

The EITC in the Promise Neighborhood An opportunity to invest in kids and community

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The Earned Income Tax Credit (EITC) is a carefully designed tax policy that encourages work and enriches the lives of kids. It is among the most effective policies for increasing work and earnings of female-headed households.¹ Research shows that children in EITC families are healthier, do better and go further in school, are more likely to attend college, work more and earn more as adults, and have more financial stability in childhood than children in similar families that don't get the credit.² Even though most people only claim the credit for one or two years, the EITC is one of the nation's most successful anti-poverty programs for children. In 2012, the federal EITC kept 6.5 million people out of poverty, more than half of them children.³

The EITC reinforces the core goal of the Promise Initiative: to create a community where kids are supported and ready for educational opportunities. The federal EITC is already bringing benefits to Ohio and Central's Promise Neighborhood. An estimated 191,000 Ohioans, including 99,000 children, were kept out of poverty by the EITC each year from 2010-2012.⁴ Last year, it brought more than \$2.2 billion dollars to the state, helping 966,000 Ohioans.⁵ In Cuyahoga County alone, more than 120,000 taxpayers claimed the federal EITC, bringing more than \$298 million to the County.⁶

Key findings

- The federal EITC returns about \$5.7 million to Cleveland's Central Promise neighborhood because working families claim it.
- A slight majority of Central tax filers – about 1,900 – claimed the EITC.
- Investments in services like free tax preparation assistance could maximize EITC benefits and bring additional federal dollars to the Promise Neighborhood.
- Fixing Ohio's EITC would benefit the lowest-earning working families.

¹ Chuck Marr and Chye-Ching Huang, and Arloc Sherman, "Earned Income Tax Credit Promotes Work, Encourages Children's Success at School, Research Finds," Center on Budget and Policy Priorities, March 2014, available at www.cbpp.org/cms/?fa=view&id=3793, accessed April 5, 2014 (summarizing research on EITC impact on families).

² *Id.*

³ Center on Budget and Policy Priorities, Policy Basics, available at www.cbpp.org/cms/?fa=view&id=2505, accessed May 20, 2014, using Census Bureau data.

⁴ The Brookings Institution, State Estimates of People and Children Lifted out of Poverty by EITC and CTC, per year, available at <http://bit.ly/1gB4cSn>, accessed April 2, 2014, based on Supplemental Poverty Measure Public Use Data.

⁵ Internal Revenue Service, Statistics for Tax Returns with EITC, available at <http://1.usa.gov/1k1oXHy>, accessed April 2, 2014. Statistics cover returns in 2013, for tax year 2012.

⁶ Brookings, "EITC Interactive, Tax Return Data for Tax Year 2012," available at www.brookings.edu/research/interactives/eitc, accessed April 29, 2014.

Estimates suggest that the Promise Neighborhood claims about \$5.7 million in EITC refunds. An estimated 1,900 neighborhood tax returns claimed the EITC, a slight majority of all returns. The average EITC refund in the neighborhood was \$3,001.⁷ In this brief, we look at the impact of the federal and state EITC on the Promise Neighborhood and explore ways the credit could be used to further build family resilience.

Promise snapshot

The Cleveland Central Promise Neighborhood initiative brings together Central neighborhood residents, community stakeholders and partners to develop strategies and programs to create the kind of community where every child can have career and college success. The neighborhood is a section of Cleveland's Central neighborhood, from Euclid Avenue to Woodland Avenue, and from East 22nd to East 55th streets, encompassing 1.3 miles and a population of over 10,000 people.⁸

The majority of residents are African American (91 percent) and approximately half are under the age of 18. Nearly all of the households are headed by women (91 percent).⁹ Many of the women do not have a high school diploma (28 percent).¹⁰ The median household income for the neighborhood is only \$10,239.¹¹

Household income is low and poverty is high in the Central Neighborhood. In 2013, almost 80 percent of Central's population received Supplemental Nutrition Assistance Program (SNAP) benefits to help feed their families, exceeding the 53 percent rate for Cleveland. Well over half of the population received Medicaid (75 percent).¹² Finally, the Cleveland Central Promise Neighborhood has the largest subsidized housing population in the region and one of the lowest homeownership rates.¹³

It would be an understatement to say that families in Central struggle to make ends meet. It would also be wrong to reduce the value and vibrancy of a community to a handful of statistics. The broader picture of the Promise Neighborhood is one of a community rich with opportunity and potential. The Promise Neighborhood initiative has generated investment, collaboration, and broad community organizing to catalyze opportunity among residents and local organizations. The neighborhood supports community-building and resident-led programming including community gardens, youth leadership, and after school programs. Its proximity to downtown Cleveland, institutions of higher education, and public transportation make it a critical area for development.

⁷ Estimate by Brookings, based on actual 2011 tax year return data from the IRS. The neighborhood is a proportional allocation of filings from three zip codes, 44103, 44104, and 44115.

⁸ See, Cleveland Central Promise Neighborhood at www.clevelandpromiseneighborhood.org/the-initiative/ for map of neighborhood boundaries and detailed information on the initiative.

⁹ Statistics from The Center on Urban Poverty and Community Development, Case Western University for the Promise Initiative, using 2010 estimates.

¹⁰ *Id.*, based on the 2008-2012 5-year American Community Survey estimate

¹¹ Statistics from The Center on Urban Poverty and Community Development, Case Western University for the Promise Initiative.

¹² *Id.*, all 2013 figures.

¹³ Sisters of Charity Foundation of Cleveland, *Cleveland Central Promise Neighborhood Project Narrative*, September 2, 2011.

EITC ABCs

The EITC is a tax credit for low-income adult workers and their families. The federal EITC is a refundable credit, meaning taxpayers receive a refund check for the amount of the credit that exceeds their total income tax liability. The tax refund encourages families to get into the workforce and it also helps families who experience a job crisis, such as temporary job loss, reduced hours, or reduced pay, stay afloat.

EITC eligibility starts with the first dollar earned. The amount of the credit increases as earnings increase, up to a maximum credit amount. Once a family reaches a modest income, the value of the credit starts to decline. The long phase-out of the credit encourages claimants to work more hours and earn more. For many, additional experience in the workforce leads to higher pay and better opportunities over time. The tax credit starts to gradually phase out once recipients reach a modest income level. In 2013, the average EITC refund in Ohio was \$2,293.¹⁴ Table 1 shows the range of incomes that may qualify for the maximum credit.

| Table 1 | | |
|---|-----------------------------------|---|
| Federal EITC income range for maximum EITC credit | | |
| Calendar year 2014 | | |
| Family Composition | Minimum income for maximum credit | Income threshold when EITC phase-out begins |
| Three or more qualifying children | \$13,650 | \$17,830 |
| Two qualifying children | \$13,650 | \$17,830 |
| One qualifying child | \$9,720 | \$17,830 |
| No qualifying children | \$6,480 | \$8,110 |

Source: Tax Policy Center, Historical EITC Parameters, available at www.taxpolicycenter.org/taxfacts/displayafact.cfm?Docid=36, accessed May 20, 2014.

Ohio is one of 25 states with an EITC on the books. The Ohio EITC is much weaker than nearly all other state credits. It is only 5 percent of the federal credit; the national average among refundable state credits is 16 percent. It is also capped for some earners, which interrupts the intentionally slow-phase-out of the credit. Most importantly, the Ohio EITC is not refundable, meaning that those who earn too little to pay state income taxes will not get anything back from the credit. The Ohio EITC only reduces income tax liability.

Table 2 displays the maximum federal return and state credit available to different hypothetical families earning the Promise Neighborhood median income of \$10,239. It also shows that fixing the Ohio credit – making it refundable, raising the amount, and dropping the cap – would help support the poverty-alleviating impact of the federal credit, returning additional dollars to low-income, working families.

¹⁴ Internal Revenue Service, *supra* note 5.

| Table 2 | | | | |
|---|--|---|--|---|
| Hypothetical EITC amounts, based on Central median income of \$10,239 | | | | |
| Tax year 2013 | | | | |
| Family Composition | Maximum federal credit, potential tax refund | Current tax reduction with non-refundable, capped Ohio EITC | Estimated Ohio EITC, refundable, non-capped, 5 percent | Estimated Ohio EITC, refundable, non-capped, 16 percent |
| Single, Three or more qualifying children | \$ 4,601 | \$0 | \$230 | \$736 |
| Single, Two qualifying children | \$ 4,090 | | \$205 | \$654 |
| Single, One qualifying child | \$ 3,250 | | \$163 | \$520 |
| Single, No qualifying children | \$ 314 | | \$16 | \$50 |

Source: Policy Matters Ohio, author's calculation based using EITC calculator at <http://eitcoutreach.org/home/outreach-tools/the-eic-estimator/>. Median income for the Promise Neighborhood is \$10,239. State credit based on likely interaction between the EITC, the current personal exemption rules, and the low income tax credit. These are estimates only, tax returns are highly individualistic and may differ.

While the federal EITC can significantly boost the income of the poorest working families, that is not true for the state credit. The majority of Ohio's poorest workers will not receive any benefit from the current state EITC because they do not earn enough to incur income tax liability.¹⁵ These hypothetical families earn too little to owe income tax so they have no liability for the increased EITC to reduce. Non-refundability is why a 10 percent non-refundable credit, as proposed in the Senate version of HB 483, would not change the return to these hypothetical families, who see no benefit from the existing EITC.

Even if a family is too poor to have income tax liability, they still pay other types of taxes, like sales tax, property tax and municipal income taxes. In fact, households eligible for the tax credit typically pay a greater share of their income in state and local taxes than do their wealthier counterparts. Nonelderly Ohio residents who earned less than \$17,000 in 2010, the poorest fifth, pay more than 11 cents out of every dollar of income on state and local taxes, while very high earners, who brought in more than \$324,000, pay just a little over 8 cents per dollar of income.¹⁶

The tax cuts approved by the General Assembly last year exacerbated this fundamental inequality. The cuts primarily benefited the top income earners in the state. According to analysis by the Institute on Taxation and Economic Policy, the top 1 percent of Ohio earners saw an average tax cut of more than \$6,000, while the poorest 20 percent of earners saw an average tax increase of \$12.¹⁷ Ohio's EITC does little to help working families make ends meet.

¹⁵ See, Hannah Halbert, *A Credit that Counts*, Policy Matters Ohio, October 2013, available at <http://www.policymattersohio.org/eitc-oct2013>, accessed April 24, 2014.

¹⁶ See, Policy Matters Ohio, *Ohio taxes hit poor and middle class much harder than the wealthy*, January 2013, available at http://www.policymattersohio.org/wp-content/uploads/2013/01/WhoPays_Jan2013.pdf, accessed May 27, 2014. This analysis predated tax cuts approved last year, which added to the disparity.

¹⁷ Patton, Wendy, Zach Schiller and Piet van Lier, "Overview: Ohio's 2014-2015 Budget," Policy Matters Ohio, Oct. 3, 2013, Table 1, p. 5, at <http://www.policymattersohio.org/budget-oct2013>.

EITC impact

The federal EITC can significantly boost the bottom line of working poor families and help insulate kids against some of the damaging impacts of poverty. More than 120,000 Cuyahoga County residents claimed the federal EITC in 2013, and it returned more than \$298 million to the county that year. The average EITC for the county was \$2,475.¹⁸

The federal credit is also having an impact in the Promise Neighborhood. The Brookings Institution estimates that more than \$5.7 million are brought to the neighborhood by the federal EITC. More than 1,900 neighborhood tax filers claimed the EITC, representing 56 percent of neighborhood returns. The average EITC in the neighborhood was estimated at \$3,001.¹⁹ Many of these families, although working, also rely on Supplemental Nutrition Assistance (SNAP) and housing assistance. Even though the federal EITC can increase a family's income, it does not affect eligibility for these programs.

Tax year 2013 was the first year the state credit was available to Ohioans. It is too new to produce return data. However, as suggested in Table 2, a nonrefundable credit is not likely to produce significant gains for the community. The median gross income of the area is barely above the threshold for Ohio's low-income tax credit, which eliminates tax liability for taxpayers with Ohio Taxable Income of less than \$10,000. Tax data from the Brookings Institution shows that nearly 40 percent of Promise Neighborhood returns that claimed the EITC earned less than \$9,999. All of those filers will receive no benefit from the current state EITC.²⁰

Impact on kids

The goal of the Promise Initiative is to build a community where kids have real post-secondary choice: to attend and complete college, do a two-year program, or enter into an apprenticeship. However, low incomes and high poverty have meant that many families lack the resources to afford and prioritize education. Transience and instability driven by the housing and employment crisis have proven to be an obstacle to building family resilience. The EITC promotes stability by helping families keep more of what they earn. The extra income provided by the EITC can help meet basic needs, and inject additional dollars into the local economy. The refund could help reduce financial emergencies and provide seed money for emergency savings and asset building.

The modest income boost helps children. Kids in EITC families that receive larger credits tend to have higher test scores, particularly in math, have higher graduation rates, and higher college attendance rates, compared to children in similar families.²¹ A credit worth about \$3,000 claimed by a working parent during a child's early life may boost achievement by as much as two additional months of schooling.²²

These benefits continue into adulthood. Research has found that for children in low-income families a \$3,000 increase in family income between the first and fifth birthday is associated with an average 17

¹⁸ The Brookings Institution, *supra* note 6.

¹⁹ The Brookings Institution, *supra* note 7.

²⁰ *Id.* These filers would not earn enough money to incur state income tax liability. So, they would not benefit from a nonrefundable credit.

²¹ Chuck Marr, Chye-Ching Huang, and Arlock Sherman, p. 6, *supra* at note 1.

²² *Id.*, citing Duncan and Magnuson, "The Long Reach of Early Childhood Poverty," Winter 2011.

percent increase in annual earnings and an additional 135 hours of work when the child becomes an adult.²³ The evidence is clear that policies that make work pay also help make school work for kids.

Missing infrastructure reduces EITC benefits

Many benefits are already flowing to working families in the Promise Neighborhood who claim the federal EITC, but the community lacks key resources to maximize the return and harness the credit's potential for helping kids. Insufficient infrastructure and outreach also reduces the share of federal dollars returning to the community, dollars which could help spur the local economy. Strategies to maximize participation and ensure that taxpayers receive the full value of the credit they earned can be put in place at each point in the tax filing and refund process. Further, tax filing season creates opportunities to bank the unbanked, increase community emergency savings, and encourage saving for children's education. The Promise Neighborhood could maximize the impact of the EITC by creating this important tax-time infrastructure.

Tax preparation

Volunteer income tax assistance (VITA) sites provide free tax preparation and assistance to people making \$52,000 or less and those who are elderly, have disabilities, or have limited English proficiency.²⁴ IRS-certified volunteers staff VITA sites, which are funded by IRS grants, run by local nonprofit organizations, and located in neighborhood centers, libraries, and schools.

In Ohio, EITC coalitions work together to provide free tax preparation. The Cuyahoga County EITC Coalition served more than 11,000 clients last year, more than 3,200 of whom got the EITC. With more than 40 partners, the Coalition helped bring more than \$14.2 million in federal and state tax refunds to Cuyahoga County in 2013.²⁵ These volunteers can help families of limited means file an accurate and complete tax return, and claim all credits and deductions they are owed, without eating into the family's tax refund. Many sites also offer classes and workshops on financial literacy and assistance with completing financial aid forms.

Too few families are taking advantage of existing free tax assistance services. Less than 5 percent of EITC returns from the three Promise Neighborhood zip codes used free tax assistance services. More than a third of EITC claimants in the Promise zip codes used paid preparers. Far too many families are using services that erode their tax return. Currently, free tax prep services are offered at a few sites near Central but no site is located within the neighborhood. Table 3 shows how residents are completing their taxes.

²³ *Id.* at p. 7, comparing similar children whose families did not receive additional income.

²⁴ See, IRS, Free Tax Return Preparation for Qualifying Taxpayers, at <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>. Eligibility guidelines listed are typical but actual sites may slightly vary. An interactive map of Ohio free tax assistance sites, and basic information is at <http://www.policymattersohio.org/taxmap>.

²⁵ Lauren Klingshirn and Shubo Yin, Cuyahoga county EITC Coalition Evaluation, Policy Matters Ohio, August 2013, at See more at: <http://www.policymattersohio.org/eitc-aug2013#sthash.R2MFJlyG.dpuf>.

| Method | Promise zip codes |
|---|-------------------|
| Self-prepared | 58.1% |
| Paid tax preparation | 37.4% |
| Prepared with volunteer/free assistance | 4.5% |

Source: Policy Matters based on Brookings Institution, EITC Interactive Tax Return Data for Cleveland and three Promise zip codes, Tax Year 2012, at www.brookings.edu/research/interactives/eitc. The IRS includes online and CD tax software in the “self” prepared category, so it is very likely that more than 37.4 percent are paying to complete their returns even if they are self-filing.

Refund planning

Many paid preparers charge hefty fees for tax preparation and many also sell expensive and problematic financial products to consumers. Refund anticipation loans (RAL) and refund anticipation checks (RAC) are the two products typically sold. Both charge a large amount to get a refund a few days earlier or to get the refund in the form of a check or debit card from the paid preparer. Often the filer doesn't realize that she can get her refund fairly quickly without this added cost. Sometimes filers don't even realize that they're making a separate purchase as it is bundled into the tax preparation costs.

RALs are essentially short-term loans that are repaid by the taxpayer's tax refund. They are sold as convenient and fast ways to get access to your tax refund. Changes to the IRS forms have driven down the use of this particularly predatory product. H&R Block and other large-scale tax preparation corporations have stopped offering the product after these changes. Only small preparers who can self-finance the loans continue to offer them as products.

As use of RAL declines, there has been an increase in RACs. For a fee, a bank opens a temporary bank account for the taxpayer, the IRS directly deposits the refund into the account, and the bank issues a paper check or a prepaid debit card to the taxpayer with the refund, minus associated fees and costs. Filers can have the preparation fees deducted from their RAC, allowing them to pay for tax preparation from their refund, without having money deducted up front. RACs are also products for the unbanked, as the taxpayer can get the refund on a debit card or on a check from the preparer. RACs are not cheap. They can include additional charges for each return and for each paper check issued.²⁶ The preparation fees and additional product fees strip away much of the value of the refund and open the door to additional charges for cashing the check.

Tax returns filed from Promise Neighborhood zip codes account for 10.1 percent of all returns filed in Cleveland, but they request 14.4 percent of the total RAL and RAC requests among city returns. The disparity increases when only returns claiming the EITC are examined. Nearly half (49.7 percent) of EITC refunds in the Promise zip codes also request a refund anticipation product, making up more than 16 percent of all products sold in Cleveland. Table 4 shows the share of EITC returns from the Promise zip codes requesting either a RAL or a RAC for tax year 2012.

²⁶ See, H&R Block at <http://www.hrblock.com/financial-services/tax-refund-payment/>.

| | |
|--|-------|
| Refund Anticipation Loan | 0.3% |
| Refund Anticipation Check | 49.5% |
| Total share of EITC refunds requesting an anticipation product | 49.7% |
| Source: Policy Matters Ohio calculation based on The Brookings Institution, EITC Interactive Tax Return Data for Cuyahoga County, Tax Year 2012, at http://www.brookings.edu/research/interactives/eitc . | |

Tax filers claiming the EITC in the Promise Neighborhood are at a slightly higher risk than similar filers in city Cleveland to end up in a refund anticipation product. The absence of traditional banking institutions like credit unions and banks can make for-profit tax preparers look like a convenient option. Ultimately, they can be very costly.

Spending and saving tax refunds

For many, the EITC refund is the largest sum of money they will receive all year, easily larger than many paychecks. The best time to talk about saving money is when there is money to be saved. There are a variety of strategies that families could choose to help start building assets.

Tax-filing season creates an opportunity to encourage the unbanked to join a credit union or a bank. People may not use banks for a variety of reasons. As the Promise community has lost its last traditional bank, many may simply not have convenient access to an institution. Other reasons include a bad experience, a lack of understanding of what banks offer, language barriers or a lack of appropriate identification documents.

Underbanked residents are likely to use alternative financial services, like check cashers, payday lenders, pawnshops, or rent-to-own stores. These may offer convenience but at a very high cost. Even money orders are an unnecessary household expense. The Federal Reserve Bank of St. Louis estimates that a household with a net income of \$20,000 could be spending as much as \$1,200 annually in service fees just for cashing biweekly paychecks and buying about six money orders per month.²⁷ Banking the underbanked is a first step to breaking reliance on predatory services.

The Faith Community United Credit Union, PSE Credit Union and PNC bank are financial institutions near the Promise Neighborhood. Faith Community United Credit Union is dedicated to serving low-income county residents and provides financial education and houses individual development account (IDA) programs. PNC has dedicated \$50,000 through the United Way to support the SPARK program, designed to get kids ready for kindergarten. These nearby community assets could be enlisted to support tax time efforts to inform and connect residents to legitimate banking services.

Tax-season is a good time to encourage savings. Many very low-income families need their refund to repay debts and address delayed basic needs, but some families will be in a position to consider savings, particularly if they have avoided the costly pitfalls of paid preparers. The easiest way to save

²⁷ Martha Perine Beard, Reaching the Unbanked and Underbanked, Federal Reserve Bank of St. Louis, Winter 2010, available at <https://www.stlouisfed.org/publications/cb/articles/?id=2039>, accessed April 24, 2014.

a portion of a tax refund is to purchase U.S. Savings Bonds. Tax forms include an option for a filer to purchase up to three U.S. Savings Bonds, in \$50 multiples. Savings Bonds are low-risk, earn interest and insulate the bondholder from inflation. Taxpayers can purchase bonds in the name of children or others. It is a low-risk, low-hassle way to start saving and an easy way to buy savings for others, particularly grandchildren.

The Cuyahoga County College Savings Account Program is an additional, low-risk, convenient and accessible way families can start saving for post-secondary education. The program partners with KeyBank to provide all young children in the county a savings account for post-secondary education, to promote financial literacy, and to create banking resources for the unbanked. Beginning in 2014, the county will deposit \$100 into an account for each child in the county as they enter kindergarten. Families can contribute to the accounts and the county will provide additional incentives for saving. Families will receive information about the account by mail. The savings can be used for expenses at any educational institution, including vocational training institutions eligible to participate in federal student aid programs. Funds deposited by the student, parent or guardian may be accessible during an emergency.

Tax-time planning presents an opportunity to engage families about the importance of saving for post-secondary education. It is also possible to encourage families to set aside a small portion of their return for their child's education savings account. This would allow families to save and take advantage of any saving incentives offered by the county. A longer-term goal could be to offer a small Promise savings match for families banking a portion of their EITC for their child's education. Studies have found that having even a small savings account dedicated to post-secondary education increases the chances that the child will attend college.²⁸ The EITC and the Cuyahoga County College Savings Account create the opportunity for every child in the neighborhood to have such an account.

Conclusion and recommendations

The federal EITC is already delivering substantial refunds to many residents of the Promise Neighborhood. The Ohio EITC, however, will have very little benefit to the poorest working taxpayers unless the credit is made refundable. Under the current tax structure these families pay a higher proportion of their income in taxes than their wealthy counterparts. They also earn wages so low they often cannot meet their basic needs without additional government assistance. Making the state EITC refundable would boost the income of these families, reduce the disparate impact of the current tax structure, and provide additional economic activity to businesses that serve neighborhood residents.

Additional investments in tax planning infrastructure would help families capture more of their refunds and maximize the benefits of the EITC for kids. Broad outreach and education about the availability of free tax assistance would link residents to no-cost assistance. Outreach that includes information on how and why families should make a tax-time plan (when, where, how to file, and what to do with the return) would stem some of the refund erosion. Nearby community resources, such as the Neighborhood Housing Services of Greater Cleveland, which operates a VITA site near

²⁸ William Elliott III and Sondra Beverly, "The role of savings and wealth in reducing "wilt" between expectations and college attendance," *Journal of Children & Poverty*, 2010, available at <http://csd.wustl.edu/Publications/Documents/WP10-01.pdf>, accessed April 24, 2014.

the district, or a similar organization from the Cuyahoga County EITC Coalition, would make a valuable partner in addressing these issues. Longer-term programing could include basic financial literacy training and partnerships to bank unbanked residents.

Finally, the Cuyahoga County College Savings Account, seeded by the county for every kindergartener, offers the most direct way to use the EITC to support the core mission of the Promise Neighborhood. Outreach to residents about how to use these accounts also encourages use of free tax preparation services. Investing a portion of a refund in a College Savings Account makes children more likely to continue their education. Securing additional funding for a match would grow their savings faster and encourage participation.

A good time to have a conversation about money is when you have some. The EITC, and tax time broadly, offers an annual opportunity to reach out to residents about financial literacy, savings, and programs that can build stability, encourage planning, and help people start making a small investment in post-secondary education. It's a small investment that offers a great return.

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