

UWGN 2022

ANNUAL REPORT

Adapting to Change: Newark
Asset Building Coalition's 2022
Annual Tax Season Report

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MISSION AND VISION OF THE NEWARK ASSET BUILDING COALITION (NABC)

Since its establishment in January 2018, The Newark Asset Building Coalition promotes well-being and financial stability for all Newarkers by increasing savings, reducing debt, increasing financial knowledge and skills, and improving access to wealth-building programs.

By working through a collective impact coalition, the NABC is able to serve more residents, who may also have access to and ultimately benefit from its activities and programs. The NABC is composed of a steering committee made up of key Newark-based stakeholders that include The United Way of Greater Newark, The Ironbound Community Corporation, New Jersey Institute for Social Justice, Newark Alliance, La Casa De Don Pedro, Greater Newark LISC, Urban League of Essex County, New Community Corporation, Clinton Hill Community Action, and United Community Corporation.

HOW WE WORK

History of Volunteer Income Tax Assistance (VITA)

The Volunteer Income Tax Assistance (VITA) grant program is an IRS initiative designed to support free tax preparation services for the underserved through various partner organizations. This service helps low- to moderate-income individuals, persons with disabilities, the elderly, and limited English speakers file their taxes each year. The IRS awards matching funds to specific support organizations that in turn offer free tax preparation services during the tax filing season at locations in all 50 states and the District of Columbia¹.

United Way of Greater Newark has partnered with the IRS VITA program since 2016. Through this partnership, we offer free tax help to Greater Newark residents with \$75,000² or less in taxable income on their tax return.

The Newark Free Tax Prep Program has been crucial in helping hard-working families in Newark take advantage of all of the tax credits they are eligible for including the Earned Income Tax Credit (EITC), Child Tax Credit (CTC), and education credits. Since 2016, the program has prepared and filed over 45,000 returns and cumulatively saved over \$6.2M in filing fees.

¹IRS Website, 2023

²This amount varies across different tax sites in Greater Newark and in some cases where tax sites receive an influx of filers, this amount is lowered to accommodate filers who would experience a financial burden paying for their tax filing.



Photo Courtesy of Seton Hall University

These refunds often represent a significant portion of a household's income, enabling them to meet essential needs, reduce debt, and save for the future. Additionally, VITA strengthens local communities by connecting filers to other needed program assistance. Lastly, by offering its services free of charge, VITA allows beneficiaries to avoid predatory tax preparers and costly mistakes, further enhancing their financial well-being.

Why Is This Program Important?

The Volunteer Income Tax Assistance (VITA) program is vital in promoting financial health for low-to-moderate-income households. The program provides free tax assistance to individuals who typically make \$56,000 or less, persons with disabilities, and limited English-speaking taxpayers who need assistance in preparing their tax returns. The importance of VITA extends beyond simple tax preparation. By ensuring accurate tax filing prepared by trained and certified volunteers, the program helps eligible individuals and families receive their full entitled refunds, including important tax credits like the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC).

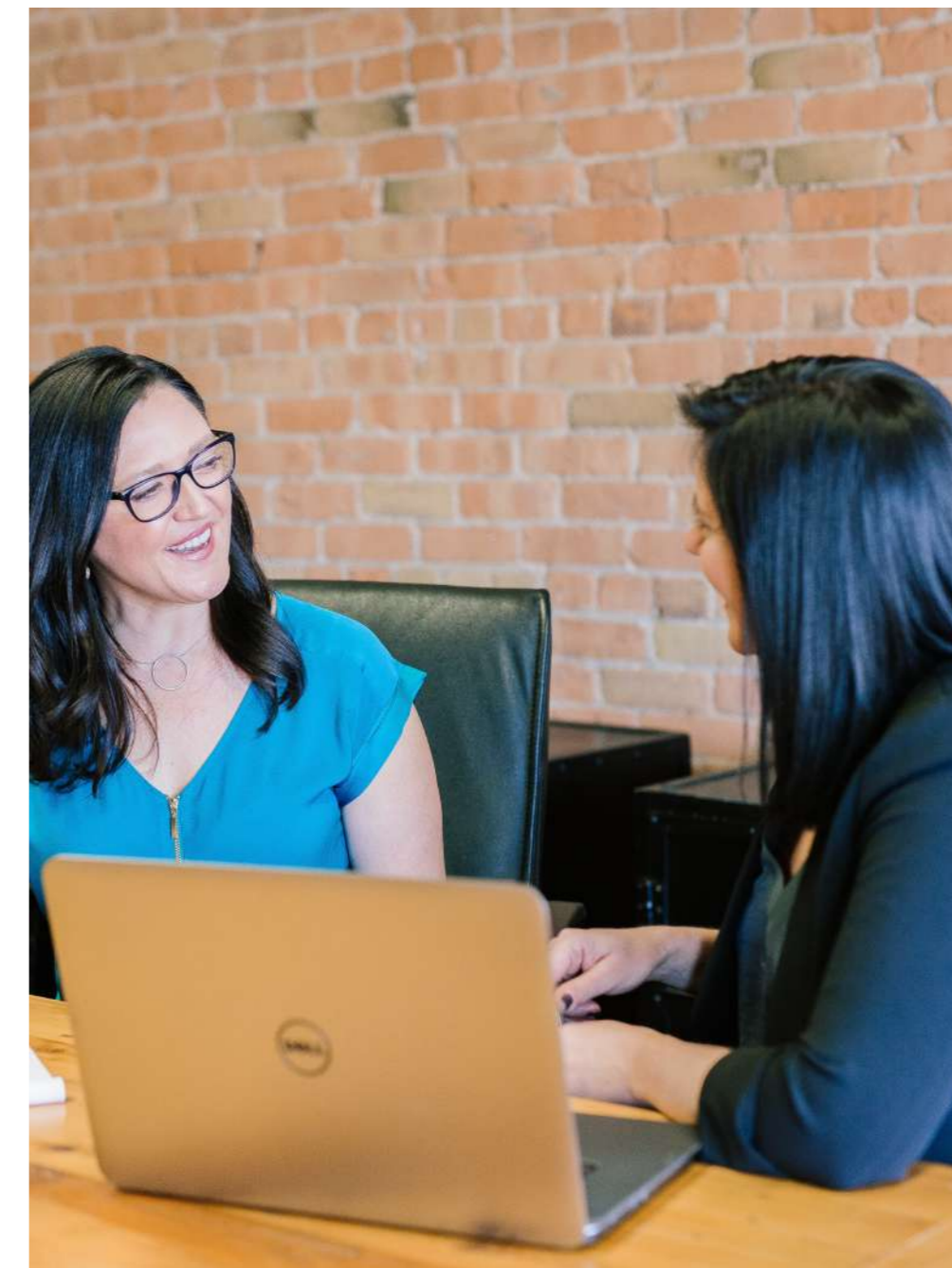


Photo Courtesy of Amy Hirsch

A SNAPSHOT OF OUR FY 2022 IMPACT

\$3,833,467

Total Dollar amount that has been refunded to taxpayers in the region

6

Total Number of
Partner Sites

4,385

Total Number of
Returns Filed

\$1,333,800

Total Earned Income **Tax Credits**

28

Number of **VITA**
Volunteers

450

Total State Earned
Income **Credit Recipients**

Meet some of the faces behind the numbers

Nonprofit Partner: Ironbound Community Corporation (ICC)



ICC has been a VITA partner since 2018. In 2022, ICC processed the most returns among the VITA partners because of the size of the team. Over the years, ICC has consistently maintained a large team of VITA volunteers. This year, ICC completed 40% of all returns across six sites. ICC's involvement in the ITIN (Individual Taxpayer Identification Numbers) Direct Assistance Program is a unique aspect of this partnership. An ITIN is a tax processing number issued by the Internal Revenue Service to individuals who are required to have a U.S. taxpayer identification number but do not have a Social Security number. ICC implemented this program for individuals who did not complete their taxes in 2021.

VITA Volunteer: Mark D.



Photo Courtesy of Mark D.

Mark, a rising senior at Seton Hall University, is majoring in Accounting and IT and currently interning at KPMG's tax department in New York City. Two years ago, his journey in tax work started when he seized an opportunity to become a VITA volunteer in East Orange. He discovered this role through an email, pursued it with dedication, and earned it by passing the required exam.

Mark's affinity for the East Orange site, its coordinator, and the local community led him to request repeated assignments at this location. His VITA experience has provided him with practical, hands-on knowledge and ignited a deep sense of fulfillment. Mark shared, "I've gotten a few internships [to date] but I don't think I was as happy as I was when I first passed the test [during my sophomore year]." As he contemplates his future, Mark is keeping his options open given his IT background and budding interest in public service.

VITA Volunteer: Linda Jones



Photo Courtesy of

United Way of Greater Newark

Linda Jones, whose journey with UWGN started in 2014, returns each tax season, fueled by a passion for educating people about finances. Her formal retirement in 2015 marked not an end, but a transition from a traditional work setting to running her own bookkeeping business and running three VITA sites. She also offers free

classes to help senior citizens learn about technology. Her sense of service to the Greater Newark community fuels Linda's enthusiasm to volunteer at VITA.

She finds joy in enhancing the community's understanding of financial matters and helping them prepare for future financial challenges. For Linda, the allure of this role lies in the impact of UWGN's numerous programs and the sense of fulfillment she gets from being involved in the greater Newark community.

University Partner: Seton Hall University



Photo Courtesy of Seton Hall University

Since 2018, Seton Hall has partnered with the UWGN VITA program to encourage undergraduate and graduate students who are pursuing careers in accounting to serve as VITA volunteers. This year, the Newark Tax Prep Program formalized this partnership and completed its inaugural year. This

year, Seton Hall students have collectively helped provide a little over \$1M in tax refunds to tax filers.

EXECUTIVE SUMMARY

The 2022 tax year highlighted the gradual shift towards in-person tax filings and the rollback of COVID-19 programs meant to support the income of tax filers. This decrease was reflected in federal refund amounts and in the total earned income tax credits. In comparison to 2021, tax filers saw a 69% decrease in federal refund amounts, lowering the total to \$3,004,580 (from \$9,632,475 in 2021). The drop in the total number of returns filed across VITA sites between tax year 2021 to tax year 2022 can be attributed to the decision to end the partnership with New Jersey Citizen Action.

Overall, the 2022 tax year saw consistent decreases across federal and state refunds. At a national level, as of March 31, the IRS issued nearly 63 million refunds, with an average payment of \$2,910, compared to \$3,226 at the same point in the filing season last year. These figures also align with the downward trend that we have witnessed across VITA tax sites this year. The 2022 tax year was also marked by a decrease in the total earned income tax credits and child tax credits.

In terms of demographic trends, about half of the tax filers who completed the survey were employed full-time which is on par with results from the 2021 tax year. Household income was also similar to trends from 2021 where 18% of filers earned a household income between \$25,000 to \$34,999. African American and Hispanic filers continue to represent more than the majority of filers, which is also in line with past trends.

VITA tax filers continue to learn about VITA from returning clients. Over 20% of tax filers this year learned about our programs through returning clients and 28% of tax filers heard about the program through a family member/friend³.

³See Appendix

Table 1.0: A Three-Year High-Level Overview Across Tax Years

	2020	2021	2022
Total Returns Completed	5,858	5,359	4,385
Total Federal Refund Amount	\$9,868,401	\$9,632,475	\$3,833,467
Total Earned Income Tax Credits	\$2,621,022	\$3,836,001	\$1,333,800
Earned Income Tax Credits Received	1,403	3,830	821
Total Amount Saved in Filing Fees for Participants	\$1,101,304	\$1,554,110	\$1,337,425*

* The average tax preparation fee for an itemized Form 1040 with Schedule A and a state tax in 2021 filed in the state of New Jersey was \$305⁴.

⁴Source: National Society of Accountants, 2020 - 2021 Survey Report

SPOTLIGHTING TAX QUESTIONS

An update on the child tax credit

In October 2022, Governor Murphy signed a bill amending the state child tax credit, allowing for NJ taxpayers to receive relief in the 2023 tax year as opposed to the 2024 tax year⁵. The child tax credit program, estimated to be a \$100 million state revenue loss for FY 2023, is available to New Jersey taxpayers with incomes of up to \$80,000. In 2023, New Jersey lawmakers approved a bill⁶ that expanded the New Jersey child tax credit, doubling the maximum refundable per-child credit level to \$1,000. To date, data has not emerged about 2022 recipients of the child tax credit but findings from July 2021 have highlighted how the first Child Tax Credit payment in July 2021, reduced the monthly child poverty rate by 26 percent⁷. In New Jersey, only 16% of people living in poverty participated in the state's TANF cash assistance program⁸. The Child Tax Credit, which is modeled off of the federal credit, has the potential to help offset the state's high cost of living felt by working families.

Why were tax refunds smaller this year?

The elimination of COVID-19-related relief programs and the roll-back of the child tax credit and earned income credit to pre-pandemic levels may be attributed to tax filers seeing smaller tax refunds during the 2022 tax year.

The money from the child tax credit can help households pay for food, childcare, school supplies, and other essentials. Tax filers who received \$3,600 per dependent in 2021 for the child tax credit (CTC) were eligible to receive \$2,000 for the 2022 tax year (\$1,600 less than the 2021 credit).

The Earned Income Tax Credit (EITC) is a tax credit for people with low to moderate incomes. The money from this credit can help households pay for essentials such as transportation, groceries, and bills. The 2021 expansions to the EITC provided financial assistance to people without children. In 2021, some residents ages 19 to 24 and over 65 were also eligible for the credit. In addition to a higher credit value (\$1,502 in 2021 vs. \$560 in 2022), the age requirement changed. Normally tax filers must be between the ages of 25 and 64 to claim the EITC if they do not have children.

How have income tax brackets shifted to adjust for inflation?

The standard deduction for married couples filing jointly for the 2022 tax year⁹ rose to \$25,900 up \$800 from the prior year⁹. For single taxpayers and married individuals filing separately, the standard deduction rose to \$12,950 for 2022, up \$400, and for heads of households, the standard deduction was \$19,400 for the 2022 tax year, up \$600. The announcement of adjustments is an annual occurrence, but in a year of high inflation, the move to raise the

⁵Source: Official Site of the State of New Jersey, 2023

⁶Source: New Jersey Legislature, 2023

⁷Source: NPR, January 2022

⁸Source: New Jersey Policy Perspectives, February 2022

⁹ Source: IRS, 2023

standard deduction and income thresholds where tax rates take effect may mean savings for people in all income brackets¹⁰. Data released by the Bureau of Labor Statistics showed that compared to last year, rent is up 7.2%, electricity prices are up 15.5%, groceries are up 13%, and health insurance is about 30% more expensive (ibid).

2022 Taxable Income Brackets¹¹

Tax rate	Single filers	Married couples filing jointly (and qualifying widows or widowers)
10%	\$0 to \$10,275	\$0 to \$20,550
12%	\$10,276 to \$41,775	\$20,551 to \$83,550
22%	\$41,776 to \$89,075	\$83,551 to \$178,150
24%	\$89,076 to \$170,050	\$178,151 to \$340,100
32%	\$170,051 to \$215,950	\$340,101 to \$431,900
35%	\$215,951 to \$539,900	\$431,901 to \$647,850
37%	\$539,901 or more	\$647,851 or more

While the income tax rates did not change between 2021 and 2022, the income ranges widened slightly due to inflation adjustments.

¹⁰Source: NPR, October 2022

¹¹Source: IRS

2021 Taxable Income Brackets¹²

Tax rate	Single filers	Married couples filing jointly (and qualifying widows or widowers)
10%	\$0 to \$9,950	\$0 to \$19,900
12%	\$9,951 to \$40,525	\$19,901 to \$81,050
22%	\$40,526 to \$86,375	\$81,051 to \$172,750
24%	\$86,376 to \$164,925	\$172,751 to \$329,850
32%	\$164,926 to \$209,425	\$329,851 to \$418,850
35%	\$209,426 to \$523,600	\$418,851 to \$628,300
37%	\$523,601 or more	\$628,301 or more

¹²Source: IRS

OVERVIEW OF OUR TAX FILING PARTNERS

This year, we worked in collaboration with six NABC nonprofit sites outlined below. This represented two fewer partners than in the 2021 tax year. All NABC partners filed 4,385 returns, representing a 22% decrease in 2021. In comparison to 2021, we saw a slight increase in online filers. The decrease in the total number of returns filed across VITA sites from tax year 2021 to 2022 is attributed to the omission of data from NJ Citizen Action following the end of this partnership.

This decline is not true for Newark overall. In the 2021 tax year, NJ Citizen Action contributed to 71% of the completed returns. Despite this decline, UWGN retains its position as New Jersey's largest network of VITA providers in terms of locations. During the 2021 tax year, 71% of returns completed were filed by New Jersey Citizen Action. Despite the end of this partnership, UWGN maintains the largest network of VITA providers based on the number of locations in New Jersey.

Returns across VITA Sites

	United Way of Greater Newark VITA sites						
	CareWell Medical Health Center (East Orange)	United Way of Greater Newark (GetYourRefund Online)	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	Ironbound Community Corporation	Urban League of Essex County	Totals
Total Returns	1,108	228	545	223	1,760	521	4,385
Federal Returns	556	113	273	119	861	265	2,178
State Returns	552	115	272	104	899	256	2,162
Total Refund Amount	\$863,135	\$140,423	\$791,392	\$277,780	\$1,287,532	\$473,205	\$3,833,467

ANATOMY OF A TAX FILING

This year, the report aims to provide readers with a more comprehensive understanding of the components of a personal income tax return before sharing findings about Newark's 2022 Free Tax Prep Program. By providing this foundational knowledge about tax returns, readers will have a framework for contextualizing the 2022 tax year data and the stories behind the program.

Understanding Form 1040: Different Versions of This Return

There are four versions of federal returns for personal income taxes: Form 1040, Form 1040-NR, Form 1040-X, and Form 1040-SR. Most VITA tax filers will fill out Form 1040.

- Form 1040-NR is used by taxpayers who are considered "non-resident aliens" for tax purposes.
- Form 1040-SR is used by taxpayers who are 65 or older (though individuals over 65 can still use a regular 1040 if they so choose)
- Form 1040-X (officially, the "Amended U.S. Individual Tax Return") is used to make corrections on Form 1040

Previously, taxpayers had the choice of using a 1040, 1040A, or 1040EZ. The 1040-A, or 1040EZ forms were eliminated with the passing of the Tax Cuts and Jobs Act of 2017 to simplify filing.

We'll focus on sharing information about Form 1040 as this is the most common form completed by VITA volunteers for filers.

The image shows a scan of the 2022 U.S. Individual Income Tax Return (Form 1040). The form is titled "2022 U.S. Individual Income Tax Return" and includes the Department of the Treasury - Internal Revenue Service logo. It features several sections for taxpayer information and tax calculations. Key sections visible include:

- Filing Status:** Options for Single, Married filing jointly, Married filing separately (MFS), Head of household (HOH), and Qualifying surviving spouse (QSS).
- Digital Assets:** A section asking if the taxpayer received any digital assets during 2022.
- Standard Deduction:** A section for claiming a standard deduction, with options for single, married, head of household, or qualifying surviving spouse.
- Income:** A large section for reporting various types of income, including wages, dividends, interest, and capital gains, with sub-sections for taxable and tax-exempt amounts.
- Dependents:** A table for listing dependents with columns for name, social security number, relationship, and child tax credit.

Form 1040 reports the annual income of tax filers and determines how much of that income is taxable. The only exception to this rule is for individuals classified as a non-resident. Non-residents will use the 1040-NR form instead of the 1040 form.

In general, the top of Form 1040 gathers basic information about who you are as a tax filer, the tax filing status that you are going to use, and how many tax dependents you have.

The income section takes stock of your income for the year and the deductions you'd like to claim. This section calculates your taxable income, which is the amount of your income that's subject to income tax.

Near the bottom of Form 1040, you'll write down how much income tax you're responsible for. At that point, you get to subtract any tax credits that you might qualify for, as well as any taxes you've already paid via withholding taxes on your paychecks during the year.

Commonly Prepared Tax Schedules

There are various schedules used with Form 1040 and the section below will highlight forms that our VITA volunteers may typically encounter.

The image shows a portion of the 2022 Form 1040 Schedule A (Form 1040) titled "Itemized Deductions". The form is from the Department of the Treasury, Internal Revenue Service, and includes the OMB No. 1545-0074 and Attachment Sequence No. 07. It features a "Caution" box regarding net qualified disaster losses and a field for the taxpayer's social security number. The form is divided into several sections with numbered lines for reporting deductions:

- Medical and Dental Expenses:** Lines 1-4. Line 1 is for medical and dental expenses. Line 2 is for the amount from Form 1040 or 1040-SR, line 11. Line 3 is for 7.5% of line 2. Line 4 is the result of subtracting line 3 from line 1.
- Taxes You Paid:** Lines 5-7. Line 5 is for state and local taxes. Lines 5a-e are for various state and local taxes. Line 6 is for other taxes. Line 7 is the total of lines 5 and 6.
- Interest You Paid:** Lines 8-10. Line 8 is for home mortgage interest and points. Lines 8a-c are for different types of mortgage interest. Line 9 is for investment interest. Line 10 is the total of lines 8 and 9.
- Gifts to Charity:** Lines 11-14. Line 11 is for gifts by cash or check. Line 12 is for other gifts. Line 13 is for carryover from the prior year. Line 14 is the total of lines 11, 12, and 13.
- Casualty and Theft Losses:** Line 15. For casualty and theft losses from a federally declared disaster.
- Other Itemized Deductions:** Line 16. For other deductions from the list in the instructions.
- Total Itemized Deductions:** Line 17. The total of lines 4 through 16.
- Itemized Deductions:** Line 18. A checkbox to elect to itemize deductions even if they are less than the standard deduction.

At the bottom, it includes the text "For Paperwork Reduction Act Notice, see the Instructions for Form 1040." and "Cat. No. 17145C Schedule A (Form 1040) 2022".

Schedule A is an IRS form used to claim itemized deductions on tax returns. If your total deductible personal expenses are greater than the standard deduction amount set by the IRS, you can itemize them using Schedule A. For individual taxpayers, Schedule A is used in conjunction with Form 1040 to report itemized deductions. The schedule has seven categories of expenses, including charitable donations, medical expenses, and mortgage interest. There are strict rules that apply for calculating and claiming these deductions. In some cases, you might not be able to deduct the full amount.

Once you're finished, your total deduction amount is then added to Form 1040.

SCHEDULE C (Form 1040) Profit or Loss From Business (Sole Proprietorship)

OMB No. 1545-0074
2022
Attachment Sequence No. 09

Department of the Treasury Internal Revenue Service
Go to www.irs.gov/ScheduleC for instructions and the latest information.
Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships must generally file Form 1065.

Name of proprietor: _____ Social security number (SSN): _____

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked. 1

2 Returns and allowances. 2

3 Subtract line 2 from line 1. 3

4 Cost of goods sold (from line 42). 4

5 Gross profit. Subtract line 4 from line 3. 5

6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions). 6

7 Gross income. Add lines 5 and 6. 7

Schedule C for Form 1040 - This schedule is used to report income or loss from businesses operated by filers or for professions where filers practice as a sole proprietor. This is common among gig workers (e.g. driving with Uber, selling goods with Etsy, or other similar roles). Categories of expenses include costs like insurance, travel, meals and entertainment, taxes, office supplies, wages, and other business-related items.

Part III Cost of Goods Sold (see instructions)

33 Method(s) used to value closing inventory: a Cost b Lower of cost or market c Other (attach explanation)

34 Was there any change in determining quantities, costs, or valuations between opening and closing inventory? If "Yes," attach explanation. Yes No

35 Inventory at beginning of year. If different from last year's closing inventory, attach explanation. 35

36 Purchases less cost of items withdrawn for personal use. 36

37 Cost of labor. Do not include any amounts paid to yourself. 37

38 Materials and supplies. 38

39 Other costs. 39

40 Add lines 35 through 39. 40

41 Inventory at end of year. 41

42 Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4. 42

Part IV Information on Your Vehicle. Complete this part only if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

43 When did you place your vehicle in service for business purposes? (month/day/year) _____ / _____ / _____

44 Of the total number of miles you drove your vehicle during 2022, enter the number of miles you used your vehicle for:

a Business _____ b Commuting (see instructions) _____ c Other _____

45 Was your vehicle available for personal use during off-duty hours? Yes No

46 Do you (or your spouse) have another vehicle available for personal use? Yes No

47a Do you have evidence to support your deduction? Yes No

b If "Yes," is the evidence written? Yes No

Part V Other Expenses. List below business expenses not included on lines 8-26 or line 30.

48 Total other expenses. Enter here and on line 27a. 48

Schedule EIC (Earned Income Credit) - After determining your earned income credit (EIC), use Schedule EIC (Form 1040 or 1040-SR) to give the IRS information about your qualifying child(ren).

Education Corner

What's the difference between Form W-4 and Form W-2?

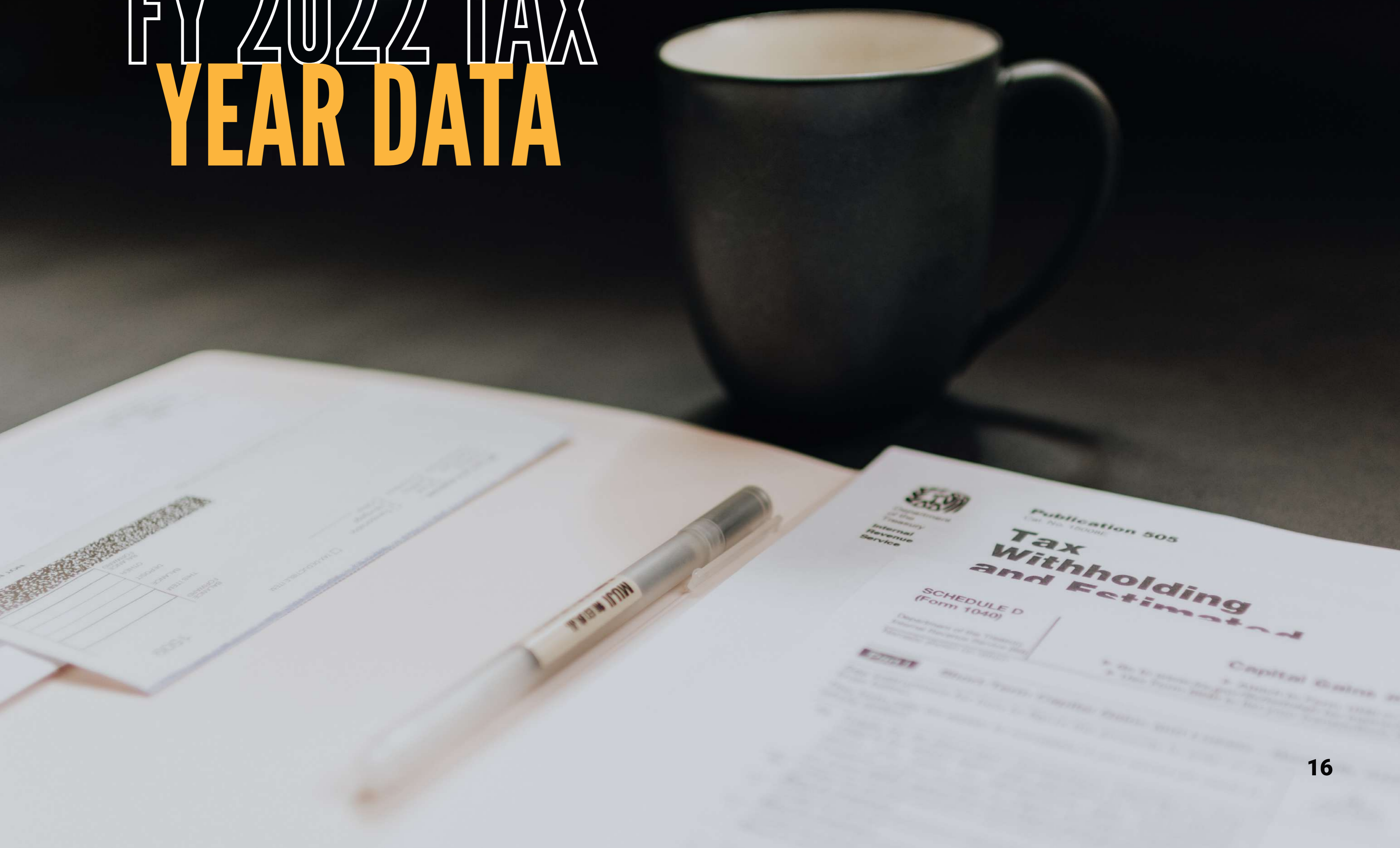
People often confuse Form W-4 and Form W-2. Here are the differences between the two forms.

Form W-4 (Employee's Withholding Certificate): This is usually filled out by an employee when they start a new job, or when their personal or financial situation changes significantly. The information provided on this form helps employers determine the correct amount of federal income tax to withhold from the employee's paycheck. The form includes allowances and information like the employee's filing status, number of dependents, and additional income.

Form W-2 (Wage and Tax Statement): This is prepared by employers for each employee at the end of the calendar year. It reports the total annual wages and the amount of taxes withheld from the employee's paycheck over the course of the year. The W-2 is used by employees when they file their individual income tax returns. It's also sent to the IRS and state tax departments.

In essence, the W-4 tells your employer how much to withhold, and the W-2 tells you and the IRS how much was actually earned and withheld during the year.

FY 2022 TAX YEAR DATA



Methodology

The goals of the evaluation of the Newark Asset Building Coalition (NABC) Newark Free Tax Prep Program for the 2022 tax year were to collect retrospective information from the main audiences involved in the program and to analyze and report on existing data. Evaluation questions were developed through a collaborative process involving feedback from the Newark Asset Building Coalition members. The primary questions this report addresses include:

- 1- How productive were Newark Free Tax Prep sites in terms of the number of tax returns filed and helping families claim the EITC?
- 2- Were outreach methods successful in getting families to file their taxes at Newark free tax prep sites, and which ones were the most successful?
- 3- Did Newark Free Tax Prep increase the number of families claiming their refunds in the low and moderate-income communities targeted by NABC?

This program evaluation used a mixed-method design drawing on a number of evaluation methods including the following three sources of program data:

NABC Universal Intake Form - The intake consists of demographic questions, information about tax services in previous years, the way in which individuals found out about VITA, banking behavior, and saving and spending plans for tax return refunds.

Tax Preparer/Volunteer Surveys - A survey created to assess the satisfaction of volunteers/tax preparers and their perspective on the impact of the program.

Secondary administrative and public data sources - This is cited as used throughout the document.

All demographic information in this report is analyzed from the Newark Free Tax Prep Universal Intake Form. One thousand three hundred and fifty-three (1353) participants completed this survey, enough for a $\pm 3\%$ Margin of Error. This means one can be 99% confident that the true answer lies within ± 3 percentage points of the finding. While this is the 7th consecutive year of evaluating the Newark Free Tax Prep Program, the number of returns filed by filing site have reflected a downward trend since the start of the COVID-19 pandemic.

Limitations

The intake forms, being exclusively administered in English, may not fully accommodate or accurately reflect the perspectives of those whose first language isn't English. Another limitation is the response rate, since not all participants were fully engaged with the survey process.

A look at our 2022 Tax Year: Who are we serving?

Tax Filer Demographics

Age

A little more than half of filers fall between the ages of 31 and 50. The age of filers who fall between the ages of 21 and 30 fall right behind with 16%

19% - Age 41 - 50 (252/1353)

19% - Age 51 - 60 (253/1353)

17% - Age 31 - 40 (232/1353)

16% - Age 21 - 30 (213/1353)

13% - Age 61 - 70 (176/1353)

7% - Age 71+ (100/1353)

4% - No answer (60/1353)

5% - Age 16 - 20 (67/1353)

Gender

For the 2022 tax year, the gender breakdown has been consistent with prior years.

62% Female (842/1353)

33% Male (445/1353)

5% (66/1353) Did not describe

.07% Other (1/1353)

Marital Status

The VITA program continues to serve predominately single filers.

60% - Single Never Married (807/1353)

14% - Married (193/1353)

10% - Divorced (134/1353)

9% - Did not respond (120/1353)

3% - Separated (38/1353)

3% - Widow/er (47/1353)

1% - Domestic Partner (14/1353)

Race/Ethnicity

In line with past trends, Black or African American and Hispanic filers continue to represent more than half of filers.

46% - Black or African American

34% - Hispanic

17% - Choose not to respond

11% - Two or more categories

6% - White

3.4% - Other

.2% - Asian

.2% - American Indian/Alaskan Native

Highest Education Level

Education statistics from 2022 filers were on par with statistics from 2021.

31% - High School (421/1353)

20% - Some College (274/1353)

18% - Did not respond (244/1353)

14% - Some High School or less (195/1353)

9% - Bachelor's Degree (117/1353)

3% - Masters Degree (38/1353)

3% - Vocational School (36/1353)

2% - Diploma/GED (2/1353)

Status of Employment

Employment status of filers were also on par with results from 2021. Half of the filers were employed full-time and there was a slight uptick in the percentage of unemployed individuals.

50% - Full-time (680/1353)

19% - Part-time (255/1353)

9% - Retired (122/1353)

9% - Unemployed (116/1353)

7% - Did not respond (96/1353)

5% - Per-diem (33/1353)

2% - Disabled, not able to work (24/1353)

2% - Self-Employed 27/1353)

Tax Filers by Income

Economic inequities continue to persist in New Jersey and household income can be used as an indicator to underscore this reality. New Jersey consistently ranks as one of the highest income states¹³, with a median household income of \$85,751 and over 15% of households with incomes over \$200,000; yet, over one in five households (20.2%) have incomes of less than \$35,000¹⁴. This year, 50% of the respondents reported having household incomes up to \$34,999.

Household Income

Household incomes from 2022 were on par with trends from 2021 with 18% of filers reporting an income range between \$25,000 to \$34,999.

18% - \$25,000 to \$34,999 (237/1353)

17% - Less than \$10,000 (230/1353)

17% - Blank (230/1353)

15% - \$15,000 to \$24,999 (208/1353)

14% - \$35,000 to \$49,999 (184/1353)

10% - \$10,000 to \$14,999 (133/1353)

6% - \$50,000 to \$59,999 (76/1353)

4% - \$60,000 or more (55/1353)

Tax Filers by Income and Number of Dependents

This table may be an indicator of household size and income. While half of the VITA tax filers reported receiving incomes up to \$34,999, when we look further into these numbers, we see that 24% of respondents with zero dependents brought in a household income of less than \$10,000. For households with one dependent, the survey also found that 24% of households earned \$15,000 - to \$24,999 in household income. For households with two dependents, 25% of households earned \$25,000 - to \$34,999. For households with three dependents, 59% of households reported incomes ranging from \$15,000 to \$34,999. While we cannot generalize information as surveys were not completed by all tax filers, the data consistently highlights an inverse relationship between the rise in the number of dependents and the fall in income levels.

¹³Source: New Jersey Institute for Social Justice, 2022

¹⁴Ibid

Household income	Number of Dependents						No response
	0	1	2	3	4	5	
Less than \$10,000	89	35	7	4			95
\$10,000 to \$14,999	46	17	14	3	1	1	51
\$15,000 to \$24,999	68	46	14	10	1		69
\$25,000 to \$34,999	69	45	17	10	3	3	90
\$35,000 to \$49,999	52	28	12	2	1		89
\$50,000 to \$59,999	31	9	4	1			31
\$60,000 or more	16	10	1	4			24
Grand Total	371	190	69	34	6	4	449

N = 1,123

Homeownership status

Newark's homeownership rate is low: In 2018, 22% of households were homeowners, which is less than half the rate in Essex County overall. The homeownership rate in New Jersey, and in the country as a whole, is nearly three times the Newark rate. Survey results underscore this reality with 84% of respondents sharing that they do not identify as a homeowner (1136/1353) and 5% identified as homeowners (64/1353), and 11% of respondents (153/1353) did not indicate a response.

Homeownership status by race

The following tables showcase homeownership status by race. This data is based on respondents who have chosen to provide information about race and homeownership status. Almost 70% of Black and Hispanic filers who chose to answer this question do not identify as a homeowner in comparison to 4% who identified as a homeowner.

Table 1.5: Homeownership Status by Race

Homeownership status			
	Yes	No	No Response
Black or African American	48	456	49
Hispanic	2	368	38
White	4	67	7
Asian		2	1
American Indian/Alaskan	2	1	
Native			
Two or more racial categories	4	147	
Choose not to respond			104

N = 1,205

Benefits Received

This year, almost half (48%) of respondents indicated that they were not receiving any form of benefits. In comparison to 2021, we saw considerably fewer filers receiving unemployment benefits (11% in 2021 versus 1% in 2022).

48% None (596/1237)

22% Medicaid/Medicare (278/1237)

13% SNAP (Food Stamps) (162/1237)

9% SSI/SSDI (112/1237)

2% LIHEAP (30/1237)

3% WIC (35/1237)

1% Unemployment (18/1237)

1% TANF (11/1237)

0% General Assistance (4/1237)

0% Paycheck Protection Plan (PPP) (2/1237)

0% ERAP (0/1237)

Insurance

The percentage of respondents receiving Medicaid was in line with statistics from 2021. Medicaid enrollment has risen substantially since the start of the COVID-19 pandemic.

Recent data show enrollment jumped by more than 9 million people from February 2020 to January 2021¹⁵. In line with the cutoff of pandemic relief, as of April 1, 2023, states may begin ending coverage for people found ineligible or whose redetermination cannot be completed for procedural reasons. This may impact future statistics pertaining to insurance coverage.

26% Medicaid (346/1353)

24% Uninsured (320/1353)

17% Private (229/1353)

16% Blank (213/1353)

12% Medicare (169/1353)

3% Marketplace (43/1353)

2% More than one type of insurance (33/1353)

Savings

According to a CNBC Survey conducted in partnership with Momentive, more than one-third of Americans are saving their tax refund this season. Results from this year's VITA respondents showed that a quarter of the respondents want to save at least 25% of their tax refund.

How much of your tax refund do you plan on saving?

¹⁵Urban Institute, September 2021

Blank (or no response) - 32% (427/1353)

Some - 25% - 25% (341/1353)

Most - 75% - 17% (230/1353)

All - 100% - 12% (166/1353)

None - 0% - 13% (174/1353)

Half - 50% - 1% (15/1353)

How much of your tax refund do you plan on using to pay off or reduce debt?

A little under 30% of respondents plan on using 25% of their tax refund to reduce their debt. At a national level, results from the CNBC survey indicated that 44% of respondents have earmarked refunds to pay off debt or bills.

Blank - 34% (463/1353)

Some- 25% - 28% (377/1353)

Most- 75% - 15% (198/1353)

None- 0% - 14% (189/1353)

All- 100% - 8% (115/1353)

Half- 50% - 1% (11/1353)

How much of your tax refund do you plan on spending?

A little under 30% of respondents plan on using 25% of their tax refund to reduce their debt. At a national level, results from the CNBC¹⁶ survey indicated that 44% of respondents have earmarked refunds to pay off debt or bills.

Blank - 34% (463/1353)

Some- 25% - 28% (377/1353)

Most- 75% - 15% (198/1353)

None- 0% - 14% (189/1353)

All- 100% - 8% (115/1353)

Half- 50% - 1% (11/1353)

How much of your tax refund do you plan on spending?

A little under 30% of respondents also plan on spending 25% of their tax refund.

Some- 25% - 28% (383/1353)

Blank - 35% (470/1353)

None- 0% - 18% (239/1353)

Most- 75% - 10% (131/1353)

All- 100% - 8% (110/1353)

Half- 50% - 1% (20/1353)

¹⁶ Source: CNBC, April 2023

New Jersey Living Wage

The living wage for a single person with no dependents in Essex County, New Jersey is \$37,169.60/year and 60% of respondents fell under this wage.

	1 Adult				2 adults (1 working)				2 adults (Both Working)			
	0 children	1 children	2 children	3 children	0 children	1 children	2 children	3 children	0 children	1 children	2 children	3 children
Living Wage	\$17.87	\$37.69	\$49.64	\$66.29	\$28.33	\$34.49	\$39.24	\$44.11	\$14.46	\$21.81	\$28.44	\$35.56
Poverty Wage	\$6.53	\$8.80	\$11.07	\$13.34	\$8.80	\$11.07	\$13.34	\$15.61	\$4.40	\$5.54	\$6.67	\$7.81
Minimum Wage	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13	\$14.13

Source: MIT Living Wage, 2023

¹⁶ Source: CNBC, April 2023

Income for tax filers

The 2021 Federal Deposit Insurance Corporation (FDIC) National Survey of Unbanked and Underbanked Households¹⁷ found that an estimated 4.5% of U.S. households (approximately 5.9 million) were “unbanked” in 2021, meaning that no one in the household had a checking or savings account at a bank or credit union. This year, 73% of respondents had at least a checking account. This percentage is slightly lower in comparison to the 2019 tax year (this is the earliest tax year that reported statistics about bank accounts held by tax filers), where 82% of respondents reported having at least a checking account.

Bank Account Type

37% - Checking only (497/1353)

36% - Checking & Savings (490/1353)

3% - I don't have accounts, but would like to open one (42/1353)

3% - Savings only (46/1353)

2% - Pre-paid card (31/1353)

18% - Blank (247/1353)

Who prepared your tax return last year?

Almost half of the tax filers in 2022 reported that they prepared their 2021 tax return at a free tax site.

47% - Free Tax Site (641/1353)

16% - Paid Preparer (215/3153)

15% - Didn't File (208/1353)

13% - Blank/No response (174/1353)

8% - Family/Friend/Self (115/1353)

Data

The living wage for a single person with no dependents in Essex County, New Jersey is \$37,169.60/year and 60% of respondents fell under this wage.

Average AGI (Adjusted Gross Income)

AGI is used by the IRS to help calculate how much is owed in individual in taxes. The average AGI across six partners was \$28,126 from the 2022 tax year. According to 2021 tax year data from the IRS, the AGI for Essex County (Newark) was \$92,882¹⁸. Data is not yet available for the 2022 tax year.

¹⁷ Source: FDIC, 2022

¹⁸ Source: TRAC Reports, Inc., 2023

Table 1.7: AGI Across VITA Sites in 2022

	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Totals
Average AGI	\$30,307	\$24,228	\$26,579	\$28,223	\$29,070	\$30,350	\$168,757

Earned Income Tax Credits (EITC or EIC) Received

Across all six sites, 821 tax filers received earned income tax credits. The average state EIC from the 2022 tax year totaled to \$3,502. In New Jersey, the 2021 EITC tax returns that were processed in 2022 averaged \$1,944¹⁹.

Table 1.7: AGI Across VITA Sites in 2022

	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Totals
Average State EIC	\$519	\$813	\$627	\$645	\$328	\$570	\$3,502
Min State EIC	\$1	\$4	\$1	\$3	\$20	\$0	\$289
Max State EIC	\$2,774	\$1,860	\$2,774	\$2,466	\$1,704	\$1,817	\$13,395

¹⁹ Source: IRS, 2023

	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Totals
Total EIC	\$243,283	\$468,074	\$233,748	\$103,999	\$108,074	\$176,622	\$1,090,517**
Earned Income Tax Credits Received	239	312	198	88	56	167	1060

**This includes federal and state.

Child Tax Credit

In 2022, New Jersey became the seventh state to enact a refundable state-level Child Tax Credit to help families meet the high costs of raising kids²⁰. Under the new program, eligible families will receive up to \$500 for every child under six years old as early as January 2023 (ibid). Across six sites, 323 filers received the childcare tax credit, representing an 18% increase from 2021. The child tax credit increased from \$2,000 per child in 2020 to \$3,600 in 2021 for children under age 6.

Table 1.9: Child Tax Credits Across VITA Sites in 2022

	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Totals
# of Child Tax Credit Recipients	72	128	49	23	11	40	323
Child Tax Credit Amount	\$79,713	\$149,711	\$51,748	\$28,987	\$15,573	\$73,202	\$319,221*

*Federal only (No state child tax credit data available)

²⁰ New Jersey Policy Perspectives, 2023

Table 1.7: AGI Across VITA Sites in 2022

Organizations	2021	2022
NJ Citizen Action	3,805	
Ironbound Community Corporation	656	1,760
Urban League of Essex County	159	521
New Community Corporation	221	545
South Ward Promise (Clinton Hill Community Action + Weequahic Family Success Center)	78	223
UWGN (GetYourRefund Online)	144	228
East Orange Senior Center	296	
CareWell Medical Health Center (East Orange)		3,805
Total	5,359	4,385

Table 2.1: Amount of Tax Refund Tax Filers are Planning to Save

	Amount of refund planned to save
All - 100%	18%
Most - 75%	25%
Half - 50%	2%
Some - 25%	37%
None - 0%	19%

N = 926

Table 2.2: Amount of Tax Refund Tax Filers Are Planning to Use to Pay Off Debt

	Amount of refund planned to pay off debt
All - 100%	13%
Most - 75%	22%
Half - 50%	1%

	Amount of refund planned to pay off debt
Some - 25%	42%
None - 0%	21%

N = 926

Table 2.3: Amount of Tax Refund Tax Filers Are Planning To Spend

	Amount of refund planned to spend
All - 100%	12%
Most - 75%	15%
Half - 50%	2%
Some - 25%	43%
None - 0%	27%

N = 883

LOOKING AT THE TRENDS OVER A THREE-YEAR PERIOD

When analyzing federal tax refunds since 2019, many shifts are noticeable. In the transition from 2019 to 2020, there was a slight dip of approximately 3.14%, with the total sum dropping from \$10,188,763 in 2019 to \$9,868,401 in 2020. This downward trend persisted into 2021, although at a slower pace, with a further decrease of about 2% to \$9,632,475. However, the year 2022 marked a significant change in this trend, with tax refunds seeing a substantial drop of nearly 69%, lowering the total to \$3,004,580.

For state refunds, in examining the financials over the years, we notice several fluctuations. From 2019 to 2020, there was a decline of approximately 20.92% in our total, dropping from \$2,234,413 in 2019 to \$1,767,124 in 2020. Interestingly, we saw a rebound in the subsequent year with an increase of about 10%, bringing the total to \$1,943,157 in 2021. However, the year 2022 marked a considerable decrease with the total plummeting by roughly 57% to \$828,887.

Table 2.4: Federal and State Refunds Over a Three-Year Period

	Federal Refunds	State Refunds
2019	\$10,188,763	\$2,234,413
2020	\$9,868,401	\$1,767,124
2021	\$9,632,475	\$1,943,157
2022	\$3,004,580	\$828,887

THE VOLUNTEER EXPERIENCE

It's about more than filing taxes.

As an organization, we are deeply humbled by and grateful for the incredible dedication and effort our volunteers contribute to the VITA program. Our VITA volunteers are instrumental in helping tax filers navigate complex processes, fostering their financial independence. Our volunteers come back because, for them, it's not just about filing taxes; it's about strengthening communities, one tax return at a time. We truly cannot thank you enough for your significant contribution.

DATA ON THE VOLUNTEER EXPERIENCE

We received 27 respondents for this year's volunteer and site coordinator feedback survey. On average, respondents have been involved with VITA for four years. The VITA program is typically staffed by the following volunteer roles:

1. Greeter
2. Intake Specialist
3. Tax Return Preparer
4. Quality Reviewer
5. Tax Law Instructor

6. Administrative
7. Organizational Lead Trainer and Instructor

Volunteer Satisfaction

Respondents were asked to rate whether their site was managed well on a scale of 1 to 5 (1 being strongly disagree and 5 being strongly agree). The average response to this question was 5; respondents strongly agreed that their site was managed well. To the question of whether more volunteers were needed at the respective site, the average response on a scale of 1 to 5 (using the same abovementioned scale), the average response was 3 suggesting that additional volunteers at certain sites can help improve operations.

The sites represented in the volunteer and site coordinator feedback survey included the following:

Ironbound Community Corporation, 41%

The CareWell Health Medical Center (East Orange), 15%

United Way of Greater Newark (GetYourRefund online), 15%

New Community Corporation, 4%

Leaders for Life (South Ward Promise), 19%

Weequahic Family Success Center, 15%

Achieve Community Charter School, 15%

United Way of Northern NJ (Montclair in Person or Online Portal), 7%

Professional and personal highlights of the 2023 tax season

“As an accounting major and currently taking a Tax class, VITA gave me the opportunity to have hands-on experience and truly enjoy the career I'm working towards.”

“Helping many people who are struggling and seeing them grateful and smiling”

“Being able to help out the people of Newark and surrounding areas every Saturday”

“The experience lived was very good and even though this was my first year assisting as a volunteer I learned a lot. What I can highlight the most is that with each taxpayer I acquired new knowledge.”

Anecdotal evidence about improvements to the volunteer experience focused on the need to have comprehensive training for state returns and learning about New York taxes to assist residents who have moved from New York or worked in the state, with more volunteers.

SO, HOW DID WE DO?

In this section, we will answer the questions posed in our methodology based on the data.

How productive were Newark Free Tax Prep sites in terms of the number of tax returns filed and helping families claim the EITC?

This year in comparison to 2021, collectively sites served a fewer number of filers (4,385 vs. 5,359)) and helped 1,060 tax filers claim the EITC which reflects a 72% decrease from 2021 (3,830 in 2021). We are unclear about how much of these numbers are still impacted by the COVID-19 pandemic.

Were outreach methods successful in getting families to file their taxes at Newark free tax prep sites, and which ones were the most successful?

Word of mouth continues to be the most successful method of outreach. This year's survey revealed that 28% of survey respondents learned about the Newark free tax prep program from family and/or friends). The next popular category was returning clients (21%).

Did Newark Free Tax Prep increase the number of families claiming their refunds in the low and moderate-income communities targeted by NABC?

In comparison to the 2021 tax year, we met with fewer filers and processed fewer returns; this also contributed to a decrease in the size of refunds.

CHANGES FOR THE UPCOMING TAX YEAR

For the 2023 tax year, UWGN wants to build on its commitment to provide free tax preparation services to the Greater Newark community by growing our number of VITA partner sites in order to help more families claim their much-needed refunds. UWGN also plans to leverage the data shared by tax filers to match their specific needs with programs that can meet said needs. The future we envision is one where the support we provide can be personalized and responsive to effectively target those who need it the most.



APPENDIX

How did you [tax filers] hear about this program?

28% - Family/Friend (380/1353)

21% - Returning Client (288/1353)

16% - Blank (215/1353)

7% - Walk in (95/1353)

7% - Program Flyer/Brochure (99/1353)

6% - Other organization (85/1353)

6% - Comunity Group (78/1353)

4% - Social Media (58/1353)

3% - IRS (40/1353)

88 - NJ211 (12/1353)

22% - Mailing (postcard) (3/1353)

Organizations	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Total
Total Returns	1108	1760	545	223	228	521	4385
Federal Returns	556	861	273	119	113	265	2187
State Returns	552	899	272	104	115	256	2198
Total Refund Amount	\$863,135	\$1,287,532	\$791,392	\$277,780	\$140,423	\$473,205	\$3,833,467

Organizations	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Total
Federal Refund Amount	\$681,361	\$1,002,819	\$622,699	\$224,016	\$105,496	\$368,189	\$3,004,580
State Refund Amount	\$181,774	\$284,713	\$168,693	\$53,764	\$34,927	\$105,016	\$828,887
Average AGI	\$30,307	\$24,228	\$26,579	\$28,223	\$29,070	\$30,350	\$168,757
AGI Minimum	\$0	\$1	\$0	\$0	\$0	\$1	\$2
AGI Median	\$26,924	\$23,916	\$23,632	\$24,536	\$20,773	\$27,097	\$146,878
AGI Max	\$125,445	\$116,255	\$20,510	\$96,347	\$113,725	\$115,484	\$587,766
Total Federal EIC Recipients	100	141	91	40	24	75	471
Total Fed EIC Amount	\$171,166	\$328,996	\$166,617	\$73,023	\$25,470	\$124,722	\$889,994
Avg Fed EIC	\$1,712	\$2,333	\$1,831	\$1,826	\$1,061	\$1,625	\$10,388
Minimum EIC	\$2	\$42	\$2	\$8	\$50	\$20	\$124
Median EIC	\$626	\$2,280	\$682	\$1,429	\$500	\$927	\$6,444

Organizations	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Total
Maximum EIC	\$6,935	\$6,935	\$6,935	\$6,164	\$4,261	\$4,543	\$28,838
Total State EIC Recipients	139	171	107	48	32	92	589
Total State EIC Amount	\$72,117	\$139,078	\$67,131	\$30,976	\$82,604	\$51,900	\$443,806
Avg State EIC	\$519	\$813	\$627	\$645	\$328	\$570	\$3,502
Minimum State EIC	\$1	\$4	\$1	\$3	\$20	\$0	\$29
Median State EIC	\$224	\$629	\$224	\$228	\$224	\$224	\$1,753
Maximum State EIC	\$2,774	\$1,860	\$2,774	\$2,466	\$1,704	\$1,817	\$13,395
Total EIC	\$243,283	\$468,074	\$233,748	\$103,999	\$108,074	\$176,622	\$1,333,800
Earned Income Tax Credits Received	239	312	198	88	56	167	1060
Child Tax Credit Recipients	72	128	49	23	11	40	323
Child Tax Credit	\$79,713	\$149,711	\$51,748	\$28,987	\$15,573	\$73,202	\$398,934

Organizations	CareWell Medical Health Center (East Orange)	Ironbound Community Corporation	New Community Corporation	South Ward Promise (Leaders for Life + Achieve Community Charter School + Weequahic Family Success Center)	United Way of Greater Newark (GetYourRefund Online)	Urban League of Essex County	Total
Amount							
Additional CTC Count	49	140	32	19	11	35	286
Additional CTC Amount	\$76,197	\$234,942	\$50,481	\$33,417	\$15,436	\$45,350	\$455,823
Education Tax Credit Count	24	35	17	8	14	9	107
Education Tax Credit Amount	\$32,095	\$47,138	\$13,767	\$11,588	\$19,864	\$10,204	\$134,656
Requesting Direct Deposit	366	434 out of 861	201	67	72	163	869
Save Your Refund	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Amount Saved In Filing Fees For Participants	\$321,3020	\$510,400	\$158,050	\$64,670	\$66,120	\$151,090	\$1,337,425

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