


CODE *for* AMERICA

We're people-centered problem solvers
Showing that with the mindful use of technology
Government can work well for *everyone*

A group of approximately 15 diverse young people, including men and women of various ethnicities, are captured in a moment of pure joy. They are all wearing dark-colored zip-up jackets with white accents. They are jumping in the air, with their arms raised high and some shouting or cheering. The background is a wall of corrugated metal, possibly a garage or a storage unit. The overall mood is energetic and positive.

Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology.

Our north star

Closing the tax benefits participation gap



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AMERICA

20% of eligible households* do not get the EITC

Up to 4 million children* did not receive the expanded CTC

Millions of households* did not receive stimulus payments

* Best estimates... SOP reports hopefully improve fidelity of these numbers!

Most in the gap do not file, and are not required to file. **We aim to reach non-filers, and close this gap.**

If the system works for these marginalized households, it can work for everyone.

GetCTC and Research

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GetCTC

Simplified filing to access CTC and RRC;
pilot to claim EITC — *based on Rev Proc
2021-24, 2022-12, 2022-22*

 GetCTC

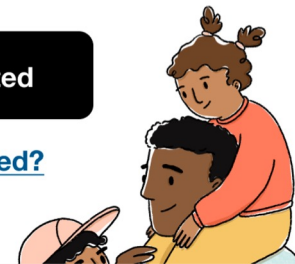
Claim Your Child Tax Credit

If you don't usually file taxes, use our simplified tax filing tool to claim your Child Tax Credit and any missing amount of your third stimulus payment.

This form usually takes about 15 minutes to complete, and you won't need any tax documents.

[Get Started](#)

[Already started?
Sign in.](#)



Form **1040** Department of the Treasury—Internal Revenue Service (99) **2019** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)
 Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial _____ Last name _____ Your social security number _____
 If joint return, spouse's first name and middle initial _____ Last name _____ Spouse's social security number _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____ **Presidential Election Campaign**
 City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). _____
 Foreign country name _____ Foreign province/state/county _____ Foreign postal code _____
 Checking a box below will not change your tax or refund. You Spouse
 If more than four dependents, see instructions and ✓ here ▶

Standard Deduction **Someone can claim:** You as a dependent Your spouse as a dependent
 Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** Were born before January 2, 1955 Are blind **Spouse:** Was born before January 2, 1955 Is blind

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions):	
				Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Standard Deduction for—
 • Single or Married filing separately, \$12,200
 • Married filing jointly or Qualifying widow(er), \$24,400
 • Head of household, \$18,350
 • If you checked any box under Standard Deduction, see instructions.

1 Wages, salaries, tips, etc. Attach Form(s) W-2		1
2a Tax-exempt interest	2a	2b Taxable interest. Attach Sch. B if required
3a Qualified dividends	3a	3b Ordinary dividends. Attach Sch. B if required
4a IRA distributions	4a	4b Taxable amount
c Pensions and annuities	4c	4d Taxable amount
5a Social security benefits	5a	5b Taxable amount
6 Capital gain or (loss). Attach Schedule D if required. If not required, check here		6
7a Other income from Schedule 1, line 9		7a
b Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income		7b
8a Adjustments to income from Schedule 1, line 22		8a
b Subtract line 8a from line 7b. This is your adjusted gross income		8b
9 Standard deduction or itemized deductions (from Schedule A)	9	
10 Qualified business income deduction. Attach Form 8995 or Form 8995-A	10	
11a Add lines 9 and 10		11a
b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-		11b

Fill out: name, address, SSNs, standard deduction items, dependents

Skip: income
even if income is not in fact zero!

12a	Tax (see inst.) Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	12a	
b	Add Schedule 2, line 3, and line 12a and enter the total	12b	
13a	Child tax credit or credit for other dependents	13a	
b	Add Schedule 3, line 7, and line 13a and enter the total	13b	
14	Subtract line 13b from line 12b. If zero or less, enter -0-	14	
15	Other taxes, including self-employment tax, from Schedule 2, line 10	15	
16	Add lines 14 and 15. This is your total tax	16	
17	Federal income tax withheld from Forms W-2 and 1099	17	
18	Other payments and refundable credits:		
a	Earned income credit (EIC)	18a	
b	Additional child tax credit. Attach Schedule 8812	18b	
c	American opportunity credit from Form 8863, line 8	18c	
d	Schedule 3, line 14	18d	
e	Add lines 18a through 18d. These are your total other payments and refundable credits	18e	
19	Add lines 17 and 18e. These are your total payments	19	

• If you have a qualifying child, attach Sch. EIC.
• If you have nontaxable combat pay, see instructions.

Skip: taxes and credits

Refund	20	If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you overpaid	20
Direct deposit? See instructions.	21a	Amount of line 20 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	21a
	b	Routing number	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
	d	Account number	
	22	Amount of line 20 you want applied to your 2020 estimated tax	22

Fill in: payment information

Amount You Owe	23	Amount you owe. Subtract line 19 from line 16. For details on how to pay, see instructions	23
	24	Estimated tax penalty (see instructions)	24

Third Party Designee
(Other than paid preparer)

Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See instructions. **Yes.** Complete below. **No**

Designee's _____ Phone _____ Personal identification _____

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

Fill in: signature

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check it: <input type="checkbox"/> 3rd Party Designee <input type="checkbox"/> Self-employed
Firm's name	Phone no.			
Firm's address	Firm's EIN			

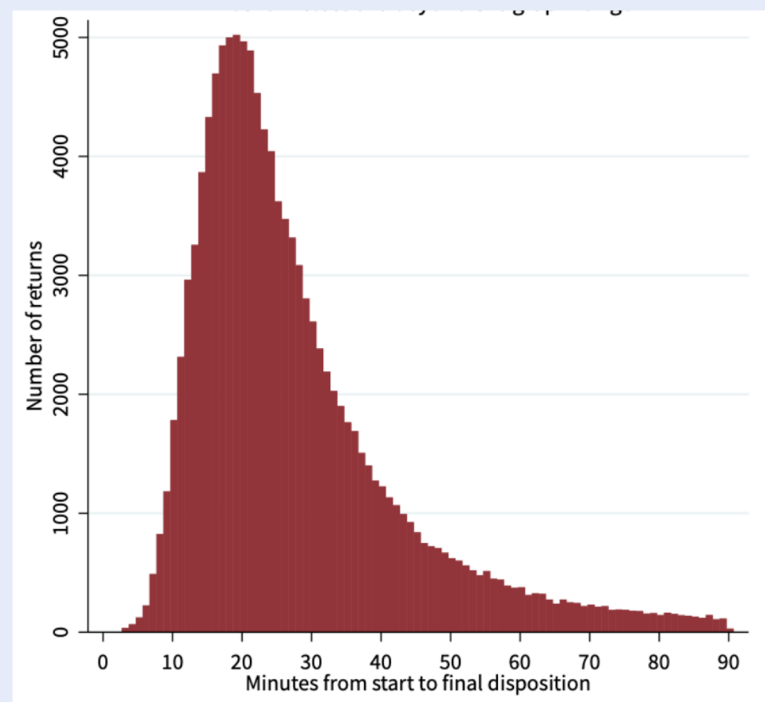




[codeforamerica.org/
programs/tax-benefits/
getctc-demos/](https://codeforamerica.org/programs/tax-benefits/getctc-demos/)

Many people used GetCTC, and found it easy

- 195,209 tax units claimed an estimated \$690M in 2021 and 2022
- (2022) Modal completion time just under 20 minutes (for returns with one submission)
- (2022) 78% of respondents said tool was “easy” or “extremely easy” to use — including those who said they had never filed
- Good outreach campaigns converted ~0.5% of targets to filers



Experiment: simplified vs full filing

- 23,778 GetCTC users from 2021 with confirmed cell phone numbers
 - 11,889 sent to GetCTC
 - 3,963 sent to GetYourRefund (GYR) — virtual VITA
 - 3,963 sent to Facilitated Self-Assistance (FSA) — private software with assistance, under auspices of VITA
 - 3,963 sent to triage tool

Experiment: simplified vs full filing

Simplified filing group completes returns at *far* higher rates

	Accepted Return GYR vs GetCTC <i>Assigned Service</i>	Accepted Return FSA vs GetCTC <i>Assigned Service</i>	Accepted Return GYR vs GetCTC <i>Either Service</i>	Median time GYR vs GetCTC <i>Start to Accept</i>	Avg Refund (Accepted) FSA vs GetCTC
Simplified filing	1.77% (211)	1.77% (211)	2.41% (287)	40.5 hours	\$3,576
Full filing (FSA/GYR)	0.33% (13)	0.23% (9)	1.31% (52)	138.3 hours	\$3,289
p(simple = full)	<.0001	<.0001	<.0001	—	—

EITC pilot

- October 2022, GetCTC users could elect to report W-2s and claim EITC
- *Only 1 in 6 of clients who reached the W-2 functionality successfully added W-2s*

		Count	% of all arrivals on W-2 page
1	Arrive at W-2 page (Total)	33,535	100%
2	Elect not to try to report W-2s, continue with GetCTC	15,377	45.9%
3	Elect not to try to report W-2s, stuck on EITC off-boarding page	1,812	5.4%
4	Arrive at W-2 page and do <i>not</i> immediately skip W-2 reporting	16,346	48.7%
5	Stuck on W-2 page	3,973	11.8%
6	Start entering W-2, do not finish; stuck in W-2 flow	5,596	16.7%
7	Start entering a W-2 but elect not to finish entering W-2, and instead continue with GetCTC without EITC	1,388	4.1%
8	Finish entering W-2s	5,389	16.1%

EITC pilot

- October 2022, GetCTC users could elect to report W-2s and claim EITC
- Only 1 in 6 of clients who reached the W-2 functionality successfully added W-2s
- *There was evidence of transcription errors in many W-2s*

	All completed W-2s		Completed W-2s from clients with accepted EITC returns	
	Number of W-2s	Number of clients	Number of W-2s	Number of clients
Total	7,618	6,295	1,333	1,079
Box 1 > Box 3	2,129 (28.0%)	2,013 (32.0%)	260 (19.5%)	247 (22.9%)
Box 1 > Box 5	1,886 (24.8%)	1,797 (28.5%)	183 (13.7%)	176 (16.3%)
Withholding > 35%	258 (3.39%)	254 (4.03%)	8 (0.60%)	8 (0.74%)
Any of the above	2,435 (32.0%)	2,294 (36.4%)	293 (22.0%)	277 (25.7%)

What we need: a free, easy-to-use filing tool in which the IRS requests *only* those data items that it absolutely needs to issue tax benefits.

At minimum: no income reporting or tax documents.

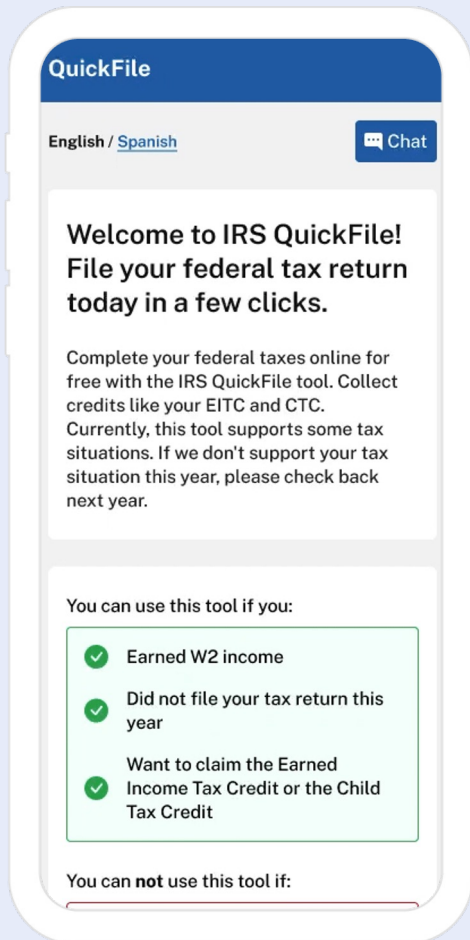
Ideally: no data requested that the IRS already has.

Code for America's Illustrative Design Prototype for an IRS Direct File Tool

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The following is Code for America's own work, and is intended only as food for thought. Our illustrative prototype work was entirely independent of the IRA's Direct File study. Our work is available in full at:

codeforamerica.org/news/federal-tax-direct-file-prototype/



Welcome

— Explains, in simple terms, what is and is not in scope

Choose the login.gov option that's right for you.

There are multiple ways to get started. Select the option that works best for you! You can always start the process and finish your tax return later!

Full verification

Recommended

Verify your identity with login.gov and we'll populate your return with information from the IRS.

To verify, you must either provide validation in person or online with a video.

Continue

Create an account

You will need to provide details for your tax return. You may return and complete your tax return at any point.

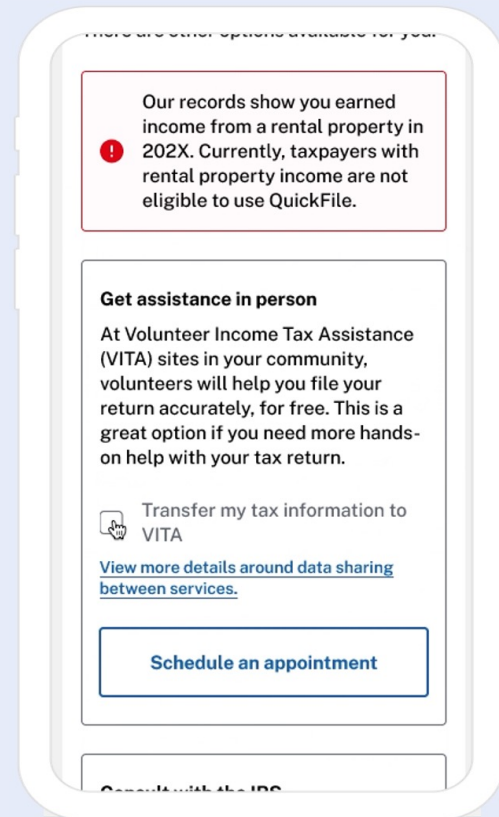
Continue

Login

- There is an option to continue without verifying identity
- Page explains verification advantages
- Here we will show you the path with ID verification

→ Post verification: **use taxpayer data behind the scenes** to ensure taxpayer is in scope for software:

for those not in scope →



QuickFile

English / [Spanish](#) Chat

Let's confirm your basic information!

Harry Edward Styles
DOB: 2/1/1994
SSN: 123-45-6789

944 5th Ave. Apt 901
New York, NY 10021 edit

Are you legally blind? No ▼

Did you live in one of the 50 US States or DC for at least 6 months in [year]? ▼

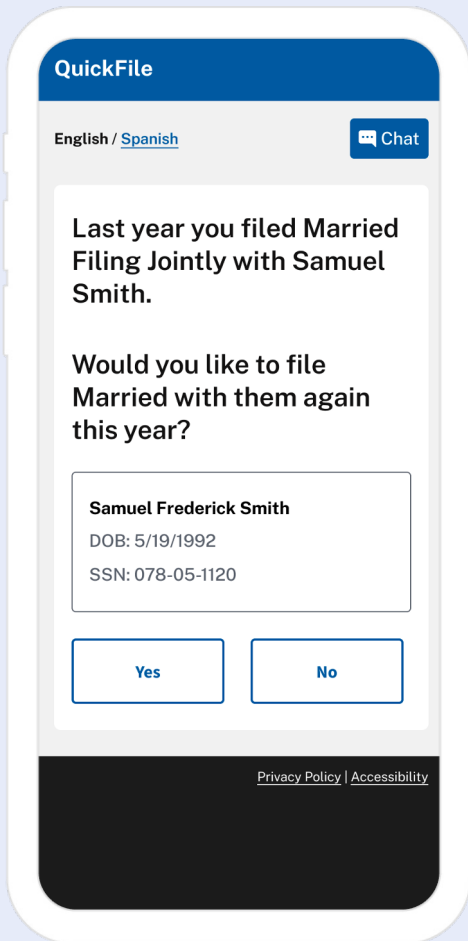
You are responsible for confirming that the information above is still accurate.

Confirm

[Privacy Policy](#) | [Accessibility](#)

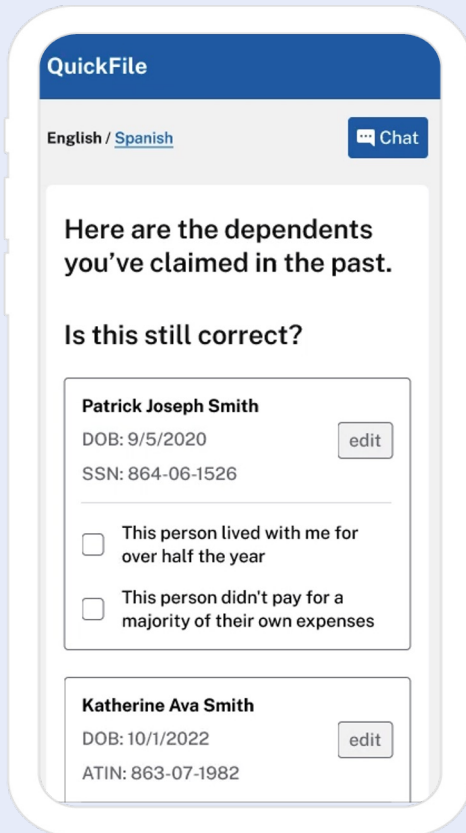
Basic information

- From prior year return
- Taxpayer confirms accuracy



Filing status

— If no; re-determine filing status

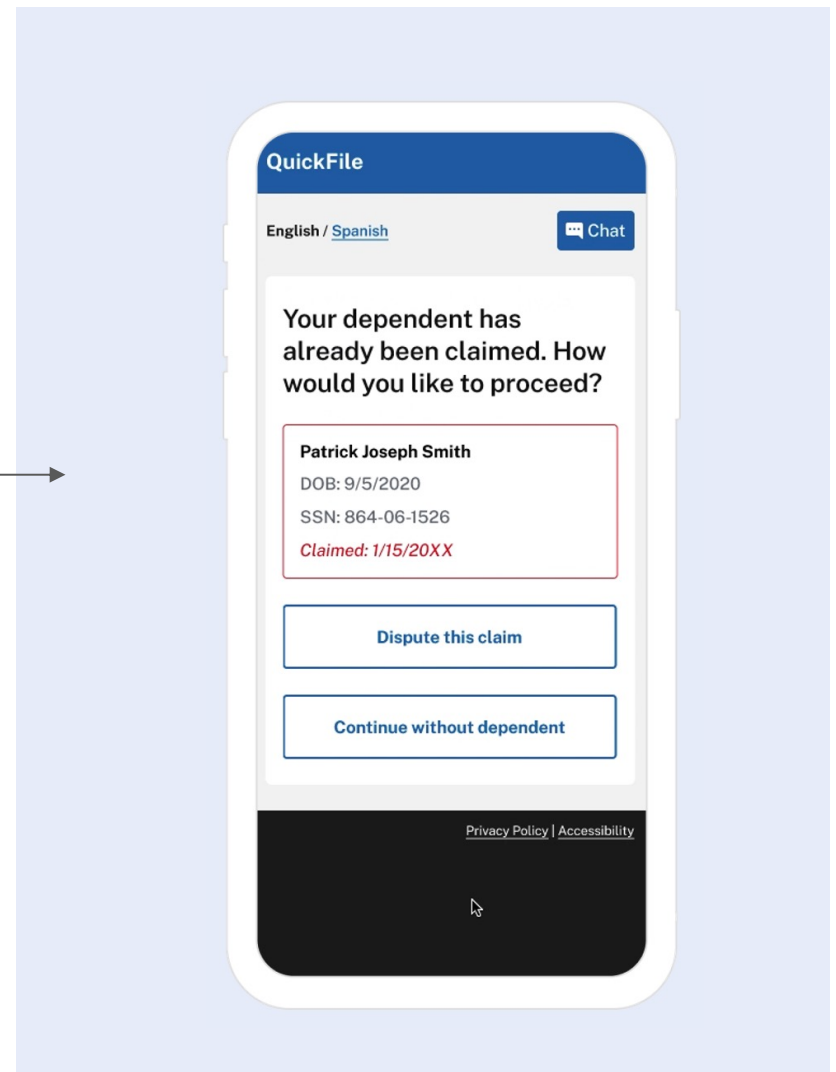


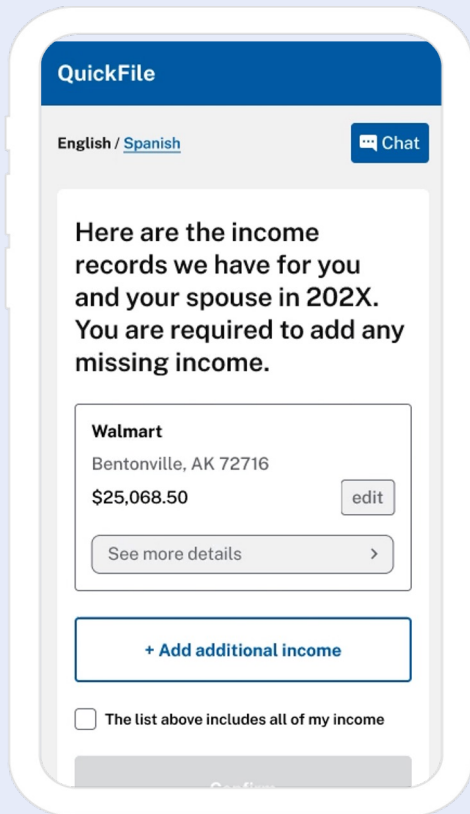
Dependents

- From prior year return
- Highlights the responsibility of the taxpayer to confirm data is correct
- Simple to review/confirm key facts

→ Upon claiming dependents: **use master file data** behind the scenes to **flag potential conflicts**:

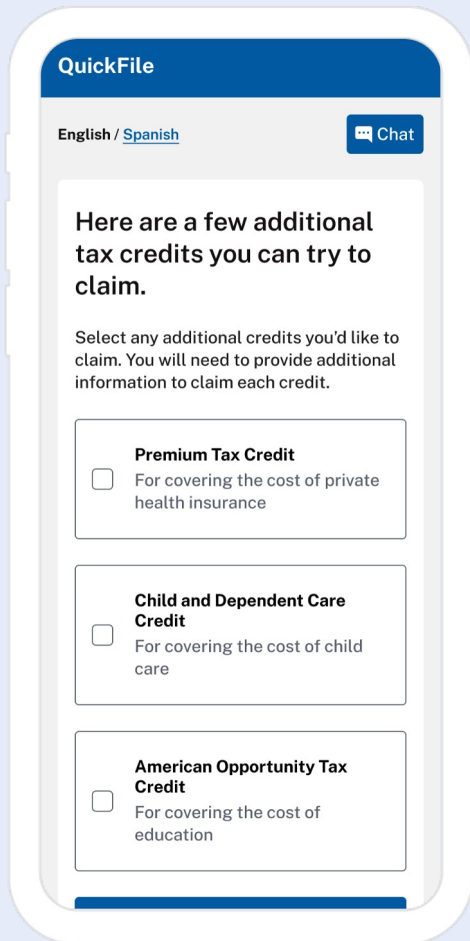
for those in conflict





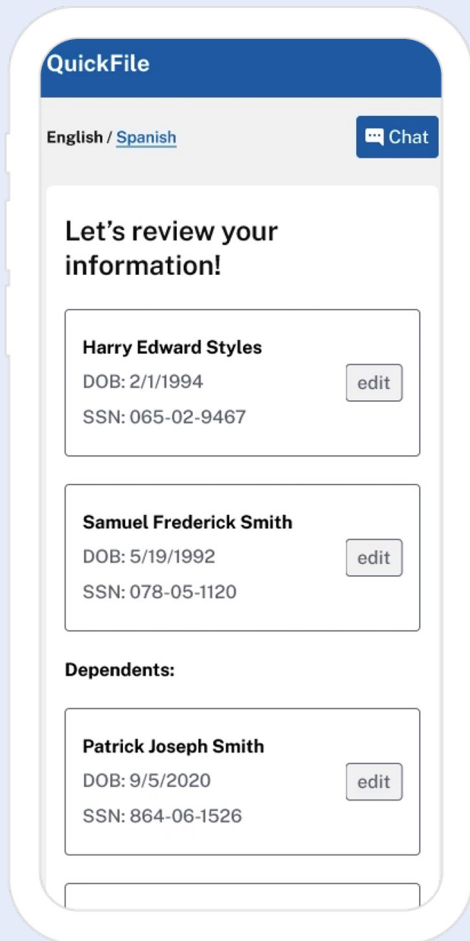
Income

— Highlights the responsibility of the taxpayer to add any additional income and correct existing data



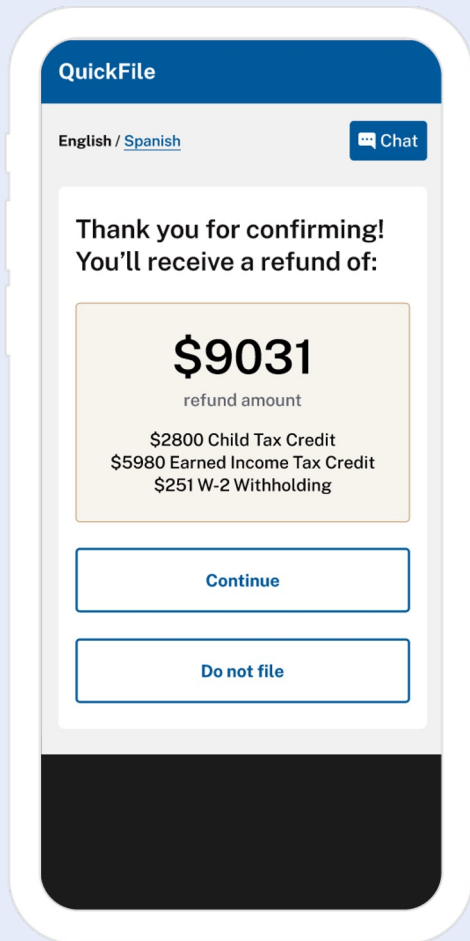
Additional credits

— Each requires a short additional set of pages



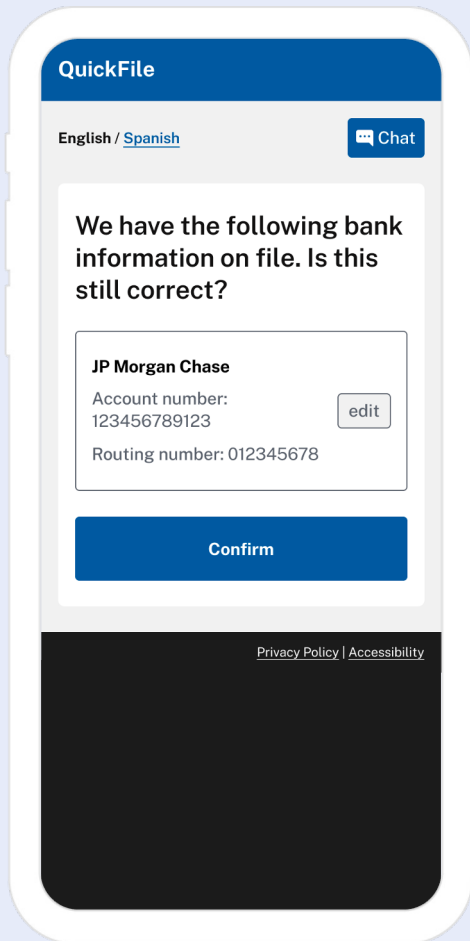
Final Steps:

- **Review**



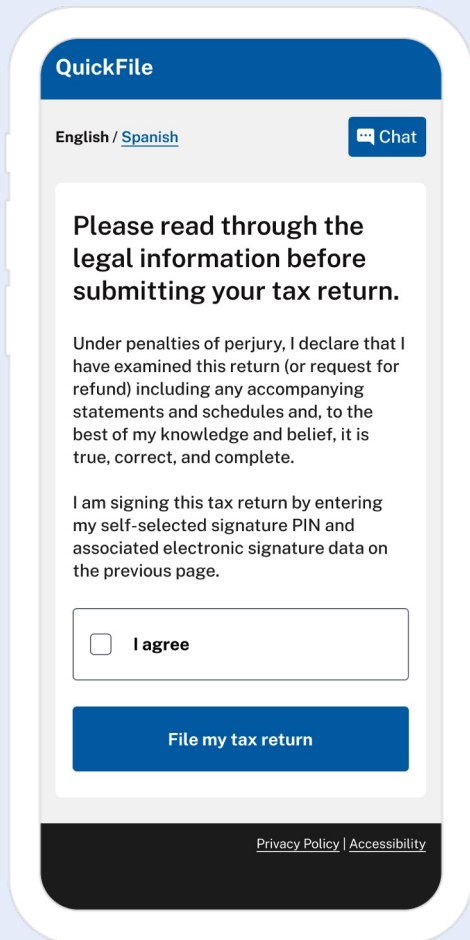
Final Steps:

- **Review**
- **Refund**



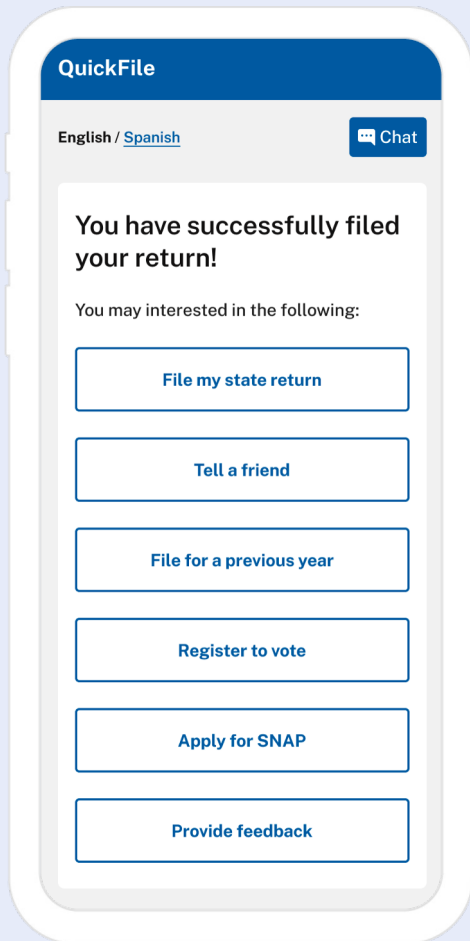
Final Steps:

- Review
- Refund
- **Bank information**
From prior year return



Final Steps:

- **Review**
- **Refund**
- **Bank information**
From prior year return
- **Consent**



Final Steps:

- **Review**
- **Refund**
- **Bank information**
From prior year return
- **Consent**
- **Done!**
Various additional calls to action

Links and more research

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GetCTC Research and Advocacy Reports

- **The importance of simplified filing:** overall usage, EITC data
- **IRS direct file tool design prototype:** illustrative designs
- **Modernized eFile—Issues for Low-Income Taxpayers:** GetCTC return rejections and possible solutions
- **Funnel and user experience findings from GetCTC:** client characteristics, how and when clients used tool, points of drop-off, repeat usage from 2021 clients, plain language learnings
- *(Forthcoming)* **GetCTC Outreach Findings:**
 - GetCTC 2022 outreach summary
 - Qualitative learnings from partnerships with benefits agencies
 - Messaging learnings

GetCTC Research and Advocacy Reports

- **RCT results:**

- Comparing simplified and full filing completion rates
- Offers of assistance in tax benefits outreach
- Using government signals to improve trust in tax benefits outreach
- Outreach nudges to clients with incomplete returns
- Offering assistance to clients using EITC functionality
- Tax terminology and deadline language in tax benefits outreach
- Unpaid GetCTC referral program
- Timing of tax benefits outreach

- **Policy memos:**

- Proposal: Annual Report on the Refundable Credits Coverage Gap

Additional details:
codeforamerica.org
/news/tax-benefits-
research-findings-
and-analysis

gzucker@codeforamerica.org

The screenshot shows a web browser window with the URL `codeforamerica.org/news/tax-benefits-res...`. The article title is "Our Research into Closing the Tax Benefits Coverage Gap". Below the title is a subtitle: "Quantitative and qualitative learnings from three years of running free, trustworthy tax filing products". The date is "March 8, 2023" and there are "Share" and "Tweet" buttons. A section titled "Reports on experimental results" contains a paragraph: "The Tax Benefits team ran nearly a dozen randomized controlled trials in 2022, the results of which are cited in various reports above. Detailed technical write-ups of each experiment are available here:". Below this are four bullet points, each with a bolded title and a description of the experiment and its findings.

codeforamerica.org/news/tax-benefits-res...

Our Research into Closing the Tax Benefits Coverage Gap

Quantitative and qualitative learnings from three years of running free, trustworthy tax filing products

March 8, 2023 [Share](#) [Tweet](#)

Reports on experimental results

The Tax Benefits team ran nearly a dozen randomized controlled trials in 2022, the results of which are cited in various reports above. Detailed technical write-ups of each experiment are available here:

- **Comparing levels of service in tax filing (Part II)**. Findings from sending former GetCTC clients to simplified versus full filing. Experiment date: June 2022. Published: 24 February 2023.
- **Offers of assistance in tax benefits outreach**. Findings from offering hotline assistance in outreach messages. Experiment date: September 2022; replication: October 2022. Published: 8 March 2023.
- **Using government signals to improve trust in tax benefits outreach**. Findings from using .org and .gov landing pages for tax benefits outreach, and from increasing the salience of government trust indicators on the GetCTC home page. Experiment date: August-September 2022. Published: 8 March 2023.
- **Outreach nudges to GetCTC clients with incomplete returns**. Findings from providing outreach nudges and additional hands-on assistance to GetCTC clients who started but did not complete the filing process. Experiment date: November 2022. Published: 8 March 2023.
- **Offering assistance to clients using EITC functionality**. Findings from offering additional hands-on assistance to select GetCTC clients using