

Lessons from Simplified Filing in 2021

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

End of Filing Season GetCTC Report
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CODE *for*
AMERICA

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Introduction

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.

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**.
- 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

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.

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.
- 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.

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

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.
- *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.

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.

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.

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.

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:

- 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;
- Clients finding GetCTC themselves via search (often *via* other sites, like childtaxcredit.gov) probably generated 25-40% of returns;
- Word-of-mouth referrals probably generated 15-30% of returns;
- 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 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.

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

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 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.