

National Webinar Summary

Find the Webinar recording, slides, summary on our National Webinars page:
http://www.results.org/skills_center/results_national_conference_calls/

Expert on Poverty Share

Pamela Covington, Hampton, VA

Background on Pamela

- Years ago I was just a little short of being homeless
- I was living below half the poverty level with two small children
- What helped was having a safety net, which seemed to have more options back then
- I was on food stamps which helped a lot, and also received AFDC (now TANF)
- Section 8 housing helped us move out deplorable conditions
 - Previously we had lived in a place with no stove for 8 months and no refrigerator; remember food stamps requires you buy food that you can bring home and cook
- I was able to combine subsidized child care with educational credits to maximize the safety net and lift myself up through education
- It is because of the safety net that I was able to get back on my feet, take care of my children, and get myself off the welfare rolls

Why I'm happy to be with RESULTS

- Because I am not about just pointing out problems, I'm about finding solutions and RESULTS is solutions-oriented
- Because RESULTS has been around for at least 35 years and so has experience behind them.
- My biggest turning point I've experienced with RESULTS was the mock congressional meeting exercise during the international conference. It was the most helpful in providing me an understand protocol and how best communicate with Congressional members and staff. Then I was paired with long-time RESULTS veterans who shared their expertise and support to ensure I could be successful during Lobby Day.
- Because members of RESULTS take our mission seriously. RESULTS to me means business. The Power to End Poverty.
- Because RESULTS shows me the way to engage and address poverty

About my LTE experience

- I worked diligently on my LTE and was very happy to see it appear just days later.
- It was helpful to have a RESULTS staff member give it the once over after I completed it.

- The support and guidance provided by RESULTS staff members is another reason why I am happy to associate myself with RESULTS.
- I am looking forward to learning more information about address poverty-related issues and implementing more RESULTS-oriented actions.

Welcome

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

Welcome everyone to our October 2016 US Poverty webinar.

Just a reminder--if you're not joined via the webinar, you can download the slides from the Take Action Box on the RESULTS Homepage.

I want to take a minute on the call to acknowledge the incredibly important work you've done this year with regards to Face-to-Face meetings with members of Congress, AND generating media (including great media work in just this last month!)

- You've had 107 face-to-face meetings with members of Congress:
- Including 37 FTF Senate meetings—the most ever; and we're on pace to beat our number of FTF meetings from last year (NOT that this is a contest but it's fantastic to see the progress in our ability to do this!)
- Those House and Senate meetings included 67 Democrats, 40 Republicans
- You've also had 123 (124) media pieces this year on our issues,
- Including 29 media pieces *just* since September 1st (22 since the latest US poverty data came out)

I know that the direct impacts of that media and those meetings with members may not be immediately apparent, **BUT all of those meetings** and **all of those media pieces** lay the groundwork for us to be able to drive big things in the near future.

Whatever the outcomes of the elections, we are going to need to advocacy muscle we are building to move forward the issues we care about. And that advocacy muscle can't be built in a week.

I mean--you can have surprising and transformational meetings where one meeting makes a massive impact. But that's not how it usually works—it's much more often all the work that we do to day in and day out:

to build relationships with Congressional aides, to KEEP PERSISTING to get face-to-face meetings, to plan those meetings, to follow-up, to reach newspapers, to send in LTEs, to get interest in op-eds and to write them.

I also can just--from 25 years of experiences good and bad—that we sometimes DO CANNOT SEE THE IMPACT of our actions. We think we had a not very good meeting, but we don't know that it actually shifted a member of Congress or their aide or opened the relationship. We send

multiple LTEs before one ever gets published. Our media gets published but we don't realize that our member reads it on the way to a campaign event.

If I can paraphrase a former RESULTS leader who said that our work is often grunt work, grunt work, grunt work, MIRACLE. But that miracle doesn't come out of nowhere. There would be no chance of the miracle/the breakthrough without all the work that came before, and the political muscle we've built.

We'll need that MUSCLE TO RESPOND to (and help create) big opportunities in the next year and also to address new threats to the programs and policies and issues we care about.

I love the image for our advocacy of the SNOWFLAKES that fall on a branch...

Finally in the face of ***this absurd and disturbing election year***, I'm just grateful that the work you are doing with FTF meetings and being at town halls, and publishing media ***is helping keep candidates' eyes on what matters.***

So, we have a great agenda today

- Starting in a moment with a great guest speaker from CFED who will talk about their Racial Wealth Divide project and how it can inform and support our advocacy going forward.
- Jos Linn will do a Racial Wealth Gap Quiz
- Meredith Dodson will review the recent poverty data and the October Action
- Ginnie Vogts, RESULTS Grassroots leader from Columbus will share exciting news about our National Outreach Event in November
- Kathleen Duncan, grassroots leader from Houston will close our call with some important announcements

Guest Speaker – Emanuel Nieves of CFED

Facilitated by Meredith Dodson, Director of U.S. Poverty Campaigns

Bio

Emanuel Nieves is Government Affairs Manager at [CFED](#), where he works to inform and mobilize advocates across the country to push for policy change at the federal level that expands economic opportunity. He also co-leads CFED's work on predatory lending and coordinates the Assets Building Policy Network. Before joining CFED, he worked at the Local Initiatives Support Corporation, where he coordinated LISC's local office advocacy efforts in Washington, DC, and provided support on an array of housing and community development federal issues. Emanuel has a bachelor's degree in political science from Stockton University.

1. Briefly tell us what CFED does, and specifically can you tell us more about the Racial Wealth Divide project?

- Makes it possible for low and moderate income families to become self-sufficient and be a part of the opportunity network

- i. Go to college, buy a business, save for now and future
- Think tank plus real world experience (a “do” tank)
- Use research to understand economic insecurity and find out new ideas to make the economy work for everyone, especially those who are not usually heard
- Develop coalitions like Assets Opportunity network, partner at the local level to bring these idea down there and better understand what’s happening
- Bring ideas to scale
- Racial Wealth Divide (RWD) was launched a year ago from grant money
 - i. Ensure that CFED work is examined through equity lens
 - ii. Launch projects for best practices on the racial wealth gap (RWG) and support local projects and partners to address it
 - iii. ID local, state, and national solutions about the RWG and how to address it (podcasts, research projects, etc.)

2. Can you tell us what some of your key takeaways were in your [new report](#)?

- Ever Growing Gap
 - i. We have growing racial wealth divide
 - ii. Conversation focuses on income inequality but report highlights that wealth inequality is worse, as is RWD
 - iii. Last 30 years, RWD has exploded – average Hispanic/Black wealth grew by about \$20,000 while White grew over \$300,000
 - iv. Also looked at next 30 years and how far people of color are behind; 2043 (year when communities of color combined will outnumber White Americans), RWD will be over \$1,000,000
 - v. Given current trends, if average Black wealth grew at current pace and White wealth stopped growing, it would take 228 years to make up the gap (for Hispanics, it would take 80 years)
 - vi. Top .01 percent (only two Black and Hispanic billionaires) have over half the wealth than Blacks and Hispanics together (400 people v. 60 million)
 - vii. Wealth inequality is literally off the charts – Forbes 400 have seen their wealth grow 736 percent in last 30 years
 - viii. If Blacks and Hispanics had grown at 736 percent, would still be less than half of what White households hold now

3. Can you talk about the policy recommendations in your report, and the prospects of substantially reducing the racial wealth gap in the next few years?

- Federal policy has played a role in creating the racial wealth gap

- i. Have had numerous policies to help people build wealth but have intentionally or accidentally excluded communities of color (e.g. exclusion of farm workers from SSA, red-lining)
 - ii. Tax code is biggest tool to build wealth but most of the benefits go to already wealthy people and exclude communities of color
 - iii. Therefore, Congress is making a massive investment in wealth inequality and the racial wealth gap
- Solutions
 - i. Have to understand how current public policy is contributing to RWD, so need to conduct evidence-based, economic audit to see how policy is maintaining and exacerbating RWD (with ombudsman to monitor)
 - ii. Fix upside-down tax code right-side up – reform mortgage interest deduction
 - iii. Current policy allows wealth to be passed to same people (dynastic wealth); tax that wealth and use revenue go to fund to help lift up low-wealth households
- Not going to be easy but we can start now by fixing tax code, expanding EITC for childless workers and use the EITC to build emergency savings
 - i. Use opportunities in lame duck and new Congress to tackle this problem
- Must remember that in 30 years, communities of color will be majority so there issues will be our issues

Racial Wealth Gap Quiz

Jos Linn, Grassroots Manager for U.S. Poverty Campaigns

1. The average top 0.1 percent of households gets how much in benefits from homeownership tax programs?
 - A. \$17,276
 - B. \$10,276
 - C. \$3
 - D. \$20,500
2. In 2014, how much wealth did Black and Latino households own for every \$1 dollar White households owned?
 - A. A Black family held 30 cents and a Hispanic family held 20 cents
 - B. A Black family held 6 cents and a Hispanic family held 7 cents
 - C. A Black family held 4 cents and a Hispanic family held 16 cents
 - D. A Black family held 50 cents and a Hispanic family held 63 cents.
3. As of 2013, what is the ratio of White wealth to Black wealth?
 - A. 15:2
 - B. 13:1

- C. 10:1
 - D. 9:1
4. In 1983, the wealth gap between the average Black and White household was \$288,000 (\$355K v. \$67K). Under current policy, what will that gap be in 2043?
 - A. \$300,000 - \$400,000
 - B. \$500,000 - \$600,000
 - C. \$800,000 - \$900,000
 - D. Over \$1,000,000
 5. How many Black and Hispanic families do NOT hold financial assets?
 - A. More than 1 in 5
 - B. More than 1 in 4
 - C. More than 1 in 3
 - D. More than 1 in 2
 6. Yes or No: Does education have the most impact on reducing the racial wealth disparity?
 7. Which of the following is considered the most significant cause of the racial wealth gap?
 - A. Lack of educational attainment
 - B. Racially-motivated/discriminatory public policies
 - C. The housing bust of 2007
 - D. Natural occurrences within such a diverse country
 8. What action would have the least impact on reducing the racial wealth gap?
 - A. Providing every U.S. child with a small, government –funded savings account started at birth
 - B. Expanding the EITC for workers without children and provide incentives for them to save part of their EITC
 - C. Replacing current homeownership tax deductions with tax credits that benefit lower-income Americans
 - D. Making college tuition-free for all Americans

Answers:

1. The average top 0.1 percent of households gets how much in benefits from homeownership tax programs?
 - A. **\$17,276**

The U.S. tax code spends over \$540 billion per year in asset-building programs and incentives, the overwhelmingly majority of which goes to the wealthiest families.

Source: http://cfed.org/assets/pdfs/Upside_Down_to_Right-Side_Up_2014.pdf

2. In 2014, how much wealth did Black and Latino households own for every \$1 dollar White households owned?
 - B. **A Black family held 6 cents and a Hispanic family held 7 cents**

3. As of 2013, what is the ratio of White wealth to Black wealth?

B. 13:1

This ratio has actually grown since the Great Recession. Pew Research Center points out that financial assets (stocks and investments), which White families are much more likely to own, recovered quicker than housing assets.

Source: <http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/>

4. In 1983, the wealth gap between the average Black and White household was \$288,000 (\$355K v. \$67K). Under current policy, what will that gap be in 2043?

A. Over \$1,000,000

The wealth gap has been growing exponentially over the last 30 years. In 2013, the gap had grown from \$288,000 to \$571,000. Under current trends, the gap will grow to \$1.09 million by 2043.

Source: http://www.ips-dc.org/wp-content/uploads/2016/08/The-Ever-Growing-Gap-CFED_IPS-Final-1.pdf

5. How many Black and Hispanic families do NOT hold financial assets?

C. More than 1 in 3

In addition, according to a 2014 report from the Center for Global Policy Solutions, 33 percent of Blacks and 28 percent of Hispanics have no net worth or negative net worth, compared to only 13 percent of Whites.

Source: http://globalpolicysolutions.org/wp-content/uploads/2016/04/Beyond_Broke_FINAL.pdf

6. Yes or No: Does education have the most impact on reducing the racial wealth disparity?

No. More educational attainment alone will not significantly close the racial wealth disparity.

On average, a Black or Hispanic college graduate owns less wealth than a White high school dropout.

Source: <http://www.demos.org/blog/9/23/14/white-high-school-dropouts-have-more-wealth-black-and-hispanic-college-graduates>

7. Which of the following is considered the most significant cause of the racial wealth gap?

B. Racially-motivated/discriminatory public policies.

It is easy to assume that this wealth gap is because people just do not attain enough education, or earn enough, or that it just happened. But history shows that policies at the federal, state, and local levels (especially housing policies) explicitly or implicitly denied communities of color access to wealth building opportunities that were available to White Americans. For example,

lending policies denied mortgages to African Americans or forced them to buy in predominantly “black” areas where resources were scarcer.

Source: <http://www.epi.org/publication/modern-segregation/>

8. What action would have the least impact on reducing the racial wealth gap?

D. Making college tuition-free for all Americans

According to the 2016 report [The Ever Growing Gap](#), starting child savings, expanding the EITC, and using tax policy to expand low-income homeownership would all have a significant impact on the racial wealth gap. However, other analyses show that providing free college for all Americans would have a small impact on reducing the gap compared to other policy proposals.

Overview of Census Data, October Action, and Continued Media Push

Meredith Dodson

Reminder of 2015 U.S. Census Data

The [U.S. Census 2015 poverty data](#) released on September 13. Official Poverty Measure (OPM) shows:

- The poverty rate in 2015 was 13.5 percent, or about 43.1 million people (2014 rate was 14.8 percent).
- 3.5 million fewer people were in poverty in 2015 than in 2014.
- Child poverty dropped from 21.1 percent in 2014 to 19.7 percent in 2015 = 1 million fewer children were living in poverty in 2015 (14.5 million) than in 2014 (15.5 million).
- The poverty rate for African-Americans dropped from 26.2 percent to 24.1 percent between 2014 and 2015 and the poverty rate for Hispanics dropped from 23.6 percent to 21.4 percent.

The [Supplemental Poverty Measure](#) was also released:

- The EITC and CTC lifted 9.2 million people above the poverty line in 2015.
- The EITC and CTC lifted 4.8 million children above the poverty line in 2015.
- [SNAP](#) lifted 4.6 million people above the poverty line in 2015.

October Action: Urge Candidates to Prioritize Wealth Inequality and Close the Racial Wealth Gap

- Request meetings with members of Congress and candidates during the October recess
- Ask about and search for town halls and public events they are holding this month
- Plan to discuss how they plan to address the racial wealth gap if elected
- Read the October Action for tips and background information:
http://www.results.org/take_action/october_2016_u.s._poverty_action/

- Contact Meredith Dodson (mdodson@results.org) to set up a lobby prep call to get ready for meetings and events

Sample Town Hall Question:

Like many Americans, I am concerned with the racial unrest we've seen in the U.S. lately. But the problem goes deeper than we might think. Right now, for every dollar of white wealth in the U.S., African American households have 6 cents, and Latino households have 7 cents. Our country is stronger when everyone has opportunities to succeed. This can only be done if we address wealth inequality, with a focus on racial wealth inequality. Congress might consider tax legislation and maybe an infrastructure package early next year. If elected, will you prioritize tax and infrastructure policies that target wealth inequality and reduce the racial wealth gap?

Keep Up the Great work in the Media

- Your media can make a difference – you've had **31 media hits since September 1**
- Want to keep these issues fresh in candidates' and voters' minds
- Keep submitting media pieces through the end of the year
- Election provides numerous hooks for LTEs and op-eds
- Use the September Action for talking points and sample LTEs (and link to sample op-ed): http://www.results.org/take_action/september_2016_u.s._poverty_action/
- Contact Jos Linn (jlinn@results.org) for help with drafting and submitting media (and let him know when you're published!)

October Action Resources

Meetings and Town Halls

- RESULTS October U.S. Poverty Action: http://www.results.org/take_action/october_2016_u.s._poverty_action/
- RESULTS Racial Wealth Gap page: http://www.results.org/issues/the_racial_wealth_gap/

Media

- RESULTS September U.S. Poverty Action: http://www.results.org/take_action/september_2016_u.s._poverty_action/
- CBPP EITC State Face Sheets: <http://www.cbpp.org/research/federal-tax/state-face-sheets-the-earned-income-and-child-tax-credits>
- EITC Letter to the Editor: http://capwiz.com/results/issues/alert/?alertid=59692501&MC_plugin=2201
- SNAP Letter to the Editor: http://capwiz.com/results/issues/alert/?alertid=64248626&MC_plugin=2201
- 2015 U.S. Census Official Poverty Data: <http://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-256.pdf>

- 2015 Supplemental Poverty Measure:
<http://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-258.pdf>
- American Community Survey (state and local data – use the “Guided Search” link):
<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

Outreach in November

Ginnie Vogts, RESULTS Columbus volunteer and Regional Coordinator (Columbus, OH)

I want to talk to you about outreach for a few minutes. What it is and why it’s important for your group and RESULTS? When you think about it, almost every single one of you came to RESULTS because of outreach, whether it was a group start meeting, a one-on-one conversation, a RESULTS Intro Call, or our website. Outreach is an important part of RESULTS’ success.

The Columbus group is nearly 20 years old. But not all the same people are in the group now as when we started it. We have people now who were in their teens when we were getting started. Some were here in the beginning, went away and have come back. Our door is always open. RESULTS is a point of stability through political turmoil and upheaval. It provides a focus when people are feeling overwhelmed by the vast needs around the world. RESULTS allows us to take action when we otherwise might be paralyzed by indecision and provides the tools to learn, grow and make a difference. So who wouldn’t want to be part of such an awesome group? Probably mostly those who don’t know about it. When a RESULTS staff member came through Columbus all those years ago and held a community outreach meeting I had never heard of RESULTS. I went because I was the chair of our Justice committee at church. Her description of RESULTS and how it worked made so much sense to me that I immediately said I was interested and I started a domestic group the same month. I simply invited some neighbors and congregants to the first meeting. At that time no one in Columbus had heard of RESULTS. Over the years we have had countless tables at fairs, hosted forums with other groups, invited scores of people to our conference calls and events, had fund raisers and educational programs, had letter writing parties, partnered with other groups. And recently, I was at a meeting of service providers and community leaders and when I was introduced as being a RESULTS member, heads nodded and people acknowledged what RESULTS brings to the table: reliable information, consistent values, advocacy skills and a strong grassroots network.

Outreach can take many forms. It can be a large gathering with a notable speaker like the one we are having next month or it can be a one on one conversation that affects someone in such a way that they want to become part of RESULTS. Often people who already care about poverty and want to do something to change it are attracted to RESULTS. They haven’t known what to do and RESULTS offers them some choices. Often folks say to me that they admire how organized RESULTS is and how they feel their time is not wasted doing activities that don’t matter. We have a great deal of respect for the fact that you could be doing something else on this beautiful Saturday but you are here learning about ways to use your skills and make a difference. One thing I think we all know is that the fight to end poverty is not a speedy one and that we’re in it for the long haul. But the numbers have changed and things are starting to

improve. Keeping the pressure on protecting the safety net programs may seem tedious at times but without programs like SNAP and EITC and CTC poverty would be much worse. And now examining the racial wealth gap and putting these stark truths before an audience is starting a long overdue and crucial conversation.

This year's election provides you a great opportunity to grow your group and broaden our influence on issues of poverty. Keeping the important questions about poverty and the racial wealth gap in front of candidates and the public is vital. Asking those questions takes courage but doing so earns us appreciation and respect in the community and among lawmakers. People are engaged and want their vote to mean something. Offering an opportunity to do RESULTS' work is a way to move to the next level of engagement.

And we thrive on inviting new people to do this work

One of my favorite stories about a very successful outreach concerns four people right here in this room. Several years ago Kristen came to our door canvassing for Working America. Because I didn't know anything about it I asked her to come back after I had a chance to look it up. I was out when she came back but my daughter Kate was here and invited her in. After Kate heard Kristen's presentation on Working America Kate she told her about RESULTS. She invited her to the next meeting which was coming up. Kristen showed up on Saturday with her mother, Sue. They have been central members of our group ever since. Now Kristen's husband Marcus is a member and recently their friend, Jeanene, who attended our fund raiser last February has joined now that she's not working on Saturdays. They are all valuable smart people who have an interest in ending poverty and have found that RESULTS is a meaningful way to work on that goal together with others who feel the same way. Each new person we add to the RESULTS family brings us that much closer to realizing a world without poverty.

Outreach is so important to our success that we want make you successful at it

On **Tuesday, November 15 at 8:00pm ET**, we are hosting a National Outreach Webinar. This webinar will be geared so that both you – our existing volunteers – and people brand new to RESULTS having an inspiring and meaningful experience. This will be one week after the election and what better time is there to reflect on the results of the election and how it will impact our issues going forward. To help us navigate the post-election phase, we are thrilled to have **Dr. Maya Rockeymoore of the Center for Global Policy Solutions** speak on this webinar. She will give us her insights on how best to make issues of poverty a top priority for the next President and Congress.

The idea is to have the webinar facilitate an outreach meeting for you and your groups. Have at someone's home, a local library, in your faith community – whatever works best for you and those you want to invite to RESULTS. You'll want to build in time before or after the webinar to tout your local actions and successes. At the end, invite these new folks to get involved.

Note that this webinar will be in lieu of our normal Saturday webinar in November.

You can start by talking details after today's webinar. Where do you want to have it? Who would you like to invite? To help you promote it, we will have [promotional materials](#) for you including flyers, a sample agenda, actions sheets, and forms to sign people up. Tune into the Weekly

update to find links to these materials. As always, you can contact RESULTS staff for any questions or help you need. Just e-mail Jos Linn at jlinn@results.org.

This event has the potential to grow your group and thus magnify your voice in one of the most important times of our country's history. Think of what 1 or 3 or 5 new people to your group will do not only for your morale, but also your power as a force for change. Please take advantage of this moment to do something great. Start this week by simply asking people to save the date. Good luck!

Final Announcements

Kathleen Duncan, RESULTS Houston and Regional Coordinator (Houston, TX)

- **It's fall and that means fundraising time.** Our annual Virtual Thanksgiving Feast is coming up in November. This is an online Friends & Family Fundraising Campaign that is easy and fun to do. Will you and your group participate? The Virtual Thanksgiving Feast will run for 10 days from November 14 – 24. To get you primed and ready, we'll be having a Kickoff Call on Thursday, November 10 at 8:30pm ET. More details soon. If you want to participate or have questions, please e-mail the Development team at development@results.org.
- **Share Your Stories with Us.** A big part of RESULTS' success is how your stories inspire others into action. RESULTS has created a new form to gather your advocacy stories to use to inform others about the power we all have to create change. We'll share them on our website, promotional materials, outreach, and other places that can educate and empower others. Go to our [Voices of RESULTS](#) form and share your story today!
- **Join the new RESULTS Volunteers Facebook page**, where you can share successes, pictures, challenges, best practices, and ask questions to help in your advocacy work. Think of it as a listserv on Facebook. Go to <https://www.facebook.com/groups/RESULTSVolunteers/> to join.
- After any face-to-face meeting or town hall where you ask a question, please fill out our **Lobby Report Form** so we know how it went. www.tinyurl.com/RESLRF
- **RESULTS U.S. Poverty Free Agents Calls** will meet on Tuesday, October 18 at 1:00 pm and 8:00 pm ET. Join at <http://fuze.me/32256018> or (201) 479-4595, Meeting ID: 32256018#.
- The next **RESULTS Introductory Call** is this Wednesday, October 12 at 9:00 pm ET. Register for an upcoming Intro Call on the [RESULTS website](#).
- Remember, *there is no Saturday webinar in November*. Instead, plan to join us (along with lots of new people from your community) for the U.S. Poverty National Outreach Webinar on **November 15 at 8:00 pm ET** with Dr. Maya Rockeymoore.
- The **2017 RESULTS International Conference** is July 22-25, 2017 Washington, DC. Please mark your calendars and plan to attend.
- You can find these and other events on the [RESULTS Events Calendar](#).

- One last request - **PLEASE remember to vote on November 8**. Your vote is not just a vote for a particular candidate, it is a vote for democracy itself.

OK, as we bid farewell, please unmute your line and think of all the new volunteers you'll "scare" up in November as we wish each other a Happy Halloween!