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Prosperity Campaign aims to help workers

Campaign is aimed at making low-income workers aware of resources that can help them in all areas of life, especially financial.

ROBIN SHEAR, Special to The Miami Herald

In the era of epidemic foreclosure, the \$40 tank of gas, inflation, globalization and a culture that seems to consider debt as American as apple pie, it takes a Wall Street wizard's financial savvy just to be able to pay rent and buy groceries, much less scrimp and save.

An exaggeration? Not according to Daniella Levine. The executive director of the nonprofit Human Services Coalition of Miami-Dade County estimates that around half the people living in homeless shelters have jobs, and roughly the same proportion of all Miami-Dade residents fall either at or below the income level considered merely sufficient to support them and their families.

WHOLE STATE LAGS

Still skeptical? Levine also cites D.C.-based Corporation for Enterprise Development's recent national study which found Florida "has the one of the highest incidence of uninsured low-income children (ranked 49th) in the country, as well as low-income parents without insurance (ranked 47th)."

The mission of the HSC's Prosperity Campaign, launched in 2002, is to foster fiscal survival skills. Here in South Florida, and throughout the state, a number of businesses, banks and other nonprofits have joined the effort, hoping to help lower-income workers take the economic edge off.

Among them are several large employers, such as Winn-Dixie, Marriott and Macy's, as well as service agencies such as United Way and Switchboard of Miami. Volunteers from many companies, including **WorkSquare**, Investor Solutions, Consolidated Credit Counseling Services, Key Biscayne Chamber of Commerce, Miami Heat, Jobing, Corporate Counseling and South Florida Workforce, contribute time and financial expertise to help the campaign reach more people.

InterContinental Miami has been participating in the Prosperity Campaign for the past three years. More than 50 from the luxury hotel's labor force participated in a free tax preparation day at their workplace and applied for other benefits this year, says Leonie Timothee, InterContinental Miami's human resources manager.

"InterContinental Miami and I participate in this program because it is the right thing to do," states Timothee, who also plans to offer employees a workshop on how to avoid foreclosure and locate benefits available to first-time home buyers. "We want to supplement our company benefits and hourly wages through this program. The opportunity to provide these services free at work alleviates stress."

HELP FROM EMPLOYERS

Levine agrees. "It doesn't cost the employer anything but the employer can help," she says. And helping employees gain financial stability during rocky times in turn helps an employer increase loyalty, reduce turnover, and lower absenteeism, she adds.

Prosperity Campaign centers, community fairs and corporate outreach throughout the state are all geared toward providing outreach to both human-resource professionals and employees, showing people ways to save more and spend less while cutting away at their overall debt.

The Earned Income Tax Credit is a main focus of the campaign's economic development strategy. Although often misunderstood or miscalculated, this refund can be worth hundreds or thousands of

dollars to lower-income families. Levine says Prosperity Campaign is working to unravel the mystery by taking the message to employers throughout the state, directly to the workers who need the information most but may not have the time or resources seek it out on their own.

"There are still many, many people that do not access the EITC, both for a current year and for past years," says Lars Gilberts, prosperity services coordinator for Miami-based nonprofit South Florida Urban Ministries. "This is often because of misinformation and misperceptions rather than just a general lack of awareness of EITC."

Yet it's the "No. 1 anti-poverty program in the country today," asserts Levine, who suggests every \$1,000 EITC refund has the potential to pump \$4,000 back into the local economy. She calls aid provided by the Department of Children and Families "minuscule by comparison."

The Prosperity Campaign also provides vital information on city and county services, immigration and legal assistance, food and utilities programs, savings programs, credit repair and general financial education, transportation discounts, prescription and disability assistance, health care, and even tips for saving money on groceries.

Despite the high-profile financial challenges some banks are experiencing these days, Levine says financial institutions are eager "to bring people to the financial mainstream and get them to use more reliable financial products."

"Today's more sophisticated financial markets and more complex financial products make financial education more important than ever," says Claire Raley, Eastern Regional president for community and external affairs at Washington Mutual, a member of the Prosperity Campaign's advisory board. WaMu is one of 10 area banks that have donated more than \$225,000 this year collectively. Adds Raley: "We view our support as a good investment both in our business and the communities we serve."