

Comparing levels of service in tax filing (Part I) and tax language in tax benefits outreach

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Abstract: This paper reports the results of a two-part tax benefits outreach experiment from April 2022. First, we sought to compare the experiences of different cohorts of low-income tax filers using different tax filing services. We sent messages to 24,000 former GetYourRefund (GYR) clients and 18,000 former GetCTC clients, encouraging them to use either GetYourRefund virtual VITA (GYR) or Facilitated Self-Assistance (FSA). The experiment was severely compromised by implementation and measurement issues. Provisionally, the results suggest that former GYR clients are significantly more likely to complete a full tax return than former GetCTC clients. This result supports the premise that very low-income filers with less connection to the tax system struggle with the barriers of a full return far more than even other low- and moderate-income filers. There is suggestive evidence that GYR clients prefer GYR to FSA, but the result could be a data artifact, and there is no such finding among the GetCTC cohort, where there is—perhaps surprisingly—no detectable difference in the GYR and FSA filing rates. Second, we sought to test the hypothesis that tax benefits outreach that avoided explicit tax-related terminology would increase filing rates. We find that, while non-tax language generates significantly more clicks to the home page, that increase does not carry through to a detectable increase in returns filed.

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

1. Research Questions

This study was designed to answer two sets of questions.

First, the study sought to learn whether new and intermittent filers—the types of households who used GetCTC in 2021—could, in fact, finish full filing services. Moreover, we sought to compare the completion rates of new and intermittent filers using GetYourRefund Full Service (GYR) and TaxSlayer Facilitated Self-Assistance (FSA). As a point of reference, we also measured the completion rate of former GetYourRefund clients—low- and moderate-income (LMI) households who by definition are known to be able to complete a full return.

Second, the study investigated the use of explicit tax language versus non-tax language in conducting tax benefits outreach. Earlier research from 2021 ([Lessons from Simplified Filing 2021](#), p. 81)

suggested that traditional non-filers were more likely to respond positively to outreach that did not explicitly reference tax terminology like “credit” or “tax,” responding better instead to terms like “benefits” and “cash.”

2. Study Design and Implementation

2.1 Study design

There were two distinct cohorts of participants in this study. The first cohort consisted of 24,000 former GYR users who were randomly selected from the population of clients who successfully used GYR Full Service in 2021, had not yet started using GYR in 2022 (as identified by name + phone number), had in 2021 used cell phone as their contact method, and filed in English. The second cohort consisted of 18,000 people randomly selected from the population of clients who had an accepted GetCTC return in 2021 (*or* saw a reject code that their dependent had already been claimed, while not seeing other rejects¹), had not yet started a return using GYR in 2022 (as identified by name + phone number), used a phone as their contact method, filed in English, and claimed a dependent using GetCTC in 2021.² Clients were assigned to one of three treatment groups, receiving a text message pointing them to one of the three following services. The study was implemented in April 2022, before GetCTC was available; at this point in the season, GetCTC contained only some basic information and a sign-up form, where clients could request to be notified when the service became available in May.

- GYR—The clients were assigned to participate in GYR Full Service. Clients landed on a GYR home page assigned to a specific VITA partner (Urban Upbound). Upon clicking Get Started, clients were routed straight to the Full Service option. In Full Service, clients complete an online intake that is routed upon completion to a VITA site. Volunteers at the VITA site perform two phone calls with the client to confirm their information, and they file the return through VITA software.
- FSA—The clients were assigned to participate in FSA. Clients landed on a page describing the FSA option. If they clicked Get Started, they were asked for their email address, and on the next page could continue to TaxSlayer FSA. FSA is a version of TaxSlayer’s standard tax filing software; upon completion, clients efile their return directly with the IRS. If clients need assistance during the process, they are able to access the CFA client support team using the live chat function on the GetYourRefund website or via email.
- Triage—The clients were assigned to the standard home page at getyourrefund.org. Upon clicking Get Started, clients were routed into CFA’s triage tool, which asked a few questions and then recommended one or more of the three tax filing services (GYR, FSA, GetCTC). It is

¹ Our assessment was that these clients effectively showed they could successfully file a return, but they happened to have filed too late in the year for the return to be successful. That rejection was not dispositive regarding their potential success in 2022.

² Due to changes in the tax law, clients who had filed in 2021 and who were not claiming dependents in 2022 would be unlikely to have any money to claim.

expected that most clients in this population would have been recommended to use GetCTC or GYR. The triage tool warned that electing GetCTC meant choosing to wait until the service was available to file a return.

Clients were then also assigned to receive tax or non-tax language, and they received a message that reflected their cohort. In all, clients received one of four different messages, with one of three different links substituted in. The six-way randomization was stratified on the number of dependents claimed on last year's return. After the first round of messages went out to the GYR cohort, partners expressed opposition to parts of the message, so messages that went to the GetCTC cohort were meaningfully different. The GYR cohort language had been based on best practices from an earlier study of outreach messaging.

	Tax language	Non-tax language
GYR cohort	Hello [FirstName], this is Gwen from GetYourRefund. We believe you have a 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 [Link]	Hello [FirstName], this is Gwen from GetYourRefund. We believe you have a payment that belongs to you. It's easy to file to get your money. If you haven't filed yet, you can do it online for free. Visit [Link]
GetCTC cohort	Hello [FirstName], this is GetCTC — you used our service or a VITA partner last year. If you haven't filed taxes yet this year, you might be eligible to claim a tax refund . It's free and easy to file to get your money. Visit [Link]	Hello [FirstName], this is GetCTC — you used our service or a VITA partner last year. If you haven't filed yet this year, you might be eligible to claim cash benefits . It's free and easy to file to get your money. Visit [Link]

Emphasis added.

The messages were sent as text messages using Qualtrics; the GYR cohort messages were sent on April 4, and the GetCTC cohort messages on April 12. Note that Qualtrics sends texts from arbitrary ten-digit phone numbers that would not have been known to the recipients.

2.2 Implementation issues

The study was originally intended to be implemented in February 2022, early in the traditional tax filing season. Due to delays configuring custom links for the study (see Section 2.3), the first messages were not sent until April 4. Given the April 18 deadline for the traditional tax season, and given the differential lead times to complete GYR and FSA returns, this timeline already significantly compromises the validity of the results. (GYR returns can take weeks to complete, whereas FSA returns can take a few hours.) Most clients in the sample do not owe tax and so functionally do not face a tax deadline—and the VITA partner for the GYR group continued to process returns past April 18. But many clients may have perceived a deadline regardless, and the GYR home page contained warning language in April that it may be too late to start a return, which may have biased results against GYR and toward FSA.

These issues were especially severe for the Triage group. The GYR group was assigned directly to Urban Upbound, and as such, they were able to start intakes despite the late date. But the Triage group was not assigned directly to a site, and as a result, given the late date, would have been very likely to see an “at capacity” page in GYR, which blocked them from continuing using that service. As a result, most Triage assignees functionally could not use GYR. At the same time, for the reasons discussed in Section 2.3, we could not track Triage assignees’ FSA use. So, results from the Triage group effectively cannot be used in the study.

The timeline issues were exacerbated further for the GetCTC cohort. After the GYR cohort messages were sent, VITA partners expressed opposition to the timing and tone of the messages, which necessitated a delay before sending the GetCTC cohort messages. As a result, the GetCTC cohort messages were sent on April 12, just six days before the tax deadline, making the timing issues still worse. As a result of the feedback, the GetCTC cohort also received vastly different messages, again compromising cross-cohort comparability.

Taken together, these issues make most of the cross-cohort cross-service results fraught at best. The study is still roughly meaningful for measuring completion rates from late-season outreach, for broad trends comparing completion rates, and for comparing tax and non-tax language, where completion issues affect both treatments equally.

2.3 Measurement issues

The nature of the study raises several thorny measurement issues. These issues are treated in more detail in [a follow-up study using similar methodology](#). Only brief outlines are offered here.

First, there are challenges detecting whether a return is completed. There are broadly two ways to detect return completions: using identifiers of the client and using unique URLs. Regarding the former, the GetCTC cohort can be matched to a new GYR return on the basis of Social Security Number (SSN). The GYR cohort did not have complete SSNs stored in 2021, so they can be matched to a GYR return only on the basis of their phone number. Meanwhile, we do not observe the identity of FSA users at all, so we cannot match FSA users on their identifiers; FSA data is only provided in the aggregate.

The other method is to use unique URLs. Outgoing messages all included URLs with unique source parameters (e.g., [getyourrefund.org/assigned-source-url](#)) that are stored with the session. We used source parameters to implement a novel form of tracking for FSA returns; visitors to the FSA site coming from unique URLs associated with the experiment were assigned to dedicated FSA links,³ so that activity for that specific cohort could be tracked independently of all other FSA returns. We did not have unique FSA links across the tax/non-tax subtreatment axis, however, and we did not have unique FSA links for clients in the GYR and triage subtreatments. Only FSA completions from clients in the FSA

³ In the GYR cohort, assigned to a specific TaxSlayer link used only for this cohort; in the GetCTC cohort, assigned to a different specific TaxSlayer link used only for this cohort.

group can be detected, and these only by aggregating across the tax/non-tax subtreatment. Moreover, if these FSA links were accidentally used for any other returns, it would pollute the study results.

A major problem with the source parameter strategy, however, is that it requires the client to click the link in the message. If the client were to simply navigate to a web browser and type in “getyourrefund.org” themselves, they would not be associated with the source parameter. The results below show this happened quite frequently, especially for the GYR cohort; there is a vast discrepancy between the identifier-match and the source-match results. We speculate this issue was exacerbated by the fact that the texts came from an unknown Qualtrics phone number, which clients may not have trusted to click. (Later experiments in 2022 sent experiments from Code for America’s trusted shortcode.)

The discrepancy between source parameter matching and phone matching raises another issue: It is likely that many clients in this study were essentially not treatment compliant. The FSA assignment relied on clicking the link in the message; if a client instead manually navigated to the getyourrefund.org home page, they would not have been taken straight to FSA. As a result, meaningful numbers of clients may not have actually arrived at the intended service, especially in the GYR cohort, potentially biasing results toward GYR and away from FSA.

There is an additional question of whether to look at return completions using a non-assigned service. This question is explored at more length in [the companion study](#), which concludes that assigned-service results are the principal outcome of interest.

Finally, FSA data is only available on the first of each month. This leaves open the possibility of running the results after a period of 3-4 weeks, or 7-8 weeks. We opt for the latter, again with more detail in the companion paper.

3. Results

3.1 Comparing tax services

The principal results comparing completion of the different tax services for the different cohorts are shown in Table 1. Keeping in mind the various caveats posed by the measurement issues, a few conclusions are possible:

- Former GYR clients prefer to use GYR over FSA. Over twice as many complete GYR as FSA, according to apples-to-apples source matching (Column 1, Rows 1-2). But, in fact, many of the clients assigned to FSA go on to use GYR instead. Despite FSA assignees being blocked from GYR at a far higher rate than GYR assignees, a similar rate of clients in each group successfully complete GYR (Column 4, Rows 1-2). This FSA to GYR switching behavior is not observed in the GetCTC cohort.
 - Much of the service switching behavior, however, may simply have stemmed from the fact that many clients in the GYR cohort appear to have navigated to the GYR website

manually, rather than following the link in the message. (See discrepancy between Columns 2 and 4.) Clients who manually navigated would have essentially lost their treatment assignment, arriving on the generic GYR home page. Manual navigation to the website is far less prevalent among the GetCTC cohort.

- The outreach campaign was fairly effective in absolute terms in motivating returns from former GYR clients, with about 2% of clients filing. Of course, it is not known how many of these clients may have filed regardless. Unlike with later GetCTC studies, it is quite plausible that these clients were planning to start filing returns later in April 2022, absent the study.
- There is no evidence that former GetCTC clients prefer GYR or FSA. This null result may itself be considered an interesting finding; some actors in the space have hypothesized that new and intermittent filers would need significant amounts of hands-on assistance to complete a full return, and this result does not bear out that hypothesis. That said, the low completion rates in general mean that the study was only powered to detect relatively large differences.
- Former GYR clients are nearly four times more likely to finish GYR than former GetCTC clients, but they are no more likely to finish FSA than former GetCTC clients. At face value, the result could suggest that former GetCTC clients find FSA no more challenging than former GYR clients, which would be a surprising result. But probably the more accurate interpretation is that former GYR clients are far more likely to finish full filing in general—and that, when they do so, they are very likely to do it via GYR rather than FSA, not least because they manually navigated to the website and lost their initial treatment assignments. According to this interpretation, the study confirms the hypothesis that new and intermittent filers struggle more with full filing than clients who are accustomed to full filing. Keep in mind, though, that the different dates of message sending across the cohorts could also contribute to the results.

Table 1. Main Results by Assigned Service [cutoff date = July 1]

		Source match			Phone match	SSN match
		Accepted return (assigned service)	GYR accepted return	At Capacity Views	GYR accepted return	GYR accepted return
		(1)	(2)	(3)	(4)	(5)
1	GYR treatment, GYR cohort	0.68% (54)	0.68% (54)	0.05% (4)	2.15% (172)	N/A
2	FSA treatment, GYR cohort	0.31% (25)	0.16% (13)	0.30% (24)	2.01% (161)	N/A
3	GYR treatment, GetCTC cohort	0.25% (15)	0.25% (15)	0.07% (4)	0.40% (24)	0.38% (23)
4	FSA treatment, GetCTC cohort	0.38% (23)	0.02% (1)	0.18% (11)	0.083% (5)	0.15% (9)

5	P(Row 1 = Row 2)	0.001	< 0.0001	< 0.001	0.54	N/A
6	P(Row 3 = Row 4)	0.19	< 0.001	0.088	< 0.001	0.013
7	P(Row 1 = Row 3)	< 0.001	< 0.001	0.63	< 0.0001	N/A
8	P(Row 2 = Row 4)	0.48	0.01	0.158	< 0.0001	N/A

Notes: To be included, returns must be accepted by July 1. Col. (1) gives the share of clients with an accepted return using either GYR Full Service or FSA, respectively. Col. (2) gives the share of accepted GYR returns regardless of treatment assignment, while Col. (3) counts the number of unique visitors who viewed the GYR “At Capacity” page and were constrained in proceeding with their application. SSN matching in (5) is only available for the GetCTC cohort. p -values are from χ^2 -tests.

3.2 Comparing tax and non-tax language

Table 2 shows the headline results comparing tax and non-tax language in the outreach messages. Among both cohorts, the non-tax message generates higher click-through rates. The effect is especially pronounced among the GetCTC cohort, which makes sense given their lower familiarity with the tax code, but it is significant in both cohorts. However, this higher click-through rate does not translate into any detectable difference in return submissions. There are broadly two interpretations. On one hand, it is possible that there is indeed a difference in the acceptance rate, but the effect is simply too small to be seen among this sample size. On the other hand, the click rate could be illusory. More clients are clicking on non-tax language because it is more eye-catching and more intriguing, but the marginal clicks being generated are from clients who do not actually have any intention of filing a return. Perhaps, still worse, they are clicks from clients who know they have filed a tax return and are intrigued to learn more, precisely because the non-tax message seems to promise additional benefits they may not have known about. That is, they drop off when they realize the message was simply referring to taxes after all.

Table 2. Results by Tax v. Non-tax Language (GYR treatment only; no FSA treatment)

		Source match			Phone match	SSN match
		Page view	GYR accepted return	At Capacity Views	GYR accepted return	GYR accepted return
1	Tax msg, GYR cohort	15.10% (604)	0.75% (30)	0.00% (0)	2.18% (87)	N/A
2	Non-tax msg, GYR cohort	17.05% (682)	0.60% (24)	0.10% (4)	2.13% (85)	N/A
3	Tax msg, GetCTC cohort	9.63% (289)	0.03% (1)	0.00% (0)	0.40% (12)	0.40% (12)
4	Non-tax msg, GetCTC cohort	15.10% (453)	0.07% (2)	0.13% (4)	0.40% (12)	0.37% (11)

5	P(Row 1 = Row 2)	0.018	0.41	0.046	0.88	N/A
6	P(Row 3 = Row 4)	< 0.0001	0.49	0.046	1.0	0.84

Notes: Cutoff date is July 1. Page view counts unique visitors. SSN matching is only available for the GetCTC cohort. p -values are from χ^2 -tests.

4. Discussion

The various implementation and measurement issues in this study make it difficult to draw strong inferences from the results.

Provisionally, it seems reasonable to conclude that new and intermittent filers without much experience navigating a full return—in this case, former GetCTC users—are less likely to complete a full return than those who have recently filed a full return. This finding supports the basic premise that full filing is a significant barrier for those at the margins of the tax system, and that innovations like simplified filing could be critical. It also underscores that the challenges in navigating the tax system may be highly concentrated at the very bottom of the income distribution. To close tax credit coverage gaps, it is not enough to serve low- and moderate-income households in general; it is critical to look at the impact of policies and processes on the very poor.

Unfortunately, the results remain somewhat ambiguous about the relative merits of GYR virtual VITA and FSA. While former GYR clients do strongly prefer GYR over FSA, this effect could be driven by mere familiarity with the service, as well as the effects of manually entering website URLs and thereby losing the assigned service nudge. The fact that GetCTC clients do not clearly prefer GYR—with its hands-on assistance—over FSA might, itself, be seen as an interesting finding.

Finally, the results largely undercut the hypothesis that using non-tax language is more effective in tax benefits outreach. While the results do confirm that non-tax language generates significantly greater clicks to a home page, there is no evidence that this increase in clicks translates to an increase in returns.

Appendix tables

Table A1. Returns by Assigned Service, Phone/SSN match – Started after April 3, Accepted before July 1

Cohort	Service	Accepted FSA	Accepted GYR	Total Accepted	Accepted GYR	Total Accepted
		Report	Phone Match		SSN Match	
GYR	Full Service	N/A	2.150%		N/A	
			(172)			
	Triage	N/A	2.300%		N/A	
			(184)			
	FSA	0.313%	2.01%	2.325%	N/A	
		(25)	(161)	(186)		
	$p(\text{Full Serv} = \text{Triage})$		0.52			
	$p(\text{Full Serv} = \text{FSA})$		0.54	0.45		
	$p(\text{Triage} = \text{FSA})$		0.32	0.92		
GetCTC	Full Service	N/A	0.40%		0.383%	
			(24)		(23)	
	Triage	N/A	0.10%		0.100%	
			(6)		(6)	
	FSA	0.383%	0.08%	0.467%	0.150%	0.533%
		(23)	(5)	(28)	(9)	(32)
	$p(\text{Full Serv} = \text{Triage})$		0.001		< 0.01	
	$p(\text{Full Serv} = \text{FSA})$		< 0.001	0.58	0.013	0.22
	$p(\text{Triage} = \text{FSA})$		0.71	< 0.001	0.44	< 0.0001

Table A2. Returns by Assigned Service, SSN/Phone match – Started after April 3, Accepted before June 1

Cohort	Service	FSA	GYR	Total	GYR	Total
		Accepted	Accepted	Accepted	Accepted	Accepted
		<i>Report</i>	<i>SSN Match</i>		<i>Phone Match</i>	
GYR	Full Service	N/A	N/A		1.738%	
					(139)	
	Triage	N/A	N/A		2.100%	
					(168)	
	FSA	0.188%	N/A		1.763%	1.950%
		(15)			(141)	(156)
	<i>p(Full Serv = Triage)</i>				0.095	
	<i>p(Full Serv = FSA)</i>				0.90	0.32
	<i>p(Triage = FSA)</i>				0.12	0.50
GetCTC	Full Service	N/A	0.083%		0.100%	
			(5)		(6)	
	Triage	N/A	0.050%		0.067%	
			(3)		(4)	
	FSA	0.267%	0.100%	0.367%	0.033%	0.300%
		(16)	(6)	(22)	(2)	(18)
	<i>p(Full Serv = Triage)</i>		0.48		0.53	
	<i>p(Full Serv = FSA)</i>		0.76	< 0.001	0.15	0.01
	<i>p(Triage = FSA)</i>		0.32	< 0.0001	0.40	< 0.01

Table A3. Returns by Assigned Service, Source match – Accepted before July 1

Cohort	Service	Viewed Homepage	Accepted GYR	At Capacity Views	Acc. FSA (imputed)	Acc. FSA (report)	Total Accept.
GYR	Full Service	16.08%	0.68%	0.05%	0.00%	N/A	0.675%
		(1286)	(54)	(4)	(0)		(54)
	Triage	16.05%	0.24%	0.69%	0.06%	N/A	0.300%
		(1284)	(19)	(55)	(5)		(24)
	FSA	1.15%	0.16%	0.30%	0.23%	0.31%	0.475%
		(92)	(13)	(24)	(18)	(25)	(38)
	<i>p(Full Serv = Triage)</i>		<0.0001				0.001
	<i>p(Full Serv = FSA)</i>		<0.0001				0.094
	<i>p(Triage = FSA)</i>		0.257				0.075
GetCTC	Full Service	12.57%	0.25%	0.07%	0.02%	N/A	0.267%
		(754)	(15)	(4)	(1)		(16)
	Triage	13.60%	0.02%	0.78%	0.10%	N/A	0.117%
		(816)	(1)	(47)	(6)		(7)
	FSA	0.97%	0.02%	0.18%	0.32%	0.38%	0.400%
		(58)	(1)	(11)	(19)	(23)	(24)
	<i>p(Full Serv = Triage)</i>		< 0.001				0.06
	<i>p(Full Serv = FSA)</i>		< 0.001				0.21
	<i>p(Triage = FSA)</i>		1.0				< 0.01

Table A4. Returns by Assigned Service, Source match – Accepted before June 1

Cohort	Service	Viewed Homepage	Accepted GYR	At Capacity Views	Acc. FSA (imputed)	Acc. FSA (report)	Total Accept.
GYR	Full Service	15.86%	0.45%	0.04%	0.00%	N/A	0.450%
		(1269)	(36)	(3)	(0)		(36)
	Triage	15.84%	0.21%	0.68%	0.06%	N/A	0.275%
		(1267)	(17)	(54)	(5)		(22)
	FSA	1.11%	0.15%	0.30%	0.23%	0.19%	0.338%
		(89)	(12)	(24)	(18)	(15)	(27)
	<i>p(Full Serv = Triage)</i>		< 0.01				0.065
	<i>p(Full Serv = FSA)</i>		< 0.001				0.26
	<i>p(Triage = FSA)</i>		0.37				0.47
GetCTC	Full Service	12.37%	0.05%	0.07%	0.00%	N/A	0.050%
		(742)	(3)	(4)	(0)		(3)
	Triage	13.40%	0.02%	0.77%	0.10%	N/A	0.117%
		(804)	(1)	(46)	(6)		(7)
	FSA	0.95%	0.02%	0.18%	0.32%	0.27%	0.283%
		(57)	(1)	(11)	(19)	(16)	(17)
	<i>p(Full Serv = Triage)</i>		0.38				0.20
	<i>p(Full Serv = FSA)</i>		0.38				< 0.01
	<i>p(Triage = FSA)</i>		1.0				0.04

Table A5. Tax v No Tax Language, SSN/Phone match – Started after April 3, Accepted before July 1

Cohort	Language	Accepted GYR Returns	
		Phone Match	SSN Match
GYR	Tax	2.117%	N/A
		(254)	
	No Tax	2.192%	N/A
		(263)	
	$p(\text{Tax} = \text{No Tax})$	0.69	
GetCTC	Tax	0.189%	0.189%
		(17)	(17)
	No Tax	0.200%	0.233%
		(18)	(21)
	$p(\text{Tax} = \text{No Tax})$	0.87	0.52

Table A6. Tax v No Tax Language, SSN/Phone match – Started after April 3, Accepted before June 1

Cohort	Language	Accepted GYR Returns	
		Phone Match	SSN Match
GYR	Tax	1.800%	N/A
		(216)	
	No Tax	1.933%	N/A
		(232)	
	$p(\text{Tax} = \text{No Tax})$	0.45	
GetCTC	Tax	0.067%	0.056%
		(6)	(5)
	No Tax	0.067%	0.100%
		(6)	(9)
	$p(\text{Tax} = \text{No Tax})$	1.0	0.29

Table A7. Tax v No Tax Language, Source match – Accepted before July 1

Cohort	Language	Viewed Homepage	Accepted GYR	Acc. FSA (imputed)	Total Accept.
GYR	Tax	10.38%	0.38%	0.10%	0.483%
		(1246)	(46)	(12)	(58)
	No Tax	11.80%	0.33%	0.09%	0.425%
		(1416)	(40)	(11)	(51)
	$p(\text{Tax} = \text{No Tax})$		0.51		0.50
GetCTC	Tax	7.56%	0.08%	0.13%	0.211%
		(680)	(7)	(12)	(19)
	No Tax	10.53%	0.11%	0.16%	0.267%
		(948)	(10)	(14)	(24)
	$p(\text{Tax} = \text{No Tax})$		0.47		0.44

Table A8. Tax v No Tax Language, Source match – Accepted before June 1

Cohort	Language	Viewed Homepage	Accepted GYR	Acc. FSA (imputed)	Total Accept.
GYR	Tax	10.21%	0.30%	0.10%	0.400%
		(1225)	(36)	(12)	(48)
	No Tax	11.67%	0.24%	0.09%	0.333%
		(1400)	(29)	(11)	(40)
	$p(\text{Tax} = \text{No Tax})$		0.39		0.39
GetCTC	Tax	7.44%	0.02%	0.13%	0.156%
		(670)	(2)	(12)	(14)
	No Tax	10.37%	0.03%	0.14%	0.178%
		(933)	(3)	(13)	(16)
	$p(\text{Tax} = \text{No Tax})$		0.66		0.72