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MIAMI'S ANTI-POVERTY MEASURES GOING BACK TO BASIC PRACTICES

The measures proposed this week by Miami Mayor Manny Díaz and the Greater Miami Prosperity Campaign aren't rocket science-- just rock-solid proven practices that can be applied immediately in the city rated the nation's poorest in its size range. The Miami City Commission should give the go-ahead today.

One plan would reach out to the city's poor to give them practical help in applying to government programs that could put more money in their pockets. These include helping eligible families claim the Child Care Tax Credit and Earned Income Tax Credit, among others.

The Earned Income Tax Credit can bring \$4,000 into a poor household. It has been a grossly untapped resource in Miami. The IRS says that about \$33 million more could have been claimed locally last year alone. That \$33 million could have had a ripple effect if residents had had it to spend in local businesses.

Another measure would put \$1.7 million of private capital into a micro-loan program for Miami's small businesses. Often, the difference between success and failure for small-business entrepreneurs is, say, \$2,000 or so for equipment, insurance payments or other expenses. Banks don't lend such small amounts, even if the entrepreneur qualifies. Microlending programs have filled this gap successfully in many communities and already are at work in Miami. This would expand their scope.

Another proposal is an incentive for low-income residents to save by putting up matching funds that come from \$1 million in public dollars. The matching funds would be managed by the YWCA and Catholic Charities, which have long served Miami's poor areas. The anti-poverty group also wants more job training and resources to help unemployed residents.

This basic approach -- creating more jobs, training local residents to fill them, making sure those who qualify get government help in the meantime and sticking with the programs for the long haul -- has common sense on its side. The measures aimed at reducing the city's now endemic poverty deserve swift approval so they can get to work.