

# CIF FEATURE STORY:

## Community Volunteer Income Tax Program

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## Community Volunteer Income Tax Program; Saskatoon Food Bank & Learning Centre

Saskatoon Food Bank & Learning Centre's Community Volunteer Income Tax Program provides no-cost income tax preparation to low-income individuals so their financial support program benefits – e.g., Canada Child Benefit, GST credits, Saskatchewan Low Income Tax Credit, Seniors Low income Support Program – will not be interrupted. The revenue returned to the community through income tax refunds and various credits generates economic stimulation when individuals use their financial benefits to pay for things such as rent, food, and other household and daily living amenities, while improving the quality of life for disadvantaged segments of the population.

**“We uphold the principle of promoting self-reliant approaches to poverty reduction in all our work at the Saskatoon Food Bank,”** shared Jolene Zidkovich, Director of Community Development. **We create opportunities for skill building by supporting one-on-one training at the clinic, as well as promoting financial literacy videos and literature and linking participants to workshops delivered offsite by program partner staff – key components to building community members' assets and program sustainability.”**

The Tax Program has provided free support to vulnerable populations for filing income tax returns for over 30 years. Failure to file may result in benefits interruption or discontinuation, further marginalizing recipients. Disadvantaged individuals often face challenges related to literacy, numeracy, computer access, and in some cases, language skills, increasing the barriers to filing.

The Tax Program provides a supervised, safe, and welcoming environment for people to access this vital community support service. Participants include single parent families; students and seniors; social assistance recipients and wage earners; Indigenous populations; newcomers to Canada; people with addictions, disabilities, and/or mental health issues; and, those facing homelessness or housing instability. Participants benefit through increased financial wellbeing via the benefits and refunds received, as well as through fuller integration into

economic and social life by having filed taxes. Additionally, volunteers benefit through giving back to the community by sharing their time and skills. The community benefits from the economic activity generated by the return of funds to the economy via groceries, rent, and other household purchases.

**“Given the growth of the program over the last few years we have employed a program coordinator and program assistant on short-term contract to implement the program. Our 2018-19 program numbers include 47 volunteers processing 5,691 tax returns, benefiting 8,439 community members (including dependents), for a total of \$25,251,780 in refunds and various credits (up 28% from the previous year). Every year we capitalize on the existing strong community support for the program and focus on growing our initiatives around building individual capacity in addition to generating economic development,”** exclaimed Jolene.

The Tax Program not only provides a much-needed community service by increasing the tangible economic benefits to the community, but also enhances participants' capacity to file their income tax returns independently and build their personal financial literacy. The program supports participants to gain the skills needed for self-sufficiency by providing one-on-one support for those ready to learn how to file independently. **“Our program implementation focus is participants working side-by-side with volunteers to file the returns together – with the participant inputting the data where computer literacy allows – in order to demystify the tax-filing process and build skills and confidence,”** highlighted Jolene. Through financial literacy workshops (e.g., banking, budgeting, consumerism, credit, predatory loans), participants enhance their long-term opportunities for success for themselves and their families.

“I would have to put money aside to file taxes if you weren't here and not eat.”  
– Community Member

“I love the returning staff & getting to know the new staff. I love helping people & they are so grateful for what we do. I like the idea of bringing our clients on our side of the table, talking to them about their return, explaining their benefits for the next year.” – Tax Clinic Volunteer

