

Share Our Strength Community of Practice Grant Case Study: Partnership with National Disability Institute

Improving Access to Tax Credits for Families

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April 2023

The American Rescue Plan Act of 2021 (ARPA) temporarily expanded the child tax credit (CTC) for most families with children. The CTC was already a key policy that reduces poverty among children and their families along with the earned income tax credit (EITC; Fox and Burns 2021); the CTC expansion increased the maximum credit for many and extended benefits to very low-income families who had previously been ineligible for the CTC or received only limited benefits (Tax Policy Center 2021). ARPA also mandated that up to half of a family's expected CTC be delivered as advanced payments. Families received monthly payments from July through December 2021. Shortly after payments began, food hardship dropped (Perez-Lopez 2021).

Barriers to Receiving CTC

To be eligible for the CTC, adults must have a child under age 17 that has a Social Security Number (SSN). The claiming adult is required to have either an SSN or an Individual Taxpayer Identification Number (ITIN). An ITIN helps those considered ineligible for SSNs comply with federal tax reporting and are generally used by noncitizens. For many families, monthly payments of the CTC began shortly after the ARPA passed, with the IRS using family and bank information provided on tax returns filed in 2019 or 2020. However, families with very low incomes, who often had not previously filed a tax return, were more likely to need to actively apply for the CTC and thus were at risk of missing out on the monthly payments. Families with very low incomes are often not required to file a tax return as they are below the filing threshold and are not eligible for tax credits with income requirements. In limited cases, the IRS may have been able to send advanced monthly payments based on information individuals provided to claim an economic impact payment (i.e., stimulus check) in calendar year 2020. But often these families would need to apply to receive the CTC. Even when a tax return had been filed, it could contain outdated information on who is supporting a child, which could result in money being sent to the wrong person. For example, if a child's parents are not married, the filer claiming the child could change from year to year (including grandparents and other guardians). Previously filed tax returns also would not include children born after those tax returns were filed. Those most likely to miss out on the automatic advanced payment were Hispanic/Latinx families, non-Hispanic/Latinx adults who are American Indian/Alaska Native, Native Hawaiian/Pacific Islander, or more than one race; adults with very low incomes, Spanish-speaking households, and families with mixed immigration statuses (Fischer et al. 2022; Karpman et al. 2021).

Description of Initiative

To improve awareness and take-up of the newly expanded CTC, Share Our Strength, a national organization working to end childhood hunger and poverty in the United States, provided grants to organizations and Volunteer Income Tax Assistance (VITA) sites in 13 states to improve outreach, tax assistance, and policy advocacy following the regular tax season (the regular tax season to file 2021 taxes opened January 24, 2022, and ended April 18, 2022). These organizations came together as a community of practice, learning together and sharing information in pursuit of their common goals. To facilitate learning from the experiences of the community of practice, the Urban Institute conducted an assessment of their successes, challenges, strategies, and results. These insights can inform ongoing outreach efforts for the expanded CTC, as well as outreach efforts for other tax benefits directed toward low- and middle-income families like the EITC. The most recent IRS and Census estimates of EITC participation suggest that 22 percent of eligible taxpayers failed to claim the EITC in 2018 (IRS 2022).

The Community of Practice

Share Our Strength worked throughout the grant period to intentionally build a community of organizations engaging in similar work. Share Our Strength regularly checked in with grantees and conducted bimonthly peer learning calls that involved experts sharing information on relevant topics including outreach and media and how to collect stories from clients, among others. Share Our Strength offered grantees access to SimplifyCT, a nationwide virtual VITA service that provides one-on-one support for grantees with questions about the CTC application process via a tax advice hotline. Another key partner of Share Our Strength is Code for America, a nonprofit organization that seeks to reduce the gap between the public and private sectors in their use of technology and design. The organization provided technical assistance on outreach and the use of GetCTC Simplified Filing Portal. Share Our Strength partnered with the National Disability Institute (NDI) to increase awareness of the CTC and other tax credits within the disability community. NDI provided office hours and webinars to grantee and subgrantee staff throughout the grant period on best practices to reach taxpayers with disabilities. Share Our Strength engaged a policy expert to consult with grantees advancing state-level tax policies. Finally, grantees could communicate with each other through the community of practice's Slack channel to share updates, questions, and lessons learned.

The Case Studies

The Urban Institute's assessment of the community of practice initiative includes a case study of grantees in 10 states, as well as two briefs on nationally focused work being led by the NDI and work with Native communities in three additional states (Montana, South Dakota, and Minnesota) supported by the Oweesta Corporation. Case study reports summarize and document grantees' activities, strategies, successes and challenges, best practices, and any actions taken toward improving equitable receipt of the CTC. The Community of Practice focused on four areas of work:

- Outreach intended to improve knowledge about tax benefits
- Tax assistance for families that had not yet received the CTC or other state or federal tax credits

- Collection of narratives that could help policymakers and advocates understand the importance of tax benefits
- Policy work intended to improve tax benefits in the future

This case study describes the Share Our Strength Community of Practice and provides an overview of their partnership with [National Disability Institute](#), specifically the technical assistance they provided to the cohort around working with the disability community. The material in the case study is based on information collected from the organization throughout the grant period, as well as an interview we conducted with the grantee in January 2023.

Partnership with the National Disability Institute

The National Disability Institute (NDI) is the first and only national organization committed exclusively to championing economic empowerment, financial education, free tax preparation including favorable tax credits, asset development, and financial stability for all persons with disabilities. NDI has over 15 years of experience working with VITA coalitions across the country and educating the disability community on free tax preparation services and understanding the complexity of the tax environment. The disability community is diverse and disabled individuals are more likely to have incomes below the poverty line. Data shows that 26 percent of working-age people with disabilities live below poverty threshold compared with 11 percent of those without disabilities.

Individuals with disabilities are also more likely to qualify for favorable tax credits. Intentional financial and tax-related outreach to community members with a disability is key as there are additional barriers and myths related to tax filing with a disability. Some people with disabilities have such low incomes that they do not file taxes, so they may be unaware of available credits. There may also be confusion about whether certain tax credits can affect the receipt of other disability-related benefits that have a resource limit attached to them. And finally, VITA sites and other sources of information on tax preparation may not be aware of best practices for communicating with community members with disabilities, and workers/volunteers may be uncomfortable bringing it up.

Because of this expertise, Share Our Strength brought on the organization to provide technical assistance to all grantees in the Community of Practice. Technical assistance was provided in the form of the following:

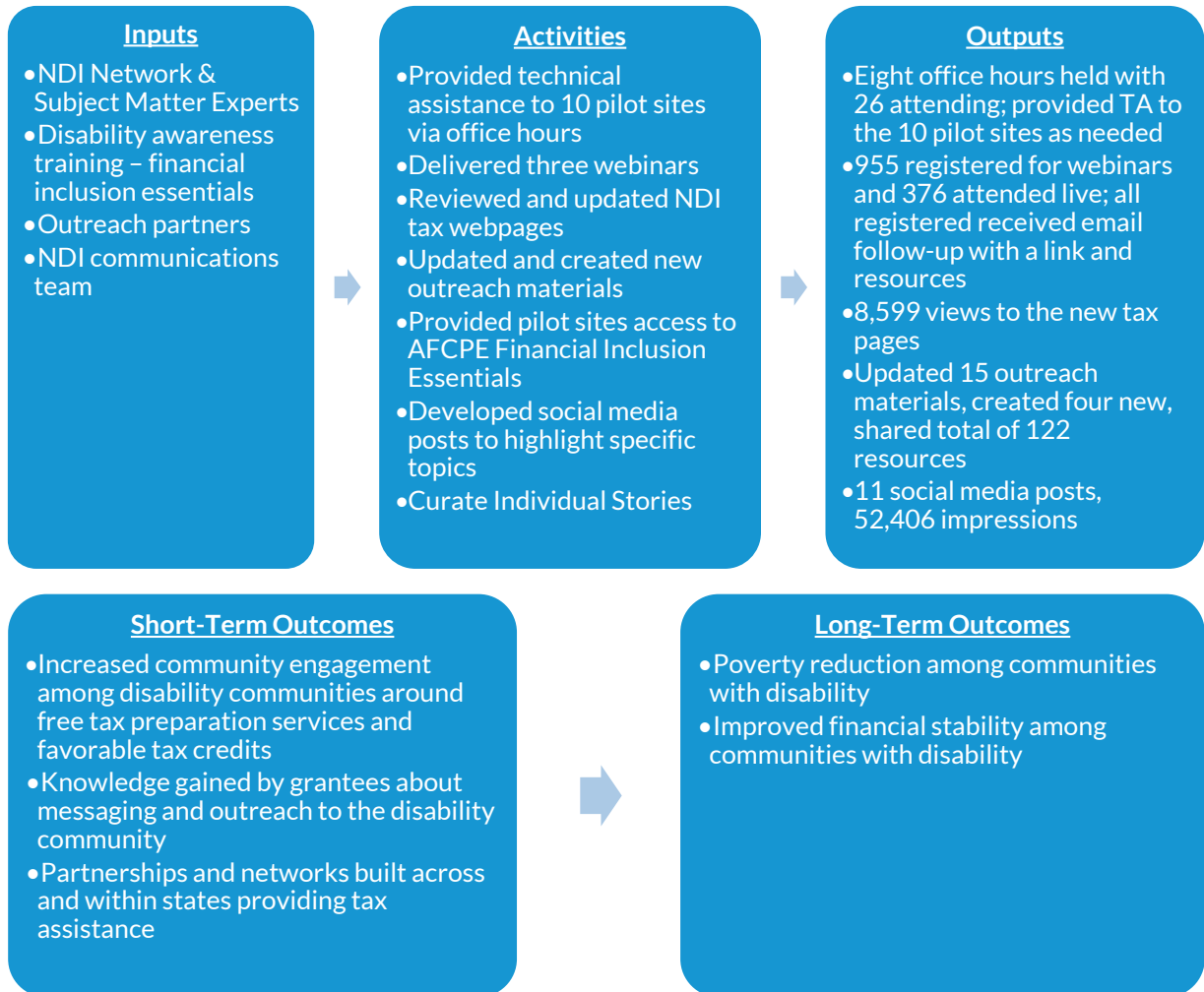
- Holding bimonthly office hours with grantees, with each session including a specific disability outreach/tax-related topic
- Meeting one-on-one with grantees and connecting them with disability-specific partners in their state or local area
- Having a three-part webinar series for the cohort
 - » The first webinar, titled “Taxpayers with Disabilities and Families – It’s not Too Late to Maximize Your 2021 Tax Credits,” was targeted to family members, taxpayers with disabilities, and service providers

- » The second webinar, titled “Creating a Plan to Promote Free Tax Preparation Services to Taxpayers with Disabilities,” was directed to VITA programs and reviewed engagement strategies, including how to connect with local coalitions to distribute free tax preparation materials to individuals with disabilities, how to become a VITA volunteer, and how an organization can become a VITA site to provide free tax preparation services to the disability community
 - » The third webinar, titled “VITA Programs: Boost Capacity to Serve Taxpayers with Disabilities,” was also targeted to VITA programs, and highlighted tools and resources that organizations can use to increase the impact of serving taxpayers with disabilities
 - » Post-webinar evaluations showed the majority of respondents found them helpful in increasing knowledge and understanding of main topics
- Sharing extensive resources on messaging, social media content, flyers, and other forms of communication that were inclusive of and responsive to the disability community (see figure 2 below for an example).

During the grant period, NDI also conducted calls with IRS staff to provide updates on disability specific outreach and needs of the disability community. See figure 1 below for a logic model describing NDI’s grant activities and intended outcomes.

FIGURE 1

Logic Model for National Disability Institute



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FIGURE 2

National Disability Institute Outreach Flyer for Communities with a Disability

You EARNED IT

PEOPLE WITH DISABILITIES OFTEN MISS OUT ON EXTRA MONEY DURING TAX TIME. FILING A TAX RETURN IS THE ONLY WAY TO GET THE EXTRA MONEY YOU MAY BE ELIGIBLE FOR.

Items you may need when filing your taxes

- Photo ID
- Social Security Cards, Social Security Number verification letters or Individual Taxpayer Identification Number assignment letters for you, your spouse and any dependents
- Birth dates for you, your spouse and dependents on the tax return
- Bank account and routing number or a voided check for direct deposit of your refund
- ABLE account information
- 2020 and 2021 tax return if you have them
- W-2 form(s) for all jobs last year (your employer(s) will have sent you this by January 31st)
- Unemployment Income (if applicable)
- 1099-G for unemployment benefits
- 1099-R for disability income
- Statements for prizes or lottery/ gambling winnings
- Interest and dividend statements from banks
- Records for any other income

For more information

 **Online:** bit.ly/3O301RC

 **Onsite: Call 2-1-1 or visit bit.ly/3EnIAHY for a free tax site near you**

 **ndi**
nationaldisabilityinstitute.org

In partnership with

SHARE OUR STRENGTH

Source: National Disability Institute.

Successes and Challenges in Partnering with the Community of Practice

Some notable successes in the partnership between NDI and the Community of Practice include the following:

- **Providing outreach material and resources for messaging:** Technical assistance related specifically to messaging to the disability community was not originally part of NDI's plan but was highly requested from grantees in the community of practice. Many grantees expressed uncertainty around how to create messaging and outreach materials that would be appropriate for community members with disabilities. To respond to this need, NDI added a disability-specific messaging social media toolkit including hashtags to use, sample Tweets, images, links to IRS videos in American Sign Language, links to IRS accessible forms (in Braille, large print, audio, and electronic formats), among other resources. NDI also created promotional flyers with disability-specific language and images, and grantees could customize them and add their own logos. NDI also covered how to handle accommodation requests, specifically around how to support taxpayers who are diverse learners, those that are deaf/hard of hearing, blind, or have other accommodation needs. NDI stated, "What a blessing it was that sites acknowledged how they now had resources to be more intentional to reach out to the disability community."
- **Raising awareness among grantees that previously had no focus on disability communities:** Many of the grantees acknowledged that they had never intentionally tailored their outreach to the disability community. An NDI survey showed that at the beginning of the grant period, over 90 percent of organizations said they had never offered specific education or outreach to the disability community. NDI was also able to connect grantees with disability partners in their local areas. Many of the grantees were not previously aware of these local organizations.
- **Building comfort among VITA site volunteers in asking about disability status:** NDI noted that it's common for VITA site volunteers to feel uncomfortable or nervous asking about disability status when helping clients fill out their returns, in part because of stigma. NDI emphasized the importance of helping volunteers feel comfortable asking these questions, including a resource to provide to the volunteer with language on why the question is asked for tax eligibility purposes.
- **Building meaningful relationships with new partners:** NDI built a lasting relationship with some of the grantees, including the United Way of California. In this case, NDI worked closely with their communications team and reviewed the social media toolkit with them. It became clear that the organization was moving toward being intentional about inclusion of people with disabilities. For example, the United Way of California conducts Instagram Live sessions, and this year, will be doing a specific session on taxpayers with disabilities. They also advised grantees in California and other locations on tax credit eligibility and on advocacy around [ABLE \(Achieving a Better Life Experience Act\) accounts](#), which are tax-advantaged funds that can be used for qualifying disability-related expenses such as education, housing, and transportation.

- **The off-season provides a great opportunity to build on and update existing resources, raise awareness about the Child Tax Credit and other tax credits, and educate communities on eligibility:** During the primary tax preparation season (February through April), NDI and other grantees are busy with VITA and tax return outreach, and lack the time and capacity needed for more intentional outreach. Funding from SOS to support additional outreach and assistance in the later months of the year created additional opportunities to reach families who may not have realized they were eligible for tax credits. This time period also afforded NDI the capacity to develop tools that sites need moving into the regular tax season. Low-income individuals with disabilities may have not owed taxes and therefore not filed a return that would generate payment of the credits.

One of the main challenges that NDI faced during the community of practice grant period was the time limitations for maximizing their impact given the late start date of their involvement in the cohort. The addition of a grant for NDI's work after the community of practice had been launched resulted in a shorter time period to provide support to all grantees, but all deliverables were accomplished in the shorter time period. Additionally, a common barrier faced by several populations that do not normally file tax returns, including communities with a disability, is the general confusion over eligibility for the CTC. Building awareness through outreach and dispelling myths around eligibility was a core mission for NDI.

Overall, grantees highly valued being able to connect with NDI. As NDI put it, "Often times disability is an afterthought with projects, so for SOS to come on from the very beginning to include disability is really great."

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Acknowledgments

This case study was funded by Share Our Strength. These case studies were produced in partnership with Share Our Strength, who facilitated the Community of Practice. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

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