

AUBURN GRESHAM

Tax Season 2010

Tax Season Results

2009 Tax Returns Completed	1,387
Prior Year(s) Returns Completed	87
Total Tax Returns Completed	1,474
Value of 2009 Federal Refunds	\$2,656,540
Value of prior years Federal Refunds	\$67,516
Total Value of Federal Refunds	\$2,724,056
Value of 2009 State Refunds	\$154,530
Value of prior years State Refunds	\$3,399
Total Value of State Refunds	\$157,929
Total Value of Fed & State Refunds	\$2,881,985
Value of 2009 Federal EIC	\$1,164,670
Value of prior years Federal EIC	\$25,053
Total Value of Federal EIC	\$1,189,723
Value of 2009 Federal Returns with EIC	\$2,089,992
Value of prior years Federal Returns with EIC	\$39,252
Total Value of Federal Returns with EIC	\$2,129,244
Federal taxes owed on 2009 Returns	\$88,453
Federal taxes owed on prior year returns	\$17,273
Total Federal taxes owed	\$105,726
State taxes owed on 2009 Returns	\$27,925
State taxes owed on prior year returns	\$8,774
Total State taxes owed	\$36,699

Past Year Actions

Paid to have my taxes done	136	10%
Received a rapid refund	43	3%
Paid a fee to cash a check	141	10%
Obtained a payday loan	30	2%
Closed a bank account because of fees	35	3%
None of these	928	67%
Two selected	25	2%
More than two	36	3%
Did not respond	12	1%

Gender

Married couple filing together	99	7%
Male	427	31%
Female	836	60%
Did not respond	24	2%

Direct Deposit of Paychecks

Not currently employed	273	20%
I don't know	108	8%
Yes	539	39%
No	437	32%
Did not respond	29	2%

Recordkeeping for Self-Employed

Yes - I'm a child care provider	28	2%
Yes - I'm a taxi cab driver	2	0%
Yes - I'm a home care aid	31	2%
Yes - I'm a hairdresser	8	1%
Yes - I'm self-employed doing other work	38	3%
No	1,245	90%
Did not respond	34	2%

2009 Filing Year

Clients with Federal Refunds	1,206
Average Federal Refund	\$2,203
Median Federal Refund	\$1,147
Federal Returns with EIC	655
Average Federal EIC	\$1,749
Median Federal EIC	\$1,329
Clients With State Refunds	981
Average State Refund	\$158
Median State Refund	\$111
State Returns with EIC	652
Average State EIC	\$88
Median State EIC	\$67

Adjusted Gross Income

Average	\$17,039.06
Median	\$13,986.00

Refunds Direct Deposited

Yes	778	65%
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Refund Saved

0	767	55%
Less than 10%	58	4%
10%	46	3%
Greater than 10%	93	7%
Client did not get refund	11	1%
Did not respond	410	30%

Account Opened at Site

No	981	71%
Yes, savings,	44	3%
Yes, checking	21	2%
Yes, both checking and savings	59	4%
Yes, Advent prepaid debit card	6	0%
Did not respond	274	20%

Language (other than English)

None	1,320	95%
Spanish	29	2%
Chinese	0	0%
Korean	0	0%
French	1	0%
Italian	0	0%
Vietnamese	0	0%
Japanese	0	0%
Polish	0	0%
Russian	0	0%
Other	27	2%
Did not respond	9	1%

Demographics

Ethnicity

African American	1,307	94%
Asian/Pacific Islander	6	0%
Caucasian	5	0%
Latino	26	2%
Native American	6	0%
Other	21	2%
Did not respond	15	1%

Bank Account

Checking	650	47%
Savings	97	7%
Both	222	16%
No, But would like one	87	6%
Not Interested	308	22%
Did not respond	22	2%

One-on-One Help

Apply for a public benefit program	114	8%
Reviewing my credit report	81	6%
Creating a budget	25	2%
Acheving a financial goal	58	4%
Learning to manage money	27	2%
Two of more of the above	101	7%
Another financial topic not listed	32	2%
No thanks	901	65%
Did not respond	45	3%

FAFSA

Yes	243	18%
No	1,106	80%
Did not respond	35	3%

Disability

Yes	142	10%
No	1,215	88%
Did not respond	29	2%