

Income tax filing and benefits take-up

Challenges and opportunities for Canadians living on low incomes



Acknowledgements

This report was developed by Prosper Canada thanks to generous funding provided by Intuit Financial Freedom Foundation. We would like to gratefully acknowledge the invaluable contribution of the report author, Uttam Bajwa as well as Lillian Knorr, Salima Shariff, Philippe Raphael, and Prosper Canada team members, Elizabeth Mulholland, Allison Meserve, Julie McFayden, Simi Khosa, Nirupa Varatharasan, and Alex Bucik.

We would also like to extend our sincerest appreciation to all of the survey participants and individuals who shared their experiences in key informant interviews. Their generous contributions and insights form the basis of this report.

How to cite this report

Please use the following citation when referencing this report:

Bajwa, Uttam. "Income tax filing and benefits take-up: Challenges and opportunities for Canadians living on low income." Toronto: Prosper Canada. 2019.

Table of Contents

Executive summary	04
Introduction	07
What are the barriers?	10
Who is most affected?	19
Opportunities to increase benefit take-up through income tax filing	26
Conclusions	38
Endnotes	40
Appendix 1 – Survey	45
Appendix 2 – Key Informant Interviews	46
Bibliography	47

Executive summary



Since the late 1990s, federal and provincial governments have made increasing use of the tax system both to establish eligibility for benefits and to deliver them.


This shift is generally seen as positive as it harmonizes federal and provincial benefits, takes advantage of an existing application process most Canadians already complete each year, and reduces the stigma associated with receiving social benefits. However, the income tax system is challenging to navigate and not all Canadians who should be are filing. Many who do file still miss out on benefits for which they may be eligible.


While income tax filing can be challenging for some Canadians, people with low incomes face particular barriers. There is substantial media coverage, anecdotal evidence, and personal insight into what those barriers are, but little systematic research into challenges around tax filing in the Canadian context. As a result, this report is aimed at better understanding the barriers to tax filing for Canadians on low incomes -- from the perspective of

service providers offering tax support – as well as opportunities to help people with low incomes file taxes and access income-boosting social benefits. This report draws on evidence from a survey of 321 financial empowerment experts, interviews with 10 tax-filing experts, and a newspaper scan.


Barriers


Survey respondents were asked to identify what they believe are the most significant barriers to tax filing for Canadians living on low incomes. The most cited barriers were:


- 1 Not understanding what to do** 


These include eligibility awareness (not knowing that there are benefits they may be eligible for), low financial literacy, and challenges understanding complex tax forms.
- 2 Not knowing where to get tax help** 


People may not know that they are eligible for free tax clinics or that free tax clinics even exist.
- 3 High cost of commercial tax help** 

Commercial tax services can be too costly for households on low incomes. This is a particular barrier faced by people who are not eligible for traditional free tax clinics – like self-employed people or people with complex tax situations.
- 4 Challenges accessing existing supports** 

Free tax clinics may be too far away and potential clients may not have access to safe transportation, child care, or time off work to attend them. This is also related to geographic isolation and challenges around limited mobility. In addition, Canadians without computer access may not be able to take advantage of free online tax return software.
- 5 Problems assembling documentation** 

Many survey respondents said that “disorganization” is a key barrier. This was often related to challenges attending tax appointments and problems assembling tax documents like income slips, previous years’ assessments, and forms needed for benefits eligibility.
- 6 Fear, mistrust and lack of confidence** 

Related to knowledge barriers, survey respondents mentioned that people might feel intimidated by the tax system, be afraid that filing taxes will draw government scrutiny, and worry that they will make mistakes.
- 7 Literacy, numeracy and language barriers** 

The income tax system is challenging to navigate and requires strong English or French literacy – a challenge for people with cognitive barriers, newcomers, and anyone with low English, French or numerical literacy.
- 8 Tax filing is a low priority** 

Respondents were very sensitive to the many other, pressing challenges people living on low incomes might be dealing with. Given this complexity, tax filing is often a low priority.
- 9 Mental health and cognitive barriers** 

Related to knowledge barriers, respondents identified specific challenges around understanding tax information for people with cognitive barriers. This was sometimes also connected to mental health challenges. More generally, poor overall health or well-being limits people’s ability to file taxes.
- 10 Precarious housing** 

Sometimes connected to “disorganization”, the particular challenges of people with precarious housing or who move frequently were mentioned by several respondents. This includes challenges receiving, safely storing, and assembling documentation.

Priority groups with unique tax situations

Through the survey, the literature on tax filing and a scan of newspaper articles, we identified four groups with unique tax situations:

1. **Indigenous Peoples**
2. **People with disabilities**
3. **Newcomers**
4. **Self-employed individuals with low incomes**

These groups also demonstrate the very complex situations that people with low incomes can face when tax filing and how these challenges intersect.

Opportunities

A number of general areas and directions for improvement emerged from the survey. These areas suggest promising directions for government agencies, community service providers, commercial tax filers, and public schools to explore to address challenges around tax filing for people with low incomes. These directions are as follows:

Make the tax system easier to understand by

- Simplifying the income tax system to make it easier for people to understand and file their taxes – this includes automatic filing

Improve the general public's awareness of benefits and benefits eligibility by

- Launching awareness campaigns that promote tax filing, specific benefits, and tax filing clinics
- Developing screening tools to help people more easily identify which benefits they are eligible for

Strengthen and expand existing community-level supports by

- Supporting community tax clinics by providing more funding, better training opportunities for volunteers, increasing their number and reach, and enhancing their services so they can offer longer hours or child care
- Creating culturally appropriate, targeted supports
- Improving coordination between agencies
- Exploring private sector opportunities and collaborations

Address broader cultural and educational barriers to tax filing by

- Integrating tax filing with other financial empowerment efforts
- Providing more financial inclusion education and supporting numerical literacy (numeracy) in schools
- Addressing the fear and intimidation associated with tax filing

Introduction



In Canada many benefits aimed at people living on low incomes are administered through the income tax system. This means filing taxes is a critical step in accessing benefits that have the potential to boost household incomes.

While income tax filing can be challenging for all Canadians, people with low incomes face particular barriers to accessing their tax refunds. There is substantial media coverage, anecdotal evidence, and personal insight into what those barriers are, but little systematic research into challenges around tax filing in the Canadian context. As a result, this report aims to communicate the barriers to tax filing for Canadians on low incomes, from the perspective of service providers offering tax support, as well as opportunities to help people with low incomes file taxes and, as a result of filing, access income-boosting social benefits.

This report highlights the particular challenges of four groups: Indigenous Peoples, newcomers, people living with disabilities, and self-employed individuals with low incomes. It also considers some promising existing programs and opportunities to better serve the income tax-filing needs of Canadians with low incomes. Building on Prosper Canada's 2015 report *Accessing Income-Boosting Benefits Through Tax Filing*, this report proposes a number of ways to improve benefits take-up.¹

Context: Income tax filing and benefits take-up in Canada

Since the late 1990s, federal and provincial governments have made increasing use of the tax system both to establish eligibility for benefits and to deliver them. This shift is generally seen as positive as it replaces multiple application processes with annual tax filing that most people already undertake. It also facilitates harmonization of federal and provincial benefits. Because most Canadians tax file, it can also eliminate the stigma associated with receiving social benefits through separate, designated and, some would argue, more intrusive processes. However, the income tax system is challenging to navigate and not all Canadians file and

many who do file still miss out on benefits they may be eligible for.^{3, 4, 5}

The Canada Revenue Agency (CRA) does not share data on tax-filing rates or benefit take-up numbers. Nevertheless, feedback from volunteers, workers at tax clinics, and other frontline social service organizations plus data from the few surveys and studies that exist, show some tax filing trends. Tax-filing rates are highest for seniors and individuals with children and lower for young singles and newcomers.⁶

We have even less data on how many Canadians are filing but missing out on income-boosting benefits. Evidence from survey respondents,

interviewees, and other reports suggests that this number may be high. Richard Shillington, a social policy researcher, estimates that between five and 10 per cent of families living on low incomes are not getting the benefits to which they are entitled.⁷

Not filing or incorrect filing can mean lost income. Based on the CRA child and family benefits tool, tax credits have the potential to make up as much as 50 per cent of a household's income.⁸ People must also file to establish eligibility for government grants and matching dollars for savings programs, such as the Registered Disability Savings Plan (RDSP). Through the RDSP, eligible people

with disabilities can qualify for a maximum of \$70,000 in federal funds through the Canada Disability Savings Grant and up to \$20,000 through the Canada Disability Savings Bond, which is aimed at Canadians with low incomes.⁹

Tax refunds are often the single largest lump-sum payment a low-income household will receive each year. Households can use these refunds for big-ticket purchases and for savings, especially to smooth finances during periods of income fluctuation and financial shocks.^{10, 11} There is also strong evidence that take-up of specific benefits improves the health and economic well-being of families and children.^{12, 13, 14}

Tax refunds are often the single largest lump-sum payment a low-income household will receive each year. Households can use these refunds for big-ticket purchases and for savings, especially to smooth finances during periods of income fluctuation and financial shocks.

Methodology

This report relies on three main sources of information.

First, the researchers developed and pilot-tested a short survey (Appendix 1) of open-ended, qualitative questions aimed at community service providers that work with Canadians with low incomes – especially professionals working directly in the area of tax filing. The survey was open between August 11th and August 29th, 2016 and shared with approximately 4,396 people via the Prosper Canada email newsletter and Prosper Canada’s social media accounts. The survey was re-shared by several community organizations. A total of 321 people began the survey, though not all respondents completed all questions. In total, 230 surveys were partially completed; the results presented here include all responses received. The qualitative data were inputted into Excel and the research team jointly developed and pilot-tested a codebook for qualitative analysis. Two researchers analyzed the results for each question in Excel and discrepancies were resolved via consensus.

Second, using the survey data as a foundation, the researchers developed a semi-structured key informant interview guide (Appendix 2). The guide was aimed at people experienced in supporting income tax filing for Canadians living on low incomes or engaged in other financial literacy or advocacy efforts. In all, 10 key informants from across Canada, and one from the United States, were interviewed. The key informants were identified through the literature on tax filing, consultation with tax-filing experts at Prosper Canada, and recommended by key informants. Interviews took place over the phone or in person and notes were recorded by the researcher. Interviews were open-coded and analyzed in Excel.

Finally, the research was supported by a scan of relevant newspaper articles. The initial scan took place between January and May 2017 using Google News. The search relied on key words related to Canadians with low incomes (for instance, search terms included “low-income”, “low income”, “poverty” “poor”) and tax filing (for instance, search terms included “CRA” “Canada Revenue Agency” “benefits” “tax filing” “income tax” as well as the names of specific benefits). The preliminary search was focussed on Canada, but several articles addressing the situation in the United States were also captured. Multiple newspaper searches were conducted to look at income tax filing and four groups emerged as requiring particular focus: Indigenous Peoples, people with disabilities, newcomers (including refugees), and self-employed Canadians living on low income.

Limitations

This study did not survey or interview Canadians living on low incomes for their perspectives. The majority of respondents to the survey were located in Ontario, which means the study may not represent a truly national picture of tax filing.

What are the barriers?



In considering the potential benefits of tax filing, it is essential to understand why some Canadians are not filing.

Community service providers who work with vulnerable Canadians with low incomes were asked to identify what they think are the three most significant barriers to income tax filing for Canadians with low incomes (Appendix 1). These open-ended responses give a comprehensive picture of the challenges their clients face when it comes to accessing income boosting benefits through the tax system (Figure 1).



Not understanding what to do

The most frequently cited barrier to accessing benefits was lack of necessary knowledge and skills to tax file and complete benefits applications. This is a fundamental issue – one underlying broader financial challenges for people with low incomes. Survey respondents wrote that people “don’t understand how to,” “don’t know how to file,” and “do not know how to do it,” and lacked the “ability/know how to complete.” Many thought that overall low financial

literacy was a fundamental barrier. People lack “knowledge about taxes, finances, and government.”

The tax system is very complex and challenging for all Canadians to navigate. According to a Fraser Institute report, from 1990 to 2014 the size of the federal income tax form increased by 25 per cent, the text area by 62 per cent and the number of credits, deductions, exemptions, and exclusions by 22 per cent.¹⁵ Survey respondents

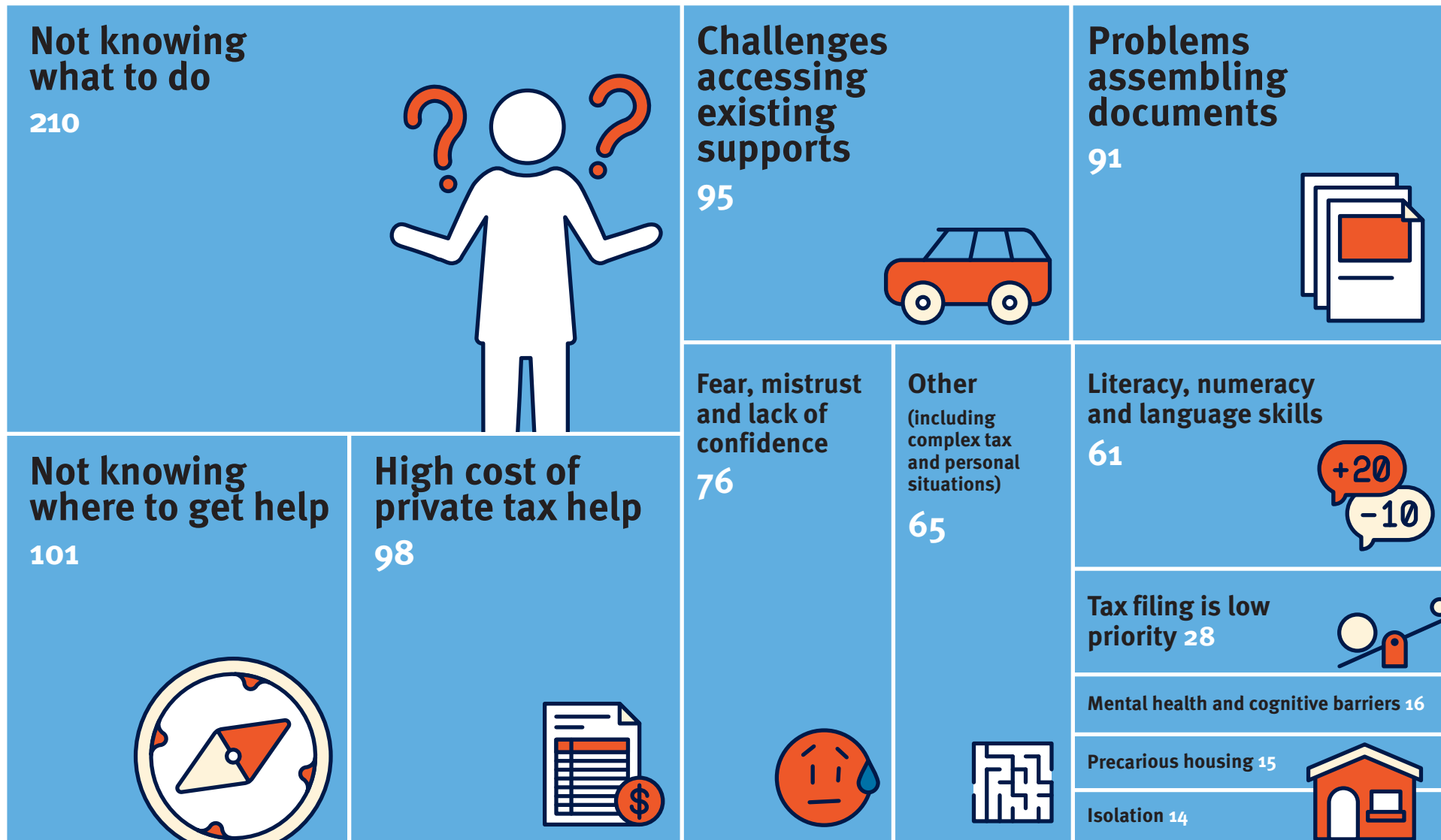
corroborated this, “Forms are confusing: tax laws and reporting forms are confusing for the average person, the ‘explanations’ provided are convoluted which further intimidates clients and most give up and just don’t file.” Complex tax forms and the perceived opportunity cost of tax filing (time spent on an onerous task with potentially little reward, versus something else) is a crucial barrier.¹⁶ One respondent admitted,

“I still have a problem filling these [tax forms] out electronically and have almost missed a large refund due to not understanding the software and who should claim the taxes. I have a Master’s degree!”

Figure 1

Barriers to tax filing for people living on low incomes

According to 321 community service providers



Many Canadians with low incomes are not aware of key tax credits and benefits, are not sure if they are eligible, or may not know they need to tax file in order to access benefits.

While few survey respondents saw eligibility awareness as a barrier (20 out of 321 survey respondents), it is one of the most commonly cited challenges in the literature on tax filing and benefits take-up.^{17, 18, 19} Respondents said that the “perception [that] having a low income means not having to file” is a major issue, as is “not knowing they should be filing regardless of income.” Respondents also thought that Canadians on low incomes “don’t understand the benefits” or know that “... they must file to get various credits.” “Canadians are not aware of incentive to file (i.e. tax credits).” Awareness may also relate to the design of benefits and their complexity, since it may be difficult for people to assess their eligibility and programs may not be well-promoted.



Not knowing where to get tax help

For Canadians with low incomes, not knowing where to get help with tax filing is a barrier. Many people do not know they can access free income tax clinics and other help in their communities. Challenges include “lack of knowledge - where to get help, computers, no cost options” and “finding an accessible, free income tax preparation provider.” Surveyed experts pointed out that the CRA is not a consistent source of tax help. The “CRA [is] getting out of the business of helping taxpayers” and people “can’t get hold of Canada Revenue to ask questions.” This gap in knowledge also applies to people working with vulnerable groups. Forty-three out of 321 (13 per cent) survey respondents could not name a program or organization doing an “exemplary job” of supporting tax filing.



High cost of commercial tax help

Ninety-eight (31 per cent) respondents pointed out that people needed filing help, but could not afford professional tax filing help – e.g. “accessing reliable, affordable/free support, especially for people who need to file multiple years,” “access to accountants for support,” and “lack of funds to pay for an agency to file their income tax.” Many mentioned that commercial tax preparation services offer free basic online filing to individuals with low incomes, but also pointed out that even Canadians with low incomes may have complex tax situations that disqualify them from these services. According to survey respondents, Canadians with low incomes sometimes use commercial tax services like H & R Block, even though they are eligible for free programs.

“Many mentioned that commercial tax preparation services offer free basic online filing to individuals with low incomes, but also pointed out that even Canadians with low incomes may have complex tax situations that disqualify them from these services.”



Challenges accessing existing supports

Many Canadians are unable to use existing tax clinics and online supports. Free community tax clinics supported by trained volunteers exist in many communities. These may be offered through CRA's Community Volunteer Income Tax Program (CVITP) or through programs like the Chartered Professional Accountants (CPA) of Ontario program. Clinics supported by CVITP have restrictions on who they can serve (e.g. no self-employed). These restrictions may or may not apply to non-CVITP clinics. According to respondents, "volunteer clinics can't meet the demand for free help." There are too few clinics, particularly in rural and remote areas (see "Geographic and other forms of isolation"). Tax clinics may not have adequate capacity to deal with more complicated tax situations – like taxes for newcomers and people with disabilities. Respondents pointed out the challenge of getting tax help outside of tax season. People do not know "where to get their taxes done for free out of tax season time (free tax clinics are only available during April/March)." Similarly, it is hard for people to access clinics with limited hours and to arrange transportation. There is a need for "tax-filing sites that have flexible schedules (i.e. drop in available to deal with scheduling challenges)"

and "transportation to sites." Respondents also suggested that caregiving challenges make it difficult for people to access clinics.

There are few programs "to support people who need more intensive help than what's available at the free clinics. For example, help obtaining slips for past years or dealing with a post assessment review or changing status when relationships breakdown." Canadians may have complex situations that tax clinics are not equipped or permitted to handle. People "don't fit within CVITP guidelines (e.g. self-employed, filing for a deceased person)"²⁰ and "Self-employment income means no help with your taxes." Another challenge is that the cut-off for eligibility is low. Households earning more than \$40,000 may be financially vulnerable and unable to pay for private tax help.

Canadians without computer access may not be able to take advantage of free online tax return software made available by commercial providers to filers with incomes below a certain threshold amount. According to another survey respondent "Government of Canada websites [are] rarely cell phone compatible or simple to use on these platforms, which is the primary way youth and low-income people access

the internet."²¹ CRA launched a secure mobile app called MyCRA in 2015 that allows users to review and update their tax information. CRA has also approved a number of mobile app versions of commercial tax return software (TurboTax and SimpleTax). Commercial tax software providers have commented on the sharp increase in mobile filing in recent years, particularly among people in their 20s.^{22, 23} Nevertheless, there may be gaps in effectiveness and promotion of tax return apps for young people.

There are few programs "to support people who need more intensive help than what's available at the free clinics. For example, help obtaining slips for past years or dealing with a post assessment review or changing status when relationships breakdown."



Problems assembling documents

Eighty (25 per cent) respondents identified disorganization and difficulty assembling documents as key barriers to tax filing. This challenge is linked to other barriers like precarious housing (not having a safe place to keep important documents), lack of motivation, low literacy, and lack of knowledge about what is required to file taxes and why certain documents are important to keep. Challenges included “no identification,” problems “obtaining and saving the documents needed to file,” “if they’ve worked [they] don’t have their T4s,” the “complexity of the form, and required receipts/info not easily accessible/available,” and “many of our clients do not have [a] SIN.”

According to Shillington, uptake of the Canada Learning Bond (CLB) is hampered by bureaucratic processes and costs. The CLB is a grant paid by the government to children in families with low incomes to help save for higher education. Newcomers to Canada face

particular challenges acquiring SIN numbers and birth certificates for their children.²⁴ Newcomers may also have problems locating documents from their country of origin, may not understand which documents are required, and require help translating documents. Maria Sophianopoulos from WoodGreen Community Services describes the challenge of getting rent relief “People who get caught are the ones who are most vulnerable – the ones renting an illegal room. The landlord won’t give a receipt. People are young, part of the same ethnic community as the people who own the place, and it’s a way to deal with housing shortage in Toronto.” This connects to broader challenges around assembling “documentation to get credit – [for] example, their metro passes, their medical bills, rent receipts.” According to Stephanie Nakitsas, co-founder of Urban Workers, assembling documents is difficult for self-employed people who may have three to seven contracts in a year.

Newcomers may also have problems locating documents from their country of origin, may not understand which documents are required, and require help translating documents.



Fear, mistrust and lack of confidence

Fear, mistrust of the government, and lack of confidence were identified as barriers by virtually all experts interviewed. Survey respondents were less likely to mention fear as a barrier, but identified clients' "feeling of intimidation," "fear of declaring their source of income," "fear of government," "mistrust of the government and fear they will 'owe' if years are outstanding," "fear of owing taxes," "fear of process," "fear of having to pay," "lack of knowledge and fear regarding Canada's tax system (new immigrants)," "shame, fear," and "isolation and feelings of embarrassment, humiliation, etc. about their financial situation."

Closely related to fear, is lack of confidence in one's ability to navigate the tax system. "Confidence – many people think preparing a tax return is complicated and requires math skills." They are also worried they will make a mistake and be penalized for it.^{25,26} Sophianopoulos describes it as a need for "moral support" and that "[a] lot of older people will say 'I like having you do this' 'I'm much happier having someone else doing it.'" This lack of confidence also affects younger

people. A recent NerdWallet survey found that 80 per cent of millennials are afraid of making a mistake on their taxes.²⁷ Overall, personal resources, knowledge, and skills are essential to giving people the confidence to navigate the system.

There is also a broader negative cultural perception of taxes. According to a respondent, "there is a fear, either expressed or implicit, with many clients. Although there is help readily available, they are often intimidated by the system – as they perceive it – not as it actually is." Lucas Stone, Financial Empowerment Coordinator at Make Tax Time Pay in Edmonton shared that "for the vast majority of people under a moderate income, you do your taxes and get money back, but the cultural language that the 'tax man is going to take your money' is so pervasive that we have people who have made no income but are scared and nervous they'll have to pay some lump sum to the government." As Andrew Cash, co-founder of Urban Workers, put it "we've had about 40 years of propaganda about taxes being bad."

Media and critical attention around taxes, understandably, focus on how much Canadian households pay in taxes each year. A Fraser Institute study estimated that the average tax bill for Canadians was \$10,616 in 2015 and that, between 1961 and 2015, taxes increased by 1,939 per cent.²⁸ While debates around all aspects of taxation are extremely important, the perception that the government will claw back money from Canadians with low incomes is a barrier to filing. Bad tax advice and scams associated with taxes compound this situation.²⁹ A recent tax scam, first identified in 2013, is a good example of how fraudsters prey on the cultural fear around tax filing. In the scam, someone claiming to be a CRA employee calls and tells the potential victim about their failure to file or an error in their tax return and asks for financial and banking information to settle the debt to the government. Newcomers and seniors have proven particularly vulnerable to this scam.^{30,31} The government and media attention often focuses on fraud, while failing to highlight the consequence of low take-up of benefits.³²



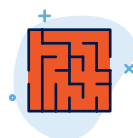
Literacy, numeracy and language skills

People with limited or no English or French language skills struggle to understand and comply with income tax forms. Survey respondents identified “low literacy/numeracy/digital skills,” “literacy issues,” “reading,” and the “technical language used by CRA” as barriers. This is also a challenge for newcomers who may not have access to tax information in their first language. Computer literacy is also a typical barrier. In 2016, 16 per cent of Canadians who filed used paper forms – a 66 per cent drop from 2006 – but certain demographic groups may be overrepresented in paper filing.³³ Respondents mentioned that the shift from paper to online filing has been a major challenge for seniors and others who do not have computers or have low computer literacy.³⁴



Tax filing is low priority

Respondents and interviewees work closely with Canadians living on low incomes and, as a result, were very conscious of the complexity and daily challenges of their lives. Seventeen respondents pointed out that with all of the daily problems of a household – childcare, work, finding work, caring for dependents etc., tax filing is simply a low priority for some people. “Clients have difficulty attending scheduled appointments” and are “unable to file personal documents year to year.” Other barriers are “disengagement” and “Time to attend the appointment, as many instances they are overwhelmed with other life challenges.” This is particularly the case when tax filing itself is difficult. A 2016 CBC profile on income tax filing illustrates the challenge of competing priorities. Janet Smith had three years of back taxes to catch up on and was struggling to assemble her documents. Three years ago, a parent died, she had back surgery, and had a business failure. Taxes were low priority. For Smith “Enough was enough. I just had to put it off.”³⁵



Mental health and cognitive barriers

Sixteen (five per cent) respondents identified barriers related to mental health, declining abilities due to aging, and general cognitive challenges like learning disabilities. For instance, barriers were “cognitive/mental health, which impacts on the executive functions required to organize and file necessary paperwork and receipts for income tax purposes, as well as an inability to navigate the tax filing documents/system,” “disabilities – learning barriers i.e. memory issues FSD, Autism, developmentally delayed, lack of writing and math skills,” “lack of capacity due to aging,” and the need for a “support person to organize and prioritize tax filing for the individual.” Issues around knowledge, complexity, and eligibility awareness are especially challenging for people with mental health challenges. In Canada, mental health is a particular problem since there is confusion among physicians, potential recipients, and tax filing professionals as to whether mental health conditions qualify those affected for disability benefits. They are indeed eligible, but this confusion further compounds the stigma and barriers associated with mental health problems and their impact on people’s lives.³⁶



Precarious housing

For people without fixed addresses – precariously housed Canadians and frequent movers – it can be a challenge to learn about benefit opportunities, assemble and maintain documents, prioritize tax filing, and receive benefits.³⁷ According to survey respondents, “no address,” “transient lifestyle,” and “no permanent/fixed address” were all barriers. Evidence for people who are precariously housed or frequent movers shows that they feel less connected to communities, i.e. social networks, which are a key source of information on benefits, have lower awareness of available services, encounter more challenges accessing services (due to their location in different neighbourhoods and settings and not knowing where to go for help), and feel less trust towards health services, the police, and other government agencies. This is also challenging for service providers, because it is difficult to offer continuity of services – e.g. following up on a tax return.³⁸ This issue is closely connected to lack of paperwork. Respondents identified challenges like “homelessness (not having identification, documents, etc.),” “rapid address changes/couch surfing - loss of ID,” “loss of paperwork – moving and losing government tax documents,” and “No records: precarious living - move often, evicted often, couch surfing, no documents, permanent address changes regularly - gets them in trouble.”



Geographic and other forms of isolation

Canadians in rural areas, or who lack access to transportation, can have challenges getting to banks, government offices, and tax preparation services (free tax clinics or commercial services). Barriers include “isolation in rural locations – no transportation or phone,” “finding a free location nearby,” and not being able to “travel to fill out forms at times.” Those with disabilities and anyone with limited mobility (including seniors or

women from cultures where their movement may be restricted) may not be able to access tax help or may be less likely to learn about benefits and tax-filing information. Isolation is also relevant because social networks are an important way for people to learn about benefits. People with less developed networks may miss out on information about helpful programs.³⁹

“Those with disabilities and anyone with limited mobility (including seniors or women from cultures where their movement may be restricted) may not be able to access tax help or may be less likely to learn about benefits and tax-filing information.”

Who is most affected?



Through the survey, the literature on tax filing and a scan of newspaper articles, we identified four groups with unique tax situations:

1. **Indigenous Peoples**
2. **People with disabilities**
3. **Newcomers**
4. **Self-employed individuals with low incomes**

These groups also demonstrate the very complex situations that people with low incomes can face when tax filing and how these challenges intersect.

The particular tax-filing context for First Nations people in Canada demonstrates the need for better understanding of First Nations' taxation among volunteer and commercial tax services and for targeted tax-filing and financial literacy interventions.

Profile 1

Indigenous Peoples



Indigenous people with low incomes have some of the same income tax challenges as other filers, but they encounter additional cultural and structural barriers.

These include language, the values that shape financial choices, lack of trust towards governments and financial institutions, geographic isolation, limited access to banks and other financial services, education, literacy, and numeracy gaps.⁴⁰ The particular tax-filing context for First Nations people in Canada demonstrates the need for better understanding of First Nations' taxation among volunteer and commercial tax services and for targeted tax-filing and financial literacy interventions.

A major source of misunderstanding is the popular perception that First Nations people do not pay taxes. The reality is that exemptions are very narrowly defined and do not affect benefits eligibility.^{41, 42, 43, 44, 45} Tamara (Tammy) Saulis, Chief Financial Officer of Nipissing First Nation and AFOA Canada (formerly Aboriginal Financial Officers Association of Canada), said that she frequently helps people with returns who have been misinformed by private tax preparers or volunteer clinics. "H&R Block is not equipped for First Nations tax filing. There are also bookkeepers who'll argue with the individual saying 'you're supposed to be paying income tax.'"

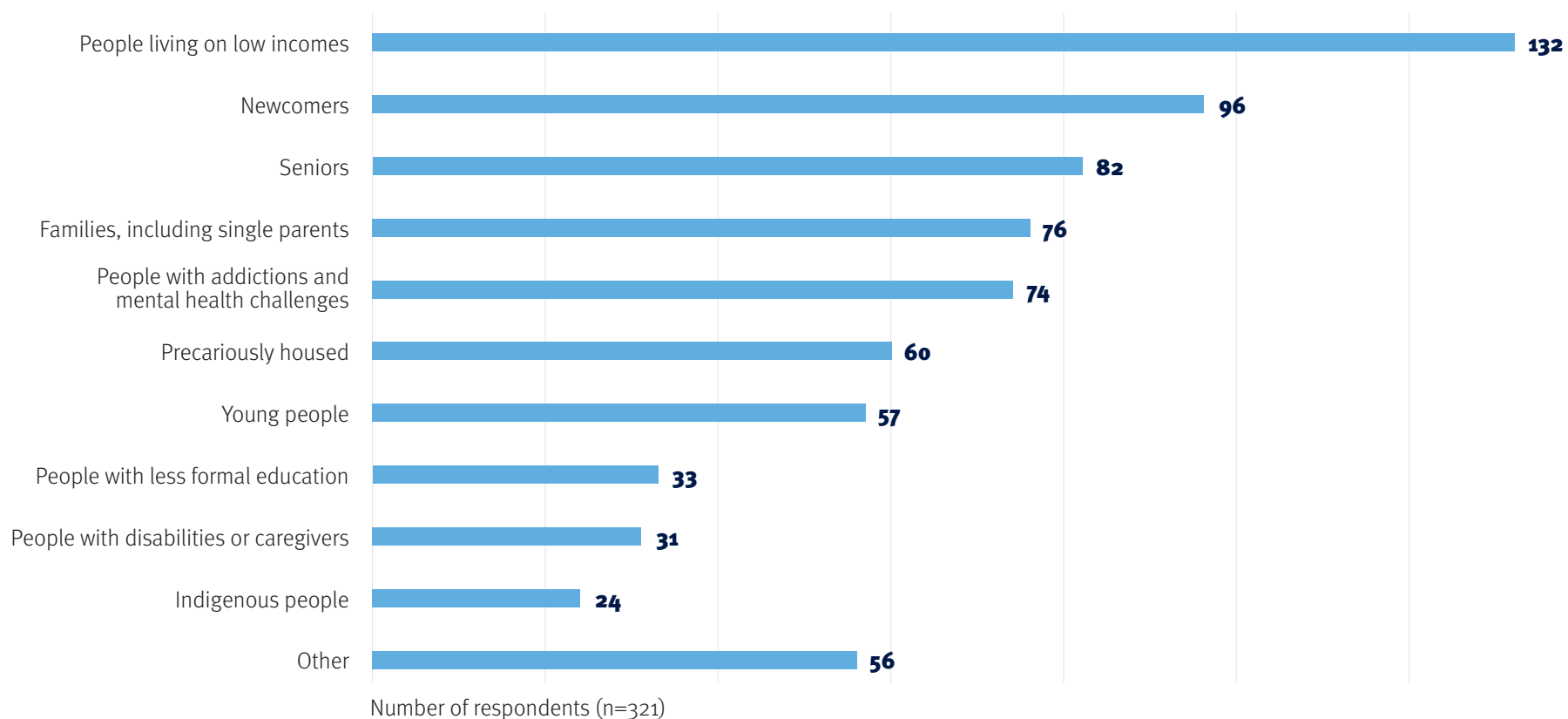
Survey respondents and interviewees also highlighted Indigenous Peoples' historically fraught relationship with Canadian governments. In response to this barrier, survey respondents emphasized the need to build trust, for instance, to "reach First Nations communities. It may be best to connect with local First Nations led organizations and/or Band offices to see what they would need/want. We see a really high demand among First Nations individuals." Patsy Schramm, Consultant with the First Nations Development Institute in the United States, emphasized that being Cherokee was essential to legitimizing her work for the Native VITA program. For Schramm "Native people trust Native people. If you can convince the leaders to get on board, and they're the ones who share the information, it's going to be better received."

Many community groups do run programs on reserves and in community centres.⁴⁶ Saulis and her team at AFOA had helped approximately 60 people to file by September 2016. She also personally does 20 returns each year for family members. While more informational brochures are appearing for other income-tested benefits like the Registered Education Savings Plan,

information on tax filing tends to focus on tax obligations and exemptions rather than possible benefits and credits.^{47, 48} Simon Brascoupé, Vice President of Education and Training at AFOA Canada, suggests that existing programs – perhaps connected to health services or to trusted groups like AFOA Canada – should take on tax filing and benefits promotion through information packages, reports, and tax clinics. He sees the Canada Child Benefit (CCB) as a wake-up call that Indigenous people are missing out on income-boosting benefits. In promoting tax filing, young people may be a specific group to target because, as Saulis points out, seniors on reserves have higher filing and take-up rates. Brascoupé agrees, saying much of the tax filing support in First Nations communities is directed to elders accessing pension benefits.^{49,50}

Figure 2

Groups considered by respondents to be most affected by barriers



“Richard Shillington, a social policy researcher, estimates that between five and 10 per cent of families living on low incomes are not getting the benefits to which they are entitled.”

Figure 3

Frequently-cited barriers by group

	Lack of knowledge	Not knowing where to get help	Cost of private help	Difficulty accessing tax clinics	Difficulty assembling documents	Fear/ lack of confidence	Low literacy	Tax filing is low priority	Mental health and cognitive barriers	Precarious housing	Isolation
People living on low income (including benefit recipients)	●	●	●	●	●	●	●	●	●	●	●
Newcomers	●	●			●	●	●				
Seniors	●	●		●		●			●		●
Families with children	●	●	●	●	●			●			
People with addictions and mental health challenges	●	●	●	●	●	●		●	●	●	
Precariously housed	●	●	●		●	●		●		●	
Young people	●	●	●			●				●	
People with low levels of formal education	●	●	●		●	●	●	●			
People with a disability/ illness and caregivers	●	●	●	●	●	●		●			●
Indigenous Peoples	●	●	●	●	●	●		●			●

Profile 2

People with disabilities or caring for those with disabilities



One survey respondent shared “I have met with single parents with multiple children with disabilities that have not accessed the Disability Tax Credit or our provincial primary caregiver credit and their children have lived with these disabilities for years.”

As challenging as tax filing is for people with low incomes, the situation is made worse with the additional barriers and struggles associated with disabilities. For people with disabilities and their caregivers “researching and applying for tax credits takes a back seat to other needs.”

One difficulty is that the benefits system for people with disabilities has different qualification criteria at the provincial and federal levels and between agencies. According to Tom O'Dwyer, an accountant at Ability Tax who specializes in disability benefits, “they've made it extremely complex for people trying to help these individuals.” He says that though the Registered Disability Savings Plan (RDSP) is a great program, it is future oriented, which makes it difficult for people dealing

with immediate, daily challenges to see the benefit. The problem of qualifying for, and accessing, benefits and credits is particularly acute for people without family support, who may fall behind in filing their taxes, lack a fixed address, and lose documents.

According to O'Dwyer, qualifying for the Disability Tax Credit (DTC), the gateway to the RDSP, can be very difficult, as physicians may not know how to fill out disability forms in a way that makes sense to the CRA. Rules on eligible conditions are constantly changing and the understanding of disability from a medical perspective may be different than the concepts underpinning CRA requirements.^{51, 52} O'Dwyer points out that disability forms are particularly

challenging to fill out in cases of mental health and cognitive disabilities, which make up approximately 30 per cent of short and long-term disability claims in the workplace.⁵³ Overall, physicians have significant discretion in determining whether or not someone has a disability.⁵⁴ Some doctors may charge a fee to fill out the eligibility form, which is another potential barrier for people with disabilities living on low incomes.⁵⁵

Another challenge is that people with disabilities, especially those who are not tied to community groups or patient networks (e.g. the Multiple Sclerosis Society), may be socially isolated and not know about benefit opportunities and processes.

“The problem of qualifying for, and accessing, benefits and credits is particularly acute for people without family support, who may fall behind in filing their taxes, lack a fixed address, and lose documents.”

Profile 3

Newcomers



In an article to assist newcomers filing taxes, Gokul Jayapal describes his experience filing taxes for the first time in Canada, "I went to a bank hoping they can file income taxes for me, but they politely explained to me to get help from a tax professional. I faced a fair share of newcomer obstacles in my early days in Canada."⁵⁶

This seems to be a typical experience. According to Dhirta Subedi, a settlement counsellor at Welcome Place, "many refugee families, due to lack of knowledge or language, don't have a clear understanding of the importance of filing an income tax return."⁵⁷ For Julie MacDonald, Program Coordinator at the YMCA Halifax, "there's just a general, huge lack of awareness around government benefits that newcomer families may be eligible for." She said "we're working with a family that's been in Canada since 2009 and just recently found out that they need to do taxes. They're now struggling to find papers from 2009 to get their refunds and benefits, because they had no idea they were supposed to be doing it."

Newcomers show "unfamiliarity [with] Canadian tax documents" and the Canadian income tax system. Sophianopoulos says that the biggest challenge for newcomers is that many don't speak English, but that it also "all depends on which country they come from. Are they from a totalitarian regime in which any interaction with the government will send you to jail? Or from

a more laid back country (maybe also a dictatorship)?" MacDonald also described the problem of finding and verifying documents from other countries – "I had a family last year ... and we had to keep delaying their tax appointment for two and half months, so they could track down the paper work for their [country of origin] pension as well as their income from working in [country of origin] for that particular tax year. It was a huge source of stress for them trying to find English versions of their foreign documents or even finding those documents." One survey respondent also said that "Some immigrants end up working for cash. They do not have good knowledge of social benefits associated with taxes such as EI [Employment Insurance] and pension plans."

Newcomers and immigrant seniors are particularly vulnerable to misinformation and fraud.⁵⁸ Like Indigenous people, newcomers also face certain social stigma around their access to benefits – and may be inaccurately perceived as burdens on the system.⁵⁹ For all tax filers, the situation becomes even more difficult when they are dealing with additional

challenges. A respondent shared that "I have met with a mother that was a refugee who had been paying for her son's hearing aid batteries for years because Income Assistance did not take the time to bring in a translator to explain . . . benefits for her son with a profound hearing loss." Respondents advocated for multilingual, culturally sensitive interventions and pointed out that newcomers are sometimes independent and only use services for their first few years. According to Stone at Make Tax Time Pay, "our experience is that they were very eager to try to figure it out and tended to be very prepared. They may need only minimal help in future years".

"It was a huge source of stress for them trying to find English versions of their foreign documents or even finding those documents."

Profile 4

Self-employed individuals with low incomes



For self-employed people in Canada, tax filing is not strictly about boosting income through benefits take-up, as they may not receive a refund and may even owe money.

Tax filing is also about boosting their financial security, avoiding the consequences of tax evasion, and investing in future benefits (e.g. CPP retirement and Employment Insurance Special Benefits for the self-employed). However, key informants from Urban Workers also shared that tax filing for freelancers can be an enormous source of stress and uncertainty. The rules are complex and the risk of audits and penalties for filing mistakes are very high.⁶⁰

The explosion in the sharing economy has increased the number of self-employed Canadians.^{61, 62, 63, 64, 65, 66} Some of these newly self-employed are already financially vulnerable – like young people and newcomers. More social programs are also encouraging people with low incomes to become entrepreneurs.^{67, 68} According to Lynne Woolcott, Director of

Community Response and Advocacy at West Neighbourhood House, they are noticing “many low-income people are being encouraged by social assistance to start up their own businesses.” Miryam Zeballos has observed the same trend, “there are a lot of people in the Ontario Works program for the self-employed and they are not making much.” Recent controversies with Uber and Airbnb show that many Canadians earning money in the sharing economy are not reporting their incomes or paying GST/HST.^{69, 70, 71, 72} Many do not realize they are required to pay tax on ‘gig economy’ incomes.⁷³ This kind of misunderstanding shows that freelancers have important knowledge gaps when it comes to tax filing and this is not unique to the sharing economy.^{74, 75, 76}

Julie Macdonald has encountered growing demand from small business owners for help, which the YMCA Halifax’s free income tax clinic is unable to provide. The YMCA tries to connect people with resources, but it is challenging. Sophianopoulos suggests that, for relatively straightforward situations – e.g. someone cleaning houses and making \$10,000 a year – some clinics may be able to help. In other cases – e.g. an E-Bay seller who would like to make business deductions, free clinics do not have the

capacity to help. For Sophianopoulos, “I feel badly telling someone who has made \$30,000 that ‘yes, you can write off your expenses, but you owe HST on every one of those services.’” For Stone at Make Tax Time Pay, “the frustrating thing is that we’ll get people who aren’t aware that they are self-employed and think they’re employed.” Sophianopoulos says, “for someone like an Uber driver especially, very few are making enough money to afford to hire an accountant. You can now claim some of your car repairs. We can’t tell you the percentage you can claim. You have to figure out which percentage of the car you use for work. They have to keep every single gas receipt and have a corresponding log. You have to pay HST on every single sale. If you haven’t done that, this tax return will get you audited.”⁷⁷ Paperwork is a typical challenge. For instance, some employers may be slow to get contract workers their paperwork.^{78, 79, 80, 81, 82}

Few programs exist to help self-employed people with low incomes file their taxes (CRA’s CVITP clinics are prohibited from providing filing assistance to individuals with employment expenses, business or rental income/expenses, or who are self-employed). Tax-filing assistance from a professional accountant is costly.

One exception is ACORN Canada, which recently launched Tax Collective, a social enterprise operating on a cost-recovery model to help people who might not qualify for other free programs.

Nevertheless, programs for freelancers are not being developed with the self-employed tax filer in mind and are, instead, to prevent tax evasion. Stephanie Nakitsas and Andrew Cash, the founders of Urban Workers, suggest that their community of younger, precarious, contract workers would benefit from initiatives like raising the GST/HST threshold, income averaging (for instance, by pre-paying tax or withholding part of annual income for a future year), tool kits and fact sheets on how to file taxes and where to go for help, and more government efforts to understand and address the financial challenges of self-employed, precarious workers. As one interviewee said about self-employed tax filing, “no one is looking into this area.”

Opportunities to increase benefit take-up through income tax filing



The survey results and interviews show the breadth and richness of organizations working to support tax filing. Many survey respondents were knowledgeable about local efforts to help Canadians with low incomes file their taxes.

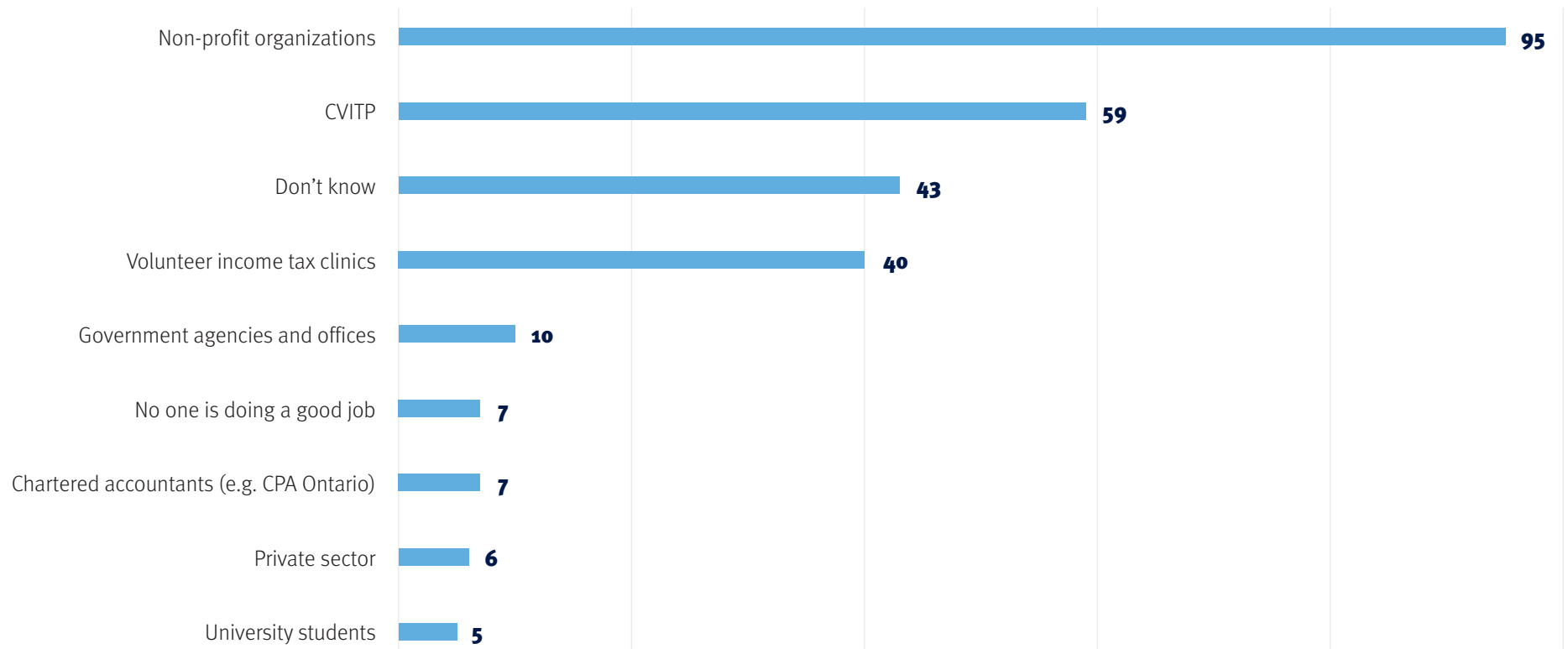
Efforts include supports delivered in a wide range of settings – e.g. food banks, retirement homes, subsidized housing, community centres, and libraries (Figure 4). Respondents involved with these kinds of programs acknowledged the resources and training from CVITPs. One respondent, for example, praised the CVITP, describing its excellent support for tax preparers, online training, and special help line. Other programs facilitated by accountants and students were also mentioned. Only six respondents identified companies that offer free online filing for people under a certain income threshold.

Existing tax-filing supports, many part of the CRA's CVITP clinics, are doing outstanding work to overcome barriers for Canadians with low incomes. For instance, the Make Tax Time Pay program in Edmonton run by E4C and funded by United Way, provides free tax preparation services through over 20 tax clinics with 250 volunteers and files over 4,000 tax returns each year. Between January and September 2016, WoodGreen Community Services in Toronto completed 5,001 returns worth \$1.48 million. Nevertheless, the interview and survey data suggest opportunities to strengthen supports and learn from successful tax-filing interventions.

Figure 4

Who is doing an exemplary job of supporting tax filing?

(according to 321 survey respondents)



Existing tax-filing supports, many part of the CRA's CVITP clinics, are doing outstanding work to overcome barriers for Canadians with low incomes. For instance, the Make Tax Time Pay program in Edmonton run by E4C and funded by United Way, provides free tax preparation services through over 20 tax clinics with 250 volunteers and files over 4,000 tax returns each year.

Simplifying tax filing

Simplification and automation are proven ways to improve access to benefits. In the United Kingdom, the Office of Tax Simplification advises the government on simplifying the tax system, including the language and content of forms, and reducing paperwork. Canada has no equivalent office.⁸³

High uptake rates are associated with programs that:

- Are universal
- Are automatic or have no application process
- Have no associated application costs
- Have very simple and clear eligibility criteria
- Require information about the claimant only (e.g. when parents are estranged, but one needs to apply for child benefits)
- Proactively reach out to eligible people⁸⁴

For instance, commentators suggest that the simple change of establishing a RDSP automatically once an individual is eligible for the federal DTC would make the process less onerous for eligible individuals and their caregivers.⁸⁵ As a respondent put it, “the more hoops a person has to jump through to file their taxes, the less likely it is that they will file.”

Many different commentators have identified problems with the complex language and length of Canadian income tax forms.⁸⁶ The code was 11 pages when it was created in 1917 and 3,200 pages by March 2014.⁸⁷

For self-employed people living on a low income, the CRA reviewed its services to small and medium enterprises, which may simplify and clarify tax filing.⁸⁸ Survey respondents requested very basic supports such as simplifying the language of forms, providing plain language one-page summaries explaining tax filing and benefits, and easier processes for replacing missing tax documents. Sophianopoulos suggests that plain language tax information is important and that the CRA “design the website for regular tax filers rather than tax professionals.” For Zeballos, the tax system is “continuously changing” and it is hard for even professionals to keep up. Many of these suggested initiatives (e.g., plain language, pre-filled forms) currently are being incorporated into tax filing by the CRA.

Automatic filing

Several respondents advocated for automatic filing for certain groups – e.g. people with simple returns and benefits recipients, and even for the entire population. An example of a more automatic process is Ontario’s 4-in-1 Newborn Bundle that allows parents to register a child’s birth, get a birth certificate, apply for a Social Insurance Number, and sign up for the CCB.⁸⁹ The Organisation for Economic Co-operation and Development (OECD) suggests pre-populated returns reduce fear and uncertainty around filing, speed processing, reduce errors, and have a reduced compliance burden for tax payers.⁹⁰

The new CRA Auto-Fill program introduced in 2016, is a step towards making tax filing less burdensome. It allows individuals, or their authorized representatives, to securely and automatically fill in parts of their income tax and benefit return with information that the CRA has available at the time of filing the return. The program is meant to reduce errors and make filing less burdensome for Canadians. The information provided through this service is fairly extensive and includes tax slips for employment, benefits like pensions and the CCB, and connects the form with related information like immigration arrival dates. Nevertheless, it is only available for the tax years 2015 and beyond, Canadians must be registered for “My Account,” which requires computer access and literacy, it must be completed through an online application (which may or may not be free), and many people are still unaware that the program exists and do not know how it works.⁹¹ For instance, many survey respondents did not know about the program and several pointed out the need for more training and awareness around it. It is too early to evaluate the effectiveness of the program, but, in spite of these barriers, it seems like a positive step.

Promoting benefits

Twenty-seven (eight per cent) survey respondents identified the need for more active promotion of the benefits of tax filing.

Responses included:

- “It’s a scary process. Find some way to promote the benefits.”
- “There is a network of great non-profit organizations helping people to fill out taxes...where I work, but no one doing any education on the importance of filing taxes and the benefits.”
- “Advertising the many benefits of filing income taxes may help combat the common belief that there is no point filing with very low incomes.”
- “What is also needed is easy ways to receive information on the process, the benefit of filing even if you do not expect a refund and how benefits can be missed due to non-filing. This needs to be done in a way where someone who chooses not to file is not being helped by someone who is legally bound to force them to file.”

Survey respondents also suggested that the CRA should connect directly with Canadians eligible for benefits.

Awareness campaigns

Studies suggest that information and awareness campaigns are effective at increasing benefit take-up.⁹²

The Corporation for Economic and Social Inclusion’s Get Your Piece of the Money Pie campaign in New Brunswick actively reminds people of the benefits they may be eligible for and provides information on free tax clinics.⁹³ Programs like this can show people the potential benefits of tax filing and steps they can take to access income benefits they are eligible for but may not be receiving.

Service Canada’s Scheduled and Mobile Outreach Services target rural and hard-to-reach communities on a regular basis and at key junctures during the year, holding information sessions to answer questions and guide people through online forms to access Government of Canada benefits and programs. For example, outreach staff visit nursing homes, hospitals, and other venues to help seniors learn about Old Age Security, the Canada Pension Plan, and health programs.⁹⁴

In the United States the Internal Revenue Service (IRS) supports Earned Income Tax Awareness Day, providing community organizations with English- and Spanish-language toolkits to promote the Earned Income Tax Credit and partnering with these groups to encourage take-up.⁹⁵

Screening tools

Another strategy for promoting benefits is making screening tools more widely available. Screening tools are paper and web-based lists or databases of benefits and their eligibility requirements. They allow tax preparers, service workers, and tax filers themselves to assess for which benefits individuals might be eligible. Patsy Schramm, in describing First Nations Development Institute’s financial literacy programs, emphasized the value of integrating benefits screening with existing financial literacy programs. Several organizations in Canada – like Make Tax Time Pay and Prosper Canada – are developing screening tools for individuals and for support workers. One current tool is The United Way Calgary’s online Benefits Navigator, which was created to help Canadians find benefits.⁹⁶ In the United Kingdom, Turn 2 Us is a charity dedicated to sharing information on benefits eligibility through an online database and advocacy efforts.⁹⁷

More support for community tax clinics

While respondents were generally positive about existing supports, like CVITP, they were concerned about the financial vulnerability of clinics. CVITP is a CRA program designed to support community organizations to host free tax clinics, where volunteers help people with low incomes⁹⁸ and simple returns to tax file. The CRA provides free tax software, volunteer training, guidance, and promotional support.⁹⁹ According to respondents, “Most of the community-based [clinics] are doing as well as could be expected. [There is a] need for more funding and more stable sources so the programmes can plan to continue to offer services in a meaningful way.” “Any program should be funded. In Timmins, a city of 47,000, approximately 2,500 taxes are completed through the CVITP program. I suspect it would be a lot higher if advertising was done. Financially it’s not feasible to continue and we may have to discontinue this service.” According to Dr. Gary Bloch and John Silver, CRA funding cuts since 2008 have reduced key tax-filing supports in inner cities, particularly regional CRA personnel, computers for clinics, and in-person training.¹⁰⁰ One survey respondent shared that “CRA cutbacks have hampered all existing programs... Sites have been reduced or eliminated. Volunteer staff has been greatly reduced.”

Respondents also suggested extending tax-filing supports beyond the tax season – “Extend the dates for the CVITP help line; it would be great if this line was available all year but even extending it by a few months would be welcome.” In the United States, the First Nations Development

Institute points out the common misconception that tax-filing clinics only need support during tax season, and advocates for year-round funding from the Internal Revenue Service VITA program.¹⁰¹

“Any program should be funded. In Timmins, a city of 47,000, approximately 2,500 taxes are completed through the CVITP program. I suspect it would be a lot higher if advertising was done. Financially it’s not feasible to continue and we may have to discontinue this service.”

More support for volunteers

Reduced CRA training for volunteers, due to spending reductions under the prior federal government, remains a key concern. “Some CVITP clinics are good, but that depends on how well the volunteers are trained. There is a wide variation from one clinic to another.” Clinics need “additional tax training for CVITP volunteers. Webinars alone are insufficient training for tax preparation. We would have felt unprepared to begin this work if we had to rely on the webinars alone.” “For 3 years now, the volunteer programme focuses exclusively on training the new volunteers to be data entry clerks, without understanding the rationale of the returns. The result of this is that the volunteers are not able to answer the tax payers’ questions, they become alienated and they drop

out of the programme.” Another respondent requested “training/support for responding to post-assessment and benefits reviews [regarding] what the CRA is looking for, what exceptions they’ll make, etc.”

In particular, people request training to better handle the complex situations they deal with at tax clinics – “[it is] getting too difficult to depend on volunteers because of the complicated nature now of income tax returns.” One respondent suggested that “online tools that offer hands on opportunities to practice filing a variety of different returns would be useful, especially if it could highlight particular demographic groups/circumstances such as newcomers (how to enter world income, how to file for the first time etc.) and Indigenous people (how to claim income from on reserve, band funding for school etc.)” Zeballos mentioned challenges as simple as filling in names on forms – for instance in the case of people with multiple surnames. Saulis pointed out the need of First Nations communities for CRA training modules on First Nations taxation. For Stone at Make Tax Time Pay, “a lot of volunteers come in with very little understanding of what life looks like for the vulnerable populations they’re serving. We work hard to educate them, but there is only so much we can do in a three-hour session.” One survey respondent suggested that CRA partner with community organizations to provide this training for volunteers. Zeballos thinks training professional tax preparers is also extremely important – “We do taxes with college students studying tax and with accountants, but if they don’t know poverty and all those intersections, clients fall through the cracks.”

“Continuing to grow the volunteer base of tax preparers” is a related concern, as some tax clinics have challenges recruiting and retaining qualified preparers. The CRA’s hands-off approach leads some organizations to believe that the program is not a priority or is in jeopardy. For instance, according to one survey respondent, “The CRA and Rev[enue] Q[uebe]C programme no longer solicits and supplies volunteers to the community groups. It is now up to the community groups to solicit their own tax volunteers. This is clearly as a result of the previous federal government’s plan to eliminate the programme.” One survey respondent has been to tap new pools of volunteers. “Our office started a pilot program and had students from [a university] come in and help clients with taxes – [it] was amazing.” Another respondent applauded Make Tax Time Pay’s partnership with NorQuest College, which gives newcomers work experience and helps them enrol in post-secondary studies.

Promote community tax clinics

Respondents would also like to see CRA more actively promote CVITP clinics. A respondent asked for “more cross-Canada promotion of the clinics so that we do not rely upon the local groups promoting the clinics.” “I see that there are free tax clinics but they are often very busy and not necessarily well advertised. They do the best they can and the ones I really appreciate are held in the local library without the stigma of being a “social service agency.”

Many tax clinics engage in some local promotion activities to make people aware of their services.¹⁰² In the case of Edmonton’s Make Tax Time Pay, however, they have formed an innovative partnership with telephone community information service Canada 211. This partnership enables low-income tax filers to find local tax clinics and book an appointment simply by calling 211. This service is widely advertised in Edmonton. Nevertheless, Stone at Make Tax Time Pay says “we advertise like crazy with flyers, but there are tons and tons of people who I meet every day who are surprised at this service.” Get Your Piece of the Money Pie in New Brunswick is another example of a successful tax clinic and benefits promotional campaign (see Figure 5).

“For 3 years now, the volunteer programme focuses exclusively on training the new volunteers to be data entry clerks, without understanding the rationale of the returns. The result of this is that the volunteers are not able to answer the tax payers’ questions, they become alienated and they drop out of the programme.”

Advertisement for Get your Piece of the Money Pie¹⁰³



GET YOUR PIECE OF THE MONEY PIE

You may be missing out on one or more of the following benefits and credits if you have not filed your income tax return.

New Brunswick credits or/and benefits	Federal credits or/and benefits
<ul style="list-style-type: none"> ➤ New Brunswick Child Tax Benefit ➤ New Brunswick Working Income Supplement (included in CCTB) ➤ New Brunswick School Supplement Program (included in CCTB) 	<ul style="list-style-type: none"> ➤ National Child Benefit Supplement ➤ Universal Child Care Benefit ➤ Canada Child Tax Benefit ➤ Child Disability Benefit ➤ Working Income Tax Benefit ➤ GST/HST Credit ➤ Disability tax credit

More information about each of these benefits and credits is available online at www.cra-arc.gc.ca/benefits.

New Brunswick

Increase the number and reach of community tax clinics

At West Neighbourhood House in Toronto, volunteers cannot meet the demand for tax-filing help. According to Lynne Woolcott, they had a six-week waiting list at the end of the 2016 tax season. Numerous survey respondents observed the same challenges around demand – “honestly, in our community, I can say we only have one non-profit performing this work; however, it is only offered during tax season and they work specifically with seniors.” “First we need the supports. In [town in BC], where we are located, there is only one resource for low-income people and that resource is very limited. The only other resources are private for-profit companies and our clients cannot afford even a minimal \$30 charge. I believe a service should come from certified and audited individuals, but not paid for by the financially disadvantaged and disabled.” Overall, respondents argued that having more clinics would improve filing rates.

It was also suggested that organizations could provide computers and lighter support for self-filers who need less assistance, but lack computer access. “Have a space during tax season that has computers available at large tax clinics where folks can do their own taxes and access support if needed.” This is similar to the Virtual VITA tax clinic model used in the U.S. Laptops would also make it possible for tax clinics to do more outreach to rural and more socially isolated groups. Finally, one of the most common suggestions (made by almost every key informant) was to run more tax clinics year-round, as there is currently little free assistance available to low-income filers outside of tax season.

Enhanced services at tax clinics

Survey respondents had many suggestions for ways to expand access to tax-filing assistance and improve services.

The following ideas for making clinics more accessible also include suggestions for people who have to travel greater distances to access supports:

- Provide free transportation and transportation vouchers
- Offer flexible hours
- Provide child care
- Make clinic information available in multiple languages
- Offer refreshments

Similarly, tax clinics can serve people with more complex cases better and help them assemble necessary documentation by offering the option of longer appointment times and pre- and post-assessment phone calls. MacDonald says “Tax clinics here assume you know what information you need and what to bring,” but that, for her program, it is “not just a tax clinic, but a financial literacy opportunity.” At the YMCA Halifax clinic, tax preparers schedule phone calls with newcomers before the first tax-filing appointment to make sure they know what to expect and what documents they will need to bring. They also have longer appointment times and plan follow-ups to go over assessments.







Culturally appropriate, targeted efforts

The example of newcomers illustrates the value of targeted efforts for different groups. The bulk of survey respondents felt that interventions should target all Canadians with low incomes, but also specified that seniors, newcomers, people with no fixed address, and benefit recipients need more support (Figure 2). Respondents also identified major gaps in tax-filing assistance for certain groups, like incarcerated populations and self-employed people.

Programs focusing on particular groups in culturally appropriate ways have had good results. The very successful Native VITA (the United States Internal Revenue Service’s version of the CRA’s CVITP targeted to serving Native American communities), is an interesting model. The First Nations Development Institute uses the VITA format to develop tax-filing sites on reserves that are very responsive to community needs and directly address structural and systemic barriers to tax filing in Native American communities, such as geographic isolation and broader social exclusion (see Figure 6). In the 2013 tax season, VITA sites in Indian Country processed 48,413 returns facilitating \$70,058,032 in refunds.¹⁰⁴

Figure 5

Native VITA sites: Ten best practices¹⁰⁵

- 1 Make Native VITA sites a community-wide effort 
- 2 Start preparing for tax season early 
- 3 Develop partnerships with tribal government programs, financial institutions, the IRS, and other community-based organizations 
- 4 Identify a location that is popular and convenient 
- 5 Recruit and retain volunteers with assistance from the tribe 
- 6 Utilize traditional IRS online training courses and tribally-relevant classes and workshops
- 7 Create effective marketing strategies 
- 8 Conduct post-tax season assessments and evaluations
- 9 Find or establish a Native VITA site coalition in your area
- 10 Establish a fundraising committee to develop a budget and fundraising strategies

Identifying the needs of specific populations is important for developing relevant programs. For instance, the Center for Economic Progress (CEP) administered a Virtual VITA pilot in Lansing, Michigan began midway through the 2014 tax season and only served 14 clients. Organizers discovered that potential clients were uncomfortable with the consent form and disliked the fact that their returns were being prepared by volunteers in another city. Some thought they would have to do their own return. Some preferred to wait rather than have their returns prepared virtually. The word “virtual” was a major stumbling block for many potential clients, creating anxiety, distrust, and misunderstanding. CEP removed the word “virtual,” converted to a drop-off program, and had clients fill in the consent form when they picked up their taxes. These changes enabled them to serve 78 clients and prepare 61 tax returns with a total refund value of \$231,422.¹⁰⁶ Similarly, the VITA program Deaf Tax was developed to facilitate tax help for people who are deaf or hard of hearing by offering sign language help through video calls. In 2014, the program helped 92 taxpayers receive \$78,000 in refunds.¹⁰⁷

Targeted programs that focus on certain groups, who are more likely to be eligible for a benefit, appear to increase take-up.¹⁰⁸ An example might be a mass mailing to people approaching age 65 about their eligibility for Old Age Security (OAS), the Guaranteed Income Supplement (GIS) and the Canada Pension Plan (CPP). The GIS campaign in Waterloo Region (a partnership between Opportunities Waterloo Region and Human Resources Development Canada) is a great example. Information sheets and mail-outs were designed specifically for seniors. Organizers also developed a training program for social service employees to equip them to promote GIS take-up. In 2002-2003, the program helped 640 seniors with low incomes to access the benefit.^{109, 110} Seniors and families with children are often the focus of these kinds of campaigns because they are usually eligible for the highest value entitlements.^{111, 112, 113}

Many survey respondents also argued for more programs for young people. Though there are few benefits aimed at young people, getting comfortable with tax filing and financial literacy early is an asset. The few benefits available can also add up over time. Zeballos described a project for street-involved youth

who had never filed or made money. Several received a tax refund of \$3,000. A small program with University of Toronto commerce students and Eva's Initiative helped street-involved youth (ages 16-24) tax file to access the GST/HST benefit and the Ontario Trillium Benefit.¹¹⁴

These kinds of targeted, age appropriate, and culturally sensitive efforts also suggest opportunities to improve supports for newcomers, such as offering more multilingual information. According to interviewees, newcomers might actually benefit from more workshops on taxes, rather than one-on-one help. Zeballos does workshops at LAMP Community Health Centre and says that by explaining four concepts – What is a claim? What is a deduction? What is an exemption? What is non-refundable tax credit? – Newcomers are much better able to understand taxes on their own. Another group that may require targeted efforts are Northern Canadians – who represent a major gap in the data on benefits take-up through income tax filing. While some of this has fallen under Indigenous filing, only one person from Canada's north responded to the survey.

Coordination between agencies

Respondents identified the need for more communication and coordination between government agencies and departments, for instance around qualifications for provincial and federal disability programs. Zeballos acknowledges the many problems around definitions. People may be residents for tax purposes, but not residents for immigration purposes. As she puts it, “when is a couple a couple? When are you a dependent? When are you resident? It seems like it should be common sense. But it's not common sense... A disability is a disability but there are eight different programs and each one has its own eligibility requirements.” The difficulty of coordinating between agencies also reflects challenges around the complexity of the tax system, with rules, processes, and definitions varying across government departments and agencies.

“When is a couple a couple? When are you a dependent? When are you resident? It seems like it should be common sense. But it's not common sense... A disability is a disability but there are eight different programs and each one has its own eligibility requirements.”

Promoting tax filing through other channels

Efforts to promote tax filing alongside or integrated with other services – like health care – are another promising approach. One option is providing tax information in a doctor's office. The Manitoba College of Physicians sees income as a determinant of health and suggests that family physicians are uniquely situated to address issues around poverty, because of their close relationships with patients.¹¹⁵ Similarly, an online benefits screening tool, developed by Prosper Canada and being piloted in collaboration with the Upstream Lab at St. Michael's Hospital, is designed for use by medical professionals working with Canadians and permanent residents with low incomes and with refugees. Similar benefits screening initiatives in the United States, such as Benefit Bank and EarnBenefits, give social workers and community agencies the ability to identify income-boosting benefits for their clients and Benefit Bank even allows social workers to prepare income tax returns. Since 2005, EarnBenefits has helped over 214,000 households access over \$287 million.¹¹⁶ As of 2015, Benefit Bank clients had received \$1.15 billion in refunds and benefits since 2006.¹¹⁷ Leveraging existing community workers and their outreach capacity to help low-income individuals and households is a proven way to increase awareness and take-up.

Private sector opportunities

A few survey respondents thought commercial tax preparation companies were doing a good job of helping Canadians with low incomes to file their taxes. Some applauded the work of Intuit and H&R Block in providing free online filing for certain low-income brackets and for providing free online tax information.

One survey respondent saw private sector employees as potential volunteers “get corporations more involved to volunteer [their] services.” A key example in Ontario is the Chartered Professional Accountants income tax-filing clinics. Another respondent suggested the need for training programs on specific tax credits/benefits that commercial tax preparers should also take advantage of “so they stop missing them/messing them up for folks.”

Nevertheless, many respondents were uncomfortable with relying on commercial tax preparers to support low-income filers, seeing them as exploitative and expensive. In 2014, 92,259 Canadians used instant tax return services which charge fees as high as 15 per cent of the refund.¹¹⁸ People with low incomes are vulnerable to these services. Survey respondents were particularly concerned about the potential for exploitation around disability credits. “There seem to be a number of companies who are “assisting”

with disability tax credits for a percentage of the benefit. I would like to see more government and public questioning of the legitimacy of this, so that vulnerable clients aren’t taken advantage of.” The Canadian Medical Association agrees that the practice of charging up to 40 per cent of the refund for disability-related tax benefits is exploitative.¹¹⁹ Others argue that these fee-based tax-filing programs reflect the real cost of dealing with the complexity of claiming disability credits and benefits.¹²⁰

Low-cost, reliable, commercial services may be especially important for self-employed people and Canadians with low and moderate incomes who do not qualify for tax clinics because their income is too high or their situations are too complex. Etsy (a shared online platform that enables people to retail their products) is an interesting example of a commercial entity that has responded to a gap in tax filing for self-employed people with complex tax-filing situations. Etsy partnered with Quickbooks Self-Employed to help sellers in the United States to file their taxes,¹²¹ acknowledging the financial literacy and tax-filing needs of workers in the sharing economy. It is unclear what the results of this partnership are, but it could be a model for low-cost tax-filing support for the self-employed and sharing economy workers.

Similarly, Equal Futures in B.C. is another promising example. Equal Futures is a “social purpose initiative” offered by Ability Tax in partnership with Vancity Credit Union. It “assists eligible individuals to learn about, qualify and apply for a RDSP easily, efficiently, and for free.” The program was developed to lower barriers to accessing the RDSP and generous related savings grants and incentives worth up to \$90,000 over the life of a person with a disability. It provides eligibility assessments, account qualifications filings, tax credit and benefit review, and account opening support.¹²²

“There seem to be a number of companies who are “assisting” with disability tax credits for a percentage of the benefit. I would like to see more government and public questioning of the legitimacy of this, so that vulnerable clients aren’t taken advantage of.”

Integration with other financial empowerment efforts

Tax filing and benefit assistance is an essential component of broader financial empowerment efforts (see Figure 7). Tax time is an ideal opportunity to engage clients on budgeting and on other investment and savings plans like Registered Retirement Savings Plans (RRSP) and Registered Education Savings Plans (RESP). Tax filing “should be part of a menu of financial empowerment interventions – [including] RESPs, banking, credit card issues.” Clinics can “hand-out info on budgeting and budget preparation at the same time as filing income tax.” “At tax-filing clinics, there should be neutral representatives informing people about RESPs, RDSPs and RRSPs. Tax time is a great time to get started on saving towards these assets.” West Neighbourhood House’s Financial Empowerment and Problem-Solving Program (FEPS) is an important example of integrating tax filing into a broader suite of financial empowerment services. Lynne Woolcott describes the West Neighbourhood House approach to tax filing as one part of a broader financial problem-solving program and says that it is “crucial to meet people where they are.” Another example is a VITA program in the United States that worked with newcomers who were already in financial literacy training programs.¹²³

Figure 6

Financial Empowerment Framework¹²⁴



Financial information, education and coaching



Help accessing income boosting benefits and tax credits



Safe and affordable financial products and services



Access to saving and asset building opportunities



Consumer education and protection

Filing income taxes is only the first step in accessing benefits and credits, and there are fewer supports in place around understanding assessments and maintaining eligibility. For instance, tax returns are the biggest lump sums for many low-income households. Handling lump sum benefit payments can be a challenge and opportunity. People need “better explanations of what happens once CRA recovers dollars - often puts folks who have barriers to budgeting and live day to day at risk as they don’t fully comprehend the implications of lump sum payments and the effect on SA [social assistance] for up to 3 months [after].” Similarly, “people are getting penalized by income support programs for not reporting income tax refunds... This happens more often with the direct deposit of the refunds. [It is a] big issue since many people on welfare have disabilities and don’t track such refunds or remember to report.”

The refund is also an opportunity to encourage saving and asset-building. For instance, the Financial Clinic, a New York based non-profit organization,

was advocating for two new state-wide bills that would encourage asset building and education savings through tax refunds.^{125, 126} In the United States, the Refund to Savings (R2S) program currently allows people to direct a portion of their tax refund into a savings account and SaveUSA offers financial savings incentives to participants who use their tax refund to open a savings account.^{127, 128} SaveUSA clients who deposit \$200 or more of their refund into an account can earn 50 cents for every dollar saved. In the first year, users deposited an average of \$506 and, after 18 months, the program increased the number of people with short-term savings by seven per cent.¹²⁹ These are important models because most tax-filing assistance focuses on the act of filing but ignores what comes next. Programs that encourage saving suggest opportunities for more holistic approaches to tax filing and financial education.

More financial education

Canadians need financial literacy skills to navigate the income tax system and survey respondents highlighted the need for more financial education in schools and for adults. “Include life skill classes in all high schools that includes information on basic taxation systems.” “Initiate, or step up partnerships with School Boards as a starting point to financially empower high school students, or teach them about the benefits of tax filing and the implications involved in not filing.” “Lots of people that have not filed in a while think that they are not entitled to anything. We also have a large group of youth that don’t realize that when they hit 19, they are entitled to benefits. There is a definite lack of education. This should probably start in the public schools. It does not need to be something big, but an introduction would be good.” One example of this is a 2016 petition on the website Change.org to incorporate financial literacy into Ontario’s grade 10 curriculum.¹³⁰ The petition cites a 2012 Investor Education Fund report that found that only 40 per cent of 14 to 18 year olds surveyed felt prepared to manage their own money after graduating high school.¹³¹

In addition to school-based initiatives, respondents suggested “more workshops at community centres, libraries. Most financial empowerment workshops that I have seen are not really educational but aiming to find new clients (e.g. Investors’ Group).” “Group tax-filing workshops would empower people to complete their own taxes using secure community resources. Most people who face barriers actually have simple tax returns.” An increasing number of organizations are providing community financial education, but there are still many additional opportunities to integrate financial education into other community programs to build financial capability and strengthen program outcomes. According to Patsy Schramm, “part of the way we interested people in tax filing, was that we were already doing financial education and filing was viewed as a wonderful teachable moment to supplement First Nations financial education curriculum.”

Address fear and sense of intimidation associated with tax filing

Many people feel fear and intimidation when confronted with the task of tax filing. This is one of the most challenging barriers to address. “They [interventions] are all helpful but in and of themselves are not sufficient. There is significant disengagement from our low-income households that is likely rooted in a lack of feeling included in the societal structures that have been created.” Respondents pointed out that creating non-stigmatized spaces for tax filing can have a positive effect. “Most of the ladies I do income taxes for are so happy to do their taxes in a judgement free environment and to be acknowledged by CRA. They feel like they are contributing citizens.” “After someone files the first time, then they are happy to file again because the benefits are positively reinforcing enough to keep them working one on one with someone they know and trust.” Fear of filing and negative perceptions of the CRA are broader problems that require further attention. Advertising and promotional campaigns may be one way to address these negative perceptions.¹³²

Conclusions



Perhaps the best summation of the barriers to tax filing and benefit take-up outlined in this report came from one survey respondent, who said:

“the system is geared to [the] middle class and [those] with skills to navigate forms. It is the most vulnerable who are hurt by the system’s lack of responsiveness.”

Income tax filing is difficult, time consuming, and an extra burden on people who cannot access free support or afford professional help and who lack the skills and confidence to file on their own. These barriers are important because tax filing unlocks a range of benefits and credits that can improve the financial security of Canadians with low incomes. Benefit awareness campaigns, free income tax clinics, simplification of the tax system and tax-filing process, financial capability, and trustworthy tax-filing assistance are all essential to increasing filing rates and take-up.

This report makes the case that in order to help Canadians with low incomes access income-boosting benefits, benefit providers

and community service providers must better understand the complex, intersecting factors that prevent take-up.

There are many promising initiatives underway to increase benefits take-up in Canada but, in addition to addressing the barriers to tax filing confronting Canadians on low incomes, we also need to address those faced by organizations working to offer tax-filing supports.

While this report offers some suggestions on how to improve tax-filing and benefits assistance, information about existing supports to help people on low incomes file taxes is quite limited.

Additional efforts are needed to ensure that:

- **Clear and accessible information is available** on tax-filing supports in every community.
- **Tax-filing volunteers are adequately trained and supported** to meet the needs of the people they are helping.
- **Organizations providing tax-filing and benefits assistance are equipped to evaluate their efforts and benefit from information on best practices** and effective service models for diverse populations and contexts.
- **Benefit providers invest in the development of new service models** to address under-served groups (e.g. Indigenous communities, rural and remote communities, the self-employed, people living with disabilities, people with complex tax situations).

Further research on the financial lives of Canadians with low incomes and the challenges they face could also help to improve benefit design and efforts to improve take-up. It could also boost efforts to address the needs of groups that are currently being left out – e.g. people with low and moderate incomes that exceed CVITP income cut-offs and self-employed people.

There are also important opportunities to simplify the tax system, promote benefits, customize tax help for specific groups, and integrate tax filing with other financial empowerment efforts. As long as important income benefits are administered through the income tax system, Canadians need to see financial literacy as an essential part of learning and skill development for everyone in order to change current negative, fearful attitudes towards tax filing.

Endnotes

- 1 Richard Shillington, "Financial Literacy and the Take-up of Government Benefits" (Manotick, ON, 2011), http://publications.gc.ca/collections/collection_2011/fin/F2-208-2011-eng.pdf. "Take-up" is defined as "the ratio of people who actually receive a support to the number who are apparently eligible for and would benefit from that support."
- 2 Ken Battle and Sherri Torjman, "The Post-Welfare State in Canada: Income-Testing and Inclusion" (Ottawa ON, 2001), <https://povertyandhumanrights.org/docs/894598814.pdf>. One criticism of benefits delivery through tax filing is that income tax is not responsive to changes in household income and may take as long as 18 months to catch up with changes in income.
- 3 Sean Speer et al., "The Cost to Canadians of Complying with Personal Income Taxes" (Vancouver, BC, 2014), <https://www.fraserinstitute.org/sites/default/files/cost-to-canadians-of-complying-with-personal-income-taxes.pdf>. For instance, In Canada, the Fraser Institute estimated in 2012 that the cost for Canadians was between \$5.84 billion and \$6.96 billion or around 0.5 per cent of each household's income, though they argue that this burden falls disproportionately on households with low-incomes low incomes (no hyphen).
- 4 "It Shouldn't Be so Hard," *The Economist*, 2013, <https://www.economist.com/democracy-in-america/2013/04/02/it-shouldnt-be-so-hard>. Similarly, a White House panel estimated that United States taxpayers spend 7.6 billion hours and some \$140 billion each year doing taxes.
- 5 Laurie Montgomery, "Volcker-Led Economic Panel Pushes Lawmakers to Simplify U.S. Tax Code," *Washington Post*, accessed October 12, 2016, <http://www.washingtonpost.com/wp-dyn/content/article/2010/08/27/AR2010082703283.html?noredirect=on>.
- 6 Uttam Bajwa, "Accessing Income Boosting Benefits through Tax Filing" (Toronto, ON, 2015), <http://prospercanada.org/getattachment/ea6b571e-861e-4977-95cd-ba799bfbf12d/Accessing-Income-Boosting-Benefits-through-Tax-Fil.aspx>.
- 7 Kyle Bakx, "Canada's Poor Urged to Earn More by Filing Their Taxes," *CBC News*, 2016, <https://www.cbc.ca/news/business/filing-taxes-poverty-benefit-1.3792408>.
- 8 "Welcome to the Benefits Finder - Canada Benefits," 2016, <http://www.canadabenefits.gc.ca/f.1.2c.6.3z.1rdq.5.2st.3.4ns@.jsp?lang=en>.
- 9 Tom McFeat, "Registered Disability Savings Plans: Why Don't More Have Them?," *CBC News*, accessed October 29, 2018, <https://www.cbc.ca/news/business/taxes/registered-disability-savings-plans-why-don-t-more-have-them-1.1042380>.
- 10 Andrew Goodman-Bacon and Leslie McGranahan, "How Do EITC Recipients Spend Their Refunds?," *Economic Perspectives* (Chicago, IL, February 2008), <https://www.chicagofed.org/publications/economic-perspectives/2008/2qtr2008-part2-goodman-et-al>.
- 11 Eurofound.
- 12 Kevin Milligan and Mark Stabile, "Do Child Tax Benefits Affect the Well-Being of Children? Evidence from Canadian Child Benefit Expansions," *American Economic Journal: Economic Policy*, NBER Working Paper Series, 3, no. 33 (2008): 175–205, <https://www.nber.org/papers/w14624.pdf>.
- 13 Jones, Milligan, and Stabile, "How Do Families Who Receive the CCTB and NCB Spend the Money?"
- 14 Stabile and Jones, "The Truth About Canada's Benefits."
- 15 François Vaillancourt, Marylène Roy, and Charles Lammam, "Measuring Tax Complexity in Canada," 2015, <https://www.fraserinstitute.org/sites/default/files/measuring-tax-complexity-in-canada.pdf>.
- 16 Dan Finn and Jo Goodship, "Take-up of Benefits and Poverty: An Evidence and Policy Review" (London, 2014), <https://www.learningandwork.org.uk/wp-content/uploads/2017/01/Benefit-Take-Up-Final-Report-Inclusion-proofed-June-2014-pdf.pdf>.
- 17 Anne Makhoul, "Vibrant Communities Edmonton's Make Tax Time Pay Campaign," in *Vibrant Communities: Community Stories* (Ottawa, 2006), <https://maytree.com/wp-content/uploads/570ENG.pdf>.
- 18 Battle and Torjman, "If You Don't Pay, You Can't Play: The Children's Fitness Tax Credit."
- 19 Baker, "Match Making: Finding People Missing Out on Government Assistance."
- 20 CVITP clinics are not permitted to handle these cases.
- 21 Canada Revenue Agency, "Mobile Apps," accessed March 10, 2018, <https://www.canada.ca/en/revenue-agency/services/e-services/cra-mobile-apps.html>.
- 22 Sarah Berger, "Go, Millennials! We Are Slaying Tax Season," *Bankrate*, 2017, <http://www.bankrate.com/cashlorette/go-millennials-we-are-slaying-tax-season/>.
- 23 "Tax Filing Moving onto Cellphone," *CBC News*, March 17, 2016, <https://www.cbc.ca/news/business/taxes/tax-time-2016-mobile-tax-filing-1.3432077>.
- 24 Shillington, "Financial Literacy and the Take-up of Government Benefits."
- 25 Brent Kreider, "Workers' Applications to Social Insurance Programs When Earnings and Eligibility Are Uncertain," *Journal of Labor Economics* 16, no. 4 (October 18, 1998): 848–77, <https://doi.org/10.1086/209908>. For instance, uncertainty and fear that a mistake may require recipients to re-pay benefit.
- 26 Eurofound, "Access to Benefits in Times of Crisis | Eurofound." Similarly, people may fear that a benefit may trigger closer scrutiny by tax authorities.
- 27 Lindsey Stanberry, "This 20-Something Woman Is Living Your Tax Nightmare," *Refinery 29*, 2016, <https://www.refinery29.com/en-us/2016/04/108482/tax-evasion>.
- 28 Milagros Palacios, Charles Lammam, and Feixue Ren, "Taxes versus the Necessities of Life: The Canadian Consumer Tax Index--2016 Edition" (Vancouver, BC, 2016), <https://www.fraserinstitute.org/sites/default/files/canadian-consumer-tax-index-2016.pdf>.
- 29 Adam Mayers, "Free Tax Advice Costs Low-Income Senior \$5000," *The Toronto Star*, February 9, 2015, http://www.thestar.com/business/personal_finance/retirement/2015/02/09/free-tax-advice-costs-low-income-senior-5000-mayers.html.
- 30 Adam Frisk, "CRA Income Tax Phishing Scam Still Going Strong, Police Warn | Globalnews.ca," *Global news*, 2016, <https://globalnews.ca/news/2806498/cra-income-tax-phishing-scam-still-going-strong-police-warn/>.
- 31 Amanda Ferguson, "Canada Revenue Agency Warning of Aggressive Tax Scam, Millions Stolen," *City News*, February 4, 2016, <http://www.citynews.ca/2016/02/04/canada-revenue-agency-warning-of-aggressive-tax-scam-millions-stolen/>.

Endnotes

- 32 Baker, “Match Making: Finding People Missing Out on Government Assistance.”
- 33 “Canada Revenue Agency Is Modernizing Its Services to Meet the Needs of Canadians,” Government of Canada, 2016, <http://news.gc.ca/web/article-en.do?nid=1156189&tp=1>.
- 34 “Tax Times Woes Worse for Thousands without Technology,” *CBC News*, April 7, 2017, <http://www.cbc.ca/news/canada/saskatoon/tax-time-woes-worse-for-thousands-without-technology-1.2599116>.
- 35 Bakx, “Canada’s Poor Urged to Earn More by Filing Their Taxes.”
- 36 Peter Goffin, “Disability Tax Credit Not Extended to Those with Mental Illness,” *The Toronto Star*, January 13, 2017, <https://www.thestar.com/news/gta/2017/01/13/disability-tax-credit-not-extended-to-those-with-mental-illness.html>.
- 37 “Moving On: Reconnecting Frequent Movers” (London, 2006), <http://web.archive.nationalarchives.gov.uk/20120919132719/http://www.communities.gov.uk/documents/housing/pdf/151870.pdf>.
- 38 “Moving On: Reconnecting Frequent Movers.”
- 39 Marianne Bertrand, Erzo Luttmer, and Sendhil Mullainathan, “Network Effects and Welfare Cultures,” *Quarterly Journal of Economics* 115, no. 3 (2000): 1019–56.
- 40 Domonique Collin, “Aboriginal Financial Literacy in Canada: Issues and Directions,” 2011, http://publications.gc.ca/collections/collection_2011/fin/F2-201-2011-eng.pdf.
- 41 Chelsea Vowel, “First Nations Taxation,” 2011, <https://apihtawikosisan.com/2011/12/first-nations-taxation/>.
- 42 “Fact Sheet - Taxation by Aboriginal Governments,” Indigenous and Northern Affairs Canada, 2014, <https://www.rcaanc-cirnac.gc.ca/eng/1100100016434/1539971764619>.
- 43 Aleksandra Sagan, “First Nations Pay More Tax than You Think,” *CBC News*, March 2, 2015, <https://www.cbc.ca/news/business/taxes/first-nations-pay-more-tax-than-you-think-1.2971040>.
- 44 Joanna Smith, “Canada Revenue Agency Seeks Back Taxes from Aboriginal Employees,” *The Toronto Star*, December 14, 2015, <https://www.thestar.com/news/canada/2015/12/14/canada-revenue-agency-seeks-back-taxes-from-aboriginal-employees.html>. For instance, a respondent identified the “need to stop all CRA-led court action against Aboriginal individuals.” Cases like the recent misunderstanding, and attempt by the CRA to collect back taxes, from First Nations people living on reserve but working in the city, who assumed they were tax free, reinforce a relationship of distrust and uncertainty.
- 45 Waubgeshig Rice, “CRA Orders First Nations Man to Pay \$190K in Back Taxes,” *CBC News*, March 29, 2016, <https://www.cbc.ca/news/canada/ottawa/ottawa-back-taxes-first-nations-1.3511117>.
- 46 “Information from the Community Volunteer Income Tax Program,” Curve Lake First Nation Newsletter, 2016, <http://www.curvelakefirstnation.ca/newsletters/CVITP - Update - April 26th, 2016.pdf>.
- 47 Tracy MacKinnon and Michael Welters, “First Nations” (Vancouver: Canadian Tax Foundation Conference, 2014), <http://www.fcf-ctf.ca/ctfweb/CMDownload.aspx?ContentKey=d622bb12-09c5-4786-b8de-cb7edd-eb885c&ContentItemKey=5c702a81-fa5a-426a-a896-2dce9a6ee3d2>.
- 48 Amber Prince, “Your Rights on Reserve: A Legal Tool-Kit for Aboriginal Women in BC” (Vancouver, 2014), <http://www.atira.bc.ca/sites/default/files/Legal-Tool-kit-April-14.pdf>. For instance, an excellent guide for women on their rights on reserves has a brief section on tax paying, but it focusses on exemptions and does not promote any of the possible income-boosting benefits available through filing.
- 49 Domenic Natale, “Canada Pension Plan: Retirement Pension Overview for First Nations People” (Ottawa/Toronto, 2015). Many existing interventions focus on ensuring take-up of OAS and CPP.
- 50 Departmental Audit and Evaluation Branch and Prairie Research Associates Inc., “Interim Evaluation of the National Child Benefit (NCB) for First Nations,” 2002, [http://www.pra.ca/resources/pages/files/Reports/Interim-Evaluation-of-the-National-Child-Benefit-\(NCB\)-for-First-Nations_E.pdf](http://www.pra.ca/resources/pages/files/Reports/Interim-Evaluation-of-the-National-Child-Benefit-(NCB)-for-First-Nations_E.pdf).
- 51 “Disability Tax Credit Rules Unfair to Some Diabetics, Advocates Say,” *CBC News*, March 8, 2016, <https://www.cbc.ca/news/canada/calgary/diabetes-tax-credit-federal-king-1.3480800>. For instance, the changing rules about the eligibility of people with diabetes.
- 52 Jordan Press, “Disability Benefits Dogged by Arduous, Outdated Paperwork, Auditor General Finds,” *The Toronto Star*, February 2, 2016, <https://www.thestar.com/news/canada/2016/02/02/disability-benefits-dogged-by-arduous-outdated-paperwork-auditor-general-finds.html>. Similarly, access to disability pension benefits paperwork is very intensive and slow.
- 53 Sari Sairanen, Deanna Matzanke, and Doug Smeall, “The Business Case: Collaborating to Help Employees Maintain Their Mental Well-Being,” *Healthcare Papers* 11 (2011): 78–84.
- 54 Joel Schlesinger, “Helpful, but Complicated: The RDSP Is as Difficult to Manage as It Is Beneficial for Disabled People,” *Winnipeg Free Press*, June 8, 2016, <https://www.winnipegfreepress.com/business/helpful-but-complicated-389360841.html>.
- 55 Garry Marr, “Up to 1.1 Million Disabled Canadians Are Eligible for Free Money from Ottawa,” *Financial Post*, April 18, 2016, <https://business.financialpost.com/personal-finance/taxes/how-disabled-canadians-can-take-advantage-of-all-the-free-money-ottawa-offers-them>.
- 56 Gokul Jayapal, “How I Filed My First Return in Canada,” *Canadian Immigrant*, April 22, 2013, <https://canadianimmigrant.ca/featured/how-i-filed-my-first-return-in-canada>.
- 57 “Tax Returns Open Doors for Refugees,” SEED Winnipeg Inc, accessed July 2, 2016, <http://seedwinnipeg.ca/clients/story/tax-returns-open-doors-for-refugees>.
- 58 “Tax Returns Open Doors for Refugees.”

Endnotes

- 59 Caroline Battista, "What New Canadians Should Know About Filing Taxes in Canada," *Huffington Post*, March 21, 2016, http://www.huffingtonpost.ca/caroline-battista/syrian-refugee-taxes_b_9509114.html. For instance, refugees are eligible for the Canada Child Benefit and in 2016 the payments were delayed – a huge burden on these families. One comment on an online article was "of course they will file, they will get millions of dollars in 'refunds.'"
- 60 Caroline Bruckner, "Shortchanged: The Tax Compliance Challenges of Small Business Operators Driving the On-Demand Platform Economy" (Washington, DC, 2016), <https://www.american.edu/kogod/research/upload/shortchanged.pdf>.
- 61 Sigal Haber, Matthew Lo, and Charles H. Davis, "2015 Ontario GEM Report" (Toronto, 2015).
- 62 Intuit, "Intuit 2020 Report: Twenty Trends That Will Shape the Next Decade," 2010, http://download.intuit.com/http.intuit/CMO/intuit/futureofsmallbusiness/intuit_2020_report.pdf.
- 63 Wayne Lewchuck et al., "It's More than Poverty: Employment Precarity and Household Well-Being" (Toronto, 2013), <https://www.unitedwaygt.org/document.doc?id=91>.
- 64 Policy Horizons Canada, "Canada and the Changing Nature of Work" (Ottawa, 2016), <http://freelancer.com>.
- 65 James Manyika et al., "Independent Work: Choice, Necessity, and the Gig Economy," 2016, <https://www.mckinsey.com/featured-insights/employment-and-growth/independent-work-choice-necessity-and-the-gig-economy>.
- 66 Sumaya Bahar and Huju Liu, "Unincorporated Self-Employment in Canada, 1989 to 2010" (Ottawa, ON, 2015), <https://www150.statcan.gc.ca/n1/en/pub/11-622-m/11-622-m2015031-eng.pdf?st=hnwmuhrK>. During periods of higher unemployment in Canada, the number of freelance (self-employed unincorporated) workers has tended to increase.
- 67 Laurie Monsebraaten, "Ontario Offering Loans to Help Low-Income Women Start Businesses," *Toronto Star*, January 15, 2013, https://www.thestar.com/news/canada/2013/01/15/ontario-offering_loans_to_help_lowincome_women_start_businesses.html.
- 68 Josh O'Kane, "Why Low-Income Entrepreneurs Fail to Sustain Their New Ventures," *The Globe and Mail*, June 8, 2016, <https://www.theglobeandmail.com/report-on-business/careers/business-education/why-low-income-entrepreneurs-fail-to-sustain-their-new-ventures/article30349088/>.
- 69 Nancy Scola, "The Latest Move in Airbnb's War with NY Has It Begging the State to Take \$21 Million – Next City," *Next City*, 2014, <https://nextcity.org/daily/entry/airbnb-legal-battle-New-York-taxes-regulation-short-term-rentals>.
- 70 Betsy Powell, "Uber Says Drivers Are Expected to Collect HST," *Toronto Star*, July 21, 2015, https://www.thestar.com/news/city_hall/2015/07/21/uber-says-drivers-are-expected-to-collect-hst.html.
- 71 "Uber 'skirting' Tax Law in Canada, Claims Councillor," *CBC News*, 2015, <https://www.cbc.ca/news/canada/toronto/uber-skirting-tax-law-in-canada-claims-councillor-1.3163716>.
- 72 Alex Boutillier, "Ottawa Examines Challenges of 'Disruptive' Expanding Sharing Economy | The Star," *Toronto Star*, February 1, 2016, <https://www.thestar.com/news/canada/2016/02/01/ottawa-examines-challenges-of-disruptive-expanding-sharing-economy.html>.
- 73 Aleksandra Sagan, "Airbnbers and Uber Drivers Be Warned: Your Income Is Taxable | CBC News," *CBC News*, 2015, <https://www.cbc.ca/news/business/taxes/airbnbers-and-uber-drivers-be-warned-your-income-is-taxable-1.2969158>.
- 74 Sam Arraj, "Expensive Mistakes Artists Can Make With Income Taxes | FYIMusicNews," *FYI Music News*, 2016, <https://www.fyimusicnews.ca/articles/2016/04/11/expensive-mistakes-artists-can-make-income-taxes>.
- 75 Josh O'Kane, "The Taxation of Tips Is a Murky Area for Restaurant Staff and Owners," *The Globe and Mail*, May 19, 2016, <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/a-tip-for-restaurants-keep-your-hands-off-the-gratuities/article30081176/>. Though there is now more of a paper trail as more people use credit cards to make restaurant purchases and pay tips.
- 76 Kira Vermond, "Five Tips to Help Small Business Owners Survive Tax Time," *The Globe and Mail*, May 20, 2016, <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/five-top-tax-tips/article30080746/>. In fact, the President of the Canadian Federation of Independent Business (CFIB) stated that almost every business in Canada is not completely tax compliant because of the complexity and difficulty of understanding the tax system.
- 77 Sean Davidson, "Uber Drivers Often Unaware of Tax Obligations | CBC News," *CBC News*, 2016, <https://www.cbc.ca/news/business/taxes/tax-time-2016-uber-drivers-1.3462006>. According to accountant Alan Madan in a recent *CBC News* article "Getting the paperwork right is one of the biggest challenges faced by Uber drivers."
- 78 Augusta Dwyer, "Collecting HST and GST Is a Big Pain for Small Business," *The Globe and Mail*, May 19, 2016, <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/render-unto-caesar-or-face-cra/article30080731/>.
- 79 Nancy Harris, "Avoid These Small Business Tax Mistakes," *The Globe and Mail*, March 4, 2016, <https://www.theglobeandmail.com/report-on-business/small-business/sb-money/avoid-these-small-business-tax-mistakes/article28946032/>. In fact, every tax season, there are many articles aimed at giving tax advice to small business owners to avoid making tax mistakes.
- 80 Shannon Gausepohl, "Self-Employed? Everything You Need to Know About Taxes," *Business News Daily*, 2016, <https://www.businessnewsdaily.com/9315-self-employed-tax-guide.html>.
- 81 Turbotax, "4 Things You Never Knew about Freelancing and Taxes in Canada," *Mashable*, 2016, <https://mashable.com/2016/03/04/freelancing-taxes-brandspeak/#EJVuRFRLe8qQ>.
- 82 Melissa Leong, "FP Summer School: 16 Tax Tips for Moonlighters and Freelancers," *Financial Post*, July 5, 2014, <https://business.financialpost.com/personal-finance/young-money/personal-finance-summer-school-16-tax-tips-for-moonlighters-and-freelancers>.
- 83 "Home Page, Office of Tax Simplification," 2015, <https://www.gov.uk/government/organisations/office-of-tax-simplification>.
- 84 Shillington, "Financial Literacy and the Take-up of Government Benefits."

Endnotes

- 85 Kathleen O'Grady, "3 Ways Federal Government Can Improve The Registered Disability Savings Plan," *Huffington Post*, 2016, https://www.huffingtonpost.ca/kathleen-oagrady/registered-disability-savings-plan_b_8912294.html.
- 86 Joy Thomas, "CPA to the CRA: Simplify Canada's Tangled Tax Code," *IPolitics*, 2016, <https://ipolitics.ca/2016/06/15/cpa-to-the-cra-simplify-canadas-tangled-tax-code/>.
- 87 Speer et al., "The Cost to Canadians of Complying with Personal Income Taxes."
- 88 Government of Canada Canada Revenue Agency, "Minister LeBouthillier Celebrates Small Business Week with SME Owners in Moncton, Highlights the Canada Revenue Agency's Commitment to Offer Them Better Service," 2016, <https://www.canada.ca/en/revenue-agency/news/2016/10/minister-lebouthillier-celebrates-small-business-week-owners-moncton-highlights-canada-revenue-agency-commitment.html>.
- 89 Government of Ontario Service Ontario, "Register a Birth (New Baby)," 2017, <https://www.ontario.ca/page/register-birth-new-baby>.
- 90 "Using Third Party Information Reports to Assist Taxpayers Meet Their Return Filing Obligations-Country Experiences With the Use of Pre-Populated Personal Tax Returns" (Paris, 2006), <https://www.oecd.org/tax/administration/36280368.pdf>.
- 91 Rob Carrick, "CRA Guides Tax Filers with New Auto-Fill Online Service," *The Globe and Mail*, March 6, 2016, <https://www.theglobeandmail.com/globe-investor/personal-finance/taxes/canada-revenue-agency-guiding-tax-filers-with-new-auto-fill-online-service/article29043064/>.
- 92 Beth Osborne Daponte, Seth Sanders, and Lowell Taylor, "Why Do Low-Income Households Not Use Food Stamps? Evidence from an Experiment," *The Journal of Human Resources* 34, no. 3 (1999): 612, <https://doi.org/10.2307/146382>.
- 93 Government of New Brunswick, "Get Your Piece of the Money Pie" (Fredricton: The Economic and Social Inclusion Corporation, Government of New Brunswick, n.d.), <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Families/Benefits.pdf>.
- 94 Service Canada, "Scheduled and Mobile Outreach Services," 2014, <https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada/charter/scheduled-mobile-outreach.html>.
- 95 Internal Revenue Service, "EITC Awareness Day," 2016, <https://www.eitc.irs.gov/partner-toolkit/eitc-awareness-day/eitc-awareness-day-2>.
- 96 United Way of Calgary and Area, "Government Benefits," accessed November 3, 2018, <https://www.calgaryunitedway.org/our-work/guides-and-resources/benefits-navigator>.
- 97 Turn 2 Us, "Turn 2 Us," 2017, <https://www.turn2us.org.uk/>.
- 98 The Income thresholds to receive CVITP assistance are under \$30,000 for individuals, under \$35,000 for individuals with one dependent, and under \$40,000 for a couple.
- 99 Canada Revenue Agency, "Lend a Hand! Community Organizations," accessed January 12, 2017, <http://www.cra-arc.gc.ca/tx/ndvds/vlntr/prtnr-eng.html>.
- 100 Gary Bloch and John Silver, "Opinion: It's Never Too Late for Low-Income Canadians to File Their Taxes," *Vancouver Sun*, 2016, <https://vancouver.sun.com/opinion/opinion-its-never-too-late-for-low-income-canadians-to-file-their-taxes>.
- 101 Benjamin M Marks and S Dewees, "VITA Sites Serving Native Communities: The State of the Field" (Longmont, CO, 2013), https://www.firstnations.org/knowledge_center/download/vita_sites_serving_native_communities_state_field.
- 102 "P.E.I. Tax Clinics Offer Free Service for Income Tax Preparation," *CBC News*, 2016, <https://www.cbc.ca/news/canada/prince-edward-island/pei-tax-clinic-free-income-1.3460513>.
- 103 Government of New Brunswick, "Get Your Piece of the Money Pie."
- 104 Marks and Dewees, "VITA Sites Serving Native Communities: The State of the Field."
- 105 First Nations Development Institute, "Tax Time Savings for Native Communities: Ten Best Practices for Effective Native VITA Programs" (Longmont, CO, 2013), https://www.firstnations.org/knowledge_center/download/tax_time_savings_native_communities_ten_best_practices_effective_native.
- 106 Center for Economic Progress, "Virtual Vita: Promising Practices" (Chicago, IL, 2014), http://www.economicprogress.org/sites/economicprogress.org/files/virtual_vita_final_2014.pdf.
- 107 National Disability Institute, "Virtual VITA," accessed November 3, 2018, <https://www.realeconomicimpact.org/taxes-and-tax-preparation/virtual-vita.aspx>.
- 108 Shillington, "Financial Literacy and the Take-up of Government Benefits."
- 109 Anne Makhoul, "Waterloo Regions' Guaranteed Income Supplement Campaign" (Ottawa, ON, 2005), <https://maytree.com/wp-content/uploads/519ENG.pdf>.
- 110 Sherri Torjman, "Community Roles in Policy" (Ottawa, ON, 2006), <https://maytree.com/wp-content/uploads/738ENG.pdf>.
- 111 Makhoul, "Waterloo Regions' Guaranteed Income Supplement Campaign."
- 112 Paul Mason et al., "Local Authority Child Poverty Innovation Pilot Evaluation: Final Synthesis Report" (London, 2010), <https://www.gov.uk/government/publications/local-authority-child-poverty-innovation-pilot-evaluation-final-synthesis-report>.
- 113 Finn and Goodship, "Take-up of Benefits and Poverty: An Evidence and Policy Review."
- 114 Jelena Damjanovic, "U of T Commerce Students Help Homeless Youth File Taxes," 2015, <https://www.utoronto.ca/news/u-t-commerce-students-help-homeless-youth-file-taxes>.
- 115 Government of Manitoba, "Get Your Benefits - Primary Care," accessed November 3, 2018, <https://www.gov.mb.ca/health/primarycare/providers/getyourbenefits.html>.
- 116 Seedco, "EarnBenefits," 2017, <http://www.seedco.org/earnbenefits>.
- 117 "The Benefit Bank," accessed November 3, 2018, <https://www.thebenefitbank.org/>.

Endnotes

- 118 “Tax Time 2015: Are Instant Tax Refunds Worth the Cost?,” 2015, <https://www.cbc.ca/news/business/taxes/tax-time-2015-are-instant-tax-refunds-worth-the-cost-1.2510036>.
- 119 Canadian Medical Association, “Canadian Medical Association Submission on Bill C-462 Disability Tax Credit Promoters Restrictions Act” (Ottawa, ON, 2013), https://www.cma.ca/Assets/assets-library/document/en/advocacy/Bill-C462-DTC-Brief_en.pdf.
- 120 “Tax Season 2015: The Disability Tax Credit and the Push for Fee Limits,” CBC, 2015, <https://www.cbc.ca/news/business/taxes/tax-season-2015-the-disability-tax-credit-and-the-push-for-fee-limits-1.2963943>.
- 121 Andrew Karpie, “Intuit QuickBooks Self-Employed and Etsy Partner: Is It Relevant to Procurement?,” Spend Matters, August 25, 2016, <https://spendmatters.com/2016/08/25/intuit-quickbooks-self-employed-etsy-partner-relevant-procurement/>.
- 122 Equal Futures, “Equal Futures RDSP Program,” accessed November 3, 2018, <http://equalfutures.ca/>.
- 123 Office of Financial Empowerment, “Virtual VITA- Expanding Free Tax Preparation: Program Insights” (New York, NY, 2014), <https://www1.nyc.gov/assets/dca/downloads/pdf/partners/Research-VirtualVITAProgramInsights.pdf>.
- 124 Corporation for Enterprise Development, “Building Economic Security in America’s Cities: New Municipal Strategies for Asset Building and Financial Empowerment,” 2011, <https://prosperitynow.org/files/resources/BuildingEconomicSecurityInAmericasCities.pdf>.
- 125 The New York State Assembly, “Assembly Bill A9118” (2016), <https://www.nysenate.gov/legislation/bills/2015/a9118/amendment/original>.
- 126 The New York State Senate, “Senate Bill S6229” (2016), <https://www.nysenate.gov/legislation/bills/2015/s6229/amendment/original>.
- 127 Michal Grinstein-Weiss et al., “Refund to Savings: 2013 Evidence of Tax-Time Saving in a National Randomized Control Trial” (St. Louis, MO, 2013), https://openscholarship.wustl.edu/csd_research/605/.
- 128 Krista Holub et al., “Refund to Savings (R2S): Insight from the Field, 2012” (St. Louis, MO, 2013), https://openscholarship.wustl.edu/csd_research/602/.
- 129 Gilda Azurdia et al., “Encouraging Low-and Moderate-Income Tax Filers to Save: Implementation and Interim Impact Findings from the SaveUSA Evaluation” (New York, NY, 2014), https://www.mdrc.org/sites/default/files/SaveUSA_report_1.pdf.
- 130 Prakash Amarasooriya, “Incorporate Financial Literacy into the Ontario Grade 10 Career Studies Course,” change.org, 2016, <https://www.change.org/p/ontario-ministry-of-education-incorporate-financial-literacy-into-the-ontario-grade-10-careers-studies-course>.
- 131 The Brondesbury Group, “Youth Financial Literacy Study 2012” (Toronto, 2012), <http://www.brondesbury.com/Publications>.
- 132 Roma Luciw, “Can’t Get Around to Doing Your Taxes? Join the Club,” *The Globe and Mail* (Toronto, March 20, 2012), <http://www.theglobeandmail.com/globe-investor/personal-finance/cant-get-around-to-doing-your-taxes-join-the-club/article534827/>. Occasionally newspaper articles address this topic, but there are few interventions addressing the shame, stress, and fear around tax filing.

Appendix 1

Survey

This report relies on survey data from a national online survey that was sent to 4,329 individuals via Prosper Canada newsletter subscribers and posted on social media. The survey was sent on August 11th, 2016 and available until August 29th. A total of 321 people contributed to the survey though only 91 respondents completed the entire survey.

“Benefits take-up through income tax filing survey” instrument

- 1 In which sector do you work?
- 2 I am a:
(select the option that best describes you or your organization)
 - Current Prosper Canada funder/donor
 - Past Prosper Canada funder/donor
 - Current Prosper Canada project partner
 - Past Prosper Canada project partner
 - Other financial empowerment practitioner
 - Researcher, academic
 - Individual working in an organization with an interest in financial empowerment issues
 - Individual with an interest in financial empowerment issues
 - Other
- 3 In which province do you do the majority of your work?

Please share a little more about the communities you serve.

- 4a Which groups do you primarily serve?
- 4b Where are they located?

Income-Tax Filing Barriers and Supports

- 5 What are the three biggest barriers to tax filing among Canadians living on low income?
- 6 Which groups are most affected by these barriers?
- 7 Who should new tax filing programs target?
- 8 Which programs, in Canada or elsewhere, are doing an exemplary job of helping people file income taxes?
- 9 How could current supports and interventions aimed at helping Canadians with low incomes file taxes be improved?
- 10 Is there anything else you would like to share about benefits take-up through tax filing or financial empowerment more broadly?

Appendix 2

Key Informant Interviews

Interviewees

The author conducted 10 telephone interviews with experts in the field of tax filing for Canadians with low incomes or the general challenges of specific groups. Interviewees were identified through preliminary research.

- Simon Brascoupé, Vice President, Education and Training, AFOA (National)
- Andrew Cash and Stephanie Nakitsas, co-founders, Urban Workers (National)
- Julie MacDonald, Program Coordinator, YWCA Halifax (Nova Scotia)
- Tom O'Dwyer, Ability Tax (British Columbia)
- Tammy Saulis, Chief Financial Officer, Nipissing First Nation, CFIM, AFOA (National)
- Patsy Schramm, Program Consultant for First Nations Development Institute (United States)
- Maria Sophianopoulos, Manager, Financial Empowerment, WoodGreen Community Services (Ontario)
- Lucas Stone, Financial Empowerment Coordinator, Make Tax Time Pay (Alberta)
- Lynne Woolcott, Director, Community Response and Advocacy, West Neighbourhood House (Ontario)
- Miryam Zeballos, volunteer LAMP Community Health Centre, retired, West Neighbourhood House (Ontario)

Expert Interview Guide

- 1 Tell me a little more about what you do and the aims of your work.
 - a. Which communities do you serve?
- 2 What do you think the biggest barriers are to tax filing? Who is most affected by them?
- 3 Which groups do you think face the greatest barriers to tax filing?
- 4 Which [supports/interventions/programs] do people use for help?
- 5 Which programs, in Canada or elsewhere, are doing an exemplary job of helping people file income taxes?
- 6 How could current supports and interventions aimed at helping Canadians with low incomes file taxes be improved?
- 7 Is there anything else you would like to share about benefits take-up through tax filing or financial empowerment more broadly?

Bibliography

- Amarasooriya, Prakash. "Incorporate Financial Literacy into the Ontario Grade 10 Career Studies Course." *change.org*, 2016. <https://www.change.org/p/ontario-ministry-of-education-incorporate-financial-literacy-into-the-ontario-grade-10-careers-studies-course>.
- Arraj, Sam. "Expensive Mistakes Artists Can Make With Income Taxes | FYIMusicNews." *FYI Music News*, 2016. <https://www.fyimusicnews.ca/articles/2016/04/11/expensive-mistakes-artists-can-make-income-taxes>.
- Azurdia, Gilda, Stephen Freedman, Gayle Hamilton, and Caroline Schultz. "Encouraging Low-and Moderate-Income Tax Filers to Save: Implementation and Interim Impact Findings from the SaveUSA Evaluation." New York, NY, 2014. https://www.mdrc.org/sites/default/files/SaveUSA_report_1.pdf.
- Bahar, Sumaya, and Huju Liu. "Unincorporated Self-Employment in Canada, 1989 to 2010." Ottawa, ON, 2015. <https://www150.statcan.gc.ca/n1/en/pub/11-622-m/11-622-m2015031-eng.pdf?st=hnmwuhk>.
- Bajwa, Uttam. "Accessing Income Boosting Benefits through Tax Filing." Toronto, ON, 2015. <http://prospercanada.org/getattachment/ea6b571e-861e-4977-95cd-ba799bfb12d/Accessing-Income-Boosting-Benefits-through-Tax-Fil.aspx>.
- Baker, David. "Match Making: Finding People Missing Out on Government Assistance." *Journal of Economic and Social Policy* 15, no. 1 (2012): 3. <https://epubs.scu.edu.au/cgi/viewcontent.cgi?article=1201&context=jesp>.
- Bakx, Kyle. "Canada's Poor Urged to Earn More by Filing Their Taxes." *CBC News*, 2016. <https://www.cbc.ca/news/business/filing-taxes-poverty-benefit-1.3792408>.
- Battista, Caroline. "What New Canadians Should Know About Filing Taxes in Canada." *Huffington Post*, March 21, 2016. http://www.huffingtonpost.ca/caroline-battista/syrian-refugee-taxes_b_9509114.html.
- Battle, Ken, and Sherri Torjman. "If You Don't Pay, You Can't Play: The Children's Fitness Tax Credit." Ottawa, 2014. <https://maytree.com/wp-content/uploads/1054ENG.pdf>.
- . "The Post-Welfare State in Canada: Income-Testing and Inclusion." Ottawa ON, 2001. <https://povertyandhumanrights.org/docs/894598814.pdf>.
- Berger, Sarah. "Go, Millennials! We Are Slaying Tax Season." *Bankrate*, 2017. <http://www.bankrate.com/cashlorette/go-millennials-we-are-slaying-tax-season/>.
- Bertrand, Marianne, Erzo Luttmer, and Sendhil Mullainathan. "Network Effects and Welfare Cultures." *Quarterly Journal of Economics* 115, no. 3 (2000): 1019–56.
- Bloch, Gary, and John Silver. "Opinion: It's Never Too Late for Low-Income Canadians to File Their Taxes." *Vancouver Sun*, 2016. <https://vancouversun.com/opinion/opinion-its-never-too-late-for-low-income-canadians-to-file-their-taxes>.
- Boutillier, Alex. "Ottawa Examines Challenges of 'Disruptive' Expanding Sharing Economy | The Star." *Toronto Star*. February 1, 2016. <https://www.thestar.com/news/canada/2016/02/01/ottawa-examines-challenges-of-disruptive-expanding-sharing-economy.html>.
- Bruckner, Caroline. "Shortchanged: The Tax Compliance Challenges of Small Business Operators Driving the On-Demand Platform Economy." Washington, DC, 2016. <https://www.american.edu/kogod/research/upload/shortchanged.pdf>.
- Canada Revenue Agency. "Lend a Hand! Community Organizations." Accessed January 12, 2017. <http://www.cra-arc.gc.ca/tx/ndvds/vlntr/prtnr-eng.html>.
- . "Mobile Apps." Accessed March 10, 2018. <https://www.canada.ca/en/revenue-agency/services/e-services/cra-mobile-apps.html>.
- Canada Revenue Agency, Government of Canada. "Minister Lebovillier Celebrates Small Business Week with SME Owners in Moncton, Highlights the Canada Revenue Agency's Commitment to Offer Them Better Service," 2016. <https://www.canada.ca/en/revenue-agency/news/2016/10/minister-lebovillier-celebrates-small-business-week-owners-moncton-highlights-canada-revenue-agency-commitment.html>.
- "Canada Revenue Agency Is Modernizing Its Services to Meet the Needs of Canadians." Government of Canada, 2016. <http://news.gc.ca/web/article-en.do?nid=1156189&tp=1>.
- Canadian Medical Association. "Canadian Medical Association Submission on Bill C-462 Disability Tax Credit Promoters Restrictions Act." Ottawa, ON, 2013. https://www.cma.ca/Assets/assets-library/document/en/advocacy/Bill-C462-DTC-Brief_en.pdf.
- Carrick, Rob. "CRA Guides Tax Filers with New Auto-Fill Online Service." *The Globe and Mail*, March 6, 2016. <https://www.theglobeandmail.com/globe-investor/personal-finance/taxes/canada-revenue-agency-guiding-tax-filers-with-new-auto-fill-online-service/article29043064/>.
- Center for Economic Progress. "Virtual Vita: Promising Practices." Chicago, IL, 2014. http://www.economicprogress.org/sites/economicprogress.org/files/virtual_vita_final_2014.pdf.
- Collin, Dominique. "Aboriginal Financial Literacy in Canada: Issues and Directions," 2011. http://publications.gc.ca/collections/collection_2011/fin/F2-201-2011-eng.pdf.
- Corporation for Enterprise Development. "Building Economic Security in America's Cities: New Municipal Strategies for Asset Building and Financial Empowerment," 2011. <https://prosperitynow.org/files/resources/BuildingEconomicSecurityInAmericasCities.pdf>.
- Damjanovic, Jelena. "U of T Commerce Students Help Homeless Youth File Taxes," 2015. <https://www.utoronto.ca/news/u-t-commerce-students-help-homeless-youth-file-taxes>.
- Daponte, Beth Osborne, Seth Sanders, and Lowell Taylor. "Why Do Low-Income Households Not Use Food Stamps? Evidence from an Experiment." *The Journal of Human Resources* 34, no. 3 (1999): 612. <https://doi.org/10.2307/146382>.
- Davidson, Sean. "Uber Drivers Often Unaware of Tax Obligations | CBC News." *CBC News*, 2016. <https://www.cbc.ca/news/business/taxes/tax-time-2016-uber-drivers-1.3462006>.
- Departmental Audit and Evaluation Branch, and Prairie Research Associates Inc. "Interim Evaluation of the National Child Benefit (NCB) for First Nations," 2002. [http://www.pra.ca/resources/pages/files/Reports/InterimEvaluationoftheNationalChildBenefit\(NCB\)forFirstNations_E.pdf](http://www.pra.ca/resources/pages/files/Reports/InterimEvaluationoftheNationalChildBenefit(NCB)forFirstNations_E.pdf).
- "Disability Tax Credit Rules Unfair to Some Diabetics, Advocates Say." *CBC News*. March 8, 2016. <https://www.cbc.ca/news/canada/calgary/diabetes-tax-credit-federal-king-1.3480800>.

Bibliography

- Dwyer, Augusta. "Collecting HST and GST Is a Big Pain for Small Business." *The Globe and Mail*. May 19, 2016. <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/render-unto-caesar-or-face-cra/article30080731/>.
- Equal Futures. "Equal Futures RDSP Program." Accessed November 3, 2018. <http://equalfutures.ca/>.
- Eurofound. "Access to Benefits in Times of Crisis | Eurofound," 2015. <https://www.eurofound.europa.eu/access-to-benefits-in-times-of-crisis>.
- "Fact Sheet - Taxation by Aboriginal Governments." Indigenous and Northern Affairs Canada, 2014. <https://www.rcaanc-cirnac.gc.ca/eng/1100100016434/1539971764619>.
- Ferguson, Amanda. "Canada Revue Agency Warning of Aggressive Tax Scam, Millions Stolen." *City News*. February 4, 2016. <http://www.citynews.ca/2016/02/04/canada-revenue-agency-warning-of-aggressive-tax-scam-millions-stolen/>.
- Finn, Dan, and Jo Goodship. "Take-up of Benefits and Poverty: An Evidence and Policy Review." London, 2014. <https://www.learningandwork.org.uk/wp-content/uploads/2017/01/Benefit-Take-Up-Final-Report-Inclusion-proofed-June-2014-pdf.pdf>.
- First Nations Development Institute. "Tax Time Savings for Native Communities: Ten Best Practices for Effective Native VITA Programs." Longmont, CO, 2013. https://www.firstnations.org/knowledge_center/download/tax_time_savings_native_communities_ten_best_practices_effective_native.
- Frisk, Adam. "CRA Income Tax Phishing Scam Still Going Strong, Police Warn | Globalnews.ca." *Global news*, 2016. <https://globalnews.ca/news/2806498/cra-income-tax-phishing-scam-still-going-strong-police-warn/>.
- Gausepohl, Shannon. "Self-Employed? Everything You Need to Know About Taxes." *Business News Daily*, 2016. <https://www.businessnewsdaily.com/9315-self-employed-tax-guide.html>.
- Goffin, Peter. "Disability Tax Credit Not Extended to Those with Mental Illness." *The Toronto Star*. January 13, 2017. <https://www.thestar.com/news/gta/2017/01/13/disability-tax-credit-not-extended-to-those-with-mental-illness.html>.
- Goodman-Bacon, Andrew, and Leslie McGranahan. "How Do EITC Recipients Spend Their Refunds?" *Economic Perspectives*. Chicago, IL, February 2008. <https://www.chicagofed.org/publications/economic-perspectives/2008/2qtr2008-part2-goodman-et-al>.
- Government of Manitoba. "Get Your Benefits - Primary Care." Accessed November 3, 2018. <https://www.gov.mb.ca/health/primarycare/providers/getyourbenefits.html>.
- Government of New Brunswick. "Get Your Piece of the Money Pie." Fredricton: The Economic and Social Inclusion Corporation, Government of New Brunswick, n.d. <https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Families/Benefits.pdf>.
- Grinstein-Weiss, Michal, Krista Comer, Blair Russell, Clinton Key, Dana C Perantie, and Dan Arieli. "Refund to Savings: 2013 Evidence of Tax-Time Saving in a National Randomized Control Trial." St. Louis, MO, 2013. https://openscholarship.wustl.edu/csd_research/605/.
- Haber, Sigal, Matthew Lo, and Charles H. Davis. "2015 Ontario GEM Report." Toronto, 2015.
- Harris, Nancy. "Avoid These Small Business Tax Mistakes." *The Globe and Mail*. March 4, 2016. <https://www.theglobeandmail.com/report-on-business/small-business/sb-money/avoid-these-small-business-tax-mistakes/article28946032/>.
- Holub, Krista, Michal Grinsten-Weiss, Clinton Key, and Dan Arieli. "Refund to Savings (R2S): Insight from the Field, 2012." St. Louis, MO, 2013. https://openscholarship.wustl.edu/csd_research/602/.
- "Home Page, Office of Tax Simplification," 2015. <https://www.gov.uk/government/organisations/office-of-tax-simplification>.
- "Information from the Community Volunteer Income Tax Program." Curve Lake First Nation Newsletter, 2016. http://www.curvelakefirstnation.ca/newsletters/CVITP_Update_April_26th_2016.pdf.
- Internal Revenue Service. "EITC Awareness Day," 2016. <https://www.eitc.irs.gov/partner-toolkit/eitc-awareness-day/eitc-awareness-day-2>.
- Intuit. "Intuit 2020 Report: Twenty Trends That Will Shape the Next Decade," 2010. http://http-download.intuit.com/http.intuit.com/intuit/futureofsmallbusiness/intuit_2020-report.pdf.
- "It Shouldn't Be so Hard." *The Economist*, 2013. <https://www.economist.com/democracy-in-america/2013/04/02/it-shouldnt-be-so-hard>.
- Jayapal, Gokul. "How I Filed My First Return in Canada." *Canadian Immigrant*. April 22, 2013. <https://canadianimmigrant.ca/featured/how-i-filed-my-first-return-in-canada>.
- Jones, Lauren, Kevin Milligan, and Mark Stabile. "How Do Families Who Receive the CCTB and NCB Spend the Money?" Toronto, ON, 2015. <http://martinprosperity.org/media/CCTB-and-NCB-Family-Spending.pdf>.
- Karpie, Andrew. "Intuit QuickBooks Self-Employed and Etsy Partner: Is It Relevant to Procurement?" *Spend Matters*, August 25, 2016. <https://spendmatters.com/2016/08/25/intuit-quickbooks-self-employed-etsy-partner-relevant-procurement/>.
- Kreider, Brent. "Workers' Applications to Social Insurance Programs When Earnings and Eligibility Are Uncertain." *Journal of Labor Economics* 16, no. 4 (October 18, 1998): 848–77. <https://doi.org/10.1086/209908>.
- Lewchuck, Wayne, Michelynn Lafleche, Diane Dyson, Luin Goldring, Alan Meisner, Stephanie Procyk, Dan Rosen, John Shields, Peter Viducis, and Sam Vrankulj. "It's More than Poverty: Employment Precarity and Household Well-Being." Toronto, 2013. <https://www.unitedwaygt.org/document.doc?id=91>.
- Luciw, Roma. "Can't Get Around to Doing Your Taxes? Join the Club." *The Globe and Mail*. Toronto, March 20, 2012. <http://www.theglobeandmail.com/globe-investor/personal-finance/cant-get-around-to-doing-your-taxes-join-the-club/article534827/>.
- MacKinnon, Tracy, and Michael Welters. "First Nations." Vancouver: Canadian Tax Foundation Conference, 2014. <http://www.fcf-ctf.ca/ctfweb/CMDDownload.aspx?ContentKey=d622bb12-09c5-4786-b8de-cb7edd eb885c&ContentItemKey=5c702a81-fa5a-426a-a896-2dce9a6ee3d2>.
- Makhoul, Anne. "Vibrant Communities Edmonton's Make Tax Time Pay Campaign." In *Vibrant Communities: Community Stories*. Ottawa, 2006. <https://maytree.com/wp-content/uploads/570ENG.pdf>.
- . "Waterloo Regions' Guaranteed Income Supplement Campaign." Ottawa, ON, 2005. <https://maytree.com/wp-content/uploads/519ENG.pdf>.

Bibliography

- Manyika, James, Sarah Lund, Jacques Bughin, Kelsey Robinson, Jan Mischke, and Deepa Mahajan. "Independent Work: Choice, Necessity, and the Gig Economy," 2016. <https://www.mckinsey.com/featured-insights/employment-and-growth/independent-work-choice-necessity-and-the-gig-economy>.
- Marks, Benjamin M, and S Dewees. "VITA Sites Serving Native Communities: The State of the Field." Longmont, CO, 2013. https://www.firstnations.org/knowledge_center/download/vita_sites_serving_native_communities_state_field.
- Marr, Garry. "Up to 1.1 Million Disabled Canadians Are Eligible for Free Money from Ottawa." *Financial Post*, April 18, 2016. <https://business.financialpost.com/personal-finance/taxes/how-disabled-canadians-can-take-advantage-of-all-the-free-money-ottawa-offers-them>.
- Mason, Paul, Richard Lloyd, Matt Rayment, Andy White, Oliver Jackson, Mike Coombes, and Chris Young. "Local Authority Child Poverty Innovation Pilot Evaluation: Final Synthesis Report." London, 2010. <https://www.gov.uk/government/publications/local-authority-child-poverty-innovation-pilot-evaluation-final-synthesis-report>.
- Mayers, Adam. "Free Tax Advice Costs Low-Income Senior \$5000." *The Toronto Star*, February 9, 2015. http://www.thestar.com/business/personal_finance/retirement/2015/02/09/free-tax-advice-costs-low-income-senior-5000-mayers.html.
- McFeat, Tom. "Registered Disability Savings Plans: Why Don't More Have Them?" *CBC News*. Accessed October 29, 2018. <https://www.cbc.ca/news/business/taxes/registered-disability-savings-plans-why-don-t-more-have-them-1.1042380>.
- Melissa Leong. "FP Summer School: 16 Tax Tips for Moonlighters and Freelancers." *Financial Post*. July 5, 2014. <https://business.financialpost.com/personal-finance/young-money/personal-finance-summer-school-16-tax-tips-for-moonlighters-and-freelancers>.
- Milligan, Kevin, and Mark Stabile. "Do Child Tax Benefits Affect the Well-Being of Children? Evidence from Canadian Child Benefit Expansions." *American Economic Journal: Economic Policy*, NBER Working Paper Series, 3, no. 33 (2008): 175–205. <http://www.statcan.ca/english/rdc/index.htm>.
- Monsebraaten, Laurie. "Ontario Offering Loans to Help Low-Income Women Start Businesses." *Toronto Star*. January 15, 2013. https://www.thestar.com/news/canada/2013/01/15/ontario_offering_loans_to_help_lowincome_women_start_businesses.html.
- Montgomery, Laurie. "Volcker-Led Economic Panel Pushes Lawmakers to Simplify U.S. Tax Code." *Washington Post*. Accessed October 12, 2016. <http://www.washingtonpost.com/wp-dyn/content/article/2010/08/27/AR2010082703283.html?noredirect=on>.
- "Moving On: Reconnecting Frequent Movers." London, 2006. <http://webarchive.nationalarchives.gov.uk/20120919132719/http://www.communities.gov.uk/documents/housing/pdf/151870.pdf>.
- Natale, Domenic. "Canada Pension Plan: Retirement Pension Overview for First Nations People." Ottawa/Toronto, 2015.
- National Disability Institute. "Virtual VITA." Accessed November 3, 2018. <https://www.realeconomicimpact.org/taxes-and-tax-preparation/virtual-vita.aspx>.
- O'Grady, Kathleen. "3 Ways Federal Government Can Improve The Registered Disability Savings Plan." *Huffington Post*, 2016. https://www.huffingtonpost.ca/kathleen-oagrady/registered-disability-savings-plan_b_8912294.html.
- O'Kane, Josh. "The Taxation of Tips Is a Murky Area for Restaurant Staff and Owners." *The Globe and Mail*. May 19, 2016. <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/a-tip-for-restaurants-keep-your-hands-off-the-gratuities/article30081176/>.
- . "Why Low-Income Entrepreneurs Fail to Sustain Their New Ventures." *The Globe and Mail*. June 8, 2016. <https://www.theglobeandmail.com/report-on-business/careers/business-education/why-low-income-entrepreneurs-fail-to-sustain-their-new-ventures/article30349088/>.
- Office of Financial Empowerment. "Virtual VITA- Expanding Free Tax Preparation: Program Insights." New York, NY, 2014. <https://www1.nyc.gov/assets/dca/downloads/pdf/partners/Research-VirtualVITAProgramInsights.pdf>.
- "P.E.I. Tax Clinics Offer Free Service for Income Tax Preparation." *CBC News*, 2016. <https://www.cbc.ca/news/canada/prince-edward-island/pei-tax-clinic-free-income-1.3460513>.
- Palacios, Milagros, Charles Lammam, and Feixue Ren. "Taxes versus the Necessities of Life: The Canadian Consumer Tax Index--2016 Edition." Vancouver, BC, 2016. <https://www.fraserinstitute.org/sites/default/files/canadian-consumer-tax-index-2016.pdf>.
- Policy Horizons Canada. "Canada and the Changing Nature of Work." Ottawa, 2016. <http://freelancer.com>.
- Powell, Betsy. "Uber Says Drivers Are Expected to Collect HST." *Toronto Star*. July 21, 2015. https://www.thestar.com/news/city_hall/2015/07/21/uber-says-drivers-are-expected-to-collect-hst.html.
- Press, Jordan. "Disability Benefits Dogged by Arduous, Outdated Paperwork, Auditor General Finds." *The Toronto Star*. February 2, 2016. <https://www.thestar.com/news/canada/2016/02/02/disability-benefits-dogged-by-arduous-outdated-paperwork-auditor-general-finds.html>.
- Prince, Amber. "Your Rights on Reserve: A Legal Tool-Kit for Aboriginal Women in BC." Vancouver, 2014. <http://www.atira.bc.ca/sites/default/files/Legal-Tool-kit-April-14.pdf>.
- Rice, Waubgeshig. "CRA Orders First Nations Man to Pay \$190K in Back Taxed." *CBC News*. March 29, 2016. <https://www.cbc.ca/news/canada/ottawa/ottawa-back-taxes-first-nations-1.3511117>.
- Sagan, Aleksandra. "Airbnbers and Uber Drivers Be Warned: Your Income Is Taxable | CBC News." *CBC News*, 2015. <https://www.cbc.ca/news/business/taxes/airbnbers-and-uber-drivers-be-warned-your-income-is-taxable-1.2969158>.
- . "First Nations Pay More Tax than You Think." *CBC News*, March 2, 2015. <https://www.cbc.ca/news/business/taxes/first-nations-pay-more-tax-than-you-think-1.2971040>.
- Sairanen, Sari, Deanna Matzanke, and Doug Smeall. "The Business Case: Collaborating to Help Employees Maintain Their Mental Well-Being." *Healthcare Papers* 11 (2011): 78–84.
- Schlesinger, Joel. "Helpful, but Complicated: The RDSP Is as Difficult to Manager as It Is Beneficial for Disabled People." *Winnipeg Free Press*. June 8, 2016. <https://www.winnipegfreepress.com/business/helpful-but-complicated-389360841.html>.
- Scola, Nancy. "The Latest Move in Airbnb's War with NY Has It Begging the State to Take \$21 Million – Next City." *Next City*, 2014. <https://nextcity.org/daily/entry/airbnb-legal-battle-New-York-taxes-regulation-short-term-rentals>.

Bibliography

- Seedco. "EarnBenefits," 2017. <http://www.seedco.org/earnbenefits>.
- Service Canada. "Scheduled and Mobile Outreach Services," 2014. <https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada/charter/scheduled-mobile-outreach.html>.
- Service Ontario, Government of Ontario. "Register a Birth (New Baby)," 2017. <https://www.ontario.ca/page/register-birth-new-baby>.
- Shillington, Richard. "Financial Literacy and the Take-up of Government Benefits." Manotick, ON, 2011. http://publications.gc.ca/collections/collection_2011/fin/F2-208-2011-eng.pdf.
- Smith, Joanna. "Canada Revenue Agency Seeks Back Taxes from Aboriginal Employees." *The Toronto Star*. December 14, 2015. <https://www.thestar.com/news/canada/2015/12/14/canada-revenue-agency-seeks-back-taxes-from-aboriginal-employees.html>.
- Speer, Sean, Milagros Palacios, François Vaillancourt, and Marco Lugo. "The Cost to Canadians of Complying with Personal Income Taxes." Vancouver, BC, 2014. <https://www.fraserinstitute.org/sites/default/files/cost-to-canadians-of-complying-with-personal-income-taxes.pdf>.
- Stabile, Mark, and Lauren Jones. "The Truth About Canada's Benefits." *The Globe and Mail*, n.d. <http://www.theglobeandmail.com/globe-debate/the-truth-about-canadas-low-income-benefits-they-work/article24042813/>.
- Stanberry, Lindsey. "This 20-Something Woman Is Living Your Tax Nightmare." *Refinery 29*, 2016. <https://www.refinery29.com/en-us/2016/04/108482/tax-evasion>.
- "Tax Filing Moving onto Cellphone." *CBC News*, March 17, 2016. <https://www.cbc.ca/news/business/taxes/tax-time-2016-mobile-tax-filing-1.3432077>.
- "Tax Returns Open Doors for Refugees." SEED Winnipeg Inc. Accessed July 2, 2016. <http://seedwinnipeg.ca/clients/story/tax-returns-open-doors-for-refugees>.
- "Tax Season 2015: The Disability Tax Credit and the Push for Fee Limits." CBC, 2015. <https://www.cbc.ca/news/business/taxes/tax-season-2015-the-disability-tax-credit-and-the-push-for-fee-limits-1.2963943>.
- "Tax Time 2015: Are Instant Tax Refunds Worth the Cost?," 2015. <https://www.cbc.ca/news/business/taxes/tax-time-2015-are-instant-tax-refunds-worth-the-cost-1.2510036>.
- "Tax Times Woes Worse for Thousands without Technology." *CBC News*. April 7, 2017. <http://www.cbc.ca/news/canada/saskatoon/tax-time-woes-worse-for-thousands-without-technology-1.2599116>.
- "The Benefit Bank." Accessed November 3, 2018. <https://www.thebenefitbank.org/>.
- The Brondesbury Group. "Youth Financial Literacy Study 2012." Toronto, 2012. <http://www.brondesbury.com/Publications>.
- The New York State Assembly. Assembly Bill A9118 (2016). <https://www.nysenate.gov/legislation/bills/2015/a9118/amendment/original>.
- The New York State Senate. Senate Bill S6229 (2016). <https://www.nysenate.gov/legislation/bills/2015/s6229/amendment/original>.
- Thomas, Joy. "CPA to the CRA: Simplify Canada's Tangled Tax Code." *IPolitics*, 2016. <https://ipolitics.ca/2016/06/15/cpa-to-the-cra-simplify-canadas-tangled-tax-code/>.
- Torjman, Sherri. "Community Roles in Policy." Ottawa, ON, 2006. <https://maytree.com/wp-content/uploads/738ENG.pdf>.
- Turbotax. "4 Things You Never Knew about Freelancing and Taxes in Canada." Mashable, 2016. <https://mashable.com/2016/03/04/freelancing-taxes-brandspeak/#EJVuRFRLe8qQ>.
- Turn 2 Us. "Turn 2 Us," 2017. <https://www.turn2us.org.uk/>.
- "Uber 'skirting' Tax Law in Canada, Claims Councillor." *CBC News*, 2015. <https://www.cbc.ca/news/canada/toronto/uber-skirting-tax-law-in-canada-claims-councillor-1.3163716>.
- United Way of Calgary and Area. "Government Benefits." Accessed November 3, 2018. <https://www.calgaryunitedway.org/our-work/guides-and-resources/benefits-navigator>.
- "Using Third Party Information Reports to Assist Taxpayers Meet Their Return Filing Obligations-Country Experiences With the Use of Pre-Populated Personal Tax Returns." Paris, 2006. <https://www.oecd.org/tax/administration/36280368.pdf>.
- Vaillancourt, François, Marylène Roy, and Charles Lammam. "Measuring Tax Complexity in Canada," 2015. <https://www.fraserinstitute.org/sites/default/files/measuring-tax-complexity-in-canada.pdf>.
- Vermont, Kira. "Five Tips to Help Small Business Owners Survive Tax Time." *The Globe and Mail*. May 20, 2016. <https://www.theglobeandmail.com/report-on-business/small-business/sb-growth/five-top-tax-tips/article30080746/>.
- Vowel, Chelsea. "First Nations Taxation," 2011. <https://apihtawikosisan.com/2011/12/first-nations-taxation/>.
- "Welcome to the Benefits Finder - Canada Benefits," 2016. <http://www.canadabenefits.gc.ca/f.1.2c.6.3z.1rdq.5.2st3.4ns@.jsp?lang=en>.