

VOLUNTEER INCOME TAX ASSISTANCE (VITA)

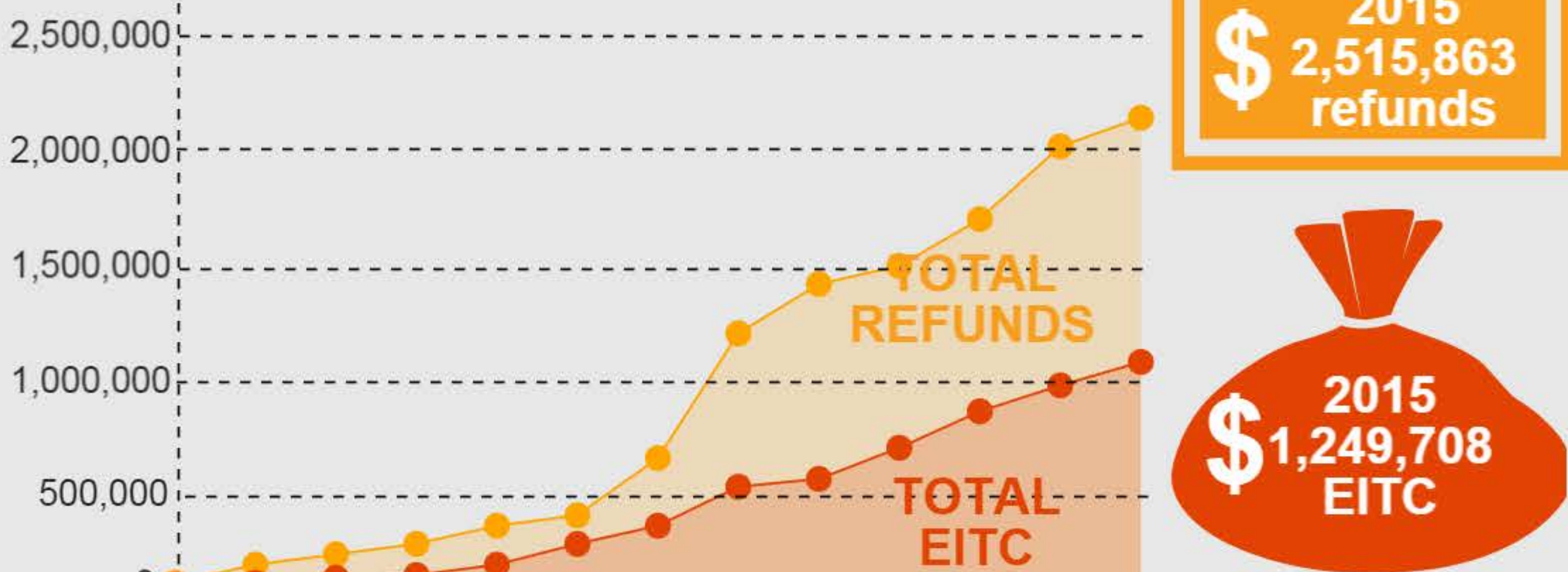
2014-2015 REPORT

TOTAL TAX RETURNS FILED BY YEAR



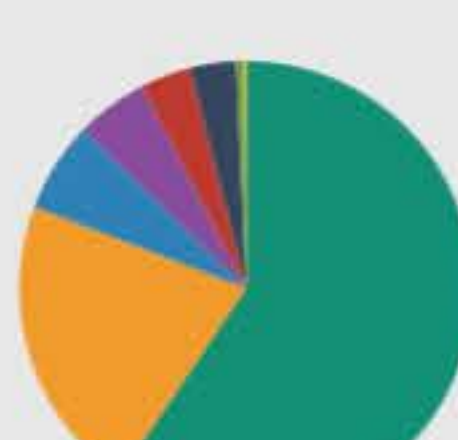
Since 2003, with the assistance of hundreds of volunteers from the community, and collaboration with partner organizations, the IRS and financial supporters, VITA program has served more than **10,000** low income individuals, families, and entrepreneurs.

CUMULATIVE REFUNDS BY YEAR



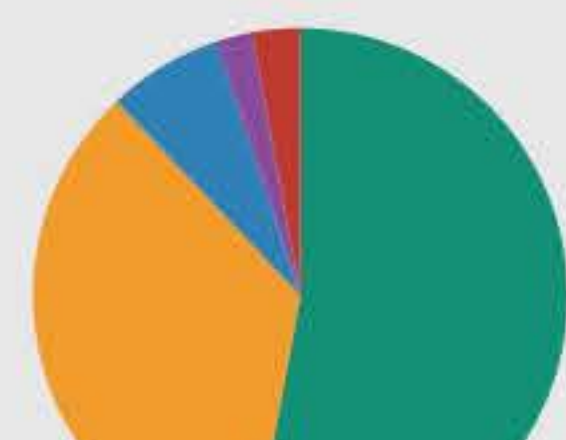
Since 2003, EBALDC helped to return more than **\$14 million** in federal and state refunds to the community, including **\$6.8 million** through EITC, for our region's neediest families.

RACE/ETHNICITY



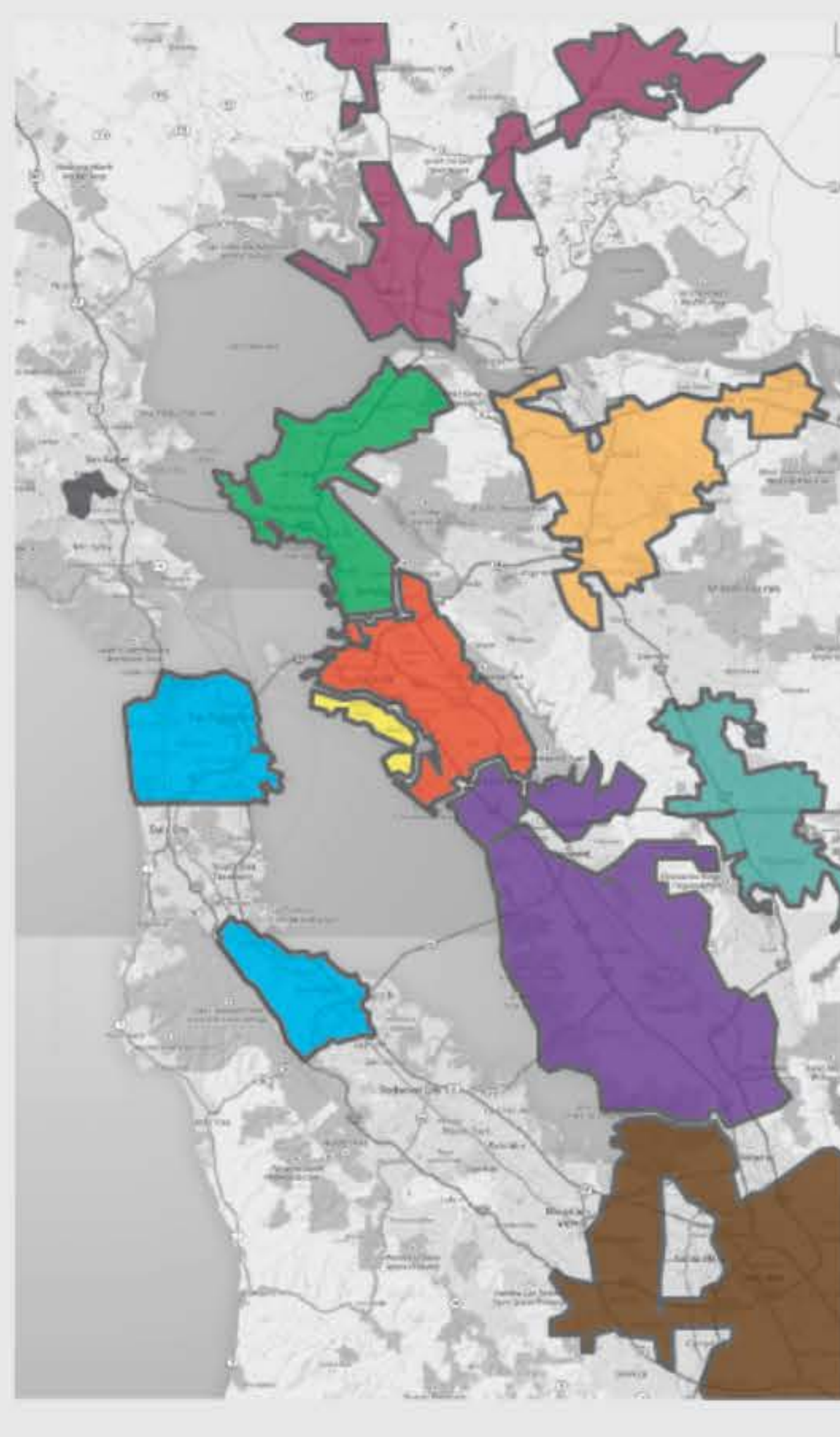
We operated three VITA sites in Oakland Chinatown, SparkPoint Oakland Center and Lion Creek Crossings. The majority of the people we served in Oakland Chinatown are Asian; the majority of the people we served in SparkPoint Oakland Center are African American.

LANGUAGES SPOKEN

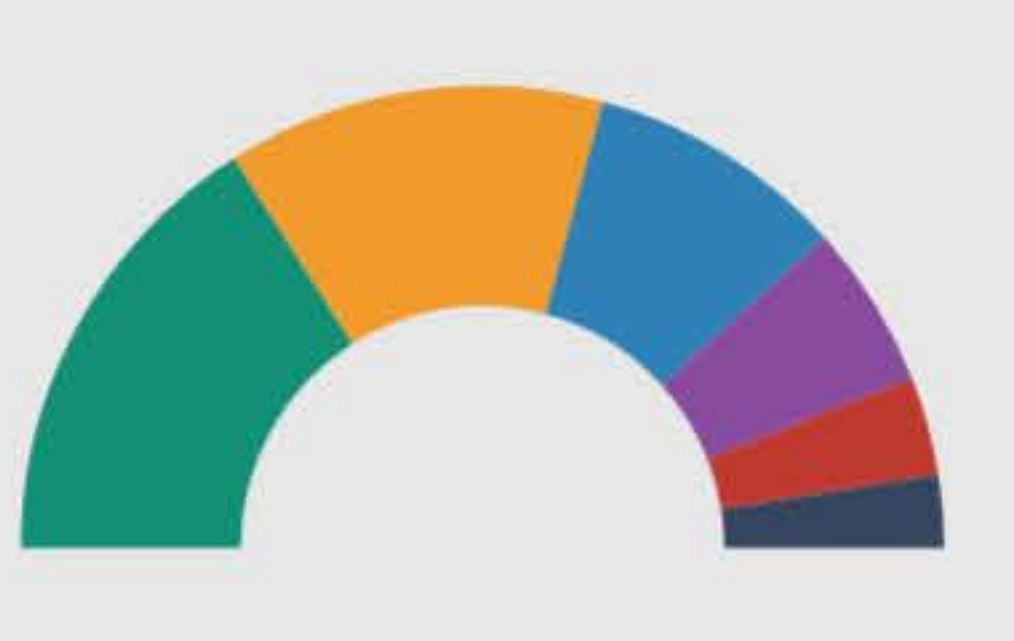


Nearly **2/3** of all tax clients live in a household where a language besides English is spoken. The prevalence of filers for whom English is a second language demonstrates the value and impact of the bilingual services offered at our VITA sites.

Tax clients come from all over the East Bay and beyond to take advantage of EBALDC's VITA services, but Oakland residents, by far, are most represented.

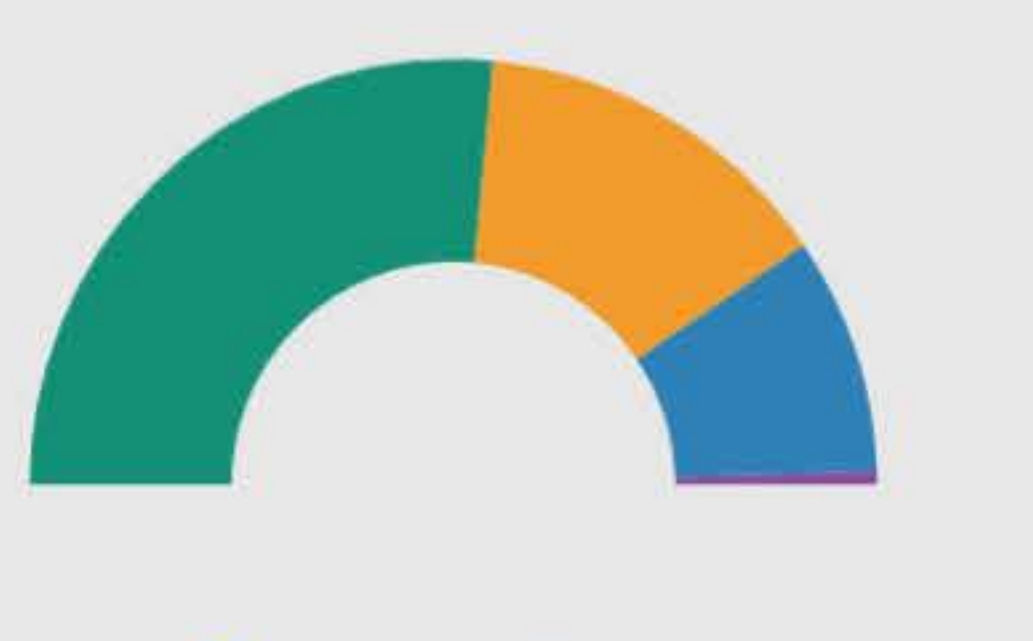


TAXPAYER ADJUSTED GROSS INCOME



77% with AGI \$30,000 and below.

MARITAL STATUS



It is important to note the high rate of single filers because by and large, single filers are not eligible for the Child Tax Credit and EITC for dependents because they do not have dependents, even though they may be low-income.

How did clients hear about our service?

80%

of clients were returning or heard about our tax service through word of mouth.

How did clients use their refund last year?

75%

of the refunds our clients used to pay their rent, bills, food or clothing, repair car and other.

EBALDC'S SAVING INITIATIVE

The ability to accumulate saving is an important factor in families moving up the economic ladder. At our tax site we emphasize the great opportunity for low wage filers to save all or part of their tax refunds for specific financial goals or a rainy day. Asset Builders are trained to encourage tax-time savings.

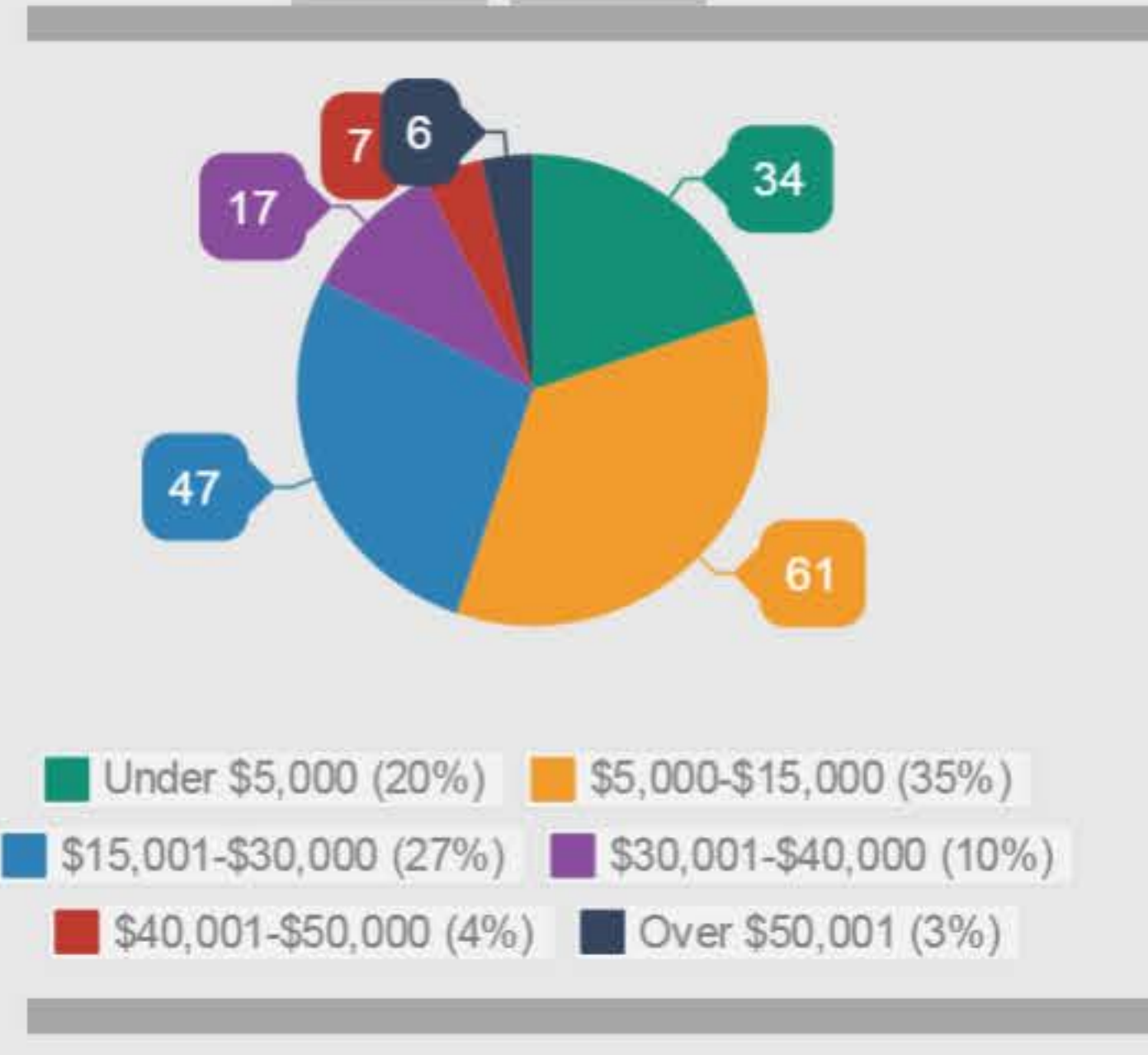


THE SELF-EMPLOYMENT TAX INITIATIVE

Who Did We Served?

170 Self-Employed Taxpayers

What We Do?
We provide free tax assistance and asset-building services to low-to moderate-income self-employed individuals, help them building businesses, and promote asset building.



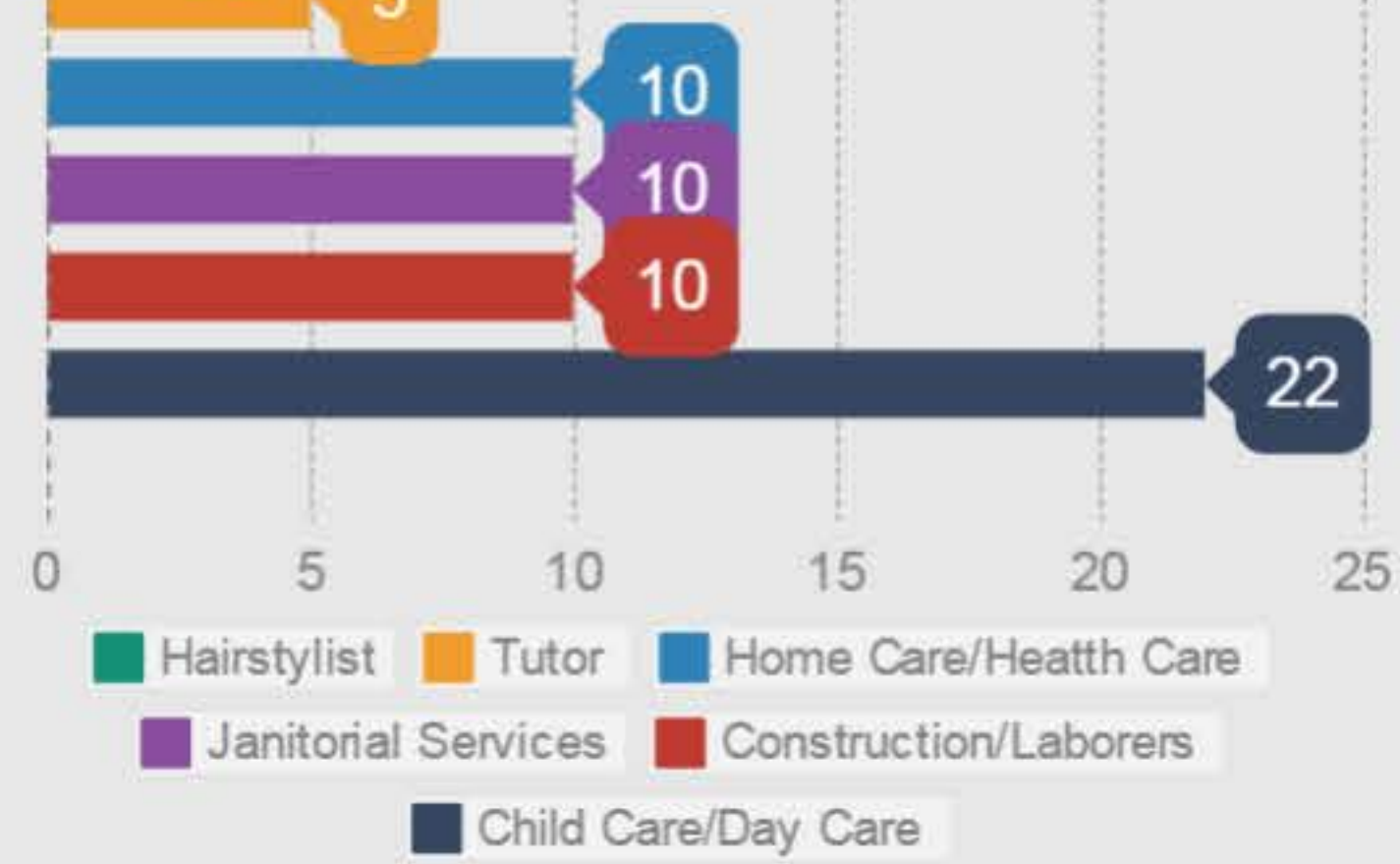
55% of the self-employed tax filers served at sites earned less than **\$15,000**. **57%** of the self-employed tax filers came to our tax preparation program last year.

Taxpayer Challenges

Self-Employment Tax Burden
Many self-employed filers learn for the first time that they must pay self-employed taxes when they first file an annual tax return documenting their business income.

Tax Penalties
Because self-employment taxes are due quarterly over the course of the year in which they are incurred, filers who were unaware of their tax responsibility and receive assistance at VITA sites often owe a penalty in addition to the taxes due for the previous year.

14% of self-employed filers owed some kind of tax penalty this year.



Overall, the five most common business types to receive assistance at the VITA sites. Childcare providers emerged as a most common business type. The second most common business type was construction work and other labor.

"I have had my taxes prepared with SparkPoint for three previous years. I have been pleased with the services I received each year. So long as this service is available I will return." - Helen Jacobs (a small business owner)

