**TAFI End of Tax Season Report**

**(TN DHS VITA GRANT 2011)**

 2008 2009 2010 2011 % change\*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 18,353 | 18,388 | 22,422 | **20,948** | **-7%** |
| Total Federal Refunds | $21,271,474 | $29,380,960 | $ 38,991,420 | **$36,644,657** | **-6.2%** |
| Total EITC Filers | 4,545 | 6,128 | 7,890 | **7,124** | **-9.8%** |
| Total EITC Refunds | $7,144,295 | $9,886,442 | **$ 13,415,705** | **$12,138,171** | **-9.6%** |
| Money Saved in Tax Prep Fees ($150 average cost per return)  | $2,752,950 | $2,758,200 | 3,363,300 | **$3,142,200** | **-6.6%** |
| Total Calls to 2-1-1 | 26,500 | 27,035 | 21,851 | 17,671 | -19.2% |

**2011 Season Highlights**

* The TN DHS VITA grant largely supported outreach of the Earned Income Tax Credit among TANF eligible tax filers across the state. While, TAFI saw an overall 7% decrease in number of tax filers from the 2010 tax season, the majority of the participating coalitions experienced a 19.7% increase in the number of returns and 6.5% increase in EITC filers. Unfortunately, three of the VITA sites experienced decreases (United Way of Metropolitan Nashville, Urban League of Greater Chattanooga and Mid Cumberland Community Action Agency). The decreases in Nashville can be attributed to the last minute loss of 8 VITA sites due to the inability of the anticipated sites to continue providing free space, equipment and/or personnel. Mid Cumberland Community Action Agency experienced significant tax software issues that resulted in significant disruptions of service. Due to significant errors in the data collection process, Urban League of Greater Chattanooga reports a 33% increase using one tax software reporting tool and a 20% decrease when using the NTA tool – the preferred data collection tool sponsored by the Annie E. Casey Foundation. Additionally, the proposed Restore the Dream sites in Nashville were unrealized due to unexpected decision by IRS that prevented VITA sites from preparing Casualty Loss tax returns for flood victims.
* The Tennessee Department of Human Services provided a $372,000 grant to fund several new projects for ten (10) regional coalitions in Tennessee, saving low and moderate income earners over $3 million in tax preparation fee.
* With the DHS grant funds, TAFI operated 69 VITA sites across the state, serving 42 counties. This funding strengthened VITA sites through improved Site Coordinator training and management, connected VITA clients with community financial stability resources such as financial education classes financial stability calendar, My Money Plans and My Money Tree education guide.
* TAFI was awarded the 13th largest VITA grant ($142,000) in the country from the Internal Revenue Services. This allowed expansion of VITA into 4 additional rural counties.
* To serve a greater population, an online do-it-yourself filing option was available to VITA clients resulting in 181 tax returns with 37.5% of those claiming the Earned Income Tax Credit and resulting in $282,967 in federal refunds.
* TAFI partnered with the Tennessee Association of Broadcasters and United Way of Metropolitan Nashville to produce and distribute radio and television public service announcements throughout the state. The television PSA also featured newly elected Governor Bill Haslam. Airplay across the state was valued at $ $112,431.00. This represented an investment ratio of 8-1.
* TAFI produced a My Money Tree financial supplement guide that was distributed in the majority of the VITA sites. My Money Plan, a free financial counseling session was modified and established in East Tennessee.
* Cash Coaches played an important role in TAFI VITA sites. Cash Coaches were volunteers from financial institutions and the community at large. These Cash Coaches were able to share financial stability initiatives such as the Savings Bond Campaign, distribute community resource, screen for public benefits and open second chance banking accounts.
* TAFI hosted its fourth annual EITC symposium attended by ten coalitions from across the state. They shared best practices and strategies and participated in training sessions by the Internal Revenue Services and TN Department of Human Services
* TAFI partnered with the Federal Reserve of Atlanta (Nashville) to host Listening Tours across the state. The purpose of the Listening Tour was to learn of the financial challenges affecting Tennesseans and formulate strategies to address those issues. A copy of the Listing Tour Report is attached.
* TAFI was on track to seek application for a statewide Individual Development Account, provide online financial education training developed by certified Financial Planners and expand VITA into additional East and West Tennessee counties. (Due to the elimination of DHS funding for TAFI, these projects were suspended).

**Tennessee Alliance for Financial Independence (TAFI)**

The Tennessee Alliance for Financial Independence (TAFI) is statewide collaboration of partners that ***fosters and encourages asset development and preservation programs designed to lead to long term financial stability***. Governed by an Advisory Council, the TAFI coalition accomplishes its mission by coordinating local Volunteer Income Tax Assistance (VITA) free tax preparation programs, promoting the Earned Income Tax Credit awareness across the state and sharing financial education and asset development best practices. TAFI is funded by a grant to the United Way of Metropolitan Nashville (acting fiscal agent) from the Tennessee Department of Human Services. Due to the federal budget cuts, the DHS VITA grant was eliminated for the 2012 tax season and administrative oversight of the Tennessee Alliance for Financial Independence was transferred from the United Way of Metropolitan Nashville to the United Ways of Tennessee.

**Volunteer Income Tax Assistance (VITA)**

The Earned Income Tax Credit (EITC) is a refundable tax credit available to working families and individuals. The IRS estimates that, each year, 20-25% of those eligible for EITC do not claim it. TAFI equates that to be approximately 196,000 Tennesseans across the state. This refundable federal income tax credit can provide substantial benefits- up to $5,657 to qualified filers in tax year 2010, depending on income, family size and marital status.

To help low and moderate income tax filers to claim qualifying tax credits and save hundreds of dollars in commercial tax fees and predatory “rapid refund” loans, TAFI partnered with 10 organizations across the state to coordinate Volunteer Income Tax Assistance (VITA) programs. These organizations served almost 21,000 low and moderate households in 42 counties. The TN Department of Human Services VITA grant monies allowed these sub grantees to expand VITA services into 4 new rural counties, extended hours and new mobile location and connected tax filers to additional community resources, financial education classes, financial stability resource material, public benefit screenings and second chance banking accounts. Information on how to access free VITA sites and how to claim qualifying tax credits was marketed through statewide radio and television public service announcements featuring Governor Bill Haslem and a VITA site user and through United Way’s 2-1-1 service, community newspapers, and direct mailings of local partners. In addition to the free VITA sites, TAFI partnered with One Economy to promote Beehive, a free do-it-yourself online tax filing for VITA clients. This link was available on both the Nashville Alliance and Tennessee Alliance for Financial Independence websites and resulted in 181 tax filers thus allowing clients the freedom of filing taxes according to their schedules.

**Financial Stability Initiatives**

Throughout the year, TAFI was involved in providing and promoting financial stability initiative information and resources to VITA and other statewide partners. Utilizing an Advisory Council comprised of statewide leaders, representing both for profit and nonprofit organizations, TAFI developed the “MY Money Tree”, a financial supplement guide, conducted a statewide Listening Tour to gauge the financial challenges affecting Tennesseans, campaigned for Bank On Memphis and Bank On Nashville, developed a Cash Coach project for VITA sites and was on track to apply for a statewide Individual Development Account, expand VITA and EITC outreach into 4 additional TN counties and increase financial stability engagement through social media avenues.

Statewide Coalition Reports

Chattanooga

Urban League of Greater Chattanooga covering Bradley and Hamilton Counties

 2008 2009 2010 2011 % change

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | **3,557** | 3,037 | **3,381** | 2,732 | -20% |
| Total Federal Refunds | $ 2,432,956 | $ 3,736,049 | **$ 4,890,882** | $3,774,195 | -23% |
| Total EITC Filers | 422 | 900 | **1,008** | 803 | -20% |
| Total EITC Refunds | $ 851,345 | $1,219,581 | **$ 1,498,900** | $1,192,268 | -20.5% |
| Total VITA Sites | 19 | 12 | **14** | 12 |  |

Clarksville

United Way of the Greater Clarksville Region/Clarksville Regional Alliance for Financial Independence covering Montgomery, Houston and Stewart County

 2008 2009 2010 2011 % change

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 1,263 | 1,313 | **1,203** | 1,378 | 13% |
| Total Federal Refunds | $ 987,546 | $ 1,566,776 | **$ 1,653,583** | 1,847,493 | 10.5% |
| Total EITC Filers | 305 | 447 | **413** | 451 | 8.8% |
| Total EITC Refunds | $ 390,434 | $ 613,988 | **$ 572,507** | 632,365 | 9.5% |
| Total VITA Sites | 2 | 3 | 2 | 3 |  |

Knoxville

United Way of Greater Knoxville covering Knox County

 2008 2009 2010 2011 % change

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 1,020 | 714 | 1,026 | 1,125 | 8.8% |
| Total Federal Refunds | $ 830,631 | $ 964,764 | $ 1,687,002 | $1,800,970 | 6.4% |
| Total EITC Filers | 202 | 113 | 498 | 534 | 6.8% |
| Total EITC Refunds | $ 499,017 | $ 476,172 | $ 704,315 | $799,929 | 12% |
| Total VITA Sites | 1 | 2 | 2 | 2 |  |

Memphis

United Way of the Mid-South/EITC Alliance of Memphis covering Fayette, Lauderdale, Shelby, and Tipton Counties

 2008 2009 2010 2011 % change

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 4,731 | 5,198 | **4,999** | 5,910 | 15.5% |
| Total Federal Refunds | $ 7,239,836 | $ 9,229,518 | **$ 9,355,679** | $10,886,082 | 14.1% |
| Total EITC Filers | 1,449 | 1,749 | **1,687** | 1,866 | 9.6% |
| Total EITC Refunds | $ 2,422,599 | $ 2,641,075 | **$ 3,186,316** | $3,643,958 | 12.6% |
| Total VITA Sites | 22 | 27 | **23** | 25 |  |

**Memphis DHS Super Site @ Macy’s 2009 2010 2011**

|  |  |  |  |
| --- | --- | --- | --- |
| Total Tax Returns Completed | 1,428 | 1,140 | 1,942 |
| Total Federal Refunds | $ 2,520,545 | $ 555,563 | $ 3,431,596.00 |
| Total EITC Filers | 553 | 449 | 615 |
| Total EITC Refunds | $ 993,969.00 | $ 978,248 | $ 1,258,073.00 |

 Memphis DHS Super Site @ Jackson State 2009 2010 2011

|  |  |  |  |
| --- | --- | --- | --- |
| Total Tax Returns Completed | 221 | 246 | 241 |
| Total Federal Refunds | $ 489,730 | $ 528,925 | $ 608,409.00 |
| Total EITC Filers | 137 | 147 | 141 |
| Total EITC Refunds | $ 273,135 | $ 287,489 | $ 311,054 |

Mid Cumberland

Mid Cumberland Community Action Agency covering Cannon, Cheatham, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson and Wilson Counties.

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  **2009**  |  **2010** |  **2011** |  **% of Change** |
| Total Tax Returns Completed | DID NOT PARTICIPATE | 769 | 649 | -15% |
| Total Federal Refunds |   | $ 1,229,320 | $988,015 | -19.7% |
| Total EITC Filers |   | 371 | 304 | -18.1% |
| Total EITC Refunds |   | $ 540,953 | $425,424 | -21.4% |
| Total VITA Sites |   | 6 | 6 |  |

Nashville

United Way of Metropolitan Nashville/Nashville Alliance for Financial Independence covering Davidson County

 2008 2009 2010 2011 % change

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 7,249 | 7,008 | 7,534 | 5,796 | -23.4% |
| Total Federal Refunds | $ 8,997,069 | $ 11,409,298 | $ 13,973,666 | $10,975,114 | -21.5% |
| Total EITC Filers | 1,997 | 2,270 | 2,568 | 2,055 | -19.8% |
| Total EITC Refunds | $ 3,231,299 | $ 3,813,082 | $ 4,589,083 | $3,839,912 | -16.4% |
| Total VITA Sites | 15 | 16 | 18 | 10 |  |

 DHS Super Site @ Sam Levy\* 2010 2011 (Sam Levy)

|  |  |  |
| --- | --- | --- |
| Total Tax Returns Completed | 1,516(McNeilly Center\*) | 1,419 |
| Total Federal Refunds | $ 2,549,361 | $2,908,310 |
| Total EITC Filers | 595 | 621 |
| Total EITC Refunds | $ 965,304 | $1,251,783 |

* + - Moved Super Site from McNeilly to Sam Levy for 2011 tax season

 DHS Super Site @ Woodbine 2009 2010 2011

|  |  |  |  |
| --- | --- | --- | --- |
| Total Tax Returns Completed | 2,084 | 2,125 | 2,507 |
| Total Federal Refunds | $ 3,770,149 | $ 4,323,591 | $5,094,485 |
| Total EITC Filers | 759 | 801 | 948 |
| Total EITC Refunds | $ 1,336,832 | $ 1,512,978 | $1,829,823 |

**Roane County**

United Way of Roane County covering Roane County

 **2009 2010 2011 % of change**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Total Tax Returns Completed | Did Not Participate | **312** | 422 | 26.1% |
| Total Federal Refunds |  | **$ 432,034** | $ 490,526 | 12% |
| Total EITC Filers |  | **101** | 114 | 12% |
| Total EITC Refunds |  | **$ 130,649** | $ 150,500 | 13.2% |
| Total VITA Sites |  | **1** | 2 |  |

**South Central Human Resource Agency**

South Central Human Resource Agency covering Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry and Wayne Counties.

 **2008 2009 2010 2011 of Change**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | Did Not Participate | 1,756 | 1,622 | 1,898 | 14.6% |
| Total Federal Refunds |  | $ 2,206,713 | $ 2,442,916 | $2,828,293 | 13.7% |
| Total EITC Filers |  | 526 | 553 | 608 | 9.1% |
| Total EITC Refunds |  | $ 681,365 | $ 758,527 | 899,630 | 15.7% |
| Total VITA Sites |  | 7 | 7 | 7 |  |

United Way of Williamson County

United Way of Williamson County covering rural Williamson County

 2008 2009 2010\* 2011 % of Change

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Total Tax Returns Completed | 71 | 194 | 224 | 374 | 40.2% |  |  |
| Total Federal Refunds | $45,003 | $273,780 | $84,455 | $433,227 | 80.6% |  |  |
| Total EITC Filers | 15 | 57 | 69 | 98 | 29% |  |  |
| Total EITC Refunds | $20,559 | $85,964 | $122,400 | $129,877 | 5.8% |  |  |
| Total VITA Sites | 2 | 2 | 4 | 5 |  |  |  |

* *Did not participate with TAFI in 2010*

Douglas Cherokee Economic Authority

Douglas Cherokee Economic Authority covering Cocke, Grainger, Hamblen, Jefferson, Monroe, Sevier and Union Counties.

 2011 *\*First year to Participate with TAFI*

|  |  |  |
| --- | --- | --- |
| Total Tax Returns Completed | 652 |  |
| Total Federal Refunds | 982561 |  |
| Total EITC Filers | 297 |  |
| Total EITC Refunds | $445622 |  |
| Total VITA Sites | 7 |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **National Tax Assistance for Working Families 2010** |  |  |  |
| **Performance Indicators Report v10.0** |  |  |  |  |  |  |
| Date of Report: |  |  | 6/23/2011 |  |  |  |
| TENNESSEE ALLIANCE FOR FINANCIAL INDEPENDENCE - DHS -10 COALITIONS |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Disclosure restrictions may apply to data in red cells. Please see warning message below.** |  |  |  |  |
|  |  |  |  |  |  |  |
| **Performance Indicators** | **TOTALS from DHS (NTA reported)** | **All Clients-TOTAL (NTA and non NTA tool sites and Beehive)** | **2010 Comparisons** |  |
|  | **Sites Users (Tax Information)** | **Sites Users (Tax Information)** | **ALL SITE USERS** |  |
| # filing returns | 18,314 |   | 20,948 |   | 22,422 |  |
| # federal returns filed (electronic) | 17,697 | 96.63% | 19,644 | 96.63% | 17,475 | 93.56% |
| # federal returns filed (paper) [TWD only] | 611 | 3.34% | 724 | 3.34% | 1,185 | 6.34% |
| # state returns filed (electronic) [TWD only] | 615 | 55.41% | 615 | 55.41% | 453 | 33.31% |
| # state returns filed (paper) [TWD only] | 495 | 44.59% | 505 | 44.59% | 907 | 66.69% |
| # filed as Single | 9,887 | 53.99% | 9,912 | 53.99% | 10,094 | 54.05% |
| # filed as Married - Joint | 3,579 | 19.54% | 3,600 | 19.54% | 3,611 | 19.33% |
| # filed as Married - Separate | 550 | 3.00% | 553 | 3.00% | 572 | 3.06% |
| # filed as Head of Household | 4,263 | 23.28% |   | 23.28% | 4,387 | 23.49% |
| # filed as Qualifying Widow(er) | 11 | 0.06% | 11 | 0.06% | 13 | .07% |
| Total Child & dependent care credit | $172,904.00 |   | $ 172,944 |   | $ 21,988 |  |
| Total Child tax credit | $3,485,986.00 |   |  $ 3,507,246.00  |   | $5,479,420 |  |
| Total Earned Income tax credit | $11,014,075.00 |   |  $ 12,138,171.00  |   | $13,415,705 |  |
| Total Education credit | $1,072,679.00 |   |  $ 1,072,733.00  |   | $667,427 |  |
| Total Saver's credit | $116,652.00 |   |  $ 116,652.00  |   | 0 |  |
| # with positive tax amounts | 10,747 | 58.68% |  $ 10,776.00  | 58.68% | 10363 | 54.9% |
| # claiming Child & dependent care credit | 413 | 2.26% |  $ 413.00  | 2.26% | 498 | 2.67% |
| # claiming Child tax credit | 3,036 | 16.58% |  $ 3,057.00  | 16.58% | 4288 | 22.96% |
| # claiming Earned Income tax credit | 6,429 | 35.10% | 7124 | 35.10% | 7890 | 36.22% |
| # claiming Education credit | 1,026 | 5.60% | 1027 | 5.60% | 844 | 4.52% |
| # claiming Savers' credit | 737 | 4.02% | 737 | 4.02% | 0 | 0 |
| Median Adjusted gross income | $17,310.00 |   | $25,580.98 |   | $17,293.50 |  |
| # with AGI > $48,362 | 1,134 | 6.19% |  $ 19,705.00  | 6.19% | 1863 | 9.97% |
| # with 0 dependents | 12,435 | 67.90% | 12,479 | 67.90% | 12203 | 65.34% |
| # with 1 dependent | 3,386 | 18.49% | 3,395 | 18.49% | 3656 | 19.57% |
| # with 2 dependent | 1,771 | 9.67% | 1,773 | 9.67% | 1960 | 10.49% |
| # with 3+ dependent | 722 | 3.94% | 722 | 3.94% | 858 | 4.59% |
| # claiming Unemployment compensation | 2,876 | 15.70% | 2,882 | 15.70% | 2015 | 10.79% |
| # reporting business income | 766 | 4.18% | 780 | 4.18% | 1159 | 6.21% |
| # reporting farm income | 10 | 0.05% | 10 | 0.05% | 0 | 0% |
| Total federal refunds claimed | $30,599,891.00 |   |  $ 36,644,657.00  |   | $38,991,421 |  |
| Total state refunds claimed | $91,741.00 |   |  $ 124,695.54  |   | $134,410 |  |
| # with positive federal refund amounts | 15,200 | 83.00% | 15,242 | 83.00% | 15,819 | 84.70% |
| # with positive state refund amounts | 336 | 30.27% | 336 | 30.27% | 461 | 33.90% |
| # using direct deposit (federal tax) | 10,090 | 66.38% | 10,116 | 66.38% | 10,159 | 64.22% |
| # depositing to 1 account | 5,765 | 57.14% | 5,791 | 57.14% | 10,163 | 100.04% |
| # depositing to 2 accounts | 7 | 0.07% | 7 | 0.07% | 8 | .08% |
| # depositing to 3 accounts | 0 | 0.00% | 0 | 0.00% | 1 | .01% |
| # Savings Bonds Requests | 2 | 0.01% | 2 | 0.01% | 0 | 0.00% |
| Total Savings Bonds Dollars Requested | $250.00 |   | 250 |   |  |  |
| # returns w/ Schedule A | 1,828 | 9.98% | 71,804 | 9.98% |  |  |
| # returns w/ Schedule B | 410 | 2.24% | 415 | 2.24% |  |  |
| # returns w/ Schedule C | 827 | 4.52% | 827 | 4.52% |  |  |
| # returns w/ Schedule CEZ | 340 | 1.86% | 343 | 1.86% |  |  |
| # returns w/ Schedule EIC | 4,175 | 22.80% | 4,183 | 22.80% |  |  |
| # returns w/ Schedule SE | 1,128 | 6.16% | 1,131 | 6.16% |  |  |
| # <18 yrs old | 98 | 0.54% | 98 | 0.54% | 134 | .72% |
| # 18-24 | 1,909 | 10.42% | 1,917 | 10.42% | 2,331 | 12.48% |
| # 25-34 | 2,802 | 15.30% | 2,806 | 15.30% | 3,132 | 16.77% |
| # 35-44 | 2,914 | 15.91% | 2,922 | 15.91% | 3,054 | 16.35% |
| # 45-54 | 4,087 | 22.32% | 4,093 | 22.32% | 4,100 | 21.95% |
| # 55+ | 6,466 | 35.31% | 6,495 | 35.31% | 5,848 | 31.31% |
| # 65+ (either taxpayer or spouse, or both) | 3,006 | 16.41% | 3,028 | 16.41% | 2,761 | 14.78% |
| Average age at tax preparation year | 47.38 |   |   |   |  |  |
| **Sites Users (Standard Site Survey Questions included with the NTA Application Generic version)** |  |  |  |  |
| # filling in Site Survey | 14,850 | 81.09% | 14,905 | 81.09% | 14,104 | 75.52% |
| # African-American | 7,977 | 53.85% | 7,977 | 53.85% | 7,325 | 52.75% |
| # Asian/Pacific Islander | 224 | 1.51% | 224 | 1.51% | 169 | 1.22% |
| # Caucasian | 5,248 | 35.43% | 5,301 | 35.43% | 4,654 | 33.45% |
| # Latino/Hispanic | 597 | 4.03% | 597 | 4.03% | 795 | 5.73% |
| # Native American | 93 | 0.63% | 95 | 0.63% | 98 | .71% |
| # Multi-racial | 327 | 2.21% | 327 | 2.21% | 541 | 3.90% |
| # Other race | 346 | 2.34% | 346 | 2.34% | 312 | 2.25% |
| # who did their taxes here | 5,948 | 41.17% | 5,970 | 41.17% | 6,144 | 47.56% |
| # who did their taxes at another free place like this | 2,252 | 15.59% | 2,260 | 15.59% | 1,606 | 12.43% |
| # who did their own tax preparation last year | 1,499 | 10.38% | 1,503 | 10.38% | 842 | 6.52% |
| # who had family or friend file for free | 1,152 | 7.97% | 1,153 | 7.97% | 854 | 6.61% |
| # who paid someone else last year and received instant refund | 1,034 | 7.16% | 1,039 | 7.16% | 1,078 | 8.34% |
| # who paid someone else last year and did not received the instant refund | 1,407 | 9.74% | 1,415 | 9.74% | 1,518 | 11.75% |
| # who did not file taxes last year | 840 | 5.81% | 847 | 5.81% | 638 | 4.94% |
| # who never filed before | 314 | 2.17% | 314 | 2.17% | 239 | 1.85% |
| # with checking account only | 5,126 | 41.51% | 5,150 | 41.51% | 4,774 | 39% |
| # with savings account only | 737 | 5.97% | 738 | 5.97% | 545 | 4.5% |
| # with both a checking and a savings account | 4,570 | 37.01% | 4,588 | 37.01% | 5,241 | 42.9% |
| # without bank account and are interested | 342 | 2.77% | 343 | 2.77% | 483 | 3.99% |
| # without bank account but not interested now | 1,574 | 12.75% | 1,585 | 12.75% | 1,250 | 10.33% |
| # live with/support any children under the age of 18 | 2 | 0.01% | 2 | 0.01% |  |  |
| # planning to put refund into savings | 3443 | 29.75% | 3,457 | 29.75% | 2,298 | 19.8% |
| # planning to not put refund into savings | 1570 | 13.57% | 1,601 | 13.57% |  |  |
| # without savings account | 4741 | 40.97% | 4,741 | 40.97% |  |  |
| # who expect no refund | 1818 | 15.71% | 1,827 | 15.71% |  |  |
| # having most trouble with past-due utility bills | 2294 | 16.12% | 2,294 | 16.12% |  |  |
| # having most trouble with credit cards bills | 4975 | 34.95% | 4,975 | 34.95% |  |  |
| # having most trouble with payday loan bills | 3570 | 25.08% | 3,570 | 25.08% |  |  |
| # having most trouble with back child support bills | 1071 | 7.52% | 1,071 | 7.52% |  |  |
| # having most trouble with medical bills | 1243 | 8.73% | 1,243 | 8.73% |  |  |
| # having most trouble with car loan bills | 494 | 3.47% | 494 | 3.47% |  |  |
| # having most trouble with student loans bills | 558 | 3.92% | 558 | 3.92% |  |  |
| # having most trouble w/ mortgage/back rent bills | 26 | 0.18% | 26 | 0.18% |  |  |
| # not having any trouble with bills | 4 | 0.03% | 4 | 0.03% |  |  |
| # owning a home with a mortgage | 4,305 | 29.92% | 4,322 | 29.92% | 3,560 | 27.74% |
| # owning a home without a mortgage | 1,831 | 12.72% | 1,846 | 12.72% | 1,622 | 12.64% |
| # renting home or apartment | 1,992 | 13.84% | 2,003 | 13.84% | 4,876 | 37.99% |
| # living with family | 6,112 | 42.48% | 6,118 | 42.48% | 1,865 | 14.53% |
| # living with someone else | 141 | 0.98% | 146 | 0.98% | 824 | 6.42% |
| # homeless | 8 | 0.06% | 9 | 0.06% | 88 | ..69% |
| # who putted money into savings account last year | 14 | 51.85% | 22 | 51.85% |  |  |
| # who putted money into retirement account last year | 3 | 11.11% | 7 | 11.11% |  |  |
| # who saved money with someone else other than a bank or credit union | 1 | 3.70% | 1 | 3.70% |  |  |
| # who used money orders to pay bills | 0 | 0.00% | 2 | 0.00% |  |  |
| # who used check casher | 5 | 18.52% | 6 | 18.52% |  |  |
| # who wired money to friend or family | 4 | 14.81% | 4 | 14.81% |  |  |
| # who used a payday loan | 0 | 0.00% | 2 | 0.00% |  |  |
| # only taxpayer has health coverage | 4538 | 31.77% | 4,538 | 31.77% |  |  |
| # only taxpayer's spouse has health coverage | 7187 | 50.32% | 7,187 | 50.32% |  |  |
| # only taxpayer's children have health coverage | 1857 | 13.00% | 1,857 | 13.00% |  |  |
| # only taxpayer and spouse have health coverage | 150 | 1.05% | 150 | 1.05% |  |  |
| # only taxpayer and children have health coverage | 368 | 2.58% | 368 | 2.58% |  |  |
| # only taxpayer's spouse and children have health coverage | 159 | 1.11% | 159 | 1.11% |  |  |
| # everyone in family has health coverage | 18 | 0.13% | 18 | 0.13% |  |  |
| # no one in family has health coverage | 7 | 0.05% | 7 | 0.05% |  |  |
| # male | 701 | 31.41% | 717 | 31.41% | 3,951 | 29.63% |
| # female | 1252 | 56.09% | 1,279 | 56.09% | 7,779 | 58.33% |
| # couple, filing jointly | 279 | 12.50% | 291 | 12.50% | 1,606 | 12.04% |
| # speak Chinese at home | 14 | 0.11% | 14 | 0.11% |  |  |
| # speak French at home | 26 | 0.20% | 26 | 0.20% |  |  |
| # speak Italian at home | 4 | 0.03% | 4 | 0.03% |  |  |
| # speak Japanese at home | 7 | 0.05% | 7 | 0.05% |  |  |
| # speak Korean at home | 34 | 0.27% | 34 | 0.27% |  |  |
| # speak Polish at home | 4 | 0.03% | 4 | 0.03% |  |  |
| # speak Russian at home | 7 | 0.05% | 7 | 0.05% |  |  |
| # speak Spanish at home | 668 | 5.22% | 668 | 5.22% |  |  |
| # speak Vietnamese at home | 23 | 0.18% | 23 | 0.18% |  |  |
| # speak Other language at home | 412 | 3.22% | 412 | 3.22% |  |  |
| # speak only English at home (selected "None") | 11598 | 90.63% | 11,641 | 90.63% |  |  |
| # of households in which some member is considered to have a disability | 1544 | 10.40% | 1,556 | 10.40% | 984 | 6.98% |
| # who completed less than high school/GED | 25 | 89.29% | 33 | 89.29% | 1,323 | 9.9% |
| # who completed high school/GED | 2 | 7.14% | 35 | 7.14% | 4,840 | 36.1% |
| # who completed some college or tech school | 0 | 0.00% | 8 | 0.00% | 4,543 | 33.9% |
| # who received 2-year degree (Associates) | 0 | 0.00% | 2 | 0.00% | 878 | 6.5% |
| # who received 4-year degree (Bachelors) | 0 | 0.00% | 3 | 0.00% | 1,081 | 8.1% |
| # who completed some graduate school | 1 | 3.57% | 1 | 3.57% | 241 | 1.8% |
| # who received graduate degree | 0 | 0.00% | 1 | 0.00% | 514 | 3.8% |
| # received public benefits | 24 | 100.00% | 36 | 100.00% | 3,523 | 27.2% |
| # not received public benefits and are interested | 0 | 0.00% | 5 | 0.00% | 9,429 | 72.8% |
| # not received public benefits and not interested now | 0 | 0.00% | 36 | 0.00% |  |  |
| # who get paid by direct deposit | 25 | 96.15% | 25 | 96.15% |  |  |
| # who get paid by check | 1 | 3.85% | 1 | 3.85% |  |  |
| # with a payroll debit card | 0 | 0.00% | 0 | 0.00% |  |  |
| # who get paid in cash | 0 | 0.00% | 0 | 0.00% |  |  |
| # not working | 0 | 0.00% | 0 | 0.00% |  |  |
| # who get paid by other method | 0 | 0.00% | 0 | 0.00% |  |  |