Who Takes Credit: Earned Income Tax Recipients in Cleveland, 2006

David Rothstein
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Author

David Rothstein is a Research Assistant at Policy Matters Ohio. David works on energy, tax, education, and basic needs policy issues. He has a B.A. from John Carroll University and a Master's in Political Science from Kent State University, where he is a Ph.D. candidate.

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Through the Cuyahoga EITC Coalition members, low-income taxpayers will receive quality tax preparation, wealth building opportunities and other services in order to strengthen our neighborhoods’ economies. For more information on the Coalition, reference its website: www.refundohio.org or contact Kathy Matthews, 216-631-0280, extension 124.
Executive Summary
Cuyahoga County provides funding to the Earned Income Tax Credit (EITC) Coalition to help low- and moderate-income workers and their families claim the EITC. This credit is available to working people with family incomes of less than about $37,000 with two children or less than about $33,000 with one child. In 2004, more than 769,000 Ohio families claimed an average credit of $1,720, bringing more than $1.3 billion to Ohio communities. In Cuyahoga County, 106,000 families claimed the credit, bringing in more than $192 million.

Although 15 percent of Ohio’s filers claim the credit, some eligible families do not file or pay high fees to prepare tax returns or purchase refund-anticipation loans (RALs) that allow the filer to get the refund sooner. More than 67,000 families purchased a RAL in Cuyahoga County in 2003, representing more than 63 percent of EITC recipients.

In 2006, sites in the Coalition served more than 3,444 filers, up from 2,331 in 2005. Fewer than half of those served qualified for the EITC based on earnings and family size, although all earned less than $40,000. Area VITA sites helped claim more than $1.8 million in EITC credits.

Of the 1,000 filers surveyed:

- The average age was 42 and average adjusted gross income was $16,480.
- Six percent were Hispanic (any race), 20 percent white and 68 percent black.
- Eighty percent had at least a high school degree, 17 percent had an Associate or Bachelor’s degree.
- The average filer worked close to full time (more than 36 hours a week).
- Twenty-three percent reported that they or a family member was in a union.
- About 15 percent got Medicaid or cash assistance, down from 25 percent in 2005.
- Filers were most likely to learn about VITA sites and the EITC from family and friends, but growing numbers were reached by marketing efforts.
- More than twice as many (36 percent) filers said their primary reason for using the VITA site was that they “came here last year”.
- Most respondents (75 percent) have access to the internet.
- Only 25 percent said they had never paid for tax service, while 45 percent said they had paid for tax preparation fees, and five to fifteen percent said they’d paid for early refunds, refund loans or check cashing.
- The biggest group (48 percent) said they would use the money to pay household bills, 22 percent said they would save the money, and others said they would spend the money on housing (19 percent), groceries (17 percent), or car or home repairs.
- Sixty-one percent of respondents said the credit would help them “some” or “a lot”.
- Twenty percent of filers had no bank account, 34 percent had a savings account and 69 percent had a checking account.

In short, the Cuyahoga EITC coalition is reaching very low-income filers who benefit greatly from the service. However, the coalition must work to reach more residents and more EITC-eligible families.
Introduction
The Earned Income Tax Credit (EITC) is a refundable tax credit that helps working families, brings federal money into communities and stimulates local economies. The credit can be a solid source of support for low- and moderate-income families with at least one employed person. Ohio recipients receive an annual average credit of $1,720. In 2004, more than 769,000 Ohio families claimed an average credit of $1,720, bringing more than $1.3 billion to Ohio communities. Although 15 percent of Ohio’s filers claim the credit, many eligible families do not file, often because they don’t know they are eligible.

The EITC does more to lift low-wage families out of poverty than any other government program. Eligibility is based on number of children and income. At the federal level, working families will qualify if they earn less than about $37,000 in 2007 and have two children or less than about $33,000 and have one child. This refundable tax credit lifts 5 million Americans above the federal poverty line each year. In the figure below, based on 2005 numbers, the horizontal axis shows income of eligible families (ending in the mid- $30,000 dollar range), the vertical axes shows the credit size (peaking at $4,400 for larger families), and the solid red, dotted blue and dashed green lines show different family sizes.

![Graph showing the Earned Income Tax Credit in 2005](image)

Source: Internal Revenue Service

In Cuyahoga County last year, 106,000 families claimed the credit, bringing in more than $192 million. However, the Brookings Institution and others have estimated that anywhere from 5 to 15 percent of those eligible do not claim the credit, usually because they don’t know about it or don’t calculate their taxes correctly.

Claimants often pay high fees to preparers, both to prepare the returns and to provide refund-anticipation loans (RALs) that allow the filer to get the refund sooner. These fees take much-needed money from poor families and communities, diverting it instead to paid preparers. More than 67,000
families purchased a RAL in Cuyahoga County in 2003, representing more than 63 percent of EITC recipients.

In order to maximize the claiming of the EITC, reduce RAL use, and provide workers with wealth building tools, many communities have established coalitions to provide free tax filing assistance. The Cuyahoga EITC Coalition, was created with generous support from Cuyahoga County to advocate increased use of the EITC at free Volunteer Income Taxpayer Assistance (VITA) sites and provide families with financial literacy information and wealth-building tools. Members of this coalition include direct service groups who prepare taxes and teach financial literacy, as well as groups that provide marketing such as the United Way. Policy Matters Ohio, the author of this report, receives funding from the Cleveland Foundation to assess the project, conduct related research, ensure continuous improvement, and increase EITC claims.

In what follows, Policy Matters provides a detailed analysis of survey results and specified filer data from Cleveland VITA sites. This analysis helps us understand the needs of working families and evaluate the program. The Coalition distributed more than 1,000 surveys at seven locations in Cleveland, nearly double the number of families and locations surveyed in the last report. The surveys were offered to all sites but not every site distributed them to clients. Through the OneCleveland Internet service and the IRS, this report also includes specific tax data for families in Cleveland. The questions on the survey ranged from demographic to tax preparation experiences (see Appendix 1 for the questionnaire). Filers were not asked any identifying information, and were given the option to refuse the survey entirely or to refuse to answer certain questions.\(^1\)

The coalition serves more filers each year. In 2006, the sites served 3,444 filers, up from 2,331 in 2005. The vast majority of those served earned under $40,000, although more than half did not qualify for the EITC based on earnings and family size.\(^2\) Seven sites agreed to participate in the survey process. As Table 1 shows, VITA sites helped workers claim more than $1.8 million in earned income credits in 2006.

\(^1\) For some questions, filers were given the option of selecting more than one answer per question, thus percentages for each question may be more than 100%.

\(^2\) VITA sites tend not to turn filers away and each VITA site has a slightly different policy of who they will serve.
Table 1: Participation in the EITC for selected Cleveland VITA Sites

<table>
<thead>
<tr>
<th>VITA Site</th>
<th>Filers served</th>
<th>Surveys completed</th>
<th>Filers receiving EITC &amp; amount received</th>
<th>Percentage of filers receiving EITC</th>
<th>Total Net Refunds³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleveland Housing Network</td>
<td>474</td>
<td>405</td>
<td>247 $409,851</td>
<td>54%</td>
<td>$822,599</td>
</tr>
<tr>
<td>Cuyahoga County Employment and Family Services (Virgil Brown Center)</td>
<td>208</td>
<td>202</td>
<td>94 $124,602</td>
<td>46%</td>
<td>$295,979</td>
</tr>
<tr>
<td>Eastman Library</td>
<td>339</td>
<td>196</td>
<td>123 $146,721</td>
<td>37%</td>
<td>$347,464</td>
</tr>
<tr>
<td>West United Church of Christ⁴</td>
<td>54</td>
<td>4</td>
<td>44 $43,415</td>
<td>46%</td>
<td>$96,889</td>
</tr>
<tr>
<td>Southgate</td>
<td>101</td>
<td>106³</td>
<td>98 $168,599</td>
<td>53%</td>
<td>$324,924</td>
</tr>
<tr>
<td>FAMICOS/Park Village Apartments</td>
<td>186</td>
<td>83</td>
<td>44 $43,415</td>
<td>53%</td>
<td>$324,924</td>
</tr>
<tr>
<td>Detroit Shoreway</td>
<td>36</td>
<td>26</td>
<td>18 $8,420</td>
<td>51%</td>
<td>$21,859</td>
</tr>
<tr>
<td>Other Coalition Sites (non surveyed-VITA sites)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alex Community Development Center</td>
<td>284</td>
<td>n.a.</td>
<td>115 $174,733</td>
<td>41%</td>
<td>$322,053</td>
</tr>
<tr>
<td>Case Western Reserve University</td>
<td>27</td>
<td>n.a.</td>
<td>4 $7,639</td>
<td>16%</td>
<td>$35,637</td>
</tr>
<tr>
<td>Fairfax Renaissance Development Center</td>
<td>64</td>
<td>n.a.</td>
<td>26 $21,399</td>
<td>41%</td>
<td>$40,724</td>
</tr>
<tr>
<td>Merrick House</td>
<td>52</td>
<td>n.a.</td>
<td>26 $31,225</td>
<td>48%</td>
<td>$52,197</td>
</tr>
<tr>
<td>Windemere Child Care Center</td>
<td>89</td>
<td>n.a.</td>
<td>36 $53,946</td>
<td>41%</td>
<td>$104,820</td>
</tr>
<tr>
<td>Other Sites (non-Coalition VITA sites)</td>
<td>1,584</td>
<td>n.a.</td>
<td>n.a. $645,692</td>
<td>n.a.</td>
<td>$213,6087</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,444</strong></td>
<td><strong>1072</strong></td>
<td><strong>830 $1,836,242</strong></td>
<td><strong>45%</strong></td>
<td><strong>$4,601,232</strong></td>
</tr>
</tbody>
</table>

Source: Policy Matters Ohio Survey and Internal Revenue Service Report

Vita sites have increased the number of clients they are serving. Approximately 45 percent of families that filed at the active Coalition VITA sites received the EITC. The average credit claimed through a

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³ Total Net Refunds refers to the amount actually given back to filers after the amount due is processed.
⁴ While the Eastman Library and the West United Church of Christ are different locations, they are processed under the same EFIN number, which the IRS uses to record VITA sites.
⁵ Some of the returns were not accepted by the IRS, however, the filers still completed surveys.
site was $1,434.\textsuperscript{6} VITA site eligibility and EITC eligibility differ: Some VITA site clients remain ineligible for the EITC because of their income level or family composition, but are eligible for VITA services because they earn less than $40,000.\textsuperscript{7} A more important issue is that some families who are eligible for the EITC still do not claim it and some are still paying for tax preparation or for RALs. This is the group that the VITA sites still need to reach.

**Demographics**

The sites continue to reach filers who are working but very low income, filers of diverse ethnic backgrounds, and filers who do not receive government assistance. This section describes the demographic mix of participants. The average age of filers was 42 and the average adjusted gross income of participants was $16,480 (see Table 2), up from $14,642 the previous year. This shows that in both years of record the Coalition is successfully serving extremely low-income people – the poverty threshold for a family of four in 2005 was $19,971.\textsuperscript{8} Most observers agree that to meet basic needs, a family of four actually requires substantially more income.\textsuperscript{9} Table 2 also shows the impact of the EITC, which made up roughly 8 percent of affected households’ yearly adjusted gross income.

<table>
<thead>
<tr>
<th>Site</th>
<th>Average Age</th>
<th>Average Adjusted Gross Income</th>
<th>Average EITC refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>CWRU</td>
<td>34</td>
<td>$32,872</td>
<td>$1,910</td>
</tr>
<tr>
<td>CHN</td>
<td>42</td>
<td>$16,055</td>
<td>$1,659</td>
</tr>
<tr>
<td>Detroit Shoreway</td>
<td>39</td>
<td>$9,418</td>
<td>$468</td>
</tr>
<tr>
<td>EFS, Virgil Brown</td>
<td>42</td>
<td>$16,480</td>
<td>$1,326</td>
</tr>
<tr>
<td>Fairfax Renaissance</td>
<td>47</td>
<td>$12,113</td>
<td>$823</td>
</tr>
<tr>
<td>Merrick House</td>
<td>41</td>
<td>$14,649</td>
<td>$1,249</td>
</tr>
<tr>
<td>Park Village</td>
<td>38</td>
<td>$15,019</td>
<td>$1,720</td>
</tr>
<tr>
<td>Southgate</td>
<td>41</td>
<td>$17,330</td>
<td>$987</td>
</tr>
<tr>
<td>Windemere</td>
<td>45</td>
<td>$18,861</td>
<td>$1,499</td>
</tr>
<tr>
<td><strong>Average</strong></td>
<td><strong>42</strong></td>
<td><strong>$16,480</strong></td>
<td><strong>$1,293</strong></td>
</tr>
</tbody>
</table>

*Source: Policy Matters Ohio Survey and Internal Revenue Service Report*

For the second year in a row, survey results reveal excellent outreach and service to the black community (see Figure 1). African-Americans made up 68 percent of those surveyed with white and Hispanics (of any race) making up 20 and 6 percent, respectively. In comparison to the overall population of Cleveland, which the 2000 Census reported was 51 percent African American, 41.5 percent white, and 7.3 percent Hispanic (of any race), the service is reaching a higher portion of black families and a lower portion of white families. The gender composition of clients mirrored that of the previous year with 69 percent women and 31 percent men.

\textsuperscript{6} According to Steve Holt, consultant to the Annie E. Casey Foundation, this mirrors the national average for VITA sites.

\textsuperscript{7} A filer cannot claim married filing separately and be eligible for the EITC.


\textsuperscript{10} Data was not available for the other VITA sites because they are not on the OneCleveland Network used to store and transfer the filing data.
The majority of VITA clients have some education and work a large number of hours. As Figure 2 illustrates, 80 percent of clients have at least a high school degree or GED. However, only 17 percent have an Associate or Bachelor’s degree. The average filer reported working close to full time. Union membership is also higher in those that went to VITA sites than in the general Cleveland population, as 23 percent of respondents indicated that they or a family member were in a union.

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11 Many clients working less than forty hours wrote in that they would prefer to work more hours. Others indicated that they worked more than 40 hours per week, but the survey did not specify numbers beyond 40. Counting all of those who worked more than 40 hours as just 40, we still found an average of 37 hours per week among respondents.
As we found last year, few of the clients from VITA sites receive forms of public assistance (see Table 3). Less than 15 percent of clients report receiving Medicaid, less than 15 percent report receiving “welfare” or public assistance, and less than five percent report receiving child care subsidies, the child tax credit, or unemployment insurance. Last year, more than 25 percent of clients reported receiving some form of public assistance.

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Number of Clients Receiving Other Assistance</th>
<th>Percentage Receiving Other Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public assistance, welfare, or family aid</td>
<td>158</td>
<td>14.74%</td>
</tr>
<tr>
<td>Medicaid</td>
<td>143</td>
<td>13.34%</td>
</tr>
<tr>
<td>Child care subsidies</td>
<td>46</td>
<td>4.29%</td>
</tr>
<tr>
<td>Child Tax Credit</td>
<td>28</td>
<td>2.61%</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>20</td>
<td>1.87%</td>
</tr>
</tbody>
</table>

Source: Policy Matters Ohio Survey

How Clevelanders learned about the VITA sites

Filers were once again most likely to learn about VITA sites and the EITC from their family and friends (see Figure 4). Similar to last year, 27 percent of filers indicated they heard about VITA sites and EITC in this manner. Filers also heard about the EITC through getting their taxes done. This year, more filers learned about VITA sites and the EITC through marketing efforts such as fliers, the radio,
print advertisements, and 2-1-1 referrals. Many filers report hearing about the EITC and VITA sites from more than one source.  

Figure 3: How Clients heard about VITA Sites and the EITC

Source: Policy Matters Ohio Survey

Filers chose to have their taxes done at VITA sites for similar reasons as last year (see Table 4). There was an increase in the percentage of filers whose primary reason for returning to a VITA site was because they “came here last year” from 2005 to 2006. This is a strong endorsement of the service received at the sites.

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12 It is often difficult to assess the marketing impacts because the 2-1-1 referral system is also part of a larger marketing effort with radio and television commercials, display signs and posters, and other outreach components. These elements are often difficult to distinguish for clients, who, for example, call 2-1-1 and visibly see a bus sign for tax services.
Another emerging characteristic for providing services to working families is the use of the Internet at home, work, and public places (see Table 5). The Coalition has an Internet website that provides basic information about the EITC and VITA sites along with contact information about volunteering and scheduling a tax appointment. Our survey reveals that the majority of respondents have access to the Internet with 75 percent of filers responding they had some type of Internet access. For those who did not have Internet access, roughly 13 percent said they would like to have access to the Internet. With the Internet as an affordable and far-reaching outreach option, this survey suggests the Coalition should use it as a scheduling, marketing, and question answering opportunity.

**Table 5: Client Access to the Internet**

<table>
<thead>
<tr>
<th>Access Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>At home</td>
<td>29%</td>
</tr>
<tr>
<td>At the library</td>
<td>20%</td>
</tr>
<tr>
<td>At work</td>
<td>18%</td>
</tr>
<tr>
<td>No, but interested</td>
<td>13%</td>
</tr>
<tr>
<td>No, and not interested</td>
<td>10%</td>
</tr>
<tr>
<td>Through a friend or family member</td>
<td>8%</td>
</tr>
<tr>
<td>Don't know</td>
<td>2%</td>
</tr>
</tbody>
</table>

*Source: Policy Matters Ohio Survey*

**Expanding participation and avoiding fees**

One goal of the Coalition is to provide free tax preparation to filers who used paid preparers or did not file in previous years. Survey results indicate that this goal is being met well, as 21 percent of filers said they went paid preparers and 12 percent said they did not file in the previous year (see Figure 4). More than 40 percent of filers were repeat customers at VITA sites, 45 percent had previously received the EITC, and more than 20 percent were unsure if they qualified or received it.

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13 The Cuyahoga EITC Coalition’s website is available at [www.refundohio.org](http://www.refundohio.org).
As in the past, the survey revealed that filers paid for tax preparation and other tax related products in previous years (see Figure 5). Only one quarter of the survey respondents answered that they had not paid for some type of tax preparation assistance, while more than 45 percent answered they had paid for tax preparation fees in general. According to the Brookings Institution and the National Consumer Law Center, paying for tax preparation, electronic filing, and a refund anticipation loan (RAL) can cost more than $350 for a filer eligible for a $1,500 return.\textsuperscript{14}

Figure 5: Did Client Pay a Fee for Tax Assistance in Previous Years?

Source: Policy Matters Ohio Survey

The EITC and the Community

For many of the families who receive refunds, their money is spent in the community (see Figure 6). The largest group (48 percent) said they would use the money to pay household bills, followed by those saying they would save the money (22 percent). Other respondents indicated they would use their refund on basic needs such as housing (19 percent), groceries (17 percent), and clothing (12 percent). In general, this is money spent in the community.
To better understand how the EITC helped working families in Cleveland, we specifically asked filers how much the EITC would help them this year (see Figure 7). The majority of respondents indicated the credit would be of some help with 20 percent saying “some” and 41 percent answering “a lot.”
Another aspect of the Cuyahoga EITC Coalition, as with other free tax coalitions, is to provide financial advice and wealth building support for working families. The Cuyahoga Coalition works with Cleveland Saves to do so and VITA sites offer financial literacy classes and services themselves. Last year, nearly 30 percent of the filers had savings accounts and almost 65 percent had checking accounts. Only 20 percent had both checking and savings accounts. This year’s survey revealed similar results about banking and low income families (see Figure 8). As with last year, we find that nearly 20 percent of filers reported having no bank account. Slightly more filers this year reported having a savings account (34 percent) and a checking account (69 percent).

![Figure 8: Whether Clients have Bank Accounts](image)

Source: Policy Matters Ohio Survey

Finally, an additional mission of the Coalition is to protect consumers from high interest loans and other predatory practices. According to the survey (see Figure 9), a small number of filers were subject to many of these predatory practices, which hurt working families by placing them in debt or preventing them from saving their refunds. Larger percentages reported signing up for a credit card (nearly 20 percent) or a cell phone (roughly 23 percent) in the previous two years. These services may have hidden fees.
Conclusions
With two years of support from Cuyahoga County, the EITC Coalition has more than doubled the number of working families it provides with free tax assistance. The coalition has done a good job in reaching the African-American community, families with very low incomes, and those who are likely targets of refund-anticipation loans (RALs). Survey results also indicate that customers are satisfied with their returns. The project can build upon past accomplishments by continuing to increase the number of filers served each year, increasing the number of filers who are eligible for the EITC, and increasing outreach to the Asian, Latino and white communities.

Several marketing and outreach additions could strengthen the project. The coalition should increase its use of the internet, broaden the base of groups with which it is working, encourage filers to open bank accounts, and work to keep a steady base of volunteers and non-governmental financial support for the Coalition. These are all internal goals of the coalition which, if met, will substantially expand the number of clients served.

Several local and state policy changes would help working families get the credit they deserve. First, a state level EITC credit would help to offset state income taxes. Twenty-one states, including Michigan in September 2006, have enacted a state EITC that assists working families at credit ranges from 5 to 35 percent of the federal level. Second, communities should focus on marketing and outreach efforts that encourage VITA site use rather than paid preparation and chains, which extract large fees. Finally, policymakers should enact policies that better regulate refund-anticipation loans and predatory practices that involve working families and their taxes. The Cuyahoga EITC Coalition is a great example of what can be gained for working families through community based efforts.

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Appendix 1: The Survey Questionnaire

This is a survey that will help free tax preparation sites best serve you. Your answers are private. All the surveys we collect in 2006 will be used to produce a report and then the surveys will be destroyed. The report will contain results but no individual names or personal information.

You don’t have to put your name on the survey. This survey does not affect your refund or taxes. You don’t have to participate in this survey to receive free tax preparation.

Policy Matters Ohio and the Cuyahoga EITC Coalition created this survey.

By signing below, I agree to participate in the survey.

________________________________________
Signature
________________________________________
Date

1) Why did you choose to have your taxes prepared here this year? Circle up to 3.
   a. I came here last year
   b. A friend told me about it
   c. It’s free
   d. It’s close to where I live
   e. I saw an advertisement about it
   f. Other

2) Last year, who prepared your taxes?
   a. I did not file a tax return
   b. I did by myself
   c. Family member
   d. A friend
   e. Professional tax preparer like H&R Block
   f. A free tax prep site or VITA site like this one
   g. Other
   h. Don’t know

3) Have you received the Earned Income Tax Credit (EITC) before?
   a. Yes
   b. No
   c. I am not sure/I don’t know/I don’t remember

4) Is anyone in your household currently receiving any of the following? Circle as many as apply.
   a. Unemployment insurance
   b. Public assistance, welfare, or family aid
   c. Child care subsidies
   d. The Child Tax Credit (CTC)
   e. Medicaid

5) Where did you hear about the Earned Income Tax Credit (EITC) or Volunteer Tax (VITA) site? Answer up to 3.
   a. From a friend or family member
   b. From a tax preparer
   c. In a newspaper or magazine
   d. On television
   e. When preparing taxes
   f. From 2-1-1, First-Call for Help, or the United Way
   g. Through a social service agency
   h. From a child care center or school
   i. At work
   j. From a flyer
   k. From a poster
   l. On the radio
   m. Other
   n. Don’t know/Don’t remember

6) How do you plan to use your tax refund? Answer up to 3.
   a. To pay household bills such as utility bills
   b. To purchase or lease a car
   c. To pay on a house or pay rent
   d. To pay for education
   e. Toward child care
   f. Toward groceries
   g. Toward clothing
   h. Toward home or car repairs
   i. For a vacation or holiday expenses
   j. To pay medical expenses or medical bills
   k. To pay for credit card bills
   l. To put in a checking or savings account
   m. Other (NAME)
   n. Don’t know
7) How much do you think the Earned Income Tax Credit (EITC) refund will help your family – a lot, some, not much, or not at all?
   a. A lot
   b. Some
   c. Not much
   d. Not at all
   e. Don’t know

8) Have you ever paid for any type of tax service? If yes, for what type of service? Answer as many as apply.
   a. Yes, for tax preparation or to file my return
   b. Yes, for an early or quick refund
   c. Yes, for a refund anticipation loan or any type of loan
   d. Yes, to cash a refund check
   e. No, I have never paid extra
   f. Don’t know/don’t remember

9) Do you have a bank account? If so, what type?
   a. Yes, a checking account
   b. Yes, a savings account
   c. Yes, both a checking account and savings account
   d. No, I do not have one but I would like one
   e. No, and I don’t want one

10) During the last two years, did you do any of the following? Circle all that apply.
   a. Took a financial literacy class
   b. Took out a loan from a payday lender
   c. Signed up for a credit card
   d. Received a cash advance from a credit card company
   e. Lost a job
   f. Took out a loan at a bank
   g. Made a purchase at a rent-to-own store
   h. Filed for bankruptcy
   i. Signed up for cell phone service or purchased a cell phone
   j. Took out a home loan
   k. Refinanced my home with a loan

11) Are you male or female?
   a. Male
   b. Female

12) What is the last year of schooling that you have completed?
   a. 1-11th grade
   b. High school graduate or GED
   c. Non-college post high school (i.e. technical schooling)
   d. Some college
   e. Associate’s degree (2 year college)
   f. College degree (4 year college)
   g. Don’t know

13) In a typical week, how many hours per week do you usually work? __________

14) Are you or any immediate family members in a union?
   a. Yes
   b. No
   c. Don’t know

15) Just to make sure we have a representative sample, could you please circle your racial/ethnic background?
   a. White
   b. Black/African American
   c. Spanish speaking/Hispanic
   d. Asian
   e. Native American
   f. Mixed race
   g. Other
   h. Don’t know/refused

16) Do you use the Internet? Circle all that apply.
   a. Yes, at home
   b. Yes, at work
   c. Yes, at the library
   d. Yes, through a friend or family member
   e. No, and I do not want to
   f. No, but I do want to
   g. Don’t know

Thank you for your participation in this survey
Is there anything else you would like the site or project evaluators to know?