

Poverty Action Report



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Sargent Shriver National Center on Poverty Law

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INSIDE THIS ISSUE

Perspective by John Bouman:

Federal Budget Law Threatens Health Care Coverage For Many.....1

Housing Policy Update.....3

Guidance on Community Reinvestment Act Improved After Comments.....4

Illinois Economic Development Subsidies: Creating Opportunity for the Poor, or Paying for Poor Jobs?5

Three Banks Exit Payday Business Under FDIC Pressure.....5

Health Savings Accounts Violate Medical Ethics: Do No Harm.....7

Asset Initiatives in Illinois: An Overview.....8

Clearinghouse Review to Name New Staff Attorney.....11

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Perspective by John Bouman:



Federal Budget Law Threatens Health Care For Many

A government budget is a reflection of values and priorities. This is especially true when funds are tight. What do you support, and what do you cut? And how do you explain and justify the choices? Can you make a respectable case, or are you just cynically cutting programs that help those whom you just do not find very important? You be the judge of the answers to these questions regarding the following story.



“The birth certificate or passport provision is not necessary to protect the Medicaid program from undocumented immigrants. Instead it will hurt many defenseless citizens, mostly elderly and disabled minorities.”

In an obscure provision of the recently passed federal budget law for the 2006 federal fiscal year, Congress and the president have mandated a new eligibility rule for federally supported Medicaid health care coverage. Effective July 1, 2006, a person applying for Medicaid will have to produce a birth certificate or a passport in order to establish eligibility. All those already covered by Medicaid will have to produce either document at their next redetermination of eligibility in order to retain eligibility. This requirement will wreak havoc on people who need health care coverage but cannot present a birth certificate or a passport. And Illinois will have to spend scarce financial and human

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resources to conduct this bureaucratic activity in over two million cases a year.

Undocumented Immigrants Unnecessarily Targeted

Supporters of the requirement explain that it will deter undocumented immigrants from falsely obtaining federally supported Medicaid coverage. However, in a report issued in July 2005, the Office of the Inspector General of the federal department that operates the Medicaid program found no evidence that undocumented immigrants were accessing the Medicaid program by falsely claiming citizenship. Federal law already requires proof of citizenship or legal immigration status, and this law is already being administered. While some people are allowed to attest under penalty of perjury that they are citizens, the states can and do demand documentation whenever there is any question about citizenship. The Office of the Inspector General investigated this procedure and found that it was working well and that undocumented immigrants were not falsely accessing the program. Congress was well aware of this but passed the new birth certificate or passport provision anyway.

Citizens to Be Hurt More than Anyone Else

In my experience as a high-volume storefront legal aid lawyer in Chicago neighborhoods some while ago, there was a steady supply of birth certificate cases. For one reason or another, a person needed to produce a birth certificate and did not have one to produce. These people fell into a few categories. An overwhelming majority were African Americans who were born in the rural South, were not born in a hospital, and, often, did not even have a doctor present. People from all races and suffering from mental disabilities caused by age, illness, or trauma might have had a birth certificate but no longer possessed one. Many could not remember or state with accuracy where they were born, so obtaining a substitute birth certificate was impossible. People who had been displaced from Europe during the upheavals of the 20th century never had, or

no longer had, orthodox documentation, and some had memory losses.

One study estimates that as many as 20 percent of African Americans born in 1939–1940 lack a birth certificate. There may be a similar problem with Native Americans and rural whites. Clearly the disproportionate impact of this new requirement will fall on older people and people who have disabilities and are citizens and in minority groups, mostly African American. And the impact will be loss of health care coverage.

A Big, Costly, and Pointless Job for States

Gov. Rod Blagojevich is asking the president to veto the budget bill due to this new requirement. Not lost on governors and Medicaid administrators throughout the country is that the new requirement will increase pointless and costly bureaucracy, especially so in a time of state fiscal difficulty. Coming from a Congress and administration famously against big, pointless government activities, it is extremely ironic. Illinois has over two million separate Medicaid cases every year, and those are just the cases that are approved. That means at least two million paperwork tasks that did not previously exist.

How the Illinois Delegation Voted

The Illinois delegation did not split on party lines in the vote on the budget bill that contains this defenseless new requirement. But this is only because, along with all the Democrats in the House delegation and the two senators, Rep. Tim Johnson (R-Sidney) from the 15th District voted against the budget bill. If those who voted for the budget bill defend themselves by claiming that this new birth certificate requirement was just an unfortunate detail buried in a much larger measure, and they were forced to vote for it rather than vote down the whole budget, then we hope that they will be willing to support legislation targeted to repealing this misguided provision.

The birth certificate or passport provision is not necessary to protect the Medicaid program from undocumented immigrants.

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Instead it will hurt many defenseless citizens, mostly elderly and disabled minorities. It will impose large senseless expenses on the states.

Moreover, and maybe this is the real purpose of the new law, it will shift to states that take responsibility for these citizens the whole cost of providing health care coverage for the people who cannot produce a birth certificate or passport. Perhaps this is just another way that the Bush administration is soaking the states so that it can afford a war and a series of tax cuts for the wealthy few. A budget is a reflection of values and priorities indeed. ■

For more information contact John at johnbouman@povertylaw.org.

Housing Policy Update

It has been a busy year for housing advocates in Springfield. Below is a summary of just some of the legislation the Shriver Center and other housing advocates are working on this year.

Safe Homes Act

“Mary” was sexually assaulted in her apartment by an acquaintance. She asked her landlord to let her out of her lease early because she was traumatized every time she entered her apartment as she relived the incident over and over again. The landlord refused to let her out of her lease, and Mary could not afford to pay for two apartments. She ended up in a shelter.

Legal aid attorneys and service providers for domestic or sexual violence victims see situations like this all the time. Sometimes the tenant has been sexually assaulted. Sometimes the renter is being stalked. Sometimes there is a situation of domestic violence. Tenants all should feel safe in their homes. In order to safeguard tenants’ physical and emotional well-being, the Sargent Shriver National Center on Poverty Law, along with the Lawyers’ Committee for Better Housing, Housing Action Illinois, and the rest of the Illinois Tenants Rights Working Group, has

made passing House Bill 4715, the Safe Homes Act, a top priority for the 2006 legislative session.

The Safe Homes Act would enable victims of domestic and sexual violence to ensure their own safety in their homes either by excluding the perpetrator from the victim’s current residence or allowing the victim to move to protect herself. The Act would allow victims who are leaseholders to change the locks on their apartment after notifying the landlord. It would protect landlords who rely on a lawful court order when they change the locks. It would allow a victim who fears for her personal safety to break her lease after documenting for the landlord her status as a victim. The bill passed the House on a vote of 63-47-6 and is in the Senate Judiciary Committee.

Residential Tenant Protection Act

The Tenants Rights Working Group worked this session to increase the security of all renters through the Residential Tenant Protection Act, H.B. 4758. This Act would solidify the Forcible Entry and Detainer Act as the only legal method in Illinois for removing tenants from a dwelling unit if the tenants fail to live up to their end of the rental agreement. It would help to avert the crisis that families face when landlords take the law into their own hands and oust tenants from their homes without notice or their day in court. The bill was defeated on the House floor. Advocates got feedback on the bill and are regrouping to plan for next year.

Comprehensive Housing Planning Act

Two other housing bills have momentum in the General Assembly. The two bills, H.B. 5268 and Senate Bill 2290, each containing the Comprehensive Housing Planning Act, passed the chamber in which each was introduced. The House version is in the Senate Housing and Community Affairs Committee, while the Senate version is expected to be assigned to the House Housing and Urban Development Committee. Either bill would codify provisions of the governor’s 2003 executive order establishing a comprehensive state housing policy. It calls for state

departments, such as the Departments of Human Services, Transportation, and Commerce and Economic Opportunity, to work together with the Illinois Housing Development Authority and municipalities to make sure that state and local plans and dollars are efficiently connected to spur the preservation and creation of affordable, workforce housing for underserved population groups.

Location Matters

The “Location Matters” bill, S.B. 2885, has been assigned to the House International Trade and Commerce Committee after passing the Senate on a unanimous vote. This bill provides incentives for employers to consider and invest in housing options for the local workforce. Illinois housing advocates have made some progress this year, especially given the extremely short legislative session.

Illinois Affordable Housing Trust Fund

When the governor released his 2007 fiscal year budget on February 15, it received mixed reviews from housing advocates. They saw the increases in funding that they had sought for homelessness prevention programs and supportive housing for the homeless and mentally ill. But several line items had been shifted to come out of the Illinois Affordable Housing Trust Fund, which is the state's one dedicated source for the construction and rehabilitation of new affordable housing units. These items include:

- \$11 million for the Homelessness Prevention Program, which provides financial assistance to families experiencing short-term crisis
- \$6.3 million for new rental assistance and rehabilitation programs for veterans, senior citizens, and people with disabilities
- \$5.2 million of continued funding of for housing and rental assistance programs run by the Departments of Human Services, Children and Family Services, Health and Family Services, Veterans Affairs, and Corrections to help seniors, people with disabilities, ex-offenders, and veterans.

The Supportive Housing Funds are coming from general revenue. The Illinois Housing Development Authority maintains that the nondevelopment allocations are coming from a surplus due to increased proceeds from the real estate transfer tax and that the amount of funds currently spent on development will not decrease. Advocates are concerned about the funds’ diversion, which will make it harder to increase future allocations for development, and about how the state will fund these programs when they do not have a surplus in reserve upon which to draw. ■

Guidance on Community Reinvestment Act Improved After Comments

The federal banking agencies’ final guidance to implement the recent changes in the Community Reinvestment Act (CRA) regulations incorporated suggestions from community groups and CRA advocates.

The CRA requires banks and savings and loans to offer credit and financial services throughout their market areas and prohibits them from targeting, or “redlining,” their services to wealthy neighborhoods only. The final CRA rules, in effect since September 2005, create new tests for midsize banks and establish new procedures for determining CRA points for community development financing in distressed and underserved rural areas and in areas recovering from natural disasters.

Two hundred comment letters pressed the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of Comptroller of the Currency to revise some of the questions and answers to reflect better the banking and financing needs of low- and moderate-income communities. The final guidance emphasizes access to low-cost banking services in those communities, reasonably priced remittances connected to low-cost accounts, and community

development financing most responsive to community needs, including the needs of individuals from those communities. The Sargent Shriver National Center on Poverty Law and other Illinois advocates urged the regulators to make the establishment of bank branches a key factor in evaluating new midsize banks' compliance with the CRA. The guidance will be effective upon publication, expected shortly, in the Federal Register. See the final Q&A's at www.fdic.gov, www.occ.treas.gov, www.ots.treas.gov, or www.federalreserve.gov. For additional information, contact Ian Gardiner (iangardiner@povertylaw.org) or Dory Rand (doryrand@povertylaw.org) of the Shriver Center. ■

Illinois Economic Development Subsidies: Creating Opportunity for the Poor, or Paying for Poor Jobs?

By Jeff McCourt

Illinois spends about \$2 billion a year on economic development, much of it justified with rhetoric about job creation and poverty reduction. But beneath the sheep's clothing, there lies a different story. Like other states, Illinois subsidizes companies in the name of jobs more than 30 different ways:

property tax abatements, property tax diversions called tax increment financing, or TIF, corporate income tax credits including the Economic Development for a Growing Economy (EDGE) program, sales and utility tax exemptions, enterprise zones, tax-free loans and loan guarantees, training grants, land write-downs, and infrastructure aid. The state also provides targeted subsidies such as grants for large business relocation, research and development credits, and an arcane loophole for manufacturers called Single Sales Factor, or SSF.

Yet a growing body of evidence indicates that this massive spending at best is ineffective in reducing poverty and at worst diverts badly needed resources away from public education and other services that really would help families escape poverty. For example, last month Good Jobs First released our analysis of recently disclosed data on 2004 Illinois subsidy deals, covering 25,278 jobs at 90 companies. It revealed that state agencies had frequently subsidized low-wage jobs that would not support a bare-bones budget for a family of four.

Using annual income standards developed by Wider Opportunities for Women, we found that about 60 percent of the subsidized jobs were slated to pay less than is needed for

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Three Banks Exit Payday Business Under FDIC Pressure

The small pool of banks that offer payday loans got a little smaller as three banks regulated by the Federal Deposit Insurance Corporation (FDIC) recently opted out of the payday loan business. They are the First Bank of Delaware, Republic Bancorp Inc of Louisville, and County Bank of Delaware.

The Sargent Shriver National Center on Poverty Law and consumer advocates have criticized the FDIC in the past for allowing banks to partner with payday businesses that engage in predatory practices and pricing and increase legal, financial, and reputation risks to the banks making the loans. The FDIC, one of four federal banking agencies, had been the only one that did not hold banks to strict standards of risk management and compliance with consumer protection laws on payday lending.

"We are pleased that the FDIC is taking action to promote more responsible banking practices and protect consumers," said the Shriver Center's Dory Rand. The Shriver Center works with community groups, banks, regulators, and researchers across the country to foster access to mainstream financial services and asset-building opportunities. For more information, contact Dory Rand at doryrand@povertylaw.org or Jami Schlafer at jamischlafer@povertylaw.org.

family self-sufficiency in urban areas (\$38,000) and rural areas (\$34,000).

More than a third of the jobs (35 percent) were to pay below \$27,040 annually, just twice the state minimum wage. Some (3.6 percent) paid less than \$20,000 yearly, little more than the 2004 federal poverty line of \$19,307 for a family of four.

This indifference to job quality is aggravated by state-subsidized sprawl that helps relocate jobs away from cities and older suburbs. This support often comes from programs originally created to help poor neighborhoods that have been perverted to boost already affluent areas. *Straying from Good Intentions*, Good Jobs First's 2003 study, found that Illinois and other states had allowed enterprise zones and TIF, once restricted to areas with high rates of poverty, unemployment, or genuine physical blight, to be used in areas with none of these problems.

For example, TIF—a device by which property taxes are diverted for years to subsidize redevelopment in small TIF districts—has been used in the wealthy Chicago suburb of Lake Forest, a place so “blighted” it also has a Ferrari dealership! In a joint 2003 report, four community-based groups criticized Chicago's TIF districts for failing to create new service-sector jobs, shuffling jobs between Chicago neighborhoods, making housing less affordable, and failing to track whether jobs had been filled by TIF district residents.

Well-off Illinois suburbs that exploit these “antipoverty” programs are not even required to make the resulting jobs accessible to people who need them. Illinois is typical in this respect; Good Jobs First's 2003 report *Missing the Bus* found that not one of the 50 states' more than 1,500 subsidy programs required urban-subsidized companies to locate jobs near public transportation (within a quarter-mile or a half-mile). With Latino and African American households far more likely than white families not to own a car, the discriminatory bias of these programs could not be clearer.

Costly but ineffective tax breaks such as SSF compound the ineffectiveness of existing Illinois business subsidy policy. SSF, which began to be phased in 1999, changed the formula for determining how much of the income of a multi-state company may be taxed in Illinois. SSF backers claimed that the resulting tax windfall would attract new factory investment to Illinois and generate 155,000 new manufacturing jobs within three years. Instead Illinois lost 188,000 manufacturing jobs by the end of 2004 and \$462 million in revenue. Already hit hard by Illinois's regressive state tax system, Illinois's working poor also suffer from service and program cuts resulting from such revenue losses.

This situation can be changed. In 2003 citizen and labor advocates won a comprehensive law requiring annual disclosure of job creation or retention and wage data by subsidized companies—the data we analyzed in our February report. This law could be amended to include data on health care coverage that might partly offset lower wages. It could also be amended to establish reasonable wage standards—for example, by barring subsidies to corporate projects where more than 10 percent of the workers would be eligible for Medicaid.

Illinois can adopt proposed location-efficiency legislation to encourage subsidized companies to locate jobs at transit-accessible sites and thereby create job opportunities for low-wage workers and prod exclusionary suburbs to allow more transit routes. Reforming corporate tax breaks and subsidies so that they really reduce poverty and racial disparities will help both Illinois citizens and the Illinois economy. The full February report, *Subsidizing Low-Wage Jobs: An Analysis of the First Economic Development Deals Disclosed Under Illinois' New Accountability Law*, can be accessed at www.goodjobsfirst.org/illinois/index.cfm. ■

Good Jobs First is a nonprofit, nonpartisan resource center promoting corporate and government accountability in economic development. Its Illinois project is a partnership with the Center for Tax and Budget Accountability. Jeff McCourt is Project Director of Good Jobs First/Illinois.

Health Savings Accounts Violate Medical Ethics: Do No Harm

By Margaret Stapleton

All those who propose to heal the ailing health care system in the United States should examine their proposals in light of Hippocrates' 2,500-year-old medical ethics code. Proposals should "be for the benefit of" the patients and "not for their hurt or any wrong." Health savings accounts (HSAs), President Bush's sole 2006 health initiative, fail this important test. HSAs will not benefit and will hurt both individual patients and the overall health care system. Here's how:

First, HSAs require that families pay the first couple of thousand dollars of health care charges. This will discourage people, particularly the poor, from seeking preventive care and encourage delays in seeking acute care. This results in sicker people, more expensive care, and exposure of others to contagious disease. HSA proponents seem to think that people should shop for health care as if they were shopping for consumer goods. But the idea that we should get our health care from whoever is offering a blue-light special this week is simply bad medicine. The seek-the-cheapest-care incentives of HSAs are contrary to the advice of health experts, who encourage patients to find and stay with a primary care physician. Any health care prescription that asks patients to look to their wallets rather than the health needs of their family fails Hippocrates' test—it is not for the benefit of the patients, and it hurts them.

Second, HSAs will hurt the overall health care system by taking healthier people out of the insurance risk pool and increasing noncare costs. The people most likely to take up the HSA option are the healthy and wealthy. Their exit from insurance pools will drive up the costs for those who are more likely to need health care services and need conventional health insurance. So who actually benefits from HSAs? Billions of dollars in transaction fees for administering HSAs will go to banks and other financial institutions. This is money that won't be spent on health care, but on new administrative expenses in a health care system already grossly overweight with noncare costs. Shouldn't we be wary of health care proposals that benefit banks and wealthy workers needing tax shelters at the expense of the poor and the sick?

While President Bush's HSA proposal fails the important benefit/harm test, many states are exploring ways to increase coverage for the uninsured, control costs, and improve residents' health. For example, Maryland now requires large employers to offer insurance or pay into state insurance. Illinois will offer health insurance to all children this year and is developing a plan for quality, affordable health care coverage for all state residents. If the Bush administration cannot advance a better proposal than health savings accounts, it's time to simply get out of the way—and, at least, do no harm. ■

Margaret Stapleton is a senior attorney at The Sargent Shriver National Center On Poverty Law. To comment on this piece, please contact her at margaretstapleton@povertylaw.org.

Asset Initiatives in Illinois: An Overview

By Dory Rand

Asset building is a powerful and unifying framework to address the persistence of poverty. Illinois has enjoyed an encouraging environment for innovative asset-building and asset-protection policies for many years. This brief overview is intended to cover some of the progress we have made on asset policies in Illinois but is not a comprehensive list.

The Early Years (1990s–2003)

Long before the formation of the Illinois Asset Building Group and common use of the term “asset building,” Illinois policymakers, community and nonprofit leaders, and the private sector began to embrace asset-building policies and programs as a complement to traditional community development and income-support policies. Examples include:

CRA Agreements

Community leaders negotiated Community Reinvestment Act (CRA) agreements with banks in the mid- to late 1990s to expand access to mainstream financial services and credit in low- and moderate-income populations and communities.

TANF Asset Limits Increased

As the focus of welfare policy shifted from providing a safety net to promoting self-sufficiency through work, what became apparent was that working families would need increased work supports to ease the transition from welfare to work, maintain employment, and escape poverty. Under welfare reform and Temporary Assistance for Needy Families (TANF) block grants (post-1996), states have flexibility to set asset limits and are not required to have any asset limits at all. Illinois increased asset limits in the TANF program (a family of three may have up to \$3,000 of countable assets). Permitting TANF

recipients to have savings and emergency funds is consistent with the Illinois Department of Human Services (IDHS) mission to promote work and self-sufficiency.

Direct Deposit of Cash Benefits Encouraged

IDHS formed the Illinois Link Committee with food retailers and advocates to address concerns regarding the new electronic benefit transfer system (1996–97) for cash and food stamp benefits. The committee published a brochure to inform cash benefit recipients of the option to have benefits directly deposited into a bank account instead of the Illinois Link card.

Illinois IDA Law Passed

Illinois enacted a 1998 law allowing state TANF funds to be used for Individual Development Account (IDA) programs to help low-income working adults gain financial management skills and go to college, buy a home, or start a business. IDHS (with the Illinois Community Action Association and the Women’s Self-Employment Project) supported one of the first IDA programs in Illinois and exempted funds in those accounts from counting as income or assets for means-tested programs. Since then, dozens of nonprofit entities throughout Illinois have implemented IDA programs.

FLLIP Financial Education and IDA Programs and Evaluation Conducted

IDHS partnered with the Financial Links for Low-Income People (FLLIP) coalition to conduct a statewide Financial Education Program, IDA program, and evaluation focused on low-income adults (2001–2003). As part of this initiative, Illinois became the first state to recognize participation in the FLLIP financial education classes as a TANF “work activity.” The 126 IDA graduates made 153 asset purchases, including homes, home repair, cars, car repairs, small business capitalization, and postsecondary education. Financial education graduates increased knowledge, improved financial management, and increased savings and assets.

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IDA and Asset Rules Improved

As part of the FLLIP partnership, IDHS revised administrative rules to allow state-supported IDA participants to use funds for additional asset-building goals, including home repair and vehicle purchase or repair, and exempted all funds held in IDHS-approved IDA programs from consideration as income or assets. These administrative changes became effective in 2001.

Governor's Task Force on Financial Literacy Established

The Illinois governor's office and former Office of Banks and Real Estate (OBRE) created a statewide task force focused primarily on financial education for children. OBRE held conferences in 2002 and 2003. The Board of Education clarified how financial education can be incorporated into the curriculum as part of state K-12 learning standards and consumer education requirements.

Children's Savings Accounts Initiative Launched

CFED, a nonprofit organization that expands economic opportunity, launched in 2003 its national Savings for Education, Entrepreneurship, and Downpayment (SEED) Initiative, including a Chicago site administered by the Shriver Center. The SEED initiative seeks to set the stage for universal, progressive children's savings accounts. The Americans Savings for Personal Investment, Retirement, and Education (ASPIRE) Act, which would establish universal kids accounts, was introduced in Congress in 2004 and 2005.

Statewide Asset Policy Conferences Held

The first two statewide asset policy conferences in Illinois were held in 2002 and 2003. CFED presented its first State Asset Development Report Card at the 2002 conference. The 2003 conference presentation topics included the first FLLIP evaluation report and SEED Initiative.

Momentum for Asset Building (2003–2005)*A Receptive New Administration*

As Gov. Rod Blagojevich prepared to take office in 2003, constituents participated in transition team meetings and recommended ways to encourage asset building in Illinois. In June 2004 advocates recommended, among other policies, support of financial education, IDAs, and consumer protection and the elimination of asset barriers to improve access to IDHS services.

Illinois Asset Building Group Formed

A statewide asset policy coalition, the Illinois Asset Building Group (IABG) established seven priorities: lifelong education and training; health care; financial security and investment; housing, homeownership, and utilities; small business development; transportation; and tax policy. Based on extensive statewide grassroots outreach and member input, IABG decided last December to make children's savings accounts a primary policy initiative. (The Woods Fund of Chicago spearheaded the formation of IABG in 2003.)

Payday Loan Reform Implemented

The Egan Campaign for Payday Loan Reform waged a six-year battle (1999–2005), ultimately winning passage of the Payday Loan Reform Act with strong support from the Illinois governor's office, industry, and consumer advocates. The law took effect last December.

Successful Other Legislative Proposals

Other Illinois legislative and appropriations issues that enjoyed broad support and success include FamilyCare, a state rental housing subsidy, and increased low-income utilities funding.

Continued next page

IDA Expansion Approved

IDHS last November requested a grant from the U.S. Department of Health and Human Services to expand IDAs in Illinois. HHS approved the grant in February 2006.

All Kids Passed

The Illinois governor announced last October a new initiative, All Kids, to expand health care to all uninsured Illinois children. The Illinois General Assembly approved the proposal during the veto session in November. The program begins on July 1, 2006.

Asset Exemptions Expanded

IDHS removed another barrier to asset building when it exempted retirement accounts as countable assets under the TANF, General Assistance, and Food Stamp programs in April 2005. Proposed IDHS rules that would have eliminated asset limits in TANF and GA and exempted all vehicles in the Food Stamp Program were put on hold last October.

Assets & Opportunity Scorecard Indicates Need for Improvement

Illinois received a “favorable” ranking on its asset policies but received an overall “D” score on asset outcomes for Illinois residents in CFED’s 2005 Assets & Opportunity Scorecard (see www.cfed.org/go/scorecard.) The Scorecard data help document the need to improve asset policies in Illinois and serve as a measure for comparison with other states. IABG cosponsored policy briefings in Springfield and Chicago in May 2005 to release Illinois Scorecard results and discuss asset-building policy.

DCEO Grants for Financial Services Careers and Access to Banking

The Illinois Department of Commerce and Economic Opportunity approved a High Technology School to Work grant in 2005 to Park Federal Savings Bank and the Shriver Center for the creation of a student-run bank branch at Curie High School in Chicago. The Curie Branch opened in April 2005.

The Future of Asset Building in Illinois (2006–)*Universal and Progressive Asset Policies*

Current policies and pending proposals that are universal and progressive can lay the groundwork for future inclusive asset initiatives. The All Kids program will expand health care coverage to all uninsured children. The proposed Preschool for All initiative would expand universal prekindergarten to all 3- and 4-year-olds in Illinois. IABG plans to launch a universal children’s savings account initiative in 2007. (To get involved with IABG, contact Dory Rand or Gina Guillemette at gguillemette@heartlandalliance.org or 773.336.6083.) Policies targeted to population groups, such as immigrants, facing additional barriers to asset building will be needed to level the playing field and ensure opportunity for all.

Addressing Asset Limits

Further improvements in asset-limit policies are needed to insure inclusive participation in asset-building opportunities and avoid penalizing savings and assets.

Housing, retirement security, and many other asset policies are expected to continue to attract growing support as diverse stakeholders come to understand the potential of asset building for individuals, families, and communities.

This track record and growing support among Illinois policymakers and community leaders offer hope for creating and implementing future initiatives to strengthen Illinois families and communities through building, owning, and protecting personal and financial assets. ■

Dory Rand is supervising attorney of the Community Investment Unit at the Sargent Shriver National Center on Poverty Law and cochair of the Illinois Asset Building Group. For more information or to give feedback on this article, contact doryrand@povertylaw.org or 312.368.2007.

Clearinghouse Review to Name New Staff Attorney— Legal Editor; Margaret Becker Leaves

A new legal editor—staff attorney will join the staff of *Clearinghouse Review: Journal of Poverty Law and Policy* after the Sargent Shriver National Center on Poverty Law concludes its search this month. The position is half-time, and telecommuting is an option. See the job announcement at www.povertylaw.org/legal_editor_job_announcement.pdf.

Margaret Becker, who had been legal editor—staff attorney of the *Clearinghouse Review* for five years, has taken a staff attorney position with the Staten Island office of Legal Services of New York to concentrate on predatory lending issues. Before joining the Shriver Center, Becker was a staff attorney at Legal Action of Wisconsin.

When Becker joined the Shriver Center as a legal editor in 2000, she became *Clearinghouse Review's* third telecommuting legal editor. Catherine Dorn Schreiber, who lives in Redlands, California, was the first, beginning the year before. Marcia Henry, telecommuting from her home in Oakland, California, joined the editorial staff soon after. Becker telecommuted from Wisconsin and later from New York. Working from the Shriver Center, in Chicago, are Ilze Hirsh, the editor; Crystal Ashley, a legal editor—staff attorney; and Edwin P. Abaya, the associate editor. As a national poverty law and policy journal, *Clearinghouse Review* benefits from the perspectives that legal editors in various locations bring to editorial planning and from the personal contact that they have with poverty law advocates in their areas.

Becker, with Ashley, coordinated the upcoming May–June 2006 *Clearinghouse Review* special issue on what the federal government should be doing to redress poverty. Becker also coordinated the July–August 2003 *Clearinghouse Review* special issue on economic development strategies for individuals and communities. (Single copies of the July–August 2003 special issue are available at \$25 a copy.)

Comments, letters and general feedback about *Poverty Action Report* should be sent to the editor, Rikeesha Cannon at 312.368.2677 or rikeeshacannon@povertylaw.org

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