

2009 Boston EITC Campaign Taxpayer Data Report



OPERATIONS: 26 Tax Preparation Locations Serving 11,243 Taxpayers

QUICK COMPARISON: 2004-2009 CAMPAIGNS

	2004	2005	2006	2007	2008	2009
Taxpayers Served	4,860	5,836	7,993	8,866	11,881	11,243
Total Refunds*	\$7.4m	\$8.7m	\$12.8m	\$15m	\$16.8m	\$19.4m
Total EITC*	\$2.5m	\$3.5m	\$4.8m	\$5.5m	\$6.4m	\$6.6m
Tax Prep Sites	22	20	22	22	24	26
Volunteers	239	214	192	213	275	337
Credit Advising Participants	—	—	150	673	1,044	1,594
Outreach flyers distributed	12,467	50,000	73,150	94,260	73,384	72,238

Over the six years the Coalition has tracked data....

- More than 50,000 taxpayers have been served
- More than \$80 million has been refunded to Boston's taxpayers
- More than \$29 million has been given to taxpayers through Earned Income Tax Credits
- 1,470 volunteers have helped keep money in their local economies
- 3,461 taxpayers have participated in Credit Advising (CA) sessions

*2009 ACORN refund/credit data is unavailable.

TAXPAYER DATA: Refunds and Credits

REFUNDS*

CREDITS*

Total Refunds	
Total Combined Refunds	\$19,373,153
Median Combined Refund	\$1,140
Average Combined Refund	\$1,998

Total Earned Income Credits	
Total Earned Income Credits	\$6,599,766
Median Combined EIC	\$1,241
Average Combined Refund	\$1,725

Federal Refund Details	
Total Federal Refunds	\$16,120,717
Median Federal Refund	\$918
Average Federal Refund	\$1,691

Federal Earned Income Credit Details	
Total Federal EIC	\$5,738,927
Median Federal EIC	\$1,079
Average Federal EIC	\$1,500

Massachusetts Refund Details	
Total Massachusetts Refunds	\$3,252,436
Median Massachusetts Refund	\$277
Average Massachusetts Refund	\$371

Massachusetts Earned Income Credit Details	
Total Massachusetts EIC	\$860,839
Median Massachusetts EIC	\$162
Average Massachusetts EIC	\$225

By using the Coalition's community-based services, taxpayers saved an average of \$150 each (a total of \$1.5 million) in 2009 that might have been spent for commercial tax preparation services.

*All averages are based on the number that received a refund or credit, as applicable. ACORN refund/credit data is unavailable. For SEIU 1199 and the South Boston Resource Center, only refund/credit totals are available, not client level data.

Other Credits		
	Avg Credit	Total Credits
Child Tax Credit	\$1,210	\$2,380,005
Child Care Credit	\$426	\$179,458
Education Credits	\$802	\$414,670



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TAXPAYER DATA: Geographic Distribution*

Zip Code Distribution—Boston		
Neighborhood/Town	Number	Percent
City of Boston Total	8,676	83.4%
Dorchester (02122, 02124, 02125)	2,252	21.6%
Roxbury (02119)	878	8.4%
Grove Hall (02121)	799	7.7%
Mattapan (02126)	737	7.1%
East Boston (02128)	623	6.0%
South End (02118)	489	4.7%
Hyde Park (02136)	415	4.0%
Jamaica Plain (02130)	413	4.0%
Roslindale (02131)	354	3.4%
South Boston (02127, 02210)	351	3.4%
Mission Hill (02120)	281	2.7%
Fenway/Kenmore (02115, 02215)	223	2.1%
Brighton (02135)	197	1.9%
Allston (02134)	154	1.5%
Back Bay (02116, 02199)	114	1.1%
West Roxbury (02132)	111	1.1%
Boston-Central (02108, 02109, 02110, 02113, 02114)	103	1.0%
Chinatown (02111)	80	0.8%
Charlestown (02129)	71	0.7%
Boston PO Boxes	31	0.3%

Zip Code Distribution—Outside Boston		
Neighborhood/Town	Number	Percent
Quincy (02169, 02170, 02171, 02269)	217	2.1%
Malden (02148)	128	1.2%
Cambridge (02138, 02139, 02140, 02141, 02163, 02238)	121	1.2%
Randolph (02368)	108	1.0%
Brookline (02445, 02446)	94	0.9%
Chelsea (02150)	80	0.8%
Somerville (02143, 02144, 02145)	74	0.7%
Revere (02151)	72	0.7%
Milton (02186)	70	0.7%
Lynn (01902, 01904, 01905)	54	0.5%
Everett (02149)	41	0.4%
Newton (02458, 02459, 02460, 02461, 02462, 02464, 02465)	41	0.4%
Norwood (02062)	32	0.3%
Dedham (02026)	25	0.2%
Medford (02155, 02156)	25	0.2%
All Other Zip Codes	380	3.7%
No Data	66	0.6%

*ACORN, SEIU 1199 and South Boston Resource Center data unavailable.



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TAXPAYER DATA: Demographics and Site Distribution*

Filing Status		
Filing Status	Number	Percent
Single	6,663	65.7%
Head of Household	2,601	24.4%
Married, filing jointly	892	7.4%
Married, filing separately	272	2.5%
Qualifying Widow(er)	4	<0.1%

Family Size		
Family Size	Number	Percent
One	7,067	67.9%
Two	1,919	18.4%
Three	1,046	10.1%
Four	297	2.9%
Five	62	0.6%
Six	3	0.0%
Seven or more	8	0.1%

Age of Primary Taxpayer (N=10,330)		
Age Range	Number	Percent
14 to 18	261	2.5%
19 to 24	1,979	19.2%
25 to 34	2,249	21.8%
35 to 44	1,766	17.1%
45 to 54	1,944	18.8%
55 to 64	1,235	12.0%
65 and older	896	8.7%

Other Financial Data	
Median Adjusted Gross Income	\$14,829
Percent with Dependents	32.1%
Percent of with Unemployment Income	10.1%
Percent with Social Security Income	12.5%

Tax Site Distribution		
Tax Site	Number	Percent
ABCD Total	4,972	47.7%
ABCD-Allston	268	2.6%
ABCD-Citywide	158	1.5%
ABCD-Dorchester Neighborhood Service Center	334	3.2%
ABCD-East Boston	701	6.7%
ABCD-Elm Hill	298	2.9%
ABCD-Jamaica Plain	328	3.1%
ABCD-Learning Works	574	5.5%
ABCD-Mattapan Family Service Center	871	8.4%
ABCD-North End	43	0.4%
ABCD-Parker Hill	352	3.4%
ABCD-South Boston Action Center	315	3.0%
ABCD-South End Neighborhood Action Program (SNAP)	440	4.2%
ABCD-Southside Head Start	290	2.8%
All Other Sites		
Allston Resource Center	167	1.6%
Boston Chinatown Neighborhood Center	416	4.0%
Codman Square Tech Center	1614	15.5%
Dorchester House	877	8.4%
EITC Disability	110	1.1%
Hispanic Office of Planning and Evaluation (HOPE)	347	3.3%
Jewish Vocational Services (JVS)	226	2.2%
Metropolitan Boston Housing Partnership (MBHP)	78	0.7%
Roxbury Resource Center	1540	14.8%
Winthrop Credit Union	55	0.5%
No data available from South Boston Resource Center, SEIU 1199 and ACORN.		

*ACORN, SEIU 1199 and South Boston Resource Center data unavailable.



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TAXPAYER SURVEY DATA: 6,938 Taxpayer Responses

Gender (N=6,711)		
	Number	Percent
Female	4,152	61.9%
Male	2,558	38.1%
Transgender	1	<0.1%

How Would You Describe Your Race or Ethnicity? N=6,774, Multiple Responses Allowed		
	Number	Percent
Black/African American	3,731	55.1%
Hispanic/Latino	1,255	18.5%
White	1,155	17.1%
Asian/Pacific Islander	291	4.3%
Native American	111	1.6%
Other	459	6.8%

How Did You Hear About This Free Tax Site? N=6,835, Multiple Responses Allowed		
	Number	Percent
I came here last year	3,152	46.1%
Friend	1,382	20.2%
Family	952	13.9%
I walked by	524	7.7%
Flier or Poster	446	6.5%
Employer	152	2.2%
Newspaper	105	1.5%
School	103	1.5%
Co-Worker	78	1.1%
Ambassador	67	1.0%
Library	53	0.8%
Church	41	0.6%
Television	38	0.6%
Radio	26	0.4%
Other	557	8.1%

Do You or a Member of Your Household Consider Yourself a Person with a Disability? (N=6,429)		
	Number	Percent
No	5,404	84.1%
Yes	1,025	15.9%

What Is the Nature of Your Disability? N=1,155, Multiple Responses Allowed		
Type of Disability	Number	Percent
Psychiatric and/or Emotional Disability	340	29.4%
Chronic Medical	188	16.3%
Learning Disability	175	15.2%
Neurological Disability	132	11.4%
Blindness or Other Visual Impairment	80	6.9%
Deafness or Other Hearing Impairment	75	6.5%
Developmental Disability	63	5.5%
Acquired Disability	57	4.9%
Other Physical Disability	370	32.0%
Other Disabling Condition	125	10.8%

What Is the Highest Level of Education You Have Completed? (N=6,642)		
	Number	Percent
0-8 Grades	295	4.4%
9-12 Grades (No Diploma)	1,047	15.8%
High School Grad or GED	2,282	34.4%
Some College	1,771	26.7%
Associates Degree	429	6.5%
Bachelor's Degree	529	8.0%
Some Graduate School	111	1.7%
Graduate Degree	178	2.7%



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TAXPAYER SURVEY DATA: 2008 Taxes and Refunds

Did You File Taxes Last Year? (N=6,861)		
	Number	Percent
Yes	5,735	83.6%
No	1,126	16.4%

If Yes, Did You Receive a Refund? (N=5,673)		
	Number	Percent
Yes	4,724	83.3%
No	714	12.6%
Don't Remember	235	4.1%

If Yes, Did You Get the Earned Income Credit? (N=4,861)		
	Number	Percent
Yes	1,620	33.3%
No	1,247	25.7%
Don't Remember	1,994	41.0%

If You Got a Refund Last Year, Where Did You Cash Your Check? (N=4,923)		
	Number	Percent
Bank	2,054	41.7%
Direct Deposit	1,933	39.3%
Check Casher	482	9.8%
Store (like Stop & Shop)	115	2.3%
Employer	7	0.1%
Other	332	6.7%

How Much of Last Year's Refund Did You Put into Savings? (N=4,941)		
	Number	Percent
\$0	2,123	43.0%
\$1 to \$100	664	13.4%
\$101 to \$500	1,116	22.6%
\$501 to \$1,000	548	11.1%
More than \$1,000	490	9.9%

If You Saved Part of Your Refund, Where Did You Keep It? (N=3,254)		
	Number	Percent
Savings Account	1,445	44.4%
Checking Account	1,222	37.6%
Kept at Home	451	13.9%
College Fund	37	1.1%
Investment	35	1.1%
CD	26	0.8%
US Savings Bond	23	0.7%
Christmas Club	15	0.5%

If You Filed Taxes Last Year, Who Prepared Your Return? (N=4,276)		
	Number	Percent
I came to this free assistance site	2,449	57.3%
I went to a different free assistance site	497	11.6%
I went to a commercial preparer (like HR Block)	482	11.2%
I went to a paid preparer (like an accountant)	370	8.7%
A friend or relative did it for free	314	7.3%
I did it myself	165	3.9%

If You Paid for Tax Preparation, Did You Get an Instant Refund? (N=1,865)		
	Number	Percent
No	1,193	64.0%
Yes	207	11.1%
Don't Remember	465	24.9%



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TAXPAYER SURVEY DATA: Refunds and Banking

**If You Paid for Tax Preparation,
How Much Was the Fee? (N=1,181)**

	Number	Percent
Less than \$50	224	19.0%
\$51 to \$100	259	21.9%
More than \$100	301	25.5%
Don't Remember	397	33.6%

**If You Get a Refund this Year,
What Do You Plan to Do with It?
N=6,365, Multiple Responses Allowed**

	Number	Percent
Pay Bills	4,104	64.5%
Pay Back Debts	1,410	22.2%
Buy Groceries	1,098	17.3%
Save for a Rainy Day	966	15.2%
Pay for School	701	11.0%
Save for School	625	9.8%
Pay Child Expenses	483	7.6%
Go Shopping	421	6.6%
Save for a Car	360	5.7%
Save for a Home	348	5.5%
Go on a Vacation	315	4.9%
Pay Medical Bills	311	4.9%
Buy a Car	268	4.2%
Home Improvement	181	2.8%
Pay Old Taxes	171	2.7%
Buy a Home	66	1.0%

**How Much of This Year's Refund Will You
Put into Savings? (N=4,537)**

	Number	Percent
0%	989	21.8%
Less than 10%	755	17.6%
10% to 25%	1,218	26.8%
25% to 50%	899	19.8%
More than 50%	676	14.9%

Do You Have a Bank Account? (N=6,263)

	Number	Percent
Checking & Savings	3,492	55.8%
Just Checking	1,155	18.4%
Just Savings	518	8.3%
No, But I Want an Account	353	5.6%
No, I Don't Want an Account	745	11.9%

**If You Have a Bank Account(s),
Who Do You Bank With? (N=4,751)**

	Number	Percent
Bank of America	1,974	41.5%
Citizens	1,101	23.1%
Sovereign	516	10.9%
Mount Washington	175	3.7%
Citibank	141	3.0%
East Boston Savings	75	1.6%
Tremont Credit Union	56	1.2%
City of Boston Credit Union	44	0.9%
Eastern Bank	33	0.7%
Wainwright Bank	26	0.5%
One United	19	0.4%
TD Bank North	14	0.3%
Cathay Bank	4	0.1%
Other	573	12.1%



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TAXPAYER SURVEY DATA: Banking & Payment Methods

If You Have a Bank Account(s), Do You Have a Debit Card that You Can Use to Make Transactions? (N=5,073)		
	Number	Percent
Yes	3,926	77.4%
No	1,147	22.6%

If You Have a Bank Account(s), How Much Money Do You Regularly Keep In It (Them) Together? (N=4,727)		
	Number	Percent
\$0	412	8.7%
\$1 to \$100	1,517	32.1%
\$101 to \$500	1,518	32.1%
\$501 to \$1,000	714	15.1%
More than \$1,000	566	12.0%

How Much of Your Paycheck Do You Regularly Keep in Savings? (N=3,747)		
	Number	Percent
0%	1,313	35.0%
Less than 10%	1,038	27.7%
10% to 25%	777	20.7%
25% to 50%	291	7.8%
More than 50%	328	8.8%

How Many People Do You Know Would Loan You \$100 If You Asked? (N=5,561)		
	Number	Percent
0	1,426	25.6%
Less than 3	2,228	40.1%
3 to 5	1,046	18.8%
More than 5	861	15.5%

How Often Do You Use the Following Payment Methods to Make Purchases at Stores?										
	Cash (N=5,107)		Check (N=3,379)		Debit Card (N=4,217)		Credit Card (N=3,500)		EBT Card (N=3,367)	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Don't Use	328	6.4%	2,514	74.4%	1,133	26.9%	2,205	63.0%	2,485	73.8%
Once a Week or Less	1,381	27.0%	645	19.1%	920	21.8%	746	21.3%	350	10.4%
2 to 4 Times a Week	1,820	35.6%	177	5.2%	1,254	29.7%	348	9.9%	358	10.6%
5 to 7 Times a Week	672	13.2%	31	0.9%	514	12.2%	121	3.5%	110	3.3%
8 or More Times a Week	906	17.7%	12	0.4%	396	9.4%	80	2.3%	64	1.9%



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TAXPAYER SURVEY DATA: Credit & Health Care

Do You Know What a Credit Score Is? (N=5,923)		
	Number	Percent
No, I Don't Know	2,478	41.8%
Yes, I Know But It Is Not Important for Me	817	13.8%
Yes, I Know and It Is Important for Me	2,628	44.4%

Do You Have One or More Credit Cards? (N=6,117)		
	Number	Percent
Yes, one card	1,369	22.4%
Yes, more than one card	1,441	23.6%
No, but I want a credit card	700	11.4%
No, I don't want a card	2,607	42.6%

If Yes, Each Month Do You Most Regularly Pay... (N=3,062)		
	Number	Percent
The Full Amount of the Bill	794	25.9%
Between the Full Amount and the Minimum Payment	1,190	38.9%
The Minimum Payment	889	29.0%
Less than the Minimum Payment	189	6.2%

If Yes, What Is the Current Outstanding Balance on All Cards? (N=2,815)		
	Number	Percent
\$0	645	22.9%
\$1 to \$250	788	28.0%
\$251 to \$500	402	14.3%
\$501 to \$1,000	268	9.5%
Greater than \$1,000	712	25.3%

Do You Know the Interest Rate of Your Credit Card With the Highest Balance? (N=2,956)		
	Number	Percent
Yes, I Know	1,237	41.8%
No, I Don't Know	1,719	58.2%

What Coverage Does Your Household Have? (N=6,042, Multiple Responses Allowed)		
	Number	Percent
MassHealth	2,549	42.2%
Private Health Insurance through Work	1,798	29.8%
Commonwealth Care	858	14.2%
Medicare	527	8.7%
Free Care/Health Safety Net	395	6.5%
No Insurance	151	2.5%
Private Bought on Your Own	123	2.0%
Commonwealth Choice	35	0.6%
Other	471	7.8%

Were You Aware, that under the State's New Health Insurance Law, all Adults Are Required to Have Health Insurance? (N=5,867)		
	Number	Percent
Yes, I Know	5,499	93.7%
No, I Don't Know	368	6.3%

If You Have Health Insurance, Does It Include Coverage for Dental or Vision Care? (N=5,199, Multiple Responses Allowed)		
	Number	Percent
Dental	3,881	74.6%
Vision	3,440	66.2%
Neither	911	17.5%



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TAXPAYER SURVEY DATA: Health Care

Do You Find that the Cost of Insurance and Co-Payments Are Affordable? (N=4,892)			
Rated from Unaffordable to Affordable		Number	Percent
Unaffordable ↑ ↓ Affordable	0	904	18.5%
	1	582	11.9%
	2	818	16.7%
	3	1,001	20.5%
	4	405	8.3%
	5	1,182	24.2%

Not Including Medical Insurance, How Much Did You Pay Out of Pocket for Medical Expenses in the Last Year? (N=4,911)		
	Number	Percent
\$0	1,408	28.7%
\$1 to \$250	2,316	47.2%
\$251 to \$500	672	13.7%
\$501 to \$1,000	304	6.2%
Greater than \$1,000	211	4.3%

Do You or Anyone in Your Household Owe Money Because of Medical Expenses/Medical Debt? (N=5,485)		
	Number	Percent
Yes	1,267	23.1%
No	4,218	76.9%

If Yes, How Much Is this Medical Debt? (N=1,642)		
	Number	Percent
\$1 to \$100	474	28.9%
\$101 to \$250	260	15.8%
\$251 to \$500	343	20.9%
\$501 to \$1,000	296	18.0%
\$1,001 to \$5,000	212	12.9%
Greater than \$5,000	57	3.5%

I/We Owe Money to the Following: N=1,682, Multiple Responses Allowed		
	Number	Percent
A Hospital	1,051	62.3%
A Credit Card	384	22.8%
A Community Health Center	322	19.1%
A Doctor	298	17.7%

In the Past Year, Have You Been Offered a Credit Card by an Agency Collecting on a Medical Expense? (N=3,802)		
	Number	Percent
Yes	255	6.7%
No	3,547	93.3%

Do You Have a Primary Care Physician? (N=5,968)		
	Number	Percent
Yes	5,076	85.1%
No	892	14.9%

If Yes, How Long Do You Typically Wait to Get an Appointment with your Provider? (N=4,719)		
	Number	Percent
Less than a Week	1,052	22.3%
1 to 2 Weeks	1,367	29.0%
3 to 4 Weeks	1,137	24.1%
More than a Month	1,163	24.6%

In the Last Year, Have You Used the Following to Get Faster Service? (N=1,923)		
	Number	Percent
Hospital Emergency Room	934	48.6%
Health Center Urgent Care Clinic	853	44.4%
Retail Clinic	136	7.1%



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TAXPAYER SURVEY DATA: Benefits, Activities, Internet & Voting

Other Benefits Received N=1,929, Multiple Responses Allowed		
	Number	Percent
Food Stamps	1,308	46.1%
WIC	472	16.6%
SSI	429	15.1%
TAFDC	231	8.1%
SSDI	230	15.1%
Child Care Vouchers	167	5.9%

Do You Have a Computer and Internet Access at Home? (N=5,902)		
	Number	Percent
Yes	3,367	57.0%
No	2,535	43.0%

Are You Registered to Vote? (N=5,987)		
	Number	Percent
Yes	4,234	70.7%
No	1,753	29.3%

During 2008, Did You Do Any of the Following? N=4,487, Multiple Responses Allowed		
	Number	Percent
Use Direct Deposit	1,936	43.1%
Purchase a Money Order	1,880	41.9%
Paid a Bill over the Internet	1,458	32.5%
Lose a Job	1,204	26.8%
Experience a Financial Crisis	1,108	24.7%
Use Internet Banking	995	22.2%
Open a Checking Account	879	19.6%
Open a Savings Account	822	18.3%
Send/Receive Money (Western Union, Inc)	697	15.5%
Use a Check Casher	640	14.3%
Use a Stored Value Card	440	9.8%
Take Out a Loan from a Bank	208	4.6%
Attend a Credit Counseling Service	139	3.1%
Take a Financial Literacy Class	90	2.0%
Take a Loan from a Payday Lender	75	1.7%
Purchase a US Savings Bond	67	1.5%



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TAXPAYER SURVEY DATA: Language, Housing, Employment & Veteran Status

Are You a Veteran? (N=5,837)		
	Number	Percent
No	5,636	96.6%
Yes	201	3.4%

How Fluent Are You in English? (N=5,233)			
Self-Rated from Beginner to Native		Number	Percent
Beginner	0	82	1.6%
	1	80	1.5%
	2	130	2.5%
	3	352	6.7%
	4	450	8.6%
Native	5	4,139	79.1%

What Language Do You Primarily Speak at Home? (N=6,346)		
	Number	Percent
English	5,003	78.8%
Spanish	666	10.5%
Haitian Creole	202	3.2%
Cape Verdean Creole	130	2.0%
Vietnamese	72	1.1%
Cantonese	61	1.0%
French	46	0.7%
Arabic	42	0.7%
All Other Languages	124	2.0%

Which of the Following Best Describes Your Housing Status? (N=6,528)		
	Number	Percent
Own a Home with a Mortgage	244	3.7%
Own a Home with <u>No</u> Mortgage	85	1.3%
Total Owners	329	5.0%
Rent, No Subsidy	2,075	31.8%
Rent, Section 8 (subsidy)	990	15.2%
Rent, Public Housing	892	13.7%
Rent, Other Subsidy	538	8.2%
Assisted Living Facility	29	0.4%
Total Renters	4,524	69.3%
Living with Friends & Family	1,511	23.1%
Homeless, in Shelter	112	1.7%
Homeless, no Shelter	52	0.8%

Have You Been Threatened with Eviction or Foreclosure in the Last Year? (N=6,321)		
	Number	Percent
No	5,972	94.5%
Yes	349	5.5%

How Many Months Were You Employed Last Year? (N=2,636 Part Time and 4,166 Full Time)				
Months	Part Time	Part Time Percent	Full Time	Full Time Percent
0	440	16.7%	672	16.1%
1-3	458	17.4%	401	9.6%
4-6	418	15.9%	552	13.3%
7-9	320	12.1%	498	12.0%
10-12	1,000	37.9%	2,043	49.0%