



# 2007 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT



Boston EITC Citywide Campaign

## OPERATIONS INFORMATION 22 tax preparation locations

### TAX PREPARATION STAFFING

# paid staff who worked on EITC tasks	30
# volunteers recruited for training	290
# volunteers who worked on EITC tasks	202
# bilingual volunteers	106
# returning volunteers	89

### OUTREACH EFFORTS

# outreach flyers distributed across the City	94,260
# taxpayers receiving tax preparation	8,877
# taxpayers who filled out surveys	7,065
% of taxpayers who filled out surveys	79.6%

### PRODUCTION AVERAGES

# tax preparation locations	22
# tax preparers (paid and volunteer)	232
# taxpayers receiving tax preparation	8,877
average # tax returns per tax site	403
average # tax returns per preparer	38

### PRODUCTION DETAILS

# paper filed returns	601
# e-filed returns	8,247
# e-files rejected	845
# rejected e-files resolved	653

### QUICK COMPARISON: 2004 to 2007

	2004	2005	2006	2007
# volunteers	239	214	192	202
# taxpayers served	4,860	5,836	7,993	8,877
total refunds	\$7.4M	\$8.7M	\$12.8M	\$15.0M
total EIC	\$2.5M	\$3.5M	\$4.8M	\$5.5M

If the taxpayers served by the coalition paid an average of \$100 each for commercial tax preparation instead of using community services, they would have spent \$887,700 in the 2006 tax season.

## TAXWISE DATA 8,877 taxpayers served

### TOTAL REFUNDS

Total combined refunds	\$14,987,118
Median combined refund	\$1,087
Average combined refund	\$1,877

### TOTAL EARNED INCOME CREDITS

Total Earned Income Credits	\$5,521,301
Median combined EIC	\$1,245
Average combined EIC	\$1,692

### FILING STATUS

Single	5,425	61.4%
Head of Household	2,296	26.0%
Married, filing joint	873	9.9%
Married, filing separately	234	2.6%
Qualifying widow(er)	4	0.0%

### INCOME & DEPENDENT DETAILS

Median Adjusted Gross Income	\$14,851
Average Adjusted Gross Income	\$17,710
% of taxpayers with dependents	34.0%
Median number of dependents	0
Average number of dependents	0.54

### OTHER FINANCIAL DETAILS

% taxpayers with no tax liability	39.4%
% taxpayers with unemployment income	8.9%
% taxpayers with Social Security income	8.4%
% taxpayers with business income	2.2%

### OTHER REFUND DETAILS

# e-filers with IRS debt	754
Average Amount Owed	\$706
% filers using direct deposit	36.1%
% filers getting paper check	63.8%

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## TAXWISE DATA 8,877 taxpayers served

### FEDERAL REFUND DETAILS

Total Federal refunds	\$12,170,511
Median Federal refund	\$811
Average Federal refund	\$1,514
% claiming Fed refund	90.5%

### MASSACHUSETTS REFUND DETAILS

Total Mass. refunds	\$2,816,607
Median Mass. refund	\$276
Average Mass. refund	\$363
% claiming Mass refund	87.3%

### FEDERAL EARNED INCOME CREDIT DETAILS

Total Federal EIC	\$4,801,131
Median EIC	\$1,083
Average EIC	\$1,471
% taxpayers claiming EIC	36.8%

• 17.1% of all Suffolk Co. taxpayers claimed EIC in 2002

### MASSACHUSETTS EIC DETAILS

Total Mass. EIC	\$720,170
Median EIC	\$162
Average EIC	\$221
% taxpayers claiming EIC	36.8%

• 27.3% of Suffolk Co. low-income taxpayers claimed EIC in 2002

### CHILD TAX CREDIT DETAILS

Total Child Tax Credit	\$1,761,089
Median Child Credit	\$1,000
Average Child Credit	\$1,204
% taxpayers qualifying for CTC	18.0%
% taxpayers with children	

### EDUCATION CREDIT DETAILS

Total Education Credits	\$350,519
Median Education Credits	\$548
Average Education Credits	\$714
% taxpayers qualifying for Ed Credits	6.0%

### CHILD CARE CREDIT DETAILS

Total Child Care Credit	\$183,162
Median Child Care Credit	\$465
Average Child Care Credit	\$490
% taxpayers qualifying for Child Care Credit	4.6%

### ELDERLY CREDIT DETAILS

Total Elderly Credits	\$8,655
Median Elderly Credit	\$141
Average Elderly Credits	\$211
% taxpayers qualifying for Elderly Credits	0.5%

### FAMILY SIZE

One	5,011	61.6%
Two	1,715	21.1%
Three	921	11.3%
Four	354	4.4%
Five	102	1.3%
Six	21	0.3%
Seven or more	11	0.1%

### AGE OF PRIMARY TAXPAYER (8,102 taxpayers)

14-18	247	3.0%
19-24	1,545	19.1%
25-34	1,855	22.9%
35-44	1,520	18.8%
45-54	1,468	18.1%
55-64	873	10.8%
65 and older	594	7.3%

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### TAXWISE DATA 8,877 taxpayers served

#### Zip Code distribution

<b>Dorchester</b> 02124, 02125	1,328	16.3%
<b>Roxbury</b> 02119	757	9.3%
<b>Grove Hall</b> 02121	624	7.7%
<b>Mattapan</b> 02126	484	5.9%
<b>East Boston</b> 02128	531	6.5%
<b>South Boston</b> 02127	466	5.7%
<b>Boston,</b> 02108, 02109, 02110, 02111, 02112, 02113, 02114, 02117, 02122, 02123, 02199, 02201, 02205, 02210	373	4.6%
<b>South End</b> 02118	390	4.8%
<b>North End</b> 02113	14	0.2%
<b>Jamaica Plain</b> 02130	314	3.9%

<b>Hyde Park</b> 02136, 02137	279	3.4%
<b>Mission Hill</b> 02120	242	3.0%
<b>Roslindale</b> 02131	242	3.0%
<b>Fenway/ Kenmore Sq.</b> 02115, 02215	176	2.2%
<b>Braintree</b> 02184	17	0.2%
<b>Quincy</b> 02169, 02170, 02171, 02269	188	2.3%
<b>Cambridge</b> 02138, 02139, 02140, 02141, 02163, 02238	103	1.3%
<b>Allston</b> 02134	88	1.1%
<b>Brighton</b> 02135	137	1.7%
<b>Malden</b> 02148	103	1.3%
<b>Chestnut Hill</b> 02467	10	0.1%
<b>Back Bay</b> 02116	86	1.1%

<b>Revere</b> 02151	84	1.0%
<b>Chelsea</b> 02150	74	0.9%
<b>Somerville</b> 02143, 02144, 02145	75	0.9%
<b>Brockton</b> 02301, 02302, 02303	78	1.0%
<b>Springfield</b> 01103, 01104, 01105, 01106, 01107, 01108 01109	33	0.4%
<b>Charlestown</b> 02129	75	0.9%
<b>Randolph</b> 02368	63	0.8%
<b>Brookline</b> 02445, 02446	56	0.7%
<b>W. Roxbury</b> 02132	53	0.7%
<b>Milton</b> 02186	43	0.5%
<b>Medford</b> 02155, 02156	34	0.4%
<b>Lynn</b> 01902, 01904, 01905	36	0.4%

<b>Everett</b> 02149	36	0.4%
<b>Canton</b> 02021	7	0.1%
<b>Rockland</b> 02370	6	0.1%
<b>Newton</b> 02458, 02459, 02460, 02461, 02462, 02464, 02465	34	0.4%
<b>Waltham</b> 02451, 02452, 02453, 02454	28	0.3%
<b>Stoughton</b> 02072	12	0.1%
<b>Dedham</b> 02026	18	0.2%
<b>Watertown</b> 02472	31	0.4%
<b>Winthrop</b> 02152	13	0.2%
<b>Arlington</b> 02474	15	0.2%
<b>Weymouth</b> 02188, 02189, 02191	17	0.2%
<b>Norwood</b> 02062	16	0.2%
<b>All other zip codes</b>	215	2.6%

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### SURVEY DATA 7,065 respondents

#### HOW DID YOU HEAR ABOUT THIS FREE TAX PREP SITE?

Came last year	2,793	39.5%	School	153	2.2%
Friend	1,367	19.3%	Employer	143	2.0%
Family	871	12.3%	Coworker	89	1.3%
Flier or poster	704	10.0%	Church	47	0.7%
Other	563	8.0%	Television	40	0.6%
I walked by	554	7.8%	Radio	31	0.4%
Newspaper	166	2.3%	Ambassador	30	0.4%

#### HEALTH INSURANCE STATUS (5,792 respondents)

Family receives MassHealth	2,289	39.5%
Family has private health insurance	1,613	27.8%
Family receives Free Care	681	11.8%
Family has no health care coverage	441	7.6%
Other	412	7.1%
Family receives Medicare	356	6.1%

#### DISABILITY STATUS (6,470 respondents)

Disabled	648	10.0%
Not Disabled	5,822	90.0%

#### DISABILITY TYPES (964 responses)

Other physical disability	289	30.0%
Psychiatric or emotional disability	238	24.7%
Other disabling condition	125	13.0%
Learning Disability	93	9.6%
Neurological Disability	79	8.2%
Blindness or other visual impairment	66	6.8%
Deafness or other hearing impairment	49	5.1%
Developmental disability	25	2.6%

#### PRIMARY LANGUAGE SPOKEN AT HOME (6,536 respondents)

English	4,684	71.7%	Albanian	19	0.3%
Spanish	876	13.4%	Russian	17	0.3%
Cantonese	221	3.4%	Greek	6	0.1%
Haitian Creole	183	2.8%	Khmer	6	0.1%
Cape Verdean Creole	140	2.1%	Swahili	6	0.1%
Vietnamese	88	1.3%	Polish	5	0.1%
French	85	1.3%	Croatian	5	0.1%
Mandarin	54	0.8%	Hmong	4	0.1%
Somali	46	0.7%	Italian	4	0.1%
Arabic	28	0.4%	Japanese	3	0.0%
Portuguese	27	0.4%	Thai	3	0.0%
Toisanese	25	0.4%	Serbian	1	0.0%

#### GENDER (6,647 respondents)

Female	4,234	63.7%
Male	2,413	36.3%

#### VETERAN STATUS (5,597 respondents)

Veteran	155	2.8%
Not A Veteran	5,442	97.2%

#### FLUENCY IN ENGLISH (5,743 respondents)

Native 5	4,251	74.0%
Level 4	498	8.7%
Level 3	405	7.1%
Level 2	234	4.1%
Level 1	192	3.3%
Beginner 0	163	2.8%

#### RACE/ETHNICITY (6,717 respondents)

Black	3,729	55.5%
Hispanic or Latino/a	1,290	19.2%
White	730	10.9%
Asian/Pacific Islander	526	7.8%
Other	390	5.8%
Native American	52	0.8%

#### EDUCATION STATUS (6,532 respondents)

Some College	1,837	28.1%	3.0% of taxpayers served are younger than 18
High School Grad	1,795	27.5%	
9-12 Grades (no diploma)	1,072	16.4%	
College Grad	870	13.3%	
GED	474	7.3%	
0-8 Grades	304	4.7%	
Advanced Degree	180	2.8%	

#### OTHER CHARACTERISTICS (% of 7,065 respondents)

Family receives Food Stamps	1,124	15.9%
Family receives WIC	582	8.2%
Family receives TANF	115	1.6%
Family receives child care vouchers	245	3.5%
Taxpayer receives SSI	389	5.5%
Taxpayer receives SSDI	199	2.8%

#### HOUSING STATUS (6,445 respondents)

Rent no subsidy	2,235	34.7%
Living with family or friends	1,191	18.5%
Rent sect. 8	982	15.2%
Rent public housing	916	14.2%
Rent other subsidy	578	9.0%
Own	397	6.2%
Homeless in shelter	101	1.6%
Homeless no shelter	45	0.7%

#### HOUSING STATUS BY AGE (6,327 surveys matched to tax returns)

	20 and over		under 20	
Rent, no subsidy	1597	35.2%	26	10.9%
Living with family or friends	803	17.7%	94	39.3%
Rent, public housing	697	15.3%	38	15.9%
Rent, Section 8	671	14.8%	55	23.0%
Rent, other subsidy	434	9.6%	9	3.8%
Own	227	5.0%	14	5.9%
Homeless, in shelter	78	1.7%	1	0.4%
Homeless, no shelter	34	0.7%	2	0.8%

Comparing taxpayer addresses to BHA holdings yields an 8.9% public housing match.

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### SURVEY DATA 7,065 respondents

**DO YOU EXPECT TO MOVE IN THE NEXT 7 MONTHS?**

(6,475 respondents)

<b>Yes</b>	1,218	18.8%
<b>No</b>	5,257	81.2%

**HOW MANY MONTHS WERE YOU EMPLOYED LAST YEAR?**

(6,934 responses. %= % of employment category)

<i>Months Employed</i>		<b>0</b>	<b>1-3</b>	<b>4-6</b>	<b>7-9</b>	<b>10-12</b>
<b>Full-Time</b>	#	573	438	608	629	2,097
	%	13.2%	10.1%	14.0%	14.5%	48.3%
<b>Part-Time</b>	#	439	435	415	343	957
	%	17.0%	16.8%	16.0%	13.2%	37.0%

**DID YOU FILE TAXES LAST YEAR?**

(6,818 respondents)

<b>Yes</b>	5,532	81.1%
<b>No</b>	1,286	18.9%

*If yes, did you receive a refund?*

<b>Yes</b>	4,608	83.3%
<b>No</b>	693	45.1%
<b>Don't remember</b>	228	3.2%

*If yes, did you get the Earned Income Credit?*

<b>Yes</b>	1,438	30.6%
<b>No</b>	1,400	29.8%
<b>Don't remember</b>	1,860	39.6%

*If you got a refund last year, where did you cash your refund check? (4,770 respondents)*

<b>Bank</b>	2,143	44.9%
<b>Direct deposit</b>	1,689	35.4%
<b>Check casher</b>	575	12.1%
<b>Other</b>	263	5.5%
<b>Store</b>	90	1.9%
<b>Employer</b>	10	0.2%

**IF YOU FILED LAST YEAR, WHO PREPARED YOUR TAX RETURN? (4,976 respondents)**

<b>I came to this free assistance site</b>	2,721	54.7%
<b>I went to a commercial preparer</b>	586	11.8%
<b>I went to a different free assistance site</b>	562	11.3%
<b>I went to a paid preparer</b>	499	10.0%
<b>A friend or relative did it for free</b>	396	8.0%
<b>I did it myself</b>	212	4.3%

*If you paid for tax preparation, did you get an instant refund? (2,345 respondents)*

<b>Yes</b>	282	12.0%
<b>No</b>	1,583	67.5%
<b>Don't remember</b>	480	20.5%

*If you paid for tax preparation, how much was the fee? (1,260 respondents)*

<b>Less than \$50</b>	435	34.5%
<b>\$50 - \$100</b>	397	31.5%
<b>More than \$100</b>	428	34.0%

*How much of last year's refund did you put in a savings account? (4,726 respondents)*

<b>0</b>	2,050	43.4%
<b>0-\$100</b>	622	13.2%
<b>\$100-\$500</b>	1,076	22.8%
<b>\$500-\$1,000</b>	488	10.3%
<b>&gt;\$1,000</b>	490	10.4%

*If you saved part of your refund, where did you keep it? (3,142 respondents)*

<b>Saving account</b>	1,298	41.3%
<b>Checking account</b>	1,181	37.6%
<b>Keep it at home</b>	486	15.5%
<b>College fund</b>	86	2.7%
<b>Investment</b>	37	1.2%
<b>CD</b>	30	1.0%
<b>Christmas club</b>	24	0.8%



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## SURVEY DATA 7,065 respondents

### IF YOU GET A REFUND THIS YEAR, WHAT DO YOU PLAN TO DO WITH IT?

pay bills	4,042	31.8%	go shopping	507	4.0%
pay back debts	1,404	11.0%	save for a home	483	3.8%
buy groceries	1,157	9.1%	go on vacation	377	3.0%
save for a rainy day	1,061	8.3%	buy a car	354	2.8%
save for school	724	5.7%	pay medical bills	320	2.5%
pay for school	674	5.3%	home improvement	235	1.8%
pay child express	584	4.6%	pay old taxes	162	1.3%
save for a car	543	4.3%	buy a home	99	0.8%

*How much of this year's refund will you put in a savings account? (5,054 respondents)*

0	1,499	29.7%
<10%	1,013	20.0%
10%-25%	1,009	20.0%
25%-50%	763	15.1%
>50%	770	15.2%

*Of the things you plan to do with your refund, would you have been able to do them anyway if you did not get a tax refund? (5,069 respondents)*

No, none of them	Yes, all of them	Yes, but only some of them
33.8% (1,715)	13.7% (692)	52.5% (2,662)

70.3% intend to save part of refund

### DO YOU HAVE A BANK ACCOUNT?

(6,211 respondents)

Yes, checking & savings	3,148	50.7%
Just checking	1,360	21.9%
No, and I <u>don't</u> want an account	623	10.0%
Just savings	602	9.7%
No, but I want an account	478	7.7%

*How much do you regularly keep in your bank account(s)? (4,919 respondents)*

\$0	466	9.5%
\$0-\$100	1,458	29.6%
\$100-\$500	1,632	33.2%
\$500-\$1000	774	15.7%
More than \$1000	589	12.0%

*How much of your paycheck do you regularly put into savings? (4,884 respondents)*

0	1,571	32.2%
Less than 10%	1,279	26.2%
10% to 25%	1,029	21.1%
25% to 50%	489	10.0%
More than 50%	516	10.6%

### DO YOU HAVE ONE OR MORE CREDIT CARDS?

(4,885 respondents)

Yes, one card	1,146	23.5%
Yes, more than one card	1,130	23.1%
No, but I want a card	634	13.0%
No, I don't want a card	1,975	40.4%

*If yes, each month how much of your bill do you regularly pay? (2,277 respondents)*

The full amount	655	28.8%
Between the full amount and the minimum payment	871	38.3%
The minimum payment	643	28.2%
Less than the minimum payment	108	4.7%

*If yes, what is your current total outstanding balance on all cards? (2,126 respondents)*

\$0	488	23.0%
\$0-\$500	577	27.1%
\$500-\$1000	303	14.3%
\$1000-\$1500	267	12.6%
More than \$1500	491	23.1%

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### SURVEY DATA 7,065 respondents

#### HOW OFTEN DO YOU USE THE FOLLOWING PAYMENT METHODS TO MAKE PURCHASES AT STORES:

	Do not use	Once a week or less	2-4 times per week	5-7 times per week	8 or more times per week	Total Responses
<b>Cash</b>	6.6%	25.6%	37.3%	12.7%	17.9%	3,991
<b>Check</b>	70.1%	21.5%	6.9%	0.8%	0.7%	2,710
<b>Debit</b>	30.9%	21.6%	28.7%	11.1%	7.6%	3,175
<b>Credit</b>	59.5%	24.8%	11.4%	2.7%	1.6%	2,762
<b>EBT</b>	79.4%	8.9%	8.6%	2.1%	1.0%	2,453

#### HOW MANY PEOPLE DO YOU KNOW THAT WOULD LOAN YOU \$100 IF YOU ASKED?

	(4,298 total respondents)	Adjusted Gross Income (AGI) Levels		
		Less than \$20,000	\$20,000 to \$40,000	Greater than \$40,000
None		25.5% (700)	19.5% (259)	16.6% (37)
Less than 3 People		37.7% (1,037)	38.1% (505)	27.8% (62)
3-5 People		21.7% (596)	21.9% (290)	25.1% (56)
More than 5 people		15.1% (415)	20.6% (273)	30.5% (68)
<b>TOTALS</b>		2,748 Responses	1,327 Responses	223 Responses

#### DO YOU KNOW WHAT A CREDIT SCORE IS?

	(5,993 total respondents)	Adjusted Gross Income (AGI) Levels		
		Less than \$20,000	\$20,000 to \$40,000	Greater than \$40,000
No, I don't know		51.7% (1,507)	38.0% (526)	27.5% (66)
Yes, I know but it is <u>not</u> important for me		12.6% (367)	10.7% (148)	14.2% (34)
Yes, I know and it <u>is</u> important for me		35.7% (1,039)	51.3% (710)	58.3% (140)
<b>TOTALS</b>		2,913 Responses	1,384 Responses	240 Responses

#### DURING 2006, DID YOU DO ANY OF THE FOLLOWING? (12,451 total responses)

Used a debit card	2,864	23.0%	Used direct debt (incl. Internet billpay)	591	4.7%
Used Direct Deposit	2,180	17.5%	Took a loan from a bank	402	3.2%
Used a credit card	1,537	12.3%	Used a stored value card	402	3.2%
Opened a checking account	1,041	8.4%	Buy a rechargeable stored value card	183	1.5%
Used online banking	804	6.5%	Attended a credit counseling session	142	1.1%
Opened a savings account	775	6.2%	Took a financial literacy class	86	0.7%
Used a EBT card	731	5.9%	Took a loan from a payday lender	53	0.4%
Sent or received money (Western Union)	660	5.3%			

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#### WOULD YOU LIKE HELP WITH ANY OF THE FOLLOWING? (4,832 total responses)

Solving credit problems	969	20.1%	Get food stamps	462	9.6%
Saving and investing	814	16.8%	Debt management	402	8.3%
Get health care benefits	542	11.2%	Applying for US Citizenship	329	6.8%
Getting Fuel Assistance	485	10.0%	Solving bank problems	208	4.3%
Household budgeting	463	9.6%	Opening a bank account	158	3.3%

#### DO YOU HAVE A COMPUTER AND INTERNET ACCESS AT HOME?

(4,481 total respondents)	Adjusted Gross Income (AGI) Levels		
	Less than \$20,000	\$20,000 to \$40,000	Greater than \$40,000
<b>Yes</b>	48.3% (1,389)	53.5% (731)	66.1% (156)
<b>No</b>	51.7% (1,489)	46.5% (636)	33.9% (80)
<b>TOTALS</b>	2,878 Responses	1,367 Responses	236 Responses

#### ARE YOU REGISTERED TO VOTE?

(4,749 total respondents)	Adjusted Gross Income (AGI) Levels		
	Less than \$20,000	\$20,000 to \$40,000	Greater than \$40,000
<b>Yes</b>	56.2% (1,712)	66.4% (960)	73.5% (189)
<b>No</b>	43.8% (1,334)	33.6% (486)	26.5% (68)
<b>TOTALS</b>	3,046 Responses	1,446 Responses	257 Responses

### MISCELLANEOUS INCOME & DEMOGRAPHIC STATISTICS

(6,327 surveys matched to tax returns)

#### Tax Return Preparation

- **78.2%** of 4,976 respondents had last year's return prepared for free, while **21.8%** of respondents paid for their tax return preparation.
- **17.6%** of respondents with an AGI of less than \$20,000 used a Check Casher to cash their refund check, versus **5.7%** of respondents with an AGI of greater than \$40,000.
- **56.7%** of 4,726 respondents saved a portion last year's refund, there were however differences in the amount of savings when compared to level of income among respondents:
  - **46.3%** of respondents with an AGI of less than \$20,000 did not put any of their refund into a savings account, versus **37.4%** of respondents with an AGI of greater than \$40,000
  - **37.9%** of respondents with an AGI of less than \$20,000 saved \$100 or more, versus **50.0%** of respondents with an AGI of greater than \$40,000

# 2007 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT



## Boston EITC Citywide Campaign

### MISCELLANEOUS INCOME & DEMOGRAPHIC STATISTICS

(6,327 surveys matched to tax returns)

#### Tax Return Preparation (con't)

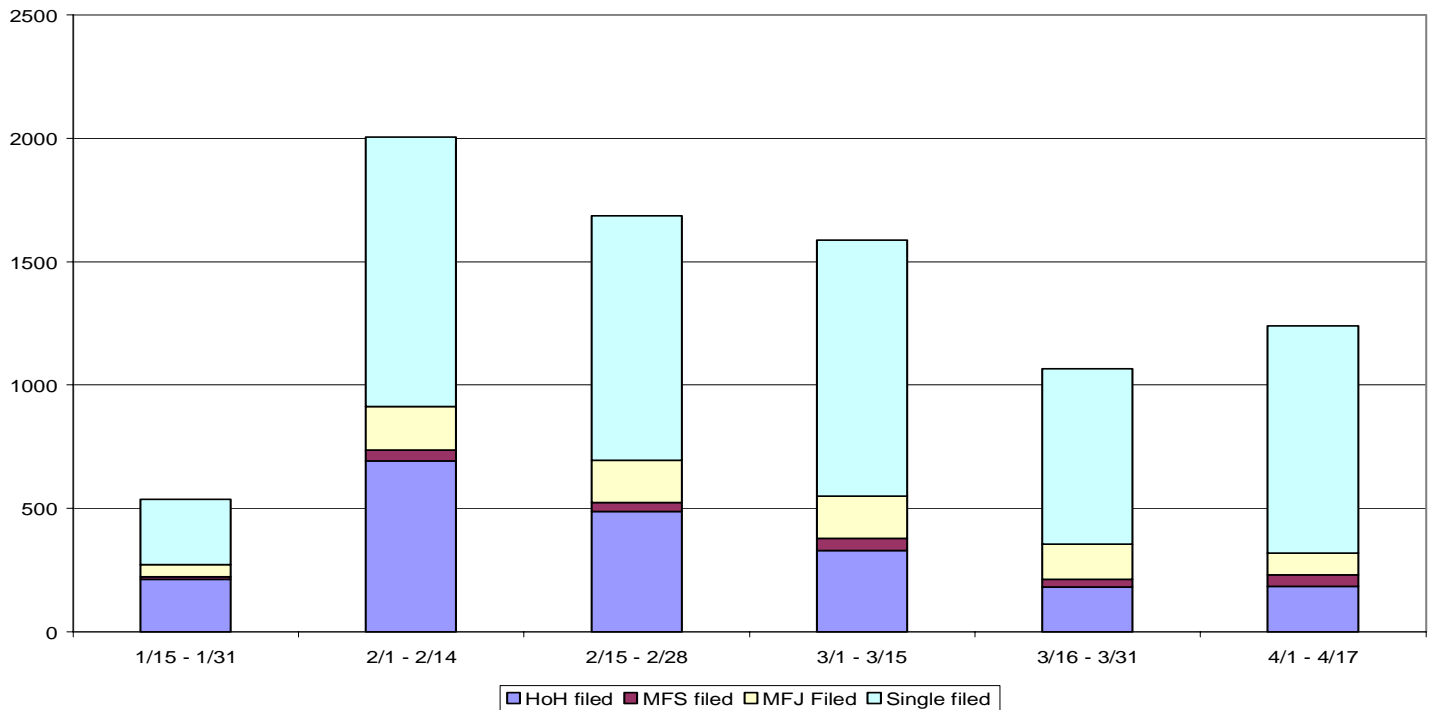
- **70.3%** of 5,054 respondents intend to save a portion of this year's refund

#### Bank Account Statistics

- **72.8%** (3,622 out of 4,972) of respondents use a debit card
- **82.3%** (or 5,110) of respondents are banked

### CHARTS OF CAMPAIGN TOTALS

Actual Number of Returns Filed Over the Course of the 2007 Tax Season



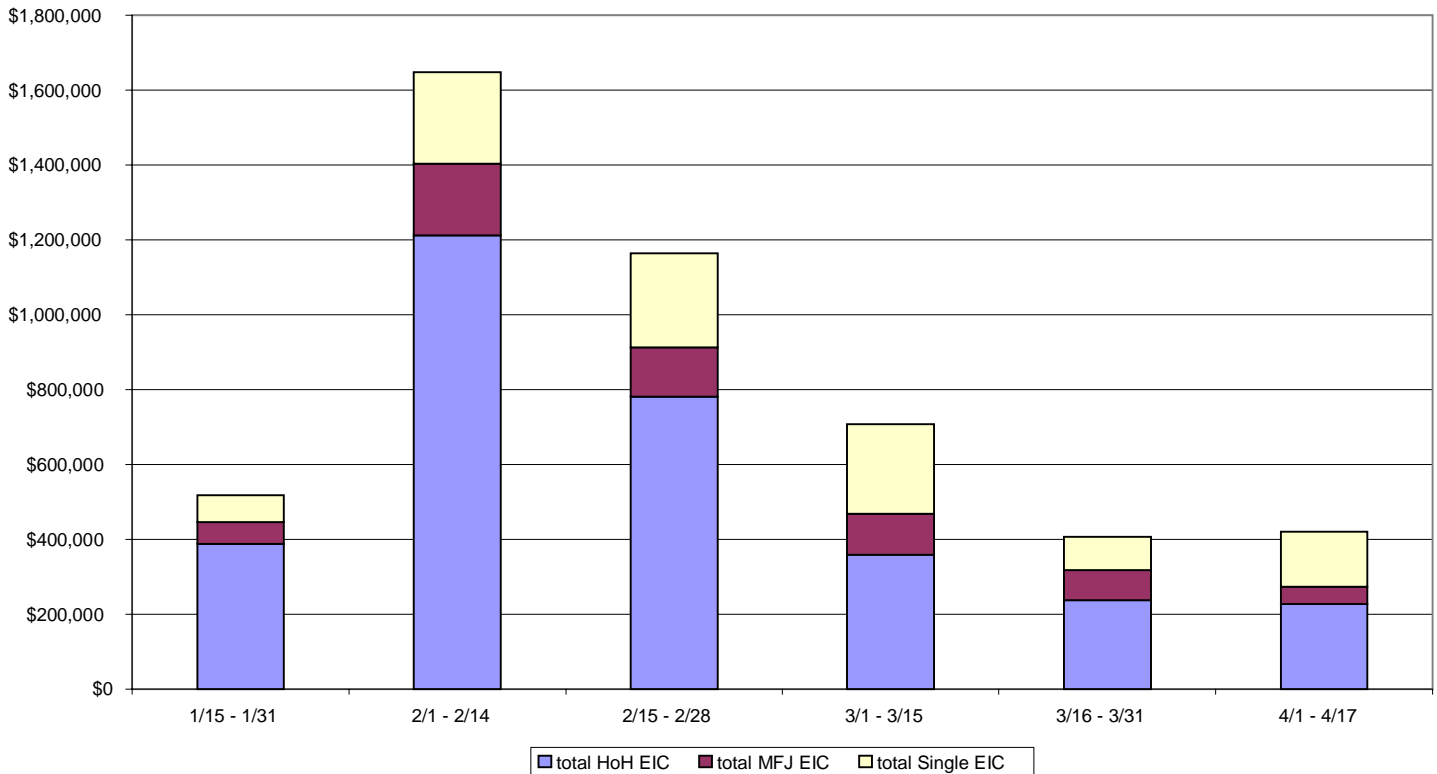
# 2007 BOSTON EITC CAMPAIGN TAXPAYER DATA REPORT



## Boston EITC Citywide Campaign

### CHARTS OF CAMPAIGN TOTALS

Total EIC by Filing Status Over the Course of the 2007 Tax Season



Percentage of Returns by Filing Status Over the Course of the 2007 Tax Season

