



**DESIGNING
FOR FINANCIAL
EMPOWERMENT** | TAX
TIME
SERVICES

DISCOVERY PHASE (IN) PROGRESS REPORT

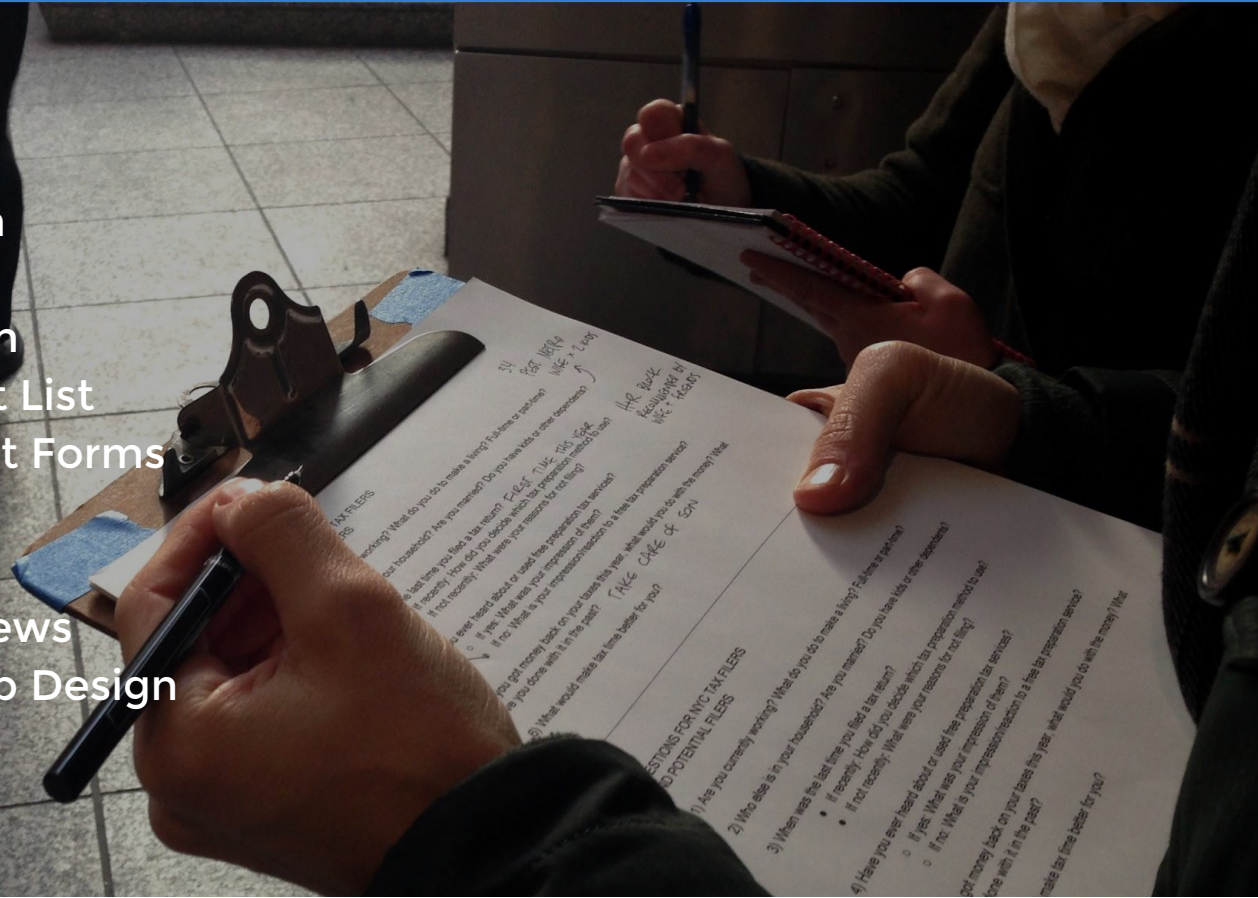


MAYOR'S FUND
TO ADVANCE
NEW YORK CITY



DISCOVERY TIMELINE

- OCT - Discovery Planning
- NOV - Secondary Research
- Expert Interviews
- Stakeholder Diagram
- Stakeholder Contact List
- One Pager + Consent Forms
- DEC - Interview Protocols
- Interview Outreach
- VITA Partner Interviews
- Visual Identity + Web Design
- JAN - Interviews Continue
- Data Analysis



The research team read over 60 articles in order to gain a better understanding of tax-related policies, services, and interventions.

EARNED INCOME TAX CREDIT: VITA sites file less than 5% of NYC EITC returns. 890,000 New Yorkers claimed the EITC in 2011 for a cumulative \$2.5 billion in returns.

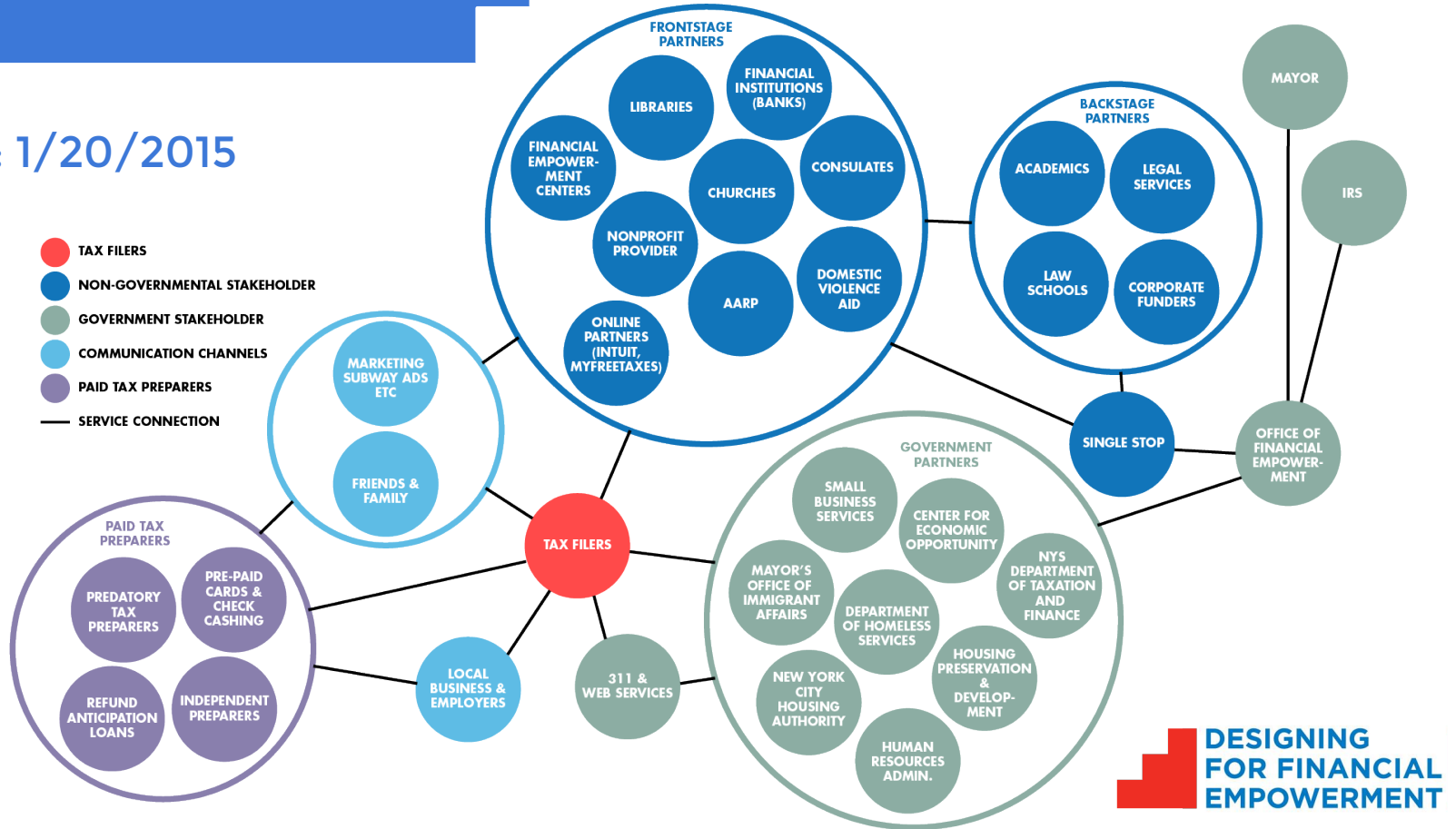
VITA AND LOW-COST TAX SERVICES: Filers report high satisfaction with VITA programs, which rely on interconnected networks of partner organizations.

FINANCIAL EMPOWERMENT INTERVENTIONS: Respect and transparency are paramount to productive client engagements. Tax time is an important moment for long-term financial health.

FINANCIAL INCLUSION: Individuals who access alternative financial services apply sound logic based on cash flow and behavioral preferences. This logical framework carries over at tax time when making decisions on where to file and whether to save.

STAKEHOLDER DIAGRAM

DRAFT: 1/20/2015



- Food Bank for NYC
 - NY Cares
 - IRS
 - Neighborhood Trust
 - The Financial Clinic
 - Mexican Consulate General
 - NYC Service
 - Chhaya CDC
 - Single Stop
 - Bedford-Stuyvesant Restoration Corp.
 - Center for Economic Opportunity
 - NYLAG
 - Filer (uses free tax prep at the library)
- German Tejeda
Andrew Perricone-Dazzo
Darrell Weinberg
Eric Espinoza
Haidee Cabusora
Myriam Rebling + Francisco Vilchis
Sergio Caballero
Zarin Ahmed + Imtiaz Hossain
Matt Winters
Idesta Severin
Christine D'Onofrio
Ervis Burda
Jeanette S

ANALYSIS PROCESS

INTERVIEW
NOTES



Listen and
document



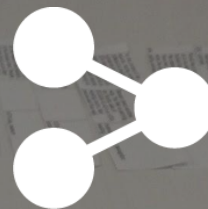
INSIGHTS
DATABASE



Anonymize and
compile



THEMATIC
ANALYSIS



Organize and
reflect



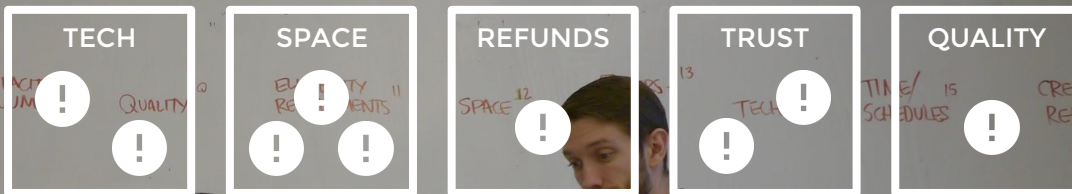
DISCOVERY
FINDINGS



Reframe insights
as findings

THEMATIC ANALYSIS

TOPICAL ANALYSIS

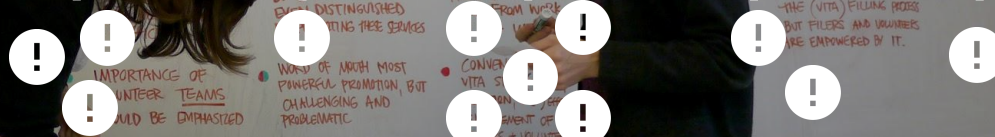


CHRONOLOGICAL ANALYSIS

APR 16

JAN 1

APR 15



STAKEHOLDER ANALYSIS



- 
1. COMMUNICATION
2. ACCESSIBILITY
3. VOLUNTEERS
4. EFFICIENCY
5. PSYCHOLOGY
6. INTEGRATION

WORD OF MOUTH: Word of mouth is the most powerful form of promotion, but also possibly the most challenging and problematic

LOCAL MESSAGING: VITA marketing materials should make sense in the context of filers' neighborhoods and cultural communities

WHAT'S IN A NAME: Should "VITA" (or a another name?) be emphasized or even distinguished in promoting these services?

ACCOUNTABILITY: Filers have misconceptions about who's responsible if they're audited

POSITIVE MOMENT: Capitalizing on the positive feelings in the moment of filing could reinforce the benefits of VITA and encourage continued engagement

TIME CONSTRAINTS: Filers have a hard time getting away from work to use VITA

SITE CONVENIENCE: Convenience of VITA site (time, location, etc.) effects engagement of filers and volunteers

VOLUNTEER DIVERSITY: Volunteer recruitment is not always well distributed, with respect to their time, location, language and demographic

SETUP PRACTICES: There is a need for best practices/instructions for setting up VITA sites

VOLUNTEER TEAMS: The importance of volunteer *teams* should be reinforced.

PEOPLE SKILLS: “People skills” of VITA volunteers and partner staff are as important as technical abilities to the filer experience.

TIME COMMITMENT: VITA volunteering is a big commitment and time management is difficult.

CERTIFICATION: In some cases, it’s harder to become a VITA volunteer than a paid preparer.

PRE-FILL FORMS: Filing could be expedited by (filers or the IRS) filling out forms before intake begins

EARLIER SETUP: VITA provider setup and training could happen earlier, especially for smaller organizations

SPEED vs. SERVICE: Providers often encounter a trade-off between need for efficiency and desire for deeper engagement with VITA filers

HIGH SEASONS: There is a high volume of filers at the beginning and end of tax season

UNDERSTANDING VITA: It takes time and effort to understand the VITA filing process, but filers and volunteers are empowered by it

FILING ENDURANCE: Filers are willing to endure/wait/pay more if they expect a big return

ILLEGAL REASONS: Filers sometimes choose paid prep for illegal benefits/reasons

REFUND TEMPTATION: It is difficult to counteract the temptation provoked by a large refund and engage filers in financial counseling/management

LUMP SUM REFUND: Filers prefer a lump sum refund, which can be less conducive to saving and budgeting

REFUND MINDSET: Tax returns feel separate from reality

TOOTHPASTE TUBE: “People treat their checking accounts like toothpaste tubes - use it liberally while it’s full and then squeeze to make miracles happen when it’s almost empty.”

VITA AS A BEGINNING: Treat VITA filing as the beginning of something.

SERVICE HANDOFF: Facilitating a hand-off between VITA and other services may support good financial practices among filers.

FINANCIAL RELATIONSHIP: VITA provides an opportunity to build a trusting relationship with a financial helper

EASY

Make use of people's downtime with innovative services and technology

ATTRACTIVE

Filers comprehension and perception of free preparation services could improve usage

SOCIAL

Opportunities to work with the community to market and provide VITA

TIMELY

Utilizing off-season, especially between April 16th and Jan 1st

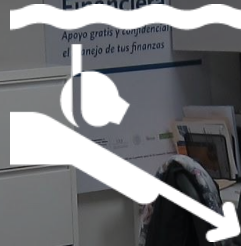
CASTING A WIDE NET



PROFILE: Providing VITA services to as many New Yorkers as possible

QUALITIES: Convenience, Efficiency, Reach

SPEAR FISHING



PROFILE: Accommodating the tax preparation needs of a particular constituency

QUALITIES: Specialization, Familiarity, Resourcefulness

OFFERING A FISHING POLE



PROFILE: Offering VITA as part of a suite of financial counseling services

QUALITIES: Engagement, Education, Continuity



NYC
OFFICE OF THE MAYOR

Filers + Non-filer Interviews

VITA Volunteer Interviews

Paid Preparer Interviews

Shadowing and Site Visits

Partner Organization Research