

# **Evaluation of the Hartford Asset Building Collaborative 2005 VITA Campaign**

August 2005

Conducted by:  
Connecticut Policy and Economic Council

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

The research conducted for this evaluation was conducted by:  
Connecticut Policy and Economic Council

The report was authored by:  
Connecticut Policy and Economic Council

Contact Information:

Malia Sieve, Project Director  
Connecticut Policy and Economic Council  
179 Allyn Street, Suite 308  
Hartford, CT 06103  
(860) 722-2490 x26  
sieve@cpec.org

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

The Hartford Asset Building Collaborative (HABC) coordinated this year's Volunteer Income Tax Assistance (VITA) program. Co-opportunity, as the lead organization for HABC, coordinated the campaign and partnered with the Community Renewal Team (CRT) to provide free tax assistance. Assisting Co-opportunity with the organization of their VITA campaign was the Connecticut Association for Human Services (CAHS). This is the third evaluation of the Hartford VITA campaign. Support for HABC's VITA campaign 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. HABC is also a member of the National Tax Assistance for Working Families Campaign, a project of the Annie E. Casey Foundation.

This year's thirteen VITA sites participating in this year's evaluation operated at the following locations:

- Boys & Girls Club (managed by Casey Family Services)
- Capital Community College
- CSS/CON (Coalition to Strengthen Sheldon/Charter Oak Neighborhood)
- Hartford Public Library – Upper Albany Branch
- Mi Casa Family Service & Educational Center
- Upper Albany Neighborhood Collaborative
- The Village for Families and Children, Village South Site
- CRT at 1229 Albany Avenue, 261 Locust Street, 842 Park Street, 8 Stonington Street, 395 Wethersfield Avenue, and 555 Windsor Street

### Campaign Goals

HABC set out to achieve three main goals. These goals were set based on the results of the Take Your Money Connecticut (TYMct) 2004 VITA Campaign.

1. *To increase the number of filers by ten percent at each site operated by TYMct, and to triple the number of filers at the Boys & Girls Club and the Village. In total, the goal was to serve at least 1,289 filers.*

The seven HABC VITA sites served 1,244 filers – forty-five filers short of their intended goal. Of the six sites which goals were set (CSS/CON was not a site last year), three exceeded their goals (Hartford Public Library-Upper Albany Branch, Mi Casa, Upper Albany Neighborhood Collaborative), while three did not (Capital Community College, Village South, Boys & Girls Club).

As a result of partnering with CRT, the combined HABC/CRT VITA campaign was successful in helping over 2,429 filers claim over \$5,576,183<sup>1</sup> in credits and refunds during their 2005 VITA campaign<sup>2</sup>. For comparison purposes, the TYMct and CRT 2004 VITA campaigns served 2,121 filers. Overall, there was a 15% increase in the number of filers served in Hartford this year.

2. *To increase the percent of filers claiming the Earned Income Tax Credit 40% of all filers, or a total of 517 (up from 344).*

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<sup>1</sup> 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. The total subtracts dollars filers owed in federal and state taxes.

<sup>2</sup> CRT's Park Street VITA site experienced technical difficulties backing up some of their files at the end of the season. The site self-reports having served 66 more filers than were included in the evaluation.

This year's HABC VITA campaign helped 464 filers (37.2% of all filers) claim the Earned Income Tax Credit (EITC). Though not achieving their goal, the campaign did serve 120 more filers claiming the EITC than last year, and did see a greater percent EITC filers than the city's average of 34%.

Combined with CRT's results, HABC and CRT together helped 980 filers claim the Earned Income Tax Credit (EITC). This represents 40% of filers served.

- 3. To build a stable coalition of community partners to include VITA site hosts/operators; organizations that can help with outreach and recruitment/management of volunteers; and public officials to assist with advocacy and public policy.*

HABC and other campaign members interviewed agreed that a successful coalition was built this year. Two strong partnerships – one with the Connecticut Association of Human Services (CAHS) and the other with the Community Renewal Team (CRT) – were instrumental in this. Suggestions of how to improve next year included partnering with already existent VITA sites, broadening outreach with new partners, and building relationships with more city and state agencies.

### **Considerations for 2006 VITA Campaign**

Based on feedback from campaign members and analysis of tax data and information sheet data, considerations for the 2006 VITA campaign were as follows:

#### Begin Planning the Campaign in September 2005

Many of the criticisms from campaign members related to the late start in planning experienced this year. Areas that would benefit from earlier planning include:

- Site Selection – Determining which sites will participate in 2006 and their days/hours of operation will enable outreach materials to be produced. In addition, this should help in securing site coordinators and volunteers from the community.
- Outreach – Reaching filers before they receive their W2's to inform them the sites and their benefits before they have a chance to go to a paid preparer.
- Recruitment of site coordinators, tax preparers, and screeners
- Evaluation – To determine the goals and best methods of tracking success.

#### Improve Trainings on Data Collection Related Materials

To ensure the accurate collection of information, use of data collection instruments, and the following of data collection processes and procedures, the evaluator should be part of the regular training schedule of site coordinators, tax preparers and screeners.

#### Increase Outreach Efforts

Outreach efforts can be increased by collaborating with campaign members, accessing radio and newspaper spots for advertising VITA, and building relationships with more community-based organizations, businesses and agencies.

#### Increase Technical Support for VITA Sites

To decrease the number of people site coordinators need to contact when problems or questions arise, HABC may consider designating a point-person for these purposes. Additionally, site coordinators would like to have more technical assistance for computer hardware and software problems during off-hours.

#### Link VITA to Asset-Building Activities

Linking asset-building activities with tax preparation is one of the great potential benefits of VITA. HABC should consider establishing a plan for linking these activities early and coordinating more closely with these services.

Further Research into Barriers to Service among Latino/Hispanic Community

In analyzing the results of this year's VITA campaign, there were areas that may indicate an underutilization of the sites by the Latino/Hispanic community. In order to better understand the barriers to service for this population, further research should be conducted to better serve this community. Included in the analysis should be the role bilingual Spanish/English tax preparers play in creating or breaking down barriers.

## Introduction

This is the third evaluation of the Hartford Volunteer Income Tax Assistance (VITA) campaign (previously referred to as the "EITC Campaign"). This year, the Hartford Asset Building Collaborative (HABC), in partnership with the Community Renewal Team (CRT), ran the VITA program previously coordinated by Take Your Money Connecticut (TYMct). Co-opportunity, Inc., a Hartford community-based organization, leads HABC. The Collaborative is committed to helping low to moderate income Hartford residents increase their financial literacy and improve their family's economic stability through savings and asset accumulation. Support for HABC's VITA campaign 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. HABC is also a member of the National Tax Assistance for Working Families Campaign, a project of the Annie E. Casey Foundation.

HABC and its member organizations are also partners 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 A.

At the start of the campaign, HABC set out to achieve three main goals:

1. To increase the number of filers by ten percent at each site operated by TYMct, and to triple the number of filers at the Boys & Girls Club and the Village. In total, the goal was to serve at least 1,289 filers.
2. To increase the percent of filers claiming the Earned Income Tax Credit 40% of all filers, or a total of 517 filers (up from 344).
3. To build a stable coalition of community partners to include VITA site hosts/operators; organizations that can help with outreach and recruitment/management of volunteers; and public officials to assist with advocacy and public policy.

These goals were set based on the results of the 2004 VITA Campaign results of Take Your Money Connecticut. They were set prior to partnering with the Community Renewal Team.

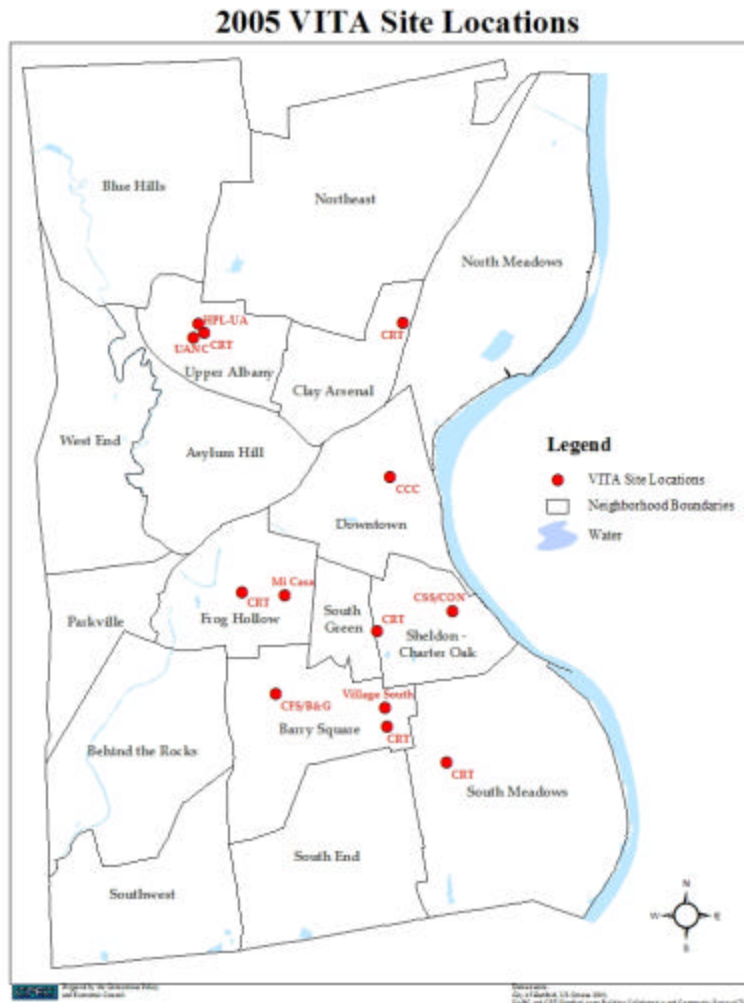
The intention of the evaluation is to help the campaign assess their success based on the articulated goals, and help to plan for the next VITA campaign. The Connecticut Policy and Economic Council (CPEC) is a member and the host of the Local Learning Partnership for the *Making Connections* in Hartford initiative, which helps community members learn and make decisions based on research and evaluation. The previous evaluations of Hartford VITA were conducted in 2003 by CPEC and the Connecticut Association for Human Services (CAHS) and in 2004 by CPEC. More information on these evaluations can be obtained from CPEC.

## HABC 2005 VITA Campaign Evaluation

The Connecticut Policy and Economic Council (CPEC) conducted the evaluation of HABC 2005 VITA Campaign. This evaluation is of the seven HABC VITA sites and six CRT sites in Hartford. In addition to these thirteen sites operated by HABC and CRT, 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 fifteen VITA sites in Hartford.

The thirteen HABC and CRT VITA sites were at the following locations:

- Boys & Girls Club (managed by Casey Family Services)
- Capital Community College
- CSS/CON (Coalition to Strengthen Sheldon/Charter Oak Neighborhood)
- Hartford Public Library – Upper Albany Branch
- Mi Casa Family Service & Educational Center
- Upper Albany Neighborhood Collaborative
- The Village for Families and Children, Village South Site
- CRT at 1229 Albany Avenue, 261 Locust Street, 842 Park Street, 8 Stonington Street, 395 Wethersfield Avenue, and 555 Windsor Street

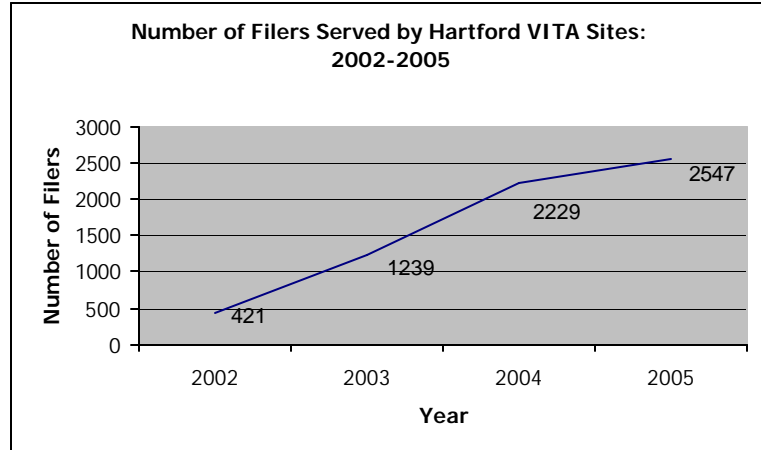




## Campaign Results

The Hartford Asset Building Collaborative (HABC), in partnership with the Community Renewal Team (CRT), helped over 2,429 filers claim over \$5,576,183<sup>3</sup> in credits and refunds during their 2005 VITA campaign<sup>4</sup>, and increase of 15% from last year.

In addition to HABC and CRT, two other VITA sites operated independently in Hartford this year (as they have previously) – the Hartford Public Library – Main Street Branch and the Hopewell Baptist Church. According to figures from the IRS, the library served at least forty-seven filers and the church served at least seventy-one. Combining all sites shows that over 2,547 filers utilized Hartford VITA sites this year. The chart to the right shows the growth in the number of filers from 2002, when VITA began in Hartford, to this year.



The table below shows the dollars claimed by each Hartford VITA site operation in 2005. The local IRS office supplied the figures for the Main Street Library and Hopewell Church and may be an under-representation, as the IRS office had not completed entry of all paper returns.

VITA Operation	# of Filers*	Total EITC Claimed	Total Child Tax Credit Claimed	Total Federal Refunds Claimed	Total
HABC & CRT	2,429	\$1,381,036	\$648,505	\$3,157,491	\$5,187,032
Main Street Library	47	\$9,076	\$16,352	\$65,262	\$90,690
Hopewell Church	71	\$9,962	\$30,025	\$152,506	\$192,493
<b>TOTAL</b>	<b>2,547</b>	<b>\$1,400,074</b>	<b>\$694,882</b>	<b>\$3,375,259</b>	<b>\$5,470,215</b>

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

**GOAL 1:** As mentioned in the introduction, one of HABC's goals was to increase the number of filers by ten percent at each site operated by TYMct, and to triple the number of filers at the Boys & Girls Club and the Village. In total, the goal was to serve at least 1,289 filers. By the end of the campaign, HABC VITA sites served 1,244 filers. The chart at the top of the following page shows the number of filers served by HABC site and the intended goal.

<sup>3</sup> 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. The total subtracts dollars filers owed in federal and state taxes.

<sup>4</sup> CRT's Park Street VITA site experienced technical difficulties backing up some of their files at the end of the season. The site self-reports having served 66 more filers than were included in the evaluation.

HABC Site	Goal	# Served	Difference
B&G/CFS	150	105	-45
CCC	455	301	-154
CSS/CON	(new site in 2005)	47	47
HPL-UA	131	227	96
Mi Casa	184	226	42
UANC	141	183	42
Village South	228	155	-73
<b>TOTAL</b>	<b>1289</b>	<b>1244</b>	<b>-45</b>

As can be seen above, three of the HABC sites exceeded their goals (Hartford Public Library-Upper Albany Branch, Mi Casa, and the Upper Albany Neighborhood Collaborative); however, three did not (Boys & Girls Club, Capital Community College, and Village South). Despite not reaching its intended goal, Capital Community College was one of the top four busiest sites of all thirteen HABC and CRT sites serving 301 filers.

Overall, the four busiest sites were CRT-Albany Avenue serving 392 filers; CRT-Park Street serving 348 filers; Capital Community College serving 301 filers; and CRT-Wethersfield Avenue serving 294 filers. CRT offers its VITA operations as a service to its existent client-base during their regular office hours. Capital Community College was also a high performer last year. Anecdotally, this has been attributed to the regular foot-traffic inside the college and the direct referrals from the IRS office in close proximity. For more detailed information, see the tax return data in Appendix D.

### Comparing 2005 and Previous Years Results

When comparing figures from 2005 with previous year's results, it is important to understand that CRT did not participate in the evaluation before this year. CRT did supply CPEC with aggregated tax data the past two years, but no additional analysis could be conducted along with the other VITA sites. Because CRT participated in the evaluation this year, some figures may appear to be significantly elevated from last year.

### About the Filers

From the tax returns and information sheets, we are able to learn about the filers that used the HABC and CRT 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 2004, and if they have a bank account. Each of these is discussed below and detailed analysis of the information sheets can be found in Appendix C and tax return data in Appendix D.

### Gender and Filing Status

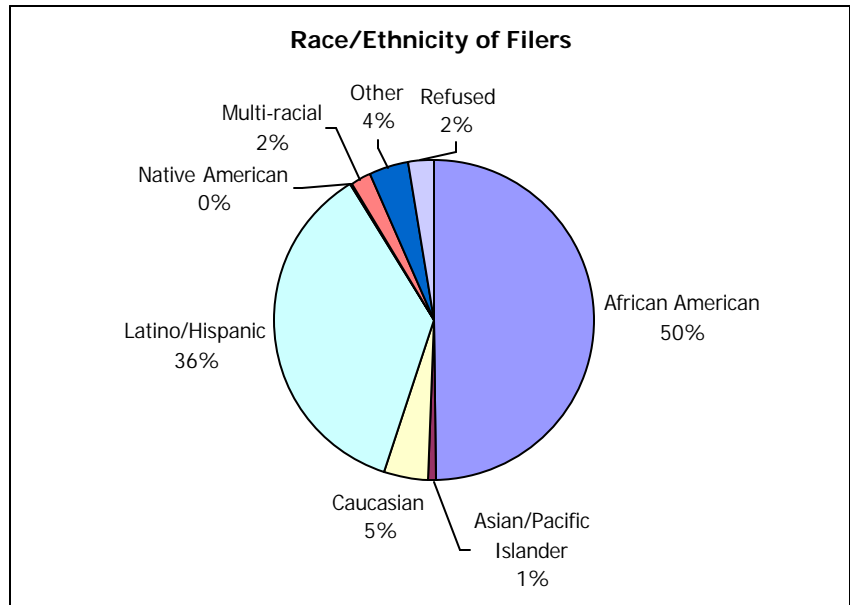
Overall, the majority of filers were female (55%), and males represented 38%. The remaining 6% were married joint filers that appeared together at the site. This represents an increase in the number of male filers from last year by 4.5%. Fifty-four percent (54%) of filers filed as single on their tax returns, 34% as head-of-household, and the remaining 12% were married filing jointly or separately. In comparing the two variables together, almost half (49%) of females filed as single, closely followed by head-of-household (46%). This is a shift from last year where more claimed head-of-household. The percent of men filing as single (70.4%) remained fairly constant from last year, but the percent filing as head-of-household increased by 7% to 20%.

The gender and filing status breakdown by site is similar to that of the aggregate. The exceptions are Mi Casa, Boys & Girls Club, Village, and CRT-Park Street – all serving a similar geography in the south side

of Hartford. Mi Casa, Boys & Girls Club, and CRT all had closer proportions of male and female filers. This is consistent with an analysis of filers from the Frog Hollow neighborhood of Hartford. At the Village, they had the lowest proportion of male filers (28%) and there were a larger number of male filers claiming head-of-household (though still fewer than single filers).

**Race/Ethnicity**

The information sheet asked respondents to identify themselves as African American, Latino/Hispanic, Caucasian, Asian/Pacific Islander, Native American, multi-racial, or other. Based on this self-identification, to the right is a pie chart illustrating their responses. There was no notable change in racial/ ethnic demographics from last year. As would be expected, the percent of Latino's was greater at sites in the south end, and African American was greater in the north end. The results are not directly comparable to 2000 U.S. Census figures for race and ethnicity because of the way in which it was asked on the information

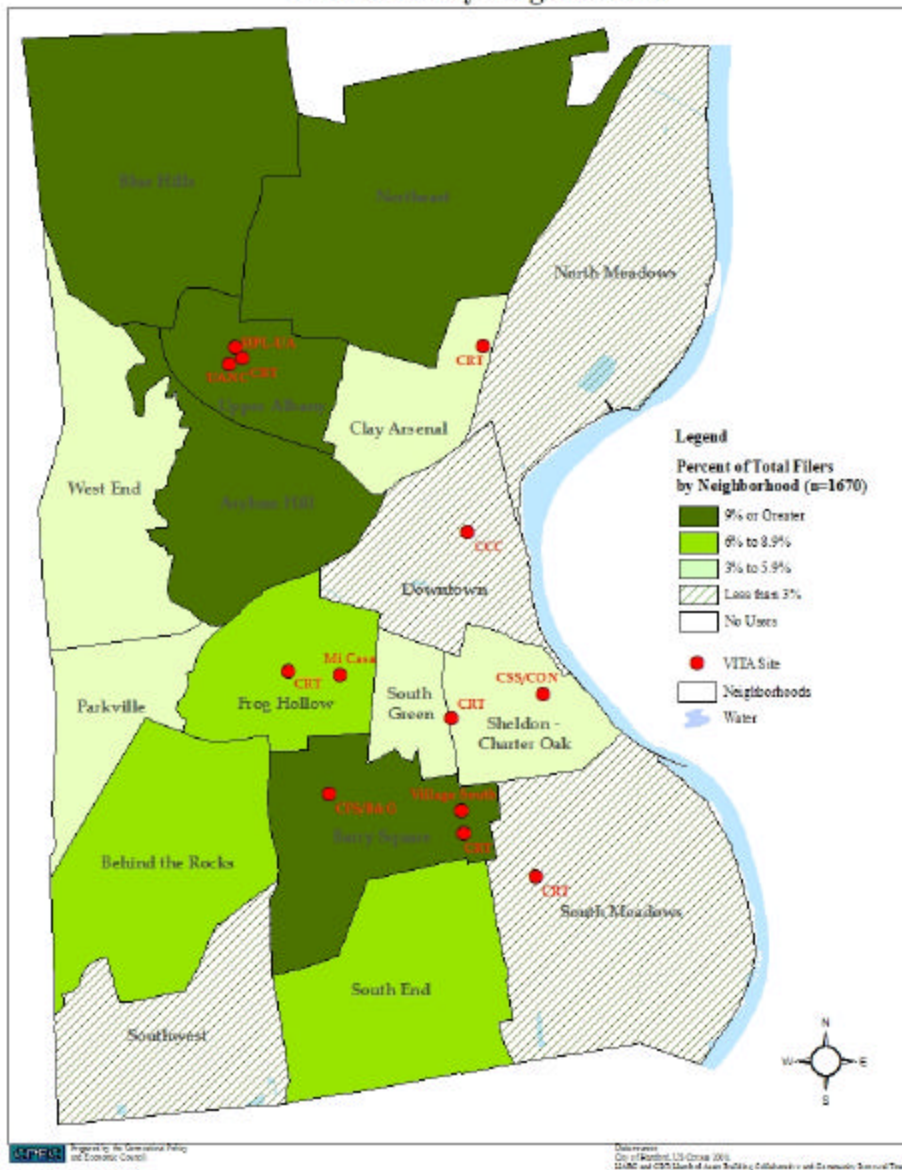


sheet. However, for purposes of context, the Census reports the Hispanic population to be 41% in Hartford, white/non-Hispanics represent 18%, and black/non-Hispanics represent 36%. Because of the differences in the question, caution should be used when interpreting the results.

**Residence of Filers**

The VITA site users came from a total of fifty-eight towns; however, the majority was from Hartford and its surrounding area. Hartford residents made up 73% of filers served (this is up 6% from last year). The map on the following page shows the percent of filers residing in each of the Hartford neighborhoods. Overall, 167 (6.9%) of filers came from the Upper Albany neighborhood and 127 (5.2%) from the Frog Hollow neighborhood. The sites serving the highest proportion of Hartford filers were CRT-Park Street, CRT-Albany Avenue, HPL-Upper Albany Branch, and Mi Casa. Most frequently, non-Hartford filers came from East Hartford (7%), West Hartford (4%), Bloomfield (3%), Windsor (2%), New Britain (2%), and Manchester (2%). To see where Hartford filers live compared to the VITA site they visited, see Appendix E. Below is a map of the percent of filers that live in each neighborhood. In comparison to last year, there is a larger concentration of filers from South Meadows, Behind the Rocks and North Meadows.

### Percent of 2005 Hartford VITA Filers by Neighborhood



### Adjusted Gross Income

According to the tax return data, the median adjusted gross income (AGI) of filers was \$14,681 (average \$17,941). This represents a continued decline in median AGI from 2003 when VITA filers' median AGI was \$18,879. This indicates the campaign may be reaching a greater number of low-income filers. Filers' AGI reached up to \$148,204; however, 82% of filers made under \$30,000. One contributing factor to the high AGI may be that tax preparers were also allowed to file their taxes at the site as a benefit to them for their service. Filers at Mi Casa had the lowest media AGI at \$11,116 and filers at the Village had the highest at \$18,885. Upper Albany and Frog Hollow filers had median AGI of \$11,636 and \$11,086, respectively. This is down about \$1,000 for Upper Albany from last year, but it is up approximately \$1,200 for Frog Hollow.

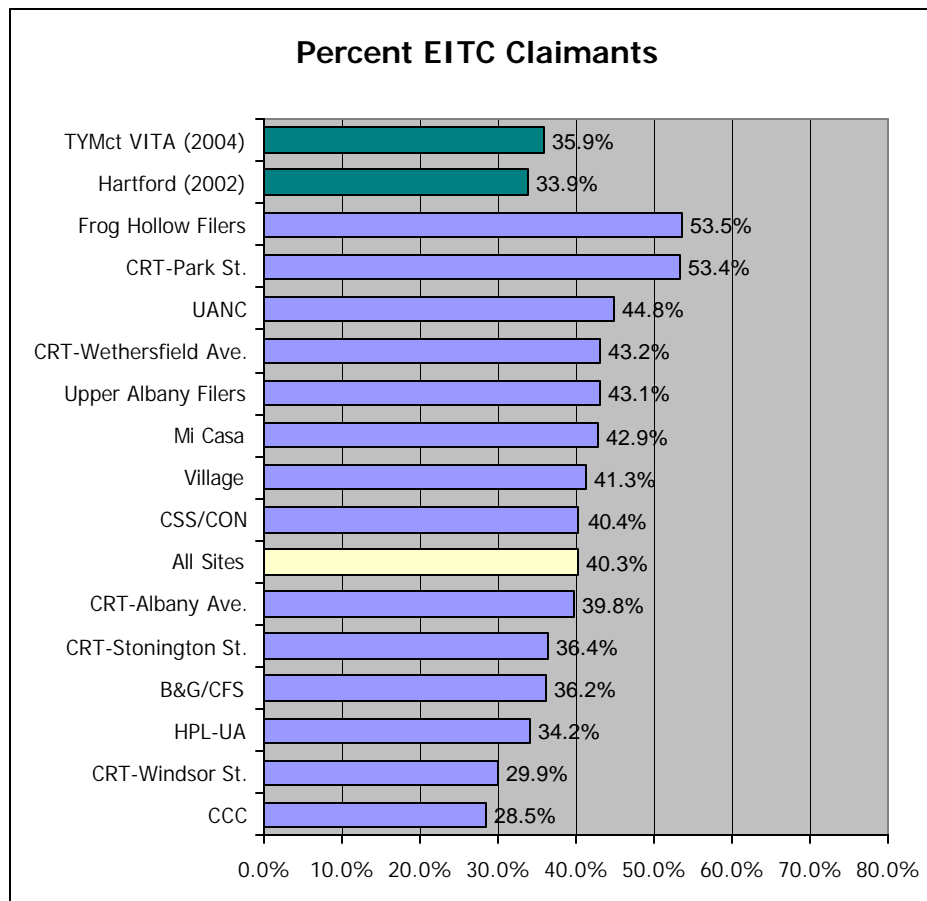
## Refunds and Credits Claimed

### Earned Income Tax Credit

HABC and CRT VITA sites combined helped 980 filers claim the Earned Income Tax Credit (EITC) this VITA campaign, or 40% of all filers served. This is 6% higher than the city's average percent of EITC filers of 34%.

**GOAL 2:** HABC planned to increase the percent of filers claiming the Earned Income Tax Credit 40% of all filers, or a total of 517 (up from 344). HABC sites helped 464 filers claim the EITC, or 37.3% of all filers served. Though not achieving their goal, the campaign was successful at helping 120 more filers claim the EITC.

The chart below shows the percent of EITC filers by site (HABC and CRT), neighborhood, and overall in descending order. For reference and comparison purposes, the percent of EITC filers from last year's TYMct VITA campaign and percent of EITC filers in Hartford in 2002 (as reported by the IRS) are included.



Further analysis of EITC filers show there is little notable difference between them and all VITA filers in terms of demographics. The biggest difference is the number of filers participating in public benefits programs in 2004 (50% v. 30%). Additionally, greater numbers of females claim EITC, and overall, close to two-thirds file as head-of-household (64.1%).

When analyzing the tax return data, it shows that the median AGI of these filers compared to all VITA filers is significantly lower at \$9,580. Also, of the \$5.5 million that VITA helped filers claim this year, \$4.1 million, or 74%, went to EITC filers. For Upper Albany and Frog Hollow EITC filers, refunds and credits to them account for 82% of all dollars claimed by filers in these neighborhoods.

In order to assess the potential location of filers eligible to claim the EITC (for targeting purposes), CPEC mapped the concentrations of families with children under eighteen living below the federal poverty level. Included in this map are the addresses of those that claimed the EITC (with dependants) this year to gauge the effectiveness of outreach efforts to these families. Maps breaking these families down by family type can be found in Appendix E. Also in this appendix, you will find a map showing the concentrations of EITC filers by neighborhood.

### Other Refunds and Credits

As mentioned previously, HABC and CRT helped filers claim over \$5,576,183. This figure represents the total amount of state and federal refunds and credits claimed by filers. Credits include EITC, child tax credit, child and dependant care credit, and education credit. While federal refunds and the earned income tax credit are the two largest sources of claimed dollars, the next is the child tax credit at \$648,505. The table below breaks out credits and refunds for all filers, filers claiming EITC, and filers from Upper Albany and Frog Hollow. Detailed information for these breakouts and each site can be found in Appendix D.

VITA Filers / Neighborhood	EITC Claimed	Other Credits Claimed*	Federal Refunds Claimed	State Refunds Claimed	TOTAL
All Filers	\$1,381,036	\$761,758	\$3,157,491	\$275,898	<b>\$5,576,183</b>
EITC Filers	\$1,381,036	\$418,919	\$2,239,963	\$95,072	<b>\$4,134,990</b>
Upper Albany Filers	\$81,491	\$29,259	\$188,058	\$19,753	<b>\$318,561</b>
Frog Hollow Filers	\$97,090	\$38,213	\$187,285	\$8,945	<b>\$331,533</b>

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

### Asset Building

During the initial planning for the VITA campaign, HABC intended to incorporate asset-building activities into the service. However, due to a late start, these activities began late in the season and at a smaller scale than originally planned. Co-opportunity sent postcards to HABC filers in Frog Hollow and Upper Albany asking respondents if they wanted information related to particular asset-building activities. Respondents would mark appropriate boxes and return the postcard to Co-opportunity where it was entered into a database. The contact information was then forwarded as a referral to an appropriate community-based organization for that CBO to follow-up with the respondent. This process did not begin until the end of the filing season, and as of the printing of this report, follow-up by Co-opportunity with the CBOs had not occurred.

The Community Renewal Team offers links to asset building services and activities as a regular part of their service provision. Many of their filers are already CRT clients, and new filers are offered the opportunity to connect with other CRT services when they have their taxes prepared.

Apart from these activities, some data was collected to learn more about filers' asset building activities. In the information sheet, filers were asked if they had bank accounts, if they participated in any public

benefits programs in 2004, and how they filed their taxes the previous year (i.e. paid preparer, received a rapid anticipation loan). Below is a discussion of these.

### **Banking**

Each filer was asked on the information sheet if they had a bank account (checking, savings, both) and, if not, were they interested in having one. Overall, 68% of filers reported having a checking account, savings account or both. This is ten percent lower than filers served last year. Only 2% were interested in opening an account while the remaining 21% were not interested. (Last year, 4% were interested and 16% were not.) Upon further analysis, there is a strong relationship between those not interested in having a bank account and being Latino, male, and/or participating in public benefits. The VITA sites with the highest percentage of filers not interested in bank accounts were Mi Casa (32.4%) and CRT-Wethersfield Avenue (30.6%). For a breakdown of banking by site and neighborhood, see information sheet data in Appendix C.

### **Money Saved by Using VITA**

Filers reported in the information sheet how they prepared their taxes last year. Over half of respondents (52%) used a VITA site. However, 17.4% reported having paid a commercial tax preparer and 10% also received a rapid anticipation loan (RAL). We have estimated that VITA sites helped filers save approximately \$264,275. This is based on the assumption that, without VITA sites, about 68% would have their taxes prepared by paid preparers. This is the national percent of filers using paid preparers. Locally, it would cost the average filer about \$160 to have their taxes prepared. An even greater amount was saved by not participating in RALs.

## Campaign Operations

### *Administration Overview*

As mentioned earlier in this report, Co-opportunity, Inc., as the lead organization for the Hartford Asset Building Collaborative (HABC), was the lead organizing agency for this year's VITA campaign in Hartford, with the Connecticut Association for Human Services (CAHS) as a junior partner. In 2004, the campaign was coordinated by Take Your Money Connecticut (TYMct), which was an outgrowth from Take Your Money Hartford (TYMH), the coalition that coordinated the 2003 campaign. After struggles in maintaining TYMct as an independent organization, it was decided that the VITA campaign might be more sustainable if part of a larger organization.

Planning for the 2005 VITA campaign did not begin until November 2004 after notification from funders that HABC would receive the awards. From previous evaluations and feedback from Co-opportunity this year, this was an admittedly late start to plan for the campaign. Co-opportunity subcontracted with CAHS to help them with a significant portion of organizing the campaign, logistical planning of meetings, recruitment of volunteers, outreach, and monitoring of the sites.

Immediately upon funding notification, Co-opportunity and CAHS met with pre-existent VITA partners (Casey Family Services, Upper Albany Neighborhood Collaborative, The Village for Families and Children, and the previous site coordinator at Capital Community College) to secure their involvement. Based on issues related to the EITC testing from the IRS, the Maria Sanchez Elementary School in Frog Hollow was not going to participate this season. (The City of Hartford filed a lawsuit against the IRS and instructed the public schools not to participate in the EITC testing program.) As a result, the campaign sought a replacement site in Frog Hollow, which was Mi Casa. In addition, they decided to increase the number of sites and approached CSS/CON based on the heavy community outreach the organization is known for in its neighborhood. Past evaluations have recommended working more closely with the Community Renewal Team (CRT) to administer a coordinated campaign in Hartford to strengthen its effects. Co-opportunity was successful in securing this relationship as well. CRT agreed to use the same intake packet, collect data using the information sheet, participate in the evaluation of the campaign, and both with advertise all VITA sites. As a result of the late start in planning and securing of VITA sites, outreach materials were not finalized until mid January. This is similar to the outreach of previous years.

Community Ambassadors were aspects of this year's campaign, as they were last year. Subcontracts were made to the Upper Albany Neighborhood Collaborative and to Mi Casa for purposes of conducting outreach into the Upper Albany and Frog Hollow neighborhoods, respectively. This outreach was to educate the community about the VITA sites, the availability and benefits of the Earned Income Tax Credit, and also to help educate people about the EITC certification program. More information about the ambassadors is discussed later in this report.

The seven VITA sites that were directly managed by HABC ran similarly to that of the past two years. One to three site coordinators, each paid a stipend for their time, ran each site. The only coordinator not receiving a stipend for their time was one coordinator for Casey Family Services site at the Boys and Girls Club. This 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 information sheet, and assisted them with the EITC certification requirements when able. There were also a few sites that still maintained greeters/screeners to assist with the information sheet and other administrative duties at the site. In total, the HABC sites had eleven site coordinators and seventy volunteers (tax preparers and greeter/screeners). The six CRT sites were at regular CRT offices throughout the city and were managed by CRT employees and overseen by one CRT program director. CRT had ten volunteers help at its sites (five from the community and five employees volunteering their time).



A new aspect of this year's campaign, aside from the EITC certification program, was the introduction of an Intake Packet. This packet was adapted from one that was used in the New Haven VITA campaign. This systematic manner of collecting information across VITA sites had worked well in New Haven and was introduced to Hartford and Bridgeport this year. The packet included a consent form for filers to sign that allowed their data to be maintained for use in research and future service to that filer; a checklist for the filer to use to verify they had all necessary paperwork; the information sheet; an e-file information sheet to collect filer, spouse, dependent and bank account information; a volunteer checklist to verify all necessary steps in tax preparation were taken; and an EITC Certification Checklist (Hartford-only) for use in the EITC certification program evaluation. There was one packet per return, and these were securely maintained in individual file folders at the VITA site the filer visited. Each VITA site was trained on the use of the packet prior to the VITA sites opening in late January.

During the season, CAHS helped to monitor VITA sites by making site visits. The purpose of the visits was to be able to answer questions, trouble shoot, make sure sites had proper and sufficient supplies, and be a general support to the sites. CAHS also assisted Co-opportunity with convening meetings of site coordinators, IRS, and evaluation teams throughout the season. The meetings were an opportunity for sites to raise questions, get clarification, learn from other sites, and stay informed about the campaign in the rest of the city. Feedback from site coordinators was positive, though they wish the meetings were better attended.

### *Recruitment and Training of Site Coordinators and Volunteers*

#### **Recruitment**

Site Coordinators: The recruitment of site coordinators and volunteers was a joint effort of Co-opportunity and the Connecticut Association for Human Services (CAHS). Many of the sites, by virtue of being sponsored by the organization, supplied a site coordinator. This occurred at Mi Casa, Boys & Girls Club/Casey Family Services, Upper Albany Neighborhood Collaborative (UANC), CSS/CON, and The Village for Families and Children. A UANC staff person coordinated the Hartford Public Library-Upper Albany Branch, which is across the street from UANC. A site coordinator of Capital Community College (CCC) returned to coordinate this site, and a former coordinator of the Maria Sanchez School returned to coordinate at CSS/CON.

This year, only three coordinators were from the University of Connecticut Law School. Previous years had a larger number of law school students. New site coordinators were recruited from the UConn Law School and personal connections to help at the Boys & Girls Club, CSS/CON, and CCC. Five of the coordinators were new, with three working with other experienced site coordinators. While CSS/CON was a new site with a new lead coordinator, one of the co-coordinators was returning from last year. Mi Casa was the only site with a new coordinator without an experienced co-coordinator.

Volunteers: Volunteers were recruited primarily by CAHS, though Co-opportunity did some initial outreach to former volunteers. As in years past, volunteer opportunities were posted on Volunteer Solutions, a web volunteer recruitment service of the United Way of the Capital Area. Jack Collins of the Connecticut Accounting Aid & Services, Inc. (CAAS) coordinated with CAHS to supply volunteers.

Suggestions for next year made by the site coordinators were to recruit enough CPAs to afford at least one CPA per site to help with the more difficult tax returns and be able to answer tax-related questions as they arise. Starting recruitment earlier may help to achieve this. Additionally, they suggest tapping into the business community for preparers. To help VITA sites recruit volunteers, it was recommended to create a guideline on the ideal characteristics of a successful tax preparer. Finally, for sites in the south end of Hartford in particular, there is a need for bilingual Spanish preparers, and efforts should be made to recruit these preparers.

## **Training**

TaxWise: As in previous years, all site coordinators and the majority of tax preparers went through training on how to use the TaxWise software to prepare taxes presented by the IRS. However, the training for site coordinators was cut short due to a snowstorm on that day. According to coordinators, the training was fast and it was difficult to keep up. Despite this, site coordinators felt this training was sufficient for general return preparation and the TaxWise guides were useful. Most of the preparers felt the training prepared them for the task at hand and that the sample practice returns were the most useful. Suggestions from coordinators and volunteers for improving the TaxWise training was to cover more complex issues such as Schedule A's for rental property and charitable donations, mortgage refinance issues, unemployment, social security pensions, and 1099-MISC forms. One volunteer suggests making photocopies of the forms so participants can see the forms during training. It was also suggested that more tax preparers be trained in more advanced tax preparation to be able to assist other preparers and filers with more complex issues.

Other: In addition to training on the TaxWise software and tax preparation, training was also offered to greeters/screeners. However, recruitment of these volunteers was still underway when the training was offered and was not attended by the majority of those screening at the sites.

As mentioned above, VITA sites were also introduced to a new system of collecting filer information with the use of the Intake Packet. While all sites received training on the packet, each site devised individual processes for completing it. At the end of the season, it was suggested that further training be provided on the packets to ensure more systematic usage and to ease anxieties over its length. Another suggestion was made to reformat the packet to fit on fewer pages to be more aesthetically pleasing and less overwhelming.

## *VITA Site Information*

This section states basic information about each VITA site's operations and presents feedback that site coordinators and volunteers gave regarding the site. Part of this discussion includes hours of operation; for a schedule of the VITA sites hours of operations, see Appendix F.

### **Capital Community College:**

- Located at 950 Main Street in Downtown
- Second year as a VITA site
- Open mornings and early afternoon on Wednesdays and Saturdays and Thursday evenings

The VITA site at CCC is located on the third floor of the college in a shared office space – there is a common area with multiple computer stations and offices directly off this room. VITA takes place in the common area. The site borrowed six laptops and a printer from the IRS to do taxes, and they report having approximately three to four tax preparers working each session. CCC maintained the same days and hours of operation as they had in 2004. According to the site coordinators and tax preparers, they do not feel there is a need to modify these times. There was a drop in the number of filers by nearly a quarter from last year, but this may be related to an increase in hours of operation at other sites in the city. There was some criticism that there was not sufficient signage on the first floor lobby to direct filers to the location. A similar criticism was made last year.

### **Casey Family Services at the Boys & Girls Club**

- Located at 1500 Broad Street in the Barry Square neighborhood
- CFS ran their VITA site at the Boys & Girls Club in 2003, moved to the Learning Corridor in 2004, and returned to the Club this year.
- Open Saturday afternoons

As mentioned above, the Boys & Girls Club is the same location that was used in 2003 by Casey Family Services. It was intended to be the same location in 2004, but scheduling conflicts kept this from happening and was almost an issue again this year. It is believed to be a good location based on its proximity to targeted filers and its name notoriety. However, a continuing issue is the small location and its impact on the ability to maintain privacy of the filers. This was brought up during the 2003 evaluation. Additionally, the site must be broken down and set back up for each session because there is nowhere for CFS to securely store files and equipment.

#### **CSS/CON (Coalition to Strengthen Sheldon/Charter Oak Neighborhood)**

- Located at 35 Sequassen Street in the Sheldon/Charter Oak neighborhood
- First year as a VITA site
- Open Tuesday and Wednesday afternoon to early evening

As mentioned above, this was the first year that CSS/CON had operated a VITA site, which should be taken into consideration when comparing the number of filers they served with other sites. The average number of filers served by VITA sites during the 2003 campaign was seventy-two, and this included sites in their second year. A great benefit to this site is the computer lab that keeps the site from needing to borrow laptops from the IRS. The only criticism offered by site coordinators and volunteers was to increase the outreach associated with this site in order to increase the number of filers.

#### **Hartford Public Library – Upper Albany Branch**

- Located at 1250 Albany Avenue in the Upper Albany neighborhood
- Third year as a VITA site
- Open Monday and Wednesday evenings

This VITA site is located in the center of the Upper Albany neighborhood across the street from two other VITA sites (Upper Albany Neighborhood Collaborative and CRT-1229 Albany Avenue). It is located in the basement of the library and managed by an employee of the UANC. This is the first time that UANC has managed this site. This site borrowed six laptops from the IRS, but they were able to e-file tax returns from computers at the UANC. The site, previously open one evening a week, opened an additional evening and doubled the number of filers served from last year.

#### **Mi Casa**

- Located at 510 Park Street in the Frog Hollow neighborhood
- First year as a VITA site (replaced Maria Sanchez Elementary School)
- Open Tuesday and Thursday evenings and Wednesday and Saturday morning into early afternoon

For a site operating its first VITA campaign, Mi Casa served a large number of filers. Replacing the Maria Sanchez School, Mi Casa increased the number of filers by 35% to go from 167 to 226 filers. Part of the success is most likely attributed to the community ambassador work they conducted to reach filers in the Frog Hollow neighborhood. While maintaining the same hours of operation as the Sanchez School, they also added two more days of VITA services. The one criticism related to tax preparation was the lack of bilingual Spanish volunteers. Since the coordinator is bilingual, Spanish speakers were able to be served; however, the coordinator did not have any help with these filers.

#### **Upper Albany Neighborhood Collaborative**

- Located at 1229 Albany Avenue in the Upper Albany neighborhood
- Third year as a VITA site
- Open Saturday mornings into early afternoon

As mentioned with the library site, Upper Albany Neighborhood Collaborative (UANC) is located in the center of the Upper Albany neighborhood, making it convenient for filers to visit. The UANC is also located in the same building as the CRT-Albany Avenue site. Through anecdotes, it seems that UANC and the CRT site were able to serve each other's overflow. UANC, which also provided community ambassador outreach to Upper Albany filers, was able to increase their number of filers by 43% from 128 to 183. While their reported hours of operation were the same as last years, site coordinators report staying open longer and helping filers on other days depending on the needs of the filers. Another improvement to this site is the upgrading of their computer lab freeing them from having to use IRS laptops. The site did borrow laptops this year but did not need to use them.

### **Village South**

- Located at 331 Wethersfield Avenue in the Barry Square neighborhood
- Second year as a VITA site
- Open Monday and Wednesday evenings and Saturday mornings into early afternoon

The Village South VITA site, as last year, had its own computer lab and did not rely on IRS laptops. This year did not seem to have the same technical difficulties experienced last year related to communications issues with the Village IT department. This may be related to the site coordinator being a Village employee versus an outside volunteer, like last year. This year, the Village increased their number of filers by 125% from 69 to 155. Contributing to this was the increase in hours of operation. Last year, the Village was only open one evening a week instead of two evenings and a weekend session. The desire was to more than triple the number of filers with the increased hours, which did not happen; however, this was a significant increase. The site coordinator feels the location is a good space since it is on the main road, has convenient parking, offers space for privacy, in addition to it being a convenient and hospitable place. Translation services are also an issue, but this site is in an area with more diverse language needs. The site coordinator mentioned wanting to expand their language capacity for next and/or future years.

### **Community Renewal Team (CRT)**

- Located at:
  - 1229 Albany Avenue in the Upper Albany neighborhood
  - 261 Locust Street in the South Meadows neighborhood (results associated with Wethersfield Avenue)
  - 842 Park Street in the Frog Hollow neighborhood
  - 8 Stonington Street in the Sheldon/Charter Oak neighborhood
  - 395 Wethersfield Avenue in the Barry Square neighborhood
  - 555 Windsor Street in the Clay Arsenal neighborhood
- Operating VITA sites for four years
- Albany Avenue and Park Street locations offered VITA services Monday through Saturday. See Appendix F for specific hours of these and other CRT locations.

CRT sites offer their VITA services as a regular part of their case management, in addition to accepting new clients. Interested filers would contact a CRT office to set up an appointment to have their taxes completed. When they arrived for their appointment, they had the option to just get their taxes done or to connect with other CRT services. This was CRT's fourth year operating VITA services, but their first year participating in the evaluation by way of incorporating the information sheet into their intake process and sharing their tax return data for analysis and inclusion in this report. CRT would like to see further coordination include a closer relationship with HABC when advertising VITA site schedules, conducting outreach, and coordinating asset building services and activities.

## *Campaign Education and Outreach*

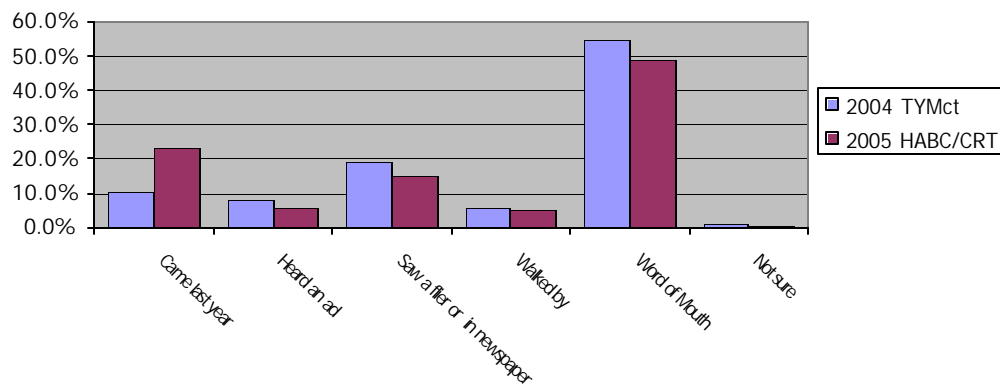
As discussed earlier, HABC via Co-opportunity was not advised of the award to coordinate VITA until November 2004. This was coupled with initial confusion regarding how the outreach plan would be developed. As has been suggested in previous evaluations and by VITA campaigns nation-wide, it is ideal to begin planning in approximately September in order to get site locations, hours of operation, and staffing established for January. As a result, this late start impacted all these aspects and delayed education and outreach materials. Because of a desire by the VITA sites to have their specific site information (location and hours) included on the materials, they were not finalized until mid-January. Together, Co-opportunity and CAHS worked with the communications specialist for the *Making Connections* in Hartford initiative and also with the communications department of the United Way of the Capital Area. It should be noted that this evaluation does not look at the effectiveness of any individual outreach effort, but rather takes it into consideration when analyzing the results of the campaign.

The materials and methods used this year for outreach included fliers, posters, and banners. Others were IRS materials, which HABC added information about the local VITA sites. In both instances, CRT sites were included. CAHS coordinated an opening media event that took place on January 26<sup>th</sup> at the Village South VITA site, where they did a mock return and the Mayor of Hartford attended to support the efforts. As in previous years, the statewide 2-1-1 InfoLine call center operated by the United Way of Connecticut made referrals to VITA for callers interested in this service. The United Way of the Capital Area also conducted public service announcements played on a local radio station. About halfway into the campaign, one newspaper article was written in support of VITA services. However, despite the work that CAHS put into writing the article and working with the local newspaper, the final printing did not create the impact that was desired.

In addition to the citywide efforts, targeted outreach was also conducted. Community ambassadors were employed in the Upper Albany and Frog Hollow neighborhoods to inform these residents of the service. CCC also did a mass-email to all CCC students; CFS sent out a mailing to all their client families and sent fliers to local agencies; and CSS/CON sent fliers and disseminated index card size handouts at childcare centers and to CSS/CON employees. With the additional issue of the EITC certification program in Hartford, the UANC also created fliers that specifically addressed this to try to ease any anxieties filers had about filing their taxes this year. UANC, in addition to their community ambassador role, aired filers having their taxes prepared on public television.

On the information sheet, each filer was asked how they heard about the VITA site. As was true in the past, the way most people hear about the sites is through word-of-mouth, either from a family member or friend or someone else in the community. However, this is decreasing as the number of repeat filers is increasing. See the table at the top of the following page. The percent of people returning because they remember going to VITA last year was 33%. This is up 23% from the year before. Recognizing that many of CRT's filers are their clients, which might account for the jump, when only analyzing HABC sites, there was still at least a 13% increase in repeat filers. The percent of those that learned of VITA from hearing an ad on the radio or television, seeing a flier, or walking by have all decreased. Again, this could be related to the number of filers that filed at VITA last year.

### How Filers Heard About VITA 2004 & 2005



In a separate question on the information sheet, filers were asked where they had their taxes completed last year. Over half (52%) of HABC and CRT filers report having their taxes done at a VITA site last year (either at the same or another VITA site). Analysis of only HABC sites shows that 48% are repeat VITA filers. This represents an increase of six percent from last year. The remaining filers reported having either visited a paid preparer, done the taxes themselves, had a family member or friend help them, or did not file last year.

To increase the number of filers for next year, a number of suggestions were made to improve outreach.

- Have marketing plan completed by the beginning of October
- Better coordinate marketing with Community Renewal Team (CRT)
- Make better use of existent partners and networks
- Work more closely with other neighborhood organizations to help with outreach
- Target schools to reach students and their families
- Work with IRS to build referrals of filers with simple tax returns
- Advertise that the sites have “certified” volunteers to communicate credibility
- Open VITA sites earlier to compete with paid commercial preparers
- Determine sites earlier for developing outreach materials sooner
- Conduct public service announcements on local Spanish and English radio stations that residents listen to

#### **Community Ambassadors and Their Experience**

Like last year, community (or neighborhood) ambassadors were hired to conduct outreach in the Upper Albany and Frog Hollow neighborhoods to inform residents about the VITA sites and the benefits of having taxes done at these sites. It was also an opportunity to ease anxieties about the EITC certification program and to let filers know VITA sites could still help them. The two organizations that HABC subcontracted with to do this work were the Upper Albany Neighborhood Collaborative and Mi Casa. UANC had done this work last year.

At the start of the campaign, UANC submitted an outreach plan to Co-opportunity. The outreach strategies employed by UANC were to target locations that people ordinarily go during their day like car washes, hair/nail salons, convenience stores and churches. They also went to bakeries, luncheonettes, and wherever lottery tickets were sold. They also distributed materials at neighborhood meetings. The UANC not only used their staff to do this work, but also paid youth to do this work – work they usually did voluntarily. As mentioned earlier, UANC also created their own outreach fliers specifically for their

neighborhood and site to better connect with the residents of Upper Albany. Mi Casa already did outreach for their other services and worked information about VITA sites into these materials. This included dropping off bulk fliers and letters at merchants and community based organizations.

Both sites felt they met or exceeded their goals and would like to continue this work in the future. However, both sites recommend an earlier start in outreach to connect with people before they receive their W2 so they are more aware there is a free option for them. They also recommend having more materials to hand to filers.

The subcontracts between HABC and the organizations did not articulate expected outcomes, making it difficult to measure success. Additionally, success is difficult to measure with the combined analysis of the HABC and CRT sites. It would be an inaccurate representation to compare last year's neighborhood figures to this year's since the number of filers by neighborhood served at the CRT sites is unknown. The percent of filers from Frog Hollow and Upper Albany has remained constant at 12% (there was a small increase of 0.3% from last year). In comparing HABC sites with last year's figures, there was a small increase of thirteen filers from these neighborhoods. Analysis of the number of Hartford families with children living below poverty shows that 16% live in Frog Hollow (10.8%) and Upper Albany (5.5%). In order to better assess the success of the community ambassador efforts, outcomes should be articulated and processes for documenting outreach activities should be established in future efforts. One future goal could be to increase the number of filers from these neighborhoods to reach 16% of all filers.

### **Building a Stable Coalition**

**GOAL 3:** The third goal HABC sought to achieve was to build a stable coalition of community partners. The criteria for this were to have VITA site hosts/operators; organizations that can help with outreach and recruitment/management of volunteers; and public officials to assist with advocacy and public policy. Below is a discussion of how Co-opportunity feels they succeeded with this goal and their thoughts on how they can improve in this area next year.

In an interview with Co-opportunity, they felt they were successful in securing the VITA site hosts, and maintaining and supporting communication between the sites. Feedback from the VITA site coordinators supports this. Overall, the coordinators felt that communication was very effective and having regular meetings helped with campaign coordination and promoting support and learning from other VITA sites. The criticism from coordinators and other campaign members was that these meetings were more useful when more people attended and participated in the entire meeting. There tended to be certain people that always attended and others that were not always able to attend. Related to building VITA sites, Co-opportunity discussed wanting to reach out to the Hartford Public Library –Main Street Branch, the Hopewell Baptist Church, and ACORN for future collaboration.

Co-opportunity, as mentioned throughout the report, worked with CAHS for outreach, recruitment/management of volunteers, VITA site monitoring, meeting planning, and general support. Based on feedback from Co-opportunity and CAHS, this relationship worked well. Together, they also worked with the *Making Connections* in Hartford's communications specialist and the outreach division of the United Way of the Capital Area. All parties agree that outreach needs to begin sooner and doing this may involve more members of the community. Co-opportunity has already reported they will be working with these players to devise an outreach plan moving forward, and thereby building and strengthening partnerships around outreach. An additional partner that Co-opportunity would like to work more closely with is the Community Renewal Team (CRT).

The final criterion of this goal was building connections with public officials to assist with advocacy and public policy. As has been the case in previous campaigns, the Mayor of Hartford has supported VITA efforts. He was part of the kick-off event that started the season as well as hosting the final wrap up after tax season was finished. Co-opportunity mentioned they would like to continue to build this relationship to make a more powerful statement in Hartford regarding the benefits of VITA. In addition,

Co-opportunity would also like to build relations with the Hartford Public Schools and Hartford's Department of Health and Human Services.



## Considerations for the 2006 VITA Campaign

In preparing for their 2006 VITA Campaign, below is a list of suggestions for the Hartford Asset Building Collaborative to consider. These considerations are based on the results of the tax return, information sheet, volunteer follow-up surveys and interviews of site coordinators, community ambassadors, Co-opportunity and CAHS. They are not listed in any presumed order of importance.

### 1. Begin Planning the Campaign in September 2005

As was mentioned throughout the report, many of the criticisms from campaign members related to the late start in planning experienced this year. It is anticipated that this will not be an issue this year as 2006 will be the first year the campaign will be operated by the same organization. The stability of the organizing group should allow for an earlier start to planning. Areas that would benefit from earlier planning include:

- Site Selection – Determining which sites will participate in 2006 and their days/hours of operation will enable outreach materials to be produced. In addition, this should help in securing site coordinators and volunteers from the community.
- Outreach – Reaching filers before they receive their W2's to inform them the sites and their benefits before they have a chance to go to a paid preparer.
- Recruitment of site coordinators, tax preparers, and screeners
- Evaluation – To determine the goals and best methods of tracking success.

### 2. Improve Trainings on Data Collection Related Materials

To ensure the accurate collection of information, use of data collection instruments, and the following of data collection processes and procedures, the evaluator should be part of the regular training schedule of site coordinators, tax preparers and screeners. Because of the late circumstances at the beginning of the campaign, many procedures were finalized close to or after the start of the campaign. As a result, not all VITA site volunteers and coordinators were adequately trained on the different data collection procedures making regular and consistent analysis more difficult. The earlier planning discussed above will help to ensure that all data collection materials and forms are ready for the start of the campaign.

### 3. Improve Outreach

In all of the interviews, everyone felt that outreach needed to improve. It was suggested that all campaign members (HABC and CRT VITA sites, HABC, CAHS) be involved in creating the outreach plan. Suggestions for improvement, aside from starting earlier, included conducting public service announcements on television and radio stations and printing information in local newspapers. Suggested radio stations were AM 840, 910, 990, FM 93.7 and 104.1. Local newspapers included *La Voz Hispana*, *Inquirer*, *Hartford News*, *Advocate*, and *North End Agent*. In addition, efforts should be made to build closer relationships with other social service agencies and businesses such as the local hospitals, VNA, Department of Social Services, labor unions, and health centers and clinics.

### 4. Improve Technical Support for VITA Sites

Some site coordinators voiced frustration over the number of different people they needed to contact for different aspects of the campaign. This included the campaign coordinator, multiple IRS representatives, and the evaluation consultant. Depending on the problem, they may have had to make multiple calls to get their questions answered. The campaign might consider streamlining the process or creating a point-person that can field problems.

Separately, site coordinators complained about the number of technical problems they experienced with computer hardware and/or software. For sites operating outside of regular business hours, it made it more difficult for them to get the help they needed to get back online. Co-opportunity has already discussed having an Information Technology (IT) person available from their organization that can help with these types of problems. One request from site coordinators is to have someone on-call to help during off-hours.

#### **5. Link VITA to Asset-Building Activities**

Linking asset-building activities with tax preparation is one of the great potential benefits of VITA. As mentioned in the report, this was the intention of the campaign but was not possible under the circumstances. With the connections to other HABC organizations and CRT, there is increased potential for making these links a reality in 2006. CRT has already started planning asset-building activities for VITA filers to participate in. Co-opportunity discussed in their interview the need to build a plan for linking these activities and a desire to coordinate more deeply with CRT.

#### **6. Further Research into Barriers to Service among Latino/Hispanic Community**

In analyzing the results of this year's VITA campaign, there were areas that may indicate an underutilization of the sites by the Latino/Hispanic community. When looking at the race/ethnicity breakdown of filers served, there was a larger proportion of African-American filers versus Latino/Hispanic filers. Though there is caution when comparing to the Census figures, there may be an indication that this community is being underserved. This combined with the large concentrations of families with children living in poverty in Census block groups that also have heavy Latino/Hispanic populations, and the analysis of filers without bank accounts, strengthen this question. In order to better understand the barriers to service for this population, further research should be conducted to better serve this community. Included in the analysis should be the role bilingual Spanish/English tax preparers play in creating or breaking down barriers.

## **Appendix A**

### **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.aecf.org/initiatives/fes/eitc.htm](http://www.aecf.org/initiatives/fes/eitc.htm).

#### ❖ *Making Connections* in Hartford<sup>5</sup>

*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.mchartford.org](http://www.mchartford.org).

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<sup>5</sup> 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 B**

### **Methodology**

This year's evaluation followed the same plan as the previous year with some modifications. The Annie E. Casey Foundation's National Tax Assistance for Working Families Campaign provided a data collection and evaluation plan that was adopted by HABC 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, referred to locally and in this document as the "information sheet". Both of these contained required data collection fields and fields that were customized by the local campaign. The supplemental methods of data collection employed by the local campaign included follow-up surveys of VITA site volunteers, debriefing meeting and interviews of campaign VITA site coordinators and campaign coordinator. Each of these methods is discussed in more detail below. The filer exit survey used in previous evaluations was not used this year because of low response rates and low utility.

In addition to this evaluation, another evaluation was being conducted of the EITC certification program being tested in Hartford. The IRS conducted the test, and Abt Associates conducted the evaluation. The Annie E. Casey Foundation funded the evaluation and was separate from the IRS testing activities. CPEC assisted Abt Associates in their data acquisition. The IRS identified certain groups of potential EITC filers, sent filers letters, and required them to certify through various means to prove they qualified to claim the EITC. This evaluation is expected to be complete by the end of 2005. For more information about the results of the EITC certification program, contact Abt Associates at 617-349-2377.

#### **National Tax Assistance Application (NTA):**

The NTA Application is computer software that was designed 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
- GIS mapping of filer addresses by zip code and census tract (no streets were included)

TaxWise collected tax return data and information sheet responses, while campaign operations information, asset building activities, and campaign expenditures were entered directly into the NTA application. The data entered into TaxWise was then imported into the NTA application for analysis.

#### *Tax Filer Information Sheet*

The National Tax Assistance Campaign designed the information sheet and questions to be entered by each tax preparer at each of the 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 entry into blank preparer's use fields in TaxWise at the start of the process. As mentioned above, the sheet collected information related to demographics such as race/ethnicity, gender, how they learned about the site, past filing experience, banking experience, and their use of public benefits services. A seventh field was reserved for purposes of the EITC certification

evaluation and identifying groups of filers. See Appendix C for a copy of this survey, its aggregate results, and the corresponding EITC Checklist.

#### *Tax Return Data*

Tax filers met with volunteer tax preparers who prepared the filer's tax returns in TaxWise. Backups of all tax returns were created by the site coordinators and uploaded to a secure website once a week and retrieved by CPEC only. Once retrieved, the backups were restored into TaxWise at CPEC and imported into the NTA software for analysis. See Appendix D for the analysis of the tax return data.

#### **VITA Site Coordinator Debriefing and Interviews & Volunteer Questionnaires:**

At the end of the season, Co-opportunity conducted a site coordinator-debriefing meeting that was facilitated by CPEC. The purpose was to explore each component of the VITA campaign process from planning to implementation to evaluation and gather feedback from each site on their experiences. Everyone was asked to discuss how their site approached each area, what worked well, what did not work well, and how the area could improve next year. Due to lack of time, the site coordinators identified the top four areas most pressing to discuss and left the other areas for follow-up interviews. Follow-up interviews were conducted with those present at the debriefing to get feedback on the areas not discussed, and full interviews were conducted with those not able to attend the debriefing.

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.

Appendix C

**Information Sheet-Tax Year 2004**

1) What is your ethnicity? *(Please check one or two)*

AA: African-American

AS: Asian/Pacific Islander

CA: Caucasian

LA: Latino/Hispanic

NA: Native American

OT: Other

RE: choose not to answer

2) Do you have a bank account? *(Please check one)*

CH: checking

SA: savings

BO: both

99: choose not to answer

No,

NB: but am interested

NO: and not interested now

3) Code from IRS EITC Certification Checklist: \_\_\_\_\_ (To be filled in by a VITA Volunteer)

4) How did you have your taxes done last year? *(Please check one)*

1: Here

2: Another free place like this

3: Did my own

4: Family or friend did them  
for free

5: Paid someone and got an  
instant refund

6: Paid someone without  
getting and instant refund

7: Did not file

99: choose not to answer

5) How did you hear about this place? *(Please check one)*

1: I came here last year

2: I heard an ad

3: I saw a flyer or something in  
the paper

4: I walked by

5: Friend or family member  
told me

6: Someone else told me

9: Not sure

99: choose not to answer

6) Did you receive public benefits in 2004 (like Food Stamps, cash, TANF, medical assistance, or HUSKY)? *(Please check one)*

1: yes

2: don't recall

99: choose not to answer

No,

3: but am interested

4: and not interested

7) What is your gender? *(Please check one)*

11: Male

21: Female

31: Married- Joint filers

91: choose not to answer

# IRS EITC CERTIFICATION CHECKLIST

The purpose of this checklist is to be a safety precaution to make sure that tax filers receive the EITC if it is owed to them. Additionally, this information will help an independent research organization, Abt Associates, to measure the impact of EITC certification on Hartford. This report will be presented back to Hartford later in the year, as well as to the IRS to illustrate how this process has affected people in this community.

## Complete the following:

1. Is the taxpayer eligible for EITC<sup>6</sup>?
  - YES
  - NO (**STOP – enter “S” in preparer’s use field 3**)
  
2. Did the taxpayer claim the EITC?
  - YES
  - NO, received IRS certification packet and decided not to apply. (**STOP– enter “T” in preparer’s use field 3**)
  - NO, did not want to. (**STOP– enter “U” in preparer’s use field 3**)
  
3. Did taxpayer claim EITC with eligible children?
  - YES
    - a. If yes, is the taxpayer’s relationship to the child(ren) as a single father OR a grandparent OR a non-custodial relative (eg. aunt, uncle, brother, sister)?
      - YES (*it is likely taxpayer needs to certify*) (**Continue to Q4**)
      - NO (*it is not likely taxpayer needs to certify*) (**Continue to Q4**)
    - NO (*taxpayer doesn’t need to certify*)
      - a. If no, did taxpayer think they needed to certify?
        - YES (**STOP– enter “V” in preparer’s use field 3**)
        - NO (**STOP– enter “W” in preparer’s use field 3**)
  
4. Did the taxpayer receive a letter from the IRS requesting the completion of certification forms? (*show taxpayer a copy of the pre-certification letter and forms sent by IRS, if necessary*)
  - YES (**Skip to Q6 on next page**)
  - NO or UNSURE
  
5. **CALL THE IRS AT 1-800-294-2723 TO CHECK IF TAXPAYER NEEDS TO CERTIFY.** According to the IRS, is this person required to certify?

Length of phone call: \_\_\_\_\_ minutes

- UNABLE TO CALL IRS TO VERIFY FILERS NEED TO CERTIFY. (*Inform taxpayer they will be able to file taxes, but must call 800-294-2723 to verify if they need to certify.*) (**STOP – enter “R” in preparer’s use field 3**)
  - YES
    - a. If yes, did taxpayer think they needed to certify?
      - YES (**STOP – enter “Z” in preparer’s use field 3**) (*Explain the EITC certification requirements. Give EITC certification packet to the taxpayer.*)
      - NO (**STOP – enter “X” in preparer’s use field 3**)
    - NO
      - a. If no, did taxpayer think they needed to certify?
        - YES (**STOP– enter “V” in preparer’s use field 3**)
        - NO (**STOP– enter “W” in preparer’s use field 3**)
6. Did the taxpayer fill out the pre-certification forms prior to coming to the VITA/CRT site?

<sup>6</sup> According to the flipbook Pgs. 28-31

<sup>7</sup> According to the EITC flowchart in flipbook? Pg. 28 *EIC Qualifying Child Determination*

- NO (**Enter “Z” in preparer’s use field 3**)  
(*Explain the EITC certification requirements. Give EITC certification packet to the taxpayer.*)
- YES (**Enter “Y” in preparer’s use field 3**)
- a. Who are all the people/organizations the taxpayer contacted to help with certification? (*Write the people/organizations in the space below and circle the one that actually signed the affidavit.*)
- b. Record the total # of attempts made by taxpayer to obtain pre-certification documentation (the total number of items listed in a. above).
- c. Based on the item circled in a. above, check the box below that completes this sentence.  
The circled item is a(n): (Check One)
- Individual (e.g., affidavit from family member or friend)
  - School,
  - Community -based organization,
  - Public housing authority,
  - Health care provider,
  - Counselor,
  - Police station,
  - Child care provider,
  - Local minister/clergy,
  - Other (Specify): \_\_\_\_\_



### HABC and CRT Information Sheet Results

	All Sites	EITC Claimants	CSS/CON	CCC	HPL-UA	Mi Casa	UANC	CFS/B&G
# Completed Survey	2282	917	46	289	227	216	181	96
# of filers	2431	980	47	302	228	226	183	105
% of Filers completing	93.9%	93.6%	97.9%	95.7%	99.6%	95.6%	98.9%	91.4%
% Live in Hartford (determined from filing address, not intake survey)	73.0%	77.0%	72.3%	53.6%	77.2%	76.1%	74.9%	73.3%
# Live in Hartford (determined from filing address, not intake survey)	1775	755	34	162	176	172	137	77
% Live in MC Neighborhood (determined from filing address, not intake survey)	34.1%	38.0%	44.7%	25.8%	50.0%	35.0%	42.1%	19.0%
# Live in MC Neighborhood (determined from filing address, not intake survey)	828	372	21	78	114	79	77	20
# Upper Albany	167	72	1	8	35	6	32	0
% Upper Albany	6.9%	7.3%	2.1%	2.6%	15.4%	2.7%	17.5%	0.0%
# Frog Hollow	127	68	0	4	2	30	4	3
% Frog Hollow	5.2%	6.9%	0.0%	1.3%	0.9%	13.3%	2.2%	2.9%
# UA & FH Combined	294	140	1	12	37	36	36	3
% UA & FH Combined	12.1%	14.2%	2.1%	3.9%	16.3%	16.0%	19.7%	2.9%
Race/Ethnicity								
African American	49.6%	46.2%	41.3%	53.6%	78.4%	8.8%	85.6%	21.9%
Asian/Pacific Islander	0.9%	0.7%	0.0%	2.4%	2.2%	1.4%	0.6%	0.0%
Caucasian	4.5%	3.7%	4.3%	9.0%	3.1%	1.9%	0.6%	5.2%
Latino/Hispanic	35.9%	41.8%	47.8%	22.5%	4.4%	81.9%	8.3%	66.7%
Native American	0.3%	0.5%	0.0%	0.0%	0.4%	0.9%	0.0%	1.0%
Multi-racial	2.1%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%
Other	4.2%	3.5%	4.3%	9.3%	7.9%	2.8%	4.4%	3.1%
Refused	2.4%	1.5%	2.2%	3.1%	3.1%	2.3%	0.6%	0.0%
Bank Account								
Checking	29.6%	29.3%	28.3%	36.7%	36.6%	30.1%	30.9%	36.5%
Savings	10.5%	8.8%	8.7%	13.1%	17.2%	6.0%	13.8%	13.5%
Both	28.1%	25.0%	30.4%	34.6%	25.6%	19.9%	30.4%	29.2%
Have an account (checking+savings+both)	68.2%	63.1%	67.4%	84.4%	79.4%	56.0%	75.1%	79.2%
No, but want one	2.0%	2.3%	4.3%	2.1%	2.6%	3.2%	3.3%	3.1%
No, not interested	20.6%	24.8%	19.6%	9.3%	11.0%	32.4%	16.6%	16.7%
Prior Tax Year Prep								
Didn't file last year	10.0%	9.9%	15.2%	12.1%	14.1%	16.7%	9.9%	12.5%

### HABC and CRT Information Sheet Results

	All Sites	EITC Claimants	CSS/CON	CCC	HPL-UA	Mi Casa	UANC	CFS/B&G
<i>Here, at this VITA site</i>	35.0%	34.4%	4.3%	40.1%	32.6%	2.3%	34.8%	11.5%
<i>Another VITA site</i>	17.2%	17.0%	34.8%	17.3%	22.5%	33.8%	16.0%	22.9%
<i>Any VITA (here+another)</i>	52.2%	51.4%	39.1%	57.4%	55.1%	36.1%	50.8%	34.4%
<i>Did my own</i>	3.2%	3.3%	2.2%	3.5%	2.2%	2.8%	4.4%	8.3%
<i>Family/friend did for free</i>	8.3%	7.3%	10.9%	7.6%	4.8%	8.8%	11.0%	14.6%
<i>Paid or Commercial prep with RAL</i>	7.5%	9.1%	15.2%	8.0%	11.5%	11.6%	9.9%	2.1%
<i>Paid or Commercial prep w/out RAL</i>	9.9%	8.7%	15.2%	8.3%	7.0%	7.9%	8.8%	22.9%
<i>Paid (commercials+someone)</i>	17.4%	17.8%	30.4%	16.3%	18.5%	19.5%	18.7%	25.0%
Heard about VITA:								
<i>Came last year</i>	33.2%	33.3%	4.3%	35.6%	30.0%	3.2%	34.8%	8.3%
<i>Heard an ad</i>	3.6%	4.1%	0.0%	3.8%	11.0%	5.6%	1.7%	6.3%
<i>Saw a flier or in paper</i>	9.2%	9.5%	47.8%	11.1%	14.5%	14.4%	9.4%	24.0%
<i>Walked by</i>	4.3%	3.8%	6.5%	5.5%	4.4%	4.6%	5.5%	0.0%
<i>Friend/Family told me</i>	33.4%	31.5%	34.8%	32.5%	26.4%	48.6%	30.4%	39.6%
<i>Someone else told me</i>	9.7%	11.0%	4.3%	10.4%	11.9%	18.1%	16.6%	16.7%
<i>Word of Mouth (friend/family+someone)</i>	43.1%	42.5%	39.1%	42.9%	38.3%	66.7%	47.0%	56.3%
<i>Not sure</i>	0.7%	0.7%	0.0%	0.3%	1.3%	0.0%	0.6%	0.0%
Public Benefits								
<i>Yes</i>	30.2%	50.2%	30.4%	21.5%	24.7%	29.6%	35.4%	29.2%
<i>Do not recall</i>	2.6%	1.4%	2.2%	2.5%	5.7%	2.3%	0.6%	2.1%
<i>No, but want to apply</i>	6.3%	5.3%	4.3%	10.7%	9.3%	6.0%	9.4%	5.2%
<i>No, not interested</i>	46.7%	29.8%	56.5%	59.2%	37.9%	48.6%	30.4%	58.3%
Gender & Filing Status* by Gender								
<u>Male</u>	<u>37.5%</u>	<u>29.6%</u>	<u>30.4%</u>	<u>33.2%</u>	<u>31.7%</u>	<u>46.6%</u>	<u>34.8%</u>	<u>47.3%</u>
<i>Single</i>	70.4%	48.0%	42.9%	82.3%	70.8%	75.3%	74.6%	77.3%
<i>Head of Household</i>	6.8%	8.2%	7.1%	5.2%	6.9%	9.3%	9.5%	6.8%
<i>Married-Joint</i>	2.5%	0.0%	0.0%	2.1%	4.2%	4.1%	1.6%	2.3%
<i>Married-Separate</i>	20.3%	43.9%	50.0%	10.4%	18.1%	11.3%	14.3%	13.6%
<u>Female</u>	<u>54.8%</u>	<u>65.5%</u>	<u>65.2%</u>	<u>58.8%</u>	<u>58.6%</u>	<u>48.6%</u>	<u>63.0%</u>	<u>48.4%</u>
<i>Single</i>	49.2%	22.5%	50.0%	58.2%	51.1%	45.5%	42.1%	46.7%
<i>Head of Household</i>	2.7%	1.5%	6.7%	3.5%	2.3%	3.0%	1.8%	6.7%
<i>Married-Joint</i>	2.2%	0.0%	0.0%	5.3%	1.5%	4.0%	1.8%	0.0%
<i>Married-Separate</i>	45.9%	76.0%	43.3%	32.9%	45.1%	47.5%	54.4%	46.7%
<u>Married-Joint filers</u>	<u>6.0%</u>	<u>4.1%</u>	<u>4.3%</u>	<u>7.3%</u>	<u>9.3%</u>	<u>2.9%</u>	<u>1.7%</u>	<u>4.3%</u>
Filing Status* Overall								
<i>Single</i>	54.0%	28.3%	44.7%	61.9%	52.6%	58.8%	54.1%	59.0%

### HABC and CRT Information Sheet Results

	All Sites	EITC Claimants	CSS/CON	CCC	HPL-UA	Mi Casa	UANC	CFS/B&G
Head of Household	10.2%	7.7%	10.6%	10.9%	12.7%	8.0%	5.5%	9.5%
Married-Joint	2.2%	0.0%	0.0%	3.6%	2.2%	3.5%	1.6%	1.0%
Married-Separate	33.5%	64.1%	44.7%	23.5%	32.5%	29.6%	38.8%	30.5%

**NOTE: Numbers given are for those that responded to the questions.**

\*Filing Status determined from tax return

### HABC and CRT Information Sheet Results

	Village	CRT-Park St.	CRT-Albany Ave.	CRT-Wethersfield Ave.	CRT-Windsor St.	CRT-Stonington St.	Upper Albany Filers	UA EITC Filers
# Completed Survey	104	307	392	291	122	10	167	72
# of filers	155	348	392	294	137	11	167	72
% of Filers completing	67.1%	88.2%	100.0%	99.0%	89.1%	90.9%	100.0%	100.0%
% Live in Hartford (determined from filing address, not intake survey)	65.2%	86.2%	80.9%	75.5%	50.4%	54.5%	100.0%	100.0%
# Live in Hartford (determined from filing address, not intake survey)	101	300	317	222	69	6	167	72
% Live in MC Neighborhood (determined from filing address, not intake survey)	22.6%	30.7%	49.0%	19.4%	31.4%	36.4%	100.0%	100.0%
# Live in MC Neighborhood (determined from filing address, not intake survey)	35	107	192	57	43	4	167	72
# Upper Albany	1	1	75	3	4	1	167	72
% Upper Albany	0.6%	0.3%	19.1%	1.0%	2.9%	9.1%	100.0%	100.0%
# Frog Hollow	4	64	2	12	2	0	0	0
% Frog Hollow	2.6%	18.4%	0.5%	4.1%	1.5%	0.0%	0.0%	0.0%
# UA & FH Combined	5	65	77	15	6	1	167	72
% UA & FH Combined	3.2%	18.7%	19.6%	5.1%	4.4%	9.1%	100.0%	100.0%
Race/Ethnicity								
African American	29.8%	38.8%	78.1%	26.1%	38.5%	50.0%	83.2%	84.7%
Asian/Pacific Islander	1.9%	0.7%	0.0%	0.0%	0.8%	0.0%	0.6%	0.0%
Caucasian	8.7%	1.6%	3.3%	4.5%	13.1%	20.0%	0.6%	0.0%
Latino/Hispanic	54.8%	50.2%	12.0%	65.3%	13.9%	20.0%	4.2%	4.2%
Native American	0.0%	0.0%	0.5%	0.3%	0.0%	0.0%	0.6%	1.4%
Multi-racial	1.0%	5.9%	0.5%	1.0%	17.2%	0.0%	0.6%	0.0%
Other	2.9%	2.3%	3.3%	2.4%	1.6%	0.0%	7.8%	8.3%
Refused	1.0%	0.7%	2.3%	0.3%	14.8%	10.0%	3.0%	1.4%
Bank Account								
Checking	34.6%	38.4%	20.2%	24.1%	11.5%	0.0%	22.8%	18.1%
Savings	5.8%	6.8%	15.3%	6.5%	1.6%	0.0%	20.4%	20.8%
Both	37.5%	16.6%	28.6%	30.2%	41.0%	30.0%	26.9%	22.2%
Have an account (checking+savings+both)	77.9%	61.8%	64.1%	60.8%	54.1%	30.0%	70.1%	61.1%
No, but want one	6.7%	0.7%	0.5%	0.0%	3.3%	10.0%	2.4%	4.2%
No, not interested	12.5%	21.5%	28.1%	30.6%	10.7%	10.0%	21.0%	30.6%
Prior Tax Year Prep								
Didn't file last year	8.7%	4.6%	8.9%	7.9%	5.7%	0.0%	11.4%	12.5%

### HABC and CRT Information Sheet Results

	Village	CRT-Park St.	CRT-Albany Ave.	CRT-Wethersfield Ave.	CRT-Windsor St.	CRT-Stonington St.	Upper Albany Filers	UA EITC Filers
<i>Here, at this VITA site</i>	19.2%	66.4%	40.1%	34.4%	36.9%	10.0%	38.9%	31.9%
<i>Another VITA site</i>	19.2%	4.6%	17.9%	15.5%	1.6%	0.0%	16.8%	19.4%
<i>Any VITA (here+another)</i>	38.4%	71.0%	58.0%	49.9%	38.5%	10.0%	55.7%	51.3%
<i>Did my own</i>	8.7%	1.0%	3.8%	2.1%	1.6%	0.0%	2.4%	2.8%
<i>Family/friend did for free</i>	13.5%	2.9%	5.1%	17.2%	3.3%	10.0%	7.2%	6.9%
<i>Paid or Commercial prep with RAL</i>	8.7%	2.3%	6.6%	3.8%	12.3%	20.0%	7.8%	6.9%
<i>Paid or Commercial prep w/out RAL</i>	19.2%	4.9%	12.5%	11.0%	6.6%	10.0%	7.2%	5.6%
<i>Paid (commercials+someone)</i>	27.9%	7.2%	19.1%	14.8%	18.9%	30.0%	15.0%	12.5%
Heard about VITA:								
<i>Came last year</i>	17.3%	66.8%	38.0%	32.0%	33.6%	10.0%	37.1%	30.6%
<i>Heard an ad</i>	7.7%	0.0%	2.3%	2.4%	0.8%	10.0%	1.8%	4.2%
<i>Saw a flier or in paper</i>	16.3%	1.3%	4.1%	3.4%	4.1%	0.0%	9.6%	9.7%
<i>Walked by</i>	4.8%	1.6%	7.1%	2.7%	2.5%	0.0%	12.6%	15.3%
<i>Friend/Family told me</i>	46.2%	12.4%	37.0%	46.7%	21.3%	10.0%	24.6%	19.4%
<i>Someone else told me</i>	5.8%	6.2%	8.4%	4.1%	5.7%	10.0%	11.4%	15.3%
<i>Word of Mouth (friend/family+someone)</i>	52.0%	18.6%	45.4%	50.8%	27.0%	20.0%	36.0%	34.7%
<i>Not sure</i>	0.0%	0.7%	1.0%	1.4%	0.0%	0.0%	1.2%	2.8%
Public Benefits								
<i>Yes</i>	28.8%	62.9%	20.2%	31.6%	5.7%	10.0%	24.6%	38.9%
<i>Do not recall</i>	0.0%	2.0%	4.8%	1.7%	0.8%	0.0%	4.8%	0.0%
<i>No, but want to apply</i>	6.7%	2.9%	5.9%	1.0%	9.0%	10.0%	2.4%	2.8%
<i>No, not interested</i>	62.5%	18.6%	58.9%	58.4%	33.6%	20.0%	52.1%	44.4%
Gender & Filing Status* by Gender								
<u>Male</u>	<u>27.9%</u>	<u>53.7%</u>	<u>31.1%</u>	<u>35.4%</u>	<u>33.3%</u>	<u>40.0%</u>	<u>33.7%</u>	<u>29.6%</u>
<i>Single</i>	58.6%	55.2%	78.7%	71.6%	71.8%	50.0%	76.8%	66.7%
<i>Head of Household</i>	6.9%	9.1%	2.5%	6.9%	5.1%	0.0%	8.9%	14.3%
<i>Married-Joint</i>	3.4%	0.6%	4.9%	1.0%	0.0%	25.0%	3.6%	0.0%
<i>Married-Separate</i>	31.0%	35.2%	13.9%	20.6%	23.1%	25.0%	10.7%	19.0%
<u>Female</u>	<u>64.4%</u>	<u>38.8%</u>	<u>62.5%</u>	<u>59.4%</u>	<u>35.9%</u>	<u>40.0%</u>	<u>63.3%</u>	<u>70.4%</u>
<i>Single</i>	44.8%	42.0%	56.3%	43.9%	45.2%	25.0%	54.3%	32.0%
<i>Head of Household</i>	6.0%	1.7%	0.8%	2.9%	4.8%	0.0%	1.0%	0.0%
<i>Married-Joint</i>	3.0%	0.8%	2.0%	1.2%	0.0%	0.0%	2.9%	0.0%
<i>Married-Separate</i>	46.3%	55.5%	40.8%	52.0%	50.0%	75.0%	41.9%	68.0%
<u>Married-Joint filers</u>	<u>6.7%</u>	<u>6.5%</u>	<u>6.4%</u>	<u>4.9%</u>	<u>8.5%</u>	<u>20.0%</u>	<u>1.8%</u>	<u>0.0%</u>
Filing Status* Overall								
<i>Single</i>	45.8%	44.5%	59.7%	51.7%	54.7%	36.4%	61.1%	41.7%

### HABC and CRT Information Sheet Results

	Village	CRT-Park St.	CRT-Albany Ave.	CRT-Wethersfield Ave.	CRT-Windsor St.	CRT-Stonington St.	Upper Albany Filers	UA EITC Filers
Head of Household	12.3%	12.9%	7.4%	9.5%	15.3%	18.2%	5.4%	4.2%
Married-Joint	2.6%	0.6%	3.1%	1.4%	2.2%	9.1%	3.0%	0.0%
Married-Separate	39.4%	42.0%	29.8%	37.4%	27.7%	36.4%	30.5%	54.2%

**NOTE: Numbers given are for those that responded to the questions.**

\*Filing Status determined from tax return

### HABC and CRT Information Sheet Results

	Frog Hollow Filers	FH EITC Filers
# Completed Survey	115	59
# of filers	127	68
% of Filers completing	90.6%	86.8%
% Live in Hartford <i>(determined from filing address, not intake survey)</i>	100.0%	100.0%
# Live in Hartford <i>(determined from filing address, not intake survey)</i>	127	68
% Live in MC Neighborhood <i>(determined from filing address, not intake survey)</i>	100.0%	100.0%
# Live in MC Neighborhood <i>(determined from filing address, not intake survey)</i>	127	68
# Upper Albany	0	0
% Upper Albany	0.0%	0.0%
# Frog Hollow	127	68
% Frog Hollow	100.0%	100.0%
# UA & FH Combined	127	68
% UA & FH Combined	100.0%	100.0%
Race/Ethnicity		
African American	20.0%	16.9%
Asian/Pacific Islander	0.9%	0.0%
Caucasian	1.7%	1.7%
Latino/Hispanic	68.7%	72.9%
Native American	0.0%	0.0%
Multi-racial	4.3%	5.1%
Other	3.5%	3.4%
Refused	0.9%	0.0%
Bank Account		
Checking	25.2%	16.9%
Savings	11.3%	6.8%
Both	20.0%	27.1%
Have an account <i>(checking+savings+both)</i>	56.5%	50.8%
No, but want one	2.6%	1.7%
No, not interested	28.7%	33.9%
Prior Tax Year Prep		
Didn't file last year	8.7%	11.9%

### HABC and CRT Information Sheet Results

	Frog Hollow Filers	FH EITC Filers
<i>Here, at this VITA site</i>	44.3%	45.8%
<i>Another VITA site</i>	17.4%	16.9%
<i>Any VITA (here+another)</i>	61.7%	62.7%
<i>Did my own</i>	0.9%	0.0%
<i>Family/friend did for free</i>	7.8%	5.1%
<i>Paid or Commercial prep with RAL</i>	7.8%	10.2%
<i>Paid or Commercial prep w/out RAL</i>	2.6%	1.7%
<i>Paid (commercials+someone)</i>	10.4%	11.9%
Heard about VITA:		
<i>Came last year</i>	41.7%	42.4%
<i>Heard an ad</i>	2.6%	1.7%
<i>Saw a flier or in paper</i>	8.7%	3.4%
<i>Walked by</i>	4.3%	1.7%
<i>Friend/Family told me</i>	27.0%	30.5%
<i>Someone else told me</i>	8.7%	11.9%
<i>Word of Mouth (friend/family+someone)</i>	35.7%	42.4%
<i>Not sure</i>	1.7%	1.7%
Public Benefits		
<i>Yes</i>	42.6%	52.5%
<i>Do not recall</i>	2.6%	0.0%
<i>No, but want to apply</i>	5.2%	10.2%
<i>No, not interested</i>	37.4%	25.4%
Gender & Filing Status* by Gender		
<u>Male</u>	<u>48.7%</u>	<u>39.0%</u>
<i>Single</i>	67.9%	39.1%
<i>Head of Household</i>	3.6%	0.0%
<i>Married-Joint</i>	0.0%	0.0%
<i>Married-Separate</i>	28.6%	60.9%
<u>Female</u>	<u>47.0%</u>	<u>57.6%</u>
<i>Single</i>	37.0%	14.7%
<i>Head of Household</i>	1.9%	0.0%
<i>Married-Joint</i>	3.7%	0.0%
<i>Married-Separate</i>	57.4%	85.3%
<u>Married-Joint filers</u>	<u>4.3%</u>	<u>3.4%</u>
Filing Status* Overall		
<i>Single</i>	48.8%	23.5%



### HABC and CRT Information Sheet Results

	Frog Hollow Filers	FH EITC Filers
Head of Household	7.9%	5.9%
Married-Joint	1.6%	0.0%
Married-Separate	41.7%	70.6%

**NOTE: Numbers given are for those that responded to the questions.**

\*Filing Status determined from tax return

**Appendix D**  
**HABC and CRT Tax Return Data**

	<b>All Sites</b>	<b>EITC Filers</b>	<b>CSS/CON</b>	<b>CCC</b>	<b>HPL-UA</b>	<b>Mi Casa</b>
# of filers	2431	980	47	302	228	226
# of Federal return filers	2429	980	47	301	227	226
# of State return filers	2246	867	43	289	210	200
Median AGI	\$14,681.00	\$9,579.50	\$14,607.50	\$15,620.00	\$15,151.00	\$11,116.00
Average AGI	\$17,941	\$11,905	\$18,817	\$19,576	\$19,532	\$13,866
AGI Range	-\$3,314-148,204	-\$3,314-34,947	\$142-78,955	\$69-90,031	\$376-104,457	-\$2,599-93,606
Total Child and Dependant Care Credit	\$39,987.00	\$16,474.00	\$1,290.00	\$5,981.00	\$3,243.00	\$1,405.00
Median Childcare Credit	\$421	\$352	\$645	\$600	\$400	\$352
Total Child Tax Credit	\$648,505.00	\$390,101.00	\$18,763.00	\$85,117.00	\$68,175.00	\$41,687.00
Median Child Tax Credit	\$1,000	\$1,000	\$1,018	\$1,000	\$1,000	\$1,000
Total EITC	\$1,381,036.00	\$1,381,036.00	\$35,952.00	\$106,080.00	\$103,257.00	\$135,522.00
Median EITC	\$1,057	\$1,057	\$2,103	\$630	\$1,094	\$1,070
# claiming EITC	980	980	19	86	78	97
% claiming EITC	40.3%	100.0%	40.4%	28.5%	34.2%	42.9%
Total Education Credit	\$73,266.00	\$12,344.00	\$1,432.00	\$18,687.00	\$3,904.00	\$1,953.00
Total Federal Refund	\$3,157,491.00	\$2,239,963.00	\$78,031.00	\$334,470.00	\$271,492.00	\$241,674.00
Average Federal Refund	\$1,299	\$2,286	\$1,660	\$1,108	\$1,191	\$1,069
Median Federal Refund	\$677	\$1,993	\$1,067	\$549	\$705	\$486
Total State Refund	\$275,898.00	\$95,072.00	\$4,519.00	\$45,941.00	\$21,592.00	\$15,672.00
Average State Refund	\$113	\$97	\$96	\$152	\$95	\$69
Median State Refund	\$20	\$15	\$13	\$54	\$17	\$1
Average Filer Age	37	37	38	35	38	35
<b>Total Refunds/Credits Claimed</b>	<b>\$5,576,183</b>	<b>\$4,134,990</b>	<b>\$139,987</b>	<b>\$596,276</b>	<b>\$471,663</b>	<b>\$437,913</b>

**Appendix D**  
**HABC and CRT Tax Return Data**

	<b>UANC</b>	<b>CFS/B&amp;G</b>	<b>Village</b>	<b>CRT-Park St.</b>	<b>CRT-Albany Ave.</b>	<b>CRT-Wethersfield Ave.</b>
# of filers	183	105	155	348	392	294
# of Federal return filers	183	105	155	348	392	294
# of State return filers	180	96	142	318	361	264
Median AGI	\$12,676.00	\$16,196.00	\$18,885.00	\$14,232.00	\$12,794.00	\$16,042.00
Average AGI	\$16,485	\$18,280	\$20,283	\$16,277	\$16,977	\$18,027
AGI Range	\$-1,234-57,742	\$337-69,334	\$842-81,472	\$133-109,750	-\$3,314-73,318	\$48-84,365
Total Child and Dependant Care Credit	\$454.00	\$2,289.00	\$4,822.00	\$5,873.00	\$7,078.00	\$2,754.00
Median Childcare Credit	\$227	\$421	\$419	\$349	\$406	\$455
Total Child Tax Credit	\$35,808.00	\$26,445.00	\$61,341.00	\$100,643.00	\$82,511.00	\$73,956.00
Median Child Tax Credit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Total EITC	\$81,696.00	\$51,200.00	\$108,625.00	\$294,162.00	\$191,136.00	\$202,181.00
Median EITC	\$744	\$1,035	\$1,612	\$1,383	\$729	\$1,522
# claiming EITC	82	38	64	186	156	127
% claiming EITC	44.8%	36.2%	41.3%	53.4%	39.8%	43.2%
Total Education Credit	\$4,589.00	\$4,635.00	\$5,119.00	\$2,759.00	\$18,941.00	\$9,101.00
Total Federal Refund	\$209,057.00	\$136,267.00	\$242,085.00	\$541,571.00	\$492,324.00	\$414,807.00
Average Federal Refund	\$1,142	\$1,298	\$1,562	\$1,556	\$1,256	\$1,411
Median Federal Refund	\$666	\$906	\$764	\$761	\$655	\$690
Total State Refund	\$21,018.00	\$10,845.00	\$5,698.00	\$32,968.00	\$54,883.00	\$33,110.00
Average State Refund	\$115	\$103	\$122	\$95	\$140	\$113
Median State Refund	\$25	\$42	\$28	\$16	\$17	\$19
Average Filer Age	40	37	37	37	39	37
<b>Total Refunds/Credits Claimed</b>	<b>\$352,622</b>	<b>\$231,681</b>	<b>\$427,690</b>	<b>\$977,976</b>	<b>\$846,873</b>	<b>\$735,909</b>

**Appendix D**  
**HABC and CRT Tax Return Data**

	<b>CRT-Windsor St.</b>	<b>CRT- Stonington St.</b>	<b>Upper Albany Filers</b>	<b>Frog Hollow Filers</b>	<b>UA EITC Filers</b>	<b>FH EITC Filers</b>
# of filers	137	11	167	127	72	68
# of Federal return filers	137	11	167	127	72	68
# of State return filers	130	10	159	115	72	68
Median AGI	\$17,751.00	\$12,037.00	\$11,636.00	\$11,085.50	\$6,828.00	\$8,993.00
Average AGI	\$23,533	\$17,359	\$14,566	\$14,729	\$9,838	\$11,417
AGI Range	\$496-148,204	\$2,726-63,791	\$69-61,807	\$-2,599-71,606	\$69-33,105	\$380-29,667
Total Child and Dependant Care Credit	\$4,798.00	\$0.00	\$136.00	\$482.00	\$136.00	\$482.00
Median Childcare Credit	\$660	\$0	\$136	\$241	\$136	\$241
Total Child Tax Credit	\$49,831.00	\$3,228.00	\$27,845.00	\$35,093.00	\$19,039.00	\$29,461.00
Median Child Tax Credit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Total EITC	\$59,298.00	\$5,735.00	\$81,491.00	\$97,090.00	\$81,491.00	\$97,090.00
Median EITC	\$1,057	\$685	\$500	\$1,202	\$500	\$1,428
# claiming EITC	41	4	72	68	72	68
% claiming EITC	29.9%	36.4%	43.1%	53.5%	100.0%	100.0%
Total Education Credit	\$2,146.00	\$0.00	\$1,278.00	\$2,638.00	\$285.00	\$236.00
Total Federal Refund	\$172,836.00	\$10,842.00	\$188,058.00	\$187,285.00	\$131,364.00	\$161,500.00
Average Federal Refund	\$1,262	\$986	\$1,126	\$1,475	\$1,825	\$2,375
Median Federal Refund	\$561	\$435	\$563	\$745	\$1,068	\$2,576
Total State Refund	\$14,968.00	\$797.00	\$19,753.00	\$8,945.00	\$6,915.00	\$5,757.00
Average State Refund	\$109	\$72	\$118	\$70	\$96	\$85
Median State Refund	\$34	\$0	\$24	\$15	\$18	\$11
Average Filer Age	37	38	40	36	40	35
<b>Total Refunds/Credits Claimed</b>	<b>\$303,877</b>	<b>\$20,602</b>	<b>\$318,561</b>	<b>\$331,533</b>	<b>\$239,230</b>	<b>\$294,526</b>

## **Appendix E**

### **Maps**

#### **1. Hartford Neighborhood and Census Block Group Boundaries with VITA Sites**

This map is for reference purposes when looking at the other maps. This map shows you the boundaries of the 2000 Census block groups, Hartford neighborhood boundaries, and the streets of Hartford.

#### **2. All Filers and Locations of VITA Sites**

This is a map of all Hartford filers and the location of the HABC and CRT VITA sites.

#### **3. Distribution by Neighborhood of EITC Filers at 2005 VITA Sites**

This map shows the percent of EITC filers from each of the Hartford neighborhoods (as a percent of all EITC filers).

#### **4. All EITC Filers and Locations of VITA Sites**

This is a map of all Hartford EITC filers and the location of the HABC and CRT VITA sites.

#### **5. Families with Children Under 18 in Poverty, All EITC Filers with Dependents and Locations of VITA Sites**

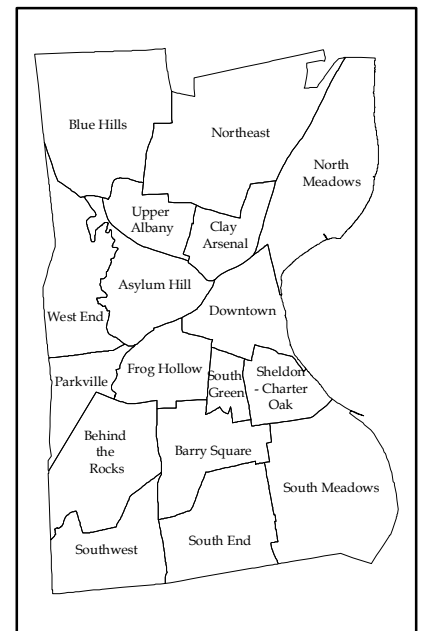
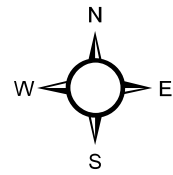
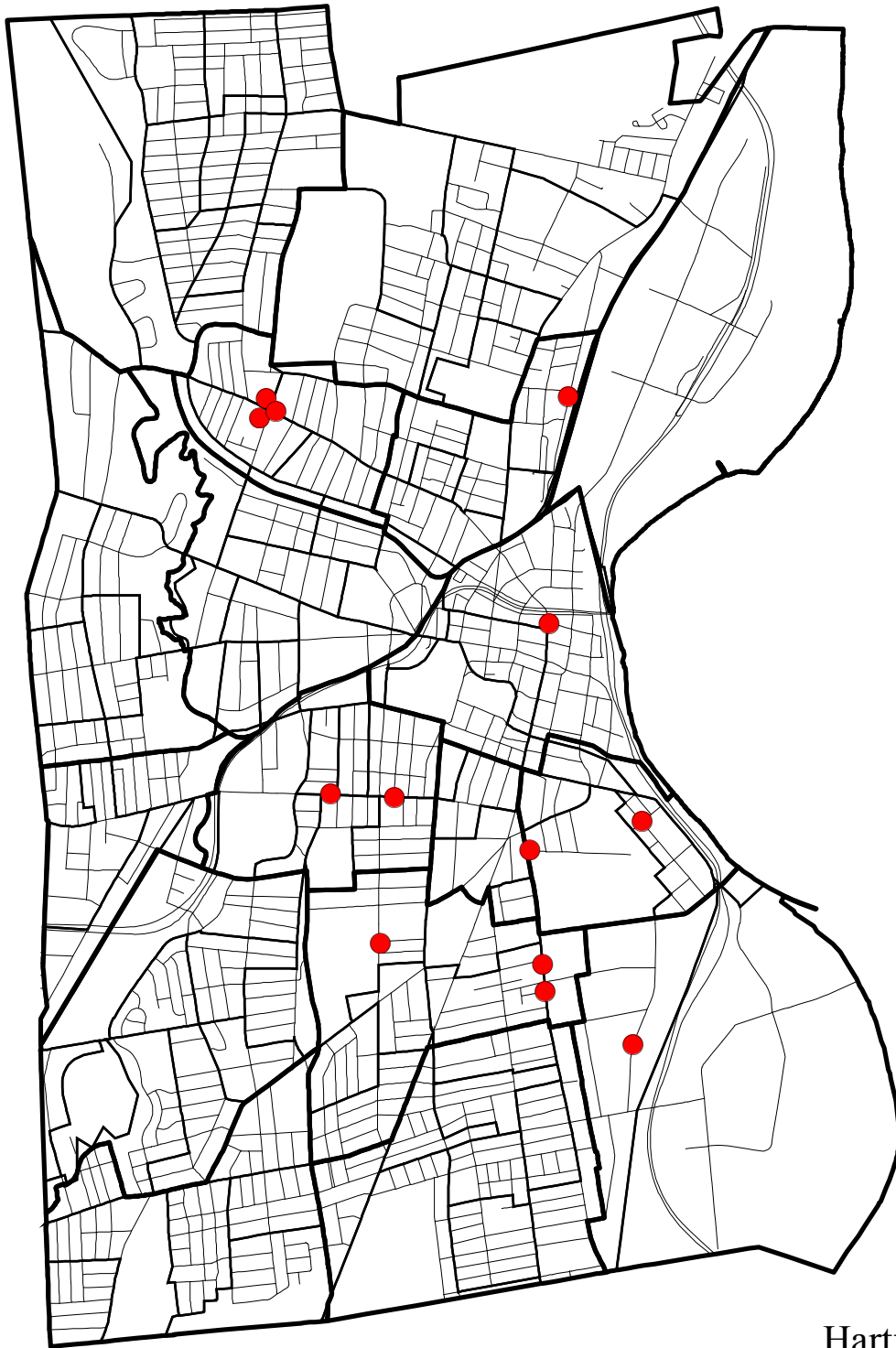
This is a map of the 2000 Census data on families with children under 18 living in poverty. Overlaying this are Hartford EITC filers that claimed dependents on their 2004 tax return.

#### **6. Married, Male Headed, and Female Headed Families with Children Under 18 in Poverty**

These maps are a breakdown of the 2000 Census data on families with children under 18 living in poverty by family-type.

#### **7. 2005 Filers by VITA Sites**

These maps show the location of Hartford filers by the VITA site they visited.

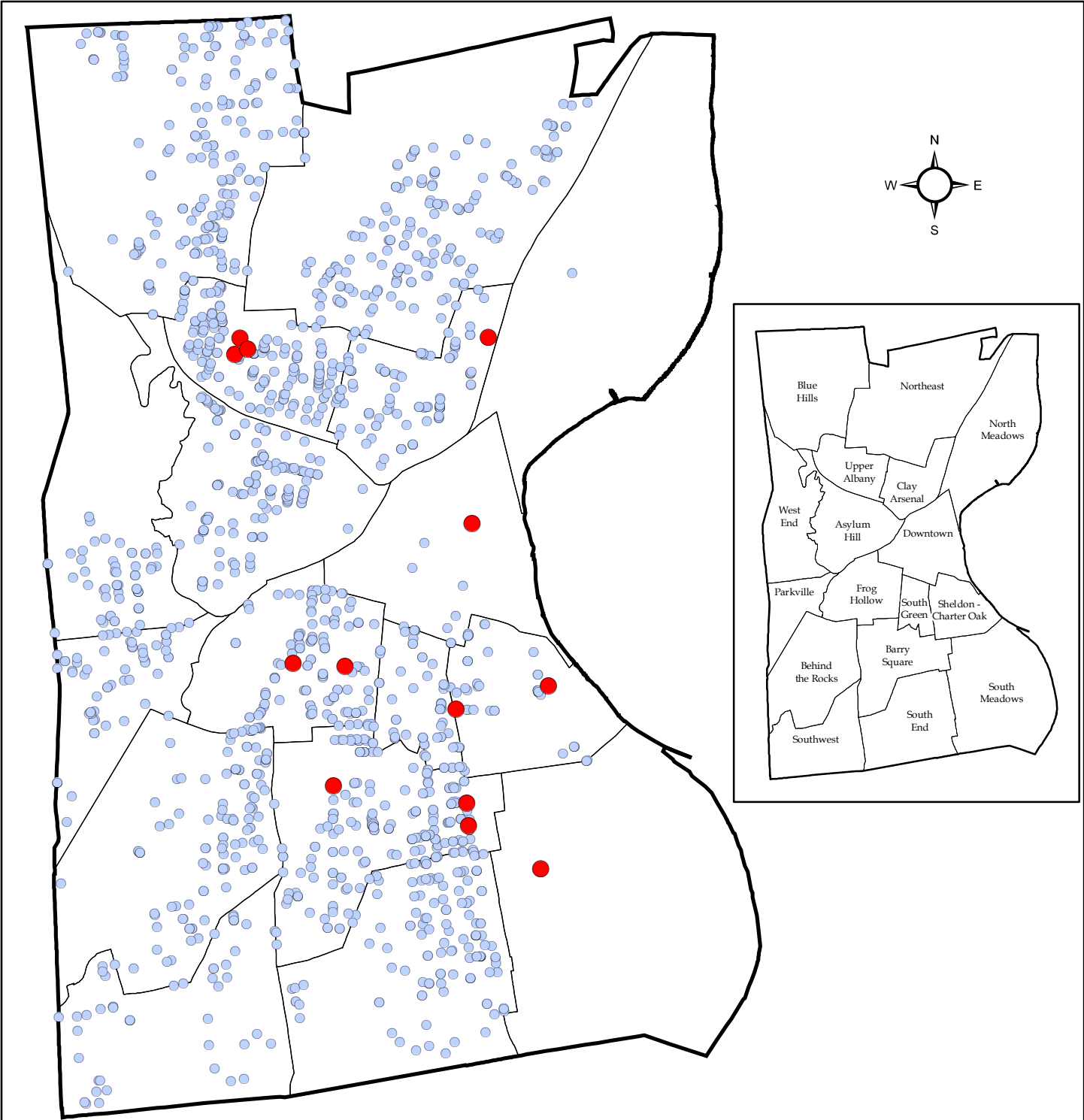


**Legend**

- Neighborhoods
- Census Block Groups (2000)
- Filing Sites
- VITA Site Location
- Other**
- City Streets

## Hartford Neighborhood and Census Block Groups Boundaries with VITA Sites 2005

Data Sources:  
 City of Hartford  
 US Census  
 HABC and CRT  
 (Hartford Asset Building Collaborative  
 and Community Renewal Team)



**Legend**

**Filing Sites and Filer Reported Address**

- VITA Site Location
- All Filers

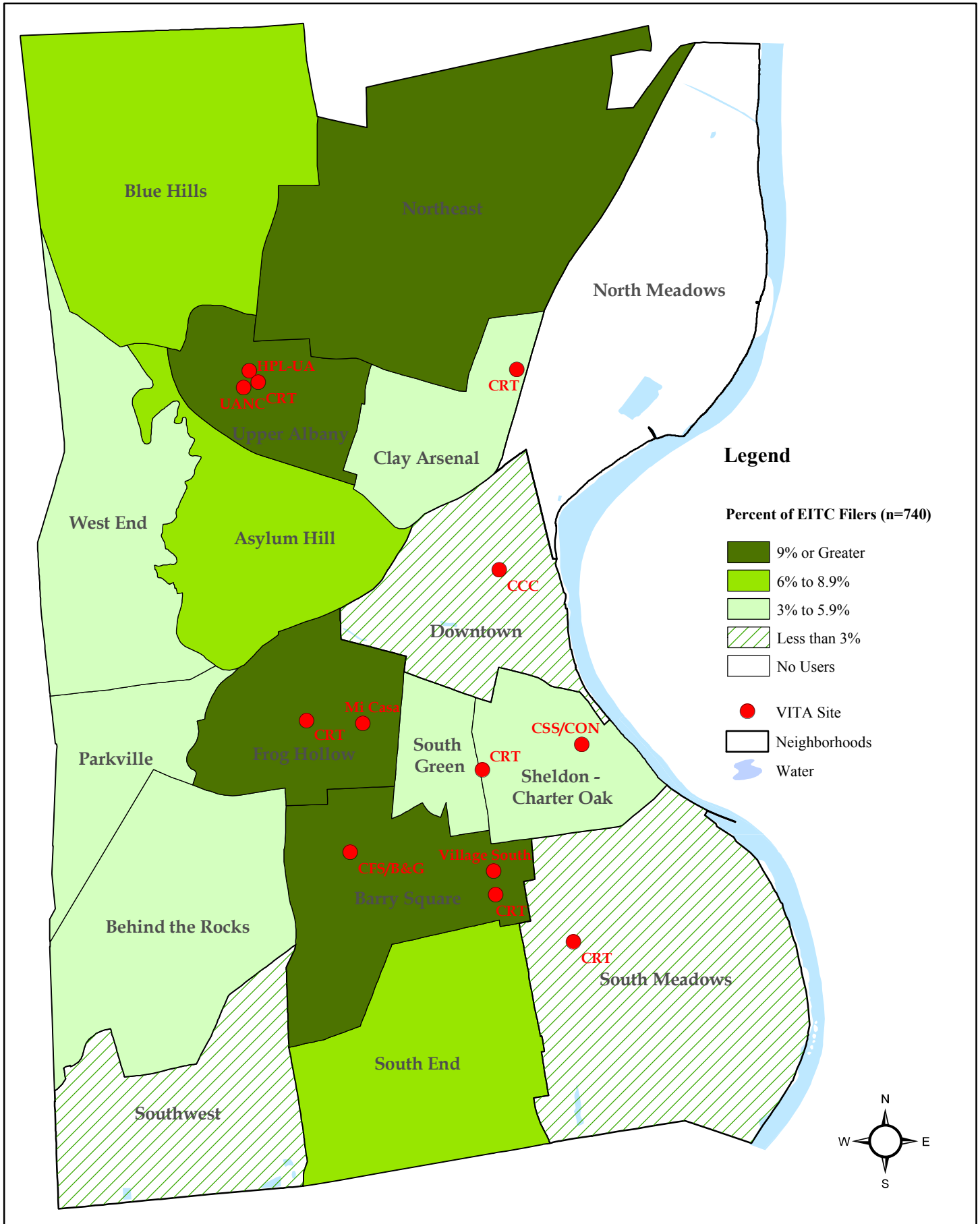
**Boundaries**

- City of Hartford
- Neighborhoods

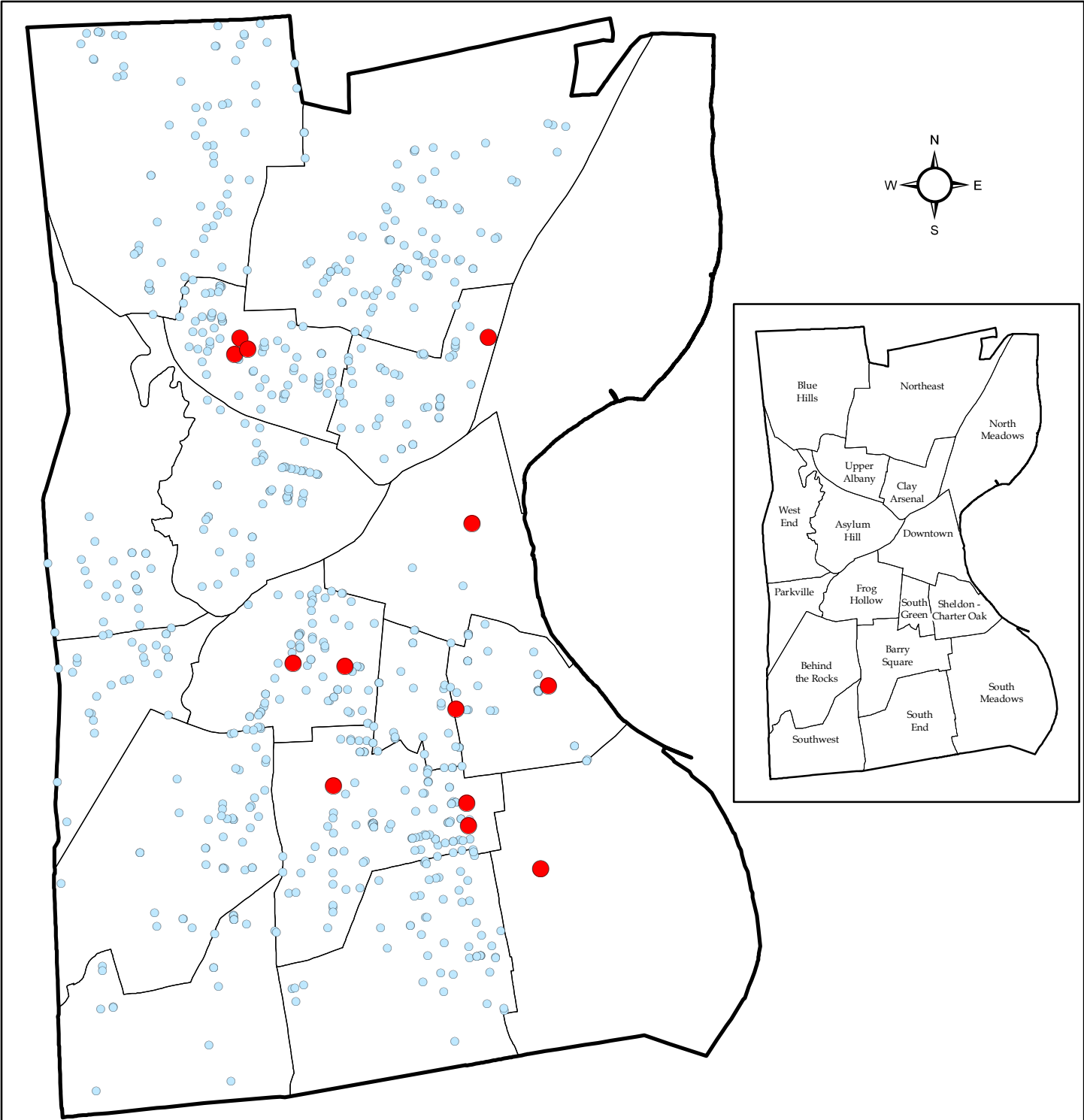
**All Filers and  
Locations of VITA Sites  
2005**

Data Sources:  
 City of Hartford  
 US Census  
 HABC and CRT  
 (Hartford Asset Building Collaborative  
 and Community Renewal Team)

# Distribution by Neighborhood of EITC Filers Served at 2005 VITA Sites









**Legend**

**Boundaries**

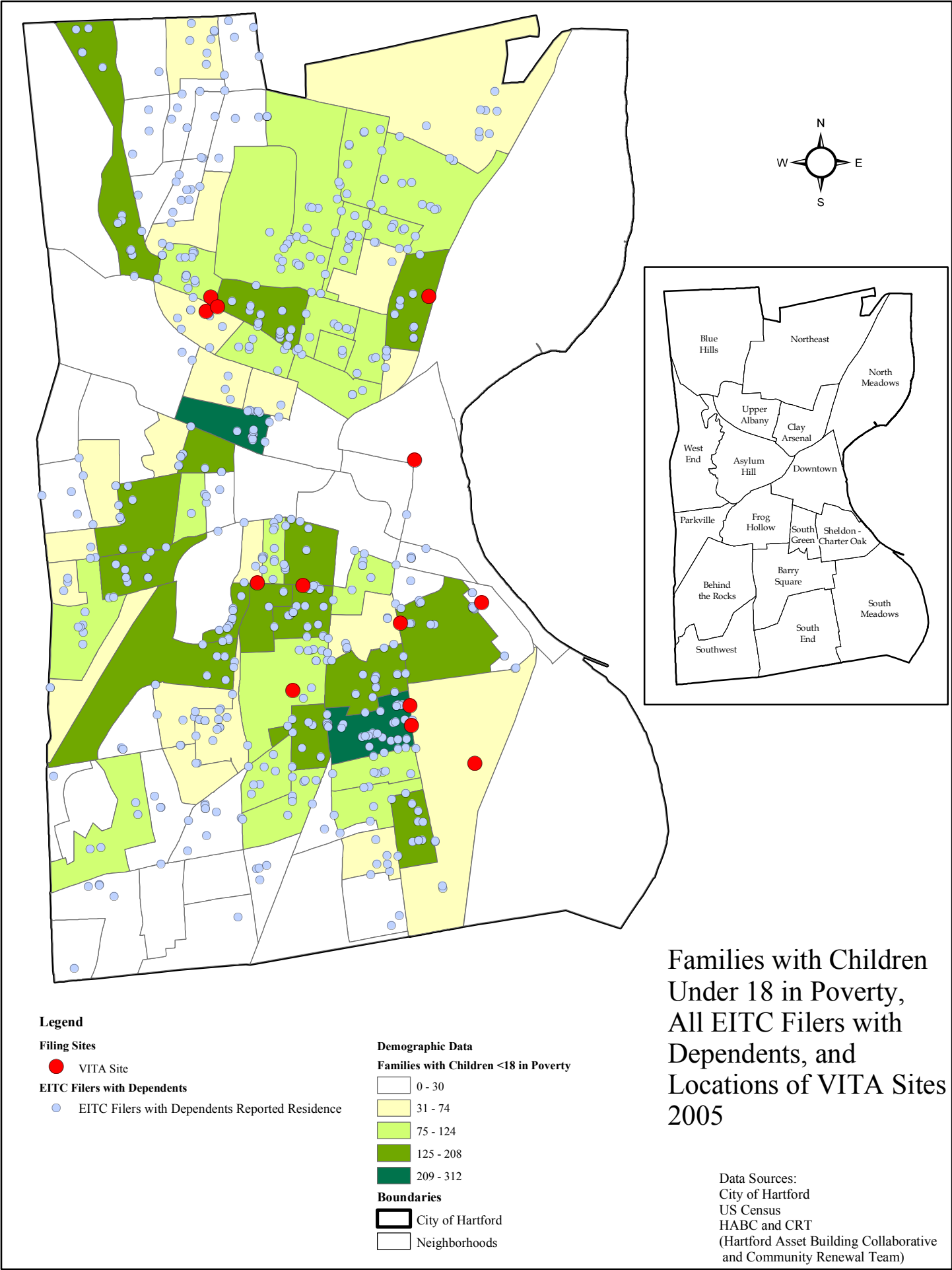
-  City of Hartford
-  Neighborhoods

**Filing Sites and Filer Reported Address**

-  VITA Site
-  All EITC Filers (2005)

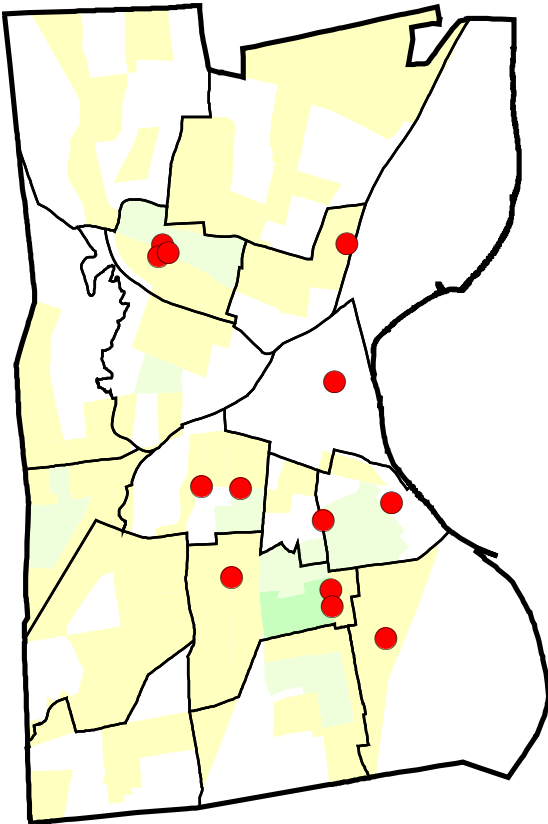
**All EITC Filers and Locations of VITA Sites 2005**

Data Sources:  
 City of Hartford  
 US Census  
 HABC and CRT  
 (Hartford Asset Building Collaborative and Community Renewal Team)



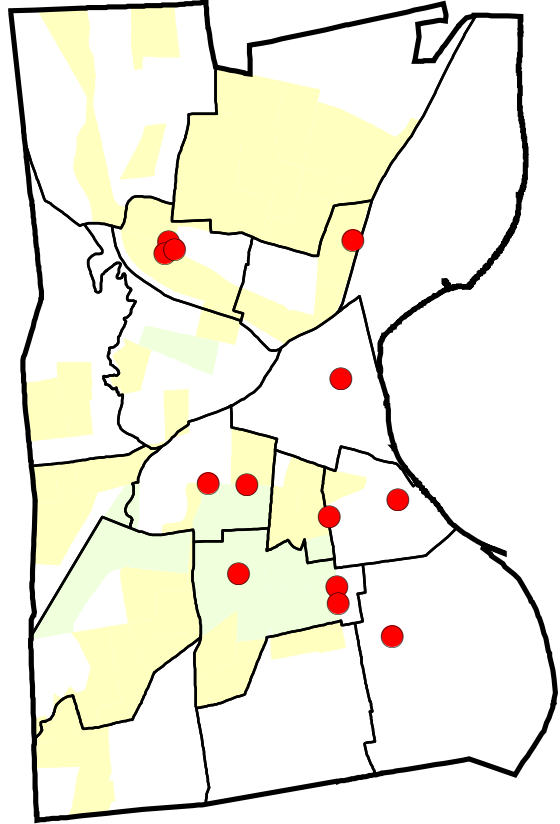
**Married Families with Children <18 in Poverty**

0 1 - 24 25 - 49 50 - 74 75 - 99 100 - 255



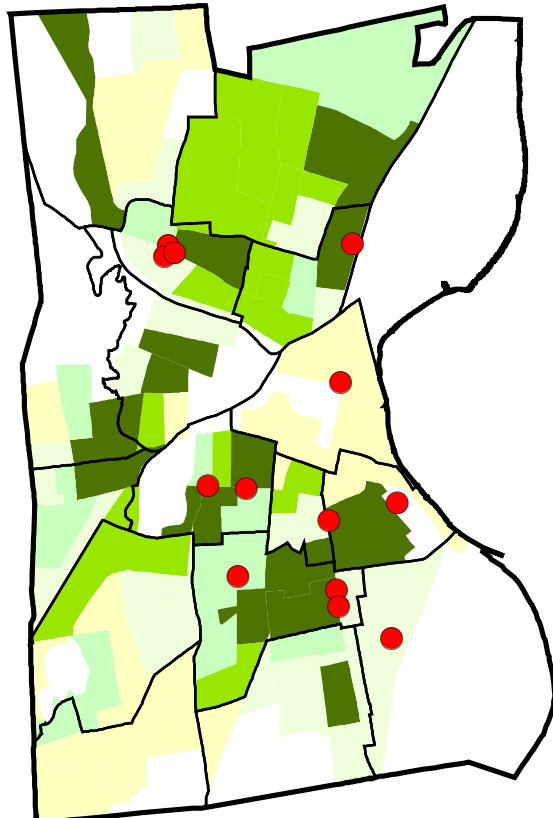
**Male Headed Families with Children <18 in Poverty**

0 1 - 24 25 - 49 50 - 74 75 - 99 100 - 255



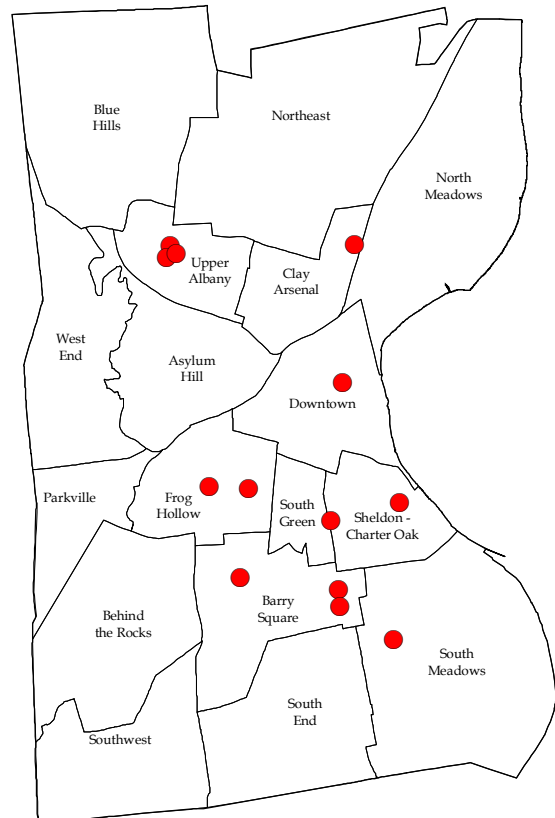
**Female Headed Families with Children <18 in Poverty**

0 1 - 24 25 - 49 50 - 74 75 - 99 100 - 255



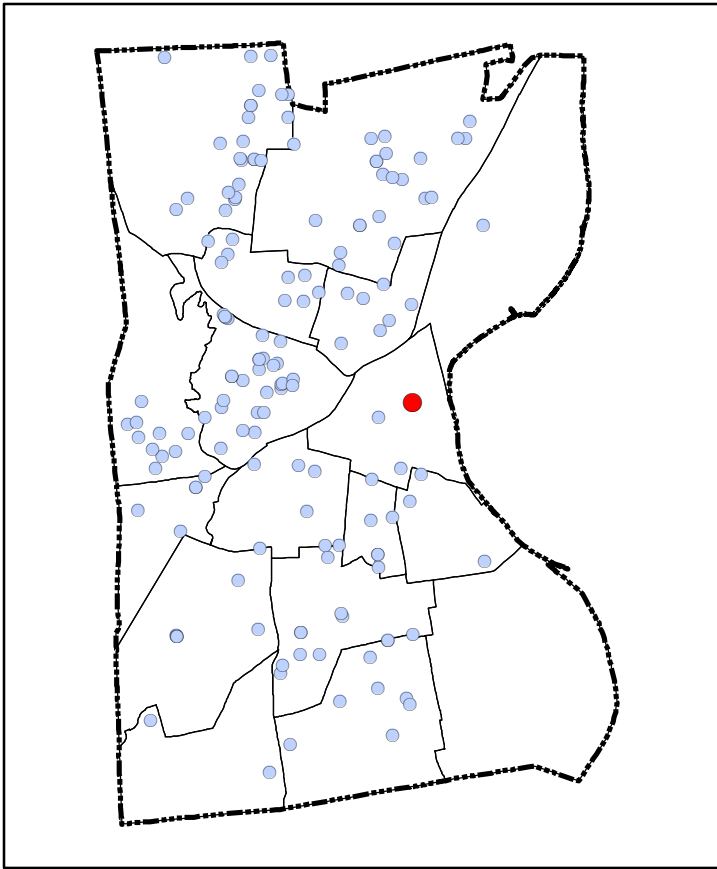
**Neighborhood Key**

● VITA Site Location □ Neighborhoods

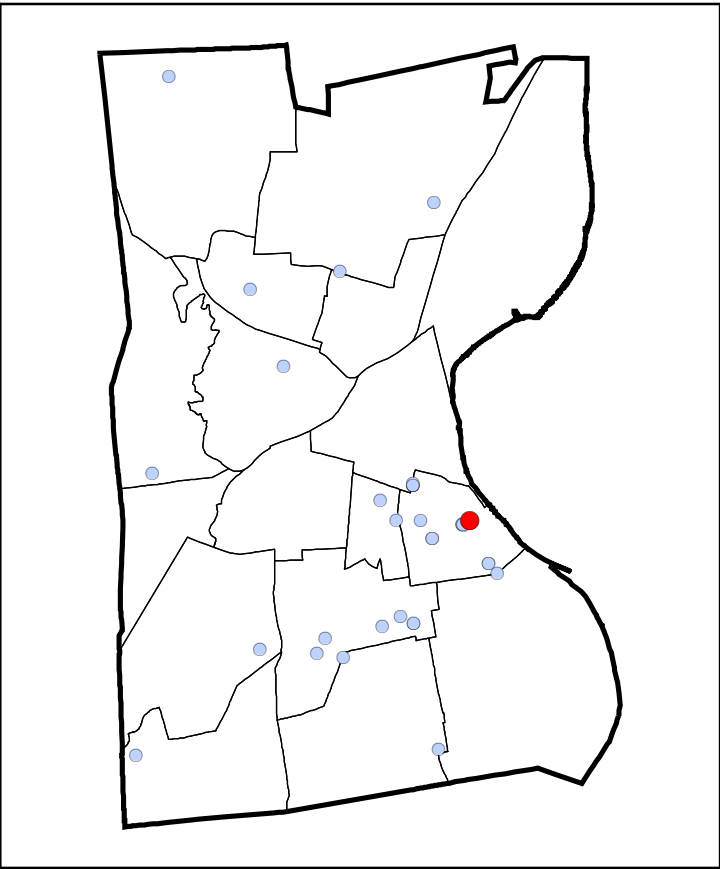


# 2005 Filers by VITA Sites

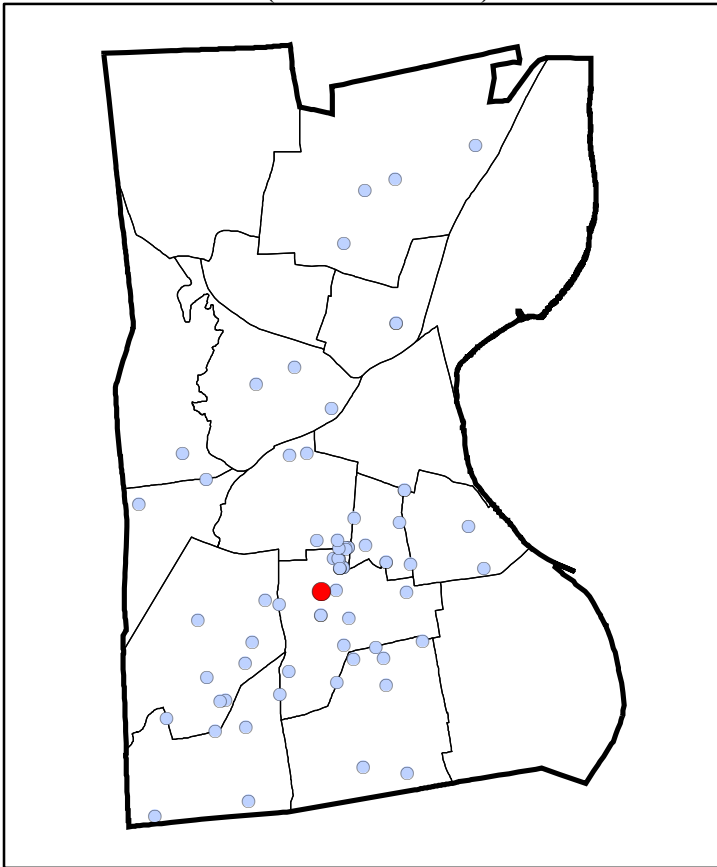
Capital Community College (950 Main Street)



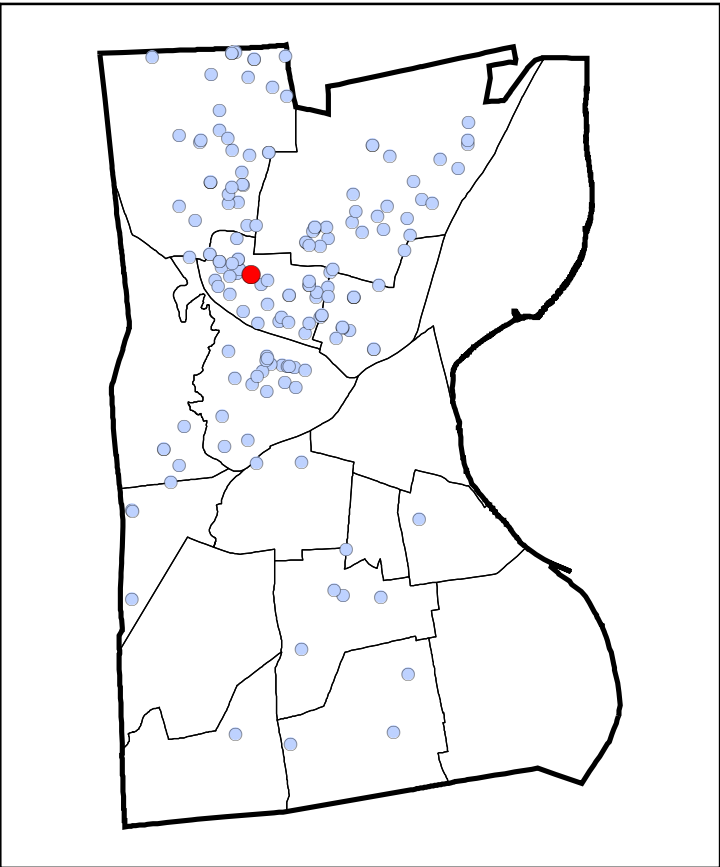
CSS/CON (34 Sequassen Street)



Casey Family Services / Boys & Girls Club (1500 Broad Street)



Hartford Public Library - Upper Albany Branch (1250 Albany Avenue)



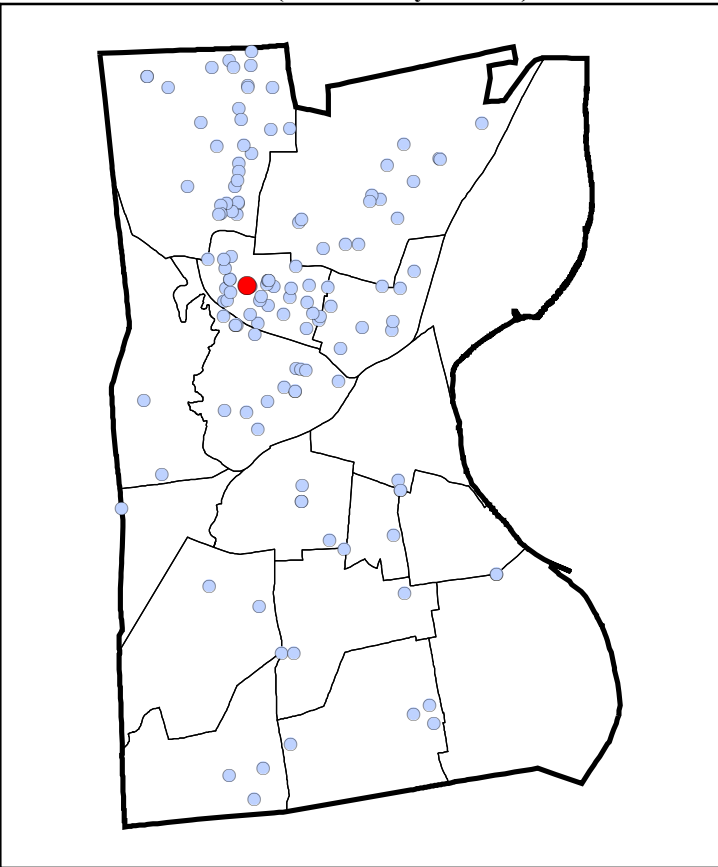
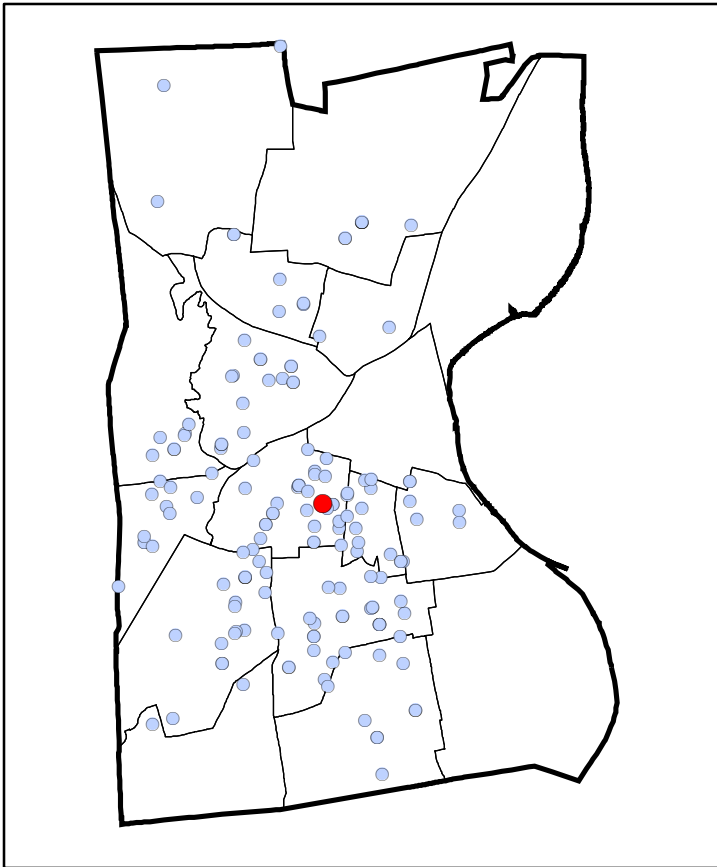
## Legend

- Filer Location
- VITA Site
- Neighborhood Boundaries
- City Boundary

# 2005 Filers by VITA Sites

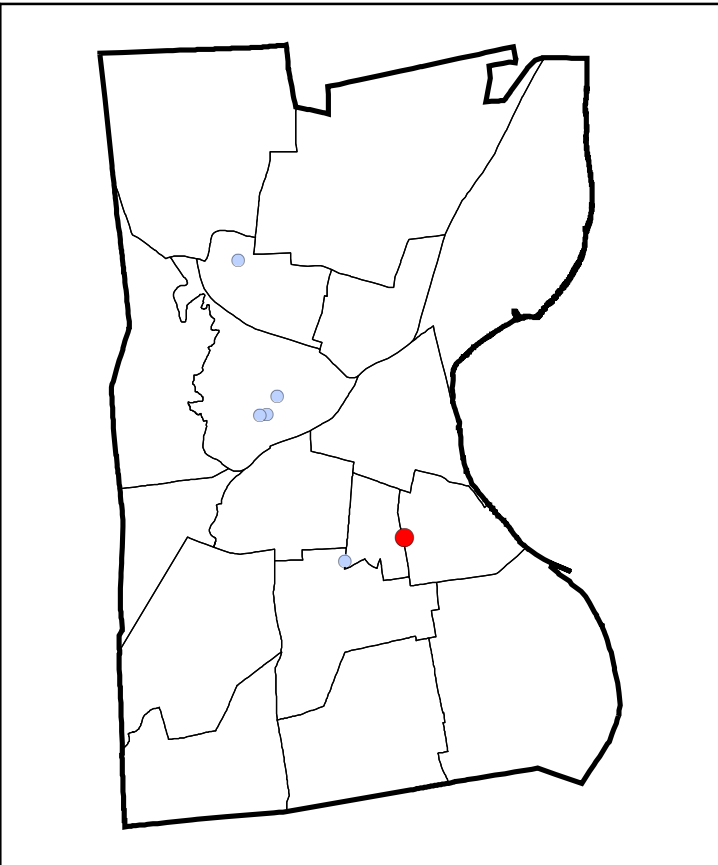
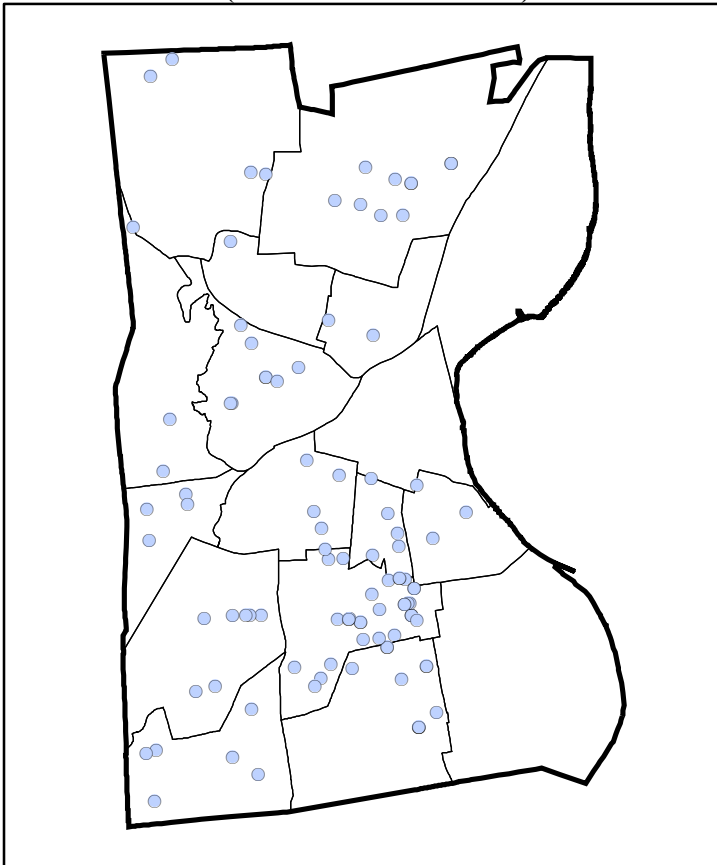
**Mi Casa (510 Park Street)**

**Upper Albany Neighborhood Collaborative  
(1229 Albany Avenue)**



**The Village for Families and Children  
(331 Wethersfield Avenue)**

**Community Renewal Team  
(8 Stonington Street)**

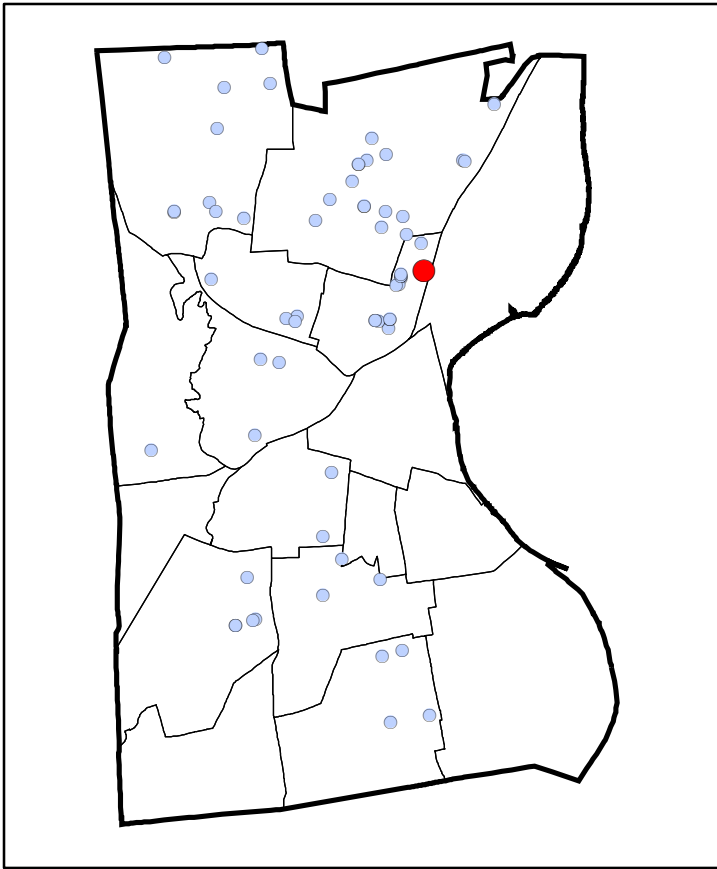


**Legend**

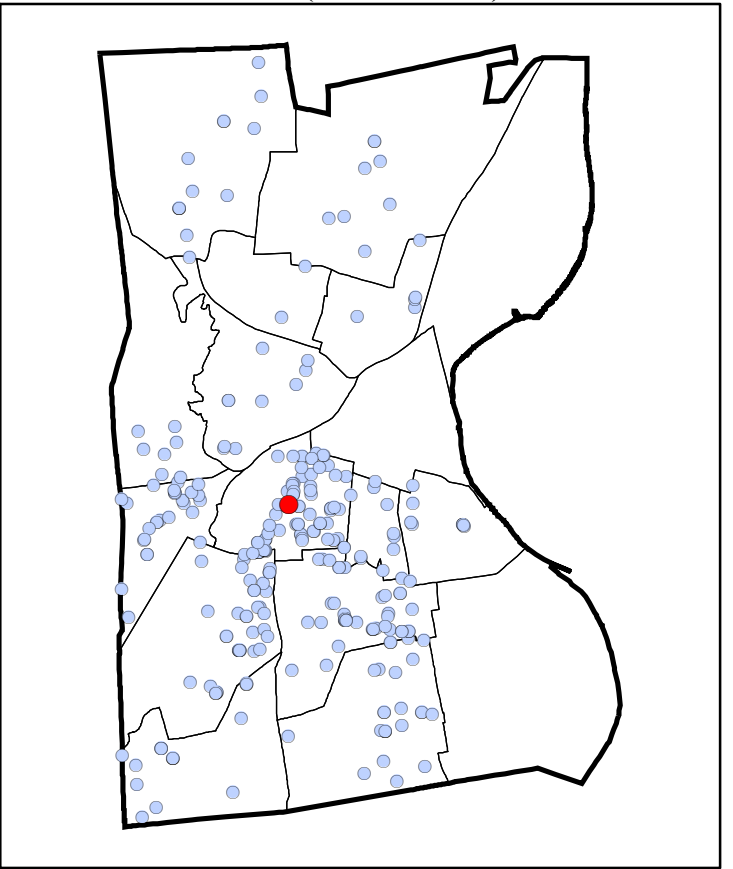
- Filer Location
- VITA Site
- Neighborhood Boundaries
- City Boundary

# 2005 Filers by VITA Sites

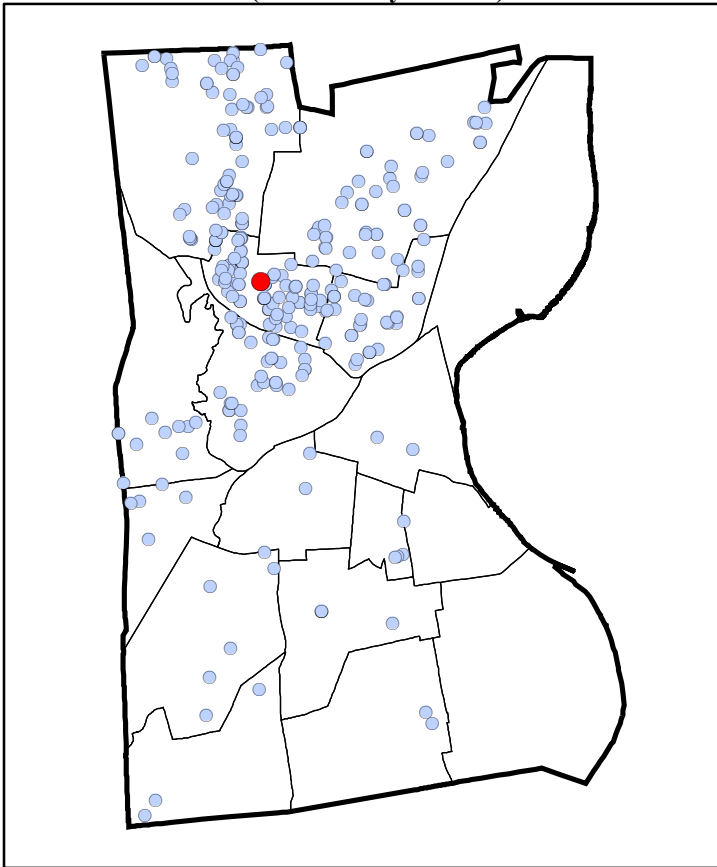
Community Renewal Team  
(555 Windsor Street)



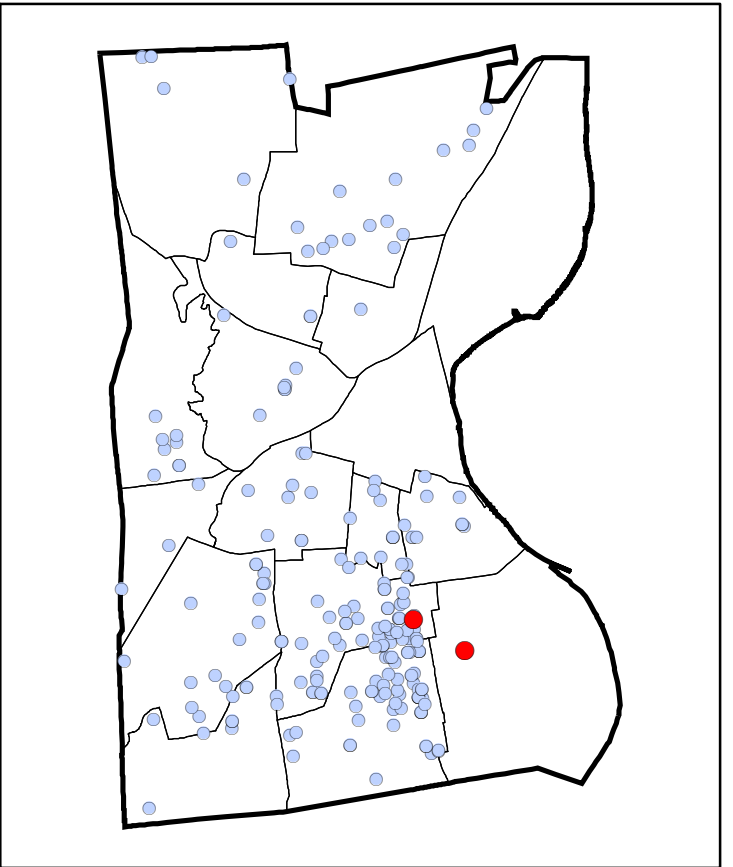
Community Renewal Team  
(842 Park Street)



Community Renewal Team  
(1229 Albany Avenue)



Community Renewal Team  
(395 Wethersfield Avenue & 261 Locust Street)



### Legend

- Filer Location
- VITA Site
- Neighborhood Boundaries
- City Boundary

## Appendix F

### HABC and CRT 2005 VITA Site Schedule

VITA Site	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Capital Community College			10:00-2:00 (2/2-4/13)	5:00-8:00 (2/3-4/7)		9:00-2:00 (2/5-4/9)
Casey Family Services at the Boys & Girls Club						1:00-5:00 (2/5-4/9)
CSS/CON		2:00-6:00 (2/1-4/12)	2:00-6:00 (2/2-4/13)			
HPL – Upper Albany Branch	5:00-8:00 (1/31-4/11)		5:00-8:00 (2/2-4/13)			
Mi Casa		5:00-8:00 (2/1-4/12)	10:00-2:00 (2/2-4/13)	5:00-8:00 (2/3-4/7)		9:00-1:00 (2/5-4/9)
Upper Albany Neighborhood Collaborative						9:00-1:00 (2/5-4/9)
Village South	5:00-8:00 (1/31-4/11)		5:00-8:00 (2/2-4/13)			9:00-2:00 (1/30-4/9)
CRT 1229 Albany Ave.	9:00-12:00, 2:00-3:30 (1/31-4/11)	9:00-12:00, 2:00-3:30 (2/1-4/12)	9:00-12:00, 2:00-3:30 (2/2-4/13)	9:00-12:00, 2:00-3:30* (2/3-4/14)	9:00-12:00, 2:00-3:30 (2/4-4/15)	9:00-12:00, 2:00-3:30 (2/5-4/9)
CRT 842 Park Street	9:00-12:00, 2:00-3:30 (1/31-4/11)	9:00-12:00, 2:00-3:30 (2/1-4/12)	9:00-12:00, 2:00-3:30 (2/2-4/13)	9:00-12:00, 2:00-3:30** (2/3-4/14)	9:00-12:00, 2:00-3:30 (2/4-4/15)	9:00-12:00, 2:00-3:30 (2/5-4/9)
CRT 395 Wethersfield Ave. (appointments preferred, walk-ins served when possible)	9:00-12:00, 1:00-3:00 (1/31-4/11)		9:00-12:00, 1:00-3:00 (2/2-4/13)		9:00-12:00, 1:00-3:00 (2/4-4/15)	
CRT 555 Windsor Street		2:00-5:00 (2/1-4/12)		2:00-5:00 (2/3-4/14)		
CRT 8 Stonington Street	By Appointment Only					
CRT 261 Locust Street	By Appointment Only					

\*On 2/10, open until 5:30.

\*\* On 2/17, open until 5:30.