

# WORKING FAMILIES TAX CREDIT COMMUNITY MEMBER LISTENING SESSION REPORT

May 2024





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## BACKGROUND

The 2021 Washington State Legislature passed [ESHB 1297](#) which expands eligibility and funding for the Working Families Tax Credit (WFTC) program. This program is intended to support Washington's low-to-moderate income working families and individuals.

By 2023, the Working Families Tax Credit had become an established program administered by the Washington State Department of Revenue (Revenue). Now in its second year, it is estimated that up to 350,000 individuals or families are eligible for the tax credit. To date, Revenue has received over 170,000\* applications and refunded over \$96.1\* million to qualifying members of Washington state.

In May 2024, the Department of Revenue hosted two virtual listening sessions for community members to share their experience with the Working Families Tax Credit program. During each session, community members were provided the opportunity to provide feedback on the following:

- What worked well when applying for the credit?
- What were some of the challenges applying for the credit?
- How did you communicate with DOR or get support when needed?
- What could DOR do to encourage and reach more potential applicants?
- How did you find out about the credit?

The input received will help drive changes to the overall WFTC program and guide processes in the future.

*\*As of April 30, 2024.*

## LISTENING SESSION APPROACH

Community member listening sessions were conducted via Zoom and featured a format with designated roles to include a facilitator, meeting host, interpreters, and note-taker. The sessions were offered in English and Spanish. Each session covered the same questions. Attendees were required to register to attend.

Listening sessions were promoted by the WFTC Outreach team and the WFTC email newsletter.

During the listening sessions, community member attendees were encouraged to provide their feedback, both verbally and via meeting chat. The listening sessions were not recorded. For those unable to attend the listening sessions, a survey was available that included the same questions and themes as shared in the listening sessions.

The listening sessions were held:

- Tuesday, May 7, 2024, at 2:00 p.m.
- Wednesday, May 8, 2024, at 6:00 p.m.

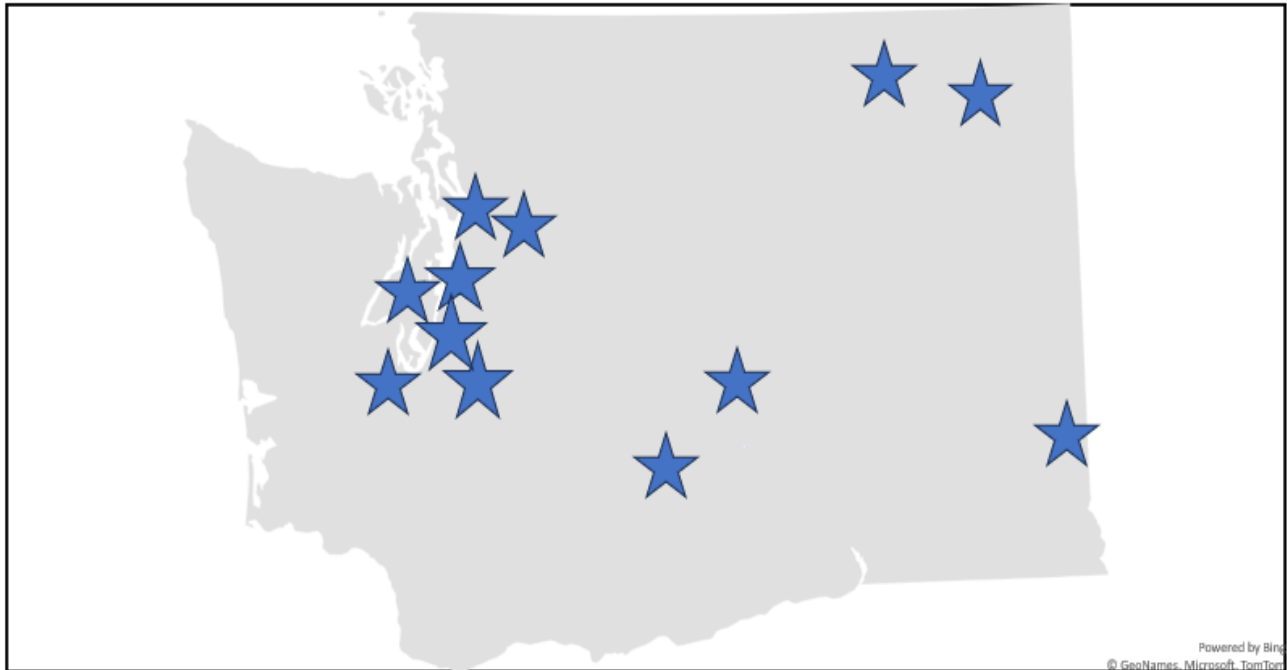
Total listening session attendees: 1

Total listening session and survey comments collected: Over 155 in total.

In this report, some feedback comments may have been edited to remove unactionable remarks and extraneous personal information.

## SURVEY RESPONSES

We received 15 completed survey submissions, with representation of various regions in Washington state.



*Map of Washington state illustrating areas of the state represented in survey responses.*

## KEY FINDINGS

### APPLICATION PROCESS

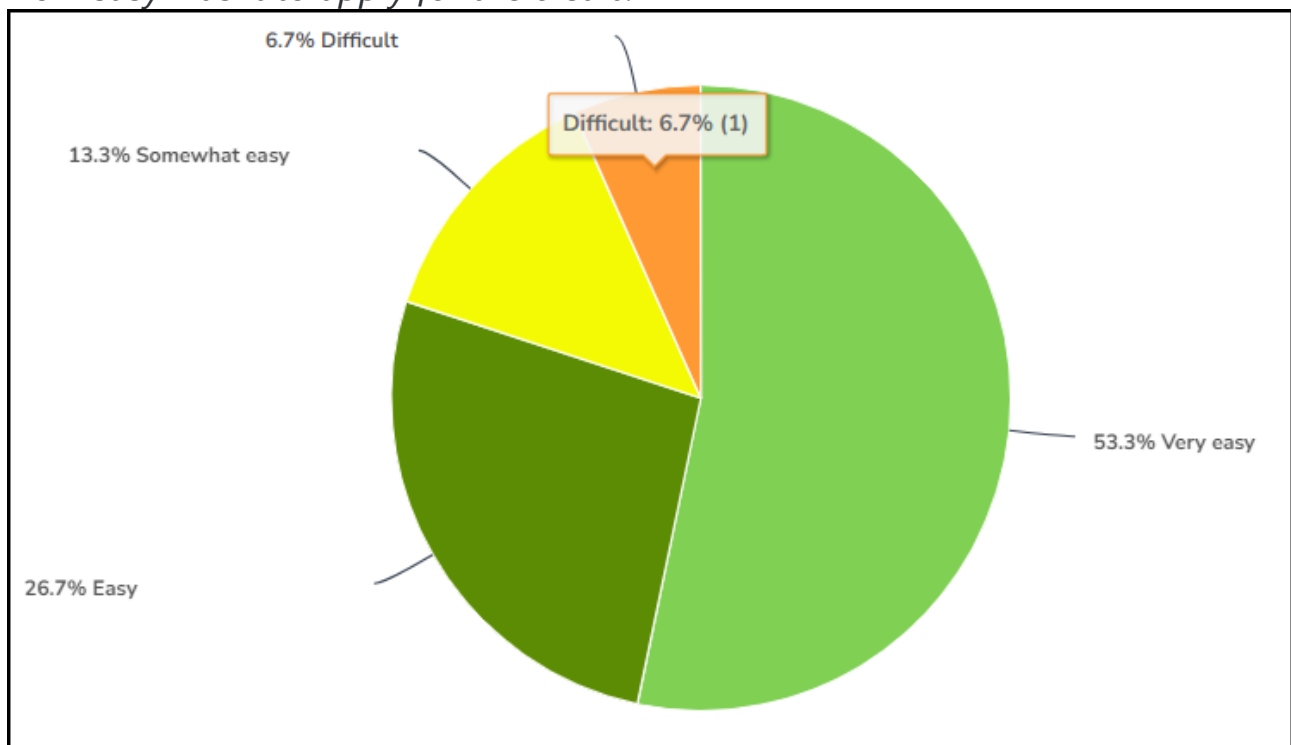
*How easy was it to apply for the credit?*

#### Feedback themes

The survey responses indicate most participants found the credit application process easy. However, one individual mentioned a challenge, noting they were unaware of paper application availability and thought the application was only available online. It required inputting a significant amount of information. No additional feedback on this topic was provided during the listening sessions.

#### Survey Responses

*How easy was it to apply for the credit?*



EASE RATING BY PERCENTAGE.



## **Listening session and survey comments:**

- Very easy x7
- Easy x4
- Somewhat easy x2
- Difficult
- I was not involved applying for a credit. Just a community member wanting to provide some of my thoughts.
- Only available online, and it required a lot of information.

## APPLICATION PROCESS

*What worked well when applying for the credit?*

### Feedback themes

Responses in both the listening sessions and the survey responses indicate that people found the credit application process easy. Participants mentioned the instructional videos were helpful, the format was easy to navigate, and the application process was quick. There was recommendation to have a copy of your federal return available to reference during the application process.

Noted responses include:

- Application was straightforward, easy to read, understand, and navigate.
- Difficulties in going back to review their application later, as it restarted the entire application process.

### Listening session and survey comments:

- Everything was easy and videos to go along with it.
- Easy to navigate.
- Everything – it was quick and easy.
- Having a copy of the tax return available to refer to makes answering the questions on the application very easy. The way the questions are set up allows a person to easily apply for the credit themselves.
- The whole process had a good flow and progressed easily.
- Califcar - "Qualify"
- I was able to complete the application, and I did receive my tax credit.
- This question doesn't make any sense?!? The ease of the application I'd give a 5/10 just because if you go back at all or go to look at it later (view) it starts your application process over.... Lame!
- Retaining some data.
- Everything was fine.
- The while application process was easy to read and understand.
- Application was fairly straightforward and streamlined with regards to the amount of questions, and the way they were presented. I feel like the majority of the information that you require comes from our federal tax returns, also the majority of the weight of the decision whether to grant the refund depending highly on whether or not the IRS has already approved our refund for their EIC...



## APPLICATION PROCESS

*What was the biggest challenge applying for the credit?*

### Feedback themes

Responses in both the listening sessions and the survey identify the most significant challenge was entering values into the application from the federal tax return. There is confusion regarding clarity of some instructions. In addition, when the federal return was filed electronically, it may be difficult for individuals to access the information or remember where they had stored it.

Noted responses include:

- Wait times for the credit to be processed.
- The application requested too much information.
- Slow website.

### Listening session and survey comments:

- I don't think I had a challenge.
- That I wasn't approved with my two children.
- Digging out my Federal tax return.
- The biggest challenge would probably be the part that asks for a person to enter specific values from certain lines of the tax return. The confusing part of that is the way it's worded..it says enter the number from this certain line if it's also on this other line too.
- Looking up the numbers from our 1040 form. Ours is all electronic and I forgot which drive I stored it on.
- Muchos datos - *"Many/Much data"*
- Needing to create an account and enter so much information. Slow website.
- Nothing!
- There were no challenges.
- Waiting for the refund lol
- Dreading the ridiculous unnecessary long wait it takes to process these applications and send my refund check.

## APPLICATION PROCESS

*Based on feedback from last year, we made several changes including adding prepaid debit cards and improving our online system to reduce errors. Do you have any suggestions to improve the application next year?*

### Feedback themes

Responses in both the listening sessions and the survey indicate that individuals would appreciate an easier method for editing a submitted application, as well as an alternative way to view their application after filing to check status. It was also suggested it would be beneficial to have an indicator before submitting an application, confirming that you have already submitted an application for the year.

Noted feedback responses include:

- Reduce the amount of application questions.
- Allow individuals to edit their preferred method of receiving their credit after their application has been submitted.
- Reduce application processing time.

### Listening session and survey comments:

- Yes
- No x7
- Make it easier to edit the application already submitted, specifically changing the bank account information after the submission has already taken place. Possibly give an option to where if a person wants to at any point cancel the credit from being direct deposited by default it would just go to a prepaid card.
- Make it easier to check the status of an application. I went to the DOR website and could not locate a link to the WFTC. I had to go to a Google search for "wa working families credit status" to find a direct link.
- If possible, reduce the number of questions one has to answer and eliminate the need for an account log in.
- A different way to view after filing (user friendly) that doesn't start your process over completely.
- Please have more WFTCs in the future!
- This year when submitting an application, it didn't automatically show you filed an application. Maybe include that feature next year so there are not duplicate applications.
- Do whatever you need to do in order to cut the wait time down from several months to less than two weeks...

## APPLICATION PROCESS

*What method(s) of applying did you use? Why did you select that method?*

### Feedback themes

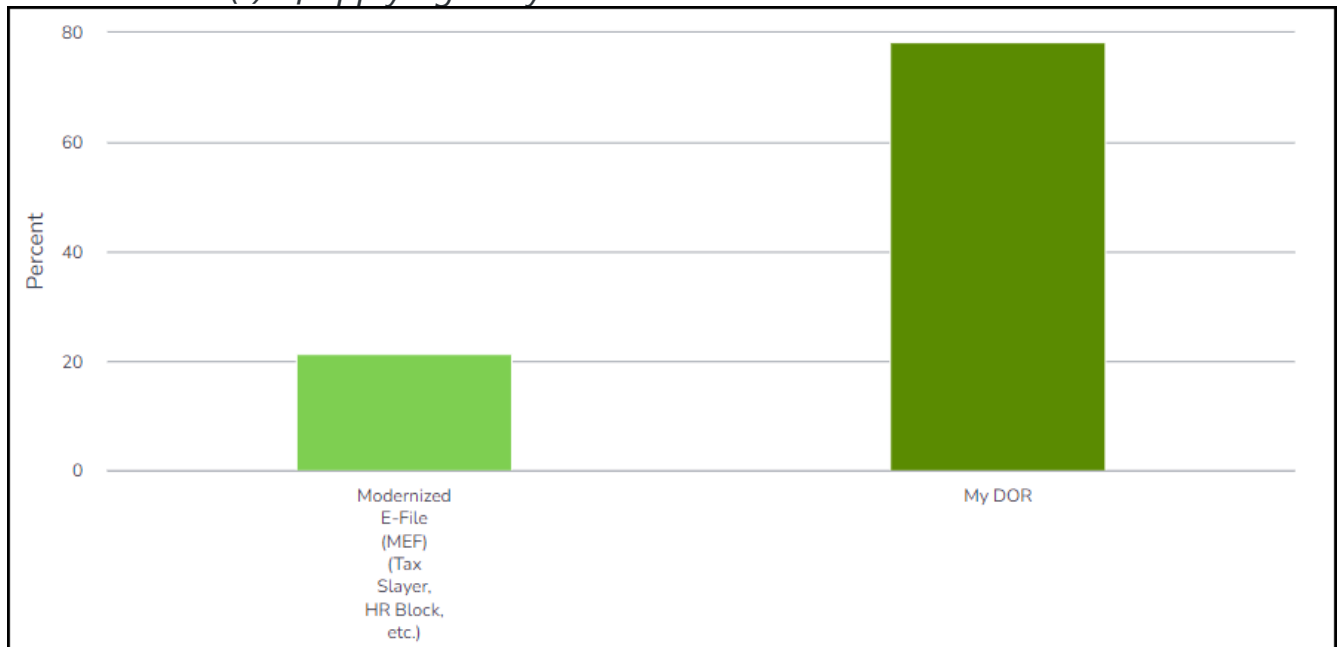
Responses in the survey show that the most popular method for people to apply was via My DOR, followed by a modernized e-file (MeF) method such as Tax Slayer, H&R Block, etc. The survey did not include any reports of paper filings as a utilized method to submit an application.

Noted suggested responses include:

- Reminder emails are appreciated.
- Unaware that e-file is an option, while others did not know that paper applications are available.
- United Way was crucial in lending assistance.

### Survey Responses


*What method(s) of applying did you use?*



*Percentage of methods used to file application.*

### Listening session and survey comments:

- Modernized E-File (MEF) (Tax Slayer, HR Block, etc.) x3
- My DOR x11

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- It's what I used last year and was the easiest for me. Plus, I got an email to remind me.
  - Did it that way last year and it worked for me. Also, I did not find out about the e-file option until after I had filed.
  - I could not apply through turbo tax and did not even know a paper application was an option.
  - Took me 10 minutes to apply for something that is going to take me hundred of days to receive.
  - Because I am deaf, I used United Way. I had to amend my taxes and go back but it was a little too late for the IRS 1040.

## WORKING WITH THE DEPARTMENT OF REVENUE

*When you needed information-how did you communicate with the Department of Revenue or get support?*

### Feedback themes


Responses in both the listening sessions and the survey show that most people called the Department of Revenue for help or assistance. Additionally, some utilized My DOR messaging and website content for support.

Noted response include:

- To increase awareness and accessibility of the credit, it would be beneficial to have someone present the information in American Sign Language (ASL). This would help individuals who rely on ASL better understand the credit and application process.

### Listening Session and survey comments:

- I'm sure I could email them if I needed anything.
- Online website for irs
- Did not need info, so did not seek support/info
- I called the couple of times I had a question. I also researched for the information on the website.
- N/A
- Recibí ayuda - *"I received help"*
- I used my DOR account via messaging feature.
- Did not do so.
- I did not need information.
- By phone
- I called the number and spoke to someone a few times actually got thru to a person quick too.
- I called. And I called again and again...
- How does the program work, is it available annually?
  - Yes. If you meet certain criteria, like the IRS Earned Income Tax Credit, then you can qualify for the WFTC. When you apply through United Way, they would probably bring it up.
- I didn't get the refund because my income was over the limit, but I'll try again next year.
- I can make a suggestion for DOR: You can make it more accessible by having someone presenting in ASL. Most deaf people cannot read and write at the level



that they would need to understand the credit. If you need someone like me, I would be willing to help. I could help with a deaf-friendly person.

## WORKING WITH THE DEPARTMENT OF REVENUE

*What could the Department of Revenue do to encourage and reach more potential applicants?*

### Feedback themes


Responses in both the listening sessions and the survey suggests continuing the current outreach efforts, as they seem to be effective. Additionally, it was recommended to increase signage at Women, Infants and Children Nutrition (WIC) offices, WorkSource programs, schools, foodbanks, libraries, etc.

Noted suggestions include:

- Community mailers to neighborhoods and homes would be beneficial.
- Social media is an effective way to advertise.
- Partner with other state agencies, such as Department of Social and Health Services (DSHS) and Health Care Authority (HCA).
- ASL would be a good way to help the deaf and hard of hearing community learn about it.

### Listening session and survey comments:

- Signage at WIC offices, verbage via TurboTax etc, mailers.
- Expand who qualifies for tax credit.
- No idea, I got several reminders so it was very effective reaching me.
- Not too much more, their efforts are definitely noticed.
- Distribute flyers to DSHS and Worksource to display in their offices and on their websites. Also to places like Food Banks, Libraries, and Schools.
- This is not a program that I encourage to continue in our State. All citizens pay sales tax on what they the purchase and monies should not be distributed back to any one in this way. A sales tax is as equitable as it gets; all pay relative to their spending level.
- Más propaganda y más información - *"More propaganda and more information"*
- Make the application less onerous
- More social media ads as well as public online sites, regular brick and mortar business flyers ect.
- Cross-reference individuals with DSHS and HCA so that participants in needs-based programs would receive emails or texts about WFTC -- and let them know they are being contacted because they are in another needs-based program! It's creepy not to say where you got our names and contact info!
- I have no suggestions.
- I think they have done a great job so far.

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- An ASL video with captions would be great because it would help people know about it.



## GENERAL QUESTIONS

*How did you find out about the credit?*

### Feedback themes

Responses in both the listening sessions and the survey indicate social media, the internet, mailers, and the Department of Revenue's website were common responses on how individuals learned of the tax credit.

Noted responses include:

- Organizations such as United Way
- Social and community networks
- Tax representatives

### Listening session and survey comments:

- I believe I saw something on Facebook or on the internet somewhere.
- Tax rep
- postcard, email, ads
- I found out on the internet
- Found it on the DOR website last year while researching business licensing.
- Promotional info in community.
- Redes sociales - "*Social networks*"
- I work at a library and DOR reached out to help spread the word.
- Online DOR site
- Postcard
- Online
- TurboTax
- A friend last year
- Searching the Internet for government grants for small businesses.
- I got an email from the Dept of Revenue and then I got information through United Way. I didn't qualify because of my income.

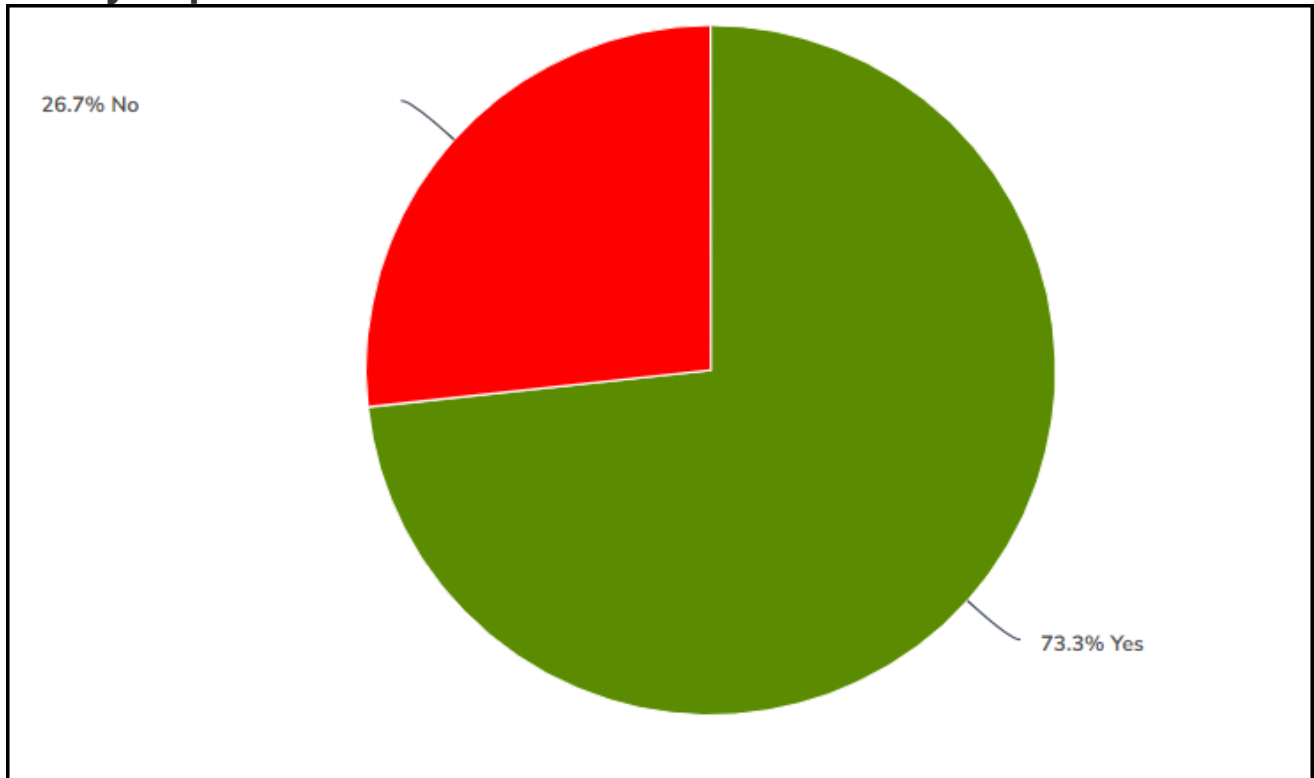
## GENERAL QUESTIONS

*Are you aware that applicants can still apply for the credit for tax year 2022 (in addition to tax year 2023)?*

### Feedback themes

An overwhelming number of participants in both the listening sessions and survey were aware you can still apply for the tax credit for tax year 2022 in addition to tax year 2023.

### Survey responses:



PERCENTAGE OF AWARENESS OF APPLYING FOR PREVIOUS TAX YEAR

### Listening session and survey comments:

- Yes x11
- No x4
- Again, I didn't know until I got the email. I asked United Way but was told I don't qualify. I tried to fill it out myself and it said I wasn't eligible because of my income.

## GENERAL QUESTIONS

*What advice would you give first-time applicants or new preparers?*

### Feedback themes

Responses in both the listening sessions and the survey provided helpful advice to first-time applicants. Samples of advice include to seek assistance from a tax professional if you need to, take your time to read and understand the information, and don't forget to attach your federal return!

Noted common responses include:

- Have your federal return and dependent's information nearby when you complete the application.
- Check for tax year 2022 while you are doing 2023.
- Don't hesitate to call the Department of Revenue if you have questions.

### Listening session and survey comments:

- Just see if you qualify.
- Go to tax rep if you need assistance.
- Get your federal return handy and just do it - it's quick & easy.
- Make sure if you qualify also apply for 2022. If you're confused or unsure if you qualify, ask any tax professional or volunteer to help you verify.
- Gather all required information from your federal tax forms and have all of your dependent information before you start. Don't rush, the system allows plenty of time to read and fully understand the process.
- Que confíen que es verdad - *"Let them trust that it is true"*
- Gather all your family's information first and be prepared to spend a half hour of so slogging through the application.
- Make sure you answer every single question and attach your tax return!
- DO IT.
- Call if you have questions! Very great customer service at dor! They will help.
- I have no advice.
- Even if u don't think you qualify apply anyways its simple to fill out and u get results immediately. Every little bit of money back is a good thing to us all.
- ...Prepare to wait at least the full 90 days...
- Make sure to talk with a tax preparer, a CPA or an accountant in the community who has access to the website. I would be very happy to help you with that. Maybe a webinar or videos that help to get the word out.

## GENERAL QUESTIONS

*Anything else you would like to tell us?*

### **Feedback themes**

Responses in both the listening sessions and the survey indicate positive responses for the Working Families Tax Credit and opportunity to provide feedback of the program. It was mentioned it would be beneficial to have an indicator to let individuals know if they have already applied for the credit before they begin the process again. Also noted was a complication with a paper check being sent out when the individual selected direct deposit. This error created a longer wait time, but in the end, the customer did receive their refund!

### **Listening session and survey comments:**

- No thank you.
- N/A
- Thanks!
- This is not a program that I encourage to continue in our State. All citizens pay sales tax on what they purchase and monies should not be distributed back to any one in this way. A sales tax is as equitable as it gets; all pay relative to their spending level.
- No
- Nope that is it and thank you.
- It would have been helpful for the software to let me know I'd already applied for the WFTC for 2023 EFORE I completed the application again! (Sorry!) But I was very happy not to have missed the chance to reach back for the 2022 funds.
- Due to computer error my check was sent out when I requested direct deposit then I had a heck of a time receiving it. It took extra time I wasn't expecting but in the end I was paid thank u.
- I think WFTC is valuable, especially for working families who are on the poverty line for income. Low-income families really need the money, especially for basic needs.
- Thank you for the webinar.