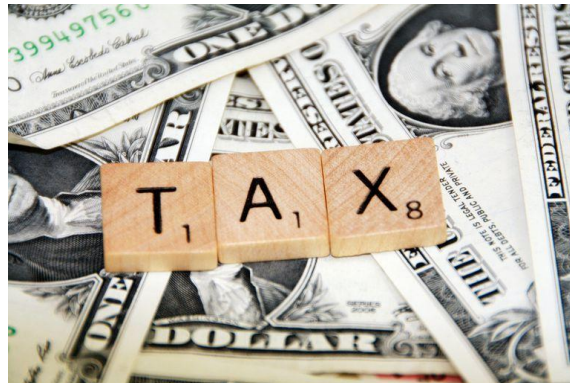


## GRM Poverty Reduction White Paper #14 September 2019

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**ABSTRACT** There are many issues of Poverty to include hunger, education, family, racial inequality, social inequality, disability and more. This month we look at the taxes and its role in creating or helping folks out of poverty.



### Poverty and Taxes

## Introduction

The relationship between those living in poverty and the taxes they pay are the focus of this paper. Specifically, we will look at 3 different categories of taxation in the U.S. Economy and we will show how each one affects those living in poverty in our country. The categories are as follows:

- Income Tax
- Sales Tax
- Hidden Taxes.

Poverty Thresholds for 2017 by Size of Family and Number of Related Children Under 18 Years

Size of family unit	Weighted average thresholds	Related children under 18 years				
		None	One	Two	Three	Four
One person (unrelated individual):	12,488					
Under age 65.....	12,752	12,752				
Aged 65 and older.....	11,756	11,756				
Two people:	15,877					
Householder under age 65.....	16,493	16,414	16,895			
Householder aged 65 and older.....	14,828	14,816	16,831			
Three people.....	19,515	19,173	19,730	19,749		
Four people.....	25,094	25,283	25,696	24,858	24,944	
Five people.....	29,714	30,490	30,933	29,986	29,253	28,805
Six people.....	33,618	35,069	35,208	34,482	33,787	32,753
Seven people.....	38,173	40,351	40,603	39,734	39,129	38,001
Eight people.....	42,684	45,129	45,528	44,708	43,990	42,971
Nine people or more.....	50,681	54,287	54,550	53,825	53,216	52,216

Source: U.S. Census Bureau.

\$8.59 per hourly wage – 2 people under 65 – no children

<https://www.census.gov/library/publications/2018/demo/p60-263.html>

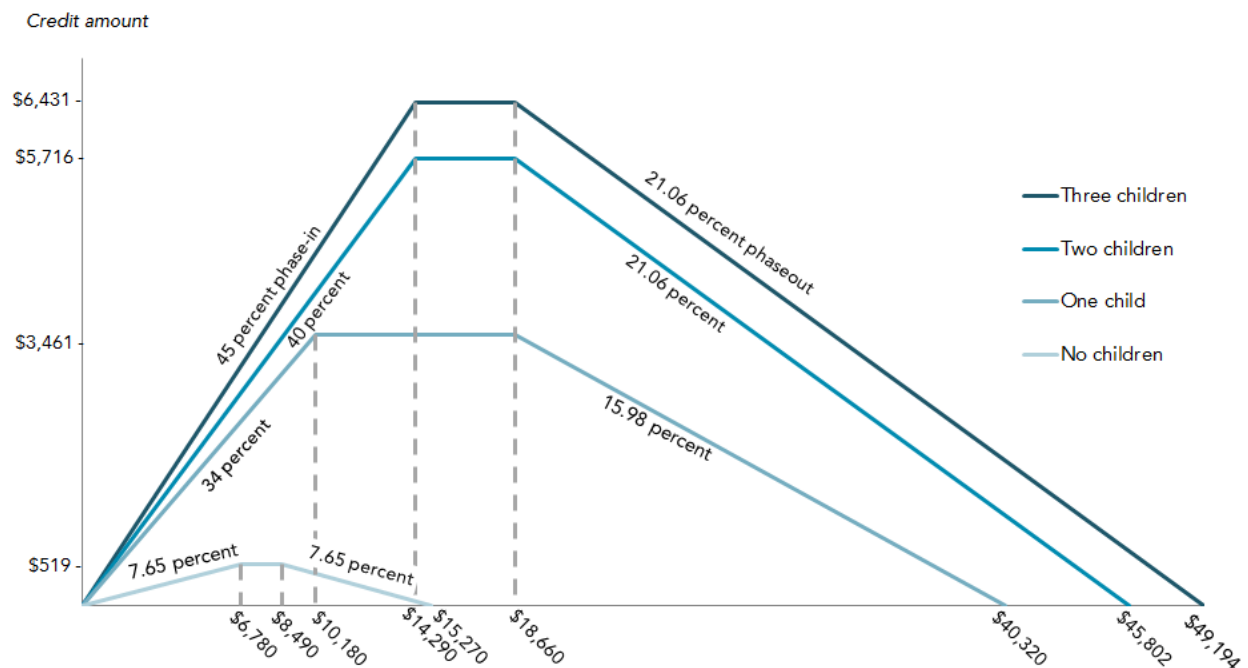
As we begin this paper we thought it important to show you what the Poverty threshold was in 2017. For a household with 2 people under age 65, if your income is less than \$16,493 per year, you are living in poverty. In addition, your hourly wage could be calculated at approximately

\$8.59 per hour. Just keep that last number in mind as we talk about taxes and their relationship to poverty.

Now let's take a look at how income tax affects and contributes to poverty in America.

## Income Tax and Poverty

**FIGURE 1**  
**Earned Income Tax Credit**  
 2018



**Source:** Urban-Brookings Tax Policy Center (2018). Internal Revenue Procedure 2018-18, Internal Revenue Service.  
**Notes:** Assumes all income comes from earnings. Amounts are for taxpayers filing a single or head-of-household tax return. For married couples filing a joint tax return, the credit begins to phase out at income \$5,690 higher than shown.

An income tax is a tax imposed on individuals or entities (taxpayers) that varies with respective income or profits (taxable income). Income tax generally is computed as the product of a tax rate times taxable income. Taxation rates may vary by type or characteristics of the taxpayer.

The first federal income tax was imposed in the 1860s when the government was in desperate need of money to fund the Civil War. Years later, in response to various court rulings declaring

the income tax unconstitutional, Congress passed the 16th Amendment to the U.S. Constitution. The amendment, which took effect in 1913, specifically authorizes direct taxes on income and is the basis for the federal income tax system as we know it today.

Part of the 16th Amendment, income taxes are a part of our lives. Since governments cannot operate without revenue, most charge you an income tax which is generally based on how much money you earn in a year. Most of the money you receive is income and subject to the tax. This not only includes your salary, but also the interest, dividends, rents, royalties, lottery winnings, unemployment compensation and the earnings from a business you own. Income taxes are the single biggest source of revenue for the federal government in the United States.

In 2018, the earned income tax credit (EITC) will provide credits ranging from \$519 for workers with no children to \$6,431 for workers with at least three children.

If you claim the earned income tax credit, whose average recipient makes less than \$20,000 a year, you're more likely to face IRS scrutiny than someone making twenty times as much.

Last year, 28 million households claimed the EITC. It's among the government's largest anti-poverty programs, sending more than \$60 billion every year to families.

Budget cuts have crippled the IRS over the past eight years. Enforcement staff has dropped by a third. But while the number of audits has fallen across the board, the impact has been different for the rich and poor. For wealthy taxpayers, the story has been rosy: Not only has the audit rate been cut in half, but audits now tend to be less thorough. It's a different story for people who receive the EITC: The audit rate has fallen less steeply and the experience of being audited has

become more punishing. Because of a 2015 law, EITC recipients are now more likely to have their refund held, something that can be calamitous for someone living month-to-month.

Generally, the more money you make, the more likely you are to be audited. EITC recipients, whose typical annual income is under \$20,000, have long been the major exception. That's because many people claim the credit in error, and, under consistent pressure from Republicans in Congress to curtail those overpayments, the IRS has kept the audit rate higher. Meanwhile, there hasn't been similar pressure to address more costly problem areas, like tax evasion by business owners.

The budget cuts and staff losses have made this distortion starker. The richest taxpayers are still audited at higher rates than the poorest, but the gap is closing

Unlike Social Security or food stamps, the EITC has no application process. Instead, taxpayers simply claim the credit on their tax returns. Millions of people get it wrong in both directions, according to IRS estimates. About a fifth of eligible taxpayers don't seek the EITC. And almost a quarter of the \$74 billion paid out this year was issued "improperly."

The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) together boosted the incomes of 29.1 million Americans in 2017, lifting 8.9 million above the poverty line and making 20.2 million others less poor, our analysis of new Census data shows. These totals include 12.5 million children, 4.8 million of whom were lifted out of poverty and another 7.7 million made less poor. The figures use the Census Bureau's Supplemental Poverty Measure, which — unlike the official poverty measure — accounts for the impact of taxes and non-cash benefits as well as cash income.

Although the earned income tax credit has benefits, there are some drawbacks. For those who are close to the next tax bracket, a small pay increase may actually result in less take home income. This may discourage some workers from seeking pay raise or promotions. **STATES AND LOCALITIES** are filling their coffers by disproportionately burdening lower-income residents, who are taxed at a higher effective rate than top earners. The 50-state analysis by the nonpartisan **Institute on Taxation and Economic Policy** found that **the lower one's income, the higher the effective overall state and local tax rate.** The study includes sales taxes, excise taxes, user fees and income taxes. In fact, states which boast low income taxes are often the most likely to have systems that end up shifting the fiscal burden to lower-income residents. States with low (or no) income tax meet their budgets by taxing consumer goods, property, and certain services and items, Davis said. Since those items and services are taxed at a flat rate – everyone pays the same rate, regardless of income – they add up to a bigger chunk of poorer earners' incomes than richer ones, he said. Further, people who choose to live in states with little or no income tax might find they end up paying more than if they lived in a state with higher income taxes. Nationally, the people in the bottom 20 percent of earners face a state and local tax rate that is 50 percent higher than the top 1 percent of households, the study said. That does not mean lower-income people pay more in absolute dollars, only that their effective tax rates are higher. The national average effective state and local tax rate is 11.4 percent for the bottom quintile of taxpayers, compared to 7.4 percent for the top 1 percent of income earner.

Now we turn to the discussion of sales taxes and their impact on those struggling with poverty.

## **Sales Taxes and Poverty**

### **Taxes On Purchases (Sales Tax)**

The sales tax for Muskogee Oklahoma is 9.15%. Wagoner sales tax is 9.8% and Tulsa is 8.517% as of 2019. Muskogee is more than 70 % of Oklahoma localities which is 1.85% lower than the max sales tax in Oklahoma.

The 9.15% **sales tax** rate in **Muskogee** consists of 4.50% **Oklahoma state sales tax**, 0.65% **Muskogee County sales tax** and 4.00% **Muskogee tax**. There **is** no applicable special **tax**.

Oklahoma has had an annual “Back to School” sales tax holiday since 2007. This tax holiday is meant to help parents save money when purchasing common back to school supplies for their children.

An example of an item that is exempt from Oklahoma sales tax is prescription medication. This means that an individual in Oklahoma who owns a store who sells school supplies and books would be required to charge sale tax, but an individual who owns a store which sells prescription medication is not required to charge sales tax on all of its products.

### **Taxes on Services**

The state of Oklahoma does not usually collect sales taxes on the vast majority of services performed. An example of taxed services would be one which manufactures or creates a product.

A freelance accountant would not be required to collect sales tax, while someone working in the creation of clothing may be required to collect sales tax.



## **Excise Tax vs. Sales Tax**

### **Differences between Excise Duty & Sales Tax**

**Excise duty** is on the production of goods whereas **sales tax** is levied on **sale** of goods. **Excise duty** is paid by the manufacturer while the burden of **sales tax** is borne by the end consumer.

... **Excise duty** is levied on accessible value whereas **Sales tax** is based on **sale price**.

Fuel distributors **pay excise tax**. Retailers collect and remit **sales tax**. ... Fuel **tax** analysts accustomed to calculating **excise taxes** based on volume must also determine **sales tax** percentages based on final purchase prices.

Cigarettes, alcohol, vehicle and fuel are all excise tax.

Standard vehicle excise tax is assessed as follows: new vehicle is 3.25% of purchase price (or taxable value, if different)

Used vehicle: \$ 20.00 on 1<sup>st</sup> 1500.00 of value plus 3.25% of the remainder.

### **Sales Tax Permits**

In the majority of states you can register or get a sales tax permit free. The cost for a sales tax permit in Oklahoma is \$20.00. The license is renewable every 3 years as long as you are in good standing. According to the Oklahoma Tax Commission in March of 2019. By law you must display your permit.

### **Sales Tax Exemption**

A non-profit corporation can file Form 13-16-A with the Oklahoma Tax Commission and attach the “articles of incorporation” which will allow for goods to be bought tax free where otherwise you would be charged sales tax.

## **High Tax on Cigarettes and How it Affects those in Poverty**

It is easy to blame people in poverty for making bad choices. But it's more complicated than that. Tobacco companies target these communities to encourage the habit, and the stresses of living in poverty and sometimes hopelessness also cause people to turn to cigarettes.

According to CNN poverty may be as much the symptom as the disease, given how much the chronic stress of poverty drives unhealthy behaviors. Tobacco companies target low-income neighborhoods with advertising, larger signs. Big Tobacco targets young people in lower socioeconomic and minority neighborhood.

Smoking will continue to be a strategy for copy among the most vulnerable members of our society until we implement a plan to change.

Finally, smokers pay an \$2.03 per pack in taxes in Oklahoma before they ever light up.

### **Hidden Taxes**



Finally we conclude our discussion of the relationship between taxes and people living in poverty with a look at the hidden taxes those living in poverty face almost on a daily basis.

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Size of family unit	Weighted average thresholds	Related children under 18 years				
		None	One	Two	Three	Four
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Source: U.S. Census Bureau.

\$8.59 per hourly wage – 2 people under 65 – no children

<https://www.census.gov/library/publications/2018/demo/p60-263.html>

Gary Rivlin, former staff writer for the New York Times wrote this piece on a PBS blog site.

It’s expensive being poor, the writer James Baldwin famously said.

And Baldwin uttered those words 50 years ago, long before the working poor became Big Business – long before the invention of the payday loan, rent-to-own, and a long list of diabolically clever ideas that entrepreneurs have devised to get hundreds-of-millions-of-dollars rich off those with thin wallets.

**Call it a poverty tax.** It’s the hundreds of dollars, if not thousands, in extra fees people making \$20,000 or \$25,000 or \$30,000 a year pay because they have lousy credit or because they have no savings.

Add up all the profits pocketed by all those payday lenders, check cashers, subprime auto lenders, and other Poverty, Inc. enterprises and divide it by the 40 million households the Federal Reserve says survive on \$30,000 a year or less. That works out to around \$2,500 per household, or a poverty tax of around 10 percent.

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<http://www.pbs.org/wnet/need-to-know/opinion/america’s-poverty-tax/13863/>

So let’s look at how this “poverty tax” collection works.

## ***The High Cost of Being Poor***

The poor pay more in many different areas of daily living.

### **Food Costs**

- The Census data show that 59 percent of American households with incomes less than \$20,000 a year spend more than half of their income on rent alone.<sup>4</sup>
- On average, low-income households face slightly higher food prices than other households face for the same basket of food,<sup>5</sup> forcing them to choose lower quality items to reduce the cost.
- They get less for what they have to spend, and still end up spending a larger portion of their income on food than higher-income families.

The high cost of being poor is a major burden for all living in poverty, but for those in deep poverty – living below half of the federal poverty line – the burden is that much heavier to bear.

- For a family of four in 2015, the official poverty line was \$24,257.
- According to the Census Bureau, 6.1 percent of Americans – 19.4 million people – live in deep poverty, meaning they earn less than \$12,129 for a family of four.
- Nearly 1 in 11 children (6.5 million) is this deeply poor.
- That's down from the previous year, but a higher proportion than in 2007, before the Great Recession.
- These families are especially prone to late fees for unpaid rent and eventual evictions, leading to frequent moves.
- Once they do find new housing, they often start out in the hole with a new landlord because they can't afford the first and last month's rent along with a security deposit.<sup>6</sup>

### **Housing**

- Tenants with an eviction on their record can also be banned from affordable housing programs and often lose their only possessions in the process of being evicted.<sup>7</sup>
- Young children living in poor housing conditions and/or subject to frequent moves or homelessness are more likely to suffer health problems.
- For example, a Boston area study found that infants and toddlers in low-income families that had moved two or more times in the past year were 59 percent more likely to be hospitalized than similar children in more secure housing.<sup>8</sup>
- Rental vouchers limiting the amount low-income families pay for rent make a tremendous difference in child health, educational outcomes, and future earnings, but since 2004, the number of families with children receiving rental vouchers dropped by 250,000 (a 13 percent decline).<sup>9</sup>

- Families do not have to be deeply poor to risk eviction, although they are likely to be among the quarter of low-income tenants who are paying at least 70 percent of their income on rent, and so are especially at risk of being unable to pay each month.
- However, even among families with incomes up to \$35,000, 45 percent are paying half or more of their income on rent.

### ***Low wage workers and child care:***

- Low-wage workers are more likely to lack paid sick days and paid leave, and they are less likely to have predictable work schedules, leaving them with even less money to cover expenses.
- Some gains for low-wage workers have been made in cities and states that have raised the minimum wage and adopted paid sick leave and other family-friendly policies, but not all states have taken these steps, and national standards leave too many low-wage workers out in the cold.
- Their struggle to pay rent each month can also take its toll on employment.
- The Milwaukee Area Renters Study found that workers leaving housing involuntarily were 20 percent more likely to lose their jobs afterwards than comparable workers who did not have to leave their dwellings.<sup>10</sup>

### ***Child Care:***

- Quality, affordable child care is critical for both the economic security of low-income parents, as it allows them to work, and for the development of children.
- Yet the cost puts quality child care out of reach for many families.
- The average cost across the country for an infant in a child care center is more than \$9,900 a year; for an infant and a 4-year-old, it's more than \$17,800.<sup>11</sup>
- A family at the poverty line with an infant and toddler in child care would therefore have to spend 73 percent of its income on child care, if paying the national average cost.
- Without a subsidy, low-income families have no choice but to make cheaper and often less reliable arrangements.

### ***Medical Costs:***

- Medical costs can have devastating effects on already-strapped family budgets.
- The Census data show that 11.2 million more people would be in poverty if out-of-pocket medical costs were taken into account, showing the importance of quality, affordable health insurance.
- Medical costs are even more of a burden for the poor in states that have not taken advantage of the Affordable Care Act option to use federal Medicaid dollars to expand health coverage to low-income adults. Low-income adults in the 19 states that have not made this move are uninsured at nearly twice the rates of those in states that have taken this step to expand coverage.<sup>12</sup>

- They are too poor to qualify for health insurance subsidies through the Affordable Care Act, but are denied Medicaid, leaving them at even greater risk for overwhelming medical costs and, too often, forcing them to forgo necessary medical treatments.

How many of those suffering in poverty were ever educated on what we've just read.

Author Gary Rivlin concludes his article with this:

*Thankfully, a good portion of the working poor never resort to a payday loan. They avoid paying the steep rates charged by the local Rent-A-Center. Plenty of people earning less than \$30,000 a year have a checking account and good credit. There's also help on the horizon as the new Consumer Financial Protection Board has singled out payday loans and subprime auto finance as two of its top priorities.*

*Yet don't underestimate the ingenuity or hunger for profits driving those who the author Mike Hudson dubbed "[merchants of misery](#)." A few years back, I attended the annual Check Cashers Convention, where I sat in on a 90-minute presentation dubbed, "Effective Marketing Strategies to Dominate Your Market." Speaking to a standing-room only crowd, a consultant named Jim Higgins shared his tips for turning the \$1,000-a-year check cashing or payday customer into one worth "\$2,000 to \$4,000 a year." Pens scribbled furiously as he tossed out ideas. Raffle off an iPod. Consider Scratch 'n Win contests. Institute the kind of customer reward programs that has worked so well for the airlines. And for those who are only semi-regulars offer a "cash 3, get 1 free" deal. After all, Higgins told the crowd, "These are people not used to getting anything free. These are people not used to getting anything, really."*

## **Tariffs and Poverty**

### **Tariff**

A tariff is a tax on imports or exports between sovereign states. It is a form of regulation of foreign trade and a policy that taxes foreign products to encourage or safeguard domestic industry. Traditionally, states have used them as a source of income. Now, they are among the most widely used instruments of protectionism, along with import and export quotas.

Tariffs or taxes on goods imported into the U.S. may be the last thing on people's minds when thinking about the causes of poverty. However the subject is gaining international attention right now, particularly the trade war between the U.S. and China.

Our government is currently increasing taxes on goods imported into the U.S. by China and in return, China is increasing taxes or tariffs on imported goods made in the USA.

So how does this affect those living in poverty?

*“But the reality is that poor and working-class Americans will be hurt the most by Trump’s trade war.*

*Trump’s insistence to the contrary notwithstanding, most of the cost of tariffs is paid by American consumers (through higher prices), not by the countries being sanctioned. For instance, it is estimated that the president’s latest round of tariffs on China will cost the American family an average of at least \$767.*

*But that cost does not fall equally on poor and rich alike. To state the obvious, \$767 means a lot more to a poor family struggling to pay its bills than it does to a wealthy one. Moreover, tariffs are more likely to fall on goods and services that the poor depend on, daily necessities of which they often lack a reserve supply.*

*Consider that among the companies that have announced they will be most impacted by the China tariffs are Walmart, Target, and Costco, none of which are known as the store of choice for global elites.*

*(“ The Folly of Protectionist Tariffs” by Michael Tanner, National Review, May 15, 2019)*

Logan Kolas and Patrick Tyrell explain the problem further in their article, *How Tariffs and Regressive Trade Policies Hurt the Poor* on the Heritage Foundation website.

*“Tariffs are just taxes on Americans by another name. However, some Americans shoulder a larger burden under protectionism than others.*

*Unlike our progressive income tax, taxes on imports (tariffs) are regressive and take a bigger percentage of income from poor families. Lower-income individuals and families thus may bear a significant burden from tariffs, while those of more comfortable means are not as affected.*

*In fact, cutting tariffs could be the biggest tax cut low-income families will ever see. It is conservatively [estimated](#) that the poorest one-fifth of American households pay roughly \$95 a year in tariff taxes. Richer households pay more in absolute terms (about \$500 each for the richest 10 percent), but much less as a [percentage](#) of income.*

*This is largely because tariffs raise the price of food and clothing, which make up a larger share of a low-income household’s budget. In 2016, Americans [paid](#) a 20 percent tariff on a variety of dairy products, up to a 34 percent tariff on canned tuna, and a massive 131.8 percent tariff on specific peanut products.*

*Every extra dollar spent on tariffs is a dollar that cannot be spent on other goods and services. These price hikes on daily necessities make it harder for struggling families to put food on the table and clothes on their children’s backs.”*

*Heritage Foundation Commentary page, How-Tariffs-And-Regressive-Trade-Policies-Hurt-The-Poor, Logan Kolas and Patrick Tyrell, December 15<sup>th</sup>, 2017.*

As you read this paper you begin to notice how the poor are targeted or at least find themselves bearing financial burdens when they are the least equipped to bear them. Why is that?

In our opinion the poor are targeted financially because they are in the weakest position to resist. In addition, the poor are often relegated to an out-of-sight, out-of-mind status and are usually without a strong advocate; unless of course, someone decides to plead their case for political gain.

To conclude this section let's look at the conclusion of an article by Mark Perry called "Tariffs Hurt the Poorest the Most" and published on the Foundation for Economic Education website.

*Bottom Line: The economic lessons here are:*

*a) America's low-income households benefit the most from free trade and having access to cheap imports because they spend a greater share of their budgets on traded goods like clothing, footwear, household items, school supplies, appliances, toys, and furniture (think Walmart shoppers),*

*b) America's low-income households have the most to lose from greater restrictions on free trade with import quotas, protective trade tariffs, border taxes, and other trade barriers.*

While a trade war may be necessary to regulate the balance of trade economics between nations, government should not ignore the impact of such a war on the poor. In addition we would suggest that the costly consequences of rising tariffs should be borne by everyone, including businesses and the government and not leave the poor and financially disadvantaged to suffer even more.

### Conclusion

So what comes to mind as you read this paper and consider these statistics? Perhaps you have asked yourself this question. What is the first thing that can be done to move people towards freedom from poverty? You guessed it! It's the "E" word; its education.

All of the papers we have done on causes of poverty cry out to be heard. Those in poverty rarely know what we've come to understand as observable causes of poverty.

In Oklahoma we have a mandate to teach financial literacy to our children and they must complete the instruction in order to graduate. The mandate looks like this:



□ **Passport to Personal Financial Literacy** 70.O.S. § 11-103.6H House Bill 1476 that created The Passport to Financial Literacy Act of 2007 became effective July 1, 2007. The law requires that Oklahoma students beginning with the seventh grade in 2008-2009 shall fulfill the requirements for a Personal Financial Literacy Passport in order to graduate from a public high school with a standard diploma. Requirements for a Personal Financial Literacy Passport “shall be satisfactory completion in all areas of instruction” during Grades 7-12.

□ **Graduation requirements** Students shall fulfill the requirements for a Personal Financial Literacy Passport in order to graduate from a public high school with a standard diploma. Requirements for a Personal Financial Literacy Passport shall be satisfactory completion and demonstration of satisfactory knowledge in each of the 14 areas of instruction during Grades 7-12

Those 14 areas include:

1. 1.Earning an income
2. Understanding state and federal taxes
3. 3.Banking and financial services
4. 4.Balancing a checkbook
5. Savings and investing
6. Planning for retirement
7. Understanding loans and borrowing money, including predatory lending and payday loans.
8. Understanding interest, credit card debt, and online commerce.
9. Identity fraud and theft
10. Rights and responsibilities of renting or buying a home.
11. Understanding insurance

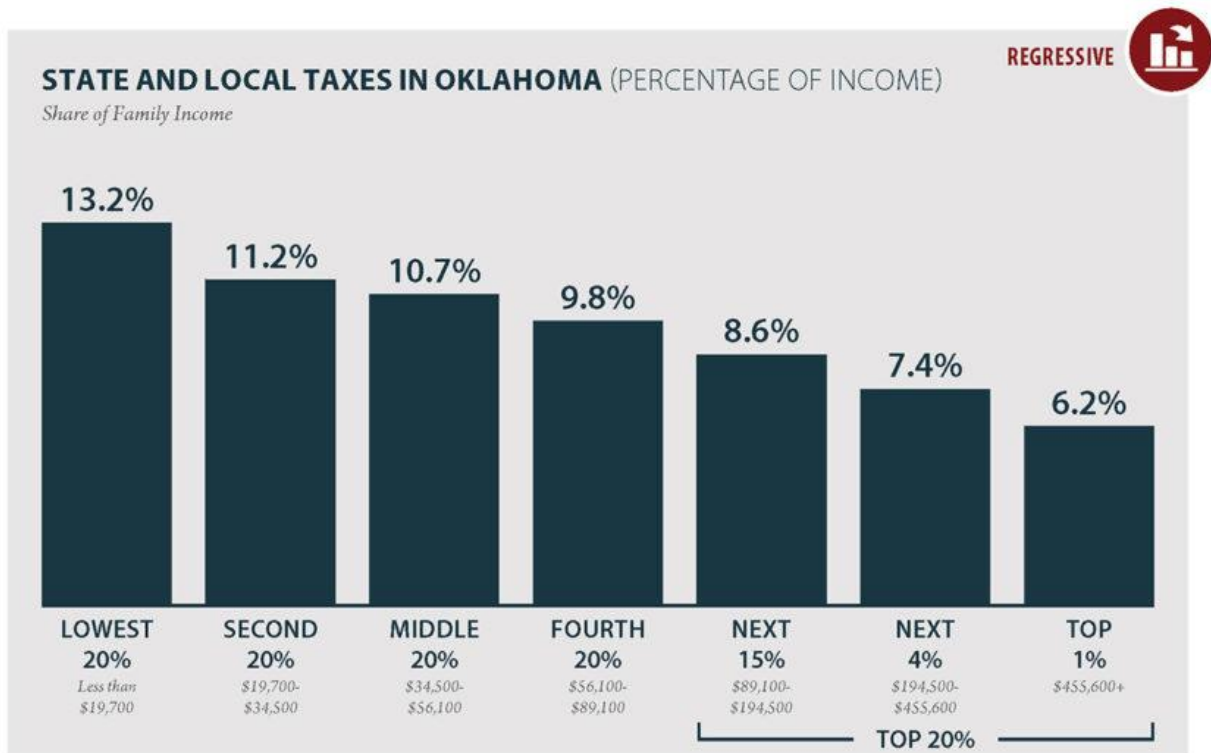
12. Understanding the financial impact and consequences of gambling

13. Bankruptcy

14. Charitable giving

(Oklahoma State Department of Education website - <https://sde.ok.gov/personal-financial-literacy> )

Finally, I leave you with this chart from the Oklahoma Policy Institute. (<https://okpolicy.org>)



If you add the 13.2% of state and local taxes paid by those in poverty, 11.4% avg. federal income tax, and the approximately 10% “poverty tax” described by Gary Rivlin you come up with a total tax on those living in poverty of 34.6%; (some have suggested that number is now closer to 50% for those living in poverty.)

Fortunately there are excellent programs like “Bridges Out of Poverty,” now working with low income individuals. The Oklahoma Board of Education is currently going through a textbook selection process that is focused on textbooks that meet or exceed requirements for “financial literacy” in their content.

Much more needs to be done since success in financial literacy will require a culture shift that will begin in the mind of each individual. Here at GRM, as staff, we can begin to educate ourselves and in turn educate our guests on what we have learned about the various causes of poverty including... how taxes affect those living in poverty.

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