

Who takes credit?

The Earned Income Tax Credit in Franklin County, 2011

David Rothstein

Executive Summary

Beginning in 2007, the Franklin County EITC Coalition began its mission to provide free, high-quality tax assistance services and to connect people to financial education resources and savings opportunities. The Franklin County EITC Coalition continues to grow, providing free tax preparation for more than 6,800 clients in the last two tax seasons. The Coalition, made up of more than 30 partners, brought more than \$9 million in federal and state tax refunds into Franklin County in 2010 and 2011. The Coalition seeks to help individuals and families claim the Earned Income Tax Credit, a refundable credit that provided \$2,224 to the average Franklin County recipient. The Coalition serves low- and moderate-income working families earning up to \$49,000. This report analyzes the Coalition's free tax program and summarizes a survey we conducted of Coalition clients. Findings include:

- The Coalition is helping new people claim tax credits and helping people avoid exploitative fees: roughly one-quarter of clients paid for tax preparation in prior tax seasons and 15 percent did not file in the previous year;
- The project is making customers happy: roughly 40 percent of clients were return customers;
- The effort is relieving poverty: nearly one in three clients received the EITC, the nation's largest poverty relief program;
- The coalition is growing: there were 2,327 EITC claims over the last two years, bringing more than \$3.3 million into the community. Since 2007, the Coalition has more than doubled its total prepared returns, growing by 79 percent over five years;
- Despite this growth, the project still serves a fraction of the community;
- The project is using technology well: 92 percent of returns were e-filed, a higher rate than most coalitions around the country.

The report surveyed more than 400 clients and found that most are female and African American, and that most are renters, with slightly less than a quarter own their homes. The survey also found that clients heard about the service through the HandsOn 2-1-1 help line, family and friends, and radio advertisements. The primary reason clients give for using this service is that it's free. Clients indicated they want to save portions of their refund and build

financial assets at tax time. Around the country, successful asset-building initiatives implemented during the flow of tax sites include purchasing U.S. Savings Bonds, opening savings accounts with incentives, and analyzing credit scores.

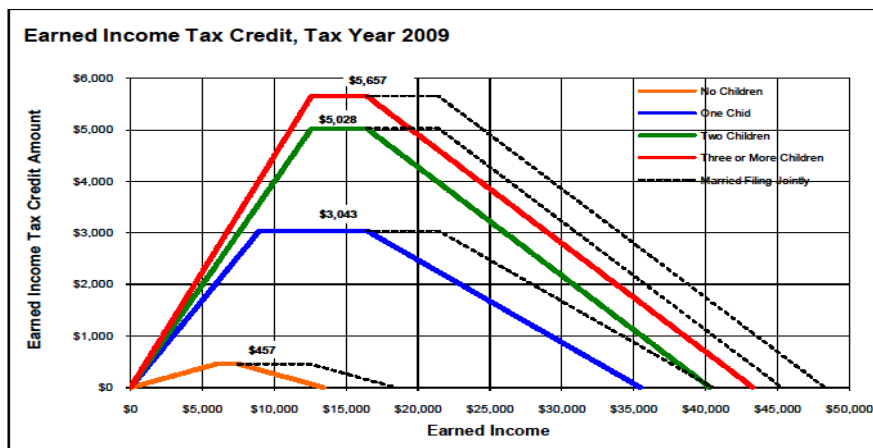
In short, the report found that the Coalition’s efforts are bringing new federal money into the economy, relieving poverty, reducing use of exploitative loans and doing a good job with technology and customer satisfaction. It is crucial that we devise ways to help bring the project to scale so that it is helping a larger portion of the community.

Introduction

The Franklin County EITC Coalition provides free tax preparation, emphasizing the Earned Income Tax Credit (EITC), to thousands of families in Greater Columbus. Led by the United Way of Central Ohio with sustaining support from the Franklin County Commissioners’ Office, the IRS and the Chase Foundation, the coalition has more than 30 partners that assist low and moderate-income families (generally up to \$49,000 or less in income), provide free tax assistance, and give asset-building advice. Since its inception five years ago, the Coalition has grown in the number of overall and EITC clients served.

The Coalition focuses on the EITC because of its longstanding effectiveness as a poverty relief and community-stabilization program. As a refundable credit, the EITC provides a monetary refund to low- and moderate-income families at tax time. Figure 1, below, displays how the EITC helped working families in tax year 2009 (filing year 2010). The credit value varies by marital status, income level, and number of children. The maximum benefit, for a small number of very low-income families with two children, was \$5,657. The maximum for families with one child was \$2,917, and for those without children the credit peaked at \$438. Importantly, the Recovery Act of 2009 raised the maximum credit levels, adding coverage of a third child and lengthening the phase-out range for married filers to receive the credit. On average, Ohio families received \$2,200 through this program.

Figure 1



Source: Internal Revenue Service

While expanding EITC claims is a central goal of the Coalition, its primary mission is to provide free tax assistance. The Coalition does so in several ways. First, it makes more families aware of the EITC and other credits that provide relief for basic living, education, and housing. The Coalition expands access to these credits by providing a free service to clients who might otherwise not file taxes at all. The coalition also helps clients avoid costly paid services that charge preparation fees, market exploitative refund anticipation loans, and add on insurance fees that drain refunds. Finally, the Coalition provides a link to other asset-building and financial services offered through partner organizations. Free tax preparation provides an entry point through which clients are able to become more engaged with community services. Clients are given a “Financial Resource Guide” with their tax return, providing information on resources in the community related to asset building, consumer protection, and financial practices. The guide connects clients to free and existing services such as credit counseling, affordable rental housing, and public benefits enrollment. The guide is a helpful start or continuation of services for clients but does not include program information on savings accounts. As noted below, there is no large scale program design for tax-time savings accounts. In 2011, the Coalition began exploring how to start this type of program as a pilot for saving.

The federal EITC is an important poverty-relief policy for Franklin County (see Table 1). More than 104,000 filers claim the EITC, some 20 percent of all tax filers. More than \$235 million in Earned Income Tax Credits were claimed in tax year 2009 (filing year 2010) for an average credit of \$2,224. However, as in most counties, only tiny portions (approximately 4 percent) of EITC claimants use free tax preparation. The vast majority of EITC-eligible filers use paid tax preparation, coupled with high-cost tax refund loans or checks. More than half of the families claiming the EITC used a paid preparer and nearly 80 percent of those using paid preparers purchased a tax refund loan or check. Paid preparation costs an estimated \$250 but additional costs can soar higher with larger refunds, loans, and paper checks. The section below describes how the Franklin County EITC Coalition serves the community.

Table 1: The federal EITC in Franklin County, tax year 2009							
Total Returns	EITC Returns	Percentage EITC Returns	Total EITC Amount	Average EITC Amount	Total EITC Returns Filed with Paid Preparers	Percentage of EITC Returns Prepared by Paid Preparers	Total EITC Returns Purchasing Loans or Refund Checks
536,842	104,695	20%	\$235.7 million	\$2,224	54,400	52%	43,514

Coalition Successes

In 2011, the Coalition increased its returns to 3,635 total clients served (see Table 2). Since 2007, the Coalition has more than doubled its total prepared returns, growing by 79 percent over five years. About one in three clients claim the EITC, with a total of \$3.3 million in credits refunded in 2010 and 2011. With all tax credits and refunds considered, the Coalition had a major economic impact on the community, returning more than \$9.6 million to the Franklin County area over the two-year period. This represented a nice rebound as two large tax sites had closed after the 2009 tax year and total returns had gone down slightly in 2010.

Table 2: Franklin County EITC Coalition results, 2010 and 2011									
	Coalition Results					Individual Results			
	Total Returns	EITC Returns	Percentage EITC Returns	Total EITC Amount	Total Refund Amount	Average EITC Return	Average Total Return	Percent of Returns E-Filed	Average Adjusted Gross Income
2010	3,209	1,184	37%	\$1.8 million	\$4.9 million	\$1,527	\$1,479	95%	\$17,754
2011	3,635	1,143	32%	\$1.6 million	\$4.9 million	\$1,400	\$1,348	92%	\$19,750

Tables 2 and 3 show how the EITC boosts clients’ refunds. The average EITC refund was \$1,527 in 2010 and \$1,400 in 2011, but was slightly lower for low-income clients who did not claim the EITC. Client incomes are low – less than \$20,000 a year, so these are families who really need these resources. The Coalition has done an excellent job getting electronic filing in place – 92 percent of returns were filed this way in 2011. It’s important to keep the electronic filing rate high – it has dropped slightly, but electronic filing and direct depositing into bank accounts helps clients get their refund several days and often weeks faster than paper returns and checks.

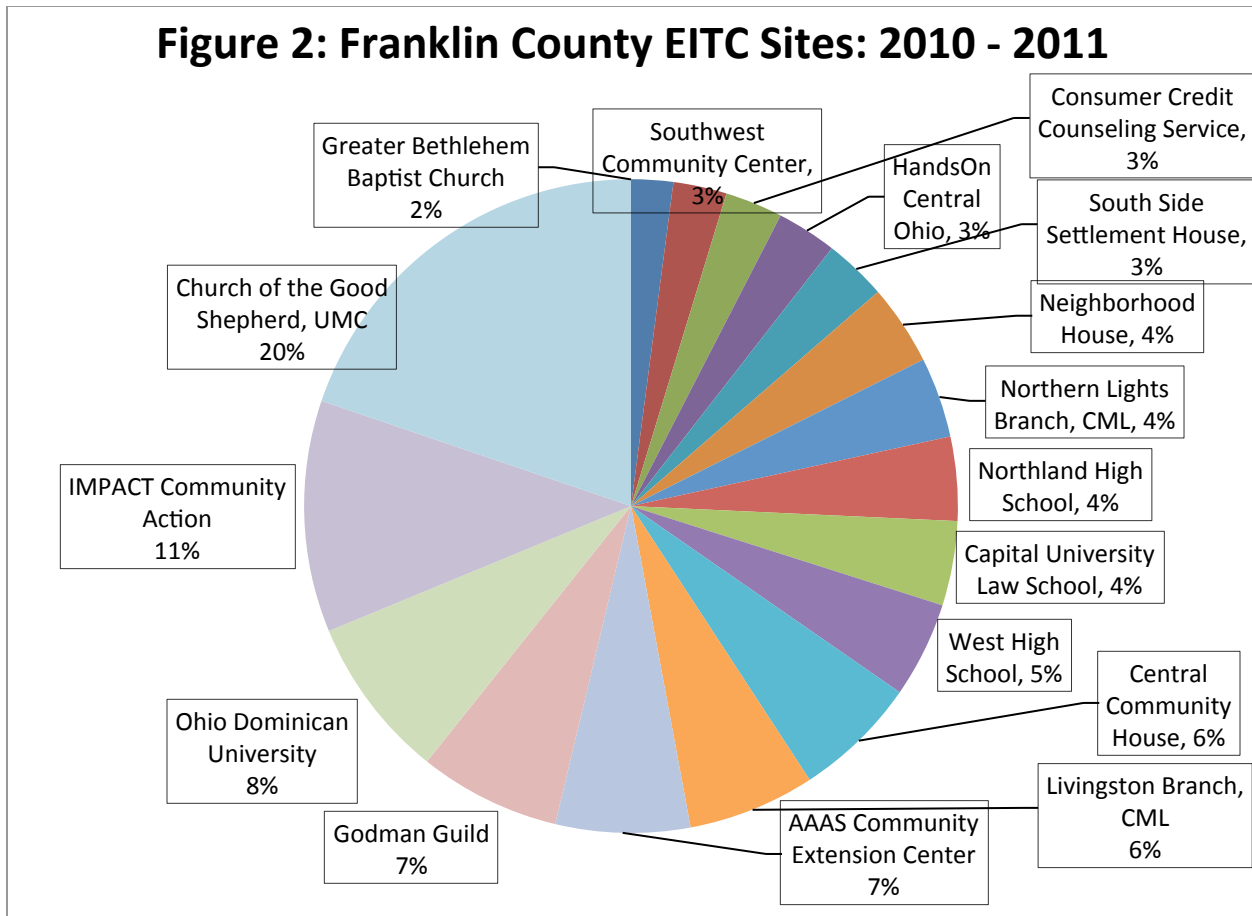
Tables 3a and 3b display new and older results for the 2010 and 2011 filing season from each of the sites in the Franklin County Coalition.

Site Name	Total Returns	EITC Returns	Percentage EITC Returns	Total EITC Amount	Average EITC Amount	Total Refund Amount	Average Refund Amount
AAAS Community Extension Center	455	214	47%	\$342,616	\$1,601	\$834,236	\$1,833
Capital University Law School	286	86	30%	\$84,346	\$980	\$205,066	\$717
Central Community House	421	192	46%	\$279,859	\$1,458	\$1,077,618	\$2,560
Church of the Good Shepherd, UMC	1,354	464	34%	\$687,567	\$1,481	\$1,734,745	\$1,281
Consumer Credit Counseling Service	195	65	33%	\$81,562	\$1,254	\$244,770	\$1,255
Godman Guild	479	202	42%	\$324,381	\$1,606	\$814,910	\$1,469
HandsOn Central Ohio	203	66	33%	\$86,393	\$1,309	\$272,107	\$1,340
IMPACT Community Action	784	268	34%	\$363,543	\$1,357	\$837,896	\$1,069
Livingston Branch, CML	430	122	28%	\$152,633	\$662	\$468,810	\$1,090
Northland High School	284	93	33%	\$222,241	\$2,390	\$714,118	\$2,514
Ohio Dominican University	550	73	13%	\$62,710	\$859	\$253,126	\$460
South Side Settlement House	212	85	40%	\$136,872	\$1,610	\$319,938	\$1,509
Southwest Community Center	181	54	30%	\$66,355	\$1,229	\$199,131	\$1,100
West High School	324	151	47%	\$190,736	\$1,263	\$548,990	\$1,694

Site Name	Total Returns	EITC Returns	Percentage EITC Returns	Total EITC Amount	Average EITC Amount	Total Refund Amount	Average Refund Amount
Greater Bethlehem Baptist Church ¹	142	29	20%	\$38,407	\$1,324	\$161,060	\$1,135
Neighborhood House	272	88	32%	\$113,788	\$1,293	\$371,575	\$1,366
Northern Lights Branch, CML	272	75	28%	\$115,654	\$1,542	\$553,109	\$2,033

¹ Site open in 2011 only.

Figure 2 shows that the Coalition provides tax preparation throughout the community and that many sites are strong. The Church of the Good Shepherd and IMPACT Community Action prepare the most tax returns, representing slightly less one-third of the total returns in 2010 and 2011. Most of the other free tax sites prepared between 250 and 450 tax returns over the two-year span.



Demographic Details

Clients receiving free tax preparation were asked to fill out an anonymous survey at most sites to assess needs and for use in developing goals and tactics for the Franklin Coalition. The free tax preparation and other services were not contingent on filing out the survey. The survey included questions relating to marketing, asset-building services, and demography. More than 650 clients filled out at least one question on the survey, though only half filled out every question.

Table 5 displays the demographic details from the survey of some 650 clients in 2010 and 2011. In the last two years, 72 percent of the survey respondents were African American, a substantial increase from the 65 percent in 2009. The Coalition did not substantially increase returns for Hispanic or Spanish-speaking families but did serve fewer white families. Language and

citizenship barriers make it difficult to serve Latino families, but it should be a priority. Most clients are women – about 64 percent – and the gender of clients has fluctuated since 2008. It is appropriate, given the focus on low-income families, that women are a majority since they are more often the caretaker in single-parent homes, but it is important that the coalition be accessible regardless of gender. The average age, 45, increased by three years from the previous year. A concern for the Coalition is that older tax filers tend to claim lower EITC and other tax credits. According to the National Community Tax Coalition's yearly assessment, these details mirror those of the larger and more established coalitions in the country.

In 2009, a new set of questions asked about clients' education level. Results for this year are similar to the previous year: 12 percent have no high school degree, 74 percent have at least a high school degree but no degree beyond that, and 25 percent have an associate's degree, a bachelor's degree or more. This reveals substantial educational investment on the part of clients, which makes their low incomes even more troubling. The housing question revealed that more than 70 percent of clients rent, while about a quarter are paying toward a mortgage or own their homes.

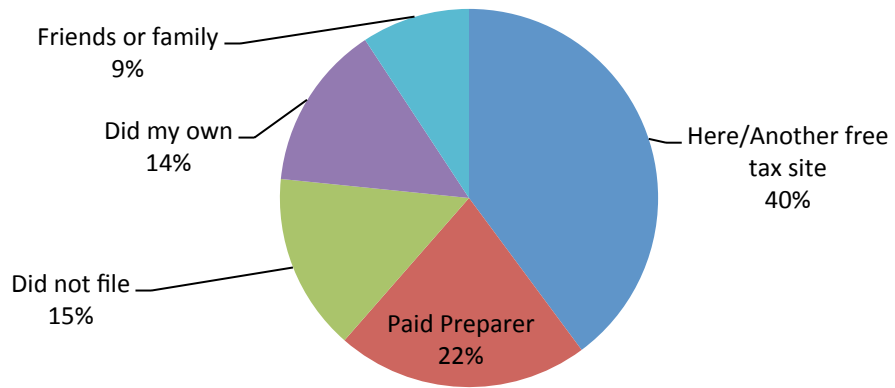
Table 5: Demographic Details, Survey of Franklin County Free Tax Coalition Clients			
	Client Response	Percentage in 2010 and 2011	Percentage in 2009
Race			
• White	107	23%	26%
• African American	339	72%	65%
• Hispanic	14	3%	3%
• Asian	12	3%	2%
Gender			
• Female	301	64%	61%
• Male	171	36%	39%
Education Level			
• Less than High School	58	12%	12%
• High School/GED	161	34%	37%
• Some College/Technical School	133	28%	29%
• Two-Year Degree	36	8%	6%
• Four-Year Degree	44	9%	8%
• Some Graduate Education	7	1%	2%
• Graduate Degree	32	7%	5%
Home Ownership			
• Rent	310	73%	73%
• Own	114	27%	27%

The mean and median (middle) income of clients was slightly more than \$21,000, an increase from the previous year. The majority of clients, 65 percent, had incomes between \$8,000 and \$35,000 a year, making them prime candidates for the EITC.²

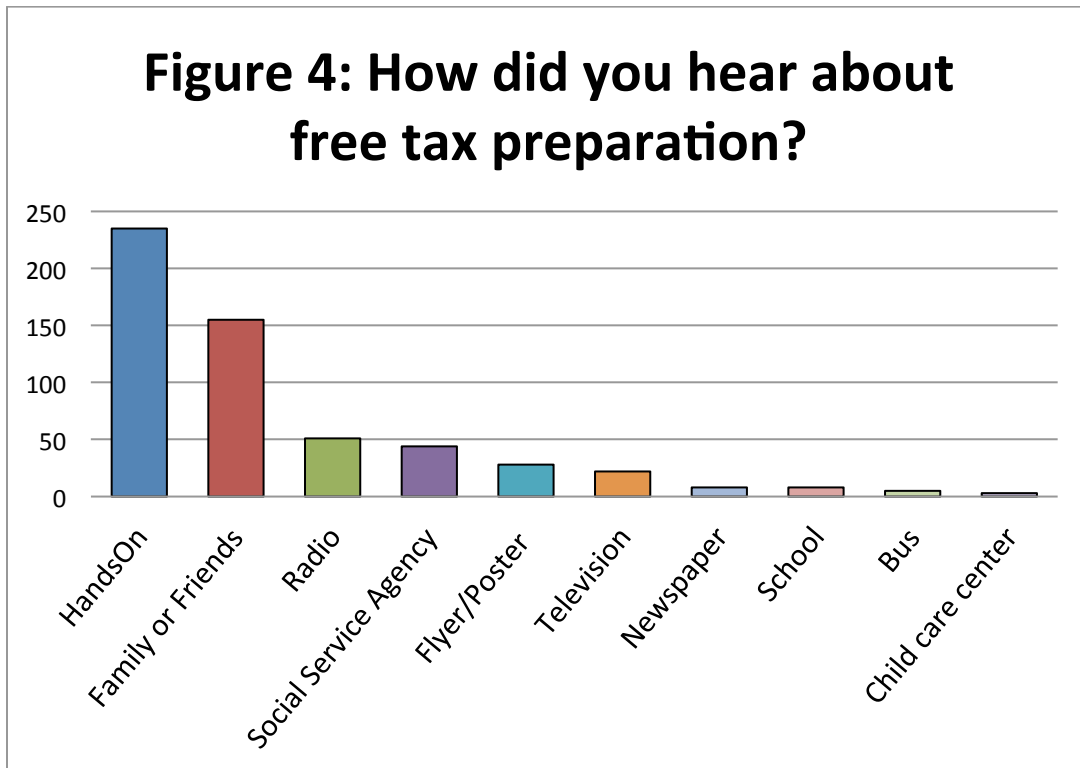
Figure 3 shows that about 60 percent were new to free tax services, while the rest had used a free tax service or site for their tax preparation. About 22 percent used paid preparation chains the previous year and 15 percent didn't file, so the Coalition was helping clients avoid exploitative fees and get refunds that they might have missed. Compared to previous years, more clients indicated they were repeat clients.

² Importantly, many clients chose not answer this question or wrote \$0 of income because they were unemployed, retired, or did not want to provide that personal information.

**Figure 3: How did you file your taxes last year?
2010-2011**



Most clients hear about free tax services and the Coalition through multiple sources and end up calling the HandsOn 2-1-1 line, a nonprofit referral line for social services. This is also reflected in the survey (see Figure 4). HandsOn was widely cited (240 clients) as a way to hear about a VITA site. Others heard about the service from family and friends, the radio and other social service groups. When we pulled out women's responses, they indicated that the radio was the second most popular source, after HandsOn. National research confirms that radio ads are a great way to reach working women with children who often listen to the radio while commuting.



The majority of clients continue to indicate that the tax preparation being free is the number one attraction to Coalition sites (see Figure 5). Being a return customer and hearing about it from a family member or friend were other popular reasons for choosing to get taxes done through the Coalition. Proximity to home is less important.

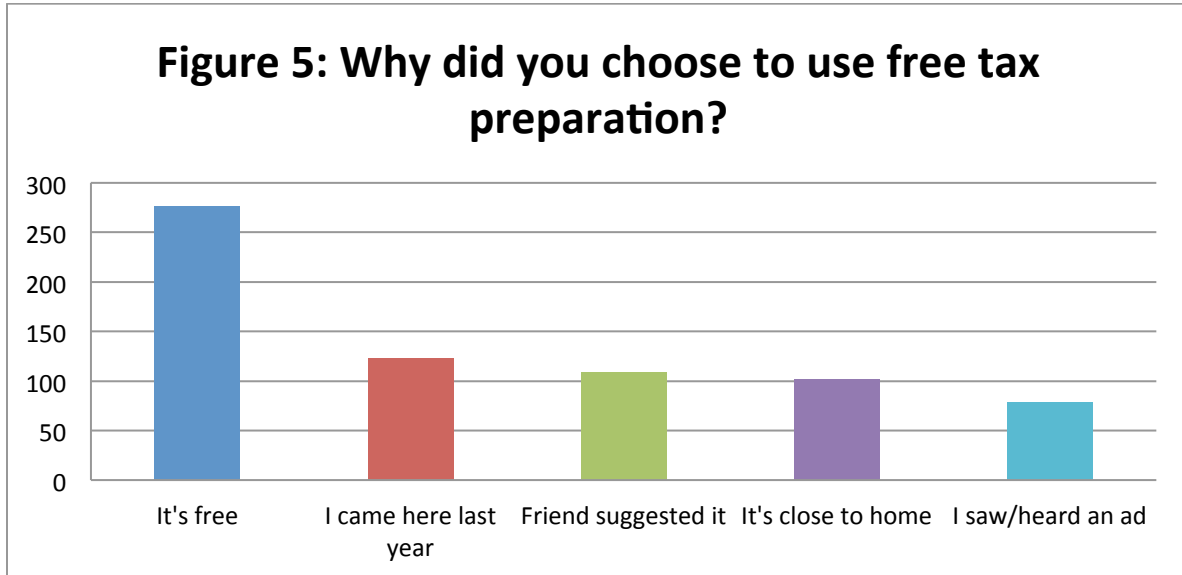
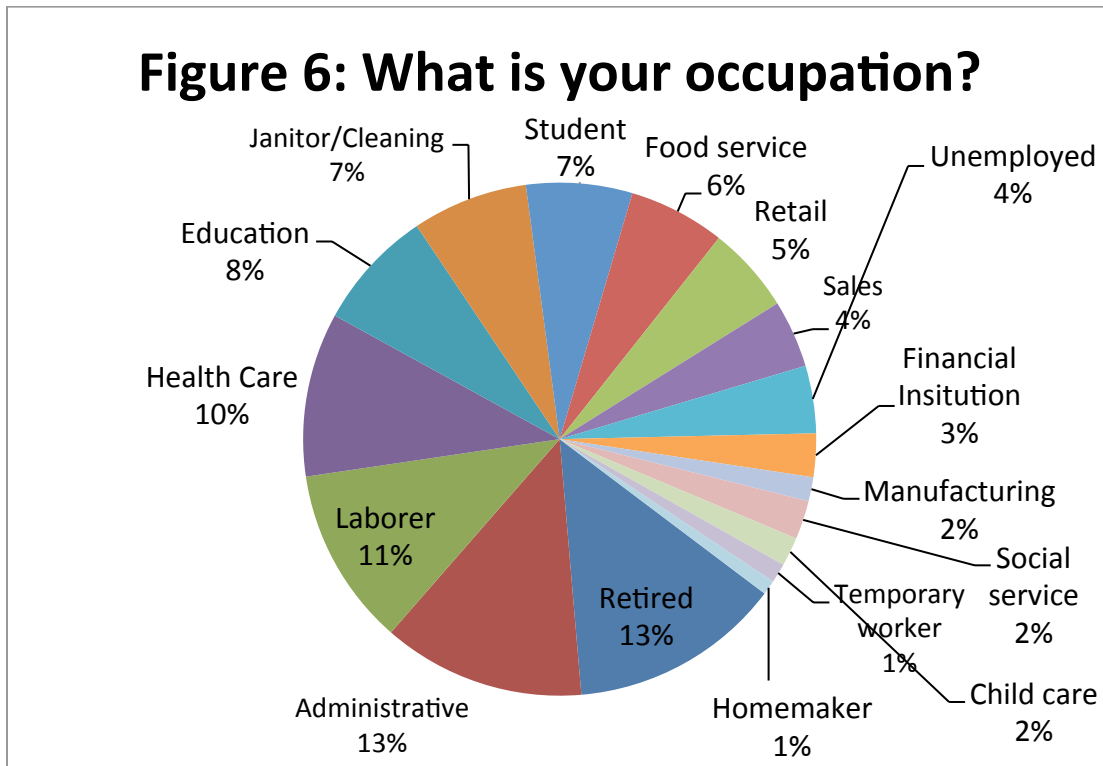
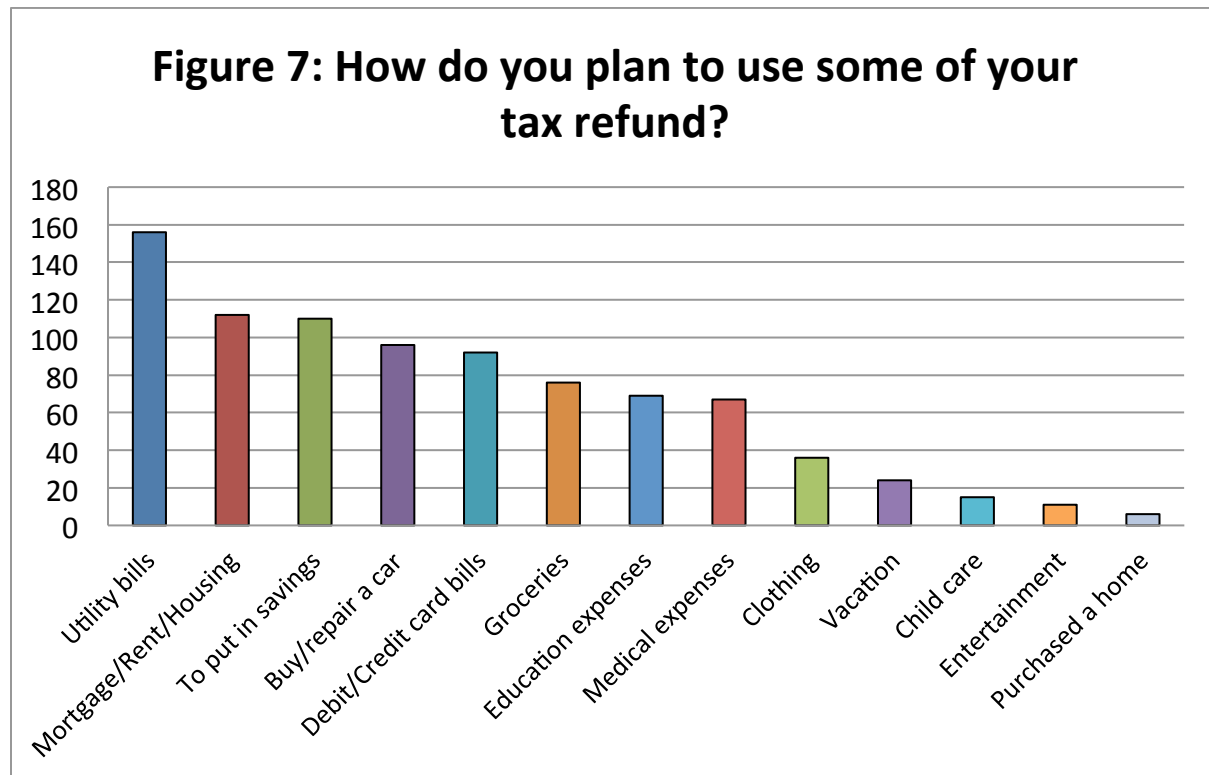


Figure 6 shows that clients had a variety of jobs. Although this is consistent with prior years, there was an increase in the number of education and health care respondents. The largest portion of clients continues to work in the administrative sector (13 percent) though the Coalition served many clients who reported being retired (13 percent). Many clients who chose an occupation were unemployed or underemployed noting so in the “other” category of the survey. Since unemployment compensation is not earned income, it does not count toward claiming the EITC and most other credits.



The survey asked how clients were planning to use their refunds as shown in Figure 7. Nearly 160 clients reported they would use some of their refund for utility bills, making it the number one use for the fourth year in a row. More clients reported using some of their refund toward housing payments (112), as was the case in 2009. The third most popular choice was putting some of the refund in savings (110), an important indication of how families wish to leverage the EITC. Many of the responses from clients illustrated that refunds are spent in the local community. Several clients wrote in that they were not planning on getting a refund due to back taxes or past-due child support.



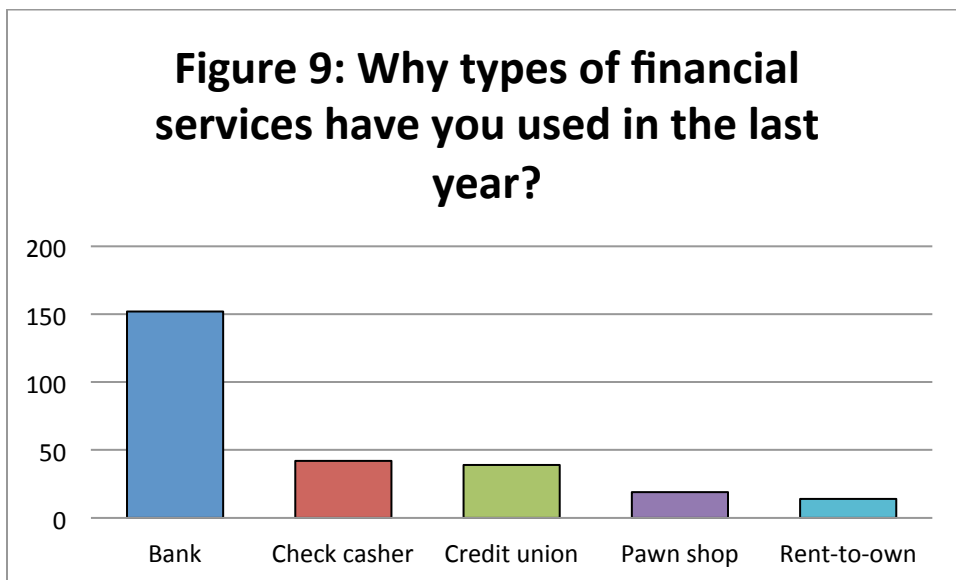
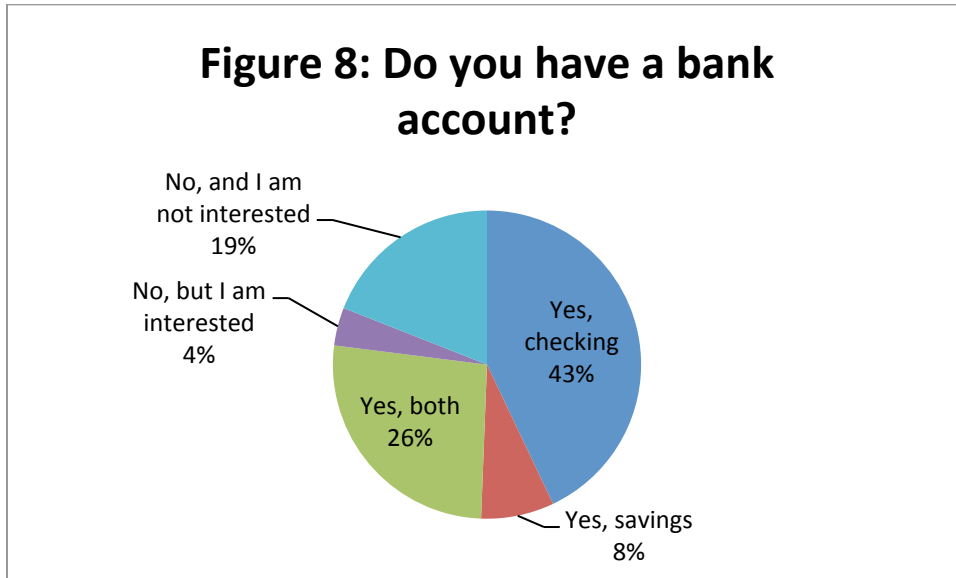
Financial Analysis of Clients

The survey also asked clients about their financial practices as indicated in Figures 8, 9, and 10. According to Figure 8, most of the clients are “banked” in some fashion (77 percent). Figure 8 shows that 26 percent of clients have both checking and savings accounts, a decrease from the previous year. There was also an 8 percent drop in clients who had savings accounts. More clients, 43 percent, reported only having a checking account compared to 34 percent in 2009. Some 23 percent of clients do not have a bank account (consistent with the FDIC study of underbanked families) but only 4 percent are interested in opening one.³

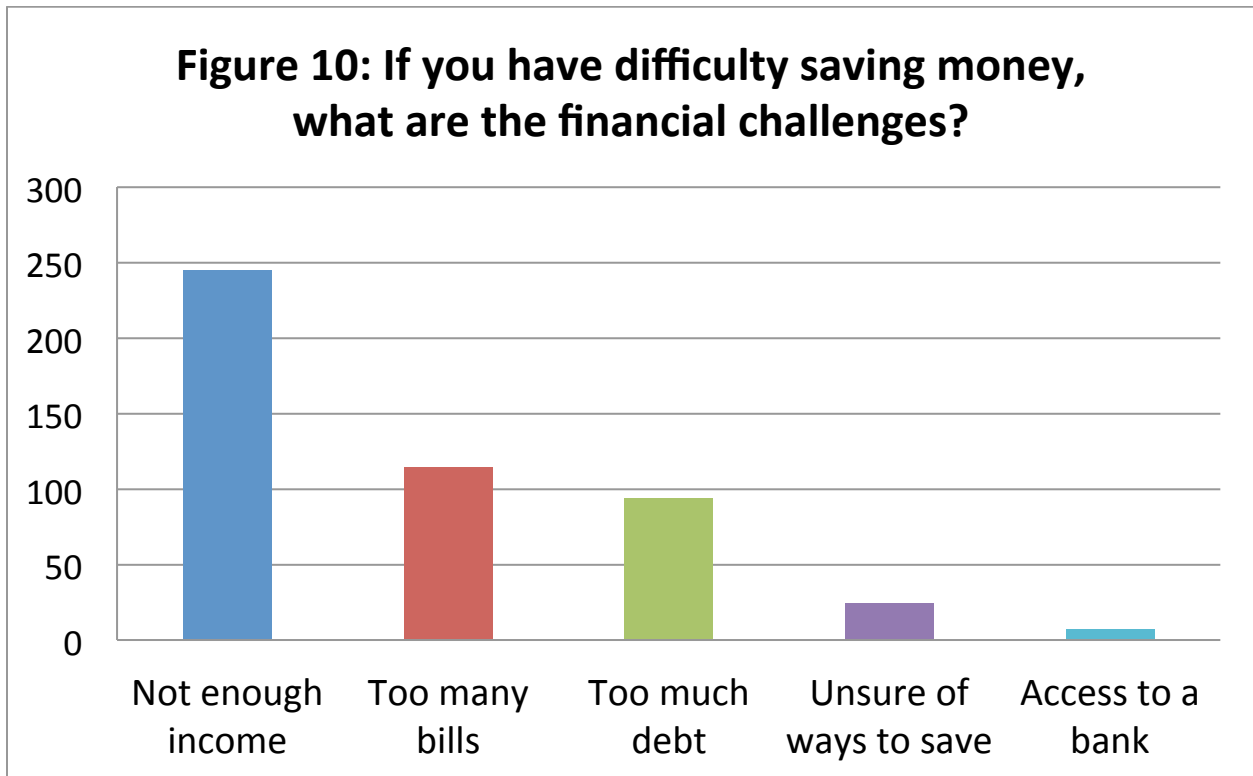
The majority of clients use banks (152) for financial services (see Figure 9). However, a significant portion of clients (75) use alternative or “fringe” banking practices such as check

³ FDIC. “FDIC National Survey of Unbanked and Underbanked Households,” Available: <http://www.fdic.gov/householdsurvey/>.

cashers, pawn shops, and rent-to-own stores for transactions. Fewer clients than in previous years (39) reported using credit unions. Also, some 89 clients reported “other” for a type of financial transaction.



Not surprisingly given the extremely low incomes, 62 percent of clients reported having difficulty saving money. Low incomes were the factor clients cited as making it toughest to save (see Figure 10). Clients also indicated that having too many bills (114) and too much debt (94) were challenges to saving money. Few clients said that knowledge about saving (24) and access to a financial institution (7) were barriers to saving money.



Community Impact

The number of free tax returns prepared does not paint the entire picture of the Franklin EITC Coalition’s impact. The Coalition helped bring more than \$9.6 million to the community in 2010 and 2011 (see Table 7). By helping clients avoid an estimated \$250 each in paid tax preparation fees, the Coalition saved clients about \$1.7 million. The Coalition also retained an estimated \$160,000 in the community by helping families receiving the EITC not purchase tax loans and tax checks from paid preparers. Based on the survey results, the Coalition also prepared returns for many clients who would otherwise not have filed, at least 1,000 returns. Based on the average return prepared by the Coalition (\$1,400), it is likely that they generated \$1.4 million in new refunds. The programs also helped families decide to open bank accounts and spend refunds in the community. Of course the Coalition and its sites had personnel expenses, generally modest because of the volunteer commitments on the free tax preparation program. The return on investment for the program is significant, for every \$1 spent, \$26 were brought back into the community.⁴

⁴ This is calculated by dividing the United Way of Central Ohio program budget for the free tax preparation program by the amount of tax refunds and dollars saved by clients not using paid tax preparation and loans.

Table 7: Estimated community impact, 2010-2011				
Total Families Served	Total Refund Amounts	Amount Saved on Paid Tax Preparation (\$250 for preparation)	Amount Saved on other Tax Products (\$80) & 2,000 EITC returns	New Filers and their Credits>Returns (\$1,400 per 1,000 returns)
6,844	\$9.6 million	\$1.7 million	\$160,000	\$1.4 million

Recommendations

There are a variety of ways that the Coalition and overall VITA efforts can be strengthened, but they require stable and likely increased funding and even stronger partnerships with financial institutions and social service groups. They also require one of the most difficult parts of free tax preparation – a strong team of tax preparer volunteers.

Marketing

- Eligibility for the EITC is similar to free- and reduced-price school lunches and several programs that are part of Temporary Aid to Needy Families (TANF). Other coalitions have used that list, kept by the county, to mail information in November and January about free tax preparation to a targeted group of low-income families. This is also the largest target for new clients for paid tax preparation chains. The city of Columbus and Franklin County should provide such lists to the Coalition.
- Since the largest percentage of clients who received free tax preparation in 2010 and 2011 used paid preparation in prior years, the Coalition's marketing efforts must begin earlier. The majority of low-income families that use paid tax preparation do so early in the tax season, often before their W-2 forms are issued.
- The radio is still a popular way to reach low-income filers, especially working women. Garnering interviews and advertisement time on popular radio should be a marketing priority.
- Increasing outreach to the Latino and Asian communities is an important part of growing as a coalition. Developing materials in Spanish, which the Coalition has done, is a good first step. Making particular outreach efforts through city council representation, libraries, neighborhood associations and ward clubs in those areas would be a logical and easy outreach step. The Coalition should also work with minority business associations to provide adequate volunteers for Latino and Asian clients.
- Child care centers are important vehicles to spread the message about free tax preparation and the EITC. Marketing materials to places with children will help improve the percentage of clients claiming the EITC. Take-home materials supplied to all children, especially in centers with high uptake in poverty programs would be an efficient use of marketing resources. Additionally, many child care center workers might be eligible for free tax services.
- The city of Columbus, Franklin County Board of Commissioners, and the United Way of Central Ohio could provide materials for their workforce, partners, and contractors on qualifying for free tax preparation and the EITC. Payroll staffers inserted in the fall and with a W-2 would be a low-cost marketing strategy.

Services

- While most clients are banked, a small portion would like to open bank accounts. Having a bank presence at larger sites, offering first accounts and short-term, safe savings products would allow clients to get more from their tax-preparation experience. According to Figure 7 (above), a majority of clients indicated that they wanted to save some portion of their tax refund. The recommendations on asset building, listed below, address this service need.
- Given the large number of clients who reported no income or that they were under- or unemployed, the Coalition should partner with job-training programs and local hiring halls.
- Many clients use alternative or “fringe-banking” services that drain money from paychecks and the local economy. The Coalition should, on its own or with other groups, work to develop and hand out information about the large fees and interest rates charged by check cashers, pawn shops, payday lenders, and rent-to-own stores.
- When asked how they would use refunds, the most common response from clients was for the payment of utility bills. There are several programs, specifically around gas and electric bills, that could help many clients in the low-income range. Sites should have this information readily available either through individual program brochures or the Ohio Benefit Bank.
- Consider expanding existing “super sites” rather than opening new ones, as clients seem to focus on other parts of free tax preparation rather than location of the site. Allowing for sites or volunteers to be mobile and set up in one location for a particular week or weekend is another method for expansion that would suit the Franklin Coalition well.

Asset Building Services

- Given the desire of clients to save, the Coalition should provide asset-building services around tax time. The easiest and most direct service would be to encourage clients to take some of their refund and purchase U.S. Savings Bonds for themselves or family members. Bonds are easy, quick, relatively liquid, and have no minimum balance, which makes them excellent entry points to savings.
- While most clients have checking accounts, a large percentage does not have savings accounts or longer-term investments (see Figure 8, above). Clients do use financial institutions and could open savings accounts at their current banks (see Figure 9, above). Sites should strongly encourage clients receiving larger refunds to open savings accounts for emergencies. Research shows that half of Americans do not have access to \$2,000 in case of an emergency. Additional research by the Consumer Federation of America identifies \$400 as the average amount of money to which a low- or moderate-income family needs access roughly three times a year for a medical, family, work, or personal emergencies. An emergency savings account would help families “borrow from themselves” rather than a more expensive lending route.
- The Coalition should also provide credit reporting and repair services for families. Many families are unaware of the importance of their credit score, how to access it, and how to

improve it. Some free-tax coalitions partner with banks to sponsor credit reports for each client. Credit repair is often a first step in getting families on track for positive asset building products and is also used by banks and employers to gauge stability.

- The Coalition should also streamline the availability of financial education for clients. Most clients reported they did not need a road map to save or build assets, but weekly and monthly budgeting worksheets or a quick class on using a checking account could still be helpful tools. Particularly, younger clients have less experience in balancing and managing checking accounts along with housing payments – a targeted class would work well here.
- The Coalition has begun and should continue working with the Ohio Benefit Bank for referrals to help claim public benefits, mainly food assistance. Several other programs are available for low- and moderate-income working families that would help them with housing and utility bills. Programs such as home weatherization, home energy assistance programs, winter crisis assistance, and Section 8 housing vouchers can help families make ends meet. They also make the EITC go further by addressing some of the main needs that clients expressed in the survey.

Partnerships

- A large portion of the Coalition's clients is in the service, labor, and education sectors. The Coalition should work with workforce and labor union representatives in these areas to set up particular free tax preparation days, pay-stub stuffers, and speaker bureaus.
- The Ohio Benefit Bank provides a unique analysis of government benefit eligibility that could provide referrals to the Coalition (or vice versa) to strengthen the financial stability of families. The Coalition should ask about clients' benefit eligibility, current claims, and interest in learning more.
- Schools in Franklin County should be a more active participant in this program. Putting information in school newsletters and report cards would be an easy first step. Also, schools could use their computer laboratory space for free tax preparation at night or on the weekends.

Author

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