

Offering Assistance to Clients using EITC Functionality

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Abstract: This paper studies the impact of offering additional hands-on assistance to GetCTC clients having difficulty claiming the Earned Income Tax Credit (EITC). Of 4,000 GetCTC clients who started to but did not finish claiming the EITC, 2,668 were sent a message offering additional assistance; 1,332 received no such nudge. While the clients who received the nudge were more likely to engage with GetCTC assistance, most of the assistance conversations were not substantive and did not materially help clients resolve issues on their return. The treatment group was significantly more likely to submit a return (1.4pp, $p=.036$), but the marginal returns generated were far less likely to be accepted or to claim the EITC. As a result, the treatment group was no more likely than the control group to have a return accepted by the IRS (-.01pp, $p=.979$) and not significantly more likely to submit a return claiming the EITC (.45pp, $p=.432$). There is suggestive but inconclusive evidence that the treatment group may have completed their returns somewhat sooner than the control group. Overall, in line with other results from GetCTC, the study does not provide evidence that offering additional marginal assistance has a meaningful impact on the client experience—even in the case of complex functionality like the EITC. To the degree that clients may still need any additional assistance, it would have to take a higher-touch form than that tested in this study.

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Other experimental results and research from GetCTC 2022 are available [here](#).

1. Research Questions

This study was designed to measure the impact of offering additional hands-on assistance specifically to GetCTC clients using Earned Income Tax Credit (EITC) functionality that launched in October 2022. Claiming EITC on GetCTC required clients to report their W-2 income and transcribe their W-2s—a significantly more complex process than that required for any other GetCTC use. A range of results over 2021 and 2022 had suggested that offering assistance was largely unnecessary (or even counterproductive) for most GetCTC users, who were able to finish the simplified filing tool themselves. The more complex EITC functionality could have changed this equation; with a more onerous process, perhaps hands-on assistance could help people get through the filing process.

2. Study Design and Implementation

The sample for this study consisted of 4,000 clients who, between October 11-November 8, had gotten stuck in the GetCTC EITC flow. Specifically, we included clients who:

- Entered an SSN
- Indicated they would like to try to claim the EITC
- Made it to the “Add W-2” page or beyond (meaning they fulfilled the qualitative eligibility criteria for EITC)
- Did not submit a return

The sample was created and treatment status assigned independently in three rounds:

1. **October 26:** 2,536 clients with a return started before October 24 (1,692 treatment/845 control)
2. **November 1:** 648 clients with a return started on or after October 24 and before October 30 (432 treatment/216 control)
3. **November 9:** 815 clients with a return started on or after October 30 (544 treatment/271 control)

Clients in the treatment group received a single message reading:

“Hello, this is GetCTC. It looks like you started an application to claim your cash benefits but didn’t complete the process. Reply to this message to get help from our team! Finish your application at: <https://www.getctc.org/en/portal/login>.”

Clients in the control group received no such message. In total, 2,668 clients were assigned to treatment and 1,332 to control.

Messages were sent through The Hub, GetCTC’s client interaction system, in the same vein as any other messages sent to clients, including updates on return status and customer service interactions with clients experiencing issues. Clients received messages via text message or email, according to their indicated preference.

GetCTC Screeners monitored responses, answered questions, and closely tracked client interactions.

3. Results

Before looking at the outcome results, we look first at process data. Table 1 shows the count of clients who sent a message to GetCTC via The Hub after random assignment. It shows that clients assigned to the treatment group were indeed far more likely to message GetCTC than clients in the control group, though still less than 3% sent a message.

Qualitative review of the assistance interactions, however, suggests that the interactions may not have ultimately been that impactful on the merits.¹ In only about 10% of cases did the client success agent meaningfully resolve the client’s question—and even in several of these cases, the “resolution” was

¹ Analysis is based on a review of 50 interactions that were tracked by client success. This is slightly fewer than the 74 who eventually messaged The Hub.

that the client could not or should not use GetCTC to file. In only about 20% of cases did the interaction with the client extend past one outgoing message. And in about 20% of cases, the client's message to The Hub was not requesting help at all, but rather asking to be removed from further messages. As such, the higher rate of messaging The Hub may not have been meaningfully linked to higher rates of receiving concrete assistance.

Table 1: Hub assistance interaction

Cohort	N	Interacted with Hub after assignment
Assistance	2,668	2.77% (74)
No assistance	1,332	0.60% (8)
P(T = C)		< 0.0001

Notes: Outcome here is interacting with the Hub, defined as 1 if the client sends any kind of message to The Hub after outreach, and 0 otherwise. p -values are from χ^2 tests.

Table 2 examines the impact of the intervention on actual return submission. Column 1 shows that assistance did significantly increase the rate of returns being submitted. However, the net submitted returns generated by the assistance were highly disproportionately likely to be rejected, to the point that there is no difference between the rate of accepted returns across the two groups (Column 2). Column 3 also suggests—though not definitively—that many of the net submitted returns generated by the intervention did not claim the EITC. In other words, while the assistance may have motivated clients to submit returns, these extra returns were generally all rejected, and many were only submitted once the client removed EITC—the credit that they ostensibly needed help claiming.

Table 2: Impact of assistance offer on outcomes [SSN match; no time limit]

	Submitted (all) (1)	Accepted (all) (2)	Submitted with EITC (3)	Accepted with EITC (4)	Mean refund, accepted (5)
Assistance	4.72% (126)	1.27% (34)	3.15% (84)	0.41% (11)	3,339
No assistance	3.30% (44)	1.28% (17)	2.70% (36)	0.38% (5)	3,129
P()	0.036	0.979	0.432	0.887	0.79

Notes: Submissions are included regardless of how long after treatment the submission occurs. Results are matched on the basis of GetCTC Client ID. p -values are from χ^2 tests.

Column 5 compares the mean refunds among accepted returns in the treatment and control groups and shows no difference across the two groups, which is consistent with the idea that the treatment did not prompt any additional returns claiming the EITC.

If most of the net returns generated by the intervention were rejected, it is worth exploring *why* they were rejected. Table 3 shows the distribution of rejection reasons across the two groups. There are no

obvious trends here; it seems that treatment group clients faced a range of rejection reasons not inherently dissimilar from those in the control group, though the small sample means we are not powered to detect minor differences between the groups. Like with the control group, most rejections do not indicate user error, but rather fundamental problems with submitting a return that additional assistance probably could not resolve.

If anything, the most notable discrepancies here concern TY2021 Adjusted Gross Income (AGI) and Identity Protection PIN (IP PIN). AGI and IP PINs are two authentication mechanisms the IRS uses to confirm that the tax filer is who they say they are. AGI is the total income the filer reported on their prior year return and is a “shared secret” between the filer and the IRS. An IP PIN is a six-digit number that the IRS assigns to individuals who have either enrolled in the program or have been the victim of identity theft in the past; a new IP PIN is issued every year via mail. Notably, these are both barriers to filing in general that have nothing to do with EITC or simplified filing per se.

Table 3: Rejection reasons

	Assistance (Treatment)	No Assistance (Control)	P(T=C)
All clients with rejects	107	33	
Already filed ²	59.94% (62)	63.64% (21)	.561
TY2021 AGI	15.88% (17)	9.09% (3)	.329
Dependent claimed	6.54% (7)	9.09% (3)	.619
IP PIN	6.54% (7)	3.03% (1)	.447
Name-SSN mismatch ³	3.74% (4)	3.03% (1)	.848
Name-DOB mismatch	0.93% (1)	3.03% (1)	.375
Incorrect Employer EIN	0.93% (1)	3.03% (1)	.375
1095A - file full return	1.87% (2)	0% (0)	.429
Filer already claimed	0.93% (1)	0% (0)	.577
Submission error	4.67% (5)	9.09% (3)	.339

Notes: Percentages are the number of clients with that reject reason, as a percentage of all clients with a reject. p-values are from χ^2 tests.

One other possibility is that the assistance did not meaningfully increase the probability of getting to an accepted return, but it did accelerate the process. Table 4 explores this hypothesis. There is

² Primary filer or spouse.

³ Primary filer or spouse.

suggestive evidence that the nudges may have accelerated the process, especially in Column 4. But the differences are insignificant and the results are not conclusive.

Table 4: Impact of assistance offer on outcomes [SSN match]

	Accepted with EITC			Accepted at all		
	Within 2 days (1)	Within 1 week (2)	Within 2 weeks (3)	Within 2 days (4)	Within 1 week (5)	Within 2 weeks (6)
Assistance	0.075% (2)	0.412% (11)	0.412% (11)	0.412% (11)	0.787% (21)	1.199% (32)
No assistance	0.000% (0)	0.375% (5)	0.375% (5)	0.150% (2)	0.676% (9)	1.126% (15)
P(T=C)	0.318	0.861	0.861	0.170	0.701	0.839

4. Discussion

Offering additional assistance to EITC-claiming clients stuck in the process did lead slightly more to interact with client success assistance, but most of these assistance interactions were not very substantive. The nudges, meanwhile, did significantly increase submission rates, by 1.4 percentage points—but essentially all of these additional returns were rejected, and many were submitted without EITC at all.

Given the limited interactions with the client success team, perhaps it is not surprising that there was no impact on the true outcome—of additional accepted returns. This finding does not indicate necessarily that assistance could not help *any* clients stuck in the process, but that, to the degree it could, it would have to be more hands-on and high-touch assistance than that offered in this study. The types of questions clients asked upon interacting with client success further underscore that there is not a single simple item that clients are struggling with.

That so many of these nudge-able clients were rejected underscores the notion (explored at more length in [Lessons from Simplified Filing 2021](#), p. 28) that perhaps those clients who do not finish GetCTC have a good reason for not doing so—they know they already filed a return or that they have an irresolvable issue related to their filing. To the degree this is true, any interventions intended to ensure clients complete their unfinished returns may not be terribly effective.

In general, these findings conform with our overall findings about assistance in GetCTC. While a meaningful number of clients do express some desire for assistance, there is no clear evidence that providing additional hands-on help at the margin leads to more returns or lower rejection rates. That this study was run on a population specifically attempting to claim the more-complex EITC does not seem to change the overall calculus.

Appendix

Table A1: Submissions and Hub assistance interactions

Cohort	N	Interacted with Hub after assignment & Submitted	Interacted with Hub after assignment & Accepted
Assistance	2,668	0.637% (17)	0.262% (7)
No assistance	1,332	0.300% (4)	0.150% (2)
P(T = C)		0.164	0.481