

All Hands on Deck: Local Strategies for Reaching All Families Eligible for the Child Tax Credit (CTC)

Outreach Reference Guide

Presented by the Center on Budget and Policy Priorities' Get It Back Campaign

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Child Tax Credit (CTC) Expansion Overview

- Under the American Rescue Plan, **almost every family can receive money from the Child Tax Credit**. This includes families:
 - That haven't filed a tax return
 - Without recent income
 - With a child with a social security number, even if they do not have one themselves
- Qualifying households will receive:
 - \$3,600 for each child under 6 years old
 - \$3,000 for each child between 6 and 17 years old
- Families can receive half of the payments in 2021 and the other half in 2022 after filing a tax return.
- The credit is not a loan. It does not impact public benefits.
- Impact of the CTC
 - Reduce child poverty by more than 40%
 - Larger reductions for Black, Hispanic, and Native American children and children in deep poverty
- Advocates are working to make the CTC expansion permanent

The Portals

- [Non-filer Portal](#) allows you to:
 - Sign up for advance CTC payments
 - Claim the first and second stimulus checks as the Recovery Rebate Credit
 - If you didn't get the stimulus checks at all or didn't get the full amount you are eligible for
 - Sign up for the third stimulus check
- [Child Tax Credit Update Portal \(CTC UP\)](#) allows you to:
 - Opt-out of advance payments
 - Change or add bank account information
 - Eventually, you will be able to update your:
 - Income
 - Marital status
 - # of children
- To use CTC UP, you must create an account through the IRS or ID.me

CTC Non-filer Outreach

- Roughly 60 million children have already received CTC advance payments
 - These children are part of families that have filed taxes in 2019 or 2020 *or* used the EIP non-filer portal
- The challenge
 - Roughly 4 million or more children are not receiving automatic payments
 - [Report includes state by state numbers](#)
- Prioritize for outreach parents and caregivers:

- With very low incomes, including those who are self-employed
- With lower education levels
- With disabilities
- With limited internet access, or smartphone-only internet access
- Who are housing insecure
- Who are Black or American Indian or Alaska Native and other groups of color
- Who lack SSNs but whose children have SSNs
- Who don't speak English as their first language
- The opportunity
 - Help non-filers navigate challenges so they can submit their info to the IRS (using the Non-filer portal or filing a tax return)

Funding and Building the Case for Outreach (Aditi Shrivastava, Center on Budget and Policy Priorities)

- Too many families are continuing to experience hardships from the ongoing COVID-19 pandemic
 - Thankfully, families who have received stimulus payments or Earned Income Tax Credits (EITC) in prior years will most likely automatically receive CTC advance payments
 - However, those with the lowest incomes or no income may be more likely to have not filed taxes in prior years, and so will not automatically receive CTC advance payments
 - More than 4 million children may be in this situation
- Outreach to these 4 million or more children and their families is vital to the success of the CTC
 - Being innovative in your outreach efforts is key
- Outreach efforts require adequate funding
 - The funds that are available through the American Rescue Plan (ARP) at the state and local government level have a lot of flexibility
 - Use to set-up navigator programs
 - Strengthen and add capacity to existing efforts
 - Example: One place has established a subsidized jobs program as a work training program where trainees are working as navigators to help families access the CTC
 - Funding can also be found from local foundations and non-profits if you are not sure if you can access funds from the ARP
 - Example: At the national level, the Cities for Financial Empowerment Fund (CFE) has provided [grants to 31 cities](#) to develop financial navigator programs who are also linking families to the CTC
 - Private organizations like CFE and local ones are frequently looking for opportunities to ensure that people access the full benefits they are eligible and entitled for
- An outreach effort provides an optimum way for local, private organizations to ensure a maximum use of public dollars
 - You can make a solid case for why outreach efforts would be an excellent way for private funds to be used

- Think through how each of the models presented by our panelists today could work in your own community
- Think through how you would write-up that justification to private and public funders for why such an effort is necessary in your own community

Child Tax Credit Outreach in Philadelphia (Beth McConnell, Office of Community Empowerment and Opportunity)

- The CTC could lift 75,000 Philadelphians out of poverty
- CTC outreach funding comes from 3 places:
 - Community Service Block Grant from the Office of Community Empowerment and Opportunity
 - Private Foundations
 - The mayor's policy office asked private foundations
 - General fund dollars from the City of Philadelphia's budget
- 4-part strategy
 1. Boost capacity of tax prep partners
 - a. Campaign for Working Families
 - b. Ceiba

Give tax prep partners dollars to staff up and stay open all the way through October and open again in 2022 from January through June
 2. Craft a communications campaign
 - a. Hired marketing and communications firm (branding, messaging, imagery) to place ads in local community papers
 - i. Will be targeting non-filers
 - b. Office of Community Empowerment and Opportunity also put together fact sheets and social media shareables in 9 languages
 - i. Street teams hand out flyers outside grocery stores, dollar stores, and other places in lowest income neighborhoods
 - ii. Digital bus shelters and kiosks
 - iii. Door to door with vaccine outreach
 - iv. Mail to foster care providers
 3. Resource and train community partners
 - a. Hosted CTC portal navigator training with Community Legal Services and Campaign for Working Families
 - b. Grassroots grants coming soon for grassroots community partners
 4. Data for outreach and evaluation
 - a. Used social service data and [Treasury zip code data](#) to target kids in the lowest income households
 - i. Found 64,000 children where their families are enrolled in TANF-related Medicaid or used emergency shelter services since the beginning of 2000
 1. 42,000 phone numbers
 2. 34,000 addresses

b. Upcoming:

- i. Test and evaluate outreach strategies (phone, text, mail, etc.)**
 - 1. Working with researcher to see which of the methods most effective**
- ii. Service Design Studio**
 - 1. Customer experience filing**
 - a. Understand the process of going to tax prep partner or portal assistance partner and see how to make the process easier and more effective in the future**
 - 2. Focus groups (non-filers)**
 - a. Understand why didn't claim the CTC to learn what effective messaging and messenger can be used in the future to get them to take advantage of the credit**

Bank On Burque (Delma Madrigal, Bank On Burque)

- Bank on Burque is a City of Albuquerque Economic Inclusion Initiative for connecting individuals and families to safe and affordable checking accounts in the Albuquerque community
- Consumer Financial Protection Initiative (CFPI) and Financial Navigators programs are complementary financial empowerment strategies of the city
 - Bank On Burque intersects with these two initiatives
 - The Office of Equity and Inclusion is providing communication support for sharing about the CTC
- Sharing about the CTC through the Consumer Financial Protection Initiative connected all three initiatives
 - CFPI
 - Financial Navigators
 - Bank on Burque
- CFPI sent an alert about CTC scams to over 400 contacts through a listserv which includes community partners, advocates, and other city departments
 - Financial Navigators and Bank on Burque information was included as resources to connect people to assistance and information for filing to get the CTC and finding checking accounts to receive CTC payments
 - Alert was in Spanish, Vietnamese, English, Mandarin
- Equity in outreach to immigrant and indigenous populations is important to our financial navigator program
 - Information in several languages (English, Vietnamese, English, Mandarin, Farsi, Arabic, and Dene)
 - Services from financial navigators are available in other languages via telephone interpretations
- Office of Equity and Inclusion helped with communications about CTC

- Used Facebook and Instagram
 - Press release from Mayor's office about CTC and include information about Bank on Burke and Financial Navigators
- Bank On is a national movement to increase access to safe and affordable bank and credit union accounts
 - Over 80 Bank On coalitions across the country
- Bank On National Account Standards provide local programs with a benchmark for account partnerships with financial institutions and designed with consumers in mind
 - Safe: No overdraft, non-sufficient funds, or dormancy fees
 - Affordable: Monthly fees of \$5 or less with a low minimum opening deposit
 - Functional: Pay bills, make deposits and withdrawals, and transfer money
- Currently, 114 certified accounts available across the country
 - Advice: When signing-up at financial institutions, ask for specific Bank On account
- Child Tax Credit and Bank on Burke
 - Filers can now add or change bank or credit union account information on CTC UP
 - Bank on Burke currently has 8 financial institutions in Albuquerque that offer Bank On certified accounts
 - Need identification to open bank account
 - Bank on Burke has a [chart that lists alternative identifications](#) that are acceptable at the financial institution offering Bank On Checking Account
 - ITINs are accepted at some banks and credit unions
 - Opening a bank account allows you to receive CTC monthly payments and other emergency benefits by direct deposit. Direct deposit is faster, safer, and cheaper
- IRS and Bank on Burke collaboration
 - Hosting a [webinar](#) 08/06 that offers information for those providing outreach and hand-on assistance for accessing the CTC
- Website [Bank on Burke](#) features:
 - [Charts for alternative identification](#)
 - [Google map](#) with local credit union and bank branches that offer a Bank On Certified checking account
 - [Language access information](#)
 - ATMS with different languages

Detroit's 2021 Child Tax Credit Campaign (Afton Branche-Wilson, Assistant Director of Community Initiatives at Poverty Solutions, University of Michigan)

- Coalition of organizations created Detroit's 2021 Child Tax Credit Campaign
- Campaign Activities
 - Public Events
 - Mayor of Detroit did press conference and town hall presentation about the CTC and how to apply
 - Going to community meetings to inform people about the CTC

- Fund and train community-based organizations to conduct individual outreach
 - Community-based organizations did door knocking, text/phone banking, in-person events, virtual events
 - Coalition developed canvassing script, FAQs, data collection tool
- Collaborate with Mass Outreach Partners
 - Finding organizations that are already reaching families and making sure they have training, flyers, and point of contact to ask CTC FAQs so they can be ambassadors of CTC
 - Example: School district, workforce development organizations, Head Starts, etc.
 - Coalition tabled and flyered at back-to-school events
 - Trained canvassers who are canvassing on enrollment to also talk about CTC
- Comms Tool: Website, Flyer, Ads, Text Bot
- Data Collection and Analysis
 - Sending out tools to the organizations that the coalition is funding and encouraging them to collect data on how many families they are reaching, how they are doing it, how many families have already filed
 - Using Census data to map out where families in poverty with young children live and sharing the maps with organizations who are doing canvassing
- Campaign structure
 - Funding
 - Tax Prep providers
 - Training and public speaking
 - Comms
 - Resident engagement
 - Data
 - Project manager
 - Critical to coordinate messaging, partner organizations, updating orgs about CTC
- Campaign logistics
 - Weekly coalition meetings
 - Funding: \$750K
 - Central data collection
 - One website and one flyer
 - Back of flyer includes additional resources for other social service programs or resources
- Campaign Messages
 - The Child Tax Credit could put \$250+ per child in your pocket each month this year
 - You qualify even if you have low/no income
 - The only way to get your payments is to file your taxes. Get free help at GetTheTaxFacts.org
 - Made the choice to use messaging that encourages people to file full tax return because Michigan has other state tax credits that families can get.
- Website: GetTheTaxFacts.org

Awareness and Accessibility for Taxpayers filing with an ITIN (Pablo Blank, CASA)

- CASA is the largest immigrant's rights organization in the mid-Atlantic Region
 - Offices in Maryland, Pennsylvania, and Virginia
- Services include citizenship preparation and application, ESOL classes, workforce development and day labor centers, legal services in immigration, housing, employment, and health navigation and COVID-19 response
- Run 4 VITA sites in York (PA), Baltimore (MD), Langley Park/Rockville (MD), and Woodbridge (VA)
 - Process new/renew ITIN applications
 - Offer CAA (Certified Acceptance Agent) services in Langley Park/Rockville
- Immigrants confront many barriers to access this benefit
 - Awareness
 - Many don't know about this benefit
 - Many don't know they qualify to get this benefit
 - If your kid has an SSN, you will receive the CTC regardless if you are filing taxes with an ITIN
 - Accessibility
 - Many do not know how to file taxes
 - Many do not have the money to pay for a tax preparer
 - Many do not know how to use the IRS non-filer portal
 - Many ITIN filers have trouble to get required documents from schools and doctors to prove children's resident
 - This happens when your kid also doesn't have an SSN and you need to get an ITIN for them
 - IRS backlog in processing ITIN applications
 - It takes 4-6 weeks to process ITIN application
 - Language is a barrier
 - Just this year, the IRS paper 1040 form was translated into Spanish
 - The IRS non-filer form is only in English
- Child Tax Credit Campaign
 - Partnering with the IRS to re-open our VITA site
 - 4 events had IRS staff come in and volunteer
 - Conducting interviews with media outlets such as NPR, Univision, Telemundo to explain the CTC, how to apply, and how to avoid fraud
 - Working with national partners and attorneys to track IRS ITIN processing policies and their implementation
 - IRS glitch: 1.2 million families that filed with an ITIN were left out of July CTC advance payments. It is resolved and these families will get payments starting on August 13.
- ITIN myths
 - It is too complicated to file
 - Preparers do not speak Spanish
 - Preparers are not Certified Acceptance Agents

- How to file an ITIN application?
 - Complete a 1040 form (tax declaration)
 - Complete a W7 form (Application for ITIN)
 - Paper-file both forms together with your original ID document (mailing it to the IRS)

2021 Child Tax Credit Outreach Resources

- CTC Outreach Resources Hub: [Taxoutreach.org/coronavirus](https://taxoutreach.org/coronavirus)
- Resources:
 - [What's New about the Child Tax Credit in 2021?](#)
 - [Getting Started with Outreach](#)
 - [Multilingual Child Tax Credit Outreach Materials](#)
 - [CBPP paper \(non-filer data\)](#)
- [Outreach Toolkit](#): Messaging and earned media materials, social media toolkit, call and text scripts and newsletter copy, flyer and postcard
- [Navigator Training and Resources](#):
 - [Navigator Training](#)
 - [How to Fill out the IRS Non-filer Form](#)
 - [How to use the IRS Child Tax Credit Update Portal \(CTC UP\)](#)
 - [CfA Materials](#)
- [Resources for Immigrant Outreach](#): Multilingual Child Tax Credit outreach materials
- Where to refer people to help?
 - [GetCTC.org](#): This site explains the credit, eligibility, and how to get the credit. It directs people to the IRS non-filer form, virtual free tax filing services and the Child Tax Credit Update Portal.
 - [211](#): This hotline service from United Way connects people to local resources for support. It can answer basic questions about the CTC and direct callers to any free tax filing services.
 - [ChildTaxCredit.com](#): This website features FAQs and a wonderful CTC eligibility calculator that can help people understand how much they can get from the credit.
 - [LetsGetSet.co](#): This website offers tools and resources to help new parents making less than \$40k access and save tax credits. New and expecting parents can sign up for texts via this link: letsgetset.link/getitback or by texting "CTC" to 844-921-5747 to stay informed about key updates in the portals (like when the feature to add a child born in 2021 goes live), get links to resources, and text-in questions.

Q&A

1. How do you know where non-filers are to focus your ads?
 - a. Use [data from the Treasury](#) that shows zip-code by zip-code where the largest number of non-filers are, we're going to use that data to target many of our outreach strategies
 - b. Focus on key populations that may live in any part of the city, but that are highly likely to be non-filers
2. What are some examples of alternative identifications that banks might accept for individuals wanting to open a checking account to receive CTC advance payments?

- a. It is specific to each financial institution. Some will accept:
 - i. ITINs
 - ii. Employment authorization documents
 - iii. Tribal IDs
 - iv. School IDs
 - v. Legal permanent resident card (green card)
 - vi. Military citizenship card
 - vii. Canadian citizenship certificate
 - viii. Passport
 - ix. Concealed license
 - b. Consistent for all the financial institutions in Albuquerque that offers a Bank On account is:
 - i. Consular Identification Card for Mexico
 - ii. Some will accept from other countries such as Dominican Republic, Columbia, Guatemala
3. Are there VITA sites outside of the tax season? How do you support folks who have more complicated issues outside of a simple tax return? For example, people having trouble getting the CTC.
- a. Afton Branche-Wilson:
 - i. The tax prep providers that our Coalition funds are also VITA providers. They have extended their services to the end of the year. They are able to answer questions when residents call in to make appointments.
 - b. Pablo Blank:
 - i. VITA sites are usually only open during tax season because of funding. This year, we opened outside of the tax season because the CTC is important to the community.
 - ii. We have volunteers that can help us, but not sure this is sustainable. We need more funding.
 - iii. Partnering with other folks and organizations for CTC outreach and assistance is a good strategy.
4. Can parents or guardians without Social Security Numbers, but have children who have Social Security Numbers, qualify for the CTC?
- a. As long as the child has a Social Security Number, the parent or guardian claiming the child doesn't need to have a Social Security Number. The parent or guardian can have a Social Security Number *or* an ITIN.
5. If you're undocumented, how do you get the CTC?
- a. For anyone to get the CTC, the IRS needs to have your information. You can submit your information by filing a tax return or submitting your information to the Non-filer Portal. For the Non-filer Portal, you need to already have an ITIN, whereas for filing taxes, you can submit the ITIN application with your tax return.

6. What can be done if someone is in an abusive relationship and the person not living with the children got the Child Tax Credit?
 - a. If you haven't filed a 2020 tax return, file the tax return without including your abusive partner.
 - b. If you have already filed a 2020 tax return, seek help and advance from tax clinics that can help navigate this issue.
 - i. [Low-Income Taxpayer Clinic](#) (LITC): LITCs are programs at law schools, accounting schools, or legal services offices that provide low-cost assistance and legal representation for eligible taxpayers who are in disputes with the IRS.
 - ii. [Taxpayer Advocate Service](#) (TAS): TAS is an independent organization within the IRS that can help people navigate through their tax problems and find solutions. Contact your local office.
 - iii. [Community Legal Aid](#): Local legal aid services can provide free or low-cost legal help for people with tax problems.
 - iv. Law Help: Locate free or low-cost legal aid in your area. [Select your state](#) then find information about your legal rights by topic, such as family, divorce, and children.
 - v. Women's Law: [Search by state](#) to identify domestic violence advocates, shelters, legal assistance organizations, courthouse locations to file a protection order, and sheriff departments.