that you can get enrolled in other benefits by simply
providing consent.
And so, that's a place where more work needs to be done. But we are very interested and the City is interested in having a streamlined single application and portal. And so, we need to identify what can be done currently, what might require some legislative change but a tremendous amount can be done currently by having just a single application for multiple benefits.

We look forward to getting your input. (Applause.)

MS. GLADSTEIN: Okay. It's almost time to break into small groups. But first, we had the pleasure of having the Council President Darrell Clarke in his district we are sitting in now.
(Applause and boos.)
And Councilman Allan Domb who has provided leadership on a number of these issues. I wanted to see if either of them wanted to say a few words.

AUDIENCE MEMBER: Give us some of your unused campaign contributions to help us out.
(Approaches podium.)

COUNCIL PRESIDENT CLARKE: Thank you.
First of all, I want to thank all of you
for your ongoing either long term/short-term commitment. I know one of the things that we found out when we embarked on this initiative is that there were a lot of people in the City of Philadelphia doing a lot of great work. I want to fully acknowledge that.

We do not have the answer for everything, but we thought it was appropriate that members of Council, Councilman Domb and other individuals, that are working on this kind of being -- move the needle forward in terms of pulling everybody together. We do have the ability to have a Public Hearing. We do have access to media, some of the other things that brings this to the forefront.

I want to thank all of you so much for what you have done or what $I$ will anticipate you will be doing.

Second of all, I want the thank the individuals and our co-chair Eva, Councilwoman Quinones-Sanchez, Melville, Matlock-Turner for their great work in subcommittee chairs. And Councilman Domb is on one of the subcommittee

1 for all the great work. Bottom line is, this is 2 about our moon shot. And we called it that

3 because of a documentary on a long time ago.
4 People said, well, we going to figure out how to 5 go to the moon and back in the old days. Some 6 of you all in here weren't even born as I look 7 around the room.

The simply reality is everybody thought it was something to never be achieved, but everybody pulled together. Said we are going to do this. Believe it or not, we made it to the moon, right?

So, we are saying that we can take this below 20 percent in terms of the poverty rate. And if we all pull together, guess what, we are going to get it done.

So, I just want to say thank you. Thank you for your support. We are going to do everything we have to do. Identify this particular component of benefits. We can get 250 million, put that, insert that into our economy on a local level. And we will make not only more significant measurable impact on individual's lives, but it will actually make an impact on the City of Philadelphia.

So just want to say, thank you all. Continue the awesome work. We look forward to working with you on a long term basis.

Thank you.
(Applause.)
COUNCILMAN DOMB: Good evening, everyone.

I also want to echo Council President Clarke. By the way, this is Council President Clarke's mission. And I'm standing with him a hundred percent on this to get poverty down to 20 percent. We have to do it. We have four years I think he gave us. Four years.

Let me just say a few things. I saw Mitch and I saw Pauline. And Will hear your comments, too. And, Eva, you are doing a great job.

Benefits Data Trust, I have the chart. I carry it in my pocket actually, this chart. It tells us there is $\$ 450$ million. I want to repeat that. $\$ 450$ million of federal money that doesn't come back to our residents. That's our number one goal. We should probably be inserting this in every water and sewer bills, every real estate tax bill, every PGW, every

1 electric bill, every way we can to get the word 2 out. This is money taken out of our federal withholding tax that's not coming back to our residents that need it. Whatever we can do to expand this. I know that Eva has been a big supporter of -- she's going around about the EITC. But whatever we can do to expand this, we need to do.

And then I just want to talk briefly about a bill we passed in the Finance Committee. Will referred to it. It has to do with the fact of the top 50 cities in the country, sadly embarrassingly, Philadelphia taxes hits lower income people the highest. What Will is referring to is for $\$ 25,000$ income, we tax people at 18.1 percent. And almost every other City it's 7 to 14.

So, the bill that we put forth, basically, will reimburse wage taxes for lower income people, will effect 60,000 household, potentially 90 to a hundred thousand people. Average refund could be 500 to 800 dollars a day. In 2024, because of the ability for it to burn off, it could go up to $\$ 1,300$.

It's a start. It's not a finish, but

1 it's a start. We can improve on doing more like 2 that. So, thank you for everyone being here.
$\qquad$ And thank you for all your support. And this is most important goal in our minds in Council to get this accomplished.

> Thank you.
(Applause.)
MS. GLADSTEIN: So, I know the room is a little warm and folks have been sitting for an hour. So now is your opportunity, right? We are going to have about -- we are going to give you the opportunity to talk about 20 minutes around the set of proposals that you heard. Removing Barriers, which primarily focused on criminal justice issues, right; Growing Income, which we heard about EITC and other potentially increasing the size of the TANF Grant just as reminders; and then Benefits Access, which you just heard about.

Each table, I believe, has a placard saying what the conversation is going to be focused on. And if you are at the right table, that's great. If not, move to a table that you want to be at. We will give you about 20 minutes. And we will have someone at the table
who is going to ask you some key questions about the proposals and what else you would like to suggest or input that you want to give us about those recommendations. Then we will call time and give you the ability to get up and move and have a second conversation before we end this evening.

Also, there is a table -- Mitch raise your hand. I think that's the table. One over. There is a table next to the water bottles, right, where Rob is. Sorry. That table, if you would want to recommend other suggestions and other proposals for this committee to review, we encourage you to go to that table. Rob is there because he already has one set of proposals that he shared with us around backwater bills for Philadelphians.

All right. Time to get up and move around a little bit and choose a table you want to be at.
(Break at 5:20 p.m. for discussions.)
(Public Hearing resumed at 6:09 p.m.)
MS. GLADSTEIN: Going to do a really, really quick report out, kind or rapid

1 lightening speed. I know it's warm in the room. Just like one idea that was discussed at each table. Carolyn since you are looking at me, I will ask about your table first. And we will just go around.

MS. BROWN: I just want to read two, and I will be real short. They both have to do with process and how we move forward once this meeting ends.

The first was to create an inclusive process to continue to allow members of the public to offer feedback on these recommendations. So, this isn't just a one-shot opportunity to have conversations. And also, to have more planning and communication at the grass roots level and, in particular, to engage networks of trust. So, that's involving family, friends, block captains, people who know what's going on in the community, know how to -- know what the needs are and have insight on how to meet the needs. There needs to be more of that. MS. GLADSTEIN: Thank you.
(Applause.)
MS. GLADSTEIN: We can talk a little bit about what some of the next steps are when we

1 are done. Can you hand it to Sharon?

MS. DIETRICH: Thank you. Since I only get to put forward -- sorry, Sharon Dietrich, Community Legal Services.

So, I'm assuming I only get to put forward one idea. I will put forward, we discussed ways to eliminate court fines and costs and why it's so important that people get threatening letters telling them, pay lots of money in 30 days or you are going to go back to jail. Although, that was not Philadelphia County. But that certainly happens to Philadelphians who've been in other places.

And some of the ideas that we talked about were community service as an alternative to having to pay money that you don't have; amnesty potentially for back fines and costs; and educating the state legislature on these issues.

MS. GLADSTEIN: Great. Thank you.
Let's go to this table over here. Not sure who is going to -- great. Thank you.

MS. WOLFF: Hi. My name is Jennifer. I'm the Pennsylvania Health Access Network. And we combined tables for the second one, so I will

1 go over our first and second. You can talk about your first ideas.

We were the growing income table. And we had a very high level of agreement that people need more income, which is kind of an obvious statement to have, but worth saying anyway. So, we talked about how to maybe increase TANF. We talked about bringing general assistance type program or a universal basic income putting that back on the table, to increase the amount of income that folks have in Pennsylvania or in Philadelphia, whether or not they are at a certain percentage of the poverty level.

And then, we also talked about an idea that's advocacy. A little bit about the federal level, but also brought to the state or local level, the American Families Act, which is somewhat like a EITC-type program, but it really helps out families with children and making sure that they have income to take care of themselves and their families.

MS. GLADSTEIN: Great. Thank you. Anything else?

MS. SAWYER: Hi. Justine Sawyer. And

1 I'm part of Women United for Greater
2 Philadelphia. Another couple additional
3 elements that we discussed during growing income was the element of really savings and investing. So, we all understand that, you know, this is a great element is to have more money. But we need to really educate and think about ways to really increase what we are receiving for individuals who are definitely in need. So part of the conversation was, what if we had different savings and investment accounts, certain tax credits, 2 percent or 5 percent of that was allocated into a savings and that was invested for you. And you can take it out and say when an individual family member is beneficiary turns 18, they can take it and spend it on college.

Or certain countries in Europe, they have savings and investment accounts for children who are born into poverty or whatever that may look like. They allocate 2000. It's invested over $X$-amount of years. And they can pull it and use it for secondary education or whatever that may look like.

Being more proactive about how we are

1 spending and educating those individuals in our community versus just giving them a certain tax allotment. So, that was part of our conversation.

MS. GLADSTEIN: Great. Thank you. Let's start talking about -- where are benefits heres. Is that Kathy?

MS. FISHER: Yeah.
MS. GLADSTEIN: Identify yourself.
MS. FISHER: Kathy Fisher, Coalition Against Hunger. And I'm going to echo the other group mentioned more grass roots and individuals with lift experience should be involved in providing comments and the messaging. So such as discussing where BenePhilly sites could be located near transit hubs.

The challenges to even affording getting a birth certificate or affording SEPTA fare to go get documents that are needed, tracking those down. And then also, their input on the messaging and outreach that's focused group tested and really going to speak for the people that need access to the benefits the most.

MS. GLADSTEIN: Great. Thank you. And this table, Benefits Access, additional idea?

MS. ABERNATHY: Very similar talking about being shown the information, getting out into the neighborhood where people live. One idea was electronic signs at SEPTA places. A lot of issues around transportation barriers for people with disabilities and others. And then assistance so people don't need to travel.

MS. GLADSTEIN: Great, thank you.
And now we are in Removing Barriers.
MS. ROMENS: Hi. I'm Kristin Romens from PEW Charitable Trust. At our table we actually talked about Removing Barrier and then Benefits Access. We will do one on each.

Removing Barriers. We, in general, talked about the recommendations as being positive to help people who are really stuck to be able to move forward. You know, decreasing fines was a huge need. But at the same time, we also recognize that expungement or sealing records happens after ten years without a conviction. And to get people to ten years is a really big deal. So, the need for work while still incarcerated and transitioning out of incarceration, to really make these meaningful, we have to do something for ten years.

UNKNOWN SPEAKER: I'm supporting this effort through Managing Director's Office. A lot of the things that were mentioned before were also talked about here. What's interesting was the business of making sure that the information was right. Whether it be things -or where people get clothing or other things we know. And for people with disabilities, even going door to door or getting people that needing those services.

COUNCIL PRESIDENT CLARKE: Great. Thank you.

Will, do you have any more from your table.

MR. HALL: Yes. The folks -- I'm Will Hall. I'm from the Office of community Empowerment and Opportunity. The folks that are able are not here anymore, who are really supportive of the Clean Slate and the fines and fees recommendations. And pointed out a need to focus on folks who are incarcerated and similar things that are dealt with. There were a lot of things that got thrown around.

COUNCIL PRESIDENT CLARKE: Great, thank
you. So, has every table given us at least one?

1 So, I just really want to thank everybody because this was really great work. And it's a lot of input. It sounds like there was some themes in terms of our process, but still for getting input, making sure about accessibility being at the community and family level. To think kind of more upstream, right, so giving people information about their rights and access to supports and services, not after the event but during and before to the extent that we can. And a lot of great advocacy ideas at least at the state level for things that we can control. So, we really appreciate that.

I just want to speak for a minute about next steps, which makes sure everybody is aware. So, we have been on camera this evening and on tape and we are being recorded. Which means a number of other people are going to be able to see this and hear about it on Channel 64. And I'm not sure if you have Fios, what it is, right? It's 63 or something like that. So, I'm not quite sure.

It will probably be played a number of times. I know that they often do that. If you have access to the internet, it's going -- it's

1 on City Council's website including, like, the 2 actual notes. And that's phila.gov/Council. And on that, $I$ just want to make sure everybody is aware. There is a form you can fill in with as much information as you want to share if you have additional or new ideas. So, there is an ongoing way for people to provide input. If this stimulated your thinking or you want to talk to your neighbor or family member, please, use those avenues.

In addition, there will be a final hearing of the big committee, which is a composition of all of these subcommittees, in December. I believe the date for that final hearing, is it December 10? Not sure. We are still thinking through when that final hearing will be. So, be one more hearing or gathering which will be in City Hall for that purpose.

In terms of the notes that we have this evening, we have notes that people took diligently at each table that we will be collecting, summarizing, and you will be making those available, as well. And then, there are a number of Post-Its, I was happy to see, about new ideas. Not only ideas discussed at this

1 table, but there are some that are tacked up that are really pretty interesting on the back wall that we will be taking back to our committee. Did everyone sign in when they came in this evening so we have your contact information?

AUDIENCE MEMBER: The purpose of the hearing is to develop the ideas towards a bill or a set of bills? What's the purpose of that final hearing?

MS. GLADSTEIN: So, the final report -so, there will be a final hearing and then a report. We are anticipating that there will be short meeting and long term recommendations. Some will be around City Council legislation. Some may be about funding something that's great but should be expanded. And some will be around the advocacy, particularly the state or federal level.

So, we are looking for the report to include all of those. And I think you have heard tonight that we have recommendations that fit in all those categories because places where work is being done well, but we just need to scale it up and make sure it's more available,

1 work that might require some legislative fixes 2 and work that might require some advocacy, for

1 back, which we will make sure we hand out as we 2 leave and being held up right now in the middle 3 of the room. That is the Housing Subcommittee 4 Hearing. And there is a hearing on jobs and 5 education strategies to reduce and prevent 6 poverty. That hearing is on Thursday, 7 December 5 from four to six p.m. at Dobbins High 8 School on Lehigh Avenue. so I want them to get credit for it.

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    6 concluded at 6:28 p.m.) concluded at 6:28 p.m.)
``` before you walk out if you haven't.

Thank you all.

And with that, thank you. But make sure you pick up materials at the resource table
(At this time, the Public Hearing
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C E R T I F I C A T I O N

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I, hereby certify that the proceedings and evidence noted are contained fully and accurately in the stenographic notes taken by me in the foregoing matter, and that this is a correct transcript of the same.

> ANGELA M. KING, RPR, Court Reporter, 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.)

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