

CONCLUSION AND RECOMMENDATIONS

The recent announcement that Cleveland's poverty rate is highest of the nation's large cities³¹ has galvanized the community. Greater Cleveland is fortunate to have a strong, committed group of advocates eager to promote the EITC as one way to help increase the income of poor and low-income working families. Many of these suggestions come directly from those advocates. This list of recommendations should not be interpreted as a critique of the valuable work that has already occurred. Rather, it is designed to consolidate the many strong recommendations that have worked elsewhere and been suggested here. Below we suggest actions that different parts of the community could implement to boost EITC participation.

1. **The state of Ohio** should implement legislation to regulate RAL providers as four states and the city of New York have done. Reducing the use of RALs would keep more refund money in the hands of the low-income working families who have earned it. Another beneficial state action would be to put a state EITC in place, which would help compensate for recent state tax changes that shift the tax burden to lower-income families. Finally, the state can help inform citizens about the EITC, something that was recently recommended in an Ohio Jobs and Family Services memorandum.
2. **Cuyahoga County** has shown leadership by soliciting grants and devoting resources to coordinating a VITA site and informing potentially eligible residents about the EITC. The county should build on its current efforts to promote awareness of VITA sites and EITC eligibility and to warn about RALs, beginning in the autumn before paid preparers start their advertising blitz.
3. The **city of Cleveland and inner-ring suburbs** in the area should launch campaigns in the fall to promote awareness of VITA sites and of EITC eligibility. Mayors and city council leaders should join forces in various communities to ensure that people know about the credit and of the dangers of RALs.
4. **Utility companies** should be asked to assist, by inserting EITC and VITA site information into utility bills. **Schools** should be tapped to send the information home in children's school packets. **Service providers** are a natural part of the distribution effort. United Way's First Call for Help has informed clients about the EITC and steered them to VITA sites, and should continue to do so. EITC information can be enclosed whenever correspondence is sent regarding Medicaid, Food Stamps, Women Infants and Children (WIC), housing and child care assistance, or Temporary Assistance to Needy Families. Some of this is being done, but efforts can be made more comprehensive. **Grocery stores** can be brought into the coalition, asked to insert fliers into grocery bags at the start of tax filing season. Area **businesses** should insert EITC and VITA information into potentially eligible employees' pay stub envelopes. Workers could get a big credit, allowing them to invest in better transportation, childcare or housing – all of which could make them more reliable employees.
5. **The media** should be brought into the coalition, as EITC promoters begin outreach to the press in late December, before paid preparers begin marketing; in January when workers begin receiving their tax information and again in March,

- before late filers submit their taxes. The press outreach should target daily papers, weekly papers, ethnic publications, radio and television. In addition to press releases, campaign coordinators should draft guest editorials for publication. As with all components of the campaign, the press effort should inform people about the EITC and the free tax preparation assistance, and should warn about the cost of RALs.
6. To ensure that eligible childless workers claim the credit, the campaign should reach out to homeless shelters, soup kitchens, the Day Laborer's Hiring Hall, the East Side Organizing Project and other **organizations that work with the very low-wage** or sporadic workers who are likely to have earnings low enough to qualify. Groups serving **minority language communities** should also receive special outreach as non-native speakers are among the most likely to forego the credit.