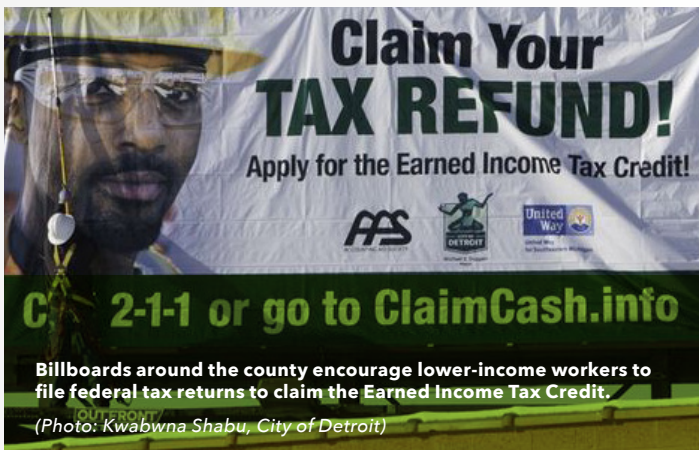


## FILE YOUR TAXES AND FIGHT POVERTY

Originally Published January 29, 2018 by Phyllis Fickling, Guest columnist



Last year, an elderly woman walked into one of United Way of the Mid-South's Free Tax Preparation sites. She was shopping for affordable tax preparers like she was shopping for affordable shoes.

The preparers she had used in prior years were too expensive. For the first time in her work history, she was considering ignoring her responsibility to file a tax return and "let the IRS find me before I died."

She was surprised to learn that our IRS-certified free tax prep was free. We helped her file a return and she received a small refund.

Unfortunately, many individuals forgo filing a tax return for several reasons: catastrophic events such as death, illness, short-term unemployment or divorce; too much paperwork, mistrust of the system, or plain disregard of "the system."

Ignoring your tax filing might be leaving money on the table with the Internal Revenue Service.

For example, individuals who earned less than \$54,000 in 2017 could qualify for an Earned Income Tax Credit (EITC). This credit lowers federal payroll and income taxes to help low-to-moderate income individuals and families meet basic needs as they move to self-sufficiency.

The EITC program is not limited to families with qualifying children. It's also available to childless working professionals, young workers, working elderly, veterans and rural workers.

In 2015, the average income for EITC-qualified filers in Shelby County was \$13,117. Using this tax credit helped generate an average refund of \$2,514, according to the IRS.

A refund of this size can mean financial relief in many ways, including maintaining reliable transportation and/or paying down a large utility bill, just to name a few.

The most recent tax reform passed last December continued the EITC program, along with the Child Tax Credit. Both are incremental financial boosts to address generational poverty.

"Research indicates that families mostly use the EITC to pay for necessities, repair homes, maintain vehicles that are needed to commute to work, and in some cases, obtain additional education or training to boost their employability and earning power," according to the Center on Budget and Policy Priorities.

Unfortunately, it is estimated that only 10 percent of EITC-eligible filers in the local counties served by United Way take advantage of this tax benefit that generally results in a refund.

During the 2016 tax year, United Way's FTP program processed approximately 10,000 EITC-eligible returns, resulting in more than \$12 million in refunds.

United Way is an IRS-sponsored free tax preparation partner in the Memphis area, operating 18 sites and two mobile units throughout eight surrounding counties, including counties in Mississippi and Arkansas.

Free Tax Prep is part of United Way's *Driving The Dream* initiative, which is building a local system of care with human services agencies to aid in alleviating poverty by moving individuals from crisis to self-sufficiency.

By using FTP services instead of paying a tax preparer, individuals save an average of \$400 per return (an estimated \$2.6 million in savings was generated during the 2016 tax year at the UWMS sites alone).

To find the United Way Free Tax Prep site near you, call 2-1-1 or 901-415-2790 to make an appointment during normal business hours. For more information, or to volunteer, visit [uwmidsouth.org](http://uwmidsouth.org) or call 901-433-4300.



*Phyllis Fickling is Director of Community Impact - Financial Stability, for United Way of the Mid-South.*

You can read the story on [The Commercial Appeal's website at](https://www.commercialappeal.com/story/opinion/contributors/2018/01/29/file-your-taxes-and-fight-poverty/1074243001/)

<https://www.commercialappeal.com/story/opinion/contributors/2018/01/29/file-your-taxes-and-fight-poverty/1074243001/>

## ROBINSON | STANDING UP WITH AND FOR THE POOR

Originally Published March 30, 2018 by Rev. Kenneth S. Robinson, M.D., Guest columnist



**Coretta Scott King, civil rights leader Martin Luther King Jr's widow, delivers a speech at Lincoln Memorial, at the end of the Poor People March, on June 19, 1968, in Washington D.C. The Poor People's campaign was organized in 1968 by MLK and the Southern Christian Leadership Conference to demand economic aid to the poorest communities in the United States.**

(Photo Credit: ARNOLD SACHS/AFP/GettyImages)

The **Gospel of Mark** tells of a brother in the synagogue one Sabbath with a shriveled or withered hand. He'd probably been there every Sabbath, ignored just as the poor are often ignored today.

The folks in the story clearly weren't interested in the poor man; just whether Jesus would violate a technical principle in The Law about the Sabbath.

Were Dr. Martin Luther King Jr. with us today, he'd probably say there are folks in powerful places now who are stuck on purist, political principles, seemingly disinterested in those with shriveled lives.

Jesus demonstrated that when the practice of a principle impedes meeting the needs of the people, you've got to go with the people. Dr. King understood that. It's why he came to Memphis to march with the people.

In the gospel story, Jesus told the brother with the shriveled hand to "stand up".

I hear it in the gospel according to Martin: "There was a time when we may not have talked about intransigent disparities in income and wealth, economic injustice and disproportionate poverty. But not now."

Jesus asked, "Which is lawful on the Sabbath: to do good or to do evil, to save life or to kill?" Saving lives ought to be the guiding principle of our government, and our ministries.

I hear it in the gospel according to Martin, when he called the nation's attention to the fact that 100 years after the Emancipation Proclamation, "the Negro was still on a lonely island of poverty in the midst of a vast ocean of material prosperity."

In the gospel story, Jesus told the brother to "Stretch out your hand," and his hand was completely restored.

I hear it in the gospel according to Martin, when he told striking sanitation workers, "If we are going to get equality, if we are going to get adequate wages, we are going to have to struggle for it."

In the gospel story, the brother actively confronted his reality, in the context of The One who had the power to change that man's reality.

Fifty years ago, Dr. King supported Memphis sanitation workers as they actively confronted their reality and stood up with withered hands, withered income and withered benefits.

In his last days, Dr. King wondered what it would take to disrupt the intransigence and complacency of Memphis' leaders toward the economic injustice so patently evident in the plight of those men.

It took the stark reality of two shriveled bodies, crushed in a trash compactor. It took the context of mounting public pressure which compelled the city to direct its power to change the reality of Memphis' poor.

For Dr. King, the sanitation workers were emblematic of those who were the focus of his Poor People's Campaign. Fifty years later, the reality is that the hands and lives of the poor are still withered.

What will we do -- those of us who have the power to change policies, prioritize public expenditures, raise wages, invest in urban communities, focus philanthropy, and create systems to holistically heal the shriveled hands of people who are living in generational poverty?

Will we be merely statistics-watchers while the poor continue to be ignored? In 2018, we have the power and capacity to "drive their dream" to fruition, to ensure their dream is not forever deferred.

The gospel according to Martin is still challenging us to not be satisfied with a brother among us with a withered hand.

**DRIVING  
THE DREAM**  
*Out of Poverty*



You can read the story on [The Commercial Appeal's website at](https://www.commercialappeal.com/story/opinion/contributors/2018/03/30/robinson-standing-up-and-poor/465728002/)

<https://www.commercialappeal.com/story/opinion/contributors/2018/03/30/robinson-standing-up-and-poor/465728002/>



# DRIVING THE DREAM | UNITED WAY INITIATIVE HELPING MEMPHIANS BECOME SELF-SUFFICIENT

Originally Published March 1, 2018 by Don Wade



Cecelia Johnson-Powell is director of United Way of the Mid-South's Driving the Dream initiative, which aims to help Memphians lift themselves out of poverty.

(Houston Cofield/Daily News)

The aim of United Way of the Mid-South's "*Driving the Dream*" project is still the same: Provide the means for more people to lift themselves out of poverty and, over time, achieve self-sufficiency.

Back in the summer of 2016, *Driving the Dream* had an eight-week pilot period. The evaluation that followed showed that the challenge of

coordinating among local social service agencies that would be involved, and the training that would be required across the board, was even larger and more layered than anticipated.

Today, however, the project's director, Cecelia Johnson-Powell, can look at the work in progress and down the road and say this: "I think we're on the cutting edge of the marriage of technology and social work."

A wide range of local agencies are involved with *Driving the Dream*. Among the key players are Catholic Charities of West Tennessee and Porter-Leath. Memphis long has had a poverty rate higher than the national average. Children are especially at risk. According to Porter-Leath, there are 60,000 children age 5 or younger in Shelby County and more than 26,000 of them live in poverty.

Johnson-Powell points out, too, that funding for *Driving the Dream* is not being pulled from general donations. Rather, the program is being supported by a small group of grantors/funders: Kathy and J.W. Gibson, The Assisi Foundation, The Kresge Foundation and The Urban Child Institute.

Dick Hackett, executive director of the local Catholic Charities, says *Driving the Dream*'s goal of self-sufficiency is in alignment with their objectives for helping the poor.

"We think we have to be real careful as a social service agency not to perpetually engage poverty," he said. "As nice as it is to give, you're not helping if you're not trying to find a solution."

*Driving the Dream* has several components: The Transition to Success care model, which helps clients develop a map of their goals and dreams and make connections to needed services; the Arizona Self-Sufficiency Inventory, which assesses the client's needs using 20 key quality of life indicators; and a shared

web-based database, which centralizes information and tracks clients' progress.

The assessments, Johnson-Powell says, are voluntary and up to the client. They can be powerful tools in learning, at depth, what's going on in a person's life and why they are in their current circumstances. It's a personal way to come to an understanding and a confidential method for obtaining a baseline.

Said Johnson-Powell: "How do you measure hope? How do you measure resiliency? Clients tell you their story and they're telling you what's going on right now. We talk to them about the *Driving the Dream* program. There are no secrets. There is no shame. They have the opportunity to say how they feel and what they want to do."

*Driving the Dream* will have five full-time staff members. Hackett is impressed that United Way of the Mid-South came up with separate funding for the program and says all the involved social service agencies need to be focused on operating like a business.

"We may not like to say it, but we are a business," Hackett said. "It's not uncommon (to have overlap and duplication) in the social service world, but it's not uncommon in the business world. We have to be productive" and communication must be clear, he added, "to make sure clients don't go from first to third and skip second.

"We're not so naïve as to think this is a final cure," he continued, "but we do think we can project more of our customers to make it out of poverty."

Dr. Kenneth Robinson, United Way Mid-South's president and CEO, told The Daily News in 2016 that while he knows *Driving the Dream* is ambitious, he believes it to be practical and that it will be successful long-term.

"This is a huge, social, entrepreneurial collective-action experiment," he said. "I don't believe at all it is Pollyanna-ish because we have real agencies providing real services."



You can read the story on Memphis Daily News' website at <https://www.memphisdailynews.com/news/2018/mar/1/driving-the-dream/>



## UNITING TO FIGHT GENERATIONAL POVERTY IN MEMPHIS

Originally Published December 11, 2017

by Lori Spicer-Robertson, Guest columnist, Chief Communications & Engagement Officer for United Way of the Mid-South



The world will be watching Memphis on April 4, 2018, not only to see how we commemorate the legacy of Dr. Martin Luther King Jr., but also to see how far we have advanced in our efforts to alleviate poverty.

Unfortunately, when they dig deeper, they will uncover that our metropolitan area

has the highest rates of poverty (26.9%) and child poverty (44.7%) in the nation.

It will be critical for us to determine what outcomes, investments, priorities, programs and synergies will ensue thereafter. Our actions and intentions will need to be deliberate and collaborative.

It was refreshing to read the three recent Viewpoint guest columns by Rev. Richard Smith of the Urban Ministry Initiative, and City Council members Patrice Robinson and Kemp Conrad. All called for action to address systemic and generational poverty here and provided some examples of “where do we go from here.”

To witness local clergy and civic leaders who have the passion and heart to see Memphis advance in an area that most see as daunting is heartening. As Albert Einstein so poignantly once said: “We cannot solve our problems with the same thinking we used when we created them.”

We need a variety of perspectives and actions to maximize the opportunities ahead. For decades, even centuries, our systems of culture, policy, business and even community resources have been created by

an uneven representation of who sits at the decision-making table.

In his guest column, Smith noted that we “lack a collective, consistent and constructive strategy for addressing poverty and human need in our city.” He suggested that we “need a group that would meet regularly, push each other for new possibilities, resolve to develop a strategy different from the present...”

The United Way of the Mid-South agrees and we’re excited to further engage in this work of bringing our community together for accelerated change.

Last Thursday, United Way of the Mid-South hosted a round-table discussion called the Feast of Dreams. A cross-section of dozens of local leaders participated from faith, business, young professionals, educators, health leaders, financiers, nonprofits, government, low-income residents, and others.

The question of the evening: “As the most generous and poorest city, how do we all unite to make fighting poverty a priority for this community?”

The discussion was a microcosm of United Way’s larger work to combat local poverty while heightening the awareness of how we got here, how we avoid being stuck here, and generating some novel solutions to move the needle on local poverty.

United Way is spearheading a new initiative called Driving The Dream. It’s a system of care network of human services agencies seeking to transform the lives of families and individuals in generational poverty. How? By working better together to help clients devise a plan for their future and assist them in achieving the goals outlined in that plan.

We plan to work collaboratively to help struggling individuals and families live the life of their dreams.

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United Way has completed the major system design work, recruited a number of community partners to join the network, and garnered considerable early support from local and national key philanthropists -- Kresge Foundation, Assisi Foundation, Kathy and JW Gibson, and the Urban Child Institute.

We will be launching the system in early 2018. As with many great things happening in the city, we need to open this work up and allow the entire community to see how they can plug-in. The year ahead will be our time to show more fully what United Way is uniquely positioned to be: A convener for community, a catalyst for change, and a leader in creating lasting impact.

The anti-poverty plans outlined last week by City Council will aid in seeing a different future for this community and for the most vulnerable -- our children. The greater Mid-South also has to explore and develop investments that will deliver sound, results-oriented strategies to help support the adults in need in this community.

Children who live in poverty live with adults in poverty. Both are faced with unique circumstances and reasons why they remain stuck in poverty, but we cannot help one group without helping the other. We can educate a child, provide that child food security, but in the end that child still lives with an adult who lives in poverty so addressing the needs of both parent and child as a community is imperative.

The time is now for us to replace temporary fixes with long-term solutions. For our part, we will be inviting elected officials, faith leaders, philanthropic entities, and the business community to sit down with us at United Way of the Mid-South to move into 2018 working in tandem for change.

Poverty will not win, if and when we are willing to collaborate to combat this epidemic. We can no longer wait. We must act now.



*Lori Spicer-Robertson, guest columnist, and Chief Communications & Engagement Officer for United Way of the Mid-South. To learn more about Driving the Dream, visit [uwmidsouth.org](http://uwmidsouth.org)*



of the Mid-South

You can read the story on [The Commercial Appeal's website](http://www.commercialappeal.com) at

<https://www.commercialappeal.com/story/opinion/contributors/2017/12/08/uniting-fight-generational-poverty-memphis/927627001/>