



2015 BOSTON TAX HELP COALITION TAXPAYER DATA REPORT

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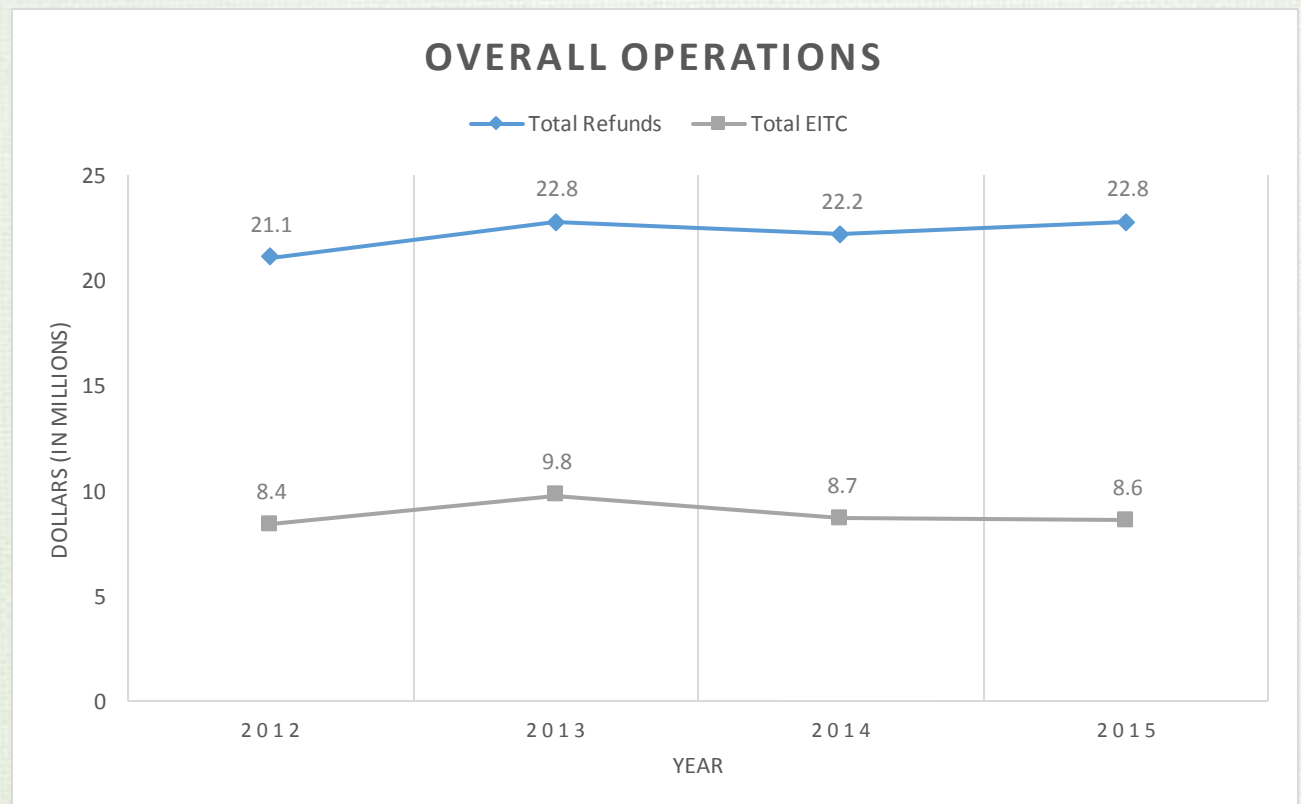
TAXPAYER SURVEY DATA

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Overall Operations

27 TAX PREPARATION SITES SERVING 12,940 TAXPAYERS

Quick Comparison: 2012-2015 Campaigns				
	2012	2013	2014	2015
Taxpayers Served	11,208	11,312	11,272	12,940
Total Refunds*	\$21.1m	\$22.8m	\$22.2m	\$22.8m
Total EITC*	\$8.4m	\$9.8m	\$8.7m	\$8.6m
Tax Prep Sites	23	25	26	27
Volunteers	440	320	314	325
Credit Advising Participants	1,050	1,576	1,477	1,279



Taxpayer Data

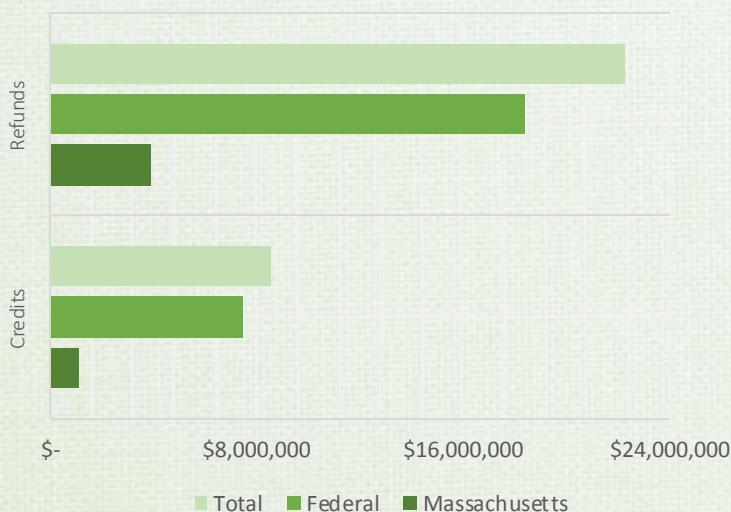
REFUNDS AND CREDITS

Refunds		Credits	
Total Refunds		Total Earned Income Credits	
Total Combined Refunds	\$ 22,842,239.00	Total Combined EIC	\$ 8,558,143.60
Median Combined Refund	\$ 1,033.00	Median Combined EIC	\$ 947.60
Average Combined Refund	\$ 1,881.56	Average Combined EIC	\$ 1,902.23

Federal Refund Details		Federal Earned Income Credit Details	
Total Federal Refunds	\$ 18,386,354.00	Total Federal EIC	\$ 7,441,864.00
Median Federal Refund	\$ 804.00	Median Federal EIC	\$ 824.00
Average Federal Refund	\$ 1,569.34	Average Federal EIC	\$ 1,654.12

Massachusetts Refund Details		Massachusetts Earned Income Credit Details	
Total Massachusetts Refunds	\$ 3,881,966.00	Total Massachusetts EIC	\$ 1,116,279.60
Median Massachusetts Refund	\$ 261.00	Median Massachusetts EIC	\$ 123.60
Average Massachusetts Refund	\$ 343.69	Average Massachusetts EIC	\$ 248.12

Overall Taxpayer Data



	Average Credit	Total Credit
Elderly Credits	\$ 154.67	\$ 3,712.00
Child Care Credits	\$ 502.13	\$ 183,276.00
Child Tax Credits	\$ 903.21	\$ 927,599.00
Education Credits	\$ 1137.39	\$ 1,054,360.00

Taxpayer Data

GEOGRAPHIC DISTRIBUTION

	Frequency	Percentage
DORCHESTER	1749	21.17%
MATTAPAN	725	8.77%
ROXBURY	634	7.67%
HYDE PARK	542	6.56%
EAST BOSTON	448	5.42%
BRIGHTON	398	4.82%
JAMAICA PLAIN	393	4.76%
ROSLINDALE	386	4.67%
SOUTH BOSTON	269	3.26%
QUINCY	247	2.99%
ALLSTON	229	2.77%
SPRINGFIELD	176	2.13%
BROCKTON	147	1.78%
WEST ROXBURY	124	1.50%
BROOKLINE	122	1.48%
RANDOLPH	112	1.36%
MALDEN	99	1.20%
CAMBRIDGE	91	1.10%
CHARLESTOWN	90	1.09%
BOSTON (SOUTH END)	82	0.99%
SOMERVILLE	64	0.77%
REVERE	61	0.74%
LYNN	53	0.64%
OTHERS	1022	12.37%
Total	8263	100.00%

Taxpayer Data

TAX SITE DISTRIBUTION

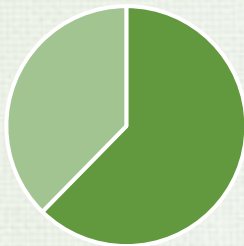
ABCD Tax Sites	Number	Percentage
ABCD Allston Brighton NOC	253	1.96%
ABCD Dorchester NSC	484	3.74%
ABCD East Boston APAC	508	3.93%
ABCD Elm Hill FSC	269	2.08%
ABCD Jamaica Plain APAC	315	2.43%
ABCD Mattapan FSC	692	5.35%
ABCD Parker Hill Fenway	442	3.42%
ABCD Robert M Coard Building	622	4.81%
ABCD South End NSC	549	4.24%
ABCD Southboston APAC	299	2.31%
ABCD Southside Headstart	344	2.66%
ABCD Total	4,777	36.92%

Other Tax Sites	Number	Percent
1199 SEIU of Boston	975	7.53%
Allston Brighton APAC	783	6.05%
Allston Brighton Child and Family Services Center	198	1.53%
Boston Chinatown Neighborhood Center	310	2.40%
Codman Square Tech Center	1,113	8.60%
Dorchester House Multi Service Center	1,147	8.86%
FSA/myfreetaxes (Suffolk County)	478	3.69%
JVS Partnerships for Careers and Learning	230	1.78%
Neighborhood of Affordable Housing	92	0.71%
Operation ABLE	140	1.08%
Roxbury Center for Financial Empowerment	1,349	10.43%
Roxbury Community College	389	3.01%
South Boston Resource Center	64	0.49%
Urban Edge Housing Corporation	575	4.44%
Work, Inc.	320	2.47%
Other Sites Total	8,163	63.08%
Total	12,940	100.00%

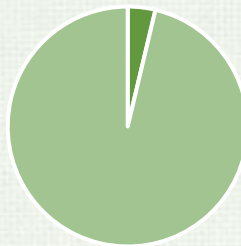
Taxpayer Survey Data

DEMOGRAPHICS

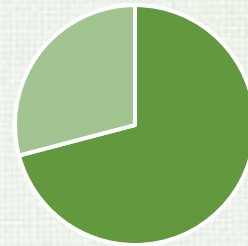
Female
Male
Gender (N=4,847)



Yes
No
Veteran (N=4,702)

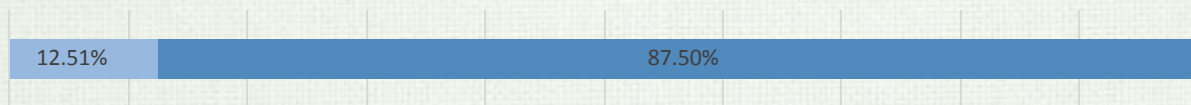


Yes
No
Registered to Vote (N=4,699)

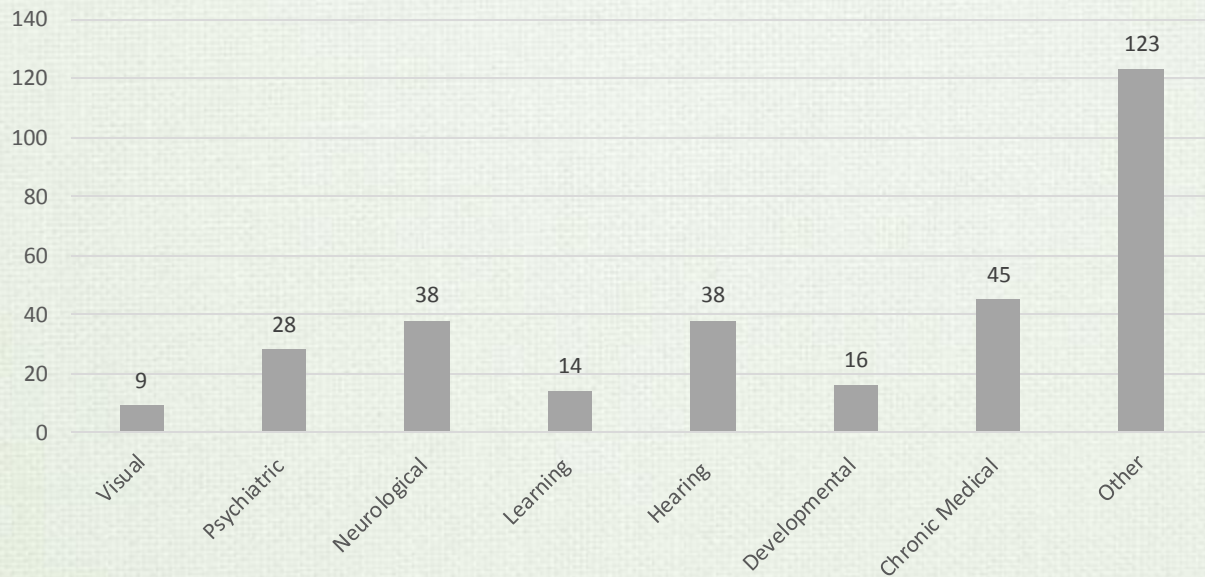


Do You or Any Member of Your Household Have A Disability?
(N=4,342)

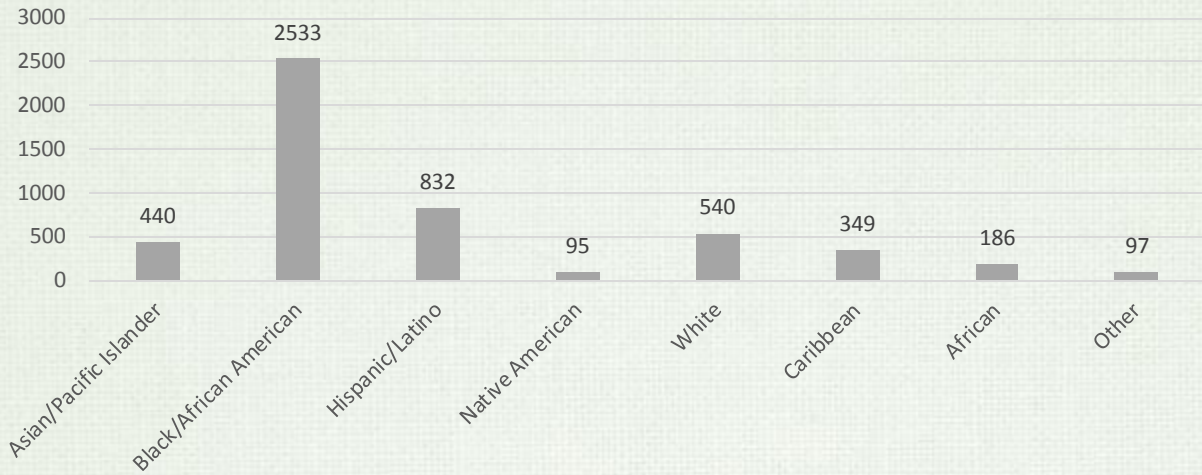
Yes No



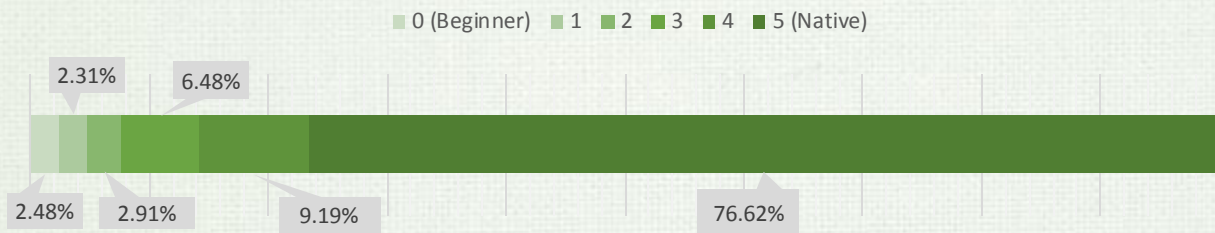
Nature of Disability



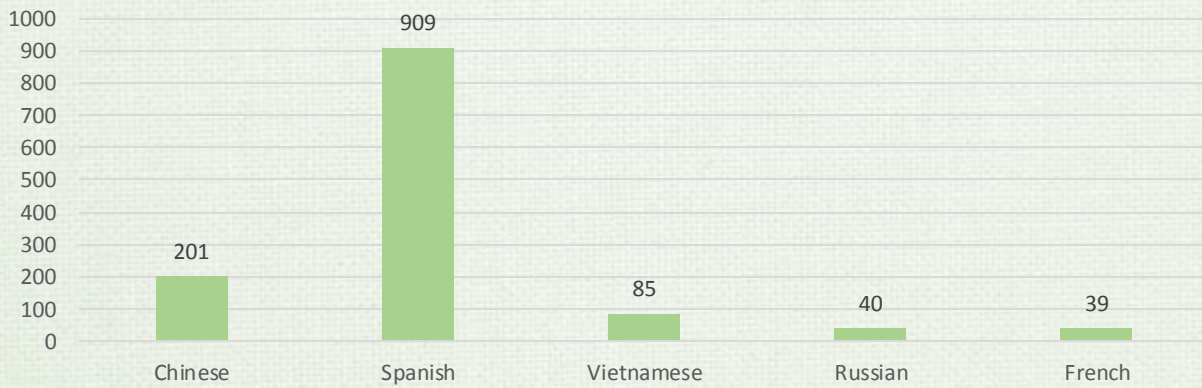
Race/Ethnicity



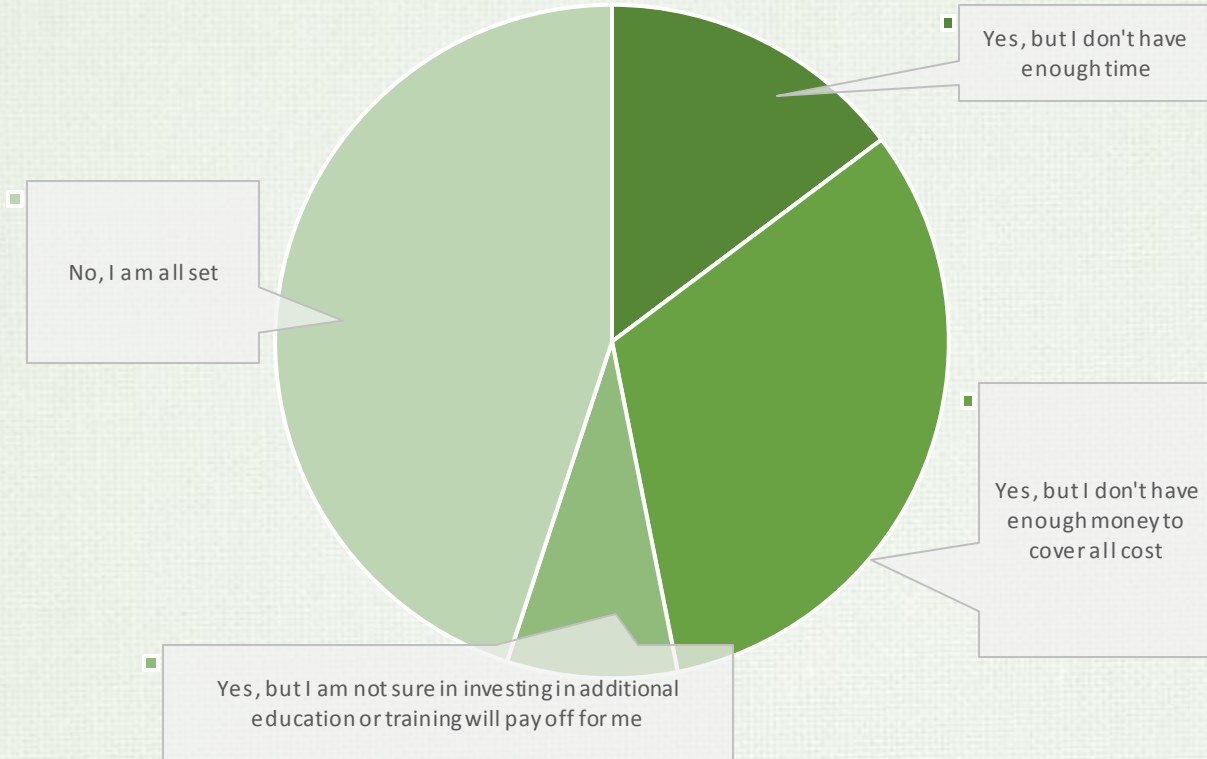
English Fluency (N=4,633)



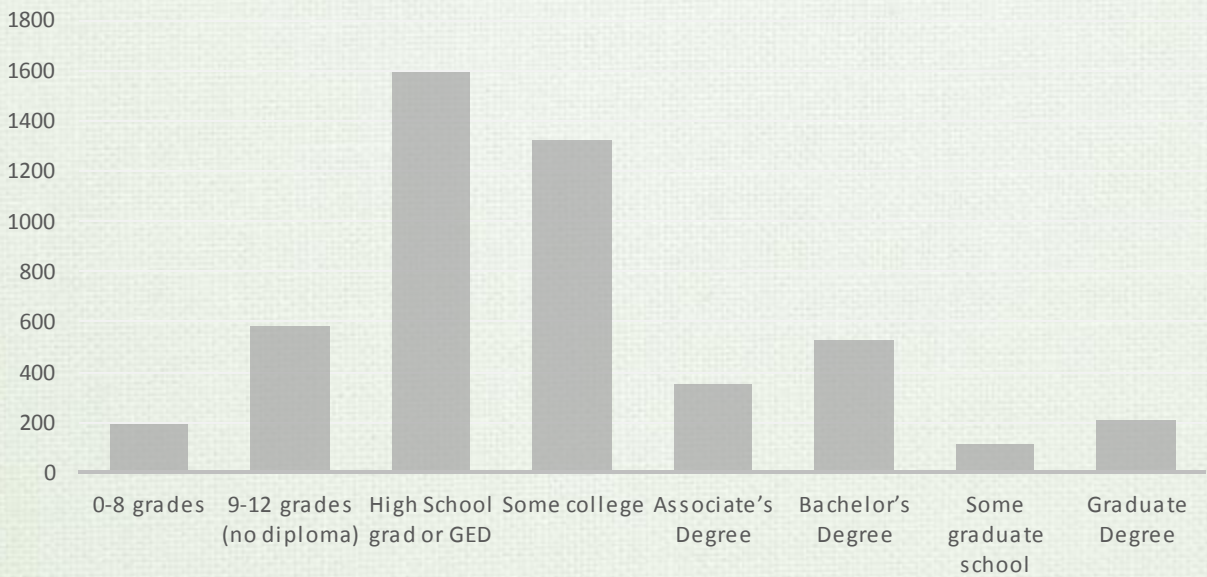
Other Than English, What is the Language Spoken in Your Home?



Do You Want to Continue Your Education or Vocational Training? (N=4,700)



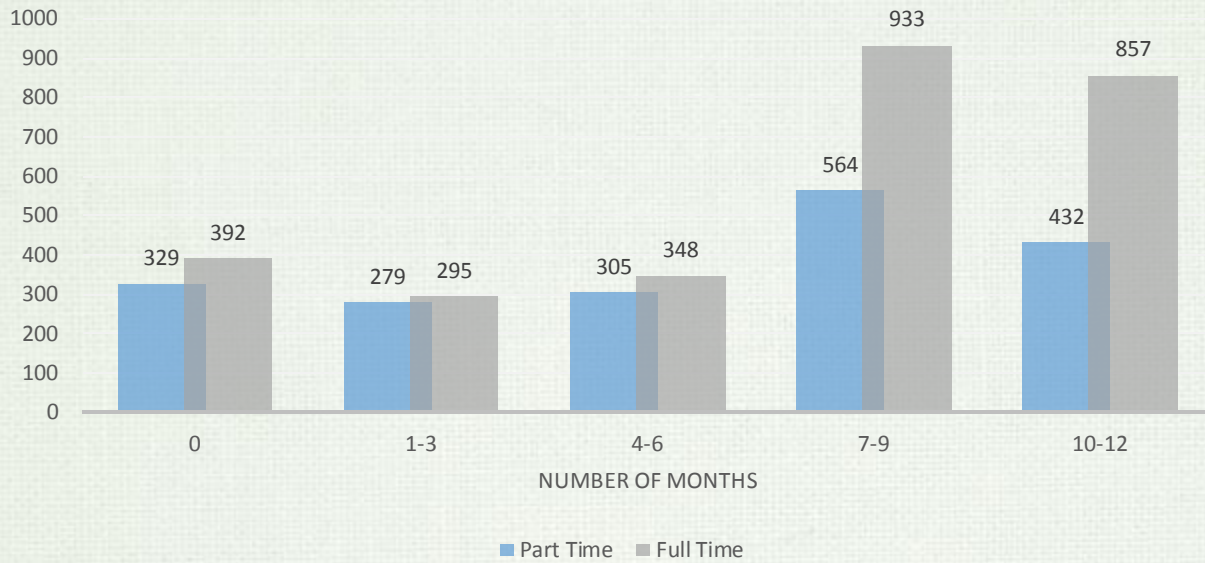
Highest Level of Education



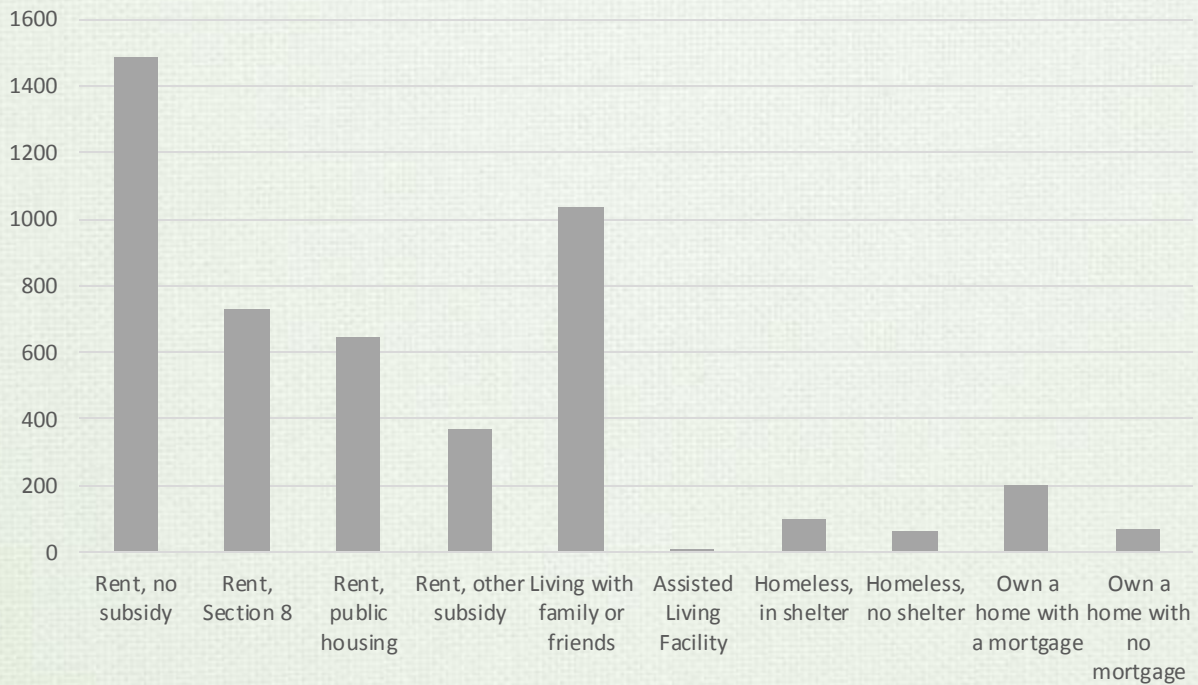
Taxpayer Survey Data

HOUSING, BENEFITS & EMPLOYMENT

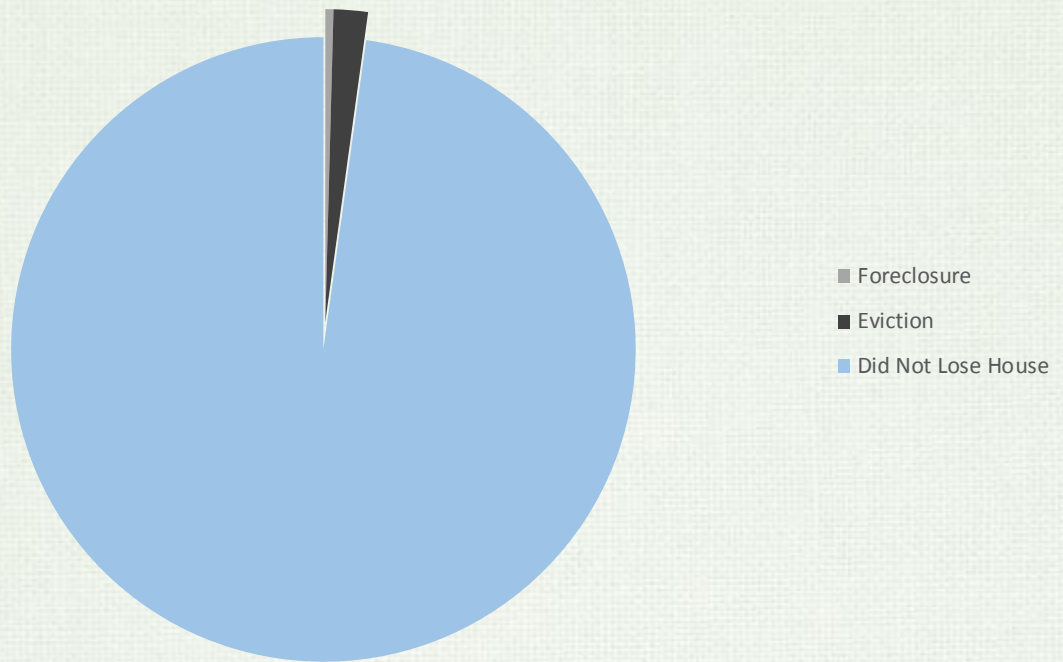
How Many Months Were You Employed Last Year?



Housing Status



Lost Homes (N=4,063)



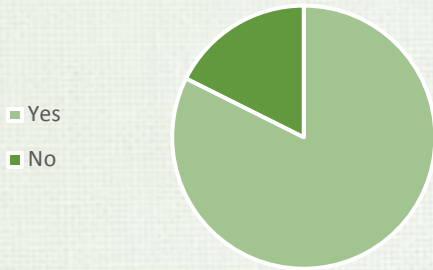
Benefits Received



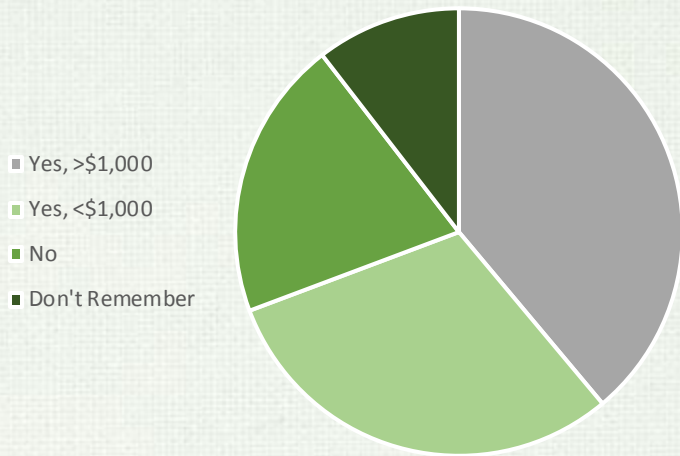
Taxpayer Survey Data

TAXES & REFUNDS

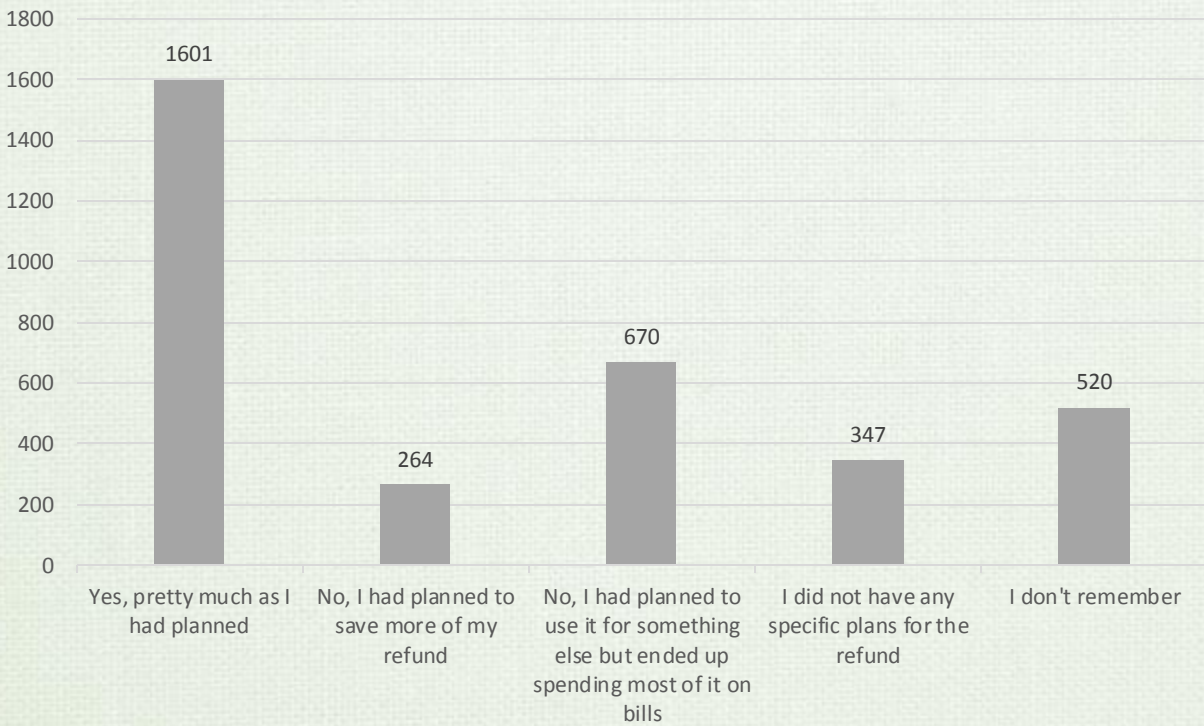
Did You File Taxes Last Year?
(N=4,713)



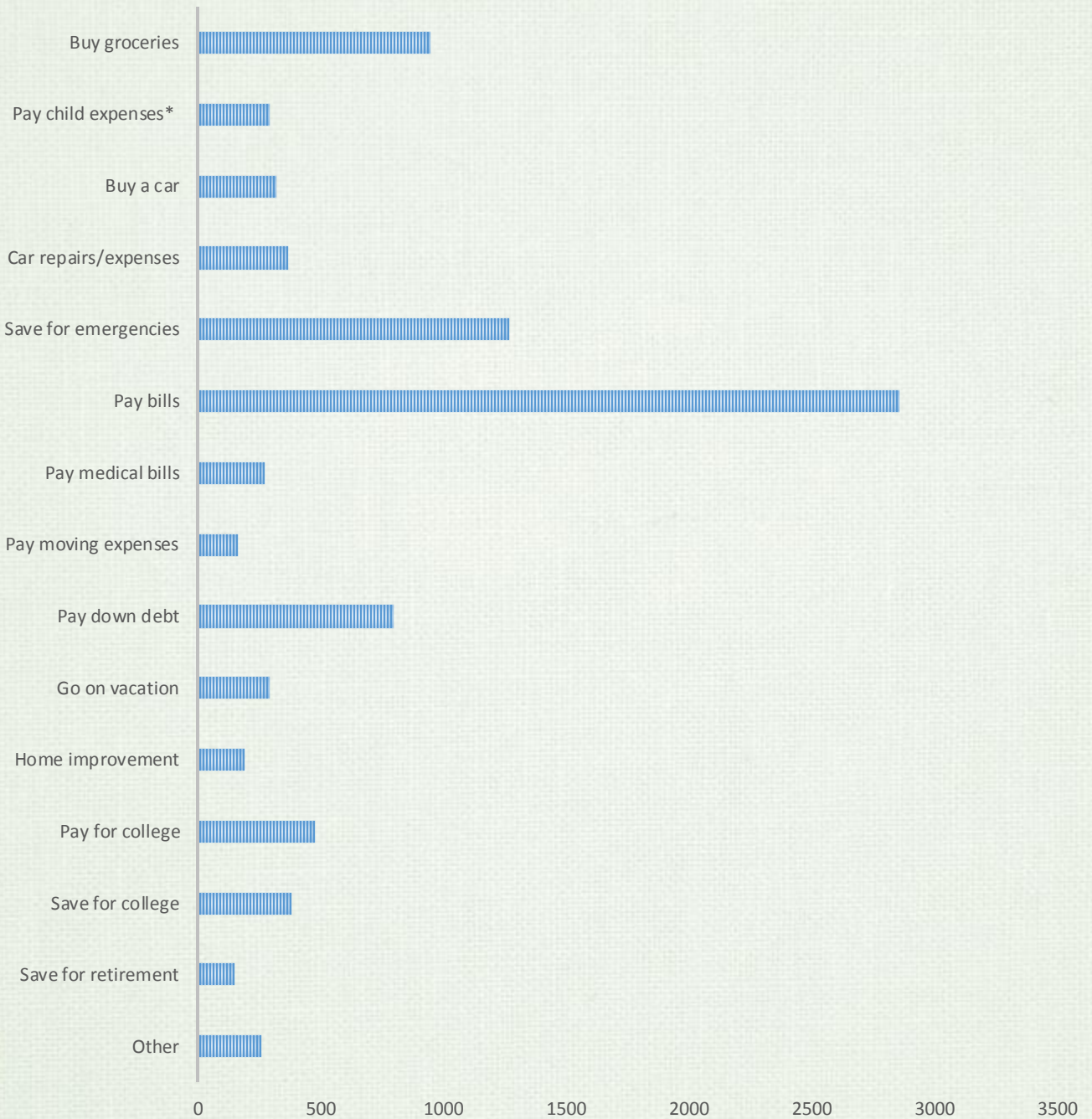
Did You Receive a Refund? (N=4,079)



If You Received a Refund, Were You Able to Use It As You Intended?



IF YOU GET A TAX REFUND THIS YEAR, WHAT DO YOU PLAN TO DO WITH THE MONEY?

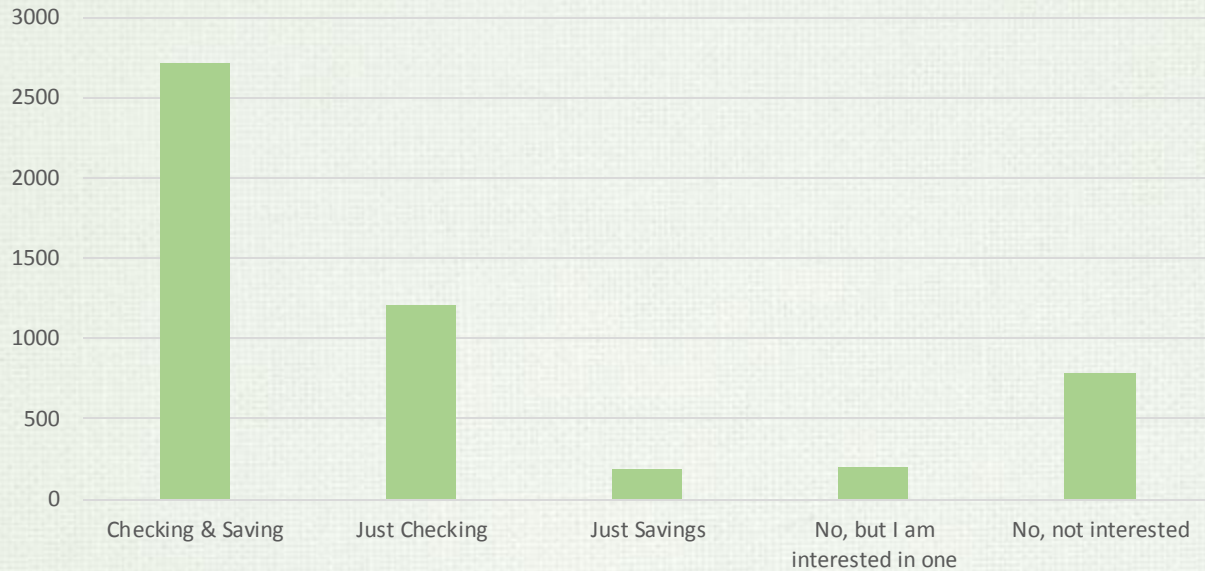


*(including K-12 school fees)

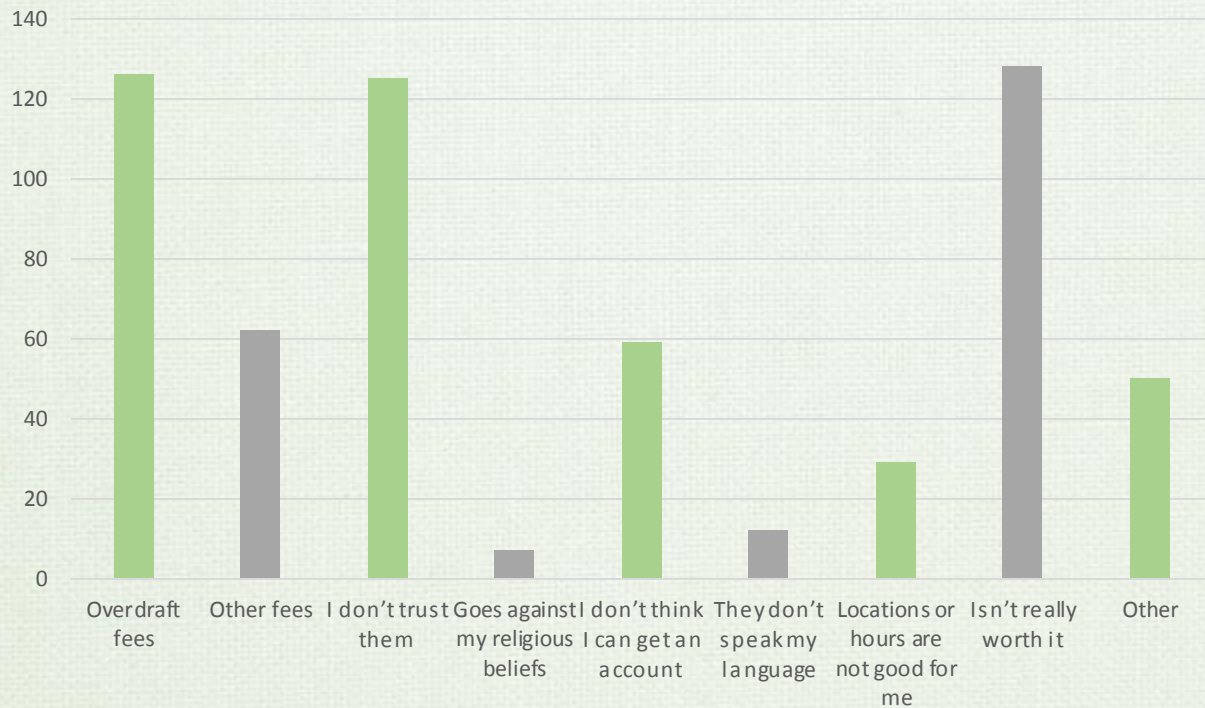
Taxpayer Survey Data

BANKING

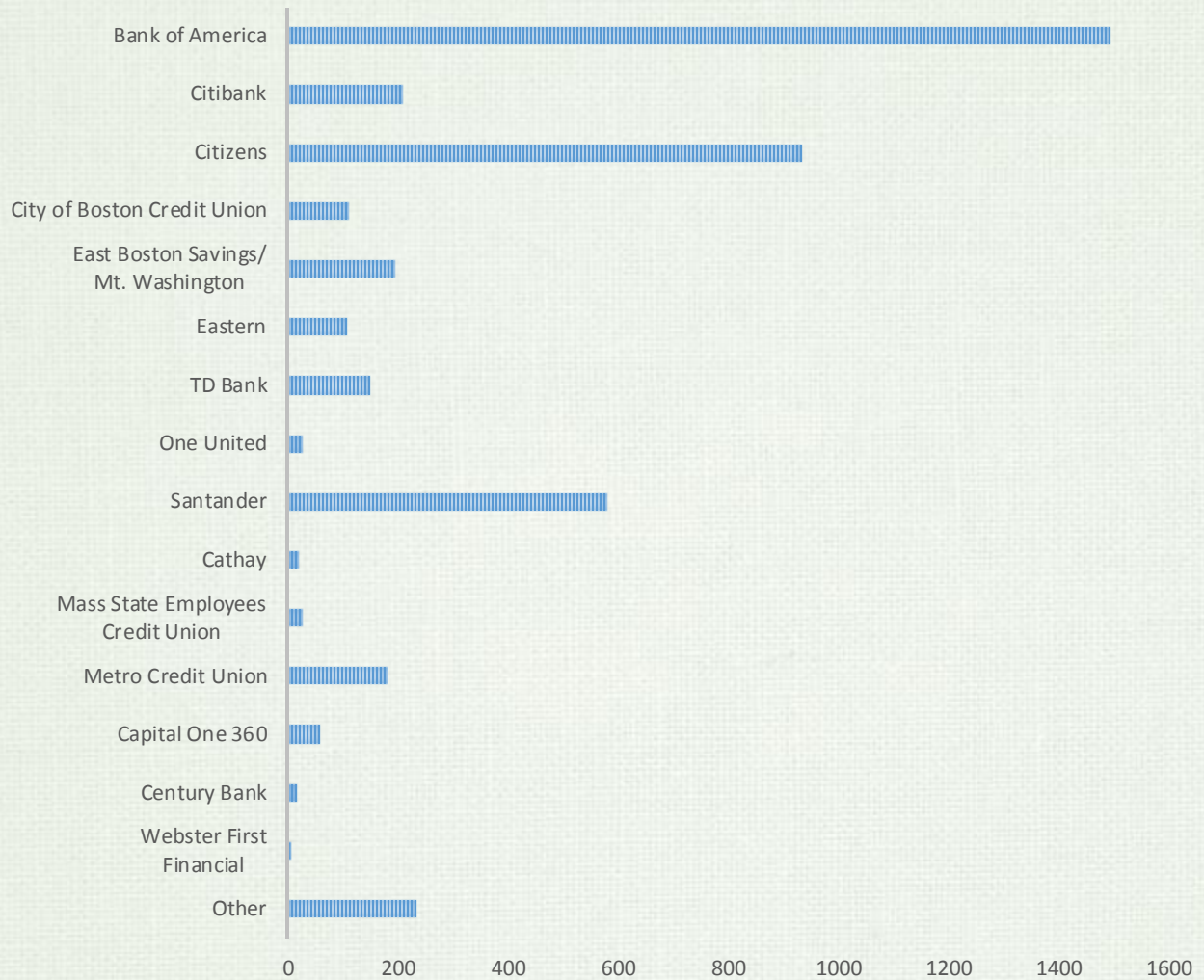
Do You Have a Bank Account?



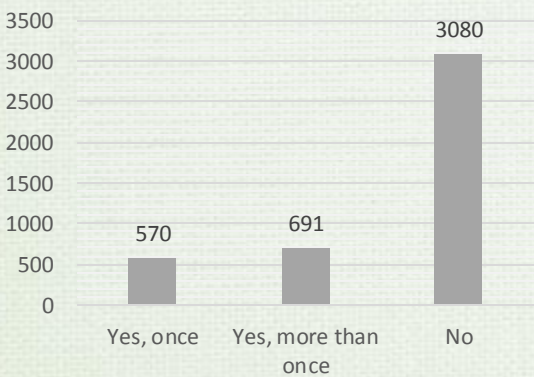
If You Don't Have Bank Account(s), Why Not?



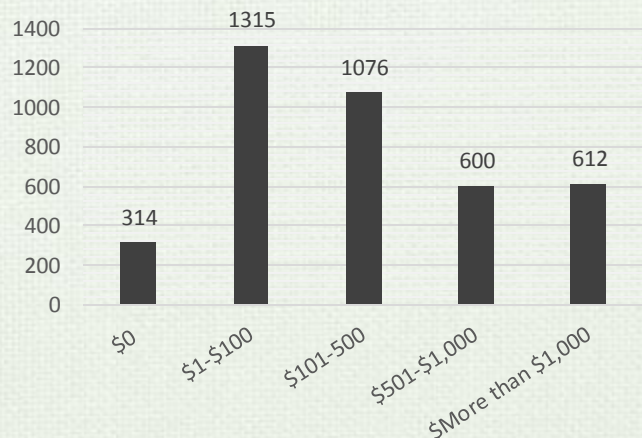
IF YOU HAVE BANK ACCOUNT(S), WITH WHOM DO YOU BANK WITH?



Did You Pay An Overdraft Fee In the Past 12 Months?



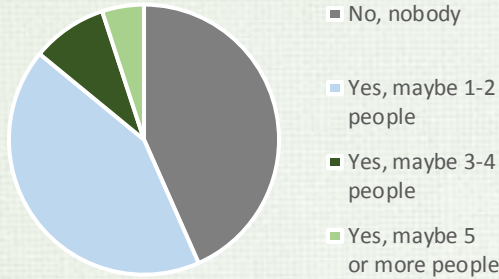
How Much Money Do You Regularly Keep In Your Account?



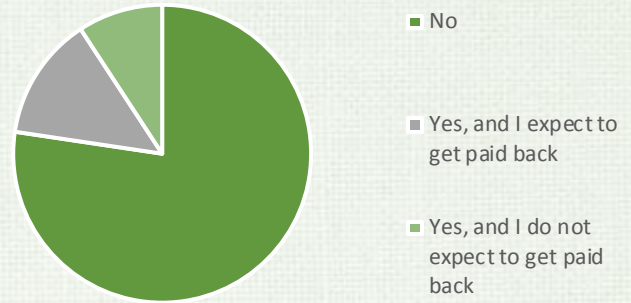
Taxpayer Survey Data

CREDIT AND MISCELLANEOUS

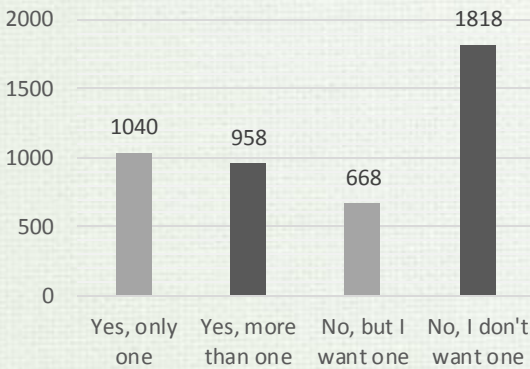
In The Event of a Financial Hardship, Do You Know Anyone Likely to Loan You \$200 or More If You asked? (N=4,346)



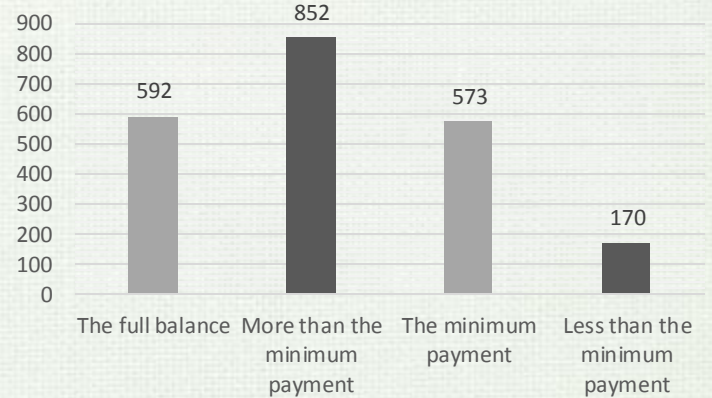
Did You Have a Friend or Relative that Borrowed \$200 or More From You Because of a Financial Hardship? (N=4,121)



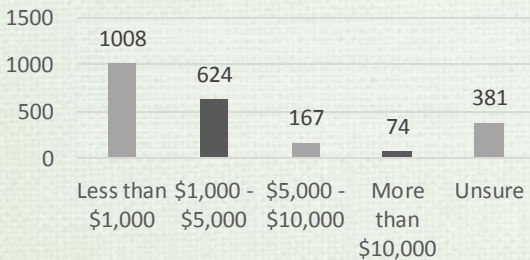
Do You Have One or More Credit Cards?



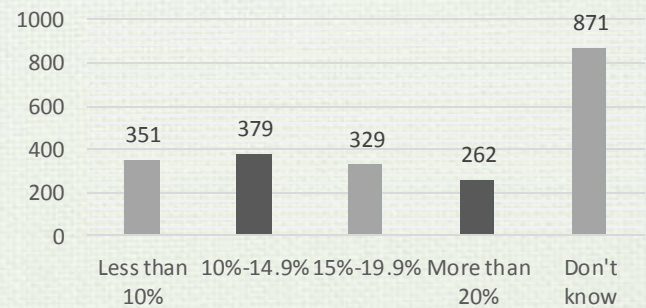
How Much Do You Usually Pay Each Month On Your Highest Balance Card?



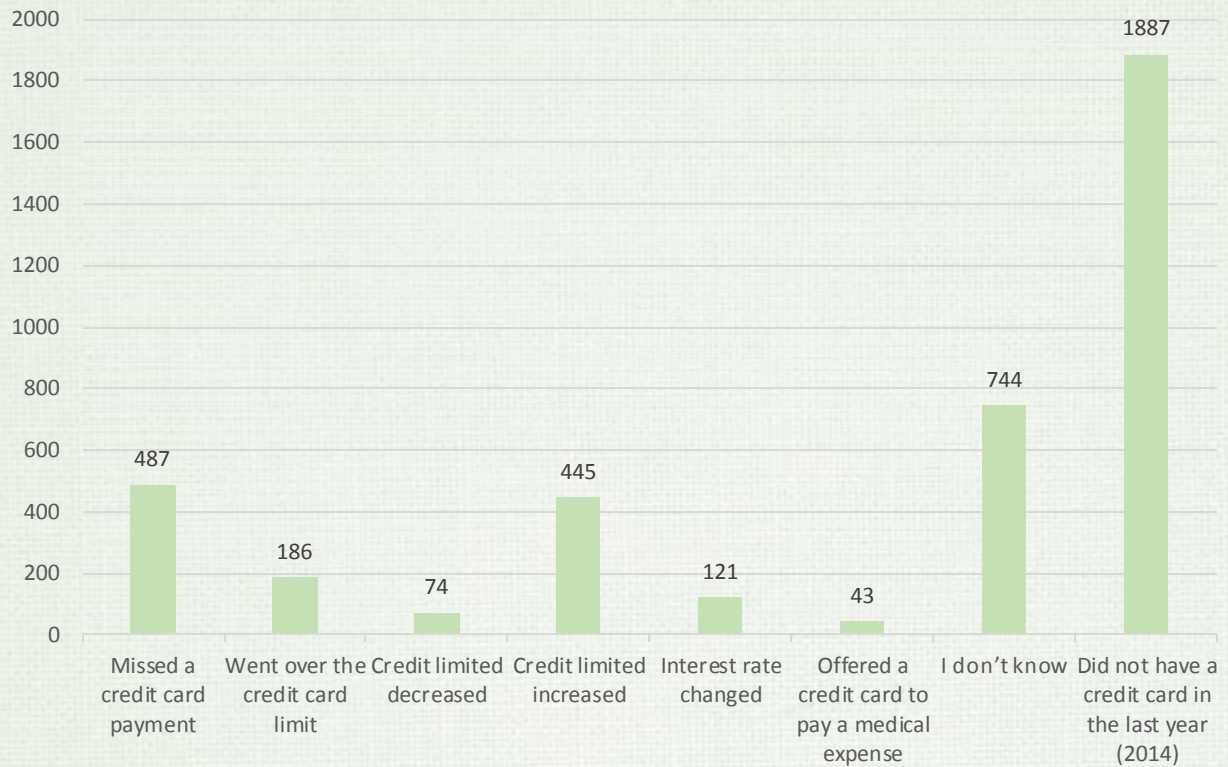
What is Your Current Outstanding Balance On All Credit Cards?



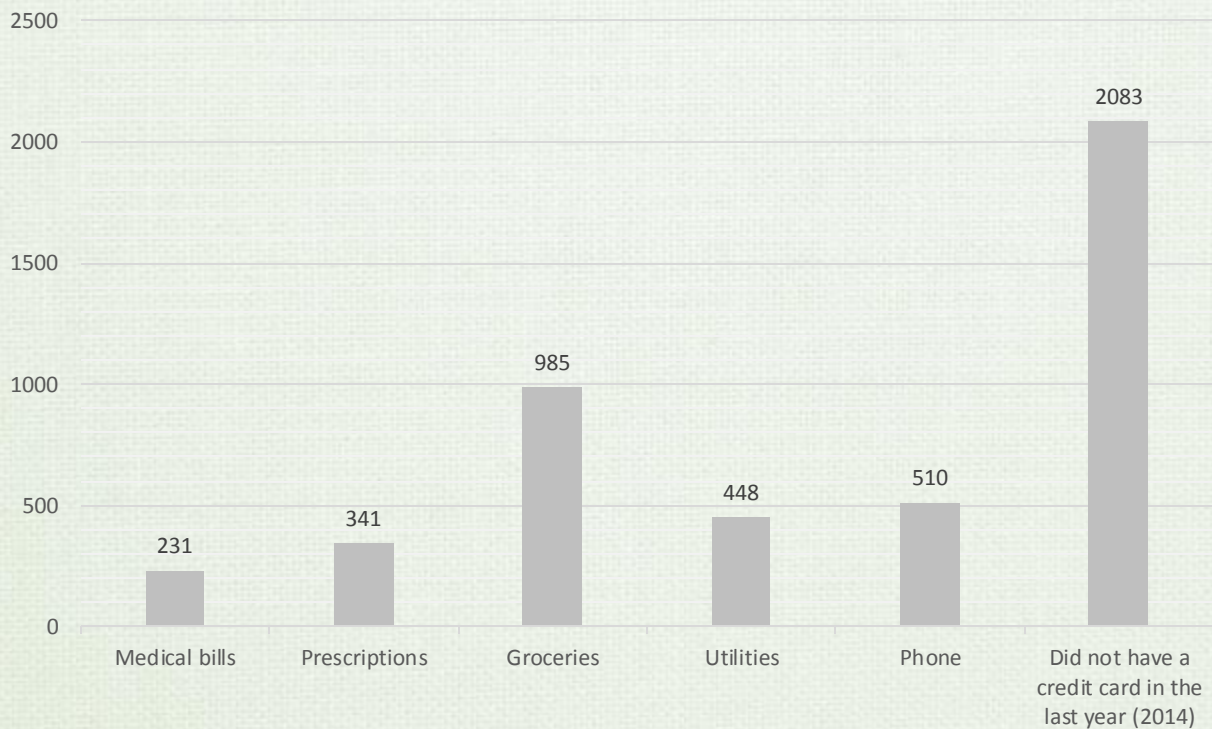
What Is The Interest Rate You are Charged On Your Credit Card?



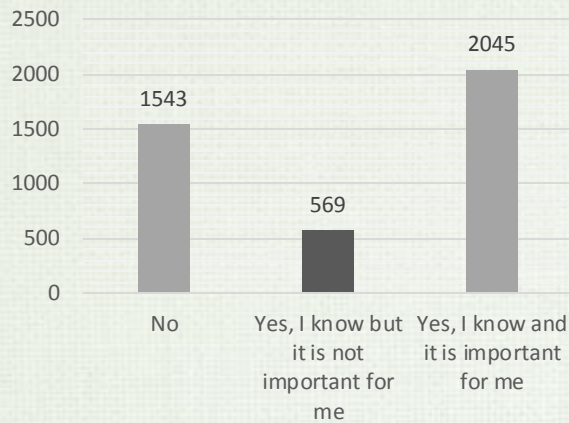
Did You Experience Any of the Following Last Year with Credit Cards?



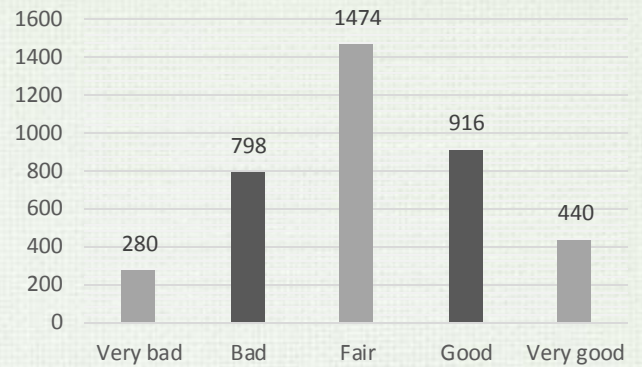
Did You Use a Credit Card In the Last Year (2014) For Any of the Following Reasons Because You had No Access to Cash To Pay?



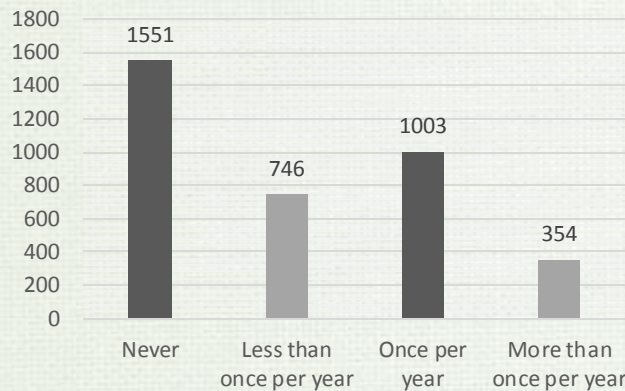
Do You Know What a Credit Score Is?



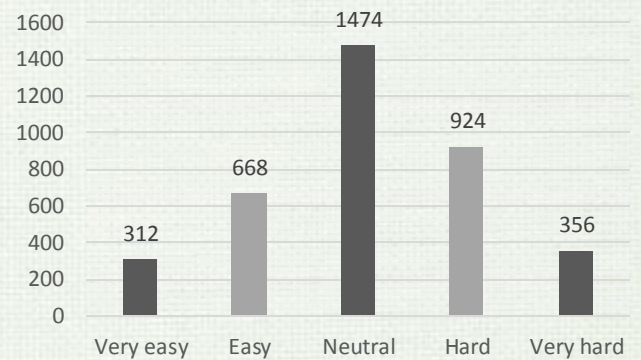
How Would You Rate Your Credit Score?



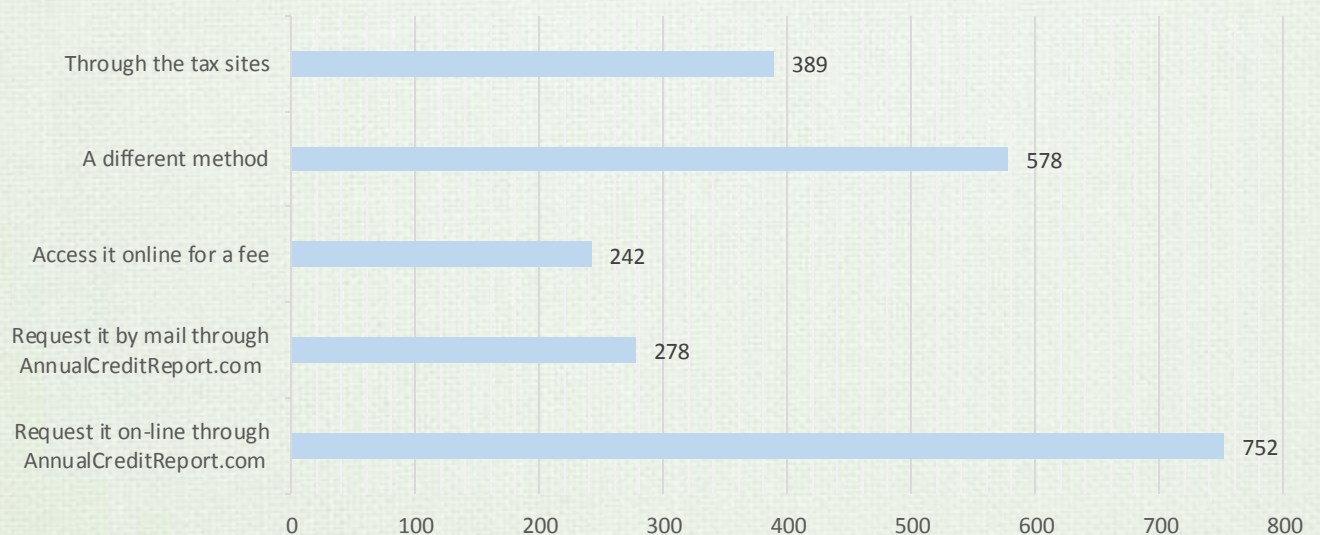
How Often Do You Get Your Credit Report?



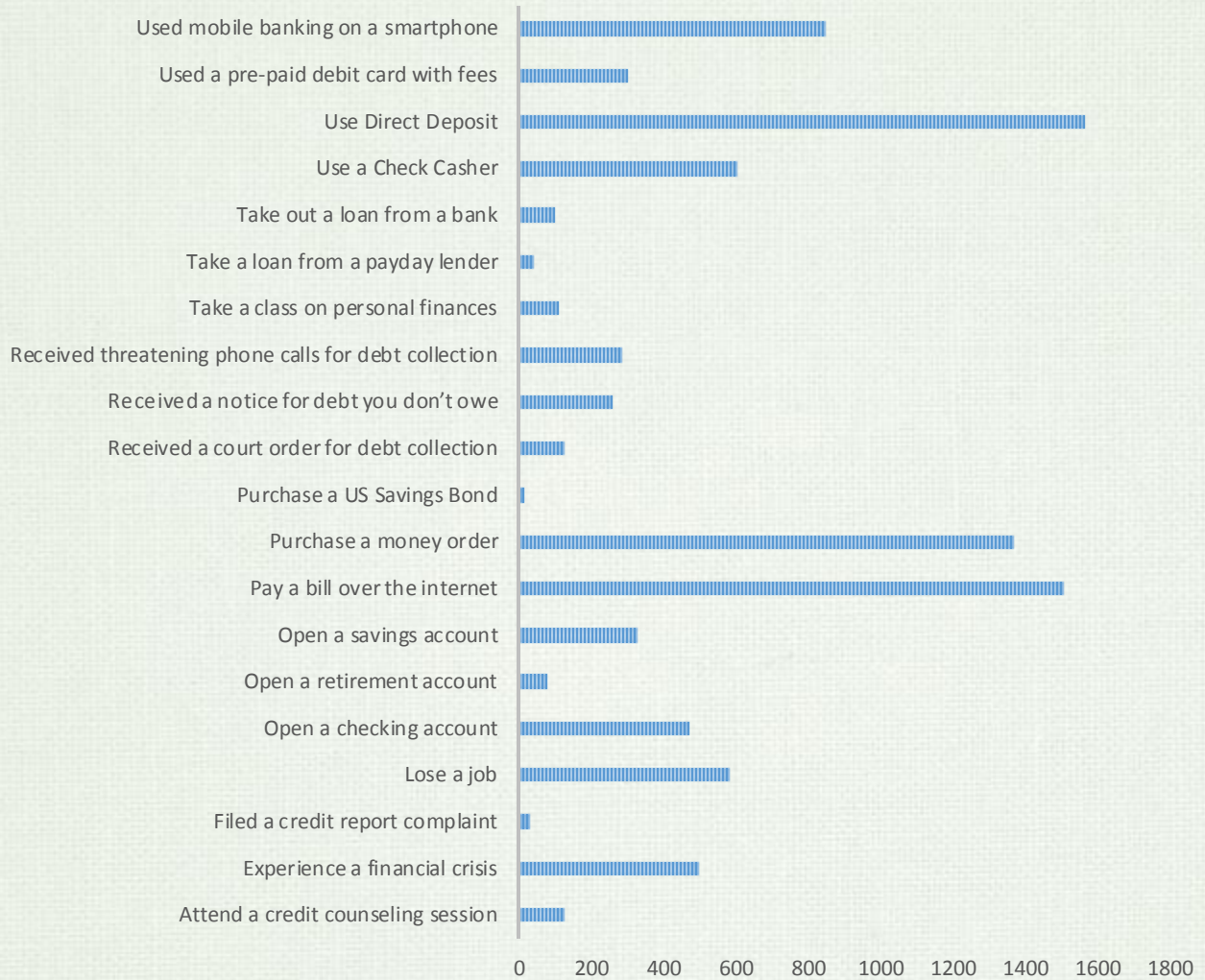
How Easy Do You Think It Is To Improve Your Credit Score?



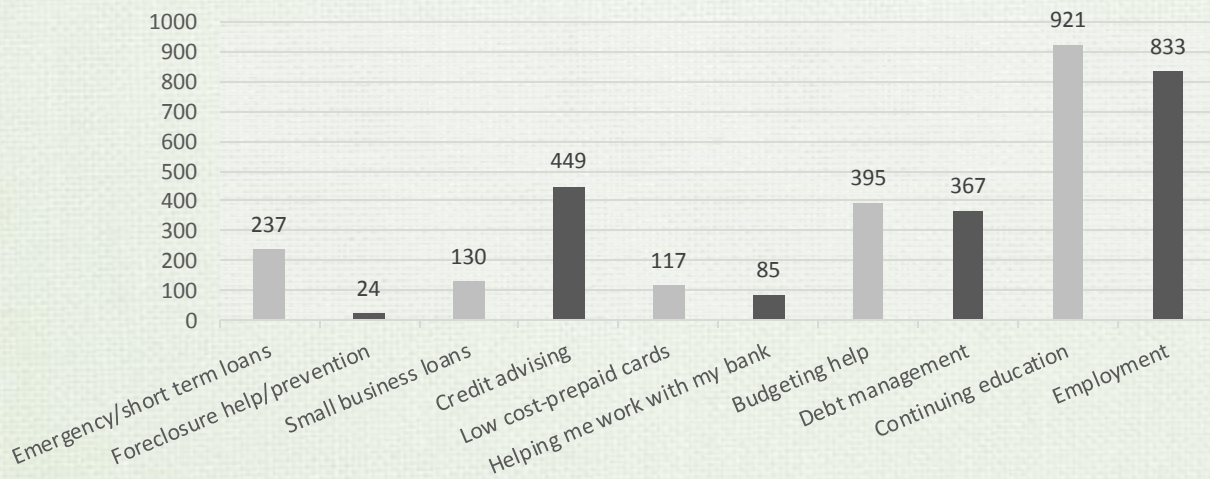
How Do You Get Your Credit Report?



DURING 2014, DID YOU DO ANY OF THE FOLLOWING?



WOULD YOU LIKE HELP WITH ANY OF THE FOLLOWING?





BOSTON TAX HELP COALITION

43 HAWKINS STREET

BOSTON, MASSACHUSETTS, 02114

WWW.BOSTONTAXHELP.ORG