INSIDE

The Pew Charitable Trusts

Trust

Vast but Vulnerable, the Ocean Needs Help

Overfishing, global warming, and other threats are driving momentum to conserve 30 percent of the seas by 2030.

Summer 2021 | Vol. 23, No. 3

Tim Sloan/AFP via Getty Images

TIME CAPSULE

For decades, The Pew Charitable Trusts has supported the preservation of some of the great symbols of American freedom and democracy. This has included the transcription and publishing on the internet of the papers of the nation's Founding Fathers, new protective cases at the National Archives for the Declaration of Independence and the Constitution, and restoration of the flag that inspired "The Star-Spangled Banner," America's national anthem. The restored flag, which survived the bombardment of Fort McHenry during the War of 1812, was moved to a new state-of-the-art facility at the Smithsonian Institution's National Museum of American History in 2008.

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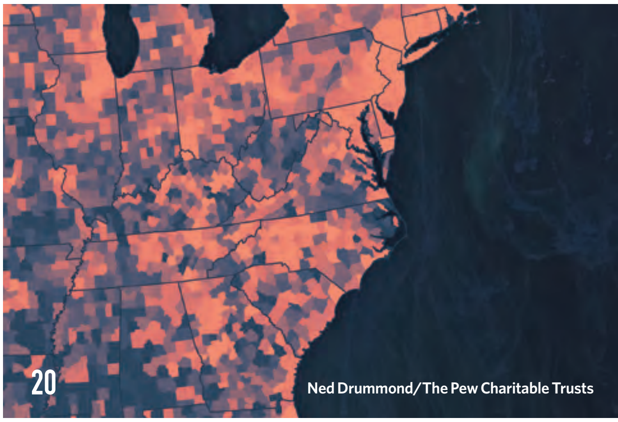

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The Pew Charitable Trusts is a public charity driven by the power of knowledge to solve today's most challenging problems. Working with partners and donors, Pew conducts fact-based research and rigorous analysis to improve public policy, inform the public, and invigorate civic life.

Pew is the sole beneficiary of seven individual charitable funds established between 1948 and 1979 by two sons and two daughters of Sun Oil Co. founder Joseph N. Pew and his wife, Mary Anderson Pew.

Accelerating Economic Recovery

For more than a year, COVID-19 has changed the way we live in dramatic and unpredictable ways. As the pandemic continues to create a "new normal," this summer offers an opportunity to envision and work more urgently toward a stronger economic system and a healthier planet.

As you'll read in this issue of *Trust*, a fair court system, high-speed internet, and a healthy ocean are all foundational to economic prosperity. Helping people who have amassed debt or are facing eviction is a particular post-pandemic concern. Erika Rickard, director of Pew's civil legal system modernization project, explains the challenge this way: "If only one side is in the courtroom, only one side gets heard." That one side is typically the collection agency. The facts are never determined—including whether the money is owed—and the creditor wins by default. But as we report in *Trust*, Pew has identified steps states can take to improve the civil court system: track data about debt claims, ensure both sides can present their cases, and provide timely information online.

Even if states put some of their judicial processes online, that will not help the millions of people who lack access to high-speed internet. The digital divide was already an obstacle to economic opportunity before the pandemic. But as schools turned to remote learning, homes became workplaces, and telehealth replaced office visits, communities without broadband fell further behind.

The federal government has earmarked more than $100 billion for broadband expansion. And as Kathryn de Wit, director of Pew's broadband access initiative, points out, "States are uniquely positioned to close the digital divide." In *Trust*, you'll learn how Virginia and other states are developing innovative funding mechanisms; partnering with businesses, local governments, and internet service providers; improving data collection; and making better use of fiber optics—all to ensure that a technology many take for granted becomes a service every American can access.

Worldwide, the reliance of coastal communities on the ocean's bounty has led to a new focus on the "blue economy." Tom Dillon, who leads Pew's conservation work, explains in this issue the damage that global warming, overfishing, plastics, and other threats have wreaked on the global ocean. That's why Pew has joined an international effort to preserve at least 30% of the world's seas by 2030. The benefits of "30 by 30" include protecting biodiversity, building resilience to climate change, and strengthening the global economy. With a collective effort, we can keep commercial fisheries sustainable, seafood processors in business, tourism thriving, and much-needed revenues flowing into local communities.

In some parts of the world, offices are reopening, the travel industry is reviving, and schools are getting ready to welcome students in the fall. But many of the challenges we faced before COVID—including the health of the ocean, the complexity of America's civil courts, and the lack of broadband access—still demand our attention. That's why Pew will stay focused on finding evidence-based solutions that will accelerate the recovery already underway and encourage long-term, durable change.

Susan K. Urahn, *President and CEO*

Trust

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THE BIG PICTURE

A pedestrian walks past a closed restaurant in downtown Philadelphia last November. Pew's home city, like many others, was hit hard by coronavirus-related closures. To understand the pandemic's full effects and what will be needed for an inclusive recovery, Pew's Philadelphia research and policy initiative convened two panels to discuss how to grow small businesses and family-sustaining jobs. Panelists included city officials, representatives from economic development and business support organizations, and other local leaders. The initiative is also developing a new digital analytics tool so policymakers and other stakeholders can benchmark the status of business recovery over time.

Lexey Swall for The Pew Charitable Trusts

Lasting Effects From the Pandemic

How the Pandemic Hit Philadelphia and Other Big Cities' Budgets

BY CAROL KAUFMANN

As COVID-19 cases forced lockdowns in spring 2020, city officials around the nation had to quickly find ways to close budget shortfalls for the next fiscal year. Pew's Philadelphia research and policy initiative analyzed the budgets of 13 large cities to assess how general funds that typically finance most essential services fared with the loss of revenue. Of the cities studied—Atlanta; Baltimore; Boston; Detroit; Houston; Kansas City, Missouri; Los Angeles; Louisville, Kentucky; Nashville, Tennessee; New York; Portland, Oregon; Philadelphia; and San Francisco—all but one have fiscal years ending on June 30.

The shortfalls, which would occur if officials made no changes in spending or plans to raise revenue, ranged from less than 2% to 17% of the prior year's general fund spending. Philadelphia projected to be 14.7% short in the general fund budget for the next fiscal year, a $749 million gap. Only Detroit had a higher percentage shortfall, at 17%.

Pew's study concluded that cities more reliant on property taxes for revenue generally faced smaller projected shortfalls as real estate tax revenues tends to remain relatively stable, even during economic downturns. For example, Boston, a city that relies primarily on property taxes for its revenue, had the lowest projected shortfall. Only about 15% of Philadelphia's general fund typically comes from property taxes, on the lower end among the cities.

To offset its shortfalls, Philadelphia used $229 million from dedicated rainy day funds and general fund balances accumulated from previous years. The city was also able to impose a one-year increase in its parking tax and raised wage taxes on commuters. But many challenges will remain in the next fiscal cycle. For example, suburbanites continuing to work from home after city offices fully reopen could result in less nonresident wage taxes for Philadelphia.

"City officials realize that the measures they used to balance their budgets in this unusual time may not be available to them next time," says Elinor Haider, director of Pew's Philadelphia research and policy initiative. "They'll also be watching to see if they get additional funding from the federal government, and how they can use that money to protect people who rely on city services."

The Benjamin Franklin Bridge, a fixture of Philadelphia's skyline. The city tapped into its rainy day fund and increased its parking tax and commuter wage taxes to boost declining revenues that finance essential municipal services. *Chris Henry/Unsplash*

States' Personal Income Growth Highest in 20 Years

In 2020, all 50 states experienced upticks in total personal income—a key economic indicator—as historic gains in unemployment benefits, federal aid, and other public assistance drove the sharpest annual growth in two decades, according to analysis by Pew's state fiscal health project. The study found that without this government support, most states would have sustained personal income declines as the COVID-19 pandemic battered business activity.

The government assistance swelled as policymakers pumped money into the economy to help Americans during the pandemic, which left millions unemployed and upended economic patterns. The increase in government transfer payments more than offset a slight decline in inflation-adjusted earnings, which include work wages plus extra compensation such as employer-sponsored health benefits, as well as business profits. The sum of residents' personal income from all sources rose 4.9% nationally in 2020, the largest annual increase since 2000, after adjusting for inflation.

Both Arizona and Montana benefited from an increase in their workers' aggregate earnings as well, unlike most other states. They recorded the year's top personal income growth: 7.1%. By comparison, Wyoming and several other states with economies more reliant on the energy sector experienced some of the weakest personal income growth as oil production dropped.

After the initial outbreak, additional unemployment benefits and federal economic impact payments of up to $1,200 per adult boosted many Americans' incomes. Following the disbursement of payments and the decline in supplemental unemployment benefits in the second half of the year, government assistance subsided but remained abnormally high. By the end of 2020, combined state and federal government assistance had climbed 35%, the largest annual increase since the 1940s. And every state experienced growth of at least 22%, which also reflected payments from Medicare, Medicaid, Social Security, and other programs.

States would have fared much worse if not for the unprecedented government support. In fact, when government assistance is excluded, 41 states experienced losses in total personal income last year.

—Demetra Aposporos

Global Middle Class Growth Stalls, Poverty Increases

The global middle class encompassed 54 million fewer people in 2020 than the number projected prior to the pandemic's onset, according to a Pew Research Center analysis. Meanwhile, the number of poor is estimated to have been 131 million higher because of the recession.

The drop-off in the global middle class was centered in South Asia and in East Asia and the Pacific, and it stalled the expansion seen in the years preceding the pandemic. South Asia, specifically India, along with sub-Saharan Africa accounted for most of the increase in poverty, reversing years of progress.

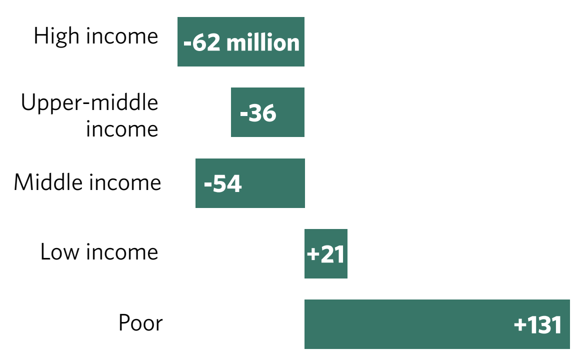
As defined in the report, people who are middle income live on $10.01 to $20 a day, which translates to an annual income of about $14,600 to $29,200 for a family of four. This is modest by the standards of advanced economies—in fact, it straddles the official poverty line in the United States of about $23,000 for a family of four in 2020 (expressed in 2011 prices).

The number of people in the global high-income tier (more than $50 daily) is estimated to have decreased by 62 million in 2020, erasing about half of the gain since 2011, with most of the change emanating from advanced economies. Meanwhile, the upper-middle-income population ($20.01 to $50 daily) fell by 36 million, while the low-income population ($2.01 to $10 daily) is estimated to have increased by 21 million.

—Demetra Aposporos

The COVID-19 downturn curbed growth in the global middle class, increased poverty sharply in 2020

Estimated change in the number of people in each income tier due to the global recession in 2020, in millions



Source: Pew Research Center

THE OCEAN IS VAST—BUT NOT LIMITLESS

The scale of threats facing the ocean demands a proportionate response: protecting and conserving at least **30 percent** of global waters by **2030.**

By Tom Dillon

Since the dawn of humankind, the ocean has elicited nearly every imaginable emotion—respect, gratitude, humility, awe, curiosity, fear. And no wonder: The seas feed us, dictate much of our weather, shape our lands, produce half the oxygen we breathe, spawn life-changing storms, and harbor more biodiversity than any ecosystem on land.

The ocean is many things and plays many roles in sustaining life on Earth. But here is one thing it is not: invincible. And the past several decades have brought waves of troubling news about the ocean's health—from overfishing to warmer and more acidic waters from climate change, from pervasive plastic pollution to illegal fishing, and from the decimation of habitats on the coasts to damage even in the deep sea.

All of which has brought into focus the need for a conservation goal proportionate to the scale of the ocean and the variety of threats it faces. And over the past decade one has emerged: to protect and conserve at least 30% of the global ocean by 2030.

This target, known as 30 by 30 (and sometimes written as "30x30"), was first introduced on a broad stage at the 2014 World Parks Congress. With continued support from Pew and others, the goal gained more traction at the 2016 World Conservation Congress of the International Union for Conservation of Nature (IUCN), where members voted to adopt increasing the portion of the ocean that is highly protected to at least 30% to help effectively conserve biodiversity. Now, a global goal to protect and conserve at least 30% of lands and 30% of the ocean will be on the table for adoption as part of a larger set of conservation goals known as the "post-2020 framework" at the upcoming United Nations Convention on Biological Diversity (CBD) meeting, scheduled for this fall in Kunming, China (although it might be postponed to 2022). The goals and targets set out in the post-2020 framework must be ambitious, inclusive, and grounded in science as they will chart the course of global conservation efforts for at least a decade.

Support for increased ambition continues to grow, with more than 80 countries publicly committed to the 30 by 30 goal. In June, the Group of Seven leading industrial nations formed a "nature compact," committing to "conserve or protect at least 30% of global land and at least 30% of the global ocean by 2030 as a critical foundation for the conservation and restoration efforts required this decade." In their shared statement, the seven heads of state committed to "lead by example" to deliver inclusive, equitable, and just conservation goals.

And, as with any conservation effort, this one must fulfill that promise. Indigenous peoples and local communities are among the most effective stewards of biodiversity; however, historical approaches to conservation have not always respected their rights or sought their consent. Looking forward, the global conservation, science, and policy communities need to partner with Indigenous peoples and local communities who have successfully conserved the biodiversity on their land and sea for millennia, using traditional knowledge passed down through generations. As a new study on social equity in conservation efforts in the journal *Frontiers* notes, "long-term sustainability

Turkish free diver Sahika Encumen, above, dives in the Bosporus' Ortakoy coastline off Istanbul to raise awareness about plastic pollution, one of many threats the ocean faces. *Sebnem Coskun/Anadolu Agency via Getty Images* **Left: Soft corals and orange and pink anthias, a common reef fish, are plentiful in a healthy patch of ocean.** *Cinzia Osele Bismarck/Ocean Image Bank*

Tourists explore an iceberg in the Southern Ocean offshore from the Antarctic Peninsula, an area where warming waters have caused the loss of sea ice. Brett Monroe Garner/Getty Images

and effectiveness can be increased through creating strong local partnerships, integrating traditional knowledge and local management practices, recognizing and championing local leadership, and protecting Indigenous rights and tenure."

With the participation and leadership of all the stewards of our environment, the global conservation community can have transparent and informed discussions about the proposed 30 by 30 targets and ensure all perspectives are equally shared and considered. Although the call to protect 30% of our global ocean by 2030 mirrors the same goal on land, Pew's history to secure this target is deeper in marine conservation, and this article focuses on that.

Whatever the CBD ends up adopting as a post-2020 framework will become a kind of Paris Agreement for nature, with convention members working toward the agreed goals and targets and sharing periodic progress toward meeting them.

The 30 by 30 target is informed by science. An analysis of numerous studies published in 2016 in the journal *Conservation Letters* looked at what level of conservation was needed to "achieve, maximize, or optimize" six objectives of marine protected areas (MPAs)—goals that essentially sum up the ocean's value to life on Earth: protect biodiversity; ensure connectivity of wildlife populations among MPAs; minimize the risk of fisheries collapse and ensure sustainability; mitigate the adverse evolutionary effects of fishing; maximize or optimize fisheries value or yield; and benefit a range of groups (for example, local communities, fishing fleets, and conservationists).

Over half of the 144 studies reviewed for the analysis found that more than 30% protection was needed to meet all six of the goals. Protecting 10% or less of the ocean, the researchers concluded, would meet only a fraction of those objectives. Today, according to the Marine Protection Atlas, almost 8% of the world's ocean is protected—but with only around 2.5% set aside in highly protected zones, a status that yields far more benefits than do MPAs that allow large-scale fishing and other extractive activities.

As the authors of the analysis wrote: "All management strategies have drawbacks. However, establishing a global MPA target has many advantages which ... outweigh such shortcomings." Specifically, the authors continued, MPAs are simple to explain, politically achievable, and can protect entire ecosystems, versus just one species.

Of course, to be effective, an MPA—like any protected or conserved space anywhere—must be well designed, adequately financed, and have clear, feasibly enforceable rules. The wide variance of such parameters in the MPAs created over the past few decades has allowed some countries to claim they're conserving vast areas of the ocean—when, in fact, they're continuing to permit environmentally damaging extractive activities within those places.

That's one reason Pew has called for achieving a 30 by 30 marine goal through effectively and equitably managed areas that are ecologically representative of their ocean regions. These could be either MPAs or classified as other effective area-based conservation measures (OECMs), which could include, for example, an area that Indigenous peoples or local communities are sustainably managing using traditional practices, without formal recognition by the regional or national government. OECMs are places that are managed or protected for reasons that may expand beyond environmental conservation but that—because of that management or protection—end up helping safeguard or restore thriving wildlife and ecosystems. And for the 30 by 30 marine effort to succeed, it's vital that global leaders responsibly manage the other 70% of the ocean. This includes working to end illegal fishing, striving to maintain sustainable fish populations around the world, minimizing pollution, and other efforts.

It's almost impossible to overstate the benefits of a healthy ocean. Aside from directly supporting a dazzling diversity of life—countless fish, plants, corals, algae, seabirds, invertebrates, and marine mammals—the ocean is a cornerstone of the global economy, supporting trillions of dollars' worth of activity annually, from fisheries, tourism, and recreation to shipping, power generation, and more. And although not all of these activities depend on a healthy marine environment, scientists have found that hitting the 30% target would be very good for the global economy. A 2020 independent cost-benefit analysis completed by more than 100 scientists found that protecting at least 30% of the planet's land and ocean would require only 0.16% of the global gross domestic product—yet for every $1 invested in such conservation, humanity would reap $5 in goods and services from the planet.

Conversely, allowing a continued slide in marine health would almost certainly cause significant economic damage. Overfishing is a grave threat to our ocean. One-third of the world's fish populations are overfished, and another 60% cannot sustain any increases in fishing, according to the U.N. Food and Agriculture Organization. Warmer and more acidic marine waters and pollution are killing

More than 80 countries have publicly stated their support for protecting at least

30%

of the global ocean.

coral reefs, jeopardizing the future of one of the planet's most biodiverse ecosystems—and of the marine life reefs support. Unsustainable coastal development is damaging and destroying wetlands, salt marsh, seagrass meadows, and mangrove forests, all of which are critical habitat for myriad species and protect people living nearby from storm surge and other coastal flooding.

But there's also cause for hope. Countries from the U.K. and Chile to Palau and Australia have taken major steps to safeguard large portions of their exclusive economic zones. In the U.S., President Joe Biden recently committed to conserve 30% of American lands and waters by 2030.

Workers load yellowfin tuna into a truck at a fishing port in Banda Aceh, Indonesia. One-third of the world's fish populations are overfished, and another 60% can't sustain any fishing increases. *Chaideer Mahyuddin/AFP via Getty Images*

Marine protections won't reverse climate change but can help build resilience to its impact

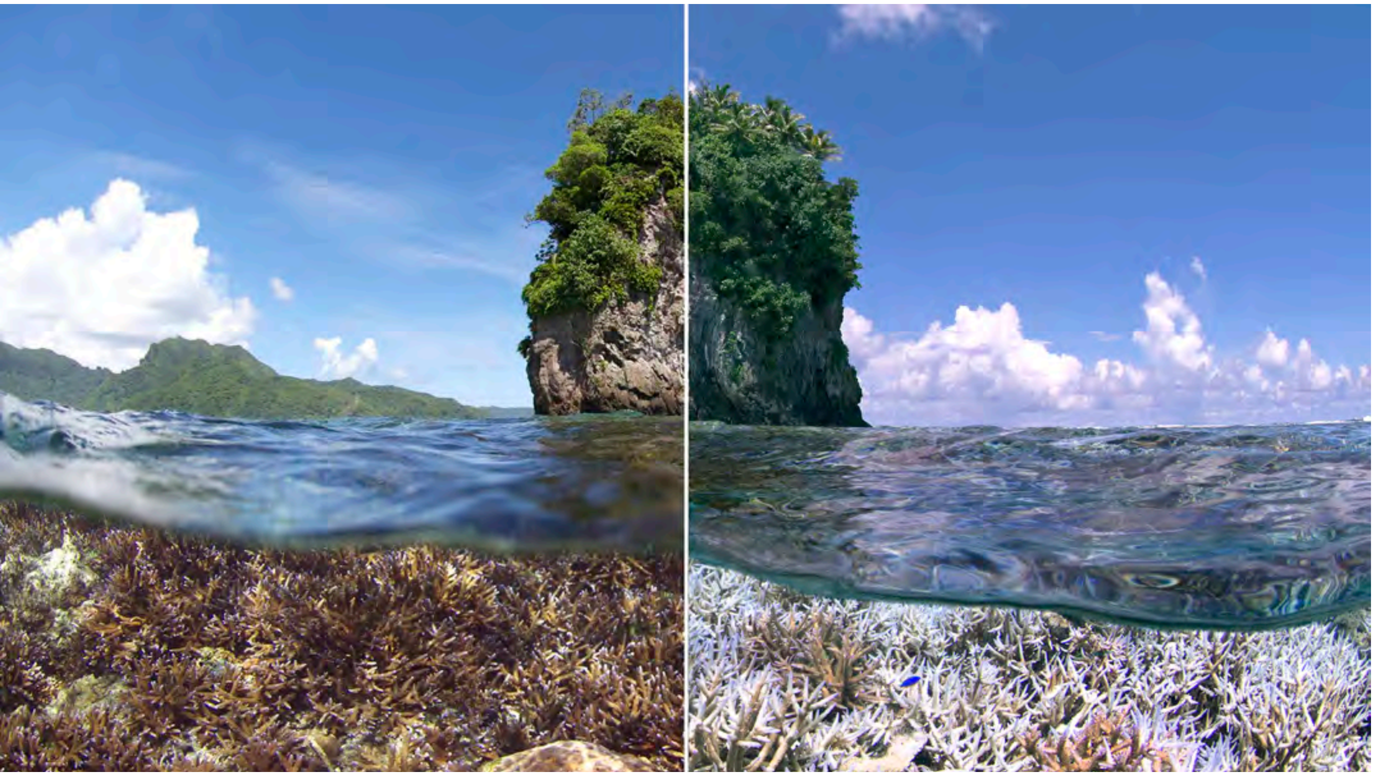
And in areas where governments have successfully implemented large, highly protected MPAs, the results are encouraging. Marine life is flourishing thanks to these MPAs—in part because although fish neither know nor abide by MPA boundaries, the protected areas allow fish to feed and breed free from human threats, bolstering ecosystem health inside the MPA and fisheries in the surrounding waters. Recent studies of the Papahanaumokuakea MPA in Hawaii and the Galápagos Marine Reserve in the eponymous islands off of Ecuador showed that tuna fleets caught more fish following the creation of each protected area than they had before.

On the other hand, once overfishing or other ecosystem damage occurs, it can take decades or even centuries for affected species to fully recover. Among the many examples: the New England cod fishery collapse of the 1990s and the episodic obliteration of deep-sea corals by bottom trawling, in which heavily weighted nets are dragged indiscriminately across the seafloor.

But the data shows that conservation efforts, given ample time and sufficient enforcement, can work. For example, a study of reef sharks published in the journal *Nature* in 2020 examined video footage from 371 reefs in 58 countries and found almost no sharks on nearly 20% of the sites. The good news? The relative abundance of sharks was "substantially higher" in places with shark sanctuaries, area closures, and other measures.

Marine protections alone won't reverse climate change but can help build resilience to its impact. Studies show that healthy wetlands, mangrove forests, oyster reefs, nearshore coral reefs, and seagrass meadows help absorb wave energy, lessening the impact of storms on coastal communities. Some of these ecosystems also boast extremely high carbon sequestration rates—in some cases five times greater than the rates in terrestrial forests. Other research suggests that life within MPAs, including fish and corals, is more resilient to warming waters than species in unprotected areas.

2030 is fast approaching and, in many countries, big conservation ideas can take years to come to fruition. However, one place where this could happen soon is in the Southern Ocean around Antarctica, where the



In American Samoa, corals photographed three months apart show the effects of bleaching. Warmer and more acidic marine waters are killing coral reefs and jeopardizing the biodiverse ecosystems and marine life they support. *The Ocean Agency/Ocean Image Bank*

Visitors walk across a bridge amid mangroves in Gonenggati Mangrove Tourism Park in Central Sulawesi, Indonesia, where youth created a tourist area to help preserve the trees. Healthy mangrove forests and other coastal ecosystems are critical habitat for myriad species and help buffer the damaging effects of storms, boosting the ocean's overall well-being. *Basri Marzuki/NurPhoto via Getty Images*

Commission for the Conservation of Antarctic Marine Living Resources (CCAMLR) is weighing proposals that, together, could bring the amount of global ocean protection to nearly 9%. And CCAMLR has shown it will act to preserve immense areas: In 2016, the commission established the Ross Sea region MPA, which covers almost 800,000 square miles and is the largest protected area on the planet—on land or sea.

Assuming the CBD adopts the 30 by 30 target, every nation can start planning to help meet the goal. And some are already leading the way. Chile, for example, has designated 42% of its marine waters for protection and 21% of its land, and Australia has designated 41% of its waters for protection and 20% of its land.

Pew is working toward 30 by 30 through numerous channels, including coalitions and partnerships. One of these, the Blue Nature Alliance, aims to catalyze 18 million square kilometers (7 million square miles) of ocean conservation over five years. The alliance is a partnership among Pew and Conservation International, the Global Environment Facility, Minderoo Foundation, and the Rob and Melani Walton Foundation. Working alongside local partners, the science community, and policymakers, the alliance will apply a science-based and inclusive approach to ocean conservation, recognizing that areas must be well managed in order to help boost ocean biodiversity and fisheries and enhance the livelihoods of the people and economies that depend on them.

Also, after nearly a decade of working on large-scale conservation efforts, Pew has embedded the 30 by 30 marine goal in seven campaigns that span the globe, from the northern latitudes to the Southern Ocean. And we're optimistic that, through the actions of governments and international ocean management bodies, a 30 by 30 marine target can be achieved. Chief among the many reasons for optimism is that far more people than ever—from scientific experts and world leaders to advocacy groups and citizens—recognize the need to act.

Two factors are boosting this message as well: the fact that the science is sound and the growing realization that conservation of our land and sea is an economic asset, not a burden. Those points help political leaders and decision-makers stand up to opponents of ocean protection, allowing them to call attention to the long-term benefits of protection over the short-term gains that might come from unsustainable resource exploitation.

None of this guarantees success, of course. But today world leaders and the conservation community have more experience in designing, creating, and monitoring protected and conserved areas—and more science to support such action—which should make 30 by 30 attainable.

And with so much at stake, hitting the 30 by 30 target is the only reasonable path forward. The benefits to biodiversity, fisheries, coastal communities, economies, tourism, recreation, and the overall health of the planet are as clear as the consequences of failure.

Tom Dillon is a senior vice president at Pew, leading the organization's work on conservation and environment initiatives in the United States and around the world.

Gaby Bonilla/The Pew Charitable Trusts

AND JUSTICE FOR ALL?

Although criminal defendants are entitled to lawyers, there's no guarantee of legal representation when consumers are sued in America's civil courts.

By Kathleen Cahill

Imagine this: You take out student loans and, 21 years later, a debt-collection company sues you for the outstanding balance. But you don't know you're being sued—either the company doesn't track you down to tell you or it tries but fails to reach you. And because you don't know you're being sued, you don't hire a lawyer to go to court to tell your side of the story—so the judge automatically rules in favor of the collection company. By the time you realize what's happening, your bank account is frozen, which means you can't pay your mortgage or even buy groceries—because the debit card linked to your account is suddenly worthless.

That's what happened to Adunni Noibi in the early months of the COVID pandemic. The Iowa health care worker says she had no idea she was being sued—she says she wasn't notified by the company that took action against her—and that even her bank didn't tell her that her account was being frozen until after the fact. Noibi figured that a lawyer might help, but recalled thinking, "How can I get a lawyer when I have no money? I was barely getting by." Luckily, she contacted Iowa Legal Aid and, with its lawyers' help, she reached a resolution with the collection company, and her bank account was unfrozen.

"At the end of the day, you want the public to think to themselves, 'Thank goodness for the courts. They're doing their job, they're fair to everybody, they're there when we need them.'"

Texas Supreme Court Chief Justice Nathan Hecht

And although her case may sound unusual, it's not, according to research by The Pew Charitable Trusts' civil legal system modernization project.

A quick primer: Civil courts (which are separate from criminal courts) hear a wide range of cases, including evictions, medical malpractice, personal injury, and debt collection cases like Noibi's.

And the debt collection cases are soaring.

"Debt collection cases are the single most common type of civil court case in the United States today," says Erika Rickard, who directs the Pew project. "They went from 1 in 9 civil cases in the 1990s to 1 in 4 civil cases in 2013." The data is spotty at the state level, but in 2018, debt lawsuits were the most common type of civil case in nine of the 12 states for which some data is available.

Pew's research found that many people don't respond when a debt collector takes legal action against them, often because—like Noibi—they're unaware that they're being sued. They might get something in the mail from a company they don't recognize and assume it's junk mail or a scam. But not responding has real ramifications.

"The way our system operates, the court is supposed to hear both sides and then issue a judgment. But if only one side is in the courtroom, only one side gets heard," Rickard says. "In states where we're able to look at court data, we've found that 7 out of 10 debt collection cases end in a default judgment in favor of the debt collector."

That means, Rickard says, that "debt collectors don't have to prove their case. They just win because they're in the room and the consumer didn't respond to the lawsuit. So, the judge never reviews the facts of the case to make sure that the right person was sued for the right amount. The judge just stamps the case in favor of the debt collector."

And when consumers do show up for their court hearing, they're usually tackling the legal system without a lawyer.

"In about 3 out of 4 civil cases, at least one side isn't represented by a lawyer," says Rickard. The numbers are even higher for eviction, mortgage foreclosure, and debt collection, the so-called business-to-consumer lawsuits. "In about 90% of those cases," Rickard notes, "the company is represented, and the person being sued is not."

That may be because the consumer can't afford a lawyer, which highlights a significant difference between the civil and criminal court systems: Although in criminal cases everyone has a right to a court-appointed attorney, the same is not true in civil court. And, Rickard says, the data shows that people represented by a lawyer in civil court are more likely to win their case or reach a settlement than people without legal representation. This gap—between how courts ideally would render justice and the reality for so many defendants—is known as the justice gap.

It has become a growing concern in many states, including Texas—one of the leading states in gathering data to document the problems and concerns.

"At the end of the day, you want the public to think to themselves, 'Thank goodness for the courts. They're doing their job, they're fair to everybody, they're there when we need them,' " says Texas Supreme Court Chief Justice Nathan Hecht, who also heads the Conference of Chief Justices, an organization made up of the highest-ranking judicial officer in every state. "We want people instinctively to feel that. Justice is not just about efficiency. Justice is a moral virtue, and people need to feel in their hearts that justice is being done. It's very important to do all you can to maintain public trust and confidence in the justice system."

The Pew project is analyzing data from state and local civil courts—including those in Texas—and working with partner organizations to make recommendations to help narrow that gap.

A May 2020 Pew report identified three initial steps that states could take to improve the handling of debt collection cases:

- **Track** data about debt claims to better understand the extent to which these lawsuits affect litigants.
- **Review** state policies, court rules, and common practices to identify procedures that can ensure that both sides in a dispute have an opportunity to effectively present their cases.
- **Modernize** the relationship between courts and their users by providing relevant and timely procedural information to all parties and moving more processes online in ways that are accessible to users with or without attorneys.

The end goal of the project, Rickard says, is to make the civil legal system more accessible, equitable, and transparent. That goal shows how the project has evolved since it was first created in 2018. Originally, the team's work focused on how technology could expand public access to the court system and help settle legal disputes in a timely way. But project research led the team to broaden its scope.

Rickard and her team have started to take on guardianship issues and evictions—but they are primarily focused on debt cases for now, working with state policymakers and providing information and analysis to a handful of states to help them explore how debt collection plays out. The team is also looking at possible solutions: for example, re-evaluating how courts might use technology to improve their processes and policies to make them more equitable.

The project has been working with partners in several states that are leading modernization efforts in their court systems, including Utah. Hardly any defendants have representation in civil legal cases in Utah, according to "The Justice Gap," a report commissioned by the Utah Bar Foundation and published last year; in fact, the report found, in 62,000 recent debt collection cases in the state, nearly 100% of petitioners had lawyers, compared with only 2% of respondents.

The foundation's executive director, Kim Paulding, says that's because "people can't afford to hire representation. There aren't enough services through the legal aid agencies for debt collection defense. And the nonprofit agency that's doing the most legal aid work, People's Legal Aid, literally came into existence in May of 2020."

People's Legal Aid provides free legal services to Utahns facing eviction and debt collection lawsuits. Executive Director Jeff Daybell recalls a recent landlord/tenant case in Salt Lake County, a dispute over damage to a rental property. Utah allows landlords six years to bring a case. "We don't even save our tax information for that long," Daybell says. "Who saves photos of move-in condition and move-out condition for six years?"

Three years after the tenants moved, the landlord sought damages that the tenants considered excessive. With free legal aid, "the amount they settled for was likely closer to what they owed."

People's Legal Aid offers its services on a sliding scale. They are free of charge for many clients. Others pay $225 or less, Daybell says. And the value of that legal help is clear. "We have found that having an attorney saves our average client $2,661.55. Aside from the monetary benefits, having an advocate helps them feel they are heard in court and they are significantly less anxious about the process."

That process is complicated in Utah by the distance between home and courthouse. Throughout the United States, some defendants in civil lawsuits don't have the means, the transportation, the time off from work, or the child care necessary to attend a court hearing. But in relatively large and sparsely populated Utah—fewer than 10 states have lower population densities—distance can be a true barrier.

That's where technology can come into play. Utah is among the leading states in the adoption of online dispute resolution (ODR)—an internet-based platform that takes the place of in-person hearings, mediation, or arbitration. Essentially, ODR allows people to take part in court business without having to travel to the courthouse.

Pew's court modernization project is studying Utah's ODR platform together with the Utah Administrative Office of the Courts and the Innovation for Justice program at the University of Arizona College of Law.

"With Pew's help, we are implementing some user analysis of the ODR platform," says Utah Supreme Court Justice Constandinos Himonas. "The ultimate vision for the platform is to have a robust ability for people to get information about their claims and their defense, to have access to lawyers and to others who are licensed to provide assistance, and access to articles and resources that they can use to get help for their claim."

Although ODR has improved court efficiencies in Utah, it hasn't reduced the default rate in the state's civil legal cases.

But with "Pew shining a light on the access-to-justice crisis, it becomes part of the national conversation," says Justice Himonas. "I believe there's been a real change. Judiciaries are paying more attention. Everybody's now asking questions and exploring solutions.

"When we [in Utah] started down this path in 2015, we were talking about changing the legal ecosystem. It needs fundamental change, not just tweaking around the edges."

The idea of going beyond tweaking around the edges of the civil legal system is familiar in Michigan, where earlier this year the state Supreme Court formally created the Justice for All (JFA) Commission. The commission isn't shy about its goal: to provide 100% access to the civil justice system and close the state's justice gap.

"All Michigan residents must have equal access to our courts and to resources needed to navigate our justice system, regardless of who they are, what they earn, or where they come from," Chief Justice Bridget M. McCormack said in announcing the JFA Commission.

Chief Justice McCormack and Jennifer S. Bentley, executive director of the Michigan State Bar Foundation, have invited Pew to participate in JFA working groups on eviction and debt collection.

"In Michigan, the court's willingness to sit at the table with other legal system stakeholders, including the bar association and legal service providers on the ground, is a real strength."

Pew's Erika Rickard

"In Michigan, the court's willingness to sit at the table with other legal system stakeholders, including the bar association and legal service providers on the ground, is a real strength," says Pew's Rickard. "The next step is how to hold up that model with other states." She adds that "Michigan is also one of the top states in using technology to help people resolve disputes."

Another Michigan innovation is the state's Eviction Diversion Program (EDP), a temporary program created in response to the pandemic to provide a way for residents who were at risk of eviction to work with their landlords to find a mutually agreeable solution. The legislature designated federal COVID relief funding for the program.

Of the 5,223 people threatened with eviction and then represented by the program in the last six months of 2020, 97% had their eviction prevented.

Bentley, of the state bar foundation, remembers one EDP case in particular: A 50-year-old woman was laid off for missing work after contracting COVID-19, and then had her unemployment benefits delayed. Last fall, she fell behind in rent payments on the apartment where she had lived for three years. A legal aid provider persuaded her landlord to participate in the EDP, which provided legal assistance as well as financial help for rent, and was able to negotiate a settlement. The renter paid $355 of her own funds for uncovered back rent and from the program funding was awarded $3,500 for her back rent and $1,200 for future rent. The eviction case was dismissed.

"While she did eventually receive her unemployment benefits and is back to work now, the rental assistance allowed her to remain housed and get back on her feet," says Bentley. "There wasn't a dry eye in the courtroom when she thanked the judge, the attorney, and the landlord for helping her get through such a difficult time."

Kathleen Cahill is a Maryland-based writer and editor. This is her first contribution to Trust.

HOW STATES ARE BRIDGING THE DIGITAL DIVIDE

The pandemic highlighted the plight of millions of Americans lacking high-speed internet, which has become central to modern life, but some states are finding ways to make the connection.

By Rob Pegoraro

After more than two decades of work by federal and state governments to secure broadband internet access, millions of Americans remain without it—14.5 million, according to the Federal Communications Commission estimate published in early January.

Unless the real number is the 42 million that the research group BroadbandNow found when that site's experts did their own deeper dive into the provider-furnished coverage data behind the FCC figure.

Or maybe the true figure is 157.3 million, calculated by Microsoft from how fast it sees its updates download to people's computers.

It's even fuzzier how much the monthly cost of subscribing to broadband deters Americans from having a connection at home or keeps them on slow and outdated connections that make streaming video, sharing documents, and other common chores irritatingly slow or impossible.

Living on the wrong side of the digital divide brings serious costs in terms of lost opportunities. And the pandemic only magnified these problems, as students moved to online classes, patients had to visit doctors by teleconferences, and out-of-work Americans applied for aid and sought new jobs online. News coverage of school districts struggling to connect with students gave rise to a recurring visual: families parked outside public libraries and other sites offering Wi-Fi as kids did their homework in cars.

"We simply don't know how many Americans don't have access to broadband," says Kathryn de Wit, who directs The Pew Charitable Trusts' broadband access initiative. "We don't know how many Americans can't afford broadband where it's available."

The Pew initiative aims to find and document what works to expand access to broadband that's both fast enough to be effective and affordable enough for everyone.

Pew experts spent three years studying state broadband programs, identifying key practices and policies that helped leaders bridge the broadband gap at the state level. Some common practices emerged in successful states, including establishing specific funding sources to pay for expansion and prioritizing fiber optic cable over other delivery systems.

"Our research shows states are uniquely positioned to close the digital divide," de Wit says. "State leaders routinely grapple with the factors that determine the success or failure of broadband programs, such as geography, population density, and state and local law. They are the ones working with local stakeholders, developing expansion plans, and using data to inform funding decisions. State leaders are key to the national goal of universal access."

A complex journey across the digital divide needs a map, but the cartography of connectivity available today has issues. Blame them on a form—the Form 477 filing the FCC requires internet providers to submit twice a year. On it, they only have to specify coverage at the census block level, even if they serve just one structure in an area that may span a few blocks or stretch dozens of miles, leaving unconnected homes and businesses unnoted.

Form 477 filings must disclose the fastest download and upload speeds a provider advertises in a census block, but not average or median speeds—so they don't necessarily paint the clearest picture of users' online experiences, which can vary based on several factors, ranging from the number of users on a network to the weather. And the form doesn't require disclosure of the rates charged consumers. Yet these FCC filings have been driving the definition of who has and doesn't have high speed internet in America for years—and, importantly, have directed much of the public funding available for expansion.

Well before the Biden administration proposed new federal funding for broadband expansion, many states had set out to ensure their residents have access to high-speed internet. But those policymakers also must rely on the providers—who often don't want competitors coming onto their turf—for the very information needed to develop accurate coverage maps. That's led to a frequent bargain between states and incumbent providers: If those firms will privately confirm exactly where they offer access, states will direct their broadband financing to other areas.

"We've been able to align the private sector's interests with ours," said Tamarah Holmes, director of the Office of Broadband at Virginia's Department of Housing and Community Development. "That has been effective as a

Left: A map based on Federal Communications Commission data shows how access to broadband varies across the country. Light areas represent 100% access to high-speed uploads and downloads through broadband, and dark areas signify spotty or even no access to broadband. *Ned Drummond/The Pew Charitable Trusts* means to build out broadband without overbuilding."

This approach does, however, foreclose bringing new choices to markets today dominated by local monopolies. "The opposite of overbuilding is monopoly preservation," says Gigi Sohn, a distinguished fellow at the Georgetown Law Institute for Technology Law & Policy who was a policy adviser to former FCC Chairman Tom Wheeler.

Virginia is among the states making inroads in expanding broadband access, having set a goal of "functionally universal" access—that is, when local governments and citizens no longer describe serious deficiencies in broadband availability—by 2028. Its leaders have emphasized funding efficiency, in the sense of how many new connections each state dollar can cover, but not at the expense of tending only to high-population areas. They have further focused on using the proven technology of fiber optic cable instead of venturing into such newer technology as 5G wireless (which can require much more equipment per square mile than slower, lower-capacity 4G) or low Earth orbit satellite (early in its deployment but also unlikely to yield enough capacity except in the most rural areas).

Two years ago, the Virginia General Assembly authorized electric utilities to install and lease their excess fiber to internet service providers. This change should bring down the cost of expanding access to homes and businesses in areas where it would otherwise be unprofitable for providers to build the necessary infrastructure.

"Virginia is a great example of the crucial role states play in expanding broadband access," de Wit says. "Policies there are transparent and accountable to people in every corner of the state."

Minnesota has emerged as another leader. There, a governor's task force on broadband expansion has connected leaders from local communities and governments, business, educational institutions, health care facilities, tribes, and internet service providers to provide policy recommendations to the governor and Legislature.

The task force keeps broadband access in the public spotlight and has consistently recommended additional funding over the decade it has existed. Since 2014, Minnesota's Legislature has awarded $129 million in grants to expand access, which in turn triggered another $146.5 million in matching funds from local and private investment.

That spending brought new high-speed internet service to more than 43,000 households, nearly 7,000

In Donna, Texas, a school bus brings Wi-Fi to children who have no internet access at home. *Ilana Panich-Linsman/Redux*

A technician installs fiber optic cable in Berkeley, California, an area where fiber lines are being run directly to customers' homes.
Carlos Avila Gonzalez/San Francisco Chronicle via Getty Images

businesses, and more than 360 schools, health care facilities, libraries, and other community institutions across Minnesota.

"Community voices are key," says Bernadine Joselyn of the Blandin Foundation, who serves on the task force. "It's well established by now that including diverse voices in public policy discussions encourages creative and innovative thinking, which leads to better decision-making and problem-solving."

To get around the sometimes vague data the providers offer, some states are turning directly to the public to see what works—and doesn't work. Peggy Schaffer, who directs the ConnectMaine Authority, a unit of state government leading broadband expansion, says it is improving its map by inviting citizens to submit their own speed tests to show what providers are actually giving consumers. "It really brings in the customer voice," she says.

(At the federal level, the FCC has recently taken a similar approach, inviting people to download the FCC's own speed-test app, test their service, and share their findings with regulators.)

Some states seeking to expand broadband are also sharpening the requirements in the broadband grants awarded to internet providers to cover their broadband-buildout costs. Stronger accountability measures such as requiring better data collection, regular checks on a provider's progress, and clawback provisions that require providers to return public funds if they don't deliver the promised service can prevent repeats of past misadventures in broadband expansion.

Federal broadband programs have often demonstrated the need for that level of accountability. The FCC's Connect America Fund program sent hundreds of millions of dollars to incumbent providers to build out service only to see the companies fall behind contracted schedules, leaving the FCC to fine them. Having larger companies win these grants with unrealistic bids may be part of the problem.

A more recent subsidy program, the FCC's Rural Digital Opportunity Fund, drew criticism when the digital-equity group Free Press found it was funding service expansions in places that either already had broadband or lacked human inhabitants.

"That was generally a disaster," Schaffer said. "In Maine, we have blueberry fields that are getting service—nobody lives on those fields."

So Maine has turned to smaller providers.

Schaffer notes that some of Maine's best grant recipients are local phone companies that have used state funding to replace aging digital-subscriber-line connections with modern high-speed fiber lines.

"We have several in the state that I would call mom and pop shops," she said. "We have been helping them, in pieces, to build out their network."

Those local efforts are gaining steam elsewhere in the nation, including municipally owned broadband, in which a town, city, or county builds its own network and either sells internet access directly to consumers or welcomes third-party providers to do that on the network—another type of public-private partnership.

State laws have restricted many municipal broadband proposals, but there appears to be a growing interest in opening the process up. In February, Arkansas—where policymakers had previously shown little interest in public ownership of communications providers—mostly repealed its ban on municipal broadband.

"Arkansas blew my mind," says Christopher Mitchell, director of the Community Broadband Networks Initiative at the Institute for Local Self-Reliance, which advocates for locally based providers. He says that the way the pandemic showed the need for everyone to have access to usable broadband enables policymakers to be more resistant to pushback from established providers' concerns about competition.

And federal leaders' interest in broadband access also has been recharged by the pandemic. The $100 billion marked for broadband expansion in the Biden administration's American Jobs Plan infrastructure proposal as well as other proposed federal spending could go a long way toward laying a lot more fiber cable. Federal funding for broadband provided in the American Rescue Plan Act also embraces some research-based practices for expanding broadband, including prioritizing community-based solutions and raising the federal speed minimum. "This is the first time we've seen a federal proposal clearly say we want to address all of the elements of the connectivity problem," says de Wit.

After three years of research on the topic, Pew's broadband initiative now looks to promote the fruits of its findings to federal and state policymakers and help efforts to increase access to high-speed internet.

"Ensuring that every American household has high-speed, reliable, and affordable internet will require work of federal lawmakers, state leaders, community stakeholders, internet service providers, and researchers—all committed to addressing each community's specific broadband challenges," de Wit says. "We know now, more than ever, that broadband access is not a luxury but a necessity in our modern economy. And now is the time to close the digital divide."

Rob Pegoraro is a freelance journalist who writes a tech-support column for USA Today *and covers technology for a variety of other publications, including* Fast Company *and* The New York Times' Wirecutter.

Activists hold signs for Project Nandi, a Minnesota group promoting equitable distance learning for children of color through free internet and broadband access, during a National Day of Action in August 2020. *Michael Siluk/Education Images/Universal Images Group via Getty Images*

New Research Project to Explore the World of Small Home Loans

Pew expert discusses effort to understand financing for lower-cost homes

The Pew Charitable Trusts has launched a project focused on the lack of affordable small mortgages and how that may be steering borrowers to alternative arrangements that have higher costs and greater risks.

This interview with project director Nick Bourke has been edited for clarity and length.

The Pew Charitable Trusts

When we talk about a lack of small mortgages—such as to finance properties priced at less than $150,000—what are we talking about?

The availability of mortgages that are suitable for homes in this price range has been on the decline since the early 2000s, to the point where it's become way out of proportion to the number of these homes on the market. It's not necessarily the case that potential borrowers lack adequate credit; many have credit profiles that are comparable to people who are looking for larger loans. That suggests that the problem is the dearth of small mortgages. So we want to take a deeper look into availability and supply to find out why more small mortgages aren't being made.

If people buying these homes can't find a small mortgage, what can they do?

The lack of small mortgage availability leads some borrowers toward other forms of financing— products such as lease-purchase or land contracts—which are often riskier and higher cost. These arrangements differ from mortgages in many ways, and we don't know a lot about the prevalence and outcomes of these arrangements. That's why Pew decided to research this segment of the market.

Talk a little about how these other forms of financing actually work.

Nonmortgage alternative financing comes in several varieties. One major type is land contracts, in which the seller is also the lender and receives regular payments from the buyer to purchase the home. But there are several important differences compared with mortgage loans. For one, the seller doesn't always do a title check, so there could be other mortgages or liens on the property that could come back to haunt the buyer. Other times, the seller doesn't transfer the deed at the time the agreement is signed. These arrangements can carry a lot of risk for would-be buyers because they don't actually get clear and certain equity or rights to the home until they make the final payment.

Other types of alternative arrangements include lease-purchase agreements, also known as rent-to-own or lease with option to buy. As the name implies, these contracts typically give renters an option to become owners of the home after a predetermined period of time if they meet certain obligations. Often, a portion of rent is reserved to be a down payment on a later purchase. But if the buyer isn't able to finalize the purchase, all equity could be lost, or they could even be evicted.

You said that these arrangements are often riskier and more expensive than a mortgage. How so?

They are riskier and more expensive in a number of ways. Interest rates on these alternative financing arrangements can be as high as 20%, compared with about 4% on a traditional mortgage. Sellers sometimes charge large down payments and upfront fees, and they often require borrowers to pay for costly repairs needed to make the home habitable. Sometimes, sellers evict those who fall behind on their payments, which causes buyers to lose any equity they have accumulated. Basically, occupants have the responsibilities of homeownership but not the benefits.

But aren't there protections for borrowers in these situations?

A range of government protections apply to traditional mortgages—truth-in-lending requirements, foreclosure safeguards, and the like—that don't usually apply to these alternative arrangements. Take moratoriums on foreclosures, for instance: In the pandemic we saw

Boys sit at a dinner table; alternative financing mechanisms such as land contracts and lease-to-own can enable more Americans to gather for meals in their own homes, especially when seeking to purchase properties priced at $150,000 or less.
The Pew Charitable Trusts

them approved for traditional mortgages, but they didn't usually extend to nonmortgage arrangements. In a similar vein, you have a law like the Community Reinvestment Act, or CRA, which incentivizes banks to make mortgage and other loans to people in low-income areas. But the current CRA rules don't cover manufactured housing—what most people call mobile homes—an omission we've asked the Federal Reserve Board to rectify.

All this means we currently have a situation where alternative home financing can land a buyer in serious legal difficulty or mired in debt, possibly leading to thousands in fees, interest, and other costs that can contribute to buyers paying way more than their homes are worth.

That's not to say that everything is necessarily negative when it comes to mortgage alternatives. There are some potentially innovative, affordable models. But we haven't studied them enough to know about their outcomes, and we haven't studied the market enough to understand the risks and costs.

Can you say more about the role of manufactured, or mobile, homes?

Manufactured homes are the biggest source of unsubsidized, low-cost housing in the United States. That makes them an important source of housing for low- and moderate-income families. Although some buyers use a mortgage for manufactured homes, they are often purchased using either personal property loans, which are more like car loans, or rent-to-own arrangements.

These personal property loans often lack the protections that mortgages have, and that makes it easier for borrowers to end up with a harmful loan—and leaves them more vulnerable to quicker repossession compared with those who finance with a mortgage.

How big a market are we talking about?

Millions of homebuyers have used rent-to-own or other alternative financing arrangements—exactly how many is not yet known, but it is something our researchers are investigating. What we do know is that nearly 22 million people live in manufactured housing in the U.S. today, and in some counties, especially in the South and West, these homes make up more than a third of the housing stock, which is a bigger segment of the nation's housing market than some may realize.

Families should be able to safely and successfully navigate the road to homeownership. They should be able to rely on safe and affordable financing arrangements to get there.

With that background, how is Pew's project approaching its research?

Our research on how Americans finance the purchase of a home essentially falls into three big buckets. One is understanding the issue through a consumer lens: What hurdles are people facing when trying to obtain financing, or later in the process as they navigate these arrangements? We're getting at this through a variety of means: surveys, focus groups, and in-depth interviews.

The second bucket is looking at the issue from a legislative and state law angle. Policy approaches vary by state, so we're cataloging and evaluating the particulars of laws in individual states and tracking recent legislation. That should be helpful not only to us but also to policymakers looking to compare their policies with those of other states or jurisdictions.

In the third bucket, we're analyzing available data sets to look at mortgages, borrower demographics, loan terms, and related factors to get a sense of where problems may be concentrated. We need to do more work to address the disparate outcomes in homeownership across race, income, and other demographics, and part of that is understanding the options people have when they begin their homeownership journey. Not much is known here, so there's a lot to learn.

You mentioned looking at all this at the state level. From a policy standpoint, is this a state-level issue, a federal issue, or both?

It's both. Federal housing regulators such as the Consumer Financial Protection Bureau, the Department of Housing and Urban Development, the Federal Housing Finance Agency, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation all play important roles to ensure that creditworthy Americans have access to safe and affordable home loans. Care must be taken so that policies complement one another and are not working at cross-purposes. It's also going to be important to reexamine how manufactured housing fits into federal lawmakers' affordable housing and home lending agendas. For example, the Federal Housing Finance Agency could do more to promote access to safe, affordable loans for manufactured housing. Bank regulators could strengthen CRA regulations for that purpose too, and for making it easier to get a small mortgage loan.

The states have a large role to play to ensure strong consumer protections for borrowers who use alternative financing arrangements. As I've said, we don't know a great deal about how extensive these issues are, or about the outcomes of the people who use these loans. That's where Pew sees our role. Just as we've done with our consumer finance project, we can create a fact base that will help policymakers better understand borrowers' experiences, potential harms, and outcomes. Hopefully, this will help legislators and regulators as they formulate and weigh policy options, potentially leading to effective solutions they may not have otherwise considered.

How would you summarize the importance of this issue?

For people across this country, especially those with low and moderate incomes, homeownership plays a big part in family economic stability. Families should be able to safely and successfully navigate the road to homeownership. They should be able to rely on safe and affordable financing arrangements to get there.

So that raises a couple of questions. Are there ways for alternative home financing to translate into the goal of homeownership and make families more economically stable? Can better policies or business practices connect more creditworthy borrowers to mortgage loans that help them purchase affordable homes? That's what we intend to find out.

Partisan Views Affect Trust in Government

A Pew Research Center survey also finds overall frustration with the federal government.

BY CHARLES BABINGTON

Americans have little trust in their government, especially when their preferred party doesn't hold the White House. With Joe Biden as president, only 9% of Republicans and Republican-leaning independents say they trust the federal government to do what's right just about always or most of the time, about the same as when Barack Obama was president. But last August, when Donald Trump was president, that number for Republicans was about three times higher (28%.)

The flip side holds true for Democrats. Under President Biden and President Obama, more than a third of Democrats (36%, most recently) said they could usually trust the government to do what's right. When President Trump was in office, only 12% felt that way.

These are among the findings in the latest Pew Research Center survey of Americans' expectations and evaluations of the federal government. The survey was conducted April 5-11 among a nationally representative sample of 5,109 adults, all members of the Center's American Trends Panel.

Overall, U.S. adults rate environmental quality and childhood education among their highest expectations from government. They broadly agree that it's the federal government's role to provide everyone with clean air and water (87%) and high-quality K-12 education (79%). Smaller majorities say it is the government's responsibility to provide health insurance (64%), adequate retirement income (58%), and an adequate standard of living (56%). About 4 in 10 say the government is responsible for providing a college education (39%).

These results are little changed since the Center's survey in 2019, before the start of the pandemic. But after a year of online schooling and countless Zoom meetings, the 2021 survey did find a 15 percentage point increase among those saying the government is responsible for providing high-speed internet access—43%, up from 28% in September 2019.

These are overall population numbers, however, combining Republicans, Democrats, and independents. When filtered by party affiliation, respondents show distinct partisan differences in their views of government responsibilities. Most Democrats and Democratic-leaning independents say the government should have a role in those subjects. But most Republicans and Republican leaners see only two of them as the federal government's responsibility: providing clean air and water (77%) and high-quality K-12 education (64%).

The tendency for people to put more trust in government when their preferred party is in power—and less trust when the other party is in control—isn't new, but it's growing, says political scientist Grant Reeher. "The pattern goes back at least as far as Clinton, and probably to Reagan," says Reeher, director of the Campbell Public Affairs Institute at Syracuse University's Maxwell School of Citizenship. "But it has been getting more pronounced with time."

What's more important, Reeher says, is that "the overall trust in government is dropping." When in the minority, Democrats and Republicans alike say that "the party in power cannot be trusted," he says. As these accusations fly back and forth, election after election, "the overall message is that the government can't be trusted."

A partisan split on what government should do

The Center survey found that Democrats and Republicans differ most widely on whether it's the government's responsibility to provide health insurance for all Americans. Nearly 9 in 10 Democrats (88%) say yes. Only a third of Republicans do.

The partisan divide is about as stark when Americans were asked the general question of whether the federal government should do more to solve problems.

The share of Republicans who say the government should do more has dropped from 32% last year, under President Trump, to 23% today under President Biden. Democrats showed no such change during a presidential shift from Republican to Democrat. The share of Democrats who feel the government should do more to solve problems is essentially unchanged over the past year: 81% of Democrats say the government should do more to solve problems today, compared with 82% in August, during President Trump's final year in office.

As COVID-19 raged during Trump's final months and Biden's early months as president, congressional Democrats and Republicans agreed to pour huge sums into economic relief for struggling Americans. In Congress and the general public, "Republicans were more open to pandemic relief than many might have expected," says Carroll Doherty, the Pew Research Center's director of political research. But a recent survey found 71% of Republicans now say the federal deficit is a big problem, up sharply from last year. With the pandemic abating, and Democrats controlling Congress and the White House, "Republicans are going back to their roots a bit," Doherty says.

Syracuse's Reeher says: "What's most interesting to me is that so many Democrats want the government to do more, in a time in which the government is already doing a lot. The recent stimulus packages, taken as a whole, are a massive amount of debt-financed public spending, which would have made a liberal's head spin just a few decades ago."

Somewhat content, but mostly frustrated with government

The proportion of Americans saying they're basically content with the federal government is now higher than at any point since 2004. And the share saying they feel angry with the government is lower than it has been in recent years. Still, far more adults say they feel frustrated with the government (52%) than angry (17%) or content (29%).

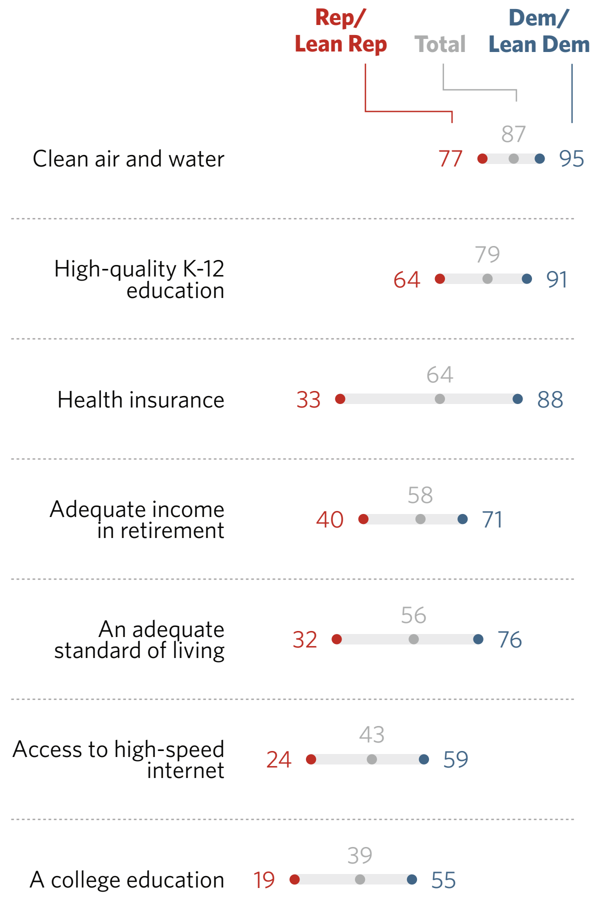
Again, a partisan divide emerges. The share of Democrats who say they're basically content with government has increased dramatically since the fall of 2020—shortly before President Biden's election—from 9% to 43%—and now stands at its highest level in about two decades.

The reverse is true among Republicans, with more expressing anger, and fewer expressing contentment, with government. Roughly a third of Republicans (32%) now say they feel angry with the government, compared with just 14% who said the same last August, under President Trump. The share of Republicans angry with the federal government is about the same as it was during the end of President Obama's administration.

Overall, however, frustration with government is more prevalent among partisans than either anger or contentment. Today, a bit more than half of Republicans (55%) and Democrats (52%) say they feel frustrated with the federal government.

Wide partisan divides on government responsibilities, especially providing health insurance for all

% who say the federal government has a responsibility to provide ___ for all Americans



Source: Pew Research Center

Reviewing the responses about anger, contentment, and frustration, Doherty says, it's worth keeping in mind that even in this time of sharp partisanship and concerns about the pandemic, contentment with government is the highest it has been in years. He points out that the trend is driven mainly by Democrats, whose rising contentment outweighs Republicans' drop.

"Anger is lower now, with more people content than angry," Doherty says. "The shift isn't huge, but it's noteworthy."

Charles Babington is a Washington writer and frequent contributor to Trust*.*

STATELINE

Stateline, an initiative of The Pew Charitable Trusts, is a team of veteran journalists who report and analyze trends in state policy with a focus on fiscal and economic issues, health care, demographics, and the business of government. More stories are available at pewtrusts.org/stateline.

Paying With Cash? Retailers Must Take Your Dollars in These States

BY SOPHIE QUINTON

A customer scans an app to shop at an Amazon Go in Seattle in 2018. But the chain of stores reversed its cashless policy after facing backlash for excluding people who do not—or cannot—use apps, credit, or debit cards to make purchases. In the past few years, some cities and the state of New Jersey have passed laws barring businesses from refusing cash. *Elaine Thompson/AP Photo*

After a constituent called Colorado state Rep. Alex Valdez last spring and complained that some local businesses weren't accepting cash, the Denver Democrat started noticing cashless businesses everywhere, from restaurants to his local coffee shop.

Valdez thought refusing cash due to the COVID-19 pandemic made no sense, as merchants were still willing to touch debit and credit cards. And he feared such policies could shut out people without bank accounts, a group that's disproportionately low-income, Black, and Hispanic.

So this year Valdez sponsored a bill that would require retailers to accept cash, with a few exceptions. "We really just need to reaffirm that cash is currency," he said.

In recent years, left-leaning leaders in cities such as New York, Philadelphia, and San Francisco, as well as in the state of New Jersey, have enacted similar laws to protect unbanked customers who rely on cash. Massachusetts has required businesses to accept cash since 1978.

The idea gained traction this year, after public health measures and scattered coin shortages made it more difficult for some consumers to make cash purchases in 2020. Republican lawmakers in Idaho, Mississippi, and North Dakota proposed bills that would require shops and restaurants to accept cash, and Washington, D.C.'s City Council voted on a cash transaction bill.

While the bills in Democratic-controlled Colorado and Washington, D.C., passed, the red state proposals did not. Many Republicans opposed the bills, siding with business groups that argue retailers should be free to choose how to serve their customers.

"We don't support mandates; we believe that the business owner is entitled to accept or reject any method of payment, as they wish," said Tony Gagliardi, Colorado state director of the National Federation of Independent Business, a trade group.

Consumers increasingly are using credit or debit cards to pay even for low-cost purchases, such as a cup of coffee, surveys show, and apps such as Venmo and Apple Pay are becoming more popular. Credit card companies—which charge retailers fees every time a customer uses a card—have encouraged businesses to stop taking cash.

Yet it's unclear how many U.S. retailers have gone fully cashless. In a 2021 survey, 85% of sellers who accept cash and use the online payment processing service Square said they never plan to stop taking cash, according to Shelle Santana, an assistant professor at Harvard Business School who has been analyzing Square transaction data.

High-profile national chains that stopped accepting cash in recent years—such as Amazon Go stores and the fast-casual salad chain Sweetgreen—reversed their policies after facing criticism for excluding shoppers who rely on cash.

During the pandemic, the federal Centers for Disease Control and Prevention has encouraged stores to use "touchless" payment methods, such as apps, to prevent surface transmission of COVID-19. But the agency has also noted that the virus primarily spreads through the air, not by clinging to surfaces.

Supporters of cash transaction legislation say it's still important to reaffirm the use of coins and paper money.

About 7.1 million U.S. households don't have a bank account, according to the Federal Deposit Insurance Corporation's latest survey in 2019. Rates are highest among low-income, Black, Hispanic, and Native American households, as well as households headed by a person with disabilities, the FDIC survey shows. Nearly half of the unbanked people surveyed told the agency they can't afford to maintain a minimum balance in an account.

By requiring businesses to accept cash, lawmakers can prevent retailers from discriminating against unbanked people, even unintentionally, said Carol Hedges, executive director of the Colorado Fiscal Institute, a Denver-based think tank.

"This seems to me to be one [policy] that's a relatively burden-free way to make sure that we don't accidentally, or unintentionally, create additional bias in the system," she said.

Is Cash King?

Much of the cash transaction legislation that advanced before the pandemic was motivated by social justice concerns, as people of color are less likely to have bank accounts, debit cards, or credit cards.

"Moving to cashless transactions would be quite exclusionary to already economically vulnerable populations," said Diane Standaert, senior vice president for policy and advocacy at HOPE, a credit union and development organization based in Mississippi.

More than 1 in 5 Black Mississippians lack a bank account, Standaert said. "We see exactly who would be excluded by any move to go cashless," she said.

Although only 5.4% of U.S. households lacked bank accounts in 2019, according to the FDIC, that share fluctuates with the state of the economy. In 2011, just after the financial crisis and Great Recession, the unbanked rate hit 8.2%.

Colorado's unbanked rate—which was 3.3% in 2019—may have risen since then because of the recession caused by the pandemic, Valdez said. "We need to look at the long-term implications of the economic disruption," he said. "There are an increasing number of people who won't be able to make ends meet."

Going cashless works for some retailers because it allows them to process payments faster, Harvard's

Santana said. Mercedes-Benz Stadium in Atlanta, for instance, stopped accepting cash in 2019 to minimize lines at concession stands. Some businesses prefer cash because it saves them money on credit card processing fees.

There's little data available on how many businesses went cashless during the pandemic, or how long those policies lasted.

MAD Greens, a fast-casual salad chain based in Golden, Colorado, stopped taking cash in April 2020 because of health and logistics concerns, Peggy Littleton, director of marketing, said in an email. "Cash requires extra time, effort and resources, all of which have been scarce in our industry for the past year," she said.

The company began accepting cash again last month, Littleton said. "This was not politically motivated in any way," she added, noting that the company hasn't taken a position on the Colorado bill.

Square sellers processed more cashless payments last spring, during the height of COVID-19 stay-at-home orders. The jump most likely reflected a surge in online sales, Santana said, rather than a decision to refuse cash.

Many of Square's sellers are small eateries such as coffee shops, restaurants, and delis, which weren't offering much takeout before the pandemic forced them to limit in-person service. "That wasn't their main business model," Santana said of takeout. "And then that became their main business model."

Cash now accounts for close to 30% of Square's U.S. transactions, down from about 40% in March 2020. "There is this surprising resiliency of cash. It keeps hanging around," Santana said.

Legal Tender

Lawmakers who've sponsored bills that would require retailers to accept cash say they were surprised to learn there isn't a federal requirement.

"I never knew that this had to be done at the state level," Valdez said. "I figured that the federal government had done this."

Mississippi state Rep. Chad McMahan was so certain businesses had to accept cash that in a viral 2020 Facebook post he falsely told constituents that if their cash payments were refused, "the debt is paid in full."

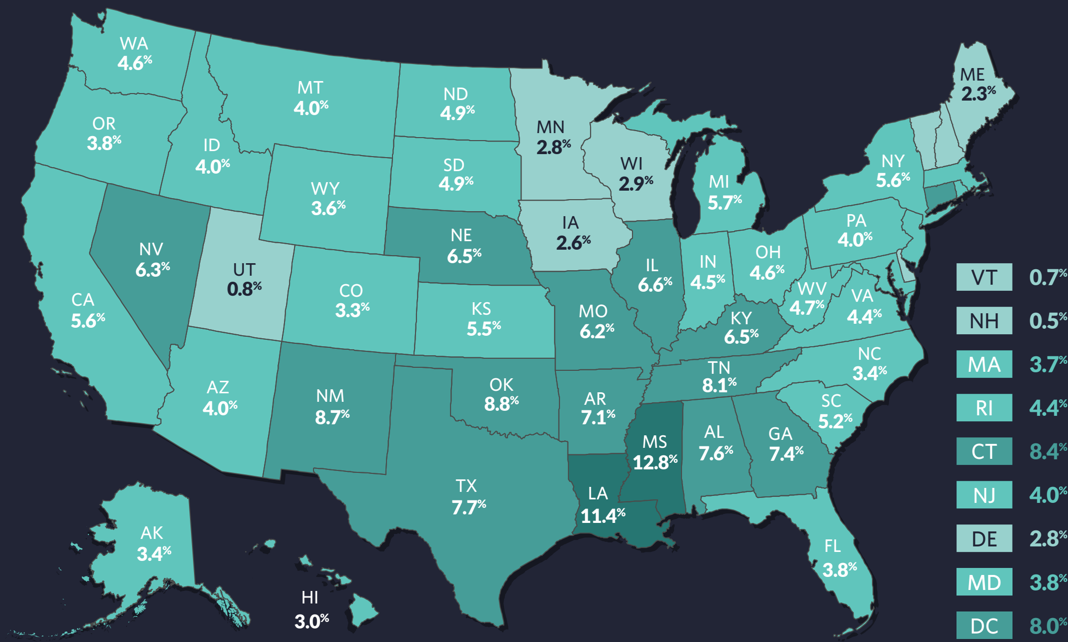
"If you are a business owner and you refuse to take cash, you are breaking the law," McMahan, a Republican, wrote.

McMahan sponsored a bill this year that would have required businesses to accept cash unless the seller

Cash transactions, such as this one at Herman's Coffee in Philadelphia, save retailers money. Credit card companies charge stores a fee each time a customer uses a card. Accepting coins and paper money also ensures that those who rely on cash are not excluded. *Lexey Swall for The Pew Charitable Trusts*

Unbanked in America

Nationally, 5.4% of U.S. households didn't have a checking account in 2019, down from 8.2% in 2011



2019 unbanked rate

≤2.9% 3 to 5.9% 6 to 9.9% ≥10%

Source: FDIC survey of household use of banking and financial services

suspects the cash is counterfeit, the buyer is contractually obligated to pay electronically, or no attendant is present because electronic devices offer 24-hour services. Under his bill, refusing cash would be a misdemeanor offense punishable with a $100 fine.

The bill died in committee. McMahan's office did not respond to *Stateline's* requests for comment.

Cashless transaction bills have been opposed by some Republicans and business leaders, who argue that businesses should be able to decide how to serve customers.

"If you are a small-business owner, it should be up to you how you want to take payment," Colorado state Sen. Rob Woodward, a Republican, told *The Colorado Sun* last month. "For some, they may want chicken or eggs or credit cards, what have you."

North Dakota state Rep. Ben Koppelman, a Republican sponsor of a cash transaction bill, acknowledged in written testimony that the issue involves balancing a buyer's rights with a seller's rights.

"There are two traditional and fundamental conflicting freedoms here," he wrote. In this case, the buyer's right to pay however they choose should prevail, Koppelman argued.

But his bill was overwhelmingly rejected by the Republican-controlled state House, 70-21. Koppelman did not respond to requests for comment.

Valdez's bill would make it a crime punishable by a $250 fine for Colorado retailers that accept payment in person to refuse cash (with some exceptions, such as when customers need to provide a credit card number to pay a security deposit). It passed the state Senate with a single GOP vote but won more Republican support in the House. Democratic Governor Jared Polis has yet to sign the bill.

Valdez said the bill wasn't particularly controversial. "The truth is, this is better for merchants anyway, because they don't have to pay processing fees and the like," he said.

Sophie Quinton is a staff writer for Stateline.

How Health Literate Are You?

Gabrielle Lurie/The San Francisco Chronicle via Getty Images

The Centers for Disease Control and Prevention (CDC) defines health literacy as the ability to obtain and understand standard health information and services in order to make informed decisions. When health literacy was last measured by the U.S. Department of Education, only 12% of Americans were considered "proficient" in this skill. Although health literacy is important for everyday well-being and long-term health, it is particularly critical during emerging health events such as the coronavirus pandemic. Poor health literacy can negatively affect a person's health and contribute to an "infodemic"—the fast, far-reaching spread of misinformation—which can exacerbate a public health crisis.

Scholars and fellows across Pew's three biomedical research programs are working to tackle some of the biggest challenges in human health by bolstering scientific knowledge. They're focusing on issues that affect all Americans—from infectious diseases and cancer to gut health and beyond. Take this quiz to test your health literacy skills and learn more about scientists' promising research.

1. Which type of fat cell helps the body stay warm?

a. White fat

b. Brown fat

c. Beige fat

d. Saturated fat

2. The human gut is made up of which microorganisms, or microbes?

a. Bacteria

b. Fungi

c. Viruses

d. All of the above

3. What type of therapy engages the body's defense system to fight cancer?

a. Immunotherapy

b. Radiation therapy

c. Chemotherapy

d. Hormone therapy

4. Which human sense is the least studied of the five basic senses?

a. Sight

b. Sound

c. Smell

d. Taste

e. Touch

5. How is SARS-CoV-2, the novel coronavirus that causes COVID-19, most commonly spread?

a. House flies and mosquitoes

b. Respiratory droplets

c. Dirty shoes

d. 5G mobile networks

6. Which of the following conditions during pregnancy can adversely affect the mother and baby?

a. Infection

b. Preeclampsia

c. Obesity and hypertension

d. All of the above

7. True or False: The flu vaccine combats the same influenza viruses, or flu strains, each year.

a. True

b. False

8. True or False: Antibiotic resistance means your body is resistant to antibiotics.

a. True

b. False

9. True or False: There is a cure for Parkinson's disease.

a. True

b. False

10. What is the most commonly transplanted organ?

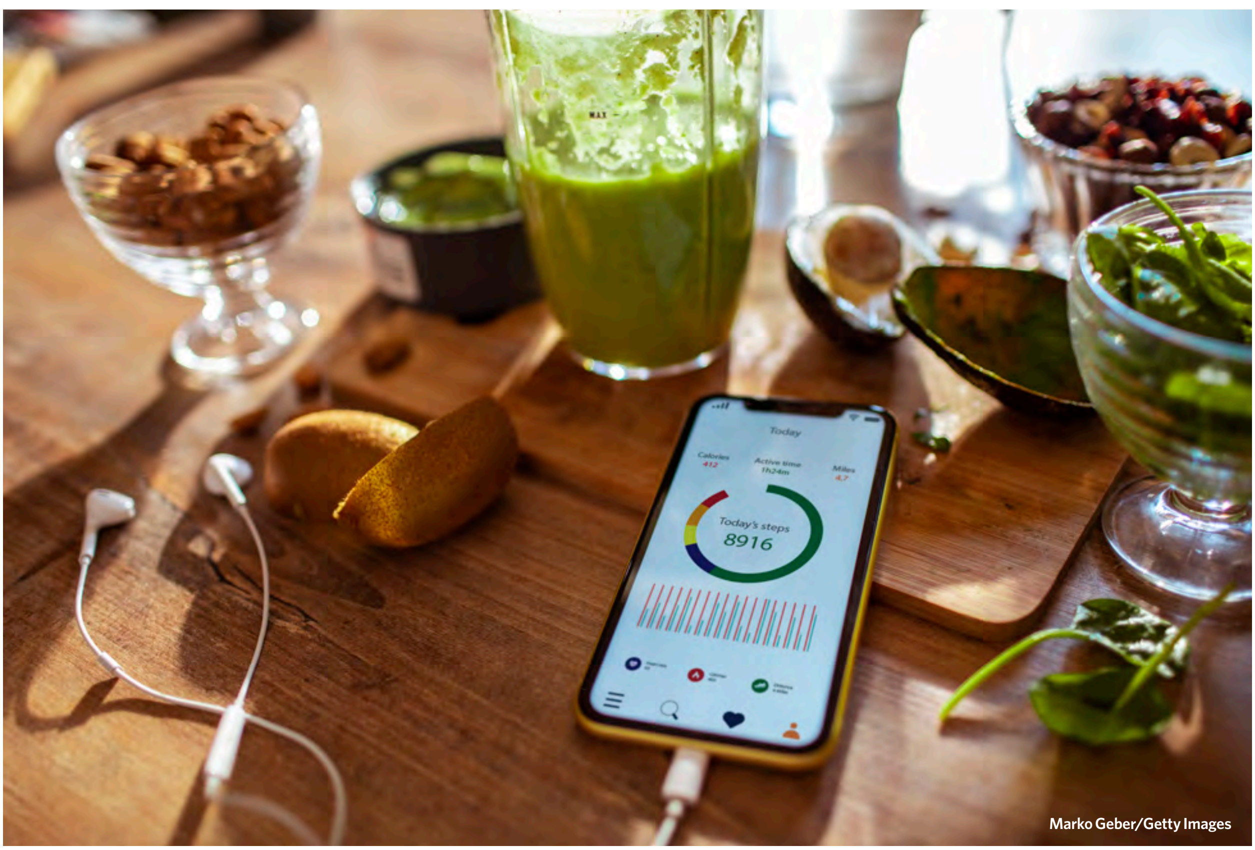
a. Pancreas

b. Heart

c. Kidney

d. Liver

Turn page for answers


Marko Geber/Getty Images

Answers

1. **B:** Brown fat
2. **D:** All of the above
3. **A:** Immunotherapy
4. **E:** Touch
5. **B:** Respiratory droplets
6. **D:** All of the above
7. **B:** False
8. **B:** False
9. **B:** False
10. **C:** Kidney

FreshSplash/Getty Images

The Pandemic's Troubling Impact on Philadelphia

Pew data prompts questions about recovery.

BY LARRY EICHEL AND KATIE MARTIN

COVID-19 made the past year especially difficult for Philadelphia and its residents. It also raised profound questions about how to build a safer and more prosperous future.

The Pew Charitable Trusts' latest State of the City report and poll data show how the pandemic affected virtually every aspect of life in Philadelphia over the past year—including physical and emotional health, the economy, public safety, and education—and magnified existing inequities while exposing new fault lines.

In January, the city's COVID-19 case count topped 100,000; the death toll passed 3,000 a month later. Nearly 500 homicides were reported in 2020, the most since 1990 and a 40% increase over the already high 2019 numbers, with much of the violence concentrated in neighborhoods with high rates of coronavirus-related deaths and job losses. And if these numbers weren't tragic enough, an estimated 1,200 people died in the city in 2020 from overdoses of opioids and other drugs, roughly matching the record high set in 2017.

Experts and local officials said that the increased homicides and overdose deaths, seen in varying degrees in other cities, were at least partly due to the disruption and despair brought on by the pandemic. Pew's polling showed 49% of Philadelphians reported feeling seriously depressed after the onset of the pandemic.

Unemployment more than tripled from 5.9% in February 2020 to 18% in June, before declining gradually, averaging 12.2% by the end of the year. But not all was gloom and doom on the economic front: Developers took out building permits for a record 7,231 residential units, a vote of confidence in the city's future spurred in part by looming changes in its tax abatement law.

The School District of Philadelphia struggled to educate students virtually throughout the academic year. In some neighborhoods, more than 6% of students eligible for free laptops still had not received them as of February, nearly a year after in-person schooling shut down.

The impacts of the pandemic, as well as the movement for racial equity, made long-established disparities harder than ever to ignore. Before the pandemic, the city's poverty rate was 23%. But the rate for Hispanics was 40%, for Black residents 27%, and for Asian Americans 23%, compared with 13% for White residents. The median household income for Black Philadelphians was approximately half that of White Philadelphians, and only 6% of city businesses with employees were owned by Black residents.

With post-pandemic life on the horizon, a number of questions need to be asked about what kind of city will emerge from a trauma that has been both global and distinctly local:

- Will Philadelphia be a beneficiary or a victim of the trend toward remote work, allowing more people to separate the decision about where they live from where they work?
- How much will Center City offices, as well as the businesses that depend on their occupants, and the taxes they generate, recover from the pandemic?
- Will Philadelphia be able to match or even exceed its solid, pre-pandemic record of job creation, having outperformed the nation in three of the four years before the shutdown?
- When will progress be made on racial and ethnic inequities—and how will the benefits of future economic growth be shared?
- How soon will the city see an end to the staggering increase in gun violence and homicides?

A recovery will come. But mass vaccination and the end of virus-related restrictions won't lead to universal celebration. The scars from the past year are deep, and the challenges ahead are daunting. How city officials and other leaders deal with both will help determine Philadelphia's future—and whether it can move toward economic growth that addresses underlying inequities and challenges.

This article was originally published in The Philadelphia Citizen *on April 13, 2021. Larry Eichel is a senior adviser and Katie Martin is a senior manager with The Pew Charitable Trusts' Philadelphia research and policy initiative.*

Pew experts explore innovative ideas on the most critical subjects facing our world.

To Mitigate Flooding, States and Communities Increasingly Turn to Nature

Wetlands, marshes, and other natural features can reduce risk and save money.

BY MATHEW SANDERS

Communities and states are increasingly recognizing that smart conservation can help people as well as the natural world. One example of this is the growing adoption of nature-based solutions to mitigate flooding. Such strategies include replacing impervious surfaces such as asphalt with gravel to allow rainwater to seep into the ground, converting developed areas in flood plains to open green space to absorb floodwaters, and preserving and restoring "living shorelines"—dunes, wetlands, mangrove forests, and other natural features—which diffuse rising waters and help blunt the force of storm-driven waves.

In many cases, such "green" and "blue" infrastructure reduces long-term operations and maintenance costs for local and state governments compared with levees, dams, floodgates, and other hard infrastructure. In one example, research shows that living shorelines are often more cost-effective than traditional shoreline armoring, such as bulkheads and seawalls, in protecting communities from flooding.

Rocks, grass, and native vegetation bordering Milwaukee's Lincoln Creek allow rainwater to soak into the ground. The creek used to be lined with concrete, and it flooded more than 4,000 times before the human-made material was replaced with natural buffers. *Milwaukee Metropolitan Sewerage District*

"Research shows that living shorelines are often more cost-effective than traditional shoreline armoring, such as bulkheads and seawalls, in protecting communities from flooding."

Lincoln Creek runs 9 miles through a densely populated section of the city. *Milwaukee Metropolitan Sewerage District*

Flood-related disasters are the costliest in the U.S., accounting for more than $900 billion in damage and economic losses—across all 50 states—since 2000. In response, community leaders and policymakers are developing an array of projects, policies, and financial incentives to harness the power of nature to manage floodwaters.

For example, in the 1990s, as Milwaukee experienced population growth, increased development, and more frequent climate impacts, its leaders developed an innovative approach to combat repeated floods. The Milwaukee Metropolitan Sewerage District (MMSD) began removing much of the concrete lining from local streams and rivers that had been installed decades earlier, and exacerbated poor stormwater runoff conditions, and replaced it with natural materials.

MMSD spent $120 million to restore Lincoln Creek, a 9-mile waterway in a densely populated section of Milwaukee that had flooded more than 4,000 times since the lining was installed. A combination of grass, rocks, and native vegetation replaced the concrete, and today the creek is less likely to spill over its banks during heavy rainfalls, all while the natural buffers provide habitat for wildlife.

Maryland, a state with more than 7,000 miles of shoreline, is vulnerable to both storm surge and sea level rise. In 2013, regulations for the Living Shoreline Protection Act, which requires coastal property owners to use natural solutions to prevent erosion, were implemented. This requires property owners to apply for a tidal wetlands license before starting construction that might affect the shoreline and to include a plan for implementing natural features. These features are intended to provide natural defenses against both tropical surge events and high tides.

In Virginia, flooding is the most common and costly natural disaster, affecting every corner of the state, disrupting lives, damaging homes and businesses, and costing tens of millions of dollars in recovery efforts annually. In 2020, the state government created the Virginia Community Flood Preparedness Fund, giving priority to nature-based projects to reduce flood risk. The fund is capitalized through the state's participation in the Regional Greenhouse Gas Initiative (RGGI), which limits collective carbon dioxide emissions from electric power plants and sells CO_2 allowances through a quarterly auction, thus reducing overall pollution and generating revenue for community investment. In March, the first-quarter auction generated more than $43 million, of which $19 million will be allocated to the fund. The first round of grants is expected to be available by this summer.

By turning to natural ecosystems to address flooding, governments at all levels can improve community safety, save taxpayers money, and help restore the health of natural ecosystems.

Mathew Sanders is a senior manager with The Pew Charitable Trusts' flood-prepared communities initiative.

RETURN ON INVESTMENT

*The Pew Charitable Trusts applies a rigorous, analytical approach to **improve public policy, inform the public,** and **invigorate civic life,** as these recent accomplishments illustrate.*

IMPROVING PUBLIC POLICY

The Roper River in Australia's Northern Territory meets the sea at Limmen Bight, a bay rich in marine life—including pipefish, dugongs, green turtles, and saltwater crocodiles—and part of the newly created Limmen Bight Marine Park. *Paul Arnold/Australian Marine Conservation Society*

Australian government announces major ocean conservation funding

Australian Prime Minister Scott Morrison announced in April an AU$100 million conservation package that will fund a wide range of ocean programs, including marine parks. This significantly increases ocean funding across Australia's exclusive economic zone. Pew contributed policy advice and built momentum in support of this package. It will create regional jobs, engage coastal and Indigenous communities and the private sector, deliver actions to improve environmental outcomes for species and ecosystems, and provide a clear pathway for working with all sectors to realize Australia's ocean potential.

Virginia enacts auto-IRA retirement savings program for private sector workers

In April, Virginia Governor Ralph Northam (D) signed a measure to create VirginiaSaves, a public-private partnership for private sector workers who do not have retirement benefits at their workplace. Under the program, workers at companies with 25 or more employees working at least 30 hours a week would be automatically enrolled in an IRA, with a small portion of their pay set aside each pay period. Employees could opt out at any time or change the amount they save. Seven other states—California, Colorado, Connecticut, Illinois, Maryland, New Jersey, and Oregon—have similar retirement programs. Pew's retirement savings project provided technical assistance during Virginia's deliberations and will continue to advocate for extending the program to as many workers as possible.

Military and government leaders recruit nature to protect shoreline

A group of regional government and military officials launched an initiative in May to conserve 1 million acres of salt marsh stretching from northeast Florida to North Carolina. The group, Southeast Regional Partnership for Planning and Sustainability, known as SERPPAS, includes members of the U.S. Department of Defense and other federal agencies along with state environmental and natural resource officials from across the Southeast. SERPPAS, The Pew Charitable Trusts, local officials, and fishing, hunting, birding, and conservation organizations will build partnerships to protect salt marshes. The marshes in turn provide important habitat for fish, birds, and other animals, as well as help protect local property and economies from storm surges, erosion, and flooding.

Research shows states how to improve economic development programs

As part of a February webinar, experts from Pew's state fiscal health project discussed recommendations for how states can improve economic development programs designed to benefit distressed areas. The webinar focused on recommendations from the project's report "How States Can Direct Economic Development to Places and People in Need." Pew's research found that place-based initiatives often end up serving wealthy locations instead of disadvantaged ones, and, even when programs do reach the intended communities, they are often not well-suited to helping residents. The report and webinar, attended by high-level staff from 36 states, will help launch work to ensure that place-based economic development programs benefit the locations and people they were intended to aid.

A huemul roams the Cerro Castillo National Park in Chile. The endangered deer is endemic to Patagonia.
Tomas Munita

Two Patagonia parks selected for IUCN Green List certification process

Two national parks in Patagonia, Chile, will seek International Union for Conservation of Nature (IUCN) Green List certification—the gold standard for protected areas. The Corporación Nacional Forestal, the Chilean government agency that oversees national parks and reserves, in April selected Cerro Castillo and Vicente Pérez Rosales national parks to pursue the designation. This is an important milestone for Pew's Chilean Patagonia project to raise management standards for Patagonia's national parks.

FEMA announces new risk rating system for flood insurance

The Federal Emergency Management Agency in April announced a new rating approach, called Risk Rating 2.0, for the National Flood Insurance Program. This updated methodology represents the most significant change to the program's rating system in 50 years and will make flood insurance rates fairer, more transparent, and far more closely aligned with actual risk. It will apply to new federal flood insurance policies written later this year and become effective for existing policies renewed next year. The Pew-backed approach is a critical step toward establishing risk-based rates and will help put the National Flood Insurance Program on a path to fiscal sustainability.

Results First shares tips for policymakers on forming research partnerships

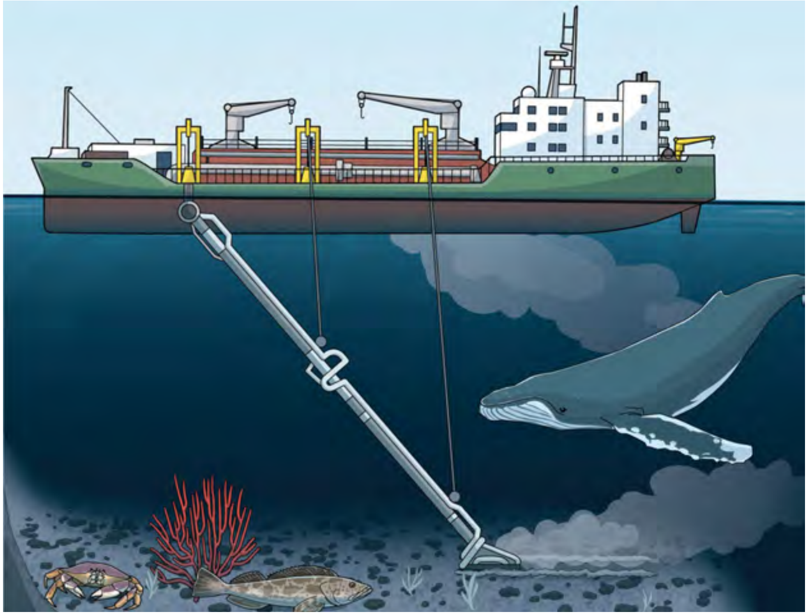
A March webinar hosted by Pew's Results First initiative highlighted how state governments can connect agency leadership to researchers in their states to develop new insights that improve budget and policy decisions. Policymakers need credible research evidence to inform their decisions but often cannot easily access researchers because of time limits, misaligned incentives, limited resources, and the need for intermediaries. Panelists from New York and North Carolina, which partner with Results First, discussed their efforts to connect policymakers with researchers for an audience of approximately 50 policymakers from a range of states.

Pew Bertarelli Ocean Legacy, OceanMind partner to monitor marine sanctuary in Palau

Pew Bertarelli Ocean Legacy and OceanMind started a partnership in March to help combat illegal, unreported, and unregulated fishing within the Palau National Marine Sanctuary. After years of effort by Pew, the local community, and government, the fully protected marine protected area—which is larger than California—went into effect in January 2020 and now safeguards a rich array of marine wildlife. OceanMind, a U.K.-based fisheries intelligence group, and Pew Bertarelli Ocean Legacy are working with the Palau government to provide real-time monitoring and intelligence analysis to help ensure that fishing and other harmful extractive activities do not occur within the sanctuary. Pew, OceanMind, and Satellite Applications Catapult previously partnered to develop the technology, which combines satellite monitoring and imagery data with comprehensive fishing vessel databases and oceanographic data.

Washington state protects marine waters from seabed mining

In April, the Washington state Legislature passed a prohibition on seabed mining for hard minerals within 3 miles of Washington shores. Pew was active in encouraging passage of this bipartisan bill, signed by Governor Jay Inslee (D) in May, to protect commercial and recreational fisheries, marine wildlife, and the communities and tribal nations that depend on them from the damage such mineral extraction would inflict. Seabed mining could harm sensitive habitats, destroy corals and sponges, and injure marine life.



A hydraulic suction system pumps minerals from the seafloor up to a ship. It also leaves behind wastewater and debris in the form of clouds, which can harm the animals that live in the deep ocean. *Ned Drummond/The Pew Charitable Trusts*

Research identifies characteristics of Philadelphia landlords

A February analysis of Philadelphia landlords by Pew's Philadelphia research and policy initiative found that the vast majority of the city's 55,000 landlords (73%) own only one or two units but that the 2% who own 25 or more units account for more than half of the market. Knowing who Philadelphia's landlords are is important: The COVID-19 pandemic has highlighted rental property owners' role in determining whether residents have safe and affordable places to live. In addition, small landlords have faced special challenges during the eviction moratorium, as they are less likely to have cash reserves, investors, or access to credit to cope with late or missed payments. City officials have expressed interest in using the data to target landlords for rental assistance and eviction diversion efforts. This research, which was done in partnership with local research and financial institution Reinvestment Fund, contributes to the Philadelphia research and policy initiative's goal of providing research to identify areas of improvement for the city.

Signs on row houses in West Philadelphia indicate that the properties are under new management and ownership. *Lexey Swall for The Pew Charitable Trusts*

Philadelphia Museum of Art's new galleries feature exhibition including Pew fellows' works

The Philadelphia Museum of Art recently opened the exhibition "New Grit: Art & Philly Now," which looks at the city's contemporary art scene. Seventeen of the exhibition's 25 artists are Pew Fellows in the Arts, including Alex Da Corte, David Hartt, Sharon Hayes, Roberto Lugo, and Eileen Neff. The exhibition, which opened in May, is the first in a new range of galleries comprising areas for modern and contemporary art and an emphasis on the multicultural origins and influences of the museum's collection of American art up to 1850. The added 22,000 square feet of gallery space is part of the museum's major renovation, designed by architect Frank Gehry and partially supported by Pew, and also includes a new open "forum" that allows visitors to peer through the building and connect with the outdoors, the reopening of a vaulted corridor that traverses the building, and improvements to lighting and HVAC systems.

Black, Hispanic workforce remains low in STEM fields

An April Pew Research Center report on racial and gender representation in STEM fields found that Black and Hispanic workers remain underrepresented in the STEM workforce compared with their share of all workers. And although women make up a large majority of all workers in health-related jobs, they remain underrepresented in other STEM job clusters, such as the physical sciences, computing, and engineering. Current trends in STEM degree attainment appear unlikely to substantially narrow these gaps, according to a Center analysis of federal employment and education data. Black and Hispanic adults are less likely to earn degrees in science, technology, engineering, or math than in other degree fields, and they continue to make up a lower share of STEM graduates relative to their share of the adult population. And although women now earn a majority of all undergraduate and advanced degrees, they remain a small share of degree earners in fields such as engineering and computer science.

A technician at the Cancer Genomics Research Laboratory studies variations in the genome. *Daniel Sone/National Cancer Institute/Unsplash*

Partisan divisions grow deeper on some voting and election policies

A Pew Research Center report published in April examines Americans' views of election policies and voting access in the U.S. The study finds that already sizable partisan divisions over many policies to make voting easier have grown wider over the past few years, largely because of changes in opinion among Republicans. For example, since 2018 there has been a decline in the share of Republicans and Republican-leaning independents who support automatically registering all eligible citizens to vote (38% in 2021 vs. 49% in 2018). In addition, the share of Republicans who say any voter should be allowed to vote early or absentee without a documented reason has fallen 19 percentage points (from 57% to 38%). Democrats and Democratic leaners are far more supportive of automatically registering all eligible citizens to vote (82%) and no-excuse early voting (84%); their views are virtually unchanged in recent years.

Poll reveals Americans' concerns about China

The Pew Research Center released a report in March on U.S. public opinion of China. The report found that roughly 9 in 10 (89%) U.S. adults consider China a competitor or enemy rather than a partner, and 48% think limiting China's power and influence should be a top foreign policy priority for the U.S. Americans have many specific concerns when it comes to China, and the sense that cyberattacks, job losses to China, China's growing technological power, and other issues are major problems has grown over the past year. Half of Americans now say that China's policy on human rights is a very serious problem for the U.S., up 7 percentage points since last year. And 9 in 10 Americans say China does not respect the personal freedoms of its people.

Americans favor prosecuting those who broke into the Capitol

In March, the Pew Research Center published a report finding that a wide majority of Americans (69%) say it is "very important" for federal law enforcement agencies to find and prosecute the people who broke into the U.S. Capitol on Jan. 6. Nearly half of Americans (47%) also say the criminal penalties that the rioters will receive are likely to be less severe than they should be given what happened, while 22% say the penalties will be more severe than they should be. About 3 in 10 (29%) expect the punishments will be about right. The public generally expresses confidence in federal law enforcement agencies to find and prosecute those who broke into the Capitol. Still, of those who say it is important for these agencies to complete this task, only 20% have a "great deal" of confidence that law enforcement will bring the rioters to justice, while another 48% have a "fair amount" of confidence.

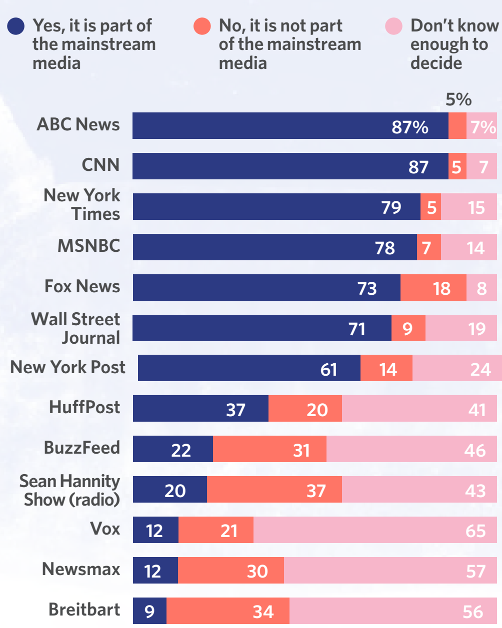
Demonstrators attempt to storm past security into the U.S. Capitol on Jan. 6, as Congress debates the certification of the 2020 presidential election. *Brent Stirton/Getty Images*

Broad Agreement on Who Is the 'Mainstream Media'

The term "mainstream media" has long been used to refer to established journalism outlets in the United States. More recently, it has been used in a critical context by politicians and members of the media themselves. To learn more about how Americans think about the term, the Pew Research Center in March asked a representative sample of U.S. adults whether they consider each of 13 different news outlets—selected to represent a range of audience sizes and sectors—to be part of the mainstream media.

Americans broadly agree that major cable TV sources and large newspapers are part of the mainstream news media

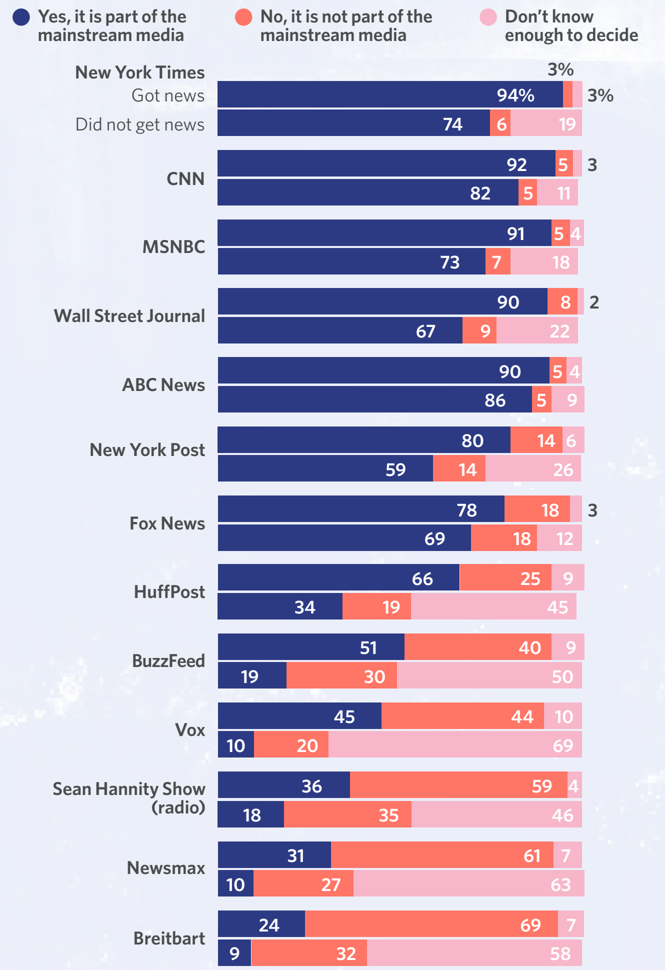
% of U.S. adults who say each source is part of the mainstream news media



Gaby Bonilla/The Pew Charitable Trusts

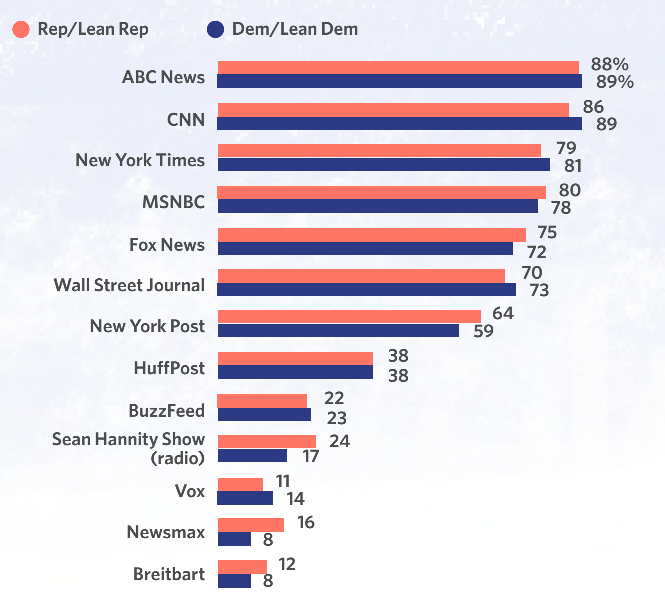
Americans who rely on an outlet for news are more likely to see it as part of the mainstream news media

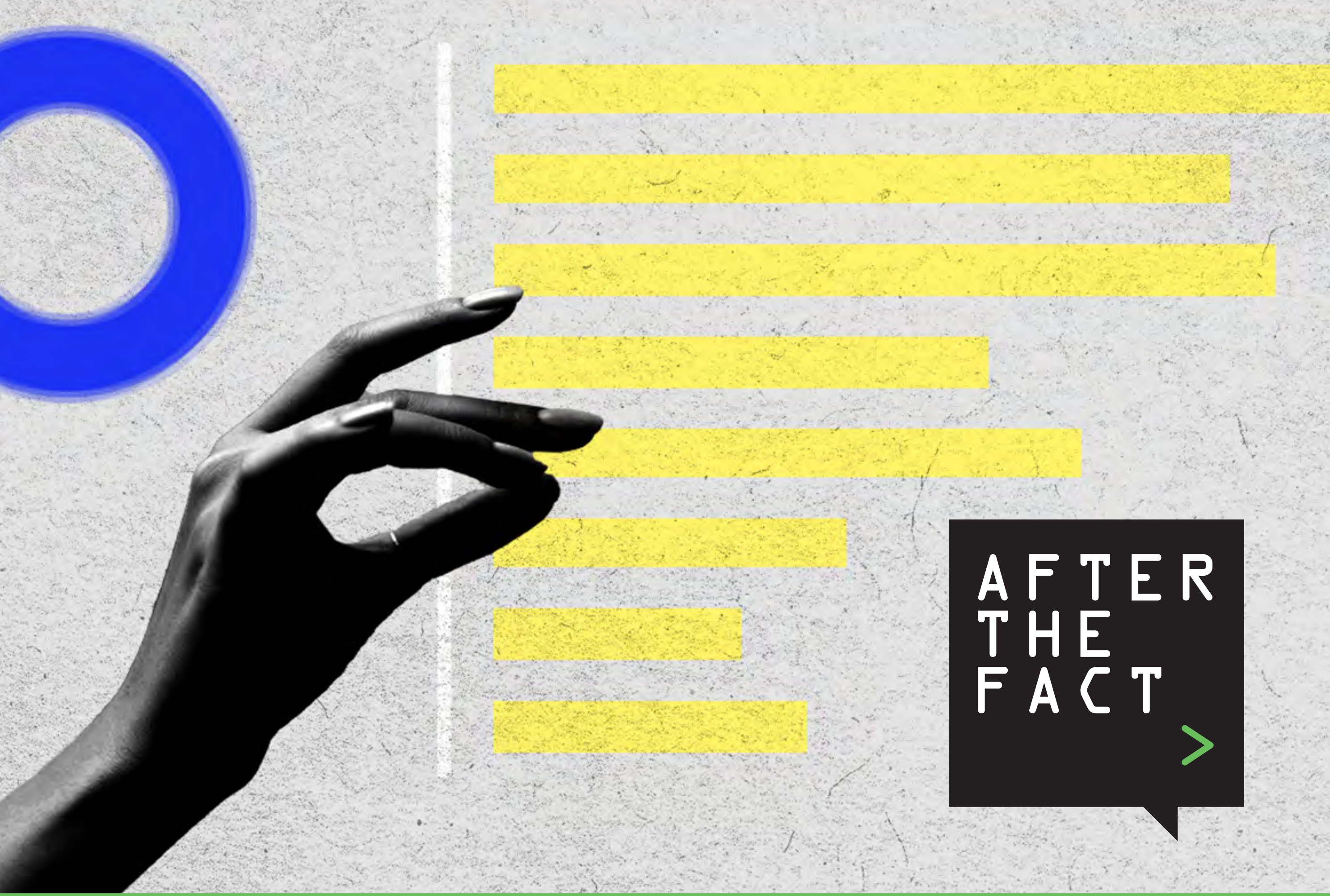
Of those who did/did not get political news in the past week from each outlet, % who say each is part of the mainstream news media



Republicans, Democrats generally agree on which outlets are part of the mainstream news media

% of U.S. adults who say each source is part of the mainstream news media

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Successful state practices to expand broadband include establishing specific funding sources—and prioritizing fiber optic cable over other delivery systems.

How States Are Bridging the Digital Divide, Page 20

Chang W. Lee/The New York Times/Redux