Child Poverty Prevention Council for Louisiana

Implementation Plan
February 2009

Submitted for Approval to the Louisiana Legislature Joint Committee on Health and Welfare In response to ACT 559 of the 2008 Regular Session of the Louisiana Legislature
Children are the world's most valuable resource and its best hope for the future.

John F. Kennedy

There is nothing new about poverty. What is new, however, is that we have the resources to get rid of it.

Martin Luther King, Jr.
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I. Executive Summary

In the summer of 2008, the Louisiana Legislature created the Child Poverty Prevention Council for Louisiana and the Child Poverty Prevention Fund. The purpose and goal is to pursue programs which will reduce child poverty in the state by 50% over the next 10 years. The Council has 19 member organizations that represent the State Legislature, State executive agencies, business and labor groups, higher education institutions, and nonprofit advocacy groups.

Louisiana is one of a dozen states that have recently created formal poverty reduction initiatives – part of a growing new commitment around the country to reduce poverty in America. The extent of poverty in Louisiana warrants this new initiative. According to the 2008 Kids Count Data Book (reporting 2006 data) published by the Annie E. Casey Foundation, approximately 28% of Louisiana children under age 18 living in two-parent families were poor. That number leaps to 41% for Louisiana children under age 18 living in single-parent families. Louisiana ranks 49th out of 50 states in child poverty.

Poverty is easy to define in general terms. A family is poor if the family cannot provide at the most basic levels adequate food, housing, clothing, health care, and education for its members. Understanding and addressing poverty is not so easy. Poverty is a complex web of factors, causes, and outcomes. If it was not – if poverty was simple – the collective will and creativity of our society would have solved the problem long ago.

The list of issues that are part of any serious poverty discussion is a long one: education, work skills, health care and health status, violence and crime, affordable housing, teenage pregnancy, job availability and wages, access to child care, racism and sexism, personal responsibility, transportation, single parents, family and community supports, government assistance, despair and hope …and the list goes on. Confronting poverty therefore requires a willingness to take a comprehensive view and the discipline to commit to priority solutions that are evidence-based and practical.

This implementation plan represents the first major body of work by the Child Poverty Prevention Council for Louisiana. The focal point of this plan is a set of specific priority recommendations to reduce child poverty in Louisiana. The Council developed these recommendations with the benefit of current “best practices” literature, focused testimony from state and national experts, and the expertise and experience of the Council’s members.
One of the “best practices” offered to the Council by the literature and through expert testimony was the discipline to select a short list of priority recommendations rather than the development of an exhaustive list of all potential opportunities to reduce child poverty. The Council has adopted this approach, establishing four priority strategies:

1. **Improve Birth Outcomes**;
2. **Be a National Model for Comprehensive, Evidence-Based, Early Childhood Education Initiatives**;
3. **Strengthen Disadvantaged Youth Connections to School and Work**; and
4. **Raise the State Earned Income Tax Credit (EITC)**.

Each strategy includes one or more specific recommendations. A summary description of each is provided here. More detailed descriptions of each recommendation are provided in Section VII of this plan.

**Improve Birth Outcomes**

1. As part of Louisiana’s proposed health care reform initiative (Louisiana Health First), include health coverage for high-risk women before their pregnancy. The following high-risk women, with incomes up to 300% of the poverty level, should be the target group for increased eligibility for health coverage:
   - Women who have had a previous adverse pregnancy outcome (e.g., prematurity, stillbirth, low birth weight, fetal death, or an infant with birth defects).
   - Women with a chronic health condition (e.g., diabetes, hypertension, hypothyroidism, seizure disorders).

**Be a National Model for Comprehensive, Evidence-Based, Early Childhood Education Initiatives**

1. Expand the Early Childhood Supports and Services (ECSS) program, a model program for addressing the social-emotional needs of children. The program currently provides services in 13 of the 64 Louisiana parishes. Expansion into each region of the state will allow Medicaid reimbursement for covered services.

2. Expand the Nurse-Family Partnership (NFP), a nationally-recognized best practice program designed to serve first-time mothers who are below 200% of the poverty level, beginning in pregnancy and continuing until the baby reaches two years of age. The program currently serves 15% of Louisiana’s eligible women. Specifically, we recommend the expansion plan submitted by the Department of Health and Hospitals to the Senate and House Health and Welfare Committees. This plan, in response to Senate Concurrent Resolution 70 of the 2008 Regular Legislative Session, calls for a phased-in expansion of NFP to serve 50% of eligible women in Louisiana by 2014-15.
3. Improve the quality of parenting education in Louisiana by enhancing training, resources, and technical assistance for parenting educators through strengthening the newly-formed Louisiana Parenting Education Network (LAPEN).

4. Expand income eligibility for Louisiana’s Child Care Assistance Program from 200% of the poverty level (twice the poverty level) to 300% of the poverty level (three times the poverty level).

5. Create a strong system of early education by integrating the successes of LA 4 pre-K and Louisiana’s child care rating system. Specifically, we recommend state funding of the expansion and integration plan articulated in Act 876 of the 2008 Legislature that calls for a phased-in expansion of LA 4 – extending to all four-year-olds by fiscal year 2013-14 through an integrated and collaborative delivery model that includes public schools systems, Head Start, and private child care providers.

**Strengthen Disadvantaged Youth Connections to School and Work**

1. Successfully pilot then implement a statewide build out of Louisiana’s new EMPLoY (Educational Mission to Prepare Louisiana’s Youth) Program. The goal is to totally replace Louisiana’s current high school dropout program – the PreGED/Skills Options Program.

2. Expand Louisiana’s Jobs for America’s Graduates (JAG) Program to all local school districts statewide.

3. Successfully pilot then implement a statewide build out of job training and placement referral programs currently under development by Louisiana’s Shared Youth Vision Team for two specific populations: youth aging out of foster care and older incarcerated/court-supervised youth.

**Raise the State Earned Income Tax Credit (EITC)**

1. Raise the State Earned Income Tax Credit (EITC) from 3.5% of the federal EITC amount to 7% of the federal EITC amount. The EITC is a major benefit to low-income families who earn income from employment and is widely praised for reducing poverty among working families.

In the coming weeks and months, the Council hopes to engage the Louisiana Legislature regarding these recommendations. Additionally, the Council will be preparing action plans to guide execution of its responsibilities and designing a “report card” that can be used to measure Louisiana’s progress in lowering the incidence of child poverty.
II. Introduction

Act No. 559, passed in the 2008 Louisiana Regular Session, created the Child Poverty Prevention Council for Louisiana and the Child Poverty Prevention Fund. The purpose of this legislation is to pursue programs which will reduce child poverty in the state by 50% over the next 10 years, work to establish public-private partnerships, and seek private-sector funding to be used with public funds to support solutions to poverty initiatives with the greatest potential for reducing child poverty.

The Child Poverty Prevention Council for Louisiana is created within the Louisiana Department of Social Services. The Council shall:

- Have as its purpose the goal of pursuing programs which reduce child poverty in the state by 50% over the next 10 years;
- Work to establish public-private partnerships and seek private-sector funding to be used with public funds to support solutions to poverty initiatives with the greatest potential for reducing child poverty;
- Seek funding for grant programs targeted at local government entities, nonprofit organizations, faith-based organizations, and other qualified community-based organizations directly serving people in Louisiana;
- Make, or cause to be made, all such studies, reviews, or analysis which it finds necessary to affect its purpose; and
- Receive and expend funds appropriated or otherwise made available by the Legislature or from any other source, including donations or gifts of money or services from public or private organizations or from any other sources, to be utilized for the purposes of the Council.

Council membership is prescribed in Act No. 559 to include the following 19 members:

1. The Secretary of the Department of Social Services, or designee;
2. The Secretary of the Department of Economic Development, or designee;
3. The Secretary of the Department of Revenue, or designee;
4. The Superintendent of the Department of Education, or designee;
5. The Secretary of the Department of Labor, or designee;
6. The Director of the Louisiana Workforce Commission, or designee;
7. The Secretary of the Department of Health and Hospitals, or designee;
8. The Chairman of the Senate Committee on Health and Welfare, or designee;
9. The Chairman of the House of Representatives Committee on Health and Welfare, or designee;
10. One member representing the Louisiana Association of Nonprofit Organizations;
11. One member representing the Louisiana Association of United Ways;
12. One member representing the Louisiana Association of Business and Industry;
13. One member representing the Louisiana AFL-CIO;
14. One member of the LSU faculty with expertise in the area of poverty;
15. One member of the Southern University faculty with expertise in the area of poverty;
16. One member representing the Agenda for Children;
17. The Executive Director of the Children’s Cabinet, or designee;
18. The Chairman of the Children’s Cabinet Advisory Board, or designee; and
19. The Director of the Louisiana Office of the Children’s Defense Fund, or designee.

A copy of Act No. 559 is provided in Appendix A of this implementation plan. A roster of Council members is also provided in Appendix B of this implementation plan.

Council Progress to Date

The Council has scheduled and successfully conducted four meetings with the assistance of Department of Social Services staff and contracted facilitator SSA Consultants. The first meeting was held on November 6, 2008, in Senate Committee Room A, located in the State Capitol. The first meeting was dedicated to introductions, a general orientation of the Council’s purpose, primary activities, and first-year tasks.

The second meeting of the Council was held on December 4, 2008, in Senate Committee Room A, located in the State Capitol. This second meeting included adoption of the Council’s guidelines for governance and a sharing by the Council members present of the assets and expertise their respective organizations can bring to the Council’s purpose. A copy of the Council’s governance guidelines is provided in Appendix C of this implementation plan. Finally, the Council received a research-based presentation by Dr. Billy Stokes of the Cecil J. Picard Center for Child Development and Lifelong Learning, University of Louisiana at Lafayette.

The third meeting of the Council was held on January 15, 2009, in the Hainkel Room, located in the State Capitol. This meeting included expert presentations on child poverty and a discussion among the Council members to establish priority strategies for pursuing the goal of reducing child poverty in Louisiana by 50%. The expert presenters included Dr. Geoffrey Nagle of the Tulane University Institute of Infant and Early Childhood Mental Health, Dr. Huey L. Perry of the Southern University Institute for Research, Training, and Public Service, and Kinsey Dinan of the National Center for Children in Poverty, Columbia University.
The fourth meeting of the Council was held on February 6, 2009, in Senate Committee Room A, located in the State Capitol. The meeting included a review of the Council’s first draft recommendations (developed for this document) and a discussion to finalize its recommendations, included in Section VII of this plan – Council Recommendations. Development of an implementation plan is prescribed by Act No. 559 and due to the Legislature’s Joint Committee on Health and Welfare prior to March 1, 2009.

**About This Implementation Plan**

This plan document contains four sections of background information, including summary presentations of poverty statistics (Section III), poverty research/literature (Section IV), child poverty reduction initiatives in other states (Section V), and Louisiana’s current poverty reduction initiatives (Section VI).

The Council acknowledges and thanks two significant contributors to the development of these background sections of the plan. Dr. Pamela Monroe, professor from the LSU School of Social Work provided the content used to develop Section III (poverty statistics) and Section IV (poverty research/literature). Dr. Huey L. Perry, professor from the Southern University Institute for Research, Training, and Public Service provided the content used to develop Section V (child poverty reduction initiatives in other states) and Section VI (Louisiana’s current poverty reduction initiatives). Together, these four background sections offer an appropriate context for understanding of the Council’s recommendations.

The focal point of this plan document is a set of specific priority recommendations to reduce child poverty in Louisiana (Section VII). The recommendations were developed by the Council through a consensus process.
III. Statistics: Child Poverty in the U.S. and Louisiana

How Poverty is Defined and Measured

A simple definition of poverty examines whether a family has sufficient income to meet its basic needs. A family is poor if the family cannot provide at the most basic levels adequate food, housing, clothing, health care, and education for its members. There are many other ways to describe poverty (for example, material poverty, emotional poverty, spiritual poverty, etc.), but the definition offered here is the one most similar to the definition used by the U.S. Census Bureau: a family and each of its members is poor if the family’s income falls below the poverty threshold established for that year.

This definition implies some sort of measurement, and amazingly, the U.S. Census still relies upon a measure of poverty that was developed in the early 1960s. No one really intended for this measure to be used into the indefinite future, but the definition took hold. Today, experts almost uniformly agree that the measure is woefully inadequate and imprecise.

This measure is an income measure (not a resource measure), and it only takes into account a family’s ability to provide food for its members. See table: 2008 Poverty Guidelines.

Poverty is measured now, as it was in 1960, by calculating the cost to purchase basic foods (i.e., the thrifty food basket) and multiplying that cost by three, adjusting for inflation. The multiplier is three because in the 1950s and 1960s, the government calculated the cost of food to be about a third of a family’s household budget.

We immediately note a problem with this measure because the cost of food today is calculated actually to represent about a seventh of a family’s household budget and because no other expenses are taken into account. The measure also is income based and does not take into account other resources and benefits. Another noticeable flaw is that the

<table>
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<th>2008 Poverty Guidelines</th>
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<tr>
<td>6</td>
<td>27,610</td>
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<tr>
<td>7</td>
<td>31,090</td>
</tr>
<tr>
<td>8</td>
<td>34,570</td>
</tr>
<tr>
<td>For each additional person, add</td>
<td>3,480</td>
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</tbody>
</table>

© National Center for Children in Poverty (www.nccp.org)
Child Poverty and Family Economic Hardship: 10 Important Questions
measure takes no notice of place-based poverty: where a family lives and the economic challenges of their particular community are not taken into account.

Economists have for some time advocated a change in the way the government measures poverty, and there is legislation before Congress at this time to do just that: the Measuring American Poverty Act proposes to phase in a more sophisticated measure of poverty. Doing so will be difficult primarily because so many federal and state programs take poverty or the poverty threshold as their reference point.

Today, many poverty programs adjust for the problems in the measure by offering most benefits to families who are at some percentage above the poverty threshold. For example, child health care programs may be offered to families at 200% or 250% of the poverty threshold, and there are proposals to extend such benefits to families at 300% of the poverty threshold. A review of the U.S. Census Bureau website reveals tables for the “traditional” poverty threshold measures, along with comparative alternative measures.

The U.S. Census Bureau issues poverty thresholds every year, and persons or families falling below those thresholds are counted in the government’s poverty statistics. Families who earn just a few dollars more may be no better off but are not counted as living in poverty. In 2007 approximately 12.5% of Americans fell below the poverty threshold and thus were counted in the government’s official poverty statistics. That percentage is up from about 11.3% in 2000. Over the past 10-15 years, the poverty rate has remained fairly stable at about 11% to 12.5% of the American population.

**Statistical Summary of Child Poverty in the U.S.**

Over the years, poverty declined most dramatically for older Americans. Poverty has increased most dramatically for children, especially minority children and for children in female-headed households. There are more children in poverty than their percentage of the national population would suggest: children make up about a quarter of our national population but represent about 35% of the population below the poverty level.

About 18% of American children under age 18 were poor in 2007, but nearly 34% of African-American children under age 18 were poor in 2007, and nearly 29% of Hispanic children under age 18 were poor in 2007. Rural communities and the families that live in rural communities are more likely than their urban counterparts to be poor (approximately 15% vs. 12.5%.

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2 National Poverty Center [http://npc.umich.edu/poverty](http://npc.umich.edu/poverty)
respectively), due primarily to lack of economic diversity in their communities and lack of education and training opportunities.

**Statistical Summary of Child Poverty in Louisiana**

According to the 2008 Kids Count Data Book (reporting 2006 data) published by the Annie E. Casey Foundation, approximately 28% of Louisiana children under age 18 living in two-parent families were poor. That number leaps to 41% for Louisiana children under age 18 living in single-parent families.

For that same time period, approximately half of Louisiana’s children lived in families classified as low income, that is, a household income at 200% of poverty, while 13% of Louisiana children lived in extreme poverty, 50% of the poverty threshold. The following bar chart demonstrates dramatically the difference between the official poverty rate ($17,600 for a family of three) and the income required to meet basic needs in Louisiana. According to the 2008 Kids Count data book ... approximately 28% of Louisiana children under age 18 living in two-parent families were poor. That number leaps to 41% for Louisiana children under age 18 living in single-parent families.
The following map reveals levels of child poverty in Louisiana by parish.

Percent of Children in Poverty in Louisiana Parishes, 2005

A Demographic Snapshot of Poverty in Louisiana

In Louisiana the demographic characteristics of poverty reveal this typical case or face of poverty: we see an African-American child, living in a rural area of the state in a home headed by a single parent, almost always a mother. The mother is likely to be a young adult, not necessarily a teen-aged mother, and she is likely to have a history of paid work. She is vulnerable to the ups and downs of the economy and has episodes of reliance on government support. Quality child care is particularly difficult to find and to afford.

This child and his/her mother live in substandard housing in a community where the public schools struggle to provide even the basics of education. Their community may struggle with clean water and sewer problems, may be more dangerous, and usually suffers greater physical
deterioration. This child and his/her mother are likely to have multiple chronic illnesses and poor health that interfere with the child’s ability to learn and develop normally and for his/her mother to be securely attached to the labor force.

Transportation to work, child care or school, and activities is an on-going challenge. The mother is less likely to be involved in the child’s afterschool activities (if any), less likely to read and interact with that child, and more likely to offer harsh, authoritarian parenting. The child watches more television and has less access to books and appropriate technologies. It is the cumulative effects of such an environment, rather than any one of these conditions, that makes poverty toxic to children and their families.
IV. Research: Summary of Poverty Research Findings/Literature

Root Causes and Issues

Poverty is a complex web of factors, causes, and outcomes. If it was not – if poverty was simple – the collective will and creativity of our society would have solved the problem long ago. Today, most scholars believe that families fall into poverty, or get stuck in poverty, due to factors that range from personal choices (the individualistic perspective) to societal circumstances or historical inequalities (the social structuralist perspective).

Individualistic factors include poor personal choices such as substance abuse, irresponsible sexual behaviors, dropping out of school, or engaging in criminal activity. Social structuralist factors include limited employment benefits, lack of access to health care or education, low wages, globalization of jobs that result in loss of employment for Americans, and historical realities of racism and sexism. Some writers even point to the structure of the American welfare system as a type of quicksand in which families can easily become trapped. For example, without really meaning to, we may penalize wage earnings and work by reducing public benefits too rapidly as adults try to leave welfare programs for employment.

We usually acknowledge that a combination of social factors and private decisions weave together like thick vines, entangling families in poverty. It is important to recognize this range of opinion and thought about the root causes of poverty because the ways in which we believe people get into poverty strongly influence the strategies we favor for helping people get out of poverty.

When we confront child poverty, we recognize that children are not poor, per se, rather it is the families and households in which they live that are poor. Therefore, solutions to child poverty take two forms: first, develop strategies that help families rise out of poverty; and second, design programs for children that will help them overcome the difficulties in their environments and give them support for improving their own lives as they grow toward adulthood.
Some strategies are designed to blunt or limit the effects of poverty on children while other strategies are designed to reduce or eliminate poverty now or in the foreseeable future. Both strategies are valid and necessary.

**Poverty Risk Factors**

At the root of child poverty we find several clear risk factors:

- Children in female-headed, single-parent households are more likely to be poor than their counterparts in two-parent or two-adult households.
- Children in racial and ethnic minority households and families are more likely to live in poverty than are their Caucasian counterparts.
- Children whose parents have low educational attainment and parents whose employment is vulnerable to economic downturns or outsourcing are at risk for growing up in poverty.
- Children who live with a parent who suffered or escaped from domestic violence are at risk for living in a low-income household or of being homeless; these children may also have parents whose stress levels and compromised mental health place the children at risk.
- Children whose families have limited access to health care and dental care, health care benefits, and are vulnerable to catastrophic illnesses are at risk for falling into poverty.

**Effects of Poverty**

As for the direct effects of poverty on children, a poor child is more likely to be:

- Of low birth weight;
- Of compromised brain development;
- Highly vulnerable to infant mortality in the first year of life;
- In poor health, generally, poor nutrition, and at risk for food insecurity and hunger;
- Residing in sub-standard housing or in poor quality neighborhoods;
- A school dropout or academically underperforming;
- Unemployed or underemployed;
- A teen parent or sexually active;
- Of compromised mental health and social adjustment;
- In contact with the juvenile justice system; and
- Generally at great risk for being disengaged and alienated from his or her family, community, and society.
In all these measures, factors, indicators, and outcomes, Louisiana consistently ranks near the bottom of the 50 states and has done so persistently for many decades.

**Poverty in Louisiana**

Nearly 10 years ago the Council for a Better Louisiana (CABL) issued a highly-respected report on poverty in Louisiana and identified several factors that are at the root of poverty in our state. The report noted that other Southern states that share our history and challenges have made great improvements in the economic conditions of their citizens, while Louisiana seems mired in last or nearly-last place. Unfortunately, these factors persist today:

- A sense of ourselves as rugged individualists, a self-made people who wrest a living out of the land, the bayous, and the oil fields and who do not place a particular value on education. One result of this sense of ourselves is a de-emphasis on education and poorly-funded public education systems.
- Natural wealth concentrated historically in the hands of a few citizens.
- Low wages and inequality in the distribution of wealth.
- A history of public corruption and, until more recently, a tolerance for such.
- A history of racism and class discrimination.
- A lack of concentrated will on the part of the public to name, confront, and end our historical tolerance for or indifference to poverty and inequality.

**Costs of Poverty**

Poverty is fundamentally an economic issue affecting all of society. We will never make progress on this issue until we accept that poverty is a hindrance to all of us, either directly or indirectly or both. Poverty, impoverished communities, and children growing up ill-equipped to meet the challenges of a 21st century labor force are just some of the factors that threaten to defeat every economic development strategy put forth in the public marketplace.

One recent publication notes the direct costs of poverty include the burdens on public economies, such as health care costs for the uninsured, sheltering the homeless, food stamps, feeding programs and nutrition supplements, bad debt, and the current mortgage and credit crisis.\(^3\) Indirect costs cited by these authors include increased burdens on judicial, correctional, and police services, reduced tax revenues, and the lack of economic progress when children and youth are uneducated or developmentally unprepared to learn and adapt.

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\(^3\) Oppenheim & MacGregor
Solutions to Poverty

Across history and across all scholarly disciplines there is resounding consensus that education and training is the primary way to lift individuals, families, and communities out of poverty. Dr. Geoffrey Nagle of The Tulane Institute of Infant and Early Childhood Mental Health reminded the Council of the words of Nobel Laureate in Economics, Dr. James Heckman, who wrote that “…any investment away from young children can be viewed as a diversion of resources from the most efficient use of those funds.” Every dollar spent on better education and training for our children and youth is not only well-spent but is an investment with returns that are exponential.

Likewise, every dollar cut from the public budget for early childhood development and education, public schools, and training programs for at-risk or disadvantaged youth is money that also multiplies but in detrimental ways to society through higher crime rates, unemployment, and reliance on public benefits. The following chart illustrates the strong link between the high school dropout rate and poverty.

For every 1% increase in those not completing high school, the poverty rate increases by .55% for Louisiana parishes.

Source: OLS regression of parish data from Census 2000 SF3

The High School Dropout-Poverty Link for Louisiana
Testimony before the Council revealed that for the Louisiana students who did not graduate high school in 2007, the lost collective lifetime earnings is estimated to be in excess of $4 billion; health care costs for this cohort increases by more than $225 million; and that even a small increase in the graduation rates of the males in this cohort could save the State of Louisiana $204 million in crime-related costs and additional revenue.⁴

Investments in education and training across the lifespan for children, for their teen-aged siblings, for their adult parents and grandparents will be returned to us all in the form of inestimable economic development and positive social environments for the citizens of Louisiana.

Nonetheless, given the complex nature of poverty, there is a place for a variety of strategies and solutions. We do well to remember that just as poverty has no single root cause, there will be no single solution. We have previously alluded to proven strategies for ameliorating poverty’s effects and ultimately eliminating poverty in our society, but we recap them here along with other suggested strategies based on the Council’s deliberations.

- Invest in early childhood education.
- Invest in quality child care and support families with child care assistance and parenting education.
- Provide education and training opportunities for youth and young adults so that they remain attached to educational programs and attached to the labor force.
- Increase the Louisiana Earned Income Tax Credit.
- Examine the state tax structure for penalties and disincentives for the working poor.
- Make work pay: reduce public benefits minimally or only gradually as poor citizens enter the workforce so that we do not penalize work with a dramatic decrease in public benefits. Reward, do not penalize, progress in the workforce. The following chart illustrates the “benefits cliffs” that challenge low-income families as they gain a foothold in the world of work.

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⁴ Picard Center: Presentation to the Council
Net Family Resources as Earnings Increase: East Baton Rouge Parish, LA
Single parent with two children, ages 3 and 6

Resources minus expenses (annual)

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Source: National Center for Children in Poverty’s Family Resource Simulator, Louisiana 2007 <www.nccp.org/tool/frs>, updated to reflect state EITC. When eligible, the family receives the following work supports: federal and state tax credits, food stamps, public health insurance, and a child care subsidy.

- Offer solutions to poverty in a holistic and comprehensive manner, remembering that lifting children out of poverty and keeping them out of poverty means lifting their families out of poverty. Piecemeal solutions are ineffective in combating poverty.
- Require accountability and data-driven, evidence-based services and outcomes so that we invest public- and private-sector dollars in what works in the fight against poverty.

Some of these strategies are short term – for example, increasing the state EITC will result in a quick infusion of funds for low-income working families. Other strategies, such as investing in early childhood education, represent longer-term efforts. Strategies that require adult family members to be employed while also wrapping that family in a safety net of supports such as stable food stamp benefits, education grants, and health care services, increase both employment and income for the family. In this way, families move toward a reasonable level of self-sufficiency and children are spared the ravages of living in poverty.

A combination of short-term and long-term strategies has the benefit of immediately reducing the effects of poverty while laying the groundwork for future poverty reduction or elimination.

5 Berlin, 2008 presentation

Child Poverty Prevention Council for Louisiana
Implementation Plan – 2009
V. Renewed National Effort: Child Poverty Initiatives in Other States

Currently, there are only three states that have formally-created child poverty reduction programs as opposed to more general family poverty reduction programs. These three states are Connecticut, Delaware, and Vermont, which are three of the four states included in this report. The fourth state included in this report is Minnesota.

Minnesota is one of several states that have developed poverty reduction programs focused more generally on family poverty reduction as opposed to child poverty. The decision was made to include Minnesota in the analysis for comparative purposes. Of these four states, the three states that Louisiana was careful to consider in terms of implementing its approach to poverty reduction are Connecticut, Minnesota, and Vermont, in that order of priority with Vermont being a distant third priority.

There are three main reasons why Connecticut is a good (arguably the best) model for Louisiana to carefully consider in developing and implementing its child poverty reduction program. One reason is the careful and systematic way in which the Connecticut Child Poverty and Prevention Council methodically developed a set of recommendations to reduce child poverty.

In fact, the Connecticut Council was probably too energetic in that regard as it developed a total of 67 recommendations to fight child poverty, which proved to be too large a number of recommendations for the Council to systematically analyze in terms of their potential impact on reducing child poverty. To help with the problem, the Council commissioned a panel of academic experts to evaluate the 67 recommendations in terms of their potential impact on reducing child poverty in the state. The academic panel reduced the number of recommendations to 13, a much more manageable number of recommendations, and further grouped the 13 recommendations into four broad categories (family income and earning potential, education, income safety net, and family structure and support) for the Council to further evaluate regarding their utility for reducing child poverty.

Louisiana’s Child Poverty Prevention Council was especially mindful of the problems the Connecticut Child Poverty and Prevention Council encountered in developing many more recommendations than it was capable of analyzing. The Louisiana Council should focus on a small number of recommendations from evidentiary-based academic and policy research literature that have the potential or the demonstrated ability to reduce child poverty.
A second reason Louisiana considered Connecticut’s approach to fighting child poverty is Connecticut’s use of academic experts to help guide the work the Council. The value of using academic experts to evaluate the recommendations for proposed policy solutions to vexing social problems is that academic experts bring a critical and objective lens to the analysis of social problems.

To a certain extent Louisiana followed the Connecticut model of using scholars to guide the work of Connecticut Child Poverty and Prevention Council, as the Louisiana Council commissioned three academic experts to help guide the work of its Child Poverty Prevention Council. Additionally, there are two academic experts and as many policy experts in poverty research who are members of the Council. To its credit, the academic experts in Louisiana were engaged much earlier in the process than was the case in Connecticut. This earlier engagement of academic experts helped to prevent the problem that the Connecticut Child Poverty and Prevention Council experienced in developing too many recommendations (67) to systematically evaluate in terms of their potential impact on reducing child poverty.

A third reason Louisiana considered emulating Connecticut in developing and implementing its child poverty reduction program is because of Connecticut’s children’s health insurance program. A large part of poverty is strongly related to the inability of poor and working class families to pay for health care. To the extent that public health care insurance is available to poor and working class families to attend to their health care needs, to that same extent is poverty mitigated.

Connecticut’s Healthcare for UninSured Kids and Youths (HUSKY) is a model child health care insurance program in the nation. A clear strength of the HUSKY Program is its coverage of children at higher income ranges than perhaps any other state’s children health insurance in the nation. Middle income families with children can buy into the program if they can prove that they have no health insurance coverage. This is a particularly beneficial feature of the HUSKY Program given the massive layoffs of middle class workers that are occurring across the country.

Although the HUSKY Program is a model children’s health insurance program, Louisiana’s children’s health insurance program has also been a successful program and in recent years also a model for the nation in terms of its high rate of coverage of the eligible child population that qualifies for coverage. Louisiana’s uninsured rate for children has declined from 28% in 1998 to 5% in 2007 because of the success of the Louisiana Children’s Health Insurance Program (LaCHIP).
It is precisely because LaCHIP has been so successful in providing health insurance coverage for 95% of its eligible child population needing coverage that the HUSKY Program represents a higher echelon of children’s health insurance coverage that Louisiana could seek to achieve. If Louisiana could provide coverage up to the same income ranges as Connecticut, the state arguably could achieve a 100% coverage rate for the additional children in Louisiana who need health insurance.

Minnesota is also be considered as having one of the three best plans for poverty reduction and thus one of the three states that Louisiana carefully considered in developing and implementing its child poverty reduction program. Minnesota enjoyed substantial success in addressing poverty in the 1980s. Using innovative anti-poverty efforts in the 1980s, Minnesota substantially reduced the level of poverty in the state. It was the success of these earlier anti-poverty efforts whose enduring impact explains why Minnesota’s poverty rate is among the lowest in the nation.

The unfavorable lesson of the Minnesota poverty experience is that the state did not actively sustain these earlier efforts in the 1990s, and the results of that lack of attention is that while overall Minnesota ranks favorably in terms of the low level of poverty among its overall population, there are deep levels of poverty among its minority population. The important lesson for Louisiana and the reason why the Child Poverty Prevention Council for Louisiana carefully studied the Minnesota experience in designing and implementing its child policy reduction program is that the Council’s recommendations for addressing child poverty in the state should include recommendations for reducing poverty among the state’s general population, as well as among its minority population in which the levels of poverty are deeper, more persistent, and more intractable.

Finally, Vermont was considered a distant third choice for Louisiana to consider in developing and implementing its child poverty reduction program. There are two features of Vermont’s approach to reducing child poverty that are effective policy instruments for mitigating child poverty: Vermont’s high EITC rate and its minimum wage law, which exceeds the national minimum wage law. Vermont’s EITC at 32% of the federal EITC provides the highest percentage level of payment in the nation. Also, Vermont’s minimum wage rate is the second highest in the nation. It is precisely the high rate of these two policy instruments that may make the Vermont model a less than efficacious child poverty reduction model for Louisiana given that Louisiana is a much poorer state than Vermont.
An Evaluation of Connecticut’s Child Poverty Reduction Program

**Key Similarities between Connecticut’s Approach and Louisiana’s Current Approach**

- Both programs seek to reduce child poverty by 50% over a 10-year period.
- Both Councils are represented by heads of state agencies and leaders of nonprofit organizations that have a vested role in the child policy advocacy domain.
- Both Councils serve in an advisory capacity to their Legislature to design and implement a plan to reduce child poverty by 50% in 10 years.

**Key Dissimilarities between Connecticut’s Approach and Louisiana’s Current Approach**

- Connecticut’s Healthcare for UninSured Kids and Youth (HUSKY) Program provides health care coverage for children in low, moderate, and higher income families who do not have health insurance. Children in families with higher incomes can buy into the program if they have no other source of coverage. Louisiana’s Children’s Health Insurance Program (LaCHIP) does not provide health care coverage for children in higher income families. LaCHIP provides coverage up to 250% of the federal poverty level, thus limiting the upper reach of the program to moderate income families.
- Louisiana has an Earned Income Tax Credit (EITC) Program; Connecticut does not.

**Overall Evaluation: Connecticut**

Connecticut’s Child Poverty and Prevention Council was created in 2004 with the same goal as Louisiana – that is, to reduce child poverty by 50% in 10 years. In their initial work, the Connecticut Council developed 67 recommendations to address child poverty in the state. In 2007 the Council, with the assistance of a panel of scholars, narrowed the 67 recommendations to 13 priorities in four broad categories: family income and earning potential, education, income safety net, and family structure and support.

According to Anne Foley, Senior Policy Adviser for Connecticut’s Office of Policy Management, hundreds of millions of dollars have been invested supporting initiatives in those four areas over the four-year period between 2004 and 2008. Foley reports that while Connecticut’s child poverty rate has not increased, there also has not been a measurable reduction in the state’s child poverty rate.

According to the Child Poverty Prevention Council of Connecticut Assembly Report, compared to other states throughout the U.S., the State of Connecticut can be recognized as having a very low poverty rate amid the residents with a poverty rate of 7.9% with a family income under the 1999 poverty level. The Hispanic race/ethnicity population has the uppermost poverty rate with 24.7% of the 2000 residents living in poverty. Children under five years are the largest percentage in poverty in Connecticut (11.3%). Also compared to states across the U.S., the
State of Connecticut accounted a very high median household income of $63,104 (2005 dollars). The income level is 22.1% higher than the median household income in the United States of $49,133.

A parent who has a full-time job and makes the minimum wage earns well below the poverty line ($18,400/year for a family of four in 2003). In 2003, despite working full-time, full-year, 9% of Connecticut workers (105,000) earned less than $20,000 annually, and more than a quarter of a million workers earned less than $30,000 annually. While Connecticut has made improvement toward to reduction of child poverty, there is still more to be done.

The state and federal funded programs have played their parts in helping to reduce the cost of necessary services, therefore allowing the parents to save money and allocate the money toward other necessities for the family. The HUSKY program has been an extremely successful program for Connecticut. The Care 4 Kids program does not have enough data to make a sound judgment on its success.

The minimum wage in Connecticut is set to increase to half of 1% above the rate set in the Fair Labor Standards Act if the federal minimum wage rate equals or becomes higher than the state minimum. This is good for poor families; however, this will probably never be enough compensation to push the individual above the poverty rate because of the cost of living in Connecticut.

An Evaluation of Delaware’s Child Poverty Reduction Program

Key Similarities between Delaware’s Approach and Louisiana’s Current Approach

- Both programs seek to reduce child poverty by 50% over 10 years.
- Both governmental instrumentalities (a legislative council in Louisiana and a gubernatorial task force in Delaware) are represented by heads of state agencies and leaders of nonprofit organizations that have a vested role in the child policy advocacy domain.
- Both governmental instrumentalities serve in an advisory capacity (in Louisiana to the Legislature and in Delaware to the Governor) to design and implement a plan to reduce child poverty by 50% in 10 years.
- Both states have an EITC Program. Delaware’s program was created in 2005, which took effect in 2006; Louisiana’s program was enacted in 2007 and took effect in 2008.

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Key Dissimilarities between Delaware’s Approach and Louisiana’s Current Approach

- Delaware’s Child Poverty Task Force was created by an executive order of the Governor in 2006. The Louisiana’s Child Poverty Prevention Council was created by an act of the State Legislature in 2008.
- Delaware’s EITC Program provides higher income support than Louisiana’s EITC Program: Delaware’s EITC Program is refundable at 20% of the federal EITC Program, whereas Louisiana’s EITC Program is refundable at 3.5% of the federal EITC Program. However, a second key difference between the programs is that Delaware’s program is non-refundable, whereas Louisiana’s program is refundable. Louisiana is tied with North Carolina as the lowest funded state EITC Program in the nation. North Carolina’s Refundable Program was also enacted in 2007 and took effect in 2008.

Overall Evaluation: Delaware

Delaware’s Child Poverty Task Force was created by an executive order of the Governor in 2006. The Task Force is charged with developing a plan to reduce the number of Delaware children living in poverty by half by 2017. The four objectives of the Child Poverty Task Force are interrelated: (1) provide effective support services to low-income parents; (2) provide a stronger safety net for low- and middle-income families who have no backup plan; (3) strengthen the education system so that low-income children score higher on standardized tests; and (4) strengthen the relationship between parents and children and encourage communities to take ownership roles in reducing poverty.

The Task Force presented a final report to the Governor in August 2008. The report of the Task Force has not yet been released to the public, so it is impossible to evaluate the quality of the recommendations made by the Task Force and to have any clarity in the way of knowing what will be the next steps taken by state officials to reduce child poverty in the state by 50% by 2017.

An Evaluation of Minnesota’s Child Poverty Reduction Program

Key Similarities between Minnesota’s Approach and Louisiana’s Current Approach

- Both states have a refundable EITC Program.
- Minnesota’s Refundable EITC Program was enacted in 1991/1992; Louisiana’s Refundable Program was enacted in 2007.
- Both Louisiana and Minnesota provide opportunities for work-eligible families to receive job training, employment, and supportive services to enable self-sufficiency. The Strategies to Empower People (STEP) Program provides these services in Louisiana. The Working Families Program (WFC) provides these services in Minnesota.
**Key Dissimilarities between Minnesota’s Approach and Louisiana’s Current Approach**

- Louisiana’s child poverty reduction approach stresses the importance of educational programs, particularly early childhood education, and job training programs in its strategic approach to reduce poverty. Louisiana has an Early Childhood Supports and Services program and an Adult Learning Task Force that were integral parts of the strategies to reduce poverty in the Governor Kathleen Blanco’s 2007 Solutions to Poverty Summit. By contrast, while Minnesota has a strong early childhood education program, the state has focused more on creating expanded work opportunities for adults as a means of reducing overall poverty, including child poverty.

- Minnesota’s EITC Program provides higher income support than Louisiana’s EITC Program: Minnesota’s EITC Program (the Working Families Program) is refundable up to a minimum of 25% of the federal EITC Program for all eligible filers (some filers are eligible for a higher percentage of the federal EITC rate), whereas Louisiana’s EITC Program is refundable at 3.5% of the federal EITC Program.

- Structurally, Minnesota chose to establish a legislative commission to reduce poverty while Louisiana chose to establish a legislative council to reduce poverty. The Minnesota Legislative Commission to End Poverty is comprised almost exclusively of state legislators, whereas the Louisiana Child Poverty Prevention Council is mainly comprised of state agency heads and top officials of nonprofit organizations.

- Substantively, Minnesota’s focus is on family poverty whereas Louisiana’s focus is on child poverty. Additionally, Minnesota’s objective is to end family poverty over a 14-year period (by 2020), whereas Louisiana’s objective is to end child poverty over a 10-year period by 2018. Minnesota’s program includes a component to reduce child poverty by 50% over an eight-year period (by 2014).

**Overall Evaluation: Minnesota**

Although the poverty rate in Minnesota is one of the lowest in the United States, people in major cities and rural areas of the state may find it hard to validate that information in terms of their own experiences. With a poverty rate of 8.1%, Minnesota has the second-lowest poverty rate in the United States, slightly ahead of New Jersey. Minnesota stands out in its provision of relatively generous program benefits to support its longstanding goal of reducing poverty and helping families become self-sufficient.

In the years following federal welfare reform, Minnesota implemented the Minnesota Family Investment Program (MFIP) statewide. MFIP is the State’s welfare reform program for low-income families with children. Minnesota also expanded a network of "one stop" Workforce Centers across the state to support a strong Work First program orientation.7

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7 The Urban Institute: “Recent Changes in Minnesota Welfare and Work, Child Care, and Child Welfare Systems”
www.urban.org/UploadedPDF/MN_update.pdf
Families can combine work and cash assistance until their income reaches 120% of the poverty level, and they are eligible for subsidized child care until their income reaches 255% of the poverty level. These eligibility levels are among the highest in the nation. Sanctions are not particularly severe, and families with barriers to employment and at risk of reaching the 60-month time limit are the focus of new intensive services. The in-state devolution of services to counties – a governing structure that existed before federal welfare reform – allows for considerable flexibility to address local needs.8

As in the other states, Minnesota’s expenditures for child care assistance have increased dramatically in recent years. Despite this increase, long waiting lists for the state’s Basic Sliding Fee (BSF) Child Care Assistance Program indicate that many eligible families are not being served. The large number of families eligible for BSF due to its high income cutoff undoubtedly affects the length of the waiting lists. Additionally, child care quality continues to be a concern of administrators and families in Minnesota. The state is currently exploring potential changes in child care services, such as the implementation of a universal child care application that could be used across counties, and the possible consolidation of the MFIP, Transition Year (TY), and BSF child care programs.

Child welfare cases have not increased following welfare reform, and child welfare officials remain optimistic that collaboration between child welfare and MFIP has the potential to improve services for families and children.

Minnesota is unique among the states in its decision to use TANF funds for concurrent planning in child welfare, although some other states have used TANF funds to benefit families in the child welfare system in a number of other ways. It is also unique in the relative satisfaction of child welfare workers with their jobs. That positive assessment notwithstanding, a number of challenges exist for income support and human services in Minnesota. The state, and particularly Hennepin County, must develop responses to an increasingly ethnically diverse caseload. A severe housing shortage in the state creates formidable difficulties for families in extreme financial crises. Low-income working families must wait as long as a year in some cases to receive child care assistance. These and other challenges will likely be a focus of state and local agencies in the coming years as Minnesota works to achieve the goals of poverty reduction and family self-sufficiency.9

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An Evaluation of Vermont’s Child Poverty Reduction Program

**Key Similarities between Vermont’s Approach and Louisiana’s Approach**

- Both programs seek to reduce child poverty by 50% over 10 years.
- Both Councils are represented by heads of state agencies and leaders of nonprofit organizations that have a vested role in the child policy advocacy domain.
- Both Councils serve in an advisory capacity to their Legislature to design and implement a plan to reduce child poverty by 50% in 10 years.
- Both states have a refundable EITC Program.

**Key Dissimilarities between Vermont’s Approach and Louisiana’s Approach**

- Vermont’s child poverty level and its estimated cost impact of growing up in poverty pales in comparison to Louisiana. In 2006, there were 17,000 children in Vermont living in poverty, which constituted 13% of the state’s children living in poverty and an annual cost of $0.6 billion growing up in poverty. In 2006, Louisiana had 298,000 living in poverty, which constituted 28% of the state’s children living in poverty and an estimated cost impact of $11.2 billion growing up in poverty.
- Between June 2006 and June 2007 the number of children enrolled in Vermont’s SCHIP Program decreased by 6.4% (192 children), whereas the number of children in Louisiana’s SCHIP Program over the same period, percentage-wise, did not change as only 51 new children were enrolled in the program.
- Vermont’s EITC Program provides higher income support than Louisiana’s EITC Program: Vermont’s program is refundable at 32% of the federal EITC Program, whereas Louisiana’s program is refundable at only 3.5% of the federal EITC Program.

**Overall Evaluation: Vermont**

Vermont’s efforts to reduce child poverty have been mixed. Since the Vermont Child Poverty Council was created in 2007 and the Council has yet to undertake any major initiatives to reduce child poverty, the mixed efforts to reduce child poverty are attributable to other entities of state government. Vermont has a smaller child poverty problem than many other states – only 17,000 of Vermont’s children lived in poverty in 2006, compared with almost 300,000 of Louisiana children who lived in poverty in 2006.

Vermont’s EITC Program is one of the state’s largest success stories in terms of its potential impact on reducing child poverty in the state. Vermont’s EITC Program is a refundable program at 32% of the federal EITC Program, making it the highest state-funded EITC program in the nation. In Vermont, a family receives the full amount of its credit even if the credit amount is greater than the family’s state income tax liability. The amount by which the credit exceeds
annual income taxes is paid as a refund. If a family has no income tax liability, the family receives the entire EITC as a refund.

All low-income working families with children are eligible to participate in the state’s refundable EITC Program. Additionally, Vermont’s minimum wage of $7.68 per hour substantially exceeds the current federal minimum wage of $6.55 per hour. The larger Vermont minimum wage has important implications for working class parents to be able to better provide for their children.

On the negative side, the number of children in Vermont enrolled in the SCHIP Program decreased by 192 enrollees between June 2006 and June 2007 (3,012 in June 2006 versus 2,820 in June 2007), representing a 6.4% decrease in the number of SCHIP enrollees over this period. Vermont’s SCHIP enrollees were lower than Louisiana’s SCHIP enrollees over this period. Louisiana experienced a negligible increase of 51 new SCHIP enrollees over this period (107,828 SCHIP enrollees in June 2007 versus 107,777 SCHIP enrollees in June 2006), which represented a 0.0% increase in new enrollees.

Vermont has also not had a good track record in supporting child care. The Vermont Legislature has appropriated money over the last few years to provide modest (1% to 2%) increases in the child care subsidy rate. In 2006, the Vermont Legislature appropriated $500,000 for child care subsidies. Only in 2007 did the Vermont Legislature increase its child care subsidy by a significant amount of 3%.
VI. Louisiana’s Current Poverty-Related Initiatives

The National Governors’ Association’s Division of Social, Economic, and Workforce Programs recommends that state leaders pursue several policy and program options to reduce poverty among children and families. These recommendations may be useful in terms of constituting a national standard for evaluating state child and family poverty reduction programs. These policy and program options include:

1. Expand safety-net opportunities, such as unemployment insurance, for families in crisis.
2. Increase the returns on work by, for example, creating or expanding state earned income tax credits.
3. Promote savings and asset accumulation by connecting families to banking opportunities, savings accounts, and financial literacy programs.
4. Improve the consumer environment in poor neighborhoods by enacting anti-predatory legislation and expanding consumer options.
5. Increase access to education and training by, for example, expanding financial aid for working adults.
6. Improve access to work supports by coordinating policies for benefit programs and expanding benefits when feasible.
7. Invest in young children through, for example, home visiting initiatives and prekindergarten programs.
8. Strengthen family relationships through teen pregnancy prevention, responsible fatherhood, and marriage and relationship education programs.

How Does Louisiana Measure Up?

1. Expand safety-net opportunities, such as unemployment insurance, for families in crisis.

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Safety-net opportunities include a variety of social welfare programs designed to enhance the quality of life that low income people enjoy, including public health insurance coverage. The good news about Louisiana is that while it is a poor state, based on its ranking of 42nd in per capita income, Louisiana has managed to be proactive in providing programs and services for its poor and working poor citizens and residents.
For example, Louisiana’s total state spending on Medicaid and the uninsured is very high. The 2006 Kaiser Family Foundation State Health Facts ranked Louisiana 20th in Medicaid spending. In the two years since the publication of the report, the State’s Medicaid budget has grown by more than $1.6 billion, which constitutes a 28% increase in the state’s Medicaid spending.

2. **Increase the returns on work by, for example, creating or expanding state earned income tax credits.**

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Louisiana provides an earned income tax credit for its citizens. During the 2007 regular session of the Legislature, the Legislature enacted a state match of a portion of the federal EITC. SB 341 provides a refundable earned income tax credit for individuals in an amount equal to 3.5% of the federal earned income tax credit for tax years beginning January 2008.

3. **Promote savings and asset accumulation by connecting families to banking opportunities, savings accounts, and financial literacy programs.**

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Two examples of programs in this category are the TANF-funded Individual Development Account Program (The Louisiana Asset Building Initiative) managed by the Southern University Center for Social Research and the TANF-funded Microenterprise Program managed by Louisiana Economic Development (microbusiness start-up and support program for low-income families).

The TANF-funded Individual Development Account Program (The Louisiana Asset Building Initiative) managed by the Southern University Center for Social Research assists participants in purchasing a home for the first time. As the State of Louisiana Individual Development Account (IDA) Program, the program reduces poverty by (1) assisting low-income families with developing savings accounts for the first-time purchase of a home by matching earnings deposited into accounts with available TANF funds; and (2) educating participants about financial management, asset development, and other financial literacy components, including financial responsibility and savings strategies.
4. Improve the consumer environment in poor neighborhoods by enacting anti-predatory legislation and expanding consumer options.

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Anti-predatory laws are designed to protect consumers against predatory and abusive lending and other business practices. Although there is no single definition for predatory lending, it generally occurs when a lending company, broker, or other business takes undue advantage of borrowers and consumers by deception, fraud, or manipulation. Predatory lenders charge excessive fees, interest rates, pre-payment penalties, and often require balloon payments. Frequently, lending decisions are made without considering the borrower’s ability to repay.

Although predatory lending and other business practices occur across various demographic groups, predatory practices are often targeted at the elderly, minorities, and low-income homeowners. Victims of predatory lending and other business practices often face financial crisis, including bankruptcy and home foreclosure, as a result of the deceptive conduct.10 Louisiana does not have strong anti-predatory laws.

5. Increase access to education and training by, for example, expanding financial aid for working adults.

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There are at least two programs in Louisiana that provide financial and other support to low-income job seekers and workers that allow them to receive additional education and/or on-the-job training. These two programs, both administered by the Louisiana Workforce Commission, are the Adult and Dislocated Workers and Youth Program and the Incumbent Worker Training Program.

10 Predatory Lending: [http://banking-law.lawyers.com/consumer-banking/Predatory-Lending.html](http://banking-law.lawyers.com/consumer-banking/Predatory-Lending.html)
The Adult and Dislocated Workers and Youth Program is designed to provide quality employment and training services to assist eligible individuals in obtaining meaningful employment and to help employers find skilled workers they need to compete and succeed in business. The Incumbent Worker Training Program is designed to benefit business and industry by assisting in the skill development of existing employees, thereby increasing employee productivity and the growth of the company. The program is funded by the State’s Unemployment Insurance tax contributions, which means that this program is completely funded by the state of Louisiana.

6. **Improve access to work supports by coordinating policies for benefit programs and expanding benefits when feasible.**

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The STEP Program (Louisiana Department of Social Services): The Strategies to Empower People (STEP) Program provides opportunities for work-eligible families of the Family Independence Temporary Assistance Program (FITAP) to receive job training, employment, and supportive services to enable them to become self-sufficient. The STEP Program was created by the Personal Responsibility and Universal Engagement Act of 2003, which was passed by the Louisiana Legislature. All work-eligible FITAP recipients must participate in the STEP Program. Work-eligible recipients are defined as FITAP adults under age 60 and FITAP teen heads of household, excluding those FITAP adults and teen heads of household who are disabled or caring for a member who is disabled.

The Louisiana Enterprise Zone Program (Louisiana Economic Development): The Louisiana Enterprise Zone (EZ) Program is a jobs incentive program that provides Louisiana Income and Franchise tax credits to a business hiring a minimum number of net new employees. The program rewards businesses that hire 35% of net new jobs from one of four targeted groups, including residents of Enterprise Zones and recipients of public assistance. Enterprise Zones are areas with high unemployment, low-income residents, or a high percentage of residents receiving some form of public assistance.

The Quality Jobs Program (Louisiana Economic Development): The Quality Jobs Program does not require participating businesses to hire low-income employees. However, businesses located in a distressed region (a parish that is within the lowest 25% of parishes based on per capita income or a census tract block group that is below the state median per
capita income, based upon the latest federal decennial census) can qualify for the Quality Jobs Program.

7. **Invest in young children through, for example, home visiting initiatives and prekindergarten programs.**

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The LA 4 Prekindergarten Program: The LA 4 Prekindergarten Program, which began in 2001 with the passage of Senate Bill 776, is designed to serve four-year-old children not currently enrolled in publicly-funded prekindergarten classes. The LA 4 Program follows *Louisiana Standards for Programs Serving Four-Year-Old Children* and the *Comprehensive Curriculum* to ensure the provision of high-quality services at no cost to children at risk for academic failure.

The targeted population for LA 4 includes children who qualify for free or reduced price lunch services (FRL) and children with disabilities. Over the past seven years, the following characteristics have emerged as the quality anchors of the Louisiana preschool effort:

- Certified early childhood teachers
- Small classroom sizes of 20 children
- 10:1 child-to-adult ratio
- Full-day (six-hour) program
- Vision, hearing, and dental screening
- Appropriate materials and supplies
- Research-based and developmentally-appropriate curricula
- At least 18 hours of targeted professional development each year
- Before- and after-school enrichment programs
- Program evaluation using the Early Childhood Environment Rating Scale – Revised (ECERS-R)
- Pre-test and post-test measurement of student progress using the Developing Skills Checklist (DSC)
- Evaluation and longitudinal research necessary to measure and predict outcomes
- Collaboration with physical health, mental health, and social service agencies
- Support and adult education services for children and their families
- Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis to determine perceived strengths and needs
The high-quality early childhood education provided by LA 4 programs has had a positive impact on children’s academic success. From the kindergarten year through fourth grade and according to every empirical measure that has been applied, LA 4 participants demonstrate improved performance when compared to their no-public-prekindergarten (NPPK) peers. The LA 4 Program is completely state funded.

8. **Strengthen family relationships through teen pregnancy prevention, responsible fatherhood, and marriage and relationship education programs.**

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Louisiana has several teen pregnancy programs, responsible fatherhood programs, and marriage and relationship education programs.

Teen pregnancy programs: Louisiana uses state funds and funds from the federal Temporary Assistance for Needy Families (TANF) block grant to implement teen pregnancy prevention programs. These programs aim to reduce teen pregnancy through community-based services designed to provide life skills, mentoring, social skills, and parenting education with a strong message of abstinence. The Louisiana Adolescent Health Initiative focuses especially on preventing teen pregnancy. The Louisiana Office of Public Health Family Planning Program provides family planning services throughout the state to help families space the births of their children or limit the size of their families; this program also emphasizes the prevention of teen pregnancy.

Responsible fatherhood programs: Louisiana’s Department of Public Safety and Corrections operates the Corrections Organized for Re-entry (CORe) Program. This program teaches parenting skills to incarcerated fathers while they are in prison and monitors the men after their release. Louisiana uses some of its TANF funding to implement programs for men in prison or being released from prison to provide job education, life-skills training, and the means and knowledge to take responsibility in the lives of their children.

Marriage and relationships education programs: In 2004, Louisiana created the Louisiana Commission on Family and Marriage to study and review marriage and marriage policies in the state and to propose programs to foster healthy marriage and relationships that Louisiana could develop with state or federal funding. The Louisiana Department of Social Services sponsors a healthy marriage and responsible fatherhood community demonstration initiative that combines child support services and marriage education. The
goal of the initiative is to increase couples’ awareness of the benefits of healthy relationships. The Louisiana Family Council is a statewide nonprofit organization whose mission is to strengthen families throughout the state.
VII. Council Recommendations

The Council offers the following as top priority recommendations for reducing child poverty in the state by 50% over the next 10 years. The recommendations are organized under four major strategies. These strategies are not listed in priority order.

1. Improve Birth Outcomes
2. Be a National Model for Comprehensive, Evidence-Based, Early Childhood Education Initiatives
3. Strengthen Disadvantaged Youth Connections to School and Work
4. Raise the State Earned Income Tax Credit (EITC)

These recommendations affirm existing Louisiana poverty reduction strategies and argue that current efforts must be further developed, extended, and improved if Louisiana is to affect a significant drop in child poverty.

1. Improve Birth Outcomes

Louisiana ranks 49th in pre-term births with 16.5% of all births, or approximately 10,725 babies, born premature each year. Alarmingly, this percentage has increased 18% over the past 10 years with significant health, learning, and financial repercussions. Of additional concern is the racial disparity; 20.6% of African-American births are pre-term compared to 12.7% of Caucasian births.

Babies who survive a premature birth face the risk of serious lifelong health problems, including learning disabilities, cerebral palsy, blindness, hearing loss, asthma, and other chronic conditions. Even infants born just a few weeks too soon have a greater risk of breathing problems, feeding difficulties, hypothermia, jaundice, and delayed brain development. Additionally, pre-term babies are more likely to die in their first year, greatly contributing to our ranking 49th for infant mortality.
Recommendation

As part of Louisiana’s proposed health care reform initiative (Louisiana Health First), include health coverage for high-risk women before their pregnancy. The following high-risk women, with incomes up to 300% of the poverty level, should be the target group for increased eligibility for health coverage:

- Women who have had a previous adverse pregnancy outcome (e.g., prematurity, stillbirth, low birth weight, fetal death, or infant with birth defects).
- Women with a chronic health condition (e.g., diabetes, hypertension, hypothyroidism, seizure disorders).

The Case for this Recommendation: The strongest predictors of a future pre-term birth are a prior pre-term delivery or a pre-existing chronic disease. In fact, 30% of women who have already had a spontaneous pre-term birth will have a subsequent pre-term birth. Similarly, women with hypertension have an 80% increased risk for a pre-term birth. Other chronic health conditions also result in increased risk of prematurity. Reducing pre-term births can be accomplished by improving a woman’s health before a first, or subsequent, pregnancy.

According to the Agency for Healthcare Research and Quality, the average hospital cost for a healthy baby is $4,300 compared to $58,000 for a pre-term baby. Based on preliminary data in Louisiana, 15% of Medicaid births are premature and these children incur $208 million in medical care in their first year of life. A decrease in pre-term births will reduce Louisiana’s infant mortality rate and improve the lives of children who would otherwise have been premature. It will also result in substantial short- and long-term cost savings for the state. Reductions in pre-term births can be achieved within two to five years.

Investment Goal for this Recommendation: The Louisiana Medicaid program already provides coverage for pregnant women up to 200% of poverty through a program called LaMOMS. However, coverage in LaMOMS is terminated 60 days after the delivery of the child. Therefore, as a first step toward implementation of this recommendation, it is possible to extend this coverage for those women who meet the high-risk criteria described above. It is estimated that approximately 6,280 women would be eligible in the first year. At an annual cost of $4,000 per woman, this totals to approximately $25 million.

This cost is minimal in comparison to the cost of doing nothing as 61% of the costs of all Medicaid covered births in the first year were borne by children who were pre-term. The total cost to cover these children in just the first year was in excess of $208 million. Preventing even a small percentage of pre-term births is clearly a cost-effective strategy that will pay for itself in the first year and help improve birth outcomes in Louisiana.
2. Be a National Model for Comprehensive, Evidence-Based, Early Childhood Education Initiatives

Growing up in poverty as a young child, which is the case for 28% of the children ages zero to five in Louisiana, can damage the architecture of the developing brain and increase the likelihood of significant problems including impaired early learning, exploration and curiosity, school readiness, and later school achievement. Because a child’s most important brain development occurs before age five, their early experiences are critical to learning throughout life. Children who begin school behind typically remain behind, and research demonstrates that as many as half of school failures may be due to gaps in learning and development before school entry.

Fortunately, young children living in poverty can be protected from serious negative consequences. If we take the right steps now in a focused and coordinated manner, we will see improved skills at school entry, greater success in school leading to higher graduation rates and workforce participation, and ultimately, to success as adults.

We therefore offer this comprehensive approach to reducing poverty through four evidence-based supports for early childhood development. By addressing social-emotional development/mental health, parenting education, family support, and the systemic connection between quality child care and pre-K education, we will have the comprehensive approach needed to overcome the deficits created from growing up in poverty.

Recommendation 1

Expand the Early Childhood Supports and Services (ECSS) program, a model program for addressing the social-emotional needs of children. The program currently provides services in 13 of the 64 Louisiana parishes. Expansion into each region of the State will allow Medicaid reimbursement for covered services.

The Case for this Recommendation: Very young children can experience significant impairments in their mental health that are embedded in the architecture of their brains and may have life-long consequences. The challenge is to develop and implement effective strategies that identify children who are at risk for such problems and provide supports for them and their families that will increase the probability of more favorable outcomes.
Fortunately, we have such a program here in Louisiana.

Louisiana’s Early Childhood Supports and Services (ECSS) is a prevention and intervention program that serves children from birth to five years of age who have been identified as at risk for developing social, emotional, and/or developmental problems. Risk factors include abuse, neglect, exposure to violence, parental mental illness, parental substance abuse, and poverty. The program provides supports and services to both the child and the family, and currently includes nine sites covering 13 parishes.

ECSS is based on best practices derived from infant mental health and prevention science. The program uses a “bottom-up” approach by building a coalition of community agencies to assist these high-risk young children and their families. Each ECSS site has an infant mental health team available to provide intensive prevention and treatment services. These teams are comprised of psychiatrists, psychologists, social workers, and case managers who have received specialized training in infant mental health. ECSS teams provide supportive services to reach high-risk families. Many of these families require child abuse and domestic violence prevention services, parent support groups, case management, and evidence-based therapy/treatment.

**Investment Goal for this Recommendation:** Louisiana’s current investment in ECSS is $5.25 million through TANF-federal (85%) and state general funds (15%). The recommended investment goal is an additional $2 million in state general funds to complete the current teams and to achieve a statewide presence.

**Recommendation 2**

**Expand the Nurse-Family Partnership (NFP), a nationally-recognized best practice program designed to serve first-time mothers who are below 200% of the poverty level, beginning in pregnancy and continuing until the baby reaches two years of age. The program currently serves 15% of Louisiana’s eligible women. Specifically, we recommend the expansion plan submitted by the Department of Health and Hospitals to the Senate and House Health and Welfare Committees. This plan, in response to Senate Concurrent Resolution 70 of the 2008 Regular Legislative Session, calls for a phased-in expansion of NFP to serve 50% of eligible women in Louisiana by 2014-15.**

**The Case for this Recommendation:** Since 2001, the number of children in Louisiana under age six entering foster care has increased by 81%. In 2006-07, this totaled 1,841 young children or five children each day of the year. It is very difficult for a young child to overcome the trauma of being abused or neglected. Such child maltreatment can disrupt early brain development, impair development of the nervous and immune response systems, and cause serious psychological trauma.
The best course of action is to prevent the abuse from ever occurring. The Nurse-Family Partnership (NFP) home visiting program is the most effective model of child abuse prevention and has been rigorously evaluated using randomized controlled trials, the highest level of program evaluation.

Results from three trials, in Elmira, New York, Memphis, Tennessee, and Denver, Colorado, have demonstrated consistent reductions in child abuse/neglect, emergency room visits for childhood injuries, subsequent pregnancies, and maternal and juvenile arrests, as well as improved child learning measures and an increase in workforce participation.

Investment Goal for this Recommendation: Louisiana’s current investment in NFP is approximately $12 million, comprised of state general funds, federal maternal and child health dollars, Medicaid, and TANF. The recommended investment goal is to reach 50% of eligible women over the next five years, up from the current 15%. This requires an additional $2.5 million in the first year of expansion, and subsequent investments of $5 million in each of the following four years. Approximately 20% of the expanded program could be funded through Medicaid.

Recommendation 3

Improve the quality of parenting education in Louisiana by enhancing training, resources, and technical assistance for parenting educators through strengthening the newly-formed Louisiana Parenting Education Network (LAPEN).

The Case for this Recommendation: High-quality parenting education can provide parents with the tools they need to enhance their children’s development and assist in preparing their children for success in school. Unfortunately, in Louisiana (and most states) there is little quality control to determine who are qualified “parenting educators” and little infrastructure to ensure that parenting education is effective. For example:

- There is currently no licensing, certification, or credentialing of parenting educators in Louisiana, or even any minimum training requirements to teach many publicly-funded parenting education programs. In a preliminary survey of state-funded parenting education programs, 41% of the programs reported no specific training requirements for their parenting educators prior to teaching, and 45% reported no specific annual training for their educators.

- There is little statewide or regional training or technical assistance provided to these educators.

- No single state agency coordinates public parenting education resources, and funding spans four different state departments with little coordination among them.
In 2008, the Louisiana Parenting Education Network (LAPEN) was formed. The mission of LAPEN is to provide leadership and infrastructure to support Louisiana’s professional parenting educators.

Expansion of LAPEN can improve parenting education in Louisiana which is currently fragmented with inadequate quality standards. By providing training and technical assistance, defining standards for parenting educators, and identifying evidenced-based programs and appropriate evaluation tools, LAPEN can move Louisiana towards more efficient use of its parenting education resources and more effective programs to assist parents.

**Investment Goal for this Recommendation:** LAPEN currently operates on a grant of $20,000. The recommended investment goal is to develop an annual LAPEN operating budget of approximately $600,000 to build and maintain an infrastructure that could successfully enhance the competency of the parenting education workforce and ensure the effectiveness of Louisiana’s parenting programs.

**Recommendation 4**

*Expand income eligibility for Louisiana’s Child Care Assistance Program from 200% of the poverty level (twice the poverty level) to 300% of the poverty level (three times the poverty level).*

**The Case for this Recommendation:** The cost of reliable, quality child care is universally acknowledged as a primary challenge for low-income families. Louisiana’s Child Care Assistance Program (CCAP) helps low-income families to pay for child care while working, looking for work, attending school, or training. Monthly payments are based on the number of hours the parents work, look for work, attend school, or attend training. The monthly payments are also impacted by the amount charged by the child care provider, family size, and household income.

Louisiana’s CCAP currently serves over 39,000 children statewide. Parents participating in the Child Care Assistance Program can select any Class A child care center, school-based before-and after-school program, registered family child day care home, or in-home provider.

By statute, all eligible children must be under the age of 13, or under age 19 if physically or mentally incapable of self-care, or under court supervision, and reside with a family whose income does not exceed 85% of the State Median Income (SMI) and whose parent(s) are working or attending a job training or educational program, or who receive or need to receive protective services. Louisiana currently uses an income cutoff below the maximum allowable 85% of SMI. In Louisiana, 85% of SMI exceeds 200% of the federal poverty level.
In Louisiana, as in 15 other states, the income eligibility limit remained the same between 2006 and 2007. Therefore, as a percentage of the federal poverty level, the income limit decreased. Louisiana is one of 18 states in which these income limits did not keep pace with the increase in the federal poverty limits. Between 2001 and 2007, Louisiana experienced a decrease in eligibility when measured as a percentage of poverty.

This is important as the poverty level is adjusted yearly to reflect the increasing costs of covering basic needs. If income eligibility fails to keep pace with these annual adjustments, then low-income families find it more difficult to access these services even as fulfilling basic needs becomes more expensive.

**Investment Goal for this Recommendation:** Louisiana’s current investment in CCAP covers 39,431 children. With an average annual expenditure of $2,808 per child, the total annual cost is approximately $111 million. Lifting the income eligibility threshold from 200% of the poverty level (approximately $44,000 annual income for a family of four) to 300% of the poverty level (approximately $66,000 annual income for a family of four) would result in an annual program cost of approximately $166 million – an annual increase of approximately $55 million.

**Recommendation 5**

Create a strong system of early education by integrating the successes of LA 4 pre-K and Louisiana’s child care rating system. Specifically, we recommend state funding of the expansion and integration plan articulated in Act 876 of the 2008 Legislature that calls for a phased-in expansion of LA 4 – extending to all four year olds by Fiscal Year 2013-14 through an integrated and collaborative delivery model that includes public schools systems, Head Start, and private child care providers.

**The Case for this Recommendation:** High-quality early childhood education, including child care and pre-K, is one of the most effective ways to improve school performance, increase high school graduation rates, enhance job performance, and adult productivity. Louisiana has aggressively expanded its public pre-K program and today almost 60% of our four year olds are in state- or federally-funded pre-K.

Additionally, Louisiana recently became the 15th state to establish a star rating system for child care centers. Known as Quality Start, this is a voluntary rating system, awarding one to five stars, which assist parents in choosing a child care setting based on the center’s quality. After one full year of implementation, Louisiana already has 40% of child care centers participating, a figure that exceeds expectations based on the experiences in other states.
LA 4 is a high-quality pre-K program, but it is offered almost exclusively on public school sites. By contrast, nationally, states are building and expanding their pre-K programs through a “mixed delivery model,” that extends publicly-funded pre-K into private child care and/or Head Start settings. A mixed delivery model is considered a best practice for providing pre-K as it:

- Provides parents more high-quality choices in their local communities;
- Avoids the costs of building new school buildings as pre-K expands; and
- Promotes high-quality and accountability across all early childhood education settings.

Nationally, the number of private child care centers in the United States receiving public pre-K funding has grown to 6,268, an increase of 22% in the past year alone. Collaboration between state pre-K, child care, and Head Start is a best practice on the rise in states across the country.

**Investment Goal for this Recommendation:** Louisiana’s current investment in LA 4 is $84 million. The recommended investment goal for the first phase of LA 4 expansion in Fiscal Year 2009-10 (to 300% of the federal poverty level) is an additional $11 million. This amount includes $300,000 to create a pilot effort to establish initial collaborations between local school systems and qualified child care providers in each region of the state. This collaboration pilot would utilize an incentive payment of $500 to the school system per LA 4 student served in a child care setting. This will allow for 600 LA 4 children to be served in classroom settings outside of the public school sites and will establish collaboration models that can be proven and replicated.
3. Strengthen Disadvantaged Youth Connections to School and Work

The high school graduation rate in Louisiana is approximately 61%, well below the national average of 70%. High school students living in low-income families drop out of school at six times the rate of their peers from high-income families. The costs of dropping out are well understood. The average income of a high school dropout in 2005 was $17,300 – the average income for a high school graduate was $26,900. The costs to society are also well understood – less income and sales taxes paid in, more government assistance paid out, and a probability of incarceration that is eight times greater than high school graduates.

High school dropouts are more likely to be single parents – of children who will also become high school dropouts. Therefore, any serious effort to address child poverty must include extensive efforts to better connect disadvantaged youth to school and work. Additionally, training and skill development for non-custodial fathers is crucial to further their ability to support children.

Recommendation 1

Successfully pilot then implement a statewide build out of Louisiana’s new EMPLoY (Educational Mission to Prepare Louisiana’s Youth) Program. The goal is to totally replace Louisiana’s current high school dropout program – the PreGED/Skills Options Program.

The Case for this Recommendation: Almost 19,000 students in grades seven through 12 are dropping out of Louisiana’s public schools annually. In the fall of 2008, Louisiana’s Department of Education organized an Advisory Team to develop new recommendations to reach the many students that are falling through the cracks in our public schools... the students who are dropping out, choosing to enter a local PreGED/Skills Options Program, and the students that are just not engaged, failing, and are over age in middle and high schools.

The PreGED/Options Program was developed approximately 10 years ago for students 16 years of age or older who are at risk of dropping out of school. The program’s purpose is to give these students a local avenue for achieving academically and for ultimately earning recognized credentials that will make it possible for them to exit high school and to enter post-secondary education and/or work competently in specific occupations and to function as successful members of their communities. The program currently exhibits two significant weaknesses:
• Students may be placed in this program before adequate effort is made to address learning and other issues which may be the cause of the student’s academic under-achievement; and

• Additional resources are needed for monitoring and technical assistance to ensure that all local programs offered are of high quality.

The Advisory Team presented a program design labeled EMPLoY (Educational Mission to Prepare Louisiana’s Youth) and recommended a 14-district pilot beginning January 1, 2009. Pilot districts were selected based upon high numbers of target students, proximity to community/technical colleges, and local availability of work-based learning opportunities.

The EMPLoY design includes five primary components:

1. Basic skills training toward GED – intensive use of scripted curriculum that has been developed by the Department of Education and aligned with GED/State Curriculum;

2. Thirty seven core competencies (soft skills training) and work keys assessment for attainment of a work-ready certificate;

3. Dual enrollment in technical college and/or industry-based certification training – goal is to enroll 500 students in the spring of 2009 with help from the Louisiana Technical College System;

4. Participate in work-based learning (paid work experience) – Louisiana Workforce Commission and business and industry partners will assist in placing students in jobs; and

5. An adult mentor – provided for each EMPLoY student.

Investment Goal for this Recommendation: Louisiana’s current investment in the EMPLoY Program is $1.9 million to serve approximately 600 students in a total of 14 Louisiana school districts. This investment includes all five components of EMPLoY and services to 1,200 students in preEMPLoY. The recommended investment goal is $8.2 million to provide EMPLoY in all Louisiana school districts (approximately 2,500 students).
Recommendation 2

Expand Louisiana’s Jobs for America’s Graduates (JAG) Program to all local school districts statewide.

The Case for this Recommendation: Louisiana’s JAG program is a successful affiliate of the nation’s largest drop-out prevention and recovery program that delivers a unique set of services for at-risk students to help them earn a high school diploma and for out-of-school youth, to assist them in earning a GED. JAG provides career-based experience, 12 months of follow-up service, and assistance in pursuit of post-secondary education and/or job leading to a career.

Louisiana’s JAG program produces excellent results. Our graduation rate for in-school students matches the national standard of 90%, and our 54% graduation rate for out-of-school students exceeds the national standard of 50%. Our full-time job placement rate of 94% for in-school students exceeds the national standard of 60%, and our 92% placement rate for out-of-school students exceeds the national standard of 80%.

Investment Goal for this Recommendation: Louisiana’s current investment in the JAG Program is $2.4 million (however, $900,000 was recently lost in mid-year state budget cuts). The recommended investment goal is $5.1 million which would add 46 JAG sites and extend JAG services from a current 22 school districts to all Louisiana school districts.

Recommendation 3

Successfully pilot then implement a statewide build out of job training and placement referral programs currently under development by Louisiana’s Shared Youth Vision Team for two specific populations: youth aging out of foster care and older incarcerated/court-supervised youth.

The Case for this Recommendation: Youth who age out of state custody are more likely than other youth to have deficiencies in basic skills, become poor, become homeless, have a child in poverty, and become incarcerated. Individual state agencies that provide case management for these youth have limited resources to effectively transition these youth into self-sufficiency once they age out of state care. However, through interagency collaboration and resource sharing, these youth could be better served.

Therefore, we support the collaboration of the Louisiana Shared Youth Vision team (Louisiana-SYV). The Louisiana-SYV team is an interagency partnership between the Louisiana Workforce Commission, the Department of Social Services Office of Community Service Department of
Social Services/Vocational Rehabilitation Services, and the Department of Juvenile Justice to better serve Louisiana’s state custody youth who are aging out of state care.

This team is currently facilitating early stage development of regional referral systems for job training and job placement focused on youth who will soon age out of foster care. Basic characteristics of this emerging referral system include the following:

- All Louisiana Workforce Commission (LWC) referrals are being tracked in the LWC web-based system.
- Single point of contact between all local agencies.
- Initial referrals generated by the lead local foster care representative.
- The Louisiana Workforce Commission’s local offices and the Department of Social Services Vocational Rehabilitation Services local offices. Local offices receive referrals based on availability of funding and severity of disability.
- The statewide team facilitates development of the local/regional teams through conference calls and face-to-face local/regional meetings.
- The state team is in the process of developing a scorecard for the overall program.

The Louisiana-SYV team is also working on developing a similar referral program for older incarcerated/court-supervised youth.

**Investment Goal for this Recommendation:** Louisiana’s current investment in the development of these referral systems is limited to existing funding streams – no new funding has been dedicated to this effort. The recommended investment goal is for the state of Louisiana to provide at least $6,000.00 per-youth who are aging out of state custody, for seven years. This funding should also be utilized as a last resort, and it should be targeted to assist in the youth’s career development. This funding should also be flexible to help meet the various individual needs of state custody youth.
4. Raise the State Earned Income Tax Credit (EITC)

The Earned Income Tax Credit (EITC) is an innovative tax credit first established in 1975 at the federal level for low-income working families. The EITC has enjoyed bipartisan support throughout its history. In fact, the success of the federal EITC has led 23 states, including Louisiana, to enact their own EITCs to supplement the federal credit. Research indicates that families use the EITC to pay for necessities, repair homes and vehicles that are needed to commute to work, and in some cases, to help boost their employability and earning power by obtaining additional education or training.

Recommendation

Raise the State Earned Income Tax Credit (EITC) from 3.5% of the federal EITC amount to 7% of the federal EITC amount. The EITC is a major benefit to low-income families who earn income from employment and is widely praised for reducing poverty among working families.

The Case for this Recommendation: EITC is widely praised for effectiveness in reducing poverty. Census data shows that in 2003, the EITC lifted 4.4 million people out of poverty, including 2.4 million children. Without the EITC, the poverty rate among children would have been nearly a fourth higher. Census data shows that the EITC lifts more children out of poverty than any other single program or category of programs.

The EITC strongly complements the minimum wage. Some policymakers fear that setting a high minimum wage (to combat poverty) could cause significant loss of jobs. This is one reason why many policymakers support the EITC and food stamps as poverty-fighting tools – neither directly increase costs to employers.

In dollar terms, the federal EITC is the nation's largest anti-poverty initiative and can be the equivalent of a $2 per hour raise for some low-income workers. To qualify for the EITC, a filer must have at least one source of income from employment and have total income below a certain threshold. The income eligibility thresholds for tax year 2008 are as follows:

- $38,646 for single filers ($41,646 for married joint filers) with more than one qualifying child;
- $33,995 for single filers ($36,995 for married joint filers) with one qualifying child; and
- $12,880 for single filers ($15,880 for married joint filers) with no qualifying child.
All filers who are eligible to claim the federal EITC are automatically eligible for the state EITC.

**Investment Goal for this Recommendation:** Louisiana’s current investment in the state EITC covers approximately 500,000 filers for a total annual cost of approximately $39 million. The state credit amount equals 3.5% of each filer’s federal credit amount. The maximum state EITC benefit for tax year 2008 is $168 (.035 x $4,824). Raising the state credit amount from 3.5% to 7% of the federal credit would result in an annual cost of approximately $79 million – an annual increase of approximately $40 million.
VIII. Council Next Steps

The development of this implementation plan and its delivery to the Louisiana Legislature represents the first major effort of the Child Poverty Prevention Council for Louisiana. In the coming months, the Council will be focused on the following four next step priorities:

1. Deliver an in-person presentation of this plan to the Louisiana Legislature’s Joint Committee on Health and Welfare. Ideally, the Council would like to make this presentation to the Joint Committee before or during the 2009 regular session of the Legislature.

2. Design and adopt a formal organizational infrastructure for the Council (as authorized by ACT No. 559) to support the authorized activities of the Council.

3. Develop a practical set of goals and action plans to guide the Council’s efforts with regard to these Council responsibilities established in ACT No. 559:
   - The Council shall work to establish public-private partnerships and seek private-sector funding to be used with public-sector funds to support solutions to poverty initiatives with the greatest potential for reducing child poverty.
   - The Council shall seek funding for grant programs targeted at local government entities, nonprofit organizations, faith-based organizations, and other qualified community-based organizations directly serving people in Louisiana.
   - The Council may receive and expend funds appropriated or otherwise made available by the Legislature or from any other source, including donations or gifts of money or services from public or private organizations or from any other sources, to be utilized for the purposes of the Council and as further provided in R.S. 46:2802.

4. Design and adopt an annual “performance report card” that will be used to document Louisiana progress in implementing the Council’s priority recommendations and report the State’s progress in reducing the incidence of child poverty.
Appendix A – Act 559 of the Louisiana State Legislature
(Regular Session 2008)
AN ACT

To amend and reenact R. S. 36:801 and to enact R.S. 36:478(K) and Chapter 62 of Title 46 of the Louisiana Revised Statutes of 1950, to be comprised of R.S. 46:2801 and 2802, relative to preventing child poverty; to create the Child Poverty Prevention Council for Louisiana within the Department of Social Services; to provide for the membership of the council; to provide for the duties and responsibilities of the council; to provide for reporting; to create the Child Poverty Prevention Fund as a special fund in the state treasury; to provide for the deposit into and use of monies in the fund; to provide for an effective date; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1.  R.S. 36:801 is hereby amended and reenacted and R.S. 36:478(K) is hereby enacted to read as follows:

§478. Transfer of agencies and functions to Department of Social Services

*       *       *

K. The Child Poverty Prevention Council for Louisiana (R.S. 46:2801-2802) is transferred to and hereafter placed within the Department of Social Services and shall exercise and perform its powers, duties, functions, and
§801. Transfer; retention of functions

The agencies transferred by the provisions of R.S. 36:4.1(B), R.S. 36:53(A), R.S. 36:409(B), R.S. 36:459(D), R.S. 36:478(K), R.S. 36:509(K), R.S. 36:610(K), and R.S. 36:651(C) shall continue to be composed and selected as provided by law; each agency shall continue to exercise all powers, duties, functions, and responsibilities provided or authorized for each by the constitution or laws which are in the nature of policymaking, rulemaking, licensing, regulation, enforcement, or adjudication and also shall continue to exercise all advisory powers, duties, and functions provided by law; each agency shall continue to administer and implement all programs provided or authorized for each by law which relate to rulemaking, licensing, regulation, enforcement, and adjudication; each agency shall continue to be governed by the Administrative Procedure Act, in its entirety, including provisions relative to adjudication proceedings, unless otherwise specifically provided by law; the executive head of each such agency shall employ, appoint, remove, assign, and promote such personnel as is necessary for the efficient administration of such powers, duties, functions, and responsibilities and for the administration and implementation of such programs, in accordance with applicable civil service laws, rules, and regulations, and with policies and rules of the department to which the agency is transferred, and subject to budgetary control and applicable laws; except as specifically provided in Paragraphs (1), (2), and (3) below. The agencies transferred as provided in this Section shall exercise the powers, duties, functions, and responsibilities and shall administer and implement the programs authorized in this Section independently of the secretary, the undersecretary, and any assistant secretary, except that:

(1) The secretary of the department to which each is transferred shall exercise all functions necessary for the administration and implementation of the policies and rules of the agency which do not relate to rulemaking, licensing, regulation,
enforcement, and adjudication, including personnel management, except as provided
in Paragraph (2) below.

(2) The undersecretary of the department to which each is transferred shall,
under the supervision and control of the secretary, perform and administer all
functions of each agency which are in the nature of accounting and budget control,
management and program analysis, and grants management.

(3) The secretary of the department shall exercise all functions of the
transferred agencies which relate to payroll, personnel management, procurement,
and contract management, which functions are hereby transferred to the secretary;
provided, however, that this Paragraph (3) shall not apply to any retirement systems
or retirement board.

Section 2. Chapter 62 of Title 46 of the Louisiana Revised Statutes of 1950,
comprised of R.S. 46:2801 and 2802, is hereby enacted to read as follows:

CHAPTER 62. CHILD POVERTY PREVENTION COUNCIL FOR LOUISIANA

§2801. Child Poverty Prevention Council for Louisiana

A. There is hereby established the Child Poverty Prevention Council for
Louisiana within the Department of Social Services which shall exercise and
perform its powers, duties, functions, and responsibilities in the manner
provided for agencies transferred in accordance with the provisions of R.S.
36:801.

B. The council shall be composed of the following members:

(1) The secretary of the Department of Social Services, or his designee.
(2) The secretary of the Department of Economic Development, or his
designee.
(3) The secretary of the Department of Revenue, or his designee.
(4) The superintendent of the Department of Education, or his designee.
(5) The secretary of the Department of Labor, or his designee.
(6) The director of the Louisiana Workforce Commission, or his
designee.
(7) The secretary of the Department of Health and Hospitals, or his
(8) The chairman of the Senate Committee on Health and Welfare, or his
designee.

(9) The chairman of the House of Representatives Committee on Health
and Welfare, or his designee.

(10) One member representing and appointed by the Louisiana
Association of Nonprofit Organizations.

(11) One member representing and appointed by the Louisiana
Association of United Ways.

(12) One member representing and appointed by the Louisiana
Association of Business and Industry.

(13) One member representing and appointed by the Louisiana AFL-CIO.

(14) One member of the Louisiana State University and Agricultural and
Mechanical College faculty with expertise in the area of poverty to be appointed
by the Chancellor of the Louisiana State University and Agricultural and
Mechanical College.

(15) One member of the faculty of the Southern University System with
expertise in the area of poverty to be appointed by the president of the Southern
University System.

(16) One member representing and appointed by Agenda for Children.

(17) The executive director of the Children's Cabinet or his designee.

(18) The chairman of the Children's Cabinet Advisory Board or his
designee.


C.(1) The council shall have as its purpose the goal of pursuing programs
which reduce child poverty in the state by fifty percent over the next ten years.
The council shall work to establish public-private partnerships and seek private
sector funding to be used with public funds to support solutions to poverty
initiatives with the greatest potential for reducing child poverty.
(2) The council shall seek funding for grant programs targeted at local
government entities, nonprofit organizations, faith-based organizations, and
other qualified community-based organizations directly serving people in
Louisiana.

D.(1) The council shall adopt such rules and procedures as it shall find
necessary for the conduct of the activities and meetings of the council.

(2) No action shall be taken by the council except by a favorable vote of
a majority of the members.

(3) The council shall elect such officers as it finds necessary.

E. The members of the council shall serve without additional
compensation.

F. The council shall make, or cause to be made, all such studies, reviews,
or analysis which it finds necessary to effect its purpose.

G. The council may receive and expend funds appropriated or otherwise
made available by the legislature or from any other source, including donations
or gifts of money or services from public or private organizations or from any
other sources, to be utilized for the purposes of the council and as further
provided in R.S. 46:2802.

H. By December 31, 2008, the council shall present a status report on the
development of the implementation plan to the Senate Committee on Health
and Welfare and the House Committee on Health and Welfare, meeting jointly.
Prior to March 1, 2009, the council shall submit the final plan for approval by
the Senate Committee on Health and Welfare and the House Committee on
Health and Welfare, meeting jointly.

§2802. Child Poverty Prevention Fund

A. There is hereby created in the state treasury, as a special fund, the
Child Poverty Prevention Fund, hereinafter referred to as the "fund";

B.(1) The source of monies deposited into the fund shall be any monies
appropriated annually by the legislature, including federal funds, any public or
private donations, gifts, or grants from individuals, corporations, nonprofit
organizations, or other business entities which may be made to the fund, and
any other monies which may be provided by law.

(2) Monies in the fund shall be invested in the same manner as monies
in the state general fund and interest earned on investment of monies in the
fund shall be credited to the state general fund. Unexpended and
unencumbered monies in the fund at the end of the fiscal year shall remain in
the fund.

C. Subject to an annual appropriation by the legislature, monies in the
fund shall be used for as directed by the council solely to fund grants and
projects which will address the goals and objectives of reducing child poverty
in the state as further provided in R.S. 46:2801.

Section 2. This Act shall become effective on July 1, 2008; if vetoed by the governor
and subsequently approved by the legislature, this Act shall become effective on July 1,
2008, or on the day following such approval by the legislature, whichever is later.

PRESIDENT OF THE SENATE

SPEAKER OF THE HOUSE OF REPRESENTATIVES

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: __________
Appendix B – Council Membership Roster
<table>
<thead>
<tr>
<th>Organization</th>
<th>Council Member</th>
<th>Member Designee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Louisiana Department of Social Services</td>
<td>Secretary Kristy Nichols</td>
<td></td>
</tr>
<tr>
<td>Louisiana Economic Development</td>
<td>Secretary Stephen Moret</td>
<td>Ms. Rina Thomas</td>
</tr>
<tr>
<td>Louisiana Department of Revenue</td>
<td>Secretary Cynthia Bridges</td>
<td>Mr. Earl Millet</td>
</tr>
<tr>
<td>Louisiana Department of Education</td>
<td>Superintendent Paul Pastorek</td>
<td>Ms. Donna Ganey</td>
</tr>
<tr>
<td>Louisiana Workforce Commission</td>
<td>Executive Director Tim Barfield</td>
<td>Mr. Girard Melancon</td>
</tr>
<tr>
<td>Louisiana Department of Health and Hospitals</td>
<td>Secretary Alan Levine</td>
<td>Mr. Kyle Viator</td>
</tr>
<tr>
<td>Senate Committee on Health and Welfare</td>
<td>Senator Willie Mount</td>
<td>Mr. Greg Waddell</td>
</tr>
<tr>
<td>House of Representatives Committee on Health and Welfare</td>
<td>Representative Kay Katz</td>
<td>Ms. Catherine Kitchen</td>
</tr>
<tr>
<td>Louisiana Association of Nonprofit Organizations</td>
<td>President and CEO Dr. Melanie Guste</td>
<td>Dr. Martis Jones</td>
</tr>
<tr>
<td>Louisiana Association of United Ways</td>
<td>President Charmaine Caccioppi</td>
<td></td>
</tr>
<tr>
<td>Louisiana Association of Business and Industry</td>
<td>President Daniel Juneau</td>
<td></td>
</tr>
<tr>
<td>Louisiana AFL-CIO</td>
<td>President Louis Reine</td>
<td>Ms. Julie Cherry</td>
</tr>
<tr>
<td>Louisiana State University</td>
<td>Acting Chancellor Dr. William Jenkins</td>
<td>Dr. Pam Monroe</td>
</tr>
<tr>
<td>Southern University System</td>
<td>President Dr. Ralph Slaughter</td>
<td>Dr. Alma Thornton</td>
</tr>
<tr>
<td>Agenda For Children</td>
<td>President and CEO Judy Watts</td>
<td></td>
</tr>
<tr>
<td>Louisiana Children's Cabinet</td>
<td>Executive Director Karen Stubbs</td>
<td></td>
</tr>
<tr>
<td>Louisiana Children's Cabinet Advisory Board</td>
<td>Chairman Carmen Weisner</td>
<td></td>
</tr>
<tr>
<td>Children's Defense Fund - Louisiana</td>
<td>Executive Director Mary Joseph</td>
<td></td>
</tr>
</tbody>
</table>

Appendix C – Council Governance Guidelines
The Child Poverty Prevention Council For Louisiana

Council Governance Guidelines
(Including Council Rules of Order)

A. Name of Entity (for the purposes of this document)

The Child Poverty Prevention Council for Louisiana shall be hereafter referred to as the “Council”.

B. Goal of the Council

To reduce child poverty in the state by fifty percent over the next ten years.

C. Composition of the Council

The membership composition of the Council shall be:

1. The secretary of the Department of Social Services, or his designee.
2. The secretary of the Department of Economic Development, or his designee.
3. The secretary of the Department of Revenue, or his designee.
4. The superintendent of the Department of Education, or his designee.
5. The secretary of the Department of Labor, or his designee.
6. The director of the Louisiana Workforce Commission, or his designee.
7. The secretary of the Department of Health and Hospitals, or his designee.
8. The chairman of the Senate Committee on Health and Welfare, or his designee.
9. The chairman of the House of Representatives Committee on Health and Welfare, or his designee.
10. One member representing and appointed by the Louisiana Association of Nonprofit Organizations.
11. One member representing and appointed by the Louisiana Association of United Ways.
12. One member representing and appointed by the Louisiana Association of Business and Industry.
13. One member representing and appointed by the Louisiana AFL-CIO.
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16. One member representing and appointed by Agenda for Children.
17. The executive director of the Children’s Cabinet or his designee.
18. The chairman of the Children’s Cabinet Advisory Board or his designee.

D. Authorized Representations

The Council may officially represent itself, but not the state of Louisiana, any state agency, or any individual member in any matter concerning or related to the Council. No council member shall make representations on behalf of the Council without the authorization of the Council.

E. Council Meetings

The Council shall meet regularly in accordance to a schedule approved by the Council. The usual location of each Council meeting will be at the State Capitol; however, the Council may elect to meet at other locations with approval of the Council.

F. Attendance

It shall be the responsibility of the members to attend and participate in all council meetings. If a member is unable to attend a meeting for any reason, that member shall notify the facilitator. The facilitator shall be responsible for maintaining a record of the members present and the members absent at each meeting.

G. Quorum

A minimum of seven (7) Council members or their designees is required to conduct a meeting of the Council.

H. Council Agenda

The facilitator shall prepare an agenda for each council meeting. Council members may submit motions at least ten (10) days in advance for placement on the agenda for consideration under the appropriate order of business. The tentative agenda for all regular meetings will be distributed via electronic mail to all council members at least five (5) days prior to each council meeting. Nothing contained in this rule shall prohibit the Council from considering any matter otherwise in order and within its objective at any regular meeting.

I. Minutes

Minutes of each meeting shall be kept, and they shall constitute a written report of said meeting. In such minutes, there shall be entered, including but not limited to:
1. The time and place of the meeting.
2. The members present and absent.
3. The names of each person appearing before the Council.
4. Important points made by each member of the Council.
5. Actions taken by the Council.

The minutes shall be distributed electronically prior to the next scheduled meeting in preparation for approval at that meeting.

J. Voting

The presence of the majority of the Council’s membership (i.e., at least ten) shall be necessary to vote on Council matters. Each agency/organization, as represented by member or designee, shall be entitled to one (1) vote on any question requiring a vote of the Council. Voting is accomplished by a simple show of hands. For routine matters, the facilitator can ask for approval by voice vote ("aye" or "nay"). Following a voice vote, any member may request that the vote be retaken by a show of hands. Before the vote, the facilitator should explain the effect of a "yes" and "no" vote. When voting is by a show of hands, the chair will:

1. Ask for those in favor,
2. Ask for those against/opposed,
3. Ask for abstentions, and
4. Announce the results of the vote (adopted by a simple majority of members voting and present or is lost/defeated).

K. Abstention

If a member abstains because of a legal conflict, he/she is not counted as present for quorum purposes and is not deemed to be voting for purposes of determining whether there has been a majority vote of those voting and present. When a member abstains or excuses himself/herself from a portion of a council meeting because of a legal conflict of interest, the member must briefly state, on the record, the nature of the conflict.

L. Tie Votes

A tie vote results in a lost motion. In such an instance, any member of the Council may offer a motion for further action.

M. Motions

A substantive, or main, motion is a proposal placed before the Council by any qualified member, the mover of the motion, for debate and decision, usually taken by vote. A motion need not be couched in formal phraseology so long as the intent is clear. Only one main motion can be before the Council at one time. When a motion has been made and seconded, the floor may be opened for debate, if necessary restating the motion to clarify its intent. ("A
motion has been made and seconded that..."). Motions can be modified or withdrawn by the mover at any time before they have been put to the vote. Unless otherwise specifically stated in these Rules of Order, motions are adopted by a simple majority of members voting and present.

N. Debate

Except when otherwise stated, all motions may be debated. There is no limit to the number of times a member may speak to a motion. However, in order to conclude the business in a timely manner, the facilitator may rule to close the list of speakers. Also, any member may "move that the question be put" or "call for the question", i.e. close the debate and vote. This motion must be considered immediately. If it is defeated, the debate continues. When no voting is involved, a motion can be made to finish the discussion of an item on the agenda and proceed to the next item in a similar manner.

A motion to postpone discussion and/or voting to a later time may be made at any time prior to voting and must be debated and voted on immediately. If such a motion is made at the final or only meeting during a conference, the facilitator may rule that it is not appropriate.

O. Amendments

A motion to alter or vary the terms of a main motion can be made at any time during the debate. Once a motion to amend has been made and seconded, the main motion is set aside until the amendment has been decided. If an amendment is accepted by the mover and seconder of the main motion, it is adopted without a vote. Any member may move to amend the amendment, but such a sub-amendment can only modify the amendment, not the main motion itself. Only one amendment and one sub-amendment can be before the meeting at the same time. However, once the sub-amendment has been voted on, another sub-amendment to the amendment may be made. Voting on a motion, including those with amendments, is done in the following order:

1. Sub-amendment (if any)
2. Amendment (as amended, if the sub-amendment carried)
3. Main motion (as amended if the amendment carried)

P. Points of Order

Any member can at any time point out a breach of these Rules of Order ("Rise to a point of order"). A question on a point of order need not be seconded, may not be debated, and must be considered immediately. It will normally be settled by a ruling from the facilitator.
Appendix D – References

The following is a list of references used in compiling the Child Poverty Prevention Council for Louisiana’s Implementation Plan.


Graph: “Percent of Children in Poverty in Louisiana Parishes, 2005”, Picard Center for Child Development and Lifelong Learning, University of Louisiana at Lafayette.

Graph: “OLS Regression of Parish Data from Census 2000 SF3”, Picard Center for Child Development and Lifelong Learning, University of Louisiana at Lafayette.


Berlin, Gordon, “Rethinking social policy to reduce poverty, strengthen families, and benefit children”. Presentation made on 4/15/08 via conference call to members of the Family Impact Seminar Network, based at the University of Wisconsin Policy Institute for Family Impact Seminars.


Websites consulted include the National Poverty Center at the University of Michigan, the University of Kentucky Center for Poverty Research, the U.S. Department of Health and Human Services and the U.S. Census Bureau websites for poverty data.


National Governors’ Association’s Division of Social, Economic, and Workforce Programs, http://www.nga.org.

Information from presentations made to the Child Poverty Prevention Council for Louisiana:


2. Institute of Infant and Early Childhood Mental Health at Tulane University and BrightStart, information on BrightStart, an Early Childhood Comprehensive Systems
grant initiative presented by Dr. Geoffrey Nagle, Director of Tulane program and state coordinator of Bright Start on January 15, 2009.

3. Columbia University’s National Center for Children in Poverty, information centered around designing policies to make work pay in Louisiana and measuring the impact of work support policies on child poverty presented by Kinsey Dinan, a senior policy associate on January 15, 2009.

**Minnesota References**


Nagle, Ami, and Nicholas Johnson. How State Earned Income Tax Credits Help

National Center for Children in Poverty. [www.nccp.org](http://www.nccp.org)


**Connecticut References**


Health Insurance for uninsured Kids and Youth, (2006) [www.huskyhealth.com](http://www.huskyhealth.com)


SCHIP Child Health Bill, [www.ncsl.org](http://www.ncsl.org)


Vermont References