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Trust Talks Episode #20: Advocating for Policy Reform

Ianna Kachoris: I'm your host, Ianna Kachoris, associate vice president for People, Power and Policy at The Chicago Community Trust. As the Trust set off five years ago to achieve our vision of a thriving, equitable, and connected region, we knew we needed to address significant disparities in wealth that undergird many of the inequities we see across our region. That includes health, education, employment success, and community vitality and safety. We recognize that policy and practices have prevented far too many Chicagoans from building wealth for too long. To narrow these gaps and ensure our city is economically thriving for all Chicagoans, we needed to examine policies and seek to shift systems and processes so that they are fairer, more equitable, and more inclusive of all. When our fellow Chicagoans do better, we all do better.

Making policy changes does not rely on a single person or organization leading the charge. It requires collective effort, a shared vision, and a commitment from a variety of actors. It requires building knowledge, awareness, and public will to identify the need for systems change. It requires community leadership, community organizing, and thoughtful leadership to identify and help advance solutions. One way that the Trust has helped to create the conditions for meaningful policy change that improves economic well-being is by supporting coalitions. Organizations working together, building strength, power, and political will to see a change through from policy development to implementation. Since 2020, the Trust has funded more than 25 organizations working collectively on a range of policy issues. One of those issues has been how to make the state and federal income tax code fairer for working families so that they can keep more of their hard-earned income to cover life's daily expenses, have enough to save, or weather emergencies.

Creating and expanding a federal and state Child Tax Credit geared towards families with children has been one of the more successful efforts led by nonprofit advocates in Illinois and nationally in recent years. In 2024, an Illinois Child Tax Credit was created, and in the 2025 spring legislative session, the value of the credit was increased. There are ongoing conversations in Washington about how to make the federal Child Tax Credit more accessible and available to low-income families across the nation.

Today, I am joined by a terrific panel of experts, advocates, organizers and community leaders, and fellow funders who will help us understand how this effort came to be and why it is so important for nonprofit advocates to be leading these efforts at the state and federal levels. Thank you all for being here today. If I could turn to each of you and ask you to introduce yourself, your title, and a brief sentence or two about your organization. Erion, we can start with you.

Erion Malasi: I'm Erion Malasi, the Illinois director of policy and advocacy with Economic Security Project. We work to build a financial economic system that works for all Americans, especially those in Illinois.

Tracy Occomy Crowder: Hi, I'm Tracy Occomy Crowder Crowder. I am the deputy director over policy and external relations for Community Organizing and Family Issues or COFI. We will be 30 years old in

October. We are a Chicago-based community organization doing leadership development and organizing primarily with mothers and grandmothers from Black and Brown communities that are economically challenged. We are really working to support them to bring their voices to various tables to make change at the local institutional level, local community level, as well as city and state policy and systems change.

Ameya Pawar: Hello, Ameya Pawar. I'm the President and CEO of the Michael Reese Health Trust. We work to advance health equity in the Chicagoland region, and we're a foundation that's been around for a little over three decades. Prior to this, I had the great privilege of being a senior advisor at the Economic Security Project, where I worked alongside Erion on the Child Tax Credit.

Ellen Nissenbaum: Ellen Nissenbaum. I am a senior advisor for the Center on Budget and Policy Priorities. We were started in 1981 as a national policy organization focused on reducing poverty and income inequality and promoting opportunity for all. We do a lot of work in and around Congress around a wide set of policies that affect low- and moderate-income families.

Ianna Kachoris: Thank you. Ellen, we are going to start with you. You are one of the foremost experts on Child Tax Credit policy. To ground us, can you briefly explain in the simplest of terms what is the Child Tax Credit, how does it work, and why is it so important to addressing family economic security and mobility?

Ellen Nissenbaum: The Child Tax Credit is a federal tax credit that is worth up to \$2,000 for each qualifying child to help families meet basic needs and support their children. Nationally, 38 million families claimed the credit in 2022, so it is important to many, many families throughout the country. It is a powerful, proven tool to reduce poverty. In 2023, the Child Tax Credit lifted 3.6 million people above the poverty line, including 2 million children. There is considerable research that shows the children in low-income families that received income supports like the Child Tax Credit have better health and educational outcomes as children. They have higher earnings as adults. There are many studies that show the children who grow up poor have worse health at birth. In middle school, in adulthood, they score worse on math and English tests. They do not finish as much education or attain as many skills, and therefore, they earn less as adults.

Ianna Kachoris: Thank you for setting that important context. It has been an ongoing concern at the federal level about the Child Tax Credit. Staying with you for another minute, Ellen, your organization is at the national level, and there are coalition efforts that are national, and then there are those that are local. You gave us the history of the Center on Budget and Policy Priorities, but can you say more about what is your role in this legislative conversation at the federal level? Who are some of your partners, and what is the way in which you work with others to help elevate these concerns around the design of these kinds of policies?

Ellen Nissenbaum: We started working on the Earned Income Tax Credit, which is particularly important in Illinois, in 1986. Soon after that, President Reagan expanded that substantially in a major tax bill. We started working on the Child Tax Credit in 1997, and we have helped design the policy for every improvement since then. When the credit was made partially refundable in 2001, there were just a few groups working on this: us, Children's Defense Fund, and just a couple of others. Now, there are so many more groups with ESP and the coalition it put together. CDF, faith groups, children's groups, civil rights groups are now a part of this; parent groups, anti-poverty groups, women's groups, and many, many others. It is a terrific broad coalition and great partnerships at both the federal and state levels.

We have, at the Center, supported groups working on the Child Tax Credit in a couple of ways. We have generally provided the key analyses of major CTC proposals, and that includes good ones and bad ones. That has given our partners critical, timely, accessible data points as well as state-by-state numbers that partners then use in their own advocacy around the credits. We have also worked to engage different kinds of groups to bring into the space around the credits who may not be a part of these coalitions. So, we do a lot of work with a coalition of military families and vet groups. We have done a lot of strategic consultation and coordination with our partners.

There is a whole separate tier of work that we have been working on for many, many, many years, and that is at the state level. We have a network of policy partners in 41 states called the State Priorities Project, and we have worked with many of them who have established CTCs at the state level or, as in the case of Illinois, a broader EITC that helps families with children. For example, we did a lot of policy guidance for a set of organizations in Illinois, worked with ESP and others. We helped review legislative proposals. We also connected folks there with folks in other states that had been through similar efforts and challenges.

Ianna Kachoris: Thank you so much for lifting that important connection to the work at the state and local level, the way that the local efforts inform federal efforts, and vice versa. I want to pivot at this moment to think about Illinois and the context here.

Turning to you, Erion. In 2024, the state of Illinois first passed the Child Tax Credit, and we just heard from Ellen about the federal tax credit with all its flaws. Why did Illinois need a Child Tax Credit if there is one at the federal level?

Erion Malasi: At the outset, the work happening at the federal level is incredibly important, and that includes tax credits like the Earned Income Credit and the Child Tax Credit. Second, our co-host, Ameya Pawar, when he was alderman, convened a task force. The Big Shoulders report that came out of that task force saw that folks in Chicago, and across the state of Illinois, were struggling with the cost of living, and that has only been exacerbated by the pandemic. When we look at the policy options available to us to directly put cash in parents' pockets, the Child Tax Credit and the Earned Income Credit were clear pathways to support families dealing with the affordability crisis we are all in.

Ianna Kachoris: Thank you for that. I want to invite other folks to chime in on these questions as well. And, Tracy, you can speak a little bit to this. Why did we need a Child Tax Credit in Illinois? What brought COFI to this issue? Why would this be important to your members?

Tracy Ocomy Crowder: As I mentioned before, we are working with mothers and grandmothers in communities that are really challenged economically, historically disinvested in, and these are women who are working miracles daily just to make ends meet. In general, cash solutions and bringing more money to the table for these families is a priority. They are really focused on simple solutions that are impactful, that work, and this is one of them. So, they were very excited about participating in this campaign.

Both the EITC and the Child Tax Credit have been very important for them, for their communities in terms of trying to bring more money to the table for everyday things, and unrestricted money at that.

They say, "Hey, for generations, we've been doing a lot with nothing. So, if you actually give us something, we will take care of business in the way that we see fit for our families." Whether that's buying groceries that are still obviously too high, whether that is buying school supplies, whatever it is that families need, they know that they are the experts. They know what they need, and this kind of unrestricted cash is just valuable. It really does bring people to a point of stabilization where they can breathe and where they can think about what the next step is.

Our parents were very excited to be part of trying to expand the tax credit to increase it, to put more money in the pockets of families. Also, though, trying to expand the eligibility to people with lower or no income, that was also just a big priority because many of them are not working, or many of them have low-wage jobs. This year, they really did want to participate and find some resolution.

Ameya Pawar: One of the things that I see here in terms of what was possible is you have a governor who, since he was elected, has been talking about making Illinois the best place to start and raise a family. He has invested lots of money and time and resources into early childhood programs and efforts. We saw an opportunity to really create a fairer tax code that puts money back into the pockets of Illinois households. That's number one. Number two, we also know, with reams and reams of data, that when you give people money, they spend it. They spend it on things they need. They spend it on things they need to survive and thrive, and that is not only good for the household; it is not only good for people's own health and well-being, but it is also good for the economy. Every dollar that we plow back into the pockets of working families, that creates a multiplier effect elsewhere in the economy.

Ianna Kachoris: Thank you all for that. That really helps set the context for how we got here in Illinois. Erion, Illinois Economic Security Project, is the convener of the coalition that successfully pushed for the creation of the Illinois Child Tax Credit. Can you say a little bit more about how this came to pass, how long this effort's been going on? We heard about the Big Shoulders report, just talk a little bit about the work that goes into getting to the point at which you have a coalition working together on this issue and getting the legislation through?

Erion Malasi: As Tracy mentioned, the campaign to pass a Child Tax Credit started about three years ago, and the Child Tax Credit is an incredibly intersectional piece of policy. As Ameya mentioned, it helps parents pay for healthcare; it helps kids do better in school. It improves outcomes across the board for families that receive it and invests in the communities those families are buying their goods and services within. When you have this intersectional policy, it is difficult to find just one organization that can push the issue forward. As conveners, I could get really deep into tax policy. I could learn everything that I could about how tax credits work and build a platform for parents like the parents at Community Organizing and Family Issues to tell the stories and the struggles that they have been facing with the rising cost of living. Over the course of three years, we built clear policy. We developed a narrative that was direct and honest about the cost of living in the state of Illinois and what we could do to help families survive. We created space for our coalition partners to use the resources they had available to invest in the families that they serve.

Ianna Kachoris: That is great. The common narrative is really an important one in weaving together an intersectional issue. And, as you noted, it is uncommon that any single entity can single-handedly push an issue forward. Can you say a little bit more about what a coalition does? And how do organizations need to be supported to be part of these efforts? Beyond just taking action collectively, what is the work of managing a coalition, and how to make it more or less successful?

Erion Malasi: A lot of the work of building and supporting a coalition is building and maintaining relationships and trust, and we get there by creating a whole host of ways that organizations can plug into the campaign regardless of their capacity at that time. Sometimes it's all someone can do to take an email and send it to their local legislator, and other times you've got organizations like COFI's on their Moms on a Mission day who are ready to deliver fact sheets, who want to host meetings, who want to follow up with those legislators after they sent that email a couple of months ago.

Creating space for engagement and ownership of that material is what facilitates trust. It is what facilitates collective action, so that when push comes a shove and the budget processes is in full swing, legislators have a personal connection to the work. They have met someone who is going to benefit from it, and they hear from advocates in the coalition who can say, "Hey, you talk to that one parent who has two kids who needs this support." Well, we know that there are 14,000 more children in your district alone and thousands of parents who could benefit, and their stories are very similar to the ones that you were told in your office, that you saw on TV, or read about over the weekend. That sort of confluence of constructive interference, that harmony of all the stories and the data happening all at once, is what pushes these campaigns into real laws.

Ianna Kachoris: It is about how to organize material information, getting people working together, and bringing that material and those actions to bear in real time as the issues are moving forward.

Erion Malasi: Absolutely. When we really want to ground our work in real stories, we turn to parents and coalition. I am sure Tracy can tell you; they've got plenty of issue areas that they need to focus on. If I can do the job of creating a one pager to get them sharp on it and ready to tell their story, then we can soar.

Ianna Kachoris: Great. Tracy, the critical role that COFI has played on this and many issues, I would love to hear more from you about the essential critical role that COFI played in this effort and the Moms on a Mission. I love that.

Tracy Occomy Crowder: Yes, yes. That is our annual advocacy day. I just want to start by saying that our participation in the coalition really is about people power, and it does take a couple of different forms. First, as Erion already mentioned, bringing their experiences, their expertise to the table to help shape the policy, help make the decision about what will move forward is critical. I will tell a very brief story about the campaign in 2024.

It was a conversation about exactly who would the Child Tax Credit serve and how would it move forward. Our leader, Ms. Donna, who is the co-chair of the Stepping Out of Poverty campaign at COFI, said, "Well, this is a great proposal here, but the one thing that I see that's missing that I'm experiencing is that I have an adult son with a disability, and he will never work. I feel like families like mine should be included in the proposal." It was something that people had not really been talking about, but her experience and bringing it, sharing it with everyone, that ended up being included in the policy.

But also, like we have said, the people power in terms of the collective action, that is also what we do. So, that is about really mobilizing our base and engaging them in all kinds of actions, including press conferences, organized lobby days, our own Moms on a Mission, making the Child Tax Credit a big priority on our legislative agenda.

Ianna Kachoris: I love that, and I love that example of Ms. Donna being critical to that policy design process. It is how we help bring the perspectives of the people most impacted by the policies that we are putting forward having a seat at the table. Ameya, you are an expert on multiple policy issues, and you have approached these issues for multiple perches. You have been an elected official, an advocate, and now a funder. Why is working in coalition in the ways that Erion and Tracy are describing, why is that more likely to lead to success?

Ameya Pawar: I think both what Tracy and Erion highlighted in terms of working in coalition is politics is seen as an ugly word or an ugly process, but in many ways, it is the most human process. It requires bringing people from various constituencies, backgrounds, geographies, ideological beliefs to the table to say, "How can we work together towards a common goal?" And coalitions really create the space for that because I think it can be messy. There is a lot of anger sometimes. There is a lot of happiness. There's joy in between. Most of the time, it vacillates between what is happening in the world, but it is the most human process to figure out how you get to a solution on a complex problem. I think coalitions are incredibly important because it creates that space for people to come as they are, to bring their experiences, but also bring their warts. But creating that space to come as you are, warts and all, to work towards the common good is an incredible responsibility and an incredible opportunity.

I think having the support of civil society of funders, that adds another layer of heft, a necessary one because of who sits on the boards of funders and other civil society-type organizations. It is a recognition that the politics, however messy they may be, is an important aspect of a functioning democracy. To me, that's where coalition work is incredibly important. It also requires everyone involved to take a sophisticated approach. Sometimes you are playing an outside game; sometimes, when you want to move an issue, it is just pure agitation about creating the conditions to make policy change possible.

Here with the CTC in Illinois, it was a really sophisticated inside-outside game. Everyone understood they had a role to play. I mean, everyone understood that at the end of the day, they are not going to be completely happy, but we are going to make progress for people in Illinois, particularly parents or households with children, so that they can do a better job of making ends meet.

Ianna Kachoris: That is great. It is so powerful. I love what you said about what an important aspect coalitions are to a functioning democracy, which feels really important on any issue. That is why we have the system that we have. I think one of the things that we have learned from our Trust grant recipients, you among them, about how there's really important work to do once legislation has passed. I am just wondering, Ameya, if you could say a little bit more about what is that work and why is it so important?

Ameya Pawar: I learned about this when I was on the City Council. I chaired the task force for paid sick leave; we passed it. And then what you realize is that there is a whole rule-making and administrative rule-making process where you take the law that was passed and you are turning it into something that is operational, and then you have to implement it, and then enforce it. You realize that over the course of time between the passage of the law, the signing of the law, and the implementation of the law, there is even more advocacy that has to happen; that simply winning does not mean the game is over. Then you have to make sure that the agencies responsible for it implemented as it was intended, and that it is enforced or rolled out as it was intended. The advocates here continue to work on making sure that the Child Tax Credit reflects the vision that was originally put forward and signed into law by the governor, and that it is actually rolled out as it is intended. It requires constant vigilance and monitoring.

Ianna Kachoris: It is really a stay the course, and we often do not know that the course ever ends when there are reauthorizations and other things that come. Erion, you were going to say something?

Erion Malasi: I was just going to add that the Child Tax Credit in its current form is because we went through an iterative process of thinking about, okay, how do we help parents with the cost of living? Well, let us look at the Earned Income Credit. Let us expand access to make sure folks between 18 and 24 are getting the credit because they are working hard, too. Folks are over the age of 65, people who are filing their taxes with ITN numbers, let us up the credit amount. Let us make sure they have more in their pockets, because believe it or not, inflation went a little crazy over the pandemic, and we've got to account for that.

Okay, now we have this system. We are building networks of folks who can help increase the uptake for the Earned Income Credit. How else can we use this system that is already so well understood? Well, let us create the Child Tax Credit. Let us think about how to use this as a vehicle to invest in our parents and our kids. So, as we go through the motions of implementing, administering and working through the kinks and identifying those unique situations like Ms. Donna brought to the coalition, we can use that to inform the next stage of our advocacy, whether that's improving the system, investing more into the system, or tweaking it so that it's more effective with the dollars that we have.

Ianna Kachoris: Ellen, I want to bring you back in. We did not forget about you over there. On this question about implementation, I am thinking about the work at the federal level that certainly matters to this implementation of the state credit as well. Wondering about your reflections on what is the work once legislation passes?

Ellen Nissenbaum: I am so glad you touched on this. I want to give two examples, but also a big heads up for what we are going to face starting after this law, this big budget reconciliation bill passes. In 1986 when President Reagan expanded the EITC, at the same time, he raised the income threshold for people to file. You had to have a certain amount of income before you had to file. So, it was like shooting ourselves in the foot. They expanded the EITC, and they took millions of people out of the tax system. No one was going to get the EITC unless they filed, even though they did not owe taxes. We were still pretty young at that point with materials that groups can put their own moniker and logo on that is designed to help intermediaries in the communities have materials to make sure people file for taxes so they can get their EITC and the CTC, and we have to all jump in to make sure that we are trying to protect and help families as much as possible.

Ianna Kachoris: Tracy, you sit on multiple coalitions. What does that look like to your organization in terms of the support that is required for you as staff, as an organization, and the parents that you are working with?

Tracy Occomy Crowder: This coalition work is a lot of work. There are a lot of coalitions, and navigating which one you can sit on and figuring out how to prioritize is just step number one. We cannot be everywhere all the time, but we are doing what we can to figure out where our parents' voices are going to make the most difference. Really, it is not about just, oh, you need to be here. Oh, you need to be there. But as I mentioned before, the idea of having parents sit at the table, the idea of where people really are going to listen, and where they are going to have impact, that plays a big role.

We have four policy campaigns, so within each of those four campaigns, we are on several different coalitions and at different coalition tables. To the degree that we can for our own organization, we try to

figure out where there's overlap. There are so many coalitions and they are all important, and there's so many issues. Our parents are like, "Hey, there's all these silos, there's all these departments, there's all these programs, but our lives are not siloed." So, how do we figure out a way where they can be at the table? You can't be everywhere, and it doesn't make sense to be everywhere. It really is about figuring out where we're going to have the most impact, figuring out how to combine efforts when possible.

Ianna Kachoris: That's great. I mean, you are in a lot of places, and it's the juggle and being intentional about where the work can go. Before we wrap with a couple of questions for everyone, Ameya, now you are in the role as a funder, you are CEO at Michael Reese Health Trust. I am curious how you are looking at this work with this new hat that you are wearing. How are you at Michael Reese Health Trust supporting your grant partners to engage in policy advocacy? And your own experience, how is that informing your role as a funder of this kind of work?

Ameya Pawar: As a public charity now, with our transition, we are going to spend more time aligning our grantmaking with a policy and advocacy strategy. If we think about systems change, it's how do we make grants today, but how do we then leverage the public sector using our advocacy tools, partner with other funders, with organizers, and other coalitions to say, "Philanthropy can't do this alone." Philanthropy can step into the breach, but the public sector's job is to fund things at scale, to work on policy at scale.

So, one of the things we are thinking about at Michael Reese is how do we find ways to play the sophisticated inside-outside game that was used to pass the Child Tax Credit? It was important to be able to talk to parents on the ground, and we were able to call the governor's office in the same breath. We have two conversations about someone in community and the governor's office, and everyone in between about how do we land the plane on a Child Tax Credit. It was important to have The Chicago Community Trust and others sign a letter as we're getting this bill over the goal line to the Senate president, to the governor's office, to the speaker to say, "Hey, we as The Chicago Community Trust and others believe in this policy." That brings a different of heft to the conversation.

At Michael Reese, we want to learn from this and say, "Okay, how do we step into the breach and put a letterhead on the line to say, 'We believe in this.'" As newer entrants to this game, we want to build on this existing infrastructure in Chicago and in Illinois and do our part to advance health equity.

Ianna Kachoris: That is great, and we are very excited to have other funders on this journey with us. To wrap up, I think it has been important to hear from all of you about what led to the Child Tax Credit coalition's success. I am wondering if you could each give some reflections on what your individual lessons learned in the Child Tax Credit can be applied to other advocacy efforts. And, Ellen, we can start with you.

Ellen Nissenbaum: I am a strong believer in lessons learned. You learn more from your mistakes than you do sometimes from what worked. But I want to be clear that lessons learned in advocacy have an enormous role to play in how we shape our future policy goals and how we provide documentation of the good or the harm that Congress does.

Ianna Kachoris: And your point is well taken in terms of the long game. These are not issues that are resolved at any point, and just really thinking about how it feeds into the next opportunity.

Ellen Nissenbaum: Right. We have to play the short game and the long game all at once.

Ianna Kachoris: Yep, that is right.

Ellen Nissenbaum: Or at least be mindful of those.

Ianna Kachoris: Tracy, Erion, Ameya, any specific lessons learned from this coalition effort that you want to highlight?

Tracy Occomy Crowder: I'll just start by referring to what Ameya said about the inside-outside strategy and there's not only people coming from different sectors in this coalition, but also people moving differently. Springfield has its own sort of pace and its own culture. When you are trying to move things at the state level, the speed at which others want you to move, sometimes it is just too fast. I just think that we have to continue to balance how we reconcile all of the organizations at the table, the way that folks operate, and make sure that as we are being responsive to Springfield and the legislators, like COFI and other organizations, that we also try to make sure that there's a moment or a pause to be able to make those kinds of decisions. I think that decision-making in coalitions is hard; it is just an acknowledgement that it is a difficult part of it, but a necessary one.

Ianna Kachoris: The work of coalitions is not always easy. It is important to note that there is always push and pull amongst members, and being thoughtful about everybody that is at the table. Erion? Ameya?

Erion Malasi: On that sort of line of thinking, something that I've been thinking about at the end of session this year is just how much pressure the state's budget is going to be under, not only because of whatever economic downturn may or may not be coming our way, but also because of the actions of the federal government. I have been blessed in coalition to learn from all our partners about critical supports in early childhood and education, healthcare, and financial accessibility, so many different areas that are all under attack right now. Holding space in coalition to really understand how capacity is shifting in the next couple of years is something that I will be focused on as we look forward to playing that short-term and long-term game that Ellen was talking about.

Ameya Pawar: The takeaway for me is people have different opinions in coalition about what a win looks like. That is okay. That is a good thing. Even at the end, when you have folks who do not necessarily agree with where you land the plane, that is okay, too. I do not think anybody is wrong in that coalition. Everyone has different sets of experiences that they bring to bear. The job of the coalition leader then is to say, okay, we are going to move forward now. We are going to move forward with this consensus. We are going to strike a deal, whether it is with the legislators or with the governor.

In this case, this took really working with the governor's office, the Senate President, and the Speaker, and then legislators, and of course, our coalition members to say, "We're going to cut this deal. We're going to move forward together, and then we're going to come back for a second bite of the apple at some point." We are going to move the ball, and then we are going to come back. That is one. I think two, that requires extending grace to everyone in the coalition. Again, you've got to show up as you are, bring everyone's warts, bring your warts, all of you, because we are going to extend grace and know that we are all flawed.

Finally, I think coalitions, especially in a democracy like ours, they are messy, and that is okay, too. The work is messy because democracy is messy, because people are messy. Leading with that constantly is

important. I think if you can do that, knowing that we live in a time that is unprecedented, it is important to recognize that the state of Illinois reflects the whole country. It is more Iowa and less Logan Square, and we have to figure out how to bring lots of constituencies along, and that requires grace. It requires empathy. It requires building a big tent, pulling people in, and not pushing them out.

Ianna Kachoris: I think what you just said really hits home, that there are a lot of technical aspects of policy work and making systems change, but it really is about human connection and working through difference and opportunities to see progress. I want to thank all of you for a tremendous conversation and sharing your expertise and insights with us. Your dedication to supporting and improving opportunities for people is critical to us achieving the change we need, and it gives me hope even in this very challenging time.

To our listeners, I want to thank you for joining us. I hope this conversation has inspired you to think about what role you as an individual can do to help advocate for policy change, both how you might use your own voice, tell your own story to help make change, and how you might support organizations like those on this podcast today to be able to do this critical work and to make our state and our federal policies work better for more families to achieve economic security and mobility.