

Case Study:

York Region boosts OW client income by \$6,850 through tax filing

Background:

In 2020, York Region Ontario Works enhanced services to provide financial literacy and empowerment to their customers. Staff noted there were Ontario Works customers receiving the Transitional Child Benefit that could also be receiving more generous benefits such as the Canada Child Benefit (CCB) and the Ontario Child Benefit (OCB) if they filed their taxes. Some customers also needed skills to manage their income, strategies to reduce debt and make the most of the income they had.

Vision:

Through the financial literacy and empowerment supports provided by the Transitional and Financial Supports unit, individuals achieve greater financial independence, they get access to all benefits they may be eligible for, and they expand their financial knowledge and decision-making.

Approach:

York Region Ontario Works created an in-house, financial empowerment team called the Ontario Works Transitional and Financial Supports unit which is embedded in the Social Assistance team. The team received Prosper Canada's Financial Literacy Facilitator Training to support their financial empowerment work and in 2020, the program expanded. Team members were trained by the Canada Volunteer Income Tax Program (CVITP) and provided e-file numbers to enable them to file taxes electronically.

The team's approach is to support customers to problem-solve their financial challenges, including:

- Transitioning to or accessing new government benefits
 - Financial literacy (debt management, budgeting, savings, banking)
 - Financial decision making
 - Advocacy (negotiating lower interest rates on debt or reducing current expenses such as phone or cable)
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Impact:

From 2020 to March 2022, the team has supported over 700 clients to file over 1,530 years of taxes, giving these customers access to an estimated \$6,250,000 in benefits. When supporting customers to complete their taxes, the team will also help them apply for other benefits they may be eligible for such as the Canada Child Benefit, giving customers access to additional ongoing financial resources.

What can we learn from this?

- Tax filing is an important pathway to access benefits and boost incomes. There are various ways to support tax filing in your municipality, depending on resources, capacity, etc. One approach might be to train one staff member to support clients during weekly 'office hours.'
 - Begin your FE integration journey by identifying one entry point based on the needs of your customers. For York Region OW, supporting tax filing to increase access to benefits was that opportunity. They were able to expand to other FE services after building tax filing capacity.
 - Completing taxes with customers reduces the overall stress about taxes in general. Once a customer learns about filing taxes and the benefits, it encourages the individual to continue filing in future years.
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