

Keep the Money for Yourself



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ABSTRACT

The Weed and Seed Site is located in west central Jackson, MS. According to the 2000 census, the population for the area was 23,525. More specifically, the demographics of the area include a population that is more than ninety percent African American with a per capita income of less than \$13,000 and a poverty ratio that ranges from 30% - 57%. The target population being addressed in “Keep the Money for Yourself” is those residents of the Weed and Seed community whose income is \$39,000 or less.

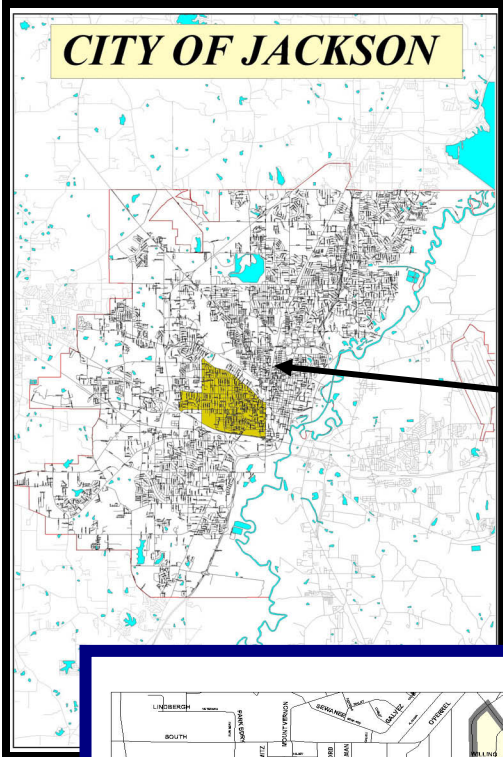
Statistics indicates low income residents of the Weed and Seed community and residents with similar demographics often use alternatives financial resources such a check cashing businesses, pawn shops, rent to own, title loans payday loans and rapid anticipation loan organizations. As a result of the exorbitant fees they pay, resources that could be used for improving their quality of life is significantly reduced. This project attempts to identify some of the problems associated with the predatory financial institutions such as the targeting of low-income communities and the negative impact they have on the lives of the residents. More importantly, this project will offer alternative financial resources for the residents that could help to improve their economic quality of life. As a result of the residents having more positive alternatives for meeting their financial needs, they can use the additional resources to help them improve their quality of life.

I. COMMUNITY CONTEXT

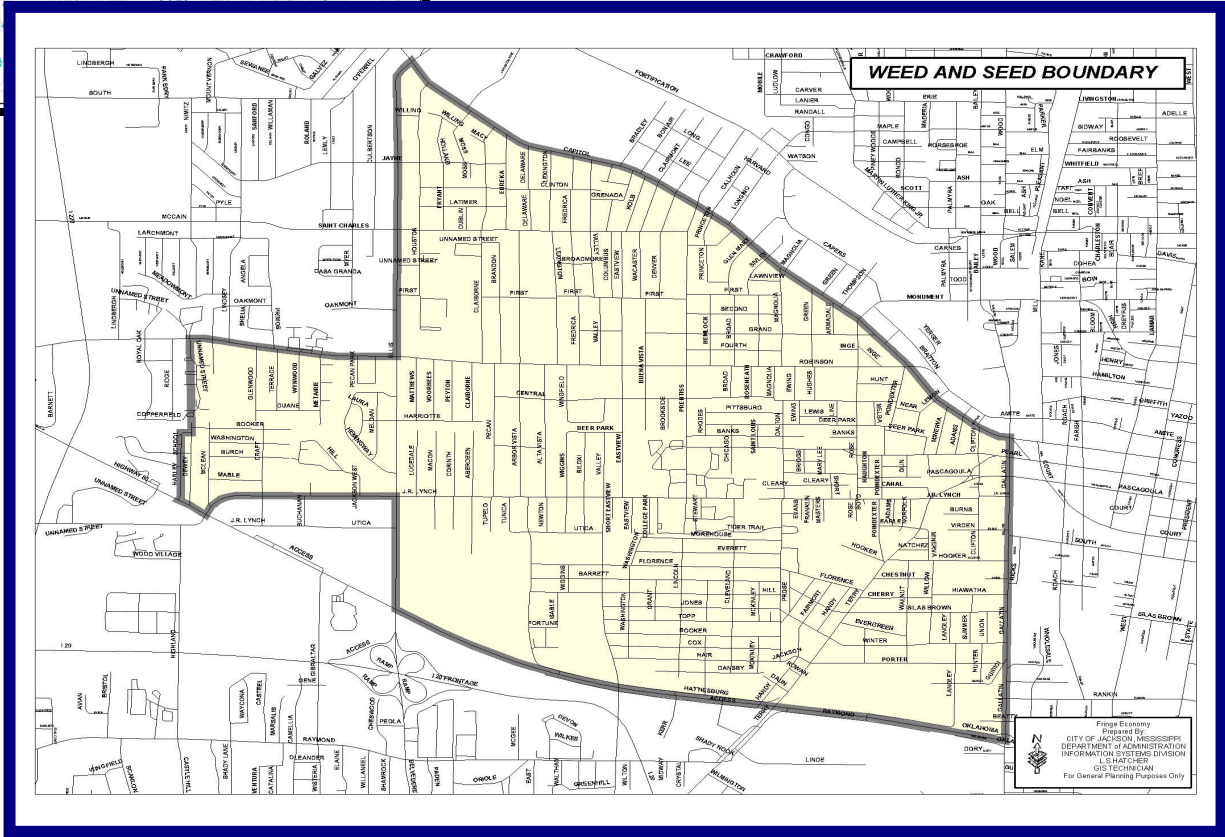
COMMUNITY PROFILE

West Jackson is a community rich in cultural history and diversity. During the 1960's this area was an African-American community that had thriving residential and economic communities as well as very strong community camaraderie. Like most urban areas beginning in the 1970's and continuing into the 1980's, and the 1990's the community became victimized by a declining population and a weakened tax base. In conjunction with the declining tax base and population, non-compatible land uses and crime began to infiltrate the area. Today much of the community represents a classic example of poverty stricken inner city, minority communities. The physical and social decline in these areas began with the loss. These communities are characterized by abandoned and substandard housing, limited commercial services, limited positive economic opportunities for the residents, inadequate infrastructure, crime, drug abuse and the full spectrum of physical and social issues common to impoverished communities. In an attempt to address the issues that were negatively impacting the West Jackson area, the United States Attorney's Office introduced the Weed and Seed Program to the City of Jackson. Based upon the concept of Weed and Seed a portion of the West Jackson area was given Official Recognition as a Weed and Seed site in 1996 and an expanded site in 2003 by the Executive Weed and Seed Office (now the Office of Community Capacity Development). In 1996, the designation of the Weed and Seed site included five communities Dalton Deer Park, Olin Park, Poindexter Park, University Park and Washington Addition. The 2003 expanded Weed and Seed area included the original five communities and the additional communities of College Addition, East View, Glenmary, Lynch Street Subdivision #1, Pecan Tree Park, Westgate Hills, and West Park.

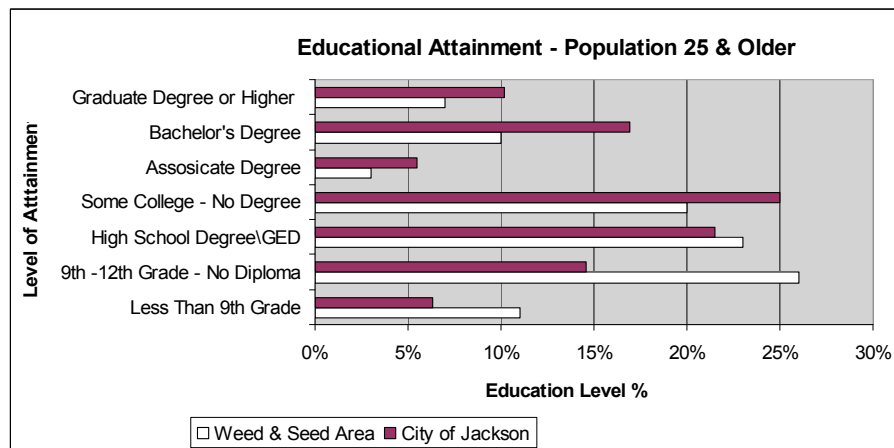
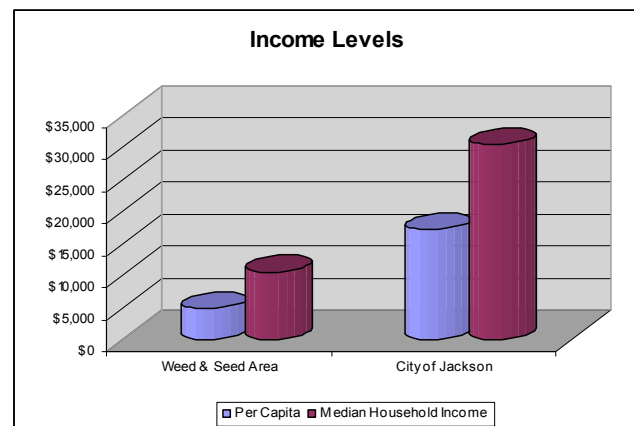
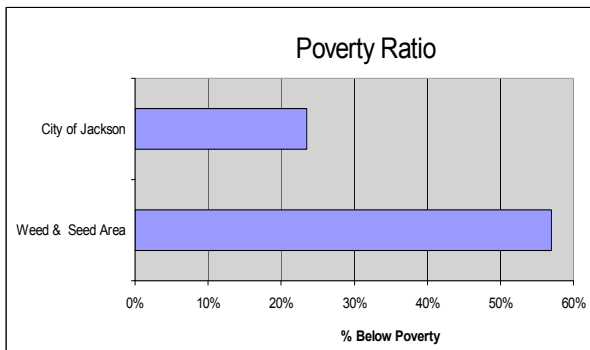
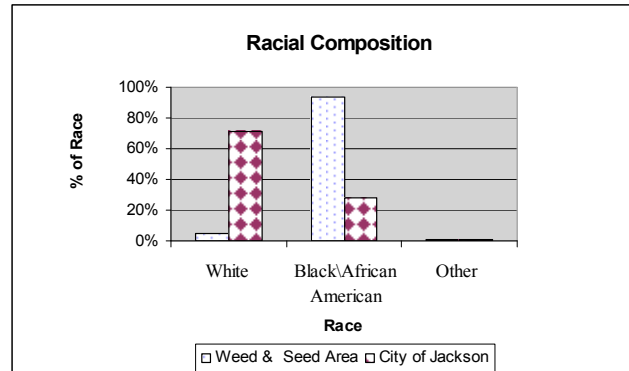
WEED AND SEED AREA LOCATION MAP



Weed and Seed Area
In Proximity of the City of Jackson



Based upon the 2000 Census the total population for the area was 23,525 and the City of Jackson was 184,256(American Fact Finder\US Census Bureau, 2000). The following charts provide a comparative depiction of the Weed and Seed community and the City of Jackson.



The major population group for Jackson and the Weed and Seed area is African American\Black. The respective percentages are 71% and 94%. The census data also reflects that approximately 37% of those persons aged 25 years or older in the Weed and

Seed area has no high school diploma or a less than a 9th grade education, whereas for the same category the City of Jackson's ratio is approximately 20%. Other demographic indicators for the Weed and Seed area include a per capita income that ranges from \$4,796 to \$12,204, a median household income range of \$10,507 to \$25,229 and a poverty ratio of 30% to 57%. The same figures for the City of Jackson are a per capita income of \$17,116, a median household income of \$30,414, and a poverty ratio of 23.5%. The other major indicators of the vitality of a community are the housing and vacancy ratios. The Weed and Seed area has homeownership ratios of 40%, a renter occupancy ratio of 60% and a vacancy ratio of 20%. The City of Jackson's homeownership ratio is 58%, a renter occupancy ratio of 42% and a vacancy ratio of 10.4%. Based on the 2000 Census data, it can be determined that much of the City of Jackson's poor people and substandard housing conditions are in the Weed and Seed community (American Fact Finder\US Census Bureau, 2000).

COMMUNITY NEEDS ASSESSMENT

In 2004 the City of Jackson adopted its Comprehensive Plan (FABRIC - For A Better Revitalized Inclusive Community). The Comprehensive Plan is required by state law to have four elements: goals and objectives, community facilities, transportation, and land use. At the time of this project, the Goals and Objective Element had been completed and adopted by the City Council. The development of the Goals and Objective element was through public participation. Focused group discussions were held throughout the City of Jackson. The discussions were designed to give residents an opportunity to identify those issues most relevant to their communities. After the information was gathered and analyzed, unsurprisingly, the citizens of Jackson regardless whether they reside in the most affluent areas of the City or distressed areas of the City such as the Weed and Seed community, all want to live in an environment that is free of the criminal element, economically and residentially stable. However, in the Weed and Seed area, the intensity of the issues was much greater because they have created a very negative perception of the West Jackson community. The priority issues (unmet needs) for the residents are identified on the following table. Each of the issues identified imply that there is a lack of physical, social and economic investment in the Weed and Seed area. The lack of investment is a contributing factor to the criminal activities that are prevalent in the Area.

COMMUNITY NEEDS ASSESSMENT AS IDENTIFIED BY FABRIC

PRIORITY ISSUES	PROJECT RELATED
Drugs (primarily crack cocaine)	
Prostitution	
Unemployment & Underemployment	
Truancy	
Code enforcement	
Developmental issues (Zoning and land use, floodplain, etc.)	
Transportation	
Lack of recreational activities for the youth and senior citizens	
Absentee property owners	
Lack of specialized programs in schools for youth & families	
Abandoned and dilapidated housing	
Abandoned vehicles	
Poor City services	
Fear of the mentally disturbed population	
Lack of affordable health care facilities	
Lack of access to financial resources	
Lack of quality commercial activities	
Lack of assistance for homeless men	

This Project seeks to identify and offer resolutions to those issues that negatively impact or impedes the opportunities for community economic development and individual wealth accumulation and asset building. The shaded items in the above table have been identified as issues that need to be addressed so that the community economic development process can begin.

PROJECT TARGET COMMUNITY

This project addresses a number of economic and social issues that affect the Weed and Seed community. This area has concentrations of predatory lending and financial institutions. These institutions are referred to as the “fringe economy”. These institutions include pawnshops, check cashing businesses, pay day lending, title loan, buy here – pay here auto sales, and tax services that offer financial products with exorbitant interest rates, bloated or hidden fees. Some residents have issues such as poverty, being functionally poor and credit challenged or “unbanked” (no formal relation with a mainstream financial organization). As a result of those issues these residents do not use the conventional and most beneficial forms of banking and money management, which makes the communities such as the West Jackson Weed and Seed community prime targets for the predatory financial organizations or the fringe economy.



PROBLEM STATEMENT

Stagnant wages, lack of interest and or the unwillingness of the mainstream financial services to serve the needs of the working poor and the unbanked are a part of the reason the fringe economy has grown so significantly. However, this does not eliminate the consumer's responsibility to be better stewards of their money and other resources. According to Young, increases in household debt and increased minimum payments, late penalties and interest rates on credit card debt are major contributing factors for the expansion of the fringe economy (Young, 2006). Young also reports that between 1975 and 2003 bankruptcies increased by 400% according to the American Bankruptcy Institute. According to various literary sources on the subject, unless the gaps in the financial services and needs for the poor and the functionally poor are addressed along with the discrimination that is often applied to this population, they will continue to lose income that could be converted to personal savings that could eventually improve their quality of life and move them beyond the poverty roll. A detailed discussion that supports these assertions will follow.

“CEDNESS” OF PROJECT

Community economic development involves the promotion and the allocation of resources to achieve a long-term goal of creating of positive change for the individual and the institutions that impact a community. In order to develop and implement a CED project, it is essential to examine the reality of the situation in order to have a realistic expectation of positive change. Therefore, the intent of this project is to increase the public's awareness of the negative impact that predatory financial organizations have on the community and the quality of life for low-income individuals and families. This project will also offer alternative options to the use of predatory financial services that will improve the quality of life for the individuals and their families as well as the integrity of the community.

III. LITERATURE REVIEW

LITERATURE ON PROBLEM CAUSES AND EFFECTS

There is sufficient data and reports to support that the poor and functionally poor are being trapped in an economic cycle of that evolves around predatory financial institutions known as the “fringe economy”. The most commonly recognized segments of the fringe economy are pay day lenders, rapid anticipation loan (RALs) products\tax refund lenders, pawn shops, check cashing businesses, we finance used car lots, money transfer companies, rent to own stores, title loan businesses, secured credit, and sub prime home mortgage lending. These products generally charge exorbitant fees, interest rates and other hidden costs. The consumers of these types of products are most likely to be of a particular race, ethnicity, age, gender, limited credit worthiness, low income, low wealth and “unbanked” (Carr and Schuetz, 2001).

The profit in the fringe economy lies with keeping customers continually trapped in an expensive well of debt (www.thepeacetrain.org, 2006). Fringe businesses are united by a single goal: To extract the most money possible from those who live on the economic margins of society (Karger, 2004). According to estimates by the Fannie Mae Foundation, it is estimated the fringe economy grossed approximately \$78 billion in 2001 (Karger, 2004). According to the Dollar and Sense, The Magazine of Economic Justice, the fringe economy is a booming industry (Dollars and Sense, 2006). Examples of data from the article indicate the following:

- “ In 2005, the three big pawnshop chains, Cash America International, EZ Pawn and First Cash combined annual revenues were almost \$1 billion
- “The Cash America company which makes payday loans thru Cash America Payday Advance, Cashland, and Mr. Payroll in 2005 had revenues that totaled \$594.3 million”

- “The Rent A-Center Corporation (world’s largest RTO corporation) had annual revenues of \$2.4 billion”
- “Other leading rent to own chains such as Aaron Rents and RentWay had revenues of respective gross revues of \$1.1 billion and \$516 million (Dollars and Sense, 2006, p. 3).”

The Internal Revenue Service (IRS), National Consumer Law Center (NCLS) and the Consumer Federation of America (CFA) provided the following data for the 2004 tax filing season -2003 tax year (Fox, Wu, 2006, page 1):

- “Approximately 12.38 million received Rapid Anticipation Loans (RALs) which represents an increase from the 12.15 million in 2003,
- “Consumers paid a total of \$1.24 billion in loan fees with an additional \$360 million in administrative fees (note: administrative fees were still legal in 2004),
- “Majority of those receiving RALS were low –and moderate income consumers – adjusted gross income of \$35,000 or less,
- Racial disparities in RAL usage (based upon survey respondents) – 28% African American, 28% Latino, 17% White,
- Educational disparities in RAL usage -(based upon survey respondents) – 30% less than a high school education, 23% - high school education, college graduates – 12%,
- 17% of taxpayers are Earned Income Tax Credit (EITC) recipients,
- 57% of RAL users were Earned Income Tax Credit (EITC) recipients.”

A study conducted by the United States Government Accountability Office for the Department of Defense during March 2004 – February 2005 further substantiates the claim that predatory lending organizations target those individuals that are the most vulnerable to the product (Stewart/GAO-05-349, 2005). The data from the study was collected from group session meetings held at 13 military bases. Those participating in the survey were enlisted personnel and in some instances the spouses of the servicemen were included in the study. Although this study did not focus specifically on the financial status or the predatory practices of military members and their families, some of the questions presented made reference to their financial status and predatory practices.

For example, question #5 on the survey dealt with the participants experience with predatory lenders. The following information is a summary of their findings:

- “data suggested that active duty personally was being targeted by predatory organizations but it was inconclusive as to the extent”
- “12% of the survey participants indicated that during the last year either the servicemember’s members or their spouses had either used a payday, rent-to-own, automobile title pawn, and tax returns”.
- “DOD was unable to quantify the extent to which the loans were related to predatory practices – how often loans were made, how much was borrowed, or the effects of the loans” (Stewart/GAO-05-349, 2005, page 8).

Also included in this report was a description of the common characteristics of the predatory lenders targeting servicemen and their families:

- “targeted population was those persons who were young and inexperienced borrowers who had bank accounts and steady jobs but had limited savings, flawed or maxed out credit, did research alternative sources, and were less likely to be concerned about the impact of the loan”
- “loans were made based upon the access to assets and guaranteed continuous income and not the ability of the borrower to repay the loan without incurring further financial stress”
- “concentrated their locations to military installments or used the internet to solicit loans”
- “encouraged extensions through refinancing and loan flipping”
- “tried to operate outside of established usury limited by trying to get exemptions from federal and state statutes or creating schemes to circumvent existing laws” (Stewart/GAO-05-349, 2005, pages 9-10, 24-29).

LITERATURE ON SOLUTIONS

The object of this project is to offer alternative solutions that will help the poor and functionally poor evolve from the rolls of poverty and not only generate income but to begin to build economic solvency. According to Pamela Friedman in *Banking the Unbanked: Helping Low-income Families Build Financial Assets* (2005):

“Connections to mainstream banking institutions can help low-income workers and their families build the financial assets necessary for long-term self sufficiency. Key strategies that public and private entities can use to connect the unbanked to mainstream banking institutions are to provide education about the advantages of mainstream banking, encourage traditional banks to provide services that are affordable to meet and the needs of low-income consumers, and incorporate access to mainstream banking into federal programs that support low-income working families” (Friedman, 2005, pages 10-11).

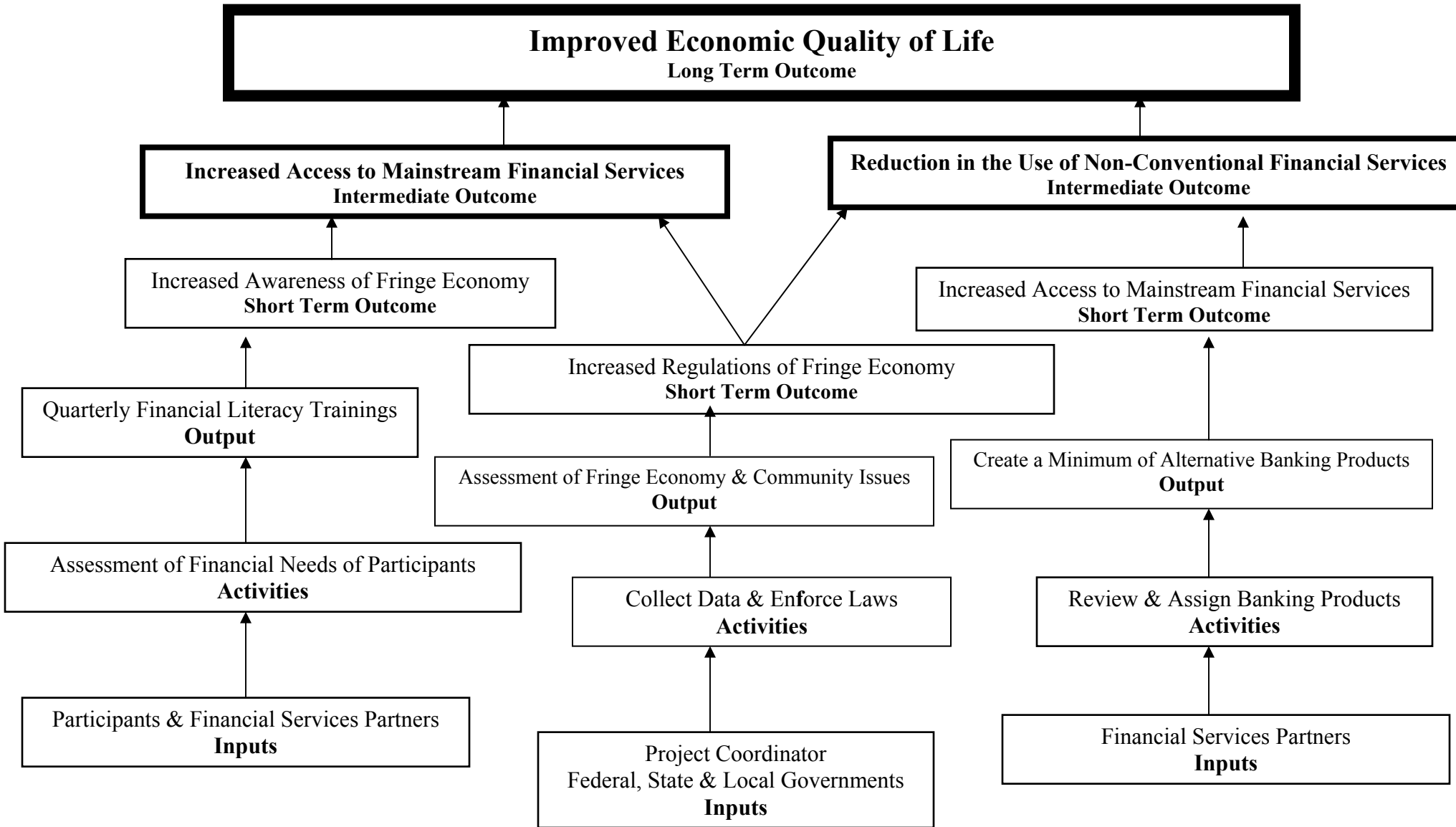
Some of the alternative solutions for helping to reduce the dependency on the fringe economy include increasing the public awareness and understanding of the negative impact that the fringe economy had on the their lives and the vitality of their communities; encourage the mainstream financial organizations to work with individuals and families to develop and make available a financial product that is tailored for them; address the issues of discrimination, and a more stringent enforcement of the laws that are applicable to the collection of the demographic characteristics, fee structure, loan terms, prepayment penalties, etc. (Carr and Schuetz, 2001)

The Department of Defense considers the wellbeing of their Service members and their families as being vital to maintaining a stable, motivated All Volunteer Force. In conjunction with the financial literacy assistance the DOD plans to provide, they are offering the following amendments to Public Law 109-364, the John Warner National Defense Authorization Act for Fiscal Year 2007, section 670, “Limitations on Terms on Consumer Credit Extended to Service Members and Dependents”:

- “require that unambiguous and uniform price disclosures be given to all Service members and family members regard to any extension of credit to exclude mortgage lending”
- “require a federal ceiling on the cost of credit to military borrowers capping the APR to prevent any lenders from imposing usurious rates”
- “prohibit lenders from extending credit to Service members and family members without due regard for the Service member’s ability to repay”
- “prohibit provisions in loan contracts that requires Service members and family members to waive their rights to take legal action”
- “prohibit contract clauses that require Service members to waive any special legal protections afforded to them, and
- “prohibit states from discriminating against Service members and family members stationed within their borders, and prohibit lenders from making loans to Service members that violate consumer protections of the state in which their base is located” (Schaefer, Fed. Register/Vol. 72, No.69, pages 18157-18170, 2007).

IV. PROJECT DESIGN/LOGIC MODEL

LOGIC MODEL



One of the components of the national Weed and Seed Program is Neighborhood Restoration. The focus of this component is to improve the quality of life of the residents in the designated Weed and Seed community by providing a variety of resources to help improve the economic, social and physical well being of the residents. In 2005 as a part of our Neighborhood Restoration Program, West Jackson Weed and Seed, Inc., applied for and received funding to operate a Volunteer Income Tax Assistance (VITA) Program. After receiving the VITA designation, we became one the partners of the Jackson\Hinds Asset Building Coalition, which is a collaboration of agencies that operate VITA centers, provide financial and other social services. The primary objective of the VITA Program is to provide a financial literacy program for those persons whose annual income is \$39,000 or less. The Literacy Program would include free income tax preparation, increased access to and use of the more conventional forms of banking. There are several issues that need to be addressed in order for the Jackson\Hinds Coalition to provide long term assistance to the public and to sustain the validity of the Organization and its proposed services. The most obvious challenge to be addressed is the formal restructuring and financing of the Program so that staff can be obtained for the year round marketing of the VITA Program, implementation of the financial literacy program and the provision of other services.

The long-term outcome for this project is an improved economic quality of life for the residents of the target community. The implementation plan for the long term goal will done according to the following tasks and suggested activities that represent the intermediate and short term outcomes.

Pre-implementation

Task - The development of a formal organization that will include and expand the functions of the Jackson Hinds Asset Building Coalition.

Suggested Activities:

- Researching, identifying and obtaining a variety of funding sources that will provide for staff and programmatic costs.
- Identifying areas within the Weed and Seed area or similar areas in the City that have the appropriate zoning classification(s) for the Program
- Locating facility spaces within a targeted community, evaluate for modifications/repairs and initiate processes for occupancy
- Soliciting twenty-five residents and fifteen representatives from relative organizations to serve as a member of the Board of Directors.
- Reviewing a variety (10 maximum) of job descriptions from similar organizations to assist with the creation of job descriptions for the program personnel
- Advertising for one month, interviewing for two weeks and hire Program Director and support staff
- Developing operating procedures and necessary forms for the program and office personnel
- Initiating program within one month of hiring staff

CHANGE IN KNOWLEDGE & SKILLS

Intermediate Outcome: Increased Access to Mainstream Financial Services

OUTPUTS

Short Term Outcome - Increased Awareness of Fringe Economy

Short Term Outcome - Increased Regulations of Fringe Economy

INPUT

The Program staff will be the lead coordinator for the activities. The staff will also work closely with the community, City of Jackson, owners of the fringe economy, Jackson Hinds Asset Building Coalition and the federal, state and local governments and representatives.

OBJECTIVE – To raise the public’s awareness of the negative impact of the fringe economy

SUGGESTED ACTIVITIES - Increased Awareness of Fringe Economy

- Conducting windshield surveys and research the Hinds County Land Roll will be used to identify the fringe economy within the target area
- Creating maps with the assistance of the GIS (Geographical Information Systems) Division of the City of Jackson to depict the locations and density of the fringe economy
- Organize and host community meetings to share information about the organization, regulations of the fringe economy
- Creating brochures and other outreach materials detailing program services, depicting the negatives of the fringe economy and the benefits of using mainstream financial products
- Partnering with the local churches, public entities and other organizations to assist with the public relations campaign for the Program
- Working in conjunction with the Board of Directors and Jackson Hinds Asset Building Coalition to identify potential trainers\consultants for the Program
- Developing an intake form and survey that will provide information to determine the needs of the participants

- Reviewing of data obtained from participants by program staff and consultants to tailor the training sessions, determine the optimal size of the classes and the frequency of the classes

OBJECTIVE – To increase the public’s knowledge of the regulations for the fringe economy

OBJECTIVE – To document policy regulations of the fringe economy to promote adherence and possible amortization

SUGGESTED ACTIVITIES - Increased Regulations of Fringe Economy

- Obtaining information and data from the fringe economy organizations, community, and participants, City of Jackson, Board of Directors to their operating procedures
- Obtaining the regulations of the federal, state, and local governments regarding the fringe economy.
- Creating a spreadsheet and map that will identify the owners, types of violations, frequency and status of violations for each of the businesses in the fringe economy in the target community
- Working with the City of Jackson to amend regulations that will address location, amortization and seasonality of the operations of the fringe economy organizations
- Working with the City of Jackson to increase the penalties for zoning and other violations
- Work with the City of Jackson for stronger enforcement of regulations and increased scrutiny for violations
- Working with the federal, state and local representatives to promote the enforcement of current regulations, creating and amending regulations that will reduce the negative impact on individuals and the community
- Providing information and helping to identify resources to the owners and employees of the fringe economy about how to resolve their violations
- Creating opportunities that will promote the concept of community economic development to the fringe economy.

CHANGE IN BEHAVIOR

Intermediate Outcome: Reduction in the Use of Non-Conventional Services

OUTPUT

Short Term Outcome - Increased Access to Mainstream Financial Services

OBJECTIVE – To decrease the community’s dependency upon the fringe economy for their financial needs

INPUT

The Program staff will be the lead coordinator for the activities. The staff will also work closely with the community, City of Jackson, owners of the fringe economy, Jackson Hinds Asset Building Coalition and the financial service partners.

SUGGESTED ACTIVITIES - Increased Access to Mainstream Financial Services

- Identifying individuals\program participants with credit scores of less than 500
- Documenting and obtaining financial partners that will commit to creating Individual Development Accounts for the participants
- Identifying “unbanked” population through interview and intake forms and community surveys
- Encouraging predatory financial organizations to refer low income individuals and repeat customers to the financial literacy program
- Encourage employers to require their employees to use direct deposit for their paychecks
- Encourage persons using direct deposit to allocate a portion of their paychecks to be deposited into a savings account

V. METHODOLOGY AND IMPLEMENTATION PLAN

PROJECT BENEFICIARIES

The intent of this project is to raise the public's awareness of the negative impact that the fringe economy has on the social, economic and physical integrity of low-income communities. The primary beneficiaries of this project are those individuals and families with an annual income of \$39,000 or less. Ultimately, the entire West Jackson community will reap the benefits of having low to moderate-income households becoming who are savvier with the use of their financial assets.

HOST ORGANIZATION/GROUP

Currently the Jackson Hinds Asset Building Coalition consists of several organizations that provide a variety of services to low to moderate-income individuals and families. The members of the Coalition include representatives from the Internal Revenue Service, City of Jackson, Hinds County Human Resource Agency, Children's' Defense Fund, several financial centers, banks and credit unions, Jackson Public Schools, and other community service organizations. The primary function of the Coalition is to provide an alternative resource to low to moderate-income individuals for their tax preparations and banking needs. The Coalition has been in existence since 2001. For the 2005 tax year, the Coalition processed refunds in excess of \$1,400,000. This figure included \$728,347.00 in Earned Income Tax Credits and \$259, 759.00 in Child Tax Credits. It is important to note that there are other services that partners of the Coalition provide to the community. The services include housing assistance, utility assistance, youth services, elderly services, educational enrichment programs for youth and adults, assistance for the homeless, medical assistance, parenting services and other services as needed.

PROJECT STAFF

As identified in the SWOT analysis, one of weaknesses of the Jackson Hinds Asset Building Coalition is the lack of staff that would be committed to the daily implementation of the financial literacy program. Therefore, one of the inputs (activities) for the implementation of this project includes the creation of a formal organization committed to providing resources for the reduction of the use of the predatory financial organizations, an improvement in the quality of life for the residents of the Weed and Seed area and the City of Jackson, and an improvement of the physical and economic integrity of the area. The project staff will be determined by the availability and type of funding. Tentatively, the staff will consist of a coordinator for the program, support staff and partnering agencies. While the funding resources are being identified, the Jackson Hinds Asset Building Coalition will serve as the project staff.

OTHER STAKEHOLDERS

Other than the beneficiaries of this project the stakeholders include the predatory financial organizations, the local businesses, community leaders, Weed and Seed Steering Committee, Jackson Hinds Asset Building Coalition, law enforcement, social service organizations.

PROJECT ROLES AND RESPONSIBILITIES

The following list provides a summary of those involved with the implementation of this project.

- **IRS will** continue to partner with the Jackson Asset Building Coalition to provide educational assistance and free tax service to low income individuals and families earning less than \$39,000
- **Financial Organizations** - will continue to partner with the Jackson Asset Building Coalition to provide affordable financial services, credit repair and other products to individuals of low-income communities.

- **City of Jackson** - Initially will be responsible for the review and documenting of zoning violations and making recommendations for proposed zoning changes that will be more beneficial to the area. Other responsibilities will include increased law enforcement, code enforcement and other services as needed
- **Hinds County Human Resource Agency** – will continue to provide services to the elderly, disabled and low-income individuals. Also, provides free income tax preparation
- **Federal, State & Local Representatives** – will help to develop and sponsor legislation that will help to reduce the number of predatory financial products in the target area. In addition, they will also assist with helping to bring additional resources to the targeted area.
- **Predatory Financial Organizations\Fringe Economy** (Pawn Shops, Tax Preparation Services, Title Loan Businesses, Check Cashing, etc.) – It is the intent of this project to develop a partnership\ understanding with these organizations that will help to reduce the number of low income persons who use them as their primary source of financial management. Another aspect of this partnership will be to develop strategies that would help to reduce some of the criminal activity that occurs at these places of business.
- **Children’s’ Defense Fund** – will continue to be a partner with the Jackson Hinds Asset Building Coalition to assist with the collection and dissemination of data relevant to children and their families. The organization will also continue to assist with the provision of resources for the residents of the targeted community.
- **Community Development Organizations** – these organizations will continue to serve in their capacities. They will also serve as partners of this project by being reciprocal resources for the Jackson Hinds Asset Building Coalition

- **Community Partners (Residents & Churches, Local Businesses, etc.)** – these partners will be a part of the strategy development, implementation and evaluation of this project. These partners will also serve as ambassadors of this project.

IMPLEMENTATION SCHEDULE

The following table identifies the major activities that are necessary for the Project's implementation. The workplan also provides a schedule that will allow for the tracking, monitoring and evaluating of activities relative to the Project. This workplan will also be useful in helping to obtain additional resources for the Project, expand, modify or eliminate certain activities that may hamper the implementation of the Project.

Keep the Money for Yourself Implementation Workplan

May 2007 – April 2008

May 2007 – April 2008	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13	Outcomes
Research and Obtain Alternative Financing for Project														Funding Alternatives Researched and Obtained
Identify Location for Office Space														Alternative Site Locations Identified
Hire Project Staff\BODs														Staff Hired\Board Developed
Initiate Project														Project Initiated
Identify Fringe Economy														Fringe Economy Identified and Located
Identify Project Participants														Participants Identified and Assessed
Outreach Program Campaign														Campaign Implemented
Provide Training for Participants														Literacy & Resources Developed for Participants
Program Monitoring & Evaluation														Program Monitoring, Evaluation and Required Reporting

PROPOSED BUDGET

The strength of the Jackson Hinds Asset Building Coalition is the diversity of the expertise of that is represented in the Coalition. The major weakness for the Coalition is that the members of the Coalition are not in a position to commit the amount of time that is needed to transform its activities into an organization with the necessary staff to promote social equity and enterprise. However, since the need for the financial literacy is so widespread and is critical to the concept of wealth building and asset accumulation, the Coalition is exploring the idea of the City of Jackson becoming the lead agency for the implementation of the Project. The following budget estimates are based upon personnel and other costs from similar positions and activities of the Jackson Hinds Asset Building Coalition.

Personnel	Time Commitment		PROPOSED (ESTIMATED) Cost
	Project %	Administration %	
Executive Director	10%	90%	\$46,000
Project Coordinator	85%	15%	\$36,000
Support Staff	30%	70%	\$25,000
Consultants	95%	5%	\$25,000
Fringe Benefits -35%			\$46,200
Sub-Total			\$178,200.00
Program & Non Personnel Costs			
Indirect (Other) Costs (Utilities, equipment, maintenance, etc...)			\$25,000
Supplies			\$15,000
Marketing\PR			\$20,000
Stipends for Program Participants			\$18,000
In-kind Donations			\$40,000
Sub-Total			\$118,000.00
Personnel			\$178,200
Non-Personnel & Program			\$118,000
Total			\$296,200.00

VI. MONITORING PLAN

Initially, the Jackson Hinds Asset Building Coalition was created to provide free income tax assistance to low to moderate income families in addition to promoting the EITC Program. It soon became apparent that while providing the free income tax program was a benefit to the residents, there were other problems related to the residents' inability to increase their personal wealth and improve their quality of life. It was determined that financial literacy programs needed to be developed that included personnel, a central location and various funding sources. Please note that the creation of a formal organization is not the primary focus of this Project. This is a process that has been deemed secondary to the implementation of this project by the Coalition.

In order to track the progress of implementing activities and producing outputs for this Project, a monitoring plan for the activities of the workplan will be developed. The information gathered from the monitoring plan will help to provide or determine:

- resources needed for the implementation of the workplan
- baseline data to help assess the economic and social needs of the program participants
- provide more information about the cause and effect relationship for the reliance of the participants upon the fringe economy
- the policy implications for regulations of the fringe economy that deal with the usury and locations of the businesses related to the fringe economy
- information to the public, policymakers, potential funders and other stakeholders about the need for a holistic financial literacy program
- modify timeline for the Project

Based upon the above purposes for the monitoring of this Project will be done accordingly:

Intermediate Outcomes

Increased Access to Mainstream Financial Services

Reduction in the use of Non-conventional Financial Services

Short term Outcomes

Increased Awareness of Fringe Economy

Increased Regulations of Fringe Economy

Increased Access to Mainstream Financial Services

Outputs

Quarterly Financial Literacy Trainings

Assessment of Fringe Economy and Community Issues

Create a minimum of Alternative Banking Products

Methods\Tools\Forms – The above outputs will be monitored on a monthly basis.

Information for the monitoring reports will be obtained from a variety of sources:

- data from the City of Jackson’s Department of Economic Development and Planning
- federal, state, and local laws regulating the usury and locations of fringe economy
- community needs assessments
- data from banking institutions in the target area
- police data
- reports from the Jackson Hinds Asset Building Coalition
- data from the Geographical Information System (maps with layer data)
- a monitoring report form that includes the activities, dates, status, timeliness, rationale for delay, alternative action and results.

Teams/Tasks - The monitoring related information will be done by members of the Jackson Hinds Asset Building Coalition. The lead organizations will be the City of Jackson and the financial members of the Coalition.

VII. EVALUATION PLAN

In order to track the progress of implementing activities and producing outputs for this Project, an evaluation plan for the activities of the workplan will be developed. The information gathered from the evaluation plan will help to determine:

- whether or not the activities of the project are being completed
- the effectiveness or impact of the project
- the quality of the implementation\how they are being completed
- for modification and\or improvement of the activities
- future funding for Project

EVALUATION VARIABLES

ACHIEVEMENT OF OUTCOMES

Long Term Variable (Outcome): Improved economic quality of life by increasing individual wealth and resources

Evaluation Question: - Were the program participants able to improve their economic quality of life after participating in the Program?

Intermediate Variables (Outcomes):

Increased Access to Mainstream Financial Services

Reduction in the Use of Non-conventional Financial Services

Evaluation Question(s):

Did the mainstream financial institutions provide adequate assistance for the unbanked or credit challenged program participants?

Did any of the unbanked program participants become banked?

Did any of the program participants reduce their use of the fringe economy?

Short Term Variables (Outcomes):

Increased Awareness Fringe Economy

Increased Regulations of Fringe Economy

Increased Access to Mainstream Financial Services

Evaluation Question(s):

Did the public become more aware of the fringe economy and its negative impact?

Were there any policy changes for the fringe economy introduced, modified or implemented?

Did any of the unbanked program participants become banked?

Did any of the program participants reduce their use of the fringe economy?

RELATIONSHIP BETWEEN OUTCOMES

Short-term Outcomes & Intermediate Outcomes

Relationship Question(s)

Is the reduction in the use of the fringe economy related participants becoming banked with a mainstream financial institution?

Did policy changes contribute to the reductions in the use of the fringe economy?

Did policy changes impact the locations of the fringe economy in the target area?

Is there a relationship between more public awareness of the fringe economy and a decrease in unbanked individuals?

INTERMEDIATE OUTCOMES & LONG TERM OUTCOMES

Relationship Question(s)

Did access to mainstream financial services help the program participants accumulate assets?

Increased Awareness Fringe Economy

- A. Percentage of fringe economy organizations identified and documented in the target area during the specified timeframe of October 2007- January 2008
- B. Number of federal, state and local regulations and the range of fees associated with the various organizations of the fringe economy during the specified timeframe of October 2007 – January 2008
- C. Number of community outreach meetings in the target area during the months of October 2007 – February 2008

- D. Number of participants for the financial literacy-training program and other services identified (targeted) during October 2007- February 2008
- E. Number of financial literacy training workshops held during the months of May 2007 – May 2008

Increased Regulations of Fringe Economy

- A. Percentage of fringe economy organizations identified and documented in the target area during the specified timeframe of October 2007- January 2008
- B. Number of federal, state and local regulations and the range of fees associated with the various organizations of the fringe economy documented during the specified timeframe of October 2007 – January 2008
- C. Number of City ordinances identified and documented relevant to the operation and location of the businesses of the fringe economy during the months of October 2007-December 2007
- D. Number of federal, state and local regulation violations documented for the fringe economy during the months of October 2007 – March 2007
- E. Number of representatives from the fringe economy attending the quarterly meetings during October 2007- April 2008.

Increased Access to Mainstream Financial Services

- A. Number of individuals\program participants assisted with improving their credit scores during the months of December 2007 – April 2008.
- B. Number of Individual Development Accounts established during the months of January 2008- May 2008

- C. Number of new banking accounts for established during the months of January 2008 – May 2008
- D. Number of referrals from predatory financial organizations to the financial literacy program during the months of March 2008 - May 2008.

DATA GATHERING METHODS, TOOLS, FORMS

Data for this project will be collected in a manner that will allow for a formative (process) and summative (outcome) evaluation. Eventually, service ratios will be used in the evaluation. These evaluations will help to provide insight about the structure, future and impact of project. The data used to evaluate this project will come from a variety of sources. The methods will include:

- Community needs assessment
- Community focus group discussions
- Target area windshield surveys
- Collection and review of federal, state and local government regulations for the fringe economy
- Programs participant interviews and assessments

DATA ANALYSIS

The data will be analyzed using quantitative and qualitative techniques. The quantitative data will help to measure the success of the programmatic structure of the project. The critical measurement for this project will be the qualitative measurements that will indicate whether or not this project has aided in a change in behaviors or attitudes.

EVALUATION TEAM\TASKS

Team\Tasks

The Program staff will be responsible for the collection of the data that will be used in the evaluation of this project. Using the report documents designed to measure the indicators for the project will do this. These documents will be disseminated to all the relevant stakeholders. Collection and tabulation of the data will be done on a monthly basis.

The evaluators\evaluation team for this project will be selected based upon their experience and familiarity with this type of project. The team will be selected based upon the request for proposals process established by the organization.

EVALUATION SCHEDULE

The initiation date for the Project is September 2007. The evaluation activities will begin in October 2007. To optimize the effectiveness of the project, the evaluation be done on a quarterly basis. Also, the evaluation scheduled would depend upon the requirements of the funders\grantors.

VIII. SUSTAINABILITY PLAN

SUSTAINABILITY OF PROJECT ACTIVITIES AND RESOURCES

A sustainability plan for this project will be done simultaneously with the implementation of this project. It will involve establishing a sustainability planning committee that will be responsible for:

- Continuing to research alternative financial resources for the project
- Modifying the community outreach campaign for community support and potential stakeholders
- Determining who are the best partners and community leaders for the project
- Determining what level of commitments will be needed from each of the partners
- Developing the timelines for the sustainability plan
- Creating measures for good stewardship of the current and future financial and other resources

SUSTAINABILITY OF RESOURCES

A major function of the sustainability plan for this project includes measures to maintain and increase the benefits of this project. The sustainability committee will also be responsible for:

- Identifying where the gaps for participants and services are in the project
- Determining what additional staff and other professional resources needed for the program
- Creating a tracking measurements for the program participants
- Developing criteria that allows participants to transition out of the program to financial independence and stability

IX. RESULTS, CONCLUSIONS AND RECOMMENDATIONS

RESULTS

Increased Awareness of Fringe Economy

When the SWOT analysis was conducted for this Project, the Jackson Hinds Asset Building Coalition thought that it was important for there to be an organization that served as a conduit for the financial literacy program. After a careful review of the statistics from the previous income tax seasons, it was determined that it was more important to increase the Coalition's outreach for the 2007 tax season. Therefore, efforts became focused on creating an early and focused outreach campaign.

The outreach campaign began in June 2007. The Public Relations Committee identified approximately 250 employers in the Jackson Metropolitan Area. Letters were sent to each of the employers inviting them to a meeting that was scheduled for September 26, 2007. The purpose of the meeting was to share information about the Coalition and the services it offered in addition to discussing the hold the fringe economy had on the target population of the Coalition. The meeting did not yield the amount of participation that was desired. We were able to get commitments from those organizations in attendance to schedule financial literacy workshops for their employees and do on-site income tax preparations. Also as a part of the outreach campaign, the Weed and Seed Vita Site sent letters to those persons whose 2006 taxes were prepared at the Site. This activity proved to be beneficial because there were repeat clientele in addition to word of mouth clientele. The City of Jackson also assisted with getting the various media sources involved in the outreach campaign. This activity proved to be successful. Several of the Coalition members did radio, television and newspaper interviews about the Coalition and the services it offered. As a part of the media campaign, persons who had used the free income tax preparation were a part of the interviews and they spoke about their use of the RALs and how much money they saved by taking advantage of the free income tax preparation.

Another component of increasing the public's awareness of the fringe economy was to identify, catalog and document the extent that the fringe economy had infiltrated the community. The information was collected for the Weed and Seed area and it showed that there were more than thirty fringe economy businesses in the area. The documentation did show those businesses that were only opened during the tax preparation season.

The qualitative and quantitative information collected by the Coalition shows that early outreach campaign did yield some positive results. The numbers for the 2007 tax season increased from the 2006 tax season and the public (especially the policy makers) were more informed about the negative impact the fringe economy has on the economically distressed communities and residents. Based upon the positive response from the media, the clientele, an early and concentrated outreach campaign is a critical step in initiating and soliciting participants for financial literacy training and/or assistance.

Increased Regulations of Fringe Economy

The use of the fringe economy is a serious threat to the economic well being of those who use the products that are offered. As America struggles with the threat of a recession, the policy makers at all levels of government are realizing the need for increased regulations of the fringe economy. However, it was unrealistic to think that this project would impact national policy relative to the fringe economy in a way that could be demonstrated during the implementation of this Project. Therefore, efforts to impact policy were concentrated at the local level. Information was collected, documented and given to City Council Members to solicit their support in creating policies that would decrease the concentrations of the fringe economy in certain communities throughout the City of Jackson. The Coalition is working with the City of Jackson's Economic Development and Planning Department to review zoning and other regulations that can be modified or developed that will impact the locations and operation schedules for the fringe economy. The Coalition has received a commitment from the Director of the Department of Economic Development and Planning to expedite the reviewing of the zoning regulations that address the fringe economy and offering recommendations that can be implemented within six months.

Recently there was a zoning case in the target area involving a pawnshop owner that wanted to move (expand) his pawnshop to another location. The City's planning staff made the recommendation to deny the request for a variety of reasons which included stressing the infiltration of similar businesses in the Weed and Seed area. Interestingly, some members of the Planning Board and the City Council saw the request as a business owner simply wanting to expand his business and his service the community. It is important to note that there were some members of the Planning Board and City Council who recognized the need to address the concentrations of the fringe economy throughout the City but at that particular time there was not a legal remedy to deny the request. The experience with the zoning case solidified the need to aggressively begin the review and modifications of the zoning and other regulations that are relative to the fringe economy.

Increased Access to Mainstream Services

This Project is designed to offer persons alternative sources for their financial matters. The financial members of the Jackson Hinds Asset Building Coalition have made commitments to provide financial literacy training for those persons in the target area who desire their assistance. One service they are offering is the relaxing of certain criteria that hampers those who are credit challenged from becoming banked. Recently, the City Council approved an agenda item that required all City employees to have direct deposit. There was some concern about the impact that this would have on certain segments of the population. Before the City Council would approve the recommendation, the Finance Department had to host a series of trainings that included the representatives from the local financial institutions. This was an unexpected support for one of the recommended solutions of this Project that would require employers to institute mandatory direct deposit for their employees. The move by the City to require direct deposit was also an opportunity to solicit participants for the financial literacy program. One of the Coalition members made a presentation to the members of Americorp. As a result of the meeting, several of the Americorp members took advantage of the free income tax preparation assistance.

CONCLUSIONS & RECOMMENDATIONS

Prospects of Attaining Intermediate and Long Term Outcomes

Admittedly the fringe economy does provide a temporary relief for some individuals. Generally when persons use the products of the fringe economy they are already experiencing financial difficulties. The fringe economy is a parasite to the economic well being of those individuals who use them. The economic vitality of individuals rests upon their ability to become better stewards of their resources. This includes taking advantage of the financial literacy programs through organizations like the Jackson/Hinds Asset Building Coalition. Based upon information obtained from the members of the Coalition, the possibility of some of the persons that have been served improving the economic condition and begin to acquire assets is realistic. However, it unrealistic to expect that the change would be immediate. The attainment of the long term and intermediate outcomes are a part of a process that will continuously evolve.

SUSTAINABILITY AND REPLICATION

Sustainability and replication are critical to attaining the long term and intermediate outcomes of this Project. The outreach efforts and educational efforts of the Jackson Hinds Asset Building Coalition are going to have to become more intensified. Additional partners are needed to assist with the expanding the target area and the number of persons who can benefit from financial literacy assistance which becomes the replication component. The outreach efforts are going to have to include more testimonials from those who have benefited from the services. The word of mouth resource proved to be a valuable tool for assessing participants. Additionally, the Coalition should abandon the consideration to create another entity to provide financial literacy training because that could possibly limit the number of persons who could access the service, and current partnerships could be impacted or lost. Another rationale for abandoning the idea of creating another organization is the limited financial resources that are needed to create and sustain social service programs.

PERSONAL THOUGHTS

At the foundation of a city's vitality and potential for growth, is the economic and social well being of its population. Therefore as a professional planner, the author believes that she has the responsibility of ensuring that all segments of the population and areas of the City of Jackson have access to resources that allow for the residents to have the opportunity to improve socially and economically. This Project gave me the opportunity to reflect upon my personal and professional ethics. Prior to the opportunity to become a part of CED Program at SNHU, the author had begun to question what her next move was going to be professionally. The compiling and implementing this Project has helped the author to become more focused. The experience has also helped her to realize that being an Urban Planner\CED practitioner is a major way for her to help improve some of the negative conditions in the communities and eventually improve their economic conditions and quality of life. Upon reflection, this Project validates the need for the author to be more creative in developing strategies for community economic development.

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