

# Supporting Rural Workers

Creating Community-Designed  
Approaches for Federal EITC Uptake

August 2023

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The federal Earned Income Tax Credit (EITC) is a refundable tax credit for workers who earn low wages. The amount of funds depends on the number of children in the home and the family's earned income. The EITC has demonstrated success at lifting poor families out of poverty, with a two-generational benefit. In 2016 alone, the EITC was estimated to lift 6.5 million people out of poverty, including 3.3 million children. The impacts were significant. The severity of poverty was reduced for an additional 21.2 million families, including 7.7 million children.<sup>1</sup> Impacts were not just financial. For children, a \$1,000 increase in a parent's maximum EITC led to increases in test scores of 6–9 percent of a standard deviation.<sup>2</sup> One study found that EITC receipt was associated with increases in college enrollment and graduation, with subsequent effects on employment and earnings.<sup>3</sup> Another found increases in food expenditures and improvements in food security, nutrition, and health status.<sup>4</sup>

Additional research has focused on understanding potential implications on adult, maternal, child, and infant health, with an array of positive findings. For instance, larger EITC payments were associated with improvements in child development, including reduced behavioral problems and greater cognitive stimulation.<sup>5</sup>

More than 20 percent of eligible North Carolinians, around 180,000 filers, do not claim the credit.<sup>6</sup> It is unclear why one in five eligible people in North Carolina would not claim the EITC. The loss is funding that could contribute to their households and the economies of their communities. This is particularly true for our residents who live in economically distressed rural areas.

While hundreds of local EITC-outreach and free-tax-assistance campaigns operate in the nation's largest cities and field research on the program, much less is known about outreach and its effect in small towns and rural communities. We designed this study to fill these knowledge gaps.

The *Creating Community-Designed Approaches for Federal EITC Uptake in Rural North Carolina* mixed-methods study focused on building a conceptual model of EITC uptake in the rural South. Working alongside community leaders, our study aimed to (1) develop a comprehensive understanding of EITC uptake in rural North Carolina and (2) identify strategies that rural communities can use if they are seeking to increase uptake of EITC.

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1. David Simon et al., "The Earned Income Tax Credit, Poverty, and Health." *Health Affairs*, October 4, 2018, <https://doi.org/10.1377/hpb20180817.769687>.

2. Raj Chetty et al., *New Evidence on the Long-Term Impacts of Tax Credits*, Statistics of Income white paper (Washington, D.C.: Internal Revenue Service, November 2011), 2, <https://www.irs.gov/pub/irs-soi/11rpchettyfriedmanrockoff.pdf>.

3. Jacob Bastion and Katherine Micheltore, "The Long-Term Impact of the Earned Income Tax Credit on Children's Outcomes," *Journal of Labor Economics* 36, no. 4 (2018): 1141.

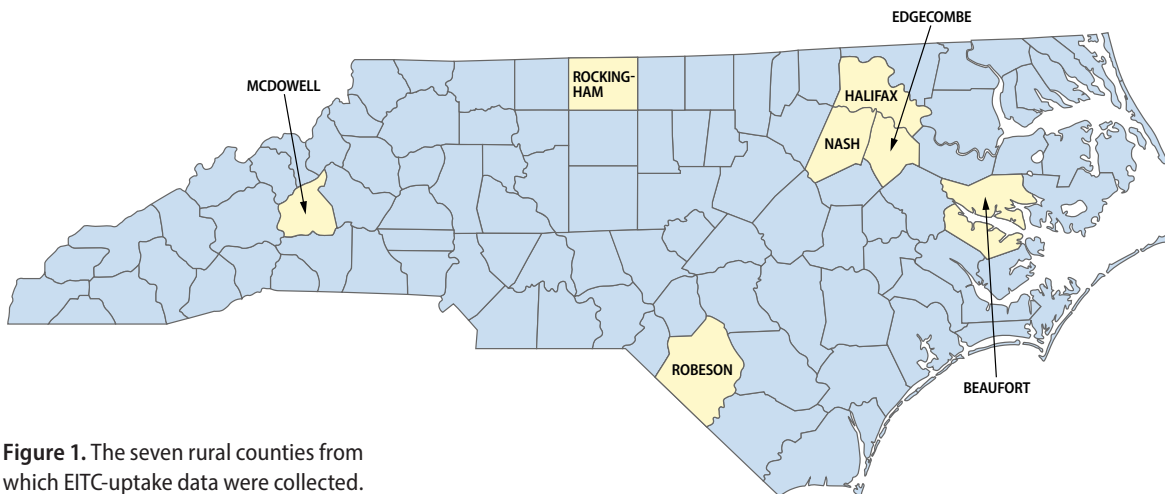
4. David H. Rehkopf et al., "The Short-Term Impacts of Earned Income Tax Credit Disbursement on Health," *International Journal of Epidemiology* 43, no. 6 (December 2014): 1890–92.

5. Rita Hamad and David H. Rehkopf, "Poverty and Child Development: A Longitudinal Study of the Impact of the Earned Income Tax Credit," *American Journal of Epidemiology* 183, no. 9 (May 2016): 775–84, <https://doi.org/10.1093/aje/kwv317>.

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

## Methods

This project was lead by a team of researchers from Together Transforming Lives Inc., MDC Rural Forward, the UNC School of Government’s ncIMPACT Initiative, and the UNC School of Social Work’s Jordan Institute for Families. We selected seven rural counties that together represented a wide variety of the landscapes, politics, and populations that can be found in rural North Carolina. (See figure 1 for their geographical distribution.) The lead research team established a research-advisory collective, inviting a diverse group of community leaders from statewide agencies and rural communities to serve as advisors. This collective then established local research teams by recruiting residents from each of the seven counties who had experience working with EITC-eligible individuals. The local teams identified the best groups to engage in their communities and assisted with recruiting participants for focus groups. After reviewing the findings from the focus groups, we invited organizations and individual contacts with relevant expertise to participate in individual semistructured interviews.



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

Team members at all levels were financially compensated for their work on the project. In addition to recruitment, this work included providing advice on data collection and analysis, testing our findings on the ground with evidence, and proposing strategies for building their own research capacity.

All study methods were reviewed by the Office of Human Research Ethics at the University of North Carolina at Chapel Hill. For an expanded discussion of our methods, see *Supporting Rural Workers: The Mixed-Methods Study to Create Community-Designed Approaches for Federal EITC Uptake*.<sup>7</sup>

7. Sarah Verbiest et al., *Supporting Rural Workers: The Mixed-Methods Study to Create Community-Designed Approaches for Federal EITC Uptake* (UNC School of Government, 2023), <https://www.sog.unc.edu/publications/reports/supporting-rural-workers-mixed-methods-study-create-community-designed-approaches-federal-eitc>.

## Results: Why Don't Eligible Residents Claim the EITC?

Focus-group participants and key informants represented a variety of sectors, including business, education, health care, early childhood, faith communities, nonprofit community-based organizations, and government agencies. On the advice of our research-advisory collective, we did not collect other demographic information.

Our study results are organized by four major factors to consider: EITC information deserts, tax preparation, trust, and culture-based communication. In general, participants felt that the people who were the least likely to file taxes included those who were unemployed, filed singly, received supplemental income, had a fixed income (especially grandparents raising grandchildren), lived in families with mixed documentation status, did not know English, or were unfamiliar with the tax process or the benefits of filing.

### EITC Information Deserts

Our initial questions were focused on learning about how participants receive information about taxes and the EITC. Participants overall felt that there was not enough information coming from any source about the EITC. They were clear that messaging mattered and that it was crucial to focus on the “who, what, and when.” They wanted to see future communication pieces with detailed information on eligibility criteria, including how eligibility could be affected by mixed citizenship status and by separated or divorced parents. They noted that educational materials must give clear and concise messages, include examples of how much people in different scenarios may be eligible for, be translated into multiple languages, and guide people through actionable next steps (e.g., providing questions to ask a tax preparer).

Participants also expressed a desire to learn more about the EITC and taxes overall from trusted sources. Many expressed interest in receiving information from their churches either on Sunday mornings or during Bible-study sessions. Others said that schools and income-assistance agencies, such as social-service and health departments, should increase efforts in delivering EITC-related information.

Many participants said that in their communities, people file taxes as early as possible to secure refund checks. This is a challenge because Volunteer Income Tax Assistance (VITA) sites and other tax-preparation sites generally do not open until January or February. Further, most information about taxes is usually published close to the April deadline. Participants suggested that information about the EITC be circulated earlier (e.g., in October and November). They suggested that there may be a demand for free tax-preparation assistance in November and December. Several shared stories about low-income earners in their communities who paid high fees to tax preparers to get advances on their refunds.

The focus groups further revealed that the people they knew who did not file for the EITC had incorrect information or lacked knowledge about the EITC. Some participants said that they or people in their community believed that the EITC functioned like a bank loan that they would later have to pay back to the government.

### Tax Preparation

Participants were asked about the types of tax-filing services used in their communities. Some used online services such as TurboTax. Others used commercial vendors like H&R Block and Liberty Tax. However, many people said they used their social network of relatives and family friends, who often had no training in accounting, to help them with their taxes. Regardless of who

was doing their taxes, many participants said that people assumed that the tax preparer would be knowledgeable about the EITC and who is eligible. The people who filed online said things like “I just answered the question prompts and the program determined all of my tax credits.” Participants in several focus groups said that they trusted their preparers so much that they didn’t even review their tax forms. They were told where to sign and how much refund they could expect.

Participants also commented about the EITC’s dependent-claim requirement. Many noted that they did not know who qualified as a dependent or what the age limit for dependents was. There was confusion about claiming dependents who were in school, dependents being raised by grandparents, and families in which parents were separated or divorced. In families with mixed citizenship status, there was also some question as to who could claim children. This lack of understanding resulted in hesitation in filing or inquiring about the EITC with tax preparers. We found that some people decided not to participate in the EITC program because they worried that it would expose them to unwanted scrutiny.

Interviewees provided insight on tax-preparer training and continuing education, including the availability and distribution of tax preparers across the state. Certified Public Accountants (CPAs) were identified as the most qualified professionals filing taxes because they are required to stay updated on changing tax policies. CPAs are also specifically trained on how to file for the EITC. (The option to do so is not available on standard filing forms.) Interviews revealed a gap in availability of CPAs in rural North Carolina. There were equity concerns regarding the racial and ethnic diversity of professionals, which rarely reflected the communities they served. Interviewees suggested that this may lead to a lack of trust with those preparers.

Key informants also commented on VITA-site tax preparers. While these tax preparers are required to complete annual training, they do not have to receive any formal training in the EITC or be knowledgeable on how to file for it. This can present a problem if filers are uninformed about the EITC and do not ask their tax preparers about it.

Finally, some people said that community members were so worried about doing their taxes incorrectly themselves that they were willing to pay high amounts for a convenient filing service that might not have EITC training. There were also concerns about the price of predatory loans for low-income earners filing early.

## Trust

Perspectives on receiving assistance from the government varied by region. According to some participants from the eastern counties, people in their communities felt that the government owed them tax returns and other benefits. Some participants from the western counties expressed the opposite. Participants in the western region were more likely to identify as having conservative political and fiscal views. Several of them believed that some lower socioeconomic groups fabricate dependents to qualify for the EITC. The idea that the EITC was “another welfare program” for these groups surfaced through further inquiry. For some people, negative connotations of government “hand-outs” seemed at odds with the fact that the EITC is a benefit for people who work (being a credit for income earned).

The possibility of being scammed or having to pay the money back evoked various responses among participants. Some stated they had used the same preparers for years and worried very little about scams. Others said that the refund was worth the perceived risk. Some of the participants relied so heavily on tax preparers that questioning their accuracy seemed inappropriate. After further inquiry, it was clear that this trust wasn’t necessarily based on faith in the preparer’s work but rather a lack of personal understanding of taxes and tax preparation.

Many participants expressed confusion over the multiple changes in income-support policies (the child tax credit, stimulus payments, etc.) during the COVID-19 pandemic and the challenges to understanding what these changes meant for their families. Key informants described how changes in eligibility requirements, lack of continued funding for income-support policies, and implementation of new policies during and prior to the study period created barriers to accessing the EITC, as families did not have the necessary supports to understand and navigate these changes.

Lack of trust was a major theme for Latino/a/x communities, especially trust in banks. There was also confusion around the Public Charge Act and whether accepting the EITC within a family could jeopardize immigration paperwork.

### **Culture-Based Communication**

Discussing the EITC was challenging. For many participants, taxes and government assistance were private subjects and rarely discussed. They noted that conversations about filing taxes and the EITC occurred only during tax season and primarily among family and close friends. Some of these discussions were as sparse as a simple mention from a friend or family member about intending to file for the EITC, while other conversations concerned who in the household would claim dependents. Not only were some focus-group participants uncomfortable talking about taxes but some could not identify anyone within their social networks who was knowledgeable enough to lead any kind of community-information effort. Some suggested that the school systems should include information in children's school packets. Others suggested that all recipients of any social service or health-department service should automatically receive EITC information. One group asserted that tax preparers should bear the responsibility of screening all clients for eligibility and notification.

Participants said that the source of communication efforts must be credible. Some participants said that Black churches would be trusted sources. Some said that social media would be helpful. Others said that they would like to hear from their local elected officials and people on their local evening news. Participants from western counties spoke about receiving most of their information from only Fox News and specified podcasts. It appears that multiple communication channels will be required to reach eligible rural EITC participants.

Key informants also emphasized that accounting for cultural variation when framing EITC messaging would be critical. They recommended language that builds a sense of ownership of the benefit, like “get back what you're owed / you've earned.”

## **Discussion**

Our key-informant interviews and focus-group strategies for increasing EITC uptake in rural North Carolina communities largely align with published literature on uptake in other parts of the country.<sup>8</sup>

Our findings on information deserts were similar to those of studies indicating a general lack of clear, comprehensive, and accessible information about the EITC. The common misconceptions

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8. For a more detailed description of the literature, see Anita Brown-Graham et al., *Supporting Rural Workers: Best Practices for Increasing Uptake of the Federal Earned Income Tax Credit among Rural Populations in North Carolina* (UNC School of Government, 2023), <https://www.sog.unc.edu/publications/reports/reaching-rural-workers-best-practices-increasing-take-earned-tax-credit-eitc-among-rural-populations>.

about the EITC discussed in our focus groups recall similar findings by Shiela Mammen et al., who described strong misconceptions and weak understandings among EITC-eligible, rural, low-income mothers and Hispanic households about the tax credit.<sup>9</sup> Responding to the lack of information and the misinformation about the EITC, John Guyton et al. suggested that “nudges” can reduce inattention and increase filing. They also found that targeted text messages increased web traffic to online resources.<sup>10</sup> Elizabeth Linos et al. suggested that “informational nudges” should be paired with strategies that not only motivate individuals but also reduce barriers to EITC filing. These strategies included systematic outreach, actionable steps, leveraging of trusted relationships, and accessible, multilingual, free tax preparers.<sup>11</sup>

Regarding tax preparation, despite some studies suggesting that the accessibility of paid tax preparers (e.g., VITA) does not substantially affect filing,<sup>12</sup> many studies have concluded the opposite, highlighting the need for EITC-eligible nonfilers to gain greater access to such services to increase uptake. Linos et al. argued for increasing the availability of free tax-preparation assistance.<sup>13</sup>

Our study’s third theme, trust, has also been consistently highlighted in the literature. Trust is often a challenge with governmental services, especially ones related to financial status. The literature alludes to the idea that nonfilers tend to distrust tax credits. Our work corroborates this notion of distrust, especially as it pertains to the western region of North Carolina and families with mixed immigration status.

Culture-based communication surfaced as a strong factor for this study’s participants. A study by De La Rosa et al. harnessed psychological-ownership framing to increase the uptake of benefits.<sup>14</sup> These findings suggest that coupling targeted information with effective framing might increase the likelihood that those eligible to claim *their* tax credit do so.

Source and credibility were primary concerns for some participants. Previous studies have demonstrated that sources of information about the EITC are important to individuals. One study about aggressive state outreach emphasized the vital role of “community-based organizations and local officials . . . in helping connect non-filers to economic impact payments.” Similar to the responses received across our focus groups, “community action agencies, faith-based

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9. Shiela Mammen et al., “The Earned Income Tax Credit and Rural Families: Differences between Non-participants and Participants,” *Journal of Family and Economic Issues* 32, no. 1 (March 2011): 464–65.

10. John Guyton et al., “Reminders and Recidivism: Evidence from Tax Filing and EITC Participation among Low-Income Nonfilers,” Working paper 21904, National Bureau of Economics Research, Cambridge, Mass., January 2016, 4–5, <https://doi.org/10.3386/w21904>.

11. Elizabeth Linos et al., *Increasing Take-Up of the Earned Income Tax Credit* (Berkeley: California Policy Lab, January 2020), 16–18, 23, <https://www.capolicylab.org/wp-content/uploads/2020/03/Increasing-TakeUp-of-the-Earned-Income-Tax-Credit.pdf>.

12. Guyton et al., “Reminders and Recidivism”; Jaden Warren, “Claimin’ True: Optimizing Eligible Take-Up of the EITC,” *Georgetown Journal on Poverty Law and Policy* 28, no. 2 (Winter 2021): 264–65, <https://www.law.georgetown.edu/poverty-journal/in-print/volume-28-issue-ii-winter-2021/claimin-true-optimizing-eligible-take-up-of-the-eitc/>.

13. Linos et al., *Increasing Take-Up*, 25.

14. Wendy De La Rosa et al., “Psychological Ownership Interventions Increase Interest in Claiming Government Benefits,” *Proceedings of the National Academy of Sciences* 118, no. 75 (August 31, 2021): e2106357118, <https://doi.org/10.1073/pnas.2106357118>.



organizations, and religious institutions” were cited as “key avenues for outreach.”<sup>15</sup> The literature also describes a need to surmount language barriers; for example, Mammen et al. found that “some poor Hispanic families, regardless of citizenship status, seemed to know less about the tax credit and, therefore, were less likely to receive it possibly due to language barriers.”<sup>16</sup> From both our study and the existing literature, it is clear that communication is an essential area for North Carolina to consider when developing policies and practices to increase EITC uptake.

Each theme identified in our study has a strong presence across the literature and contributes to the lack of EITC uptake. Accounting for these findings, the next section proposes several recommendations largely consistent with the literature, demonstrating potential to increase uptake in North Carolina.

## Limitations

Our research took place during the COVID-19 pandemic. University restrictions and public-health safety forced this work onto online platforms. While our virtual methods worked well for the study, being in person as originally planned with participants might have deepened our findings. The pandemic also introduced several confounding issues related to taxes and government payments, including stimulus checks, increases in the child tax credit, and monthly child-tax-credit checks for low-income families, which may have influenced our findings.

## Recommendations

Through our study’s findings and review of existing literature, we propose eight recommendations to rural communities seeking to increase EITC uptake in North Carolina. Outlined below is each recommendation and its accompanying justification.

### Time Marketing Efforts to Ensure That Tax Filers Have Relevant Information

Marketing materials about the EITC should be widely available and accessible both prior to tax season (e.g., October to December) and in the immediate weeks before the filing deadline. Strategic marketing efforts made early could inform tax filers about the EITC. Late in tax season, marketing materials should focus on educating tax filers on the EITC, with specific attention to issues that may be most likely to cause confusion among filers, such as who can claim children.

### Use Outreach Systematically and Annually

Our research suggests that efforts to reach EITC-eligible tax filers are more effective when they leverage institutions, such as schools, health-care organizations, home-visiting programs, child-care programs, and social services to provide EITC eligibility and tax-filing information to individuals. These efforts are best carried out in an ongoing manner rather than through one-time campaigns.

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15. Chuck Marr et al., *Aggressive State Outreach Can Help Reach the 12 Million Non-filers Eligible for Stimulus Payments* (Washington, D.C.: Center on Budget and Policy Priorities), updated October 14, 2020, 11, <https://www.cbpp.org/sites/default/files/atoms/files/6-11-20tax.pdf>.

16. Mammen et al., “The Earned Income Tax Credit and Rural Families,” 463.

### **Tailor Materials to Their Recipients' Culture and Circumstances**

Targeting materials at specific groups—such as mixed-status households and caretakers of children—could prove to be more effective. Education and outreach materials should be translated into the first language of the intended audience. They need to be framed in a way that resonates with the audience, and the best way to frame them may vary across populations. Their designs should draw on insights from behavioral economics (e.g., using terms such as *earn*, *keep*, *owed*, and so on).

### **Prime Outreach Recipients to Take Actionable Steps**

Simply educating eligible tax filers about the EITC is not sufficient. Outreach and education materials need to include the necessary information for recipients to take actionable steps, such as the address of a local VITA site, resources for free online tax services, or information that a filer can bring to a tax preparer to remind the preparer about the EITC.

### **Expand Potential Sources of Information by Leveraging Trusted Relationships**

For rural populations, highly trusted sources of information, such as faith leaders, school administrators, and nonprofit organizations, are key for EITC outreach efforts. These avenues should be incorporated in deliberate and strategic ways when developing and promoting targeted educational materials. When appropriate, trusted sources may be able to utilize electronic communication channels, such as social media, to expand their reach. Conversely, it is important to be aware that some sources may not be trusted intermediaries and should be deployed for outreach efforts carefully or not at all.

### **Formalize the EITC Tax-Filing Pipeline by Supporting and Educating Informal Tax Preparers**

Informal tax preparers may not be aware of the EITC and its eligibility requirements. Nonprofits and community leaders could work with informal tax preparers to provide education on the EITC.

### **Recruit Multilingual and Community Leaders to Serve as Volunteer Tax Preparers for VITA**

Efforts focused solely on expanding the VITA network, without simultaneously increasing EITC outreach, education, and accessibility issues, may not be sufficient to increase the number of EITC recipients. VITA sites serving Hispanic communities should recruit volunteers who are bilingual and trusted members of their community. Community-based Latino/a/x organizations are valuable resources for recruiting such volunteers. This recommendation extends to other non-English-speaking communities as well.

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

Due to the COVID-19 pandemic, a variety of changes to the EITC were introduced during our focus-group phase. Changes in eligibility, such as the inclusion of people aged 19–24 and over 65, are not reflected in our findings. Additional research is needed on these newly EITC-eligible populations. However, at a minimum, communities should seek to reach and educate them on expanded benefits.

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