

Make Tax Time Pay Campaign 2007 Evaluation:

Highlights

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Introduction

In 2007, there were 20 Make Tax Time Pay (MTTP) community sites, compared to 23 sites in 2006.¹ Nine sites participated both years. The total number of tax returns completed was up by almost one-third in 2007; 783 returns in 2007 compared to 530 in 2006. Benefit/subsidy applications were lower in 2007; at 343, compared to 422 in 2006. However, this could have been due to some repeat MTTP clients already receiving benefits/subsidies they applied for in 2006. There were 111 volunteers involved with the MTTP sites in 2007 (total number of volunteers is not available for 2006).

Site Experiences and Issues

VCE identified potential site host organizations through MTTP committee members, previous site coordinators, VCE Leadership Council contacts, and previous binder recipients from the 2006 campaign. Site host organizations were then recruited through email invitation to the orientation sent to all VCE contacts and through Leo Campos emailing service. Site coordinators recruited volunteers through their own channels (discussed later) and VCE put ads out to 211, International Centre and CDI college. The following sections summarize findings from site observations and site coordinator telephone interviews.

Site Observations

The MTTP Project Manager visited all sites at least once during the campaign, to observe their operation and chat with the site coordinators about what was going well and any concerns they had. She then summarized her observations. Following is her summary, in her own words.

- Sites ran much more smoothly with the use of laptops, and volunteers were much more comfortable about what they were doing by having access to Ufile program.
- Common comment was that it was really tough the first time volunteers prepared taxes or benefits – leads me to believe that volunteers need a mock training day and copies of government slips clients will bring and examples to practice with.
- Site Coordinators were very well prepared for their jobs this season.
- Site manual helped with the positive flow of the sites as it made for better understanding of each person's roles, including VCE.
- Volunteers love the experience and clients are very appreciative of the service.
- Still not reaching our target market – families that are working and earning low incomes.
- Appointment schedule is the best method with the flexibility of accepting drop-ins to fill in the spots where clients did not show.
- Need to make it clear exactly how to use the tracking sheet.
- Monthly meetings with site coordinators in geographical areas works really well to keep them and VCE informed – did this with North East area – will do with all areas next year.
- All sites complained about access to CRA help line.
- Most site coordinators complained about issues with 211 giving out incorrect information about their site (Evaluator's note: As discussed later, there were different understandings and expectations between 211 and CRA about accessing current site lists and updates).

¹ The 2007 campaign was for the 2006 tax year; the 2006 campaign for the 2005 tax year. Stats for the 2006 campaign are from the Campaign 2006 Evaluation report, prepared by VCE

Site Coordinator Interviews

Eleven site coordinators from 15 sites (73%) were interviewed by telephone using a structured interview guide containing both closed and open-ended questions.² Site coordinators played a variety of roles: including set-up, volunteer recruitment, scheduling, and promotion of the campaign. Eight of them were new to the position.

Handling Appointments

All sites had clients make appointments. Some also provided drop-in or drop-off options. Most sites were always busy, but some had slow days with few clients. Slower sites had several ways of handling this – including adjusting the number of volunteers, re-scheduling clients, and using down time to practice tax preparation.

Sometimes clients were late. Strategies for dealing with lateness included asking clients to wait for another appointment or rescheduling them. If clients did not show up at all, volunteers most often phoned them and/or rescheduled the appointment.

In some cases clients did not bring all the information needed to complete their tax form. Sites used a number of strategies to deal with missing information, including re-scheduling the appointment and sending clients home to get the information. Two sites had the appointment-taker tell clients in advance what they would need to bring.

The sites' primary focus was on tax preparation and the benefit/subsidy applications. However, over half the site coordinators mentioned that their sites referred people to CRA for issues beyond the scope of the MTTP site. Sites also discussed community resources and financial literacy with clients as needed.

Advantages of Free Tax Preparation Sites

Site coordinators most often stated convenience as an advantage of having free tax prep sites in communities. They also mentioned increased (client) knowledge of other benefits they could get, and cost savings. (That more site coordinators did not mention cost savings may have been due to the open-ended question already referring to the *free* tax sites.)

Relevance of Benefits/Subsidies

Of all the benefits/subsidies clients could apply for, those seen as most relevant by site coordinators were: the City of Edmonton Leisure Access Pass, Alberta Health Care Insurance Premium subsidies, and the Alberta Child Health Benefit.

MTTP Binder

Site coordinators generally agreed that the MTTP binder was easy to use and useful when working with clients. They found the binder information sufficient for their work.

They also generally agreed that the VCE tracking sheet and its instructions were easy to use, and that the tracking sheet helped them to decide which benefit/subsidies a client could complete. Though most coordinators agreed that there was sufficient time to complete applications, two did not. This could be influenced by both volunteer experience and the needs of particular clients.

² The reason there were 15 site coordinators contacted, not 20, is some coordinators worked with more than one site.

Several coordinators suggested having a one-page “cheat sheet” with eligibility criteria for the benefits/subsidies. Some suggested having additional information on community resources and supports and affordable housing.

Client Recruitment

More than three quarters of site coordinators placed recruitment posters in the community. The next most common recruitment strategy was announcements or flyers in community newspapers/newsletters (by about one third of coordinators). Other recruitment strategies involved going through various agencies, workplaces and community groups. Suggestions for future recruitment included radio and TV ads, promotion through schools, and working through agencies.³ Coordinators also mentioned reaching people who do not speak English.

Volunteer Recruitment

Over one third of site coordinators recruited *tax preparation* volunteers from within their own organization (such as churches). Other methods included e-mailing their own contacts, asking VCE, placing newsletter ads, and asking last year’s volunteers to do it again.

Site coordinators found it more challenging to recruit *binder specialist* volunteers. Almost one third performed the binder specialist role themselves. Others recruited binder specialists through their own organization, personal contacts/networks, Volunteer Edmonton, or VCE.

Suggestions for future volunteer recruitment included asking personal contacts, working through other organizations (such as churches, educational institutions), and advertising in community newspapers. Some also suggested recruiting earlier and over-recruiting.⁴

The preference or necessity for some site co-ordinators to double as binder specialists raises the question of whether there is adequate time for them to perform both roles. VCE will need to decide how much overlap between these two roles is desirable.

Canada Revenue Agency (CRA)

Site coordinators generally agreed that their volunteer tax preparation role was clearly defined. However, they were split on whether the CRA tax preparation training was easy to understand. Those who did not find it easy commented on it being overwhelming. They said they needed more practical and hands-on computer training.

Coordinators were also split on whether they received adequate information in the tax training. For example, one said that the training examples were different from their clients’ tax situations.

Most coordinators agreed that the computer training was useful, but were split on the usefulness of the paper training. Some said they used e-filing at their site rather than paper returns. Coordinators were also split on whether the tax training sessions gave them practical experience.

Three quarters of coordinators who offered future suggestions wanted more hands-on computer practice. Other suggestions included projecting a software demonstration in PowerPoint, and providing trainees with more information on specific items (such as common types of tax claims).

³ The Project Manager has noted that MTTP was promoted through Global TV

⁴ as well as through community newspapers.

Further Suggestions for Site Operations

Almost all site coordinators said it would be helpful for them to share information with each other *before* tax season. Meetings were the most common suggestion for sharing, followed by e-mail. Most also said it would be helpful to share information *during* tax season. E-mail was most often preferred, followed by meetings.

When asked what resources are needed to run the best possible tax preparation site, computers were mentioned most often (by more than one third), followed by sufficient training and volunteers, and refreshments.

Successes and Challenges with MTTP Clients

More than half the site coordinators said that clients were appreciative of the service. For example, some clients sent thank you cards and others gave verbal thanks. Almost half found it enjoyable to work with volunteers (said volunteers were enthusiastic, helpful). Other successes included seeing clients get refunds, and interacting with clients.

The only challenges that came up consistently were appointments being cancelled at the last minute or a client not showing up (about one third mentioned these).

Feedback on Site Manual

Coordinators found the site manual helpful; three quarters found it very helpful. Comments about the manual were generally positive.

Site Coordinators Comparisons of 2007 with 2006

Only four coordinators who volunteered both years offered comparisons. Based on their comments, it appears that role clarity, organization, and promotion were better this year. One appreciated having computers in 2007. Suggestions for the future included getting the CRA packages earlier, doing more promotion through schools and public health centres, and doing more advance promotion of the benefits and subsidies to potential clients. One coordinator said there were few clients early in the season and it might be better to open later next year.

Suggestions for Action

- When making appointments, tell clients what documentation they need to bring with them to the site.
- Continue to focus on convenience, as coordinators identified it as a key advantage to clients;
- Develop a “cheat sheet” on benefits/subsidies so site coordinators and their volunteers have a quick reference for what is in the binder.
- Continue to expand the different types of channels for recruiting both clients and volunteers, and for promoting the campaign (schools, public health, etc).
- Negotiate with site coordinators about what is realistic in terms of them performing the role of binder specialist in addition to their coordination duties.
- Increase recruitment of binder specialists.
- Work with CRA to improve their training so that trainees will find the material easy to understand and adequate for their work. Focus more on computer training and hands-on computer practice. Ask CRA to get current tax return information to sites earlier.
- Create opportunities for site coordinators to link with each other both before and during tax season, by meetings and e-mail according to the coordinators’ preferences.

Volunteer Experiences and Issues

There were 112 MTTP volunteers. The following sections present findings from an on-line volunteer survey and group discussions at Volunteer Appreciation Nights.

On-line Volunteer Survey

Thirty-nine of 111 volunteers who could be contacted by e-mail (35%) completed an on-line survey developed in collaboration with the City of Edmonton and hosted by a dedicated City website. Twenty-nine (74%) of the volunteers said they were tax preparers, two (5%) volunteered as binder specialists, and eight (21%) performed both roles.

Roughly one quarter of volunteer tax preparers said their clients had one T4 slip. Almost half said clients averaged two T4s and the rest had clients with three or more T4s.

Over half the volunteers said less than 45 minutes were needed to complete a tax return, and almost one third said they needed between 45 minutes and one hour. Time needed to complete tax returns has implications for the number of clients who can be served.

Canada Revenue Agency (CRA)

All but one volunteer had taken the CRA tax preparation training (that person was already experienced). Over 80% of volunteers were generally satisfied with the training.

More than 80% of volunteers agreed that training instructions to complete the tax forms were easy to understand, and that they had received the information they needed to do complete tax forms. All agreed that their role was clearly defined.

Between one quarter and one third of volunteers expressed dissatisfaction with the computer training, the paper training or the practical component of the training. Concerns included computer training not being included in all sessions, no computers for the volunteers to follow along with the examples, and not enough training. Suggestions included more practice time and more examples and case studies.

Binders

All but one of the volunteers who were in the binder specialist role attended the training, and were generally satisfied with it.

Almost 90% of volunteers agreed that the VCE tracking sheet was both easy to use and helped them decide client eligibility for benefits/subsidies. (These two aspects of the tracking sheet were most highly rated; one third of volunteers “strongly agreed”.) Over 90% of volunteers also agreed that the binder was easy to use, was useful for working with clients, had sufficient information to help them with subsidy/benefit applications, and had easy-to-understand instruction on how to use the tracking sheet. (The tracking sheet was revised for 2007, based on volunteer feedback, to make it easier to use.)

Volunteers suggested a one-page summary of benefits/subsidies (similar to the suggestion of a “cheat sheet” by site co-ordinators). Other suggestions included original forms rather than photocopies, and examples of each form during binder training.

Benefit/Subsidy Application Process

Almost all volunteers agreed that they had enough time with clients to complete the applications for benefits and subsidies. However, lack of information from the client can sometimes make it difficult for binder specialists to complete the applications. Almost half the volunteers agreed that lack of such information was a barrier.

Some clients preferred to take the applications home with them. Others appreciated that the volunteers were there to help them fill out the forms on-site. It is important to make sure that clients who do not wish to complete their forms on-site actually do complete and submit them from home. (They may be less likely to finish them once they leave the site.) Also, it would be worthwhile to explore reasons why some clients prefer to take forms home. It may be a choice that they appreciate. Or, they may have to take them home because they did not bring all their tax information to the site, or do not have time to wait.

Site Coordinators and Other Site Characteristics

The volunteers rated site coordinators and other site characteristics very highly. Almost all the volunteers were satisfied with both the coordinators and the sites. Many of these ratings were very high – two-thirds of volunteers were “very satisfied” with the coordinator, and half were “very satisfied” with the sites.

At least 85% of volunteers agreed with several statements about sites. More specifically, they agreed that they received adequate supplies to do their job, consistent information from the site training, and consistent information from the site coordinator. They also agreed that the coordinator was able to address any concerns or issues that arose at the site, and was clear about the expectations required of volunteers. They agreed that the role of the site coordinator was clear, the site was easily accessible, and that they felt safe at the site.

Comments about site coordinators were generally positive (e.g., helpful, friendly, knowledgeable, dedicated). These positive ratings and comments are impressive, considering that roughly half the site coordinators were new in 2007. There were not a lot of suggestions for additional information from the site coordinator. Those offered included more information/practice in computer filing, more background on the benefits/subsidies, and a list of site addresses and contact details.

Comments about the site were generally positive. There were not a lot of critical comments. Once again, some volunteers asked for more computer training and practice. There was some ambivalence about church sites – two volunteers were comfortable with being in a church; one thought the setting may be intimidating for some clients. Two volunteers said their site was hard to find. One was concerned about lack of private space to work with clients. Another said there was a need for volunteers who spoke languages other than English. Many of these comments seem unique to particular sites. VCE has regular contact with site coordinators, and visits sites during the campaign, so can address site-specific issues as they arise.

About two thirds of volunteers worked shifts of three to four hours, though some worked longer shifts. Almost 90% said the length of their shift was just right. Some volunteers did not feel they had enough clients/were not busy enough. One volunteer suggested more coordination between sites so volunteers could do extra shifts at another site if they had time.

Value of Service

Almost all volunteers viewed their MTTP service as valuable to their communities (over three quarters of them saw it as very valuable). They shared a variety of comments about successes:

seeing clients get refunds, seeing clients happy with the service (two had clients want to pay them for their service), assisting immigrants, and being there to listen non-judgmentally to clients.

Examples of challenges included: not getting as many clients as expected (would like to be busier), dealing with complex returns or language barriers, telling people they were not eligible for service or would not get refunds, and learning the tax program for the first time.

Volunteering – Past and Future

Almost all volunteers said they would volunteer for MTTP again. A few offered further comments (e.g., volunteering is a valuable contribution, they would like to have more clients or more tax knowledge next time).

Nine of the 2007 volunteers who did the on-line survey had also volunteered as tax preparers the previous year, and two others had volunteered as both tax preparers and binder specialists. One of these experienced volunteers suggested that the binder training be separated from tax preparation training (this was actually done in 2007), and that both these services need to be better explained to new volunteers. One volunteer said training was more detailed this year than in 2006.

A look at the 2006 evaluation report shows that last year's volunteers were less likely to find the tracking form easy to use, and more likely to not have enough time with clients and to experience missing client information as a barrier to their work.

Suggestions for Action

- Enhance computer-based tax training. Have computers available so volunteers can follow along with the instructor. Include practice time during the training session (e.g., case studies and examples to work through). Improved computer-based training may help volunteers complete tax returns more quickly. Volunteers who are not volunteering at a site soon after training may need a quick refresher right before they volunteer.
- Create a one-page summary sheet for binders specialists, containing information about available benefits/subsidies and their corresponding income requirements.
- Continue to do binder training separately from tax training.⁵
- Have volunteers encourage clients to fill out benefit/subsidy applications on-site as much as possible, and to tell clients in advance what kinds of information they need to bring to their appointments. For those clients who do prefer to complete forms at home, ask volunteers to follow-up (by phone, mail, or e-mail) to make sure they have submitted their applications and to ask if they need any assistance.
- Continue to stay in regular contact with site coordinators to identify site-specific challenges that arise for volunteers during the campaign. Site visits could include informal chats about these issues and ways to resolve them.
- Create opportunities for volunteers to do extra shifts at other sites if they are not busy enough at their primary site and want more hours.
- Consider limiting shift length to four hours. Though most volunteers were satisfied with their shift length, even among some of those working more than four hours, the majority worked three to four hours. Given the nature of the work, it is important that volunteers remain “fresh” in order to work quickly and reduce risk of errors.

⁵ MTTP began providing tax preparation and binder specialist training separately in 2007, for the 2006 returns. This decision was based on feedback from the previous year's campaign. Site coordinator can decide if they would like their volunteers to do both types of training.

Volunteer Appreciation Night Discussion Groups

Four group discussions with volunteers were held at four sites, with 10-12 volunteers per group. (Some discussions included volunteers from multiple sites.) These discussions were part of an end-of-campaign social event, so format was informal. The purpose was to solicit feedback about volunteer experiences with site processes, successes and challenges, using a semi-structured interview guide. This section presents qualitative themes emerging from these group discussions.

There were a number of themes that related to the positive aspects of site processes. One was that **volunteers liked binders**. They saw the training as adequate, and binders as user-friendly and easy to follow. Volunteers at two sites suggested a “cheat sheet” to explain eligibility for benefits/subsidies and the paperwork clients need to apply. This theme is consistent with feedback from the site coordinator interviews and on-line volunteer survey.

A related theme was **tracking sheet is a useful tool**. It was very helpful in giving volunteers information and criteria for benefits/subsidies. The idea of the cheat sheet (mentioned above under the binder theme) relates to this theme as well. Both these above themes are consistent with comments from site coordinator interviews and the on-line volunteer survey.

Additional themes were that **sites were well-run** (e.g., organization, appointments, orientation of volunteers) and **appointments worked well**. There was also flexibility at some sites for drop-ins (as also mentioned in the site coordinator interviews). Volunteers also said that **comfort with computers is essential**. They appreciated having several computers available, and (in one group) being able to borrow laptops to take home to practice preparing income taxes using the Ufile program. Some volunteers worked in pairs to get familiar with the tax software.

Some clients were in a hurry to leave after having their taxes done, so volunteers pointed to a need to **promote benefit of seeing binder specialist**. One group said clients were more likely to stay and apply for benefits/subsidies if the binder specialist role was explained as beneficial to them.

Some clients brought in multiple T4s. Volunteers said **multiple T4s were not a problem**. The Ufile program made it easy to combine income from more than one source (e.g., multiple T4s, T4s plus income from employment insurance).

Two main themes emerged for overall successes of the campaign. One was that **volunteering benefited the volunteers**. Examples included increasing their confidence, meeting new people, helping others, practicing English, speaking their first language, and doing their own taxes. The other broad success was **gratitude of clients** – especially when getting refunds that they could use to support family members or buy necessities. Some of these issues also came up in the on-line survey.

There were several themes related to challenges. The most extensive discussion was around the **challenges of CRA computer training**. Example comments were that training felt rushed, there was too much information in too few sessions, and examples did not reflect the complexity of MTTP clients. There were also problems with the software once volunteers started using it, and they had difficulty contacting CRA for help. Volunteers would like mock training exercises, practice opportunities, and projection of the computer training session on a screen. The above challenges/suggestions were similar to those that came up in the on-line volunteer survey and site coordinator interviews.

Two other challenge themes that were common were **missing client information** and **complex returns**. For example, if clients did not have required information with them, appointments had to be re-scheduled (Site coordinators and volunteer survey participants also mentioned this.)

Complex returns included clients whose marital status had changed and who did not know their former spouse's income.

Another challenge that came up in two of the groups was *language and cultural barriers*. Volunteers pointed out that new immigrants may be intimidated by the forms or leery of strangers, and that many of them are still in the process of learning English.

There were *scheduling challenges*. One group mentioned that the allocated time for appointments was not always long enough. Another type of scheduling challenge was clients who needed taxes prepared early in the year to determine eligibility for a rent subsidy (Capital City Housing). Volunteers suggested that tax training needs to happen earlier (December) to be ready for these clients.

There were several other challenge themes that arose less often. Sometimes clients wanted to give donations or gifts to volunteers to show appreciation. One group discussed *dealing with donation/gift offers*. Volunteers did not accept gifts, and (at one church) they suggested donating to the church. (There was uncertainty about whether the church should accept such offers.)

Some sites had to deal with *decisions about income eligibility*. Some people were just over the income limit for MTTP eligibility, and there were differences among sites and volunteers within a site concerning how flexible to be with these people on the borderline.

There were some *additional challenges that were unique to sites* (e.g., confusion over appointment sign-up sheets at one site). Because the MTTP Project Manager is in regular contact with all sites, these can be addressed as they arise.

Suggestions for Action

- Develop a “cheat sheet” about benefits/subsidies and the information clients need to bring to the site.
- Raise the profile of the binder specialist role to encourage more clients to do benefit/subsidy applications on-site.
- Enhance computer tax training and practice for volunteers, and continue and expand opportunities for computer practice after the training. Include examples of complex cases faced by MTTP volunteers.
- Continue and enhance the existing focus on accommodating language and cultural differences. Some sites did this particularly well and could share their experiences with other sites.
- Make sure there is adequate time for appointments.
- Develop policies to deal with donation/gift offers and people who are on the borderline of income eligibility, so that sites and volunteers are consistent.
- Share the positive experiences reported by present volunteers to recruit future volunteers.

Client Experiences and Issues

Client Exit Survey

The purpose of the exit interviews was to obtain feedback on the MTTP service from a convenience sample of clients. Two research assistants did 94 interviews across 17 of the 20 sites. Interview findings are therefore not representative of all clients, but do provide some feedback from the perspectives of the clients who took the time to be interviewed.

About two thirds of clients were female and about half were between 25 and 49. More than two-thirds did not have spousal partners, while almost one third were married or living common-law. Almost half had at least one child.

Reasons for Choosing MTTP Service

Top reasons for choosing the service were convenience, free service and recommendation from others. Given that MTTP provides services to clients with low incomes, it was surprising that free service was not the most commonly mentioned reason. It may be that some clients saw the free nature of the service as self-evident (since “free” was mentioned in the preamble to the interview) so did not feel the need to mention it. Or perhaps clients would only come to a free service if it were also convenient. (The question was open-ended; research assistants did not list reasons.)

Prior Use of Free Tax Preparation Services

Two-thirds of clients had used a free tax preparation service in previous years. Services included a variety of MTTP community sites as well as Canada Revenue Agency’s Canada Place Atrium site.

Finding Out about the MTTP Service

The most common channel for finding out about MTTP was word-of-mouth, mentioned by 40% of clients. Smaller numbers of clients found out through other means, including flyers, 211, CRA, posters, schools, ads with T4 slips, and community agencies.

Service Quality Rating

All clients rated the service as either excellent (80%) or good. The most common reason for high ratings was that the volunteer was friendly (almost half the clients). Other common reasons were quick service and a helpful volunteer. Additional reasons were the service was done correctly, it was informative, and it was easy/convenient/flexible/accessible.

Applying for Benefit/Subsidies

Over three quarters of clients said they did not apply for any new benefits/subsidies. Over half those clients said they were not eligible for any.

One-third of clients interviewed were eligible for at least one subsidy for which they did not apply. Among clients who reported being eligible but not applying for subsidies, the majority (68%) said they were eligible for the City of Edmonton’s Leisure Access Program (LAP).

Main reasons for not applying for a benefit/subsidy were: not interested, did not need an application (people already receiving some other government benefits automatically qualify for the LAP), wanted to read through an application first, were told or chose to fill out applications at home, and did not have necessary information with them to do the application on-site.

A small number of clients said they were not told about benefits/subsidies, and not all clients saw the binder specialist. Some may have had incomes too high to qualify for benefits/subsidies. Others may not have had time to stay. In future, there could be a standard process for tax preparation specialists to either (a) tell a client when s/he does not need to see the binder specialist (if incomes is too high) or (b) promote the advantage of seeing the binder specialist and encourage the client to stay (for those clients who are likely to qualify for at least some benefits/subsidies).

Future Use of the MTTP Service

Almost all clients said they would use the MTTP service again.

Alternatives to the MTTP Service

Had MTTP not provided free tax prep service, clients said they would have gone to a private firm, found another free service, or gone to a government office (roughly a quarter of clients mentioned each of these options). Other responses included “not sure” and get help from a friend or relative.

Improving MTTP Service Next Year

Over three quarters of clients said nothing could be done to improve service next year, consistent with the high service quality ratings mentioned earlier. There were no consistent suggestions; each were mentioned by only a few people (e.g., stay on time, provide coffee, have more availability).

Learning about Other Services

Most clients said they did not learn about other services while at the MTTP site. This likely means they did not have conversations about other services with a volunteer. However, there were agency brochures at sites (as reported by the MTTP Project Manager, some project partners, and one research assistant). So clients could take away information if needed. Also, some clients may have already been familiar with other services, so did not need to learn about them at the MTTP site.

Suggestions for Action

- Continue to make sites convenient for clients.
- Broaden the promotional channels for MTTP (e.g., through more types of organizations).
- For clients who appear to be eligible for benefits/subsidies, strongly encourage them to stay to see a binder specialist.
- Ensure consistent availability of a binder specialist, and adequate time to complete applications on-site, while still giving clients a choice to take applications home if they prefer that option.
- Raise awareness among present and potential clients that MTTP is the main source of free tax prep sites in Edmonton, and the only program to offer the benefit/subsidy application component. Point out savings of using MTTP versus paying at a private firm.
- Consider whether the client exit survey is needed in future, or if key feedback from clients can be gathered other ways. For example, perhaps the appointment taker and/or site greeter could ask clients brief questions such as how clients found out about MTTP and how they would have had their taxes done without MTTP. The detailed client exit survey cannot feasibly cover more than a convenience sample (without an increase in time/resources). Integrating brief key questions into other volunteer roles would reach all clients.

Partner Experiences and Issues

Major Partner Interviews

The evaluation consultant conducted semi-structured interviews with key contacts from the City of Edmonton, Canada Revenue Agency (CRA), and Alberta Employment, and Immigration and Industry (EIII). They discussed their roles and contributions to MTTP, logistics of the campaign, benefits to their organization of participating in MTTP, and their feedback on the campaign (successes, challenges, recommendations). The fourth major partner (211) was not able to participate in an interview because the key contact person was on leave, but did provide brief notes that were included in the analysis. Following are the main themes that emerged from the major partners.

Roles, Contributions, and Logistics

Four main themes came up around how partners were involved with MTTP. One was ***support and resources*** (such as direct funding, in-kind time, promotion, providing information). A second theme was ***community development*** (such as asset/capacity building, creating connections). A third theme was ***project management*** (such as clarifying roles and expectations, committee work). ***Training*** was a fourth theme, and was specific to CRA's training process. Suggestions included adopting feedback from last year, tailoring examples to volunteers.

Benefits of Organization Participating in MTTP

Two main themes emerged. The first was ***stronger relationships*** with other organizations, because of involvement in the MTTP partnership. The second theme was ***shared delivery and outcomes***. This theme included expanded reach, improved life circumstances for individual clients, and positive community change. For example, partners were able to reach new types of clients through other organizations, or to gain credibility in communities through the MTTP link. One partner explained that more people were applying for the Alberta Child Health Benefit, and that an increase in people getting the Leisure Access Program (LAP) passes meant that more families were doing recreational activities together. Another partner spoke of community-level change (building capacity, increasing assets) and tied that back to individual change (getting tax refunds, LAP passes).

Feedback: Successes

Five themes reflected positive feedback on the process of the MTTP campaign. The first was ***information***. This included the binder (very positive feedback) and site information. One partner said it was helpful to have detailed information about the site, because they could refer people to sites near where they live.

A second success was ***volunteers***. They were seen as competent and feedback was positive.

Communication was another success. This included communication with VCE (seen as open), and campaign promotion (good overall marketing and branding of MTTP).

Another theme was ***sites***. This referred to CRA sites specifically (6000 people between their two sites, and the Edmonton Public Library site was a positive experience).

The final success theme was ***less work than the first year*** (less time spent planning, more work sharing).

Feedback: Challenges

Partners identified a number of challenges, which can be grouped within four main themes. The challenge partners discussed most was *communication*. The main issue was confusion about site locations and times, mainly related to a difference in understanding and expectations between 211 and CRA about updates to site lists. CRA posted updates on their website, while 211 was expecting to receive these directly. CRA was concerned that 211 was referring people to sites that were (a) already booked for appointments that day, (b) not open during hours the client wanted to go, (c) far from where the client lived, or (d) serving a different type of client (e.g., sending an English speaking client to a Chinese site). On the other hand, 211 was concerned about its agency reputation when it gave clients incorrect information. This issue will need to be resolved before the next MTTP campaign.

MTTP sites did not always notify CRA when they were full. This was not a requirement. However, CRA suggested it would be helpful to know which MTTP sites still had openings, so they could re-direct their clients to MTTP once their own sites were full each day. Another challenge involved timely communication between partners (particularly about volunteer training). A less common challenge was that some agencies confused VCE and CRA, and sometimes sent data to the wrong organization. (This was not a major issue.)

Another challenge was *organizational constraints*. These included: organizations having different timelines and requirements (e.g., for information), limited resources, limited participation in planning (one partner would have liked more contact with another partner during planning), and delay in getting tax software. The latter happened in Ottawa and was beyond the control of local CRA staff.

A third challenge was *volunteers*, more specifically: volunteer shortages, volunteer turnover, and volunteers not showing up. These issues were specific to CRA's own sites. For instance, MTTP binder specialists could not go to CRA sites during the workday hours they were open. The fourth challenge theme was *sites*. Again this pertained to CRA's own sites. For example, having laptops at one site and desktops at the other was challenging for volunteers with little computer experience.

Feedback: Recommendations

Three key themes emerged that encompass various recommendations from the partners. One was *continue to strengthen project management*. Partners were generally happy with the management of MTTP, and offered the following suggestions: continue to clarify roles, keep the MTTP Implementation Committee, add community sites, share volunteers (between CRA and VCE) and do mutual promotion of MTTP (VCE and CRA).⁶

A second theme was *expand community development*. One suggestion was to do outreach to people not connected with agencies (e.g., connect with businesses to reach people who are working, use existing relationships to find people who are isolated). Another suggestion was to focus on asset building in communities, including financial assets. This perspective would help people who work with those on low incomes to (a) focus on assets (including financial assets), (b) see MTTP as a fit with their poverty-related work, and (c) to use the MTTP binder to encourage people to apply for benefits/subsidies. A third suggestion was to build organizational capacity for MTTP, by involving more organizations and encouraging their year-round involvement.

⁶ The Project Manager has suggested that this would be especially helpful for VCE, as CRA is a longstanding program with many returning tax preparation volunteers each year.

The final theme for recommendations was to *enhance training*. One issue that came up was the usefulness of paper versus computer training for tax preparation. In the experience of CRA, volunteers who are new to tax prep benefit from going through the paper forms first, followed by computer training. Those who have done tax returns before can go right to computer training. Other training-related suggestions were to: have small classes for computer training (10-12) people, separate training by volunteer experience (new, intermediate, updates-only) so classes can be smaller, and have more options for training times.

General Feedback

Partners made several additional positive comments. MTTP is a positive experience for them, and they want to continue the relationship with VCE/MTTP. CRA plans to review this year's campaign with VCE to discuss improvements to the training component and that future plans regarding their Atrium and Library sites.

Suggestions for Action

- Consider the above recommendations and other comments offered by the partners.
- Work with CRA and 211 to develop a clear communication process regarding tax preparation sites and referral processes that are feasible for both parties and for MTTP.

Benefit/Subsidy Application Statistics

Client Background Data from Tracking Sheets

There were 783 tax returns in total filed through MTTP sites. Binder specialists completed 255 tracking sheets – about a third (33.9%) of the tax returns filed. Tracking sheet data were entered into VCE's tracking database. The tracking sheets represent 266 individuals, because 11 tracking sheets were filled out for a couple (each of those forms was counted as two tax returns and were examined separately in analyses involving income and some of the benefits/subsidies).

There were about twice as many women as men. More than one-third of clients were single. Almost another third were married or living common-law. Roughly one in five were separated or divorced.⁷ Sixty-three clients had children.

Gross incomes ranged from zero to \$39,763. Average gross income was \$13,206.80; median was \$12,680. Most incomes were below \$20,000; almost one third were below \$10,000. Taxable incomes for clients also ranged from zero to \$39,763. Average was \$11,062.97; median, \$11,544.16. More than 40% had taxable incomes under \$10,000. Generally, taxable income was lower than gross income due to use of tax deductions and credits.

Average income (both gross and taxable) for married/common-law clients was slightly higher than for clients without spousal partners. However, there also was a much higher percentage of married/common-law clients under \$5000. Similarly, average income was higher for men than women, but more men were under \$5000. Clients with children had a slightly lower average income than those without, and also were more likely to be under \$5000.

⁷ Percentages do not add to 100% because data were missing for some clients.

Benefit/Subsidy Applications

The most common applications were for the City of Edmonton's Leisure Access Program (LAP), Alberta Health Care Insurance Plan (AHCIP) premium subsidy, AHCIP retroactive premium subsidy, and the Alberta Child Health Benefit (ACHB). See Table 1 that follows.

Table 1: Number of MTTP Clients Applying for Benefits/Subsidies

Type of Benefit/Subsidy	Applications through MTTP		Number Already Receiving the Benefit/Subsidy
	<i>Number of Clients Applying</i>	<i>Total Number of People Covered by the Applications</i>	
Edmonton Leisure Access Program	140	242	36 (covering 59 people)
AHCIP Premium Subsidy	46	52	85 (covering 91 people)
AHCIP Retroactive Premium Subsidy	16	16	7 (covering 8 people)
Alberta Child Health Benefit	9	16	30 (covering 56 children)
Blue Cross	6	7	0
Alberta Child Care	3	7	13 (covering 21 children)
Canadian Child Tax Benefit	3	7	49 (covering 87 children)
Edmonton Out-of-School Care	2	3	7 (covering 12 children)
Retroactive Alberta Child Tax Benefit	0		3

Leisure Access Program

Table 2 shows numbers of clients applying for the LAP through MTTP, as well as those who were already receiving it, and those who chose not to apply.

Table 2. Applications for the Leisure Access Program

<i>Application Status</i>	<i>Number Of Clients</i>
Applied – Does Not Presently Have LAP	140 (54.9%) (Represents 242 applications)
Did Not Apply – Already Have LAP	36 (14.1%)
Did Not Apply – Not Presently Receiving	79 (31.0%)
% clients applying after excluding clients not applying because already receiving (255-36 = 219)	140/219 = 63.9%

Two thirds of clients applied for one LAP card, and one third applied for multiple cards (for other immediate family members). Almost all who applied were financially eligible.

Among non-applicants, some could get LAP automatically through other programs (such as ACHB). Five clients (covering eight adults and nine children in total) who were either receiving or applying for ACHB did not apply for (and were not yet receiving) LAP, but would have been told by binder specialists that they could get it without an application.

Volunteers suggested that other non-applicants did not have needed information or time to apply, rather than lacking interest. Some of them took the form home and may have applied later. Some married/common-law clients may have been partnered with other clients who were applying.

Almost two-thirds of clients with children applied for the LAP, compared to about half of those without children⁸ More women and clients without partners applied, compared with men and couples.⁹

Projected savings for MTTP clients for LAP are as follows, for facility admissions and program registrations. Savings were calculated using statistics from the City of Edmonton.¹⁰ Calculations include the 140 clients applying to LAP, plus the five clients who can get LAP automatically because they either applied for or were receiving ACHB. These applications represent 168 adults and 91 children/youth.¹¹

Facility Admission Savings for Adults

- Average use = 13 admissions in 10 months (Oct 2007YTD)
- Extrapolation for entire 2007 = 15.6 admissions in 12 months
- Adult facility admission fee not paid by LAP recipients = \$4.55
- 168 adult MTTP clients either applying or automatically qualifying for new LAP coverage
- 93% of all adult LAP pass cards were used

Savings for Adults = ((15.6 X \$4.55 X (168 X 0.93)) = \$11,089.92 overall; \$70.98 per client who uses recreation facilities (15.6 X \$4.55)

Facility Admission Savings for Children/Youth (Under 19 Years of Age)

- Average use = 8 admissions in 10 months (Oct2007YTD)
- Extrapolation for entire 2007 = 9.6 admissions in 12 months
- Child/youth facility admission fee not paid by LAP recipients = \$3.60
- 91 child/youth of MTTP clients covered by applications or automatically qualifying for new LAP coverage
- 96% of all child/youth LAP pass cards were used

Savings for Children/Youth = ((9.6 X 3.60 X (91 X 0.96)) = \$3019.16 overall; \$34.56 per client who uses recreation facilities (9.6 X \$3.60)

Program Registration Savings for Adults

- 168 MTTP adults covered by LAP applications or automatically qualified for LAP coverage
- 4.82% of all active adult LAP cards in the City of Edmonton are used for at least one City program registration
- Program users registered for an average of 1.38 programs
- Average cost paid by City for discounted adult programs = \$56.81 (75% of total program registration fees and related program materials)

Savings for Adults = ((0.0482 X 168) X 1.38 X \$56.81)) = \$634.83 overall; \$78.40 per client who registers in programs (1.38 X \$56.81)

⁸ The difference was statistically significant

⁹ Differences not statistically significant, but practically meaningful and may be worth following in future.

¹⁰ Thank you to City of Edmonton personnel Douglas Piper (Branch Accountability, Community Services), and Jim Kozub (CLASS Coordinator, Community Services), for compiling the statistics on which these estimates are based, and for their advice on using these data.

¹¹ Child and youth categories are combined because MTTP tracks children under 19 for the purpose of the LAP benefit.

Program Registration Savings for Adults

- 91 MTTP children/youth covered by LAP applications or automatically qualified for LAP coverage
- 33.7% of all active child or youth LAP cards in the City of Edmonton are used for at least one City program registration
- Program users registered for an average of 1.80 programs
- Average cost paid by City for discounted adult programs = \$44.71 (75% of total program registration fees and related program materials)

Savings for Children/Youth = ((0.337 X 91) X 1.80 X \$44.71) = \$2468.20 overall; \$80.48 per client who registers in programs (1.80 X \$44.71)

Based on the above calculations, the overall savings to all MTTP clients who will receive the LAP is \$17,212.11. This represents \$14,109.08 for facility admissions and \$3103.03 for program registrations. This would be the social return on investment (as defined in the 2006 VCE evaluation report). The highest potential for future social return on investment for program registrations would be for children 12 and under. According to LAP statistics provided by the City, 40.1% of all children 12 and under are registered in at least one program, compared to 12.7% of youth aged 13-18 and only 4.8% of adults.

If some MTTP clients are higher-than-average participants, client or family savings would be higher than the above estimates. For example, for an adult who registers in all three of the allowable subsidized adult programs, savings would be \$170.43 (3 X \$56.81). If that adult also had one child and one youth registered in their maximum of four programs, there would be additional savings of \$397.44 (4 X \$44.03 for the child; 4 X \$55.33 for the youth).¹² This family would save \$567.87 on the total program costs, after paying \$193.91 as their share -- (\$20.45 X 3) + ((\$14.65 + \$18.49) X 4). Of course, whether a family would realize such a benefit would depend on their ability to pay their share of the cost.

Alberta Health Care Insurance Plan Premium Subsidy

Table 3 shows number of clients applying for the AHCIP premium subsidy, as well as those already receiving it and those choosing not to apply.

Table 3. Applications for AHCIP

<i>Application Status</i>	<i>Number Of Clients</i>
Applied – Not Presently Receiving	44 (17.3%) [38 for 1 adult; 6 for 2 adults]
Applied – Presently Receiving (Renewal)	2 (0.8%) [for one adult]
Did Not Apply – Already Receiving	85 (33.3%) [79 for 1 adult; 6 for 2 adults]
Did Not Apply – Not Presently Receiving	124 (48.6%)
% clients applying after excluding clients not applying because already receiving (255-85)	46/170 = 27.1%

¹² Though children and youth had to be combined for analyses involving actual MTTP clients, this hypothetical scenario takes advantage of City data that breaks out separate program costs for children and youth.

The above results were similar for both genders, partnered and non-partnered clients, clients with or without children, and for individual tax filers versus couples who filed together. Fifteen clients reported dependent children, so could apply for family coverage regardless of marital status.

Clients choosing not to apply may not have been eligible, did not have necessary documents with them, or did not have time to stay and apply on-site. Some may have intended to apply from home later. It is also possible that some of the married/common-law clients were partnered with other clients who were applying for the family premium subsidy.

Table 4 only includes clients without spousal partners. AHCIP considers spousal income in its eligibility calculations. Because VCE usually tracks clients as individuals, it is not possible to link a client's income to his/her spouse's income. Thus the analysis of premium savings that follows Table 4 is for clients without partners.¹³

Table 4. Applications for AHCIP by Clients without Spousal Partners

<i>Application Status</i>	<i>Number Of Clients</i>
Applied – Not Presently Receiving	32 (20.6%)
Applied – Presently Receiving (Renewal)	1 (0.6%)
Did Not Apply – Presently Receiving	47 (30.3%) [46 for one adult; 1 for 2 adults]
Did Not Apply – Not Presently Receiving	75 (48.4%)
% clients applying after excluding clients not applying because already receiving (155-47)	33/108 = 30.6%

Among the 24 applicants without a partner or children, three quarters were eligible for full subsidy as a single person. These 18 clients will save \$528/year each, compared to what they would pay had they not applied. Four others were eligible for partial subsidies. All nine non-partnered clients with children who applied were eligible for the full family premium subsidy, so will save \$1056/year. Three of the couples who filed together (and had a combined tracking sheet) and applied for AHCIP had low enough incomes to qualify for full subsidies (\$1056/year).

The combined savings to all MTTP clients who will receive full or partial AHCIP subsidies is \$26,130.24. This is the social return on investment (as defined in the 2006 VCE evaluation report).

AHCIP Premium Subsidy – Retroactive

Sixteen clients chose to apply retroactively for the AHCIP premium subsidy. Seven were already receiving it. Fourteen of the new applicants were non-partnered clients, five of whom had dependent children. Two thirds of non-partnered adults with no children who applied for the retroactive AHCIP subsidy would be eligible for the full amount, if their 2005 income was similar their 2006 income, so would save \$528/year. One client would save \$238.20/year through a

¹³ Eligibility was calculated using the AHCIP subsidy threshold amounts ([Hhttp://www.health.gov.ab.ca/ahcip/ahcip_subsidies.html](http://www.health.gov.ab.ca/ahcip/ahcip_subsidies.html)) in conjunction with the AHCIP subsidy calculator ([Hhttp://www.health.gov.ab.ca/ahcip/subsidycalc_05.html](http://www.health.gov.ab.ca/ahcip/subsidycalc_05.html)).

partial subsidy.¹⁴ Of the five applicants with children, all would qualify for full AHCIP premium subsidy, saving \$1056/year.

The combined savings to all MTTP clients who would receive full or partial retroactive AHCIP subsidies, if 2005 and 2006 incomes were similar, is \$6046. This is the social return on investment.

Alberta Child Health Benefit

Thirty clients already were receiving the ACHB, for a total of 56 children. Nine clients applied for ACHB this year, to cover a total of 16 children.

It is not possible to calculate how many of these applicants would be eligible for ACHB coverage. ACHB eligibility is based on net income, which MTTP did not collect. In many cases net and taxable income are similar for people who are employed. However, ACHB also requires amount of child support income, as well as amount of income tax paid on child support. (See www.health.gov.ab.ca/ahcip/ahcip_prescriptionchild.html)

VCE will need to decide whether the extra volunteer time required to collect additional data to determine ACHB eligibility is worthwhile, given the small percentage of applicants. On the other hand, if MTTP increases the focus on getting people to apply for ACHB, it may be worth collecting the additional data from the income tax form. This would be most feasible if the tax preparer and binder specialist work side-by-side.

It is hard to get an accurate amount that any eligible clients would save through the ACHB, because it covers a wide variety of services (e.g., eye care, dental, drugs) likely influenced by family size and ages of children. The most recent best estimate is that family savings from receiving ACHB is \$28.65 per month, per child. This further breaks down to \$18.47 dental, \$8.09 drugs, \$1.88 Optical, and \$0.22 Ambulance.¹⁵

Among the present nine applicants, only one would definitely *not* be eligible (income too high). This leaves eight applicants with 15 children between them. **If all these applicants were eligible, the potential savings could be as high as \$5157.00 (\$28.65/mo X 12 mos X 15 children).**

Income Tax Refunds

Forty-five percent of clients with tracking sheets received income tax refunds (115 clients). Amounts ranged from \$1.00 to \$3,824.00. Average refund was \$681.37; median refund was \$438.00. It is not possible to know how many of these refunds are due entirely to MTTP being available, because CRA runs its own sites that are not dependent on the MTTP campaign. If MTTP community sites did not exist, it is not known how many of the MTTP clients would have (a) gone to one of the two CRA sites, (b) found other help (private firm, friend or relative) to do their taxes, or (c) would not have done their taxes and therefore missed out on their refund.

What *is* reasonable to conclude from the refund data is the following: The 20 community sites run by MTTP across Edmonton made it more convenient for clients to do their taxes – and therefore to get their refunds. **MTTP clients collectively received \$78,357.91 in refunds.** Though these

¹⁴ Calculations assume client is only applying for one retroactive year, which is most likely to be 2005. 2005 subsidy cut-offs were the same as for 2006.

¹⁵ This is average utilization, according to AEII financial data from 2005-06, provided by e-mail by Laura Forsyth, Senior Health Benefits Planner, Strategic Policy and Supports (AEII)

clients might have found other options for filing taxes and getting refunds had the free MTTP sites not been there, it would have cost them money or more time to do so.

Most important, without MTTP community sites, clients would not have had access to a binder specialist for the benefit/subsidy applications. It is also likely that the opportunity to apply for benefits/subsidies attracted clients to MTTP sites who might not have otherwise had their taxes prepared. Those earning enough to pay income tax would have then received refunds they would not have otherwise gotten. At the same time, those same clients would have saved money through benefits/subsidies for which they qualified, and for which they needed accurate income tax return data to apply.

Tax Preparation Fee Savings

VCE staff have researched the cost of private tax preparation services in Edmonton. They found that on average, the cost is \$60 for a client with one T4 slip. The cost goes up if the client has more than one T4 and/or other types of income. If VCE wishes to track potential tax preparation fee savings, volunteers could (a) ask all clients how they would have had their taxes prepared had MTTP not been available, and note the percentage who say they would have used a private firm and (b) record how many T4s and other types of income slips each client presents.

Suggestions for Action

- Emphasize the importance of completing all fields on the tracking sheet. Missing data for a number of fields (gender, marital status, income) led to some clients being excluded from some analyses.
- Use a separate tracking sheet for each member of a couple, so each person's income can be seen separately. Include an additional column for spousal income (if known). The sheet could also have a field to state if someone is not applying for benefits/subsidies because their partner is applying.
- Consider collecting additional data such as net income, source of income and child support to better calculate ACHB eligibility. *However*, this would require additional volunteer time, so VCE will need to determine the right balance between tracking more data for more precise evaluation, versus the extra workload for volunteers.
- When booking appointments, remind clients what information they need for benefit/subsidy applications, and make sure there is enough time for binder specialists to help them complete applications on-site. If clients are pressed for time or prefer to apply from home, follow up to see if they submitted their applications or if they need any more assistance with the forms.
- Enhance promotion of the ACHB to clients with children.
- Explore reasons why there are very few applications for some of the other benefits/subsidies (in Table 1). Clients may not need them, but it is also possible that they do not have much knowledge about them.

Non-MTTP Sites Receiving Binders

Interviews with Organization Contacts

VCE offered MTTP binders to various organizations that were not tax preparation sites, but were working with VCE's target market of families working and earning low incomes. VCE first contacted organizations via word of mouth or networking. Next, VCE staff arranged (by phone) a presentation date, followed by a presentation on the development and uses of the MTTP binder with clients.¹⁶ VCE then mailed or personally delivered binders to organizations (most did take binders). Some businesses and other organizations read about MTTP in media articles and called to request a binder to use with their employees, as an extra service to them.

Ninety-two MTTP binders were given to 21 organizations. Half received one binder; the others, more than one. Types of organizations included: government departments, retail outlets, health organizations, hotels, schools, early childhood intervention programs, and hospitality businesses.

Two research assistants were only able to conduct a 17-question structured interview with six of the 21 organizations (a response rate of 28.6%). Each contact person (identified by VCE) was called at least three times. (VCE also provided a second contact if possible). Sixty percent of non-respondents could not be reached at all, or were no longer working for the organization.

However, the other 40% said they: did not receive the binder, could not recall it, did not use it, did not know who was "in charge" of it, or had no time to be interviewed. This was disappointing, as VCE had provided the evaluators with names of contacts who had already discussed the binder with them and had been positive about using it with clients.

The six organizations participating in interviews were: a government department, a health organization providing community-based services (two contacts came from different parts of that organization), a school district, a Christian organization, and a sports and entertainment organization. Though not representative all organizations receiving binders, their comments may offer useful feedback to VCE from the contacts most familiar with the binders.

Background of Clients

For most of the organizations, their clients lived in multiple areas of Edmonton, though the Northeast was mentioned most often. Clients also accessed services in multiple areas of Edmonton, though were most likely to do so in the Northeast or Central areas. This is likely a function of where many services are located.

Only three of the six organizations knew their clients' main source of income, which was a mix of government programs, low wage employment, and/or temporary jobs. Only two organizations could estimate how many clients complete their own taxes. One said half and the other said three quarters. So these organizations had a substantial percentage of clients who do not complete their own tax returns, and could use the binder information for benefit/subsidy applications.

Organizations' Experience with the MTTP Binder

Five of the six organizational contacts said the binder had been in use at their organization for between six months and one year (the sixth person was new and said someone else had used the binder in the past). However, three contacts also said that they were presently not using the binder

¹⁶ Binders can be used with several types of people – recipients of direct services, an organization's members, customers of a business, or employees of organizations. For simplicity, all of these types of people are referred to here as clients

but were trying to decide how to integrate it into their work. This suggests that some contacts may not have distinguished between receiving and looking at the binder versus using it with clients.

The contacts said the binder was easy to use. Suggestions for improvement included: information updates on additional benefits, more information about benefits for parents, and information about resources in the community (such as affordable housing). Most contacts said that they received adequate information about how to use the binder.

How the Binder Helps Clients

Four organizational contacts (the three who had used it and one who planned to) said the binder was convenient for clients, and helped clients learn about various services, benefits and subsidies. The subsidy most often mentioned as relevant by contacts was the Alberta Child Health Benefit, followed by the AHCIP Premium Subsidy, Alberta Child Care Subsidy, the LAP, and the Retroactive Child Tax Benefit.

Successes and Challenges In Using the Binder

Successes mentioned included: forms and information were easy to find in the binder, the binder is well organized, and contacts were able to provide information from the binder to clients. There were no consistent challenges. One person mentioned the need for housing information and one said income was more important than leisure (referring to LAP). These comments were not specific to the binder, though including information on other community services may be helpful.

Referrals to MTTP Sites

There was no consistency in whether contacts referred clients to MTTP sites. One referred most clients, another referred some, and the others either did not refer at all or did not answer the question. One contact said someone else in the organization does referrals. Another suggested that “barriered” clients would not benefit from referral because they were not ‘computer savvy’. (It is likely that such clients would benefit most from MTTP because they would get assistance with e-filing. This suggests that VCE may need to explain how MTTP works with clients to help them do their taxes and apply for benefits/subsidies.)

Suggestions for Action

- Reconsider the evaluation of non-site binder use. It may be more feasible to follow up with the organizational contacts shortly after they receive their binder (within the first two months), and focus on intended as well as actual use. This relatively short follow-up time could provide an opportunity for VCE to learn about any barriers to using the binder, as well as getting feedback. Some contacts were planning to use the binder but had not yet figured out how to integrate it with their work.
- Encourage all the organizations receiving binders to refer clients living on low incomes to MTTP for free tax preparation and assistance with benefit/subsidy applications.
- If uptake of the binder by organizations does not improve, re-examine whether distributing binders to non-MTTP sites is a worthwhile use of resources.

Perspectives of the MTTP Project Manager

Interview with Project Manager

Two months after the campaign, the evaluator talked with the MTTP Project Manager in a broad unstructured interview about successes, challenges and suggestions for future. (The timing allowed the evaluator to update the Project Manager on other evaluation findings before the interview took place, so she could consider those while reflecting on her own experiences.) The Manager and (now former) Executive Director of VCE both reviewed the interview notes for accuracy and had the opportunity to offer additional comments on the campaign if they wished.

Following is a narrative summary of the main points the Project Manager raised during the interview, organized by topic:

Sites

The site manual made things more organized for the site co-ordinators. Because the information was on paper this year, they could see what was coming. The Manager said that the site coordinators still need reminders about using the manual, through e-mails and phone calls. The volunteers found the computers helpful, particularly the laptops.

The Manager suggested having tax preparation and binder specialists sit together because that may reduce the total time needed for the client to go through the income tax and benefit/subsidy forms. Binder specialists could fill in some of the benefit/subsidy forms in the binder while tax preparation volunteers are doing tax calculations.

Volunteer Training

For the CRA training, the Manager would like to see more computer training and less paper training, while still giving options to volunteers for either type. She said the paper training is intensive, and that it would be good to do a full day of computer training. She also emphasized the need for volunteers to practice on the computer to increase their confidence before they see clients. (As mentioned in the section on major partner interviews, less experienced volunteers may benefit from learning on paper first, then to do computer training, while those with tax form experience could just do computer training.)

The Manager pointed out that there will be “mock training” next year, and that volunteers will do role plays with tax preparation and binder specialists. (Such training with relevant examples, as well as hands-on practice, were also suggested by site coordinators, volunteers and CRA).

Volunteer Recruitment

This year, CRA offered to provide space for MTTP binder specialists. However, VCE had difficulty finding volunteers who could work at CRA sites or MTTP business sites (West Edmonton Mall) during daytime hours (9 a.m. to 2 p.m.). The Manager suggested that in future, VCE needs to make find organizations (for example, seniors organizations, retired accountants) who could provide binder specialist volunteers during the day at both the MTTP and CRA sites. That would be especially to CRA, as they serve large numbers of clients. It would be very helpful to MTTP sites if some of the experienced CRA tax preparation volunteers could also work at the those community sites.

Client Recruitment

The Manager said that VCE needs to do more advertising to reach more of the MTTP target group, especially parents. She mentioned a need to get into schools, churches and businesses. She also said there were more libraries involved in 2005-06, and would like to see them re-involved.

She also stated that MTTP needs to get its numbers up. Campaign partners did six months of planning to serve 700-800 people. She suggested that MTTP could be serving thousands.

The Manager also mentioned that one of the major partners (211) did not have current site listings and therefore were referring clients to sites no longer operating. (See the section on major partner interviews for discussion of the different understandings and expectations between 211 and CRA about responsibility for updating and communicating site lists).

Non-Site Binder Distribution

The Manager suggested putting binder content on a CD for the non-MTTP sites. It would cost less money. To distribute hard copies, it costs \$30 for the binder, plus an extra \$10 for postage.

Linking Clients to Other Services in the Community

Overall, the Manager concluded that connecting people with other community services could have worked better. Churches did this well, because they have information about places to which they can connect people. The Manager pointed out that not all the organizations (sites) had that.

She also said that sites could (a) post resources (at the site) rather than clients asking for them, or (b) give out flyers that list services in the area around the site. Site co-ordinators could compile lists of resources and VCE could print them. (As noted in earlier sections, most sites did have some resource information to take away, such as brochures. Following the Manager's suggestions would give more consistency to the types of information available at each site.)

Since this interview with the Project Manager, one site coordinator told her that a lot of isolated seniors came to their MTTP site. That site coordinator partnered with Healthy Alberta Communities and received a grant to put together a walking club for seniors to start in 2008.

MTTP Savings for Clients

The Manager emphasized that MTTP saved people money that they would have spent if they had had their taxes done by a private firm. She said firms charge \$60 for a tax return with one T4, and more for additional T4s or other slips.

Expansion of MTTP to Other Cities

VCE had hoped that other cities (e.g., Calgary) would take up MTTP this year. This did not happen in the present year. However, since this interview was conducted, the Project Manager has received interest in MTTP from St. Albert and the B.C. Community Council.

Suggestions for Action

- Address the above issues and suggestions raised by the MTTP Project Manager.
- Use evaluation results from the other stakeholders (site coordinators, volunteers, clients, partners, non-site binder users) to build upon the Manager's suggestions – as some of these stakeholders raised similar issues and made helpful suggestions.