TREASURY INSPECTOR GENERAL FOR TAX ADMINISTRATION

Statutory Review of Disclosure of Collection Activity With Respect to Joint Return Filers

September 16, 2026

Report Number: 2026-300-052

TIGTACommunications@tigta.treas.gov | www.tigta.gov

HIGHLIGHTS: Statutory Review of Disclosure of Collection Activity With Respect to Joint Return Filers

Final Audit Report issued on September 16, 2026 **Report Number 2026-300-052**

Why TIGTA Did This Audit

The IRS Restructuring and Reform Act of 1998 requires us to annually review and certify the IRS's compliance with the requirements of Internal Revenue Code (I.R.C.) Section (§) 6103(e)(8). Section 6103(e)(8) authorizes the IRS to disclose in writing certain collection activity information when requested in writing by taxpayers. Specifically, taxpayers who filed jointly and are no longer married or do not reside in the same household are entitled to certain information. This includes whether the IRS attempted to collect the balance due from the other individual, the general nature of such collection activities, and the amount collected.

I.R.C. §§ 6103(e)(6) and (e)(7) allow authorized representatives of joint filers to also receive the same collection information requested under I.R.C. § 6103(e)(8).

Impact on Tax Administration

If the IRS does not provide taxpayers with account information to which they are entitled, taxpayers could be burdened and their ability to resolve their tax obligations may be negatively impacted. If the IRS provides taxpayers with account information to which they are not entitled, taxpayer rights to privacy are violated.

What TIGTA Found

The IRS does not have a system or process that tracks joint filer requests and its responses to these requests, relating to the I.R.C. § 6103(e)(8) requirements. Using keyword searches, we identified 780 taxpayer requests for collection activity information on jointly filed returns where the taxpayers were now either divorced or separated. We selected 100 of these cases for review. These cases were worked by IRS employees from April 1, 2024, through March 31, 2025.

We determined that disclosure requirements were not followed in 28 (28 percent) of the 100 cases. Specifically, we found that taxpayers, or their representatives, did not receive information related to collection activities of the taxpayers' joint liabilities to which they were entitled, or the taxpayers' information was inappropriately disclosed. These taxpayers were either potentially burdened with additional delays in resolving their respective tax matter or potentially had their right to privacy violated. Six of the 28 cases for which disclosure requirements were not followed had "mirrored accounts" (a process by which joint returns are split into two separate taxpayer accounts on IRS data systems). The same collection information, when requested for mirrored accounts, should be disclosed to both taxpayers as would be disclosed for any other jointly filed return, except for unrelated personal information.

Because the IRS does not track noncompliance with the joint filer provisions, we also interviewed 25 employees and 6 managers to determine what collection activity information they would disclose from a jointly filed return, whether the taxpayers were currently married, separated, or divorced, and with mirrored or non-mirrored accounts. Twenty-one employees and five managers interviewed either responded incorrectly or were unsure about one or more questions related to what information should be disclosed.

The IRS has recently deployed artificial intelligence assisted tools, *e.g.*, *Ask Internal Revenue Manual Assistant (Ask IRMA)* and *Artificial Intelligence Research Companion (Archie)*, to help employees conduct research. We found during our interviews that over half of the employees and managers interviewed were not aware of or have not used these tools.

What TIGTA Recommended

We recommended that the IRS should provide mandatory training on the new artificial intelligence tools, such as *Ask IRMA* and *Archie*, to all employees in Accounts Management and Field Assistance who have direct contact with taxpayers. The training should include ways to identify guidance regarding I.R.C. §§ 6103(e)(7) and (e)(8) and determine what information must or must not be disclosed in situations involving a jointly filed return of divorced or separated taxpayer. IRS management agreed with our recommendation.

TREASURY INSPECTOR GENERAL FOR TAX ADMINISTRATION

U.S. DEPARTMENT OF THE TREASURY

WASHINGTON, D.C. 20024

September 16, 2026

MEMORANDUM FOR: COMMISSIONER OF INTERNAL REVENUE

Diana M. Tengesdal

FROM: Diana M. Tengesdal
Deputy Inspector General for Audit

SUBJECT: Final Audit Report – Statutory Review of Disclosure of Collection Activity With Respect to Joint Return Filers (Audit No.: 2026300004)

This report presents the results of our review to determine whether the Internal Revenue Service (IRS) complied with provisions of Internal Revenue Code (I.R.C.) Section 6103(e)(8) related to the disclosure of collection activities to joint return filers. This review is part of our Fiscal Year 2026 Program Plan and addresses the major management and performance challenge of *Improving Taxpayer Service and Protecting Taxpayer Rights*.

Management's complete response to the draft report is included as Appendix II. If you have any questions, please contact me or Matthew A. Weir, Assistant Inspector General for Audit (Compliance and Enforcement Operations).

Table of Contents

Background

Internal Revenue Code (I.R.C.) Section (§) 6103(e) outlines the provisions and authorizes the Internal Revenue Service (IRS) to disclose tax return and return information to individuals with a "material interest." In July 1996, the Taxpayer Bill of Rights 2 added I.R.C. § 6103(e)(8) to expand these disclosure provisions to joint filers.[1] I.R.C. § 6103(e)(8) authorizes the IRS to disclose in writing certain collection activity information when requested in writing by taxpayers. Specifically, taxpayers who filed jointly before and are no longer married or no longer reside in the same household, *e.g.*, divorced or separated, are entitled to information such as whether the IRS attempted to collect the balance due from the other individual, the general nature of such collection activities, and the amount collected. Additionally, I.R.C. §§ 6103(e)(6) and (e)(7) allow authorized representatives of joint filers to receive the same collection information requested under I.R.C. § 6103(e)(8).

If the IRS does not provide taxpayers with the account information to which they are entitled, taxpayers could be burdened and their ability to resolve their tax obligations may be negatively impacted. If the IRS provides taxpayers with account information to which they are not entitled, taxpayer rights are violated. In December 2015, Congress codified the Taxpayer Bill of Rights in I.R.C. § 7803(a)(3). These rights include the right to be informed and the right to privacy and confidentiality.

After the passage of the Taxpayer Bill of Rights 2, the IRS Disclosure Office issued guidance permitting employees to provide verbal and/or written responses to taxpayers' verbal and written requests. This is more permissive than the statutory requirements of I.R.C. § 6103(e)(8), which only requires IRS employees to provide written responses to written requests. Also, according to Internal Revenue Manual guidance, employees are prohibited from disclosing certain personal information of the other spouse. This includes information about the other spouse's location, name change, telephone number, employment, income, assets, income level at which a currently not collectible module would be reactivated, or the bankruptcy chapter filed.

The IRS Restructuring and Reform Act of 1998 (RRA 98) requires us to annually review and certify whether or not the IRS is complying with the requirements of I.R.C. § 6103(e)(8).[2] Because the IRS does not have a system to identify or track joint filer requests for collection activity information, we cannot readily identify the population of cases for which joint filers made such requests. IRS officials stated that they do not plan to implement a system to identify or track joint filer requests for collection activity information.

During this review, we followed up on the implementation of the corrective actions taken in response to the recommendations made in two of our prior reviews.[3] For the Fiscal Year 2023 review, we recommended that the IRS update the Internal Revenue Manual section for the Specialty Collection, Offer in Compromise function, to provide guidance on disclosure

---

[1] Pub. L. No. 104-168, 110 Stat. 1452 (1996).

[2] Pub. L. No. 105-206, 112 Stat. 685.

[3] TIGTA, Report No. 2023-30-063, *Fiscal Year 2023 Mandatory Review of Disclosure of Collection Activity With Respect to Joint Returns* (September 2023). TIGTA, Report No. 2025-300-046, *Fiscal Year 2025 Mandatory Review of Disclosure of Collection Activity With Respect to Joint Returns* (September 2025).

requirements for taxpayers who jointly filed returns, whether they are married, divorced, or separated, and whether they have a mirrored account (a process by which joint returns are split into two separate taxpayer accounts on IRS data systems). For the Fiscal Year 2025 review, we recommended that the IRS update the disclosure guidance for the Small Business/Self-Employed Division, Field Collection function and issue an annual reminder on the topic of I.R.C. §§ 6103(e)(7) and (e)(8) and the availability of the Disclosure Help Desk. During this review, we confirmed that the IRS implemented these corrective actions.

This year's review focused on the Taxpayer Services Division Accounts Management (AM) function in the Customer Account Services organization and the Field Assistance (FA) function. Contact representatives within the AM function assist taxpayers with tax law and account-related inquiries, including basic collection information such as balance inquiries via telephone, correspondence, and web applications. Individual taxpayer advisory specialists and initial assistance representatives within the FA function provide face-to-face assistance to taxpayers regarding tax account-related inquiries and educate taxpayers on services available to them through all channels, including self-service. Individual taxpayer advisory specialists and initial assistance representatives work with taxpayers in the more than 300 Taxpayer Assistance Centers (as of March 2026) located throughout the country. Contact representatives, individual taxpayer advisory specialists, and initial assistance representatives document actions taken on taxpayer accounts in the Accounts Management System (AMS).[4]

Results of Review

Our review identified that some IRS employees and managers did not always understand disclosure requirements. In case history reviews and interviews, IRS employees and managers were not always aware of what information they must or must not disclose to taxpayers. These errors potentially burdened taxpayers or their representatives with additional delays in resolving their respective tax matters or violated their right to privacy.

Employees Did Not Consistently Disclose Collection Activity on Jointly Filed Returns of Divorced or Separated Taxpayers As Required

We reviewed case narratives and interviewed employees to evaluate compliance with disclosure requirements. As part of this year's review, we queried AMS case history files to identify a population of joint filer disclosure contacts. We identified 780 case histories (649 AM and 131 FA) that were potentially related to these types of contacts during our audit time frame of April 1, 2024 through March 31, 2025. We reviewed a judgmental sample of 100 cases (50 AM and 50 FA) and found that employees failed to comply with disclosure requirements in 28 (28 percent) of 100 cases.[5] Because the IRS does not track noncompliance with the joint filer provisions, we interviewed a judgmental sample of 25 employees and 6 managers and found 21

[4] The AMS provides a common user interface that allows users to update taxpayer accounts, view history and comments from other systems, and access a variety of case processing tools. AMS histories are input by employees in the Taxpayer Services Division AM and FA functions.

[5] A judgmental sample is a nonprobability sample, the results of which cannot be used to project to the population.

(84 percent) of the 25 employees and 5 (83 percent) of the 6 managers responded incorrectly or were unsure how to respond to one or more questions.

Further below, we discuss new artificial intelligence assistant tools that may assist employees in compliance with the joint filer provisions of the law. However, these new research tools were not available for employees who worked on the cases during the period (April 1, 2024 through March 31, 2025) we reviewed this year.

Case history narratives showed that employees are not always aware of the disclosure requirements for taxpayers who file jointly

We reviewed a judgmental sample of 100 cases (50 AM and 50 FA) where a taxpayer requested collection activity information regarding a balance due on a jointly filed return. The employees failed to comply with disclosure requirements in 28 (28 percent) cases (17 cases worked by AM and 11 cases worked by FA). The IRS agreed with all 28 exception cases.

In the majority of the 28 exception cases, the employees did not disclose collection activity information to which the taxpayer or their representative was entitled. In most cases, the employees documented that they could not provide the collection activity information, incorrectly believing that they were not permitted to make the disclosures. As a result, these taxpayers or their representatives may have been burdened with additional delays in resolving their respective tax matters. These employees may have been unclear about correct disclosure guidance or may choose not to risk inappropriate disclosure under I.R.C. § 6103 and potential discipline, even when the taxpayer is entitled to the information.

While most exception cases did not involve an unauthorized disclosure to the taxpayer, there were instances that resulted in a violation of the ex-spouse's right to privacy. According to the Internal Revenue Manual, tax account information must not be provided to a requester if the requester is not the taxpayer or other recipient authorized by I.R.C. § 6103 to receive the information. Thus, former spouses can only receive certain tax account information related to their jointly filed tax returns.

We identified 6 (21 percent) of the 28 cases with mirrored accounts for which disclosure requirements were not followed. Mirroring an account does not divide the legal responsibility for the liability in half; each taxpayer remains liable for the entire debt. Because joint filers remain jointly liable, the same collection information should be provided to both taxpayers when requested on mirrored accounts. As reported in prior reviews, some employees and managers continue to incorrectly believe that mirrored accounts limit the IRS's requirement to disclose collection information to jointly liable spouses.

Although the IRS provides annual training for its employees, we continue to identify instances of noncompliance with the IRS's disclosure policy in our annual reviews. The IRS should continue to provide guidance and training to employees who respond to taxpayer inquiries about a joint return matter.

Interviews showed that employees are not always aware of the disclosure requirements for taxpayers who file jointly

Because the IRS does not track instances of noncompliance with the laws that permit joint filers to receive collection-related information on joint accounts, each year we also interview employees and managers to assess their awareness of the joint filer provisions. In March and

April 2026, we interviewed a judgmental sample of 25 employees and 6 managers to determine what collection activity information they would disclose from a jointly filed return in which the taxpayers were married, separated, or divorced, as well as with and without mirrored accounts. We found 21 (84 percent) of the 25 employees and 5 (83 percent) of the 6 managers responded incorrectly or were unsure how to respond to one or more questions.[6] The remaining four employees and one manager responded correctly to all the questions.[7]

During the interviews, we asked employees and managers questions about whether they would provide collection activity information on a jointly filed return to a taxpayer who was divorced or separated, when the account was non-mirrored and mirrored. These questions were related to whether the employee would disclose, to the other spouse, information about whether the IRS has attempted to collect the balance due from the other spouse, the collection activity, collection status, and the reason for an uncollectible or suspended status.

- **Divorced or separated taxpayers without a mirrored account**: Fourteen (56 percent) of the 25 employees and 2 (33 percent) of the 6 managers responded incorrectly that they would not disclose information or were unsure how to respond.
- **Divorced or separated taxpayers with a mirrored account**: Twenty-one (84 percent) of the 25 employees and 5 (83 percent) of the 6 managers responded incorrectly that they would not disclose information or were unsure how to respond.

We also asked employees and managers whether they would disclose prohibited information to a taxpayer who was divorced or separated. Ten (40 percent) of the 25 employees responded that they would disclose or were unsure if they would disclose prohibited information. When the account was not mirrored, 2 of the 10 employees incorrectly responded or were unsure that they would disclose the other spouse's level of income and 2 employees responded that they were unsure if they would disclose the bankruptcy chapter filed by the other spouse. When the account was mirrored, 9 of 10 employees were unsure if they would disclose prohibited information. This prohibited information included disclosure of the other spouse's location, name change, telephone number, employment information, income level, and information related to bankruptcy.

When employees are unsure of the appropriate disclosure, they may choose not to risk inappropriate disclosure under I.R.C. § 6103 and potential discipline, or they may seek technical assistance from their manager. If a manager is unclear on the guidance, they may provide inaccurate information to their employees regarding the disclosure of collection activity of joint filers, resulting in an improper disclosure. While Taxpayer Services Division employees have access to the Disclosure Help Desk, which is supposed to answer disclosure-related questions, the Help Desk is not staffed with employees readily accessible by phone. Inquiries to the Help Desk can only be submitted by email. When an employee is confronted with a disclosure issue in

[6] The overall number of employees (25 employees, 6 managers) reflects the unique counts of employees who provided one or more incorrect responses to our questions. Therefore, the subsequent breakdown by non-mirrored, mirrored, and disclosure violations, will not add up to 25 employees and 6 managers because some employees and managers answered more than one question incorrectly. One reason the exception rate was higher for the interviews may be because the employees did not have access to their managers or other subject matter experts to ask for help during the interviews.

[7] Specifically, we interviewed 12 employees and 3 managers from the AM function, and 13 employees and 3 managers from the FA function. The employees included AM contact representatives, FA individual taxpayer advisory specialists, and FA initial assistance representatives.

a conversation with a taxpayer on the phone or face-to-face, there may not be enough time to send an email and wait for a response from the Disclosure Help Desk. Most of the 31 employees and managers we interviewed stated that they have never contacted the Disclosure Help Desk and most were unaware of how to contact it. The IRS should continue to inform employees of the available resources.

The IRS has recently deployed several artificial intelligence tools. For example, in Calander Year 2025, the IRS launched the *Ask Internal Revenue Manual Assistant (Ask IRMA)* and *Artificial Intelligence Research Companion (Archie)* to assist employees with conducting research.[8] While *Ask IRMA* provides responses to questions about the Internal Revenue Manual and can be used by all IRS employees, over half of the employees and managers interviewed were not aware of or have never used *Ask IRMA*.

Archie, specifically designed to be used by contact representatives in the AM function, provides responses to taxpayer questions received during phone calls and follow-on questions that taxpayers may ask. It is meant to expedite research of the Internal Revenue Manual, updated procedural guidance, and internal notifications, such as technical reminders, disaster information, and reinforcement of existing procedures. Of the 31 IRS employees and managers interviewed, there was a lack of awareness of these tools:

- Seven of the 15 AM employees and managers interviewed were not aware of or have never used *Archie*.
- Only 13 of the 31 employees and managers interviewed have used one or both tools.

We continue to report annually on instances with taxpayers who file jointly that do not receive the collection information to which they are entitled. The IRS should continue to provide guidance and training, especially on these new tools, to employees who address collection activity inquiries.

As reported in our past reviews, IRS employees and managers continue to provide inconsistent responses to taxpayer requests for collection information on their jointly filed returns. RRA 98 § 1204(b) requires IRS employees to be evaluated using the fair and equitable treatment of taxpayers as a performance standard. This provision was enacted to provide assurance that employee performance is focused on providing quality service to taxpayers. One example of performance that meets the fair and equitable treatment standard is to conduct "oral and written communications with taxpayers that are professional, courteous, and accurately states the facts."

Additionally, all IRS employees are required to annually sign a statement in which they agree to treat taxpayers fairly and equitably.[9] The standard requires employees to administer the tax laws fairly and equitably, protect all taxpayers' rights, and treat each taxpayer ethically with honesty, integrity, and respect. Employees receive annual training on protecting taxpayer's rights as part of the IRS's requirement under RRA 98 § 1204(b). The IRS should continue to address this

[8] *Ask IRMA* was first launched in April 2025 during a testing phase. *Archie* was launched in December 2025. As of January 2026, *Archie* had over 5,000 users, and as of February 2026, all contact representatives were expected to be utilizing *Archie*. In March 2026, prior to conducting our interviews, all AM employees received formal notification about *Archie*.

[9] This requirement is based on RRA 98 § 1204(b).

ongoing issue and take steps to help clarify its employees' misunderstandings about what the law requires.

Recommendation 1: The Chief, Taxpayer Services Division, should provide mandatory training on the new artificial intelligence tools, such as *Ask IRMA* and *Archie*, to all employees in AM and FA who have direct contact with taxpayers. The training should include ways to identify guidance regarding I.R.C. §§ 6103(e)(7) and (e)(8) and determine what information must or must not be disclosed in situations involving a jointly filed return of divorced or separated taxpayer.

> **Management's Response:** IRS management agreed with this recommendation. IRS management stated that they delivered mandatory *Archie* and Artificial Intelligence Prompting training to all AM employees and incorporated this training into their Fiscal Year 2027 Critical Filing Season Readiness Training. This training included ways to identify guidance regarding I.R.C. §§ 6103(e)(7) and (e)(8) and determine what information must or must not be disclosed in situations involving a jointly filed return of divorced or separated taxpayer. They also stated that they will provide training to the individual taxpayer advisory specialists and initial assistance representatives in FA on *Ask IRMA* by November 15, 2026.

Appendix I

Detailed Objective, Scope, and Methodology

The overall objective of this audit was to determine whether the IRS complied with provisions of I.R.C. § 6103(e)(8) related to the disclosure of collection activities to joint return filers. To accomplish our objective, we:

- Determined whether the IRS had implemented or modified any processes to track taxpayer complaints regarding requests for joint return collection information authorized by I.R.C. § 6103(e)(8) and the IRS's responses to these requests.
- Selected and interviewed a judgmental sample of 25 Taxpayer Services Division employees and 6 of their managers to determine how they respond to questions about collection activity on accounts of taxpayers who jointly filed a return but are no longer married or no longer reside in the same household.[1] These 25 employees consisted of 12 contact representatives selected from a total population of 15,367 contact representatives, 9 individual taxpayer advisory specialists selected from a total population of 1,067 individual taxpayer advisory specialists, and 4 initial assistance representatives selected from a total population of 85 initial assistance representatives. We judgmentally selected 3 managers of the 12 contact representatives interviewed, 2 managers of the 9 individual taxpayer advisory specialists interviewed, and 1 manager of the 4 initial assistance representatives interviewed. A judgmental sample was used to ensure that selected employees and managers represented diverse locations.
    - For the contact representatives, we selected every 1,280th employee (15,367/12). A replacement employee was identified if multiple employees located in the same territory were selected or if the employee did not work individual taxpayer requests. We selected the managers of the first, fifth, and ninth selected employees.
    - For individual taxpayer advisory specialists, we sorted the employees based on the territory locations and selected three employees from one territory location and two employees from the remaining three territory locations. We selected the managers of the first and fifth selected employees.
    - For the initial assistance representatives, we selected every 21st employee (85/4). We selected the manager of the first selected employee.
- Reviewed a judgmental sample of 100 case histories worked by the Taxpayer Services Division to determine the IRS's compliance with the joint return disclosure requirements. Our judgmental sample consisted of 50 case histories from the AM function and 50 case histories from the FA function. To identify the case histories, our Office of Data Analytics data mined IRS systems for cases containing specific keywords, worked by the Taxpayer Services Division from April 1, 2024, through March 31, 2025. The Office of Data Analytics identified 780 case histories (649 AM and 131 FA) that were potentially related to taxpayer requests for collection activity information on jointly filed returns for which the

[1] A judgmental sample is a nonprobability sample, the results of which cannot be used to project to the population.

taxpayers were now either divorced or separated. We reviewed the first 218 AM and all 131 FA case histories to identify 100 cases (50 AM and 50 FA) that met our criteria.

Performance of This Review

This review was performed with information obtained from the Chief, Taxpayer Services Division, located in Atlanta, Georgia, during the period September 2025 through June 2026. We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

Data Validation Methodology

Our Office of Data Analytics performed data analytics using an extract from our Data Center Warehouse's AMS database. These datasets were used to identify a potential population of separated or divorced taxpayers with disclosure-related contacts during the period April 1, 2024 through March 31, 2025. We evaluated the reliability of the data by performing electronic data testing for missing data, outliers, duplicates, or obvious errors. We verified the completeness of the data by reviewing the date fields of the narratives, which all fell within the requested time frame. We also obtained a listing of contact representatives from AM management and a listing of individual taxpayer advisory specialists and initial assistance representatives from FA management. We validated the listings by comparing them to the Data Center Warehouse's Treasury Integrated Management Information System database.[2] We determined that the data were sufficiently reliable for purposes of this report.

Internal Controls Methodology

Internal controls relate to management's plans, methods, and procedures used to meet their mission, goals, and objectives. Internal controls include the processes and procedures for planning, organizing, directing, and controlling program operations. They include the systems for measuring, reporting, and monitoring program performance. We determined that the following internal controls were relevant to our audit objective: documented procedures pertaining to requests under I.R.C. § 6103(e)(8). We evaluated these controls by reviewing Taxpayer Services Division AMS case history files and conducting interviews with Taxpayer Services Division personnel who receive these requests.

[2] An official automated personnel and payroll system for storing and tracking all employee personnel and payroll data. It is outsourced to the U.S. Department of Agriculture's National Finance Center and managed by the Department of the Treasury.

Appendix II

Management's Response to the Draft Report

CHIEF
TAXPAYER SERVICES

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
ATLANTA, GA 30308

August 25, 2026

MEMORANDUM FOR DIANA M. TENGESDAL
Deputy Inspector General for Audit

FROM: Kenneth C. Corbin
Chief, Taxpayer Services Division

Digitally signed by Kenneth C. Corbin
Date: 2026.08.25 08:54:42 -04'00'

SUBJECT: Draft Audit Report – Statutory Review of Disclosure of Collection Activity With Respect to Joint Return Filers
(Audit No.: 2026300004)

Thank you for the opportunity to review and comment on the draft audit report. We are committed to protecting taxpayer information and rights, including the right to be informed and the right to privacy and confidentiality under the *Taxpayer Bill of Rights*[1]. Accordingly, the Internal Revenue Code § 6103 provides that tax information shall remain confidential, and disclosure of such information to others shall be limited to those exceptions so authorized under § 6103. With respect to individuals filing joint tax returns, both have the right to be informed of any actions taken by the Internal Revenue Service (IRS) regarding enforcement activities, including the collection of amounts due. When the individuals are no longer married or residing in the same household, this right remains in effect. If the IRS initiates collection activities on one of the two individuals, the other individual may still receive general information about the collection efforts, the type of actions taken, and how much has been collected.

The results of the review revealed that some employees in Accounts Management and Field Assistance could benefit from additional training on joint disclosure requirements. We agree that providing guidance and training to employees who respond to taxpayer inquiries about joint return matters is crucial – not only for protecting taxpayer rights, but also to enhance the taxpayer experience. On June 1, 2026, we updated the Internal Revenue Manual (IRM) to clarify the information that may be disclosed to either spouse concerning a jointly filed return. We will continue to focus on identifying opportunities to strengthen our disclosure guidance provided to the employees.

[1] Publication 1, Your Rights as a Taxpayer (Rev. 9-2017)

2

We are leveraging artificial intelligence tools, such as the Internal Revenue Manual Assistant (Ask IRMA) and Artificial Intelligence Research Companion (Archie), to assist employees interacting with taxpayers. As of August 15, 2026, we delivered mandatory Archie and Artificial Intelligence Prompting training to all Accounts Management employees, and the training included ways to identify guidance regarding I.R.C. § 6103. We have incorporated this training into our annual Critical Filing Season Readiness Training. We will also provide training to the employees in Field Assistance on Ask IRMA. We remain committed to continually identifying opportunities for artificial intelligence to support our employees in completing their work efficiently and in safeguarding taxpayer interests.

Our response to your specific recommendation is enclosed. If you have any questions, please contact me, or a member of your staff may contact Joseph Dianto, Director, Customer Account Services, at (470) 639-3504.

Attachment

Attachment

Draft Audit Report – Statutory Review of Disclosure of Collection Activity With Respect to Joint Return Filers (Audit No.: 2026300004)

Recommendation

RECOMMENDATION 1
The Chief, Taxpayer Services Division, should provide mandatory training on the new artificial intelligence tools, such as Ask IRMA and Archie, to all employees in AM and FA who have direct contact with taxpayers. The training should include ways to identify guidance regarding I.R.C. §§ 6103(e)(7) and (e)(8) and determine what information must or must not be disclosed in situations involving a jointly filed return of divorced or separated taxpayer.

CORRECTIVE ACTION #1
We agree. As of August 15, 2026, we delivered mandatory Artificial Intelligence Prompting training in July and August 2026. Taxpayer 360 courses in Integrated Talent Management have been incorporated into the FY27 Critical Filing Season Readiness Training (CFSRT). All training included ways to identify guidance regarding Internal Revenue Code §§ 6103(e)(7) and (e)(8) and determine what information must or must not be disclosed in situations involving a jointly filed return of divorced or separated taxpayer.

CORRECTIVE ACTION #2
We agree. We will train the Individual Taxpayer Advisory Specialists (ITAS) and Initial Assistance Representatives (IAR) on Internal Revenue Manual Assistant (IRMA).

IMPLEMENTATION DATES
Implemented – Corrective Action #1

November 15, 2026 – Corrective Action #2

RESPONSIBLE OFFICIALS
Director, Accounts Management, Customer Account Services, Taxpayer Services Division – Corrective Action #1

Director, Field Assistance, Customer Assistance, Relationships and Education, Taxpayer Services Division – Corrective Action #2

CORRECTIVE ACTION MONITORING PLAN
N/A – Corrective Action #1

We will monitor this corrective action as part of our internal management control system. - Corrective Action #2

Appendix III

Abbreviations

AM	Accounts Management
AMS	Accounts Management System
Archie	Artificial Intelligence Research Companion
FA	Field Assistance
I.R.C.	Internal Revenue Code
IRMA	Internal Revenue Manual Assistant
IRS	Internal Revenue Service
RRA 98	IRS Restructuring and Reform Act of 1998
TIGTA	Treasury Inspector General for Tax Administration

To report fraud, waste, or abuse,
contact our hotline on the web at
https://www.tigta.gov/reportcrime-misconduct.

To make suggestions to improve IRS policies, processes, or systems
affecting taxpayers, contact us at
TIGTACommunications@tigta.treas.gov.

Information you provide is confidential, and you may remain anonymous.