CTEC | California® Tax Education Council

Building Public Trust

The Evolution of Taxpayer Education and Consumer Protection in California



White Paper

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Executive Summary

Since its creation in 1997, the California Tax Education Council (CTEC) has worked to strengthen taxpayer protection through education, oversight, and public awareness. Established under California's Tax Preparers Act, CTEC's mission includes promoting taxpayer awareness, supporting professional standards, and helping Californians make informed decisions when selecting and working with paid preparers.

Over the past three decades, the ways taxpayers access information have changed dramatically. Traditional outreach methods have been supplemented by search engines, social media, podcasts, and other digital resources. As communication channels evolved, so did the challenges facing taxpayers, including misinformation, fraud, and the growing complexity of evaluating information online.

In response, CTEC's public awareness efforts expanded beyond promoting recognition of the CTEC-registered tax preparer (CRTP) designation to encompass broader taxpayer education initiatives focused on fraud prevention, preparer verification, and multilingual outreach. Research conducted between 2018 and 2026 helped guide these efforts by providing insight into taxpayer awareness, attitudes, communication preferences, and protective behaviors.

This white paper examines the evolution of CTEC's public awareness initiatives, highlights key research findings, and explores how taxpayer education can support consumer protection in an increasingly digital environment. The findings suggest that research-informed, audience-focused outreach can strengthen taxpayer awareness, encourage protective behaviors, and build public trust.

Key Findings at a Glance

→ CTEC awareness was measured at 51% in 2026, compared with 13% in the 2018 baseline study

→ 92% would visit CTEC.org for any reason

→ 84% of taxpayers would likely verify a tax preparer's credentials

→ 83% indicated willingness to report suspected tax preparer fraud

→ Research demonstrates that multilingual audiences engage differently, reinforcing the need for targeted outreach

Why Taxpayer Protection Matters

Each year, millions of Californians entrust tax professionals with highly sensitive financial and personal information. For taxpayers, selecting a preparer is one of the most important financial decisions they make each year. While the vast majority of preparers operate ethically and professionally, taxpayers may still encounter risks associated with unregistered preparers, fraudulent schemes, identity theft, and unreliable online information.

Taxpayers who understand how to verify credentials, recognize warning signs of fraud, and identify qualified preparers are better equipped to make informed decisions and protect their financial interests.

That knowledge has become increasingly important as the way consumers find and evaluate information continues to change. Search engines, social media platforms, online reviews, video content, podcasts, and AI tools now play a significant role in how taxpayers research tax-related topics.

While these technologies create new opportunities to access information, they also increase exposure to inaccurate, misleading, or fraudulent content.

Effective taxpayer protection relies on a combination of professional standards, regulatory oversight, and public education.

The First Line of Defense

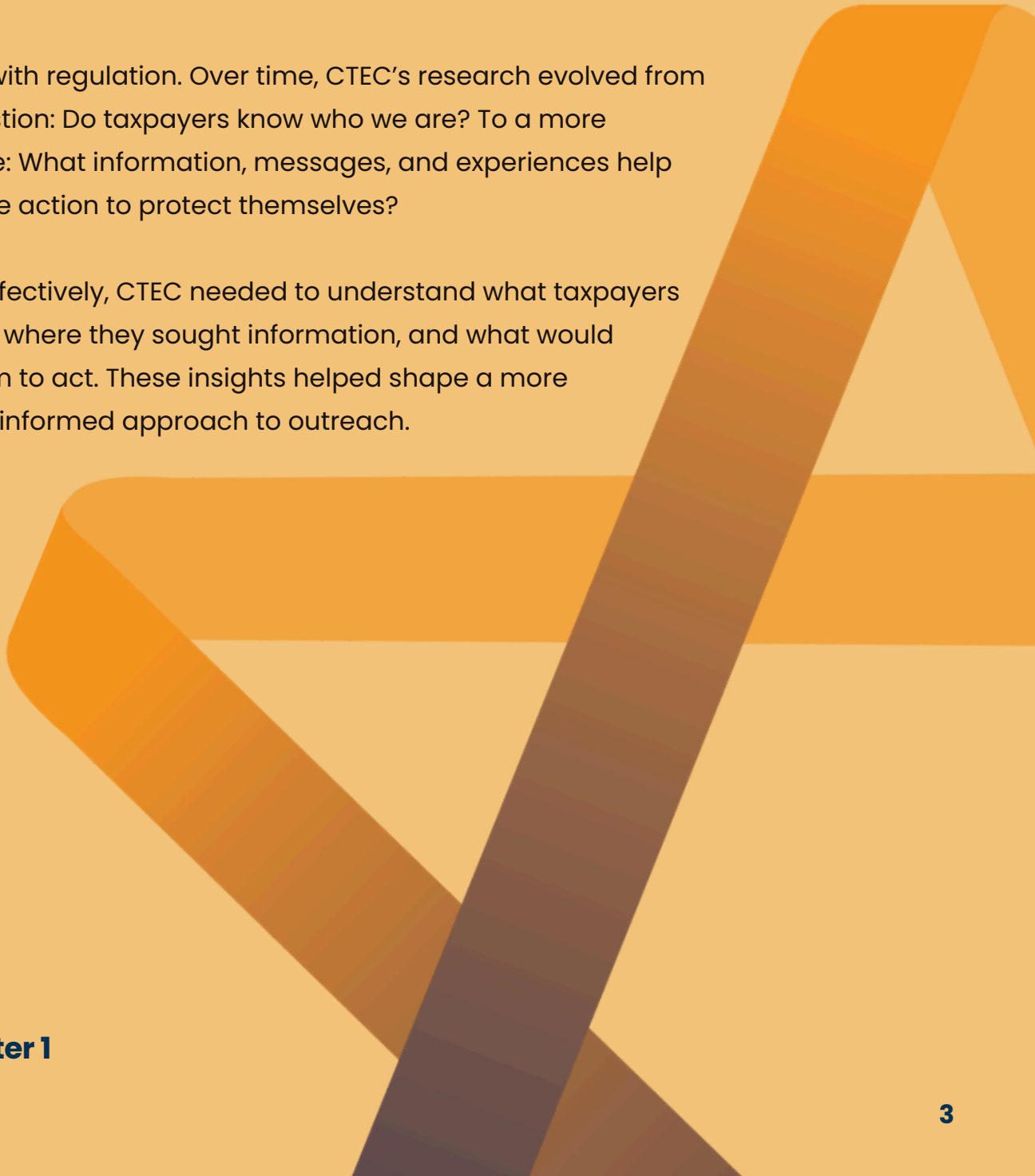
Research indicates that informed taxpayers are more likely to take actions that help protect themselves and others before making a commitment, including:

→ Verifying a preparer's credentials
→ Seeking information from trusted sources
→ Reporting suspected fraud or misconduct

The Evolution of Public Awareness

CTEC began with regulation. Over time, CTEC's research evolved from a simple question: Do taxpayers know who we are? To a more important one: What information, messages, and experiences help taxpayers take action to protect themselves?

To educate effectively, CTEC needed to understand what taxpayers knew, trusted, where they sought information, and what would motivate them to act. These insights helped shape a more targeted and informed approach to outreach.



The Foundation of CTEC Public Awareness

When the California State Legislature established CTEC, its mission extended beyond regulating tax preparers. The Council recognized that effective taxpayer protection also depended on helping consumers identify preparers who met California's education, registration, and bonding requirements.

To address this need, the Council introduced the **CTEC Registered Tax Preparer (CRTP)** designation to provide taxpayers with a visible and verifiable credential that signaled compliance with California's regulatory requirements.

From the beginning, public awareness played a critical role in the success of the program. Early outreach efforts focused on helping taxpayers understand what the CRTP designation represented, why it mattered, and how it could be used to make more informed decisions when selecting a tax professional.

Over time, the CRTP designation became more than a professional credential. It served as a bridge between regulatory oversight and consumer protection by giving taxpayers a practical tool to identify registered preparers and verify their status through CTEC's public database.



Research Shaping Outreach

CTEC's public awareness research has evolved from measuring whether taxpayers recognized the organization to understanding what builds trust, reaches different communities, and motivates protective action.

CTEC Awareness 2018 → 2026

13% 2018 Baseline Awareness | **19%** 2019 Awareness | **51%** 2026 Awareness

2018 Establishing Baseline

↓ / → Do taxpayers know CTEC?

Defined a benchmark for recognition.

2019 Refining the Approach

↓ / → Who responds?

Explored what messaging resonates.

2020 Understanding Differences

↓ / → Does diversity affect response?

Identified meaningful differences.

2026 Measuring Deeper Impact

↓ / → Do taxpayers trust the message?

Measured trust and willingness to act.



Research evolved from measuring awareness to understanding what helps taxpayers take action.

Measuring Impact

Effective taxpayer education goes beyond raising awareness—it helps taxpayers recognize potential risks, verify preparer credentials, report suspected fraud, and make informed decisions before choosing a preparer.

Research findings show strong engagement with taxpayer protection messaging and a willingness among respondents to take protective actions.

92% would visit CTEC.org for any reason

77% would visit CTEC.org for more info

84% would likely verify a tax preparer

83% indicated willingness to report fraud

Willingness to Act Is the First Step Measuring Action Is the Next

The 2026 research shows that many respondents are willing to take steps to protect themselves, including verifying a tax preparer's credentials and reporting suspected fraud. These findings reflect stated intentions, not confirmed actions.

CTEC is beginning to track verification database searches to establish a baseline for measuring actual engagement.



Understanding Diverse Perspectives

Effective taxpayer education begins with understanding the diverse communities CTEC serves. Research has helped CTEC adapt its approach to better connect with taxpayers across California.



Chapter 2

Reaching California's Diverse Communities

California's population is among the most culturally and linguistically diverse in the nation. As public awareness efforts expanded, CTEC recognized that effective taxpayer education required more than translating materials into multiple languages. It required understanding how different communities access information, evaluate credibility, and make decisions.

To better understand these differences, CTEC conducted a series of public awareness studies examining awareness levels, communication preferences, media consumption habits, message effectiveness, and taxpayer behaviors across English-, Spanish-, and Mandarin-speaking audiences. CTEC included Mandarin-speaking taxpayers in its research after California Franchise Tax Board (FTB) enforcement research identified a need for greater taxpayer awareness among this community.

The research revealed meaningful differences in how taxpayers consume information and respond to consumer protection messaging, demonstrating that a single communication strategy would not effectively reach all Californians.

For example, English-speaking taxpayers responded most favorably to messages emphasizing safety and reassurance, while also showing strong engagement with social media, streaming platforms, and outdoor media during daily commutes. Spanish-speaking taxpayers demonstrated high engagement with YouTube, social media, and Spanish-language radio, and were particularly responsive to action-oriented messaging that encouraged them to verify a preparer. Mandarin-speaking taxpayers exhibited the strongest digital engagement, including higher use of generative AI, and responded best to messaging centered on credibility, certification, and regulatory compliance.

These findings influenced CTEC's public awareness strategy by demonstrating that effective outreach requires more than a one-size-fits-all approach. Research supported expanding multilingual educational resources, strengthening translated website content, developing bilingual podcasts and educational materials, and tailoring messaging and communication channels to better reflect how different communities access and engage with information.

Different Communities, Different Perspectives

2026 research revealed meaningful differences among English-, Spanish-, and Mandarin-speaking taxpayers—not only in how they responded to CTEC's messaging, but also in their levels of awareness and familiarity with the CTEC program. Mandarin-speaking respondents reported higher CTEC awareness than English- or Spanish-speaking respondents, while also showing distinct preferences for credibility, certification and compliance messaging.



English - 42% Awareness

Most responsive to messages that create feelings of **safety and reassurance**

Spanish - 42% Awareness

Most responsive to **action-oriented** messages and clear calls to verify preparers

Mandarin - 73% Awareness

Most responsive to messages emphasizing **credibility, certification, and compliance**

The Future of Taxpayer Protection

Technology continues to transform how consumers access information, evaluate service providers, and make financial decisions. Search engines, social media platforms, online reviews, video content, and AI tools are reshaping the ways taxpayers discover and consume information.



Measuring the Next Stage of Impact

While the earliest studies focused primarily on advertising awareness and message recall, CTEC's research evolved over time to examine broader measures of trust, credibility, and taxpayers' willingness to take protective action. The findings suggest that CTEC's public awareness efforts have reached an important milestone.

The 2026 study found that respondents consistently viewed CTEC as a trusted source of taxpayer protection information, associating the organization with qualities such as trust, reliability, safety, legitimacy, and consumer protection. Campaign messages also achieved **high believability scores of 84 to 90 percent,** showing that respondents found CTEC's messages credible.

Perhaps most importantly, the research points to growing willingness among taxpayers to take actions that help protect themselves. Since CTEC's earlier public awareness study in 2018, the percentage of respondents willing to report suspected fraudulent tax preparers increased from 69 percent in 2018 to 70 percent in 2020 and 83 percent in 2026.

Among Mandarin-speaking respondents, willingness to report fraud increased from 13 percent in 2018 to 31 percent in 2020 and 74 percent in 2026, reflecting a substantial shift over time.

Although the 2026 study used an expanded methodology and is not directly comparable to earlier awareness research, the findings provide valuable insight into how taxpayers perceive CTEC and its messages, and their willingness to take protective action.

Looking Ahead: Measuring Engagement and Action

These findings provide a strong foundation for CTEC's next stage of public awareness research. Future measurement can build on current awareness and willingness-to-act results by examining how taxpayers engage with CTEC's resources, including visits to the preparer verification tool, use of multilingual educational materials, and reports of suspected fraud.

By tracking these measures over time, CTEC can better understand how public awareness supports engagement with its consumer protection resources, identify opportunities to improve access to information, and guide future outreach.

More Taxpayers Willing to Report Fraud

2018
69%

2020
70%

2026
83%

"The primary opportunity is not in changing the message, but in amplifying reach and tailoring execution by audience segment to continue to convert awareness into action."

Ken Anderson, CA Walker Research



Conclusion

CTEC's public awareness efforts have evolved alongside the ways Californians access information and make decisions. What began with building awareness of CTEC has grown into a research-informed approach focused on understanding different audiences, building trust, and helping taxpayers recognize the steps they can take to protect themselves.

Research shows meaningful progress. Awareness of CTEC has grown, campaign messages have been viewed as credible, and more respondents report a willingness to verify preparers and report suspected fraud. These findings provide an important foundation, while also highlighting the need to measure whether that willingness translates into action.

CTEC will continue to build on its research by making verification resources easier to find, tailoring outreach to English-, Spanish-, and Mandarin-speaking audiences, and identifying ways to measure verification activity, engagement with multilingual resources, and fraud reporting and response.

As CTEC prepares for future program evaluation and its next Sunset Review, these measures can help demonstrate how public education supports its broader mission of consumer protection. Establishing baselines, tracking progress, and using the results to refine outreach will help CTEC better understand where its efforts are working and where additional education may be needed.

While the methods may evolve, the mission remains the same - helping Californians make informed decisions with confidence.



Appendix A: Research Methodology

Study	Purpose	Audience/Language	Key Measures
2018 Awareness Baseline	Establish Awareness	English/Spanish	Awareness/Recognition
2020 Tracking	Measure Change	English/Spanish/Mandarin	Awareness/Perceptions
2026 Awareness Attitudes, Usage	Measure Deeper Engagement	English/Spanish/Mandarin	Awareness/Trust/Behavior

Note: *Research methodologies evolved over time, so changes across studies should be viewed as directional rather than as direct like-for-like comparisons.*

Appendix B: About the Research

Between 2018 and 2026, CTEC conducted a series of public awareness studies to better understand taxpayer perceptions, communication preferences, message effectiveness, and consumer protection behaviors. The research included English-, Spanish-, and Mandarin-speaking audiences and provided insights that helped guide outreach and education efforts.

Each study built on the last, expanding CTEC's understanding of taxpayer awareness and behavior. Early research established baseline awareness and measured campaign recall. Later studies examined communication preferences, multilingual audience differences, message effectiveness, trust, credibility, and taxpayers' willingness to take protective actions. By 2026, the research had evolved to provide deeper insights into attitudes, behaviors, and audience segmentation, helping guide future public awareness strategies.

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