

# JOINT TAX TIME SAVINGS EVALUATION

assessment by

**Holt Solutions**

Evaluation, Research,  
Management, Policy

MOVING PEOPLE TO  
SAVE AT TAX TIME:  
LESSONS FROM  
THE FIELD

**Center for  
Economic Progress**

Chicago

and

**Prepare + Prosper**

Saint Paul

**2017**

## **JOINT TAX TIME SAVINGS EVALUATION (CENTER FOR ECONOMIC PROGRESS / PREPARE + PROSPER)**

### **FINAL EVALUATION REPORT**

HoltSolutions has conducted a process and outcomes evaluation of the tax-time savings promotion programs implemented by the Center for Economic Progress (CEP) and Prepare + Prosper (P+P) during the 2017 tax season.

#### **Summary of Key Findings**

These key findings (and others) are discussed in more detail in this report:

- Despite challenges (such as refund delay and software glitches), both CEP and P+P successfully implemented tax site financial capability programming.
- Taxpayers, site staff, and volunteers gave positive ratings to almost every aspect of financial capability programming and other site operations at every tax site.
- 6.7% of CEP taxpayers (at sites with full financial capability programming) and 13.7% of P+P taxpayers saved part or all of their tax refund at the tax site, with individual sites having savings rates as high as 14.1% (CEP) and 18.5% (P+P).
- There is no simple formula for tax time savings success, but it is significant that:
  - some tax sites serve taxpayers with a greater propensity to save, and 5 taxpayer attributes were especially significant for these programs: refund amount, speaking English as a first language, having money in savings, having saved refund dollars the year before, and coming to the site intending to save; and
  - how a site is structured and operates matters, and attributes associated with greater tax time savings for these programs included: co-location and strong interaction of financial capability and other site personnel, and enthusiasm of financial capability personnel (paid and volunteer).
- Year-to-year investment in tax site financial capability programming appears to yield increasing savings results over time.
- Focusing on actions taken on-site may miss significant tax time savings that occur after taxpayers receive their refunds.

## **Program Operators**

### **Organizational Overview**

[CEP](#) was founded in 1990 and provides free income tax return preparation, financial capability services, and a legal clinic for tax advice and representation, and it informs tax and consumer finance policy affecting low-income families. [P+P](#) was established in 1971 and provides free income tax return preparation and financial capability services and engages in outreach, training, and policy advocacy to address tax and financial services issues.

CEP and P+P are long-time leaders in the community tax field. This table summarizes their tax return preparation operations during the 2017 tax season:

<b>CEP</b>		<b>P+P</b>
7 Chicago 7 suburban 1 Springfield IL	<b>Tax sites</b>	3 St. Paul 3 Minneapolis 2 suburban
Online self-preparation Drop-off Mobile bus	<b>Other tax services</b>	Specialty self-employment Drop-off Remote preparation
17,284	<b>Taxpayers served</b>	11,687
Site Manager Assistant Site Manager Drop-Off Manager	<b>Paid site staff positions (tax)</b>	Intake Manager Tax Manager
58	<b>Paid site tax staff</b>	28
Tax Site Specialist Tax Preparer	<b>Tax site volunteer roles</b>	Tax Site Specialist Tax Preparer Reviewer Preparer/Reviewer Hybrid
667	<b>Tax volunteers</b>	455
1 shift (same or different) per week	<b>Volunteer commitment</b>	Same 4-hour shift for 12-week tax season

Appendix A compares the demographics of the taxpayers the organizations served in 2017.

### **Evaluation Objectives**

CEP and P+P have a strong history of leveraging tax return preparation engagement to build taxpayers' financial capability. Each organization has made substantial investments over the years in promoting savings, including conducting market research, adapting training to increase volunteer buy-in, investing in more seasonal staff, testing approaches to incentivize savings, and implementing savings campaigns. are also recognized innovators in linking tax return preparation and financial capability services.

In pursuing this evaluation, CEP and P+P set the goals of: a) examining what works well and what is less effective in encouraging people to save concurrently with tax return preparation; b) determining how to operationalize those findings; and c) sharing the findings with the broader free tax preparation field. HoltSolutions envisioned this as involving:

- 1) documentation of the planned program interventions for affecting savings behavior and its rationale;
- 2) assessment of the extent to which the program interventions as implemented are consistent with the program design;
- 3) examination of what factors external to program interventions (such as past behavior, income and demographics, financial security, advance expectations, and size of tax refund) appear to influence savings behavior independently; and
- 4) discernment of significant program effects.

### **Program Designs**

As shown in this table, there was considerable overlap between CEP and P+P in the design of their integrated tax time savings programs, but there were also important distinctions:

<b>CEP</b>		<b>P+P</b>
Life Happens, Save for It ("Savings Campaign")	<b>Program title</b>	Got Some, Save Some
7 of 15 tax sites	<b>Program presence</b>	8 of 8 tax sites
Financial Capability Manager	<b>Paid site staff role</b>	Financial Manager
8 <i>(1 each shift)</i>	<b>Paid site staff</b>	15 <i>(1 each shift)</i>
Savings Coach	<b>Volunteer role</b>	Financial Advocate
29	<b>Volunteers</b>	34
1 shift (same or different) per week	<b>Volunteer commitment</b>	Same 4-hour shift for 12- week tax season
Yes	<b>Site performance goals</b>	Yes (revised mid-season)
<b><i>PROGRAM SERVICES</i></b>		
Checking & savings; institution personnel on-site	<b>Financial institution account opening</b>	Savings, through Financial Manager
Yes	<b>CFR Focus Card <i>(see sidebar below)</i></b>	Yes
Yes	<b>Series I U.S. Savings Bonds</b>	Yes
Yes	<b>myRA (retirement)</b>	Yes

CEP		P+P
No	<b>Credit report review</b>	Yes
No	<b>Referrals to external financial counseling</b>	Yes
Yes	<b>Referrals to in-house financial coaching</b>	Yes
SaveYourRefund + CEP drawing for those saving 100% of refund	<b>Prizes for savers</b>	SaveYourRefund <i>(see sidebar, page 23)</i>
Water bottle, staff celebration (varied)	<b>Other incentives for savers</b>	"Saver pig" <sup>1</sup> , staff celebration (1 site)
<b>PROCESS TOOLS</b>		
Supplemental Intake Sheet	<b>Screening</b>	Taxpayer Survey, Financial Survey <sup>2</sup>
Commitment Card <sup>3</sup>	<b>Documentation</b>	Financial Services Intake Form
Google form (online)	<b>Data entry</b>	Google form (online)

The 8 CEP non-Savings Campaign sites still offered purchase of a U.S. Savings Bond during return preparation, the CFR Focus Card, and connection to CEP's year-round financial coaching program; 5 of those tax sites also hosted financial institution personnel for account opening.

## Measuring Savings

At CEP, customers would complete the half-sheet Commitment Card with the return preparer or during the final process prior to exiting the site (which CEP calls sorting). This form captured the total amount of federal tax refund and the amount saved by product or deposited to a CFR Focus Card. Site staff entered the Commitment Card data into a Google form at the end of each shift. A seasonal staff member later verified the Commitment Card tax refund and savings information using the taxpayer's record in the return preparation software and entered the data into a master savings Excel spreadsheet.

### CFR Focus Card

CFR (Community Financial Resources) is an intermediary helping tax and financial capability programs provide access to an affordable Visa-branded U.S. Bank reloadable prepaid debit card. Tax site personnel can open the card on-site and enter the account number in the tax return for direct deposit of all or part of the tax refund. Taxpayers receive the card by mail in 7 to 10 business days. The CFR Focus Card includes a "savings pocket" (an optional linked savings account).

At P+P, site staff entered the Financial Services Intake information form into a Google form at the end of each shift. For taxpayers noted as having saved, a seasonal administrative staff

<sup>1</sup> A green or bright blue pig-shaped Post-it™ (see Appendix B) on which taxpayers wrote why they saved; these were publicly displayed at tax sites to encourage others.

<sup>2</sup> See Appendix B.

<sup>3</sup> See Appendix B.

member verified the entries using the taxpayer's record in the return preparation software and added additional tax return data in a master Excel spreadsheet. This staff member also reviewed reports generated by the software to identify and add to the Excel file savers for whom a Financial Services Intake form had not been completed but who were tagged by a return reviewer as having saved.

## **Evaluation Methodology**

HoltSolutions designed a multiple methods evaluation involving several techniques for qualitative and quantitative measurement, including surveys, site observation, focus groups, and analysis of tax return data. The evaluation design was revised over the course of the tax season based on changed circumstances, available opportunities, and program resources. This section describes the final methodology employed.

### **Surveys**

The evaluation employed several survey instruments with taxpayers, site staff, and volunteers (the table on page 11 shows the number of respondents for each survey).

#### ***Taxpayers***

There were 3 phases of taxpayer surveying: at intake, after tax preparation but before the taxpayer left the tax site (applicable only to those identified as savers), and post-preparation follow-up weeks after having their taxes prepared.

##### *Intake*

As is common among community tax programs, CEP and P+P each utilized the tax site intake process to ask taxpayers for additional information beyond what is required for tax return preparation (CEP through its Supplemental Intake Sheet, and P+P in a Taxpayer Survey). When HoltSolutions was brought on for the evaluation, these survey instruments were largely in final form for the 2017 tax season, but some alterations and additions were able to be made to provide a means of common (or at least highly comparable) cross-organization data collection.

The common intake survey questions relevant to this evaluation were: race/ethnicity, gender, household members with a disability, language, savings balance, prior year refund savings, current year refund savings plans, and late fee incurrence.<sup>4</sup>

Each program relied on volunteer tax preparers utilizing customizable fields in the return preparation software to enter these intake survey responses into the software's database. The CEP and P+P surveys also included a section for preparers or reviewers to record (among other things) whether and how the taxpayer put some or all of their refund(s) into savings.

##### *Savers On-Site Post-Preparation*

CEP and P+P agreed on 3 common questions to ask taxpayers taking an on-site savings action prior to exiting the site. These questions addressed the reasons for the decision to save, the most important reason, and the timing of the decision to save. CEP attached this survey to the

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<sup>4</sup> See Appendix C for the text of these questions.

Commitment Card, and P+P attached it to the Saver Pig.<sup>5</sup> CEP was able to connect these survey responses to taxpayers' other data, but that was not feasible for P+P.

#### *Follow-Up (all taxpayers)*

CEP and P+P each hosted in their respective SurveyMonkey accounts a survey instrument designed to be completed 2 to 3 weeks after return preparation by taxpayers who: 1) consented to follow-up contact; and 2) provided an e-mail address. This survey included both common and program-specific questions, with the common questions addressing tenure as a tax client, on-site communication about savings, any refund savings that occurred post-receipt, savings plans, indicators of financial confidence and stress, and resources for use in the event of a financial emergency. Respondents completing the taxpayer follow-up survey could enter a drawing to receive 1 of 3 \$100 gift cards awarded by each organization. The contact information provided by those entering the drawing could be used to link responses to taxpayers' other data.

### ***Site Staff and Volunteers***

The surveying of tax site staff varied between site staff (paid seasonal personnel) and volunteers, but each instrument used common questions across both organizations.

#### *Site Staff*

CEP hosted in SurveyMonkey a mid-season site staff survey initially announced to site staff (Site Managers, Assistant Site Managers, Drop-Off Managers, and Financial Capability Managers) on February 19. The survey instrument contained only the common questions.

P+P added the common evaluation questions to an existing mid-season staff survey instrument it hosted in SurveyMonkey initially announced to site staff (Intake Managers, Tax Managers, and Financial Managers) on March 3.

#### *Volunteers*

HoltSolutions hosted in its SurveyMonkey account separate but largely identical survey instruments for volunteers of all roles. Each program initially announced the volunteer survey on February 23. CEP's survey remained open for just under a month, with 2 additional promotional announcements during that period; P+P's survey remained open until after the end of tax season, with an additional promotional announcement on May 3. Respondents completing the survey could enter a drawing to receive 1 of 4 \$25 gift cards awarded by each organization.

### **Site Observation**

HoltSolutions conducted 2 rounds of direct observation of tax site operations with each organization, one early in the tax season and one mid-season:

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<sup>5</sup> See Appendix B for images of these documents.

CEP	
<i>Jan. 24-30</i>	<i>Mar. 4-11</i>
Auburn Gresham	Aurora
Bronzeville	Bronzeville
Chicago Heights	Elgin
Loop (2)	Loop
Uptown (3)	Uptown

P+P	
<i>Jan. 31-Feb. 4</i>	<i>Mar. 21-25</i>
Creekside	East Side Neigh. Serv.
Eastside Financial	Hope
Hallie Q. Brown	P+P main office
Mpls Urban League	ResourceWest
P+P main office (3)	

Site observations were generally 2 to 4 hours in duration and involved viewing site flows, watching interactions of taxpayers and site staff and volunteers, and engaging in conversations with both site staff and volunteers. HoltSolutions recorded extensive contemporaneous notes during each site observation.

### Focus Groups

HoltSolutions facilitated structured group discussions for taxpayers (tax site savers and non-savers), volunteers, site staff, and full-time organization staff at each organization:

CEP		
Date	Composition	Attendance
3/28	Taxpayers (savers)	13
3/28	Taxpayers (non-savers)	18
3/30	Taxpayers (savers)	9
4/24	Volunteers ( <i>primarily</i> )	14
4/25	Site staff ( <i>primarily</i> )	3
4/26	Full-time staff (general)	9

P+P		
Date	Composition	Attendance
3/22	Taxpayers (savers)	7
3/23	Taxpayers (savers)	9
3/25	Taxpayers (non-savers)	13
4/27	Volunteers (financial advocates)	12
4/28	Full-time staff (tax team)	4
4/29	Volunteers (preparers)	5
4/29	Site staff	12

Each discussion was 90 minutes in length. With the exception of P+P's full-time staff discussion, CEP and P+P had someone present whose sole role was to record written discussion notes. Group participants were not identified in the notes, and no audio recordings were made.

The discussion at the taxpayer focus groups looked at the decision to save or not save a portion of the tax refund at the tax site, post-receipt refund saving, self-identity as a saver or non-saver, savings plans generally, the importance of tax time for savers, the role of incentives, and recommendations for program improvement.

#### Tax Refund Steps

**Claiming** occurs when the tax site or taxpayer files the return with the IRS. The taxpayer knows the expected refund amount and designates the method of receipt.

**Receipt** occurs when the taxpayer actually obtains the refund dollars, either through direct deposit to an account or by paper check. The amount received may be different than the amount claimed.

Volunteer and site staff focus groups looked at tax site performance (generally, and in the integration of savings promotion), the financial products mix, relationships among site staff and volunteers, staffing levels, and the role of incentives for tax time savers. Organizational staff

discussions looked at all aspects of tax and financial capability operations, gathered perspectives on what exceeded and what fell short of expectations, and solicited other reflections on the tax season.

## **Tax Returns**

The income tax returns prepared at the tax sites offered potential access to several data points relevant to the evaluation. These included household configuration, income, claiming of key tax credits and their amounts, amount of refunds or balance due, use of the [Form 8888](#) split refund mechanism, use of direct deposit, and age of the primary taxpayer.

Although for 2017 the IRS changed the return preparation software for volunteer-driven tax programs, CEP chose to retain the previous software called TaxWise Online, while P+P used the newly-provided TaxSlayer software. The software provider maintained the tax return database on its own system. Access to taxpayer data was available through the software reporting features, with fields of interest appearing in different combinations in different reports.

## **Taxpayer Data Linking**

CEP and P+P each agreed to create and share with HoltSolutions a database with a single record for each taxpayer containing intake surveys, post-preparation site surveys (when applicable), and post preparation follow-up survey responses along with individual tax return data. Although intake survey responses were entered into the return preparation software, the architecture of each software program's database and reporting features required additional work to match those responses to the tax return data; the other survey data resided in data sets external to the return preparation software, necessitating other matching techniques. CEP and P+P each employed a complex process to generate a unique anonymous identifier for each taxpayer that could be used to match data across sources.

## **Challenges**

The evaluation was conducted in an environment presenting several challenges. Some of these were general to the tax program field, and others were specific to this project.

### **Refund Delay**

The Protecting Americans from Tax Hikes (PATH) Act was enacted in mid-December 2016. Among its provisions was a mandate that the IRS could not issue prior to February 15 a refund for a tax return claiming the Earned Income Tax Credit (EITC) or Additional Child Tax Credit (ACTC, the refundable portion of the Child Tax Credit). The expectation – in conjunction with another provision requiring employers to file W-2 forms with the IRS by January 31 – was that the IRS would have more time to identify fraudulent returns and claims. Later IRS guidance indicated that taxpayers affected by the refund delay would not receive direct deposits until the week of February 27, which was a significant delay for early filers used to receiving refunds as early as the first week of February.

Community tax programs anticipated several effects from the refund delay, including confusion and frustration among taxpayers, reinvigoration of (and competition from) commercial products

offering loans in advance of refund receipt, and disruption of normal work flows. Although taxpayer awareness and acceptance of the refund delay appeared to be significantly greater than expected, many tax programs experienced a substantial disruption of work flows, with much lower demand for services during the early weeks of tax season that are typically some of the busiest. Because those affected by the refund delay tended to be those claiming larger refunds, this significantly affected the population of taxpayers more likely to save at tax time. It was unclear how much of the reduced demand could be attributed to taxpayers choosing to go to paid preparers offering quicker access to cash; the early-season return filing volume was down generally, so the commercial sector appeared to be affected as well. Higher return volume at community programs later in the tax season indicated that demand for return preparation services may have been more delayed than diminished. The net effect on the outcomes that are subject of this evaluation cannot be determined.

### **TaxSlayer Implementation**

TaxSlayer was the return preparation software the IRS purchased for free use during the 2017 tax season by volunteer tax programs nationwide. It replaced TaxWise, which had long had the contract with the IRS. As stated above, CEP purchased TaxWise Online licenses on its own to be able to continue using a product familiar to their staff and volunteers. Programs across the nation – including P+P – experienced numerous problems with TaxSlayer. These were most acute early in the season when there were service outages, inaccessible forms, and processing glitches. At one point, the software made serious calculation errors related to the Affordable Care Act in returns it filed on behalf of taxpayers, exposing those taxpayers to liabilities.

The problems with TaxSlayer implementation negatively affected P+P's tax and financial capability operations in several ways. During early season site observation, HoltSolutions witnessed the effective shutdown of return preparation at multiple sites on multiple occasions. When the software was fully operational, return preparation took longer than in the past, both because it was new to all preparers and because quality review and other processes were more cumbersome. It is likely that the software difficulties contributed to a reduction in P+P's tax time savings outcomes for several reasons, including: less ability to meet taxpayer demand for return preparation, increased tension and negativity at tax sites leading to less taxpayer receptivity to communications not directly related to return preparation, reduced volunteer bandwidth for promotion of savings opportunities, and savings-related software issues with some bond purchases and split refunds. P+P's mid-season lowering of its savings goals for 7 of its 8 tax sites was partly in response to the disabling effects of the TaxSlayer software as initial goals were too high and unmotivating to site staff and volunteers.

### **Data Availability**

The outcomes evaluation was dependent on the availability and quality of key quantitative data.

#### *Return Preparation Software Data Reporting*

Both return preparation software programs, TaxWise Online and TaxSlayer, were problematic with respect to data availability and quality. These products did not store in the master file database all data entered as part of the return preparation process or even all data appearing on filed tax returns. Stored data were not necessarily available through the reporting interface. Accessible data were not necessarily what they purported to be; for example, the "Child Tax

Credit" field in TaxWise did not include the refundable portion predominant among filers at community tax programs. Data availability from TaxSlayer was uncertain throughout most of the tax season and remained incomplete. For example, there were no data for the Retirement Savings Contribution ("Savers") Credit. Moreover, spot checks by P+P and other tax programs using TaxSlayer revealed discrepancies between data from filed returns and data retrieved through the reporting functions, and P+P was never able to reconcile return counts across reports. The effect this had on the outcomes evaluation is unknown.

### *Taxpayer Consent for Data Sharing*

Legal restrictions on the use of taxpayer data (contained in Internal Revenue Code Section 7216) present a challenge to any research concerning those who use tax return preparation services. The basic principle is that a taxpayer has complete control over all of their "tax return information" and must consent to any use or disclosure of that data. This general rule has far-reaching implications; for example, a tax program wanting to follow up with taxpayers who paid a penalty for not having health insurance – to be able to inform them of insurance enrollment options – is making a "use" of taxpayer data requiring consent obtained prior to return preparation according to strict parameters. There are limited and narrow exceptions to the consent requirement, such as maintaining a universal mailing list to provide information about return preparation services or creating an anonymous statistical compilation.

Tax programs vary in their interpretation and implementation of the Section 7216 provisions. This can affect how many taxpayers provide consent and for what purposes. CEP and P+P had very different rates of taxpayer assent. Accordingly, the data provided to HoltSolutions represented a much smaller share of CEP's total taxpayer population than for P+P (54% versus 83%), as detailed under "Description of Quantitative Data Sets" below. This introduced a selection bias of unknown character and magnitude into the data set.

### *Survey Completion Rates*

As is often the case (especially when relying on online surveying methods), most of the evaluation surveys were completed by a fraction of the subject population. The degree of selection bias related to survey non-response is unknown.

A related issue affecting the availability and perhaps the representativeness of survey data was the need to rely on taxpayer-provided e-mail addresses for survey distribution and the relatively low rate of acquisition and recording of e-mail addresses. Among the total population of taxpayers, 49.7% of CEP clients in the evaluation data set and 25.3% of those served by P+P were associated with an e-mail address. This limited the potential universe of taxpayer follow-up survey respondents, exacerbating the low response rate.

### *Incomplete Data Matching*

The matching of taxpayer data across data sets using an anonymized unique identifier proved challenging for both CEP and P+P. This was due in large part to how data were stored and reported by the return preparation software (particularly for TaxSlayer) as well as incomplete data sets. Each program exerted great effort to achieve as complete a matched data set as possible within their constraints.

## **Notes on Quantitative Data Sets**

The evaluation methodology produced a large volume of quantitative data:

<b>VALID DATA RECORDS</b>				
<b>Taxpayers</b>		<i>collection method</i>	<b>CEP</b>	<b>P+P</b>
	Tax Returns	<i>on-site</i>	9,104	7,701
	Intake Surveys (matched)	<i>on-site</i>	9,104	7,619
	Savers Post-Preparation Surveys (all)	<i>on-site</i>	966	682
	Savers Post-Preparation Surveys (matched)	<i>on-site</i>	471	0
	Follow-Up Surveys (all)	<i>online</i>	602	216
	Follow-Up Surveys (matched)	<i>online</i>	600	199
	Confirmed Savers Databases	<i>administrative</i>	298	869
<b>Site Staff</b>				
	Site Staff Mid-Season Surveys	<i>online</i>	44	35
	Volunteer Mid-Season Surveys	<i>Online</i>	168	115

Appendix D provides more complete detail on the quantitative data sets.

### **Taxpayers - CEP**

The CEP tax return evaluation data set represented just over half of the tax returns prepared in 2017 (54% for Savings Campaign sites and 56% for other sites). The missing data were from the 55% of CEP filers not consenting to disclosure. The consenting and non-consenting groups were reasonably similar. It does not appear that the reduced access to data resulting from non-consent to data disclosure introduced significant selection bias into the data analysis.

Though the data set of the on-site savers post-preparation survey represented all taxpayers registered as savers, the data for just over half of these respondents (51%) could not be matched to the tax return or other survey data (most often because the taxpayer did not consent to disclosing those).

The data set of the taxpayer follow-up survey represented 6.6% of the full taxpayer evaluation data set and 13.3% of those taxpayers who provided an e-mail address. There were qualitative differences indicating that the follow-up survey respondents may not have been fully representative of the total CEP taxpayer population.<sup>6</sup>

### **Taxpayers - P+P**

The P+P tax return evaluation data set represented the full tax return database available from the TaxSlayer software, but this did not include 17% of the total population of taxpayers P+P reports having served at tax sites in 2017. P+P was not able to identify the source of this

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<sup>6</sup> See Appendix D, Table 4.

discrepancy in the TaxSlayer reporting process, and no data were available to assess whether the missing taxpayer data were significant.

Of those counted as savers by P+P, 79% completed the on-site savers post-preparation survey. There was no mechanism for linking these survey responses to other taxpayer data.

The data set of the taxpayer follow-up survey represented 2.8% of the full taxpayer evaluation data set and 11.1% of those taxpayers who provided an e-mail address. There were qualitative differences indicating that the follow-up survey respondents may not have been fully representative of the total P+P taxpayer population.<sup>7</sup>

### Site Staff & Volunteers

A much greater share of site staff (who were paid employees) responded to their mid-season surveys than volunteers responded to theirs, but the volunteer response rate was strong for an instrument distributed online:

SURVEY RESPONSE RATES		
	CEP	P+P
<b>Intake</b>		
Site staff	<i>n/a</i>	100%
Volunteers	25%	25%
<b>Tax</b>		
Site staff	66%	67%
Volunteers	23%	23%
<b>Financial</b>		
Site staff	75%	93%
Volunteers	31%	24%

The effect on survey non-response on the data findings cannot be determined.

### Savings Data

None of the three sources of available data on savings at tax time were definitive. Although the tax return preparation software reported use of Form 8888 to split receipt of the federal refund among multiple accounts, this is not a good savings proxy. Some taxpayers using the form split their refund into non-savings accounts, and those who deposit the entire refund to a savings account do not use the form. CEP's processes for preparers to record savings activity in the software did not appear to be reliable (see Appendix D). The administrative data sets (the Excel spreadsheets) appear to be very reliable,

#### Confirmed Savers

**"Saver"** - taxpayer who took action at the time of return preparation to use all or part of her/his federal refund to: 1) make a deposit to an existing or new savings account; 2) purchase U.S. Savings Bonds; and/or 3) open or make a deposit to a myRA.  
**"Confirmed Saver"** - Saver present in the CEP / P+P administrative databases.

<sup>7</sup> See Appendix D, Table 5.

though it is possible that some CEP taxpayers may have saved without completing and/or submitting a Commitment Card (P+P's tagging of returns during the review process and using this information for the administrative data set made omissions of this type less likely there).

There were also differing definitions of savings across the two organizations: CEP (in line with the practice of many other tax programs) included on its Commitment Card deposits to a prepaid debit card as a savings action, while P+P recorded this in the administrative database but did not consider it savings.

HoltSolutions developed a "Confirmed Savers" definition (*see sidebar*) to identify consistently across the 2 organizations those taxpayers taking a tax time savings action, which did not include a deposit to a prepaid debit card. This definition's exclusion of savers not represented in the administrative databases could have affected site to site comparisons to the extent that data capture varied by site.

## **Process Evaluation Findings**

This process evaluation looked at these questions:

- 1) How closely did program implementation of tax time savings integration resemble program design (was there fidelity of implementation)?
- 2) How did taxpayers, site staff and volunteers feel about program implementation?
  - a. How satisfied were they with tax site operations generally and with the tax time savings program?
  - b. How prepared did the site staff and volunteers perceive themselves to be?
  - c. How satisfied were all participants with the level of tax time savings effort?

## **Fidelity of Implementation**

A challenge to fidelity of implementation with any larger community tax program is the inherently decentralized nature of the VITA model. Return preparation and other programmatic elements are distributed across multiple site locations with varying schedules, staffing, and logistics. These attributes militate against centralized management control and uniform implementation.

The most important variances between program design and implementation observed in this evaluation indeed involved accommodations to tax site spatial layouts and client flows. Some sites had all operations located in a single area while others were spread between multiple rooms (and sometimes hallways). Some had ample space and some were crowded (and this could vary within the same site). Sites varied in where taxpayers were located at different points in the process and at what points they were waiting and when they were engaged. At P+P, 3 of the 8 sites used scheduled appointments; at walk-in sites, P+P and CEP differed between each other and across sites in how they served taxpayers. Implementation differed even when suggested program procedures and design were closely followed. HoltSolutions believes some of these accommodations were consequential for program outcomes, as detailed under "Program Effects" below.

Based on site observations and other qualitative data, 3 aspects of program implementation varied considerably by site, staff, shift, and over time, with local adaptation prevailing:

- 1) use of group presentations or announcements regarding integrated financial capability offerings;
- 2) flow for completing and utilizing the financial capability paperwork (CEP's Commitment Cards and P+P's Financial Services Intake Form<sup>8</sup>) during the tax return preparation process; and
- 3) at CEP, wearing of apparel signifying financial capability staff. It is unclear whether any of these deviations from program design had a consistently significant effect.

Financial staff and volunteers varied in their adaptation to the role. Several volunteers were visibly awkward in ways that hindered effective engagement. Some financial capability volunteers commented in focus groups that they did not understand the role or had a difficult time feeling part of a team. Some financial capability site staff tended to become distracted from the financial program role serving other functions at the tax site; this was especially true at CEP's Aurora site (involvement in intake and language translation) and P+P's Hope site (involvement in tax operations).

For P+P, the stresses from TaxSlayer implementation disrupted site operations at times and narrowed the perspective of tax personnel to sustaining core functionality, allowing for less focus and emphasis on financial capability integration. For CEP, the fact that the site managers were exclusively tax personnel (many of whom had long tenure and settled expectations for site flow) made financial capability program implementation heavily dependent on the managers' personalities, interests, and comfort and relationships with the financial staff present.

Although CEP and P+P each produced attractive looping video that included saving promotion and other financial capability messages, these were often not played or were played but effectively ignored. Most focus group participants said they had never seen a video or even knew there was one (and that included those who were at sites where HoltSolutions observed the videos being played).

Despite the clarity from CEP and P+P program management that every taxpayer should be offered the opportunity to save a portion of their refund, a persistent problem (directly observed and present in the other qualitative data) was reliance of site staff and volunteers on their own judgment about a taxpayer's ability to save. Some personnel felt a question or offer or suggestion would be perceived as insensitive to the taxpayer's economic circumstances.

Another obstacle was a common taxpayer perception that financial capability personnel was "selling" financial products and might even be personally benefiting. This was exacerbated at some (but not all) CEP sites when a partner financial institution had staff on site, especially when they were part of group presentations or chipped in to be helpful with tasks such as greeting and language translation. Because of the visible branding of the financial institution, this blurred further for taxpayers the function of CEP's financial site staff and volunteers.

CEP experienced problems with timely attendance of financial institution representatives, which affected the ability to serve taxpayers interested in opening new checking or savings accounts.

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<sup>8</sup> See Appendix B.

This was not an issue for P+P, which negotiated with its partner bank and credit union to allow Financial Managers to facilitate savings account openings without an institutional presence.

## Participant Assessments

The site staff, volunteer, and taxpayer follow-up surveys included questions providing insights into program operations. Most survey questions used 1 (low) to 5 (high) rating scales, with 3 being a neutral score. Appendix E provides more complete detail.

### General Satisfaction

Participants at both CEP (looking at Savings Campaign sites only) and P+P rated positively both tax site operations and implementation of the savings program:

#### TAX SITE OPERATIONS<sup>9</sup>

	Site Staff		Volunteers		Taxpayers	
	n =	Mean Score	n =	Mean Score	n =	Mean Score
CEP	32	3.91	120	4.31	405	4.26
P+P	35	4.23	115	4.30	199	4.25

#### FINANCIAL CAPABILITY PROGRAM PERFORMANCE<sup>10</sup>

	Site Staff		Volunteers		Taxpayers	
	n =	Mean Score	n =	Mean Score	n =	Mean Score
CEP	30	4.10	112	3.92	405	4.22
P+P	35	4.09	108	3.94	199	4.28

General satisfaction scores differed by site (*see Appendix E Tables 7-8, 11-12*). This was statistically significant among site staff and volunteers across CEP sites (for both tax and financial capability program operations), though only one site for one group was rated negatively (CEP's Aurora site – 2.67 – by site staff for financial program performance). The generally positive view held true when analyzed by respondent staff roles (intake, tax, financial), though financial capability volunteers gave the lowest (though still positive) scores to both tax and financial capability program operations (*see Appendix E Tables 9-10, 13-14*).

### Financial Capability Competence

The site staff and volunteer surveys each asked for a rating of the pre-season training provided on tax site promotion of financial products and services and a self-assessment of the understanding of and comfort with the savings opportunities offered at the respondent's site.<sup>11</sup>

<sup>9</sup> Site staff were asked "Looking overall at all aspects of tax site operations, how well is the tax site operating?" and taxpayers were asked "How satisfied were you with your overall experience getting your taxes done at the tax site?"

<sup>10</sup> Site staff and volunteers were asked "How do you rate the overall performance of the site in promoting financial products and services?" and taxpayers were asked "How satisfied were you with the financial services and savings information you received at the tax site?"

<sup>11</sup> With respect to training, site staff were asked "How do you rate the training you received on tax site promotion of financial products and services?". The understanding score is based on the survey question "How do you feel about your understanding of the different savings opportunities available to taxpayers at your tax site?"

### PRE-SEASON TRAINING

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	31	4.06	118	3.56
P+P	35	4.20	103	3.69

### UNDERSTANDING

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	31	4.39	118	3.84
P+P	35	4.37	109	3.79

It is not surprising that volunteers rated both their training and understanding lower than site staff, as the latter receives more intensive training and has more years of experience; nonetheless, the volunteer ratings were positive. Considerable variation across sites (statistically significant for the volunteer training scores at P+P, *see Appendix E Tables 15-16*) may have reflected the role of on-the-job knowledge acquisition; one site had a negative rating (CEP’s Bronzeville site – 2.42 – by volunteers for training). Also not surprising was that financial capability personnel gave significantly higher assessments of both training and their own understanding (*see Appendix E, Tables 17-18*).

#### *Financial Capability Program Integration*

The site staff and volunteer surveys provided two measures of financial capability program integration: the working relationships of financial capability site staff with other tax site staff<sup>12</sup>, and a performance rating specific to integration of financial products, services, and savings opportunities into tax operations.<sup>13</sup>

### WORKING RELATIONSHIPS

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	29	4.52	134	3.61
P+P	35	4.43	108	4.10

<sup>12</sup> Volunteers at both programs and site staff at CEP were asked “How well do the tax and financial capability staff work together at your site?”. The wording for paid site staff at P+P was slightly different: “How well do the financial, intake and tax staff and volunteers work together at your site?”.

<sup>13</sup> Site staff and volunteers were asked “How do you rate the performance of the site in integrating financial products, services, and savings opportunities into the tax process?”.

## PROGRAM INTEGRATION

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	32	4.00	168	3.99
P+P	35	4.00	115	4.11

The lower CEP volunteer score for working relationships was driven by statistically significant variance across sites, including a slightly negative (2.83) rating for the Uptown site as well as significantly lower ratings among volunteer tax preparers (*see Appendix E, Tables 19-22*). Financial capability personnel rated financial program integration lower than did other staff (*see Appendix E, Tables 23-26*).

### *Taxpayer Exposure to Savings Messages*

The taxpayer follow-up survey provided a different measure of program integration, asking all respondents (whether or not they were tax time savers) about the extent to which the subject of savings came up at the tax site.<sup>14</sup>

TAXPAYER EXPOSURE TO SAVINGS MESSAGES	n =	Never Came Up	1 Person Mentioned	>1 Person Mentioned	Engaged in Conversation
CEP	392	10%	28%	43%	19%
P+P	183	7%	15%	42%	34%

Taxpayers at CEP and P+P were equally likely to say savings was mentioned by more than 1 person at the site, but those at P+P sites were much more likely to report having engaged in a conversation (*see Appendix E, Tables 27-28*). Although this could reflect cross-organization differences in implementation, there was also large cross-site variation, especially at P+P: only 11% of those using Hope and 14% at Minneapolis Urban League reported having had a conversation, while 56% of Eastside Financial taxpayers did so. CEP had 1 site (Chicago Heights) where every respondent reported having heard about savings from at least one person, and this was true at 4 P+P sites (ESNS, Hallie Q. Brown, Hope, and Minneapolis Urban League). The highest reports of savings never having come up were 19% for CEP (Aurora) and 11% for P+P (Eastside Financial).

### *Program Effort*

Financial capability programming at a tax site is normally auxiliary to the core function of preparing tax returns, so key questions are the appropriate degree of program emphasis and the optimal level of staffing. The site staff and volunteer surveys asked tax site personnel to assess those two attributes. The ratings range for these questions differed from other questions in the surveys: the midpoint value (3.00) represented maximum satisfaction with the level of financial capability program emphasis or staffing; scores less than 3 viewed the emphasis or staffing as excessive, and scores more than 3 saw it as inadequate.

<sup>14</sup> Taxpayers were asked “When you came in to get your taxes prepared, did you hear about saving some of your refund? (pick the best answer)”.

**FINANCIAL CAPABILITY PROGRAM EMPHASIS<sup>15</sup>**

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	32	3.19	168	3.99
P+P	35	3.31	110	3.20

**FINANCIAL CAPABILITY PROGRAM STAFFING<sup>16</sup>**

	Site Staff		Volunteers	
	n =	Mean Score	n =	Mean Score
CEP	30	3.20	134	3.61
P+P	35	3.23	107	3.10

CEP volunteers were more likely than site staff to want greater staffing and program emphasis. At P+P, the paid staff was slightly more likely than volunteers to want greater program effort.

There was noticeable variation in scores by site (*see Appendix E, Tables 29-30*). For staffing adequacy, among site staff it ranged from a 4.00 rating (“could use a few more”) at CEP’s Aurora site to 2.00 (“a few too many”) at P+P’s Creekside staff. For program emphasis, among volunteers the range was from 3.44 at P+P’s Hallie Q. Brown to 2.75 at Creekside. CEP financial capability site staff were significantly more likely to feel program staffing was inadequate, while this was true among both financial capability site staff and volunteers at P+P (*see Appendix E, Tables 31-32*).

HoltSolutions also sought taxpayer input on appropriate program effort from two perspectives: 1) their view of the degree of connection between tax time and opportunities for savings; and 2) their valuation of the worth of community tax program investment in tax time savings promotion (compared to other possible program investments). At each of the 6 taxpayer focus groups (which ranged in size from 7 to 18 participants), HoltSolutions did informal polling, asking participants to rate the degree of connection and the value of investment, using a 1 (low) to 5 (high) scale. Across all groups, the composite mean rating of the significance of the connection between tax time and savings was 3.85, and the composite mean valuation of tax program investment was 4.30. The group discussion confirmed that taxpayer participants were generally enthusiastic supporters of the importance and value of continued work in this area.

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<sup>15</sup> Site staff and volunteers were asked “How do you feel about the level of emphasis on financial products and services at the tax site?”. The mean scores are based on a 1 (way too much) to 5 (needs much more) rating scale; a value of 3 equals “about right”.

<sup>16</sup> CEP asked site staff “How do you feel about the tax time financial capability staffing at your tax site?” and P+P asked “How do feel about the number of Financial Advocates and Financial Managers at your site?”. Volunteers were asked “How do you feel about the tax time financial capability staffing (savings coach (CEP) / financial manager and advocates (P+P)) at the tax site?”. For each question, the mean scores are based on a 1 (way too many) to 5 (need many more) rating scale; a value of 3 equals “about right”.

## **Outcomes Evaluation Findings**

This outcomes evaluation looked at these questions:

- 1) What were the tax time savings results?
- 2) What taxpayer attributes, if any, are associated with tax time saving?
- 3) What program effects could be observed?
- 4) What may explain cross-organizational differences?
- 5) What insights were there about how taxpayers conceptualize tax refund savings?

Appendix F provides more complete details on this section.

### **Tax Time Savings Results**

The Savers Rate (*see sidebar*) for CEP Savings Campaign sites was 6.7%, and for P+P sites it was 13.7%. It varied among CEP Savings Campaign sites (*see Appendix F, Tables 33-34*) from 0.6% (Auburn Gresham) to 14.1% (Chicago Heights). Looking at Form 8888 data as a rough measure for cross-site comparison, it appears that the rate of saving at the lowest Savings Campaign sites (Auburn Gresham and Aurora) was similar to saving activity at the highest-performing non-Savings Campaign sites (Evanston, Lawndale, and Joliet). For P+P sites (*see Appendix F, Table 35*), the Savers Rate ranged from 7.8% at Creekside to 18.5% at East Side Neighborhood Services.

#### **Savers Rate**

Among the taxpayers in the evaluation data set, the number of Confirmed Savers (*see sidebar on page 12*) as a percentage of all taxpayers claiming a federal tax refund.

The median amount saved was \$500, but the average was much higher, with some taxpayers saving over \$10,000 (for site comparisons, *see Appendix F, Tables 36-37*).

#### **TOTAL AMOUNTS SAVED**

	<b>n =</b>	<b>Median</b>	<b>Mean</b>	<b>Low</b>	<b>High</b>	<b>Sum</b>
<b>CEP</b>	297	\$500	\$1,285	\$25	\$10,571	\$381,771
<b>P+P</b>	869	\$500	\$1,622	\$1	\$14,412	\$1,409,582

The amounts most frequently saved were \$50 and \$100 (*see Appendix F, Table 38*). This may have been influenced by two factors: the minimum savings to qualify for the SaveYourRefund promotion was \$50, and U.S. Savings Bonds had to be purchased in \$50 increments.

Another measure of tax time savings was as a percentage of the federal refund claimed (for site comparisons, *see Appendix F, Tables 39-40*):

### SAVINGS AS PERCENT OF FEDERAL TAX REFUND

	<i>n</i> =	Median	Mean	Low	High	# at 100% refund saved (fed only)	% at 100% refund saved (fed only)
<b>CEP</b>	297	49.6%	53.2%	0.3%	100%	123	41%
<b>P+P</b>	869	51.0%	>100% <sup>17</sup>	0.1%	>100%	251	29%

CEP entered taxpayers who saved 100% of their federal refund in a weekly prize drawing, likely influencing the rate of taxpayers doing so. As discussed below under “Reconsiderations Taxpayer Perspectives on Tax Time Savings”, the high incidence of taxpayers choosing to receive all of their refund in a savings vehicle challenges the traditional conceptualization of tax time saving as setting aside just a portion of the refund.

### Taxpayer Attributes Associated with Tax Time Saving

Statistical analysis indicated that the following taxpayer attributes were significantly associated with having saved at tax time (see Appendix F, Tables 41-49):

- Head of household filing status
- Claiming dependents
- Income
- Claiming the EITC
- Speaking English as a first language
- Federal refund claimed
- Identifying as African-American
- Identifying as female
- Not filing Schedule D (self-employment income)

Responses to 3 taxpayer intake survey questions were also significantly associated with putting some or all of the refund into savings (see Appendix F, Tables 50-52):

- “Do you already have money in savings?” (regardless of amount reported)
- “Did you put some of your refund into savings last year?”
- “If you get a refund, will you save [some of it / save some today]?”

The relationships among these survey questions and taking a tax time savings action varied:

<b>Of those reporting having a savings balance:</b>	<b>CEP</b>	<b>P+P</b>
% reporting savings of prior year refund	37%	46%
% saying would save refund this year <sup>18</sup> / at site <sup>19</sup>	75%	77%
% becoming Confirmed Savers	6%	17%
<b>Of those reporting savings from prior year refund:</b>		
% saying would save refund this year / at site	88%	89%
% becoming Confirmed Savers	10%	24%

<sup>17</sup> Unlike at CEP, where the amount saved (or at least the amount recorded as saved) was limited by the amount of the federal refund, P+P’s records show several taxpayers saved more than their federal refund, and the amount saved for many equaled the combined total of federal and state income tax refunds.

<sup>18</sup> CEP asked “If you get a refund, will you save some of it?”

<sup>19</sup> P+P asked “If you get a refund, will you save some today?”

Of those saying saving from refund this year / at site:		CEP	P+P
	% becoming Confirmed Savers	6%	18%
Of those for whom none of the above were true:			
	% becoming Confirmed Savers	0.4%	3%

An additional intake question asked whether the taxpayer had incurred a late fee in the prior two months (*see Appendix F, Table 53*). There appears to have been a significant positive association between recent late fee incurrence and becoming a Confirmed Saver, possibly indicating the influence of salient liquidity constraints on savings decisions.

The measures of financial security asked on the taxpayer follow-up survey (4 measures of confidence and 7 measures of stress) did not yield any statistically-significant differences between Confirmed Savers and other taxpayers.<sup>20</sup> The timing of the follow-up survey – usually a few weeks after refund receipt – may have diminished the meaningfulness of this comparison. The follow-up survey question regarding resources or methods for managing a financial emergency requiring \$2,000 did not show any significant relationships.

### *Data Analysis Complications*

The significant association of the attributes detailed above with saving at tax time does not necessarily mean they make a taxpayer more or less likely to save. In other words, correlation does not imply causation. Just as importantly, these taxpayer attributes are not independent of each other. For example, by definition, claiming a dependent is strongly correlated with head of household filing status. Claiming a dependent and the EITC relate to refund size. Income and refund size are related, but the relationship is complicated (*see Appendix F, Chart 1*). An example of the significant relationship between race/ethnicity and filing status: 22.1% of CEP Latino taxpayers were joint married filers, compared to 15.1% of whites and 5.1% of African-Americans. Latino filers were much more likely to speak a language other than English. African-American taxpayers were significantly more likely to be female.

Discerning more definitively the contributing role of each taxpayer attribute to tax time savings would require sophisticated statistical techniques beyond the scope of this evaluation. Moreover, the observation of attributes here necessarily reflected (to an unknown extent) the influence of the tax time savings programming itself; it is possible that one or more of the attributes listed above would not have been significantly associated with savings in another environment. With these caveats in mind, it appears that using these 5 indicators provided the best association with savings at the tax site:

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<sup>20</sup> See Appendix G for the text of these questions.

- Federal refund claimed
- Speaking English as a first language
- Reporting a savings balance
- Reporting prior year refund savings
- Anticipating refund savings this year

After controlling for this set of variables, the tax site itself also mattered (there was a smaller yet still significant association between the site and the tax time savings decision).

## Program Effects

A simple site-to-site Savers Rate comparison does not adequately evaluate which sites – and which programming – were most effective at integrating and promoting tax time savings. The foregoing analysis indicates that – for various reasons – not all taxpayers coming to a site were equally likely to save, and it is unlikely that less probable savers were equally distributed across tax sites. Additionally, as discussed above in “Process Evaluation”, tax sites varied considerably in their physical characteristics, site flows, and staffing levels and effectiveness, and this likely affected program effectiveness.

### *Predictive Model*

HoltSolutions used the available quantitative and qualitative data to construct a 3-component model to predict expected tax site savings, compare that to the actual Savers Rates, and determine the extent to which the model captured the elements of an effective tax time savings program. Appendix H provides additional detail on each of the model’s components and the input values.

The first component of the model used the 5 prioritized taxpayer attributes highlighted on the prior page. The tax site was scored 1 (low), 2 (average), or 3 (high) for each based on how the taxpayers at the site compared to that organization’s total taxpayer population, and these were summed.<sup>21</sup>

The second component looked at 4 key characteristics of the tax sites:

- Co-location in the same room of intake and financial capability teams
- Integration of financial capability elements into the intake process
- Co-location in the same room of tax preparation and financial capability staff
- Availability of space at return preparation stations for savings conversations

Each of these site structure and flow characteristics was scored 1 (low), 2 (average), or 3 (high) based on site observation and other qualitative data, and these scores were summed.

The third component of the model looked at the performance of financial capability program operations, using 4 sources of data:

- Composite mean of site financial capability program satisfaction scores, from site staff, volunteer, and taxpayer follow-up surveys
- Completeness of taxpayer exposure to savings messages, from taxpayer follow-up surveys
- Degree of intake, tax, and financial site staff and volunteer interaction, from site observation and other qualitative data
- Degree of financial capability site staff and volunteer energy and enthusiasm, from site observation and other qualitative data.

Sites were again scored 1 (low), 2 (average), or 3 (high) and the scores summed.

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<sup>21</sup> The sum of these first component scores was then discounted by 20% for equal weighting with the other 2 model components.

The scores from the 3 components – taxpayer attributes, site structure and flow, and financial program performance – were added together, and each organization’s sites were ranked on that basis; this was then compared to the site rankings by Savers Rate.

CEP	Taxpayer Attribute Score	Site Structural Score	Program Performance Score	COMPOSITE SCORE (ranked)	SAVERS RATE RANKING	UNDER (-) / OVER (+)
Chicago Heights	10.4	8	12	<b>10.13</b>	1	0
Loop	8.8	8	10	<b>8.93</b>	2	0
Bronzeville	8.0	7	9	<b>8.00</b>	5	-2
Elgin	6.4	6	8	<b>6.80</b>	4	0
Aurora	8.8	7	4	<b>6.60</b>	6	-1
Auburn Gresham	7.2	5	7	<b>6.40</b>	7	-1
Uptown	7.2	6	5	<b>6.07</b>	3	+4

P+P	Taxpayer Attribute Score	Site Structural Score	Program Performance Score	COMPOSITE SCORE (ranked)	SAVERS RATE RANKING	UNDER (-) / OVER (+)
Mpls Urban League	8.0	10	10	<b>9.33</b>	2	-1
ESNS	7.2	10	10	<b>9.07</b>	1	+1
P+P main office	8.0	9	7	<b>8.00</b>	3	0
Hallie Q. Brown	7.2	8	7	<b>7.40</b>	6	-2
ResourceWest	9.6	5	7	<b>7.20</b>	4	-1
Eastside Financial	8.8	4	8	<b>6.93</b>	5	-1
Hope	4.8	8	8	<b>6.93</b>	7	0
Creekside	7.2	6	7	<b>6.73</b>	8	0

The model demonstrated predictive power, lending credibility to the importance of the factors embodied in it to tax time savings programming. But the model also fell short in places, particularly with respect to the Uptown site (which substantially overperformed the model) and to a lesser extent with the Bronzeville and Hallie Q. Brown sites (underperformers).

The model assumed that each of the 3 components and their sub-components – the characteristics taxpayers bring to the site, the structural advantages or disadvantages of the site location and flow, and the financial capability program’s performance – would contribute equally to program results, and it can easily be seen how this might not be true. The low proportion of taxpayers reporting a savings balance at Bronzeville may have had an outsized influence. The lack of effective staff interaction and enthusiasm at Hallie Q. Brown may have been dispositive. The Uptown results are more puzzling, with no obvious explanation for the relatively high Savers Rate there. It may be that one or more factors not present in the evaluation data played important roles in site performance, or it may be that an unobserved synergy occurred and contributed to achieving desired program outcomes.

A lesson of the model is that there is no simple recipe for tax time savings success. Certain structural characteristics are helpful but do not on their own determine success or failure. Good program practices – such as a dynamic savings promoter actively engaged with the full range of site staff and volunteers to ensure that everyone hears the savings message – can produce

lackluster results if the characteristics of the taxpayer population are unfavorable to saving. Success may not be evident in a single tax season but emerge over time from continued investment and focus. And the whole may be more (or less) than the sum of the parts.

### *Other Observations on Program Effects*

Tax time savings work is often conceived as an exercise in persuasion; that is, convincing taxpayers to take a savings action. However, the evaluation data suggest that it may be as much – at least for programs with a history of savings promotion – a process of facilitation; that is, making it easy for those who have decided to save to do so at the tax site. Three-fifths of the taxpayer attribute component of the predictive model consists of taxpayers having previously saved and coming to the site planning to save. Having saved before was also cited prominently by taxpayers who did save as an important factor in their decision. The post-preparation on-site taxpayer survey asked savers when they made the decision to save, and before arriving at the tax site was the dominant choice (*see Appendix F, Table 54*). Similarly, a majority of the taxpayer savers in the follow-up survey said they came to the tax site already knowing they were going to save (*see Appendix F, Table 55*). Familiarity (and presumably comfort) with the tax program were also important, with those who had been coming for more than three years being much more likely to save.

The evaluation data provide mixed results on the role of savings incentives at tax time. Both CEP and P+P participated in SaveYourRefund (*see sidebar*), and CEP offered an additional prize

#### SaveYourRefund

SaveYourRefund is a national promotion offered by America Saves and Commonwealth. Taxpayers are eligible to enter if they use IRS Form 8888 to split their refund and make a deposit of at least \$50 into a savings account, U.S. Savings Bond, IRA, prepaid card, or other savings vehicle. During tax season, there are 10 weekly drawings for 10 \$100 prizes, and taxpayers can also enter a \$25,000 grand prize drawing.

drawing for taxpayers who saved all of their federal refund. The frequencies of \$50 as the tax time savings amount (13% at CEP and 17% at P+P) and putting 100% of the tax refund in savings (41% at CEP, compared to 29% at P+P) ratify prize incentives as a motivator. More ambiguous, though, is that among savers selecting “chance to win a prize” as an important factor in the decision to save (in the on-site survey), many or most (38% at CEP and

51% at P+P) said they made their decision to save before arriving at the tax site (*see Appendix F, Table 56*). There are no data to assess whether these decision makers had advance awareness of the incentives that would be available at the site. The qualitative data are equally equivocal on the efficacy of savings prizes as a promotion tool. Some taxpayers liked them, but a sizeable share of taxpayer focus group participants said they had not heard about them or expressed views showing confusion about eligibility; several site staff and volunteers felt it provided a nice bonus but did not actually influence much savings behavior.

Also earning mixed reviews were celebrations of savers. CEP sites generally had a desk bell that financial staff or savers would ring upon completion of paperwork, prompting staff applause and cheers; during evening hours, the Loop site went much further and played music – accompanying a site staff dance – whenever someone saved. Although P+P had previously used celebrations, the only site consistently using the desk bell for this in 2017 was ESNS (at other sites, the bell served a quality review function). The qualitative data were split: some liked injecting fun into the process and felt it broke the ice and encouraged others to consider

savings, while some were concerned that potential savers were deterred by not wanting to be the focus of unwanted attention (and at CEP's Auburn Gresham site, the intake and tax staff "burned out on the bell" and hid it).

### **Cross-Organizational Differences**

The higher rate of tax time savings at P+P than at CEP merits further exploration. The most basic difference was that P+P has had a particular organizational focus on tax time savings for more years and at more sites than CEP. It is impossible to quantify the effect of this fundamental dissimilarity, but there are markers of its importance. Prior year refund savings was a key attribute associated with deciding to save, so tax time savings programming was likely to have a cumulative effect. This is borne out by 57% of P+P savers indicating (in the post-preparation on-site survey) that saving last year was an important factor in their decision to save this year, compared to 29% citing this at CEP. Marketers stress the importance of repeated hearing of messages to influence action; because P+P customers are more likely to have heard the savings promotion message over time, they would be expected to be more likely to take a savings action. However, it is noteworthy that relatively few savers said having heard about savings the prior year was an important factor in this year's decision (18% at P+P and 12% at CEP).

Although P+P's higher savings rates were undoubtedly a dividend of sustained investment in this work, it also seems reasonable that other observable features of program design and implementation contributed. The most probable advantages offered by P+P's approach were:

- 1) having the full financial capability program in place at all sites, providing a uniform platform for site promotion, infrastructure, and personnel training;
- 2) not elevating tax operations over the financial capability program in the site management structure;
- 3) offering as a financial service on-site access to credit reports, which facilitated positive engagement with a broader group of taxpayers and provided additional opportunities for sustained conversation about finances and saving;
- 4) having a separate quality review process that afforded space in place and time for additional interaction with taxpayers after they knew their projected refund amount; and
- 5) maintaining consistent staffing of sites and shifts, with pre-shift "huddles" with volunteers to reinforce common goals across program roles and provide updates and encouragement.

### **Reconsidering Taxpayer Perspectives on Tax Time Savings**

The central thesis of tax time savings promotion is that the tax refund is one of the largest infusions of cash into a household's finances, with the moment of return preparation an ideal opportunity to ensure allocation of some of that infusion to savings rather than consumption. Associated behavioral science concepts include the windfall element (the tax refund amount is unknown prior to return preparation), the greater comfort of saving from windfalls than from expected cash flows, and the inevitable gap between savings intentions and follow-through.

It is easy to discount it when taxpayers say they will save but not now (at the tax site). Research studies and lived experience confirm the gap between savings intentions and actions. Nonetheless, the evaluation found strong anecdotal evidence that some taxpayers indeed had a plan for saving part of their refunds after receipt and were for that reason not interested in

saving at the tax site. This typically involved wanting all of the refund deposited into a checking account for post-receipt allocations that were said to include savings. Anecdotal data from site observation and focus groups indicated that at least some of the taxpayers saving \$50 to qualify for SaveYourRefund did so independently of their larger post-receipt refund savings plans.

The follow-up surveys provide further evidence of taxpayers associating refund savings with the *receipt* of funds rather than the *claiming* of them when filing the return. More than half of respondents reported post-receipt savings (57% for CEP filers and 52% for P+P). This included taxpayers who had saved at the tax site: 59% of CEP and 51% of P+P tax time savers reported saving additionally after refund receipt (*see Appendix F, Table 57*). Asked to specify where these funds were saved, a majority reported a savings account (53% at CEP and 69% at P+P); a third said they used their checking account and 13% (CEP) and 10% (P+P) reported setting aside cash (*see Appendix F, Table 58*).

Acknowledging the apparent frequency of following through on plans for saving after refund receipt bolsters the credibility of the taxpayer intake survey responses regarding plans to save. There was a statistically-significant relationship between responses to that intake survey question and responses to the follow-up survey question addressing post-receipt refund savings (*see Appendix F, Table 59*), and this was true for both CEP and P+P despite the different wording of the intake question (“will you save some of it?” at CEP and “will you save some today?” at P+P). Just a fraction of those intending to save at the time of return preparation reported at follow-up not having saved after all (24% at CEP and 19% at P+P).

A striking result from the evaluation was the high rate of taxpayers saving 100% of their refund: 41% at CEP, and 29% at P+P (which included the state income tax refund). It seems unlikely that these taxpayers intended saving as the end use of all of that refund deposit. In fact, in practice it seems not that different from taxpayers who chose to put 100% of the refund into a checking account for reallocation after refund receipt. In either case, the money is neither not saved nor saved but is instead “parked” in anticipation of later decision making. Having the funds parked in a savings account does create a default position that probably results in a higher amount ending up becoming saved, but the magnitude of the substantive difference between the two approaches is uncertain.

Another mismatch between program and taxpayer definitions of tax time savings is the treatment of paying down debt. A taxpayer choosing to use a refund for debt repayment was not considered a saver. However, the effect on taxpayer net worth is the same whether funds are held as an asset (savings deposit) or used to reduce a liability (debt payment). Evaluation qualitative data indicated that taxpayers who communicated already having “spent” their refund before coming to the tax site (meaning they were not interested in “saving” any of it) frequently had assigned some or all of it to debt repayment rather than consumption. This ambiguity is also evidenced in over a third of taxpayer follow-up survey respondents (38% at CEP and 37% at P+P) indicating paying down debt as at least one of the plans for saved refund dollars.

An aspect of the tax time savings thesis that this evaluation supports is the centrality of the tax refund and its size. In developing the taxpayer attribute component of the predictive model, HoltSolutions looked at the influence of refund and income on the decision to save and found that controlling for refund effects largely eliminated the significance of income effects. In other words, no matter how poor or well off a taxpayer was, how much was being claimed as a

refund was a major influence in saving at tax time. This further illustrates the perils of site personnel making income-based assessments of a taxpayer's ability and likelihood to save.

## **Recommendations**

Based on the findings presented in this report and additional observations from this evaluation, HoltSolutions makes the following recommendations for CEP, P+P, community tax programs generally, and others interested in tax time savings work.

### **Operational**

Having a dedicated site staffing function (paid, volunteer, or both) dedicated to promoting and facilitating tax time savings is essential, and having multiple people playing this role simultaneously is ideal. Having these site personnel focused solely on financial capability programming is unwise. The primary roles of this staff position should be to serve: 1) as an on-site embodiment and champion of the organization's commitment to helping taxpayers translate tax refunds into savings; 2) as a resource for questions about refund savings options; and 3) as the site coordinator of savings-related data collection and utilization. But this staff should also, whenever possible, be present and involved with the non-preparation tax roles (greeting, intake, etc.). Not only does this provide an opportunity for establishing additional connections with taxpayers with an eye towards savings, but it also models the concept and the process for other site personnel, which extends program reach. However, balance and careful management are important to avoid personnel being so pulled into other tasks that it precludes performing the functions specific to financial capability.

Recruitment of financial capability personnel (paid and volunteer) should focus on customer service interest and capability. Experience with financial services and products can be but is not necessarily helpful. The proper frame for this type of customer service is not behind the counter but being out on the "sales floor" (combining skills of confident engagement, perceptive listening, and persuasive communication).

Tax sites are often constrained in their physical configurations. Nonetheless, to the maximum extent possible, financial capability staff should be co-located with intake staff and return preparation staff and certainly should not be isolated from tax operations. Additionally, the return preparation area should include sufficient space for one-on-one discussions with taxpayers about savings opportunities.

Responsibility for achieving tax time savings goals should be shared equally across all site functions and not assigned just to the financial capability program. The crucial touch point for each prospective saver will be different, and these can vary dynamically with unpredictable developments in site flow and personal interaction. Every person at the tax site should be prepared to seize opportunities to "make a pitch" or "close the deal". This is a lofty goal and takes time and investment to achieve, but clearly communicated shared responsibility is a prerequisite.

Ideally, site financial capability staff should carry a tablet or notebook computer and also maintain at least one stationary device accessible to staff and taxpayers. Good uses for these devices include assisting taxpayers with pulling credit reports, looking up financial

institution account numbers, and accessing needed tax documents online. Maintaining multiple uses such as these further integrates financial capability personnel into the full range of site activities.

Promoting and facilitating direct deposit of tax refunds is an important financial capability goal that all tax programs should pursue. However, it should not be confused with savings-related functions, and primary responsibility for managing direct deposit transactions should be with return preparation staff. This includes the online opening of prepaid debit cards, with error checking for this included in quality review. This role assignment has the additional advantage of providing a consistent and tangible opportunity for volunteer preparers to communicate the broader financial capability goals of the tax program.

Although the better prepaid debit cards usually include "savings pocket" functionality, that feature is not intuitive and not easily communicated in rushed engagements at tax sites. The role of these cards in the tax time setting should be as an equivalent to standard checking accounts. Programs can then work with card providers to facilitate post-preparation communication with taxpayer card holders that encourage them to take full advantage of available savings-related options.

Sites should include in the standard intake packet a survey tool that facilitates conversations about savings opportunities, and intake personnel should ensure its proper completion. This tool should always ask some version of these 4 questions: 1) whether the taxpayer has any money in savings; 2) self-estimation of the size of the prior year tax refund; 3) whether any of that refund was put into savings; and 4) whether the taxpayer intends to put any current year refund dollars into savings. Having the prior year refund estimate also provides an advantageous opportunity to employ an anchoring approach to tax time savings.

Within the first days of site operations, site management, leaders in the tax and intake functions, and the financial capability staff should (without taxpayers present) conduct a site flow run-through with the goal of maximizing effective utilization of the intake survey tool for promoting and facilitating refund savings. Implementation of this process – and all aspects of financial capability programming – needs to be regularly monitored and reinforced.

The recognition that some taxpayer attributes are positively associated with a propensity to save and that using these to ground site interactions should never evolve into the development of an ideal saver profile to which taxpayers are compared. All taxpayers should be presumed to be potential savers, and this should be continually reinforced to serve as a counterweight to the tendency to make judgments about a taxpayer's ability to save.

## **Data / Research / Evaluation**

Craft and promulgate a uniform definition of "tax time savings" that: 1) is relevant and useful to both taxpayers and program operators; and 2) can serve as a reliable and meaningful gauge of program achievement.

Develop administrative tools and processes that a broad range of programs can readily use to capture taxpayer savings actions completely and accurately. This could take advantage of data entry, storage, and retrieval capabilities of the return preparation software, or it could be standalone but equally integrated into site flows.

Create tools (such as redeemable incentives) for effective program tracking of post-preparation taxpayer allocation of refunds to savings vehicles.

Track post-receipt account activity to ascertain the actual practices of taxpayers who choose to park their refunds in a single account with the intent of subsequent allocation to multiple uses that include saving.

Build on the handful of studies that have pursued investigation of taxpayers' actual post-receipt refund savings actions to develop a more complete understanding of the relationship between savings intentions and actions and the role of intervening events.

Work at quantifying the longer-term return to taxpayers and the community of investment in tax time savings promotion.

**APPENDIX A**  
**Demographics of 2017 Taxpayers**  
*(not limited to taxpayers in evaluation data sets)*

<b>CEP</b>		<b>P+P</b>
\$16,067	<b>Median Adjusted Gross Income</b>	\$15,404
37%	<b>EITC (% claiming)</b>	47%
\$506	<b>EITC (median claimed)</b>	\$494
83%	<b>Federal Refund (% claiming)</b>	82%
\$982	<b>Federal Refund (median claimed)</b>	\$891
62%	<b>Single Filing Status</b>	66%
14%	<b>Married-Joint Filing Status</b>	9%
71%	<b>No Dependents</b>	66%
10%	<b>Reported Self- Employment Income</b>	11%
72%	<b>Used Direct Deposit (if claimed refund)</b>	80%
58%	<b>Female</b>	61%
44%	<b>African-American</b>	31%
30%	<b>Latino</b>	13%
---	<b>English Speaker Primarily</b>	83%
60%	<b>English Speaker Only</b>	---

**APPENDIX B**  
**Financial Capability Program Documents**

**CEP Commitment Card**

**2017 SAVINGS CAMPAIGN**  
**WEEKLY DRAWING**

**LIFE**  
**HAPPENS.**  
**SAVE**  
**FOR IT.**

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

EMAIL/PHONE: \_\_\_\_\_

TOTAL AMOUNT OF FEDERAL REFUND: \_\_\_\_\_

**AMOUNT SAVED**

SAVINGS ACCOUNT \$ \_\_\_\_\_ PREPAID CARD \$ \_\_\_\_\_

New

New

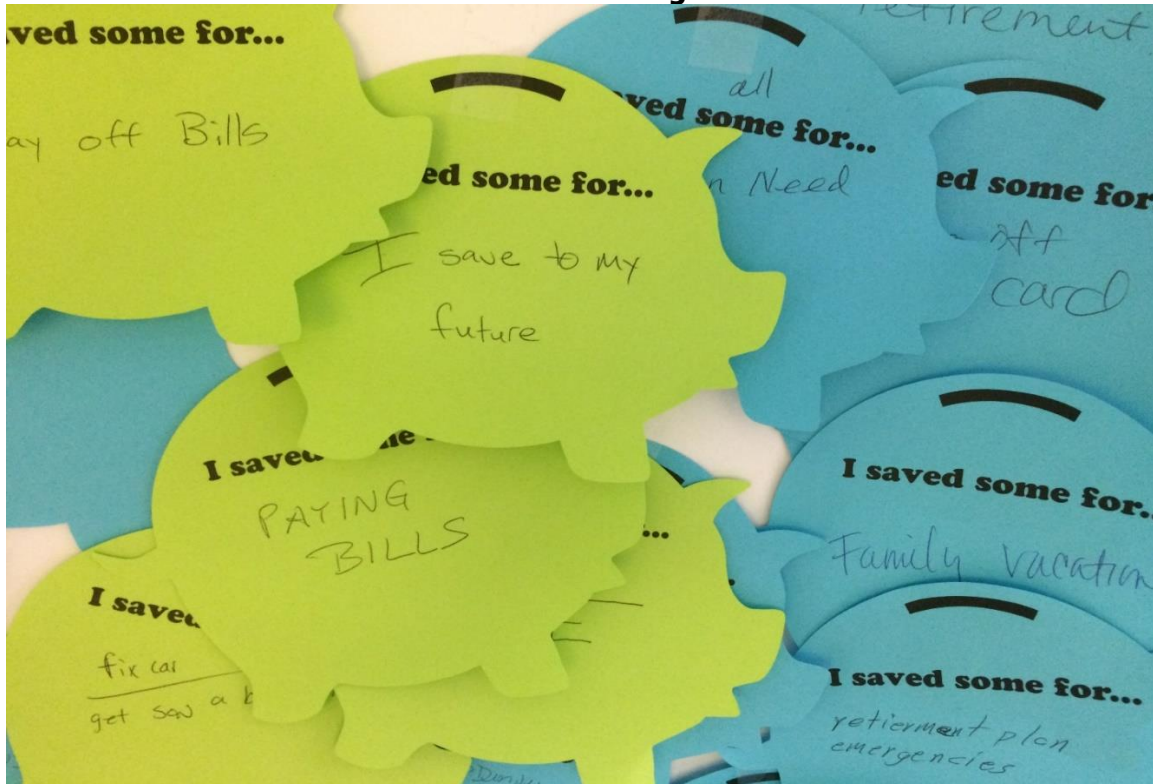
SAVINGS BOND \$ \_\_\_\_\_ myRA \$ \_\_\_\_\_

➔ Please bring this back to the sorting station and receive

- FREE CEP GIFT
- Chance to win one of 10 weekly \$100 prizes throughout the tax season
- Chance to win \$25,000 Grand Prize from our partners at **CommonWealth**



**P+P Saver Pig**



# PREPARE + PROSPER

## FINANCIAL SURVEY

Name: \_\_\_\_\_ (first) \_\_\_\_\_ (last)

**For volunteers/staff:**

Customer #: \_\_\_\_\_

FM/FA Initials: \_\_\_\_\_

Please circle one answer per question below.

**1. Wish you had more money set aside for emergencies?**

- a) Yes, I want to save some of my tax refund today .....
- b) Yes, though I'm not going to save today
- c) No, I'm set

Savings can start small! Save today into your own savings account or open one with either of our trusted partners, Firefly Credit Union or Sunrise Banks.

**2. Looking for a new way to save for retirement?**

- a) Yes, I want to learn more .....
- b) No, I'm set

Investing in your future can be simple, safe and affordable. Use part of your tax refund to open a *myRA* retirement account with the U.S. Department of the Treasury.

**3. Want to gift savings to someone you love?**

- a) Yes, I'd like to learn how .....
- b) Yes, but not today
- c) No thanks

Invest in a kid's future! Use part of your federal tax refund to get a U.S. savings bond. It will earn interest for up to 30 years.

**4. Getting your tax refund by paper check?**

- a) Yes, though I'd like to get it faster .....
- b) Yes, I'll wait for a paper check
- c) No, I'm using my own account
- d) No, I think I owe

Get your refund faster and safer using direct deposit. Open a prepaid debit card with no overdraft or monthly fees.

**5. Tired of paying fees to access your money? (e.g. check cashing, monthly fees, overdraft, etc.)**

- a) Yes, I'd consider a lower-fee option .....
- b) No, I'm good

**6. Know where you stand with your credit?**

- a) Yes, I checked my credit report in the last year
- b) No, I haven't reviewed my credit report recently .....

Don't let credit hold you back. Request a free copy of your credit report and learn how to boost your credit score.

**7. Struggling to pay any of the following? Please circle all that apply.**

- a) Credit cards .....
- b) Mortgage .....
- c) Student loans .....
- d) None of the above

Consider using some your tax refund to conquer your debt. We can refer you to our trusted partner, LSS Financial Counseling to get started.

**9. Want to work with a financial coach to help keep you on track?**

- a) Yes, that sounds great .....
- b) No thank you

Work towards your financial goals with the support of a volunteer financial coach and your peers. Learn about our financial coaching program, Money Mentors.



**APPENDIX C**  
**Taxpayer Intake Survey Questions Included in Evaluation Analysis**

CEP	P+P
<b>Race / Ethnicity</b>	
<b>What is your race/ethnicity?</b> AA (African American), AS (Asian/Pacific Islander), WH (White), LA (Latino), NA (Native American), NL (Not listed)	<b>What do you consider yourself?</b> African, African American, American Indian or Alaskan Native, Asian or Pacific Islander, Hispanic or Latino, Multi-Racial, White Non-Hispanic, Other
<b>Gender</b>	
<b>What is your gender?</b> G (female), M (male), T (Transgender)	<b>What is your gender?</b> Female, Male, Non-binary, Transgender, None of the above
<b>Household Members with a Disability</b>	
<b>Are you or a member of your household considered disabled?</b> YM (yes, myself), YP (yes, another person), BO (yes, both myself and another person), NO	<b>Are you or a member of your household considered a person with a disability?</b> Yes, No
<b>Language</b>	
<b>Other than English, what language is spoken in your home?</b> None, Spanish, Chinese, Korean, French, Italian, Vietnamese, Hindi, Polish, Russian, Other	<b>What language do you primarily speak at home?</b> English, Spanish, Somali, Oromo, Amharic, Other African language, Hmong, Vietnamese, Other Asian language, Russian, Other
<b>Savings Balance</b>	
<b>Do you have any money in savings?</b> Yes, less than \$500; Yes, between \$500-\$1,000; Yes, more than \$1,000; I don't have savings; I don't know	<b>Do you have any money in savings?</b> Yes, less than \$500; Yes, between \$500-\$1,000; Yes, more than \$1,000; I don't have savings; I don't know
<b>Prior Year Refund Savings</b>	
<b>Did you put some of your refund into savings last year?</b> SA (yes, in a savings account), BO (yes, a U.S. savings bond), RT (yes, in a retirement account), MO (yes, in more than one of the above), NO	<b>Did you put some of your refund into savings last year?</b> Yes, No, I don't remember
<b>Savings Plans</b>	
<b>If you get a refund, will you save some of it?</b> Yes, No, I don't think I'm getting a refund today	<b>If you get a refund, will you save some today?</b> Yes, No, I don't expect to get a refund
<b>Late Fee Incurrence</b>	
<b>In the last 2 months, have you been charged a late fee on a loan or bill?</b> Yes, No	<b>In the last 2 months, have you been charged a late fee on a loan or bill?</b> Yes, No

**APPENDIX D**  
**Additional Details on Quantitative Data Sets**

**Taxpayers - CEP**

Table 1 compares by site all current year taxpayers and the number of taxpayers present in the evaluation data (the missing data were from taxpayers not consenting to disclosure to HoltSolutions).

**TABLE 1**  
**All CEP Taxpayers & CEP Evaluation Data Set, By Site**

SAVINGS CAMPAIGN SITES				OTHER SITES			
	All 2017 Returns	Evaluation Data Set			All 2017 Returns	Evaluation Data Set	
				Brighton Park	691	228	33%
Auburn Gresham	1,153	941	82%	Evanston	742	391	53% <sup>aa</sup> aasd
Aurora	948	350	37%	Joliet	601	264	44%
Bronzeville	1,276	737	58%	Lawndale	594	337	57%
Chicago Heights	759	290	38%	Pilsen	908	634	70%
Elgin	1,181	726	61%	Springfield	869	475	55%
Loop	2,482	1,268	51%	Waukegan	888	571	64%
Uptown	2,991	1,545	52%	West Chicago	457	187	41%
				<i>Other</i>	751	160	21%
<b>TOTALS</b>	<b>10,790</b>	<b>5,857</b>	<b>54%</b>		<b>5,810</b>	<b>3,247</b>	<b>56%</b>

The statistics in Table 2 help assess the differences between all taxpayers and the evaluation data:

**TABLE 2**  
**Comparison of All CEP Taxpayers & CEP Evaluation Data Set Taxpayers**

	All 2017 Returns	Evaluation Data Set
Filing status single / married joint	62% / 14%	62% / 14%
No dependents	71%	70%
Median adjusted gross income	\$16,067	\$16,935
Claimed Earned Income Tax Credit	37%	39%
Claimed Retirement Savings Credit	8%	8%
Claimed federal refund	83%	85%
Median federal refund claimed	\$982	\$999
Self-employment income	10%	11%
Utilized direct deposit if claimed refund	72%	79%
Split refund using Form 8888	3.1%	3.7%
Purchased Savings Bonds (if refund)	1%	1%
Median age	47	48
Female	58%	57%
African-American / Latino	44% / 30%	45% / 30%
English speaking only	60%	60%
Did not save any prior year refund	82%	82%
Less than \$500 in savings	21%	22%
Had intention to save some of refund	53%	55%

Although there was significant variation in the rate of consenting to disclosure across tax sites, the two groups were reasonably similar. The largest differences were among CEP taxpayers, with taxpayers in the evaluation data set having 10% higher use of direct deposit and 5% higher median income.

### Taxpayers – P+P

Table 3 compares by site the number of taxpayers present in the evaluation data with the total number of taxpayers served (the gap is due to discrepancies of unknown origin in TaxSlayer reporting), and there are no data to assess whether the omission of these taxpayers significantly affected the analysis.

**TABLE 3**  
**P+P Evaluation Data Set Taxpayers, by Site**

Site	Total Served	Total Tax Records	
Creekside	1,087	951	87%
East Side Neighborhood Serv.	654	544	83%
Eastside Financial	847	699	83%
Hallie Q. Brown	624	484	78%
Hope	831	684	82%
Minneapolis Urban League	657	532	81%
P+P main office	3,651	3,042	83%
ResourceWest	900	765	85%
<b>TOTALS</b>	<b>9,251</b>	<b>7,701</b>	<b>83%</b>

### Follow-Up Taxpayer Survey Respondents

Tables 4 and 5 show qualitative differences indicating that the taxpayer follow-up survey respondents for both CEP and P+P may not have been fully representative of the taxpayers in the evaluation data sets:

**TABLE 4**  
**Comparison of All CEP Evaluation Data Set Taxpayers & Follow-Up Survey Respondents**

CEP	Evaluation Set Taxpayers	Survey Respondents
Filing status head-of-household	21%	29%
No dependents	70%	65%
Median adjusted gross income	\$16,935	\$17,579
Claimed Earned Income Tax Credit	39%	49%
Claimed federal refund	85%	88%
Median federal refund claimed	\$999	\$1,183
Utilized direct deposit if claimed refund	79%	82%
Split refund using Form 8888	4%	9%
Purchased Savings Bonds (if refund)	1%	4%
Median age	48	45
Female	57%	65%
Latino	30%	24%
English speaking only	60%	64%
Did not save any prior year refund	82%	75%
Less than \$500 in savings	22%	28%
Had intention to save some of refund	55%	63%
Confirmed Saver	6.6%	8.1%

**TABLE 5**  
**Comparison of All P+P Evaluation Data Set Taxpayers & Follow-Up Survey Respondents**

<b>P+P</b>	<b>Evaluation Set Taxpayers</b>	<b>Survey Respondents</b>
Filing status head-of-household	26%	35%
Claimed exemptions only for self	58%	54%
Median adjusted gross income	\$17,773	\$17,519
Claimed Earned Income Tax Credit	43%	55%
Claimed federal refund	81%	89%
Median federal refund claimed	\$1,036	\$1,192
Utilized direct deposit if claimed refund	86%	93%
Split refund using Form 8888	12%	41%
Purchased Savings Bonds (if refund)	3%	10%
Female	62%	71%
White, Non-Hispanic	34%	44%
Primary language English	82%	91%
Did not save any prior year refund	64%	56%
Less than \$500 in savings	31%	33%
Had intention to save some of refund	60%	68%
Confirmed Saver	11.3%	36.7%

Among those responding to the taxpayer follow-up surveys, non-response rates for individual questions were reasonable, with the highest on the CEP survey being 10%, and the highest for P+P was 1%.

**Site Staff & Volunteer Surveys**

The highest non-response rate to a CEP site staff survey question was 7%, and the highest on the volunteer survey was 5%. For P+P, all respondents answered every question on the site staff survey, and the highest non-response rate to a question on the volunteer survey was 7%.

**Savings Data**

*Form 8888 Usage as Savings Proxy*

Reporting from both TaxWise and TaxSlayer included a true/false field indicating use of Form 8888 to split receipt of a taxpayer’s federal tax refund among 2 or more accounts. The Form 8888 field was problematic as a savings proxy. A taxpayer depositing the full refund amount to a savings account (a sizeable share of savers at both CEP and P+P) would not have used Form 8888, some refund splits do not involve savings accounts, and TaxSlayer did not permit use of Form 8888 for some splits between credit union accounts. Table 6 shows the relationship between the Form 8888 field and the administrative saver databases among those with a positive value in one or the other:

**TABLE 6**  
**Overlap of Form 8888 Field Values & Administrative Databases**

	<b>CEP<sup>22</sup></b>	<b>P+P<sup>23</sup></b>
Form 8888= <i>true</i> / in saver database	55%	59%
Form 8888= <i>true</i> / not in saver database	10%	15%
Form 8888= <i>false</i> / in saver database	35%	26%

*CEP Supplemental Intake Survey*

The CEP Supplemental Intake Survey included a section (designated for preparer use only) to enter additional data as part of the TaxWise record. Two fields were designated to capture savings activity: 1) whether all or part of the refund was saved (by indicating the savings vehicle used); and 2) the amount of federal refund saved.

These data did not appear to be reliable. Data were missing in one or both fields for 10% of taxpayers in the evaluation data set. Among those with a positive value in the savings vehicle field, 294 (29%) had a \$0 value in the amount saved field. There were an additional 111 taxpayers indicating both no saving of the refund but with a value in the amount saved field. In some cases, this appeared to represent deposit of the full amount of the refund to a prepaid debit card.

*Administrative Databases*

To capture more accurately savings activity among taxpayers, CEP and P+P each created and maintained a separate database based on forms completed on site by taxpayers and/or financial staff. The initial data entry was confirmed against (and usually augmented by) both the original form and the return preparation software by a seasonal staff member dedicated to this task.

These data appear to be very reliable, but they may have failed to capture the full extent of tax time savings activity, particularly at CEP. Because the administrative form served as the trigger for creation of the data record, taxpayers who saved without completing and/or submitting a Commitment Card were not included in the database. This could explain taxpayers not in the database who showed use of Form 8888, and differences in site practices with respect to the administrative forms could explain an unknown amount of the variance in database-based savings rates among sites. This was less of an issue at P+P, because the administrative data process included identification of taxpayers for whom a Financial Services Intake form had not been completed but who were tagged in the TaxSlayer record by the return reviewer as having saved.

Because CEP did not use the Commitment Card at tax sites that were not part of the Savings Campaign, there were no administrative data to confirm for comparative purposes the tax time savings actions among the taxpayers at those sites.

**Confirmed Savers**

*CEP*

The evaluation identified 298 CEP taxpayers as Confirmed Savers. This was less than the organization's reported count of 966 savers. In addition to differences stemming from non-consent to disclose data to HoltSolutions, CEP's count of savers used the broader definition that included use of a prepaid debit card.

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<sup>22</sup> This excludes cases where a taxpayer is in the administrative saver database solely because of use of a prepaid debit card.

<sup>23</sup> An unknown number of taxpayers present in the administrative saver database may have used Form 8888 but are part of the group of taxpayers served for whom tax return data was not reported by TaxSlayer.

This group represented 36% of all CEP-counted savers, and 35% of CEP-counted savers present in the evaluation data set.

Among CEP Confirmed Savers, there were tax return, intake, and post-preparation on-site survey responses for nearly 100%, and 16% had follow-up survey responses.

There was considerable mismatch between CEP taxpayer recollection of tax time savings and the savings actions reflected in the CEP evaluation data set. Of those reporting saving at the tax site, 45 (57%) were not identified as Confirmed Savers. Of the Confirmed Savers present in the follow-up survey data set, 8 (19%) incorrectly reported that they had not saved at the tax site.

#### *P+P*

The evaluation identified 869 P+P taxpayers as Confirmed Savers. This was less than the organization's reported count of 949 savers. P+P's total saver count included those captured in the administrative database of savers whose tax return data was not reported from TaxSlayer.

Among P+P Confirmed Savers, there were tax return and intake survey responses for nearly 100%, and follow-up survey responses for 8%. P+P's post-preparation on-site survey responses were not linkable to other data.

There was some mismatch between P+P taxpayer recollection of tax time savings and their savings actions. Of those reporting saving at the tax site, 8 (13%) were not identified as Confirmed Savers. Of the Confirmed Savers present in the follow-up survey data set, 13 (19%) incorrectly reported that they had not saved at the tax site.

**APPENDIX E**  
**Process Evaluation Details**

**TABLE 7**  
**Assessment of CEP Tax Site Operations, By Site<sup>24</sup>**

CEP	Average Mean Score	Site Staff**		Volunteers**		Taxpayers	
		n =	Mean Score	n =	Mean Score	n =	Mean Score
Bronzeville	4.42	4	4.50	12	4.83	34	3.94
Elgin	4.40	5	4.40	17	4.41	49	4.39
Auburn Gresham	4.36	3	4.33	4	4.50	38	4.24
Chicago Heights	4.33	3	4.67	7	4.00	15	4.33
Loop	4.26	4	4.50	34	4.06	144	4.22
Aurora	4.24	3	3.67	14	4.57	17	4.47
Uptown	3.90	13	3.15	32	4.25	108	4.31
<b>ALL (by site)</b>	<b>4.27</b>	<b>35</b>	<b>4.17</b>	<b>120</b>	<b>4.37</b>	<b>405</b>	<b>4.27</b>

*In the tables in this Appendix, statistical significance is indicated by \* (0.05 level) and \*\* (0.01 level).*

**TABLE 8**  
**Assessment of P+P Tax Site Operations, By Site**

P+P	Average Mean Score	Site Staff		Volunteers		Taxpayers	
		n =	Mean Score	n =	Mean Score	n =	Mean Score
ESNS (F Side Neigh Services)	4.54	3	4.67	12	4.50	11	4.45
Minneapolis Urban League	4.42	4	4.25	6	4.33	15	4.67
Eastside Financial	4.42	2	4.50	11	4.27	10	4.50
P+P main office	4.36	8	4.50	44	4.32	106	4.25
Hallie Q. Brown	4.30	5	4.40	9	4.11	10	4.40
Hope	4.07	4	3.75	14	4.14	9	4.33
ResourceWest	3.98	5	4.00	7	4.29	22	3.64
Creekside	3.86	2	3.00	12	4.33	16	4.25
<b>ALL (by site)</b>	<b>4.24</b>	<b>33</b>	<b>4.13</b>	<b>115</b>	<b>4.29</b>	<b>199</b>	<b>4.31</b>

<sup>24</sup> Site staff were asked “Looking overall at all aspects of tax site operations, how well is the tax site operating?” and taxpayers were asked “How satisfied were you with your overall experience getting your taxes done at the tax site?”. The mean scores are based on a 1 (low) to 5 (high) rating scale.

**TABLE 9**  
**Assessment of CEP Tax Site Operations, By Role**

CEP	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Intake <sup>25</sup>	4.29	0	---	24	4.29
Financial <sup>26</sup>	4.11	6	4.00	9	4.22
Tax <sup>27</sup>	4.10	26	3.88	87	4.32
<b>ALL (by role)</b>	<b>4.17</b>	<b>40</b>	<b>3.94</b>	<b>120</b>	<b>4.28</b>

**TABLE 10**  
**Assessment of P+P Tax Site Operations, By Role**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Tax <sup>28</sup>	4.30	8	4.25	93	4.34
Intake <sup>29</sup>	4.18	13	4.23	14	4.21
Financial <sup>30</sup>	4.05	14	4.21	8	3.88
<b>ALL (by role)</b>	<b>4.17</b>	<b>35</b>	<b>4.23</b>	<b>115</b>	<b>4.14</b>

**TABLE 11**  
**Assessment of CEP Financial Program Performance<sup>31</sup>, By Site**

CEP	Average Mean Score	Site Staff**		Volunteers**		Taxpayers	
		n =	Mean Score	n =	Mean Score	n =	Mean Score
Chicago Heights	4.60	3	5.00	6	4.67	15	4.13
Auburn Gresham	4.35	2	4.50	4	4.25	38	4.29
Bronzeville	4.32	4	4.75	12	4.33	34	3.88
Loop	4.31	4	4.75	33	4.00	144	4.19
Elgin	4.12	4	4.00	15	4.07	49	4.29
Uptown	3.90	13	3.77	29	3.62	108	4.31
Aurora	3.51	3	2.67	13	3.38	17	4.47
<b>ALL (by site)</b>	<b>4.16</b>	<b>33</b>	<b>4.21</b>	<b>112</b>	<b>4.05</b>	<b>405</b>	<b>4.22</b>

<sup>25</sup> Paid: none; volunteer: tax site specialists.

<sup>26</sup> Paid: financial capability managers; volunteer: savings coaches.

<sup>27</sup> Paid: site managers, assistant site managers; volunteer: tax preparers, quality reviewers.

<sup>28</sup> Site staff: tax managers; volunteer: tax preparers, quality reviewers, hybrids.

<sup>29</sup> Site staff: intake managers; volunteer: tax site specialists.

<sup>30</sup> Site staff: financial managers; volunteer: financial advocates.

<sup>31</sup> Site staff and volunteers were asked "How do you rate the overall performance of the site in promoting financial products and services?" and taxpayers were asked "How satisfied were you with the financial services and savings information you received at the tax site?". The mean scores are based on a 1 (low) to 5 (high) rating scale.

**TABLE 12**  
**Assessment of P+P Financial Program Performance, By Site**

P+P	Average Mean Score	Site Staff		Volunteers		Taxpayers	
		n =	Mean Score	n =	Mean Score	n =	Mean Score
ESNS	4.52	3	4.67	10	4.40	10	4.50
Mpls Urban League	4.38	4	4.00	5	4.40	15	4.73
Eastside Financial	4.30	2	4.50	10	3.90	10	4.50
Creekside	4.20	2	4.50	12	3.92	16	4.19
P+P main office	4.13	8	4.25	41	3.85	106	4.28
Hallie Q. Brown	4.10	5	4.00	9	4.00	10	4.30
Hope	3.99	4	3.75	14	3.79	9	4.44
ResourceWest	3.83	5	4.00	7	3.86	22	3.64
<b>ALL (by site)</b>	<b>4.17</b>	<b>33</b>	<b>4.21</b>	<b>108</b>	<b>4.02</b>	<b>199</b>	<b>4.32</b>

**TABLE 13**  
**Assessment of CEP Financial Program Performance, By Staffing Role**

CEP	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Intake	4.18	0	---	22	4.18
Tax	4.02	24	4.17	82	3.87
Financial	3.79	6	3.83	8	3.75
<b>ALL (by role)</b>	<b>4.00</b>	<b>30</b>	<b>4.00</b>	<b>112</b>	<b>3.93</b>

**TABLE 14**  
**Assessment of P+P Financial Program Performance, By Staffing Role**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Intake	4.08	13	4.23	13	3.92
Tax	3.99	8	4.00	87	3.98
Financial	3.82	14	4.00	8	3.63
<b>ALL (by role)</b>	<b>3.96</b>	<b>35</b>	<b>4.08</b>	<b>108</b>	<b>3.84</b>

**TABLE 15**  
**Assessment of CEP Financial Capability Competence<sup>32</sup>, By Site**

CEP	Average Mean Score	Site Staff				Volunteers			
		Training		Understanding		Training		Understanding	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Chicago Heights	4.50	3	5.00	3	5.00	7	3.71	7	4.29
Auburn Gresham	4.19	2	4.00	2	4.50	4	4.00	4	4.25
Aurora	4.06	3	4.00	3	4.67	14	3.50	14	4.07
Loop	3.97	4	3.75	4	4.50	33	3.70	33	3.91
Elgin	3.96	5	4.20	5	4.20	17	4.00	17	3.41
Uptown	3.82	13	3.85	13	4.15	31	3.55	31	3.74
Bronzeville	3.69	4	4.25	4	4.25	12	2.42	12	3.83
<b>ALL (by site)</b>	<b>4.03</b>	<b>34</b>	<b>4.15</b>	<b>34</b>	<b>4.47</b>	<b>118</b>	<b>3.55</b>	<b>118</b>	<b>3.93</b>

**TABLE 16**  
**Assessment of P+P Financial Capability Competence, By Site**

P+P	Average Mean Score	Site Staff				Volunteers			
		Training		Understanding		Training*		Understanding	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Creekside	4.46	2	5.00	2	5.00	11	4.00	12	3.83
ESNS	4.45	3	4.67	3	4.67	11	4.27	11	4.18
ResourceWest	4.04	5	4.40	5	4.20	7	3.71	7	3.86
Eastside Financial	3.98	2	4.50	2	4.50	10	3.40	10	3.50
P+P main office	3.90	8	4.00	8	4.13	40	3.68	41	3.80
Hallie Q. Brown	3.82	5	4.20	5	4.20	9	3.00	9	3.89
Hope	3.77	4	3.75	4	4.25	12	3.50	14	3.57
Mpls Urban League	3.73	4	3.50	4	3.50	3	4.33	5	3.60
<b>ALL (by site)</b>	<b>4.02</b>	<b>33</b>	<b>4.25</b>	<b>33</b>	<b>4.31</b>	<b>103</b>	<b>3.74</b>	<b>109</b>	<b>3.78</b>

<sup>32</sup> With respect to training, site staff were asked “How do you rate the training you received on tax site promotion of financial products and services?”. The understanding score is based on the survey question “How do you feel about your understanding of the different savings opportunities available to taxpayers at your tax site?”. The mean scores are based on a 1 (low) to 5 (high) rating scale.

**TABLE 17**  
**Assessment of CEP Financial Capability Competence, By Staffing Role**

CEP	Average Mean Score	Site Staff				Volunteers			
		Training		Understanding		Training		Understanding**	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Financial	4.32	6	4.33	6	4.83	9	3.44	9	4.67
Tax	3.89	25	4.00	25	4.28	86	3.52	86	3.74
Intake	3.81	0	---	0	---	23	3.74	23	3.87
<b>ALL (by role)</b>	<b>4.00</b>	<b>31</b>	<b>4.17</b>	<b>31</b>	<b>4.56</b>	<b>118</b>	<b>3.57</b>	<b>118</b>	<b>4.09</b>

**TABLE 18**  
**Assessment of P+P Financial Capability Competence, By Staffing Role**

P+P	Average Mean Score	Site Staff				Volunteers			
		Training		Understanding**		Training		Understanding*	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Financial	4.36	14	4.21	14	4.86	8	4.00	8	4.38
Tax	3.94	8	4.00	8	4.38	82	3.61	88	3.78
Intake	3.92	13	4.38	13	3.85	13	4.00	13	3.46
<b>ALL (by role)</b>	<b>4.08</b>	<b>35</b>	<b>4.20</b>	<b>35</b>	<b>4.36</b>	<b>103</b>	<b>3.87</b>	<b>109</b>	<b>3.87</b>

**TABLE 19**  
**Assessment of CEP Tax & Financial Staff Working Relationship<sup>33</sup>, By Site**

CEP	Average Mean Score	Site Staff		Volunteers**	
		n =	Mean Score	n =	Mean Score
Chicago Heights	4.92	3	5.00	6	4.83
Bronzeville	4.67	4	4.75	12	4.58
Loop	4.61	4	5.00	33	4.21
Auburn Gresham	4.25	2	4.00	4	4.50
Elgin	4.11	4	4.50	15	3.73
Aurora	3.78	3	4.33	13	3.23
Uptown	3.54	12	4.25	29	2.83
<b>ALL (by site)</b>	<b>4.27</b>	<b>32</b>	<b>4.55</b>	<b>134</b>	<b>3.99</b>

<sup>33</sup> Volunteers at both programs and site staff at CEP were asked “How well do the tax and financial capability staff work together at your site?”. The wording for paid site staff at P+P was slightly different: “How well do the financial, intake and tax staff and volunteers work together at your site?”. The mean scores are based on a 1 (low) to 5 (high) rating scale.

**TABLE 20**  
**Assessment of P+P Tax & Financial Staff Working Relationship, By Site**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Mpls Urban League	4.68	4	4.75	5	4.60
Eastside Financial	4.65	2	5.00	10	4.30
ResourceWest	4.42	5	4.40	7	4.43
Hallie Q. Brown	4.36	5	4.60	9	4.11
P+P main office	4.16	8	4.38	41	3.93
ESNS	4.12	3	4.33	10	3.90
Hope	4.09	4	4.25	14	3.93
Creekside	4.00	2	3.50	12	4.50
<b>ALL (by site)</b>	<b>4.31</b>	<b>33</b>	<b>4.40</b>	<b>108</b>	<b>4.21</b>

**TABLE 21**  
**Assessment of CEP Tax & Financial Staff Working Relationship, By Staffing Role**

CEP	Average Mean Score	Site Staff		Volunteers*	
		n =	Mean Score	n =	Mean Score
Intake	4.59	0	---	22	4.59
Financial	4.32	6	4.50	8	4.13
Tax	4.01	23	4.52	82	3.50
<b>ALL (by role)</b>	<b>4.31</b>	<b>29</b>	<b>4.51</b>	<b>112</b>	<b>4.07</b>

**TABLE 22**  
**Assessment of P+P Tax & Financial Staff Working Relationship, By Staffing Role**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Tax	4.33	8	4.50	87	4.16
Intake	4.31	13	4.69	13	3.92
Financial	3.95	14	4.14	8	3.75
<b>ALL (by role)</b>	<b>4.19</b>	<b>35</b>	<b>4.44</b>	<b>108</b>	<b>3.94</b>

**TABLE 23**  
**Assessment of CEP Financial Program Integration<sup>34</sup>, By Site**

CEP	Average Mean Score	Site Staff		Volunteers*	
		n =	Mean Score	n =	Mean Score
Chicago Heights	4.72	3	5.00	7	4.43
Bronzeville	4.59	4	4.50	12	4.67
Auburn Gresham	4.29	3	4.33	4	4.25
Elgin	4.12	4	4.25	17	4.43
Loop	4.11	4	4.25	34	3.97
Uptown	3.77	13	3.69	32	3.84
Aurora	3.70	3	3.33	14	4.07
<b>ALL (by site)</b>	<b>4.18</b>	<b>44</b>	<b>4.13</b>	<b>120</b>	<b>4.24</b>

**TABLE 24**  
**Assessment of P+P Financial Program Integration, By Site**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
ESNS	4.59	3	4.67	12	4.50
Mpls Urban League	4.21	4	3.75	6	4.67
Eastside Financial	4.21	2	4.50	11	3.91
P+P main office	4.17	8	4.25	44	4.09
Creekside	4.13	2	4.00	12	4.25
ResourceWest	3.86	5	4.00	7	3.71
Hallie Q. Brown	3.79	5	3.80	9	3.78
Hope	3.79	4	3.50	14	4.07
<b>ALL (by site)</b>	<b>4.09</b>	<b>33</b>	<b>4.06</b>	<b>115</b>	<b>4.12</b>

**TABLE 25**  
**Assessment of CEP Financial Program Integration, By Staffing Role**

CEP	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Intake	4.29	0	---	24	4.29
Tax	4.11	26	4.12	87	4.09
Financial	3.75	6	3.50	9	4.00
<b>ALL (by role)</b>	<b>4.05</b>	<b>40</b>	<b>3.81</b>	<b>120</b>	<b>4.13</b>

<sup>34</sup> Site staff and volunteers were asked “How do you rate the performance of the site in integrating financial products, services, and savings opportunities into the tax process?”. The mean scores are based on a 1 (low) to 5 (high) rating scale.

**TABLE 26**  
**Assessment of P+P Financial Program Integration, By Staffing Role**

P+P	Average Mean Score	Site Staff		Volunteers	
		n =	Mean Score	n =	Mean Score
Intake	4.26	13	4.15	14	4.36
Tax	4.07	8	4.00	93	4.14
Financial	3.62	14	3.86	8	3.38
<b>ALL (by role)</b>	<b>3.98</b>	<b>35</b>	<b>4.00</b>	<b>115</b>	<b>3.96</b>

**TABLE 27**  
**Taxpayer Exposure to Savings Messages<sup>35</sup>, By CEP Site**

	n =	Never Came Up	1 Person Mentioned	>1 Person Mentioned	Engaged in Conversation
Loop	146	7%	23%	52%	18%
Uptown	104	10%	29%	36%	26%
Elgin	42	14%	31%	33%	21%
Bronzeville	34	15%	38%	35%	12%
Auburn Gresham	34	9%	35%	44%	12%
Chicago Heights	16	0%	19%	69%	12%
Aurora	16	19%	44%	31%	6%
<b>OVERALL</b>	<b>392</b>	<b>9%</b>	<b>28%</b>	<b>42%</b>	<b>19%</b>

**TABLE 28**  
**Taxpayer Exposure to Savings Messages, By P+P Site**

	n =	Never Came Up	1 Person Mentioned	>1 Person Mentioned	Engaged in Conversation
P+P main office	96	10%	16%	34%	40%
ResourceWest	22	5%	18%	55%	23%
Mpls Urban League	14	0%	14%	71%	14%
Creekside	12	8%	8%	50%	33%
ESNS	11	0%	18%	36%	46%
Hallie Q. Brown	10	0%	10%	60%	30%
Eastside Financial	9	11%	11%	22%	56%
Hope	9	0%	22%	67%	11%
<b>OVERALL</b>	<b>183</b>	<b>7%</b>	<b>15%</b>	<b>43%</b>	<b>35%</b>

<sup>35</sup> Taxpayers were asked “When you came in to get your taxes prepared, did you hear about saving some of your refund? (pick the best answer)”. Percentages in table exclude “I don’t remember” responses (representing 9% of respondents for both CEP and P+P).

**TABLE 29**  
**Assessment of CEP Program Focus, By Site**

CEP	Average Mean Score	Site Staff				Volunteers			
		Staffing <sup>36</sup>		Emphasis <sup>37</sup>		Staffing		Emphasis	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Aurora	3.59	3	4.00	3	3.67	12	3.33	14	3.36
Uptown	3.27	13	3.08	13	3.46	25	3.28	31	3.26
Auburn Gresham	3.21	2	3.50	3	3.33	4	3.00	4	3.00
Loop	3.16	4	3.25	4	3.25	33	3.15	34	3.00
Chicago Heights	3.00	3	3.00	3	3.00	6	3.00	7	3.00
Elgin	2.96	3	3.00	4	2.80	15	3.20	17	2.82
Bronzeville	2.92	4	3.00	4	2.50	12	3.00	12	3.17
<b>ALL (by site)</b>	<b>3.16</b>	<b>32</b>	<b>3.26</b>	<b>34</b>	<b>3.14</b>	<b>107</b>	<b>3.14</b>	<b>119</b>	<b>3.09</b>

**TABLE 30**  
**Assessment of P+P Program Focus, By Site**

P+P	Average Mean Score	Site Staff				Volunteers			
		Staffing		Emphasis		Staffing		Emphasis	
		n =	Mean Score	n =	Mean Score	n =	Mean Score	n =	Mean Score
Hope	3.39	4	3.50	4	3.50	14	3.21	14	3.36
Eastside Financial	3.38	2	3.50	2	3.50	10	3.10	10	3.40
Mpls Urban League	3.30	4	3.00	4	3.25	5	3.60	6	3.33
Hallie Q. Brown	3.26	5	3.00	5	3.60	9	3.00	9	3.44
ESNS	3.21	3	3.67	3	3.00	10	3.00	11	3.18
P+P main office	3.17	8	3.13	8	3.25	40	3.08	41	3.22
ResourceWest	3.02	5	3.20	5	3.00	7	3.00	7	2.86
Creekside	2.71	2	2.00	2	3.00	12	3.08	12	2.75
<b>ALL (by site)</b>	<b>3.18</b>	<b>33</b>	<b>3.13</b>	<b>33</b>	<b>3.26</b>	<b>107</b>	<b>3.13</b>	<b>110</b>	<b>3.19</b>

<sup>36</sup> CEP asked site staff “How do you feel about the tax time financial capability staffing at your tax site?” and P+P asked “How do feel about the number of Financial Advocates and Financial Managers at your site”. Volunteers were asked “How do you feel about the tax time financial capability staffing (savings coach (CEP) / financial manager and advocates (P+P)) at the tax site?”. For each question, the mean scores are based on a 1 (way too many) to 5 (need many more) rating scale; a value of 3 equals “about right”).

<sup>37</sup> Site staff and volunteers were asked “How do you feel about the level of emphasis on financial products and services at the tax site?”. The mean scores are based on a 1 (way too much) to 5 (needs much more) rating scale; a value of 3 equals “about right”).

**TABLE 31**  
**Assessment of CEP Program Focus, By Staffing Role**

		<i>Site Staff</i>				<i>Volunteers</i>			
		<i>Staffing**</i>		<i>Emphasis</i>		<i>Staffing</i>		<i>Emphasis</i>	
<b>CEP</b>	<b>Average Mean Score</b>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>
Financial	3.61	6	3.83	6	3.67	8	3.38	9	3.56
Intake	3.11	0	---	0	---	22	3.18	23	3.04
Tax	3.09	24	3.04	26	3.08	77	3.16	87	3.07
<b>ALL (by site)</b>	<b>3.27</b>	<b>30</b>	<b>3.44</b>	<b>32</b>	<b>3.38</b>	<b>107</b>	<b>3.24</b>	<b>119</b>	<b>3.22</b>

**TABLE 32**  
**Assessment of P+P Program Focus, By Staffing Role**

		<i>Site Staff</i>				<i>Volunteers</i>			
		<i>Staffing</i>		<i>Emphasis*</i>		<i>Staffing</i>		<i>Emphasis**</i>	
<b>P+P</b>	<b>Average Mean Score</b>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>	<i>n =</i>	<i>Mean Score</i>
Financial	3.59	14	3.29	14	3.57	8	3.00	8	4.13
Tax	3.10	8	3.13	8	3.00	86	3.12	86	3.13
Intake	3.16	13	3.23	13	3.23	13	3.08	13	3.08
<b>ALL (by site)</b>	<b>3.25</b>	<b>35</b>	<b>3.22</b>	<b>35</b>	<b>3.27</b>	<b>107</b>	<b>3.07</b>	<b>110</b>	<b>3.45</b>

**APPENDIX F**  
**Outcomes Evaluation Details**

**TABLE 33**  
**Savings Rates, By CEP Site (Savings Campaign sites)**

	<b>Savers Rate<sup>38</sup> (ranked)</b>	<b>Form 8888 Rate</b>	<i>Form 8888 ranking</i>
Chicago Heights	14.1%	13.1%	1
Loop	13.3%	10.1%	2
Uptown	7.2%	4.4%	5
Elgin	5.2%	4.7%	4
Bronzeville	4.4%	4.9%	3
Aurora	0.7%	1.0%	7
Auburn Gresham	0.6%	1.3%	6
<b>ALL</b>	<b>6.6%</b>	<b>5.4%</b>	---

**TABLE 34**  
**Savings Rates, By CEP Site (other sites)**

	<b>Form 8888 Rate (ranked)</b>
Evanston	1.1%
Lawndale	1.1%
Joliet	1.0%
Brighton Park	0.6%
<i>Other</i>	<i>0.4%</i>
Springfield	0.3%
Pilsen	0.2%
Waukegan	0.2%
West Chicago	0.0%
<b>ALL</b>	<b>0.7%</b>

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<sup>38</sup> The Savers Rate denominator is the number of taxpayers claiming a federal refund. The percentage of returns in the evaluation data set claiming a federal tax refund at CEP Savings Campaign sites ranged from 79.7% at Uptown to 88.4% at Aurora and at other sites from 76.6% at Evanston to 90.1% at Springfield. The range among P+P sites was from 76.9% at Creekside to 86.6% at Eastside Financial.

**TABLE 35**  
**Savings Rates, By P+P Site**

	<b>Savers Rate<sup>39</sup></b> <i>(ranked)</i>	<b>Form 8888 Rate</b>	<i>Form 8888 ranking</i>
East Side Neighborhood Serv.	18.5%	17.7%	1
Minneapolis Urban League	16.7%	15.0%	3
P+P main office	15.5%	13.8%	4
ResourceWest	15.4%	16.4%	2
Eastside Financial	12.2%	8.3%	5
Hallie Q. Brown	10.0%	6.3%	8
Hope	10.0%	7.3%	6
Creekside	7.8%	7.0%	7
<b>ALL</b>	<b>13.7%</b>	<b>12.0%</b>	---

**TABLE 36**  
**Amounts Saved, By CEP Site**

	<b>n =</b>	<b>Median</b>	<b>Mean</b>	<b>Low</b>	<b>High</b>	<b>Sum</b>
Loop	126	\$327	\$1,059	\$50	\$7,578	\$133,420
Uptown	83	\$556	\$1,504	\$25	\$10,571	\$124,852
Elgin	28	\$945	\$2,165	\$50	\$8,226	\$60,620
Chicago Heights	28	\$625	\$1,141	\$50	\$7,441	\$31,935
Bronzeville	26	\$275	\$554	\$50	\$3,655	\$14,395
Auburn Gresham	4	\$3,498	\$3,983	\$200	\$8,735	\$15,930
Aurora	2	\$310	\$310	\$50	\$569	\$619
<b>ALL</b>	<b>297</b>	<b>\$500</b>	<b>\$1,285</b>	<b>\$25</b>	<b>\$10,571</b>	<b>\$381,771</b>

**TABLE 37**  
**Amounts Saved, By P+P Site**

	<b>n =</b>	<b>Median</b>	<b>Mean</b>	<b>Low</b>	<b>High</b>	<b>Sum</b>
P+P main office	387	\$500	\$1,708	\$1	\$13,090	\$660,956
ResourceWest	95	\$301	\$1,442	\$50	\$11,845	\$136,972
ESNS (F Side Neigh Services)	87	\$200	\$1,169	\$50	\$11,770	\$101,667
Eastside Financial	75	\$1,000	\$1,997	\$30	\$11,238	\$149,784
Minneapolis Urban League	70	\$349	\$1,543	\$20	\$12,928	\$108,019
Hope	57	\$505	\$2,010	\$3	\$14,412	\$114,554
Creekside	57	\$573	\$1,359	\$3	\$10,951	\$77,469
Hallie Q. Brown	41	\$840	\$1,467	\$45	\$6,802	\$60,161
<b>ALL</b>	<b>869</b>	<b>\$500</b>	<b>\$1,622</b>	<b>\$1</b>	<b>\$14,412</b>	<b>\$1,409,582</b>

<sup>39</sup> There were 11 P+P Confirmed Savers who did not claim a federal tax refund, using a state tax refund to fund all or part of their savings action.

**TABLE 38**  
**Most Frequent Amounts Saved**

<i>(Frequencies &gt;=0.6%)</i>	<b>CEP</b>	<b>P+P</b>
\$50	13%	17%
\$100	8%	9%
\$150	1%	2%
\$200	4%	4%
\$250	---	1%
\$300	1%	3%
\$400	1%	1%
\$500	2%	3%
\$1,000	3%	2%
\$2,000	---	1%

**TABLE 39**  
**Relationship of Savings and Refund Amounts, By CEP Site**

	<i>n =</i>	<b>Median</b>	<b>Mean</b>	<b>Low</b>	<b>High</b>	<b># at 100% (fed only)</b>	<b>% at 100% (fed only)</b>
Uptown	83	100%	61.1%	0.3%	100%	42	51%
Elgin	28	95.8%	60.0%	1.1%	100%	14	50%
Auburn Gresham	4	85.0%	68.3%	3.0%	100%	2	50%
Loop	126	50.0%	53.6%	0.7%	100%	53	42%
Chicago Heights	28	18.4%	43.8%	1.2%	100%	8	29%
Bronzeville	26	13.8%	29.8%	1.5%	100%	4	15%
Aurora	2	10.6%	10.6%	6.9%	14.4%	0	0%
<b>ALL</b>	<b>297</b>	<b>49.6%</b>	<b>53.2%</b>	<b>0.3%</b>	<b>100%</b>	<b>123</b>	<b>41%</b>

**TABLE 40**  
**Relationship of Savings and Refund Amounts, By P+P Site**

	<i>n =</i>	<b>Median</b>	<b>Mean</b>	<b>Low</b>	<b>High</b>	<b># at 100% (fed + state)</b>	<b>% at 100% (fed + state)</b>
Hallie Q. Brown	41	>100%	>100%	0.6%	>100%	23	56%
Eastside Financial	75	>100%	81.7%	1.7%	>100%	33	44%
Creekside	57	66.1%	76.1%	0.8%	>100%	23	40%
P+P main office	387	61.8%	88.2%	0.1%	>100%	98	25%
Hope	57	50.0%	>100%	2.1%	>100%	19	33%
Minneapolis Urban League	70	48.6%	72.0%	0.9%	>100%	22	31%
East Side Neighborhood Serv.	87	24.6%	56.6%	0.5%	>100%	15	17%
ResourceWest	95	19.0%	47.1%	0.6%	>100%	18	19%
<b>ALL</b>	<b>869</b>	<b>51.0%</b>	<b>&gt;100%</b>	<b>0.1%</b>	<b>&gt;100%</b>	<b>251</b>	<b>29%</b>

**TABLE 41  
Savers Rate, by Filing Status**

	<b>CEP</b>	<b>P+P</b>
Single	3.0%	8.6%
Married filing jointly	1.9%	7.7%
Head of household	5.3%	19.1%

**TABLE 42  
Savers Rate, by Dependents Claimed**

	<b>CEP</b>	<b>P+P<sup>40</sup></b>
Claimed dependents	4.4%	14.7%
Did not	2.9%	8.7%

**TABLE 43  
Income of Savers & Non-Savers**

<i>(Median AGI)</i>	<b>CEP</b>	<b>P+P</b>
Saved	\$19,092	\$20,935
Did not save	\$15,872	\$17,408

**TABLE 44  
Savers Rate, by EITC Claiming**

	<b>CEP</b>	<b>P+P</b>
Claimed EITC	4.5%	14.7%
Did not	2.6%	8.7%

**TABLE 45  
Savers Rate, by Self-Employment Income**

	<b>CEP</b>	<b>P+P</b>
Filed Schedule D	1.7%	7.7%
Did not	3.7%	11.7%

**TABLE 46  
Refunds Claimed by Savers & Non-Savers**

<i>(median federal refund)</i>	<b>CEP</b>	<b>P+P</b>
Saved	\$1,303	\$1,739
Did not save	\$979	\$985

**TABLE 47  
Savers Rate, by Race/ Ethnicity**

	<b>CEP</b>	<b>P+P</b>
African-American	4.1%	13.5%
Latino	2.7%	10.3%
White	2.6%	10.1%

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<sup>40</sup> TaxSlayer reported the number of exemptions claimed, not the number of dependents; “dependents” here is a calculated field equal to number of exemptions minus 2 for joint married filers and minus 1 for all other filers. The resulting values are substantially consistent with the dependent values determined by P+P staff for savers in the financial services database.

**TABLE 48  
Savers Rate, by Gender**

	<b>CEP</b>	<b>P+P</b>
Female	4.0%	13.5%
Male	2.5%	8.1%

**TABLE 49  
Savers Rate, by English Speaking**

	<b>CEP<sup>41</sup></b>	<b>P+P<sup>42</sup></b>
Yes	3.7%	12.1%
No	2.8%	8.1%

**TABLE 50  
Savers Rate, by Having Money in Savings<sup>43</sup>**

	<b>CEP</b>	<b>P+P</b>
Yes	5.7%	16.0%
No	1.6%	6.5%

**TABLE 51  
Savers Rate, by Having Saved from Refund Prior Year<sup>44</sup>**

	<b>CEP</b>	<b>P+P</b>
Yes	9.4%	23.7%
No	2.0%	6.9%

**TABLE 52  
Savers Rate, by Planning to Save All or Part of Refund This Year<sup>45</sup>**

	<b>CEP</b>	<b>P+P</b>
Yes	5.6%	17.2%
No	0.9%	3.5%

**TABLE 53  
Savers Rate, by Recent Incurrence of Late Fee<sup>46</sup>**

	<b>CEP</b>	<b>P+P</b>
Yes	4.6%	16.5%
No	3.1%	10.5%

<sup>41</sup> The CEP intake survey asked “Other than English, what language is spoken in your home?”. This table measures the savers rate among those who responded “None” (60% of all respondents).

<sup>42</sup> The P+P intake survey asked “What language do you primarily speak at home?”. This table measures the savers rate among those who responded “English” (82% of all respondents).

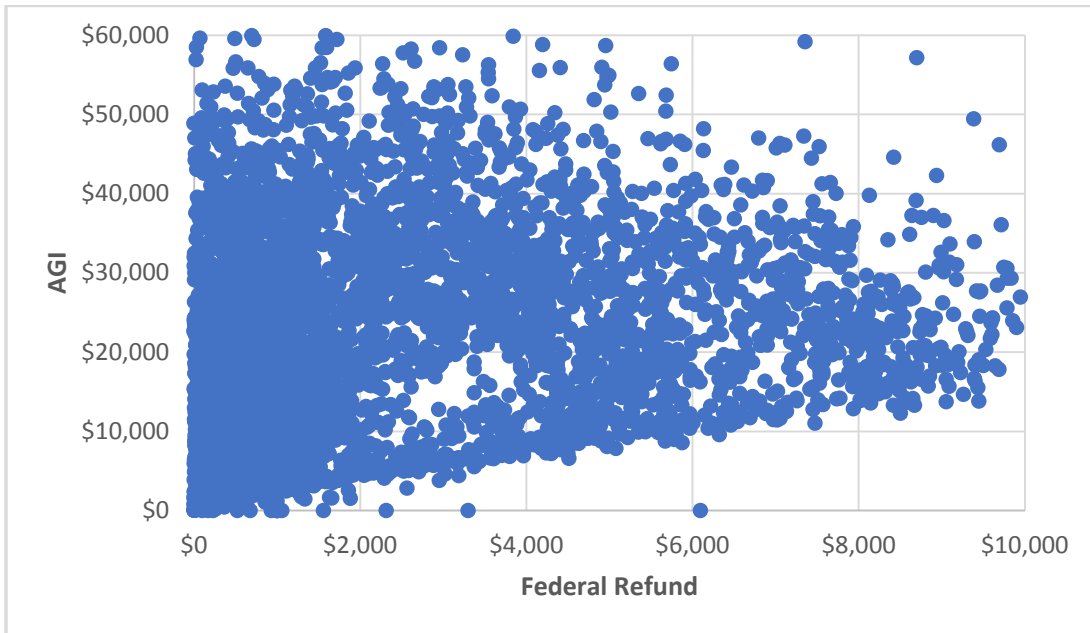
<sup>43</sup> The intake surveys asked “Did you put some of your refund into savings?”, with the CEP response choices “Yes-in a savings account, Yes-a U.S. savings bond, Yes-in a retirement account, Yes-in more than one of the above, No”, and the P+P response choices “Yes, No, I don’t remember”.

<sup>44</sup> The intake surveys asked “Do you have any money in savings?”, with response choices “Yes-less than \$500, Yes-between \$500 - \$1,000, Yes-more than \$1,000, I do not have savings, I don’t know”.

<sup>45</sup> The intake surveys asked “If you get a refund, will you save some of it?”, with response choices “Yes, No, I don’t think I’m getting a refund today [CEP] / I don’t expect to get a refund [P+P]”.

<sup>46</sup> The intake surveys asked “In the last 2 months, have you been charged a late fee on a loan or bill?”.

**CHART 1**  
**Relationship Between Adjusted Gross Income & Federal Refund Claimed (P+P)**



**TABLE 54**  
**Timing of Savings Decision<sup>47</sup>**

	<b>Combined<sup>48</sup></b>	<b>CEP</b>	<b>P+P</b>
Before arriving at tax site	45%	36%	50%
While return was being prepared	15%	9%	18%
When learned at site about available savings options	13%	17%	11%
Other / No response	10%	23%	5%
When found out amount of refund	7%	5%	8%
After reading materials at tax site	6%	9%	5%
Conversation with family or friends	3%	1%	3%

**TABLE 55**  
**Savings Plans Prior to Coming to Tax Site<sup>49</sup>**

	<b>CEP</b>	<b>P+P</b>
I came to the tax site knowing I was going to save	58%	59%
I came to the tax site thinking I might save	22%	24%
I came to the tax site with no ideas about saving	20%	17%

<sup>47</sup> The post-preparation on-site survey given to those taking a program-defined savings action asked “When did you decide to save part of your refund? (circle the best answer)”.

<sup>48</sup> Responses for Confirmed Savers only; Combined  $n=938$ ; CEP  $n=297$ ; P+P  $n=641$ .

<sup>49</sup> Those indicating on the taxpayer follow-up survey that they had saved some of their federal tax refund (whether at the tax site and after receiving it) were asked “Which of the following statements is MOST true?”. The table omits those choosing “I don’t remember”, yielding: CEP  $n=271$ ; P+P  $n=107$ .

**TABLE 56**  
**Timing of Savings Decision<sup>50</sup> Among Incentive-Motivated Savers<sup>51</sup>**

	<b>Combined<sup>52</sup></b>	<b>CEP</b>	<b>P+P</b>
Before arriving at tax site	45%	38%	51%
When learned at site about available savings options	21%	29%	15%
While return was being prepared	18%	15%	21%
After reading materials at tax site	7%	11%	4%
When found out amount of refund	7%	6%	8%
Conversation with family or friends	2%	1%	2%

**TABLE 57**  
**Reported Refund Saving<sup>53</sup>**

	<b>CEP</b>	<b>P+P</b>
At tax site	8%	21%
At tax site AND after refund receipt	11%	21%
After refund receipt	46%	30%
Did not save any of the refund	35%	28%

**TABLE 58**  
**Post-Receipt Refund Savings Methods<sup>54</sup>**

	<b>CEP<sup>55</sup></b>	<b>P+P<sup>56</sup></b>
Savings account	53%	69%
Main checking account	32%	33%
Cash set aside	13%	10%
Retirement account	8%	9%
Prepaid debit card	9%	1%
Another checking account	5%	1%

<sup>50</sup> The post-preparation on-site survey also asked “When did you decide to save part of your refund? (circle the best answer)”. The table omits those choosing, at CEP, “Other”, and, at P+P, “None of the above” and “Something else (please specify)”.

<sup>51</sup> The post-preparation on-site survey given to those taking a program-defined savings action asked “What were the MOST IMPORTANT things that made you decide to save? (check ALL that apply)”. This table is limited to respondents choosing “A chance to win a prize”, whether selected as a lone response or as one of more than one.

<sup>52</sup> Combined *n*=328; CEP *n*=142; P+P *n*=186.

<sup>53</sup> The taxpayer follow-up survey asked “Did you save some of your federal tax refund?”. The table omits those choosing “I’m not sure.”, yielding: CEP *n*=428; P+P *n*=149.

<sup>54</sup> The taxpayer follow-up survey asked those who indicated having saved some of their federal tax refund after they received it “Where did you save after you received your refund? (check all that apply)”.

<sup>55</sup> Responses total 294 and include 12% of respondents who selected more than one vehicle for post-receipt refund savings.

<sup>56</sup> Responses total 95 and include 25% of respondents who selected more than one option.

**TABLE 59**  
**Follow-Through on Plans to Save**

<b>CEP<sup>57**</sup></b>	<b><i>Planned to Save</i></b>	<b><i>Did Not Plan to Save</i></b>
Saved at tax site	10%	3%
Saved at tax site AND after refund receipt	13%	8%
Saved after refund receipt	53%	31%
Did not save any of the refund	24%	59%
<b>P+P<sup>58**</sup></b>	<b><i>Planned to Save</i></b>	<b><i>Did Not Plan to Save</i></b>
Saved at tax site	25%	12%
Saved at tax site AND after refund receipt	25%	9%
Saved after refund receipt	31%	29%
Did not save any of the refund	19%	50%

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<sup>57</sup> Excludes “Not sure” responses to question of whether any refund was saved, yielding  $n = 408$ .

<sup>58</sup> Excludes “Not sure” responses to question of whether any refund was saved, yielding  $n = 141$ .

**APPENDIX G**  
**Follow-Up Taxpayer Survey**  
**Financial Security Questions & Results**

**How confident are you about the following?**

	<i>Not at all confident</i>	<i>Not very confident</i>	<i>Somewhat confident</i>	<i>Confident</i>	<i>Very confident</i>
Manage your day-to-day spending	3% 3% <sup>59</sup>	6% 11%	36% 36%	37% 35%	17% 15%
Managing future spending	3% 6%	13% 14%	37% 44%	30% 24%	17% 12%
Retirement planning	20% 23%	26% 28%	26% 24%	19% 17%	9% 8%
Paying off debt	9% 11%	15% 17%	31% 31%	28% 24%	17% 17%

**In the past 6 months, how often would you say the following statement applied to you?**

	<i>Never</i>	<i>Sometimes</i>	<i>Always</i>
I feel anxious about my financial situation	11% 11%	63% 62%	26% 27%
I have difficulty sleeping because of my financial situation	42% 43%	49% 49%	9% 8%
I have difficulty concentrating on my school or work because of my financial situation	47% 52%	46% 40%	7% 8%
I am irritable because of my financial situation	40% 35%	51% 56%	9% 10%
I find it difficult to control worrying about my financial situation	37% 39%	53% 48%	10% 13%
My muscles feel tense because of worries about my financial situation	53% 53%	38% 39%	9% 8%
I feel fatigued because I worry about my financial situation	48% 46%	43% 45%	9% 9%

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<sup>59</sup> Top number is percentage of CEP respondents with response, and bottom number is for P+P respondents.

**APPENDIX H**  
**Predictive Model of Site Savings Performance**

**Component 1: Taxpayer Attributes Associated with Tax Time Saving**<sup>60</sup>

**Median Federal Refund**

<i>CEP</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Auburn Gresham	\$808	8.0%	2
Aurora	\$887	18.9%	3
Bronzeville	\$735	-1.5%	2
Chicago Heights	\$739	-0.9%	2
Elgin	\$820	9.9%	2
Loop	\$745	-0.1%	2
Uptown	\$646	-13.4%	1
<b>ALL</b>	<b>\$746</b>		

<i>P+P</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Creekside	\$1,060	2.3%	2
Eastside Financial	\$973	-6.1%	2
ESNS	\$1,084	4.6%	2
Hallie Q. Brown	\$919	-11.3%	1
Hope	\$845	-18.5%	1
Mpls Urban League	\$1,077	3.9%	2
P+P main office	\$1,090	5.2%	2
ResourceWest	\$1,127	8.8%	2
<b>ALL</b>	<b>\$1,036</b>		

**English As 1<sup>st</sup> Language**

<i>CEP</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Auburn Gresham	96.4%	42.1%	3
Aurora	45.7%	-32.6%	1
Bronzeville	95.0%	40.0%	3
Chicago Heights	85.2%	25.6%	3
Elgin	45.8%	-32.5%	1
Loop	73.7%	8.7%	2
Uptown	44.3%	-34.7%	1
<b>ALL</b>	<b>67.8%</b>		

<sup>60</sup> All 5 factors scored as follows: low (1) = <=-10% of program-wide value; medium (2) = -9.9% to +9.9%; high (3) = >=+10%.

<i>P+P</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Creekside	81.0%	-1.2%	2
Eastside Financial	84.0%	2.5%	2
ESNS	74.4%	-9.3%	2
Hallie Q. Brown	84.9%	3.6%	2
Hope	73.8%	-10.0%	1
Mpls Urban League	92.8%	13.2%	3
P+P main office	81.9%	-0.1%	2
ResourceWest	87.2%	6.4%	2
<b>ALL</b>	<b>82.0%</b>		

### Have Savings Balance

<i>CEP</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Auburn Gresham	31.7%	-26.0%	1
Aurora	47.7%	11.2%	3
Bronzeville	33.9%	-21.0%	1
Chicago Heights	48.6%	13.4%	3
Elgin	45.6%	6.3%	2
Loop	44.8%	4.6%	2
Uptown	48.8%	13.7%	3
<b>ALL</b>	<b>42.9%</b>		

<i>P+P</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Creekside	55.4%	0.6%	2
Eastside Financial	54.8%	-0.6%	2
ESNS	53.2%	-3.5%	2
Hallie Q. Brown	55.2%	0.1%	2
Hope	45.6%	-17.3%	1
Mpls Urban League	47.6%	-13.7%	1
P+P main office	57.2%	3.7%	2
ResourceWest	62.4%	13.3%	3
<b>ALL</b>	<b>55.1%</b>		

### Prior Year Refund Savings

<i>CEP</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Auburn Gresham	18.1%	-8.1%	2
Aurora	18.3%	-7.0%	2
Bronzeville	20.1%	2.1%	2
Chicago Heights	28.1%	42.4%	3
Elgin	15.2%	-23.1%	1
Loop	20.8%	5.6%	2
Uptown	20.5%	3.9%	2
<b>ALL</b>	<b>19.7%</b>		

<i>P+P</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Creekside	24.6%	-10.4%	1
Eastside Financial	32.6%	18.8%	3
ESNS	22.7%	-17.3%	1
Hallie Q. Brown	27.9%	1.5%	2
Hope	23.6%	-14.1%	1
Mpls Urban League	26.7%	-2.8%	2
P+P main office	28.6%	4.0%	2
ResourceWest	31.2%	13.5%	3
<b>ALL</b>	<b>27.5%</b>		

### Plan To Save From Refund

<i>CEP</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Auburn Gresham	51.0%	-15.3%	1
Aurora	62.3%	3.5%	2
Bronzeville	64.5%	7.1%	2
Chicago Heights	63.2%	4.9%	2
Elgin	58.9%	-2.3%	2
Loop	67.8%	12.5%	3
Uptown	57.1%	-5.2%	2
<b>ALL</b>	<b>60.2%</b>		

<i>P+P</i>	<i>Site Values</i>	<i>As % of Program-Wide Value</i>	<i>Score</i>
Creekside	62.4%	-3.9%	2
Eastside Financial	67.1%	3.4%	2
ESNS	60.5%	-6.7%	2
Hallie Q. Brown	70.4%	8.5%	2
Hope	60.6%	-6.6%	2
Mpls Urban League	66.3%	2.1%	2
P+P main office	67.7%	4.4%	2
ResourceWest	58.7%	-9.5%	2
<b>ALL</b>	<b>64.9%</b>		

### TAXPAYER ATTRIBUTE SCORES

<i>CEP</i>	<i>Refund</i>	<i>English</i>	<i>Savings</i>	<i>Prior Year</i>	<i>Plan to Save</i>	<i>TOTAL COMPONENT SCORE<sup>61</sup></i>
Auburn Gresham	2	3	1	2	1	9
Aurora	3	1	3	2	2	11
Bronzeville	2	3	1	2	2	10
Chicago Heights	2	3	3	3	2	13
Elgin	2	1	2	1	2	8
Loop	2	2	2	2	3	11
Uptown	1	1	3	2	2	9

<i>P+P</i>	<i>Refund</i>	<i>English</i>	<i>Savings</i>	<i>Prior Year</i>	<i>Plan to Save</i>	<i>TOTAL COMPONENT SCORE</i>
Creekside	2	2	2	1	2	9
Eastside Financial	2	2	2	3	2	11
ESNS	2	2	2	1	2	9
Hallie Q. Brown	1	2	2	2	2	9
Hope	1	1	1	1	2	6
Mpls Urban League	2	3	1	2	2	10
P+P main office	2	2	2	2	2	10
ResourceWest	2	2	3	3	2	12

<sup>61</sup> In compilation of total score in the model, Component 1 scores are reduced by 20% to make them comparable to the two other 4-factor components.

**Component 2: Site Structure & Flow Scores<sup>62</sup>**

	<i>Intake &amp; Financial co-located</i>	<i>Intake &amp; Financial integrated</i>	<i>Tax &amp; Financial co-located</i>	<i>Space avail for financial @ prep stations</i>	<b>TOTAL COMPONENT SCORE</b>
Auburn Gresham	1	1	2	1	5
Aurora	3	2	1	1	7
Bronzeville	3	2	1	1	7
Chicago Heights	1	1	3	3	8
Elgin	2	1	1	2	6
Loop	3	3	1	1	8
Uptown	3	1	1	1	6
Creekside	1	1	3	1	6
Eastside Financial	1	1	1	1	4
ESNS	2	2	3	3	10
Hallie Q. Brown	3	1	3	1	8
Hope	2	1	3	2	8
Mpls Urban League	3	1	3	3	10
P+P main office	2	1	3	3	9
ResourceWest	1	1	1	2	5

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<sup>62</sup> All 4 factors scored subjectively as low (1), medium (2), high (3).

### **Component 3: Financial Program Performance**

<b>CEP</b>	<b>Financial Program Satisfaction</b>			<b>Taxpayer Exposure to Savings Messages</b>	
	<b>Composite Mean Score</b>	<b>% of Program-Wide Value</b>	<b>Score<sup>63</sup></b>	<b>% "Never Came Up"</b>	<b>Score<sup>64</sup></b>
Auburn Gresham	4.35	4.5%	2	9%	2
Aurora	3.51	-15.7%	1	19%	1
Bronzeville	4.32	3.9%	2	15%	1
Chicago Heights	4.60	10.6%	3	0%	3
Elgin	4.12	-0.9%	2	14%	1
Loop	4.31	3.7%	2	7%	2
Uptown	3.90	-6.2%	2	10%	1
<b>ALL</b>	<b>4.16</b>				

<b>P+P</b>	<b>Financial Program Satisfaction</b>			<b>Taxpayer Exposure to Savings Messages</b>	
	<b>Composite Mean Score</b>	<b>% of Program-Wide Value</b>	<b>Score</b>	<b>% "Never Came Up"</b>	<b>Score</b>
Creekside	4.20	0.5%	2	8%	2
Eastside Financial	4.30	2.8%	2	11%	1
ESNS	4.52	8.2%	3	0%	3
Hallie Q. Brown	4.10	-2.0%	2	0%	3
Hope	3.99	-4.5%	2	0%	3
Mpls Urban League	4.38	4.7%	2	0%	3
P+P main office	4.13	-1.3%	2	10%	1
ResourceWest	3.83	-8.3%	1	5%	2
<b>ALL</b>	<b>4.18</b>				

<sup>63</sup> Scored as follows: low (1) = <=-8% of program-wide value; medium (2) = -7.9% to +7.9%; high (3) = >=+8%.

<sup>64</sup> Scored as follows: low (1) = >=-10%; medium (2) = 1% to 9%; high (3) = 0%.

## FINANCIAL PROGRAM PERFORMANCE SCORES

<b>CEP</b>	<b>Program Satisfaction</b> (see prior page)	<b>Taxpayer Exposure</b> (see prior page)	<b>Staff Interaction<sup>65</sup></b>	<b>Financial Staff Enthusiasm</b>	<b>TOTAL COMPONENT SCORE</b>
Auburn Gresham	2	2	2	1	7
Aurora	1	1	1	1	4
Bronzeville	2	1	3	3	9
Chicago Heights	3	3	3	3	12
Elgin	2	1	3	2	8
Loop	2	2	3	3	10
Uptown	2	1	1	2	5

<b>P+P</b>	<b>Program Satisfaction</b> (see prior page)	<b>Taxpayer Exposure</b> (see prior page)	<b>Staff Interaction</b>	<b>Financial Staff Enthusiasm</b>	<b>TOTAL COMPONENT SCORE</b>
Creekside	2	2	1	2	7
Eastside Financial	2	1	2	2	8
ESNS	3	3	3	2	10
Hallie Q. Brown	2	3	1	1	7
Hope	2	3	2	2	8
Mpls Urban League	2	3	2	3	10
P+P main office	2	1	2	2	7
ResourceWest	1	2	2	2	7

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<sup>65</sup> This and enthusiasm factor scored subjectively as low (1), medium (2), high (3).