



National League of Cities

Helping Working Families

action kit for Municipal Leaders



Institute for Youth, Education, and Families

Dear Municipal Leader:

This kit was created not just for you, but for the children, youth, and families in your community. It is based on the latest research and best practices from across the nation and offers a wide-ranging menu of opportunities for municipal leadership to make children, youth, and family issues a community-wide priority. Whether you are ready to launch a major initiative or are just getting started, the ideas in this kit will help you move forward.

NLC's ongoing series of action kits for municipal leaders, published by the new Institute for Youth, Education, and Families, will address each of the Institute's five core program areas: education; youth development; early childhood development; the safety of children and youth; and family economic security. The goal is to give you and other municipal leaders throughout the country the ideas and the tools you need to take action on these all-important issues for the future of our cities and towns.

Mayors and city councilmembers all across America know that our communities' success depends on the health and well-being of the nation's children, youth, and families. Now is the time to act on this knowledge. As a municipal leader, you have the ability to focus the attention of your community on the needs of children, youth, and families. Working with your colleagues in local government, you can strengthen municipal policies, support effective programs, and bring diverse partners to the table in order to make things happen.

NLC and its Institute for Youth, Education, and Families are eager to assist you in these vital efforts. We encourage you to use this action kit to get started, and we hope you will contact us whenever we might be of assistance. Institute staff are readily available to provide additional information about the strategies highlighted in each of the action kits and to help you identify steps that make sense for your community.

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About the National League of Cities:

The National League of Cities (NLC) is the oldest and largest national organization representing municipal governments throughout the United States. NLC serves as a national resource and advocate on behalf of over 1700 member cities and for 49 municipal leagues whose membership totals more than 18,000 cities and towns across the country.

The mission of the National League of Cities is to strengthen and promote cities as centers of opportunity, leadership, and governance.



About NLC's Institute for Youth, Education, and Families:

The Institute for Youth, Education, and Families, a special entity within the National League of Cities, helps municipal leaders take action on behalf of the children, youth, and families in their communities. NLC launched the Institute in January 2000 in recognition of the unique and influential roles that mayors, city councilmembers, and other local leaders can play in strengthening families and improving outcomes for children and youth.

As a national resource to cities and towns across America, the Institute provides guidance and assistance to municipal officials, compiles and disseminates information on promising strategies and best practices, builds networks of local officials working on similar issues and concerns, and conducts research on the key challenges facing municipalities. NLC's Council on Youth, Education, and Families guides and oversees the Institute's work.



The Challenge: Working But Poor

As a nation, we expect people to work and support their children. All too often, however, parents do exactly what we expect of them only to find they still cannot meet their families' most basic needs.

Today, nearly four million families in America include at least one worker but are still poor. With an average income of just under \$19,700, low-income working parents with one child struggle just to pay for food, shelter, and health care — and sometimes they can't.

Municipal leaders often see helping these working families as the responsibility of state and federal governments, but there are at least two compelling reasons why mayors, city council members, and other local officials should also lend a hand:

First, if working families don't get the help they need, their problems will eventually land on the city's doorstep. Growing homelessness, uncompensated care in public clinics and hospitals, and rising demands on local food pantries and soup kitchens are among the challenges — and costs — that cities may face.

Secondly, it's very difficult, if not impossible, to build strong communities when working parents cannot earn enough to support their families. Under such circumstances, city goals such as stable families, strong neighborhoods, and effective community participation are at risk, and the city's economic vitality is undermined.

One of the most important — and least expensive — ways city officials can help low-income working families is by informing them about, and helping them to enroll in, three key benefit programs:

- ◆ The federal Earned Income Tax Credit
- ◆ The federal-state Medicaid/Child Health Insurance Program
- ◆ The federal Food Stamp Program.

This action kit describes steps that mayors, city council members, and other municipal leaders can take to help working families by developing city-led outreach campaigns. It tells how to get started, describes proven outreach strategies, and offers background information and suggestions on places you can turn for help to start you on your way!

Federal Help for Working Families

For millions of low-income working families, the struggle to make ends meet is harder than it has to be. That's because they are either not aware or not taking advantage of federal tax credits, health insurance, and nutritional assistance that help working families meet their basic needs. Three key places that working families can turn to for help are:

Earned Income Tax Credit (EITC)

For eligible workers, the EITC offsets federal payroll taxes withheld from their pay. For the lowest-paid workers, the EITC refund amount may exceed their payroll taxes and put extra money in their pockets as an income supplement. Workers with two or more children can qualify for up to \$3,888 – an amount that can go a long way toward paying job-related expenses such as child care and transportation, utility bills, rent, and other costs of living. Unfortunately, up to 20 percent of working families eligible for the EITC (and an even larger proportion of families moving from welfare to work) do not claim their EITC on their federal income tax return, or don't file a return at all.

Medicaid/Child Health Insurance Program (CHIP)

Medicaid provides free or low-cost health care services to low-income families and children. Families don't have to be on welfare to qualify for Medicaid, and some states have raised their income limits so that more working families can qualify for this

health insurance coverage. Since 1997, CHIP has given states another way to provide publicly-funded coverage for children in near-poor as well as poor families. Yet some 7.5 million low-income children who are eligible to participate in Medicaid or CHIP still are not enrolled in either program.

Food Stamp Program

Workers who earn too little to provide their families with an adequate diet and meet other basic monthly expenses also can turn to the food stamp program for help. A family of three in which a parent works 30 hours per week for the minimum wage qualifies for nearly \$230 worth of food stamps, increasing the family's total income by one-third. Like EITC and Medicaid/CHIP, however, far too many working families miss out on this much-needed assistance. Only about half of all eligible low-income working families actually receive food stamps.

Other federal and state programs also provide key forms of help to working families. Child care and housing subsidies are particularly important, but limited funding for these programs often results in long waiting lists. In contrast, expenditures for EITC, Medicaid/CHIP, and food stamps are not capped – any family that meets the eligibility requirements will receive assistance. That's a crucial difference for working families – if they know this help is available. The central challenge for municipal leaders is to make sure they do.

Key Roles for Municipal Leaders

There are many reasons why working families don't receive the help to which they are entitled. Some think federal assistance is only for the very poor or for those who don't work. Others fear that they will end up owing money to the IRS if they file income tax forms. Many are unwilling to put up with the burdens or indignities of going to the state or county welfare office to apply for health benefits or food stamps.

But the main reason why millions of low-income working families are not getting the Earned Income Tax Credit, health insurance, or nutritional assistance they need is that they don't know they are eligible.

When mayors, city council members, and other municipal leaders spread the word about help for working families through well-designed outreach campaigns, they do more than help families. They bring millions of federal and state dollars into the community, thereby strengthening neighborhoods, assisting small businesses, and spurring local economic development.

One political consultant has described outreach campaigns as "the best kind of social welfare move you can make." Even though federal and state governments are picking up the tab for aid to working families, city officials typically get the credit and reap the benefits if they are at the forefront of outreach efforts.

Mayors and other city officials can – and in many cities already do – play key roles in making outreach campaigns happen. Sometimes they are the only community leaders with the influence and authority to get the job done. Here are some key steps you can take:

Use your "bully pulpit" to highlight the problem

Local elected officials are in the best position to inform the public and put an issue on the community's agenda. In talking about Mayor Richard Daley's role in Chicago's EITC outreach campaign, one anti-poverty activist observed, "When the top guy is talking about it, it will move forward."

Bring together diverse segments of the community

Outreach campaigns have the greatest impact when all sectors – including business leaders, community-based organizations, faith-based institutions, and government agencies – come together around a common goal. Mayors and city council members are uniquely positioned to convene key leaders and foster consensus.

Contribute the resources of city agencies

A modest amount of local funding goes a long way when used creatively to take advantage of the many ways that city agencies touch the lives of working families. Transit ads, posters in public buildings, inserts in water bills or other city mailings, meeting space in municipal buildings or visibility at city-sponsored events, and flyers or brochures that inform lower-paid city employees about their potential eligibility are just some of the ways that various parts of municipal government can aid outreach efforts.

Hold key actors accountable for results

The bottom line is ensuring that working families get the help they need to make ends meet. Local elected officials can monitor progress and intervene at critical points to keep the outreach campaign on track.

Getting Started

Whether your community decides to focus on EITC, Medicaid/CHIP, or food stamps – or some combination of the three – some basic steps will get you started along the right path.

Take stock of current outreach efforts

Nonprofit and community-based organizations may already be working to inform residents about help available to low-income working families. By joining with or building upon the work of these groups rather than “recreating the wheel,” city-led outreach initiatives can start quickly and have a greater impact.

Identify prospective campaign partners

Local employers, state and city agencies, business associations, schools, labor unions, faith-based institutions, fraternal organizations, human service providers, child care centers, housing authorities, community-based groups, and child advocates all have ways of reaching low-income working families. Early efforts to reach out to diverse segments of the community will pay large dividends.

Build a local network

The more organizations – public and private – that participate in the campaign, the more talent and resources you will tap and the more working families you are likely to reach. By drawing community partners into an organized outreach network, you can build upon their respective strengths and foster a shared commitment to the overall goal of helping low-income working families.

Designate an outreach coordinator

Within the mayor's office, a city agency, or a nonprofit group, someone needs to be in charge of planning and promoting outreach activities, coordinating new and existing efforts, and working with state or federal agencies. Designating an outreach coordinator early in the process will avoid wasted time and effort.

Gather data on local needs

While exact numbers are often hard to come by, it is helpful to get a sense of how many low-income working families in your community are likely to be eligible for EITC, Medicaid/CHIP, or food stamp benefits. U.S. Census data, findings generated by state Kids Count projects (supported by the Annie E. Casey Foundation), and information gathered by state agencies responsible for health and nutrition programs will provide valuable clues on the scope of the problem – and the potential payoff of outreach efforts – in your city.

Look for potential funding sources

Federal and state governments frequently support outreach activities. National and community foundations, as well as civic or volunteer groups, also may be able to support portions of a local outreach campaign. At least some city funds are likely to be needed, but in-kind support from local businesses and community-based organizations also can play a major role.

Coordinate with state officials

State agencies that administer Medicaid/CHIP, the food stamp program, and (in 14 states and the District of Columbia) state-level EITCs are valuable sources of background information, suggestions, and outreach materials. In some instances, they also can provide funding from federal or state sources to help support outreach efforts. Strong relationships with state officials over the longer term can lead to key improvements in local implementation as well as in state policy. Streamlined eligibility procedures, simplified applications, and evening or weekend hours during which low-income working families can come to state or county offices for assistance are just a few of the important benefits that can grow out of city-state partnerships.

Proven Outreach Strategies

Many state and local agencies and community groups have had some experience in reaching out to working families. Here are five strategies that can provide the foundation for successful outreach efforts, and some tips on how to get the most out of them.

Involve public and private partners that have direct contact with low-income workers.

A variety of municipal agencies – ranging from parks departments and libraries to sanitation departments, tax offices, and public housing authorities – touch the lives of low-income workers. Many non-profit and community groups also reach working families through the operation of local programs and the delivery of social services. City and private organizations alike can display posters in their offices, distribute flyers, enclose information in regular mailings, publish articles in their newsletters, and host educational sessions. They can also coordinate with other service providers to make sure that low-income families who seek specific forms of help from one agency (e.g., infant formula through WIC programs) also are informed about other benefits for which they may be eligible.

Reach out through schools.

Many low-income working families have school-age children. With cooperation from your state department of education, it is possible to target the schools in your area that serve large numbers of families likely to be eligible for the EITC, Medicaid/CHIP, and food stamps. School officials can give outreach efforts a major boost by sending information about these programs home with students along with school newsletters, report cards, and lunch menus. Local PTA presidents also can share information with families through mailings and community meetings. Community colleges, municipal or regional job training programs, and GED programs can play important roles by disseminating information to parents and other students working in low-wage jobs.

Involve businesses and employers.

Employers can help with outreach efforts by including information in paychecks or other mailings and displaying posters prominently in work places and public areas. The potential advantages to employers of informing low-income workers about public benefits include: a more stable pool of employees; a more positive image in the broader community; and a stronger local economic base from the influx of federal dollars into the region. By asking a prominent local business group to take the lead in reaching out to area businesses and employers, your campaign can drive these messages home.

Set up telephone “help lines.”

Volunteer-staffed “help lines” hosted by city or non-profit agencies are a great way to answer questions and address concerns about seeking or receiving public benefits. They also can tell low-income workers where to apply for help, refer them to organizations that can help them apply, or walk them through the application process over the phone.

Use the media.

By creating a media packet and distributing it to key news reporters, journalists, and editorial boards, you can educate the media about the outreach campaign and the benefits available to low-income working families in the community. Mayors and city council members are in a particularly good position to host media events publicizing the campaign. Editorial board meetings and op-ed articles also can raise the visibility of city-led outreach efforts.

Tips on EITC Outreach

Here are some specific ideas on how to tell more low-income workers about the Earned Income Tax Credit and how they can apply.

Promote free tax filing assistance.

Many families that apply for the EITC pay a commercial tax preparer to fill out their tax forms, thereby losing a substantial portion of their credit. Aggressive marketing by tax preparers of advances or loans against anticipated refunds – often at exorbitant interest rates – can rob families of even larger amounts. A better alternative is Volunteer Income Tax Assistance (VITA). This free IRS-sponsored program places trained volunteers in churches, libraries, shopping malls, community colleges, and public sites from late January through April 15 to answer questions and help fill out tax forms. The only problem is that not enough low-income workers take advantage of this free service. To promote VITA, mail a list of local sites to area churches, employers, unions, and welfare offices and ask them to publicize the program to workers; issue a joint press release with your local IRS office about local sites; set up a hotline referring callers to the nearest VITA site; and help recruit more VITA volunteers and develop more VITA sites.

Make special efforts to reach out to women.

Most part-time and minimum wage workers are women, who generally earn less than men. The EITC can make a big difference to these women, especially those entering the work force after leaving welfare, but many don't know about the credit. You can help by hooking up with organizations and agencies that serve women, among them the regional office of the Women's Bureau of the U.S. Department of Labor, your state's commission on the status of women, professional associations and unions for female-dominated jobs, groups working on welfare rights and against domestic violence, displaced homemaker programs, and nontraditional job training programs.

Target non-English speakers.

Many legal immigrants, especially non-English speakers, work in low-wage jobs but are not aware that they are eligible for the EITC. Outreach materials in their language(s), distributed with the help of local schools, churches, community groups, and businesses that serve them, can raise awareness within immigrant communities. Schools can provide information to students in their English as a Second Language programs, churches can promote the credit through recreational and social programs, and ethnic grocery stores can post notices. Community groups that help immigrants settle in the U.S. and media outlets focused on non-English speaking populations also can be valuable campaign partners.

Include workers without children.

Very low-income workers not raising children can receive an EITC worth up to \$353 in 2000 – a significant amount to the day laborers, migrant workers, temporary employees, homeless individuals, and general assistance recipients whose annual income averages about \$4,400. The best way to reach these workers is by publicizing the credit and how to file for it in community settings they are likely to patronize: food banks, Veterans Administration hospitals, outpatient clinics and emergency rooms, community colleges, vocational rehabilitation centers, pick-up spots for day labor, service industry chains, job training programs, and homeless shelters.

Example: In response to reports that thousands of eligible city workers and residents in Chicago were not claiming the Earned Income Tax Credit (EITC), Mayor Richard M Daley launched a citywide outreach campaign starting with the 2000 tax filing season. He has enlisted business, philanthropic, and grassroots leaders in planning and conducting a multi-pronged campaign, highlighting the potential infusion of hundreds of millions of dollars into the Chicago economy if more workers file for EITC. Nonprofit groups also play a major role in the campaign, providing free assistance with tax returns to more than 10,000 low-income families. (See *Examples of Progress* for additional information.)

Tips on Medicaid/CHIP Outreach

Here are some specific ideas on how to tell more families about the availability of free and low-cost health insurance and make it easier for them to enroll their children.

Enlist the help of health care providers.

Hospitals and community clinic staff, doctors, nurses, therapists, medical social workers, and pharmacists make ideal outreach partners. They have direct contact with low-income working families and generally have their trust as well. It also is in their financial self-interest to help more children obtain health care coverage. One way to involve these providers is to organize a joint outreach training of health care providers and staff from community-based organizations that serve low-income working families. Local managed care organizations may also conduct outreach and be willing to coordinate efforts. Support from professional and trade associations that represent health care providers can give outreach campaigns a big boost.

Utilize community health workers.

Trained to provide health information to low-income residents and help them obtain care from the formal health and human services systems, these workers are based in local hospitals and clinics, government health offices, and social service agencies. Because many community health workers are current or former Medicaid beneficiaries, they are well-suited to help families overcome some of the barriers to enrollment.

With the cooperation of Mayor Betty Flores and funding from Tex Care Partnership (the agency administering the state's Child Health Insurance Program/CHIP), the City of Laredo, Texas has enrolled nearly 7000 children in CHIP. The campaign has forged partnerships with area health clinics, local school districts, the chamber of commerce, the United Way, social service agencies, and community-based groups to spread the word about CHIP eligibility guidelines and enrollment procedures. (See Examples of Progress for additional information.)

Encourage community-based programs to check income eligibility.

Staff at Head Start, child care centers, school meal, and other community-based programs routinely ask about parents' income to determine whether children are eligible for benefits. Since families can qualify for Medicaid or CHIP only if their incomes are below specified levels, community groups that already check income to see whether a child is eligible for their services can easily assess whether that child is likely to be eligible for free or low-cost health care at the same time. This can be as simple as adding a question about health insurance to intake or application forms already used by community organizations or raising the question of health insurance during discussions with parents about their children's health.

Urge your state to take advantage of options designed to boost enrollment.

State and/or county Medicaid agencies are required by federal law to "outstation" eligibility workers at local hospitals and clinics frequented by low-income families. By fully complying with these requirements, states can make it much easier for families to apply for free or low-cost health insurance. In addition, states can place eligibility workers at non-medical locations such as WIC clinics, schools, churches and Head Start programs. The most effective states have adopted procedures to smooth the application process, simplifying the application form and allowing schools, child care centers, health providers, and other community-based groups to help families enroll.

Under Medicaid's "presumptive eligibility" option, states can even allow health care providers, schools, and community groups to enroll children in Medicaid provisionally so that they begin receiving care immediately, based on the likelihood that formal applications submitted by parents will be approved.

Tips on Food Stamp Outreach

Here are some specific ideas on how to tell more low-income workers about the food stamp program and how they can apply.

Launch local public education efforts

Because food stamps historically have been closely linked to welfare, most working parents either believe they are not eligible to participate in the program or are put off by the stigma they often seem to carry. A well-designed public education campaign can change attitudes and beliefs on both fronts. Messages to parents can stress the role that food stamps can play in supporting their work efforts and improving their children's health and nutrition. Materials prepared for business groups, community-based organizations and other community leaders also can emphasize the ways in which food stamps bolster the local economy as well as working families. A new Food Stamp Toolkit and Access Guide available online from the U. S. Department of Agriculture (USDA) provides a range of helpful informational materials, including camera-ready flyers and pamphlets, for local use. USDA also offers direct assistance to food stamp outreach campaigns through a toll-free phone line (see Resources & Information for details).

Work with community groups to pre-screen eligible low-income working families

Individuals or families may be "pre-screened" or walked through a set of questions to see if they are potentially eligible for food stamp benefits. Pre-screening does not assure clients of enrollment or a certain level of benefits. It does, however, help clients who are apprehensive about going to the food stamp office, and it helps state caseworkers because clients are more prepared for the application process when they arrive at the office. For example, Project Bread operates a state toll-free hotline service in Massachusetts, telling callers where to apply for benefits and what verification documents they will need. It also informs them about other programs or resources (e.g., school meal programs, food pantries, and food banks) in their communities.

Urge your state to apply for matching federal funds for food stamp outreach activities

States can receive a 50 percent federal match for activities that inform low-income households of the eligibility requirements, application procedures, and benefits of the food stamp program. Currently, only 17 states are participating in this program (AK, AZ, CT, DC, FL, GA, KY, MA, MD, NH, NY, OR, TN, TX, VT, WA, and WI). Moreover, private donations used for food stamp outreach often qualify for the federal match as well. If your state does not currently submit an optional education (outreach) state plan to the USDA, then work with your state to submit a plan. Contact Pat Seward at USDA at 703-305-2428 or email her at: pat.seward@fns.usda.gov.

Target eligible immigrant populations

Under federal law, children, elderly, and disabled individuals in low-income households who were in the United States before August 22, 1996, and needy citizen children who live in immigrant households are eligible for food stamps. Yet many immigrant parents mistakenly assume, because of other recent cuts in aid to immigrant populations, that they cannot obtain food stamps for their children or elderly and disabled relatives. Strategies for targeted outreach to eligible immigrants include: networking with social service agencies and cultural organizations who provide services to immigrant populations; distributing flyers translated into the languages of the targeted populations; purchasing ads, writing articles, or giving interviews with media outlets serving targeted ethnic populations; and contacting churches, synagogues, and other congregations with high numbers of immigrants.

Example: The Hunger Task Force of Milwaukee promotes participation in the food stamp program by reaching out to low-income populations at area food pantries and meal programs. Their primary outreach activities include poster, flyer, and pamphlet distribution; door-to-door canvassing; training sessions for the staffs of pantry and meal programs; presentations to elderly and disabled populations in group settings; and collaboration with the county social service agency to outstation eligibility workers at feeding sites. The Hunger Task Force distributed over 10,000 flyers in 2000

Bridgeport, Connecticut

Under the leadership of Mayor Joseph P. Ganim, Bridgeport's Department of Social Services (BSS) has begun working to enroll some of the estimated 15,000 uninsured children in and around Bridgeport in Medicaid or the HUSKY plan (Healthcare for Uninsured Kids and Youth, Connecticut's CHIP program). To reach the parents of these children, BSS worked with area chambers of commerce to identify fast-food chains, grocery stores, retail operations, and other businesses that employ low-wage workers. The department then sent letters to employers explaining the benefits of the HUSKY plan and asking them to encourage their workers to enroll. Local schools are lending a hand in the BSS campaign by including colorful flyers in regularly scheduled mailings to parents and conducting a poster contest to expand awareness of the HUSKY program.

Chicago, Illinois

In response to reports that thousands of eligible city workers and residents were not claiming the Earned Income Tax Credit (EITC), Mayor Richard M. Daley launched a citywide outreach campaign starting with the 2000 tax filing season. He has enlisted business, philanthropic, and grassroots leaders in planning and conducting a multi-pronged campaign, highlighting the potential infusion of hundreds of millions of dollars into the Chicago economy if more workers file for EITC. In the campaign's first two years, the city has aired public service announcements on local radio and TV stations, mounted placards on buses and subways, distributed notices to city employees, and created a website with EITC information for workers, employers, and campaign sponsors. Public schools have inserted EITC information in 400,000 reports cards. Utility companies have included flyers in bills mailed to more than 10,000 low-income families. A major grocery store chain has printed EITC information on 50 million grocery bags used in 114 stores, while other business partners have made cash and in-kind donations to help support the campaign. Nonprofit groups also play a major role in the campaign, providing free assistance with tax returns to more than 10,000 low-income families.

Laredo, Texas

With the cooperation of Mayor Betty Flores and funding from Tex Care Partnership (the agency administering the state's Child Health Insurance Program/CHIP), Laredo has enrolled nearly 7,000 children in CHIP. An outreach coordinator housed in Laredo's health department has led the campaign since its inception in April 2000. A public service television advertisement featuring the mayor, along with 25 billboard displays throughout the city and information provided on the local cable system's public access channel, has raised awareness about the availability of affordable health insurance for children in low-income working families. The campaign has forged partnerships with area health clinics, local school districts, the chamber of commerce, the United Way, social service agencies, and community-based groups to spread the word about CHIP eligibility guidelines and enrollment procedures.

Los Angeles, California

The City of Los Angeles enacted a living wage ordinance in 1998 that required businesses with city contracts to inform their employees about the EITC. When the number of city residents filing for the credit remained disappointingly low, the city joined with the county and the IRS to launch a broader outreach effort. Led by the Los Angeles Community Development Department and the Private Industry Council, the campaign enlisted the help of such partners as the Mayor's Office of Economic Development, the chamber of commerce, and Catholic Charities. EITC information was distributed to all city employees and to the city's "one-stop" public benefit eligibility determination offices. The campaign also expanded the capacity of the city's "Info Line" so that it could respond to 6,200 EITC-related calls generated by these outreach efforts between March 1998 and May 1999. Recently, more than 400 community and faith-based organizations attended a kick-off breakfast for campaign activities planned over the next two years.

Lynn, Massachusetts

In 2000, Mayor Patrick J. McManus inaugurated an aggressive Medicaid/CHIP outreach and enrollment campaign focused on public schools. All new students registering for school now complete information forms that enable outreach staff to determine whether they are likely to be eligible for health insurance through Medicaid or MassHealth, the state's CHIP program. The city uses regular surveys of parents with children enrolled in the public schools to update its estimates of the number of uninsured children. The campaign already led to the enrollment of nearly 1,000 of the city's estimated 2,000 uninsured children in either Medicaid or MassHealth.



Minneapolis, Minnesota

In 2000, as a result of a collaboration between the Minneapolis health department and the city's public schools, nearly 1,000 additional children – and 400 more low-income working families – now have health insurance, either through Medicaid or a largely state-funded program called Minnesota Care. School nurses and social workers refer families who might be eligible for free or low-cost health insurance to the Covering Kids Project (funded by the Robert Wood Johnson Foundation). Project staff are trained to help families complete applications, address income verification requirements, and overcome other potential barriers to enrollment. Staff also make home visits and hold application days at schools where large numbers of families have expressed interest in obtaining health care coverage. Each year during the peak school registration months of August and September, when some 4,000 children register for school, an outreach worker is available to help families apply for coverage at the school system's "Welcome Center," where new students sign up for school.

New York, New York

In June 2000, Mayor Rudy Giuliani announced an ambitious "Health *STAT" initiative to enroll as many as possible of the city's 900,000 uninsured low-income children and adults in free or low-cost health insurance programs. Police precincts, fire houses, schools, hospitals, housing developments, and other city agencies are working together to refer potentially eligible families to community-based organizations equipped to help them sign up for Medicaid, Child Health Plus, or Family Health Plus (a new program offering health insurance to low-income working adults). The city also has placed ads on the subway system and created a hotline to help families figure out if they are eligible. By mid-February 2001, city workers had made 80,000 referrals to the initiative's community-based partners.

St. Louis, Missouri

More than 26,000 previously uninsured children in St. Louis have been added to the Medicaid rolls since July 1998, thanks to outreach efforts by the Healthy Children and Families Initiative of ARCHS (Area Resources for Community and Human Resources). Through a partnership of eight city agencies working to improve life for the city's low-income residents, the initiative has sought to identify every agency and program in St. Louis that serves children – including schools, early childhood programs, hospitals, clinics, and the local health department – and has developed promotional materials to inform parents of their potential Medicaid eligibility. Trained volunteers and agency staff help families fill out Medicaid applications (known as "MC+" in St. Louis) and move through the enrollment process. A 200-member coalition linked to the initiative also is working to convince the state to adopt a policy of "presumptive eligibility" for children who are likely to qualify for the MC+ program.

Washington, DC

Mayor Anthony Williams has promoted enrollment in Medicaid and DC Healthy Families (the city's CHIP program) in a variety of ways. He held a press conference to unveil new outreach efforts soon after CHIP was created in 1997. The city sponsored a poster and poetry contest for junior and senior high school students drawing attention to the program, exhibiting winning entries in prominent locations throughout the city. As a result of the city's efforts, faith-based organizations also have distributed information about DC Healthy Families and sponsored talks by volunteers following church services. Finally, the mayor has encouraged local businesses to inform low- and moderate-income workers about free- and low-cost health care, and he has taken steps to improve coordination between his office and key city agencies on issues related to outreach and enrollment.

NLC's Institute for Youth, Education, and Families is ready to help municipal leaders develop their own outreach campaigns. Whether you are interested in helping working families by promoting the EITC, Medicaid/CHIP, food stamps – or all three programs – the Institute is eager to hear from you.

Additional information about each of these federal programs is included on the back of this page. You can also learn more about the programs and how to promote them from other national organizations and published materials described below.

The Center on Budget and Policy Priorities has published two excellent outreach campaign kits. The EITC outreach kit includes a strategy guide, promotional materials (in easily reproduced formats and in both English and Spanish), fact sheets, and relevant tax forms. The kit on free and low-cost health insurance also contains posters and flyers, an easy-to-use income eligibility screening tool, and a comprehensive guide to creative outreach strategies. Contact: CBPP, 820 First St., NE, Suite 510, Washington, DC 20002; (202) 408-1080; center@cbpp.org; www.cbpp.org.

The Children's Defense Fund offers a host of ideas for Medicaid and CHIP outreach in its 1999 publication, *Insuring Children's Health: A Community Guide to Enrolling Children in Free and Low-Cost Health Insurance Programs* and on the "Sign Them Up!" section of its website, which has links to information on every state's CHIP and Medicaid programs and reports on promising approaches to outreach nationwide. Contact: CDF, 25 E Street, N.W., Washington, DC 20001; (202) 628-8787; cdinfo@childrensdefense.org; <http://www.childrensdefense.org/signup>.

The Food Research and Action Center (FRAC) along with CBPP, is working extensively with state officials and state and local anti-hunger groups to promote food stamp outreach. FRAC also can help facilitate connections between local hunger groups and cities. Contact: FRAC, 1875 Connecticut Avenue, N.W., Suite 540, Washington, DC 20009; (202) 986-2200; evollinger@frac.org; www.frac.org.

Families USA published a 1998 field memo – Outreach Strategies in the State Children's Health Insurance Program – that is available on the group's web site. Two in a series of Promising Ideas in Children's Health Insurance ("Coordination with School Lunch Programs" and "Presumptive Eligibility") also may be of interest. Contact: Families USA, 1334 G Street, N.W., Washington, DC 20005; info@familiesusa.org; www.familiesusa.org; (202) 737-6340.

The National Association of Child Advocates (NACA), with 63 member organizations in 47 states and support from the W.W. Kellogg Foundation, also is focusing on CHIP outreach and enrollment and has prepared a series of issue briefs on this topic. Contact: NACA, 1522 K Street, N.W., Suite 600, Washington, DC 20005; (202) 289-0777; www.childadvocacy.org.

Covering Kids is a national initiative sponsored by The Robert Wood Johnson Foundation to help enroll more low-income uninsured children in health care programs. Three-year grants totaling \$47 million support 51 statewide and 172 local coalitions working on Medicaid/CHIP outreach, enrollment simplification, and coordination of health coverage programs. See www.coveringkids.org.

The City of Chicago and its nonprofit partner, the Center for Law and Human Services, have prepared two publications that describe Mayor Richard M. Daley's Earned Income Tax Credit Outreach Initiative: *EITC Starter Kit: A Nuts and Bolts Guide to Mounting an Outreach Campaign* and *How the City of Chicago Helped Working Residents Maximize Their Tax Refunds (and How Your City or Region Can, Too)*. Electronic versions of both documents, including downloadable text and graphics that can be adapted for local outreach initiatives, can be found at www.chicago-eitc.org. The general website for the campaign is www.moneyinmypocket.com. For more information on Mayor Daley's EITC Outreach Initiative, contact Julie Rubins Wilen at the Mayor's Office of Workforce Development; (312) 744-9675.

The U.S. Department of Agriculture's Food and Nutrition Service (FNS) has a variety of helpful materials on its website that describe the food stamp program and highlight strategies for expanding program access (www.fns.usda.gov/fsp/MENU/NEW/NEW.htm). In addition, USDA has a toll free line (800-221-5689) to assist food stamp outreach campaigns, and its community food liaisons in each state work with both government and community organizations (www.reeusda.gov/food_security/liasons.htm).

America's Second Harvest is teaming up with USDA to print and distribute food stamp outreach materials to approximately 26 million Americans receiving food through the 188 food banks across the country. See www.secondharvest.org/wesecha/e_pr0817.htm.



Facts & Figures of Interest

Thousands of pages have been written about the eligibility requirements and regulations governing the EITC, Medicaid/CHIP, and food stamp programs. This brief summary is offered with one note of caution: while these paragraphs accurately describe the general structure of each program, complex rules govern determinations of eligibility and benefit levels for individual families.

Earned Income Tax Credit

Workers who qualify for the EITC and file a federal tax return can get back some or all of the federal income tax taken out of their paychecks during the year. Workers raising one child in their home with family income of less than \$27,413 in 2000 can get a credit of up to \$2,353; workers rearing more than one child can get an EITC of as much as \$3,888. Originally available only to families with children, low-income taxpayers without children became eligible for a small credit in 1995.

Eligible workers can get a check directly from the IRS. A woman with two college-age children who earned \$19,000 in 2000, for example, is eligible for an EITC of \$2,559, including \$623 withheld from her pay for federal income taxes, \$1,454 deducted for payroll taxes, and a cash supplement of \$482.

Even workers who don't owe federal income tax can get the credit. A man who earned \$4,900 in 2000 through part-time work owes no income tax, but his earnings still entitle him to an EIC check for \$353. Workers who do pay taxes pay less. A two-parent family who earned \$27,000 in 2000 owes the IRS \$1,000 more than the amount withheld from their paychecks. But their income also makes them eligible for an EIC of \$847 – reducing the additional taxes they owe from \$1,000 to \$126.

Medicaid/Child Health Insurance Program

Medicaid was created in 1965 as a federal-state matching program to extend health care coverage to the nation's poorest citizens. CHIP was set up in 1997 and provides \$4 billion a year, for ten years, in grants to states to cover uninsured children whose family income is too high to qualify them for Medicaid but too low to cover the cost of private coverage. States can use the money to expand their Medicaid program, develop a separate child insurance program, or create some combination of both.

Income eligibility rules vary considerably from state to state, and in some instances depend upon the age of the child. For those who are eligible, Medicaid and CHIP coverage includes regular checkups, immunizations, eyeglasses, prescription drugs, hospital care, and other services that meet children's basic health needs, reduce the risk of preventable illnesses, and help children maintain the good health essential to doing well in school and in life.

Food Stamps

The food stamp program dates back to the late 1930s. Now as then, its purpose is to alleviate hunger and malnutrition. On average, families that receive food stamps spend more on food – and buy more nutritional food – than low-income families not enrolled in the program. In 1999, families with children received 81 percent of all food stamp benefits.

For the federal fiscal year ending in September 2001, the maximum benefit amount that any family can receive through the food stamp program is \$341 per month. In 2000, a family of three in which a parent worked 30 hours per week at the minimum wage could have received nearly \$230 in food stamp benefits, increasing the family's total income by one-third.

To qualify for food stamps, families must have net incomes below 100 percent of the poverty line (they can also own up to \$2,000 assets such as cars, checking/savings accounts, and cash). Families on average stay in the food stamp program for less than two years. The food stamp program verifies family income on a quarterly basis, and a family may be dropped from the program if earnings rise above the income limit during a certain period. Although illegal immigrants are ineligible for food stamps, most legal immigrants who entered the country prior to August 22, 1996 and who are children, elderly, or disabled can still participate in the program.

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