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Lessons from Simplified Filing in 2021

Client experience and outreach learnings from the
operation of the GetCTC simplified filing tool

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Executive Summary

In 2020 and 2021, through three rounds of stimulus payments and the expanded Child Tax Credit (CTC), Congress significantly expanded the amount of social assistance delivered through the tax code—especially to families with low or no incomes.

To help improve access to these programs, the IRS introduced a "simplified filing" process. "Simplified filing" means families with very low incomes only have to provide a limited set of data to establish eligibility for these tax benefits without having to file full tax returns. The theory was that such a simplified application process would remove critical barriers for families who most needed this money. In September 2021, Code for America introduced GetCTC.org in collaboration with the White House. This was a user-friendly electronic implementation of the simplified filing procedure, which families could use to claim Advance CTC payments and Economic Impact Payments (EIPs).

During the following ten weeks, over 100,000 households successfully used GetCTC to access over $400 million in tax benefits. This report presents Code for America's learnings from the implementation of GetCTC—including the client experience, common issues clients faced, outreach methods that drove clients to the tool, assistance that clients did (and did not) need, and other issues our clients faced outside the scope of simplified filing. We hope these learnings are actionable for policymakers and outside organizations that seek to expand the reach of tax benefits.

Key learnings

- **Simplified filing was successful.** Using GetCTC, 115,451 households successfully filed taxes, claiming around $440 million in tax benefits. Simplified filing was so successful that it may have changed the calculus around tax benefits and outreach. When filing processes are difficult, outreach alone is not enough to generate returns. With simplified filing in the mix, it can be.
- **Even people who had never filed taxes before were able to use GetCTC**. Around 24% of GetCTC clients had never filed taxes in their lives—meaning we had an impact in hard-to-reach communities. In addition, over half of GetCTC clients were people of color.
- **GetCTC was a simple tool embedded in a complicated system.** Many clients had tax questions or issues that were not related to—and could not be resolved by—simplified filing, and many of them tried to use GetCTC when it was not the right tool for them. There was a profound need for navigation and assistance around these questions, but that assistance inherently could not generate new simplified returns.
- While most clients had no such issues, **claiming dependents was a significant challenge for some clients**, who found that another family member had already claimed their dependents due to complex

family dynamics and dependent rules. Such clients often removed the previously-claimed dependent and resubmitted their return to get Economic Impact Payments (EIPs).

- **Around one in eight GetCTC returns was not accepted because clients could not successfully track down their 2019 Adjusted Gross Income (AGI) or their IRS-assigned Identity Protection PIN (IP PIN)** to authenticate their return. There was usually little that additional hands-on assistance could do to reliably resolve these cases.
- **Parents who are undocumented immigrants and need to file with an Individual Taxpayer Identification Number (ITIN) need additional engagement.** The population of parents with ITINs was significantly underrepresented among GetCTC clients and remains a large unresolved challenge to be addressed in 2022, requiring broader systemic change. While the difficulty of the ITIN application and the limited resources to help with it was probably a contributor, more research is needed to fully understand the causes of this under-representation.
- **Clients coming from childtaxcredit.gov, the Providers app** (formerly FreshEBT, an app built by the civic technology company Propel, which helps SNAP beneficiaries manage and use their benefits), **and the Social Security Administration amounted to two-thirds of GetCTC returns**. Overall, we can account for the source of all but 25% of returns.
- **But, these high-level sources can obscure how clients actually found their way to GetCTC. We estimated that the majority of returns probably stemmed from clients searching for tools themselves, or from word-of-mouth referrals, rather than direct outreach efforts.** While we estimate that the plurality of returns were due to proactive outreach efforts by government or outside agencies, a large portion (25-40%) likely stemmed from clients searching out and finding GetCTC themselves, and another significant portion (15-30%) probably came from word-of-mouth. Efforts to increase enrollment may be overly focused on direct outreach—compared to easing client search, or facilitating and even incentivizing friend-and-family referrals.
- **Finding non-filers (families who had not recently filed taxes) required high volume outreach.** The eligible non-filers we sought were the proverbial needles in a haystack, and as such, most outreach efforts required huge volumes of outreach to generate a meaningful number of returns. This wide funnel hampered many on-the-ground and in-person efforts, where achieving the necessary volume was simply not feasible.
- **Direct messages (texts, emails, robocalls, letters) from benefits agencies (or adjacent actors) linking to GetCTC were the easiest way to generate returns**. If every state benefits agency in the country sent just *one* comprehensive text message to beneficiaries, it would likely generate around 50,000 accepted returns. A well-targeted letter from the IRS can probably generate well over 100,000 accepted returns. In all forms of direct outreach, success was a function of the targeting of the audience, the credibility of the messenger, and the mode of communication (generally texts > other modes).

- Other **powerful or promising outreach methods included**: in-app messages to users of Providers; Google search ads; and some news coverage (perhaps especially Spanish-language); and in-person outreach in congregate settings.
- **Less effective methods included**: Facebook and other social media ads; online display ads (as opposed to search ads, which *were* successful); radio and billboard ads; social media posts by celebrities and political leaders; and direct messages (texts, cold calls) from organizing groups who don't have established relationships with their targets.
- Promising **underexplored methods included**: outreach via schools and child care centers, engaging non-filers in online forums like Reddit, banners on government websites, and referral programs or other explicit [relational organizing](#) strategies.
- We propose that **the efforts in 2021 called "navigation" are best understood as two distinct types of programs**: (1) Community connectors who do on-the-ground outreach in the community, often with an assistance component and (2) Advanced assisters who provide hands-on help with the complexities of an individual's tax situation, often *without* an explicit outreach component.
- The **community connector programs** prioritizing on-the-ground engagement usually struggled to find enough non-filers to be efficient, but there is evidence that some approaches worked, and further experimentation can further refine the model.
- The **advanced assistance, meanwhile, is only necessary in certain cases—and it *must not become a roadblock*.** Because GetCTC was so successful in simplifying the process and increasing accessibility, the vast majority of clients did not actually need assistance using it. As a result, programs offering such assistance generally did not significantly increase the number of returns or the acceptance rate of returns filed on GetCTC. In fact, some programs whose outreach *required* clients to use virtual assistance before getting sent to GetCTC appeared to have unintentionally created additional barriers for clients, causing some to drop off. With the benefit of hindsight, we believe most of these clients could have been sent to GetCTC off the bat and successfully filed a return.
- **On the other hand, there was a widespread need for one-on-one assistance with other aspects of accessing the CTC or tax benefits**—beyond the scope of filing a simplified return. Such assistance (virtual and in-person) often played an important triaging and support function, explaining which tool the client actually needed to use and helping families troubleshoot more complex issues in the absence of clarity and responsiveness from the IRS (which was itself driven by funding and staffing shortages). Going forward, organizations will need new and different metrics to track the impact of these assistance activities.

Background: Code for America, tax benefits, and GetCTC

— Code for America is a 501(c)3 nonprofit organization that believes that government at all levels can and should work well for all people, and that the mindful use of technology can help make this possible. Our team

of technologists, advocates, and organizers use insights and ideas from real people to guide us to solutions that break down barriers to meet community needs and improve government in meaningful ways.

— Code for America's tax benefits team is focused on ensuring that every family receives the tax benefits they deserve. In early 2020, the team launched GetYourRefund, a mobile-friendly online service available in English and Spanish that connects taxpayers with low incomes to the Volunteer Income Tax Assistance program (VITA) to file their returns.

— After GetYourRefund launched, the tax benefits policy landscape began to change dramatically. In March 2020, Congress authorized Economic Impact Payments (EIPs) for nearly every family. To help households who usually don't file taxes get EIPs, the U.S. Department of the Treasury issued a regulation authorizing a "simplified filing process" for 2019 returns, and the IRS launched an electronic implementation of the simplified process, called the IRS Non-Filer Tool. The simplified process was available for people not otherwise required to file tax returns—generally, individuals earning less than $12,400 or married couples earning less than $24,800.

— By early 2021, Congress had passed two more EIPs, as well as the expanded Child Tax Credit (CTC). The CTC was available to nearly every family (newly available to families with very low or no incomes), and would be partially issued in advance payments during 2021. Ultimately, in May 2021, the U.S. Department of the Treasury re-authorized simplified filing for tax year 2020 returns, allowing filers to claim (a) missing EIP1 or EIP2 (retroactively), (b) EIP3, and (c) advance payments of the CTC.

— By spring 2021, Code for America's tax benefits team had gained meaningful expertise in delivering tax filing products to the non-filer population, including through implementation of a simplified filing pilot through GetYourRefund. In May, we announced our intention to build and launch a bilingual, user-friendly simplified filing tool later in 2021. Because the simplified process required only basic information from the filer and no tax documents, Code for America saw the opportunity to have clients prepare and file themselves, rather than relying on volunteers. We completed the process of becoming an IRS authorized e-filer at the end of July.

— GetCTC was opened for beta testing in August and publicly launched on September 1. The service remained open until the IRS stopped accepting submissions in mid-November. GetCTC was a web application that clients could access from any web browser, on a mobile phone, tablet, or desktop, available in English and Spanish. GetCTC asks questions in straightforward, user-friendly language; guides clients through simple questions to determine eligibility; automatically calculates the Recovery Rebate Credit (that is, missing EIP1 / EIP2 payments); and has chat support available if clients get stuck. During GetCTC's operation, the tax benefits team pursued a variety of strategies to promote its use, some of these in collaboration with the Treasury and White House.

— On January 24, simplified filing was reauthorized for tax year 2021 returns. Based on these rules, Code for America plans to reintroduce a simplified filing service later in 2022. This report reviews the experience of clients using GetCTC in 2021 and offers lessons for now and future years.

Section 1: Simplified filing was a success

Code for America launched GetCTC as a pilot to test the idea that truly simplified filing—a streamlined process requiring very little data and no tax documents, displayed in a format that every client could understand—would make a difference for non-filer families. We are proud to conclude that the pilot was successful—and that simplified filing did make a difference.

- In ten weeks of full operation, from September 1 to November 15,[1] **115,451 households used GetCTC to successfully file taxes**, claiming EIPs and / or CTC.[2] This total amounted to **nearly $440 million in tax benefits**.[3]
- This overall number masks the fact that GetCTC had a slow start, as the app gained momentum and built trust. Traffic greatly accelerated after October 15, when the IRS Non-Filer Tool stopped accepting returns. In the last 28 days of operations, GetCTC was averaging over 2,700 accepted returns per day. If GetCTC had maintained that pace over ten weeks, we would have seen 200,000 accepted returns. If GetCTC could maintain that pace over six months (e.g., April to October), it would have yielded 500,000 accepted returns.
- GetCTC succeeded in reaching many of the clients who needed it most. According to our follow-up survey (completed by 12,532 clients), **24% of GetCTC clients had *never* filed taxes in their lives—meaning we had an impact in hard-to-reach communities**. (An additional 6% weren't sure if they had filed taxes before.) Also according to the survey, **over half of GetCTC clients were people of color**.
- GetCTC clients truly did find the process easy. **78% of survey respondents found the tool "easy" or "extremely easy"**—and only 4% found it "slightly difficult," "difficult," or "extremely difficult." Among those whose return was accepted on the first try, 85% found it "easy" or "extremely easy."[4] The findings were the same even among first-time filers. The vast majority of GetCTC clients finished the tool in one sitting. A typical client used GetCTC on a mobile phone and got a notification of IRS acceptance just 10 minutes after starting their return. Over 99% of clients got through the tool without requiring live chat assistance. Of those whose returns were accepted, **87% were accepted on their first try**.

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[1] The total includes a small number of returns filed during a beta testing period during the last two weeks of August.
[2] Note that all statistics cited in this report are after removing any returns that were flagged as likely fraudulent. We are confident that the overwhelming majority of fraudulent returns were flagged and removed from these statistics.
[3] The dollar estimate assumes that clients had not yet received their third EIP and that the RRC amount they reported was not amended by the IRS.
[4] Generally, when the IRS did not accept returns, it was due to issues outside the scope of GetCTC usage per se, as discussed in Section 2.

- Clients were happy enough with GetCTC that they recommended it to others. Overall, 16% of clients we surveyed said they had heard about the service from a family or friend. As more people used the tool, this number increased; in the last few days of GetCTC operation, it was 23%.
- We also heard from many clients that the simplified filing tool empowered them to file themselves and learn how to sign up for credits last year and in future years:
  - "I just want to thank you so very much for allowing me, a single mother, to be able to assist myself with your tool." — GetCTC client

For years, Code for America and other advocates have insisted that outreach alone is not enough to ensure families can access their tax benefits—that non-filers are an especially marginalized population and need significant support to get through the door. But this analysis was based on the assumption that tax filing would always be relatively difficult and require assistance if people were unfamiliar with the process. Now, with simplified filing, the old analysis is probably no longer true. **With simplified filing, in many cases, outreach alone *is* enough.** This achievement frees up intensive and critical hands-on navigation and assistance resources—including VITA sites, other community organizations, and government agencies—to work on those cases where help really is needed. For many families with low incomes, this tool is simple enough that they can confidently use it themselves.

Section 2: Client experience — funnel, returns not accepted, client demographics

This section analyzes the overall experience of clients using GetCTC, including trends that could be corrected in the future. These insights include how many people who landed at GetCTC.org actually filed a return and where they dropped off along the way; reasons clients' returns were not accepted by the IRS; challenges related to claiming dependents; and other aspects of the client experience and population.

— The vast majority of visitors who make it to the GetCTC.org home page do not file a return; only 36% start a return, and only 13% make it through the triage / screener questions (six items that together confirm the client can and should use GetCTC). This finding is consistent with widespread evidence that most families with CTC and EIP problems or questions could *not* solve them by filing a simplified return. Usually, they wanted information on why their return hadn't been processed yet, or why their payments were larger or smaller than expected; they wanted to update the information they had already submitted on a 2021 return (especially to add dependents born in 2021); or they wanted to know what to do about the fact that someone else had already claimed their dependents.

> — Among clients who passed the triage questions, the application had very high retention: 54% of clients completed a return and submitted it to the IRS.[5] This figure is an excellent completion rate for a digital tool.

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[5] This figure may even be an underestimate of the true completion rate due to unresolved duplicates.

— Still, this conversion rate left 231,000 clients who passed triage questions and did not finish their return. There is significantly more work we can do to learn why people drop off and how to get them to finish. In 2021, we saw that follow-up messages nudging these clients to finish (with an offer of additional assistance) proved insufficient. There is also no clear evidence that returns started with more assistance-forward outreach partners were meaningfully more likely to be completed. Improving the conversion rate by even a few percentage points could easily mean tens of thousands of additional returns this year. Additional client research to better understand and improve client conversion is critical.

— It was common for clients' returns not to be accepted by the IRS; only 36.8% of filers had their returns accepted on the first attempt. (Another 5.7% were initially rejected and had returns accepted upon resubmission.)[6] Rejections occurred primarily because of issues that could not be resolved by filing a simplified return, or because of fundamental tax administration problems—not mistakes or cognitive errors that additional assistance could reliably resolve.

— *Client had already filed a 2020 return* was the most common issue (27% of all filed returns, or 73,000 clients). Overwhelmingly, we heard that clients knew that they had already submitted something to the IRS for 2020 but took the time to submit again because they had not received the CTC or EIP payments that they believed they were eligible for. This issue happened because: (a) their 2020 return was still being processed and they thought GetCTC could speed the process, (b) they didn't get a clear confirmation message from their first filing (often via the IRS Non-Filer Tool) and weren't sure whether they had successfully filed, or (c) they wanted to update their information and thought GetCTC was a viable place to do it.

— *The second and fourth most common issues were 2019 AGI mismatch (8.2% of all returns) and IP PIN error (5.1% of all returns)*—cases where clients did not have the information they needed to successfully authenticate their returns and usually could not retrieve the information using IRS online tools. IP PINs are an especially intractable problem. Most clients with IP PINs had never heard of an IP PIN and did not think they had ever received one from the IRS. The only clients we heard of successfully resolving their IP PIN issues were those who visited IRS offices in person.

— *Dependent already claimed on another return* is the third-most-common reason returns were not accepted (7.9% of all returns)—and the second-most-common among those trying to claim dependents (19.1%). (More on this issue below.) Relatedly, an additional 5.0% of all returns were not accepted because the primary filer had already been claimed as a dependent.

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[6] When a return is e-filed, the IRS checks it against a series of basic business rules. If the return passes these initial checks, it is said to be "accepted" by the IRS as a valid tax return. Just because a return is accepted does not mean it has been approved for payment, though. Accepted returns pass through a series of filters to check their accuracy, and weed out fraudulent claims. Once a return has gone through these steps, it is said to be "posted," and payments can be issued. Code for America and other e-filers have no visibility into IRS processing of returns once they are accepted.

— *Problems with formatting mailing addresses*[7] affected 3.4% of all returns and should have been just a speed bump, but surprisingly, over 90% of people with this issue (8,738 clients) could not resolve it. The only clear solution is to build more complex features to handle this issue more proactively within GetCTC.

— Claiming dependents was the source of many challenges.

— The vast majority of GetCTC clients (79%) did not, in fact, get any CTC. (These clients claimed one or more EIPs.) The CTC claim rate on GetCTC was so low because: (a) only 46% tried to claim dependents at all; (b) a disproportionate share of these claims were not accepted because the dependents had already been claimed, and many then resubmitted without dependents; (c) only 75% of dependents that clients tried to claim were CTC eligible. Of the 25% ineligible, the plurality were 2021 newborns, who cannot be claimed on a 2020 return; they theoretically should have been claimed via the CTC Update Portal (CTC UP), but this functionality was never made available on CTC UP in 2021. While these challenges did not affect most clients who tried to claim dependents, they were still widespread.

— Overall, navigating the complex rules of claiming dependents was incredibly challenging. We heard that (a) family situations are complicated, and often multiple people could claim a dependent, so clients genuinely did not know who should—or did—do so, (b) in practice, frustratingly, claiming dependents is a first-come-first-serve process, (c) many families experienced shifts in guardianship between 2020 and 2021, which complicated the issue further. We anticipate that this year will bring even more problems related to claiming dependents; and there is a limit to what GetCTC or outside assisters can really do. As the IRS transitions into the role of a public benefits agency, developing new and more accurate systems for determining who can claim a child is essential for ensuring that benefits like the Child Tax Credit successfully achieve their goal of lifting children out of poverty.

— The demographics of GetCTC clients appeared to broadly match the overall non-filer population, with a couple of exceptions. Spanish-language returns were somewhat less common than we expected (around 2%, rather than 3-6%), and returns filed by ITIN holders were much less common than expected (0.6%, rather than 5-15%). The paucity of ITIN filers is a significant issue that needs attention in 2022.

— Clients tended to use GetCTC on a smartphone (75-80%)—and tended to finish the returns fairly quickly. Looking at how long it takes clients to finish the process (from the start of a return until the IRS decision to accept or reject it): 25% take less than 10 minutes, 50% take less than 16 minutes, 75% take less than 30 minutes. Only 15% take more than an hour. Even when returns are initially not accepted, most clients who go on to successfully re-file do so the same day.

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[7] The IRS requires that mailing addresses be formatted according to a specific USPS standard. Addresses that are entered with enough irregularities that they cannot be resolved to the standard (e.g., an address of "123 Main" instead of "123 Main St.") will be rejected.

— Clients submit most applications on weekdays around 11am-2pm local time. There is some evidence that people who submit during off-hours are more likely to have already filed a return that year.

Section 3: Outreach methods and driving traffic

Out of the over 100,000 accepted returns and over 250,000 total submitted returns we saw through GetCTC, how did all these filers arrive at the website? Did they find us, or did we and our partners find them? Which methods were most efficient at driving filers to the site? This section seeks to answer these questions.

— We can directly account for the source of about 75% of all accepted returns. Just three sources—childtaxcredit.gov, the Providers app, and the Social Security Administration—accounted for two-thirds of all accepted returns.

— These referral sources may mask the truth of how clients actually found the tool; how did they, for example, arrive at childtaxcredit.gov in the first place? (And, if they came from the IRS site, how did they arrive there?) We performed some high-level exploratory modeling based on source data, combined with survey data, and concluded that:

- (a) Direct outreach programs (e.g., governments, organizations, and agencies directly reaching out to their clients or contacts via text, emails, phone calls, or in-person outreach; and ads in Providers) probably generated 30-40% of returns;
- (b) Clients finding GetCTC themselves via search (often *via* other sites, like childtaxcredit.gov) probably generated 25-40% of returns;
- (c) Word-of-mouth referrals probably generated 15-30% of returns;
- (d) News coverage and ads probably generated 5-10% of returns.

   Given this analysis, it is possible we and partners were overly focused on the first of these categories compared to the others. Facilitating search and word-of-mouth referrals could generate many additional returns.

— Comparing outreach methods for which we have some data:

   — **Direct messages from benefits agencies (or adjacent groups) to their beneficiaries were the single easiest way to efficiently reach new non-filers** and successfully get them to claim their tax benefits. A good text campaign from a benefits agency should generate one submitted return per about 200-300 outgoing messages. Specifically, we saw that:

      - Texts are much more effective than emails or robocalls.
      - The messages should come from the benefits agency, not a third party.
      - Messages should actually contain the target URL (GetCTC.org) and direct call to action.

- Sending several messages—rather than just one—is a good investment. The repeated communications continue to generate additional returns.
- Getting just one good text blast from every state benefits agency in the country would probably generate around 50,000 accepted returns.
- The campaigns are probably more effective when states do data matches with the state tax department to better target non-filers, but it's not clear if this work is worth the significant extra effort. Launching these campaigns is already quite onerous (many states intended to run one and did not manage to do so), and data matches make them much more difficult. To a first order of approximation, sending two to four texts to general public benefits clients should have the same impact as one text to specified non-filer public benefits clients identified through a data match.

— On the other hand, **direct messages from outside groups had significantly lower conversion rates**, especially if they did not include the GetCTC link in the initial outgoing message. We suspect that this finding is largely due to a combination of targeting and trust. A possible exception is messaging to members of a membership organization, which in one case was very effective. But such success, of course, depends on if the members are likely to be non-filers and have very low incomes.

— **Targeted display ads in Providers** (an app developed by the civic tech company Propel, formerly FreshEBT, that helps its users manage their public benefits, principally SNAP) **were incredibly effective**, on average generating a submitted return for every 236 impressions and continuing to generate returns at a steady pace throughout the season.

— **Radio and billboard ads did not appear effective** in directly generating returns.

— **Google search ads appeared cost effective**, perhaps generating a submitted return for every 236 impressions.[8] (Note, though, that Spanish-language ads were relatively more expensive than English-language ads—a pattern that was consistent across all online advertising.) Relatedly, improving search results for GetCTC late in the season contributed to a significant growth in returns from organic Google searches.

— **Social media ads (Facebook, Instagram, Twitter, YouTube) and online display ads did not appear effective** in generating returns. Similarly, **social media posts by celebrities and political leaders did not appear effective** in generating returns.

— **News coverage appeared to generate a small but meaningful number of returns** (especially at the end of the season, when an explosion in coverage linking to GetCTC was associated with a significant increase in survey respondents saying they heard about GetCTC from the news), but it is hard to determine which of the many news stories were actually effective. One exception to this trend

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[8] Surprisingly, exactly the same estimate as Providers' in-app messages.

was a pair of Spanish-language pieces in Univision and Telemundo that appeared to directly generate several hundred returns.

— **On-the-ground community outreach and navigation** (a.k.a. community connection, as proposed above) **was challenging because the right non-filers were so hard to find**. Community groups reported needing to talk to 100 people just to find 2-3 non-filer families who could use GetCTC. At these ratios, such outreach cannot be an efficient way to generate simplified returns. That said, there were signs of promising approaches. In-person outreach in congregate settings can engage high concentrations of non-filers—a Philadelphia pilot in prisons was especially effective. Schools and child care centers, which were underexplored in 2021, could be promising avenues. Another way of approaching this work, rather than empowering a small number of organizers to try and find large numbers of non-filers, is to empower a large number of community figures to each reach a few. In one case, a comprehensive statewide training of 84 community leaders across Hawaii appeared to generate a wide and diffuse increase in returns the following week, as each participating organization brought a few non-filers in the door. Further experimentation will be needed to refine these types of outreach efforts.

— A range of outreach tactics based on flyers with QR codes to GetCTC did not seem to yield much success.

— **Overall, repeated messages**—perhaps from multiple different sources—**appeared to be effective**. If there are diminishing marginal returns from repeated contacts, they are minimal. Anecdotally, many clients arrive at GetCTC from multiple sources before finally using the tool and filing a return.

— Looking at outreach methods for which we have more limited data:

— **Outreach through schools and child care centers is a very promising channel, but the few pilots we know of only saw limited success**. More study is needed to determine the right way to do outreach through these institutions.

— **Door-to-door canvassing** was only occasionally attempted, and we do not have actionable data from those pilots. Canvassing probably suffered from the same difficulty as other in-person outreach: finding the right people.

— The Code for America tax benefits team explored a **pilot to incentivize friend-to-friend referrals** but ultimately did not implement it in 2021 due to capacity constraints. The overall evidence on word-of-mouth referrals suggests this tactic could be effective.

— A small **pilot to engage non-filers on Reddit forums** about tax benefits was promising but inconclusive.

— We have suggestive evidence that **credible government websites showing banners** linking visitors to GetCTC were powerful, but more experimentation is needed to know for sure.

— The tax benefits team also explored an initiative to encourage **outreach through employers** but ultimately did not implement it in 2021 due to capacity constraints, and we know of no employers who experimented with such an effort at any scale. The income limits on simplified filing, though, may restrict the effectiveness of such an approach for at least some employers.

— Outreach organizations would be **well-advised not to agonize too much over messaging**, as experiments showed that differences in conversion rates between messaging variants were relatively small. The best messages are short, clear, and to the point. (A message that tries to incorporate every best practice would quickly get unwieldy.) That said, based on experiments conducted over the past two years, best practices to keep in mind include:

- Refer to "payments" or "cash benefits," rather than "tax credits."
- Use monthly instead of annual amounts when talking about the CTC (assuming monthly benefits are extended).
- Frame the benefit as something that already belongs to the client (e.g., "We want everyone to get money that belongs to them…").
- Consider addressing common misconceptions in outreach messaging (e.g. "available even if you earn little or no money, and don't usually file taxes"). That said, be careful about highlighting niche issues that do not impact most clients (e.g., eligibility of grandparents); even if effective, these messages may confuse or alienate other potential clients.
- Avoid political / policy jargon like "American Rescue Plan Act" or "fully refundable."
- Be concise: the shorter the message, the better.

Section 4: Help and assistance

Above, we proposed that what was in 2021 called "navigation" properly had two components. Community connection, an outreach play with assistance components, was discussed in Section 3. Advanced assistance, hands-on help with the details of clients' tax benefits problems, is discussed here. More broadly, this section explores the impact of offering clients detailed help with the tax benefits process.

— Generally, **clients did not need help completing GetCTC itself**. The simplified filing bet paid off; and with a few key exceptions (such as those facing language or technology barriers), clients didn't need help filing a simplified return on GetCTC.org.

— That is not to say there was no desire for assistance; on the contrary, **one-on-one assistance was quite popular.** But **the overwhelming majority of questions that clients had were outside the scope of simplified filing.** Clients had questions about, e.g., how to address the fact that a different family member had claimed their child, or how to claim an infant born in 2021—or even just sought help understanding their situation:

"Please help me get the child tax credit. I don't understand what I am doing wrong. I didn't file taxes for 2020. If someone filed under my SSN. I don't know who it was. But it was not me." — GetCTC client

"Would me and my kids be eligible [for the Child Tax Credit]? My oldest son is 19 years old and my youngest daughter is 14 and I put them both on my tax return. So yeah I have been trying over and over to file for Child Tax but we haven't received anything yet." — GetCTC client

— In short, **GetCTC was a simple tool in the heart of a complicated system—and was indeed usually the only part of the system that clients *didn't* need help with.** As a result, with few exceptions, offering assistance does not seem to have a meaningful impact on whether clients filed a return, or whether their return was more likely to be accepted. But assistance did help families better understand their options, take appropriate next steps (outside of GetCTC), and avoid unnecessary steps that may have taken additional time and money. These outcomes are important, especially to build confidence in the system in the long run—and particularly in the absence of more responsive customer service from the IRS. But these outcomes must be tracked with dedicated metrics, other than submitted and accepted simplified returns.

— As a result, if the only goal is to find non-filers with simple cases and get them to use simplified filing, advanced assistance is usually unnecessary. Outside organizations looking to serve as community connectors should not overly focus on this help and certainly should not force clients to receive such help. In fact, **programs that recruited clients through virtual tools (e.g. texts, online ads, etc.) and then *required* clients to use assistance to get to GetCTC may have inadvertently depressed filing rates**. The vast majority of these clients did not need assistance with GetCTC, and positioning the assistance as a required step served in some cases as a roadblock. Programs should prioritize guiding individuals to GetCTC first and only offer assistance when requested.

— That said, **there is still a significant need for assistance, but it is with more complex tasks, and organizations seeking to provide it need to be prepared for that reality**. Some of the activities clients may need assistance with in 2022 are:

- Using CTC UP to change their eligibility or payment information
- Filing paper returns in cases where e-filing is not possible (because, e.g., a child has already been claimed, filer cannot identify prior year AGI or signature PIN, filer cannot access IP PIN, filer is claimed on another return, etc.)
- Retrieving IP PINs
- Completing required post-return steps, like completing ID verification letters, responding to audit inquiries, or resolving rejected returns
- Filing full (not simplified) returns, especially earlier in the tax season

— In 2021, it is **likely that one-on-one assistance was critical in helping many clients resolve issues on returns that were not accepted**—although it is worth noting that many clients also completed this process with just GetCTC's automated assistance. Overall, of all clients whose initial return was not accepted, around 16% sought assistance, and around a third of those (5% overall) successfully resubmitted with assistance. But another approximately 14% resubmitted successfully using only GetCTC's automated assistance.

Section 5: Issues outside the scope of simplified filing, and limitations of this report

The scope of this report is predominantly people using GetCTC and the experience driving people to and through the simplified filing process. But this approach leaves much important work outside the scope of the report. We discuss some of those missing pieces here.

— The analysis in this report has a few blind spots. We can only account for the source of 75% of GetCTC returns, and we may not be able to reliably isolate and detect the impact of some outreach efforts—especially those run without our knowledge or partnership. Additionally, this report only accounts for GetCTC returns—not IRS Non-Filer Tool returns, VITA returns, or returns filed via private preparers. This scope leads us to largely overlook some outreach success stories that relied on other tools. To solve this issue, in the future, the U.S. Department of the Treasury or the IRS should perform analysis like this, taking into account all returns.

— This report uses submitted and accepted returns as its main outcome measures. Especially in considering the impact of navigation and assistance, other metrics should be measured and assessed as well. Developing and standardizing such metrics is essential moving forward. Some possible such measures are:

- Number of clients screened for tax benefits eligibility and guided to the right next step
- Number of clients assisted with the process of updating their information in CTC UP
- Number of clients assisted in securing an ITIN, or retrieving an IP PIN
- Number of clients assisted in filing a paper tax return (for a purpose that cannot be addressed with an e-filed return)
- Number of clients assisted in completing required post-return steps—like resolving a rejected return, or responding to an ID verification letter (e.g., **Letter 4883C**)
- Dollars delivered on behalf of clients, including dollars delivered due to CTC UP updates, or post-return steps completed
- Number of clients who successfully claim tax benefits in the *following* tax season (which may be, depending on the issue they face, the soonest they can file)
- Number of clients who report that their issue was resolved by assistance (whether or not that resolution involved filing a return)

— Through our qualitative research and our interactions with clients, we came across a range of issues that simplified filing could not solve, but whose resolution is critical to the long run success of these programs. These issues include:

- Prolonged and opaque return processing timelines
- Confusing eligibility messages on CTC UP
- Incorrect, inconsistent, or stopped monthly payments
- CTC UP authentication challenges
- Missing functionality and inconsistent communications regarding CTC UP
- The "opt-out trap" in which a family would try to change who was receiving monthly payments just to end up with no payments at all
- 2021 newborns who could not be claimed for advance payments
- Handling cases where children had been claimed by other taxpayers
- Retrieving IP PINs
- Intimidating and unexpected post-return ID verification letters (e.g. 4883C)
- Low IRS phone service rates

The IRS did a commendable job launching a large new program with very limited lead time. More funding and resources will be needed to address these issues in the longer run.

Section 6: Conclusion and next steps

At its heart, GetCTC was our bet that simplified filing would dramatically and drastically lower barriers for families with low incomes. The bet paid off. GetCTC clients overwhelmingly found the tool very easy and straightforward, usually completing it quickly in a single sitting without assistance. The bet was so successful, in fact, that it changed the calculus around the overall tax benefits landscape. Simple outreach nudges *can* be enough, and assistance is not usually needed to finish a simple return. (Keep in mind, of course, these lessons are limited to GetCTC and simplified filing; the same does not hold for GetYourRefund or other tax filing software.)

What should we make of these findings in 2022 and moving forward? We will publish more recommendations on these points in coming months. In the meantime, here are some clear takeaways for the coming season:

- In 2022, Code for America will prioritize addressing some of the client experience issues within our control. We will continue working to make GetCTC as simple as possible.
- More user research is likely needed on ITIN families (to determine why they are underrepresented among GetCTC clients) and clients who drop off before finishing a return (to understand if they can be motivated to finish).

- In terms of direct outreach, policymakers and advocates should focus—as a baseline—on getting every state benefits agency in the country to send a series of two to four text messages to their beneficiaries. Similarly, policymakers and advocates should seek to replicate Propel's success of running referrals in Providers through any other similarly-situated apps. Policymakers and advocates should focus less on: direct contacts from outside groups; online ads (other than search ads); radio/billboard ads; and (most likely) posts from celebrities.
- But it's not just proactive direct outreach. Remember that more clients are finding GetCTC from their own search and networks than from direct outreach by agencies or organizations. Policymakers and advocates should invest in activities that make it easier for clients to find simplified filing tools via an online search, and invest in strategies to increase friend and family referrals—including relational messaging and maybe formal referral programs.
- Community-based outreach (a.k.a. community connection) is hard to get right; engaging families one-on-one in the community will usually not reach enough non-filers to be cost effective. Organizations that continue to invest in this strategy must aim to innovate and track the impact of their efforts—possibly including innovative outreach via schools and child care centers. Organizations may also assess the impact of a broader and shallower approach that equips large numbers of community figures with a little bit of information about simplified filing.
- GetCTC is the simple core of a broken system. Clients are going to need help accessing their tax benefits—but primarily not with simple returns. Any organization providing assistance needs to plan for this reality in their training and metrics. Some of the key activities families may need help with are filing paper returns for extenuating circumstances—using CTC UP, getting ITINs, retrieving IP PINs, and filing full returns. These metrics will have to be refined and validated, too, and any organization offering such assistance should aim to do so.
- Moreover, organizations offering assistance must remember to get out of their own way; most people can use simplified tools themselves, without the help. Remember to match the client and the activity to the right level of assistance—no more and no less.
- Finally, there is a broader lesson to be gleaned from the distinction between using GetCTC and other, more complex, activities: the sooner we can make the rest of the system look as simple as GetCTC, the better. In the short run, providing hands-on assistance to solve for complicated systems is the best we can do. But in the long run, the simplicity of GetCTC—thanks to the U.S. Department of the Treasury and IRS's leadership—is a proof of concept for how simple the rest of this system should look. Some priority processes to simplify include: claiming a dependent who has already been claimed on another return; getting updates on the status of a return, or reasons for a missed payment; authenticating and verifying identity, including processes regarding IP PINs, AGI, and online tools like CTC UP; and (if advance payments continue) claiming infants born after the previous tax year ended.

This work isn't easy or fast, and even with the best efforts across government and civil society, it will take years to fully reach all non-filers. But we are showing that it is possible. If we keep up this work, we will get every family the tax benefits they deserve.

Background: Code for America, tax benefits, and GetCTC

Code for America is a 501(c)3 nonprofit organization that believes that government at all levels can and should work well for all people, and that the mindful use of technology can help make this possible. Our team of technologists, advocates, and organizers use insights and ideas from real people to guide us to solutions that break down barriers to meet community needs and improve government in meaningful ways.

Code for America's Tax Benefits team is focused on ensuring that every family receives the tax benefits they deserve. In 2019, the team conducted [user research](#) in Colorado and California to better understand why families were missing out on approximately $10.5 billion each year in the Earned Income Tax Credit (EITC). We saw clearly that outreach was needed, but outreach alone was not enough; non-filers needed tax prep services that were trustworthy, free, clarifying, thorough, and accessible. After short pilot projects with Volunteer Income Tax Assistance (VITA) sites, the team fully launched GetYourRefund in early 2020—a mobile-friendly online service available in English and Spanish that connects low-income taxpayers to VITA assistance to file their returns. When VITA sites were forced to close due to the COVID-19 pandemic, GetYourRefund [quickly scaled](#) to meet the need for free, high-quality remote tax prep services.

As soon as GetYourRefund launched, the tax benefits policy landscape began to change dramatically. In March 2020, Congress passed the CARES Act, authorizing Economic Impact Payments (EIPs, commonly known as stimulus checks) of $1,200 per adult and $500 per dependent to nearly all households, even those with little or no income. The EIP was issued automatically to any household who had filed taxes in the last two years (or received certain federal benefits)—but this left out millions of households who do not file, usually because they earn too little to be required to. Recognizing the urgent humanitarian need to get funds to these families, the U.S. Department of the Treasury issued a regulation (Revenue Procedure 2020-28) authorizing a "simplified filing process." Under this simplified filing, households who are not required to file federal income tax (meaning they generally earn under about $12,500 if single or $25,000 if married) could file a "simplified return" for tax year 2019, containing just basic family structure information and bank account information, to sign up for EIPs. The IRS worked with Free File Fillable Forms to release the IRS Non-Filer Tool, an electronic implementation of the simplified filing process, in April 2020. Though it suffered from some usability issues, the IRS tool was transformative for tax benefits and was used by millions of households.

In the following year, the landscape continued to evolve. The March 2020 EIP (redubbed EIP1) was followed by EIP2 (December 2020, $600 per person) and by EIP3 (American Rescue Plan or ARP, March 2021, $1,400 per person). Like EIP1, EIP3 was paid automatically during 2021 based on 2019 or 2020 taxes. (EIP1 and EIP2, meanwhile, could be claimed on a 2021 tax return by households who had not received the automatic payments in 2020.) More importantly, though, ARP contained an even bigger reform: the expansion and advance monthly payment of the Child Tax Credit (CTC). Under ARP, the CTC was (a) made larger (up to $3,600

per young child, or $3,000 per older child); (b) made fully refundable, meaning that even families with zero income can receive the full amount; and (c) authorized to be issued in advance monthly payments, meaning that payments of the tax year 2021 CTC would be paid every month during 2021, rather than received all at once on the tax refund in 2022. In 2021, the IRS would issue six monthly payments, totaling half of the expected 2021 CTC.

Like the EIPs, the automatic CTC payments were based on a household's most recent tax return; like the EIPs, this left a gap for households who had not recently filed a tax return. Initially, the IRS and Treasury did not commit publicly to reintroducing the Non-Filer Tool in 2021. Ultimately though, building on 2020, Treasury released Revenue Procedure 2021-24 in May 2021, authorizing a simplified filing process for tax year 2020 returns. This process allowed users to (a) retroactively claim missing EIP1 or EIP2, (b) claim EIP3, and (c) claim advance payments of the CTC. Like in 2020, the simplified process was implemented electronically by Free File Fillable Forms and released as an updated IRS Non-Filer Tool in June 2020.

By spring 2021, the Code for America tax benefits team had **acquired a significant depth of knowledge** about how to provide streamlined and accessible tax filing products to households unaccustomed to filing tax returns. Recall that, in spring 2021, there also was no public commitment to re-introduce the Fillable Forms non-filer tool. The team felt confident in its ability to repurpose the existing GetYourRefund code and user experience research to build a streamlined and accessible implementation of the simplified filing procedure, and felt that such a user-friendly implementation would break down barriers for many marginalized clients. When the simplified filing procedure was released in May, we announced our intention to build and launch a bilingual, user-friendly simplified filing tool later in 2021.

Crucially, because simplified returns required only basic information from the filer and no tax documents, the tax benefits team saw the opportunity for clients to prepare and file their own returns, rather than relying on our VITA partners to prepare the returns for them. Moreover, we knew that it would not be possible to serve millions of new filers through volunteers (especially after a long and hard tax season serving clients remotely), and that identity verification barriers of the VITA program would block many non-filers from accessing the service. We completed the process of becoming an IRS-authorized e-filer at the end of July.

We opened GetCTC for beta testing in August and publicly launched it on September 1. It was a web application that clients could access from any web browser, on a mobile phone, tablet, or desktop—and it was available in English and Spanish. GetCTC asks questions in straightforward, user-friendly language; guides clients through simple questions to determine eligibility; automatically calculates the Recovery Rebate Credit (that is, any amount of EIP1 and EIP2 that clients did not receive in advance payments in 2020); and has chat support available if clients get stuck. It was built as part of the existing mission and vision of the tax benefits team, without any funding or contract from Treasury or the IRS—although Treasury partnered with Code for America to promote the new tool. During this time, the tax benefits team pursued a variety of strategies to

promote its use, including the launch of a national navigator program. We pursued some of these strategies in collaboration with the Treasury and White House. GetCTC was also able to capture a source code for partners who chose to use a unique branded URL, which allowed us to track the number of returns that came from different sources. GetCTC operated until the IRS closed e-filing for 2021 in mid-November.

Simplified filing has not yet been reauthorized for tax year 2021 returns. Pending the release of a new simplified filing regulation, Code for America plans to reintroduce a simplified filing service in 2022. This report reviews the experience of clients using GetCTC in 2021 and offers lessons for future years.

1. Introduction: Simplified filing was successful

Code for America launched GetCTC as a pilot, to test the idea that truly simplified filing—a simplified process requiring very little data and no tax documents, displayed in a simple format that every client could access and understand—would make a difference for non-filer families. We are proud to conclude that the pilot was successful and that simplified filing did make a difference. Consider:

- In ten weeks of full operation, from September 1 to November 15,[9] 115,451 households used GetCTC to successfully file taxes, claiming EIPs and/or the CTC. This amounted to nearly $440 million in tax benefits.[10]

Accepted Returns

- This overall number masks the fact that GetCTC had a slow start, as the app gained momentum and built trust. Traffic greatly accelerated especially after October 15, when the IRS Non-Filer Tool stopped accepting returns. In the last 28 days of operations, GetCTC was averaging over 2,700 accepted returns per day. If GetCTC had maintained that clip over 10 weeks, we would have seen 200,000 accepted returns. If GetCTC could maintain it over six months (e.g., April to October), it would have been 500,000 accepted returns.

How easy or difficult was it to complete our simplified filing tool, GetCTC.org?

- GetCTC succeeded in reaching many of the clients who needed it most. According to our follow-up survey (which 12,532 clients completed), 24% of GetCTC clients

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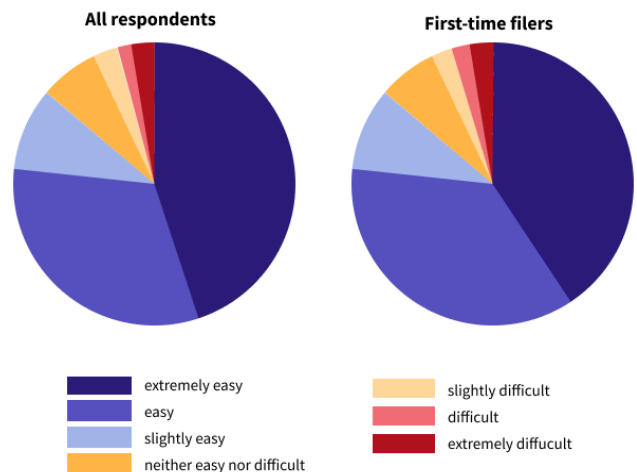
[9] The total includes a small number of returns filed during a beta testing period during the last two weeks of August.
[10] Note that all statistics cited in this report are after removing any returns that were flagged as likely fraudulent. We are confident that the overwhelming majority of fraudulent returns were flagged and removed from these statistics.

had *never* filed taxes in their lives.[11] (An additional 6% weren't sure if they had.) Also according to the survey, over half of GetCTC clients were people of color.

- GetCTC clients truly did find the process easy. 78% of survey respondents found the tool "easy" or "extremely easy"—and only 4% found it "slightly difficult," "difficult," or "extremely difficult." Among those whose return was accepted on the first try, 85% found it "easy" or "extremely easy."[12] The findings were much the same even among first-time filers.

- Using GetCTC was fast. The vast majority of GetCTC clients finished the tool in one sitting. The most typical experience was to get from return start to notification from the IRS in just 10 minutes, usually on a mobile phone. Over 99% of clients got through the tool without requiring live chat assistance. Of those whose returns were accepted, 87% were accepted on their first try.

- Clients were happy enough with GetCTC that they recommended it to others. Overall, 16% of survey respondents said they had heard about the service from a family or friend. As more people used the tool, this number increased; in the last few days of GetCTC operation, it was 23%.

- Simplified filing was able to serve clients who couldn't—or wouldn't—get through more complex processes. Nearly 2,000 clients who had gotten stuck using GetYourRefund (Code for America's virtual VITA intake service) were able to successfully file on GetCTC.

- We also heard from many clients that GetCTC empowered them to file by themselves and learn how to sign up for credits last year and in future years:

    - "I just want to thank you so very much for allowing me a single mother to be able to assist myself with your tool." — GetCTC client

    - "Thank you for the hand up, not hand out" — GetCTC client

For years, Code for America and other advocates have insisted that, for tax benefits, outreach alone is not enough—that non-filers are an especially marginalized population who need significant hand-holding to get through the door. But this analysis was based on a tax filing regime where tax filing *was* always hard and *did* always require assistance and reassurance. Now, with simplified filing, the old analysis is probably no longer true. **With simplified filing, in many cases, outreach alone *is* enough.** This achievement frees up intensive and critical hands-on navigation and assistance resources—from VITA sites, and other community organizations and government agencies—to work on those cases where help really is needed. This tool is, in fact, simple enough for many low-income Americans to confidently use themselves.

Of course, GetCTC's operation was not without challenges—including (predicted but) high rates of clients whose returns were not accepted by the IRS and high rates of clients using the tool to claim EIPs but not the

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[11] The follow-up survey may suffer from response bias, but it is not clear in which direction this would bias any of the estimates used in this report.
[12] Generally, when returns were not accepted, it was due to issues outside the scope of simplified filing, as discussed in Section 2.

CTC. These issues and many more are discussed at some length in the following sections, with recommendations of how they can be ameliorated in future filing seasons.

Overall, though, GetCTC's performance demonstrates the power of simplified filing: an easy-to-use application, designed with first-time filers and hard-to-reach clients in mind, can make huge strides in reaching those who have been missing out on the tax benefits they deserve.

2. Client experience — funnel, returns not accepted, client demographics

This section analyzes the overall experience of clients using GetCTC, including trends that could be corrected for in the future. Section 2.1 looks at the funnel—how many people who landed at GetCTC.org actually filed a return and where they dropped off along the way. Section 2.2 examines the reasons that clients' returns were not accepted by the IRS, and explores why these may have been common. Section 2.3 looks specifically at challenges related to claiming dependents and why—perhaps surprisingly—a majority of GetCTC clients claimed only stimulus payments and not, in fact, the CTC. Section 2.4 looks at other aspects of the client experience and population, including how long it took to file, demographics of the population compared to the reference population of non-filers, and the time of day that clients used the tool.

2.1 Funnel

% from Previous	% from Total	
		Visited Homepage

Triage/Screener Questions

% from Previous	% from Total	
36.0%	**36.0%**	Clicked 'get started,' to overview page
81.8%	**29.5%**	Clicked 'continue' to start process
78.2%	**23.0%**	Confirmed earn less than filing minimum
87.9%	**20.3%**	Chose to continue with simplified return, rather than full return
74.5%	**15.1%**	Confirmed did not file TY2020
96.1%	**14.5%**	Confirmed did not file TY2019; or chose to continue
94.1%	**13.6%**	Confirmed lived in U.S.
94.7%	**12.9%**	Confirmed cannot be claimed as a dependent

Return Information

% from Previous	% from Total	
84.1%	**10.9%**	Added personal information (name, SSN, etc.)
88.6%	**9.6%**	Provided and verified contact info
99.3%	**9.6%**	Provided filing status (and spouse information, if relevant)
88.2%	**8.4%**	Completed dependent flow
98.8%	**8.3%**	Completed RRC flow
96.1%	**8.0%**	Provided payment method
99.2%	**7.9%**	Provided mailing address
98.7%	**7.8%**	Provided IP PINs (if needed)
96.7%	**7.6%**	Confirmed all information
93.0%	**7.0%**	Confirmed legal and submitted return
42.4%	**3.0%**	Return accepted

Note that the steepness of the top of the funnel may be overestimated due to duplicate sessions.

The vast majority of people who visited GetCTC.org did not end up submitting a simplified return to the IRS using our tool. This is to be expected for any online tool—but especially for visitors to GetCTC in late 2021. Our client success team and outreach partners consistently found that most families seeking out CTC and EIP information in late 2021 did *not* in fact need to file a simplified return. GetCTC visitors primarily needed information about the AdvCTC payments, reassurance that they didn't need to do anything else to obtain their money, and links to the IRS CTC Update Portal (CTC UP) or other services for tracking and accessing their payments. They were usually people who had already done everything "right" but were still missing payments, needing to update information, or were generally unsure of their status.

Among those clients who did actually begin using the GetCTC simplified filing process, the majority dropped off (that is, exited the tool before completing it) during the initial set of triage questions—a set of six items which intentionally aim to offboard potential clients who should not be using GetCTC (e.g., if they had already submitted a 2020 return or were above the income limit to use simplified filing). About two-thirds of clients who started the tool dropped off during the triage questions—most frequently because they had already filed a 2020 return.

Looking at just those clients who started the tool and made it through the triage questions, we are left with only 12.9% of homepage visitors. Most of the other 87.1% likely had questions or concerns about the CTC and had nowhere else to turn, but ultimately they did not need to file a simplified return. (Note that some of these 87% may have been duplicates of clients who ultimately did file, and others could have been advocates, journalists, politicians, and other concerned citizens.)

For the 12.9% of homepage visitors who made it through triage—that is, confirmed they belonged on GetCTC—the application performed relatively well, with 54% of clients completing their return and submitting it to the IRS. (The true rate could even be slightly higher due to unresolved duplicate accounts.) GetCTC performs significantly better in this regard than GetYourRefund, where only approximately 15% of the people who complete the triage questions successfully submit an intake form. As an external comparison point, consider that, in online shopping, a conversion rate of 1-3% is considered relatively good.[13]

While the 54% completion rate demonstrates a high level of performance for a digital tool like GetCTC, that still leaves 231,000 clients whose answers suggested they needed to file a simplified tax return in order to access their CTC payments but who were not able to complete their tax return. A team of volunteers messaged these incomplete clients to remind them to log back in and submit in order to receive their funds, but response rates and further conversion to submission were low (see Section 4.5).

Some of the clients with unfinished returns likely did not ultimately need to file a simplified return, realizing it part-way through. Others, though, may have dropped off unintentionally. When Code for America has

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[13] See, e.g., **https://adoric.com/blog/what-is-a-good-conversion-rate-2020/**
https://www.growingyourcraft.com/blog/maximizing-your-etsy-conversion-rate

interviewed tax clients about incomplete applications in the past, we have often heard about how clients are fitting the application into their busy lives. For example, they started filling it out on the bus, and then it was their stop so they got off and closed the website. Or they were interrupted by work or a phone call or their child. We rarely hear about clients who complete part of an application and actively decide to quit and not return, meaning there is potential for future impact if we can better determine how to motivate clients to complete the process. More research and experimentation may be needed on this point.

It is also important to consider the 87% of visitors who dropped off on the home page and during triage. Many of these visitors arrived at GetCTC due to the cloud of confusion and questions around AdvCTC—confusion that persisted even for the millions of families who *were* getting payments. At a time when IRS tools did not always provide clear next steps and IRS customer service was hard to reach, families often ended up at GetCTC as a source of last resort to answer their questions. Although it was not the principal intention of the site, GetCTC and the client success team operating the live chat service probably provided an important and valuable service to some of this population.

2.2 Returns not accepted

The vast majority of GetCTC submissions were not initially accepted by the IRS. In fact, only 36.8% of simplified returns submitted through GetCTC were accepted on the first attempt. Even with a concentrated staff and volunteer effort to work with clients to resolve rejections, only another 5.7% of clients successfully filed upon resubmission of a return. The remaining 57.5% of clients who submitted returns never had a return accepted. (Note that initial acceptance and rejection is only the first step in return processing by the IRS, indicating whether the return has passed basic business rules. Once accepted, it still has to be processed and approved before it is posted for payment.)

To a degree, this low rate was expected. GetCTC launched late in the filing season. By September, most families had already filed, and many who got to GetCTC were looking to solve an issue that could not actually be resolved by filing a new simplified return (frequently because they *had* already filed a return). These returns, from desperate clients with nowhere else to turn, were rejected. The low initial acceptance rate, according to government partners, was also in line with rejections on the IRS Non-Filer Tool.

The primary reasons for these rejections are described below. Keep in mind that most of these issues are not symptomatic of clients not knowing how to use the tool or not understanding tax procedures; they are simply indicative of broader problems with the tax benefits ecosystem. In other words, these rejections were usually not some form of "client error." Providing assistance on the front end likely would not have staved off most of these errors, and even if it had, it usually would not have resulted in a better outcome for clients.

Initial reject reason[14]	% of all returns	% of all initial rejects	% resolved and successfully resubmitted
Primary filer or spouse had already filed a 2020 return	27.1%	42.4%	0%
2019 AGI error	8.2%	12.8%	9.0%
Dependent was already claimed on another return	7.9%	12.4%	36.8%
IP PIN error	5.1%	7.9%	5.1%
Primary filer or spouse was claimed as a dependent on another return	5.0%	7.9%	0%
Invalid mailing address	3.4%	5.4%	5.7%
Other	7.1%	11.1%	23.7%
All reasons	**63.22%**	**100%**	**9.1%**

1. *Primary filer or spouse already filed (27.1% of all returns):* The IRS does not allow households to e-file two returns in the same tax year, and over a quarter of clients had already filed when they used GetCTC—despite being warned that their submission would not be accepted. Clients were given the option and instructions to paper file their return if they were certain they hadn't filed and that the previous filing in their name had been fraudulent. In some cases, assistance could head off these filers from attempting a return at all, but it could not solve their actual issue. See more information on this error in Section 2.2.1.

2. *Incorrect 2019 AGI entered for identity verification purposes (8.2% of all returns):* In order to verify e-filers' identities, the IRS requires that individuals provide the exact Adjusted Gross Income (AGI) reported on their prior year return, or the self-selected signature PIN they created when e-signing their prior year return. (In practice, the signature PIN option was not helpful; our client success team asked clients with AGI rejects if they knew their signature PINs, and nearly always the answer was no.) GetCTC would automatically enter the amount for clients who said they did not file a 2019 return ($0) or used the IRS Non-Filer Tool in 2020 ($1). Clients who reported that they filed a full return were asked to enter the exact amount of their AGI. 9.1% of filers were able to resolve this error. Resolving the error often proved difficult. Many clients who filed in 2020 found it difficult to access a copy of their 2019 tax return, did not remember their signature PIN, and could not authenticate to Get Transcript to retrieve

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[14] This table shows the breakdown of the *first* rejection reason a return saw. If a given client received multiple rejects with different reasons, only the first will show up in this table. This simplifying assumption does not change the overall conclusions; repeating the analysis by fraction of all rejects shows very similar results.

the number that way. Many others could not remember how they filed last year or were confident they did not file a full return last year, despite the IRS rejecting the return with both $0 and $1 AGI.

3. *Dependent was already claimed on another person's return (7.9% of all returns):* A child can only be claimed on one person's tax return a year. Determining who has the strongest claim, however, can be challenging—and burdensome to correct. Frequently, clients would file a claim for a child just to find that their child had already been claimed. 37.2% of filers who received this error opted to remove the conflicting dependent and resubmit the return to claim any additional payments/refunds available. We classified this as "resolving the issue" from the narrow perspective of getting an accepted return—but, in practice, it may not have been much of a resolution. If this client was the rightful claimant of the child, they would need to take significant additional steps to receive the benefits that belong to them. See more information on the challenges of claiming a dependent—and the low rate of dependent claiming overall—in Section 2.3. Note this was far and away the second most common reason among those with dependents; it is only relatively low overall because not all clients tried to claim dependents.

4. *Identity Protection PIN missing or incorrectly entered (5.1% of all returns):* Filers who have experienced identity theft in the past—or those who opted into the program—are mailed a new six-digit Identity Protection PIN (IP PIN) each year. The number must be included on the return in order for it to be electronically processed. If clients do not have the correct number, they are advised to **retrieve it electronically**. Most filers who faced this error had entered no PIN at all; 11.1% had entered a PIN that the IRS indicated was incorrect or outdated. Only 5.1% of filers were able to resolve this issue. Read more about the challenges of retrieving an IP PIN in **Section 2.2.2**.

5. *Primary filer/spouse claimed on another person's return (5.0% of all returns):* In order to be eligible for stimulus payments or AdvCTC payments, the filer cannot be claimed as a dependent on another filer's tax return. It's uncertain what percentage of individuals who received this error had been properly claimed. Individuals who received this error were provided brief instructions on how to paper file their simplified return, if they felt they were wrongly claimed by another individual.

6. *Mailing address invalid (3.4% of all returns):* Mailing addresses on tax returns must be USPS-compliant to ensure the proper delivery of IRS payments and correspondence. These errors arose when clients entered shortened or incomplete addresses—e.g., "23 Fake, Aurora, CO 80010" instead of "23 Fake *St.*, Aurora, CO 80010." Clients could resolve their address issues themselves or reach out to Code for America staff and volunteers, who would use a **USPS lookup tool** to find a more appropriate version of the address and share it with the client for their approval. We know that manual processes that involve multiple steps incite more drop-off from clients, with many clients abandoning the process during back-and-forth emails. Anecdotally, some clients were also upset by the messaging around this error, responding that it simply *was* their address, and suspecting in their frustration that the whole process could be a scam. Address resolution should have been just a speed bump, but ultimately—perhaps

surprisingly—only 4.5% of clients were able to resolve this issue, leaving 8,738 returns unresolved. For future tax seasons, Code for America will explore ways to address verification within the GetCTC application prior to submission so that clients can quickly and easily accept edits on their own, without causing a rejection that they need to subsequently resolve.

2.2.1 Already filed a 2020 return

Nearly 73,000 clients used GetCTC to submit a return despite having already filed a return for tax year 2020—even though the GetCTC interface clearly told them that their submission would not be accepted if they had previously filed.[15] We engaged these clients through in-depth interviews, and reviewed messages these clients exchanged with our client success team and tax volunteers, to better understand why so many people submitted a form when they were not required or allowed to. Overwhelmingly, we heard that clients *knew* they had already submitted something to the IRS for 2020 but took the time to submit again because **they did not automatically receive the AdvCTC (or EIP) payments that they believed they were eligible for.** These clients were not receiving their payments because (a) their 2020 full return was still in process, (b) they didn't trust that their IRS/Intuit tool submission had been received, or (c) they needed to update information from their initial filing.

> *Their 2020 full return was still being processed.* Some clients we spoke with had submitted a 2020 tax return, correctly claiming their dependents, but that return was still showing as "Processing" when they logged into the IRS website. As a result, their monthly AdvCTC payments had not yet begun. (Such widespread delays are consistent with data from Propel, who found that, out of their likely-eligible users who had *not* received AdvCTC, about 75% *had* in fact filed a 2019 or 2020 return.)

> - "Would me and my kids be eligible [for the Child Tax Credit]? My oldest son is 19 years old and my youngest daughter is 14 and I put them both on my tax return. So yeah I have been trying over and over to file for Child Tax but we haven't received anything yet." — GetCTC client
> - "I corrected and mailed in my tax return for 2020 in April, but I haven't received any refund yet and no CTC payment." — GetCTC client
> - "I haven't received any of my CTC money due to a held up amended tax return. and it's causing a hardship on my family." — GetCTC client

> *They didn't receive sufficient confirmation of submission from the IRS/Intuit tool.* Other clients had already submitted a simplified return using the IRS/Intuit tool, but they did not receive a trustworthy confirmation of its acceptance and couldn't log into the IRS website to check the status. So, they were not sure if their simple return had actually gone through.

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[15] The relevant page asked clients if they had filed in 2021; if they said yes, they were taken to an off-boarding page. The page with this question also contained the warning, in bold: "If you already filed a 2020 tax return, the return you file with this tool will be rejected by the IRS."

They were trying to update their dependents or add a new dependent for 2021, often a newborn. Clients who had filed a 2020 return and needed to add or subtract dependents were supposed to do so using CTC UP, which was originally projected to have this functionality available in June. But the timeline kept slipping, and ultimately CTC UP never offered the functionality to add/subtract dependents in 2021. Moreover, the communication on this point—what tool to use for what function—was not always clear. As a result, many filers thought GetCTC was the appropriate tool to use to change their dependents, even if they knew they had already filed.

Overall, in the absence of easy-to-use portals with clear and up-to-date information, and with no one to turn to for a timely response about missing CTC payments, many clients tried to resolve their issue by resubmitting a tax return via GetCTC.org, unsure if duplicate submissions would cause an error. Some clients connected with navigators, VITA services, or our Code for America's client support staff, who helped them understand these issues and avoid submitting a new return (more on this in **section 4**). But, critically, these were not issues that assistance could actually fix. At best, assistance could advise the client that their GetCTC return would not be accepted, and the client could save 15 minutes of filling it out, or assisters could help the client make a plan to resolve the issue by filing in 2022. But true solutions—speeding up IRS processing, or providing additional functionality and accessibility on CTC UP—were outside the control of assistance groups, too.

2.2.2 Identity Protection PINs

Missing or incorrect Identity Protection PINs (IP PIN) accounted for 8.2% of all submission errors. IP PINs are five-digit codes that the IRS provides yearly to clients in the IP PIN program. While it is possible to request an IP PIN from the IRS if you believe that you have been a victim of identity theft, most GetCTC clients were issued an IP PIN from the IRS without their knowledge. Once the IRS issues an IP PIN, it is reissued annually, and the tax filer needs to include that year's PIN on their tax return every year. IP PINs are issued by physical mail, and if an IP PIN recipient can no longer access the mailing address listed on their last filed tax return, they must either retrieve the IP PIN electronically, travel to an in-person Taxpayer Assistance Center, or paper file their return and wait for a response from the IRS.

Clients with missing or incorrect IP PINs most often report that they've never heard of an IP PIN and that they do not believe they have received a letter from the IRS. We heard a lot about moving and address changes from clients, particularly given the ongoing pandemic, so—unsurprisingly—very few clients with an IP PIN submission error had a copy of the letter they needed with their number on it.

Recovering an IP PIN online involves a strenuous identity verification process that is prohibitively arduous for most GetCTC clients. In fact, the only GetCTC clients who were able to confirm that they had actually recovered an IP PIN were clients who visited an IRS office in person. Having access to a local IRS office and the flexibility to visit it during business hours is, of course, a privilege that not all GetCTC clients have.

- "I've had problems filing for over a year now. It always says my return is rejected because I need my identity pin. I've tried getting it from the irs website so many times. I even obtained a credit card and the IRS says it can't validate it. I'm at a loss of what to do." — GetCTC client
- "I have not been able to file taxes in two years, I'm disabled and attend online college. My wife is also disabled, we were a victim of identity theft in the past, however the IRS keeps rejecting the return and asking for an IP protection pin. We never received any IP PIN in the mail, we have tried to call the IRS to let them know and get the PIN number or remove it, but for two years they do not answer their phones or they say that our issues are not good enough to wait then it hangs up." — GetCTC client
- "I need help filing for me and my kids. Everywhere I file to get my stimulus and the child tax credit I get rejected because of my IP PIN that I can not retrieve. I've tried a lot of times and I can't get a replacement one cause they would have needed my address last year by nov unfortunately I moved unexpectedly. I have 3 kids and going through a hardship and have been trying to get my second and third stimulus and also the child tax credit owed to me and my children. I would like to know is there any way I can file without the IP PIN for my taxes? I haven't filed taxes this year yet cause i have to get them mailed in and my ip pin for taxes been holding up money and my child tax credit." — GetCTC client

The IP PIN program is, of course, intended to protect taxpayers—but for most clients we saw, it was instead an insurmountable hurdle to accessing tax benefits in a timely manner.

2.3 Claiming dependents

No dependents
n=145k
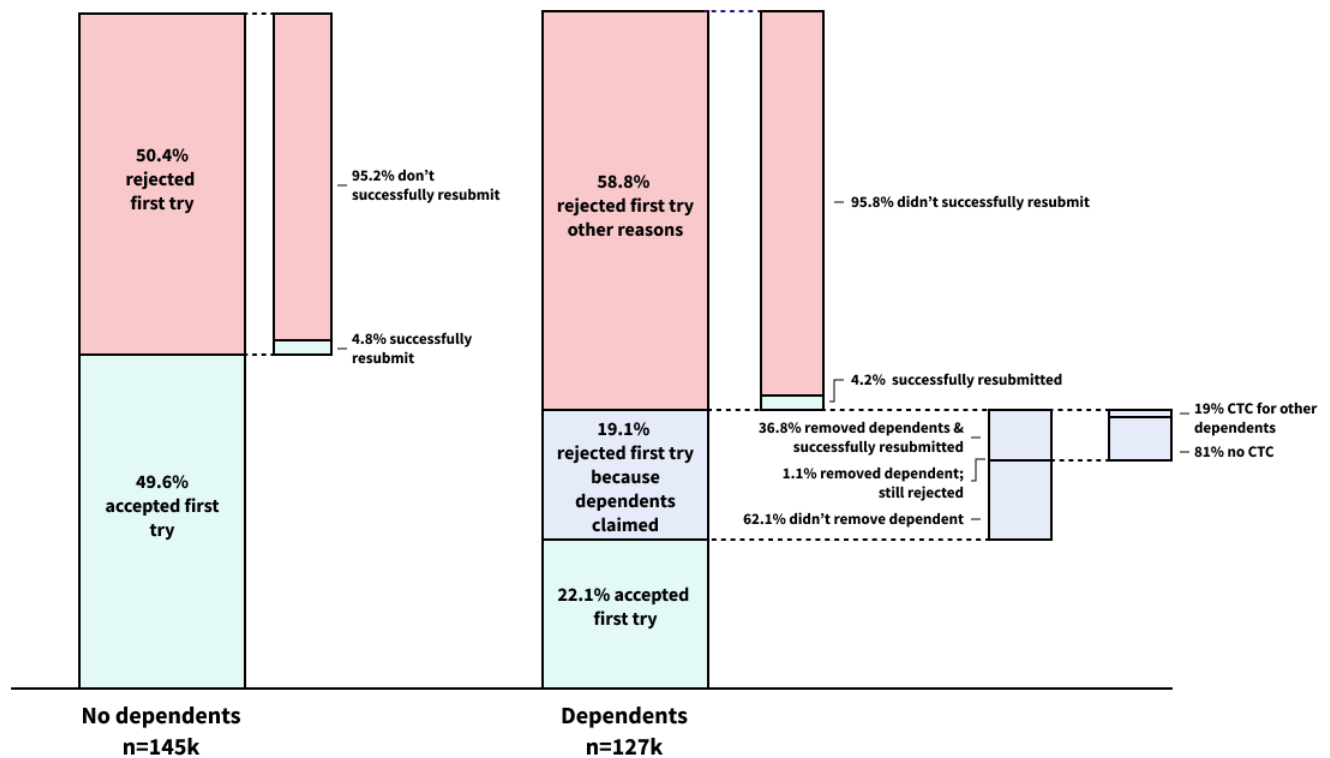
Dependents
n=127k

The majority of GetCTC clients did not get the Child Tax Credit. In fact, only 21.7% of accepted returns claimed a CTC-eligible child.[16] There are a few reasons why:

- *Only 46% of submitted returns included any dependents.* This might be somewhat surprising for a tool called GetCTC, but it should not be shocking, for a couple of reasons:
  - There are simply more non-filers without children than non-filers with children. In California, for example, where the state Department of Social Services did a rigorous match with the state tax agency to identify non-filers, there were over twice as many non-filers without children as with. This is likely an underestimate of the difference, since childless adults are probably less likely to be on public benefits as well. The discrepancy makes sense, though, as very low-income filers with children have long had far more incentive to file taxes than their childless counterparts, due to the relative generosity of the EITC for families.
  - Despite the tool's name, many of GetCTC's biggest promoters messaged it primarily as a tool to get stimulus payments, rather than a tool to get the CTC. One prominent example was the

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[16] GetCTC did not track exactly which dependents were submitted on which iteration of the return, as the team had not expected this information to change across submissions. As a result, the numbers in this section may be approximate.

Social Security Administration (SSA), whose audience was disproportionately likely not to have dependents. Among clients referred by SSA, just 41% claimed a dependent. Returns from organic Google may have had a dependent-claiming rate as low as 27%—consistent with the fact that discourse online focused more heavily on stimulus payments. On the other hand, CTC-forward campaigns targeted at families with children had higher dependent-claiming rates. In one campaign run by Providers (the application by Propel that many SNAP beneficiaries use to manage their benefits) targeted exclusively at families, 79% claimed a dependent. But in practice, traffic sources with lower child rates dominated this season.

- *Even for clients who came to GetCTC with the hope of claiming a dependent to access the Child Tax Credit, returns with dependents faced a significantly higher initial reject rate than those without dependents.* **49.6% of returns without dependents were accepted on the first attempt, versus 22.1% of those with.** The difference in acceptance rate can almost entirely be explained by returns that were rejected because a dependent had already been claimed by someone else: 19.1% of returns initially submitted with dependents were rejected for this reason (compared to, of course, no returns without them). The 24,000 clients whose dependents had been claimed either chose not to file at all[17] or chose to remove the conflicted dependent/s and resubmit. Fully 38% of clients chose to remove one or more dependents, the vast majority of whom had their resubmissions accepted. But, once resubmitted, the returns in most cases no longer claimed the CTC; all CTC-qualifying dependents had been removed.

- *Only about 75% of dependents that clients tried to claim were eligible for the CTC.* Of the dependents who were not eligible for the CTC, the biggest portion were children who were born in 2021, representing 32% of the CTC-ineligible dependents. (Filers were not permitted to list any dependents born in 2021 at all on a 2020 tax return and technically should have instead used CTC UP. But, despite IRS promises, CTC UP did not offer this functionality throughout 2021, and news coverage continued to suggest that families could file for AdvCTC for their infants. See Section 5.4 for more on this issue.)[18] Then, 25% of attempted dependents were over the CTC age limit, 12% failed the relationship test, 11% reportedly did not have Social Security Numbers (SSNs) valid for employment,[19] and 7% failed the

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[17] This would have been the strategic choice for filers who had already received their Economic Income Payments and were only missing the Child Tax Credit.

[18] Note that GetCTC repeatedly warned clients not to submit children born in 2021, but in practice, clients often did so regardless. As a mid-season fix, GetCTC would drop these dependents before submitting the return to the IRS, to prevent an error, but did not display an explanation to the client as to why the dependents were being dropped. They simply were not included on the list of dependents after a client finished the dependent flow. Code for America plans to display more explicit errors for similar cases in future tax years.

[19] Children are required to have SSNs valid for employment to receive CTC. In practice, an SSN that is not valid for employment is a rare occurrence, but GetCTC had to ask about it regardless. GetCTC asked filers to confirm that their children had such SSNs, but the interface may have confused some clients, who inadvertently reported that their children did not. This issue will be addressed in 2022.

residency or support tests. For an additional 16%, the client had indicated they wanted to add a dependent, but ultimately decided—after going through the tiebreaker rules—that someone else had the right to claim the dependent, and did not claim them.[20]

Of these three drop-off points (clients who chose not to claim a dependent, conflicting dependent claims, and dependents ineligible for CTC), it is the middle step—conflicts over who should claim a child—that looms largest from a systems perspective. While the vast majority of families did not face any such issues, conflicts over who should claim a child were still relatively widespread. Overall, claiming children is complicated for families. We conducted additional qualitative research and evaluated data from rejection resolution conversations to better understand the challenge.

- *Family situations are complex, and often, multiple people could technically claim a dependent (before applying tiebreaker rules).* Confusion about dependent claiming is a frequent issue for parents and guardians with shared custody of a child, for multi-generational households where a number of individuals could qualify to claim the same child, and for survivors of domestic abuse.
  - "She is my granddaughter. She's been with me since 5 years. I get food stamps and cash and Health insurance from Human Services in Pennsylvania for her. Her mother is trying to claim her in her taxes but she lives with me." — GetCTC client

- *Even though there are formal rules to claiming a child, in practice dependents are claimed on a first-come, first-approved basis, and correcting dependent claiming with the IRS can be an arduous process.* The IRS does not require any proof of residency or caretaking for claiming a child, so any person with a child's Social Security Number can claim the child on their taxes if they are the first to submit a tax return in a given year. Unsurprisingly, this leads to children being claimed by family members or guardians who do not provide them care. We provide recommendations that clients work with Low Income Taxpayer Clinics (LITCs), paper file returns, and visit local IRS offices in person to contest such incorrect claims, but we hear few stories of resolution that lead to the primary caregiver recovering payments.
  - "I truly believe my daughter claimed Brandon.[21] I am his legal guardian by law. I have paperwork. I have all his information and I have been taking care of him since 2019. I dont think its fair with no proof the IRS just gave his money to Lisa[22] please respond with a payment." — GetCTC client

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[20] Also, in a small number of cases, clients submitted returns without dependents and then reopened their return to add dependents later, even though (apparently unbeknownst to them) this did not actually transmit any new information to the IRS.
[21] Fictitious name to preserve privacy.
[22] Fictitious name to preserve privacy.

- *Many families experienced a shift in legal guardianship between 2020-2021, often due to complications around employment, living situations, and death related to the pandemic.* In many of these cases, a former guardian, who was no longer providing primary care, had claimed the child on their tax return, blocking the current primary care provider from receiving support. These clients would often upload legal documents to prove their custody but were not able to resolve the issue electronically.
    - "I had my granddaughter placed in my home under children & youth in October 2020. I have to wait the 15 months that is up in March 2022 to adopt her. I now only have guardianship of her since October 2020 so far. Her mother has been in jail for a month or more and will be in jail till November 2021 or longer. I feel I'm due the child tax credit to continue her care." — GetCTC client

- *The expanded CTC has changed the incentives surrounding filing in ways that can cause conflicts.* For example, consider a child who lives with her mother, who is on disability and has no earned income, and her aunt, who earns $20,000. They both pay for portions of the child's expenses. Tiebreaker rules here technically allow the mother to claim the child, even though in human terms both adults have a reasonable claim. For years, since the aunt could claim a sizable EITC on behalf of her niece and the mother could not, the aunt may have claimed her niece via a tacit arrangement with her sister. But, now that the CTC has no earnings requirement, the mom wants to claim her own daughter—only to find that the daughter has already been claimed.
    - "I normally don't file taxes because I receive SS disability. I have had custody of my grandson since last year and again this year but his other grandmother has been claiming him and hasn't had custody of him. She's been allowed to claim him while I have physical custody of him [because she works]." — GetCTC client
    - "I have had full custody of both kids as of 2012 I don't work so have not filed for them but i am entitled to get their child credit." — GetCTC client

There are no easy fixes to the complex issues of competing claims to children. In the short run, the IRS would be well-advised to accept e-filed claims with duplicate dependents and pursue reconciliation from there, rather than requiring families to drop their claim entirely (a possible violation of due process) or file on paper (which creates extra delays and work for the agency). In the longer run, it will require reformed eligibility rules and a robust family reconciliation team within the IRS to quickly and compassionately resolve issues. Until then, many low-income families will continue to struggle with claiming dependents.

It is worth noting that rejections due to already-claimed dependents were so significant that they almost single-handedly explain differences in acceptance rates by different sources of traffic: traffic sources with more dependents had lower initial acceptance rates than those without. The outlier in the graph below is traffic

from Google search,[23] which had disproportionately low acceptance rates given its low rate of dependent claims.

Dependent claim rate and rejection rate
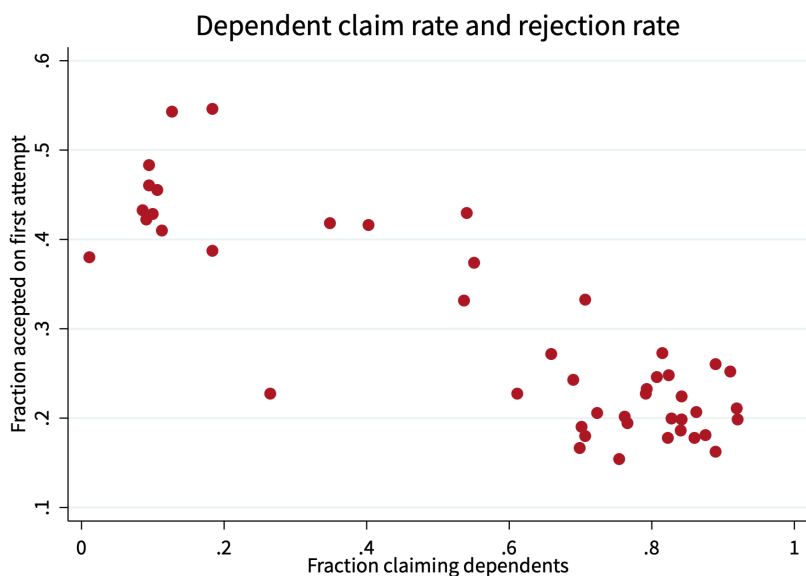
2.4 Other details

2.4.1 Time to completion, and resubmissions

The overwhelming majority of GetCTC filers finished the process very quickly. Among the 89% of clients who submitted only one return (that is, did not receive a rejection and resubmit), a quarter finished within 10 minutes, half within 16 minutes, three quarters within half an hour, and 84% within an hour. The modal client took just 10 minutes to file. The time to completion is log-normally distributed; only 15% of one-submission clients are outside the frame of the figure below.

Among the remainder, about half finished their return within the next 24 hours; the other half took several days or more.

Even when clients' initial return was not accepted, most of those who would go on to successfully re-file did so the same day. Among all clients, including those with multiple submissions, only 14% let more than 24 hours pass between starting their return and submitting their final version. Only 5% let more than a week pass.

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[23] Due to an error in tracking, it may contain some visits from email outreach accessed in the Gmail web client. It also contains a negligible number of returns from paid Google search ads.

Time to submission, users with 1 return
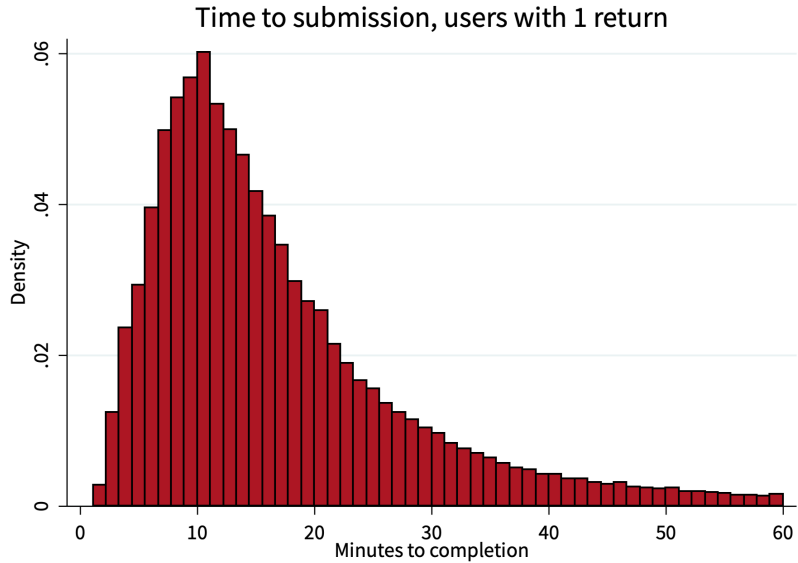
One exception to the generally limited time spent on GetCTC were a small fraction of clients who repeatedly resubmitted their returns, hoping to resolve errors. Of the roughly 31,000 clients who resubmitted a return after an initial rejection, 10,000 resubmitted at least twice, and 1,500 resubmitted at least four times.

2.4.2 Other characteristics of clients

The table below shows various additional characteristics of GetCTC clients, alongside (where relevant) reference goals for each statistic—that is, the estimated level we would expect if GetCTC clients were perfectly representative of the non-filer population.

	Of all submitted returns	Of all accepted returns	Notes
Fraction of filers who are POC	42% (based on WRU[24]) 57% (based on survey)	40% (based on WRU) 56% (based on survey)	Reference goal: 55-65%.[25]
Fraction of returns filed in Spanish	1.84%	1.88%	Reference goal: 3-6%.[26]

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[24] Details shown in Appendix Table 2.

[25] Census data suggests the population in poverty is 55% POC. Qualitative research suggests that POC may further be overrepresented (relative to their income levels) among non-filers.

[26] According to Census data, 5% of Americans with family income below the official poverty line speak Spanish at home *and* speak English not well or not at all. Some of these people are likely in a tax household with someone else who *does* speak English, though, and still others would likely ask for English help from another family or friend for a government form. Note that in California this 5% figure is twice as high—roughly 10%. In California, CA Policy Lab estimates that 30% of non-filer families have Spanish as their primary language (though some of these will also speak English proficiently). This implies that the Spanish reference range here could be an underestimate.

Fraction of returns where primary taxpayer has ITIN	0.59%	0.68%	Reference goal: 5-15%.[27]
Fraction filing single (vs MFJ)	96.87%	96.55%	Reference goal: 85-95%.[28]
Fraction of returns submitted using mobile device[29]	75% phone, 4% tablet	[*Not known*]	
Fraction of returns selecting SMS for contact method (vs email)	67%	[*Not known*]	Other tax filing software may not offer SMS verification.
Fraction claiming some amount of EIP1/EIP2 (RRC)	[*Not known*]	75.7%	In the majority of cases, clients reported having received $0 in EIP 1 & 2.

The data suggests that:

- GetCTC is roughly succeeding in reaching people of color, although, depending on estimation method, people of color may be slightly underrepresented among GetCTC clients.
- GetCTC use in Spanish was relatively low, although only somewhat lower than would be expected given the level of Spanish speaking among the potential client base. (Keep in mind that, although close to 15% of the U.S. population speaks Spanish, a much smaller rate speak Spanish *without speaking English*, and most of those who are bilingual will elect to complete government forms in English.) Still, there is work to be done to ensure Spanish speakers have full access in coming years.
- The lower level of Spanish speakers than expected may be correlated with the *very* low level of filers where the primary filer has an Individual Taxpayer Identification Number (ITIN) rather than a SSN. Research from CA Policy Lab suggests ITIN filers may make up a very large portion of non-filers, but less than 1% of GetCTC clients used ITINs. Qualitative research suggests that misconceptions about the CTC (and EIP3) eligibility of ITIN parents was widespread, as were concerns that, even if they were eligible for the credits, the filing process could subject them to other legal action. There are also logistical problems for ITIN filers, though. ITINs have to be renewed if the filer was inactive for three years, and ITIN renewals currently have to be filed on paper through a fairly onerous process (which, of course, cannot be completed on GetCTC). Much more work is needed to reach the (especially undocumented) immigrant population, clarify eligibility rules, ease anxiety about enforcement

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[27] **CA Policy lab** estimates that, among families at risk of not receiving CTC in California, 26% likely include parents who do not have SSNs. California has a disproportionately high rate of undocumented immigrants (about 5% of the population, versus around 3% nationally).

[28] **CA Policy Lab** estimates 85% of families at risk of not receiving CTC are headed by single parents. EIP-only families are probably more likely to be single.

[29] This is shown for August 10 to October 26 only, so as not to be biased by fraudulent attempted claims—which were removed from submission data but cannot be easily removed from web analytics data.

actions, and have them actually apply for ITINs to receive benefits. It is not yet clear what fraction of the ITIN gap is driven by each of these pieces.

- Nearly all GetCTC clients were single, although this rate was only somewhat higher than should be expected given the population.
- The vast majority of clients used GetCTC on their smartphone. That said, smartphone users were somewhat more likely to drop off along the way. Mobile users accounted for 79% of started returns (83% including tablets) but only 75% of submitted returns (79% including tablets). We cannot capture acceptance rate by device type, so it remains possible that mobile users make up a still lower or higher rate of accepted returns.
- The vast majority of clients claimed some RRC using the tool. In most cases, clients reported they had not received any amount of EIP 1 and 2, and they claimed the full amount. Unfortunately, without access to IRS data, we cannot tell whether these reports were correct.

2.4.3 Timing of filing

The figures below show trends of when in the week clients started returns on GetCTC (among all returns that were ultimately submitted), by the day and hour they started their return:
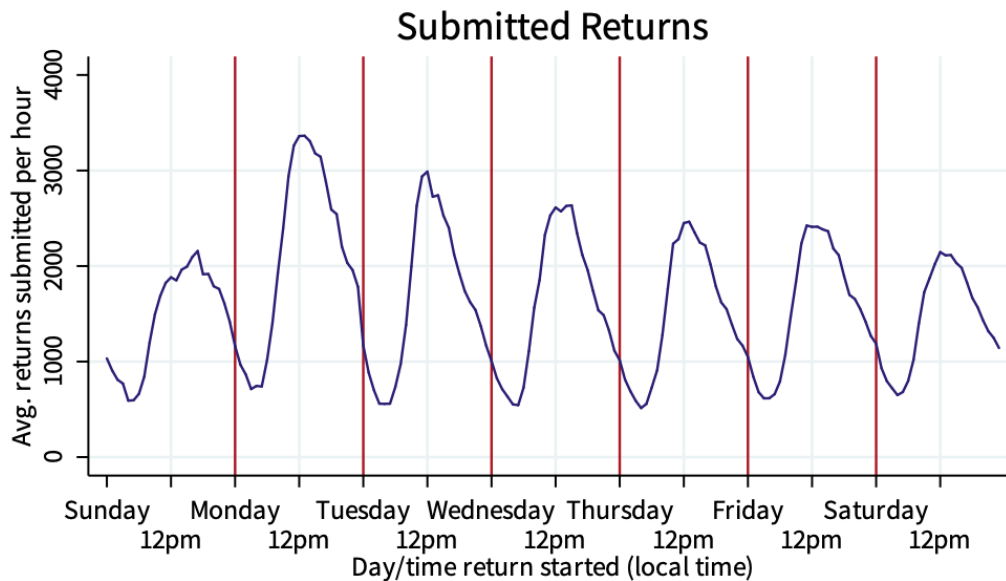
These trends became somewhat more extreme after October 15:

Submitted Returns, After 10/15
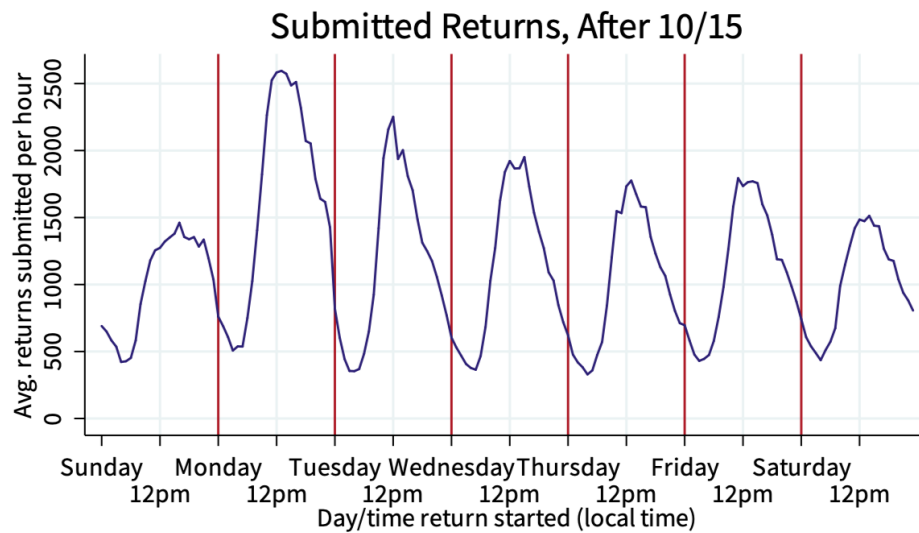
The most popular times to submit returns were around 11am-2pm on weekdays—and especially on Mondays and Tuesdays. Returns leveled off to a lower level later in the week and continued to slip into the weekend. Only on Sundays were the time-of-day trends different, with returns coming in later into the evening. These trends may be somewhat surprising; even though many Americans work irregular hours, one may have assumed that working families would still, on average, disproportionately file returns outside of traditional business hours.

One possibility is that these patterns are endogenous: the assistance or outreach that drove filers to GetCTC arrived disproportionately during business hours on weekdays, and especially on Mondays. (It is also possible that the filing pattern was driven by when live chat assistance was available on the tool, which was generally weekdays 9am-5pm Central Time. However, the data does not show any particular discontinuities at the timing of live chat assistance—and moreover, no discontinuities that vary by time zone.)

Of additional note is that the acceptance rate of returns, too, varied significantly by time of day. Returns were far less likely to be accepted during the overnight period when there were fewer overall returns. Further disaggregation suggests that the overnight rejections were due primarily to filers who had already filed returns:
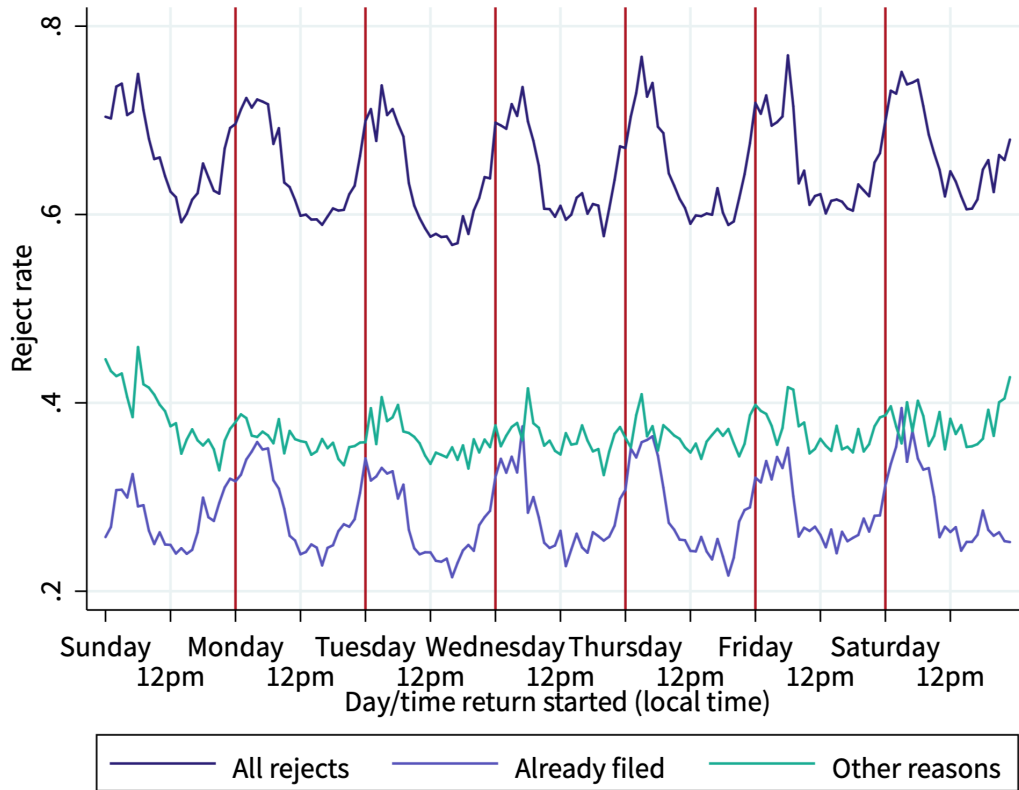
Again, it may be the case that this trend is due to assistance that was available during business hours. During the day, families who had already filed were successfully (and correctly) dissuaded from using GetCTC, something that could not happen overnight. That said, the timing (especially disaggregated by time zone) is not consistent with the idea that this was due to live chat assistance on GetCTC, and given that most filers did not interact with any assistance, this theory seems unlikely. Another possible explanation is that the variation here is due to simple selection bias: the types of people who were trying to complete the form in the middle of the night were more likely to be desperate and to not think as clearly about whether this was the right step for them to take. Neither of these theories are conclusive, though.

3. Outreach methods and driving traffic

Out of the over 100,000 accepted returns and over 250,000 total submitted returns we saw through GetCTC, how did all these filers arrive at the website? Did they find us, or did we and our partners find them? Which methods were most efficient at driving filers to the site? This section seeks to answer these questions.

Note that the answers to these three questions may be different. The methods that accounted for most of our traffic may not have been the most efficient; they may simply have been the ones that were attempted at the most scale. And the sources of traffic may not shed much light on how clients came to arrive at our site: e.g., did a client search online and find GetCTC linked on another page, or did an agency directly reach out to the client and refer them to a landing page where they found GetCTC? As such, we address these three questions independently. Section 3.1 considers which sources—whether or not efficient or replicable—actually accounted for all of our returns. Section 3.2 goes a level deeper on that analysis, to consider how, in a broad sense, clients actually found the site. Section 3.3 attempts to estimate the efficiency of each of several models of proactive outreach. Section 3.4 delves specifically into "navigation"—proposing two distinct definitions of a term that was widely used to denote different aspects of the tax benefits process and assessing the one more connected to outreach. (The discussion of the second aspect of navigation, the assistance offered, is in Section 4.) Section 3.5 reviews outreach methods about which our data is not complete. Section 3.6 contains a narrative case study of outreach efforts in Philadelphia, to illustrate how various different modes can work together. Finally, Section 3.7 contains messaging learnings from a few different experiments—how should we talk about the CTC and tax benefits when doing this outreach?

Keep in mind that all of this analysis has limitations. Certain types of outreach activities are easier to spot in the data and analyze than others. For instance, a statewide text campaign run in September is easier to identify and hold up as an example than the percolation of information through layers of city government in late October. We were not only more likely to learn of such single large blasts of information from our partners in federal and state government, but we were also more likely to notice the trend ourselves and find out more about it. More temporally or geographically dispersed outreach efforts could have gone unnoticed—especially small but highly efficient efforts that were not scaled enough to show up in the data at a macro level. Moreover, it may be a bit of an oversimplification to assign GetCTC returns to a single source. Many GetCTC clients arrived at the site multiple different times from multiple different sources before deciding to actually get started and file their return. In these cases, it may be the sum total of multiple efforts that finally got the client to file.

As elsewhere in this report, the key outcome we examine throughout this section is submitted and accepted simplified returns. **Note that, in this section, the names of many outreach partners have been masked (e.g., "State B," "Organization D") as it was not feasible to clear analytic details with every partner.**

3.1 Top referral sources

Accepted returns - by source
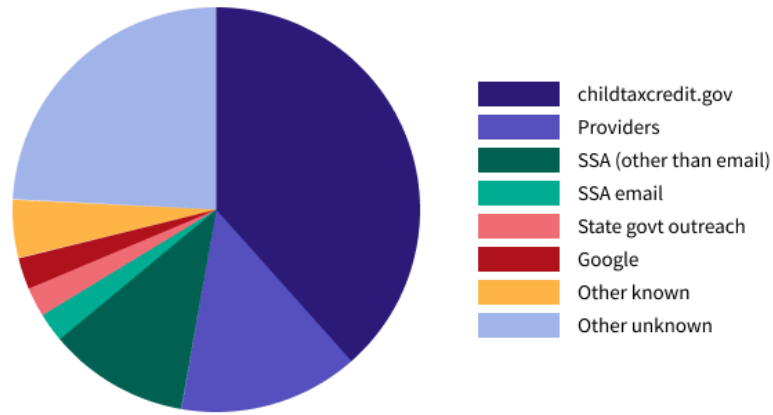
Source	Total submitted	% of all submitted	Total accepted	% of all accepted
childtaxcredit.gov	86,110	31.7%	44,303	38.4%
Providers (Propel)	51,251	18.9%	16,531	14.3%
SSA (other than email)	28,696	10.6%	13,104	11.4%
SSA emails	5,387	2.0%	2,598	2.3%
State/local govt outreach	7,092	2.6%	2,814	2.4%
Organic Google	9,103	3.4%	2,830	2.5%
Other known	13,673	5.0%	5,470	4.7%
Other unknown	70,250	25.9%	27,801	24.1%

Just three sources—childtaxcredit.gov, Providers, and SSA—accounted for two-thirds of accepted returns. We review these and other top sources one by one below.

3.1.1 White House (www.childtaxcredit.gov)
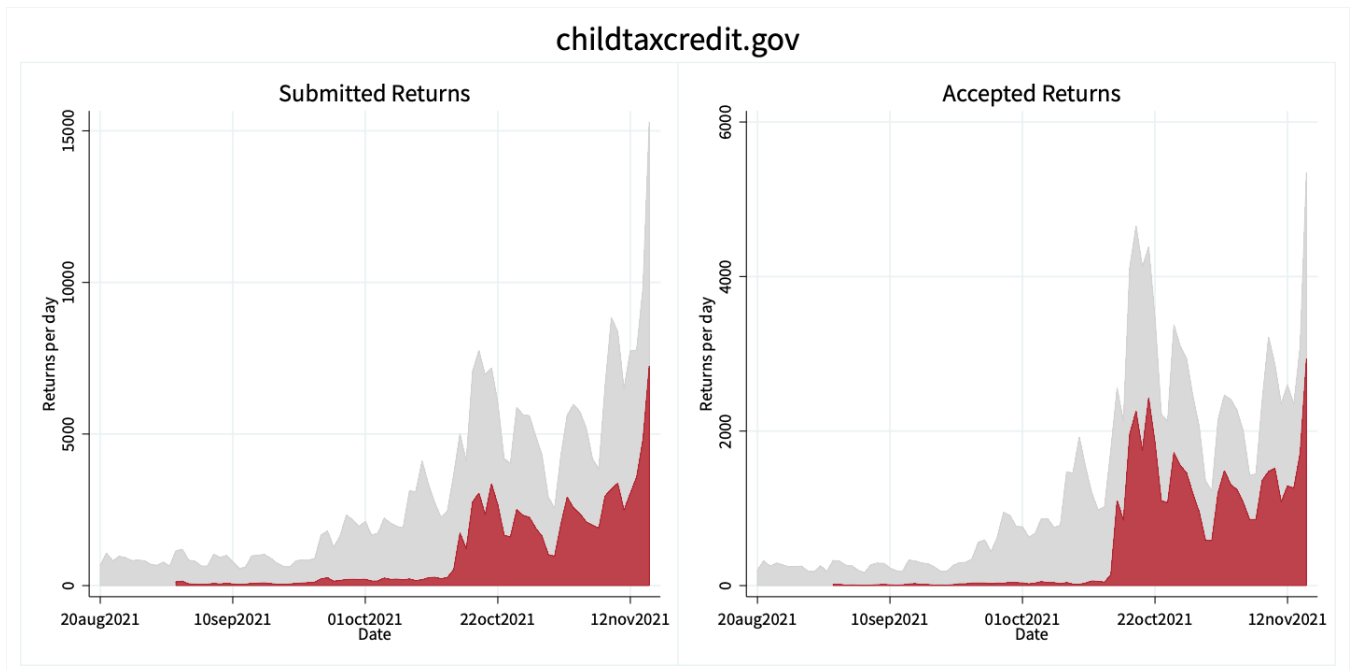
Far and away the largest single source of GetCTC returns were referrals from the White House's website, childtaxcredit.gov, accounting for 31.6% of submitted returns and 38.2% of accepted returns. (Note that data prior to November 2—and especially prior to October 15[30]—is estimated, due to limited data sharing, and may be imprecise.) The graphs highlight a stark difference before and after October 15, due to changes on the IRS website. Until October 15, the IRS non-filer landing page sent clients to the IRS Non-Filer Tool; from October 15 onwards, it sent clients to childtaxcredit.gov—where, seemingly, many of them continued on to GetCTC. The starkness of the October 15 divide strongly suggests that most traffic getting to GetCTC from childtaxcredit.gov had originally landed at the IRS site.

Of course, the fact that traffic came from childtaxcredit.gov—or indirectly from the IRS—does not truly get to the root of where the traffic originated. How did these clients arrive at the White House or at the IRS websites? It is likely that many arrived from online search; according to Code for America's follow-up survey of GetCTC clients, 20% reported that they had found GetCTC on Google. The survey also—unhelpfully—indicates that 30% found the site from "other" sources. Some clients may have arrived at childtaxcredit.gov due to direct outreach by state and local governments and private organizations that used childtaxcredit.gov as their target landing page, rather than GetCTC.org. These sub-sources are explored in more detail in Section 3.2.

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[30] All data before November 2 is estimated. Because trends of traffic to childtaxcredit.gov changed meaningfully on October 15, estimates before then may be somewhat less reliable.

3.1.2 Providers (Propel)
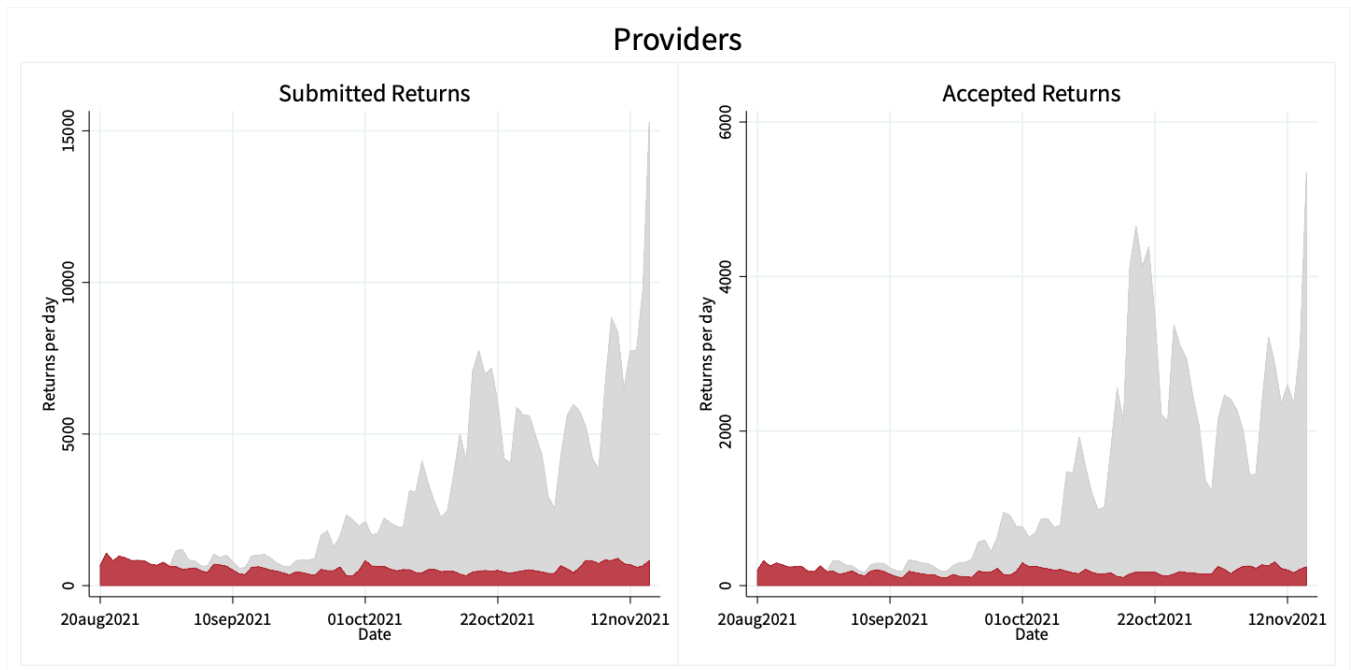
The civic tech company Propel runs an application called Providers (formerly FreshEBT) that millions of SNAP beneficiaries nationwide use to manage their benefits. Throughout GetCTC's operation, Providers ran prominent in-app referrals routing people to GetCTC to claim the CTC and EIPs. (The messages appeared in a variety of places in the app; some were more akin to "in-app advertising," while others were featured on pages about how to receive various benefits.) Although Providers became a small fraction of daily referrals after October 15, the steady referral stream added up.

3.1.3 SSA
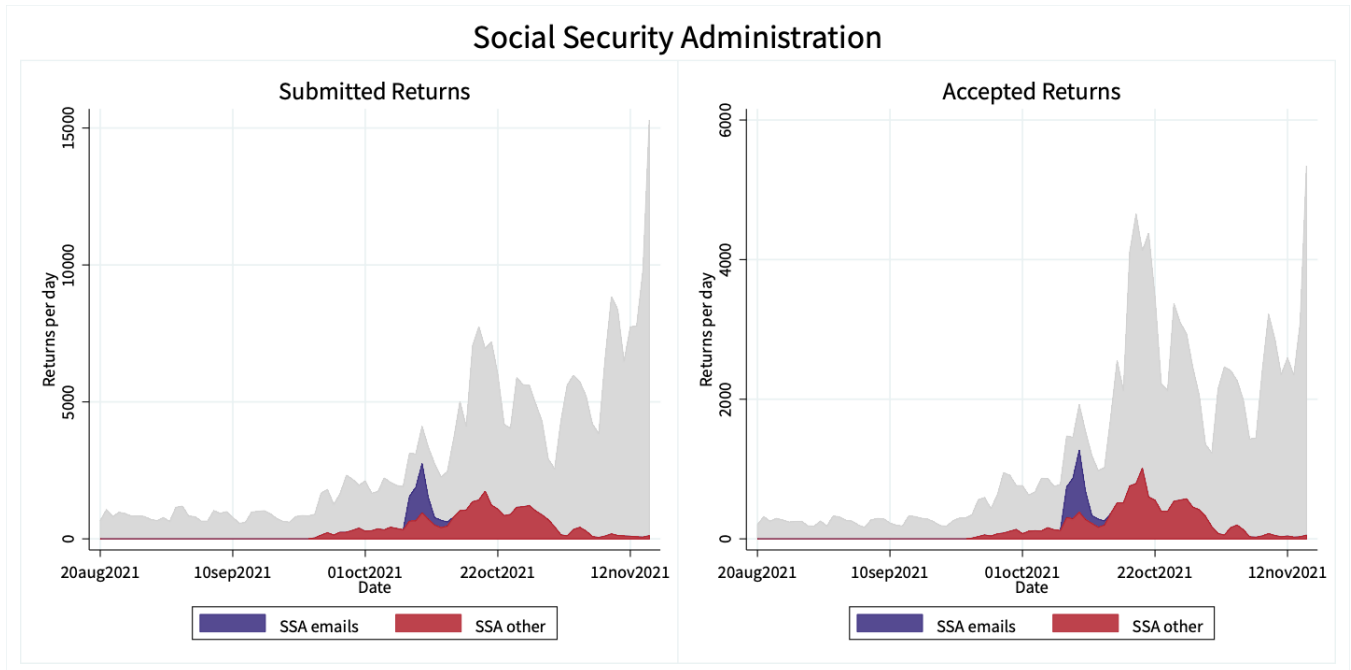
The Social Security Administration ran an intensive and multi-faceted outreach campaign from mid-September until early November. Full details are available on the **SSA website**. All aspects of the campaign drove people to SSA's campaign landing pages at ssa.gov/eip and segurosocial.gov/eip. These pages explained that the CTC would not count against Social Security or Supplemental Security Income (SSI) eligibility or payment amounts; explained who should file a simplified return; and directed visitors to GetCTC.org to file their claim. (Note that traffic above is modeled for dates before late October but informed by robust data on traffic arriving at GetCTC from ssa.gov.)

The campaign included the following tactics. The ads below can be viewed/heard on the **SSA website**.

- A banner on top of every SSA.gov webpage, started in early September.
- Sponsored radio ads, started in mid/late September.
- Sponsored digital billboard ads, started in mid/late September.
- Sponsored social media ads (Facebook/Instagram/Twitter), started in late September.
- Sponsored search ads (Google/Microsoft), started in late September.
- Sponsored online display ads, started in late September.
- Sponsored YouTube ads, started in early October.
- Email blast sent to more than 25 million *my* Social Security account holders, October 8-10.
- Information slides displayed in SSA offices.

- A Dear Colleague Letter to aligned advocates, asking for help spreading the word. (The effect of this item, unlike the others, may not have been captured via traffic through the campaign landing page.)

Based on the timing of the email campaign, we can infer the emails generated about one-sixth of the SSA-driven returns. The breakdown of the remaining tactics is shown below.

Channel	Impressions	SSA campaign page visits	Clicks to GetCTC.org
Paid social media	456,294,404	1,464,343	177,326
Search engine ads	14,871,587	1,973,938	502,130
Online display ads	1,134,279,085	2,678,010	66,118
YouTube ads	43,364,727	23,582	2,806
Radio ads (est.)	747,762,300	Not known[31]	Not known
Digital billboard (est.)	580,098,828	Not known	Not known
Total of paid methods	**N/A**	**6,139,873**	**748,380**
Unpaid methods (not including SSI letter)	**N/A**	**9.1 million**	**426,223**

Note that the relative return completion rates for the different channels, after arriving at GetCTC.org, cannot be distinguished. We make the assumption below that, among SSA-driven clients, number of GetCTC.org visits is a reasonable proxy for number of returns filed—and that, for example, search ads generated far more returns than YouTube ads.

SSA points out the following related to the channel performance data above:

- As part of its overall communications campaign, and before the tactics mentioned above began, SSA mailed a notice to 8.7 million SSI recipients to educate them about the CTC and refer them directly to the IRS Non-Filer Tool, as GetCTC was not yet available. (Code for America does not have access to data on use of the IRS Non-Filer Tool.) SSA points out that many of these SSI recipients likely filed their claim with the IRS after receiving the notice and therefore had no need to take further action after seeing other campaign tactics in the fall. (Anecdotally, Code for America's on-the-ground partners reported that the letter appeared to have an impact, with beneficiaries referencing it or showing it to their case managers.)

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[31] Radio and digital billboard ads all drove audiences to the same ssa.gov/eip "vanity URL." Visits to this page totaled less than 1% of all visits, but the sources cannot be disentangled. As noted in the text, some of these ad views/listens may have driven audiences to the page via search ads, when they later returned to their web browsers.

- SSA points out that some of the above tactics may have played a priming function that increased the effectiveness of the search ads. Radio ads and digital billboards may have prompted listeners and viewers to later search for information about the CTC and stimulus payments, and these clients may have later found the SSA campaign page via search ads.
- SSA points out that the campaign pages provided important information to help visitors understand whether they did or did not need to continue to GetCTC to file a return. As such, the pages may have generated educational impact for visitors so they did not spend time on unnecessary actions.

The SSA data suggests, at a high level, that the vast majority of the remaining GetCTC returns filed came directly from online search ads, more than social media ads, and far more than billboards, radio ads, online display ads, or YouTube ads. That said, as noted, the latter tactics could have increased the search ads' effectiveness.

3.1.4 State government outreach
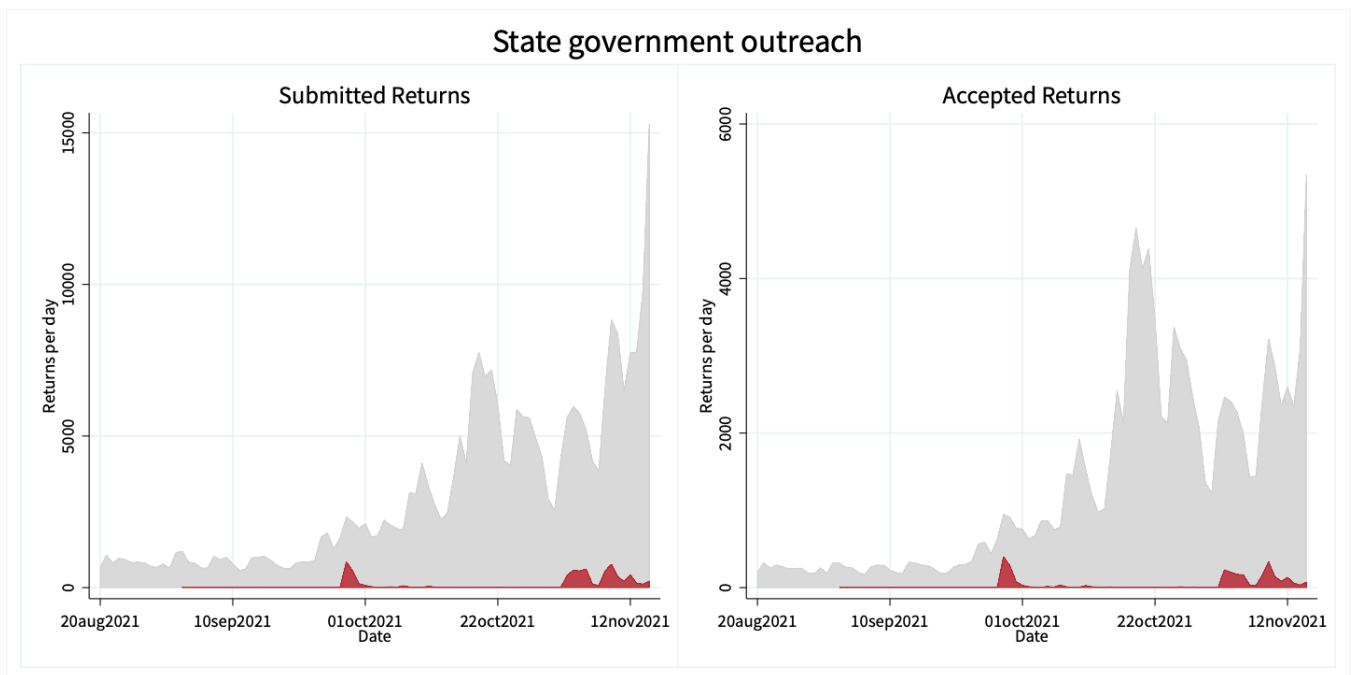
Coordinated direct contact campaigns via text, email, and robocall by state benefits agencies (and sometimes local or county benefits agencies) constituted the single highest-value method of non-federalized GetCTC outreach. The data above captures at least parts of the effects of such campaigns in ten states. Note that the total impact shown here is almost surely an undercount, for a few reasons. First, in some states, we have data

on only parts of the overall campaign.[32] Second, some states appeared to do highly impactful statewide campaigns (e.g., Maine on 11/6, Louisiana on 11/10) that drove traffic to childtaxcredit.gov rather than directly to GetCTC.org. These drives are included in our overall accounting of childtaxcredit.gov returns, rather than state outreach returns. Third, while we took pains to try and track down all significant state actions, there are surely some we missed. (Note that this section does not include text/phone/robocall outreach from outside groups, which added up to far fewer returns in general; this is addressed in Section 3.3.2.)

While the sum total of all of the campaigns we did track may look modest in the national context, the campaigns can be quite impactful in the context of individual states. See below, for example, the impact of just two Massachusetts text messages to certain state beneficiaries (on 9/28 to SNAP, EAEDC, and TANF beneficiaries; on 11/2 to WIC beneficiaries), in the context of all Massachusetts returns. These messages generated 33% of all accepted (and 34% of all submitted) returns in the state. These campaigns significantly contributed to the fact that Massachusetts had one of the top five rates of GetCTC filers in the country, as a fraction of the population in poverty.

State government outreach - in Massachusetts
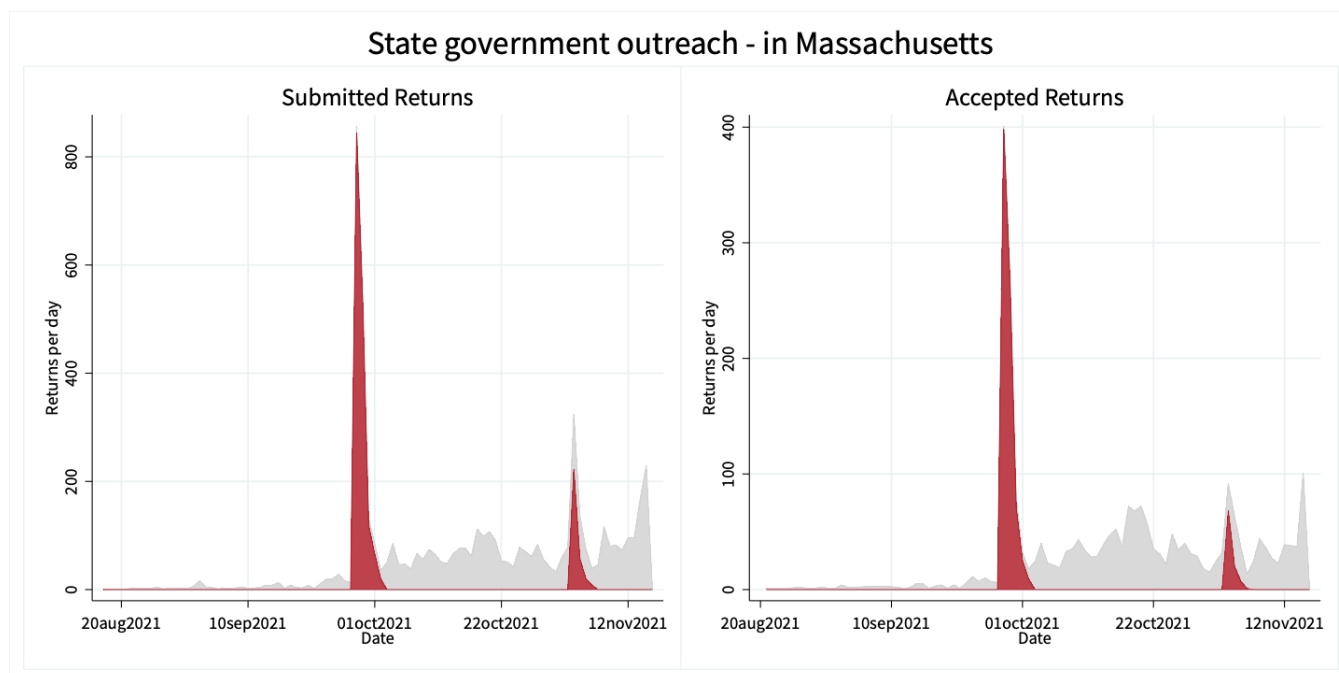
The relatively modest national scope of these campaigns may simply stem from the fact that most states did not run campaigns as effective or robust as the one in Massachusetts. If every state had run even just the

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[32] In some states, e.g. Virginia, we only have clear data on one out of a series of messages. In California, some messages were sent via robocall, and listeners may not have navigated to the unique tracking URLs in the messages, thus causing an underestimate of their impact. Further details on these campaigns are below, in Section 3.3.1.

equivalent of the one 9/28 text—a rather modest program—it would amount to an additional 45,000 accepted returns nationally.[33] (And, especially given more time, the programs could be *much* more robust.)

On the other hand, it is easy to be misled by the data on these one-off outreach efforts. They tend to produce notable spikes in the data, but they quickly fade, and methods with more ongoing results may quickly add up to more returns.

3.1.5 Organic Google
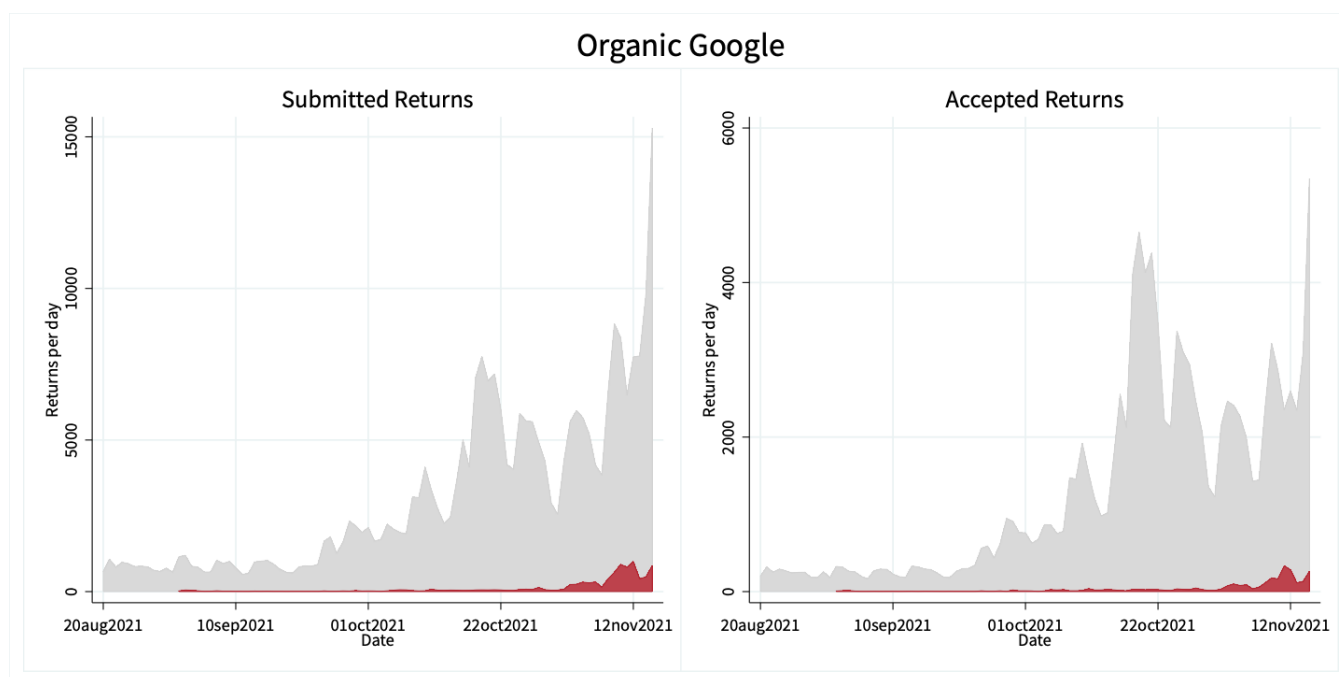
Caveat: due to a coding error, this includes some traffic from paid Google ads and some traffic from email clicks from people using the Gmail client. Google analytics indicates that the overwhelming majority of traffic to GetCTC came from organic, rather than paid, clicks. Still, this may be an overcount.

Returns from organic Google represented a very modest portion of GetCTC traffic through most of the tool's operation. As of November 8, only around 4,000 returns came from filers who found the tool from Google search. This began to change in the last two weeks, as increasing numbers of reputable sites linked to GetCTC, increasing its prevalence in search results.

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[33] 1,570 submitted and 768 accepted returns; respectively, .239% and .117% of the Massachusetts population in poverty, of 656,563. Scaling up to the U.S. population in poverty—37,835,887—yields 90,475 submitted / 44,258 accepted returns. If we include the WIC text on 11/3 as well, we get: 1,880 submitted and 866 accepted returns; .286% or .131% of the population in poverty; scales to 108,339 submitted / 49,559 accepted.

3.1.6 Other

This leaves less than a third of all returns. For some, the source is known but does not fall into one of these principal categories, but for most, we have no clear information about how the filer found GetCTC. There are likely a few sources that comprise much of this category:

- Word-of-mouth referrals, which survey data indicate comprise about 16% of all returns and 17% of "unknown other" returns—a number that spikes to 23% in the last days of GetCTC operation, in line with the rise of "unknown other" returns.
- Referrals from news sources, which survey data indicate comprise about 5% of all returns and 6% of "unknown other" returns—a number that spikes to 12% in the last days of GetCTC operation, in line with the rise of "unknown other" returns.
- Referrals from on-the-ground outreach by organizations and governments, based on one-on-one interactions rather than mass communications. These types of interactions would be unlikely to show up with unique source codes or to show up as concentrated spikes in the data.

Other known sources

Other unknown sources
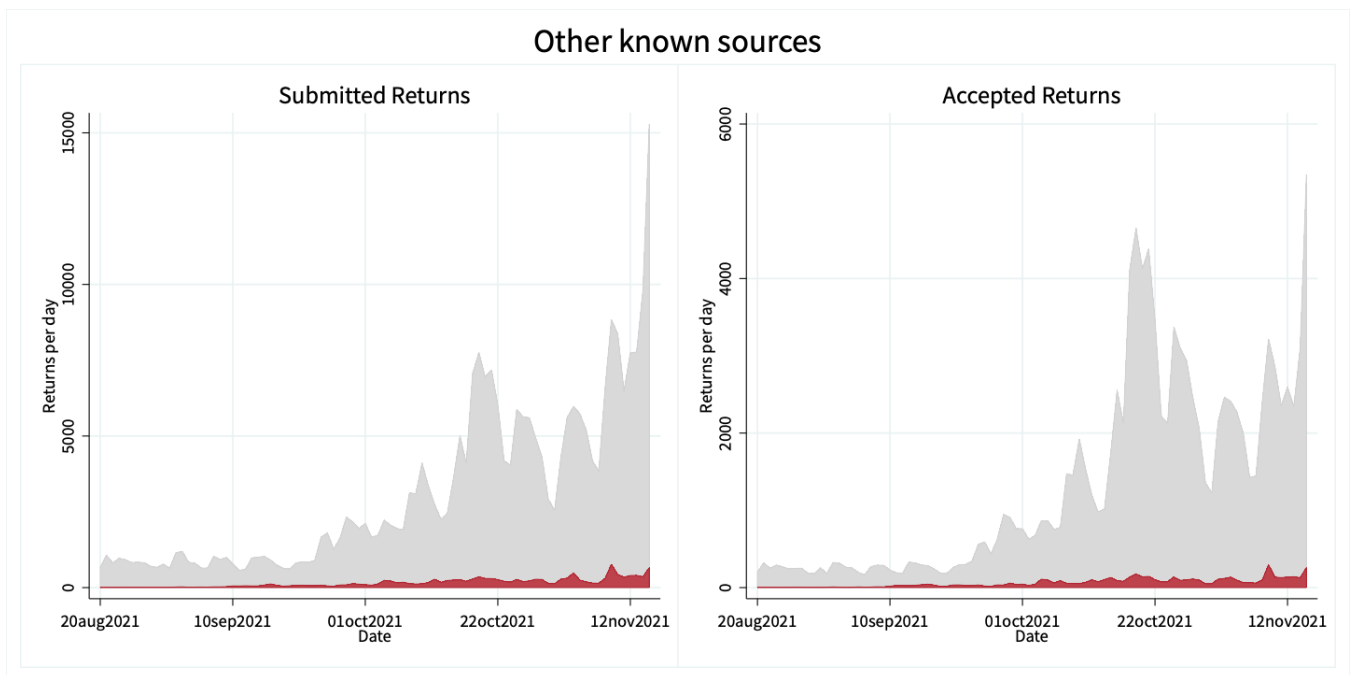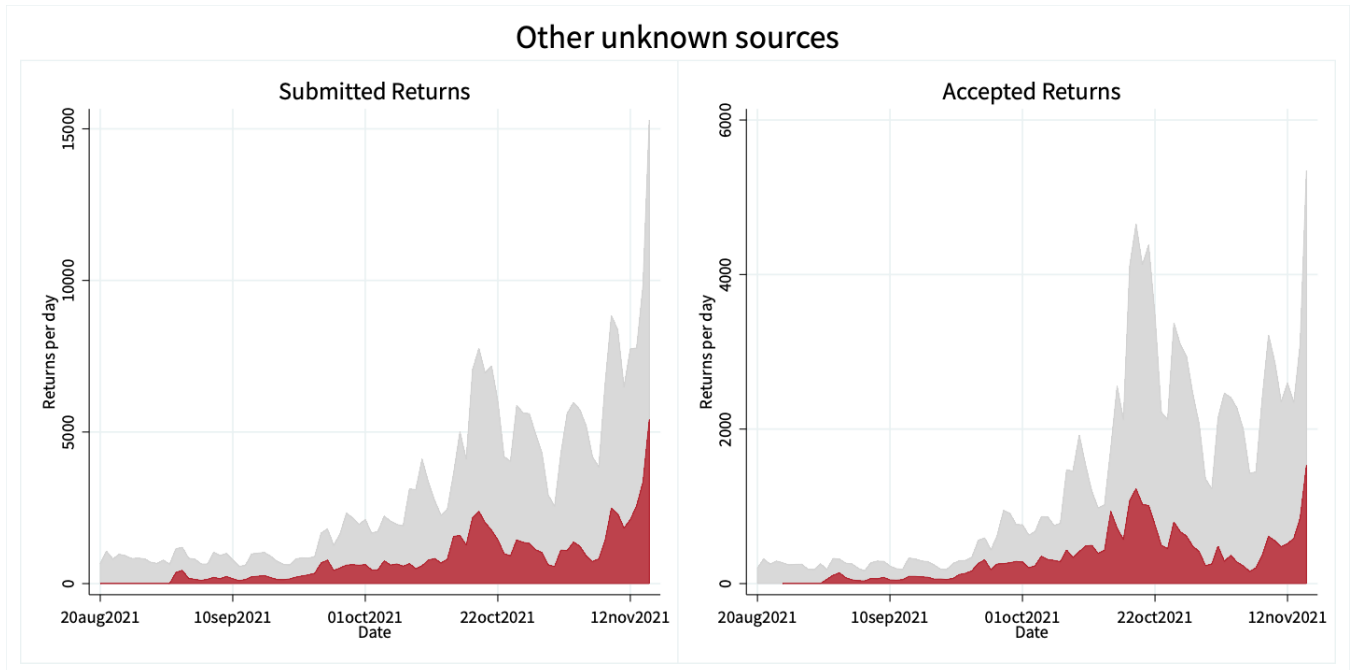
3.2 Referral methods — how, conceptually, do clients find GetCTC?

Of course, given that well over half of returns came from childtaxcredit.gov, SSA, and "unknown" sources, the above analysis may be of limited utility. It is all well and good to say that many people got to GetCTC from childtaxcredit.gov—but how did they get to childtaxcredit.gov, and how can we replicate this? More data on sources of childtaxcredit.gov traffic would help, though still might not be conclusive, depending on *those* sources—and none of this would disentangle the "other" sources of returns.

To put some bounds on this uncertainty, we attempt here to try and categorize at a high level the methods clients used to get to GetCTC, consistent with the known evidence. That is, rather than try to pin down exactly what site sent a client to GetCTC, we conceptually categorize all clients into those driven by:

- *Direct outreach:* Government agencies or outside organizations (including, e.g., Providers) proactively reached out to this client and encouraged them to use the tool, either through a text, an email, an in-app message, an in-person interaction, a phone call, or something else.
- *Word of mouth:* This client heard about GetCTC from their own social network, not directly from actions of a government or community agency.
- *Search:* Rather than GetCTC and partners finding the client, this client found GetCTC by searching online (regardless of whether they landed first at an intermediate site). This includes search ads and

clients who found childtaxcredit.gov via search. These clients are not the product of messaging or outreach by any external actor; they found GetCTC themselves.

- *News:* This client learned about GetCTC from a news story.
- *Ads:* This client learned about GetCTC from an ad (other than a search ad).

For some sources (e.g., SSA emails), categorizing these clients is trivial. For others (e.g., childtaxcredit.gov), it is less clear. Based on common sense about people's habits online, and on survey data about how *clients* said they learned about GetCTC, we generated three models, allocating different portions of the overall traffic to the different referral methods. The models are shown in Appendix Table 3.

The results of this exercise are shown below for accepted returns. This table should be interpreted as a few different *possible* distributions of high-level referral methods, which appear consistent with the reported evidence.

	Survey results (29% is "other")	Survey results (not including "other")	Model A (moderate)	Model B (pro-search)	Model C (pro-word-of-mouth and news)
Direct outreach from govt or organizations (including Providers)	27%	37%	41%	40%	30%
Word of mouth	16%	23%	19%	14%	31%
Online search (including search ads)	18%	26%	30%	42%	27%
News	5%	7%	5%	3%	7%
Ads (other than search ads)	5%	7%	5%	2%	4%

A few things stand out from this exercise:

- Proactive outreach by organizations and agencies—while probably the largest single method, and while generally the focus of most analysis and funding—is very unlikely to represent more than half of overall referrals. The models estimate it represents 30-40% of all accepted returns. Note also that it would not have been the largest method were it not for Providers referrals, which represent 14%

Model A   Model B   Model C

Direct outreach   Word of mouth
Search   News
Ads
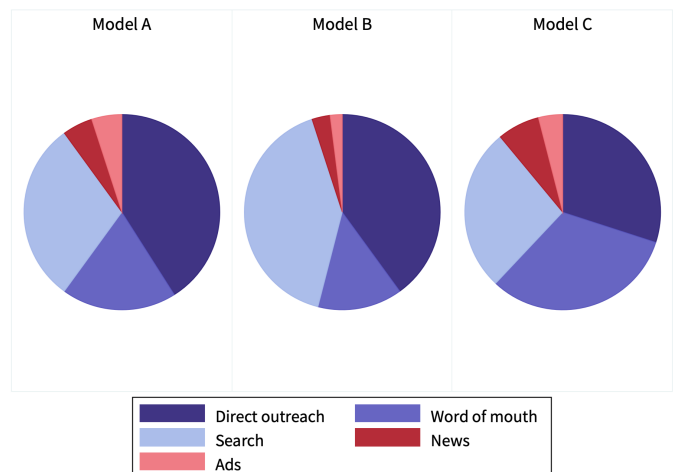
of all accepted returns, or up to 40% of the entire category.

- The second largest category—or, in one model, the *largest* single category—is search initiated by the client. That is, the client has heard about the CTC or other tax benefits somewhere but finds GetCTC not because of something that government or organizations proactively did, but rather by doing their own research and choosing to use it. This is, of course, consistent with how many people interact with online services: we search around for different options and then select one. The models suggest the search paradigm accounted for about 25-40% of accepted returns. This suggests that excellent search engine optimization (SEO)—and, perhaps, search ads—could be huge players, as well as banners on other trusted websites that might serve as intermediate landing pages.
- The likely third largest category is word of mouth. There are significant error bars here, given that all we have to go on is clients' own self-report in the survey, but the models suggest 15-30% of accepted returns could stem from referrals by friends and family.
- News and ads did not appear to play significant roles in 2021.

Of course, this high-level analysis is incredibly speculative, but it is a useful anchoring device. Any campaign that takes into account only what organizations and agencies do proactively, and does not consider the role of clients in finding *us*, is missing up to half of the picture.

3.3 Efficiency of outreach methods, by category

What most policy and philanthropy stakeholders care about is not where 2021 returns came from, but how we can most effectively translate outreach into returns moving forward, regardless of whether these approaches were effectively scaled last year. To answer this question, in this section, we carefully estimate each outreach method's conversion rates to returns as well as possible given the data. The idea here is to summarize the levers available; for any given lever that government or philanthropy may pull on, how many returns would it generate and at what price? In this section, we estimate the answer as best we can for methods on which there is a reasonable amount of data. We address "navigation," where the answer is somewhat more complicated, in Section 3.4. In Section 3.5, we discuss other promising methods with little or no data available.

The findings in this section are summarized in the below table.

Method	Assessment
Direct benefits agency outreach	Very effective via SMS; 1 submission per 200-300 texts. Emails less effective.
Direct cold outreach by outside orgs	Not effective; 1 submission per 10,000-100,000 texts.
In-app referrals (Propel)	Very effective; 1 submission per 250 impressions.
Radio and billboard ads	No evidence of effectiveness

Online search ads	Effective; 1 submission per 250-1,000 impressions
Other online ads	Not effective; 1 submission per 60,000-400,000 impressions
SEO	Effective; organic Google comprised 5K submissions in the last week of GetCTC
Social media posts by celebrities	No evidence of effectiveness
News coverage	Limited effectiveness; possibly more effective in Spanish-language communities

3.3.1 Direct outreach by government or government-adjacent actors

This section considers text, email, snail mail, and robocall blasts from government agencies (usually benefits agencies) or actors closely adjacent to benefits agencies.

Agency	Recipients	Dates	Medium, # sent	Clicks	GetCTC .org views (if diff)	Subm. returns	Acc. returns	Msgs / subm.	Msgs / accepted
SSA	my Social Security account holders receiving SSI or OASDI	10/8-10	25.4M emails	—[34]	100,000[35]	5,443	2,632	4,667 emails	9,650 emails
MA DTA	SNAP, EAEDC, and TANF beneficiaries	9/28 (2nd pass)	439,384 texts	120,000[36]	12,106[37]	1,558	755	282 texts	582 texts
MA DPH	WIC beneficiaries	11/3	78,444 texts	40,800	16,509	318	100	247 texts	784 texts
State A benefits agency	Beneficiaries with an online account	11/3, 11/4, 11/8 (staggered)	900,000 texts	96,619	—	834	267	1,079 texts	3,371 texts
City A (large city in State A)	SNAP beneficiaries	11/9 (3rd pass)[38]	201,000 texts	10,944	—	156	43	1,288 texts	4,674 texts
VA DSS	Beneficiaries who were non-filers, based on data	11/11-12 (3rd pass)	104,000 emails*	6,972	—	155	42	671 emails*	2,476 emails
			36,000	5,983	—	81	24	444 texts	1,500

[34] Emails sent beneficiaries first to ssa.gov/eip; it is not known how many landed there.
[35] Looking at ssa.gov visits and subtracting the underlying trend before emails, in the 10/8-15 range.
[36] Texts sent recipients to findyourfunds.org, which featured GetCTC.org as the principal filing option.
[37] Looking at 9/28-10/1. Identified via unique URL or via imputation among all MA returns.
[38] This was the third such text to City A residents, after initial rounds on August 9 and October 4—not to mention the statewide round of the same week.

	match		texts						texts
CA DSS[39]	Beneficiaries who were non-filers, based on data match	Oct/Nov	238,447 robocalls	N/A	3,702	271	148	880 calls	1,611 calls
			48,191 emails	N/A	17,795	1,091	603	44 emails	82 emails
State C benefits agency[40]	SNAP, TANF, Section 8 beneficiaries with children	11/2	121,393 emails	Not known	—	~100	~10	~1,200 emails	~12,000 emails
City B (small city)	City residents	10/19	~5,000 texts + emails	Not known	—	~43	~23	~116 texts and emails	~217 texts and emails
County A Benefits Agency	Medicaid, SNAP, TANF beneficiaries with children	11/8 (1st pass)	67,000 texts	9,400	—	238	53	281 texts	1,264 texts
		11/12 (2nd pass)	67,000 texts	5,434	—	148	48	453 texts	1,396 texts
City of Phila-delphia	Parents who had used TANF, city shelters, or Medicaid	11/9 (4th pass)	32,000 texts	—	—	~85	~24	376 texts	1,333 texts
GetCal Fresh	Previous GCF applicants with a child under 6 and <$12K income		102,000 texts			352	101	290 texts	1,010 texts
State D	*details not avail*	11/5	*details not avail*			367	112	—	—
State E	*details not avail*	11/4	*details not avail*			394	103	—	—
State F	*details not avail*	11/5	*details not avail*			226	53	—	—

* May be an undercount due to an error tracking visits from certain email clients.

A few conclusions are clear from this data:

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[39] The numbers reported here are based on visits to unique URLs included in the emails and voice messages (e.g. GetCTC.org/eip). However, these numbers do not capture individuals who may have filed a return by visiting the main GetCTC.org page as a result of CDSS outreach. Therefore, these numbers may represent lower bounds of the true effect of outreach. A collaboration with CDSS, The People Lab, and The California Policy Lab will facilitate an individual-level match to determine the number of returns filed as a result of CDSS outreach, regardless of what link was used to get to the portal. Note that the robocall figures are especially likely to be undercounts, because robocall recipients would be especially likely to visit GetCTC.org rather than the unique URL provided on the robocall.

[40] Results here are based on approximate change from underlying trend on 11/3 and 11/4, when there is a visible spike in submitted returns. Because the results are based on geography rather than unique URL, they are not impacted by the email traffic bug noted elsewhere in this section.

- These messages are, at a high level, efficient ways to quickly generate reasonably high numbers of returns. If some of those returns were further leveraged to generate downstream word-of-mouth referrals, they could be even more powerful. At the same time, they are not a panacea. Most likely, none of these messages managed to bring in even the majority of non-filers that received them.
- Overall efficiency of a campaign is probably a function of (a) the method of contact; (b) the targeting; (c) the number of times the audience has been contacted before; and (d) the messenger, and how accustomed the audience is to receiving messages from that agency.
- Text messages tend to overperform the other contact methods. Overall, a reasonably well-targeted first text message from a credible messenger should generate one submitted return per 200-300 outgoing messages. As noted above in Section 3.1.4, one well-done and reasonably comprehensive text message from every state benefits agency in the country would probably generate around 50,000 accepted returns.
- There is divergent evidence on the effectiveness of email outreach. Emails in California were very efficient; emails from Social Security were far less efficient. The quality of the targeting was likely a contributor, but the nature of the email sent may have varied as well. Meanwhile, robocalls, while less effective than texts or emails, were still apparently effective and could be included in a full-fledged campaign.
- The single most effective effort here is arguably the first Massachusetts message. One possible reason for this effectiveness is that the MA Department of Transitional Assistance (which sent the message) regularly texts its beneficiaries messages about benefits, about once a month, from the same text shortcode. As such, recipients were used to the idea of receiving this message, and they got the message in a long thread of messages from the department. As such, they may have been predisposed to take it seriously. Massachusetts may have been an outlier in this regard.
- The clearest outlier in text performance is State A and City A, whose texts to beneficiaries were about 3-4x less effective than most other first-pass texts. It is not entirely clear what caused this lower conversion. It is possible that at least some of the messages did not clearly identify their sender in the text, thus limiting the effect of having the messages sent by a credible messenger.
- States like Virginia and California performed data matches between the department of social services and department of revenue to generate very high-quality target lists. These higher-quality lists do appear to generate better conversions—although the comparison is not apples-to-apples, since we have data on only the third of three VA messages, and the CA messages were robocalls and emails rather than text messages. At best, according to CA Policy Lab analysis, a targeting list developed by such a data match would be about four times better targeted than messaging all beneficiaries.[41] Keep in mind, though, that the data match comes at a significant logistical and time cost. Also keep in mind

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[41] [CA Policy Lab](#) finds that California has 2.5 million children on public benefits, 650,000 of them in non-filer families.

that data generated by such a data sync may be imperfect: such matches generally use state tax data, which may not be a perfectly reliable proxy for federal filing, especially with the advent of federal simplified filing. When one considers the additional cost, the possible imprecision of the lists, and the fact that poorly-targeted messages could still be leveraged to increase word-of-mouth referrals, it is likely that the difference in conversion rates is not so extreme as to justify the costs of data matches.

- As discussed further in Section 3.3.10, there *are* diminishing marginal returns to repeated messages, but they are not so extreme. Sending repeated rounds of messaging appears wise.

Qualitatively, it is worth noting that getting these messages sent was often not easy. Several other states were in contact with Code for America or government partners about trying to replicate these successes, but they ran into bureaucratic obstacles related to approvals for messaging or cost-sharing for government communications systems. In State G, an NGO partner ran into barriers getting the state to send messages and so opted to work only with a county benefits office. Even in the states that did widespread messaging, there were challenges. Advocates in Massachusetts, which had sent two previous highly effective messages to SNAP beneficiaries, did not succeed in securing state approval for a third in November. California, which had a robust inter-agency coordination project behind its communications, had issues with a texting vendor and could not get text messages sent during 2021. The federal government would be wise to issue cost-sharing waivers and federal guidance making it easier for state and local benefits agencies to send these messages. Interested states and outside organizations would be well-advised to start planning and building consensus early for this year.

Two pieces of government outreach are not included in this list, as they drove traffic to the IRS Non-Filer Tool, from which data is not available. First, prior to beginning its digital campaign in late September, SSA sent nearly 8.7 million letters to SSI recipients from July 26 to September 14. Qualitative evidence from on-the-ground partners suggested this letter made an impression on beneficiaries, but we cannot estimate actual returns generated. Later, in early October, the IRS sent letters to likely several million non-filers.[42] This letter was the gold standard in a couple of ways: (a) since it was based on IRS data of non-filers, the targeting was nearly perfect, and (b) it came from the IRS, the most trusted messenger on tax issues. Government partners reported the IRS letter drove huge volumes of non-filers to the IRS Non-Filer Tool, with conversion rates perhaps an order of magnitude better than those described above. Unfortunately, these were the only two outreach efforts tracked that used snail mail, and as such, we cannot estimate a conversion rate for mail.

3.3.2 Other direct contact

This section considers direct contact campaigns via text or phone call—similar to the ones described above, but run by outside organizations.

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[42] Public data on the extent of this letter does not appear to be available.

Org	Recipients	Medium & number sent	Inter-mediate steps	Clicks	Submitted returns	Accepted returns	Contacts per submitted	Contacts per accepted
Working America	Likely eligible contacts under age 50 earning <$50K	4.5M texts[43]	Respond to request link	4,109	30	10	150,000 texts	450,000 texts
		200K cold calls; 6K conversations[44]	Respond to request link	1,936	45	9	4,444 calls	22,222 calls
State B, via outside contractor	Likely eligible individuals earning < $30K	84,000 texts	None	4,514	36	11	2,333 texts	7,636 texts
Org A	FB message	~120,000 FB broadcast messages	None	19,668	552	201	217 FB messages	597 FB messages
Org B	Members	2M messages(?) [details not avail]	*details not avail*	27,070	644	144	—	—
USOW / Civic Nation	Women of color under age 34 earning < $24K	439,529 texts	Respond to request link		28	9	15,697 texts	48,837 texts

These outreach campaigns usually used commercially sourced data lists, via text or phone call. They tended to perform much worse than the texts and emails from states and benefits agencies in the previous section. There are a few possible reasons for this pattern:

- *Many of these messages required recipients to take intermediate steps*. In the case of Working America texts/calls and USOW texts, recipients had to respond positively so as to receive the GetCTC.org link at all. This set-up was probably intended to prevent texts from being routed to spam, but in practice it greatly reduced effectiveness. The State B campaign differed from the Working America and USOW campaigns primarily in not requiring such an intermediate step, and it was 1-2 orders of magnitude more effective.
- *In many cases, the organizations were probably not trusted messengers*. Because the lists were often commercially sourced, the recipients did not know the organization messaging them and may have had less reason to believe GetCTC would actually help them. The exception is Organization A, which

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[43] These represent only a portion of all texts sent by Working America and reflect the WorkAm58 campaign. We limit to just this campaign as it was the portion with the clearest outcome tracking.
[44] These represent only a portion of all calls made by Working America and reflect the WorkAm46 campaign. We limit to just this campaign as it was the portion with the clearest outcome tracking.

messaged *its own membership*—and, accordingly, received a very promising response, in line with the benefits agencies.

- *Many of these lists were not well targeted*. In many cases, the lists were designed to include households with incomes well above the limit for using simplified filing. These commercially sourced lists may also be missing precisely those very low-income people who are missing out on tax benefits.[45] Benefits rolls, on the other hand, are likely to contain exactly the families missing out.

More detail about the Working America initiative is presented in Section 3.7.6, below.

In all, outside outreach required all three of these ingredients to be successful: no intermediate steps, trusted messenger, and good audience targeting. Usually, this was hard to achieve. Another example is Organization C, which promoted GetCTC to around 100,000 of its members enrolled in an incentivized savings program. Generally, though, these clients were the wrong demographic for GetCTC; they were over the income threshold. Despite Organization C being a trusted messenger, the program generated only 170 page views, 13 submitted returns, and two accepted returns.

3.3.3 In-app referrals, to beneficiaries

Org	Total impressions	Unique impr.	Unique clicks	Subm. returns	Acc. returns	Total impr. / subm.	Tot impr. / acc.	Unique impr. / subm.	Unique impr. / acc.
Propel [46]	11,851,316	5,052,434 [47]	385,581	50,157	16,167	236	733	101	313

Providers was not only one of the biggest single sources of referrals to GetCTC but one of the most efficient as well, generating a submitted return for every 236 impressions. Of particular note is that Providers ads continued to perform well over the course of the three months that they ran.

Providers is relatively uniquely situated, as an app with the capability to run prominent messaging, whose user base (SNAP beneficiaries) is likely to be eligible for GetCTC, and who are interacting with the app in the context of public benefits access. Analogs are few—but there may be some, such as the Direct Express app.

3.3.4 Radio ads and billboard ads

SSA ran an extensive campaign of radio and billboard ads. SSA reports that there is little evidence to suggest the *direct* effectiveness of these tactics. Fewer than 1% of visits to SSA's non-filer landing page came directly from the URLs advertised in radio and billboard ads. It is possible that these ads played an important role in

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[45] Large commercial datasets have been shown to under-represent young people, people of color, and people living in poverty. **https://www.pewresearch.org/methods/2018/02/15/commercial-voter-files-and-the-study-of-u-s-politics/**
[46] This does not include Providers-6 and Providers-7; but does include visits to /help, /stimulus, and /stimulus-navigator that were mainly driven by Providers-12, -13, and -14.
[47] This assumes unique impressions can be summed across campaigns, an assumption that may not hold.

priming clients to receive later outreach. That is, those who heard a radio ad may have been prompted to later search online for CTC information and find an SSA search ad, and so other SSA outreach was made more directly effective by the radio and billboard ads. But, there is no way to directly test this theory.

3.3.5 Online search ads

Organization	Impressions	Clicks	Submitted returns	Accepted returns	Impressions per submitted	Impressions per accepted
Code for America Google Search Ads	26,000	1,350	144	54	236	520
GMMB Google ads English	112,568	4,489	46	12	2,447	9,381
GMMB Google ads Spanish	10,139	1,213	3	1	3,380	10,139
SSA Google Search Ads	14,871,587	1,973,938 (to SSA) 502,130 (to GetCTC)	19,255 (est.)	8,792 (est.)	772	1,691

The evidence suggests search ads are a powerful way to drive returns. Especially in the Code for America implementation, search ads were highly effective and, in fact, nearly achieved parity with ads in Providers. In particular, a very high rate of clicks—over 10%—converted into returns.

Note that GMMB reported somewhat higher acquisition cost in Spanish-language versus English-language ads. SSA reported the same pattern across its range of online advertising. This is consistent, too, with internal Code for America data from other projects.

Online search ads deserve further exploration in 2022.

3.3.6 Online display and social media ads

Organization	Impressions	Clicks	Submitted returns	Accepted returns	Impressions per submitted	Impressions per accepted
GMMB FB ads English	2,163,702	3,461	0	0	—	—
GMMB FB ads Spanish	893,424	1,611	0	0	—	—
Organization J display and social media ads	6.8M	10,000	Few, if any	Few, if any	—	—
SSA display ads	1,134,279,085	2,678,010 (to SSA) 66,118 (to GetCTC)	2,534 (est.)	1,157 (est.)	447,624	980,362
SSA social	456,294,404	1,464,343 (to SSA)	6,798 (est.)	3,104 (est.)	67,122	147,002

media ads		177,326 (to GetCTC)				
SSA YouTube ads	43,364,727	23,582 (to SSA) 2,806 (to GetCTC)	106 (est.)	48 (est.)	409,101	903,432

Organization J data is incomplete, but there was not a meaningful number of returns due to these ads, if any.

The evidence suggests that, compared to search ads, other broadly-targeted online ads were not as cost-effective in generating returns (although these ads may raise awareness, which may be important for audiences who may not know they are eligible for tax credits).[48] SSA data suggests social media ads may outperform display ads in driving visitors to GetCTC, but even so, it requires a large number of impressions to generate returns.

Notably, this distinction between search ads and social media ads mirrors findings from Code for America's GetCalFresh (GCF) team, which has extensive experience using online advertising to drive SNAP applicants to the GCF SNAP application.

3.3.7 Search Engine Optimization (SEO)

GetCTC's place in search engine rankings began to rise rapidly in the last weeks of GetCTC operation, as more reputable sites began to link to it. With higher rankings, unsurprisingly, came more returns. Only about 9,000 returns overall were generated by organic Google search throughout GetCTC's operation—but 5,000 of these came in the last week, a fourfold increase as a ratio of all traffic. Continuing to increase GetCTC's performance may be one of the most powerful ways to increase returns in future seasons.

A related option is to strengthen partnerships with other sites with high SEO for tax questions. The Center on Budget and Policy Priorities' **Get It Back tax outreach campaign** has worked for years to improve their search engine performance. CBPP's materials linked to GetCTC and generated nearly 4,000 returns, about 2,000 of which were accepted. CBPP indicates that most of this would have come from organic searchers finding Get It Back pages and clicking over to GetCTC.[49] (CBPP also did on-the-ground outreach and training, but these activities would not have used the same tracking URLs as their website.)

3.3.8 Social media posts

Social media drove at least 175,000 visits to GetCTC (3% of total visits): 23% Twitter, 1% Instagram, 76% Facebook. In general, it is hard to know what most of these posts were, and it is possible that posts from regular users made a difference.

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[48] Interestingly, 5% of survey respondents said they heard about GetCTC from a Facebook ad—but this was the only option that mentioned Facebook, and it is possible some respondents simply meant a Facebook post.
[49] This is also borne out in GetCTC survey evidence, where over half of filers coming from a CBPP source URL report they found GetCTC via Google search.

There were, though, a number of political figures and a few celebrities who made high-profile social media posts about (or indirectly about) GetCTC. With one exception, there is little evidence any of these posts by political leaders or celebrities were effective.

- On September 15, Kerry Washington tweeted ([link](#)) about a tool at MyChildTaxCredit.org, which helped families determine their CTC amount and sent those who hadn't filed to GetCTC. No more than 120 people visited GetCTC.org from that tool—whether they found it from that tweet or other sources—and none filed returns.
- On September 21 and 22, several Pennsylvania politicians—including Senator Casey ([tweet](#)) and Governor Wolf ([tweet](#))—tweeted about GetCTC. There is no convincing evidence this generated any returns. September 21 was associated with a mild increase in traffic in Pennsylvania, but this lasted for weeks and so may have been associated with other changes. Moreover, this corresponded with no more than about 15 extra submitted returns per day, five of which were accepted.
- On October 15, Vice President Harris tweeted a video ([link](#)) encouraging families to visit childtaxcredit.gov. That weekend, as noted above, was associated with an explosion in traffic to GetCTC, much of it from childtaxcredit.gov. However, it is not clear how much of this increase, if any, should be attributed to VP Harris's tweet, rather than the shutdown of the IRS Non-Filer Tool.
- On October 26, Senator Bernie Sanders posted on Facebook about GetCTC ([link](#)). The post generated significant engagement, and it appears to have driven about 3,500 extra visitors to GetCTC from Facebook on the day of the post and the day after. However, even these visitors accounted for only 5% of the site's traffic these days, and there is no way of knowing how many of them filed returns. For context, during this period, GetCTC was submitting several thousand returns per day.
- On November 4, Senator Chuck Schumer tweeted about GetCTC ([link](#)). This was associated with about 2,000 extra visits from Twitter in the following days. As with Senator Sanders's tweet, there is no way of knowing how many of these visitors filed, and it was only a small fraction of the traffic in this period.

Unfortunately, there is little evidence to suggest that political leaders' and celebrities' social media posts drive significant numbers of returns.

3.3.9 News coverage

News coverage likely drove over 150,000 visits to GetCTC.org during its operation (over 2%).[50] This is consistent with the 5% of survey respondents who reported finding GetCTC from news coverage—suggesting that although news coverage was not negligible, it was not a primary driver of GetCTC returns. It is difficult to more precisely disentangle the impacts of individual stories, since much news coverage was national rather than

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[50] We can account for 120,201 unique visits from news stories (2.1%), but many news sites included "noreferrer" language that blocked us from viewing the source of the visits.

local—and, when it was local, it was often connected to other, more direct, state outreach. Some of the stories with the highest traffic influxes and clearest possible connections to returns filed are described below:

- On November 7, **NBC Connecticut** ran a story about Governor Lamont's promotion of the CTC, linking to GetCTC. 2,503 people visited the site from this link on November 7-8, potentially associated with a couple dozen additional returns in the state on November 8. Of course, the Governor's announcement could have driven the additional returns directly—and the spike was also mild enough that it could have just been noise.
- Many outlets ran stories right at the end of the filing season. On November 14, **NBC 12 in Virginia** ran a story linking to GetCTC, which generated 4,650 GetCTC visits. Atlanta's local NBC affiliate 11 Alive ran a story on November 15 that generated 1,766 GetCTC visits. KARE 11, the NBC affiliate in Minneapolis, ran a story on November 15 that generated 3,510 visits. KHOU, the CBS affiliate in Houston, ran a story on November 15 that generated 601 visits. WTKR, the CBS affiliate in Norfolk, VA, ran a story on November 14 that generated 4,131 visits. Survey data overall shows a marked increase at this time in respondents indicating they heard about GetCTC from news coverage, from an overall average of 5% rocketing up to 12% on November 14 and 15. This would imply around 1,700 additional submitted returns by the last-minute flurry of news stories—although there is no clear way to figure out which outlets are responsible.
- On November 1, **NBC Chicago ran a story** about Mayor Lightfoot's promotion of the CTC, linking to GetCTC. (The link contained "noreferrer" language, so we cannot see how many clicked it, but partners in Chicago flagged it as a potentially big deal in their outreach efforts.) There was no appreciable spike in Chicago returns in the following days.
- On November 9, Univision ran a **story** that directly generated 1,240 GetCTC views, followed by a Telemundo story on November 10. These stories coincided with a significant boost in the number of Spanish language GetCTC returns, to their highest level of 2021. Net of the previous trend, there were around 300-500 extra Spanish returns filed during November 9-11. This success suggests at least the possibility that, in specific communities, news coverage could be especially valuable.

Of course, these stories are the exceptions; most stories produced only a few dozen page views. Overall, news coverage appears potentially powerful on the margins, and maybe especially within certain communities, but any given story is not likely to be game-changing.

3.3.10 Marginal returns from repeated messages

In all of the above methods, there is an open question about how many points of contact is the right number. Once a potential client has been reached with a message about GetCTC, is it worth reaching out again—or are there steeply diminishing marginal returns to additional outreach?

The evidence above appears to suggest that repeated messaging is, indeed, effective:

- In Massachusetts, the text message to SNAP beneficiaries in September was the second such text; an earlier one was sent in July. (At the time, the findyourfunds.org landing page routed clients to the IRS Non-Filer Tool.) Even though beneficiaries had received the same message two months earlier, the click-through rate on the message was essentially unchanged: 24% in July and 23% in September. (Returns filed cannot be compared, since the July campaign linked to the IRS tool.)
- In County A, two texts were sent to beneficiaries just *four days* apart, on November 8 and 12. The second text generated about 40% fewer submitted returns, but only about 10% fewer accepted returns.
- In Virginia, the Department of Social Services sent a series of three texts *and* emails to beneficiaries in November (in other words, six total contacts). We have data only for the third and final such round of contacts, which generated results only somewhat worse than other state benefits outreach around the same time. There may have been some diminishing marginal returns from the repeated messages, but not a lot.
- In Philadelphia, the city made a target list of 32,000 families they expected would be CTC-eligible and likely not enrolled in tax benefits, whom they subjected to repeated rounds of messaging by phone call, letter, and text message. On November 9, they sent a final round of text messages to these clients, the only round on which we have data. Again, the results were only somewhat worse than other state benefits outreach around the same time.
- Working America, in their experiments, concluded that follow-up messages had the same conversion rate as first contact messages in terms of submissions, although returns from the original messages had a slightly higher acceptance rate.
- Finally, messages shown in the Providers app continued to generate meaningful numbers of returns into November, despite most users having likely already seen them one or more times, as the messages started running in August. The conversion rates on ad campaigns launched in late October or early November do not appear to be systematically lower than those launched earlier in the season.

These quantitative findings are consistent with the qualitative observation (noted above) that many GetCTC clients visited the site several times, often from different sources, before finally sitting down to file their return. Overall, the evidence suggests that reaching the same potential clients more than once is worthwhile.

3.4 "Navigation" and "community connectors"

3.4.1 "Navigation," defined

Navigation was, in some ways, the highest-profile bet of the 2021 CTC outreach effort. Government and outside actors wagered that, as light-touch outreach efforts had been insufficient in past tax outreach, they would likewise be insufficient in 2021. Instead, they figured that intensive, hand-holding outreach and

assistance would be needed to get people in the door. Inspired by the experience of Affordable Care Act (ACA) navigators, another program to help low-income beneficiaries find their way through a complex system, advocates and policymakers dubbed these activities navigation.

In 2021, Code for America provided **trainings and resources** to hundreds of organizations, networks, and government agencies serving as community navigators—including several dozen cities (e.g., Hartford, Mesa, and Philadelphia), and dozens of foundations and nonprofits (e.g., the Indiana Institute for Working Families, Hawaii Coalition for Immigrant Rights, and the Oklahoma Native Asset Coalition). Some organizations went on to conduct extensive in-person outreach and assistance to help clients experiencing additional barriers to filing a simplified tax return. Most of the staff and volunteers recruited for this work were new to taxes but came with other useful skills that helped them better connect with their intended audience. Most attended a short navigator training that covered CTC basics, the tools to access the CTC, and how to help a client determine their next steps. Most organizations provided this service with few, if any, additional resources, alongside their traditional work with clients.

Across the board, our and other advocates' view was that these activities were key equity strategies for reaching people who cannot get through even a simplified process on their own and need additional support. And, qualitatively, we learned that all types of navigation activities were most useful to those who spoke languages other than English and Spanish, had compelling reasons to distrust government programs (ITIN filers), or were unable to access digital tools on their own.

Perhaps unsurprisingly, navigation came to denote an incredibly wide range of activities. A city that sent an email to its frontline staff encouraging them to tell people they interacted with about GetCTC might have called this email "navigation." A coalition of nonprofits funding a hotline that families could call with intractable questions about their tax benefits might have called the hotline "navigation." An organizing group whose text message campaign was organized around the call to action "do you have any questions?" might have called their initiative "navigation." While these activities all have in common a certain component of assistance, they are not all comparable.

In light of the learnings from 2021, we propose here that navigation should be seen as two relatively distinct activities:

- **Community connectors** provide hands-on outreach in the community, usually face-to-face or via pre-existing relationships (e.g., with clients, students, congregants, etc.), and generally with a limited assistance component. The fact that they are engaging in-person means that the initial outreach touch can include a significant element of trust-building and basic triage, a level of nuance that is not available in distributed, broad-based outreach like mass text messages. As we will see below, these community connectors can take the form of dedicated organizers or of existing figures in the

community who receive a more limited training. Community connectors do *not* need detailed training on tax benefits, as we will see in more detail in Section 4.

- **Advanced assisters** offer intensive help to clients with the details of their tax benefits, generally once they have passed through the initial outreach front door. This may take the form of hosting webinars, offering hotlines, or chat assistance provided by Code for America on GetCTC. As we will see in Section 4, this help generally need not take the form of coaching clients through the details of GetCTC itself. As such, these activities should generally be seen as backup/escalation options, for those with especially tricky situations. This advanced assistance is generally not an outreach play per se; the clients of advanced assistance are typically brought in the door via some other outreach method.

Though these categories may overlap, they are generally distinguished by the degree to which on-the-ground outreach is or is not a central component. The breakdown is summarized with additional details below:

	Community Connectors	**Advanced Assistance**
Key roles	Finding and informing people about the CTC and GetCTC, within their trusted community. When needed, triaging clients to the right tools. May include providing basic technology or translation support for filling out GetCTC.	Helping resolve more complex issues like resolving rejects, assisting with identity verification, or providing deeper assistance with CTC UP.
Training	Minimal — basic understanding of CTC eligibility and GetCTC	1-20 hours of training, depending on the types of assistance offered
Examples	Handing out materials at community event, engaging parents of public school students, canvassing (Section 3.4.2-3)	CTC Hotline (Section 4.3), GetCTC chat support (Section 4.2), webinars (Section 4.6)
Intended impact	Identifying non-filers and helping them access GetCTC	— Occasional non-filer assistance with GetCTC — Frequently assisting individuals stuck in the system who need other support to access their tax benefits
Key recs.	— Avoid creating bottlenecks. Offer assistance using GetCTC.org, but encourage clients to get started on their own. — Focus on congregate settings and people facing higher barriers, such as those related to language, technology, immigration status, homelessness, or incarceration.	— Track metrics beyond filing a simplified return to demonstrate the true value of your work. — Collaborate closely with outreach partners to drive clients in need of additional assistance to your services. — Support the expansion of local ITIN assistance.

In Section 4, we consider the role of navigators as advanced assisters. In this section, we review the role of navigators as community connectors. Specifically, we look at two different approaches to the community connector problem—a direct narrow and deep approach, in Section 3.4.2, and an indirect wide and shallow approach, in Section 3.4.3.

3.4.2 Community connectors: The narrow and deep approach

Many organizations doing community connection addressed the problem head-on by essentially empowering organizers to go into the community to find non-filers. Most of these on-the-ground programs quickly ran up against a very fundamental issue: **it was incredibly hard to find non-filers who needed to file a simplified return**. Many partners reported going into the community, talking to 100 low-income people with CTC-related issues, and finding that only 1-3 of those actually needed to file a simplified return. Of course, in a sense, this was the same issue that other outreach efforts, described above, faced. But, with in-person assistance, it is hard to run up the volume high enough to make this conversion factor worthwhile. At ratios like this, it is very difficult to generate huge numbers of returns.

The case of Organization D (and their set of grantees) is instructive here. Org D's grantee, Organization E, performed outreach and assistance at a set of community events, community meetings, and at a local Mexican grocery store in their region. They estimated that they engaged over 1,000 people through these efforts—and generated 10 accepted returns. Another Org D grantee, Organization F, presented at a series of community meetings and events and also found just a handful of eligible non-filer families.

It was a similar experience for a team of four bilingual and biracial community leads hired by Hawaii Children's Action Network and Hawaii Coalition for Immigrant Rights in October to conduct trusted outreach and assistance on the CTC. These leads were given a simple contract: reach 500 families in outreach activities and help sign up approximately 50 households. There were no hour requirements, and leads were given the latitude to decide how and where to conduct the outreach and assistance, but they were required to closely track their activities and outcomes. All four leads were hired based on their established connection within the community and background in assisting people through public benefits enrollment. These navigators distributed flyers at churches, supermarkets, nail salons, and community centers; emailed materials to community leaders; and posted community and personal social media pages. Each had a phone number they could give out to provide further assistance, if necessary. They could draw on multilingual outreach materials created by the lead organizations in Chinese, Chuukese, Ilocano, Japanese, Marshallese, Samoan, Spanish, Tagalog, and Tongan. A sample flyer in Ilocano is shown at right. The leads far exceeded their goals in terms of number of individuals reached; they estimated they shared information with 22,315 individuals through social media posts, Facebook live views, and in-person engagements. Of these, 216 received some additional assistance accessing their tax benefits, but the overwhelming majority of them did not need to file a simplified return. Hawaii did see an increase in submitted and accepted returns during the period the community leads

were active, but this increase was no larger than the overall nationwide increase in this period, and it cannot be distinguished from these national trends.

These experiences do not at all mean that on-the-ground community navigation and outreach cannot be successful—but it is very challenging to find the right people. Finding the right forums would probably take significant trial and error. Engaging in the right level of experimentation and tracking the activities to learn which are successful would probably require a significant investment in creative and committed community organizers.

3.4.2.1 Special case: outreach in congregate settings

One special case of narrow and deep community connection that was more successful was engagement with systematically excluded populations who live in congregate settings. This is a natural fit for hands-on, in-person outreach; the populations can be easy to find, and large numbers of them need in-person outreach to access their tax benefits. Such efforts were hampered by the pandemic in 2021, but several organizations were able to get small pilots off the ground.

- Bay Area Legal Aid and The City of Philadelphia's Benefits Access team went directly to shelters and supportive housing sites to provide clients with 1:1 assistance. The tactic is promising, though we do not have statistics on its effectiveness.

- Campaign for Working Families (CWF), a VITA organization in Philadelphia, worked with local correctional facilities to reach eligible inmates using an early version of GetCTC.org. Because of limited access to tax prep options within prisons and jails, this was a highly effective way to reach non-filers. CWF estimated that about 75% of male inmates and 20% of female inmates they spoke with needed to file. More than half of the clients in the county facility had some income in 2020, so they could have filed a full return to claim additional benefits like the EITC if they had been able to access their tax documents. Overall, CWF completed over 400 stimulus-only returns in just a few visits, with at least a 65% acceptance rate. (As some of these returns were filed on paper, this data may be incomplete.) This is by far the most efficient in-person navigation effort we saw in 2021.

In addition to being an effective way to generate returns, CWF's outreach was also a rewarding experience for volunteers:

> "When I saw CWF's request for volunteers to assist individuals in the prison system to obtain their missing Economic Impact Payments, I immediately signed up. The clients I worked with were so appreciative that someone would take the time to help them. The getctc.org site was so easy to use I only needed to enter the basic information required to complete and file the tax return… This allowed me to work with many clients during my shifts and ensure their applications were accurate and

complete. The overall opportunity was well organized by CWF and getctc.org made it easy and quick to serve hundreds of inmates." — Gail T., volunteer with Campaign for Working Families

Organizations continuing to invest in the narrow and deep approach would be well-advised to consider such settings as they experiment with where they can find enough non-filers to be effective.

3.4.3 Community outreach: The broad and shallow approach

Many community connectors ended up experimenting—explicitly or, more often, implicitly—with a different approach. Perhaps there are hundreds of influential figures (city employees, community organizers, other civic leaders) in a community, each of whom know a small handful of non-filers that they can bring through the door. **Any given organizer would have a hard time tracking down even a small fraction of the non-filers, but a high-level training to all of these community figures** (or, perhaps more to the point, a series of cascading trainings at different levels) **would empower them each to bring their few non-filers through the door, as well as any others they meet in the future**.

This appears to be what happened successfully in Hawaii in October. Before the four community leads discussed above were hired, Hawaii Children's Action Network and Hawaii Coalition for Immigrant Rights recruited 84 community leaders to attend a navigator training led by Code for America on October 20. The organizations represented had little to no background in taxes but worked closely with marginalized communities. The training was recorded and shared, along with other resources, with partners who were not able to attend. In the following week, Hawaii notched an anomalously high rate of GetCTC applications every day, largely with no source code. The surge amounted to about 240 submitted returns, 200 of which were accepted. (Hawaii is a small state; on a per capita basis, this would amount to generating about 50,000 accepted returns nationally.) There were no known particular outreach activities during this week. Rather, the organizers of the training continued to hear back from the community leaders they had trained with various follow-up questions. It appears that diffusing the information via training actually worked.

It is very possible that other such trainings were similarly effective. Many navigator trainings offered by Code for America and partners occurred at higher levels and were slowly filtered down to front-line community figures. By the time these front-line figures had gotten the training, any request to use a unique source URL to track traffic would have been lost, and the results of outreach would be too geographically and temporally dispersed to notice in the data. One hint of this is that a group of 19 cities engaging with Treasury to enhance their CTC outreach efforts generally all logged per-capita GetCTC filing rates two to three times the national average. Some of these extra returns were driven by known sources elsewhere on this list (text blasts, ads, etc.), but many were not.

*   *   *

Overall, the evidence on community connectors is mixed. When organizations went out in the community to try and find non-filers, they usually (except in special cases of congregate settings) found it very challenging; more experimentation will be needed to perfect such strategies. On the other hand, a diffuse training of community leaders was very effective in one case and could have been decisive in others—such activities are hard to detect. The tactic is worth continuing to invest in, but it may require further exploration and dedicated study to perfect.

3.5 Outreach models with limited or no data

Other models received less thorough testing than those discussed above. These more limited conclusions are offered below:

3.5.1 Schools

Outreach through schools is something of a no-brainer for an outreach program intended to reach parents; nearly every school-age child is in school. School-based outreach could, indeed, be a mainstay of community connector programs. That said, explicit school outreach campaigns were relatively rare in 2021. Anecdotally, we heard that schools were overwhelmed with the basics of keeping classes in session amid the COVID pandemic and could not spare attention for this worthy but somewhat extraneous project. Those few campaigns we know of are described below.

District	Activity	Returns
Town A (pop. ~75,000)	Reached out to all families in district (8,800 students—estimating 6,000 families) via text and via email; circulated flyers with GetCTC QR codes	23 submitted / 12 accepted; all from texts/emails* (261 texts + emails per submitted; 500 per accepted)
Town B (pop. ~60,000)	Put flyers in backpacks with GetCTC QR codes	0
City C (large city) Public Schools	Deployed 6 volunteers to canvass families about GetCTC at 2 school sites on City C Public Schools' Vaccination Awareness Day; engaged 150 families	0
City D (large/ moderate city) School District	Shared digital GetCTC flyer in district's electronic bulletin, emailed to an estimated 20-40K families	5 submitted / 1 accepted
City E (large/ moderate city)	Outreach and assistance during a Family Engagement Session, by Organization F; reached 65 families	3 submitted

* This may be an undercount because of a bug affecting click tracking from email campaigns. Looking at returns from the zip codes of Town A suggests the impact could be up to 19 accepted and up to 39 submitted.

The largest test we saw was in Town A, where the school district blasted out GetCTC information to all families in the district via text and email. The effort appeared to generate returns at a slightly lower rate than text outreach campaigns via benefits agencies—an impressive performance considering the messages were sent quite late in the game (11/4), and the income targeting of a schoolwide blast is low.

On the other hand, Town A also circulated flyers with QR codes sending parents to GetCTC. This generated only 27 home page views—assuming that parents actually scanned the QR code rather than typing in the URL or searching for the site. Similarly, the Town B school district sent flyers home in backpacks, with QR codes linking to GetCTC. This generated 15 page views (with the same caveat about using the QR code) and no returns. (This was part of a larger trend in which flyers with QR codes did not appear successful—although the evidence here is not conclusive.)

In City C, Code for America staff recruited and managed six volunteers to canvass families about GetCTC.org at two school sites on City C Public Schools' (CPS) Vaccination Awareness Day on Friday, 11/12. Volunteers were recruited and provided training with four days of lead time. Volunteer teams engaged at least 150 families, with the vast majority of families indicating they were already receiving the CTC. 20 people used the QR code to view GetCTC, but none of those individuals submitted a return.

City D emailed a GetCTC digital flyer in their Family Announcement Bulletin on 11/12. The exact number of families who received this email is unknown, but there are approximately 59,000 students enrolled in the district, according to district data. This outreach produced 283 page views, five submitted returns, and one accepted return.

In City E, Organization F presented about CTC at a family engagement session run by the school district. The organization reports that they generated three returns from about 65 families in attendance—a reasonably high conversion rate, though still a resource-intensive process.

Mass messaging via text or email to parents of students appears about as effective as similar mass messaging from benefits agencies. There is no clear impact from sending flyers home, but then again, these were small pilots. Presenting at school events could be productive, though ensuring the right families show up and finding ways to scale may be challenging.

The school route shows promise, but much more work is needed to determine the most appropriate channels.

3.5.2 Head Start / Child Care Centers

The case for outreach via Head Start and child care is just as obvious as the case for outreach via public schools. Again, such outreach could be a mainstay of community connector programs. Unfortunately, we learned little in 2021 about this strategy. Despite much talk about this strategy, Code for America heard no reports of partners directly attempting to do outreach at Head Start or child care centers. We do not know whether partners did not succeed in completing such outreach (perhaps due to the additional burdens on

child care providers during the pandemic) or if it happened in some cases and we were not aware of it. Because any given outreach event at a child care center would have produced a small number of returns in an absolute sense, it is unlikely we would spot the outreach in our data without prior knowledge it occurred.

3.5.3 Door-to-door canvassing

Several groups noted that they hoped to engage in door-to-door canvassing over the summer, but many of those groups had to scale back their plans or abandon them entirely due to lack of resources (time, volunteers, or funding). One exception was Organization H, which canvassed at HUD (Department of Housing and Urban Development) assisted housing in their region. They went to 1,100 doors and reported positive engagement—but this work was done before GetCTC was available, so clients were sent to the IRS Non-Filer Tool, and data on returns is unavailable.

One inherent challenge with canvassing is finding the right doors to knock. As with other in-person outreach strategies, canvassers may likely spend most of their time talking to families who already filed or who have issues that cannot be resolved through a simple return. Given that an average canvassing shift may reach only about 5-12 families anyway, targeting would have to be very good for canvassing to be a promising route.

One possible way to boost the effectiveness of a GetCTC canvassing program would be to add a relational component. Namely, for those doors where the respondent does not need to file a return, they could be encouraged to instead reach out to a couple friends, family, or neighbors who might. Another way to improve the cost-benefit would be to decrease the marginal cost: Civic engagement organizations could also consider adding such GetCTC engagement to existing voter registration and get-out-the-vote canvassing initiatives in 2022. Organizations could lead with the CTC and move on to voting-related questions if the respondent is already receiving tax benefits.

3.5.4 Banners on government (or other prominent) websites
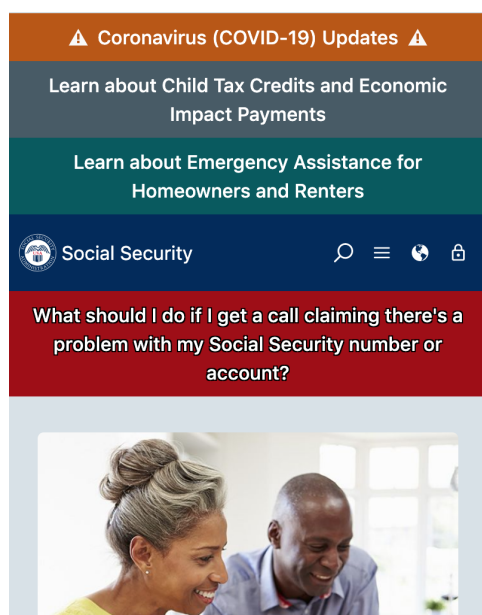
Throughout GetCTC's operation, Code for America encouraged state and city partners to put prominent banners on their websites linking to GetCTC (or, e.g., childtaxcredit.gov). The theory is that the banners would function as well-targeted and essentially zero-cost display ads from a very credible messenger. Even though visitors to the website may not have been looking for tax benefits information, the banner would prompt them to visit the page and file a return, if needed. Moreover, the banners would significantly improve the search engine rankings of GetCTC.

The clearest example of an agency implementing this was the Social Security Administration, whose home page looked like the

screenshot at left for most of September and October. The gray banner led to ssa.gov/eip, an SSA landing page that linked to GetCTC.org. Other states or cities may have done this as well, but Code for America does not have records of it. In-app messages in Providers could be considered a special case of web banners—and these were very successful.

SSA agency leadership reported relatively few clicks from the banner compared to search ads, but the precise figure cannot be disaggregated from some other SSA outreach methods and could have outperformed direct visits due to radio or billboard ads. The measure was likely still cost effective given the negligible cost. More research is needed to precisely estimate the impact of such web banners, but given the limited downside, they are probably worth implementing.

Banners could also be seen as a strategy to make it easier for clients to find GetCTC via search, rather than an explicit outreach strategy, especially since links from government websites increase the search engine rankings of GetCTC.

3.5.5 Outreach through employers

In early November, Code for America began a conversation with outside organizations interested in pushing GetCTC through employers, who have been a mainstay of EITC outreach for years. The partnership began too late to get a test program off the ground in 2021, but it is a model that deserves consideration in future years.

Such a program does face a meaningful obstacle that is irrelevant to EITC outreach, though: employers paying living wages will generally not have that many employees eligible to use GetCTC (which has an income limit of $12,400 for single people in 2021). Minimum-wage workers would be below the married filing threshold of around $25,000—but only if they are married (which was very rare among GetCTC clients) and if their spouse has very limited income. Theoretically, gig work companies (e.g., Uber and Lyft) might be more suited to such a strategy, as they may have contractors earning under the filing minimum—and indeed, **Lyft did promote GetCTC** to its drivers in November, though it generated only 121 page views. But workers with over $400 in 1099 income are *also* not eligible to use GetCTC, since under current law, they have a full filing obligation. As such, the sweet spot here is smaller than for EITC outreach efforts, which somewhat complicates the messaging.

3.5.6 Word-of-mouth and referral program

As discussed above, referral from friends and family was likely one of the single biggest drivers to GetCTC, but it received far less attention than the various methods of direct outreach. These referrals were not well tracked, much less actively facilitated. Turbocharging such word-of-mouth referrals could be a powerful way to drive more returns. One simple way to do this is to add more "relational" components to other outreach—e.g., "if you don't need this form, please take a minute and send it to someone who might." Indeed, as discussed below (Section 3.7.6), Working America's top-performing text message contained just such a call

to action, although it is not known if anyone in fact forwarded the link. A more sophisticated possibility would be to formalize an incentivized referral program of the kind **commonly** **used** by commercial tax preparers. GetCTC clients would be provided a unique link and would receive modest compensation (say, perhaps, $10) for each person who successfully filed an accepted return using that link. Payments would be capped to prevent large-scale fraud attempts and prevent the need for 1099 reporting. Code for America explored such a program in 2021 but ultimately did not launch it during the tax season, due to capacity constraints. More experimentation is needed on a variety of such efforts in 2022.

3.5.7 Reddit

Especially in the pandemic, Reddit has become a significant venue for Americans to seek and provide information about accessing tax benefits. Very late in the 2021 season, Code for America conducted a small pilot to recruit GetCTC clients from Reddit. We reviewed four subreddits (/ChildTaxCredit, /Stimulus, /PovertyFinance, /CTC), seeking relevant posts to provide information about GetCTC. With no budget and limited staff capacity, the pilot was limited to twelve responses and two original posts in each subreddit, which produced 140 GetCTC pageviews, two submitted returns, and one accepted return. These results are somewhat inconclusive though suggest the strategy could bear fruit.

There are two considerations worth keeping in mind with expanding such efforts:

- As with so many other outreach efforts, most people who can be reached via Reddit forums have issues (not receiving expected payments, babies born in 2021, conflicts in claiming children) that cannot be resolved by filing a simplified return. Finding the right posts to respond to is hard, and it is possible that most of the audience available on this venue is simply not the right fit for the product.
- Reddit strongly privileges posts from users with more **Karma points.** This may have limited the effectiveness of Code for America posts, which were coming from a fresh account that had never before used the platform. Indeed, some Code for America posts were blocked outright from appearing in key forums until moderators—after back-and-forth messaging—allowed them to be posted. Spending more time building up Reddit Karma on the posting account—or relying on volunteers with active Reddit accounts—may amplify the effectiveness of this approach.

This Reddit strategy could be seen as a form of community connectors operating in digital space (see Section 3.4)—or it could be seen as a way of facilitating search. Clients already seeking tax benefits answers and landing on a Reddit forum would thereby be linked to the tool that could help them.

3.6 Case study: Philadelphia

The previous sections reviewed outreach methods separately, as one-off activities. In practice, of course, many outreach activities can coexist. This section reviews how that played out in Philadelphia, where the City and local organizations led a broad-based campaign to bring non-filers in the door. It is intended as an illustration

of how such a multi-faceted initiative can be constructed. Note that much of the campaign led non-filers to submit returns through VITA sites rather than through GetCTC, meaning that we are not able to view and assess the effectiveness of the effort with much granularity. This underscores the importance of Treasury/IRS implementing such analysis in the future (see Section 5.2).

The City of Philadelphia created a list of 32,000 potential non-filers by identifying guardians of children who had received services from the city's homeless shelters, TANF, or Medicaid. These households were then engaged through multiple efforts, based on the knowledge that families often need to hear about a service or benefit many times before they take action. Outreach to these households included:

- *Phone calls conducted by the city's Census/vaccine outreach call center*. At first, outreach callers, who had minimal training in tax assistance, asked each household whether they had received the CTC and offered to have the local VITA site call them back if they had not. After the local VITA site closed on 10/15, these calls offered a callback from a navigator to help the household fill out GetCTC.org. After 11/8, as the deadline approached, the calls began recommending that clients go directly to GetCTC.org.
- *Three rounds of texting* referring clients to local VITA services if they had not yet received their CTC. Philadelphia worked with a private firm, Public Results, to individually text these clients, since they did not have client opt-ins required for mass texting.
- *More than 7,000 postcards and fact sheets* distributed through community partners, service providers, and other grassroots outreach.
- *Final round of texting on November 10* referring clients directly to GetCTC.org and highlighting the November 15 deadline. This round of outreach was conducted internally by staff, using Hustle to individually text clients. It was faster than they expected; it took four staff people about two hours to text all 32,000 people.
- *In-person navigator visits* to two family shelters and flyers posted around the building.

The effort generated 98 accepted returns using a GetCTC.org unique URL branded for the effort and an overall high level of GetCTC returns from Philadelphia: Philadelphia had nearly three times more GetCTC returns per capita than the country at large.[51] But, as noted above, this leaves out the significant number of returns that likely came in through the local VITA organization, Campaign for Working Families. We do not have final data from CWF on returns filed, but we know that they called 2,758 households and scheduled 544 tax prep appointments for people who needed to file a return.

The leaders of the effort drew several key conclusions from the work:

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[51] Philadelphia was also the third-highest-performing city in terms of GetCTC returns per capita among Treasury's cohort of leading outreach cities.

- Multiple modes of communication likely built on one another in motivating families to action (as discussed in Section 3.3.10). The data largely does not permit parsing out the effect of each component, but the effect was likely cumulative.
- Because much of Philadelphia's CTC outreach work did not refer clients directly to GetCTC, many clients helped by this effort do not show up in our data. As a result, we have limited insight into how well this comprehensive, well-targeted effort worked. There were similar efforts across the country that Code for America is unable to track or evaluate. We need better IRS reporting to understand the impact of this type of work.
- It was difficult for city decision-makers to balance the desire to make sure clients receive all the benefits that they are eligible for (by speaking with a navigator or filing a full return with the local VITA partner) with the reality of needing to assist tens of thousands on a short timeline. The tradeoff was compounded by VITA partners who expressed concern that simplified filers may later want or need to submit amended returns to claim additional funds or fix errors—time-consuming work that could have been avoided if they had filed with a trained volunteer from the start. This is a difficult balance: It is likely that clients who could have completed the GetCTC.org process on their own got lost in the handoff to a navigator or VITA partner, but those who successfully filed a full return likely received a higher benefit amount. In Philadelphia's case, once the campaign started referring directly to GetCTC, they saw that more people than expected were able to complete simplified filing on their own. The team reported that next time, they would continue to offer VITA assistance but also start referring directly to simplified filing sooner.
- Having internal staff text clients individually allowed Philadelphia to reach out to benefits clients who had not opted into bulk texting. This was a smart work-around to a challenge many public benefits agencies face.

3.7 Outreach messaging

The various outreach sources listed above used a wide variety of different messaging, of course. Unfortunately, comparing the messaging in most cases is a fool's errand; the outreach method, the messenger, and the audience were likely all substantially more influential than the messaging. A few partners did explicit messaging tests, with random assignment to different treatment conditions. The results of these tests are shown in this section.

That said, outreach organizations would be well-advised not to agonize too much over messaging:

- The total variation in effectiveness due to different messaging is relatively small. The best messages in the most extreme cases might perform 50-90% better than the worst. There is no case of a given message performing an order of magnitude better or worse than another. An organization that can

choose between (a) sending a pretty good message to 10,000 contacts and (b) taking time to perfect a message before sending it to only 1,000—should choose (a).

- Though there is no explicit experiment from 2021 tax outreach to prove it, reams of research from related efforts make clear that the best messages are short, clear, and to the point. A message that tries to incorporate every best practice would get unwieldy. Any message that gets the key point across and provides an actionable link to GetCTC—with a custom URL, for partners interested in tracking—would do the trick.

That said, experiments in 2021 did reveal the following principles:

- Refer to "payments" or "cash benefits," rather than "tax credits."
- Use monthly instead of annual amounts when talking about AdvCTC (assuming monthly benefits are extended).
- Frame the benefit as something that already belongs to the person (e.g., "we want everyone to get money that belongs to them").
- Consider addressing common misconceptions in outreach messaging (e.g., "available even if you earn little or no money and don't usually file taxes"). That said, be careful about highlighting niche issues that do not impact most message recipients (e.g., eligibility of grandparents); even if effective, they may confuse or alienate other recipients for whom they aren't relevant. The more you know about your audience (for example, whether they have children or whether they may be more likely to believe a specific myth), the more you can customize the message to resonate with them.
- Avoid political/policy jargon like "American Rescue Plan Act" or "fully refundable."
- If applicable, include an offer of local assistance *alongside* a link to GetCTC, but not in place of the link.

3.7.1 Propel messaging test #1 (July)

In July, before GetCTC.org was available, Propel ran an A/B test with different messaging to send users to the IRS Non-Filer Tool. The results—initially reported and analyzed by Propel **here**—were as follows:

Headline	Clicks	Impressions	CTR
Non-filers: Sign up now for Child Tax Credit payments	13,347	657,047	2.03%
Don't file taxes? Sign up now for Child Tax Credit payments	11,770	644,297	1.83%
Don't miss out on getting up to $300 per child per month	18,853	650,231	2.90%
New cash benefit for kids. Did you get your July payment?	23,935	669,748	3.57%

All differences in click-through rates are significant in χ^2-tests at *p*<.0001.

The message mentioning "cash benefits" clearly outperforms the other messages which mention tax credits—by a remarkable 95% (1.7pp) compared to the least effective message, "Don't file taxes?". In general, it appears to be much more effective to frame the CTC in terms of cash benefits that people may be missing out on rather than as a tax credit they can sign up for. As seen above, both the "Don't miss out on" message and the "Did you get your July payment" message did substantially better than the messages explicitly referencing taxes.

3.7.2 Propel messaging test #2 (November — common misconceptions)

Qualitative research throughout 2021 suggested a few key sources of misunderstandings about eligibility: (1) that families could not receive the CTC if they were getting other federal benefits, (2) that families could not receive the CTC if the parents were not documented immigrants, and (3) that families needed to earn some money to file taxes and claim the credit. In November, Propel ran an experiment to test the hypothesis that directly addressing these misconceptions in ad language would impact click-through and filing rates. The results are shown below.

Variant	Language	Unique Impr.	Visits	Subm. Returns	Acc. Returns	Subm. / Impr.	Acc. / Impr.
Control	New cash benefit for kids. Did you get your October payment?	364,288	42,439	886	204	0.24%	.056%
Social Security	New cash benefit for kids. Families getting Social Security are eligible.	365,607	50,165	971	276	0.27%	.075%
ITIN	New cash benefit for kids. Parents with ITINs are eligible.	366,369	51,651	938	215	0.26%	.059%
No income	New cash benefit for kids. No income or work requirements to qualify.	364,288	64,612	1,301	307	0.36%	.084%

In general, **there *is* evidence for the hypothesis that dispelling common misconceptions helps drive returns**—in the Social Security and No Income treatments. These ads significantly outperformed the control in generating submitted and accepted returns (p<.01 in all cases; except p(1=2) for submitted = .05). Among these two, the No Income Required ad dominated, generating significantly more accepted returns than the Social Security condition (p<.001) and a remarkable 50% increase in the submission rate relative to control.[52] This seems consistent with the idea that the income misconception is probably more widely applicable.

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[52] 1 and 3 cannot be distinguished in terms of either. 2 and 4 have p=.21 on accepted, p=<.001 on submitted. 2 and 3 have .37 on submitted; p=.005 on submitted. 1 and 2 have p=.05 on submitted, p=.001 on accepted. 1 and 4 have p<.001 on both. 3 and 4 have p<.001 on both.

The ITIN message, on the other hand, cannot be statistically distinguished from the control in terms of overall returns, although it did generate significantly more returns from ITIN holders: The other treatments had 0.95% of returns from ITIN families, whereas the ITIN treatment had 2.35% ITIN filers (p<.01). This is suggestive evidence that lack of awareness of CTC eligibility among ITIN holders is *a* barrier for this group. And, perhaps, the lack of a significant difference in overall conversion rate is driven by the fact that there are not enough ITIN holders in the Providers population for their increased conversion to dominate the overall result. Still, this was only relatively few filers given the small sample size and far short of the likely prevalence of ITIN holders in this population.

3.7.3 GetCalFresh messaging tests #1 (psychological ownership)

A big barrier to delivering benefits to people is the shame many feel about asking for help. Framing benefits in terms of "psychological ownership" (i.e., this benefit is yours) can sidestep that shame, driving greater interest. In August, Code for America's GetCalFresh (GCF) team—which runs the GCF application for California SNAP benefits—tested this hypothesis. GCF sent 10,000 text messages to former GCF applicants who appeared eligible for tax benefits, inviting them to use GetYourRefund (before GetCTC had launched). Half received a "psychological ownership" message:

> "Hi [Name], this is Gwen from GetCalFresh. We believe you have a $[amount] tax credit that belongs to you. It's easy to file to get your money! If you haven't filed your taxes yet, you can do it online for free. Visit [website]"

The other half received a control message that emphasized only convenience:

> "Hi [Name], this is Gwen from GetCalFresh. We believe you may be eligible for a $[amount] tax credit. It's easy to file! If you haven't filed your taxes yet, you can do it online for free. Visit [website]"

The psychological ownership framing yielded a 29.9% response rate, compared to just 15.5% for the convenience message. Framing benefits as already belonging to people increases interest in obtaining them. For additional information on the experiment, see **this** 3-page summary or the full paper **here**.

3.7.4 GetCalFresh messaging tests #2 (monthly vs yearly amounts)

Later in the year, GCF sent text messages to 102,000 former GCF applicants whose application indicated they had a child under the age of six and less than $12,000 in annual income. Further details on this study are forthcoming in 2022. For this report, we can highlight one result: Outreach messages varied in whether they emphasized the monthly or annual CTC amount that clients might be eligible for (i.e., "you could receive $3,600" or "you could receive $300/month"). **The messages containing monthly amounts significantly outperformed the messages with annual amounts.**

3.7.5 CDSS Messaging Tests

Throughout fall 2021, Code for America, the California Department of Social Services (CDSS), the California Policy Lab (CPL), The People Lab (TPL), and the California Franchise Tax Board (FTB) cooperated on a study of

outreach strategies to likely-eligible non-filers, who had been identified by matching CDSS beneficiary data against FTB filing data. The experiment contained a number of different study questions. Like the August GetCalFresh study, the CDSS study A/B-tested messages stressing administrative burden (i.e., your time is valuable and this process is fast) and messages stressing psychological ownership of benefits (i.e., this is your money and we want you to get it). CPL and TPL report that the results of this test will be released later in 2022.

3.7.6 Working America texting tests

Working America—the organizing arm of the AFL-CIO—undertook a large campaign to recruit non-filers to use GetCTC, built primarily on peer-to-peer texting and commercially-sourced target lists. The organization sought to test a variety of wide-scale communication tactics to reach as many eligible individuals as possible and evaluate the relative value of these different tactics. Rather than focusing efforts on outreach to the organization's 3.8 million members, Working America cast a wide net in an attempt to contact hard-to-reach populations. The initiative began by A/B testing 22 unique text messages and assessing their performance on the basis of response rates. (Response rates are hypothesized to be correlated with overall engagement, which would drive filing behavior as well.) Full results from the 22 messages are available from Working America. Reviewing the highest- and lowest-performing messages reveals some clear trends:

- Messages perform better when they **prominently include the amount of money and the payment cadence** (that is, "monthly").
- Messages perform **worse when they include "Child Tax Credit" or "tax."**
- Messages that **explicitly prompt an action are more likely to solicit the action**. (Messages that read "Reply YES," in this case, were more likely to solicit direct responses than those closing with "Spread the word.")
- Messages perform **worse when they include technical or political jargon** like "American Rescue Plan Act" or "fully refundable."
- Messages sent to a generic and widespread group may perform **worse if they appear to be targeting only a specific niche group.** (In this case, messages that called out eligibility for grandparents or concerns of people without SSNs performed less well.)
- It is possible that a **relational framing can be helpful.** (In this case, the top performing message contained, "Do you know someone who could use up to an extra $300/month?")

The top two messages, in particular, were:

- I'm [name] from [organization]. Do you know someone who could use up to an extra $300/month in payments to support their children? Reply YES to learn more. Text STOP to quit.
- I'm [name] from [organization]. Monthly payments are available for parents with children 17 and under. Reply YES to learn more. Text STOP to quit.

4. Assistance

In Section 3.4, we proposed that what was in 2021 called "navigation" properly had two components. Community connection, an outreach play with assistance components, was discussed in Section 3.4. Advanced assistance, hands-on help with the details of clients' tax benefits problems, is discussed here. More broadly, this section explores the impact of offering clients help with the tax benefits process. This includes, for example, outside partners who ran webinars, hotlines, or in-person services for low-income filers, as well as Code for America's own client support staff and volunteers, who assisted GetCTC clients directly in the application, before or after submission.

In the sections below, we review various ways of offering assistance one by one, with details on the impact of each method. But each of these sections ends up telling a relatively consistent story.

- The story makes more sense if we start not with the question of "what was the impact of providing assistance" but rather "what assistance did clients actually need?" **The core insight of this section is that clients generally did not need help completing GetCTC itself.** Based on past experiences with tax benefits, we and other partners assumed that even a simplified tool would require significant hand-holding; we had seen this pattern with virtual VITA assistance through GetYourRefund and other tax filing solutions. To be clear, we expect such hand-holding *is* still widely necessary for GetYourRefund and other full filing options. But our bet on simplified filing paid off even better than we expected. With a few key exceptions (such as those facing language or technology barriers), clients didn't need help filing a simplified return on GetCTC.org.

- But that is not to say that there was no desire for assistance. On the contrary, **one-on-one assistance was quite popular**; it helped clients get pressing questions answered and get support taking needed next steps. Clients were generally very appreciative of the assistance.

- But **the overwhelming majority of questions that clients had were outside of the scope of simplified filing.** Clients had questions about, for example, how to address the fact that a different family member had claimed their child; how to claim an infant born in 2021; why their payments had not arrived yet, despite the fact they had filed; why they had not received a payment in a given month despite receiving them in past months; how to switch who was receiving the CTC, in divorced couples where parents customarily trade off claiming child benefits each year; how to sign back up for payments if they had unintentionally opted out; how to retrieve an IP PIN when they could not authenticate to IRS online systems; how to respond to an IRS letter asking for further identity validation after submitting an accepted return. (See Section 5.) Some desperately needed help understanding their situation:

> "Please help me get the child tax credit. I don't understand what I am doing wrong. I didn't file taxes for 2020. If someone filed under my ssn. I don't know who it was. But it was not me." — GetCTC client

> "Would me and my kids be eligible [for the Child Tax Credit]? My oldest son is 19 years old and my youngest daughter is 14 and I put them both on my tax return. So yeah I have been trying over and over to file for Child Tax but we haven't received anything yet." — GetCTC client

All of these were problems with the CTC and the tax system overall; none could be solved by filing a simplified return with GetCTC. In other words, **GetCTC was a simple tool in the heart of a complicated system, and it was, indeed, usually the only part of the system that clients** *didn't* **need help with.**

- **As a direct and inevitable result, with only a few exceptions, offering assistance does not seem to have a meaningful impact on whether clients filed a return or whether their return was more likely to be accepted. But it did help families better understand their options, take appropriate next steps (outside of GetCTC), and avoid unnecessary steps that may have taken additional time and money.** Furthermore, the assistance may have a significant impact on clients' confidence in the system, not only reducing their stress in the short term, but also potentially increasing the probability they file (and file successfully) in the future. These outcomes are not trivial and can, to a degree, be an end in themselves. One client we worked with, for example, had tried unsuccessfully to submit with the IRS Non-Filer Tool and then repeatedly received an AGI error on GetCTC; she was at a loss for what to do. We worked with her to correct the AGI error, but ultimately she discovered that her parents had already claimed her dependent, and she did not end up submitting a return with GetCTC. Still, she was incredibly grateful for the personalized help and for the knowledge and explanation of her situation: "You did what nobody else would or could and that's fix my [AGI error]. Thanks again for everything y'all did. I will HIGHLY recommend using your tool as you're so very helpful!" This is in line with one of Code for America's key principles for a human-centered safety net—"[Many Welcoming Doors,](#)" meaning that we should take concrete steps to provide an equitable and positive experience for clients and provide access to a welcoming door no matter where they are in the process. But, of course, such less tangible and longer-term outcomes *are* difficult to track in the short term.

The implications of these conclusions are fairly simple:

- *If the goal is to find non-filers with simple cases and get them to use simplified filing, advanced assistance is usually unnecessary*. Outside organizations looking to serve as community connectors should not overly focus on this help and certainly should not *force* clients to receive such help. In fact, positioning such help as a necessary step on the path to filing a simplified return generally introduces additional and unnecessary friction into the process, decreasing the number of returns.

- *There is still a significant need for assistance, but it is for assistance with more complex tasks, and organizations seeking to provide it need to be ready.* As long as the broader tax benefits ecosystem remains unclear to clients, and as long as other processes have not undergone the same simplification as GetCTC, there will be a desire for additional advanced assistance. Organizations may choose to prioritize doing this work—either for the immediate impact or with the tacit belief that this confidence-building will drive additional returns in the longer run. Some of the activities clients may need assistance with in 2022 are:
  - Using CTC UP to change their eligibility or payment information.
  - Filing paper returns in cases where e-filing is not possible (because, for example, child has already been claimed, filer cannot identify prior year AGI or signature PIN, filer cannot access IP PIN, filer is claimed on another return, etc.).
  - Retrieving IP PINs.
  - Completing required post-return steps, like completing ID verification letters, responding to audits, or resolving rejected returns.
  - Troubleshooting delayed payments or other bespoke issues.
  - And, of course, filing full (not simplified) returns, especially in the period before April or May when simplified filing will not be available.

  Organizations seeking to do this work will need metrics that adequately capture it; simply tracking returns filed on GetCTC will not accurately reflect the nature and impact of their work. Section 5.3 proposes some such metrics.

In 2021, with limited time and resources to launch and evaluate navigation efforts, navigation partners struggled to capture and report this data. As a result, our ability to assess assistance programs is limited. We can only truly measure their impact on submitted and accepted GetCTC returns, where we expect to see modest impact at best. In the sections below, for thoroughness, we do just this; but keep in mind throughout that the programs may have been generating impact along other, unmeasured, dimensions.

But there is also a broader strategic lesson here. When processes like filing are complicated, they require assistance; once they are simplified, they do not. The long-term answer isn't to staff sufficient assistance for each one of the remaining complicated processes. Rather, it's to simplify them as much as the simplified return process, so such assistance isn't necessary.

Before reviewing the assistance offered in detail, below are a few high-level pieces of context about how clients interacted with GetCTC and different categories of assistance on it:

- *Live chat:* At any point a client is on the GetCTC.org website (on the home page, while completing their return, or later when resolving rejects), they can click a live chat button, which would connect them to

Code for America's Client Success team via a chat tool called Intercom. This assistance is discussed in Section 4.2.

- *The Hub:* The Hub is Code for America's backend tool to manage return submissions for GetYourRefund and GetCTC. IRS-certified personnel with Code for America credentials can view return status information in the Hub and message clients through it. Clients would receive messages via text or email (whichever method they selected while filing) and could respond directly. Assistance offered via the Hub is discussed primarily in Sections 4.5 and 4.6.

- *Resolving rejects:* If a client's return was not initially accepted by the IRS, they would be notified of the rejection by text or email (whichever they selected upon filing). They would be invited to log back into GetCTC.org, where they could see more details on the reason for rejection and recommended steps to resolve it. For most rejects (e.g., a dependent was already claimed), clients had the ability to adjust the return themselves and resubmit it. For others (e.g., 2019 AGI was incorrect), clients had to message with Code for America-affiliated personnel via The Hub, and the staff had to make the adjustment on the back end. Resolving rejects is discussed in Section 4.6.

- *SimplifyCT:* Code for America collaborated closely with SimplifyCT, a VITA site in Connecticut, to create a national GetCTC.org navigation center staffed by VITA-certified experts. In practice, the navigation center had two distinct components: (1) a hotline run by SimplifyCT staff, which was promoted through various outreach efforts, and that clients would generally call *before* starting their return (est. 8,491 calls, 3,731 reaching an agent); and (2) support to Code for America clients who needed assistance, usually because they had not finished filing their return or because their initial return had not been accepted. For this latter group, SimplifyCT would reach out via The Hub, usually offering to assist through Hub chat, or on the phone (an estimated 800 clients chose to call in for hotline assistance, est. 527 reaching an agent), with the same hotline team handling any calls from this group. Below, these different portions of SimplifyCT's work are addressed separately. The up-front hotline is discussed in Section 4.3, along with other similar hotlines. The Hub work is discussed in Sections 4.5 and 4.6. Appendix Table 5 shows our modeling of the breakdown of SimplifyCT's work.

Note that in this section, as in the previous, the names of some partners have been masked (e.g., "State B," "Organization D") as it was not feasible to clear analytic details with every partner.

4.1 Experimental evidence

The cleanest test of the impact of assistance is to randomly offer it to some clients but not others, looking for differences in filing rates or acceptance rates (or, in principle, other outcomes). Code for America, in collaboration with partners, performed two such tests—one with Propel and one as part of the larger project with CDSS (see Section 3.7.5). These tests only introduced a limited amount of variation in the amount of assistance offered, though, and as such may not be conclusive.

In the case of the Propel test, users were shown in-app ads that randomly sent them either to a standard GetCTC.org home page or to a variant of the home page that prominently featured an offer of assistance (via chat or phone). The "salient assistance banner" is shown below.[53] In the CDSS test, salient-assistance robocalls (a) offered the option to "press 1 for assistance," which would send recipients to the hotline, *and* (b) referred recipients to the same salient-assistance page used in the Propel test. Control calls, on the other hand, did not offer assistance and sent recipients to the normal GetCTC landing page. Note, though, that (a) both the control and treatment home pages in both tests offered live chat assistance at the bottom of the screen, and (b) the salient assistance banner would have been "below the fold" (that is, clients would have to scroll down to see it) on many mobile devices in the last weeks of the tax season—which especially impacts the Propel test, since it ran only in November.

Need help? Call 877-907-0937 or **chat with us** and get help claiming your stimulus payments.
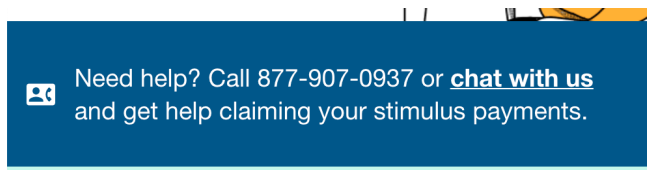
"Salient assistance banner" for home page variants emphasizing assistance.

Detailed results for the Propel test are shown in Appendix Table 4. Although the ads appeared to be associated with an increase in calls to the assistance hotline,[54] there are no significant differences across any of the treatment groups in terms of submitted or accepted returns. CPL and TPL will release full results from the CDSS test later in 2022.

The null result from Propel is not entirely conclusive, though, given how little variation there ultimately was between the treatment conditions. A more robust experiment of the impact of assistance would probably require a more robust design than the variation of a banner on the landing page.

4.2 Live Chat

Throughout GetCTC's operation, Code for America ran live chat support with three full-time and five part-time VITA-certified staff (two of whom provided assistance in Spanish as well as English). The chat tool was available on every page of GetCTC.org—not just each page of the application, but also the home page and pages where clients were referred if their return was initially rejected by the IRS and they returned to try and correct it. (In this last case, note that clients had the option to use live chat assistance or to write a message to

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[53] For people without children, the ads focused on EIP and pointed to an EIP-focused variant of the GetCTC landing page; for those with children, the ads focused on the CTC and linked to versions of the standard GetCTC landing page.
[54] There was a significant increase in calls to the hotline beginning around when the ads went live, although it is possible this was driven by other sources.

interact with tax experts via the Hub; some made different choices.) Chat was available during business hours on weekdays[55] and also available on three evenings each week and at least one weekend day each week.[56]
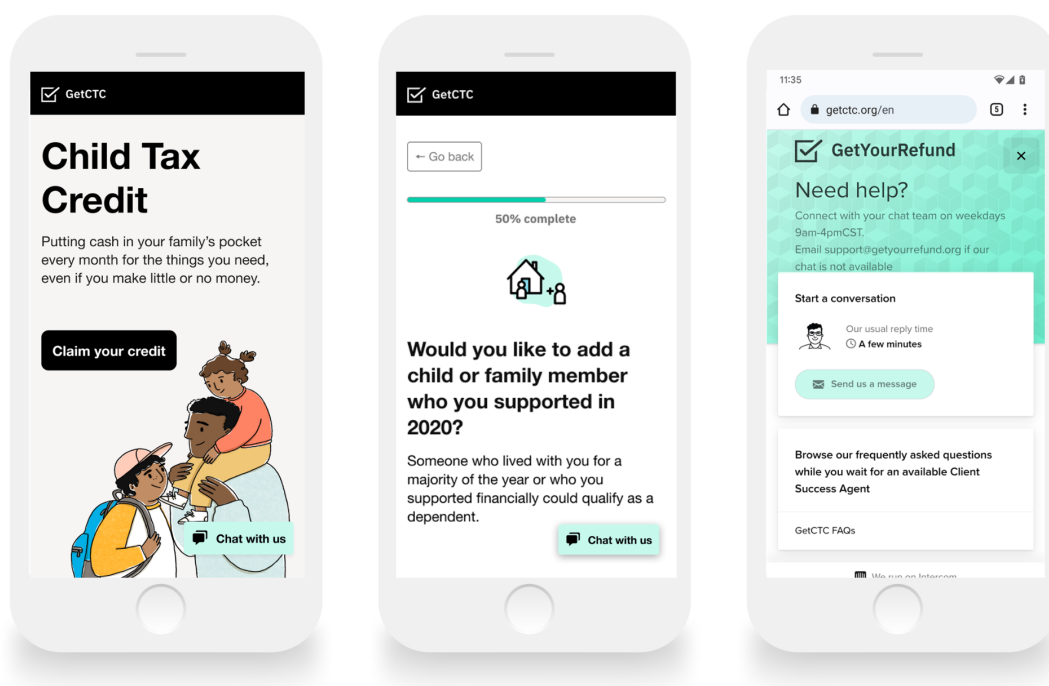
The prompt to chat, as it appeared (a) on the home page and (b) in the GetCTC return flow; and (c) the chat interface, upon clicking.

Overall, 29,000 clients used the live chat assistance from September 1 through November 15, translating to several hundred clients per day. Overwhelmingly, though, clients did not use live chat assistance to actually get through the filing process itself. Based on an analysis of a random sample of 30 chats:

- *67% of chats were from people who were not filing a return on GetCTC* but were, instead, generally clicking chat on the home page. They had issues with the CTC that could not be solved by filing a return (see Section 5), and chat assistance generally directed them to CTC UP or to IRS customer service. It is possible that this chat assistance was successfully screening out clients who did not need to use GetCTC, which would be consistent with the drastic drop during daytime hours in clients who had already filed a return in 2021 (See Section 2.4.3). But the exact timing of that trend does not match live chat availability as closely as would be expected if chat availability caused the trend.
- *13% of chats were from returning clients with a question about their return*, such as asking when they could expect to receive their funds.

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[55] Usually 9am-5pm Central Time.
[56] Whenever wait times for chat responses got too long and our client success contractors could not keep up with incoming questions, they would turn off chat on the website in order to catch up on existing chat messages and emails. This would happen intermittently several times a week. Whenever chat is off, there is an away message that clients can see with information about how to get in contact via email or when chat reopens.

- *10% of chats were from returning clients whose initial return had been rejected*, who were seeking help resolving the issue. This group is discussed in more detail in Section 4.6; mainly, they received their assistance from National Site volunteers and SimplifyCT staff via the Hub.
- *10% of chats were from clients currently in the process of filing their GetCTC return*. That means only about 3,000 clients in total used live chat assistance while filing their return—out of around a million who started a return and 275,000 who submitted one. That is, over 99% of filers made it through the submission process without reaching out to chat for assistance.[57] It is possible that the assistance was decisive for the remaining less than 1%, but a more rigorous experiment would be required to be sure. [58]

The lesson is much the same as elsewhere: The GetCTC application was straightforward and easy-to-use, but the overall tax benefits system is complex. As such, most clients' questions are about what happens outside of the application—how eligibility works, how to check the status of payments, and how to troubleshoot common issues. The live chat may have paid significant dividends in increasing clients' comfort with the system, and it may have correctly headed off some clients from using a tool not appropriate to them. Even the fact of its presence as a welcoming door for clients at any stage in the process may have been reassuring to clients who did not ultimately need to use it. But it is relatively unlikely that the assistance offered through it drove a high number of additional GetCTC returns. Still, Code for America plans to continue offering the service, both because (a) offering a way to engage directly with a knowledgeable, trusted advisor is key to serving clients (especially those facing systemic barriers) with the dignity and respect they deserve and (b) the process gives us critical insights into larger systems challenges that must be addressed. (Indeed, without the interactions of the live chat team, the qualitative findings presented in Section 2 and the non-GetCTC issues presented in Section 5.3 would be relatively invisible to us.)

4.3 Hotlines

Many organizations—including SimplifyCT, the GetMyPayment IL Coalition, Greater Boston Legal Services, and the Campaign for Working Families (Philadelphia)—offered assistance hotlines in 2021. These hotlines were typically staffed by people with tax experience and allowed clients to call in to get tax questions answered or to request support completing a simplified or full return. (In some cases, the hotlines invited callers to leave a message and agents would call back later in the day.) As with other assistance efforts in this section, these were not outreach tools per se; these organizations typically worked with other outreach partners, such as local government, public benefits agencies, and other nonprofit organizations, to drive clients to the hotline.

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[57] About 270,000 clients submitted returns, and the sampled estimate suggests only 2,900 used chat assistance during the filing process. Of course, some of those 2,900 may have been among the ~700,000 who started—and did not finish—a return.

[58] Code for America does not have data linking live chats to client submissions, so observational study is not possible for this assistance.

These hotlines allowed local coalitions to more efficiently make use of existing local tax expertise, supporting local partners new to tax benefits to do outreach without having to be able to respond to complex questions that might arise. Some hotlines also helped clients connect to in-person services, when needed. In general, the services managed high call volumes and appeared popular. That said, as elsewhere, the majority of clients needed assistance with issues that could not be solved by filing a simplified return on GetCTC.

We have the most detailed data from the SimplifyCT hotline, which was closely partnered with Code for America. Keep in mind that this portion of the analysis deals only with the hotline's role on the front end. The role of the hotline in assisting clients via The Hub (in resolving rejects and completing unfinished returns) is discussed later. As a proxy, we assume that anyone who called the hotline before starting a return on GetCTC—or who never started a return at all—is in the first category. The evidence shows:

- The hotline was promoted by a wide variety of outreach efforts, including by ACF New England, Find Your Funds Massachusetts (which was promoted by state benefits agency text messages), the California Department of Social Services, and the Virginia Department of Social Services—as well as SimplifyCT's own efforts in Connecticut.
- At least 20% of calls were in Spanish (note that Spanish calls were overrepresented among these up-front calls compared to reject resolution calls on the back end).
- Outreach efforts that specifically highlighted the hotline drove increased call volume. In Massachusetts, a round of text messages went out to 78,000 WIC beneficiaries on November 2; 40,000 clicked through to findyourfunds.org, which was promoting the hotline. On November 3-5, 412 phone numbers from Massachusetts called the hotline (compared to a daily average of 2-3 per day before then). This figure is likely an undercount, since plenty of Massachusetts residents may not actually have Massachusetts phone numbers.
- An estimated 8,491 unique phone numbers called the hotline before starting their return or without ever starting a return at all. A little under half of these actually spoke to staff; others hung up during the automated triage system or while waiting on hold. The average call that actually got through to an agent lasted around 5-10 minutes.
- Of these 8,491 phone numbers, 40% started a return, 18% submitted a return, and 7% were accepted.
  - The fraction appears higher among those who actually reach an agent; of these, 27% submitted a return and 12% were accepted. However, one should be careful about taking this as circumstantial evidence of the call center's effectiveness, since the callers who waited on the line long enough to reach an agent were probably systematically different from those who did not.
  - The steep funnel is consistent with the same fact outlined throughout this section: The vast majority of clients seeking assistance did not actually need to file a simplified return but rather

needed assistance with another, perhaps trickier, part of the process. Qualitatively, the hotline staff reported finding that around 1 in 100 callers actually need to file a simplified return.

- ○ By the same token, hotline staff reported that the need for coaching through GetCTC was generally quite low, as the tool was simple enough on its own—although they still did this with clients in some cases.

- There is circumstantial evidence that hotline assistance successfully helped some of these 8,491 callers file returns—or, perhaps more relevantly, successfully filtered out those who would not be successful. Looking at those callers who spoke to the hotline in the hour before starting their return, 51% were accepted on their first try, compared to just 37% overall (difference; p=.01). The difference does not seem to be concentrated in any reject reason in particular. Note that this finding does not hold for those who called more than an hour before starting to file. Still, there are two important caveats:
  - ○ This finding could be a function of selection bias, and a more formal experiment would be needed to know for sure.
  - ○ It is not clear if the assistance actually improved return submissions or merely screened out those who were not going to be successful, by explaining that duplicate returns would be rejected, or that IP PINs were indeed still needed, etc.

- Clients who start a return while on the phone with hotline assisters are significantly more likely to submit it than other callers who start a return—17.8% of hotline returns submitted versus 13.5% overall (p=.001); 9.3% of hotline-started returns accepted versus 5.8% of started returns overall—but, still, the vast majority of these clients do not finish returns.[59] While the assisters certainly may have helped on the margin, the active assistance is far from a guarantee of finishing a return.

- There is some evidence that SimplifyCT may have filled a need for Spanish-speaking clients. Clients who called the hotline were significantly more likely to have Spanish-language returns than the overall GetCTC average (5.2% vs 1.8%), and the acceptance rates of Spanish-language and Hispanic-identifying clients may have been especially boosted by the hotline.

Much like with other forms of assistance, the hotlines' role is largely in helping clients navigate the broader challenges of tax benefits, rather than coaching clients through the process of filing a return on GetCTC per se. Hotlines may be effective at answering clients' high-level CTC questions and triaging them to the right tool—including encouraging clients not to file unnecessary simplified returns that are not appropriate to them. But the hotlines have limited impact in coaching clients through GetCTC; they most likely only modestly increase acceptance rates and perhaps only do so by triaging out the clients who should not continue. In a

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[59] This assumes that all returns with source "hotline" or "simplifyct" were started while on the phone with hotline assisters.

sense, this result is unsurprising, given that the overwhelming majority of calls were about questions not at all germane to filing a simplified return.

It is also possible, of course, that the existence of hotlines in the community was reassuring to families, who felt more confident starting the process knowing they could call if they got stuck, even though they ultimately did not need to. That said, the experiments report in Section 4.1 ostensibly tested this hypothesis and found no such evidence.

One other important role hotlines played is as tax expert lines that other front-line assisters could rely on when a client faces a situation too complex for them to handle. This likely empowered more front-line organizations to feel confident engaging clients around the CTC. This approach made hotlines an efficient way to pool community tax expertise, and it merits more experimentation and evaluation.

4.4 Webinars and other remote third-party assistance

Many organizations offered remote assistance programs alongside, or as a component of, their broader outreach strategies.

Organizations such as Community Change, Working America, and CivicNation offered assistance via peer-to-peer texting to build trust, answer basic eligibility questions, and connect clients with additional assistance—as part of their broader efforts to ultimately drive clients to the portal. These efforts were high-volume and largely volunteer-driven, and they relied on easy-to-use training scripts to answer basic client questions about eligibility or how to access the benefit. More complex tax questions were either forwarded to staff, or clients were referred to additional resources. These conversations usually occurred *before* actually sharing the link to GetCTC.org.

Other organizations and networks across the country also experimented with live webinars as a way to engage their communities, create a sense of urgency, answer basic questions, and move people to file on GetCTC.org. Some organizations, such as the NAACP, hosted large webinars to explain the benefit, guide their members through the process at GetCTC.org, and answer questions in real time. Others, such as Mothers Action Network, included 1:1 breakouts with volunteers trained to provide brief legal advice to address CTC myths and misinformation. Some webinars targeted the needs of specific communities, such as a webinar conducted in Spanish and focusing on issues impacting mixed-status households.[60] Webinars tended to be very well attended, and participants seemed grateful for the opportunity to get their questions answered. However, like many navigator efforts, the majority of participants/clients did not need to file a return but needed other help accessing their tax benefits.

As with other efforts, though, there is limited evidence that this proactive assistance helped drive additional returns on GetCTC. **In fact, in some cases, by positioning assistance as a necessary step on the way to**

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[60] Notably, this webinar took place before the launch of GetCTC.

filing, these strategies may have had the unintended effect of increasing client drop off and thus decreasing the number of returns filed. For example, Organization G ran ads on Providers, primarily in September and October, totaling 40,000 impressions. The call to action was a "sign up" for more information—Organization G used this to generate 25,000 leads, whom they then followed up with via peer-to-peer texting and phone calls. The follow-ups included invitations to "ask an accountant" nights on Zoom, for those with more complex situations, where in some cases clients could pose their questions directly to an IRS staffer. This sizable program yielded 312 submitted and 81 accepted returns. But based on the figures in Section 3.3.3, 40,000 impressions of Providers ads sending clients directly to GetCTC would likely have produced, on average, 169-396 submitted and 55-128 accepted returns, depending on the metrics used. In other words, the high-intensity navigator program that Organization G offered probably had no marginal effect on top of simply running the Providers ads in the first place. There is also no clear evidence the additional assistance helped clients avoid straightforward errors. Compared to overall Providers returns with dependents, the Organization G returns saw statistically indistinguishable rates of overall acceptance, rates of rejection because the client had already filed a return, and rates of claiming children born in 2021.

Civic Nation's program saw a similar issue at a smaller scale. The relatively well-targeted initial outreach text message to 440,000 people did not provide a link to GetCTC but rather invited respondents to ask questions they may have had. Only those who engaged with the assistance got a link. A texting program of that size should have generated hundreds of returns—but, with clients *needing* to engage in assistance to get to the link, it generated only 28 submitted and nine accepted returns.

Offering assistance as an option, as in the case of hotlines, can be helpful for guiding clients through the complex process of claiming their tax benefits. *Requiring* that clients go through it, when most could use GetCTC just fine without it, probably backfires. This was a surprising finding for our team and speaks to the power of simplified filing.

4.5 Following up with half-finished filers

Even if most filers do not need assistance to get through the tool, one might theorize that those who start but don't finish got stuck for some particular reason, and that offering proactive assistance to this population could be effective. In 2021, we ran a couple of pilots to test the hypothesis that clients who had gotten only partway through the tool could be induced to finish by offering or providing hands-on assistance. Neither test was implemented as a randomized experiment, but the evidence suggests that a small nudge offering assistance wasn't enough to induce most clients to finish:

- Starting in early November, the SimplifyCT and National Site teams began messaging clients who had started (but not completed) returns en masse, offering help to finish the process—including, in some cases, the SimplifyCT hotline number. The messages went out to tens of thousands of clients, but the

rate of half-finished clients who submitted returns did not appear to change from before the campaign began.

- Later in November, the Code for America program team ran a smaller pilot, reaching out to over 200 half-finished clients and rigorously tracking the results. 15 of these clients went on to submit a return, which was roughly in line with the prevailing rate of follow-up from long-dormant returns. 11 of the 234 clients (including only two of the submitters) asked for some assistance; four of these had issues outside the scope of simplified filing (suggesting that perhaps they knew when they stopped that they did not need to finish GetCTC, and the assistance confirmed this).

Without a control group, there is no way to know the nudges' impact for sure, and it is certainly possible that this impact was meaningful, though small. Writ large, though, the filing season ended with hundreds of thousands of clients having half-finished returns. Even if the nudges were successful, it was far from universal.

There are broadly two possible explanations: (a) the nudges were insufficient, and more aggressive interventions would be needed, or (b) these half-finished clients were generally not going to be able to successfully submit simplified returns, and there was no way to induce most of them to finish. In 2022, Code for America plans to run additional (controlled) experiments to test if other approaches can convert more half-finished clients.

4.6 Resolving rejects

The table below shows the use of assistance among rejected clients and the resubmission/acceptance rates, by reject category and overall.

Reject Reason	Count	Sought help in Hub	Called hot-line	Resubmitted			Successfully resubmitted		
				Overall	W/o msg or call	W/msg or call	Overall	W/o msg or call	W/msg or call
Already filed	72,852	11.24%	0.32%	—	—	—	—	—	—
2019 AGI*	21,994	22.61%	0.36%	35.72%	16.93%	18.79%	8.99%	2.06%	6.94%
Dependent claimed	21,361	14.21%	0.42%	49.88%	40.59%	9.28%	36.76%	30.51%	6.25%
IP PIN	13,640	9.74%	0.39%	19.30%	14.91%	4.39%	5.07%	4.13%	0.94%
Claimed on other return	13,470	9.79%	0.19%	—	—	—	—	—	—
Invalid address	11,937	15.00%	0.49%	8.87%	5.58%	3.29%	4.40%	2.87%	1.52%
SSN mismatch	7,386	9.02%	0.34%	50.03%	42.07%	7.96%	25.35%	20.92%	4.43%
Filer DOB mismatch	4,369	12.02%	0.11%	58.87%	48.59%	10.28%	31.65%	28.50%	3.16%

Other	3,083	18.23%	0.43%	46.22%	34.25%	11.97%	24.42%	18.91%	5.51%
Duplicate dependent	581	24.27%	1.15%	73.32%	50.26%	23.06%	37.87%	26.85%	11.02%
Total	**170,673**	**13.20%**	**.34%**	**17.77%**	**12.70%**	**5.07%**	**8.95%**	**6.68%**	**2.27%**
Total (of potentially resolvable)	**84,351**	**15.44%**	**.39%**	**35.95%**	**25.69%**	**10.25%**	**18.11%**	**13.52%**	**4.59%**

The messaged-in-Hub indicator shows whether the client sent a message longer than 10 characters through the Hub after a submission and before acceptance (if acceptance occurs). This table does *not* include interactions via live chat, though live chat probably accounts for no more than 3,000 post-rejection interactions total. AGI should be taken with a grain of salt, because it was the one error clients were not empowered to resolve on their own; they *had* to communicate through the Hub. The small number of AGI rejects who resolved without clearly communicating likely resolved their issues via live chat, which is not accounted for in these statistics. Keep in mind that already-filed and primary/spouse-claimed-as-a-dependent-on-another-return were inherently unresolvable.

The table shows that about 16% of clients who had a resolvable reject sought help resolving it from the hotline or in the Hub (though the rate varies greatly, from a low of about 10% for IP PINs, to a high of nearly 25% for duplicate dependents or AGI). This totals around 13,000 clients and doesn't account for about 3,000 more who sought help after rejection via live chat. Compared to other elements of GetCTC operation, reject resolution *was* a situation where seeking assistance was quite common.

Again, the offer of assistance after rejects was not randomly assigned, so we cannot make causal claims about the impact of this assistance. Overall, clients who sought help were more likely to go on to successfully resubmit—about a third of these clients successfully resubmitted, as opposed to about 16% of those who did not seek help. The fact that assisted clients were more likely to successfully resubmit is consistent with the idea that assistance helped, although we can't rule out the idea that selection bias explains the trend: Highly motivated clients could have been more likely both to resolve their rejects themselves and to reach out for help. Still, it seems plausible the assistance was decisive in some cases.

That said, because the vast majority of clients did not seek help, most of the clients who ultimately resolved rejects did so without any hands-on assistance from the hotline or the Hub; 16% sought assistance and 5% resubmitted successfully with assistance, compared to 14% who resubmitted successfully without assistance. In other words, about 75% of clients who resolved rejects did so on their own.

The popularity of assistance in resolving rejects—and the fact that the evidence *is* consistent with its effectiveness—probably points toward its value. But policymakers and outside groups should be aware that many clients are able to resolve using only the automated guidance provided by GetCTC, without one-on-one help, and that this is the norm among reject-resolvers. As elsewhere in this section, a simple and well-designed tool can solve a lot of problems without outside assistance.

4.7 Administering assistance programs: lessons learned

Organizations that ran assistance programs in 2021 generated significant qualitative learnings about their implementation, which we gleaned throughout the season and during follow-up interviews. Below are some key points that any program manager should have in mind before launching a program with an assistance component.

- *Assisters will inevitably spend much of their time on issues beyond filing a simplified return. Their training and their performance metrics should reflect this.* The implications for training are especially profound. It is relatively easy to teach someone how to help a client through the initial submission process (much like it is easy for most clients). It is significantly harder to train assisters to understand the complexities of IRS systems in order to, for example, help a client troubleshoot issues that arise after submission. However, this is the training that is needed if assisters are to feel comfortable in their work. Realistically, assisters won't be able to strictly focus on helping new filers submit returns until the IRS has the capacity to resolve more client issues directly. Possible performance metrics for assistance programs in light of this reality are discussed in Section 5.3.

- *A standardized navigator training and certification would probably be productive.* Taxes were new to many of the organizations we engaged through the navigator program, and many found the prospect of assisting with a tax return intimidating or were concerned about potential legal liability. Aiming to limit barriers to entry, we offered a library of resources, rather than a specific training and certification process. The gains in flexibility were probably not worth the cost of losing a single standard process. This conclusion stems from a few findings. First, as above, navigators will inevitably be called on to provide more complex services beyond the scope of simplified filing, which makes training less trivial and raises the stakes of a less systematic approach. Second, qualitatively, navigator organizations often found that the import of their services came from making clients feel assured they were getting the right answer, not "just" offering a friendly face and encouragement. This assurance can only come if navigators themselves are very confident in their training. Third, and relatedly, some of the organizations we worked with reported feeling insufficiently trained to begin providing hands-on services—especially if they were ultimately fielding questions of the type we would consider advanced assistance. Treasury or the IRS could promulgate navigator standards akin to (but at a lower level than) the VITA standards and offer standard trainings.

- *Navigation programs may consider partnering with more experienced VITA sites or legal services organizations.* Although this wasn't required, some navigation partners did so in 2021, setting up simple but effective systems, like sharing a Slack channel or phone line, so that navigators could reach out to more experienced VITA-certified volunteers if a client needed a higher level of support. We also encouraged navigators to leverage Code for America's client support chat to get tax questions answered.

- *Programs must be careful to avoid making navigation an unnecessary bottleneck for clients.* With a simplified process like GetCTC.org, hands-on navigation is not needed for most clients to submit their initial return. Those who face additional barriers—such as clients who are non-English speakers, do not have access to the internet, those experiencing homelessness or incarceration, and those who have an ITIN—may well benefit from access to navigators. But these are exceptions, and general outreach should offer navigation *alongside* a referral directly to GetCTC, rather than requiring every client to engage with a navigator. Texting campaigns that *required* clients to respond to initial screening questions before offering them the link to GetCTC.org tended to have lower conversion rates.
- *More services are needed specifically to help undocumented immigrants obtain ITINs.* Organizations working with immigrant populations consistently reported to us that they did not have the capacity to help clients obtain an ITIN number, and they had limited options to refer clients to for this service. As ITIN filers were one of the most underserved groups in 2021, this bottleneck could become even more severe in the future.
- *Launching a successful program can be difficult and time-consuming, and measuring impact likely makes it still harder.* It was challenging for many organizations to set up the infrastructure they needed to serve clients on such a short timeline with so few resources. Often, this was because navigation work involved many layers—e.g., a local coalition engages community-based organizations via a train-the-trainer model, those organization leads train frontline staff, and then those staff members have to integrate this work into their client interactions. Such approaches take time to get to the ground level and stymie efforts at data collection, since the face-to-face outreach interaction is several steps away from program leadership. With more resources, leadership could consider building data collection and accountability more closely into each level of the training, encouraging separate teams to use unique URLs and track their own progress—and/or take a more hands-on role through each level of oversight.

5. Issues outside the scope of simplified filing, and limitations of this report

The scope of this report is predominantly people using GetCTC and the experience driving people to/through the simplified filing process. We have also included insights gained through our conversations with outreach and navigation partners who helped clients in other ways, such as referring them to the IRS Update Portal or guiding them through the IRS Non-Filer Tool. But this all leaves much important work outside the scope of the report. We discuss some of those missing pieces here.

5.1 Unknown outreach efforts

As discussed in Section 3, we can only account for the source of about 75% of GetCTC returns, and even the true original source of some of these is unknown. Significant outreach efforts could easily have flown under the radar of our analysis, especially if they were not directly partnered with us (so we did not know where to look) and especially if they were temporally or geographically diffuse (so we could not easily spot them in the data). This oversight is especially true for navigation work. Based on the sheer volume of trainings conducted and the number of organizations who indicated interest in our navigator training materials, we suspect that a meaningful portion of the navigation work that was done is not directly captured in this analysis. We will continue to tighten our analysis of geographic and temporal patterns in GetCTC data, but it is inevitable that some efforts will continue to be relatively invisible.

5.2 Non-GetCTC Returns

Insofar as the goal is to get more families to file returns, our focus on returns filed using GetCTC has a significant blind spot: returns filed via other means, such as those filed through VITA, through the IRS Non-Filer Tool, or via private preparers. We know that some of the highest capacity local coalitions, such as the NYC Office of Financial Empowerment, expanded local VITA services to sign up non-filers over the course of the past year, and we expect that they likely had success reaching new populations. We do not have access to their outcomes data since they did not file the majority of their returns through GetCTC.org. Similarly, large mailings by the IRS and SSA likely drove hundreds of thousands of returns—but via the IRS Non-Filer Tool. Of particular confounding concern is outreach that occurred before GetCTC was available. All else equal, one might expect localities with high-quality outreach programs during the spring and summer to have *lower* GetCTC use, since there were fewer non-filers left to use the tool. Yet we implicitly assume that non-filers were relatively evenly distributed at the start of GetCTC operation.

To solve this issue, in future years, analysis of the type included in this report should be done by Treasury or the IRS, using IRS data that accommodates all returns, regardless of the method used to file them. (Such analysis could then expand to consider cases in which taxpayers used filing methods that were arguably not appropriate for them.)

5.3 Secondary outcome measures

This report uses submitted and accepted returns as its sole quantitative outcome measures—but, as discussed in Section 4, this may blind us to the impact of assistance efforts which, for example, helped clients use CTC UP, or claim an already-claimed child by filing a paper return, or understand their 2022 filing obligations. These outcomes matter—even in the extreme case where clients are only helped to understand why they are getting no money at all, the clarity can reduce stress and diminish additional time wasted seeking answers. Like much case management work with vulnerable populations, defining success is not straightforward, and standard metrics do not yet exist for such programs. Some possible metrics could include:

- Number of clients screened for tax benefits eligibility and guided to the right next step.
- Number of clients assisted with the process of updating their information in CTC UP.
- Number of clients assisted in securing an ITIN.
- Number of clients assisted in retrieving an IP PIN.
- Number of clients assisted in filing a paper tax return (for a purpose that cannot be addressed with an e-filed return—e.g., child has already been claimed, filer cannot identify prior year AGI or signature PIN, filer cannot access IP PIN, filer is claimed on another return, etc.).
- Number of clients assisted in completing required post-return steps, like resolving a rejected return or responding to an ID verification letter (e.g., **Letter 4883C**).
- Dollars delivered on behalf of clients, including dollars delivered due to CTC UP updates or post-return steps completed.
- Number of clients who successfully claim tax benefits in the *following* tax season (which may be, depending on the issue they face, the soonest they can file).
- Number of clients who report that their issue was resolved by assistance (whether or not that resolution involved filing a return).

Given what we've learned about the challenge of finding non-filers, the complexity of the system, and the significant client need for support navigating this complexity, programs offering intensive assistance should clearly define their goals and metrics to support evaluation and learning in the field and to capture and recognize the work that they are doing that is not visible by looking at the number of returns filed.

5.4 Issues that simplified filing cannot solve

We discussed many of these issues in other sections, but it is worth reiterating that the most widespread issues clients faced could not be solved by filing a simplified return; they require IRS policy and/or process changes. The IRS did an admirable job launching and administering an enormous new advance CTC program relatively seamlessly, in the midst of a global pandemic. But, unsurprisingly, there were hiccups—both due to functionality that was new in advance CTC and to the influx in new families to the tax system—and they would

have to be addressed to ensure the long-term sustainability of the CTC. Some of the most frequent issues (and, where relevant, some sketches of possible solutions) are described below.

- *Prolonged and opaque return processing timelines.* Systematic data has not been made public, but during 2021, there were widespread reports of long delays between filing returns and beginning to receive AdvCTC payments. Propel estimated that at least a third of their users who claimed the CTC using GetCTC never got an AdvCTC payment and that most CTC-eligible families who had not received AdvCTC payments had indeed already filed a return. The delays were compounded by the fact that clients could not easily look up the status of their return or understand what may have been holding it up—which drove large volumes of anxious questions to hotlines and chat assistance.
    - *Solution:* In an ideal world, the IRS would be able to process and start payments for the vast majority of returns within a few weeks. If this is not possible, communication about return status needs to be clearer and more proactive, so clients know what to expect and can plan around it. Moreover, systematic reporting of how many returns are held up due to what reasons would be invaluable for program administrators trying to ease bottlenecks and solve problems.
- *Confusing messages on CTC UP.* During 2021, there were widespread reports of confusing or incorrect information on CTC UP. Most prominently, families successfully receiving monthly CTC payments reported seeing their eligibility status display as "Pending" after making corrections to their bank account information or other changes that did not actually affect their eligibility status.
    - *Solution:* Rigorous user testing with target populations for all user-facing IRS products—especially including low-income users.
- *Incorrect, inconsistent, or stopped monthly payments.* During 2021, there were widespread reports of errors in CTC monthly payments, with families receiving incorrect amounts during certain months or sometimes simply not receiving a certain month's payment at all. The IRS acknowledged some of these issues publicly (e.g., **issues in September payments**), but it is not clear how widespread they were or if all of them were identified and resolved.
- *Authenticating in CTC UP.* Throughout 2021, there were widespread reports of low-income taxpayers—and even some relatively wealthy taxpayers[61]—being unable to get through the ID.me authentication process to use CTC UP. Detailed data are hard to come by; the IRS has not released any information on the verification rates of clients attempting to use CTC UP and, of course, rates below 100% are to be expected, since some of the blocked users may be genuine fraudsters. The clearest source available on ID.me authentication rates comes from Pennsylvania, where **only 12.5% of clients were able to use the system** (in this case to access unemployment benefits). While this figure may not

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[61] More than once, when Code for America elevated CTC UP authentication to policymakers, the policymakers reported they already knew about the issue because they, or someone they knew socially, had already experienced it first-hand.

accurately represent the number of low-income taxpayers who would fail to get through ID.me to CTC UP, it does underscore the anecdotal evidence that ID.me is a significant hurdle. If CTC UP is to be a critical piece of CTC implementation (and, especially, if the IRS eventually pursues a centralized approach whereby filing a return is behind a strict authentication process, too), it needs to be accessible to all families. In the short run, the IRS can also be selective about different pieces of functionality; those with lower risk of fraud (e.g., viewing eligibility status) could have lower authentication thresholds than those with higher risk (e.g., changing bank account). Furthermore, strengthening in-person verification options could help ensure that more families are able to access these important systems.

- *Missing functionality and inconsistent communications on CTC UP.* Throughout 2021, the IRS was silent or inconsistent about when various pieces of key functionality would be available on CTC UP. Most critically, the functionality to add and remove dependents was **initially expected to be available in June**, then **delayed to "late summer,"** and ultimately never launched at all in 2021. Of course, the best outcome would be for CTC UP to have all needed functionality. In the absence of the functionality (which is understandable—the IRS has a lot of work to do for this program), though, families need clear and accurate messaging about what will be available when.

- *The "opt-out trap."* The lack of clarity around CTC UP functionality manifested most clearly in what we refer to as the "opt-out trap." In many cases, advance payments were going to one taxpayer, but the family preferred that payments go to a different taxpayer (for example, in cases of divorced parents who trade off claiming children). Duly following IRS guidance, the taxpayer receiving the payments would opt out, allowing the other taxpayer to add the dependent using CTC UP. But only after the first taxpayer opted out did the second taxpayer learn that adding a dependent was not, in fact, possible. At this point, the first taxpayer would often try to restart the flow of payments so the family could get help somehow—but would then learn there was no way to opt in after opting out. Now, the family who tried to do everything right was getting no money at all and had no recourse.

- *Children born in 2021.* Parents were supposed to sign up for advance payments for children born in 2021 by using CTC UP to add a new dependent. This approach follows logically from the fact that any tax return (simplified or otherwise) families could file was a 2020 return, which could not include children who did not exist in 2020. But this logic was inscrutable to many families, who generally did not see "I did not file in 2020 and need to sign up for payments" and "I have a new child and need to sign up for payments" as different problems requiring different tools. As discussed in Section 2.3, many families tried to use GetCTC to claim their newborns. The IRS needs a clearer and more intuitive process for accommodating newborns. Of course, in 2021, the entire issue was exacerbated by the fact that the "correct" route—using CTC UP—was not actually available.
    - *Solution:* Short-term: once functionality is available, better search-engine marketing and communication regarding CTC UP and this use case. Medium-term: allow newborns to be

claimed on new or amended returns of the previous tax year, with a modified version of the dependent listing. (This could dovetail well with requirements to introduce "active choice" to the advance payments program.) Long-term: offer proactive and streamlined CTC enrollment to parents based on birth records, to obviate the need for a new filing at all. (Of course, this issue is moot if advance payments are not reinstated.)

- *Children claimed by other taxpayers.* As discussed at length in Section 2.3, many GetCTC clients (and likely other low-income taxpayers, as well) found that someone else had already claimed one or more of their dependents.
  - *Solution:* This problem will only be solved in the long run through clearer rules and simpler methods of registering and resolving disputes. This could include (a) allowing families to claim already-claimed on an e-filed return to trigger a dispute, rather than paper filing; (b) providing clear information about what to expect in a dispute and what information to prepare; and (c) providing an empathetic and prompt dispute resolution process, designed with end users in mind.
- *Retrieving IP PINs.* As discussed at length in Section 2.2.2, many GetCTC clients (and likely other low-income taxpayers, as well) found they could not submit a tax return because they could not retrieve IP PINs they were required to provide. As currently constituted, the IP PIN program—which is supposed to protect taxpayers—is unfortunately instead barring many low-income taxpayers from accessing their money.
  - *Solution:* Provide a pathway for trusted assistance partners—including VITA sites—to perform in-person identity checks and validate the client's identity to the IRS.
- *Intimidating and unexpected post-return ID verification letters (e.g., 4883C).* In 2021, many partners reported that clients who submitted simplified returns had received follow-up letters from the IRS requiring additional steps to verify their identities, including **Letter 4883C**. While they may be necessary, such follow-up notices tend to intimidate clients, who interpret any such communication from the IRS as evidence they did something wrong and that they are in trouble. Moreover, delivering such communications only by mail can limit access for some clients—especially those experiencing homelessness, or very low-income households who are more likely to move frequently. By the time the letters arrive, clients may also not have any clear place to turn for additional assistance.
  - *Solution:* (1) Ensure letters have been user-tested with their intended recipients to make them as actionable and unthreatening as possible. (2) Warn assistance organizations that the letters may be coming and provide details of when they may arrive, so that they can plan accordingly. (3) Provide details on this status and next steps in CTC UP and in the IRS online account, as well, so clients can access the information in multiple ways.
- *IRS phone service rates.* Throughout 2021, it was very difficult for families to reach the IRS with questions. The **Taxpayer Advocate reported** that the level of service for the dedicated CTC line was

below 40%, and on the main 1040 assistance line, below 20%. Such low levels of service were a significant reason why clients came to GetCTC or to navigation partners with questions that should properly be handled by the IRS. Though our client success team and navigation partners did an admirable job of helping these clients, such ad hoc arrangements are not a long-term solution.

6. Conclusion and next steps

At its heart, GetCTC was our bet that simplified filing would dramatically and drastically lower barriers for low-income families. The bet paid off. GetCTC clients overwhelmingly found the tool very easy and straightforward, usually completing it quickly in a single sitting without assistance.

The bet was so successful, in fact, that it changes the calculus around the overall tax benefits landscape. Unlike in previous efforts, simple outreach nudges often *were* enough to get people their tax benefits. Warnings we and others had issued, that hands-on assistance might still be needed to help people through GetCTC, generally proved ill-founded. In fact, in some cases, assistance with GetCTC simplified returns was so unnecessary that it served to dissuade more clients than it actually helped.

Keep in mind, of course, that these lessons are limited to GetCTC. The same does not hold for GetYourRefund or other tax filing software, which requires filers to answer more complex questions and provide documents that many non-filers simply do not have.

What should we make of these findings in 2022 and moving forward? We will publish more recommendations on these points in coming months. In the meantime, here are some clear takeaways for the coming season:

- In 2022, Code for America will prioritize addressing some of the client experience issues we identified in this report that we can control—issues like address validation and clarity around how to claim 2022 newborns. We continue working to make GetCTC as simple as possible.
- More user research is likely needed on ITIN families (to determine why they are underrepresented among GetCTC clients) and on clients who drop off before finishing a return (to understand if they can be motivated to finish).
- In terms of direct outreach, policymakers and advocates should focus—as a baseline—on getting every state benefits agency in the country to send a series of 2-4 text messages to their beneficiaries. Similarly, policymakers and advocates should seek to replicate Propel's success of running referrals in Providers, through any other similarly-situated apps or websites. Policymakers and advocates should focus less on direct contacts from outside groups, online ads (other than search ads), radio/billboard ads, and (most likely) posts from celebrities.
- But it's not just proactive direct outreach. Remember that more clients are finding GetCTC from their own search and their own networks than from direct outreach by agencies/organizations. Policymakers and advocates should invest in activities that make it easier for clients to find simplified filing tools via search, and invest in strategies to increase friend/family referrals, including relational messaging and maybe formal referral programs.
- Community-based outreach (a.k.a. community connection) is hard to get right; just going out to supermarkets and nail salons will never find enough concentration of non-filers to be effective.

Organizations that continue to invest in this strategy must aim to innovate and track the impact of their efforts—possibly including innovative outreach via schools and child care centers. Organizations may also assess the impact of a broader and shallower approach that equips large numbers of community figures with a little bit of information about simplified filing.

- GetCTC is the simple core of a broken system, so people are going to need help with a lot of things, but primarily not with simple returns. Anyone providing assistance needs to plan for that in their training and metrics. Some of the key activities families may need help with are filing paper returns for extenuating circumstances, using CTC UP, getting ITINs, retrieving IP PINs, and filing full returns. These metrics will have to be refined and validated, too, and any organization offering such assistance should aim to do so.

- Moreover, organizations offering assistance must remember to get out of their own way; most people can use simplified tools themselves, without help. Remember to match the client and the activity to the right level of assistance—no more and no less.

- Finally, the meta lesson to be gleaned from the distinction between using GetCTC and other, more complex, activities: the sooner we can make the rest of the system look as simple as GetCTC, the better. In the short run, hands-on assistance to work around broken systems is the best we can do. But in the long run, the simplicity of GetCTC—thanks to Treasury and the IRS's leadership—is a proof of concept for how simple the rest of this system should look, too. Some priority processes to simplify include:
  - Making claims to a dependent who has already been claimed as a dependent on another return
  - Getting updates on the status of a return or reasons for a missed payment
  - Access issues affecting IP PINs, AGI, and CTC UP authentication—a constellation of authentication issues that could be solved together
  - (If advance payments continue) Claiming infants born after the previous tax year ended

This work isn't easy or fast, and even with the best efforts across government and civil society, it will take years to fully reach non-filers. But we are showing that it is possible. If we keep at this work, we will get every family the tax benefits they deserve.

Appendix Tables

Appendix Table 1. Reference tables on claiming dependents

Total number of clients with returns submitted	275,414
Total clients submitting returns with a dependent	126,664
Total clients with dependents accepted on first try	28,019
Clients receiving CTC	20,872
Clients not receiving CTC	7,100
Total clients with dependents *not* accepted on first try	98,645
Clients with dependents not accepted because dependent already claimed	24,352
Removed dependent and successfully resubmitted	9,057
Received CTC for other dependent	1,724
No CTC	7,307
Did not successfully resubmit (includes 267 who removed dependent but still failed)	15,295
Clients with dependents not accepted for other reasons	74,469
Successfully resubmitted	3,132
Receiving CTC	2,379
Not receiving CTC	747

Clients who try to claim dependents	126,664
Do not remove dependents, receive CTC	23,251
Do not remove dependents, do not receive CTC	7,847
Remove dependents, receive CTC	1,724
Remove dependents, do not receive CTC	7,307

Clients are rejected for dependent already claimed	24,352
Remove dependent/s to resubmit	9,324

	Clients
Returns accepted on first submission with dependents not eligible for CTC	7,100
Not eligible for CTC because age test	1,758
Not ultimately a dependent because someone else had the right to claim child instead	1,143
Not eligible for CTC because relationship test	846
Not eligible for CTC because client indicated child's SSN was not valid for employment	772
Not eligible for CTC because support test	203
Not eligible for CTC because residency test	303
Not eligible for other reasons, including born in 2021	2,265

Appendix Table 2. Modeled racial breakdown of GetCTC clients

%	Inferred, Submitted Returns	Inferred, Accepted Returns	Self-identified, Survey Respondents	General Population, 2019 ACS	Pop. <100% OPL, 2019 ACS
Black	20.7	17.6	25.7	13.4	20.8
Hispanic	18.4	19.0	18.7	18.5	25.9
White	58.2	60.0	43.1	60.1	44.1
Asian	1.9	2.6	3.4	5.9	4.5
Other	0.7	0.7	9.2	2.1	4.7
N	270,649	114,353	16,724		

To gain an understanding of the demographic break-down of our clients, we use an off-the-shelf algorithm, WRU, that draws on voter registration and Census data to obtain the frequencies with which particular surnames are associated with a given racial identification, conditional on location and age. These are then applied to our client data, yielding an inferred measure of racial identification.

Appendix Table 3. Modeled referral methods

		Direct outreach from org/govt	Word of mouth	Online search	News	Ads	Other
childtaxcredit.gov (38.8%)	Survey	22.6%	17.8%	19.9%	5.6%	3.2%	31.0%
	Model A	25%	30%	35%	5%	5%	
	Model B	10%	20%	65%	5%	0%	
	Model C	10%	50%	35%	5%	0%	
SSA (not email) (11.5%)	Survey	20.8%	15.8%	13.0%	4.3%	6.4%	39.8%
	Model A	10%	15%	50%	5%	20%	
	Model B	10%	10%	75%	0%	5%	
	Model C	10%	10%	40%	5%	35%	
Providers (plus Organization G) (14.6%)	Survey	25.7%	14.5%	22.5%	4.0%	7.5%	25.9%
	Model A	100%	0%	0%	0%	0%	
	Model B	100%	0%	0%	0%	0%	
	Model C	100%	0%	0%	0%	0%	
Outreach from state / local + group blasts, including SSA email (adding groups, GCF to this versus earlier version) (6.7%)	Survey	47.4%	11.3%	10.9%	4.5%	5.7%	20.3%
	Model A	100%	0%	0%	0%	0%	
	Model B	100%	0%	0%	0%	0%	
	Model C	100%	0%	0%	0%	0%	
Google (including CBPP links) (4.2%)	Survey	14.9%	20.5%	37.4%	6.0%	3.9%	17.3%
	Model A	0%	0%	100%	0%	0%	
	Model B	0%	0%	100%	0%	0%	

	Model C	0%	0%	100%	0%	0%	
Other unknown (24%)	Survey	29.4%	17.1%	17.8%	5.9%	4.4%	25.4%
	Model A	35%	25%	25%	10%	5%	
	Model B	55%	20%	15%	5%	5%	
	Model C	15%	45%	20%	20%	0%	

'Other known' category was 1.4%; disregarded and rescaled

Appendix Table 4. Results of Propel assistance experiment

	Audience with children?	Unique Visits	Submitted	Accepted
Control	N	3,058	432	185
Salient assistance	N	3,124	425	198
Control	Y	3,314	204	53
Salient assistance	Y	3,735	253	57
Control	Pooled	6,372	636	238
Salient assistance	Pooled	6,859	678	255

The table shows only data from November 11 onward, although the A/B tests launched on November 3 and 6, respectively. An issue in the GetCTC tracking code prevented data from the earlier dates from being reliably used.

Appendix Table 5. Breakdown of SimplifyCT conversations

	Unique clients	Unique clients who had real conversations[62]
Total	9,291	4,258
No return started	4,341	~1,700
Started return, but not submitted	3,417	~1,500

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[62] At least one call > 90 seconds.

Submitted return	1,533	1000
Accepted return	605	448
Called before starting return	733	473
Called within an hour before starting	297	183
Called more than one hour before starting	437	290
Called after starting return	800	527
Reject resolution	~550	~350
Stuck mid-process	~250	~175

This is based on the estimate that we can successfully match 60% of calls to returns. This is based on the fact that we match only 60% of intakes with source simplifyct or hotline, when we should match 100% of them. We inflate all numbers accordingly.