

Connecting Low-Income Boston Residents to the New Federal Advanced Child Tax Credit

Kevin Kolesnikoff, Ivana Sara, Christine Yu
Prepared for Boston Tax Help Coalition (BTHC)

THE PROBLEM

The Boston Tax Help Coalition (BTHC), which provides programs and services to increase low- and middle-income Bostonian's access to federal benefits, is having trouble with outreach methods and targeted outreach to expand the utilization of the Child Tax Credit (CTC).

BACKGROUND

- Biden administration expands CTC in early 2021 and introduces Advanced Child Tax Credits (ACTC) in mid-July 2021.
- ACTC provides eligible families with **faster access to their funds**.
- The IRS estimates that **5,212 children in Boston are unclaimed for the CTC**.
- The ACTC is a **powerful tool in combating inequality**, but it is not easily accessible to the population that needs it most.
- **Barriers** includes, but are not limited to:
 - Requirement to file taxes
 - Language
 - Misunderstanding of CTC/ACTC
 - Mistrust of government
- Our team sought to overcome these barriers by **identifying opportunities for outreach** to eligible families in Boston.

METHODOLOGY

- **Mixed methods:** Gathering available qualitative and quantitative data to identify and assess common barriers and challenges that organizations encounter when it comes to non-filers and outreach of CTC.
 - ◆ IRS & DTA data
 - ◆ Interviews with IRS, Greater Boston Legal Services, and the Shah Foundation
- **ArcGIS:** Using quantitative data to produce heat maps of Boston to illustrate neighborhoods that would potentially benefit from the CTC for more targeted outreach.

Ranking	CTC	HIP	SNAP	TAFDC
1	02124	02128	02124	02124
2	02128	02129	02121	02121
3	02121	02127	02119	02119
4	02119	02124	02125	02126
5	02136	02126	02126	02125
6	02135	02122	02136	02122
7	02125	02125	02128	02136
8	02130	02121	02122	02128
9	02126	02136	02131	02130
10	02131	02130	02118	02127

Figure 1. Top ten zip codes with the highest number of unclaimed children for the CTC, highest number of people enrolled in HIP, highest number of people enrolled in SNAP, highest number of people enrolled in TAFDC.

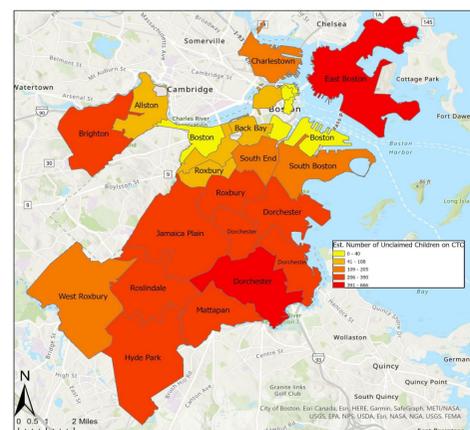


Figure 2. Map of estimates of counts of children unclaimed for CTC by zip codes (Boston).

DISCUSSION

- **A lack of quantitative data represents a significant barrier** to identifying and contacting potential CTC recipients.
- **Anecdotal evidence is the best source** for new ideas and success stories.
- **Text messaging represents the most effective way** to notify eligible families of the CTC. Flyers are also effective.
- **Language in text messaging should be succinct;** sharing success stories and dollars received helps get families in the door.
- **Schools and medical centers maintain established communication networks** and represent unique opportunities for the BTHC.
- Heat maps based on IRS estimates of unclaimed CTC recipients show they are **largely congregated in traditionally low-income, majority black, Latino, or non-white neighborhoods**.

RECOMMENDATIONS

- **Dissemination of outreach toolkit** designed to help connect low-income individuals to the CTC as outreach has been the most impactful and heavily relied upon method by organizations engaging in CTC work
- **Internship opportunities** with NEU as a resource or partner in developing internships for students to aid BTHC with CTC outreach
- **Coalesced network of community organizations** who have access to disenfranchised groups in Boston
- **Expanded systems of providing tax assistance** by replicating the Shah Foundation's and the DTA's outreach methods

FUTURE WORK

- **Expectance of published IRS data**, which would give the BTHC will have a clearer view of who is not receiving the CTC
- **Aggressive outreach techniques in conjunction with outreach toolkit** to heighten the BTHC's current outreach effort
- **Ongoing search for new found practices** that may aid in addressing the many challenges discovered to filing for the CTC
- **Managing changes to filing processes with CTC legislation** subject to discrepant amendments, such as limited refundability and the possible inclusion of a work requirement

Figure 3. Graph displaying site visits to GetTheFacts.org (GTTF) following Michigan Department of Health text message to all SNAP recipients in the city of Detroit.

