

Stimulus Payments Outreach Part II: Hard-to-Reach-Populations

Outreach & Toolkit Reference Guide

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

April 22, 2021

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Importance of Stimulus Checks

- Why is Stimulus Check Outreach Needed Now?
 - About 8 million eligible families still haven't received the first stimulus check, according to the U.S. Treasury (January 2021)
 - People can now qualify for three rounds of payments even if they do not have income:
 - First stimulus: \$1,200
 - Second stimulus: \$ 600
 - Third stimulus: +\$1,400
 - \$3,200
 - You must file a tax return to get the payments
 - Outreach is needed because some people who qualify for a stimulus check don't typically file taxes

Third Stimulus Checks

- What's Different about Eligibility for the Third Stimulus Checks?
 - Expanded Taxpayer Identification Number requirements allow more families with immigrants to qualify
 - 2.2 million children who were previously left out of payments are now eligible
 - For the third stimulus check, children with Social Security Numbers (SSNs) can qualify for a payment even if their parents don't have SSNs
 - All dependents, regardless of age, qualify for an additional payment of \$1,400
 - For the first and second stimulus check, only dependents under 17 can qualify for an additional payment

Communities for Outreach

- Harder-to-Reach-Populations
 - Who is considered harder to reach?
 - People with very low incomes
 - Families with immigrants
 - Families that include older dependents
 - [People who lack secure housing](#)
 - [People who are incarcerated](#)
 - People without Internet access
 - BIPOC (Black, Indigenous, and People of Color)
 - Adults not raising children in the home
 - Why are these communities harder to reach?
 - Not normally required to file a tax return
 - Didn't submit information to the Non-Filer tool
 - Don't know that they are eligible
 - Missing information such as SSNs and mailing addresses
 - Recently moved or incorrect bank account information
 - Lack of knowledge of free resources to file taxes

Outreach Timeline

- Phases of Outreach
 - Phase 1: Now – May 17, 2021
 - Encourage people to file a tax return to:
 - Get the third stimulus check
 - Claim the first and second stimulus checks as Recovery Rebate Credit (RRC)
 - Claim other tax credits if they qualify
 - Some may be able to receive advance Child Tax Credit (CTC) payments this year

- Phase 2: May – October 15, 2021
 - Continue to encourage people to file a tax return
 - Not too late to file
 - No penalties if don't owe taxes
- Phase 3: December 2021 – April 15, 2022
 - Encourage people to file a tax return to claim:
 - 3rd stimulus check as the RRC
 - Expanded CTC and Child & Dependent Care Tax Credit (CDTC)
 - Expanded Earned Income Tax Credit (EITC)
 - More people will be eligible, including those who haven't filed taxes before

Child Tax Credit Portal and Advance Payments

- The CTC Portal and Advance Payments
 - What we know
 - The expanded CTC is worth \$3,000/ child for kids ages 6-17 and \$3,600 for children under 6
 - The IRS will issue half of the expanded CTC as periodic advance payments July – December 2021
 - People must file a 2021 tax return in 2022 to get the remaining credit
 - The portal allow people to update:
 - Marital status, income, and number of children
 - People can also use the portal to opt-out of advance payments
 - What we don't know
 - Frequency of advance payments (if not monthly)
 - Method for payment distribution (direct deposit, debit cards, paper checks) and the ability to make changes to it
 - How eligibility for advance payments will be assessed
 - Additional features of the portal

2021 Stimulus Checks Toolkit

- How to Reach Hard-to-Reach Populations
 - Distribute informational mailers or flyers
 - Disseminate text, phone, and email blasts
 - Post on social media
 - Run PSAs
 - Provide on-the-ground support by setting up tax prep clinics in public places
 - Advertise local newspapers and radio stations
 - Use multilingual outreach materials
- Toolkit for Stimulus Check Outreach to Immigrant Families

- eitcoutreach.org/coronavirus (toolkit)
 - Available in English, Spanish, Chinese, Arabic, Vietnamese, French
 - Not just for reaching immigrants!
- Toolkit Assets
 - Media guide
 - Talking points for media
 - Press release template
 - Sample media pitch
 - Sample radio PSA script
 - Sample flyer – customizable
 - Social media graphics and posts – customizable, sized for Twitter/Facebook/Instagram
 - Sample text message
 - Sample email
- Key Messages for Individuals
 - You may be eligible for up to 3 stimulus checks worth \$3,200
 - Filing taxes could help you claim them - and other refunds - like the recently expanded Child Tax Credit
 - If **anyone** in your household has a Social Security Number (SSN), file a tax return to get your money
 - This will NOT have immigration related consequences (Public Charge Rule)
- Key Messages for Media
 - More [your state or locality] residents are now eligible for COVID-19 stimulus checks.
 - Stimulus checks help keep money flowing through our community.
 - [Your state or locality] residents don't need a Social Security Number (SSN) to claim their household's stimulus check and other refunds.
 - Filing taxes will not affect an individual's immigration status.
 - Free tax assistance is available to help [your state or locality] residents claim their stimulus check and other refunds.
- Stimulus Payments Outreach Resources (**Links**)
 - **MATERIALS:**
 - [2021 Stimulus Outreach Toolkit](#)
 - **FAQs:**
 - [First Stimulus Checks](#)
 - [Second Stimulus Checks](#)
 - [Third Stimulus Checks](#)
 - [Recovery Rebate Credit](#)
 - [Newly Expanded Child Tax Credit](#)
 - [Filing Taxes with an ITIN](#)

How to Help People Get Payments (Code for America – [GetYourRefund.org](https://www.getyourrefund.org))

- Code for America is a nonprofit organization that partners with government to strengthen the delivery of public services through human-centered technology
- Families need flexible cash to get ahead
 - It is important to connect people to tax credits to get the cash that they need
- Why don't eligible people file? Conducted user research in 2019 in California and Colorado and found:
 - They don't think they have to file taxes
 - Emotional hardship interrupted their life
 - They are overwhelmed by trying to understand the ambiguous (and often negative) consequences of filing
 - Trustworthy, affordable help is hard to find
 - Help isn't available where they are, when they need it
- Outreach alone is not enough to overcome these challenges
 - Along with outreach, it is important to create a resource that is:
 - Free and trustworthy
 - Clarifying
 - Thorough
 - Accessible whenever, wherever
- VITA best meets client needs, but struggles to meet demand
- [GetYourRefund.org](https://www.getyourrefund.org) was created as a digital service to help VITA expand and serve more people
 - Fully online intake and case management system with VITA partners
 - A range of services to meet client needs:
 - VITA location finder to connect clients to in-person VITA sites near them
 - Digital valet allows VITA sites to manage drop-off/VALET sites
 - Digital intake supports fully digital end-to-end VITA
 - Intake can also be started via 211's hotline
 - DIY with help provides support to clients using TaxSlayer software in partnership with United Way Worldwide
 - Encourage this option for those with simple returns. Leverage FAQ's, link to key IRS tools, and provide chat support with VITA-certified volunteers
- 2021 Pilot 2.0 for this tax season
 - Launched a completely rebuilt custom case management system, **The Hub**, to scale to more VITA partners
 - **106** VITA partners across **40** states, serving clients in all **50** states
 - **7,000+** users in the system (VITA staff and volunteers)
 - **167k** submitted intake forms + **38k** valet drop-offs. **51k filed, \$178 million already on its way to low-income families**
 - Qualitative and quantitative research to learn how to effectively:

- Reach non-filers
 - Overcome the document burden
 - Scale high quality virtual support
 - Respond to the next stimulus
- Learning a lot about what clients still need
 - Clients need help completing the intake process
 - Getting documents is a challenge (“ungettable” docs, social security cards)
 - Trusting the service enough to upload your sensitive documents
 - Understanding how to upload your documents
 - People appreciate the personal touch of VITA, which is important for trust
 - Need more volunteers to reach more clients effectively
- Outreach Partnerships
 - Focusing on families in the **EITC participation gap** (especially those on public benefits), and those **newly eligible for the stimulus**, such as mixed status families and incarcerated individuals
 - Will provide a unique url to each outreach partner to provide feedback on how well their outreach efforts are working
- Navigator Partnerships
 - Next level of partnership with GetYourRefund.org
 - Designed to help reach clients that can’t access GetYourRefund.org on their own due to language, technology, trust, or other barriers
 - Can be done in-person or on the phone
 - Makes VITA sites more efficient by ensuring clients are ready for tax prep
 - Requires [3-4 hours of training](#) to be able to answer basic questions for clients as they go through the process
 - What navigators do
 - Assist clients with the online intake process
 - Help clients upload the required documents
- Steps of GetYourRefund.org
 1. Online intake
 2. Intake review
 3. Tax preparation
 4. Quality review
 5. Client signature
 6. Tax return transmission
- What to bring
 - Help the taxpayer get ready for the **online intake** by asking them to bring:
 - Photo ID for taxpayer (AND spouse, if any)

- Social Security Cards OR ITIN letters/cards for taxpayer, spouse if any, AND every dependent that will be on the tax return
- All income documents (W2s, 1099s, and if self-employed: documentation of any cash income / expenses / mileage)
- Any letters from the IRS that they may have received
- Bank account information (routing and account number) for direct deposit of any refund OR direct debit (if they owe money and want the amount due withdrawn from their account)
- Last year's tax return is helpful (if they have it) and in some cases, it is required (for taxpayers that itemized deductions in a previous year)

On the Ground Outreach (Tax Help Colorado)

- Tax Help Colorado is a statewide VITA organization
 - Because of COVID-19, capacity to receive in-person help is limited
 - Thinking through how to best utilize new type of partnerships to help families access free filing resources while knowing that a number of non-filers weren't able to file the ITRS Non-filer form or their tax return
- Primary hurdles
 - Many vulnerable families will be unable to access this service
 - Families in the digital divide
 - Lack of trust in the service
 - Missing required documents
- Help Connect Families to This Services: Get Your Refund Assistor Model
 - Provide access to technology
 - Assist with technology support
 - Importance of on-the-ground tax preparation support
 - Guidance on filing requirements
 - Build trust in the service through human-to-human connection
- Recruiting partners
 - Cast a wide net
 - Utilize your network
 - Host short intro webinar
 - Offer various options with different levels of commitment
 - You don't have to be a tax person to help
- Tax Help Colorado's Support to Partnering Organizations
 - Training
 - Basic filing requirements
 - Process/expectations
 - GetYourRefund.org application
 - Hub

- Communication Resources
- \$500 grant for those providing all levels of assistance
- Partner assistance during tax season
- Useful Resources
 - [Replacement SS Card](#)
 - [Request Wage and Income Transcript](#)
 - Or Prior Year Tax Return
 - Need [State Transcript](#) as well
 - [Retrieve Identity Protection PIN](#)
 - Focus Card Enrollment
 - Pre-paid debit card

Q&A

1. **With the homeless population, a lot of them may not have their W-2s or may not have any income, would this program still be able to help them?**
 - a. Yes. For folks who don't have any income, they can still use GetYourRefund.org
 - i. We have clients coming in right now who are only filing for the Recovery Rebate Credit
 - b. If they are missing documents that have been issued to them that they need to have to file a tax return, there would be additional steps to assist them in getting that information
2. **What are resources to help people who are self-employed to keep track of their earnings?**
 - a. For self-employment tax resources, visit: <http://www.ridesharetaxhelp.com/>
 - i. [Calculating income](#)
 - ii. [Tracking business expenses](#)
 - iii. [Step-by-step guide to filing self-employment taxes](#)
 - iv. [Tax Organizer](#)
3. **Is GetYourRefund.org available in Spanish?**
 - a. Yes: <https://www.getyourrefund.org/es>
4. **Will VITA continue virtual tax assistance? If so, will they partner with homeless shelters?**
 - a. VITA partnerships with homeless shelters will depend on where they are located
 - b. Virtual assistance will be based on the decision of individual VITA programs based on what's best for their model and their process
 - i. GetYourRefund.org was created before the pandemic to provide a virtual option in hopes of reaching new families who haven't file a tax return and who could not access VITA previously; will be available through 10/15

- c. Working with homeless shelters and non-profits dedicated to helping families access housing resources is going to be really important to continue, regardless of stimulus checks
 - i. Taxpayers that are filing for stimulus checks are realizing they qualify for other credits

Points of Clarification

1. **Is there any information yet for non-filers who have no income at all to get their refund or their rebate?** VITA sites were told last year to put \$1 in income, but what about now (ex. If someone is filing for the sole purpose of getting their children on record or filing to get the first and second stimulus check as the Recovery Rebate Credit?)
 - a. They would need to file a 2020 tax return with the Recovery Rebate Credit on it
 - b. VITA programs no longer have to do that workaround with \$1 of interest because now it's going to calculate a refund that is due to that taxpayer. So, if they haven't received their full first and second stimulus payment, that's something any VITA program can help them file.
 - i. If they have received the full first and second check, but haven't received the third check, we can't file a return with that at this point. As much as that \$1 of interest worked last year, that has not been necessarily approved this year, so we're still waiting for additional guidance from the IRS on how to handle that.
2. **For the advance child tax payments, if someone with an ITIN number already filed 2020 taxes, do they need to go back and do anything additional to receive the payment for their citizen children or will they get it automatically?**
 - a. If the person is eligible for the CTC now and they claim the child for the CTC on their 2020 tax return, they likely are set to get the payment.
 - b. If the person is not eligible to claim the CTC currently and they have their child listed on their 2020 tax return, we don't know if the IRS will set them up to be eligible for advance payments.
 - i. Nothing else for the person to do right now, we just don't know for sure if they would get the advance payments.
3. **For the deadline to file (May 17), does the usual rule around someone being able to claim a tax refund for up to three previous year, does that also apply to getting the stimulus payments as the Recovery Rebate Credit?**
 - a. Yes. If someone doesn't get the first and second stimulus payment on their 2020 tax return, then they will have an opportunity to claim it for two more years.