

RESULTS

the power to end poverty

July 2019 RESULTS U.S. Poverty National Webinar

Poverty and Tax Policy: A Lay of the Land

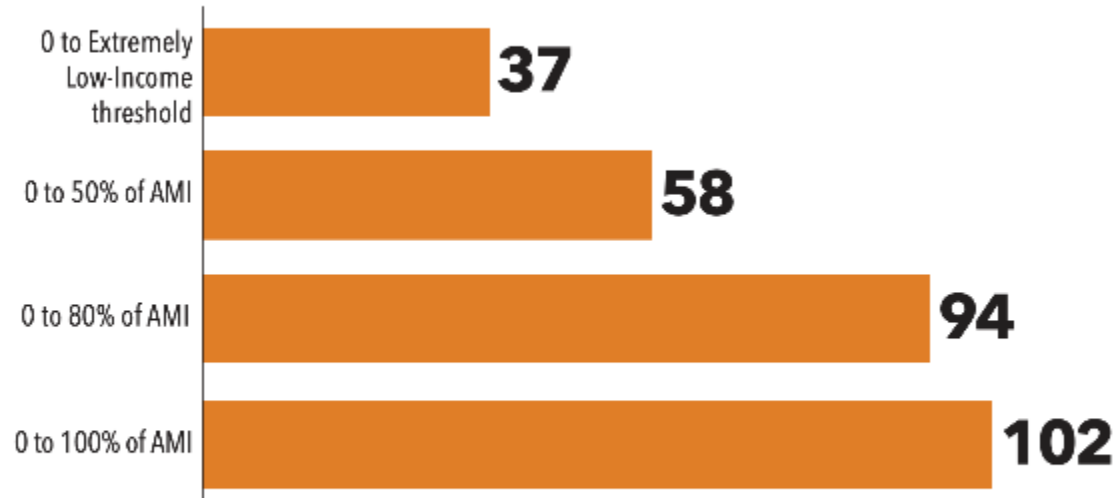
Login at: <https://results.zoom.us/j/873308801> or dial (929) 436-2866 or (669) 900-6833, Meeting ID: 873 308 801.

Welcome from Joanne Carter Executive Director, RESULTS



Affordable Housing Crisis

AFFORDABLE AND AVAILABLE RENTAL HOMES
PER 100 RENTER HOUSEHOLDS, 2017



Source: NLIHC tabulations of 2017 ACS PUMS data.
AMI = Area Median Income.
©2019 National Low Income Housing Coalition

<https://nlihc.org/gap>



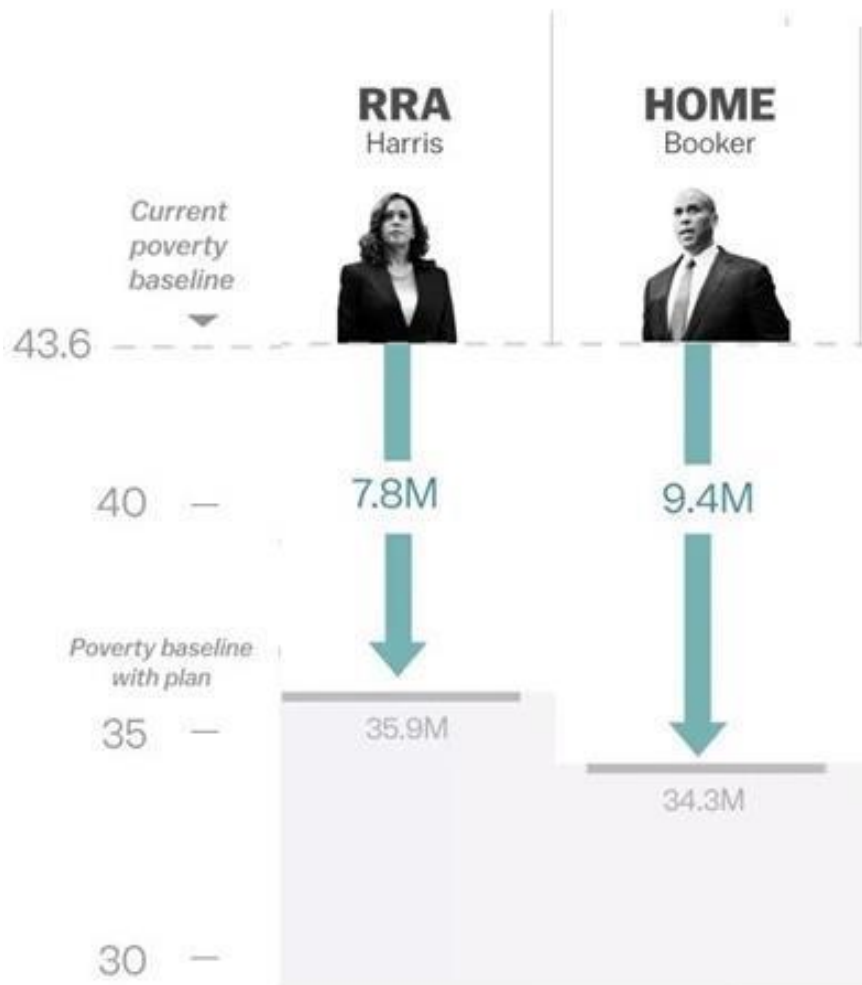
Meredith Dodson
mdodson@results.org

Since 1960, renter's incomes have gone up by 5% while rental cost has gone up by 61%.

72.5% of extremely low-income renters are severely cost burdened, meaning they spend more than half their income on housing

Rental Tax Credits Will Reduce Poverty

How many people each plan lifts out of poverty



Note: Values are rounded.

Source: Columbia Center on Poverty and Social Policy

Vox

We must address this housing crisis -- and we can begin to do so by shifting tax resources to support a “Renters Tax Credit” for low- and moderate-income renters. Several policymakers have introduced legislation that does this (H.R. 2169 and S. 1106, H.R. 7050 and S. 3342 in the last Congress).

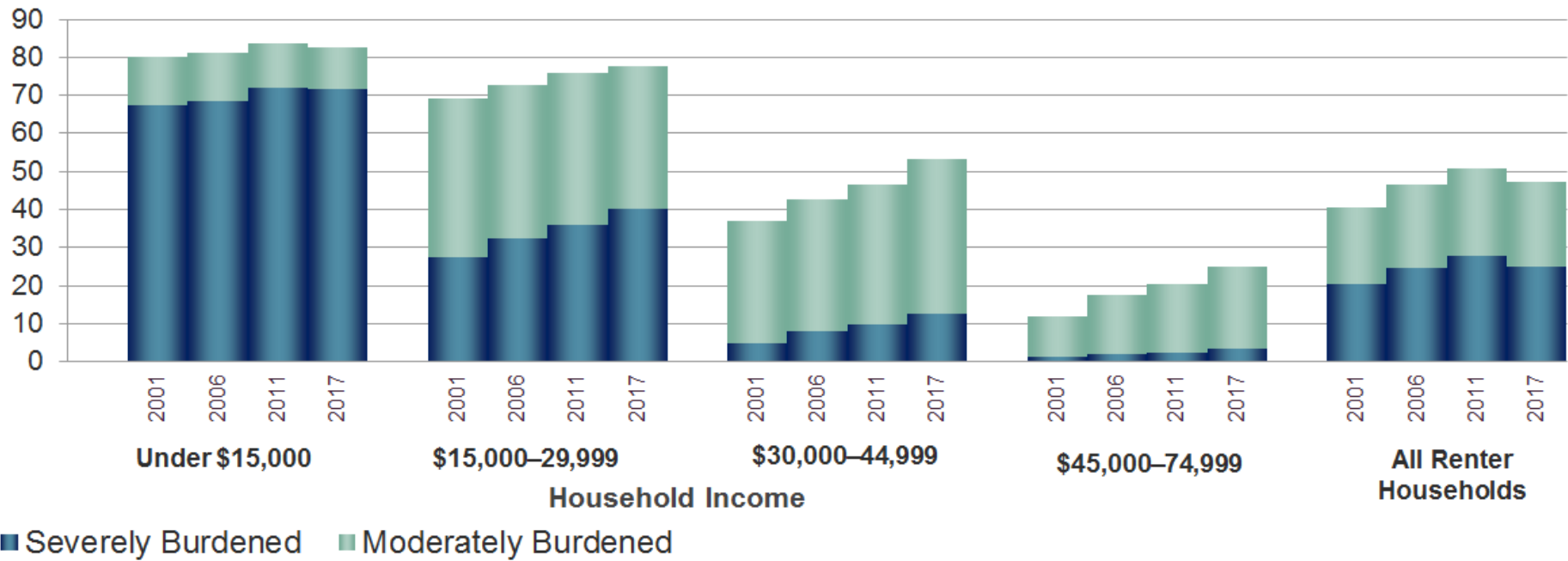
TAKE ACTION:

<https://tinyurl.com/RESULTShousing>

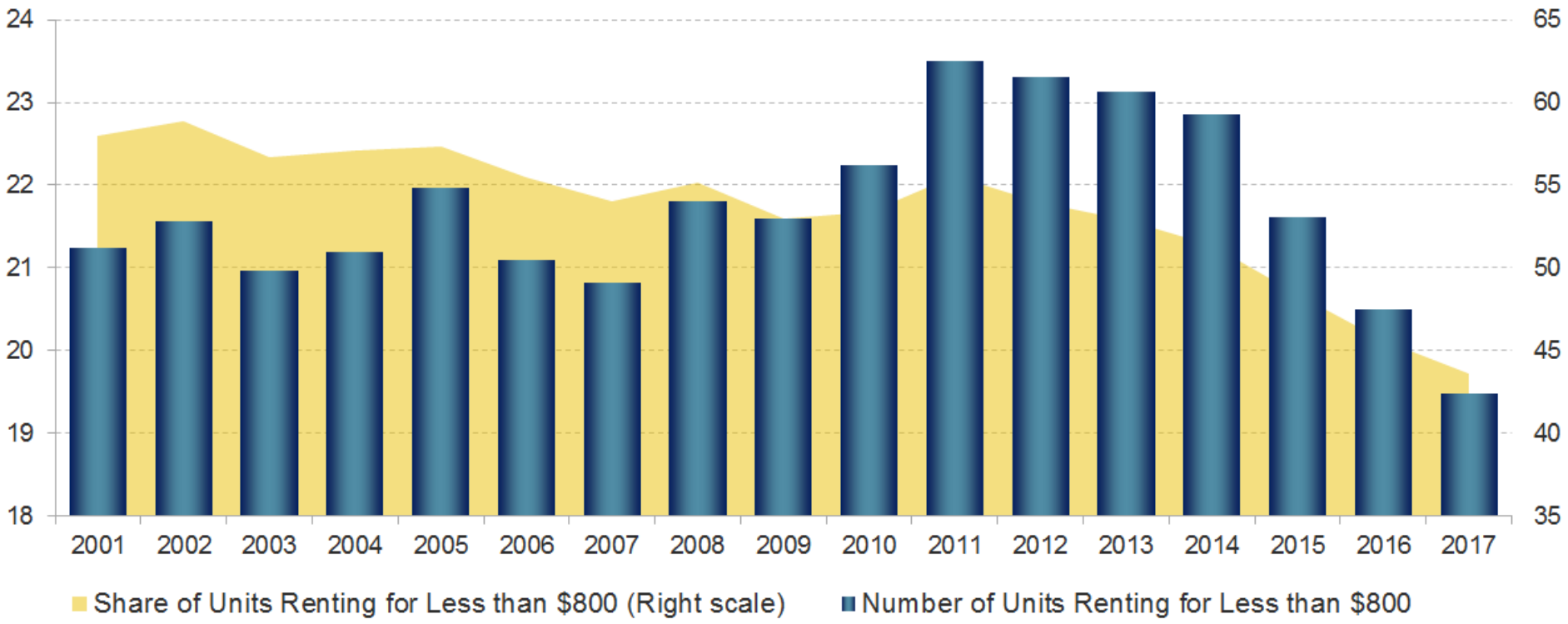
Share of Renters with Cost Burdens



Mackenzie Aime
maime@results.org

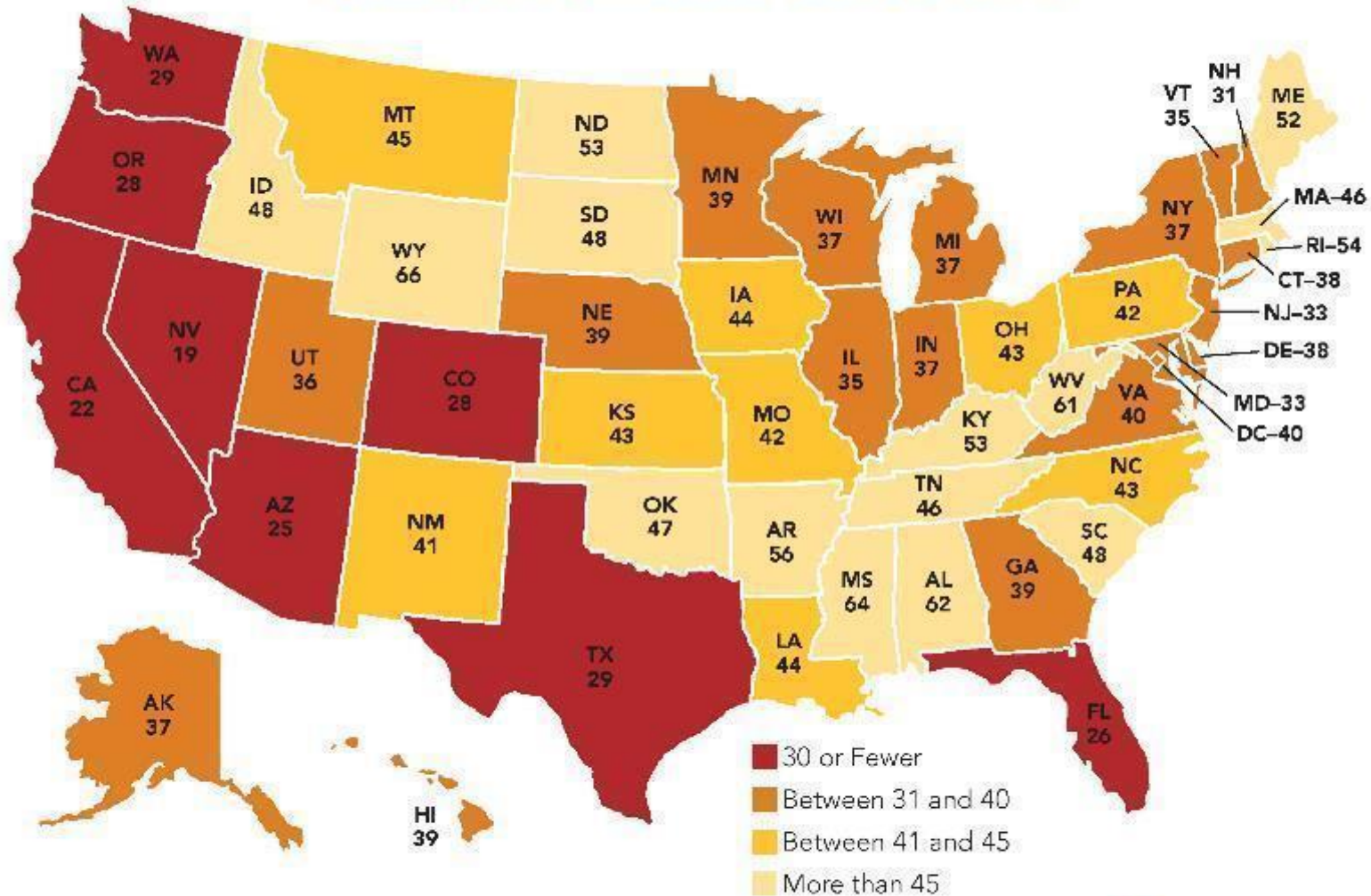


The Low-Rent Stock Has Shrunk by Four Million Units Since 2011



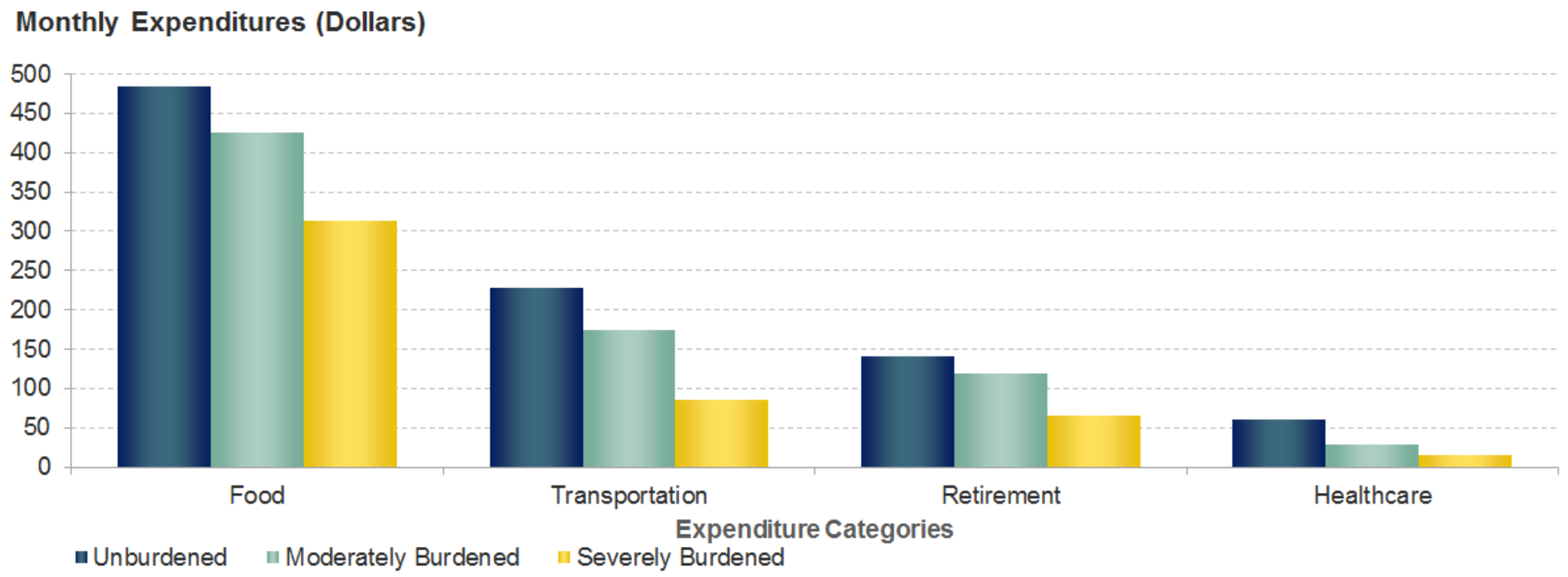
Affordable Housing Crisis

RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2017 ACS PUMS Data.

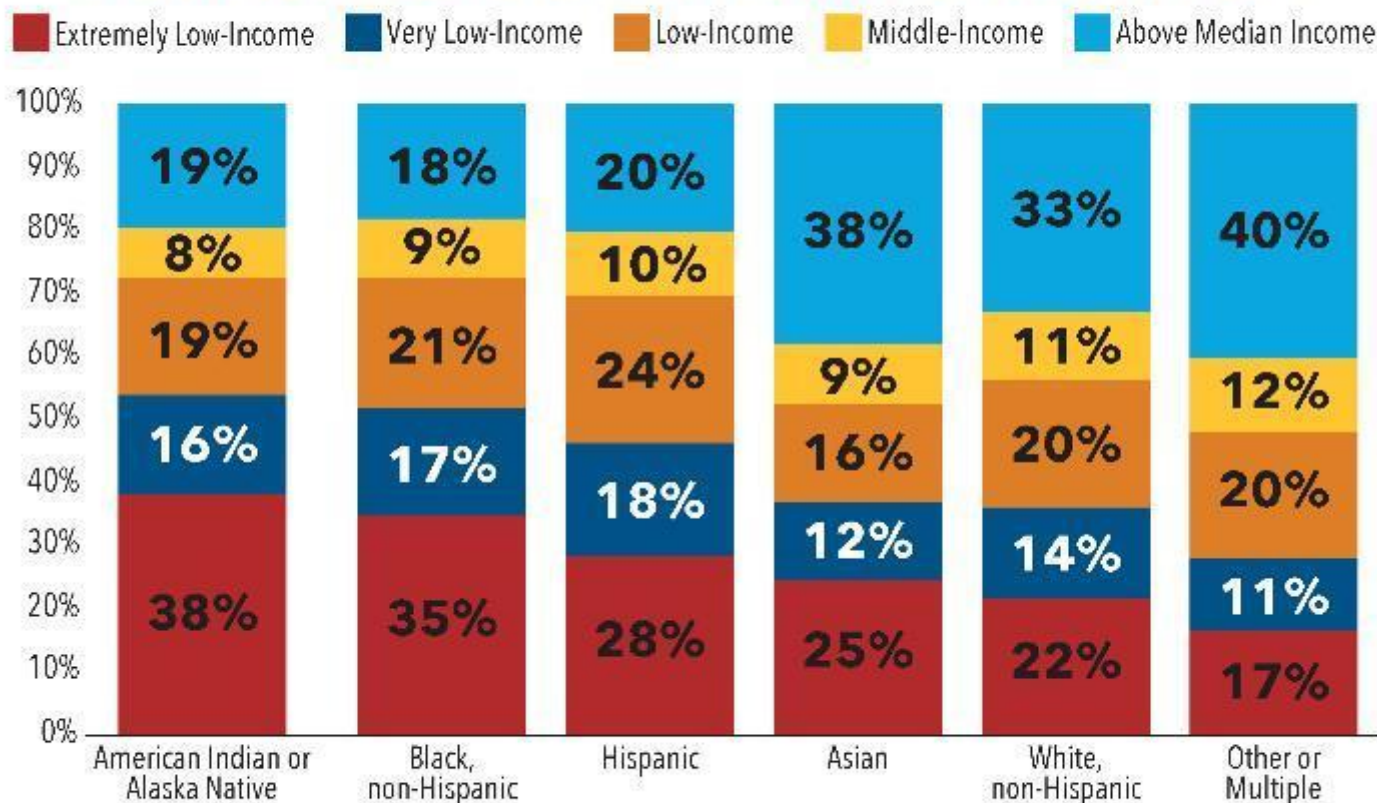
Cost-burdened Renters Have Less Ability to Gain Wealth



Disproportionate Impact of Rental Costs

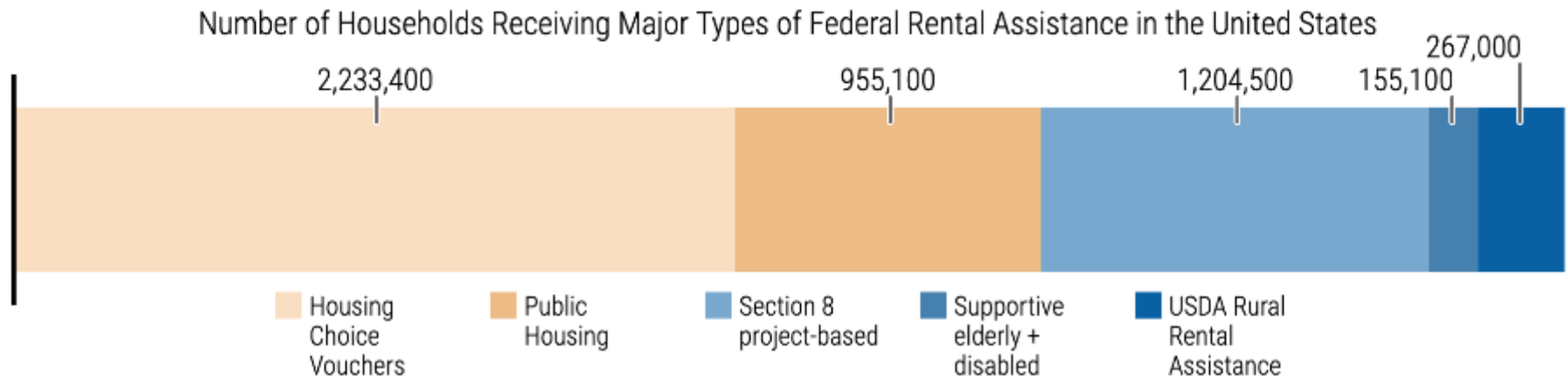
THE GAP

INCOME DISTRIBUTION OF RENTERS BY RACE AND ETHNICITY



Major Federal Rental Assistance Programs

Federal rental assistance programs provided states with \$43.9 billion in 2018.

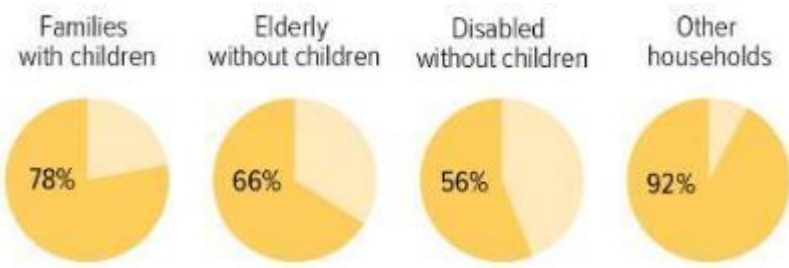
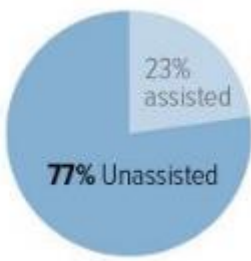


Housing assistance programs lifted 2.9 million people above the federal poverty line in 2017

But only one in four who need assistance receive it

Three Out of Four Low-Income At-Risk Renters Do Not Receive Federal Rental Assistance

All low-income renters with housing needs

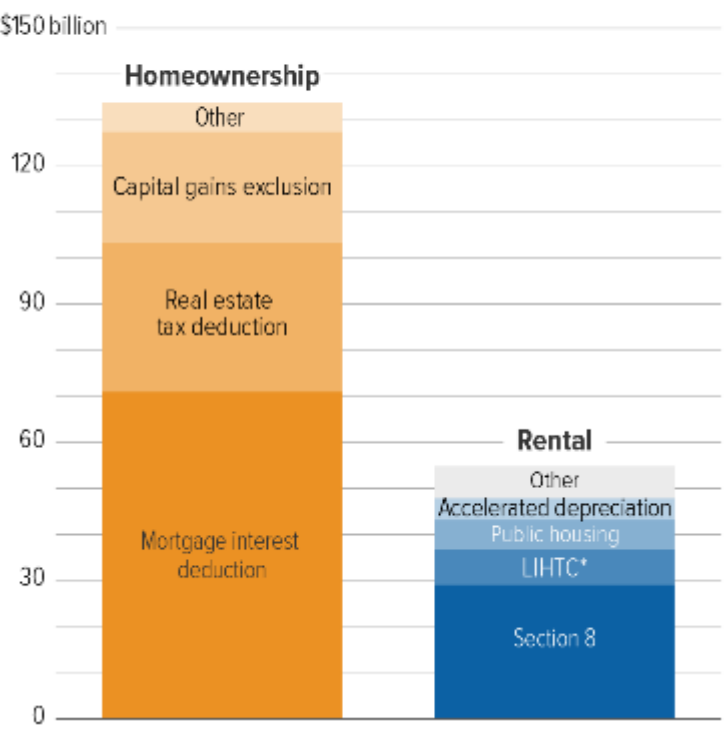


Note: Low-income renters are considered "at-risk" if they pay more than 30 percent of their

Renter Needs Outpace Homeowners but Homeowners Receive More Assistance

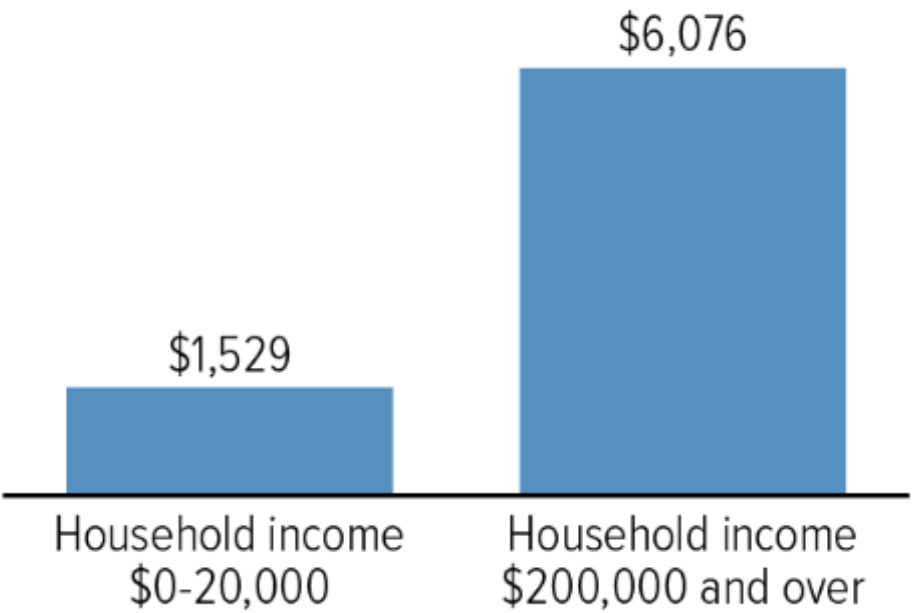
Most Federal Housing Expenditures Benefit Homeowners

Federal housing expenditures in billions, 2015



High-Income Households Get Four Times More Housing Benefits Than Low-Income Households

Annual federal housing spending per household

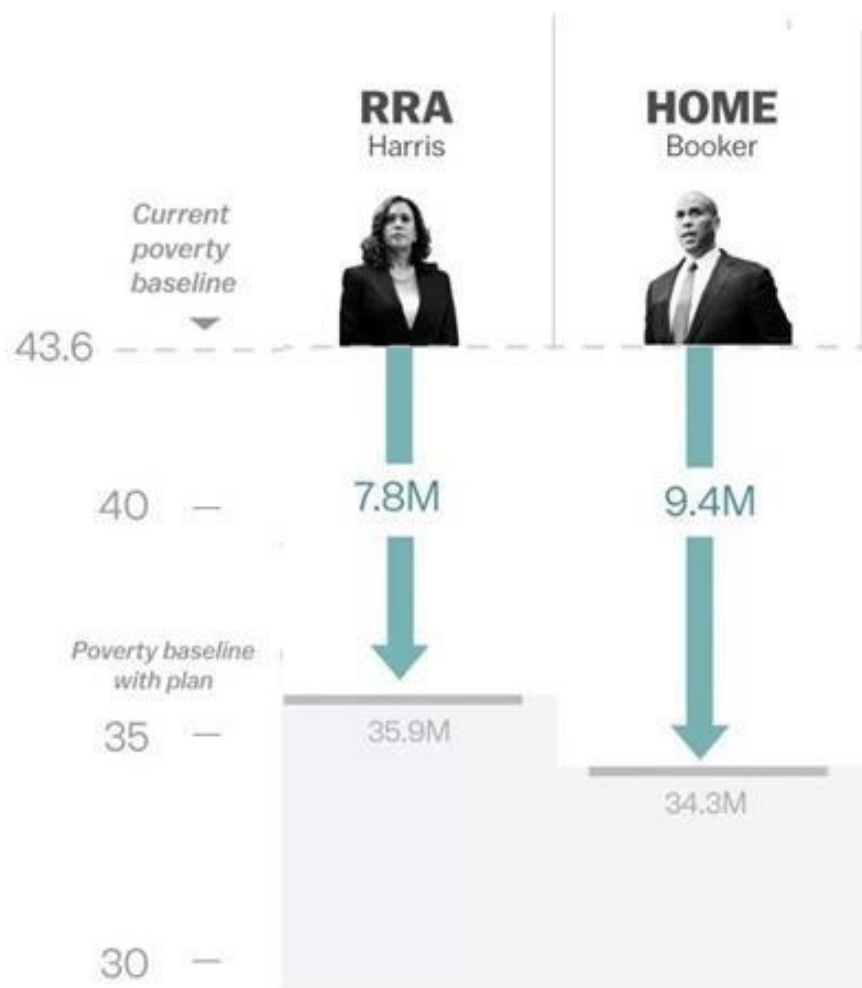


One Solution: Renters Tax Credits

INDIVIDUAL TAX CREDITS														
	"Rent Relief Act"	"Housing, Opportunity, Mobility, and Equity (HOME) Act of 2018"												
Sponsor	Senator Kamala Harris (D-CA) Congressmembers Danny Davis (D-IL) Scott Peters (D-CA), Jimmy Gomez (D-CA)	Senator Cory Booker (D-NJ) Congressman James Clyburn (D-SC)												
Type	Fully Refundable	Fully Refundable												
Eligibility	Taxpayers earning less than \$125,000 annually	All cost-burdened taxpayers												
Value of Credit	A share of the difference between 30% of income and rent, capped at 100% of Small Area Fair Market Rent	The difference between 30% of income and rent, capped at 100% of Fair Market Rent												
Schedule	<table><tr><td>If gross income is:</td><td>The percentage is:</td></tr><tr><td>< \$25,000</td><td>100%</td></tr><tr><td>Between \$25,000 and \$50,000</td><td>75%</td></tr><tr><td>Between \$50,000 and \$75,000</td><td>50%</td></tr><tr><td>Between \$75,000 and \$100,000</td><td>25%</td></tr><tr><td>More than \$100,000*</td><td>0%</td></tr></table>	If gross income is:	The percentage is:	< \$25,000	100%	Between \$25,000 and \$50,000	75%	Between \$50,000 and \$75,000	50%	Between \$75,000 and \$100,000	25%	More than \$100,000*	0%	100% of cost burdens for all incomes
If gross income is:	The percentage is:													
< \$25,000	100%													
Between \$25,000 and \$50,000	75%													
Between \$50,000 and \$75,000	50%													
Between \$75,000 and \$100,000	25%													
More than \$100,000*	0%													
Utilities	Included	Included												
Residents in Federally Subsidized Housing	Provided a separate tax credit – in lieu of the one above – equal to the amount paid by the taxpayer in rent for 1 month	Eligible for the tax credit, if they have cost burdens												
Interest Accrued		Creates a Rainy Day Fund for taxpayers who choose to defer tax credit for 180 days to collect interest accrued												
Other Provisions	Allows taxpayers to receive their benefit in monthly payments.	Requires states and local communities to develop new inclusive zoning policies, programs, or regulatory initiatives to create more affordable housing supply.												

Rental Tax Credits Will Reduce Poverty

**How many people each plan lifts
out of poverty**



Note: Values are rounded.

Source: Columbia Center on Poverty and Social Policy

Vox

Housing and Racial Wealth Inequality

While homeownership has long been the leading source of household wealth in the U.S., it is fundamentally important to the wealth of households of color, as the home tends to account for a larger share of their assets compared to White households.

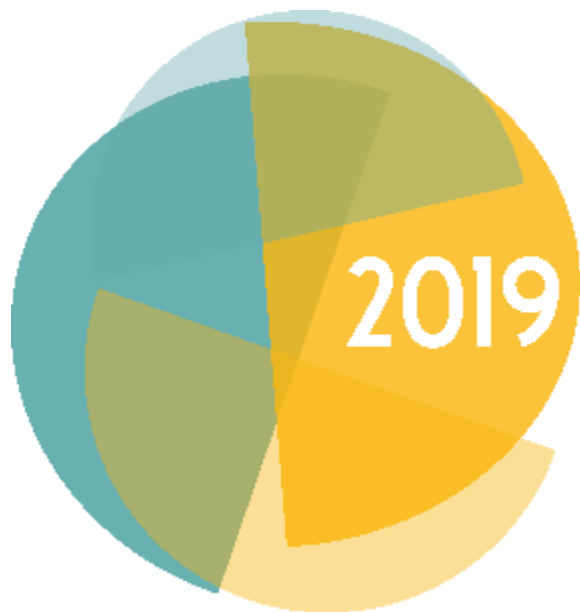


Unfortunately, despite homeownership being critical to the wealth of communities of color, these households build less wealth, on average, through homeownership than White households do.





Shannon Mendez-Silva
RESULTS EYA Summer Intern



RESULTS INTERNATIONAL CONFERENCE

The 2019 Conference starts in just 10 days!

There's still time for your last minute registration at
www.resultsconference.org!

Final Details for the Conference

- **Conference Resources** page: www.results.org/resources/2019-international-conference-resources/
- All things for **Advocacy Day** including, where to [log in your upcoming lobby meetings](#)
- Whether you're coming to DC or not, read our [policy briefs and backgrounders](#). If you are coming, please read BEFORE you arrive and if you want a copy in DC, please bring one with you.
- If you were not able to attend your state's lobby prep call, please contact [Jos Linn](#) for a link to the recording.

2019 International Conference Resources

June 3rd, 2019

[Global Fund to Fight AIDS, TB & Malaria](#)

[Global Nutrition](#)

[Housing & Home Ownership](#)

[Inequality & Tax Policy](#)

[International Conference](#)

CONFERENCE INFO

- Conference Website and Registration
- 2019 Print-at-Home Conference Flyer
- 2019 Conference Checklist
- Media Advisory to generate stories about your trip to Washington DC
- RESULTS Official "Community Request for Financial Support" Letter
- Gap Funding Application for Global and U.S. Poverty Advocates
- Anti-Oppression "Call-In Call-Out" Resource Guide

ADVOCACY DAY

- Look up your members of Congress
- RESULTS U.S. & Global Poverty Lobby Meeting Request Letter
- RESULTS Lobby Meeting Planning Form
- Let us know about confirmed meetings here
- Advocacy Day Reception Invite Template

POLICY INFO

- RESULTS Global Nutrition Policy Brief ([PDF](#))
- RESULTS Global Fund to Fight AIDS, TB, and Malaria Policy Brief ([PDF](#))
- RESULTS US Poverty Housing Policy Brief: Addressing the Affordable Housing Crisis ([Word](#) and [PDF](#))
- RESULTS US Poverty Tax Policy Brief: Fixing Our Tax Code for Working Families ([Word](#) and [PDF](#))
- RESULTS US Poverty Racial Wealth Inequality Background: Why Wealth is So Important ([Word](#) and [PDF](#))
- RESULTS US Poverty Racial Wealth Inequality Background: The Creation of Racial Wealth Inequality ([Word](#) and [PDF](#))
- RESULTS US Poverty Housing Policy Background: The Housing Crisis and Housing Assistance Policies ([Word](#) and [PDF](#))

WORKSHOP AND PLENARY RESOURCES

- National Low Income Housing Coalition 1-Pager on Renters Credit Proposals

Guest Speaker: Ellen Nissenbaum

- Senior Vice President for Government Affairs for CBPP (www.cbpp.org)
- Has directed CBPP's work with federal policymakers and national organizations since 1984
- Works on federal budget and tax issues
Medicaid and health care, nutrition programs, and other critical policies
- Regarded as one of the leading legislative directors among non-profit organizations in Washington
- Assists national and state organizations and coalitions on key policy developments in Congress and the Executive Branch, strategic guidance, and communications planning
- Regularly speaks at conferences, in briefings for policymakers, and with news outlets on federal budget issues.





RESULTS US Poverty Webinar:

EITC and the General Landscape of Congress

Ellen Nissenbaum

Senior Vice President of Gov't Affairs

July 2, 2019

What is the Earned Income Tax Credit?

- A federal tax credit for low- and moderate-income working people.
- The EITC is “refundable,” which means that if it exceeds a low-wage worker’s income tax liability, the IRS will refund the balance.
- Encourages work and offsets federal payroll and income taxes.
- The EITC benefited 26 million working households in 2018; it’s expected to lift more than 5 million people out of poverty in 2019, and make another 19 million less poor.
- The EITC and Child Tax Credit provide substantial benefits to millions of families already.
- In 2019, the credits combined are expected to lift 10 million people, including 6 million children, above the poverty line and reduce the depth of poverty for another 20 million individuals (including 7 million children).



What is the Child Tax Credit?

- A federal credit that helps working families offset the cost of raising children.
- It is worth up to \$2,000 per eligible child (under age 17 at the end of the tax year). The CTC also includes a \$500 non-refundable credit for families with qualifying non-child dependents.
- Currently, the structure of the CTC results in children in the poorest families receiving no CTC and many other children receiving only a small, partial credit. It's not until a taxpayer's earnings reach \$2,500 that the CTC begins to phase in at a rate of 45 cents for each additional dollar of earnings until it reaches the \$2,000-per-child maximum.
- Under a fully refundable CTC, there would be no phase-in, and all children in poverty would benefit from the full credit regardless of how much income their parent earns.



Value of Earned Income Tax Credit, 2018

Filing Status:

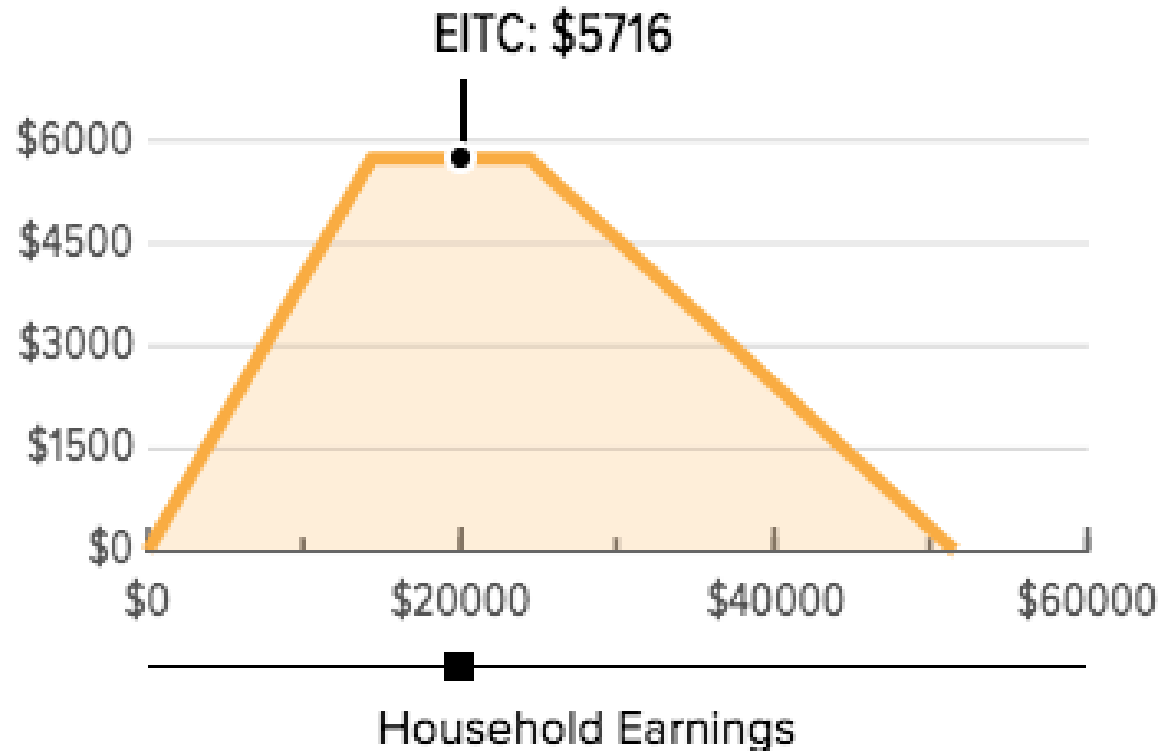
Married

Number of Children:

Two

Household Earnings:

\$20000



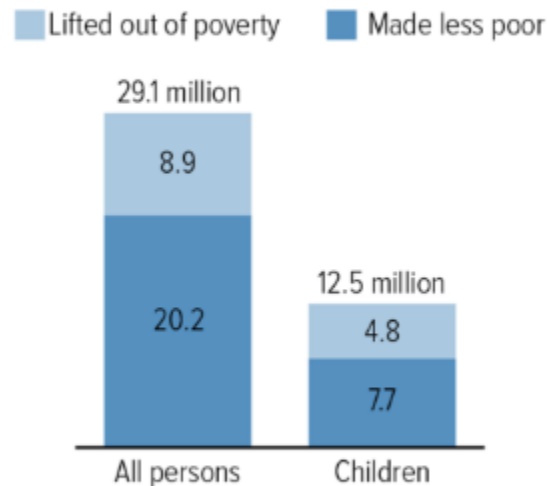
Note: Assumes all income is from earnings (as opposed to investments, for example).

Source: Internal Revenue Service



Earned Income Tax Credit and Child Tax Credit Have Powerful Antipoverty Impact

Millions of persons lifted out of poverty or made less poor (using Supplemental Poverty Measure) by EITC and CTC, 2017



Note: Unlike the Census Bureau's official poverty measure, the SPM counts the effect of government benefit programs and tax credits.

Source: CBPP analysis of Census Bureau March 2018 Current Population Survey and 2017 SPM public use file.



Working-Family Tax Credits Help at Every Stage of Life

The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) not only reward work and reduce poverty for low- and moderate-income working families with children, but a growing body of research shows that they help families at virtually every stage of life:



Improved infant and maternal health: Researchers have found links between increased EITCs and improvements in infant health indicators such as birth weight and premature birth. Research also suggests receiving an expanded EITC may improve maternal health.



Better school performance: Elementary and middle-school students whose families receive larger refundable credits (such as the EITC and CTC) tend to have higher test scores in the year of receipt.



Greater college enrollment: Young children in low-income families that benefit from expanded state or federal EITCs are more likely to go to college, research finds. Researchers attribute this to lasting academic gains from higher EITCs in middle school and earlier. Increased tax refunds also boost college attendance by making college more affordable for families with high-school seniors, research finds.



Increased work and earnings in the next generation: For each \$3,000 a year in added income that children in a working-poor family receive before age 6, they work an average of 135 more hours a year between ages 25 and 37 and their average annual earnings increase by 17 percent, leading researchers have found.



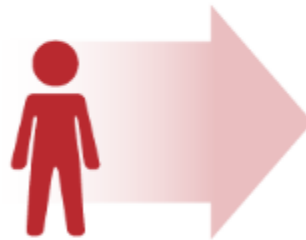
Social Security retirement benefits: Research suggests that by boosting the employment and earnings of working-age women, the EITC boosts their Social Security retirement benefits, which should reduce poverty in old age. (Social Security benefits are based on how much one works and earns.)

Higher Earned Income Tax Credit or Other Income for Poor Children Expected to Boost Work and Earnings Later in Life

\$3,000 annual increase in income to poor children before age 6 associated with increase in work hours when they become adults

+\$3,000
a year

+135
working hours
a year



For each \$3,000 a year in added income that children in a poor family receive before age 6...

...their working hours rise by 135 hours a year between ages 25 and 37, and their annual earnings rise by 17%.*

EITC Does Little to Offset Federal Taxes for Low-Income Childless workers


Childless Adults Taxed Into Poverty; Earned Income Tax Credit (EITC) Proposal Would Help Address Problem

A single childless adult with poverty-level wages in 2019 (\$13,340) owes \$1,135 in income taxes and payroll taxes (employee share).

Current law

Under current law, she receives an EITC worth just \$172.


Federal taxes
push her \$963
into poverty.



Working Families Tax Relief Act

Under a proposal from Senators Brown, Bennet, Durbin, and Wyden, her EITC would rise to \$1,797, more than offsetting her federal tax liability.

After taxes, she
would be \$662
above the
poverty line.



Source: CBPP analysis of Internal Revenue Code and the Working Families Tax Relief Act.

cbpp.org

2017 TAX LAW IMPACT ON LOW-INCOME FAMILIES

- Millions of low/moderate-income working families left out
- Did nothing to address wage stagnation—no EITC boost
- Failed to stop taxing low-wage working adults into poverty
- For the first time, capped the refundable CTC while extending the credit to very wealthy families
- Provided very modest boost (\$75 or less) to the CTC for 11m lowest-earning households with kids
- Fiscal impact/long-term consequences

EITC/CTC TOP POLICY GOALS

1. Expand the EITC for working families with children
2. End taxing low-wage workers not raising kids into poverty: boost the small EITC for this group (size of credit; extend to younger/older workers)
3. Make the CTC fully refundable
(UW: next step towards that....)



THE WORKING FAMILIES TAX RELIEF ACT WOULD:

- ✓ Expand the EITC for families with kids;
- ✓ Deliver a meaningful EITC for the first time for workers who don't have kids at home;
- ✓ Make the Child Tax Credit fully refundable; and
- ✓ Create a new Young Child Tax Credit for families with kids under 6

THESE POLICIES WOULD BENEFIT 46 MILLION FAMILIES.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG



**THE WORKING FAMILIES TAX RELIEF ACT
EXPANDS THE EARNED INCOME TAX
CREDIT AND CHILD TAX CREDIT.**

**THIS WOULD HELP 114 MILLION PEOPLE,
INCLUDING 49 MILLION CHILDREN.**

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By expanding the Earned Income Tax Credit and Child Tax Credit, the Working Families Tax Relief Act would lift 29 million people above or closer to the poverty line, including 11 million children.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG



The Working Families Relief Act's expansions of the Earned Income Tax Credit and Child Tax Credit would boost incomes across races, helping:

- 24 million white families;
- 9 million Latino families;
- 8 million Black families; and
- 2 million Asian-American families

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Renter's credit

- Renters make up one out of every three households. Yet, federal spending on housing disproportionately favors homeownership over renting,
- Low-income renters, however, are far more likely to pay a very high share of their income for housing
- Congress could better balance housing policy — and tax policy in the housing area — by establishing a new tax credit helping low-income renters offset high housing costs.
- The renters' credit proposal would provide federal tax credits to make housing affordable for low-income renters. Families assisted with credits generally would pay no more than 30 percent of their income for rent.

Short-Term Opportunity & Next Steps

Short-term:

- Tax extenders – House W/Means Chairman Neal proposes to expand the EITC for low-wage workers not raising children
 - Senate dynamics & challenges

Longer-term:

- House side: New companion bill – Kildee/Evans
- Accountability for the policy goals
- Build bipartisan support

Grassroots Board Nominees



Maxine Thomas
RESULTS Indianapolis



William Cosgrove
RESULTS Salt Lake City

Grassroots Board Nominations

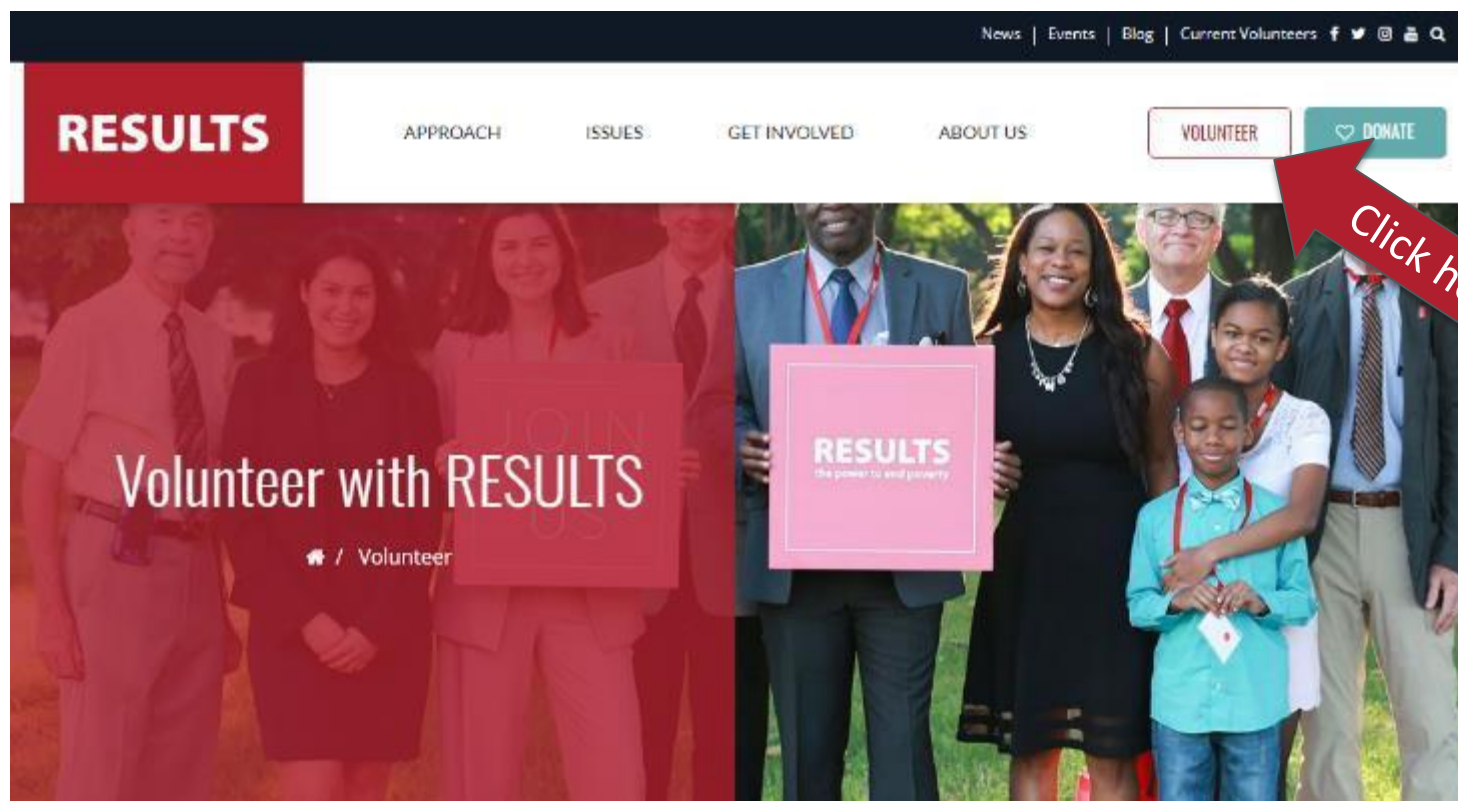
- One Grassroots Board member set is up election this summer
- Grassroots Board members are YOUR voice on the Board of Directors and Executive Committee of RESULTS/RESULTS Educational Fund
- Voting is open until **midnight, Sunday, July 28**
- All active RESULTS volunteers are eligible to vote

VOTE HERE

- Alternatively, you may vote in person at the RESULTS International Conference
- Read more at: <https://results.org/blog/results-2019-grassroots-board-nominations/>

New to RESULTS?

Thank you for joining us this evening. If you'd like more information about RESULTS and how to get involved, go to www.results.org and click "Volunteer".



Find All Your Need on the “Current Volunteers” page

Find action alerts,
lobbying
resources, monthly
actions, weekly
updates, national
webinars, and
more!

RESULTS APPROACH ISSUES GET INVOLVED **VOLUNTEER** **DONATE**

Current Volunteers
Home / Current Volunteers / Action Center

Federal Campaigns **Campaigns**

Media Action: Continue U.S. commitment to the Global Fund
At the height of the AIDS crisis, the world came together to fight back, pooling its resources and creating the Global Fund to Fight AIDS, Tuberculosis and Malaria. Now almost two decades later, its success has been nothing less than remarkable. Since 2002, the Global Fund...

Call Today! Urge Congress to Fund Priorities that Reduce Poverty and Save Lives
Congress is making important decisions right now about funding priorities for the next budget. Sadly, policies that help alleviate poverty in the U.S. and around the world could get ignored. But with your help, we can avoid that outcome. Help set the agenda by telling...

Media Action: We Must Address the Housing Crisis
Families looking for affordable housing are in crisis. Since 1960, renters' median earnings have gone up 5 percent while rents have risen by 61 percent -- and only 37 affordable and available rental homes exist for every 100 extremely low-income renter households...

Ask Your Senators to Prioritize Global Health and Education
As Congress looks at its spending plan for 2020, it's your turn to tell them what they should prioritize. Smart investments in health and quality education programs in the world's poorest places can dramatically change the futures of women, children, and other...

Congress Must Address the Affordable Housing Crisis
Millions of low-income working families struggle because of our affordable housing crisis. Since 1960, renters' median earnings have gone up 5 percent while rents have risen by 61 percent -- and only 37 affordable and available rental homes exist for every 100 extremely...

Action Center
Action Alerts
Legislator Lookup
Bill Tracker
Advocacy Basics
Anti-Oppression
Campaign Resources
Congressional Scorecard
Fundraising
International Conference
Laser Talks
Lobbying
Marketing Materials
Media Tools
Monthly Actions
National Webinars
Outreach & Planning
Reporting Your Advocacy Actions
RESULTS Merchandise
Training Webinars
Weekly Updates

RESULTS is a movement of passionate, committed everyday people. Together we use our voices to influence political decisions that will bring an end to poverty. Poverty cannot end as long as oppression exists. We commit to opposing all forms of oppression, including racism, classism, colonialism, white saviorism, sexism, homophobia, transphobia, ableism, xenophobia, and religious discrimination.

At RESULTS we pledge to create space for all voices, including those of us who are currently experiencing poverty. We will address oppressive behavior in our interactions, families, communities, work, and world. Our strength is rooted in our diversity of experiences, not in our assumptions.

With unearned privilege comes the responsibility to act so the burden to educate and change doesn't fall solely on those experiencing oppression. When we miss the mark on our values, we will acknowledge our mistake, seek forgiveness, learn, and work together as a community to pursue equity.

There are no saviors — only partners, advocates, and allies. We agree to help make the RESULTS movement a respectful, inclusive space.



Find all our anti-oppression resources at: <https://results.org/volunteers/anti-oppression/>

Join our “Call-in/Call-out” Anti-Oppression Training on July 9

Join us to review why anti-oppression work matters for our advocacy and discuss methods of responding to oppressive behavior using the [RESULTS Call-in/Call-out Guide](#).

Hosted by Carly Pildis, RESULTS Senior Associate, Advocacy & Organizing

Tuesday, July 9 at 9:00pm ET. Join online via Zoom at

<https://results.zoom.us/j/837139277> or call (929) 436-2866 or (669) 900-6833, meeting ID 837139277.



Carly Pildis

Announcements



Jos Linn

jlinn@results.org

Last Week to Submit Comment on HUD housing rule.

The deadline to submit comments opposing the Trump Administration's new HUD housing rule on "mixed status" immigrant families is next Tuesday, July 9. Please submit your comment opposing the rule today.

RESULTS New Advocate Orientation, July 9 (12:00pm ET) and **July 24** (8:30pm ET). Get started at: <https://results.salsalabs.org/volunteer/index.html>.

U.S. Poverty Free Agents Calls, Tuesday, July 23 at 1:00 pm and 8:00 pm ET. Join at: <https://results.zoom.us/j/324294681> or dial by phone at (929) 436-2866 or (669) 900-6833, Meeting ID: 324 294 681.

Find these and other events on our **Event Calendar**.

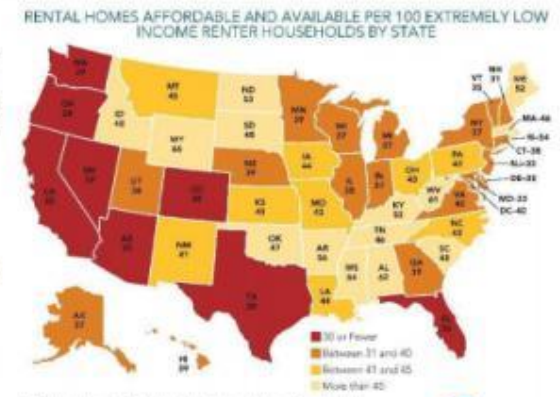
- **Gather letters** to deliver in upcoming lobby meetings
- Use our new **Outreach Letter Action** for letters about the renters' credit:
<https://results.org/wp-content/uploads/2019-06-U.S.-Poverty-Action-Organize-People-into-Action-in-Your-Community-One-page.pdf>
- **June/July Action** has other helpful tips for generating letters
- **Ask for help!** Contact Jos Linn for assistance (jlinn@results.org)



This month, we turn our attention to longer-term and more impactful policies that will help Americans struggling to find housing. One of those policies is a **renters' tax credit**. The U.S. tax code can be a powerful tool in alleviating poverty. However, there are few housing provisions in the tax code that benefit low-income renters. The mortgage-interest deduction helps homeowners but most of the benefits go to wealthier, white households. A renters' credit would help level the playing field. While there are [several proposals in Congress](#), they are similar: the credit would basically serve as a cap on the amount of rent and utilities a low-income household would pay (around 30 percent of their income). Renters would receive a federal refundable tax credit up to 100% of the area's Fair Market Rent value. By providing renters some relief from growing rental costs, more families could find safe, affordable places to live.

1. Start with **"Dear Sen./Rep. _____"**. Tell your name and that you're a constituent and RESULTS volunteer who believes Congress needs to do more to help renters.

2. Tell them **America is in a housing crisis**. Millions of low-income working families struggle every day just to put a roof over their heads.
3. State that, according to Harvard researchers, **rents have risen by 61 percent since 1960 but renters' median earnings have gone up 5 percent**. Right now, only 37 affordable and available rental homes exist for every 100 extremely low-income renter households (use your state's number from the graph below).
4. Explain that **we can begin to address America's housing crisis by shifting tax resources to support a "Renters' Tax Credit" for low- and moderate-income renters**. A renters' credit would limit rent for low-income families to 30 percent of their income and provide a tax credit for the balance above that up to local fair market value.
5. Urge your members of Congress to **tell congressional leaders** that they strongly support enacting a renters' tax credit for low-income families in any new tax legislation.



Notes: For weekly log returns (RL) and log transformed log returns (LRL) see Section 2. The sample period is 1970-1998. All data are monthly frequency. Source: FRB, FRED. Data retrieved 2007-10-01. <http://fred.stlouisfed.org>.

©1998 National Housing Finance Planning Council

<http://villac.org/cwp>



Thank you for being on tonight's webinar!

We'll link to the **recording and audio transcript** of the webinar on our [National Webinars page](#) tomorrow.

The next U.S. Poverty National Webinar is a joint U.S. and Global Poverty webinar on **Saturday, August 10 at 2:00pm ET.**



*Happy
Independence
Day!*

*All RESULTS offices will be
closed on July 4 and many staff
will also be off on July 5*