



NATIONAL LEAGUE OF CITIES
Institute for Youth, Education, and Families

"Connecting Residents to Federal Supports: Bringing Dollars to Your Community"
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Moderator: John E. Kyle, Program Director,
Institute for Youth, Education, and Families

Speakers:

The Honorable Johnny Dupree- Mayor, Hattiesburg, Mississippi

Craig Farr- EITC Volunteer Coordinator, City of Boston

Ben Seigel- Senior Program Associate, Seedco, Inc., New York City

KYLE: Welcome, everyone. This is John Kyle at the Institute for Youth, Education and Families, a part of the National League of Cities.

Today we are hosting an audioconference on connecting community residents to federal benefits. There are lots of folks across the country in which there is at least one worker but the families are still poor. Municipal officials, community leaders, and others have been working hard to figure out what we can do to help provide more of the benefits that are indeed available to these folks, how we can provide greater access to such benefits.

Today we are going to talk about this with several speakers, and I will introduce them to you briefly. First of all, we have the Mayor of Hattiesburg, Mississippi, Johnny DuPree. Welcome, Mayor.

DUPREE: Thank you very much, John. Thank you for allowing me to be here today.

KYLE: Glad to have you. Also from Seedco, an organization that helps community-based organizations in New York City, we have Ben Seigel. Ben, welcome.

SEIGEL: Thanks, John. Hello, everyone. It's a pleasure to be here with you today.

KYLE: And from Boston, Massachusetts, we have the EITC Volunteer Coordinator with the City of Boston, Craig Farr. Welcome, Craig.

FARR: Thanks for having me.

KYLE: I would like to start out with what benefits that you are working on -- what state or federal benefits have you seen that can be focused on for promotion among residents in your city or other cities? So we kind of get a list of ones that you think are possible or ones that you are working on. I know that in Hattiesburg, Mayor, you have been working on EITC, I believe. Can you just tell me briefly if that is accurate and what you are doing?

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DUPREE: Yes, John, that is quite accurate. We are working on the Earned Income Tax Credit. We did it last year, and we were real successful in doing it. It involved a lot of other agencies in the city, and we were really successful in bringing in almost \$2 million that helped about 500 people who were not knowledgeable about EITC. These families were able to benefit by bringing more money into their households.

KYLE: Craig, tell me about your experience in Boston. Is EITC what you are exclusively working on, or are you thinking about expanding? Tell me a little bit about that.

FARR: Yes, well, John, I just want to compliment the Mayor for a phenomenal ratio there. We have a little bit larger city, so that is very impressive. We are in our third year of our campaign. Last year we served eligible families at our tax-free clinic sessions. There were about 18 tax clinics across the city. We served 4,000 families and returned about \$5.2 million to families (\$2.2 of which was EITC claim dollars). So that is a part of our new collective action along the 18 centers that we have throughout the city offering free tax preparation.

KYLE: Ben, tell me a little bit about experiences you are having with benefits.

SEIGEL: Okay. Our focus is a little bit different. We have developed an approach that really is a service delivery system. We call it “*EarnBenefits*.” It complements government’s efforts in helping people access benefits. And rather than just focusing on one or two benefits, we really take a comprehensive approach, and we have tried to look at benefits in categories in terms of subsidies and the direct tax assistance available. We look at it in terms of our main categories, healthcare, child care, and money, which would include food stamps, energy programs, and tax credits.

KYLE: I think some of the folks listening are trying to think about getting started in these kinds of efforts. What prompted you, Mayor, to initiate an effort? And let us talk a little bit from each of you about how you see the motivators? What is the first step? Why does somebody get into this? How do you get into this? What made you decide, Mayor, that this was something to pursue?

DUPREE: John, I wish I could take credit for just having this brainstorm of an idea to do this. But it was actually brought to my attention by a banker here in town whom we have been working with about financial literacy. That banker brought to our attention that there were some \$5 million that our community had not received because those people who were filing income tax returns were not aware that they could receive an additional amount of money by claiming the federal Earned Income Tax Credit.

After we found that out, we all sat around the table, and we brought in a number of other groups that were from Bankcorp South – that is a bank locally in Hattiesburg, Miss. We also included the Internal Revenue Service and AARP, our local university, and the University of Southern Mississippi. Then we reached out to the county, and they

were willing to be a partner. Then the Petal Association of Families and Forest County and United Way -- we brought in a coalition of people and explained the problem. Without this briefing, basically, they did not have the information. We decided that we needed to move from there. And from that point on, we all banded together to start the program.

KYLE: In Boston, Craig, were there some motivators?

FARR: Yes, absolutely. I do want to give credit, because I have a unique situation. I work for an organization called HOPE -- the Hispanic Office of Planning and Evaluation -- here in Boston. And I am on loan to the city as a volunteer coordinator for some grants that we received. But the real impetus to this and the mother of this EITC campaign in Boston is Mimi Turchinetz. She is the Director of the Living Wage Program under Mayor Menino. And she spearheaded this effort, going to a conference several years ago, and was so inspired that she brought back the message. We rallied around a coalition of collaborations between the city, state, and federal governments, and put it together. Now, we are at the point where we have 18 sites and are processing probably five and six thousand families' returns through our free tax prep sites throughout the city.

KYLE: And in New York, what is Seedco's experience with how this kind of thing gets started?

SEIGEL: This evolved really out of two different ways. One was our own experience in working with low wage workers. Seedco works with a network of ten community-based organizations in New York City, and we place approximately 2,000 people per year. So as a result of the issues that were arising, John, that you alluded to and you introduced, in terms of people's difficulty in escaping poverty even once they do have employment, we realize that benefits are an important point. And also our own research has really shown the important effects of accessing benefits.

And quickly, if I can just point out three really important specific points here that led us down the path of really aggressively trying to pursue benefits.

One is the income supplement effect that benefits have. Our own analysis within New York City shows that a combination of accessing direct cash as well as subsidy benefits like healthcare and child care subsidies can really increase someone's annual income -- earned and unearned income -- by almost as much as \$20,000. It is just amazing the effects that the comprehensive package of aggregate benefits can have.

Second is the job retention effect. This is a great issue for both workers and for their employers. Research in New Jersey found that 52% of workers in a study in New Jersey were fired because they were late to work or because they had to miss a couple days because of either healthcare or child care issues. Key benefits speak directly towards that.

The third issue here is the economic impact effect on the local and regional economy. A study in Texas by the Center for Public Policy Priorities found that in 2002, 33% of eligible people in Texas actually received food stamps -- only 33%. And had 54% received food stamps, it would have brought an additional \$1 billion into the state's

economy. If you looked at a smaller county within the state -- Waller County -- there were 6,000 eligible people. Only 20% accessed the benefits in 2002. Had 54% accessed, an additional \$1.5 million would have been brought into that economy. So these impacts are just tremendous.

DUPREE: Could I comment briefly on what Craig and Ben talked about? Craig talked about actually giving credit to another young lady. I need to do the same. When Bankcorp South brought this to me, it was really brought by my Public Relation Coordinator, and her name is Beth Baugh. In any kind of project, you need someone who is actually going to be the person who ramrods it and makes sure that things are done. And she has really been the guiding force of EITC here in Hattiesburg. So I need to give her credit for that.

Additionally, what I would also talk about is one of the reasons we really wanted to take on this initiative is that we already have a program -- a down payment assistance program -- here in Hattiesburg. We give low income people a \$5,000 grant as down payment assistance in order for them to purchase a home. This was just a great supplement to those people who were able to get a home and then enable them to purchase furniture and draperies and the things they need to get into the home. Then we also have a program where we repair homes. We run this through Community Development Block Grant (CDBG) money, which is federal dollars. So we leverage those monies and enable people to get the dream of a lifetime for most people, and that is to own a home.

KYLE: Each of you have mentioned partners that you all are working with. Could you describe the various kinds of collaborators, coordination? What other organizations and individuals are involved in making this work? Each of you has alluded to that. Craig, could you start us off with some of the partners that you have had to make this kind of thing work?

FARR: Sure, and I'll tell you, I think that is the most pleasurable part of this whole campaign is this amazing group of volunteers and kind of social capital that you build on a daily basis by talking to these folks. We are very blessed here in Boston with having so many universities and professionals to draw from. I stay awake at night thinking about how I did not use all these folks sometimes. I have so many volunteers, and so many high-level volunteers -- it's just wonderful.

The collaboration, like I said, is city, state, and federal government, but some of the really active partners are people like the city IRS. We have a very good relationship with the Federal Reserve Bank, the Chamber of Commerce -- the Mayor sends a letter with the Chamber of Commerce President to individual businesses recruiting volunteers, and that has been very, very successful. And we have the Annie E. Casey Foundation, AARP, of course, the Boston Housing Authority, a lot of other community-based organizations and legal resources here as well. So it is a real tapestry. I think that is what makes the whole campaign here so successful and so fun and so interesting.

KYLE: You talked about the letter the Chamber President would write. How have you

attracted other partners to be part of it? What makes AARP or legal services or any of the other groups you partner with, what makes them want to do it? Who would the Chamber President reach out to, to attract and recruit and bring them in?

FARR: Well, it would be interesting to hear what the Mayor has to say about that as well, because it is really kind of a mano-a-mano situation where we will go and visit these folks. We will invite them to lunch if we can. We will do a little dog-and-pony show at one of the centers as the case may be. It is a 12-month-a-year effort. And it is really people to people. It's all about getting the individuals or the corporations excited about helping other people, and I think that's the number one reason why people do it.

DUPREE: I would agree with Craig about people helping people. You know, also in our economy, a lot of times we're not able to increase salaries or increase the minimum wage. We have been very successful here in Hattiesburg. Our economy has been pretty strong with our minimum wage. We started here with \$5.75. This year, we moved it up to \$8.00 an hour for those blue collar workers here in the City of Hattiesburg.

But I guess the main reason that we get most people involved, especially business people -- and I have one story to tell. Our emergency ambulance service thought so much about this program that they set up their own program within their agency. And that's our goal is to allow them to do that. So if an agency is not able to expand or increase the benefits from their workers or their employees, this is a way to give them a benefit. They get a free tax return. They know about EITC. They get to receive more income. And that's a benefit. I think employers see that as a benefit. And as a result, we've not only been able to do that, but the University of Southern Mississippi is the largest employer in Hattiesburg, and we've been able to get people from their marketing department and from those types of departments to help us in this effort. We've also been able to do that from our high school, which is teaching our young people about the benefits of finance and those sorts of things. So the entire community has joined in because it's a benefit especially to those who are less fortunate than some of us whose salaries may be a little bit higher than these people's are.

FARR: You're absolutely right, Mayor. I was looking at your website, and I noticed your largest employers. What has been the success record of recruiting folks from Forest General Hospital? I see the Hattiesburg Clinic, the Marshall Durbin Poultry, Petal School District -- I'm curious to see how has that outreach worked?

DUPREE: Well, the outreach has been great. What we've done -- I think we have with the University of Southern Mississippi and the United Way and the Petal Association of Families and Forest County and Bankcorp South -- Bankcorp South has taken care of the flyers that we need. The Pearl River Community College, which is our workforce development center, allows us to use their facilities. We have sent mail-outs to these employers. They've allowed the people the time that they need to come in order to have their income tax return filled out. They've made the information available to them. They have made us available where we can go and talk with them to make them aware of the program. Everybody sees the benefits. And everybody knows that -- you know,

Hattiesburg is a real philanthropic kind of city. The city is hopefully leading the way for that.

One of the things I'll tell you about is our weather radio program, where we have people and talk about the EITC. We also talk to them about weather radios, which we are able to give to them and the elderly so that when there is inclement weather, they are alerted. And we received a national award from that just this past week.

So everybody, as I think Craig was talking about earlier, sees the benefits. If lower-income families can benefit financially, then it helps us all. Educational levels will go up. Our crime goes down -- all those benefits from people receiving money or extra income.

SEIGEL: Can I just emphasize two points here for more perspective? The first is if you're going to engage workers, you have to go out to where they are. What we found is by approaching community-based organizations that serve a lot of workers, or if it's something like Workforce Investment Act One-Stop Center where people are being placed, you have to engage people at the beginning of their employment of starting a new job. And also of course, the businesses are a second important factor. I mean, nationwide, 54% of low-wage workers work at small businesses. So it's really important not to just engage the large companies, but also to try to aggregate the smaller businesses.

Also, when you go out and you do engage workers, the way that we found to be successful in terms of how you articulate these programs is that it's really an employee's benefit package. It's not public assistance. It's not welfare, because one of the reasons that utilization rates can be low is that people want to avoid welfare. That's not what they want. If they look at these programs as really a benefits package as an employee, it puts a very positive spin on it.

FARR: I agree.

DUPREE: Another avenue, too, is the churches. We found that the churches here in Hattiesburg are a great resource of finding people where they congregate. Also, our neighborhood associations -- we have some 30 neighborhood associations. And we make sure we disseminate information. And that's really where we started this program to make sure we were on the right track.

FARR: We've had good success in Boston -- this is our first year engaging the Black Ministerial Alliance. And they came up with two new sites of our 18 or so sites this year -- one at a Christian Financial Services and one of the Metropolitan Baptist Churches in Boston. And they were quite successful first year, so it's a real mixture of community-based organizations and faith-based financial action groups that can provide that service. Like you said, they reach out into the community, and that big issue of trust -- bringing those folks in because they know the site, they're familiar with it, and they trust the people that are there.

KYLE: I understand in Hattiesburg, Mayor, that there is something called the Financial Education Initiative. Could you talk to me a little bit about that?

DUPREE: Yes, that's kind of where all this came from was the Mayor's Financial Initiative. There is another initiative that is part of this called Jump Start, where we actually teach high school students the value of savings. We teach them how to balance a checkbook. In today's society, young people receive -- I know when I was in college, I received a credit card in the mail unsolicited. We had our first meeting of Jump Start, and I asked the question, "How many high school students have credit cards?" And we had probably 75 to 80 students in there, and about 25 raised their hands. So in today's society, we have to make sure that these young people who are getting credit cards and more money in their pockets than probably you and I ever did when we were young, we've got to make sure that they understand the importance of financial planning. And so that's one aspect of what we're doing.

Even with EITC, the banks are working with some of these families that are receiving this money to open up savings accounts and checking accounts with them and help them financially go through so they take this money and do some financial planning with the money so the money is not wasted -- it is really used to benefit their family. The financial literature has gone from high school students to the family members who may not -- and there are a number of people in our society that don't use banks for whatever reason. They use finance companies. And we've been trying to teach them the difference between finance companies and banks and balancing and leveraging their money a lot better because of the interest rates. So it's about educating all of our people in Hattiesburg about financial literacy.

SEIGEL: Yeah, I would add to that, too. I think the financial literacy aspect is key. In terms of looking at the comprehensive package of benefits, we've tried to develop a marketing campaign that we call Smart Choices. In addition to helping to educate people on the fact that it's more effective to use a bank account than a check cashing outlet where you're charged a fee, as well as other issues around child care. It's a better option to go with a formal child care provider than informal child care where there might be breakdowns, which might lead people to lose their jobs. In formal child care programs, you can access different child care subsidies that are available.

KYLE: In Boston, you were, I think, beginning to explore things beyond EITC as benefits. And I know in New York, you already told us a little bit about that. In Boston, what are you thinking about adding to your repertoire beyond EITC? And then let's go to Ben to talk about exactly what it means to go into some of the other benefit outreach that they're doing.

FARR: Well, I think, too, you're absolutely right. The benefits and low wage work piece that you've done for Seedco, Ben, I was reading it last night. And that points the way toward where I think all of us would like to go. We're in discussion now in Boston about how to incorporate that.

I tried to pilot it here at the Hispanic Office of Planning and Evaluation, and I brought in a couple of other organizations. One of them was called Project Bread. And

another one called Healthcare for All, which offers free healthcare to help folks. But I'll tell you, the season [tax season], once it starts, you have to do that planning. They came in on the back end, and I just struggle with figuring out a way to put that into the process. And rather than really mix it up, I tabled it. We will have discussions this summer about how to incorporate it into the process, because that is the way of the future. We want to figure out a way once people are here to get them all of the benefits that they need.

KYLE: Well, I think that's certainly one of the motivators. We're already finding out enough information about residents that they're eligible for EITC, then often they're also going to be eligible for some of the other benefits available through the state and federal government. How can you figure out ways to share that information about what they're eligible for? Even though the eligibility standards might be different and the organizations administering it may be different, there are ways to look into that. I know technology is part of what Seedco is doing, too. Could you tell us a little bit more about the range of benefits you're trying to help residents get access to? And could you also bring into that the role of technology in helping you to do that?

SEIGEL: Certainly. First in terms of the range, there are a lot of benefits out there. And we're trying to focus on really the high impact ones as a priority. So tax credits -- EITC is a majorly important one. The child tax credit, the childcare independent care tax credit -- these are important ones. Healthcare is critical, and when we look at the menu of benefits, we want to tie it to the reasons that people have difficulty keeping their jobs. So health is important. And childcare is another critical one. And food stamps are a very critical direct benefit. WIC is something we've been looking into, and energy assistance programs.

What we've developed is two delivery methods for how we're educating people on the benefits and then how we're helping them actually access them. The first is a guidebook. It's called "The Earned Benefits Guide." It's basically very user-friendly, with very accessible language, and lots of pictures on all of these benefits that are available to people-- federal, state, and New York City locally. This, I just want to emphasize, is a very transferable approach. What works in New York City, we can also do in other places-- large cities, small cities, medium-size cities. We're currently working right now with the City of Memphis to add another site to our program.

The online piece is called *EarnBenefits Online* -- the website, which anyone can log onto, is www.earnbenefits.org. And *EarnBenefits Online* has two sides. One is a public side, which is basically the guide itself online, where it walks through all the eligibility requirements, all of the impacts that the different programs have. The second piece is a member log-in area where someone can actually log in. Rather than breaking up the programs individually, the way that this tool works is that the person enters their household, economic, and job information, and then the tool comes back and lists the programs that the person is eligible for.

Then, the way that the system works is that as you're answering questions in terms of your household, your personal information, it's automatically populating applications in the background. It's automatically populating a food stamps application or a state-sponsored healthcare application in the background. To the extent that the

individual wants to follow through and actually apply, it can produce the application. The real critical connection here is that we have a very strong working relationship with our local government agencies that then collect the application. So it really helps to streamline the process. And rather than looking at each program as something very separate, it tries to combine them all.

FARR: That's an excellent idea. I'm kind of curious -- and I'd like to ask the Mayor about this -- what role does technology play? I'm assuming that everybody has enough computer power to offer these things. And if not, how do you get around that?

DUPREE: Well, of course, there is a digital divide. We enlisted the help of AARP first of all. They were already doing a tax service for the elderly. We started off with them, and they allowed us to use their computers. In fact, they became partners, and they actually do tax returns. We then went to the public library, and they have a number of computers, and they're allowing us to use those computers.

What our ultimate goal is, we hope to have as many employers as we can do it internally. We've had two such instances happen already. One employer actually went through the training. And that's what we'd really like to do. We feel that if we can get employers to actually do the free tax returns and e-file, then we can take care of a lot of problems that we have to start out with. We were very successful last year even though we started late with 500 or more returns that were done. This year, we've assigned people different tasks. Where should we have the sites and who's going to take care of the technology part of it, how many computers we need. So everybody has been assigned a task, and hopefully we'll double the amount that we did last year. But the technology part has not been a problem for us. We found ways to get around that.

FARR: Good to hear. We struggle with that a little bit. We have more folks in Boston with -- it's collaboration again of a lot of different organizations. But in order to e-file and to claim EITC, they have to have a certain standard. So we ask them to be at that bar or above. If they're not, then they can't be a part of the coalition.

DUPREE: We find most of the people that we've had -- we've had former IRS employees that have donated their time, former CEOs from companies that we recruited, and they've come. Hattiesburg is probably the number one retirement center in Mississippi as far as a city. And so those people have volunteered their time. We have, I guess, over the last three or four years had 700 to 800 retirees come and retire here in Hattiesburg, a lot of them from major companies such as IBM and some of those other companies. And they volunteer their time. The University of Southern Mississippi again with the students that are in their Marketing Department have donated their time. So we are comfortable with the caliber of people that we have who are participating and also their knowledge of technology. Now I don't do tax returns because I'm not that knowledgeable about technology. So you'd have a problem if you saw one with my name on it.

SEIGEL: Our *EarnBenefits Online* tool is pretty sophisticated, and technology can

certainly help. But there are a lot of low-tech approaches in terms of outreach into the community. That's really tremendous and efficient. We had an initiative for a food stamp access program where the United Way in New York City, working with Seedco and a bunch of community-based organizations as well as the local Human Resources administration that takes the applications enabled us to screen people and allow them to initially apply for food stamps in the community. So at grocery stores, at churches, at community centers --they really got a lot of the up front process taken care of. So someone was pre-screened, they pre-applied and then they could go into the food stamps office and really just finish up the process. So rather than having to take two or three days off of work and wait in line for a long time, it really sped the process up.

FARR: So you front load that process at the location where people are already coming to do their taxes.

SEIGEL: Exactly.

FARR: Interesting.

DUPREE: I think that's a great idea. We have a program here called CHIPS, which is a children's hospital state program for children's hospital insurance. And that's a great idea, and we'll probably try to incorporate some of those other aspects of benefits for that same type of people at the same locations.

SEIGEL: Can I just add, Mayor --? We've all talked a lot about the value of volunteers. Another potential area to look at in terms of volunteers is AmeriCorps. We've used four different AmeriCorps programs through the national corporation. Funding for AmeriCorps is actually one of the few federal programs that is increasing. AmeriCorps volunteers are great in terms of working in EITC programs and other benefits programs in helping people apply and access benefits.

FARR: Yes, we've used a couple of them quite successfully here in Boston. I agree. If there is any city out there that's listening that hasn't applied, I would suggest that that's worth the time.

DUPREE: Yes, we have another program -- I'm sure you're probably aware of the VISTA program. It's through AmeriCorps, and we were able to get a grant from them to mentor young people who have parents who are incarcerated. And hopefully we can use some of these workers -- I'm glad you brought that up -- maybe we can use some of these workers in that same regard.

KYLE: You all have mentioned the challenges of technology and how you can make technology work for you, and even get past the challenge that not everyone has the same power computer or even has access to computer and how you can work with organizations that do have that capacity or that you can substitute low tech means. You talked about the challenges of recruiting volunteers and partners to do this.

Are there other challenges that you've experienced in getting this work done that you perhaps have found some solutions to that people who are listening to us would like to know about -- the pitfalls that they might be stumbling into, and that you've already figured out the ways out of? Any challenges that you have found about doing this in Boston, Craig?

FARR: Well, the biggest challenge is probably the one we all think about. As David Shipler said in his new book, The Working Poor, investment bankers and poor people have one thing in common -- they both spend a lot of time thinking about money. And we think a lot about money, too, figuring how we can raise enough funds to keep these centers going, paid for, and do the advertising. It's a big concern here. And we're constantly, constantly looking through foundations and different types of revenue.

KYLE: What kinds of sources of revenue have you discovered that seem to work at least some of the time?

FARR: Well, of course, grants are important. The Boston Foundation has played a critical role. Fleet Street Bank Corporation has ponied up money this year. It's their second year into the campaign, and they've really done a great job of providing us with lots of volunteers. Again, there are grants -- smaller grants from the local banks. Again, it's a very personal relationship that we have to cobble together here in Boston. It's challenging -- there's no question about it. We have a merger with Fleet and Bank of America, so that's going to create some new opportunities, but also some challenges here as well. So we're constantly on the lookout.

KYLE: In New York or Hattiesburg, have you dealt with the challenge of having enough fiscal resources to keep these kinds of outreach programs going?

SEIGEL: Yeah, financing is always a major challenge. And I would echo that in order to begin a program, private foundation grants are critical. We had some tremendous support from the Ford Foundation and a lot of other local family foundations are useful, too, especially if you are in smaller markets.

I would also point out probably the major challenge for us in terms of looking at a comprehensive package of benefits is really around outreach-- the information that people have and the way that these programs are disseminated. So we did a series of focus groups, and two major things came out of that. One, people didn't even realize these benefits were out there and that they were eligible for them. And two, when they did realize that these programs were out there and that they were eligible, they didn't understand how to access them. The application procedures and the literature on these programs are just very confusing, and really more geared towards a government type of program in terms of this is how this program works, like you're explaining it to a congressperson or something. It wasn't clear so that the actual recipients could understand it. So those were major challenges.

When we developed our approach, we tried to really focus on language. We also have a lot of people where English isn't their first language. So you have to keep in mind

that using pictures helps, and using very clear language is important.

DUPREE: Our challenge, John, is I guess the same as the other two. We have challenges as it relates to places that we're going to use. But organizations have stepped up to the plate and decided they'd allow us to use their facilities. We have challenges as it relates to information and disseminating it, pamphlets, supplies, whatever we needed. And there's a thing that initially -- what the federal government calls CRA -- Community Reinvestment Act. We had a lead bank -- Bankcorp South -- who believed in what we were doing because they brought it to us. But they also realized it was kind of because they were able to take care of that percentage of putting money back into the community that all banks need to do. So in order for them to do that, other banks will step up to the plate also.

I believe that when people of good will get together and determine that there's a need, and they want to take care of that need, then those challenges -- you can overcome those challenges. We were able to do that here in Hattiesburg, and I know Boston and New York were able to do the same thing. We've never allowed money to be the one thing that keeps us from accomplishing our goal, and I think that's the same thing across the country.

SEIGEL: I think an important point is trying to be creative in terms of our resource development, not just actual cash grants, as the Mayor alluded to there. There is a lot of in-kind support in terms of facility usage. And that's really where doing the partnerships is just critical.

Also, thinking about what are the big funding streams that maybe are growing or are available. AmeriCorps is one I alluded to earlier. Also the President's faith-based initiative is very critical. There are ways to connect benefits-access programs to some of the funding through the six different federal agencies that have offices of faith-based and community centers.

DUPREE: I also think the way you overcome some of these challenges is to make sure that the people who are leading your communities understand the initiative, understand what you're trying to do, because they need to be supportive of what you're trying to do. Two of our council members have radio programs, and they actually went on the radio in support of the EITC and talked about it. So if you get the community leaders involved, you'll find overcoming those challenges a lot easier.

FARR: I agree. And it's important not to overlook -- and I think this is true for many cities across the country -- how important the political leadership is. As you know, Mayor, having the bully pulpit in your city -- and here in Boston with Mayor Thomas Menino, who does our kickoff every year-- is extremely important for the visibility and to let people know. Because as the Mayor, this is his program and he is part of it and he supports it and it brings us tremendous visibility and helps us pave the way for the activity that we need to do. We have found that to be the case in talking to other cities, large and small. You really do need to get your city government on board. And if you do, it's an enormous help.

DUPREE: I agree with you. And we went a little bit further. I told you our county government has a commission form of government -- about five individuals actually on that board. I used to serve on that board before I was elected to this office. And we were able to go to those people and they bought into it totally. In fact, one of the members of their Board of Supervisors actually went through the program -- traveled to Jackson with the IRS, and even went to Philadelphia last year and went through the program again to make sure he understood it. And they supplied some of the resources that we needed.

FARR: Critical.

KYLE: Thinking of people listening to us today, if you were out in one of these cities or communities and you wanted to reach out to your local municipal government to get involved, and you're in a city where there is not really much of an outreach campaign, who would you recommend that somebody go to in city government to get the ball rolling? You mentioned, Mayor, that a banker talked to you about it first. But if you're not somebody in the community who feels like he can go to the Mayor first, where would you go? Is there a city department? How would you go about that? What kind of advice would you give to trying to reach out to municipal officials?

DUPREE: Well you know, one of the easiest, I guess, elected officials in Hattiesburg to get in touch with is a councilperson. Our council people are very engaged in their wards. They know what's going on. They understand the benefits that they're trying to bring to their constituents. So if they feel intimidated by coming to the office -- I would say the IRS, but if you're intimidated coming to the Mayor, you're definitely intimidated going to the IRS. So I would think that the councilperson would be one. And even if they have a banker, I would think that a banker would be one.

Let me interject something here, too. One of the challenges that we have -- I need to go back, because I thought about it while we were talking -- one of the challenges that we had when we started this program was from tax preparers. We have a number of tax preparers here in Hattiesburg that -- I mean, they live from January to April 15 on e-filing and taking care of those, and they charge \$100 a tax return. We had to make sure that these tax preparers understood that we weren't trying to take business from them, but we were trying to benefit the community.

We had about four or five of them that came to our first kickoff meeting to talk about it. And they came to kill it, to tell you the truth, because they thought we were taking money out of their pockets. But when they saw the response from the community and bankers and other people that were at the meeting, then they went along, too.

I would tell anyone who wants to get started in this program, you need to involve the entire community, and the entire community includes those tax preparers, those who would normally prepare those taxes for the low income or the elderly. You need to involve them or else you're going to have them opposing that effort.

FARR: I think that's an excellent point. That's an excellent point.

SEIGEL: Another maybe not quite as obvious entry point in the local government is through the Workforce Investment Act. All cities are part of a local workforce investment area. One way to look at benefits is that it does help improve retention rates for the workforce investment area. So whether it's the county or city agency for labor workforce development that administers Workforce Investment Act funds, it definitely is an incentive for them to improve retention rates through the performance-based contracting of WIA. It brings more money into the county when people who are placed through the One-Stop system retain their jobs for six months and beyond. So that's another potential entry point. And I think when you do try to approach people, you want to show it's something that's benefiting the whole community.

FARR: It's an important point. And there are no quick solutions here. One of my favorite books I want to point out to folks is -- if you don't have a copy of it, I checked online to make sure it was still available -- a book by Ronald Heifetz, a professor at the Kennedy School at Harvard, called Leadership Without Easy Answers. And I found that to be a very helpful book for leaders of all stripes, organizers, politicians in helping understand the framework for moving these kinds of conversations along, kind of what he calls the adaptive work that you must do to get people in this fold. And the importance of having kind of a balcony view of what you're trying to do and also understanding that sometimes we get involved in doing the dance so fast that we forget what we're actually trying to move along policy-wise or education-wise. I found that book to be very helpful. I refer back to that one quite often in moving the conversation along, whether it's with a banker or a politician.

KYLE: Each of you should think about things you want to suggest as resources to our listeners. We're drawing to the end of our time, and one of the things we'll do as we get to the end is the opportunity for you to give some other resource -- publication, website, e-mail or whatever -- that you'd like to point out.

SEIGEL: John, can I ask a quick question?

KYLE: Sure.

SEIGEL: This is for Mayor DuPree and Craig. I'm curious -- in terms of the successes that you guys have achieved in terms of the EITC program, are there any challenges or things to look out for with those successes? What I'm specifically thinking about is that there are a lot of rumors out there that people who access the EITC are more likely to be audited by the IRS? Are there any challenges or things to look out for in your successes?

FARR: I'll let the Mayor answer that question.

DUPREE: I've not heard that rumor. I'm sure every time you have a successful program, there is a new challenge. We had 500 individuals last year. Will we have 1,000 this year? Will there be 750? Will we have enough sites? Will we have enough computers? Will we have enough this? So there are always challenges. But I count

those as good challenges. Those are things that we look forward to doing, because I will tell you again, what we're looking towards is trying to have as many employers self-contain this within their own worksite. And if we can do that, then that's very successful. I don't know of any challenges right offhand now that we've had from this.

FARR: I haven't heard any frontline information, at least from my site, about people being scared to -- that they were turned over or that they were afraid of applying for those kinds of benefits. I think again, we want to encourage them. It's a trust factor. People are comfortable coming to these places. And if they can have that conversation at our site, we can find out how we can help them the best.

DUPREE: And again, we've only had this for one year. So maybe after two or three years doing it, there may be some things that we'll hear about next year or the following year. But I agree, it's a trust factor. The other thing is that if it's successful, it'll be successful because people are talking about it. It'll be word of mouth. And once you go through a cycle, I believe that people will understand that this is truly a good program, and it's not something that will get them in trouble, if you will.

KYLE: Let me ask a slightly different kind of question. Each of you have already started programs -- it may be only the second year. But are there things that if you were giving advice to somebody who was just now thinking about getting started that you would do differently, is there something you wish you had started off in a different way? Or something you wish you had done first that you did twelfth or fifteenth on your list of things to do? Is there something like that in the way of advice that you can pass on to our listeners?

DUPREE: The only thing I can say, John, is start early. Last year we really did have a good year, but we started late, and we could not assign duties. We started early this time. We were so excited about what we did last year that we even had a reception for everybody who participated -- even the IRS. But I would say start early.

KYLE: What does start early mean? On a calendar to you, when is early?

DUPREE: Well, April 15 is the deadline. About two months after that, we started preparing for this year.

FARR: And I second that -- a very wise observation. It's a twelve month a year -- ten month a year campaign to be successful educating people and again moving that conversation along at all different levels throughout the year. And use the centers, if you have some, to do a dog-and-pony show. Let people touch the campaign as quickly as possible, even if there are no tax preparers there.

SEIGEL: Yes, I think that's important. And I would just add one word -- pilot. It's always important to pilot something on a smaller scale before you launch into full implementation. Consider piloting a program as part of your planning process because

you can sit at the drawing board all you want trying to plan how a program or an initiative will work. But once you get into actually operating it, it changes. So that's why you want to have a smaller scale pilot period.

FARR: Absolutely.

DUPREE: Yes.

KYLE: I'm going to give each of you an opportunity to close out now with your last -- you may have just given your last bit of advice. But think about if there is one more bit of advice that you would like to give. And Craig, I'm going to start with you, then Ben, and then Mayor Dupree. Is there one last bit of advice you'd like to give, and is there any kind of resource that you haven't already mentioned that you would like to point out -- either a website or e-mail or anything like that? Could we start our close-out, Craig? Is there a last comment that you want to give and any resource that you want to point out?

FARR: Sure, if you can write fast. I just want to say thank you very much to Ben and to Mayor Dupree for allowing me to share this platform with you. You can contact us through our www.Bostontaxhelp.org website. And I'll be happy to answer any questions that you have. The Center for Progress in Illinois -- Chicago -- (www.centerforprogress.org) is an excellent place to go for resources about mounting a campaign. And like I said, I think that Ben and the Seedco folks have the right idea. I think looking at this benefits and low-wage work study that they've done is the vision, and this is where it's going in the future, and I hope that more and more cities will look at this as a good model to follow and aim high. Thank you.

SEIGEL: Yes, thank you also for having me here. I would just emphasize one point that's been brought up to date. Really when you think about benefits, focus on the high impact benefits -- the EITC, food stamps, healthcare, and child care subsidies. And also think about benefits as a human resources administrator would think about them, as employee benefits packages. It's not a welfare type of issue.

And just in closing, some kind of resources -- as Craig mentioned, the report, "Benefits and Low-Wage Work" -- we don't have it on our website, but I can e-mail an Acrobat version or a hard copy. I'll give out my e-mail address -- it's bseigel@seedco.org. And feel free to send me an e-mail. Please just put in the subject line of the e-mail "Response to conference call," and I can e-mail you one of the reports. If you can send me your address, I can send you a hard copy. And I would also again just point out the Earn Benefits website -- www.earnbenefits.org. Thanks.

KYLE: Great. Mayor?

DUPREE: John, I would also like to thank you for allowing me to participate. And Craig and Ben, thank you all. You are excellent resources for the people who are listening.

Three things real quickly -- my Public Relations Coordinator is Beth Baugh, and

I'll give you her e-mail -- bbaugh@hattiesburgms.com. She'll be able to help you with any information that you might need. She has even put together a packet. Even though we've only had one year, it's been a very successful year. She has put together a packet from start to finish on how we got started, why we were there, resources that we used, everything. So it's kind of a how-to-do-it document. And we have our program this year, titled "Like Money in the Bank." So I think you can entice some people to be a part of the program like that.

Lastly, I would encourage anybody who is out there who wanted to start this kind of program to make sure that you involve the IRS. The IRS supplied us with software. They also supplied us with training. When we thought that we knew it all, they came in and shared with us some things that we didn't even know. So I would tell you that that's a wealth of -- they even came down to help us, and they were with us every step of the way. So this is something that the government is supporting. So I would tell you that that's one resource that you should all use.

KYLE: That's great. I want to thank each of you -- Ben, Johnny and Craig -- for joining us today. I want to point out a couple of things from the Institute for Youth, Education, and Families. First of all, there is an existing action kit on helping working families, and it's available at www.nlc.org/iyef. Some of you may have already seen it. It's not a brand new item, but it's the kind of thing that if you're getting started in your community, it might be the kind of resource that you can take and walk in and hand to your council member or mayor or other local government official to help them see the connection between local government and this kind of government outreach effort.

Secondly, we are going to have a new tool kit specifically around EITC and other benefits programs, and we are currently looking for examples of operating outreach campaigns that are already in existence. If you have any such campaigns in progress that you would like to share with us, we would welcome them very much. Please send them to Abby Hughes Holsclaw, and her e-mail address is holsclaw@nlc.org.

Again, this is John Kyle at the Institute for Youth, Education and Families thanking you very much for your participation today, both listening and presenting. We hope to have you with us again. Signing off -- thanks again. Goodbye, Craig. Bye, Ben. Bye, Mayor Dupree.