

Evaluation of the Take Your Money Connecticut 2004 EITC Campaign



August 2004

Conducted by:
Connecticut Policy and Economic Council

(As a member of the *Making Connections* in Hartford Local Learning Partnership)

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This research was funded by the Annie E. Casey Foundation. We thank them for their support but acknowledge that the findings and conclusions presented in this report are those of the authors alone, and do not necessarily reflect the opinions of the Foundation.

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Executive Summary

Take Your Money Connecticut (TYMct) is a 501(c)(3) organization that was created from the collaboration that was Take Your Money Hartford, evaluated last year. The purpose of TYMct's VITA campaign is to offer free tax preparation to low-income filers in Hartford. Support for TYMct came from the Annie E. Casey Foundation's *Making Connections* in Hartford initiative, the United Way of the Capital Area, and the Hartford Foundation for Public Giving. TYMct is also a member of the National Tax Assistance for Working Families Campaign, a project of the Annie E. Casey Foundation.

Take Your Money Connecticut helped 957 people file their taxes this year and claim \$2,160,810 in federal and state refunds, Earned Income Tax Credits, Child/Dependent Care Credits, Child Tax Credits, and Education Credits. This is a 212% increase in the overall number of filers from 2003, and a 185% increase in dollars claimed from last year. In addition to the six VITA sites operated by TYMct, there were nine other sites operating in the city. Taking these sites into account, a total of 2,229 filers were served to claimed over \$3.9 million.

As a partner in the Making Connections in Hartford initiative, TYMct cooperated with the initiative's Local Learning Partnership to conduct this evaluation. The Connecticut Policy and Economic Council, member of the LLP, conducted the evaluation of the campaigns results and operations. The evaluation included an analysis of tax return data, VITA site intake and exit surveys, follow-up questionnaires from VITA volunteers, interviews with VITA site coordinators, Neighborhood Ambassadors and the Executive Director. TYMct operated six VITA sites this year, and they were located at the following places:

- Capital Community College (main office of TYMct)
- Maria Sanchez Elementary School
- Hartford Public Library – Upper Albany Branch
- Upper Albany Neighborhood Collaborative
- Learning Corridor
- The Village for Families and Children, Village South Site

The combined evaluation of the outcomes and the process produced some considerations for TYMct to reflect on as they move forward in planning their 2005 campaign. These include:

1. Target Outreach to Low Income Individuals and Families to Increase EITC Filers

While the number of filers has increased significantly over the three years of VITA operations, the number of filers claiming EITCs has not significantly exceeded the city average. In order to reach low-income families, which VITA campaigns are geared to serve, more strategic outreach needs to occur that reaches these families.

2. Improve Trainings for Tax Preparers and Site Coordinators

Tax Preparers:

The follow-up surveys of the volunteer tax preparers indicated that they did not feel that the TaxWise training was as useful as it could have been – the variations in individual skill levels was not taken into consideration and there were a number of tax preparation areas that were not covered that they were presented with in practice. Additionally, the tax preparers want to know more about the campaign, specifically, and how the sites are supposed to operate prior to their first day.

Training for Site Coordinators:

All of the site coordinators felt they were inadequately prepared to coordinate a VITA site. Each of them attended the same TaxWise training that the tax preparers attended, but there was no other training that

was specifically for running a VITA site. Site coordinators asked that a training be provided for next year's coordinators and provide suggestions for improvement

3. Improve the Neighborhood Ambassadors Program

Improvements made should be geared toward the goal of increasing not only the overall number of filers from the Upper Albany neighborhoods, but those filers that can truly benefit from having access to free tax preparation.

4. VITA Site Improvements

- a. Modify Site Selection Qualifications:
- b. VITA Site Supports, specifically, Certified Public Accountants or experienced tax preparers at each VITA site and translators at necessary sites.

5. Provide Additional Support for Executive Director

The Executive Director reported being overwhelmed with the daily operations of the VITA sites, that it was difficult to monitor the neighborhood ambassadors and respond to funder requests. Two suggestions are to hire someone to handle technical support issues and installing a separate phone line for the scheduling of appointments.

Introduction

Take Your Money Connecticut (TYMct) is a 501(c)(3) organization that was created from the collaboration that was Take Your Money Hartford, evaluated last year. TYMct's Board of Directors consists of many of the same collaborators from Take Your Money Hartford (see Appendix A for a list of Board members). The purpose of TYMct's VITA campaign is to offer free tax preparation to low-income filers in Hartford. Support for TYMct came from the Annie E. Casey Foundation's *Making Connections* in Hartford initiative, the United Way of the Capital Area, and the Hartford Foundation for Public Giving. TYMct is also a member of the National Tax Assistance for Working Families Campaign, a project of the Annie E. Casey Foundation.

Prior to the formation of Take Your Money Connecticut, the local IRS office had been operating VITA sites in Hartford, with the help of students at the University of Connecticut (UConn) School of Law, and a number of other organizations within the city including Community Renewal Team (CRT), Hispanic Health Council, Hartford Public Library and St. Patrick/St. Anthony Urban Ministry. During the uncoordinated efforts in 2002, the VITA sites collectively served 421 people, according to the IRS. In order to coordinate the VITA site efforts, the IRS approached Diana Leyden, Director of a low-income taxpayer clinic at the UConn School of Law, and Paula Gilberto of the United Way. Recognizing the opportunity to grow and enhance the city's EITC campaign efforts, the Take Your Money Hartford coalition was formed. During the 2003 campaign, the coalition decided to apply for 501(c)(3) status, was approved, and now exists as Take Your Money Connecticut directed by Claudia Keeley.

Take Your Money Connecticut is also a partner with *Making Connections* in Hartford. One of the many areas that this initiative seeks to make positive change is helping Hartford families to increase their assets, and one way to do this is through helping more families to claim the Earned Income Tax Credit and Child Dependent Credit. The Casey Foundation's National Tax Assistance for Working Families Campaign addresses this same need and provides assistance to local campaigns nationally. For more information about *Making Connections* in Hartford and the national campaign, see Appendix B.

In 2003, the Connecticut Policy and Economic Council (CPEC) and the Connecticut Association for Human Services (CAHS) conducted an evaluation of the Take Your Money Hartford Volunteer Income Tax Assistance (VITA) campaign. The 2004 evaluation, conducted by CPEC, looks at the results of this year's campaign alone and in comparison to last year's results. The intention of the evaluation is to help the campaign and local stakeholders to plan for the next VITA campaign. CPEC, and CAHS, are members of the Local Learning Partnership for the *Making Connections* in Hartford initiative, which seeks to help community members to learn and make decisions based on research and evaluation.

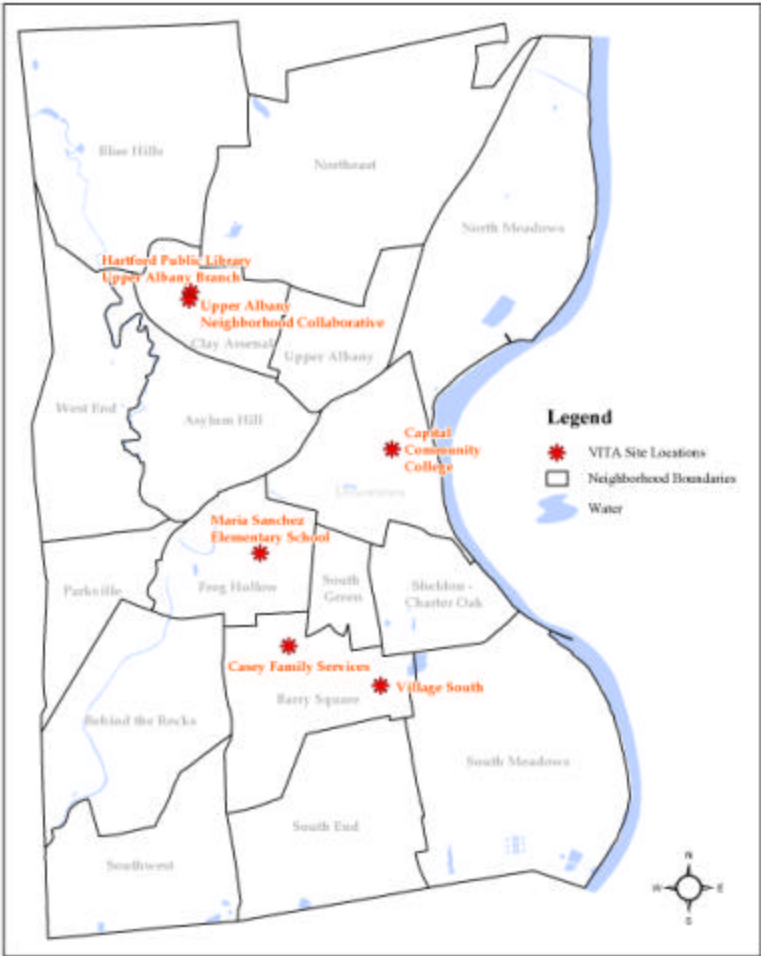
Take Your Money Connecticut 2004 Campaign Evaluation

The Connecticut Policy and Economic Council (CPEC) conducted the evaluation of TYMct 2004 VITA Campaign. This evaluation is of the six VITA sites that were part of the TYMct Campaign. In addition to the six sites operated by TYMct, Community Renewal Team (CRT) operated five sites, a site was run at the Main Street Branch of the Hartford Public Library, and also at the Hopewell Baptist Church for a total of thirteen VITA sites in Hartford.

The six TYMct VITA sites were at the following locations:

- Capital Community College (main office of TYMct)
- Maria Sanchez Elementary School
- Hartford Public Library – Upper Albany Branch
- Upper Albany Neighborhood Collaborative
- Learning Corridor
- The Village for Families and Children, Village South Site

2004 TYMct VITA Site Locations



Methodology

The Annie E. Casey Foundation's National Tax Assistance for Working Families Campaign provided a data collection and evaluation plan that was adopted by Take Your Money Connecticut and supplemented with additional data collection methods to help inform the local campaign. The national campaign provided Hartford with computer software, known as the National Tax Assistance (NTA) Application, developed by Metis Associates, and a tax filer intake survey. Both of these contained required data collection fields and fields that were customizable by the local campaign. The supplemental methods of data collection employed by the local campaign included a tax filer exit survey, follow-up surveys of VITA site volunteers, and interviews of campaign VITA site coordinators, and the Executive Director. Each of these methods is discussed in more detail below.

National Tax Assistance Application (NTA):

The NTA Application is computer software that was designed in 2003 and modified and improved upon in 2004 by a national research firm, Metis Associates, specifically for the Annie E. Casey Foundation. The software was designed to collect and analyze the following pieces of campaign information/indicators:

- Campaign operations (including outreach activities and tax preparation services)
- Site user (i.e. tax filer) characteristics (demographics, how filer learned about the site, information about prior year return filing, and whether or not the filer has a bank account)
- Tax return preparation results (information about the credits and refunds claimed)
- Asset building activities performed by the local campaign (bank or development accounts opened, financial education or counseling performed)
- Campaign expenditures (*new in 2004*)
- GIS mapping of filer addresses by zip code and census tract (no streets were included)

TaxWise collected tax return data and intake survey responses, campaign operations information, asset building activities, and campaign expenditures were entered directly into the NTA application. TaxWise data was then imported into the NTA application for analysis. The entering of intake survey responses into TaxWise is an improvement over last year when the tax data and the intake data were entered separately requiring a man-made identification number to link the two to each other. This resulted in fewer intake surveys being completed and intake surveys not matching up to any tax information.

It should be noted that no personally identifying information was collected in the NTA application. The NTA application, when loaded onto a computer with TaxWise, extracted only tax return information that related to the number of and amount of refunds and credits a filer claimed, in addition to their filing status and number of dependants claimed. The GIS mapping component did not link addresses to tax information.

Tax Filer Intake Survey

The National Tax Assistance Campaign designed the intake survey and questions to be entered by each tax preparer at each of the six VITA sites. The survey consisted of six questions and was available in both English and Spanish. Depending on the tax preparer, the questions were either asked as part of the tax preparation process by the preparer, or a paper version was handed to the filer, completed, and handed back to the preparer for entering into blank preparer's use fields in TaxWise at the start of the process. As mentioned above, the survey collected information related to demographics such as area they live and race/ethnicity, gender, how they learned about the site, past filing experience, banking experience, and their use of welfare-type services. See Appendix C for a copy of this survey and its aggregate results.

Tax Return Data

Tax filers met with volunteer tax preparers who prepared the filer's tax returns in TaxWise. At the end of each day of operation, site coordinators made back-up copies on floppy disks of the prepared returns, gave the disks to the campaign director, and she transmitted all tax returns to the IRS from one central computer. These disks were then given to CPEC for importing into the NTA software for analysis.

Tax Filer Exit Survey:

Each filer had the opportunity to complete an exit survey prior to exiting the VITA site. The exit survey was a three-question survey, offered in both English and Spanish, which aimed at learning about the filer's experience at the site. The questions asked about their satisfaction with the different aspects of the site, how they expect to spend this year's refund¹ should they receive one, and their interest in receiving more information on various financial literacy services. Upon completion, the surveys were left with a VITA site volunteer for collection and analysis by CPEC. Filers that wanted more information about financial literacy services were also asked to supply contact information. This information was then passed along to Co-Opportunity, a local organization affiliated with the campaign, to conduct follow-up and case management. See Appendix D for a copy of this survey and its aggregate results.

VITA Site Coordinator Interviews & Volunteer Questionnaires:

Each VITA site coordinator was asked to participate in an interview about their experiences with the campaign, their VITA sites and to have an opportunity to suggest areas for improvement. The evaluation team decided to conduct interviews of the coordinators instead of giving questionnaires based on the small number, and the intensity of their experience at the VITA sites.

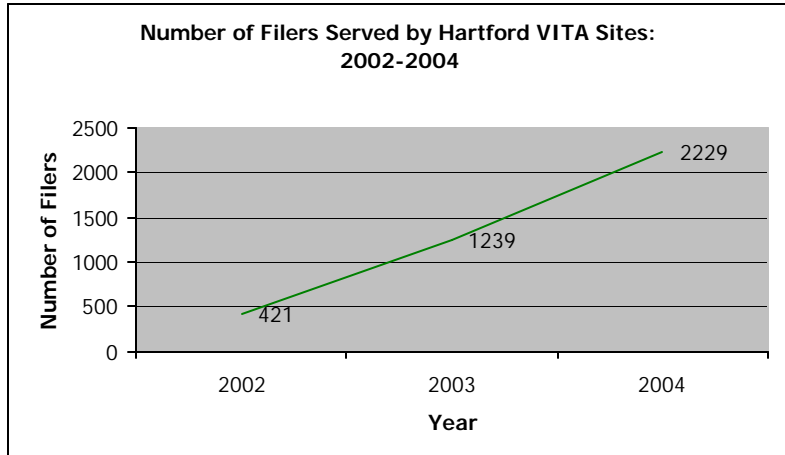
All VITA site volunteers were sent an email survey asking them to respond to their experiences with the campaign, the VITA site(s) they volunteered at, and to give any suggestions for improvements to the campaign for next year.

¹ The question about how they spent the previous year's return was an adaptation of the 2002 Milwaukee EITC/Asset Building Project intake and exit surveys. The response options offered in this year's evaluation is a condensed version of those offered in 2003.

Campaign Results

Take Your Money Connecticut (TYMct) helped 957 filers claim \$2,160,810² during their 2004 VITA campaign. The 2003 Take Your Money Hartford collaborative served 451 filers and helped claim \$1,165,347³. The 2004 figures represent a 212% increase in the number of filers and a 185% increase in dollars claimed from the previous year.

TYMct was just one program in Hartford operating VITA sites. As mentioned before, the Community Renewal Team (CRT) also provided free tax assistance, as did the Hartford Public Library – Downtown Branch and the Hopewell Baptist Church. CRT's Hartford sites served 1,164 filers, the library served 36 filers, and the church served 72 filers. In total, Hartford helped 2,229 filers this year. See the table to the right for an illustration of the increase in filers served over the past three years.



The table below shows the dollars claimed by each Hartford VITA site operation in 2004. The Earned Income Tax Credit and federal refunds are the only figures uniformly collected by all sites; however, the IRS was not able to supply federal refund figures for the library and the church. As such, they are marked as unknown, and the total dollars claimed is an under representation.

VITA Operation	# of Filers*	Total EITC Claimed	Total Federal Refunds Claimed	Total
TYMct	957	518,884	\$1,226,377	\$1,745,261
CRT	1164	\$703,895	\$1,486,617	\$2,190,512
Downtown Library	36	\$2,939	Unknown	\$2,939+
Hopewell Church	72	\$33,297	Unknown	\$33,297+
TOTAL	2,229	\$1,259,015	\$2,712,994	\$3,972,009+

*Number of filers include those living in Hartford and other towns.

The remainder of this report will examine TYMct results only, and to the extent possible, will compare 2004 with 2003 results. Results will be given by VITA site location, and additionally, for filers from the Upper Albany and Frog Hollow neighborhoods of Hartford (a comparison not available in 2003).

Comparing 2004 and 2003 Results

When comparing figures from 2004 with 2003, there are some changes in campaign operations that should be kept in mind.

Number and location of VITA sites: The 2003 campaign ran four VITA sites, compared to six in 2004. The only sites that remained constant were the Maria Sanchez Elementary School and the Hartford Public

² This figure represents the sum of federal and state refunds claimed, Earned Income Tax Credits claimed, Child/Dependent Care Credits claimed, Child Tax Credits claimed, and Educational Credits claimed.

³ This figure represents the sum of federal and state refunds claimed, Earned Income Tax Credits claimed, Child/Dependent Care Credits claimed, Child Tax Credits claimed, and Educational Credits claimed.

Library – Upper Albany Branch. Casey Family Services ran a site both years; however, they were in different locations – in 2003, it was at the Boys & Girls Club, and in 2004, it was at the Learning Corridor. Possible implications to this change are discussed further in the evaluation. Finally, the VITA site that was co-located at the IRS building in 2002 and 2003 did not operate in 2004 – the impact of this is also discussed further in the report.

Intake Survey and VITA Site Identification: In 2003, the intake survey and tax return data had to be entered separately and linked using an identification code. The code was also the method used to identify which site the data originated from. This process led to much human error and an inability to attribute all data to particular VITA sites, leading to possible under-representation on VITA site-specific data. The 2004 process included a process by which TaxWise automatically identified the site for each return and the intake survey was entered directly into each return.

About the Filers

From the tax returns and intake surveys, we are able to learn about the filers that used the TYMct VITA sites. These filer characteristics include their gender, race or ethnicity, residence, their filing status, adjusted gross income, whether they used any public assistance benefits in 2003, and if they have a bank account. Each of these is discussed below.

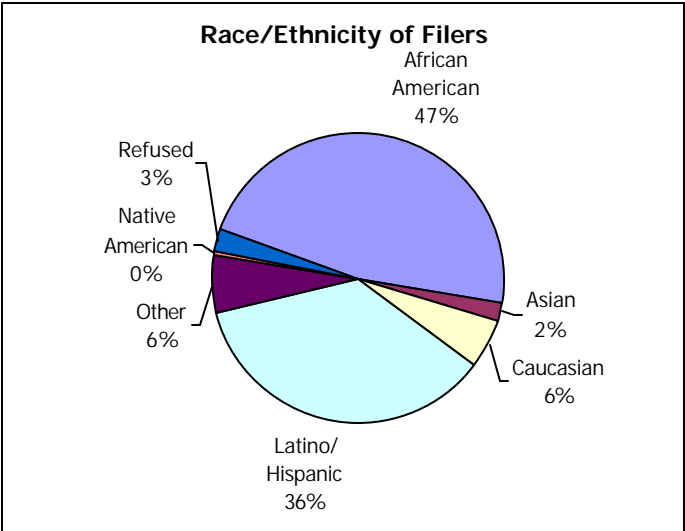
Gender and Filing Status

Overall, the majority of filers were female (58.6%), and males represented 33%. The remaining 7.1% were married joint filers that appeared together at the site. To break these figures down further, we can look at the percent of female and male filers by their filing status. Female filers claimed head-of-household most often (50%) and second was single (44%). The majority of males filed as single (71%), and head-of-household was a distant second at 13%.

The biggest difference from the aggregate came from filers from the Sanchez School and the Learning Corridor. At these sites, while the male to female ratio were similar to the aggregate, the filing status' differed. At both locations, males filing as single was just over 50%, and approximately another 40% filed either head-of-household or married filing jointly. At Sanchez, females filing as head-of-household were much higher than average at 71% and single is down to 28%. For a detailed look at these variables, see the intake survey responses in Appendix C.

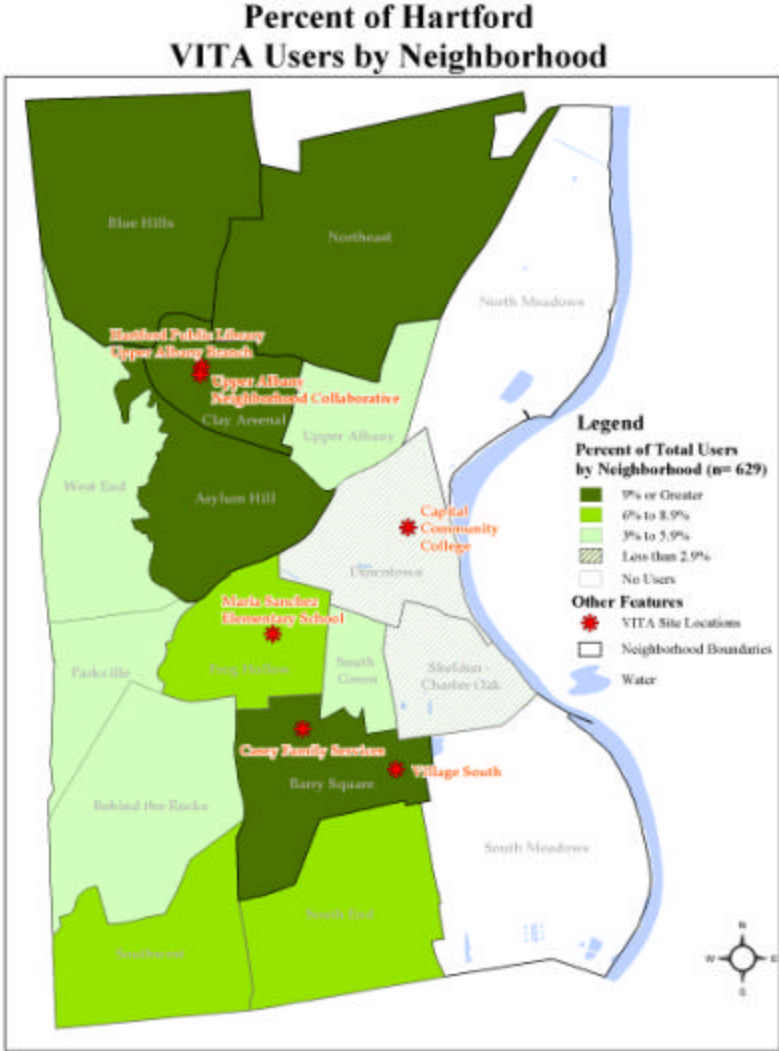
Race/Ethnicity

The intake survey asked respondents to identify themselves as African American, Latino/Hispanic, Caucasian, Asian, Native American, other, or they could refuse. Based on this self-identification, to the right is a pie chart illustrating their responses. For a breakout of this variable by site and neighborhood, see the intake survey responses in Appendix C.



Residence of Filers

The VITA site users came from a total of 48 towns; however, the majority was from Hartford and its surrounding area.⁴ Hartford residents made up 67% of filers served. The map below shows the percent of filers residing in each of the Hartford neighborhoods. Overall, 6.5% of filers came from the Upper Albany neighborhood and 5.3% from the Frog Hollow Neighborhood. See Appendix F for maps of concentrations of filers originating from certain neighborhoods by VITA site.



Most frequently, non-Hartford filers came from East Hartford (8%), West Hartford (5%), Bloomfield (4%), Windsor (3%), Manchester (2%), and New Britain (2%). Capital Community College was responsible for serving the largest number and percent of non-Hartford residents – 182 or 43% of filers. Non-Hartford residents represented between 19-35% of filers at the five other VITA sites.

⁴ Because of confidentiality issues, tax return and intake survey data was not associated with addresses.

Adjusted Gross Income

From tax return data, we are able to analyze the adjusted gross incomes (AGI) of the filers. The overall median AGI of filers was \$17,652 (average \$19,904). The range of AGIs reported was -\$147 to \$92,064. From 2003, the median has dropped from \$18,679, but the upper end of the range has increased from \$84,010. Below is a table showing median, average, and range of AGIs by site and neighborhood.

VITA Site / Neighborhood	Median AGI	Range of AGIs
Capital Community College	\$17,749	\$166-92,054
Casey Family Services	\$21,208	\$842-68,662
HPL – Upper Albany	\$12,027	\$173-79,962
Sanchez School	\$18,340	\$83-78,461
Upper Albany Neigh. Collaborative	\$14,344	\$54-73,975
Village South	\$17,834	-\$147-81,929
ALL SITES	\$17,652	-\$147-92,064
Upper Albany	\$12,528	\$54-60,243
Frog Hollow	\$9,899	\$193-91,955

Number of Filings

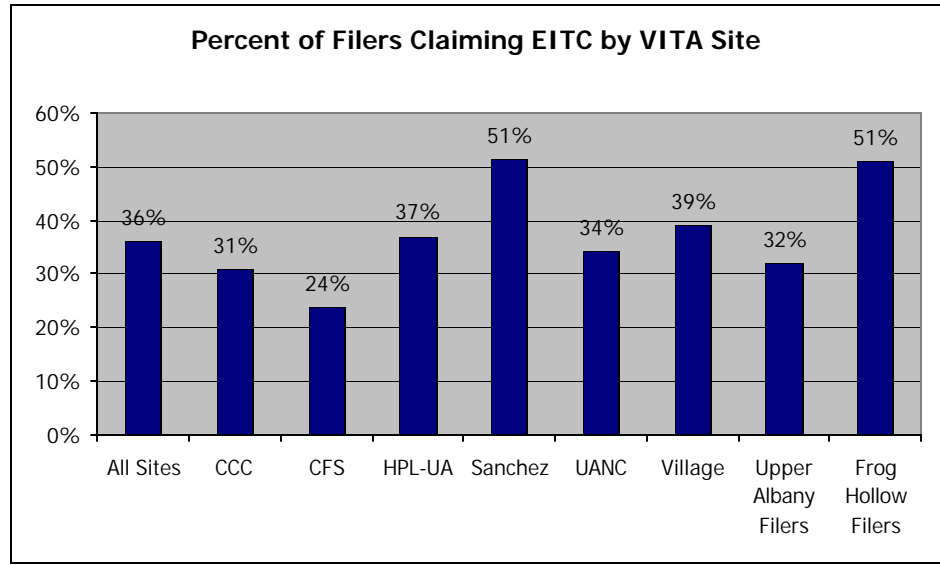
TYMct filed 957 federal tax returns for their six VITA sites and 916 state tax returns. Below is a table breaking this out by VITA site and neighborhood.

VITA Site / Neighborhood	Federal Returns Filed	State Returns Filed
Capital Community College	414	403
Casey Family Services	55	54
HPL – Upper Albany	119	114
Sanchez School	167	155
Upper Albany Neigh. Collaborative	128	121
Village South	69	66
TOTAL	952*	913*
Upper Albany	62	51
Frog Hollow	51	48

*These are less than what is reported above because TYMct helped Hopewell Baptist Church to file tax returns and the aggregate data reflects this.

EITC Claimants

The TYMct VITA sites served 344 filers claiming an Earned Income Tax Credit representing 35.9% of all filers. While the overall number of filers increased, EITC filers are down 6% from 2003. According to the IRS, 34% of Hartford filers claimed EITC on their 2002 tax returns. As such, the TYMct sites are not serving significantly more than the city average. To the right is a table showing the percent of EITC claimants served



at each TYMct site and in the Upper Albany and Frog Hollow neighborhoods. For a detailed look at the number of EITC filers by site and neighborhood, see the tax return data in Appendix E.

Refunds and Credits Claimed

As mentioned above, TYMct helped filers claim \$2,160,810 this year. Below is a breakout of this figure by VITA site and neighborhood.

VITA Site / Neighborhood	EITC Claimed	Other Credits Claimed*	Federal Refunds Claimed	State Refunds Claimed	TOTAL
Capital Community College	\$173,413	\$151,587	\$502,885	\$54,215	\$882,100
Casey Family Services	\$28,039	\$17,735	\$66,962	\$10,034	\$122,770
HPL – Upper Albany	\$61,581	\$22,749	\$125,488	\$13,413	\$223,231
Sanchez School	\$151,065	\$64,872	\$300,447	\$22,274	\$538,658
Upper Albany Neigh. Collaborative	\$56,465	\$21,221	\$124,482	\$10,567	\$212,735
Village South	\$43,822	\$15,657	\$94,553	\$9,071	\$163,103
TOTAL	\$514,385	\$293,821	\$1,226,377	\$120,128	\$2,154,711
Upper Albany	\$19,478	\$11,657	\$45,101	\$613	\$76,849
Frog Hollow	\$34,066	\$11,885	\$57,691	\$98	\$103,740

*This includes Education Credits, Child/Dependent Care Credits, and Child Tax Credits.

The table below shows the median EITC claimed and the average federal and state refunds claimed by filers.

VITA Site / Neighborhood	Median EITC Claimed	Average Federal Refund Claimed	Average State Refund Claimed
Capital Community College	\$1,115	\$1,215	\$135
Casey Family Services	\$2,050	\$1,217	\$186
HPL – Upper Albany	\$1,064	\$1,055	\$118
Sanchez School	\$1,626	\$1,799	\$144
Upper Albany Neigh. Collaborative	\$1,082	\$973	\$87
Village South	\$1,641	\$1,370	\$137
ALL SITES	\$1,308	\$1,281	\$131
Upper Albany	\$792	\$727	\$12
Frog Hollow	\$1,153	\$1,131	\$2

Asset Building

To help the campaign to better understand filers’ asset building needs, filers were asked whether they had a bank account, what they anticipated spending their refunds on and whether they would be interested in receiving information on various financial literacy services.

Banking

Each filer was asked on the intake survey if they had a bank account (checking, savings, both) and, if not, if they would be interested in having one. Overall, 78% of filers reported having a checking account, savings account or both. Only 4% were interested in opening an account while the remaining 16% were not interested. When looking at the responses by VITA site, the percentages remain fairly constant – those having bank accounts ranged from 73% to 82%. However, when analyzing filers from the Frog Hollow neighborhood, this figure drops to 59% with 9% interested in opening an account and the remaining 33% not interested in banking. For a more detailed look at the responses, see the intake survey responses in Appendix C.

Refund Spending

In the exit survey, respondents were asked what they anticipated spending their refund on if they were to receive one. Respondents had the following response options, though they could choose more than one:

- Rent/Mortgage; utilities; and or household repairs
- Save to help buy a house or car
- Pay for education for myself or my children, including school supplies
- Pay for vacation, celebration or other fun activity
- Buy clothing, furniture or other personal/household items
- Medical costs

- Other
- Not sure/Do not want to answer

Most commonly, respondents said they would be spending their refunds on rent/mortgage, utilities or repairs (30%). Second to that, at 19%, people would save their refunds for a house or car and 17% had other things to spend it on such as credit card bills. The response/priorities tended to be the same or similar when analyzing by VITA site. However, some sites showed more filers spending their refunds on buying clothing, furniture or other personal/household items. For more detailed results, see the exit survey responses in Appendix D.

Financial Literacy Information

Filers interested in taking the exit survey were asked if they would be interested in receiving information on various financial literacy services, and if so, indicate which services and supply their contact information. Of the 584 exit survey respondents, 44.3% requested information. In aggregate, the most commonly requested information was regarding credit and/or credit repair (25.3%), then homeownership (24.7%) and next was saving for education (24.5%). For a detailed table, see the exit survey responses in Appendix D. (When looking at the results by site, it should be noted that the dramatic differences between Casey Family Services (CFS) and Village to the remaining sites may be due to fewer respondents.)

Customer Satisfaction

Users of the VITA sites were asked to rate the site they visited in the following areas:

- Location
- Days and hours of operation
- If they were made to feel welcome
- Tax preparation
- Overall

The scale they were asked to use was a five-point scale from Very Satisfied (5) to Very Dissatisfied (0). The vast majority of filers were satisfied in all areas of service with all ranking a 4.7 when averaged. The lowest ranking was a 4.6 in the area of the days and hours of operation. A detailed breakout by site can be found in the exit survey responses in Appendix D.

Campaign Operations

Administration Overview

Take Your Money Connecticut (TYMct), as mentioned earlier, is an outgrowth of the Take Your Money Hartford (TYMH) collaborative that operated VITA sites in Hartford in 2003. TYMH sought and received 501(c)3 status in the summer of 2003. In September 2003, the TYMct Board of Directors (see Appendix A for list of members) hired an Executive Director who worked from September through January. At the end of January, the Director left the position and a new Executive Director came aboard. The new Executive Director, Claudia Keeley, had been involved in the planning and operations of the previous campaign.

Planning for the 2004 VITA campaign began in June 2003. In June and July, subcommittees met one time each to plan outreach, VITA site locations and logistics, and financial literacy collaborations. Follow-up meetings did not occur until after the hiring of the Executive Director in September. Further planning resumed during the fall, however, formalized meetings of the pre-formed subcommittees did not continue. Capital Community College confirmed the availability of space to be the TYMct hub and additional VITA site. Outreach materials were not decided upon until November 2003, and materials were not available for the public until January 2004 (sites began operation on January 31st). The location of sites and their dates and times of operation were finalized in early January, which aided in delaying the finalizing of outreach materials. To help with outreach in the Frog Hollow and Upper Albany neighborhoods, Neighborhood Ambassadors were hired. These ambassadors were to make connections with neighborhood groups and residents to give information about the VITA sites and answer any questions residents had regarding the sites. The ambassadors began working in January, once the outreach materials were available. More discussion about the ambassadors' experiences are discussed later in this report.

The operation of the six VITA sites were similar to that of 2003. Each site was run by one to three site coordinators who were each paid a stipend for their time (with the exception of one who volunteered his time). Capital Community College, the busiest site, had three site coordinators and an assistant coordinator (also paid a stipend); Sanchez Elementary School had two site coordinators; and the remaining sites each had one coordinator. The only coordinator not receiving a stipend for their time was that for Casey Family Services site at the Learning Corridor. The site coordinator is an employee of Casey Family Services, and did this as part of his job. In addition to the coordinators, the sites had volunteer tax preparers who prepared filers' taxes, helped filers with the intake survey, and distributed the exit survey. In 2003, each site also had greeters/screeners who had the responsibility of screening filers as they arrived to ensure they had the correct paperwork and helped with the intake survey. Based on the experiences of 2003 and recommendations of the 2003 evaluation, the campaign decided to not continue this volunteer position, with two exceptions. Capital Community College and the Upper Albany Branch Library each had one greeter/screener who helped during last year's campaign. In total, TYMct had a total of nine site coordinators, one assistant site coordinator, approximately eighty-four tax preparers, and two greeter/screeners.

Recruitment and Training of Site Coordinators and Volunteers

Site Coordinators:

The recruitment of site coordinators was done through the University of Connecticut's School of Law's Tax Clinic, contacting previous site coordinators and remarkable tax preparers, and from new connections made at new sites. In the end, four came from the University, two were previously site coordinators (one also being a tax preparer), one was an attorney, one was a student from Capital Community College, and one is a leader at the site.

All site coordinators went through training on how to use the TaxWise software to prepare taxes. Four of the coordinators were students from the University of Connecticut School of Law and worked in the University's Law Clinic, giving these coordinators an advantage regarding tax questions and problems. However, there was no training on how to coordinate a VITA site. The coordinators for Casey Family Services' site and the Upper Albany Library site had been coordinators before, but the others were new to this position. During interviews conducted with eight of the nine site coordinators, the desire for a formal training for coordinators was high. Some of the coordinators had attended a functioning VITA site in New Britain, which they said was helpful, but more needs to be done locally about how TYMct sites would function.

Tax Preparers: The number of tax preparers at each site varied. Some of the tax preparers were trained, certified public accounts (CPAs) from various local organizations such as Travelers, CIGNA, and Aetna, as well as individual CPAs. The majority of preparers, however, were recruited from the Connecticut Accounting Aid & Services, Inc. (CAAS) through Jack Collins. United Way of the Capital Area recruited volunteer tax preparers through outreach to local companies, using their Volunteer Opportunities newspaper column, and their Volunteer Solutions program.

Most of the preparers went through a class to train them on the TaxWise software. They rated this training on a seven-point scale (0 meant the training didn't prepare them at all; 7 meant the training completely prepared them) during a follow-up survey at the end of the campaign. Fifty-nine percent of the tax preparers rated the training at a five or higher, averaging a 4.6 overall. Preparers appreciated the training on the software and found the practice tests and examples to be helpful. However, there seems to be a desire for separate trainings for those that are not as proficient with tax law and computers. While some of the more proficient found the half day training to be sufficient, others felt the class needed to slow down, go over common language, teach the software first, and then talk about tax law. Another complaint was not feeling prepared enough to do itemized returns, educational credits, and property taxes.

VITA Site Information

Capital Community College

Capital Community College (CCC) is located at 950 Main Street in downtown Hartford and operates as the central office for TYMct, as well as a VITA site. This year was the first time a VITA site has operated at CCC. CCC was open the most amount of days during the week and served the largest number of filers. This location was good as it was able to serve students of CCC, as well as take overflow from the IRS office when they were either too busy or were not open. (IRS used to open on Saturdays but was not this season). This site is also able to operate throughout the year making it possible to help filers with extensions. Other benefits of this site were the mix of experienced with new tax preparers, and the ability to schedule filers with more appropriate preparers. Criticisms of the CCC site included difficulties getting into the building during school vacations (though this seems to have occurred only once), and the lack of signs to find the VITA site location in the college (CCC restricts the posting of signs, though filers with appointments were given directions over the phone). Problems the Executive Director had relate to the inability to electronically transmit tax returns from this location because of the phone system, and needing to have additional phone lines in order to handle the barrage of filers wanting to make appointments.

Casey Family Services at the Learning Corridor

This VITA site was located at 53 Vernon Street in the Barry Square neighborhood. While this is the second year the Casey Family Services (CFS) has operated a VITA site, it is the first year at this location. The initial intention was for the site to be at the Boys and Girls Club again, but this was not able to happen due to scheduling problems with other club activities. Feedback regarding this location was not positive. While VITA staff and volunteers agree that there was plenty of space to do the work and plenty

of parking on the streets, there were many problems that outweighed these positives. According to staff and volunteers, the site was difficult to find and entry into the building was difficult. There were inadequate signs/postings to direct filers to the location in the building. The security guards were not all aware that VITA operations were happening, making it more difficult to access this secure building. The site experienced problems with their laptops freezing, internal mouses being broken on some of the laptops, and printers not being reliable. Additionally, there were no phones in the space they were in, and it was also inaccessible via cellular phone. If there were problems that they needed to call TaxWise or the IRS, they were unable to do so at the time they needed it. Other problems included the lack of Spanish speaking preparers at a site that is in a predominantly Spanish speaking neighborhood, and an inconsistency with the tax preparers overall. Many of them were not reliable leaving the site understaffed. Due to winter weather conditions, the site coordinator also had to close the site a few times during the season. All of this put together may help to explain the low filer turnout for this location.

Hartford Public Library – Upper Albany Branch

This VITA site is located at 1250 Albany Avenue in Upper Albany neighborhood. This is also the second year this location has operated as a VITA site, in addition to being run by the same coordinator. Overall, ratings on the location of this site were positive. This site is centrally located in the neighborhood, and it is a heavily trafficked area by residents of Upper Albany. VITA operations are in the basement of the library, which is a large room with plenty of space to conduct business. However, a drawback of this space is the tendency for it to become loud and difficult to work with a filer and maintain privacy. One other problem this site encountered this year was roof/ceiling problems when it rained. The site was forced to close once during the season. Beyond this, other assets to this location was having an experienced site coordinator, an improved screening process which helped to steer filers to more experienced tax preparers, if necessary, and having a mix of new and experienced preparers.

Maria Sanchez Elementary School

The Maria Sanchez School is located at 176 Babcock Street in the Frog Hollow neighborhood. This is the second year that VITA has been held at the school. The site had its initial problems including issues surrounding securing the room for the site, security guards and their payment, being able to use the laptops because of password problems/miscommunications, and printer problems. All of which were overcome either shortly before or after the start of site operations.

Overall, users, and VITA site staff and volunteers feel that this is a good location for the site. Residents trust this location, and it is easy for them to get to. Another asset to this site was the commitment of one of the bi-lingual (Spanish/English) security guards and one of the Neighborhood Ambassadors to help with translation needs at the site during operations. The only problem site volunteers mentioned was the ability to access the parking garage since it locks by 6:00 p.m. (site was open from 5-8 p.m.). If anyone was late, they had to park on the street, which made some volunteers feel unsafe.

Upper Albany Neighborhood Collaborative

The Upper Albany Neighborhood Collaborative (UANC) is located at 1229 Albany Avenue in the Upper Albany neighborhood, and is directly across from the Upper Albany Branch Library. UANC also happens to be located in the same building as one of the Community Renewal Team offices offering tax assistance. This is the first year that UANC has operated a VITA site, and the feedback was positive. Residents in this area are familiar and comfortable with this location, and since they were open during different times than both the library and CRT (other VITA sites in close proximity), they were able to serve filers with different time needs. Other positives to this site include that the site has their own desktop computers giving them more workstations. Some of the laptops they were given had faulty/broken disk drives, which made backing up tax returns onto disks impossible. The preparers at the site were also very dedicated to helping the filers and operated longer hours of operation than advertised (hours are discussed more below). The only problems that the site faced, aside from the laptops, was a shortage in space to ensure privacy, as well as space for people to wait.

Village South

Village South, a branch of the Village for Families and Children, is located in the Barry Square neighborhood at 331 Wethersfield Avenue. This is a new VITA site this year. Feedback regarding this site location was mixed. Positives to this site were they had their own desktop computers eliminating the need to use laptops and the hassles that were associated with them, and the cooperation of the Village South staff to stay after hours to help when needed, including translation services. The site started out with a number of technical difficulties relating passwords into the computers and printing. There seemed to be a lack of communication with the information technology personnel regarding the use of the computer room and getting everything set up for operations. These problems were rectified after the first day of operations, however. There also were not adequate signs to guide people to the VITA site room in the building, and there was no room inside the site for people to wait. The lack of space also made it difficult to ensure privacy, and it became extra crowded when filers brought their children with them. As the season went on, a system was devised to have filers wait in another room, however.

Hours of Operation

Each site maintained independent hours of operation. Below is a listing of each site's days and hours of operation and the dates they operated:

VITA Site	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Capital Community College			10:00-2:00 (2/4-4/14)	5:00-8:00 (2/4-4/14)		9:00-2:00* (2/4-4/14)	
Casey Family Services						9:00-1:00 (2/7-3/13, 4/3-4/10)	
HPL – Upper Albany Branch			5:00-8:00 (2/4-4/14)				
Maria Sanchez School		5:00-8:00 (1/21-3/13)				9:00-1:00 (1/31-3/13)	
Upper Albany Neighborhood Collaborative						9:00-1:00 (2/7-4/10)	
Village South			5:00-9:00 (2/4-3/31)				

*CCC originally opened at 10:00 a.m. for the first few weeks, but adjusted their time to 9:00 a.m. to accommodate more filers.

As mentioned above in "Customer Satisfaction", filers reported being pleased with the days and hours of operation. There were only five comments that requested more hours to be offered to serve more people. However, there was feedback from the staff and volunteers of the VITA sites that suggest some modification of some site days and hours of operation to serve more people.

- Regarding Capital Community College, there seemed to be some issues regarding the hours of operation conflicting with college closings. This should be anticipated at the start of the season and communicated up front to coordinators, volunteers, and filers. (According to the Executive Director, this only occurred once and was unforeseeable.)
- A couple suggestions for Sanchez School is to have more hours of operation at the beginning of the season, and if possible, to open a couple hours earlier. This second suggestion may not be possible as it may conflict with other school activities. The first suggestion addresses the eagerness of people to get their taxes completed as soon as possible after receiving their W2s, resulting in busier VITA sites in January and February.

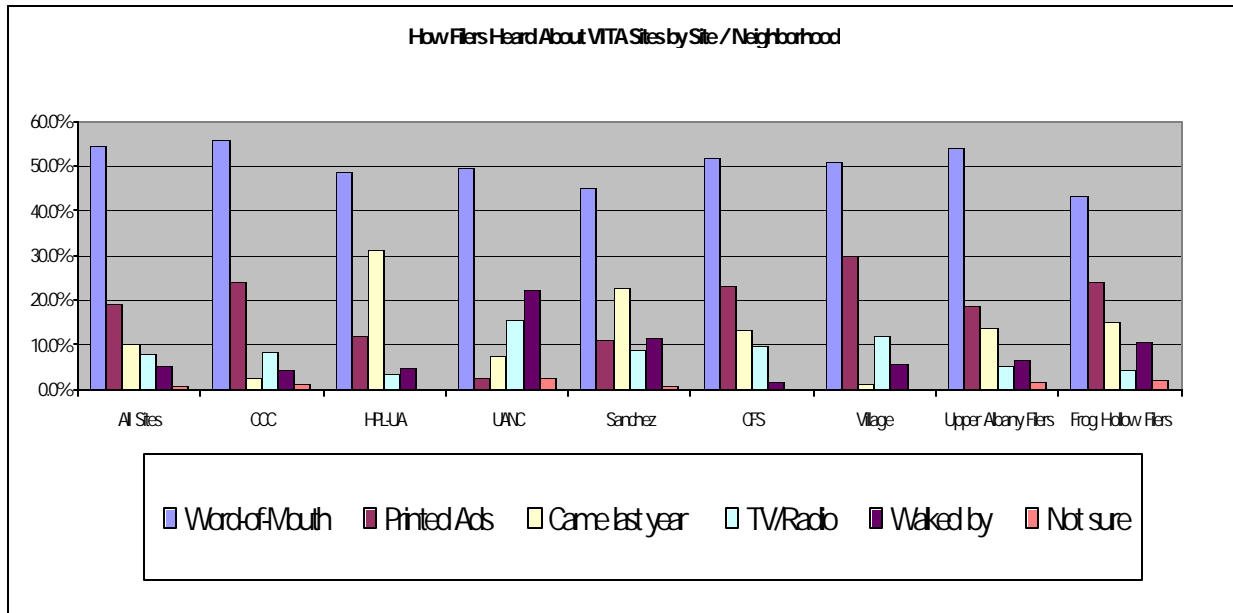
- The Casey Family Services site would like to have their hours of operation during the afternoon (1-5 p.m.) instead of in the morning, since Sanchez School is also open during the morning.
- Upper Albany Neighborhood Collaborative believes that opening an extra weekday evening in February would be helpful in dealing with the rush of filers early in the season, same as Sanchez School.
- The Upper Albany Library thinks that having hours during the daytime or weekends would be helpful in serving more filers.
- Finally, the Village South site felt that being open through April 15th would have been better for filers, and having a “walk-in” night should be considered.

Services

In 2003, VITA sites offered information for people to take away on various financial services. Additionally, Fleet Bank agreed to have their staff present at the sites to offer free services. Based on low interest of filers last year in visiting the bank representatives and taking information, this was not continued this year. TYMct focused this year on providing tax assistance, and the exit survey was used to better target services to filers that specifically wanted them. As mentioned before, filers that were interested in receiving more information about various financial literacy services provided their contact information. This information was then passed along to Co-Opportunity, a community-based organization providing these services, for them to reach out to these filers. At this point, there has not been any update as to how successful this process has been from Co-Opportunity.

Campaign Education and Outreach

Take Your Money Connecticut's education and outreach plan for their 2004 campaign included the distribution of approximately 19,900 posters, fliers and bookmarks. In addition, the United Way of the Capital Area did local radio spots to promote the campaign, as they did last year, during their “United Way Minutes” program. The campaign was also listed with In foLine (a phone and online referral service provided by the United Way of Connecticut), who made 1,654 referrals to callers interested in tax assistance. TYMct also hired four Neighborhood Ambassadors, through the support of the Annie E. Casey Foundation, to do community outreach in the Upper Albany and Frog Hollow neighborhoods and increase the number of filers from these neighborhoods. Interviews were conducted with the ambassadors, and their feedback is discussed below. It should be noted that with fewer printed materials this year than last year, the number of filers still increased by over 200%. When asked in the intake survey how they heard about the VITA site, the majority of filers heard about the sites through word-of-mouth (55%), while 8% heard about the sites through a radio or television ad. This is up from 6% last year. At the top of the following page is a chart illustrating their responses.



As can be seen in the chart above, when looking at each of the VITA sites, responses varied from the aggregate. Sites like the Upper Albany Library and Sanchez School had a higher percent of people that had been to the site before. It is interesting that new sites (Capital Community College, Upper Albany Neighborhood Collaborative and Village South) each had respondents that reported being there before. It may be that filers interpreted this to mean they had been to any VITA site before, and/or there may have been some confusion as to how to identify if the filer had gone to the IRS last year. Filers from the Upper Albany Neighborhood Collaborative had a higher reporting of filers having heard about the site through a TV/Radio ad, and Upper Albany Neighborhood Collaborative seemed to have heavier foot traffic, based on a the highest reporting of walk-bys.

Neighborhood Ambassadors and Their Experience

New to the campaign this year was the hiring of Neighborhood Ambassadors. Two people were hired to conduct outreach in the Upper Albany neighborhood (they were also members of the Upper Albany Neighborhood Collaborative), and another two conducted outreach in Frog Hollow. These two neighborhoods were targeted as they have been identified two of the neighborhoods most in need of this service to help families build assets.

As defined by the ambassadors, their purpose was to meet with as many neighborhood people as possible to provide outreach materials regarding the VITA sites, their purpose, their locations, and their hours of operation. Typically, the ambassadors reached out to local resident organizations, parent-school groups, local businesses and churches. TYMct did not give the ambassadors specific outreach plans. Each ambassador came with varying experience in conducting outreach and was left to conduct outreach independently. One ambassador mentioned meeting with the first Executive Director to become oriented with the campaign and get outreach materials. This same ambassador felt more training was needed as many people had questions about taxes and the IRS that she was unable to answer. Regarding the community members the ambassadors talked to, one ambassador suggested that TYMct make connections in advance with larger businesses in the community, such as Walgreens and McDonald's. There were attempts to post information in these businesses, but the attempts were unsuccessful because the managers did not know enough about the service from TYMct directly.

Each of the ambassadors was supplied with fliers, posters, bookmarks (all three available in both English and Spanish), maps, and business cards to distribute to residents and post throughout the communities.

When asked if other materials would have made outreach more helpful, one suggestion was to supply pens to pass out, and another suggestion was to have posters that described the services that the VITA sites do versus posters that stated what the VITA site do not do. Aside from this, the information they were supplied with seemed to meet the needs of the community members with whom they interacted.

The feedback the ambassadors received from community members was generally positive. People were pleased to be able to get their taxes done for free, quickly, and from knowledgeable people. However, according to one ambassador, there was one person with a bad experience that ended up leaving the VITA site because she was unhappy with what she was getting back. After a friend told her that she should be getting more back, she returned and was happy with the final outcome. The danger in this, according to the ambassador, is how quickly word-of-mouth spreads through the community.

Overall, all of the ambassadors were pleased with their experience with their position and were happy to be able to provide people information about a good service that would help them in their own community. The only negative comments related to not being able to access larger businesses and not being able to reach everyone. According to the ambassadors, the following are some suggestions for improvement for next year's Neighborhood Ambassador's position:

- TYMct should make contact with larger businesses in the community to advertise the VITA sites
- Give ambassadors identification cards to improve their credibility in the community (there are some people that were leery about trusting them)
- Increase the number of ambassadors
- Increase the number of hours ambassadors are able to work per week
- Provide reimbursement for gas mileage to ambassadors
- Improve training of ambassadors so they are better able to answer questions about tax preparation

Analysis of Neighborhood Ambassador Program

Despite the positive interviews from the Neighborhood Ambassadors, the efforts only resulted in sixty-two filers from Upper Albany and fifty-one filers from Frog Hollow representing 12% of all filers served. There was no explicit goal set at the start of the season on the number of filers they sought to reach, but it is generally felt by the campaign and its stakeholders that this was lower than anticipated. It appears that with the turnover in Executive Directors at the start of the campaign season, there may have been miscommunication as to the responsibilities of the ambassadors and management, in addition to a difficulty in managing very independent positions while still managing the daily operations of the VITA sites. In hindsight, the Executive Director discussed various areas to improve the position next year in order to increase the number of filers from these communities. One suggestion, which is shared by the ambassadors, is to improve training for next year. This training would also include talking about how to better use one's time to conduct outreach more strategically to reach those that the sites were designed to serve. The training would also better prepare them to answer questions people have about tax preparation. Another suggestion is to partner with local organizations that conduct resident meetings to present to their groups, rather than having to find these groups independently. Finally, in regards to management, the ambassadors need to be supervised more regularly to make sure they are reaching out to the right places and using their time wisely.

Considerations for the 2005 EITC Campaign

In preparing for their 2005 VITA Campaign, below is a list of suggestions for Take You Money Connecticut to consider. These considerations are based on the results of the tax return, intake survey, exit survey, volunteer follow-up surveys and interviews of site coordinators, neighborhood ambassadors and the Executive Director. They are not listed in any presumed order of importance.

1. Target Outreach to Low Income Individuals and Families to Increase EITC Filers

As indicated in the report, while the number of filers has increased significantly over the three years of VITA operations, the number of filers claiming EITCs has not significantly exceeded the city average. Also indicated by the range in adjusted gross incomes being as high as \$92,064. In order to reach low-income families, which VITA campaigns are geared to serve, more strategic outreach needs to occur that reaches these families. Should these individuals and families be reached, it will result in the overall amount of dollars claimed being reduced, but more money getting to families for which the program was intended.

2. Improve Trainings for Tax Preparers and Site Coordinators

Tax Preparers:

The follow-up surveys of the volunteer tax preparers indicated that they did not feel that the TaxWise training was as useful as it could have been – the variations in individual skill levels was not taken into consideration and there were a number of tax preparation areas that were not covered that they were presented with in practice. Additionally, the tax preparers want to know more about the campaign, specifically, and how the sites are supposed to operate prior to their first day. Below are the specific suggestions on how to improve their training.

- Spend time explaining how sites will most likely run. Understanding that each site has its variability, there are basics to how VITA sites operate. Having an understanding of this may help to decrease any possible anxieties the preparer may have and improve their reliability. As was mentioned by the Executive Director, encouraging tax preparers to arrive early to the site they are working at in order to acquaint themselves with any new computer and/or printer changes or problems that may have occurred since their last session should help to decrease any frustrations, as well as possibly improve site operations.
- Training of the preparers should also include information on how to access resources that may help them do their jobs better. At the TaxWise training, preparers received information on how to contact TaxWise and the IRS and were given flip-books with information about various tax preparation issues. While this was helpful for some, it was not for all. Next year's training should include information about how to use the TYMct Extranet (a website for staff and volunteers) to access this same information, in addition to information on the other sites, contact information for other staff to help cut down on the need to contact the Executive Director, and links to other helpful websites that could help them to answer questions as they arose. This could also be a venue for networking with other volunteers and asking and getting answers to frequently asked questions.
- Consider having TaxWise and tax preparation training conducted according to skill level. One training would be for new tax preparers to acquaint them with the TaxWise software, a training on a common vocabulary, and tax forms and procedures they will need to know for preparation. A separate training could be done for those with experience who just need a refresher.
- Consider having an orientation session that covers information about the Take Your Money Connecticut campaign – general information and a general description of how the site will operate. This session should also cover training on how intake and exit surveys are to be administered and why they are important.

Training for Site Coordinators:

All of the site coordinators felt they were inadequately prepared to coordinate a VITA site. Each of them attended the same TaxWise training that the tax preparers attended, but there was no other training that was specifically for running a VITA site. Site coordinators asked that a training be provided for next year's coordinators, and that the training include coverage of the following:

- Responsibilities of the site coordinator
- How to handle customer problems and personnel problems
- Accessing and using the TYMct Extranet
- How to and tips on coordinating volunteers
- Instructing coordinators to arrive early enough to set up and trouble-shoot any glitches before start of the day's operations
- Tips on scheduling filer appointments (to address problems of overbooking and under-booking, and allowing for walk-ins)
- Advice on assessing which tax returns they should be doing and which they should turn away or refer elsewhere
- How to backup tax returns to disk at the end of the day and why this is important
- If possible, have previous site coordinators talk to the new site coordinators to give pointers, and perhaps create a buddy system so that not all problem calls have to go through the Executive Director
- Whose responsibility is it to create and post signs for each VITA site? How do you address issues relating to those site locations not allowing for the posting of signs?
- Training on intake/exit surveys, how to administer, their importance, and why the questions are being asked
- Discussion on what forms are necessary for filers to have in hand, and what is flexible (i.e. Social Security cards; property tax forms)

3. Improve the Neighborhood Ambassadors Program

As discussed in the report, there are number of suggestions given by the ambassadors and the Executive Director on how improvements can be made to the program. Improvements made should be geared toward the goal of increasing not only the overall number of filers from the Upper Albany neighborhoods, but those filers that can truly benefit from having access to free tax preparation. The improvements that could be made to the program include:

- Formal training on what their expectations are, direct instruction on a strategic outreach plan (who to approach and suggestions on how to do this), and suggestions on how to use their limited time wisely.
- Improve accountability of the ambassadors to the campaign. This year, there was little oversight of the ambassadors or follow-up regarding the outreach they were conducting. Closer monitoring and supervision may have allowed for better strategizing and increased numbers of filers.
- Provide materials and support for them in case questions arise they are unable to answer while out in the field.
- Provide ambassadors with information and training on accessing Extranet for further information for them to use in outreach

4. VITA Site Improvements

Modify Site Selection Qualifications:

There were a number of common complaints and suggestions for site location improvements that were given during the evaluation. One suggestion is to select sites that have desktop computers and printers that are connected to the internet. There continues to be complaints regarding the use of the IRS laptop computers and printers. Problems include broken internal mouses, disk drives that do not work, freezing, and the need to transport laptops after each operation because of a lack of space at the site, networking

problems to the printers, or needing to rely on others to ensure their security. The biggest initial problem was obtaining computers from the IRS in a timely manner. On three occasions, this resulted in laptops being delivered within minutes of site operation with more setup still needing to be done prior to serving the first customer. Sites having desktop computers with functional equipment and internet connection will enable the sites to transmit their own returns to the IRS, have access to the TYMct Extranet for immediate help with problems, and require less hands-on attention by the Executive Director. Additionally, to the best extent possible, sites should be chosen that offer enough space to ensure relative privacy when being served, as well as enough space for people to wait.

VITA Site Supports:

VITA site staff and volunteers requested that each site be provided a Certified Public Accountant to be at the site on a regular basis (weekly or bi-weekly) to provide support when difficult questions arise. According to the staff and volunteers, this was promised to them during their TaxWise training, but it was never followed through on. In the absence of having CPA's available, TYMct should consider having experienced tax preparers from previous campaigns spread throughout the sites. In addition to this, sites that are in predominantly Spanish-speaking areas would like to have someone at the site that can serve as an interpreter. Specifically, this was requested at the Sanchez School, Village South, and Casey Family Services.

5. Provide Additional Support for Executive Director

During the interview with the Executive Director, a number of areas were identified that could be improved that may have helped to support the position. The director reported being overwhelmed with the daily operations of the VITA sites, that it was difficult to monitor the neighborhood ambassadors and respond to funder requests. Below are some suggestions that may help to alleviate some of these problems.

- Technical Support: During the tax season, there were a number of occasions when computer and/or printer problems were identified. Additionally, the director was often the one to do backups of tax returns, which required her to go to each of the six sites multiple times per week. TYMct might consider hiring someone part-time who is better equipped to deal with technical issues to take over these functions. This person would also be able to keep up on software updates that should be loaded onto the computers on a regular basis (each site operates with multiple computers). In taking over these responsibilities, it would greatly reduce the director's time out of the office and focus on higher management issues.
- Separate phone line for scheduling appointments: Since the TYMct office also operates as a VITA site, the voicemail system gets overloaded and it becomes difficult to retrieve non-appointment related phone messages. With one phone line for appointments and another for other business, it would enable the director to use her time more efficiently.

Appendix A

Officers and Board of Directors Take Your Money Connecticut, Inc. Rev. 5/1/04

Officers:

President: Richard Baxter
Treasurer: William Tait
Secretary: Donna Taglianetti
Executive Director: Claudia Keeley

Directors:

Richard Baxter, Tax Attorney
John Collins, Community Accounting Aid & Services, Inc. (CAAS)
Zenobia Graham-Days, Attorney
Patrina Kelly, United House of Prayer
Diana Leyden, University of Connecticut - School of Law
Joan Marchessault, Capital Community College
Allison Mackay, Access Agency
Dr. Robert Painter, Hartford City Council
Donna Taglianetti, Co-Opportunity
William Tait, Center City Churches

Appendix B

Description of the National Tax Assistance for Working Families Campaign and *Making Connections* in Hartford

❖ The National Tax Assistance for Working Families Campaign

In October 2002, the Annie E. Casey Foundation established the National Tax Assistance for Working Families Campaign. The campaign seeks to build the capacity of participating local campaigns and to increase national attention to the importance of the Earned Income Tax Credit, free or low-cost tax preparation services, and asset development for low-income working families. For more information about the national campaign, go to their website at www.eitc.info.

❖ *Making Connections* in Hartford⁵

Making Connections is the centerpiece of a 10-15 year commitment by the Annie E. Casey Foundation to improve the lives of vulnerable children by strengthening their families and neighborhoods. The Foundation is working in twenty-two cities throughout the United States to promote neighborhood-scale programs, policies and activities that contribute to stable, capable families. Locally, the initiative is referred to as *Making Connections in Hartford*.

Making Connections in Hartford is focused on seven neighborhoods: South Green, Sheldon-Charter Oak, Clay Arsenal, Northeast, Asylum Hill, Upper Albany and Frog Hollow with a deeper concentration in the last two. The initiative is working to improve outcomes in these neighborhoods by building on the skills, strength, leadership and resilience that exists within these communities. This is done through technical assistance, grants, and the promotion of local partnerships. Involving residents in the development of solutions and the evaluation of results is central to this initiative.

Making Connections is working to achieve the following outcomes:

1. Families have increased earnings and income.
2. Families have increased levels of assets.
3. Families and youth increase their civic participation.
4. Families have strong support and networks.
5. Families have access to services and supports that work for them.
6. Children are healthy and ready to succeed in school.

For more information about *Making Connections* in Hartford, visit www.mhartford.org.

⁵ This section is an excerpt from *Making Connections* Hartford, A Local Learning Partnership Issue Brief: Increasing assets, authored by the Connecticut Policy and Economic Council.

Appendix C



Take Your Money Connecticut (TYMCT) Site User Intake Questionnaire

Your answers to the questions below will help TYMCT to continue to improve its services this year and for years to come. All of your answers will be kept confidential. Thank you, in advance, for helping.

1. What is your ethnicity? (circle one/enter corresponding code)

- | | |
|----------------------------|-----------------------|
| AA: African-American | NA: Native American |
| AS: Asian/Pacific Islander | OT: Other |
| CA: Caucasian | RE: Refused to answer |
| LA: Latino/Hispanic | |

2. Do you have a bank account? (circle one/enter corresponding code)

- | | |
|--------------|----------------------------|
| CH: Checking | NB: No, but would like one |
| SA: Savings | NO: No, and not interested |
| BO: Both | 99: Refused to answer |

3. LEAVE FIELD BLANK!

4. How did you have your taxes done last year? (circle one/enter corresponding code)

- 0: Didn't file taxes last year
- 1: Here, at this VITA site
- 2: Another free place like this
- 3: Did my own
- 4: Family or friend did them for free
- 5: Went to a commercial preparer like H&R Block or JacksonHewitt and GOT an instant refund
- 6: Went to a commercial preparer like H&R Block or JacksonHewitt but DIDN'T GET and instant refund
- 7: Paid someone else and GOT and instant refund
- 8: Paid someone else and DIDN'T GET and instant refund
- 99: Refused to answer

5. How did you hear about this place? (circle one/enter corresponding code)

- | | |
|--|------------------------------------|
| 1: I came here last year | 5: Friend or family member told me |
| 2: I heard an ad | 6: Someone else told me |
| 3: I saw a flyer or something in the paper | 7: Not sure |
| 4: I walked by | 99: Refused to answer |

6. Did you receive public benefits in 2003 like Food Stamps, TFA (Temporary Family Assistance), medical assistance, or Husky insurance? (circle one/enter corresponding code)

- | | |
|--------------------------------|---------------------------|
| 1: Yes | 4: No, and not interested |
| 2: Don't recall | 99: Refused to answer |
| 3: No, but would like to apply | |

7. What is your gender? (circle one/enter corresponding code)

- | | |
|-----------|-------------------------|
| 1: Male | 3: Married-joint filers |
| 2: Female | 99: Refused to answer |

Take Your Money Connecticut Intake Survey Results

	All Sites	CCC	HPL-UA	UANC	Sanchez	CFS	Village	Upper Albany Filers	Frog Hollow Filers
# Completed Survey	848	343	119	121	146	52	67	59	46
# of filers	957	414	119	128	167	55	69	62	51
% of Filers completing	88.6%	82.9%	100.0%	94.5%	87.4%	94.5%	97.1%	95.2%	90.2%
<hr/>									
% Live in Hartford (determined from filing address, not intake survey)	66.9%	56.8%	77.9%	70.1%	81.0%	65.5%	70.4%		
# Live in Hartford (determined from filing address, not intake survey)	654	239	95	94	136	38	50		
% Live in MC Neighborhood (determined from filing address, not intake survey)	31.6%	24.6%	52.9%	38.3%	35.9%	12.7%	29.0%		
# Live in MC Neighborhood (determined from filing address, not intake survey)	302	102	63	49	60	7	20		
Upper Albany	6.5%	3.4%	19.3%	18.0%	1.2%	0.0%	0.0%		
Frog Hollow	5.3%	3.6%	1.7%	0.8%	15.0%	10.9%	2.9%		
# UA & FH Combined	113	29	25	24	27	6	2		
% UA & FH Combined	11.8%	7.0%	21.0%	18.8%	16.2%	10.9%	2.9%		
<hr/>									
Race/Ethnicity									
African American	47.2%	43.3%	82.4%	79.3%	18.5%	25.0%	26.9%	86.4%	26.1%
Asian	1.9%	2.9%	2.5%	0.0%	2.1%	0.0%	0.0%	0.0%	0.0%
Caucasian	5.7%	9.1%	1.7%	0.8%	2.7%	3.8%	11.9%	1.7%	2.2%
Latino/Hispanic	35.9%	30.1%	7.6%	8.3%	74.0%	65.4%	59.7%	1.7%	65.2%
Other	6.3%	10.5%	5.0%	5.8%	2.1%	1.9%	0.0%	8.5%	4.3%
Native American	0.5%	0.6%	0.8%	0.0%	0.0%	1.9%	0.0%	0.0%	0.0%
Refused	2.6%	3.5%	0.0%	5.8%	0.7%	1.9%	1.5%	1.7%	2.2%
<hr/>									
Bank Account									
Have Checking	32.8%	33.3%	33.6%	22.3%	41.1%	44.2%	20.9%	27.1%	32.6%
Have Savings	13.6%	10.8%	15.1%	19.0%	15.8%	7.7%	14.9%	22.0%	10.9%
Have Both	31.2%	36.0%	28.6%	32.2%	15.8%	26.9%	46.3%	27.1%	15.2%
Have an account (checking+savings+both)	77.6%	80.1%	77.3%	73.5%	72.7%	78.8%	82.1%	76.2%	58.7%

	All Sites	CCC	HPL-UA	UANC	Sanchez	CFS	Village	Upper Albany Filers	Frog Hollow Filers
<i>No, but want one</i>	4.1%	4.1%	5.0%	2.5%	4.1%	3.8%	6.0%	5.1%	8.7%
<i>No, not interested</i>	16.2%	12.9%	16.8%	22.3%	20.5%	17.3%	10.4%	16.9%	32.6%
Prior Tax Year Preparation Method									
<i>Didn't file last year</i>	12.3%	13.1%	12.6%	5.8%	15.1%	15.4%	10.4%	12.9%	23.5%
<i>Here, at this VITA site</i>	13.8%	7.3%	34.5%	6.6%	21.2%	19.2%	3.0%	9.7%	13.7%
<i>Another VITA site</i>	33.5%	37.3%	18.5%	40.5%	30.8%	21.2%	43.3%	24.2%	29.4%
<i>Any VITA (here+another)</i>	47.3%	44.6%	53.0%	47.1%	52.0%	40.4%	46.3%	33.9%	43.1%
<i>Did my own</i>	5.9%	7.3%	8.4%	3.3%	3.4%	7.7%	3.0%	11.3%	3.9%
<i>Family/friend did for free</i>	9.1%	7.9%	4.2%	12.4%	13.7%	13.5%	4.5%	6.5%	9.8%
<i>Commercial prep w/ RAL</i>	9.8%	10.8%	9.2%	11.6%	7.5%	7.7%	9.0%	17.7%	7.8%
<i>Commercial prep w/out RAL</i>	7.5%	4.1%	6.7%	16.5%	4.1%	7.7%	17.9%	11.3%	7.8%
<i>Paid someone w/ RAL</i>	1.7%	2.3%	0.8%	0.8%	0.7%	1.9%	3.0%	3.2%	2.0%
<i>Paid someone w/out RAL</i>	4.4%	7.6%	3.4%	2.5%	2.7%	3.8%	4.5%	3.2%	2.0%
<i>Paid (commercials+someone)</i>	23.4%	24.8%	20.1%	31.4%	15.0%	21.1%	34.4%	35.4%	19.6%
How heard about VITA									
<i>Came last year</i>	10.3%	2.6%	31.1%	7.4%	22.6%	13.5%	1.5%	13.6%	15.2%
<i>Heard an ad</i>	8.0%	8.5%	3.4%	15.7%	8.9%	9.6%	11.9%	5.1%	4.3%
<i>Saw a flier or in paper</i>	19.2%	23.9%	11.8%	2.5%	11.0%	23.1%	29.9%	18.6%	23.9%
<i>Walked by</i>	5.4%	4.4%	5.0%	22.3%	11.6%	1.9%	6.0%	6.8%	10.9%
<i>Friend/Family told me</i>	31.4%	31.5%	32.8%	48.8%	34.2%	36.5%	34.3%	25.4%	32.6%
<i>Someone else told me</i>	23.2%	24.5%	16.0%	0.8%	11.0%	15.4%	16.4%	28.8%	10.9%
<i>Word of Mouth (friend/family+someone)</i>	54.6%	56.0%	48.8%	49.6%	45.2%	51.9%	50.7%	54.2%	43.5%
<i>Not sure</i>	0.7%	1.2%	0.0%	2.5%	0.7%	0.0%	0.0%	1.7%	2.2%
Received Public Benefits in 2003									
<i>Yes</i>	21.8%	17.8%	26.9%	19.0%	27.4%	19.2%	28.4%	22.0%	34.8%
<i>Do not recall</i>	1.5%	1.5%	0.8%	2.5%	2.7%	0.0%	0.0%	3.4%	21.7%
<i>No, but want to apply</i>	8.4%	9.0%	7.6%	12.4%	5.5%	7.7%	6.0%	16.9%	41.3%
<i>No, not interested</i>	64.4%	67.6%	58.8%	61.2%	61.0%	73.1%	64.2%	54.2%	2.2%

	All Sites	CCC	HPL-UA	UANC	Sanchez	CFS	Village	Upper Albany Filers	Frog Hollow Filers
Gender and Filing Status of Filer(s)									
Male	33.0%	35.0%	25.2%	32.2%	35.6%	36.5%	29.9%	33.9%	34.8%
Single	71.1%	78.3%	70.0%	76.9%	51.9%	52.6%	85.0%	60.0%	68.8%
Married-Joint	10.7%	5.8%	13.3%	10.3%	19.2%	26.3%	0.0%	15.0%	18.8%
Married-Separate	5.4%	2.5%	6.7%	7.7%	9.6%	0.0%	10.0%	20.0%	0.0%
Head of Household	12.9%	13.3%	10.0%	5.1%	19.2%	21.1%	5.0%	5.0%	12.5%
Female	58.6%	54.5%	69.7%	62.8%	56.8%	55.8%	58.2%	66.1%	58.7%
Single	44.1%	54.0%	47.0%	38.2%	27.7%	34.5%	43.6%	53.8%	37.0%
Married-Joint	2.8%	1.6%	3.6%	3.9%	0.0%	17.2%	0.0%	5.1%	0.0%
Married-Separate	3.0%	3.7%	2.4%	5.3%	1.2%	0.0%	2.6%	7.7%	0.0%
Head of Household	50.1%	40.6%	47.0%	52.6%	71.1%	48.3%	53.8%	33.3%	63.0%
Married-Joint filers	7.1%	7.9%	5.0%	5.0%	6.2%	7.7%	11.9%	0.0%	6.5%

NOTE: Numbers reflect the number/percent of those responding to the particular question.

Appendix D



Take Your Money Connecticut (TYMCT) Site User Exit Survey

Your answers to the questions below will help TYMCT to continue to improve its services this year and for years to come. All of your answers will be kept confidential. Thank you, in advance, for helping.

1. Please tell us how satisfied you were today with the following parts of this tax preparation site and your experience. (Circle your level of satisfaction for items a. through e. below.)

a. Location:

Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied

Why?: _____

b. Days and hours open

Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied

Why?: _____

c. Made you feel welcome

Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied

Why?: _____

d. Preparing your tax return

Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied

Why?: _____

e. Overall

Very Satisfied Satisfied Neutral Dissatisfied Very Dissatisfied

Why?: _____

2. If you are getting a refund this year, how do you think you will spend most of it? (Mark the box next to the answer that fits most.)

- Rent/mortgage; utilities; and/or household repairs
- Save to help buy a house or car
- Pay for education for myself or my children, including school supplies
- Pay for a vacation, celebration, or other fun activity

- Buy clothing, furniture, or other personal/household items
- Medical costs
- Other
- Not sure / Do not want to answer

3. Would you like to learn more about...? (Circle 'yes' or 'no' in items a. through h. below)

a. Banking:	Yes	No
b. Learning about and/or repairing credit:	Yes	No
c. Budgeting:	Yes	No
d. Borrowing money:	Yes	No
e. Homeownership:	Yes	No
f. Independent Development Accounts (IDAs):	Yes	No
g. Starting a business:	Yes	No
h. Saving for education (your's or your child's):	Yes	No

If you would like to be contacted with information on how to learn about the above items in #3, please neatly print your name and contact information below.

Name: _____

Phone #: _____

Address: _____

Except to contact you about the information you gave in #3, your name and contact information will not be connected to any of your answers.

THANK YOU FOR YOUR HELP!
Before leaving, please give your finished survey to a volunteer.

Take Your Money Connecticut Exit Survey Results

	All Sites	CCC	HPL-UA	UANC	Sanchez	CFS	Village
# Completed	584	278	81	95	74	25	31
# of filers	957	414	119	128	167	55	69
% of Filers completing	61.0%	67.1%	68.1%	74.2%	44.3%	45.5%	44.9%
Satisfaction level with...							
Location							
<i>Satisfied</i>	96.2%	97.5%	97.5%	93.7%	93.2%	100.0%	100.0%
<i>Dissatisfied</i>	0.5%	1.5%	1.2%	1.1%	0.0%	0.0%	0.0%
<i>Average score (1=low, 5=high)</i>	4.7	4.7	4.7	4.7	4.7	4.8	4.8
Days & Hours							
<i>Satisfied</i>	92.3%	92.8%	91.4%	90.5%	90.5%	96.0%	96.8%
<i>Dissatisfied</i>	4.1%	0.7%	1.2%	1.1%	1.4%	0.0%	3.2%
<i>Average score (1=low, 5=high)</i>	4.6	4.6	4.5	4.6	4.5	4.6	4.7
Made feel welcome							
<i>Satisfied</i>	95.7%	96.8%	96.3%	94.7%	90.6%	96.0%	100.0%
<i>Dissatisfied</i>	0.4%	0.4%	1.2%	0.0%	0.0%	0.0%	0.0%
<i>Average score (1=low, 5=high)</i>	4.7	4.7	4.7	4.7	4.8	4.8	4.8
Tax Preparation							
<i>Satisfied</i>	94.9%	94.6%	98.8%	94.7%	87.9%	100.0%	100.0%
<i>Dissatisfied</i>	0.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
<i>Average score (1=low, 5=high)</i>	4.7	4.7	4.7	4.7	4.8	4.8	4.9
Overall							
<i>Satisfied</i>	94.6%	94.6%	96.3%	95.8%	87.8%	100.0%	96.8%
<i>Dissatisfied</i>	0.3%	0.4%	0.0%	1.1%	0.0%	0.0%	0.0%
<i>Average score (1=low, 5=high)</i>	4.7	4.7	4.8	4.7	4.8	4.8	4.8
Will probably spend refund on...							
Rent/mortgage; utilities; and/or household repairs	30.3%	27.0%	30.9%	32.6%	31.1%	44.0%	38.7%
Save to help buy a house or car	18.5%	20.1%	18.5%	11.6%	17.6%	24.0%	22.6%
Other	17.0%	18.7%	12.3%	17.9%	18.9%	8.0%	12.9%
Buy clothing, furniture, or other personal/household item	13.4%	10.4%	14.8%	13.7%	23.0%	8.0%	16.1%
Pay for education for myself or for my children; including school supplies	11.6%	11.9%	12.3%	5.3%	16.2%	16.0%	12.9%
Medical costs	6.0%	4.3%	7.4%	5.3%	6.8%	20.0%	6.5%
Pay for vacation, celebration, or other fun activity	5.7%	4.7%	6.2%	6.3%	8.1%	8.0%	3.2%
Would like more information about...							
Credit and/or credit repair	25.3%	27.0%	18.5%	24.2%	27.0%	36.0%	19.4%
Homeownership	24.7%	23.4%	23.5%	25.3%	17.6%	44.0%	38.7%
Saving for education (own or child's)	24.5%	25.5%	19.8%	20.0%	24.3%	48.0%	22.6%
Budgeting	21.2%	20.9%	25.9%	15.8%	21.6%	28.0%	22.6%
Starting a business	20.7%	18.0%	23.5%	20.0%	17.6%	36.0%	35.5%
Banking	15.4%	16.5%	14.8%	12.6%	13.5%	24.0%	12.9%
IDAs	13.0%	13.7%	12.3%	14.7%	5.4%	16.0%	19.4%
Borrowing money	12.3%	12.6%	4.9%	11.6%	13.5%	28.0%	16.1%

Appendix E

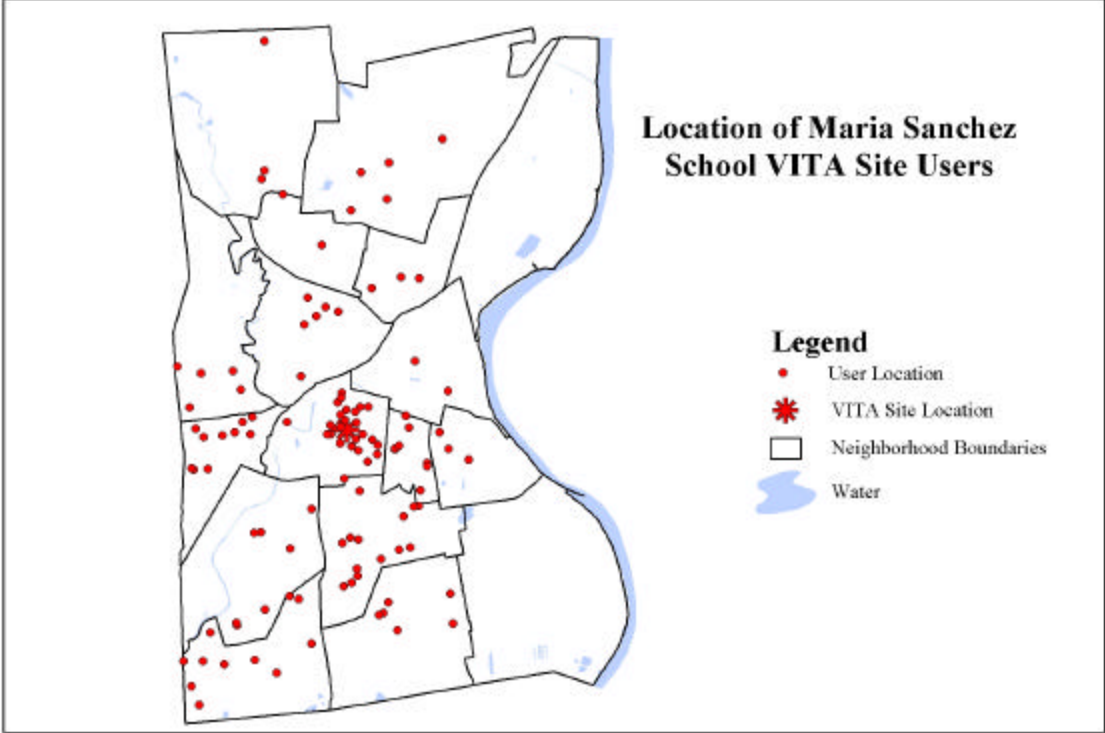
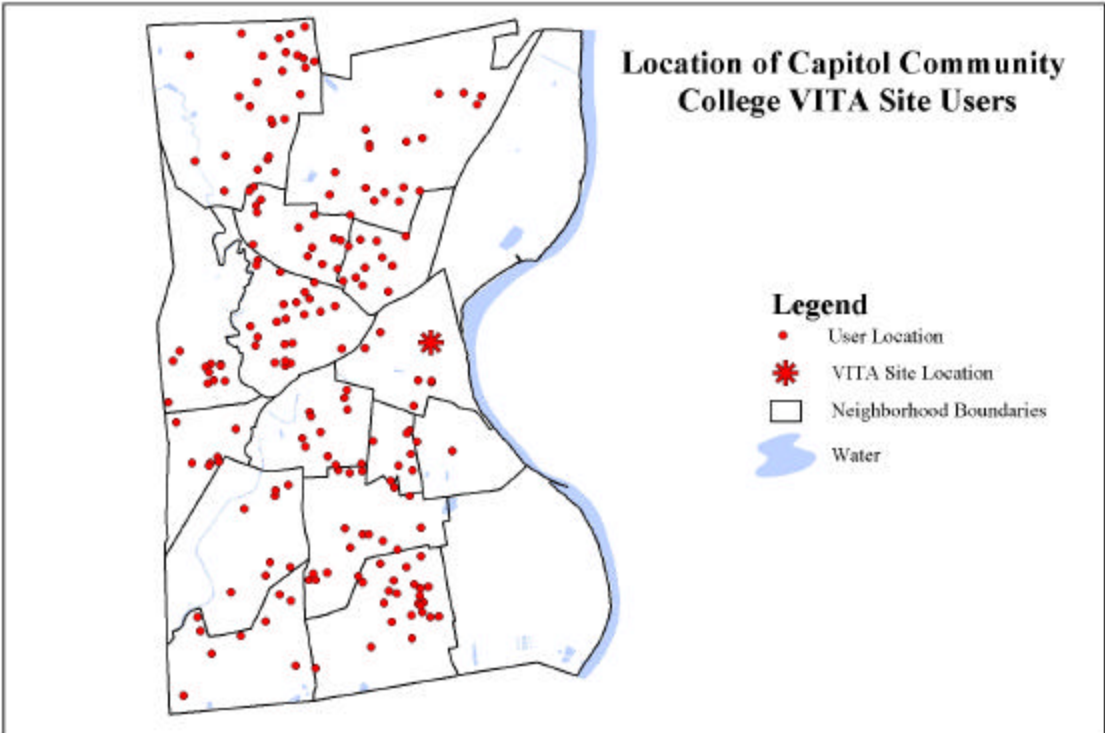
Take Your Money Connecticut Tax Return Data

	All Sites	CCC	HPL-UA	UANC	Sanchez	CFS	Village	Upper Albany Filers	Frog Hollow Filers
# of filers (Federal returns)	957	414	119	128	167	55	69	62	51
# of State return filers	916	403	114	121	155	54	66	51	48
Median AGI	\$17,652	\$17,749	\$12,027	\$14,344	\$18,340	\$21,208	\$17,834	\$12,528	\$9,899
Average AGI	\$19,904	\$20,405	\$18,310	\$19,070	\$19,440	\$22,584	\$19,491	\$16,857	\$15,530
AGI Range	-\$147-92,064	\$166-92,054	\$173-79,962	\$54-73,975	\$83-78,461	\$842-68,662	-\$147-81,929	\$54-60,243	\$193-91,955
Total Childcare Credit	\$25,985	\$13,773	\$2,921	\$906	\$4,668	\$870	\$2,847	\$266	\$129
Median Childcare Credit	\$510	\$594	\$379	\$453	\$398	\$870	\$527	\$266	\$129
Total Child Tax Credit	\$228,447	\$105,614	\$16,435	\$19,086	\$57,965	\$15,723	\$12,024	\$9,946	\$9,552
Median Child Tax Credit	\$813	\$869	\$600	\$600	\$951	\$862	\$826	\$832	\$954
Total EITC	\$518,884	\$173,413	\$61,581	\$56,465	\$151,065	\$28,039	\$43,822	\$19,478	\$34,066
Median EITC	\$1,308	\$1,115	\$1,064	\$1,082	\$1,626	\$2,050	\$1,641	\$792	\$1,153
# claiming EITC	344	128	44	44	86	13	27	20	26
% claiming EITC	35.9%	30.9%	37.0%	34.4%	51.5%	23.6%	39.1%	32.0%	51.0%
Total Education Credit	\$40,989	\$32,200	\$3,393	\$1,229	\$2,239	\$1,142	\$786	\$1,445	\$2,204
Total Federal Refund	\$1,226,377	\$502,885	\$125,488	\$124,482	\$300,447	\$66,962	\$94,553	\$45,101	\$57,691
Average Federal Refund	\$1,281	\$1,215	\$1,055	\$973	\$1,799	\$1,217	\$1,370	\$727	\$1,131
Median Federal Refund	\$778	\$725	\$710	\$695	\$1,250	\$781	\$722	\$433	\$593
Total State Refund	\$120,128	\$54,215	\$13,413	\$10,567	\$22,274	\$10,034	\$9,071	\$613	\$98
Average State Refund	\$131	\$135	\$118	\$87	\$144	\$186	\$137	\$12	\$2
Median State Refund	\$39	\$46	\$38	\$5	\$45	\$54	\$49	\$14	\$2
Median Filer Age	35	32	40	41	38	37	33	41	37
Total Refunds/Credits Claimed	\$2,160,810	\$882,100	\$223,231	\$212,735	\$538,658	\$122,770	\$163,103	\$76,849	\$103,740

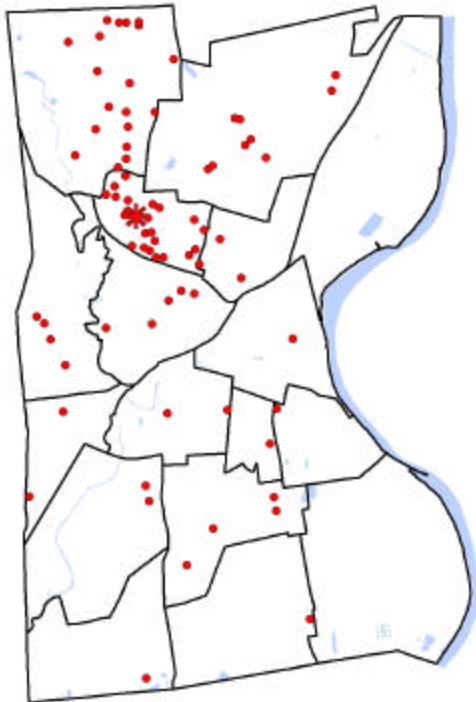
Appendix F

Maps of VITA Site Users by VITA Site

The maps on the following pages show where VITA site users came from that visited each of the VITA sites. As you will see, these maps only show locations of filers from Hartford.



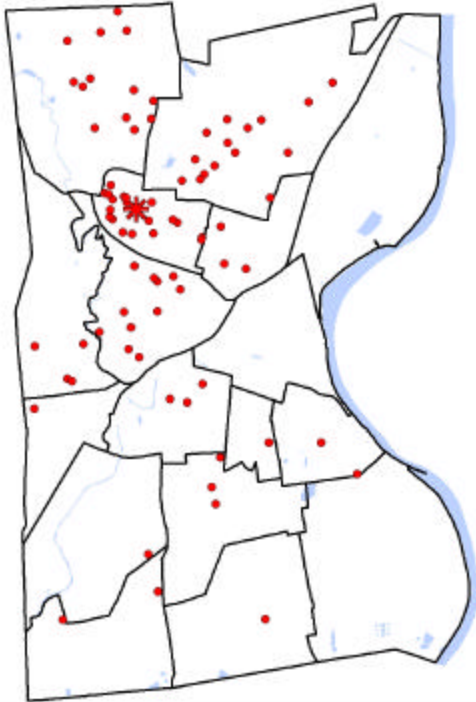
**Location of Upper
Albany Neighborhood
Collaborative VITA Site Users**



Legend

- User Location
- * VITA Site Location
- Neighborhood Boundaries
- Water

**Location of Hartford Public
Library Upper Albany Branch
VITA Site Users**



Legend

- User Location
- * VITA Site Location
- Neighborhood Boundaries
- Water

