



ACCESSING INCOME-BOOSTING BENEFITS THROUGH TAX FILING

2015 ABLE Financial Empowerment Conference

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WHY TAX FILING MATTERS FOR PEOPLE WITH LOW-INCOMES

For Canadians with low-incomes, tax time is an important opportunity to boost their incomes by accessing a wide range of government benefits. This can be done by claiming benefits directly when they tax file or by using tax filing to establish their eligibility for benefits that they can then apply for through other processes.

In Ontario alone, there are 41 potential federal and provincial income benefit programs that people with low-incomes can access directly or indirectly through tax filing.¹ These include:

- **Important income supports for individuals and families with low-incomes** like the Canada Child Tax Benefit, Old Age Security, Guaranteed Income Supplement, Working Income Tax Benefit and the GST/HST credit
- **Tax credits available to eligible Canadians more generally** like the Disability Tax Credit, Caregiver Tax Credit, or Universal Child Care Benefit
- **A range of provincial programs** aimed at supplementing federal benefits or helping low-income households to offset expenses for things like medicine, home heating, etc.

For families on social assistance with children, tax benefits can represent up to 40% of their incomes,² while seniors with low-incomes can receive up to \$700 additional income per month through the Guaranteed Income Supplement.

Large lump sum tax refunds also offer an important opportunity to engage people with low-incomes in financial planning and saving for short-term emergencies as well as longer term goals for their future.

Many people with low-incomes, however, are missing out on important income boosting opportunities because they do not tax file. In some cases, they do not know they can improve their incomes by tax filing. In other cases, people experience barriers to tax filing.

Policies and interventions that support successful tax filing by vulnerable populations are a wise investment as they help individuals and households with low-incomes to boost their incomes, thereby building their financial stability and security, enhancing their social and economic inclusion, reducing the incidence and depth of poverty and corresponding reliance on public income support programs.

This brief summarizes what we know about tax filing by people with low-incomes and highlights key intervention strategies that can help more people to take advantage of this important avenue for accessing benefits for which they are eligible.

TAX FILING IN CANADA

Tax filing rates

There is very little publicly available data on tax filing rates in Canada. This lack of data and research makes it extremely challenging to quantify and understand tax-filing rates. Based on conversations with

government experts, tax-filing rates are highest for seniors and individuals with children and lowest among newcomers and singles.

In its 2006 “Who’s Hungry Survey,” the Toronto Daily Bread Food Bank found that 25% of its users had not filed taxes in 2005. The survey indicated that tax filing rates were lower for newcomers with low English literacy, single person households, and those who received their primary income from *Ontario Works*.³

How Canadians tax file

Most Canadians do not prepare their own tax returns. According to a 2010 survey, 51% of Canadian tax filers use a paid tax preparer to prepare and submit their tax returns, 31% prepare their returns themselves, and 18% rely on friends, family, or a non-profit organization.⁴

The use of paid preparers has increased significantly over the past 20 years -- 39% of tax filers used paid preparers in 1986 and 51% in 2007.

47% of those who prepare their own tax returns still file using paper forms. The other 53% use tax software. Use of tax software was highest among those 25 to 34 years of age and substantially lower for those 55 and older.⁵ Men are more likely than women to prepare their own returns (34% compared to 29%). Fluency in either of Canada’s official languages did not affect whether tax filers used a paid tax preparer.⁶

IMPACT OF NON-TAX FILING ON TAKE-UP OF BENEFITS

For Canadians living on low incomes, not filing taxes can mean lost income. The Ontario Ministry of Community and Social Services found that tax credits could make up as much as 40% of a household on social assistance’s income. Of the \$29,996 single parents with two children on social assistance received in 2010, \$11,852 came through tax credits.⁷

Failure to tax file can also mean missing out on government grants and matching dollars for savings programs that Canadians qualify for through income tax filing. Through the *Registered Disability Savings Plan*, eligible people with disabilities can qualify for up to \$70,000 in federal grants through the *Canada Disability Savings Grant* and up to \$20,000 through the *Canada Disability Savings Bond* for low-income Canadians.⁸ To access these benefits, however, people with disabilities need to tax file to establish their eligibility.

Tax benefits and refunds have been shown to significantly improve the lives of recipients. Take-up of the Canadian Child Tax Benefit (CTTB) has been shown to improve children’s educational outcomes and physical and mental health.⁹ A study of families receiving the CCTB also found large declines in alcohol and tobacco use.¹⁰ Families receiving CCTB also increased spending on food, childcare, and transportation.¹¹ Newcomer families receiving the CTTB showed declining participation in traditional welfare programs like social assistance between 1993 and 2007.¹² Similarly, the introduction of the National Child Benefit Supplement lowered the “welfare wall” and improved workforce participation among single mothers.¹³

Tax refunds are frequently the single largest cash infusion low-income households receive each year.

Tax refunds are an opportunity for households to make big-ticket purchases¹⁴ and, for some, to establish emergency savings they can use to smooth volatile income flows from precarious work and unexpected expenses. For governments, tax filing and take-up of benefits helps to stabilize the economy during crises by mitigating shocks to household incomes.¹⁵

BARRIERS TO TAX FILING FOR LOW-INCOME GROUPS

Complexity: The income tax process is very complex and has become more text-heavy and difficult to navigate over the past 20 years.¹⁶ This is a barrier to correctly filing (and accessing key benefits) and raises transaction costs to the point that some individuals may believe the effort involved in filing may not be worth the value of the benefit(s) it triggers.¹⁷

Low awareness of benefits available through tax filing: People with low incomes may not know that tax can trigger the flow of some benefits and/or make them eligible to apply for others.¹⁸ For instance, people who have no or low income may not see the necessity of filing taxes. This is related to the design of the income tax system, as eligibility may be difficult to understand or poorly promoted.

Lack of mailed tax forms: The Canada Revenue Agency's (CRA) decision to stop mailing income tax forms to Canadians has made it harder for some people to access tax forms and eliminated an important reminder of the need to file and key deadlines.¹⁹

Low computer literacy and/or access: With the shift in emphasis to online filing, as well as reduced telephone support and support for paper filing, people (particularly seniors) who have no computer or have difficulty navigating computer software struggle to file their taxes.²⁰

Low literacy: Individuals with low literacy, numeracy and/or English or French language skills face particular challenges tax filing. People with general cognitive barriers, such as seniors with declining memory, may also have difficulty understanding tax forms and instructions.²¹

Lack of access to advice: Many people with low-incomes cannot afford tax advice, do not know how to access free advice, and may receive bad advice.²² Free tax clinics are generally not open year round and may be difficult for some people with low incomes to get to. This is especially true for people who are geographically isolated or have mobility and transportation barriers that make accessing information and advice difficult. Isolation is important because social networks are key sources of information on income tax filing and benefits.²³

Newcomer status: For recent newcomers, their degree of integration and knowledge of income tax benefits and other government services has been shown to be linked to their age, length of residence, and depth of community networks.²⁴

Low self-confidence and trust: Personal resources, knowledge, and skills are essential for navigating the benefits system.²⁵ Often, potential beneficiaries fear that an application mistake will mean having to repay the benefit in the future. Fear and distrust of government are also a common concern. Some worry that filing taxes may draw attention to their finances – for instance, people working “under the

table.” Some may even fear that applying for child benefits may lead to scrutiny by social services and potential removal of children.²⁶

Assembling required documents: Tax filers may have difficulty assembling documents such as corroborating doctor’s certificates, income tax slips, and identification. Assembling is particularly hard for those with no fixed address and no bank account, and for “illegal immigrants” who may not have government-issued identification.²⁷

Take-up rates of key benefits in Canada

Benefit	Apply via tax filing (A) or Tax filing is a requisite for applying (P)	Take-up rate	Beneficiaries	Year
Old Age Security ²⁸	A	97%	2,725,636 seniors	2007
Guaranteed Income Supplement ²⁹	A	90%	1.4 million	2006
Universal Child Care Benefit ³⁰	A	103%*	1.55 million families	2009/10
Canada Education Savings Grant ³¹	P	48.5%	5.12 million children	2014
Canada Learning Bond ³²	P	31.6%	1,473,933 children	2014
Disability Tax Credit (claimants aged 18-49) ³³	A	62.7%	140,971 individuals	2010
Registered Disability Savings Plan ³⁴	P	15%	99,601 individuals	2014

* More people were eligible for the UCCB than originally estimated.

PROVEN TAX-FILING SUPPORTS FOR PEOPLE WITH LOW INCOMES

Government programs

Streamlining the income tax process would make it easier for Canadians with low incomes to file.

Perhaps the most important intervention would be for the government to contact people directly to communicate their eligibility and encourage them to file. Government agencies can also do a great deal to increase take-up of benefits generally by improving benefits design and delivery, undertaking advertising and outreach campaigns, and strengthening data collection and dissemination.

Information and awareness campaigns are an important way to help increase income tax filing and benefits take-up. The Canadian government does undertake some promotional activities, although it is hard to access information on the effectiveness of these efforts. [Service Canada's Mobile Outreach Service](#) holds information sessions on OAS, CPP, and GIS for more than 24,000 seniors and caregivers, particularly in rural areas.³⁵ The IRS outreach campaign for [Earned Income Tax Awareness Day](#) successfully encourages EITC eligible households to file taxes. Similarly, the Minnesota government's "[Claim it!](#)" campaign promotes the EITC.

The Canadian Revenue Agency's [Community Volunteer Income Tax Program \(CVITP\)](#) works with community groups to help them host free income tax preparation clinics. The CRA provides online volunteer training and tax software while community groups host the clinic and manage volunteers. To be eligible for tax filing assistance, individuals must make less than \$30,000, couples less than \$40,000, and individuals with dependents less than \$35,000. In 2014, over 2,000 organizations mobilized 16,000 volunteers to help file over 600,000 tax returns.³⁶ Though it appears that some clinics are open year-round, the majority are only available in the lead-up to tax season.

Similar to CVITP, the U.S. Internal Revenue Service's (IRS) [Volunteer Income Tax Assistance \(VITA\)](#) program processed a record 3.4 million free returns in the 2015 tax season at over 12,000 free tax clinics. Eligibility is restricted to people with incomes less than \$53,000, people with disabilities, the elderly, and taxpayers with limited English.³⁷ The U.S. Congress recently approved a \$15 million annual investment to support VITA sites.

VITA tax preparation clinics have incorporated innovative, electronic delivery models. *Virtual VITA* is an attempt to build on VITA to create a cheaper, scalable model of free tax help. In New York City, a 2012-3 [Virtual VITA](#) pilot through Head Start and the Food Bank found that virtual returns were faster and cheaper to prepare. The program targeted two groups: families with children who received the highest average refunds (\$2,708) and newcomers who were already receiving financial counselling, building on a pre-existing community program.³⁸ A *Virtual VITA* pilot in Lansing, Tucson and Chicago found that the model was successful, but that clients were put off by the name "virtual," which created distrust, anxiety, and misunderstanding.³⁹

The National Disability Institute and United Way of Tampa Bay led a [Virtual VITA](#) pilot in Tampa Bay to help deaf and hard-of-hearing taxpayers use sign language to complete their tax returns via videophone at remote intake sites (part of a nation-wide program called [Deaf Tax](#)). This pilot helped 92 tax filers (20 of whom were deaf) receive \$78,000 in refunds.

Community tax filing supports

Accounting industry professional associations, like the [Chartered Professional Accountants of Ontario \(CPAO\)](#), are another important community tax filing resource. In 2014, 1,707 CPAO volunteers prepared 14,240 tax returns in cooperation with community groups like libraries, food banks, community centres, etc.⁴⁰ Clients make appointments with local tax clinics that operate in tax season.

Some free tax clinics in Canada have also piloted online tax filing software. [Chartered Professional Accountants of Alberta](#) (CPAA) runs a free tax clinic program like the CPAO's, which relies on community partners to host the clinics (the guide for community partners is available at <http://www.albertacas.ca/docs/volunteerform/community-partner-guide.pdf?sfvrsn=6>). The CPAA has recently experimented with Intuit's *ProFile* software. The increase in online tax filing services in Canada has streamlined the application process by making it easier for taxpayers to identify benefits for which they are eligible. Several companies offer free software access to Canadians with low-incomes.⁴¹ However, as the *Virtual VITA* example highlights, programs must carefully incorporate new technology to avoid creating additional barriers to access.

[Make Tax Time Pay \(MTTP\)](#) is a free, volunteer-run, multi-sectoral program that helps low-income individuals and families in Edmonton to file taxes and access benefits.⁴² It is part of Vibrant Communities Edmonton and was created in response to low take-up of the *Alberta Child Health Benefit*. In 2014, MTTP partnered with community groups to operate 22 tax clinics with 250 volunteers and completed a total of 4,200 returns in 11 languages.⁴³ Clients accessed over \$1.6 million in tax refunds and over 750 government benefits and subsidies.⁴⁴ The majority of MTTP clients were working and earning low incomes. Twenty-one per cent were seniors and 800 were families with children.⁴⁵

Similarly, the non-profit organization [ACORN Canada](#) offers free tax help as part of its community engagement strategy. Between 2007 and 2013, volunteers completed 17,469 free returns valued at \$24,043,020. Two thirds of free tax clinic clients also participated in ACORN's financial justice campaigns.

[Get Your Piece of the Money Pie](#) is a community tax support program run by the Economic and Social Inclusion Corporation in New Brunswick in collaboration with the CRA, New Brunswick Office of Social Development, community groups, the public library system, and volunteers. In 2013, 579 volunteers at 252 tax clinics prepared 19,065 returns.⁴⁶

Tax time is also an opportunity to educate low-income Canadians about financial planning more broadly.⁴⁷ Through its [Financial Empowerment and Problem Solving \(FEPS\)](#) program, Toronto multi-service agency West Neighbourhood House provides community members with low incomes with one-on-one financial problem-solving support, as well as financial literacy education and tax filing help. In 2013-14, FEPS helped 6,328 people access over \$13 million in benefits. 81% of FEPS participants accessed new resources they had not received before as a result of the program.

Outreach campaigns are another way community groups support income tax filing for Canadians with low incomes. Campaigns can be particularly effective when tailored for specific groups. In 2002-3, Waterloo Region conducted *GIS* (Guaranteed Income Supplement), a public awareness campaign, in partnership with Opportunities Waterloo Region and Human Resources Development Canada. The campaign created tailored information sheets and social service employee training programs to promote the GIS to seniors with low incomes, helping 640 additional low-income seniors to access this important benefit.⁴⁸

Like GIS in Waterloo and EITC benefits in the United States, some of the most effective take-up programs have targeted groups that are missing out on high value entitlements. [More 4 You](#) in Waltham Forest (UK) was a pilot program aimed at helping marginalized families with young children, including Travellers and Roma. They found that 51 families (26% of participants) received no tax credits. Helping families file income taxes raised incomes by an average of £80 per week.⁴⁹

Campaigns are particularly effective when they leverage pre-existing social service infrastructure and networks of trust to facilitate tax preparation, especially for hard-to-reach groups, as in the Waterloo GIS campaign. Research findings point to the value of income tax benefits advice being made available through local, trusted, and less stigmatized sources.⁵⁰

New tax preparation and benefits screening technology have helped to effectively equip many intermediaries working directly with low-income communities to increase their benefits take-up. In the United States, [Benefit Bank](#) allows social workers to prepare income tax returns and automatically apply for benefits on behalf of their clients. Through these efforts, clients have received \$1.145 billion in refunds and benefits since 2006. Similarly, [EarnBenefits](#) is a web-based benefits screening application used by more than 100 community organizations in the United States. Since 2005, *EarnBenefits* has helped over 214,000 households access over \$287 million. Like *EarnBenefits*, United Way Calgary's online [Benefits Navigator](#) was created to help Calgarians identify income tax benefits they may be eligible for. These initiatives are examples of well-designed applications of new technology that build on organizations' pre-existing outreach capacity to help low-income individuals and households.

Because income tax refunds are the single biggest, annual cash infusion for many low-income households, tax season is an opportunity to encourage saving and asset building.⁵¹ [Refund to Savings \(R2S\)](#) is a simple, scalable savings program in the US. It creates a prompt in the filing system to encourage people to direct a portion of their refund into a pre-existing savings account. It is also an example of a multi-sectoral collaboration with university researchers and corporate partners.⁵² Another initiative, [SaveUSA](#), goes one step further by helping users at select VITA sites to open a savings account. If savers deposit a minimum of \$200 of their refund, they can earn 50 cents for every \$1 saved. In the first year, users deposited an average of \$506. At the 18-month point, *SaveUSA* had increased the percentage of individuals with any short-term savings by 7%.⁵³

CONCLUSIONS

Filing taxes is an opportunity for low-income Canadians to access an array of federal and provincial tax benefits that have the potential to boost their incomes. Filing also helps Canadians qualify for income-tested benefits delivered outside of the tax system.

Income tax filing also has other positive spillover effects on health, children's educational outcomes, and overall economic well-being that also better the lives of Canadians with low incomes.

There is little publicly available data on tax-filing rates in Canada. This lack of information is a barrier to fully understanding and improving tax-filing rates for Canadians with low incomes.

We do know that seniors and individuals or households with children are more likely to file taxes. Newcomers as well as single, childless people – especially men – are the least likely to file.

There are many reasons people may not choose or be able to file income taxes, including: lack of information about eligibility, lack of professional tax advice, language barriers, low numeracy and/or literacy, poor computer literacy and/or access, geographic isolation, the complexity of the income tax system, problems assembling documents, and distrust of the tax system or government.

In Canada and elsewhere, there are many programs that effectively promote and facilitate income tax filing. Some of the most successful take advantage of new technology to reduce costs and achieve scaled reach. Others use pre-existing networks of community groups to connect with specific population groups that have low rates of tax filing and the most to gain by completing their income taxes. Government agencies can significantly increase tax-filing rates by streamlining the income tax process, contacting people directly about their eligibility for programs, and encouraging them to file.

Tax-filing is a proven way to improve the financial situation of Canadians with low-incomes, but has yet to be fully exploited as a means to reduce poverty in Canada. Coordinated, cross-sectoral initiatives to increase awareness and sustainably scale proven tax filing supports should be an integral component of all local, provincial and national poverty reduction strategies.

NOTES

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