

Free File Awareness & Attitudinal Research

Findings From Research Conducted Among Free File Non-Users, With Focus On Three Specific Segments

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Research Background, Purpose, Method, Scope & Timing

- The IRS conducts continuing external research on awareness and attitudes toward the Free File program among Eligible Non-Users of the program.
- As a part of that continuing research, the **Free File Awareness & Attitudinal Study** was conducted to understand how to better market and expand usage of Free File among:
 - **The total population of Eligible Non-Users** as well as three segments among them...
 1. **Young First-Time Filers**
 2. **Young, Lower Income Singles/Couples With Dependents**
 3. **Older Non-Users Not Averse To Using The Internet**
- The objectives were to determine Eligible Non-Users'...
 - Awareness of Free File and how they learn about it.
 - Their Potential Usage of Free File.
 - Their Attitudes Toward Free File.
 - And the Best Methods/Channels for Reaching Potential Users who are currently Non-Users – information that can be used to expand usage of the program.
- The study was conducted by telephone 11/16, 2010 — 1/11, 2011, among Taxpayers drawn from the IRS database* as meeting the specific criteria detailed below.
- The total sample size was 2,037. All were Eligible Non-Users of Free File in Filing Year 2010, and they included:
 - 1) 1,003 Random 18-64 Year-Old Eligible Non-Users Of Free File – representing the total population of 18-64 Year-Old Eligible Non-Users of Free File.
 - 2) 411 18-24 Year-Old, Past-2-Year First-Time Filers – young Non-Users who were First-Time Filers within the past 2 years – with analysis, where possible, of the Students in this segment.
 - 3) 390 25-34 Year-Old, <\$25,000 AGI Singles/Couples With Dependents – young Non-Users who are Singles/Couples with AGI of Under \$25,000 and with one or more dependents.
 - 4) 416 55-64 Year-Old Non-Users Who Are Not Averse To Using The Internet – older Non-Users who proved via survey screening to be using the Internet for one or more activities.

NOTE: the sum of the 4 groups above exceeds the “total sample” of 2,037 because some Taxpayers in groups 2-3-4 were surveyed in the Random sample, with those groups then augmented to a stable base size of approximately 400.

* For IRS list pull details, see Appendix Page 29.

Detailed Findings

Detailed Findings are organized into sections, with each section noted at the upper right of each page. These sections align with the study objectives of determining Non-User Awareness Of Free File, Potential Usage Of Free File, Attitudes Toward Free File, Reaching Eligible Non-Users, Profiling, and Other Learning.

While several different sub-groups are covered in the report, the focus is on the four key Non-Users groupings: Total Eligible Non-Users and three specific segments that were not large enough in number to read from the Random Sample alone and which were augmented to readability via additional interviews with each group – 18-24 Year-Old Past-2-Year First-Time Filers (and where possible, the Students among them), 25-34 Year-Old, <\$25,000 AGI Singles/Couples With Dependents, and 55-64 Year-Old Non-Users Who Are Not Averse To Using The Internet.

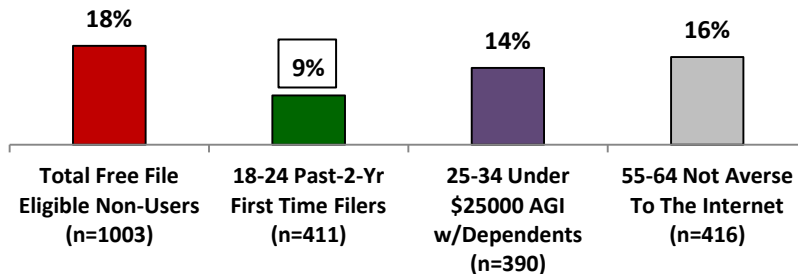
STATISTICAL NOTATION USED IN REPORT

- Indicates that one of the Segments is significantly HIGHER **than all other Eligible Non-Users of Free File***, and at the 95% confidence level.
- Indicates that one of the Segments is significantly LOWER **than all other Eligible Non-Users of Free File***, and at the 95% confidence level.
- * Note: the t-test applied here was a 2-tailed test of **each Segment's data** vs. data from **all Eligible Non-Users (in the Random Sample) who were not in that Segment**.

Voluntary & Total Awareness Of Free File

- First, in terms of awareness of Free File, results showed that the name “Free File” had low saliency as a filing method among Eligible Non-Users, with less than one in five aware of it voluntarily. It had particularly low awareness among 18-24 Year-Old First-Time Filers (at 9%).

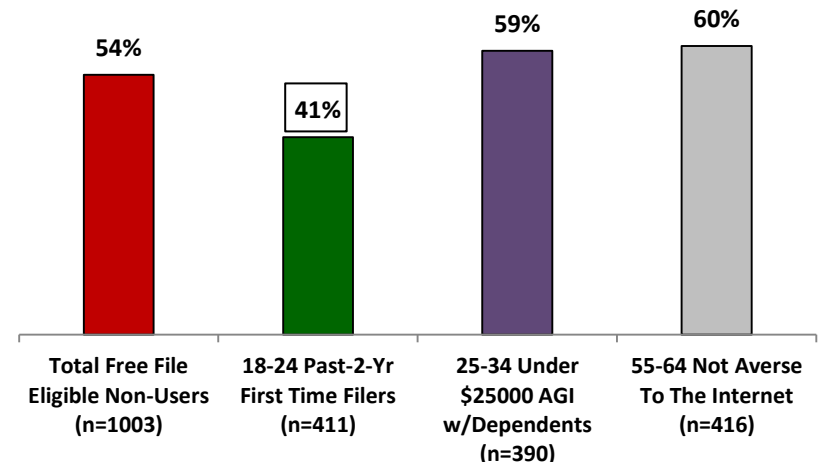
Voluntary (Unaided) Awareness Of Free File



Q10: Please tell me all of the ways or methods of filing a Federal Income Tax Return that you are aware of. (CHART SHOWS FREE FILE MENTIONS ONLY)

- After respondents were prompted with a list of filing methods and asked which they were aware of, Total Awareness of Free File reached 54% – with this again notably lower among the 18-24 First-Timers.

Total Awareness Of Free File (Voluntary + Prompted Mentions)



Q11: Which, if any, of the following following methods of filing a Federal Income Tax Return are you aware of? (CHART SHOWS FREE FILE MENTIONS ONLY)

Awareness Of Free File Relative To Awareness Of Other Filing Methods

- Compared to other filing methods, Free File had the lowest Voluntary Awareness.

Voluntary (Unaided) Awareness Of Filing Methods

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003	411	390	416
	%	%	%	%
Prepare On Paper & Then Mail It	67	64	61	67
Preparer Prepares & Files Electronically	41	37	46	39
Software Package To Prepare And File	36	37	35	40
Return Prep And Filing Service Found At Websites OTHER THAN IRS.gov	28	29	33	26
Software To Prepare But Then Mail	24	32	30	26
Receive Return From Preparer And Then Mail It To The IRS	19	25	24	15
The Free File Return Preparation And Filing Service Found At IRS.Gov	18	9	14	16
Other Methods	5	8	8	4
Don't Know/Can't Think Of Any	7	9	8	7

Q10: Please tell me all of the ways or methods of filing a Federal Income Tax Return that you are aware of.

- And, comparatively, Free File also had the lowest Total Awareness (the sum of voluntary awareness plus awareness after prompting).

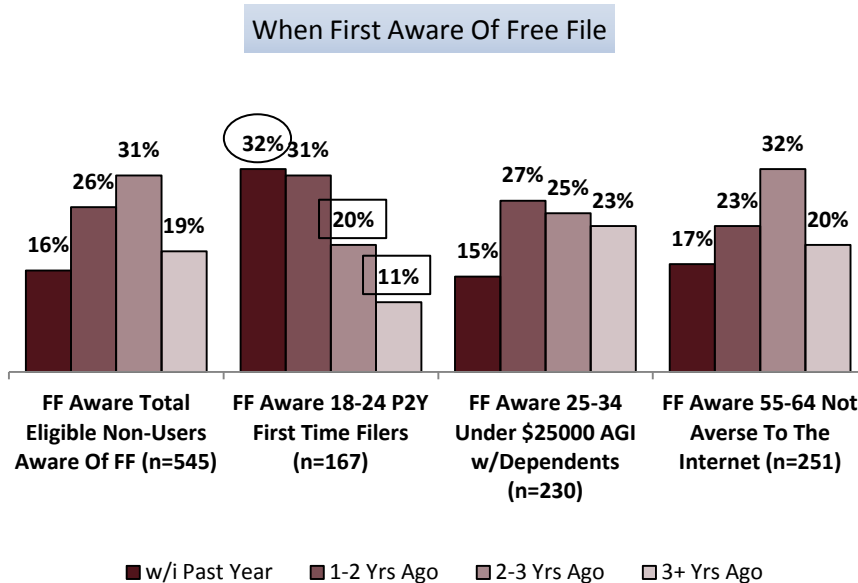
Total Awareness Of Filing Methods (Voluntary + Prompted Mentions)

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003	411	390	416
	%	%	%	%
Prepare On Paper & Then Mail It	95	93	93	95
Preparer Prepares & Files Electronically	90	86	92	91
Software Package To Prepare And File	84	79	89	87
Return Prep And Filing Service Found At Websites OTHER THAN IRS.gov	66	61	73	65
Software To Prepare But Then Mail	81	83	88	83
Receive Return From Preparer And Then Mail It To The IRS	79	73	78	78
The Free File Return Preparation And Filing Service Found At IRS.Gov	54	41	59	60
Other Methods	5	11	9	5
Don't Know/Can't Think Of Any	0	0	0	0

Q11: Which, if any, of the following following methods of filing a Federal Income Tax Return are you aware of?

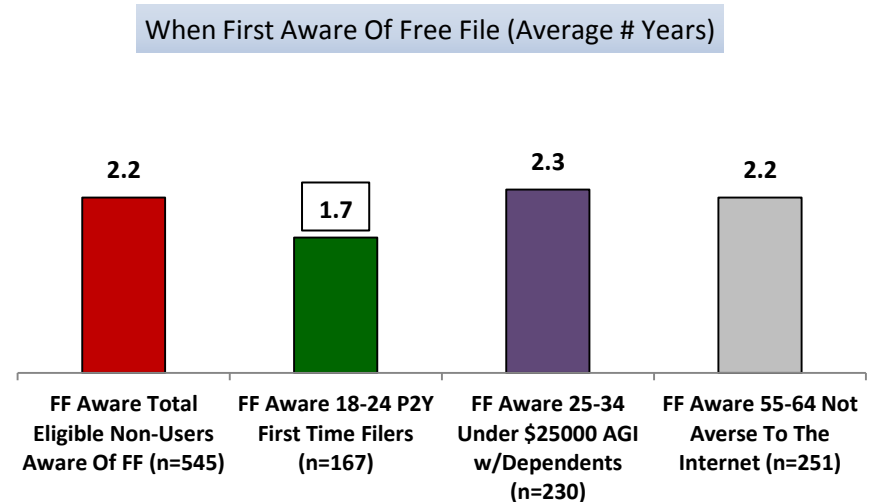
When Did Aware Non-Users First Become Aware Of Free File?

- Non-Users aware of Free File after prompting were asked when they first became aware of it. Responses were intuitive, with the 18-24 First-Timers having more recent first awareness of Free File than the Total Sample or either of the other two (older) target segments.



Q12: Approximately when did you first become aware of the Free File service at IRS.gov? (% EACH RESPONSE)

- The average time since first aware of Free File was 2.2 years among the Total Sample of Non-Users (and 2.2 to 2.3 years among the two older segments). However, with their awareness more recent, the average number of years since first aware among 18-24 First-Timers was significantly lower at 1.7 years.



Q12: Approximately when did you first become aware of the Free File service at IRS.gov? (AVERAGE # YEARS, CALCULATED)

How Did Non-Users Become Aware Of Free File?

- From voluntary mentions of how they first became aware of Free File, it was clear that there are two main sources of learning about the program: **“From A Relative, Friend Or Colleague”** and **“While At IRS.gov For Information/ Help With Taxes”**.

How First Aware Of Free File – Voluntary Mentions

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Aware Of Free File	545 %	167 %	230 %	251 %
From A Relative, Friend Or Colleague	30	31	34	25
While At IRS.gov For Info/Help w/Taxes	17	18	20	15
Saw Or Heard About It On TV	10	8	7	14
From IRS Federal Income Tax Return Package	9	13	7	10
Read About In A Newspaper/Magazine	3	3	1	5
From IRS Materials Other Than Tax Package	2	2	2	2
On The Internet – Not IRS Site	2	1	2	2
From Movie Trailers	0	0	0	0
Some Other Way	8	5	9	5

- Total mentions of how first aware confirmed those two prime sources. In addition, they showed that the 55-64 Non-Internet-Averse segment are getting substantial introduction to Free File via TV (presumably from tax features/stories, or perhaps PSAs).

How First Aware Of Free File – Total Mentions (Voluntary + Prompted)

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Aware Of Free File	545 %	167 %	230 %	251 %
From A Relative, Friend Or Colleague	36	35	37	31
While At IRS.gov For Info/Help w/Taxes	25	26	29	20
Saw Or Heard About It On TV	17	14	15	22
From IRS Federal Income Tax Return Package	14	14	10	18
Read About In A Newspaper/Magazine	6	4	3	10
From IRS Materials Other Than Tax Package	4	3	5	5
On The Internet – Not IRS Site	3	2	3	2
From Movie Trailers	0	1	1	0
Some Other Way	10	7	10	6

Q13: How did you first become aware of the Free File service found at IRS.gov?

Q14: And in which if any of the following ways have you ever heard about the Free File service found at IRS.gov?

Non-User Interest In Using Free File After Exposure To Program Concept

- **Turning to Potential Usage**, interviewers carefully read the following Free File program description to all Non-Users in the study.

Program Description

For Taxpayers eligible to use it, the Free File service at IRS.gov provides step-by-step instruction and free Federal income tax preparation and electronic filing.

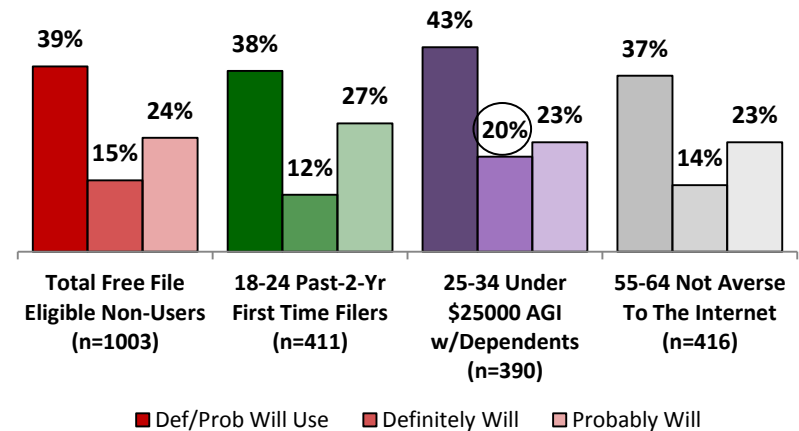
The Free File service is a partnership between the IRS and the Free File Alliance LLC, a group of private sector tax software companies.

Many of these companies also offer free or paid state tax preparation and e-filing services – though some of the companies may not offer state tax preparation and e-file services for all states.

Q15: I am going to read a description of Free File. Please listen carefully as I will ask you some questions about it when I am finished.

- After hearing the program description, Non-Users were asked how likely they are to use the Free File service in the future. In Total and in each segment, about 40% were likely to use, with the strongest commitment rating (“Definitely Will Use”) at 15% overall, but higher at 20% among 25-34 Under \$25K AGI Taxpayers.

Likelihood Of Future Use Of Free File – % Definitely Or Probably Will Use



Q16: Our records show that you were eligible to use the Free File service at IRS.gov when you filed your Federal return this year. Assuming you are eligible to use Free File in the future, how likely are you to go to the IRS’s website, IRS.gov, and use the Free File service?

Reasons For Interest In Using Free File & The Importance Of “Free”

- From reasons for positive interest in usage, it was clear that the two greatest potential drivers to Free File usage (in Total and in each target segment) are its **“Cost”** and **“Ease/Convenience”** benefits.

Reasons Definitely/Probably Would Use Free File

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
<u>Total With Any Positive Mentions</u>	<u>83</u>	<u>84</u>	<u>82</u>	<u>82</u>
<u>Price/Cost (net)</u>	<u>34</u>	<u>31</u>	<u>36</u>	<u>35</u>
It's free/like not paying someone	32	27	31	27
<u>Ease/Convenience (net)</u>	<u>33</u>	<u>35</u>	<u>29</u>	<u>31</u>
It's easier/convenient/user friendly	24	24	26	21
<u>Other Positive Mentions</u>				
Will look into it/check it out/will try it	12	18	14	14
Fast/quicker	4	3	5	6
Would be safer/more secure	3	1	4	1
Am now aware/wasn't aware of it before	3	4	4	3
Used it before & liked it/good experience	3	3	5	3
Get refund back faster	2	1	5	4
It's online/like doing things online	2	3	2	1
<u>Total With Any Neutral Mentions</u>	<u>18</u>	<u>15</u>	<u>15</u>	<u>19</u>
<u>Total With Any Negative Mentions</u>	<u>4</u>	<u>8</u>	<u>7</u>	<u>6</u>

Q17: You said you (INSERT RATING OF INTEREST) use Free File in the future. Why do you feel that way?

- Regarding “Cost”, Non-Users were probed on the importance of the “Free” aspect of Free File and results showed this is of high importance to about 80% of potential users – especially the lower-AGI segment.

How Important Is The “Free” Aspect Of Free File?)

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
<u>Among Definitely/Probably Use</u>				
Total Definitely/Probably Will Use	393	158	168	154
Extremely Important	48	48	58	47
Very Important	34	33	28	36
Somewhat Important	16	15	11	13
Not Very Important	2	4	2	3
Not At All Important	0	1	1	1
Total Said Extremely/Very Important	82	81	86	83
Total Said SW/Not Very/Not At All	18	19	14	17
<u>Among All NOT Definitely/Probably Use</u>				
Total NOT Definitely/Probably Use	610	253	222	262
Extremely Important	22	21	27	23
Very Important	26	32	25	22
Somewhat Important	25	26	27	23
Not Very Important	11	9	11	13
Not At All Important	16	12	10	19
Total Said Extremely/Very Important	48	53	52	44
Total Said SW/Not Very/Not At All	52	47	48	56

Q18: How important a role does the fact that it’s “free” play in your interest in using Free File in the future?

Reasons For Not Using Free File This Year

- When Non-Users were asked why they did not use Free File in 2010, the top reason pointed again to the lack of saliency issue – they “Didn’t Remember It Was An Option” (which was especially true of 18-24 First-Timers).

Total Reasons For Non-Use Of Free File
Among All Eligible Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
	1003	411	390	416
	%	%	%	%
Didn’t Remember It Was An Option	35	44	36	27
Used Another Free Service Not At IRS.gov	23	24	35	19
Distrust Electr Filing/Net Security	16	9	6	16
Can’t File Both State & Fed Returns	12	4	7	10
Can’t Import Prior Year Tax Info	11	5	9	9
No Access To Computer/Internet	10	5	6	7
Thought I Did Use It In 2010	10	6	11	8
Site Had Insufficient/Confusing Instructs	8	4	7	8
Uncertain About Tax Law Changes	8	7	8	8
Tho’t It Was Free & It Wasn’t	6	3	4	5
Tried, But Difficult/Hard To Understand	5	3	4	6
Didn’t Qualify On Income Requirement	5	4	4	5
Bad Experience With FF In Past	3	0	2	3
Tried But Couldn’t Link To Free Sites	3	1	3	2
Concern About Alternative Minimum Tax	3	2	2	2
Wanted RAL/FF Didn’t Offer It	1	0	1	2
Other	34	31	34	40
Don’t Know Why Did Not Use It	8	12	8	12

- Analysis of reasons for non-use among those interested in future use showed the same thing – the #1 reason was that they just “Didn’t Remember It Was An Option”. Again, this was highest among the 18-24 First-Timers.

Total Reasons For Non-Use
Among Those Who Would Use Free File

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
	393	158	168	154
	%	%	%	%
Didn’t Remember It Was An Option	37	47	40	29
Used Another Free Service Not At IRS.gov	25	22	35	19
Distrust Electr Filing/Net Security	8	6	7	7
Can’t File Both State & Fed Returns	10	4	7	5
Can’t Import Prior Year Tax Info	7	4	7	6
No Access To Computer/Internet	6	4	3	5
Thought I Did Use It In 2010	21	15	21	16
Site Had Insufficient/Confusing Instructs	7	3	4	6
Uncertain About Tax Law Changes	8	6	2	8
Tho’t It Was Free & It Wasn’t	5	6	3	5
Tried, But Difficult/Hard To Understand	5	3	4	5
Didn’t Qualify On Income Requirement	7	4	3	5
Bad Experience With FF In Past	1	0	3	1
Tried But Couldn’t Link To Free Sites	5	1	4	3
Concern About Alternative Minimum Tax	2	2	3	1
Wanted RAL/FF Didn’t Offer It	1	1	1	1
Other	23	24	29	36
Don’t Know Why Did Not Use It	9	13	7	12

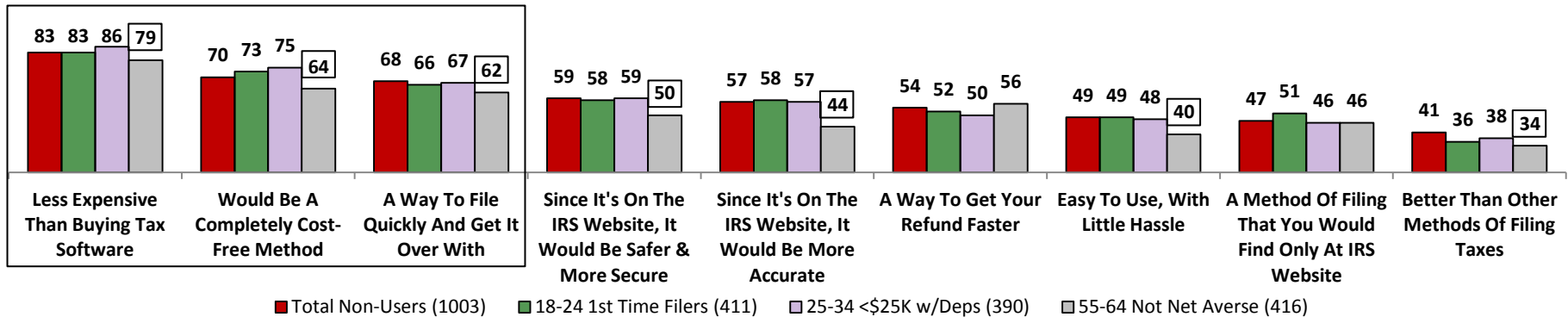
Q20: Is there any particular reason why you did NOT use Free File this year to prepare and file your Federal Income Taxes?

Q21: After I read each one of these, please tell me if it was a reason that you chose NOT to use Free File in 2010.

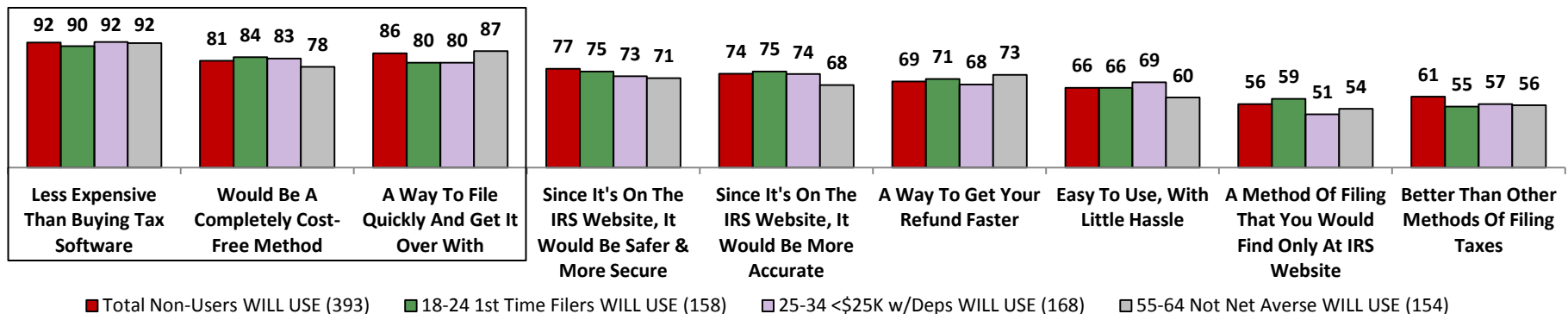
What Are Overall Perceptions Of Free File Among Eligible Non-Users?

- Next, [in Attitudes Toward Free File](#), Non-User ratings were highest for 3 benefits (highlighted below) that align well with the key drivers of “Cost” and “Ease/Convenience” noted earlier (though with 55-64 Non-Net-Averse rating it lower on these and other attributes). Among those most likely to use Free File, ratings on those same 3 leading benefits were notably high.

Among All Eligible Non-Users: % Agree “Completely” Or “Mostly” With Each Statement About Free File



Among Non-Users Who Would Use Free File % Agree “Completely” Or “Mostly” With Each Statement About Free File



Q19: Next, I’m going to read some statements about the Free File service. After I read each one, please tell me whether you “completely agree”, “mostly agree”, “somewhat agree”, “somewhat disagree”, or “completely disagree” that the statement would describe Free File. Let’s start with...(STATEMENTS RANDOMIZED)

How Non-Users Want To Be Reached With IRS Info/Updates On Free File?

- In thinking of How To Reach Eligible Non-Users**, results showed that they are most accessible to IRS updates on the program via Regular Mail – which dominated mentions, well ahead of the second-tier electronic and other methods.

Best Methods For Reaching **All Non-Users**

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003	411	390	416
	%	%	%	%
In The Mail	69	61	69	70
From IRS’s Website – IRS.gov	41	46	41	35
Via e-mail	37	51	47	34
Pick Up At Post Office/Library	35	36	37	34
From News Articles	22	29	23	19
From Advertising	20	23	23	17
Pick Up At An IRS Office	19	20	19	15
From IRS Tax Specialist/Employee	16	18	17	12
Via Electronic Bulletin Board	13	16	13	5
From Software Companies	8	10	9	5
From Other Internet Websites	5	5	5	4
Some Other Way	1	1	1	3
Don’t Know/Refused	3	2	2	5

- Focusing just on those most likely to use Free File**, the same measure also showed In The Mail as the dominant communication channel, with two electronic methods (From IRS’s Website and Via e-Mail) also important – especially among the youngest age segment.

Best Methods For Reaching **Those Who Would Use Free File**

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393	158	168	154
	%	%	%	%
In The Mail	69	65	68	71
From IRS’s Website – IRS.gov	46	51	37	38
Via e-mail	46	63	49	38
Pick Up At Post Office/Library	36	34	31	29
From News Articles	21	30	20	16
From Advertising	20	23	18	16
Pick Up At An IRS Office	18	18	14	16
From IRS Tax Specialist/Employee	19	20	15	17
Via Electronic Bulletin Board	16	20	11	6
From Software Companies	7	12	8	3
From Other Internet Websites	6	6	3	4
Some Other Way	1	1	1	4
Don’t Know/Refused	2	1	1	1

Regular Media Habits Of Non-Users Of Free File

- The survey also captured the Media Habits of Non-Users and these are detailed in the Appendix. However, analysis across the Media consumed on a “Regular Basis” showed 3 tiers of strongest potential touch points, highlighted below.

REGULAR Media Consumption Of All Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003 %	411 %	390 %	416 %
FM music stations	76	76	75	64
Print/online local newspaper(s)	66	63	63	60
Prime time comedy/drama shows	53	51	49	49
Sports events/sports programs	46	52	36	40
Early evening news programs	45	41	39	56
All-news cable channels	42	40	41	49
Home Impr, design, cooking shows	40	38	42	49
Non-premium cable movie channels	39	36	27	39
Late evening news programs	38	34	36	46
Cable family/life programs	31	24	35	31
Early morning	28	23	29	37
Print/online national newspapers	27	34	21	21
Premium cable movie channels	26	25	23	23
Print/online national news magazines	25	26	21	19
Print/online local business pub/mag.	24	25	23	20

- The same 3 tiers of “Regular” Media existed among Non-Users who indicated likelihood of future use of Free File. Note that there were two particularly high mentions here: FM Music Stations and Print/Online Local Newspapers.

REGULAR Media Consumption Among Likely Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
FM music stations	78	75	77	62
Print/online local newspaper(s)	67	65	64	54
Prime time comedy/drama shows	49	53	52	51
Sports events/sports programs	45	43	36	42
Early evening news programs	46	42	41	59
All-news cable channels	40	43	42	48
Home Impr, design, cooking shows	42	40	47	54
Non-premium cable movie channels	41	31	30	47
Late evening news programs	38	35	35	45
Cable family/life programs	34	23	43	36
Early morning	28	30	32	41
Print/online national newspapers	26	42	15	20
Premium cable movie channels	23	27	23	23
Print/online national news magazines	25	34	17	18
Print/online local business pub/mag.	26	31	23	14

Q23: Which if any of the following types of Printed Or Online Media do you either subscribe to or read on a regular basis? (“A”, Regular Consumption)

Q24: Which, if any, of the following types of Radio Formats do you listen to regularly? (“A”, Regular Consumption)

Q25: Which, if any, of the following types of TV Programs Or Channels do you watch on a regular basis? (“A”, Regular Consumption)

FOR DETAILED MEDIA HABITS, SEE APPENDIX

Primary Media Habits Of Non-Users Of Free File

- Analysis across all Media consumed on a Primary Basis (“most of the time”) showed the dominance of the top 2 Media types from the previous page: FM Music Stations and Print/Online Local Newspapers.

PRIMARY Media Consumption Of All Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003	411	390	416
	%	%	%	%
FM music stations	65	67	69	53
Print/online local newspaper(s)	40	33	40	44
Prime time comedy/drama shows	20	19	18	15
Sports events/sports programs	13	18	6	7
All-news cable channels	11	10	10	19
Home impr, design, cooking shows	9	7	9	9
Early evening news programs	8	8	6	12
Print/online national newspapers	8	10	5	7
All-talk stations	7	6	6	10
Print/online sports magazines	6	9	4	2
AM mixed format stations	5	4	5	8
All-news stations	5	4	3	8
Late evening news programs	5	4	5	7
Non-premium cable movie channels	5	4	3	4

- Those 2 Primary Media types were also dominant among Non-Users who indicated likelihood of future use of Free File. However, note that there were differences in Media consumption by segment.

PRIMARY Media Consumption Among Likely Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393	158	168	154
	%	%	%	%
FM music stations	70	66	71	51
Print/online local newspaper(s)	40	30	45	41
Prime time comedy/drama shows	20	19	20	14
Sports events/sports programs	12	13	4	6
All-news cable channels	9	12	11	18
Home impr, design, cooking shows	12	6	10	12
Early evening news programs	7	8	4	8
Print/online national newspapers	7	15	3	6
All-talk stations	5	4	5	10
Print/online sports magazines	6	9	5	2
AM mixed format stations	5	4	7	10
All-news stations	5	4	2	8
Late evening news programs	5	3	5	6
Non-premium cable movie channels	6	3	4	6

Q23: And which one of those types of Print Or Online Media do you spend the most time reading? (“B”, Primary Consumption)

Q24: And which one of those types of Radio Formats do you spend the most time listening to? (“B”, Primary Consumption)

Q25: And which one of those types of TV Programs Or Channels do you spend the most time watching? (“B”, Primary Consumption)

FOR DETAILED MEDIA HABITS, SEE APPENDIX

Who Are Eligible Non-Users & Those In Each Key Segment?

- Next, Profiling of Eligible Non-Users showed that each of the 3 target segments have unique characteristics, with:

- 18-24 Past-2-Year First Time Filers** being...
 - Naturally quite younger
 - Skewed somewhat Male
 - Less employed than Non-Users generally
 - Naturally higher in presence of Students
 - Far lower in AGI
 - Very low in presence of Dependents
 - Very high (99%) in Single Filing Status
 - Very high (90%) in having Simple Returns
 - And highest among these 3 segments in V-Coding
- 25-34 Under \$25K AGI With Dependents** being...
 - Skewed Female
 - Less employed than Non-Users generally
 - Low in AGI
 - High in Married Filing Jointly
 - Mostly (61%) Intermediate Returns
 - And more likely than either of the other two segments (79% vs. 53-54%) to have used another online filing method in 2010.
- 55-64 Not-Net-Averse** being...
 - Naturally older than Non-Users generally
 - About equally split by Gender
 - Less employed than Non-Users generally
 - Naturally higher in presence of Retirees
 - Higher-AGI than Non-Users generally or the other segments
 - About 1/3 with Dependents
 - And split evenly across the 3 Return Types

Profiling All Eligible Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003	411	390	416
	%	%	%	%
% Males	49	55	39	47
% Females	51	45	61	53
Average HH Size (# People)	3	4	4	2
% With Some College+	69	67	64	69
% Employed Full-Time	50	32	36	36
% Employed Part-Time	15	23	18	10
% Unemployed But Looking	12	8	15	13
% In Military	1	1	2	0
% Homemakers	5	1	22	5
% Retirees	8	2	1	39
% Students	13	42	16	0
Average Age	37	21	30	60
Average AGI	\$24K	\$9K	\$14K	\$32K
% Self-Decided Filing Method	77	68	79	89
% Relative/Friend Decided	18	25	15	9
% With Dependents Claimed	35	17	100	32
% Married Filing Jointly Status	25	0	68	51
% Single Filing Status	64	99	27	40
% Head Of Household	10	0	4	7
% Simple Returns	45	90	6	30
% Intermediate Returns	27	4	61	34
% Complex Returns	29	6	33	36
% Used Other Online In 2010	59	53	79	54
% Used Paper In 2010	41	47	21	46
> % Paper & V-Coded In 2010	13	17	10	13

From Demographic Questions And IRS List Appends

Who Are The Potential Users & How Do They Compare To Other Non-Users

• **Potential Users of Free File were also profiled**, and compared to All Other Non-Users – in Total and in each of the 3 segments. These analyses showed that:

■ **Potential Users in the Total Sample of Non-Users** were:

- Skewed Female compared to All Other Non-Users in the segment.
- Younger
- Lower-AGI
- And were more likely than All Other Non-Users to have used another Online Filing method in 2010.

■ **Potential Users among 18-24 First Time Filers** were...

- Different from All Other Non-Users in this segment mainly in Gender (more Females) and in higher use of another Online Filing method in 2010.

■ **Potential Users among the 25-34 <\$25K AGI** included...

- Skewed more Female than All Other Non-Users in this segment
- Included more Homemakers
- Had higher presence of Single Filing Status
- And had fewer Complex Returns

■ **And Potential Users among 55-64 Not-Net-Averse** were...

- Different from All Other Non-Users in this segment in their Female skew, Return Type (more Simple and fewer Complex Returns) and in greater use of another Online Filing method in 2010.

Note That All Significant Differences On This Page Are In Comparison Of Potential Users to All Other Eligible Non-Users Within Each Sample Type

Profiling Potential Users Among Non-Users

	Total Eligible Non-Users		18-24 Past-2-Years 1 st -Time Filers		25-34 <\$25K AGI w/Dependents		55-64 Not Averse To Internet	
	Poten- tial Users	All Other	Poten- tial Users	All Other	Poten- tial Users	All Other	Poten- tial Users	All Other
Total Respondents	393	610	158	253	168	222	154	262
	%	%	%	%	%	%	%	%
% Males	42	53	46	60	33	43	42	50
% Females	58	47	54	40	67	57	58	50
Average HH Size (# People)	3	3	4	4	4	4	2	2
% With Some College+	69	69	68	66	68	61	64	72
% Employed Full-Time	51	49	28	34	34	37	37	35
% Employed Part-Time	14	16	21	25	14	21	10	10
% Unemployed But Looking	12	13	10	6	16	14	16	12
% In Military	1	1	0	1	2	1	0	0
% Homemakers	7	5	3	0	26	18	6	4
% Retirees	5	9	1	3	0	2	33	42
% Students	15	11	43	41	17	14	0	0
Average Age	36	38	21	21	30	30	60	60
Average AGI	\$23K	\$25K	\$9K	\$9K	\$14K	\$14K	\$31K	\$32K
% Self-Decided Filing Method	80	75	72	66	83	77	88	90
% Relative/Friend Decided	16	20	24	26	10	18	10	8
% With Dependents Claimed	36	34	17	17	100	100	33	31
% Married Filing Jointly Status	24	26	1	0	58	76	49	53
% Single Filing Status	65	63	98	99	36	21	38	42
% Head Of Household	10	10	1	0	4	3	10	5
% Simple Returns	47	43	89	90	8	5	38	25
% Intermediate Returns	26	27	5	4	66	57	34	34
% Complex Returns	27	30	6	6	26	38	28	41
% Other Online Method 2010	70	51	59	49	82	77	64	47
% Paper In 2010	30	49	41	51	18	23	36	53
> % Paper & V-Coded In 2010	11	15	19	15	9	11	12	14

From Demographic Questions And IRS List Appends

Do Students Differ From Other Younger First-Time Filers?

- Finally, with the 18-24 First-Time Filers including a substantial number of Students, analysis was conducted on the Students vs. the Non-Students in that segment.
- Results of this analysis showed only two clear differences between them across the range of key measures in the study...
 - The Students in this segment had significantly lower awareness of Free File than the Non-Students.
 - And the Students (who were not younger than Non-Students) had more recently become aware of Free File than the Non-Students.
- Other differences between the two sub-groups were limited to Gender – the Students were split evenly by Gender while the Non-Students were skewed Male.

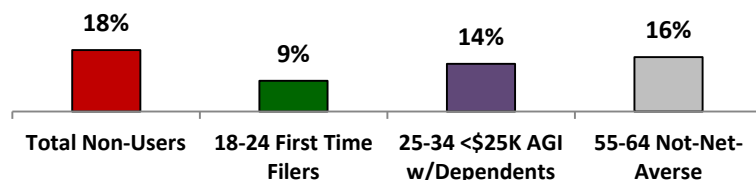
Differences Between Students & Other First-Time Filers

	18-24 Past-2-Yr 1 st Time Filers Who <u>Are Students</u>	18-24 Past-2-Yr 1 st Time Filers Who <u>Are Not Students</u>
Total Respondents	172 %	239 %
% Males	48	60
% Females	52	40
Avg. Age	21	21
% Voluntarily Aware Of Free File	8	10
% Total Aware Of Free File	33	46
Avg. # Years Since First Aware	1.3	1.8
<u>% Who Definitely/Probably Would Use Free File</u>	40	38
% Who Definitely Would Use	13	11
% Who Probably Would Use	26	27
% Who Might/Might Not Use	35	34
% Who Probably/Definitely Would Not Use	25	28
% Say The "Free" Aspect Ext/Very Important	68	61
<u>% Agree With Statements About Free File:</u>		
Better Than Other Methods Of Filing Taxes	35	37
A Way To File Quickly And Get It Over With	66	67
A Way To Get Your Refund Faster	50	53
Since On IRS Website, More Accurate	60	56
Since On IRS Website, Safer & More Secure	58	59
A Method Find Only At IRS Website	49	53
Would Be A Completely Cost-Free Method	72	73
Easy To Use, With Little Hassle	49	49
Less Expensive Than Buying Tax Software	83	83

Key Findings

Key Findings

Results showed that **Free File suffers from a lack of saliency**. Non-Users (especially the youngest segment, and the Students among them) are just not thinking of it, perhaps because they learn about it mainly through more occasional sources of word-of-mouth and discovering it at IRS.gov. Its lack of saliency is clear in its bottom position in awareness among all filing methods, with particularly low voluntary awareness mentions, shown below.



The **overall learning** here is that usage of Free File can likely be expanded by IRS increasing awareness of it via communications focusing on the **Cost and Ease/Convenience benefits**.

How does IRS reach Potential Users with these messages? One way is through Regular Mail – the preferred channel for Free File information/updates. Other ways include marketing via paid or promotional media and the Media Habits measures here showed two dominating – FM Radio and Print/Online Local Newspapers, with other potentially impactful Media options also reported.

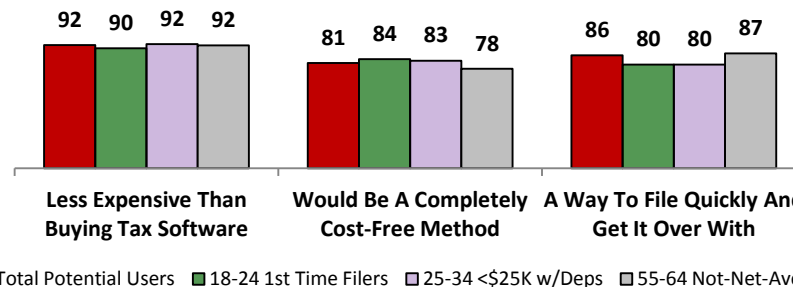
Finally, in choosing among Media options, keep in mind the **strong Female skew of Potential Users**.

39% of all Non-Users in the study can be classified as Potential Users of Free File, saying that they “definitely” or “probably” would use it, with interest similar in each of the 3 segments here. **Two outstanding characteristics of Potential Users to keep in mind:** (1) they **skew Female** and (2) are **far more likely (than other Non-Users) to have used some Online Filing method in 2010**.

There were **two main drivers to Potential Usage:** (1) **Cost** (with “Free” being highly important, especially to Potential Users); along with (2) **Ease/Convenience**.

Meanwhile, the **top reason for Non-Use** was “Didn’t Remember It Was An Option”, which again points to lack of saliency.

Attitudinal Ratings by Potential Users highlighted **3 primary Free File benefits** – *Less Expensive Than Tax Software*, *Completely Cost-Free*, and *A Way To File Quickly & Get It Over With* (all of which tie back to the **Cost** and **Ease/Convenience** drivers). *Security*, *Refund Speed*, and *Find It Only At IRS* were less important benefits.



Appendix

Detailed Media Habits – Print Media, *Regular Consumption*

Regular PRINT MEDIA Consumption Of All Non-Users

	Total Eligible <u>Non-Users</u>	18-24 Past-2-Yr 1 st Time <u>Filers</u>	25-34 Under \$25K AGI With <u>Dependents</u>	55-64 Not Averse To <u>Internet</u>
Total Respondents	1003 %	411 %	390 %	416 %
Print/Online Local Newspapers	66	63	63	60
Print/Online Nat'l. Newspapers	27	34	21	21
Print/Online Nat'l. News Magazines	25	26	21	19
Print/Online Local Business Pubs	24	25	23	20
Internet Blogs, BBs, Chat Rooms	23	32	36	10
Print/Online Sports Magazines	21	26	14	10
Print/Online Entertainment Mags	19	23	23	13
Print/Online Business Publications	16	21	12	16
Print/Online Women's Magazines	16	14	17	18
Print/Online Computer Magazines	15	14	14	11
Print/Online Fashion Magazines	12	15	13	6
None Of The Above	17	11	14	22

Regular PRINT MEDIA Consumption Among Potential Users

	Total Eligible <u>Non-Users</u>	18-24 Past-2-Yr 1 st Time <u>Filers</u>	25-34 Under \$25K AGI With <u>Dependents</u>	55-64 Not Averse To <u>Internet</u>
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
Print/Online Local Newspapers	67	65	64	54
Print/Online Nat'l. Newspapers	26	42	15	20
Print/Online Nat'l. News Magazines	25	34	17	18
Print/Online Local Business Pubs	26	31	23	14
Internet Blogs, BBs, Chat Rooms	25	35	36	9
Print/Online Sports Magazines	23	27	11	12
Print/Online Entertainment Mags	19	28	23	14
Print/Online Business Publications	18	30	12	11
Print/Online Women's Magazines	18	19	17	23
Print/Online Computer Magazines	17	22	10	13
Print/Online Fashion Magazines	14	18	16	5
None Of The Above	15	9	13	22

Q23: Which if any of the following types of Printed Or Online Media do you either subscribe to or read on a regular basis? ("A", Regular Consumption)

Detailed Media Habits – Print Media, *Primary Consumption*

Primary PRINT MEDIA Consumption Of All Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003 %	411 %	390 %	416 %
Print/Online Local Newspapers	40	33	40	44
Print/Online Nat'l. Newspapers	8	10	5	7
Internet Blogs, BBs, Chat Rooms	8	14	15	3
Print/Online Sports Magazines	6	9	4	2
Print/Online Nat'l. News Magazines	4	4	4	4
Print/Online Entertainment Mags	4	4	5	2
Print/Online Women's Magazines	4	2	4	7
Print/Online Business Publications	3	4	1	5
Print/Online Local Business Pubs	3	3	2	2
Print/Online Fashion Magazines	2	5	3	0
Print/Online Computer Magazines	2	2	2	2
None Of The Above	17	11	14	22

Primary PRINT MEDIA Consumption Among Potential Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
Print/Online Local Newspapers	40	30	45	41
Print/Online Nat'l. Newspapers	7	15	3	6
Internet Blogs, BBs, Chat Rooms	8	14	16	3
Print/Online Sports Magazines	6	9	5	2
Print/Online Nat'l. News Magazines	4	3	4	4
Print/Online Entertainment Mags	4	5	3	5
Print/Online Women's Magazines	4	4	5	11
Print/Online Business Publications	4	4	1	2
Print/Online Local Business Pubs	3	1	2	1
Print/Online Fashion Magazines	2	3	2	0
Print/Online Computer Magazines	2	3	1	3
None Of The Above	15	9	13	22

Q23: And which one of those types of Print Or Online Media do you spend the most time reading? ("B", Primary Consumption)

Detailed Media Habits – Radio, *Regular Consumption*

Regular RADIO Consumption Of All Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003 %	411 %	390 %	416 %
FM Music Stations	76	76	75	64
All-Talk Stations	19	19	13	20
All-News Stations	18	18	11	17
AM Mixed Format Stations (Talk + News)	14	14	12	19
All-Sports/Sports Talk Stations	12	18	9	9
AM Music Stations	9	10	7	15
Financial News Stations	8	5	3	7
None Of The Above	11	12	13	14

Regular RADIO Consumption Among Potential Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
FM Music Stations	78	75	77	62
All-Talk Stations	16	17	11	18
All-News Stations	18	19	9	16
AM Mixed Format Stations (Talk + News)	14	9	14	19
All-Sports/Sports Talk Stations	10	14	7	8
AM Music Stations	8	11	7	14
Financial News Stations	7	5	3	4
None Of The Above	10	13	12	13

Q24: Which, if any, of the following types of Radio Formats do you listen to regularly? (“A”, Regular Consumption)

Detailed Media Habits – Radio, *Primary Consumption*

Primary RADIO Consumption Of All Non-Users

	Total Eligible <u>Non-Users</u>	18-24 Past-2-Yr 1 st Time <u>Filers</u>	25-34 Under \$25K AGI With <u>Dependents</u>	55-64 Not Averse To <u>Internet</u>
Total Respondents	1003 %	411 %	390 %	416 %
FM Music Stations	65	67	69	53
All-Talk Stations	7	6	6	10
All-News Stations	5	4	3	8
AM Mixed Format Stations (Talk + News)	5	4	5	8
All-Sports/Sports Talk Stations	4	4	3	2
AM Music Stations	2	2	1	4
Financial News Stations	1	1	0	1
None Of The Above	11	12	13	14

Primary RADIO Consumption Among Potential Users

	Total Eligible <u>Non-Users</u>	18-24 Past-2-Yr 1 st Time <u>Filers</u>	25-34 Under \$25K AGI With <u>Dependents</u>	55-64 Not Averse To <u>Internet</u>
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
FM Music Stations	70	66	71	51
All-Talk Stations	5	4	5	10
All-News Stations	5	4	2	8
AM Mixed Format Stations (Talk + News)	5	4	7	10
All-Sports/Sports Talk Stations	2	4	2	3
AM Music Stations	2	3	1	5
Financial News Stations	0	1	0	0
None Of The Above	10	13	12	13

Q24: And which one of those types of Radio Formats do you spend the most time listening to? (“B”, Primary Consumption)

Detailed Media Habits – TV, *Regular Consumption*

Regular TV Consumption Of All Non-Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Respondents	1003 %	411 %	390 %	416 %
Prime Time Comedy/Drama Shows	53	51	49	49
Sports Events/Sports Programs	46	52	36	40
Early Evening News Programs	45	41	39	56
All-News Cable Channels	42	40	41	49
Home Impr, Design & Cooking Shows	40	38	42	49
Non-Premium Cable Movie Channels	39	36	27	39
Late Evening News Programs	38	34	36	46
Cable Family/Life Programs	31	24	35	31
Early Morning Shows (e.g., Today)	28	23	29	37
Premium Cable Movie Channels (HBO)	26	25	23	23
Late Night Talk Or Variety Shows	21	23	20	19
Game Shows	20	18	19	19
Early Evening Ent & Celebrity Shows	16	15	18	18
Later Morning Talk Shows (e.g., Regis)	9	8	11	15
Afternoon Soap Operas	7	3	6	8
None Of The Above	11	11	18	8

Regular TV Consumption Among Potential Users

	Total Eligible Non-Users	18-24 Past-2-Yr 1 st Time Filers	25-34 Under \$25K AGI With Dependents	55-64 Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
Prime Time Comedy/Drama Shows	49	53	52	51
Sports Events/Sports Programs	45	43	36	42
Early Evening News Programs	46	42	41	59
All-News Cable Channels	40	43	42	48
Home Impr, Design & Cooking Shows	42	40	47	54
Non-Premium Cable Movie Channels	41	31	30	47
Late Evening News Programs	38	35	35	45
Cable Family/Life Programs	34	23	43	36
Early Morning Shows (e.g., Today)	28	30	32	41
Premium Cable Movie Channels (HBO)	23	27	23	23
Late Night Talk Or Variety Shows	23	27	23	19
Game Shows	22	22	22	27
Early Evening Ent & Celebrity Shows	19	20	24	21
Later Morning Talk Shows (e.g., Regis)	11	11	15	21
Afternoon Soap Operas	8	4	8	11
None Of The Above	11	14	13	7

Q25: Which, if any, of the following types of TV Programs Or Channels do you watch on a regular basis? (“A”, Regular Consumption)

Detailed Media Habits – TV, *Primary Consumption*

Primary TV Consumption Of All Non-Users

	Total Eligible Non-Users	18-24	25-34	55-64
		Past-2-Yr 1 st Time Filers	Under \$25K AGI With Dependents	Not Averse To Internet
Total Respondents	1003 %	411 %	390 %	416 %
Prime Time Comedy/Drama Shows	20	19	18	15
Sports Events/Sports Programs	13	18	6	7
All-News Cable Channels	11	10	10	19
Home Impr, Design & Cooking Shows	9	7	9	9
Early Evening News Programs	8	8	6	12
Late Evening News Programs	5	4	5	7
Non-Premium Cable Movie Channels	5	4	3	4
Early Morning Shows (e.g., Today)	4	6	5	6
Premium Cable Movie Channels (HBO)	4	6	4	4
Cable Family/Life Programs	4	2	9	4
Late Night Talk Or Variety Shows	2	4	1	1
Game Shows	1	2	2	1
Early Evening Ent & Celebrity Shows	1	0	2	1
Later Morning Talk Shows (e.g., Regis)	0	0	1	1
Afternoon Soap Operas	0	0	1	1
None Of The Above	11	11	18	8

Primary TV Consumption Among Potential Users

	Total Eligible Non-Users	18-24	25-34	55-64
		Past-2-Yr 1 st Time Filers	Under \$25K AGI With Dependents	Not Averse To Internet
Total Definitely/Probably Will Use	393 %	158 %	168 %	154 %
Prime Time Comedy/Drama Shows	20	19	20	14
Sports Events/Sports Programs	12	13	4	6
All-News Cable Channels	9	12	11	18
Home Impr, Design & Cooking Shows	12	6	10	12
Early Evening News Programs	7	8	4	8
Late Evening News Programs	5	3	5	6
Non-Premium Cable Movie Channels	6	3	4	6
Early Morning Shows (e.g., Today)	4	8	7	7
Premium Cable Movie Channels (HBO)	3	3	5	5
Cable Family/Life Programs	6	1	10	5
Late Night Talk Or Variety Shows	2	6	2	1
Game Shows	1	3	2	0
Early Evening Ent & Celebrity Shows	2	1	2	2
Later Morning Talk Shows (e.g., Regis)	1	0	1	3
Afternoon Soap Operas	1	0	1	1
None Of The Above	11	14	13	7

Q25: And which one of those types of TV Programs Or Channels do you spend the most time watching? (“B”, Primary Consumption)

How Telephone Sampling Lists Were Drawn From The IRS Database

Description: Using the Part Year tax year 2009/PY2010 database, please provide the following:

The total counts and samples will be of self-prepared, eligible non-users of Free File, meaning they all qualified to Free File but didn't. They will have filed a paper, v-coded or online return. To determine v-code, PROCCDVIND = 1. To determine paper or online returns, please use ISSC, not = E. O's are online, M is MeF, and paper is everything else. If it is MeF, you need to check the MTRDB1040 table to determine if it is online by M-ORIGINATOR = Online Filer. So if ISSC = L for MeF, and M-ORIGINATOR does not = Online Filer, than exclude it. Additional criteria: AGI <= \$57,000, CONSORTIUM-IND and M-CONSORTIUM-IND = 0. Provide as follows:

- **RANDOM SAMPLE**: Total count of all eligible non-users of Free File, ages 18 to 64.
- Random Sample of approximately 40,000 Eligible Non-Users of Free File, ages 18 to 64.
- **YOUNG FIRST-TIME FILERS**: Total count of 18 to 24-year-old First Time Filing within the last 2 years, 2009 or 2010.
- Sample of 15,000 18 to 24-year-old First-Time Filing within the last 2 years, 2009 or 2010. Vendor will capture self-reported "Student", but it will not be a screening criterion.
- **LOWER-INCOME SINGLES/COUPLES**: Total count of 25 to 34-year-old Singles and Couples with AGI < \$25,000 and 1+ dependent.
- Sample of 15,000 25 to 34-year-old Singles and Couples with AGI < \$25,000 and 1+ dependents.
- **OLDER NON-INTERNET-AVERSE**: Total count of 55 to 64-year-old senior group.
- Sample of 30,000 55 to 64-year-old senior group. Vendor will screen for Non-Internet-Averse.

Do not allow the same records from the Random Sample to appear in any of the other augmented samples. Provide separate files for each sample. For each record extracted, show the taxpayer's age, filing method, AGI, if first time filing, filing status, if EITC, if LIFETIME-CRED or EDUCCRIND, TC460DT, DOC-CODE, NEW-COMPLEX-IND, and DEPSTIND, FIRSTNM, STREETADR, CITYST, ZIPCD1. Please strip the taxpayer's SSN, but keep in your file in case we need to come back and request additional records.