

Earned Income Tax Credit Research

Findings in California and Colorado

User Research Findings
January – July 2019

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Executive Summary

Project background

This report outlines the key findings from a discovery research effort that led to the development of a prototype, GetYourRefund.org (or simply GetYourRefund). During the four-month-long discovery research phase, we conducted exploratory and increasingly targeted research in Colorado, with the intent to understand people in the participation gap of the Earned Income Tax Credit (EITC), an anti-poverty benefit that is claimed while filing taxes.

Our research focused on understanding both tax filers who claim the EITC and workers with low incomes who are in the EITC participation gap either because they do not regularly file their taxes or because they are unaware of the EITC benefit and how to claim it.

We launched GetYourRefund.org in May 2019 and continued to conduct research with users in Colorado and California to understand the service's usability and to refine our understanding of user needs in response to the prototype design. We also conducted follow-up interviews with people who used the prototype—both those who ultimately decided to file their taxes with GetYourRefund and those who did not.

Overall, we conducted 77 discovery user interviews, 14 usability tests, 13 follow-up interviews with GetYourRefund clients, and three interviews with GetYourRefund tax preparers.

We used a human-centered design approach to understand the pain points in filing taxes and claiming the EITC in California and Colorado. The following questions guided our inquiry and were used to shape the discussion guides and methods during our user interviews:

- Who is in the EITC participation gap and why?
- What would it take for someone in the gap to successfully file their taxes?
- What do people in the EITC participation gap look for in a tax filing service?

Major findings

1. People in the EITC participation gap don't file their taxes because trustworthy, affordable help is hard to find.
2. Major life events are the main cause for people to experience gap years in filing.
3. The motivation for filing taxes is not all about the refund.
4. GetYourRefund works because it builds both professional and personal trust.

Users continually stated a need for a tax service that is designed to respond both to the complex financial needs and to the deep emotional needs of tax filers with low incomes who are bouncing back from a gap year.

We learned that people in the EITC participation gap don't file their taxes because they can't find trustworthy, affordable help. In response to this lack of support, filers with low incomes often choose not to file their taxes at all rather than risk making a costly mistake. The risks that users see are frustration, confusion, and the forced revisiting of emotional hardship. Users also see financial risk and they are afraid of making small mistakes on their taxes that could result in an audit, increased debt, or unintended consequences to their existing financial obligations (like child support or student loans).

We heard from users that GetYourRefund reduces the threat of financial risk by establishing professional trust (through partnerships with established services like the Volunteer Income Tax Assistance program aka VITA, Getahead Colorado, and GetCalFresh) and reduces the threat of emotional risk by building personal relationships between tax preparers and clients.

Emotional hardships and major life markers like job loss, divorce, or the death of a family member are all inevitably going to affect tax filing and create gap years, particularly for populations with low incomes. Closing the EITC participation gap is dependent on the development of tax services that work with real life, designed to respond and serve these intermittent gaps.

The life events that cause tax filing gap years also affect people's motivations for filing. People in the EITC participation gap are not primarily motivated by the amount of money they could receive in a refund, though the money is often significant. Instead, people are motivated by a sense of obligation and by a desire for resolution; when they reflect on their filing experience, they speak of relief and peace of mind before they mention paying their bills. GetYourRefund clients use their tax refunds to in varied ways: to pay off bills, move to new apartments, buy vehicles, and send their kids to camp. Ultimately, they experience emotional relief and security.

To go more in-depth with these ideas, the following report is broken up by research phase. Each research phase contains a brief description of methods and sample size and is followed by a list of key insights from that phase with supporting data from research participants.

Report Outline

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Part I: Discovery Research

Discovery Research Insights

Without trustworthy, affordable tax help, filers with low incomes choose not to file their taxes at all rather than risk making a costly mistake.

People stop filing taxes when emotional hardship interrupts their life.

Tax filers are overwhelmed by trying to understand the ambiguous (and often negative) consequences of filing.

Discovery research findings

For the discovery phase of research, we interviewed more than 70 people throughout Colorado—in Denver, Pueblo, Arapahoe, Colorado Springs, Douglas, Jefferson, Canon City, Fort Collins, and more. This research sought to understand and identify opportunities for technology to help ease the burden of filing taxes and claiming the EITC.

1. Research sample

Tax history

After building an understanding of filing patterns for tax filers with low incomes, we developed three categories of tax filers: Regular Filers, Intermittent Filers, and Lapsed Filers.

Regular Filers (36 interviewed)

Regular filers file their taxes every year, are familiar with tax filing processes, and are often already familiar with the EITC. They provided a lot of thoughts on how current services do or don't meet their needs and were valuable sounding boards and usability testers.

“I file my taxes every year. I have to make time for it, to remember all the steps, but it's pretty simple.”

—Participant 11

Intermittent Filers (20 interviewed)

Intermittent filers have filed their taxes at least once in the last three years. But more than filing timelines, what separates them from lapsed filers is that they are familiar with tax filing, generally understand how to file, and consider filing each year. Ultimately, there are years where intermittent filers are unable to file because of major life events like illness or job loss, because they alternate years where they claim their children, or because their income varies from year to year.

Intermittent filers have the potential to become regular filers if the process was more streamlined and if they better understood their opportunity to claim a refund. Intermittent filers also have the potential to become lapsed filers if the life situations that caused them to miss a year continue to grow, or if their income becomes primarily from benefits programs.

“I was filing every year, there was just one year that I apparently forgot my final step and they were never done, in 2012, but I got them done eventually. [For 2018] it was a pretty hectic year for me, it was absolutely horrifying...I was working 15 hours a day and it was ruining my life and I never got around to doing them...”

—Participant 101

Lapsed Filers (26 interviewed)

Lapsed filers are those who have either never filed their taxes or who have not filed for more than three years. Many lapsed filers were at some point intermittent filers, but after several years of not filing they stopped considering filing when tax season came around.

“Ya know, the last thing I can really remember, I think I filed in 2014—my mom passed away in 2013, so ya know.” —Participant 89

“I think the last time I filed was in 2010? I'm not totally sure, I think it's pretty pointless.” —Participant 51

Parents

Participants with no children: 60

Participants with one child: 18

Participants with two children: 12

Participants with three children: 3

Participants with more than three children: 1

Parents with low incomes are most likely to be regular or intermittent tax filers because the benefit to them through the EITC and other tax credits is higher, and because they may have a case manager through another social program (TANF, workforce center, etc.) who provides information about tax filing.

Participants without children are most likely to be lapsed filers.

24 participants without children (40%) are lapsed filers compared to only two participants with children (6%).

Gender

Male participants: 44

Female participants: 57

Women are significantly more likely to be Regular Filers. Twenty-four women (42%) are regular filers compared to 12 men (27%). We can reasonably assume that this is because the majority of female research participants (30 women, 53%) are parents.

Location

Seventy-one of our research participants are from Colorado, which was the primary site of the Discovery phase. As we built GetYourRefund and provided services in California, we interviewed 11 participants in California.

2. Framing the problem

Here are a few important factors to frame the problem and highlight what makes the EITC different than other benefits spaces in which Code for America has worked.

Direct vs. indirect benefits

Some government benefits, like SNAP (otherwise known as food stamps) and TANF, are transferred directly to citizens, whereas the EITC is transferred indirectly to citizens through the tax code. This difference brings with it some complications for people.

People are prompted to apply for **direct** government benefits when their life is at its least stable. For example, when you and your family are struggling to afford food, community workers will assist you with a SNAP application.

Because the EITC benefit is delivered **indirectly** through the tax code and people are encouraged to file taxes only when their life is at its most stable—when you have a consistent salaried job that delivers you a W-2, for example—the very people who would benefit from the EITC are often unaware of it or unable to claim it.

Working against existing mental models of “taxes”

As explained above, a common response to the EITC is confusion around whether filers would be able to receive more money in a refund than they paid in from working. In this way, the EITC benefit defies the existing mental model of taxes, as the amount you receive in a refund can be three times the amount you paid in throughout the year. Potential tax filers do not realize taxes are a mechanism for benefits, therefore a necessary hurdle for this work is explaining the functionality of the EITC. We need to redefine what taxes already mean to our target population.

Taxes as a social tool

Taxes are not just a financial structure but a tool to codify “legitimate” social structures. This codification is felt most strongly by workers with low incomes whose lives do not fit neatly into tax definitions. Filers who work for cash under the table or have unconventional family arrangements often do not see a fair assessment of their life and their work contributions represented on tax forms. This unfair assessment creates dissonance and avoidance for potential filers.

3. Why are people in the EITC participation gap?

In order to prototype potential solutions, we first have to understand the problem at hand. If the EITC is so beneficial to workers with low incomes and their families, then why is there a participation gap? Why would some people not claim the EITC or not file their taxes at all? The three most reported reasons for why EITC-eligible tax filers do not claim the EITC are: 1) lack of clarity around filing, 2) significant life events, and 3) debt.

We heard from our participants that the gap exists first because of a **lack of clarity around what taxes are and who is supposed to file**. Workers with low incomes think of tax filing as something you do in order to receive back a portion of the money that you have already paid into the system from working. The most common response we heard from people was “I don’t earn enough to file.” For people who make less than \$15,000 annually, there is disbelief that they have paid enough into the system to get anything back in their return.

The second most common response we heard is what we refer to as a **significant life event** like losing a job, a divorce, or the death of a loved one, that disrupts a person’s life financially as well as emotionally. For each year that a person skips filing their taxes, it becomes harder and harder to start filing again.

The third most common reason for the EITC gap is **debt**. Workers with low incomes are hesitant to file if they already owe money to the IRS. Additionally, if they have debt from other public and private sources, they are afraid of adding to their debt or unsure how filing will affect their existing debt.

Other reasons for a workers with low incomes to not file their taxes or not claim the EITC include (but are not limited to): tax services are too expensive, filing is too difficult, they have never filed, or they are scared of the IRS.

4. Who is in the EITC participation gap?

Parents

EITC payments increase when a filer has one or more qualifying children, so we know that the potential financial impact of claiming the EITC is greater for parents.

We surveyed and interviewed 34 parents, 29 of whom (85%) currently file their taxes semi-regularly (meaning they skip filing every couple of years). Parents are more likely to be aware of tax credits including the EITC and aware overall of the benefits of filing taxes, but the things that make tax filing difficult (life events like pregnancy and divorce, expensive, unavailable, and untrustworthy help, and debt) still limit this population’s ability to file consistently every year.

People with incomes between \$5,000 and \$15,000

Of the people that we surveyed and interviewed, those making \$5,000-\$15,000 are most likely to be in the EITC participation gap. For those making less than \$15,000, the most common reason they don't file is lack of awareness of the benefits of filing and the EITC, meaning they do not believe they make enough money for it to be worthwhile to file their taxes.

For those making more than \$15,000, the most common reason they don't file is slightly different: this population is more deterred by debt, competing financial obligations (like child support), and the perceived cost of filing with a private preparer.

People going through certain life events

In our sample, the life events that contribute most to the EITC gap are divorce and job loss.

Discovery research key insights

Because the EITC is an anti-poverty benefit delivered through the tax code, the people who need it most are least likely to access it.

The existing heuristic around what taxes are and how they work is that when a person makes a certain amount of money, they are eligible for a refund on what they have already paid into the system, and some receive “tax breaks” for beneficial financial decisions that they've made. The EITC doesn't fit this model—it is extra money delivered to workers with low incomes that has no minimum income required to qualify.

As stated above, the most common reason that people don't file taxes is that they don't think they earn enough money for filing to be worthwhile. The “trick” of the EITC is that when you don't earn very much, you qualify for this payout. When people don't understand this, they miss out on the money they need.

“If I make a decent amount, like \$15,000, then I would file.” —Participant 51

“Honestly I don't even know...am I supposed to [file taxes]?” —Participant 64

“We used to get it [the EITC] for my kids...I didn't know I should still get it.” —Participant 65

People stop filing taxes when emotional hardship interrupts their life.

Just as taxes reward accomplishments and positive life events like marriages and births, taxes also call attention to personal hardships like the death of a family member, divorce, or a sudden job loss. Lapsed filers often stop filing as a response to these major life events.

Major life events create gap years in filing for emotional, financial, and tactical reasons. Emotionally, the idea of filing again triggers not just changes in the person's finances but also reminds them of the emotional weight of that event, perpetuating the avoidance of filing. Financially, filers are often unsure of how this event will affect their return, like if they would owe more money post-divorce than they have paid in the past. Tactically, a person may have never filed on their own before and may not know how to complete their taxes even though taxes have been filed on their behalf in the past.

Does seeing that number [EITC refund amount of \$384] make you any more inclined to want to try to file? "Not really...it's not just the debt, in my case I had so much going on it made me almost nonfunctional for a while there." —Participant 3

"I took 3 blows, the law firm I worked for went under, my mom passed away, a horrible surgeon screwed up my vision...It's my first year being disabled and having no income" —Participant 59

"Probably about two years ago [when I last filed], well not only do I owe them but I had a long period of unemployment where I was a caregiver for my mom, she was an Alzheimer's patient...I'd love to be able to pay everything off but it's been really difficult." —Participant 3

"The last time I filed was in 2010, when my husband and I were still together." —Participant 65

Tax filers are overwhelmed by trying to understand the ambiguous consequences of filing.

For filers with low incomes, taxes can feel like a complicated puzzle with no right solution. Tax confusion is particularly acute for people with more than a single W-2, those receiving multiple government benefits, and those with debt from both private and public sources. Filers with low incomes struggle to understand how filing might affect their child support payments, or how IRS debt could affect their student loans.

People view their finances holistically but are unable to find affordable support that can provide clarification around how one financial decision impacts another. The complicated cost-benefit analysis that filers go through to determine whether it is worthwhile to file creates fear and feelings of disempowerment.

"I'm on food stamps...I have cancer...I had to sell my house." —Participant 4

"I filed the year before last. I kind of got scared this last year. The child support and everything it's just too much on my plate at one moment so I thought, 'I'll just skip out.'" —Participant 10

"I wait until the last minute...she asked why I would do this every year. It's overwhelming." —Participant 4

"Like what even is a credit or debit? Nothing's in layman's terms. We have a fear of doing something wrong." —Participant 38

Eligible people don't file because trustworthy, affordable help is hard to find.

Ultimately, in the face of debt, emotional hardship, and in response to the potential for negative consequences and confusion around tax filing, workers with low incomes don't have a clear place to turn to for advice and guidance.

Existing systems that appear to be designed for filers with low incomes (like TurboTax Free and VITA sites) are designed to assist only with the most simple and straightforward tax situations. As the nature of work changes and workers are more likely to have multiple 1099s, these existing "free" services will become increasingly unfit for workers with low incomes.

The high costs of tax preparation disproportionately harm filers with low incomes because without trustworthy, affordable tax help, filers with low incomes choose not to file their taxes at all rather than risk making a costly mistake on their own.

"I was always worried I was going to make a mistake. I was always like 'Oh my gosh I'm going to make a mistake and the IRS is going to come after me.'" —Participant 11

"The vast majority of people who come in, really could have done their taxes themselves, but they had one question so they have to come here where there's really long lines. Makes me feel guilty!" —Courtney, VITA tax preparer

"I haven't filed my taxes for a few years...honestly it's because I don't have any tax liability and money is too tight to pay for services." —Participant 17

"I just feel obligated to do it but I don't have enough money to file, I don't make enough to qualify for anything." —Participant 51

"I'd rather have someone help me than me mess it up...last year I did it myself but I also went to the library. It's like H+R Block but it's free. So I utilized that last year just to be on the safe side and make sure I didn't screw anything up." —Participant 2

Part II: GetYourRefund Prototype Research Findings

Once we launched GetYourRefund in May 2019, we evolved our research practice to build on the discovery insights by evaluating and learning with the GetYourRefund prototype as a tool. We conducted usability testing on the prototype to inform user needs and design decisions, we conducted interviews with GetYourRefund clients throughout the process, we sent a closing satisfaction survey to GetYourRefund clients, and we conducted user interviews with the tax preparers who worked on GetYourRefund.

Overall, our prototype research findings build on our discovery research insights to form a deeper understanding of what our users' needs mean for design decisions.

1. Usability testing

We conducted four moderated usability tests and nine unmoderated usability tests on the GetYourRefund prototype soon after it went live. Through the usability tests we were interested in understanding both the usability of the site (flow through various sections, ability to complete a task) and the following key product questions around safety and trust. We had early indications from users that a lack of trust in the service would cause drop-off and/or discomfort in uploading required documents like Social Security cards.

- Do you feel like this is a trustworthy service? If not, what would make you feel better about it?
 - *We wanted to know more about how to build trust in the service.*
- Do you feel safe in using this to find out if you should file or not?
 - *We wanted to know if we are meeting their needs in terms of helping them feel safe and deciding whether it's worth it.*
- Would you recommend anyone try this?
 - *We wanted to know who they think it might be useful for and whether they see it as useful or not.*
- Who is this website for?
 - *We wanted to understand who they think is the target audience, and whether they see themselves as a part of this group.*

Our usability testing insights build on our discovery research insights to form a deeper understanding of what our users' needs mean for design decisions.

In discovery research, we learned that in a flood of tax information, tax filers—particularly filers with low incomes who have experienced a gap in filing—don't know where to turn for trustworthy affordable support. That understanding was brought to life by our usability testing and our insights around the trust cliff; by seeing how safe people felt photographing and uploading important documents, we learned how to effectively demonstrate trust and security to hesitant users.

In discovery research, we learned that filers with low incomes are not necessarily simple tax cases. People earning less than \$40,000 are likely to have multiple W-2s or complex family arrangements that affect the claiming of dependents. This learning was confirmed in usability testing, as users craved the ability to explain their story during the intake process and felt uncomfortable summarizing a nuanced personal situation in a single checkbox.

Usability Testing Insights

User trust diminishes at every step of the intake process.

Taking photos of important documents feels unsafe and even when someone is okay with sharing, they aren't sure how.

Tax situations are personal and nuanced, causing hesitation and drop off throughout an oversimplified intake.

Usability testing key insights

User trust diminishes at every step of the intake process.

The first insight evident from our usability tests is the **trust cliff**. While the homepage builds trust with users, this trust diminishes throughout the process—and is especially felt when users are asked to upload their documents. Users have a generally positive and trusting response to the homepage. They look to identify the company providing the service and are impressed by the logos. “Free support for real people?!” They are bought in and excited, saying, “This sounds really cool!” and “This all seems really low-risk and kind of a ‘why not’ situation to get started. It seems like a tax refund is likely.”

As users progress through the intake flow they slowly—and then all at once—fall off of the trust cliff. They start falling a bit as they have to enter more and more information on new pages, and then almost everyone falls off the cliff and into a valley of skepticism when asked to submit a photo of their Social Security card. GetYourRefund builds a sense of trust and legitimacy on the homepage, but that feeling of trust doesn’t stick with users as they progress through the flow.

We know from our discovery research that trustworthy, affordable help is difficult for people to find, both because those services are rare and because the tax landscape is rampant with scams and surprise paywalls. Users are unsurprisingly sensitive to words like “free” and fear sharing Social Security cards with an unknown entity.

“The whole thing comes across as supportive and as people who really want to help!”

[that same user just a few screens later]

“It looks like it's such a professional site that I don't want to think that way... but I don't know, it makes me nervous....How much will this cost me? Is it a gimmick?” —Participant 59

“How does this site protect my safety? This is a honey hole!” —Participant 71

Taking photos of important documents feels unsafe and even when someone is okay with sharing, they aren’t sure how.

Across the sixteen questions we asked during usability testing, we received only **“hesitant passes”** or **“fails”** along GetYourRefund’s three key uploading pages: **ID Docs, Upload IDs, and Tax Docs**. We asked users to “Please, Take a Photo.” The second insight from our usability testing is, as it turns out, a simple ask feels more complex and is laden with uncertainty and insecurity.

It’s also important to note that while the flow was designed for mobile devices, testing with two users was done on a laptop. For example, it is not clear on a non-mobile device that you should take a photo with your phone and email it to yourself, then download it to your desktop and upload it to the site.

“Is there an App to do this?” [user didn’t understand that photographing documents was an embedded feature on the site] —Participant 47

“It did allow me to select multiple photos at once...It is only showing one picture though on the uploading screen. I’m not sure if the other photo uploaded or not, but I’ll just continue.” [user selected multiple photos, only one successfully uploaded] —Participant 51

Tax situations are personal and nuanced, causing hesitation and drop-off throughout an oversimplified intake.

Users often had personal questions and thoughts about how to answer questions during the intake process—like a recently divorced user who was unsure how to answer the marriage question, or a user who only claims their children every other year who was unsure how to answer the dependents question.

If they were unable to answer a question, users felt stuck and were unsure how to move forward without being prompted by the researcher. These users would ask the researcher questions about how tax policies applied to their specific situation, or reflect out loud about how a question from the flow is unique to them. If users don’t have a clear answer to their personal question, they are at risk of dropping out of the intake process.

*“I’m in the process of filing a disability claim...It’s a question I can’t say yes to yet, but I have a valid case. Will I get in trouble [for answering incorrectly]? Legal stuff scares me, I don’t want to get in trouble.”
—Participant 47*

GetYourRefund Client Insights

GetYourRefund works because it builds both professional trust and personal trust.

Major life events continue to cause people to experience gap years in filing.

Motivation for filing taxes is not all about the refund.

2. Follow-up interviews with clients

We conducted follow up interviews with **11 clients** once they had completed the tax process with GetYourRefund. These clients represent a range of tax situations and needs:

- People who had not filed their taxes for a year or more and filed a full return with GetYourRefund
- People who had filed their taxes for 2018 but needed to file an amendment or correction to increase their refund
- People who had questions or needed to file but ultimately did not file their taxes with GetYourRefund

From users we heard that:

1. GetYourRefund works because it builds both professional trust and personal trust
2. Major life events continue to cause people to experience gap years in filing
3. Motivation for filing taxes is not all about the refund

Client insights

GetYourRefund works because it builds both *professional* trust and *personal* trust.

When clients reflect on the value of GetYourRefund in comparison to previous experiences with tax services, they talk about professionalism and personal relationships.

Professional trust is built through our partnership with VITA. Many of GetYourRefund’s clients are familiar with VITA or are themselves former VITA clients. For those who are unfamiliar with VITA, its status as a nonprofit with volunteer tax preparers leads clients to believe that their values and priorities are aligned with the service. Most clients have used a paid tax preparer (H&R Block, TurboTax, or Liberty) in the past and often have an associated “horror story” they share from their own experience or a friend or family member of being audited or being charged a surprise exorbitant rate.

*“I went into VITA [in the past] and I felt comfortable so then I felt comfortable with who you guys are”
—Participant 47*

“I got referred through CalFresh...so I thought it must be legit.” —Participant 93

“Aún siempre tenía dudas—un poco miedo que eso va a pasar—pero me dio seguridad cuando me contestaron porque puedo confiar. No me están pidiendo dinero, no van a tomar algo de me.” —Participant 91

Translation: *“Even though I always had doubts—a little scared that that might happen—but I felt safe when they responded because I can trust. They aren’t asking me for money, they won’t take anything from me.”*

“Having somebody talk to me, an introduction, just ‘hi can you help me’—this is great!” —Participant 94

Major life events continue to be the main cause for people to experience gap years in filing.

People experience a gap in filing taxes because of personal hardship. What we learned in discovery research, demographic analysis, and through GetYourRefund's clients is that filers with low incomes do not fit neatly into such convenient categories as filers and non-filers. Rather, they make up a group of workers with low incomes who file intermittently in response to events in their life that distract from or complicate tax filing.

"My now ex-boyfriend took off on me and my son and left us with no rent. He stole the car and crashed it. I had to use rent money to get it out of impound...I'm kinda scared about the tax return because my ex-husband and I have a back and forth child support situation. [They take turns claiming their son each year.] We are working on it and I'm not sure how that's going to work. It's just been a really really rough year and I was putting it off [filing taxes] and not trusting myself to do it on my own." —Participant 47

"I hadn't filed in two years because I owed child support every single year. I wanted to pay that off so I can get some of my money back. I wanted to go back and file for 2016 but my ex claimed my child and I didn't know how to do it." —Participant 92

"[We] never had any problems [filing our taxes]—just that I got sick and we didn't do it" —Participant 94

Motivation for filing taxes is not all about the refund.

In response to the need for personal and professional trust, and in a market where completion of a task is highly dependent on the emotional state of you and your family, it follows quite logically that the biggest positive outcome for GetYourRefund clients is not the refund money added to their bank account. People are motivated by a sense of obligation and by a desire for resolution, and when they reflect on their filing experience they speak of relief and peace of mind before they mention paying their bills.

"I'm really looking forward to getting caught up on everything I missed and get help figuring out how to file with children...That's basically the goal: to get myself back on track." —Participant 89

"If I'm not owed anything that's okay, I don't have any expectations" —Participant 90

3. Reflection interviews with tax preparers

We conducted reflection interviews with all three GetYourRefund tax preparers once they had completed tax preparation for all of their clients. We spoke with Courtney O'Reilly from the Gary Community Foundation in Colorado, and Colleen Smallfield and Ana Lagunas from United Way Bay Area.

Working on GetYourRefund broadened the tax preparer's views about what is possible to close the participation gap.

The tax preparers were inspired by our approach. GetYourRefund was able to reach a lower-income group with a longer tax filing gap than typical VITA sites. The tax preparers credit this to the longer preparation time and hand holding we were able to provide clients via texting. They appreciated the use of off-the-shelf technology and were inspired by being able to do it themselves.

*"We felt as a group passionate that **this isn't just about tax returns, it's what can we do to actually help people.** This work just reinforced that feeling for us and it gives us the ability to push back, we did fewer returns this year and it's really annoying to go to the funder and say that so we need evidence that says that reaching harder to reach populations can be less efficient and that's okay." —Colleen Smallfield*

"One of the challenges and benefits of doing it this way was how unprepared a lot of the tax filers were. In an in person tax site a person who comes in like that we just say we can't help you. The ability to send them specific links to replace their Social Security card or get an IRS notice, it was really helpful, that it could drag on for a couple weeks, it was frustrating but also that's how you access the gap." —Courtney O'Reilly

"I'm now unwilling to do a virtual program without text capabilities." —Colleen Smallfield

*"Some of our sites won't help clients if they don't have their stuff perfectly organized when you come in they're like go figure this out and come back another time and we're trying to move towards a **truly supportive environment** where people feel like they can come in and it won't be perfect or we might sit with them and help them download files and actually help people." —Colleen Smallfield*

Improving the intake process would save tax preparer time and efficiency. It will be key to find the right balance of a wide open door that doesn't discourage tax filers in the gap while still providing preparers the information they need.

All three tax preparers recognized our strategy of lowering the barrier to entry by creating a simple intake process to be sure that we encouraged people in the participation gap to get started, but they requested additional information that could be collected during the intake process that would ultimately make their preparation process easier and more efficient for clients.

Intake information suggestions include:

- Determining client need (e.g. do they need to file or ammend or check something)
- Language check to pair clients with the appropriate preparer
- Triaging between “easy” and “hard” cases (more complex cases would generally require an upfront phone call while simpler cases could be prepared right away)
- Asking about the 1098-T (scholarships and grants) because that will always require a phone call with the client before preparing
- Asking not just if they have a dependent but also what the relationship to that dependent is (i.e. child, parent, etc.)
- Job title during the year
- Asking “Can anyone claim you as a dependent?”