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Make life less taxing **BY RICHARD MURPHY**

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Presidents Nixon and Clinton, and Mayor Bloomberg, never had a meeting about it, but each in his own way is responsible for helping millions of hard-working families get closer to a living wage.

For millions of Americans and hundreds of thousands of New Yorkers, filing your tax return – even if you don't owe any taxes -- will bring a certain bonus this year.

Thirty two years ago, Nixon proposed the Earned Income Tax Credit (EITC), which has become the largest anti-poverty program in the country, providing billions of extra dollars annually to hard-working Americans. President Clinton dramatically increased how much you could receive under the EITC.

Currently, approximately 800,000 New York City residents claimed the EITC last year and received more than \$2 billion in refunds. Importantly, however, more than 200,000 New Yorkers (and millions nationwide) who are eligible for the EITC do not claim the credit -- a credit that could bring as much as \$6,000 back to households each year. What a difference this money could make for these families.

To help families learn about the EITC and claim the credit they deserve, Mayor Bloomberg created the first New York City EITC Coalition in 2002. Led by the Department of Consumer Affairs, the Coalition has built and grown its campaign over the past four years, working with more than 100 public and private partners to help New Yorkers learn about the credit and file their taxes for free. New York City has also implemented a local City EITC, one of only three local EITC's in the country -- which means more money for hard-working New Yorkers.

A network of non-profits, including national leader FoodChange, provide free, quality tax assistance. FoodChange is the largest provider of such services with the busiest sites in the country, preparing nearly 37,000 returns and returning over \$70 million in tax refunds to New Yorkers last year alone.

If you earn less than \$40,000 and have dependents, or earn less than \$20,000 with no dependents, FoodChange will help you prepare your taxes for free. In addition, you can file prior-year taxes (up to three years), receive assistance in multiple languages, and get help preparing taxes if you are a "new" New Yorker.

Recognizing that many who are EITC-eligible rely on private preparers, New York City has also partnered with the nation's largest tax preparers – H&R Block and Jackson Hewitt -- to provide discounted tax services to members of six labor unions as well as EITC-eligible filers in 19 target city neighborhoods.

For the location nearest you or for more information on the EITC, call 311, where you can talk to a staff person 24-hours a day and get information on free tax sites closest to where you work or live. For a FoodChange location near you, please contact 866-WAGE-PLUS.

My strongest memory of a life turned around by the EITC came on a bitter cold Saturday afternoon when I talked to a woman leaving our downtown Brooklyn tax site. She had waited for three hours with her two children, got her taxes done and found out she was getting a refund of over \$5,000. She was in tears, knowing that for the first time in her life, she would have all her bills paid and maybe even put something away in her first savings account which she had just opened.

It's worth the time to find out if you or someone in your life qualifies. It may mean the difference of hundreds, if not thousands, of extra dollars into your pocket.

Richard Murphy is executive director of FoodChange, an organization dedicated to improving lives through nutrition, education and financial empowerment.