



*Nebraska's Economic
Opportunity Agenda:
8 Winning Strategies to Build
Good Jobs, Skilled Workers and
Strong Families*



Nebraska Appleseed Center
for Law in the Public Interest

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About Nebraska Appleseed Center for Law in the Public Interest

Nebraska Appleseed is a nonprofit, nonpartisan public interest law firm that works for equal justice and full opportunity for all Nebraskans. Appleseed uses litigation, public policy reform, and community education to positively impact low-income families, immigrants, children in foster care, and access to health care.

Nebraska Appleseed is a part of the Appleseed network of independent, state-based, public interest law centers working to identify and address social injustices. The Appleseed network seeks to build a just society through education, legal advocacy, community activism, and policy expertise by addressing root causes and producing practical, systemic solutions with broad implications. For more information, visit www.appleseednetwork.org.

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The Economic Opportunity Campaign

The Economic Opportunity Campaign promotes policies that build opportunities for low-income Nebraskans. These policies are grounded in Nebraska values and seek to strengthen our families and communities by giving every Nebraskan a fair chance to reach his or her potential. The Economic Opportunity Campaign organizes and mobilizes communities, conducts media outreach, and engages in public policy advocacy. To learn more, visit www.neappleseed.org/opportunity.

Acknowledgements

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Introduction

Nebraska's Economic Opportunity Campaign is a statewide initiative that promotes values-based policies to increase economic opportunities for low-income families. This campaign recognizes that, despite hard work, too many families and communities across Nebraska are struggling. By talking with people in those families and communities Nebraska Appleseed developed a viable policy agenda that will prepare our families and our state for a secure future.

Over the last two years, Nebraska Appleseed held ten townhall meetings in communities including Scottsbluff, Lincoln, Omaha, and Kearney. Over 150 people participated, including elected officials and representatives from community colleges, local businesses, human service agencies, workforce development offices, and other community organizations. These discussions revealed that Nebraskans hold many of the same values and goals for their communities. Common themes heard around the state were:

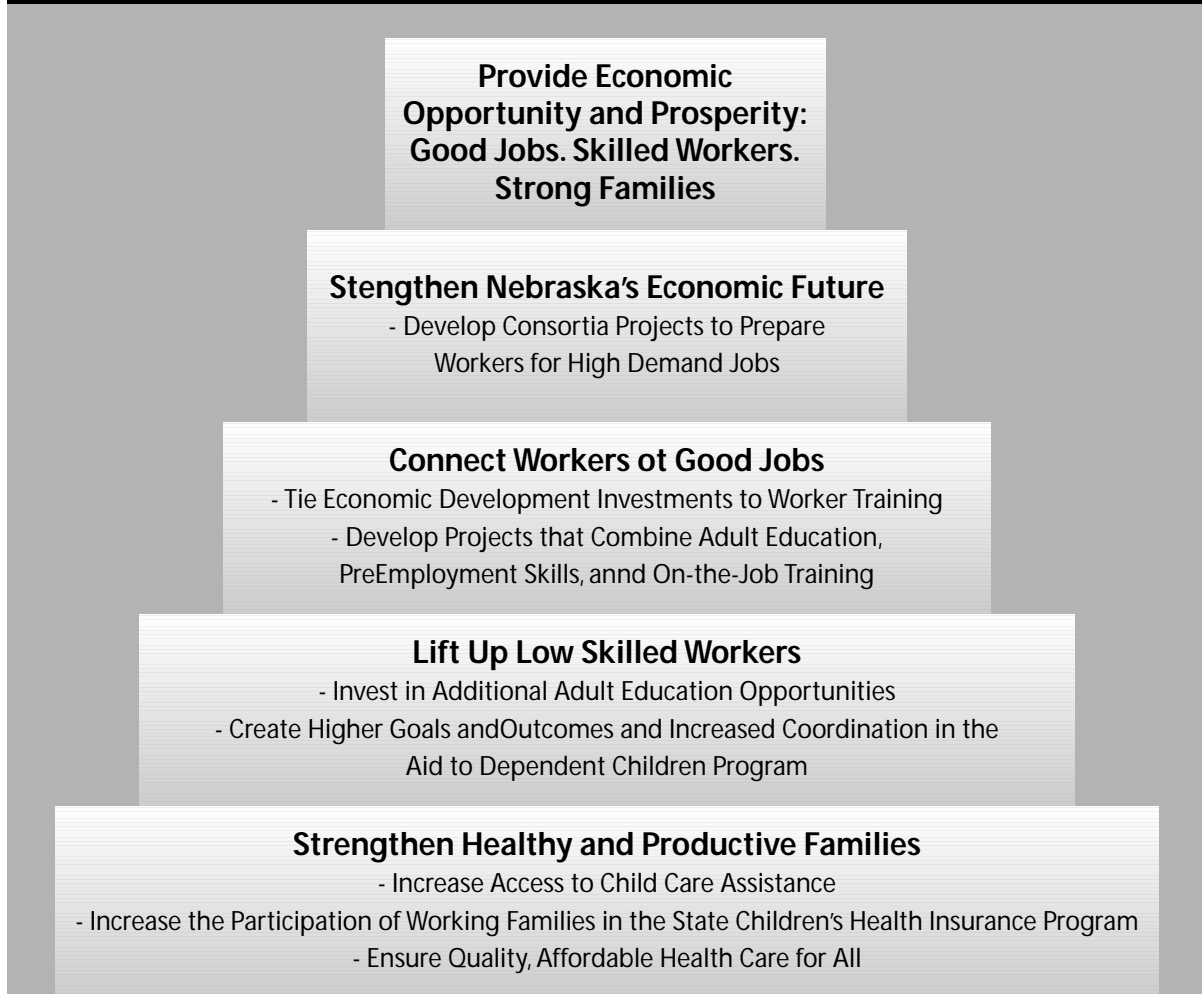
- Nebraskans value our families and our connections to one another and believe that we should invest in economic security and family stability.
- Nebraskans value community, and believe that our state is a place where caring for our neighbors is a way of life.
- Nebraskans believe in fairness and that everyone should have meaningful access to a basic level of education, health care, and economic well-being.
- Nebraskans value hard work and agree that work should be an avenue to economic mobility.
- Nebraskans are proud of our state and committed to making it a great place to live.

Despite these universal ideals, the conversations also revealed that many Nebraskans lack real opportunities to be successful. Families work hard but still fall short in efforts to meet basic needs and get ahead. Educators struggle to serve those who want to access education. Employers face a lack of skilled workers to grow their businesses. Addressing these very real challenges is an essential part of making our state the best it can be.

The vision that developed from the Economic Opportunity Campaign is one of good jobs, skilled workers, and strong families. The consensus is clear: *Nebraskans believe that to build a secure future for Nebraska families, we need to create broad-based economic opportunities.* The agenda developed aims to achieve this vision by building Nebraska's economic leadership and success, lifting up low-skilled workers to contribute to economic and community growth, and ensuring that families and workers are healthy and productive. The agenda suggests eight winning strategies to make these goals a reality (Figure I.1.)



Figure I.1 - Eight Strategies to Build Economic Opportunity in Nebraska



These strategies position Nebraska to capitalize on our asset of working families to fuel economic development and state prosperity, contribute

to the well-being of children and parents, and prepare our state to be a national leader during this period of economic recovery and beyond.



We all want Nebraska to be a place with strong communities, healthy families, and people that are invested in their neighborhoods, their state, and each other. Economic recovery is bolstered, and our “Good Life” is strengthened, when Nebraskans have the opportunity to become productive citizens and fully participate in our democracy.

Building opportunity for working families in Nebraska will be a determining factor in making Nebraska a leader in economic recovery and in preparing our state to compete in the future. Jobs of the 21st Century will require higher skills and higher education. Opening doors for working families in Nebraska will ensure we can meet our state’s changing workforce needs and will improve the quality of life in our state.

Creating opportunity for all Nebraskans requires that we make choices based on our shared values that contribute to the common goals of our families, communities, businesses, and the state as a whole. While Nebraska is a place where many people do live “The Good Life,” a significant number of jobs in our state do not pay family supporting wages and many workers lack the skills for a 21st Century economy. As a result, families struggle to meet basic needs. Investing in improving job quality, opportunities for skill building, and supports for working families will position Nebraska to capitalize on our workforce strengths and become a stronger economic leader in the future.

This report builds on feedback from educators, policy makers, human services providers, aca-

demics, and community members statewide and provides supportive information and data. Ultimately, it suggests eight key strategies to build opportunity in four main areas: job opportunity, access to education, work supports, and access to health care.

STRENGTHEN Current Policies and Programs to Support Working Families

INVEST in Targeted Initiatives to Increase Opportunities for Workers

MAXIMIZE Resources to Achieve Strategic Goals

Chapter 1: Strategies to Develop Job Opportunities

1. **MAXIMIZE** resources and collaboration among state agencies and between the public and private sectors to fill workforce needs by building “career pathways” that would combine education, supportive services, and on-the-job training for workers to obtain good jobs in high-demand industries. Use Workforce Investment Act discretionary funds to leverage investments from multiple stakeholders.

2. **STRENGTHEN** policies for employers receiving economic development incentives by requiring businesses provide on-site training and opportunities for advancement. If wage related tax credits are utilized to create low-wage jobs, then requiring businesses to provide training will give workers avenues for upward mobility. Training options are already available through the Department of Economic Development; but businesses are not required to utilize them.

Chapter 2: Strategies to Expand Access to Education

3. INVEST new resources in Adult Education programming, and specifically expand the availability of classes in areas with high demand. Provide education, training, and support for Adult Education staff to ensure quality.

4. MAXIMIZE the Job Training Cash Fund grant program to allow employers to develop collaborative projects to provide pre-employment, on-the-job training, and education to employees. Expand eligibility for the grant program to the entire state and allow Adult Education providers to be grant application partners.

Chapter 3: Strategies to Strengthen Supports for Working Families

5. INVEST in greater access to child care assistance for working families by increasing eligibility limits.

6. ALIGN resources to create a statewide public outreach and enrollment campaign for the Kid's Connection health insurance program to assure that more working families can access health care for their children.

7. STRENGTHEN outcome requirements in the Aid to Dependent Children program to contribute to the advancement and long-term success of families and track participants leaving the program for two years. Require cross-agency training so caseworkers know which jobs support families and lead to career advancement opportunities.

Chapter 4: Strategies to Increase Access to Health Care

8. Make sure that Nebraskans can access quality, affordable health care through comprehensive federal reform that maximizes resources, strengthens programs, and makes targeted investments to ensure that:

- Families are not denied health care because of pre-existing conditions
- Health insurance is affordable and reliable
- A public option is available to increase choice

Increasing opportunity in Nebraska will support economic recovery, will ready our state for the jobs of the future, and will contribute to making the promise of “The Good Life” a reality.



Chapter 1: Strategies to Develop Job Opportunities



“Opportunity in Nebraska is...fulfilling work that provides adequate income to support all families so we can really live ‘the good life.’” - Kim, Scottsbluff

Develop a Workforce for the 21st Century

WORKERS

The Midwestern work ethic is alive and well in Nebraska. Our state ranks in the top five in the nation for participation in the labor force, people with more than one job, and people looking for work.¹ Yet, increasingly, hard work does not result in prosperity for working people. More than one in five workers in Nebraska has a low-wage job. Further, more than one in four *working* families in Nebraska is low-income, meaning that they struggle to meet basic needs and to get ahead.² Many of these hardworking families have Nebraska roots and are committed to raising families in our state. As such, they are a vital resource and a key to economic development. Already short of high quality jobs, Nebraska has also suffered an overall decrease in jobs during the current recession. While Nebraska’s unemployment rate has not increased as dramatically as the rest of the nation, as a whole, the state lost over 16,000 jobs from May 2008 to May 2009.³ As a result, even more workers are looking for new opportunities (*see appendix A for unemployment rates by county.*)

WORKFORCE NEEDS

In spite of the economic downturn, the future holds significant demand for workers at a variety of skill levels. Nebraska should adopt a strategy for developing the right skills in our current workforce and providing new opportunities for continuous skill development. Such a strategy will make the most of our valuable asset of hardworking people and position our state to be a leader in economic recovery and beyond.

A variety of industries will grow and prosper in the near term with the right workers. Many of these industries require middle skilled workers, in other words, workers with some higher education or training but less than a four year degree. Figure 1.1 shows examples of high wage, middle skill jobs with a significant number of projected job openings in the next five to six years.

For example, significant opportunities exist for workers to enter and move up in the field of Business, Marketing, and Management, filling significant workforce needs and earning higher wages. Figure 1.2 illustrates an example of such a “career pathway.”

Figure 1.1:*High Wage, High Demand Jobs 2006-2016 in Selected Industries*

Occupation Title	Education and Training	Projected Total Annual Openings 2006-2016	Average Hourly Wage	Hourly Entry Wage
HEALTH				
Dental Assistants	Moderate-term on-the-job training	120	\$14.31	\$11.27
Licensed Practical and Licensed Vocational Nurses	Postsecondary vocational award	290	\$17.29	\$14.09
Registered Nurses	Associate's degree	1,026	\$26.20	\$20.30
TRANSPORTATION				
First-Line Supervisors/Managers of Transportation	Work experience in a related occupation	49	\$23.81	\$14.66
Railroad Conductors and Yardmasters	Moderate-term on-the-job training	170	NA	NA
Truck Drivers, Heavy and Tractor-Trailer	Moderate-term on-the-job training	1,227	\$20.16	\$13.11
CONSTRUCTION				
First-Line Supervisors/Managers of Construction Trades and Extraction Workers	Work experience in a related occupation	117	\$27.60	\$17.92
Electricians	Long-term on-the-job training	207	\$20.04	\$12.92
Carpenters	Long-term on-the-job training	326	\$16.33	\$11.45

Figure 1.2:*Examples of "Career Pathways" in Business, Marketing, and Management*

Entry Level			Middle Skilled			High Skilled		
Requires on-the-job training, work experience, and/or a high school diploma	Hourly Wages	Annual Openings	Requires 2-4 years of education beyond high school	Hourly Wages	Annual Openings	Requires more than 4 years of education beyond high school and work experience	Hourly Wages	Annual Openings
Office Clerk	\$11.08	581	Accountant or Auditor	\$29.12	372	Management Analyst	\$31.46	152
Customer Service Representative	\$14.38	1,018	Employment, Recruitment and Placement Specialist	\$29.71	98	Training and Development Specialist	\$22.75	85
Insurance Sales Agent	\$22.16	164	Insurance Underwriter	\$27.54	72	Sales Manager	\$49.04	60

Education or Training Level	Definition
Short-term on-the-job training	Less than one month of on-the-job training
Moderate-term on-the-job training	Less than one year of on-the-job training
Long-term on-the-job training	More than one year of on-the-job training
Work experience in a related occupation	Skills gained from working in related occupation, hobbies, or extracurricular activities
Postsecondary vocational award	Education beyond high school that usually results in a certificate of completion
Associate degree	Two years of study beyond high school leading to a degree
Bachelor's degree	At least four, but no more than five, years of study beyond high school leading to a degree

MAXIMIZE OPPORTUNITIES FOR EDUCATION, TRAINING, AND CAREER ADVANCEMENT

Nebraska has a strong system of affordable community colleges, great potential for growth in health, transportation, information technology, and other industries, and a dedicated workforce. Increasing the capabilities of our workers through increased access to training and education will contribute to economic recovery today and economic progress in the future.

Intentional coordination among workforce development and family support systems is necessary to prepare workers for the knowledge and technology based jobs of the future. In Nebraska, the Omaha Workforce Collaborative provides an excellent example of this kind of effort, connecting workers to job coaches, educational opportunities, and, ultimately, to employers.⁶ Other states nationwide are taking such an approach to workforce development by creating “career pathways.” Wisconsin,

Kentucky Washington, Arkansas and Oregon have all developed consortia projects to take workforce development to the next level in high demand industries using state dollars to leverage matching funds.⁷ Career pathways are an important vehicle for economic advancement of low-income adults and workforce development for growing businesses.

STRATEGY #1

MAXIMIZE resources and collaboration among state agencies and between the public and private sectors to fill workforce needs by building “career pathways.” These initiatives would combine education, supportive services, and on-the-job training so that workers can obtain higher wage jobs in high-demand industries. State discretionary funds from the Workforce Investment Act should be allocated to cover costs of constructing the career pathways and to leverage investments from multiple stakeholders.

Link Economic Development to Workforce Advancement

STRENGTHEN JOB QUALITY

In addition to building “career pipelines,” Nebraska can build stronger connections between economic development and workforce development to increase job quality for hard-working Nebraskans. One way to do this is to require businesses receiving wage incentives through economic development programs to also provide training and opportunities for advancement. This will better assure that Nebraska tax dollars invest in quality job opportunities. Currently, businesses in Nebraska can receive economic development incentives for creating jobs at wages as low as 60% of the average annual wage. For example, this is just \$16,326 in Lincoln County.⁸ While entry level jobs are a part of new business development, adding requirements for training and advance-

ment will ensure that Nebraska tax dollars invest in jobs with the potential for workers to earn family supporting wages and to move up economically.

STRATEGY #2

STRENGTHEN policies for employers receiving economic development incentives by requiring businesses provide on-site training and opportunities for advancement. If wage related tax credits are utilized to create low-wage jobs, then requiring businesses to provide training will give workers avenues for upward mobility. Training options are already available through the Department of Economic Development and businesses should be required to utilize them.

Summary of Job Opportunity Strategies:

Nebraskans values investment in our workforce to promote economic recovery and broad-based prosperity.

Assets to Build On	Opportunities for Change	Strategies	Outcomes
Nebraska has a strong and affordable community college system and potential for industry growth.	More than one in five workers in Nebraska has a low-wage job and many more are unemployed.	Develop consortia projects to prepare workers for high demand jobs.	Opportunities to fill workforce needs and improved economic stability for families.
The Midwestern work ethic is strong in Nebraska.	Long term projections predict worker shortages in healthcare, finance, and information technology.	Tie economic development investments to worker training,	Improved economic mobility for workers and increased connection between economic development and workforce development.

Chapter 2: Strategies to Expand Access to Education



“Opportunity in Nebraska is...not equally available to all Nebraskans; the uneducated and those in poverty. Opportunities, both educationally and vocationally, must be accessible to all. Education and work skills training provide access to better paying, higher quality jobs which will lead to opportunity.” - David, Omaha

Address “Brain Drain” and “Fixing the Leaky Pipeline”

ADULT LEARNERS

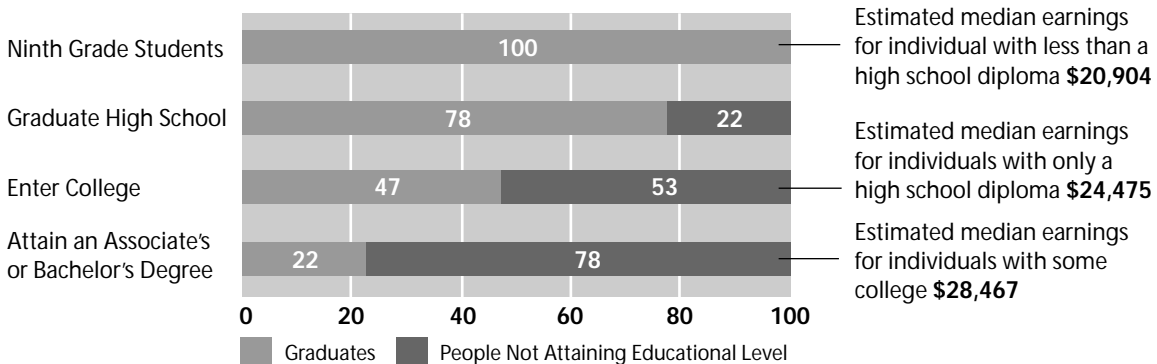
Nebraskans believe that people who work hard should have an opportunity to improve their lives and move ahead. Currently a significant number of workers in Nebraska are unprepared for the future job market and need new opportunities to increase their earnings and contributions to our communities. More than one in five low-income working families contains a parent that does not have a high school diploma or GED.⁹ At the same time, a significant number of Nebraskans with higher education leave for jobs in other states.¹⁰ This problem, also referred to as “brain drain,” represents a significant hurdle to developing a strong workforce and supports a strategy of increasing the educa-

tional attainment of workers committed to living in the state.

Jobs of the future will require a workforce with basic education. However, one in eleven Nebraskans does not have a high school diploma or GED.¹¹ At the same time we are losing workers to other states, too many students do not continue on to higher education in Nebraska. Of 100 students entering ninth grade in Nebraska, 22 do not graduate high school. These Nebraskans enter our state’s workforce and earn, on average \$20,904 – below the poverty line for a family of four (\$22,050).¹² Figure 2.1 illustrates how this “leaky” educational pipeline prevents Nebraska from developing a strong workforce:

Figure 2.1:

Rate of Higher Education Attainment: 100 Ninth Grade Students



Over time, this attrition results in a significant percentage of Nebraskans that lack a high school diploma or GED (see appendix B for percentage of adults without a high school diploma or GED by county). Of adults 18-64 in Nebraska, 8.9 percent, or 97,300, lack a high school credential in our state.¹⁵ Investing in Adult Education opportunities provides an avenue to build a “home grown” workforce and provide parents with a chance to increase their earning potential.

INVEST IN OPPORTUNITIES FOR ADULT EDUCATION

Nebraska’s Adult Education programs provide over 8,000 adults with opportunities to increase their educational attainment. These participants work hard to achieve educational goals and build a better future— X% work full time, X% advance, and X% attain their goals.^{16/17} While educational institutions, human service providers, and volunteers all come together to run Adult Education programs in Nebraska, we are only able to provide adult education classes

to 9.3% of individuals without a high school diploma or GED.¹⁸ As a state, we currently invest only \$8.41 per adult without a high school diploma or GED, ranking 43rd in the nation.¹⁹ The national average is \$61.63.20 This severely limits the number of people who can access services, including classes, GED preparation, and basic literacy instruction. In order to have a strong economy in the future, we must build a stronger workforce now. Providing more opportunities for people to access education will put more adults back into the “educational pipeline” to prepare them for the jobs of the future.

STRATEGY #3

INVEST new resources in Adult Education programming, and specifically expand the availability of classes in areas with high demand. Provide education, training, and support for Adult Education staff to ensure quality.

Avenues for Adult Learning

MAXIMIZE RESOURCES TO REACH WORKER AND EMPLOYER GOALS

Low-skilled workers and employers share common challenges and goals. Opening doors to education and training creates success for both businesses and families. Consortia projects that combine adult education, on-the-job-training, and “soft-skills” training (such as in communication and time management skills) can effectively meet workforce needs. Nebraska’s Job Training Cash Fund grant program currently provides funding to consortia of employers, school districts, and non-profits in high-poverty areas providing options to engage in pre-employment, on-the-job training, and other appropriate activities. Expanding this program statewide and allowing Adult Education programs to serve as project partners would serve both employer and

employee needs statewide. To create opportunity for advancement and success, we need to increase access to basic skills for those who want to get ahead. This helps workers and employers and strengthens the economy for everyone.

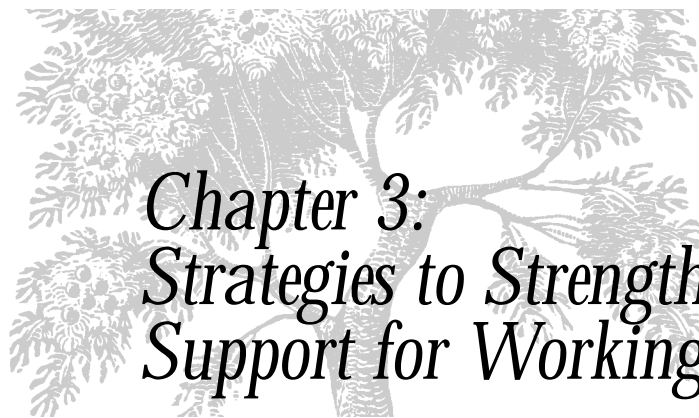
STRATEGY #4

MAXIMIZE the Job Training Cash Fund grant program to allow employers to develop collaborative projects to provide pre-employment, on-the-job training, and education to employees. Expand eligibility for the grant program to the entire state and allow Adult Education providers to be grant application partners.

Summary of Adult Education Access Strategies:

A high school diploma is a basic requirement for workers and a workforce in a 21st Century economy. Investing in adult education will provide new opportunities for Nebraska workers and employers.

Assets to Build On	Opportunities for Change	Strategies	Outcomes
Nebraska has a comparatively solid high school graduation rate at 79.6%.	One in eleven (8.9%) Nebraskans does not have a high school diploma or GED.	Invest in additional adult education opportunities.	A larger pool of workers with basic skills and stronger, more fiscally sound communities and workers.
Nebraska Adult Education programs have significant buy-in from community organizations and educational institutions statewide that provide local matching funds.	More than one in five (22.5%) low-income working families contains a parent that does not have a high school diploma or GED.	Develop projects that combine adult education, pre-employment skills, and on-the-job training statewide in partnership with Adult Education providers.	Nebraska employers will have more workers with solid basic skills and workers will gain opportunities to move ahead.



Chapter 3: Strategies to Strengthen Support for Working Families



“Opportunity in Nebraska is...ensuring economic opportunity for a range of Nebraskans—across age, race, and income levels. To keep and entice people to Nebraska, they need to see that the state and the economy are growing and that there is a role for diverse people in this growth.” - Jill, Lincoln

Families, Workers, and Economic Well-Being

FAMILIES

We Nebraskans value our families and our connections to one another, and we believe that people should have meaningful access to a basic level of education, health care, and economic well being. Yet, 11.1% of Nebraskans live in poverty, meaning that they are unable to attain a basic standard of living for themselves and their families²¹ (see appendix C for poverty rates by county).

Nebraska parents struggle to provide for their children, in spite of their hard work. Increasingly, working does not result in economic stability in Nebraska. For example, 78.1% of low-income families in Nebraska work.²² Almost one in three Nebraska children live in low-income working families.²³ These families have difficulty accessing basic services they need to be healthy and productive, such as child care and health care.

Build Stable Families and Productive Workers

INVEST IN ECONOMIC STABILITY

Difficult economic times mean that more parents struggle to make ends meet and create stable families. Public assistance programs such as the child care assistance program and Kids Connection, the state children’s health insurance program, are intended to provide supports for families. However, even with support from public programs, many families struggle to move up the economic ladder. Increased earnings frequently lead to a loss of support services before the family is self-sufficient.

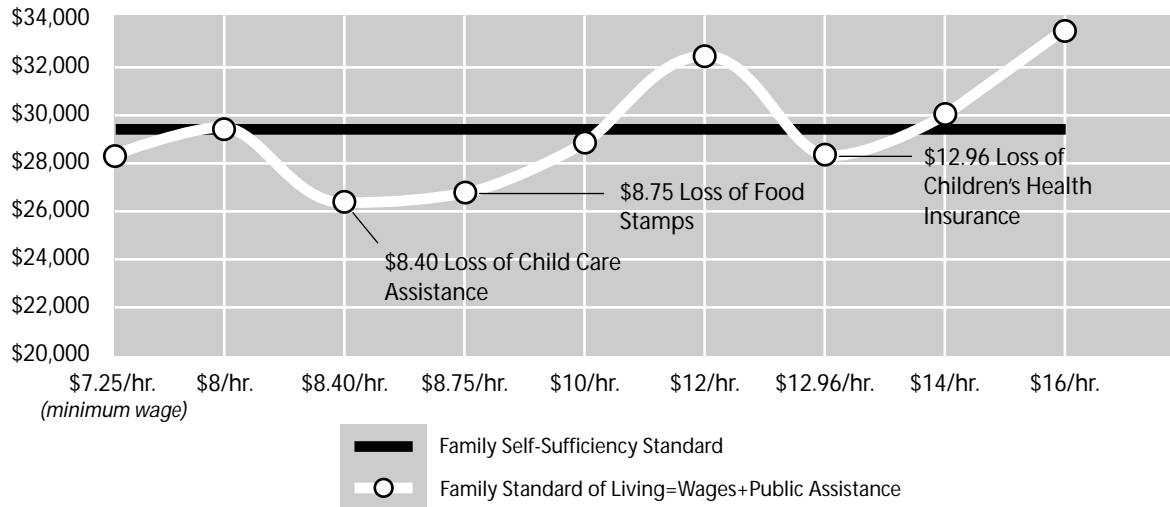
Figure 3.2, illustrates the experience of a single parent with a preschool aged child in Lancaster County. As earnings increase, loss of public assistance creates significant setbacks to self-sufficiency. When earnings reach \$8.40 per hour, the family becomes ineligible for child care assistance. At \$8.75 per hour, the family becomes ineligible for food assistance. At \$12.96 per hour, the family becomes ineligible for children’s health care coverage through Kids Connection. The result is that as wages increase, the family’s overall standard of living

fluctuates. The overall reality for these families is that their hard earned wages are insufficient

to provide for basic needs until those earnings reach over \$14 per hour.

Figure 3.2

Family Self-Sufficiency and Wages: Single Parent with Preschool Aged Child in Lancaster County, 2008²⁴



Altering public assistance policies and programs to reflect the real experiences of families will not only improve family stability, it will also contribute to the ability of workers to increase their wages and move into self-sufficiency without sliding back. Specifically, working parents need child care that works for their children and helps them to remain productive on the job. In fact, inadequate child care is a primary reason that parents fall back onto public assistance.²⁵ However, as illustrated above, families lose child care assistance far before they are able to earn enough to afford child care and still meet their basic needs. Eligibility for child care assistance in Nebraska is set at one of the lowest rates in the nation – 120% of the federal poverty line.²⁶ Increasing eligibility for child care assistance will help families move up economically while providing care for their children.

MAXIMIZE RESOURCES AND POLICIES FOR CHILD HEALTH

Nebraskans are clearly dedicated to families and children. That dedication to children was made manifest recently when the Nebraska Legislature made more children eligible for Kids Connection, the state's public health care program for children. This increase in eligibility, however, will not result in greater access to health care for our children unless they are enrolled in the program. Of the 45,000 uninsured children in Nebraska, 60% live in households earning 200% FPL or less.²⁷ This means that a majority of our uninsured children are income-eligible for Kids Connection, but are not enrolled and therefore, are likely not accessing the health care they need. Six Nebraska counties – Keya Paha, Arthur, Blaine, Loup, Banner, and Wheeler – are ranked among the top fifty counties in the nation with the highest percentage of uninsured children.²⁸ Only one state, Texas, has more counties with high numbers of uninsured children.²⁹ Fortunately, Nebraska can choose to invest American Recovery and Reinvestment Act dollars in Kids Connection outreach to enroll children in the program.³⁰

STRATEGY # 5

INVEST in greater access to child care assistance for working families by increasing eligibility limits.

Nebraska can build on outreach efforts by reinstating continuous and presumptive eligibility options.³¹ In other words, Nebraska can choose options to allow families to retain eligibility for insurance coverage for 12 months at a time, and to allow health care providers to predetermine if a child is eligible for Kids Connection so that they can treat them. This allows children to get the care they need, when they need it, while giving providers assurance that Kids Connection will cover the cost of care. Reinstating 12 months continuous eligibility and presumptive eligibility will reduce barriers to enrollment resulting in increased access to health care for thousands of our children and could make the state eligible for federal bonus payments.

STRATEGY # 6

ALIGN resources to create a statewide public outreach and enrollment campaign for Kids Connection to assure that more working families can access health care for their children.

SUPPORT POLICIES THAT STRENGTHEN FAMILIES

Because Nebraskans value family and respect hard work, we want opportunities for families to work toward success. The Aid to Dependent Children (ADC) program provides families with support while parents increase their earning potential by engaging in education, training, and work activities. Nebraska's Department of Health and Human Services has a genuine commitment to accurate program management in

the ADC program. However, program policies do not always contribute to quality outcomes. One third of Nebraska's ADC recipients who have entered the workforce do not retain employment for three quarters after the initial placement.³²

In order to improve outcomes for families and decrease recidivism rates, Nebraska should set higher education, training, and earnings requirements for ADC recipients leaving the program and track outcomes for two years. Nebraska should also require cross-agency training so caseworkers know about jobs that can support families and lead to even better jobs and opportunities for ADC recipients to engage in training programs. Nebraska's history of accurate program management means that the state has room to increase options for ADC recipients while still meeting federal requirements.³³ The state has room to provide valuable training time to ADC recipients. Ultimately, this will contribute to decreased recidivism rates (only 1% of people age 25 and older in Nebraska with some college education receive public benefits),³⁴ as well as increase self-sufficiency for families.

STRATEGY # 7

STRENGTHEN outcome requirements in the Aid to Dependent Children program to contribute to the advancement and long-term success of families and track participants leaving the program for two years. Require cross-agency training so caseworkers know which jobs support families and lead to career advancement opportunities.

Summary of Strategies to Strengthen Supports for Working Families:

Nebraskans value stable families. Public policies should provide support to working families to promote stability.

Assets to Build On	Opportunities for Change	Strategies	Outcomes
78.1% of low-income families in Nebraska are engaged in work.	32.2% of Nebraska children live in low-income working families.	Increase access to child care assistance.	Increase the ability of families to contribute to the workforce while ensuring the safety of children.
Nebraska recently raised eligibility for the Kids Connection program to cover more kids.	Nebraska has a new opportunity to utilize American Recovery and Reinvestment Act funds.	Increase the participation of working families in the Kids Connection program.	Increased access to child health care, contributing to long-term health and family stability.
Nebraska recognizes the value of education in moving families from poverty to self-sufficiency.	One third of Nebraska's ADC recipients who have entered the workforce do not retain employment for three quarters after the initial placement.	Create higher goals and outcomes and increased coordination in the Aid to Dependent Children Program.	Decreased recidivism rates for public assistance.



Chapter 4: Strategies to Increase Access to Health Care



“Opportunity is...when all members of a community have basic needs met like housing, healthcare, etc. so they can concentrate on other higher-order thinking like continuing education and building wealth that builds the community.” - Deb, Kearney

Healthier People for a Healthier Economy

PEOPLE IN NEED OF HEALTH CARE ACCESS

A healthy economy requires a healthy workforce. Increasing access to health care improves the well-being of families today and assures a healthy workforce in the future. Nebraskans must have access to the health care they need, when they need it if they are to remain healthy enough to support their families, start new businesses, run our schools, and care for their children.

Currently, too many jobs do not offer access to health care and as a result, too many Nebraskans do not have access to the health care they need. 227,000 Nebraskans or 12.8% of the population have been uninsured for a year or more.³⁵ 45,000 of them are children.³⁶ Even more, 460,000 Nebraskans were uninsured for all or part of the year.³⁷ The vast majority of the uninsured come from working families. Seventy-six percent of the uninsured have one

full-time worker in the family.³⁸ The national average is 69%.³⁹ This reaffirms Nebraska's work ethic. But it also demonstrates that our broken health care system now creates barriers and challenges for our working families, rather than providing them with stable access to health care that can help keep them working (*see appendix D for county level uninsured rates*).

Insured Nebraskans also face increasing difficulty accessing the health care they need because insurance has become increasingly unaffordable. The full cost of employer-sponsored coverage now takes up 22% of median family income in Nebraska and without meaningful reform that number will increase to 42% in 2016.⁴⁰ These numbers mean that low income and even middle income families are being forced out of the private health insurance market. From 2000 – 2007, health insurance premiums in Nebraska rose 3.2 times faster than wages.⁴¹ Clearly, the current system is unsustainable.

Opportunity for Reform that will Impact Nebraska

A COMPREHENSIVE STRATEGY FOR IMPROVED HEALTH

Systemic problems in our health care system can be addressed through meaningful reform at the national level. Insurance companies should not be able to deny people the care they need based on prior illnesses (or pre-existing conditions). Nor should insurers be able to drop coverage when people get sick. Coverage must become more affordable and provide stability. Families must know that premiums will not go up just because they get sick. Insurers should no longer be able to charge more based on health status or gender. Federal reform must include adjustments in the insurance market to make coverage more stable and secure. A public health insurance plan is needed to provide the peace of mind that there is always an insurance plan that a family can access and afford if they lose their health insurance.

Effective federal health care reform is necessary to increase the health and well-being of Nebraska families and workers. As such, we must move forward to support federal health care legislation that ensures quality, affordable health care for all.

STRATEGY # 8

Support comprehensive federal health care reform that **maximizes resources, strengthens programs, and makes targeted investments** to ensure that:

- People are not denied health care because of pre-existing conditions;
- Health insurance is affordable and reliable; and
- A public option is available to increase choice.

Summary of Strategies to Increase Access to Health Care:

Healthy families are critical to a healthy economy.

Assets to Build On	Opportunities for Change	Strategies	Outcomes
Nebraska has a strong network of hospitals and health care providers, as well as leading health care institutions in heart health, pediatric child brain injury, long-term rehabilitation, and more.	12.8% of the population has been uninsured for a year or more.	Pass the federal legislation to ensure that families can access health care, are not denied due to preexisting conditions, and that health insurance is affordable and reliable.	Better health outcomes for all and increased access for thousands of Nebraskans – under the plan, 112,000 people will gain health insurance access by 2013.
Annual percent growth in health spending in Nebraska is comparatively low.	The full cost of employer-sponsored coverage now takes up 22% of the median family income in Nebraska.	Implement the “public option” in federal reform to increase choice.	Protection of family budgets and assurances of value for health care dollars.



Good Jobs. Skilled Workers. Strong Families. This is the vision of the Economic Opportunity Campaign. Working together, building coordinated efforts, maximizing resources, strengthening policies and programs, and making strategic investments are all strategies we must implement to build economic opportunity and prosperity in Nebraska.

True to Nebraska values of community, family, hard work, and sense of place, we must pull together to make this vision real. To learn more and to join us in building a better Nebraska access: www.neappleseed.org/opportunity





Appendices



Appendix A

Nebraska Unemployment Rates by County, Not Seasonally Adjusted, June 2009

County	Percent	County	Percent	County	Percent
Adams County	5.9	Frontier County	3.4	Nance County	3.5
Antelope County	4.3	Furnas County	3.8	Nemaha County	6.1
Arthur County	6.3	Gage County	6.4	Nuckolls County	5.1
Banner County	3.6	Garden County	5.8	Otoe County	5.2
Blaine County	3.9	Garfield County	2.8	Pawnee County	3.8
Boone County	4.0	Gosper County	4.2	Perkins County	3.6
Box Butte County	7.4	Grant County	4.1	Phelps County	4.4
Boyd County	4.1	Greeley County	4.1	Pierce County	4.6
Brown County	3.3	Hall County	4.6	Platte County	4.6
Buffalo County	4.1	Hamilton County	3.5	Polk County	3.6
Burt County	5.9	Harlan County	4.0	Red Willow County	5.8
Butler County	4.8	Hayes County	4.9	Richardson County	7.2
Cass County	5.1	Hitchcock County	5.5	Rock County	3.4
Cedar County	3.6	Holt County	3.7	Saline County	4.8
Chase County	3.4	Hooker County	3.6	Sarpy County	5.2
Cherry County	3.1	Howard County	4.1	Saunders County	5.4
Cheyenne County	5.3	Jefferson County	5.0	Scotts Bluff County	5.6
Clay County	4.3	Johnson County	4.3	Seward County	5.2
Colfax County	4.3	Kearney County	4.4	Sheridan County	4.4
Cuming County	4.2	Keith County	4.9	Sherman County	4.0
Custer County	3.5	Keya Paha County	4.4	Sioux County	4.1
Dakota County	5.1	Kimball County	5.6	Stanton County	4.5
Dawes County	4.8	Knox County	3.6	Thayer County	5.3
Dawson County	4.9	Lancaster County	4.8	Thomas County	4.8
Deuel County	4.0	Lincoln County	4.4	Thurston County	10.2
Dixon County	4.7	Logan County	2.7	Valley County	3.5
Dodge County	6.0	Loup County	5.5	Washington County	4.8
Douglas County	5.7	Madison County	4.8	Wayne County	4.4
Dundy County	4.0	McPherson County	2.9	Webster County	4.1
Fillmore County	4.2	Merrick County	4.7	Wheeler County	3.8
Franklin County	3.8	Morrill County	4.5	York County	5.0

Appendix B

Percentage of Adults Over 25 without a High School Diploma or GED in Nebraska Counties with the Highest Population 2005-2007 Average

Geographical Area	Percent
Nebraska Overall	10.6
Adams County	10.9
Buffalo County	7.3
Cass County	7.3
Dakota County	22.8
Dawson County	25.9

County	Percent
Dodge County	13.3
Douglas County	10.4
Gage County	11.3
Hall County	17.3
Lancaster County	7
Lincoln County	9.6

County	Percent
Madison County	14.9
Platte County	10.7
Sarpy County	5
Saunders County	9.1
Scotts Bluff County	15

Appendix C

Percent of Population in Poverty, 2007 (Nebraska 11.1%)

County	Percent
Adams County	11.6
Antelope County	14.1
Arthur County	11.3
Banner County	13.5
Blaine County	17.6
Boone County	9.5
Box Butte County	12.9
Boyd County	13.8
Brown County	12.7
Buffalo County	10.6
Burt County	11.8
Butler County	9.3
Cass County	6.4
Cedar County	9.2
Chase County	10.4
Cherry County	12.6
Cheyenne County	10.6
Clay County	10.5
Colfax County	10.9
Cuming County	9.3
Custer County	12.4
Dakota County	11.8
Dawes County	18.2
Dawson County	11.6
Deuel County	11.1
Dixon County	10.3
Dodge County	12.6
Douglas County	12
Dundy County	15.4
Fillmore County	11.7
Franklin County	14.5

County	Percent
Frontier County	13.6
Furnas County	14.5
Gage County	11.6
Garden County	15.6
Garfield County	14.2
Gosper County	8.8
Grant County	10.9
Greeley County	14.3
Hall County	11.5
Hamilton County	8
Harlan County	13
Hayes County	14.9
Hitchcock County	14.5
Holt County	13.6
Hooker County	9.2
Howard County	11.5
Jefferson County	10.8
Johnson County	11.1
Kearney County	9.8
Keith County	11.6
Keya Paha County	16.5
Kimball County	12.5
Knox County	14.9
Lancaster County	10.9
Lincoln County	12.2
Logan County	10.6
Loup County	15.1
McPherson County	12.8
Madison County	11.6
Merrick County	9.2
Morrill County	16.4

County	Percent
Nance County	12.1
Nemaha County	13.3
Nuckolls County	11.7
Otoe County	9.4
Pawnee County	13.1
Perkins County	11.4
Phelps County	10.1
Pierce County	11.2
Platte County	8.9
Polk County	7.8
Red Willow County	11.3
Richardson County	13.4
Rock County	18
Saline County	9.4
Sarpy County	6.2
Saunders County	7.6
Scotts Bluff County	16.5
Seward County	8.6
Sheridan County	15.3
Sherman County	13
Sioux County	14
Stanton County	8.9
Thayer County	12.3
Thomas County	11.2
Thurston County	25.6
Valley County	13.8
Washington County	6.6
Wayne County	14.2
Webster County	13.6
Wheeler County	14.9
York County	9.1

Appendix D

Percent Uninsured by County, 2006

County	Percent	County	Percent	County	Percent
Adams County	14.4	Frontier County	25.3	Nance County	18.5
Antelope County	22	Furnas County	18.7	Nemaha County	13.1
Arthur County	23.2	Gage County	11	Nuckolls County	20.3
Banner County	30.2	Garden County	15.8	Otoe County	12.8
Blaine County	31.6	Garfield County	24.3	Pawnee County	17.1
Boone County	21	Gosper County	19.2	Perkins County	23
Box Butte County	14.9	Grant County	21.7	Phelps County	12.9
Boyd County	28.4	Greeley County	26	Pierce County	19.5
Brown County	24	Hall County	14.5	Platte County	14.9
Buffalo County	15.6	Hamilton County	13	Polk County	16.3
Burt County	17.6	Harlan County	20	Red Willow County	14.5
Butler County	13.5	Hayes County	26.5	Richardson County	15.1
Cass County	13.2	Hitchcock County	21.7	Rock County	33.2
Cedar County	23.9	Holt County	18.8	Saline County	17.1
Chase County	21.9	Hooker County	20.8	Sarpy County	10.9
Cherry County	18.2	Howard County	20.1	Saunders County	13
Cheyenne County	14.1	Jefferson County	13.8	Scotts Bluff County	14.9
Clay County	20.4	Johnson County	20.8	Seward County	12.6
Colfax County	21.2	Kearney County	13.4	Sheridan County	22.8
Cuming County	20.5	Keith County	16	Sherman County	21.8
Custer County	16.6	Keya Paha County	33.5	Sioux County	25
Dakota County	17.7	Kimball County	17	Stanton County	16.4
Dawes County	20.3	Knox County	20	Thayer County	18.7
Dawson County	18.6	Lancaster County	11.8	Thomas County	19.5
Deuel County	20.6	Lincoln County	13.2	Thurston County	15.9
Dixon County	17.9	Logan County	20.3	Valley County	21.1
Dodge County	13.2	Loup County	24.3	Washington County	11.9
Douglas County	11.5	McPherson County	25.5	Wayne County	17.1
Dundy County	28.1	Madison County	15.5	Webster County	17.7
Fillmore County	18.2	Merrick County	14.6	Wheeler County	27.7
Franklin County	18.3	Morrill County	19.7	York County	13.7

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