



RAPID RESPONSE
VIRTUAL HOME VISITING

Connecting Children to Tax Credits

How Home visiting Programs Can Help Children Thrive

September 8, 2021

IAFSP Rapid Response Virtual Home Visiting

Institute
For the Advancement of
Family Support Professionals

Your Dashboard All Modules Your Compass Hi Red!

RAPID RESPONSE VIRTUAL HOME VISITING

Resources
Frequently asked questions

Want to help?
If you would like to support our efforts,
please let us know!
[Contact the RR-VHV for more
information](#)

Available Webinars

Home Visiting Models and COVID 19 Response
(Friday, April 3, 2020)
If you are having difficulties accessing the webinar, click here to download the video.
Learn how HRSA and national home visiting models are responding to the COVID 19 crisis. The discussion will explore needs and priorities from the field, model guidance, resources available to support current efforts and responses from federal, state and local levels.

Virtual Visit Readiness
Learn the basics of using different types of technology to connect with families.
Available Resources:
[Readiness Reflection \(pdf\)](#)
[Troubleshooting Tips \(pdf\)](#)

Guiding Principles

Accessible:

- All materials will be provided free of charge and made accessible to providers through the Institute and other platforms.
- All information and resources shared will be designed to meet the needs of all home visiting professionals.
- All materials developed as a result of this project will remain available to support future needs of the field.

Strength-based:

- Include as many provider networks as possible in content and resource development.
- All providers bring unique and important views. Expertise will be sought based on content area and specific needs.
- Every effort will be made to be as inclusive as possible. However, it is important to remember that no one individual or organization is expected to have expertise in every area. Please assess your own areas of strength and capacity to determine those areas in which you believe it is most important to be involved.

Shared Responsibility:

- The RR-VHV will create a streamlined process for information gathering and sharing that is inclusive of all providers.
- It will be up to each provider network to determine the most efficient way for inclusion in rapid decision-making and content review.
- To maintain a rapid response framework, we

Webinar recordings, slide decks and resources are available at:

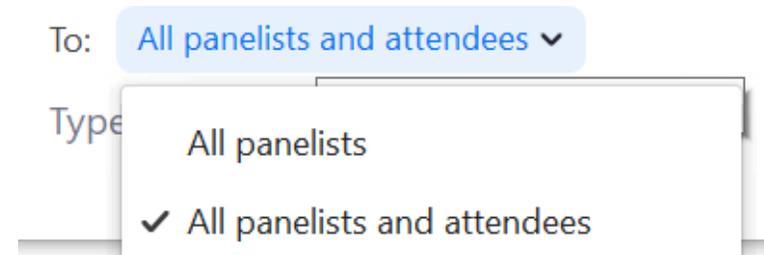
- <https://institutefsp.org/covid-19-rapid-response>



Q&A and Chat Features

If you have a specific question for one of our speakers, please use the Q&A function

Please use the chat box to respond to questions we ask you!



Presenter



Deborah Stein
Network Director
Partnership for America's Children





PARTNERSHIP
FOR AMERICA'S
CHILDREN

State and local child advocates working
together for a better future



COALITION ON HUMAN NEEDS

Connecting Children to Tax Credits How Home Visiting Programs Can Help Children Thrive

Deborah Stein

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September 8, 2021

Partnership for America's Children

- Over 50 members in 40 states
- Partnership members are
 - Multi issue child advocacy organizations
 - Independent
 - Nonpartisan
 - Nonprofit
 - Working at the state or local level to improve policy for children and families
- Helped lead Count All Kids for the 2020 census

Coalition on Human Needs

- Alliance of about 100 national groups – service providers, faith groups, policy experts, labor, civil rights, and other advocates
- Mission: advocate at the federal level to meet the needs of people with low incomes; increase knowledge of positive outcomes from current or proposed programs
- Helped lead Count All Kids in 2020 Census

The Opportunity – Help Children Thrive

- Tax credits of a few thousand dollars can help children in families with low incomes be healthier, do better in school, graduate from high school, attend college, and earn more as adults.
- The American Rescue Plan Act that became law in March expanded the Child Tax Credit for tax year 2021.
 - The amount is higher: \$3600 per child ages 0 to 5, \$3000 per child ages 6 to 17 (used to be \$2,000 for one, \$4,000 for two or more)
 - Even families with no earned income at all get the full credit (used to require at least \$3000 in earnings)
 - **Old CTC only helped 52% of poor families with children; new CTC will help 94%.**
 - Half can be paid monthly in 2021; the other half when people file taxes in 2022 for the 2021 tax year.
 - Whenever they claim it, they will get half by December 2021. (Monthly payments will be larger if they claim it later in 2021)
- The expanded CTC could cut the child poverty rate in half
 - It also will benefit millions more who will be less poor, or who are just above poverty
- Between 4 and 9 million children need their families to act to get the credit, and to get their economic stimulus payments
- Families need to learn about the CTC from trusted voices like you
- Congress is considering making the CTC permanent

What Is At Stake

A family of 2 adults, a child aged 1, and a child aged 6, that files for the Child Tax Credit and their stimulus payments using the simplified portal could get \$18,000.

- Advance payments in 2021, \$1800 for the child age 5 or less, in monthly payments, \$1500 for the child age 6 to 17
- When they file their 2021 taxes in 2022, second half of credit is another \$1800 for child 5 or younger, \$1500 for child aged 6 to 17 (or full tax credit then)
- In addition, their EIP would be \$3200 (\$1200 plus \$600 plus \$1400) for each adult and \$2500 (\$500 plus \$600 plus \$1400) for each child

Families that file a full tax return for 2020 could also get the EITC, the Broadband Credit, and the Dependent Care Credit

How to Calculate What a Family Can Get

	CTC	EIP 1	EIP 2	EIP 3	TOTAL
Child 0-5	3600	500	600	1400	6100
Child 6-17	3000	500	600	1400	5500
Single Adult	0	1200	600	1400	3200
Married Adults filing jointly	0	2400	1200	2800	6400

Eligibility

- The filer or their spouse has a US residence for more than 6 months
- Filer has a Social Security Number or ITIN
- Filer income is less than \$75,000/\$150,000 joint for full credit
- Child age 17 or less on December 31, 2021 (higher credit if child aged 5 or less that day)
- Child has a Social Security Number
- **The child is the filer's son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, a grandchild, niece, or nephew).**
- The child does not provide more than one-half of his or her own support during 2021.
- **Child lives with the adult for 6 months and a day or more in 2021**
- **To get the second half, they must file a tax return in 2022 for the 2021 tax year.** VITA sites can help
 - Under discussion: creating a simpler way of filing for these families.

Eligibility

- You can get the credit even if you have no earned income and owe no taxes
- You can get the credit even if you are homeless
- You can get the credit even if you get other federal benefits like SNAP
- If you get the credit, it won't affect your federal or state benefits

Who Needs to Act

- Most eligible families will get their CTC with no action needed
- These are families that
 - Filed their taxes for the 2020 tax year
 - OR the 2019 tax year
 - OR used the IRS 2020 nonfiler portal to get their economic stimulus payments
- Some families need to claim their credit because they didn't do any of these
- Some families that did file their taxes or use the nonfiler portal need to update their records (for example, have a new child, or moved)

Why It Matters

Years of research on the earned income tax credit, the child tax credit, and other situations in which very low-income families received increases of \$2,000-\$3,000 have shown that receiving the CTC means:

- Improved infant and maternal health
- Elementary and middle school students do better in school
- Young children and high school seniors are more likely to go on to college
- Children go on to work more and earn more as adults
- Parents work more, and thus increase their Social Security earnings and retirement security.
 - For example, they may use it to buy a car so they can get to work

Who Are The Non-filers?

Non-filers eligible for the CTC may include people who:

- Have very low to no income: Many earn less than \$2,500
- Have limited internet and technology access
- Participate in SNAP or TANF
- Have a disability
- Are people of color: Black and Latino children have disproportionately benefitted less from the CTC
- Are in immigrant households: People with Individual Taxpayer Identification Numbers (ITINs) can get the CTC if their child has a valid Social Security number
 - If they need to get an ITIN, they need to file a paper tax return and attach a request for an ITIN
- Receive Social Security or Supplemental Security Income: While these adults got stimulus payments automatically for themselves, if they have children who don't receive these benefits, they won't get the CTC payments automatically

Why Don't They File

Saverlife research on their participants shows:

- Seventy-eight percent of non-filers have heard some, little, or nothing about Child Tax Credit. Many are unaware that they must take additional steps with the IRS to receive their credit.
- Non-filing parents are 2x as likely to be misinformed about eligibility.
- Twenty-four percent aren't sure whether or not they're eligible to receive the payment. An additional 14% believe they are ineligible.
- For those who believe they are ineligible, many believe—incorrectly—that receiving federal benefits such as SNAP makes them ineligible to receive the Child Tax Credit.
- Receiving the CTC won't count against other benefits they get, but they may be afraid they will lose their federal or state benefits if they get the CTC

What Will Help Them File?

- Need trusted voices to tell them it's available and persuade them to apply
 - <https://files.codeforamerica.org/2021/06/16174016/filer-learnings-and-recommendations-april-2021.pdf>
- Computer access
 - Over half would rather use phones. They can use www.GetCTC.org
 - Tools/people to show how to fill it out
- Help collecting documents
- Links to government websites and other resources that answer their questions
- We are conducting research to find out why they didn't apply and what messages will help persuade them to apply

Connecting Families to Filing Help

- **Step 1:** Tell families about CTC (flyers, posters, mention in person during intake/meetings)
- **Step 2:** For 2021, encourage them to use www.getCTC.org
- **Step 3:** In 2022 tell parents where they can get help filing (find out from United Way or 211; IRS sites; nonprofit orgs); www.getCTC.org can make those connections and may be able to help file a simplified return.

What You Can Do

- Raise awareness of the new CTC
- Explain how much money is available and make sure they understand they can get it even if they pay no taxes at all
- Address confusion/misconceptions
- Help them figure out if they are eligible
- Help them collect the necessary filing documents
- Encourage them to use www.getCTC.org
- Steer them to organizations that can answer tough questions
- Connect them to translated resources
- Show videos/powerpoints on how to apply
- Advocate to make the CTC permanent

Three Options for Nonfilers

- Use the nonfiler portal to file a simplified return:
<https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool> or www.getCTC.org
 - start getting the advance payments and economic stimulus payments;
 - file 2021 tax return in 2022 to get rest of CTC and 2021 EITC
- File their full 2020 tax returns now;
 - get their advance payments and economic stimulus payments and 2020 EITC;
 - file 2021 tax return in 2022 to get rest of CTC and 2021 EITC
- Wait and file their 2021 tax returns in 2022; get their CTC as a lump sum and 2021 EITC

Using the Non-filer Portal

- <https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool>
- National partners are offering navigator training you can take online
 - <https://www.taxoutreach.org/blog/training-becoming-a-ctc-navigator-and-non-filer-portal-walk-through/>
- What they need:
 - Full name
 - Current mailing address
 - Email address
 - Dates of birth for children and adults
 - Valid Social Security number or taxpayer ID for self; SSN's for children
 - Bank account number, type and routing number, if they have one (can't use Venmo or similar).

Filing Tax Return

- Many people use paid return firms, at a significant cost.
- Anyone with income of \$72,000 or less can file their federal tax return electronically for free through the IRS Free File Program.
 - <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>
- In 2021 limited assistance through VITA sites and getyourrefund.org
- In 2022 should be more help available when VITA sites open again
- There may be an online tool for filing simplified returns in 2022
- Code for America may take over the free filer system in 2022 which would make it much easier to use

The Safe Harbor Provision

Many families are worried that if they get an overpayment the IRS will take it back. For TY 2021, there is a special protection (“Safe Harbor” or “Repayment Protection”) for low-income families if a child changes households.

- If your 2021 income is less than \$40,000 (\$60,000 for married couples and \$50,000 for heads of households), you are not required to repay anything back.
- This protection only applies if you are overpaid because there are changes to the number of children you claim, not changes in income.

Problems

- Lack of information
- Fears (will lose benefits, IRS will take back funds)
- Exploitive or fraudulent tax preparers
- Trouble assembling information
- Undocumented immigrants must get an ITIN (requires filing a paper tax return)
- Lack of access to computer
- No email address; no phone; no bank account

Information and Help

- Google drive with resources that will be updated:
https://docs.google.com/document/d/1XU3CZYDe_MrAzwNdqnvvgf9nIW_q98iigwdOfozpLiSM/edit#heading=h.pd0k3fe9vuie
- Website in fall with outreach messages, strategies

Updating if They Filed

- Separate portal for those who filed their 2020 tax returns or used the stimulus payment nonfiler portal
 - <https://www.irs.gov/credits-deductions/child-tax-credit-update-portal>
- Use this portal :
 - **Check if enrolled to receive advance payments**
 - Unenroll to stop getting advance payments
 - Provide or update bank account information for monthly payments
 - View payments
- Will be able to use this portal to:
 - Make changes to address
 - Make changes to dependents, marital status and income
 - Re-enroll for advance payments if previously unenrolled
- What they need: existing IRS username or ID.me account, or photo identification

Other Credits They Can Claim If They File A Tax Return

To get these, they need to file a tax return (nonfiler portal won't get them these)

- EITC for 2020 or for 2021
- EITC for past years: For example, can get the EITC for 2018 if they file their 2018 tax return by April 15, 2022
- EITC for adults without child dependents
 - Homeless kids
 - Youth aging out of foster care
- \$500 dependent credit for those over 17
- Emergency Broadband Assistance

Making the CTC Expansion Permanent

- Congress is developing a budget reconciliation bill that would invest \$3.5 trillion in American families
 - It is expected to have much of the cost offset by raising taxes on the wealthy, closing corporate loopholes and other revenue raisers
 - Not expected to increase taxes on households making less than \$400,000/yr
 - It can pass with only 50 Senators, but needs every Democratic Senator and nearly all Democratic House members
 - No Republican expected to support it
- The President called for including several years of extending the CTC; advocates want to make it permanent
- House is expected to vote on this bill mid-September, then Senate

How You Can Help Advocate For Extending the Credit

- Collect stories of who gets the credit, how they plan to use it, and how it helps the children.
- Get a release so we can use their names, or only use first names
- Share them with CHN: Joe Battistelli jbattistelli@chn.org

Contacts

Coalition on Human Needs

Joe Battistelli, jbattistelli@chn.org

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- Subscribe for CHN alerts on efforts to extend the CTC here: <https://www.chn.org/>

Partnership for America's Children

Deborah Stein, Dstein@foramericaschildren.org

- Subscribe for email updates on outreach strategies here: <https://lp.constantcontactpages.com/su/zBkZkmu>

Questions?

- What would you find helpful?

Thanks!

Credits

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