Intergenerational Poverty Task Force
Final Report
December 15, 2016
Submitted Pursuant to Neb. Rev. Stat. §50-432

Acknowledgements

The Executive Committee gratefully acknowledges the commitment of the Advisory Committee members in this two-year study. Their thoughtful perspectives on working with Nebraska families in poverty on a daily basis were invaluable. Presenters provided best practices from research as well as a view of the programs across the state for children and families.

Special recognition is noted for Jerry Diechert, University of Nebraska Omaha and Keisha Patent, Legislative Research Office, for their comprehensive data profile of poverty in Nebraska and Marj Plumb, facilitator for the problem identification and recommendation process. The Coalition for a Strong Nebraska provided significant support throughout the study, including the initial report draft by Joselyn Luedtke. The Child Advocacy Center of Lincoln, the Nebraska State Education Association, and Senator Campbell's staff assisted with meeting arrangements.

Elice Hubbert, Health and Human Services Committee Clerk, authored the final report. Her work in developing the problem and recommendation survey is the basis of the strategic plan. In addition, she conducted an extensive review of research articles and presenters' materials to ensure a report which will be the foundation for future work by the Nebraska Legislature.

Index

Executive Summary

The promise of the American Dream is that in our society anyone can succeed with hard work and persistence. The reality is that many families have become perpetually stuck in poverty. This type of poverty, poverty that persists over two or more generations, is intergenerational poverty.

The Intergenerational Poverty Task force was created in 2015 by LB335 (Mello) and passed through LB607. The task force combined legislators, leaders from executive branch agencies, and community leaders and was charged with understanding intergenerational poverty in the state, identifying what efforts were underway to address intergenerational poverty, and recommending actions to break the cycle of poverty.

The task force had its first full meeting in October 2015 and over the next 15 months systematically looked at factors contributing to intergenerational poverty including employment, education, healthcare, access to financial resources and financial literacy, child care, housing, and the impact of language and cultural barriers on families in persistent poverty. Based on the information it gathered, the task force generated a strategic plan of recommendations organized around twelve central themes which are listed at the end of this Executive Summary. The full strategic plan is included later in this report.

The family into which someone is born should not determine their prospects for future success, but research shows that it does. A child's future economic position is heavily influenced by that of his or her parents. Growing up poor has negative lifelong consequences, including increasing the likelihood of being poor as an adult, suffering from poor health in later life, and becoming involved in the criminal justice system. Children who are born into poverty, and stay poor, are at the greatest risk of adverse outcomes.

Parental poverty is the greatest predictor of a child's future, even greater than education. Education provides a boost but does overcome the overall effects of life-long poverty. The economic cost of child poverty to society is estimated at $500 billion a year from lost productivity and increased social expenditures.

*The simple fact is if you want to make tomorrow better for children, you have to make **today** better for parents **and** children.*

Nebraska does not have a data system with the capacity to track intergenerational poverty, but what we do know about poverty in the state is that in 2015, 18.1% of families with children under 5 years of age were in poverty. Households headed by single women had a poverty rate of 38% compared to married couple families with a rate of 5.8%. Minority families in Nebraska had higher rates of poverty than minority families in the nation as a whole. Over 50% of children in poverty lived in a household where the head of the family did not have a high school diploma.

Over the years, anti-poverty efforts have taken different approaches. The Social Security Act in 1935 created the Aid to Families with Dependent Children (AFDC) program. The most comprehensive attempt to address poverty came in the 1960s with Lyndon Johnson's "War on Poverty." Another significant anti-poverty effort still in existence today is the Earned Income Tax Credit (EITC) created by Richard Nixon in 1975. The EITC is considered one of the most effective anti-poverty measures in history. In 1996 President Bill Clinton's welfare reform efforts dramatically changed the nature of public assistance programs by significantly strengthening the work requirements and ending the entitlement to cash assistance. Today it is estimated that approximately 230,000 Nebraskans are lifted out of poverty annually by federal and state safety net programs.

Policymakers and practitioners have tried many different approaches to help families escape poverty. The general pattern has been to focus programs on adults or focus programs on children but rarely, if ever, on both at the same time resulting in fragmented approaches that leave one or the other behind. There is a growing consensus that children cannot thrive in homes where their parents struggle to make ends meet and that parents cannot succeed if their children are not doing well. Current efforts to stop the transmission of poverty from one generation to the next are using a two-generation approach. Two-generation approaches focus on the needs of both generations to interrupt the cycle of poverty. They address the needs of the family as a whole and connect families with a variety of services depending on their needs. Services must be intensive enough and of sufficient quality to produce positive outcomes; merely linking two programs of short duration and poor quality will not be successful.

Across the country, states and localities are using two generation approaches of many different shapes and sizes, all offering different activities and services, but virtually all of them focus on three essential areas: education, especially high-quality early childhood education that is paired with education for parents that will give them the skills they need to get a good job paying a living wage; economic supports that provide a base of stability for families working to build the skills that will lead to better jobs and long-term financial stability; and social capital, a network of family, friends, neighbors, and community and faith-based organization that support families as they become stronger and more resilient.

Two-generation approaches have great promise as well as challenges. Since previous programs operated in silos, there is no history of, or mechanism for, collaborative efforts across agencies. Likewise, program funding streams are often dedicated to particular programs, making it difficult to access and share needed resources.

Strategic Plan Recommendations

Recommendations to shape future programs and policies to alleviate intergenerational poverty:

- Develop a coordinated data system that can track intergenerational poverty and support policy and program development
- Continue the Intergenerational Poverty Task Force
- Increase interagency communication and collaboration between state agencies to provide services that are more effective, less fragmented, easier to access, and efficiently use resources
- Use a two-generation approach when designing programs to improve child and family well-being and family economic security

Recommendations to address the most daunting problems faced by poor families today:

- <u>Employment</u>:
  Ensure parents have access to good jobs and possess the skills they need to obtain them
- <u>Financial Stability</u>:
  Ensure families are financially stable and able to acquire assets
- <u>Early Childhood Education</u>:
  Ensure families have access to a continuum of quality early childhood programs and support services for children from birth to age 8
- <u>Health Care</u>:
  Promote good health outcomes, wellness and prevention through access to high-quality, affordable health care for low income families
- <u>Child Care:</u>
  Ensure families have access to high-quality, affordable child care
- <u>Fair Credit and Financial Literacy</u>:
  Ensure families are protected from unfair lending practices and have the skills and knowledge to be financially literate
- <u>Housing</u>:
  Ensure families have access to high-quality, affordable housing
- <u>Language Access</u>:
  Alleviate language barriers and improve communication among Nebraska's diverse populations

Intergenerational Poverty

The promise of the American Dream is that in our society, anyone can succeed with hard work and persistence. Even in 2009 at the height of the economic downturn, a poll by the *New York Times* found that almost three-fourths of Americans believed that it was possible to start out poor, work hard, and become wealthy.[1] In 2014 the number had declined to 64%, the lowest percentage in the approximately 30 years the question has been tracked.[2]

Economic mobility, the ability to move up or down the economic ladder during one's lifetime and across generations, is central to the ideal of the American Dream. When economic mobility is high, individuals and families can lift themselves out of poverty by taking advantage of opportunities to improve their economic well-being. When economic mobility is low, it is difficult to change one's economic status and families may become stuck in poverty.[3] The family into which one is born should not determine one's prospects for the future given equal opportunity -- understood to mean that success should depend on hard work, that opportunities to get ahead should not be affected by the circumstances of birth, and that the labor market should allow for free and open competition among children from all social origins[4] -- each subsequent generation can do better than the last. In other words, with hard work and persistence, anyone really **can** succeed.

Contrary to America's beliefs about equality of opportunity, a child's future economic position is heavily influenced by that of his or her parents. Children born into different economic circumstances can expect very distinct economic futures. A study of families across generations found that 42% of children born to parents in the bottom 20% of the economic distribution remain at the bottom as adults and another 23% rise only to the second fifth. At the other end of the income distribution, 39% of children born to parents at the top stay at the top and another 23% move to the second fifth. Only 6% of children born to parents at the very bottom move to the very top. Black children from poor families fare even worse. More than half (54%) of black children born to parents in the bottom 20% remain there compared to 31% of white children.[5] Those who grew up in poor families as children are estimated to have 20% to 40% lower earnings as adults compared to those who did not grow up in poverty. About one-third to slightly less than one-half of parents' incomes are reflected in their children's incomes later in life indicating that parents heavily influence children's economic fortunes.[6]

Intergenerational Poverty is poverty that persists over two or more generations

Situational Poverty is temporary and generally caused by a sudden crisis or loss such as divorce, a severe health problem, losing a job, or an environmental disaster

Approximately 37% of all children live in poverty for some period during their childhood.[7]Children who are born into poverty and live persistently in poor conditions are at greatest risk of adverse outcomes and are much more likely to be poor as adults. Early poverty is linked to toxic stress, which can harm children's brain development, lower IQ scores, and reduce academic achievement. Children who experience poverty between birth and age 2 are 30% less likely to graduate from high school than children who become poor later in life.[8]

Exactly why growing up poor hurts children's economic status is a puzzle but clearly it does. Research shows that parental income status influences virtually all of their children's adult attainment outcomes. Low parental income is associated with fewer years of schooling, lower chances of graduating from high school, and lower college attendance.[9] Children growing up in poverty face barriers in their ability to learn and often struggle with social, behavioral and emotional problems. Poverty is an important social determinant of health and contributes to child health disparities. Children who experience poverty, particularly during early life or for an extended period of time are at risk for a host of adverse health and poor developmental outcomes throughout their lives.[10] Growing up poor has lifelong negative consequences increasing the likelihood of becoming a poor adult, suffering from poor health, and becoming involved in the criminal justice system. [11]

Poor families often face a host of disadvantages: stressful and chaotic single parent households; limited parental education; low paying jobs or lack of employment altogether; absences of necessities such as food, a safe place to live, or health care; residing in neighborhoods plagued with drugs, crime, and poor schools.[12] Controlling for the impact of these disadvantages, parental poverty still has the greatest impact and is the greatest predictor of a child's future even greater than education which is assumed to be the great leveler and a key factor in increasing the economic mobility of individuals and their families. Whatever one's family background, education provides an important boost to one's future prospects, but education does not erase the effects of family background. Children from low income families with a college education are no more likely to reach the top of the income ladder than children from high income families without a college education.[13] Education is critical to success but it cannot completely erase the effects of family background on one's ultimate success.[14]

This is not to say that background factors other than income are unimportant. Growing up in high-poverty neighborhoods that often have lower-quality schools, lower-paying jobs, higher crime rates, and other conditions that create disadvantages all take their toll. Family structure, living in a single parent household, independently affects children's risks of dropping out of high school and girls' risks for unplanned pregnancy – even when parental income and parental noneconomic resources are controlled. And, parental schooling is positively associated with children's schooling.[15]

The economic cost of child poverty to society is immense. Taking into account lost productivity and projected increased social expenditures related to crime and costs of health care, it is estimated that it costs $500 billion a year – nearly 4% of the gross domestic product.[16]

The question of whether poverty is passed on from parents to children is an enduring theme in the poverty literature. If poverty were sufficiently intergenerational, this would violate the U.S. ideal of equal opportunity i.e., that a child's economic destiny should not be predetermined by his or her social origins. The idea that there is a culture of poverty that can be transmitted between generations was a key focus of poverty research from the late 1950s to the late 1960s.[17] Many of Lyndon Johnson's "War on Poverty" programs in the 1960's start from the premise that poverty is complex and intergenerational, and requires broad-based, comprehensive action. By the 1970s, the concept of intergenerational poverty no longer dominated academic discussions but returned in the late

1980s and remained into the 1990s when it was pushed aside again, this time by the focus on welfare reform started in 1996. In the past few years, intergenerational poverty has reemerged as a topic of broad interest with a host of new programs to address it.

When discussing poverty, often little distinction is made between situational poverty and intergenerational poverty. As part of an innovative study, a group of recent college graduates who came from families who had experienced poverty for at least three generations were interviewed to get a look into what it's like to be consistently poor.

"I was born into a family where no one was educated beyond the eighth grade. For generations, my family subsisted on menial-wage employment and migrant work. Although we worked hard, we were constantly evicted, hungry, and struggling with poverty. Early on, I learned that education means stress: the stress of tying to arrive on time; having the right clothing, shoes, and lunch; and completing homework projects. Like others born into generational poverty, I find that thinking of my early educational experiences evokes memories of violence, humiliation, and fear; school became peripheral to my family life and earning a living."

Importance of Education

In the home lives of these young men and women, communication about education was extremely limited. All agreed that daily problems were the focus of their lives and almost all (96%) reported that education simply was not discussed.

- No one ever asked, "How are you doing in school?" This lack of communication about education sent the message that I was not important and that no one cared about it.

Ninety-six percent said that their friends were also from poverty and that there was peer pressure to disregard education.

- "I never associated studying with success, I just thought intelligent kids did well, and others like me and my friends didn't."

Career Aspirations

When asked "as a child what did you want to be when you grew up?"

- 87% of the former students did not have job or career goals
- Most reported that they never thought about "being something." "I just wanted to survive and grow up. I never considered myself worthy to be anything."
- Of the women who identified a future goal, 72% wanted to be mothers

Source: *Overcoming the Silence of Generational Poverty*

Beegle, D. (October/November 2003)."Overcoming the Silence of Generational Poverty." *Talking Points.* National Council of Teachers of English.

Poverty in Nebraska

To inform the work of the Intergenerational Poverty Task Force, in October 2015 the Nebraska Legislative Research Office and the Center for Public Affairs Research at the University of Nebraska at Omaha compiled a detailed and comprehensive report entitled, Picture of Poverty in Nebraska, which can be found in Appendix I. In addition to basic demographic data on Nebraskans in or near poverty it contains information related to income, employment, health care, housing, food, and transportation as well as an inventory of state programs aimed at assisting low and moderate income individuals.

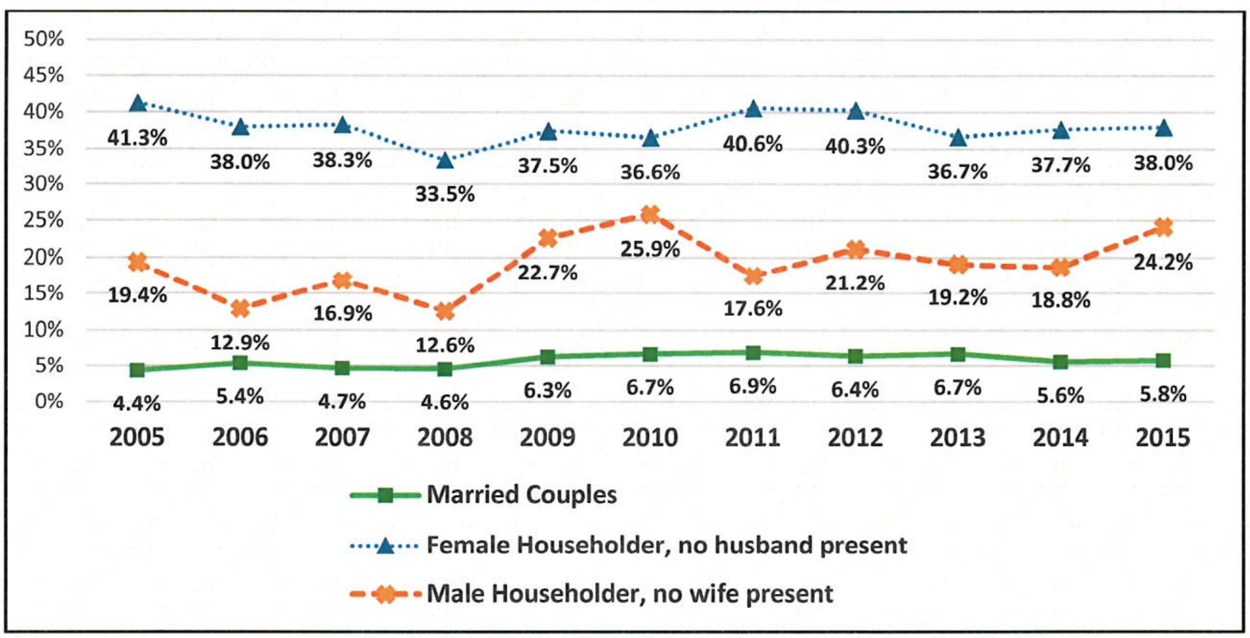
It should be noted that identifying and tracking intergenerational poverty presents many challenges and currently there is no data system in the state with this capacity. Developing a tracking system will be crucial to designing and evaluating future efforts to address intergenerational poverty. This problem will be discussed in more depth later in this report.

Although we are unable to provide data specific to intergenerational poverty, any time a child and his or her family spends in poverty can be detrimental to their future well-being and success. In this section we highlight data for a few key indicators that have become available since Picture of Poverty in Nebraska was compiled. Unless otherwise noted, all data come from the 2015 U.S. Census Bureau 2015 American Community Survey.[18]

Individuals in Poverty. In 2015, 231,321 people in Nebraska (12.6%) were below the poverty threshold, and 5.2% of those were in deep poverty.[19] In 2014 227,310 people (12.4%) were in poverty.

Families in Poverty. Of the 229,184 families with children under 18 in the state in 2015, 14.4% (33,003) were in poverty. For families with children under five years of age, the poverty rate was even higher at 18.1%. The poverty rate for families varies tremendously by family type and composition. Without exception, as Figure 1 reflects, married couple families do significantly better than single parent households.

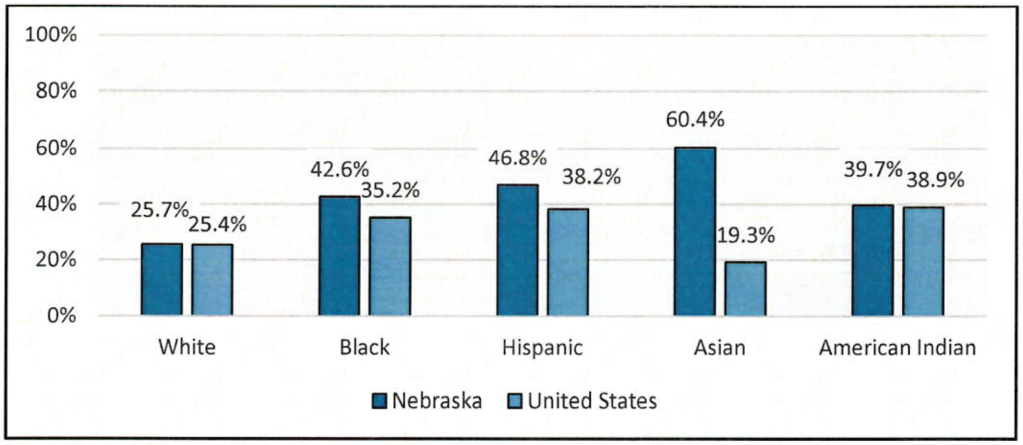
Figure 1: Nebraska Families Below Poverty Threshold by Type of Household 2005-2015



Poverty Status in the Past 12 Months of Families in Nebraska with related children of householder under 18
Source: U.S. Census Bureau American Community Surveys 2005-2015

Minority Families in Poverty. In 2015, Nebraska had higher rates of minority families in poverty than the nation as a whole. A little over a quarter (25.3%) of Nebraska's African American families with children under 18 were in poverty compared to 21.6% of black families in the United States. The same pattern is reflected in data for the state's Hispanic families. Almost a quarter (24.4%) of Nebraska's Hispanic families were in poverty compared to 20.1% for the country as a whole. Asian families in the state fared even worse compared to national levels with 22.1% of Asian families in the state living in poverty compared to 8.7% nationally. Across the board, households headed by single women had higher rates of poverty than the national rates. The poverty rate for African American families headed by women in Nebraska was 7.4% higher than for the country as a whole. Hispanic families headed by women had a poverty rate that was 8.6% higher. Families headed by single Asian women had rates of poverty over 3 times higher the national rate. Figure 2 compares the rates of poverty for single female headed households.

Figure 2: Poverty Rates for Female Headed Households in Nebraska and the United States by Race and Ethnicity 2015

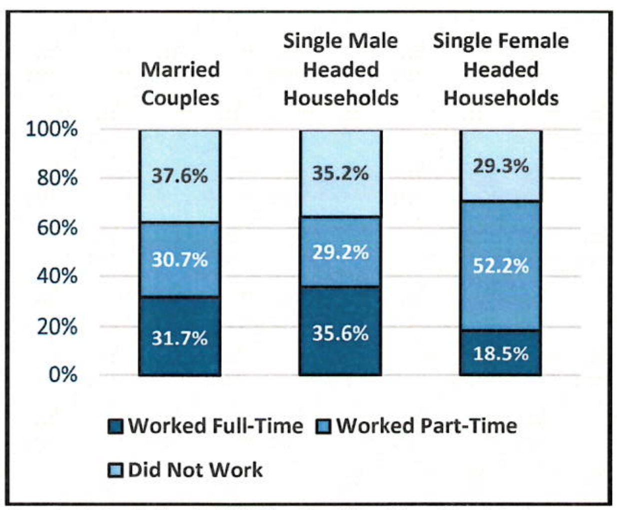


Poverty Status in the Past 12 Months of Families headed by a Female householder, no husband present
Source: U.S. Census Bureau 2015 American Community Survey 1-Year Estimates

Employment. As reflected in Figure 3, in 2015, the majority of Nebraska families in poverty were headed by someone who was employed. About two-thirds of both married couple families (62.4%) and single male families (64.8%) were headed by someone who worked full or part-time. Almost 71% of households headed by single females worked full or part-time.

Even full-time employment is not enough to keep a family out of poverty. A person working full-time, full-year in 2015 being paid the minimum wage of $7.25 per hour earned approximately $15,080 per year. After deducting Social Security and Medicare taxes the amount drops to $13,926 per year, or just over $1,150 per month.

Figure 3: Employment Status by Type of Household 2015



Poverty Status in the Past 12 Months of Families with related children of householder under 18
Source: U.S. Census Bureau 2015 American Community Survey

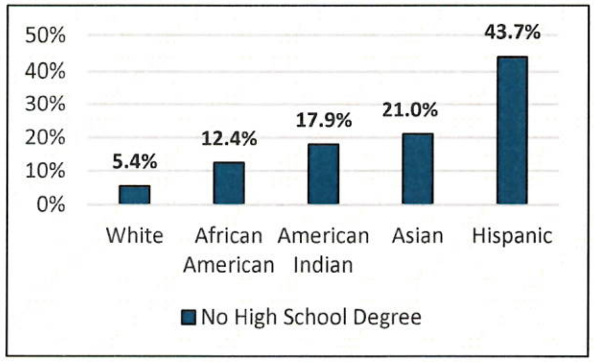
Education. Education is one of the most important assets individuals can obtain to help them compete and advance in today's labor market, and a high school degree represents the minimum credential needed to qualify for most entry-level employment. This is a conservative measure of entry-level employability, because it often takes more than a high school education to qualify for the kinds of jobs that provide self-sufficiency wages and opportunities for advancement.[20]

In Nebraska there is significant variation by race and ethnicity in completing a high school degree. As Figure 4 shows, only slightly over half of the state's Hispanic population has completed high school compared to 94.6% of the white population.

Figure 5 shows how education impacts the likelihood of being in poverty. Single women have the highest rates of poverty at every educational level, up to and including, possessing a bachelor's degree. Over half of women with no high school diploma are in poverty. Even after obtaining some college education, the poverty rate still hovers at about one-third but drops by over 20% with a bachelor's degree. The pattern is essentially the same for households headed by single men; having a good education is the ticket out of poverty and that means obtaining a four-year degree and not just some hours towards a degree.

The median annual wage in 2015 for a woman with no high school degree was only $16,870. Families as a whole did slightly better earning a median wage of $22,266, but clearly not enough to keep a family out of poverty.

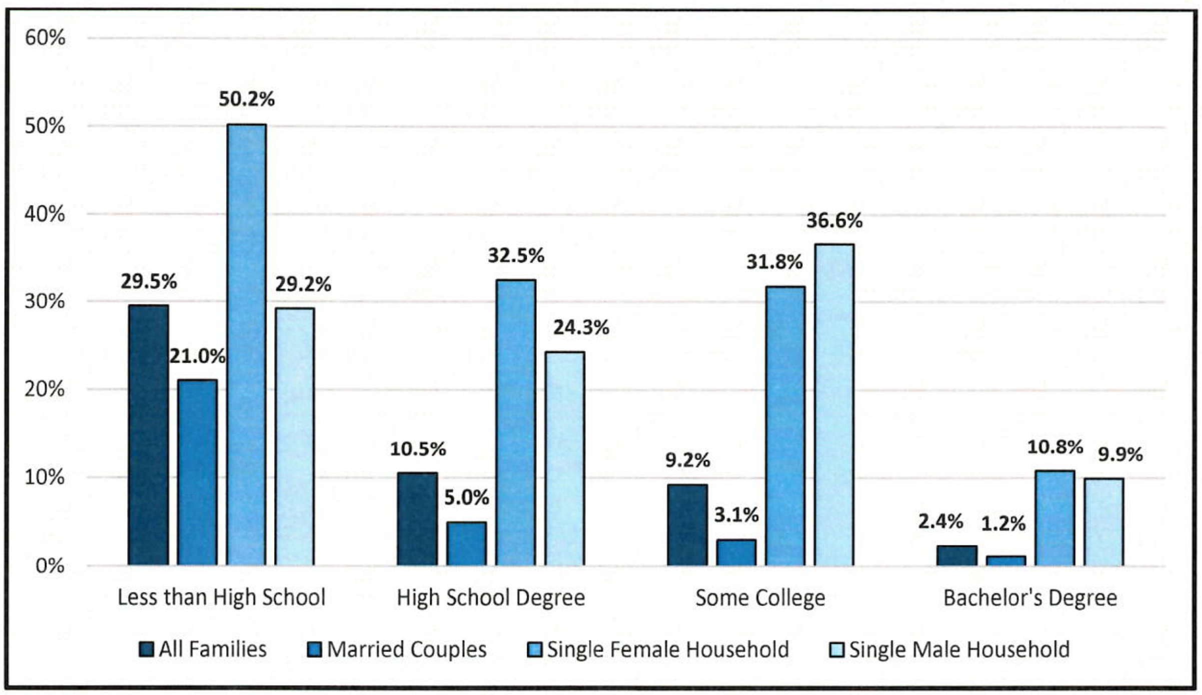
Figure 4: Educational Attainment in Nebraska by Race and Ethnicity



Source: U.S. Census Bureau 2015 American Community Survey 1-Year Estimate

Additionally, 52.2% of children in poverty live in a household where the head of the household does not have a high school diploma.

Figure 5: Poverty Status in the Past 12 Months of Families by Household Type by Educational Attainment of Householder



Source: U.S. Census Bureau 2015 American Community Survey 1-Year Estimates

History of Anti-Poverty Efforts

Beginning with passage of the Social Security Act in 1935, the federal government stepped in and acknowledged it had a responsibility to aid those in poverty. The Social Security Act primarily focused on the elderly poor but Title IV of the Act also created Aid to Families with Dependent Children (AFDC) as a grant program to enable states to provide cash welfare payments for needy children who had been "deprived of parental support or care because their father or mother was absent from the home, incapacitated, deceased, or unemployed."[21] The federal program made no provision for assisting a parent or other relative in the household although it did specify that the child must live with a parent or other close relative to be eligible for federal aid. It was not until 1950 that the federal government began to share in the maintenance costs of a caretaker relative.[22]

Social Security was incredibly successful in helping lift older workers out of poverty, but not the rest of the country. In 1962 the nation was shocked by Michael Harrington's *The Other America* which demonstrated that poverty in America was far more prevalent than commonly assumed, making it the focus of public debate. Harrington described an "invisible land" of the poor, over forty million strong, or one in four Americans at the time, who fell below the poverty line. For the most part this "Other America" existed in rural isolation and in crowded slums where middle-class visitors seldom ventured. "That the poor are invisible is one of the most important things about them," Harrington wrote in his introduction in 1962. "They are not simply neglected and forgotten as in the old rhetoric of reform; what is much worse, they are not seen."[23] Both John Kennedy and Lyndon Johnson were moved by Harrington's book and it had a significant influence over the direction of social welfare policy in the United States during the decade that followed.

In January 1964, President Lyndon Johnson declared a "War on Poverty" and introduced initiatives designed to improve the education, health, skills, jobs, and access to economic resources of those struggling to make ends meet. As Johnson put it in his 1964 State of the Union address "Our aim is not only to relieve the symptoms of poverty, but to cure it, and above all, to prevent it.[24] He went on to describe the need to provide the poor with the means to lift themselves out of poverty through job training and employment services. The effort centered around four pieces of legislation: The Social Security Amendments of 1965, which created Medicare and Medicaid and also expanded Social Security benefits for retirees, widows, the disabled and college-aged students; the Food Stamp Act of 1964 which made the food stamps program permanent (until then only a pilot); the Economic Opportunity Act of 1964 which established the Job Corps, the VISTA program, the federal work-study program, and a number of other initiatives. It also established the Office of Economic Opportunity (OEO), the arm of the white house responsible for implementing the "war on poverty" and responsible for creating the Head Start program in the process. Head Start was designed to help break the cycle of poverty, providing preschool children of low-income families with a comprehensive program to meet their emotional, social, health, nutritional, and psychological needs.[25] A key tenet of the program established that it be culturally responsive to the communities served, and that the communities have an investment in its success through the contribution of volunteer hours and other donations as nonfederal share. The Elementary and Secondary Education Act, signed into law in 1965 established the Title I program, subsidizing school districts with a large share of impoverished students.[26] The Johnson administration also developed an official poverty measure that has been used to set the poverty threshold each year since 1969. [27]

In 1975 President Richard Nixon introduced the Earned Income Tax Credit (EITC), considered by many to be the most effective anti-poverty measure in history. The EITC marked a shift in policy more toward requiring or rewarding work as a condition for receiving assistance.[28] The EITC supplements earnings and it declines as earnings rise, phasing out at $22,870 for a married couple with three children. The EITC has been expanded multiple times. The EITC increased labor force participation, especially for single mothers.[29]

With the passage of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, AFDC was replaced with a cash welfare block grant called the Temporary Assistance for Needy Families (TANF) program. The Act significantly strengthened work requirements and ended the entitlement to cash assistance. Beneficiaries were generally required to work or participate in "work activities." Key elements of TANF include a lifetime limit of five years on the amount of time a family with an adult can receive assistance funded with federal funds, increasing the work participation rate requirements and giving states broad flexibility on program design to be used for providing assistance to needy families so that children can be cared for at home; ending the dependence of needy parents on government benefits by promoting job preparation, work and marriage; preventing and reducing the incidence of out-of-wedlock pregnancies and encouraging the formation and maintenance of two-parent families.[30]

Today's safety net of economic security programs provides assistance largely in three areas. The largest and most widely available elements of the safety net for low-income individuals and families are Medicaid, Supplemental Nutrition Assistance Program (SNAP) (food stamps), the Earned Income Tax Credit (EITC) and a refundable Child Tax Credit (CTC).[1] Another group of income- and work-support programs, including cash assistance from the Temporary Assistance for Needy Families (TANF) block grant, housing subsidies, and child care subsidies, provide important supports. A third group of programs, such as the Workforce Innovation and Opportunity Act (WIOA) and the Higher Education Act do not provide direct income support, but help workers obtain the skills they need to advance in the labor market. In general these safety net programs have been successful in reducing the poverty rate and improving access to health care and nutrition.[31]

Nebraska's Anti-Poverty Efforts

In Nebraska, reform of the initial anti-poverty legislation began with Governor Ben Nelson's Task Force on Welfare Reform in 1993. In 1995 the Nebraska Unicameral passed the Welfare Reform Act consolidating several public cash assistance programs including Aid to Dependent Children and also created Employment First. Other significant anti-poverty legislation in the state includes:

LB458 (2009) increased the time an ADC recipient may pursue vocational training as a core work activity from 12 months to 36 months.

LB507 (2012) and LB240 (2013) amended the definition of work to include participation in adult basic education, English as a second language, or general equivalency diploma (GED) programs for people of any age.

LB599 (2012) restored prenatal coverage to undocumented immigrant mothers through Medicaid.

Over the last five years there have also been incremental changes to update Nebraska's child care assistance guidelines. Initially, eligibility was set at 185% of the Federal Poverty Level (FPL) until 2002 when a line-item veto cut eligibility to 120% FPL. In 2013 LB507 increased initial eligibility to 130% FPL. In 2014 LB359 sought to ease the cliff effect with a 10% earned income credit disregard after 12 months on the program to allow participants to accept a raise or work more hours without losing a disproportionate share of child care assistance. In 2015 LB89 increased the maximum ADC payment amount for the first time in 49 years, better aligning it with the cost of living. Also in 2015, LB81 created two years of transitional assistance eligibility at 185% FPL

The Center on Budget and Policy Priorities estimates that in Nebraska federal and state safety net programs lift approximately 230,000 Nebraskans above the poverty line each year, 57,000 of them children. Social Security, SNAP, the Earned Income Tax Credit (EITC) and federal rental assistance are the four largest programs.[32]

[1] The federal Child Tax Credit (CTC), was created in 1997 and is worth up to $1,000 per child. A portion is refundable, depending on family size and income. CTCs are designed to help working families offset the costs of raising children.

Two-Generation Approaches

Over the years, policymakers and practitioners have tried many different approaches to help families escape poverty. Some have targeted adults like the welfare-to-work program through Temporary Assistance for Needy Families (TANF) or efforts to tie services to other benefits like housing vouchers, though many of these approaches were never fully implemented.[33] Other approaches have focused exclusively on the next generation, intervening through early education at a critical life stage with young children in the hopes of altering their life trajectories. However, these kinds of siloed programs have not yielded the magnitude of results needed to make a difference.[34]

Many current efforts to stop the transmission of poverty from one generation to the next are employing a two-generation approach. Rather than focusing only on children or only on parents as is usually the case, two-generation approaches focus on the needs of parents <u>and</u> children to interrupt the cycle of poverty. The hope is that a two-generation approach will have a multiplier effect that will lead to better outcomes within families and across generations. [35]Research has shown that the parent's well-being is a critical ingredient in children's social-emotional, physical and economic well-being.[36] And at the same time, parents ability to succeed in the workplace or in school is substantially affected by how well their children are doing. [37] **The simple fact is if you want to make tomorrow better for children, you have to make today better for parents and children.[38]**

The concept of a two-generation approach is not new --the earliest examples date back to the mid-60s with the creation of Head Start. Launched by the Johnson Administration in 1965, the Head Start program was intended to help prepare children for school while also assessing family needs and referring families to broader supports to address those needs.[39] Between 1965 and the mid-1980s, numerous programs were funded to address the needs of families in poverty, but many served primarily children (e.g., Project CARE, the Infant Health and Development Program) or parents as a subset of adult-oriented programs (e.g., Job Training Partnership Act or JTPA programs, the Job Opportunities and Basic Skills program). These pioneering initiatives were fueled by the conviction that intergenerational poverty could be eliminated by investments on multiple fronts, education, job training, and community redevelopment.[40]

By the early-to-mid 90s, the Foundation for Child Development coined the term "two-generation program" to describe programs which were explicitly testing the effects of providing simultaneous services to parents and children.[41] With the passage of the Personal Responsibility and Work Opportunity Reconciliation Act in 1996, i.e. welfare reform, getting people into work, regardless of whether it was at a wage that would support a family, took precedence over policies and programs to educate low-income parents.[42]

Poverty appears to have the greatest consequences for the youngest children. The first few years of a child's life are critically important. To ensure their healthy development, children need stability, coupled with responsive, nurturing relationships. As such, parenting deeply affects children's development. Parental stress from difficulties such as finding or maintaining employment, intermittent or chronic financial crises, unstable housing or homelessness,[43] along with physical and mental health, and parental education all affect parenting. The nature of low wage jobs can compound family stress because of irregular work schedules and the lack of basic benefits like health insurance and paid leave when a parent or child is ill. Growing up in poverty can lead to negative consequences throughout a child's entire life including the increased likelihood that poor children will experience poverty as adults. [44]

There is a growing consensus that children cannot thrive in homes where their parents struggle to make ends meet; and at the same time, parents' ability to succeed in school and the workplace is substantially affected by how well their children are doing. Parent and child well-being are inextricably linked. Parents are crucial to children's healthy development and to families' ability to move out of poverty.[45]

Historically, programs for low income children and adults have been disjointed. Policies to address the needs of low-income children and low-wage workers typically operate independently and fail to consider the importance of addressing both economic success and child well-being. For example, workforce programs focus on the skills adults need to get and keep a job, but because those programs do not, as a matter of practice, ascertain whether the adult is a parent, the opportunity to simultaneously plan for the adequate care for his or her children is lost. Yet without high quality, reliable child care, worker productivity and job retention can be jeopardized. Fragmented approaches that address the needs of children and their parents separately leave either the child or parent behind and dim the family's chance of success.[46]

What are Two-Generation Approaches?

The goal of a two-generation approach is to break the intergenerational cycle of poverty and create a legacy of economic security that passes from one generation to the next, moving families toward financial stability. A two-generation approach creates opportunities for achieving better outcomes for both generations by intentionally and strategically developing and linking policies, programs, and services aimed at low-income children and their parents. Two-generation approaches seek to understand the needs of the family as a whole and connect families with services that can address the needs of the child and the needs of the adults who care for them.[47] Two-generation strategies for low-income families hold promise when services are provided to both generations and when the services are intensive enough and of sufficient quality to produce positive outcomes. [48] Merely linking two programs of short duration and poor quality will not be successful.[49]

Researchers Lindsay Chase-Lansdale and Jeanne Brooks Gunn have been at the forefront of assessing the merits of two-generation approaches. They conclude that the theoretical underpinnings of the model are strong and the results being achieved are promising. Through building human capital, two-generation programs help parents advance their own education and achieve economic stability while their children become more prepared for school and more socially competent, thus expanding life opportunities for both generations over time.[50]

What does a Two-Generation Approach Look Like?

Two-generation strategies come in many shapes and sizes, offer different activities and services, and focus on an array of goals and objectives. At the core of most two-generation approaches is a focus on three essential areas: education, economic supports, and social capital.

Education. Parents' level of educational attainment – particularly post-secondary education – is a strong predictor of economic mobility. There is a strong correlation between levels of educational attainment and poverty. Only 10% of those with a bachelor degree are poor. More than 30% of those with a high school diploma or less are poor.[51] The poverty rate doesn't decrease until people have some education beyond high school.[52] There is an especially strong link between maternal education and outcomes of children, particularly school readiness for kindergarten. So while it is important to consider the needs and opportunities for all low income parents, women and children in single mother families have disproportionately higher rates of poverty. Investing in women yields high returns.[53]

Economic Supports. Economic supports including housing, transportation, financial education and asset building, tax credits, child care subsidies, student financial aid, health insurance, and food assistance provide a critical base of stability for families as they work to build the skills that will lead to better jobs and long-term financial stability.[54] Without consistent and reliable economic supports, attempts to increase educational attainment are likely to fail. It's hard to concentrate on school if you have to struggle every day just to survive.

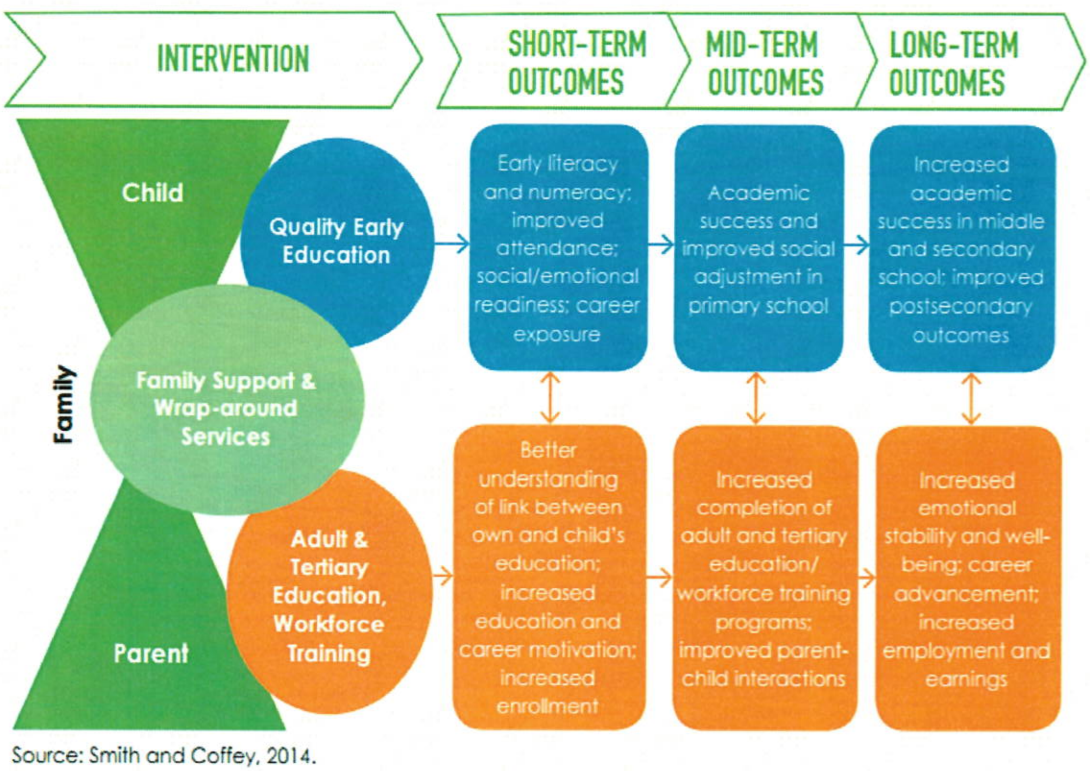
Social Capital. The final component of a successful two-generation approach is social capital. In essence, social capital is the collective value of all the social networks of people, institutions, and community connections that emotionally, and sometimes physically, support and sustain us and the desire and willingness that arise from these networks to do things for each other.[55] It includes many things, but among the most important are family, friends, neighbors, community and faith-based organizations. Social capital links us together and gives us a sense of belonging. Being poor can be lonely and isolating. The bonds of social capital are there to share the successes and cushion the setbacks thereby fostering strength and resiliency in a struggling family. Family, friends, and colleagues who provide support, information, advice, resources and a sense of accountability are both a safety net and a springboard forward.

Incorporating health and well-being in designing two-generation approaches is an emerging trend.[56] Physical and mental health have a major impact on a family's ability to thrive and if these needs are not met, may very well sabotage every other aspect of the process.

Putting the pieces together yields a comprehensive model of services and supports for parents and children that, over time, leads to stronger, healthier, financially independent families on a path out of the quicksand that is intergenerational poverty and to a future of success for current generations and those to come.

Figure 6 provides a visualization of how the components of a two-generation model interrelate and the progression of step-by-step outcomes over time.

Figure 6: Two Generation Strategy Process Model



Reproduced from *Two Generations One Future: An Anthology From the Ascend Fellowship*[57][58]

The Challenges of Providing Two-Generation Programming

Two-generation approaches rely on collaborations between service providers who come together around a two-generation strategy. Community supports and services are wrapped around the family as a whole. There is recognition that no one organization or entity can meet the comprehensive needs of families and it is necessary to integrate across service domains and sectors. Unfortunately, many programs operate in isolation from one another and were not designed for interagency collaboration. Different funding sources, distinct definitions of success and narrow guidelines impede these organizations' ability to respond to the needs of children and parents in tandem.[59]

Additionally, many parents have no knowledge of the full range of programs that could benefit them and their kids. And applying for and accessing different programs can be a full-time job in itself. The hope for two-generation approaches is that they ultimately make getting services easier to understand and simpler to access for individuals and a more efficient and effective use of resources for providers.

Planning for the Future

There seems little doubt that two-generation approaches will be front and center for the foreseeable future. With limited resources and demands for accountability and documented proof of success, a vital component of any two-generation approach needs to be a mechanism for evaluating its overall effectiveness. Implementation studies can help future program designers determine how best to serve children and parents together. Evaluation studies will show whether two-generation programs are more effective than single-generation programs.[60] Ongoing evaluation provides real time feedback, enabling continuous improvement in services and performance. Finally, evaluation outcomes will be essential in guiding future evidence-based policymaking.

Finally, due to the complexity of serving both parents and children with outcomes stretching out over a long period of time, it is imperative that forethought is given to what needs to be measured and how. Trying to come up with something after the fact will be ineffective at best.[61]

Federal, State, and Local Efforts

Today, two-generation programs are the cutting edge for addressing intergenerational poverty. The federal government is beginning to move toward two-generation designs in some of its programs and states and localities across the country are engaged in a wide range of innovative policies and programs using a two-generation framework. In addition, major national philanthropic organizations and other national groups are actively researching and funding programs based on the two-generation model.

Federal Level

In 2014, the Administration for Children & Families (ACF) in the U.S. Department of Health and Human Services included two-generation approaches in its strategic plan and is actively pursuing two-generation programming. The Early Head Start Buffering Toxic Stress demonstration involves experimental demonstrations in six Early Head Start Programs, in which grantees are testing strategies designed to strengthen parental capacity to reduce the risk of toxic stress experienced by children. The ACF is also funding four Head Start University Partnership grants, to implement and evaluate approaches that combine intensive, high-quality, child-focused programs with intensive, high-quality, adult-focused services to support both parent well-being and children's school readiness. In September 2015 ACF launched the Two-Generation Approaches to Improving Family Self-Sufficiency Project to gather and disseminate information on two-generation programs and evaluate their overall effectiveness.[62]

The U.S. Department of Education's Promise Neighborhoods grant program also incorporates a two-generation component. The vision of the program is that all children and youth growing up in Promise Neighborhoods have access to good schools and strong family and community support systems that will prepare them for school and then successfully transition to college and a career. The program's approach is to build a complete continuum of "cradle-to-career" solutions of both educational programs and family and community supports that center around good schools, integrating programs, and breaking down agency "silos" so that solutions a work effectively and efficiently across agencies.[63]

State Level

The National Governors Association (NGA) is actively promoting the potential of two-generation approaches. In August 2015 it issued a briefing paper, *Tackling Intergenerational Poverty: How Governors Can Advance Coordinated Services for Low-Income Parents and Children*, advocating for governors to embrace two-generation approaches, look for innovative ways to use the, foster collaboration across state agencies, and streamline practices to increase the well-being of children and improve family economic stability.[64]

The National Conference of State Legislatures (NCSL) has been supportive of two-generation strategies and provides a wealth of information on innovative programs and best practices.

States have considerable autonomy to create policies to support two-generation initiatives Four states, Colorado, Connecticut, Utah, and Washington, have instituted comprehensive statewide two-generation approaches.

Colorado. Colorado has implemented a two-generation approach to help families achieve self-sufficiency through employment, building wealth through financial literacy, and helping children succeed through early learning. In 2012 Colorado created the Office of Early Childhood to lead a system-wide integration of the two-generation approach across the agency to create measurable outcomes for children and families using a dual approach to employment for both parents, thus improving parent and child economic well-being; increasing the percentage of low-income children who attend college and learn financial savings habits through matched college funds; and expanding access to high-quality child care for low income families.[65] In 2014 the state passed a major child care reform bill to increase access to the state child care assistance program (CCCAP), decrease red tape, and promote higher-quality services through a two-generation approach. [66]

Connecticut: In 2016 Connecticut's General Assembly passed the Two-Generation Initiative for Families. It created a two-generational school readiness and workforce development pilot program to foster family economic self-sufficiency in low-income households by delivering academic and job readiness support services across two generations in the same household. The pilot program is intended as a blueprint for a state-wide two-generational school readiness plan. The plan includes both children and parents, and focuses on families living at or below 185 percent of the federal poverty level. It directs the Office of Early Childhood to establish a plan that promotes both school readiness for children and long-term learning and economic success for low-income families. The plan will promote both preschool as well as adult education and workforce training.[67]

Utah: In 2012 Utah enacted legislation requiring the Department of Workforce Services to collect data on intergenerational poverty. In 2013, the legislature augmented the initial bill to require regular reports on intergenerational poverty and created a commission and advisory committee to address this issue and tasked it with developing recommendations for a state strategy to reduce intergenerational poverty. As a result of this work, Utah is developing new state programs to address intergenerational poverty through the workforce system using a more strategic approach to family mobility.[68]

One program is an innovative demonstration project called Next Generation Kids (NGK) to test family-based strategies to improve child, parent, and family outcomes. NGK enrolls TANF families headed by parents who received cash assistance as a child and also receive it as an adult head of household. The program brings together education, employment training, and other supports for parents with services to support the child's educational and healthy development. The program embraces a sector-based strategy, offering training in occupations where there is employer demand for workers. [69]

Washington: In 2016 Washington State passed a comprehensive bill to reduce intergenerational poverty. Modeled on similar legislation in Utah, the bill established a broad-based commission and advisory committee to develop two-generation strategies to reduce intergenerational poverty and welfare dependence in Washington. It also mandated a comprehensive system to track intergenerational poverty. [70]

Thrive Washington, is an example of a successful private-public partnership that expands the capacity for home visiting programs to serve TANF families. Federal Maternal, Infant, and Early Childhood Home Visiting (MIECHV), state TANF, and private funds are used to provide slots in evidence-based home visiting programs to TANF families, focusing on pregnant moms and families with infants. The home visiting programs bring a whole-family lens to serving TANF clients, which encourages TANF staff to think about the parent-child relationship and the role of the parent as a caregiver.[71]

Initiatives in Other States

Maine: The Maine Legislature created the Parents as Scholars (PaS) program in 1997 to help low-income parents obtain two-year and four-year postsecondary degrees. Parents who are eligible for but not necessarily receiving TANF are eligible for the PaS program. Parents receive monetary support equivalent to what they would be eligible for under TANF. Additionally, a family contract determines additional supports and services the parent needs to achieve postsecondary goals. Possible supports include child care, transportation, eye and dental care, and school supplies. Student parents may participate in the program for up to 60 months. [72]

North Carolina: In North Carolina, the state TANF Program (Work First), within the Division of Social Services, Economic and Family Services, partnered with the North Carolina Head Start State Collaboration Office to strengthen the coordination between Head Start/Early Head Start and TANF. Both programs were able to bring their resources to the family, making for a more focused effort. Work First staff became more attentive to children's needs and provided child-centered wraparound services, while Head Start staff saw additional opportunities to support parents in becoming job-ready. As a result of the collaboration and streamlining efforts, more children of TANF participants accessed Head Start or Early Head Start slots through referrals from NC Work First. The programs were also able to expand services to children, as well as enhance and strengthen more family-centered services.[73]

Local Two-Generation Initiatives

A number of localities around the country are implementing two-generation models which are customized to meet local needs within their unique institutional and programmatic contexts.

Atlanta, GA: The Atlanta Civic Site in Georgia is coordinated and funded by the Annie E. Casey Foundation through its Making Connections program. The program incorporates education achievement, family economic success, and neighborhood transformation elements. It employs a strategy that bundles workforce development, work supports, and asset-building programs for low-income families. The program's expectation is that parents' employment pathway will lead to a family-supporting career and build assets and wealth while their children move along a pathway to student success.[74]

Chicago, IL: The Housing Opportunity and Services Together (HOST) program is designed to use housing as a platform to deliver two-generation services intended to address the challenges of highly vulnerable families using a whole-family wraparound approach combining intensive case management and supplemental supports and services for both adults and children. HOST is funded by the Annie E. Casey Foundation, the Kresge Foundation, the Langeloth Foundation, the National Institutes of Health, the Open Society Foundation, the Paul Allen Family Foundation, the U.S. Department of Housing and Urban Development, and the W.K. Kellogg Foundation.[75]

Beverly, MA: Keys to Degrees at Endicott College was created in 1993. The program provides the opportunity for academically qualified, single parents to complete their undergraduate degrees at Endicott College while living on campus. In addition to academic support services, the program combines on-campus housing, access to child care in the community, and parenting support services. The program's goals are for students to earn a baccalaureate degree; balance academic, work, and family obligations; become economically self-sufficient in their chosen field; be responsible and contributing members of the community; and live and learn on campus with their children. [76]

Minneapolis, MN: The Jeremiah Program defines itself as "a proven, holistic approach to transform families from poverty to prosperity two-generations at a time."[77] It provides single-parent families with stable housing and on-site services, including high-quality child care, access to life coaches, and other assistance while parents pursue postsecondary education credentials. The holistic approach begins with establishing a supportive community for determined single mothers to pursue a career-track, college education. Through a combination of high-quality early childhood education, a safe and affordable place to live, and empowerment and life skills training, families find stability and a path out of poverty. Current sites include: Minneapolis-St. Paul, MN, Austin, TX, Fargo-Moorhead, ND, and Boston, MA. [78]

New Haven, CT: The MOMS Partnership in New Haven, CT is designed to serve the needs of mothers and young children living in economically challenged urban neighborhoods. Through neighborhood hubs, mothers and children obtain services and participate in a variety of interventions including mental health supports to develop executive functioning skills to reduce stress.[79] Guided by the principle that family wellness starts with mothers, MOMS helps these parents reduce their stress. An eight-week stress management class teaches coping strategies. By reducing mothers' stress, the MOMS Partnership aims to improve their ability to nurture their children's development and to get — and keep — a job to support their families.[80]

New York, NY: CCF is a small community-based organization in New York City. It was founded in 2000 with a mission to eliminate individual, social, and systemic barriers to higher education, civic participation, and economic stability for criminal justice-involved women and their families. It focuses its programs and policy/advocacy efforts on postsecondary education for incarcerated students and students with criminal history records. CCF supplements its academic programming with holistic services that address additional needs including employment, mentoring, mental health treatment, substance abuse treatment, child-related services and parenting skills. With its holistic programming, CCF is able to provide both academic and nonacademic support to help women stabilize their lives and earn college degrees.[81]

Tulsa County, OK: Launched in 2009 by the Community Action Project (CAP) of Tulsa County, Career*Advance*® offers workforce development, targeting jobs in healthcare to parents of Head Start and Early Head Start children. Training is structured as a career pathways approach and has been provided at Tulsa Community College and the Tulsa Technology Center. The career ladder includes education, training, and certifications in healthcare occupations offering opportunities for advancement and family-supporting income with fringe benefits. The ladder allows individuals to stop-out at multiple points along the pathway with an industry recognized credential (e.g. Certified Nurse Aide (CNA), Registered Nurse (RN), Medical Assistant (MA) Pharmacy Technician). The program design includes a workforce intermediary to connect with employers; weekly peer support meetings for participants; a career coach; incentives for good performance; and other support services to overcome barriers to success.[82] Funding comes primarily from the Health Professionals Opportunities Grant (HPOG I).[83]

Austin, TX: ASPIRE (Achieving Success through Parental Involvement, Reading, and Education) is an intensive family literacy program operated by Communities in Schools in Central Texas which has been in existence for over 20 years. It combines early childhood education, adult education, parenting classes, home visiting, and volunteer requirements and has consistently achieved excellent outcomes.[84]

Philanthropic Organizations and Others

The philanthropic community has supported two-generation projects. Major supporters include the Annie E. Casey Foundation, which has sponsored considerable work in this area and continues to be a thought leader, as well as the W.K. Kellogg Foundation, the Bill and Melinda Gates Foundation, and the George W. Kaiser Foundation. .[85]

National groups playing key roles in advancement of two-generation strategies include Ascend, the Center for the Study of Social Policy, and the future of Children collaboration between the Brookings Institute and Princeton University. According to Ascend at the Aspen Institute, more than 254 organizations in 39 states and the District of Columbia are pursuing two-generation efforts.[86]

The Ascend Project at the Aspen Institute has been one of the most widely recognized Two-Gen leaders, with a network of fellows, resources, and publications for nonprofits and policymakers. Its focus is on early education, postsecondary education and employment pathways, economic supports, social capital, health, and well-being.[87]

The Center for the Study of Social Policy, a collaboration between the Brookings Institute and Princeton University, works to improve supports to families to reduce child abuse, through a network of state partners that have instituted elements of the Center's Strengthening Families initiative into child welfare systems.[88]

Strategic Plan Recommendations

Process

Following over six months of information gathering, the task force began to developing recommendations. Using the Corporation for Enterprise Development's (CFED) *Assets & Opportunity Scorecard*[2] as a template (See Appendix II), each task force member identified what they considered the most significant challenges faced by families trapped in the cycle of intergenerational poverty. An outside facilitator was brought in to guide the group through a round robin process of reviewing and refining the individual suggestions and the results were compiled into a list of preliminary recommendations which is contained in Appendix III. Task Force members were then asked to complete an online survey (see Appendix IV) and rank order the problems and proposed legislative solutions. The survey results were tabulated and again the group engaged in a facilitated round robin discussion which resulted in the recommendations that follow.

The task force recognizes that the list of recommendations is lengthy, but intergenerational poverty is a complex issue and effectively addressing it will require a concerted effort on many fronts. All recommendations were carefully considered for inclusion and represent a true group effort to create a clear path of action that can help today's struggling families escape poverty and give their children, and future generations of children, a real opportunity to succeed.

Organization

The recommendations are divided into two sections: those having to do with process and those having to do with practice.

The four recommendations in Part I are intended to inform efforts to design programs and policies to alleviate intergenerational poverty in the state. These recommendations were unanimously agreed on by the task force and are seen as essential for a focused, coordinated, and effective strategy for understanding and eliminating intergenerational poverty. These goals deal with future leadership, how to meet the challenges presented by data limitations, fostering cooperation and collaboration between state agencies, and adopting a promising new strategy, the two-generation approach, that helps parents and children simultaneously.

The recommendations in Part II are organized around eight of the most daunting problems faced by poor families on a daily basis: employment; financial instability; education; health care; child care; fair credit and financial literacy; housing; and the barriers posed by language and cultural differences.

[2] The *Assets & Opportunity Scorecard* assesses the 50 states and the District of Columbia on 130 outcome and policy measures in five issue areas: Financial Assets & Income, Businesses & Jobs, Housing & Homeownership, Health Care, and Education. The *Scorecard* allows states to compare their outcomes and policies against other states and the nation as a whole and identify opportunities for improving the financial security of their citizens.

Recommendations: Part I

1. Create an Intergenerational Poverty Data System

Develop a coordinated data system that can track intergenerational poverty and support policy and program development and evaluation.

- Designate a project lead person or agency with responsibility for overseeing all data activities.
- Work with state agencies including but not limited to the Department of Health and Human Services, the Department of Education, the Department of Labor, the judicial branch, and others to catalogue existing data relevant to intergenerational poverty, identify data gaps and determine how to resolve them, and create mechanisms for data integration and sharing.
- Establish and maintain a comprehensive Intergenerational Poverty Data System to track intergenerational poverty. The system should be able to: identify groups that have a high risk of experiencing intergenerational poverty; identify patterns and trends that help explain intergenerational poverty; assist in the study and development of effective and efficient plans to help break the cycle of poverty; and gather and track available local, state, and national data on poverty's impact on the well-being of children and families.

2. Establish the Intergenerational Poverty Task Force

Create an Intergenerational Poverty Task Force to continue to study intergenerational poverty in Nebraska, make informed, data-driven policy recommendations, and provide leadership and expertise to the Nebraska Legislature.

3. Increase Interagency Communication and Collaboration

Increase communication among state agencies including but not limited to the Department of Health and Human Services, the Department of Education, and the Department of Labor. Identify existing opportunities for interagency collaboration and incorporate collaborative relationships in new programs to provide services that are less fragmented, easier to access, and use resources more efficiently.

4. Use Two-Generation Approach to Address Intergenerational Poverty

Adopt a results-focused, evidence-based state effort to improve child and family well-being through a two-generation approach to family economic security. Two-generation approaches – those that focus on the economic success of families, as opposed to a focus on children and adults alone or in silos – address the challenge of intergenerational poverty by aligning and coordinating services for children with services for their parents and developing programs that serve both together. These innovative programs incorporate a holistic approach and are based on strong research showing how conditions affecting both parents and children are interrelated.

Recommendations: Part II

Employment:
Ensure parents have access to good jobs and possess the skills they need to obtain them.

Financial Stability:
Ensure families are financially stable and able to acquire assets.

Early Childhood Education:
Ensure families have access to a continuum of quality early childhood programs and support services for children from birth to age 8.

Health Care:
Promote good health outcomes, wellness and prevention through access to high-quality, affordable health care for low income families.

Child Care:
Ensure families have access to high-quality, affordable child care.

Fair Credit and Financial Literacy:
Ensure families are protected from unfair lending practices and have the skills and knowledge they need to be financially literate.

Housing:
Ensure families have access to high-quality, affordable housing.

Language Access:
Alleviate language barriers and improve communication among Nebraska's diverse populations.

Employment

Goal: Ensure parents have access to good jobs and possess the skills they need to obtain them

Background. The biggest problem faced by families trapped in the cycle of intergenerational poverty is employment. Low wage jobs and lack of job skills prevent families from reaching financial independence. Families are economically successful when adults in the family have jobs that pay enough wages and benefits to support a family.

Wage rates are one of the most important aspects of job quality. It is increasingly possible to work full time and still earn an income that does not pay enough to lift a family out of poverty. The CFED *2016 Assets & Opportunity Scorecard* estimates that 28.9 percent of all Nebraska jobs are low wage jobs, jobs whose median annual pay is below the poverty threshold for a family of four, a rate which is higher than the national average of 25.5% and actually puts Nebraska in the bottom one-third of all states.[89]

The characteristics of low-wage work often interfere with effective parenting. Volatile and non-standard schedules, which are increasingly common for low-wage workers, are particularly problematic for parents. Unpredictable hours, lack of advance notification of schedules, and fluctuations in quantity and scheduling of hours make it difficult for working parents to secure stable child care, hold second jobs (often needed to make ends meet in low-wage jobs), and take classes or get training necessary to find better paying work.[90]

Jobs with low wages also tend to lack other important benefits such as health insurance, paid sick leave and paid vacation time. Lack of access to paid leave, including sick days and family and medical leave, can be detrimental to children's health and early development but also impacts parents' capacity to balance parenting with stable work and economic security.[91] Without leave, parents risk losing wages or jobs. In fact, one in seven low-wage workers (and one in five low-wage working mothers) report losing a job in the past four years because they were sick or needed to care for a family member.[92]

Poor parents frequently have limited education and lack the job skills that will help them obtain jobs that will both lift them out of poverty and support them as parents. One of the best ways to help families move to self-sufficiency is through secondary education or skills training in high-demand fields. A good education is essential to land a good job.

Small business ownership has consistently been a path to a better life, particularly for minorities, immigrants and the economically disadvantaged. Very small businesses, or micro-businesses, represent more than 80% of all businesses in the United States and create jobs in areas where other job prospects are weak. These businesses are an important part of the state's economy and investing in small entrepreneurs not only helps one family climb out of poverty, it has the potential to create additional jobs benefiting other individuals and entire communities.[93]

Task Force Recommendations Improve Job Skills and Increase Job Quality	
1	Increase the minimum wage.
2	Support paid family and medical leave.
3	Invest in job training and skills development. ~ Use available funding streams such as the federal Workforce Innovation and Opportunity Act (WIOA) and Temporary Assistance for Needy Families (TANF) to aid child subsidy recipients in enrolling in workforce training/education classes and job coaching programs and incentivize them to stay in the programs beyond the end of subsidy eligibility ~ Increase investment in community colleges and other job training programs that target low-skilled workers ~ Create education opportunities for recipients of public assistance ~ Provide tuition assistance to attend community colleges
4	Use corporate tax incentives to promote higher wage, higher quality jobs. ~ Target tax incentives to businesses who pay higher wages and reward those that create career pathways such as paid apprenticeships or get people into high demand jobs
5	Create opportunities for economic growth in impoverished communities. ~ Use federal Community Development Block Grant (CDBG), TANF and WIOA funding to support low income entrepreneurs and microbusiness development in poor communities ~ Encourage local governments to include low income and minority owned businesses in the contract bidding and procurement process

Financial Stability

Goal: Ensure families are financially stable and able to acquire assets.

BACKGROUND: Poor families face many systemic barriers that work to prevent them from achieving financial stability and the opportunity to acquire assets that would provide a financial cushion in the event of unexpected expenses. Two that significantly impact the ability of families to escape intergenerational poverty are: (1) the "cliff effect" in public benefit programs and (2) asset limit requirements in benefit programs. On the flip side, the Earned Income Tax Credit (EITC) is a program that has proven to have a positive impact on poor families.

The "Cliff Effect." Simply being employed does not mean economic self-sufficiency for poor families and may actually work against them. Low income families may qualify for "work support" benefits (e.g. tax credits, childcare subsidies, health care coverage and food stamps) that help cover the cost of basic necessities. As a family's earnings increase it begins to lose eligibility for assistance even though the family is not yet self-sufficient. Although parents may be working and earning more, they may end up worse off due to this "cliff effect." [94] In the best case, earnings increase but the family is only marginally better off. In other cases parents work more and end up worse off financially. Consequently, workers may forego promotions, raises, or opportunities for education to keep their benefits. This need to cope in the short-term can have a detrimental impact on future job advancement and career aspirations.

Public Benefit Asset Limits. Public benefit programs such as cash assistance, food assistance and heating assistance limit eligibility to those with few or no assets and focus on quickly moving individuals and families to self-sufficiency rather than allowing them to build assets while still receiving benefits.[95]

Financial assets are also important tools for economic success. People escape poverty and achieve economic success through asset acquisition, not simply income. Asset limits can discourage anyone considering or receiving public benefits from saving for the future. Personal savings and assets are precisely the kinds of resources that allow people to move off, and stay off, benefit programs. For example, research shows that children with as little as $1 to $499 in an account designated for college are more likely to enroll and graduate.[96] The existence of an asset limit, no matter how high, sends a signal to benefit recipients they should not save or build assets.

The Earned Income Tax Credit. The Earned Income Tax Credit (EITC) is the most effective anti-poverty program in the country. It is only available to those with earnings and it increases as earnings go up - providing an incentive to work --and to work more hours. In 2013, the federal government spent $61 billion to increase the incomes of 27 million low-income taxpayers and lifted 6.2 million out of poverty. Nebraska currently has a state EITC set at 10% of the federal level. In 2014 the state paid $30,168,000 to 129,030 low income taxpayers.[97]

Children from families receiving income boosts from the EITC or similar programs have been found to have better birth outcomes, higher test scores, higher graduation rates and higher college attendance. Such outcomes translate into increased economic security later in life. One study found children in low-income families that received an additional $3,000 dollars a year between the child's prenatal year and fifth birthday earned on average 17% more as adults than similar children whose families did not receive the added income.[98]

	TASK FORCE RECOMMENDATIONS **PROMOTE FINANCIAL STABILITY AND ASSET ACCUMULATION**
1	Eliminate the "cliff effect" in public assistance programs.
2	Eliminate asset limit guidelines in public assistance programs. ~ Promote asset building without penalty ~ Automatically enroll children in families experiencing intergenerational poverty in 529 college savings accounts
3	Increase the Nebraska Earned Income Tax Credit (EITC) to 15% of the federal level.

Early Childhood Education

Goal: Ensure families have access to a continuum of quality early childhood programs and support services for children from birth to age eight

Background. Early childhood programs, those targeting children from birth to age 8, have a profound effect on disadvantaged children.[99] Investments made when children are very young will generate returns that accrue over a child's entire life such as increased cognitive learning and improved social competency skills. [100]

High-quality early childhood programs contribute to stronger families, greater economic development and more livable communities.[101] Economists estimate the rate of return for high-quality early intervention to be in the range of 6%-10% per annum for children in disadvantaged families, and long-term returns on investment as high as 16%.[102,103]

Children growing up in low-income families tend to fall behind in educational settings significantly faster than their more economically secure peers. The gaps that appear in infancy only continue to expand into adulthood when left unaddressed. [104]

One of the most effective programs is early childhood home visitation, providing in-home services to expectant mothers and families with infants and young children. Nurses, social workers, early childhood education specialists, or other trained paraprofessionals meet with families in their homes to advise them on the health and development of their children and connect them to community services and supports.[105] Evidence-based home visitation services produce measurable positive outcomes for children and families such as improved health, better school readiness, better academic achievement, increased parental involvement, economic self-sufficiency, and reductions in child maltreatment, injuries, and juvenile delinquency.

For slightly older children, access to high-quality preschool programs for 3 and 4 year-olds improves school readiness and facilitates a range of positive outcomes in both school and life. These programs are especially beneficial for vulnerable low-income children.[106] In Nebraska pre-K programs in public schools serve 4 year-olds, and 3 year-olds about to turn 4, if there is room, but there is no requirement to serve 3 year-olds and it is not included in the TEEOSA funding formula.

Many studies have shown that preschool can have immediate impacts on test scores and social behavior; a large, but smaller number of studies have shown that high-quality programs can produce impacts that last through the elementary school years, especially by reducing placements in special education classes and reducing grade retentions; and at least three major longitudinal studies have shown that high-quality preschool programs can have lasting effects on school performance as well as on important developmental milestones related to economic mobility.[107]

The lynchpin of any quality early childhood program is a consistent, dedicated and educated workforce. In 2015 the Institute of Medicine and the National Research Council published a major study on the state of early education and childcare workforces and found they were "underpaid, under-respected, and under-trained."[108] The median wage for workers in the early child education and child care fields was $10.39, nearly 40% less than the median wage for workers in other occupations, resulting in high staff turnovers of 25% or more per year. Higher rates of staff turnover correlate with lower program quality. [109]

	TASK FORCE RECOMMENDATIONS **PROMOTE EARLY CHILDHOOD EDUCATION**
1	Expand evidence-based home visitation programs. ~ Programs must be of high quality and grounded in evidence-based best practices ~ Follow two-generation strategies linking the success of parents and children ~ Provide access to parental skills coaching
2	Include 3-year-olds in pre-K programs.
3	Expand pre-K programs from half days to full days.
4	Expand the role of early childhood education in the public school system.
5	Increase investment in existing early childhood education programs and public-private partnerships such as SixPence and Step Up to Quality. ~ Expand public-private partnerships with pediatricians and other healthcare professionals to better reach vulnerable families
6	Increase compensation for early childhood education and childcare workers and provide more opportunities for education and professional development.

Health Care

Goal: Promote positive health outcomes, wellness, and prevention through access to good quality, affordable health care for low income families

Physical and mental health are critical components of a parent's ability to participate in the labor force and effectively raise their children and also of a child's ability to appropriately grow and develop. The key to children's healthy development is having parents who are physically and mentally capable of providing a stable, nurturing environment.[110]

Poverty contributes to poor health outcomes. Poor people have lower life expectancies, a higher prevalence of chronic illnesses and health conditions, and more unmet health needs. But poor health also contributes to poverty. People with chronic medical conditions frequently are poor because they cannot work and people who suffer a sudden decline in health often become poor after losing their job.[111]

Health insurance makes a difference in whether and when people get necessary medical care, where they get their care, and ultimately, how healthy they are. Uninsured adults are far more likely than those with insurance to postpone health care or forgo it altogether.[112] The consequences can be severe, particularly when preventable conditions or chronic diseases go undetected.

There has been a preference for state rather than federal control of how health care assistance is administered and health care assistance for the poor has been administered more as a welfare program than a part of a national system of financing health care. Both of these conditions have contributed to large disparities across states in who among the poor has access to what types of medical care.[113] Medicaid, covers parents receiving cash assistance, low-income children and pregnant women.[114] Millions of poor uninsured adults fall in a "coverage gap" because they earn too much to qualify for Medicaid but not enough to qualify for Marketplace premium tax credits. Most uninsured people are in working families with low incomes.

Access to health care for children is viewed as a good investment because healthier people are more productive members of society.[115] The Children's Health Insurance Program (CHIP) provides essential medical care for vulnerable children, but applying and establishing eligibility can take a significant amount of time. To simplify the process and increase enrollment of eligible children in CHIP, streamlined procedures such as express lane eligibility (which allows using eligibility for other public programs such as TANF or SNAP to determine if a child is eligible for CHIP) or presumptive eligibility (which allows health care providers to make preliminary eligibility decisions in order for individuals to receive the care they need when they need it) could be instituted.

Providing the health care families need when and where they need it requires a strong infrastructure of facilities and providers ready to serve the neediest of the needy. Since 1965 the federal government has funded Community Health Centers (CHCs) to provide medical care to the poor and uninsured. Community Health Centers are a successful model combining resources of local communities with federal funds for providing affordable and accessible health care driven by the needs of the communities they serve. They increase access to crucial primary care by reducing barriers such as cost, lack of insurance, distance, and language for their patients. [116]

Mental illness affects many Americans and disproportionately affects low-income vulnerable families, who typically have less access to treatment for serious problems. Untreated depression affects large numbers of families and poses risks to children's safety and cognitive development. Depression is widespread among poor and low-income mothers, including mothers of very young children.[117] Strong and consistent evidence shows that a mother's untreated depression undercuts young children's development and may have lifelong negative effects.[118]

	Task Force Recommendations Increase Access to High Quality, Affordable Health Care
1	Expand Medicaid to ensure access to health care for those in the coverage gap,
2	Allow automatic eligibility for CHIP based on eligibility for TANF and SNAP recipients and presumptive eligibility determination by health care providers.
3	Ensure availability of and access to mental and behavioral health services.
4	Expand eligibility for family planning services.
5	Increase investment in Community Health Centers (CHC) to expand their availability in underserved areas.
6	Better documentation of services provided to low income patients by hospitals who receive tax advantages and encouragement to expand services for this population.
7	Develop state-level measures to control healthcare costs, up to and including a statewide public health insurance option.

Child Care

Goal: Ensuring families have access to high-quality affordable child care.

Background. High-quality child care that supports children's healthy development is crucial for working families. For vulnerable children, especially, it can help mitigate the negative effects of poverty and create lifelong benefits.

While parents are children's first and most important teachers, child care programs provide early learning opportunities for millions of young children daily and have a profound impact on their development and readiness for school. For children who arrive at school without the skills needed for success, over 85% are still behind in the 4th grade. [119]

Caregivers can influence the cognitive and school performance outcomes of all children but have the greatest effect on the most vulnerable. Quality really does matter. For vulnerable children high-quality programs provide additional benefits and low-quality programs have even greater negative impacts.[120] Children who receive high-quality child care have fewer behavioral problems and have shown better socioeconomic and health outcomes as adults. Unfortunately, high-quality, stable child care is expensive and the cost is prohibitive for many families. In 2014, the average annual cost for an infant in center-based care was greater than the cost of a year of public in-state college education in Nebraska and 27 other states. In Nebraska it costs over $500 a year more to care for an infant in a child care center than for a year of public college tuition ($7,926 vs. $7,404). [121]

Most child care centers operate Monday through Friday during regular business hours, yet parents' schedules are nonstandard, irregular, and unpredictable. There are currently few center-based child care programs that can offer care to those families that need it during nontraditional hours. [122]

Research shows that child care assistance helps working parents experience fewer missed days, schedule changes and lost overtime hours.[123] Parents with assistance are able to work more hours while remaining at the same employer for longer periods. Women of all education levels are 40% more likely to remain employed after two years after receiving assistance for child care costs.[124] Child care subsidy policies can significantly impact access to high quality child care for many families

While the consequences of the lack of affordable quality child care are often overlooked, the problems produced are real and severe. It is estimated that US businesses lose approximately $4.4 billion annually due to employee absenteeism because of child care problems.[125]

Task Force Recommendations Expand Access to High-Quality Affordable Child Care	
1	Increase payment for child care to ensure availability of high-quality developmental care
2	Increase eligibility for child care assistance to 200% of the FPL (federal poverty level).
3	Increase initial and ongoing child care subsidy eligibility to address the cliff effect
4	Pursue options to encourage greater participation in the Step Up to Quality program by providers who accept child care subsidies ~ Reach out to more parents with information on the Step Up to Quality program ~ Lower the threshold subsidy received amount to require provider participation ~ Increase reimbursement rates for providers in Step Up to Quality

Fair Credit and Financial Literacy

Goal: Ensure families are protected from unfair lending practices and have the skills and knowledge they need to be financially literate.

Background: Poor families trying to obtain credit encounter many challenges, ranging from unfair and predatory lenders to abusive debt collection practices. Nebraska does not currently regulate either of these areas.[126] Additionally, if families have limited knowledge or experience managing personal finances, they may have an even harder time making ends meet or planning for the future.

The majority of American households require some amount of credit to mange their finances, but with limited income and without access to traditional credit or savings to fall back on, families are left with few options. Not surprisingly many turn to the most accessible source of quick cash – payday loans. Predatory lending strips wealth from financially vulnerable families and leaves them with fewer resources to devote to building assets and climbing the economic ladder. Payday loans are one of the most prolific and wealth-stripping short-term loan products. [127] Lenders often charge exorbitant fees and interest rates, lend without regard to borrowers' ability to repay, continually refinance loans over a short period of time, and often cause loss of a borrower's assets, such as their cars or bank accounts.

Borrowers who use predatory small-dollar loan products often pay more for loans than other consumers. Although the payday lending industry claims these loans are one-time loans, the average payday borrower remains in debt for more than half of a year.[128]

In recent years, the debt collection industry—which includes both debt buyers and debt collectors—has greatly expanded. With this growth, there has also been an increase in abusive debt collection practices, resulting in faulty judgments against consumers, leading to wage or benefit garnishment, frozen bank accounts, and ruined credit records.[129]

Financial literacy – the ability to manage resources and make effective financial decisions--can be as important a determinant of an individual's long-term financial security as his or her income, health or education. Financial literacy leads to better personal finance behavior. A variety of studies show that individuals with higher levels of financial literacy make better personal finance decisions. Those who are financially illiterate are less likely to have a checking account, rainy day emergency fund or retirement plan, or to own stocks. They are also more likely to use payday loans, pay only the minimum amount owed on their credit cards, have high-cost mortgages, and have higher debt and delinquency level. From knowing how to create and manage a household budget to learning how to invest money to start a business, financial literacy is essential to a family's ability to build and protect assets. Ensuring that children receive financial education in school is one way that states can help the next generation achieve a life that is financially stable and secure. Adults in public benefit programs who lack financial literacy skills would also benefit from this type of instruction.

	Task Force Recommendations Improve Access to Fair Credit and Financial Literacy
1	Protect consumers from payday loans and unfair lending practices. ~ Institute limits on payment amounts, loan duration and charges
2	Enact state protections from debt collectors.
3	Offer financial competency courses in high school and for recipients of public benefits.

Housing

Goal: Ensure families have access to high-quality, affordable housing.

Background: Having a safe, affordable place to live provides families physical and financial security. Today the lack of high quality, affordable housing is one of the most dire problems facing low-income households.

Home ownership is one of the best ways low-income and minority households can build wealth. While home equity represents, at the median, 40% of the net worth of white families, it represents 57% of the net worth of African American homeowners and 71% of the net worth of Hispanic families.[130]

Without affordable home ownership as an option, households turn to renting. But renting doesn't equate to saving money on housing costs. HUD reports that a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.[131]

Housing is the single largest expense for most families. Today, the majority of poor renting families spend at least half of their income on housing. And almost a quarter pay over 70% of their income to cover the rent and keep the lights on.[132]

Low-income women, especially poor black women, are at high risk of eviction.[133] Among renters, over one in five black women report having been evicted sometime in their adult life. The same is true for roughly one in twelve Hispanic women, and one in fifteen white women.[134]

Children also are at heightened risk of eviction. One study found that among tenants who appear in court, children play a major role in determining who receives an eviction judgment. If a tenant in eviction court lives with children, her or his odds of receiving an eviction judgment almost triple, even after taking into account how much is owed to the landlord, household income, and several other key factors.[135]

The consequences of eviction are many. Eviction is a leading cause of homelessness, especially for families with children.[136] Families involuntarily displaced from their homes often end up in worse neighborhoods. Tenants evicted through the court system carry the judgment on their record. An eviction judgment makes it difficult to secure decent housing in a safe neighborhood, as many landlords reject anyone with a recent eviction.[137]

Inability to pay is not the only reason for a forced move. It is estimated about 28% of dislocations are due to landlord foreclosure and building condemnation, often exposing tenants to a range of illegal and egregious landlord abuses, including failing to provide notice of foreclosure, failing to inform tenants about utilities shutoff, and failing to maintain properties during the foreclosure process.[138]

The high cost of housing creates a significant hardship for millions of low-income Americans. Providing stable housing and lowering evictions have the potential to decrease poverty and homelessness and stabilize families, schools, and neighborhoods. Federal rental assistance, including public housing and vouchers for private rentals, help approximately 5 million low-income households afford a place to live. Because of funding limitations only about 25% of needy families with children receives assistance.[139] Housing trust funds help to address this issue by using dedicated public monies for a variety of affordable housing solutions, including the construction, rehabilitation, and preservation of affordable housing.[140]

Task Force Recommendations Increase Access to High-Quality, Affordable Housing	
1	Increase direct investment in affordable housing through the use of the Affordable Housing Trust Find and expanded state bonding authority.
2	Protect homeowners and tenants through greater enforcement of housing laws.
3	Create a rental housing subsidy or voucher program for low income families with a special focus on areas where high rents are prevalent.
4	Target housing investment in areas with housing shortages and the greatest amount of need. ~ Encourage creation of a state leadership position to oversee affordable housing and home ownership issues
5	Promote policies that increase the stability of residential areas. ~ Address substandard housing issues ~ Build strong supportive neighborhoods ~ Involve community members in leadership roles

Language Access

Goal: Alleviate language barriers and improve communication among Nebraska's diverse populations

Background: Nebraska and the nation are experiencing a demographic transformation of the population of families with young children. Children from immigrant families represent a large and rapidly growing segment of the population.

Between 1990 and 2011-13 the number of immigrant-origin children in Nebraska increased by 480.8% (from 4,000 to 23,000) making Nebraska number four on the list of states with the fastest-growing immigrant origin population.[141] During the same period, the percent of children from U.S. born families decreased by 9.2% (140,000 to 127,000). [142]

Children in immigrant families are more likely to be living in poverty, less likely to benefit from work supports and have limited access to public assistance and health services. Children with immigrant parents are also less likely to be enrolled in a prekindergarten program[143] The growing number of children and families of immigrant origin has dramatically increased linguistic and cultural diversity, raising challenges on how to build a culturally sensitive system with the capacity to better serve these families.

Immigrant parents face many obstacles when trying to access the local supports and services they need such as healthcare, education, employment, and housing. Limited English proficiency, lack of legal status, and cultural preferences all result in barriers to seeking or getting help. In addition, immigrants may distrust public systems, and fear and mistrust may keep families from seeking services despite hardships.[144]

Language is often the biggest challenge to immigrant families and creates a poverty trap for families. English proficiency impacts employment outcomes, family responsibilities, and a child's academic success. Higher proficiency in English among parents is associated with better academic and economic outcomes for their children.[145]English language learner students –students whose native language is not English or who come from environments where English is not the dominant language – are more likely to attend high-poverty schools where resources are limited. Moreover, they must acquire language skills while studying the same content areas as their English-speaking peers, essentially doing double the work.

English as a Second Language (ESL) classes can help school-age children and adults learn English listening, reading, and writing skills. These classes can also help them develop conversational and culturally appropriate speaking skills. Improved communication makes it easier for parents to become more self-reliant and increases assimilation into their communities, find suitable employment, advocate for their families, and access the services and supports they need.

Task Force Recommendations Improve Communication and Remove Language Barriers	
1	Provide families with services that respect cultural differences and foster communication.
2	Expand and promote the availability of English as a Second Language (ESL) classes.
3	Increase funding for English language learners in public schools, community colleges, and public/private partnerships.

Task Force History and Activities

Legislative History

The Intergenerational Poverty Task Force was created in 2015 by LB35 (Mello) and eventually passed as part of LB607 which was signed into law on May 27, 2015. It is codified in statute at Neb. Rev. Stat. §50-429-§50-433. (See Appendix V for content of the statutes.)

The task force was charged with:

- Identifying and studying intergenerational poverty in Nebraska;
- Evaluating the efficacy and efficiency of current anti-poverty efforts; and
- Recommending policies to help Nebraska's children and families escape the cycle of poverty.

The task force began work in September 2015 with a meeting of its Executive Committee to elect presiding officers and select 14 members to form an Advisory Committee in accordance with the requirements set forth in Neb. Rev. Stat. §50-429.

Task Force Activities

The task force convened its first full meeting on October 17, 2015. Over the course of the next 11 months, the task force met eight times to collect and process information and ultimately craft the final recommendations contained in this report. The final meeting was held on October 7, 2016. These activities fulfill the mandated duties of the task force set forth in Neb. Rev. Stat. §50-430.

A list of the speakers and the topics covered at each meeting follows. A synopsis of each speaker's presentation can be found in Appendix VI.

Meetings of the Intergenerational Poverty Task Force

October 17, 2015
Topic*: **Data and Demographics***

- Jerry Deichert, Center for Public Affairs Research, University of Nebraska-Omaha
- Keisha Patent, Legislative Research Office

November 16, 2015
Topic*: **Public Assistance Programs***

- Rochelle Finzel, National Conference of State Legislatures
- Doug Weinberg, Director of Children & Family Services - Nebraska Department of Health and Human Services
- County Officials: Deb Redding (Douglas County general assistance), Sara Hoyle (Lancaster County Human Services Director), Marla Conley (Hall County Clerk), and Sharon Boehmer (Sarpy County Human Services Director).
- Judi gaiashkaibos, Nebraska Commission on Indian Affairs

December 8, 2015

Topic: ***Workforce and Education***

- Matt Blomstedt, Commissioner of Education, State of Nebraska
- Bryan Seck, Homeless Outreach Coordinator - Lincoln Public Schools
- Nick Bourke, Pew Charitable Trusts
- Representatives of the Nebraska Department of Labor: Commissioner John Albin, Joan Modrell, and Evan Littrell

June 3, 2016

Topic: ***Finance, Housing, Transportation***

- Kari Ruse, Nebraska Department of Roads
- Julie Kalkowski, Financial Hope Collaborative, Creighton University
- Amber Hansen, Community Action of Nebraska
- Lisa Cameron, Credit Advisors
- Ed Leahy, Family Housing Advisory Services

July 8, 2016

Topic: ***Children's Issues***

- Amy Bornemeier and Rosie Zweibeck, Sixpence Program
- Dr. Iheoma Iruka, Buffett Early Childhood Institute
- Dr. Renaisa Anthony, UNMC College of Public Health
- Jen Utemark and Tom Goeschel, Nebraska Department of Education
- Jennifer Auman, Nebraska DHHS Maternal, Infant, and Early Childhood Visiting Program
- Doug Weinberg, Director of Children and Family Services- Nebraska Department of Health and Human Services
- Mary Fraser Meints, Executive Director, Youth Emergency Services

August 5, 2016

Topic: ***Healthcare***

- Joel Dougherty, CEO - One World Community Health Centers
- Claudia Severin, Division of Medicaid and Long Term Care- Nebraska Department of Health and Human Services
- Brad Meurrens, Disability Rights Nebraska
- Marty Fattig, CEO Nemaha County Hospital - Chair, Rural Health Advisory Commission
- Topher Hansen, CEO – Centerpointe

September 9, 2016

Topic: ***Two-Generation Strategies***

- Portia Kennel, Buffett Early Childhood Fund
- Liz Hruska, Legislative Fiscal Office
- Aubrey Mancuso, Voices for Children
- Milo Mumgaard, Legal Aid of Nebraska
- Amy Miller, American Civil Liberties Union of Nebraska

October 7, 2016

Topic: ***Final Recommendations***

Notes

[1] Fass, S., Alden Dinan, K., Arantani, Y. (December 2009). "Child Poverty and Intergenerational Mobility." National Center for Children in Poverty.

[2] Mitnik, P.A., Grusky, D.B. (July 2015). "Economic Mobility in the United States. Philadelphia: The Pew Charitable Trusts.

[3] The Council of Economic Advisors, Executive Office of the President of the United States. (January 2014). "The War on Poverty 50 Years Later: A Progress Report." https://www.whitehouse.gov/sites/default/files/docs/ 50th_anniversary_cea_report_-_final_post_embargo.pdf Accessed 12/04/2016.

[4] Mitnik, *op. cit.*

[5] Wagmiller, Jr., R.L. and Adelman, R.M. (November 2009). "Childhood and Intergenerational Poverty: The Long-Term Consequences of Growing Up Poor." Washington, D.C.: National Center for Children in Poverty

[6] *Ibid.*

[7] AAP Council on Community Pediatrics. (2016)."Poverty and Child Health in the United States." *Pediatrics.* 137(4):320160339.

[8] Ratcliffe, C., Levins, N. (October 17, 2016). "Seven things you should know about childhood poverty." *Urban Wire*. Washington, DC: Urban Institute.

[9] Corcoran, M. (1995). "Rags to Rags: Poverty and Mobility in the United States." *Annual Revue of Sociology.* 21:237-67.

[10] Brooks-Gunn, J., Duncan, G.J., "The Effects of Poverty on Children." *Future Child*. 1997:7(2):55-71.

[11] Children's Defense Fund. (2015). "Ending Child Poverty Now." Washington, D.C.: Children's Defense Fund.

[12] AAP Council on Community Pediatrics. *op. cit.*

[13] Haskins R. (February 20, 2008). "Education and Economic Mobility." *Getting Ahead or Losing Ground*: *Economic Mobility in America*. The Brookings Institution.

[14] Belfield, C.R., Levin, J.M., eds. (2007).*"The Price We Pay: Economic and Social Consequences of Inadequate Education."* Washington, D.C.: Brookings Press.

[15] Corcoran, *op. cit.*

[16] Holzer, H., Schanzenbauch, D.W., Duncan, G.J., Ludwig, J. (2008). "The Economic Costs of Childhood Poverty in the United States. *Journal of Child Poverty*. 14(1):41-61.

[17] Corcoran, *op.cit*.

[18] The American Community Survey (ACS) is an ongoing survey that provides information on a yearly basis about the nation and its people. Information from the survey generates data that help determine how more than $400 billion in federal and state funds are distributed each year. The ACS collects data including jobs and occupations, educational attainment, veterans, whether people own or rent their home, and other topics.

[19] Lei, S. (December 15, 2013). "The Unwaged War on Deep Poverty." http://www.urban.org/features/unwaged-war-deep-poverty Accessed 11/21/2016.

[20] Bassett, M. (Summer 2014). "Considering Two Generation Strategies in the States." http://www.workingpoor-families.org/wp-content/uploads/2014/09/WPFP-Summer-2014-Brief.pdf Accessed: 11/12/2016

[21] U.S. Dept. of Health and Human Services. "Aid to Families with Dependent Children (AFDC) and Temporary Assistance for Needy Families: An Overview." https://aspe.hhs.gov/aid-families-dependent-children-afdc-and-temporary-assistance-needy-families-tanf-overview Accessed 12/04/2016.

[22] U.S. Dept. of Health and Human Services. "A Brief History of the AFDC Program." https://aspe.hhs.gov/sites/default/files/pdf/167036/1history.pdf Accessed 12/04/2016.

[23] Harington, M., (1962). *The Other America*. New York: Macmillan.

[24] The Council of Economic Advisors, Executive Office of the President of the United States. *op. cit.*

[25] *Ibid.*

[26] Matthews, D. (January 8, 2014). "Everything you need to know about the war on poverty." *The Washington Post*

[27] Proctor, B., Semega, J., and Kollar, M. (September 2016). "Income and Poverty in the United States:2015". Washington, D.C.: U.S. Department of Commerce.
[28] The Council of Economic Advisors, Executive Office of the President of the United States, *op. cit.*
[29] *Ibid.*
[30] Department of Human Services. Aid to Families with Dependent Children (AFDC) and Temporary Assistance for Needy Families: An Overview., *op. cit.*
[31] Golden, O. (June 22, 2016). "Testimony on Renewing Communities and Providing Opportunities through Innovative Solutions to Poverty. Presented to the Committee on Homeland Security and Government Affairs." CLASP http://www.clasp.org/resources-and-publications/publication-1/2016-06-22OOlivia-Golden-Senate-HSGA-Testimony.pdf Accessed 12/04/2016.
[32] Shapiro, I. (August 2, 2016). "The Safety Net's Impact: A State by State Look." Center on Budget and Policy Priorities.
[33] Scott, M., Popkin, S., and Simington, J. (January 2016). "A Theoretical Framework for Two-Generation Models: Lessons from the HOST Demonstration." Washington, D.C.: The Urban Institute.
[34] *Ibid.*
[35] *Ibid.*
[36] Shonkoff, J. and Garner, A., et. al. (2012). "The Lifelong Effects of Early Childhood Adversity and Toxic Stress." *Pediatrics*. 129, no. 1.
[37] Schmit, S., Matthews, H., and Golden, O. (July 9, 2014). "Thriving Children, Successful Parents: A Two-Generation Approach to Policy." Washington, D.C.: CLASP.
[38] Sims, M., Mosle, A., et. al. (March 2016). "Making Tomorrow Better Together, Report of the Two-Generation Outcomes Working Group." Washington, DC: Ascend at the Aspen Institute.
http://b.3cdn.net/ascend/4853b52998d7ab60b9_p6m6bexnf.pdf
[39] Brooks, J. McGroder, S. and Cawthorne, A. "Tackling Intergenerational Poverty: How Governors Can Advance Coordinated Services for Low-Income Parents and Children." August 26, 2015. Washington, D.C.: National Governors Association Center for Best Practices.
[40] Chase-Lansdale, P. Lindsay, and Jeanne Brooks-Gunn. 2014. "Two-Generation Programs in the Twenty-First Century." Future of Children 24 (1): 13–40.
[41] Thompson, *op. cit.*
[42] Thompson, *op.cit.*
[43] Shondoff, J. and Fisher, P. (November 25, 2013). "Rethinking evidence-based practice and two-generation programs to create the future of early childhood policy." *Developmental Psychology.* 4 Pt.2 1635-53.
[44] Scott, *op. cit.*
[45] *Scott,* op. cit.
[46] Ascend. "Two-Generation Playbook." Washington, D.C.: The Aspen Institute.
[47] Brooks, *op. cit.*
[48] Brooks, *op. cit.*
[49] Brooks, *op cit.*
[50] Chase-Landsdale, *op. cit.*
[51] Ascend at the Aspen Institute. (February 9, 2012). "Two-Generations One Future: Moving Parents and Children Beyond Poverty Together". https://dorutodpt4twd.cloudfront.net/content/uploads/files/content/docs/pubs/Ascend-Report-022012.pdf. Accessed 11/04/2016.
[52] Ascend at the Aspen Institute. (February 9, 2012) *op. cit.*
[53] *Ibid.*
[54] *Ibid.*
[55] Sommer, T.E., Sabol, T.J., Chase-Lansdale, P.L. Brooks-Gunn, J. (December 2014)."Two-generation education programs for parents and children". In S. Jones & N. Lesaux (Eds), The leading edge of early childhood education: Linking science to policy for a new generation of pre-kindergarten. Boston, MA: Harvard Education Press.
[56] Ascend at the Aspen Institute. (September 2016). "Two-Generation Playbook". http://ascend.aspeninstitute.org/resources/two-generation-playbook . Accessed 11/17/2016.
[57] *Two-Generations One Future: An Analogy from the Ascend Fellowship.* Ascend at the Aspen Institute. http://b.3cdn.net/ascend/5d2d0cd2503a267147_ugym60hk5.pdf. Accessed 12/01/2016.

[58] Smith, T. and Coffey, R. (2014 September). "Two-Generation Strategies for Expanding the Middle Class". Austin, TX: Ray Marshall Center, LBJ School of Public Affairs, The University of Texas at Austin
[59] The Annie E. Casey Foundation. (2014). "Creating Opportunity for Families: a two-generation approach." Baltimore, MD.
[60] Chase-Lansdale, *op cit*
[61] King, C.T., Hernandez, D.J., (2015) "Measuring the Results of Two-Generation Anti-Poverty Strategies. *Two Generations, One Future: An Anthology from the Ascend Fellowship.*
[62] U,S. Dept. of Health and Human Services. http://www.acf.hhs.gov/2016/speeches/two-generation-strategies-at-acf. Accessed 12/02/2016.
[63] U.S. Dept. of Education. http://www2.ed.gov/programs/promiseneighborhoods/index.html Accessed 12/02/2016.
[64] Brooks, J., McGroder, S., and Cawthorne, A., "Tackling Intergenerational Poverty: How Governors Can Advance Coordinated Services for Low-Income Parents and Children. Washington , D.C.: National Governors Association Center for Best Practices
[65] King, C., Juniper, C., Coffey, R., Smith, R. (August 2016). "Promoting Two-Generation Strategies: A Getting-Started Guide for State and Local Policymakers." Austin, TX: Ray Marshall Center for the Study of Human Resources at the University of Texas at Austin.
[66] Mosle, A., Patel, N., and Stedron, J. (October 2014). "Top Ten for 2Gen: Policy Ideas & Principles to Advance Two-Generation Efforts." Washington, D.C.: Ascend at the Aspen Institute.
[67] Report of the Executive Director of the Commission on Children. (December 2014). "A Two-Generational Approach: Helping Parents Work and Children Thrive". http://www.cga.ct.gov/coc/two-generation.htm Accessed 11/17/2016.
[68]Department of Workforce Services. https://jobs.utah.gov/edo/intergenerational/igpr.html
[69]Office of Family Assistance. (April 12, 2016). "Strengthening TANF Outcomes By Developing Two-Generation Approaches To Build Economic Security." Administration for Children & Families. U.S. Department of Health and Human Services.
http://www.acf.hhs.gov/ofa/resource/tanf-acf-im-2016-03. Accessed 12/06/2016.
[70] http://partnersforourchildren.org/policy/bill-tracker/hb-2518-relating-reducing-intergenerational-poverty
[71] Office of Family Assistance, *op. cit.*
[72] Maine Equal Justice Partners. "Parents as Scholars." Augusta, ME. http://www.mejp.org/content/parents-scholars-pas-program-guide-pdf. Accessed 12/06/2016/
[73] Office of Family Assistance. *op.cit.*
[74] King, *op.cit.*
[75]Scott, *op.cit.*
[76] King, *op. cit.*
[77] "About us: Jeremiah Program. (2011) http://www.jeremiahprogram.org/about-us/ Accessed 11/03/2016
[78] *Ibid.*
[79] *Ibid.*
[80] The Annie E. Casey Foundation. (2014). "Creating Opportunity for Families: a two-generation approach." Baltimore, MD: The Annie E. Casey Foundation.
[81] http://www.collegeandcommunity.org/index.html
[82] King, *op. cit.*
[83] *King, op. cit.*
[84]Jobs for the Future. o*p.cit.*
[85] Davis, M., Patel, N., and Mosle, A. (2015). "Connecting, Aligning, and Producing Intergenerational Success: The Ascend Network." *Two Generations One Future: An Anthology from the Ascend Fellowship.* Washington, D.C. Ascend at the Aspen Institute.
[86] Ascend at the Aspen Institute. (February 9, 2012) *op. cit.*
[87] King, *op. cit.*
[88] *Ibid.*
[89]Percentage of jobs in occupations with median annual pay below 100% poverty threshold for a family of four ($23,624), 2013
[90] Schmit, *op. cit.*

[91] *Ibid.*

[92] *Ibid.*

[93] Wiedrich, K., Sims, Jr., L., Weisman, H., Rice, S., and Brooks, J. (January 2016). The Steep Climb to Economic Opportunity for Vulnerable Families". Corporation for Enterprise Development.

[94] The Women's Foundation of Colorado. "What is the "Cliff Effect." http://www.wfco.org/document.doc?id=520 . Accessed 11/06/2016.

[95] Corporation for Enterprise Development. (January 2016). "Assets & Opportunity Scorecard". http://scorecard.assetsandopportunity.org/latest/measure/asset-limits-in-public-benefit-programs. Accessed 12/04/2016.

[96] Lavere, A., Griffin, K., et. al. (2016). "The Role of Asset Building in Generational Success." *Two-Generations One Future: An Analogy from the Ascend Fellowship.* Ascend at the Aspen Institute. http://b.3cdn.net/ascend/5d2d0cd2503a267147_ugym60hk5.pdf. Accessed 12/01/2016.

[97] Nebraska Individual Income Tax Data for Resident Returns by Size of Adjusted Gross Income for Tax Year 2014: Table F2.

[98] Ascend at the Aspen Institute. (September 2016). *op. cit.*

[99] "Parents and the High Costs of Child Care: 2015 Report." Child Care of America. http://www.usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/Parents and the High Cost of Child Care 2015 Report, Child Care Aware of America Accessed 11/25/2016.

[100] Heckman, J. J. (2008). "Return on investment: Cost vs. Benefits: The Arguments in a Nutshell."https://childandfamilypolicy.duke.edu/pdfs/10yranniversary_Heckmanhandout.pdf

[101] Committee for Economic Development (2012). Unfinished Business: Continued Investment in Child Care and Early Education is Critical to Business and America's Future. Retrieved November 20, 2016 from http://www.ncsl.org/documents/cyf/CEDUnfinishedBusinessReportpdf.pdf

[102] Fight Crime: Invest in Kids. (2013). I'm the guy you pay later. Retrieved November 14, 2016, from http://cdn.fightcrime.org/wp-content/uploads/I'm_The_Guy_Report.pdf

[103] An independent analysis of over 20 preschool programs demonstrated that quality preschool returned an average "profit" to society of $15,000 for every child served, by cutting crime and the cost of incarceration, and reducing other costs such as special education and welfare. *Ibid.*

[104] Center for the Study of Social Policy. "Results-Based Public Policy Strategies for Reducing Child Poverty." Washington, D.C.

[105] Schmit, *op. cit.*

[106] Early Childhood Development & Learning, Children's Defense Fund http://www.childrensdefense.org/policy/earlychildhood Accessed November 27, 2016.

[107]Haskins, R., (February 2008) "Education and Economic Mobility". *Getting Ahead or Losing Ground: Economic Mobility in America.* Washington, D.C: The Brookings Institution.

[108] Institute of Medicine and National Research Council. (2015). *Transforming the Workforce for Children Birth Through Age 8: A Unifying Foundation*. Washington, DC: The National Academies Press. doi:10.17226/

[109] Gould, E. (November 5, 2015). Child care workers aren't paid enough to make ends meet. Economic Policy Institute. http://www.epi.org/publication/child-careworkers-arent-paid-enough-to-make-ends-meet/#canchild-care-workers-afford-child-care?

[110] Schmit, S., Matthews, H., and Golden, O. (July 9, 2014). "Thriving Children, Successful Parents: A Two-Generation Approach to Policy." Washington, D.C.: CLASP.

[111] Swartz, K. (Fall 2009). "Health care for the poor: For whom, what care, and whose responsibility. *Focus*. Vol. 26. No. 2.

[112] *Ibid.*

[113] *Ibid.*

[114] Assets & Opportunity Scorecard. (January 2016). http://scorecard.assetsandopportunity.org/latest/measure/medicaid-expansion Accessed: 11/22/2016.

[115] Swartz, K. *op. cit.*

[116] National Association of Community Health Centers. http://nachc.org/about-our-health-centers/. Accessed 11/08/2016.

[117] Veriker, T., Macomber, J. and Golden, O. (2010). Infants of Depressed Mothers Living in Poverty: Opportunities to Identify and Serve." Urban Institute http://www.urban.org/UploadedPDF/412199-infants-of-depressed.pdf

[118] National Research Council and Institute of Medicine (NRC/IOM) (2009). "Depression in Parents, Parenting, and Children: Opportunities to Improve Identification, Treatment, and Prevention." https://www.nap.edu/download/12565. Accessed 12/04/2016.

[119]ChildCare Aware of America. (2015). "Parents and the High Cost of Child Care." http://usa.childcareaware.org/wp-content/uploads/2016/05/Parents-and-the-High-Cost-of-Child-Care-2015-FINAL.pdf . Accessed 11/22/2016.

[120] Matthews, D. (February 14, 2013). James Heckman: In early childhood education, 'Quality really matters.' Washington Post, http://www.washingtonpost.com/blogs/wonkblog/wp/ 2013/02/14/james-heckman-in-early-childhoodeducation-quality-really-matters. Accessed 11/26/2016.

[121] ChildCare Aware of America, *op. cit.*

[122] ChildCare Aware of America, *op. cit.*

[123] ChildCare Aware of America, *op. cit.*

[124] Johnson, M. (2015). Child Care Assistance: Georgia's Opportunity to Bolster Working Families, Economy. Georgia Budget and Policy Institute. http://gbpi.org/wp-content/uploads/2015/03/ChildCare-Report-2015.pdf

[125] Shellenback, K. (2004). Child care and parent productivity: Making the business case. Cornell University Linking Economic Development and Child Care Research Project. http://s3.amazonaws.com/mildredwarner.org/attachments/000/000/074/original/154-21008542.pdf

[126] Corporation for Enterprise Development. "Assets & Opportunity Scorecard." http://scorecard.assetsandopportunity.org/latest/state/ne. Accessed 11/28/2016

[127] Assets & Opportunity Scorecard. http://scorecard.assetsandopportunity.org/latest/measure/predatory-small-dollar-lending-protections. Accessed 11/30/2016.

[128] *Ibid.*

[129] *Ibid.*

[130] Center for the Study of Social Policy. (February 2003). "Improving the Economic Success of Families." Washington, D.C.

[131] HUD. "Affordable Housing." https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing. Accessed 12/03/2016.

[132] Desmond, M. (March 2015). "Unaffordable America: Poverty, Housing and Eviction." *Fast Focus.* Madison, WI: Institute for Poverty Research.

[133] *Ibid.*

[134] *Ibid.*

[135] *Ibid.*

[136] *Ibid.*

[137] *Ibid.*

[138] Assets & Opportunity Scorecard. Corporation for Enterprise Development. http://scorecard.assetsandopportunity.org/latest/measure/tenant-protections-from-foreclosure. Accessed 12/03/2016.

[139] Children's Defense Fund (2015). *op. cit.*

[140] National Council of State Housing Agencies. "Housing Trust Fund." https://www.ncsha.org/advocacy-issues/housing-trust-fund. Accessed 12/02/2016.

[141] Park, M., McHugh, M., et al. (April 2015). "Immigrant and Refugee Workers in the Early Childhood Field: Taking a Closer Look." Washington, D.C.: Migration Policy Institute

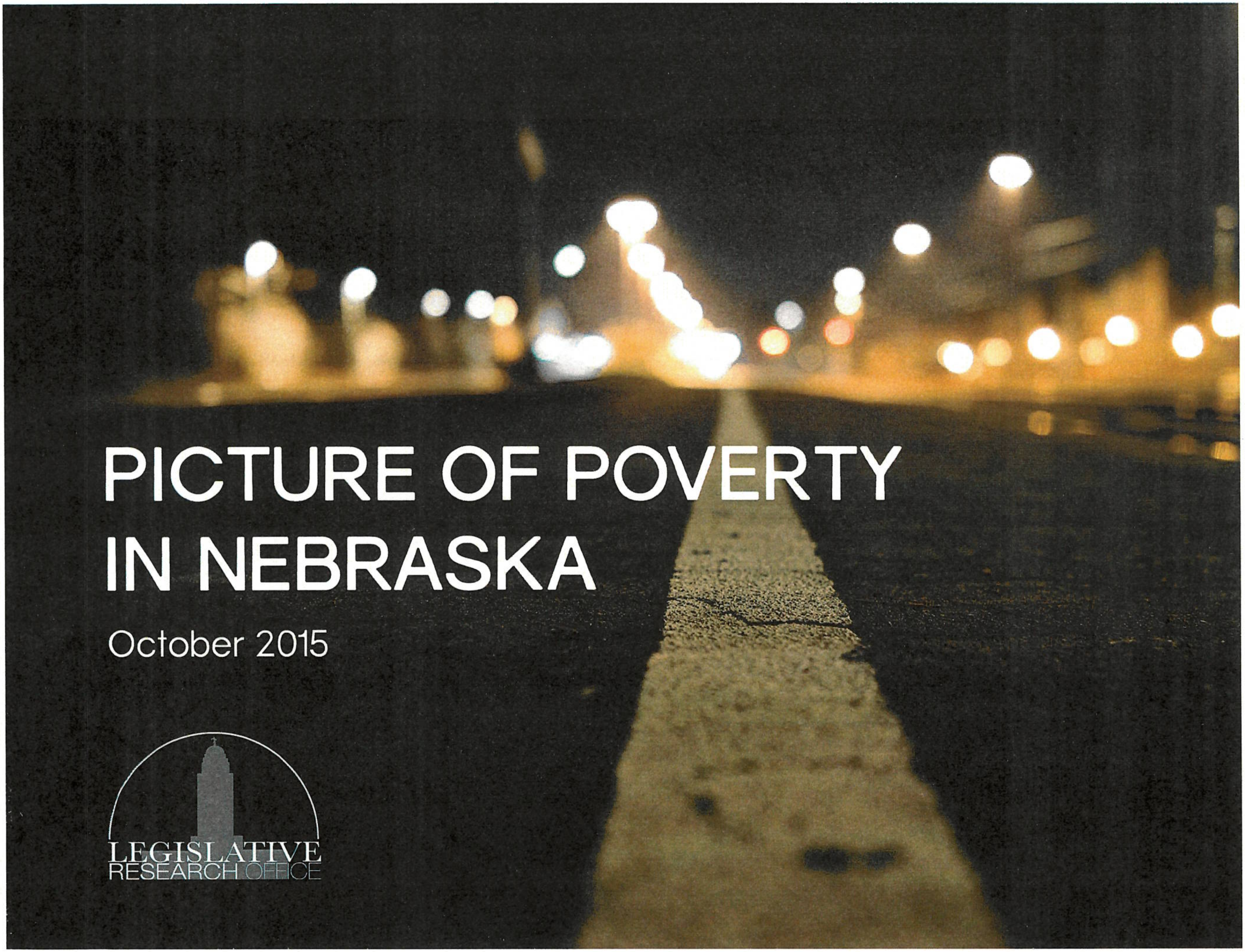
[142] *Ibid.*

[143] Center for the Study of Social Policy. (March 2014). "Results-Based Public Policy Strategies for Reducing Child Poverty."

[144] King, C.T., Hernandez, D.J., (2015) "Measuring the Results of Two-Generation Anti-Poverty Strategies. *Two Generations, One Future: An Anthology from the Ascend Fellowship.*

[145] https://talkpoverty.org/2015/05/12/unspoken-problem-language-barriers-poverty-aapi-community/

Appendix I
Picture of Poverty in Nebraska



PICTURE OF POVERTY IN NEBRASKA

October 2015

LEGISLATIVE RESEARCH OFFICE

Published by
Legislative Research Office
Nancy Cyr, Director
Nebraska Legislature
State Capitol
P.O. Box 94604
Lincoln, NE 68509
402-471-2221

LEGISLATIVE RESEARCH OFFICE

October 2015
Research Report 2015-4

Prepared by:
Keisha Patent
Legal Counsel, Legislative Research Office

Jerry Deichert
Director, Center for Public Affairs Research, University of Nebraska at Omaha

Table of Contents

Introduction

As the Intergenerational Poverty Task Force, created by the Legislature in 2015 via the enactment of LB 607, begins its work, the Legislative Research Office was asked to develop a "picture of poverty" in Nebraska.

This report provides that picture. The research office, in collaboration with Mr. Jerry Deichert, Director of the Center for Public Affairs Research at the University of Nebraska at Omaha, gathered data and other information relating to Nebraskans in or near poverty. Statistics, charts, maps, and other information included in this report paints the picture of poverty in Nebraska at a point in time.

The report includes demographic information about those Nebraskans in or near poverty and how poverty has changed in Nebraska over the past 50 years. Additionally, the report targets the impact poverty has on the basic necessities of life, such as income, employment, health care, housing, food, and transportation. Finally, the report includes an inventory of state programs aimed at assisting low- and moderate-income populations and a list of resources used to compile this report.

The data used in the tables, charts, and maps that paint this picture is largely from the U.S. Census Bureau's American Community Survey from years 2005 to 2013 and includes five-year aggregate data from years during that time. The five-year aggregate data is particularly useful because it is collected for all places, has the largest sample size, and is considered the most reliable. The most recent five-year aggregate data available is from 2009-2013.

In addition to Mr. Deichert, special thanks go to Casey Dunn, Kate Gaul, and Logan Seacrest of the Legislative Research Office, Liz Hruska of the Legislative Fiscal Office, and staff from the Department of Economic Development, Department of Health and Human Services, Department of Labor, Nebraska Energy Office, Nebraska Investment Finance Authority, and State Department of Education for their assistance.

Section I. 2013 Poverty Thresholds

How do you determine who is in or near poverty? Poverty thresholds set by the U.S. Census Bureau are used to determine poverty statistics.

Individuals or families with income below a certain threshold are described to be in poverty. If a family is deemed to be in poverty, each individual family member is deemed to be in poverty. Individuals for whom poverty is determined include all individuals except institutionalized people, people in military group quarters, people in college dormitories, and unrelated people under age 15.

The thresholds are updated annually to adjust for cost of living. The thresholds are the same for the entire U.S. The statistical information provided throughout this report is based on these thresholds.

Table IA provides the 2013 poverty thresholds by size of family and number of related children under 18 years of age.

Table IA: Poverty Thresholds for 2013 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual)	11,888									
Under 65 years	12,119	12,119								
65 years and over	11,173	11,173								
Two people	15,142									
Householder under 65 years	15,679	15,600	16,057							
Householder 65 years and over	14,095	14,081	15,996							
Three people	18,552	18,222	18,751	18,769						
Four people	23,834	24,028	24,421	23,624	23,707					
Five people	28,265	28,977	29,398	28,498	27,801	27,376				
Six people	31,925	33,329	33,461	32,771	32,110	31,128	30,545			
Seven people	36,384	38,349	38,588	37,763	37,187	36,115	34,865	33,493		
Eight people	40,484	42,890	43,269	42,490	41,807	40,839	39,610	38,331	38,006	
Nine people or more	48,065	51,594	51,844	51,154	50,575	49,625	48,317	47,134	46,842	45,037

Source: U.S. Census Bureau

When discussing poverty, in addition to the poverty thresholds, other similar terms are often used such as "federal poverty level," "federal poverty guidelines," and "federal poverty line." It is important to note that these terms are not all interchangeable. Federal poverty line = poverty threshold, and poverty level = poverty guidelines.

Throughout this report, poverty threshold is used to refer to a statistical determination of poverty, and poverty guidelines are used to refer to eligibility for programs due to a poverty determination. Table IB explains the differences between poverty thresholds and poverty guidelines.

Table IB: Differences between poverty thresholds and poverty guidelines

	Poverty Threshold	Poverty Guidelines
Characteristics by Which They Vary	Detailed (48-cell) matrix of thresholds varies by family size, number of children, and, for 1- & 2-person units, whether or not elderly. Weighted average thresholds vary by family size and, for 1- & 2-person units, whether or not elderly. There is no geographic variation; the same figures are used for all 50 states and D.C.	Guidelines vary by family size. In addition, there is one set of figures for the 48 contiguous states and D.C.; one set for Alaska; and one set for Hawaii.
How Updated or Calculated	The 48-cell matrix is updated each year from the 1978 threshold matrix using the CPI-U. The preliminary weighted average thresholds are updated from the previous year's final weighted average thresholds using the CPI-U. The final weighted average thresholds are calculated from the current year's 48-cell matrix using family weighting figures from the Current Population Survey's Annual Social and Economic Supplement.	Guidelines are updated from the latest published (final) weighted average poverty thresholds using the CPI-U. (Figures are rounded, and differences between adjacent-family-size figures are equalized.)
Issuing Agency	U.S. Census Bureau	U.S. Department of Health and Human Services
Purpose/Use	Statistical — calculating the number of people in poverty.	Administrative — determining financial eligibility for certain programs.
Rounding	Rounded to the nearest dollar.	Rounded to various multiples of $10 – may only end in zero.
Timing of Annual Update	The Census Bureau issues preliminary poverty thresholds in January, and final poverty thresholds in September of the year after the year for which poverty is measured. The poverty thresholds are adjusted to the price level of the year for which poverty is measured. For example, the poverty thresholds for calendar year 2012 were issued in 2013 (preliminary in January, final in September), were used to measure poverty for calendar year 2012, and reflect the price level of calendar year 2012.	HHS issues poverty guidelines in late January of each year. Some programs make them effective on date of publication, others at a later date. For example, the 2013 poverty guidelines were issues in January 2013, calculated from the calendar year 2011 thresholds issued in September 2012, updated to reflect the price level of calendar year 2012. Therefore, the 2013 poverty guidelines are approximately equal to the poverty thresholds for 2012 (for most family sizes).

Source: U.S. Department of Health and Human Services, http://aspe.hhs.gov/frequently-asked-questions-related-poverty-guidelines-and-poverty.

Section II. Demographics

Table IIA paints the picture of Nebraskans in poverty from the 2005 to 2013 American Community Surveys. The pictures tells us that, during the most recent five-year aggregate period, Nebraska's overall poverty rate is near 13%. Notably, during that same time period, about 17% of children are in poverty, and nearly 24% of the population without a high school diploma is in poverty. Higher percentages of minorities and unemployed Nebraskans are also in poverty.

Table IIA: Poverty Status in the Past 12 Months for Persons in Nebraska

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
Population for whom poverty status is determined	10.9%	11.5%	11.2%	10.8%	12.3%	12.9%	13.1%	13.0%	13.2%	12.8%
AGE										
Under 18 years	14.8%	14.4%	14.9%	13.4%	15.2%	18.2%	18.1%	17.9%	17.7%	17.4%
Related children under 18 years	14.4%	13.8%	14.5%	12.9%	14.6%	17.7%	17.6%	17.5%	17.3%	17.0%
18 to 64 years	9.8%	10.7%	10.3%	10.0%	12.1%	12.0%	12.2%	12.2%	12.4%	12.0%
65 years and over	9.0%	9.5%	8.3%	9.8%	7.8%	7.5%	7.8%	7.4%	8.4%	7.8%
Male	9.5%	10.0%	9.8%	9.8%	10.8%	12.1%	11.2%	11.6%	11.7%	11.4%
Female	12.4%	13.0%	12.6%	11.8%	13.8%	13.8%	15.0%	14.4%	14.6%	14.2%
RACE AND HISPANIC OR LATINO ORIGIN										
One race	N	N	N	N	N	N	N	N	N	12.6%
White	8.9%	9.8%	9.4%	9.2%	10.3%	11.0%	11.0%	10.8%	11.5%	10.8%
Black or African American	41.0%	29.6%	34.4%	29.0%	33.8%	36.6%	29.7%	34.2%	33.3%	33.4%
American Indian and Alaska Native	24.6%	39.1%	43.4%	41.8%	30.9%	42.7%	40.1%	40.2%	44.9%	38.4%
Asian	N	12.9%	6.4%	13.0%	16.9%	11.3%	23.5%	16.2%	16.4%	17.6%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N	N	N	N	N	15.7%
Some other race	21.4%	18.9%	22.9%	22.4%	25.1%	18.8%	31.1%	28.7%	20.9%	25.3%
Two or more races	27.9%	26.2%	21.7%	16.5%	25.9%	27.6%	24.5%	27.6%	18.3%	23.9%
Hispanic or Latino origin (of any race)	22.4%	21.1%	22.9%	21.4%	23.1%	27.0%	28.5%	26.8%	28.1%	26.4%
White alone, not Hispanic or Latino	8.2%	9.4%	8.8%	8.6%	9.6%	9.5%	9.8%	9.6%	9.7%	9.6%
Population 25 years and over	8.1%	8.5%	8.1%	8.1%	8.4%	8.9%	9.4%	9.5%	9.4%	9.1%

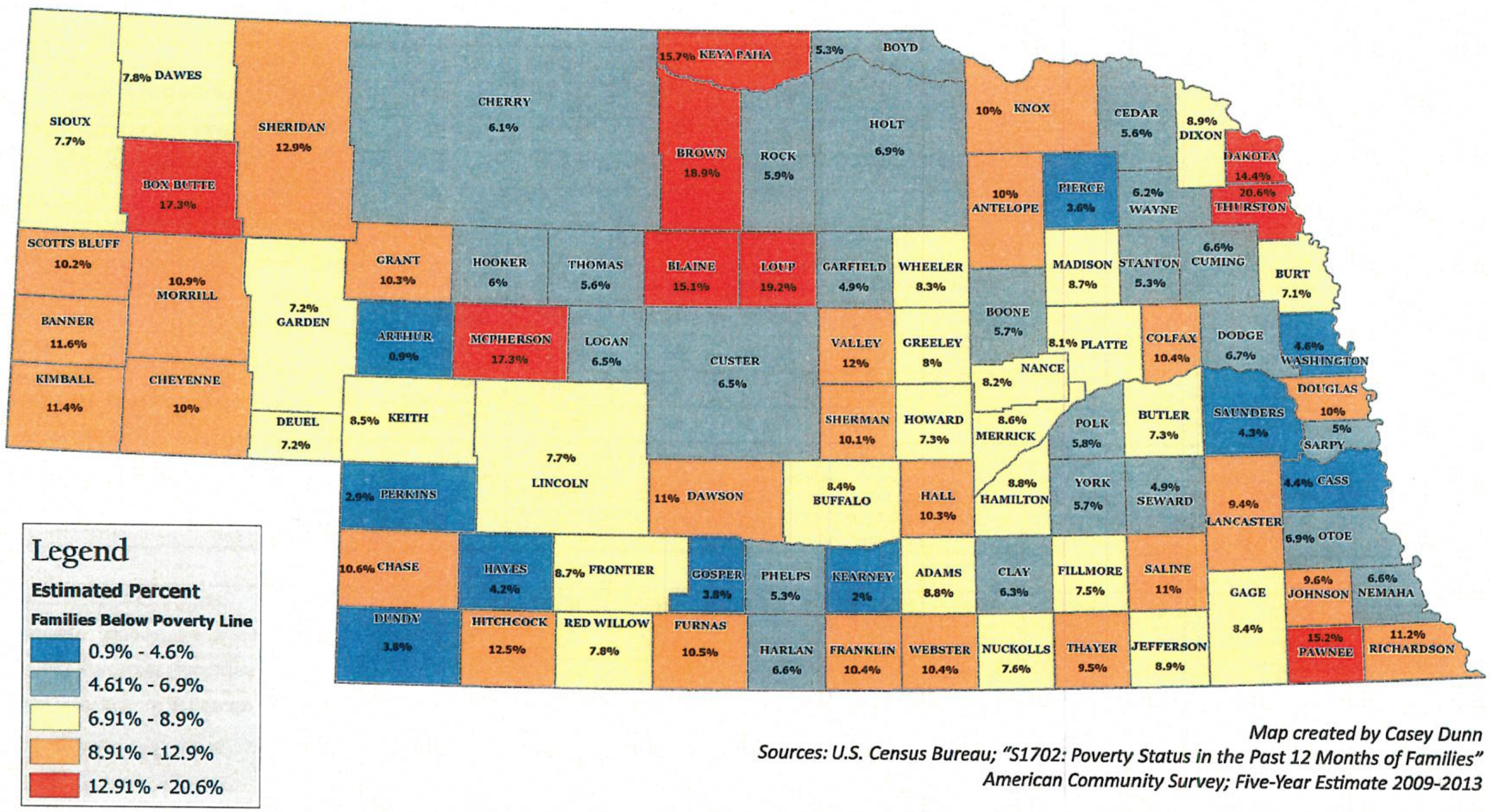
(TABLE IIA CONTINUED)	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013, 5-year Aggregate
Less than high school graduate	19.9%	23.3%	20.9%	20.6%	18.9%	24.6%	24.7%	25.7%	25.7%	23.7%
High school graduate (includes equivalency)	8.8%	9.7%	9.7%	9.5%	9.9%	10.7%	11.2%	10.6%	10.9%	10.5%
Some college, associate's degree	7.5%	7.1%	7.2%	7.2%	8.7%	8.0%	8.8%	9.3%	8.8%	8.7%
Bachelor's degree or higher	3.4%	3.5%	2.8%	3.5%	2.8%	3.0%	3.4%	3.7%	3.4%	3.4%
EMPLOYMENT STATUS										
Civilian labor force 16 years and over	7.1%	7.9%	7.4%	7.1%	9.1%	8.6%	8.9%	8.8%	8.6%	8.6%
Employed	5.7%	6.6%	6.2%	6.3%	7.4%	6.9%	7.0%	7.2%	7.4%	7.0%
Male	4.6%	5.5%	5.1%	5.5%	6.0%	5.8%	5.7%	5.8%	6.2%	5.8%
Female	6.9%	7.9%	7.5%	7.1%	9.0%	8.1%	8.4%	8.8%	8.8%	8.4%
Unemployed	34.7%	32.9%	32.9%	28.0%	35.8%	33.4%	38.1%	37.5%	34.3%	35.3%
Male	32.5%	26.7%	28.8%	26.5%	30.7%	29.8%	29.5%	36.7%	33.6%	31.6%
Female	37.4%	40.2%	37.1%	29.8%	42.0%	39.0%	47.1%	38.5%	35.2%	39.8%
WORK EXPERIENCE										
Population 16 years and over	9.8%	10.6%	10.0%	10.0%	11.5%	11.4%	11.6%	11.5%	11.8%	11.4%
Worked full-time in the past 12 months	2.2%	2.3%	2.5%	2.6%	3.2%	2.7%	2.8%	3.0%	2.8%	2.8%
Worked part-time in the past 12 months	14.1%	16.1%	14.9%	16.4%	19.6%	18.0%	18.9%	18.9%	19.4%	18.8%
Did not work	19.2%	19.8%	18.8%	19.2%	19.0%	20.6%	20.6%	20.2%	21.1%	20.1%
Unrelated individuals for whom poverty status is determined	21.0%	24.6%	22.2%	23.9%	25.8%	24.3%	24.9%	23.7%	24.9%	24.6%
Male	18.5%	21.8%	19.1%	21.1%	22.9%	22.5%	21.0%	20.6%	22.2%	21.8%
Female	23.6%	27.6%	25.2%	26.6%	28.7%	26.0%	28.6%	26.8%	27.5%	27.4%
Mean income deficit for unrelated individuals (dollars)	4,593	5,245	5,098	5,531	5,754	5,788	5,817	6,166	6,076	5,935
Worked full-time, year-round in the past 12 months	3.3%	3.3%	3.5%	4.3%	5.0%	3.3%	4.7%	3.4%	3.8%	3.9%
Worked less than full-time, year-round in the past 12 months	34.2%	39.6%	35.8%	43.5%	46.5%	43.8%	43.3%	43.4%	45.5%	44.3%
Did not work	35.4%	41.9%	37.9%	39.6%	37.8%	37.2%	37.6%	38.6%	38.9%	37.7%

Source: U.S. Census Bureau, 2005 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

Families in Poverty

According to the 2009-2013 five-year aggregate period, over 14% of Nebraska families with children under 18 years of age are in poverty. For purposes of these statistical calculations, families include all persons in the household related to the householder, but do not include unrelated household members, such as unmarried partners. Map IIA and Tables IIB through IIE provide additional demographic data specific to families, including married couple families and female householder families with no husband present.

Map IIA: Percent of Families Below Poverty Threshold in the last 12 Months by County



Map created by Casey Dunn
Sources: U.S. Census Bureau; "S1702: Poverty Status in the Past 12 Months of Families" American Community Survey; Five-Year Estimate 2009-2013

Table IIB: Poverty Status in the Past 12 Months of Families in Nebraska

ALL FAMILIES IN POVERTY	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
Families	8.2%	7.8%	8.2%	6.8%	8.4%	8.8%	9.1%	9.1%	8.8%	8.6%
With related children under 18 years	13.2%	12.6%	13.0%	11.0%	14.4%	15.1%	15.4%	15.5%	14.6%	14.5%
RACE AND HISPANIC OR LATINO ORIGIN										
Families with a householder who is--										
One race	N	N	N	N	N	N	N	N	N	8.5%
White	6.2%	6.5%	6.3%	5.4%	6.6%	7.2%	7.4%	7.3%	7.6%	7.1%
Black or African American	38.5%	25.4%	35.2%	21.7%	31.7%	31.4%	27.7%	27.4%	29.5%	29.2%
American Indian and Alaska Native	N	N	39.1%	38.9%	28.6%	42.7%	35.4%	42.2%	27.7%	35.5%
Asian	N	N	N	N	11.0%	6.2%	18.8%	12.9%	13.3%	11.9%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N	N	N	N	N	11.7%
Some other race	19.3%	14.4%	20.7%	24.0%	24.5%	18.5%	26.1%	28.7%	12.8%	22.8%
Two or more races	N	N	26.7%	17.3%	21.7%	23.9%	14.9%	28.1%	13.0%	18.3%
Hispanic or Latino origin (of any race)	20.8%	18.9%	18.3%	21.6%	21.1%	26.9%	25.2%	25.6%	25.8%	24.1%
White alone, not Hispanic or Latino	5.6%	6.0%	5.9%	4.8%	6.1%	5.9%	6.4%	6.2%	6.1%	6.1%
Householder worked	6.3%	6.6%	6.8%	5.6%	7.2%	7.4%	7.3%	8.0%	7.1%	7.3%
Householder worked full-time, year-round in the past 12 months	2.7%	2.4%	2.9%	2.7%	3.8%	3.5%	3.1%	4.0%	3.2%	3.3%
Householder 65 years and over	3.2%	4.1%	3.1%	3.7%	3.4%	3.1%	3.3%	3.0%	4.0%	3.3%
Family received --										
Supplemental Security Income (SSI) and/or cash public assistance income in the past 12 months	38.9%	37.6%	36.5%	36.0%	37.9%	33.7%	33.6%	27.5%	27.8%	31.4%
Social security income in the past 12 months	5.5%	4.8%	3.8%	4.1%	4.3%	4.6%	4.0%	4.3%	4.7%	4.3%

(TABLE IIB CONTINUED)	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school graduate	23.2%	23.4%	19.9%	24.6%	21.5%	26.8%	28.0%	26.6%	27.4%	25.3%
High school graduate (includes equivalency)	8.5%	9.8%	10.2%	6.9%	10.9%	10.3%	10.9%	10.0%	9.3%	10.1%
Some college, associate's degree	8.3%	6.8%	8.5%	6.7%	8.8%	9.1%	9.4%	9.9%	9.7%	9.2%
Bachelor's degree or higher	2.8%	2.3%	2.4%	2.0%	2.2%	2.3%	2.1%	2.9%	2.6%	2.5%
NUMBER OF RELATED CHILDREN UNDER 18 YEARS										
No child	3.0%	3.1%	3.4%	2.8%	2.8%	3.1%	3.1%	3.1%	3.4%	3.1%
1 or 2 children	11.8%	11.3%	10.6%	9.1%	12.5%	11.7%	12.7%	13.5%	11.7%	12.0%
3 or 4 children	16.2%	14.6%	19.2%	15.6%	19.7%	24.0%	22.1%	20.5%	19.9%	20.8%
5 or more children	34.1%	33.7%	36.2%	39.7%	26.8%	43.6%	34.6%	33.7%	43.7%	35.7%
NUMBER OF PEOPLE IN FAMILY										
2 people	6.9%	6.3%	7.2%	5.0%	6.8%	6.3%	6.8%	6.8%	6.5%	6.5%
3 or 4 people	8.3%	8.4%	7.8%	7.4%	8.6%	9.7%	9.4%	10.3%	8.6%	9.2%
5 or 6 people	11.7%	10.4%	12.1%	10.1%	13.5%	13.5%	15.8%	13.4%	15.4%	13.8%
7 or more people	19.6%	21.9%	22.8%	27.3%	16.5%	36.9%	24.4%	22.6%	30.0%	24.9%
NUMBER OF WORKERS IN FAMILY										
No workers	21.6%	15.5%	17.9%	17.4%	17.2%	18.4%	20.6%	16.7%	19.1%	17.8%
1 worker	17.2%	17.3%	17.9%	13.9%	17.6%	18.8%	18.5%	19.4%	17.3%	18.1%
2 workers	2.7%	2.9%	2.6%	2.5%	3.4%	3.2%	3.1%	3.4%	2.9%	3.2%
3 or more workers	1.3%	2.5%	1.7%	1.4%	1.4%	1.6%	1.2%	1.6%	2.2%	1.4%
INCOME DEFICIT										
Mean income deficit for families (dollars)	7,886	7,553	8,129	7,779	8,016	8,312	8,845	8,783	9,249	8,583
PERCENT IMPUTED										
Poverty status for families	21.0%	21.9%	21.6%	22.5%	22.0%	23.5%	22.4%	23.7%	26.4%	23.5%

Source: U.S. Census Bureau, 2005 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

Table IIC: Poverty Status in the Past 12 Months of Married Couple Families in Nebraska

MARRIED COUPLE FAMILIES IN POVERTY	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
Families	3.1%	3.8%	3.7%	3.2%	4.0%	4.1%	4.2%	4.0%	4.4%	4.0%
With related children under 18 years	4.4%	5.4%	4.7%	4.6%	6.3%	6.7%	6.9%	6.4%	6.7%	6.3%
RACE AND HISPANIC OR LATINO ORIGIN										
Families with a householder who is--										
One race	N	N	N	N	N	N	N	N	N	4.0%
White	2.7%	3.5%	3.2%	3.0%	3.4%	3.5%	3.5%	3.5%	4.1%	3.5%
Black or African American	9.1%	3.9%	16.2%	9.1%	11.0%	14.7%	18.6%	11.0%	7.3%	12.1%
American Indian and Alaska Native	N	N	9.0%	11.3%	17.3%	15.5%	24.7%	30.4%	17.3%	19.0%
Asian	N	N	N	N	8.4%	5.7%	11.2%	10.0%	10.0%	8.4%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N	N	N	N	N	10.1%
Some other race	10.7%	12.6%	12.4%	7.6%	14.2%	15.2%	16.2%	13.8%	10.9%	13.9%
Two or more races	N	N	11.7%	4.4%	9.9%	14.6%	0.9%	9.5%	6.9%	8.2%
Hispanic or Latino origin (of any race)	12.0%	14.8%	12.3%	13.0%	15.0%	19.0%	18.4%	15.4%	20.2%	16.7%
White alone, not Hispanic or Latino	2.4%	3.1%	2.9%	2.5%	3.0%	2.7%	2.7%	2.9%	3.1%	2.8%
Householder worked	2.3%	3.0%	2.8%	2.5%	3.1%	3.3%	3.3%	3.0%	3.3%	3.1%
Householder worked full-time, year-round in the past 12 months	1.6%	1.6%	1.8%	1.5%	2.0%	1.8%	2.0%	1.6%	1.8%	1.7%
Householder 65 years and over	2.5%	3.1%	3.0%	3.0%	2.7%	2.8%	2.1%	2.6%	3.6%	2.7%
Family received --										
Supplemental Security Income (SSI) and/or cash public assistance income in the past 12 months	14.0%	18.3%	14.6%	17.6%	20.8%	14.2%	16.9%	11.7%	12.8%	14.1%
Social security income in the past 12 months	3.1%	2.9%	2.5%	3.0%	3.1%	3.1%	2.1%	3.1%	3.4%	2.8%

Table IIC: Poverty Status in the Past 12 Months of Married Couple Families in Nebraska (continued)

MARRIED COUPLE FAMILIES IN POVERTY	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school graduate	11.6%	15.2%	13.1%	15.3%	15.0%	18.8%	18.0%	18.1%	22.0%	18.3%
High school graduate (includes equivalency)	3.3%	4.7%	4.0%	2.7%	5.0%	4.9%	6.0%	5.0%	4.6%	4.7%
Some college, associate's degree	2.6%	3.0%	3.6%	3.1%	3.7%	3.7%	3.2%	3.3%	3.6%	3.4%
Bachelor's degree or higher	1.3%	1.1%	1.3%	1.3%	1.2%	1.1%	1.3%	1.4%	1.9%	1.4%
NUMBER OF RELATED CHILDREN UNDER 18 YEARS										
No child	2.0%	2.4%	2.9%	2.1%	2.2%	2.3%	2.2%	2.3%	2.8%	2.3%
1 or 2 children	2.7%	4.0%	2.7%	3.4%	4.6%	3.6%	4.4%	4.7%	4.6%	4.2%
3 or 4 children	7.3%	8.1%	9.4%	6.8%	10.5%	13.3%	12.7%	9.1%	9.9%	10.5%
5 or more children	25.3%	19.2%	24.4%	24.6%	15.6%	39.9%	20.6%	29.5%	30.0%	26.2%
NUMBER OF PEOPLE IN FAMILY										
2 people	2.3%	2.7%	3.0%	2.3%	2.3%	2.5%	2.4%	2.6%	3.0%	2.5%
3 or 4 people	2.3%	3.4%	2.8%	2.8%	3.6%	2.9%	3.7%	3.5%	3.2%	3.3%
5 or 6 people	6.6%	6.8%	7.4%	6.7%	10.0%	9.8%	10.6%	8.6%	10.3%	9.4%
7 or more people	18.5%	19.0%	18.1%	14.0%	9.7%	36.7%	19.1%	21.1%	22.7%	20.3%
NUMBER OF WORKERS IN FAMILY										
No workers	6.9%	6.4%	7.2%	8.3%	7.6%	8.2%	7.1%	8.7%	9.0%	7.9%
1 worker	7.3%	8.1%	8.4%	6.2%	8.5%	8.7%	10.9%	8.0%	10.1%	9.2%
2 workers	1.7%	2.5%	2.0%	1.8%	2.6%	2.5%	2.1%	2.3%	1.9%	2.2%
3 or more workers	0.9%	1.8%	1.6%	1.5%	0.6%	1.5%	1.1%	1.4%	2.0%	1.1%
INCOME DEFICIT										
Mean income deficit for families (dollars)	7,357	6,551	7,060	6,514	6,946	8,099	8,062	8,523	8,375	7,974

Source: U.S. Census Bureau, 2005 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

Table IID: Poverty Status in the Past 12 Months of Female Householder Families in Nebraska

FEMALE HOUSEHOLDER FAMILIES IN POVERTY	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
Families	33.6%	29.6%	30.3%	26.2%	29.3%	29.1%	32.1%	31.3%	29.2%	29.9%
With related children under 18 years	41.3%	38.0%	38.3%	33.5%	37.5%	36.6%	40.6%	40.3%	36.7%	37.9%
RACE AND HISPANIC OR LATINO ORIGIN										
Families with a householder who is--										
One race	N	N	N	N	N	N	N	N	N	29.8%
White	27.1%	25.5%	24.8%	20.7%	24.0%	26.2%	29.1%	27.3%	27.5%	26.3%
Black or African American	60.6%	47.2%	51.0%	37.8%	47.4%	40.8%	37.3%	43.4%	45.1%	43.1%
American Indian and Alaska Native	N	N	55.3%	55.9%	51.8%	64.9%	48.0%	54.1%	34.3%	55.1%
Asian	N	N	N	N	7.6%	10.5%	66.7%	59.6%	27.7%	37.2%
Native Hawaiian and Other Pacific Islander	N	N	N	N	N	N	N	N	N	18.5%
Some other race	51.9%	34.5%	46.7%	70.4%	61.7%	22.9%	59.1%	53.7%	5.9%	47.3%
Two or more races	N	N	49.6%	48.7%	56.2%	42.4%	31.3%	31.0%	23.7%	34.9%
Hispanic or Latino origin (of any race)	52.9%	43.2%	33.8%	52.0%	41.0%	43.2%	49.5%	50.2%	45.0%	45.3%
White alone, not Hispanic or Latino	25.0%	24.7%	24.8%	19.3%	23.7%	23.8%	27.4%	25.0%	24.7%	24.5%
Householder worked	28.9%	26.4%	26.9%	22.6%	26.1%	26.0%	26.6%	29.1%	25.5%	26.7%
Householder worked full-time, year-round in the past 12 months	10.9%	8.4%	9.2%	10.0%	12.6%	10.0%	9.5%	14.9%	11.3%	11.6%
Householder 65 years and over	10.8%	11.5%	4.6%	6.6%	10.3%	4.4%	11.4%	5.3%	4.2%	6.9%
Family received --										
Supplemental Security Income (SSI) and/or cash public assistance income in the past 12 months	66.3%	63.3%	60.6%	62.4%	59.2%	55.0%	53.7%	47.2%	49.2%	52.8%
Social security income in the past 12 months	20.2%	15.5%	12.7%	10.5%	12.2%	14.9%	15.2%	11.5%	12.1%	13.7%

Table IID: Poverty Status in the Past 12 Months of Families in Nebraska (continued)

FEMALE HOUSEHOLDER FAMILIES IN POVERTY	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school graduate	62.3%	53.6%	48.4%	57.1%	43.9%	49.9%	56.4%	49.0%	43.0%	46.9%
High school graduate (includes equivalency)	32.9%	35.4%	34.9%	26.8%	34.8%	33.2%	35.8%	32.1%	31.3%	33.4%
Some college, associate's degree	31.4%	24.2%	29.0%	24.2%	29.2%	26.5%	33.6%	33.8%	33.1%	31.1%
Bachelor's degree or higher	17.0%	12.1%	13.6%	7.3%	10.9%	13.1%	7.1%	12.4%	8.4%	10.5%
NUMBER OF RELATED CHILDREN UNDER 18 YEARS										
No child	10.6%	7.3%	7.7%	9.2%	8.4%	9.3%	8.8%	8.8%	9.6%	9.3%
1 or 2 children	37.2%	34.3%	32.2%	27.6%	32.5%	30.9%	34.8%	34.7%	31.1%	32.1%
3 or 4 children	57.4%	50.0%	58.9%	55.9%	56.7%	57.0%	57.4%	61.3%	52.0%	58.1%
5 or more children	74.8%	84.0%	67.9%	75.2%	66.4%	72.8%	79.0%	64.8%	81.8%	71.8%
NUMBER OF PEOPLE IN FAMILY										
2 people	27.8%	23.4%	26.4%	18.9%	25.4%	20.8%	26.6%	24.6%	24.4%	23.9%
3 or 4 people	34.8%	33.5%	29.8%	30.0%	30.6%	37.3%	31.4%	34.8%	29.0%	32.6%
5 or 6 people	68.5%	47.9%	53.9%	48.0%	51.4%	41.7%	67.2%	51.5%	53.1%	53.2%
7 or more people	29.0%	59.5%	62.3%	83.7%	44.5%	8.9%	55.4%	34.1%	68.8%	47.3%
NUMBER OF WORKERS IN FAMILY										
No workers	73.9%	63.1%	72.2%	70.4%	65.2%	62.5%	74.7%	60.0%	62.8%	64.3%
1 worker	35.1%	34.2%	34.7%	28.4%	30.9%	34.3%	34.1%	37.3%	31.7%	33.4%
2 workers	16.0%	6.8%	9.1%	9.0%	13.8%	10.6%	12.6%	13.0%	13.1%	12.8%
3 or more workers	6.6%	15.8%	3.3%	1.2%	7.5%	1.6%	4.2%	4.9%	1.5%	4.1%
INCOME DEFICIT										
Mean income deficit for families (dollars)	8,223	8,363	8,926	9,077	8,764	8,429	9,946	9,183	9,918	9,104

Source: U.S. Census Bureau, 2005 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Table IIE: Percentage of Families and People Whose Income in the Past 12 Months is Below the Poverty Threshold

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Aggregate
All families	8.2%	7.8%	8.2%	6.8%	8.4%	8.8%	9.1%	9.1%	8.8%	8.6%
With related children under 18 years	13.2%	12.6%	13.0%	11.0%	14.4%	15.1%	15.4%	15.5%	14.6%	14.5%
With related children under 5 years only	15.9%	17.7%	17.5%	13.4%	20.8%	17.3%	18.7%	19.4%	18.5%	18.4%
Married couple families	3.1%	3.8%	3.7%	3.2%	4.0%	4.1%	4.2%	4.0%	4.4%	4.0%
With related children under 18 years	4.4%	5.4%	4.7%	4.6%	6.3%	6.7%	6.9%	6.4%	6.7%	6.3%
With related children under 5 years only	4.6%	8.3%	6.1%	4.4%	7.2%	6.7%	7.2%	6.7%	6.9%	6.7%
Families with female householder, no husband present	33.6%	29.6%	30.3%	26.2%	29.3%	29.1%	32.1%	31.3%	29.2%	29.9%
With related children under 18 years	41.3%	38.0%	38.3%	33.5%	37.5%	36.6%	40.6%	40.3%	36.7%	37.9%
With related children under 5 years only	52.5%	55.3%	49.9%	39.2%	62.4%	41.9%	50.0%	55.0%	54.1%	52.0%
All people	10.9%	11.5%	11.2%	10.8%	12.3%	12.9%	13.1%	13.0%	13.2%	12.8%
Under 18 years	14.8%	14.4%	14.9%	13.4%	15.2%	18.2%	18.1%	17.9%	17.7%	17.4%
Related children under 18 years	14.4%	13.8%	14.5%	12.9%	14.6%	17.7%	17.6%	17.5%	17.3%	17.0%
Related children under 5 years	18.2%	18.2%	18.2%	16.9%	18.2%	21.7%	22.6%	20.7%	22.8%	21.0%
Related children 5 to 17 years	12.9%	12.0%	12.9%	11.2%	13.1%	16.1%	15.6%	16.2%	15.2%	15.3%
18 years and over	9.6%	10.5%	9.9%	9.9%	11.4%	11.2%	11.4%	11.4%	11.7%	11.2%
18 to 64 years	9.8%	10.7%	10.3%	10.0%	12.1%	12.0%	12.2%	12.2%	12.4%	12.0%
65 years and over	9.0%	9.5%	8.3%	9.8%	7.8%	7.5%	7.8%	7.4%	8.4%	7.8%
People in families	8.6%	8.5%	8.6%	7.6%	9.0%	10.2%	10.3%	10.4%	10.4%	9.9%
Unrelated individuals 15 years and over	21.0%	24.6%	22.2%	23.9%	25.8%	24.3%	24.9%	23.7%	24.9%	24.6%

Source: U.S. Census Bureau, 2005 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

The American Community Survey data also provides information on the makeup of families in Nebraska. Households are categorized in relation to the poverty threshold by a ratio of their household income to the threshold: those below (less than 100%) are deemed to be in poverty, those in the next category (100% to 199%) are deemed to be near poverty, and those above (200% or more) encompass all other Nebraska households. The "Percent of Category" column combines those below and those near poverty into a category of all persons or households in a less than 200% category.

The data indicates that in many instances, nearly half or more than half of the total Nebraska population is living in or near poverty. For example, 59% of all Nebraska households with a female householder with no husband present live at less than 200% of poverty. Just over half of households of six or more persons or more than four children live at less than 200% of poverty, and about 55% of households in which spouses are separated live at less than 200% of poverty. Those percentages hold true of people age 20-24 or age 85 or older. Tables IIF and IIG and Charts IIA through IIC on the following pages illustrate this data.

Table IIF: Population by Ratio to Poverty by Marital Status

	Number of Persons				Percent of Category			
Marital Status	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
Married	33,519	96,495	641,883	771,897	4.3	12.5	16.8	83.2
Widowed	11,798	24,859	40,814	77,471	15.2	32.1	47.3	52.7
Divorced	25,281	36,934	87,882	150,097	16.8	24.6	41.4	58.6
Separated	4,917	5,643	8,794	19,354	25.4	29.2	54.6	45.4
Never married	76,897	79,528	210,014	366,439	21.0	21.7	42.7	57.3
TOTAL	152,412	243,459	989,387	1,385,258	11.0	17.6	28.6	71.4

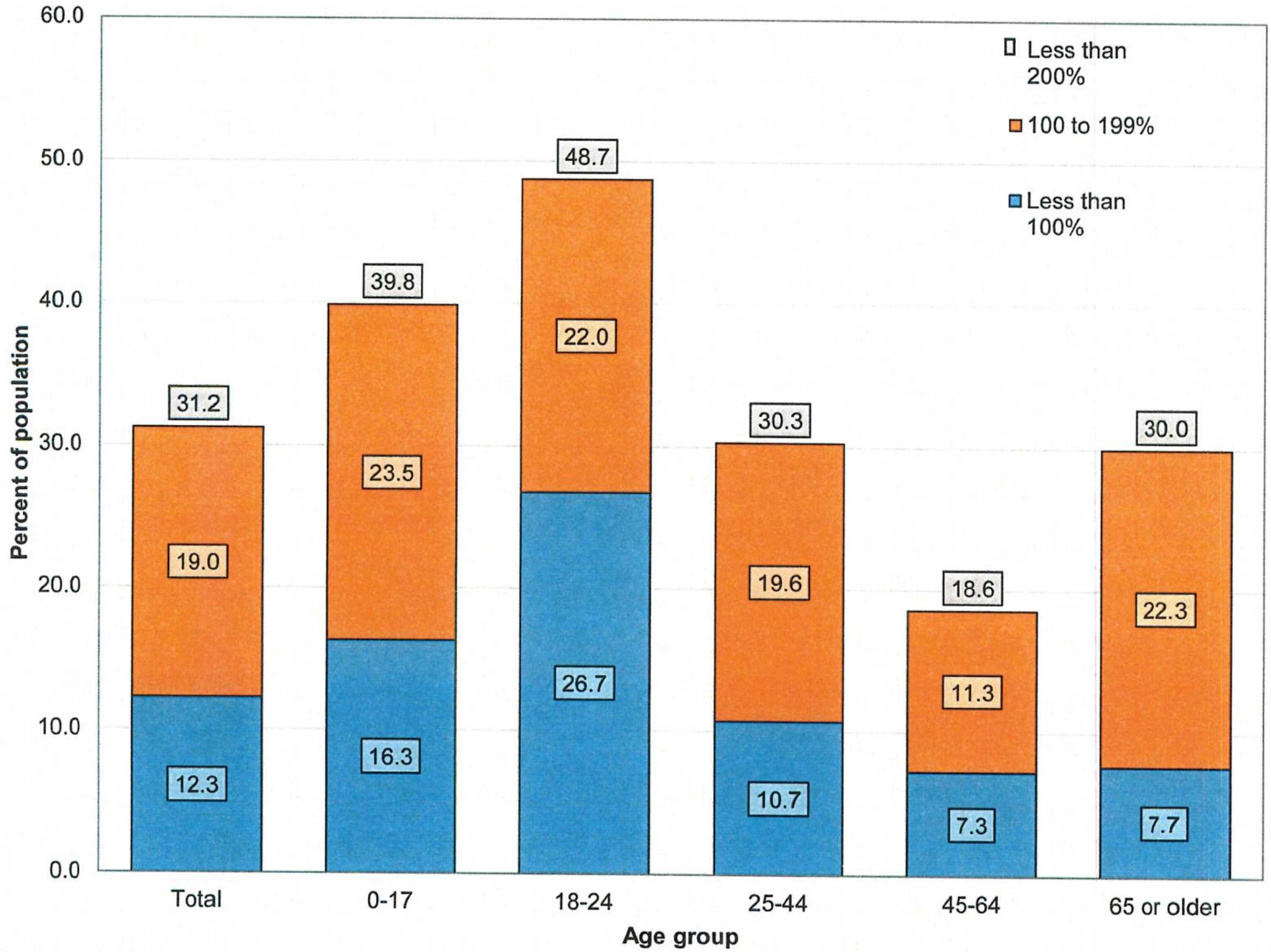
Table IIG: Households or Families by Ratio to Poverty by Level of Selected Characteristic

	Number of Households/Families				Percent of Category			
	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
HOUSEHOLD/FAMILY TYPE								
Married couple household	14,502	44,839	311,969	371,310	3.9%	12.1%	16.0%	84.0%
Other family household: Male householder, no wife present	3,764	7,829	17,129	28,722	13.1%	27.3%	40.4%	59.6%
Other family household: Female householder, no husband present	20,918	20,870	29,029	70,817	29.5%	29.5%	59.0%	41.0%
Nonfamily household: Male householder: Living alone	14,984	19,916	63,010	97,910	15.3%	20.3%	35.6%	64.4%
Nonfamily household: Male householder: Not living alone	4,729	5,148	14,728	24,605	19.2%	20.9%	40.1%	59.9%
Nonfamily household: Female householder: Living alone	21,936	33,500	56,486	111,922	19.6%	29.9%	49.5%	50.5%
Nonfamily household: Female householder: Not living alone	6,271	5,627	8,601	20,499	30.6%	27.5%	58.0%	42.0%
WORKERS IN FAMILY DURING PAST 12 MONTHS								
No workers	8,432	11,574	30,220	50,226	16.8%	23.0%	39.8%	60.2%
1 worker	22,317	32,749	75,560	130,626	17.1%	25.1%	42.2%	57.8%
2 workers	7,694	23,188	203,611	234,493	3.3%	9.9%	13.2%	86.8%
3 or more workers in family	741	6,027	48,736	55,504	1.3%	10.9%	12.2%	87.8%
NUMBER OF PERSONS IN FAMILY								
2 persons	14,398	29,945	190,251	234,594	6.1%	12.8%	18.9%	81.1%
3 persons	7,542	13,694	69,729	90,965	8.3%	15.1%	23.3%	76.7%

4 persons	8,535	13,703	60,407	82,645	10.3%	16.6%	26.9%	73.1%
5 persons	5,014	9,102	27,086	41,202	12.2%	22.1%	34.3%	65.7%
6 or more persons	3,695	7,094	10,654	21,443	17.2%	33.1%	50.3%	49.7%
TOTAL FAMILY	39,184	73,538	358,127	470,849	8.3%	15.6%	23.9%	76.1%
HOUSEHOLD PRESENCE AND AGE OF RELATED CHILDREN								
Presence of related children under 6 years only	10,227	10,459	34,274	54,960	18.6%	19.0%	37.6%	62.4%
Presence of related children 6 to 17 years only	11,556	23,475	84,943	119,974	9.6%	19.6%	29.2%	70.8%
Presence of related children under 6 years and 6 to 17 years	10,071	14,772	26,030	50,873	19.8%	29.0%	48.8%	51.2%
TOTAL WITH RELATED CHILDREN	31,854	48,706	145,247	225,807	14.1%	21.6%	35.7%	64.3%
No related children present	55,250	89,023	355,705	499,978	11.1%	17.8%	28.9%	71.1%
NUMBER OF RELATED CHILDREN IN HOUSEHOLD								
No children	55,250	89,023	355,705	499,978	11.1%	17.8	28.9%	71.1%
1 child	10,446	16,124	61,708	88,278	11.8%	18.3	30.1%	69.9%
2 children	9,221	16,310	53,993	79,524	11.6%	20.5	32.1%	67.9%
3 children	7,613	10,044	23,004	40,661	18.7%	24.7	43.4%	56.6%
4 children	3,355	4,399	5,343	13,097	25.6%	33.6	59.2%	40.8%
5 children	714	1,279	904	2,897	24.6%	44.1	68.8%	31.2%
6 or more children	505	550	295	1,350	37.4%	40.7	78.1%	21.9%
NUMBER OF PERSONS IN HOUSEHOLD								
1 person	36,920	53,416	119,496	209,832	17.6%	25.5%	43.1%	56.9%
2 persons	19,921	35,730	204,326	259,977	7.7%	13.7%	21.4%	78.6%
3 persons	9,793	15,350	73,286	98,429	9.9%	15.6%	25.5%	74.5%
4 persons	8,911	15,247	63,103	87,261	10.2%	17.5%	27.7%	72.3%
5 persons	6,521	9,862	28,621	45,004	14.5%	21.9%	36.4%	63.6%
6 or more persons	5,038	8,124	12,120	25,282	19.9%	32.1%	52.1%	47.9%
HOUSEHOLD WITH GRANDPARENT LIVING WITH GRANDCHILDREN								
Household without grandparent living with grandchildren	84,670	133,923	491,503	710,096	11.9%	18.9%	30.8%	69.2%
Household with grandparent living with grandchildren	2,434	3,806	9,449	15,689	15.5%	24.3%	39.8%	60.2%
Grandparent headed household with no parent present	423	656	1,596	2,675	15.8%	24.5%	40.3%	59.7%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

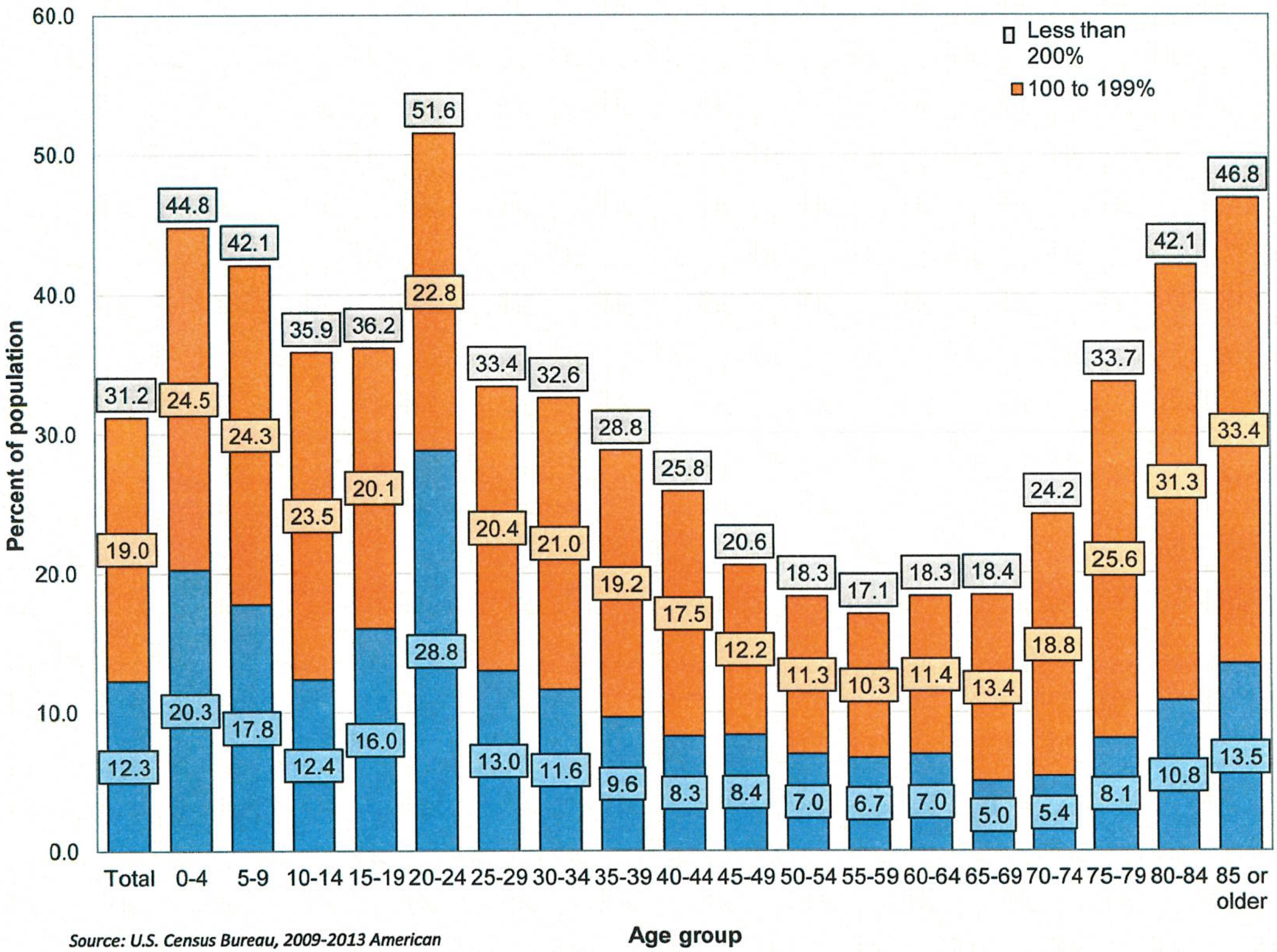
Chart IIA: Population* by Ratio to Poverty by Selected Age Group



Source: U.S. Census Bureau, 2009-2013 American Community Survey Public Use Microdata Sample
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

*Population for whom poverty was determined.

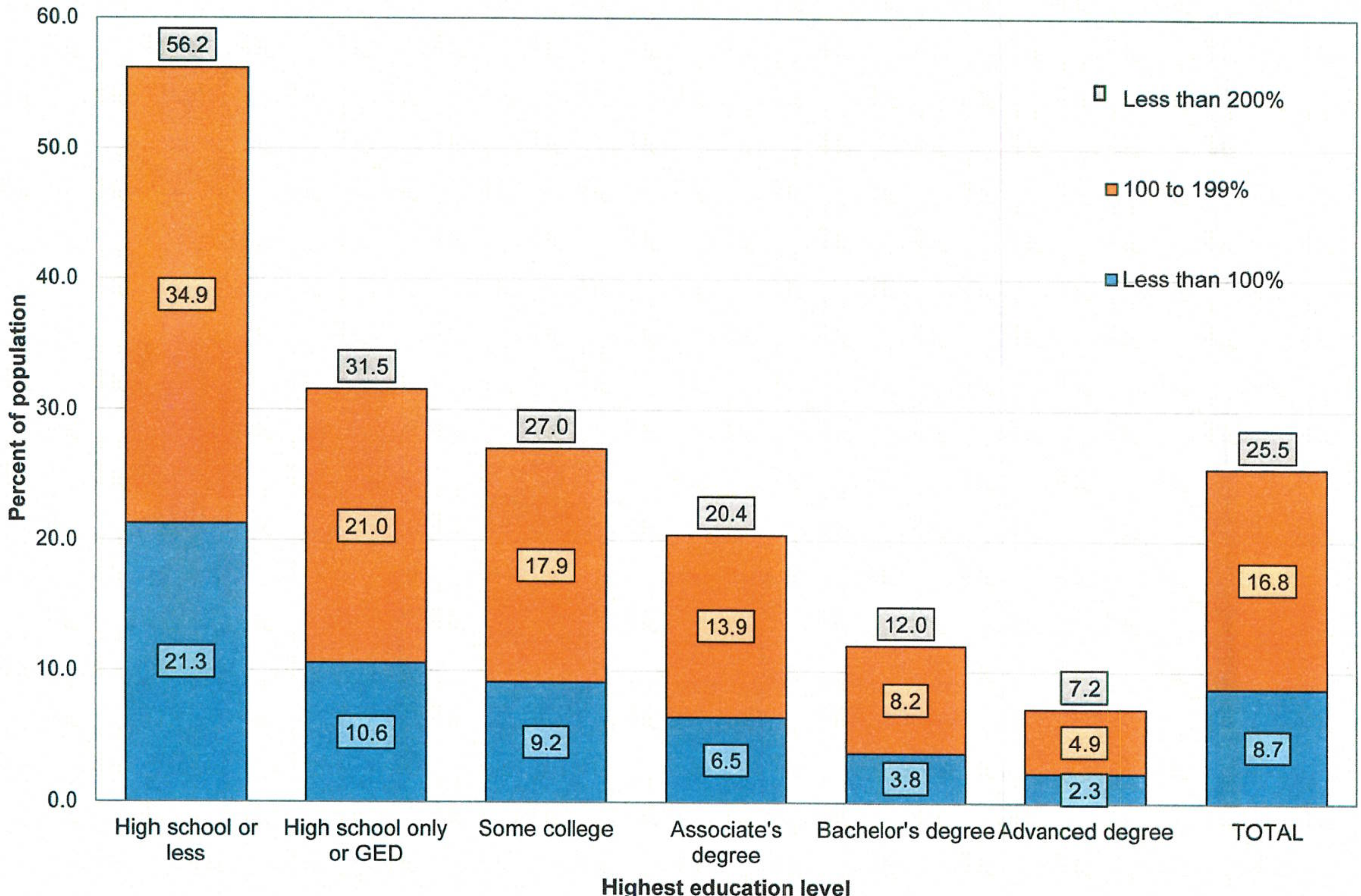
Chart IIB: Population* by Ratio to Poverty by 5-Year Age Group



Source: U.S. Census Bureau, 2009-2013 American Community Survey Public Use Microdata Sample
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

*Population for whom poverty was determined.

Chart IIC: Population* 25 or Older by Ratio to Poverty by Highest Level of Education



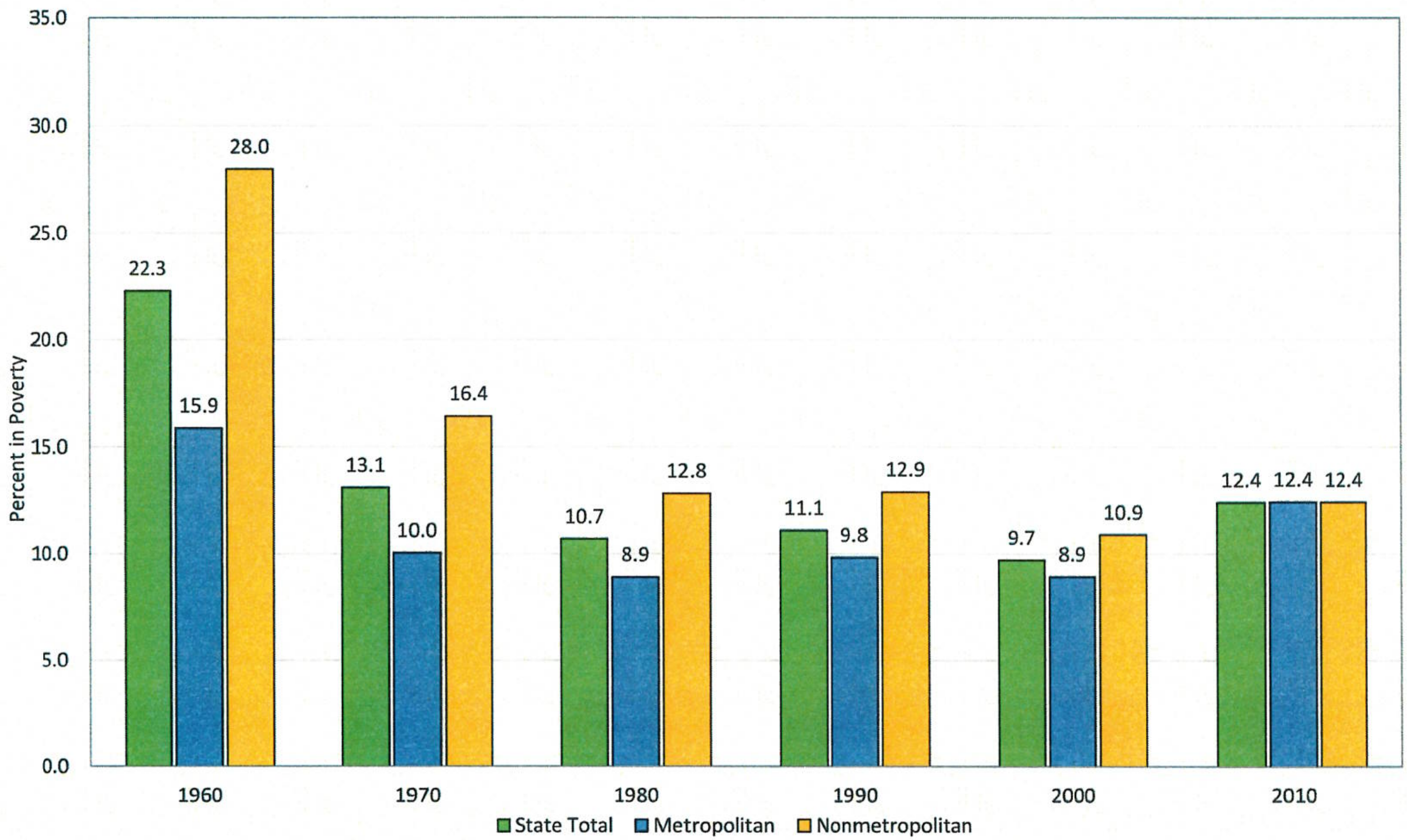
Source: U.S. Census Bureau, 2009-2013 American Community Survey Public Use Microdata Sample
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

*Population for whom poverty was determined.

Change in Poverty in Nebraska over Time

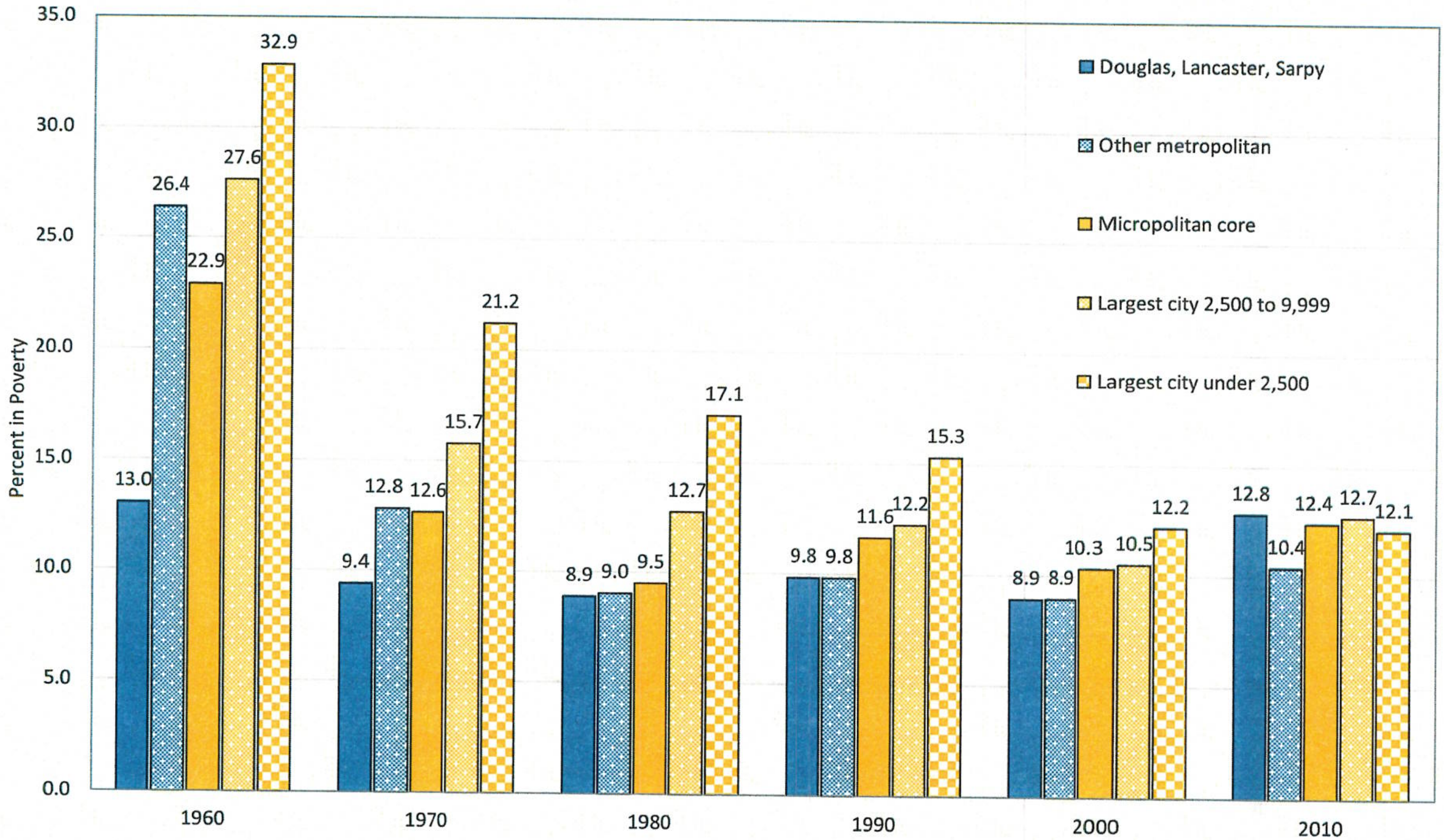
Poverty rates throughout the state have declined from 1960 to 2010. The largest decline in poverty rates occurred in nonmetropolitan counties, specifically in counties where the largest city was less than 2,500 people.

Chart IID: Poverty in Nebraska by Metropolitan and Nonmetropolitan Status (2013 Definitions): 1960 - 2010



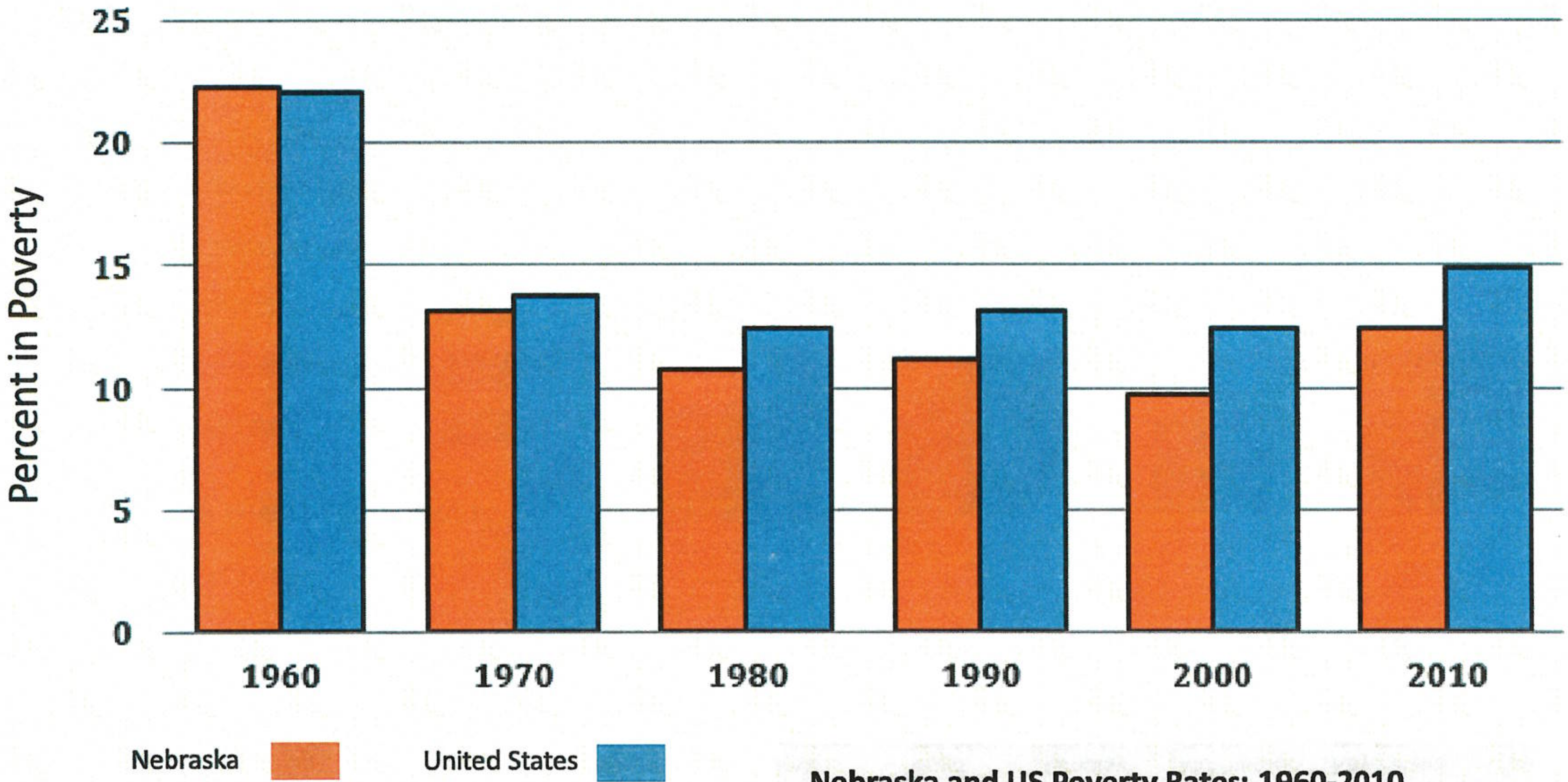
Source: 1960, 1970, 1980, 1990, and 2000 Decennial Censuses; Data shown as 2010 are from the 2008-2012 American Community Survey 5-year estimate.
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Chart IIE: Poverty in Nebraska by Metropolitan and Nonmetropolitan Status (2013 Definitions) and size of Largest City: 1960 - 2010



Source: 1960, 1970, 1980, 1990, and 2000 Decennial Censuses; Data shown as 2010 are from the 2008-2012 American Community Survey 5-year estimate.
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Chart IIF: Poverty in Nebraska 1960-2010



Poverty Rates have dropped substantially from over 22% in 1960 to 10 – 13% in each subsequent decade, following a similar pattern as the rest of the U.S. Similar charts are available for the U.S. and are included in the Appendix.

Nebraska and US Poverty Rates: 1960-2010

	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9
Nebraska	22.3	13.1	10.7	11.1	9.7	12.4

Chart IIG: Poverty in Nebraska 1960-2010

	1960	1970	1980	1990	2000	2010
Total Population	1,384,727	1,436,577	1,522,776	1,530,947	1,660,527	1,772,893
Population in Poverty	308,907	188,235	163,326	170,616	161,269	220,244
Poverty Rate	22.3%	13.1%	10.7%	11.1%	9.7%	12.4%
County with Highest Poverty	Boyd (48.6%)	Boyd (38.9%)	Greeley (29.1%)	McPherson (33.2)	Keya Paha (26.9%)	Thurston (25.8%)
County with Lowest Poverty	Kimball (11.7%)	Sarpy (6.3%)	Sarpy (4.9%)	Sarpy (4.5%)	Sarpy (4.2%)	Kearney (4.9%)

County Poverty Rate Maps

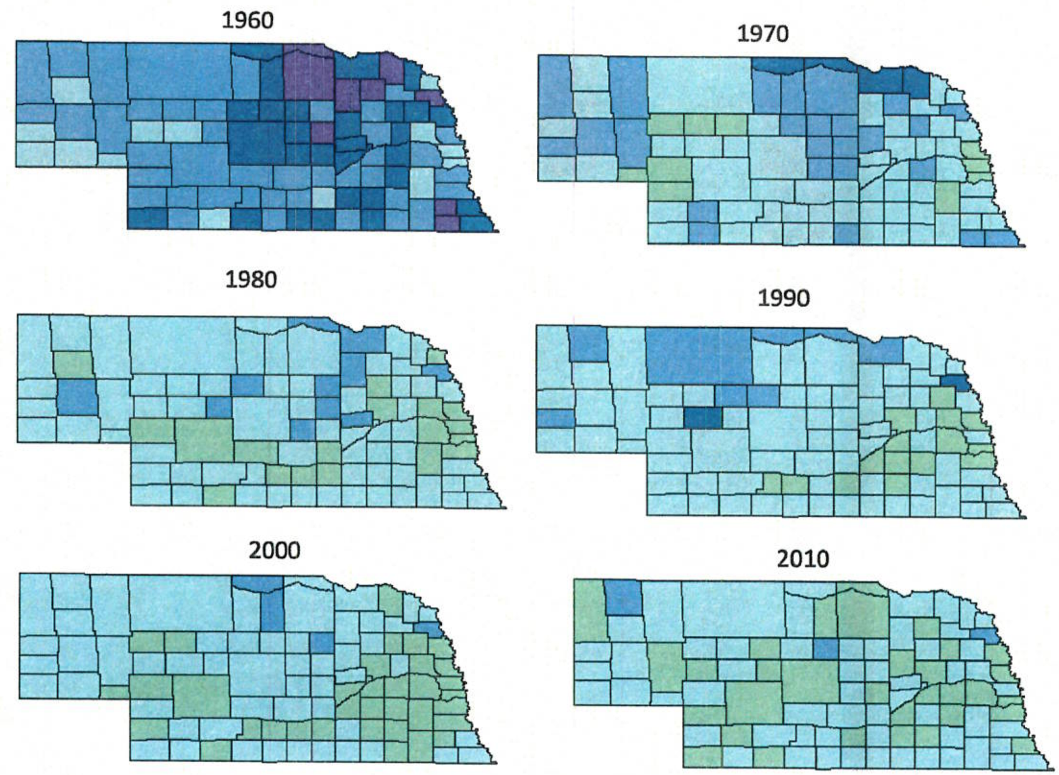
Less than 10%

10% to less than 20%

20% to less than 30%

30% to less than 40%

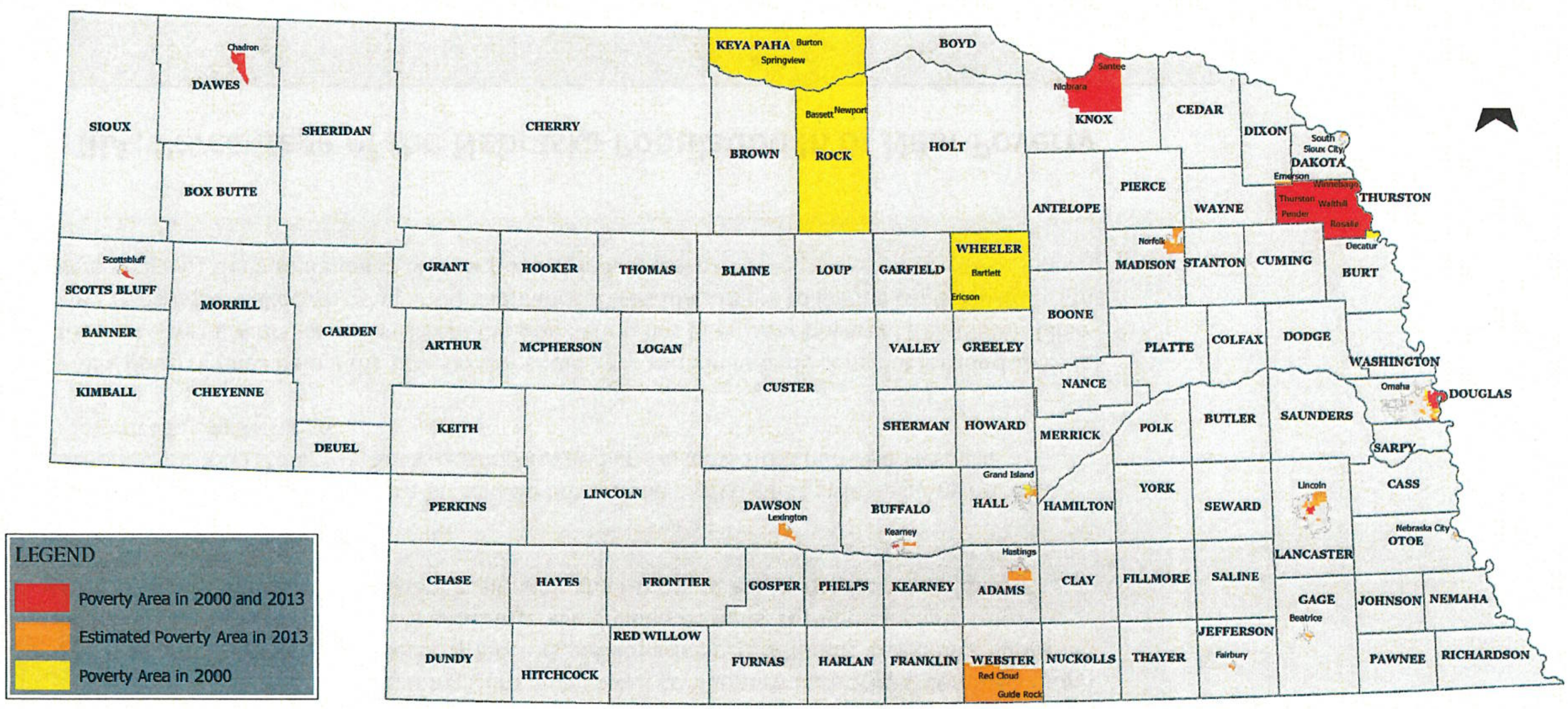
40% to less than 50%



Poverty in Nebraska was prevalent in rural areas in 1960, especially in the northeast and central parts of the state, with significantly higher rates than at any time since.

Map IIB: Poverty Areas in Nebraska: 2000 - 2013

Map IIB details the highest poverty areas in the state between 2000 and 2013. “Poverty areas” are those areas that have a poverty rate exceeding 20% of the population. Both rural and urban areas experience poverty.



Map Created by Casey Dunn
Sources: U.S. Census Bureau (2000),
U.S. Census Bureau - American Community Survey 5yr Estimate (2013)
31 August 2015

Section III. Income

Poverty determinations are calculated by determining income. For purposes of income calculations, income includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates, trusts, educational assistance, alimony, child support, assistance from outside the household, and miscellaneous.

Income calculations are done pre-tax and do not include capital gains or losses. Any noncash benefits, like food stamps or housing subsidies and any income from non-relatives, like roommates, are excluded.

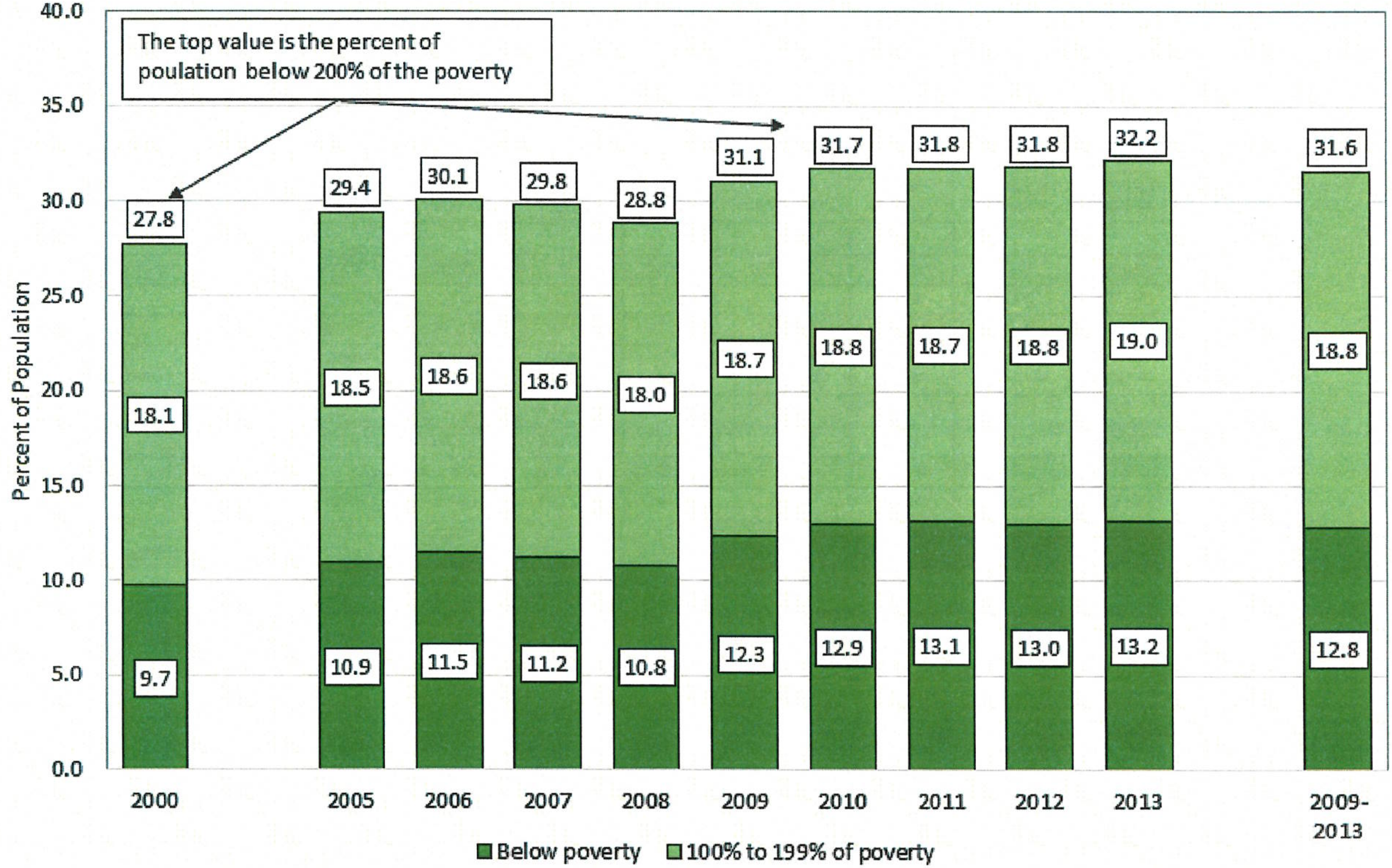
While poverty rates below the poverty threshold have remained fairly constant (around 13%) for the past several years, another 19% of the population has been near poverty (100-199%). Table IIIA presents a breakdown using additional ratios. Chart IIIA, on the following page, illustrates the percentage of the population in or near poverty in Nebraska.

Table IIIA: Percentage of the Nebraska Population In or Near Poverty

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2009-2013 5-year Ag-gregate
Population for whom poverty status is determined	10.9%	11.5%	11.2%	10.8%	12.3%	12.9%	13.1%	13.0%	13.2%	12.8%
All Individuals below:										
50 percent of poverty threshold	4.7%	5.0%	4.8%	4.4%	5.0%	5.2%	5.6%	5.3%	5.5%	5.2%
125 percent of poverty threshold	15.4%	15.8%	15.7%	14.6%	17.2%	17.4%	17.8%	17.7%	18.0%	17.4%
150 percent of poverty threshold	19.7%	20.2%	20.2%	19.1%	21.7%	22.1%	22.6%	22.4%	22.4%	22.1%
185 percent of poverty threshold	26.2%	26.6%	26.6%	25.9%	28.7%	29.2%	29.2%	28.9%	29.5%	28.9%
200 percent of poverty threshold	29.4%	30.1%	29.8%	28.8%	31.1%	31.7%	31.8%	31.8%	32.2%	31.6%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys. *Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015*

Chart IIIA: Ratio of Income to Poverty Threshold: 2000 and 2005 to 2013



Source: U.S. Census Bureau, 2000 Census of Population and 2005 to 2013 American Community Surveys
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Table IIB shows how families in Nebraska earn income, including wages and salary, self-employment, interest and dividends, public assistance, retirement, supplementary security income, and social security income. Types of public assistance include federal and state cash assistance programs like Temporary Assistance to Needy Families, which provides cash assistance (Aid to Dependent Children grants) to low-income families with children age 18 or younger.

Table IIIB: Households or Families by Ratio to Poverty by Threshold of Selected Characteristic

Total person's earnings	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
No earnings	66,422	88,592	190,979	345,993	19.2%	25.6%	44.8%	55.2%
With earnings	85,990	154,867	798,408	1,039,265	8.3%	14.9%	23.2%	76.8%
Total	152,412	243,459	989,387	1,385,258	11.0%	17.6%	28.6%	71.4%
Total person's income	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No income	31,420	26,039	57,464	114,923	27.3%	22.7%	50.0%	50.0%
With income	124,233	222,018	948,802	1,295,053	9.6%	17.1%	26.7%	73.3%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Self-employment income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No self-employment income	146,865	232,196	916,450	1,295,511	11.3%	17.9%	29.3%	70.7%
With self-employment income	8,788	15,861	89,816	114,465	7.7%	13.9%	21.5%	78.5%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Wages or salary income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No wage or salary income	76,405	104,181	255,408	435,994	17.5%	23.9%	41.4%	58.6%
With wage or salary income	79,248	143,876	750,858	973,982	8.1%	14.8%	22.9%	77.1%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%

Table IIIB: Households or Families by Ratio to Poverty by Threshold of Selected Characteristic (continued)

Interest, dividends, and net rental income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No interest, dividends, and net rental income	148,823	227,743	816,724	1,193,290	12.5%	19.1%	31.6%	68.4%
With interest, dividends, and net rental income	6,830	20,314	189,542	216,686	3.2%	9.4%	12.5%	87.5%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Public assistance income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No public assistance income	146,855	243,550	1,002,735	1,393,140	10.5%	17.5%	28.0%	72.0%
With public assistance income	8,798	4,507	3,531	16,836	52.3%	26.8%	79.0%	21.0%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Retirement income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No retirement income	151,885	233,191	912,651	1,297,727	11.7%	18.0%	29.7%	70.3%
With retirement income	3,768	14,866	93,615	112,249	3.4%	13.2%	16.6%	83.4%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Supplementary Security Income (SSI) past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No Supplementary Security	146,313	239,877	994,146	1,380,336	10.6%	17.4%	28.0%	72.0%
With Supplementary Security	9,340	8,180	12,120	29,640	31.5%	27.6%	59.1%	40.9%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%
Social Security Income past 12 months	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
No Social Security Income	133,058	184,159	822,653	1,139,870	11.7%	16.2%	27.8%	72.2%
With Social Security Income	22,595	63,898	183,613	270,106	8.4%	23.7%	32.0%	68.0%
Total	155,653	248,057	1,006,266	1,409,976	11.0%	17.6%	28.6%	71.4%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Income Mobility

The Equality of Opportunity Project is a recent effort to measure how much of a child's economic opportunity depends upon a parent's income status. The project analyzed the income mobility of children born in the early 1980's. The project examined family income measures of the parents between 1996 and 2000, when the children were teenagers, and the children's household income in 2010-2011, when they were approximately 30 years old.

The project tried to gauge two things: (1) absolute upward mobility, which is the expected economic outcome of children born to a low-income family in the 25th percentile in the income distribution; and (2) relative mobility, which is the difference in expected economic outcomes in children born to low-income families and high-income families.

The study analyzed mobility of children for 741 "commuting zones" throughout the United States. Commuting zones are based on geographic areas where people often commute to work and are similar to metro areas, but also include nearby rural areas, and children were assigned to an area where they grew up.

Factors used in the analysis of absolute upward mobility included race, income and affluence segregation, household income per capita, income distribution, percentage of persons in the middle class, school expenditures per student, teacher-student ratio, test scores, high school dropout rates, crime rates, religion rates, family structure, local and state tax rates, local government expenditures, colleges per capita, tuition rates, college graduation, labor force participation for adults and teens, Chinese import rates, migration rates, and others.

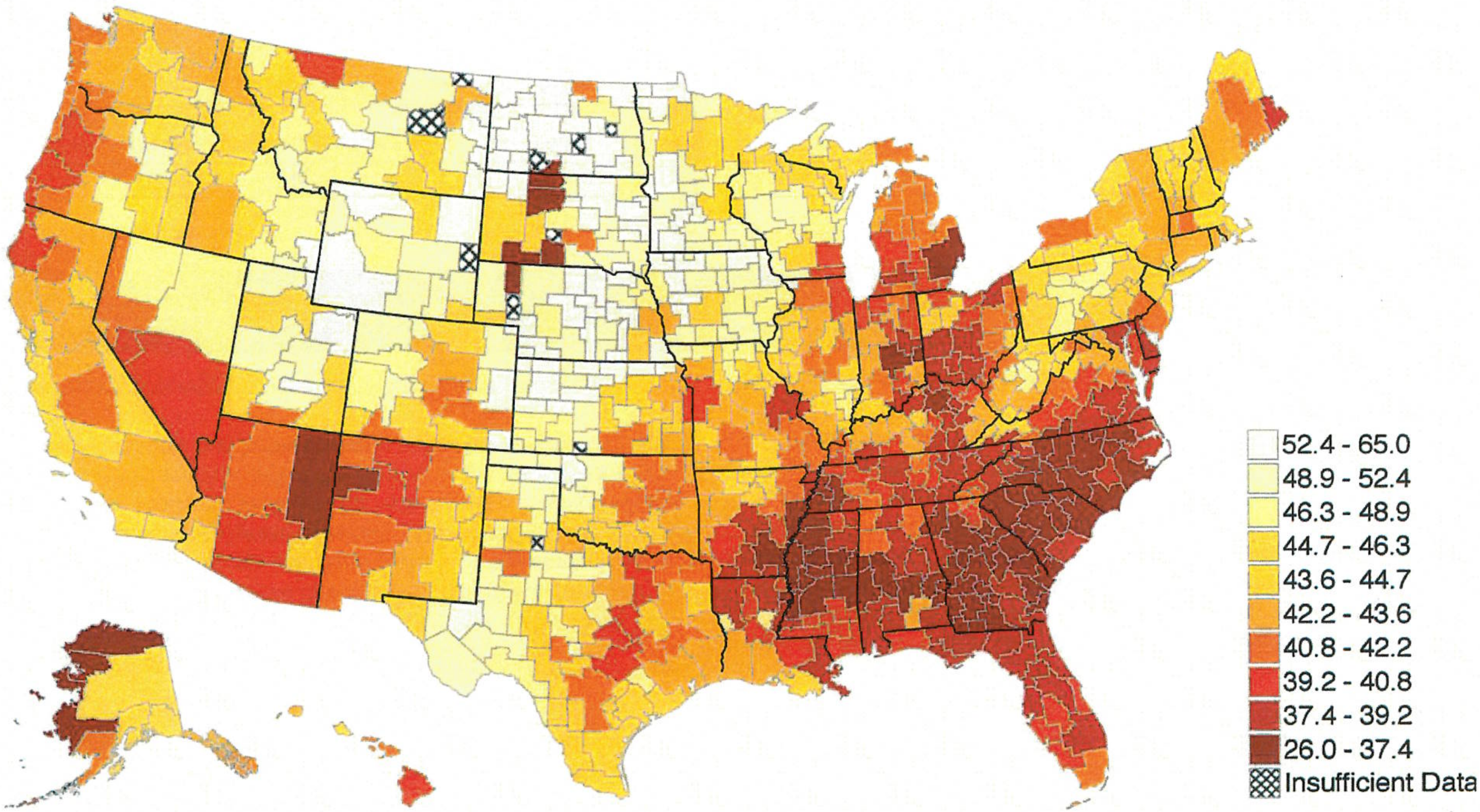
The project found that the five strongest contributors to upward mobility were (1) less residential segregation, (2) less income inequality, (3) better primary schools, (4) greater social capital, and (5) greater family stability.

Omaha, one of the 100 largest population commuting zones analyzed, was ranked 7th out of those 100 for mobility of children in low-income families. Overall, children from the Omaha commuting zone saw a 6.4% gain in income from the average household income at age 26, which equals an additional $1,664 per year on average compared to children from an average place based upon an average income of $26,000 per year.

Of all 741 commuting zones in the country, 14 areas in Nebraska ranked in the top 100 in the study overall. A person from Columbus, Superior, O'Neill, and York would make 30% more than a person from the average place. Someone from Broken Bow, Ord, and McCook would make 25-30% more; likewise, a person from Lexington, Norfolk, Kearney, Nebraska City, Valentine, Ogallala, and Hastings would make 20-25% more. Lincoln ranked 223rd and Omaha ranked 273rd overall.

The nationwide absolute upward mobility is shown in Map IIIA. The lighter colors demonstrate higher mobility than the darker colors, and Nebraska's high scores can be seen. Nebraska scored nearly as high in the relative mobility scores for children from higher income families.

Map IIIA: Equality of Opportunity Project
Absolute Upward Mobility in the United States



Source: Data from Chetty, Hendren, Kline, and Saez (2014): Descriptive Statistics by County and Commuting Zone, Equality of Opportunity Project.

Financial Indicators Other Than Income

In addition to income, there are other measures that can indicate a household's financial well-being. Such measures include assets, emergency savings, taxes, and the Supplemental Poverty Measure. Following is a brief discussion of each indicator and its impact on families in poverty.

Assets

The Corporation for Enterprise Development (CFED) is a nonprofit organization that advocates policies to assist low- and moderate-income households to build and preserve assets. CFED compiles an Assets and Opportunities Scorecard each year for each state containing statistics related to the financial health of the citizens of the state. Nebraska's scorecard illustrates that Nebraska ranks below the national average.

Assets include property of value such as homes, cars, and retirement accounts. Net worth is often used to describe the total assets of a family minus any liabilities, or debt. A recent study took a close look at asset development of the population by age and income group from 1989 to 2013. This study, *The Wealth of Households: An Analysis of the 2013 Survey of Consumer Finances*, analyzed the net worth of households for the following age groups: 18-34; 35-44; 45-54; 55-64; and 65-74, and the net worth of these age groups for the equity in the family home, as well as any assets other than the family home by income.

The study found that, for the lowest income group, only households

Table IIIC: CFED 2015 Assets and Opportunities Scorecards

Nebraska

Average Credit Card Debt in 2014	$6,424
Consumers with Subprime Credit Scores (Below 700 in 2014)	46.3%
Unbanked Households (No Checking or Savings Account in 2013)	5.7%
Underbanked Households (Checking and/or Savings Account but have used money orders, check cashing services, remittances, payday loans, rent-to-own, pawn shops, or refund anticipation loans in 2013)	20.1%
Households with Savings Accounts in 2013	72.4%
Bankruptcy Filings per 1,000 People in 2013	2.7

United States

Average Credit Card Debt in 2014	$9,890
Consumers with Subprime Credit Scores (Below 700 in 2014)	55.6%
Unbanked Households (No Checking or Savings Account in 2013)	7.7%
Underbanked Households (Checking and/or Savings Account but have used money orders, check cashing services, remittances, payday loans, rent-to-own, pawn shops, or refund anticipation loans in 2013)	20.0%
Households with Savings Accounts in 2013	68.8%
Bankruptcy Filings per 1,000 People in 2013	3.3

Assets (continued)

over 65 had assets exceeding their debt. All other age groups each had a negative net worth for the lowest income group. Additionally, for age groups 35-64, the lowest income group also had negative equity in their homes, meaning their average mortgages exceeded the average value of their homes. All other income groups had both positive equity in their homes and positive net worth, even though many households even in higher income groups saw declines in home equity from 1989 to 2013.

For the youngest age group, age 18-34, the lowest income group had an average student loan debt of $42,700. Higher income groups had a significantly lower average student loan debt of $3,000 - $6,700.

Emergency Savings

Emergency savings is generally defined as the ability to come up with money within a short amount of time.

A 2015 report by the Federal Reserve conducted a survey and evaluated whether respondents could cover three months of expenses. Only 45% of respondents indicated they had enough savings to cover expenses. Another 21% indicated they could cover three months of expenses using savings, selling assets, or borrowing money through a loan or from friends and family. The remaining 33% of respondents were not prepared for that type of financial emergency, even if borrowing was available. Emergency savings are important because 24% of survey respondents indicated that they or a family member living in the household experienced a financial hardship in the previous year. Hardships included losing a job, a health emergency, work hours or pay reduction, foreclosure or eviction notice, divorce, death, or a business financial difficulty.

A 2011 study, *Financially Fragile Households: Evidence and Implications*, evaluated readiness to cope with smaller emergencies and looked at the ability of individuals to come up with $2,000 within a 30-day period. A survey of individuals revealed that about half of survey respondents certainly or probably could not raise $2,000. The study found those with severe wealth losses during the financial crisis, the unemployed, women, and households with children had less ability to cope with emergencies. Ability to cope increased with higher education, wealth above $1,000, and income, but only once income exceeded $60,000.

The study also evaluated how individuals cope with emergencies. Coping strategies included utilizing savings, borrowing from family or friends, using credit cards, using alternative sources of credit, selling possessions, or working more. The study found that 46% of respondents would use only one coping strategy to deal with an emergency, but 35% would use three coping strategies in combination to come up with $2,000. Utilizing savings was the most popular, but borrowing from family and friends and mainstream credit were used by one in three respondents. For those who use more than one strategy to raise $2,000, in addition to savings and borrowing from family or friends, respondents would use alternative sources of credit, sell possessions, or work more. The individuals who reported being less able to come up with the emergency funds also reported using more coping strategies to do so.

Taxes

Tax Rates and Tax Burdens in the District of Columbia – A Nationwide Comparison 2013 study, commonly referred to as the D.C. burden study, evaluated the combined tax burden, including state and local taxes such as income, property, sales, and automobile related taxes, for families with different income levels in the largest city in each state.

In Omaha, Nebraska, for a family of three earning $25,000 per year, 7.5% of the total family income is spent on taxes. This is relatively low compared to other states and is ranked 45th for this income level. The $25,000 income level used in the study is approximately 133% of the poverty threshold for a family of three in 2013.

Supplemental Poverty Measure

The poverty threshold has been criticized by some for not adequately accounting for the entire economic picture of a family. In 2011, the U.S. Census Bureau and the Bureau of Labor Statistics developed a measure called the Supplemental Poverty Measure (SPM). The SPM takes into account other types of resources affecting a family's ability to care for its financial needs, including noncash benefits, tax credits, and income from cohabitating individuals who are not relatives. In addition, the SPM also accounts for expenses like child support paid, out-of-pocket medical expenses, and geographic differences in housing costs across the country.

By accounting for these additional resources and expenses, the SPM arguably provides a more adequate picture of a family's economic situation. The SPM does not replace the official poverty threshold but provides additional information and can be used as another tool to shed light on families' economic conditions and needs.

The SPM varies from the poverty threshold in several ways. Table IIID illustrates the differences between the two measures.

Specifically, in addition to the cash income used in determining poverty under the official poverty threshold, Table IIIE illustrates the noncash benefits and other cash resources used in calculating the SPM.

According to the 2013 SPM report, the SPM in 2013 was calculated to be higher for the U.S. at 15.5%, whereas the overall poverty rate using the official measure was 14.6%. This has been true in each year the SPM has been calculated. However, this is not true in each state as geographic adjustments are calculated, and for Nebraska, the 3-year average SPM from 2011-2013 (10.3%) was lower than the official poverty calculation (11.3%).

Table IIID: Poverty Measure Concepts: Official & Supplemental

	Official Poverty Measure	*Supplemental Poverty Measure*
Measurement Units	Families or unrelated Individuals	Families, including any coresident unrelated children who are cared for by the family (such as foster children) and any cohabiters and their relatives, or unrelated, noncohabitating individuals
Poverty Threshold	Three times the cost of a minimum food diet in 1963	The mean of expenditures on food, clothing, shelter, and utilities (FCSU) over all two-child consumer units in the 30th to 36th percentile range multiplied by 1.2
Threshold Adjustments	Vary by family size, composition, and age of householder	Geographic adjustments for differences in housing costs by tenure and a three-parameter equivalence scale for family size and composition
Updating Thresholds	Consumer Price Index: all items	5-year moving average of expenditures on FCSU
Resource Measure	Gross before-tax cash income	Sum of cash income, plus noncash benefits that families can use to meet their FCSU needs, minus taxes (or plus tax credits), minus work expenses, out-of-pocket medical expenses, and child support paid to another household.

Table IIIE: Resource Estimates

SPM Resources = Money Income from All Sources	
PLUS:	*Minus:*
Supplemental Nutritional Assistance (SNAP)	Taxes (plus credits such as Earned Income Tax Credit (EITC))
National School Lunch Program	Expenses Related to Work
Supplementary Nutrition Program for Women Infants and Children (WIC)	Child Care Expenses
Housing Subsidies	Medical Out of Pocket Expenses
Low-Income Home Energy Assistance (LIHEAP)	Child Support Paid

***Source:** The Supplemental Poverty Measure: 2014, Current Population Reports, by Kathleen Short, United States Census Bureau, Issued September 2015.*

Section IV. Employment

Nebraskan's employment statistics are shown in Table IVA. Over 20% of employed Nebraskans are still in or near poverty. Nearly 60% of unemployed individuals are in or near poverty, and 42% of those not in the labor force are also in or near poverty.

Table IVA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

Employment status	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
Civilian employed, at work	62,408	132,909	729,593	924,910	6.7%	14.4%	21.1%	78.9%
Civilian employed, with a job but not at work*	2,546	3,310	10,817	16,673	15.3%	19.9%	35.1%	64.9%
Unemployed	18,726	13,852	22,055	54,633	34.3%	25.4%	59.6%	40.4%
Armed forces, at work	0	529	3,935	4,464	0.0%	11.9%	11.9%	88.1%
Not in labor force	68,732	92,859	222,987	384,578	17.9%	24.1%	42.0%	58.0%
Total	152,412	243,459	989,387	1,385,258	11.0%	17.6%	28.6%	71.4%

*with a job but not at work means those who did not work during the reference week of the survey but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons.

Within each income group, the breakdown by employment type can be seen in Table IVB. For people in poverty, 45% are not in the labor force, and just over 40% are employed and at work. Twelve percent are unemployed. For those between 100% and 199% of the poverty threshold, nearly 55% are employed and at work and just over 38% are not in the labor force. Only about 6% are unemployed. For the population with income exceeding 200% of the poverty threshold, nearly 63% are employed and at work, 30% are not in the labor force, and about 5% are unemployed.

Table IVB: Households or Families by Selected Characteristic within Each Income Group

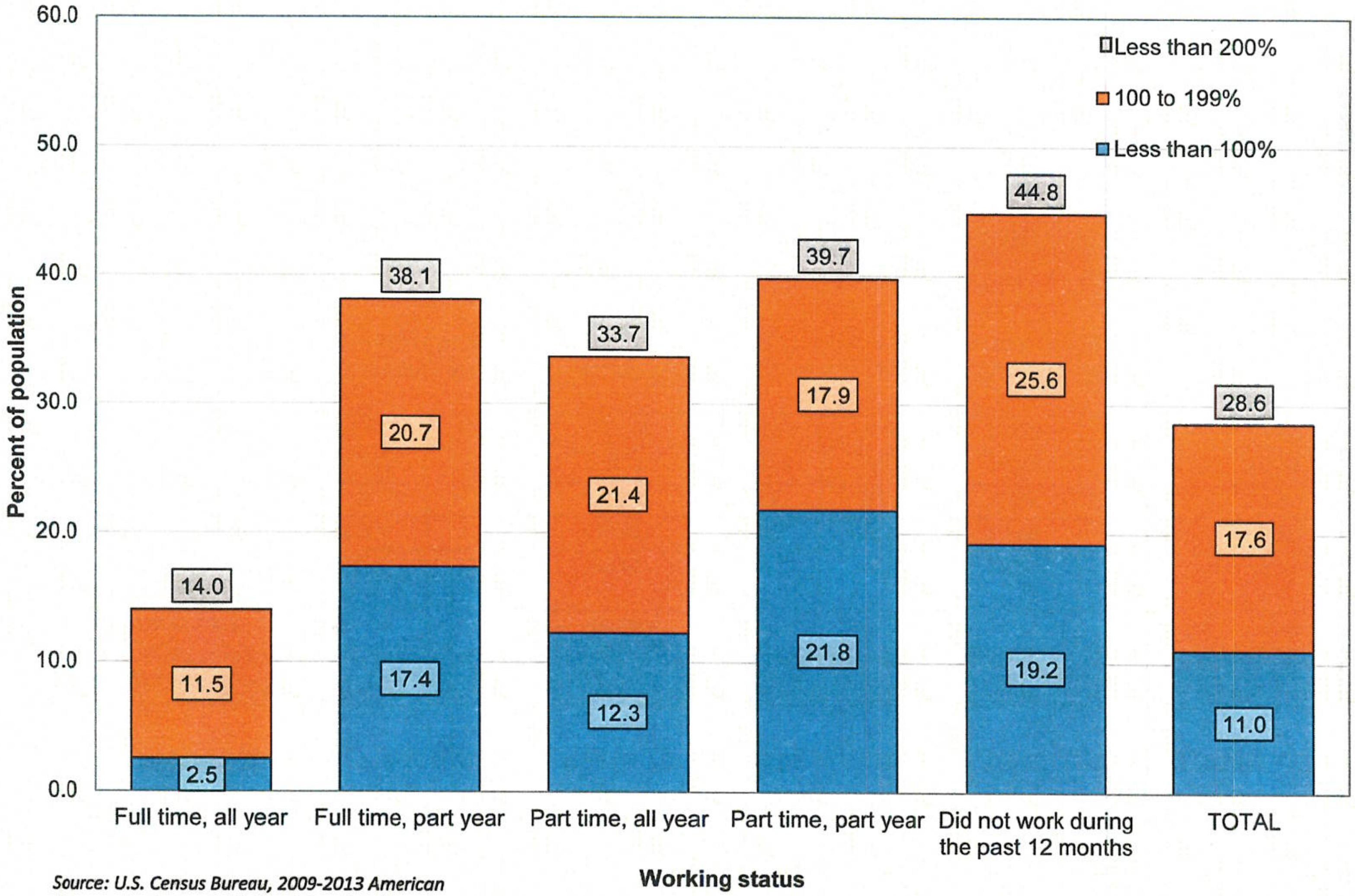
Employment status	Less than 100%	100 to 199%	Less than 200%	200% or more	Total
Civilian employed, at work	40.9%	54.6%	49.3%	73.7%	62.9%
Civilian employed, with a job but not at work	1.7%	1.4%	1.5%	1.1%	1.3%
Unemployed	12.3%	5.7%	8.2%	2.2%	4.9%
Armed forces, at work	0.0%	0.2%	0.1%	0.4%	0.3%
Not in labor force	45.1%	38.1%	40.8%	22.5%	30.7%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Chart IVA: Population* 16 or Older by Ratio to Poverty by Working Status

Chart IVA illustrates that poverty is higher for persons who did not work, worked part time either for part of the year or for the full year, or worked full time for part of the year.



Source: U.S. Census Bureau, 2009-2013 American Community Survey Public Use Microdata Sample
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

*Population for whom poverty was

Section V. Health Care

While some recent news reports indicate that the number of uninsured individuals has decreased in Nebraska, the data used in this report indicate relatively high rates of uninsured persons. Two-thirds of persons without any health insurance coverage are in or near poverty. Only 18% of those in or near poverty have private health care coverage.

Table VA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

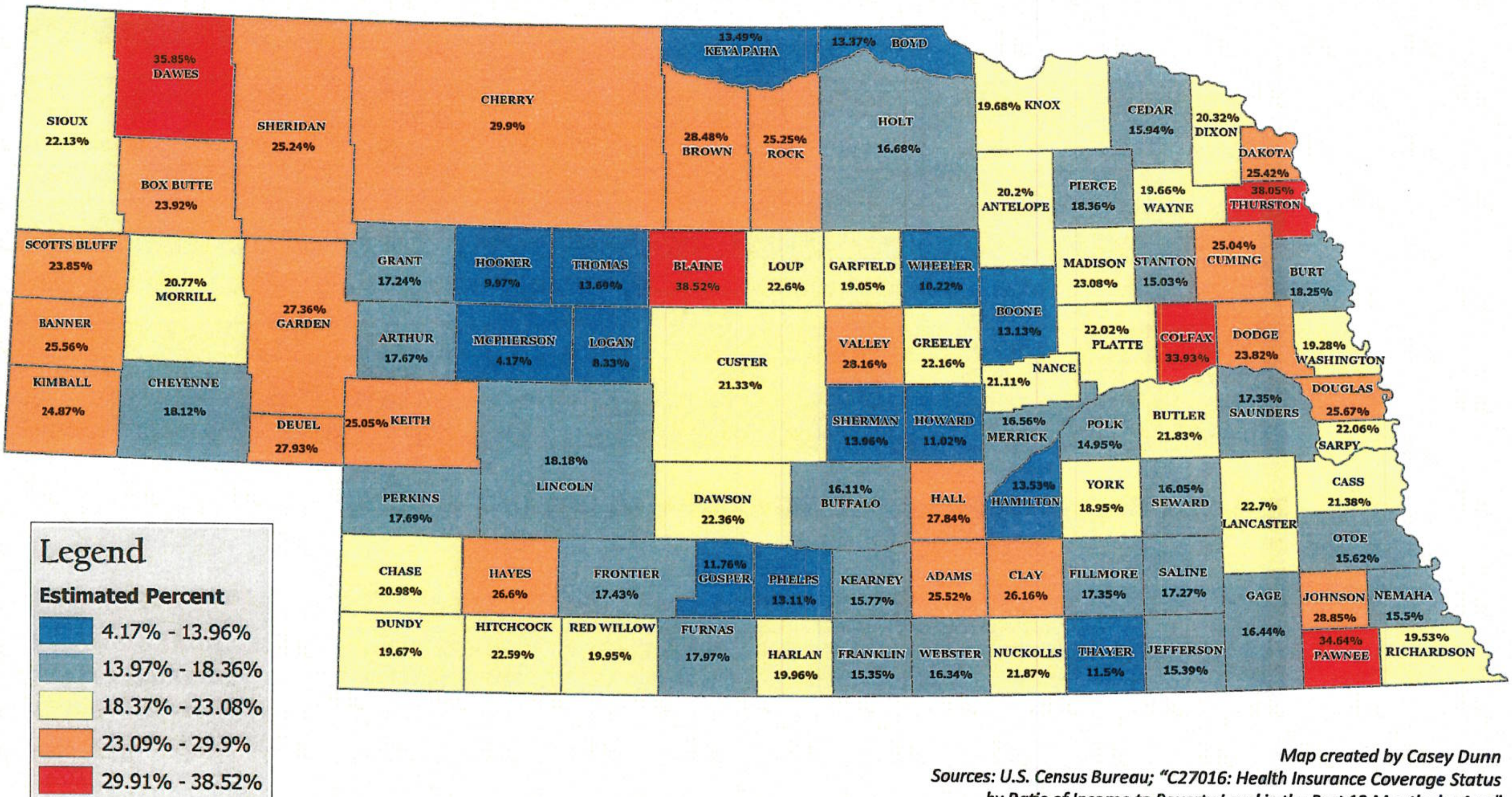
Any health insurance coverage	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
Without any health insurance coverage	56,891	70,873	76,203	203,967	27.9%	34.7%	62.6%	37.4%
With health insurance coverage	162,051	267,844	1,152,059	1,581,954	10.2%	16.9%	27.2%	72.8%
Total	218,942	338,717	1,228,262	1,785,921	12.3%	19.0%	31.2%	68.8%
Private health insurance coverage	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
With private health insurance coverage	69,176	181,032	1,082,199	1,332,407	5.2%	13.6%	18.8%	81.2%
Without private health insurance coverage	149,766	157,685	146,063	453,514	33.0%	34.8%	67.8%	32.2%
Total	218,942	338,717	1,228,262	1,785,921	12.3%	19.0%	31.2%	68.8%
Public health coverage	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
With public health coverage	111,178	131,569	225,817	468,564	23.7%	28.1%	51.8%	48.2%
Without public health coverage	107,764	207,148	1,002,445	1,317,357	8.2%	15.7%	23.9%	76.1%
Total	218,942	338,717	1,228,262	1,785,921	12.3%	19.0%	31.2%	68.8%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Map VA: Percent of Population under 200% of the Poverty Threshold - Without Health Insurance

Map VA shows uninsured rates for those near poverty by county throughout the state.



Map created by Casey Dunn

Sources: U.S. Census Bureau; "C27016: Health Insurance Coverage Status by Ratio of Income to Poverty Level in the Past 12 Months by Age" American Community Survey; Five-Year Estimate 2009-2013

When looking at the breakdown by income group, the type of insurance coverage, if any, can be analyzed. For those in poverty, about one-quarter do not have any coverage. For those near poverty, the rate with no coverage is about 21%. Half of those in poverty have public health coverage, and nearly 40% of those near poverty do as well.

Public health coverage programs include those administered by the state: the Medical Assistance Program (Medicaid) and the Children's Health Insurance Program (CHIP). Medicaid provides health insurance to low-income Nebraskans who meet eligibility requirements based on (1) category and (2) income. Nebraska Medicaid provides coverage for: children up to age 19; former foster care youth up to age 26; the aged; persons who are blind or disabled; pregnant women; and parent/caretaker relatives of dependent children. Persons can also be eligible when their medical needs exceed their income, including, for example, the elderly needing nursing home care. Income eligibility varies by group; newborns to age one are eligible up to 162% of the federal poverty guidelines (FPG), children ages one to five are eligible to 145% of the FPG, children ages six to 18 are eligible to 133% of FPG, pregnant women up to 194% of FPG, and parent/caretaker relatives up to 57% of FPG.

CHIP offers insurance coverage for low-income children under age 19 with family income above Medicaid limits. Nebraska's CHIP has operated as a Medicaid expansion program since May 1998 and provides health coverage for eligible uninsured children if they have income at or below 213% of the FPG and are not eligible for Medicaid. CHIP also covers unborn children who are not otherwise eligible for Medicaid, have no creditable insurance, and meet financial requirements.

Table VA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

Any health insurance coverage	Less than 100%	100 to 199%	Less than 200%	200% or more	Total
Without any health insurance coverage	26.0%	20.9%	22.9%	6.2%	14.2%
With health insurance coverage	74.0%	79.1%	77.1%	93.8%	85.8%
Private health insurance coverage	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**	**Total**
With private health insurance coverage	31.6%	53.4%	44.9%	88.1%	67.5%
Without private health insurance coverage	68.4%	46.6%	55.1%	11.9%	32.5%
Public health coverage	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**	**Total**
With public health coverage	50.8%	38.8%	43.5%	18.4%	30.4%
Without public health coverage	49.2%	61.2%	56.5%	81.6%	69.6%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.
Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Enrollment in Medicaid and CHIP by county in Nebraska is shown in Table VB. Total enrollment in the state for the month of August 2015 for Medicaid and CHIP is 231,629, which includes the county totals listed in the chart as well as approximately 11,000 more individuals who are (1) not listed in a county because a county was not entered into the system when the person enrolled or (2) are considered out of state because they moved out of state during the month, the power of attorney or guardian handling the case lives out of state, or the individual received care out of state. Additional information on programs and on federal poverty guidelines can be found in the inventory of state programs in Section IX.

Table VB: August 2015 Medicaid and CHIP Enrollment by County

County	Medicaid	CHIP	Total	County	Medicaid	CHIP	Total	County	Medicaid	CHIP	Total
Adams	3,863	403	4,266	Frontier	174	20	194	Nance	347	32	379
Antelope	540	100	640	Furnas	610	57	667	Nemaha	684	67	751
Arthur	9	1	10	Gage	2,562	235	2,797	Nuckolls	400	51	451
Banner	37	10	47	Garden	256	15	271	Otoe	1,448	143	1,591
Blaine	51	11	61	Garfield	174	44	218	Pawnee	254	30	284
Boone	357	56	413	Gosper	115	15	130	Perkins	175	23	198
Box Butte	1,285	164	1,449	Grant	67	25	92	Phelps	825	110	935
Boyd	185	37	222	Greeley	177	49	226	Pierce	921	58	979
Brown	270	61	331	Hall	8,630	1,167	9,797	Platte	2,849	453	3,302
Buffalo	3,915	553	4,468	Hamilton	616	95	711	Polk	369	62	431
Burt	679	86	765	Harlan	297	38	335	Red Willow	1,042	123	1,165
Butler	606	47	653	Hayes	52	2	54	Richardson	1,031	112	1,143
Cass	1,796	281	2,077	Hitchcock	296	33	329	Rock	117	32	149
Cedar	491	96	587	Holt	1,036	169	1,205	Saline	1,427	194	1,621
Chase	281	86	367	Hooker	53	17	70	Sarpy	10,838	1,712	12,550
Cherry	522	104	626	Howard	435	55	490	Saunders	1,564	178	1,742
Cheyenne	758	92	850	Jefferson	829	110	939	Scotts Bluff	5,317	671	5,988
Clay	650	98	748	Johnson	452	50	502	Seward	1,036	132	1,168
Colfax	1,310	252	1,562	Kearney	607	100	707	Sheridan	535	52	587
Cuming	720	141	861	Keith	759	103	862	Sherman	265	25	290
Custer	964	170	1,134	Keya Paha	35	17	52	Sioux	47	13	60
Dakota	3,164	405	3,569	Kimball	379	43	422	Stanton	263	48	311
Dawes	702	104	806	Knox	956	122	1,078	Thayer	514	81	595
Dawson	3,148	494	3,642	Lancaster	29,685	3,238	32,923	Thomas	48	8	56
Deuel	156	28	184	Lincoln	3,862	381	4,243	Thurston	1,601	136	1,737
Dixon	309	36	345	Logan	55	15	70	Valley	421	75	496
Dodge	4,598	505	5,103	Loup	43	8	51	Washington	1,163	131	1,294
Douglas	67,370	7,719	75,089	Madison	4,178	488	4,666	Wayne	716	96	812
Dundy	174	32	206	McPherson	21	1	22	Webster	474	55	529
Fillmore	446	57	503	Merrick	829	93	922	Wheeler	40	6	46
Franklin	298	38	336	Morrill	542	80	622	York	1,269	176	1,445

Source: Nebraska Department of Health and Human Services Medicaid Enrollment Monthly Report, September 1, 2015.

Section VI. Housing

Nebraskans in or near poverty generally rent housing. Of those who own a home with a mortgage, only 14% are below 200% of the poverty threshold, and of those who own a home without a mortgage, only 29% are less than 200% of the poverty threshold.

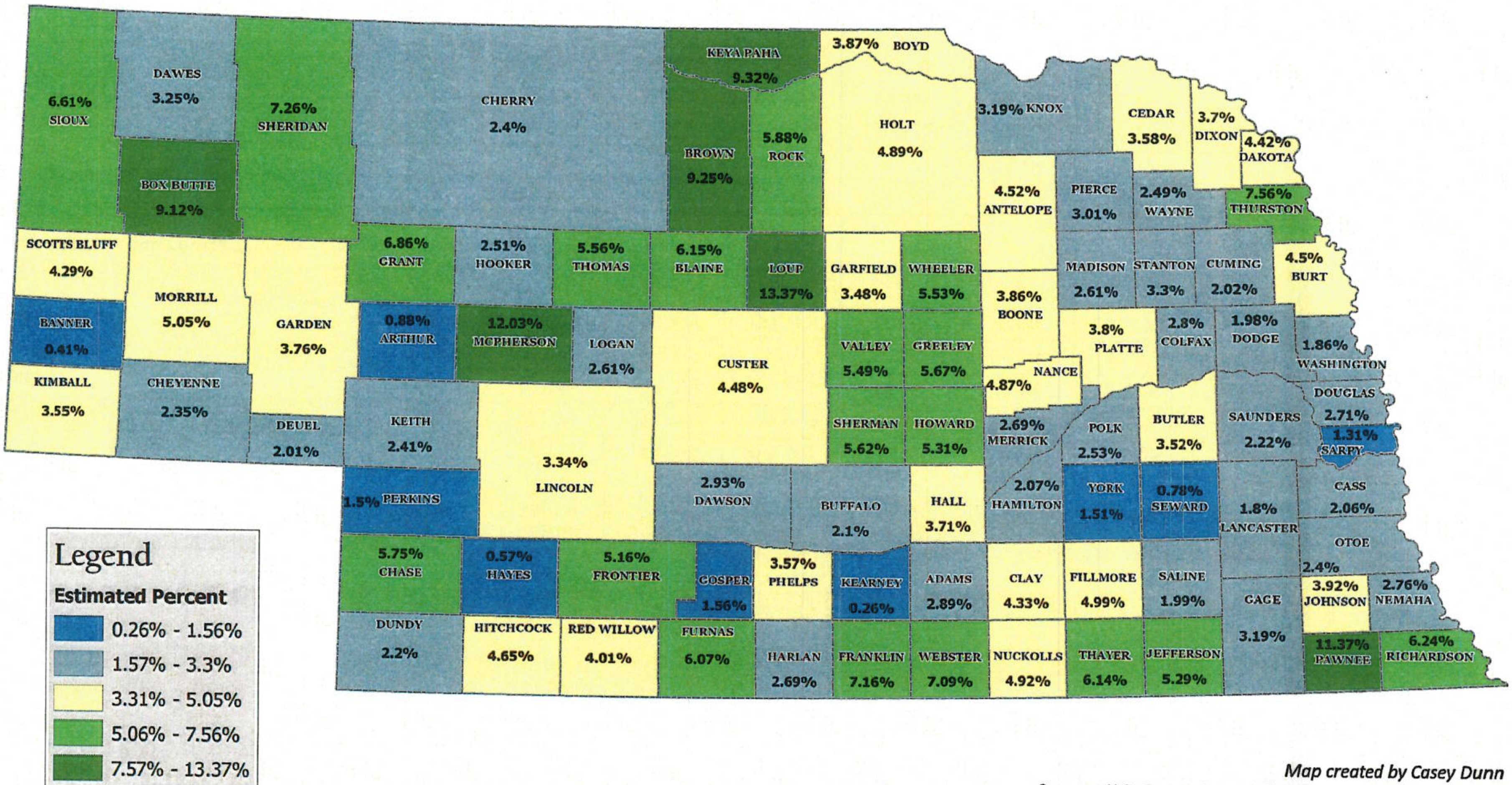
For those in or near poverty, housing costs absorb a large portion of their income. For renters who spend 30% or more of their income on rent, 87% of those are below 200% of the poverty threshold. Likewise, for homeowners who spend 30% or more of their income on costs of ownership (mortgage, real estate taxes, insurance, utilities, fuel, mobile home costs, and condominium fees), 53% of those are below 200% of the poverty threshold.

Table VIA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

Tenure	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
Owned with mortgage or loan (include home equity loans)	11,095	32,460	264,745	308,300	3.6%	10.5%	14.1%	85.9%
Owned free and clear	15,311	36,372	127,235	178,918	8.6%	20.3%	28.9%	71.1%
Rented	58,330	65,406	100,778	224,514	26.0%	29.1%	55.1%	44.9%
Occupied without payment of rent	2,368	3,491	8,194	14,053	16.9%	24.8%	41.7%	58.3%
Total	87,104	137,729	500,952	725,785	12.0%	19.0%	31.0%	69. 0%
Gross rent as a percentage of household income past 12 months								
Less than 10%	214	474	9,291	9,979	2.1%	4.7%	6.9%	93.1%
10% to 19%	2,572	7,775	47,700	58,047	4.4%	13.4%	17.8%	82.2%
20% to 29%	6,628	18,587	31,146	56,361	11.8%	33.0%	44.7%	55.3%
30% or more	45,482	38,570	12,641	96,693	47.0%	39.9%	86.9%	13.1%
Total	54,896	65,406	100,778	221,080	24.8%	29.6%	54.4%	45.6%
Monthly owner costs as a percentage of household income past 12 months								
Less than 10%	230	2,690	87,960	90,880	0.3%	3.0%	3.2%	96.8%
10% to 19%	1,698	14,833	166,401	182,932	0.9%	8.1%	9.0%	91.0%
20% to 29%	2,674	18,050	91,265	111,989	2.4%	16.1%	18.5%	81.5%
30% or more	19,304	33,259	46,354	98,917	19.5%	33.6%	53.1%	46.9%
Total	23,906	68,832	391,980	484,718	4.9%	14.2%	19.1%	80.9%

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys. Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Map VIA: Percent of Home Ownership by Households Below Poverty Threshold



Map created by Casey Dunn

Sources: U.S. Census Bureau; "B17019: Poverty Status in the Past 12 Months of Families by Household Type by Tenure" American Community Survey; Five-Year Estimate 2009-2013

Table VIB: Households or Families by Selected Characteristic within Each Income Group

	Less than 100%	100 to 199%	Less than 200%	200% or more	Total
Tenure					
Owned with mortgage or loan (include home equity loans)	12.7%	23.6%	19.4%	52.8%	37.0%
Owned free and clear	17.6%	26.4%	23.0%	25.4%	24.3%
Rented	67.0%	47.5%	55.0%	20.1%	36.6%
Occupied without payment of rent	2.7%	2.5%	2.6%	1.6%	2.1%
Gross rent as a percentage of household income past 12 months					
Less than 10%	0.4%	0.7%	0.6%	9.2%	3.1%
10% to 19%	4.7%	11.9%	8.6%	47.3%	20.0%
20% to 29%	12.1%	28.4%	21.0%	30.9%	23.9%
30% or more	82.9%	59.0%	69.9%	12.5%	52.9%
Selected monthly owner costs as a percentage of household income past 12 months					
Less than 10%	1.0%	3.9%	3.1%	22.4%	16.2%
10% to 19%	7.1%	21.5%	17.8%	42.5%	34.5%
20% to 29%	11.2%	26.2%	22.3%	23.3%	23.0%
30% or more	80.7%	48.3%	56.7%	11.8%	26.2%

By income group, it is clear that those in poverty face higher housing costs as a percentage of income, regardless of whether the costs are rent or ownership costs. Over 80% of renters or owners in poverty spent 30% or more of their income on housing costs or rent. It is even more evident that people in or near poverty rent rather than own. Two-thirds of people in poverty rent, and nearly half of those near poverty do as well. By contrast, 20% of those above 200% of the poverty threshold rent.

Table VIC: Population by Ratio to Poverty by Mobility Status

	Number of Persons				Percent of Category			
Mobility status (lived here 1 year ago)	**Less than 100%**	**100 to 199%**	**200% or more**	**Total**	**Less than 100%**	**100 to 199%**	**Less than 200%**	**200% or more**
Yes, same house (nonmovers)	147,205	262,382	1,078,733	1,488,320	9.9%	17.6%	27.5%	72.5%
No, outside US and Puerto Rico	1,703	1,631	3,308	6,642	25.6%	24.6%	50.2%	49.8%
No, different house in US or Puerto Rico	65,336	68,411	131,840	265,587	24.6%	25.8%	50.4%	49.6%
TOTAL	214,244	332,424	1,213,881	1,760,549	12.2%	18.9%	31.1%	68.9%

Mobility was also higher for those in or near poverty. Half of the people who moved in the past year, either to a different house in the U.S. or outside the U.S., were in or near poverty.

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

In addition to rent and home ownership costs, it is important to look at utility costs and their impact on low-income households. The UNO Center for Public Affairs Research Energy Burden Study evaluates the energy expenditures and burden on Nebraskans. As shown in Table VID, expenditures are lower but the burden is disproportionately higher on low-income households.

Table VID: Energy Burden by Income Class for Households Where No Energy Expenses Are Included in Rent for Nebraska

	Income class					
Time period	**Less than $10,000**	**$10,000 to $19,999**	**$20,000 to $29,999**	**$30,000 to $39,999**	**$40,000 or more**	**All households**
Mean annual energy expenditures						
2005-2007	$1,944	$1,918	$1,954	$2,041	$2,350	$2,197
2006-2008	$1,988	$2,014	$2,053	$2,139	$2,473	$2,317
2007-2009	$1,875	$1,984	$2,000	$2,126	$2,439	$2,273
2008-2010	$1,845	$2,024	$2,055	$2,153	$2,472	$2,310
2009-2011	$1,923	$2,086	$2,096	$2,162	$2,522	$2,358
2010-2012	$1,945	$2,078	$2,105	$2,142	$2,548	$2,379
2011-2013	$1,965	$2,069	$2,137	$2,139	$2,575	$2,404
Mean annual household income						
2005-2007	$5,629	$15,125	$24,915	$34,658	$86,646	$60,914
2006-2008	$5,445	$15,008	$24,945	$34,833	$89,175	$64,036
2007-2009	$5,510	$15,197	$25,096	$34,855	$88,882	$62,927
2008-2010	$5,237	$14,873	$24,852	$34,701	$89,989	$64,181
2009-2011	$5,115	$15,026	$24,904	$34,713	$93,224	$66,532
2010-2012	$5,087	$14,956	$24,890	$34,732	$93,956	$67,826
2011-2013	$5,127	$15,102	$24,888	$34,629	$96,441	$70,069
Mean energy expenditures as a percent of household income						
2005-2007	42.5%	13.2%	8.0%	5.9%	3.2%	7.4%
2006-2008	44.5%	14.0%	8.3%	6.2%	3.3%	7.4%
2007-2009	43.4%	13.6%	8.1%	6.1%	3.3%	7.5%
2008-2010	45.1%	14.1%	8.4%	6.2%	3.4%	7.5%
2009-2011	45.9%	14.3%	8.5%	6.3%	3.3%	7.5%
2010-2012	46.4%	14.3%	8.6%	6.2%	3.3%	7.5%
2011-2013	46.7%	14.1%	8.7%	6.2%	3.3%	7.5%

Source: Nebraska Energy Burden Study: 2015 Update, Center for Public Affairs Research, University of Nebraska at Omaha, May 2015

High Energy Burdens

The study found that certain characteristics lead to a higher mean annual energy burden for certain households. These household characteristics include:

- Income below $30,000 or below 200% of poverty;
- Are linguistically isolated;
- Live in a rental housing unit;
- Live in a housing unit that is owned free and clear;
- Consist of families with householders with no spouse present, especially female householders;
- Consist of persons living along, especially single women;
- Have no children under 18 years living in the household;
- Have exactly one person 60 years or older living in the household;
- Have exactly one person 65 years or older living in the household;
- Live in housing units with 6 or fewer rooms;
- Heat with a fuel other than electricity or utility gas;
- Live in a house built prior to 1980;
- Live in Greater Nebraska, Eastern Douglas County, or North Lancaster County.

One program designed to help low-income people with energy costs is the Low-Income Heating the Energy Assistance Program (LIHEAP). This program serves approximately 38,000-41,000 households in Nebraska each year and offers benefits to households for heating and cooling, and in crisis situations.

Section VII. Food

Three important programs designed to help low-income individuals with food costs are the National School Lunch and Breakfast Program (NSLP); the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and the Supplemental Nutrition Assistance Program (SNAP). All three are federally funded and administered by the state.

The NSLP is available to school children in participating public and private schools and provides free meals to children from families with income at or below 130% of the poverty guidelines. For children from families between 130% and 185% of the poverty guidelines, meals are reduced price. In 2013-2014, the program provided free or reduced price lunches to 242,273 students, and 68,913 students participated in the school breakfast program.

WIC is available for pregnant or breastfeeding women, newly delivered mothers, infants, children, and foster children up to age 5. Eligible individuals must have an income of 185% of the poverty guidelines or less and participate in nutritional and health evaluations. In 2015, Nebraska received $22,057,500 for food; $10,251,677 for nutrition services and program administration costs; $8,379,977 estimated infant formula rebates; and $249,379 for breastfeeding peer counseling services. In August 2015, 37,593 women, infants, and children received WIC benefits.

SNAP, commonly referred to as food stamps, provides nutrition assistance to low-income individuals/families to help stretch food budgets. In fiscal year 2014-2015, SNAP expenditures were $238,734,533. In July 2015, the average monthly participation calculated by household was 78,264 households, receiving an average benefit of $258.08. The average monthly participation calculated by person was 174,963 individuals.

The following table shows that 55% of the SNAP recipients in Nebraska are in poverty, and 85% of the SNAP recipients are in or near poverty.

Table VIIA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

Yearly SNAP recipiency	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
Yes	35,475	19,540	9,439	64,454	55.0%	30.3%	85.4%	14.6%
No	51,629	118,189	491,513	661,331	7.8%	17.9%	25.7%	74.3%
Total	87,104	137,729	500,952	725,785	12.0%	19.0%	31.0%	69.0%

Table VIIB: Households or Families by Selected Characteristic within Each Income Group

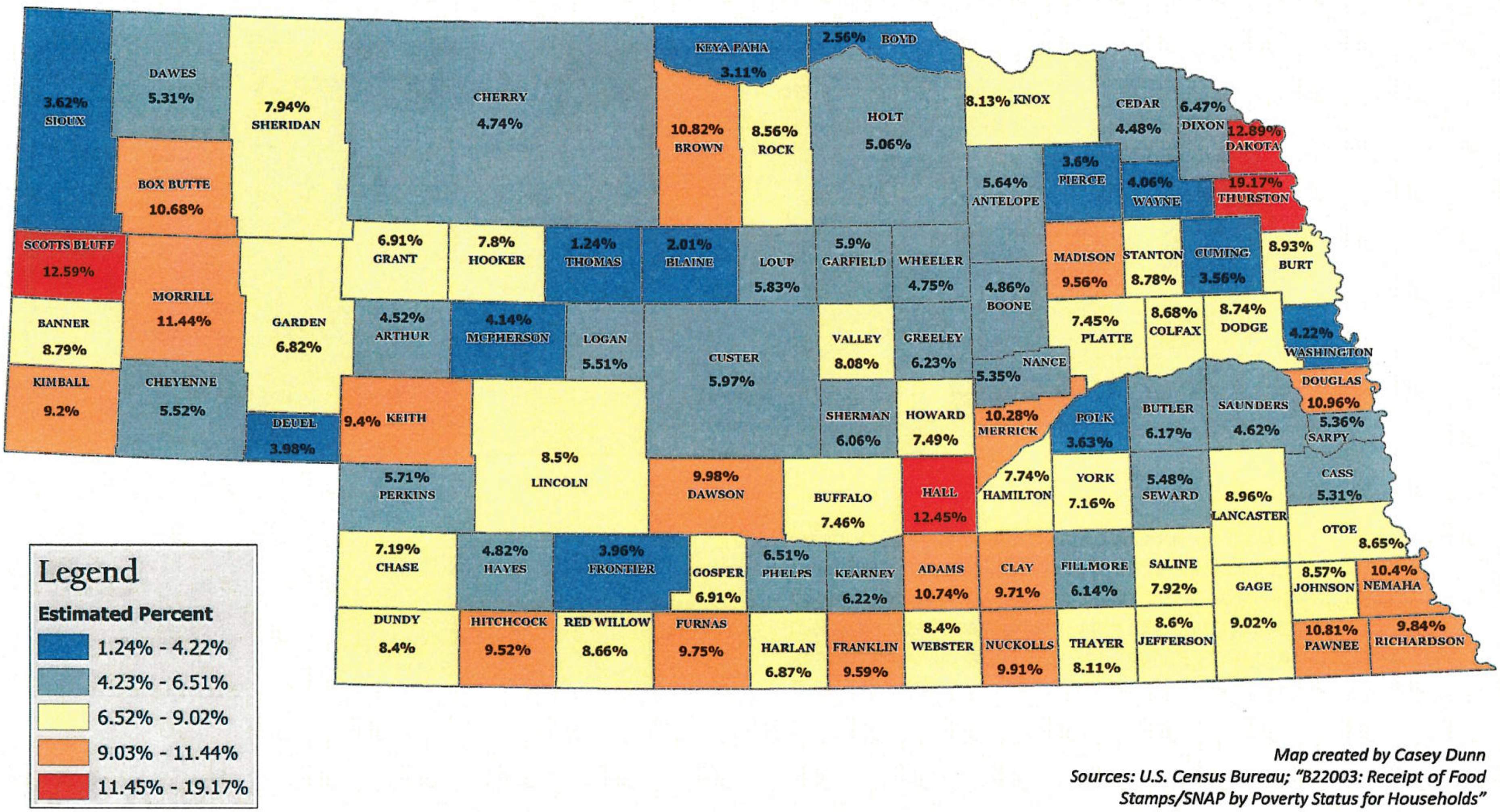
Yearly SNAP recipiency	Less than 100%	100 to 199%	Less than 200%	200% or more	Total
Yes	40.7%	14.2%	24.5%	1.9%	12.6%
No	59.3%	85.8%	75.5%	98.1%	87.4%

By income group, about 41% of those in poverty receive SNAP benefits, but only 14% of those near poverty receive SNAP benefits due program eligibility limitations for those with higher income.

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

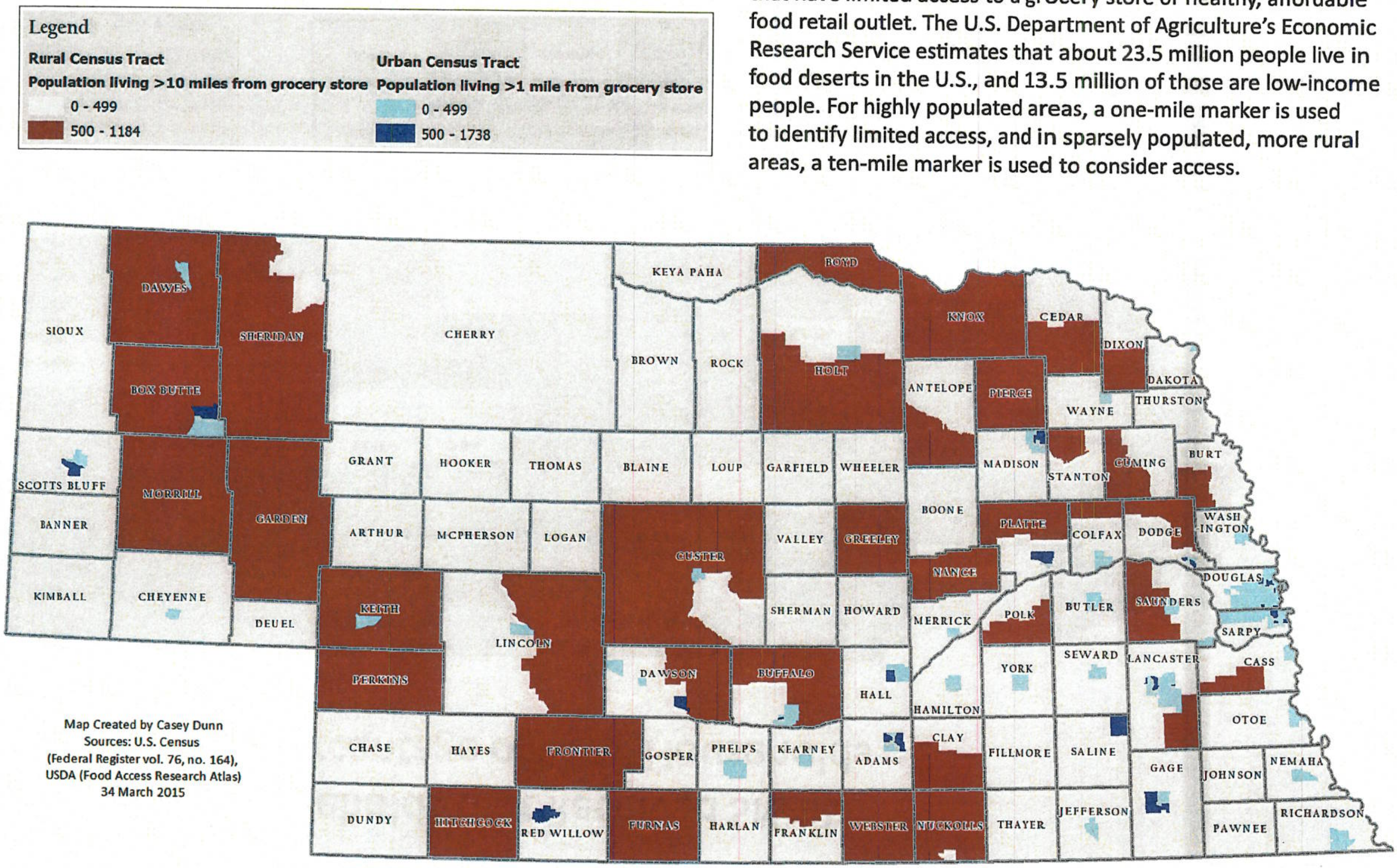
Map VIIA: Households that Received SNAP Benefits as a Percentage of Total Households



Map created by Casey Dunn
Sources: U.S. Census Bureau; "B22003: Receipt of Food Stamps/SNAP by Poverty Status for Households" American Community Survey; Five-Year Estimate 2009-2013

Map VIIB: Food Deserts in Nebraska

A food desert is defined by the U.S. Departments of Agriculture, Treasury, and Health and Human Services as a census tract with a substantial share of residents who live in low-income areas that have limited access to a grocery store or healthy, affordable food retail outlet. The U.S. Department of Agriculture's Economic Research Service estimates that about 23.5 million people live in food deserts in the U.S., and 13.5 million of those are low-income people. For highly populated areas, a one-mile marker is used to identify limited access, and in sparsely populated, more rural areas, a ten-mile marker is used to consider access.



Map Created by Casey Dunn
Sources: U.S. Census
(Federal Register vol. 76, no. 164),
USDA (Food Access Research Atlas)
34 March 2015

Section VIII. Transportation

Table VIIIA: Households or Families by Ratio to Poverty by Level of Selected Characteristic

Table VIIIA shows that of the Nebraskans without a vehicle available, 42% are in poverty, and another 32% are near poverty. Lack of an available vehicle has significant ramifications for commuting to work, going to the grocery store, transporting children to day care, and many other regular activities, especially in areas without regularly available public transportation.

Vehicles (1 ton or less) available	Less than 100%	100 to 199%	200% or more	Total	Less than 100%	100 to 199%	Less than 200%	200% or more
No vehicles	17,225	13,300	10,301	40,826	42.2%	32.6%	74.8%	25.2%
At least 1 vehicle	69,879	124,429	490,651	684,959	10.2%	18.2%	28.4%	71.6%
Total	87,104	137,729	500,952	725,785	12.0%	19.0%	31.0%	69.0%

Table VIIIB Households or Families by Selected Characteristic within Each Income Group

Vehicles (1 ton or less) available	Less than 100%	100 to 199%	Less than 200%	200% or more	Total
No vehicles	19.8%	9.7%	13.6%	2.1%	7.5%
At least 1 vehicle	80.2%	90.3%	86.4%	97.9%	92.5%

By income group, it is clear that a much higher percentage of those in poverty do not have an available vehicle. Nearly 20% of those in poverty and nearly 10% of those near poverty do not have an available vehicle.

Source: U.S. Census Bureau, 2009 to 2013 American Community Surveys.

Prepared by: Center for Public Affairs Research, University of Nebraska at Omaha, August 2015

Section IX: Inventory of State Programs

Nebraska Department of Economic Development (DED)

DED poverty programs do not provide direct benefits to individuals. Rather, grants fund entities, such as nonprofit agencies and communities that pay for housing, community development projects, and infrastructure. Within DED, the division of Housing and Community Development administers these programs.

Community Development Block Grant (CDBG) program. The CDBG program is a federal grant program funded by the U.S. Department of Housing and Urban Development (HUD), authorized under Title 1 of the Housing and Community Development Act of 1974. The primary objective for CDBG is to benefit low- to moderate-income individuals. Federal regulations require that at least 70% of the state's CDBG allocation must serve persons who are low- to moderate-income.

Under the CDBG guidelines, persons are considered to be low-income if they are members of a family whose income qualifies as "very low income" under the Section 8 Housing Assistance Payments program, which is generally based on 50% of area median income (AMI). Moderate income, for CDBG purposes, equates to Section 8 "lower income" limits, which are generally tied to 80% of AMI.

CDBG funding is available for numerous categories of projects, including downtown revitalization, public works, owner-occupied housing, water and waste-water projects, and economic development. (Jobs generated by private business development must create jobs for low income persons). At least 51% of a community must be low income if the entire community benefits from a specific project.

HOME Investment Partnership Program is another HUD-funded program administered by DED that funds the development of affordable housing through grants to nonprofit 501(c)(3) organizations. Eighty-five percent of HOME funds are invested in low-income housing tax credit projects. These funds are used to assist in the development of both single and multi-family housing for persons whose income is on average less than 50% to 60% of the area median income. The remaining 15% is granted to community development housing organizations to develop housing for families whose income is less than 80% of their area median income.

Nebraska Affordable Housing Trust Fund is a state resource used to develop housing opportunities for households with income between 80% and 120% of area median income. (The trust fund receives a portion of the documentary stamp tax generated when property is sold. Currently, the trust fund receives 95 cents of the $2.25 tax for each $1,000 of valuation of property transferred.)

Nebraska Department of Health and Human Services

Division of Children and Family Services

Assistance to the Aged, Blind, or Disabled (AABD) Payment provides the state supplemental payment as required by the Social Security Administration for needy individuals receiving federal Social Security Income as well as non-recurring grants for partial reimbursement of certain expenses. The AABD program was established to provide financial aid and medical assistance to persons in need who are age 65 and older or who are age 64 and younger and blind or disabled.

In 2014, 5,373 individuals were served by the program, and the average benefit was $112.04.

Child Care and Development Fund provides a child-care subsidy to low-income families and funds to community entities to increase quality early childhood education activities across Nebraska. The program provides help with the cost of child care at an approved provider for eligible parents of children age 12 and younger. The subsidy may be available for care of children up to age 19 if the child has an acute or chronic condition that requires extra care. Income eligibility is based on either a transitional scale for parent(s) transitioning out of the Aid to Dependent Children (ADC) program due to increased earnings or a non-transitional scale for parent(s) not recently in ADC. In order to qualify in addition to the income eligibility, the family must qualify as a family, meet citizenship requirements, meet resource limits, have at least one allowed need for service, pay the fee if required, use a regulated provider, agree to obtain immunizations, and cooperate with child support enforcement.

For fiscal year 2014-2015, 37,300 children were served by the program. The 2014-2015 fiscal year expenditures for the program were $90,391,279. The average monthly costs were $417 per family, and the average monthly participation was 18,067 families.

Community Services Block Grant provides funds to alleviate the causes and conditions of poverty in communities. Funding is awarded to community action agencies across Nebraska. The agencies provide services tailored to the particular needs of their communities.

Disabled Persons and Family Support provides up to $300 a month for services to individuals with disabilities to help them continue to live independently or help families stay together.

In fiscal year 2013-2014, 397 individuals were served by the program, and the average benefit per year was $2,184.70.

Food Distribution Program distributes donated food to recipient agencies like schools and child care centers in Nebraska under various child and household United State Department of Agriculture nutrition programs. The program also manages the Emergency Food Assistance Program, which provides aid to food banks.

An estimated 200,000 Nebraska children benefit from donated food through Child Nutrition programs through 390 schools and 90 day care centers. There are approximately $12,000,000 in donated foods entitlements for the National School Lunch Program, $250,000 for Child and Adult Care Food Program, and $1,000,000 for The Emergency Food Assistance Program. This is approximately $30,769 per school and $2,778 per daycare facility.

Lifespan Respite provides support to pay for respite services to give the primary caregiver a temporary break. Serves individuals of all ages.

In fiscal year 2013-2014, 758 individuals were served by the program, and the average benefit was $721.74 per year.

Low-Income Heating and Energy Assistance Program (LIHEAP) helps low-income households offset the costs of heating and cooling their homes. Eligibility is based on resources and income. Help with cooling is available only to households with a member who is at least 70 years old or suffers from a medical condition that makes him or her particularly susceptible to heat. LIHEAP also helps in emergency situations when eligible persons are threatened with a utility shutoff. Eligibility is based on a household's resources and income, which cannot exceed 150% of the federal poverty guidelines. Resources cannot exceed $25,000 (home, one car, and personal belonging such as furniture and clothing are not counted toward this total). The federal government funds the full cost of the program, which in 2013 was $29,623,498.

Approximately 38,000 to 41,000 households are served by the program each year. Heating benefits are $436 per year, cooling benefits are $478 per year, and crisis benefits are $248 per year, per household.

Medically Handicapped Children's Program, Disabled Children's Program, Genetically Handicapped Person's Program assist in paying medical expenses for children with specific health care needs, respite, and reimbursement for some medical services.

From September 1, 2014 to August 31, 2015, there were 1,908 unduplicated clients served by the program. Overall, there were 1,171 open cases and 783 pending cases. The total served during that time was 1,954.

Nebraska Homeless Assistance Program provides services to alleviate homelessness through direct support to homeless individuals and funding agencies working with homeless across Nebraska.

In fiscal year 2013-2014, 10,021 individuals were served by the program.

Refugee Resettlement Program provides direct aid (cash grants and medical assistance) to refugees within eight months of arrival in the U.S. The program provides funding to community agencies to provide additional support for refugees.

For fiscal year 2013-2014, the medical assistance program served an average of 306 individuals per month, and the average benefit is $216.63 per month. The cash assistance program served an average of 245 individuals per month, and the average benefit was $222 per month.

Social Services Block Grant provides funding for the Social Services for Aged and Disabled program, which provides services to keep aged or disabled persons in the home and Social Services for the Families, Children, and Youth program. Other block grant funds go to support staff in the Children and Families Service and funding for the Adult Protective Service program.

In July 2015, 5,527 individuals were served by the program.

State Disability Program provides medical services and financial assistance for up to 12 months to individuals who meet federal disability requirements but who are denied Social Security disability due to lack of duration. (To receive federal Social Security disability payments, the disability must be expected to last more than one year.)

Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to low-income individuals/families to help stretch food budgets. SNAP also includes Employment and Training, Outreach, and Education programs.

In fiscal year 2014-2015, SNAP expenditures were $238,734,533. In July 2015, the average monthly participation calculated by household was 78,264 households, receiving an average benefit of $258.08. The average monthly participation calculated by person was 174,963 individuals.

Temporary Assistance for Needy Families (TANF) provides cash assistance (Aid to Dependent Children (ADC) grants) to low-income families with children age 18 or younger. All ADC adults who are able to work must participate in the Employment First program and cooperate with child support enforcement to remain eligible for assistance, which is time-limited for most families.

In July 2015, 5,705 families and 15,217 individuals received benefits from the program, and the average benefit was $121.97. The 2014-2015 fiscal year expenditures for ADC were $24,037,883. The average monthly participation in Employment First for fiscal year 2014-2015 was 5,660.

Division of Medicaid and Long-Term Care

Aged and Disabled Waiver provides eligible persons of all ages with physical/medical disabilities the option to receive supportive home and community services as an alternative to admission to a nursing facility. Service coordinators meet with clients/families to determine waiver eligibility, assess needs, and jointly develop a plan to address those needs with waiver and non-waiver services. Waiver services include adult day health care, assisted living, assistive technology and home modifications, child care for children with disabilities, home-delivered meals, home chore services, independence skills building, nutrition counseling, respite, and non-medical transportation.

Persons qualifying for waiver services must be Medicaid eligible and require a nursing facility level of care. Additionally, the services delivered via the waiver cannot cost the state more than the services would if delivered in an institution.

As of September 1, 2015, there were 4,766 persons using waiver services.

Children's Health Insurance Program (CHIP) was created in 1997 under Title XXI of the Social Security Act to offer insurance coverage for low-income children under age 19 with family income above Medicaid limits. Nebraska's CHIP has operated as a Medicaid expansion program since May 1998 and provides health coverage for eligible uninsured children if they have income at or below 213% of the federal poverty guidelines (FPG) and are not eligible for Medicaid.

In July 2012 Nebraska implemented a separate CHIP program to provide coverage to the unborn children of women who are not otherwise eligible for Medicaid, have no creditable insurance, and meet financial requirements (Laws 2012, LB 599). This program expires on December 31, 2015.

As of September 1, 2015, there were 29,420 children enrolled in CHIP. Fiscal year 2014-2015 expenditures for CHIP were $82,315,595, and average monthly expenditures were $2,239.

Medical Assistance Program (Medicaid) provides health insurance to low-income Nebraskans who meet eligibility requirements based on (1) category and (2) income. Nebraska Medicaid provides coverage for individuals in the following eligibility categories: children up to age 19; former foster care youth up to age 26; the aged; persons who are blind or disabled; pregnant women; and parent/caretaker relatives of dependent children. Persons can also be eligible when their medical needs exceed their income, including, for example, the elderly needing nursing home care and catastrophically disabled children. Income eligibility varies by group; newborns to age one are eligible to 162% of the federal poverty guidelines (FPG), children ages one to five are eligible to 145% of the FPG, children ages six to 18 are eligible to 133% of the FPG, pregnant women up to 194% of FPG, and parent/caretaker relatives up to 57% of FPG.

In fiscal year 2014, the average monthly enrollment of children on Medicaid or CHIP was 153,413; for blind and disabled, the average monthly enrollment was 37,012; for caretaker adults, 26,855, and for the aged, 18,217. During fiscal year 2014, Medicaid and CHIP spent $507 million on children; $822 million on the blind and disabled; $120 million on parent/caretakers; and $381 million on the aged.

As of September 1, 2015, DHHS reported there were 201,842 Nebraska Medicaid enrollees.

Division of Public Health

Chronic Renal Disease (CRD) Program provides pharmaceutical and medical services to eligible Nebraska residents diagnosed with end-stage renal disease (ESRD). In addition to being diagnosed with ESRD, clients must also be Nebraska residents, U.S. citizens or qualified aliens, and meet income guidelines.

The State of Nebraska provides 100% of the funding for the CRD Program, and the amount is limited. Currently, the budget is set at $830,953 annually, and there are 1,469 active clients in the CRD database. It is important to note that this number changes frequently as records are being reviewed and updated.

Commodity Supplemental Food Program is a USDA funded program that provides nutritious food to low-income persons age 60 and older. To qualify for the assistance, an individual must be a Nebraska resident, 60 years of age or older, legally present in the U.S. with income at or below 130% of the poverty guidelines. In 2015, the department received a grant of $764,080 to administer the program and the value of USDA-donated food was $2.1 million.

Every Woman Matters Program provides breast, cervical, heart disease, and diabetes screenings to eligible, low-income women who lack health insurance that pays for preventive services. The **WiseWoman Program** provides screening for cardiovascular risk, hypertension, cholesterol, and diabetes and offers lifestyle intervention services. This program is a subset of the Every Woman Matters Program. In fiscal year 2014, the program provided 1,200 mammograms and 1,000 pap smears.

The eligibility requirements of the program are women 21-75 years of age for cervical cancer screening; women 40-75 years of age for breast cancer screening; women 21-75 for breast or cervical cancer diagnostics following an abnormal screening; be uninsured or carry insurance that does not offer preventive coverage, with income at or below 225% of the federal poverty guidelines, and be a U.S. citizen or legal resident.

In 2015, the program operated with funding from a $2,681,000 Center for Disease Control grant, $625,000 from the State General Fund, and $400,000 in donations and cash funds.

The average monthly caseload in 2015 is 9,400 persons.

Housing Opportunities for Persons with HIV/AIDS Program is a U.S. Department of Housing and Urban Development-funded program for Nebraska residents, with a verified HIV status, with income at or below 80% of the area median income. DHHS contracts with the Nebraska AIDS Project to provide direct client services. The total current federal allocation is $362,364, and the program will serve about 180 persons.

Nebraska Colon Cancer Screening Program pays for colon cancer screening for persons between 50-74 years of age, who lack health insurance that pays for preventive services, have income at or below 225% of the federal poverty guidelines, and are U.S. citizens or legal residents.

The program received $400,000 from the State General Fund, $300,000 in donations and cash funds, and until July 2015, had received a $1 million annual grant from the CDC.

Nebraska Ryan White Program funds are used to provide economic assistance for rent, utilities, transportation, health insurance, food, and nutritional supplements to individuals infected with HIV disease. To qualify, recipients must have a documented HIV positive test result, have income at or below 200% of the federal poverty guidelines, must be a resident of the State of Nebraska, and must be enrolled with a funded agency that provides covered services. The program is funded by the federal Health Resources and Services Administration (HRSA) and received a funding award for fiscal year 2015 of $3,210,148; the state provided $900,000 specifically for the purchase of life-saving HIV medications.

Special Supplemental Nutrition Program for Women, Infants and Children (WIC) is a supplemental food program for pregnant or breastfeeding women, newly delivered mothers, infants, and children and foster children up to age 5. Beneficiaries must live in Nebraska with income of 185% or less of the federal poverty guidelines, and participate in a nutrition and health evaluation to determine nutritional risk.

In August 2015, 37,593 women, infants, and children received WIC benefits. The annual unduplicated participation in federal fiscal year was 68,362 persons and included 19,745 women, 13,471 infants, and 35,146 children.

WIC is a grant-funded program of the USDA. In 2015, Nebraska received $22,057,500 for food; $10,251,677 for nutrition services and program administration costs; $8,379,977 estimated infant formula rebates; and $249,379 for breastfeeding peer counseling services.

Nebraska Department of Labor

Workforce Innovation and Opportunity Act (WIOA) (formerly the Workforce Investment Act) provides employment services and job training for three categories of individuals: adults, dislocated workers, and youth. Although the programs do not have an income requirement for eligibility, priority is given to persons receiving public assistance, other low-income individuals, and persons who lack employment skills. The program is federally funded, with WIOA funds flowing through the department to three workforce development local areas: Greater Lincoln, Greater Omaha, and Greater Nebraska.

The WIOA funding for program year 2014 (July 1, 2014 to June 30, 2015) was:

Youth	$2,394,620
Adult	$1,905,148
Dislocated worker	$2,044,195

New enrollments during that same time period were:

Youth	227
Adult	786

Nebraska Energy Office

Weatherization Assistance Program is a federally funded program, administered by the Energy Office, to weatherize homes for low-income individuals. The maximum household income level to qualify for the assistance is 200% of federal poverty guidelines.

From 2013 to 2014, 575 homes were weatherized, with the average cost between $4,000 and $6,500 per home. The program received funding from four sources in fiscal year 2013-2014:

- $2,951,735, from the Low-Income Heating and Energy Assistance Program (LIHeap) administered by the Department of Health and Human Services (DHHS). Annually, DHHS transfers a portion of federal LIHEAP funds, which are used to help pay utility bills, to the Energy Office to weatherize homes so that the need for utility bill-paying assistance is reduced or eliminated.
- $1,170,721 from the U.S. Department of Energy's Weatherization Assistance Program.
- $422,377 from the final installment of funds from the American Recovery and Reinvestment Act of 2009.
- $6,941 from Petroleum Violation Escrow Funds.

Nebraska Investment Finance Authority (NIFA)

NIFA is an independent, quasi-governmental agency providing a broad range of financial resources for agricultural, residential, manufacturing, medical, and community development endeavors. One NIFA program is pertinent to this discussion. (A second program, the Single Family Program, makes affordable loans possible for first-time homebuyers whose income is insufficient to get loans through the usual lending process. However, the income limits to qualify for this assistance are substantially above federal poverty guidelines.)

Low Income Housing Tax Credit Program is a federal program, administered by NIFA, to encourage development of affordable rental housing for low-income individuals and families. The Low-Income Housing Tax Credit encourages investment of private capital in the development of rental housing by providing a dollar-for-dollar credit to offset an investor's federal income tax liability. The amount of credit a developer or investor can claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet applicable federal requirements for both tenant income and rents. The rental property generating the credit must remain in compliance with the program guidelines and rent restriction requirements for a period of not less than 30 years from the first taxable year of the credit period.

To qualify, the proposed development must involve new construction, substantial rehabilitation, or acquisition and substantial rehabilitation of residential rental property and meet one of the following requirements:

- At least 20% or more of the residential units in the development are both rent restricted and occupied by individuals whose income is 50% or less of the area median gross income; or
- At least 40% or more of the residential units in the development are both rent restricted and occupied by individuals whose income is 60% or less of the area median gross income.

Since awarding its first tax credit allocations in 1987, NIFA has assisted with the development of 517 rental properties across Nebraska.

State Department of Education

The department administers federal programs and grants for schools serving large numbers of disadvantaged children and nutrition programs serving low-income students and children and adults in day care settings.

Child and Adult Care Food Program is a program administered by the department that serves meals and snacks to eligible children in child care centers; family day-care homes; and centers operating before- or after-school programs; and eligible adults in adult care centers. Specifically, the program serves children through age 12, children of migrant workers through age 15, physically and mentally handicapped persons receiving care in a center where most children are 18 years old and under, and adults in nonresidential day-care settings.

According to the U.S. Department of Agriculture (USDA), an average of 45,392 persons daily attended these programs in federal fiscal year 2013-2014.

National School Lunch and Breakfast Program is a federally assisted meal program available to public and private schools and administered by the State Department of Education. Any child at a participating school can purchase a meal, but children from families with incomes at or below 130% of the poverty guidelines are eligible for free meals. Those between 130% and 185% of the poverty guidelines are eligible for reduced-price meals, for which students cannot be charged more than 40 cents. During the 2014-2015 school year, nearly 41% of students received free or reduced price lunches.

According to the USDA, in federal fiscal year 2013-2014, a total of 242,273 Nebraska students participated in the school lunch program and 39,633,371 lunches were served. During the same time period, 68,913 students participated in the breakfast program and 11,289,719 breakfasts were served. (Figures for both programs are nine-month averages and exclude June, July, and August.)

No Child Left Behind Act (NCLB) Title I-A, Educationally Disadvantaged Program provides financial assistance to school districts and schools with high numbers or high percentages of poor children to help ensure all children meet state academic standards. Federal funds are currently allocated through four statutory formulas based primarily on census poverty estimates and the cost of education in each state.

The State Department of Education received $49,803,750 for Title I-A programs in the 2013-2014 school year.

NCLB Title I-C, Migrant Education Program provides services to migrant students to ensure they receive the benefits of a free public education despite the disruptions caused by frequent moves. Federal funds are allocated by formula to Nebraska, based on the state's per pupil expenditure for education and the number of eligible migrant children, ages 3 to 21, living in the state.

The State Department of Education received $2,715,755 for Title I-C programs in the 2013-2014 school year.

NCLB Title III, English Language Learner Program provides services intended to improve the education of limited English proficient children and provide enhanced instructional opportunities for immigrant children and youth.

The State Department of Education received $2,156,858 for Title III programs in the 2013-2014 school year.

NCLB Title IV-B, 21st Century Community Learning Centers, offers competitive grants to establish programs offering a broad array of services and activities during non-school hours or periods when school is not in session. The grants are available to schools with a poverty rate of 40% or higher.

The State Department of Education received $3,025,420 for Title IV-B programs in the 2013-2014 school year.

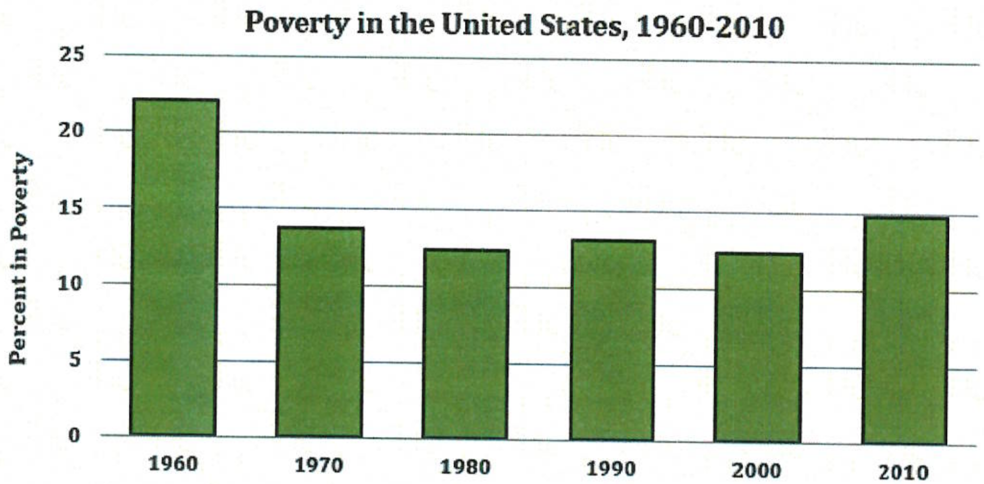
Summer Food Service Program provides meals to low-income children during the summer. Grants are awarded to entities such as camps, boys and girls clubs, and community action agencies, which act as sponsors for the food program.

According to the USDA, the average daily attendance in July 2014 was 9,635.

Appendix: Poverty in the U.S. 1960-1970

Charts A through F illustrate the changes in poverty rates throughout the United States from 1960 to 2010 and illustrate the areas of the country with the highest and lowest poverty.

Appendix Chart A

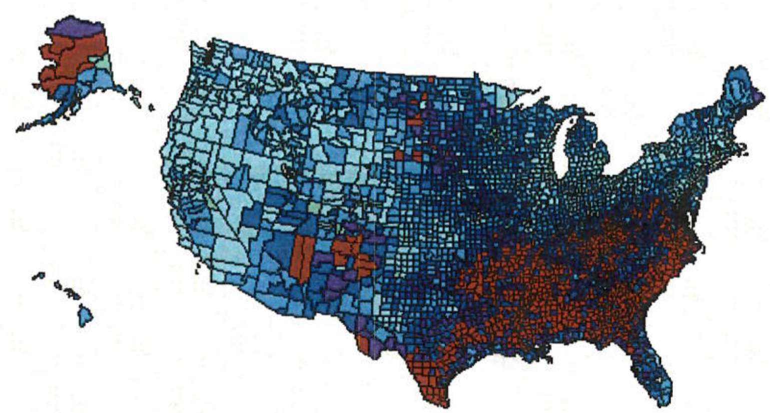


United States 1960	
Total Population	175,034,505
Population in Poverty	38,684,545
Poverty Rate	22.1%

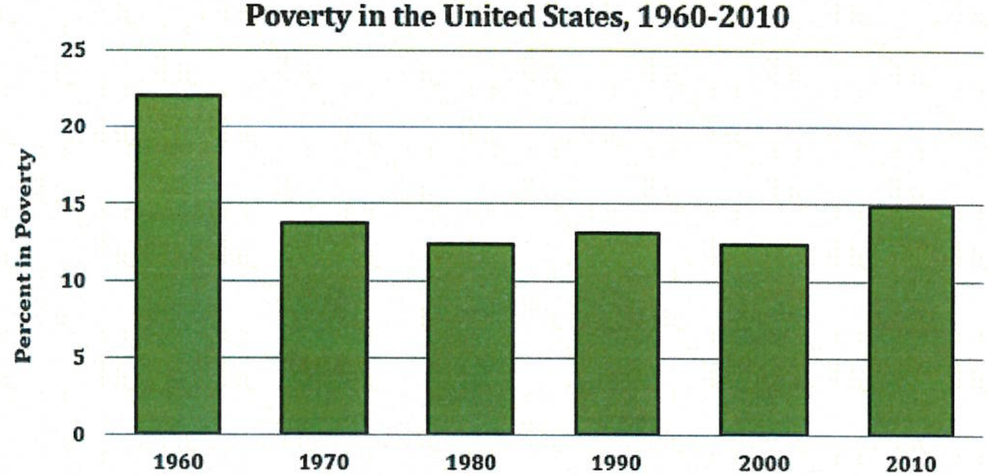
United States 1960	
Highest Estimated Poverty Rates	
Wade Hampton Census Area, Alaska	93.1
Bethel Census Area, Alaska	82.5
Issaquena County, Mississippi	81.6
Leslie County, Kentucky	81.1
Starr County, Texas	81.0
Lowest Estimated Poverty Rates	
Los Alamos County, New_Mexico	2.2
Nassau County, New_York	5.3
Falls Church City, Virginia	5.3
Bergen County, New_Jersey	5.4
DuPage County, Illinois	5.5

	Poverty Rates					
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9

	United States 1960*				
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	68	2.2	20,807,268	12.0	
10% to less than 20%	635	20.2	82,367,971	47.4	
20% to less than 30%	786	25.0	33,491,262	19.3	
30% to less than 40%	616	19.6	17,941,824	10.3	
40% to less than 50%	416	13.2	8,231,891	4.7	
50% and Greater	622	19.8	11,035,946	6.3	
Total	3,143	100	173,876,162	100	



Appendix Chart B

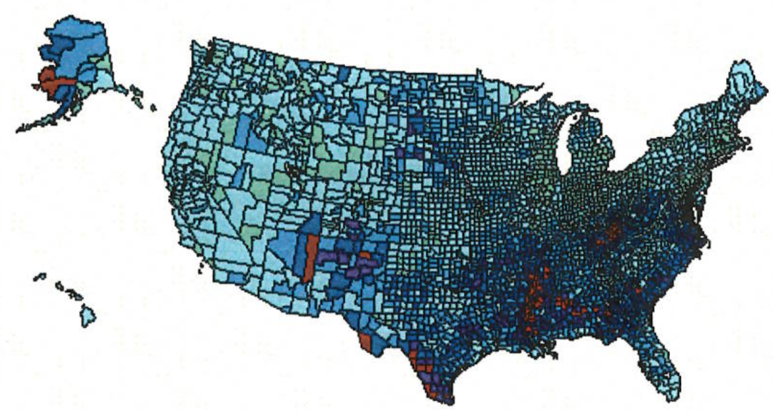


Poverty Rates						
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9

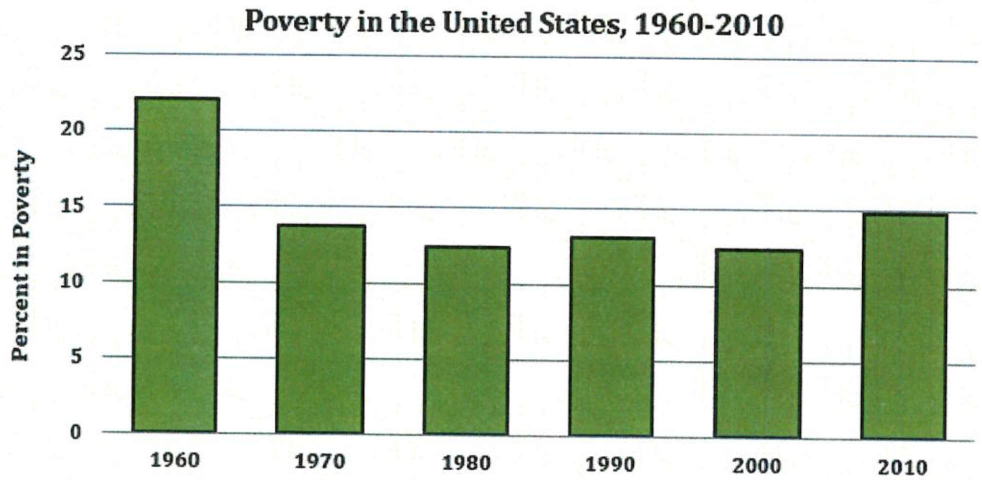
United States 1970*					
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	414	13.2	69,818,517	35.5	
10% to less than 20%	1,373	43.7	96,694,625	49.2	
20% to less than 30%	748	23.8	20,164,743	10.3	
30% to less than 40%	375	11.9	6,081,335	3.1	
40% to less than 50%	170	5.4	3,105,551	1.6	
50% and Greater	63	2.0	851,437	0.4	
Total	3,143	100	196,716,208	100	

United States 1970	
Total Population	198,059,959
Population in Poverty	27,124,985
Poverty Rate	13.7%

United States 1970	
Highest Estimated Poverty Rates	
Jefferson County, Mississippi	67.2
Tunica County, Mississippi	66.3
Owsley County, Kentucky	66.0
Greene County, Alabama	65.5
Clay County, Kentucky	64.9
Lowest Estimated Poverty Rates	
Los Alamos County, New_Mexico	2.2
DuPage County, Illinois	3.0
Johnson County, Kansas	3.7
Kendall County, Illinois	3.7
Morris County, New_Jersey	3.8



Appendix Chart C

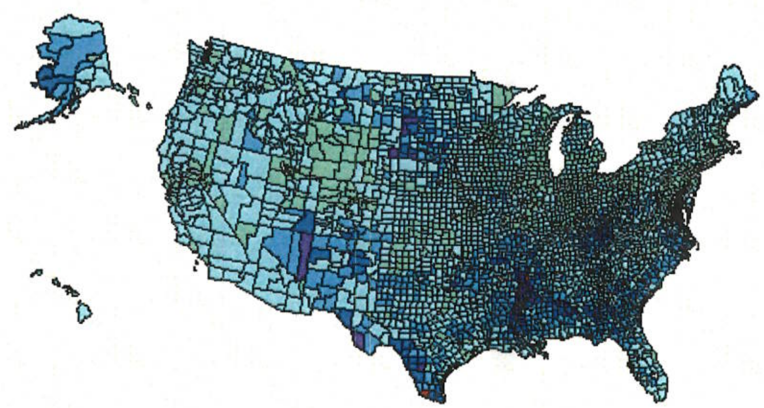


United States 1980	
Total Population	220,845,766
Population in Poverty	27,392,580
Poverty Rate	12.4%

United States 1980	
Highest Estimated Poverty Rates	
Tunica County, Mississippi	52.9
Starr County, Texas	50.6
Owsley County, Kentucky	48.3
Holmes County, Mississippi	46.9
Greene County, Alabama	45.7
Lowest Estimated Poverty Rates	
DuPage County, Illinois	3.0
Waukesha County, Wisconsin	3.1
Ozaukee County, Wisconsin	3.3
Morris County, New_Jersey	3.5
Howard County, Maryland	3.6

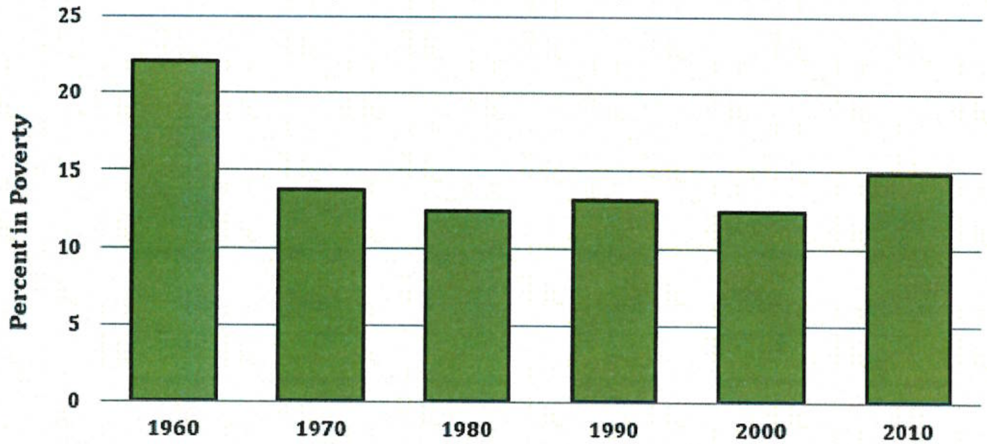
	Poverty Rates					
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9

	United States 1980*				
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	663	21.1	80,995,148	36.9	
10% to less than 20%	1,754	55.8	115,290,180	52.6	
20% to less than 30%	565	18.0	20,045,950	9.1	
30% to less than 40%	130	4.1	2,440,122	1.1	
40% to less than 50%	29	0.9	399,100	0.2	
50% and Greater	2	0.06	36,663	0.02	
Total	3,143	100	219,207,163	100	



Appendix Chart D

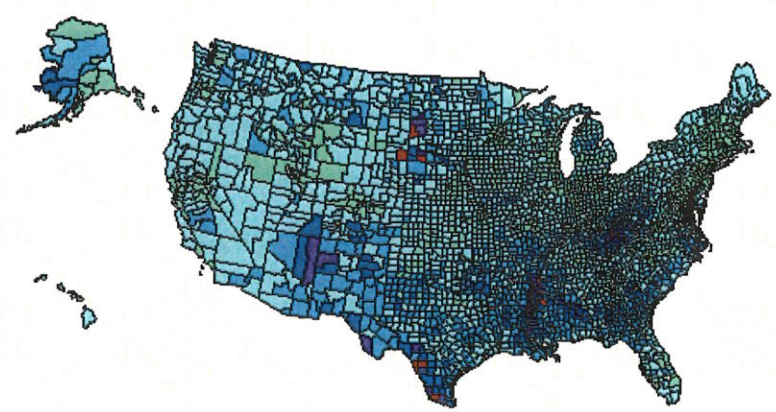
Poverty in the United States, 1960-2010



United States 1990	
Total Population	241,977,859
Population in Poverty	31,742,864
Poverty Rate	13.1%

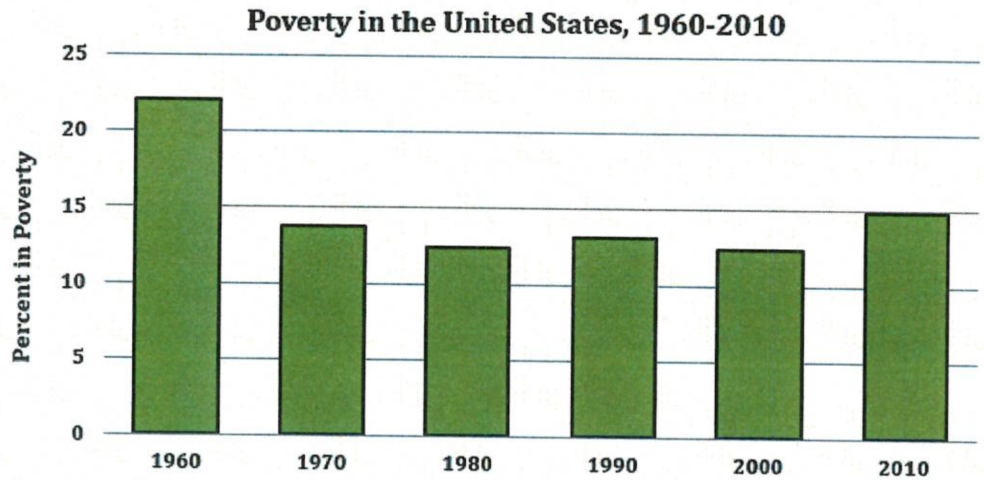
United States 1990	
Highest Estimated Poverty Rates	
Shannon County, South_Dakota	63.1
Marion County, Texas	60.6
Starr County, Texas	60.0
East Carroll Parish, Louisiana	56.8
Tunica County, Mississippi	56.8
Lowest Estimated Poverty Rates	
Ozaukee County, Wisconsin	2.2
Los Alamos County, New_Mexico	2.4
Fayette County, Georgia	2.6
Hunterdon County, New_Jersey	2.6
Somerset County, New_Jersey	2.6

	Poverty Rates					
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9



	United States 1990*				
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	555	17.7	76,005,880	31.7	
10% to less than 20%	1,730	55.0	132,109,703	55.0	
20% to less than 30%	659	21.0	27,427,285	11.4	
30% to less than 40%	146	4.6	3,382,279	1.4	
40% to less than 50%	42	1.3	959,368	0.4	
50% and Greater	11	0.3	161,872	0.07	
Total	3,143	100	240,046,387	100	

Appendix Chart E

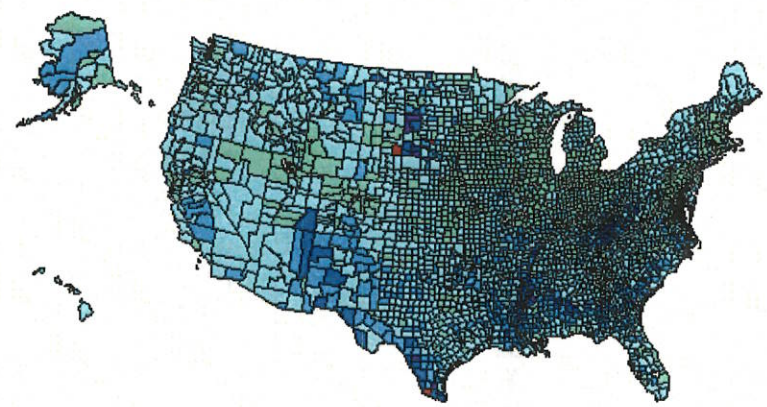


	Poverty Rates					
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9

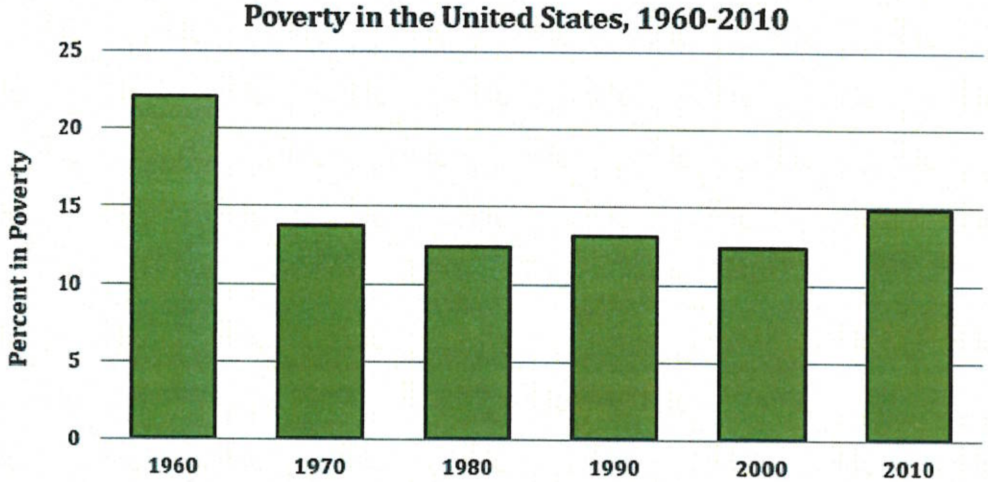
United States 2000*					
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	884	28.1	98,417,434	35.9	
10% to less than 20%	1,759	56.0	151,573,356	55.3	
20% to less than 30%	415	13.2	20,121,143	7.3	
30% to less than 40%	73	2.3	3,613,873	1.3	
40% to less than 50%	9	0.3	68,831	0.03	
50% and Greater	3	0.1	67,368	0.02	
Total	3,143	100	273,862,005	100	

United States 2000	
Total Population	273,882,232
Population in Poverty	33,899,812
Poverty Rate	12.4%

United States 2000	
Highest Estimated Poverty Rates	
Buffalo County, South_Dakota	56.9
Shannon County, South_Dakota	52.3
Starr County, Texas	50.9
Ziebach County, South_Dakota	49.9
Todd County, South_Dakota	48.3
Lowest Estimated Poverty Rates	
Douglas County, Colorado	2.1
Fayette County, Georgia	2.6
Hunterdon County, New_Jersey	2.6
Ozaukee County, Wisconsin	2.6
Waukesha County, Wisconsin	2.7



Appendix Chart F

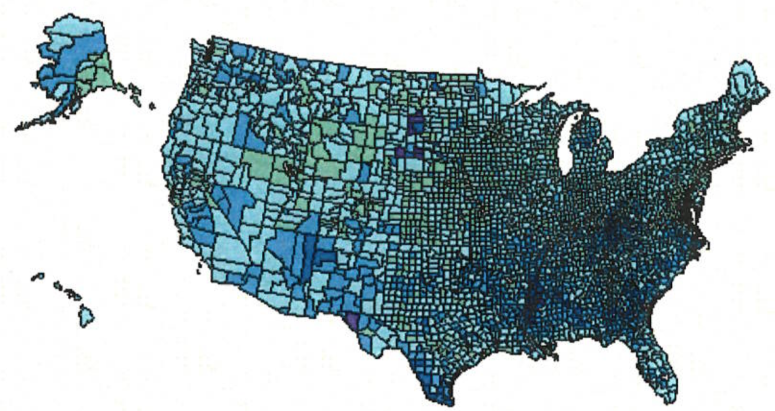


United States 2010	
Total Population	301,333,410
Population in Poverty	44,852,527
Poverty Rate	14.9%

United States 2010	
Highest Estimated Poverty Rates	
Shannon County, South_Dakota	49.5
Clay County, Georgia	47.7
East Carroll Parish, Louisiana	44.9
Sioux County, North_Dakota	44.8
Todd County, South_Dakota	44.6
Lowest Estimated Poverty Rates	
Yakutat City and Borough, Alaska	3.3
Glasscock County, Texas	3.3
Loudoun County, Virginia	3.5
Hunterdon County, New_Jersey	3.8
Kendall County, Illinois	3.9

	Poverty Rates					
	1960	1970	1980	1990	2000	2010
United States	22.1	13.7	12.4	13.1	12.4	14.9

	United States 2010				
Poverty Rate	Counties	%	Population	%	Legend
Less than 10%	471	15.0	54,822,066	18.2	
10% to less than 20%	1,905	60.6	207,596,074	68.9	
20% to less than 30%	667	21.2	35,472,617	11.8	
30% to less than 40%	87	2.8	3,351,669	1.1	
40% to less than 50%	13	0.4	90,984	0.03	
Total	3,143	100	301,333,410	100	



Resources

1. U.S. Census Bureau, American Community Survey, accessible online at https://www.census.gov/programs-surveys/acs/.
2. Corporation for Enterprise Development Assets and Opportunities Scorecard, 2015, accessible online at http://scorecard.assetsandopportunity.org/latest/state/ne.
3. Rosnick and Baker, *The Wealth of Households: An Analysis of the 2013 Survey of Consumer Finances*, Center for Economic and Policy Research, 2014, accessible online at http://www.cepr.net/documents/wealth-scf-2014-10.pdf.
4. *Report on the Economic Well-Being of U.S. Households in 2014*, Board of Governors of the Federal Reserve System, May 2015, accessible online at http://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf.
5. Lusardi, Schneider, and Tufano, *Financially Fragile Households: Evidence and Implications*, The Brookings Institution, 2011, accessible online at http://www.brookings.edu/~/media/Projects/BPEA/Spring%202011/2011a_bpea_lusardi.PDF.
6. *Tax Rates and Tax Burdens in the District of Columbia – A Nationwide Comparison 2013*, Office of Revenue Analysis, District of Columbia, November 2014, accessible online at http://cfo.dc.gov/sites/default/files/dc/sites/ocfo/publication/attachments/2013%2051City%20Study%20FINAL.pdf.
7. Equality of Opportunity Project, accessible online at http://www.equality-of-opportunity.org/.
8. The Supplemental Poverty Measure: 2014, U.S. Census Bureau, by Kathleen Short, September 2015, accessible online at https://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-254.pdf.
9. The Supplemental Poverty Measure: 2013, U.S. Census Bureau, by Kathleen Short, October 2014, accessible online at https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf.
10. U.S. Department of Agriculture, http://www.usda.gov/wps/portal/usda/usdahome.
11. Nebraska Energy Burden Study: 2015 Update, Center for Public Affairs Research, University of Nebraska at Omaha, May 2015.
12. Nebraska Department of Economic Development, http://www.neded.org/.
13. Nebraska Department of Health and Human Services, http://dhhs.ne.gov/Pages/default.aspx.
14. Nebraska Department of Labor, https://dol.nebraska.gov/.
15. Nebraska Energy Office, http://www.neo.ne.gov/.
16. Nebraska Investment Finance Authority, http://nifa.org/.
17. State Department of Education, http://www.education.ne.gov/.

Appendix II
Assets & Opportunities
Scorecard

STATE PROFILE

NEBRASKA

ASSETS & OPPORTUNITY SCORECARD

The *Assets & Opportunity Scorecard* is a comprehensive look at Americans' financial security today and their opportunities to create a more prosperous future. It assesses the 50 states and the District of Columbia on 130 outcome and policy measures, which describe how well residents are faring and what states are doing to help them build and protect assets. The *Scorecard* enables states to benchmark their outcomes and policies against other states in five issue areas: Financial Assets & Income, Businesses & Jobs, Housing & Homeownership, Health Care, and Education.

Outcome Rank **13**

35 Policy Rank

OUTCOME HIGHLIGHTS

25%
of Nebraska households live in liquid asset poverty

57%
of Nebraska credit users have prime credit

29%
of jobs in Nebraska are low-wage jobs

30%
of adults in Nebraska have at least a 4-year college degree

POLICY HIGHLIGHTS

✗ Has state eliminated TANF asset test?

✓ Has state enacted an EITC?

✗ Will state's minimum wage be at least $10 by 2017 or indexed for inflation?

✗ Has state expanded Medicaid to at least 138% or more of federal poverty level?

ISSUE AREA RANKS

Issue Area	Outcome Rank	Policy Rank
Financial Assets & Income	13	28
Businesses & Jobs	40	36
Housing & Homeownership	5	20
Health Care	27	44
Education	11	23

cfed PUBLISHED JANUARY 2016

NEBRASKA

Overall Outcome Rank **13**

OUTCOME MEASURES

The *Scorecard* ranks 56 outcome measures from best to worst; #1 is the most desirable, #51 is the least desirable. Data for an additional 5 measures are published but not ranked due to insufficient data at the state level. Issue area ranks are calculated by averaging the ranks of measures within the issue area; overall ranks are calculated by averaging all of the outcome measures ranks. Grades are given on a curve: states ranked 1-10 get As, ranked 11-20 get Bs, ranked 21-36 get Cs, ranked 37-47 get Ds and those ranked 48-51 get Fs.

Financial Assets & Income — ISSUE AREA RANK: 13 — GRADE B

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Income Poverty Rate	12.1%	14.5%	15
Asset Poverty Rate	18.5% *	25.4%	—
Liquid Asset Poverty Rate	25.4% *	43.5%	N.R.
Extreme Asset Poverty Rate	10.2% *	17.0%	—
Net Worth	$101,112	$70,359	—
Income Inequality	4.3 x as high for top 20%	5 x as high for top 20%	5
Unbanked Households	5.7%	7.7%	19
Underbanked Households	20.1%	20.0%	33
Households with Savings Accounts	72.4%	68.8%	22
Consumers with Prime Credit	57.3%	48.9%	6
On-Time Payers	84.9%	79.2%	5
Access to Revolving Credit	71.9%	67.9%	16
Bankruptcy Rate (per 1,000 people)	2.4	2.9	22

Businesses & Jobs — ISSUE AREA RANK: 40 — GRADE D

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Microenterprise Ownership Rate	14.6%	16.6%	43
Small Business Ownership Rate	1.52%	1.38%	15
Business Ownership by Race	2.06 x as high for white workers	1.22 x as high for white workers	48
Business Ownership by Gender	1.3 x as high for men	1.3 x as high for men	25
Business Value by Race	3.3 x as high for white bus. owners	2.9 x as high for white bus. owners	36
Business Value by Gender	3.5 x as high for men	3 x as high for men	44
Business Creation Rate (per 1,000 workers)	8.7	9.3	33
Private Loans to Small Business	$1,406	$1,318	19
Unemployment Rate	2.9%	5.4%	1
Unemployment by Race	2.4 x as high for workers of color	1.7 x as high for workers of color	45
Underemployment Rate	6.7%	10.8%	3
Low-Wage Jobs	28.9%	25.6%	36
Average Annual Pay	$45,508	$51,364	40
Retirement Plan Participation	50.0%	45.8%	15
Employers Offering Health Insurance	39.5%	47.5%	48

Housing & Homeownership

ISSUE AREA RANK: 5 | GRADE A

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Homeownership Rate	65.9%	63.1%	26
Homeownership by Race	1.7 x as high for white HHs	1.6 x as high for white HHs	35
Homeownership by Income	2.3 x as high for top 20%	2.2 x as high for top 20%	31
Homeownership by Gender	1.04x as high for single men	1.03x as high for single women	—
Homeownership by Family Structure	1.7 x higher for 2-parent HHs	1.9 x higher for 2-parent HHs	10
Foreclosure Rate	0.76%	2.09%	5
Delinquent Mortgage Loans	1.43%	1.86%	16
High-Cost Mortgage Loans	4.7%	7.1%	13
Affordability of Homes (value/income)	2.5 x higher than median income	3.4 x higher than median income	7
Housing Cost Burden - Homeowners	22.9%	30.8%	6
Housing Cost Burden - Renters	41.9%	51.8%	4

Health Care

ISSUE AREA RANK: 27 | GRADE C

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Uninsured Rate	11.2%	13.5%	22
Uninsured by Race	2.4 x as high for people of color	2 x as high for people of color	41
Uninsured by Income	8.5 x as high for poorest 20%	4.5 x as high for poorest 20%	51
Uninsured by Gender	1.1 x as high for men	1.2 x as high for men	5
Uninsured Low-Income Children	8.7%	8.2%	36
Employer-Provided Insurance Coverage	63.3%	57.6%	15
Employee Share of Premium	27.2%	27.1%	28
Forgoing Doctor Visit Due to Cost	11.8%	14.3%	15

Education

ISSUE AREA RANK: 11 | GRADE B

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Early Childhood Education Enrollment	40.0%	47.1%	42
Math Proficiency - 8th Grade	37.7%	32.1%	12
Reading Proficiency - 8th Grade	37.8%	34.3%	11
High School Graduation Rate	89.7%	82.3%	2
High School Degree	90.3%	86.9%	17
Two-Year College Degree	39.9%	38.2%	17
Four-Year College Degree	29.5%	30.1%	21
Four-Year Degree by Race	1.7 x higher for white adults	1.6 x higher for white adults	34
Four-Year Degree by Income	3.9 x as high for top 20%	4.5 x as high for top 20%	18
Four-Year Degree by Gender	1.01 x as high for women	1.01 x as high for women	—
Average College Graduate Debt	$26,278	$27,022	24
College Graduates with Debt	63%	61%	31
Student Loan Default Rate	8.1%	11.8%	5
Disconnected Youth	9.0%	13.8%	4

For a complete description of *Scorecard* measures and sources, including how the grades and ratings were assigned, go to **http://scorecard.cfed.org.**

— = "Not Available." Data or ranks are not available because insufficient or unreliable data exist for the state.

N.R. = "Not Ranked." These data are not ranked because the estimate or rank is too imprecise to say with confidence how the state compares to other states.

* Indicates that the margin of error is greater than 25% of the estimate, and as such, this estimate is too imprecise to rank. Caution should be used when using this data.

ASSETS & OPPORTUNITY SCORECARD/STATE PROFILE

NEBRASKA

Overall Policy Rank 35

21 OF 69 POLICIES ADOPTED

POLICY MEASURES

The *Scorecard* includes 69 policies organized into 44 groups. States are assessed based on whether they have adopted each policy. A ✓ indicates the state has adopted the policy; a ✗ indicates the state has not. States are ranked on the percentage of policies the state has adopted, both overall and within each issue area.

Financial Assets & Income

ISSUE AREA RANK: 28 | **8 OF 24 POLICIES ADOPTED**

Asset Limits in Public Benefit Programs	✗	Has state eliminated TANF asset test?
	✗	Has state eliminated SNAP asset test?
	✗	Has state eliminated LIHEAP asset test?
Child and Child Care Tax Credits	✓	Has the state enacted a CDCTC?
	✗	Has the state enacted a refundable CTC?
Debt Collection Protections	✗	Does state adequately protect consumers' assets from debt collection?
	✗	Does state adequately protect consumers from abusive debt-buying practices?
Direct Deposit Access	✓	Does state remove barriers to direct deposit?
EITC State Funding	✓	Has state enacted an EITC?
	✓	Is credit refundable?
	✗	Is credit at least 15% of federal EITC?
Individual Development Accounts	✗	Does state provide funding for IDAs?
Predatory Debt Settlement Protections	✗	Does state prohibit or meaningfully limit abusive debt settlement practices?
Prize-Linked Savings	✓	Does state allow for prize-linked savings?
Predatory Small-Dollar Lending Protections	✗	Does state protect against payday lending?
	✓	Does state protect against car-title lending?
	✗	Does state protect against high-cost installment loans?
Retirement Savings	✗	Does state run an auto-Individual Retirement Account program?
Statewide Financial Access Programs	✗	Is there a statewide program to expand financial product access to underserved customers?
Tax Fairness	✓	Does state have an income tax?
	✗	Is state's effective state tax rate for bottom 20% of earners lower than for top 1% of earners?
Tax Prep Regulations	✗	Does state regulate paid tax preparers?
	✗	Does state prohibit add-on fees for refund anticipation checks?
Unemployment Comp. Using Prepaid Cards	✓	Does state offer a quality unemployment prepaid card with few fees?

Businesses & Jobs

ISSUE AREA RANK: 36 | **1 OF 10 POLICIES ADOPTED**

Microbusiness Support	✗	Does state use federal CDBG funding to support low-income entrepreneurs and microbusiness development?
	✗	Does state use federal TANF or WIA funding to support low-income entrepreneurs and microbusiness development?
Minimum Wage	✗	Will state's minimum wage be at least $10 by 2017 or indexed for inflation?
	✗	Are agricultural, domestic and tipped workers covered by state's minimum wage?
Paid Leave	✗	Does state require employers to offer paid medical, family or sick leave?
	✗	Does state expand FMLA to cover more workers?
Unemployment Benefits	✗	Is state's average weekly benefit at least 50% of state's average weekly wage?
	✓	Has state expanded eligibility for unemployment benefits?
Unemployed Entrepreneur Support	✗	Has state implemented a Self-Employment Assistance program?
Workforce Development - Sector Partnerships	✗	Does state support sector partnerships by providing either funding, technical assistance or promoting program initiatives?

Housing & Homeownership

ISSUE AREA RANK: 20 | **6 OF 13 POLICIES ADOPTED**

Foreclosure Regulations	✖	Are foreclosures reviewed in presence of neutral third party?
	✔	Does state regulate mortgage servicers?
First-Time Homebuyer Assistance	✔	Does state provide downpayment assistance through grants, second mortgages or resources financed with premium bonds?
	✖	Does state offer direct lending programs to first-time homebuyers?
	✖	Does state fund homeownership counseling?
Housing Trust Funds	✔	Does state have a statewide housing trust fund in place?
Protection from Discrimination for Low-Income Renters	✖	Does state protect Section 8 voucher-holders from discrimination in the housing market?
Post-Foreclosure Protections	✔	Has state abolished or limited deficiency judgments?
Property Tax Relief	✖	Does the state provide property tax relief via a well-targeted circuit breaker?
Redeveloping Foreclosed Properties	✔	Has state enacted comprehesive legislation to enable land banking?
Resident Ownership, Titling and Zoning of Manufactured Homes	✖	Does state encourage resident ownership of manufactured home communities via an effective pre-sale notice, tax incentive or both?
	✔	Does state's titling or zoning laws treat manufactured homes the same as site-built homes?
Tenant Protections from Foreclosure	✖	Does state provide foreclosure protections for tenants?

Health Care

ISSUE AREA RANK: 44 | **0 OF 4 POLICIES ADOPTED**

Limitations on Hospital Charges, Billing and Collections	✖	Does state limit hospital charges, billing or collections?
Medicaid Expansion	✖	Has state expanded Medicaid to at least 138% or more of federal poverty level?
Simplified Procedures for CHIP Enrollment and Renewal	✖	Has state simplified procedures for CHIP enrollment and renewal?
Simplified Procedures for Medicaid Enrollment	✖	Has state simplified procedures for Medicaid enrollment?

Education

ISSUE AREA RANK: 23 | **6 OF 18 POLICIES ADOPTED**

College Savings Incentives	✖	Does state minimize barriers to saving? (must offer both to receive credit)
	✖	Does state provide a tax credit for college savings?
	✖	Does state provide a deposit or match into a college savings account?
	✖	Is state's college savings deposit or match universal?
Early Education Access	✖	Does state provide sufficient funding for a high-quality pre-K program?
	✖	Does state's pre-K program meet adequate quality standards?
Financial Aid for Postsecondary Education	✖	Is state funding for financial aid above national average of $715 per undergraduate?
	✔	Is state financial aid targeted to high-need students?
Full-Day Kindergarten	✖	Does state require districts to offer full-day kindergarten?
Financial Education in Schools	✖	Does state require students to take a high school course that includes personal finance or to be tested on personal finance?
For-Profit School Regulation	✔	Does state compensate students if a for-profit school closes or commits fraud?
	✖	Does state regulate for-profit schools that operate exclusively online?
Head Start State Funding	✖	Does state provide a supplemental Head Start grant?
In-State Tuition for Undocumented Students	✔	Does state extend in-state tuition to undocumented students?
K-12 Education Funding and Quality	✔	Is per-pupil education spending greater than U.S. average of $10,700?
	✖	Does state have strong teacher evaluation & retention systems? (2 of 3 for credit)
Postsecondary Education Funding	✔	Does state allocate 10% or more of its budget to public colleges & universities?
Workforce Development	✔	Does state allocate adequate WIA funding for workforce training?

CONNECT TO OTHERS
WORKING TO IMPROVE OUTCOMES FOR FAMILIES

Across the country, advocates, service providers and others in the assets field are working to improve the financial security of families by strengthening policies and programs. The Assets & Opportunity Network leverages the combined experience, power and potential of these stakeholders to speed up the diffusion of innovative financial security and asset-building strategies and to create an effective constituency that can advocate for policies that expand economic opportunity.

The Network is guided by a nationally-representative Network Steering Committee and convened locally by Network State, Local and Native Leaders, many of which host statewide or local asset coalitions. More than 1,800 General Members are committed to collective action to create social change.

The Assets & Opportunity Network connects and engages the assets field to foster learning via a virtual infrastructure and in-person events and spreads knowledge of innovative and effective approaches to service delivery through learning groups, webinars, workshops and regular updates on policy and practice. To build advocacy capacity, the Network creates opportunities for members to participate in the policy process. The Network also builds the communications capacity of members to raise awareness of asset issues with the media, policymakers and allies, and expands resources available to the assets field through funder education and fundraising capacity-building for members.

To join the Assets & Opportunity Network, visit http://assetsandopportunity.org/network

ASSETS & OPPORTUNITY NETWORK LEADERS IN NEBRASKA

NETWORK STATE LEADER

★ Voices for Children in Nebraska
Omaha, NE

* Network Convening Leader

To connect with the Network Leaders in your area, visit http://assetsandopportunity.org/network/states/nebraska/.

ABOUT CFED

CFED's work makes it possible for millions of people to achieve financial security and contribute to an opportunity economy. We scale innovative practical solutions that empower low- and moderate-income people to build wealth. We drive responsive policy change at all levels of government. We support the efforts of community leaders across the country to advance economic opportunity for all. Established in 1979 as the Corporation for Enterprise Development, CFED works nationally and internationally through its offices in Washington, D.C.; Durham, North Carolina, and San Francisco, California.

Appendix III
Preliminary Recommendations

lgPTF PRELIMINARY RECOMMENDATIONS

09/09/2016

Financial Assets & Income		
EITC State Funding	Increase state tax credit to at least 15% of federal EITC	5
Asset Limits in Public Benefits Programs	Eliminate SNAP asset test	4
	Eliminate TANF asset test	2
Predatory Lending Protections	Protect against payday lending	4
Debt Collection Protections	Adequately protect consumers' assets from debt collection	2

Other Financial Assets & Income Recommendations:

- Address the cliff effect (child care to 85% State Median Income at redetermination, SNAP gross income to 185% FPL, ADC transitional coverage)
- Reexamine Senator Howard's LB330 (2013) raising gross income limit for SNAP but retaining net income cap
- Increase initial and ongoing eligibility for child care assistance to 200% and continue to scale up quality through QRIS
- Provide tax credits for savings accounts

Business & Jobs		
Paid Leave	Require employers to offer paid medical, family or sick leave	3
Microbusiness Support	Use federal CDBG funding to support low-income entrepreneurs and microbusiness development	2
	Use federal TANF or WIA funding to support low-income entrepreneurs and microbusiness development	2
Minimum Wage	Increase state minimum wage to at least $10 by 2017 or index for inflation	1

Other Business & Jobs Recommendations

- Guarantee a minimum basic income for all families with children or have a Family Allowance for families with children which is clawed back from higher income families through a graduated income tax

Housing & Homeownership		
First-time Homebuyer Assistance	Provide state funded home ownership counseling	1

Health Care		
Medicaid Expansion	Expand Medicaid to at least 138% or more of federal poverty level	6

Other Health Care Recommendations:

- Low-cost co-pay option for moderate income people to receive expanded Medicaid
- CHIP facilitated enrollment strategies/outreach to ensure every low income child is enrolled in health insurance

Education		
Early Education Access	Provide sufficient funding for a high-quality pre-K program	4
Financial Education in Schools	Require high school students to take a high school course that includes personal finance or to be tested on personal finance	1

Other Education Recommendations:

- Home Visitation
  - Home visitation for expecting first time mothers
  - Create a system for universal home visiting for all first time mothers
  - Expand home visitation services
- Increase access to high-quality, affordable early care and education programs for infants and toddlers
- Provide developmentally high quality early education to all children from birth to age 8 modeled on the IDEA system in special education
- Focus investment in early childhood around schools that have historically struggled with achievement. Match local programs with state resources to expand early childhood in or linked to schools that fall in the "needs improvement" designation by the Department of Education allowing for a more focused "collective impact" approach
- Ensure all Nebraska children are able to read by the 3rd grade
- Establish universal child savings accounts for higher education
- Allow for a split-refund option on Nebraska tax returns to open and dedicate a portion of refund into a College Savings Plan (529)
- Increase access to education and skills for adults through career pathway initiatives (investment in programming, case management/supportive services, curriculum development)
- Encourage parental education programs in or near traditional school settings, perhaps in partnership with community colleges so that parents have the opportunity for college exposure as well as assisting parents in receiving GED's or high school degrees if necessary
- Adopt a simpler poverty weighting formula in the school finance formula along with a change in the poverty and "learning community achievement plan" that is specifically linked to dedicated resources to address poverty at the school/community level.

Miscellaneous Recommendations

- Pursue Two-Generation strategies
    - Develop a Two-Generation strategy approach after investigating current early education programs for low income children and current workforce training and education for low income citizens in Nebraska
    - Expansion of Nebraska Early Childhood Collaborative type programs (two generation programs targeting parents and children 0-5) across the state with emphasis on first expansion to rural communities lacking high quality childhood slots. Data from Step Up to Quality combined with current poverty data could be used to pin point areas of greatest need
- Continue the task force in some form for more in-depth research on what data we have in state agencies and how it could be integrated to begin following families experiencing intergenerational poverty

Appendix IV
Recommendations
Survey Instrument

IgPTF Recommendations Questionnaire

Please answer the following questions and submit your responses on or before October 4, 2016. Your feedback will help us further refine the recommendations that will be contained in the Final Report and Strategic Plan. Thank you for your input.

Identification of Key Problems and Recommendations for LEGISLATIVE Action

In this section you are being asked to identify the three most significant problems faced by Nebraska families who are experiencing intergenerational poverty and suggest actions the Legislature should take to alleviate them. For example, expanding the EITC, eliminating the cliff effect in government assistance programs, or ensuring health care access to those in the coverage gap are some examples of the types of things solely dependent on legislative action.

1. **(1a) What is the most significant problem faced by families experiencing intergenerational poverty?**

2. **(1b) What action(s) should be taken by the Legislature to address this problem?**

3. **(2a) What is the second most significant problem faced by families experiencing intergenerational poverty?**

4. **(2b) What action(s) should be taken by the Legislature to address this problem?**

5. **(3a) What is the third most significant problem faced by families experiencing intergenerational poverty?**

6. **(3b) What action(s) should be taken by the Legislature to address this problem?**

Ranking of Other Recommendations

In this section you are being asked to rank eight recommendations for actions which could go forward, in some form, without direct Legislative involvement. While in many instances Legislative action might be beneficial, it is not absolutely essential, and the activities could be undertaken by state or local government entities, non-profit organizations, community groups, or others, either individually or in collaboration with one another. Each recommendation has a scale from 1 to 8. Please select the number corresponding with its overall rank in the list of eight with 1 being the most important recommendation and 8 being the least important. Please note you will only have one recommendation ranked 1, one ranked 2, one ranked 3, etc.

7. **Develop an approach to addressing financial health modeled after the public health system**

Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

8. **Ensure access to behavioral health services**

Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

9. **Ensure availability of affordable, high quality housing**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

10. **Ensure quality early education programs age 0-8.**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

11. **Promote education policies that support teen parents**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

12. **Provide job training and skills development opportunities to enable parents to obtain better and higher paying jobs**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

13. **Support comprehensive home visitation programs**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

14. **Support small business and microenterprise development**
Mark only one oval.

	1	2	3	4	5	6	7	8	
Most Important	◯	◯	◯	◯	◯	◯	◯	◯	Least Important

Comments

15. **We welcome any additional comments or feedback.**

Appendix V
Nebraska Statutes

Neb. Rev. Stat. § 50-429
Intergenerational Poverty Task Force; created; members.

(1) The Intergenerational Poverty Task Force is created. The executive committee of the task force shall consist of the following voting members:

(a) The chairperson of the Health and Human Services Committee of the Legislature;

(b) The chairperson of the Appropriations Committee of the Legislature; and

(c) Three at-large members appointed by the Executive Board of the Legislative Council.

The voting members of the executive committee shall choose a chairperson and vice-chairperson from among the voting members.

The chief executive officer of the Department of Health and Human Services or his or her designee, the Commissioner of Labor, and the Commissioner of Education shall be nonvoting, ex officio members of the executive committee of the task force.

(2) The remaining members of the task force shall be nonvoting members appointed by the executive committee of the task force through an application and selection process, representing

(a) advocacy groups that focus on childhood poverty issues and education issues

(b) academic experts in childhood poverty or education

(c) service providers

(d) educational institutions

(e) workforce development agencies

(f) experts in early childhood education

The members appointed pursuant to this subsection shall constitute the advisory committee to the task force.

Source
Laws 2015, LB607, § 4.

Neb. Rev. Stat. § 50-430

Intergenerational Poverty Task Force; duties.

The Intergenerational Poverty Task Force shall, with respect to programs, including, but not limited to, the aid to dependent children program described in section 43-513, the federal Supplemental Nutrition Assistance Program established pursuant to 7 U.S.C. 2011 et seq., as such sections existed on January 1, 2015, the child care assistance program described in section 68-1206, and the Employment First program developed pursuant to the self-sufficiency contract described in sections 68-1719 to 68-1724 and rules and regulations of the Department of Health and Human Services:

(1) Share, examine, and analyze data and information regarding intergenerational poverty in the state with a primary focus on data and information regarding children who are at risk of continuing the cycle of poverty unless outside intervention is made and develop effective and efficient plans, programs, and recommendations to help such children escape the cycle of poverty;

(2) Encourage participation and input from academic experts, advocacy groups, nonprofit corporations, local governments, and faith-based institutions in exploring strategies and solutions to help children who are victims of intergenerational poverty escape the cycle of poverty;

(3) Study, evaluate, and report on the status and effectiveness of policies, procedures, and programs implemented by other states and by nongovernmental entities that address the needs of and that provide services to children affected by intergenerational poverty;

(4) Identify policies, procedures, and programs, including any lack of interagency data sharing, lack of policy coordination, or current federal requirements, that are impeding efforts to help children in the state affected by intergenerational poverty escape the cycle of poverty and recommend changes to those policies and procedures;

(5) Create a long-range strategic plan containing:

(a) Measurable goals and benchmarks, including future action needed to attain those goals and benchmarks, for decreasing the incidence of intergenerational poverty among the state's children and increasing the number of the state's children who escape the cycle of poverty; and

(b) Recommended data-supported changes to policies, procedures, and programs to address the needs of children affected by intergenerational poverty and to help t hose children escape the cycle of poverty, including the steps that will be required to make the recommended changes and whether further action is required by the Legislature or the federal government; and

(6) Protect the privacy of individuals living in poverty by using and distributing the data it collects or examines in compliance with federal requirements and with sections 84-712 to 84-712.09.

Source
Laws 2015, LB607, § 5.

Neb. Rev. Stat. § 50-431
Intergenerational Poverty Task Force; powers.

To accomplish its duties, the Intergenerational Poverty Task Force may:
(1) Request and receive from any state or local governmental entity or institution information relating to poverty in the state, including reports, audits, data, projections, and statistics; and

(2) Appoint special committees to advise and assist the task force. Members of any such special committee shall be appointed by the chairperson of the task force and may be members of the task force or individuals from the private or public sector. A special committee shall report to the task force on the progress of the special committee. Members of a special committee appointed under this section may not receive reimbursement or pay for work done in relation to the special committee.

Source
Laws 2015, LB607, § 6.

Neb. Rev. Stat § 50-432.
Intergenerational Poverty Task Force; reports; contents

(1) On or before December 15, 2015, the Intergenerational Poverty Task Force shall submit a preliminary report and on or before December 15, 2016, the task force shall submit a final report (a) to the Governor and (b) electronically to the Executive Board of the Legislative Council.

(2) The preliminary report and the final report shall:
- (a) Include the long-range strategic plan required pursuant to section 50-430;
- (b) Describe how the task force fulfilled its statutory purposes and duties during the time period covered by the report;
- (c) Describe policies, procedures, and programs that have been implemented or modified to help break the cycle of poverty for children affected or at risk of being affected by intergenerational poverty; and
- (d) Contain recommendations on how the state should act to address issues relating to breaking the cycle of poverty for children affected or at risk of being affected by intergenerational poverty.

Neb. Rev. Stat § 50-433.
Intergenerational Poverty Task Force; termination.

The Intergenerational Poverty Task Force terminates on December 31, 2016.

Source
Laws 2015, LB607, § 8.

Appendix VI
Synopsis of Speaker's Presentations

Synopsis of Speaker's Presentations

Focus: Public Assistance Programs -- 11/16/2015

Rochelle Finzel of the National Conference of State Legislatures spoke on intergenerational poverty work nationwide. The presentation also highlighted several Nebraska specific areas NCSL identified for legislative action including ideas such as addressing the cliff effect, calculating the worth of public assistance, data sharing agreements across state agencies, and improved data collection such as intergenerational involvement in public assistance programs, average length of time on assistance, and program churn.

Doug Weinberg spoke on programs at the Department of Health and Human Services serving families in poverty. A major theme was that intergenerational participation in services is not currently tracked. Asset limitations were discussed, with the conclusion that while fraud protection in public assistance is important, the existing limits hinder asset building and may keep families in poverty. For example, in the ADC program, Nebraska statutes limit savings to $4000 for an individual, adjusted for family size, and DHHS rules allow the exemption of one car and other exemptions. Such limitations discourage savings for emergencies, education and retirement, two parent households, and multiple working household members. Also, Nebraska is the only state with an asset test for SNAP, which is also set in statute. See Appendix C of this report for more detail on the programs.

County Officials: Deb Redding (Douglas County general assistance), **Sara Hoyle** (Lancaster County Human Services Director), **Marla Conley** (Hall County Clerk), and **Sharon Boehmer** (Sarpy County Human Services Director). Nebraska statutes mandate counties provide General Assistance. These funds come from property taxes. Requirements for assistance vary by county, generally recipients are 18-64, have been denied for all other public assistance programs, and in need of rent, medication, cremation, transportation, or non-food items (toiletries, cleaning supplies). Barriers expressed were similar from the four counties represented at the meeting. Medicaid expansion would reduce their costs for health care significantly as those they serve are ineligible for Medicaid currently and cannot afford health insurance. Another major barrier is a recent action from DHHS to revoke counties access to NFOCUS to determine eligibility for county aid, which means workers spend inordinate amounts of time each day on the phone with ACCESS. Other issues mentioned were transportation (especially to court ordered services), lack of affordable housing or homeless shelters (especially for former inmates), and a need for data sharing to obtain a full picture of needs, to avoid redundancy, and save costs.

Judi gaiashkaibos, Executive Director of the Nebraska Commission on Indian Affairs, spoke on poverty of the Native American Reservations of the Omaha, Ponca, Santee Sioux, and Winnebago Tribes. Main barriers include jobs, nutrition, and health care. The Santee reservation has no grocery store, no banks, no knowledge of savings accounts. The Winnebago tribe has only a quick shop for food, so nutrition is inadequate, paired with significant issues in keeping the health center open, makes their people more vulnerable. Indian Health Services at U.S. Department of Health and Human Services and the Bureau of Indian Affairs at the U.S. Department of Interior have a responsibility to provide assistance, but funding streams do not cover the cost of living. Tribes do have a memorandum of understanding with the Governor to remove barriers, but funding for services is inadequate, less than for inmates. The intergenerational component is significant in poverty on the reservations, with a lack of transmission of knowledge for survival and meeting basic needs.

Focus: Education 12-08-2015

Commissioner of Education Matt Blomstedt discussed the role of schools in anti-poverty programs and ongoing efforts at the Nebraska Department of Education. Programs are informed by extensive individual student data. The measure of poverty comes from the free and reduced school lunch program, administered by the U.S. Department of Agriculture. DEd is also looking at a pilot program with Medicaid for data sharing, to better serve students in need, but had staffing issues to support the program. DEd does not keep intergenerational data, (i.e., on whether parents and their students receive free/reduced lunch) but would like to in the future. While data sharing among agencies is key, the systems were designed to protect individuals' privacy, which makes sharing data technically challenging, but not impossible.

Bryan Seck spoke on student homelessness from his perspective as Lincoln Public Schools Homeless Outreach Specialist. The number one cause of family homelessness is domestic violence, and only 1% of homeless families he has worked with have a father present. Homeless families are especially vulnerable to human trafficking. The housing situation is inadequate to help these families transition, both in terms of low income housing availability and assistance. Most homeless families are doubled up, living with another family, so by law they are not counted in homeless data nor qualified for housing lists and renter's responsibility classes. In Lincoln, there are approximately 500 homeless students, and the Mission (homeless shelter) has a wait list of over 100 families. The domestic violence shelters are also always full. Often, mothers escaping domestic violence situations are blacklisted from rentals because of their abuser's actions in past rentals. While there is no official "list", anecdotally, landlords talk to each other and dissuade each other from renting to anyone whose name was on a lease with a bad actor. This seems particularly problematic in smaller towns. The main issue preventing homeless student's families from succeeding is the cliff effect, where a small increase in income leads to ineligibility in public assistance programs. Another issue is pay cards issued by the Department of Labor, it is hard for families to know how much is on the card and they get penalized for using funds and for losing the card.

Nick Bourke of the Pew Charitable Trusts, spoke on the problem of income volatility and suggested reforms to payday lending laws. Families in poverty have incomes that can fluctuate more than 20% each payday. Business software allows employers to match hours to sales more efficiently and avoid offering benefits to employees. The availability of credit can help bridge the gap, but cannot solve the problem of low wages. Most payday loan borrowers are working and have a maxed out credit card, they borrow to pay everyday bills, not for unexpected expenses or medical bills. Three key problems need attention in Nebraska: Unaffordable payments; unreasonable duration (both short term or long term/too many installments); excessive charges. Nebraska does not limit the rate leading to an average payday lending rate of 461%. Studies show 5% of income is an affordable payment. Colorado has a good model with 6 month installment loans, fully amortized with equal installments and affordable payments with nothing owed at the end of the schedule, no upfront origination fees, and limiting to one loan at a time. Lenders opposed the changes because flipping loans is where they make their money, their profit is highest when a borrower has at least three loans simultaneously. The Consumer Financial Protection Bureau (CFPB) is now working on federal regulation of payday loans, pushing lenders to make fewer balloon payment loans and more short term installment loans. They are unable to act on pricing policy or unreasonably long durations, and states will need to act in those areas.

Department of Labor Commissioner John Albin, Joan Modrell, and **Evan Littrell**
Department of Labor Commissioner Albin and DOL staff spoke on the federal Workforce Innovation and Opportunity Act (WIOA) and their agencies work with federal programs to increase access to education and jobs. Their programs focus on youth, adults, and dislocated workers. Unemployment benefits, a temporary source of income for those experiencing situational poverty, were also discussed. Intergenerational data is not kept.

Focus: Finance, Housing, and Transportation -- 06/03/2016

Kari Ruse, Transit Liaison Manager at Nebraska Department of Roads spoke on the federally funded programs to provide transportation services in Nebraska. These services are targeted to the handicapped and elderly, and funding is focused in rural areas with the greatest need for transportation assistance. Several cities have public transportation via bus or van on a fixed route and schedule, many have a demand-response system that allows individuals to make an appointment for a ride from their residence to a set destination (i.e., handi-van service from home to a medical appointment), and taxi service. Some provide intercity bus transport. Medicaid transport is also available to those in need through Intelliride. In total there are 57 rural transit providers, funded by federal, state and local funds, to enable those living outside the city, transportation through the county. Usually these are for medical appointments. There are opportunities for employers to provide ride sharing options and realize tax savings. This could help those in rural areas seek more stable or suitable employment and employers draw from a larger applicant pool.

Julie Kalkowski, Executive Director of the Financial Success Program at Creighton University's Heider College of Business spoke about the Financial Hope Collaborative and its success in helping low-income families in the Omaha metro area find financial stability. The program helps low-income single mothers learn about tracking expenses, saving for emergencies, and repair credit reports. Her experience highlights the problem of poverty on asset building, in services such as payday lending and rent-to-own purchasing, and the importance of financial education paired with child care and incentives. Not only do the women involved in the program learn how to manage their finances, research shows they also become healthier due to relief of chronic stress and being able to make better nutrition and health choices.

Amber Hansen, Executive Director of Community Action of Nebraska spoke about the programs and assistance Community Action provides statewide. Nebraska has nine Community Action Agencies that provide programs such as housing, health, food and nutrition, child development (Head Start), transportation, asset development, employment programs, disaster relief, and Navigators for the health insurance market. In the Assets for Independence program participants earn $2 in an Individual Development Account for every $1 they save for college, a business, or their first home, up to $3,000. Eligibility for the program is income under 200% of FPL, net worth less than $10,000, ability and willingness to save at least $50 per month, and eligible for TANF or EITC. Funding is derived from donations to CAN and local banks or foundations. CAN also researches the needs of Nebraskans in poverty and completes an annual survey statewide, State Community Needs Assessment and report.

Lisa Cameron, Director of Education at Credit Advisors Foundation spoke about their work providing credit, debt, and housing counseling with financial literacy courses. They help consumers prepare for home ownership, and avoid default or foreclosure. It is a HUD certified agency, but funded from client fees. By creating debt management plans, families are able to repair their credit and avoid bankruptcy. Many clients simply do not understand credit/debt, banking, and their rights. Financial literacy courses are key and should be provided early and often.

Ed Leahy, Director of the Omaha Earned Income Tax Credit Coalition discussed the importance of the EITC and that raising the amount and lowering the threshold does help families in poverty. Housing is a crisis for many Nebraska families, urban and rural. The Coalition provides educational tools and community resources to help families claim tax credits through volunteer tax return preparation. Also assists in credit counseling, obtaining bank accounts, legal consultation regarding finances and taxes and financial services.

Focus: Children -- 07/08/2016

Amy Bornemeier, Administrator and **Rosie Zweibeck**, Evaluation Coordinator, of Sixpence Early Learning Fund explained the origins, funding, and programs of Sixpence, which was established by the Legislature in 2008. The program attempts to capture the highest risk kids by looking at risk factors such as low family income, premature birth or low birth weight, low parent education, teen and single parents, English as a second language. Also consider trauma such as mental health or substance use of parents, parental absence, incarcerated parent, foster care or CPS referrals, and witnesses of violence. The program is not able to track kids long term currently, but would like to, and would like to include ACE assessment scores of parents, and whether or not they are covered by health insurance.

Dr. Iheoma Iruka, Director of Research and Evaluation at the Buffett Early Childhood Institute spoke on intergenerational poverty and children. She noted it is important to remember that not every child in poverty needs services, being born into poverty does not equate to poor outcomes. There are important lessons to learn from research on the mechanisms contributing to generations of family members living in poverty. The systems they live in can have positive impacts; Committed and Engaged communities, Health and Safety, Learning and Development, Supported Families, High Quality education, Skilled and Diverse workforce, Informed and Effective policies. Researching the full economic impact of children and families in poverty, and it is tripled for intergenerational poverty. Since 47% of black families in Nebraska are now living in poverty, and population shifts indicate there will be more black families in the near future, this is a reason to act now because the costs of acting later will be much higher. Invest in things we know work, such as family medical leave, unemployment insurance, early childhood education, supporting two parent households, home visitation, reduce barriers to employment, racially and socially integrated neighborhoods and schools, microloans and small business supports. Also there is a need for integrated data systems for long term views of health and education.

Dr. Renaisa Anthony, deputy director of the Center for Reducing Health Disparities at UNMC, spoke about teen pregnancy and intergenerational poverty, and what we can do to break the cycle. By the numbers, pregnancy, abortion and birth rates have dropped for teenagers nationwide. Last year 63,300 15-19 year old girls became pregnant in Nebraska, but that rate is concentrated in 18-19 year olds. 380 legally obtained abortions were reported. Rural girls are more likely to become pregnant than urban and suburban girls. Poverty is the greatest risk factor for unintended pregnancy, and girls who were born to teen moms are more likely to be teen moms. To help, we can provide evidence based and informed efforts tailored to our populations, culturally appropriate, multi focused, medically accurate sex education. Access to long acting reversible contraception in the form and at the time women want it, access to health insurance, health care providers and prescriptions is key. Abortion rates decrease with educational attainment and caring adults. Focus on special populations, foster care teens, homeless youth, LGBT youth, and sex trafficking. Research shows the economic cost of teen pregnancy in Nebraska is $59 million/year.

Jen Utemark, State Aid Director, and **Tom Goeschel,** of the Nebraska Department of Education discussed the poverty allowance in the school funding formula in Nebraska, the tax equity and educational opportunities support act, commonly referred to as TEEOSA. For 2017-2018 Nebraska budgeted $1,029,000,000 in state aid to education. Equalization is the largest component of state aid, which fills the gap between needs and resources. The poverty allowance is a component of equalization aid. Studies show school spending increases educational success and graduation rates. Improvements to TEEOSA could be made by having poverty allowance as a separate aid, because not all schools receive equalization aid. Poverty, as measured by participation in the free/reduced school lunch program, has been growing at 2.5% each year since 2006. Best practices for kids in poverty include family engagement, class size reduction, supplemental classes, early childhood programs for 3 and 4 year olds, extended school time, ACT prep courses, transportation, and food.

Jennifer Auman, State Lead for Nebraska's Maternal, Infant, Early Childhood Home Visiting (MIeCHV) program spoke of its importance. The program is funded by state and federal funds, and teaches at risk families how to be good parents and raise kids well because of the importance of caring nurturing adults. Eliminating child maltreatment would save the US $80 billion annually.

Doug Weinberg, Director Children and Family Services division of DHHS spoke briefly about family focused case management, a new service being piloted now in North Platte and Omaha. In Grand Island the pilot is helping underemployed families on SNAP find living wage jobs and gain self-sufficiency. The task force also reviewed the charts attached to this report as Appendix C and noted that if programs were more streamlined it would help to reduce call wait times with ACCESS NE hotline. Also discussed the cost savings with eliminating asset tests in these programs.

Mary Fraser Meints, Executive Director of Youth Emergency Services in Omaha spoke on youth homelessness and effective approaches to help. In their research, 90% of homeless youth are approached by human traffickers within 48 hours on the street, and 50% of them say yes. We know outreach, drop in centers, shelters, youth appropriate housing programs, case management, connection to education, workforce development, mentors, and culturally competent responses can help end youth homelessness. YES does not track kids because that is too invasive, and their goal is to create safety, physical and mental wellbeing, find permanent connections, and self-sufficiency for kids. The Bridge to Independence program will help keep foster youth off the street. Missouri has a fund to give grants to those who are helping homeless youth. An interagency council on homelessness like the NE Commission on Housing and Homelessness could help cross agencies. Medicaid expansion and access to mental health services would also help.

Focus: Health Care -- 08-05/2016

Joel Dougherty, Chief Operating Officer of One World Community Health Centers spoke on the experiences at their clinics helping families in poverty. The major health issues affecting those families include chronic depression and obesity/diabetes co-occurring with other health conditions. They are working on a medical legal partnership, and finding transportation is a barrier. Without health insurance, the clinics can provide primary care, chronic disease management, preventative care, and minor illness care, but not surgeries, procedures, or treatment of disease. Antitrust laws limit hospitals ability to connect data, but federally qualified health centers can pool insurance and Medicaid enrollment data.

Claudia Severin from Nebraska Medicaid spoke on eligibility for Medicaid. A modified adjusted gross income (MAGI) is used to determine eligibility for children, parent relative caretakers, pregnant women, 599 CHIP, and subsidized adoption/guardianship assistance and Bridge to Independence youth. Eligibility is determined for aged/blind/disabled, medically needy, former foster youth, emergency medical services, women's cancer program, and transitional assistance without using MAGI, but assets. Last year the deprivation requirement was removed to encourage two parent household supports. Data collection has been an issue in Medicaid under the NFOCUS system, but they are transitioning to another system. Also working to improve customer service to make the process less difficult for those who need assistance.

Brad Meurrens from Disability Rights Nebraska spoke on the expense of living with a disability, and the systemic barriers in place for working. Medicaid covers medical expenses associated with disabilities, such as personal assistance services, much better than private insurance, and Medicaid is available through a share of cost program. Still must earn less than 250% of the poverty level and have fewer than $4000 in assets, and pay a premium. Potential solutions to the barriers discussed include: Medicaid expansion, paying family members for care giving, reform Medicaid buy-in program to simplify with a premium up to 7% of gross income, eliminate sheltered workshops with sub-minimum wage pay, allow families to accrue assets, update share of cost and spend down requirements, improve access to financial literacy education, increase stock of affordable accessible housing, build social capital, and assist in childcare for kids with disabilities.

Marty Fattig, CEO of Nemaha County Hospital and Chair of the Rural Health Advisory Commission spoke on the impact of poverty on rural hospitals. In rural Nebraska most small businesses do not provide health insurance. Farm workers are paid a poverty wage but are provided with a house, utilities paid, food, and a pickup, which works until an accident, illness or disease requires medical attention and funds. If medical bills are 20% or more of a patient's annual income, the balance is written off (if denied Medicaid). Medicaid expansion would help keep families out of poverty and rural hospitals open. 15 rural hospitals in the state are in danger of closing.

Topher Hansen, President of the Nebraska Association of Behavioral Health Organizations and Executive Director of CenterPointe spoke on the impacts of behavioral health on families in poverty. For families with a history of mental illness and addiction, it helps to interrupt the cycle by addressing multiple problems at once (i.e., school, money, work, relationships) to allow kids to see how things should be, eliminate the trauma, and teach survival skills to address ongoing illness. 75% of the 1500 people served each year at CenterPointe do not have insurance and they need health care plus social services over time to help shore people up. Better data on families histories and impacts of stressors over generations would help in early intervention and treatment, not something we have today. The mental health first aid program created in statute is helpful to lower stigma and fear of behavioral health issues. One barrier is licensing, it takes too long for the state to credential providers and we have a shortage. Provider reimbursement rates are also too low for a practitioner to run their business with increased cybersecurity and electronic health record requirements among other costs.

Focus: Two-Generation Strategies -- 09/09/2016

Portia Kennel, Senior Advisor at the Buffett Early Childhood Fund spoke on the two generation approach to addressing anti-poverty programs, and noted families shape adult outcomes through transmission of parental resources, skills and abilities. Encouraged Nebraska to invest in a two generation approach to strengthen the network of people and institutions upon which a family can rely. Home visiting programs for all new moms eliminates abuse and neglect, connects moms with support to reduce depression and encourage learning from birth.

Liz Hruska from the Legislative Fiscal Office gave a brief explanation of the TANF expenditures in Nebraska. Explained that TANF enrollment is declining because as minimum wage increases, it takes less work to disqualify a family, coupled with work requirements and inflation, the unintended consequence is that the program is set up to help fewer families over time.

Aubrey Mancuso from Voices for Children discussed the child care subsidy program, also known as Title XX ("20"). Nebraska's eligibility is second lowest in the country, but workforce participation by parents is highest in the nation, indicating a need for change. Stability in caregivers is important for parent's employment and for kid's development, which makes churning on and off eligibility bad. While work was done in child care assistance to address the cliff effect, the administration is difficult and confusing and could be done better.

Milo Mumgaard, Executive Director of Legal Aid of Nebraska spoke on their new Fresh Look initiative to listen to legal issues community members see as challenges facing low-income Nebraskans to better determine the use of their resources. Affordable housing is one of the most discussed needs. Domestic violence and transportation as well. In general, people living in poverty do not know their rights. Legal Aid is working to address education needs.

Amy Miller, Legal Director at ACLU Nebraska discussed their work to better understand the issue of teen parents in schools. 70% of students who get pregnant drop out of school, the main reason is lack of supports to stay in school. Childcare, social services, flexible scheduling, support for nursing mothers, and distance learning can all help increase graduation rates of young mothers. Each year around 500 girls in Nebraska aged 15-17 get pregnant and most get public assistance for birth and childcare. ACLU Nebraska is seeking information on school policies for teen parents such as attendance policies, independent study options, and sex education curriculums. Most have no policy, no childcare, no social service referral, no policies on breastfeeding, no sex education. Also discussed the poverty implications of criminal system from licensing barriers for those with felony and misdemeanor convictions, to debtor's prisons. Every day, in every county in Nebraska, people sit in jail because they cannot pay their fine or court costs, which costs the county to house them $80-$90/day, plus the loss of income, childcare, driver's license, employment that comes from such policies.

Appendix VII
Current Policies, Procedures, and Programs

a. Poverty Legislation in Nebraska
b. DHHS Programs and Spending
c. DHHS Program Guidelines
d. NE Department of Labor Programs and Spending
e. NE Department of Education Programs and Spending

a. Poverty Legislation in Nebraska

Enacted Poverty-related Legislation, 2011-2016

2015-2016

LB 81 changes provisions relating to eligibility for child care assistance and requires a report regarding transitional child care assistance programs.
LB 366 changes the personal needs allowance (for persons in assisted living) under the Medical Assistance Act.
LB 525, the Department of Education's "clean-up bill," contains provisions requiring school boards to admit any homeless student if the student is currently located within the district or attended the district when permanently housed or was last enrolled. LB 525 also encourages districts to participate in the Community Eligibility Provision (CEP) to expand free meals to all students in schools defined as high poverty schools.
LB 607 creates the Intergenerational Poverty Task Force and makes several changes to ADC benefit calculations intended to address the "cliff effect" of public assistance.
LB 661, part of the biennial budget package, creates the Health Care Homes for the Medically Underserved Fund and the Oral Health Training and Services Fund to contract for reduced-fee and charitable oral health services.
LB 683 changes provisions relating to homestead exemptions for surviving spouses.
LB 774, among its provisions, contains a tax credit for employers who hire an employee who is in a family that receives TANF benefits.
LB 884 creates an affordable housing tax credit to incentivize development of low-income housing.
LB 956, part of the biennial budget adjustment package, funds the Expanded Learning Opportunity Grant Program, which serves high-needs school districts.
LB 957, another component of the biennial budget adjustment package, appropriates 5 percent of the federal Medicaid fraud settlement funds and deposits it into the Health Care Homes for the Medically Underserved.
LB 1081 changes provisions relating to eligibility for public assistance (allows recipients to take part in study without losing eligibility).
LB 1066, the Department of Education's "clean-up bill," redefines free lunch and free milk students for purposes of TEEOSA to include students who are provided free meals pursuant to the Community Eligibility Provision. This allows schools in high-poverty areas to fee all their students with meals at no charge.
LB 1110 adopts the Nebraska Workforce Innovation and Opportunity Act.

2013-2014

LB 195, among the provisions of this budget bill, is an appropriation to expand dental services available through community health services.
LB 199, generally a budget bill authorizing the transfer of funds, but among its provisions was one allowing nonprofits to get grants from the Affordable Housing Trust Fund in order to carry out vocational training in the housing and construction industries.
LB 240 allows persons older than 24 to pursue educational opportunities and remain in compliance with Aid to Dependent Children work requirements.
LB 276 allows schools to seek Medicaid reimbursement for a broader range of services.
LB 359 creates an income disregard for the purpose of determining continuing eligibility for the child care subsidy.
LB 368 creates the Subsidized Employment Pilot Program.

LB 556 provides for a pilot project delivering behavioral health screening via telehealth for children and allows for Medicaid coverage for screening and services.
LB 907 includes a provision expanding the Legal Education for Public Service Repayment Act that encourages new legal aid attorneys to practice in rural shortage areas.
LB 986 increases income limitations to qualify for the homestead exemption and creates a homestead exemption for persons with developmental disabilities.

2011-2012

LB 413 allows the Affordable Housing Trust Fund to be used for programs benefiting homeless youth.
LB 494 requires the Department of Health and Human Services to timely review Medicaid eligibility.
LB 507 allows ADC recipients under 24 to get a high school diploma or GED while maintaining benefits.
LB 543 provides for a state outreach plan to inform people about SNAP and eliminate the asset test to receive benefits.
LB 599 provides Medicaid benefits to the unborn children of women who do not qualify for Medicaid.
LB 825 requires DHHS to staff local offices in existence on January 1, 2012—this was in response to the problems associated with the rollout of AccessNebraska.
LB 842 extends a sunset date to allow persons receiving TANF to count hours working on an associate's degree toward their work activity requirement.
LB 928, among its provisions, established a program allowing hunters to donate deer meat to the needy.
LB 1063 adopts the Children's Health and Treatment Act.
LB 1079 provides grants for educational bridge programs for low-income adults.

Nebraska Poverty Statutes

Compiled by Kate Gaul, Nebraska Legislative Research Office

- Community Development Assistance tax credit Neb. Rev. Stat. §13-201 thru -208
- Reduced fares for low-income riders of city bus systems §13-1211.01
- Enterprise Zone Act §13-2101 thru -2112
- Convention Center Support Fund §13-2610
- Board of public welfare in cities of the metropolitan class §14-126
- Economic development program for low income housing cities and villages §18-2710.01
- Nebraska Benefit Corporation Act §21-401 thru -414
- Organization's operation of homes for orphans, widows, aged and indigent §21-612 and -613
- Poor relief; duty of county board. §23-248
- Public defender §23-3402
- Legal Aid. §25-3001 thru -3010
- County Revenue Assistance Act, Commission on Public Advocacy. §29-3919 to -3933
- Right of disposition of remains and funeral arrangements, vesting order includes State Anatomical Board or county board for indigent persons. §30-2223
- Charitable trust to relieve poverty, §30-3831
- Nebraska Youth Conservation Program, §37-916 and -917
- Child Support Guidelines, §42-364.16
- Juvenile right to counsel, §43-272
- Application for assistance for dependent children; procedure; maximum monthly allowance; payment; transitional benefits; terms; defined. §43-512
- Child support hearing procedure. §43-1612
- Legislative intent to assist in securing early intervention services to infants or toddlers with disabilities and their families in accordance with the federal early intervention program. §43-2502
- Extended services and support under the bridge to independence program. §43-4505
- An uninsured access coverage policy or contract shall limit eligibility to individuals or families who are not eligible for medicare or any other medical assistance program, including, but not limited to, the program established pursuant to the Medical Assistance Act. §44-5305
- Job training reimbursements; application; contents; confidentiality; director; duties; written agreement; contents. §48-3004
- Job training reimbursements; employer; requirements; amount of reimbursements. §48-3006
- Defines aid to dependent children and participant. §48-3102
- Liquor retail sales; locality restriction fifty feet of any church, school, hospital, or home for indigent persons or for veterans and their wives or children. §53-177
- Legislative findings, Nebraska Investment Finance Authority Act. §58-202
- Authority; purpose for creation of the Nebraska Investment Finance Authority Act. §58-203
- Economic-impact project defined under the Nebraska Investment Finance Authority Act. §58-210.02
- First-time homebuyer defined under the Nebraska Investment Finance Authority Act. §58-211.01

- Low-income or moderate-income person defined under the Nebraska Investment Finance Authority Act. §58-216
- Rental housing defined under the Nebraska Investment Finance Authority Act. §58-220
- Residential housing defined under the Nebraska Investment Finance Authority Act. §58-222
- Residential energy conservation loan program defined under the Nebraska Investment Finance Authority Act. §58-223
- Nebraska Investment Finance Authority powers; enumerated. §58-239
- Nebraska Investment Finance Authority housing projects; adopt rules and regulations. §58-248
- Nebraska Investment Finance Authority low-income housing loans; establish funds. §58-249
- Nebraska Redevelopment Act legislative findings. §58-502
- Nebraska Uniform Prudent Management of Institutional Funds Act definitions, including charitable purpose. §58-611
- Affordable Housing Trust Fund housing advisory committee created; members; duties; meetings. §58-704
- Affordable Housing Trust Fund eligible activities. §58-706
- Low-Income Home Energy Conservation Act. §66-1012 to §66-1019.01
- Department of Health and Human Services; overseer of poor; county board; assistance; powers and duties. §68-104
- Nonresident poor persons; temporary aid; relief when legal residence not determined. §68-114
- Legal settlement [residence], defined; exclusions; minors; termination. §68-115
- Health services; maximum payments; rules and regulations; standard of need for medical services; established. §68-126
- Counties; maintain office and service facilities; review by department. Township counties, county board has charge of care of poor, see §23-248. §68-130
- Poor person; support by county; when eligible. §68-131
- County board; duties . . . board of each county shall be the overseer of the poor and shall be vested with the superintendence of the poor in such county. It shall be the duty of the county board to provide general assistance to all poor persons. §68-132
- County; adopt standards; requirements . . . written standards of eligibility and assistance for general assistance to poor persons. §68-133
- Poor person; where chargeable. §68-143
- Poor person; duties of county where found and county of legal settlement. §68-144
- Poor person; county where found; action to recover costs; when authorized. §68-145
- Nonresident poor person; general assistance; legal settlement verified; assurances. §68-146
- County, when liable. Even though a poor person may be eligible for general assistance, the county board . . . the appropriate time prescribed in section 68-133. If a poor person is incapable, for any cause, of completing a written . . . be completed by another acting in the interest of such poor person. §68-147
- General assistance, not alienable; exception. §68-148
- Prenatal services; review of case authorized. §68-721
- Legislative findings with regard to sustainability of medical assistance [Medicaid]. §68-904
- Medical assistance program; statement of public policy. §68-905
- Medical assistance payments; source of funds. §68-910
- Eligibility. §68-915
- Medical assistance program; legislative intent; Department of Health and Human Services; duties; reports. §68-949

- Nebraska Regional Poison Center; legislative findings. §68-970
- Prenatal care; legislative findings; creation of separate program; benefits provided; Department of Health and Human Services; submit state plan amendment or waiver; eligibility. §68-972
- Social services; administration; contracts; payments; duties. §68-1206
- Welfare Reform Act legislative findings and declarations. §68-1709
- Department of Health and Human Services; implementation of policies; transitional health care benefits. §68-1713
- Cash assistance; duration; reimbursement of expenses; when; conditions; extension of time limit. §68-1724
- Behavioral Health Services Fund; created; use; investment. §71-812
- Person with mental illness or substance dependence; arrested under warrant; notice; rights; writ of habeas corpus; hearing. §71-941
- Nebraska Housing Agency Act. §71-1574, -1590 and -15,104.
- Public health; counties over 200,000; regulation by single governmental subdivision. §71-1601
- Health district; political subdivision deemed fully compensated; when. §71-1608
- Board of health; powers and duties. §71-1612
- Health service obtained by ineligible person; reimbursement. §71-1614
- Board of health; department or division; director; qualifications; powers and duties. §71-1616
- Rules and regulations; standards. §71-1617
- State CSF [Commodity Supplemental Food] program; authorized; department; powers. §71-2226
- State WIC [Special Supplemental Nutrition Program for Women, Infants, and Children] program; authorized; department powers. §71-2227
- Environmental Quality Council; powers and duties under the Drinking Water State Revolving Fund Act . §71-5321
- Long-term care beds; certificate of need; issuance; conditions include serving medicare, medicaid, and medically indigent long-term care patients. §71-5829.05
- Vacant buildings and excess land; state building division; powers and duties; demolition; sale; lease; proceeds; disposition; maintenance; excess land at Hastings Regional Center; sale; distribution of proceeds. §72-815
- Relocation Assistance Act; renter; displacement from dwelling; additional payment; requirements; use. §76-1233
- Payments received by a displaced person pursuant to the Relocation Assistance Act; how treated. §76-1235
- Nebraska Foreclosure Protection Act; legislative findings and intent. §76-2702
- Property taxable; exemptions enumerated. §77-202.
- Qualified active low-income community business, defined. §77-1108
- Qualified equity investment, defined. §77-1110
- Qualified low-income community investment, defined. §77-1111
- Rent-restricted housing projects; county assessor; perform income-approach calculation; owner; duties. §77-1333
- Collection of taxes; notice; issuance of distress warrant; affidavit of poverty; interest. §77-1718
- Collection of taxes; personal; service and return of distress warrants; time allowed. §77-1719
- Collection of taxes; distress warrants. §77-1721
- Tax credit; allowed; when; amount; repayment. §77-27,188.
- Property tax levies; maximum levy; exceptions. §77-3442

- Nebraska Advantage Microenterprise Tax Credit Act. §77-5902 to -5905
- Angel Investment Tax Credit Act. §77-6302 and -6306
- Terms for purposes of Chapter 79, defined . . . free and reduced-price meals in high-poverty schools. §79-101
- Child, physical examination; visual evaluation; immunization; right of refusal. §79-220
- Statewide system for tracking individual student achievement; State Board of Education; duties; school districts; provide data; analysis and reports. §79-760.05
- Attracting Excellence to Teaching Program; eligible student; contract requirements; loan payments; suspension; loan forgiveness amount relevant to teaching in schools where forty percent of the formula students are poverty students as defined in section 79-1003, or teaching in an accredited or approved private school in Nebraska in which at least forty percent of the enrolled students qualified for free lunches. §79-8,137.04
- Tax Equity and Educational Opportunities Support Act [TEEOSA]. §79-1002 thru -1013
- Summer Food Service Program; legislative intent; department; duties; preference for grants; applications. §79-10,141
- Student achievement coordinator; appointment; qualifications; duties. §79-11,155
- Early Childhood Education Endowment Board of trustees; members; terms; expenses. §79-1104.04
- Legislative appropriation; department; provide grants to establish bridge programs . . . open only to low-income participants who are co-enrolled in adult education, developmental education, or English as a second language. §79-1191
- Educational service units role and mission . . . staff development related to improving the achievement of students in poverty . . . §79-1204.
- Learning community coordinating council; powers. Approve or disapprove poverty plans and limited English proficiency plans for member school districts. §79-2104
- Learning community coordinating council; advisory committee; members; duties. §79-2104.01
- Advisory committee; submit plan for early childhood education programs for children in poverty; powers and duties. §79-2104.03
- Elementary learning center; elementary learning center executive director; qualifications; assistants and employees. §79-2112
- Elementary learning center; establishment; achievement subcouncil; plan; powers and duties; location of facilities. §79-2113
- Learning community funds; use; learning community coordinating council; powers and duties; pilot project; audits. §79-2115
- Learning community coordinating council; achievement subcouncil; membership; meeting; hearing; duties. §79-2117
- Department of Economic Development; develop and implement economic development strategies; considerations. §81-1201.09
- Job Training Cash Fund; grants. §81-1201.21, -1203, -1204, and -12,162
- Comprehensive housing affordability strategy; established; content; advisory committee; powers and duties. §81-1281
- Business Innovation Act. §81-12,153 and -12,156
- Environmental Quality Council; powers and duties relevant to the Wastewater Treatment Facilities Construction Loan Fund. §81-15,152
- Uniform energy efficiency standards; legislative findings. §81-1608
- Nebraska Aging Community Services Act, greatest economic need, defined. §81-2211.01

- Care management unit; fee scale; reimbursement. §81-2234
- Nebraska Senior Companion Volunteer Program Act. §81-2274 and -2275
- Health Care Homes for the Medically Underserved Fund created; purpose; investment. §81-3139
- Adult correctional facilities; reentry planning pilot program; legislative findings, Department of Correctional Services; duties. §83-186.01
- State hospitals for the mentally ill; order of admission when facilities are limited. §83-338
- Indigent outpatient; prescription medicine; Department of Health and Human Services; pay costs chargeable to counties; when. §83-380.01
- Residential facilities; admission; selection by department; priority. §83-386
- Office of Parole Administration; lifetime community supervision; determination or revision of conditions; indigent individual; appeal; burden of proof. §83-1,103.04
- Governor's Policy Research Office. §84-136 and -137
- Postsecondary educational institution provide Information on meningococcal disease; requirements; provide information on the availability of an indigent patient fund to assist qualified persons with the cost of the vaccine. §85-902
- Access College Early Scholarship Program. §85-2103 and -2104
- Legislative declaration of policy to preserve and advance universal service. §86-323
- Nebraska Telephone Assistance Program; commission; duties. §86-329
- Various waivers of fees for indigent. §§ 14-813, 15-1202 thru -1204, 19-2424, 25-1140.09, 25-1241, 25-1920, 25-2301, 25-2711, 29-2306, 29-3004, 29-3901 thru -3910, 29-3918, 29-3922, 29-4121, 33-103, 33-106, 33-156, 42-358, 60-6,211.05, 71-945, 71-948.

b. DHHS Programs and Spending FY 2015 – FY 2016

Department of Health and Human Services Economic Assistance Program for Families

Supplemental Nutrition Assistance Program (SNAP) (formerly the Food Stamp Program): provides food assistance benefits to low income households in Nebraska. The benefits of this program are 100% federally funded.

FY 2015-16 Amount
$240,151,464 Federal

SNAP Employment and Training: provides job search training and support services for unemployed or under-employed SNAP recipients. This program is funded with state and federal funds.

FY 2015-16 Expenditures
$3,563 General
$2,094 Federal
$5,657 Total

Aid to Dependent Children/Temporary Assistance for Needy Families (TANF): provides assistance to needy families so that children may be cared for in their own homes or in the home of relatives, and encourages the formation and maintenance of two-parent families. This program has a mix of state and federal funds. This includes funding to the Winnebago Tribe through a Memorandum of Understanding for the Winnebago Tribe to operate its own TANF program.

FY 2015-16 Expenditures
$8,627,822 General
$1,506,795 Federal
$23,690,617 Total

Employment First: provides employment and employment-related services to adult members of families receiving Aid to Dependent Children assistance. This program has a mix of state and federal funds.

FY 2015-16 Expenditures
$1,362,014 General
$12,751,693 Federal
$14,113,707 Total

Subsidized Employment is a pilot project that provides a time-limited subsidy for individuals who qualify for the Aid to Dependent Children Program with a family income equal to or less than two hundred percent of the federal poverty limit. The employment subsidy is provided for not more than 40 hours per week for no more than six months on the following scale: 1) 100% the first two months; 2) 75% in month three: 3) 50% in months four and five and 4) 25% in month six.

FY 2015-16 Expenditures
$327,560 Federal

Community Services Block Grant: ensures that federal dollars are designated to provide the base funding for nine Community Action Agencies to assist low-income persons and families to become economically self-sufficient. This program is federally funded.

FY 2015-16 Expenditures
$5,147,089 Federal

Child Care Subsidy: program assists families in becoming self-sufficient by providing child care options for their children that are accessible, affordable, and of quality. It also assists families in understanding, identifying, and selecting quality child care options for their children; and implements a coordinated early care and education delivery system which supports quality care environments for children. Subsidies are provided on a sliding fee scale. This program has a mix of state and federal funds.

FY 2015-16 Expenditures
$61,505,842 General
$38,490,860 Federal
$99,996,702 Total

Emergency Assistance: provides financial and medical assistance to needy families who have at least one minor child in the home, who are threatened with unforeseen crises, such as discontinuation of utilities, imminent eviction from the family home, or lack of food. The Emergency Assistance program provides help through direct payments to landlords or utility companies. Support is also available for home furnishings, moving expenses, transportation and medical expenses. Assistance is available once in a 12 month period. The maximum amount is equal to the ADC payment standard for the family's size.

FY 2015-16 Expenditures
$250,703 General

Low Income Home Energy Assistance Program (LIHEAP): provides assistance payments on behalf of vulnerable low income Nebraskans for assistance with fuel bills for heating and cooling and also with weatherization costs. This program is funded by federal funds.

FY 2015-16 Expenditures
$26,694,660 Federal

Nebraska Homeless Assistance Program: provides funding to ensure that individuals and families who are homeless or at-risk of homelessness have safe, appropriate housing and services. This program is funded by a mix of cash and federal funds. The cash is generated as a result of fees collected from the documentary stamp tax and deposited into the Homeless Shelter Assistance Trust Fund.

FY 2015-16 Expenditures
$2,118,802 Cash
$841,164 Federal
$2,959,966 Total

c. DHHS Program Guidelines

	ADC Aid to Dependent Children	AABD/SDP Aid to the Aged, Blind and Disabled	Child Care Subsidy	LIHEAP Low Income Home Energy Assistance Program	SNAP Supplemental Nutrition Assistance Program	SSCF & SSAD Social Services for Families, Children and Youth /Social Services for Aged and Disabled Adults
Application	E-App EA-117	E-App EA-117 EA-30	E-App EA-117	E-App EA-117 EA-306 IM-29	E-App EA-117	E-App EA-117 MILTC-3A EA-30
Processing Timeframes	45 days	Elderly: 45 days Disabled: 60 days	30 days	45 days	30 days Expedited: 7 days	30 days
Resource Maximums	1 person: $4000 2 or more $6000	1 person: $2000 2 person: $3000	<u>Household:</u> $6000	No resource level	$2250 <u>or</u> HH with at least 1 person 60 yrs or older or disabled – $3250 <u>or</u> ERP- Expanded Resource Program - Only count liquid resources that exceed $25,000	No resource level
Gross Income[1]	<u>Earned</u>: Stable: 1 month/30 days Fluctuating: 3 month average <u>Unearned:</u> Stable: 1 month Fluctuating: 3 month average <u>Self-Employ</u>: Tax Return if in operation for previous full year or S/E Ledger.	<u>Earned</u>: Stable: 1 month/30 days Fluctuating: 3 month average <u>Unearned:</u> Stable: 1 month Fluctuating: 3 month average <u>Self-Employ</u>: Tax Return if in operation for previous full year or S/E Ledger.	<u>Earned</u>: Stable: 1 month/30 days Fluctuating: 3 month average <u>Unearned:</u> Stable: 1 month Fluctuating: 3 month average <u>Self-Employ</u>: Tax Return if in operation for previous full year or S/E Ledger.	<u>Earned</u>: Annualized Income <u>Unearned:</u> Annualized Income <u>Self-Employ:</u> Annualized Income * can use same income as in SNAP budget	<u>Earned</u>: Stable: 1 month/30 days Fluctuating: 3 month average <u>Unearned:</u> Stable: 1 month Fluctuating: 3 month average <u>Self-Employ</u>: Tax Return if in operation for previous full year or S/E Ledger.	<u>Earned</u>: Stable: 1 month/30 days Fluctuating: 3 month average <u>Unearned:</u> Stable: 1 month Fluctuating: 3 month average <u>Self-Employ</u>: Tax Return if in operation for previous full year or S/E Ledger.
Client Declaration of Shelter Expenses	Yes	Yes	N/A	N/A	Yes	N/A
Client Declaration of Resources less than $1,500	Yes	No	Yes	N/A	Yes	N/A
Review/ Recertification Period	6 months	12 months	12 months	Annually	6 months 12 months - Elderly and disabled with no earned income	12 months
Frequency of Interview	Every 12 months	No Interview	At initial application only	No Interview	Every 12 months. Exception - Elderly and disabled with no earned income at recertification has no interview	At initial application only

[1] This reflects typical household situations, review regulations for more specific policy guidelines.

Economic Assistance Program Chart

PROGRAM STANDARDS — **Effective 1-1-2016**

HH SIZE	ADC SON	ADC PAY MAX	AABD SON	Child Care Low Income Family	Child Care Sliding Fee	Child Care Transitional Fee	Emergency Assistance	Energy LIHEAP (Annual)	SNAP 130% FPL MAX GROSS	SNAP MAX NET	SNAP MAX Allotment	SSCF
1	541	298	503				1,000	15,301	1,276	981	194	958
2	667	367	796	1,327.99	1,725.99	2,456	1,233	20,709	1,726	1,328	357	1,293
3	793	436	988	1,673.99	2,175.99	3,097	1,467	26,117	2,177	1,675	511	1,628
4	919	505	1,185	2,020.99	2,626.99	3,739	1,700	31,525	2,628	2,021	649	1,963
5	1045	575	1,382	2,367.99	3,077.99	4,380	1,933	36,933	3,078	2,368	771	2,298
6	1,171	644	1,579	2,713.99	3,527.99	5,021	2,166	42,341	3,529	2,715	925	2,633
7	1,297	713	1,776	3,060.99	3,978.88	5,663	2,399	47,749	3,980	3,061	1,022	2,968
8	1,423	783	1,973	3,407.99	4,429.99	6,304	2,632	53,157	4,430	3,408	1,169	3,303
9	1,549	852	2,170	3,573.99	4,879.99	6,945	2,865	58,565	4,881	3,755	1,315	3,368
10	1,675	921	2,367	4,100.99	5,330.99	7,587	3,098	63,973	5,332	4,102	1,461	3,973
	+126	+69	+197				+233	+5408	+451	+347	+146	+335

RESOURCE LEVELS

ADC	1 person	$4,000	**SNAP**	$2,250
	2 or more	$6,000	HH/at least 1 person	$3,250
AABD Payment	1 person	$2,000	over 60 years or disabled	
	2 person	$3,000	ERP	$25,000
Child Care	2 or more	$6,000		liquid

SNAP DEDUCTIONS:

Standard Deduction

1-3 - $155 4 - $168 5 - $197 6+ - $226

Maximum Shelter	$504	Telephone Standard	$51
Standard Utility Allowance	$452	Homeless Standard	$143
Limited Utility Allowance	$204		
One Utility Allowance	$39		

AABD Payment

Excess Shelter Limit (DA-4M)	$598	SSI -FBR	1 - $733
Utility Standard (DA-4M)	$447		2-$1,100
Shelter Allowance			
1 $281	Maximum for burial trust		$4,916
2 $349	Max Maintenance Allowance for Ineligible Spouse		$2,981

SSAD

HH Size	
1	1,123
2	1,260

SSI Referral Level

HH Size	
1	753
2	1120

12/17/2015

d. NE Dept. of Labor Programs and Spending

MEMORANDUM

To: Elise Hubbert, Health and Human Services Committee, Committee Clerk

From: Doug Gibbs, Legislative Fiscal Office, Program Analyst

Date: October 6, 2016

Re: Department of Labor Training and Workforce Development Spending

---

In regards to your request on Nebraska Department of Labor spending for job training, skills building, workforce development, and career planning I have the following information.

Spending for these endeavors in located mainly in two programs: the Workforce Investment Opportunities Act and the Worker Training Program. There is also some spending from Unemployment Insurance Assistance and one or two other small program areas.

The majority of spending is in the WIOA program area and is expended in several subcategories which include, the Adult Program, the Dislocated Worker Program, and the Youth Program. Total expended/obligated funds for the last fiscal year for which there is complete information (FY14-15) is \$5,534,788. I have estimated that for FY15-16 this amount will be approximately \$5,710,717.

Spending for the Worker Training Program is mainly in the form of matching grants and is \$1,541,094 for FY15-16.

Total spending for FY15-16 is approximately \$7,597,994. This number can be higher if the Department's costs (salary, operations, travel, and capital outlay) are included.

e. NE Dept. of Education Programs and Spending

Nebraska Department of Education Program Descriptions and Expenditures for 2015-16 SY

Budget Report Requirement for the Intergenerational Task Force

September 1, 2016

The purpose of the report is to fulfill a requirement for the Intergenerational Poverty Task Force. The report includes a list and brief descriptions of programs and services associate with intergenerational poverty, as well as, the dollar amounts broken down by General, Federal, or Cash Funds for programs and services by most recently completed school year, July 1, 2015 to June 30, 2016.

Contents

Adult Education (Regular and Corrections) and EL/Civics–Basic Grants to States CFDA 84.002A

Authority: Adult Education and Family Literacy Act, Title II of the Workforce Innovation and Opportunity Act (WIOA) of 2014, Public Law 113-128, as amended. Full implementation on July 1, 2017. RFP available Spring 2017

Regulations: EDGAR 2 CFR Parts 200 and 34 CFR, Parts 75, 76, 77, 79, 81, 82, 84, 86, 97, 98, and 99, as amended on December 31, 2014, as applicable. Final guidance to be determined in CY 2016.

The Adult Education program serves those individuals who are at least 16 years of age, officially withdrawn from school, and who academically function at or below the twelfth grade level. Adult Education's goals are to assist adults: become literate and obtain the knowledge and skills necessary for employment and economic self-sufficiency; complete high school by passing the GED® tests; and transition from adult education to postsecondary education and training through career pathways. Adult Education also assists adult immigrants and English language learners to improve reading, writing, math, speaking, and comprehending the English language; and acquire understanding of American government, individual freedom, and responsibilities of citizenship.

State Funded Volunteer Coordination Grants

Authority: Laws 1927; 1949; 1990, and 1996

Regulations: State Statutes 79-11,133 and 79-11,135

Volunteer Coordination grants are available to programs receiving Federal Adult Education grants. The programs must have a publicly elected board and a separate application is required to apply for the funds. The purpose of these funds is to recruit, train, and evaluate volunteers to assist in instruction in the Adult Education classrooms.

Application procedures and program guidelines are the same as the Federal Adult Education program. RFP available Spring 2017

Career and Technical Education - Basic Grants to States CFDA 84.048

Authority: Carl D. Perkins Career and Technical Education Act of 2006, Title I, Public Law 109-270, as amended. (20 U.S.C. 2321-2355)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, including 34 CFR Parts 76 (except Part 76.103), 77, 79, 81, 82, and 85; 34 CFR 400, 403; 2 CFR Part 200; and OCR Guidelines for Career and Technical Education.

Nebraska Department of Education

The Perkins program provides supplemental assistance to develop more fully the academic and technical skills of secondary and postsecondary students who elect to enroll in career and technical programs in Nebraska secondary schools and community colleges.

This program provides formula grants to secondary schools based upon the poverty and population census data and postsecondary formula grants based upon Pell grant and BIA (Bureau of Indian Affairs) assistance percentages for the two-year postsecondary education institutions. Some targeted competitive grant funds are available for focused efforts in nontraditional employment, innovation and adoption, and special projects through statewide leadership funds.

Distance Education Incentives

Authority: Nebraska R.S.S. 79-1337

Nebraska Department of Education

State and Federal Grants Management Guidance 7 July 2016

Regulations: Regulations and Procedures for the Education Innovation Fund Program - Distance Education Equipment Reimbursement and Incentives Title 92, Nebraska Administrative Code, Chapter 89

For fiscal years 2007-08 through 2020-21, the State Department of Education shall provide distance education incentives from the Education Innovation Fund to school districts and educational service units for qualified distance education courses and coordinated through the Distance Education Council until July 1, 2008, and the Educational Service Unit Coordinating Council on and after July 1, 2008. For additional information visit the program website at:

http://www.education.ne.gov/neat/DistanceEducation.html

Early Childhood Education Program

Authority: Nebraska Revised Statutes 79-1101 through 79-1104

Regulations: Title 92, Nebraska Administrative Code, Chapter 11, Nebraska Department of Education Rule 11: Regulations for the Approval of Prekindergarten Programs Established by School Boards or Educational Service Units and for the Issuance of Early Childhood Education Grants.

Funds are provided for grants to programs to serve at-risk four-year old children eligible to attend kindergarten in the following year. For the purpose of this grant, the criteria for "at-risk" are defined as the population of:

- children whose family income qualifies them for participation in the Federal free or reduced lunch program,
- children who reside in a home where a language other than spoken English is used as the primary means of communication,
- children whose parents are younger than eighteen or who have not completed high school, and/or
- children who were born prematurely or at low birth weight as verified by a physician.

Grants are intended to improve equity of access to early childhood education/prekindergarten programs, therefore the program grant should increase the number of children served in the community through the provision of comprehensive center-based programs. These early childhood programs are not intended to be categorical programs for at-risk four-year-old children and are expected to serve the targeted population of children within classrooms of three and four-year-old children that represent the range of abilities and disabilities of the children and the social, linguistic, and economic diversity of families within the community.

Eligible applicants are school districts, individually or in cooperation with other school districts. School districts which have received an early childhood education program grant for three years and have met the quality criteria will shift from the Early Childhood Education Grant Program to the Tax Equity and Educational Opportunities Support Act (state aid) for qualified early childhood average daily membership.

At the time programs begin receiving state aid for qualified four-year-olds, programs serving a combination of three and four-year-olds may remain eligible for continuation grants in reduced amounts for serving children younger than those eligible to attend kindergarten in the following year.

Early Learning Connections Professional Development Partnerships

Authority: Child Care and Development Block Grant Act of 1990, as amended, 42 U.S.C. 9858 et. seq., CFDA 93.575; Individuals with Disabilities Education Act (IDEA), Part C, 20 U.S.C. 1431-1444 (NOTE: CFDA website also lists 20 U.S.C. 1471-1485, but see 2004 IDEA Amendments), CFDA 84.181; Individuals with Disabilities Education Act (IDEA), Part B, Section 619, as amended (20 U.S.C. 1419), CFDA 84.173; Elementary and Secondary Education Act, Title 1, Part B, Subpart 3, as amended. (20 U.S.C. 6381-6381k), and 20 U.S.C. 6362, CFDA 84.213; Community Opportunities, Accountability, Training, and Educational Services Act of 1998, Title 1, Sections 101-119, Public Law 105-285 (42 U.S.C. 9831 et. seq.), CFDA 93.600.

Regulations: EDGAR, (34 CFR Parts 75-99), as applicable, (except Parts 76.600-76.677, 77, 81-82 and 85); 2 CFR Part 200; 34 CFR Parts 300, 301 and 303 (See also 34 CFR Part 200.80); and 45 CFR Parts 74, 92, 98, 99, 1301-1311.

The purpose of the Early Learning Connections Professional Development Partnerships (ELCs) is to assist collaboration in professional development efforts within regions to build the capacity to plan, disseminate, and coordinate training and professional development opportunities for all who work with young children, including children identified with disabilities.

ELCs promote systemic change in the use of training resources at local and regional levels. Time, support, and funds to develop a high level of coordination and collaboration are recognized as critical components for successful implementation.

As part of the comprehensive work plan, ELCs are expected to support all early childhood care and education professional development requirements, including child care licensing, public school and ESU early childhood program regulations, and early intervention and early childhood special education (birth to five) regulations.

Educator Effectiveness Grants

Authority: §79-308 State Statute

In 2016 the Nebraska Legislature began directing revenue from the solar and wind farms on public lands towards the improvement of teaching and learning. The Statute provides that, beginning with the 2016-17 school year through the 2019-20 school year, school districts may apply to the Nebraska Department of Education for grant funding to implement an evaluation model for effective educators. Available funding will be distributed on an annual competitive proposal basis with the purpose to assist local school districts to update their teacher evaluation processes with training support for aligning their evaluation processes to the Nebraska Teacher and Principal Performance Framework.

Expanded Learning Opportunity Grants

Authority: Nebraska R.S.S. 79-2501-2510, Nebraska R.S.S. 09-812, Laws 2015, LB 519A

For fiscal years 2016-17 through 2020-2021, one percent of proceeds from the Nebraska Lottery will be allocated to the Expanded Learning Opportunity Grant Fund to carry out the Expanded Learning Opportunity Grant Program Act. The first priority of the Expanded Learning Opportunity Grant Program is to continue existing 21st Century Community Learning Centers funded by the federal 21st Century Community Learning Center program pursuant to 20 U.S.C. 7171 et seq., as such sections existed on January 1, 2015, in high-need school districts that have a record of success. The second priority shall be support for new expanded learning opportunity program development in areas of the state with a high percentage of at-risk children that are not currently served by school-based or school-linked expanded learning opportunity programs funded by the federal 21st Century Community Learning Center program pursuant to 20 U.S.C. 7171 et seq., as such sections existed on January 1, 2015.

One-Year Opportunity Grants

Authority: Laws 2016, LB 956

In 2016 the Nebraska Legislature appropriated $250,000 to be awarded through competition to partnerships of school districts and community-based organizations, and administered by the Nebraska Department of Education. This is a one-time appropriation to provide expanded learning opportunities through programming and other support activities and services in existing 21st Century Community Learning Centers. Eligible sites must be receiving funding from a 21st CCLC Continuation Grant for the 2016-2017 school year. Grant amounts will range from $10,000 - $50,000. Applicants are required to have a 1:1 match.

High Ability Learners

Authority: Nebraska Revised Statutes 79-1107 through 79-1108.03

Regulations: Title 92, Nebraska Administrative Code, Chapter 3 (Rule 3), Identification of High Ability Learners

The purpose of the High-Ability Learner Program is to meet the needs of Nebraska's students who give evidence of high performance capability in such areas as intellectual, creative, or artistic capacity or in specific academic fields and who require accelerated or differentiated curriculum programs in order to develop those capabilities fully. These are state funded grants.

Nebraska's Innovation Grant Program

Authority: Nebraska Revised Statutes §9-812 and §79-1054

Nebraska's Department of Education Innovative Grant Fund and the Innovation Grant Program were created with the passage of Legislative Bill 519, effective August 30, 2015. The State Board of Education establishes this competitive grant program, with the Nebraska Department of Education administering the funds which consist of:

- Transfers from the State Lottery Operation Trust Fund and Nebraska Education Improvement Fund;
- Repayments of grant funds; and
- Interest payments received in the course of administering the fund.

Eligible grantees include a school district, Educational Service Unit (ESU), or combination of entities containing at least one school district or ESU.

The Innovation Grant Program provides state funds to innovative projects with a high chance of success for improving:

- Education outcomes for early childhood, elementary, middle or high school students; or
- Transitions between any successive stages of education or between education and the work force.

Proposed projects must be both potentially scalable and replicable, with priority consideration to those:

- Serving "high need" students;
- Serving "needs improvement" schools;
- Aligned with the Nebraska Department of Education's AQuESTT Tenets; or
- Leveraging technology.

Grantees annually evaluate progress toward stated objectives, submitting a Summative Evaluation of Progress Report to the State Board of Education and Legislature's Education Committee by July 1, 2019. Based on that report, the State Board will recommend the project represents:

- A best practice;
- A model for a state-supported program; or
- A local issue for further study.

The State Board of Education may also establish criteria allowing projects designated as a best practice to be included in the Best Practices Allowance to School Districts, beginning with aid calculated for School FY 2021-22. Starting in 2017, the State Board will annually submit a Report on Innovation Grants to the Clerk of the Legislature by December 1, including each funded project's evaluation results and Best Practices Allowance, once the allowance has been implemented.

Title I, Part A, Improving Basic Programs CFDA 84.010

Authority: Elementary and Secondary Education Act, Title I, Part A, as amended. (20 U.S.C. 6301 et. seq., 20 U.S.C. 6311-6339)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR 200 (See Parts 200.1-200.79)

The Title I, Part A program provides supplemental educational services so that all children have a fair, equal, and significant opportunity to obtain a high-quality education and to meet challenging state academic standards.

The amount of Title I funds allocated to each participating public school attendance area is determined primarily on the basis of the total number of low-income students—both public and private—residing in each attendance area.

Provides Local Education Agencies (LEAs) with supplemental resources to carry out school improvement and corrective action responsibilities under §1116(c) of Title I, Part A.

School Improvement Grant 1003(g) CFDA: 84.377A

Authority: Elementary and Secondary Education Act, as Amended

Authority: Section 1003(g) of the Elementary and Secondary Education Act of 1965

Regulations: The final requirements for the SIG program, set forth in 75 FR 66363 (Oct. 28, 2010) (final requirements), implement both the requirements of section 1003(g) of the ESEA and the flexibilities for the SIG program provided through the Consolidated Appropriations Act, 2010. EDGAR (34 CFR Parts 75-99), as applicable; and 2 CFR Part 200.

Schools identified as persistently lowest-achieving schools (PLAS) are eligible to apply for School Improvement Grants (SIG). Funds will be awarded to schools that demonstrate (A) the greatest need for such funds; and (B) the strongest commitment to ensuring that such funds are used to substantially raise student achievement in the persistently lowest-achieving schools in the State.

Title I, Part C, Education of Migrant Children CFDA 84.011

Authority: Elementary and Secondary Education Act, as amended. (20 U.S.C. 6301 et. seq., 20 U.S.C. 6391-6399), and 20 U.S.C. 6362.

Regulations: EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR Parts 200.81-200.88

Under the Migrant Education Program, the U. S. Department of Education awards grants to the State for the purpose of establishing and improving programs and projects that are designed to meet the unique educational needs of children of migratory agricultural workers or migratory fishers. These grants assist States and appropriate local operating agencies in improving educational opportunities for migrant children to help them succeed in the regular school program, meet the challenging State academic content and student academic achievement standards that all children are expected to meet, and graduate from high school. Children are eligible to receive supplemental services through the Migrant Education Program if they meet the definition of "migratory child" and if the basis for their eligibility is properly recorded on a Certificate Of Eligibility (COE). If your district has identified migrant students who meet the

Federal definition, please contact the NDE Migrant Education office to address special circumstances that apply.

Title I, Part D, Education of Neglected and Delinquent and At-risk Youth CFDA 84.013

Authority: Elementary and Secondary Education Act, Title I, Part D, as amended. (20 U.S.C. 6301 et. seq., 20 U.S.C. 6421-6472)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR Parts 200.90-200.91

Nebraska provides educational services to children and youth through Title I, Part D, Subpart 1 (Grants made to state agencies responsible for serving children and youth in residential and non-residential institutions, including those in adult correctional facilities.) and Title I, Part D, Subpart 2 (Grants made to local educational agencies that provide services to youth in local correctional facilities who are at risk of educational failure.) In addition to services provided in an institutional setting, programming is designed to assist children and youth as they transition from institutionalization to further schooling or employment.

Title II, Part A, Teacher and Principal Training and Recruiting CFDA 84.367

Authority: Elementary and Secondary Education Act, Title II, Part A, as amended, (20 U.S.C. 6301 et. seq., 20 U.S.C. 6601-6651)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable; including 34 CFR Part 76; and 2 CFR Part 200.

This program allows school districts to hire teachers in order to reduce class size or conduct professional development so instructional staff in the core academic areas are qualified to work with students. Student population and poverty figures from the Census Bureau affect the amount of money school districts are eligible to receive. For further information about the program, visit the program's website at
http://www.education.ne.gov/federalprograms/Title%20II.html

Title II, Part B, Mathematics and Science Partnerships Grant Program CFDA 84.366

Authority: Elementary and Secondary Education Act, Title II, Part B, as amended. (20 U.S.C. 6301 et. seq., 20 USC 6661-6663)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, including 34 CFR Parts 75, 77, 79, 81, 82, 85, 86, 97, 98 99; and 2 CFR Part 200.

This Federally funded competitive grant program funds partnerships of high-need school buildings, four-year institutions of higher education, and other organizations to improve the academic achievement of students in mathematics and science in elementary and secondary schools.

Title III, English Language Acquisition CFDA 84.365

Authority: Elementary and Secondary Education Act, Title III, Part A, as amended. (20 U.S.C. 6301 et. seq., 20 USC 6801-6871)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, including 34 CFR Part 76; and 2 CFR Part 200.

Limited English Proficient Grants

Limited English Proficient (LEP) grants support efforts to assist limited English proficient students to learn English and meet challenging State academic content and student academic achievement standards.

Immigrant Education Grants

Section 3114(d) authorizes grants for districts with a significant increase in the percentage or number of immigrant children and youth enrolled in the district. These grants are used to provide enhanced instructional opportunities for immigrant children and youth.

Title IV, Part B, 21st Century Community Learning Centers CFDA 84.287

Authority: Elementary and Secondary Education Act, Title IV, Part B, as amended. (20 U.S.C. 6301 et. seq., 20 U.S.C. 7171-7176)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, including 34 CFR Parts 75, 76, 77, 79, 81, 82, 85 and 86; and 2 CFR Part 200.

The 21st Century Community Learning Centers (21st CCLC) is a Federally funded competitive grant program designed to support the establishment of community learning centers serving students attending schools with high needs. The Nebraska Department of Education (NDE) administers these grants to offer students a broad array of services, programs, and activities during non-school hours or periods when school is not in session, such as afterschool or during the summer. The three overarching goals of this grant program are to 1) improve student learning performance in one or more core academic areas; 2) improve student social and behavioral skills; and 3) increase family and community engagement in supporting students' education.

Any eligible entity (local educational agency, community-based organization, or other public or private entity) may serve as the fiscal agent for a 21st Century Community Learning Center grant. Fiscal agents must annually register in the SAM (System for Award Management) and must have a DUNS (Dun & Bradstreet) number. Fiscal agents are subject to approval by NDE. Requests to act as the fiscal agent will be considered based on the following criteria: previous experience administering local, State or Federal grants of similar dollar value; proven fiduciary responsibility as demonstrated through annual audits; and linkage with the school district(s) and the school site(s) to be served.

Title VI, Part B, Subpart 2: Rural and Low-Income Schools CFDA 84.358

Authority: Elementary and Secondary Education Act, Title VI, Part B, Subpart 2, as amended. (20 USC 6301 et. seq., 20 U.S.C. 7341-7351c)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, including 34 CFR Parts 75, 76, 77, 79, 81, 82, 85, 97, 98 and 99; and 2 CFR Part 200.

Provides assistance to eligible districts determined to be rural and low-income for any of the activities authorized in Titles I through V of No Child Left Behind.

Special Education Grants to States- Base, Enrollment/Poverty, CEIS, and Nonpublic Allocations CFDA 84.027

Authority: Individuals with Disabilities Education Act (IDEA), Part B, Section 611, as amended. (20 U.S.C. 1411); Individuals with Disabilities Education Act (IDEA), Part B, 20 U.S.C. 1400 et. seq.

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, 34 CFR Part 300, and 2 Part CFR Part 200; EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR Part 300.

To provide grants to districts and other agencies to assist in providing a free appropriate public education to children with disabilities and grants to assist districts and other agencies in developing or enhancing transition services available to students with disabilities through activities which are innovative

Special Education Preschool Grants- Base Allocations CFDA 84.173

Authority: Individuals with Disabilities Education Act (IDEA), Part B, Section 619, as amended. (20 U.S.C. 1419)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable, 34 CFR Parts 300 and 301, and 2 CFR Part 200.

To provide grants to districts and other agencies to assist in providing a free appropriate public education to children with disabilities ages three through five years

NDE Special Education/ESU Facilitator Project CFDA 84.1027 and 84.181

Authority: Individuals with Disabilities Education Act (IDEA), Part B, 20 U.S.C. 1400 et. seq. Public Law 105-17; Individuals with Disabilities Education Act (IDEA), Part C, as amended, 20 U.S.C. 1431-1444. (NOTE: CFDA website also lists 20 U.S.C. 1471-1485, but see 2004 IDEA Amendments).

Regulations: EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR Part 300; EDGAR (34 CFR Parts 75-99), as applicable; 2 CFR Part 200; and 34 CFR Part 303.

To provide grants to agencies to facilitate technical assistance and support to help districts successfully complete the Improving Learning for Children with Disabilities (ILCD) process. support to Early Development Network Planning Region Teams to carry out their responsibilities related to a Statewide, comprehensive, coordinated, multidisciplinary, interagency system to sustain early intervention services for infants and toddlers with disabilities (birth to age 3), and their families.

Special Education State Personnel Development Grant for Children with Disabilities (SPDG) CFDA 84.323

Authority: Individuals with Disabilities Education Act (IDEA), Part D, Subpart 1, as amended. (20 U.S.C. 1451-1456)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable and 2 CFR Part 200.

To assist NDE and districts in reforming and improving a system providing Positive Behavior Intervention and Supports, including their systems for professional development, technical assistance, and dissemination of knowledge about best practices to improve results for children with disabilities.

Special Education – Technical Assistance and Dissemination to Improve Services and Results for Children with Disabilities; Deaf-Blind CFDA 84.326

Authority: Individuals with Disabilities Education Act (IDEA), Part D, Subpart 2, Section 663, as amended. (20 U.S.C. 1463)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable and 2 CFR Part 200.

The goal of the Nebraska Project for Children Who Are Deaf-Blind in partnership with NDE is to improve results for children who are deaf-blind (birth to age 21) by providing evidence-based practices, technical assistance, training, information and dissemination to families, educators, paraprofessionals, and agencies serving this population so that children and their families will be successful members of their school and communities.

McKinney Vento Education of Homeless Children and Youth CFDA 84.196

Authority: McKinney-Vento Homeless Assistance Act, (42 U.S.C. 11431-11435)

Regulations: EDGAR (34 CFR Parts 75-99), as applicable and 2 CFR Part 200.

A competitive grant program that provides resources for activities and services to ensure that each child of a homeless individual and each homeless youth have equal access to the same free, appropriate public education, including a public preschool, as provided to other children and youths. This access is necessary to ensure that homeless children and youths have an opportunity to meet the same challenging State academic standards to which all students are held. Establishes a State Office of Homeless Education with a State Coordinator and requires a Homeless Education Liaison for each district within the state.

Tax Equity and Educational Opportunities Support Act (TEEOSA)

Authority: Nebraska State Statute 79-1001-79-1033

TEEOSA is the current school funding formula for Nebraska public schools. In 1990, TEEOSA was enacted to utilize sales and income taxes to provide additional State Aid to schools. The additional aid is designed to reduce reliance on property taxes to fund public education and to create equality in educational fiscal resources for students. While the basic concept has not changes since 1990, the statutes governing state aid have been tweaked with each legislative session. Many of those changes direct aid to districts with needs related to high transportation costs, special education or large number of students living in poverty.

Nebraska Vocational Rehabilitation (Nebraska VR)

Authority: Workforce Innovation & Opportunity Act, Title IV (29 USC 3101)

Regulations: 34 CFR Parts 361, 363 and 397

Nebraska VR helps people with disabilities prepare for, find, and keep jobs. Nebraska VR also helps businesses recruit, train, and retain employees with disabilities. Through this "dual client" approach, we assist individuals with injuries, illness, or impairments achieve competitive employment and increased independence. Nebraska VR also assists business owners and employers through full service business consultation on a variety of business and disability-related areas.

CACFP includes DCH Sponsor – CFDA 10.558

Authority: Federal: National School Lunch Act, as amended

Regulations: 2 CFR PART 200,

To provide CACFP benefits consist of nutritious meals and snacks served to eligible children and adults who receive care at participating child care centers, adult day care centers, outside-school-hours care centers, at-risk afterschool programs, family and group day care homes, and emergency shelters. These entities are discussed in more detail below. Child and adult day care centers and outside-school-hours care centers (often referred to collectively in this discussion as "centers"), as well as at-risk afterschool programs and emergency shelters, may operate independently under agreements with their State agencies, or they may participate under the auspices of sponsoring organizations. Day care homes may participate only through sponsoring organizations. An entity with which a State agency enters into an agreement for the operation of the CACFP, be it an independent center or a sponsoring organization, is known as an "institution."

A sponsoring organization usually does not provide child care services itself. Rather, it assumes administrative and financial responsibility for CACFP operations in centers and day care homes under its sponsorship. In that capacity, sponsoring organizations generally pass Federal funds received from their State agencies through to their homes and centers; in some cases, however, sponsoring organizations provide meals to their centers in lieu of cash reimbursement.

NSLP – CFDA 10.553, 10.555, 10.582

Authority: Federal: National School Lunch Act, as amended

Regulations: 7 CFR Part 210

To provide These programs target children enrolled in schools. For program purposes, a "school" is a public or non-profit private school of high school grade or under, or a public or licensed non-profit private residential child-care institution. At the local level, a school food authority (SFA) is the entity with which the administering agency makes an agreement for the operation of the programs. A SFA is the governing body (such as a school board) legally responsible for the operation of the NSLP and/or SBP in one or more schools. A school operated by a SFA may be approved to serve breakfast and lunch. A school participating in the NSLP that also has an afterschool care program with an educational or enrichment component may also be approved to serve afterschool snacks. See also the description of the SMP below.

Fresh Fruit and Vegetable Program (FFVP) CFDA 10.582

Authority: The Food, Conservation, and Energy Act of 2008, (P.L. 110-234) also known as the 2008 Farm Bill, Section 4304 of P.L. 110-234 amended the Richard B. Russell School Lunch Act (NSLA) (42 U.S.C. 1769) by adding Section 19, the Fresh Fruit and Vegetable Program.

FFVP is authorized by Public Law 109-97 and Section 120 of the Child Nutrition and WIC Reauthorization Act of 2004 (Public Law 108-265)

Regulations: None at this time.

To provide all children in participating, elementary schools a variety of free, fresh fruits and vegetables throughout the school day. Schools must participate in the National School Lunch Program, submit an annual application and have 50% or more Free/Reduced price eligible students. Funding to each school is based on the school's enrollment.

Summer Food Program CFDA 10.559

Authority: Federal: National School Lunch Act, as amended

Regulations: 7 CFR Part 225

To provide The SFSP is directed toward children in low-income areas when school is not in session. It is locally operated by approved sponsors, which may include public or private non-profit SFAs, public or private non-profit residential summer camps, or units of local, municipal, county or State governments or other private non-profit organizations that develop a special summer or other school vacation program providing food service similar to that available to children during the school year under the NSLP and SBP.

A meal service feeding site under a sponsor's oversight may be approved to serve breakfast, lunch, snacks, and/or supper. Residential camps and migrant sites may receive reimbursement for up to three meals, or two meals and one snack, per child per day. All other sites may receive reimbursement for any combination of two meals (except lunch and supper) or one meal and one snack per child per day. All participating children receive their meals free. Participating summer camps must identify children eligible for free or reduced price meals and may receive SFSP meal reimbursement only for meals served to such children.

Although USDA-donated foods are made available under the SFSP, they are restricted to sponsors that prepare the meals to be served at their sites and those that have entered into an agreement with a SFA for the preparation of meals.

Nebraska Department of Education Expenditures

July 1, 2015 - June 30, 2016

Program Title	General	Federal	Cash Funds	Total
Adult Education (Regular and Corrections) and EL/Civics–Basic Grants to States		2,011,426.41		2,011,426.41
State Funded Volunteer Coordination Grants	208,058.38			208,058.38
Career and Technical Education - Basic Grants to States CFDA 84.048		6,265,383.61		6,265,383.61
Distance Education Incentives	290,365.00			290,365.00
Early Childhood Education Program	1,717,663.39			1,717,663.39
Early Learning Connections Professional Development Partnerships		744,288.91		744,288.91
Educator Effectiveness Grants - 13016136			0.00	0.00
Expanded Learning Opportunity Grants - 13499272			0.00	0.00
One-Year Opportunity Grants - 13499261	0.00			0.00
High Ability Learners - 13410562			2,342,961.00	2,342,961.00
Nebraska's Innovation Grant Program - 13456672			0.00	0.00
Title I, Part A, Improving Basic Programs CFDA 84.010		79,917,742.00		79,917,742.00
School Improvement Grant 1003(g) CFDA: 84.377A		3,774,611.80		3,774,611.80
Title I, Part C, Education of Migrant Children CFDA 84.011		5,285,640.00		5,285,640.00
Title I, Part D, Education of Neglected and Delinquent and At-risk Youth CFDA		269,557.30		269,557.30
Title II, Part A, Teacher and Principal Training and Recruiting CFDA 84.367		12,328,536.83		12,328,536.83
Title II, Part B, Mathematics and Science Partnerships Grant Program CFDA 84.366		727,627.63		727,627.63
Title III, English Language Acquisition CFDA 84.365		3,507,940.00		3,507,940.00

Nebraska Department of Education

Program Title	General	Federal	Cash Funds	Total
Title IV, Part B, 21st Century Community Learning Centers CFDA 84.287		4,696,815.73		4,696,815.73
Title VI, Part B, Subpart 2; Rural and Low-Income Schools CFDA 84.358		82,446.00		82,446.00
Special Education Grants to States- Base, Enrollment/Poverty, CEIS, and Nonpublic Allocations CFDA 84.027		69,879,565.09		69,879,565.09
Special Education Preschool Grants- Base Allocations CFDA 84.173		1,561,179.47		1,561,179.47
NDE Special Education/ESU Facilitator Project CFDA 84.l027 and 84.181		2,033,318.44		2,033,318.44
Special Education State Personnel Development Grant for Children with Disabilities (SPDG) CFDA 84.323		244,841.62		244,841.62
Special Education – Technical Assistance and Dissemination to Improve Services and Results for Children with Disabilities; Deaf-Blind CFDA 84.326		41,489.05		41,489.05
McKinney Vento Education of Homeless Children and Youth CFDA 84.196		261,513.00		261,513.00
TEEOSA - NE Statute 79-1001 - 79-1033	946,539,622.00			946,539,622.00
Nebraska Vocational Rehabilitation (Nebraska VR)	4,447,878.00	22,783,844.00	157,974.00	27,389,696.00
CACFP includes DCH Sponsor - CFDA 10.558		33,374,603.55		33,374,603.55
NSLP - CFDA 10.553, 10.555, 10.556		87,344,533.74		87,344,533.74
Fresh Fruit and Vegetable Program (FFVP) CFDA 10.582		2,005,493.53		2,005,493.53
Summer Food Program - CFDA 10.559		2,807,746.53		2,807,746.53
Totals	953,203,586.77	341,950,144.24	2,500,935.00	1,297,654,666.01