

# REPORT

## Supporting Rural Workers

Best Practices for Increasing Uptake of the  
Federal Earned Income Tax Credit among  
Rural Populations in North Carolina

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The Earned Income Tax Credit (EITC) is the federal government’s largest benefit for workers.

For people who have earned income—from working for someone or running a business or farm—the EITC provides money back at tax time in the form of a refund. These dollars provide a critical boost for low-income individuals and households, which can be used to cover an unexpected expense, pay for basic needs, or be saved for the inevitable rainy day. Nationally, four out of five eligible tax filers receive the EITC.<sup>1</sup> This means that millions of taxpayers are putting those funds back into their pockets. It also means that some eligible taxpayers are still missing out. In North Carolina, more than 20 percent of eligible individuals do not claim the tax credit.<sup>2</sup> That is an average \$2,100 that those eligible recipients are leaving on the table.<sup>3</sup>

Although research exists about barriers to claiming the credit and strategies to improve outreach and uptake, that work has mostly focused on individuals living in urban areas. The lack of information focused on rural populations prompted a community-designed research partnership involving the [Jordan Institute at the UNC School of Social Work](#), the [ncIMPACT Initiative at the UNC School of Government](#), and community partner [Rural Forward NC](#). This research, titled [Creating Community-Designed Approaches for EITC Uptake in Rural North Carolina](#), is generously funded by the Robert Wood Johnson Foundation and focuses on seven rural North Carolina counties: Beaufort, Edgecombe, Halifax, McDowell, Nash, Robeson, and Rockingham.

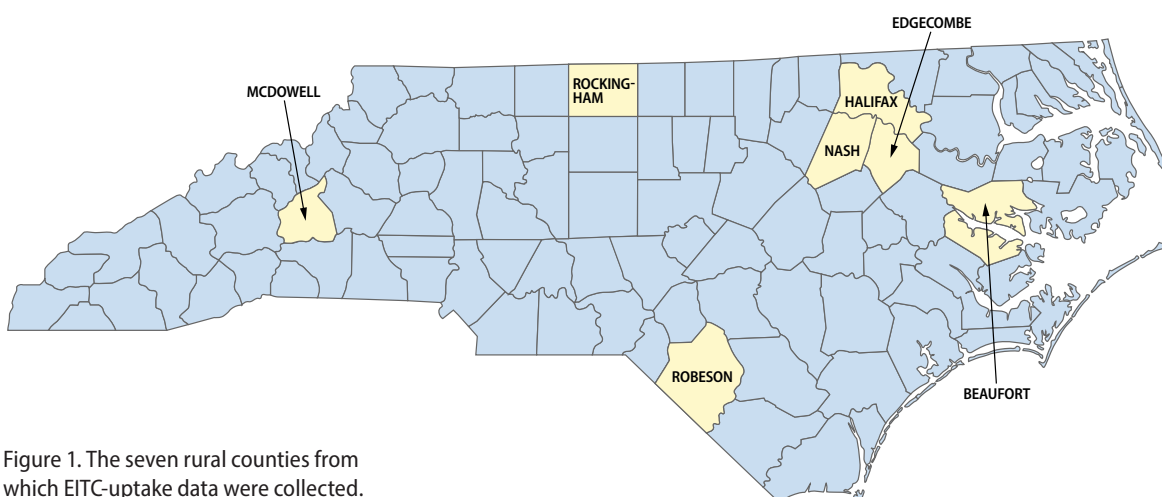


Figure 1. The seven rural counties from which EITC-uptake data were collected.

1. “EITC Fast Facts,” Earned Income Tax Credit, IRS, updated January 6, 2023, <https://www.eitc.irs.gov/partner-toolkit/basic-marketing-communication-materials/eitc-fast-facts/eitc-fast-facts>.

2. “EITC Participation Rate by States Tax Years 2012 through 2019,” Earned Income Tax Credit, IRS, updated November 16, 2022, <https://www.eitc.irs.gov/eitc-central/participation-rate/eitc-participation-rate-by-states>.

3. “Statistics for Tax Returns with the Earned Income Tax Credit (EITC),” Earned Income Tax Credit, IRS, updated January 20, 2023, <https://www.eitc.irs.gov/eitc-central/statistics-for-tax-returns-with-eitc/statistics-for-tax-returns-with-the-earned-income>.

Understanding the gaps in claiming the credit is more important than ever, as some expansions have been made to the EITC, starting in tax year 2021. Additionally, changes in an individual's marital, parental, or financial status may affect eligibility for the credit from year to year, making it essential that eligible tax filers stay aware of the credit and how to claim it.

### Basics of the EITC

The EITC is considered one of the most effective antipoverty programs for working-age households. In 2018, for instance, the EITC lifted 5.6 million people above the official poverty line; approximately 3 million of those were children.<sup>a</sup> The EITC is a refundable credit, meaning that any amount above a low-wage worker's tax liability is provided in the form of a refund to the filer. Up to \$6,728 is available to EITC recipients.<sup>b</sup> The amount depends on income, filing status, and number of children. EITC eligibility is complicated, determined by a number of factors, but generally those who qualify have

- a valid Social Security number,
- proof of earned income less than \$57,414 (this maximum varies with marital status and number of children), and
- investment income below \$10,300.<sup>c</sup>

A helpful outreach and eligibility flyer designed in collaboration with this project can be found on the [nclIMPACT Initiative's website](#).<sup>d</sup>

a. Dana Thomson, "To Reduce Child Poverty, Increase EITC Participation," *Child Trends* (blog), March 4, 2020, <https://www.childtrends.org/blog/to-reduce-child-poverty-increase-eitc-participation>.

b. In tax year 2021, the maximum amount of the credit ranged from \$1,502 for an individual with no qualifying children to \$6,728 for an individual with three or more qualifying children. "Earned Income and Earned Income Tax Credit (EITC) Tables," IRS.gov, updated January 26, 2023, <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-and-earned-income-tax-credit-eitc-tables>.

c. "Who Qualifies for the Earned Income Tax Credit (EITC)," IRS.gov, updated January 25, 2023, <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc#citizen>.

d. "EITC (Earned Income Tax Credit)," nclIMPACT Initiative, UNC School of Government, <https://ncimpact.sog.unc.edu/our-work/economy/eitc/>.

## Best Practices for Increasing EITC Uptake

Creating Community-Designed Approaches for EITC Uptake in Rural North Carolina included a mixed-methods research study that used quantitative data from a range of government sources and qualitative data from key informants and focus groups. Working in partnership with multiple community leaders, the study aimed to (1) develop a comprehensive understanding of EITC uptake in rural North Carolina and (2) identify strategies that rural communities can use to increase uptake of EITC and, potentially, other supports.

A full description of the research can be found in two additional sources: [one publication focused on the quantitative research](#)<sup>4</sup> and another focused on the qualitative research.<sup>5</sup>

Interestingly, a key takeaway from the quantitative research is that rurality by itself does not seem to be a driving factor in influencing levels of EITC uptake. In fact, there was little difference in uptake when comparing urban and rural communities. We know that many EITC-outreach and free tax-preparation campaigns operate in larger cities, but less is known about the outreach strategies that seem to be working in smaller towns and rural areas. The qualitative research, therefore, sought to fill information gaps to better understand these strategies and

4. Lanier et al., "Demographic, Economic, and Geographic Factors Associated with Uptake of the Earned Income Tax Credit."

5. "Increasing Family Wealth through EITC," Jordan Institute for Families, UNC School of Social Work, updated December 13, 2022, <https://jordaninstituteforfamilies.org/collaborate/community-initiatives/poverty-eradication/>.

further explore outreach efforts to ensure that all North Carolinians are taking advantage of the benefits to which they are entitled.

A series of recommendations have emerged from this work. They are informed by existing literature and data on EITC uptake, incorporate findings from the project’s quantitative research, and draw heavily on insights gleaned from the focus groups and key informants. Our work generally aligns with and affirms what is known, but it also contributes new recommendations focused on continued expansion and tailoring of outreach materials, messaging, methods, and timing. Below is a listing of our study recommendations, along with a paragraph summarizing the existing literature related to each one.

### **Use Well-Timed Marketing Efforts to Ensure That Tax Filers Have Relevant Information When They Most Need It**

Despite evidence of mixed effectiveness, one of the most prominent best practices for increasing EITC uptake is proper marketing to increase public awareness of the tax credit. By far, this practice has the most research to support it. Evidence suggests that nudges alone may not be enough to get eligible recipients to apply.<sup>6</sup> One-time reminders have been successful in increasing filing rates, but this strategy does not create long-term learning related to the program.<sup>7</sup> Generally, strategies combining automated phone calls with mailer campaigns have produced significant increases in filers, while targeted online strategies have not.<sup>8</sup> The most successful marketing campaigns focused on the benefits of the tax credit, promoted EITC as an “asset-building tool,” and touted the availability of free tax-preparing services.<sup>9</sup> Many other best practices for increasing EITC uptake focus on specific marketing tactics or groups to target.

### **Outreach Should Be Systematic and Annual**

Combining timely marketing with the use of multiple reminders or multiple messaging strategies seems to further increase uptake. Evidence from some existing research, information campaigns, and pilot programs suggests that using multiple approaches at once, expanding outreach efforts, and repeating those outreach efforts every year increases EITC filings.<sup>10</sup>

### **Use Inclusive Materials and Tailor Them to Better Meet People Where They Are**

Tailoring information about the EITC to certain groups has been shown to increase uptake. Generally, studies show that EITC-eligible recipients who don’t claim the credit are more likely to be Hispanic, be less educated, have larger families, perceive their income as being inadequate, live in more rural counties, and possess little understanding of the EITC.<sup>11</sup> Research indicates that the most effective way to frame the EITC is as something owed to recipients—money that is already theirs but which they need to claim.<sup>12</sup> Strategies targeting employees at specific places of

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6. Linos et al., “Can Nudges Increase Take-Up of the EITC?”; Linos et al., *Increasing Take-Up of the Earned Income Tax Credit*, 23.

7. Guyton et al., “Reminders and Recidivism,” 5.

8. Beecroft, *EITC Take-Up*, 15.

9. Tackie et al., “An Analysis of Earned Income Tax Credit Filers and Earned Income Tax Non-filers in Rural Communities,” 23.

10. Houstoun, “Philadelphia’s Campaign for Working Families,” 10–11.

11. Mammen et al., “The Earned Income Tax Credit and Rural Families.”

12. De La Rosa et al., “Psychological Ownership Interventions Increase Interest in Claiming Government Benefits.”

employment, rather than broad notifications about the EITC, result in higher uptake among EITC-eligible employees.<sup>13</sup> One of the largest barriers to uptake currently identified is a lack of English proficiency. Some studies have indicated that having material translated into Spanish increases participation among eligible Hispanics, but this is the extent of the research into translation.<sup>14</sup>

#### **Pair Education with Actionable Steps**

Other methods pair outreach to eligible recipients with policy actions. Governments and non-profits that send out informational mailers about the potential benefits of tax filing that include information about a free filing service saw a moderate increase in the number of filers. Many of these new filers were also eligible for and claimed the EITC. Authors of a study on the mailers and free tax-preparation services are optimistic that other policies offering free filing may be similarly successful.<sup>15</sup> Other studies have focused on IRS mailers that provided information about the EITC and how much money was being “left on the table” by nonrecipients. The results indicated that a full rollout of mailers to all EITC-eligible nonrecipients could increase uptake by 3 percent (reducing nonparticipation from 25 percent of all eligible to 22 percent).<sup>16</sup>

#### **Leverage Trusted Relationships to Expand Potential Sources of Information**

Spreading information about the EITC through “trusted relationships” can increase participation as well. Multiple studies have confirmed that the IRS is a trusted institution and that outreach from the IRS (as in the above paragraph) can increase EITC uptake.<sup>17</sup> Canvassing and word of mouth tend to be the most successful means to spread the word about free tax-preparation services.<sup>18</sup> Other examples include local municipalities placing reminders about the EITC and its benefits on utility bills to remind residents about its availability. Other, more informal relationships (faith leaders and local nonprofits) have not yet been shown to be as effective.<sup>19</sup>

#### **Support and Educate Informal Tax Preparers to Formalize This Tax-Filing Pipeline**

One best practice that has been suggested is using informal tax preparers (family members or friends), increasing their awareness of the EITC and using them to spread the word about its benefits. There is no known research to date on a practice such as this. It may be a novel approach worth further investigation.

#### **Volunteer Income Tax Assistance Sites Should Recruit Multilingual and Community Leaders as Volunteer Tax Preparers**

Availability of free tax-preparation services has been shown to increase both tax-filing rates and EITC uptake.<sup>20</sup> Sponsorship of the federal Volunteer Income Tax Assistance program is shown to increase uptake of the EITC. Reminding eligible recipients of their eligibility is the first step

13. Cranor, Goldin, and Kotb, “Does Informing Employees about Tax Benefits Increase Take-Up?,” 425.

14. Gudmunson et al., “EITC Participation and Association with Financial Distress among Rural Low-Income Families,” 378–79.

15. Goldin et. al., “Tax Filing and Take-Up,” 12–13.

16. Goldin et. al., “Tax Filing and Take-Up,” 11.

17. Manoli and Turner, “Nudges and Learning.”

18. Brooks, Russell, and Fisher, “ACORN’s Accelerated Income Redistribution Project.”

19. Wilson, “The Impact of Social Networks on EITC Claiming Behavior,” 929.

20. Goldin et. al., “Tax Filing and Take-Up,” 11.

in increasing uptake. Often, recipients who were reminded then went to a locally available free tax-preparation service to file for the EITC. Otherwise, they were not as likely to file for EITC benefits.<sup>21</sup>

### **Consider Novel Ways to Reach Newly Eligible EITC Populations and Educate Them on Expanded Benefits**

Lastly, studies looking at interventions that seek to target newly eligible populations have found that promoting the EITC as an “asset-building tool” was most successful in increasing uptake. A “weak financial status” among newly eligible households made them interested in learning about ways they could increase assets, such as the EITC. Most were not aware of the EITC as an asset-building tool, further increasing the number of new filers who could be reached via this method.<sup>22</sup> As with other interventions with previously eligible populations, sending follow-up reminders, even just one, increased EITC uptake by 14 percent.<sup>23</sup> Best practices for creating these reminders include better information and simpler design. There is no evidence for “stigma-reducing” designs or language increasing uptake.<sup>24</sup>

The table below provides a side-by-side visual of this study’s recommendations along with a sample of existing research related to EITC outreach efforts and uptake.

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21. Caputo, “The Earned Income Tax Credit.”

22. Tackie et al., “An Analysis of Earned Income Tax Credit Filers and Earned Income Tax Credit Non-filers in Rural Communities.”

23. Bhargava and Manoli, *Why Are Benefits Left on the Table?*, 15–16.

24. Bhargava and Manoli, *Why Are Benefits Left on the Table?*, 12–14, 18–19.

## Existing Research to Support Proposed Recommendations

Evidence-Based Literature	Summary Findings
<b>Well-timed marketing efforts</b>	
Linos et al., <a href="#">“Can Nudges Increase Take-Up of the EITC?”</a>	Nudges alone, even with varied content and design, may not be enough to overcome other barriers to filing and claiming EITC (16).
Beecroft, <a href="#">EITC Take-Up</a> .	Combined outreach strategies of a mailer and automated phone calls produced a small increase in filers and EITC claims (15).
Guyton et al., <a href="#">“Reminders and Recidivism.”</a>	One-time reminders increased tax filing, but the effects did not persist; follow-up reminders are needed for continuing to promote annual filing (14–15).
Cranor, Goldin, and Kotb, <a href="#">“Does Informing Employees about Tax Benefits Increase Take-Up?”</a>	Employer requirements to provide EITC information seem to have little effect on increasing uptake; possible adjustments to the messaging format to reduce information overload and focus on the benefits of claiming the EITC may be helpful (424–26).
Manoli and Turner, <a href="#">“Nudges and Learning.”</a>	Results find that reminding individuals about their eligibility does have a significant positive impact on claims in that tax year but does not have significant long-term, repeated effects; annual reminders to claim the credit and inform filers of any changing eligibility rules may be most useful (20).
Bhargava and Manoli, <a href="#">Why Are Benefits Left on the Table?</a>	Providing a second follow-up notice resulted in an additional 14 percent of households applying for the EITC (15–16).
Linos et al., <a href="#">Increasing Take-Up</a> .	Some filers engaged with online resources about the EITC, which were sent via texts and letters. However, actual uptake of the EITC did not increase (16–18, 23).
Alba, <a href="#">“The Nonparticipation Problem.”</a>	Research suggests that nudges may be useful for action-oriented steps, like claiming the EITC, but are not likely to lead to sustained, long-term learning (6).
Books, Russell, and Fisher, <a href="#">“ACORN’s Accelerated Income Redistribution Project.”</a>	Neighborhood canvassing and word of mouth were productive outreach strategies for increasing use of free tax-preparation sites (375–77).
<b>Systematic and annual outreach efforts</b>	
Warren, <a href="#">“Claimin’ True.”</a>	Concepts from behavioral economics were applied to help determine why existing reforms have had limited success and what can be done to address this.
Marr et al., <a href="#">Aggressive State Outreach</a> .	The focus of this article is not exclusively on the EITC, but there are helpful mentions and parallels. It suggests that “an aggressive outreach program is needed at the state and local levels to inform eligible individuals, who by definition have very low incomes, that they are eligible and to help them undertake the required steps” (2).
Diers, <a href="#">“A Ten-Year Study of Earned Income Tax Credit Utilization.”</a>	Research examined differences in uptake by regions within South Dakota. Evidence showed that EITC claims differed based on geography. “It is recommended that accounting professionals incorporate financial education and wealth-building tools into tax preparation meetings to promote understanding of EITC and to help poor families to escape poverty” (xiv).
Houstoun, <a href="#">“Philadelphia’s Campaign for Working Families.”</a>	An outreach campaign used a multipronged, multilingual approach to reach EITC-eligible filers (10–11). The author pays special attention to verification rules for guardians and noncustodial parents, stating that those additional layers of documentation are likely to deter filers (2). She also suggests using the EITC to connect low-income individuals with additional financial-capability services and public benefits (12–13).
<b>Tailored, targeted, inclusive materials</b>	
Mammen et al., <a href="#">“The Earned Income Tax Credit and Rural Families.”</a>	EITC nonparticipants were more likely to be Hispanic, be less educated, have large families, live in rural counties, and have limited understanding of the EITC; outreach should target these populations.



Evidence-Based Literature	Summary Findings
<b><i>Tailored, targeted, inclusive materials (continued)</i></b>	
De La Rosa et al., <a href="#">“Psychological Ownership Interventions Increase Interest in Claiming Government Benefits.”</a>	Evidence suggests that psychological ownership, the feeling that something belongs to you, can be an effective framing tool for increasing EITC uptake.
Cranor, Goldin, and Kotb, <a href="#">“Does Informing Employees about Tax Benefits Increase Take-Up?”</a>	Targeted messaging (for example, to childless recipients, emphasizing the availability of a childless credit) may be more effective at increasing uptake compared with generalized messages (425).
Gudmunson et al., <a href="#">“EITC Participation and Association with Financial Distress among Rural Low-Income Families.”</a>	Limited English was associated with lower levels of EITC participation, suggesting that limited English is a barrier and should be addressed in outreach materials (378–79).
<b><i>Pairing outreach with action</i></b>	
Goldin et al., <a href="#">“Tax Filing and Take-Up.”</a>	Rather than focusing only on outreach and education about the EITC, policies can focus on increasing tax filing, especially free filing services; a large experiment showed that a large share of new filers claimed the EITC (11–13).
<b><i>Leveraging trusted relationships</i></b>	
Goldin et al., <a href="#">“Tax Filing and Take-Up.”</a>	Letters from the IRS increased tax filing, and the majority of the new filers successfully claimed the EITC (11).
Manoli and Turner, <a href="#">“Nudges and Learning.”</a>	Results suggest that IRS notices persuade as much as 80 percent of taxpayers who would not have otherwise claimed the credit to claim the credit in that year.
Brooks, Russell, and Fisher, <a href="#">“ACORN’s Accelerated Income Redistribution Project.”</a>	ACORN’s canvassing and word of mouth were effective at increasing uptake of free filing services. Filers may have seen ACORN as a trusted source, bolstering the effect of those strategies.
Wilson, <a href="#">“The Impact of Social Networks on EITC Claiming Behavior.”</a>	Examining the impacts of social networks on EITC claiming, Wilson uses Facebook to identify in- and out-of-state social groups. His data suggest that having more out-of-state friends increases the likelihood of claiming behavior that “mimics the direct impacts of state-level EITC policies, consistent with social networks increasing information or salience about EITC policy” (929).
<b><i>Educating informal tax preparers</i></b>	
No literature	N/A
<b><i>Ongoing support for VITA sites</i></b>	
Goldin et al., <a href="#">“Tax Filing and Take-Up.”</a>	Focusing on increasing tax filing, especially free filing services, increases the number of people claiming the EITC (11).
Caputo, <a href="#">“The Earned Income Tax Credit.”</a>	Providing free tax-preparation services can help increase uptake. Participants can have their taxes filed and learn whether they are eligible.
<b><i>Research on newly eligible populations</i></b>	
Ribar, <a href="#">“How to Improve Participation in Social Assistance Programs.”</a>	Increasing access has a reinforcing effect of reducing the stigma of taking the benefit, which then increases participation (9).
Bhargava and Manoli, <a href="#">“Why Are Benefits Left on the Table?”</a>	Notices with better information about potential benefits boosted the filing rate, as did notices with simpler designs. However, notices with “stigma-reducing” messaging were no more effective than ordinary notices, perhaps due to the generally positive impressions of the EITC (18–19).

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