



Lessons Learned from Expanded Child Tax Credit Outreach to Immigrant Communities in Boston

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The Child Tax Credit (CTC), expanded under the American Rescue Plan Act (ARPA) of 2021, dramatically reduced child poverty across the United States in 2021, but it did not reach all eligible families equally. Immigrant families continued to face barriers in learning about and claiming their tax benefits. We conducted a case study of Boston and its surrounding areas to identify lessons learned from outreach efforts driven by government officials and nonprofit partners to connect eligible families with the CTC, and to understand immigrant families' experiences in learning about and claiming the credit.

Our research highlights outreach and tax administration findings for federal, state, and local government officials, as well as advocacy and community-based organizations. From interviews conducted with institutional stakeholders and immigrant families, we learned that trusted messengers known and present in immigrant communities year-round are critical to increase knowledge of tax benefits. Government officials and nonprofit partners seeking to improve tax outreach could make concerted efforts and investments to train trusted messengers and include them. Furthermore, information on tax benefits and tax filing options needs to be communicated clearly, simply, and repeatedly, and translated into multiple languages, because tax policies and eligibility criteria can be difficult to digest. Finally, barriers unique to immigrants, such as tax filing complexities faced by those with Individual Taxpayer Identification Numbers (ITINs), fears of credit uptake impacting families' immigration status, and insufficient availability of tax preparers who specialize in serving immigrant communities, need to be better addressed and removed. Our findings are distinctive in incorporating both immigrant and institutional points of views and are consistent with prior research on what works for immigrant outreach. In addition, we build on what is known broadly about overcoming challenges

that immigrant communities in general, and mixed-status families in particular, face in accessing safety net programs.

Overall, lessons learned from tax outreach efforts in Boston could provide a roadmap for other communities across the nation seeking to ensure immigrant families are connected with tax benefits and other safety net programs they are eligible for.

Background

The CTC, a refundable tax credit that goes beyond offsetting taxes owed and can deliver thousands of dollars to low- and middle-income families with children, is an effective policy instrument to combat poverty.¹ Prior research has demonstrated that the CTC and related income-support programs can dramatically improve children's health, food security, and educational outcomes (Hoynes, Schanzenbach, and Almond 2016; Manoli and Turner 2018; Parolin et al. 2021; Waxman, Sherman, and Cox 2021).

In 2021, the CTC was temporarily expanded by the American Rescue Plan Act of 2021 in three ways. Firstly, the maximum credit increased from \$2,000 per child under age 17 to \$3,600 per child under age 6 and \$3,000 per child ages 6 to 17. Eligible children had to have a Social Security number (SSN), whereas those claiming the CTC on their behalf were required to have either an SSN or an ITIN.² Secondly, the credit was made "fully refundable," meaning that very low-income families could receive the maximum benefit regardless of their earnings or work status. The prior version of the credit had excluded 27 million children in families that did not receive the maximum benefit simply because their parents did not earn enough. Thirdly, from July to December, most families that had received the CTC in 2018 or 2019, had eligible children on their tax returns, or had received an economic impact payment, automatically received monthly payments that totaled up to half of the value of the credit. As a result, the CTC dramatically reduced poverty across the United States (Burns, Fox, and Wilson 2022; Center on Poverty and Social Policy 2022).³

However, as many as 2.3 million children likely missed out on the expanded CTC because their parents or caretakers were not required to file taxes in prior years, or because the children were not listed on the 2019 or 2020 tax returns (US Department of the Treasury 2021). Many of these families, referred to as "nonfilers" in this context, earned too little to file a tax return, and thus had the most to gain from the expanded CTC payments. Per the Tax Policy Center's analysis, many of these children's families were likely to have very low incomes, or belong to immigrant, Latine,⁴ or ultra-Orthodox Jewish communities.⁵ For government officials, this spoke to the importance of disseminating this information not only quickly and expansively but also strategically to address the unique structural barriers faced by those likely to miss out.

A Whole-of-Government Approach

The White House, as well as advocacy and community organizations launched large-scale outreach campaigns under a “whole-of-government” approach to inform families not automatically enrolled in the monthly CTC payments. These efforts included, but were not limited to, advertising CTC information across federal agencies and in a variety of settings, expanding free tax preparation sites across cities nationally, and partnering with faith-based organizations as trusted messengers. The US Department of the Treasury collaborated with Code for America to develop a nonfiler sign-up tool that was mobile-friendly and available in Spanish, and trained thousands of CTC navigators to provide hands-on tax filing expertise within their communities (White House 2021). By December 2021, the Internal Revenue Service (IRS) announced that around 61 million children had received over \$92 billion in CTC payments (US Department of the Treasury 2021).

In a January 2022 report, Code for America explained that GetCTC.org, the aforementioned bilingual tool built to simplify CTC filing for families with low incomes, had helped over 100,000 households, many of whom were first-time tax filers or from other hard-to-reach communities, access over \$400 million in CTC benefits (Code for America 2022). In evaluating the implementation and user experiences of GetCTC.org, Code for America drew out some important lessons: (1) households that had not filed taxes before needed high-volume outreach, including texts, robocalls, and letters from other safety net agencies as well as in-person community events; (2) outreach that was not paired with both simplified tax filing and hands-on assistance would have been insufficient; and (3) more research was needed on why uptake rates of the CTC using the GetCTC.org platform were lower than anticipated for Spanish-language returns, and those from ITIN filers (Code for America 2022).

Beyond the federal level, prior research suggests that proactive outreach and assistance efforts from state and local officials and their partners can be critical to overcoming barriers, especially for mixed-status families and for parents and caregivers with very low incomes or education levels, those with disabilities, those who do not speak English as their first language, and those lacking access to secure housing, broadband, and banking services (Cox et al. 2021).

For example, in Philadelphia, Pennsylvania, officials utilized flexible federal funds to invest \$2 million in awards to community-based organizations and nonprofit tax preparation organizations to conduct grassroots outreach and increase their capacity for the 2021 and 2022 tax seasons. This money funded 31,000 phone calls and 20,000 mailed letters to help connect families most likely to miss out on the payments (Kenney 2022). In Tulsa, Oklahoma, local community networks, such as Birth through Eight Strategy for Tulsa and the Community Service Council’s Power of Families Project, rallied their public and private partners to deliver outreach materials and directed residents to nonprofit financial services organizations like Tulsa Responds and Financial Empowerment Center to file taxes (Walker, Maag, and Bogle 2022). Stakeholders in this effort identified that using one-on-one tax filing supports and multimodal outreach strategies, including flyers sent by the school district’s electronic communication platform, flyers to new mothers at a hospital, local news, word of mouth referrals, and community peer educators (*promotoras*), were critical; and that Latine immigrant and mixed-status

families required more targeted outreach to overcome fears of how sharing tax information and taking government benefits may impact their immigration status (Walker, Maag, and Bogle 2022).

Barriers Faced by Immigrant Families

Research demonstrates that the CTC might not have reached all households equally (Karpman and Maag 2022).⁶ Per some estimates, families with immigrant parents were 42 percent less likely to have received the expanded CTC payments than others (Bovell-Ammon et al. 2022). Challenges in accessing the CTC were likely to be compounded for immigrant families, given that they face several hurdles in accessing most safety net benefits, including navigating complexities in how their immigration status and that of their children and other family members may make them eligible or not.⁷ For example, undocumented parents without ITINs, specifically those with eligible children, had to apply for ITINs under rapid timelines but faced significant processing delays from the IRS.⁸

More generally, immigrant families continued to be concerned about any safety net program participation impacting their immigration status in the future (Bernstein, Gonzalez, and Karpman 2021; Waxman, Gupta, and Gonzalez 2021). Research shows that despite facing material hardships during the COVID-19 pandemic, immigrant families showed reluctance in accessing most safety net programs, including Medicaid, the Children’s Health Insurance Program, the Supplemental Nutrition Assistance Program, and housing assistance because of immigration status concerns during and after the Trump Administration’s expansion of the “public charge” rule (Bernstein, Gonzalez, and Karpman 2021). The earlier version of the rule, which was in effect between 2020 and 2021 and has since been revised, expanded the definition of who the federal government may deem as dependent on government assistance based on a range of income, wealth, health, and other metrics, and could be used to deny visas and green cards (US Department of Homeland Security 2022). This has had lingering impacts on immigrant families. In California, which already has among the most inclusive safety nets for immigrants, about one in four adults in immigrant families reported avoiding noncash public benefit programs because of immigration status concerns in 2021 (Gonzalez, Karpman, and Caraveo 2022).

Because of concerns around eligibility and potential for negative consequences in accessing benefits, community-based organizations have played an important role in connecting families to safety net programs that they are eligible for. Among California adults whose families applied for or participated in at least one program, those in immigrant families were more likely than others to note that nonprofit community organizations helped them apply for safety net programs (Gonzalez, Karpman, and Caraveo 2022).

As of 2022, the expanded CTC has expired, returning the tax credit to lower levels of income support. The Biden Administration and Congress are currently debating whether to restore the expansion, but barriers faced by immigrant communities to access any version of the credit may persist unless proactive and tailored outreach efforts can transcend them. Even if outreach and enrollment strategies may require additional resources, connecting immigrant families with eligible tax benefits is critical because of how much of a difference the expanded CTC payments and other similar safety net programs can make in low- and middle-income immigrant families’ lives. Many immigrant parents

reported using their expanded CTC payments to save for their children's education or to start an investment into their children's college fund, besides day-to-day expenses, food, and reducing debt.⁹

Overview of the Study

We sought to analyze how access to the expanded CTC varied for immigrant communities in Boston and its surrounding areas, including Chelsea and Everett, and highlight local governments' outreach efforts to connect immigrant families with the credit. Although there have been significant advances across the nation in developing and evaluating infrastructure to support tax credit outreach (Code for America 2022), more attention must be paid to outreach efforts specifically with immigrant communities so that they can access tax credits and other safety net benefits they are eligible for.

Boston has a rich history with immigrant communities, with 29 percent of the city's population being foreign-born, largely from China, Dominican Republic, Haiti, India, and Jamaica.¹⁰ Some of its surrounding suburbs are considered destination cities for immigrant communities; Chelsea, for example, has the highest share of foreign-born residents in Massachusetts, and 65 percent of its population is Latine.¹¹ The city government of Boston has made significant economic investments in promoting inclusive and equitable opportunities for all immigrants: it has a dedicated Mayor's Office for Immigrant Advancement focused on strengthening the ability of immigrants to fully participate in the economic, civic, social, and cultural life of the city. And the city has the Boston Tax Help Coalition, a partnership of nonprofit, community-based, and business organizations that provides tax services and tax advice for low- and middle-income Bostonians.¹²

Lessons learned from Boston's tax outreach efforts could provide a roadmap for other communities across the nation seeking to ensure immigrant families are connected with tax benefits and other safety net programs they are eligible for.

Overall, we address three main questions:

1. What outreach efforts succeeded and what lessons were learned in encouraging eligible immigrant families to apply for the CTC?
2. What difficulties did immigrant families navigate to learn about and claim the CTC?
3. How can the case study of expanded CTC outreach in Boston inform outreach efforts for other permanent programs and in other states and localities?

We first interviewed nine government officials and nonprofit partners (hereafter also referred to as institutional stakeholders) in Boston and its surrounding areas to understand what outreach strategies were used for immigrant communities. These include primary government stakeholders, such as Boston's Mayor's Office for Immigrant Advancement and the Boston Tax Help Coalition, and critical nonprofit partners, such as Greater Boston Legal Services. In our interviews, we also asked about the breadth and effectiveness of various strategies including, but not limited to, flyers, web portals, hotlines, trusted messengers, and strategic partnerships undertaken by various Boston agencies.

TABLE 1

List of Government Officials and Nonprofit Partners Interviewed

Name	Affiliation
Allison Bovell-Ammon	Director of Policy Strategy, Children’s Health Watch, Boston Medical Center
Angela Divaris	Senior Attorney, Greater Boston Legal Services
Constance Martin	Deputy Director, Office of Financial Empowerment, Boston Mayor’s Office of Workforce Development
Daniel Mojica	Director, Parent Information Center, Chelsea Public Schools
Heloisa Maria Galvão	Co-Founder and Executive Director, Brazilian Women’s Group
Luidgi Lalanne	Former Community Engagement Coordinator, Boston Mayor’s Office for Immigrant Advancement
Margalit Tepper	Former Integration Projects Lead, Massachusetts Immigrant & Refugee Advocacy Coalition
Mimi Turchinetz	Director, Boston Tax Help Coalition, and Assistant Deputy Director, Boston Mayor’s Office of Financial Empowerment
Sarah McKitterick	Senior Outreach Manager, Tax Benefits, Code for America [Former Project Manager, Shah Family Foundation]

Second, we conducted interviews with 10 heads of immigrant family households (hereafter referred to as immigrant families) who reside in Boston and its surrounding suburbs, in English, Portuguese, and Spanish. We identified interviewees with the guidance of Greater Boston Legal Services and by applying a snowball methodology, wherein we asked interviewees if they could connect us with others that may be eligible under our project’s criteria. We spoke with immigrant families with valid SSNs who were eligible for the CTC. We asked whether and how families heard about the CTC, how they accessed and used the credit, and what messaging and outreach measures they were most receptive to. We do not include identifiable information of those interviewed for purposes of confidentiality.

Overall, by interviewing both institutional stakeholders and immigrant families, our project seeks to paint a fuller picture of the intricacies of learning about and accessing tax benefits and to identify which outreach efforts may help address the serious barriers that immigrant families face accessing tax benefits they are eligible for but may not receive.

We supplemented our two sets of interviews with a nonexhaustive analysis of online outreach materials used by our institutional stakeholders and some others to explore what tax information these materials included and whether they sought to reach immigrant families in particular. Additionally, we looked into Google search results of Boston-related expanded CTC outreach materials in English, French, Portuguese, and Spanish.

Our project has some notable limitations. Importantly, we did not conduct any interviews with ITIN filers or with those likely to be in mixed-status immigrant families, though our interviews with institutional stakeholders unearthed critical lessons on the unique barriers these families faced in accessing the expanded CTC. In future research, we hope to focus on the experiences of ITIN filers and mixed-status families in accessing safety net benefits. Furthermore, because we focus on Boston and its

surrounding areas, our findings may not be widely relevant to other jurisdictions. In future research, we hope to draw on a broader set of institutional stakeholders in a variety of jurisdictions across the country, including state and local elected officials and more community-based organizations that represent a variety of racial, ethnic, and faith-based identities. Lastly, our findings on the expanded CTC may not be totally transferable to other safety programs, including the pre-2021 CTC, because there were unprecedented federal outreach efforts and investments to improve CTC uptake in 2021. Lastly, in future research, we will aim to better understand the impacts that temporary expansions or eligibility changes have on safety net knowledge, uptake, and continuation of programs.

Findings

In our qualitative research, we were able to study the outreach mechanisms undertaken by institutional stakeholders, identify the most fruitful partnerships between key stakeholders, understand the degree to which immigrant families were reached by government officials and nonprofit organizations, and pinpoint areas of opportunity for future outreach efforts to immigrant communities.

Our interviews with institutional stakeholders and immigrant families addressed a range of themes. We identified three main lessons for future outreach efforts to consider:

- Trusted messengers are key to outreach efforts.
- Information should be clear and easy to find.
- Policymakers and administrators must remove several barriers unique to immigrant communities.

Additionally, institutional stakeholders acknowledged that the timing of the expanded CTC during the pandemic, coupled with a lack of comprehensive and routinely updated demographic IRS data, exacerbated existing information gaps and complicated outreach strategies. Altogether, our interviews underscored the importance of tapping into a wide range of outreach methods and networks, and specifically those that build upon a foundation of existing long-term relationships because those may go furthest in fostering trust, knowledge, and uptake of benefits for immigrant families.

The Role of Trusted Messengers

TRUSTED MESSENGERS, ESPECIALLY THOSE THAT ARE IN THE COMMUNITY YEAR-ROUND, ARE KEY TO INCREASING AWARENESS

All institutional stakeholders noted the importance of pooling resources and relying on each other's networks and expertise to get the word out on the tax benefits. For example, Boston city government officials partnered with nonprofit organizations providing free legal services for immigrants, such as Greater Boston Legal Services. Nonprofit organizations also depended on advocacy groups to disseminate information. They highlighted that outreach strategies succeeded most when they also

involved trusted messengers in respective communities. In Boston, these included the Boston Medical Center and other hospitals, school districts and teachers, immigrant advocacy groups, and social service agencies.

Trusted messengers are key. When the school system sent out their notice [about the CTC] to families, the lawyers at [Greater Boston Legal Services] got more calls than any other outreach efforts because schools were a trusted resource.

—Institutional stakeholder

Some immigrant families confirmed hearing about the CTC and free tax preparation services through trusted messengers, including homeless shelters or schools. However, many immigrant interviewees also acknowledged not knowing about the credit until they received direct help with filing taxes; some mentioned not seeing any advertisements or flyers about the credit in their neighborhoods.

We did not know [about the credit]; we found out afterwards. I did not even know how to do the taxes. I knew one could receive some money but I never imagined that this [CTC] would be a part of it.

—Immigrant family

Interviewees pointed to the need to involve additional trusted messengers in future strategies, including churches and Medicaid program staff, who may work closely with undocumented and mixed-status families in need.

We really tried hard on Medicaid program. It is one of the only programs that is really open to everybody. We had a lot of desire to connect with them, given their coverage rate, but it was really hard to make an inroad.

—Institutional stakeholder

Interviews with institutional stakeholders also highlighted the importance of working with community leaders and having a physical presence in specific areas and neighborhoods, which was especially hard to overcome during the pandemic.

You need to be directly in the community with clients...so they know what is real.

—Institutional stakeholder

TRAINING TRUSTED MESSENGERS IS KEY BECAUSE THEY CAN BE HESITANT TO SHARE INFORMATION ON TAXES THAT THEY MAY NOT UNDERSTAND

Interviewees emphasized the importance of dedicating resources to train trusted messengers. Some institutional stakeholders interviewed shared that trusted messengers feared passing along the wrong information or not fully understanding the intricacies of each immigrant's situation and how that could impact their tax benefits. This fear deterred some trusted messengers from disseminating important information and resources.

ARPA relief was undeniably a godsend for some, but how many US citizen kids missed out because of the complexity of our tax laws and the lack of available assistance for their immigrant parents? Even though the vast majority of kids in the country were made eligible for this help, the people working closest with them (in the schools, hospitals, etc.) were understandably wary of dispensing wrong information and did not have the tools to sign people up.

—Institutional stakeholder

A MULTIFACETED APPROACH IS THE BEST STRATEGY BECAUSE IMMIGRANT COMMUNITIES TRUST INFORMATION FROM VARIOUS SOURCES

Stakeholders undertook multiple outreach strategies, which allowed them to tailor some of their efforts to different immigrant communities. Various institutional and immigrant family interviewees agreed that information had to come from specific sources to be legitimized. For example, institutional stakeholders noted the importance of convening coalitions of government officials and research, law, and advocacy organizations to organize webinars and in-person information sessions.¹³ This finding was supplemented in prior work from the Shah Family Foundation in Massachusetts, which identified that combining broad outreach (e.g., statewide texting) and targeted outreach (e.g., Facebook lives) helped reach a broad array of individuals (McKitterick 2022).

People needed to hear outreach more than once...and we needed to meet people where they were. Working with schools, hospitals, [and] medical centers were the best avenues to get actual referrals. Information needs to be repeated to legitimize it.

—Institutional stakeholder

Immigrant communities may consume information in different ways. While some advocates and immigrants found social media to be successful, others said that families did not trust the information they saw online. Various institutional stakeholders talked about the success of text messaging from trusted official sources, such as schools, but some parents had children too young to be enrolled in school. Some interviewees highlighted doctors or nurses as trusted messengers, though some research has noted that they may be less effective in reaching immigrants (Doctors for Immigrants 2020). For some immigrant families, word of mouth was the most effective way to learn about the tax benefits.

It was my sense that different platforms were helpful for different communities. For example, ads on the radio were very popular for Haitian communities, but Facebook live events worked best for Brazilian communities.

—Institutional stakeholder

If we do right by one family then they will talk to others. Word of mouth runs rampant in Chelsea. All we need is one family to trust and reach out to [Greater Boston Legal Services].

—Institutional stakeholder

These findings were confirmed in our interviews with immigrant families. Interviewees spoke of various outlets that they each trusted, including the following:

Maybe if people would call you on the phone and explain it.

I would trust if this information was in social media too, but I would trust it more if I heard about it from people in my church or other community places.

I only trust someone who can verify it. [If an advertisement is in] the bus I can trust [it] more, [because] it is something verified by the government—they won't put it in the bus if [the information] is not true—but in the internet—I never know nowadays; [there is] a lot of fake news—[it is] impossible to know.

Disseminating Clear Information

INFORMATION SHOULD BE IN MULTIPLE LANGUAGES AND INTEGRATE CULTURAL COMPETENCY

A recurring theme in all our interviews with institutional stakeholders and immigrant families was insufficient language access (McKitterick 2022). Interviewees highlighted the importance of translating information in 8 to 12 predominant languages. In fact, the city of Boston has a dedicated language and communication access team tasked with making city programs accessible. Institutional stakeholders stated the importance of a multilingual approach incorporated into flyers, websites, and other advertisements in Boston's predominant languages. However, they recognized that doing so was not always possible, especially throughout the year. Many interviewees said that a multilingual approach involved partnering with skilled community leaders and coordinators prepared to answer questions and support families in each of their languages. Because the expanded CTC was instituted for a relatively short time frame during the COVID-19 pandemic, this became more complicated.

Language access—this is everything. [Having] resources in Spanish are fine, but we need more languages because we have so much diversity of languages like Haitian creole and Portuguese. If only English and Spanish materials are available...it is not enough.

—Institutional stakeholder

Immigrant parents also told us that navigating the system was harder because of language and cultural barriers.

I see a lot of problems with the language—I did not have the choice to go to school—everything I learned was alone, some people they just come to the US and they can't learn [English]. I think if you go to another country, you should try to learn the language. I do not think [the government] has the obligation to translate, but of course if they had [the information] in another language I would be grateful... a lot of parents had the same problem—[I lost] a lot of things for my children [because of not knowing English].

—Immigrant family

In our search of online materials, we found that institutional stakeholders made their websites available in multiple languages. The Shah Family Foundation, for example, which helped sponsored the findyourfunds.org website, included information on applying for the Child Tax Credit, eligibility requirements, and a page for frequently asked questions in nine different languages.¹⁴ The findyourfunds.org website also provided downloadable outreach materials in 12 languages, including flyers, robocall templates, email templates, and social media posts, with specific sample texts for different audiences such as for new parents and immigrants.¹⁵ The Boston Tax Help Coalition website, which included a CTC resources page, was also available in 11 languages.¹⁶

Various institutional stakeholders and immigrant families identified improving language access in tax services as a key area of opportunity. Most importantly, while stakeholders distributed information in a variety of languages, it was harder to secure free legal tax services in those same languages.

People can feel intimidated if there is no one that speaks their language in the tax office. You do not want to invite someone to participate in the service and then have it be a slap in the face that the service is not accessible to them.

—Institutional stakeholder

TAX CONCEPTS SHOULD BE SIMPLIFIED AND DISSEMINATION MATERIALS MUST CONTAIN SPECIFIC ELIGIBILITY CRITERIA AND RULES FOR PEOPLE WITH AN SSN OR AN ITIN

Similar to McKitterick (2022) and Bernstein, Gonzalez and Karpman (2021), we learned the importance of having effective, easy-to-access dissemination materials with straightforward language, clear guidelines on benefit requirements, resources on how to access these requirements, and no tax jargon.

However, even when guidance materials are clear, immigrants can face serious barriers in seeking services and understanding all the necessary steps to file their taxes and claim their CTC benefits, particularly if they are ITIN filers.

When you want to find about it, you just can't find it. There are 50 things to look through and it is very difficult...a lot of us go without [government programs] we are eligible for because we do not know how to access it.

—Immigrant family

Our research confirms the importance of dissemination materials and for the information to be drafted with cultural and linguistic competency. One institutional stakeholder noted that many Spanish-speaking taxpayers thought the CTC was a loan because that is the translation of the word “credit” in Spanish. Similarly, other research has identified that outreach language ought to use the terms “federal money” or “COVID money” instead of “refundable tax credits” for CTC, because it simplifies the information, and because the monthly payments were similar to earlier economic impact payments that many immigrant families may have already received (McKitterick 2022).

Even when dissemination campaigns tried to provide clear information, misinformation created deep confusions about the credit among immigrants. Many immigrant families thought the credit was a

scam. Others believed they could not apply because it was done through the tax system and they had no income to report on taxes that year. Many also assumed their noncitizen immigration status prevented them from getting the credit. In our interviews, immigrant families mentioned they did not believe the credit was available to them, even when they had heard about it from trusted sources.

I heard about [the CTC] from neighbors, at the church, in the news, people told me—I thought I did not qualify, because I had just come to the country, and I did not think I could apply. [I] heard about so many things I did not qualify for, so I just thought this [CTC] too. Now that I know that a lot of programs do apply to me, I try to apply for everything.

—Immigrant family

ACCESS TO TARGETED INFORMATION IN THEIR OWN LANGUAGE IS NOT ALWAYS AVAILABLE FOR ALL FAMILIES

Our analysis of online CTC information availability in Boston shows that while several state agency websites, newspapers, and advocacy organizations posted information regarding the expanded CTC, few listed information specific to immigrants. Upon googling “Boston Child Tax Credit” in various languages (English, Portuguese, Spanish, and French), we found that the top results contained a mix of sources, such as resources from the Boston Tax Help Coalition, a Massachusetts Attorney General Office guide to the CTC, and news articles from *El Mundo Boston*.¹⁷ Some did include information specific to immigrants, such as information to assuage fears around their immigration status when accessing benefits, while others contained general eligibility information. Inconsistencies in the level of detail provided across sources meant that individuals would need to sift through various links before finding one that had all the information they needed to file taxes and claim their tax benefits.

Despite some immigrant families identifying social media as a source of trusted information, posts on social media had the least amount of information relating to immigrants and particularly ITIN holders, likely because of text character limitations. Although most social media posts by institutional stakeholders included links to multilingual resources, the posts themselves were written in English. This meant that non-English speaking immigrants may have missed out on learning about these resources, even if those services were ultimately available to them in their primary language.

Despite many strategies that institutional stakeholders undertook to disseminate information on the availability of the tax credit, many immigrants told us they had not heard about it.

I did not file taxes last year because I did not know I could. I lost the Child Tax Credit because I did not know how it worked.

—Immigrant family

I never saw anything [about the CTC]. I never knew anything until I saw the money in the return check we got from the IRS—we did not know anything about it.

—Immigrant family

Addressing Barriers Specific to Immigrant Communities

FEAR OF PUBLIC CHARGE¹⁸ CONTINUES TO BE A MAJOR DETERRENT FOR IMMIGRANT COMMUNITIES

Institutional stakeholders and immigrant families told us that immigrants were reluctant to receive the credit out of fear of a future “public charge” determination (which was expanded between 2020 and 2021, and the expansion is no longer in effect) or other negative consequences for their immigration status. These discussions are consistent with findings from Bernstein, Gonzalez, and Karpman (2021).

People think that immigrants scoop all the benefits, but it is so false. They are scared to use them. [Outreach strategies should bring] awareness around this, and [those who administer] must make sure they understand the fears around these programs.

—Institutional stakeholder

We worked with so many immigrants, each one told me: “I was told not to do this by someone in the community.” [This is because the] community was traumatized by the prior administration’s treatment of them; they saw this as a trap, or a loan, or that this was not going to help them.

—Institutional stakeholder

There is a lot of fear to pay taxes, and because of fears, people do not do it. It is the fear of the government knowing that they are illegal in the country—and at the end of the day, both people and the government lose money.

—Immigrant family

ITIN HOLDERS WERE HARDER TO REACH AND MORE COMPLICATED TO SERVICE

SSN holders benefitted from an extension that allowed them to still claim their CTC if filing their taxes late, but this rule did not apply for those who did not have ITINs in hand by end of the tax season. Since the 2015 Protection Against Tax Hikes Act, parents of US citizen children have had to apply for an ITIN on or before the filing season deadline to receive the CTC. This rule resulted in many otherwise eligible US citizen children being left behind from receiving the credit.

ITIN holders had to jump through additional hoops to receive their tax benefits. Many interviews with institutional stakeholders reflected a deep frustration with how these rules affected US citizen children in mixed-status families. We learned that the process was particularly burdensome for those without SSNs, requiring their ITIN applications to be submitted by mail, certified by an acceptance agent, and contain original documentation. In addition, waiting times to get ITINs processed and original documents returned to them took as long as a year, per a letter sent by various national and state-level nonprofit organizations to the IRS commissioner (IRS Emergency Declaration Letter 2022). And many free legal clinics did not work with ITIN immigrants in the region; lawyers had to get certified last minute to become acceptance agents to help ITIN filers.

Multiple US senators are currently urging the IRS commissioner to extend the filing deadline for CTC claimants so as to accommodate ITIN filers impacted by the IRS' processing delays (Senator Chris Van Hollen of Maryland 2022).

ITIN holders were so disconnected and not a lot of service-providers were doing that work. We could not use online tools. They need special assistance, unexpired originals and documents from their country; they need to certify their passports and see an agent in person. [IRS] did not extend the deadline for ITIN folks. Everyone else has until 2025 to claim their funds, up to \$5,000 with expanded CTC and stimulus checks. That is not insignificant.

—Institutional stakeholder

We heard that it was harder for institutional stakeholders to reach mixed-status families, and that they were often more distrustful of the credit, either because they did not believe they were eligible or because they feared the consequences of accepting it.

It was tragically self-evident that we did not have nearly enough time to get the job done before the lurking, little-known filing deadline facing many immigrant families. Immigrant families often had to be convinced that they were in fact eligible for the relief, in addition to being the hardest to reach and requiring the most specialized assistance. It was an impossible task in the time we had. There is nothing I would like more now than to get a grant for that “tax van” and go into immigrant neighborhoods as a certifying acceptance agent, find the families who missed out, and get them what was promised, but it is too late for so many kids unless Treasury uses the COVID emergency declaration to extend the deadline. Administrative barriers can be lifted; we should be able to retool a program after seeing the delivery limitations in practice, but you need the will to fix what did not work and time. The fix, ultimately, becomes a political question when access for mixed-status families is compromised by bureaucratic rules.

—Institutional stakeholder

FEW LAWYERS OR TAX PREPARERS WERE QUALIFIED TO PROVIDE APPROPRIATE SERVICES TO IMMIGRANTS, AND THE PANDEMIC STRAINED THE CAPACITY OF THOSE WHO COULD

An information gap existed between immigrant communities' advocates and tax preparation staff. Advocates and other trusted messengers feared transmitting the wrong information to immigrant families. But even when outreach strategies succeeded, not all IRS Volunteer Income Tax Assistance program sites and other free legal service clinics had the capacity to provide aid in various languages or the knowledge to specifically service immigrant communities. Institutional stakeholders, including advocates, researchers, and lawyers, broadly agreed that learning more from each other was crucial to convert outreach efforts into successful tax filing outcomes.

Immigration advocates do not tend to know tax issues and tax advocates do not tend to know immigration issues.

—Institutional stakeholder

Institutional stakeholders and immigrant families told us that except for the Greater Boston Legal Services staff, there were few other tax preparers in the region trained with linguistic, cultural, and tax competencies, especially to service mixed-status families.

I found out the legal aid tax person did everything for me. I wouldn't have known anything; she did it for me and we received the tax return.

—Immigrant family

What Greater Boston Legal Services [does] is very good. They help with everything. They make everything easy.

—Immigrant family

All institutional stakeholders acknowledged that the pandemic made outreach strategies for immigrants particularly complicated. For instance, IRS Volunteer Income Tax Assistance program sites had reduced functionalities because most turned their services online, which meant that many immigrants needing linguistic or specialized tax assistance were left unattended. Establishing partnerships with local immigrant community leaders became harder because it had to be done remotely, and entire strategies had to be devised in a few weeks or months. In-person outreach strategies were, for the most part, halted, including knocking on doors and disseminating information in public spaces. The community ambassador program from Boston city government, which was key to connecting immigrants with government benefits before the pandemic, was also on hiatus. Yet, institutional stakeholders admitted that immigrants responded best to strategies set within their communities and when they had the ability to get the tax filing services directly in their neighborhoods. Institutional stakeholders shared a frustration of having to pivot to new strategies, such as relying on online platforms or distributing information in vaccination sites.

Customer service and access became limited in the past two years because we had a hybrid and virtual service. We went from 70,000 paper flyers of which 30,000 were in seven languages, with ambassadors doing presentations and hosting an aggressive and robust multicultural outreach, to all of that not being part of our programs because of the pandemic. The fact that it was in the middle of the pandemic made [outreach] much more challenging.

—Institutional stakeholder

Finally, some institutional stakeholders acknowledged that a lack of resources and time to sketch out larger outreach strategies strained capacity and translated into patched-up plans.

I recognize that I am just one person who was not going to reach all who needed these services during a pandemic...the result is unsurprisingly that the neediest get shut out, and if you are an immigrant filer, facing such additional administrative hurdles, good luck finding the help in time. The intentions were great from the top down, but you shouldn't need to depend on luck to find the necessary help.

—Institutional stakeholder

Conclusion

The expanded CTC had unprecedented impacts on low- and middle-income families, lifting millions of children out of poverty (Hamilton et al. 2022). The expansion increased the maximum amount of the credit, expanded eligibility to very low-income families, and delivered up to half of the benefit in monthly installments from July through December of 2021.

However, many immigrant families faced higher risks of missing out on tax benefits that they were eligible for. They faced considerable barriers in learning about and claiming the CTC that had to be proactively addressed and removed.

We interviewed about twenty government officials, nonprofit partners, and advocacy groups about the dissemination efforts around the expanded CTC they undertook to reach immigrants in Boston and its surrounding areas. We contrasted their experience to those of heads of immigrant families eligible for the credit. Hearing from both sides allowed us to identify important lessons learned and crucial areas for improvement. A key takeaway from these conversations was that despite considerable and targeted efforts from government agencies and community partners, many immigrant families relayed not having heard about the credit before filing their taxes. This finding suggests that lessons learned should be evaluated across institutional stakeholders and future strategies.

Our conversations highlighted three key lessons to consider. First, establishing collaborations across siloes was essential to comprehensively serve immigrant communities. This consisted of including specific trusted messengers for each community into outreach efforts. Also, training those who were hesitant to support immigrant communities was key because of complicated eligibility and tax filing rules for immigrant taxpayers. Second, dissemination materials had to be made accessible, with clear and repeated information in multiple languages so immigrant communities could easily understand eligibility and available resources. Third, we found that immigrants faced unique barriers that need to be identified and removed. Immigrants feared facing public charge determinations if they benefited from the CTC. ITIN holders, in particular, had to jump through additional hurdles to receive the credit and had a shorter timeline to comply with the documentation.

While outreach efforts were many and diverse, few lawyers and tax preparers in Boston were qualified to provide appropriate services for immigrants. Beyond raising awareness, government officials and nonprofit partners may wish to focus resources on expanding free tax filing services that are available with staff proficient in multiple languages and those highly specialized in their knowledge of tax complexities faced by immigrant filers, particularly those in mixed-status families.

Our findings are consistent with prior research on best practices in connecting and servicing immigrant communities. For example, in Detroit, Michigan, a nonprofit organization called Congress in Communities mobilized their community organizers in a campaign to connect their neighbors with expanded CTC payments. They used data from the University of Michigan to identify neighborhoods with the highest shares of likely nonfilers and low-income households, and trained organizers fluent in Spanish to go door to door to discuss tax benefits, distribute leaflets in English and Spanish at people's

homes and local businesses, set up canvassing tables at community events throughout the summer, and connect families that have complex tax filing situations with tax preparers.¹⁹ Research in Houston, Texas, and Las Vegas, Nevada, has also shown that pooling government and nonprofit community-based and legal aid organizations' capacities can be crucial in serving immigrant communities, and strategies, such as staying engaged through the year, building linguistic and cultural competency, and collecting only a minimal amount of sensitive information, are necessary in building authentic trust (e.g., the 2020 study was based on interviews with leaders in government agencies, community-based organizations, and service providers in the two cities on how best to support immigrants).²⁰

Today, the CTC is still available for immigrants and mixed-status families if they have some earnings and if their children have SSNs. While the requirements are no longer the same as in 2021, outreach to immigrant families during the pandemic surfaced a variety of important lessons for future outreach efforts to consider for the CTC, many of which are likely applicable to other safety net programs and other communities as well.

Notes

- ¹ Elaine Maag and Nikhita Airi, "The Child Tax Credit grows up to lift millions of children out of poverty." *TaxVox* (blog), Urban-Brookings Tax Policy Center, March 16, 2021, <https://www.taxpolicycenter.org/taxvox/child-tax-credit-grows-lift-millions-children-out-poverty>.
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- ² ITINs help those considered ineligible for SSNs comply with federal tax reporting. They are generally used by undocumented immigrants and some lawfully present survivors of domestic violence, students, and dependents of temporary workers. Across the United States, there were 5.4 million active ITINs in January 2021 (Treasury Inspector General for Tax Administration 2022).
- ³ Elaine Maag, "An expanded Child Tax Credit would reduce child poverty to below 10 percent in nearly all states," *TaxVox* (blog), Urban-Brookings Tax Policy Center, September 8, 2021, <https://www.taxpolicycenter.org/taxvox/expanded-child-tax-credit-would-reduce-poverty-below-10-percent-nearly-all-states>.
- ⁴ We are committed to employing inclusive language whenever possible, though we acknowledge that not every member of these groups may identify with these terms. Language is constantly evolving, and so will we.
- ⁵ Aravind Boddupalli. "Where are families most at risk of missing out on the expanded Child Tax Credit?" *TaxVox* (blog), Urban-Brookings Tax Policy Center, October 21, 2021, <https://www.taxpolicycenter.org/taxvox/where-are-families-most-risk-missing-out-expanded-child-tax-credit>.
- ⁶ Laura Brugger and Elaine Maag, "Immigrants were less likely to have received expanded CTC; those who did used it for essentials," *TaxVox* (blog), Urban-Brookings Tax Policy Center, August 29, 2022, <https://www.taxpolicycenter.org/taxvox/immigrants-were-less-likely-have-received-expanded-ctc-those-who-did-used-it-essentials>.
- ⁷ Dulce Gonzalez, Hamutal Bernstein, Jennifer M. Haley, and Sonia Torres Rodríguez, "How federal and state leaders can reach immigrants and build their trust in the safety net." *Urban Wire* (blog), Urban Institute, July 2021, <https://www.urban.org/urban-wire/how-federal-and-state-leaders-can-reach-immigrants-and-build-their-trust-safety-net>.

- ⁸ “NTA blog: Most taxpayers needing a new ITIN are prohibited from filing electronically, causing unnecessary refund delays.” NTA (blog), Internal Revenue Service, April 13, 2021, <https://www.taxpayeradvocate.irs.gov/news/nta-blog-most-taxpayers-needing-a-new-itin-are-prohibited-from-filing-electronically-causing-unnecessary-refund-delays/>.
- ⁹ Laura Brugger and Elaine Maag, “Immigrants were less likely to have received expanded CTC; those who did used it for essentials,” *TaxVox* (blog), Urban-Brookings Tax Policy Center, August 29, 2022, <https://www.taxpolicycenter.org/taxvox/immigrants-were-less-likely-have-received-expanded-ctc-those-who-did-used-it-essentials>.
- ¹⁰ “Immigrant Demographics,” City of Boston, last updated May 6, 2021, <https://www.boston.gov/departments/immigrant-advancement/immigrant-demographics>.
- ¹¹ “Who We Are,” Healthy Chelsea, accessed Month, Day, Year, <https://healthychelsea.org/who-we-are/>.
- ¹² “Boston Residents Encouraged to Claim Their Child Tax Credit,” City of Boston, July 15, 2021, <https://www.boston.gov/news/boston-residents-encouraged-claim-their-child-tax-credit>.
- ¹³ “There is Still Time to Claim the Expanded Child Tax Credit: How Schools Can Help Families Connect to Thousands of Dollars.” YouTube video, posted by Partnership for America’s Children, July 1, 2022, <https://youtu.be/CkNMoBc95tw>.
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- ¹⁴ “FAQs.” FindYourFunds.org, accessed August 8, 2022, <https://www.findyourfunds.org/faqs>.
- ¹⁵ Outreach Materials,” FindYourFunds.org, accessed August 8, 2022, <https://www.findyourfunds.org/outreach-materials>.
- ¹⁶ “Child Tax Credit Helpful Information.” Boston Tax Help Coalition, accessed August 8, 2022, <https://www.bostontaxhelp.org/child-tax-credit-helpful-information/>
- “2022 Tax Flyers.” Boston Tax Help Coalition, accessed August 8, 2022, <https://www.bostontaxhelp.org/tax-flyers/>.
- ¹⁷ “Familias Elegibles Para Reclamar Millones en Pagos de Impuestos,” *El Mundo*, February 17, 2022, <https://static1.squarespace.com/static/6070a4ae3dbbf4288f259287/t/620fdb7d2f063978fdafc0d5/1645206441936/elmundo-boston-2.14.2022.pdf>.
- ¹⁸ The earlier version of the “public charge” rule, which was formally announced in 2019 and in effect between 2020 and 2021, has since been revised. The Trump Administration had expanded the definition of who the federal government may deem as dependent on government assistance based on a range of income, wealth, health, and other metrics, and to potentially use that as a reason to deny visas and green cards (US Department of Homeland Security 2022). Receipt of the CTC has not been included as a factor for “public charge” determinations in any iteration of the rule in effect.
- ¹⁹ Susan Tompor, “Detroiters Going Door to door to Make Sure Families Do Not Miss Out on Child Tax Credit,” *Detroit Free Press*, September 3, 2021, <https://www.freep.com/story/money/personal-finance/susan-tompor/2021/09/03/child-tax-credit-illegal-immigrant-low-income-grandparents/8192714002/>.
- ²⁰ Hamutal Bernstein, Sara McTarnaghan, and Dulce Gonzalez, “Strategies from Houston and Las Vegas show how local leaders can support immigrants during COVID-19,” *Urban Wire* (blog), Urban Institute, July 16, 2020, <https://www.urban.org/urban-wire/strategies-houston-and-las-vegas-show-how-local-leaders-can-support-immigrants-during-covid-19>.

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Errata

This brief was updated on October 11, 2022. On pages 4 and 9, we clarified that the public charge rule was in effect between 2020 and 2021. We also corrected the name of Boston's Mayor's Office for Immigrant Advancement on page 5. And on page 6, we corrected Margalit Tepper's affiliation as the former integration projects lead for the Massachusetts Immigrant & Refugee Advocacy Coalition.



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