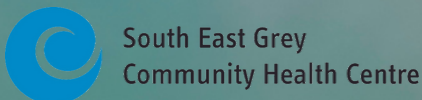


A CASE STUDY: Community Volunteer Income Tax Program in 5 Municipalities of Grey Bruce



A Case Study of The Meeting Place and South East Grey Community Health Centre's Community Volunteer Income Tax Program.

September 2023



This report was prepared by Jill Umbach, Bruce Grey Poverty Task Force/United Way of Bruce Grey, Jace Weir, The Meeting Place and Geoff Van Geem, South East Grey Community Health Centre.

Thank you to Jace Weir from The Meeting Place for filing tax returns, and collecting data for the dollar value calculation. And Amanda Rouse for surveying clients.

Thank you to Geoff Van Geem and the Community Volunteer Income Tax Program volunteers of South East Grey Community Health Centre for filing tax returns and collecting data for the dollar value calculation.

Thank you to the clients who took the time to complete the surveys with us and provide us with their insights.

Thank you to Francesca Dobbyn for editorial and guiding direction for the report.

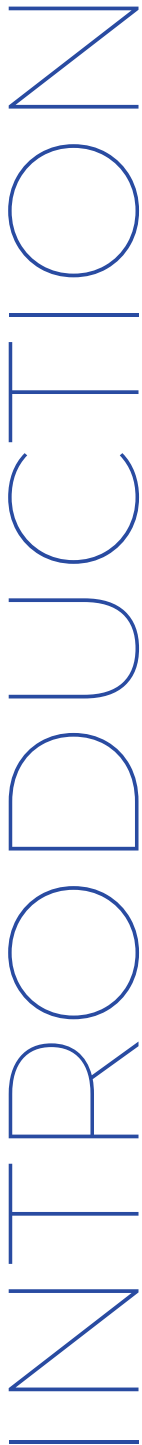
Thank you to the Community Foundation Grey Bruce for funding this case study.



COMMUNITY
FOUNDATION
GREY BRUCE

We're here for good.

September 2023



The Community Volunteer Income Tax Program (CVITP) is a partnership between the Canada Revenue Agency (CRA) and local community organizations. The program is intended to ensure that all taxpayers have equal access to the tax system. In Grey and Bruce Counties, 14 community organizations provide this free service.

The Bruce Grey Poverty Task Force advocates for income security. Since 2016, it has supported a network of community and government organizations providing free income tax services through the CVITP program in Grey Bruce.

What We Know

- We know from research that approximately 10–12% of Canadians do not file their taxes; and people with low income and renters are also less likely to file.
- We know that people are still struggling to recover from the COVID-19 pandemic in 2023. The average household debt is 183% of annual household income, consumer insolvencies have increased 22.8% in the past 12 months and 1 in 5 Canadians with low incomes now has to borrow money to make ends meet. (Prosper Canada)

What We Didn't Know

- How to measure the impact of the program in Grey Bruce?
- What dollars were coming back to the community and how to count them?

This Case Study is the beginning of a larger conversation on calculating the dollar value of the Grey Bruce CVITP program; counting the income coming into households through the tax system. The Study adds to our knowledge on how to reduce barriers, reduce stress and increase confidence of people to handle tax filing in Grey Bruce. And it spotlights the incredible work of volunteers who run the program throughout Grey Bruce.

This Case Study examines the CVITP program in 5 municipalities offered by 2 organizations. While the two organizations are different in the type of services they offer - one is a regional Community Health Centre and the other a local community hub - we believe that both contribute significantly to increasing household income and accessing other resources.

Who is eligible for Community Volunteer Income Tax Program?



Free Tax Clinics
Get your benefits and credits

If you have a modest income and a simple tax situation, volunteers can do your tax return for you!

Call 211 to find the nearest free clinic or see the Grey Bruce 211 list at: freetaxclinics.ca

 BRUCE GREY
POVERTY
TASK FORCE
Our Voice is Power

The advertisement features a central graphic of colorful human figures holding hands in a circle, with a banner across the middle that reads "PEOPLE HELPING PEOPLE". The text is presented in a clean, sans-serif font, with the main heading in bold. The background is white with a light blue gradient at the top.

We know 12% of people across Grey Bruce live with low income. (Stats Can, 2021).

We know that 39,130 individuals in Grey, Bruce and Huron Counties were eligible to access the CVITP program in 2022. (CRA/CVITP 2023)

And that 3,050 individuals were assisted to file 3,550 returns from 1 Jan 2022 to 30 Dec 2022 across the 3 Counties. (CRA/CVITP 2023)

The CVITP serves individuals with modest incomes and simple tax situations. This typically includes:

- People receiving social assistance
- Seniors
- Newcomers to Canada
- Students
- Aboriginal people

The suggested maximum income levels for CVITP eligibility are as follows (as established by CRA) based on family size and total family income:

- 1 person Up to \$30,000
- 2 persons Up to \$40,000
- 3 persons Up to \$42,500
- 4 persons Up to \$45,000
- 5 persons Up to \$47,500
- More than 5 persons Up to \$47,500 + \$2,500 for each additional person

Local community organizations can set additional eligibility criteria for tax filers based on their own capacity and the population they serve.

Putting Dollars into People's Pockets

Counting the dollar value



\$1,165,528
\$3,100 average
per person

We worked with 2 community-based social organizations - The Meeting Place, Tobermory and South East Grey Community Health Centre, Markdale - to develop a methodology for calculating a dollar value for the work being done by the Community Volunteer Income Tax Program (CVITP) at those respective organizations.

We collected the data from 1 March 2023 to 30 June 2023 for the purpose of this study. This is the height of the tax filing season.

A simple set of income benefits and tax credits - GST Rebate, Climate Action Incentive, Ontario Trillium Benefit, Seniors Property Tax Grant, Canada Child Benefit and Refunds - were counted at the time of filing. These may have been subject to change in final decisions by CRA after filing.

We did not include in our calculation additional supports that are gained by establishing their eligibility through tax filing such as Guaranteed Income Supplement (GIS), Disability Tax Credit, etc.

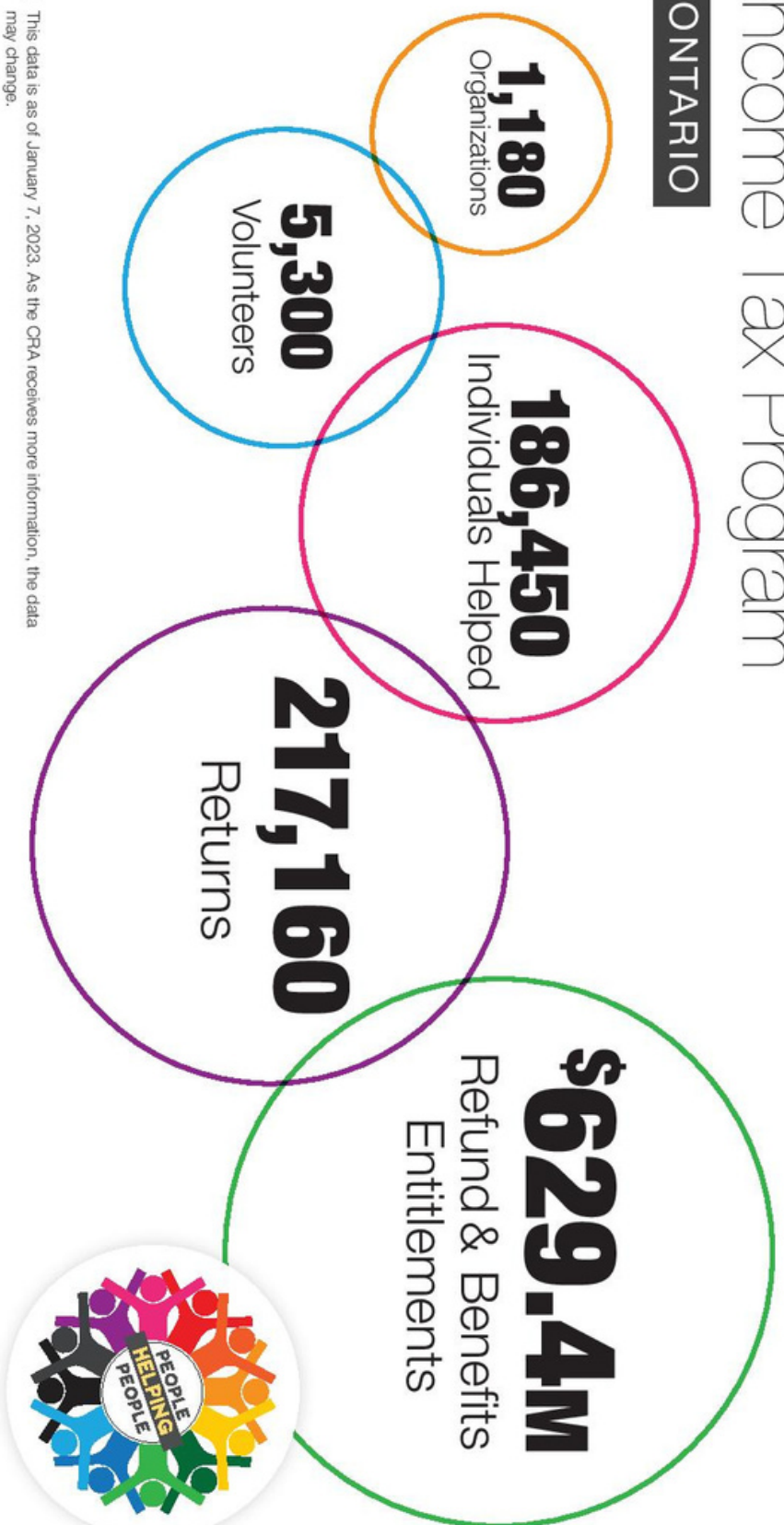
Together, The Meeting Place CVITP and South East Grey Community Health Centre CVITP helped **332 residents access over \$1 million (\$1,165,528) in income benefits, tax credits and refunds across 5 municipalities.** On average, each beneficiary received \$3,100 (\$3,099.81).

The Meeting Place helped 62 individuals in North Bruce Peninsula access \$281,932 in income benefits, tax credits and refunds after filing 76 returns. On average, each beneficiary received \$3,710 (\$3,709.63) with some individuals filing more than 1 year.

South East Grey Community Health Centre helped 270 individuals in 4 municipalities (Southgate, Grey Highlands, West Grey and Chatsworth) access \$883,596 in income benefits, tax credits and refunds after filing 300 returns. On average, each beneficiary received \$2,945 (\$2,945.32).

Community Volunteer Income Tax Program

ONTARIO



1 This data is as of January 7, 2023. As the CRA receives more information, the data may change.

2 Refund and benefit entitlement amounts are from federal and provincial benefits administered through the CRA. The amounts apply to current and prior-year income tax and benefit returns filed through the CVITP from January 1, 2022 – December 31, 2022.

3 The listed province/territory is where the individual was a resident on December 31, 2022, as reported on their return. An individual can have multiple returns (current and previous years) filed under more than one province or territory. Provincial/territorial totals will not add up to national totals. This is because national totals include counts for those whose province/territory of residence could not be identified when the data was gathered.

4 All data have been rounded.

canada.ca/taxes-help · canada.ca/taxes-volunteer

Community Volunteer Income Tax Program

2023

The Meeting Place



1 This data is as of 22 June 2023, as reported by The Meeting Place CVITP.

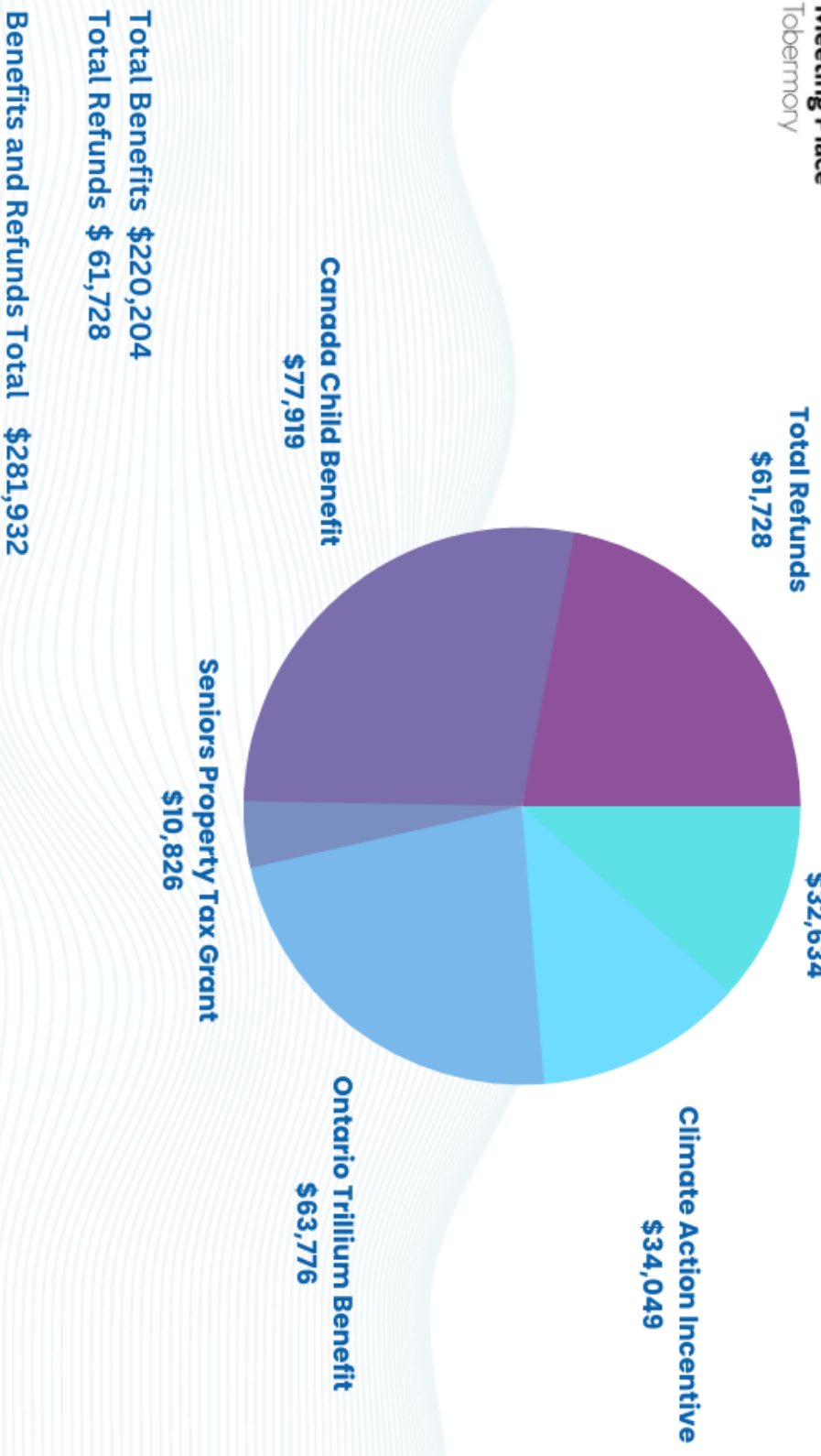
2. Refund and benefit entitlement amounts are from federal and provincial benefits administered through the CRA. The amounts apply to current and prior-year income tax and benefit returns filed through the CVITP from 1 March to June 22nd, 2023.

3. All data has been rounded.



The Meeting Place
Tobermory

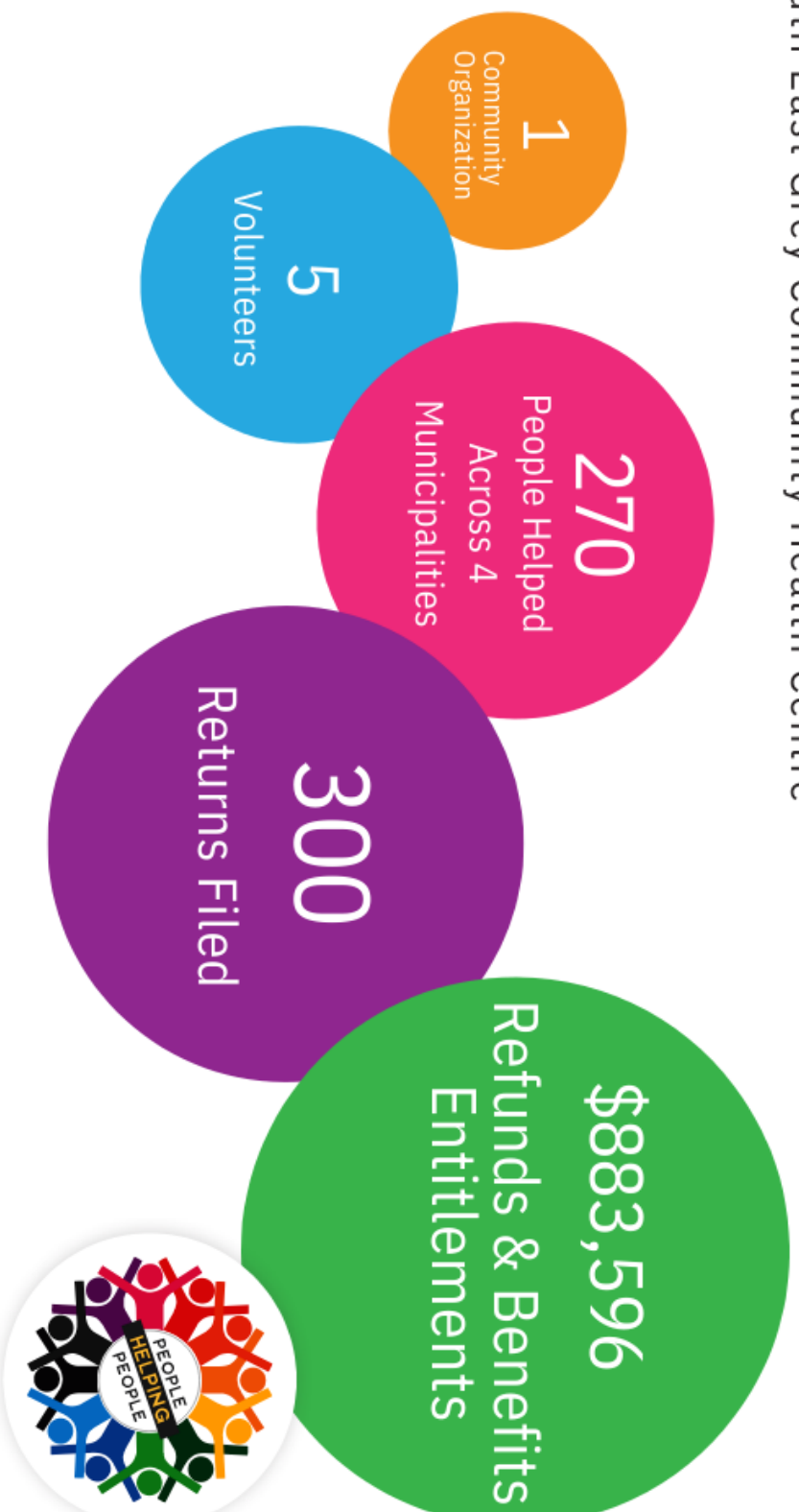
Benefits and Refunds as of 22 June 2023



Community Volunteer Income Tax Program

2023

South East Grey Community Health Centre



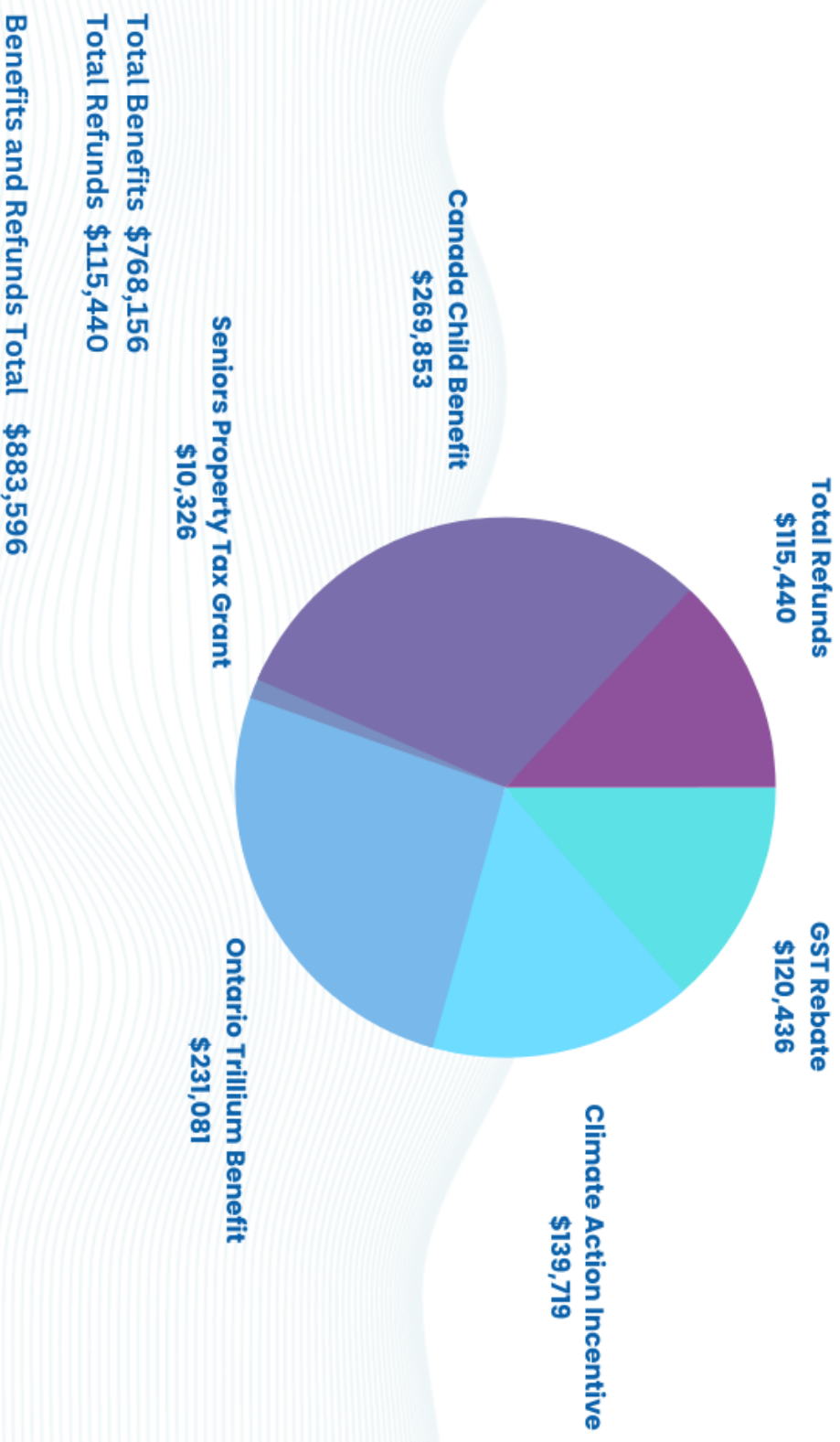
1 This data is as of 30 June 2023, as reported by South East Grey Community Health Centre CVITP.

2. Refund and benefit entitlement amounts are from federal and provincial benefits administered through the CRA. The amounts apply to current and prior-year income tax and benefit returns filed through the CVITP from 1 March to June 30th, 2023.

3. All data has been rounded.



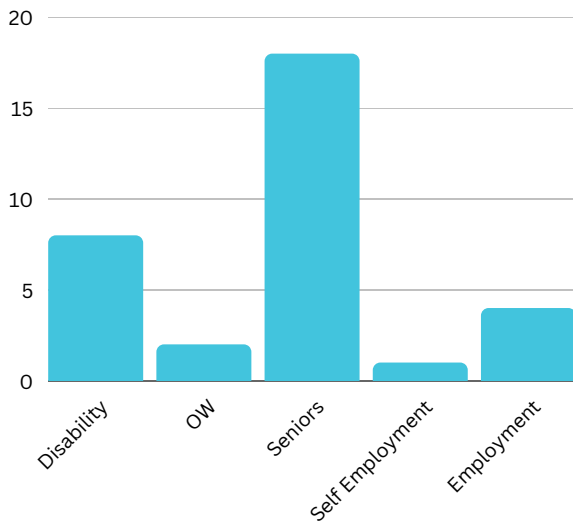
Benefits and Refunds as of 30 June 2023



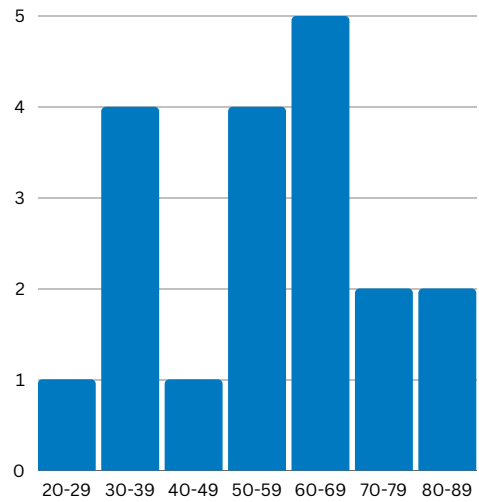
The Community Volunteer Income Tax Program serves individuals with modest incomes and simple tax situations. This typically includes: people receiving social assistance, seniors, newcomers to Canada, students and Indigenous people. We interviewed 23 out of 332 people (18%) to learn more about their interaction with the Community Volunteer Income Tax Program coordinated by The Meeting Place and South East Grey Community Health Centre.

Demographics of Survey Respondents

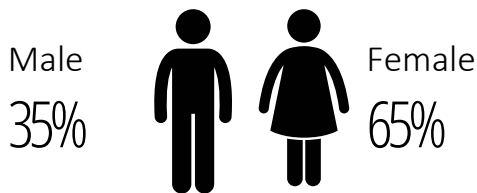
Main Source of Income



Age Range

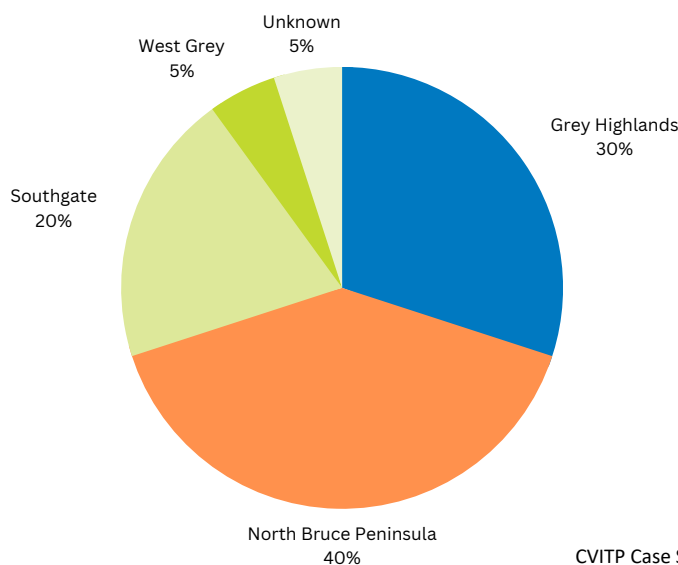


Gender

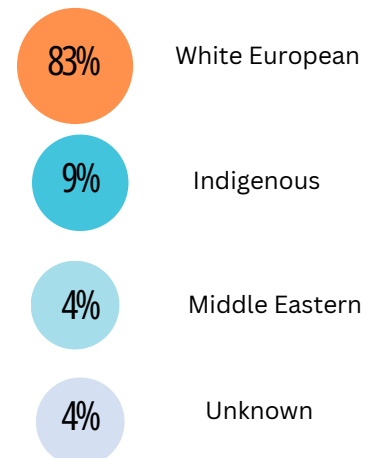


19 out of 23 respondents disclosed their age
 Ages ranged from 20-87
 Average age 57
 53% are age 60+
 96% were born in Canada

Clients surveyed were located in:



Race category



The Meeting Place CVITP

The Meeting Place, is a rural community hub, located at the tip of the Northern Bruce Peninsula, focused on promoting 'well being' in ways that connect with the population. The Meeting Place has been offering the CVITP program since 2012.



The Meeting Place is based in Tobermory serving North Bruce Peninsula Municipality, Bruce County. Northern Bruce Peninsula had a total population of 4,404 (2021). Average age 61, 51% age 15-64 and 41% age 65+. The median household income is \$62,800 (2020).

Affording Basic Needs

50%

of respondents reported the program helped them to afford basic necessities. 37% were unsure and 13% reported no.

Of those who reported yes, the program supported them to pay for food, utilities and medication.

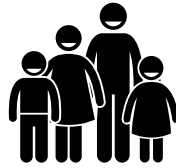


Use of the Program

25%

of respondents reported that this was their first time using the program. 50% have used it from 1 year to less than 5 years. 25% have used the program for more than 5 years.

Referrals for first time users came through friends and family.



100%

of respondents reported this is the only service they accessed at The Meeting Place.

Respondents reported that the program was very appreciated and a great service. Several commented on how impressed they were that the program was offered locally.

75%

of respondents reported the program increased their confidence to file their taxes. Of those, 50% reported it increased their confidence to file their taxes a lot.

100%

of respondents reported the program increased their confidence to handle their taxes. Of those, 75% reported it increased their confidence a lot to handle their taxes.

88%

of respondents reported the program decreased their stress levels. Of those, 57% reported it decreased their stress level a lot, 29% slight decrease and 14% a moderate decrease.

South East Grey Community Health Centre CVITP

The South East Grey Community Health Centre is a non-profit organization committed to providing primary care services and health programs to the residents of the Municipalities of Chatsworth, Grey Highlands, Southgate and West Grey. South East Grey Community Health Centre has been offering the CVITP since 2011.



South East Grey Community Health Centre is based in Markdale serving 4 municipalities. The total population is 39,351. (2021) Average age per municipality ranges from 37.5 to 45.5. 59-62% are aged 15-64. The median household income ranges from \$70,000 to \$75,000. (2020)

Affording Basic Needs

87%

of respondents reported the program help them to afford basic necessities.

Of those who respondents, the program supported them to pay for food, rent, transportation, medication and mortgage.

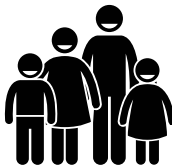


Use of the Program

33%

of respondents reported that this was their first time using the program. 60% have used it from 1 year to less than 5 years. 7% have used the program more than 5 years.

Referrals for first time users came through family, neighbour, OW case worker, foot care doctor, food bank and SEGCHC staff.



93%

of respondents reported using other services at SEGCHC.

Of those who reported yes, people used the gym, social worker; foot doctor, counseling, doctor, nurse practitioner, food program, dental program, physiotherapy, OW worker and support to use SMART (transportation) and repairs to medical equipment.

73%

of respondents reported the program increased their confidence to file their taxes. Of those, 67% reported it increased their confidence to file their taxes a lot.

73%

of respondents reported the program increased their confidence to handle their taxes. Of those, 75% reported it increased their confidence a lot to handle their taxes.

87%

of respondents reported the program decreased their stress levels. Of those, 54% reported it decreased their stress level a lot, 38% slight decrease and 8% a moderate decrease.

What We Heard from Users of the CVITP Program

We surveyed clients of the CVITP program at The Meeting Place and South East Grey Community Health Centre on asked for feedback and/or any other comments on the program. The majority of survey responses said the program was great and appreciated that it is offered locally. We highlight a few key comments:

What Works Well

“I wish more people would take advantage of the program and relieve more pressure. Had I known that I was eligible I should have used it years ago.” A Senior

“It was great. My Mom didn’t have to do my taxes. It is too hard to do them now and so stressful for my Mom to do them.” A Young Man on ODSP

“I think it is wonderful. Very professional. They treat you with respect. They treat your paperwork with respect.” A Senior

“Very good every year! I have introduced other neighbours to the program [that happens] in my building.” A Grey County Housing client on OW

“Wonderful. Helps out people that can’t do their own taxes. I lost benefits [in the past] because we could not afford to pay someone to do our taxes. Too scared to do it online.” A self-employed Worker

What Remains a Challenge

“There is a lack of transportation in the area. However, [document] pickup/drop off at my social housing complex overcame the transportation issue. Major relief.” A Senior

“I needed more information on how to apply for the Disability Tax Credit. Volunteers were quite helpful in helping me. Very positive.” A Middle-Aged Man on Disability CPP

“Cost of food is so high right now. I access the food bank now. We are still not seeing enough support from social assistance.” A Middle-Aged Woman on OW

“I wish more people would take advantage of the program and relieve more pressure. Some people are ashamed to be in that category. Had I known that I was eligible I should have used it years ago. Always worked low income jobs and didn’t want to pay taxes to the government. Didn’t realize I could get money through tax filing. Was able to file back taxes.” An Older Adult

What We Heard from CVITP Volunteers and Social Agencies

We heard from volunteer coordinators/volunteers and social agencies that make referrals to the program and/or host clinics on What Works Well and What Remains a Challenge.

What Works Well

Volunteer knowledge base

- Users of the CVITP program trust volunteers because they see them as helpers, unbiased and in many cases offer access to other social supports.
- Volunteers that meet in-person with clients take the time to explain available benefits/income/supports to enhance financial literacy.
- A mix of service provision in the region meets clients' needs and volunteer preferences. Some volunteers prefer to meet in-person. Others find they can file more using a drop off/pick up system and manage their own time.
- The largest volunteer CVITP group in Grey Bruce works with our local Member of Parliaments' office to take names and assist in scheduling appointments.

Promotion of CVITP

- A centralized 211 listing of free income tax listings is available to the public and social agencies. This is regularly updated by 211 and promoted by the Bruce Grey Poverty Task Force/United Way of Bruce Grey.
- Simple posters have been created to share online or printed out to link to the 211 listing (www.freetaxclinics.ca).
- CVITP programs associated with social agencies and community health centres utilize their staff i.e. doctors, social workers, housing workers, OW workers, employment workers to advertise the service to targeted vulnerable populations.

Accessing services

- CVITP groups email, call, write letter and create posters to advertise the program. Some groups make appointments (600+ people in one CVITP group), others offer drops-in at libraries, social housing and health centres without appointments.
- Year-round income tax filing is available in some communities and back taxes can also be filed. Many times a separate appointment is required to file back taxes.
- Some groups have relationships with accountants that can file for deceased relatives for free.
- Some volunteer groups have volunteer drivers that will bring people to clinics.

What We Heard from CVITP Volunteers and Social Agencies

What Remains a Challenge

Finding year-round tax services

- Grey Bruce has limited year-round service and not in every community. People who are cut off from their benefits after tax season (because they did not file) frequently have difficulty accessing free tax clinics.

Digital Filing and Accessing My CRA Account

- Inadequate broadband infrastructure, access to computers and lack of technical skills to access virtual services challenge many residents with low income in rural communities.
- Navigating My CRA Account online is challenging. Password changes, long telephone waits to access technical support are compounded by peoples' reluctance to file their taxes. Many people experience challenges to self-advocate with confidence.

Transportation

- People with low income living in rural Grey Bruce may be challenged to access clinics due to a lack of public transportation.
- Within cities and towns of Grey Bruce, there is limited bus and tax service in the evenings and weekends.

Lack of rent receipts

Many CVITP clients are renters. We know that people who rent are less likely to file taxes. 95% of SEGCHC clients rented but it was also found that many don't have rent receipts. We are observing a new trend of renting without leases and challenges obtaining rent receipts.

- Some social housing landlords provide automatic annual receipts (Bruce County) and others give receipts only if asked (Grey County).
- Ontario Works is observing more clients without leases and no rent receipts from private landlords. Many renters are saying they don't want to risk their housing and ask for rent receipts.
- Access to the One-Time Housing Benefit (\$500) required a rent receipt and yet landlords refused to issue receipts. With the short-term frame to apply for the benefit there was no time to take a legal route to obtain a receipt.
- The result seen, is that income taxes are filed without the rent receipt. This puts the client at risk, if audited, of a CRA claw back.

Recommendations

Promote the program to more families and workers:

The majority of clients of the Grey Bruce CVITP program are seniors, OW or ODSP recipients. Very few employed people use the CVITP program but we know that many people working jobs would qualify for the program. So how can we reach them?

- Provide more clinics at social housing complexes, libraries, community centres, health clinics, drop-in centres and places that don't require extensive travel. Go to people.
- Provide more evening tax clinics.
- Work with employers to provide tax clinics at work locations.
- Target households with children.
- Target childcare centres to provide tax filing support to parents.
- Target students and mature students (PSW + ECE programs at Georgian College).
- When booking a seniors' appointment, tell them to "bring your grandkids!"
- Increase awareness of CVITP to OW Case Managers at tax time.
- As well as online promotion create hard copies of posters and post in stores, libraries and targeted businesses/employers.
- Use simple language to create promotional materials.

Reduce stigma

Many clients accessing the service indicated they were unaware that they were eligible for the program. Many people do not identify themselves as "low income" or feel ashamed to access free services.

- Avoid using stigmatizing language such as "low income".
- Replace "low income" words with the CVITP household income criteria. People can be making up to \$50,000 or more depending on the number of their dependents.
- Target material for specific demographics.
- Use Living Wage as the eligibility criteria (used by Huron County)
- Respect people's privacy and offer alternative services to open clinics.

Recommendations

More volunteer recruitment and retention

The CVITP program is run by volunteers that are trained by the CRA. Some social agencies have staff as Volunteer Coordinators in addition to volunteers from their community. Many volunteers have years of experience with the program.

During the COVID-19 pandemic, many volunteers retired from the program. However, some incredible volunteers continued to work throughout the pandemic. A positive development was an expansion in the type of delivery mode of the program (via drop off/pick up, phone, online, drop-ins, by appointment and clinics) which suited volunteers.

However, every CVITP group in Grey Bruce has indicated the need for volunteer recruitment and succession planning.

- Promote the overall program to attract volunteers. Identify communities (geographic location or vulnerable population) in Grey Bruce that may be at risk of losing current services.
 - Reduce CRA challenges for volunteer/organization to register with CVITP.
 - Approach accounting firms to recruit volunteers.
 - Make a public call-out for volunteers.
 - Target the younger generation to dedicate themselves to the program.
 - Recruit volunteer drivers to support people to access tax services.
- Some clients only trust a specific volunteer to do their taxes and will drive from outside of the area to access services. Work with clients to build relationships to transfer them to available volunteers.
- Provide more training on working with clients without an address or frequently move within a year; and connect with agencies that provide temporary addresses and support I.D. applications.
- Recruit volunteers to expand program to more provide year-round support in Grey Bruce.

Operating support for program

- Create an online scheduling system which includes a call back system for scheduling appointments.
- Explore what can be done with 211 for intake.
- Continue to advocate for CRA/CVITP to reimburse volunteer groups for costs associated with the program – phone calls, printing (tax documents + promotional posters), equipment, travel for volunteers, etc.

Our Appreciation and further details on the Nuts & Bolts

The Bruce Grey Poverty Task Force extends its sincere appreciation to all the organizations and individuals that provided input, guidance, data, and support for the creation of this Grey Bruce CVITP Case Study.

A separate *Nuts & Bolts of the Case Study* has been prepared which contains the dollar value calculation template, survey questionnaire and logical framework for the case study.

Contact Jill Umbach for a copy at povertytaskforce@unitedwaybg.com.



COMMUNITY
FOUNDATION
GREY BRUCE

We're here for good.

Special thanks to the Community Foundation Grey Bruce for funding the Case Study.
Email: foundation@cfgb.ca

Website: communityfoundationgreybruce.com



The Meeting Place
Tobermory

Special thanks to the Volunteer Coordinators and volunteers of the Community Volunteer Income Tax Programs of The Meeting Place and South East Grey Community Health Centre for their hours of work filing taxes for members of their community. Website:

Special thanks to Jace Weir of The Meeting Place and Geoff Van Geem, South East Grey Community Health Centre for allowing us to profile their work with the Community Volunteer Income Tax Program in five municipalities; and facilitated the introduction to their clients.

Thank you to Crystal Ferguson, South East Grey Community Health Centre, for allowing us to use her framework for analysis.

Website: www.segchc.ca

Website: www.tobermorymeetingplace.com



South East Grey
Community Health Centre



BRUCE GREY
POVERTY
TASK FORCE
Our Voice is Power



United Way

Bruce Grey

unitedwayofbrucegrey.com

The Bruce Grey Poverty Task Force is a regional, collective impact movement. We bring together multi-sectors to the table - over 72 community-based social agencies, planning tables, community groups; universities, institutes, funders and policy-makers - to harness assets, support upstream interventions and drive long-term change to address poverty-related community issues.

Website: <http://povertytaskforce.com>
Twitter: @BGTASKFORCE

Facebook: [BruceGreyPovertyTaskForce](https://www.facebook.com/BruceGreyPovertyTaskForce)
Email: povertytaskforce@unitedwaybg.com

