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MCA's Mission

To serve member agencies and strengthen their capacity to alleviate the causes and circumstances of poverty.

Announcements

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Upcoming Events

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National Weatherization Day Oct 30

Weatherization benefits families, workers, communities



Because low-income households spend a greater portion of annual income on energy compared with average households, weatherization efforts can free up income for other essentials like food, medicine and education by making homes more energy efficient. During National Weatherization Month in October, CAAs are encouraged to speak to state and local leaders about the need for continued funding of Weatherization Assistance Programs (WAP).

"WAP provides energy savings to struggling families that spend nearly 17 percent of their income on heating," says **Kate White**, MCA executive director. "Because federal funding for low-income programs is uncertain, we as community advocates need to explain that programs like WAP make homes safer and healthier."

Weatherization helps improve housing, neighborhoods

By repairing windows and doors and installing insulation and weather stripping, homeowners and renters can reduce their energy usage by 15 to 20 percent, saving an average of \$250 to \$450 per year in heating, cooling and electrical costs.

WAP also helps reduce out-of-pocket medical costs. After weatherization, families' spending on medical care decreased by an average of \$514, according to a study by Oak Ridge National Laboratory sponsored by the U.S. Department of Energy. Residents of weatherized homes reported fewer asthma symptoms and hospitalizations after receiving services, and fewer missed days of work and school. In addition to weatherization services, many agencies mitigate hazards by installing safety measures such as grab bars and ramps.



Caulking windows is a typical weatherization service that helps lower energy bills.

The program helps improve housing stock and neighborhood housing values while providing local contractors with work. Energy efficiency is the largest sector within the U.S. clean energy economy, accounting for 3 in 4 of its jobs and employing nearly 1.9 million people nationwide. WAP supports thousands of jobs that support communities.

Some homes need more than weatherization

Poor conditions in many homes prevent clients from benefiting from weatherization, as homes needing significant repairs cannot be weatherized.

"MCA recognizes we need to work with local CAAs and our partners to find new money for major home repair," White says.

For more information on WAP and supplementary educational materials, visit [micommunityaction.org](#).

Did you know?

In 2016, more than 1,600 homes in Michigan were weatherized using a combination of **U.S. Department of Energy** funds and federal **Low Income Home Energy Assistance Program (LIHEAP)** funds.

Catalyst welcomes input, story ideas

Is there a story or issue you'd like to see covered in Catalyst?

Let us know what's happening in your agency or region. Success stories? Recent events? People news?

We welcome your input and feedback. Please send your comments and ideas [here](#).

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MLPP Forum Panel

Poverty narrative needs change



MCA Executive Director **Kate White** offers insights on combating poverty, along with **Gilda Jacobs** of MLPP (left), **Kait Skwir** of Food Bank Council of Michigan and **Hassan Jaber** of ACCESS.

"We need to change the narrative about poverty," urged **Kate White** of Michigan Community Action (MCA) at the Michigan League for Public Policy (MLPP) Annual Forum Oct. 4 in Lansing. Speaking on a panel titled "Preserving Basic Needs" along with two other nonprofit leaders, White asked other human service providers to help get the message out that some beliefs about poor people are wrong.

"Contrary to what some people think, no one aspires to be poor," MCA Executive Director White pointed out. "That's not their dream so they can get free services. They aspire to be wealthy, successful and self-sufficient just like everyone else."

Escaping poverty, however, can be a herculean task given the many obstacles to just obtaining basic needs, she explained.

"If you don't have adequate food, housing or clothing, you are not focused on education and jobs," said White. "People have to meet basic needs first. Some people are working but they are in very low-paying jobs that just don't cover living expenses. So many people are just one illness or one car repair away from financial catastrophe. Some people are not in the workforce because they are taking care of children or elders."

The average cost for child care in Michigan is \$10,000 a year for just one child, noted **Gilda Jacobs**, MLPP president/CEO, who moderated the panel. "If you have more than one child, you can double or triple that number," she said.

White expressed concern about legislative proposals to expand payday lending in Michigan and the risk it poses for financially insecure people.

"It's very expensive to be poor," she said, explaining that people in poverty need access to affordable loans to help them over rough patches, but payday lending can send people into a costly spiral of debt that becomes harder and harder to escape. Getting people into financial literacy programs is often the key to getting them out of debt and achieving financial stability.

White also expressed concern about efforts to make it more difficult to access the Earned Income Tax Credit, such as a proposal that would require back tax returns to be verified for eligibility, which could affect more than 28 million recipients who rely on the credit.

Noting that legislators need to understand "the precarious situation" of people experiencing poverty, she urged the audience of human service providers to teach their volunteers to be politically active and vocal.

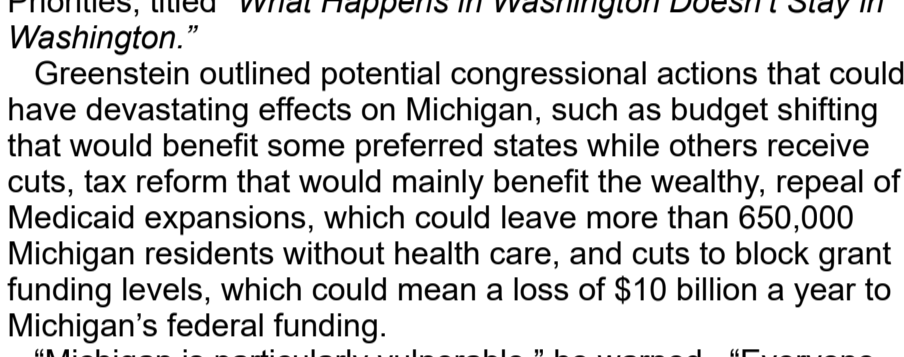
"We have to talk to people that we're not used to talking to," she explained. "We need to go to legislators and their staff members and bring them the stories of real people and what they face."

The MLPP Forum also featured a keynote address by **Bob Greenstein**, president of the Center on Budget and Policy Priorities, titled "What Happens in Washington Doesn't Stay in Washington."

Greenstein outlined potential congressional actions that could have devastating effects on Michigan, such as budget shifting that would benefit some preferred states while others receive cuts, tax reform that would mainly benefit the wealthy, repeal of Medicaid expansions, which could leave more than 650,000 Michigan residents without health care, and cuts to block grant funding levels, which could mean a loss of \$10 billion a year to Michigan's federal funding.

"Michigan is particularly vulnerable," he warned. "Everyone must stay engaged." He encouraged anti-poverty advocates to continue to be vocal and noted that their advocacy efforts helped stop the expected dismantling of the Affordable Care Act.

Anti-poverty program effects measured by Census Bureau



Housing programs are part of the U.S. Census Bureau's new poverty measurement.

Accurately measuring poverty in the U.S. and the impact of poverty relief efforts is difficult, said the Coalition on Human Needs in a webinar Sept 7. Programs like food distribution, weatherization and emergency housing have both immediate and long-term effects that need to be considered in order to understand whether programs are working and which are most effective. Data released annually by the U.S. Census Bureau can help Community Action Agencies (CAAs) more effectively measure the impact of their work.

Anti-poverty program effects measured by Census Bureau

The U.S. Census Bureau employs two measures, the Official Poverty Measure (OPM) and the Supplemental Poverty Measure (SPM), but only the SPM includes the effects of anti-poverty efforts.

"The OPM captures the headlines because that's how we've been measuring poverty for 50 years," says **Jared Bernstein**, senior fellow at the Center on Budget and Policy Priorities, adding that since it does not include anti-poverty measures in its survey, the OPM is a biased measurement.

The SPM was created in 2011, after the Obama administration adopted it to better understand the impact of public spending on poverty. Although the OPM is more likely to be referenced by policymakers, the SPM is a more accurate representation of poverty, says Bernstein, because it includes in its measurements many of the benefits from anti-poverty programs the OPM does not cover.

The **latest SPM** was released in September with support from the Bureau of Labor Statistics. According to data collected, the supplemental poverty rate in 2016 was 13.9 percent, a decrease from 14.5 percent in 2015.

Newer measure accounts for anti-poverty program effects

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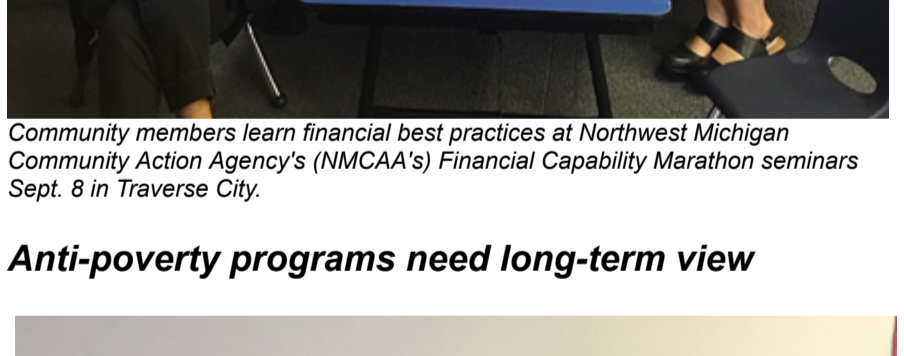
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Community members learn financial best practices at Northwest Michigan Community Action Agency's (NMCAA's) Financial Capability Marathon seminars Sept. 8 in Traverse City.

Anti-poverty programs need long-term view



Congressman **Jack Bergman** (third from left)(R-Watersmeet) visited NMCAA Executive Director **John Stephenson** (second from left) and the agency's Head Start staff to learn more about the federally funded early childhood development program.

Some programs should be measured over a longer period of time, Bernstein recommended, because their impact takes longer to demonstrate. For example, while feeding people or getting families into temporary housing have immediate positive impact, some programs, such as providing stable, affordable housing or workforce training, may help raise parents' income and result in a child doing better in school and eventually graduating.

"The data released by the U.S. Census Bureau confirms what CAAs see firsthand – that anti-poverty programs help low-income families achieve self-sufficiency and thereby make their communities stronger," says **Kate White**, Michigan Community Action executive director. "As we continue to speak with our legislators about the importance of Community Action's work, reference the SPM as a more accurate measure of our impact."