



Original report: November 3, 2020

Update: January 25, 2021

MFS – CASH Oregon - DHS
Earned Income Tax Credit (EITC) Pilot Project
Final Report July - October, 2020

Metropolitan Family Service's (MFS) CASH Oregon program & the Oregon Department of Human Services (DHS) worked collaboratively together on implementing a pilot program to provide tax navigation services for clients with the goal of moving clients toward self-sufficiency. This report will highlight all activities that occurred July 1st through October 31st 2020.

Overview of services:

Program Orientation & EITC Outreach - The CASH Oregon program provided a series of 15 Tax Navigation Webinars for the Department of Human Services. The pilot project began by facilitating 4 webinars for DHS staff that served as the launch point in orienting staff to tax issues and outlining referrals to webinars and other resources for clients. After orienting DHS staff the CASH Oregon program facilitated 11 Tax Navigation Webinars designed for DHS clients. Topics that were outlined in the webinars:

- i. Federal, State and local taxes
- ii. Who is required to file taxes
- iii. The benefits of filing taxes even if not required
- iv. Tax credits including EITC
- v. Where and how to file taxes for free
- vi. Economic Impact Payments
- vii. Related technical assistance
- viii. Financial Coaching offered by MFS Economic Empowerment

Volunteer Tax Preparation – Offering a no cost easy to access method to completing a tax return is a vital step in reducing the barriers associated with accessing tax credits. Through the CASH Oregon VITA program, IRS-certified volunteers provided free tax preparation over the phone through its innovative Volunteer Tax Prep Hotline.

Financial Coaching – Taxes are an important piece to an individual's overall financial health. To capitalize on the discussion of financial health, MFS made available financial coaches for clients referred by DHS. Financial coaching includes but is not limited to:

- i. General financial coaching
- ii. Safe savings accounts for tax refunds



- iii. Understanding credit scores and reports
- iv. Student loan counseling
- v. Resource navigation
- vi. Understanding and addressing debt
- vii. Connection to safe financial products

Results:

4 Webinars for DHS Staff		11 Webinars for DHS Clients	
Webinars Dates	July 20, 23, 28, 31	Webinar Dates	Aug. 6, 17, 19, 24, 27 Sept. 3, 10, 23, 28, 30 Oct. 7
No. of Attendees	84	# of Attendees	6
Survey Results:	Survey Monkey	Survey Results	Survey Monkey

Summary from Tax Navigation Webinars:

The CASH Oregon program received promising results in the sharing of the Tax Navigation Webinars with DHS staff. Survey results showed there was a strong interest in the subject and wanting to know more about how tax filing can benefit their clients. Additionally the survey showed there is work to be done to further encourage DHS workers to ask about tax completion with their clients where 44% do not bring up taxes with their clients. DHS staff showed a mixed understanding of how tax credits like the Earned Income Tax Credit and Child Tax Credit are accessed and how access is an issue for many low income Oregonians.

Attempts to distribute Tax Navigation Webinars to DHS clients proved to have very low turnout with only 6 attendees in 10 webinars offered to the public. It is important to note that all of these webinars were being held during the COVID-19 pandemic and additionally the Oregon forest fires of fall 2020. DHS reported that many of their staff were struggling to keep up with the demand that clients were asking for in these troubled times let alone focus on tax efforts. The CASH Oregon program did provide to DHS the following tools to assist in promoting these opportunities:

- ✓ Flyers promoting the Tax Navigation Webinars ([English/Spanish](#))
- ✓ Platform (Eventbrite) for registration with recurring events ([English/Spanish](#))
- ✓ [Message Matrix](#) with messages for family coaches and clients
- ✓ MFS- CASH Oregon Tax Volunteer Hotline (503-966-7942)
- ✓ Point of contact: Magaly Garcia, CASH Oregon Program Coordinator 503-267-4669, magalyg@mfs-cashoregon.org



Volunteer Tax Preparation Summary:

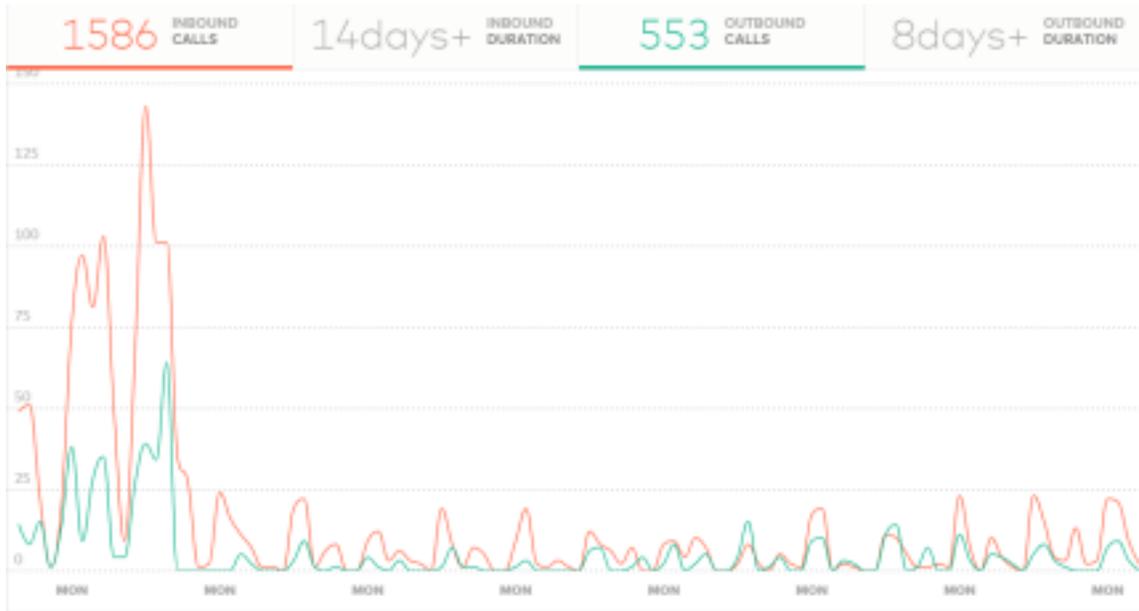
Total of Taxpayers served by IRS Certified Volunteers

7/1 – 10/15 **2,139 Total Calls**

Inbound calls **1586** Outbound calls **553**

Total Volunteer hours: Over 528 hours of direct 1 on 1 technical tax assistance provided. The CASH Oregon program organized 55 volunteers to be directly involved in this project. Note: Refund, EITC, and Child Tax Credit figures only represent reports from clients who completed an optional post tax survey. 20% of clients completed the survey. The table below shows numbers reported and likely numbers projected if 100% of results were known. Results include all calls made to CASH Oregon for the 2019 tax season.

2019 Tax Season	Survey Results	Estimated Actual
EITC	\$9880	\$49,400
Child Tax Credit	\$29,453	\$147,266
Total Tax Refunds	\$130,324	\$651,620
Economic Income Payments (EIP)	Question not asked on survey. All clients were instructed on how to access Economic Impact Payment of \$1200.	\$2,400,000
Total Tax Refund + EIP	NA	\$3,051,620



Financial Coaching Summary: No clients were referred directly to MFS financial coaches throughout the pilot.

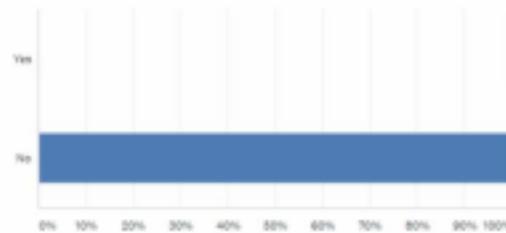
Volunteer Hotline optional survey results:

Of the 2,000+ calls the hotline received, 400 callers completed the optional survey -



Did the Oregon Department of Human Services refer you to this service?

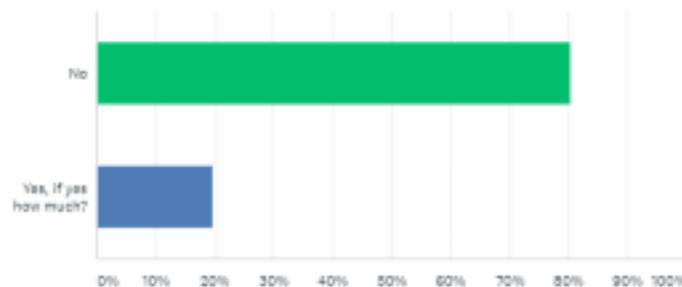
Answered: 74 Skipped: 328



ANSWER CHOICES	RESPONSES
Yes	0.00% 0
No	100.00% 74
TOTAL	74

Do you plan on saving a portion of your refund?

Answered: 48 Skipped: 354



ANSWER CHOICES	RESPONSES
No	80.43% 37
Yes, if yes how much?	Responses 19.57% 9
TOTAL	46

Conclusion:

- Clear synergies exist between DHS and MFS CASH Oregon in assisting clients towards self-sufficiency via access to tax credits.
- DHS staff are highly motivated to learn about tax navigation and motivated to share this information with their clients.
- Although facilitating warm handoffs between DHS staff and MFS CASH Oregon staff, and providing fully virtual services in the midst of a pandemic and wildfires proved to be challenging, it's clear that



the potential for a DHS, MFS CASH Oregon partnership to increase access to tax credits and tax refunds is strong. When DHS did an information blast about the deadline for accessing Economic Income Payments in November, CASH Oregon received 200 calls in one week from clients who needed assistance. CASH Oregon was able to mobilize 8 volunteers and help all clients who called.

MFS Recommendations for Tax Year 2020:

MFS CASH Oregon continues work with DHS District 2 staff and clients at the East Branch to increase staff and clients' understanding of the Earned Income Tax Credit and Child Tax Credit and increase access to these credits by providing onsite free tax preparation services in the period between May through October 2021. The goal of this project is to increase the amount of money individual low income families have to meet the needs of their families and to increase these families' knowledge and skills.

Target Population:

- DHS Self Sufficiency clients with children whose income is under \$24K
- Clients who have not filed a tax return anytime in the past 3 years

Expected Activities:

- 1) Provide marketing materials about CASH Oregon Tax Season services to East DHS Managers - March - April 2021
- 2) Tax Navigation refresher training and technical assistance for DHS staff - March 2021
- 3) Targeted outreach campaign to DHS Self-Sufficiency clientele who have not filed - April-June 2021
- 4) Summer Tax Camp at East DHS office, twice a month and twice a month at CASH Oregon Lloyd Center from 9am - 4pm May- October 2021
- 5) Individual Tax Navigation with Self Sufficiency clients at East DHS office by appointment - April 15-October 15
- 6) Financial coaching for DHS clients as follow up to tax assistance

Staffing:

- 1) 1 FTE (8 months) Economic Empowerment Coordinator to provide:
 - Tax Navigation training for DHS staff
 - Individual Tax Navigation with Self Sufficiency clients
 - Reminders about free tax preparation at DHS East Branch
 - Financial coaching and connection to financial services as follow up to tax filing.
- 2) 6 Certified Volunteer Tax Preparers
- 3) Client Facilitator (96 hours)
- 4) Interpreter (90 hours)
- 5) .1 FTE (6 months) Manager

Deliverables:

- 1) Provide 6 trained and certified tax preparation volunteers



- 2) Provide tax preparation services 2 days per month at East DHS Branch
- 3) Provide 1:1 Tax Navigation services available by phone during business hours between May 1 and October 2021
- 4) Provide 1:1 financial coaching by appointment post tax filing available on site

Output Measures:

- 1) Number of DHS staff trainings - 4
- 2) Number of District 2 Self Sufficiency clients served - capacity to serve 264 clients*
- 3) Total in refunds - estimated returns of \$264,000
- 4) Total number of Earned Income Tax Credits accessed
- 5) Total number of Child Tax Credits accessed
- 6) Total number of Recovery Rebate Credits accessed
- 7) Amount clients elect to save from refund (per tax site) - 10% agree to save a portion of their refund
- 8) Number of clients receiving financial coaching - capacity to serve 40 individuals
- 9) Work with DHS Leadership to determine a way to track DHS referrals to MFS CASH Oregon services

*Volunteer tax sites must be publicized and open to all taxpayers. If we are open, we have to notify the IRS who then publicize it to the community. We estimate we will serve 264 additional DHS clients through this new tax site at DHS. Our work at Lloyd Center reaches this same population (low income, non-filers, with dependents, in District 2). Lloyd Center will be able to take overflow taxpayers. We will need to examine if there is a way to track exact numbers of new clients driven by DHS specific outreach.

Evaluation for Coaching Clients:

- 1) % of clients who know how to access their credit report
- 2) % of clients who know how to establish financial goals
- 3) % of clients who know how to establish a budget
- 4) % of clients who say they feel hope for their financial future

Adjustments from 2019 Pilot:

- 1) Focus Tax Navigation Webinars on DHS staff – understanding tax basics, building an understanding of challenges clients experience around tax preparation, and having clear and easy ways to refer clients to no cost solutions to tax preparation will continue to be important in reducing barriers to EITC and other tax credits.
- 2) Build a better referral tracking process within DHS. Clients were either unaware or unwilling to disclose that DHS family coaches had directed them to the volunteer hotline for tax preparation.
- 3) Facilitate in person options for volunteer tax preparation at DHS sites. Geography still remains a challenge for access to tax prep. By facilitating this within DHS offices we will reduce the geographic and technology barriers families experience with volunteer tax preparation. Additionally facilitating these efforts at the DHS offices will better cement the culture of this effort with DHS staff.