

# Welcome!

Thank you for joining the webinar on **Take the stress out of tax filing for people living on low incomes** hosted by Prosper Canada.

The presentation will begin shortly. (Audio will begin when the presentation starts)

## Technology details:

- For technical assistance, call GoToWebinar support line: 1-855-352-9002
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- Please check that the volume is turned up on your computer.
- If dial in option is required, please dial in as follows:
  - Tel (Canada): +1 (647) 497-9368
  - Access Code: 507-204-887
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# Webinar logistics

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- Audience members have all been put on “mute” for this webinar
- Please share any questions you have using the “Question box” (located in the control panel at the right side of your screen).
- You’ll find a few handouts you can download and refer to during the presentation (located in the control panel at the right side of your screen)
- We will share webinar slides with all participants and post a recording of the session following the webinar.

# Prosper Canada: Who we are

**Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty** through program and policy innovation.

As **Canada's leading champion of financial empowerment**, we work with governments, businesses and community groups to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

Prosper Canada's programming in financial literacy and financial coaching is part of the work of the **Prosper Canada Centre for Financial Literacy**, co-founded and supported by **TD Bank Group**.

**We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses** in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of the low-income people** they serve.

# 1. Introductions: Our panel



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# Today's presentation (2:00-3:00 pm ET)

**1. Welcome and introduction**

**2. The importance of tax filing**

**3. Our speakers:**

Nirupa Varatharasan, Prosper Canada

Jen Smerdon, The Working Centre

**4. Q&A**

# The importance of tax filing

- Tax time is an opportunity to **boost incomes**
  - Canadians living on low incomes can access a wide range of government benefits at tax time
- Many **federal and provincial income** benefit programs
  - Income supports such as Canada Child Benefit, Working Income Tax Benefit, GST/HST credit
  - Some benefits only accessible via tax filing
- Free tax preparation support is available through community tax clinics
  - Community Volunteer Income Tax Program (CVITP)
  - Register with CRA:  
<http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/nfrmtn-eng.html>

## Poll Questions

- What kind of tax filing support do you offer locally?

## Audience question

- What's one challenge you (or your organization/agency) struggle(s) with at tax time?





# Tax time insights: Experiences of people living on low income in Canada

**Presented by: Nirupa Varatharasan**

**March 7<sup>th</sup>, 2019**



# Tax time insights: Experiences of people living on low income in Canada

**Prosper Canada undertook this study to:**

1. Generate new knowledge on the tax filing experiences of people living on low incomes
2. Identify relevant implications for future programs, policy, and research





## Research questions

1. What are the **financial habits** and **attitudes** of people living on low incomes with respect to tax filing?
2. What are the **motivations** of people living on low incomes to file their taxes?
3. What is the **experience** of people living on low incomes when filing their taxes?
4. What **help/resources are accessed** by people living on low incomes to file their taxes?
5. What are the **barriers** which prevent people living on low incomes from accessing benefits and filing their taxes?



## Research methods

- Participants living on low income (i.e. living under the LICO) were purposively selected through our network of national partners to represent a range of experiences
- Semi-structured interviews with **53 participants** from **March-July 2017**. Participants were selected from urban centres across eight provinces and one territory
- Participants were interviewed **three-four** times in total resulting in **211 completed interviews**

## Collected information on:

- **Demographics**
- **Quantitative data on tax filing**
- **Where participants go for tax filing**
- Knowledge about tax filing
- Motivation to file or not file
- Feelings about free income tax clinics, commercial tax filers, and friends and family tax preparers
- **What makes a good or bad tax filing experience**
- Attitudes about benefits
- What they do with money gained
- Barriers and solutions to tax filing
- **Implications for policy, practice and research**





**Who did we talk to?**

# Participant Demographics

## LOCATION AND ORIGIN

**53**   
participants from  
nine urban centres  
across Canada

<b>21%</b> AB	<b>20%</b> MB	<b>11%</b> QC
<b>9%</b> PEI	<b>9%</b> BC	<b>9%</b> ON
<b>9%</b> YK	<b>8%</b> NL	<b>4%</b> NB

**62%**   
were born in Canada  
**19%** arrived less than 5 years ago  
**6%** arrived 5-20 years ago  
**11%** arrived more than 20 years ago  
**2%** were unclear

**55%** felt a  
**somewhat strong**  
sense of belonging

**17%** Very strong  
**9%** Somewhat weak  
**19%** Very weak



## AGE

**40** years

was the median age of  
participants, who ranged  
from **18-70 years old**.

## GENDER

**62%** Female  
**34%** Male  
**4%** Other



## RACE

**38%**  
reported a  
**racialized status**

**38%** Non-racialized  
**22%** Indigenous  
**2%** Other

## EDUCATION



**30%**  
High school  
incomplete

The remaining  
education levels  
fall somewhere  
in between



**4%**  
Master's or  
professional  
degree



## RELATIONSHIP STATUS

# 43%

were **single**, and most participants (36%) reported **no dependents**.

**21%**

Married

**13%**

In a relationship

**9%**

Divorced

**6%**

Widowed

**2%**

Separated

**6%**

Other

## HEALTH

# 38%

reported being in **good health**

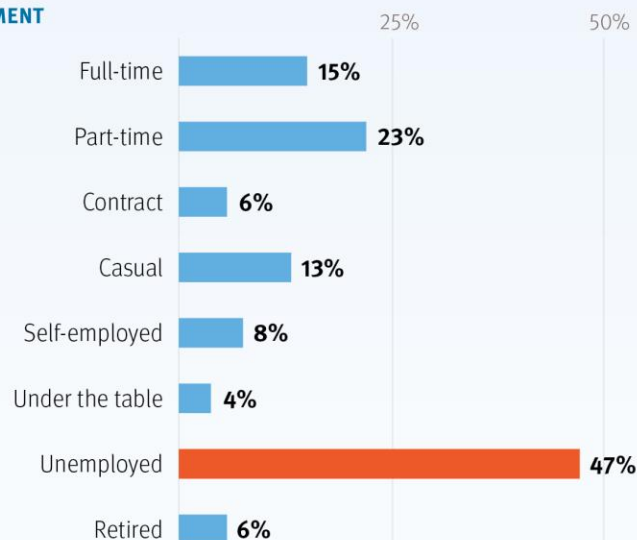
**8%** Poor

**24%** Fair

**19%** Very good

**11%** Excellent

## EMPLOYMENT



Employment status is not mutually exclusive



Of those who reported being unemployed **76%** were unemployed for more than **45 weeks**

More than 45 weeks

Under 14

14-45 weeks

Missing

**15%** are living with a disability inclusive of physical, mental, and emotional disability

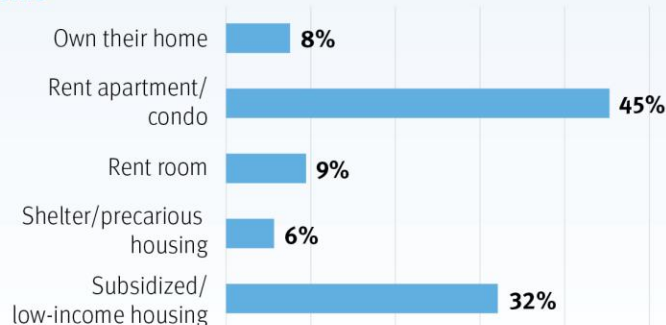
**25%** Earned less than 10K

**32%** Earned 10K to 19K

**21%** Earned 20K to 29K

**22%** Earned more than 30K

## HOUSING



**47%** of participants reported more than **50%** of their income goes towards housing costs



## Participant filing data (n=53)



**94% filed income taxes (50)**



**72% file every year (38)**



**62% cited benefits as the reason for filing (33)**



**58% received a refund from their last return (31)**



**53% were able to file in less than a day (28)**



**81% received benefits /credits last year (43)**

## What help/resources are accessed by people living on low income to file their taxes?



36%

went to community organizations

28%

accessed a tax clinic



23%

sought commercial help

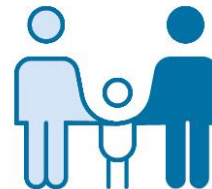


17%

received help from a friend

15%

asked family



9%

received other help



# Insights

# Two tax filing journeys

## Marcia

goes to  
a CVITP clinic



## Marcia

- Age 34, single mother with two children
- Works part-time at the grocery store
- Receives social assistance and benefits
- Lives in an apartment

## Jared

goes to  
a commercial  
preparer



## Jared

- A senior, age 65, separated from his partner
- Retired from skilled trades job
- Receives seniors benefits, no registered retirement plan
- Mortgage is not paid off

# Two tax filing journeys

**Marcia**

goes to  
a CVITP clinic



**Jared**

goes to  
a commercial  
preparer



TOUCH-POINTS

THOUGHTS

EMOTIONS

TOUCH-POINTS

THOUGHTS



**Online** CRA, receipts, slips

**Mail** slips, receipts

**In-person visits** employer, professional offices,  
government agencies, library for internet

**Phone** CRA, government agencies,  
community organizations

“It’s too complicated. Getting everything organized and making sure that you don’t lose anything is tiring.”



**EXHAUSTED**



**Mail** slips, receipts

**In-person visits** professional offices,  
government agencies

**Phone** CRA, government agencies,  
community organizations

“I have a tendency of misplacing things, so trying to make sure I put them in the same spot and they’re all together is difficult.”



**FRUSTRATED**



**Phone**

Community organization calls to book

“The organization called to remind me and schedule a date. I didn’t have to wait. They told me what to bring.”



**CONFIDENT**



**HAPPY**



**Phone**

Call commercial preparer

“The location close to me was able to fit me in right away.”

Wait to file at  
tax preparer



**In-person**  
CVITP clinic

"It's a hassle because  
I have my daughters  
with me every time  
I file my taxes."



**HAPPY**



**FRUSTRATED**



**In-person**  
commercial preparer

"I didn't have to wait,  
I got in quite quickly  
as scheduled."

File  
taxes



**In-person**  
CVITP clinic

"They were very friendly  
and explained everything.  
Afterwards he told me about  
all the free stuff that I could  
get in my community."



**GOOD**



**CONFUSED AND  
ANNOYED**



**In-person**  
commercial preparer

"I thought I would get a hard copy  
of the slips, but then I realized no,  
that was a couple years ago, now  
you have to go online and print it."

Receive notice  
of assessment



**Online**  
CRA website

"I had no issues with filing.  
I got the paper back in the  
mail showing what I am  
going to get for the full year."



**RELIEVED**



**ANGRY**



**Mail**  
CRA

"I wasn't happy that they didn't  
ask details about my home,  
which means I won't get grants  
on time this year."

Deal with  
outcome

No touchpoint

"Everything was fine.  
I will get my benefits."



**RELIEVED**



**UPSET BUT  
RELIEVED**



**Phone**  
set up appointment with  
commercial preparer  
**In-person**  
commercial preparer

"It was their fault that  
information was missing and so  
I had to go back in. But at least  
they helped me resolve it."



## Participants identified a number of factors that contributed to a “positive” tax filing experience

**Access to tax-filing supports, such as CVITP clinics, commercial preparers or friends and family**

**Learning about the tax filing process and benefit eligibility through the preparer**

**Expectations of tax filing outcomes were met (no mistakes were made, refund received, felt respected)**

**Simple tax-filing situations: (e.g. not too many documents required to file taxes)**

**Independent filers expressed feeling empowered at tax time**

# Factors contributing to a “bad” tax filing experience

**Hard time obtaining required documents** to file taxes leading to multiple phone calls to CRA

**Inaccessible hours of operation at CVITP clinics:**

**Mistakes** made by preparers

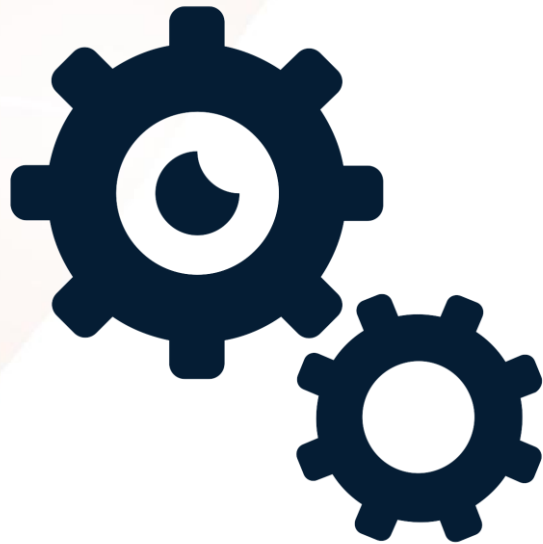
**Complicated tax-filing situations** (self-employment, or filing for multiple years)

**Unclear expectations about tax filing outcomes** (owing money vs. getting money)

**Small refunds** not worth the time and effort to file taxes

**Not being aware of free tax-filing supports**





# Implications

# Implications for policy

## Policy

- Simplifying the tax code
- Reducing required documentation
- Increasing awareness of CVITP sites, leveraging service systems people with low incomes frequent
- Expanding and strengthening CVITP services
- Identifying who isn't tax filing and pursuing targeted strategies
- Piloting new tax filing models
- Increasing year-round tax-filing support
- Improving CRA's frontline culture
- Include people with low incomes directly in development of solutions
- Consider regional super hubs

# Implications for practice and research

## Practice

- Make the tax filing process more transparent so they know what to expect
- Use document checklists to help clients better prepare and improve their experience
- Provide tailored services to meet the specific needs of diverse groups
- Support individuals who want to learn how to file their own taxes

## Research

- Identify gaps in tax filing and CVITP use among people living on low incomes for local communities
- Monitor and report on CVITP filing error so we can address any weaknesses and dispel concerns
- Explore the needs and capacities of rural, remote and Indigenous communities to provide tax-filing assistance

# Thanks to:

## **Our funders:**

- Intuit Financial Freedom Foundation
- Government of Ontario

## **Community and provincial partners:**

- AXIS Career Services
- E4c
- Family Services of Greater Vancouver
- Government of Prince Edward Island
- Momentum
- SEED Winnipeg
- Union des consommateurs
- YMCA of Greater Saint John
- Yukon Literacy Coalition

## **Advisory Committee:**

- Ansley Dawson
- Sally Massey-Wiebe
- Kevin Schachter
- Jen Smerdon

As well as our interviewers and Prosper Canada staff!

# Thank you for your time!

You can find the report:

<http://prospercanada.org/Resources/Publications.aspx>



## Contact us if you have any questions!



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## Audience question

- What resonates the most from these insights?

# The Working Centre - Kitchener, Ontario



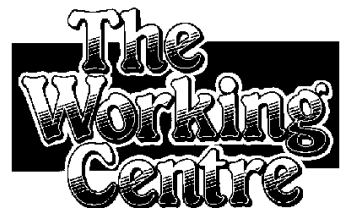
**The  
Working  
Centre**





# The Working Centre: Who we are

- ▶ The Working Centre is a successful multi service organization that has operated for over 30 years, established in 1982 as a downtown Kitchener response to high unemployment and poverty.
- ▶ There are over 30 projects including the Job Search Resource Centre, St. John's Kitchen, Psychiatric Outreach Project, Public Access Computers, and transitional housing.
- ▶ Altogether 100 Working Centre staff and 400 volunteers provide a wide array of important community services and programs.





# Tax clinic outreach

- ▶ How do we help people learn where they can get their taxes done, what do they need to bring?
  - Website
  - Flyers

# Tax clinic outreach



 <https://freetaxclinicswaterlooregion.wordpress.com/#Kitchener>



## Free Tax Clinics in the Waterloo Region

Helping people file their taxes

[HOME](#) [ELIGIBILITY CRITERIA](#) [FAQ](#)



### Free Tax Clinics in the Waterloo Region

In the Waterloo Region, there are Free Tax Clinics and Drop-Off Services offered throughout the community. Each agency has specific eligibility criteria to access the services provided.

Every year, volunteers from across the Waterloo Region dedicate their time to help individuals and families with low income file their taxes. To ensure quality service to citizens seeking assistance with filing their taxes, we encourage you to:



1. Carefully **review the eligibility criteria** before phoning for an appointment at a tax clinic. The eligibility for tax clinics varies depending upon income and place of residency.
2. Carefully **check the availability** before phoning for an appointment at a tax clinic to reduce the administrative pressure experienced by local agencies.
3. Schedule **only one appointment at one clinic!** If you cannot attend your appointment, please phone in to cancel so the volunteer can help someone else with their taxes.
4. Volunteers **cannot help** with income tax returns for:

## FREE INCOME TAX CLINICS AT THE WORKING CENTRE

We offer bookable times and drop-off services for your tax return  
Our Clinics start Monday, March 4<sup>th</sup> and operate until Friday, April 26<sup>th</sup>, 2019

Please stop by or call us to schedule a bookable time

To ensure that your return is completed accurately, please ensure that you have all of the necessary information as it applies to your situation:

### Please bring information slips:

☐ T3 ☐ T4A ☐ T4(OAS) ☐ T4RSP ☐ T5  
☐ T4 ☐ T4A(P) ☐ T4E ☐ T4RIFT4U ☐ T5007

### Please also bring:

☐ Rent/Property Taxes and addresses of residence ☐ Medical/Dental expenses  
☐ Charitable or political donations ☐ RRSP contributions  
☐ Child care expenses ☐ Your 2017 Income Tax Return  
☐ Disability Tax Credit Certificate (T2201) ☐ Your 2017 Notice of Assessment  
☐ Interest paid on student loans

### Other information to bring

- Your SIN, your spouse's SIN, and your dependants' SINs (if they have any)
- A list of your dependant's names, exact dates of birth
- Details of your Spouse's / dependant's income
- Direct deposit information (void cheque or letter from the bank/credit union with your bank information)
- Date of arrival to Canada, and status (Newcomers)
- Anything you think may pertain to your income taxes
- For couples, both partners must be present to file

Types of Tax-filers we cannot serve
Bankruptcies
Business/Rental Income or Expenses
Self-Employed Individuals, Employment Expenses
Capital Gains and Losses

We can serve Tax-filers:	
1 person	Up to \$35,00
2 persons	Up to \$45,00
3 persons	Up to \$47,50
4 persons	Up to \$50,00
5 persons	Up to \$52,50

Come join us at:

The Working Centre • 58 Queen Street South • Kitchener, Ontario • (519)743-1151  
www.theworkingcentre.org

## ነጻ አገልግሎት ምስራሕ ኢንካም ታክስ ንህብ

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☐ T3 ☐ T4A ☐ T4 (OAS) ☐ T4RSP ☐ T5 ☐ RC62  
☐ T4 ☐ T4AP ☐ T4E ☐ T4RIFT4U ☐ T5007 ☐

ካልኡት ከትማልኡም ዘለካ/ኪ፡

☐ ናይ መንበሩ ኪራይ/ዋንት መርጋጼ ወረቓት ☐ ሕክምና/ ናይ ስነ ወጻኢታት ክፍሊት  
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1 ሰብ	ከላብ 35,000 ዓመታዊ ኣታዊ
2 ሰባት	ከላብ 45,000 ዓመታዊ ኣታዊ
3 ሰባት	ከላብ 47,000 ዓመታዊ ኣታዊ
4 ሰባት	ከላብ 50,000 ዓመታዊ ኣታዊ
5 ሰባት	ከላብ 50,000 ዓመታዊ ኣታዊ

መጽእኲም ተገልግሉ ኣብ፡

ዘ ምርኪግ ሰንተር፡ 58 ኩን ስትሪት ለውገክ ኪኾር፡ ኣገታራ፡ (519)743-1151  
www.theworkingcentre.org

# Successful strategies we've adapted

- ▶ Some ways we've adapted our tax clinic approach to reduce volunteer stress and improve the experience for participants
  - Booking system using OneNote
  - A 'host' role at the site
  - Envelopes for paperwork

# Appointment booking system (OneNote) instead of drop-in model

March 4 - March 8 - Microsoft OneNote

Home Insert Share Draw Review View

Booking Booking.one - Shortcut New Section 1 Archive Week 1 converted into Word f... Week 2 converted into Word f... Week 3 converted into Word f... Week 4 converted in... Search All Notebooks (Ctrl+E)

March 4 - March 8  
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New Page

- March 4 - March 8
- March 12 - March 16
- March 19 - March 23
- March 26th - March 29th
- April 2nd - April 6th
- April 9th - April 13th
- April 16th - April 20th
- April 23th - April 27th
- Wait List for May
- May 1 - May 3
- May 8 - May 10
- May 15 - May 17

# Host role

- ▶ Host helps the clinic run smoothly, they meet with each person as they arrive for their appointment.
- ▶ They help to re-iterate what the tax preparer will say ***Why is it important to keep paperwork and bring it to your appointment?***
- ▶ Review paperwork to ensure that people have everything that they need
- ▶ Make sure that if it's a couple that spouses are both present, explains why this is necessary
- ▶ Checks to see if people have Direct Deposit on file with CRA, if not, they encourage the person to get that information for the tax preparer
- ▶ Total up medical receipts, encourage people to get a summary from their pharmacy at the end of the year
- ▶ Calling CRA if someone has misplaced a T-slip, explaining and coaching the person before the CRA calls



# Envelope for each participant: A simple solution

- ▶ Low cost
- ▶ Benefits to keep people organized and keep materials together

# Blank “T slip” for participants: Help with CRA conversations

Revenue Canada Individual Tax Info ☎ 1 800 959 8281

## Income Information Slips

NAME: \_\_\_\_\_ YEAR: \_\_\_\_\_

TYPE: T5007

Box 10: \_\_\_\_\_ Box 11: \_\_\_\_\_

TYPE: RC 62

Box 10: \_\_\_\_\_ Box 12: \_\_\_\_\_

TYPE: T \_\_\_\_\_

ISSUED: \_\_\_\_\_

WRITE FULL NAME OF EMPLOYER OR INSTITUTION IF APPLICABLE

Box 7: \_\_\_\_\_ # of Months: \_\_\_\_\_

Box 13: \_\_\_\_\_

Box 14: \_\_\_\_\_ Box 15: \_\_\_\_\_

Box 16: \_\_\_\_\_ Box 17: \_\_\_\_\_

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Box 52: \_\_\_\_\_ Box 55: \_\_\_\_\_

Box 81: \_\_\_\_\_ Box 85: \_\_\_\_\_

Box 105: \_\_\_\_\_ Box \_\_\_\_\_: \$ \_\_\_\_\_





# ‘Meeting people where they are’: Empowering strategies

- ▶ Making the process as accessible as possible: Each person has their own needs or stresses
  - Participant sits beside the tax preparer
  - Language - “Tell me about yourself”
  - The importance of reading body language, be aware of cues
  - Being a friendly and helpful presence, we aren’t experts, but we are happy to help people to file their taxes
  - Encouraging people to feel more empowered about their financial situation

# Checklists for volunteers: Benefits applications after tax filing

- ▶ Help connect participants with the right language to get support later on
- ▶ Making an introduction when it feels important, either with a Financial Empowerment and Problem Solving Worker, an Employment Counsellor or a Resource Centre staff.

# Questions & Answers

Questions?



# Thank you for joining us!

- **We will be sending you an email soon with:**
  - Slides from today's webinar
  - Link to webinar recording
  - Link to post webinar survey
- **We will also post the recorded webinar on our Learning Hub at:**  
**<https://learninghub.prospercanada.org/webinars/>**
- **Join us next time!**
  - **More webinars coming in 2019 😊**

# Contact us

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