



**THE WELFARE PEER TA NETWORK**  
Office of Family Assistance

**FINAL REPORT of Peer TA Activity # 146**

Welfare Peer Technical Assistance Roundtable

Strengthening Economic Self-Sufficiency  
for  
Missouri Families

Columbia, Missouri  
June 26 – 27, 2007

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## **I. EVENT OVERVIEW**

The Welfare Peer Technical Assistance (TA) Network is a Federally funded initiative sponsored by the Administration for Children and Families (ACF) Office of Family Assistance (OFA) within the U.S. Department of Health and Human Services. The purpose of Welfare Peer TA is to provide peer-to-peer technical assistance to public agencies and private organizations operating the Temporary Assistance to Needy Families (TANF) programs. Welfare Peer TA facilitates the sharing of information between and among States and localities to establish linkages between organizations serving the needs of welfare recipients.

Federal staff in attendance included representatives from the Internal Revenue Service (IRS) and the U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Office of Family Assistance (OFA). The Missouri Department of Social Services sent various levels of staff and various community action organizations were represented. The Roundtable event focused on discussions about the EITC in general, EITC eligibility, financial literacy, best practices on EITC outreach and free tax preparation from around the country, helpful tips and tools for launching an EITC outreach initiative, and developing local action plans for EITC and volunteer tax preparation initiatives.

As a result of this Roundtable, participants gained the following:

- An increased appreciation for the EITC and the impact it can have on the economy of local communities;
- A heightened awareness of the amount of unclaimed EITC dollars in Missouri;
- An increased awareness about the need to target TANF and former TANF participants who have not claimed the EITC even though they are eligible;
- A richer understanding of the tools that are currently available to assist in EITC outreach and volunteer tax preparation, such as toolkits, Web sites, training materials, and outreach material;
- An ability to use Tax Wise, the tax preparation software of the IRS;
- An increased recognition of the importance of financial literacy and the tools that are currently available to support the advancement of financial literacy;
- Examples from model programs, EITC initiatives, and volunteer tax preparation initiatives currently occurring around the country; and
- The opportunity to collaborate with local stakeholders and formulate local action plans for each of the service regions in Missouri.

Lisa Washington-Thomas served as the Federal Project officer for the DHHS, OFA, and Welfare Peer TA Network. Logistical support on behalf of the Welfare Peer TA Network was provided by Jacqueline Thomas, Project Director at the

Dixon Group (contractor). The event facilitator and project lead was David Cunningham, Consultant on the EITC and Self-Sufficiency Initiatives for the DHHS, OFA, ACF (contractor).

## **II. ROUNDTABLE BACKGROUND**

In recent years large numbers of TANF clients have entered the workforce and moved off of welfare. However, securing employment does not always equate to getting out of poverty. Many former TANF recipients earn annualized wages that still leave them below the poverty line. Many TANF clients are eligible for the Earned Income Tax Credit (EITC), however, many do not claim the EITC for a number of reasons.

The EITC has been instrumental in closing the poverty gap for many of the nation's working poor. Enacted by Congress in 1975, the Federal EITC is a refundable tax credit that increases the income of low-and moderate-income working families by providing tax reductions and cash supplements. As a Federally-funded anti-poverty initiative, the primary purpose of the EITC is to help employed low wage earners maintain their financial self-sufficiency by offsetting taxes, supplementing wages, and making work more attractive than welfare.

To expand TANF client and community awareness and participation in Federal tax credit programs such as the EITC, the University of Missouri Extension requested technical assistance from the Welfare Peer Technical Assistance Network. The University of Missouri-Columbia, Personal Financial Planning Department, Human Environmental Sciences, Extension Services: Missouri Taxpayer Education Initiative (MOTAX) contacted Welfare Peer TA regarding the delivery of a coordinated Statewide EITC initiative. MOTAX sought to bring in outside resources to continue Missouri's efforts to educate community partners regarding the benefits of the EITC for Missouri's working poor and to continue to increase the effectiveness of the existing State EITC campaign.

In response to the TA request from Missouri, the Welfare Peer TA Network planned, designed, and implemented a Roundtable event that was held on June 26 and 27, 2007 in Columbia, Missouri. Individuals representing a wide variety of Federal, State, and local agencies and organizations attended the Roundtable. The event was designed to impart knowledge about the EITC, foster peer-to-peer learning, highlight best practices on EITC outreach and free tax preparation from around the country, provide helpful tools for launching an EITC campaign, and facilitate the development of local and regional action plans for immediate implementation.

The following report describes the Roundtable event that was designed to meet the needs articulated in Missouri's request for technical assistance.

### **III. ROUNDTABLE SESSIONS**

#### **DAY ONE**

##### **Welcome and Introduction**

The first day of this day and a half event began with four speakers who welcomed Roundtable participants and provided an overview of the purpose, goals, and anticipated outcomes of this event.

Lisa Washington-Thomas, Federal Project Officer for the Office of Family Assistance, Health and Human Services, welcomed participants to this event. Ms. Washington-Thomas discussed the great strides the EITC has accomplished and the strategies used to help TANF families move toward self-sufficiency. She also expressed confidence in the ability of the event to foster a collaborative atmosphere. Ms. Washington-Thomas also thanked all those responsible for putting together and delivering this Roundtable event, and introduced each of the following speakers during the session.

Carol Barnett, Director of Product and Partnership Development for the IRS in Atlanta, Georgia expressed happiness at being in Missouri and participating in the event. She has traveled extensively around the country on behalf of the IRS to meet with community organizations. Ms. Barnett discussed the common bond shared by the IRS and Missouri working with TANF, rural, and special populations, and knows how hard individuals in Missouri work to promote the EITC. The IRS' Wage and Investment Division has processed over 118 million tax returns, many are low wage, and she is confident the IRS can provide resources and knowledge to assist with Missouri's statewide strategy for engaging low income individuals with the EITC. Ms. Barnett thanked sponsors for inviting IRS and helping to get the message out.

Jo-Britt Rankin, Associate Dean of the Family Nutrition Education Program at the University of Missouri-Extension (UME) appreciates the partnership arrangement they share with the Department of Social Services. She believes her role is to serve the high needs population by educating them to meet their needs. UME is fully committed to being an active partner statewide and asks the question: "How can we continue to improve our services?" Ms. Rankin welcomed everyone to the conference and expressed her eagerness to participate in the roundtable sessions.

Jeannie Chaffin, Social Services Manager at the Department of Social Services, thanked everyone for coming to event. She stated that excellence in service, proficiency of service, accountability, and partnership arrangements would help the entire staff meet its goal of helping Missouri residents attain self-sufficiency. She was very interested in hearing what partners are doing and what everyone is

bringing to the table.

David Cunningham, EITC Consultant with the Office of Family Assistance, Health and Human Services, facilitated the event. Mr. Cunningham's wish is for everyone to learn about and talk about the EITC. His first goal was to challenge biases about EITC participation. At any given time, 25% of the low-wage population does not participate in the EITC program. 48% of TANF clients do not participate at any given time. His second goal for the conference was to develop strategies for creating dynamic education and outreach opportunities to promote the EITC and CTC programs.

### **3.1 Helping families achieve financial self-sufficiency through effective use of the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) programs**

Financial self-sufficiency for low wage earners and TANF clients requires a concerted effort by the State, Community Action agencies, the IRS, and the wage earner to achieve financial independence. Missouri is already making a difference through the use of partnership arrangements and the use of relationship managers.

Employers, business leaders, government, and community organizations have to lead efforts to assure that former TANF clients and low-wage earners participate in work support programs. Through such creative collaboration and partnerships on EITC and CTC outreach, individuals and families uniquely contribute to the growth of the local economy.

Mayor Francis G. Slay recently joined County Executive Charlie Dooley, Gary Dollar, President, United Way of Greater St. Louis, and the Gateway EITC Community Coalition (GECC) to promote the Earned Income Tax Credit and free tax preparation services in St. Louis. Families earning less than \$38,000 annually or single individuals with an annual income under \$12,000 may qualify for as much as \$4,500 cash back. GECC is ready to help citizens prepare their income taxes for free and get more of their money back.<sup>1</sup>

No one agency can achieve these goals alone. Strategic plans include creative partnership agreements, access, and education. Service delivery can be strengthened in ways that generate public knowledge by removing some of the traditional barriers and expand access to services. Developing educational tools that can be shared across venues will help translate knowledge and access into action. The goal is to help families find themselves in a better place.

Federal, State, and local agencies are committed to providing resources to address and accomplish these goals. Education and marketing will have a huge impact on the success or failure of the EITC promotion.

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<sup>1</sup> <http://stlouis.missouri.org/citygov/newsgram/volumes/volume36/Earned-Income-Tax-Credit...>

### **3.2 A Shared Commitment on EITC Outreach**

The State of Missouri and DSS work effectively with community social service networks to promote outreach on the EITC/CTC programs. DSS initiatives on EITC/CTC outreach promote collaborative efforts in working with community service agencies to capture citizen participation in the programs. In 2004, there was the potential for an estimated 126 million dollars in EITC funds to be returned to Missouri as a direct result of EITC participation. The Gateway EITC Community Coalition (GECC) is working to bring an estimated \$30 million in unclaimed EITC refunds into the hands of low-income households in the St. Louis region<sup>2</sup> alone. However, less than 10% of eligible families claim EITC benefits. 25% of the nation's work-force subsists paycheck to paycheck. Surveys indicated that nationwide only 30% of qualified individuals are claiming the EITC. This is of critical concern. How do we change this negative into a positive?

A tremendous effort to market and improve outreach for the EITC is currently in the works. Those efforts include reviewing best practices from other states. Pilot states with well managed EITC programs include:

- Jacksonville, Florida
- Benton Harbor, Michigan
- Houston, Texas and
- Waco, Texas

In Jacksonville, the mayor championed an EITC outreach effort and appointed a committee of business leaders. They have a coalition to include employers, and a strong network of local community agencies working together. The faith-based community also conducted special outreach in the Hispanic community which produced a significant uptake in EITC.

Benton Harbor focused on TANF clients and special outreach. 84% of its eligible candidates filed for the EITC- as opposed to 48%. The critically important element was strategy-targeted advertising.

In Houston, a special effort was made to promote the EITC within the minority communities. Houston's strategy involved targeted outreach to small businesses, utilizing the Louisiana walker-talker program, which was a New Orleans pre-Katrina pilot, to get the message out. A special advertising campaign late in the season encouraged people to file taxes. In addition, faith-based leaders were instrumental in getting the message out.

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<sup>2</sup> <http://stlouis.missouri.org/citygov/newsgram/volumes/volume36/Earned-Income-Tax-Credit...>

In Waco, the Mayor became involved in the EITC education process. The faith-based community and employers were targeted to get the message across. The big question became, “Who is the key person to get the message to the communities?” The CEO of Providence Hospital emerged as an employer to lead the EITC initiative. Out of approximately 1800 hospital employees, 1100 qualified for the EITC. Their strategy included employee workshops and website information on the EITC. The CEO took the message statewide and challenged other hospitals around the state to increase their EITC participation. As an added incentive, the state pledged money for regional outreach efforts.

People are ready to hear the message about the EITC, but the mediums to make it work must be in place. Many organizations are interested in helping poor people, but the message to convey is to help low-wage earners. This gets employers invested by changing mechanisms, strategies, and methodologies.

Coalitions and partnerships also work. Missouri has more 30 million dollars in at least one city waiting to assist low income wage earners to keep some of what they have earned. The Welfare Peer TA event embraces strategies not just for poor people, but for hard working Americans in Missouri communities. Strategic practices highlighted from around the country will ensure more Idahoans bring home the EITC.

### **3.3 An Overview of the Volunteer Income Tax Assistance (VITA), EITC Outreach and Available Resources to Support These Programs**

Part of the IRS’ mission is to educate taxpayers about the tax benefits that they are entitled to and this involves outreach activities geared toward the EITC and CTC, volunteer programs, and electronic filing. EITC outreach has not been as successful as the IRS would have liked. They have tried numerous ways to get the message out. They have figured out that they need to change the way that they are working with tax payers and change the way that they are operating. The IRS is lending its expertise to help facilitate the use of VITA sites. When the IRS initiates a tax site, they provide training, tax preparation software, train-the-trainer instruction, information on existing VITA site locations along with technical advice relating to tax law issues, and conduct site and return reviews during the filing season.

Research has determined the main reason for a low success rate is that people don’t trust the IRS. As a result, six years ago the IRS began making a change. In an effort to garner trust, the IRS is now focusing on the following:

1. Promote, educate, and communicate the quality improvement processes to provide the best service possible. Several forms and publications have been revised based upon customer recommendations. The primary changes are to the Intake and Interview Sheet, Quality Review Checklist, SPEC Volunteer Site Information Sheet, Volunteer Standards of Conduct form,

SPEC Volunteer Assistance Report, and the Important Tax Records Envelope.

2. E-Filing continues to be the best method of filing tax returns. E-filing was instrumental in increasing the number of volunteer-prepared tax returns from over 2 million returns in 2005 to more than 2.2 million returns in 2006.
3. The IRS solicits any suggestions or recommendations for improvement to its initiatives. They believe continued engagement is absolutely essential and critical to the success of the volunteer return preparation program.<sup>3</sup>

### **3.4 IRS Strategies for Building Community Partnerships on EITC/CTC Outreach and Volunteer Income Tax Assistance (VITA) Services in Rural Communities**

Robin Taylor, Senior Tax Specialist for the IRS in Atlanta, Georgia likens the EITC to that of the largest anti-poverty program in the country. The largest benefit of the EITC is distributed to working families. In 2005, the program returned \$41 billion to families nationwide, with an average credit of \$1,600 per family returned to the community. The money stays in the communities. In an effort to garner trust, the IRS has rolled out the following three initiatives:

#### **a. Sharing information:**

The IRS has been working with children in free school lunch programs. In rural areas, there is a 38% difference in the number of houses filing for the EITC and those in lunch programs. Boise has about an 18% difference. A lot of people do not file tax returns, which is another way to get money back into community. If they file the tax return and do not get the credit, the IRS will send a letter asking if they knew they were qualified. It is rewarding to work with taxpayers and teach them about the credit, potential refunds, and money in arrears for the previous three years.

#### **b. Free tax return filing:**

The IRS seeks to recruit volunteers and open sites to help people file tax returns. These sites are known as Volunteer Income Tax Assistance (VITA) sites. Any individual comfortable with numbers and computers can volunteer. For the 2005 tax season (2004 tax return) in Missouri, there were has 26 sites serving 19 rural counties.

#### **c. Asset-building and financial management:**

Many businesses have workers that qualify for CTC and EITC. This money helps families and the money is returned to the community. Customers with money spend money. The IRS is lending its expertise to help facilitate the use of VITA sites. During the last tax year in Missouri, 2,037 Federal income tax returns were prepared and electronically filed by IRS-certified VITA volunteers. Federal refunds totaled \$2,103,590. 810 returns had the Earned Income Tax Credit totaling \$1,084,740, and 2,374 clients were counseled and provided with financial information and educational materials to promote financial stability and asset building. Savings from tax preparation and filing feel plus Federal income tax

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<sup>3</sup> IRS Volunteer Site Coordinator's Handbook

refund dollars are estimated to have a local economic impact of over 6.2 million dollars.<sup>4</sup>

### **3.5 Profiles and Insights on Working Coalitions and Partnerships**

Missouri offers several examples of successful community coalitions and partnerships on EITC/CTC outreach and the provision of Volunteer Income Tax Assistance Services for low wage earners. These services vary in their organization, partnership relationships, and decision making structures. Some of these community and partnership organizations include:

- The MoTax initiative under the University of Missouri-Extension, which processed an estimated \$2.4 million in Income Tax refunds, saving 2,381 individuals and families an estimated \$416,675 in tax preparation fees. Through Extension, MoTax operates 31 free income tax assistance sites for low and moderate-income families
- The KC CASH Coalition provides Volunteer Income Tax Assistance services at ten locations in the Greater Kansas City area, (including Johnson County, KS and North of the Missouri River in Kansas City, MO). The program has a partnership network of 26 organizations and offices. The coalition processed 3,254 returns for 2006. The network also promotes Individual Development Accounts (IDAs) and financial literacy education
- The Gateway EITC Community Coalition (GECC) is working to bring an estimated \$30 million in unclaimed Earned Income Tax Credit refunds into the hands of low-income households in the St. Louis region. Families earning less than \$38,000 annually or single individuals with an annual income under \$12,000 may qualify for as much as \$4,500 cash back. GECC is also ready to help citizens prepare their income taxes for free and get more of their money back.<sup>5</sup>

These working coalitions, despite organizational challenges, all have proven records of success and accomplishments.

### **3.6 Tax Wise As a Resource for Developing Information, Data Resources and Tracking the Statewide Impact of EITC Community Outreach Initiatives**

Tax Wise is a resource for developing information data resources and tracking the statewide impact of EITC in community outreach initiatives. The Tax Wise software database can also serve as a program management tool for agencies serving Volunteer Income Tax Assistance clients. Information from Tax Wise can assist organizations in gathering statistical data for the development of reports, which may help demonstrate the affirmative impact free income tax services provided to the community.

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<sup>4</sup> MoTax, Missouri Taxpayer Education, September 2005. Prepared by Sandra Huston, University of Missouri Extension, Columbia.

<sup>5</sup> <http://stlouis.missouri.org/citygov/newsgram/volumes/volume36/Earned-Income-Tax-Credit>

### **3.7 An Overview of the Federal Deposit Insurance Corporation, (FDIC), Money Smart Program**

In an effort to encourage financial institutions to identify untapped markets and to assist consumers in shaping their financial future, the Federal Deposit Insurance Corporation (FDIC) tasked itself with educating the average consumer on the options available to help them retain some of their earnings through savings, home ownership, and using credit wisely.

The FDIC and other agencies, organizations, and non-profits have joined forces to present Money Smart principles to agencies such as banks, community based organizations, credit unions, faith based organizations, colleges and universities and government agencies. These agencies make up the Money Smart Alliance which is a diverse group of members tasked with promoting, delivering and enhancing the implementation of financial education using Money Smart.

The Money Smart program is a comprehensive guide for instructors to provide financial literacy information. Money Smart is made up of ten instructor-led training modules covering basic financial topics such as banking, borrowing money, checking accounts, paying yourself first, keeping your money safe, managing your credit, seeking loans, and owning your own home. The FDIC has also created programs on predatory lending

Cathy Davis, Community Affairs Liaison with the Federal Deposit-Insurance Corporation discussed the ten modules of the Money Smart program and advised that organizations can elect to use the modules most relevant to their business practices. The modules are written on a sixth grade level and are designed specifically to deliver the message to low-income populations. Ms. Davis also expounded upon the FDIC's safe and sound consumer practices. The Community Reinvestment Act (CRA) specifically tasks the government with meeting the needs of the consumer using economic development as a springboard.

### **3.8 Municipal and Rural Community Outreach Planning Sessions**

Business leaders and local government recognize the importance of supporting the EITC and other asset building resources. Employers, financial leaders, and municipal networks are important partners in promoting the development of community based, regional and statewide outreach activities on the EITC, CTC, and Individual Development Accounts (IDAs).

Both Urban and Rural communities face unique challenges in developing EITC outreach and Volunteer Income Tax Assistance (VITA) services. During this session, Urban partners and Rural community partners separately identify strategies, challenges, and opportunities to promote EITC/CTC and asset building outreach in their respective communities. Results from this session are discussed in the Action Planning and Building the Local Campaign session in Section IV.

## **DAY TWO**

### **3.9 Essential Elements for Organizing a VITA Site and EITC/CTC Outreach Initiatives**

Strategies and resources needed for developing local EITC/CTC outreach initiatives and volunteer income tax services for low wage earners in both metropolitan and rural communities require time, effort, and commitment. The keys to organizing a VITA site are to start small, gain confidence, and then determine next steps. Key components of a successful site include willing and able volunteers, promoting your efforts within the community, adequate training and skills transfer, durable equipment, and relationship building. Maintaining ongoing contact with the local IRS Stakeholder Partnership, Education and Communication (SPEC) office contact is essential to keeping abreast of needed forms and changes to tax law.

### **3.10 Developing a Mobile Multi-Community Outreach Program**

Providing EITC/CTC outreach services to low-income neighborhoods and communities necessitated the development of a Mobile Outreach program. These services enable an established EITC/CTC education project or VITA service to help communities in need of services that do not have the ability to host their own project site. Several suggestions were presented during this session that would enable mobile sites to become operational. Suggestions included:

- Targeting 19 potential Head Start sites
- Developing transportation calendars for people with limited or no transportation options
- Forming partnerships with banks that agree to cash EITC checks for free
- Using the free services of the Money Smart program, and
- Acknowledging the pressing social issues and devote time, money and resources to responding to those issues.

### **3.11 Recruiting and Developing Volunteers for EITC/CTC Outreach Initiatives**

Volunteers are an important and critical element of an EITC/CTC outreach and income tax filing assistance program. Tax preparation is a complicated endeavor and VITA sites must insure the volunteers they recruit receive proper training. Volunteers must have a passion for helping others, act as the support system for the people they serve, and possess data entry skills and tax knowledge. Volunteers should receive a minimum of nine hours of tax law training and five hours of software training. They should attend off-season workshops and use the Volunteer Resource Guide (Pub 4012 is an excellent resource tool.) Volunteers may be recruited from a variety of sources; however, Missouri has had great success in recruiting volunteers from colleges and universities, faculty of colleges and universities, and from the Department of Aging. Recruiting volunteers from diverse backgrounds has proven to be advantageous in Missouri as they have helped prepare tax returns for individuals representing over 80 countries.

### **3.12 Overview IRS Marketing Resources on the EITC**

The IRS intends to make it easy to help taxpayers understand the rules and eligibility requirements to claim the EITC. They now have a toolkit expressly for that purpose. The toolkit's five sections include a brief overview of the EITC; information on taxpayer segments; collateral and downloadable tools that can be customized and used by partners; links to valuable IRS resources; and cumulative national and state statistical information.<sup>6</sup> For additional information regarding IRS resources, please visit their website at: <http://www.irs-eitc.info/SPEC/>.

### **3.13 United Way Agencies as Partners in Promoting Self-Sufficiency Programs and Community Initiatives**

The United Way is a long time partner in helping to address social issues facing the community. This has included challenging predatory lending practices and education on Income Tax refund "Rapid Anticipation Loans" (RALS). The United Way will soon launch the "Financial Stability Partnership: a nationwide effort to help hard working families and individuals increase income and build savings and financial assets leading to independence.

The mission statement for United Way is to advance the "Personal well-being and financial stability for everyone in our communities." United Way plans to advance its mission by:

- Increasing its local capacity;
- Leveraging portals (such as EITC Outreach/VITA sites and the workplace);
- Expanding available products and services;
- Raising public awareness;
- Promoting policy change;
- Tracking, spreading, and scaling successful local innovations; and
- Leveraging technology.

United Way's mission will have a measurable impact in communities with clear programmatic components. Its partnerships with organizations such as IBM, Bank of America, and the EITC will provide opportunities for Missouri families to get a piece of the American pie.

### **3.14 A Beneficiary Perspective On the EITC Program**

The EITC is a work support program that changes lives and helps families move toward financial independence. Insights on the impact of the EITC and asset building programs were presented from individuals and families who told the story best.

Three individuals presented their views on the EITC program. While all three expressed support for the benefits of the EITC program, there were lingering feelings of vulnerability in having to utilize VITA sites instead of H & R Block sites and a feeling that the EITC was an extension of the Department of Social

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<sup>6</sup> Internal Revenue Service – [www.irs.gov](http://www.irs.gov)

Services. All expressed the feeling that additional marketing would be beneficial in promoting the EITC program and partnership arrangements with businesses would encourage eligible EITC individuals to apply for the benefits through their tax returns.

### **3.15 The Road to Asset Building and Financial Self-Sufficiency: Programs and Resources: Individual Development Account (IDA) Program**

Individual Development Accounts (IDAs) are strong asset development tools. IDA's can significantly help low wage earners save towards the purchase of a home, business, or meet educational expenses.

Unlike other subsidized savings accounts such as Individual Retirement Account (IRAs) or 401(k) plans, IDAs are targeted to the poor, provide subsidies through matches rather than through tax breaks, and require participants to attend financial education. Participants accrue matches as they save for purposes that build assets that increase long-term well-being and financial self-sufficiency. Matched uses of withdrawals typically include home purchase, post-secondary education or job training, and microenterprise.<sup>7</sup>

Personal saving behavior may not result from sophisticated planning, rather most individuals make their savings decisions based on their own, fairly rudimentary, judgment. Indeed, empirical evidence suggests that the majority of the population is not capable of making even the most basic economic calculations and that their financial knowledge is generally inadequate.<sup>8</sup>

Community based organizations are the best choices to use to deliver financial education services to the poor because they understand the particular financial education needs of their communities and have staff who are trusted by those that they serve.

### **3.16 Empowerment Through Financial Literacy: Review of Financial Literacy Resources available through the University of Missouri-Extension**

The University of Missouri-Extension (UME) operates and/or offers financial literacy educational programming at 31 low-income volunteer income tax assistance sites. They collectively serve 114 counties plus the city of St. Louis.

Working in partnership with the Consumer Financial Literacy Program, these tax sites educate employees on the eligibility requirements and benefits of the Earned

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<sup>7</sup> Sherraden, Michael (1991), *Assets and the poor: A New American Welfare Policy*. Armonk, NY: M.E. Sharpe, ISBN 0-87332-618-0.

<sup>8</sup> Kennickell, Arthur B., Martha Starr-McCluer, and Annika E. Sunden (1997), "Saving and Financial Planning: Some Findings from a Focus Group," *Financial Counseling and Planning*, 8 (1), 1-8.

Income Tax Credit, make employees aware of the weekly IRS VITA site in each county, and host one or two day free tax preparation site for employees.

UME supplies IRS-trained, VITA-certified personnel to prepare returns, provides computers and printers for tax preparation and filing, copies any needed handouts and IRS publications and insures that all necessary supplies such as pens, staplers, and paper clips, etc. are on hand.

UME also hosts the Cooperative Extension which is a nationwide educational network that brings research and knowledge of land-grant institutions to people in their homes, workplaces, and communities. Extension links the resources and expertise of nearly 3,000 county extension offices, 107 land-grant colleges and universities (which include historically black colleges, tribal colleges, and institutions serving the U.S. territories), and the Federal government through USDAA's Cooperative State Research Education, and Extension Services (CSREES).<sup>9</sup>

#### **IV. STATE AND REGIONAL PLANNING SESSIONS**

##### **State and Regional Planning Group Reports**

During the numerous sessions of the Roundtable, participants were given time to break out into working groups based on service region and work in small teams on their local action plans. This section of the report presents the synthesized products of all of the local planning teams. Report-outs were not all standardized, but general topics addressed include lists of potential partners, action steps, and challenges.

##### **1. CHALLENGES:**

- Money
- Geography
- Transportation
- Gate Keepers
- Privacy
- Volunteers
- Site Management
- Communication
- Inconsistent Bureaucracy (Regions, billings, etc....)
- Respect/Dignity
- Funders
- Financial Leaders
- Working across different channels

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<sup>9</sup> University of Missouri-Columbia, September 2005.

- Not targeting proper organizations
- ATLAS – Cannot sustain without funding
- Tax Wise – On Line training materials not sufficient
- Use IRS to help find partners for grants
- UME – Need funding – Sustainable funding base – Staffing – Volunteers – Site Management – Volunteer Management –
- IRS Training material more timely with updated tax laws
- Seek funding from municipalities
- University volunteers

**RESPONSE TO CHALLENGES:**

1. Funding/Resources
  - Reduction of Services
  - Charge nominal fee
  - Targeted Services
  - Change Message
  - Marketing
2. Collaboration
  - Communication
  - WIIFM
  - Recognition
  - Impact
3. Timing
  - Plan early
  - Education/Outreach
4. Capacity/Scale
  - More quality volunteers
  - Recruitment
  - Loaned executives/staff
  - Certification process amended
5. Trust
  - Quality Control
  - Better/Stringent certification requirements
  - Know your audience
6. Attitude toward low income
  - Advocacy

**2. ACTION PLANS:**

- Determine how to “get connected”
- Look for commonalities for doing outreach
- Facilitate face to face meetings
- Utilize conference calls and other web activities for communication
- Secure funding

- Incorporate diverse populations in the action planning and final products
- Establish outreach strategies for each city/area
- Partnership opportunities
- Technology donations from Corporations
- Education of low income populations
- In-kind contributions
- Develop and nurture TRUST
- National EITC day: February 1.

### **3. POTENTIAL PARTNERS:**

- CAA
- State Human Service Offices
- City Offices
- IRS Spec's
- Workforce Development Centers
- Social Security Administration
- County Health Departments
- Schools
- Extension Office

### **4. IDENTIFIED COMMUNITY LEADERS:**

- Chamber of Commerce leaders
- School Administration
- Ministers
- Local Spokesperson champions
- Area “workers” Waitresses, Waiters, Donut Shops
- Retirement Organizations
- Teachers

### **5. RESOURCES TO OVERCOME CHALLENGES:**

**Networking:** University, State CAA Meetings, Schools

**Resources:** MO Asset Development, United Way, Schools, Employers, Extension Offices, Media, County/City Government, Churches

#### A. Resources:

- Grant Writing
- Partner with financial institutions (funding)
- United Way funding
- County Commissioners
- Businesses

#### B. People:

- Educational institutions – volunteers
- Churches – volunteers
- TAP PEER Volunteers

- Unique opportunities to volunteers: Baby sitters, Greeters, Retirees, Human Resource Council

C. Communication:

- Marketing Strategy
- Electronic communication
- Official coalition
- Consistent billing
- Better Outreach material

D. Geography:

- Provide stipend to volunteers for miles driven to sites
- Roving sites
- Employer sites
- Housing Authority sites
- Providing rides to sites

E. Customer Service/Quality:

- Better training in customer service
- More site visits
- Start within own agency

**6. TIME FRAME FOR ACTION PLAN DEVELOPMENT:**

<b>July - August:</b>	Evaluate materials received during the event. Identify how navigators fit in EITC.
<b>September:</b>	Make Contacts; Tailor responses to evaluated materials
<b>Nov - Dec:</b>	Design Program
<b>Jan. 08:</b>	Implement
<b>12 Month Plan:</b>	Market and Educate population on EITC benefits.
<b>Next Tax Season:</b>	EITC benefits and information in place.

**V. CLOSING REMARKS AND EVALUATION**

This report summarizes and provides an evaluation report for Children and Families (ACF) Office of Family Assistance (OFA) Welfare Peer Technical Assistance Network event entitled: EITC – Strengthening Economic Self-Sufficiency for Missouri Families.

The Welfare Peer Technical Assistance Network plans to follow up with Missouri at the one year mark to gauge progress and offer additional assistance if required.

Please see Appendix A for a copy of the agenda for this program.  
Please see Appendix B for a copy of the participant list for this program  
Please see Appendix C for a copy of the evaluation summary for this program.

[Click here](#) to make a comment regarding this report or to request further information.

[Click here](#) to submit a TA Request based upon what you have read in the Final Report.

## **Appendix A: Agenda**



**WELFARE PEER TECHNICAL ASSISTANCE NETWORK**  
*Strengthening Economic Self-Sufficiency*  
*for*  
*Missouri Families*



**Columbia, MO**  
**June 26-27, 2007**

**DAY ONE**

**12:30 PM – 1:00 PM**

**Registration**

**1:00 PM – 1:15 PM**

**Welcoming Remarks**

*Lisa Washington-Thomas, Federal Project Officer, Welfare PEER Technical Assistance (TA), DHHS, ACF.*

*Carol Barnett, Director Partnership and Product Development, Internal Revenue Service (IRS), Atlanta*

*Representative, Department of Social Services (DSS), State of Missouri*

*Jo-Britt-Rankin, Associate Dean, Human Environmental Sciences Extension; Administrative Director, Family Nutrition Education Program University of Missouri*

**1:15 PM – 2:15 PM**

**Helping families achieve financial self-sufficiency through effective use of the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) programs.**

*Moderator: Lisa Washington-Thomas, Federal Project Officer, Welfare Peer Technical Assistance (TA), DHHS, ACF*

A Shared Commitment between Federal and State agencies to promote former TANF client and low wageworker, education and understanding on the EITC and CTC programs. This session will include information on the Department of Health & Human Services (DHHS), ACF, initiatives and vision of the EITC and CTC programs as important tools for helping families move toward self-sufficiency.

*David Cunningham, Consultant, EITC and Self Sufficiency Initiatives for the Office of Family Assistance (OFA), Health and Human Services (HHS) (contractor)*

Shared strategies for creating dynamic education outreach opportunities to promote the EITC and CTC programs. Employers, business leaders, government and community organizations leading efforts to assure that former TANF clients and low-wage earners participate in work support programs. Through such creative collaboration and partnerships on EITC /CTC outreach, individuals and families uniquely contribute to the growth of the local economy. This session will include information on successful collaborative outreach initiatives around the country.



# WELFARE PEER TECHNICAL ASSISTANCE NETWORK

## *Strengthening Economic Self-Sufficiency for Missouri Families*



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### **A Shared Commitment on EITC Outreach**

*Randy R. Eichholz, Program Development Specialist, Family Support Division, Department of Social Services (DSS), State of Missouri*

*Jeannie L. Chaffin, Social Service Manager, Family Support Division, Department of Social Services (DSS), State of Missouri*

*Keri McCrorey, Community Services Director, East Missouri*

The State of Missouri, DSS works effectively with community social service networks to promote outreach on the EITC / CTC programs. This session will include information on DSS initiatives on EITC /CTC outreach and highlight their collaborative efforts in working with community service agencies to promote citizen participation in the programs.

**2:05 PM – 2:35 PM**

### **An overview of the Volunteer Income Tax Assistance (VITA), EITC outreach and available resources to support these programs.**

*Kathryn Lett-Deathe, Territory Manager, Stakeholder Partnerships, Education & Communication (SPEC), Internal Revenue Service (IRS), Missouri*

This presentation will highlight VITA program updates, special projects, federal policy, regulatory changes and initiatives to expand the availability of community outreach programs in Missouri.

### **IRS strategies for building community partnerships on EITC /CTC outreach and Volunteer Income Tax Assistance (VITA) services in rural communities.**

*Robin Taylor, Senior Tax Specialist, Stakeholder Partnerships, Education & Communication (SPEC), IRS*

Successful strategies for organizing VITA and EITC outreach activities in rural communities.

**2:35 PM – 2:50 PM**

### **Networking Break**

**2:50 PM – 3:35 PM**

### **Profiles and Insights on Working Coalitions and Partnerships:**

*Moderator: Jason C. Dischler, SPEC, IRS, Kansas City*

Missouri offers several examples of successful community coalitions and partnerships on EITC/CTC outreach and the provision of Volunteer Income Tax Assistance Services for low wage earners.



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These services vary in their organization, partnership relationships, and decision-making structures. This session will share critical insights on a few of these working coalitions, their organizational challenges, keys to success and accomplishments.

*Andrew Zumwalt, Director of the MOTAX (Missouri Taxpayer Education Initiative). University of Missouri at Columbia-Extension*

*Catherine Oesterling, Extension Associate, University of Missouri at Trenton- Extension*

In 2005, the MOTAX initiative, the University of Missouri Extension processed an estimated 2.4 million in Income Tax refunds, saving 2,381 individuals and families an estimated \$416,675 in tax preparation fees. Through Extension, MOTAX operates thirty-one free income tax assistance sites for low and moderate-income families.

*Joyce Schau, Chairperson, Kansas City Metro Coalition (KC Cash Campaign)*

The KC CASH Coalition provides Volunteer Income Tax Assistance services at ten locations in the Greater Kansas City area (including Johnson County, KS and North of the Missouri River in Kansas City, MO.) The program has a partnership network of 26 organizations and offices. The coalition processed 3,254 returns for 2006. The network also promotes Individual Development Accounts (IDA's) and financial literacy education.

**3:35 PM – 4:20 PM**

**Tax Wise As A Resource for Developing Information, Data Resources and Tracking the Statewide Impact of EITC Community Outreach Initiatives.**

*Moderator: Lynn McMahan, SPEC, IRS, St. Louis*

*Kim Manuel, Director, National Relationships, Universal Tax Systems, INC (Tax Wise)*

*Teresa Mathis, IRS Relationship Account Manager, Universal Tax Systems, INC (Tax Wise)*

This session will include an overview of the Tax Wise Software and provide insights on efficient and effective use of the program. The Tax Wise software database can also prove to be an additional management tool for agencies serving Volunteer Income Tax Assistance clients. Information from Tax Wise can assist organizations in gathering statistical data for the development of



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reports, which may help demonstrate the affirmative impact free income tax services provide the community.

**4:20 PM – 4:50 PM**

**An overview of the Federal Deposit Insurance Corporation, (FDIC), Money Smart Program.**

*Moderator: David Cunningham, EITC and Self Sufficiency Initiatives Consultant for the Office of Family Assistance (OFA), Health and Human Services (HHS) (\*Contractor)*

*Cathy Davis, Community Affairs, Federal Deposit Insurance Corporation (FDIC), Kansas City, MO*

This session will introduce the FDIC Money Smart Program as a tool for helping individuals and working families develop an understanding of their financial resources.

**4:50 PM – 5:40 PM**

**Municipal and Rural Community Outreach Planning Sessions.**

*Moderator: David Cunningham, EITC and Self Sufficiency Initiatives Consultant for the Office of Family Assistance (OFA), Health and Human Services (HHS) (\*Contractor)*

*Carol Quiller, Tax Analyst, Stakeholder Partnerships, Education & Communication, IRS;*

*Robin Taylor, Senior Tax Specialist, Stakeholder Partnerships, Education & Communication (SPEC), IRS*

*Dan Houlahan, TANF/ Special Initiatives, Region VII, DHHS, ACF*  
*Dee Draine, , Region VII, DHHS, ACF*

Both urban and Rural communities face unique challenges in developing EITC outreach and VITA services. During this session Urban/Metropolitan areas and Rural, community / small Towns will meet respectively to identify the unique issues, challenges and opportunities they face in organizing or maintaining an initiative on EITC / CTC outreach and income tax filing services. Each group will work to develop strategies for organizing initiatives in their communities. **(Breakout Session)**



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**DAY TWO**

**8:30 AM – 9:30 AM**

**Essential elements for organizing a VITA site and EITC /CTC outreach initiative.**

*Moderator: David Cunningham, EITC and Self Sufficiency Initiatives Consultant for the Office of Family Assistance (OFA), Health and Human Services (HHS) (\*Contractor)*

The panel will review strategies and resources needed for developing local EITC/CTC outreach initiatives and volunteer income tax services for low wage earners in both metropolitan and rural communities.

Panel Discussion:

*Desmond Leong, Tax Ministry Director, Friendly Community Tax Program Coalition, St Louis, MO*

*Diana Behm, Financial Consultant, Tulsa Oklahoma (Former CAA Project Coordinator, Mobile Income Tax Services, Jay Oklahoma)*

**9:30 AM – 10:15 AM**

**Developing A Mobile Multi-Community Outreach Program.**

*Moderator: David Camporeale, Program Specialist, DHHS, ACF*

*Diana Behm, Financial Consultant, Tulsa Oklahoma (Former CAA Project Coordinator, Mobile Income Tax Services, Jay Oklahoma)*

Expanding the capacity to provide EITC / CTC outreach and VITA services to low-income neighborhoods and communities, through the development of a Mobile Outreach Program. These services enable an established EITC /CTC education project or VITA service help communities in need of these services that currently do not have ability to host their own project site. This session will include information and strategies for developing and managing a Mobile Multi-Community Tax Filing Assistance and EITC /CTC outreach program.

**10:15 AM – 10:30 AM**

**Break**



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**10:30AM -11:30 AM**

**Recruiting and Developing Volunteers for EITC / CTC Outreach Initiatives.**

*Moderator: Dee Draine, Senior Program Specialist, DHHS, ACF, Region VII*

**Panel Presentation on Effective Volunteer Recruitment and Training Strategies.**

Volunteers are an important and critical element of an EITC / CTC outreach and income tax filing assistance program. This session will focus on strategies for recruiting and training volunteers.

*Professor Sandra Byrd, Professor, Director Low Income Tax Clinic (LITC), Missouri State University-Springfield, Across The Lifespan (ATLS)*

*Desmond Leong, Director of Tax Ministry, Friendly Temple Missionary Baptist Church  
St Louis, MO*

*Bob Gaffner, Executive Director, Gateway EITC Community Coalition, St. Louis MO*

*Teri Roberts, Financial Education Coordinator, Central Missouri Community Action*

*Annette Fitzgerald, Missouri State University – Extension,  
Missouri State University – Extension*

**11:30 AM – 12:30 PM**

**State and Regional Planning Session I**  
**First of two strategic planning workshops.**

**Municipal and Rural Community Outreach Planning Session**

*Moderator: David Cunningham, EITC and Self Sufficiency Initiatives Consultant for the Office of Family Assistance (OFA), Health and Human Services (HHS) (\*Contractor)*

*Carol Barnett, Director Partnership and Product Development, Internal Revenue Service (IRS), Atlanta*

*Carol Quiller, Tax Analyst, Stakeholder Partnerships, Education & Communication, IRS;*

*Robin Taylor, Senior Tax Analyst, Stakeholder Partnerships, Education & Communication, IRS*



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*J. Lynn McMahan, Senior Tax Specialist, , Stakeholder Partnerships, Education & Communication, IRS*  
*Jason C. Dischler, Stakeholder Partnerships, Education & Communication, IRS*  
*Dee Draine, , Region VII, DHHS, ACF*

**State Level Collaboration:**

State level organizations will meet together to explore the operational needs of their agencies to help maintain and enhance VITA services and educational outreach activities on the EITC/CTC programs.

**Regional Breakouts Groups:**

Increasing both the awareness of and participation in the EITC/CTC programs, as well as the availability of VITA sites, require planning and the development outreach partnerships. Participants will meet together by geographic areas in the State and initiate the necessary planning to increase the availability of VITA services and outreach on the EITC / CTC programs.

(The work from this session will continue during State and Regional Planning session II and will result in strategies and action plans to take back to agencies, employers and local communities for implementation.)

**12:30 PM -1:45 PM**

**(Working Lunch Session.)**

*Moderator: Lisa Washington-Thomas, Federal Project Officer, Welfare Peer Technical Assistance (TA), DHHS, ACF*

**Overview IRS Marketing Resources on the EITC:**

*Carol Barnett, Director Partnership and Product Development, Internal Revenue Service (IRS), Atlanta*

**United Way Agencies as Partners in promoting Self-Sufficiency programs and community initiatives:**

*Cassandra Kaufman, Director , Community Economic Development, United Way of Greater St. Louis*

The United Way is a long time partner in helping to address help hard working families and individuals increase income, build savings and financial assets leading to independence. This initiative will soon roll out in the State of Missouri and may result in enhanced local level collaboration with United Way



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agencies on EITC/CTC outreach and promotion of VITA services.

**A Beneficiary Perspective On The EITC Program.**

*Robin Acree, Director GRO (Grass Roots Organizing)*

*Stacey Applebee, GRO Member*

*Antonio Williams, GRO Member*

*Teri Roberts, Financial Education Coordinator, Central Missouri Community Action*

*Sheila Durnil, IDA Client, Central Missouri Community Action*

The EITC, a work support program that changes lives and helps families move toward financial independence. Insights on the impact of the EITC and asset building programs from individuals and families who can tell the story best.

**1:45 PM – 2:15 PM**

**The Road To Asset Building and Financial Self-Sufficiency: Programs and Resources.**

*Moderator: Andrew Zumwalt, Director MOTAX*

**An Overview of the Assets For Independence: Individual Development Account (IDA) program:**

*Julie Riddle, Director Family Support, The Family Conservancy, Kansas City, MO*

Individual Development Accounts (IDA's) are strong asset development tools. IDA's can significantly help low wage earners save towards the purchase of a home, business, or meet educational expenses. This presentation will provide attendees with a general introduction to the Assets For Independence, IDA program.

**2:15 PM – 2:30 PM**

**Break**



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**2:30 PM – 3:30 PM**

**Empowerment Through Financial Literacy:  
Information on Financial Literacy programs in Missouri.**

**Review of Financial Literacy Resources available  
Through the University of Missouri-Extension.**

*Brenda Procter, M.S. , Associate State Extension Specialist &  
Instructor, University of Missouri, Human Environmental  
Sciences, Department of Personal Financial Planning.*

The University of Missouri-Extension offers several financial literacy educational resources to the community. This session will familiarize Roundtable participants with these financial literacy tools.

**3:30 PM – 4:15 PM**

**State and Regional Planning Session II:  
Second of two strategic planning workshops.**

*Moderator: David Cunningham, EITC and Self Sufficiency  
Initiatives Consultant for the Office of Family Assistance (OFA),  
Health and Human Services (HHS)\* (\*Contractor)*

*Carol Barnett, Director Partnership and Product Development,  
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*Carol Quiller, Tax Analyst, Stakeholder Partnerships, Education  
& Communication, IRS;*

*Robin Taylor, Senior Tax Analyst, Stakeholder Partnerships,  
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*J. Lynn McMahan, Senior Tax Specialist, , Stakeholder  
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*Jason C. Dischler, Stakeholder Partnerships, Education &  
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*Dan Houlahan, TANF/ Special Initiatives, Region VII, DHHS, ACF*  
*Dee Draine, , Region VII, DHHS, ACF*

State level Organizations: These groups will meet for the second time and identify strategies and action steps to improve, sustain and expand VITA services and educational outreach activities on the EITC/CTC programs.

Regional Breakouts Groups:

Participants will meet together by geographic areas and refine and social service agencies throughout Missouri. In addition, their plans and strategies to increase the availability of VITA services and outreach on the EITC / CTC programs. The outcomes will generate new partnerships and collaborations



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between government agencies, employers, and business leader's result in greater citizen support for and participation in the EITC / CTC programs and a financial boost to local and the state economy.

**4:15 PM -4:45 PM**

**State and Regional Planning Group Reports:**

*Moderator: David Cunningham, EITC and Self Sufficiency Initiatives Consultant for the Office of Family Assistance (OFA), Health and Human Services (HHS) (\*Contractor)*

**The Planning Groups will share highlights of their proposed community initiatives on EITC /CTC outreach and support for VITA services.**

**4:45 PM – 5:00 PM**

**Closing Remarks and Evaluation**

*Lisa Washington-Thomas, Federal Project Officer, Welfare PEER Technical Assistance, DHHS, ACF.*

## **Appendix B: Participant List**



# WELFARE PEER TECHNICAL ASSISTANCE NETWORK

*Strengthening Economic Self-Sufficiency for Missouri Families*



Columbia, Missouri  
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# WELFARE PEER TECHNICAL ASSISTANCE NETWORK

## *Strengthening Economic Self-Sufficiency for Missouri Families*



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June 26-27, 2007

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**WELFARE PEER TECHNICAL ASSISTANCE NETWORK**  
*Strengthening Economic Self-Sufficiency for Missouri Families*



**Columbia, Missouri**  
**June 26-27, 2007**

**Welfare Peer TA Network**

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## **Appendix C: Evaluation Summary**



**WELFARE PEER TECHNICAL ASSISTANCE NETWORK**  
*Strengthening Economic Self-Sufficiency*  
for  
*Missouri Families*



June 26 - 27, 2007

**Evaluation Results**

<b>Evaluation Statement</b>	<b>Overall Score: Scale</b> <i>1 – (Strongly Disagree) to 5 – (Strongly Agree)</i>
I. Peer TA staff handled the logistics, arrangements, and scheduling of the event in a timely and competent manner.	<b>4</b>
II. Peer TA staff prepared me for the meeting by providing clear communication regarding the meeting's agenda and purpose.	<b>3.4</b>
III. The speakers had valuable information to share, and were thorough in the subject areas presented.	<b>4.2</b>
IV. The speakers engaged the audience effectively and facilitated interactive discussions.	<b>3.8</b>
V. The information presented and shared will be useful in launching EITC outreach initiatives and building local partnership networks.	<b>3.7</b>

**I. What did you find most useful about attending this roundtable (i.e. any immediate or long-term benefits to you/your staff that you anticipate as a result of attending this roundtable)?**

- 1. Networking ideas**
- 2. Learning valuable information to put to good use in the future**
- 3. Exchange of info was good.**
- 4. The University of MO outreach materials, Low income panel – opened up dialogue, Volunteer recruitment, IRS contacts, Rural VITA personnel session.**

**5. Good Networking Opportunity, Great Basic info about EITC and volunteering**

**6. Most of the items presented we are currently engaged in. We just need to do more. However, the Oklahoma CAA is very innovative. Great Speaker!**

**7. The lady from Tulsa, OK. Her info on how their sites operated was extremely helpful.**

**8. Networking**

**9. Extension**

**10. United Way**

**11. I learned new strategies to recruit and train additional volunteers.**

**12. Resources and ideas on how to promote/grow the VITA program in my area.**

**13. Challenges and administration of funds from state to state.**

**14. Networking, ground level experiences, action plan development, brainstorming, sharing, etc.....**

**15. Some of the information presented for funding, volunteers, and coalition formation were good and the focus should be geared in that direction.**

**16. Learning about the expanded role of United Way and Salvation Army. Perception of the champions who benefited from EITC & CTC.**

**17. By hearing from other VITA providers I learned new ideas to try in my community.**

**18. The client perspective was great.**

**19. Opportunity to network with other agencies.**

**II. About what issues would you like to have had more discussion at the roundtable?**

1. More from low-income perspective.
2. Low income perspective, Networking.
3. More new organizations should be attending. Too Many already work with EITC.
4. Outreach and Education regarding VITA & EITC network formation.
5. None
6. None
7. More low income perspective.
8. United Way, Extension
9. United Way
10. Mobil tax assistance and challenges facing rural outreach offices and ways to overcome these.
11. I would have liked to see better state representation of agencies to include folks that are not already partnering.
12. What should be discussed more should be an EITC coalition formatted more on the how to move to the next level not just what a specific organization did.
13. Expanded scope of the IDA program.
14. Group Sharing – Discuss challenges. Brainstorming – Possible ( ).....
15. More talk of a statewide initiative with local players to share ideas – email list serve.

**III. On which aspects of the EITC/CTC would you like to receive additional technical assistance?**

1. Reaching local and state government leaders.
2. None.
3. None.
4. Adv. EIC
5. Software applications and more hands on training.
6. Continue to provide taxwise training material. I would like C-VITA program for training volunteers.
7. Info on national initiatives.

**IV. Please share any overall comments regarding the program or the speakers, which you feel might be helpful in planning future programs.**

1. The break out groups were so large that it was difficult to hear and feel engaged.
2. More audience interaction. More low-income perspective.
3. David Cunningham should speak with a microphone. Too many power points – more small group break out work sessions. More participants/customers, especially volunteer recruitment didn't have much time for "brainstorming" or dialogue. Facilitation role and agenda was difficult to implement.
4. "Program" – I don't think the targeted audience was well represented in the room. Local – Statewide CAA Staff and Regional folks seems very few in attendance. "Speakers" – Excellent group of people. Great Diversity and information. "Beneficiaries" – were not well solicited and selected. Sheila Durnil was a great example – others disruptive and offensive.
5. Be more selective with your speakers. Some speakers were overbearing and made statements regarding other agencies that were absolutely not true. Speaker was misinformed about how programs work and made assumptions. There are ways to present things constructively, however, I feel like some were very destructive.

6. Don't invite participants/speakers who have personal agendas. Make sure they are attending with info that actually pertains to the meeting purpose. Some of your speakers/participants were more damaging to our program rather than helpful.
7. I enjoyed the program and having the IRS partners in attendance.
8. Need to figure out a way to get organizations that are not currently active in EITC or VITA to attend these conferences.
9. I was very impressed with several speakers and one of my favorites was Diana Behm. Her presentation addressed several of my needs.
10. Very well put together. Sharing of new ideas and success stories were very helpful.
11. All was helpful and interesting. There was a need for more managers or decision makers in the room.
12. Based on the way the state is laid out and those that were invited/attended – the break out sessions were pretty lopsided. More thought needs to go into breaking the groups more evenly.
13. More details on IDA program.
14. Future meetings should target potential partners for NEW Vita sites, Possible regional meeting in REGION to minimize ( ) for participants or provide funding come to ( ) for SW region.
15. Computer issues were troublesome. It seemed a lot of "reaching to the choir."
16. Needed more participants. Needed to send information to more agencies that are not already involved in EITC and Tax Prep. Roundtables also were not a place that "possible" new partners felt comfortable.

A total of 49 invitees attended the conference. 22 individuals returned evaluation forms.

Six signed their evaluation forms:

Randy Eichholz, Mary Jo Fletchall,  
Tammy Siddens, Janice L. Hall, Mike Strenfel and Annette Fitzgerald.