A Brookings Press Briefing

ONE PERCENT FOR THE KIDS:
New Policies, Brighter Futures for America's Children

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PANEL IV: PERSPECTIVES FROM OTHER SECTORS

Moderator:  Ray Suarez - Senior Correspondent, "The News Hour with Jim Lehrer"
Panelists:  Charles Kolb - President, Committee for Economic Development
Ruby Takanishi - President, Foundation for Child Development
David Kass – Vice President, Fight Crime, Invest in Kids
MR. RAY SUAREZ: Thank you for making this break a short one and thank you very much to Belle Sawhill and Brookings for having me. In serious policy analysis and conversations like the panels of this morning, journalists, particularly television journalists, are not seen as really having the heft to handle themselves in this crowd so I'm a little flattered to be invited to be here. We're more often treated in the old Leninist sense of useful idiots. [Laughter] So I'll try to jump over that fairly low bar and help bring the response from a lot of the other stakeholders who surround this world, who are clustered around the world of government-sponsored action and government-initiated action to address some of these social realities.

I'll introduce the panelists one by one. I would also guide you for complete bios to the handouts that you got when you came in. It's not that I'm trying to trim any of their wonderful accomplishments, just that when you get some private time you might fully enjoy them all.

My panelists have agreed to keep it to a real world, actual, measurable five minutes so that we can have more time to talk at the end. Not some sort of symbolic integer meant to take the place of five minutes. [Laughter]

Charles Kolb is President of the Committee for Economic Development which has offices in New York and Washington. CED is an independent non-partisan organization of 250 business and education leaders dedicated to economic and social policy research and the implementation of recommendations by the public and private sectors. Prior to joining CED Mr. Kolb served as General Counsel and Secretary of the United Way of America from '92 to '97. During nearly ten years of government service he held several senior level positions including Deputy Assistant to the President for Domestic Policy and he worked on several issues there including economic, education, legal and regulatory matters. He was also Assistant General Counsel at OMB, Deputy General Counsel for Regulations and Legislation at the Department of Education, and Deputy Under Secretary for Planning, Budget and Evaluation at the Department of Education.

Charles Kolb.

MR. CHARLES KOLB: Ray, thank you very much. You think you have difficulty here as a journalist, try being a recovering lawyer. It doesn't get you far at all.

Let me talk a little bit about why I think I'm here. It's because of the report that the Committee for Economic Development did a little over a year ago. I have a copy here, it's on our web site for those of you who haven't seen it. It's called "Preschool for All, Investing In a Productive and Just Society". I'd also like to recognize my colleague Janet Hansen who does all of our education work at CED. Janet was the project director for this report.

Why did a business organization like the Committee for Economic Development take up the issue of preschool for all, universal Pre-K?
If you look at the people who are on our Board and the people in particular who participated in the task force that led to this report, they're business people. They understand that if you have a problem that you're working on or you're producing, be it a product or a service, you don't fix it at the end of the process, you don't even wait until the middle. You go right to the very beginning.

When we launched our subcommittee that began to look at this issue there was a concern -- We actually went back to the Charlottesville Education Summit in 1989. I'm curious how many of you remember the Charlottesville Education Summit. That was a summit called by the first President Bush with all of the Governors. I think 49 out of the 50 attended. From those meetings, over a day and a half in Charlottesville, came what ultimately evolved under both Bush I and Clinton as the original six national education goals. One of those goals was by the year 2000 all of our children -- not some of our children, but all of our children would arrive at school ready to learn.

I must say I'm a little mystified over the occasional policy squall over whether we do targeting or whether we do universality. Are we going to leave some of our children behind? Did we not just have a law enacted and signed called No Child Left Behind?

Well, if you're going to get to the point where all of our children arrive at school ready to learn you have to take that seriously and quite frankly as a country we have not. I think earlier panelists today talked about the disparity between our approach and the outcomes in this country versus some of the approaches and outcomes in OECD countries and frankly we are lagging behind and we talk about that in our report.

So we started from the premise if we're going to take this seriously what do we need to do to get there. We lay out in detail a set of findings and recommendations. And quite frankly, we weren't shy about it. And Janet, I seem to recall it's between $25 and $35 billion. We don't say it all has to be federal. We don't say it all has to happen now. But in our view, this is one of the most important domestic policy issues for this country.

We're having a very productive debate around the country now about how to implement the No Child Left Behind Act. It's a good thing that parents and teachers are actually worried about how you implement the assessment and the testing. But if you're going to have a commitment which the President has made to have testing at these various grade levels then doesn't it make sense to put the investment in up front? If we simply implement the No Child Left Behind Act as it stands now without a national public commitment to universal Pre-K we already know what the result is going to be.

So in our view it makes eminent sense to focus on a national priority here, and that is where, I would pledge this to you, the business leaders at CED are very serious about this. With support from the Pew Charitable Trust we have been going around sort of state by state focusing on New York, New Jersey, Illinois, Pennsylvania, we actually were in Connecticut last week. We will work with partners on the ground and we will use our network to try and develop both a
national consensus around this and also targeted effective approaches, state by state, with a variety of partners.

So thank you very much. As they say in government, we're here to help. But in the business community we mean it. [Laughter] Thank you.

MR. SUAREZ: Thank you Charles Kolb.

David Kass joins us. He coordinates the work of all of Fight Crime's national departments, supervising four departments directly. Previously David served as Deputy Assistant Secretary for Legislation at the U.S. Department of Housing. He also worked in Senator John Kerry's office where he co-authored the children's health initiative to help working families get health insurance and wrote the Bipartisan Early Childhood Development Act to help local communities provide child care and parenting education. He also spent three years at the Children's Defense Fund where he coordinated their welfare lobbying strategy.

David Kass.

MR. DAVID KASS: Thank you very much. There's actually a longer resume that my mom can send you if you'd like that, but that's probably a good summary. [Laughter]

I'm very very happy to be here. Belle had asked us to comment on some of the chapters of the book.

Fight Crime is a bipartisan anti-crime organization that takes a hard-nosed look at what the research shows, what works to reduce crime and what doesn't. In my five minutes I just want to make a couple of points.

In Chapter 4 I think Belle and Andrea do a great job talking about the evidence talking about effective models for after school, and in the previous panel we touched on that. It mentioned in the book the Quantum Opportunities Program.

One of the things that I think we know is that quality programs actually really save money, too. The Quantum Opportunities Program for example produces savings of $3 in benefits to the government and recipients for every $1 invested. And boys left out of the program averaged six times more convictions for crime than those provided the program.

We need to study more, and I think you all have a terrific list of things we need to look at including incentives, service activities and how expensive and intensive the program should be. This may be implicit. But I think one of the things we also need to understand better is what is the relationships between the peers and adults and the kids in the program. That may actually be one of the key factors in what is successful.
In terms of Chapter 7, I think we were talking about the universal preschool. That's very important. They discuss the Chicago Child Parent Center. Similar kids not in the program, one of the things not mentioned was similar kids not in the program were 70 percent more likely to be arrested for a violent crime by the time they were 18. And CPC also had a savings of $7 for every $1 invested. There is some new research that is actually quite interesting that shows that Chicago CPC also will cut abuse and neglect among the kids in half when put together with parent coaching. That's a very important result as well.

I guess the biggest point I want to make is overall we know a lot about what does work. There's certainly a lot we need to know, but we know Quantum Opportunities work, we know Chicago CPC works, we know parent coaching can cut child abuse. I think the big question as we think about all these different policy areas is preschool, should we do preschool, should we do after school? I think the answer is yes. A lot of these things really do work. I think sometimes when we focus on a lot of different particular policies the public can kind of lose which of these things should we really do?

So one of the things moving forward, is thinking about we need to focus on the investments and the money we can save from providing these kinds of quality services.

There's a terrific analysis that Arthur Rolnick of the Federal Reserve Bank in Minneapolis has done showing that the Perry Preschool Program returns an annual return on investment of 16 percent after adjusting for inflation and compares it to investment in U.S. stocks which is about seven percent. That's a pretty good return comparing the two. If you invest $1,000 in Perry Preschool over 20 years it will return $20,000 while the same investment in the stock market will return $4,000. Obviously there are different ways to look at that but I think it kind of helps put it in perspective of what can be helpful.

So from Fight Crime's perspective we talk about by making these investments we can have fewer prisons, less welfare and bury fewer loved ones. There will be less crime. I think CED is playing a very important role in talking about productivity. There are different ways to couch it.

But I think the thing to focus on is we do know a lot about what works and I think whether it's the One Percent for Kids, whether that's the best way to frame it, I don't know. Obviously looking at the polling data will help us there. I don't know whether, -- the public reaction to one percent, is that a lot or a little? International comparisons don't always seem to be the most, the American public doesn't always react to that as well.

But I think Belle you make a great point in Chapter 1 that the 2001 tax cut provided $88 billion to the wealthiest five percent. As a nation we find the money for things that are our top priorities. The war in Iraq, we were able to come up with $60 or $80 billion for that, too. I think the investments in programs that really work, we need to find those as well.

MR. SUAREZ: Thank you, David Kass.
Now we're joined by Ruby Takanishi. She's President of the Foundation for Child Development, a national private philanthropy based in New York City. She previously was Assistant Director for Behavioral and Social Sciences and Education in the President's Office of Science and Technology Policy where she worked on education reform and children's issues. From 1986 to 1996 she was the Founding Executive Director of the Carnegie Council on Adolescent Development, an operating program established by the Carnegie Corporation of New York. The council sought to raise the adolescent years higher on the national agenda and focused on the early adolescents period. Prior to her work in philanthropy she served on university faculties including UCLA, Yale, and Teachers College of Columbia University.

Ruby Takanishi.

MS. RUBY TAKANISHI: Thank you very much, Ray.

I'd like to thank Belle Sawhill and the members of the Brookings Roundtable for their contributions to knowledge based and science informed with very high standards policy options to increase children's life prospects.

I'd like to mention that before I came to the Foundation for Child Development and worked in the President's Office of Science and Technology Policy we had a project called the Children's Initiative in which we made an estimate of the percentage of federal R&D based on the total expenditures by the federal government for children's services. We were able to estimate that less than one percent of what we spend for services on children across all of the programs, whether it's juvenile justice, child welfare, so forth and so on, is actually spent on R&D. I mention that because while it's really important to have science-informed policy I think we also have to recognize that the scientific basis upon which we are making some of these policy decisions is not as strong as certainly some of us would like.

Secondly, I think the comparison now four or five years later after the initiation of the Brookings Roundtable with England, our parent country and Anglo-Saxon country is really quite appropriate and I know a number of people have said that.

I've been involved in our work on universal preschool in trying to lift up the French Ecole Matrinel and their policies, but of course in the present political climate I realize that I probably shouldn't even mention that. [Laughter]

Finally, I think a really terrific service has been provided by giving us some cost estimates of these policy options. I think I would say that given what I know about some of the costs of these programs that the estimates are more on the conservative side, but nonetheless they're there and they are very important.

In 1997 I was asked to as part of a larger project, do a chapter on the role of foundations in reducing child poverty. It was part of an American assembly effort to look at the changing role of philanthropy in American society. A copy of that paper is available so I just want to mention a few highlights.
In that chapter which was written in 1997 shortly after the passage of the August 1996 welfare legislation, I was extremely critical of the role of foundations in addressing child poverty. While I can't go into all of the points I'd like to highlight a few points.

One is that I criticized the role of foundations in American society as lacking boldness and courage in terms of particularly the generation of ideas with respect to addressing child poverty in the United States.

Secondly, I mentioned the importance of rethinking or reframing the social compact among the private world of families and the public world of government and the private sector of business.

Thirdly, I felt that foundations were not simulating broad-based public discourse about the nature of poverty and changing public perceptions about poverty and the role of the public sector.

Fourthly, I criticized the fact that foundations had not taken a universal approach to addressing child poverty and I'd like to get into this just a little bit more.

Finally, I mentioned that "It takes a nation to reduce child poverty." By which I meant in the context of evolution that started in the Reagan Administration it seemed to me that we ought to rethink the goal of the federal government. A number of people have mentioned that today.

The reason why I think it's important to think a little bit more about federalism and the role of national policy after about 20 or 30 years of devolution and more state responsibility for state services is that we have a situation now in the U.S. where state policies have resulted in what I would call differential allocation of resources to children in terms of education and health in a number of very important areas. We know there is an association in these differential state allocations of resources to children and the well being of children, so it seems to me that a country that is based on 50 states ought to think on some of those state disparities.

I'd like to close by addressing a very important issue that was part of the debate in the Brookings Roundtable throughout its life and that has to do with the whole issue also mentioned by many people today about providing universal versus targeted services, that is targeted services toward low income children in this case.

Briefly I would say philanthropy can do much more to support what I think is a needed debate on the costs of universality and the costs of targeted programming. When we talk about universality we always say it's too expensive and this was certainly reflected in the book. But I think we need to talk about what the costs of targeting these programs only on low income children will cost the society. I'd like to close by mentioning several of what I see as some of those costs.

First of all I think targeting limits coverage even for the targeted populations. The best examples I can put forward are Head Start which covers maybe 50 percent of the eligible
population very narrowly defined. Another example is childcare subsidies which a number of people have talked about which really covers probably less than 20 percent of the eligibles. Now we have a situation with the child health insurance program and Medicaid which again does not cover all eligible children.

The second is the issue of fairness. How do we determine who is eligible and who is not eligible, and the current controversy about child credits is a good example.

Thirdly, there is the issue of political vulnerability. There is no broad-based support or constituency for populations that are poor and very narrowly defined.

Finally, what we have is at least a dual or a multiple policy system with respect to public support of children and families. So you have a set of policies for poor children and you also have another set of policies for middle and upper class children. I think what we may find, and I know there is work ongoing now, is that public investments across the income spectrum may not be what maybe some of our prejudices are. I think we tend to think we may be putting more resources into poor children than we do, for example, with more advantaged children. But I think there may be some evidence to be reported that indicates at least middle and upper class children have as much if not more of public resources allocated to them through our various assistance and tax systems than low income children in this family.

So I would like to just close by thanking Belle for this really terrific book of policy options that I think will be very very informative, presents some wonderful ideas for public policy debate. But I think there are some issues that I think we could productively address in the future. Thank you.

MR. SUAREZ: Thank you. Charles Kolb, you mentioned the support of the business community for education. For years employers have been talking to me about how many of their employees arrive at work unable to read manuals, unable to do the basic computation for performing work-related tasks, and clearly there is a GDP effect from this. But it's also a well established idea in labor market theory that one of the things that spurs continued investment in the self is the belief in a return.

Are business leaders willing to pay more in order to get more when so much of the heft of the business community in the last 20 years has been to try to keep downward pressure on hourly wages and to fight attempts in an organized way to allow for raises in wages?

MR. KOLB: I think the sources to fund universal Pre-K are going to have to be multiple. I think there are people in the business community who understand clearly that it's not an inexpensive proposition.

At the very end of our report we do take a somewhat bold statement that's almost as unpopular as referring to France where we say if necessary to meet these goals we would consider raising taxes. Not a popular thing to raise at this point. But I think we have to look at a variety of funding here and I do think you will find -- I don't know what the number is now,
maybe Janet knows, but businesses are already investing in retraining people and that's a cost of billions of dollars right now.

Where the business community I think can be a very helpful ally is that they understand change, they can help drive change. They are, as you alluded to, a major customer here of our public education system in this country. And maybe lastly and perhaps most importantly, they tend to be somewhat impatient and hopefully they can pick up the pace of change here. And I think some of them would be willing to put extra dollars in. They're doing it already.

**MR. SUAREZ:** Some of the people you would help most immediately by going to universal preschool might not be handing in work applications until 2017, 2020. How does that square with the impatience?

**MR. KOLB:** That's the whole issue. We said in 1989, we made a national commitment by the year 2000 all of our children would arrive at school ready to learn. It didn't happen. We talk a good game in this country about education reform and we simply have to get serious about it.

I think looking for multiple partners, multiple strategies here, driving these issues home at the national level as well as at the state level. Let me give you a perfect example.

When we partnered with groups in New York state, and my chief of staff Mike Petra and I actually went to Albany and lobbied. That's something we don't do often at CED. We actually lobbied assemblymen and women and state senators and a couple of people from Governor Pataki's office. The goal of which was to reverse the decision to zero out the funding for early childhood education in New York state.

Governor Pataki had the potential to be a hero. He'd already gotten significant legislation through supporting it then pulled the rug out from under it by zeroing out the funding. We think we made a difference there. It's one state. It's a big state. Lots of people in the country watch that. That's an example of the type of strategic partnering and coalition building where groups like the business community can come in and add extra heft and momentum to what the groups have already been doing. It makes a difference.

**MR. SUAREZ:** David Kass, you mentioned that boys left out of some of the programs that Fight Crime has been supporting are far more likely to offend. What about the other 50 percent of the population? While we know that girls are much less involved in adolescent crime that isn't as so as it was once was. Do we put the focus too much on boys and the things they do after 3:00? And is that what we're seeing in higher rates of misdemeanor and felony arrests for young girls?

**MR. KASS:** You ask good questions. You should think about that as a career. [Laughter] Our research director is here. I can ask him to address this.
MR. BILL CHRISTIANSON: I won't be able to give you the specific figures on girls. It still is true that essentially ten percent of crimes are committed by girls or women, so they're not a major contributor. But what you are seeing is pregnancies. Obviously something like Quantum Opportunities is having a risk on pregnancies so you see risky behaviors emerging in different ways, different forms. So crime is one way, but pregnancy is probably the more important measure for women and now girls.

MR. SUAREZ: Ruby Takanishi, I was very interested in what you had to say about universality versus targeting because not only does this eventually speak to the effectiveness of programs it also, as you mentioned, speaks to the cost but also the political palatability. The sustaining and longitudinal public support that's essential for keeping some of these programs up and running rather than having them sunset in two or three or five years comes from wider and wider applications where the vast middle class in the Bell Curve can think hey, I'm getting a taste of that too so yes, I'm for it.

As a practical matter how do you create the kind of political support for less than universal programs?

MS. TAKANISHI: I'd like to start off by giving two examples where I think there are universal preschools in play over a number of years in which there is broad public support, and like France, if Georgia and the District of Columbia decided today that they would close their universal preschool programs I think you would have an uprising. I think those were two good examples of having universal, broad-based, maybe they're serving 70 to 80 percent of the eligibles but it's much better than even the child care subsidy.

I would say, Ray, I think a number of people have mentioned but if you look at number of polls of parents, whether it's the public education survey or if you look at surveys that have been done for political polling for the state of Florida in which 69 percent of the voting public in November 2002 voted to support universal preschools in the state of Florida and so forth. I believe there is much stronger parental support for these programs than maybe we have been led to believe. I think this is what the reason is.

We have now maybe 25 to 50 percent of our very lowest income children in these programs because the funding is inadequate. If you're an affluent parent you can buy whatever you need, but there is a huge middle there above the poverty line and including below the poverty line for which there are inadequate funds anywhere up to Belle Sawhill's estimate of one-third of the bottom, or other estimates which might be the relative poverty level in the United States which we don't use very often, we can use a number of different benchmarks. But those are exactly the families who's children are least likely to go to good preschool programs. Part of it is that they cannot pay, in New York City for example, $1,000 to $1,500 a month for their children's preschool program.

That's why I think a universal preschool program for a very large number of population, groups of parents, would I think garner very strong political support in this country.

MR. SUAREZ: Let's go to the floor.
QUESTION: My name is Mary Miles. I just wanted to ask this question of Mr. Kolb.

The testing in No Child Left Behind, I was a teacher for many years in different states. When you bring a child into one reading scheme you have to test them first. You put them in the proper book, the proper part of the reading scheme. When they finish the book you have to test them to make sure, because you're teaching a language. You're not teaching just reading, you're teaching an entire language. So you have to test them in many different areas. I guess I just don't understand why you were saying this isn't being done. Or maybe that's not what you're saying? Are you just talking about national tests or state-wide tests to see whether everyone's learning the same thing?

MR. KOLB: I'm saying it is being done, but if you're going to be testing students in their 4th through 8th grade years we already know there are going to be problems. By the way, a footnote here, CED did an earlier report called Measuring What Matters and the follow-up to that where we lay out the good ways and the bad ways to do testing. We think actually it's a good thing but it has to be done carefully and sensibly and well. So I'm not quibbling with the fact that we're doing it. What I'm saying is we know we're going to be measuring cohorts of children and finding out in the 4th grade or the 6th grade that there are problems. Surprise, surprise.

If you go back and fix some of the education issues up front. And we talk about in our report Preschool For All, we're not just talking about just child care. We want quality educational experiences early on for these children if their parents want it. But fix the problem up front. You're more likely to get better results when you actually do the measuring later on in their academic careers. That's what I'm saying.

QUESTION: David Levy, Children's Rights Council. Charles, congratulations on going to Governor Pataki and getting the funding restored.

MR. KOLB: Thank you.

QUESTION: You mentioned work productivity. There is a survey of [inaudible] that show that divorce was the biggest factor affecting work productivity. Divorce more than drugs or substance abuse. I mention this partly because I notice that the word divorce does not appear in [inaudible] article and the word divorce does not appear in One Percent For Kids. I just wonder, is this not considered a big enough subset or database or what?

MR. KASS: We didn't look at that subject either in our report. I don't know what the data show. Obviously it can't be a pleasant experience for either the parents or the children for that matter, but I think that factor doesn't take away from the argument made in both Belle's book and certain CED's work about the importance of early childhood learning and universal Pre-K. I mean we know divorce is a problem. It has all sorts of adverse consequences for everybody touched by it.

MR. SUAREZ: -- creating of new households, too. It's one of the elephants in the room. 1.25 million new households a year created by divorce. Incredible statistic.
MS. TAKANISHI: I’d like to address the issue of divorce because there was a lot on marriage. There is I think very good longitudinal research. For Better For Worse is one of those books that Mavis Heatherington has written about following good-sized samples of families over the divorce and the aftermath. I think the picture is very mixed in terms of what the outcomes are.

But I think what's really important to the discussion is how a country's social policies do or do not support families of divorce.

So what is interesting to me is if you look cross-nationally at rates of marriage or lone parenthood for example, depending on the country's social policy single parents can do much better in other countries that have supportive social policies than in the U.S..

So if we look in the U.S. and look at the effects of divorce in contrast to our current social policies I think marriage does make a lot of sense. But I don't think we should generalize from our own social policy context to other countries.

QUESTION: First of all I'd like to thank all the panelists. We've heard some wonderful policy suggestions and recommendations today. But I was a bit surprised that nobody mentioned the specific challenges that face a particularly important group of children at risk in this country which are children of parents in prison. And a lot of the recommendations, for example the incentives for two-family households, really don't apply to those children. I think they're a particularly important group because of the traumas they experience due to parental incarceration. It's pretty difficult to give an incentive for two-parent households when one or both of the parents are in prison.

MR. SUAREZ: Do you know how large a number of children that is?

QUESTION: It depends on how you calculate it. The Bureau of Justice Statistics says two million but the turnover rate is awfully high because of parents going in and out of prison. On any given day if you include jails, parole, probation, we're talking about probably six million children. If we talk about the number of children who have experienced parental incarceration or will experience parental incarceration at some point in their childhood, 10 to 15 million maybe.

MR. KASS: I think it's a huge problem also for people leaving prison. There's not a real support system to get jobs, transitional jobs going out of jails. People have nothing when they arrive out. I think you make a great point.

QUESTION: Mary Leopold from the Child Welfare League of America, CWLA. I wanted to give one small answer to Ray's excellent question, what about the girls.

We have incorporated for about 25 years the Crittendon organizations which were founded to address the issue of unwed mothers and their children, but we have been phasing -- getting pregnant isn't the only way girls can act out; not getting pregnant isn't the only way they can succeed. We are planning a girls initiative which cuts across our behavioral health, juvenile
justice, and traditional child welfare areas and we're looking for partners, so I wanted to make that announcement. And to thank Brookings. This has been a wonderful morning.

**QUESTION:** I'm Jan Schmidt with Advocates for Children and Youth in Maryland.

We agree there needs to be a partnership for universal Pre-K and for all of the programs that people have spoken about today, but we find it difficult to get business to work with us in order to raise the revenues that are necessary to have those things happen. Can you give us any suggestions on how we can get business to work with us? We've just had business fight us every step of the way on a relatively minor tax increase.

**MR. KOLB:** We should talk at a separate conversation. I'm not saying it's easy or that it will happen overnight but let me give you the example of what one business leader did, and got turned on to this issue frankly when he was at CED and that's Jim Ranier the former CEO of Honeywell.

Through CED's earlier work on education reform Jim became really interested in the whole issue of early childhood education and he is in essence the founder of Success by Six which I think just celebrated its 25th year anniversary. And I didn't even know this when I came to CED. I had been at United Way of America, thought that Success by Six was a home-grown United Way Product. Then I come to CED and one of my former staff members finds a memo in the file about the origins of Success by Six and it was tied directly to CED's policy work. Jim Ranier, as many of you know, has been a tireless advocate and zealot around the country. It's a question of finding probably a handful of business leaders in Maryland who are willing to join you as advocates. We were able to do that in New York, we're doing that now in Illinois, Chicago, I'll be in Pennsylvania next week trying to do that. It takes time, but I'm convinced you will find them.

It works. Ranier, one person made that huge difference. I don't know how much money United Way has put into Success by Six, but I do know that Bank of America a few years ago made a five year $50 million commitment. So it does help.

**MR. SUAREZ:** For those of you whose questions we did not get to please approach the panelists. They are eminently approachable and they do want to hear your questions. I'm going to ask Belle Sawhill to close it down. I'm going to go to work. Thanks for having me. [Applause]

**MS. SAWHILL:** [inaudible]

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