
Reducing poverty through volunteers: the impact of CVITP in Grey Bruce



Grey Bruce Community Volunteer Income Tax Program Network

Acknowledgements

This report was prepared by Jill Umbach, Bruce Grey Poverty Task Force/United Way of Bruce Grey with contributions from Brooke Mclean/Nancy Kuhl, Bruce County Public Library, and Geoff Van Geem, South East Grey Community Health Centre based on their work presented as case studies.

Thank you to the Community Foundation Grey Bruce for funding the promotion of the program, volunteer recruitment efforts and the GB Community Volunteer Income Tax Program (CVITP) Network Annual Gathering.

Thank you to the Bruce County Public Library for hosting our GB CVITP Network Annual Gathering, using our dollar value calculating tool and analyzing their volunteer recruitment process.

**Volunteers are the heartbeat
of this program.
We thank them for their
endless dedication.**



Bruce Grey Poverty Task Force, December 2024

Grey Bruce Community Volunteer Income Tax Program Network



The federal government is increasingly relying on the Canada Revenue Agency (CRA) to deliver income-tested benefits to individuals. CRA's **Community Volunteer Income Tax Program** is an initiative in support of the Federal government's **2018 Poverty Reduction Strategy**.

The Community Volunteer Income Tax Program (CVITP), offered by the CRA, has a significant impact on individuals and families with modest incomes by providing free tax preparation services through community partnerships and trained volunteers. This program ensures that people who may face financial, technological, or language barriers can access essential tax filing support, helping them claim important benefits and credits they are entitled to, such as the Canada Child Benefit (CCB), GST/HST credits, and other provincial or territorial benefits.

The CVITP is particularly impactful for vulnerable populations, including seniors, newcomers, students, and individuals with low or fixed incomes. By ensuring taxes are filed accurately and on time, the program reduces the risk of missed benefits that many depend on to meet basic needs, such as housing, food, and healthcare.



Volunteers are the heart of the CVITP program and are vital to the work being done. As a volunteer-driven model, CVITP strengthens community engagement and solidarity.

The government estimates that almost 20% of Canadians with an income below \$20,000 do not file a tax return. The CVITP allows the federal government to support people to file their tax in a less punitive way. It also fosters financial inclusion and empowerment; and builds trust and confidence among participants to file their taxes.

Measuring Impact of the Program

The **Grey Bruce Community Volunteer Income Tax Program (GB CVITP) Network's** primary aim is to support programs that increase household income. The Network is a working group of the Poverty Task Force's Income & Employment Security Action Group.

The GB CVITP Network aims to increase the number of people accessing this service by:

- increasing the number of CVITP volunteers serving Grey Bruce,
- increasing the number of clinics offered locally,
- and promoting awareness of the program.

The Community Volunteer Income Tax Program has a profound impact on individuals and families across the Grey Bruce region, particularly those with low or modest incomes.

Measuring impact of the program has been a priority for the Grey Bruce CVITP Network.

Statistics Canada measures the number of people in Grey Bruce living on low income. In 2020, 11.5% of residents in Grey and Bruce counties were living in low-income households. This rate is slightly higher than Ontario's provincial average of 9.1% for the same age group.

- Of those, 13% of children and youth under the age of 18, 10.6% of working age adults and 12.3% of older adults aged 65 and older live on low income. (Stats Can 2023)

These statistics highlight the ongoing economic challenges faced by many individuals and families in the Grey Bruce region.

The Canada Revenue Agency (CRA) tracks the number of people eligible for and who uses the CVITP program.

- They estimated 39,130 people in Grey-Bruce-Huron were eligible for the program in 2023 and 2024.
- In 2022, 3,050 individuals were assisted to file 3,550 returns in Grey-Bruce-Huron Counties. (CRA/CVITP).
- In 2023, 2,709 returns were filed in Grey and Bruce Counties (preliminary data, CRA, April 2024).

Measuring Impact of the Program

The **Grey Bruce CVITP Network** ensures equitable access to financial resources. The GB CVITP Network collects data on the financial impact to individuals with 3 host organizations.

Community Volunteer Income Tax Program Case Study

2024



1 This data is as of 25 June 2024, as reported by Bruce County Public Library, The Meeting Place CVITP and South East Grey Community Health Centre

2. Refund and benefit entitlement amounts are from federal and provincial benefits administered through the CRA. The amounts apply to current and prior-year income tax and benefit returns filed through the CVITP from 1 March to June 25th, 2024.

3. All data has been rounded.

The average dollar value for tax returns and benefits in Grey Bruce in 2023 was \$3,100. Using that average, in 2024 3 host organizations helped 893 residents access \$3,275,673 across 9 municipalities (reporting period March-June 2024, reported at Annual Network Gathering, June 2024). With an average cost of \$125/tax return, 966 tax returns were filed for free at a savings of \$120,750. (March-June 2024 reported by host organizations).

These financial impacts underscore the program's vital role in alleviating poverty and enhancing economic stability for low-income residents by ensuring they receive the financial support to which they are entitled.

Feedback to GB CVITP

During the Grey Bruce CVITP Network Gathering, the Bruce County Public Library, South East Grey Community Health Centre and The Meeting Place Tobermory reported on the financial impact of their respective CVITP programs using a template developed by CVITP Coordinators in 2023. Collectively, these 3 CVITP organizations calculated \$3,275,673 in benefits and refunds returned to households.

“These numbers clearly demonstrate the positive impact of the CVITP program. Over \$1.6 million dollars in peoples’ pockets [in Bruce County] that they can use for housing, food, utilities, clothing, etc. By offering free tax clinics, all of the money goes to the filer, rather than someone with a modest income having to pay to have their taxes filed. It contributes to the health and well-being of individuals but it is money that goes back into our communities. At BCPL we have frequently talked about the CVITP program being one of the most impactful programs we offer, and collecting the data helps us to tell our story better.” – Brooke McLean, Director, Bruce County Public Library

“Thank you for all the dedication and work done by volunteers. Without filing taxes, there are so many people in the area who wouldn’t get their credit and benefits. Your work helps people get the income they need to support their lives” – Cameron Bruce, Constituency Assistant, Office of MP Alex Ruff

“Congratulations to the Grey Bruce CVITP Network. It is heartening to hear the impact and stories and see the effect of the program. Kudos to everyone on the promotion, advertising on radio, etc.

CRA/CVITP is looking at increasing its advertising of the CVITP and this shows such great local initiative. “

– Nathan Conover-Arthurs, Former CVITP and Benefits Outreach Officer, CRA/Govt of Canada



BRUCE COUNTY PUBLIC LIBRARY CASE STUDY



Financial Impact

Bruce County Public Library utilized the **GB CVITP Network Benefits and Refund tracking form** to quantify the total Tax Returned (Refund) and Benefits that individuals achieved through the CVITP program managed by the Libraries in 4 locations.

In Bruce County, they are a single library system with 17 branches in all 8 municipalities and our Branch staff coordinate appointments, remind participants about what they need to bring, and are essential contributors to the success of the CVITP clinics.

Branch	Tax Returned	Benefits	Total Tax and Benefits
Chesley	\$17,214	\$202,479	\$219,693
Kincardine	\$34,977	\$317,897	\$352,874
Port Elgin	\$25,490	\$178,869	\$204,359
Walkerton	\$386,712	\$503,374	\$890,086
TOTAL	\$464,393	\$1,202,619	\$1,667,012

A total of **476** individuals were helped to file 480 tax returns in March-April 2024 for a total of **\$1,667,012** in benefits and refunds back to households.

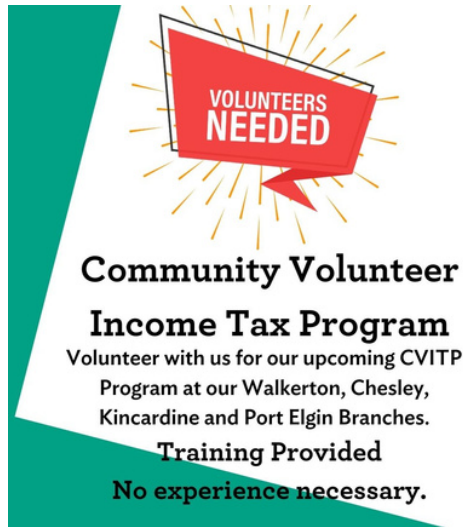
While full demographic data was not collected, the type of benefits received and the dollar value was calculated.

Branch	GST	Climate action	Trillium Benefit	Senior's Property	Child Benefit
Chesley	\$43,169.00	\$43,169.00	\$50,328.55	\$4,358.00	\$79,097.00
Kincardine	\$55,523.27	\$93,400.20	\$84,414.88	\$3,699.98	\$80,858.40
Port Elgin	\$34,326.08	\$45,497.20	\$56,730.76	\$3,351.00	\$38,964.00
Walkerton	\$67,685.05	\$92,516.00	\$125,081.50	\$52,350.85	\$165,740.16
TOTALS	\$183,061	\$274,582	\$316,556	\$63,760	\$364,660

BRUCE COUNTY PUBLIC LIBRARY CASE STUDY



Volunteer Recruitment and Increased Capacity Results



**Community Volunteer
Income Tax Program**
Volunteer with us for our upcoming CVITP
Program at our Walkerton, Chesley,
Kincardine and Port Elgin Branches.
Training Provided
No experience necessary.

Bruce County Public Library recruitment resulted in doubling the number of volunteers in 2024. (4 returning, 40 responses and 14 approved for 2024). In 2023, 9 volunteers held 75 clinics and this increased to 18 volunteers holding 124 clinics.

Bruce County Public Library CVITP Program saw increases in service of 38% (Chesley), 81% (Walkerton), 52% (Kincardine) and 100% (Port Elgin).

The recruitment resulted in an overall increase of 85%, from 259 returns filed in 2023 to 480 returns in 2024.

This is critical – without the increase in volunteers the number of returns filed and people assisted would not increase.

Recommendations for Volunteer Coordination and Recruitment

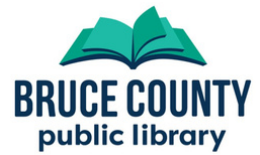
1. Timing and Outreach

- **Start Early:** Begin reaching out to previous volunteers in October/November.
- **Ongoing Check-Ins:** Regularly check in with clinic locations to assess needs and adjust recruitment efforts accordingly.
- **Gap Analysis:** Identify gaps in volunteer placement, focusing on geographic areas with low coverage (e.g., Kincardine, Walkerton, Port Elgin, and Chesley).
- **Targeted Efforts:** Plan recruitment strategies for both the upcoming and next tax seasons, including solutions for specific needs such as home-bound clients.

2. Recruitment Strategies

- **Primary Methods:**
 - Social media campaigns (e.g., Facebook, with boosted posts if responses are low).
 - Posters in library branches.
 - Word-of-mouth outreach.
- **Media and Community Support:**
 - Issue media releases in coordination with radio ads and support from community groups such as the Poverty Task Force.
 - Highlight specific geographic volunteer needs in media messaging and connect volunteers through 211 Volunteer Connect.

BRUCE COUNTY PUBLIC LIBRARY CASE STUDY



Recommendations for Volunteer Coordination and Recruitment

3. Volunteer Engagement and Support

- **Multi-Step Registration:**
 - The CRA/CVITP registration process can be overwhelming. Break it down into manageable steps.
 - Follow up after each stage with clear next steps via email or personal phone calls.
 - Use a tracking spreadsheet to monitor volunteer progress and ensure follow-ups.
- **Workshops and Communication:**
 - Host fall workshops for new and returning volunteers to answer questions and build confidence.
 - Offer an information session with area coordinators for additional support and clarity.

4. Addressing Challenges and Process Improvements

- **Leadership and Oversight:**
 - Under Nancy's leadership, adjustments were made to better onboard volunteers by:
 - Assuming responsibility for guiding volunteers through CRA registration.
 - Increasing direct assistance to resolve pain points in the registration process.
 - This approach improved branch-level staff understanding, reduced stress, and enhanced volunteer support
- **Library Staff Involvement:**
 - Acknowledge the critical role of library staff in supporting volunteers and the program's success.

5. Key Outcomes

- **Volunteer Retention:** 4 returning volunteers at 3 locations, with one covering an additional site.
- **Recruitment Results:** 40 volunteer inquiries; 14 completed the onboarding process.
- **Service Gaps Identified:** Continued focus needed on underserved areas and support for home-bound clients.

SOUTH EAST GREY COMMUNITY HEALTH CENTRE CASE STUDY



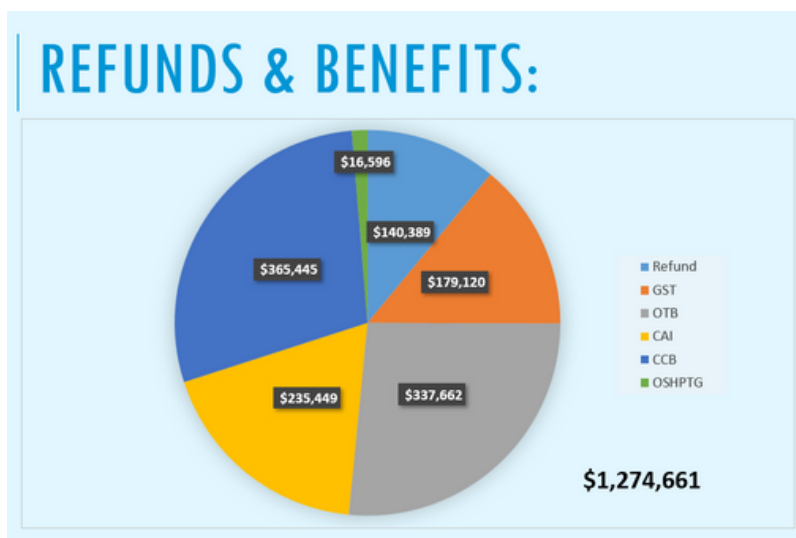
South East Grey
Community Health Centre

Financial Impact

South East Grey Community Health Centre reported a 34% increase in demand with a total of **412** tax returns completed in March-April 2024. A total of **\$1,274,661** in benefits and refunds went to those households.

Nine volunteers provided 23 clinics at 13 different locations in Chatsworth, Markdale, Dundalk, Flesherton, Durham and Holstein, including 2 Community Health Centre locations, 4 Public Libraries and 7 Grey County Housing buildings. They also supported another 20 unscheduled clinics during May and June.

Sources of income were tracked for the study purpose and the majority of people (203) were on social assistance or seniors (177). Only 70 people had a working income. The majority of seniors who use the service are renters, only 35 homeowners and 22 were families collecting Canada Child Benefit.



Partnership with SEGCHC CVITP and Grey County Housing

Individuals living in Grey County or Bruce County social housing and other non-profit housing require their taxes to be filed annually to provide their Notice of Assessment to determine any rent adjustments.

South East Grey Community Health Centre provided more analysis on the impact of providing clinics in 7 Grey County Housing locations. Providing services on locations reduced the need for people to find transportation to clinics held at the Community Health Centre or Public Libraries.

- In 2024, 57 returns for a total of \$214,495 in benefits and refunds came back to individuals living in Grey County Housing (Holstein, Markdale, Chatsworth and Durham).
- A lot of organization and time is required by the Volunteer Coordinator to setup, schedule and run clinics so working with the Grey County Housing Outreach Workers helps tremendously.
- Since secure “wi-fi” is needed to file electronically, social service partners’ locations must be able to provide that at their locations.

CASE STUDY



CVITP Program Promotion in Grey Bruce



Since 2018, the Bruce Grey Poverty Task Force has been promoting the CVITP program in Grey Bruce.

A 211 listing of all CVITP host organizations is maintained with specific details on seasonal and year round services.

This information is made available to the public and social agencies via online or by telephoning 211.

Action Taken to Promote Use of the CVITP Program

Promotion of the CVITP Program took place from February to April 2024. We promoted the CVITP program through multiple channels to maximize outreach and accessibility:

Media and Community Outreach

- Issued a news release and conducted interviews across radio and print media.
- Distributed targeted information to seniors and individuals on social assistance through collaboration with social agencies.
- Delivered 5,000 postcards through 22 Grey Bruce social agencies and an additional 1,666 postcards to individuals receiving a Good Food Box across 18 Grey Bruce locations.

Enhanced 211 Listings

- Updated the 211 listing to provide detailed and accessible information about CVITP services.
- The 211 listing, coordinated with the Bruce Grey Poverty Task Force, includes:
 - Type of Service: Scheduled appointments, drop-ins, clinics, virtual options, or pickup/drop-off.
 - Additional Social Supports: Accessibility details, including transportation assistance and navigation support.
 - Geographic Coverage: Areas served, including seasonal and year-round service timing.
- While the CRA/CVITP maintains a general directory of host organizations, the enhanced 211 listing provides comprehensive, location-specific details to improve access for clients.

CASE STUDY



Volunteer Recruitment and Increased Capacity Results



At our GB CVITP Network Annual Gathering in Sept 2023, we identified the need for more volunteers to support the Grey Bruce program.

In 2023, we initiated an engagement with each organization on their volunteer needs and locations. We created a new volunteer recruitment page on **VolunteerConnection.ca** with 211 with referrals to the Poverty Task Force Coordinator

In 2024, we created a social media campaign (Jan-Feb 2024) with a volunteer recruitment poster and media interviews to promote the program. We established a referral process with each CVITP Volunteer Coordinator that matched potential volunteers.

We supported the Bruce County Public Library in recruiting new volunteers to serve Chesley, Walkerton and Port Elgin. We also supported the Meaford Library, South East Grey Community Health Centre and the Owen Sound CVITP with volunteer recruitment.

- The project directly recruited 11 new volunteers and matched them with 5 different CVITP organizations.
- The project supported Bruce County Public Library recruitment resulting in doubling the number of volunteers in 2024. In 2023, they had 9 volunteers providing 75 clinics and this increased to 18 providing 124 clinics. (4 returning, 40 responses and 14 approved for 2024).

We also analyzed the process and scheduling of volunteer recruitment, CVITP/CRA applications and approval; and ways in which we deliver the program – in-person, drop-off or virtually – and the skillsets and permissions given to volunteers by CVITP/CRA to use advanced tax filing such as “auto-fill” . This is now mandated for all new volunteers to be approved for Autofill (RepID) status starting in Fall 2024.

Challenges with 2023 Tax Season:

- The CRA process for registration, being vetted is a multi-step process. Many new volunteers were not registered in time to use due to the registration process taking a longer than expected time. Recommendation is to start recruitment in October but we also found out that people can't register until CRA opens up the process later in the year.
- Each year CVITP Coordinators and Volunteers must renew and register with the CVITP program. Coordinators were challenged to set up clinics in time for the tax season because they could not confirm and schedule volunteers.

GB CVITP Network Annual Gathering



**BRUCE GREY
POVERTY
TASK FORCE**
Our Voice is Power



The Annual Gathering of the Grey Bruce Community Volunteer Income Tax Program happened at the end of the 2023 tax season on June 25th, 2024. 24 individuals from 17 organizations registered for the event, including 1 Indigenous organization, hosted by Bruce County.

While we celebrated the work of volunteers we also took the time to analyze gaps in serving vulnerable populations, partnerships, technical issues and solutions for filing through CVITP.

The Gathering also offers an opportunities for volunteers and social agencies to engage directly with the CRA/CVITP representatives and representatives from the federal government that oversees the CVITP program. This direct interaction provides feedback into the program that improves it locally and nationally.



Date: Tuesday, June 25th, 2024 Time: 10-2 PM, lunch provided
Location: Walkerton Clean Water Centre, 20 Ontario Rd, Walkerton

Register here: <https://unitedwayofbrucegrey.com/cvito/>
For info contact: Jill Umbach, povertytaskforce@unitedwaybg.com
519-377-9406



Challenges and Opportunities

There remains a wide-range of models of implementation of the CVITP program in Grey and Bruce Counties with various organizations offering different services and tax filing. They range from a wrap around social support services and ongoing relationship with clients to access many supports to stand alone clinics that only file your taxes. Even scheduling is different between organizations. No one model offers everything.

Targeting gaps: the CRA does not provide demographics on the users of the program for better targeting, however, CVITP organizations examined their respective communities for better outreach.

- SEGCHC delved into the demographics to better target non-filers, including those in Grey County Housing.
- Indigenous partners identified the need to provide encouragement, transportation and food to clients to ensure that they filed their taxes at clinics to create a more positive and social experience.
- Potential partnerships with Long Term Care facilities were started. While the CVITP program can not be used for filing the taxes of someone who has died it can assist a widow.
- And while people who are self-employed are not eligible for the general program, if they have a low income and a volunteer is trained, it can be done.

ANNUAL GB CVITP MEETING



**BRUCE GREY
POVERTY
TASK FORCE**
Our Voice is Power

Challenges and Opportunities Continued

Geographic coverage: At the Annual Gathering we analyze the gaps. This tax year, the closure of the YMCA year round program in Owen Sound and Hanover created a large gap in service in 2024. In 2023, they supported 746 individuals (CRA 2024).

- Clients from Hanover were required to search for services. Some clients drove to Walkerton and other locations served by the Bruce County Public Library in Walkerton.
- Volunteers were identified at the Annual Gathering who were available to work year round in a new partnership with the United Way and MP Alex Ruff's office.
- While the GB CVITP Network shares out information from all its partners to the public, it also assists with brainstorming or troubleshooting cases with MP Alex Ruff's office and individual host organizations.

The CRA/CVITP data on the total number of individuals supported and tax returns filed in Grey Bruce is difficult to obtain year after year. Most of the data is preliminary data and looks back to the previous tax season (not year round). In 2023, 2,709 returns were filed in Grey and Bruce Counties (preliminary data, CRA, April 2024). In 2024, we don't yet have the 2023 Tax Season numbers at the time of writing this report. Additionally, the official CRA/CVITP data we receive is broken down by organization and/or postal code but does not provide demographic details.

However, we did gather some data for 1 March to 30 April 2024 from Volunteer Coordinators.

- South East Grey Community Health Centre reported a 34% increase in demand with a total of 412 tax returns filed in March-April 2024 for a total of \$1,274,661 in benefits and refunds back to the households.
- Bruce County Public Library saw increases 38% (Chesley), 81% (Walkerton), 52% (Kincardine) and 100% (Port Elgin) with a total of 476 individuals helped to file 480 tax returns in March-April 2024 for a total of \$1,667,012 in benefits and refunds back to households.
- The Meeting Place Tobermory supported 74 people to file their tax returns for a total of \$334,000 in benefits and refunds back to the households.
- M'Wikwedong Indigenous Friendship Centre supported 20 individuals to file 20 returns at 2 clinics.

Increasing our Impact

Poverty is increasing in our communities. National poverty reduction targets were surpassed during the COVID pandemic. Poverty was reduced with significant investments into temporary emergency relief measures such as the CERB. The end of these temporary benefits has reversed the downward trend and Stats Canada reports “more people are living in poverty than in years prior” and they are living in deeper poverty - on average, those people living below the official poverty line have incomes 40% below the low income measure, after tax. (Campaign 2000, August 2024)

GB CVITP Network partners supports more investments into community-based tax filing, automatic tax filing and financial literacy to help vulnerable people access benefits.

CRA/CVITP Grants: this year the grant deadline is June 30th, 2024 to offset the cost of running clinics. \$5/tax return. CVITP host organization are eligible if they have completed more than 10 tax returns in the tax season.

National Automatic Tax Filing (ATF) Pilot Program: was launched to help low-income Canadians who have never filed a tax return or who have a gap in their filing history. More than 2 million eligible Canadians were invited to file their 2023 tax returns by phone, online or by mail using the CRA’s Simple File services. Of those invited 93% filed their tax return, as of Nov. 3rd, 2024. We don’t have the tax filer data on the uptake of the ATF Pilot Program in Grey Bruce.

Financial Literacy/Community Education/Outreach: However, anecdotal feedback from GB CVITP Network partners indicated the following:

- There is still a lot of financial literacy that goes into supporting a person to file their personal income tax. CVITP volunteers reported that Canadian taxes remain complex and that programs for seniors and persons with disabilities are not reaching everyone i.e. GIS, OAS, CPP or disability benefits. Therefore an automatic system for some additional programs would be beneficial.
- New laws with changes to taxes often come late in the tax season. There should be a cut-off date i.e. Dec 31st for any changes for the next tax season.
- 2022 vs 2023 CVITP tax filing for people “working from home” became more complex and difficult to complete. Self-employed people need training on setting up their accounting for tax purposes.
- People who used SimpleFile via phone, were unaware of how to obtain a copy of their Notice of Assessment.
- An Elder Abuse session was held during the Annual Gathering. 1 in 6 seniors suffer from abuse. Tips for avoiding fraud and scams were shared. However, there is no elder abuse call number in Grey Bruce. The Grey Bruce Community Legal Clinic does provide legal support. There are laws within Long Term Care and we are building pathways to supports via 211. It is recommended to do more elder abuse education sessions and income tax education/financial literacy at seniors’ centres and senior housing locations.
- There is a huge gap in I.D clinics and logistics on how to access services. OW/ODSP will reimburse and other support agencies can also pay i.e. SEGCHC.

Direct Cash Transfer System:

- Campaign 2000 recommends a parallel direct cash transfer system outside of the personal income tax system to ensure income benefits reach those who need them most (i.e. most often those without a permanent address, those without citizenship status, and those whose work in informal or cash-based economies).