

Using government signals to improve trust in tax benefits outreach

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Abstract: This study reports the results of two experiments to measure the impact of providing government endorsement signals to increase trust and use of tax filing tools. In one study, we messaged 114,123 former clients of GetCalFresh (Code for America’s California SNAP application), encouraging half to visit childtaxcredit.gov, which linked to GetCTC.org after two clicks, and half to visit GetCTC.org directly. We find that, in this specific context, the clients sent straight to the .org started ($p=.0002$) and completed ($p=.0013$) returns at higher rates than clients in the .gov group, though rates of accepted returns are the same in both groups. In the other study, we increased on the [GetCTC](https://GetCTC.org) home page the salience of government trust signals, including indications of IRS certification and White House partnership. We find that increasing the salience of these indicators increases click-through rates from the home page by 0.9 percentage points ($p<.0001$). Taken together, the results suggest that indicators of government may be of value, but the importance of that value is highly contextual.

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

1. Research Questions

Throughout the operation of [GetCTC](https://GetCTC.org), we fielded questions from partners and clients about the perceived trustworthiness of the tool. This study reports the results of experiments designed to investigate the impact of using signals of government involvement to address these concerns, thus increasing trust and completion rates.

First, the study investigated the relative impact of using a .org or a .gov landing page in tax benefits outreach. [GetCTC](https://GetCTC.org) was, of course, hosted on a .org site, at GetCTC.org. Throughout 2022, childtaxcredit.gov also served as a plausible landing page to send non-filers who were seeking information about the CTC and stimulus payments. During [GetCTC](https://GetCTC.org)’s operation, childtaxcredit.gov linked prominently to [GetCTC](https://GetCTC.org), such that two clicks on childtaxcredit.gov got a client back to the [GetCTC](https://GetCTC.org) home page. Of course, at this point, any issues stemming from the .org site could reappear. But

it was still of interest whether the .org or .gov would serve as a more appealing landing page and get more clients to start the return process. This study sought to answer that question.

Second, the study investigated the impact of increasing the salience of government trust indicators on the GetCTC home page. Throughout the operation of the tool, the home page contained a banner noting that the tool was IRS efile certified and was made in collaboration with the White House and Treasury. That banner, though, was well “below the fold” (that is, not visible without scrolling down), and many users may not have seen it. We sought to learn what would happen if more users saw this banner.

2. Study Design and Implementation

2.1 .org/.gov experiment

The sample consisted of 114,123 clients who had used Code for America’s GetCalFresh service to submit an application for SNAP benefits in California after December 31, 2021, who had a gross annualized income less than \$12,501, and who had at least one household member on their application aged 17 or younger at the time of applying. Everyone in the sample also opted in to receive SMS or email communications from GetCalFresh. Note that this sample selection process results in participants that are already familiar with using a website of the form Get[Benefits].org to submit an application for government benefits, so they may be more favorably disposed to GetCTC.org compared to the general, low-income population that’s eligible to use GetCTC.

114,123 clients were included in the sample, and messages were sent via text message or email, in either English or Spanish, depending on the client’s communication preferences. 57,082 recipients were assigned to the .org treatment and 57,041 to control. Messages were sent out starting 8/31 and ending on 9/12, with the majority sent out on 9/8 and 9/9 (66% of initial home page views occurred then). All messages were sent on weekdays. The messages read:

Hello [FirstName], this is GetCalFresh. If you haven’t filed taxes yet this year, you might be eligible to claim cash benefits like the stimulus payments. It’s free and easy to file to get your money. Visit [Link].

- .org treatment: getctc.org/calfresh
- .gov treatment: childtaxcredit.gov/calfresh

Emails contained the subject line: *It’s free and easy to file for your cash benefits.*

The source parameter on childtaxcredit.gov/calfresh dynamically changed the GetCTC URLs displayed on childtaxcredit.gov, such that clients who visited GetCTC after clicking on our childtaxcredit.gov outreach link could continue to be identified once they clicked through to GetCTC. Keep in mind that we are not able to observe any data about initial landing on the childtaxcredit.gov page, just clients who land on the GetCTC site *after* visiting childtaxcredit.gov. As such, all results are measuring the difference between .org and .gov *net of the two additional clicks required of .gov assignees.*

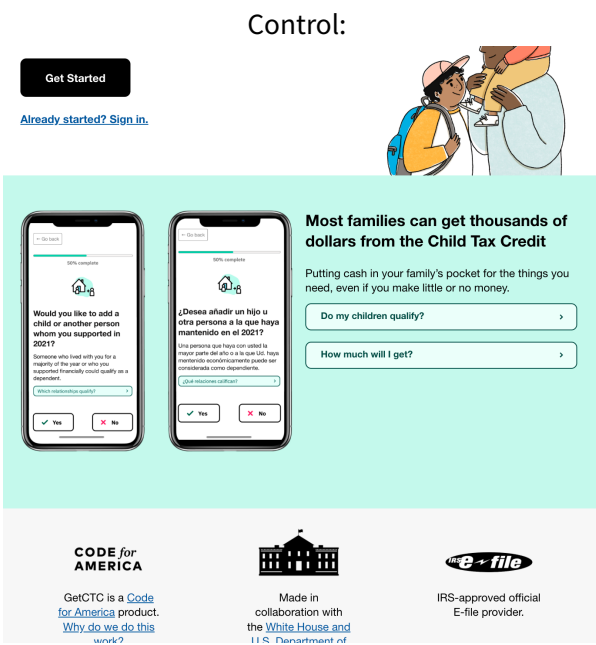
Unlike other studies on Code for America products this year, no identifying information was known on the message recipients, so they cannot be matched through to outcomes on the basis of contact information or Social Security Number. Instead, we only observe results based on the usage of the specific unique URLs. If clients in treatment or control were more likely to navigate to the sites without clicking the specific link in the message, the results would be biased. If, for example, clients tended to navigate to the .gov page, learn about GetCTC, google it, and navigate there from Google, they would not be counted. Conversely, if clients trusted the .gov page, clicked to it, and clicked through to GetCTC from there, but were skeptical of the GetCTC.org link and searched for it instead, this second group would not be counted.

2.2 Home page banner experiment

The home page banner experiment was implemented using Optimizely, an automated tool that can vary aspects of a web page and measure differences in user engagement. At the start of the experiment, the “trust banner” appeared below a section describing what the CTC is; this served as the control group. In the treatment group, the banner was moved above the CTC section. The two different home pages are shown below. We tracked two outcomes: the rate at which visitors viewed the next page on GetCTC, and the rate at which visitors on the home page clicked “Get Started” to begin filing a return. Between September 1 and September 20, 2022, 330,060 unique visitors were subjected to the randomization of the home page and were thus part of the experiment.

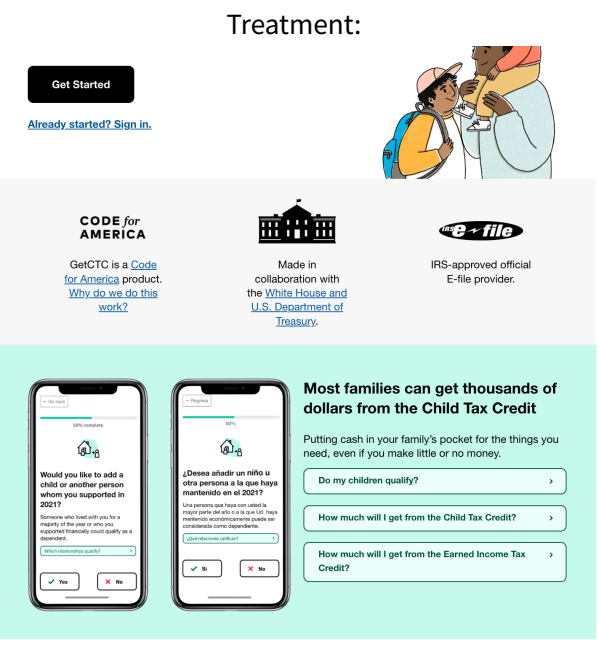
The control and treatment arrangements of the home page are shown below.

Control:



The control home page features a 'Get Started' button at the top left. Below it is a link 'Already started? Sign in.' followed by an illustration of a family. The main content area has a light blue background with two smartphone mockups showing the GetCTC app. To the right of the mockups is a section titled 'Most families can get thousands of dollars from the Child Tax Credit' with a sub-header 'Putting cash in your family's pocket for the things you need, even if you make little or no money.' Below this are two expandable sections: 'Do my children qualify?' and 'How much will I get?'. At the bottom, there are logos for 'CODE for AMERICA', the White House, and 'e-file' with text stating 'GetCTC is a Code for America product. Why do we do this work?' and 'Made in collaboration with the White House and U.S. Department of Treasury. IRS-approved official E-file provider.'

Treatment:



The treatment home page features a 'Get Started' button at the top left. Below it is a link 'Already started? Sign in.' followed by an illustration of a family. The main content area has a light blue background. At the top, there are logos for 'CODE for AMERICA', the White House, and 'e-file' with text stating 'GetCTC is a Code for America product. Why do we do this work?' and 'Made in collaboration with the White House and U.S. Department of Treasury. IRS-approved official E-file provider.' Below this is a section titled 'Most families can get thousands of dollars from the Child Tax Credit' with a sub-header 'Putting cash in your family's pocket for the things you need, even if you make little or no money.' Below this are three expandable sections: 'Do my children qualify?', 'How much will I get from the Child Tax Credit?', and 'How much will I get from the Earned Income Tax Credit?'. At the bottom, there are logos for 'CODE for AMERICA', the White House, and 'e-file' with text stating 'GetCTC is a Code for America product. Why do we do this work?' and 'Made in collaboration with the White House and U.S. Department of Treasury. IRS-approved official E-file provider.'

3. Results

3.1 .org/.gov messages

Table 1 shows the headline results for the .org and .gov experiment. Column 1 shows there are far more GetCTC home page visits for the .org than the .gov group—which is unsurprising, since a GetCTC home page visit required one click for the .org group but three for the .gov group. Columns 2 and 3 show that this discrepancy continues into who starts a return, with 28% more clients in the .org group entering an SSN than in the .gov group, and 27% more submitting a return, with both results significant. Interestingly, though, the rejection rate is meaningfully higher in the .org group, and so there is no difference in actual accepted returns at the end of the funnel.

Table 1: Headline results for .org vs .gov [source URL tracking; no time limit]

	Recipients	Unique GetCTC home page visits (1)	Entered SSN (started return) (2)	Submitted return (3)	Accepted return (4)
.org	57,082	14.69% (8,384)	0.91% (520)	0.42% (239)	0.19% (108)
.gov	57,041	3.72% (2,123)	0.71% (407)	0.33% (191)	0.17% (98)
P(.org=.gov)		< 0.0001	0.0002	0.013	0.426

3.2 Home page banner

The results for the home page banner experiment are shown in Table 2. Increasing the salience of the government trust indicators significantly increases the rates of taking action on the home page. The 0.9 percentage point change is not huge in relative terms, but given the enormous traffic on the home page, this translates to about 150 more clients starting returns every day. Because of the nature of the experimental set-up, we are not able to observe whether these additional starts translate into additional returns.

Table 2: Results for home page experiment

	N	Clicked “Get Started”
Control	164,824	47.25% (77,873)
Treatment (salient trust indicators)	165,236	48.16% (79,578)
P(T=C)		< 0.0001

4. Discussion

The two experiments in this study offer somewhat divergent lessons on the impact of government trust indicators in tax benefits outreach. The .org/.gov messaging experiment shows that any benefit of the .gov site is outweighed by the need to make two additional clicks—at least among the specific study population, who were already accustomed to Get[Benefits].org formats. The specific experimental context and the variation in the number of clicks means that the results should not be taken to indicate the .gov sites underperform .org sites, but that in some contexts, any benefit of a .gov might be relatively modest. The home page banner results, on the other hand, seem to indicate quite strongly that additional indicators of government endorsement and trust are a significant driver of whether low-income clients go forward with tax filing. Taken together, the results suggest that government indicators are valuable, but the importance of that value is probably contextual.