



Welfare Peer Technical Assistance Roundtable

Strengthening Economic Self-Sufficiency for Kentucky Families

Lexington, Kentucky

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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.

The Event in Kentucky was titled *Strengthening Economic Self-Sufficiency for Kentucky Families: Using Tax Credits to Support Families*. The Roundtable was attended by Federal staff including 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 Kentucky Department of Community Based Services and various local Community Action Agencies (CAAs) were represented. The Roundtable event focused on discussions about the Earned Income Tax Credit (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 Kentucky
- 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 Kentucky.

Stakeholders agreed that the Roundtable was a success for initiating a statewide action plan on the EITC. The following report describes the Roundtable background and sessions that were designed to meet the needs articulated in Kentucky's request for technical assistance.

## **II. ROUNDTABLE BACKGROUND**

In recent years large numbers of TANF clients have entered the workforce and moved off welfare. However, securing employment does not always equate to moving out of poverty.

Many former TANF recipients earn annualized wages that still leave them and render them below the poverty line. Many of these current and former TANF clients are eligible for the Earned Income Tax Credit (EITC).<sup>1</sup> Several studies, however, have revealed that, although they are eligible, many of these welfare recipients are not claiming the EITC for a variety of reasons.<sup>2</sup>

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. Despite the success of the program, research reveals that perhaps as many as "15 percent – 20 percent of tax filers eligible for the credit fail to claim it."<sup>3</sup> Unclaimed EITC dollars in 2003 totaled more than \$7 billion nationwide.

Widely praised for its success in supporting work and reducing poverty, the EITC has grown to be one of the most successful and universally acclaimed provisions of U.S. domestic policy. In fact, several expansions in the late 1980's and early 1990's turned the EITC into the largest Federal aid program targeted to the working poor. The EITC provides some \$37 billion worth of assistance to almost 21 million low-income working families and is credited for lifting 5 million people out of poverty,<sup>4</sup> including 2.7 million children of low-income workers living above the Federal poverty line.<sup>5</sup> Research also indicates that the EITC has had a powerful effect in increasing the proportion of single parents who are working.<sup>6</sup> In effect, by providing an additional income boost through a tax refund, the EITC truly supplements wages. These and other outcomes indicate that the EITC is one of the country's most powerful income enhancements and effective work incentives for families with children. Numerous States and communities across the nation have undertaken initiatives to expand awareness of and claims for the EITC.

The EITC can be a powerful support to the families of Kentucky. By providing financial resources that reward work, the EITC empowers individuals and families to participate more fully in Kentucky's economy. Specifically, EITC filers can use their tax refunds immediately to increase their spending power or to begin saving for longer-term financial assets such as tuition

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<sup>1</sup> Studies show that TANF recipients who find jobs typically earn \$8,000 - \$12,000 per year, well below the poverty line for a family of three. Johnson, N., Llobrera, J., & Zahradnik, B. (2003). *A hand up: How state earned income tax credits help working families escape poverty in 2003*. Retrieved February 15, 2005, from <http://www.cbpp.org/3-3-03sfp.htm>

<sup>2</sup> Phillips, K.R. (2001, January). Who knows about the Earned Income Tax Credit. The Urban Institute. Retrieved February 15, 2005, from <http://www.urban.org>

<sup>3</sup> Berube, A., & Tiffany, T. (2004, February). The state of low – wage workers: How the EITC benefits urban and rural communities in the 50 states. The Brookings Institution. Retrieved February 15, 2005, from <http://www.brookings.edu/eitcseries>

<sup>4</sup> The National EITC Outreach Partnership. (2004, July). The Earned Income Tax Credit – A fact sheet. Retrieved February 15, 2005, from [www.centeronbudget.org/eitc-partnership/eitcfactsheet.htm](http://www.centeronbudget.org/eitc-partnership/eitcfactsheet.htm)

<sup>5</sup> Berube, A. (2004, June). Background on EITC campaigns. Presentation at EITC Funder's Meeting. Brookings Institution. Retrieved February 15, 2005, from <http://www.brookings.edu/metropolitanpolicyprogram>

<sup>6</sup> According to the National Bureau of Economic Research, the percentage of single mothers who work rose from 73 percent in 1984 to approximately 82 percent in 1996, and that EITC expansions had a stronger effect in increasing workforce participation than welfare policy changes.

payments, increasing access to transportation through car repair, or a down payment for a home.<sup>7</sup> Additionally, filers accessing the Advanced Earned Income Tax Credit (AEITC) see an immediate increase in their take home pay, thereby increasing spending power and decreasing potential reliance on public assistance.<sup>8</sup>

The Earned Income Tax Credit can have two important effects on the economic well-being of communities. First, it encourages and rewards work by providing a significant financial incentive for earned income. Second, it increases the financial capacity of families. When coupled with thoughtful asset-building and financial literacy programs, these impacts can, over time, extend into the community through:

- Improved job stability and enhanced retail participation
- Increased home ownership
- Decreased reliance upon public assistance.

Job stability and increased retail participation support the health of local economies and businesses, which, in turn provides jobs and a strong tax base for local communities. Low-income earners able to access savings will have fewer instances of employment interruptions due to financial emergencies. For example, reliable transportation is extremely important for job stability and, in rural areas, workers are more likely to rely on a personal vehicle. Upkeep on an automobile is expensive, and any unexpected repairs can quickly deplete resources. The ability to accumulate personal savings provides a cushion against such financial situations.

Lastly, at least some families in Kentucky will be able to leave public assistance because of the financial benefits associated with the EITC. Investments in the EITC by public assistance agencies have significant returns on investment, with several local collaborative exceeding \$10 returned to the community for each dollar spent on the campaign.<sup>9</sup> In Tulsa, Oklahoma, an investment of \$80,000 has resulted in nearly \$14 million in Federal tax refunds into the community.<sup>10</sup>

To expand TANF client and community awareness and participation in Federal tax credit programs such as the EITC/Child Tax Credit (CTC), Lexline requested technical assistance from the Welfare Peer Technical Assistance Network. In response to the TA request from Kentucky, the Welfare Peer TA Network in conjunction with EITC consultant David Cunningham planned, designed, and implemented a Roundtable event that was held on January 30 and 31, 2008 in Lexington, Kentucky. Approximately 50 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

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<sup>7</sup> Welfare Peer Technical Assistance Network (Winter 2005).

<sup>8</sup> Welfare Peer Technical Assistance Network (Winter 2005).

<sup>9</sup> Welfare Peer Technical Assistance. (2005). *Building Assets for Virginia: Using Tax Credits to Support Families*. U.S. Department of Health and Human Services.

<sup>10</sup> National League of Cities. *Developing a Campaign Budget and Funding Strategy*. <http://www.nlc.org/nlctoolkit/html/part2d.html>.

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 Kentucky's request for technical assistance.

## **2.1 Review of the Developing Community Initiative Strategies**

The Commonwealth of Kentucky and the Department for Community Based Services (DCBS) work effectively with community social service networks to promote outreach on the EITC/CTC programs. DCBS initiatives on EITC/CTC outreach promote collaborative efforts in working with community service agencies to capture citizen participation in the programs. Surveys indicate 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.

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.

### **III. ROUNDTABLE SESSIONS**

The Welfare Peer TA Roundtable entitled *Strengthening Economic Self-Sufficiency for Kentucky Families: Using Tax Credits to Support Families* took place in Lexington, Kentucky. The one and one-half day event included workshop sessions, interactive discussions, and presentations. The following sections of this report summarize the content of the event sessions.

#### **DAY ONE**

##### **3.1 Welcome and Opening Remarks**

The first day of this day and a half event began with five 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 Welfare Peer Technical Assistance Network, 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, especially between social services agencies and the IRS. Ms. Washington-Thomas discussed the need to educate taxpayers about predatory lending and the need to build financial literacy.

Ms. Washington-Thomas noted that since October 2004, the Welfare Peer TA Network has hosted Roundtable meetings around the country to bring together stakeholders to collaborate on increasing EITC filing and supporting America's working families and to date, has sponsored events in Louisiana, Florida, West Virginia, Georgia, Virginia, Oklahoma, Idaho, and Missouri.

She emphasized that the EITC has been widely praised for its effectiveness in reducing poverty and has been instrumental in closing the poverty gap for the country's working poor.<sup>11</sup> During the late 1980s and early 1990s, several expansions of the EITC helped to turn the program into one of the "largest and most successful Federal aid programs targeting the working poor."<sup>12</sup>

Ms. Washington-Thomas added that in the program returned \$41 billion to families nationwide,<sup>13</sup> with an average credit of \$1,600 per family returned to the community. Although there has been widespread success, more extensive efforts to promote the EITC would likely serve to increase the number of filers.

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<sup>11</sup> Welfare Peer Technical Assistance Network. (2005). *The earned income tax credit (EITC)*.

[peerta.acf.hhs.gov/pdf/PeerTA\\_EITC\\_Newsletter.pdf](http://peerta.acf.hhs.gov/pdf/PeerTA_EITC_Newsletter.pdf).

<sup>12</sup> The National EITC Outreach Partnership. *The earned income tax credit: A partnership fact sheet*. <http://www.cbpp.org/eitc-partnership/eitcfactsheet.htm>.

<sup>13</sup> Internal Revenue Service. *Earned income tax credit statistics*. <http://www.irs.gov/individuals/article/0,,id=177571,00.html>.



An estimated 15-20% of eligible workers fail to claim the credit, typically because they failed to file a tax return.<sup>14,15</sup> At any given time, 25% of the low-wage population does not participate in the EITC program.<sup>16</sup> 48% of TANF clients do not participate at any given time.

Finally, Ms. Washington-Thomas thanked all participants for coming to this important event for Kentucky and expressed hopes that, as other states have been successful with similar collaborative efforts, Kentucky would be able to move forward in supporting economic self-sufficiency for its families.

Dr. Marlene Helm, Commissioner for Social Services, Lexington & Fayette Urban Government welcomed participants and emphasized that we are all equally responsible for making sure families have the support they need to be self-sufficient and to make sure families are aware of the EITC.

Mark Cornett, Deputy Commissioner, Department for Community Based Services, Commonwealth of Kentucky spoke to the reliance upon partnerships at the state and local level to help families become self-sufficient. He emphasized the need to develop innovative awareness strategies like local tax preparation services.

Harmony Little, Project Manager, Central Kentucky Economic Empowerment Project (CKEEP) also emphasized the need to explore options to strengthen self-sufficiency. She shared that last year there were 66 service sites throughout Kentucky that served 12,000 families and generated \$13 million in State and Federal refunds.

Carol Barnett, Acting Area II Director, IRS Stakeholder Partnerships, Education & Communication (SPEC) expressed happiness at being in Kentucky and participating in the event. She was excited about the Kentucky EITC and VITA statewide coalition that would emerge from this event. She has traveled extensively around the country on behalf of the IRS to meet with community organizations. 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 Kentucky'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.

### **3.2 The Earned Income Tax Credit (EITC) and Child Tax Credit: Foundations for Family Financial Self-Sufficiency**

David Cunningham, EITC Consultant with the Office of Family Assistance, Health and Human Services, facilitated the event. Mr. Cunningham's wish was for everyone to learn about and talk about the EITC. His first goal was to challenge biases about EITC participation. At any given time, twenty-five percent of the low-wage population does not participate in the EITC program.

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<sup>14</sup> Berube, A & Tiffany, T. The "State Of Low -Wage Workers: How the EITC Benefits Urban and Rural Communities in the 50 States." The Brookings Institute, February 2004. P.3. <http://www.brookings.edu/eitcseries>

<sup>15</sup> The National EITC Outreach Partnership. *The earned income tax credit: A partnership fact sheet.* <http://www.cbpp.org/eitc-partnership/eitcfactsheet.htm>.

<sup>16</sup> Government Accountability Office. (2001). *Earned income tax credit eligibility and participation.* <http://www.gao.gov/new.items/d02290r.pdf>.

Forty-eight percent of TANF clients do not participate at any given time. His second goal for the conference is to develop strategies for creating dynamic education and outreach opportunities to promote the EITC and CTC programs.

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

According to Mr. Cunningham, 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. Kentucky 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.

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.

Mr. Cunningham praised Kentucky for being a leader in this movement, having achieved great successes around the EITC.

During his presentation, Mr. Cunningham outlined why TANF is the right place to target an EITC initiative and outreach. First, having children qualifies a family for a larger EITC/CTC refund. Nearly one hundred percent of employed TANF clients are eligible for the EITC as are many child only cases. Despite the fact that such a large percentage of this population is eligible for the credits, most either do not know about the EITC or have never used it. Hispanic, Native American and African Americans are less likely to use the credit. Also, since TANF clients are not required to file an income tax return, there is a need for education about filing and specifically about the EITC/CTC.

In 2006 former TANF clients and other low wage earners in Kentucky claimed \$659,341,216 in EITC Tax Returns. Over 347,000 families participated in the program in 2006. Both employed and self-employed workers in every county in Kentucky claimed the EITC. Still, over \$98 million is not being claimed in Kentucky.

Benton Harbor, MI, is a great example of the benefits to a community when TANF recipients are targeted for EITC outreach. Mr. Cunningham described the Benton Harbor pilot in detail due to his direct experience working there. In Benton Harbor, the Michigan Family Independence

Agency conducted EITC outreach to all current and former TANF recipients. The objectives of the Benton Harbor EITC pilot included:

- Increase utilization of EITC among current and former employed TANF clients for tax year 2003
- Conduct an aggressive door-to-door outreach campaign
- Provide free tax preparation services
- Verify method of filing
- Record results and process for possible replication.

Community leaders, faith-based leaders, and government officials all worked together in Benton Harbor to increase EITC filings. The local Black Ministerial Alliance also mobilized a cadre of volunteers to go door-to-door and inform community-members about the EITC. Faith-based organizations (FBOs) donated vans to go out and pick up clients and drive them to VITA sites. FBOs also provided child care. Lastly, a variety of local free tax preparation sites were offered, and the local newspaper conducted special advertising. Mr. Cunningham reminded that audience that when targeting TANF recipients, it is most effective to target the types of media that reaches those eligible clients. It is a common mistake when campaigns advertise to the wrong audience. For example, the client base in Benton Harbor was more affected by the radio advertisements than the newspaper advertisements. For many people, the Department of Social Services is often intimidating and uncomfortable for tax filers. At the current time, no other program has achieved the scope of program participation that has occurred in Benton Harbor with EITC and TANF. Highlighted outcomes of the Benton Harbor pilot include:

- 98 percent (628) of the 640 families were reached.
- 85 percent of those reached (545) filed EITC claims, including both Federal and State taxes.
- Average EITC claim was estimated at \$1339.50, yielding an average Federal refund of \$1,523 and an average State refund of \$193.
- Estimated total EITC credit brought \$730,028 into the community.
- Estimated total refunds at \$935,220.
- The success of the Benton Harbor pilot suggests that a community can make a huge difference with strategic outreach to TANF recipients. In one year, 86 percent of TANF clients applied for the EITC in Benton Harbor.

In conclusion, Mr. Cunningham called for increased partnerships in promoting the EITC, especially with local businesses. The EITC is the initiative that can assist people in achieving self-sufficiency.

### **3.4 Kentucky Tax Assistance Partnerships**

The power of coalitions is a driving force in all communities. The IRS Territory Office, through the Stakeholder, Partnerships, Education, and Communication (SPEC) organization, provides critical support to communities engaged in EITC outreach initiatives. SPEC partners with communities and businesses in developing and implementing community-based partnerships to promote education and awareness of Federal tax credits, free tax preparation services, and asset building opportunities. This session highlighted the EITC project successes in Kentucky and included information about updates for the 2008 tax season.

Ms. Sylve discussed a community-based model with three components to build stronger communities: awareness and education, asset building, and tax preparation. She emphasized that, since communities have distrust of government and the IRS, this model should be followed to allow tax payers to hear about the EITC from a trusted source. Using an example of woman who came into VITA site for services, she explained the need to get out a clear message that this is their money and that there is no need to pay someone to file.

While 15-25% of eligible individuals are still not filing a return (which varies according to demographics), there are many sites throughout Kentucky that are providing beneficial EITC outreach services. Ms. Sylve advocated for organization collaboration to offer services. The best way for taxpayers to benefit from the EITC is for programs providing assistance to also provide financial literacy education. Ms. Sylve highlighted key coalitions in Kentucky and called for a discussion about best practices to occur during this Roundtable.

#### Highlights in Kentucky

- Central Kentucky Economic Empowerment Program (CKEEP)
- Kentucky Asset Success Initiative (KASI)
- Louisville Asset Building Coalition (LABC)
- Northern Kentucky Asset Building Coalition (NKABC)
- Military VITA
- Kentucky Department of Revenue
- American Association of Retired Persons (AARP)
- Independent Sites
- Tax Counseling for the Elderly (TCE)

### **3.5 Key Initiatives: Working Coalitions and Partnerships in Kentucky**

Kentucky Community Initiatives showcased innovative strategies and best practices for EITC outreach, asset growth, and providing income tax assistance services.

Eric Seto, Executive Director of the Louisville Asset Building Coalition (LABD) shared that LABD was founded in 2001 by Metro United Way and the Annie E. Casey Foundation. The coalition began VITA and EITC programs and in 2001 completed 635 tax returns. They served over 17,000 filers. They partner with the IRS and have done soft-marketing research and compared themselves to H&R Block. LABD found that they provide both a higher quality of service and shorter wait times. Their collaboration has grown into a substantial program. They currently have seven staff members and cite an average of a sixty-three to one dollar return on investment. LABD is a grassroots organization and therefore does not spend a lot on marketing. Instead, they partnered with the top accounting firm in the area and with Bellarmine University. Bellarmine University provided student volunteers who committed to 36 hours of service during tax season.

Mary O'Doherty, Development Director of the Kentucky Domestic Violence Association spoke about Kentucky Asset Success Initiative (KASI). KASI is an umbrella organization consisting of four regional collations representing more than 50 social service agencies, banks, and other community organizations. They primarily serve rural communities but have added Lexington to

their group this year. They have 48 sites across the state that are currently providing tax preparation services. In 2006, they secured \$5.5 million in tax refunds for 4,000 families. One-third of those families claimed the EITC. KASI is growing each year. They formed a new partnership with Community Action Kentucky this year and opened 12 new sites this tax season in partnership with community action agencies. This organization collects data in order to secure funding. They are currently funded by the Annie E. Casey Foundation, the All State Foundation, and the Kentucky Housing Corporation.

Keith Sanders, Executive Director of the Lawrence and Augusta Hager Educational Foundation discussed the services this organization provides. The focus of the 16 year old foundation is children in early education. The foundation is a fiscal agent with 40 members in their coalition. In 2005 they had 300 VITA sites. That number grew to 1150 VITA sites in 2006 and 1300 in 2007. They provide EITC outreach, tax preparation and financial literacy services. Mr. Sanders emphasized the need to reach out to community leadership in a better way and tie the success of EITC programs to economic development in the community.

Ljubomir Nacev, Chair of the Northern Kentucky Asset Building Coalition spoke about their 2 year partnership with United Way. They have been a VITA site for 20 years and currently have 8 VITA sites in their coalition. They work with social services agencies to provide tax services and financial literacy education. Their focus is less on outreach and more geared towards site set up and identifying trained people, volunteers, and funding to keep sites open.

Jen Weeber, Director of Community Programs for Hazard Perry County Community Ministries spoke about the Eastern Kentucky Asset Building Collaboration. The collaboration has been in existence for 5 years. There are two Kentucky state agencies as part of the collaboration as well. They have grown from completing 100-200 returns to completing 2000 returns last season. They provide outreach, tax preparation, financial literacy, and linkages to financial institutions. A particular success for this program is the access they have to IDAs. They encourage putting part of the return into an IDA. The collaboration has 18 IDA participants and 4 graduates who are homeowners. Four of the remaining 18 participants are in the process of purchasing a home using the money in their IDAs for down payments. Housing Development Alliance also provides an additional loan for closing cost for home purchases.

Finally, Eric Seto closed this session by calling out key challenges to these programs. It is difficult to serve people without funding. VITA and EITC alone are not a silver bullet, they are not asset building programs. Coalitions need partnerships, particularly with agencies that can help solidify asset building efforts.

### **3.6 Strategies for building and expanding the availability EITC /CTC and free income tax assistance services in Kentucky.**

Harmony Little discussed the Central Kentucky Economic Empowerment Project. Established in 2003, CKEEP has now reached 1000 filers in Lexington, Kentucky. The core group of coalition members include LexLink, IRS, and the United Way of Bluegrass. The brought in partners individually and shared information with other community organizations.

United Way 211's presentation focused on the following points:

- Information on human services
- Central access point to get information
- As far as tax prep → income eligibilities, what to bring
- Strengthen partnerships with tax sites
- Began to set up appointments with one phone call
- Educated callers
- Provide information on financial assistance resources could be provided too
- People could call for volunteer opportunities—VITA sites
- Expanding programs—find someone in your area to do this
- For the EITC, they educate people at all of their 13 sites, they give clients resources but need uniformity
  - Resource sheet with all contacts and locations
- Encourage volunteers to have a conversation with EITC claimers about saving their money
- Stabilize core sites, strengthen volunteer base, strengthen collaboration
- 211's best practice expanded throughout the nation—For people with limited English Proficiency 211 can send them to certain sites with interpreters; other special circumstances can be served if they call 211

### **3.7 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 1600 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 households filing for the EITC and those in lunch programs. 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 don't 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.

#### **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.

### **3.8 Marketing Resources and Strategies for Community Initiatives**

Harmony Little and the CKEEP organization surveyed groups of individuals to determine the extent of public knowledge about the EITC/CTC programs. Out of approximately 500 people surveyed, less than 5% knew about free tax preparation.

CKEEP evaluated their past efforts then looked at best practices from other efforts and came up with general ideas on how to improve their program. They decided the marketing strategies they used in the past needed revamping with some eye-catching branding that disseminated basic information. As a non-profit with limited funding, CKEEP identified a marketing group that agreed to restyle CKEEP's marketing plan at no cost. CKEEP's new poster branding advertised "You don't have to spend a dime to get the money you deserve." Additional examples of marketing strategies CKEEP employed to reach their target audience included:

- A table topper with a tear-away card containing 211 call-in information
- 200 marketing posters out in the community (such as churches, unemployment offices)
- Post cards are sent to all of their return clients—mailed 600 cards out this year
- 6,000 door hangers that their community partners took to the communities
- Mailing stuffer→to be included in the newsletter, etc., and
- The 211 marketing partnership was combined with the CKEEP marketing campaign to create interior bus ads, TV spots, radio spots, and a Billboard

Jennifer Weaver, Director of Community Programs, Hazard Perry County Community Ministries, presided over a presentation that detailed marketing and communication as two aspects of effective partnership. Some of the examples of effective tools used include:

- Saturating the market with various information
- Word of mouth is their best marketing tool
- A flyer containing information about radio spots (they work with radio stations in the community to get Public Service Announcements that are individualized for each county)
- Paycheck stuffer that goes to employers (esp. who hire low wage workers)
- TV station coverage of the whole marketing area

### **3.9 Building effective partnerships on EITC/CTC outreach and VITA services (in both rural and urban communities).**

Tiki Windley, Program Manager for EITC Carolinas gave a riveting discussion on the support EITC Carolinas provides to a variety of state and local EITC/VITA Coalitions that partner with business and community leaders in North and South Carolina to promote EITC/CTC outreach and make available free income tax services for low wage earners. By working with local and national financial institutions, EITC Carolinas works to provide appropriate financial services that assist the financially challenged and help the un-banked participate in asset development programs. Their first statewide training each year is in conjunction with the DOL and the second is in conjunction with the IRS. They have a demonstration project with three community organizations that target persons with developmental disabilities. Their EITC Outreach working group is geared to answer questions on how the EITC is expected to pull people out of poverty and they have a workgroup to prove that people will be released from poverty. This session included information on strategies to build effective partnership opportunities. An innovative

next step for EITC Carolinas is to build a partnership that offers a pre-paid VISA debit card to customers as a means of collecting refunds.

### **3.10 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 do not 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, and
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>17</sup>

### **3.11 Strategies for building relations with employers and business leaders on work support initiatives.**

The EITC/CTC are important tools for employers, employees, and communities to help promote financial independence and self-sufficiency. This presentation highlights the important role employers and business leaders have in facilitating information and educational outreach on work support programs for low-wage earners.

John Wilcox Deputy Director for Corporate Voices for Working Families provided the perfect segue for the Urban and Rural community break-out session Corporate Voices for Working Families analyze CBO and business needs and unify them. Packaging information about programs for helping low-wage families produces more committed employees, especially in worker turn-over rates. The recidivism rates for Costco and Wal-mart brings this message

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<sup>17</sup> IRS Volunteer Site Coordinator's Handbook



home, Costco does everything for its company that Wal-mart does not; Costco has 6% turnover rate whereas Wal-mart has 90% turnover rate.

### 1. Urban and Rural Community Breakout Sessions

This working session enabled representatives from metropolitan centers and those from smaller rural communities to meet and discuss the unique challenges and opportunities confronting the respective communities as they seek to promote EITC/ CTC outreach and expand the availability of free income tax filing services for former TANF clients and low-wage earners.

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. Urban partners and Rural community partners separately identified strategies, challenges and opportunities to promote EITC/CTC and asset building outreach in their respective communities. Results from this session appear in the chart below:

<ul style="list-style-type: none"> <li>○ Believable/trustworthy</li> <li>○ Volunteer recruitment (people get intimidated becoming tax preparers)</li> <li>○ Retention</li> <li>○ How to bring them in</li> <li>○ Who to go after</li> <li>○ CPA firms are not effective</li> <li>○ How to make it fun for volunteers</li> <li>○ Knowing who the volunteers are</li> <li>○ What is the definition of success?</li> <li>○ How to leverage income tax to ongoing asset building? (asset building is a continuum)</li> </ul>	<ul style="list-style-type: none"> <li>● Pair volunteers up together to make it fun and give them constant rewards               <ul style="list-style-type: none"> <li>○ Have a recruitment party</li> <li>○ Kick off party before tax season</li> </ul> </li> <li>● Provide social services as well (make sure you provide the right resources for your target clients!)</li> <li>● IDA programs are important to include as well</li> <li>● Important to have partners</li> </ul>
<ul style="list-style-type: none"> <li>● Transportation to VITA sites</li> <li>● Attitudinal challenges</li> <li>● Citizens don't trust the government</li> <li>● More education is needed</li> <li>● Cultural barriers</li> <li>● Citizens influences by their families</li> <li>● Instant gratification of RALs</li> <li>● Not thoughts on asset building</li> <li>● Mentality versus vision</li> <li>● Low density of offices</li> <li>● MINDSET</li> </ul>	<ul style="list-style-type: none"> <li>○ Service learning at colleges (go to community college in that area to educate about EITC/asset building and get volunteers</li> <li>○ Catholic charities (there are four in the state of KY)</li> <li>○ Use rural charities</li> </ul>

## **2. Opportunities for building statewide partnerships to expand the availability of asset development resources for former TANF clients and other low wage earners in Kentucky.**

The successful growth and commitment to advance income support initiatives in Kentucky creates a unique opportunity to for a dialogue between communities on shared goals, strategies, and opportunities to form a statewide asset development coalition.

The Corporation for Enterprise Development (CFED) Assets and Opportunities Scorecard measures how easy or hard it is for families in Kentucky and across the nation to achieve the American Dream. This session reviewed the issues and programs designed to build asset growth opportunities for low wage earners. According to Amy Shir, Consultant for the Institute for Social and Economic Development, Kentucky scored a “D”. This score was partially the result of leadership in the state, a lack of targeted legislation on predatory lending in the state and the absence of statewide asset building coalitions. Ms. Shir identified several initiatives that could result in a turn around for Kentucky’s score. These initiatives include but are not limited to:

- Getting rid of asset limits for public benefits
- Education and training—access is the best solution
- Change the check cashing marketing
- Look at education piece!
- Need to have a pay day alternative (there is a Save It Loan pilot project going on that is modeled after a program in NC)
- As a state, Kentucky needs to put a plan together...
  - They need a subcommittee
  - They need to take ownership
  - They need to come up with measures for success
  - They are going to come up with a business plan and have a conference call in mid march to discuss this initiative
  - They are going to plan a meeting for June or July.

## **3. Developing Financial Literacy Programs: A review of community resources.**

This session included an overview of the “Money Smart Program” and other resources that are available to assist local agencies and community organizations develop financial literacy programs.

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 themselves 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

Jack Duff, JobSight Manager at the Eastern Kentucky Concentrated Employment Program, 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. Mr. Duff 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.

Patrick Lonneman from Americorps Vista, Center for Great Neighborhoods of Covington, discussed developing financial literacy programs to aide low income wage earners to take advantage of every opportunity keep and grow their money. Americorps scheduled Money Matters workshops, which is a micro enterprise program for youth, and provided grants to raise the hourly rates of young people. In 2007, Americorps implemented a "Don't Borrow Trouble" campaign complete with a toll free hotline, discussion of available loans on the market and mortgage readjustment. The program is now in its second year as a VITA site and fully expects to see an increase in the number of people to use the service.

Joanne Bankson, Ph.D, State Specialist with Kentucky State University, gave a presentation on Corporate Extension. Corporate Extension takes a holistic approach when working with families by providing informal educational programs on agriculture, home and family living, community resource development, and 4-H youth development programs. Extension personnel are located in every Kentucky county and focus on providing information on the EITC and CTC, as well as increasing the awareness and utilization of the EITC program for Kentuckians. They also provide educational resources and help to individuals to better manage their money.

## **DAY TWO**

### **3.12 Strategies for Funding Community Tax Assistance Initiatives**

Building financially sustainable EITC/CTC outreach and income tax filing assistance programs for low wage earners are a critical concern. This session highlighted strategies for developing and securing funding for local programs. Tiki Windley of EITC Carolinas and John Nevitt of Metro United Way discussed various strategies including developing a matching grant. Matching grant applications are due by June 1, 2008. Key areas for moving forward include financial literacy, mobile VITA sites, and measurement.

### **3.13 Developing Local Initiatives: Action Planning**

During this Roundtable planning session, participants worked in regional teams to build on Roundtable session discussions and strategies for developing, growing, and enhancing local EITC/CTC outreach initiatives and community asset-building resources

The following were the key points of discussion during the session:

- There are limited and/or superficial relationships with public officials.
- None of the existing coalitions has the TANF agency involved in any capacity.
  - In Georgia, state and social service agencies came together and now the State agency is on the board of local officials.
- We must get State agencies involved.

### **3.14 Developing A Mobile Multi-Community Outreach Project**

Providing asset education and income tax filing assistance services to all local communities can be a challenge. This workshop focused on sharing information on strategies for developing and managing a Mobile, Multi-Community Tax Filing Assistance Program. NEOCAA has successfully developed a network of mobile tax assistance sites in rural communities in Oklahoma. Funded with a grant from the HHS, Office of Community Services, the Oklahoma Community Action Agencies have established a statewide network of resources to promote financial self-sufficiency for former TANF clients and other low-wage earners.

The Northeast Oklahoma Community Action Rural Tax Initiative focuses on providing tax services to three rural counties in Oklahoma that border the states of Kansas, Missouri and Arkansas. They provide tax services and outreach to nine Head Start Centers. These centers are a great place to house these programs because other VITA sites do not target the EITC/CTC. The clients or the center are low-income wage earners who stand to receive the most significant returns with the EITC/CTC. They provide financial literacy and employment counseling to clients whose trust they have already earned. Housing the program in the Head Start centers provides a no cost, convenient way to get services to the target population.

#### **1. 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.

#### **2. 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
- Partnerships with banks that agree to cash EITC checks for free
- Use the free services of the Money Smart program, and
- Acknowledge the pressing social issues and devote time, money and resources to responding to those issues.

### **3. 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 as an excellent resource tool.

#### **3.15 Overview of the TaxWise Software System**

This Roundtable session introduced participants to the IRS TaxWise software system and the online income tax filing process. Presented by Terrill Sarvis, Senior Stakeholder Relationship Tax Consultant, IRS Territory Office in Cincinnati, Ohio, the presentation discussed the usage of training modules and familiarized participants with the various functions, features, and benefits of the software. Additionally, Ms. Sarvis outlined the various identification numbers that are required for online tax filing, including an electronic filing identification number (EFIN), a preparation tax identification number (PTIN), a site identification number (SIDN), and a declaration control number (DCR).

During her presentation, Ms. Sarvis discussed the difference between TaxWise for the Web and TaxWise for the desktop. While both programs have intake sheets, and the ability to print instant EITC return numbers, TaxWise for the Web does not have to be updated every year to show the changes for the new tax year and has the option of using interview-based forms; however, high speed internet is necessary for using the TaxWise on the web. The interview-based forms are designed to help new filers get familiar with filing returns.

#### **1. 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 statistical information. For additional information regarding IRS resources, please visit their website at: <http://www.irs-eitc.info/SPEC/>.

### **3.16 Opportunities and incentives for growing assets through Individual Development Accounts (IDA's) and other resources**

Researchers have determined that IDAs can be effective tools to help former TANF clients and other low wage earners build assets and move toward financial self-sufficiency and security. This session included information on both currently available IDA programs in Kentucky and opportunities to establish additional IDA programs.

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

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.

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>18</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>19</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 they serve.

### **3.17 Review of the Developing Community Initiative Strategies**

Planning teams shared strategies for enhancing and/or developing local community EITC and CTC initiatives. The following are key strategies highlighted by participants:

- Involve community and technical colleges in rural areas
- Partner with State TANF agency
- Identify target partners for a statewide initiative, including:
  - Newspapers
  - Local chambers of commerce
  - Pastors and ministers
  - Local judges, magistrates, fiscal courts
- Identify key employers such as Pizza Hut, Toyota, and Wal-mart as partners.

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<sup>18</sup> Sherraden, Michael (1991), *Assets and the poor: A New American Welfare Policy*. Armonk, NY: M.E. Sharpe, ISBN 0-87332-618-0.

<sup>19</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.

### **3.18 Closing Remarks and Evaluation**

Lisa Washington-Thomas, Federal Project Manager, Welfare Peer Technical Assistance Network closed the event stating that this event will help build the statewide initiative and local capacity for Kentucky to organize initiatives, access resources, and develop collaborative partnerships related to the EITC to support working families.

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 Kentucky Families.

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

## **Appendix A: Agenda**





**Welfare Peer Technical Assistance Network  
STRENGTHENING ECONOMIC  
SELF-SUFFICIENCY FOR KENTUCKY FAMILIES:  
USING TAX CREDITS TO SUPPORT FAMILIES  
Lexington, KY  
January 30-31, 2008**



**January 30, 2008 – Day One**

**8:00 – 8:30 AM      Registration**

**8:30 – 9:00 AM      Welcome and Introduction**

*Dr. Marlene Helm, Commissioner for Social Services, Lexington & Fayette Urban Government, KY*

*Mark Cornett, Deputy Commissioner, Department for Community Based Services, State of Kentucky*

*Harmony Little, Project Manager, Central Kentucky Economic Empowerment Project (CKEEP)*

*Carol Barnett, Acting Area II Director, IRS Stakeholder Partnerships, Education & Communication (SPEC)*

*Lisa Washington-Thomas, Federal Project Manager, Welfare Peer Technical Assistance Network*

**9:00 – 9:25 AM      A Vision for Community Economic Empowerment**

**The Earned Income Tax Credit (EITC) and Child Tax Credit:  
Foundations for Family Financial Self-Sufficiency**

*David H. Cunningham, President, Cunningham Group Consultants*

Participation of former Temporary Assistance for Needy Families (TANF) clients in the EITC and CTC programs are important elements for building financial self-sufficiency. However, research reveals that current and former TANF clients are less likely to participate in these programs. The studies also report that minorities are less likely to receive these program benefits. This presentation will highlight several successful HHS pilot projects and targeted outreach strategies that have enhanced the participation of TANF clients and minority communities in the tax credit programs.

**9:25 – 9:45 AM      Partnerships in Outreach and Collaboration on the EITC**

**Kentucky Tax Assistance Partnerships**

*Mia Sylve, Acting Cincinnati Territory Manager, Internal Revenue Service (IRS)*

The power of coalitions is a driving force in all communities. The IRS Territory Office, through the Stakeholder, Partnerships, Education, and Communication (SPEC) organization, provides critical support to communities engaged in EITC outreach initiatives. SPEC partners with communities and businesses in developing and implementing community-based partnerships to promote

education, and awareness of Federal tax credits, free tax preparation services, and asset building opportunities. This session will share highlights on the EITC project successes in Kentucky. This presentation will also include Information updates for the 2008 tax season.

**9:45 – 10:00 AM      Networking Break**

**10:00 – 10:50 AM      Key Initiatives: Working Coalitions and Partnerships in Kentucky**

*Eric Seto, Executive Director Louisville Asset Building Coalition (LABD)*  
*Mary O'Doherty, Development Director, Kentucky Domestic Violence Association*  
*Keith Sanders, Executive Director, Lawrence & Augusta Hager Educational Foundation*  
*Ljubomir Nacev, Ph.D, Chair, Northern Kentucky Asset Building Coalition (NKABC)*  
*Jennifer Weeber, Director of Community Programs, Hazard Perry County Community Ministries*

Kentucky Community Initiatives will show case innovative strategies and best practices for EITC outreach, asset growth and providing income tax assistance services.

**10:50 – 11:35 AM      Strategies for building and expanding the availability EITC /CTC and free income tax assistance services in Kentucky.**

*Moderator: Jewell Vanderhoef, Consultant, SPEC, IRS*

**(Panel presentation on building partnerships and local coalitions.)**

*Harmony Little, Project Manager, Central Kentucky Economic Empowerment Project (CKEEP)*  
*Anna McGlone, 2-1-1 Program Coordinator, United Way of the Bluegrass*  
*Eric Seto, Executive Director Louisville Asset Building Coalition (LABD)*  
*John Nevitt, Assistant Director of Community Building, Metro United Way*

**11:35 – 12:30 PM      Marketing Resources & Strategies for Community Initiatives**

*Moderator: Michael McBride, Chief, Educational Institutions and Government Partnerships, IRS*

*Harmony Little, Project Manager, Central Kentucky Economic Empowerment Project (CKEEP)*  
*Jennifer Weeber, Director of Community Programs, Hazard Perry County Community Ministries*

This presentation will include an overview of community and IRS EITC/CTC marketing resources and strategies to facilitate outreach and participation in local communities.

**12:30 – 2:00 PM**

**Working in partnership to build strong families, enhance financial self-sufficiency and self-determination for low wage earners.**

*Moderator: Lisa Washington-Thomas, Federal Project Manager, Welfare Peer Technical Assistance Network*

**(Working Session)**

**Building effective partnerships on EITC/CTC outreach and VITA services (in both rural and urban communities).**

*Tiki Windley, Program Manager, EITC Carolinas*

EITC Carolinas provides support to a variety of state and local EITC/VITA Coalitions that partner with business and community leaders in North and South Caroling to promote EITC/CTC outreach and make available free income tax services for low wage earners. By working with local and national financial institutions, EITC Carolinas works to provide appropriate financial services that assist the financially challenged and help the un-banked participate in asset development programs. This session will include information on strategies to build effective partnership opportunities.

**Strategies for building relations with employers and business leaders on work support initiatives.**

*John Wilcox, Deputy Director, Corporate Voices for Working Families*

The EITC/CTC are important tools for employers, employees and communities to help promote financial independence and self-sufficiency. This presentation will highlight the important role employers and business leaders can have in facilitating information and educational outreach on work support programs for low-wage earners.

**2:00 – 2:15 PM**

**Break**

**2:15 – 3:15 PM**

**Urban and Rural Community Breakout Sessions**

*Moderator: David Cunningham, Consultant, EITC and Self-Sufficiency Initiatives*

*Team Leader: Michael McBride, Chief, Educational Institutions and Government Partnerships, IRS*

*Team Leader: Carol Quiller, Senior Tax Analyst, SPEC, IRS*

Breakout Group I: Metropolitan / Urban Areas

Breakout Group II: Rural Areas / Small Towns

This working session will enable representatives from metropolitan centers and those from smaller rural communities to meet and discuss the unique challenges and opportunities confronting the respective communities, as they seek to promote EITC/ CTC outreach and expand the availability of free income tax filing services for former TANF clients and low wage earners.

**3:15 – 4:30 PM**

**Opportunities for building a statewide partnerships to expand the availability of asset development resources for former TANF clients and other low wage earners in Kentucky.**

*Moderator: David Cunningham, Consultant, EITC and Self-Sufficiency Initiatives*

The successful growth and commitment to advance income support initiatives in Kentucky creates a unique opportunity to for a dialogue between communities on shared goals, strategies and opportunities to form a statewide asset development coalition.

*Amy Shir, Consultant, Institute for Social and Economic Development*

An overview on the Corporation for Enterprise Development (CFED), Assets and Opportunities Scorecard. The Assets and opportunities Scorecard measures how easy or hard it is for families in Kentucky and across the nation to achieve the American Dream. This session will provide a review of these issues and programs designed to build asset growth opportunities for low wage earners.

**4:30- 5:30 PM**

**Developing Financial Literacy Programs: A review of community resources.**

*Moderator: Jennifer Weeber, Director of Community Programs, Hazard Perry County Community Ministries*

*Jack Duff, JobSight Manager, Eastern Kentucky Concentrated Employment Program*

*Patrick J. Lonneman, Americorps Vista, Center for Great Neighborhoods of Covington*

*Joanne Bankston, Ph.D, State Specialist, Family Economics and Management, Kentucky State University - CEP*

This session will include an overview of the "Money Smart Program" and other resources that are available to assist local agencies and community organizations develop financial literacy programs.

## January 31, 2008 – Day Two

### **8:30 – 9:15 AM Strategies for Funding Community Tax Assistance Initiatives**

*Moderator: Michael McBride, Chief, Educational Institutions and Government Partnerships, IRS*

*Tiki Windley, Program Manager, EITC Carolinas*

*John Nevitt, Assistant Director of Community Building, Metro United Way*

Building financially sustainable EITC/CTC outreach and income tax filing assistance programs for low wage earners are a critical concern. This session will highlight strategies for developing and securing funding for local programs.

### **9:15 – 10:00 AM Developing Local Initiatives: Action Planning**

*Moderator: David Cunningham, Consultant, EITC and Self-Sufficiency Initiatives*

*Team Leader: Michael McBride, Chief, Educational Institutions and Government Partnerships, IRS*

*Team Leader: Carol Quiller, Senior Tax Analyst, SPEC, IRS*

Roundtable Planning Session: Participants will work in regional teams to build on Roundtable session discussions and strategies for developing, growing and enhancing local EITC/CTC outreach initiatives and community asset-building resources. (Workshop faculty will support planning teams).

### **10:00 – 10:40 AM Developing A Mobile Multi-Community Outreach Project**

*Moderator: Michael McBride, Chief, Educational Institutions and Government Partnerships, IRS*

*Dr. Jean Cooper, Ph.D, Executive Director, North East Oklahoma Community Action Agency (NEOCAA)*

Providing asset education and income tax filing assistance services to all local communities can be a challenge. This workshop will share information on strategies for developing and managing a Mobile, Multi-Community Tax Filing Assistance Program. NEOCAA has successfully developed a network of mobile tax assistance sites in rural communities in Oklahoma. Funded with a grant from the HHS, Office of Community Services, the Oklahoma Community Action Agencies have established a statewide network of resources to promote financial self-sufficiency for former TANF clients and other low-wage earners.

### **10:40 – 10:50 AM Break**

**10:50 – 11:05 AM Overview of Tax Wise and effective usage of Tax Wise Preparer Fields:**

*Terrill Sarvis, Senior Stakeholder Relationship Tax Consultant, IRS Territory Office, Cincinnati, OH*

This session will provide an overview on TAX Wise as a resource for developing information and data resources.

**11:05 – 11:40 AM Opportunities and incentives for growing assets through Individual Development Accounts (IDA's) and other resources**

*Moderator: Jewell Vanderhoef, Consultant, SPEC, IRS*

*Amy Shir, Consultant, Institute for Social and Economic Development, Louisville, KY*

Researchers have determined that IDA's can be effective tools to help former TANF clients and other low wage earners build assets and move toward financial self-sufficiency and security. This session will include information on both currently available IDA programs in Kentucky and opportunities to establish additional IDA programs.

**11:40 – 12:20 PM Review of the Developing Community Initiative Strategies**

*Moderator: David Cunningham, Consultant, EITC and Self-Sufficiency Initiatives*

Planning teams will share strategies for enhancing and/or developing local community EITC and CTC initiatives.

**12:20 – 12:30 PM Closing Remarks and Evaluation**

*Lisa Washington-Thomas, Federal Project Manager, Welfare Peer Technical Assistance Network*

## **Appendix B: Participant List**



# WELFARE PEER TECHNICAL ASSISTANCE NETWORK

*Strengthening Economic Self-Sufficiency  
for Kentucky Families*



Lexington, KY  
January 30-31, 2008

## Participants

### **Leslie Anderson**

MSW Practicum Student in Community  
Building, UWBG  
United Way of the Bluegrass  
2480 Fortune Drive, # 250  
Lexington, KY 40509  
Tel: 859-233-4460  
Fax: 859-259-3397  
[leslie.anderson@uwbg.org](mailto:leslie.anderson@uwbg.org)

### **David Beach**

Central Office Administrator  
KY Office of Vocational Rehabilitation  
209 St. Clair  
Frankfort, KY 40601  
Tel: 502-544-4440  
Fax: 502-564-1268  
[DavidT.Beach@KY.gov](mailto:DavidT.Beach@KY.gov)

### **Wanda Bertram**

Executive Director  
Lexlinc  
436 Georgetown Street  
Lexington, KY 40505  
Tel: 859-381-1302  
Fax: 859-381-0133  
[Wbertram@lexlinc.org](mailto:Wbertram@lexlinc.org)

### **Ellen Biddle**

Ready to Work Coordinator  
Bluegrass Community & Technical  
College/KCTCS  
323 Oswald Building, 470 Cooper Drive  
Lexington, KY 40506  
Tel: 859-246-6536  
Fax: 859-246-4609  
[ellen.biddle@kctcs.edu](mailto:ellen.biddle@kctcs.edu)

### **Steven Bogus**

Executive Director  
Catholic Charities of Louisville, Inc.  
2911 South Fourth Street  
Louisville, KY 40208  
Tel: 502-637-9786  
Fax: 502-637-9780  
[sbogus@archlou.org](mailto:sbogus@archlou.org)

### **Maylyn Carby**

Senior Stakeholder Relationship Tax  
Consultant  
Internal Revenue Service  
600 Dr. Martin Luther King Place, Room 622  
Louisville, KY 40202  
Tel: 502-572-2252  
Fax: 502-572-2237  
[maylyn.carby@irs.gov](mailto:maylyn.carby@irs.gov)

### **DeeDee Cobb-Byrd**

Chief, Financial Institution Partnerships  
Internal Revenue Service-Wage and  
Investment  
401 West Peachtree Street, N.W., Stop 49-  
WI, Room 1230  
Atlanta, GA 30308  
Tel: 404-338-7987  
Fax: 404-338-9112  
[DeeDee.Cobb-Byrd@irs.gov](mailto:DeeDee.Cobb-Byrd@irs.gov)

### **Melissa Dickey**

Associate, Job Readiness Activity  
Kentucky Adult Education (KYAE)  
1024 Capital Center Drive, Suite 250  
Frankfort, KY 40601  
Tel: 502-573-5114  
Fax: 502-573-5436  
[Melissa.Dickey@ky.gov](mailto:Melissa.Dickey@ky.gov)

### **Pat Dudgeon**

WIA Youth Program Coordinator  
Office of Employment and Training  
275 East Main Street, 2WA  
Frankfort, KY 40621  
Tel: 502-564-7456  
Fax: 502-564-7459  
[patriciao.dudgeon@ky.gov](mailto:patriciao.dudgeon@ky.gov)

### **Tracy Goff-Herman**

Deputy Director  
Kentucky Youth Advocates  
11001 Bluegrass Parkway, Suite 100  
Louisville, KY 40229  
Tel: 502-895-8167, ext. 121  
Fax: 502-895-8225  
[therman@kyyouth.org](mailto:therman@kyyouth.org)



**Janie Hackney**

Job Sight One-Stop Coordinator  
Eastern Kentucky Concentrated  
Employment Program, Inc.  
941 N. Main Street  
Hazard, KY 41701  
Tel: 606-436-5751  
Fax: 606-436-5755  
[jhackney@ekcep.org](mailto:jhackney@ekcep.org)

**Leighdawn Hightower**

Family Support Office Supervisor  
Comm. Of Kentucky, Cabinet for Health and  
Family Services  
Suite 160 2050 Creative Drive  
Lexington, KY 40505  
Tel: 859-246-2070  
Fax: 859-246-2199  
[Leighdawn.Hightower@ky.gov](mailto:Leighdawn.Hightower@ky.gov)

**Dora Hudson**

Executive Director  
West End Community Empowerment Project  
of Lexington, Inc.  
498 Georgetown Street  
Lexington, KY 40508  
Tel: 859-281-1248  
Fax: 859-233-9240  
[cliett123@yahoo.com](mailto:cliett123@yahoo.com)

**Tina Kammerer**

Financial Resource Connections Specialist  
Brighton Center  
741 Central Avenue  
Newport, KY 41701  
Tel: 859-491-8303  
Fax: 859-491-8702  
[tkammerer@brightoncenter.com](mailto:tkammerer@brightoncenter.com)

**Shauna King-Simms**

Director, College and Career Transitions  
Kentucky Community and Technical College  
System  
300 North Main Street  
Versailles, KY 40383  
Tel: 859-256-3301  
Fax: 859-256-3130  
[shauna.king-simms@kctcs.edu](mailto:shauna.king-simms@kctcs.edu)

**John Koehlinger**

Grants Coordinator  
Kentucky Refugee Ministries  
969-B Cherokee Road  
Louisville, KY 40204  
Tel: 502-479-9180  
Fax: 502-479-9190  
[jkoehl@kyrm.org](mailto:jkoehl@kyrm.org)

**LaVerne Laine**

Service Coordinator  
Lexington Housing Authority  
300 W. New Circle Road  
Lexington, KY 40509  
Tel: 859-281-5087  
Fax: 859-273-1309  
[lainel@lexha.org](mailto:lainel@lexha.org)

**Charlie Lanter**

Manager, Program Development  
Community Action Council for Lexington-  
Fayette, Bourbon, Harrison and Nicholas  
Counties  
P.O. Box 11610  
Lexington, KY 40576  
Tel: 859-244-2211  
Fax: 859-244-2219  
[charles.lanter@commaction.org](mailto:charles.lanter@commaction.org)

**Mary Lepper**

Director CAA  
Northern Kentucky University  
Nunn Drive FH 508  
Highland Heights, KY 41099  
Tel: 859-572-6124  
Fax: 859-572-6055  
[lepperm@nku.edu](mailto:lepperm@nku.edu)

**Lisa Locke**

Community Affairs Specialist  
Federal Reserve Bank  
101 S. 5th Street, Suite 1920  
Louisville, KY 40202  
Tel: 502-568-9292  
Fax: 502-568-9247  
[lisa.locke@stls.frb.org](mailto:lisa.locke@stls.frb.org)

**Candace Mattison**

Community Services Director  
Community Action Kentucky  
101 Burch Court  
Frankfort, KY 40601  
Tel: 502-875-5863  
Fax: 502-875-5865  
[candace@kaca.org](mailto:candace@kaca.org)

**Stephanie Mattison**

Officer Manager  
Community Aciton Kentucky  
101 Burch Court  
Frankfort, KY 40601  
Tel: 502-875-5863  
Fax: 502-875-5865  
[stephanie@kaca.org](mailto:stephanie@kaca.org)

**Sandra Mayberry**

Program Coordinator, Ready-to-Work/Work  
and Learn Program  
Kentucky Community and Technical College  
System  
300 North Main Street  
Versailles, KY 40508  
Tel: 859-256-3311  
Fax: 859-256-3130  
[sandra.mayberry@kctck.edu](mailto:sandra.mayberry@kctck.edu)

**Anna McGlone**

2-1-1 Program Coordinator  
United Way of the Bluegrass  
2480 Fortune Drive, # 250  
Lexington, KY 40509  
Tel: 859-233-4460  
Fax: 859-259-3397  
[anna.mcglone@uwbq.org](mailto:anna.mcglone@uwbq.org)

**Jessica Pasley**

Volunteer and Community Engagement  
United Way of the Bluegrass  
2480 Fortune Drive, # 250  
Lexington, KY 40509  
Tel: 859-233-4460  
Fax: 859-259-3397  
[jessica.pasley@uwbq.org](mailto:jessica.pasley@uwbq.org)

**Carol Quiller**

Senior Tax Analyst  
IRS:SPEC  
401 W Peachtree Street, Stop 52WI  
Atlanta, GA 30308  
Tel: 404-338-8091  
Fax: 404-338-8363  
[Carol.Quiller@irs.gov](mailto:Carol.Quiller@irs.gov)

**Zana Renfro**

INT Executive Director  
United Way of Paducah & McCracken  
County  
612 Roadway  
Paducah, KY 42001  
Tel: 270-442-1691  
Fax: 270-442-0347  
[Zana\\_e@unitedwaypaducah.org](mailto:Zana_e@unitedwaypaducah.org)

**Victor Rice**

Family Service Worker  
Community Action Council  
1209 Pleasant Ridge Drive  
Lexington, KY 40509  
Tel: 502-500-4101  
Fax: 859-273-8816  
[victor.rice@commaction.org](mailto:victor.rice@commaction.org)

**Susan Ross**

University of Kentucky Targeted  
Assessment Specialist  
University of Kentucky Targeted  
Assessment Program  
2050 Creative Drive  
Lexington, KY 40505  
Tel: 859-246-2070, ext. 335  
Fax: 859-246-2199  
[Susan.P.Ross@ky.gov](mailto:Susan.P.Ross@ky.gov)

**Jean Sabharwal**

Director  
Family Care Center, LFUCG  
1135 Red Mile Place  
Lexington, KY 40504  
Tel: 859-288-4045  
Fax: 859-288-4061  
[jeans@lfucg.com](mailto:jeans@lfucg.com)

**Keith Sanders**

Executive Director  
Lawrence & Augusta Hager Educational  
Foundation  
408 St. Claire Drive  
Owensboro, KY 42303  
Tel: 270-685-5707  
Fax: 270-685-5707  
[Ksanders@lahef.org](mailto:Ksanders@lahef.org)

**Stephanie Stiene**

Financial Development Assistant Director  
Brighton Center  
741 Central Avenue  
Newport, KY 41071  
Tel: 859-491-8303  
Fax: 859-491-8702  
[sstiene@brightoncenter.com](mailto:sstiene@brightoncenter.com)

**Ty Sturdivant**

Manager, Neighborhood and Community  
Services  
Community Action Council  
710 West High Street  
Lexington, KY 40576  
Tel: 859-233-4600  
Fax: 859-244-2219  
[tsturdivant@commaction.org](mailto:tsturdivant@commaction.org)

**Jewel Vandeoff**

Senior Stakeholder Relationship Tax  
Consultant  
Internal Revenue Service  
600 Dr. Martin Luther King Place  
Louisville, KY 40202  
Tel: 502-572-2158  
Fax: 502-572-2237  
[Jewel.Vanderhoef@irs.gov](mailto:Jewel.Vanderhoef@irs.gov)

**David Walters**

Senior Program Associate  
Kentucky Adult Education (KYAE)  
1024 Capital Center Drive, Suite 250  
Frankfort, KY 40601  
Tel: 502-573-5114  
Fax: 502-573-5436  
[David.Walters@ky.gov](mailto:David.Walters@ky.gov)

**Regina Warren**

Director, Family Services  
Metro Department of Housing and Family  
Services  
Urban Government Center, 810 Barret  
Avenue, Suite 240  
Louisville, KY 40204  
Tel: 502-574-1985  
Fax: 502-574-4336  
[Regina.warren@louisvilleky.gov](mailto:Regina.warren@louisvilleky.gov)

**Jim Watkins**

V.P./CRA & Compliance Officer  
1st Independence Bank  
8620 Biggin Hill Lane  
Louisville, KY 40220  
Tel: 502-753-0500  
Fax: 502-753-0501  
[jwatkins@1stindependence.com](mailto:jwatkins@1stindependence.com)

**Anthony Wright**

Director of Economic Development  
Lexington-Fayette Urban County  
Government  
200 E. Main Street  
Lexington, KY 40507  
Tel: 859-258-3131  
Fax: 859-258-3879  
[awright@lfucg.com](mailto:awright@lfucg.com)

## **Appendix C: Evaluation Summary**



# WELFARE PEER TECHNICAL ASSISTANCE NETWORK

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



Lexington, Kentucky  
January 30-31, 2008

### Evaluation Results

Evaluation Statement	Overall Score:
	Scale
	1 – (Strongly Disagree) to 5 – (Strongly Agree)
I. Peer TA staff handled the logistics, arrangements, and scheduling of the event in a timely and competent manner.	4.3
II. Peer TA staff prepared me for the meeting by providing clear communication regarding the meeting's agenda and purpose.	4.1
III. The speakers had valuable information to share, and were thorough in the subject areas presented.	4.6
IV. The speakers engaged the audience effectively and facilitated interactive discussions.	4.3
V. The information presented and shared will be useful in launching EITC outreach initiatives and building local partnership networks.	4.4

**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)?**

- **Information about funding!!**
- **Networking with others about EITC in KY and asset building opportunities.**
- **Finding out about the various coalitions engaged in the same concerns as my agency. Resources.**
- **New potential partner to engage and opportunity to network.**
- **The networking was great. Move structured opportunities for this would have been helpful.**

- ROI for IDA's!
- The discovery of new connections & methods to increase VITA & EIC participation.
- Overview of what is occurring in KY.
- An idea of the players.
- Networking. Very good meeting.
- Networking
- Bringing this group together to network and forge ahead with a statewide EITC initiative will help families, communities and the state.
- Networking – new relationships. New and excellent ideas.
- Finally. Getting a sub-committee together for a statewide effort.
- This was a great session which incorporated a good mix of participants.
- Networking and collaboration.
- Outreach ideas for EITC/VITA and IDA overview.
- General information sharing & coalition building.

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

- IDA's.
- EITC awareness on college campuses.
- EITC awareness thru count systems, i.e. – w/regards to citizens in court for writing bad checks
- More time for informal dialogue/networking around partnerships opportunities
- Info from TANF workers on how to best partner with them and in how to engage their clients would have been helpful.
- Private sector/employers involved – feedback
- Action Steps – Strategies for the connections
- Funding streams, Nontraditional partnerships, Volunteer Recruitment

- IDA and that changes can be made so that individuals can save for other items – not just home, education or small business
- Statewide collaboration
- Funding, of course

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

- Forming statewide coalitions

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

- Great Session, Thanks!
- I felt the overall session challenged me to do more for our low-wage workers
- I really enjoyed this conference and appreciate all the knowledge I received from the professionals facilitating the meeting and those attending
- Great program. Would recommend a bit more time for informal networking to facilitate connections
- Thanks for the opportunity! Very engaging speakers & thought-provoking subjects. I feel more optimistic about the success of our programs after meeting such intelligent, passionate & dedicated people!
- Overall, a very informational, thorough, and intense program. Worth being here!
- Some of the panels were preaching to the choir – most of us are involved with basic coalitions & know how to do that
- Some information was repetitive
- Based on actual attendees, it would have been helpful to have a clearer understanding of topic needs or better outreach to targeted audience
- The speakers information on best practices and lessons that worked and didn't work was useful
- Great presentation
- Great opportunity to share ideas and network
- Everything was flawlessly executed and I appreciate the opportunity to attend