

ASSEMBLY MEMBER ASH KALRA

SERVING WHOLE FAMILY NEEDS IN AD 25

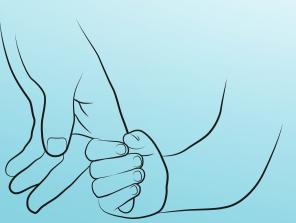


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Strengthening and Supporting Whole Families

Department of Social Services

- Child Care
- CalWORKs
- CalFresh
- Child & Adult Care Food Program (CACFP)
- Immigration
- Housing
- Foster Care
- Child Welfare



California Department of Education

- California State Pre-School
- Transitional Kindergarten
- Universal Pre-Kindergarten
- Migrant Education
- Head Start

Department of Health and Human Services

- Supplemental Nutrition Assistance Program (SNAP)
- Home Visiting
- Mental Health & Substance Abuse Services
- Emergency Preparedness
- Medi-Cal
- Trauma Screenings & Trauma Informed Care

California Managed Risk Medical Insurance Board

California Healthy Families Program



Multifaceted Needs of Families

For families struggling with multiple poverty related stressors, a coordinated multi-prong approach is needed to lift families to stability, self-sufficiency & to break the cycle of poverty.



Safety Net Programs, No Wrong Door & Guaranteed Income Cash Payments

Public Safety Net Programs

"Critical lifelines for millions of Californians struggling to make ends meet.

Safety net programs that help people meet their needs for health care, food, housing, child care, and other basic needs provide support to more than 1 in 3 Californians every year, and research shows that California's poverty rate (under the California Poverty Measure) would be more than one and a half times as high without these important public supports."

California Budget & Policy Center

No Wrong Door

It is meant to mean a family & parent-centered system wherein county and community-based partners link together collaboratively in support of strengthening families and breaking the hold of poverty.

Guaranteed Income Cash Payments

Most California individuals and families with low incomes who would especially benefit from Guaranteed Income payments are also eligible for other types of public supports including:

- Food assistance, such as CalFresh or WIC
- Health insurance, such as Medi-Cal
- Other cash supports, such as CalWORKs or SSI/SSP
- Housing subsidies, such as Housing Choice Vouchers or LIHTC housing
- Student financial aid, such as Pell Grants and Cal Grants
- Refundable tax credits, such as federal EITC and Child Tax Credit, and state CalEITC and Young Child Tax Credit

Ending Child Poverty in California

The actions taken during the COVID-19 pandemic proved unequivocally that poverty is a policy choice. Government is effective when it invests in programs proven to fight poverty and drive shared prosperity.

Thanks to state and federal action, our safety net programs collectively cut poverty statewide by a remarkable 10.3% last year. These programs lifted an astonishing 3.9 million Californians out of poverty and narrowed long-standing racial disparities. When looking at children, the power of the safety net doubled, reducing child poverty by nearly one-fifth.



California should be proud that Governor Newsom declared ending child poverty as the north star of his administration, and for the leadership in both houses of the Legislature prioritizing that goal.² Since the 2018 Lifting Children and Families Out of Poverty Task Force report,³ policy action has been taken on 38 of the original 43 recommendations, more than \$14 billion ongoing invested to date,⁴ not including major policy victories like establishing HOPE Accounts.⁵

The reality, unfortunately, is that continued action is needed. A majority of low-income California families—disproportionately Black, Latinx, and other Californians of color—struggle to meet their basic needs.⁶ A sobering 1 in 3 of all California adults reported cutting back on food, with nearly as many avoiding health care.⁷

This underscores the urgent need for ongoing state leadership to protect our progress and advance the future free from poverty we know is possible. The good news is, in partnership with more than 170 partners, we have a plan to end child and family poverty for good.8 Let's end it, together!

^{1 &}quot;Poverty in California." Public Policy Institute of California, 26 Oct. 2022, www.ppic.org/publication/poverty-in-california.

² DeRuy, Emily. "Prioritize Children, Campaign Insists to Newsom, Others in Governor's Race." The Mercury News, 21 Sept. 2017, www.mercurynews. com/2017/09/21/prioritize-children-campaign-insists-to-newsom-others-in-governors-race.

California Lifting Children and Families Out of Poverty Task Force. The Lifting Children and Families Out of Poverty Task Force Report. California Department of Social Services, November 2018, cdss.ca.gov/inforesources/cdss-programs/poverty-task-force

⁴ Reducing Child Poverty in California. GRACE & End Child Poverty California, April 2022. www.endchildpovertyca.org/wp-content/uploads/2022/04/Poverty-Task-Force-Recommendations-Report-March-2022.pdf

[&]quot;Interested in Baby Bonds? ECPCA Has You Covered." End Child Poverty in California, 17 Aug. 2022, www.endchildpovertyca.org/interested-in-baby-bonds-ecpca-has-you-covered.

[&]quot;Californians With Low Incomes Are Hit Hardest by High Costs of Living and Inflation." California Budget and Policy Center, 5 Aug. 2022, calbudgetcenter.org/resources/californians-with-low-incomes-are-hit-hardest-by-high-costs-of-living-and-inflation.

[&]quot;PPIC Statewide Survey: Californians and Their Economic Well-Being." Public Policy Institute of California, 13 Dec. 2022, www.ppic.org/publication/ppic-statewide-survey-californians-and-their-economic-well-being-november-2022.

Reducing Child Poverty in California, 2022

A Mixed-Delivery System is the Most Sustainable and Efficient Solution to Meet California Policy Objectives

A mixed-delivery system administers funds across center- and family-based child care programs, Head Start, Early Head Start, and public schools to ensure access to high-quality, affordable early care and education options for children and their families.

An appropriately funded mixed-delivery system, which would draw on the decades of expertise and existing infrastructure in the early care and education sector is essential. It is the most cost-effective and sustainable solution to deliver affordable high-quality early care and education to all.

Supports choice and flexibility for families

Working families need access to options with hours that meet their needs.

Community based providers offer full-year, full-day early care and education options from birth to five, whereas California's TK program has limited hours and days per year.

Parents at all income levels and across geographies need the ability to choose which program is best suited for their children and family needs.

Alongside public counterparts, community providers ensure that numerous affordable options exist for children, especially in at-risk areas.

Ensures high-quality experiences for children

The community based early care and education space is comprised of predominantly small businesses operated by women—and primarily by women of color.

These providers currently serve the majority of young children across a range of settings, both home- and center-based.

Protects diversity in the provider network

Children benefit from continuity of experience with the same caring adults throughout the day and year.

Collectively, community programs, whether center-, home-, or faith-based, provide a continuous experience for children and families across all working hours—which simultaneously benefits parents. There Are Significant Negative Unintended Consequences of a Public-Only TK System

If community providers lose 4-year-olds to programs in the public schools, they will need to raise prices significantly for infants and toddlers, rendering these services unaffordable for many families. If providers cannot maintain enrollment at these higher prices, many will have no choice but to close their doors.

Widescale closures of community based options would cause a massive shortage, beyond the shortages that already exist today in child care deserts across California. Many community providers deliver wraparound care to school-age children, so a child care shortage would impact families with children of all ages.

Program closures and child care shortages would negatively impact the economy as industry jobs are lost (both providers and educators) and parents are forced to drop out of the workforce due to lack of adequate care options.

Childhood Hunger in California

California has the fifth largest economy in the world but also the highest percentage and largest number of children living in poverty of any state. Today, one in five children — or 1.7 million of our young people — live in poverty in California. The detrimental and lifelong consequences of childhood poverty and resulting hunger are well documented.

Any amount of hunger among children is too high. Prior to the pandemic, <u>15.2% of children in California</u> experienced hunger on a consistent basis (1,362,340). The latest Census Household Pulse Survey data from March 2022 shows that food insecurity in California for households with children is at 25.8%. Further analyses highlight the role that systemic racism plays in driving poverty and hunger, particularly for households with children. <u>In March 2022</u>, food insecurity among white households with children was 17.9%, but a shocking 31.2% for Latinx and 28.7% for Black households with children.

While children are attending school, school meals are a lifeline, <u>supporting a wide range of nutritional</u>, <u>health</u>, <u>academic achievement and other vital outcomes</u> regardless of the immigration status of the child or of their family members. In addition to preventing hunger, school meals enable families and caregivers to stretch their food budgets further, knowing that their children are being fed nourishing meals at school.

But while children are not in school — over the weekends and during long winter, spring, and summer breaks — children miss out on those vital meals that they relied on during the school session. For example, in the summer months, only 16.5% of California children who received a free or reduced-price school breakfast or lunch continue to receive meals through the summer nutrition programs. County-level data show that gaps in access are even greater in communities facing transportation, safety, excess heat, and other barriers to summer food programs.

Thankfully, childhood hunger and poverty are human and fiscal crises that we have the ability to solve. There are proven and replicable models for interventions that will help us to fight childhood hunger, improve health, and drive economic recovery to help California build a better future from the pandemic.

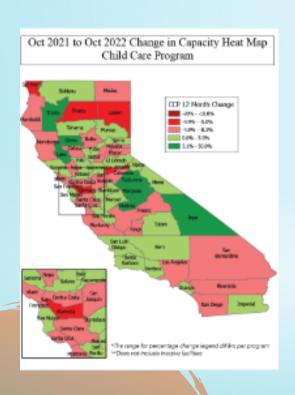


Child Care Capacity in California

2021 Child Care Capacity by Age Group

California	Number			
Age Group	Female	Female Male Tota		
Ages 0-2	625,744	694,499	1,320,243	
Ages 3-5	724,160	705,069	1,429,229	
Ages 6-10	1,234,095	1,291,240	2,525,335	
Ages 11-13	748,903	789,625	1,538,528	
Ages 14-17	1,036,854	1,096,971	2,133,825	
Total for Ages 0-17	4,369,756	4,577,404	8,947,160	

Subsidized Child Care Slots



Program	2022 Slots	2021 Slots
CalWORKs S1	33,723	38,549
CalWORKs S2	25,786	34,287
CalWORKS s3	64,029	68,109
VOUCHERS (CAPP)	161,332	129,332
EMERGENCY CHILD CARE BRIDGE	5,537	5,195
GENERAL CHILD CARE CENTERS & FAMILY CHILD CARE HOME EDUCATION NETWORKS	82,271	78,271
MIGRANT PROGRAMS	4,300	4,420
TOTAL	376,977	358,163

See County Level Data Here

COUNTY PORTFOLIO

Santa Clara County

Family & Child Data

The 2021 California Child Care Portfolio, the 13th edition of a biennial report, presents a unique portrait of child care supply, demand, and cost statewide and county by county, as well as data regarding employment, poverty, and family budgets. The child care data in this report was gathered with the assistance of local child care resource and referral programs (R&Rs). R&Rs work daily to help parents find child care that best suits their family and economic needs. They also work to build and support the delivery of high-quality child care services in diverse settings throughout the state. To access the full report summary and county pages, go to our website at www.rrnetwork.org.

PEOPLE ¹	COUNTY			STATE		
PEOPLE.	2018	2021	CHANGE	2018	2021	CHANGE
lotal number of residents	1,956,579	1,974,827	1%	39,864,538	39,142,991	-2%
Number of children 0-12	317,821	295,738	-7%	6,578,476	6,288,604	-4%
Under 2 years	43,289	38,237	-12%	941,215	876,608	-7%
2 years	23,474	19,787	-16%	489,567	443,635	-9%
3 years	24,158	21,033	-13%	503,509	457,604	-9%
4 years	23,929	22,874	-4%	503,657	481,746	-4%
5 years	24,838	23,818	-4%	506,494	489,879	-3%
6-10 years	125,906	120,504	-4%	2,576,958	2,525,335	-2%
11-12 years	52,227	49,485	-5%	1,057,076	1,013,797	-4%

CHILD CARE AVAILABILITY ²	COUNTY			STATE		
CHILD CARE AVAILABILITY	2019	2021	CHANGE	2019	2021	CHANGE
Children age 0-12 with parents in the labor force for whom a licensed child care space is available	32%	33%	196	25%	25%	0%

POVERTY ²	COUNTY			STATE		
POVERT I"	2018	2021	CHANGE	2018	2021	CHANGE
Number of people living in coverty	137,772	127,161	-8%	4,969,326	4,733,036	-5%
Children 0-5 living in poverty	6,617	7,936	20%	499,726	406,369	-19%
Children in subsidized care ⁴	9,907	11,321	14%	337,264	372,938	11%

FAMILIES IN POVERTY IN 2021 ²		
COUNTY STATE		
6%	13%	

CHILD CARE AND FAMILY BUDGETS^{5, 9}

Income Eligible Family Without Subsidy







Links: Santa Clara

Since 1997, the California Child Care Resource & Referral Network has produced the biennial California Child Care Portfolio. This presents a unique portrait of child care supply, demand, and cost statewide and county-by-county, as well as information on employment, poverty, and family budgets. The child care data in this report is gathered with the assistance of local child care resource and referral programs. This publication has consistently been relied on by policymakers, business leaders, health care professionals, educators, planning agencies, and child advocates to understand the child care needs of California families.

PROGRAM TYPES



General school readiness programs make up one portion of California's ECE system. While these programs may have other benefits for children and families, they primarily focus on child development.

- The California State Preschool Program (state preschool) provides center-based preschool for children in low-income families.
- Transitional kindergarten is a school-based preschool program for children just below the age cutoff for enrollment in kindergarten, regardless of family income.
- Head Start and Early Head Start are preschool and child development programs serving children in low-income families, and includes Migrant and American Indian/Alaska Native
- Head Start. In addition to education, these comprehensive programs offer care, extensive family engagement, and wraparound services.
- **District-based preschool** programs are preschool programs voluntarily offered by school districts, typically supported by federal Title I or local school funding.

California runs two clusters of ECE programs designed to support working parents that also play a role in early childhood development.

- Alternative Payment Programs provide voucher-based child care subsidies.
 Many of these vouchers, though not all, are provided through California's state welfare program, CalWORKs (California Work Opportunity and Responsibility to Kids). There is also a special Alternative Payment program serving migrant children.
- General Child Care and Development programs offer subsidized slots in ECE programs in which licensed providers with state contracts provide services. As with Alternative Payment programs, some slots are dedicated to migrant children.



California currently has two systems for reimbursing early learning services: Child care providers meeting Title 22 standards are reimbursed using a Regional Market Rate (RMR) that accounts for geographic economic cost factors, While directly state-contracted early learning centers that meet Title 5 standards, in addition to Title 22 standards, are reimbursed at a flat Standard Reimbursement Rate (SRR).



SRR

 Contract-based programs funding based per child.

 One flat fee across state, not based on regional differences.



RMR

- Voucher-based programs: funded based on slots.
- Slot amount referenced to project number of budgeted slots is the average cost of care for child care in CalWORKs Stage 3.
- RMR survey is conducted every other year.

Program	Payment Type		
CalWORKs Child Care	Voucher		
Alternative Payment	Voucher		
General Child Care	Direct Contract		
State Preschool	Direct Contract		
Care for Children with Severe Disabilities	Direct Contract		
Migrant Child Care	Voucher and Direct Contract		

Protect the Progress

- Protect and honor the commitment to build up to a total of 200,000 new child care slots by June 30, 2024 by adding the final year promise of 55,000 new slots.
- Child Care Provider Market Rate Ceilings increased to 2018 levels.who just deleted what was written.
- Waived family fees until June 30, 2023.
- Reimbursed family child care providers and centers based on a set enrollment and not whether the child showed up.
- Expanded the Emergency Child Care Bridge program to support foster parents, child care providers and care givers with immediate child care resources.
- Capacity grants to support community based Alternative Payment
 Programs meeting the needs of working families with accessing child care.
- Preserve the California Infrastructure Grant Program for minor and major renovations that support the build-up of the capacity to meet the needs of California's families.
- Child Care Provider Union (CCPU) secured supplemental payments, stipends, and funding to establish a health care benefit and retirement trust.
- Exclusion of Foster Care Payments and Guaranteed Income Payments from Income Eligibility Determination for child care.
- Cost of Living Adjustments for community based programs.
- Established HOPE Accounts, which are interest-bearing trust accounts for children from families with low income and lost a parent or primary caregiver to COVID-19, and for children in long-term foster care.
- Created 24-months (up from 12-months) of continuous eligibility for child care and preschool (excluding CalWORKs child care) (SB 1047).
- Added bonding and paid family leave providers to CalWORKs participation rules (AB 2300).
- Created a "Whole Child Equity Framework" and "Whole Child Community
 Equity Screening Tool to help ensure equitable distribution of resources
 and monitor progress on addressing racial and economic disparities in early
 childhood programs (AB 2832).

WHERE ARE IMPACTFUL INVESTMENTS NEEDED IN 2023

- Adopt child care reimbursement rate reforms and increases in provider compensation including a shift from a market rate to a cost based model that applies to the entire child care system, including an increase in current-year rates to at least the level set in the 2021 Market rate survey (30% increase), but applying that percentage equitably across all California providers which covers the full cost of care eliminating the need for family fees
- Provide financial support to the full system of care from birth through school age care – to support the mixed delivery child care system, inclusive of Family Child Care Providers, Head Start, California State Preschool and Community Based Centers, all of which offer full day and full year services that meet the diverse needs of families in every community in California.
- Provide robust funding to build-up a multi-year pipeline for the child care workforce.
- Maximize a family's ability to access all child care settings by reverting back to a single child care voucher that guarantees a set amount of funding to any provider that accepts
- Add at least the final year promise of 55,000 additional new child care slots
- Apply 24-month stable continuity of care to families in the CalWORKs program
- Ongoing capacity building funding for community based Alternative Payment
 Programs to better meet the needs of families and the growing needs of the CCPU
- Plan for 2024 trigger investments including CalGrant expansion and lifting all families on CalWORKs out of deep poverty
- Support Guaranteed Income payments for such supports as food assistance, health insurance, CalWORKs, housing subsidies, refundable tax credits and more.
- End Childhood Hunger by maximizing the Summer Meal site to feed children and families.
- Support established Community Based Programs with funding and also flexibility to thread and blend partnerships focused on strengthening families, supporting families with supports wherever they access supports "No Wrong Door."
- Increase multi-year funding of the California Infrastructure Grant Program for minor and major renovations that support the build-up of the capacity to meet the needs of California's families.
- Maximizing investments and commitments that allow California to pull down the federal funds allocated to support access and capacity of the the child care workforce as well as Head Start funds that help young children from low-income families prepare to succeed in school.

Invest in the CalEITC and Young Child Tax Credit to Cut Poverty and Promote Racial Equity

The California Earned Income Tax Credit (CalEITC) and the Young Child Tax Credit (YCTC) are proven tools for fighting poverty and building a more prosperous, equitable future. These credits help Californians earning less than \$30,000 afford critical expenses like food. About 3 in 4 Californians likely eligible for the CalEITC are people of color, including about half who are Latinx, and more than 8 in 10 Californians likely eligible for the YCTC are people of color, about two-thirds of whom are Latinx.

Help 3 Million Workers & Families Afford Basic Needs by Increasing the Minimum CalEITC

- Raising the minimum credit from \$1 to \$300 would:
 - **Put more money into the pockets of low-income workers.** 88% of CalEITC recipients get less than \$300, and 43% who get less than \$100. The majority are ineligible for the federal EITC, making a larger state credit even more critical.
 - Likely boost CalEITC take up. Most Californians who miss out on the CalEITC are eligible for tiny credits, suggesting that
 a larger credit would help justify the significant time and effort it takes to navigate barriers to filing, encouraging greater
 participation.

Cost/Benefit: More money for around 500,000 workers supporting children and 2.5 million workers who are not supporting children at a cost of roughly \$440 million.

Cut Poverty for Around 1 Million Children by Extending the YCTC to Excluded Families

- Extending the YCTC to all CalEITC-eligible families would:
 - Provide \$1,000 to low-income families with children ages 6+. 62% of CalEITC-eligible families are excluded from the
 YCTC, causing families to lose access to this critical source of income when their children turn 6, despite continuing to
 incur child-related expenses.
 - Benefit families who are excluded from the full federal Child Tax Credit. Most families with incomes under \$30,000 are excluded from the full \$2,000-per-child federal CTC, making access to California's YCTC even more critical.

Cost/Benefit: More money for around 700,000 families, including an estimated 1 million children, at a cost of about \$700 million.

Reasons to Strengthen & Expand the CalEITC and YCTC Now

- Many jobs don't guarantee economic security. Even when the job market is strong, about 8 in 10 Californians who can't afford basic needs live in working families.
- Economic hardship looms, especially for communities of color. Federal Reserve interest rate hikes are expected to cut jobs and wages, particularly harming Black and brown workers.
- Inflation is hitting people with low incomes hard. About 2 in 3 households with incomes under \$35,000 had trouble affording basic needs like housing, groceries, and diapers this fall.
- **Billions in aid to low-income families is gone.** Federal pandemic relief that lifted millions out of poverty has expired and a full restoration of the expanded child tax credit appears unlikely.



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RESOURCES

Child Care

- CALIFORNIA CHILD CARE RESOURCE & REFERRAL NETWORK PROVIDES STATEWIDE DATA ON CHILD CARE ISSUES; LINKS TO ALL RESOURCE AND REFERRAL PROGRAMS IN CALIFORNIA
- <u>CALIFORNIA ALTERNATIVE PAYMENT PROGRAM ASSOCIATION (CAPPA)</u> PROVIDES STATEWIDE INFORMATION, DATA AND RESOURCES FOR SUPPORTING INCOME ELIGIBLE FAMILIES WITH ACCESS TO CHILD CARE VOUCHERS AS WELL AS TO FOOD PROGRAMS, HOUSING, MENTAL HEALTH AND MORE.
- CALIFORNIANS FOR QUALITY EARLY LEARNING PROVIDES TRAINING, SUPPORT, AND ADVOCACY SO CALIFORNIA CHILD CARE LEADERS CAN SUSTAIN AND GROW THEIR PROGRAMS.
- CHILD CARE ALLIANCE OF LOS ANGELES REPRESENTS AND SUPPORTS TEN RESOURCE & REFERRAL AND ALTERNATIVE PAYMENT AGENCIES ACROSS LOS ANGELES COUNTY WHO DELIVER CHILD CARE AND EARLY LEARNING SERVICES/PROGRAMS TO THOUSANDS OF CHILDREN, FAMILIES AND CHILD CARE PROVIDERS.
- CHILD CARE LAW CENTER WE EDUCATE, ADVOCATE, AND LITIGATE TO MAKE CHILD CARE A CIVIL RIGHT.
- CHILDREN NOW ADVOCATES A WHOLE-CHILD APPROACH, COVERING THE FULL-RANGE OF KEY CHILDREN'S ISSUES, FROM PRENATAL THROUGH AGE 26, INCLUDING EARLY CHILDHOOD DEVELOPMENT, EDUCATION, CHILDREN'S HEALTH, CHILDHOOD TRAUMA AND RESILIENCE, FOSTER CARE, AND YOUTH JUSTICE.
- EARLY CARE & EDUCATION CONSORTIUM ADVOCATES FOR STRONG FEDERAL AND STATE POLICIES THAT BRING QUALITY TO THE TABLE.
- <u>ECE COALITION</u> ADVOCATES FOR STATE BUDGET INVESTMENTS AND POLICIES THAT PROMOTE EQUITY BY SERVING THE HIGHEST-NEED CHILDREN FIRST.
- FIRST 5 CALIFORNIA WORKS TO IMPROVE THE LIVES OF CHILDREN AND FAMILIES THROUGHOUT CALIFORNIA. OUR VISION IS THAT CALIFORNIA'S CHILDREN RECEIVE THE BEST POSSIBLE START IN LIFE AND THRIVE.
- FIRST 5 ASSOCIATION OF CALIFORNIA SUPPORTS THE 58 FIRST 5 COUNTY
 COMMISSIONS IN BUILDING THE EARLY CHILDHOOD SYSTEMS AND SUPPORTS NEEDED
 TO ENSURE CALIFORNIA'S YOUNG CHILDREN ARE SAFE, HEALTHY, AND READY TO
 SUCCEED IN SCHOOL AND LIFE.
- HEAD START CALIFORNIA ADVOCATES FOR ITS MEMBERS AT THE FEDERAL, STATE AND LOCAL LEVEL TO SECURE MORE FUNDING, ACHIEVE BENEFICIAL POLICY CHANGES AND BETTER SERVE CALIFORNIA'S MOST VULNERABLE CHILDREN AND THEIR FAMILIES.

Safety Net

- <u>BUILD UP CALIFORNIA</u> EXPANDING, IMPROVING, AND SUSTAINING EARLY LEARNING AND CARE FACILITIES IN CALIFORNIA.
- CALIFORNIA ASSOCIATION OF FOOD BANKS EVERY DAY, WE WORK TO ENSURE THAT EACH AND EVERY CALIFORNIAN HAS THE FOOD THEY NEED TO LIVE A HEALTHY AND HUNGER-FREE LIFE.
- END CHILD POVERTY CA -WE WORK ALONGSIDE RESPECTED ACADEMICS, CALIFORNIA LAWMAKERS, PUBLIC OFFICIALS, AND PARTNERS THROUGHOUT THE STATE TO ADVANCE SMART LEGISLATION THAT WILL HELP SOLVE THE CHILD POVERTY CRISIS IN CALIFORNIA.
- GRACE (GATHER, RESPECT, ADVOCATE, CHANGE, ENGAGE) STRIVES TO ADDRESS THE VITAL NEEDS OF PEOPLE LIVING IN POVERTY.

Thank you to the advocates that put this packet together













Contributing Partners







































