

GetYourRefund For Spanish Speakers:

Final Report

Qualitative Research Findings
September 2021

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AMERICA

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Executive Summary

Project Background

This report outlines the key findings from an exploratory and evaluative research effort centered on understanding the experiences of Spanish-speaking tax filers with low income. This research was conducted from May 2021 and finalized in October 2021, and included primary and secondary research. Primary research was conducted with three user groups:

1. Tax preparers that serve Spanish-speaking clients (“tax preparers”)
2. Follow-up interviews with Spanish-speaking clients that filed their taxes using GetYourRefund (“clients”)
3. Spanish-speaking individuals that have not used GetYourRefund and have trouble accessing tax services (“nonfilers”)

This research focused on understanding the challenges that Spanish-speaking individuals with low income face in filing their taxes. **Overall, we spoke to a total of 30 participants.** Semi-structured interviews were conducted with tax preparers (nine participants), GetYourRefund clients (11 participants), and nonfilers (four participants). In addition to semi-structured interviews, this report reflects findings from six usability tests with nonfilers.

The following questions guided our inquiry:

- What have currently been our successful outreach channels for Spanish-speaking clients?
- What is the current GetYourRefund experience like for Spanish-speaking clients? How does it compare to the experience of English-speaking clients?
- What are the barriers and service needs that Spanish-speaking nonfilers are facing?

To help us understand the context of this research, we conducted a limited literature review that focused on the experiences of Spanish speakers and the American tax system. Much of this literature uses the terms Hispanic and Latino, which aligns with governmental categories of race and ethnicity. This report, however, uses the terms Spanish speaker and Latino exclusively. We define the term Spanish speaker as an individual who speaks only Spanish, or an individual that has some level of language competency in English but prefers Spanish. Individuals who are fully bilingual in English and Spanish, or individuals who identify as Latino but are monolingual English speakers, were not included in this research. We acknowledge that identity and language are complex and intertwined for communities of color and it is therefore important to delineate our definitions.

The aim of this work was to focus exclusively on Spanish speakers with low income living in the United States. The findings from this research reflect experiences of both documented and undocumented individuals. Understanding barriers faced by hard to reach populations like Spanish speakers with low income and undocumented individuals forms part of the Advancing Equity and Justice focus of GetYourRefund.

Research shows that one in every five children in poverty has an undocumented parent (Suro and Fidler 2021), and tax benefits like the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) have long-term positive effects in the lives of children in poverty when claimed by their families (Sherman and Mitchell 2017).

Addressing barriers through outreach, design, and usability helps improve services for communities that are underserved and in most need of free, high-quality, and accessible tax services. In doing so, it connects them to tax benefits that positively impact the lives of families with low income. Studies indicate that connecting families with low income to tax credits are a way of advancing racial equality, as tax credits do more than just increase the annual income of eligible families, they have long-term effects in health, education, and earnings across an individual's lifetime (Huang and Taylor 2019).

In addition to literature on Spanish-speaking individuals and taxes, this report also includes perspectives on the role of trust in digital interactions, particularly from the literature in e-commerce and the financial technology space. The theme of trust and trustworthiness (“*confianza*” and “*seguridad*”) emerged early in the research, which required an exploration into the topic of trust. From this body of work, competence-based trust and affect-based trust became useful frames for giving dimension to what participants defined as trust.

Major Findings

Tax scholars have argued that the current tax code disadvantages undocumented families (Lipman 2006), families of color with low income (Martinez and Martinez 2011; Moran and Whitford 1996), and women (Jurow et al. 2019). Latinos/Spanish speakers are uniquely situated in the United States in comparison to other groups due to American laws regarding residency and citizenship. Many Latino families file their taxes as undocumented individuals, despite not being able to benefit from tax credits (Lipman 2006). Other Latino families may be eligible to receive the benefits of tax credits, but have lower receipt rates compared to other groups due to lack of knowledge of tax credits, confusion about eligibility, and general lack of knowledge of the American tax system (Bhargava and Manoli 2015).

Understanding the barriers that Spanish speakers face to filing their taxes demands attention to factors like immigration status, language, and availability of accessible tax information. To reflect the complex intersection of the factors that affect Latinos/Spanish speakers and their tax experiences, we adopt a sociopolitical approach to frame the findings from this research. A sociopolitical approach (Zambrana 2011) bridges together social, economic, and political spheres that account for the complexity in our data. In this approach, Latinos/Spanish speakers with low income are described as a vulnerable, underserved, and special needs population in the United States. A sociopolitical approach has been used widely in social research, among these to explain Latino disparities in health (Marielena et al. 2015), education (Cammarota 2012), and overall wealth (Ibarra and Rodriguez 2005).

Based on themes from the literature review on Latinos and taxes, and findings from our research with tax preparers, GetYourRefund clients, and nonfilers, we found the following four major findings:

1. **A lack of accessible tax information in Spanish impacts all aspects of the tax filing process.** For Spanish speakers and nonfilers, a lack of trusted and accessible tax information in Spanish compounds existing vulnerabilities. As an already socially, economically, and politically marginalized population, Latinos are furthest away from tax information that could potentially alleviate their poverty. For tax preparers, this lack of information puts more demands on them as they spend time translating complex tax information to their clients, creating an undue burden.
2. **Pathways to income are constantly in flux for Latinos due to systemic barriers, complicating the process of reporting income to the IRS.** As a marginalized population, Latinos may not be eligible for steady, gainful employment that generates reportable wages (W-2 or salaried work) if they are not residents or US citizens. In the absence of access to traditional employment, Latinos find alternative pathways to income through self-employment, entrepreneurship, cash-income employment, and gig economy work. This creates complex work and income situations that can change quickly throughout one tax year. As a result, Latinos with low income need tax services that can accommodate their complex, and dynamic income situations. To adequately serve Spanish-speaking clients with low income, tax preparers must learn to accurately file complex tax returns, requiring additional training and tax knowledge.
3. **Filing taxes is an emotional and stressful experience that banks heavily on trust in all stages of the process.** Fear, anxiety, and stigma are commonly felt by Latinos when interacting with the American tax system. Before deciding to file, Spanish speakers have a difficult time locating trustworthy tax services in Spanish. Once they find a tax service like GetYourRefund, they feel nervous about the process but anticipate a positive outcome. It is not until they successfully file or receive their refund that Spanish speakers feel relief, but they may re-experience stress cyclically every tax season. Tax preparers accompany their clients through this emotional arc, and spend time reassuring them throughout the way to nurture trust in the tax filing process.
4. **Spanish speakers ultimately seek to feel empowered in the tax process, but they often feel powerless.** Spanish speakers are highly motivated to file and desire to meet their civic obligation of participating in the American tax system. While their first goal is to secure trusting tax services in Spanish, their ultimate goal is to learn how the tax system works so they can advocate for themselves and their families. They want to feel empowered and remove the dependency on others to help them with their taxes, but often feel powerless and without anyone to turn to. Tax preparers are uniquely situated to help Spanish speakers learn more about the tax process but cannot provide the extensive tax education that would make Spanish speakers feel empowered.

For Spanish speakers, access to accurate **information**, empathetic and knowledgeable **people**, and **trustworthy services** in Spanish supports them in meeting their goal of filing taxes and fulfilling their **civic obligation**.

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

Literature Review

Based on the literature around Hispanic/Latino filers and the American tax system, we learned that Spanish-speaking filers with low income stand to benefit the most from tax credits, but are the least likely to maximize their benefits. The most common tax benefits that Spanish-speaking clients with low income may qualify for include the EITC and the CTC.

Themes arising from the literature review show the following barriers to tax filing for Spanish speakers with low income:

1. Lack of knowledge of the American tax system and eligibility around tax benefits.
2. Variation in the availability and quality of tax information in Spanish.
3. Vulnerable economic circumstances create complex income situations, magnifying bureaucratic burdens.
4. Situations unique to immigrant families like self-employment and mixed status families can create fear around taxes, dissuading participation.

Sociopolitical Approach to Taxes and Spanish Speakers

Sociopolitical approach: relating to a combination of social and political factors and the differences among groups due to these factors, including race and ethnicity, language, immigration status, and social class.

For Spanish speakers, social and political factors have a direct impact on decision-making around filing taxes and access to tax information.

Themes	Sociopolitical factors				
Latinos/Spanish speakers as a vulnerable, underserved, and a special needs population in the United States					
Due to vulnerability, Latinos have fear and mistrust around political and financial institutions	Low-income	Immigrants	Limited English proficiency (LEP)	Undocumented/ recently documented	Navigating American systems that are foreign to them
Due to being underserved, Latinos have a difficult time finding trustworthy services and information in Spanish	Limited information available in Spanish language	Existing channels do not easily reach them	Many questions around taxes, but cannot locate trustworthy services	Most messaging is not created with them in mind	
Due to special needs, Latinos require services and support that address common and unique circumstances	Legal status can be complex (undocumented, work permit only, asylee)	Complex and concurrent work situations (multiple jobs, contractors, business owners, cash income)	Some have low to mid-level experience with digital platforms	Mixed status families	
Latinos must make choices in absence of trustworthy and knowledgeable tax support	Look for recommendations but may have to settle with someone they don't trust	Can be vulnerable to in-person or phone scams	Some feel that they are not listened to even when they pay for services	Many do not know how if their situation will result in refund or having to pay	Some have negative experiences and feel stress and fear around taxes yearly
Latinos need and/or want to file taxes and are motivated to be engaged with the American tax system	Want to fulfill civic duty to file taxes	Some file to meet business needs and qualifications (ex: business loans)	Some look forward to a refund to help their family	Some want to remove the stress of fulfilling tax duty	
However, they struggle to access trustworthy services and remain disempowered, creating cyclical vulnerability around taxes	Quickly changing tax situations creates vulnerability year after year	Many struggle to find tax services that they can trust year after year	Many want to become empowered by learning about the tax system but cannot find opportunities to learn in Spanish	Many feel ignored by American policies and services and wish for more tax support for their community	

The themes from the literature review on Latinos and taxes highlight how some of the factors analyzed in sociopolitical approaches (Zambrana 2011) manifest in the realm of taxes, particularly those of class, race, language, and immigration status. The literature shows that Latino families with low income have high eligibility for tax credits but are the least likely to receive them (Thomson et al. 2020). Paradoxically, they are the least likely to know about tax credits yet their families stand to benefit the most from the receipt of these credits (Bhargava and Manoli 2015). Figures show that knowledge about tax credits translates to higher receipt rates. **Low awareness of eligibility, program rules, and underestimation of benefit size are not only common to Latino individuals, but are common across the broader population with low income (Bhargava and Manoli 2015).**

Complex messaging around taxes and lack of accessible information in Spanish is a bureaucratic barrier that Latinos with low income face to filing their taxes. When tax messaging is simplified, individuals with low income benefit the most—including Spanish speakers, women, and single parents (Bhargava and Manoli 2015). When individuals are able to access information and have knowledge of certain tax benefits, complexity around eligibility creates confusion and dissuades people from filing or claiming benefits. In addition, Latinos are more likely to have complex household living arrangements, which is directly correlated to lower receipt rates of credits like the EITC (Thomson et al. 2020).

Lastly, employment type and mixed-status families are also directly correlated to lower tax benefit receipt rates. Latino families with one self-employed parent are less likely to receive tax benefits, and families with parents with limited English proficiency are also less likely to receive tax benefits. When families have mixed documentation status, there is a fear around detection by immigrant authorities, which translates to families with undocumented members not receiving social benefits that may be available to them, including tax benefits (IRS Latino realities). **Themes from the literature review support the sociopolitical perspective that Latinos are a marginalized and special needs population in the United States due to factors such as documentation status, non-traditional employment, language barriers, and access to simplified information.**

The importance of trust and taxes

The topic of trust (*confianza*) emerged as an early theme in the research. Tax preparers pointed to the need to build trust with their clients by assuring them of the process and scheduling phone calls to answer questions. Clients spoke of feeling nervous about using GetYourRefund for the first time, and trying out the service despite their reservations. Nonfilers shared their frustrations at being unable to locate accessible tax information and trustworthy tax services.

When exploring the topic of trust, it became clear that trust operated in different registers for GetYourRefund clients and nonfilers. First, clients wanted to trust the safety of the site because they would be uploading sensitive private information. They were nervous about identity theft and who would have access to their uploaded files. Secondly, clients wanted to trust in the knowledge of the tax preparer because accurate returns were important to them. Here, clients wanted their tax preparer to have received tax training and to be certified by the IRS. Lastly, clients wanted to have trusting interactions with their tax preparers where they could ask questions openly and be treated with patience, kindness, and respect.

To delve further into the topic of trust, we engaged with research articles that explored trust in digital interactions, most of which came from the e-commerce and financial technology space. From this, we found that delineating trust into competence-based and affect-based helped us understand how clients experience trusting interactions, and what they want out of their interactions with the GetYourRefund site and their tax preparer. Trust has been proposed as important for successful online interactions (Eastlick et al., 2006), and trust has been shown to be directly correlated with vulnerability in digital spaces (Gefen 2002; Martin 2018). It follows that a marginalized population like Spanish speakers and immigrants would place so much emphasis on trust, particularly in a digital financial service like GetYourRefund.

Competence based trust (Sako 1992), which is trust built around perceptions of security and knowledge, helps explain client needs around wanting a knowledgeable tax preparer and a secure site. Participants shared that they wanted a platform that would secure their personal information, as they were afraid of identity theft. Stories from participants also highlighted their desire to find knowledgeable tax preparers that would maximize their return and assure accuracy. In fact, participants recalled negative experiences where they did not trust their tax preparer and later had errors in their return. Participants were satisfied to learn that GetYourRefund preparers were IRS-certified, and this certification made GetYourRefund more attractive to participants.

In addition to seeking competence-based trust in the security of GetYourRefund and the certification of the tax preparer, participants also talked about desiring positive interactions with their tax preparer. **Affect-based trust** (McAlister 1995) is built around positive interpersonal interactions and perceptions of characteristics like integrity and care, which clients are looking for in their tax preparer. Participants wanted to be able to have one-on-one time with their tax preparer and have the opportunity to ask questions and advocate for themselves. GetYourRefund clients commented that the amicable service they received from their tax preparer helped them trust the GetYourRefund process despite their reservations of doing taxes digitally. Further, GetYourRefund clients shared that their positive experiences with friendly tax preparers contributed to their overall satisfaction, and was one of the selling points in recommending GetYourRefund to others (along with accuracy and access to knowledgeable Spanish-speaking tax preparers). Combined, **competence-based trust and affect-based trust** describe the types of trusting experiences Spanish speakers are looking for in tax services. Separating trust into competence and affect is also helpful for product strategy, because it gives a framework for customer service training, design, and content that aligns with expectations of clients.

Tax Preparers

Demographics and sample size

We spoke to six Spanish-speaking tax preparers from Tennessee, Connecticut, Oklahoma and California, including seven women (native Spanish speakers) and two men (bilingual, native English speakers).

Tax preparers interviewed represented a range of experience amongst VITA volunteers, from their first year volunteering to 15 years of volunteer experience.

Methods used

We conducted one hour, semi-structured interviews virtually with tax preparers. Transcripts from the interviews were analyzed for themes using inductive analysis.

Insights

- **Tax preparers serving Spanish speakers go the extra mile.** Tax preparers often serve as translators to clients, translating complex information from English to Spanish and making it more accessible. This requires extra effort and time from tax preparers that serve Spanish-speaking clients.
- **Accurately serving Spanish speakers demands more knowledge.** Working with Spanish-speaking clients demands that tax preparers become very knowledgeable in topics of immigration, employment types, and complex financial situations to accurately serve their Spanish-speaking clients and answer questions correctly.
- **Human-centric services help clients feel more at ease.** Tax preparers give empathetic, personalized attention to their Spanish-speaking clients in order to assure and support them along the way. However, this requires a significant time and emotional investment.
- **Tax preparers and clients work together as a team.** Tax preparers know that their Spanish-speaking clients are motivated to file, and they work to support them in their tax filing goals. This can be time consuming, and GetYourRefund clients often wonder where they are in the process.

Key quotes

“They’re scared. On the VITA intake sheet, a lot of them skip the question about the U.S. citizenship, it’s never answered. They get so scared when we have to ask that question, I hear that they just shut down. They think we’re going to turn them into the cops or something.”

“Overall Spanish speakers are happy that they can talk to somebody in Spanish, they are definitely very grateful. They ask a lot of questions. When they find me they know they can expand on their case and ask questions in Spanish.”

“Spanish-speaking clients are very special clients. They are working here illegally or don’t have a tax ID number (ITIN). Something is always up, so it takes longer to work with one client. So then the clients are so annoyed by the time they get sent to me.”

“The ones that start from scratch are so confused about tax law. It’s almost like they need to vent to me before they answer the questions, it’s like tax consulting. Since I’m getting more experienced this year I know more.”

Recommendations

- **Prepare tax preparers for common tax challenges.** There are common challenges that the Spanish-speaking population face like immigration status (newly documented, undocumented, asylee), multi-family households, mixed status families, and multiple types of income for a single tax payer (W-2, 1099 contractor, small business owner, gig economy worker, cash-only employee). Preparing tax preparers to handle complex returns and situations that are common to the Spanish-speaking population will result in faster and more accurate services.
- **Train tax preparers in best practices.** Best practices identified by both tax preparers and Spanish-speaking participants include the use of phone calls and texts as preferred methods of communication, speaking Spanish competently, preparing standardized translations for tax terms that align with the GetYourRefund platform, patience and friendliness in their communication with clients, communicating clear expectations about the service and the process, and making space for clients to ask questions and address doubts about the tax filing process. Working with vulnerable populations demands that tax preparers receive extra training to effectively provide services.
- **Trust is an integral part of the tax filing process.** Trust in the tax knowledge of the tax preparer, the safety of the GetYourRefund site, and quality of service were important to both GetYourRefund clients and nonfilers. Since trust is so important for Spanish-speaking clients, tax preparers should focus on fostering competence-based trust by providing clear and accurate tax information, assuring clients that their returns will be checked for accuracy and will be error-free, and stressing the security of the GetYourRefund platform and the protection of their private information. Providing friendly and patient customer service helps clients feel at ease with the process by fostering affect-based trust. Tax preparers should also communicate the IRS hand-off process clearly to clients to remove ambiguity at the end of the process.
- **Positive interactions between the tax preparer and client foster trust.** To foster trust, tax preparers should employ human-centered strategies like introducing themselves to clients, extending patience when needed, adopting friendly and supportive communication styles, and communicating with clients when necessary. They should strive to provide high-quality, personable attention that effectively addresses the needs of their clients.

- **Train tax preparers to offer technical support through phone calls.** Some GetYourRefund clients may have trouble with technical aspects of the GetYourRefund service including uploading documents, signing their return electronically, and downloading a copy of their return. In these cases, tax preparers can provide technical support over the phone to guide clients through tasks. Some participants shared that they were able to quickly and successfully complete these tasks after they were guided by their tax preparer. Once complete, participants commented that these tasks were not difficult and that they could potentially complete them on their own next year. Downloading and archiving tax returns was a challenge for some clients that do not own a personal computer. In these cases, it is recommended that tax preparers ask for a second email of a trusted family member that can download the final return for safekeeping. Other alternatives could include a paper return option that clients can opt into, where they receive a paper return via mail, or a GetYourRefund archive that keeps clients' past returns.
- **The tone and language of messaging should be informative and reassuring.** Messaging via text or by voicemail should be friendly, accessible, helpful, and timely to foster affect-based trust in new and returning clients.

GetYourRefund Clients

Demographics and sample size

We interviewed 11 GetYourRefund clients that answered affirmatively to being contacted for follow-up on a GetYourRefund survey. Each of these participants indicated that they were not fully satisfied with the GetYourRefund service by choosing anything less than a “10” on a scale of one to 10 for the question about their satisfaction with the service.

These participants were from various states including Pennsylvania, Texas, California, Connecticut, Washington, and Florida. Participants include eight women and four men.

Methods used

We conducted thirty-minute, semi-structured interviews via telephone with GetYourRefund clients as part of a survey-follow up. Transcripts from the interviews were analyzed for themes using inductive analysis.

Insights

1. **Being able to access a Spanish-speaking tax preparer is pivotal.** GetYourRefund clients cite the availability of a patient, Spanish-speaking tax preparer as the biggest benefit of the GetYourRefund service. Many have had negative tax experiences in the past and come to GetYourRefund through the recommendation of a person or organization they trust.

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2. **Personalized services require time investment on both ends, which can create uncertainty for clients.** GetYourRefund clients were able to access personalized services that met their complex needs. They were able to ask questions by scheduling phone calls with their tax preparer. However, this meant that their filing process took longer, creating uncertainty and extending the refund receipt timeline.
3. **Using GetYourRefund for the first time takes a leap of faith.** GetYourRefund clients felt nervous about using this new service from beginning to end, even when assured along the way by empathetic tax preparers. They felt most relieved when they knew they successfully filed without errors and received their corresponding refund.
4. **GetYourRefund clients are looking for empowerment.** Most want to meet their civic obligation, while others are hoping for a refund for their families. However, all of them want to gain a sense of empowerment in the tax process by learning more about how to maximize available tax benefits.

Key quotes

“I went to an office once, but they weren't experts like you [GetYourRefund], they didn't try to maximize your return. They only cared about taking your money and that's it.”

“Everyone I spoke to spoke Spanish well, and I felt comfortable talking with them. This was the first time that we had contact with your platform (GetYourRefund).”

“Some people don't do taxes because they don't get pay stubs. I tell them, ‘you can do them, just estimate how much you earn.’ Sometimes they just don't know.”

“We think that maybe one day there will be immigration reform and that's why we file taxes, so we can become documented. That's what they say—that filing taxes is important and that it counts. We file with an ITIN.”

“I was at a VITA site and the volunteers were young and some knew more than the others. I started feeling distrust because I thought maybe they aren't trained to do taxes. It would be as if I was doing them by myself, and there would be errors. So I decided that I wouldn't do them there.”

“We scheduled a call in Spanish, because I prefer Spanish in order to understand everything 100%. I feel better when someone is explaining things to me in Spanish. After the call, we talked via texts.”

Recommendations

- **Nurture existing relationships with community based organizations (CBOs), and foster new partnerships to increase reach to Spanish-speaking populations.** Referrals from community-based organizations (CBOs) were the most successful channel to reach Spanish speakers. Many Spanish speakers came to GetYourRefund through a recommendation from a CBO, from a person they trust, or through a visit with a local VITA site. Since trust is so important for this population, outreach is most effective when it comes from a source they trust, therefore, partnering with CBOs will be more successful than cold marketing efforts. The literature review points to employer programs that provide tax information as an effective way of reaching Spanish speakers as well; as such, in addition to CBOs, partnering with employer programs can also be a successful channel to reach Spanish speakers. Lastly, participants suggested radio, news, and Facebook groups as other effective channels to reach a diverse set of Spanish-speaking Latinos.
- **Commit to Spanish branding for GetYourRefund.** Participants did not remember the name GetYourRefund, and the name is also difficult to pronounce for Spanish speakers. Spanish branding for GetYourRefund that is easy to pronounce and memorable helps clients with brand recognition and facilitates referrals to new clients. In addition, any phrases used in call to action buttons, error messages, prompts, and iconography should have a Spanish version.
- **Front-load and center the offering of ITIN services.** The ITIN services offered by select VITA partners were perceived as a high-value offering from GetYourRefund. Participants commented that ITIN services were much needed in the Spanish-speaking population, even if they used a social security number to file. Front-loading the offering of ITIN services on the front page of the Spanish site of GetYourRefund would make this high value service easy to locate for clients. Further, since GetYourRefund clients are recommending the service to friends and family, centering ITIN services is a way to increase referrals to GetYourRefund. Lastly, centering ITIN services also communicates that GetYourRefund understands the needs of the Spanish-speaking population, communicating competence-based trust for new and returning clients.
- **Identify important moments of communication in the GetYourRefund process.** GetYourRefund clients commented that they sometimes felt unsure of where they were in the GetYourRefund process, which caused them to feel nervous or stressed. Clear communication of realistic timelines and important updates from tax preparers can help clients feel assured about where they are in the process, and can help keep clients inside of the GetYourRefund service loop and avoid drop-off. The best methods of communication for this population are texts and phone calls.
- **Optimize GetYourRefund for mobile.** All of the interviewed participants used the mobile version of the GetYourRefund site in Spanish. To ensure that Spanish-speaking clients are able to successfully use GetYourRefund, the site should be optimized for mobile use across a range of Android and Apple devices.

“Nonfilers”

Demographics and sample size

We spoke to 10 participants from Los Angeles, CA. Of these, four participated in thirty-minute, in-person interviews. The remaining six participated in a one-hour usability tests that included questions about their experiences with taxes. Participants included four men and six women. Many of these participants were small business owners and engaged in usability testing along with their husband or wife.

Methods used

We conducted thirty-minute, semi-structured in-person interviews with nonfilers. Transcripts from the interviews were analyzed for themes using inductive analysis. One-hour usability tests were conducted with six participants and their spouses.

Insights

1. **Reliable, accurate, and trustworthy tax information is difficult to find and discern.** Many Spanish speakers are relatively new to the American tax system and require information in Spanish to learn to navigate the tax filing process. However, the lack of availability of trusted tax information in Spanish increases the vulnerability of an already-vulnerable population. This population is susceptible to tax scams and many have had negative experiences with unethical tax preparers. In the absence of trustworthy tax information in Spanish, nonfilers remain disempowered and may choose not to file taxes at all.
2. **Complex family and income situations create a need for personalized tax services.** Complex situations at home like mixed-status families and multi-family households, and complex work situations like cash income, multiple jobs, and gig economy work leave clients with many questions about how to best maximize their taxes. Personalized tax services give clients the opportunity to ask many questions pertaining to their unique situations. Doing so allows them to ensure their complex situations are accurately represented and helps reduce the anxiety and stress around taxes. However, nonfilers struggle to find trustworthy people and services that are accessible and in Spanish.
3. **Negative emotions around taxes like stress, anxiety, and fear are common among Spanish-speaking filers and nonfilers.** Nonfilers expressed frustration at not being able to locate trustworthy, reliable, and high-quality tax services. In this absence of services, nonfilers experience negative emotions that affect their health and wellbeing. Some reported using a tax service that they did not trust and felt dissatisfied with their experiences. Others paid to file but were left in the dark about their returns, which created a feeling of helplessness. The fear around taxes was concentrated on the consequences of filing incorrectly. Some participants were nervous about being audited and having to deal with the consequences of governmental attention or having to pay fees or be in debt with the IRS.



4. **Spanish speakers want filing taxes to be an empowering experience.** Nonfilers want to fulfill their civic responsibility of filing yearly taxes, but their ultimate goal is to become empowered tax filers. Nonfilers expressed a strong desire to learn about how taxes work so they can participate in the American tax system in an empowering way, centering advocacy for themselves and their families. They want to reduce the stress and anxiety they feel during tax season and they want to maximize tax benefits for themselves, their businesses, and their families.

Key quotes

“You have to act like you're our lawyer, advocate for us so we can trust you. You always tell the truth to your lawyer because you trust them. That's how you have to be with us, so we can trust you.”

“We know how to work. I've been working for 20 years. We don't know how taxes work, and we don't know who to ask. Even our own friends don't know. You need to provide opportunities for us to learn taxes in Spanish. We want that information.”

“This is my first year filing my own taxes. I want to learn how it works because I have always been a dependent. But now I have a seller's permit and I need to report my earnings. It's my responsibility as a small business owner.”

“Paying your taxes is really important from many points of view. Paying your taxes helps you grow in this country, helps you get business permits and loans.”

“We need to learn about taxes, it's something really important. When people start learning they will lose their fear because they'll know it isn't that hard or that complicated.”

“We need this information in Spanish. Make it simple, highlight 10 steps and explain how it benefits the person and the government. Start with showing us where we can get reliable information in Spanish. Tell us where to start.”

Recommendations

- **Connect to new clients by partnering with organizations they trust.** Many nonfilers belong or frequent community-based places, especially those that are not a part of the social benefits ecosystem (like WIC, SNAP, Medicare, etc). Nonfilers recommended partnerships with organizations that exclusively serve Latinos and Spanish speakers, like immigrant support organizations and other high-trust spaces like local libraries, churches, and schools.

- **Communicate features of the GetYourRefund service that support the needs of Spanish speakers in outreach and promotional materials.** Spanish speakers are looking for trustworthy, accurate, and high-quality tax services that are affordable or free. They are also looking for the opportunity to ask questions to tax preparers in Spanish. Highlighting features of GetYourRefund like access to Spanish-speaking tax preparers, ITIN services, complex income support, accurate and error-free returns, and certification from the IRS in outreach and promotional materials will effectively center the services that Spanish speakers are looking for the most.
- **Explore multimodal learning opportunities that non-GetYourRefund clients can access.** For nonfilers, access to tax information that is accessible, useful, and in more than one mode is highly desired. Nonfilers suggested materials like videos and webinars as desired formats for learning about the American tax system. Creating these types of content and providing access to non-GetYourRefund clients can be an effective method of communicating trustworthiness and value to nonfilers, which can have the compounding effect of bringing new clients to GetYourRefund.

Usability testing

- **Overall, clients found the site easy to read and navigate.** They mostly understood where to click, how to select, and how to move forward on a page. The language of the site was easy to understand, and the only confusing terms were tax terms. Participants commented that they liked how easy it was to go through the screens.
- **Client recommendations are important to new clients.** Clients engaged with and believed the reviews, and formed opinions about the service based on these testimonials. It is important to keep reviews on the home page, and consider adding a third review that speaks to ITIN services, support for complex returns, or independent contractor/business owner help (there are currently only two).
- **Clients felt that they could start the intake process but wanted to be assured that someone would check their answers.** Clicking through and selecting options was mostly navigable for clients, but some clients were afraid to accidentally select the wrong option when they did not fully understand a question. Reminding clients that a person will review their answers for accuracy can help clients feel more at ease and get them to complete the entire intake flow. Otherwise, clients might feel too nervous to continue with the process.
- **The difference between DIY and Full Service was confusing to clients.** All clients wanted the full service option with the ability to talk to someone and ask questions. Clients were not interested in the DIY option. The current site flow channels clients to the DIY option, which can put clients in a loop where they are looking for help but may click on the DIY option. This can create confusion and may have the effect of causing clients to abandon the process. Front-loading the full service option ensures that clients get connected to a Spanish-speaking tax preparer.

- **The document upload process was navigable for clients.** While not all clients were able to experiment with uploading a document, the clients that did were able to take pictures and upload the documents successfully. Many of them had experience uploading images to Facebook and WhatsApp, so they were familiar with the process of taking a picture and uploading it to the site.
- **Everything can happen through the phone.** During the usability tests, participants talked about the advantages of being able to engage with GetYourRefund on their phone. Most do not have a computer at home and being able to file, receive text updates, and schedule phone calls with a tax preparer using their phones proved to be convenient and can be done in the comfort of their home or while at work. However, they would only do so if they felt they could trust the platform.

Usability quotes

“It takes only 30 minutes to fill out? That's good because it takes longer when you go to do your taxes. They are going to need our documents. Oh good, the preparer is going to do it over the phone with me. That's what I want. Are the volunteers going to help send the docs electronically?”

“I would prefer text because it's more easily accessible where I work. It's more work to access my emails. I have my phone open at work, calls and texts are used more often. But I need more time for emails, I would need to escape to the bathroom to access my email. Texting wouldn't cost us money because messaging is included in our plan.”

“The steps provided seem easy but for someone who never does it, can be difficult for them. It's easy to understand but if you had technical support to call someone when you're stuck on a page, it would help improve someone's experience. I would definitely use this if I had that option.”

“I like that it says it's safe and that I can count on someone who is going to help me. Someone is going to review it, too. I was confused about the 2-3 weeks, but everything was clear otherwise.”

“We always depend on our children to teach us technology, parents don't have the time to go learn. It would be nice to have a tutorial on YouTube so they can show their friends and people can prepare. It's convenient to complete it from your phone, we are also creating knowledge for elderly folks who should also be able to use it without much assistance.”

“I love texting, I'm not fast but I still do it.”

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