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Barriers Associated with Tax Filing in Vulnerable Populations Qualitative Research

Final Report

Prepared by:
Corporate Research Associates Inc.

Prepared for:
Canada Revenue Agency

Ce rapport est aussi disponible en français.

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Executive Summary

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Background, Objectives and Methodology

To better understand some of the contributing factors to lower rates of tax filing and benefit uptake among segments of the population identified as more vulnerable, the Canada Revenue Agency (CRA) commissioned a series of 20 in-person focus groups in five locations (including Edmonton, Winnipeg, Thunder Bay, Quebec City, and Iqaluit). Group discussions were conducted from February 27th to March 7th, 2017. Each focus group lasted approximately 1.5 – 2 hours and a \$75 honorarium was offered to each participant in all locations except for Iqaluit where participants received \$100. Targeted audiences included single women living with dependents, Indigenous peoples in urban settings, persons who have recently experienced homelessness, and a mix of age and gender low-income individuals. All participants across groups were classified in Statistics Canada's Low Income Cut-Offs (LICO) threshold. A total of 150 participants took part across locations. The research aimed at exploring barriers, perceptions and knowledge gaps that limit some people's participation in the system, as well as identifying preferred methods of communication with the CRA.

Caution must be exercised when interpreting the results from this study, as qualitative research is directional only. Results cannot be attributed to the overall population under study, with any degree of statistical confidence. The actual expenditure was \$92,585.62 (including HST).

Political Neutrality Certification

I hereby certify as a Representative of Corporate Research Associates Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed



Margaret Brigley, President & COO
Corporate Research Associates
Date: March 24, 2017



Key Findings

Findings from the *Barriers Associated with Tax Filing in Vulnerable Populations Qualitative Research* confirm that greater outreach is warranted among urban Indigenous peoples and low income individuals to increase awareness and understanding of the various benefits associated with filing tax returns. Indeed, overall findings were generally consistent across the four audiences under study.

Results show individuals, across audiences, are acutely aware of the necessity to file a tax return each year and most understand that tax returns are due to be filed by the end of April. While there is clear civic obligation to file taxes, individuals are primarily motivated to complete their return annually to collect any taxes owing. Some, particularly single mothers or those on disability, are compelled to file their tax return to ensure a continuation of benefits. Others do so to avoid getting in trouble with the government.

Despite a strong awareness of various government benefits and financial services available, there appears to be only a moderate understanding that receipt of some benefits is dependent upon filing a tax return. Indeed, those most familiar with this fact suffered a disruption in their benefits after not filing taxes, and accordingly are now aware. Regardless, across locations and audiences, findings show there is limited awareness of the full extent of benefits to which individuals may be eligible for.

Although all but a few participants reportedly filed their taxes each year, most know others who have not. When asked why others may not file a tax return, the reasons were primarily attributed to a range of factors, including a lack of awareness of the benefits of doing so, health conditions (i.e. mental or physical capacity), ability, owing money/ fear of repercussions, a desire to keep income / location hidden (for fear of wages being garnished for child support, alimony, etc.), and a lack of trust in the government.

There is a perception that completing a tax return is confusing, difficult, and challenging, particularly for those who are not adept at math, comfortable with numbers, or who do not have English / French as their mother tongue. The terminology used in the process is intimidating to some, and many believe an up-to-date knowledge of tax laws and benefits is needed to successfully complete a tax return. Indeed, the perceived complexity of the process and low literacy (both general and financial) were by far the most common challenges faced by people who do not file their income tax return regularly. Across groups, participants shared a general lack of confidence in their personal abilities to effectively file their taxes. Participants are largely dependent on others to file their taxes, primarily because they are afraid to make a mistake and miss an eligible benefit. They have a lack of confidence in their abilities and accordingly, most pay others to file their taxes.

A lack of support, aptitude, language and confidence present key barriers to completing a tax return. Barriers to the completion are most pronounced in the North, where few options for assistance are available and none are readily available free of charge.

Participants seem to lack full awareness of all the various benefits they may be eligible for. While they are aware of their obligation to file an annual tax return, many do not readily identify the personal



benefits to doing so, and thus place no urgency on the matter. Without question, findings show there is a need for greater outreach among vulnerable audiences, including a need for increased awareness of the full range of eligible benefits. Results suggest priority should be placed on ensuring the necessary supports are in place to complete tax returns for others, as most show no interest in completing a return themselves. To that end, a range of suggestions for outreach or interaction at the community level were offered to support tax filing.

A general lack of awareness and lack of knowledge is compounded by a lack of preparedness. Many feel as though they have missed an opportunity to claim benefits that are owing to them. This creates heightened frustration toward the government with some thinking the government's lack of assistance is intentional to minimize payment of eligible benefits. This underscores the need for self-help tools that guide individuals' collection of necessary documents to successfully file a return, while maximizing the benefits they might be eligible for.

The proposed outreach document was well received and considered clear, relatively simple and informative. Participants appreciated the friendly and approachable tone of the document and the brevity of information presented. It was considered highly informative and effective at encouraging individuals to file a return to receive benefits that were not familiar. Despite its overwhelmingly positive reception, a variety of changes were suggested to enhance the document including such things as clarification of some terminology, replacing the visual icon, and consideration of a new colour scheme.

When sharing communication on tax filing, findings show that CRA should consider a multi-mode communications strategy, including both traditional and non-traditional information sources. The use of traditional advertising (TV, newspaper), printed materials / posters in public places and social media (Facebook ads, YouTube) were strongly suggested, as was collaboration with community organizations (seniors' centers, immigration groups, etc.), and information at government offices related to social services or employment.

Finally, results highlight the need for clear, short messaging, presented in simple language that highlights the benefits of tax filing. Any messaging must also highlight personal financial relevance by letting an individual know that they could realize some personal financial gain if they file their return.



Sommaire

Corporate Research Associates Inc.

Numéro de contrat : 46558-184802/001/CY

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Contexte, objectifs et méthodologie

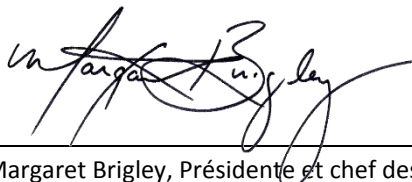
Pour mieux comprendre certains des facteurs contribuant à des taux inférieurs de déclarations de revenus et d'utilisation des prestations chez les segments de la population considérés comme vulnérables, l'Agence du revenu du Canada (ARC) a demandé la tenue d'un ensemble de 20 groupes de discussion dans cinq villes (Edmonton, Winnipeg, Thunder Bay, Québec, et Iqaluit). Les groupes de discussion ont eu lieu entre le 27 février et le 7 mars 2017. Chaque groupe de discussion avait une durée de 1,5 à 2 heures et chaque participant a reçu des honoraires de 75 \$, sauf dans le cas des participants à Iqaluit, qui ont reçu des honoraires de 100 \$. Les publics cibles comprenaient les femmes seules vivant avec une ou plusieurs personnes à charge, les personnes autochtones vivant dans des milieux urbains, les personnes qui ont récemment vécu une période d'itinérance, et un mélange de personnes à faible revenu de différents âges et des deux sexes. Les participants de tous les groupes répondaient au critère de classification des seuils de faible revenu (SFR) de Statistique Canada. En tout, 150 personnes ont participé aux groupes dans les différentes villes. L'étude visait à examiner les obstacles, les perceptions et les lacunes en matière de connaissances qui limitent la participation de certaines personnes au système, ainsi que d'identifier les méthodes préférées de communication avec l'ARC.

Notons qu'il convient d'interpréter les résultats de la présente étude avec précaution, car les recherches qualitatives ne fournissent qu'une orientation. On ne peut attribuer les résultats à l'ensemble de la population étudiée avec un degré suffisant de fiabilité statistique. La valeur contractuelle totale de la recherche était de 105 598,50 \$ (TVH incluse).

Preuve de neutralité politique

J'atteste par la présente et à titre de représentant de Corporate Research Associates Inc. que les résultats attendus sont entièrement conformes aux exigences en matière de neutralité décrites dans la politique de communication du gouvernement du Canada ainsi que dans les procédures de planification et d'attribution de marchés de services de recherche sur l'opinion publique. Plus précisément, les résultats attendus n'incluent pas de renseignements sur les intentions de vote électoral, les préférences quant aux partis politiques ou les positions des partis, et les cotes de performance d'un parti politique ou de ses dirigeants.

Signée



Margaret Brigley, Présidente et chef des opérations

Corporate Research Associates

Date : le 24 mars 2017



Principales conclusions

Les résultats de l'étude ***Barrières associées aux déclarations de revenus chez les populations vulnérables*** confirment qu'il faut plus de sensibilisation visant les personnes autochtones en milieu urbain et les personnes à faible revenu. Cette sensibilisation permettrait d'améliorer le niveau de compréhension des différents avantages liés à la production d'une déclaration de revenus. En effet, les résultats globaux sont en général uniformes auprès des quatre publics ciblés par l'étude.

Pour l'ensemble des publics cibles, les résultats montrent que les personnes savent très bien qu'il est nécessaire de produire une déclaration de revenus chaque année. Par ailleurs, la plupart des gens comprennent qu'il faut produire cette déclaration avant la fin du mois d'avril. Même s'il y a une obligation civique claire de produire une déclaration, la principale motivation des gens qui s'en acquittent chaque année est de recevoir les montants éventuels de remboursement. Certaines personnes, notamment des mères seules ou des personnes recevant des prestations d'assurance invalidité, se sentent tenues de produire une déclaration de revenus afin d'assurer le maintien des prestations. D'autres produisent une déclaration pour éviter les ennuis dans leur relation avec l'État.

Même s'il y a une bonne notoriété des différentes prestations et des différents services financiers gouvernementaux, il n'y a qu'une compréhension moyenne du lien entre la réception de certaines prestations et la production d'une déclaration de revenus. De fait, ceux qui connaissent le mieux le lien ont déjà vécu une interruption des prestations liée à la non-production d'une déclaration, et ils sont donc maintenant bien sensibilisés à cette réalité. Quoi qu'il en soit, les résultats dans toutes les villes et pour tous les publics cibles laissent penser que la notoriété de l'ensemble complet de prestations auxquelles certaines personnes sont admissibles est faible.

Même si presque tous les participants disent produire une déclaration de revenus chaque année, ils connaissent généralement quelqu'un qui ne le fait pas. Lorsqu'on leur demande les raisons pour lesquelles d'autres personnes ne produisent pas de déclaration de revenus, ils répondent qu'il y a un ensemble de facteurs : le fait que les avantages d'une déclaration soient mal connus, les problèmes de santé (capacité mentale ou physique), la capacité en général, le fait de devoir de l'argent ou la peur des conséquences, la volonté de dissimuler des revenus ou une adresse (de peur d'une retenue à la source d'une pension alimentaire) ou le manque de confiance envers l'État.

Les participants ont l'impression que la production d'une déclaration de revenus est une tâche ardue et déroutante, surtout lorsqu'une personne ne maîtrise pas bien les mathématiques, n'aime pas les chiffres, ou a une autre langue maternelle que l'anglais ou le français. La terminologie utilisée dans le cadre du processus est intimidante pour certains, et beaucoup pensent qu'il faut des connaissances à jour sur la fiscalité et sur les prestations pour produire correctement une déclaration de revenus. De fait, ce qui est considéré comme la complexité du processus et le faible niveau de littératie (ainsi que des connaissances financières lacunaires) sont les difficultés les plus fréquemment invoquées par les personnes qui ne produisent pas régulièrement de déclaration de revenus. Dans les différents groupes, les participants ont souvent parlé de leur peu de confiance en leur capacité de produire correctement une déclaration de revenus. Les participants dépendent le plus souvent d'une autre personne qui produit la déclaration à leur place, principalement parce qu'ils craignent de faire une erreur et d'ainsi



perdre une prestation à laquelle ils sont admissibles. Ils manquent de confiance en leur capacité et vont donc majoritairement payer des gens pour produire leur déclaration.

Un manque de soutien, de compétences et de confiance, ainsi que des questions de langue représentent les principaux obstacles à la production d'une déclaration de revenus. Les obstacles à la production d'une déclaration sont plus marqués dans le Nord en raison du faible nombre d'options d'aide, notamment de l'absence d'options sans frais.

Les participants ne semblent pas bien connaître l'ensemble des prestations auxquelles ils sont peut-être admissibles. Même s'ils savent qu'ils ont l'obligation de produire une déclaration de revenus annuelle, ils vont souvent ne pas comprendre les avantages personnels du processus, et ne voient donc pas l'urgence d'agir. Il n'y a aucun doute selon les résultats qu'il conviendrait d'intensifier les activités de sensibilisation ciblant les publics vulnérables, ce qui comprendrait une sensibilisation accrue à la gamme complète de prestations auxquelles ils sont admissibles. Les résultats laissent penser par ailleurs qu'il faut accorder la priorité aux soutiens qui visent à favoriser la production de déclaration pour autrui, car la majorité des gens n'ont aucune envie de le faire eux-mêmes. Plusieurs suggestions ont été formulées en matière de sensibilisation ou d'interactions à l'échelon communautaire pour encourager la production de déclarations de revenus.

Un manque de sensibilisation et un manque de connaissances s'ajoutent à un manque de préparation. Plusieurs personnes ont l'impression d'avoir manqué l'occasion de demander une prestation à laquelle ils ont droit. Cette impression devient une source de frustration à l'égard de l'État. Certains estiment que le manque d'appui gouvernemental est intentionnel et vise à éviter le plus possible d'avoir à verser des prestations à ceux qui y sont admissibles. Ce aspect met en évidence le besoin d'outils d'aide qui orientent une personne en l'aidant à rassembler les documents nécessaires pour les besoins d'une déclaration, tout en maximisant les prestations auxquelles elle a droit.

Le document de sensibilisation proposé a été bien reçu, et il était considéré comme clair, relativement simple et instructif. Les participants aimaient bien le ton sympathique et accessible du document et la brièveté des renseignements présentés. Il était considéré comme très instructif et comme une façon efficace d'encourager les gens à produire une déclaration et ainsi à recevoir des prestations qu'ils ne connaissaient peut-être pas. Malgré les réactions unanimement positives, certaines améliorations ont été proposées, comme des éclaircissements pour certains termes, le remplacement du symbole visuel, et le remplacement des couleurs actuelles.

Lorsqu'il s'agit de diffuser des messages sur la production d'une déclaration de revenus, l'ARC doit envisager une stratégie de communication faisant appel à plusieurs supports, ce qui comprend des modes traditionnels et des modes non traditionnels. L'utilisation de formes traditionnelles de publicité (télévision, journaux), ainsi que d'imprimés et d'affiches dans les lieux publics et les médias sociaux (publicités Facebook, YouTube) était fortement recommandée, de même que des collaborations avec des organismes communautaires (résidences de personnes âgées, groupes d'aide aux immigrants, etc.) et des renseignements dans les bureaux gouvernementaux offrant des services sociaux ou des services liés à l'emploi.



Pour terminer, les résultats laissent penser qu'il convient de privilégier les messages courts et clairs en langage simple qui insistent sur les avantages de la production d'une déclaration de revenus. Tout message doit également faire comprendre aux particuliers qu'il est financièrement avantageux de produire une déclaration (il y a une possibilité de gain financier personnel).



Introduction

The CRA commissioned Corporate Research Associates to conduct qualitative research with some vulnerable populations. The research aimed to assess and better understand the root issues and causes behind lower rates of tax filing and benefit uptake among these population segments. This includes exploring and identifying the real and perceived barriers and perceptions that limit some people's participation in the system.

Specific research objectives included to:

- Understand why some vulnerable populations file personal tax returns and some do not;
- Determine the levels of awareness about and attitudes toward tax filing and benefits, including identification of myths, common misconceptions, trust issues, etc.;
- Determine what, if any, unique barriers or knowledge gaps may exist in these segments of the population with respect to tax filing and benefits (e.g., the obligation to file, the benefits of filing, the knowledge of the types of potential benefits, implications and drawbacks of not filing, methods for filing, financial literacy barriers, low literacy, numeracy, language and computer skills, lack of proper identification, distrust of government, resources, advice and support for tax filing or lack thereof);
- Determine relevant resource challenges unique to these groups (e.g. access to tax advice, technology, etc.) and examine ideas involving current and potential support resources /partnerships with intermediaries that could facilitate tax filing and access to benefits; and
- Discuss preferred methods for communication with the CRA and get input on draft communications products/messaging.

This report presents the detailed findings of the focus group discussions, a series of conclusions and recommendations stemming from the research findings, a high level executive summary and a description of the detailed methodology used. All working documents are appended to the report, including the recruitment screener, the moderator's guide, and the outreach documents that were tested.



Research Methodology

Given the topic and the target audience under study, a series of traditional, in-person focus groups were conducted. Specifically, a total of 20 groups were undertaken, across five (5) locations and including both English and French Canadian residents. Four audiences were included in the study, all being classified in Statistics Canada's Low Income Cut-Offs (LICO) threshold. The four audiences included:

- 1) Women who are single parents, with dependents;
- 2) Low income general population group; mix of gender and mix of age;
- 3) Indigenous peoples living off-reserve; and
- 4) Persons who have recently experienced homelessness (may include situations where someone may have had to stay with friends and/or family members, stayed in a hotel/motel or shelter, or had to stay in a vehicle).

The following table provides an overview of the group breakdown by audience segment.

	Date (2017)	Language	LICO single mothers	LICO mix of gender	LICO Indigenous	LICO experienced homelessness	Total
Winnipeg, MB	February 27 & 28	English	1	1	1	1	4
Edmonton, AB	February 28 & March 1	English	1	1	1	1	4
Thunder Bay, ON	March 1 & 2	English	1	1	1	1	4
Quebec City, QC	March 1 & 2	French	1	1	1	1	4
Iqaluit, NU	March 6 & 7	English	1	1	1	1	4
Total			5	5	5	5	20

As is normal practice, participants excluded those who attended at least one focus group in the past six months, who have been to three or more focus groups in the past five years, or who participated in a group on taxation issues. At the same time, people working in a sensitive occupation, including marketing, market research, media, accounting, tax preparation, a political party or a federal or provincial government department were excluded from the study. All participants had lived in Canada for at least 12 months. The sessions were audio recorded for the purpose of report writing and there were observers in attendance for a few of the groups.

Ten individuals were recruited in each group, with a total of 150 participants attending the groups across locations. Participants in Iqaluit received \$100 in appreciation for their time, while the participation incentive was \$75 in other locations to align with market requirements. Each group discussion lasted approximately 1.5 to 2 hours.



Context of Qualitative Research

Qualitative discussions are intended as moderator-directed, informal, non-threatening discussions with participants whose characteristics, habits and attitudes are considered relevant to the topic of discussion. The primary benefits of individual or group qualitative discussions are that they allow for in-depth probing with qualifying participants on behavioural habits, usage patterns, perceptions and attitudes related to the subject matter. This type of discussion allows for flexibility in exploring other areas that may be pertinent to the investigation. Qualitative research allows for more complete understanding of the segment in that the thoughts or feelings are expressed in the participants' "own language" and at their "own levels of passion." Qualitative techniques are used in marketing research as a means of developing insight and direction, rather than collecting quantitatively precise data or absolute measures. As such, results are directional only and cannot be projected to the overall population under study.



Detailed Analysis

Awareness of Federal Tax Credits and Benefits

There is strong awareness of various government benefits and financial assistance, with most understanding that receipt of benefits is dependent upon filing a tax return.

Government Programs and Benefits

To begin the discussion, participants were asked to identify government programs and services available to people living in Canada. Across locations and audiences, there was a high level of awareness of various government benefits or types of financial assistance. Top mentions consistently included Employment Insurance, Canada Child Benefit, Social Assistance / Welfare, Disability, GST / HST Tax Credit and Canada Pension Plan. Other benefits mentioned, albeit to a lesser extent, included sports and recreation rebates, rental assistance, transit passes, childcare assistance and subsidies, home care, student loans, training, medications / health benefits, hydro rebate, workers' compensation, emergency home repair, and RESP funding. In the North, a few made mention of housing allowances, vacation benefits, health benefits (prescription, dental, vision) and education support. In Quebec City, participants also commonly referenced the government subsidized daycare service. In Ontario, participants consistently mentioned Trillium as a key form of assistance, while in Edmonton, mention of Assured Income for the Severely Handicapped (AISH) was common across all groups.

Regardless of location, awareness of benefits was consistently lowest among people with current or past homelessness experience.

Groups were reminded that some benefits are only available to those who file their income taxes with the federal government, and were asked which specific benefits are dependent on filing. Participants identified a wide range of federal tax credits and benefits available to people living in Canada who file their taxes, with most mentioning Canada Child Benefit, GST/HST Credit, and Disability Tax Credit. These were clearly the most commonly recalled government benefits across locations and audience types. In Edmonton, Winnipeg and Thunder Bay, a few participants in each group also mentioned the Working Income Tax Benefit, and in Winnipeg and Thunder Bay, the Caregiver Tax Credit. In Edmonton, a Carbon Tax Credit was also noted. In the North, Housing Allowances were often mentioned, as was Vacation Travel Assistance and the Financial Assistance for Nunavut Students (FANS).

It should be mentioned that while there was strong recall of a variety of different tax credit and benefits, the level of government offering these financial incentives was often unclear. In fact, some confusion was evident regarding which benefits and tax credits are offered by the federal government and which ones originate from provincial or territorial governments.

Across groups, all but a few participants had applied for and/or received at least one of these credits / benefits in the past. Consistently, single parents were especially well versed on the necessity and importance of filing their taxes, particularly to ensure receipt of the Canada Child Benefit and GST/HST



Credit. In fact, in multiple locations, several parents explained that they had failed to file their taxes one year and their Canada Child Benefit was cut off until it was filed. Accordingly, they now fully appreciate the importance of filing their return each year.

Most agreed that they would expect to find out about their eligibility of such benefits from their accountant or tax advisor, or the individual who helped them complete their taxes. Those on social assistance also advised that they were told of their eligibility from the government office that coordinates their social assistance, or by volunteers who assisted with tax completion. In general, knowledge of benefits does not appear to be proactive. Many indicated that residents often come across such financial assistance 'by chance' or because of other people providing them with the information.

Searching for information on the CRA website was deemed to be difficult due to a perceived overwhelming list of information, and a prerequisite to know what benefit or name to look for. Several participants suggested that a simple online 'quiz' or questionnaire could serve as an effective tool to help people determine their eligibility for benefits.

Of note, in some instances, people who have experienced homelessness at some point in their life believe that tax credits and benefits are more easily accessible and available to wealthier individuals. This mindset suggests that additional efforts will be required to convince these people to seek out such benefits or to ensure that they are aware of various benefits that might be available to them.



Impressions of, and Experience With the Canada Revenue Agency

The Canada Revenue Agency is generally considered inaccessible, inconsistent in its responses, and lacking empathy for the general public.

Prior to a group discussion, participants were asked to write down what comes to mind when they think of the CRA and doing their taxes.

For many, the thought of CRA evokes a strong emotional response, eliciting feelings of **fear, skepticism, and concern**. Many are fearful that they will have to pay money (that they cannot afford) and are largely unsure of their standing with CRA from year to year. Others are fearful that they will get in trouble for misfiling their return. This is driven not by an action of deceit on their part, but a lack of awareness of how to file and the details required. Participants consistently put blind faith in others to complete their return correctly, and hope for the best.

At the same time, these negative emotions are caused by the perceived complexity of completing an income tax return, and the lack of understanding of the process. The process appears daunting and intimidating to most, thus eliciting feelings of anxiety.

For some, thoughts of CRA conjure an expectation that they will get back money that they have overpaid in taxes, or receive money in various benefits owed to them because of their income status. That said, there remains a perception among many that the process of filing a tax return is more accessible to wealthier and more highly educated individuals, thus providing them greater benefits.

Others, (albeit the minority across locations), appreciate that it is through taxes that most Canadian residents can expect to receive the many benefits they do such as healthcare, education, and a sound infrastructure. They, in turn, believe CRA fulfills an important and essential role. The following visual depicts key unaided, top of mind mentions of CRA.



CRA Interaction

Across locations, several participants in each group had experienced a direct interaction with the CRA in the past. For many, this interaction was limited to telephone interaction, which was generally not positive. Indeed, consistent with each audience, participants ***expressed frustration with the CRA*** based on their experience. For the most part, CRA was considered difficult to access due to perceived limited hours of operation, an inaccessible automated phone system, and an inability to reach a real person. Again and again participants shared stories of how they had spent extended time on hold listening to music – sometimes for longer than an hour. At the same time, a few expressed frustration with having to search for the right telephone number to call, while yet many were concerned with the inability to access a representative in-person.

A further frustration was driven by their experience once they finally reached a ‘real person’, whereby they were often provided with inconsistent responses. In fact, multiple participants in each group spoke to several CRA contacts on the same query, only to receive a different answer each time. Participants also voiced frustration with a perceived condescending, insensitive and demeaning tone from CRA, with a presumption that CRA staff assumed that a caller was hiding something or being untruthful at the onset of the contact. This perceived lack of empathy further heightened a distrust and sense of fear among participants. In Quebec City, many expressed frustrations caused by a difficulty understanding service staff with a foreign accent.

While these types of experiences were widespread across groups, there were also individuals who indicated that they had spoken with CRA by phone and had positive and efficient service.

In Edmonton, many participants who had recently filed taxes using online software indicated that their impressions of interacting with the CRA were much more positive than in the past.

In Iqaluit, further frustrations were shared when contacting CRA on behalf of an elder who was unilingual (speaking only Inuktitut). In multiple groups, several participants reportedly had called on their parent’s or relative’s behalf (with the relative beside them), only to be told that information could only be given to that person directly, and that they had to speak to them in English or French. One participant was advised that the elder must sign an affidavit advising that the family member is representing them and only then would they be given the answer. This direction followed an extended time on hold, and resulted in extreme frustration for all those involved.



Experience with Filing Income Taxes

Participants are largely dependent on others to file their taxes, primarily because of a fear of making a mistake and a lack of confidence in their abilities. Most pay to file their taxes.

Reasons for Filing Income Tax Returns

Across groups, all but a few participants filed income taxes with regularity. Interestingly, reasons for doing so varied across groups. Across locations, single parents file their taxes to ensure their **eligibility for various benefits** (namely Canada Child Benefit, GST / HST credit). Others were motivated to file their taxes to get their **tax refund**. Some indicated that wanting to apply for loans, student loans or to make other types of purchases made filing a tax return a necessity.

Others reportedly file their tax returns because it is legally required and they consider it to be part of their **civic duty** of being Canadian. For some, paying taxes was their **social conscience** in supporting the services offered to all Canadians. That said, some questioned if the financial benefits received warranted the efforts needed to file a return.

Yet a few others were pressed to explain their behaviours, believing that they file their income tax because of habit, or because they have 'always done so'.

A few also filed to **avoid problems** and to have the peace of mind knowing that they will not be fined or prosecuted by the government for owed taxes.

Requirements of Filing Incomes Taxes

There was consensus that **everyone needs to file taxes** in Canada each year, though a few questioned at what age you must begin filing taxes (16yrs or 18yrs), and if taxes need to be filed if you have no income to report. For the most part, it was felt that as soon as you start to collect a working income (e.g. 15 or 16 years of age) you must file a tax return or that anyone with a Social Insurance Number (SIN) must file taxes.

Across locations and groups, (and regardless of audience-type), some questioned if Indigenous peoples living on reserves were required to file a tax return since they are exempt from paying taxes, although others believed they would be required to, in order to access benefits not related to tax payment.

For the most part there is clarity that taxes are due by the end of April, though many people recognize that the deadline applies primarily to those who owe taxes. Some recognize that if you are getting a refund, you are required to file by the end of the calendar year and not by April 30th. In Quebec City and Edmonton, awareness of the deadline was less acute, with many simply filing their taxes as soon as their paperwork was available, thus not paying attention to the deadline, or having a vague awareness of the deadline being sometime in April, or even at the end of March.



Process of Filing an Income Tax Return

Across locations, almost all participants reportedly have someone complete their taxes for them, with many paying to have their taxes filed by a tax refund service. Most have chosen this approach despite the cost, given the perceived complexity of the process of filing an income tax return and the other challenges discussed in this report.

In Thunder Bay, Edmonton and Winnipeg, several participants in each group indicated that they did not pay to have their taxes completed, making use of free services available through low income volunteer workshops or use of a relative / family member. In Quebec City, awareness of free or low-cost alternatives was limited, with many shopping around for an affordable tax specialist or relying on the assistance of friends, neighbours or relatives with a higher level of knowledge, for a small fee. Apart from the cost, several participants rely on referral to select a tax specialist.

In each location (except for in Iqaluit) only a **few filed their taxes using software** (either purchased software such as TurboTax, Simple Tax, UFile, electronic tax-filing services (i.e. Netfile) or software available on CRA's site). Those who did, typically filed online and generally found the software easy to use and helpful in prompting them for eligible benefits. Those same individuals were generally aware of the various tools (e.g. CRA Guide) available from CRA to assist with completion.

In the North, all participants paid to get their taxes filed and participants concurred that there are generally two options available locally (either use of a private accounting service or a tax preparation service available at a local store). Across groups participants expressed frustration with the increasing prices and mistakes of the local tax preparation service, and thus, several participants have resorted to using a service in Winnipeg (by fax) that offers a reduced cost and a slightly delayed service. No one in Iqaluit was aware of volunteer programs being currently available to help people file their taxes, although a few mentioned such programs were available in past years.



Tax Completion

There is limited to no interest in learning how to file a tax return.

The topic of filing an income tax return does not seem to be top-of-mind among most of the target audiences, who for their most part turn to someone else to think about its implication. Interestingly, younger Canadians are generally not sensitized to the importance of understanding their responsibilities in the process, as well as the implications of taking part in it. The exception to this was those who have young children or who are dependent on various benefits provided by the government.

Experience with Filing Income Tax Returns

In most locations, several participants had at one time completed their taxes on their own. Many, however, did so only once, and after experiencing errors or omissions, subsequently chose to rely on others for assistance. In each location, participants recited stories of missing eligible benefits, having to pay unnecessarily, or having to correct a return that was misfiled. A few have had significant incidences with CRA because of mistakes they have made.

Very few participants reportedly had never filed an income tax return, with those most notably being young people still in school. When asked how they would approach the process, they generally indicated they would rely on their parents for guidance.

Perceived Challenges

Accordingly, across groups participants shared a **general lack of confidence in their abilities** to effectively file their taxes. There is clearly a fear of doing it wrong, making mistakes, or missing an eligible benefit if they do it themselves. Most, in fact, have no desire to learn how to file their own return in the future. Rather, they prefer to rely on those who are well versed in current tax laws and exemptions to ensure they collect all benefits they are eligible to receive.

Even those who get someone to complete their taxes found preparing for the completion to be stressful. They must compile all necessary documents (T4s / T5s), rent receipts, medical receipts, childcare, donations, RESPs, RSPs, education receipts, bus pass receipts, etc., and are fearful they will forget something, to their own detriment. Moreover, many are reactive in this process by simply waiting to receive the receipts rather than proactively seeking them out or collecting them throughout the year. There is little verification on their part to ensure that they have all receipts in hands, with most relying on the person completing their tax return to identify what receipts are required.

There is a perception that completing a tax return is confusing, difficult, and challenging, particularly for those who are not adept at math, comfortable with numbers, or who do not have English / French as their mother tongue. The terminology used in the process is intimidating to some, and many felt that you need an up-to-date knowledge of the tax law and benefits to successfully complete a tax return.



Indeed, the perceived complexity of the process and low literacy (both general and financial) were by far the most common challenges faced by people who do not file their income tax return regularly.

Female single parents also mentioned that shared custody of their children adds complexity to the process of filing their income taxes, as they need to determine which parent will claim some of the family benefits and tax credits available. This process can be particularly difficult for those who are not in good terms with their ex-spouse.

Technology also proved a challenge for some participants, particularly those in lower income brackets and those in the North. For them, it was felt that CRA has placed great dependence on having a computer, both in terms of accessing necessary information and in filing.

People who are currently homeless, or have experienced homelessness, reported frequently moving and not always updating this information with governments or their employers. As such, these participants noted the increased challenge of sourcing documents and receipts required to complete their income tax return, which for some was a reason to not bother with the process. This challenge was exacerbated by a lack of identification and lack of a permanent address for filing.

There is limited awareness and understanding of what deductions might be specific to the North. Many, in fact, felt that they do not likely receive their full eligible refund because they are simply unaware of all the various deductions that might apply to them personally. In each group, a few participants mentioned various deductions that were surprising to others (i.e. vacation entitlement, Northern Tax Credit, health and medical deductions, employment income benefit). As a result, some frustration was evident towards the government, assuming that they are intentionally trying to keep the full range of benefits that might be available to Northern residents hidden. Accordingly, there is a general sense that there is much they do not claim that they are eligible for.



Motivations to Filing Income Taxes

While most feel an obligation to file their tax return, citizens are primarily motivated to file their taxes to receive key benefits or a refund of the taxes they have paid.

Current Motivations

When asked why people choose to complete an annual tax return a variety of consistent responses were provided across groups. The following outlines key motivations identified across locations.

Basic Requirement: Filing a tax return is generally considered to be a required obligation in Canada, and many feel, as a matter of course, that it is their civil obligation. For them, filing a tax return is considered ‘a necessary evil’, in that it is something they simply are required to do. Across locations, some participants acknowledged that filing taxes also ensures that you are on the voting registry, and that important statistics on the population are collected. Interestingly, some consistently confused their tax return to be part of the Census, whereby it was deemed to provide an important input to direct government programs and policies.

Tax Refund: Across groups and locations, individuals are primarily motivated to file their tax return to collect any taxes that are owing to them.

Access to Benefits: For many, (*most notably single parents, those with a disability or those dependent on the benefits they receive*), filing a tax return is their assurance of receiving eligible benefits. Across locations, several participants shared personal experiences whereby they had missed filing their return and consequentially they stopped receiving necessary benefits. On each account, the individuals experienced frustration and financial hardship and are now very motivated to file their return each year.

Fear of Repercussions: The fear of repercussions was also identified by a few in all groups as a reason to file their income tax return regularly. While actual repercussions experienced were generally limited to interest charges on amounts owed to the government and warnings of late filing or payment, a few mentioned having experienced more severe consequences, including the freezing of their bank account and their assets being seized. A few also reported that their housing allowances were negatively impacted because of their reported income.

Despite only minor and infrequent consequences actually happening, there appears to be a sense of fear for consequences that are perceived to be more acute, such as income or pay being frozen, large assets such as homes being seized, and criminal accusation that can lead to prison terms.



Barriers to Filing Income Taxes

Not filing a tax return is primarily attributed to a lack of awareness, health conditions, owing money/ fear of repercussions, a desire to hide, and a lack of trust in the government.

When asked why other people would choose not to complete a tax return a variety of consistent responses were provided across groups and locations. The following outlines key barriers identified across locations.

- Lack of Awareness:** Some believed that if people have no income they are not required to file a tax return. In essence, they believe people are unaware that they are missing eligible benefits because of not filing. Further, audiences who are unfamiliar with the laws (immigrants, refugees, etc.) may be unaware of the requirement. At the same time, a lack of awareness of Canadians' responsibility to file an income tax was noted.
- Health Issues:** Those who are physically and / or mentally incapacitated in some way are deemed unlikely to file taxes, unless someone is acting on their behalf. Mental health issues are considered a key factor that could prevent many from doing so (particularly among homeless), as people may simply not have the ability to do so.
- Living on Reserves:** It was felt that in Indigenous communities, those living on reserves may be resistant to file taxes since they may perceive they should be exempt from paying any taxes. For them, filing a tax return may not be considered relevant and representative of a way for government to keep their 'nose in their affairs' unnecessarily.
- Owing Money:** Knowing that you owe money and cannot afford to pay it is another key reason participants felt someone would not complete an annual return. Further, once someone has not filed, a fear of consequences keeps them from filing in subsequent years. They simply do not want to get in trouble, and avoidance seems to be the best solution.
- Hiding Income:** Across groups participants agree that some people intentionally do not want their income to be reported so they can avoid having their wages garnished if they owe alimony, child support or past taxes.
- Illegal affairs:** It was felt those making money in illegal means (criminal activity, working under the table) could be resistant to file their tax return so as not to draw attention to their current situation. Some could also be facing criminal persecution.



- Living off the Grid:** It was felt that some people might avoid taxes because they do not want the government to know where they are / what they are doing – namely a desire to ‘live off the grid’. For them there is a lack of trust or respect for the government, and a lack of desire to collect any programs or benefits from the government.
- Language:** Language was also considered a potential barrier to groups of the population who do not speak either official language. In the North, unilingual elders were considered at high risk. Other key groups impacted by language were deemed to be refugees and immigrants.
- Lack of Support:** For some audiences, it was felt that a lack of support prevents people from filing tax returns. Most notably, those who are challenged intellectually, by language, or by income, may not have available resources to assist them in completing their taxes. Further, it was believed that many are unable to afford the payment to file a tax return, so choose not to. They are generally not aware of free services to assist them.
- Lack of Address:** Being homeless presents a key barrier given that an address is required to file a tax return. While a few acknowledged that a shelter’s address can be used to file a return, this did not effectively address all those without an address. Similarly, since many homeless people do not have proper ID, they are unlikely to have required information to file their return. As well, those without a home were deemed unlikely to have necessary forms or receipts collected.
- Avoidance:** Some participants indicated that people avoid completing a return due to a lack of a desire to face their financial situation. These individuals indicated that shame, avoidance of the facts and complacency affect their desire to complete a return.
- Disillusionment:** Among individuals who have experienced homelessness at some point in their life, and among Indigenous participants, there is a certain level of suspicion and cynicism towards the government in general. Many of them are disillusioned with the government’s willingness to help them, as they have experienced more negative effects of government involvement than positive outcomes in general. This sentiment was viewed as explaining why some people do not file an income tax return.
- Affordability:** Some indicated that the cost of having a return completed by a service (estimated at \$150 or more) was simply too great and would not be outweighed by any benefits of completing a return.



Generally, it was felt that the most negative impact of not filing an income tax return is not receiving benefits that you are eligible for. A few mentioned that a person could be jailed or fined for not filing income tax.

Who's Most Susceptible?

Reflective of the key barriers outlined above, most concurred that some audiences in the population are more susceptible to not filing taxes. These primarily included those who are:

- ✓ **Sick / disabled**
- ✓ **Refugees / newcomers / immigrants** (who are not familiar with the concept of taxes / tax returns and lack comfort with English / French)
- ✓ **Uneducated** (those who are not comfortable doing so (lack education) and have no one to help them)
- ✓ **Students/youth** – who are generally less aware of their civic responsibilities (given no more civics teaching in school)
- ✓ **Homeless**
- ✓ **Elders**



Tax Supports / Resources

There is a clear need for greater supports to help people file their taxes, particularly in the North.

Despite evident frustrations when dealing with the CRA, government was consistently listed as the trustworthy and credible resource when looking for information on taxes. Indeed, across locations, **government resources** or a trusted professional (i.e. accountant or tax adviser who is familiar with the current process) **were deemed most trustworthy** when considering information related to tax filing. Getting information directly from CRA (in person office visits or by phone) or through direct contact from a reputable source, were both deemed trustworthy sources.

In Edmonton, Thunder Bay and Winnipeg, several individuals in each group indicated they had used the CVITP, however most were not familiar with its offering nor its name. Indeed, many simply referred to the service as a 'volunteer' or 'community' group or organization available through their library, homeless shelter or church. Regardless, across locations, participants strongly endorsed introducing a greater number of such opportunities, whereby citizens have greater access to resources to help them file their taxes. For most this does not mean that they want to file the return themselves – they would clearly prefer to have others complete it on their behalf. Having a greater number of clinics at community centres, social services organizations, seniors' centres, etc. was most recommended. Other suggested locations include immigrant groups, student centres, libraries, post-secondary institutions.

There is deemed to be minimal-to-no support to help people file their taxes in the North. No one completed their return on their own, and all paid a fee to file their taxes. This cost alone was deemed a key barrier to filing, where \$60-\$150 could better be used to pay their basic life necessities (food, rent, childcare).

Likewise, in Quebec City, many of those who turned to a tax specialist spent between \$60 and \$180 for the service. Despite the high price, the perceived benefits of relying on a professional was worth the investment. In addition, awareness of free tax preparation clinics was nearly non-existent, with many under the impression that this kind of service was not available. When asked if they would take advantage of this kind of service if it was available, many expressed interest although they were concerned with the qualifications of the personnel involved (thinking that because it is free they many not have access to skilled or experienced consultants).



Proposed Changes to Increase Tax Filing

A wide range of suggestions were offered to increase the filing of tax returns.

When asked what changes could be implemented to increase tax filing or simplify the current process, participants offered consistent responses across locations, as outlined below:

Simplify Eligibility:

In each location, it was mentioned by a few that the promise or assurance of receiving benefits would likely motivate some people to file their income tax return. As such, it was proposed to be more clear in terms of who might be eligible to receive some of the benefits (for example those for parents). In many instances, communications imply that people 'may' be eligible for tax credits and benefits rather than stating that they 'will' receive them. This type of wording tends to create suspicion regarding the veracity of the claim. Some suggested an 'opt out' rather than 'opt in' to benefits approach, whereby individuals would automatically be eligible for various benefits, then would answer questions to ensure accurate alignment of benefits to an individual's circumstances. This idea was proposed given that many were suspicious that there are a multitude of benefits available that they are not aware of and don't know how to search for.

Education:

In many instances, participants mentioned that younger people they know appear to be less familiar with the process of filing their income tax, in addition to not being aware of the benefits. Younger participants in the groups shared this opinion and expressed concern with the topic not being part of the school curriculum. Some mentioned that currently in high school, tax filing (and basic budgeting) is only taught to those at the most basic level of math, and not for academic math students. Accordingly, across locations, many participants believed that increased education in the school system would help increase tax filing.

A variety of other educational suggestions were made including offering **courses or workshops** where citizens can attend sessions to learn more about what is required. At such sessions, they could ask questions and learn more about what deductions they might be eligible for. It was proposed that such courses or workshops be held in collaboration with local community groups (seniors' centres, elder groups, community organizations, shelters, etc.), which would help to encourage attendance.

Similarly, it was suggested in multiple locations that a series of videos be created and posted on YouTube showing how to file a return, or explaining key deductions and benefits in simple language. Providing basic information on how to file a simple tax return was deemed a useful exercise.

Information:

Across locations, and most notably in the North, the provision of a summary of relevant deductions (in a simple, easy to understand format) was deemed something that is currently lacking and would be useful in encouraging tax filing. In addition, having a consolidated listing of ways to file and where assistance is available was suggested. Further, the suggestion of having a simple, online



questionnaire or tool was suggested that would pose simple questions, direct individuals to the right resources, and determine eligibility for benefits.

Similarly, in multiple locations, it was felt that it would be helpful to provide clear direction on what type of receipts or information should be collected throughout the year. Some suggested that provision of a collection tool (a simple envelope with guidance printed on it, or a receipt carrier of sorts) would help guide collection activities throughout the year, making filing easier.

Assistance:

Across locations, participants felt strongly that additional assistance should be made available to residents free of charge. Such assistance would provide for tax return completion, as well as the ability to ask questions about tax returns and tax deductions in general.

One suggestion made consistently in many locations was having accounting students (through accounting firms or through post-secondary institutions), conduct free workshops where they completed tax returns on a volunteer basis. It was felt the government should provide specific updates to these students to ensure they were up to date on current benefits / laws and that they should compensate the students for their time.

In the North, language was considered a serious barrier to tax filing for elders and some living in shelters, and it was felt that the government would be well served to provide tax specialists who can complete returns in Inuktitut.

Finally, when considering who should offer programs or tax filing, findings suggest there is some lack of trust in assistance programs that offer free completion of tax return, as the expertise and quality of the work is unsure. It was felt that any such service should be strongly endorsed by CRA and only provided by those well versed in recent changes to tax practices. This suggests that those providing a free service should complete a refresher course or tutorial from CRA prior to implementation.

Free software:

Another suggestion made by those who had regularly purchased tax software such as TurboTax or UFile was to offer online access to filing software, without a charge. These individuals were not aware of the free software links on CRA's site.

Simplify the process:

Not surprisingly, many believed that simplifying the process and the wording in the forms and guide would remove a level of complexity that currently prevents many people from filing a tax return. This includes the use of simpler language and simpler calculation.

In Quebec City, Indigenous people mentioned the need to have a presence either on-reserve or in key locations off-reserve (such as Friendship Centres) to provide tailored assistance to this audience. Most notably, they believed that someone of Indigenous descent, or at least that has a deep cultural understanding of each First Nation, would be best suited to provide individual counselling and assistance on filing income tax return.



Increased penalties:

Only a few suggested that increasing the severity of consequences and penalties may result in a higher uptake. That said, this option was not viewed as the most effective in motivating people to file a tax return.

Other suggestions to simplify the process that were each less commonly cited included to require that tax filing be done only every second year, to create a central repository of all paperwork and receipts required for each person, and to offer an in-home consultation service that is free of charge.



Communications and Assistance

Communications and assistance on income tax filing is deemed lacking, particularly in Northern communities.

Due to the difficulties mentioned in reaching the CRA by phone, and the perceived complexity of the CRA website, it was felt that communications about benefits and ways to file taxes, as well as assistance in the community, should be more widely available. Overall, participants pointed to public communication in locations where waiting was common, such as post offices, doctors' offices, government service offices, bus stops and other public transportation.

Language presents a real challenge for tax filing for some in the North. For unilingual elders, tax completion is problematic and there is clear frustration that Canada Revenue does not offer any type of program to complete elders' taxes for them. There is a concern about too much dependence on electronic communications / filing, and a real need for in-person consultation in the North.

No one was aware of any current CVITP in Iqaluit, although some mentioned there had been a program offered a few years ago, and that such a program is available in smaller communities in the North. Participants expressed a real need for clinics to do people's taxes at no cost. This would allow government to get taxes filed and provide residents with access to benefits they may not know about.

As mentioned, it was felt that any communication in Iqaluit must be available in Inuktitut. Several participants expressed frustration in dealing with CRA, whereby there was resistance from CRA in providing information when they called on a family member's behalf who could only speak Inuktitut (even with the family member there).

Sources of Information and Assistance

It was felt information should be made available in a mix of formats and sources. In each group, a good number of participants did not have computer access, or a social media presence. Rather, they relied primarily on government offices, community contacts and traditional media for outreach. People with experiences of homelessness were particularly vulnerable and lacked a strong assistance network. Many relied on homeless shelters or similar community organizations to guide their government service requests.

Others were tech savvy and considered social media applications to be an effective way to reach them, primarily through advertising on either Facebook or YouTube. Email was mentioned as a common communications tool to many, although some expressed concern about the number of CRA email scams. Indeed, multiple individuals across locations had heard of 'fake' emails from Canada Revenue Agency.

Participants were asked to identify which information sources would most likely reach them with tax-related information. Across locations, individuals consistently selected multiple communications methods, highlighting their dependence on a variety of different information sources. No one source



was most popular across locations, rather findings demonstrated that a multi-mode communications strategy is needed. Indeed, findings suggest that Information sources should include:

- **Traditional advertising:** Including TV, newspaper and radio in select communities – including Northern communities, with advertising in Inuktitut.
- **Printed materials:** Including direct mail distributed to homes or provided in public places, community organizations and government offices.
- **Posters in public places:** Participants identified a variety of effective places including, schools (CEGEP, colleges, universities, high schools), doctors' offices, hospitals, grocery stores, libraries, pharmacies, post offices, and lunch rooms on worksites. At the same time, a few indicated that they would like to come across this kind of information on bus shelter advertisements or on buses (inside or out).
- **Community organizations:** Community groups deemed most likely to reach participants with tax-related information included health clinics/CLSC, Friendship Centres, single parent organizations, immigration organizations, soup kitchens / food banks, seniors' / elders' centers, shelters, and community centres. Band offices were also suggested in both Thunder Bay and Winnipeg as locations where information should be available.
- **Government offices:** Those who expressed an interest in obtaining tax information at government offices believed that offices relating to employment (including Employment Insurance offices) and social services would be most appropriate locations. In a few instances, it was felt that all government offices should have this information available. Other locations included offices of Members of Parliament, and Indigenous and Northern Affairs Canada offices (mentioned by Indigenous people).
- **Social media:** When asked to identify which social media network would be best suited to get information about taxation issues, participants generally agreed that they would most likely come across advertisements on Facebook. In addition, they are most likely to share information they find interesting with others on this network. Most do not currently subscribe to Twitter. There were suggestions of creating short videos about benefits that could be shared on Facebook or YouTube, as these were felt to be more likely to be seen than a 'normal' government advertisement.

A variety of other suggestions were made, albeit to a lesser extent, including: offering the in-home service of a consultant to assist those with reduced mobility; launching a help line with a phone number easy to remember (e.g., 811; 311); providing easy access to answer quick questions about the process of filing an income tax return; having posters, brochures or workshops available in places of work (perhaps distributed with the T4s); and offering taxation workshops or clinics through trusted service organizations that cater to low-income individuals, such as soup kitchen or shelters; or culturally-specific organizations such as Friendship Centres.



Ideal Messaging

When asked what should be said to help people understand that they could qualify for certain benefits or tax credits, participants consistently highlighted the need to place increased focus on the financial benefit for people. Establishing relevance, in laymen's terms (i.e. letting them know they may be missing out of cash that they are eligible for), was deemed essential. Several points were mentioned consistently:

Eligibility / Benefits: Throughout the discussion, it was clear that awareness of tax credits and benefits is fairly limited although the ability to receive money is one of the key motivations of those who regularly file their income tax return. As such, many participants believed that letting the public know that they can receive money back when filing taxes is important. At the same time, while some believed that the message should be tailored around what benefits can be obtained, others felt that the government should let people know that by not filing their tax return, they are 'losing' additional income. There was also a sense that the family benefits should be better promoted to ensure that all parents were aware of this benefits.

Consequences: Another proposed approach is to be more clear and specific regarding the consequences and penalties resulting from not filing an income tax return. Focusing on personal penalties was deemed important.

Ease of completion: Some participants felt that communicating ease of completion would be important, as many people may avoid their returns or pay a professional, unnecessarily, when in fact completing a tax return can be very straightforward using new step-by-step software.

The way information is presented was considered important. Consistently, participants voiced preference for simple, straightforward information, that lets them easily and quickly establish personal relevance. Across multiple locations, the following suggestions were made when considering ideal messaging:

- Ask questions to establish instant relevance to confirm if they might qualify or not: (*e.g. Do you have a child? Do you have a disability? Do you earn less than \$ xx? Are you a caregiver for an elder? – If so, you could be getting money by filing your taxes!*)
- If you haven't filed your taxes, you're missing out!
- There are lots of benefits you could qualify for!
- You could be missing getting money back!



Proposed Outreach Document

The outreach document was well received and considered informative, helpful, direct and attention-getting. Several modifications were suggested to enhance its effectiveness.

Participants were shown a potential outreach document ('It's Your Money') and asked for their reactions, in terms of both content and design.

Overall Reactions: The proposed outreach document was well received and considered clear, relatively simple and friendly in tone. Participants appreciated the brevity of information and short sentences, and felt that 'less is more' on this topic. More so, participants liked the fact that the government was interested in ensuring people are aware of the benefits that they might be eligible for. For those more comfortable with face to face interactions, the fact that the message was delivered on paper was important, with the trusted Government of Canada logo being present.

Colour / Imagery: The use of colour on the document was considered important in grabbing viewers' attention. That said, while the colour scheme and presentation was very positively received by many, others criticized the red and green combination for looking too much like a Christmas flyer.

The image included in the document received a mixed response. Some felt the dollar bill icon was confusing, looking like a window with curtains, an American dollar bill, a present, a sports field, or simply nothing at all. Most felt that better imagery could be used to more accurately reflect cash back, including a dollar sign, a piggy bank, a photo of Canadian dollar bills, or a bag of coin / cash. These results suggest the icon should be reconsidered prior to launch.

Headline: The headline on the document clearly grabbed attention and established personal relevance to most. The title on the French version was at times criticized in Quebec City for not being attention-grabbing. It was suggested to change it to something such as, "C'est votre argent; Profitez-en".

Copy: Despite very positive feedback on the document, there were several areas where questions were consistently asked relating to specific terminology presented. These highlight the lack of awareness of some benefits:

- What is *Working Income Tax Benefit*? What does *working income* mean?
- What is a *Canada Learning Bond*?
- What is the *Child Learning Bond*?

At the same time, a few participants felt that the use of the expression "could" rather than "can" introduced the idea that there are limited eligibility criteria, thus these benefits may not be as widespread as it may appear.

Participants also questioned why they would be able to file anytime, and if that meant that an April deadline no longer applies.

In Iqaluit, participants felt strongly that the document must be provided in Inuktitut.



Contacts: Participants appreciated the inclusion of information on where to get assistance if they needed it. A few questioned why the acronym (CVITP) was included, and felt it was not necessary. While having contact information was well liked and considered helpful, some were unsure which elements would require provincial versus federal contact. Further, some expressed concern as to whether the answers to questions would be different depending on the number called.

In addition, to minimize the negative impact of having a lot of information included, it was recommended the dollar amounts in the bullet points be highlighted in a different colour.

Finally, when considering copy points, participants questioned if all key benefits eligible in various provinces / territories would be included in the document. This was of considerable importance in the North, where it was felt the document missed important benefits they are eligible for.

Modifications

A variety of modifications were proposed to enhance the document, including:

- Enlarge the federal government / CRA logos to increase prominence and enhance credibility
- Replace the image with something more appropriate
- Avoid the red / green colour combination
- Explain why you can '*file anytime*'
- Potentially use 'may' or 'might' instead of 'could'
- Highlight / colour the \$ amounts that you could get
- In Iqaluit, ensure the document is available in Inuktitut
- Include all key benefits for any given province / territory



Government Priorities

A wide variety of both accomplishments and mis-steps were mentioned with respect to the Federal Government's actions, with a desire for more focus on job creation, creation of equity across the Country, housing and improved infrastructure.

When asked what the ***greatest accomplishments*** of the federal government have been within the past year, a variety of responses were made, with key mentions including:

- Prime Minister's open communication (e.g. town halls cross country); ('he's listening')
- Child Tax Benefit increase
- Inclusiveness (focus on women, LGBT, immigrants)
- Increased focus on immigration (refugees)
- Carbon Tax / environmental actions
- Pipeline approvals
- Student loan forgiveness
- Increase in family benefits
- Prime Minister's presence in Quebec City following the shooting at the Mosque
- Foreign affairs / Prime Minister's presence on the world stage and handling of first meeting with President Trump in a diplomatic way
- Legalization of marijuana
- Apology to the Indigenous people
- Prime Minister's presence in the North (recent visit to Iqaluit)
- Increased focus on Indigenous people

By contrast, the greatest criticisms (namely what the federal government has been getting wrong in the past year), primarily focussed on the following:

- Not addressing low cost housing / growing housing challenges
- Lack of electoral reform
- Healthcare challenges and cuts to funding
- Cuts in funding for education
- Focussing on challenges outside country, not fixing Canada's problems.
- Legalization of marijuana
- Reduction of the tax credit for children's sports and arts activities
- Corruption / Mike Duffy
- Pipeline approvals / environmental concerns
- Lack of progress / not quick enough progress on addressing Indigenous issues
- Too much attention / resources spent on immigration and welcoming immigrants
- Not enough focus on addressing Canada's problems (looking after our own)
- Not fulfilling promises (in general)



It warrants mention that across locations and audiences (*i.e. those who have experienced homelessness, those in low income households, and Indigenous people*), many participants had difficulty identifying what the federal government has done well or done poorly within the past year. Many are simply unaware of current events and unfamiliar with any specific actions that have occurred, good or bad, unless it had direct and immediate implications to them.

Accordingly, some incorrectly mentioned municipal or provincial initiatives (good or bad) as top of mind opinions of the federal government (e.g. local education challenges, roads, garbage collection, etc.).

When asked what should be given top priority by the Government of Canada, again, many were unable to provide a response. Of those who did, a range of responses were provided, with key mentions including:

- Affordable housing
- Employment / job creation
- Infrastructure
- Water (to all Canadians – Indigenous)
- Focus on needs of Canadians (not global needs)
- Healthcare (including pharma care / vision)
- Reducing the gap between rich and poor / address poverty
- Education
- Environment
- Help for caregivers
- Reducing the incidence of favouritism within government
- Stop welcoming immigrants (focus on Canadians without jobs / in poverty)
- Help improve the image of Indigenous peoples to reduce racism within Canada
- Financially help Indigenous students who need to study outside of the reserve



Conclusions

The following conclusions are drawn from the detailed analysis of the study's findings.

- ***There is strong awareness of various government benefits and financial assistance, with most understanding that receipt of benefits is dependent upon filing a tax return.***

There is a high level of awareness of various government benefits or types of financial assistance available. Top mentions consistently included Employment Insurance, Canada Child Benefit, Social Assistance / Welfare, Disability, GST / HST Tax Credit and Canada Pension Plan. A wide variety of other benefits mentioned were also mentioned, albeit to a lesser extent.

Although not universally understood, there is wide recognition that some benefits are only available to those who file their income taxes with the federal government. Participants identified a wide range of federal tax credits and benefits available to people living in Canada who file their taxes, with most mentioning Canada Child Benefit; GST/HST Credit, and Disability Tax Credit.

Of note, while there is recall of a variety of different tax credit and benefits, the level of government offering these financial incentives is often unclear. In fact, there is some confusion regarding which benefits and tax credits are offered by the federal government and which originate from the provincial or territorial governments.

Information about benefits is generally gleaned from tax advisors and accountants, as well as through government offices and volunteers. Knowledge of benefits does not appear to be proactive.

- ***The CRA is generally considered inaccessible, inconsistent in its responses, and lacking empathy for the general public.***

For many, the thought of the CRA evokes a strong emotional response, eliciting feelings of ***fear, skepticism, and concern*** due to a wide variety of concerns such as having to pay money that they cannot afford, getting in trouble, or not understanding the rules. Given these fears and concerns, participants largely put blind faith in others to complete their return correctly, and hope for the best. At the same time, these negative emotions are caused by the perceived complexity of completing an income tax return, and the lack of understanding of the process. The process appears daunting and intimidating to most, thus eliciting feelings of anxiety.

By contrast, for some, thoughts of CRA conjure an expectation that they will get back money that they have overpaid in taxes, or receive money in various benefits owed to them because of their income status. That said, there remains a perception among many that the process of filing a tax return is more accessible to wealthier and more highly educated individuals, thus providing them greater benefits.



Across locations, several participants in each group had experienced a direct interaction with the CRA in the past. For many, this interaction was limited to telephone interaction, which was generally not positive. Indeed, consistent with each audience, participants expressed frustration with the CRA based on their experience of difficult accessibility, limited hours and an inability to reach a real person.

While these types of experiences were widespread across groups, there were also individuals who indicated that they had spoken with the CRA by phone and had positive and efficient service.

- ***Participants are largely dependent on others to file their taxes, primarily because of a fear of making a mistake and a lack of confidence in their abilities. Most pay to file their taxes.***

Across groups, all but a few participants filed income taxes with regularity. Interestingly, reasons for doing so varied across groups. Across locations, single parents file their taxes to ensure their eligibility for various benefits (namely Canada Child Benefit, GST / HST credit). Others were motivated to file their taxes to get their tax refund. Some indicated that wanting to apply for loans, student loans or other types of financing for key purchases (i.e. vehicle / home) made filing a tax return a necessity.

Others reportedly do so because it is legally required and they consider it a civic duty. For some, paying taxes was their social conscience in supporting the services offered to all Canadians.

Yet a few others were pressed to explain their behaviours, believing that they file their income tax because of habit, or for 'always having done so'. Some also filed to avoid problems and to have peace of mind knowing that they will not be fined or prosecuted by the government for owed taxes.

There was consensus that **everyone needs to file taxes** in Canada each year, though a few questioned at what age you must begin filing taxes (16yrs or 18yrs), and if taxes need to be filed if you have no income.

Across locations, almost all participants reportedly have someone complete their taxes for them, with many paying to have their taxes filed by a tax refund service. Most have chosen this approach despite the cost, given the perceived complexity of the process of filing an income tax return and the other challenges discussed in this report. In Thunder Bay, Edmonton and Winnipeg, several participants in each group indicated that they did not pay to have their taxes completed, making use of free services available through low income volunteer workshops or use of a family member. In most locations, only a **few filed their taxes using software** (either purchased software or available on CRA's site). In the North, all participants paid to get their taxes filed and participants consistently reported to have few options locally available to do so.



- ***There is limited to no interest in learning how to file a tax return.***

In most locations, several participants had at one time completed their taxes on their own, but many did so only once. After experiencing errors or omissions, they subsequently chose to rely on others for assistance. In each location, participants recited stories of missing eligible benefits, having to pay unnecessarily, or having to correct a return that was misfiled. A few have had significant incidences with the CRA because of mistakes they had made.

Accordingly, across groups, participants shared a general lack of confidence in their abilities to effectively file their taxes. There is clearly a fear of doing it wrong, making mistakes, or missing an eligible benefit if they do it themselves. Most, in fact, have no desire to learn how to file their own return in the future. Rather, they prefer to rely on those who are well versed in current tax laws and exemptions to ensure they collect all benefits they are eligible to receive.

There is a perception that completing a tax return is confusing, difficult, and challenging, particularly for those who are not adept at math, comfortable with numbers, or who do not have English / French as their mother tongue. The terminology used in the process is intimidating to some, and many believe you need to have an up-to-date knowledge of the tax law and benefits to successfully complete a tax return. Indeed, the perceived complexity of the process and low literacy (both general and financial) were by far the most common challenges faced by people who do not file an income tax return regularly.

- ***Most feel an obligation to file their tax return, and citizens are primarily motivated to file their taxes to receive a refund of the taxes they have paid or key financial benefits.***

When asked why people choose to complete an annual tax return a variety of consistent responses were provided across groups, including filing taxes being a basic requirement, that filing could lead to a refund and access to benefits, or because of a fear of repercussions.

- ***Not filing a tax return is primarily attributed to a lack of awareness, health conditions, owing money/ fear of repercussions, a desire to hide, and a lack of trust in the government.***

When asked to think of why other people would choose not to complete an annual tax return a variety of consistent responses were provided across groups and locations, primarily including a lack of awareness, health conditions (both mental or physical) that may prevent completion, or owing money to the government. In addition, other key reasons included a desire to hide income (to avoid child support / alimony payments), being involved in illegal affairs, living on reserve, and living 'off the grid'. For others, language barriers, a lack of support, avoidance, disillusionment with the government, or lack of affordability were attributed as reasons for not filing a return.



Generally, it was felt that the most negative impact of not filing an income tax return is not receiving benefits that you are eligible for. A few mentioned that a person could be jailed or fined for not filing income tax.

- ***There is little interest in learning how to complete a tax return on their own, and a clear need for greater supports to help people file their taxes, particularly in the North.***

Across locations, government resources or a trusted financial professional were deemed most trustworthy when considering information related to tax filing. Getting information directly from the CRA (in person office visits or by phone), or through direct contact from a reputable source, were both deemed trustworthy sources.

The idea of community volunteers helping with taxes was widely endorsed, though only a few in three cities (Edmonton, Thunder Bay and Winnipeg) had already taken advantage of these types of services. In Iqaluit, tax filing support was deemed minimal and no one was aware of any current volunteer filing services, despite an apparent significant need for such services. Across locations, the acronym 'CVITP' is not well known.

- ***A wide range of suggestions were offered to increase the filing of tax returns.***

When asked what changes could be implemented to increase tax filing or simplify the current process, participants offered consistent responses across locations, including: increasing awareness of the various benefits available; simplifying eligibility for benefits; educating youth on tax-related information in the school system; providing more information on how to file a simple tax return; conducting public information sessions or workshops on tax filing; increased volunteer / free filing services; providing free online software to submit a return; and simplifying the process of filing.

Other suggestions to simplify the process that were less commonly cited included increasing penalties for not filing, changing the requirement to file taxes to every second year, creating a central repository of all paperwork and receipts required for each person, and offering a free in-home consultation service.

- ***Communications and assistance on income tax filing is deemed lacking, particularly in Northern communities.***

Across locations, it was felt that communications about benefits and ways to file taxes, as well as available assistance in the community, should be more widely available. Overall, participants pointed to public communication in locations where waiting was common, such as post offices, doctors' offices, government service offices, bus stops and other public transportation. Language presents a real challenge for tax filing for some in Iqaluit, particularly elders, and it was felt that any communication must be available in Inuktitut.



Findings underscore the importance of providing information through a mix of sources, including traditional advertising (TV, newspaper), posters in public places (libraries, pharmacies, schools, on public bulletin boards), community organizations (seniors' centers, immigration groups, etc.), Government offices and social media (Facebook ads, YouTube).

Results highlight the importance of clear, short messaging using simple language that highlights the benefits of filing a tax return, consequences of not filing, and the ease of completing a return. More so, it was felt any messaging should highlight personal financial relevance by letting an individual know there may be money to be had.

- ***The outreach document was well received and considered informative, helpful, direct and attention-getting. Several modifications were suggested to enhance its effectiveness.***

The proposed outreach document (*It's your money*) was well received and considered clear, relatively simple and friendly in tone. Participants appreciated the brevity of information and short sentences, and felt that 'less is more' on this topic. Having the Government of Canada logo prominently displayed was on the document was deemed important, and many felt it should be given greater prominence. A variety of other changes were suggested to enhance the document including such things as some terminology clarification, replacing the visual icon, and consideration of a new colour scheme. The headline in the French version also needs modification.

- ***A wide variety of both accomplishments and mis-steps were mentioned with respect to the broader Federal Government's actions, with a desire for more focus on job creation, housing, creation of equity across the Country, and improved infrastructure.***

When asked what the greatest accomplishments of the federal government were within the past year, a variety of responses were made including communications, inclusiveness and a focus on family, women, Indigenous peoples, immigration and the environment. By contrast, criticisms were brought against the government on a range of factors including a lack of change on electoral reform, not addressing growing housing challenges, lack of progress in relation to Indigenous problems, environmental issues, a widening gap between poor and rich, and a perception that too much focus was being paid on immigration.

Going forward, participants suggested the Government's priority focus should be on a variety of areas, ranging from affordable housing to job creation to healthcare to infrastructure to Indigenous communities.

Of note, many participants were unable to offer a clear opinion on this matter due to a general lack of awareness of current affairs or government activities, and a lack of knowledge of the difference between responsibilities or actions of the various levels of government.



Recommendations

The following recommendations are based on the study's conclusions and offered for consideration.

1. Continue with the development of the promotional outreach material.

The 'It's Your Money' outreach document was well received as a positive and necessary message and should be widely promoted. With minor changes, this communication will help to increase access to benefits. Translation of the final document in Inuktitut should be considered for Iqaluit.

2. A multi-mode communications strategy should be considered to actively promote the full range of financial benefits individuals may be eligible to receive.

Low-income individuals and Indigenous peoples are clearly not familiar with the full range of potential benefits they might be eligible for by filing their tax return. Accordingly, findings suggest that greater efforts are needed to communicate the full array of potential benefits. Such information should be communicated across a wide range of mediums including both traditional and non-traditional media. Communications will go a long way to motivate individuals to file a return, simply by enticing them to collect financial benefits they may be eligible to receive.

3. The creation and promotion of a simple 'benefits eligibility tool' should be considered to raise awareness of benefits.

Given that participants tended to find out about benefit eligibility in a non-proactive way, it could be useful to have a short, easy-to-understand, web-based tool developed. More specifically, development of a simple online questionnaire would allow individuals to answer a few simple questions to determine if they are eligible to apply for various benefits. This type of tool could be available on the CRA website and promoted by community organizations.

Another support tool that should be considered for low income individuals includes a reference or collection document that clearly outlines what receipts or documents should be saved throughout the year, providing a place (e.g. envelope or file) to store such items.

4. Increased community volunteer supports are needed for completing tax returns.

Having increased supports in place, free of charge, are imperative to improved tax filing rates among the most vulnerable audiences. Findings clearly show that priority should be placed on increased collaboration with local organizations to ensure the necessary supports are in place to complete tax returns for others. This should be given priority rather than focusing on teaching low income individuals how to complete their own return since most exhibit a general lack of confidence and aptitude to file their own taxes and have no interest in completing the returns themselves.

Participants were very receptive to the idea of having volunteer organizations available with individuals who could answer questions and help in completing returns. Holding workshops or sessions on what benefits they might be eligible for, what information is needed to meet eligible



benefits, and how to complete a tax return, will help to improve individuals' mindset towards tax filing.

In Iqaluit, supports were deemed lacking, particularly for elders and any support service should include materials in Inuktitut.

Further, across markets, a limited few felt that consideration should be given to investigate the possibility of providing free access to 'do it yourself' software on community-accessible computers, to allow those without a computer to complete a tax return without making the investment in software. This could also potentially allow someone to complete a return with a volunteer advisor nearby to answer questions.



Appendix A:

Recruitment Screener

Canada Revenue Agency – Barriers Associated with Tax Filing in Vulnerable Populations FINAL Recruitment Screener

Name: _____

Tel. (H): _____ Alt Tel.: _____

Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
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FOCUS GROUPS:**Winnipeg, MA (ENGLISH)**

Date: Monday, February 27, 2017	Location: NRG Research Group
Time: Group 1 – 6:00 pm (Single parents-women)	Suite 804
Group 2 – 8:00pm (Low income-gender mix)	213 Notre Dame Avenue
Date: Tuesday, February 28, 2017	
Time: Group 3 - 6:00pm (Indigenous)	
Group 4 - 8:00pm (Homeless experience)	

Edmonton, AB (ENGLISH)

Date: Tuesday, February 28, 2017	Location: Trend Research
Time: Group 5 – 6:00 pm (Single parents-women)	10147 – 104 Street NW
Group 5 – 8:00pm (Low income-gender mix)	
Date: Wednesday, March 1, 2017	
Time: Group 7 - 6:00pm (Indigenous)	
Group 8 - 8:00pm (Homeless experience)	

Quebec City, QC (FRENCH)

Date: Wednesday, March 1, 2017	Location: SOM
Time: Group 9 – 6:00 pm (Single parents-women)	3340 rue de la Perade, 3 rd
Group 10 – 8:00pm (Low income-gender mix)	Floor
Date: Thursday, March 2, 2017	
Time: Group 13 - 6:00pm (Indigenous)	
Group 14 - 8:00pm (Homeless experience)	

Thunder Bay, ON (ENGLISH)

Date: Wednesday, March 1, 2017	Location: Days Inn & Suite
Time: Group 11 – 6:00 pm (Single parents-women)	645 Sibley Drive
Group 12 – 8:00pm (Low income-gender mix)	
Date: Thursday, March 2, 2017	
Time: Group 15 - 6:00pm (Indigenous)	
Group 16 - 8:00pm (Homeless experience)	

Iqaluit, NU (ENGLISH)

Date: Monday, March 6, 2017	Location: Hotel Artic
Time: Group 17 – 6:00 pm (Indigenous-Single parents-women)	923 Federal Road
Group 18 – 8:00pm (Indigenous-Low income-gender mix)	
Date: Tuesday, March 7, 2017	
Time: Group 19 - 6:00pm (Indigenous)	
Group 20 - 8:00pm (Indigenous-Homeless experience)	

Specification Summary	
<ul style="list-style-type: none"> 16 English groups; 4 French groups English: Edmonton, Winnipeg, Thunder Bay, Iqaluit French: Quebec City In each location: <ul style="list-style-type: none"> Groups 1, 5, 9, 11, 17: One group of women who are single parents (with dependents) Groups 2, 6, 10, 12, 18: One low income (mix of StatsCan LICO groups) gen pop group; mix of gender; mix of age Groups 3, 7, 13, 15, 19: One group of Indigenous participants Groups 4, 8, 14, 16, 20: One group of persons who have experienced homelessness (may include situations where someone may have had to stay with friends and/or family members, stayed in a hotel/motel or shelter, or had to stay in a vehicle) 	<ul style="list-style-type: none"> Groups 17, 18, 19, 20: Iqaluit participants will all include Inuit people, across groups Maximum 6 per group who have attended focus groups before 10 recruited per group Incentive: <ul style="list-style-type: none"> \$75 (Winnipeg, Quebec City, Thunder Bay, Edmonton) \$100 (Iqaluit) Length of groups: 2 hours

Hello/Bonjour, my name is ____ and I am with Corporate Research Associates, a public opinion and market research firm. We are conducting a study on behalf of the Government of Canada and are looking for people to take part in a small focus group discussion [**DEPENDING ON LOCATION:** in English/in French]. All those taking part in this upcoming focus group will receive [**INSERT INCENTIVE AMOUNT BY LOCATION**] for their participation. I would like to speak with someone in your household who is at least 18 years of age. May I ask you a few quick questions to see if you are the type of participant we are looking for in this study? This call should take approximately 10 minutes.

Please note, this information will remain completely confidential and you are free to opt out at any time. Thank you.

[IF CRA CONTACT/VERIFICATION NEEDED: Krista Holmes, Senior Public Affairs Advisor, 613-617-1343]

[IF ASKED WHAT DEPARTMENT SPONSORS THE STUDY: This research is sponsored by the Canada Revenue Agency. Note that your participation will remain completely confidential and that it will not affect your dealings with the Government of Canada, including the Canada Revenue Agency, in any way.]

Gender (By Observation):

Female1 **CONSIDER FOR GROUPS 1, 5, 9, 11, 17 FIRST**
Male2

[RECRUIT GOOD MIX OF GENDER (MIN 4 MALES AND MIN 4 FEMALES) FOR GROUPS 2, 3, 4, 6, 7, 8, 10, 12, 13, 14, 15, 16, 18, 19, 20]

1. To begin, are you or anyone in your household currently employed in any of the following sectors?

Marketing/Market Research	1
Media (TV, Radio, Newspaper).....	4
Accounting or Tax Preparation	5
Political Party	6
Federal or Provincial Government Department	7

IF YES TO ANY OF THE ABOVE, THANK AND TERMINATE

2. Into which of the following age groups do you currently fall? Are you...?

Less than 18.....	1	THANK AND TERMINATE
18-29	2	Recruit equal mix of categories: 18-29; 30-49; 50-64; 65+
30-39	3	
40-49	4	
50-59	5	
60-64	6	
65+.....	7	

3. Are you currently ...?

Employed full time	1	Recruit 4-6 per group
Employed part-time	2	
Self-employed	3	
A homemaker.....	4	Recruit Mix; Recruit 4-6 per group
Unemployed.....	5	
Student	6	
Retired	7	

4. If employed, ask... What is your current occupation? _____

TERMINATE IF SIMILAR OCCUPATIONS AS IN Q1

5. If employed, ask... in which industry do you currently work? _____

TERMINATE IF SIMILAR OCCUPATIONS AS IN Q1

6. Including yourself, how many people are currently living in your household? **[RECORD]** _____

7. **[ASK IF 2 OR MORE IN Q6]** Do you currently have children under the age of 18 living with you most of the time?

Yes	1	CONSIDER FOR GROUPS 1, 5, 9, 11, 17
No	2	

8. Which of the following best describes your total household income before taxes last year (net income)? Would you say?

Less than \$30,000	1	SEE NOTE BELOW
At least \$30,000 but less than \$40,000.....	2	
At least \$40,000 but less than \$50,000.....	3	
\$50,000 or more.....	4	Thank and terminate

VOLUNTEERED

Refused 5 **Thank and terminate**

Low-Income Cut-Off (LICO) Lines

In all groups, recruit a MIX of the following (LICO groups):

- A.** If 1-2 member households: HHI of UNDER \$30,000
- B.** If 3-4 member households: HHI of UNDER \$40,000
- C.** If 5+ member households: HHI of UNDER \$50,000

9. For this research, we are looking for a good mix of participants, so we encourage and appreciate your honesty in answering the following question. Note that there are no wrong answers to this question. Please remember that this information will remain completely confidential and your response will not be provided to the government.

How often do you generally file a personal income tax return in Canada? Would you say ...?

- | | | |
|-----------------|---|--|
| Never | 1 | } Recruit
3-7 per group |
| Rarely..... | 2 | |
| Often; or | 3 | } Recruit
3-7 per group |
| Every year..... | 4 | |

10. To make sure that we speak to people from various backgrounds, please tell us about your ethnic background. **DO NOT READ**

- | | | |
|---|----|---------------------------------------|
| Caucasian | 1 | |
| Chinese | 2 | |
| South Asian (i.e. East Indian, Pakistani, etc) | 3 | |
| Black | 4 | |
| Filipino | 5 | |
| Latin American | 6 | |
| Southeast Asian (i.e. Vietnamese, etc)..... | 7 | |
| Arab | 8 | |
| West Asian (i.e. Iranian, Afghan, etc)..... | 9 | |
| Korean | 10 | |
| Japanese..... | 11 | |
| Aboriginal (First Nations, Métis, or Inuit)..... | 12 | CONSIDER FOR INDIGENOUS GROUPS |
| Other (please specify)..... | 13 | |
| I'd prefer not to say..... | 14 | |

11. **[ASK IF NOT MENTIONED IN Q10]** Do you identify yourself as Aboriginal? That is, First Nations, Metis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians under the Indian Act.

- | | | |
|-----------|---|---------------------------------------|
| Yes | 1 | CONSIDER FOR INDIGENOUS GROUPS |
| No | 2 | CONSIDER FOR OTHER GROUPS |

12. **[ASK YES IN Q11 OR CODE 12 IN Q10]** Which of the following group do you identify with?

- | | | |
|---------------------|---|---|
| First Nations | 1 | CONSIDER FOR INDIGENOUS GROUPS |
| Métis | 2 | CONSIDER FOR INDIGENOUS GROUPS |
| Inuit; or..... | 3 | CONSIDER FOR INDIGENOUS & ALL IQALUIT GROUPS |

None of the above..... 4

13. **[IF FIRST NATIONS OR MÉTIS IN Q11, ASK; DO NOT ASK IN IQALUIT]** Do you currently live on- or off-reserve?

On-reserve..... 1 **Thank and Terminate**
 Off-reserve 2 **CONSIDER FOR INDIGENOUS GROUPS**
 Don't know / NA..... 3 **Thank and terminate**

Thanks & Terminate:

Thank you for your interest but unfortunately we will not be able to include you in this research. For this project, we are hoping to meet with Indigenous Peoples living off-reserve, as the Government of Canada is conducting a separate project with Indigenous Peoples living on-reserve.

14. What is your current marital status?

Married / Living Together/ Common Law..... 1
 Single 2 **IF FEMALE, CONSIDER FOR GROUPS 1, 5, 9, 11, 17**
 Divorced 5
 Widowed 6

15. How long have you lived in Canada? _____ **Min 12 months**

16. For this research, we would like to meet with people of all different living situations. Would you mind telling me if you have been in a situation where you were homeless in the past 5 years? This would include situations where you may have had to stay with friends and/or family members, stayed in a hotel/motel or shelter, or had to stay in vehicle.

Yes 1 **CONSIDER FOR GROUPS 4, 8, 14, 16, 20**
 No 2

17. Have you ever attended a group discussion or interview for which you received a sum of money?

Yes..... 1 **Continue – MAX 6 per group**
 No 2 **Go To Invitation**

18. **[IF YES TO Q17]** When was the last time you attended a group discussion or interview? _____

19. **[IF YES TO Q17]** How many groups and interviews have you attended in the past 5 years? _____

20. **[IF YES TO Q17]** What was / were the subject(s) of the group(s)? _____

**IF THEY HAVE BEEN TO A GROUP IN THE PAST 6 MONTHS - THANK & TERMINATE,
 IF THEY HAVE BEEN TO 3 OR MORE GROUPS IN THE PAST 5 YEARS - THANK & TERMINATE
 IF THEY HAVE BEEN TO A GROUP ON TAXATION, THANK & TERMINATE**

INVITATION

I would like to invite you to participate in a focus group discussion we are holding at [TIME] on [DATE]. As you may know, a focus group is a research method, which uses an informal meeting to gather information on a particular subject matter, in this case, government programs.

The discussion will include 7 to 10 people and will be very informal. It will last approximately 2 hours; it will begin at [START TIME] and end at [END TIME]. Refreshments [FOR 6:00PM GROUPS: and sandwiches] will be served and you will receive \$[INCENTIVE AMOUNT] as a thank you for your time. Are you interested in attending?

Yes 1 **Continue**
 No 2 **Thank and Terminate**

The group discussion will be audio and video recorded for research purposes only. Please be assured your comments and responses are strictly confidential. Are you comfortable with the discussion being audio and video taped?

Yes 1 **Continue**
 No 2 **Thank and Terminate**

IF PROFESSIONAL FACILITY:

The discussion will also take place in a focus group room that is equipped with a one-way mirror for observation. There may or may not be an observer or two present but they will not know your full name. The purpose is to ensure individuals working on this project are able to hear your thoughts and opinions and take notes without disturbing the group discussion. Would this be a problem for you?

Yes 1 **Thank and Terminate**
 No 2 **Continue**

IF MEETING ROOM:

The discussion will also take place in a small meeting room. There also may be one or two individuals also in the room who will be taking notes. The purpose is to ensure individuals working on this project are able to hear your thoughts and opinions and take notes without disturbing the group discussion. Would this be a problem for you?

Yes 1 **Thank and Terminate**
 No 2 **Continue**

ALL:

Participants may be asked to read materials and write out responses on their own during the focus group. How comfortable are you in taking part in these activities in (English/French) without assistance if these were part of the focus group? Are you...?

Very comfortable 1
 Comfortable 2
 Not very comfortable 3
 Not at all comfortable 4

If you require reading glasses, please bring them with you.

Since participants in focus groups are asked to express their thoughts and opinions freely in an informal setting with others, we'd like to know how comfortable you are with such an exercise. Would you say you are...?

- | | | |
|------------------------------|---|------------------------------|
| Very comfortable..... | 1 | Continue |
| Comfortable..... | 2 | Continue |
| Not very comfortable | 3 | Thank & Terminate |
| Not at all comfortable | 4 | Thank & terminate |

We ask everyone who is participating in the focus group to bring along a piece of I.D., picture if possible.

These are small groups and even one person missing will affect the overall success of the group. Once you have decided to attend please make every effort to do so. If you are unable to attend, call _____ (collect) at _____ as soon as possible so a replacement may be found. . Please do not send anybody to replace you,

I would like to remind you that the 2-hour group discussion will begin at [START TIME]. Please arrive 15 minutes prior to the starting time. If you are late, we will not be able to include you in the discussion and you will not receive the \$[INSERT] gift. The group discussion will end at [END TIME].

Thank you for your time and we look forward to your hearing your thoughts and opinions during the focus group.

ATTENTION RECRUITERS

- Recruit **10** participants for each focus group
- Check quotas
- Ensure participant has a good speaking ability (If in doubt, DO NOT INVITE)
- Do not put names on profile sheet unless you have a firm commitment.
- Repeat the date, time and location before hanging up.

CONFIRMING

- Confirm at the **beginning of the day** prior to the day of the groups – do not leave a message.
- Confirm all key qualifying questions.
- Verify time (beginning and end time) and location (ask if they are familiar).
- Remind them to arrive 15 minutes in advance. Remind them that if they are late, they are not getting the monetary incentive.
- Remind them to bring their reading glasses, or anything else they need to take part in the discussion (such as hearing aid).

Incentives By Location

\$100 per participant for Iqaluit

\$75 per participant for Edmonton, Winnipeg, Thunder Bay, Quebec City

Agence du revenu du Canada – Barrières associées aux déclarations de revenus chez les populations vulnérables
VERSION FINALE du questionnaire de recrutement

Nom : _____

Tél. (domicile) : _____ Autre n° : _____

Groupe 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

GROUPES DE DISCUSSION :

Winnipeg (Manitoba) (ANGLAIS)

Date : Le lundi 27 février 2017

Emplacement : NRG Research Group

Heure : Groupe 1 – 18 h (Parents célibataires – femmes)
 Groupe 2 – 20 h (Faible revenu – mélange de sexes)

Bureau 804
 213, avenue Notre-Dame

Date : Le lundi 28 février 2017

Heure : Groupe 3 – 18 h (Autochtones)
 Groupe 4 – 20 h (Situation sans domicile fixe)

Edmonton (Alberta) (ANGLAIS)

Date : Le lundi 28 février 2017

Emplacement : Trend Research

Heure : Groupe 5 – 18 h (Parents célibataires – femmes)
 Groupe 5 – 20 h (Faible revenu – mélange de sexes)

10147 – 104 Street NW

Date : Le lundi 1 mars 2017

Heure : Groupe 7 – 18 h (Autochtones)
 Groupe 8 – 20 h (Situation sans domicile fixe)

Québec (Québec) (FRANÇAIS)

Date : Le lundi 1 mars 2017

Emplacement : SOM

Heure : Groupe 9 – 18 h (Parents célibataires – femmes)
 Groupe 10 – 20 h (Faible revenu – mélange de sexes)

3340, rue de la Pérade, 3^e
 étage

Date : Le jeudi 2 mars 2017

Heure : Groupe 13 – 18 h (Autochtones)
 Groupe 14 – 20 h (Situation sans domicile fixe)

Thunder Bay (Ontario) (ANGLAIS)

Date : Le lundi 1 mars 2017

Emplacement : Days Inn & Suite

Heure : Groupe 11 – 18 h (Parents célibataires – femmes)
 Groupe 12 – 20 h (Faible revenu – mélange de sexes)

645 Sibley Drive

Date : Le jeudi 2 mars 2017

Heure : Groupe 15 – 18 h (Autochtones)
 Groupe 16 – 20 h (Situation sans domicile fixe)

Iqaluit (Nunavut) (ANGLAIS)

Date : Le lundi 6 mars 2017

Emplacement : Hotel Artic

Heure : Groupe 17 – 18 h (Autochtones – Parents célibataires – femmes)
 Groupe 18 – 20 h (Autochtones – Faible revenu – mélange de sexes)

923 Federal Road

Date : Le jeudi 7 mars 2017

Heure : Groupe 19 – 18 h (Autochtones)
 Groupe 20 – 20 h (Autochtones – Situation sans domicile fixe)

Sommaire des exigences	
<ul style="list-style-type: none"> 16 groupes anglophones et 4 groupes francophones Anglais : Edmonton, Winnipeg, Thunder Bay, Iqaluit Français : Québec À chaque endroit : <ul style="list-style-type: none"> Groupes 1, 5, 9, 11, 17 : Un groupe de femmes qui sont des parents célibataires (ayant des personnes à charge) Groupes 2, 6, 10, 12, 18 : Un groupe tiré de la population générale (mélange de groupes avec SFR de Statistique Canada) à faible revenu; mélange de sexes; mélange d'âges Groupes 3, 7, 13, 15, 19 : Un groupe de participants autochtones Groupes 4, 8, 14, 16, 20 : Un groupe de personnes ayant été sans domicile fixe (peut inclure des situations où une personne a dû habiter avec des amis ou un membre de la famille, demeurer dans un hôtel, un motel ou un abri ou encore vivre dans votre véhicule) 	<ul style="list-style-type: none"> Groupes 17, 18, 19, 20 : Les participants d'Iqaluit seront tous des Inuits, dans tous les groupes Maximum de 6 personnes qui ont déjà participé à des groupes de discussion (par groupe). 10 personnes recrutées par groupe Récompense : <ul style="list-style-type: none"> 75 \$ (Winnipeg, Québec, Thunder Bay, Edmonton) 100 \$ (Iqaluit) Durée des discussions : 2 heures

Bonjour, je m'appelle ____ et je travaille pour Corporate Research Associates, une société d'étude de marché et de sondage d'opinion publique. Nous menons une étude au nom du gouvernement du Canada et nous recherchons des personnes qui pourraient participer à un petit groupe de discussion [SELON L'ENDROIT : en anglais/en français]. Toutes les personnes intéressées à faire partie de ce groupe de discussion recevront **[INSÉRER LE MONTANT DE LA RÉCOMPENSE SELON L'EMPLACEMENT]** pour leur participation. J'aimerais parler à une personne de votre foyer qui a au moins 18 ans. Puis-je vous poser quelques questions très brèves pour voir si vous faites partie du type de participant que nous recherchons? Cet appel devrait durer environ 10 minutes.

Les renseignements demeureront strictement confidentiels et vous avez toute liberté de refuser de participer en tout temps. Merci.

[SI UNE PERSONNE-RESSOURCE DE CRA/VÉRIFICATION EST REQUISE : Krista Holmes, Conseillère principale aux affaires publiques, 613 617-1343]

[SI ON DEMANDE QUEL MINISTÈRE COMMANDITE LE SONDAGE : Cette recherche est commanditée par l'Agence du revenu du Canada. Veuillez prendre note que votre participation demeurera strictement confidentielle et qu'elle n'affectera aucunement vos relations avec le gouvernement du Canada, y compris l'Agence du revenu du Canada.]

Sexe (par observation) :

Femme.....1 À ENVISAGER D'ABORD POUR LES GROUPES 1, 5, 9, 11, 17
 Homme2

[RECRUTER DES PERSONNES DE SEXE DIFFÉRENT (4 HOMMES ET 4 FEMMES MINIMUM) POUR LES GROUPES 2, 3, 4, 6, 7, 8, 10, 12, 13, 14, 15, 16, 18, 18, 19, 20]

1. D'abord, parmi les membres de votre foyer, quelqu'un travaille-t-il ou vous-même travaillez-vous dans l'un des secteurs suivants?

Marketing ou études de marché..... 1

Médias (télévision, radio, journaux) 4

Comptabilité ou préparation de déclarations de revenus	5
Parti politique.....	6
Ministère gouvernemental, fédéral ou provincial	7

SI LA RÉPONSE À L'UNE DES OPTIONS CI-DESSUS EST « OUI », REMERCIER LA PERSONNE ET TERMINER L'ENTREVUE.

2. Dans laquelle des catégories d'âge suivantes vous situez-vous actuellement? Avez-vous...

Moins de 18 ans.....	1	REMERCIER ET TERMINER L'ENTREVUE
De 18 à 29 ans	2	Recruter un mélange égal de catégories : (de 18 à 29 ans; de 30 à 49 ans; de 50 à 64 ans; 65 ans et plus)
De 30 à 39 ans	3	
De 40 à 49 ans	4	
De 50 à 59 ans	5	
De 60 à 64 ans	6	
65 ans et plus	7	

3. Êtes-vous présentement ...?

Employé à temps plein	1	Recruter de 4 à 6 par groupe
Employé à temps partiel	2	
Travailleur autonome.....	3	
Personne au foyer	4	Recruter un mélange; recruter de 4 à 6 par groupe
Sans emploi	5	
Étudiant.....	6	
Retraité	7	

4. Si le répondant est un employé, demander... Quelle est votre profession actuelle?

TERMINER L'ENTREVUE SI LA PROFESSION EST SEMBLABLE À CELLES DE LA Q1

5. Si le répondant est un employé, demander... Dans quel secteur travaillez-vous actuellement?

TERMINER L'ENTREVUE SI LA PROFESSION EST SEMBLABLE À CELLES DE LA Q1

6. Y compris vous-même, combien de personnes habitent actuellement dans votre foyer? **[INSCRIRE]** _____

7. **[POSER LA QUESTION SUIVANTE SI LA RÉPONSE À LA Q6 EST UN OU PLUS]** Avez-vous actuellement des enfants de 18 ans et moins qui vivent avec vous la majorité du temps?

Oui.....	1	À CONSIDÉRER POUR LES GROUPES 1, 5, 9, 11, 17
Non.....	2	

8. Laquelle des catégories suivantes décrit le mieux le revenu total avant impôts de votre foyer pour l'an dernier? Serait-ce?

Moins de 30 000 \$	1	VOIR LA REMARQUE CI-DESSOUS
Au moins 30 000 \$, mais moins de 40 000 \$.....	2	
Au moins 40 000 \$, mais moins de 50 000 \$.....	3	
50 000 \$ et plus	4	Remercier et terminer l'entrevue
Refus.....	5	Remercier et terminer l'entrevue

DÉCLARATION SPONTANÉE

Groupes avec seuils de faible revenu (SFR)

Pour tous les groupes, recruter un MÉLANGE de personnes vivant dans les foyers suivants (groupes avec SFR) :

- D.** Foyer de 1 ou 2 membres : revenu du foyer de MOINS de 30 000 \$
- E.** Foyer de 3 ou 4 membres : revenu du foyer de MOINS de 40 000 \$
- F.** Foyer de 5 membres et plus : revenu du foyer de MOINS de 50 000 \$

9. Pour cette recherche, nous recherchons une bonne variété de participants. Nous vous encourageons donc à répondre honnêtement aux questions suivantes. Veuillez noter qu'il n'y a pas de mauvaises réponses à cette question. Nous vous rappelons que ces renseignements demeureront strictement confidentiels et vos réponses ne seront pas transmises au gouvernement.

À quelle fréquence produisez-vous une déclaration de revenus des particuliers au Canada? Serait-ce...

- | | | |
|--------------------|---|---|
| Jamais | 1 | } Recruter
de 3 à 7 par groupe |
| Rarement | 2 | |
| Souvent | 3 | } Recruter
de 3 à 7 par groupe |
| Chaque année | 4 | |

10. Afin de nous assurer que nous nous adressons à des gens provenant de milieux variés, veuillez nous indiquer votre origine ethnique. **NE PAS LIRE**

- | | | |
|---|----|--|
| Caucasienne | 1 | |
| Chinoise | 2 | |
| Asiatique du Sud (Indes orientales, pakistanaise, etc.) | 3 | |
| Noire | 4 | |
| Philippine | 5 | |
| Latino-américaine | 6 | |
| Asiatique du Sud-Est (vietnamienne, etc.) | 7 | |
| Arabe | 8 | |
| Asiatique occidentale (iranienne, afghane, etc.) | 9 | |
| Coréenne | 10 | |
| Japonaise | 11 | |
| Autochtone (Premières nations, Métis ou Inuit) | 12 | À CONSIDÉRER POUR LES GROUPES D'AUTOCHTONES |
| Autre (veuillez préciser) | 13 | |
| Je préfère ne pas répondre | 14 | |

11. **[POSER SI CE POINT N'EST PAS MENTIONNÉ À LA Q10]** Vous identifiez-vous comme étant un autochtone? C'est-à dire un membre des Premières nations, un Métis ou un Inuk (Inuit). Les membres des Premières nations comprennent des individus inscrits ou non à titre d'Indien en vertu de la Loi sur les Indiens.

- | | | |
|-----------|---|---|
| Oui | 1 | À ENVISAGER POUR LES GROUPES D'AUTOCHTONES |
| Non | 2 | À ENVISAGER POUR LES AUTRES GROUPES |

12. **[POSER SI OUI À LA Q11 OU CODE 12 À LA Q10]** Auquel de ces groupes appartenez-vous ...?

- | | | |
|------------------------------|---|---|
| Premières nations | 1 | À ENVISAGER POUR LES GROUPES D'AUTOCHTONES |
| Métis | 2 | À ENVISAGER POUR LES GROUPES D'AUTOCHTONES |
| Inuit; ou | 3 | À ENVISAGER POUR LES GROUPES D'AUTOCHTONES ET TOUS
LES GROUPES D'IQALUIT |
| Aucune de ces réponses | 4 | |

13. **[DEMANDER SI LA RÉPONSE À LA Q12 EST « PREMIÈRES NATIONS » OU « MÉTIS »; NE PAS POSER À IQALUIT]** Demeurez-vous actuellement dans une réserve ou hors d'une réserve?

Dans une réserve	1	Remercier et terminer l'entrevue
Hors d'une réserve.....	2	À ENVISAGER POUR LES GROUPES D'AUTOCHTONES
Ne sait pas / S.O.....	3	Remercier et terminer l'entrevue

Remercier et terminer l'entrevue :

Nous vous remercions de votre intérêt. Malheureusement, nous ne pourrions pas vous inclure dans la présente recherche. Pour ce projet, nous souhaitons rencontrer des autochtones vivant hors d'une réserve, car le gouvernement du Canada mène un projet distinct auprès d'autochtones vivant dans une réserve.

14. Quel est votre état matrimonial?

Marié/habitant ensemble/conjoint de fait.....	1	
Célibataire	2	SI LA PARTICIPANTE EST UNE FEMME, ENVISAGER POUR LES GROUPES
Divorcé.....	5	1, 5, 9, 11, 17
Veuf.....	6	

15. Depuis combien de temps vivez-vous au Canada? _____ **12 mois minimum**

16. Pour cette recherche, nous aimerions rencontrer des gens ayant différentes situations de vie. Pourriez-vous me dire si vous avez été sans domicile fixe au cours des cinq dernières années? Cela inclut les situations où vous avez dû rester chez des amis ou un membre de la famille, demeurer dans un hôtel, un motel ou un abri ou encore vivre dans votre véhicule.

Oui.....	1	À CONSIDÉRER POUR LES GROUPES 4, 8, 14, 16, 20
Non.....	2	

17. Avez-vous déjà participé à une discussion de groupe ou à une entrevue pour laquelle vous avez été rémunéré?

Oui	1	Continuer – MAXIMUM de 6 par groupe
Non	2	Passer à l'invitation

18. **[SI LA RÉPONSE À LA Q17 EST« OUI »]** Quand avez-vous participé à un groupe de discussion ou à une entrevue pour la dernière fois? _____

19. **[SI LA RÉPONSE À LA Q17 EST« OUI »]** À combien de groupes et entrevues avez-vous participé au cours des cinq dernières années? _____

20. **[SI LA RÉPONSE À LA Q17 EST« OUI »]** Quel était/quels étaient le ou les thèmes du ou des groupes?

SI LA PERSONNE A PARTICIPÉ À UN GROUPE DE DISCUSSION AU COURS DES SIX DERNIERS MOIS, REMERCIER ET TERMINER L'ENTREVUE.

SI LA PERSONNE A PARTICIPÉ À TROIS GROUPES DE DISCUSSION OU PLUS AU COURS DES CINQ DERNIÈRES ANNÉES, REMERCIER ET TERMINER L'ENTREVUE.

SI LA PERSONNE A PARTICIPÉ À UN GROUPE SUR DE LA FISCALITÉ, REMERCIER ET TERMINER L'ENTREVUE.

INVITATION

J'aimerais vous inviter à participer à un groupe de discussion que nous organisons à **[INSÉRER L'HEURE]** le **[INSÉRER LA DATE]**. Comment vous le savez peut-être, un groupe de discussion est une méthode de recherche se

servant de rencontres non officielles pour réunir de l'information sur un sujet particulier. Dans le cas présent, il s'agit de programmes gouvernementaux.

Entre 7 et 10 personnes participeront à la discussion, qui sera non officielle. La discussion durera environ deux (2) heures. Elle débutera à [INSÉRER L'HEURE DE DÉBUT] et se terminera à [INSÉRER L'HEURE DE FIN]. Des rafraîchissements [POUR LES GROUPES DE 18 H : et des sandwiches] seront servis et vous recevrez [INSÉRER LE MONTANT DE LA RÉCOMPENSE] \$ en guise de remerciement pour votre temps. Souhaitez-vous participer?

Oui..... 1 **Continuer**
Non 2 **Remercier et terminer l'entrevue**

Le groupe de discussion sera enregistré en formats audio et vidéo aux fins de recherche seulement. Soyez assuré que vos commentaires et réponses demeureront strictement confidentiels. Êtes-vous à l'aise avec le fait que la discussion soit enregistrée en formats audio et vidéo?

Oui..... 1 **Continuer**
Non 2 **Remercier et terminer l'entrevue**

SI DANS UN ÉTABLISSEMENT PROFESSIONNEL :

De plus, la discussion se tiendra dans une pièce de groupe de discussion qui possède un miroir sans tain (qui permet de voir d'un seul côté). Il se peut qu'un ou deux observateurs soient présents, mais ils ne sauront pas votre nom complet. Nous souhaitons ainsi permettre à l'équipe de recherche d'entendre vos propos et opinions, ainsi que de prendre des notes sans perturber la discussion du groupe. Cela vous pose-t-il problème?

Oui..... 1 **Remercier et terminer l'entrevue**
Non 2 **Continuer**

SI DANS UNE SALLE DE RÉUNION :

La discussion se tiendra dans une petite salle de réunion. Par ailleurs, une ou deux personnes prendront des notes pendant la discussion. Nous souhaitons ainsi permettre à l'équipe de recherche d'entendre vos propos et opinions, ainsi que de prendre des notes sans perturber la discussion du groupe. Cela vous pose-t-il problème?

Oui..... 1 **Remercier et terminer l'entrevue**
Non 2 **Continuer**

TOUS :

Les participants pourraient devoir lire des textes et écrire des réponses par eux-mêmes pendant la discussion de groupe. À quel point êtes-vous à l'aise de participer à ces activités en (anglais/français) sans aide si vous faites partie de cette discussion de groupe? Êtes-vous...

Très à l'aise..... 1
À l'aise 2
Pas vraiment à l'aise..... 3
Pas du tout à l'aise 4

Si vous devez porter des lunettes de lecture, veuillez les apporter.

Les participants des groupes de discussion doivent exprimer leurs pensées et leur opinion de manière libre et dans un contexte non officiel avec d'autres personnes. À quel point êtes-vous à l'aise avec un tel exercice? Vous sentez-vous...?

Tout à fait à l'aise 1 **Continuer l'entrevue**
À l'aise..... 2 **Continuer l'entrevue**
Pas vraiment à l'aise 3 **Remercier et terminer l'entrevue**
Pas du tout à l'aise 4 **Remercier et terminer l'entrevue**

Nous demandons à tous ceux qui participent au groupe de discussion d'apporter une pièce d'identité avec photo si possible.

Il s'agit de petits groupes et une seule absence pourrait compromettre la réussite globale de l'étude. Une fois que vous décidez de participer, nous vous demandons de faire tout votre possible pour le faire. Si vous êtes dans l'impossibilité de participer, veuillez appeler _____ au _____ (appel à frais virés) dès que possible afin que nous puissions trouver quelqu'un pour vous remplacer. N'envoyez personne pour vous remplacer.

Je tiens à vous rappeler que cette discussion de groupe d'une durée de deux (2) heures commencera à [INSÉRER L'HEURE DE DÉBUT]. Nous vous prions également d'arriver 15 minutes avant l'heure du début. Si vous êtes en retard, vous ne pourrez pas participer à la discussion et vous ne recevrez pas le cadeau de remerciement de [INSÉRER LE MONTANT] \$. La discussion de groupe se terminera à [INSÉRER L'HEURE DE FIN].

Nous aimerions vous remercier de votre temps et avons hâte d'entendre vos idées et vos opinions lors du groupe de discussion.

AVIS AUX RECRUTEURS

- Recruter **10** participants par groupe de discussion.
- Vérifier les quotas.
- S'assurer que le participant a de bonnes aptitudes de communication orale (en cas de doute, NE PAS L'INVITER).
- Ne pas inscrire les noms sur la feuille de profils à moins d'avoir obtenu un engagement ferme.
- Confirmer la date, l'heure et l'endroit avant de raccrocher.

CONFIRMATION

- Confirmer en **début de journée**, la veille de la discussion – ne pas laisser de message.
- Confirmer toutes les questions clés d'admissibilité.
- Vérifier l'heure (de début et de fin) et l'emplacement (demander si la personne connaît bien l'endroit).
- Rappeler au participant d'arriver 15 minutes à l'avance. Rappeler au participant que, s'il arrive en retard, ils ne recevront pas le cadeau en argent.
- Rappelez-leur d'apporter leurs lunettes ou tout autre article dont ils ont besoin pour prendre part à la discussion (comme une prothèse auditive).

Montant par lieu

**100 \$ par participant pour Iqaluit
75 \$ par participant pour Edmonton, Winnipeg, Thunder Bay, Québec**

Appendix B:

Moderator's Guide

Moderator's Guide – FINAL

Introduction

10 minutes

- **Welcome:** Introduction of self, Corporate Research Associates and role as moderator (encourage participation/guide discussions)
- **Topic:** Discussing government programs and benefits
- **Sponsor:** Government of Canada
- **Length:** Our discussion should last about two hours, without a break
- **Process:** All opinions are important, there are no right or wrong answers; looking to understand agreement/disagreement; talk one at a time; interested in hearing from everyone.
 - Will be following a question guide to help with the discussions, emphasize it is not a knowledge test, it's okay to say you don't know (not knowing is just as important to hear in research)
- **Logistic:** Audio/video taping for purpose of report writing (will be destroyed after); Government of Canada observation (if relevant)
- **Confidentiality:** Participation is voluntary; comments are anonymous; no names in reports; participation has no incidence on relations with the Government of Canada
- **Participant introduction:** First name; who lives in your house; how long you have lived in your current home (if recent, probe to find out if they moved a lot)

Government Programs / Warm-Up

5 minutes

I'd like to begin by getting a sense of the government programs or benefits currently available.

Discussion as a group:

- What kinds of government benefits or financial assistance can people living in Canada receive?
Probe for: financial benefits

Awareness, Motivations & Barriers

30 minutes

Many of the benefits provided by the government (***If relevant:*** some of which you have mentioned,) are only received through the process of filing income taxes with the federal government. Let's talk about that process a bit more.

GROUP DISCUSSION:

- To the best of your knowledge, what federal tax credits and benefits are available to people living in Canada who file their taxes? Can you identify them by name?

PROBE FOR AWARENESS IF NEEDED:

- Canada Child Benefit
- GST/HST Credit
- Registered Disability Savings Plan Grants and Bonds

- Working income tax benefits
 - Provincial tax credits
 - Northern Residents Deduction
 - Disability Tax Credit
- Have you ever applied for or received any of these tax credits or benefits? **HAND COUNT**
 - For those of you who have not received these tax benefits, how would you find out if you were eligible to receive them? How would you apply?

Using the paper and pencil/pen in front of you, I'd now like each of you to write down what comes to mind when you think of the Canada Revenue Agency and doing your taxes (**Exercise #1**). If you don't feel comfortable doing so, that's fine because you will have a chance to share when we discuss this as a group. As well, if nothing comes to mind, that's okay too. Don't feel like you must write down a response.

GROUP DISCUSSION, FOLLOWING THE EXERCISE:

- When you think about the Canada Revenue Agency and doing your taxes, what's the first thing that comes to mind? **PROBE IF NEEDED:** Fair; Trustworthy; Fear/afraid
- Have you ever had to deal with the Canada Revenue Agency?
- How would you describe your experience dealing with the Canada Revenue Agency ... was it positive or negative? Why do you say that?

The main objective of this research is to identify the best ways to help people receive benefits and credits they are entitled to by doing their taxes. I am interested in hearing from all, regardless of your previous tax filing experience.

- How many of you have ever filed a personal income tax return? **[HAND COUNT]** How often have you filed a tax return? **PROBE:** regular vs. infrequent
- When do taxes need to be done by?
- Who do you think needs to file income taxes in Canada?
- What is the main reason you do your taxes? **PROBE IF NOT MENTIONED:** benefits vs. taxes
- Why might others want to do their taxes?
- Are there any advantages or benefits of filing annual tax returns? If so, what are they? **PROBE IF NEEDED:** Money/refund; Access to benefits

There might be reasons some people would want to file their income tax every year and reasons others might want to avoid that. Let's talk a little bit about that.

GROUP DISCUSSION – ALL PARTICIPANTS:

- What are the main reasons some people do not complete an annual tax return?

Explore further if raised:

- Don't need to/tax exempt
- No income to declare
- No time
- Fear of consequence/repercussions
- Too difficult/lack of assistance/access to technology
- Trust issues
- Security/privacy
- Are there reasons specific to any group of people, or any community that you can think of that would affect whether or not someone files their taxes?
- Some people may think it's too hard or difficult to do your taxes. What do you think are the main challenges people may come across?
 - Explore further if raised:
 - Complex/Confusing/Don't understand system
 - Don't have access to their tax data
 - Literacy/Don't understand forms
 - Nobody to help them
- Are there negative impacts or consequences of not filing an income tax return?

Process	50 minutes
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I'd like to understand a bit more about what is involved in filing an income tax return and how someone might approach that process.

GROUP DISCUSSION:

- For those who have not done so before, or have not done so in a long time, if you decided to do your taxes, how would you approach the process?
 - Would you look for help? If so, where? Why?
 - How would you file your return: on paper by mail or online? Is there a reason you would choose one over the other?
- And for those who have filed an income tax return recently, how did you go about doing it?
 - Who prepares your income tax return; you, someone you know, or a tax preparer?
 - **IF SOMEONE ELSE:** Is there a reason someone else does it for you? Do you pay them for doing that?
 - **IF TAX PREPARER:** How do you determine who to use?

- **IF SELF:** How did you find the process? Was it difficult or easy to do yourself? Do you fill out the forms on paper or on the computer? And how do you file your return; by mail or online?
- **IF COMPUTER:** Is this a computer you have at home or from elsewhere?
- Is anyone else helping you? **PROBE FOR:** Social worker; Community groups
- Based on your experience, how have you found preparing an income tax return? (easy / difficult?) Why?
- What is required to prepare an income tax return? **PROBE FOR:** skills; tools; equipment/computers; bank account; forms/receipts

ASK ALL:

- What would encourage people to file their taxes?
- What, if anything, could be done to make it easier or more comfortable to complete a tax return? What issues need to be addressed first? Why those? What would be most helpful to you personally to help with doing your taxes?
- Are there any tools or forms available to help people with this process? **PROBE FOR:** CRA Guide; Software; Calculation sheets;
- For those who have filed before, which ones do you use? Why those and not others? Do you use the worksheets provided with the income tax package?
- What programs are available to assist people with filing their tax income?
- Have you used them before? **PROBE FOR IMPRESSION OF EACH PROGRAM**
- Have you heard of the CVITP, or Community Volunteer Income Tax Program? Did anyone use this program before?
- Where else should assistance be available? In what form? By whom?
- **PROBE:** If there were clinics with volunteers that somebody could go to for help to complete their tax return, do you think this would be helpful?

Communications**15 minutes**

I'd like to get your thoughts on the best ways for the Canada Revenue Agency to let you know about the process and benefits of filing a tax return. Before we talk about this together, go back to your exercise sheet (**Exercise #2**). There are a list of different ways the government could provide you with taxation information and I would like you to place a checkmark in the green column next to all of those that would reach you personally. Let's have a look at this together. There are a few empty boxes if you wish to add anything else that I've missed. **MODERATE READ THE LIST OUT LOUD**

Then, choose up to three that are the most likely to reach you; place those checkmarks in the orange column.

GROUP DISCUSSION FOLLOWING THE EXERCISE:

- What would be the best ways for the Canada Revenue Agency to get information to you?
 - Where should the information be available?
- Which sources of information would you trust most?
 - Would it mean more to you learning about the benefits of filing your taxes from the Canada Revenue Agency or would it mean more if you heard it from somewhere else?
- **IF SOCIAL MEDIA MENTIONED:** Which social media would be most appropriate for this type of information? Are there social media where you would notice advertisements?
- **IF COMMUNITY ORGANIZATIONS MENTIONED:** Which organizations would you like to get this type of information from? Are you currently in contact with those organizations? If so, how often? For what purpose? Which ones are you most likely to trust?
- **IF GOVERNMENT OFFICES MENTIONED:** Where exactly would you go for this information?
- **IF PUBLIC PLACES MENTIONED:** Where would you be most likely to pay attention to this type of information? **PROBE TO UNDERSTAND HOW THEY WOULD PAY ATTENTION**
- What should the government say to help people understand that they could qualify for certain benefits or tax credits – like the Canada Child Benefit - if they filed their taxes?
- How would this best be done?
- In your own words, how would you convince someone else to file their taxes? What would you tell them?

I'm now going to pass out a short document that the Canada Revenue Agency has put together to share information about tax credits and benefits - we will read through it together. This is just a draft – information would be specific to your province / territory in any final version.

Examples:

- New Outreach product: "It's Your Money"
- What are the things about tax filing and benefits you most want to know about?
- Is this document providing some answers?
- How do you feel about the way the information is provided? **PROBE:** content; tone; level of language; motivation
- Anything confusing / unclear?

Government Priorities**5-10 minutes**

For the last part of our discussion, I'd like to get your thoughts on the general focus for the Government of Canada.

GROUP DISCUSSION:

- Thinking about everything that has happened over the past year, what is the number one thing that the federal government has been best at doing?
- And what is the number one thing that they have been getting wrong?
- What should the Government of Canada focus on right now and in the future? What should be their number one priority?
- To finish up, do you have any final comments or concerns you'd like to share with the federal government and the Canada Revenue Agency about what we discussed tonight or anything else?




Thanks & Closure

That concludes our discussion. On behalf of the Government of Canada, I would like to thank you for your time and input. ***Direct them to the hostess to receive the incentive***

Individual Exercise

Exercise #1:

What comes to mind when you think of the Canada Revenue Agency and doing your taxes?

Exercise #2		Check all that apply <input checked="" type="checkbox"/>	Check up to three (3) <input checked="" type="checkbox"/>
 Radio advertisement	<input type="checkbox"/>	<input type="checkbox"/>	
 Television advertisement	<input type="checkbox"/>	<input type="checkbox"/>	
 Newspaper advertisement	<input type="checkbox"/>	<input type="checkbox"/>	
 Brochures received in the mail	<input type="checkbox"/>	<input type="checkbox"/>	
 Through social media (such as Facebook and Twitter)	<input type="checkbox"/>	<input type="checkbox"/>	
 Posters or brochures in public places (pharmacies, libraries, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	
 From tax preparers or accountants	<input type="checkbox"/>	<input type="checkbox"/>	
 From community organizations	<input type="checkbox"/>	<input type="checkbox"/>	
 At a government office	<input type="checkbox"/>	<input type="checkbox"/>	
 Mobile (tablet, phone)	<input type="checkbox"/>	<input type="checkbox"/>	
 Email	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	

Guide de l'animateur – version finale

Barrières associées aux déclarations de revenus chez les populations vulnérables

Objectifs de la recherche (confidentiels – à ne pas transmettre aux participants)

- Comprendre pourquoi certains Autochtones en milieu urbain et Canadiens à faible revenu produisent une déclaration de revenus des particuliers alors que d'autres ne le font pas;
- Établir le degré de sensibilisation aux attitudes à l'égard des déclarations de revenus et des avantages fiscaux, notamment en ce qui a trait aux mythes, aux idées fausses, aux lacunes de confiance, etc.;
- Établir, s'il y a lieu, les obstacles ou lacunes de connaissances propres à ces segments de population en ce qui touche les déclarations de revenus et les avantages fiscaux (p. ex., obligations et avantages de la déclaration de revenus, connaissance des types d'avantages potentiels, implications et conséquences du défaut de produire une déclaration, méthodes de déclaration, obstacles liés aux connaissances fiscales, compétences faibles en alphabétisation, en calcul, en communication et en informatique, absence d'identification appropriée, manque de confiance envers le gouvernement, ressources, conseils et soutien pour la déclaration de revenus ou manque de ressources, de conseils et de soutien);
- Établir les défis liés aux ressources propres à ces groupes (p. ex., accès à un conseiller fiscal, aux technologies, etc.) et analyser les idées impliquant des ressources ou des partenariats de soutien existants ou projetés avec des intermédiaires qui pourraient faciliter la déclaration de revenus et l'accès aux avantages; et
- Discuter des méthodes de communication privilégiées avec l'Agence du revenu du Canada et obtenir des commentaires sur les ébauches de produits ou de messages.

Introduction

10 minutes

- **Mot de bienvenue** : Présentation de l'animateur et de son rôle, et de Corporate Research Associates (encourager la participation/orienter les discussions).
- **Sujet** : Discussion sur les programmes et avantages gouvernementaux.
- **Commanditaire** : Gouvernement du Canada.
- **Durée** : La discussion devrait durer environ deux heures, sans pause.
- **Processus** : Toutes les opinions sont importantes et il n'y a pas de bonne ou de mauvaise réponse; nous cherchons à comprendre les accords et les désaccords, une seule personne parle à la fois, nous voulons obtenir les commentaires de tous.
 - Dans les pages suivantes, vous trouverez un guide de questions qui vous aidera lors des discussions; précisez qu'il ne s'agit pas d'un test de connaissances et qu'il est possible de ne pas connaître la réponse (cette dernière possibilité est aussi importante que les autres pour la présente étude).
- **Logistique** : Enregistrement audio/vidéo aux fins de rédaction du rapport écrit (détruits par la suite); observations du gouvernement du Canada (s'il y a lieu).
- **Confidentialité** : La participation est volontaire; les commentaires resteront anonymes; aucun nom ne figurera dans les rapports; la participation n'aura aucune incidence sur les relations avec le gouvernement du Canada.

- **Présentation des participants** : Prénom, qui vit avec eux, depuis combien de temps ils vivent à cet endroit (s'ils viennent de déménager, essayez de savoir s'ils ont déménagé souvent).

Programmes gouvernementaux / mise en train

5 minutes

J'aimerais tout d'abord faire un survol des programmes ou avantages gouvernementaux actuellement offerts.

Discussion en groupe :

- À quel type d'avantages ou d'aide financière les personnes résidant au Canada ont-elles droit?
Approfondir : avantages fiscaux

Sensibilisation, motivations et obstacles

30 minutes

De nombreux avantages offerts par le gouvernement (**si pertinent** : dont certains que vous avez mentionnés) peuvent uniquement être obtenus si vous avez soumis une déclaration de revenus au gouvernement fédéral. Voyons ce processus un peu plus en détail.

DISCUSSION DE GROUPE :

- Autant que vous sachiez, quels crédits d'impôt et avantages fiscaux fédéraux sont offerts aux gens qui habitent le Canada et qui produisent leur déclaration de revenus? Pouvez-vous les nommer?

QUESTIONNEZ LES PARTICIPANTS, AU BESOIN :

- Allocation canadienne pour enfants
 - Crédit pour TPS/TVH
 - Subventions et bons pour l'épargne-invalidité
 - Prestation fiscale pour le revenu de travail
 - Crédits d'impôt provinciaux
 - Déductions pour les habitants de régions éloignées
 - Crédit d'impôt pour personnes handicapées
- Avez-vous déjà demandé ou obtenu un de ces crédits ou avantages fiscaux? **DÉNOMBREMENT**
 - Pour ceux qui n'ont pas eu droit à des avantages fiscaux, comment feriez-vous pour savoir si vous y aviez droit? Comment en feriez-vous la demande?

À l'aide du crayon et du papier qui se trouvent devant vous, écrivez ce qui vous vient à l'esprit lorsque vous pensez à l'Agence du revenu du Canada et à produire votre déclaration de revenus (**exercice n° 1**). Si vous ne vous sentez pas à l'aise de le faire, ce n'est pas grave, car vous aurez la chance d'en discuter

avec le groupe. Également, si rien ne vous vient à l'esprit, ce n'est pas grave non plus. Ne vous sentez pas obligé d'écrire une réponse.

DISCUSSION EN GROUPE APRÈS L'EXERCICE :

- Lorsque vous pensez à l'Agence du revenu du Canada et à produire votre déclaration de revenus, quelle est la première chose qui vous vient à l'esprit? **APPROFONDISSEZ AU BESOIN** : Justice, confiance, peur.
- Avez-vous déjà eu à traiter avec l'Agence du revenu du Canada?
- Comment décririez-vous votre expérience avec l'Agence du revenu du Canada; était-elle positive ou négative? Pourquoi dites-vous cela?

Le principal objectif de cette étude est d'établir les meilleures façons d'aider les gens à recevoir les crédits et avantages fiscaux auxquels ils ont droit lorsqu'ils produisent leur déclaration de revenus. J'aimerais entendre chacun de vous à ce sujet, peu importe l'expérience que vous avez vécue lors de votre dernière déclaration de revenus.

- Combien d'entre vous ont déjà produit une déclaration de revenus des particuliers? **[DÉNOMBREMENT]**
- À combien de reprises avez-vous produit une déclaration de revenus? **APPROFONDIR** : régulièrement comp. à rarement?
- Quelle est la date d'échéance pour produire une déclaration de revenus?
- D'après vous, qui doit produire une déclaration de revenus au Canada?
- Pour quelle principale raison produisez-vous une déclaration de revenus? **APPROFONDIR SI NON MENTIONNÉ** : avantages fiscaux comp. à impôts
- Pourquoi certaines personnes tiennent-elles à faire leur déclaration de revenus?
- Y a-t-il des avantages à produire une déclaration de revenus annuelle? Si oui, lesquels? **APPROFONDIR AU BESOIN** : Argent/remboursement; accès à des avantages fiscaux.

Il y a des raisons qui expliquent pourquoi certaines personnes veulent produire leur déclaration de revenus chaque année et des raisons qui expliquent pourquoi d'autres ne le souhaitent pas. Parlons un peu de cet aspect.

DISCUSSION DE GROUPE – TOUS LES PARTICIPANTS :

- Quelles sont les principales raisons pour lesquelles certaines personnes ne produisent pas de déclaration de revenus annuelle?

Approfondir si mentionné :

- Pas nécessaire/exemption d'impôts

- Pas de revenu à déclarer
- Pas le temps
- Peur des conséquences/répercussions
- Trop difficile/manque d'aide ou d'accès aux technologies
- Lacunes de confiance
- Sécurité/vie privée
- Selon vous, y a-t-il des raisons spécifiques à un groupe d'individus ou à une communauté qui pourraient expliquer pourquoi une personne ne produit pas de déclaration de revenus?
- Certaines personnes pourraient penser que produire une déclaration de revenus est trop difficile. Selon vous, quels sont les principaux défis auxquels une personne pourrait faire face?

Approfondir si mentionné :

- Complexité/confusion/mauvaise compréhension du système
- Pas d'accès aux données fiscales
- Alphabétisation/mauvaise compréhension des formulaires
- Pas d'aide
- Y a-t-il des répercussions ou des conséquences négatives pour les personnes qui ne produisent pas de déclaration de revenus?

Processus

50 minutes

J'aimerais maintenant comprendre ce qu'implique la production d'une déclaration de revenus et comment quelqu'un pourrait entamer ce processus.

DISCUSSION DE GROUPE :

- Pour ceux qui ne l'ont jamais fait, ou qui ne l'ont pas fait depuis longtemps, si vous décidiez de produire votre déclaration de revenus, comment entameriez-vous le processus?
 - Demanderiez-vous de l'aide? Si oui, où? Pourquoi?
 - Comment produiriez-vous votre déclaration : sur papier ou en ligne? Y a-t-il une raison pour laquelle vous choisiriez une forme plutôt que l'autre?
- Et pour ceux qui ont produit une déclaration de revenus récemment, comment cela s'est-il passé?
 - Qui a préparé votre déclaration de revenus : vous, quelqu'un de votre entourage ou un spécialiste en déclaration de revenus?
 - **QUELQU'UN DE L'ENTOURAGE** : Y a-t-il une raison pour laquelle quelqu'un le fait pour vous? Payez-vous cette personne pour cette tâche?

- **SPÉCIALISTE EN DÉCLARATION DE REVENUS** : Comment choisissez-vous cette personne?
- **PARTICIPANT LUI-MÊME** : Que pensez-vous du processus? Jusqu'à quel point était-ce facile ou difficile? Remplissez-vous les formulaires sur papier ou sur un ordinateur? Et comment soumettez-vous votre déclaration : par la poste ou en ligne?
- **ORDINATEUR** : Est-ce un ordinateur à la maison ou ailleurs?
- Est-ce que quelqu'un vous aide? **APPROFONDIR** : Travailleur social, groupes communautaires.
- Selon votre expérience, avez-vous trouvé la préparation de votre déclaration de revenus facile ou difficile? Pourquoi?
- Que faut-il pour préparer une déclaration de revenus? **APPROFONDIR** : compétences, outils, matériel/ordinateurs, compte bancaire, formulaires/reçus.

DEMANDER À TOUS LES RÉPONDANTS

- Qu'est-ce qui inciterait les gens à produire leur déclaration de revenus?
- S'il y a lieu, quelles mesures pourraient être prises pour faciliter la production d'une déclaration de revenus ou rendre les gens plus à l'aise de le faire? Quels problèmes pourraient être réglés en priorité? Pourquoi ceux-là? Qu'est-ce qui vous aiderait le plus personnellement pour la production de votre déclaration de revenus?
- Y a-t-il des outils ou des formulaires mis à votre disposition pour faciliter le processus?
APPROFONDIR : Guide de l'ARC, logiciels, feuilles de calcul.
 - Pour ceux qui ont déjà produit une déclaration de revenus, quels outils avez-vous utilisés? Pourquoi ces outils et non les autres? Utilisez-vous les feuilles de travail incluses dans la trousse de déclaration de revenus?
- Quels sont les programmes offerts pour aider les gens à produire leur déclaration de revenus?
 - Les avez-vous déjà utilisés? **APPROFONDIR POUR CONNAÎTRE LES POINTS DE VUE SUR CHAQUE PROGRAMME**
 - Avez-vous déjà entendu parler du Programme communautaire des bénévoles en matière d'impôt (PCBMI)? Est-ce que quelqu'un parmi vous a déjà utilisé ce programme?
- À quels autres endroits aimeriez-vous pouvoir obtenir de l'aide? Sous quelle forme? De la part de qui?
 - **APPROFONDIR** : Si vous pouviez vous rendre dans une clinique de bénévoles pour obtenir de l'aide pour produire votre déclaration de revenus, trouveriez-vous cela utile?

Communications

15 minutes

J'aimerais maintenant obtenir vos idées sur les meilleures façons pour l'Agence du revenu du Canada de vous fournir l'information nécessaire sur le processus de déclaration de revenus et les avantages

associés. Avant de reprendre la discussion de groupe, je vous demanderais de retourner à votre feuille d'exercice (**exercice n° 2**). Vous y verrez une liste de moyens pour le gouvernement de vous communiquer l'information nécessaire sur les impôts. Je vous demande de faire un crochet dans la colonne verte à côté de tous les éléments qui vous interpellent personnellement. Jetons-y un coup d'œil ensemble. La liste comprend des cases vides où vous pouvez ajouter d'autres éléments que j'aurais oubliés. **LIRE LENTEMENT LA LISTE À VOIX HAUTE**

Choisissez jusqu'à trois éléments susceptibles de vous interpeller; cochez-les dans la colonne orange.

DISCUSSION EN GROUPE APRÈS L'EXERCICE :

- Quelles seraient les meilleures façons pour l'Agence du revenu du Canada de vous fournir ces renseignements?
 - À quels autres endroits cette information devrait-elle être disponible?
- En quelles sources d'information auriez-vous le plus confiance?
 - Trouveriez-vous plus pertinent que l'Agence du revenu du Canada vous communique les avantages de produire votre déclaration de revenus, ou plus pertinent de les obtenir d'une autre source?
- **SI « MÉDIAS SOCIAUX » EST MENTIONNÉ :** Quels médias sociaux seraient le plus appropriés pour transmettre ce type d'information? Remarqueriez-vous davantage ces avertissements dans des médias sociaux en particulier?
- **SI « ORGANISMES COMMUNAUTAIRES » EST MENTIONNÉ :** De la part de quels organismes aimeriez-vous obtenir ces renseignements? Êtes-vous actuellement en contact avec ces organismes? Si oui, à quelle fréquence? Dans quel but? Dans quels organismes êtes-vous le plus susceptible d'avoir confiance?
- **SI « BUREAU DU GOUVERNEMENT » EST MENTIONNÉ :** Où êtes-vous allé exactement pour obtenir ces renseignements?
- **SI « ENDROIT PUBLIC » EST MENTIONNÉ :** À quels endroits seriez-vous le plus susceptible de remarquer ce type d'information? **APPROFONDIR POUR COMPRENDRE POURQUOI LES RÉPONDANTS SERAIENT PLUS ATTENTIFS**
- Qu'est-ce que le gouvernement devrait dire aux gens pour qu'ils comprennent qu'ils pourraient avoir droit à certains avantages et crédits fiscaux – comme l'allocation canadienne pour enfants – s'ils produisent leur déclaration de revenus?
- Quelle serait la meilleure façon de le faire?
- Dans vos propres mots, comment convaincriez-vous quelqu'un de produire sa déclaration de revenus? Que lui diriez-vous?

Je vais maintenant distribuer un court document élaboré par l'Agence du revenu du Canada qui contient de l'information sur les crédits et avantages fiscaux - nous le lisons ensemble. Ceci n'est qu'une ébauche – dans la version finale, les renseignements concerneront votre province/territoire.

Exemples :

- Nouveau produit de mobilisation : « C'est votre argent »
- Qu'aimeriez-vous le plus savoir à propos de la déclaration de revenus et des avantages fiscaux?
- Ce document vous donne-t-il des réponses?
- Que pensez-vous de la façon dont les renseignements sont présentés? **APPROFONDIR** : contenu, ton, niveau de langage, motivation.
- Y a-t-il des éléments qui portent à confusion / ne sont pas clair?

Priorités du gouvernement

De 5 à 10 minutes

Pour la dernière partie de notre discussion, j'aimerais avoir vos commentaires sur les priorités globales du gouvernement du Canada.

DISCUSSION DE GROUPE :

- Si vous repensez aux événements de l'année dernière, quelle est la meilleure chose que le gouvernement fédéral ait faite?
- Et quelle est la pire chose qu'il ait faite?
- Sur quoi le gouvernement du Canada devrait-il se concentrer maintenant et à l'avenir? Quelle devrait être sa plus grande priorité?
- Pour conclure, avez-vous des commentaires ou des préoccupations au sujet de notre discussion de ce soir ou d'autres aspects dont vous aimeriez faire part au gouvernement fédéral et à l'Agence du revenu du Canada?












Remerciements et clôture

Notre entretien est maintenant terminé. Au nom du gouvernement du Canada, je vous remercie de nous avoir accordé votre temps et d'avoir formulé vos commentaires. **Leur indiquer le chemin jusqu'à l'hôtesse qui leur remet la récompense.**

Exercice individuel

Exercice n° 1 :

Qu'est-ce qui vous vient à l'esprit lorsque vous pensez à l'Agence du revenu du Canada et à la production de votre déclaration de revenus?

Exercice n° 2		Choisissez une ou plusieurs réponses <input checked="" type="checkbox"/>	Choisissez jusqu'à trois (3) énoncés <input checked="" type="checkbox"/>
	Publicités à la radio	<input type="checkbox"/>	<input type="checkbox"/>
	Publicités à la télévision	<input type="checkbox"/>	<input type="checkbox"/>
	Publicités dans les journaux	<input type="checkbox"/>	<input type="checkbox"/>
	Brochures reçues par la poste	<input type="checkbox"/>	<input type="checkbox"/>
	Médias sociaux (p. ex., Facebook et Twitter)	<input type="checkbox"/>	<input type="checkbox"/>
	Affiches ou brochures dans les endroits publics (pharmacies, bibliothèques, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
	Spécialistes en déclaration de revenus ou comptables	<input type="checkbox"/>	<input type="checkbox"/>
	Organismes communautaires	<input type="checkbox"/>	<input type="checkbox"/>
	Bureau du gouvernement	<input type="checkbox"/>	<input type="checkbox"/>
	Appareil mobile (tablette, téléphone)	<input type="checkbox"/>	<input type="checkbox"/>
	Courriel	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>

Appendix C:

Outreach Documents

Winnipeg:



Canada Revenue
Agency

Agence du revenu
du Canada

IT'S YOUR MONEY!

Don't miss out.

You may be able to get more money just by filing your income tax return every year.



- ✓ Parents could get up to \$6400 per child per year from the Canada Child Benefit.
- ✓ You could get hundreds of dollars per year from the GST/HST credit.
- ✓ Persons with a disability could get a non-refundable Disability Tax Credit.
- ✓ Your child could qualify for the Canada Learning Bond and get annual payments (up to a total of \$2000) toward their post-secondary education.
- ✓ You could get up to \$1,868 from the Working Income Tax Benefit if you have working income.
- ✓ You could save up to \$700* on your rent or property tax through Manitoba's Education Property Tax Credit.
- ✓ Manitobans who act as primary caregiver could qualify for the Primary Caregiver Tax Credit.

*Seniors may be eligible for additional savings.

File anytime, even if you have no income to report!

Need help with your tax return?

The **Community Volunteer Income Tax Program (CVITP)** is a free program that may be able to assist you.

For more information, visit cra.gc.ca/volunteer or call **1-800-959-8281**

Learn more!

Federal

For more information on federal benefits, visit Canada.ca/benefits or call **1-800-387-1193**

Provincial

For more information on provincial benefits, visit Gov.MB.ca/finance/personal/pcredits.html or call **1-800-782-0771**

DRAFT. NOT FOR DISTRIBUTION.

Canada

Edmonton:



Canada Revenue
Agency

Agence du revenu
du Canada

IT'S YOUR MONEY!

Don't miss out.

You may be able to get more money just
by filing your income tax return every year.



- ✓ Parents could get up to \$6400 per child per year from the Canada Child Benefit and hundreds or thousands more from the Alberta Child Benefit.
- ✓ You could get hundreds of dollars per year from the GST/HST credit.
- ✓ Persons with a disability could get a non-refundable Disability Tax Credit.
- ✓ Your child could qualify for the Canada Learning Bond and get annual payments (up to a total of \$2000) toward their post-secondary education.
- ✓ You could get up to \$1,868 from the Working Income Tax Benefit if you have working income.
- ✓ Through the Alberta Family Employment Tax Credit, parents with working income could get up to:
 - \$763 per year for one child; or
 - \$2,014 per year for four children

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Learn more!

Federal

For more information on federal benefits, visit Canada.ca/benefits or call **1-800-387-1193**

Provincial

For more information on provincial benefits, visit AlbertaSupports.ca or call **1-877-644-9992**

DRAFT. NOT FOR DISTRIBUTION.

Canada

Quebec City:



Agence du revenu
du Canada

Canada Revenue
Agency

C'EST VOTRE ARGENT!

Ne passez pas à côté.

Vous pourriez obtenir plus d'argent tout simplement en produisant une déclaration de revenus chaque année.



Les parents pourraient obtenir jusqu'à 6 400 \$ par année pour chaque enfant en vertu de la Prestation fiscale canadienne pour enfants.



Vous pourriez obtenir des centaines de dollars par année en crédit TPS/TVH.



Les personnes ayant un handicap pourraient être admissibles à un crédit d'impôt pour personne handicapée non remboursable.



Votre enfant pourrait avoir droit au Bon d'études canadien et obtenir des versements annuels (jusqu'à 2 000 \$) pour ses études postsecondaires.



Vous pourriez obtenir jusqu'à 1 868 \$ en vertu de la Prestation fiscale pour le revenu de travail si vous recevez un revenu de travail.

Produisez votre déclaration en tout temps même si vous n'avez aucun revenu à déclarer!

Vous avez besoin d'aide pour remplir votre déclaration de revenus?

Le Programme des bénévoles est un programme gratuit qui pourrait vous aider. Pour plus d'information, visitez

revenuquebec.ca/bénévoles
ou signalez le
1-800-267-6299

Pour en apprendre davantage!

Pour plus d'information sur les prestations fédérales, visitez **Canada.ca/prestations** ou signalez **1-800-387-1193**

CECI EST UNE ÉBAUCHE. À NE PAS DISTRIBUER.

Canada

Thunder Bay:



Canada Revenue
Agency

Agence du revenu
du Canada

IT'S YOUR MONEY!

Don't miss out.

You may be able to get more money just
by filing your income tax return every year.



- ✓ Parents could get up to \$6513 per child per year from the combined Canada Child Benefit and Ontario Child Benefit.
- ✓ You could get hundreds of dollars per year from the GST/HST credit.
- ✓ Persons with a disability could get a non-refundable Disability Tax Credit.
- ✓ Your child could qualify for the Canada Learning Bond and get annual payments (up to a total of \$2000) toward their post-secondary education.
- ✓ You could get up to \$1,868 from the Working Income Tax Benefit if you have working income.
- ✓ Through the Ontario Trillium Benefit, you could get:
 - Hundreds of dollars per year from the Ontario Sales Tax Credit; and
 - Up to \$1,154 in energy and property credits (and more for families and seniors).
- ✓ Seniors in Ontario could get:
 - Up to \$996 per year from the Guaranteed Annual Income System (GAINS).
 - Up to \$500 per year from the Senior Homeowners' Property Tax Grant.

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For more information, visit cra.gc.ca/volunteer or call **1-800-959-8281**

Learn more!

Federal

For more information on federal benefits, visit Canada.ca/benefits or call **1-800-387-1193**

Provincial

For more information on provincial benefits, visit Ontario.ca/taxcredits or call **1-866-668-8297**

DRAFT. NOT FOR DISTRIBUTION.

Canada

Iqaluit:



Canada Revenue
Agency

Agence du revenu
du Canada

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Don't miss out.

You may be able to get more money just by filing your income tax return every year.



- ✓ Parents could get up to \$6400 per child per year from the Canada Child Benefit.
- ✓ You could get hundreds of dollars per year from the GST/HST credit.
- ✓ Persons with a disability could get a non-refundable Disability Tax Credit.
- ✓ Your child could qualify for the Canada Learning Bond and get annual payments (up to a total of \$2000) toward their post-secondary education.
- ✓ You could get up to \$1,868 from the Working Income Tax Benefit if you have working income.

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have no income to report!**

Need help with your tax return?

The **Community Volunteer Income Tax Program (CVITP)** is a free program that may be able to assist you.

For more information, visit cra.gc.ca/volunteer or call **1-800-959-8281**

Learn more!

For more information on federal benefits, visit Canada.ca/benefits or call **1-800-387-1193**