

The Abell Report

What we think about, and what we'd like you to think about

Published as a community service by The Abell Foundation

In New Orleans, death was highest among people who lacked access to cars. In Baltimore City, the percentage of those with lack-of-access is higher than New Orleans's.

ABELL SALUTES: "Baltimore CASH Campaign": For opening the door to financial services in communities where it's usually shut

In Baltimore City, of nearly a quarter of a million Federal tax returns filed in 2002, 30% of filers claimed the Earned Income Tax Credit (EITC), resulting in nearly \$131 million in refunds. The EITC, a refundable tax credit, is a powerful work incentive and poverty alleviation tool; according to a Jacob France Institute report, no government program lifts more children out of poverty than the EITC. For working families with incomes below the poverty level, the EITC can significantly increase earnings. For example, a Maryland family earning \$11,000 can increase their income by 48% through both the federal EITC (\$4,400) and state EITC (\$880).

Despite its value to families and the city as a whole, estimates suggest that approximately 25 percent of eligible families do not claim the EITC. Further, many of those who do claim the EITC forfeit a significant portion of their refund by paying commercial tax preparers and purchasing high-priced

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The barriers to obtaining car insurance, inspection and licensing in Maryland are too high for Baltimore City's poor. The once-a-century disaster in New Orleans highlights a day-to-day problem in Baltimore: the poor are not only left behind, they are left out.

A searing lesson learned from hurricane Katrina was that thousands of "poor people" could not evacuate New Orleans because they did not own a car, and for these thousands, car ownership was a matter of life or death: if you had a car, or access to one, you escaped; if you didn't, you very likely were left behind. Margy Waller, a recognized expert in problems of transportation and poverty, writing in the *Washington Monthly*, observes, "The difference between those who escaped with their lives and loved ones, and those who did not, often came down to access to a car and enough money for gas."

For Baltimore City, the disaster forces a painful confrontation with reality: Data show that if a disaster like Katrina had hit Baltimore, there would be a harsh replay of New Orleans. That is because of all American cities, outside of the mass transit-rich New York region, Baltimore is the American city with the highest percentage of people without access to a car.

According to data recently published by the Brookings Institution, 26% of the population of New Orleans have no "auto access," while in Balti-

more, 32% of the population have no auto access. Translated into "people", in New Orleans 123,084 were stranded; in Baltimore, 205,544 would be candidates for this unhappy category.

The highly visible disaster in New Orleans calls attention to a less-visible day-to-day problem in Baltimore City: widespread lack of car ownership among the poor which not only threatens life, but livelihood--the ability, day by day, to get and hold a job and become a productive citizen. "Left behind in this car culture," Ms. Waller writes, "are central-city poor residents without cars, who have become increasingly isolated from the American economy."

Here are the high barriers to more widespread ownership of cars in Baltimore City, and recommendations for lowering them.

The High Cost of Automobile Insurance in Baltimore City

Along with 45 other states, Maryland law requires all drivers to carry automobile insurance. However, a variety of factors has made that insurance unaffordable for many drivers in the state. Those hit hardest are resi-

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dents of Baltimore City, who pay significantly more, on average, than drivers in other areas.

While individual rates will vary significantly, a driver who lives in the middle of Baltimore will pay, on average, nearly 60% more for automobile insurance than that same driver would pay living a few miles north, in Baltimore County. That driver will pay between 80% and 100% more than he would if he lived in Carroll County.

A two-car family living in the middle of Baltimore City will pay at least \$2,399 for insurance; the same family could get the same coverage for as little as \$1,626 if it lived in Cockeysville, or as little as \$1,385 in Carroll County. Drivers who live just inside the Baltimore City limits can pay hundreds of dollars more than neighbors living across the street and in Baltimore County.

Within the city of Baltimore, certain neighborhoods are hit with higher premiums than others, raising concerns that black neighborhoods are paying more than white areas.

In 2001, the Maryland Insurance Administration (MIA) produced data showing that in zip code 21217 in Baltimore (taking in Reservoir Hill and other neighborhoods) – an area with a population that was 92% black – the average one-car insurance premium was \$1,357. Just north, in 21210, which takes in Roland Park and has a nearly all-white population, the average premium was \$972, almost 30% less.

In zip code 21217, the average premium of \$1,357 represented more than 9% of the average household income of \$14,813 – clearly putting mandatory insurance coverage out of reach for many people.

The higher premiums in Baltimore are largely due to the insurance industry's use of "territorial rating." This process links premiums to the history of claims filed within a certain geographic area. A driver in Baltimore City is more likely to file an auto insurance claim, according to industry data.

Even so, a review of territorial rating practices by insurers in Maryland suggests that some of these companies use arbitrary territories that, in effect, consign residents of Baltimore City into a high-cost insurance zone. One major insurer has used the same rating territories in Maryland for 23 years, disregarding the major demographic changes that have taken place in Baltimore and other parts of the state in that time. Changes in the state's regulation of territorial rating could lead to significant rate decreases for many of Baltimore City's poor.

Other Penalties on Low-Wage Drivers

Aside from the penalties imposed by territorial rating, some low-income drivers are also being hit with higher premiums at least indirectly because they are poor. This happens as auto insurance companies turn increasingly to the use of a driver's credit history to set auto premiums. Insurers justify the practice with studies that have found a correlation between a driver's credit score and his likelihood of filing an insurance claim. However, the use of credit histories tends to fall most heavily, of course, on low-income drivers, that is, those most likely to be unable to pay their bills.

Drivers who lose their insurance because of poor payment history often have no option but to sign up with the Maryland Automobile Insurance Fund (MAIF), the state's insurer of last resort,

which typically charges significantly higher premiums than for-profit companies. Along with higher premiums, insurance with MAIF almost always comes with other hidden costs. Due to a longstanding and problematic section of state law, MAIF is prohibited from allowing its customers to pay insurance bills in installments, as standard companies typically allow. Without the money to pay an entire premium in advance, these customers must instead borrow from high-cost finance companies, adding hundreds of dollars in interest and fees to the cost. Given the high costs, it is no surprise that half of all MAIF customers cancel their policies within three months, presumably after they have registered their cars.

An Uninsured Epidemic

The bottom line is that rates are so high that many Baltimoreans give up, ignore the law and drive without insurance. Overall, roughly one in four drivers in Baltimore are uninsured, according to two industry analyses prepared in the last 20 years. One analysis from the late 1980s, showed that among major cities, Baltimore had the highest rate of uninsured motorists in the nation. While automobile insurance is mandated by state law, tens of thousands of residents of Baltimore City are not following that mandate. In many of those cases, it's because they simply cannot afford insurance.

Due to Baltimore's evolving economic development patterns, many jobs have migrated to the suburbs in locations that are not well served by mass transit. For low-income workers who need reliable transportation to jobs, driving a car without insurance, while illegal, remains a necessary step.

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More broadly, the cost of automobile insurance, while not as pressing an issue for Baltimore City residents as crime and education, remains a significant problem for many city residents and an obstacle to Baltimore City's ongoing efforts to maintain and attract residents.

...and what to do about it.

Maryland, unlike many states, has paid scant attention to the lack of affordable automobile insurance for many residents in Baltimore City and other urbanized areas of the state. Several states, including California, New Jersey and Pennsylvania, have taken steps to address the problem. New insurance policies that provide less coverage but come with a far lower cost than traditional policies offer promise. In California, advocates have pressed for years, with some success, to force insurance companies to base their premiums more directly on an individual's driving record and experience, rather than on where they live. And new technology that allows a person's driving habits to be closely monitored could provide an entirely new method to assign risk and set premiums.

There are several steps officials in Maryland could take to begin addressing the problem of high insurance costs in Baltimore City.

1. Given the out-of-reach cost of insurance for many in Maryland, the state should adopt a public policy that insurance coverage should be affordable to as many drivers as possible. The state should also take active steps to assess just how many people in Maryland are driving without insurance – in the state and in each local jurisdiction. This will give policy makers a clearer picture of the problems of unin-



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1. Insured motorists, and inform future policy discussions.
2. The state should gather information about the state's insurance market – to give policy-makers an understanding of the costs in each area. As part of such analyses, the state should carefully examine premium data to see if minority drivers are being treated unfairly.
3. The city of Baltimore should play a more aggressive role advocating for city drivers, while working with leaders from Prince George's County and other areas to build support for making mandatory insurance affordable to as many drivers as possible.
4. Maryland should create a low-cost insurance option, and ensure that it is widely publicized and marketed. California's low-cost insurance program provides a useful model. The state should encourage the use of policies that place a greater emphasis on a motorist's actual driving habits.
5. The state should work with insurers and a wide range of groups – including churches, employers, community associations and fraternal groups – to encourage the use of

group discounts. In other states, such discounts can reduce premiums by 15%.

6. State insurance regulators should examine the size and demographics of rate-setting territories and consider the role these territories play in making insurance unaffordable for many drivers, with a special focus on minority and low-income motorists. Maryland should also take steps to force insurance companies to put more weight on such factors as a driver's safety record, driving experience and the number of miles driven instead of on where that driver lives.
7. Maryland should re-examine the use of credit scoring to gauge its fairness to all groups of drivers, and should take advantage of ongoing research around the country to set future policy.
8. State law should allow the Maryland Automobile Insurance Fund to collect premiums on an installment basis, just as private sector companies do. This will reduce the total cost to MAIF customers, many of whom are low-income drivers.
9. The state should increase spending to combat automobile theft and insurance fraud. Reducing fraud and theft should lead to lower premiums.
10. State lawmakers should examine aspects of the state's tort system, including the "collateral source" rule that can require automobile insurance companies to pay medical bills also paid by a third-party health insurer, which creates a windfall for the plaintiff and the plaintiff's lawyer. The state should examine the adoption of a fee schedules for post-accident medical treatments, to hold down costs.

The High Cost of the Vehicle Inspection System

Maryland law requires used vehicles to pass inspection before a buyer can take title. The law is intended to make sure that cars on the road are safe, and to protect consumers from unscrupulous used car sellers.

But the law is a double-edge sword for low-income workers. The repairs necessary to pass inspection can often cost so much that they make it impossible for many consumers to afford a car. In theory, those who can not afford a car could rely on mass transit to get to work. But in Baltimore, many higher paying jobs are found in suburban areas that are not easily accessible to mass transit.

Not having a car creates a major impediment for low-income city residents seeking work with decent wages and benefits. With the shift of well paying jobs from the city to the suburbs, people who run job training programs say owning a car is the key to success for many of their clients. But it is almost impossible for their clients to afford a car without help.

A 2003 study by the Brookings Institution on transportation reform found that “years of urban disinvestments” by city businesses has led to “geographic isolation” of the urban poor. One survey of 500 employers cited by the Brookings study concluded that 36% of entry-level jobs are not accessible by public transportation.

The report noted a 2000 census finding that households with incomes below \$25,000 a year make up 65% of homes without cars. The Brookings researchers concluded that “Car ownership is a much more powerful predictor of employment than public transit.”

In Maryland, the deck is stacked against low-income people who want to purchase a car and obtain a driver’s



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license. Combining the high cost of automobile insurance in the city, the cost of private driving schools required for new Maryland driving applicants, and the costs that often arise under the state’s vehicle inspection law, purchasing a used car today can require more up-front money than buying a modest home.

Consider this: A first time city homebuyer, using programs from the Baltimore City Department of Housing and Community Development, needs as little as \$500 to \$1,000 for a down payment.

A used car can easily cost more than twice that amount just for repairs needed to pass inspection, or for a down payment to purchase a fully-inspected car from a used car dealer.

The Law

Maryland has an unusual inspection law; few other states require substantial repairs before a used car can change hands.

The law requiring inspections dates back to 1966. Its purpose is to maintain safe vehicles and to assure automobile buyers are titling cars in good working order. The law is enforced by the Mary-

land State Police’s Automotive Safety Enforcement Division, which approves licenses for Maryland inspection stations and mechanics who pass tests given by the state police.

In 2004, 13 inspection stations had their licenses suspended for 30 to 90 days, mostly for minor offenses.

The Motor Vehicle Inspection Report, which is completed by an inspection station before a car buyer can take title, includes a review of 25 parts of the automobile: steering, alignment, wheels, tires, brakes, fuel and exhaust systems, bumpers, fenders, lights, electrical system, mirrors, window glazing, wipers, hood, door handle latches, speedometer and odometer, safety belts and gear shift. It does not include inspection of the engine or the transmission.

At the end of 2004, Maryland had 1,600 inspection stations and 3,500 licensed inspection station mechanics. In 2004 those mechanics inspected 670,000 used vehicles.

Although there appears to be no study by income that shows the percentage of low income people owning used cars in Maryland, a national study in 1997 showed that low income families have older cars than families of higher incomes.

Most other state inspection laws require only cursory inspections of all cars annually or every few years. In those cases, the required repairs are not as costly and the burden of repairs is shared by all car owners, not just those purchasing used cars.

Potential for Abuse

Little has been done by the government or nonprofit sector to assist low-wage workers purchase cars. In Maryland, Vehicles for Change is the only non-profit organization that repairs used cars and sells them to low-wage work-

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ers at drastically reduced prices. Vehicles for Change was founded in 1999 by an private auto parts distributor, which sold auto parts to garages in Maryland, Pennsylvania, Virginia and Delaware. The distributor decided to open a non-profit to give something back to the community. Today Vehicles for Change sells about 54 cars a year in Baltimore City. They also sell cars in Montgomery, Anne Arundel and Carroll counties, and in Virginia. At the end of 2004 the organization had sold 332 cars to low-income workers.

...and what to do about it.

Maryland's vehicle inspection law both protects and hurts low-wage drivers. Educators and trainers who work with low-wage workers oppose repealing the law, fearing that such a move would leave their clients vulnerable to unscrupulous used car dealers and stuck with unreliable cars. The Maryland State Police also opposes altering the law, because it would leave more unsafe cars on the road. And naturally, the service stations and auto parts dealers who benefit from the law – a multi-million-dollar industry – would also oppose its repeal.

Given those concerns, it is unlikely the Maryland legislature will abolish the law requiring vehicle inspections.

However, certain changes in the law could soften its financial impact on low-income people. And other steps could be taken to help. Among them:

1. State law should be amended to give a purchaser of a used car as much as 12 months after purchase to make the necessary repairs. In the meantime, the MVA could issue a temporary title of ownership. Alternatively, state law could require purchasers of used cars to have their automobiles inspected, but make it

optional to have the repairs made. The owner would know the car's defects and could make only the most serious safety repairs.

2. Steps should be taken to expand nonprofit programs like Vehicles for Change, and to link them to job training and education programs. Elected officials should urge changes in federal law to allow more federal funds to be used for automobile discounts.
3. Local governments should offer discounts on automobile purchases and repairs, similar to the affordable housing programs they operate.

The high cost of getting a driver's license

In the business of living and working, owning a car is no longer a luxury but a necessity. According to the U.S. Census Bureau, in the State of Maryland, 86% of workers 16 years and older drive to work (74% drive alone) while only 7% rely on public transportation. Even in a city like Baltimore, with a public transit system, access to a car is necessary. According to a 2003 study conducted by the Job Opportunities Task Force, 70% of the region's low-skill jobs are in the suburbs, while

low-skill workers are concentrated in Baltimore City. Many of the low-skill jobs are not easily accessible by public transit and many of the better paying jobs for low-income workers require a driver's license.

In 2003, The Abell Foundation commissioned a study by Michael Robbins to examine Maryland's policies for insuring a car and obtaining a driver's license. The study found that Maryland has chosen to set some of the most restrictive policies in the country. Maryland is the only state in the nation to require adults to attend driver education school at a cost of \$250 to \$300 and to document 40 hours of accompanied driving before obtaining a driver's license (in 2005, the Maryland General Assembly increased the number of documented hours from 40 to 60). The study asserted that this policy creates a substantial roadblock for low-income persons attempting to get a license and a windfall for driver education schools. In Fiscal Year 2003, 22,630 first-time driver's licenses were issued, resulting in approximately \$5.9 to \$7.1 million in fees to driver education schools. Although Maryland law requires driver education schools to have an assistance plan that permits low-income individuals to obtain driving instruction, the study found that this requirement to assist low-income individuals with financial assistance is not effectively implemented or enforced.

In 1999, Maryland instituted a new Graduated Driver Licensing (GDL) Requirement. GDL exists in some form in 37 states. Although its implementation varies by state, GDL programs generally have three stages: 1) A minimum supervised learner's period (learner's permit), 2) a provisional, intermediate license (once the driving test is passed) that limits unsupervised driving in high-risk situations, and 3) a full-privilege

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driver's license available after completion of the first two stages. The National Highway Traffic Safety Administration and a number of national safety organizations endorse GDL, and it has been demonstrated to reduce teenage crash rates, including in Maryland. However, only Maryland and New Jersey apply GDL to new drivers regardless of age.

Maryland requires all new drivers, not just teenagers, to hold the provisional license for 18 months before obtaining a full driver's license. Convictions for moving violations while completing a provisional 18-month waiting period require one or more of the following: 1) restarting the waiting period, 2) the completion of remedial driver education classes, and/or 3) the suspension or revocation of the license.

Maryland's GDL requirement is based on the premise that all new drivers are more likely to have accidents than experienced drivers. MVA has data that indicate that teen crash rates have declined since mandating the GDL requirement; however, data indicating a similar decline among recently licensed, older drivers is not available.

In the 1970s and 1980s, driver's education was taught in Maryland's high schools. In fact, many high school campuses had multi-vehicle driving ranges on their campuses, and Maryland was viewed as a national leader in driver education. Unfortunately, budget cutbacks gradually forced many Maryland schools to eliminate driver's education programs.

The study also identified driver's license suspensions as a barrier to employment for many non-custodial parents. Federal regulations enables states to revoke driver licenses for parents who owe delinquent child support, giving states some leeway in imple-



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menting these regulations From 1996 through March 2003, the Maryland Child Support Enforcement Administration (CSEA) suspended 55,000 Baltimore City driver's licenses because the license holder was behind in paying child support. According to Judge Waxler, many of those with suspended licenses continue to drive and end up in court. While driver's license suspensions undoubtedly serve as a stick to many "dead beat" non-custodial parents, in Baltimore, driver's license suspensions undoubtedly negatively affect low-income families.

According to the Legal Aid Bureau, many non-custodial parents do not know that a "work-restricted" license is available to them. This license provides the work-related privilege to drive but many low-income drivers do not know how to obtain one or they have been told incorrectly that they may not get a work-restricted license until arrears are fully paid.

...and what to do about it.

The barriers detailed above should be lowered through a combination of administrative, regulatory, and programmatic solutions:

1. The Maryland General Assembly should allow the MVA to implement alternative driver education programs. And given that Maryland has a graduated license program, Maryland should revisit its policy that all drivers, regardless of age, be required to attend driver education school. Specifically, Maryland should scale back or eliminate the requirement for driver education for individuals over 18 years old.
2. The Maryland Motor Vehicle Administration (MVA) should effectively enforce requirements that driver education providers offer financial assistance for low-income participants, including that providers offer discounted driver education programs and extended payment options for individuals with demonstrated financial hardships.
3. The MVA should implement several steps that would make the licensing process easier to navigate for low-income applications, such as:
 - Create print materials specifically focused on overcoming the challenges faced by low-income residents who want to obtain a driver's license.
 - Make the MVA web site more interactive and geared toward helping individuals navigate the licensing process. (Although Internet access is limited for low-income residents, many residents are able to use the Internet at career centers and public libraries.)
 - Establish a help line or designate a contact at the MVA who can help individuals navigate the process either by phone or in person at MVA offices. (This step would be particularly use-

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ful for people attempting to overcome legal barriers to getting a license.)

4. The MVA and the Child Support Enforcement Administration should make it easier for someone who is in arrears with child support to obtain a work-restricted license. The MVA and CSEA should at least make available to the public clear regulations and policies on how to obtain a work-restricted license.
5. Public and Public and private partners should work to establish new driving schools for low-income residents in Baltimore City. Driver education could be made more affordable and accessible by developing programs specifically for low-income Baltimore City residents.

The problems of low ownership of cars among Baltimore City's poor is drawn into sharper focus by recent hurricanes, discussion about more (and more threatening) hurricanes, a terrorism attack that would call for a hurried and mass evacuation, and the continuing flow of disturbing data: according to U.S. Dep't of Housing and Urban Development (2002), "Baltimore continues to face a spatial mismatch between the location of key jobs and the homes of many low income residents."

Going forward, elected officials, both state and city, and civic leaders know of the critical, and in some cases, life-saving, work that needs to be done to increase the ratio of car ownership among Baltimore City's poor. To continue to do nothing not only works to leave the poor behind, but to leave them out – a disaster of its own kind, in the making.

Supporting data available, The Abell Foundation, abell@abell.org

**The following back issues of
The Abell Report are available.**

Check request and send to:

The Abell Foundation
111 S. Calvert St., Baltimore, MD 21202

PLEASE SEND ME:

- Actuarial Discrimination: City residents pay up to 198% more for car insurance than county residents:** Maryland law requires all drivers to carry automobile insurance. However a variety of factors has made that insurance unaffordable for many drivers in the State. Those hit hardest are residents of Baltimore City, who pay significantly more, on average, than drivers in other area do. The facts, consequences, and recommendations for resolving the problem
- Help Wanted; A workforce development program in our schools that works for our City; Current programming is insufficient—it needs to be re-examined, and where necessary, reformed. Much is at stake for Baltimore City.** Nearly 100,000 new jobs will be generated in Baltimore during the current decade, most of them in the business service sector. During the same decade, all of Baltimore City's large, low performing neighborhood highs schools will be transformed into numerous smaller high schools to, as the system's blueprint states, better prepare students to pursue "challenging careers." Both developments have enormous implications for Baltimore City's future. Analysis, recommendations.
- Going public with school privatization: State's contract with Edison's Schools, Inc. is in its fifth year. A new report reexamines the arrangement and raises the question: is it a good deal for Baltimore City public schools?** The financially pressed Baltimore City school system has had to make painful decisions in the past two years. laying off staff, trimming programs, increasing class size. At the same time, the State has redirected more than \$10,000,000 in public funding earmarked for public schools to fund retained revenue and overhead at Edison Schools, Inc. An examination of the history and current status of the State's contract with Edison Schools Inc.
- Nightmare for Baltimore's Day Laborers: their exploitation the marketplace is too costly in both economic and humane terms.** In Baltimore City, approximately 7,000 to 10,000 workers are employed as day laborers, providing a supply of temporary workers to construction contractors, warehouse, restaurants, cleaning companies, hospital and stadiums. This report chronicles the problems of Baltimore's African American and Latino day laborers and presents recommendations to address them.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Recently Awarded Grants

Advocates for Children and Youth \$65,000
Baltimore, MD

Toward partial funding of the Education Initiative to increase student achievement in Maryland’s K-12 public schools, with emphasis in Baltimore City.

Baltimore City Health Department \$25,000
Baltimore, MD

In support of the Transforming Baltimore’s Public Health Clinics Project, a strategic marketing plan to encourage greater utilization of the local clinics.

Catholic Charities \$500,000
Baltimore, MD

Capital funding toward the new construction of the Our Daily Bread Employment Center.

Community Law in Action, Inc. \$70,000
Baltimore, MD

For the expansion of Lemmel Academy, an alternative school for chronically disruptive middle school students.

Helping Up Mission \$250,000
Baltimore, MD

A challenge grant for capital funding for the expansion of the Spiritual Recovery Program, a structured therapeutic residential recovery program for the homeless and ex-offenders.

Learning, Inc. \$50,000
Baltimore, MD

In support of The Learning Cooperative, a dropout recovery/prevention program for at-risk Baltimore City middle school students.

Jubilee Baltimore, Inc. \$50,000
Baltimore, MD

Toward a pilot partnership to provide community outreach and Housing rehabilitation assistance to homeowners and buyers in the Marble Hill, Station North and Hollins Market neighborhoods.

Paul’s Place \$150,000
Baltimore, MD

For capital improvements of the second phase of construction of the outreach center, housing comprehensive services for the poor and marginalized in the Pigtown and Washington Village communities.

ABELL SALUTES:

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refund anticipation loans. The Jacob France Institute report estimates that Baltimore City’s federal and state unclaimed EITC payments total more than \$29 million.

The Baltimore CASH Campaign is a coalition of non-profit organizations, local government, businesses, foundations, and the IRS, that promotes and provides free income tax preparation to help low-income families claim the EITC and save hundreds of dollars in fees charged by paid tax preparers. The campaign’s working philosophy is “making work pay” by leveraging the tax code as gateway to financial services for working families ordinarily denied such opportunities.

The Maryland Volunteer Lawyers Service (MVLS), which has nine years of experience operating one of the city’s largest free tax preparation sites, is the managing organization for the CASH Campaign. Results from the CASH Campaign continue to be impressive: for the 2004 tax year, the CASH Campaign completed 4,196 returns, resulting more than \$11 million in refunds and saving clients an estimated \$630,000 in tax preparation fees.

Denise Burston heard about the CASH Campaign through MVLS. “They helped me with my divorce so I was on their mailing list. When they advertised the tax return service, I looked into it and took advantage of it. I have been using the service ever since.” She credits CASH with getting her refunds for both overpayment and the EITC. She says, “The monies CASH recovered for me counted for a lot.”

Shanya Green heard about CASH through the Maryland Municipal Employees Credit Union. She says, “They not only prepared my tax return, but got me a refund, and even more money back through the EITC for far more than I ever thought I would!”

In 2005, the CASH Campaign plans to continue its efforts to increase the number of business, faith and community partners who promote the EITC and free tax preparation, and to expand outreach and tax preparation to populations that may not be filing taxes or accessing free tax preparation.

The Abell Foundation salutes the CASH Campaign, its director Joanna Ramani, and all of the CASH Campaign’s volunteers in 13 free tax preparation sites throughout the city, for opening the door to financial services in communities where it’s usually shut.