

National Webinar Summary

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http://www.results.org/skills_center/results_national_conference_calls/

Expert on Poverty Share – Asia Bijan Thompson

2016-17 Expert on Poverty from Dallas, PA

Hello everyone! My name is Asia Thompson and I just want to share a brief overview of experiences that molded me into an advocate. At the age of fifteen I found myself in a very abusive relationship. The man I was with made every effort to isolate me from my friends and family – emotionally, physically, and mentally. Having been a child of divorce, I desperately tried to fill the void left by my dad by having this male in my life – even though he was toxic. By the age of sixteen I was pregnant; My son was born when I was seventeen years old. Before having my son, I was able to get register for WIC which aided immensely in purchasing the special formula he needed. However, I found that I was too young to receive SNAP and TANF, and my mother did not qualify – although she could not afford to support us. I located many food pantries that I could utilize in order to supplement the WIC, however most were several miles away and I had no means of transportation. Finally, I found a Jewish Service Center that was located a mile and a half away from me. Knowing that I needed to feed my son, I got my mother's laundry cart and walked. This food pantry allowed me to come biweekly, and I was able to receive many shelf stable foods to feed my son. During this time, my son became overweight; His weight even effected his mobility development, causing him to start walking much later than normal. But he was no longer hungry and, at that point, that was all I could really hope for.

By this time, I was residing primarily with my mother, trying to stay away from my son's dad – although I had many moments of relapse. Soon after, I gave birth to my daughter; I was eighteen. At this point I was still struggling to feed my son while also keeping myself nourished enough to nurse my daughter – who was born two months premature. I lost the job that I had because of the amount of time I had to take off for my daughter birth, and I was still unable to get approved for food stamps – although I did receive medical assistance. My mother was tired of struggling to help me, and I felt like a burden. My time in her home had expired and I could not stay with my kid's dad. It was then that I found myself sitting in the train station in Trenton, one baby strapped to my chest, one in a stroller, desperately contacting the only homeless shelter for mothers and children that I knew of.

Luckily, the shelter had space for us and they were able to retrieve us, and our belongings from my mother's house, and relocate us to the campus of Homefront, in Lawrenceville NJ. It was there that I was able to receive assistance with food, and locating an apartment for my children and I. After three months in the shelter, we were able to find an apartment. Everything was going great. I was working, my sister gave me a car, we finally could receive SNAP, I was going to school, and my kids were in daycare. During this time, I located a program for single mothers that aided in their education that was located at a University in Dallas, PA – I applied. However, a few months later, my kid's dad showed up at my front door and destroyed my apartment and

subsequently the life that I was building there. I was able to get my housing stipend transferred to a different part of the state; however I was unable to move my furniture because it was too expensive. The apartment that we ended up in was not ideal, in that it did not have a refrigerator, the heating was oil powered and the apartment was very poorly insulated; it was also January.

Being that I could not afford the oil for heat, my children and I were restricted to one room of the house where the space heaters were. And being that we had no furniture, we slept on two toddler mattresses that I could makeshift into a palette on the floor for us to share. My food stamps seemed to never last the month, and we many times found ourselves living off of pancakes or rice for days. Eventually the gas and electric were shut off. We had no lights, no means of cooking, and no way to power the space heaters. Although we had an apartment, we were sleeping in the car many nights because it was warmer that being inside. Fortunately, we were able to make it through the colder months, and were finally able to sleep inside again – although we still had no power or gas. To this day I cannot explain how we managed to survive during that time.

Spring was finally here, and I was contacted with an acceptance into the University I had applied to seemingly a lifetime before. Around the same time, my kids' grandmother on their father's side asked me to bring the kids to visit her. Since their father was said to be in Florida, I agreed to bring them. Except he was not in Florida when I arrived, he was standing before me. After three days my mother came searching for me and found herself standing on the doorstep of my kids' father's house. When she saw me, she gasped and told me that I looked as if I had died and come back. She tried to get me to leave, but standing there with blood in my eyes and the hair ripped from my scalp, I could not gather the courage to run, and so she left me there. Luckily she came back fifteen minutes later with a fleet of police officers and my kids father was arrested, and I was escorted to the police station to make a report.

It was then, sitting in that police questioning room in Bloomfield NJ, that I found a true conviction for better days. A conviction to let my voice be heard so that young girls in the same position as I was can know that life is possible. Now, as a senior at Misericordia University in the Women with Children program I have been able to use my voice, and my story to inspire other struggling single mothers to believe that it is possible to succeed. Without SNAP, Medical assistance, and housing assistance, I would not have been able to bridge the gap between poverty and becoming an educated woman and a success story. I am extremely excited to be involved in the Experts on Poverty cohort and I hope to learn from all of the amazing individuals who are a part of this project. I have been convicted by my past to change my future and to impact as many people as possible to change theirs. I desire to be a voice for the silenced and to change the minds of the sheltered. I am excited to have been given the opportunity to be a part of a project that desires to change policy surrounding poverty, because with all of our voices together, we will make ourselves heard.

Welcome

Joanne Carter, Executive Director, RESULTS and RESULTS Educational Fund
(Washington, DC)

Welcome to this month's webinar. You can download the slides from the Take Action Box on the RESULTS Homepage. Joanne thanks Asia for her powerful share and makes opening remarks about the importance of stories like her in our advocacy work, especially at our upcoming International Conference.

Agenda for the webinar:

- Brief context overview from Meredith
- Guest speaker: Rachel Black of the New America Foundation
- Overview of the June Action
- Training on the June laser talk
- Talk about the RESULTS International Conference
- Close call with an Update from our new Grassroots Fundraising Manager Mea Geizhals and final announcements

Setting the Stage for our Wealth Inequality Work

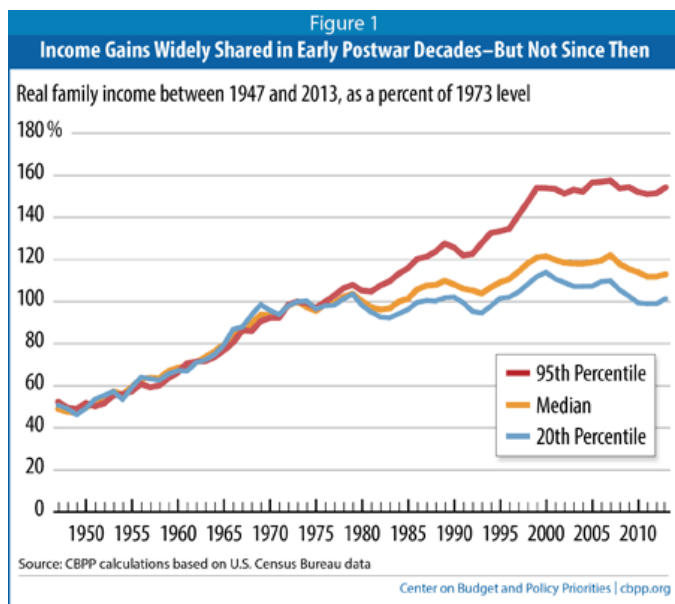
Meredith Dodson, Director of U.S. Poverty Campaigns (Washington, DC)

The income gap has widened since the 1970's as those with the highest incomes have continued to see strong growth while everyone else's incomes have been stagnant. The current concentration of income at the very top has risen to levels similar to the 1920s, right before the Great Depression (right). What has not gained enough attention is the growing gap in wealth, which gives a fuller understanding of the impact of racism in America.

Wealth – *the value of a household's property and financial assets, minus the debts owed* – is even more highly concentrated at the top than income. The

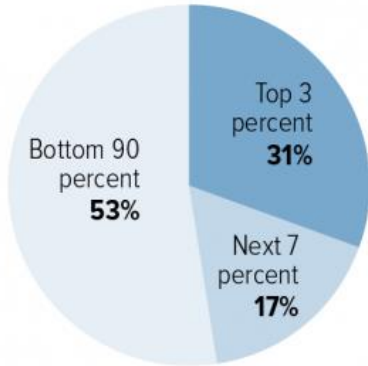
graph below demonstrates that share of wealth for the top 0.1 percent wealthiest Americans has continued to grow while their share of income has decreased in the last few years. In other words, as their income decreased, their wealth still increased.

This is even more striking when we look at it by race:

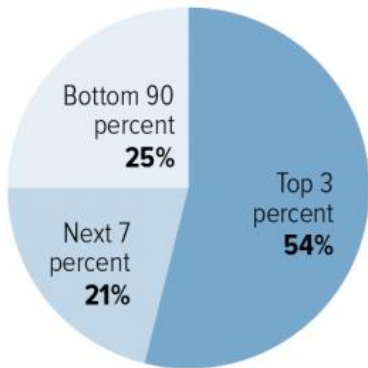


Wealth Is Even More Concentrated Than Income

Distribution of before-tax income, 2013



Distribution of wealth, 2013

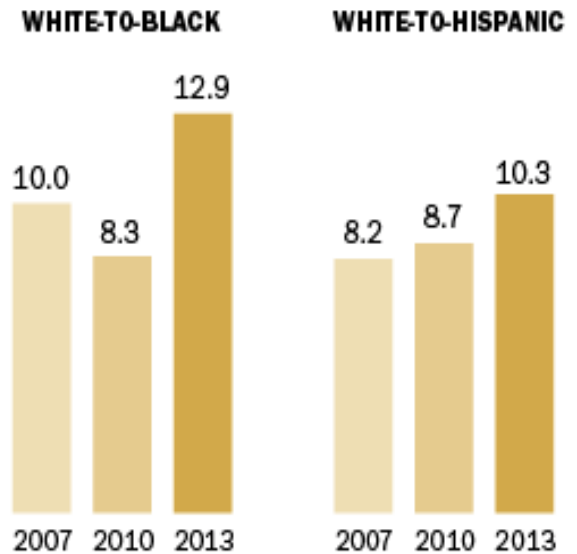


Note: Percentages may not add to 100 percent due to rounding.
Source: Survey of Consumer Finances 2014

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Wealth Inequality by Race and Ethnicity Has Grown Since 2007

Median wealth ratios



Note: Blacks and whites include only non-Hispanics. Hispanics are of any race.

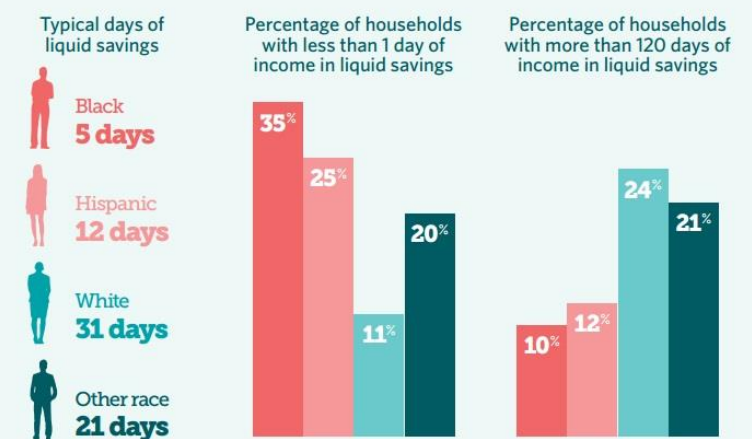
Source: Pew Research Center tabulations of Survey of Consumer Finances public-use data

PEW RESEARCH CENTER

In the Report on the Economic Well-Being of U.S. Households from the Federal Reserve System in 2014, [47 percent of Americans report that they could not cover a financial emergency costing only \\$400 with their current finances](#). Liquid asset poverty is a significant problem.

Whites Have Significantly More Liquid Savings Than Hispanics and African-Americans

Differences in days' worth of income and share of households with less than 1 and more than 120 days' worth, by race



Notes: Liquid savings are the sum of the values a respondent reports for checking and savings accounts, unused balances on prepaid cards, and cash saved at home. Days of income were determined by dividing reported liquid savings by monthly household income and then multiplying this figure by 30 to obtain the value in terms of days. Monthly household income is the respondent's annual household income divided by 12. If a household's monthly income was below \$250, then \$250 was used instead of monthly income in the calculation of the ratio.

Source: Pew's Survey of American Family Finances

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Liquid asset poverty indicates that a household has insufficient liquid assets (assets that can be converted to cash quickly) to live at the poverty level for more than three months without an income.

[Nearly half of all households \(44 percent\) are in liquid asset poverty](#), and this is even more striking for people of color. Liquid asset poverty can lead to added stresses such as food insecurity or inability to pay bills and low-income families who are liquid-asset poor are twice as likely to report increased hardships compared to similar families with sufficient liquid assets.

[Building savings and assets](#) is an integral part of ending poverty, yet few financial instruments are

designed for low-income families. Savings helps improve household stability and without savings, families are always at the risk of falling into or deeper into poverty when financial crises arise. With assets, people are better able to weather financial emergencies, thus reducing the chances of disorder in the household. Children in low income families who save do better academically are more likely to move out of poverty as adults¹. A national conversation on asset-building is far too limited and needs more attention.

Guest Speaker – Rachel Black

Facilitated by Meredith Dodson

Bio of Rachel Black

Rachel Black is a senior policy analyst in the Asset Building Program at New America. In this role, she leads research, analysis, and public commentary around a portfolio of issues devoted to creating a more equitable public policy approach to increasing financial security and inclusion. Her specific areas of focus include public assistance programs, the federal tax code, and college access and completion. Her work has been cited by or published in multiple outlets, including the Washington Post, Time, and Fortune. Her op-ed "Give the Unemployed a Second Chance" was featured on CNN.com as one of New America's 10 Big Ideas of 2015.

¹ CFED: <http://cfed.org/assets/pdfs/FactFile - Saving Up Moving Up.pdf>

Rachel is also a co-manager of New America's Family-Centered Social Policy Initiative, a cross-programmatic effort to construct and advance a new vision for social policy that allows all families to thrive in an era of growing risk, uncertainty, and inequality.

Previously, Rachel was a policy analyst in the Government Relations department of the national grassroots anti-hunger organization Bread for the World. In this capacity, she helped shape the organization's domestic policy agenda and contributed to its legislative advocacy around issues ranging from reform of farm commodity programs during the 2008 Farm Bill reauthorization to improvement in the country's social safety net in the American Recovery and Reinvestment Act. Rachel holds a B.S. in History, Technology, and Society from the Georgia Institute of Technology.

Questions for Rachel Black:

1. Would you briefly tell us what the New America Foundation is and what the Asset Building Program does?

- Research/policy institution in DC
- Take on biggest challenges in modern era, from international security to education
- Asset building: wealth and access to savings and assets
 - Key challenge we face as a county
 - Growing divide – many do not have access to resources to change
 - Buffer from unexpected expenses, makes your days look different
 - Ability to invest in child's education
 - Have a deposit for first month's rent – be able to move into better neighborhood, just have more stability

2. Since wealth inequality is a new issue for some people, can you give us a little background of wealth inequality and why savings matter?

- Means options, cushion
- Urban Institute: savings at right time helps avoid hardship (miss utility payments, skip meals)
- Asia touched on this so eloquently: otherwise struggling one day to next
- Tough to have forward orientation, think about the future and make it a reality
- Access to college: aspire that kids go to school as way to have security
 - When look at who has access to college education, usually about how they can finance it
 - Lower-income and first generation families often take on debt, work plus go to school
 - Can mean that maybe can't complete degree, saddles with debt

- Amplified when look at race
- St Louis Fed: research on having access to college degree by race
 - Deeply upsetting: we think that America's institutions treat people equally.
 - Having college degree wealth building for white students, can be wealth-depleting for Black students (how financed, quality of schools)
 - We think of college as something that can change our path
 - Reality: financial circumstances major determinant to the types of opportunities we have access to
- As wealth becomes more concentrated, means those opportunities less available.
 - Public policy has major role.

3. Why are emergency savings so important for low-income people?

- If reality that is that income is volatile, don't have basic cushion, can't think about longer term issues
- Basic building block
- About half of families cannot come up with \$400 in case of emergency
 - 25% of African Americans have less than \$5
- Comes with a cost – if don't have savings for car repair
 - Forego other expenses
 - Already struggling, have tough time meeting basic expenses (medical, heat, food, etc.)
 - So then go to “heating loans” or “title loans” – borrow for small expense and often creates downward spiral
 - So then payday loans and compounding interest

4. What would need to change to really help low-income families to build savings?

- Start with understanding that federal government helps families save and build wealth, mostly through tax code
 - Subsidize employer-sponsored retirement
 - Mortgage interest
 - But mostly benefits higher-income
 - Half a trillion – goes to families that already have savings and wealth
 - Means it is an affirmed value for government, but MUCH better approaches
- 1st step:

- Leverage the tax time moment – RESULTS has done great work on EITC and CTC
- For many families, refund largest influx of income at year
- Extend the same incentives for savings and access like higher-income families
- Long-term pilot project: SaveNYC and SaveUSA
 - When go to volunteer tax site, got direct match if put into savings and kept in savings account for a year
 - 80% of families maintained the savings, got match
 - Other studies to replicate: check box to open savings account when filing taxes (e.g. build on Turbo Tax software)
- Basic change: remove barriers to savings embedded in policy
 - Asset limits baked into public assistance programs like SNAP and TANF
 - Restricts savings to participate in programs, and sends a message that having savings, or even having a bank account, is risky
 - Basic step that needs to happen

June Training

Jos Linn, Grassroots Manager for U.S. Poverty Campaigns (Des Moines, IA)

This month, we're going to return to an oldie but goodie exercise – the fill-in-the-blank laser talk. Here's how this will work.

I will read through the laser talk a few times, changing it up each time to help you learn it. First, I'm going to go through the talk and I just want you to listen and pay attention to the key facts. Note: this laser talk assumes you're talking to a member of the Senate. Here we go.

Engage: Thank you for [supporting efforts to help low-income working families by making the Earned Income Tax Credit \(EITC\) and Child Tax Credit \(CTC\) provisions permanent.](#)

Problem: However, I'm concerned that the tax code actually taxes 8 million workers into or deeper into poverty; these are workers without children.

Inform/Illustrate: House Speaker Ryan and President Obama have proposed to expand EITC for these workers, which would benefit over 13 million people. (If you can share how the EITC or poverty generally has impacted you, we urge you to do so!) In addition, we need to address wealth inequality in America. 44 percent of Americans do not have savings to live for three months at the poverty level. That means nearly half of all Americans are one financial crisis away from poverty. By using tax time (when people get the EITC) as a moment to build emergency savings and economic mobility, Congress can start to reduce wealth inequality and the racial wealth gap.

Call to Action: Please speak to key tax leaders, and tell them to expand the EITC for childless workers and build on tax time to address wealth inequality.

Now I'm going to go through it a second time but I will leave some parts out. Just shout out the answers when I get to them. This will help you learn the key components of the Laser Talk.

Engage: Thank you for supporting efforts to help low-income working families by making provisions from which two credits permanent? (**Earned Income Tax Credit and Child Tax Credit**)

Problem: However, I'm concerned that the tax code actually taxes how many workers into or deeper into poverty? (**8 million**) these are workers without what? (**children**)

Inform/Illustrate: House Speaker Ryan and President Obama have proposed to expand EITC for these workers, which would benefit how many people? (**13 million**) (If you can share how the EITC or poverty generally has impacted you, we urge you to do so!) In addition, we need to address wealth inequality in America. What percent of Americans do not have savings to live for three months at the poverty level? (**44 percent**) That means nearly half of all Americans are what away from poverty? (**one financial crisis**) By using what time (**tax time**) (when people get the EITC) as a moment to build emergency savings and economic mobility? Congress can start to reduce wealth inequality and the what? (**racial wealth gap**)

Call to Action: Please speak to key whom? (**tax leaders**), and tell them to expand the EITC for whom? (**childless workers**) and build on tax time to address wealth inequality.

Normally, we would do this a third time where you would think the answers to the blank parts silently and then I would give you the answer. This helps you internalize the Laser Talk. However, we don't have time to go through it one more time but please plan to practice this Laser Talk after the webinar today. We will use it in Washington, DC as well as in our work back home over the next few months.

June Action Overview

Meredith Dodson, Director of U.S. Poverty Campaigns (Washington, DC)

This month's [Action](#):

- One way to amplify your voice with lawmakers is to not only meet with them face-to-face, but include the voices of those who cannot be there.
- In anticipation of this month's RESULTS International Conference, we each person in your group to write letters about tax policy and the wealth gap and/or SNAP. Be sure to write letters to all the members of Congress your fellow volunteers will be visiting in DC.
- You can find talking points for letters for both tax policy and SNAP in the June Action: http://www.results.org/take_action/june_2016_u.s._poverty_action/.
- In addition to your group, reach out to people in your community urging them to write letters and give them to your local DC travelers. The more you deliver, the bigger the impact.
- Send them the link above or you can print off one-page Action Sheets from the website. Find both PDF and Word versions at: http://www.results.org/take_action/domestic_monthly_action_archive/.

- Devise a way to get the letters to people in your area traveling to the RESULTS Conference (drop them off, scan and e-mail, snail mail) before they leave for Washington (Conference begins June 25)
- Please contact Jos Linn (jlinn@results.org) if you have questions or need help getting letters to volunteers coming to the Conference.

Ryan poverty task force recommendations: Too often the rhetoric about poverty in America focuses on the “failure” of anti-poverty programs, despite evidence that anti-poverty programs [reduce poverty by about half](#). Earlier this month, [RESULTS Experts on Poverty powerfully shared](#) how programs such as the [Earned Income Tax Credit \(EITC\)](#) and [SNAP \(formerly the Food Stamp program\)](#), impact their lives. Of course, there is more to be done – we must push for ending poverty to be a top political priority, with specific proposals to strengthen anti-poverty programs.

On June 7, House Speaker Paul Ryan’s Task Force on Poverty [released its recommendations](#). At first analysis, the proposals from House Speaker Ryan would by and large leave millions of Americans worse off. The recommendations focus on:

- requiring safety net program participants to work,
- giving states flexibility and streamlining anti-poverty programs,
- changing policies that “trap” people into poverty while “getting the incentives right” to move people away from participating in safety net programs, and
- measuring results.

Many anti-poverty advocates have pointed out the stark contrast between House Republican leaders rhetoric versus their [“budget priorities, however, are unmistakable – they would cut programs for low- and modest-income people dramatically.”](#)

At a simultaneous event as the release of the Ryan Poverty Task Force, RESULTS 2016 International Conference Speaker Senator Sherrod Brown made a powerful case for building on the [success of efforts to save key tax provisions last year](#) to expand the EITC for workers without children. Watch his remarks, along with speeches by Representatives Hoyer, DeLauro, and Moore (a 2015 RESULTS conference speaker) [here](#).

In the months and years ahead, we will push policymakers to make ending poverty a top priority with policies that will make a real difference.

Note: while RESULTS volunteers did a great job of generating media to shape the Poverty Task Force -- with 33 media pieces in local papers across the country over the past two months -- we are holding off on a full press to get media attention on the Poverty Task Force report now that it is out, in order to not fuel the rhetoric in the proposals.

RESULTS International Conference

Kristy Martino, U.S. Poverty Organizer

In addition to collecting letters to bring with you to Washington, DC, here are some things to do now to make your experience in DC better:

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- **Read the 2016 U.S. Poverty Campaigns Background Packet.** [The packet](#) provides detailed information about our current U.S. Poverty Campaigns that will help you at the Conference and on Advocacy Day (June 28). It is also helpful for actions and meetings back home (so everyone should read it). *Note: If you want a copy at the Conference itself, please bring your own; we will only print a few shared copies for reference.*
- **Schedule a Lobby Prep Call.** To help you get ready for your lobby meetings in DC, we hold pre-Conference lobby prep calls with advocates from each state to provide individualized, detailed coaching on your members of Congress. These are very important to your preparation for your DC meetings. RESULTS Director of U.S. Poverty Campaigns Meredith Dodson provides the coaching. She is generally available during the day and also has some open evening slots on Thursday, June 16. If you have not participated in a Lobby Prep Call for this year's Conference, please contact Jos Linn (jlinn@results.org) to get one scheduled now.
- **Set Up Your Lobby Meetings.** Please contact your House and Senate schedulers to request meetings for Advocacy Day on Tuesday, June 28. You can find scheduler names and contact information on our [Elected Officials page](#) and a [sample request letter](#) on the RESULTS website.
- As you schedule your lobby meetings, please let aides know that we doing a briefing with the [RESULTS Experts on Poverty](#) on Wednesday, June 29, tentatively set for 10:00 am ET. We will have more details to share in the coming days.
- **Please Log Your Lobby Meetings.** Once you get your lobby meetings scheduled, please enter the details of each one into our [Conference Lobby Meeting Log](#). This is very important as it helps us know what kind of support you need on Advocacy Day.
- **Read the Conference Checklist.** Our [2016 RESULTS Conference Checklist](#) has a wealth of information and resources to help you get ready. Please look it over. You can find it and other helpful information on our [Conference Resources page](#).
- **Don't forget our International Conference Orientation webinars** this Monday, **June 13 at 9:00 pm ET** and next Friday, **June 17 at 2:00 pm ET**. Please join RESULTS staff for an orientation to the RESULTS 2016 International Conference. Hear some tips to help you prepare, meet others that will be attending, and ask any questions that you still have. Sign up here: <http://bit.ly/1UuzQkH>. Join the session via computer: <http://fuze.me/32908010> or via phone at (201) 479-4595, meeting ID 32908010.
- **Dress appropriately.** The Founders of America had many brilliant ideas but building the nation's capital on a swamp, which gets beastly hot in the summer, was probably not one of them. Needless to say, DC will be hot at the end of June. While the Conference hotel will have ample air conditioning, bring comfortable clothes... and shoes because there is usually a lot of walking. However, you do want to dress up (like a job interview) for Advocacy Day on June 28.

- **Plan to have a great time!** If this is your first Conference, prepare yourself for an amazing experience. If this is not your first Conference, prepare yourself for an amazing experience again.

Road to Rio Update

Mea Geizhals, Grassroots Fundraising Manager

- Mea Geizhals introduces herself as the new Grassroots Fundraising Manager
- A little about Mea, she likes to bake, she has a dog names Tonka, and enjoys visiting museums and zoos

Road to Rio Campaign Update

- Multi-country fundraiser with RESULTS UK and RESULTS Canada
 - \$15,000 match opportunity when we raise \$35,000
 - \$2,791 raised
- Funding to support grassroots advocacy
- Find out more here: <https://friendraising.donorpro.com/campaigns/322>
- Mea and Jen DeFranco are here to help with lots of resources to share!
 - Mea Geizhals - mgeizhals@results.org
 - Jen DeFranco - jdefranco@results.org

Announcements

Mea Geizhals, Grassroots Fundraising Manager

- Nominate an outstanding volunteer for the **Bob Dickerson Grassroots Leadership Award**. Please send the names and why you believe they deserve this award to IC2016@results.org by the end of today (June 11). Two winners will be selected (one U.S., one Global) and honored at the 2016 RESULTS International Conference.
- **Please remember to vote in our Grassroots Board election.** The nominees for the upcoming open seat are Tadeo Melan of RESULTS Kansas City, Maxine Thomas of RESULTS Indianapolis, and Charles Wallace of RESULTS Austin are running for the position. You can read their candidate bios [here](#). Voting is now open and will run through Tuesday, July 5. All active RESULTS volunteers are eligible to vote. Please vote at: <https://www.surveymonkey.com/r/2016GRBMelection>.
- Our next **RESULTS U.S. Poverty Free Agents Calls** are this Tuesday, June 21 at 1:00 pm and 7:00 pm ET (note the earlier time for the evening call). If you live in an area with no active RESULTS group, join these monthly calls to get training and support to take action. Join the calls at <http://fuze.me/32256018> or (201) 479-4595, Meeting ID: 32256018#. Contact [Jos](#) if you have questions.

- If you know someone who'd be interested in creating a world free of poverty, invite him or her to our next **RESULTS Introductory Call** is this Friday, June 17 at 1:00 pm ET. People can register upcoming Intro Call on the [RESULTS website](#).
- You can find these and other events on the [RESULTS Events Calendar](#).
- Thank you for being on the webinar today. Our next U.S. Poverty National Webinar will be **Saturday, July 9 at 12:30pm ET**. This will be a joint call with our RESULTS Global Poverty Advocates.
- Remember to get as many letters as you can to bring to DC.

Finally, today is National Corn on the Cob Day. So let's celebrate the holiday by taking a big bite out of poverty this summer starting with an inspiring 2016 RESULTS International Conference. So please unmute your lines and let's wish our volunteers safe travels to DC and a great Conference!