TAX POLICY CENTER
URBAN INSTITUTE & BROOKINGS INSTITUTION

TRUSTED MESSENGERS' ROLE IN HELPING NEW MOTHERS FILE TAXES

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In 2021, the American Rescue Plan Act (ARP) expanded the child tax credit (CTC) and automatically sent payments to eligible families based on tax returns filed in 2019 or 2020. Previous research (e.g., Walker et al. 2022) has found that trusted messengers were critical to ensuring families filed taxes and received advance CTC payments for which they were eligible. Nurses working in close proximity with families at risk of missing out on the CTC, such as new parents, are a key potential trusted messenger group (bit.ly/3UR92yP). Because of their close relationship with these families, nurses are uniquely positioned to act as benefit navigators and are crucial to informing families of the CTC and referring new mothers to filing assistance resources. However, nurses can also be hesitant to share complicated tax information and are incredibly busy, so it is important to focus on empowering them with the right amount and type of information to support them in serving as referrers (https://tpc.io/3MdchOl).

The National Service Office of the Nurse-Family Partnership and Child First is a national nonprofit organization connecting nurses with first-time mothers. Nurse-Family Partnership ® (NFP) worked with Let's Get Set (LGS), a mission-driven financial technology company that has built tax tools for low- and middle-income parents, to provide information to new mothers through their network or nurses to support families in accessing their tax benefits. They sent surveys to 1,500 new mothers who received nurse visits from NFP during the first year of their babies' lives, including half who received information about LGS and half who did not. Based on these survey data, we found that mothers who used LGS filed taxes and used free tax filing services at higher rates, and received larger tax refunds, than mothers who did not use LGS (bit.ly/3PvxftA).

In addition, they surveyed NFP nurses about working with LGS and received completed surveys from 78 of 300 nurses to help understand how the nurses perceived their roles as trusted messengers and how comfortable they felt referring clients to information about filing taxes.[1]

More than 45 percent of nurses surveyed said they referred all their clients to LGS, but 20 percent mentioned not referring any clients (figure 1). Reasons for not referring clients to LGS included the belief that the client did not have income, the belief that the client was too young, the belief the client would not understand the content, the client not having had the baby yet, or the client primarily speaking Spanish or another language

FIGURE 1
How Many Clients in Your Caseload Did You Refer to Let's Get Set?
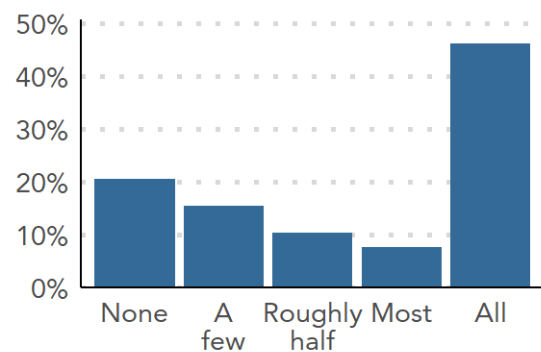
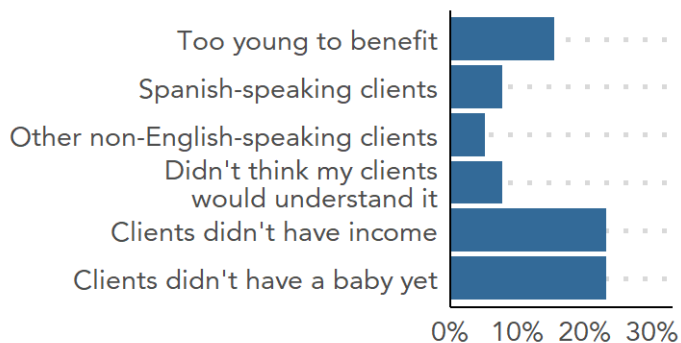Source: Tax Policy Center analysis of the Nurse-Family Partnership nurse survey.

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[1] Links were sent to 300 nurses and 80 responded, 78 of whom completed at least 60 percent of the survey, resulting in a 26 percent response rate. Seventy-two respondents included email addresses to be entered in a lottery for a $50 gift card. We budgeted for 100 gift cards, so all respondents that included their email addresses received a card. The response rate was very low but NFP had noted experiencing lower than usual response rates across other surveys as well and surmised that this is likely because of the summer timing, relatively short survey period, and some fatigue with participating in surveys on the part of their nurse partners.

other than English. Although nurses were overall willing to refer clients, many were uncertain about eligibility criteria (figure 2).

Before the partnership between NFP and LGS, a majority of nurses felt somewhat comfortable to very comfortable talking about taxes; about one-third did not. After LGS started partnering with NFP, average comfort levels of discussing taxes increased from 3.1 to 3.6 (figure 3). Similarly, although nurses were undecided about the importance of discussing taxes with clients as part of their interactions before LGS, after learning about LGS, the answers were skewed toward important and very important—from 3.5 to 3.8 (figure 4). These findings stress the importance of training nurses for building their confidence as important messengers and the need to provide them with knowledge on eligibility criteria and resources to rely on if questions arise while discussing a complicated tax system.

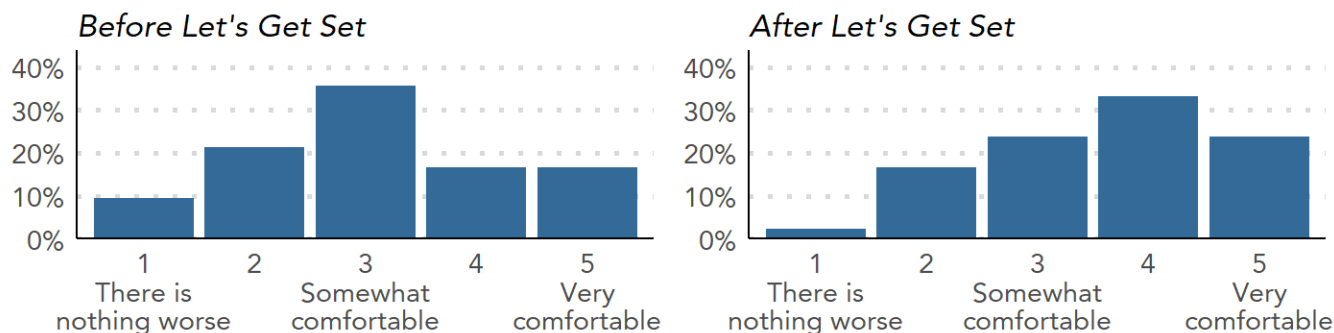## Reasons Nurses Did Not Refer Clients to Let's Get Set

Source: Tax Policy Center analysis of the Nurse-Family Partnership nurse survey.
Note: Displays response options as presented in survey; CTC eligibility is determined by earnings and not income.
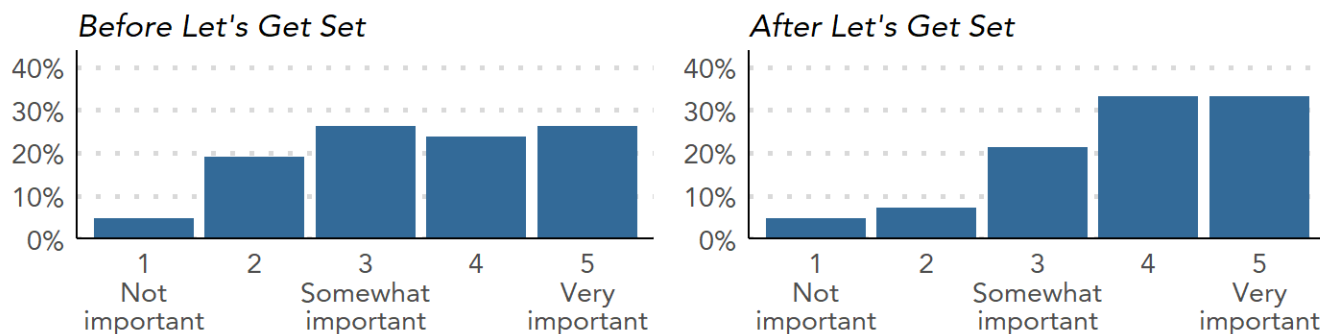
How Comfortable Nurses Were Talking to Clients about Taxes

Source: Tax Policy Center analysis of the Nurse-Family Partnership nurse survey.

How Important Nurses Think It Is to Speak with Clients about Taxes

Source: Tax Policy Center analysis of the Nurse-Family Partnership nurse survey.