

PATHWAYS to OPPORTUNITY

Building Prosperity in Providence



Recommendations of the Poverty, Work and Opportunity
Task Force to Mayor David N. Cicilline

November 2007

ACKNOWLEDGEMENTS

Special thanks to Rhode Island KIDS COUNT for facilitating the work of *Mayor David N. Cicilline's Poverty, Work and Opportunity Task Force*. We express our appreciation to Catherine B. Walsh and Elaine Farber who managed the Task Force process and wrote the final report based on extensive input and deliberations by the Task Force.

With thanks to Garry Bliss, Policy Director for the Mayor for his ongoing support and guidance, Bert Cooper and Elmer Stanley from Making Connections Providence for their assistance with meetings and focus groups, Elaine Farber and Kathleen Keenan from Rhode Island KIDS COUNT for researching and writing the series of background papers to inform the work of the Task Force, and to Meghan Skira, Mayoral Fellow, for her contributions to research and writing.

Thanks to Chace Baptista from Young Voices and Abel Hernandez from College Visions for organizing and facilitating the youth discussion

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Finally, with special appreciation to the Annie E. Casey Foundation for their financial support and commitment to providing opportunities for disadvantaged children and families.

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Dear Reader:

Providence has experienced unprecedented economic growth in recent years and this has had a positive ripple effect on many other aspects of our great city. However, too many of our residents still face a variety of social and economic challenges rooted in persistent poverty.

My administration has worked hard to improve the situation by beginning the reform of public education, increasing the production of affordable housing, supporting efforts to increase adult literacy and giving Providence residents a mechanism for preferential hiring under certain conditions. We have also forged public/private partnerships to provide after-school programming for our children and support campaigns aimed at helping people keep more of their hard-earned money, among other initiatives. Providence is also host to a number of high-performing organizations that work to remove or relieve the conditions of poverty every day. Despite all of this good work, we aren't getting the results we require. If the City of Providence is to realize its full potential, we must all find a way to work better.

On January 3, 2007, I was honored to sign an Executive Order creating the Mayor's Poverty, Work and Opportunity Task Force. I then convened a diverse group of dedicated community and business leaders and charged them with a monumental task: work together to find new and innovative ways to reduce poverty, enhance the climate of opportunity for low-income individuals and families, and retain and grow our middle class. This group dedicated a significant amount of time and effort over several months and I am especially grateful to all of them for their commitment to Providence.

I want to reiterate my sincerest appreciation to the members of the *Poverty, Work and Opportunity Task Force* for your valuable contributions to this project, to Rhode Island KIDS COUNT for their skilled leadership of the Task Force and countless hours of research and writing dedicated to this effort, and to the Annie E. Casey Foundation for the funding which makes this report possible.

This report offers a number of new ideas and recommendations for consideration by my administration and all who work to increase opportunity in Providence. It will enable us to form more effective strategies with which to counter the corrosive effects of poverty. I hope you find it to be a useful tool and ask that you join us in our efforts to ensure that Providence remains an affordable and livable city for all.

Sincerely,

A handwritten signature in black ink that reads "David N. Cicilline". The signature is written in a cursive, flowing style.

David N. Cicilline
Mayor

PROVIDENCE POVERTY, WORK AND OPPORTUNITY TASK FORCE MEMBERS

Mayor David N. Cicilline,
City of Providence, Chair

Chace Baptista,
Co-Director, Young Voices

Garry Bliss,
*Director of Policy & Legislative Affairs,
City of Providence Mayor's Office*

Elizabeth Burke Bryant,
*Executive Director,
Rhode Island KIDS COUNT*

Joyce Butler,
Director, Ready to Learn Providence

Anna Cano-Morales,
*Senior Community Philanthropy Officer,
The Rhode Island Foundation*

Wendy Chun-Hoon,
*Program Officer,
The Annie E. Casey Foundation*

Sharon Conard-Wells,
*Director, West Elmwood Housing
Development Corporation*

Sharon Contreras,
*Chief Academic Officer,
Providence School Department*

Andrew Cortés,
*Director, YouthBuild Providence
and Building Futures*

Brenda Dann-Messier, Ed.D.,
*President, Dorcas Place Adult & Family
Learning Center*

Robyn Frye,
*Local Site Coordinator,
Making Connections Providence*

Yvonne Graf,
*Manager, Policy & Research,
Providence City Council*

Alan G. Hassenfeld,
Chairman, Hasbro, Inc.

Abel Hernandez,
College Visions

Linda Katz,
Policy Director, The Poverty Institute

Sister Ann Keefe,
St. Michael's Parish

Dennis B. Langley,
CEO, Urban League of Rhode Island

Joseph Le,
*Executive Director, Socio-Economic Development
Center for Southeast Asians*

Peter Lee,
President & CEO, John Hope Settlement House

Anthony Maione,
President & CEO, United Way of Rhode Island

Gregory A. Mancini,
Executive Director & General Counsel, BuildRI

Patrick McGuigan,
Executive Director, The Providence Plan

Sara Mersha,
*Executive Director,
Direct Action for Rights and Equality*

Rachel Miller,
Director, Rhode Island Jobs with Justice

Vivian Moreno,
CEO, The Community Cooperative

The Honorable Juan Pichardo,
Senator, RI General Assembly

Robert Ricci, Esq.,
*Administrator,
Workforce Solutions of Providence/Cranston*

Ellen M. Ruggiano,
*Marketing Development Manager,
Bank of America*

Hillary Salmons,
Director, Providence After-School Alliance

Edward Caron,
*Vice President, College Relations and Planning,
Providence College*

Hilary Silver,
*Associate Professor of Sociology & Urban Studies,
Brown University*

Johan Uvin,
*Director, Office of Adult Education,
Rhode Island Department of Education*

Charles Walton,
Associate Dean, Community College of Rhode Island

Ronnie M. Young,
*Community Planner,
Greater Elmwood Neighborhood Services*

4 Introduction

- 6 Task Force Goals and Process
- 7 Summary of Priority Areas for Action
- 8 Three Measures of Family Finances
- 9 Poverty in Providence
- 15 The Changing Rhode Island Economy

16 Recommendations

- 16 Help Low-Wage Workers to Improve Skills and Obtain Quality Jobs
- 24 Connect Youth to Jobs and College
- 32 Make Work Pay
- 38 Reduce the High Cost of Being Poor
- 46 Prevent Poverty in Future Generations

52 State and Federal Policy Options

56 Next Steps

58 Appendices

- 58 A. Public Education in Providence
- 60 B. Affordable Housing in Providence
- 62 C. The Providence Prisoner Re-entry Initiative

63 References

In his inaugural address in January 2007, Mayor David N. Cicilline announced the creation of the *Poverty, Work and Opportunity Task Force*. Through an Executive Order issued later that day, Mayor Cicilline formally charged the Task Force with developing and defining an agenda “to grow, retain and reclaim the middle class in Providence” by accomplishing the following goals:

Increase the ability of low-income families in Providence to improve their economic status.

Decrease barriers to economic advancement facing families living in poverty in the City.

Changes in the economy have led to high poverty rates in Providence in recent years. The lack of economic and educational opportunity faced by low-income Providence residents affects the overall quality of life in the City and poses barriers to growth and economic development in Providence as well as in all of Rhode Island. Many Providence residents lack the skills and education necessary to compete successfully in today’s workforce, and a parent working full-time year-round at a low-wage job will not earn enough money to support a family.¹ The 1996 welfare reforms moved many welfare recipients into low-wage jobs, and while these

parents are working, many are still poor.

Poverty is at the heart of many inter-related barriers faced by residents of Providence. Compared with higher-income people, those who live in poverty are less likely to receive needed health care, are more likely to live in unsafe or unhealthy housing, are more likely to live in neighborhoods with high concentrations of poverty, are more likely to attend low-performing public schools, are less likely to have the supports needed to finish high school and access higher education, and are less likely to have the networking connections that are so important for success in the labor market.²

The focus of this report is on the young

people and adults that have the most possibility of moving into the workforce and advancing to higher level jobs – those individuals that have bridgeable skills gaps. The Task Force recognizes that there are also people in Providence who have multiple and often severe barriers to labor force participation, but that the City has a greater chance of moving people out of poverty through a focus on working adults, women with children, youth and others for whom some support will greatly improve the likelihood of success in the labor market. This includes some hard-to-serve populations that will require tailored services to help them develop basic skills and move up the career ladder.

The proposals endorsed by this report form a coherent strategy to reduce the poverty rate in Providence. The recommendations focus on providing the right opportunities at the right times, whether those are opportunities to

increase job skills, to work in jobs with career paths, to access the work supports that help low-wage earners meet their basic needs, or to increase financial protections and financial education so individuals keep more of what they earn. Finally, it is about making the long-term investments so that poverty and lack of opportunity do not carry forward into future generations.

According to the U.S. Census Bureau, a family with two adults and two children is defined as poor if their income is less than \$20,444. Many people move in and out of poverty and are not economically stable until their income is well above the federal poverty level. The work of the Task Force focused on strategies not only to move families out of poverty but also to increase access to education, improve skills and build assets that enable families to achieve greater economic security.

Task Force Goals and Process

During the spring and summer of 2007, the *Poverty, Work and Opportunity Task Force* developed a focused agenda that outlines an integrated strategy designed to reduce poverty and increase access to work and opportunity for residents of Providence. The recommendations of the Task Force are based on best practice research outlined in a set of background papers, resident focus groups, a youth input session and discussions among Task Force members.

The final set of recommendations presented in this report focus on five inter-related and strategically-aligned goals:

Help low-wage workers and job seekers to improve basic skills and to obtain quality jobs that provide pathways for advancement.

Connect youth to jobs and college by providing opportunities for in-school and out-of-school youth to complete high school with the confidence, education and skills to succeed.

Increase access to jobs with adequate wages and benefits and access to work support programs for working adults and families. Work supports include child care subsidies, health insurance, Food Stamps, the Earned Income Tax Credit and the Family Independence Program.

Reduce the high cost of being poor by improving financial education, reducing predatory lending and other high-cost business practices and increasing access to basic banking services, such as checking accounts and loans.

Prevent poverty in future generations by providing access to quality early education, teen pregnancy prevention, and supports for teen parents.

In addition to these municipal level goals, the Task Force developed a set of recommendations for state and federal action that are critical to support the city level work. These state and federal policy goals are outlined on pages 52-55 of the report.

This agenda was developed by the Task Force through a process that used the following criteria to evaluate strategies and recommendations:

Meaningful: Implementing this strategy will have a significant and positive impact on people in Providence and there are data showing need.

Measurable: It is possible to make a measurable change within 3 years.

Effective: There is a research-base showing effectiveness/promising models in other cities.

Feasible: There is a realistic resource development strategy to accomplish this objective.

Ability to Implement: There is leadership capacity, community interest and existing efforts.

Summary of Priority Areas for Action

This report addresses the following key priorities for action in the City of Providence. Complementary state and federal policy goals are outlined on pages 52-55.

Help Low-Wage Workers to Improve Skills and Obtain Quality Jobs

Services for adults in the workforce and job seekers

- Increase Access to Adult Education and Training Programs and Post-Secondary Education
- Expand Sector-Based Career Pathways for Low-Skill, Low-Wage Workers
- Improve Employment Opportunities for City Residents

Connect Youth to Jobs and College

Opportunities for in-school and out-of-school youth to complete high school with the education and skills to succeed

- Provide Workplace Learning Opportunities to City Youth
- Help Providence Youth to Successfully Enroll in and Graduate from College

Make Work Pay

Jobs with adequate wages and benefits

Access to work supports such as health insurance, child care subsidies, Food Stamps, the Earned Income Tax Credit and the Family Independence Program

- Increase the Number of Providence Residents with Adequate Wages
- Increase Access to Work-Support Programs that Help Meet Basic Needs

Reduce the High Cost of Being Poor

Access to basic banking services, including checking/savings accounts and loans, reduced predatory lending and increased financial education

- Create Affordable Financial Services for Low-Wage Residents
- Reduce Predatory Lending and Other High-Cost Practices
- Increase Financial Education and Financial Counseling

Prevent Poverty in Future Generations

Provide access to quality early education, teen pregnancy prevention, and supports for teen parents

- Provide Universal Access to High Quality Early Childhood Programs
- Reduce Teen Pregnancy and Provide Intensive Support Services to Parenting Teens

Three Measures of Family Finances

The Federal Poverty Threshold

The official federal poverty threshold in 2006 for a family of three with two children is \$16,242, while the poverty threshold for a family of four with two children is \$20,444. The official poverty threshold was set by the federal government in 1963, and was based on the cost of a minimum diet for a family of four. The cost of food was multiplied by three, since at that time about one-third of the after-tax expenditures of families were spent on food. The poverty threshold is adjusted annually according to the increase in the Consumer Price Index. The federal poverty threshold is an underestimate of the number of families with children in Rhode Island who are unable to meet their basic needs for food, shelter, health care, child care and other necessities. The federal poverty threshold does not take into consideration the costs of work expenses such as child care and transportation, nor does it consider rising housing costs. The federal poverty threshold also fails to consider the cash value of child care subsidies, health insurance and other important tax credits to low-income families.

The Federal Poverty Guidelines

The federal poverty threshold, as outlined above, is used by the Census Bureau to calculate all official poverty population statistics. The U.S. Department of Health and Human Services (HHS) uses a slightly different measure, called the federal poverty guidelines. The federal poverty guidelines are a simplified version of the federal poverty thresholds and are used for administrative purposes, such as determining financial eligibility for certain federal programs. In 2007 the poverty guidelines are \$17,710 for a family of three. Many government assistance programs for low-income people now use income eligibility limits

that are above the federal poverty guidelines to help families meet their basic needs. For example, families of three earning \$22,321 per year (130% of the federal poverty guidelines) may qualify for the Food Stamp Program, families earning up to \$30,906 may qualify for child care subsidies, and families earning up to \$42,925 may qualify for RIte Care. These figures are adjusted upward for larger families.

The Rhode Island Standard of Need

The Rhode Island Standard of Need, a measure calculated by the Poverty Institute at the Rhode Island College School of Social Work, considers multiple factors, including the costs of housing, child care and health care as well as the cash value of tax credits and income support programs (e.g., Food Stamps, childcare subsidies, RIte Care) to show what it costs for families to make ends meet. In 2006, a family with one parent and two children (one pre-school aged and one school-aged) needed \$47,916 annually to meet their basic needs without subsidies. Because of the high housing costs in Providence, many families spend more than 30% of their income on housing which makes it very difficult for a low-wage earner to have enough income to meet other basic needs. A single parent with two young children who earns \$14.76 an hour (185% of the poverty level or \$30,710 per year) was able to make ends meet in 2006,* primarily due to child care and health care subsidies. Without the child care and health care subsidies, this family faces a household deficit of nearly \$1,500 per month.

Source: U.S. Census Bureau, Thresholds for 2006 by Size of Family and Number of Related Children Under 18 Years. U.S. Department of Health and Human Services. (2007). 2007 Federal Poverty Guidelines. Federal Register, 72(15), 3147-3148. The Poverty Institute at Rhode Island College School of Social Work. (January 2007). The 2006 Rhode Island Standard of Need. Providence, RI: Rhode Island College School of Social Work. *All data as of 2006.

Poverty in Providence

Building Pathways to Opportunity for Women, Minorities and Youth

Poverty among adults in Providence is heavily concentrated among working-age women and among racial and ethnic minority groups. Providence has a child poverty rate of 36%, an adult male poverty rate of 15%, an adult female poverty rate of 26%, and an overall poverty rate of 25%. As the recommendations of the Task Force are implemented, it will be important to ensure that strategies are designed to address the specific needs of youth, women and members of Providence's communities of color, including Black, Latino, and Southeast Asian families. It is important to overtly acknowledge the role that race, ethnicity and gender play as barriers to employment and monitor to ensure that minorities and women realize income gains as a result of workforce development efforts in Providence.

A Historical Perspective on Poverty and Income in Providence

According to U.S. Census data, since 1969 there has been a steady and marked decline in the number of Providence families in the middle- and high- income brackets and a steady increase in the number of families in the low-income bracket, as follows:

- From 1969 to 1999 the percentage of Providence residents in the middle-income bracket declined from 60.5% to 48.6%.
- Over the same period, those in Providence in the high-income bracket declined from 14.8% to 12.1%.
- Those in the low-income bracket rose from 24.8% to 39.3% from 1969 to 1999, a 58% increase.³

In 2006, approximately 38,800 Providence residents were living below the federal poverty threshold, making up 25% of the City's population.⁴ Poverty is defined by the U.S. Bureau of the Census as having income below \$16,242 per year for a family of three and \$20,444 for a family of four.⁵

About half of Providence residents in households with incomes below the federal

poverty threshold were living in extreme poverty in 2006 (i.e. the household income was below 50% of the 2006 federal poverty threshold or \$8,121 for a family of three). An additional 27% of Providence residents had incomes between 100-200% of the 2006 federal poverty threshold.⁶

In 2006, Providence had a total population of 175,225.⁷ The median household income in Providence in 2006 (meaning that half of households had annual incomes above this level and half had incomes below this level) was \$32,803, compared with \$51,814 in the state as a whole.⁸

Poverty in the United States

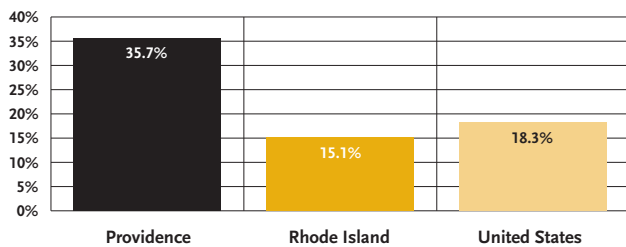
The national poverty rate was 12.2% in 2000. The U.S. poverty rate has been increasing since 2000, rising to 13.3% in 2006. This is an increase of over 5 million Americans for a total of 39 million Americans living in poverty in 2006.

Source: U.S. Bureau of the Census, 2000 Supplementary Survey and American Community Survey 2006. Tables P114 and S1701.

Child Poverty in Providence

In Providence, and in the U.S. as a whole, children are much more likely to be living in poverty than adults. According to the Census 2000, Providence has the third-highest child poverty rate in the country for a city with over 100,000 residents (tied with New Orleans).⁹

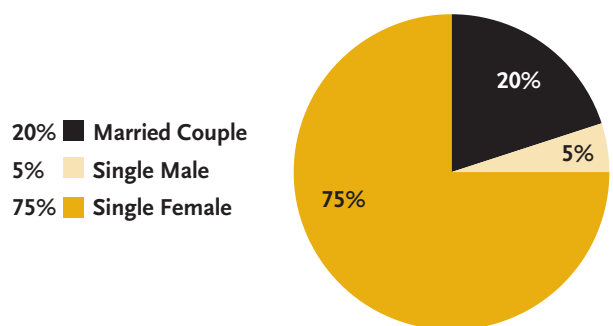
Child Poverty Rates, 2006



In 2006, 35.7% of children under age 18 in Providence live in families with incomes below the federal poverty threshold. In Rhode Island, 15.1% of children under age 18 are poor, below the overall U.S. rate of 18.3%.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17001.

Providence Children Under Age 18 Living in Poverty by Family Type, 2006



n=14,200

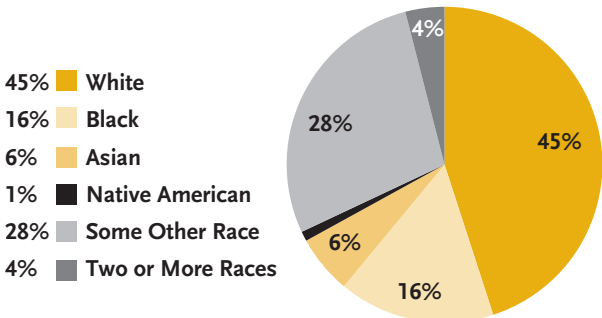
More than half of all children in Providence live in single-parent households. Children living with a single parent are more likely to live in poverty. Of children in Providence living in families with incomes below the federal poverty threshold, 80% were living in single-parent households, 75% of which were headed by a single female.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17006.

Race, Ethnicity and Poverty

Providence residents are racially and ethnically diverse.

Providence Population by Race, 2006

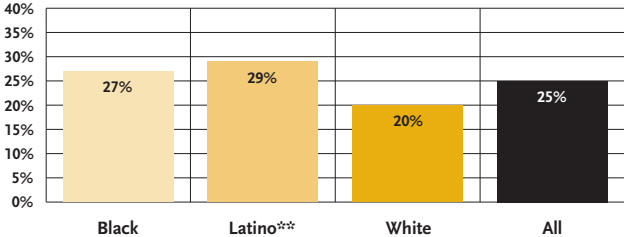


n=170,400

Those who identified as Hispanic or Latino in the American Community Survey can be of any race and are referred to in this report as Latino. There are approximately 61,300 Latino residents in Providence, making up 36% of the City’s population.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Tables B02001 and C03001.

Percentage of Racial or Ethnic Group* Living in Poverty, Providence, 2006



*Poverty rates for Asians and Native Americans are not available for 2006 due to small sample sizes in the American Community Survey.

** Latino includes those who identified as Hispanic or Latino in the American Community Survey. Latinos may be of any race.

Black and Latino residents in Providence are more likely to live in poverty than White residents. In 2006, 29% of Latino residents and 27% of Black or African American residents were living in poverty, compared with 20% of White residents. The most recent data available on poverty rates for the Asian community are from 2005 and show that 21% were living in poverty.

Due to the high percentages of minorities living in poverty, strategies to address poverty in Providence must explicitly address racial and ethnic disparities in economic, educational and social opportunities.

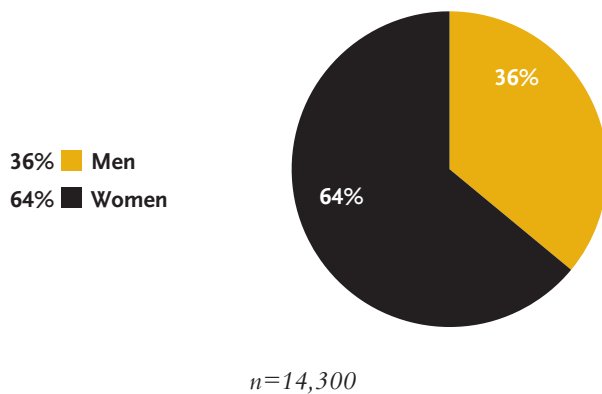
Source: U.S. Bureau of the Census, American Community Survey, 2006. Tables B17020A-B17020L.

Women and Poverty

Of adults ages 25-64 living in poverty in Providence, 64% were women and 36% were men. The striking gender disparities in adult poverty rates indicate the need for strategies targeted specifically at women, especially women currently or formerly enrolled in the Family Independence Program. These women are especially likely to be in low-wage jobs with little or no educational or career advancement opportunities.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B17001.

**Providence Working-Age Adults
Living in Poverty, by Gender, 2006**

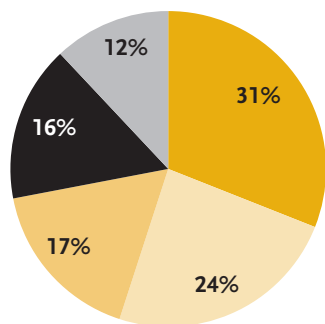


Single women with children are a particularly vulnerable segment of the low-income population in Providence. In 2006, 4,640 families in Providence, with 8,821 children, received Family Independence Program (FIP) benefits. Recent academic testing of FIP parents showed that 36% read below the 6th grade level and an additional 30% read below a 10th grade level. In 2006, 64% of all families living in poverty in Providence were female-headed households with children, and 80% of children living in families with incomes below the federal poverty line in Providence live in single-parent families. State welfare (TANF) policies that fail to integrate FIP clients into city and state workforce strategies neglect an important segment of the low-skilled workforce.

Sources: Rhode Island Department of Human Services, InRhodes Database, December 2006. Poverty Institute analysis of Literacy Levels, CCRI/REACH TABE TESTED, October 1, 2006 to April 30, 2007. Rhode Island Department of Human Services, Project REACH at CCRI. U.S. Bureau of the Census, American Community Survey, 2006. Tables B17010 and B17006.

Education and Poverty

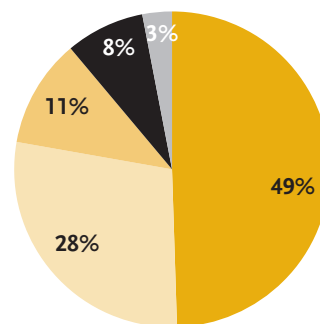
Educational Attainment of Providence Adults Ages 25 and Older, 2006



- 31% ■ Less than a High School Degree
- 24% ■ High School Degree or Equivalency
- 17% ■ Some College or Associates Degree
- 16% ■ Bachelor's Degree
- 12% ■ Graduate or Professional Degree

n=95,400

Providence Adults Ages 25 and Older Living in Poverty by Educational Attainment, 2006***



- 49% ■ Less than a High School Degree
- 28% ■ High School Degree or Equivalency
- 11% ■ Some College or Associates Degree
- 8% ■ Bachelor's Degree
- 3% ■ Graduate or Professional Degree

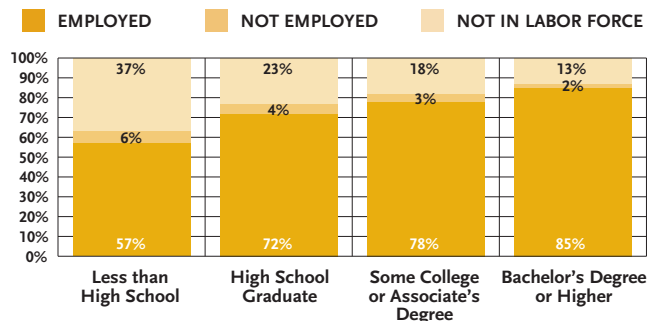
n=17,300

Adults with lower educational attainment are more likely to be living in poverty than their peers with more education. Providence adults who either have not completed high school or have only a high school degree or equivalency represent 55% of the Providence adult population, yet they make up over three-quarters of all Providence adults living in poverty.

***Percentages may not total to 100% due to rounding.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B15004.

Employment Status By Educational Attainment, Rhode Island, 2006



In 2006 in Rhode Island, individuals with higher levels of education were more likely to be in the labor force and to be employed. Fifty-seven percent of individuals with education less than a high school diploma were employed, compared to 85% of those with a bachelor's degree or higher.

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B23006. Note: Data refer to population ages 25 to 64. Individuals in the Armed Forces are considered employed.

Racial Inequities

“Disparities among individuals and families are exacerbated by vast inequalities in neighborhood and school environments. These inequalities go far beyond what can be explained by income differences.”

– *Children Left Behind: How Metropolitan Areas are Failing America’s Children*

Embedded racial inequities produce unequal opportunities for many minority individuals and families. There are systematic policies, practices and stereotypes that work against people of color in the U.S. producing cumulative disadvantage and impacting opportunities for economic success. Minority children and adults in America continue to face racial and ethnic disparities in the health care system, in the criminal justice system, in the child welfare system, in the labor market, in public education, in housing, in banking and other financial services, and in almost every other aspect of life.

Issues of racial and ethnic disparities among children are apparent in urban areas across the United States. Children who grow up in Black, Latino and Asian families are more likely to experience a range of negative environmental factors and situational inequalities. According to the new *diversitydata.org* report from the

Harvard School of Public Health and the Center for the Advancement of Health, entitled *Children Left Behind: How Metropolitan Areas are Failing America’s Children*, Providence is one of the three cities in the U.S. with the highest rate of White-Asian disparities, meaning that Asian children in Providence do worse compared with their White peers than in almost all of the 100 cities in the study. The report also listed Providence as one of the three cities in the study with the poorest neighborhood socioeconomic conditions for Latino children.

It is clear that place and race both matter; depending on both where they live and their race/ethnicity children may or may not find conditions that will help them to be healthy, realize their potential, meet their basic needs and develop the skills necessary to succeed in the world.¹⁰

The Changing Rhode Island Economy

In 1990, Rhode Island depended on the manufacturing sector for jobs more than any other state in New England. The manufacturing industry provided about 20% of Rhode Island's jobs, and Rhode Island ranked eleventh in the nation in manufacturing jobs as a share of total employment. Globalization and the national trend towards shifting production abroad, however, led to the loss of approximately 40,000 manufacturing jobs in Rhode Island since 1990.¹¹ Today, manufacturing firms provide only 10.4% of Rhode Island's jobs.¹²

During the 1990s, Rhode Island made the transition from a manufacturing-based economy to a service and information-based economy.

- Despite the losses in manufacturing employment, the state experienced a net gain of 42,200 jobs between 1990 and 2006, with many jobs added by the construction, finance, hospitality, business, education, and healthcare industries.
- During this period, the educational services industry grew by 53%; the health services industry grew by nearly 45%; the professional and business services industry grew by nearly 33%; and, the financial services industry grew by 31%.¹³

Providence also experienced an increase in service-based jobs during this period.

- In 2000 in Providence, 18% of the employed population ages 16 and older were working in service occupations, 33% were in management, professional and related occupations, 24% were in sales and office occupations, 5% were in construction, extraction and maintenance occupations, and 20% were in production, transportation and material moving occupations.
- The biggest employment industries were education, health and social services at 28%, manufacturing at 18%, arts, entertainment, recreation, accommodation and food services at 10%, retail trade at 9%, and professional, scientific, administrative and waste management industries at 9%.¹⁴

Rhode Island's growing service and knowledge-based economy demands new skills. Employers are hiring more workers with a college education and paying a premium for those workers.

- All sectors of the Rhode Island economy, even sectors like retail and personal services, which traditionally have had lower demand for education credentials, are now demanding front-line workers with the skills to add value to the customer experience.
- Many jobs in the finance and insurance sector, the professional, scientific and technical services sector, and the educational services sector require at least a bachelor's degree. The healthcare industry is Rhode Island's largest and one of its fastest-growing sectors.
- Educational requirements for healthcare occupations vary, ranging from associate's degrees for registered nurses, bachelor's degrees for occupational therapists, master's degrees for speech and language pathologists to professional degrees for doctors.¹⁵

1

Help Low-Wage Workers to Improve Skills and Obtain Quality Jobs

Services for adults in the workforce and job seekers

Rationale

Investments in workforce development, lifelong education and skills development, and job-advancement opportunities are key strategies in improving the economic security of low-wage and poor individuals and communities. National research shows that increasing access to adult basic education programs that offer a comprehensive plan to move individuals through the various stages of education and training while also meeting the needs of local employers will be instrumental in enabling low-skilled workers to access career pathways.¹⁶

Income and education are more closely linked now than at any time in our history.¹⁷ Increasing the skills and training of low-wage and unemployed (or underemployed) individuals is vital to local economic success.¹⁸ Research shows that the skill levels of an average high school dropout would qualify him/her for only 10% of all new jobs between 2000 and 2010, while people possessing the skills of a typical high school graduate will qualify for 22% of all new jobs.¹⁹ Employers pay an average of 10% higher wages for each additional year of education completed after high school.²⁰

Median Earnings in Providence, by Educational Attainment, 2006

Providence Total:	\$26,282
Less than high school graduate	\$18,349
High school graduate (includes GED)	\$20,887
Some college or associate's degree	\$28,772
Bachelor's degree	\$39,683
Graduate or professional degree	\$53,228

Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B20004.

Rhode Island has New England's second-highest high school dropout rate.²¹ Rhode Island also has the highest percentage of adults at literacy levels 1 and 2, the lowest of five National Adult Literacy Survey (NALS) levels.²² Both levels are considered well below what American workers need to be competitive in an increasingly global economy and to secure jobs with salaries adequate to support a family.

In Providence, 42,900 adults make up the adult education target population (i.e., they are sixteen and older, are not enrolled in school and have no high school diploma and/or are limited English proficient).

- In Providence, 26,300 people lack a high school diploma but have English skills and 12,600 of those who lack a high school diploma are Limited English Proficient (LEP).
- Thirty-nine percent of the adult education population in Providence is classified as in need of ESL services, some of whom have professional skills and only need ESL services not basic educational services or workforce training.²³

1-A

Increase Access to Adult Education and Training Programs and Post-Secondary Education

Create a formal partnership between the City of Providence and the Office of Adult Education at the Rhode Island Department of Elementary and Secondary Education in order to expand the availability of high quality adult education and training programs for Providence residents. This partnership would be charged with accomplishing the following:

Leverage additional resources for high-quality adult education and training programs in Providence.

According to the Office of Adult Education at the Rhode Island Department of Education, there were approximately 1,500 Providence residents on waiting lists for adult education classes in 2006-2007, half of whom had been waiting more than one year to enter a program. Over 1,000 of those waitlisted in Providence need courses in either basic literacy and numeracy or English as a second language.²⁴ Special attention is needed to ensure expanded access for underserved populations, including women currently or formerly enrolled in the Family Independence Program, residents of North End neighborhoods, the Southeast Asian community, and those in need of one-to-one tutoring services. Collaborate with the Providence netWORKri Office (Department of Labor and Training), the Providence Family Center (Department of Human Services) and community providers.

Increase the availability of evening and flexible-schedule courses, reduce course fees for low-income adult students, and expand the supply of courses and certificate programs in order to reduce the length of time residents wait before they enroll in a program.

Residents who participated in Focus Groups conducted in June 2007 to inform the Poverty, Work and Opportunity Task Force report cited inflexibility of scheduling and lack of evening options, the cost of classes, and the long waitlists at many of the provider organizations as obstacles faced by families in Providence in enrolling in adult education programs.

Incorporate work readiness and workplace skills training into adult education programs and work with employers to expand access to workplace learning for Providence adults.

Work with business leaders, community colleges and adult education providers to ensure that incumbent low-skilled workers have access to education and training initiatives that can help them to retool their skills for career advancement.

Practices and strategies that focus on advancement for incumbent workers can generate real opportunities for workers and can be cost effective for businesses through reduced turnover.²⁵ These programs will be most successful if businesses are engaged in the planning and implementation. Explore ways to improve and increase use of the Rhode Island Adult Education and Job Training Tax Credits in order to support businesses in providing these opportunities for their employees.

Investigate how best to support community-based adult education programs in offering case management services for adults participating in their programs.

Smaller agencies may consider using the case management services available through other city resources (like Centers for Working Families, see page 35). Case management and wrap-around services, such as child care, are important for the success of low-income residents in adult education programs.

Expand the availability of family literacy programs that help support child and adult education through parenting education, parent and child together time, adult education and child education services.

These programs are usually located in schools and help build bridges between schools and parents, while at the same time improving parenting skills and adult literacy and language levels.

BUILD ON EXISTING PROVIDENCE RESOURCES:

A number of local organizations currently offer adult basic education, GED and ESL programs in Providence, providing the City with a strong set of building blocks from which to expand adult education and training services. Current Adult Education Providers in Providence include: *Amos House, Brown University/Swearer Center for Public Services, Center for Hispanic Policy and Advocacy, Community College of RI, Comprehensive Community Action Program, Crossroads RI, DaVinci Center for Community Progress, Dorcas Place Adult and Family Learning Center, Elmwood Community Center, English for Action, Family Literacy Initiative at the Providence Public Library, Family Outreach Center, Genesis Center, Goodwill Industries Vocational Resources, International House of RI, International Institute of RI, Literacy Volunteers of Providence County and Rhode Island, Progreso Latino, Providence Housing Authority, The Providence Plan, RI College Outreach Program, Socio-Economic Development Center for Southeast Asians, University of RI Feinstein College of Continuing Education, Urban League of Rhode Island, West End Community Center, and YouthBuild Providence.*

Improve access to financial aid and college transition services for full and part-time adult students enrolling in training programs, higher education, or technical colleges to enable low-income adults a better chance at lifting their families out of poverty through post-secondary education.

The Task Force supports the recommendations of the *Rhode Island Board of Governors for Higher Education Task Force on Groups Underrepresented in Rhode Island Public Higher Education* to better address the needs of adult learners in the Rhode Island higher education system. These strategies are particularly important in light of the barriers faced by adult students who need to work full-time and support their families while attending school. The strategies outlined in the report include:

- Provide information and increase access.
- Improve institutional supports and structures.
- Strengthen pathways to success.
- Articulate and align academic content and standards.
- Increase strategic public and private investments.

Source: Rhode Island Board of Governors for Higher Education (www.ribghe.org).

1-B

Expand Sector-Based Career Pathways for Low-Skill, Low-Wage Workers

Sustain and expand existing sector-based initiatives in high-growth industries, such as health care, construction and retail. Explore options for creating new initiatives in additional sectors, like hospitality and financial services. Work with lead partners to increase access for Providence residents, particularly women and minorities.

Sector initiatives are industry-specific workforce development approaches that use industry needs to design workforce training programs. Programs work with local businesses to clearly define the criteria for evaluating general workplace skills (sometimes termed “soft skills”), to tie the training into local employer needs, and to ensure that those who participate in education and training programs are linked with appropriate jobs when they complete their programs.²⁶ Effective programs target a specific industry; offer partnerships with those who have a deep knowledge of the

targeted industry; provide training strategies that benefit low-wage individuals, including the unemployed and people with prison records; and promote systemic change that cultivates a win-win environment by restructuring internal and external employment practices to achieve changes beneficial to employers, low-wage workers and low-wage job seekers.²⁷ Expanding access to sector initiatives that represent a variety of high-growth industries and that move beyond traditional racial and gender barriers to participation in diverse industries will improve the success of this strategy.

BUILD ON EXISTING PROVIDENCE RESOURCES:

Implementation should take advantage of the existing Providence building blocks provided by **Skill Up Rhode Island**, a project of the United Way of Rhode Island. Additional funding has been provided by the City of Providence through the leadership of Mayor David N. Cicilline. **Skill Up** is a community impact initiative that invests in the development and enhancement of workforce intermediaries, or partnerships, to meet the needs of low-skilled adult Rhode Islanders and the employers who hire them. The two efforts that comprise **Skill Up** are:

- **Stepping Up**, which provides labor force development in the health care sector, and,
- **Building Futures**, which provides labor force development in the construction sector.

Advocate within the public and private sectors for increased resources for Providence residents in order to address the workforce development service gaps in the greater Providence area.

Partnerships with the Department of Labor and Training, the Providence/Cranston Workforce Solutions Board, the Governor’s Workforce Board, the Department of Human Services and the Office of Adult Education at the Rhode Island Department of Education will enable identification of additional resources to support the workforce

development agenda in Providence. For example, funding for industry-based workforce development efforts specific to Providence could be leveraged through the Rhode Island Governor’s Workforce Board, similar to the pilot project that is being implemented on Aquidneck Island through the Newport Skills Alliance.

1-C

Improve Employment Opportunities for City Residents

Improve the efficiency and effectiveness of Providence Connects/First Source in order to increase the hire rate of Providence residents in businesses that receive aid in cash or in kind from the City. Create a Providence Connects Implementation Committee, convened by the Providence Department of Planning and Development, to provide ongoing information and recommendations to improve the capacity of Providence Connects.

Providence Connects (also known as First Source) is a program that was created two years ago under the leadership of Mayor Cicilline in order to implement a City ordinance established more than 20 years ago. Providence Connects/First Source implements City Ordinances 21-93 and 21-94 (circa 1985) that require businesses in the City of Providence who receive aid in cash or in-kind from the City to enter into an agreement with the City to hire Providence residents from a list to be maintained by the Department of Planning and Development. Aid includes tax concessions, and/or abatements, federal grants and direct City funding.

There are approximately 1,650 persons on the Providence Connects/First Source list. Of the residents placed through Providence Connects, about one-half were placed in hospitality or service sector jobs. About 70% of residents who are registered with Providence Connects indicated that they needed additional training.²⁸

The Task Force has identified the following action steps as the most important for improving the effectiveness of Providence Connects:

- **Update, clarify and modernize the 1985 language in the First Source Ordinance.**
- **Ensure that all businesses receiving city aid have signed First Source agreements** and follow all procedures mandated through the ordinance.
- **Improve the internal capacity of Providence Connects** in order to effectively and strategically expand the application of the ordinance to other local businesses.
- **Ensure that the Providence Connects searchable database is both useful and effective** by obtaining feedback from businesses receiving City aid as well as local adult education providers and community members. The City Department of Planning is in the process of creating a searchable database to streamline use of the Providence Connects list by local employers receiving City aid.
- **Continue to expand job training programs offered through Providence Connects** by encouraging businesses that receive City support through Tax Increment Financing, tax stabilizations, or other programs to provide or support job training so that people enrolled in Providence Connects would be more likely to qualify for jobs with those businesses. New training opportunities in the City can also be developed to focus on building skills needed to fill positions in high growth industries and those with predicted growth in the future.

-
- **Strategically align Providence Connects with existing career training** in the City, strategic training programs in the City and Providence/Cranston Workforce Solutions. Providence Connects should also increase connections with trade apprenticeship programs for applicable jobs.
 - **Conduct substantive assessments of candidates** upon enrollment in Providence Connects, possibly in coordination with community-based adult education providers. This will enable Providence Connects to more effectively connect people on the list with jobs that match their skills. These programs also perform assessments that could be used by Providence Connects to make an appropriate match between candidates and jobs. It would be good to work toward building a network of public and private entities that know the Providence Connects opportunities and can refer appropriate residents along with the vocational assessment that they have completed.
 - **Build linkages between Providence Connects and the Providence Family Center (DHS) and the Providence One Stop (DLT) to assure that Providence residents using services from these sites are enrolled with Providence Connects for jobs.** Both of these agencies provide vocational assessments. Parents (mostly women) applying for or receiving Family Independence Program (FIP) cash assistance through DHS should be a priority category of residents who have access to jobs through Providence Connects. Residents going to the One Stop should continue to be encouraged to sign up for Providence Connects.
 - **Implement a periodic reporting requirement** for businesses who receive aid from the City to monitor Providence Connects compliance. Use this system to track the number of Providence residents and the number of women and minorities placed through the Providence Connects system.
 - **Institute regular reporting by the Providence Department of Planning and Development** to the City Council on implementation of Providence Connects. Ensure that reports are made available to the public.
 - **Create penalty provisions for non-compliance** with Providence Connects.

Connect Youth to Jobs and College

Opportunities for in-school and out-of-school youth to complete high school with the education and skills to succeed

Rationale

Far too many young people are not prepared for college, work, and life. By 2010, the largest portion of America's labor force will be comprised of our current teens and young adults.²⁹ Between 2000 and 2015, about 85% of newly created jobs will require education or training beyond high school.³⁰ In addition, if current enrollment patterns continue, by 2020 U.S. employers will need 14 million more workers who have some college education than our current educational institutions are likely to produce.³¹ Nearly all current and future graduates will need two or more years of postsecondary education and training to be economically successful.³²

Are They Really Ready to Work?, a national report on employer dissatisfaction with the readiness of newly graduated individuals about to enter the workforce, found that 42% of employer respondents said that high school graduates were “deficient” in skills necessary for entry level positions. Virtually none of the employers surveyed described high school graduates as “excellent.” In terms of specific skills, high school graduates also fare poorly. In both English writing skills and mathematics, a majority of employers rated high school graduates as “deficient.”³³

Students who enroll in postsecondary education are often ill-prepared for classes and require remedial education classes before they can pursue college level work. The most recent national data suggests that only about one-third of high school seniors are ready for college and that racial disparities in college readiness exist as well.³⁴ High dropout rates (29%) in Providence combined with students not learning the basic skills needed to succeed in college or work while they are in high school and an increased demand for postsecondary education have led to colleges offering and often requiring remedial courses. The cost of remediation can be exorbitant for colleges and increases the economic strain on states to ready their workforce.^{35,36} In 2006, 70% of 11th graders in Providence public schools failed to achieve the reading basic understanding standard and 77% failed to achieve the reading analysis and interpretation standard on the standardized assessment exam.³⁷ It is critically important that children have access to

high quality learning opportunities beginning at birth and continuing through high school. The gap in school achievement begins before a child enters kindergarten and widens over time. While appropriate interventions in the later school years can help to close achievement gaps, prevention through high quality early education is more cost-effective.⁵⁸

Focus group participants were very concerned about youth in Providence. Many participants felt that specifically targeting youth would help break the cycle of poverty. They cited the need for better schools, more career and technical training, high quality early learning opportunities and constructive after-school programming that could engage youth in productive career-related activities.

2-A

Provide Workplace Learning Opportunities to City Youth

Expand access for Providence youth to career exploration and development opportunities in out-of-school programs, particularly those geared toward middle school and high school youth.

According to America’s Promise Alliance, by engaging middle school students in “real world” service learning and career exploration activities, their motivation in school as well as their communities can deepen.³⁹ The City has already shown leadership in creating the Providence After School Alliance (PASA) for middle school students across the City. Career exploration and workplace skills development can be incorporated as an important component of PASA AfterZones. Expanding

access to after-school and summer programs offering career-development activities for high school youth can also be designated as an explicit priority of the youth service provider coalition selected to spearhead the Mayor’s new high school after-school initiative. Incorporating on-the-job learning opportunities developed through partnerships with local businesses is essential for the success of this strategy.

BUILD ON EXISTING PROVIDENCE RESOURCES: PASA

The Providence After School Alliance’s (PASA) mission is to expand and improve after-school opportunities for all the youth of Providence by building a system of “neighborhood campuses” called AfterZones. Since its creation in 2004, the Providence After School Alliance (PASA), an initiative of Mayor David N. Cicilline, has built a network of public and private community partners, after school providers, city departments and neighborhoods to work together to increase and expand quality after school programming, strengthen the capacity of after-school providers, and leverage resources to create better programs for the City’s youth.

PASA works closely with Mayor David N. Cicilline and the City’s school, police and recreation departments to coordinate after school infrastructure and programming and to develop long-term policies that will sustain quality programming. PASA serves more than 2,000 middle school youth, providing them with a variety of arts, dance, theater, leadership and varied sports and recreation opportunities.

Further develop and expand Career and Technical Education (CTE) and career-related coursework in the Providence Public Schools to meaningfully involve every student.

The Providence School Department is currently in the process of expanding Career and Technical Education offerings for students in the City. It will be important to involve parents, students and business leaders in the design and evaluation of Career and Technical Education. Youth who participated in the discussion group articulated the importance of thinking broadly about CTE so that every student can graduate with the skills and knowledge they need to get a job or be successful in college. A new CTE high school will be opened on the site of the present

Hanley Tech Center next year that will offer 8 different programs to approximately 500 students. There will also be a second CTE high school opening after that. Beginning in Fall 2007, every 7th grade student in Providence will take part in career exploration activities through a partnership with Johnson and Wales University (JWU) and other corporate sponsors. The program includes professional development for teachers and a 40-day integrated curriculum culminating in a full-day event on the JWU campus that will allow students to actively try out real jobs.⁴⁰

Increase the number of Providence youth (both in-school and out-of-school) who have access to resources to get advice and assistance with career exploration, internships and jobs. Expand upon efforts in Providence, including the Youth Center at Providence netWORKri, YouthBuild, Year Up and other programs.

- Increase opportunities for career development, basic skills attainment, and work readiness available to youth in Providence through partnerships with community-based program providers, the Providence Public School Department, local higher education institutions, state workforce development and businesses.
- Provide mentoring and support to youth so that they can keep jobs once they are hired.
- Build partnerships to expand access to work-based learning programs that offer

educational remediation and job training, including opportunities for out-of-school youth to connect to career pathways and post-secondary education. For the purposes of this report, out-of-school youth are youth ages 16-24 who are not meaningfully connected with the labor force and who are no longer in school because they have either dropped out, received their GED, or completed high school. Two-thirds of Providence youth who are not currently in an educational program have a high school degree or less.⁴¹

BUILD ON EXISTING PROVIDENCE RESOURCES: RI YOUTH WORKFORCE RESOURCES

In 2007, Workforce Solutions of Providence/Cranston funded 23 youth programs. Seventeen of the programs were funded with dollars from the Governor's Workforce Board. These programs provide explicit career development services, work support services, and job experiences to approximately 1,200 youth in Providence. The programs were selected through a competitive bidding process. A wide diversity of programs were funded, including organizations working with the arts, youth with disabilities, private employers, schools, local housing authorities, faith based organizations and community based organizations.

The Youth Center at Providence netWORKri

The One-Stop employment center of Workforce Solutions of Providence/Cranston and Providence netWORKri contains a Youth Center that expanded in July 2007. At the redesigned Youth Center, youth are provided with services including: career and labor market exploration; resume writing; peer-to-peer mentoring; GED classes; homework help and tutoring; basic computer skills training; job readiness training; leadership skills; life skills; and support groups.

YouthBuild Providence

The YouthBuild program serves at-risk out-of-school youth ages 16-24 who have dropped out of high school through programs that integrate work-based and classroom-based learning opportunities. YouthBuild Providence currently serves 30 local youth, though the program will be expanding. Through a comprehensive, full time, 10 month program, students achieve their high school credential, take professional development coursework, leadership development, computer applications, financial education and life management – with a special emphasis on construction skills training. YouthBuild Providence is the only pre-apprenticeship program certified by the Rhode Island Building Trades Council and each class builds a single family home from the ground up. YouthBuild Providence also gives grants to graduates towards post-secondary education through the AmeriCorps program.

Year Up

Year Up is a one-year, intensive training program that provides participants with a combination of hands-on skill development, college-level coursework, and corporate apprenticeships. The Year Up program targets low-income urban high school graduates and GED recipients, ages 18-24 and serves approximately 50 Providence youth each year. During the first half of the program, participants focus on professional skill mastery, as well as developing effective communication, leadership, and teamwork skills. During the second half of the program, students are placed in apprenticeships with local partner companies.

2-B

Help Providence Youth to Successfully Enroll in and Graduate from College

Provide Providence youth with the necessary information, support structures and academic resources to successfully enroll in and graduate from college. Create a college access partnership among the Providence School Department, local institutions of higher education and community-based organizations focused on college enrollment and retention.

The college access partnership needs to be formally connected with the Providence Public School Department in order to provide all public school students with college transition support services and information on financial aid. The School Department can build the capacity to monitor enrollment and higher education success as part of a system to help teachers and guidance counselors improve how they are preparing and supporting students. There is a successful model for doing this work within the Chicago Public School System (the Department of Postsecondary Education and

Student Development). Providence students who participated in a youth discussion group focusing on the youth strategies in this report felt that lack of support and information during the high school course selection process as well as during the college application and enrollment process was one of the biggest barriers to success faced by Providence students. The students often seek out their guidance counselor for college advice but expressed that there were not enough guidance counselors in the schools.

BUILD ON EXISTING PROVIDENCE RESOURCES:

While there are other organizations that work with youth and assist with college access and educational success, this list focuses on some of the ones targeting Providence youth that have college access or retention as a primary focus.

College access programs include: College Planning Center of RI at the Warwick Mall, College Guide Program at the Swearer Center at Brown University, College Visions, Educational Opportunity Center at CCRI, Educational Talent Search (ETS), Project Open Door at Hope Arts High School with RISD, The College Crusade of Rhode Island, and Upward Bound at RIC.

College retention programs include: Access to Opportunity at CCRI, College Readiness Program at CCRI, Preparatory Enrollment Program (PEP) at RIC, and Talent Development (TD) at URI.

Sustain and expand the work of youth development and youth leadership programs with a track record of helping youth complete high school and enter college.

Youth who participated in the input session were overwhelmingly positive about the support, assistance and hope that they obtain from participation in youth development and youth leadership groups. Some of those

specifically mentioned during the session include AS220, College Visions, Providence District-Wide Student Government, Young Voices, and Youth in Action.

3

Make Work Pay

Jobs with adequate wages and benefits

Access to work support programs

(such as health insurance, child care subsidies, Food Stamps, the Earned Income Tax Credit and the Family Independence Program)

Rationale

To achieve some measure of financial stability, low-wage individuals and families need access to economic opportunities including jobs with adequate wages and benefits, affordable child care and health care, and opportunities to build savings and assets. Low-wage workers do not earn hourly wages that provide enough income to meet basic needs. Reliance on jobs that are part-time or seasonal, child care expenses and lack of access to available public benefit programs can make it difficult for low-wage workers to earn enough to move out of poverty.⁴²

The purchasing power of the minimum wage has decreased over the past two decades and the real value of the minimum wage has not kept pace with the cost of living. The federal minimum wage was recently raised from \$5.15 to \$5.85 per hour, after having stayed at the same rate for 10 years. Thirty states, including Rhode Island, have established a minimum wage higher than the federal level. The Rhode Island minimum wage of \$7.40 is set \$1.55 above the current federal minimum wage.⁴⁵ Despite the higher minimum wage rate, full-time work at a job paying minimum wage in Rhode Island leads to earnings less than the poverty level for nearly all family size calculations and is still not equal to the purchasing power of the minimum wage in 1979.⁴⁴ The minimum wage is unusual among federal policies in that its value is not held constant over time, meaning that the real value of the minimum wage has not kept pace with the cost of living. Higher wages and access to benefits result in low-wage workers staying employed longer, increased productivity and reduced taxpayer costs.⁴⁶

There are several federal, state and city policies, programs and practices that can help individuals and families access tax credits (such as the Earned Income Tax Credit) and enroll in public benefit programs (such as child care subsidies, health insurance, supplemental cash assistance and Food Stamps) that help to provide for basic needs and increase family resources.

Low-wage working families are less likely to receive health insurance through an employer, compared to their higher-income counterparts. Access to health insurance

improves the likelihood of having a regular source of health care.⁴⁶ Child care costs also represent a significant portion of the budget of low-wage families. The quality and stability of the child care setting is critical to a parent's ability to work and to the child's development. On average, families living below the federal poverty level spend 14% of their income each month on child care, compared to 7% for families above the poverty threshold. Research shows a strong link between child care availability and sustained labor force participation by mothers. Access to child care subsidies – which cover all or a portion of the costs for child care while a parent works – enables more low-wage parents to work regularly and benefit from sustained employment.⁴⁷

Welfare reform focused on transitioning welfare recipients to work, yet when Rhode Island welfare recipients enter the workforce they earn low wages, typically from \$9,000 to \$11,000 per year. Income at this level is well below the poverty threshold for a family of three. The Rhode Island Family Independence Program (FIP) provides a supplemental cash payment to parents working at least 30 hours/week whose income is below the poverty threshold.⁴⁸ The federal and state Earned Income Tax Credit also helps close the poverty gap for low-income and moderate-income working families. The federal Earned Income Tax Credit (EITC) is one of the most successful anti-poverty programs in the country; it offers strong incentives to work by rewarding earnings with a refundable tax credit.⁴⁹

Nationally, the combination of work support programs – including health insurance, Food Stamps, and the Earned Income Tax Credit – lifted 27 million Americans above the poverty line, cutting poverty nearly in half and helping low-wage working families have adequate resources to meet their basic needs.⁵⁰ Many low-wage working families do not enroll in the full set of work support programs for which they are eligible because of lack of outreach for the programs and often confusing eligibility guidelines and enrollment processes.

3-A

Increase the Number of Providence Residents with Adequate Wages

Work towards a living wage ordinance that would provide a minimum “living wage” for city employees and employees of private sector contractors providing public services.

A living wage ordinance should be designed and implemented in such a way as to maximize positive effects on the wages of Providence residents and the Providence local economy while addressing the projected costs to the city and taxpayers. Any implemented ordinance should be based on best practices from living wage laws in cities similar in demographics and size to Providence where both individual workers and the city’s local economy have seen a marked positive impact. Living wage laws aim to ensure that city employees and/or private sector workers providing public services through city contracts make enough to keep their families out of poverty. To date there are 122 living wage ordinances in the

nation. Wage levels vary from less than fifty cents above the new federal minimum wage to more than twice the minimum (\$6.25-\$11.75).⁵¹ The following issues should be evaluated when considering the scope and design of a living wage ordinance: basing the minimum living wage on local cost of living; adjusting for inflation; including language regarding health benefits; applicability to businesses receiving subsidies like grants and tax breaks over \$100,000 from the City; and options such as exempting small contracts (under \$10,000) or those primarily funded through grants to ensure that the law encourages the growth and vibrancy of our local economy.

3-B

Increase Access to Work Supports

(such as Health Insurance, Child Care Subsidies, Food Stamps, the Earned Income Tax Credit and the Family Independence Program)

Increase access to the work support programs that help low-wage families meet their basic needs and move toward financial security. Convene a working group to streamline screening and enrollment processes for work-support programs and coordinate outreach efforts.

Explore the potential for replicating the Centers for Working Families model in Providence.

Based on a concept developed by the Annie E. Casey Foundation, Centers for Working Families help low-wage families become more financially secure in three critical areas: increased wages, improved finances, and streamlined access to public benefits programs. The Centers for Working Families model is built around an existing, trusted neighborhood service provider – often but not always a workforce development program – and it expands families’ vision of what is possible and encourages the practice of financial planning and budgeting. Centers for Working Families (CWF) is a new framework for neighborhood service delivery designed to help low-wage families increase their earnings and income, reduce their financial transaction costs, and generate income and assets for themselves and their communities. Each Center for Working Families provides a point of entry to a broad range of employment services, work supports, and financial and asset building services. This comprehensive, community-based model seeks to fill vocational, educational and financial service gaps, and in doing so, help families to earn more, keep more of what they earn, begin to build savings and assets, and move up the economic ladder.⁵²

Assess the potential for implementing an on-line benefit access system that would screen and enroll families in the full range of work support programs for which they are eligible.

Work support programs – such as child care subsidies, health insurance, Food Stamps, the Earned Income Tax Credit and the Family Independence Program – are critical resources for working families and have a proven impact on long-term job retention and asset accumulation. Community-based, on-line benefit access systems can connect low-wage workers to a wide range of work support programs. The most effective on-line benefit access systems allow staff to work one-on-one with clients and provide on-line screening and application submission. The use of a common on-line benefit access system among providers throughout the City could further streamline benefits access for Providence residents. The electronic benefits access systems may be particularly effective if implemented in tandem with Centers for Working Families (if that is a viable program model in Providence).

Create and disseminate outreach materials through the City, employers and community-based agencies in order to increase enrollment in the targeted work support programs.

Outreach materials can be distributed through employers, medical providers, school

personnel, community organizations, events, mailings and other venues. Outreach materials are most effective at reaching audiences with low-literacy levels when they are combined with other communications strategies, such as radio and television.

BUILD ON EXISTING RHODE ISLAND RESOURCES:

Family Resource Counselors (FRCs)

Families can apply for RIte Care at Community Health Centers and Hospitals through the Family Resource Counselor Program. FRCs assist families to complete the application, gather documentation and monitor to assure the outcome of the application. FRCs also advise families on eligibility for other benefits that can help them meet basic needs.

The EITC / VITA Campaign in Providence

Many workers are unaware of the Earned Income Tax Credit (EITC), do not have experience filing taxes, or are unaware of the free tax filing assistance available at Volunteer Income Tax Assistance (VITA) sites. To combat this problem, the United Way of Rhode Island and the Annie E. Casey Foundation have funded the EITC/VITA Campaign in Rhode Island to promote greater awareness of both the state and federal EITC. John Hope Settlement House is playing a lead role in the Providence EITC campaign. The goal of the campaign is to have more tax credits returned to those who are eligible and who are working.

There is also a United Way partnership with DHS to distribute informational flyers about the EITC to more than 30,000 working households statewide that received benefits through the FIP, Food Stamps, RIte Care and Child Care programs. The flyers informed recipients about the EITC and community resources available to help families claim this tax credit.

There are currently 9 Volunteer Income Tax Assistance (VITA) sites in Providence that deliver free tax preparation services throughout the city. In 2006, the Providence EITC/VITA Campaign assisted over 1,600 families and generated over \$2.2 million in total refunds. The campaign relied mainly on the help of volunteers, who provided free tax preparation help. Those efforts saved taxpayers about \$407,000 in fees they might otherwise have had to spend on paid preparers.

4

Reduce the High Cost of Being Poor

Access to basic banking services, including checking/savings accounts and loans, reduced predatory lending and increased financial education

Rationale

Throughout the United States, low-wage workers face high costs for many necessary services and items, including basic financial services. The high prices paid by low-wage workers presents a significant barrier to the asset-building which is necessary for financial stability and movement into the middle class. Low-income workers are often unable to take advantage of basic financial mechanisms like savings and credit that many Americans take for granted. This can leave them vulnerable to predatory financial service providers who charge significantly higher fees and interest rates than traditional financial institutions like banks and credit unions.⁵³

According to the *2003 Making Connections Neighborhood Survey*, about a third of the households in the Providence Making Connections neighborhoods have used a check cashing facility not in a bank.⁵⁴ Nationally, low-wage workers who rely on check cashers end up spending two to three percent of their income just to get their pay.⁵⁵ Predatory financial institutions are more likely to be located in low-income areas of the city (defined as census tracts with a median annual income below \$35,000). In 2005, four of the five documented check cashers in Providence were located in low-income areas.⁵⁶

Low-wage working residents in Providence lack access to mainstream financial institutions that commonly provide savings and asset-building mechanisms. Residents who participated in focus groups about poverty in Providence said the lack of appropriate product lines and customer service norms offered at banks present a significant barrier to use. Residents particularly noted that banks charge high interest rates and overdraft fees and so-called “free” accounts require certain minimum balances they cannot maintain. According to the *2003 Making Connections Neighborhood Survey*, only 60% of households in the four Providence Making Connections neighborhoods (Upper South Providence, Lower South Providence, Elmwood and the West End) had a checking account, and only 56% had a savings account.⁵⁷

Mainstream financial service providers can develop non-predatory refund-anticipatory loans to meet the financial needs of low-income families and thereby provide an alternative to the existing high-cost and predatory options. Nationally, tax preparers and lenders take over \$1.5 billion in fees annually from earned income tax credits paid to working families.⁵⁸ In Providence, low-income tax filers are slightly more likely than other filers to use professional tax preparation services. Low-income tax filers, however, are twice as likely as higher income households to buy refund anticipation loans to get their tax refund about one or two weeks early.⁵⁹ These tax refund loans are accompanied by interest rates between 40% to more than 700%.⁶⁰ In 2003, 73% of tax filers in lower-income zip codes in Providence paid for tax preparation services, and about 23% of these tax filers bought refund anticipation loans.⁶¹

Low-wage working residents often have few available options, if any, when it comes to financial decision-making. The creation of useful financial products tailored to the needs of low-wage working residents will allow those who participate in financial education to make actual choices regarding financial services.

4-A

Create Affordable Financial Services for Low-Wage Residents

Develop a partnership between the City and the financial services sector that brings together banks and credit unions in order to create and implement a strategy for providing more financial services to low-wage working customers in Providence.

Low-wage customers often keep low levels of funds in their accounts and need free or very low-cost savings and checking accounts. Financial service providers can also offer other services such as check cashing, direct deposit, small loans, and money wiring at prices significantly below what predatory financial institutions charge. Employers can offer payroll options to low-wage employees that reduce the transaction and administrative costs to both employers and employees, including using direct deposit, payroll debit cards, and

declining balance cards. There are models for this work, such as *Bank on San Francisco*, a public-private partnership that focuses on developing appropriate market products for low-wage consumers and then connecting low-wage, unbanked consumers to those products. *Bank on San Francisco* is based on the principle that alerting business leaders to the market opportunity in lower income neighborhoods, and then helping businesses connect to those opportunities will help families get connected to the mainstream economy.⁶²

4-B

Reduce Predatory Lending and Other High Cost Practices

Continue to monitor and address the impact of high foreclosure rates on the City's neighborhoods and residents.

Residents who purchase homes with high cost mortgages are more likely to face foreclosure than homebuyers who receive prime and low-cost loans. The Center for Responsible Lending estimated that the 2006 Rhode Island predicted rate of foreclosures for homes bought with sub-prime mortgages was 19.5 percent (similar to the national rate of 19.4 percent).⁶⁵ High cost mortgages are often

associated with high fees, high interest rates, and severe penalties for refinancing or non-payment. According to data from the Brookings Institution, 29% of the mortgages originated in 2005 to Providence borrowers with annual incomes below \$30,000 were high cost, as were 48% of those originated to Providence borrowers with annual incomes between \$30,000 and \$59,000.⁶⁴

Work with local businesses to increase access to lower-cost alternatives for Providence residents so that they do not have to rely on rent-to-own stores for their furniture, appliance and electronics purchases.

Residents who participated in the focus groups were concerned with the predatory loan practices of rent-to-own furniture, appliance, and electronic stores. Due to excessive interest rates, rent-to-own customers pay two to three times more than those who can afford to buy the items outright.⁶⁵ At one rent-to-own store in Providence, a standard couch costs \$20 a

week with a two-year agreement. The couch ends up costing \$2,080 over the two years, compared to \$400 to \$800 for an equivalent couch at a traditional furniture retail store.⁶⁶ All six of the documented rent-to-own stores in Providence are located in census tracts with a median income below \$35,000.⁶⁷

BUILD ON EXISTING RESOURCES:

Cardi's Furniture has recently taken steps to provide financing options for low-wage workers to purchase furniture at their stores. This experience has provided insights into how to successfully connect businesses with non-traditional customers in ways that meet the needs of business while providing low-income families with economically feasible, non-predatory financing options.

The City should include legislation in its state legislative package that will reduce the negative impact of predatory financial services through steps such as giving municipalities authority over licensing or creating state laws banning or limiting predatory lending practices.

Potential strategies include limiting the number of licenses for payday lenders and check cashers, regulating the interest charged by financial service providers, regulating fees charged for remittances, regulating loan repayment timelines, and banning or limiting other predatory lending practices. Predatory lending services include check-cashers, rent-to-own stores, payday loans, and refund anticipatory loans, among others. Examples of regulations from around the country include:

New York rent-to-own businesses cannot charge more than 50% of an item's value in interest, Oregon capped lending interest rates, and Georgia capped the annual percentage rate for short-term loans at 16%. Alternatively, San Francisco, CA issued a moratorium on licensing for new check cashers and payday lenders. Oregon also took steps to regulate other aspects of predatory lending, including mandating the length of time which borrowers have to repay loans.^{68,69}

The High Cost of Food

The high cost of food also presents a burden for poor urban families. National data show that low-income consumers are more likely than higher-income consumers to shop at small grocery stores rather than supermarkets, and therefore they are more likely to buy their basic food items at higher prices as well. There were five large grocery stores in lower-income neighborhoods in Providence last year and 31 of the 34 documented small grocery stores in the city were located in neighborhoods with median incomes below \$35,000. Two of the five supermarkets recently closed, which has further reduced the access of low-income residents to lower-priced food items. Small grocery stores are an essential element of urban economies, providing jobs and income to local business owners and residents and increasing access to ethnically diverse food options. One strategy that would reduce prices in small grocery stores so that local businesses can be successful while reducing the prices local consumers pay for food is the use of purchasing cooperatives to increase purchasing by the stores that could result in decreased prices at the stores.

4-C

Increase Financial Education and Financial Counseling

Increase access to home ownership counseling, one-on-one financial counseling, and higher-level financial planning classes for low-income adults, youth and families in order to help people avoid unnecessary high cost mortgages and predatory lending practices, make sound investment decisions, and plan for the future.

Research has shown that one-on-one personal financial counseling meetings in place or in addition to large “classroom style” financial education efforts can be more effective in helping improve financial decision-making in diverse under-resourced communities.⁷⁰ Many residents who participated in focus groups about poverty in Providence do not understand why financial education is important. There were mixed opinions about whether financial education classes would be helpful.

Some participants felt that if people taught the classes in multiple languages, they would be useful. Others felt that such classes would only help a small number of people. It was clear, however, that residents need more intensive help dealing with foreclosures, credit repair, consumer choices, debt management, and identity theft. In addition, there is a need for higher-level financial education classes that address investment strategies and long-term financial planning.

Embed effective and culturally/linguistically appropriate financial education and literacy training for adults in Providence in adult basic education and ESL classes in cooperation with banking sector partners offering financial services tailored to the needs of low-wage families.

Include information on the Earned Income Tax Credit and other work support programs. Nationally and in Rhode Island, low levels of financial literacy and lack of effective financial

education lead consumers to make uninformed decisions that are very costly in both the short and long term.

Provide a variety of opportunities to teach young people financial skills. Include financial skill training into the regular school curriculum, as part of college financial planning and within after-school programs.

To address the problem of inadequate youth financial education, the Rhode Island General Assembly passed a bill in June 2007 to establish a joint commission to study and report on the status of youth financial education in Rhode Island middle and high schools.⁷¹ Currently, Providence does not require middle or high school students to participate in financial education classes but youth participating in an input session noted

that this information is sometimes included as part of other classes. In June 2007, the National Council on Economic Education (NCEE) reported that Rhode Island is among the 10 states not currently requiring that financial education courses be included in its educational standards or guidelines. In addition, Rhode Island is the only state in the country that does not include Economics in its educational standards.⁷²

5

Prevent Poverty in Future Generations

Provide access to quality early education, teen pregnancy prevention, and supports for teen parents

Rationale

Investing in antipoverty measures targeted directly at children is vital to breaking the cycle of poverty in the long-term. Social policy often seeks to “play catch-up” and address past inequities long after the effects of poverty have had lifelong negative consequences for children. Low-income children enter kindergarten less well-prepared for school than their more affluent peers. One study found that three-year-olds in low-income families possess only half the vocabulary of more affluent children.⁷³ High-quality early childhood education programs create positive lifelong effects on future educational attainment and reduce criminal activity. Studies show that low-income children who attend pre-kindergarten programs have improved vocabulary, spoken language, social skills, behavior and early math skills.⁷⁴

Current research in cognitive science strongly suggests that because of the way a child’s brain develops, early education initiatives can have a profound impact on a child’s long-term success in life. Early childhood educational opportunities are most effective when they are integrated with existing systems of early childhood care. According to the Center for American Progress report *From Poverty to Prosperity*, “The need for child care and the need for early education present a single challenge, not two separate ones. Public school may begin at age four, five, or six, but education begins at birth... Moreover, it is essential to also focus on the needs of families with infants and toddlers, for whom the cost of care is greatest, quality is most uncertain, and the opportunities to make a difference are large.”⁷⁵

Children of teen parents are a particularly vulnerable population. Teen pregnancy is a major driver of intergenerational poverty. The daughters of teen mothers are more likely than girls born to adult mothers to become teen mothers themselves.⁷⁶ Due to the high economic and social costs of teen childbearing, continuing to reduce the number of births to teens remains a critical goal. Teen pregnancy and parenting threatens the development of teen parents as well as their children. Nationally only one-third of teen mothers go on to receive a high school diploma. Teen parents are less likely to have the

financial resources, social supports and parenting skills needed for healthy child development. Children born to teens are more likely to suffer poor health, experience learning and behavior problems, live in poverty, go to prison, or become teen parents themselves.^{77,78}

Young teen girls (ages 15-17) in Providence are becoming mothers at a much higher rate than in the state as a whole. The Providence birth rate for younger teen girls ages 15-17 (48.1 per 1,000 teen girls ages 15-17) is more than twice the comparable Rhode Island rate (19.5 per 1,000 teen girls ages 15-17). The Providence teen birth rate among older teen girls ages 18-19 in Providence is 48.7 per 1,000 teen girls ages 18-19, similar to the overall Rhode Island birth rate for older teens (44.0). Providence's overall birth statistics also illustrate that Providence has a much higher concentration of teen births than Rhode Island as a whole. In Providence, 15% of all births are to teen mothers while just 9% of all births in Rhode Island are to teens.⁷⁹

5-A

Provide Universal Access to High-Quality Early Childhood Programs

Restore access to child care subsidies and quality care by restoring the eligibility thresholds for the child care subsidy program and by adjusting the provider reimbursement to the most recent market rate survey.

Specifically, the Task Force recommends restoring income-eligibility back to the previous level of 225% of the federal poverty guidelines or higher in order to ensure that families have access to quality child care. Child care subsidies enable low-wage working families to enroll children in high quality early education programs. Without access to child care subsi-

dies many children will start school without the social, emotional and cognitive skills they need to be successful in school. Child care subsidies increase the likelihood that low-wage working parents can maintain stable employment and that their children will be enrolled in programs that support child development.

Actively champion the creation of universal pre-kindergarten in Providence.

A universal pre-kindergarten system would increase access to high quality early childhood programs for low-income children in Providence by building upon existing early childhood education resources. A state pre-kindergarten initiative with the end goal of universal access to pre-kindergarten for 3- and 4-year-olds could deliberately phase in services beginning in the lowest-income neighborhoods and involve the existing Head Start and child care systems as well as the

public schools. Pre-kindergarten and child care settings need to be responsive to the culture and language of the children and families in the community. Participation in the *Pre-Kindergarten Exploratory Group* recently convened by the Rhode Island Department of Elementary and Secondary Education and Rhode Island KIDS COUNT will provide a forum for the City to actively support the creation of universal pre-kindergarten in Providence.

Improve the quality of early childhood education options for Providence families. Build on the work of Ready to Learn Providence, BrightStars (the new RI five star quality rating system for child care and early learning programs), CHILDSPAN, and other state and local quality improvement initiatives.

BUILD ON AN EXISTING PROVIDENCE RESOURCE:

Ready to Learn Providence (R2LP), a program of the Providence Plan, is a broad-based community initiative with the vision that all children in Providence will enter school healthy and ready to learn. R2LP offers a wide array of early education services including early literacy programs and extensive provider training. The program focuses on supporting parents and child care providers (center-based and family child care) in their roles as teachers and nurturers of young children. The program has extensive capability in working with Spanish-speaking families and early care providers. R2LP recently reported that since 2003 the number of incoming kindergartners meeting the fall benchmark for early literacy has increased by 13 percentage points.

5-B

Prevent Teen Pregnancy and Provide Intensive Support Services to Parenting Teens

Explore possible models for a teen pregnancy prevention program designed to meet the needs of teens and their families in the under-resourced, ethnically diverse neighborhoods of Providence.

Identify a model for teen pregnancy prevention that meets criteria shown to be effective including increased access to multi-strategy programs that meet the developmental needs of teens, opportunities to build career and leadership skills, accurate information about sex and sexuality, and increased access

to reproductive health care services. Review the literature and program model for *Plain Talk*, developed by the Annie E. Casey Foundation and now implemented in 19 communities with strong positive evaluation results.

Identify resources and partners to replicate the Nurse Family Partnership model, an evidence-based intensive support service for teen parents and their children that has been implemented effectively in other states.

The most effective models provide services beginning in pregnancy and through at least the first two years of the child's life. The Nurse-Family Partnership is an intensive, long-term program for low-income pregnant and parenting first-time mothers. This program helps to improve pregnancy outcomes, child health and development, and family economic self-sufficiency. It has been shown to improve prenatal health, reduce the incidence of child abuse and neglect, reduce subsequent pregnancies, increase intervals between births, increase maternal employment, and improve

school readiness. The program also produces long-term benefits to children including fewer behavior problems and less delinquency in adolescence. Components include parenting support, mentoring and education programs that can help teen parents to understand the appropriate developmental stages of their children, can offer advice and strategies for coping with stressful situations, and can help teen parents to develop and achieve goals for their future. These programs can also help to reduce repeat births.⁸⁰

Create and strengthen linkages between services for teen parents and the strategies outlined in the section of this report entitled "Connect Youth to Jobs and College" on pages 24-30.

State and Federal Policies that Support Opportunity

While there is much that the City of Providence can do to reduce poverty and increase work and opportunity for City residents, the City does not exist independently of the state and federal context. In particular, policies made on the state and federal levels have a significant impact on the lives of Providence residents. Because of this, the Task Force has developed a set of state and federal policy recommendations that will support and reinforce the efforts made to create pathways to opportunity for low-wage workers in Providence.

Federal and state policies can help individuals and families to boost earnings, provide for basic needs and increase family resources, as well as preventing other harmful practices that can hurt families' abilities to move out of poverty. Low wages, reliance on jobs that are part-time or seasonal, child care expenses and lack of access to available public benefit programs can make it difficult for low-wage workers to earn enough to move out of poverty.

Rhode Island Resource:

The Family Income and Asset Building Commission was established by the General Assembly during the 2007 session. This commission is charged with examining and making recommendations on state policy issues affecting low-income families.

State Policy Recommendations: Work Supports for Low-Wage Workers

Increase access to child care subsidies by restoring the eligibility thresholds for the program, increasing the upper age limit to age 15, restoring provider reimbursement rates for after-school care and by adjusting the provider reimbursement to the most recent child care market rate survey. In particular, the Task Force recommends restoring income-eligibility back to the previous level of 225% of the federal poverty guidelines or higher and restoring eligibility for children up through age 15 in order to effectively provide services for middle school students. Increasing the rates paid to providers to the 75% percentile of the most recent market rate survey can help to ensure that families have access to a broad range of programs and that providers have sufficient resources to deliver high quality programs. To stabilize the supply of quality after-school care it is critical to restore the reimbursement rates for after-school care. Additionally, Rhode Island should consider developing financial supports and incentives to help providers meet higher quality standards. Child care is a critical support for families and the Rhode

Island economy as they support parents' ability to find and maintain work. In Rhode Island, the average annual cost for full-time child care for a preschooler in a center was \$8,736 in 2006.⁸¹ Child care subsidies provide partial or full payment for child care based on a sliding fee scale adjusted for family income. Child care subsidies increase the likelihood that low-wage working parents can find and maintain employment and help to ensure that children of all ages have access to high-quality care while their parents work.

Maintain Rhode Island's leadership in ensuring that children have health insurance. Retain current RItE Care eligibility standards for children, parents and pregnant women and expand access so that all uninsured children have coverage. Work with business leaders and policy makers to identify options for reducing the number of Rhode Islanders without health insurance coverage. Health insurance affects a person's access to health care and health outcomes. The uninsured are more likely to report not fully recovering from injuries or illness and report worse health status than the insured with similar conditions. Children are more likely to use health care when their parents are insured and have access to health care. Health insurance premium growth has far outpaced growth in workers earnings, which means that workers have to spend more of their income each year on health care to maintain current coverage levels. Premiums for health insurance in Rhode Island are among the highest in the U.S., with an average monthly cost of \$398 for individual coverage (compared with \$335 nationally) and \$1,033 for family coverage (compared with \$907 nationally). Lack of affordable health insurance can lead to high out-of-pocket costs and/or burdensome medical debt. Lack of health insurance is concentrated among working poor people and moderate-income working individuals and families.⁸²

Increase supplemental cash assistance through the Family Independence Program (FIP) for very poor working families. A parent with 2 children working at minimum wage earns approximately \$2,000 a year less than the

federal poverty level.⁸³ Providing a supplemental payment through the FIP cash assistance program for working families is an incentive to work and increases the family's income. A cash-based work incentive also helps the state meet federal participation rate requirements and avoid fiscal penalties.

Increase the percentage of refundable state Earned Income Tax Credit (EITC) from the current 3.75% (a maximum refund of \$157.50) to 5% of the federal EITC refund. In 2005, there were 18,191 Providence working individuals who received the federal EITC for tax year 2004, totaling \$35.7 million.⁸⁴ The EITC supports the incomes of working families and can help low-income families to make investments that over the long term will build assets and reduce their dependence on government benefits. Currently, Rhode Island offers a state EITC equal to 25% of the federal EITC, with 3.75% being refundable. Other states that offer a refundable EITC have implemented a rate of at least 5% of the federal EITC. This would allow low-income Rhode Islanders to receive a refund of up to \$210 each year.⁸⁵ In addition, state dollars spent on refundable EITCs can be used toward the required state share of spending for the Family Independence Program (FIP), helping Rhode Island to meet its federal spending requirement.

Index the Rhode Island minimum wage to inflation to maintain the intended value for helping low-wage workers. The purchasing power of the minimum wage has decreased over the past two decades and the real value of the minimum wage has not kept pace with the cost of living. Higher wages and access to benefits result in low-wage workers staying employed longer, increased productivity and reduced taxpayer costs. The Rhode Island minimum wage of \$7.40 is set \$1.55 above the federal minimum wage of \$5.85.⁸⁶

Change state unemployment insurance benefit regulations to make them more available to low-wage workers who hold part-time or temporary jobs. Rhode Island's current eligibility rules do not recognize part-time and seasonal workers

total hours as sufficient to qualify for unemployment benefits. Historically, workplace policies and unemployment insurance have been geared toward “regular” full-time employment. These policies mean that part-time workers have little or no access to paid benefits and unemployment insurance. Women are disproportionately affected by lack of access to unemployment insurance because they are more likely to have part-time work due to child caring responsibilities. In addition, part-time, temporary and seasonal work is often times the most practical way for those with little to no job history to build employment experience, accumulate earnings and address family needs. Short-term, entry level jobs are often the most vulnerable to interruption and termination. In September 2007, 42% of Rhode Island’s unemployed workers were eligible to collect Unemployment Insurance benefits, leaving 58% of unemployed workers without assistance.⁸⁷ In the Providence area in August 2007, 5.3% of the labor force was unemployed (the definition used by the Department of Labor excludes unemployed workers who want work but become discouraged and are no longer actively seeking jobs and counts part-time workers who would like to work full-time job as employed).⁸⁸

State Policy Recommendations: Access to Workforce Training and Education

Improve financial aid access for full and part-time students enrolled in training programs, higher education, or technical colleges to enable low-income youth and adults a better chance at increasing their income and achieving financial security through post-secondary education. Providing comprehensive supports for low-income students will increase their likelihood of enrolling in and completing college or other post-secondary training.

Support the use of federal Food Stamp Employment Training (FSET) funds for implementing workforce development and career pathways programs for low-income individuals receiving food stamp benefits. FSET provides federal matching funds for the majority of non-federal workforce development dollars spent on any food stamp recipient.

Support the implementation of an equitable and adequate education funding formula that promotes accountability and that reflects the higher cost of educating low-income students.

Assure that Family Independence Program (FIP) policies encourage low-skilled parents to obtain the education or training they need to secure stable and good-paying employment over time. Policies should allow parents with very limited English and/or literacy to concentrate on acquiring these basic skills, provide more opportunities for parents with higher skills to combine education and training with work and allow and encourage parents to complete 2-year post-secondary education programs.

Federal Policy Recommendations that Support Opportunity

Increase federal funding and access to work support programs, such as the State Children's Health Insurance Program (SCHIP) and Medicaid (which together make up the federal funding base for RItE Care), the Food Stamp Program, Child Support Services, Temporary Assistance to Needy Families (TANF), Head Start/Early Head Start, the Child Care and Development Block Grant, and the federal Earned Income Tax Credit (EITC).

Increase federal support for higher education financial aid assistance and expand access to include part-time students who may be supporting families while in school.

Increase federal funding for workforce development through the Workforce Investment Act (WIA) and increase the flexibility of WIA to enable local workforce boards to reach hard-to-serve populations. In addition to increased funding and flexibility, the Annie E. Casey Foundation report *Strengthening Workforce Policy: Applying the Lessons of the Jobs Initiative to Five Key Challenges* recommends that WIA be improved through efforts to better incorporate cultural competencies into workforce development plans, increase the availability of workplace skills and job-readiness training, increase access to adult basic education and English as a second language services, use effective practices within GED and remedial education classes, and prioritize and fund career coaching, case management and supportive services for disadvantaged populations.⁸⁹

Next Steps

Mayor Cicilline has asked that the Poverty, Work and Opportunity Task Force continue to act in an advisory capacity to the Mayor's Office during the implementation process and meet periodically to consider progress updates, provide input and give feedback. The Poverty, Work and Opportunity Task Force will reconvene in January 2008.

In addition, the Mayor has started to work with leaders from the business, community and philanthropic sectors to move forward on a number of key recommendations in this report.

While not formally charged with creating an implementation process for this work, members of the Providence Poverty, Work and Opportunity Task Force believe that the following guidelines will help to ensure the success of this effort.

The Task Force recommends that the City implement the recommendations in this report through a process that will:

Maintain the transparency and integrity of this work through periodic and/or annual progress reports.

Set appropriate baselines and targets for measuring success in implementing the recommendations in this report. Special attention should be made to tracking the

success of these efforts in increasing opportunity for the people in Providence who are the most likely to live in poverty, including children and youth, women and communities of color.

Formalize partnerships and leverage resources among City departments, business leaders, philanthropy, community agencies, residents and youth to accomplish this agenda. To move this work forward, it will be critical to build upon existing efforts and resources within the City. When necessary, it may be strategic to recruit leadership and content experts to further refine and implement the action steps that will be needed to accomplish key recommendations.

Organize formal opportunities for Providence residents and youth to be involved in the implementation process.

The Mayor's Office, in conjunction with the Task Force in its advisory capacity, will coordinate the overall strategy implementation and linkages with related efforts.

Several Appendices are included in this report to highlight ongoing work in three critical areas related to poverty: Public Education, Affordable Housing and Prisoner Re-Entry. In order to avoid duplication of effort and yet recognize the relevance of these areas to creating opportunity for Providence residents, Task Force members agreed that these three issues would not be addressed in depth in this report. These issues (reforming the public education system, increasing access to affordable housing, and improving prisoner re-entry supports) are being actively addressed in other forums.

A

Appendix A: Public Education in Providence

Realizing the Dream: Urban Schools for the 21st Century is the Providence Public School Department's strategic plan for accelerating student achievement. The plan establishes four district priorities: effective academic programs, cost effectiveness, safe schools and increasing public confidence. The plan also specifies a set of guiding beliefs, a new college-ready mission, and indicators of success. Lastly, it includes clear strategies to guide improvement efforts in these priority areas such as adopting the practices of effective schools, extending learning time, ensuring high quality teachers in every classroom, and evaluating and restructuring certain programs, schools and services.

Improvements in the Providence public schools will help to support student achievement for children of all income levels, help to retain the middle class in the City and improve the lives and opportunities of all residents. Unfortunately, the children who start life in the most difficult situations are often those who have the least access to a high quality public education and the comprehensive support services that would enable them to succeed. Effective school reform in Providence will entail significant

policy changes, innovative interventions, community engagement in the reform process, and the mobilization of public will.

According to economist Richard Rothstein, author of *Class and Schools*, "All told, adding the price of health, early childhood, after-school, and summer programs, [the] down payment on closing the achievement gap would probably increase the annual cost of education, for children who attend schools where at least 40% of the enrolled children have low incomes, by about \$12,500 per pupil, over and above the \$8,000 already being spent."⁹⁰

Ultimately, a high-quality education from pre-school through college is the most effective route out of poverty and driver of opportunity for poor and low-income children. The City of Providence must redouble its efforts to develop and institute reforms that increase high school graduation rates and ensure that students graduate with the reading, writing, math, science and problem-solving skills and knowledge that will allow them to succeed in today's economy. It is critical to broaden the base of stakeholders working with the City to improve the education and skills of all students, with increased involvement of parents, youth, community leaders, businesses leaders, educators and other professionals.

Key strategies to improve student outcomes include:

- Immediate and intensive interventions for students who are falling behind in elementary school, middle school and high school.
- Improve teaching and curricula to make school more relevant and engaging and enhance the connection between school and work.
- Create alternative school opportunities for students who have difficulty in traditional educational environments.
- Promote the early college and dual enrollment models in Providence public schools.

Task Force members, community residents, youth and business leaders all reinforced the idea that there needs to be concerted action to

improve the quality of education in Providence. It is widely accepted that education is the single most effective way for people to improve their life situations and move out of poverty. Many parents and students who participated in focus groups conducted by the Task Force recognized that the public school system in Providence is in need of intensive reform. While reform is underway, it was often difficult to prevent the discussions from being monopolized by comments regarding education reform. In particular, Providence residents pointed out the importance of engaging students, working with parents, connecting with after-school programs, improving teacher quality, valuing cultural diversity, holding students to higher standards, and reducing school violence through partnerships with the police department and gang interventions.

B

Appendix B: Affordable Housing in Providence

HousingWorks RI estimates that the median price of a single-family home in Providence is \$212,475, and an annual household income of \$68,656 is required to afford such a house. The average monthly rent for a two-bedroom apartment in Providence is \$1,115, and an annual household income of \$44,600 is required to afford the apartment. Yet, the average annual wage for private-sector jobs in Providence is \$42,253. A renter in Providence with a household income of \$30,000 would spend nearly 45 percent of his or her household income on housing.⁹¹

According to the *2003 Making Connections Neighborhood Survey*, about 27% of the

households in the four Providence Making Connections neighborhoods had experienced a time when they did not have enough money to pay for their mortgage, rent, or utilities.⁹²

The Rhode Island Housing Act of 2004 requires a State Strategic Plan to meet Rhode Island's housing needs and reinforces the requirement for cities and towns to achieve a ten percent threshold of subsidized low and moderate-income housing units. Providence has exceeded the ten percent threshold, offering 9,797 units that qualify as affordable to low and moderate-income households. Only five of the 39 cities and towns in Rhode Island have met or exceeded the ten percent threshold.⁹³

Providence Resources

The Providence Department of Planning and Development (DPD) coordinates a number of programs that address the need for affordable housing in Providence, particularly through homeowner and homebuyer loans for Providence residents. The Housing Division also oversees programs providing supportive services that supplement housing assistance received by Providence residents. Many residents offered comments on the *Providence Comprehensive Plan* regarding improving affordable housing access in Providence. Details of their suggestions are available through the Providence Department of Planning and Development.

The Providence Consumer Loan Programs, including First Time Buyer Down Payment/Closing, Employee Advantage (for households up to 120% of local median income), Housing Repair, Elderly Deferred, and Emergency Repair Loans, are available to households under 80% of local median income and are often paired together. All of the above loans are available citywide.

Providence Resources (continued)

The Providence Community Development Corporations (CDCs) develop affordable rental and home ownership opportunities for families and individuals under 80% of median income through a number of loan programs. They are also supported by the City with CDBG and HOME funds for administrative and staff support.

In partnership with the CDCs, 207 housing units were created in the year ending June 30, 2006. This was an increase of 137 units from the previous year. The 207 units created were located in Elmwood, Mt. Hope, Olneyville, the Southside, Smith Hill and the West End. Twenty-four additional units were rehabilitated for residents of 80 – 120% of median income primarily on National Register Historic Districts. In the coming year another 150 units will be ready for occupancy, primarily on the Southside and West End and Olneyville.⁹⁴

Statewide Resources

HousingWorks RI is a coalition and a campaign to end the state's severe shortage of quality affordable housing through utilization of the talents, experience, information, influence, networks and energies of more than 100 member organizations, institutions, corporations, agencies and advocates. The goal of the coalition is to ensure that a decent home in a good neighborhood is within reach of all Rhode Islanders, regardless of income. [www.housingworksri.org]

The Rhode Island Local Initiative Support Corporation (LISC) works with communities to improve the quality of civic and family life in RI by offering creative and financial resources for community-based organizations that transform distressed neighborhoods into vibrant and healthy centers of life, learning, and commerce. LISC believes that Community Development Corporations (CDCs) are uniquely able to address local housing and neighborhood revitalization needs, and therefore supports CDCs with training, technical assistance, funds, and strategic guidance. [www.lisc.org/rhode_island]

Rhode Island Housing administers the federally subsidized first-time homebuyer loan program in Rhode Island, and also provides other homebuyer and homeowner services and educational opportunities for low-wage residents. [www.rihousing.com]

C

Appendix C: Prisoner Reentry Initiative

The City of Providence is currently engaged in developing a Prisoner Reentry Initiative. With funding from the Casey Foundation, the Rhode Island Foundation and the JEHT Foundation, the City is engaging a broad array of stakeholders to help meet the goals of the Initiative. The Providence Reentry Initiative will provide the necessary coordination of agencies, departments, and community-based organizations that provide support and services to formerly incarcerated offenders.

The initiative's primary goals and objectives are the following:

- Create a coordinated and comprehensive approach to delivering aftercare services to formerly incarcerated offenders so they become productive members in the Providence community.
- Enhance public safety by partnering with community stakeholders so they play an active role in reducing recidivism.
- Ensure that timely and appropriate services are delivered to reentering individuals.
- Provide periodic follow-up to ensure successful reintegration.

The Reentry Initiative will be led by a Steering Committee co-chaired by Providence Police Chief, Colonel Dean Esserman and Ms. Robyn Frye, Site Director of Making Connections Providence. The Initiative's Steering Committee will be supported by District Level Working Groups composed of organizations representing: assessment, placement, treatment, programs, housing, employment, education, training, community supervision, juvenile/youth, victim services, and public outreach. The District Level Working

Groups will work hand-in-glove with a Discharge Planner from the Department of Corrections. The Discharge Planner, along with members of the Working Groups, will meet with the community/neighborhood to which an ex-offender is returning to discuss the concerns and needs of both the community/neighborhood and the returnee. These meetings will be attended by the person's mentor, family members, community stakeholders, probation, employment and training liaison, and other key players to the successful reentry of the returnee. The person's discharge plan will also be discussed and ways to ensure adherence to the plan will be developed, agreed upon, and periodically monitored.

The Steering Committee will establish the priorities which will guide the various District Level Working Groups and will play an integral role in addressing policy level and inter-agency challenges that surface at the district working level. It will also ensure coordination and strategic alignment of the agencies, departments, and community-based organizations providing support and services to formerly incarcerated offenders returning to Providence. Periodic monitoring will assure open lines of communications between the Discharge Planner, the Working Groups, the community/neighborhood, and the individual returning to the community. The process will ensure that all progress, potential problems, and broader issues are communicated in a timely fashion to the Steering Committee members. Additionally, a process will be developed to ensure open and timely communications, i.e., share best practices and troubleshoot common issues among the various District Level Working Groups.

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