Offers of Assistance in Tax Benefits Outreach

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Abstract: This paper uses random assignment to assess the impact of providing third-party assistance resources—in this case an assistance hotline—in top-of-the-funnel tax benefits outreach. In September 2022, we messaged 105,260 clients who had used GetCTC in 2021, encouraging them to use the service again; half received a message with a phone number for an assistance hotline as well as a link to the service, while half received just the link to the service. The experiment was repeated with altered messaging scripts in October 2022, with 94,089 clients in the sample. We find from the September round that including the hotline as the privileged last piece of information in the message depresses filing rates relative to not including the hotline at all (p<.0001). However, when the hotline is in the middle of the message, the hotline does not depress filing rates and may very modestly boost them (p=.102), though the result is inconclusive. This paper adds to a growing body of evidence that, in the context of simplified filing, overly salient offers of hands-on assistance can backfire by suggesting clients use the assistance rather than simply start filing a return.

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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 in top-of-the-funnel outreach messages to clients who had not yet started returns on GetCTC.

Various policymakers and outreach partners have hypothesized that traditional non-filers struggle to interact with the tax system, so offering filing options without any offer of assistance or navigation is suboptimal; traditional non-filers will only make it through even a simplified process if someone is there to help them along the way. On the other hand, observational evidence from 2021 suggested that the opposite might be true. By offering hands-on assistance early in the outreach process, would-be clients could infer that they cannot complete the process themselves, or they may be distracted by the process of soliciting assistance rather than, in fact, filing a return. There was indirect evidence that, on a per-unit basis, outreach that pointed clients to assistance resources underperformed outreach that simply pointed directly to GetCTC. (See **Lessons from Simplified Filing 2021**, page 94-95.)

This study was designed to directly test this question. Which outreach messages were more effective at driving returns: those with or without an offer of additional third-party hands-on assistance?

Note that this is not the same question as whether clients benefit from offers of assistance once they are in the process—and it is possible that the answers to these two questions may diverge. It is possible that assistance is a distraction and a hindrance in initial top-of-the-funnel outreach—but that it is useful for clients who have started a return and gotten stuck. That question is examined in **two other** papers.

2. Study Design and Implementation

The study was implemented in two rounds—one in September 2022, and a replication in October 2022. In both cases, the sample consisted of clients who filed a return using GetCTC in 2021, had claimed at least one dependent on that return, and had used a phone number for the contact method on that return—but who had not yet started a 2022 return using Code for America services. Because some clients started returns between the two rounds of the study, the sample shrank accordingly. In September 2022, there were 105,260 clients in the sample; in October 2022, there were 94,089 clients.

Clients in the control group received an outreach message linking to GetCTC. Clients in the treatment group received a similar message, but with the note that they could call 877 907 0397 with questions. This was a tax assistance hotline operated by SimplifyCT throughout 2022 in partnership with Code for America.

The first round messages went out on September 13 and 14. The second round messages went out over the course of five business days beginning October 18. These were the third and fourth or fourth and fifth messages this cohort had received in 2022. The second round messages were part of a matrix design, in which clients were randomly assigned to receive a message on one of the five days of the week. The cross-day variation is pooled in these results.

	No hotline	Hotline
September 13 - English	51,816	51,815
September 14 - Spanish	814	815
September cohort — total	52,630	52,630
October 18	9,409	9,409
October 19	9,409	9,409
October 20	9,409	9,409
October 21	9,409	9,409
October 24	9,409	9,408

October cohort — total	47,045	47,044

In the first round, the hotline was mentioned at the very end of the message. After initial results from the first round, there was speculation that putting the hotline at the end of the message could be driving differences in click-through rates. Perhaps clients, scanning messages quickly, default to acting on the last piece of information in the message, and so the URL should be privileged in that slot. So, in the second round, the hotline was included in the middle of the message. The scripts are as shown below:

	No hotline	Hotline
September round (English)	Hello! This is GetCTC — you used our services last year. If you haven't filed yet this year, you might be eligible to claim cash benefits. It's free and easy to get your money. Visit GetCTC.org/filenow today.	Hello! This is GetCTC — you used our tax services last year. If you haven't filed yet this year, you might be eligible to claim cash benefits. It's free and easy to get your money. Visit GetCTC.org/file-now today. Need help? Call 877 907-0937.
September round (Spanish)	¡Hola! Este es GetCTC — usted utilizó nuestros servicios el año pasado. Si todavía no ha declarado este año, es posible que sea elegible para reclamar beneficios en efectivo. Es gratis y fácil obtener su dinero. Visite **GetCTC.org/es/filenow** hoy.	¡Hola! Este es GetCTC — usted utilizó nuestros servicios de impuestos el año pasado. Si todavía no ha declarado este año, es posible que sea elegible para reclamar beneficios en efectivo. Es gratis y fácil obtener su dinero. Visite **GetCTC.org/es/file-now** hoy. ¿Necesita ayuda? Llame al 877 907-0937.
October round (English)	Hello! This is GetCTC — you used our services last year. If you haven't filed yet this year, you might be eligible to claim cash benefits. Visit **GetCTC.org/claimnow** to file today.	Hello! This is GetCTC — you used our services last year. If you haven't filed yet this year, you might be eligible to claim cash benefits. Call 877 907-0937 for help or visit **GetCTC.org/claim-now** to file today.

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. Messages sent as text messages would appear from Code for America's shortcode, in the same thread with all other messages from the product.

As in other studies on Code for America products this year, outcomes can be calculated in two different ways: (1) by matching the Social Security Number of the individual receiving the outreach to the Social Security Number on GetCTC returns, or (2) by looking at returns filed using specific source URLs (e.g., getctc.org/claimnow and getctc.org/file-now), which were assigned to the groups in outgoing messages and can be tracked through to completion. The former is a more precise count of how many clients actually submitted returns. The latter, on the other hand, allows us to look farther up the funnel at home page visits (which occur prior to entering SSN). The latter may also abstract away from some

amount of noise, since clients in this population were subject to various other messages during this period; the source URLs capture something like the effect on filing *by this outreach*.

In the specific instance of this study, using results by source may bias results against the Hotline condition. This is because clients who opted to call the hotline before clicking the link and starting the return may have been instructed by hotline operators to visit GetCTC and get started, and they would have been given a unique URL assigned to the hotline (e.g., getctc.org/hotline) or no unique URL at all. Clients who did not receive the hotline are far more likely to have clicked the link and gotten started that way.

Because clients who did not file in any particular round of the experiment were included in a future round of messaging and assigned new treatment statuses, results are shown only for a two-week window after the message was sent. This means that absolute conversion rates may be a mild undercount, although in practice, the vast majority of the effect of a messaging campaign comes within the first few days.

3. Results

First, we look at process data and consider whether the hotline message indeed encouraged more clients to actually call the hotline. The answer is yes—the hotline group was highly significantly more likely to call the hotline than the no-hotline group. That said, the total number of calls is very small—only about 1 in 1,000 recipients called the hotline. With such numbers, it is somewhat unlikely that the hotline call itself could have made a significant difference in the returns submitted—though the offer of the hotline itself could still have had an impact, by changing the tenor and implications of the outreach message.

Table 1: Hotline calls by treatment status

	Round 1 (September)	Round 2 (October)
Hotline msg	0.11% (59)	0.09% (44)
Non-hotline msg	0.02% (12)	0.03% (16)
P()	<.001	<.001

Notes: Calls are included if they were made after messages were sent. Counts are based on matching the phone number used in GetCTC outreach to phone numbers in the SimplifyCT call log. *p*-values are from χ^2 tests.

We turn now to the impact on actual outcomes. Table 2 below shows the key results, using SSN matching. In Round 1, consistent with the theory that additional assistance is more of a distraction than a help, the No Hotline condition clearly outperforms the Hotline condition across all outcomes. In Round 2, on the other hand, there are no significant differences, and in fact, if anything, the Hotline condition appears to very slightly overperform the No Hotline condition.

Table 2: Returns by treatment status, by SSN matching [by SSN, 2 week cutoff after message send date]

	Round 1			Round 2		
	Started	Submitted	Accepted	Started	Submitted	Accepted
Hotline	1.74% (915)	1.06% (557)	0.32% (168)	2.41% (1,133)	1.32% (620)	0.55% (261)
No hotline	2.34% (1,233)	1.30% (684)	0.50% (262)	2.39% (1,126)	1.23% (577)	0.48% (225)
P(T=C)	< 0.0001	0.0003	< 0.0001	0.881	0.211	0.102

Notes: Submissions are included only if they came within two weeks of the message send date. Results are calculated by matching SSN of assigned clients to SSN on GetCTC returns. 'Started' is defined as the client entering an SSN. *p*-values are from χ^2 tests.

These results diverge slightly when source parameters are used to identify respondents instead of SSNs (Table 2). Using source rather than SSN also allows us to look at home page views. Recall, though, that source-based findings could be biased against Hotline clients. In Round 1, the No Hotline group again outperforms the Hotline condition across the board. In Round 2, though, the differences between the groups in terms of submitted and accepted returns disappear, although Hotline may outperform slightly in terms of starts. Counterintuitively, the No Hotline group continues to significantly outperform the Hotline group in terms of home page views.

Table 3: Main results by source (2 week cutoff after message send date)

	Round 1				Round 2			
	Viewed home page	Started	Subm	Accepted	Viewed home page	Started	Subm	Accepted
Hotline	4.77% (2,509)	1.08% (566)	0.65% (343)	0.20% (106)	3.96% (1,862)	0.91% (426)	0.40% (187)	0.16% (74)
No hotline	8.30% (4,367)	1.66% (875)	0.91% (478)	0.37% (193)	4.70% (2,210)	0.82% (384)	0.43% (202)	0.16% (74)
P(T=C)	< 0.0001	< 0.0001	< 0.0001	< 0.0001	< 0.0001	0.135	0.474	1.0

Notes: Submissions are included only if they came within two weeks of the message send date. Results are calculated based on use of unique URLs used in experiment outreach. Outreach messages sent clients to getctc.org/filenow, getctc.org/file-now, etc; counts of returns using those URLs are used to calculate results. 'Home Page Views' count unique visitors observed in Mixpanel by their source URL only, are not restricted to visitors entering their SSNs, and are not directly comparable to the return data in the other columns. 'Started' is defined as the client entering an SSN. *p*-values from χ^2 tests.

Note the completion rates are higher from start to accepted for the No Hotline group than the Hotline group, in both cases.

One natural question raised by these counterintuitive results is whether some cross-round interaction is at play. Does the treatment a client received in Round 1 impact the results they see in Round 2? Table 4 suggests generally that the answer is no. There is some suggestive evidence that being assigned Hotline twice in a row outperforms Hotline followed by No Hotline, but this could be a spurious result. Critically, the Round 2 results for Hotline (Row 7) and No Hotline (Row 8) treatments are not impacted if we separate clients out by their Round 1 treatment.

Table 4: Results for Round 2, by treatment status in Rounds [by SSN, 2 week cutoff after message send date]

	Round 1	Round 2	Started	Submitted	Accepted
1	Hotline	Hotline	2.34% (551)	1.33% (313)	0.58% (136)
2	Hotline	No Hotline	2.46% (582)	1.28% (303)	0.47% (112)
3	p(Row 1 = Row 2)		0.358	0.632	0.098
4	No Hotline	Hotline	2.48% (582)	1.31% (307)	0.53% (125)
5	No Hotline	No Hotline	2.32% (544)	1.17% (274)	0.48% (113)
6	p(Row 4 = Row 5)		0.259	0.171	0.445
7	p(Row 1 = Row 4)		0.322	0.849	0.530
8	p(Row 2 = Row 5)		0.320	0.278	0.887
9	p(Row 1 = Row 5)		0.886	0.119	0.136

Notes: *p*-values from χ^2 tests.

4. Discussion

This study finds unambiguously that provision of a third-party assistance hotline depresses filing rates when the hotline is privileged as the last piece of information in a message. This is in line with findings from 2021 that assistance can be damaging when it is used *instead* of the filing resource. Adding the hotline at the end of the message depresses submission rates by about 20% and acceptance rates by about 35%, with the results highly significant.

It is less clear how to interpret the results when a hotline is included but not so privileged in the message. The SSN match results marginally suggest the hotline may help very slightly, though the result does not reach traditional levels of statistical significance. Running results by source URL instead of SSN further suggests that the hotline overperformance could be spurious, though source results may be biased against the Hotline group. However this result is interpreted, a couple of findings are relatively clear:

- Privileging assistance resources over filing resources does meaningful damage to tax benefits outreach.
- Providing an assistance resource alongside a filing resource when the filing resource is privileged probably does not do meaningful damage; it either has no effect or it very marginally helps. It is very unlikely, though, that it meaningfully helps, either.

This study adds to a body of evidence that, in the context of simplified filing, assistance resources can be a distraction. Many low-income households can finish simplified filing themselves—especially if they have done it before. In this context, it is important to not overstress the importance of third-party assistance resources and to ensure clients have a simple and straightforward path to the filing resource.